



Standard Chartered Bank  
(Hong Kong) Limited

Unaudited Quarterly  
Regulatory Disclosure

For the quarter ended  
30 September 2024

# Standard Chartered Bank (Hong Kong) Limited

## Table of Contents

|  | <i>Page</i> |
|--|-------------|
| 1 Introduction .....   | 1           |
| 2 Key prudential ratios and metrics.....   | 2           |
| a. Key prudential ratios (KM1).....  | 2           |
| b. Key metrics – LAC requirements for the Group<br>(at LAC consolidation group level) (KM2(A)).....          | 3           |
| c. Key metrics – TLAC requirements for non-HK resolution entity<br>(at resolution group level) (KM2(B))..... | 4           |
| 3 Overview of risk-weighted amount (“RWA”) (OV1) .....   | 5           |
| 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) ..     | 6           |
| 5 Leverage ratio (LR2) .....   | 56          |
| 6 Liquidity Coverage Ratio – for category 1 institution (LIQ1).....  | 57          |
| 7 RWA flow statements of credit risk exposures under IRB approach (CR8).....                                 | 60          |
| 8 Market Risk.....   | 60          |
| a. RWA flow statements of market risk exposures under IMM approach (MR2).....                                | 60          |
| b. Market risk exposures on guaranteed retirement funds .....  | 60          |

## 1 Introduction

This unaudited quarterly regulatory disclosure complies with the Banking (Disclosure) Rules (“Rules”) under section 60A of the Banking Ordinance and the Financial Institutions (Resolution) (Loss-absorbing Capacity Requirements – Banking Sector) Rules (“LAC Rules”) under section 19(1) of the Financial Institutions (Resolution) Ordinance (“FIRO”).

References to “the Group” within this document means Standard Chartered Bank (Hong Kong) Limited (“the Bank”) and its subsidiaries.

These banking disclosures are governed by the Group’s disclosure policy, which has been approved by the Board of Directors. The disclosure policy sets out the approach to determine the content, appropriateness and frequency of the disclosures, the approach to ensure the relevance and adequacy of the disclosures, and the internal control over the process for making the disclosures. The disclosures have been subject to independent review in accordance to the disclosure policy.

According to the Rules and the LAC Rules, disclosure of comparative information is not required unless otherwise specified in the standard disclosure templates. Prior period disclosures can be found in the Regulatory Disclosure section of our website, [www.sc.com/hk](http://www.sc.com/hk).

### Basis of preparation

The consolidated capital ratios were calculated in accordance with the Banking (Capital) Rules of the Hong Kong Banking Ordinance. The basis and scope of consolidation for regulatory purposes is different from the basis and scope of consolidation for accounting purposes.

The Group uses the advanced internal ratings based (“IRB”) approach for both the measurement of credit risk capital requirements and the management of credit risk for the majority of its portfolios. The Group also uses the standardized (credit risk) approach for certain insignificant portfolios exempted from IRB. For counterparty credit risk, the Group uses the standardized (counterparty credit risk) approach (“SA-CCR”) to calculate its default risk exposures. For securitization exposures, the group uses the securitization internal ratings-based approach (“SEC – IRBA”), securitization external ratings-based approach (“SEC-ERBA”), securitization standardised approach (“SEC-SA”) or securitization fallback approach (“SEC-FBA”) to determine credit risk for its banking book securitization exposures.

For market risk, the Group uses the internal models approach (“IMM approach”) to calculate majority of its general market risk capital charge in respect of the risk categories of interest rates and foreign exchange (including gold) and uses the standardized (market risk) approach to calculate the general market risk capital charge for its equity exposures and commodity exposures, market risk capital charge on exempted foreign exchange exposures and the specific risk capital charge for its interest rate exposures and equity exposures. The Group also uses a stochastic asset-liability model approach for two guaranteed retirement funds. In addition, the Group adopts the standardized (operational risk) approach for operational risk.

### Loss-absorbing Capacity Disclosures

Hong Kong LAC Rules came into operation on 14 December 2018. Following classification by the HKMA (as resolution authority), in scope entities are required under these rules to issue LAC instruments that can be written down or converted in the event of failure, and maintain minimum LAC resources.

The Group was notified by HKMA of its classification as a material subsidiary under the LAC rules with effect from 1 April 2019, with Standard Chartered PLC (“SC PLC”) as the non-HK resolution entity. Following this classification, the Group has met its minimum LAC requirements since 1 July 2019, and is now publishing LAC disclosures for the period ended 30 September 2024. The basis of calculating the Group’s LAC and RWAs is in accordance with the LAC Rules, with disclosures made using standard templates issued by the HKMA on 31 October 2019.

The Group’s LAC disclosures are included as part of this regulatory disclosure, while SC PLC’s LAC disclosures are included as part of its disclosures which can be found in the Investors section of SC PLC’s website, <https://www.sc.com>.

## 2 Key prudential ratios and metrics

### a. Key prudential ratios (KM1)

The following table sets out an overview of the Group's key prudential ratios.

|   | (a)<br>At 30 September<br>2024<br>HK\$'M  | (b)<br>At 30 June<br>2024<br>HK\$'M | (c)<br>At 31 March<br>2024<br>HK\$'M | (d)<br>At 31 December<br>2023<br>HK\$'M | (e)<br>At 30 September<br>2023<br>HK\$'M |           |
|---|---|-------------------------------------|--------------------------------------|---|--|-----------|
| <b>Regulatory capital (amount)</b>                                      |   |                                     |                                      |   |  |           |
| 1   | Common Equity Tier 1 (CET1) <sup>1</sup>  | 153,641                             | 145,990                              | 145,585                                 | 144,196                                  | 146,825   |
| 2   | Tier 1 <sup>2</sup>   | 179,031                             | 166,681                              | 166,273                                 | 164,882                                  | 167,513   |
| 3   | Total capital <sup>2</sup>  | 193,559                             | 180,610                              | 180,313                                 | 179,130                                  | 181,125   |
| <b>RWA (amount)</b>   |   |                                     |                                      |   |  |           |
| 4   | Total RWA   | 897,294                             | 895,259                              | 869,542                                 | 848,627                                  | 877,931   |
| <b>Risk-based regulatory capital ratios (as a percentage of RWA)</b>    |   |                                     |                                      |   |  |           |
| 5   | CET1 ratio (%) <sup>3</sup>   | 17.1%                               | 16.3%                                | 16.7%                                   | 17.0%                                    | 16.7%     |
| 6   | Tier 1 ratio (%) <sup>3</sup>   | 20.0%                               | 18.6%                                | 19.1%                                   | 19.4%                                    | 19.1%     |
| 7   | Total capital ratio (%) <sup>3</sup>  | 21.6%                               | 20.2%                                | 20.7%                                   | 21.1%                                    | 20.6%     |
| <b>Additional CET1 buffer requirements (as a percentage of RWA)</b>     |   |                                     |                                      |   |  |           |
| 8   | Capital conservation buffer requirement (%)   | 2.5%                                | 2.5%                                 | 2.5%                                    | 2.5%                                     | 2.5%      |
| 9   | Countercyclical capital buffer requirement (%)                                      | 0.6%                                | 0.6%                                 | 0.5%                                    | 0.5%                                     | 0.5%      |
| 10  | Higher loss absorbency requirements (%)<br>(applicable only to G-SIBs or D-SIBs)    | 1.5%                                | 1.5%                                 | 1.5%                                    | 1.5%                                     | 1.5%      |
| 11  | Total AI-specific CET1 buffer requirements (%)                                      | 4.6%                                | 4.6%                                 | 4.5%                                    | 4.5%                                     | 4.5%      |
| 12  | CET1 available after meeting the AI's minimum capital requirements (%) <sup>4</sup> | 12.6%                               | 11.8%                                | 12.2%                                   | 12.5%                                    | 12.2%     |
| <b>Basel III leverage ratio</b>   |   |                                     |                                      |   |  |           |
| 13  | Total leverage ratio (LR) exposure measure <sup>5</sup>                             | 2,814,386                           | 2,699,713                            | 2,656,984                               | 2,674,005                                | 2,616,503 |
| 14  | LR (%)  | 6.4%                                | 6.2%                                 | 6.3%                                    | 6.2%                                     | 6.4%      |
| <b>Liquidity Coverage Ratio (LCR)/Liquidity Maintenance Ratio (LMR)</b> |   |                                     |                                      |   |  |           |
| <b>Applicable to category 1 institution only:</b>                       |   |                                     |                                      |   |  |           |
| 15  | Total high quality liquid assets (HQLA)   | 536,939                             | 534,304                              | 507,716                                 | 489,269                                  | 459,443   |
| 16  | Total net cash outflows   | 272,163                             | 286,898                              | 273,392                                 | 241,033                                  | 211,733   |
| 17  | LCR (%) <sup>6</sup>  | 200%                                | 189%                                 | 188%                                    | 206%                                     | 220%      |
| <b>Applicable to category 2 institution only:</b>                       |   |                                     |                                      |   |  |           |
| 17a   | LMR (%)   | N/A                                 | N/A                                  | N/A                                     | N/A                                      | N/A       |
| <b>Net Stable Funding Ratio (NSFR)/Core Funding Ratio (CFR)</b>         |   |                                     |                                      |   |  |           |
| <b>Applicable to category 1 institution only:</b>                       |   |                                     |                                      |   |  |           |
| 18  | Total available stable funding  | 1,550,769                           | 1,513,168                            | 1,458,197                               | 1,480,282                                | 1,406,726 |
| 19  | Total required stable funding   | 1,106,588                           | 1,079,295                            | 1,065,129                               | 1,026,173                                | 1,042,507 |
| 20  | NSFR (%)  | 140%                                | 140%                                 | 137%                                    | 144%                                     | 135%      |
| <b>Applicable to category 2A institution only:</b>                      |   |                                     |                                      |   |  |           |
| 20a   | CFR (%)   | N/A                                 | N/A                                  | N/A                                     | N/A                                      | N/A       |

<sup>1</sup> Increase in CET1 capital was mainly due to profit accumulation and gain in available-for-sale investment reserve and exchange reserve.

<sup>2</sup> Increase in Tier 1 and total capital were mainly due to increase in CET1 capital and issuance of AT1 capital.

<sup>3</sup> Increase in risk-based regulatory capital ratios were mainly contributed by the increase in regulatory capital during the period.

<sup>4</sup> Increase in CET1 available after meeting the AI's minimum capital requirements was due to increase in CET1 capital ratio.

<sup>5</sup> Increase in total leverage ratio exposure measure was in line with the balance sheet movement.

<sup>6</sup> Please refer to note 6 for the key drivers of LCR% changes.

## 2 Key prudential ratios and metrics (continued)

### b. Key metrics – LAC requirements for the Group (at LAC consolidation group level) (KM2(A))

The following table sets out a summary information on internal loss-absorbing capacity available, at LAC consolidation group level, of the Group.

|  | (a)<br>At 30 September<br>2024<br>HK\$'M  | (b)<br>At 30 June<br>2024<br>HK\$'M | (c)<br>At 31 March<br>2024<br>HK\$'M | (d)<br>At 31 December<br>2023<br>HK\$'M | (e)<br>At 30 September<br>2023<br>HK\$'M |                |
|--|---|-------------------------------------|--------------------------------------|---|--|----------------|
| <b>Of the material entity at LAC consolidation group level</b> |   |                                     |                                      |   |  |                |
| 1  | Internal loss-absorbing capacity available <sup>1</sup>   | 223,236                             | 201,111                              | 200,788                                 | 199,648                                  | 201,322        |
| 2  | Risk-weighted amount under the LAC Rules  | 897,294                             | 895,259                              | 869,542                                 | 848,627                                  | 877,931        |
| 3  | Internal LAC risk-weighted ratio <sup>2</sup>   | 24.9%                               | 22.5%                                | 23.1%                                   | 23.5%                                    | 22.9%          |
| 4  | Exposure measure under the LAC Rules <sup>3</sup>   | 2,814,386                           | 2,699,713                            | 2,656,984                               | 2,674,005                                | 2,616,503      |
| 5  | Internal LAC leverage ratio <sup>2</sup>  | 7.9%                                | 7.4%                                 | 7.6%                                    | 7.5%                                     | 7.7%           |
| 6a   | Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply? <sup>4</sup>  | Not applicable                      | Not applicable                       | Not applicable                          | Not applicable                           | Not applicable |
| 6b   | Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply? <sup>4</sup>  | Not applicable                      | Not applicable                       | Not applicable                          | Not applicable                           | Not applicable |
| 6c   | If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with excluded liabilities and that is recognised as external loss-absorbing capacity, divided by funding issued that ranks pari passu with excluded liabilities and that would be recognised as external loss-absorbing capacity if no cap was applied <sup>4</sup> | Not applicable                      | Not applicable                       | Not applicable                          | Not applicable                           | Not applicable |

<sup>1</sup> Increase in internal loss-absorbing capacity available was in line with the increase in total capital and the issuance of additional LAC instruments during the period.

<sup>2</sup> Increase in internal LAC risk-weighted ratio and Internal LAC leverage ratio were mainly due to the increase in internal loss-absorbing capacity available.

<sup>3</sup> Increase in exposure measure under the LAC Rules was in line with the increase in leverage exposures.

<sup>4</sup> The subordination exemptions in the antepenultimate and penultimate paragraphs of Section 11 of the FSB TLAC Term Sheet does not apply in Hong Kong under the LAC Rules.

## 2 Key prudential ratios and metrics (continued)

### c. Key metrics – TLAC requirements for non-HK resolution entity (at resolution group level) (KM2(B))

The following table shows information about SC PLC's total loss-absorbing capacity (TLAC) available, and TLAC requirements, applied at the resolution group level under a Single Point of Entry resolution strategy.

