THE HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED - PHILIPPINE BRANCH

3058 Fifth Avenue West, Bonifacio Global City, Taguig City

BALANCE SHEET

(Philippine Head Office and Branches)
As of 30 September 2025

Cash and Cash Ihems 705054,959.17 656,089,338.69 Due from Other Central Banks and Banks - Net 19.324,216,347.64 31,299,193,290.18 Pinancial Assets at Fair Value through Profit or Loss (PVPL) 11,988,964,959.57 12,099,219,219.20 Financial Assets at Fair Value through Profit or Loss (PVPL) 80,313,868.46.67 76,603,392.52 Debt Securities at Amortized Cost - Net 7,106,039,227.99 71,76238,875.99 Total Lane Profitol (TLP) - Gross 107,807,994,744.99 11,763,238,755.99 Total Lane Profitol (TLP) - Gross 0.00 0.00 to Juna so Bangko Sentral ng Pilipinas 0.00 0.00 to Juna son Receivables - Others 86,034,526,687.84 88,559,093,246.67 d) Loans and Receivables - Others 11,152,339,94.5 11,456,007,622.10 Total Loan Porfitol. Net 16,094,480,53.80 25,789,577,622.10 Total Loan Porfitol. Net 16,094,480,80.20 11,288,203,312.59 Equity Investment in Subsidiaries, Associates and Joint Ventures - Net 16,978,45.99 2,231,482,783.76 Real and Other Properties Acquired - Net 16,978,45.99 2,000,00 0.00 Noter Assets - Number, Properties Acquired -	ASSETS	Current Quarter	Previous Quarter
Due from Other Central Banks and Banks - Net 1,788,964,950,57 12,099,249,519,60 16,000,611,299,207,61 16,000,611,299,207,61 16,000,611,299,207,61 16,000,611,299,207,61 16,000,611,299,207,61 16,000,611,299,207,61 16,000,611,299,207,61 16,000,611,299,207,61 16,000,611,299,207,61 16,000,611,299,207,61 16,000,611,299,207,61 16,000,611,299,207,61 17,163,28,875,99 107,807,984,741,49 114,348,660,751,42 107,807,984,741,49 114,348,660,751,42 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 11,000,600 11,165,213,994,500 11,165,213,994,500 12,862,074,26,77 10,000,600 11,165,213,994,500 12,862,074,26,77 10,000,600 11,165,213,994,500 12,862,074,26,77 10,000,600 11,165,213,994,500 12,862,074,26,77 10,000,600 11,165,213,994,500 12,862,074,26,77 10,000,600 11,165,213,994,500 12,862,074,26,77 10,000,600 11,165,213,994,500 12,862,074,26,77 10,000,600 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213	Cash and Cash Items	705,054,959.17	636,698,328.69
Due from Other Central Banks and Banks - Net 1,788,964,950,57 12,099,249,519,60 16,000,611,299,207,61 16,000,611,299,207,61 16,000,611,299,207,61 16,000,611,299,207,61 16,000,611,299,207,61 16,000,611,299,207,61 16,000,611,299,207,61 16,000,611,299,207,61 16,000,611,299,207,61 16,000,611,299,207,61 16,000,611,299,207,61 16,000,611,299,207,61 17,163,28,875,99 107,807,984,741,49 114,348,660,751,42 107,807,984,741,49 114,348,660,751,42 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 10,000 11,000,600 11,165,213,994,500 11,165,213,994,500 12,862,074,26,77 10,000,600 11,165,213,994,500 12,862,074,26,77 10,000,600 11,165,213,994,500 12,862,074,26,77 10,000,600 11,165,213,994,500 12,862,074,26,77 10,000,600 11,165,213,994,500 12,862,074,26,77 10,000,600 11,165,213,994,500 12,862,074,26,77 10,000,600 11,165,213,994,500 12,862,074,26,77 10,000,600 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213,994,500 11,165,213	Due from Bangko Sentral ng Pilipinas	19,324,216,347.64	31,299,193,920.18
