

STATEMENT OF CONDITION

As of December 31, 2024

ASSETS		Current Quarter		Previous Quarter	
	_		_		
Cash and Cash Items	Р	0.00	Р	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	
		20 107 100 225 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	
		11,209,130,103.09		0,237,004,303.27	
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	Р		D		
	P	49,131,403,475.33	P	38,778,988,515.54	
LIABILITIES AND STOCKHOLDERS' EQUITY					
LIABILITIES					
Deposit Liabilities	Р	33,637,534,293.38	Р	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	_				
TOTAL LIADILITIES	Ρ	39,142,598,301.17	Р	29,511,273,978.01	
STOCKHOLDERS' EQUITY					
Capital Stock	Ρ	0.00	Р	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	Р	9,988,805,174.16	Р	9,267,714,537.53	
		5,566,665,174.10	r	5,207,714,557.55	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	Р	49,131,403,475.33	р	38,778,988,515.54	
TOTAL ELADETTES AND STOCKTOEDENS EQUIT					
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			P		
CONTINGENT ACCOUNTS					
CONTINGENT ACCOUNTS Commitments	P	13,646,707,504.48		12,195,020,457.53	
	Ρ	13,646,707,504.48	Р	12,195,020,457.53	
Commitments			Р		
Commitments	Ρ	13,646,707,504.48	Р	12,195,020,457.53	
Commitments TOTAL CONTINGENT ACCOUNTS	Ρ	13,646,707,504.48	Р	12,195,020,457.53	
Commitments TOTAL CONTINGENT ACCOUNTS	Ρ	13,646,707,504.48	Р	12,195,020,457.53	
Commitments TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY	Ρ	13,646,707,504.48 13,646,707,504.48	Р	12,195,020,457.53 12,195,020,457.53	
Commitments TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio	Ρ	13,646,707,504.48 13,646,707,504.48 5.29	Р	12,195,020,457.53 12,195,020,457.53 5.25	
Commitments TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY	Ρ	13,646,707,504.48 13,646,707,504.48	Р	12,195,020,457.53 12,195,020,457.53	
Commitments TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio	Ρ	13,646,707,504.48 13,646,707,504.48 5.29 0.31	Р	12,195,020,457.53 12,195,020,457.53 5.25 0.63	
Commitments TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio	Ρ	13,646,707,504.48 13,646,707,504.48 13,646,707,504.48 5.29 0.31 147.71	Р	12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 5 .25 0.63 150.39	
Commitments TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio	Ρ	13,646,707,504.48 13,646,707,504.48 5.29 0.31	Р	12,195,020,457.53 12,195,020,457.53 5.25 0.63	
Commitments TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio	Ρ	13,646,707,504.48 13,646,707,504.48 13,646,707,504.48 5.29 0.31 147.71	Р	12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 5 .25 0.63 150.39	
Commitments TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS	Ρ	13,646,707,504.48 13,646,707,504.48 13,646,707,504.48 5.29 0.31 147.71 98.09	Р	12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 5.25 0.63 150.39 94.56	
Commitments TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio	Ρ	13,646,707,504.48 13,646,707,504.48 13,646,707,504.48 5.29 0.31 147.71	Р	12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 5 .25 0.63 150.39	
Commitments TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP	P P	13,646,707,504.48 13,646,707,504.48 13,646,707,504.48 5.29 0.31 147.71 98.09 0.00	Р	12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 15 ,0.39 9 4.56	
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Commitments TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP	P P	13,646,707,504.48 13,646,707,504.48 13,646,707,504.48 5.29 0.31 147.71 98.09 0.00	Р	12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 15 ,0.39 9 4.56	
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Commitments TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related P Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio 4/ Net Stable Funding Ratio 4/	P P	13,646,707,504.48 13,646,707,504.48 13,646,707,504.48 13,646,707,504.48 5.29 0.31 147.71 98.09 s 0.00 s 0.00	Р	12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 0.00 0.03 0.000 0.00	
Commitments TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related P Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio 4/	P P	13,646,707,504.48 13,646,707,504.48 13,646,707,504.48 13,646,707,504.48 5.29 0.31 147.71 98.09 s 0.00 s 0.00	Р	12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 0.00 0.03 0.000 0.00	
Commitments TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related P Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio 4/ Net Stable Funding Ratio 4/	P P	13,646,707,504.48 147,71 98,09 16,700 0,000 0,000 16,73,68 241,26	Р	12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 12,195,020,457.53 0.63 150.39 94.56 0.00	
Commitments TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related P Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI Liquidity Coverage Ratio 4/ Net Stable Funding Ratio 4/ PROFITABILITY Return on Equity (ROE)	P P	13,646,707,504.48 13,646,707,504.48 13,646,707,504.48 13,646,707,504.48 5.29 0.31 147.71 98.09 0.00	Р	12,195,020,457.53 15,039 94.56 0,000 0,000 0,000 0,000 15,154,323 183.68 1,0,78	
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Other Financial Assets Mandatorily Measured at FVPL.

2/ This acccount 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

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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

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