



## Balance Sheet

Solo Basis

**CATHAY UNITED BANK CO. LTD. MANILA BRANCH** **000473**

(Name of Bank)

(Bank Code)

**As of March 31, 2024**

ASSETS	Account Code	AMOUNT	
		Current Quarter	Previous Quarter
Cash and Cash Items	108000000000000000	3,915,260.02	4,185,927.65
Due from Bangko Sentral ng Pilipinas	105150000000000000	834,566,774.05	1,077,634,867.57
Due from Other Central Banks and Banks-Net	105220000000000000	184,695,808.93	185,377,209.56
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	113000000000000000	0.00	0.00
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	195210000000000000	0.00	0.00
Debt Securities at Amortized Cost - Net	195241000000000000	414,872,981.67	358,708,688.92
Loans to Bangko Sentral ng Pilipinas	140050000000000000	0.00	0.00
Interbank Loans Receivable	140100000000000000	1,597,000,000.00	636,755,000.00
Loans and Receivables - Others	140150300000000000	3,694,725,726.20	4,218,305,726.20
Loans and Receivables Arising from RA/CA/PR/SLB	140200000000000000	0.00	499,259,691.00
Total Loan Portfolio (TLP) – Gross	499020000000000000	5,291,725,726.20	5,354,320,417.20
Allowance for Credit Losses 2/	499800000000000000	37,227,257.26	42,743,057.26
Total Loan Portfolio - Net	195400000000000000	5,254,498,468.94	5,311,577,359.94
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	195452500000000000	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment-Net	195500500000000000	75,785,780.41	5,489,995.93
Real and Other Properties Acquired - Net	195501000000000000	0.00	0.00
Sales Contract Receivables - Net	195451500000000000	0.00	0.00
Non-Current Assets Held for Sale	150150000000000000	0.00	0.00
Other Assets-Net	152500000000000000	88,184,851.41	89,868,196.79
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	155250000000000000	0.00	0.00
<b>TOTAL ASSETS</b>	<b>100000000000000000</b>	<b>6,856,519,925.43</b>	<b>7,032,842,246.36</b>
<b>LIABILITIES</b>			
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	208000000000000000	0.00	0.00
Deposit Liabilities	215000000000000000	330,155,406.72	1,437,237,354.80
Due to Other Banks	220050000000000000	0.00	0.00
Bills Payable	220100000000000000	0.00	0.00
BSP (Rediscounting and Other Advances)	220100001500000000	0.00	0.00
Interbank Loans Payable	220100002000000000	0.00	0.00
Other Borrowings, including Deposit Substitutes	220100003500000000	0.00	0.00
Bonds Payable-Net	295201500000000000	0.00	0.00
Unsecured Subordinated Debt - Net	295202000000000000	0.00	0.00
Redeemable Preferred Shares	220250000000000000	0.00	0.00
Other Liabilities	240200000000000000	100,062,432.84	50,879,765.08

Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	1,185,435,996.86	186,034,548.72
<b>TOTAL LIABILITIES</b>	200000000000000000	1,615,653,836.42	1,674,151,668.60
<b>Stockholders' Equity</b>			
Capital Stock	305000000000000000	0.00	0.00
Additional Paid-In Capital	305200000000000000	0.00	0.00
Undivided Profit	315150000000000000	65,671,410.78	183,495,899.54
Retained Earnings	315000000000000000	0.00	0.00
Other Capital Accounts	335200000000000000	4,726,144.00	4,726,144.00
Assigned Capital	325200000000000000	5,170,468,534.24	5,170,468,534.24
<b>TOTAL STOCKHOLDERS' EQUITY</b>	300000000000000000	5,240,866,089.02	5,358,690,577.78
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	905000000000000000	<b>6,856,519,925.44</b>	<b>7,032,842,246.38</b>
<b>CONTINGENTS ACCOUNTS</b>			
Guarantees Issued	405000000000000000	0.00	0.00
Financial Standby Letters of Credit	410050000000000000	0.00	0.00
Performance Standby Letters of Credit	410100000000000000	0.00	0.00
Commercial Letters of Credit	415000000000000000	0.00	0.00
Trade Related Guarantees	420000000000000000	0.00	0.00
Commitments	425000000000000000	3,432,080,000.00	3,030,440,000.00
Spot Foreign Exchange Contracts	430000000000000000	0.00	0.00
Securities Held Under Custodianship by Bank Proper	495220000000000000	0.00	0.00
Trust Department Accounts	495250000000000000	0.00	0.00
Derivatives	435000000000000000	0.00	0.00
Others	440000000000000000	0.00	0.00
<b>TOTAL CONTINGENT ACCOUNTS</b>	400000000000000000	<b>3,432,080,000.00</b>	<b>3,030,440,000.00</b>
<b>FINANCIAL INDICATORS (in %)</b>			
Gross Non-Performing Loans (NPL) Ratio	499150500000000000	0.00	0.00
Net NPL Ratio	499151000000000000	0.00	0.00
Gross NPL Coverage Ratio	499152500000000000	0.00	0.00
Net NPL Coverage Ratio	499153000000000000	0.00	0.00
<b>RELATED PARTY TRANSACTIONS</b>		0.00	0.00
Ratio of Loans to Related Parties to gross TLP	499401000000000000	0.00	0.00
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	499401500000000000	0.00	0.00
Ratio of DOSRI Loans to gross TLP	499451000000000000	0.00	0.00
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	499451500000000000	0.00	0.00
<b>LIQUIDITY</b>			
Liquidity Coverage Ratio	499550500000000000	885.78	1,133.58
Net Stable Funding Ratio	499551000000000000	293.55	290.52
Minimum Liquidity Ratio	499551500000000000	0.00	0.00
<b>PROFITABILITY</b>			
Return on Equity (ROE)	499350000000000000	5.00	3.55
Return on Assets	499351000000000000	3.29	2.76
Net Interest Margin	499351500000000000	1.62	6.06
<b>CAPITAL ADEQUACY</b>			
Common Equity Tier 1 Ratio	499650501500000000	111.72	108.25
Tier 1 Capital Ratio	499650501000000000	111.72	108.25
CAR	499650500500000000	112.45	109.07

LEVERAGE			
Basel III Leverage Ratio	499850000000000000	80.40	77.43
Deferred Charges not yet Written Down	499700000000000000	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.

  
YU-SHU CHEN

Corporate Banking Head


  
SHIH-JEN CHENG

Country Head

MAKATI CITY

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SERIES OF 2024

  
**ATTY. JOEL FERRER FLORES**  
Notary Public for Makati City  
Until December 31, 2024  
Appointment No. M-115 (2023-2024)  
Roll Of Attorney No. 77376  
MCLB Compliance VIII No. 0001393-  
Jan. 3, 2023 until Apr. 12, 2028  
PTR NO. 10073945/ Jan. 2, 2024/ Makati City  
IBP No. 330740/ Jan. 2, 2024/ Pasig City  
1107 Bataan St., Guadalupe Nuevo, Makati City