



standard
chartered

6788 Sky Plaza Bldg., Ayala Avenue Makati City

STATEMENT OF CONDITION
(Head Office)

As of September 30, 2023

A S S E T S	CURRENT QUARTER	PREVIOUS QUARTER
Cash and Cash Items	4,887,184.42	3,795,509.48
Due from Bangko Sentral ng Pilipinas	15,354,654,469.95	16,908,737,465.70
Due from Other Banks	424,085,772.35	417,656,054.71
Financial Assets at Fair Value through Profit or Loss	10,232,693,687.02	17,015,870,690.74
Available-for-Sale Financial Assets-Net	33,616,863,100.49	29,404,239,581.99
Held-to-Maturity (HTM) Financial Assets-Net	16,263,187,433.38	14,942,064,872.10
Loans and Receivables - Net	22,236,037,987.08	20,331,279,026.95
Interbank Loans	6,684,579.52	6,384,955.30
Loans and Receivables - Others	10,675,498,392.73	10,813,362,091.52
Loans and Receivables arising from RA/CA/PR/SLB	11,559,673,313.87	9,514,129,742.96
General Loan Loss Provision	5,818,299.04	2,617,762.83
Other Financial Assets	394,811,156.54	300,342,076.91
Bank Premises, Furniture, Fixture and Equipment-Net	181,918,584.08	201,664,730.09
Real and Other Properties Acquired-Net	-	-
Non-Current Assets Held for Sale	15,931,154.67	15,931,154.67
Other Assets-Net	4,716,274,901.14	2,653,618,083.65
Net Due from Head Office/Branches/Agencies (Phil. branch of a foreign bank)	-	-
TOTAL ASSETS	103,441,345,431.12	102,195,199,246.99
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	8,002,869,655.02	8,073,724,226.08
Deposit Liabilities	61,056,304,573.24	58,009,331,565.02
Due to Other Banks	8,583,837,165.66	6,471,562,690.96
Bills Payable	1,492,486,281.69	1,634,153,157.37
BSP (Rediscounting and Other Advances)	-	-
Interbank Loans	-	-
Deposit Substitute	1,480,301,134.83	1,483,792,411.00
Others	12,185,146.86	150,360,746.37
Due to Bangko Sentral ng Pilipinas	-	-
Other Financial Liabilities	1,125,820,213.23	2,017,966,016.58
Other Liabilities	4,634,808,942.70	12,042,119,834.93
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	10,604,092,741.45	6,474,987,466.99
TOTAL LIABILITIES	95,500,219,572.99	94,723,844,957.93
STOCKHOLDERS' EQUITY		
Capital Stock	-	-
Other Capital Accounts	909,628,714.27	392,317,229.31
Retained Earnings	257,872,143.86	305,412,059.75
Assigned Capital	6,773,625,000.00	6,773,625,000.00
TOTAL STOCKHOLDERS' EQUITY	7,941,125,858.13	7,471,354,289.06
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	103,441,345,431.12	102,195,199,246.99
CONTINGENT ACCOUNTS		
Financial Standby Letters of Credit	1,285,934,222.36	1,285,212,849
Performance Standby Letters of Credit	18,148,678,034.52	18,897,378,218.22
Commercial Letters of Credit	-	-
Trade Related Guarantees	333,204,576.90	353,799,030.40
Commitments	1,791,617,010.59	3,208,000,000.00
Spot Foreign Exchange Contracts	15,457,225,545.54	20,868,756,936.40
Securities Held Under Custodianship by Bank Proper	413,252,980,118.37	270,465,446,866.45
Trust Department Accounts	-	-
Trust and Other Fiduciary Accounts	-	-
Agency Accounts	-	-
Advisory/Consultancy	-	-
Derivatives	388,391,751,687.40	369,804,989,685.45
Others	1,728,112,868.69	1,711,782,703.84
TOTAL CONTINGENT ACCOUNTS	840,389,504,064.37	686,595,366,289.96
Additional Information		
Gross total loan portfolio (TLP)	23,882,654,317.86	21,952,224,828.59
Specific provision for loan losses on TLP	1,640,798,031.74	1,618,328,038.81
Non-Performing Loans (NPLs)		
a. Gross NPL	2,143,701,915.32	2,137,535,400.63
b. Ratio of gross NPL to gross TLP (%)	9.98%	9.74%
c. Net NPLs	520,033,992.19	520,033,992.18
d. Ratio of net NPL to gross TLP (%)	2.18%	2.37%
e. Ratio of total allowance for credit losses to gross NPLs (%)	76.81%	75.63%
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	76.54%	75.71%
Classified Loans & Other Risk Assets (gross)	2,162,331,753.04	2,162,331,753.04
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) (%)	19.84%	17.17%
Capital Adequacy Ratio (CAR on Solo Basis) as prescribed under existing regulations:		
a. Total CAR	14.49%	16.17%
b. Tier 1 CAR	14.48%	15.88%
c. Common Equity Tier 1 CAR	14.48%	15.88%
Leverage Ratio	6.35%	6.21%
Liquidity Coverage Ratio (single currency)	204.94%	190.18%
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.