



standard  
chartered

6788 Sky Plaza Bldg., Ayala Avenue Makati City

STATEMENT OF CONDITION  
(Head Office)

As of June 30, 2023

A S S E T S	CURRENT QUARTER	PREVIOUS QUARTER
Cash and Cash Items	3,795,509.48	4,164,470.59
Due from Bangko Sentral ng Pilipinas	16,908,737,465.70	15,223,474,250.11
Due from Other Banks	417,656,054.71	519,542,395.38
Financial Assets at Fair Value through Profit or Loss	17,015,870,690.74	12,013,578,903.64
Available-for-Sale Financial Assets-Net	29,404,239,581.99	37,086,982,227.68
Held-to-Maturity (HTM) Financial Assets-Net	14,942,064,872.10	10,804,171,756.73
Loans and Receivables - Net	20,331,279,026.95	21,231,985,594.05
Interbank Loans	6,384,955.30	543,600,000.00
Loans and Receivables - Others	10,813,382,091.52	9,576,067,776.63
Loans and Receivables arising from RA/CA/PR/SLB	9,514,129,742.96	11,116,434,640.89
General Loan Loss Provision	2,617,762.83	(4,116,823.47)
Other Financial Assets	300,342,076.91	314,524,372.29
Bank Premises, Furniture, Fixture and Equipment-Net	201,664,730.09	60,051,594.04
Real and Other Properties Acquired-Net	-	-
Non-Current Assets Held for Sale	15,931,154.67	15,931,154.67
Other Assets-Net	2,653,618,083.65	2,256,226,075.14
Net Due from Head Office/Branches/Agencies (Phil. branch of a foreign bank)	-	-
TOTAL ASSETS	102,195,199,246.99	99,530,632,794.32
<u>L I A B I L I T I E S</u>		
Financial Liabilities at Fair Value through Profit or Loss	8,073,724,226.08	7,514,675,799.70
Deposit Liabilities	58,009,331,565.02	52,677,165,323.01
Due to Other Banks	6,471,562,690.96	12,541,814,576.05
Bills Payable	1,634,153,157.37	1,893,102,113.70
BSP (Rediscounting and Other Advances)	-	-
Interbank Loans	-	-
Deposit Substitute	1,483,792,411.00	1,591,643,389.77
Others	150,360,746.37	301,458,723.93
Due to Bangko Sentral ng Pilipinas	-	7,719,875.25
Other Financial Liabilities	2,017,966,016.58	1,804,205,938.19
Other Liabilities	12,042,119,834.93	11,279,443,797.49
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	6,474,987,466.99	4,555,736,413.46
TOTAL LIABILITIES	94,723,844,957.93	92,273,863,836.85
<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	392,317,229.31	313,314,516.08
Retained Earnings	305,412,059.75	169,829,441.39
Assigned Capital	6,773,625,000.00	6,773,625,000.00
TOTAL STOCKHOLDERS' EQUITY	7,471,354,289.06	7,256,768,957.47
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	102,195,199,246.99	99,530,632,794.32
<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	1,285,212,849.20	1,277,046,641
Performance Standby Letters of Credit	18,897,378,218.22	20,289,574,289.28
Commercial Letters of Credit	-	-
Trade Related Guarantees	353,799,030.40	356,540,128.72
Commitments	3,208,000,000.00	3,174,400,001.00
Spot Foreign Exchange Contracts	20,868,756,936.40	45,159,280,165.79
Securities Held Under Custodianship by Bank Proper	270,465,446,866.45	279,881,135,352.96
Trust Department Accounts	-	-
Trust and Other Fiduciary Accounts	-	-
Agency Accounts	-	-
Advisory/Consultancy	-	-
Derivatives	369,804,989,685.45	375,030,362,177.10
Others	1,711,782,703.84	1,591,641,483.18
TOTAL CONTINGENT ACCOUNTS	686,595,366,289.96	726,759,980,238.68
<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)	21,952,224,828.59	22,913,180,173.52
Specific provision for loan losses on TLP	1,618,328,038.81	1,677,077,756.00
Non-Performing Loans (NPLs)		
a. Gross NPL	2,137,535,400.63	2,196,268,219.45
b. Ratio of gross NPL to gross TLP (%)	9.74%	9.59%
c. Net NPLs	520,033,992.18	520,033,992.18
d. Ratio of net NPL to gross TLP (%)	2.37%	2.27%
e. Ratio of total allowance for credit losses to gross NPLs (%)	75.83%	76.55%
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	75.71%	76.36%
Classified Loans & Other Risk Assets (gross)	2,162,331,753.04	2,213,072,489.16
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) (%)	17.17%	28.10%
Capital Adequacy Ratio (CAR on Solo Basis) as prescribed under existing regulations:		
a. Total CAR	16.17%	13.61%
b. Tier 1 CAR	15.88%	13.44%
c. Common Equity Tier 1 CAR	15.88%	13.44%
Leverage Ratio	6.21%	5.87%
Liquidity Coverage Ratio (single currency)	190.18%	172.60%
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, Rowena Kapunan and Diana T. 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.

Rowena Kapunan

Interim CEO / Head, CFCC, PH & Asean Cluster and  
CCRO, PH

Diana T. 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. P126424B issued at Manila on 29 March 2019 and Passport No. P8007588A issued on 19 July 2018, respectively.

Country Management Team:

Rowena Kapunan

Interim Chief Executive Officer  
Head, CFCC, PH & Asean Cluster and CCRO, PH

Diana Ilagan

Chief Financial Officer

Kathleen Charmaine H. Hernandez

Head, Transaction Banking

Hannah Vina D. Nunez

Head, Financing and Securities Services  
Head, Financial Markets

Ma. Christina Goco

Chief Operating Officer  
Head, Integrated Middle Office

Janice Cheng Tajan-Ko

Head, Legal

Mai Gacilo Sangalang

Head, Corporate Affairs, Brand and Marketing

Frida Torres

Head, Human Resources

Edmar Ullegue

Head, Audit

Masayuki Fujimoto

Head, Country Technology Management