Financial Assets at Fair Value through Profit or Loss (FVPL) 1	9 9 1		
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net			
Debt Securities at Amortized Cost - Net			
Data Damplo Central per Plipinas 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	• • • • • • • • • • • • • • • • • • • •	7 7 7	, , , , , , , , , , , , , , , , , , ,
a) Leans to Bangko Sentral ng Pilipinas 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00		7 7 7	
Distribut Loans Receivable			
Common C	,	0.00	0.00
Description of the Content	,	86.034.526.687.81	88,559,093,324,65
Allowance for Credit Losses 1.148,627,622.10 1.148,627,622.10 1.128,62.031,393.25 1.148,627,622.10 1.128,62.031,393.25 1.148,627,622.10 1.128,62.031,393.25 1.148,627,622.10 1.128,62.031,393.25 1.148,627,622.10 1.128,62.031,393.25 1.128,62.031,393.25 1.128,62.031,393.25 1.128,62.031,393.25 1.128,62.031,393.25 1.128,62.031,393.25 1.128,62.031,393.25 1.128,62.031,393.25 1.128,62.031,393.25 1.128,62.031,393.25 1.128,62.031,393.25 1.128,62.031,393.25 1.128,62.031,393.25 1.128,62.031,393.25 1.128,62.031,393.25 1.128,62.031,393.25 1.128,62.031,393.25 1.128,62.031,393.25 1.128,62.031,393.25 1.128,62.031,393.25 1.128,62.031,393.25 1.128,62.031,393.25 1.128,62.031,393.25 1.128,62.031,393.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.25 1.128,63.2	,		, , , , , , , , , , , , , , , , , , ,
Total Loan Portfolio - Net			
Equity Investment in subsidiaries, Associates and Joint Ventures - Net 2,285,072,969,51 2,231,842,738,76 Bank Premises, Furniture, Exture and Equipment - Net 6,504,518,12 1,508,582,53 Sales Contract Receivables - Net 0,00 0,00 Non-Current Assets Held for Sale 0,00 0,00 Other Assets - Net 43,525,887,548,62 53,166,052,959,75 Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank) 287,416,044,500,06 0,00 TOTAL ASSETS 10,031,749,097,56 9,025,015,640,14 Pinancial Liabilities at Fair Value through Profit or Loss (FVPL) 10,031,749,097,56 9,025,015,640,14 Poposit Liabilities 181,522,815,514,95 180,777,974,688,99 Due to Other Banks 6,511,770,884,55 8,290,555,235,35 Bills Payable 3,704,661,336,60 11,526,819,488,42 a) BSP (Rediscounting and Other Advances) 0,00 0,00 b) Interbank Loans Payable 0,00 0,00 c) Other Borrowings, including Deposit Substitutes 3,704,661,336,60 11,526,819,488,42 Bonds Payable-Net 0,00 0,00 0,00 Unsecure			
Real and Other Properties Acquired - Net			
Real and Other Properties Acquired - Net 6,504,518.12 1,508,582,53 Sales Contract Receivables - Net 0.00 0.00 Other Assets - Net 43,525,87,548,62 53,166,029,997,5 Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank) 0.00 0.00 Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank) 287,416,040,509.66 312,923,196,824.92 LIAB ILITIES Financial Liabilities at Fair Value through Profit or Loss (FVPL) ³⁷ 10,031,749,097.56 9,025,015,640,14 Deposit Liabilities 181,522,815,514.95 180,777,974.688.99 Due to Other Banks 6,511,770,884.55 8,290,555,235.5 Blils Payable 3,704,661,336.60 11,526,819,488.42 a) BSP (Rediscounting and Other Advances) 0.00 0.00 b) Interbank Loans Payable 0.00 0.00 c) Other Borrowings, including Deposit Substitutes 3,704,661,336.60 11,526,819,488.42 Bonds Payable-Net 0.00 0.00 Unsecured Subordinated Debt - Net 0.00 0.00 Redemable Preferred Shares 0.00 0.00	• •		