The numbers are disclosed in the functional currency of SC PLC which is US Dollars.

|  |  | <i>At 30 September<br/>2024<br/>US\$M</i> | <i>At 30 June<br/>2024<br/>US\$M</i> | <i>At 31 March<br/>2024<br/>US\$M</i> | <i>At 31 December<br/>2023<br/>US\$M</i> | <i>At 30 September<br/>2023<br/>US\$M</i> |
|--|--|---|--------------------------------------|---------------------------------------|--|---|
| <b>Of the non-HK resolution entity at resolution group level</b> |  |   |                                      |                                       |  |   |
| 1  | External loss-absorbing capacity available   | 86,983                                    | 85,746                               | 84,417                                | 81,310                                   | 80,460                                    |
| 2  | Total risk-weighted amount under the relevant non-HK LAC regime  | 248,924                                   | 241,926                              | 252,116                               | 244,151                                  | 241,506                                   |
| 3  | External loss-absorbing capacity as a percentage of risk-weighted amount   | 34.9%                                     | 35.4%                                | 33.5%                                 | 33.3%                                    | 33.3%                                     |
| 4  | Leverage ratio exposure measure under the relevant non-HK LAC regime   | 899,169                                   | 877,773                              | 854,711                               | 847,142                                  | 823,546                                   |
| 5  | External loss-absorbing capacity as a percentage of leverage ratio exposure measure  | 9.7%                                      | 9.8%                                 | 9.9%                                  | 9.6%                                     | 9.8%                                      |
| 6a   | Does the subordination exemption in the antepenultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?  | Yes                                       | Yes                                  | Yes                                   | Yes                                      | Yes                                       |
| 6b   | Does the subordination exemption in the penultimate paragraph of Section 11 of the FSB TLAC Term Sheet apply?  | No  | No                                   | No                                    | No                                       | No  |
| 6c   | If the capped subordination exemption applies, the amount of funding issued that ranks pari passu with excluded liabilities and that is recognised as external loss-absorbing capacity, divided by funding issued that ranks pari passu with excluded liabilities and that would be recognised as external loss-absorbing capacity if no cap was applied | N/A                                       | N/A                                  | N/A                                   | N/A                                      | N/A                                       |

### 3 Overview of risk-weighted amount (“RWA”) (OV1)

The following table sets out an overview of capital requirements in terms of a detailed breakdowns of RWAs for various risks.

|   | (a)                               | (b)                          | (c)  |
|---|-----------------------------------|------------------------------|--|
|   | Consolidated<br>RWA <sup>1</sup>  |                              | Minimum capital<br>requirements <sup>2</sup> |
|   | At 30 September<br>2024<br>HK\$'M | At 30 June<br>2024<br>HK\$'M | At 30 September<br>2024<br>HK\$'M            |
| <b>1 Credit risk for non-securitization exposures</b>   | <b>557,121</b>                    | <b>544,370</b>               | <b>47,056</b>                                |
| 2 Of which STC approach   | 39,006                            | 39,811                       | 3,120  |
| 2a Of which BSC approach  | -                                 | -                            | -  |
| 3 Of which foundation IRB approach  | -                                 | -                            | -  |
| 4 Of which supervisory slotting criteria approach   | 28,431                            | 26,352                       | 2,411  |
| 5 Of which advanced IRB approach  | 489,684                           | 478,207                      | 41,525                                       |
| <b>6 Counterparty default risk and default fund contributions</b>   | <b>40,642</b>                     | <b>48,855</b>                | <b>3,442</b>                                 |
| 7 Of which SA-CCR   | 35,151                            | 43,864                       | 2,979  |
| 7a Of which CEM   | -                                 | -                            | -  |
| 8 Of which IMM (CCR) approach   | -                                 | -                            | -  |
| 9 Of which others   | 5,491                             | 4,991                        | 463  |
| <b>10 CVA risk</b>  | <b>17,959</b>                     | <b>20,906</b>                | <b>1,437</b>                                 |
| 11 Equity positions in banking book under the simple risk-weight method and internal models method  | -                                 | -                            | -  |
| <b>12 Collective investment scheme (“CIS”) exposures – LTA</b>  | <b>377</b>                        | <b>555</b>                   | <b>30</b>                                    |
| 13 CIS exposures – MBA  | -                                 | -                            | -  |
| 14 CIS exposures – FBA  | -                                 | -                            | -  |
| 14a CIS exposures – combination of approaches   | -                                 | -                            | -  |
| <b>15 Settlement risk</b>   | <b>1,213</b>                      | <b>2</b>                     | <b>103</b>                                   |
| <b>16 Securitization exposures in banking book</b>  | <b>6,357</b>                      | <b>7,750</b>                 | <b>509</b>                                   |
| 17 Of which SEC-IRBA  | 1,063                             | 1,037                        | 85   |
| 18 Of which SEC-ERBA (including IAA)  | 4,524                             | 6,156                        | 362  |
| 19 Of which SEC-SA  | 770                               | 557                          | 62   |
| 19a Of which SEC-FBA  | -                                 | -                            | -  |
| <b>20 Market risk</b>   | <b>115,661</b>                    | <b>122,722</b>               | <b>9,253</b>                                 |
| 21 Of which STM approach  | 59,026                            | 64,437                       | 4,722  |
| 22 Of which IMM approach  | 56,635                            | 58,285                       | 4,531  |
| 23 Capital charge for switch between exposures in trading book and banking book (not applicable before the revised market risk framework takes effect)* | N/A                               | N/A                          | N/A  |
| <b>24 Operational risk</b>  | <b>108,598</b>                    | <b>101,222</b>               | <b>8,688</b>                                 |
| <b>24a Sovereign concentration risk</b>   | <b>-</b>                          | <b>-</b>                     | <b>-</b>                                     |
| <b>25 Amounts below the thresholds for deduction (subject to 250% RW)</b>   | <b>16,062</b>                     | <b>16,062</b>                | <b>1,285</b>                                 |
| <b>26 Capital floor adjustment</b>  | <b>-</b>                          | <b>-</b>                     | <b>-</b>                                     |
| <b>26a Deduction to RWA</b>   | <b>244</b>                        | <b>338</b>                   | <b>20</b>                                    |
| 26b Of which portion of regulatory reserve for general banking risks and collective provisions which is not included in Tier 2 Capital                  | -                                 | -                            | -  |
| 26c Of which portion of cumulative fair value gains arising from the revaluation of land and buildings which is not included in Tier 2 Capital          | 244                               | 338                          | 20   |
| <b>27 Total</b>   | <b>863,746</b>                    | <b>862,106</b>               | <b>71,783</b>                                |

\* Items marked with \* will be applicable only after their respective policy frameworks takes effect. Until then, “Not applicable” should be reported in the rows.

<sup>1</sup> RWAs in this table are before the application of the 1.06 scaling factor, where applicable.

<sup>2</sup> Minimum capital requirement represents the Pillar 1 capital charge at 8% of the RWAs after application of the 1.06 scaling factor, where applicable.

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A))

The following is a summary of the Group's CET1 capital, Additional Tier 1 capital, Tier 2 capital and non-capital LAC debt instruments.

|  | At 30 September 2024 |   |  |
|--|----------------------|---|--|
|  | Total amount         | Amount recognised in regulatory capital<br>HK\$'M | Amount recognised in loss-absorbing capacity<br>HK\$'M |
| <b>(i) Both regulatory capital and LAC requirements</b>                    |                      |   |  |
| <b>CET1 capital instruments</b>  |                      |   |  |
| Ordinary shares:   |                      |   |  |
| 5,289 million issued and fully paid ordinary shares                        | HK\$65,025m          | 65,025  | 65,025   |
| <b>AT1 capital instruments</b>   |                      |   |  |
| Perpetual non-cumulative capital securities                                | US\$250m             | 1,954   | 1,954  |
| US\$900 million Floating Rate Undated Additional Tier 1 Capital Securities | US\$900m             | 7,031   | 7,031  |
| US\$1,000 million Fixed Rate Undated Additional Tier 1 Capital Securities  | US\$1,000m           | 7,750   | 7,750  |
| US\$250 million Floating rate Undated Additional Tier 1 Capital Securities | US\$250m             | 1,957   | 1,957  |
| US\$250 million Fixed rate Undated Additional Tier 1 Capital Securities    | US\$250m             | 1,959   | 1,959  |
| US\$600 million Fixed Rate Undated Additional Tier 1 Capital Securities    | US\$600m             | 4,687   | 4,687  |
| <b>Tier 2 capital instruments</b>  |                      |   |  |
| Floating rate Tier 2 Notes due 2029, callable from 2024 <sup>1</sup>       | US\$450m             | 3,494   | 3,494  |
| Floating rate Tier 2 Notes due 2031, callable from 2025                    | US\$250m             | 1,941   | 1,941  |
| Fixed rate (1.20%) Tier 2 Notes due 2031, callable from 2026               | EUR1,000m            | 8,253   | 8,253  |
| <b>(ii) Only LAC (but not regulatory capital) requirements</b>             |                      |   |  |
| <b>Non-capital LAC Debt Instruments</b>                                    |                      |   |  |
| US\$1,500 million 1.456 per cent Notes due 2027                            | US\$1,500m           | Nil   | 11,490   |
| US\$1,250 million 2.608 per cent Notes due 2028                            | US\$1,250m           | Nil   | 9,268  |
| EUR1,000 million 4.196 per cent Notes due 2032                             | EUR1,000m            | Nil   | 8,918  |

The full terms and conditions of the Group's capital instruments can be found in the Regulatory Disclosures section of our website, [www.sc.com/hk](http://www.sc.com/hk).

**Footnote:**

<sup>1</sup> On 19 November 2024, the Group early redeemed the floating rate Tier 2 capital instrument amounting to US\$450 million (\$3,494 million)

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (i) Both regulatory capital and LAC requirements

###### Ordinary Shares

|                             |   |   |
|-----------------------------|---|---|
| 1                           | Issuer  | Standard Chartered Bank (Hong Kong) Limited   |
| 2                           | Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)  | N/A   |
| 3                           | Governing law(s) of the instrument  | Hong Kong Law   |
| 3a                          | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for non-capital LAC debt instruments governed by non-Hong Kong law) | N/A   |
| <i>Regulatory treatment</i> |   |   |
| 4                           | Transitional Basel III rules <sup>1</sup>   | N/A   |
| 5                           | Post-transitional Basel III rules <sup>2</sup>  | Common Equity Tier 1  |
| 6                           | Eligible at solo <sup>3</sup> /group/group & solo   | Group & solo  |
| 6a                          | Eligible at solo/LAC consolidation group/solo and LAC consolidation group (for LAC purposes)  | Solo and LAC consolidation group  |
| 7                           | Instrument type (types to be specified by each jurisdiction)  | Ordinary Shares (Class A, B, C and D)   |
| 8                           | Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)  | HKD65,025 Million   |
| 8a                          | Amount recognised in loss-absorbing capacity (currency in millions, as of most recent reporting date)   | HKD65,025 Million   |
| 9                           | Par value of instrument   | N/A   |
| 10                          | Accounting classification   | Shareholders' equity  |
| 11                          | Original date of issuance   | 28 June 2004 (706 Million Class A shares)<br>1 July 2004 (780 Million Class B shares)<br>29 June 2005 (451 Million Class B shares)<br>1 June 2019 (342 Million Class C shares)<br>1 October 2019 (3,010 Million Class D shares)<br>30 December 2020 (USD500 Million redeemed preference shares) |
| 12                          | Perpetual or dated  | Perpetual   |
| 13                          | Original maturity date  | Undated   |
| 14                          | Issuer call subject to prior supervisory approval   | No  |

###### Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (i) Both regulatory capital and LAC requirements (continued)

###### Ordinary Shares (continued)

|                          |   |  |
|--------------------------|---|--|
| 15                       | Optional call date, contingent call dates and redemption amount   | N/A  |
| 16                       | Subsequent call dates, if applicable  | N/A  |
| <i>Coupons/dividends</i> |   |  |
| 17                       | Fixed or floating dividend/coupon   | Floating   |
| 18                       | Coupon rate and any related index   | N/A  |
| 19                       | Existence of a dividend stopper   | No   |
| 20                       | Fully discretionary, partially discretionary or mandatory   | Fully discretionary  |
| 21                       | Existence of step up or other incentive to redeem   | No   |
| 22                       | Non-cumulative or cumulative  | Non-cumulative   |
| 23                       | Convertible or non-convertible  | Non-convertible  |
| 24                       | If convertible, conversion trigger(s)   | N/A  |
| 25                       | If convertible, fully or partially  | N/A  |
| 26                       | If convertible, conversion rate   | N/A  |
| 27                       | If convertible, mandatory or optional conversion  | N/A  |
| 28                       | If convertible, specify instrument type convertible into  | N/A  |
| 29                       | If convertible, specify issuer of instrument it converts into   | N/A  |
| 30                       | Write-down feature  | No   |
| 31                       | If write-down, write-down trigger(s)  | N/A  |
| 32                       | If write-down, full or partial  | N/A  |
| 33                       | If write-down, permanent or temporary   | N/A  |
| 34                       | If temporary write-down, description of write-up mechanism  | N/A  |
| 34a                      | Type of subordination   | Contractual  |
| 35                       | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Preference Shares are immediately senior to Ordinary Shares (Class B, C and D)<br><br>Ordinary Shares (Class B, C and D) are immediately senior to Ordinary Shares (Class A) |
| 36                       | Non-compliant transitioned features   | No   |
| 37                       | If yes, specify non-compliant features  | N/A  |

###### Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (i) Both regulatory capital and LAC requirements (continued)

###### Perpetual non-cumulative capital securities

|                             |   |   |
|-----------------------------|---|---|
| 1                           | Issuer  | Standard Chartered Bank (Hong Kong) Limited                                   |
| 2                           | Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)  | N/A   |
| 3                           | Governing law(s) of the instrument  | Hong Kong Law   |
| 3a                          | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for non-capital LAC debt instruments governed by non-Hong Kong law) | N/A   |
| <i>Regulatory treatment</i> |   |   |
| 4                           | Transitional Basel III rules <sup>1</sup>   | N/A   |
| 5                           | Post-transitional Basel III rules <sup>2</sup>  | Additional Tier 1   |
| 6                           | Eligible at solo <sup>3</sup> /group/group & solo   | Group & solo  |
| 6a                          | Eligible at solo/LAC consolidation group/solo and LAC consolidation group (for LAC purposes)  | Solo and LAC consolidation group  |
| 7                           | Instrument type (types to be specified by each jurisdiction)  | Perpetual debt instrument   |
| 8                           | Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)  | HKD1,954 Million  |
| 8a                          | Amount recognised in loss-absorbing capacity (currency in millions, as of most recent reporting date)   | HKD1,954 Million  |
| 9                           | Par value of instrument   | Issue price at 100 per cent of the Aggregate Nominal Amount of USD250 Million |
| 10                          | Accounting classification   | Shareholders' equity  |
| 11                          | Original date of issuance   | 13 December 2017  |
| 12                          | Perpetual or dated  | Perpetual   |
| 13                          | Original maturity date  | Undated   |
| 14                          | Issuer call subject to prior supervisory approval   | Yes   |

###### Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (i) Both regulatory capital and LAC requirements (continued)

###### Perpetual non-cumulative capital securities (continued)

|                          |   |  |
|--------------------------|---|--|
| 15                       | Optional call date, contingent call dates and redemption amount | First Call Date: 13 December 2024<br><br>Included tax and regulatory redemption options<br><br>Redemption at 100% of the Capital Securities at their outstanding principal amount together with the distribution accrued but unpaid to the date fixed for redemption |
| 16                       | Subsequent call dates, if applicable                            | Each dividend payment date after the First Call Date   |
| <i>Coupons/dividends</i> |   |  |
| 17                       | Fixed or floating dividend/coupon                               | Fixed  |
| 18                       | Coupon rate and any related index                               | 5.00 per cent per annum  |
| 19                       | Existence of a dividend stopper                                 | Yes  |
| 20                       | Fully discretionary, partially discretionary or mandatory       | Full discretionary   |
| 21                       | Existence of step up or other incentive to redeem               | No   |
| 22                       | Non-cumulative or cumulative                                    | Non-cumulative   |
| 23                       | Convertible or non-convertible                                  | Non-convertible  |
| 24                       | If convertible, conversion trigger(s)                           | N/A  |

#### Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (i) Both regulatory capital and LAC requirements (continued)

###### Perpetual non-cumulative capital securities (continued)

|     |   |   |
|-----|---|---|
| 25  | If convertible, fully or partially  | N/A   |
| 26  | If convertible, conversion rate   | N/A   |
| 27  | If convertible, mandatory or optional conversion  | N/A   |
| 28  | If convertible, specify instrument type convertible into  | N/A   |
| 29  | If convertible, specify issuer of instrument it converts into   | N/A   |
| 30  | Write-down feature  | Yes   |
| 31  | If write-down, write-down trigger(s)  | If a Non-Viability Event occurs and is continuing,<br><br>“Non-Viability Event” means the earlier of:<br><br>(a) the Monetary Authority notifying the Bank in writing that the Monetary Authority is of the opinion that a write-off or conversion is necessary, without which the Bank would become non-viable; and<br><br>(b) the Monetary Authority notifying the Bank in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authority to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Bank would become non-viable<br><br>(c) the occurrence of a Group Resolution Event. |
| 32  | If write-down, full or partial  | Full or Partial   |
| 33  | If write-down, permanent or temporary   | Permanent   |
| 34  | If temporary write-down, description of write-up mechanism  | N/A   |
| 34a | Type of subordination   | Contractual   |
| 35  | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | The Dated Subordinated Notes are immediately senior to Capital Securities   |
| 36  | Non-compliant transitioned features   | No  |
| 37  | If yes, specify non-compliant features  | N/A   |

##### Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (i) Both regulatory capital and LAC requirements (continued)

##### US\$900 million Floating Rate Undated Additional Tier 1 Capital Securities

|                             |   |   |
|-----------------------------|---|---|
| 1                           | Issuer  | Standard Chartered Bank (Hong Kong) Limited                                   |
| 2                           | Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)  | N/A   |
| 3                           | Governing law(s) of the instrument  | Hong Kong Law   |
| 3a                          | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for non-capital LAC debt instruments governed by non-Hong Kong law) | N/A   |
| <i>Regulatory treatment</i> |   |   |
| 4                           | Transitional Basel III rules <sup>1</sup>   | N/A   |
| 5                           | Post-transitional Basel III rules <sup>2</sup>  | Additional Tier 1   |
| 6                           | Eligible at solo <sup>3</sup> /group/group & solo   | Group & solo  |
| 6a                          | Eligible at solo/LAC consolidation group/solo and LAC consolidation group (for LAC purposes)  | Solo and LAC consolidation group  |
| 7                           | Instrument type (types to be specified by each jurisdiction)  | Perpetual debt instrument   |
| 8                           | Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)  | HKD7,031 Million  |
| 8a                          | Amount recognised in loss-absorbing capacity (currency in millions, as of most recent reporting date)   | HKD7,031 Million  |
| 9                           | Par value of instrument   | Issue price at 100 per cent of the Aggregate Nominal Amount of USD900 Million |
| 10                          | Accounting classification   | Shareholders' equity  |
| 11                          | Original date of issuance   | 24 June 2019  |
| 12                          | Perpetual or dated  | Perpetual   |
| 13                          | Original maturity date  | Undated   |
| 14                          | Issuer call subject to prior supervisory approval   | Yes   |

##### Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (i) Both regulatory capital and LAC requirements (continued)

##### US\$900 million Floating Rate Undated Additional Tier 1 Capital Securities (continued)

|    |  |   |
|----|--|---|
| 15 | Optional call date, contingent call dates and redemption amount  | Optional Call Date: 12 April 2026<br><br>Early redemption for taxation reasons, due to Regulatory Capital Event or due to Loss Absorption Disqualification Event or on event of default<br><br>US\$1,000 per Calculation amount |
| 16 | Subsequent call dates, if applicable<br><i>Coupons/dividends</i> | N/A   |
| 17 | Fixed or floating dividend/coupon                                | Floating  |
| 18 | Coupon rate and any related index                                | SOFR + 0.26161 per cent + 4.48 per cent per annum   |
| 19 | Existence of a dividend stopper                                  | Yes   |
| 20 | Fully discretionary, partially discretionary or mandatory        | Full discretionary  |
| 21 | Existence of step up or other incentive to redeem                | No  |
| 22 | Non-cumulative or cumulative                                     | Non-cumulative  |
| 23 | Convertible or non-convertible                                   | Non-convertible   |
| 24 | If convertible, conversion trigger(s)                            | N/A   |
| 25 | If convertible, fully or partially                               | N/A   |
| 26 | If convertible, conversion rate                                  | N/A   |
| 27 | If convertible, mandatory or optional conversion                 | N/A   |
| 28 | If convertible, specify instrument type convertible into         | N/A   |
| 29 | If convertible, specify issuer of instrument it converts into    | N/A   |
| 30 | Write-down feature   | Yes   |

Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (i) Both regulatory capital and LAC requirements (continued)

##### US\$900 million Floating Rate Undated Additional Tier 1 Capital Securities (continued)

|   |  |
|---|--|
| 31 If write-down, write-down trigger(s) | <p>Upon a Loss Absorption Event or Non-Viability Event.</p> <p>“Loss Absorption Event” means:</p> <p>(i) the Relevant Hong Kong Resolution Authority notifying the Issuer in writing that the Relevant Hong Kong Resolution Authority is satisfied that the Issuer has ceased, or is likely to cease, to be viable and there is no reasonable prospect that private sector action (outside of resolution) would result in it again becoming viable within a reasonable period (in both cases, without taking into account the write-down or conversion into ordinary shares on any LAC debt instruments); and</p> <p>(ii) for Securities issued directly to a group company in a non – Hong Kong jurisdiction, as specified in the applicable Final Terms, the Relevant Hong Kong Resolution Authority notifying the Issuer in writing that:</p> <p>(A) the Relevant Hong Kong Resolution Authority has notified the Home Authority of the Relevant Hong Kong Resolution Authority’s intention to notify the issuer under paragraph (i) above; and</p> <p>(B) the Home Authority (x) has consented to the write-down or conversion of the relevant Securities issued by the Issuer or (y) has not, within 24 hours after receiving notice under subparagraph (ii)(A) above, objected to the write-down or conversion of the relevant Securities issued by the Issuer;</p> <p>or, if earlier than (i) and (ii) above, the occurrence of a Group Resolution Event.</p> <p>“Non-Viability Event” means the earlier of:</p> <p>(a) the Monetary Authority notifying the Bank in writing that the Monetary Authority is of the opinion that a write-off or conversion is necessary, without which the Bank would become non-viable; and</p> <p>(b) the Monetary Authority notifying the Issuer in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authority to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable</p> |
|---|--|

Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (i) Both regulatory capital and LAC requirements (continued)

##### US\$900 million Floating Rate Undated Additional Tier 1 Capital Securities (continued)

|     |   |   |
|-----|---|---|
| 32  | If write-down, full or partial  | Full or Partial   |
| 33  | If write-down, permanent or temporary   | Permanent   |
| 34  | If temporary write-down, description of write-up mechanism  | N/A   |
| 34a | Type of subordination   | Contractual   |
| 35  | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | The Dated Subordinated Notes are immediately senior to Capital Securities |
| 36  | Non-compliant transitioned features   | No  |
| 37  | If yes, specify non-compliant features  | N/A   |

#### Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (i) Both regulatory capital and LAC requirements (continued)

##### US\$1,000 million Fixed Rate Undated Additional Tier 1 Capital Securities

|                             |   |   |
|-----------------------------|---|---|
| 1                           | Issuer  | Standard Chartered Bank (Hong Kong) Limited                                     |
| 2                           | Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)  | N/A   |
| 3                           | Governing law(s) of the instrument  | Hong Kong Law   |
| 3a                          | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for non-capital LAC debt instruments governed by non-Hong Kong law) | N/A   |
| <i>Regulatory treatment</i> |   |   |
| 4                           | Transitional Basel III rules <sup>1</sup>   | N/A   |
| 5                           | Post-transitional Basel III rules <sup>2</sup>  | Additional Tier 1   |
| 6                           | Eligible at solo <sup>3</sup> /group/group & solo   | Group & solo  |
| 6a                          | Eligible at solo/LAC consolidation group/solo and LAC consolidation group (for LAC purposes)  | Solo and LAC consolidation group  |
| 7                           | Instrument type (types to be specified by each jurisdiction)  | Perpetual debt instrument   |
| 8                           | Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)  | HKD7,750 Million  |
| 8a                          | Amount recognised in loss-absorbing capacity (currency in millions, as of most recent reporting date)   | HKD7,750 Million  |
| 9                           | Par value of instrument   | Issue price at 100 per cent of the Aggregate Nominal Amount of USD1,000 Million |
| 10                          | Accounting classification   | Shareholders' equity  |
| 11                          | Original date of issuance   | 30 June 2020  |
| 12                          | Perpetual or dated  | Perpetual   |
| 13                          | Original maturity date  | Undated   |
| 14                          | Issuer call subject to prior supervisory approval   | Yes   |

##### Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (i) Both regulatory capital and LAC requirements (continued)

##### US\$1,000 million Fixed Rate Undated Additional Tier 1 Capital Securities (continued)

|                          |   |   |
|--------------------------|---|---|
| 15                       | Optional call date, contingent call dates and redemption amount | Optional Call Date: 26 July 2025 to first reset date<br><br>Early redemption amount(s) per calculation amount payable on redemption for taxation reasons, due to Regulatory Capital Event or due to Loss Absorption Disqualification Event or on event of default<br><br>US\$1,000 per Calculation amount |
| 16                       | Subsequent call dates, if applicable                            | Any reset date thereafter   |
| <i>Coupons/dividends</i> |   |   |
| 17                       | Fixed or floating dividend/coupon                               | Fixed   |
| 18                       | Coupon rate and any related index                               | 6.00 per cent per annum   |
| 19                       | Existence of a dividend stopper                                 | Yes   |
| 20                       | Fully discretionary, partially discretionary or mandatory       | Full discretionary  |
| 21                       | Existence of step up or other incentive to redeem               | No  |
| 22                       | Non-cumulative or cumulative                                    | Non-cumulative  |
| 23                       | Convertible or non-convertible                                  | Non-convertible   |
| 24                       | If convertible, conversion trigger(s)                           | N/A   |
| 25                       | If convertible, fully or partially                              | N/A   |
| 26                       | If convertible, conversion rate                                 | N/A   |
| 27                       | If convertible, mandatory or optional conversion                | N/A   |
| 28                       | If convertible, specify instrument type convertible into        | N/A   |
| 29                       | If convertible, specify issuer of instrument it converts into   | N/A   |
| 30                       | Write-down feature  | Yes   |

##### Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (i) Both regulatory capital and LAC requirements (continued)

##### US\$1,000 million Fixed Rate Undated Additional Tier 1 Capital Securities (continued)

|    |  |
|----|--|
| 31 | <p>If write-down, write-down trigger(s)</p> <p>Upon a Loss Absorption Event or Non-Viability Event.</p> <p>“Loss Absorption Event” means:</p> <p>(i) the Relevant Hong Kong Resolution Authority notifying the Issuer in writing that the Relevant Hong Kong Resolution Authority is satisfied that the Issuer has ceased, or is likely to cease, to be viable and there is no reasonable prospect that private sector action (outside of resolution) would result in it again becoming viable within a reasonable period (in both cases, without taking into account the write-down or conversion into ordinary shares on any LAC debt instruments); and</p> <p>(ii) for Securities issued directly to a group company in a non – Hong Kong jurisdiction, as specified in the applicable Final Terms, the Relevant Hong Kong Resolution Authority notifying the Issuer in writing that:</p> <p>(A) the Relevant Hong Kong Resolution Authority has notified the Home Authority of the Relevant Hong Kong Resolution Authority’s intention to notify the issuer under paragraph (i) above; and</p> <p>(B) the Home Authority (x) has consented to the write-down or conversion of the relevant Securities issued by the Issuer or (y) has not, within 24 hours after receiving notice under subparagraph (ii)(A) above, objected to the write-down or conversion of the relevant Securities issued by the Issuer;</p> <p>or, if earlier than (i) and (ii) above, the occurrence of a Group Resolution Event.</p> <p>“Non-Viability Event” means the earlier of:</p> <p>(a) the Monetary Authority notifying the Bank in writing that the Monetary Authority is of the opinion that a write-off or conversion is necessary, without which the Bank would become non-viable; and</p> <p>(b) the Monetary Authority notifying the Issuer in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authority to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable</p> |
|----|--|

Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (i) Both regulatory capital and LAC requirements (continued)

##### US\$1,000 million Fixed Rate Undated Additional Tier 1 Capital Securities (continued)

|     |   |   |
|-----|---|---|
| 32  | If write-down, full or partial  | Full or Partial   |
| 33  | If write-down, permanent or temporary   | Permanent   |
| 34  | If temporary write-down, description of write-up mechanism  | N/A   |
| 34a | Type of subordination   | Contractual   |
| 35  | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | The Dated Subordinated Notes are immediately senior to Capital Securities |
| 36  | Non-compliant transitioned features   | No  |
| 37  | If yes, specify non-compliant features  | N/A   |

#### Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (i) Both regulatory capital and LAC requirements (continued)

###### US\$250 million Floating rate Undated Additional Tier 1 Capital Securities

|                             |   |   |
|-----------------------------|---|---|
| 1                           | Issuer  | Standard Chartered Bank (Hong Kong) Limited                                   |
| 2                           | Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)  | N/A   |
| 3                           | Governing law(s) of the instrument  | Hong Kong Law   |
| 3a                          | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for non-capital LAC debt instruments governed by non-Hong Kong law) | N/A   |
| <i>Regulatory treatment</i> |   |   |
| 4                           | Transitional Basel III rules <sup>1</sup>   | N/A   |
| 5                           | Post-transitional Basel III rules <sup>2</sup>  | Additional Tier 1   |
| 6                           | Eligible at solo <sup>3</sup> /group/group & solo   | Group & solo  |
| 6a                          | Eligible at solo/LAC consolidation group/solo and LAC consolidation group (for LAC purposes)  | Solo and LAC consolidation group  |
| 7                           | Instrument type (types to be specified by each jurisdiction)  | Perpetual debt instrument   |
| 8                           | Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)  | HKD1,957 Million  |
| 8a                          | Amount recognised in loss-absorbing capacity (currency in millions, as of most recent reporting date)   | HKD1,957 Million  |
| 9                           | Par value of instrument   | Issue price at 100 per cent of the Aggregate Nominal Amount of USD250 Million |
| 10                          | Accounting classification   | Shareholders' equity  |
| 11                          | Original date of issuance   | 31 March 2022   |
| 12                          | Perpetual or dated  | Perpetual   |
| 13                          | Original maturity date  | Undated   |
| 14                          | Issuer call subject to prior supervisory approval   | Yes   |

##### Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (i) Both regulatory capital and LAC requirements (continued)

###### US\$250 million Floating rate Undated Additional Tier 1 Capital Securities (continued)

|    |  |  |
|----|--|--|
| 15 | Optional call date, contingent call dates and redemption amount  | Optional Call Date: 30 Jun 2031<br><br>Early redemption amount(s) per calculation amount payable on redemption for taxation reasons, due to Regulatory Capital Event or due to Loss Absorption Disqualification Event or on event of default<br><br>US\$1,000 per Calculation amount |
| 16 | Subsequent call dates, if applicable<br><i>Coupons/dividends</i> | Each distribution payment date thereafter  |
| 17 | Fixed or floating dividend/coupon                                | Floating   |
| 18 | Coupon rate and any related index                                | SOFR + 4.2 per cent per annum payable quarterly in arrears   |
| 19 | Existence of a dividend stopper                                  | Yes  |
| 20 | Fully discretionary, partially discretionary or mandatory        | Full discretionary   |
| 21 | Existence of step up or other incentive to redeem                | No   |
| 22 | Non-cumulative or cumulative                                     | Non-cumulative   |
| 23 | Convertible or non-convertible                                   | Non-convertible  |
| 24 | If convertible, conversion trigger(s)                            | N/A  |
| 25 | If convertible, fully or partially                               | N/A  |
| 26 | If convertible, conversion rate                                  | N/A  |
| 27 | If convertible, mandatory or optional conversion                 | N/A  |
| 28 | If convertible, specify instrument type convertible into         | N/A  |
| 29 | If convertible, specify issuer of instrument it converts into    | N/A  |
| 30 | Write-down feature   | Yes  |

#### Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (i) Both regulatory capital and LAC requirements (continued)

##### US\$250 million Floating rate Undated Additional Tier 1 Capital Securities (continued)

|    |  |
|----|--|
| 31 | <p>If write-down, write-down trigger(s)</p> <p>Upon a Loss Absorption Event or Non-Viability Event.</p> <p>“Loss Absorption Event” means:</p> <p>(i) the Relevant Hong Kong Resolution Authority notifying the Issuer in writing that the Relevant Hong Kong Resolution Authority is satisfied that the Issuer has ceased, or is likely to cease, to be viable and there is no reasonable prospect that private sector action (outside of resolution) would result in it again becoming viable within a reasonable period (in both cases, without taking into account the write-down or conversion into ordinary shares on any LAC debt instruments); and</p> <p>(ii) for Securities issued directly to a group company in a non-Hong Kong jurisdiction, as specified in the applicable Final Terms, the Relevant Hong Kong Resolution Authority notifying the Issuer in writing that:</p> <p>(A) the Relevant Hong Kong Resolution Authority has notified the Home Authority of the Relevant Hong Kong Resolution Authority’s intention to notify the issuer under paragraph (i) above; and</p> <p>(B) the Home Authority (x) has consented to the write-down or conversion of the relevant Securities issued by the Issuer or (y) has not, within 24 hours after receiving notice under subparagraph (ii)(A) above, objected to the write-down or conversion of the relevant Securities issued by the Issuer;</p> <p>or, if earlier than (i) and (ii) above, the occurrence of a Group Resolution Event.</p> <p>“Non-Viability Event” means the earlier of:</p> <p>(a) the Monetary Authority notifying the Bank in writing that the Monetary Authority is of the opinion that a write-off or conversion is necessary, without which the Bank would become non-viable; and</p> <p>(b) the Monetary Authority notifying the Issuer in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authority to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable</p> |
|----|--|

Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (i) Both regulatory capital and LAC requirements (continued)

###### US\$250 million Floating rate Undated Additional Tier 1 Capital Securities (continued)

|     |   |   |
|-----|---|---|
| 32  | If write-down, full or partial  | Full or Partial   |
| 33  | If write-down, permanent or temporary   | Permanent   |
| 34  | If temporary write-down, description of write-up mechanism  | N/A   |
| 34a | Type of subordination   | Contractual   |
| 35  | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | The Dated Subordinated Notes are immediately senior to Capital Securities |
| 36  | Non-compliant transitioned features   | No  |
| 37  | If yes, specify non-compliant features  | N/A   |

#### Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (i) Both regulatory capital and LAC requirements (continued)

###### US\$250 million Fixed rate Undated Additional Tier 1 Capital Securities

|                             |   |   |
|-----------------------------|---|---|
| 1                           | Issuer  | Standard Chartered Bank (Hong Kong) Limited                                   |
| 2                           | Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)  | N/A   |
| 3                           | Governing law(s) of the instrument  | Hong Kong Law   |
| 3a                          | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for non-capital LAC debt instruments governed by non-Hong Kong law) | N/A   |
| <i>Regulatory treatment</i> |   |   |
| 4                           | Transitional Basel III rules <sup>1</sup>   | N/A   |
| 5                           | Post-transitional Basel III rules <sup>2</sup>  | Additional Tier 1   |
| 6                           | Eligible at solo <sup>3</sup> /group/group & solo   | Group & solo  |
| 6a                          | Eligible at solo/LAC consolidation group/solo and LAC consolidation group (for LAC purposes)  | Solo and LAC consolidation group  |
| 7                           | Instrument type (types to be specified by each jurisdiction)  | Perpetual debt instrument   |
| 8                           | Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)  | HKD1,959 Million  |
| 8a                          | Amount recognised in loss-absorbing capacity (currency in millions, as of most recent reporting date)   | HKD1,959 Million  |
| 9                           | Par value of instrument   | Issue price at 100 per cent of the Aggregate Nominal Amount of USD250 Million |
| 10                          | Accounting classification   | Shareholders' equity  |
| 11                          | Original date of issuance   | 26 August 2022  |
| 12                          | Perpetual or dated  | Perpetual   |
| 13                          | Original maturity date  | Undated   |
| 14                          | Issuer call subject to prior supervisory approval   | Yes   |

##### Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (i) Both regulatory capital and LAC requirements (continued)

##### US\$250 million Fixed rate Undated Additional Tier 1 Capital Securities (continued)

|                          |   |   |
|--------------------------|---|---|
| 15                       | Optional call date, contingent call dates and redemption amount | Optional Call Date: 27 August 2027<br><br>Early redemption amount(s) per calculation amount payable on redemption for taxation reasons, due to Regulatory Capital Event or due to Loss Absorption Disqualification Event or on event of default<br><br>US\$1,000 per Calculation amount |
| 16                       | Subsequent call dates, if applicable                            | Each reset date thereafter  |
| <i>Coupons/dividends</i> |   |   |
| 17                       | Fixed or floating dividend/coupon                               | Fixed   |
| 18                       | Coupon rate and any related index                               | 7.75 per cent per annum   |
| 19                       | Existence of a dividend stopper                                 | Yes   |
| 20                       | Fully discretionary, partially discretionary or mandatory       | Full discretionary  |
| 21                       | Existence of step up or other incentive to redeem               | No  |
| 22                       | Non-cumulative or cumulative                                    | Non-cumulative  |
| 23                       | Convertible or non-convertible                                  | Non-convertible   |
| 24                       | If convertible, conversion trigger(s)                           | N/A   |
| 25                       | If convertible, fully or partially                              | N/A   |
| 26                       | If convertible, conversion rate                                 | N/A   |
| 27                       | If convertible, mandatory or optional conversion                | N/A   |
| 28                       | If convertible, specify instrument type convertible into        | N/A   |
| 29                       | If convertible, specify issuer of instrument it converts into   | N/A   |
| 30                       | Write-down feature  | Yes   |

##### Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (i) Both regulatory capital and LAC requirements (continued)

##### US\$250 million Fixed rate Undated Additional Tier 1 Capital Securities (continued)

|    |  |
|----|--|
| 31 | <p>If write-down, write-down trigger(s)</p> <p>Upon a Loss Absorption Event or Non-Viability Event.</p> <p>“Loss Absorption Event” means:</p> <p>(i) the Relevant Hong Kong Resolution Authority notifying the Issuer in writing that the Relevant Hong Kong Resolution Authority is satisfied that the Issuer has ceased, or is likely to cease, to be viable and there is no reasonable prospect that private sector action (outside of resolution) would result in it again becoming viable within a reasonable period (in both cases, without taking into account the write-down or conversion into ordinary shares on any LAC debt instruments); and</p> <p>(ii) for Securities issued directly to a group company in a non – Hong Kong jurisdiction, as specified in the applicable Final Terms, the Relevant Hong Kong Resolution Authority notifying the Issuer in writing that:</p> <p>(A) the Relevant Hong Kong Resolution Authority has notified the Home Authority of the Relevant Hong Kong Resolution Authority’s intention to notify the issuer under paragraph (i) above; and</p> <p>(B) the Home Authority (x) has consented to the write-down or conversion of the relevant Securities issued by the Issuer or (y) has not, within 24 hours after receiving notice under subparagraph (ii)(A) above, objected to the write-down or conversion of the relevant Securities issued by the Issuer;</p> <p>or, if earlier than (i) and (ii) above, the occurrence of a Group Resolution Event.</p> <p>“Non-Viability Event” means the earlier of:</p> <p>(a) the Monetary Authority notifying the Bank in writing that the Monetary Authority is of the opinion that a write-off or conversion is necessary, without which the Bank would become non-viable; and</p> <p>(b) the Monetary Authority notifying the Issuer in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authority to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable</p> |
|----|--|

Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (i) Both regulatory capital and LAC requirements (continued)

###### US\$250 million Fixed rate Undated Additional Tier 1 Capital Securities (continued)

|     |   |   |
|-----|---|---|
| 32  | If write-down, full or partial  | Full or Partial   |
| 33  | If write-down, permanent or temporary   | Permanent   |
| 34  | If temporary write-down, description of write-up mechanism  | N/A   |
| 34a | Type of subordination   | Contractual   |
| 35  | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | The Dated Subordinated Notes are immediately senior to Capital Securities |
| 36  | Non-compliant transitioned features   | No  |
| 37  | If yes, specify non-compliant features  | N/A   |

#### Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (i) Both regulatory capital and LAC requirements (continued)

##### US\$600 million Fixed Rate Undated Additional Tier 1 Capital Securities

|                             |   |   |
|-----------------------------|---|---|
| 1                           | Issuer  | Standard Chartered Bank (Hong Kong) Limited                                   |
| 2                           | Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)  | N/A   |
| 3                           | Governing law(s) of the instrument  | Hong Kong Law   |
| 3a                          | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for non-capital LAC debt instruments governed by non-Hong Kong law) | N/A   |
| <i>Regulatory treatment</i> |   |   |
| 4                           | Transitional Basel III rules <sup>1</sup>   | N/A   |
| 5                           | Post-transitional Basel III rules <sup>2</sup>  | Additional Tier 1   |
| 6                           | Eligible at solo <sup>3</sup> /group/group & solo   | Group & solo  |
| 6a                          | Eligible at solo/LAC consolidation group/solo and LAC consolidation group (for LAC purposes)  | Solo and LAC consolidation group  |
| 7                           | Instrument type (types to be specified by each jurisdiction)  | Perpetual debt instrument   |
| 8                           | Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)   | HKD4,687 Million  |
| 8a                          | Amount recognised in loss-absorbing capacity (currency in millions, as of most recent reporting date)   | HKD4,687 Million  |
| 9                           | Par value of instrument   | Issue price at 100 per cent of the Aggregate Nominal Amount of USD600 Million |
| 10                          | Accounting classification   | Shareholders' equity  |
| 11                          | Original date of issuance   | 3 July 2024   |
| 12                          | Perpetual or dated  | Perpetual   |
| 13                          | Original maturity date  | Undated   |
| 14                          | Issuer call subject to prior supervisory approval   | Yes   |

