

## standard chartered

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

As of September 30, 2023

ASSETS	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 Available-for-Sale Financial Assets-Net	10,232,693,687.02 33.616.863.100.49	17,015,870,690.74 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	10,813,382,091.52
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 Bank Premises, Furniture, Fixture and Equipment-Net	394,811,156.54 181,918,584.08	300,342,076.91 201,664,730.09
Real and Other Properties Acquired-Net	-	201,004,700.00
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)	4,710,274,301.14	2,000,010,000.00
TOTAL ASSETS	103,441,345,431.12	102,195,199,246.99
<u>LIABILITIES</u>		
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
Sillo I dyasio	1,402,400,201.00	1,004,100,101.01
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		-
CONTINGENT ACCOUNTS		
Financial Standby Letters of Credit	1,285,934,222.36	1,285,212,849
Financial Standby Letters of Credit Performance Standby Letters of Credit	1,285,934,222.36 18,148,678,034.52	1,285,212,849 18,897,378,218.22
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit	18,148,678,034.52	18,897,378,218.22
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees	18,148,678,034.52 - 333,204,576.90	18,897,378,218.22 - 353,799,030.40
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments	18,148,678,034.52 - 333,204,576.90 1,791,617,010.59	18,897,378,218.22 - 353,799,030.40 3,208,000,000.00
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts	18,148,678,034.52 333,204,576.90 1,791,617,010.59 15,457,225,545.54	18,897,378,218.22 353,799,030.40 3,208,000,000.00 20,868,756,936.40
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper	18,148,678,034.52 - 333,204,576.90 1,791,617,010.59	18,897,378,218.22 - 353,799,030.40 3,208,000,000.00
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts	18,148,678,034.52 333,204,576.90 1,791,617,010.59 15,457,225,545.54	18,897,378,218.22 353,799,030.40 3,208,000,000.00 20,868,756,936.40
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Trust and Other Fiduciary Accounts	18,148,678,034.52 333,204,576.90 1,791,617,010.59 15,457,225,545.54	18,897,378,218.22 353,799,030.40 3,208,000,000.00 20,868,756,936.40
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts	18,148,678,034.52 333,204,576.90 1,791,617,010.59 15,457,225,545.54	18,897,378,218.22 353,799,030.40 3,208,000,000.00 20,868,756,936.40
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Spot Foreign Exchange Contracts Spot Foreign Exchange Contracts Spot Letter of Contracts Spot Foreign Exchange Contracts Trust Department Accounts Trust and Other Fisuciary Accounts Agency Accounts	18,148,678,034.52 333,204,576.90 1,791,617,010.59 15,457,225,545.54	18,897,378,218.22 353,799,030.40 3,208,000,000.00 20,868,756,936.40
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Advisory/Consultancy	18,148,678,034.52 333,204,576.90 1,791,617,010.59 15,457,225,545.54 413,252,980,118.37	18,897,378,218.22 353,799,030.40 3,208,000,000.00 20,868,756,936.40 270,465,446,866.45
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Advisory/Consultancy Derivatives	18,148,678,034,52 333,204,576,90 1,791,617,710,59 15,457,225,545,54 413,252,980,118,37	18,897,378,218.22 353,799,030.40 3,208,000,000.00 20,868,756,936.40 270,465,446,866.45
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS	18,148,678,034,52 333,204,576,90 1,791,617,701,59 15,457,225,545,54 413,252,980,118,37	18,897,378,218.22 353,799,030.40 3,208,000,000.00 20,868,756,936.40 270,465,446,866.45
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS  Additional Information	18,148,678,034.52 333,204,576.90 1,791,617,101.59 15,457,225,545.54 413,252,980,118.37 388,391,751,687.40 1,728,112,868.69	18,897,378,218,22 353,799,030.40 3.208,000,000.00 20,888,756,936.40 270,465,446,866.45 
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS  Additional Information Gross total loan portfolio (TLP)	18,148,678,034,52 333,204,576,90 1,791,617,010,59 154,57,225,545,54 413,252,980,118,37 388,391,751,887,40 1,728,112,888,69 840,389,504,064,37 23,882,654,317,86	18,897,378,218,22 353,799,030,40 3,208,000,000,00 20,869,756,938,40 270,465,446,866,45 