Sales Contract Receivables - Net 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00			
Non-Current Assets Held for Sale 0.00 0.00 Other Assets - Net 43,525,887,548,62 53,166,052,959.75 Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank) 287,416,040,500.96 312,923,196,824.92 LIAB ILITIES Financial Liabilities at Fair Value through Profit or Loss (FVPL) ^{3/2} 10,031,749,097.56 9,025,015,640.14 Deposit Liabilities 181,522,815,514.95 180,777,974,688.95 Due to Other Banks 6,511,770,884.55 8,290,555,235.35 Bills Payable 3,704,661336.00 11,526,819,488.42 a) BSP (Rediscounting and Other Advances) 0.00 0.00 b) Interbank Loans Payable 0.00 0.00 c) Other Drowings, including Deposit Substitutes 3,704,661336.00 11,526,819,488.42 Bonds Payable-Net 0.00 0.00 0.00 Unsecured Subordinated Deb - Net 0.00 0.00 0.00 Cedecemable Preferred Shares 0.00 0.00 0.00 Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank) 21,402,324,631.70 27,458,557,668.10 TOTAL LIABI	: :		
Net Pole from Head Office/Branches/Agencies (Philippine branch of a foreign bank) 1,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000			
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank) 287,416,040,509.66 31,2923,196,824.27			
TOTAL ASSETS		7 7 7	, , , , , , , , , , , , , , , , , , ,
Pinancial Liabilities at Fair Value through Profit or Loss (FVPL) 10,031,749,097.56 9,025,015,640.14 Deposit Liabilities 181,522,815,514.95 180,777,974,688.99 Due to Other Banks 6,511,770,884.55 8,290,555,235.35 Bills Payable 3,704,661,336.60 11,526,819,488.42 a) BSP (Rediscounting and Other Advances) 0.00 0.00 b) Interbank Loans Payable 0.00 0.00 c) Other Borrowings, including Deposit Substitutes 3,704,661,336.60 11,526,819,488.42 Bonds Payable-Net 0.00 0.00 Cusecured Subordinated Debt - Net 0.00 0.00 Redeemable Preferred Shares 0.00 0.00 Other Liabilities 45,651,196,129.81 59,184,556,884.56 Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank) 21,402,324,631.70 27,458,557,668.10 TOTAL LIABILITIES 3 20,263,479,605.56 STOCKHOLDERS' EQUITY 2,987,829,996,14 Retained Earnings 4,408,508,005.36 2,987,829,996,14 Retained Earnings 1,141,321,286.96 761,321,286.96 Other Capital Accounts 152,076,613.47 20,948,936.26 Assigned Capital 1,289,617,000.00 12,889,617,000.00 TOTAL STOCKHOLDERS' EQUITY 18,591,522,905.79 16,659,717,219.36 TOTAL STOCKHOLDERS' EQUITY 18,591,522,905.79 16,659,717,219.36			
Deposit Liabilities 181,522,815,514.95 180,777,974,688.99 Due to Other Banks 6,511,770,884.55 8,290,555,235.35 Bills Payable 3,704,661,336.60 11,526,819,488.42 a) BSP (Rediscounting and Other Advances) 0.00 0.00 b) Interbank Loans Payable 0.00 0.00 c) Other Borrowings, including Deposit Substitutes 3,704,661,336.60 11,526,819,488.42 Bonds Payable-Net 0.00 0.00 Unsecured Subordinated Debt - Net 0.00 0.00 Redeemable Preferred Shares 0.00 0.00 Other Liabilities 45,651,196,129.81 59,184,556,884.56 Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank) 21,402,324,631.70 27,458,557,668.10 TOTAL LIABILITIES STOCKHOLDERS' EQUITY Capital Stock 0.00 0.00 Additional Paid-In Capital 0.00 0.00 Undivided Profits 4,408,508,005.36 2,987,829,996.14 Retained Earnings 1,141,321,286.96 761,321,286.96 Other Capital Accounts 152,076,613.47 20,948,936.26	LIABILITIES		
