

STATEMENT OF CONDITION

As of December 31, 2024

ASSETS		Current Quarter	Previous Quarter
Cash and Cash Items	P	0.00	P 0.00
Due from Bangko Sentral ng Pilipinas		14,772,687,762.42	8,480,822,414.47
Due from Other Central Banks and Banks - Net		380,799,997.58	203,374,392.44
Loans and Receivables - Others		20,497,480,225.80	19,532,920,366.92
Loans and Receivables Arising from RA/CA/PR/SLB		0.00	0.00
Total Loan Portfolio (TLP) - Gross		20,497,480,225.80	19,532,920,366.92
Allowance for Credit Losses 2/		1,601,420,135.26	1,543,428,199.79
Total Loan Portfolio - Net		18,896,060,090.55	17,989,492,167.13
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net		0.00	0.00
Bank Premises, Furniture, Fixture and Equipment - Net		190,888,778.83	182,769,430.92
Other Assets - Net		11,209,156,105.69	8,237,864,363.27
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)		3,681,810,740.27	3,684,665,747.31
TOTAL ASSETS	P	<u>49,131,403,475.33</u>	P <u>38,778,988,515.54</u>
LIABILITIES AND STOCKHOLDERS' EQUITY			
LIABILITIES			
Deposit Liabilities	P	33,637,534,293.38	P 25,970,004,972.08
Other Liabilities		5,505,064,007.79	3,541,269,005.93
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)		0.00	0.00
TOTAL LIABILITIES	P	<u>39,142,598,301.17</u>	P <u>29,511,273,978.01</u>
STOCKHOLDERS' EQUITY			
Capital Stock	P	0.00	P 0.00
Additional Paid-In Capital		0.00	0.00
Undivided Profits		291,931,529.16	30,176,002.53
Assigned Capital		9,696,873,645.00	9,237,538,535.00
Other Capital Accounts		0.00	0.00
Retained Earnings		0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	P	<u>9,988,805,174.16</u>	P <u>9,267,714,537.53</u>
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P	<u>49,131,403,475.33</u>	P <u>38,778,988,515.54</u>
CONTINGENT ACCOUNTS			
Commitments	P	13,646,707,504.48	P 12,195,020,457.53
TOTAL CONTINGENT ACCOUNTS	P	<u>13,646,707,504.48</u>	P <u>12,195,020,457.53</u>
FINANCIAL INDICATORS (in %)			
ASSET QUALITY			
Gross Non-Performing Loans (NPL) Ratio		5.29	5.25
Net NPL Ratio		0.31	0.63
Gross NPL Coverage Ratio		147.71	150.39
Net NPL Coverage Ratio		98.09	94.56
RELATED PARTY TRANSACTIONS			
Ratio of Loans to Related Parties to gross TLP		0.00	0.00
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties		0.00	0.00
Ratio of DOSRI Loans to gross TLP		0.00	0.00
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI		0.00	0.00
LIQUIDITY			
Liquidity Coverage Ratio 4/		1673.68	1543.23
Net Stable Funding Ratio 4/		241.26	183.68
PROFITABILITY			
Return on Equity (ROE)		5.52	0.78
Return on Assets		1.08	0.16
Net Interest Margin		28.26	27.86
CAPITAL ADEQUACY			
Common Equity Tier 1 Ratio 4/		13.87	13.57
Tier 1 Capital Ratio		13.87	13.57
CAR		14.69	14.36
LEVERAGE			
Basel III Leverage Ratio 4/		11.02	12.45
Deferred Charges not yet Written Down		0.00	0.00

1/ This account is comprised of Financial Assets Held for Trading (HFT), Debt Securities Designated at FVPL, and Other Financial Assets Mandatorily Measured at FVPL.
2/ This account is comprised of Specific Allowance for Credit Losses and General Loan Loss Provision.
3/ This account is comprised of Financial Liabilities Held for Trading, and Financial Liabilities Designated at FVPL.
4/ Only applicable to All Universal and Commercial Banks and their subsidiary banks.
5/ Only applicable to All Stand-alone TBs, RBs, and CoopBanks

We hereby certify that all matters set forth in this Published Balance Sheet are true and correct, to the best of our knowledge and belief.

JOSE MARIE PABITON (Sgd.)
Chief Finance Officer

VIJAY MANOHARAN (Sgd.)
Chief Executive Officer

REPUBLIC OF THE PHILIPPINES)
CITY OF MAKATI) S.S.

SUBSCRIBED AND SWORN TO before me this February 06, 2025, at City of Makati, Philippines affiants
Vijay Manoharan and Jose Marie Pabiton, exhibiting their Passport No. A39455069 issued on 10 January 2017
at Kuala Lumpur and Passport No. P9463023A issued on 8 November 2018 at DFA NCR South.

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Series of 2025

Member PDIC, Philippine Deposit Insurance Corporation
Deposits are insured by PDIC up to P500,000 per depositor

CIMB Bank Philippines Inc (Branch of CIMB Bank Berhad) is regulated by Bangko Sentral ng Pilipinas. For inquiries you may contact CIMB Bank Philippines through our 24/7 Customer Service Hotline #CIMB (#2462) or BSP Financial Consumer Protection Department at Tel. No. 8708-7087