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS  Additional Information Gross total loan portfolio (TLP) Specific provision for loan losses on TLP	18,148,678,034.52 333,204,576.90 1,791,617,101.59 15,457,225,545.54 413,252,980,118.37 388,391,751,687.40 1,728,112,868.69	18,897,378,218,22 353,799,030.40 3.208,000,000.00 20,888,756,936.40 270,465,446,866.45 
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Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS  Additional Information Gross total Joan portfolio (TLP) Specific provision for loan losses on TLP Non-Performing Loans (NPLs) a. Gross NPL	18,148,678,034,52 333,204,576,90 1,791,617,010,59 154,57,225,545,54 413,252,980,118,37 388,391,751,887,40 1,728,112,888,69 840,389,504,064,37 23,882,654,317,86	18,897,378,218,22 353,799,030,40 3,208,000,000,00 20,869,756,938,40 270,465,446,866,45 
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Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS  Additional Information Gross total Joan portfolio (TLP) Specific provision for loan losses on TLP Non-Performing Loans (NPLs) a. Gross NPL	18,148,678,034,52 333,204,576,90 1,791,617,701,59 15,457,225,545,54 413,252,980,118,37 388,391,751,687,40 1,728,112,868,69 840,389,504,064,37 23,882,654,317,86 1,640,796,031,74 2,143,701,915,32	18,897,378,218,22 353,799,030.40 3,208,000,7090.20 28,886,756,936.40 270,465,446,866.45 
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Spot Foreign Exchange Contracts Spot Foreign Exchange Contracts Spot Tours Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Advisory/Consultancy Dervatives Others TOTAL CONTINGENT ACCOUNTS  Additional Information Gross total loan portfolio (TLP) Specific provision for loan losses on TLP Non-Hertorming Loans (NPLs) a. Gross NPL b. Ratio of gross NPL to gross TLP (%) c. Net NPLs d. Ratio of net NPL to gross TLP (%)	18,148,678,034,52 333,204,576,90 1,791,617,101,59 15,457,225,545,54 413,252,980,118,37 388,391,751,687,40 1,728,112,868,69 840,389,504,064,37 23,882,654,317,86 1,640,798,031,74 2,143,701,915,32 8,98% 520,033,992,19	18,897,378,218,22 353,799,030,40 3,208,000,000 20,888,756,936,40 270,465,446,866,45 
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS Additional Information Gross total Joan portfolio (TLP) Specific provision for Ivan Iosses on TLP Non-Performing Loans (NPLs) a. Gross NPL b. Ratio of gross NPL to gross TLP (%) c. Net NPLs	18,148,678,034,52 33,204,576,90 1,791,617,7015,90 15,467,7225,545,54 413,252,980,118,37 388,391,751,887,40 1,728,112,888,69 840,389,504,064,37 23,882,654,317,86 1,840,798,031,74 2,143,701,915,32 8,98% 520,033,982,19 2,18%	18,897,378,218,22 353,799,030,40 3,208,000,000,00 20,888,756,938,40 270,465,446,868,45 
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Trust and Other Fibuciary Accounts Adjecty Accounts Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS  Additional Information Gross total loan portfolio (TLP) Specific provision for loan losses on TLP Non-Performing Loans (NPLs) a. Gross NPL b. Ratio of gross NPL to gross TLP (%) c. Net NPLs d. Ratio of total allowance for credit losses to gross NPLs (%) e. Ratio of total allowance for credit losses to gross NPLs (%)	18,148,678,034,52 333,204,576,90 1,791,617,010,59 15,457,225,545,54 413,252,980,118,37 388,391,751,887,40 1,728,112,888,69 840,389,504,064,37 23,882,654,317,86 1,840,798,031,74 2,143,701,915,32 8,88% 520,033,992,19 2,18% 76,81%	18,897,378,218,22 353,799,030,40 3208,000,000,00 20,868,756,938,40 270,465,446,866,45 