Deposit Liabilities 181,522,815,514.95 180,777,974,688.99 Due to Other Banks 6,511,770,884.55 8,290,555,235.35 Bills Payable 3,704,661,336.60 11,526,819,488.42 a) BSP (Rediscounting and Other Advances) 0.00 0.00 b) Interbank Loans Payable 0.00 0.00 c) Other Borrowings, including Deposit Substitutes 3,704,661,336.60 11,526,819,488.42 Bonds Payable-Net 0.00 0.00 Unsecured Subordinated Debt - Net 0.00 0.00 Redeemable Preferred Shares 0.00 0.00 Other Liabilities 45,651,196,129.81 59,184,556,884.56 Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank) 21,402,324,631.70 27,458,557,668.10 TOTAL LIABILITIES STOCKHOLDERS' EQUITY Capital Stock 0.00 0.00 Additional Paid-In Capital 0.00 0.00 Undivided Profits 4,408,508,005.36 2,987,829,996.14 Retained Earnings 1,141,321,286.96 761,321,286.96 Other Capital Accounts 152,076,613.47 20,948,936.26	Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	10,031,749,097.56	9,025,015,640.14
Due to Other Banks 6,511,770,884.55 8,290,555,235.35 Bills Payable 3,704,661,336.60 11,526,819,488.42 a) BSP (Rediscounting and Other Advances) 0.00 0.00 b) Interbank Loans Payable 0.00 0.00 c) Other Borrowings, including Deposit Substitutes 3,704,661,336.60 11,526,819,488.42 Bonds Payable-Net 0.00 0.00 Unsecured Subordinated Debt - Net 0.00 0.00 Redeemable Preferred Shares 0.00 0.00 Other Liabilities 45,651,196,129.81 59,184,556,884.56 Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank) 21,402,324,631.70 27,458,557,668.10 TOTAL LIABILITIES 268,824,517,595.17 296,263,479,605.56 STOCKHOLDERS' EQUITY Capital Stock 0.00 0.00 Additional Paid-In Capital 0.00 0.00 Undivided Profits 4,408,508,005.36 2,987,829,996.14 Retained Earnings 1,141,321,286.96 761,321,286.96 Other Capital Accounts 152,076,613.47 20,948,936.26		181,522,815,514.95	
Bills Payable 3,704,661,336.60 11,526,819,488.42 a) BSP (Rediscounting and Other Advances) 0.00 0.00 b) Interbank Loans Payable 0.00 0.00 c) Other Borrowings, including Deposit Substitutes 3,704,661,336.60 11,526,819,488.42 Bonds Payable-Net 0.00 0.00 Unsecured Subordinated Debt - Net 0.00 0.00 Redeemable Preferred Shares 0.00 0.00 Other Liabilities 45,651,196,129.81 59,184,556,884.56 Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank) 21,402,324,631.70 27,458,557,668.10 TOTAL LIABILITIES 268,824,517,595.17 296,263,479,605.56 Capital Stock 0.00 0.00 Additional Paid-In Capital 0.00 0.00 Undivided Profits 4,408,508,005.36 2,987,829,996.14 Retained Earnings 1,141,321,286.96 761,321,286.96 Other Capital Accounts 152,076,613.47 20,948,936.26 Assigned Capital 12,889,617,000.00 12,889,617,000.00 TOTAL STOCKHOLDERS' EQUITY 18,591,5	Due to Other Banks	6,511,770,884.55	
a) BSP (Rediscounting and Other Advances) 0.00 0.00 b) Interbank Loans Payable 0.00 0.00 c) Other Borrowings, including Deposit Substitutes 3,704,661,336.60 11,526,819,488.42 Bonds Payable-Net 0.00 0.00 Unsecured Subordinated Debt - Net 0.00 0.00 Redeemable Preferred Shares 0.00 0.00 Other Liabilities 45,651,196,129.81 59,184,556,884.56 Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank) 21,402,324,631.70 27,458,557,668.10 TOTAL LIABILITIES STOCKHOLDERS' EQUITY Capital Stock 0.00 0.00 Additional Paid-In Capital 0.00 0.00 Undivided Profits 4,408,508,005.36 2,987,829,996.14 Retained Earnings 1,141,321,286.96 761,321,286.96 Other Capital Accounts 152,076,613.47 20,948,936.26 Assigned Capital 12,889,617,000.00 12,889,617,000.00 TOTAL STOCKHOLDERS' EQUITY 18,591,522,905.79 16,659,717,219.36	Bills Payable		
