



standard
chartered

6788 Sky Plaza Bldg., Ayala Avenue Makati City

STATEMENT OF CONDITION

(Head Office)

As of December 31, 2022

<u>A S S E T S</u>	<u>CURRENT QUARTER</u>	<u>PREVIOUS QUARTER</u>
Cash and Cash Items	4,262,619.39	4,250,007.27
Due from Bangko Sentral ng Pilipinas	13,073,560,727.14	12,148,168,699.89
Due from Other Banks	480,223,753.80	540,892,634.41
Financial Assets at Fair Value through Profit or Loss	10,296,517,055.20	26,685,144,757.75
Available-for-Sale Financial Assets-Net	28,478,392,373.07	20,608,024,335.74
Held-to-Maturity (HTM) Financial Assets-Net	18,550,173,432.10	21,946,818,995.57
Loans and Receivables - Net	26,127,566,379.27	22,744,299,149.19
Interbank Loans	-	-
Loans and Receivables - Others	7,071,108,083.06	8,144,051,654.92
Loans and Receivables arising from RA/CA/PR/SLB	19,063,132,490.55	14,604,272,673.20
General Loan Loss Provision	(6,674,194.34)	(4,025,178.93)
Other Financial Assets	345,666,957.88	314,993,112.67
Bank Premises, Furniture, Fixture and Equipment-Net	64,229,939.38	46,825,159.14
Real and Other Properties Acquired-Net	-	-
Non-Current Assets Held for Sale	15,931,154.67	15,931,154.67
Other Assets-Net	1,923,386,257.12	2,445,946,097.62
Net Due from Head Office/Branches/Agencies (Phil. branch of a foreign bank)	-	-
TOTAL ASSETS	99,359,910,649.02	107,501,294,103.92
<u>L I A B I L I T I E S</u>		
Financial Liabilities at Fair Value through Profit or Loss	10,904,397,967.57	18,624,804,654.19
Deposit Liabilities	55,190,481,769.04	46,013,029,027.80
Due to Other Banks	7,030,515,555.49	4,268,147,574.91
Bills Payable	8,643,670,685.00	10,270,207,162.72
BSP (Rediscounting and Other Advances)	-	-
Interbank Loans	-	-
Deposit Substitute	8,588,647,000.04	10,234,692,536.00
Others	55,023,684.96	35,514,626.72
Due to Bangko Sentral ng Pilipinas	-	-
Other Financial Liabilities	2,635,047,473.32	1,621,583,849.89
Other Liabilities	1,406,335,358.59	9,842,660,433.11
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	5,906,623,062.76	9,919,113,315.19
TOTAL LIABILITIES	91,717,071,871.77	100,559,546,017.81
<u>S T O C K H O L D E R S ' E Q U I T Y</u>		
Capital Stock	-	-
Other Capital Accounts	716,325,483.86	15,234,792.72
Retained Earnings	152,888,293.39	152,888,293.39
Assigned Capital	6,773,625,000.00	6,773,625,000.00
TOTAL STOCKHOLDERS' EQUITY	7,642,838,777.25	6,941,748,086.11
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	99,359,910,649.02	107,501,294,103.92
<u>C O N T I N G E N T A C C O U N T S</u>		
Financial Standby Letters of Credit	1,305,595,663	1,671,963,876
Performance Standby Letters of Credit	21,986,600,305.35	20,316,584,553.26
Commercial Letters of Credit	3,428,932.50	8,019,900.00
Trade Related Guarantees	383,629,097.40	661,163,858.86
Commitments	3,230,200,001.00	3,037,041,674.19
Spot Foreign Exchange Contracts	15,751,431,286.98	26,134,256,744.39
Securities Held Under Custodianship by Bank Proper	225,888,926,559.01	197,756,830,168.87
Trust Department Accounts	-	-
Trust and Other Fiduciary Accounts	-	-
Agency Accounts	-	-
Advisory/Consultancy	-	-
Derivatives	402,969,538,680.02	496,786,353,262.31
Others	8,588,647,022.44	10,234,692,558.05
TOTAL CONTINGENT ACCOUNTS	680,107,997,548.04	756,606,906,595.60
<u>A d d i t i o n a l I n f o r m a t i o n</u>		
Gross total loan portfolio (TLP)	27,896,731,012.14	24,523,685,966.19
Specific provision for loan losses on TLP	1,762,490,438.53	1,775,361,638.07
Non-Performing Loans (NPLs)		
a. Gross NPL	2,282,524,430.72	2,295,395,630.26
b. Ratio of gross NPL to gross TLP (%)	8.18%	9.36%
c. Net NPLs	520,033,992.19	520,033,992.19
d. Ratio of net NPL to gross TLP (%)	1.86%	2.12%
e. Ratio of total allowance for credit losses to gross NPLs (%)	77.51%	77.52%
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	77.22%	77.34%
Classified Loans & Other Risk Assets (gross)	2,300,690,207.37	2,322,080,956.82
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%	0.05%
Return on Equity (ROE) (%)	14.51%	12.78%
Capital Adequacy Ratio (CAR on Solo Basis) as prescribed under existing regulations:		
a. Total CAR	13.12%	11.00%
b. Tier 1 CAR	12.99%	10.87%
c. Common Equity Tier 1 CAR	12.99%	10.87%
Leverage Ratio	5.40%	4.80%
Liquidity Coverage Ratio (single currency)	503.35%	253.30%
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 Diana Ilagan 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

Diana Ilagan

Chief Financial Officer

SUBSCRIBED AND SWORN to before me this ____ day of _____ 2023 at City of Makati, affiants exhibiting to me their Passport No. P8129636B issued at Manila on 09 November 2021 and Passport No. P8007588A issued on 19 July 2018, respectively.