**Footnote:**

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (i) Both regulatory capital and LAC requirements (continued)

##### US\$600 million Fixed Rate Undated Additional Tier 1 Capital Securities (continued)

|                          |   |   |
|--------------------------|---|---|
| 15                       | Optional call date, contingent call dates and redemption amount | Optional Call Date: 08 March 2030 to the first reset date 08 September 2030<br><br>Early redemption amount(s) per calculation amount payable on redemption for taxation reasons, due to Regulatory Capital Event or due to Loss Absorption Disqualification Event or on event of default.<br><br>US\$1,000 per Calculation amount |
| 16                       | Subsequent call dates, if applicable                            | Second reset Date: 08 September 2035<br><br>Each date falling five, or an integral multiple of five, years after the Second Reset Date  |
| <i>Coupons/dividends</i> |   |   |
| 17                       | Fixed or Floating dividend/coupon                               | Fixed   |
| 18                       | Coupon rate and any related index                               | 7.875 per cent per annum  |
| 19                       | Existence of a dividend stopper                                 | Yes   |
| 20                       | Fully discretionary, partially discretionary or mandatory       | Full discretionary  |
| 21                       | Existence of step up or other incentive to redeem               | No  |
| 22                       | Noncumulative or cumulative                                     | Non-cumulative  |
| 23                       | Convertible or non-convertible                                  | Non-convertible   |
| 24                       | If convertible, conversion trigger(s)                           | N/A   |
| 25                       | If convertible, fully or partially                              | N/A   |
| 26                       | If convertible, conversion rate                                 | N/A   |
| 27                       | If convertible, mandatory or optional conversion                | N/A   |
| 28                       | If convertible, specify instrument type convertible into        | N/A   |
| 29                       | If convertible, specify issuer of instrument it converts into   | N/A   |
| 30                       | Write-down feature  | Yes   |

##### Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (i) Both regulatory capital and LAC requirements (continued)

##### US\$600 million Fixed Rate Undated Additional Tier 1 Capital Securities (continued)

|    |                                      |  |
|----|--------------------------------------|--|
| 31 | If write-down, write-down trigger(s) | Upon a Loss Absorption Event or Non-Viability Event.   |
|    |                                      | “Loss Absorption Event” means:   |
|    |                                      | (i) the Relevant Hong Kong Resolution Authority notifying the Issuer in writing that the Relevant Hong Kong Resolution Authority is satisfied that the Issuer has ceased, or is likely to cease, to be viable and there is no reasonable prospect that private sector action (outside of resolution) would result in it again becoming viable within a reasonable period (in both cases, without taking into account the write-down or conversion into ordinary shares on any LAC debt instruments); and |
|    |                                      | (ii) for Securities issued directly to a group company in a non-Hong Kong jurisdiction, as specified in the applicable Final Terms, the Relevant Hong Kong Resolution Authority notifying the Issuer in writing that:  |
|    |                                      | (A) the Relevant Hong Kong Resolution Authority has notified the Home Authority of the Relevant Hong Kong Resolution Authority’s intention to notify the issuer under paragraph (i) above; and   |
|    |                                      | (B) the Home Authority (x) has consented to the write-down or conversion of the relevant Securities issued by the Issuer or (y) has not, within 24 hours after receiving notice under subparagraph (ii)(A) above, objected to the write-down or conversion of the relevant Securities issued by the Issuer;  |
|    |                                      | or, if earlier than (i) and (ii) above, the occurrence of a Group Resolution Event.  |
|    |                                      | “Non-Viability Event” means the earlier of:  |
|    |                                      | (a) the Monetary Authority notifying the Bank in writing that the Monetary Authority is of the opinion that a write-off or conversion is necessary, without which the Bank would become non-viable; and  |
|    |                                      | (b) the Monetary Authority notifying the Issuer in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authority to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable   |

Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (i) Both regulatory capital and LAC requirements (continued)

##### US\$600 million Fixed Rate Undated Additional Tier 1 Capital Securities (continued)

|     |   |   |
|-----|---|---|
| 32  | If write-down, full or partial  | Full or Partial   |
| 33  | If write-down, permanent or temporary   | Permanent   |
| 34  | If temporary write-down, description of write-up mechanism  | N/A   |
| 34a | Type of subordination   | Contractual   |
| 35  | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | The Dated Subordinated Notes are immediately senior to Capital Securities |
| 36  | Non-compliant transitioned features   | No  |
| 37  | If yes, specify non-compliant features  | N/A   |

Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (i) Both regulatory capital and LAC requirements (continued)

###### Floating rate Tier 2 Notes due 2029, callable from 2024

|                             |   |   |
|-----------------------------|---|---|
| 1                           | Issuer  | Standard Chartered Bank (Hong Kong) Limited                                   |
| 2                           | Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)  | N/A   |
| 3                           | Governing law(s) of the instrument  | Hong Kong Law   |
| 3a                          | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for non-capital LAC debt instruments governed by non-Hong Kong law) | N/A   |
| <i>Regulatory treatment</i> |   |   |
| 4                           | Transitional Basel III rules <sup>1</sup>   | N/A   |
| 5                           | Post-transitional Basel III rules <sup>2</sup>  | Tier 2  |
| 6                           | Eligible at solo <sup>3</sup> /group/group & solo   | Group & solo  |
| 6a                          | Eligible at solo/LAC consolidation group/solo and LAC consolidation group (for LAC purposes)  | Solo and LAC consolidation group  |
| 7                           | Instrument type (types to be specified by each jurisdiction)  | Other Tier 2 instruments  |
| 8                           | Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)  | HKD3,494 Million  |
| 8a                          | Amount recognised in loss-absorbing capacity (currency in millions, as of most recent reporting date)   | HKD3,494 Million  |
| 9                           | Par value of instrument   | Issue price at 100 per cent of the Aggregate Nominal Amount of USD450 Million |
| 10                          | Accounting classification   | Liability – amortised cost  |
| 11                          | Original date of issuance   | 24 June 2019  |
| 12                          | Perpetual or dated  | Dated   |
| 13                          | Original maturity date  | 19 November 2029  |
| 14                          | Issuer call subject to prior supervisory approval   | Yes   |

##### Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

<sup>4</sup> On 19 November 2024, the Group early redeemed the floating rate Tier 2 capital instrument amounting to US\$450 million (\$3,494 million)

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (i) Both regulatory capital and LAC requirements (continued)

###### Floating rate Tier 2 Notes due 2029, callable from 2024 (continued)

|    |  |  |
|----|--|--|
| 15 | Optional call date, contingent call dates and redemption amount  | Optional call date: 19 November 2024<br><br>Early redemption for taxation reasons, due to Regulatory Capital Event or due to Loss Absorption Disqualification Event or on event of default<br><br>US\$1,000 per Calculation amount |
| 16 | Subsequent call dates, if applicable<br><i>Coupons/dividends</i> | N/A  |
| 17 | Fixed or floating dividend/coupon                                | Floating   |
| 18 | Coupon rate and any related index                                | SOFR + 0.26161 per cent + 2.08 per cent per annum  |
| 19 | Existence of a dividend stopper                                  | No   |
| 20 | Fully discretionary, partially discretionary or mandatory        | Mandatory  |
| 21 | Existence of step up or other incentive to redeem                | No   |
| 22 | Non-cumulative or cumulative                                     | Cumulative   |
| 23 | Convertible or non-convertible                                   | Non-convertible  |
| 24 | If convertible, conversion trigger(s)                            | N/A  |
| 25 | If convertible, fully or partially                               | N/A  |
| 26 | If convertible, conversion rate                                  | N/A  |
| 27 | If convertible, mandatory or optional conversion                 | N/A  |
| 28 | If convertible, specify instrument type convertible into         | N/A  |
| 29 | If convertible, specify issuer of instrument it converts into    | N/A  |
| 30 | Write-down feature   | Yes  |

##### Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

<sup>4</sup> On 19 November 2024, the Group early redeemed the floating rate Tier 2 capital instrument amounting to US\$450 million (\$3,494 million)

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (i) Both regulatory capital and LAC requirements (continued)

##### Floating rate Tier 2 Notes due 2029, callable from 2024 (continued)

|    |   |
|----|---|
| 31 | <p>If write-down, write-down trigger(s)</p> <p>Upon a Loss Absorption Event or Non-Viability Event.</p> <p>“Loss Absorption Event” means:</p> <p>(i) the Relevant Hong Kong Resolution Authority notifying the Issuer in writing that the Relevant Hong Kong Resolution Authority is satisfied that the Issuer has ceased, or is likely to cease, to be viable and there is no reasonable prospect that private sector action (outside of resolution) would result in it again becoming viable within a reasonable period (in both cases, without taking into account the write-down or conversion into ordinary shares on any LAC debt instruments); and</p> <p>(ii) for Notes issued directly to a group company in a non-Hong Kong jurisdiction, as specified in the applicable Final Terms, the Relevant Hong Kong Resolution Authority notifying the Issuer in writing that:</p> <p>(A) the Relevant Hong Kong Resolution Authority has notified the Home Authority of the Relevant Hong Kong Resolution Authority’s intention to notify the issuer under paragraph (i) above; and</p> <p>(B) the Home Authority (x) has consented to the write-down or conversion of the relevant Securities issued by the Issuer or (y) has not, within 24 hours after receiving notice under subparagraph (ii)(A) above, objected to the write-down or conversion of the relevant Securities issued by the Issuer;</p> <p>or, if earlier than (i) and (ii) above, the occurrence of a Group Resolution Event.</p> <p>“Non-Viability Event” means the earlier of:</p> <p>(a) the Monetary Authority notifying the Bank in writing that the Monetary Authority is of the opinion that a write-off or conversion is necessary, without which the Bank would become non-viable; and</p> <p>(b) the Monetary Authority notifying the Issuer in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authority to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable</p> |
|----|---|

##### Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

<sup>4</sup> On 19 November 2024, the Group early redeemed the floating rate Tier 2 capital instrument amounting to US\$450 million (\$3,494 million)

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (i) Both regulatory capital and LAC requirements (continued)

##### Floating rate Tier 2 Notes due 2029, callable from 2024 (continued)

|     |   |  |
|-----|---|--|
| 32  | If write-down, full or partial  | Full or Partial  |
| 33  | If write-down, permanent or temporary   | Permanent  |
| 34  | If temporary write-down, description of write-up mechanism  | N/A  |
| 34a | Type of subordination   | Contractual  |
| 35  | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Loss Absorbing Non-Preferred Notes or any instrument ranking pari passu to Loss Absorbing Non-Preferred Notes are immediately senior to the Dated Subordinated Notes |
| 36  | Non-compliant transitioned features   | No   |
| 37  | If yes, specify non-compliant features  | N/A  |

#### Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

<sup>4</sup> On 19 November 2024, the Group early redeemed the floating rate Tier 2 capital instrument amounting to US\$450 million (\$3,494 million)

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (i) Both regulatory capital and LAC requirements (continued)

###### Floating rate Tier 2 Notes due 2031, callable from 2025

|                             |   |   |
|-----------------------------|---|---|
| 1                           | Issuer  | Standard Chartered Bank (Hong Kong) Limited                                   |
| 2                           | Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)  | N/A   |
| 3                           | Governing law(s) of the instrument  | Hong Kong Law   |
| 3a                          | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for non-capital LAC debt instruments governed by non-Hong Kong law) | N/A   |
| <i>Regulatory treatment</i> |   |   |
| 4                           | Transitional Basel III rules <sup>1</sup>   | N/A   |
| 5                           | Post-transitional Basel III rules <sup>2</sup>  | Tier 2  |
| 6                           | Eligible at solo <sup>3</sup> /group/group & solo   | Group & solo  |
| 6a                          | Eligible at solo/LAC consolidation group/solo and LAC consolidation group (for LAC purposes)  | Solo and LAC consolidation group  |
| 7                           | Instrument type (types to be specified by each jurisdiction)  | Other Tier 2 instruments  |
| 8                           | Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)  | HKD1,941 Million  |
| 8a                          | Amount recognised in loss-absorbing capacity (currency in millions, as of most recent reporting date)   | HKD1,941 Million  |
| 9                           | Par value of instrument   | Issue price at 100 per cent of the Aggregate Nominal Amount of USD250 Million |
| 10                          | Accounting classification   | Liability – amortised cost  |
| 11                          | Original date of issuance   | 24 June 2019  |
| 12                          | Perpetual or dated  | Dated   |
| 13                          | Original maturity date  | 17 April 2031   |
| 14                          | Issuer call subject to prior supervisory approval   | Yes   |

##### Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (i) Both regulatory capital and LAC requirements (continued)

##### Floating rate Tier 2 Notes due 2031, callable from 2025 (continued)

|    |  |   |
|----|--|---|
| 15 | Optional call date, contingent call dates and redemption amount  | Optional call date: 17 April 2025<br><br>Early redemption for taxation reasons, due to Regulatory Capital Event or due to Loss Absorption Disqualification Event or on event of default<br><br>US\$1,000 per Calculation amount |
| 16 | Subsequent call dates, if applicable<br><i>Coupons/dividends</i> | N/A   |
| 17 | Fixed or floating dividend/coupon                                | Floating  |
| 18 | Coupon rate and any related index                                | SOFR + 0.26161 per cent + 2.12 per cent per annum   |
| 19 | Existence of a dividend stopper                                  | No  |
| 20 | Fully discretionary, partially discretionary or mandatory        | Mandatory   |
| 21 | Existence of step up or other incentive to redeem                | No  |
| 22 | Non-cumulative or cumulative                                     | Cumulative  |
| 23 | Convertible or non-convertible                                   | Non-convertible   |
| 24 | If convertible, conversion trigger(s)                            | N/A   |
| 25 | If convertible, fully or partially                               | N/A   |
| 26 | If convertible, conversion rate                                  | N/A   |
| 27 | If convertible, mandatory or optional conversion                 | N/A   |
| 28 | If convertible, specify instrument type convertible into         | N/A   |
| 29 | If convertible, specify issuer of instrument it converts into    | N/A   |
| 30 | Write-down feature   | Yes   |

##### Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (i) Both regulatory capital and LAC requirements (continued)

##### Floating rate Tier 2 Notes due 2031, callable from 2025 (continued)

|    |                                      |  |
|----|--------------------------------------|--|
| 31 | If write-down, write-down trigger(s) | Upon a Loss Absorption Event or Non-Viability Event.   |
|    |                                      | “Loss Absorption Event” means:   |
|    |                                      | (i) the Relevant Hong Kong Resolution Authority notifying the Issuer in writing that the Relevant Hong Kong Resolution Authority is satisfied that the Issuer has ceased, or is likely to cease, to be viable and there is no reasonable prospect that private sector action (outside of resolution) would result in it again becoming viable within a reasonable period (in both cases, without taking into account the write-down or conversion into ordinary shares on any LAC debt instruments); and |
|    |                                      | (ii) for Notes issued directly to a group company in a non-Hong Kong jurisdiction, as specified in the applicable Final Terms, the Relevant Hong Kong Resolution Authority notifying the Issuer in writing that:   |
|    |                                      | (A) the Relevant Hong Kong Resolution Authority has notified the Home Authority of the Relevant Hong Kong Resolution Authority’s intention to notify the issuer under paragraph (i) above; and   |
|    |                                      | (B) the Home Authority (x) has consented to the write-down or conversion of the relevant Securities issued by the Issuer or (y) has not, within 24 hours after receiving notice under subparagraph (ii)(A) above, objected to the write-down or conversion of the relevant Securities issued by the Issuer;  |
|    |                                      | or, if earlier than (i) and (ii) above, the occurrence of a Group Resolution Event.  |
|    |                                      | “Non-Viability Event” means the earlier of:  |
|    |                                      | (a) the Monetary Authority notifying the Bank in writing that the Monetary Authority is of the opinion that a write-off or conversion is necessary, without which the Bank would become non-viable; and  |
|    |                                      | (b) the Monetary Authority notifying the Issuer in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authority to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable   |

Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

**4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)**

**(i) Both regulatory capital and LAC requirements (continued)**

**Floating rate Tier 2 Notes due 2031, callable from 2025 (continued)**

|     |   |  |
|-----|---|--|
| 32  | If write-down, full or partial  | Full or Partial  |
| 33  | If write-down, permanent or temporary   | Permanent  |
| 34  | If temporary write-down, description of write-up mechanism  | N/A  |
| 34a | Type of subordination   | Contractual  |
| 35  | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Loss Absorbing Non-Preferred Notes or any instrument ranking pari passu to Loss Absorbing Non-Preferred Notes are immediately senior to the Dated Subordinated Notes |
| 36  | Non-compliant transitioned features   | No   |
| 37  | If yes, specify non-compliant features  | N/A  |

Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (i) Both regulatory capital and LAC requirements (continued)

###### Fixed rate (1.20%) Tier 2 Notes due 2031, callable from 2026

|                             |   |   |
|-----------------------------|---|---|
| 1                           | Issuer  | Standard Chartered Bank (Hong Kong) Limited                                     |
| 2                           | Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)  | N/A   |
| 3                           | Governing law(s) of the instrument  | Hong Kong Law   |
| 3a                          | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for non-capital LAC debt instruments governed by non-Hong Kong law) | N/A   |
| <i>Regulatory treatment</i> |   |   |
| 4                           | Transitional Basel III rules <sup>1</sup>   | N/A   |
| 5                           | Post-transitional Basel III rules <sup>2</sup>  | Tier 2  |
| 6                           | Eligible at solo <sup>3</sup> /group/group & solo   | Group & solo  |
| 6a                          | Eligible at solo/LAC consolidation group/solo and LAC consolidation group (for LAC purposes)  | Solo and LAC consolidation group  |
| 7                           | Instrument type (types to be specified by each jurisdiction)  | Other Tier 2 instruments  |
| 8                           | Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)  | HKD8,253 Million  |
| 8a                          | Amount recognised in loss-absorbing capacity (currency in millions, as of most recent reporting date)   | HKD8,253 Million  |
| 9                           | Par value of instrument   | Issue price at 100 per cent of the Aggregate Nominal Amount of EUR1,000 Million |
| 10                          | Accounting classification   | Liability – amortised cost  |
| 11                          | Original date of issuance   | 23 March 2021   |
| 12                          | Perpetual or dated  | Dated   |
| 13                          | Original maturity date  | 23 September 2031   |
| 14                          | Issuer call subject to prior supervisory approval   | Yes   |

##### Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (i) Both regulatory capital and LAC requirements (continued)

###### Fixed rate (1.20%) Tier 2 Notes due 2031, callable from 2026 (continued)

|                          |   |   |
|--------------------------|---|---|
| 15                       | Optional call date, contingent call dates and redemption amount | Optional call date: 23 September 2026<br><br>Early redemption amount(s) per calculation amount payable on redemption for taxation reasons, due to Regulatory Capital Event or due to Loss Absorption Disqualification Event or on event of default<br><br>EUR1,000 per Calculation amount |
| 16                       | Subsequent call dates, if applicable                            | N/A   |
| <i>Coupons/dividends</i> |   |   |
| 17                       | Fixed or floating dividend/coupon                               | Fixed   |
| 18                       | Coupon rate and any related index                               | 1.2 per cent per annum  |
| 19                       | Existence of a dividend stopper                                 | No  |
| 20                       | Fully discretionary, partially discretionary or mandatory       | Mandatory   |
| 21                       | Existence of step up or other incentive to redeem               | No  |
| 22                       | Non-cumulative or cumulative                                    | Cumulative  |
| 23                       | Convertible or non-convertible                                  | Non-convertible   |
| 24                       | If convertible, conversion trigger(s)                           | N/A   |
| 25                       | If convertible, fully or partially                              | N/A   |
| 26                       | If convertible, conversion rate                                 | N/A   |
| 27                       | If convertible, mandatory or optional conversion                | N/A   |
| 28                       | If convertible, specify instrument type convertible into        | N/A   |
| 29                       | If convertible, specify issuer of instrument it converts into   | N/A   |
| 30                       | Write-down feature  | Yes   |

##### Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (i) Both regulatory capital and LAC requirements (continued)

##### Fixed rate (1.20%) Tier 2 Notes due 2031, callable from 2026 (continued)

|    |                                      |  |
|----|--------------------------------------|--|
| 31 | If write-down, write-down trigger(s) | Upon a Loss Absorption Event or Non-Viability Event.   |
|    |                                      | “Loss Absorption Event” means:   |
|    |                                      | (i) the Relevant Hong Kong Resolution Authority notifying the Issuer in writing that the Relevant Hong Kong Resolution Authority is satisfied that the Issuer has ceased, or is likely to cease, to be viable and there is no reasonable prospect that private sector action (outside of resolution) would result in it again becoming viable within a reasonable period (in both cases, without taking into account the write-down or conversion into ordinary shares on any LAC debt instruments); and |
|    |                                      | (ii) for Notes issued directly to a group company in a non-Hong Kong jurisdiction, as specified in the applicable Final Terms, the Relevant Hong Kong Resolution Authority notifying the Issuer in writing that:   |
|    |                                      | (A) the Relevant Hong Kong Resolution Authority has notified the Home Authority of the Relevant Hong Kong Resolution Authority’s intention to notify the issuer under paragraph (i) above; and   |
|    |                                      | (B) the Home Authority (x) has consented to the write-down or conversion of the relevant Securities issued by the Issuer or (y) has not, within 24 hours after receiving notice under subparagraph (ii)(A) above, objected to the write-down or conversion of the relevant Securities issued by the Issuer;  |
|    |                                      | or, if earlier than (i) and (ii) above, the occurrence of a Group Resolution Event.  |
|    |                                      | “Non-Viability Event” means the earlier of:  |
|    |                                      | (a) the Monetary Authority notifying the Bank in writing that the Monetary Authority is of the opinion that a write-off or conversion is necessary, without which the Bank would become non-viable; and  |
|    |                                      | (b) the Monetary Authority notifying the Issuer in writing that a decision has been made by the government body, a government officer or other relevant regulatory body with the authority to make such a decision, that a public sector injection of capital or equivalent support is necessary, without which the Issuer would become non-viable   |

##### Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

**4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)**

**(i) Both regulatory capital and LAC requirements (continued)**

**Fixed rate (1.20%) Tier 2 Notes due 2031, callable from 2026 (continued)**

|     |   |  |
|-----|---|--|
| 32  | If write-down, full or partial  | Full or Partial  |
| 33  | If write-down, permanent or temporary   | Permanent  |
| 34  | If temporary write-down, description of write-up mechanism  | N/A  |
| 34a | Type of subordination   | Contractual  |
| 35  | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Loss Absorbing Non-Preferred Notes or any instrument ranking pari passu to Loss Absorbing Non-Preferred Notes are immediately senior to the Dated Subordinated Notes |
| 36  | Non-compliant transitioned features   | No   |
| 37  | If yes, specify non-compliant features  | N/A  |

Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (ii) Only LAC (but not regulatory capital) requirements

###### US\$1,500 million 1.456 per cent Notes due 2027

|                             |   |   |
|-----------------------------|---|---|
| 1                           | Issuer  | Standard Chartered Bank (Hong Kong) Limited                                     |
| 2                           | Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)  | N/A   |
| 3                           | Governing law(s) of the instrument  | Hong Kong Law   |
| 3a                          | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for non-capital LAC debt instruments governed by non-Hong Kong law) | N/A   |
| <i>Regulatory treatment</i> |   |   |
| 4                           | Transitional Basel III rules <sup>1</sup>   | N/A   |
| 5                           | Post-transitional Basel III rules <sup>2</sup>  | Ineligible  |
| 6                           | Eligible at solo <sup>3</sup> /group/group & solo   | Ineligible  |
| 6a                          | Eligible at solo/LAC consolidation group/solo and LAC consolidation group (for LAC purposes)  | Solo and LAC consolidation group  |
| 7                           | Instrument type (types to be specified by each jurisdiction)  | Non-capital LAC debt instrument   |
| 8                           | Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)  | N/A   |
| 8a                          | Amount recognised in loss-absorbing capacity (currency in millions, as of most recent reporting date)   | HKD11,490 Million   |
| 9                           | Par value of instrument   | Issue price at 100 per cent of the Aggregate Nominal Amount of USD1,500 Million |
| 10                          | Accounting classification   | Liability – amortised cost  |
| 11                          | Original date of issuance   | 14 January 2021   |
| 12                          | Perpetual or dated  | Dated   |
| 13                          | Original maturity date  | 14 January 2027   |
| 14                          | Issuer call subject to prior supervisory approval   | Yes   |

##### Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (ii) Only LAC (but not regulatory capital) requirements (continued)

##### US\$1,500 million 1.456 per cent Notes due 2027 (continued)

|                          |   |  |
|--------------------------|---|--|
| 15                       | Optional call date, contingent call dates and redemption amount | Optional call date: 14 January 2026<br><br>Early redemption amount(s) per calculation amount payable on redemption for taxation reasons, due to Regulatory Capital Event or due to Loss Absorption Disqualification Event or on event of default<br><br>US\$1,000 per Calculation amount |
| 16                       | Subsequent call dates, if applicable                            | N/A  |
| <i>Coupons/dividends</i> |   |  |
| 17                       | Fixed or floating dividend/coupon                               | Fixed  |
| 18                       | Coupon rate and any related index                               | 1.456 per cent per annum   |
| 19                       | Existence of a dividend stopper                                 | No   |
| 20                       | Fully discretionary, partially discretionary or mandatory       | Mandatory  |
| 21                       | Existence of step up or other incentive to redeem               | No   |
| 22                       | Non-cumulative or cumulative                                    | Cumulative   |
| 23                       | Convertible or non-convertible                                  | Non-convertible  |
| 24                       | If convertible, conversion trigger(s)                           | N/A  |
| 25                       | If convertible, fully or partially                              | N/A  |
| 26                       | If convertible, conversion rate                                 | N/A  |
| 27                       | If convertible, mandatory or optional conversion                | N/A  |
| 28                       | If convertible, specify instrument type convertible into        | N/A  |
| 29                       | If convertible, specify issuer of instrument it converts into   | N/A  |
| 30                       | Write-down feature  | Yes  |

##### Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (ii) Only LAC (but not regulatory capital) requirements (continued)

##### US\$1,500 million 1.456 per cent Notes due 2027 (continued)

|    |                                      |  |
|----|--------------------------------------|--|
| 31 | If write-down, write-down trigger(s) | <p data-bbox="858 472 1182 495">Upon a Loss Absorption Event.</p> <p data-bbox="858 544 1190 566">“Loss Absorption Event” means:</p> <p data-bbox="858 616 1410 965">(i) the Relevant Hong Kong Resolution Authority notifying the Issuer in writing that the Relevant Hong Kong Resolution Authority is satisfied that the Issuer has ceased, or is likely to cease, to be viable and there is no reasonable prospect that private sector action (outside of resolution) would result in it again becoming viable within a reasonable period (in both cases, without taking into account the write-down or conversion into ordinary shares on any LAC debt instruments); and</p> <p data-bbox="858 1014 1410 1178">(ii) for Notes issued directly to a group company in a non-Hong Kong jurisdiction, as specified in the applicable Final Terms, the Relevant Hong Kong Resolution Authority notifying the Issuer in writing that:</p> <p data-bbox="858 1227 1410 1361">(A) the Relevant Hong Kong Resolution Authority has notified the Home Authority of the Relevant Hong Kong Resolution Authority’s intention to notify the issuer under paragraph (i) above; and</p> <p data-bbox="858 1411 1410 1610">(B) the Home Authority (x) has consented to the write-down or conversion of the relevant Securities issued by the Issuer or (y) has not, within 24 hours after receiving notice under subparagraph (ii)(A) above, objected to the write-down or conversion of the relevant Securities issued by the Issuer</p> <p data-bbox="858 1659 1410 1718">or, if earlier than (i) and (ii) above, the occurrence of a Group Resolution Event.</p> |
|----|--------------------------------------|--|

Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (ii) Only LAC (but not regulatory capital) requirements (continued)

##### US\$1,500 million 1.456 per cent Notes due 2027 (continued)

|     |   |  |
|-----|---|--|
| 32  | If write-down, full or partial  | Full or Partial  |
| 33  | If write-down, permanent or temporary   | Permanent  |
| 34  | If temporary write-down, description of write-up mechanism  | N/A  |
| 34a | Type of subordination   | Contractual  |
| 35  | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | All unsubordinated creditors of the Issuer (including its depositors) are immediately senior to the Loss Absorbing Non-preferred Notes |
| 36  | Non-compliant transitioned features   | No   |
| 37  | If yes, specify non-compliant features  | N/A  |

#### Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (ii) Only LAC (but not regulatory capital) requirements (continued)

###### US\$1,250 million 2.608 per cent Notes due 2028

|                             |   |   |
|-----------------------------|---|---|
| 1                           | Issuer  | Standard Chartered Bank (Hong Kong) Limited                                     |
| 2                           | Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)  | N/A   |
| 3                           | Governing law(s) of the instrument  | Hong Kong Law   |
| 3a                          | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for non-capital LAC debt instruments governed by non-Hong Kong law) | N/A   |
| <i>Regulatory treatment</i> |   |   |
| 4                           | Transitional Basel III rules <sup>1</sup>   | N/A   |
| 5                           | Post-transitional Basel III rules <sup>2</sup>  | Ineligible  |
| 6                           | Eligible at solo <sup>3</sup> /group/group & solo   | Ineligible  |
| 6a                          | Eligible at solo/LAC consolidation group/solo and LAC consolidation group (for LAC purposes)  | Solo and LAC consolidation group  |
| 7                           | Instrument type (types to be specified by each jurisdiction)  | Non-capital LAC debt instrument   |
| 8                           | Amount recognised in regulatory capital (currency in millions, as of most recent reporting date)  | N/A   |
| 8a                          | Amount recognised in loss-absorbing capacity (currency in millions, as of most recent reporting date)   | HKD9,268 Million  |
| 9                           | Par value of instrument   | Issue price at 100 per cent of the Aggregate Nominal Amount of USD1,250 Million |
| 10                          | Accounting classification   | Liability – amortised cost  |
| 11                          | Original date of issuance   | 19 January 2022   |
| 12                          | Perpetual or dated  | Dated   |
| 13                          | Original maturity date  | 12 January 2028   |
| 14                          | Issuer call subject to prior supervisory approval   | Yes   |

##### Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (ii) Only LAC (but not regulatory capital) requirements (continued)

##### US\$1,250 million 2.608 per cent Notes due 2028 (continued)

|    |   |  |
|----|---|--|
| 15 | Optional call date, contingent call dates and redemption amount | Optional call date: 12 January 2027<br><br>Early redemption amount(s) per calculation amount payable on redemption for taxation reasons, due to Regulatory Capital Event or due to Loss Absorption Disqualification Event or on event of default<br><br>US\$1,000 per Calculation amount |
| 16 | Subsequent call dates, if applicable                            | N/A  |
|    | <i>Coupons/dividends</i>  |  |
| 17 | Fixed or floating dividend/coupon                               | Fixed  |
| 18 | Coupon rate and any related index                               | 2.608 per cent per annum   |
| 19 | Existence of a dividend stopper                                 | No   |
| 20 | Fully discretionary, partially discretionary or mandatory       | Mandatory  |
| 21 | Existence of step up or other incentive to redeem               | No   |
| 22 | Non-cumulative or cumulative                                    | Cumulative   |
| 23 | Convertible or non-convertible                                  | Non-convertible  |
| 24 | If convertible, conversion trigger(s)                           | N/A  |
| 25 | If convertible, fully or partially                              | N/A  |
| 26 | If convertible, conversion rate                                 | N/A  |
| 27 | If convertible, mandatory or optional conversion                | N/A  |
| 28 | If convertible, specify instrument type convertible into        | N/A  |
| 29 | If convertible, specify issuer of instrument it converts into   | N/A  |
| 30 | Write-down feature  | Yes  |

##### Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (ii) Only LAC (but not regulatory capital) requirements (continued)

##### US\$1,250 million 2.608 per cent Notes due 2028 (continued)

|    |                                      |  |
|----|--------------------------------------|--|
| 31 | If write-down, write-down trigger(s) | Upon a Loss Absorption Event   |
|    |                                      | “Loss Absorption Event” means:   |
|    |                                      | (i) the Relevant Hong Kong Resolution Authority notifying the Issuer in writing that the Relevant Hong Kong Resolution Authority is satisfied that the Issuer has ceased, or is likely to cease, to be viable and there is no reasonable prospect that private sector action (outside of resolution) would result in it again becoming viable within a reasonable period (in both cases, without taking into account the write-down or conversion into ordinary shares on any LAC debt instruments); and |
|    |                                      | (ii) for Notes issued directly to a group company in a non-Hong Kong jurisdiction, as specified in the applicable Final Terms, the Relevant Hong Kong Resolution Authority notifying the Issuer in writing that:   |
|    |                                      | (A) the Relevant Hong Kong Resolution Authority has notified the Home Authority of the Relevant Hong Kong Resolution Authority’s intention to notify the issuer under paragraph (i) above; and   |
|    |                                      | (B) the Home Authority (x) has consented to the write-down or conversion of the relevant Securities issued by the Issuer or (y) has not, within 24 hours after receiving notice under subparagraph (ii)(A) above, objected to the write-down or conversion of the relevant Securities issued by the Issuer   |
|    |                                      | or, if earlier than (i) and (ii) above, the occurrence of a Group Resolution Event.  |

Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

**4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)**

**(ii) Only LAC (but not regulatory capital) requirements (continued)**

**US\$1,250 million 2.608 per cent Notes due 2028 (continued)**

|     |   |  |
|-----|---|--|
| 32  | If write-down, full or partial  | Full or Partial  |
| 33  | If write-down, permanent or temporary   | Permanent  |
| 34  | If temporary write-down, description of write-up mechanism  | N/A  |
| 34a | Type of subordination   | Contractual  |
| 35  | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | All unsubordinated creditors of the Issuer (including its depositors) are immediately senior to the Loss Absorbing Non-preferred Notes |
| 36  | Non-compliant transitioned features   | No   |
| 37  | If yes, specify non-compliant features  | N/A  |

Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (ii) Only LAC (but not regulatory capital) requirements (continued)

###### EUR1,000 million 4.196 per cent Notes due 2032

|                             |   |  |
|-----------------------------|---|--|
| 1                           | Issuer  | Standard Chartered Bank (Hong Kong) Limited                                      |
| 2                           | Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)  | N/A  |
| 3                           | Governing law(s) of the instrument  | Hong Kong Law  |
| 3a                          | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for non-capital LAC debt instruments governed by non-Hong Kong law) | N/A  |
| <i>Regulatory treatment</i> |   |  |
| 4                           | Transitional Basel III rules <sup>1</sup>   | N/A  |
| 5                           | Post-transitional Basel III rules <sup>2</sup>  | Ineligible   |
| 6                           | Eligible at solo <sup>3</sup> /group/group & solo   | Ineligible   |
| 6a                          | Eligible at solo/LAC consolidation group/solo and LAC consolidation group (For LAC purposes)  | Solo and LAC consolidation group   |
| 7                           | Instrument type (types to be specified by each jurisdiction)  | Non-capital LAC debt instrument  |
| 8                           | Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)   | N/A  |
| 8a                          | Amount recognised in loss-absorbing capacity (currency in millions, as of most recent reporting date)   | HKD8,918 Million   |
| 9                           | Par value of instrument   | Issue price at 100 per cent of the Aggregate Nominal Amount of EUR 1,000 Million |
| 10                          | Accounting classification   | Liability – amortised cost   |
| 11                          | Original date of issuance   | 3 July 2024  |
| 12                          | Perpetual or dated  | Dated  |
| 13                          | Original maturity date  | 04 March 2032  |
| 14                          | Issuer call subject to prior supervisory approval   | Yes  |

##### Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (ii) Only LAC (but not regulatory capital) requirements (continued)

###### EUR1,000 million 4.196 per cent Notes due 2032 (continued)

|                          |   |   |
|--------------------------|---|---|
| 15                       | Optional call date, contingent call dates and redemption amount | Optional call date: 04 March 2031<br><br>Early redemption amount(s) per calculation amount payable on redemption For taxation reasons, due to Regulatory Capital Event or due to Loss Absorption Disqualification Event or on event of default.<br><br>EUR 1,000 per Calculation amount |
| 16                       | Subsequent call dates, if applicable                            | Not applicable  |
| <i>Coupons/dividends</i> |   |   |
| 17                       | Fixed or Floating dividend/coupon                               | Fixed   |
| 18                       | Coupon rate and any related index                               | 4.196 per cent per annum  |
| 19                       | Existence of a dividend stopper                                 | No  |
| 20                       | Fully discretionary, partially discretionary or mandatory       | Mandatory   |
| 21                       | Existence of step up or other incentive to redeem               | No  |
| 22                       | Noncumulative or cumulative                                     | Cumulative  |
| 23                       | Convertible or non-convertible                                  | Non-convertible   |
| 24                       | If convertible, conversion trigger(s)                           | N/A   |
| 25                       | If convertible, fully or partially                              | N/A   |
| 26                       | If convertible, conversion rate                                 | N/A   |
| 27                       | If convertible, mandatory or optional conversion                | N/A   |
| 28                       | If convertible, specify instrument type convertible into        | N/A   |
| 29                       | If convertible, specify issuer of instrument it converts into   | N/A   |
| 30                       | Write-down feature  | Yes   |

#### Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (ii) Only LAC (but not regulatory capital) requirements (continued)

##### EUR1,000 million 4.196 per cent Notes due 2032 (continued)

|    |                                      |   |
|----|--------------------------------------|---|
| 31 | If write-down, write-down trigger(s) | <p data-bbox="858 465 1182 495">Upon a Loss Absorption Event.</p> <p data-bbox="858 539 1190 568">“Loss Absorption Event” means:</p> <p data-bbox="858 613 1402 965">(i) the Relevant Hong Kong Resolution Authority notifying the Issuer in writing that the Relevant Hong Kong Resolution Authority is satisfied that the Issuer has ceased, or is likely to cease, to be viable and there is no reasonable prospect that private sector action (outside of resolution) would result in it again becoming viable within a reasonable period (in both cases, without taking into account the write-down or conversion into ordinary shares on any LAC debt instruments); and</p> <p data-bbox="858 1010 1402 1173">(ii) for Notes issued directly to a group company in a non-Hong Kong jurisdiction, as specified in the applicable Final Terms, the Relevant Hong Kong Resolution Authority notifying the Issuer in writing that:</p> <p data-bbox="858 1218 1402 1352">(A) the Relevant Hong Kong Resolution Authority has notified the Home Authority of the Relevant Hong Kong Resolution Authority’s intention to notify the issuer under paragraph (i) above; and</p> <p data-bbox="858 1397 1402 1599">(B) the Home Authority (x) has consented to the write-down or conversion of the relevant Securities issued by the Issuer or (y) has not, within 24 hours after receiving notice under subparagraph (ii)(A) above, objected to the write-down or conversion of the relevant Securities issued by the Issuer;</p> <p data-bbox="858 1644 1402 1713">or, if earlier than (i) and (ii) above, the occurrence of a Group Resolution Event.</p> |
|----|--------------------------------------|---|

Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

#### 4 Main features of regulatory capital instruments (CCA) and non-capital LAC debt instruments (CCA(A)) (continued)

##### (ii) Only LAC (but not regulatory capital) requirements (continued)

###### EUR1,000 million 4.196 per cent Notes due 2032 (continued)

|     |   |  |
|-----|---|--|
| 32  | If write-down, full or partial  | Full or Partial  |
| 33  | If write-down, permanent or temporary   | Permanent  |
| 34  | If temporary write-down, description of write-up mechanism  | N/A  |
| 34a | Type of subordination   | Contractual  |
| 35  | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | All unsubordinated creditors of the Issuer (including its depositors) are immediately senior to the Loss Absorbing Non-preferred Notes |
| 36  | Non-compliant transitioned features   | No   |
| 37  | If yes, specify non-compliant features  | N/A  |

#### Footnote:

<sup>1</sup> Regulatory treatment of capital instruments subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>2</sup> Regulatory treatment of capital instruments not subject to transitional arrangements provided for in Schedule 4H of the Banking (Capital) Rules

<sup>3</sup> Include solo-consolidated

## 5 Leverage ratio (LR2)

The following table sets out a detailed breakdown of the components of the LR denominator.