b) Interbank Loans Payable 0.00 0.00 c) Other Borrowings, including Deposit Substitutes 3,704,661,336.60 11,526,819,488.42 Bonds Payable-Net 0.00 0.00 Unsecured Subordinated Debt - Net 0.00 0.00 Redeemable Preferred Shares 0.00 0.00 Other Liabilities 45,651,196,129.81 59,184,556,884.56 Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank) 21,402,324,631.70 27,458,557,668.10 TOTAL LIABILITIES STOCK HOLDERS' EQUITY Capital Stock 0.00 0.00 Additional Paid-In Capital 0.00 0.00 Undivided Profits 4,408,508,005.36 2,987,829,996.14 Retained Earnings 1,141,321,286.96 761,321,286.96 Other Capital Accounts 152,076,613.47 20,948,936.26 Assigned Capital 12,889,617,000.00 12,889,617,000.00 TOTAL STOCKHOLDERS' EQUITY 18,591,522,905.79 16,659,717,219.36	·		
C) Other Borrowings, including Deposit Substitutes		0.00	0.00
Bonds Payable-Net 0.00 0.00 Unsecured Subordinated Debt - Net 0.00 0.00 Redeemable Preferred Shares 0.00 0.00 Other Liabilities 45,651,196,129.81 59,184,556,884.56 Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank) 21,402,324,631.70 27,458,557,668.10 TOTAL LIABILITIES 268,824,517,595.17 296,263,479,605.56 STOCKHOLDERS' EQUITY Capital Stock 0.00 0.00 Additional Paid-In Capital 0.00 0.00 Undivided Profits 4,408,508,005.36 2,987,829,996.14 Retained Earnings 1,141,321,286.96 761,321,286.96 Other Capital Accounts 152,076,613.47 20,948,936.26 Assigned Capital 12,889,617,000.00 12,889,617,000.00 TOTAL STOCKHOLDERS' EQUITY 18,591,522,905.79 16,659,717,219.36	· · · · · · · · · · · · · · · · · · ·	3,704,661,336.60	11,526,819,488.42
Redeemable Preferred Shares 0.00 0.00 Other Liabilities 45,651,196,129.81 59,184,556,884.56 Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank) 21,402,324,631.70 27,458,557,668.10 TOTAL LIABILITIES 268,824,517,595.17 296,263,479,605.56 STOCKHOLDERS' EQUITY Capital Stock 0.00 0.00 Additional Paid-In Capital 0.00 0.00 Undivided Profits 4,408,508,005.36 2,987,829,996.14 Retained Earnings 1,141,321,286.96 761,321,286.96 Other Capital Accounts 152,076,613.47 20,948,936.26 Assigned Capital 12,889,617,000.00 12,889,617,000.00 TOTAL STOCKHOLDERS' EQUITY 18,591,522,905.79 16,659,717,219.36	,	0.00	0.00
Other Liabilities 45,651,196,129.81 59,184,556,884.56 Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank) 21,402,324,631.70 27,458,557,668.10 TOTAL LIABILITIES STOCKHOLDERS' EQUITY Capital Stock 0.00 0.00 Additional Paid-In Capital 0.00 0.00 Undivided Profits 4,408,508,005.36 2,987,829,996.14 Retained Earnings 1,141,321,286.96 761,321,286.96 Other Capital Accounts 152,076,613.47 20,048,936.26 Assigned Capital 12,889,617,000.00 12,889,617,000.00 TOTAL STOCKHOLDERS' EQUITY 18,591,522,905.79 16,659,717,219.36	Unsecured Subordinated Debt - Net	0.00	0.00
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank) 21,402,324,631.70 27,458,557,668.10 TOTAL LIABILITIES 268,824,517,595.17 296,263,479,605.56 STOCKHOLDERS' EQUITY Capital Stock 0.00 0.00 0.00 Additional Paid-In Capital 0.00 0.00 0.00 Undivided Profits 4,408,508,005.36 2,987,829,996.14 Retained Earnings 1,141,321,286.96 761,321,286.96 761,321,286.96 Other Capital Accounts 152,076,613.47 20,948,936.26 Assigned Capital 12,889,617,000.00 12,889,617,000.00 TOTAL STOCKHOLDERS' EQUITY 18,591,522,905.79 16,659,717,219.36	Redeemable Preferred Shares	0.00	0.00