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust and Other Fiduciary Accounts Agency Accounts Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS  Additional Information Gross total ioan portfolio (TLP) Spoeffic provision for to an losses on TLP Non-Ferforming Loans (NPLs) a. Gross NPL b. Ratio of gross NPL to gross TLP (%) c. Net NPLs d. Ratio of net NPL to gross TLP (%) e. Ratio of net NPL to gross TLP (%) f. Ratio of specific allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	18,148,678,034,52 333,204,576,90 1,791,617,701,59 15,457,225,545,54 413,252,980,118,37 388,391,751,687,40 1,728,112,868,69 840,389,504,064,37 23,882,654,317,86 1,640,796,031,74 2,143,701,915,32 8,98% 520,033,992,19 2,18% 76,81% 76,81%	18,897,378,218,22 353,799,030.40 3,208,000,000.00 20,888,756,384.40 270,465,446,866.45 
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Adjust and Other Fibuciary Accounts Adjust and Other Fibuciary Accounts Adjust and Other Fibuciary Accounts Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS Additional Information Gross total loan portfolio (TLP) Specific provision for loan losses on TLP Non-Performing Loans (NPLs) a. Gross NPL b. Ratio of gross NPL to gross TLP (%) c. Net NPLs d. Ratio of net NPL to gross TLP (%) e. Ratio of total allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) Classified Loans & Other Risk Assets (gross) DOSRI loans and receivables (gross) Ratio of DOSRI loans and receivables (gross)	18,148,678,034,52 333,204,576,90 1,791,617,701,59 15,457,225,545,54 413,252,980,118,37 388,391,751,687,40 1,728,112,868,69 840,389,504,064,37 23,882,654,317,86 1,640,796,031,74 2,143,701,915,32 8,98% 520,033,992,19 2,18% 76,81% 76,81%	18,897,378,218,22 353,799,030.40 3,208,000,709,030.40 20,888,759,384.40 270,465,446,866.45 
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Trust and Other Fiduciary Accounts Adjective Accounts Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS  Additional Information Gross total Joan portfolio (TLP) Specific provision for loan losses on TLP Non-Performing Loans (NPLs) a. Gross NPL b. Ratio of gross NPL to gross TLP (%) c. Net NPLs d. Ratio of total allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) Classified Loans & Other Risk Assets (gross) DOSRI Loans and receivables (gross) Ratio of DOSRI Loans and receivables (gross) Ratio of DOSRI Loans and receivables (gross) Ratio of DOSRI Loans and receivables (gross)	18,148,678,034,52 333,204,576,90 1,791,617,101,59 15,457,225,545,54 413,252,980,118,37 388,391,751,687,40 1,728,112,868,69 840,389,504,064,37 23,882,654,317,86 1,640,798,031,74 2,143,701,915,32 8,98% 520,33,992,19 2,18% 76,54% 2,162,331,753,04 0,00%	18,897,378,218,22 353,799,030,40 3,208,000,7000 20,888,756,936,40 270,465,446,866,45 
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Adjust and Other Fiduciary Accounts Adjust and Other Fiduciary Accounts Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS Additional Information Gross total loan portfolio (TLP) Specific provision for loan losses on TLP Non-Ferrorming Loans (NPLs) a. Gross NPL b. Ratio of gross NPL to gross TLP (%) c. Net NPLs d. Ratio of most NPL to gross TLP (%) e. Ratio of total allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) Classified Loans & Other Risk Assets (gross) DOSRI loans and receivables (gross) Ratio of DOSRI loans and receivables (gross) Ratio of DOSRI loans and receivables (gross) Gross non-performing DOSRI loans and receivables to gross TLP (%) Gross non-performing DOSRI loans and receivables to gross TLP (%)	18,148,678,034,52 333,204,576,90 1,791,617,101,59 15,457,225,545,54 413,252,980,118,37 388,391,751,687,40 1,728,112,868,69 840,389,504,064,37 23,882,654,317,86 1,640,798,031,74 2,143,701,915,32 8,98% 520,033,992,19 2,18% 76,54% 2,162,331,753,04	18,897,378,218,22 353,799,030.40 3,208,000,700 20,888,756,936.40 270,465,446,866.45 
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trada Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS  Additional Information Gross total loan portfolio (TLP) Specific provision for loan losses on TLP Non-Performing Loans (NPLs) a. Gross NPL b. Ratio of gross NPL to gross TLP (%) c. Net NPLs d. Ratio of net NPL to gross TLP (%) 1. Ratio of specific allowance for credit losses to gross NPLs (%) 1. Ratio of specific allowance for credit losses to gross NPLs (%) Classified Loans & Other Risk Assets (gross) DOSRI loans and receivables (gross) Ratio of gross no-performing DOSRI loans and receivables Ratio of gross TLP (%) Compliance with Magna and receivables Ratio of gross no-performing DOSRI loans and receivables to gross TLP (%) Compliance with Magna Carta (%)	18,148,678,034,52 333,204,576,90 1,791,617,101,59 15,457,225,545,54 413,252,980,118,37 388,391,751,687,40 1,728,112,868,69 840,389,504,064,37 23,882,654,317,86 1,640,798,031,74 2,143,701,915,32 8,98% 520,033,992,19 2,18% 76,54% 2,162,331,753,04 0,00%	18,897,378,218,22 353,799,030,40 3,208,000,000 20,868,756,936,40 270,465,446,866,45 