|   |  | (a)                               | (b)                          |
|---|--|-----------------------------------|------------------------------|
|   |  | At 30 September<br>2024<br>HK\$'M | At 30 June<br>2024<br>HK\$'M |
| <b>On-balance sheet exposures</b>                 |  |                                   |                              |
| 1   | On-balance sheet exposures (excluding derivatives and SFTs, but including collateral) <sup>1</sup>   | 2,262,647                         | 2,148,151                    |
| 2   | Less: Asset amounts deducted in determining Basel III Tier 1 capital   | (19,577)                          | (18,835)                     |
| 3   | <b>Total on-balance sheet exposures (excluding derivatives and SFTs)</b>   | <b>2,243,070</b>                  | <b>2,129,316</b>             |
| <b>Exposure arising from derivative contracts</b> |  |                                   |                              |
| 4   | Replacement cost associated with all derivatives contracts (where applicable net of eligible cash variation margin and/or with bilateral netting)                | 25,218                            | 38,837                       |
| 5   | Add-on amounts for PFE associated with all derivatives contracts   | 105,985                           | 106,881                      |
| 6   | Gross-up for collateral provided in respect of derivative contracts where deducted from the balance sheet assets pursuant to the applicable accounting framework | -                                 | -                            |
| 7   | Less: Deductions of receivables assets for cash variation margin provided under derivatives contracts  | (9,419)                           | (13,396)                     |
| 8   | Less: Exempted CCP leg of client-cleared trade exposures   | -                                 | -                            |
| 9   | Adjusted effective notional amount of written credit-related derivative contracts  | 28,473                            | 12,482                       |
| 10  | Less: Adjusted effective notional offsets and add-on deductions for written credit-related derivative contracts  | (7,052)                           | (4,242)                      |
| 11  | <b>Total exposures arising from derivative contract</b>  | <b>143,205</b>                    | <b>140,562</b>               |
| <b>Exposure arising from SFTs</b>                 |  |                                   |                              |
| 12  | Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions   | 245,271                           | 256,745                      |
| 13  | Less: Netted amounts of cash payables and cash receivables of gross SFT assets   | -                                 | -                            |
| 14  | CCR exposure for SFT assets  | 22,618                            | 11,743                       |
| 15  | Agent transaction exposures  | -                                 | -                            |
| 16  | <b>Total exposures arising from SFTs</b>   | <b>267,889</b>                    | <b>268,488</b>               |
| <b>Other off-balance sheet exposures</b>          |  |                                   |                              |
| 17  | Off-balance sheet exposure at gross notional amount  | 926,011                           | 904,229                      |
| 18  | Less: Adjustments for conversion to credit equivalent amounts  | (750,069)                         | (728,011)                    |
| 19  | <b>Off-balance sheet items</b>   | <b>175,942</b>                    | <b>176,218</b>               |
| <b>Capital and total exposures</b>                |  |                                   |                              |
| 20  | <b>Tier 1 capital</b>  | <b>179,031</b>                    | <b>166,681</b>               |
| 20a   | <b>Total exposures before adjustments for specific and collective provisions<sup>2</sup></b>   | <b>2,830,106</b>                  | <b>2,714,584</b>             |
| 20b   | <b>Adjustments for specific and collective provisions</b>  | <b>(15,720)</b>                   | <b>(14,871)</b>              |
| 21  | <b>Total exposures after adjustments for specific and collective provisions<sup>2</sup></b>  | <b>2,814,386</b>                  | <b>2,699,713</b>             |
| <b>Leverage ratio</b>                             |  |                                   |                              |
| 22  | <b>Leverage ratio</b>  | <b>6.36%</b>                      | <b>6.17%</b>                 |

<sup>1</sup> Increase in on-balance sheet exposures were mainly due to the increase in trading assets and loans.

<sup>2</sup> Increase in total leverage ratio exposure measure was in line with the balance sheet movement.

## 6 Liquidity Coverage Ratio – for category 1 institution (LIQ1)

The following table sets out the details of LCR, high quality liquid assets (“HQLA”), and a breakdown of cash outflows and inflows.

Number of data points used in calculating the average value of the Liquidity Coverage Ratio (LCR) and related components set out in this Template for the quarter ending on 30 June 2024 and 30 September 2024 are 73 and 77.

|                                      |   | Q3 2024                                    |  | Q2 2024                                    |  |
|--------------------------------------|---|--|--|--|--|
|                                      |   | Currency: (HK\$mil)                        |  | Currency: (HK\$mil)                        |  |
| Basis of disclosure: Consolidated    |   | UNWEIGHTED<br>AMOUNT<br>(Average<br>Value) | WEIGHTED<br>AMOUNT<br>(Average<br>Value) | UNWEIGHTED<br>AMOUNT<br>(Average<br>Value) | WEIGHTED<br>AMOUNT<br>(Average<br>Value) |
| <b>A. HIGH QUALITY LIQUID ASSETS</b> |   |  |  |  |  |
| 1                                    | Total high quality liquid assets (HQLA)   |  | 536,939                                  |  | 534,304                                  |
| <b>B. CASH OUTFLOWS</b>              |   |  |  |  |  |
| 2                                    | Retail deposits and small business funding, of which:   | 951,864                                    | 70,788                                   | 917,707                                    | 68,582                                   |
| 3                                    | Stable retail deposits and stable small business funding  | 202,497                                    | 10,125                                   | 204,603                                    | 10,230                                   |
| 4                                    | Less stable retail deposits and less stable small business funding  | 463,892                                    | 46,389                                   | 453,929                                    | 45,393                                   |
| 4a                                   | Retail term deposits and small business term funding  | 285,475                                    | 14,274                                   | 259,175                                    | 12,959                                   |
| 5                                    | Unsecured wholesale funding (other than small business funding) and debt securities and prescribed instruments issued by the institution, of which:     | 831,357                                    | 355,822                                  | 862,382                                    | 376,067                                  |
| 6                                    | Operational deposits  | 357,693                                    | 88,940                                   | 372,563                                    | 92,603                                   |
| 7                                    | Unsecured wholesale funding (other than small business funding) not covered in Row 6  | 469,852                                    | 263,070                                  | 486,372                                    | 280,017                                  |
| 8                                    | Debt securities and prescribed instruments issued by the institution and redeemable within the LCR period   | 3,812                                      | 3,812                                    | 3,447                                      | 3,447                                    |
| 9                                    | Secured funding transactions (including securities swap transactions)   |  | 13,398                                   |  | 10,293                                   |
| 10                                   | Additional requirements, of which:  | 340,474                                    | 64,091                                   | 341,121                                    | 64,812                                   |
| 11                                   | Cash outflows arising from derivative contracts and other transactions, and additional liquidity needs arising from related collateral requirements     | 36,866                                     | 31,495                                   | 31,113                                     | 29,643                                   |
| 12                                   | Cash outflows arising from obligations under structured financing transactions and repayment of funding obtained from such transactions                 | 201  | 201                                      | 1,566                                      | 1,566                                    |
| 13                                   | Potential drawdown of undrawn committed facilities (including committed credit facilities and committed liquidity facilities)                           | 303,407                                    | 32,395                                   | 308,442                                    | 33,603                                   |
| 14                                   | Contractual lending obligations (not otherwise covered in Section B) and other contractual cash outflows  | 57,089                                     | 57,089                                   | 57,544                                     | 57,543                                   |
| 15                                   | Other contingent funding obligations (whether contractual or non-contractual)   | 552,628                                    | 2,436                                    | 534,296                                    | 2,398                                    |
| 16                                   | <b>TOTAL CASH OUTFLOWS</b>  |  | 563,623                                  |  | 579,695                                  |
| <b>C. CASH INFLOWS</b>               |   |  |  |  |  |
| 17                                   | Secured lending transactions (including securities swap transactions)   | 114,092                                    | 23,610                                   | 113,970                                    | 18,576                                   |
| 18                                   | Secured and unsecured loans (other than secured lending transactions covered in Row 17) and operational deposits placed at other financial institutions | 275,579                                    | 183,783                                  | 285,523                                    | 184,829                                  |
| 19                                   | Other cash inflows  | 89,276                                     | 84,067                                   | 93,857                                     | 89,391                                   |
| 20                                   | <b>TOTAL CASH INFLOWS</b>   | 478,947                                    | 291,460                                  | 493,350                                    | 292,797                                  |
| <b>D. LIQUIDITY COVERAGE RATIO</b>   |   |  | <b>ADJUSTED<br/>VALUE</b>                |  | <b>ADJUSTED<br/>VALUE</b>                |
| 21                                   | TOTAL HQLA  |  | 536,939                                  |  | 534,304                                  |
| 22                                   | TOTAL NET CASH OUTFLOWS   |  | 272,163                                  |  | 286,898                                  |
| 23                                   | LCR (%)   |  | 200%                                     |  | 189%                                     |

## 6 Liquidity Coverage Ratio – for category 1 institution (LIQ1) (Continued)

### Key Drivers

Liquidity Coverage Ratio (LCR) measures the short-term resilience of the Group's liquidity risk profile, and is sensitive to balance sheet movement and composition. The Group has maintained a strong liquidity position well above the regulatory requirement of 100% throughout Q3 of 2024. The average LCR was 200% for the quarter ending 30 Sep 2024 (30 Jun 2024: 189%), mainly as a result of increase in retail deposits, partially offset by deployment in non-HQLA.

### Composition of High Quality Liquid Asset ("HQLA")

The Group holds significant levels of high quality unencumbered liquid assets that can be liquefied, repo-ed or used as collateral in the event of a liquidity stress.

The liquid assets consist predominately of Level 1 assets, including mainly cash and central bank reserves, Hong Kong exchange fund bills and notes, US treasuries and other marketable debt securities issued or guaranteed by other central banks and governments. In addition, the Group also holds level 2 assets such as high quality covered bonds, corporate bonds and bonds issued by public sector entities.

### Concentration of Funding Sources

Our assets are primarily funded by customer deposits, largely made up of low cost and stable current and savings accounts. This forms a stable base for the Group's funding requirement. In addition, wholesale funding is widely diversified by client type and maturity which helps managing liquidity mismatches as required. The Group has various internal quantitative limits and metrics in place to monitor deposit concentrations, as well as HQLA Issuer concentrations.

The Regional Asset and Liability Committee ("RALCO") and the Country Asset and Liability Committee ("ALCO") monitor trends in the balance sheet and ensure that any concerns that might impact the stability of deposits are addressed in an effective and timely manner. RALCO and ALCO also review balance sheet plans to ensure that projected asset growth is matched by growth in customer deposits.

## 6 Liquidity Coverage Ratio – for category 1 institution (LIQ1) (Continued)

### Derivatives Exposure

The use of derivatives for hedging and sale to customers as risk management products is an important part of the Group's business activities. These instruments are also used to manage the Group's own exposures to market risk. The principal derivative instruments used by the Group are foreign exchange related and interest rate related contracts. Derivative positions are mark-to-market on a daily basis.

### Currency Mismatch on LCR

Customer assets are as far as possible funded in the same currency. Where mismatches arise, they are controlled by limits on the amount of foreign currency that can be swapped to local currency and vice versa. Such limits are therefore a means of controlling reliance on foreign exchange markets, which minimizes the risk that obligations could not be met in the required currency in the event that access to foreign exchange markets becomes restricted.

Majority of the Group's customer deposits are denominated in HKD, USD, CNY and KRW. The Group holds higher USD denominated HQLA due to its significant market depth and ease of conversion in the event of liquidity stress. This is in line with the Alternative Liquidity Approach option prescribed by HKMA. During this period, the Group maintained an amount of HKD-denominated level 1 assets well above the regulatory requirement of 20% of its HKD-denominated total net cash outflows.

### Liquidity management

Treasury Markets is responsible for managing the Group's liquidity position within the approved liquidity and funding risk limits and thresholds. Oversight under the liquidity and funding framework resides with RALCO and ALCO, supported by Treasury Markets. RALCO and ALCO also ensure the Group remains in compliance with liquidity policies and practices, as well as local regulatory requirements.

It is the Group's policy to manage liquidity without presumption of the Group's parent support. RALCO and ALCO are responsible for ensuring that the Group is able to maintain adequate liquidity at all times and be in a position to meet all obligations as they fall due; repay depositors and fulfil all commitments to lend.

## 7 RWA flow statements of credit risk exposures under IRB approach (CR8)

The following table sets out a flow statement explaining variations in the RWA for credit risk determined under the IRB approach.

|   | (a)<br>Amount<br>HK\$'M |
|---|-------------------------|
| 1 RWA as at end of previous reporting period (30 June 2024) | 504,559                 |
| 2 Asset size  | 3,240                   |
| 3 Asset quality   | 4,304                   |
| 4 Model updates   | -                       |
| 5 Methodology and policy                                    | -                       |
| 6 Acquisitions and disposals                                | -                       |
| 7 Foreign exchange movements                                | 6,012                   |
| 8 Other   | -                       |
| 9 RWA as at end of reporting period (30 September 2024)     | 518,115                 |

The increase in RWA during the quarter were mainly due to the following items:

- RWA increase from asset size which is in line with balance sheet movement,
- RWA increase from asset quality mainly due to increase in LGD for Hong Kong residential mortgage portfolio owing to the drop in the property price and credit migration of a few obligors during the period,
- RWA increase from foreign exchange rate movement mainly due to the appreciation of KRW, CNY and TWD in relation to HKD during the period.

## 8 Market risk

### a. RWA flow statements of market risk exposures under IMM approach (MR2)

The table below shows the RWA under IMM model as of September 2024.

|  | (a)<br>VaR<br>HK\$'M | (b)<br>Stressed VaR<br>HK\$'M | (c)<br>IRC<br>HK\$'M | (d)<br>CRC<br>HK\$'M | (e)<br>Other<br>HK\$'M | (f)<br>Total RWA<br>HK\$'M |
|--|----------------------|-------------------------------|----------------------|----------------------|------------------------|----------------------------|
| 1 RWA as at end of previous reporting period | 13,311               | 44,974                        | N/A                  | N/A                  | N/A                    | 58,285                     |
| 2 Movement in risk levels                    | (500)                | (842)                         | N/A                  | N/A                  | N/A                    | (1,342)                    |
| 3 Model updates/changes                      | -                    | -                             | N/A                  | N/A                  | N/A                    | -                          |
| 4 Methodology and policy                     | -                    | -                             | N/A                  | N/A                  | N/A                    | -                          |
| 5 Acquisitions and disposals                 | -                    | -                             | N/A                  | N/A                  | N/A                    | -                          |
| 6 Foreign exchange movements                 | (70)                 | (238)                         | N/A                  | N/A                  | N/A                    | (308)                      |
| 7 Other                                      | -                    | -                             | N/A                  | N/A                  | N/A                    | -                          |
| 8 RWA as at end of reporting period          | 12,741               | 43,894                        | N/A                  | N/A                  | N/A                    | 56,635                     |

### b. Market risk exposures on guaranteed retirement funds

The capital requirement for the Group's guaranteed retirement funds is calculated based on the potential shortfall between the estimated returns from the funds and the guaranteed returns after considering accounting provisions.. The projected returns are estimated using a simulation approach with a 99% confidence level. The model is backtested against actual results. As of 30 September 2024, the potential shortfalls marginally exceeds accounting provisions.