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank) 21,402,324,631.70 27,458,557,668.10 TOTAL LIABILITIES 268,824,517,595.17 296,263,479,605.56 STOCKHOLDERS' EQUITY Capital Stock 0.00 0.00 0.00 Additional Paid-In Capital 0.00 0.00 0.00 Undivided Profits 4,408,508,005.36 2,987,829,996.14 Retained Earnings 1,141,321,286.96 761,321,286.96 761,321,286.96 Other Capital Accounts 152,076,613.47 20,948,936.26 Assigned Capital 12,889,617,000.00 12,889,617,000.00 10,000 TOTAL STOCKHOLDERS' EQUITY 18,591,522,905.79 16,659,717,219.36	Other Liabilities	45,651,196,129.81	59,184,556,884.56
TOTAL LIABILITIES 268,824,517,595.17 296,263,479,605.56 STOCKHOLDERS' EQUITY Capital Stock 0.00 0.00 0.00 Additional Paid-In Capital 0.00 0.00 0.00 Undivided Profits 4,408,508,005.36 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14 2,987,829,996.14	Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)		
Capital Stock 0.00 0.00 Additional Paid-In Capital 0.00 0.00 Undivided Profits 4,408,508,005.36 2,987,829,996.14 Retained Earnings 1,141,321,286.96 761,321,286.96 Other Capital Accounts 152,076,613.47 20,948,936.26 Assigned Capital 12,889,617,000.00 12,889,617,000.00 TOTAL STOCKHOLDERS' EQUITY 18,591,522,905.79 16,659,717,219.36			
Additional Paid-In Capital 0.00 0.00 Undivided Profits 4,408,508,005.36 2,987,829,996.14 Retained Earnings 1,141,321,286.96 761,321,286.96 Other Capital Accounts 152,076,613.47 20,948,936.26 Assigned Capital 12,889,617,000.00 12,889,617,000.00 TOTAL STOCKHOLDERS' EQUITY 18,591,522,905.79 16,659,717,219.36	STOCKHOLDERS' EQUITY		
Additional Paid-In Capital 0.00 0.00 Undivided Profits 4,408,508,005.36 2,987,829,996.14 Retained Earnings 1,141,321,286.96 761,321,286.96 Other Capital Accounts 152,076,613.47 20,948,936.26 Assigned Capital 12,889,617,000.00 12,889,617,000.00 TOTAL STOCKHOLDERS' EQUITY 18,591,522,905.79 16,659,717,219.36	Capital Stock	0.00	0.00
Undivided Profits 4,408,508,005.36 2,987,829,996.14 Retained Earnings 1,141,321,286.96 761,321,286.96 Other Capital Accounts 152,076,613.47 20,948,936.26 Assigned Capital 12,889,617,000.00 12,889,617,000.00 TOTAL STOCKHOLDERS' EQUITY 18,591,522,905.79 16,659,717,219.36	•	0.00	0.00
Retained Earnings 1,141,321,286.96 761,321,286.96 Other Capital Accounts 152,076,613.47 20,948,936.26 Assigned Capital 12,889,617,000.00 12,889,617,000.00 TOTAL STOCKHOLDERS' EQUITY 18,591,522,905.79 16,659,717,219.36	•	4,408,508,005.36	2,987,829,996.14
Other Capital Accounts 152,076,613.47 20,948,936.26 Assigned Capital 12,889,617,000.00 12,889,617,000.00 TOTAL STOCKHOLDERS' EQUITY 18,591,522,905.79 16,659,717,219.36			, , , ,
Assigned Capital 12,889,617,000.00 12,889,617,000.00 TOTAL STOCKHOLDERS' EQUITY 18,591,522,905.79 16,659,717,219.36	č	7 7 7	, ,
TOTAL STOCKHOLDERS' EQUITY 18,591,522,905.79 16,659,717,219.36	•		
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY 287,416,040,500.96 312,923,196,824.92	_ ·		
	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	287,416,040,500.96	312,923,196,824.92