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Taust and Other Fiduciary Accounts Agency Accounts Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS  Additional Information Gross Intell Information Gross Intell Information (TLP) Specific provision for Ican losses on TLP Non-Performing Coars (NPLs) a. Gross NPL b. Ratio of gross NPL to gross TLP (%) c. Net NPLs d. Ratio of gross Intell Information f. Ratio of perfect allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) Classified Loans & Other Risk Assets (gross) DOSRI loans and receivables (gross) Ratio of DOSRI loans and receivables (gross) Ratio of DOSRI loans and receivables (gross) Gross non-performing DOSRI loans and receivables to gross TLP (%) Compliance with Magna Carta (%) a. 8% Small Enterprises	18,148,678,034,52 333,204,576,90 1,791,617,101,59 15,457,225,545,54 413,252,980,118,37 388,391,751,687,40 1,728,112,868,69 840,389,504,064,37 23,882,654,317,86 1,640,798,031,74 2,143,701,915,32 8,98% 520,33,992,19 2,18% 76,54% 2,162,331,753,04 0,00%	18,897,378,218,22 353,799,030,40 3,208,000,7000 20,888,756,936,40 270,465,446,866,45 
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Trust and Other Fisuciary Accounts Advisory/Consultancy Derivatives Others Others TOTAL CONTINGENT ACCOUNTS  Additional Information Gross total loan portfolio (TLP) Specific provision for loan losses on TLP Non-Performing Loans (NPLs) a. Gross NPL b. Ratio of gross NPL to gross TLP (%) c. Net NPLs d. Ratio of ofted allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) Classified Loans & Other Risk Assets (gross) DOSRI loans and receivables (gross) Corpolinace with Magna chart (%) Gross non-performing DOSRI loans and receivables to gross TLP (%) Compliance with Magna Carta (%) a. 8% Small Enterprises b. 2% for Medium Enterprises b. 2% for Medium Enterprises	18,148,678,034,52 333,204,576,90 1,791,617,010,59 15,457,225,545,54 413,252,980,118,37 388,391,751,887,40 1,728,112,888,69 840,389,504,064,37 23,882,654,317,86 1,840,798,031,74 2,143,701,915,32 8,88% 520,033,992,19 2,18% 76,54% 2,162,331,753,04 0,00% 0,00%	18,897,378,218,22 353,799,030,40 208,000,000 00 20,868,756,938,40 270,465,446,866,45 
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust and Other Fiduciary Accounts Agency Accounts Advisory/Consultancy Dervatives Others TOTAL CONTINGENT ACCOUNTS  Additional Information Gross total loan portfolio (TLP) Specific provision for loan losses on TLP Non-Herborning Loans (NPLs) a. Gross INPL b. Ratio of gross NPL to gross TLP (%) c. Net NPLs d. Ratio of net NPL to gross TLP (%) e. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) Classified Loans & Other Risk Assets (gross) DOSRI Loans and receivables (gross) Ratio of DOSRI loans and receivables Ratio Gross on-performing DOSRI loans and receivables Ratio Gross on-performing DOSRI loans and receivables Ratio Gross no-performing DOSRI loa	18,148,678,034,52 333,204,576,90 1,791,617,70159) 15,457,225,545,54 413,252,880,118,37 388,391,751,687,40 1,728,112,868,69 840,389,504,064,37 23,882,654,317,86 1,640,798,031,74 2,143,701,915,32 8,98% 520,033,992,19 2,18% 76,54% 2,162,331,753,04 0,00%	18,897,378,218,22 353,799,030,40 3,208,000,000,00 20,888,756,938,40 270,465,446,866,45 - 369,804,989,685,45 1,711,782,703,84 686,595,366,289,96 21,952,224,828,59 1,618,328,038,81 2,137,535,400,63 7,74% 520,033,992,18 2,37% 75,53% 75,71% 2,162,331,753,04 0,00% 0,00% 0,00% 0,00%
