



standard
chartered

6788 Sky Plaza Bldg., Ayala Ave., Makati City
STATEMENT OF CONDITION
(Head Office)

As of September 30, 2021

	CURRENT QUARTER	PREVIOUS QUARTER
A S S E T S		
Cash and Cash Items	2,505,333.51	1,574,316.83
Due from Bangko Sentral ng Pilipinas	12,191,990,500.98	20,094,785,505.09
Due from Other Banks	403,567,160.43	383,138,622.37
Financial Assets at Fair Value through Profit or Loss	8,923,584,473.36	4,866,534,486.93
Available-for-Sale Financial Assets-Net	24,631,312,835.55	23,368,769,828.88
Held-to-Maturity (HTM) Financial Assets-Net	16,944,199,399.00	-
Loans and Receivables - Net	14,960,017,919.70	16,776,404,493.17
Interbank Loans	3,480,725,309.88	-
Loans and Receivables - Others	10,262,327,501.93	9,582,064,337.43
Loans and Receivables arising from RA/CA/PR/SLB	1,218,878,631.00	7,195,991,739.08
General Loan Loss Provision	(1,913,523.11)	(1,851,583.34)
Other Financial Assets	175,302,011.75	238,359,720.73
Bank Premises, Furniture, Fixture and Equipment-Net	90,382,403.15	101,231,954.56
Real and Other Properties Acquired-Net	-	-
Non-Current Assets Held for Sale	15,931,154.67	15,931,154.67
Other Assets-Net	2,996,302,835.40	1,754,432,901.76
Net Due from Head Office/Branches/Agencies (Phil. branch of a foreign bank)	-	-
TOTAL ASSETS	81,335,096,027.50	67,601,162,984.99
L I A B I L I T I E S		
Financial Liabilities at Fair Value through Profit or Loss	4,985,200,192.31	2,544,496,247.95
Deposit Liabilities	45,357,329,658.75	43,131,442,647.30
Due to Other Banks	4,812,375,068.68	8,530,707,892.12
Bills Payable	7,371,273,854.69	13,082,152.63
BSP (Rediscounting and Other Advances)	-	-
Interbank Loans	-	-
Deposit Substitute	7,371,186,631.69	10,827,657.62
Others	87,223.00	2,254,495.01
Due to Bangko Sentral ng Pilipinas	-	-
Other Financial Liabilities	1,069,732,097.70	1,137,472,527.21
Other Liabilities	5,469,546,461.53	1,517,199,595.29
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	5,570,220,124.45	3,992,793,764.46
TOTAL LIABILITIES	74,635,677,458.11	60,867,194,828.96
S T O C K H O L D E R S ' E Q U I T Y		
Capital Stock	-	-
Other Capital Accounts	(218,290,000.78)	(183,740,412.14)
Retained Earnings	144,083,570.17	144,083,570.17
Assigned Capital	6,773,625,000.00	6,773,625,000.00
TOTAL STOCKHOLDERS' EQUITY	6,699,418,569.39	6,733,968,158.03
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	81,335,096,027.50	67,601,162,984.99
C O N T I N G E N T A C C O U N T S		
Performance Standby Letters of Credit	15,024,165,271.74	14,035,147,519.03
Commercial Letters of Credit	1,568,250.00	1,500,916.18
Trade Related Guarantees	563,873,452.00	549,245,577.60
Commitments	3,040,000,000.00	1,488,000,000.49
Spot Foreign Exchange Contracts	32,662,694,682.63	8,503,221,104.04
Securities Held Under Custodianship by Bank Proper	177,823,089,795.55	145,482,035,039.02
Trust Department Accounts	-	-
Trust and Other Fiduciary Accounts	-	-
Agency Accounts	-	-
Advisory/Consultancy	-	-
Derivatives	384,871,268,043.86	266,288,306,593.86
Others	7,358,280,690.61	814,215.84
TOTAL CONTINGENT ACCOUNTS	621,344,940,186.39	436,348,270,966.06
Additional Information		
Gross total loan portfolio (TLP)	16,847,832,389.49	18,645,250,971.78
Specific provision for loan losses on TLP	1,885,900,946.68	1,867,194,895.27
Non-Performing Loans (NPLs)		
a. Gross NPL	2,412,365,467.96	2,402,499,042.98
b. Ratio of gross NPL to gross TLP (%)	14.32%	12.89%
c. Net NPLs	538,040,446.81	535,957,274.85
d. Ratio of net NPL to gross TLP (%)	3.19%	2.87%
e. Ratio of total allowance for credit losses to gross NPLs (%)	78.26%	77.79%
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	78.18%	77.72%
Classified Loans & Other Risk Assets (gross)	2,466,720,409.10	2,435,552,041.35
DOSRI loans and receivables (gross)	-	-
Ratio of DOSRI loans and receivables (gross) to gross TLP (%)	0.00%	0.00%
Gross non-performing DOSRI loans and receivables	-	-
Ratio of gross non-performing DOSRI loans and receivables to gross TLP (%)	0.00%	0.00%
Compliance with Magna Carta (%)		
a. 8% Small Enterprises	0.00%	0.00%
b. 2% for Medium Enterprises	0.04%	0.04%
Return on Equity (ROE) (%)	-4.89%	-14.07%
Capital Adequacy Ratio (CAR on Solo Basis) as prescribed under existing regulations:		
a. Total CAR	12.08%	18.47%
b. Tier 1 CAR	11.84%	18.24%
c. Common Tier 1 CAR	11.84%	18.24%
Leverage Ratio	6.32%	7.94%
Liquidity Coverage Ratio (single currency)	148.66%	210.28%
Deferred Charges not yet Written Down	-	-
Unbooked Allowance for Credit Losses on Financial Instruments Received	-	-

REPUBLIC OF THE PHILIPPINES)
MAKATI, METRO MANILA) S.S.

We, Lynette V. Ortiz and Carlos Martin Tan of the above-mentioned bank do solemnly swear that all matters set forth in the above Statement of Condition are true and correct to the best of our knowledge and belief.

Lynette V. Ortiz
Chief Executive Officer

Carlos Martin Tan
Financial Controller

SUBSCRIBED AND SWORN to before me this ____ day of _____, 2021 at City of Makati, affiants exhibiting to me their Passport No. P3510261A issued at Manila on 28 June 2017 and Driver's License No. NO3-89-074890 issued on 29 October 2018, respectively.