CONTINGENT ACCOUNTS

Guarantees Issued	297,614,428.03	298,165,936.13
Financial Standby Letters of Credit	227,389,114.41	220,098,096.34
Performance Standby Letters of Credit	117,865,034,430.65	115,996,618,652.47
Commercial Letters of Credit	31,117,515.85	226,029,803.01
Trade Related Guarantees	58,691,364.35	50,335,248.74
Commitments	121,129,552,337.74	104,895,150,367.24
Spot Foreign Exchange Contracts	24,005,417,724.22	43,014,802,637.49
Securities Held Under Custodianship by Bank Proper	677,875,013,853.92	693,311,550,323.92
Trust Department Accounts	19,352,515,425.97	18,049,548,404.80
Derivatives	364,554,899,132.33	322,003,312,396.98
Others	1,582,679,369.78	2,733,694,375.68
TOTAL CONTINGENT ACCOUNTS	1,326,979,924,697.25	1,300,799,306,242.80
FINANCIAL INDICATORS (in %)		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	0.49	0.43
Net NPL Ratio	0.20	0.19
Gross NPL Coverage Ratio	211.04	303.69
Net NPL Coverage Ratio	152.77	154.69
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	0.22	0.21
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.00	0.00
LIQUIDITY		
Liquidity Coverage Ratio	251.92	251.32
Net Stable Funding Ratio	207.16	207.94
PROFITABILITY		
Return on Equity (ROE)	17.27	18.27
Return on Assets	2.36	2.40
Net Interest Margin	4.98	4.98
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	18.74	18.35
Tier 1 Capital Ratio	18.74	18.35
CAR	19.33	18.98
LEVERAGE		
Basel III Leverage Ratio	9.64	8.63
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.

I hereby certify that all matters set forth in this Balance Sheet are true and correct to the best of my knowledge and belief.

ROSARIO LYN SUMAOANG Chief Accounting Officer

 $^{2/\}mathit{This}\ acccount\ is\ comprised\ of\ Specific\ Allowance\ for\ Credit\ Losses\ and\ General\ Loan\ Loss\ Provision.$

 $^{3/ \}textit{This account is comprised of Financial Liabilities Held for Trading, and Financial Liabilities \textit{Designated at FVPL}.}$

THE HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED - PHILIPPINE BRANCH

3058 Fifth Avenue West, Bonifacio Global City, Taguig City

CONSOLIDATED BALANCE SHEET

(Banks and Financial Subsidiaries)