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Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Committee Letters of Credit Trade Related Guarantees Committee Letters of Credit Trade Related Guarantees Committee Letter Standberg Contracts Spot Foreign Exchange Contracts Spot Foreign Exchange Contracts Spot Foreign Exchange Contracts Spot Letter L	18,148,678,034,52 333,204,576,90 1,791,617,010,50 15,457,225,545,54 413,252,980,118,37 388,391,751,687,40 1,728,112,868,69 840,389,504,064,37 23,882,654,317,86 1,640,798,031,74 2,143,701,915,32 8,98% 520,033,992,19 2,18% 76,81% 76,81% 2,162,331,753,04 0,00% 0,00% 0,00% 0,00%	18,897,378,218,22 353,799,030,40 3,208,000,000,00 20,889,756,938,40 270,495,446,866,45 
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Spot Foreign Exchange Contracts Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Trust and Other Fiduciary Accounts Adject Accounts Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS  Additional Information Gross total loan portfolio (TLP) Specific provision for Ioan losses on TLP Non-Performing Loans (NPLs) a. Gross NPL b. Raltio of gross NPL to gross TLP (%) c. Net NPLs d. Ratio of net NPL to gross TLP (%) e. Ratio of net NPL to gross TLP (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) Classified Loans & Other Risk Assets (gross) DOSRI Loans and receivables (gross) Ratio of DOSRI Loans and receivables (gross) Ratio of gross non-performing DOSRI loans and receivables Ratio of gross non-performing DOSRI lo	18,148,678,034,52  333,204,576,90 1,791,617,101,59 15,457,225,545,54 413,252,980,118,37  388,391,751,687,40 1,728,112,888,69  840,389,504,064,37  23,882,654,317,86 1,640,798,031,74 2,143,701,915,32 8,98% 520,33,992,19 2,18% 76,54% 2,162,331,753,04  0,00% 0,00% 0,00% 0,00% 19,84%	18,897,378,218,22 353,799,030.40 3,208,000,000 20,868,756,936.40 270,465,446,866.45 
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Committee Letters of Credit Trade Related Guarantees Committee Letters of Credit Trade Related Guarantees Committee Letter of Credit Spot Foreign Exchange Contracts Spot Foreign Exchange Contracts Spot Foreign Exchange Contracts Spot Foreign Exchange Contracts Trust Department Accounts Advisory/Consultancy Detrustaves Others TOTAL CONTINGENT ACCOUNTS Additional Information Gross total loan portfolio (TLP) Specific provision for Ivan Iosses on TLP Non-Performing Loans (NPLs) a. Gross NPL b. Ratio of gross NPL to gross TLP (%) c. Net NPLs d. Ratio of gross NPL to gross TLP (%) e. Ratio of total allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) Classified Loans & Other Risk Assets (gross) DOSRI loans and receivables (gross) Ratio of DOSRI loans and receivables (gross) Ratio of DOSRI loans and receivables (gross) Ratio of gross non-performing DOSRI loans and receivables to gross TLP (%) Compliance with Magna Carta (%) a. 8% Small Enterprises b. 2% for Medium Enterprises cartial Adequacy Ratio (CAR on Solo Basis) as prescribed under existing regulations: a. Total CAR b. Tier 1 CAR c. Common Equity (RCD)	18,148,678,034,52 333,204,576,90 1,791,617,010,50 15,476,7225,545,54 413,252,980,118,37 388,391,751,687,40 1,728,112,868,69 840,398,504,064,37 23,882,654,317,86 1,640,798,031,74 2,143,701,915,32 8,98% 520,033,992,19 2,18% 76,81% 76,81% 76,84% 2,162,331,753,04 0,00% 0,00% 0,00% 0,04% 18,84% 14,48% 14,48%	18,897,378,218,22 353,799,030,40 3,208,000,000,00 20,869,756,388,40 270,495,446,866,45 
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust and Other Fiduciary Accounts Agency Accounts Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS  Additional Information Gross total loan portfolio (TLP) Specific provision for to an losses on TLP Non-Ferforming Loans (NPLs) a. Gross NPL b. Ratio of gross NPL to gross TLP (%) c. Net NPLs d. Ratio of net NPL to gross TLP (%) e. Ratio of total allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) Classified Loans & Other Risk Assets (gross) DOSRI loans and receivables (gross) Ratio of DOSRI loans and receivables (gross) Ratio of DOSRI loans and receivables (gross) Ratio of gross non-performing DOSRI loans and receivables to gross TLP (%) Compliance with Magna Carta (%) Compliance with Magna Carta (%) Compliance with Magna Carta (%) Capital Adequacy Ratio (CAR on Solo Basis) as prescribed under existing regulations: a. Total CAR b. Ter 1 CAR c. Common Equily (Ter 1 CAR Leverage Ratio	18,148,678,034,52  333,204,576,90 1,791,617,101,59 15,457,225,545,54 413,252,980,118,37  388,391,751,687,40 1,728,112,868,69 840,389,504,064,37  23,882,654,317,86 1,640,798,031,74 2,143,701,915,32 820,932,992,9 2,18% 76,54% 2,162,331,753,04 0,00% 0,00% 0,00% 0,00% 1,44,8% 14,48% 14,48% 6,3,5%	18,897,378,218,22 353,799,030,40 3,208,000,000 20,868,756,936,40 270,465,446,866,45 369,804,989,685,45 1,711,782,703,84 686,595,366,289,96  21,952,224,828,59 1,618,328,038,81 2,137,535,400,63 9,74% 520,033,992,18 2,37% 75,83% 75,71% 2,162,331,753,04 0,00% 0,00% 0,00% 17,17% 16,17% 15,88% 15,88% 15,88%
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Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust and Other Fiduciary Accounts Agency Accounts Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS  Additional Information Gross total loan portfolio (TLP) Specific provision for to an losses on TLP Non-Ferforming Loans (NPLs) a. Gross NPL b. Ratio of gross NPL to gross TLP (%) c. Net NPLs d. Ratio of net NPL to gross TLP (%) e. Ratio of total allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) Classified Loans & Other Risk Assets (gross) DOSRI loans and receivables (gross) Ratio of DOSRI loans and receivables (gross) Ratio of DOSRI loans and receivables (gross) Ratio of gross non-performing DOSRI loans and receivables to gross TLP (%) Compliance with Magna Carta (%) Compliance with Magna Carta (%) Compliance with Magna Carta (%) Capital Adequacy Ratio (CAR on Solo Basis) as prescribed under existing regulations: a. Total CAR b. Ter 1 CAR c. Common Equily (Ter 1 CAR Leverage Ratio	18,148,678,034,52  333,204,576,90 1,791,617,101,59 15,457,225,545,54 413,252,980,118,37  388,391,751,687,40 1,728,112,868,69 840,389,504,064,37  23,882,654,317,86 1,640,798,031,74 2,143,701,915,32 820,932,992,9 2,18% 76,54% 2,162,331,753,04 0,00% 0,00% 0,00% 0,00% 1,44,8% 14,48% 14,48% 6,3,5%	18,897,378,218,22 353,799,030,40 3,208,000,000,00 20,889,759,398,40 270,465,446,866,45
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Spot Foreign Exchange Contracts Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Trust and Other Fiduciary Accounts Adject Accounts Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS  Additional Information Gross total loan portfolio (TLP) Specific provision for Ioan losses on TLP Non-Performing Loans (NPLs) a. Gross NPL b. Raito of gross NPL to gross TLP (%) c. Net NPLs d. Raito of net NPL to gross TLP (%) e. Raito of net NPL to gross TLP (%) f. Raito of specific allowance for credit losses on the gross TLP to gross NPLs (%) Glassified Loans & Other Risk Assets (gross) DOSRI Loans and receivables (gross) Raito of DOSRI Loans and receivables (gross) Raito of DOSRI Loans and receivables (gross) Raito of gross non-performing DOSRI loans and receivables Raito of gross non-performing DOSRI loans Raito of g	18,148,678,034,52  333,204,576,90 1,791,617,101,59 15,457,225,545,54 413,252,980,118,37  388,391,751,687,40 1,728,112,868,69  940,389,504,064,37  23,882,654,317,86 1,640,798,031,74 2,143,701,915,32 8,98% 520,033,992,19 2,18% 76,54% 2,162,331,753,04  0,00% 0,00% 0,00% 1,44,84% 1,44,8% 1,44,8% 1,53,5% 2,04,94%	18,897,378,218,22 353,799,030,40 3,208,000,000 20,868,756,938,40 270,465,446,866,45 369,804,989,685,45 1,711,782,703,84 686,595,366,289,96  21,952,224,828,59 1,618,328,038,81 2,137,535,400,63 9,74% 520,033,992,18 2,37% 75,83% 75,71% 2,162,331,753,04 0,00% 0,00% 0,00% 17,17% 16,17% 15,88% 15,88% 6,21% 190,18%

REPUBLIC OF THE PHILIPPINES)

MAKATI, METRO MANILA ) S.S.

[We, Rowens Kapunan and Diana T. llagan 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	Diana T. Ilagan
Interim CEO / Head, CFCC, PH & Asean Cluster and CCRO, PH	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 ssued at Manila on 29 March 2019 and Passport No. P8007588A issued on 19 July 2018, respectively.