As of 30 September 2025

ASSETS	Current Quarter	Previous Quarter
Cash and Cash Items	705,054,959.17	636,698,328.69
Due from Bangko Sentral ng Pilipinas	19,324,216,347.64	31,299,193,920.18
Due from Other Central Banks and Banks - Net	11,988,989,955.15	12,099,274,524.18
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	14,785,776,290.98	16,009,112,992.07
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	80,313,688,346.67	76,766,203,982.68
Debt Securities at Amortized Cost - Net	7,169,629,227.91	7,176,328,875.99
Total Loan Portfolio (TLP) - Gross	107,807,984,741.49	114,348,660,751.42
a) Loans to Bangko Sentral ng Pilipinas	0.00	0.00
b) Interbank Loans Receivable	0.00	0.00
c) Loans and Receivables - Others	86,034,526,687.81	88,559,093,324.65
d) Loans and Receivables Arising from RA/CA/PR/SLB	21,773,458,053.68	25,789,567,426.77
Allowance for Credit Losses ²	1,116,523,939.45	1,486,627,622.10
Total Loan Portfolio - Net	106,691,460,802.04	112,862,033,129.32
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	1,750,341,395.12	1,753,892,466.76
Bank Premises, Furniture, Fixture and Equipment - Net	671,853,218.24	761,827,495.33
Real and Other Properties Acquired - Net	6,504,518.12	1,508,582.53
Sales Contract Receivables - Net	0.00	0.00
Non-Current Assets Held for Sale	0.00	0.00
Other Assets - Net	43,670,464,290.12	53,257,388,925.14
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	287,077,979,351.16	312,623,463,222.87
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	10,031,749,097.56	9,025,015,640.14
Deposit Liabilities	181,101,651,202.77	180,374,600,410.20
Due to Other Banks	6,511,770,884.55	8,290,555,235.35
Bills Payable	3,704,661,336.60	11,526,819,488.42
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	0.00	0.00
c) Other Borrowings, including Deposit Substitutes	3,704,661,336.60	11,526,819,488.42
Bonds Payable-Net	0.00	0.00
Unsecured Subordinated Debt - Net	0.00	0.00
Redeemable Preferred Shares	0.00	0.00
Other Liabilities	45,735,540,069.22	59,290,471,233.44
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	21,401,083,855.19	27,456,283,264.36
TOTAL LIABILITIES	268,486,456,445.89	295,963,745,271.91
STOCKHOLDERS' EQUITY		
Capital Stock	0.00	0.00
Additional Paid-In Capital	0.00	0.00
Undivided Profits	4,408,508,005.02	2,987,830,727.67
Retained Earnings	1,141,321,286.96	761,321,286.96
Other Capital Accounts	152,076,613.29	20,948,936.33
Assigned Capital	12,889,617,000.00	12,889,617,000.00
TOTAL STOCKHOLDERS' EQUITY	18,591,522,905.27	16,659,717,950.96
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	287,077,979,351.16	312,623,463,222.87
= TOTAL BANDETTES AND STOCKHOUDERS EQUIT	201,011,212,331.10	314,043,703,444.07

CONTINGENT ACCOUNTS

Guarantees Issued	297,614,428.03	298,165,936.13
Financial Standby Letters of Credit	227,389,114.41	220,098,096.34
Performance Standby Letters of Credit	117,865,034,430.65	115,996,618,652.47
Commercial Letters of Credit	31,117,515.85	226,029,803.01
Trade Related Guarantees	58,691,364.35	50,335,248.74
Commitments	121,129,552,337.74	104,895,150,367.24
Spot Foreign Exchange Contracts	24,005,417,724.22	43,014,802,637.49
Securities Held Under Custodianship by Bank Proper	677,875,013,853.92	693,311,550,323.92
Trust Department Accounts	19,352,515,425.97	18,049,548,404.80
Derivatives	364,554,899,132.33	322,003,312,396.98
Others	1,582,679,369.78	2,733,694,375.68
TOTAL CONTINGENT ACCOUNTS	1,326,979,924,697.25	1,300,799,306,242.80
FINANCIAL INDICATORS (in %)		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	0.49	0.43
Net NPL Ratio	0.20	0.19
Gross NPL Coverage Ratio	211.04	303.69
Net NPL Coverage Ratio	152.77	154.69
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	0.22	0.21
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.00	0.00
LIQUIDITY		
Liquidity Coverage Ratio	252.53	251.87
Net Stable Funding Ratio	207.87	208.59
PROFITABILITY		
Return on Equity (ROE)	17.03	18.02
Return on Assets	2.36	2.40
Net Interest Margin	4.98	4.98
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	18.96	18.55
Tier 1 Capital Ratio	18.96	18.55
CAR	19.55	19.18
LEVERAGE		
Basel III Leverage Ratio	9.78	8.75
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.

ADDITIONAL INFORMATION

List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)

HSBC Investment and Insurance Brokerage Philippines, Inc.

List of Subsidiary Insurance Companies

I hereby certify that all matters set forth in this Balance Sheet are true and correct to the best of my knowledge and belief.

ROSARIO LYN SUMAOANG Chief Accounting Officer

 $^{2/ \}textit{This account is comprised of Specific Allowance for \textit{Credit Losses} \ and \ \textit{General Loan Loss Provision}.$

 $^{3/ \}textit{This account is comprised of Financial Liabilities Held for Trading, and Financial Liabilities \textit{Designated at FVPL}.}$