

ASSETS

	CURRENT QUARTER	PREVIOUS QUARTER
Cash and Cash Items	P 2,263,238,661.19	P 2,369,510,068.48
Due From Bangko Sentral ng Pilipinas	18,613,768,607.06	11,238,140,941.09
Due from Other Central Banks and Banks - Net	2,828,383,253.19	2,473,595,188.96
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	50,615,223.66	50,609,703.28
Financial Assets at Fair Value through Other Comprehensive Income (FVOCI) - Net	17,193,271,516.52	15,400,311,259.26
Debt Securities at Amortized Cost - Net	9,199,749,229.38	8,509,501,161.81
Loans to Bangko Sentral ng Pilipinas	-	-
Interbank Loans Receivable	-	-
Loans and Receivables - Others	147,199,962,719.34	141,325,906,726.71
Loans and Receivables Arising from RA/CA/PR/SLB	-	4,600,000,000.00
Total Loan Portfolio (TLP) - Gross	147,199,962,719.34	145,925,906,726.71
Allowance for Credit Losses 2/	2,489,579,895.76	2,314,216,508.51
Total Loan Portfolio - Net	144,710,382,823.58	143,611,690,218.20
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	2,192,208.00	2,192,208.00
Bank Premises, Furniture, Fixture and Equipment - Net	2,043,307,582.94	2,108,058,110.52
Real and Other Properties Acquired - Net	1,331,268,469.32	1,325,060,719.98
Sales Contract Receivables - Net	982,038,582.85	1,010,920,736.03
Non-Current Assets Held for Sale	911,879,537.72	845,679,797.71
Other Assets - Net	6,035,334,708.34	6,016,140,547.50
"Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)"	-	-
TOTAL ASSETS	P 206,165,430,403.75	P 194,961,410,660.83

LIABILITIES

Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	P -	P -
Deposit Liabilities	181,411,740,514.42	170,728,892,887.74
Due to Other Banks	-	-
Bills Payable	-	-
BSP (Rediscounting and Other Advances)	-	-
Interbank Loans Payable	-	-
Other Borrowings, including Deposit Substitutes	-	-
Bonds Payable-Net	-	-
Unsecured Subordinated Debt - Net	-	-
Redeemable Preferred Shares	-	-
Other Liabilities	5,034,554,610.07	4,963,601,966.61
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	-	-
TOTAL LIABILITIES	P 186,446,295,124.49	P 175,692,494,854.35

STOCKHOLDERS' EQUITY

Capital Stock	P 11,543,579,100.00	P 11,543,579,100.00
Additional Paid-In Capital	475,349,012.00	475,349,012.00
Undivided Profits	1,092,648,627.55	557,275,235.84
Retained Earnings	6,448,662,439.46	6,539,820,357.01
Other Capital Accounts	158,896,100.25	152,892,101.63
Assigned Capital	-	-
TOTAL STOCKHOLDERS' EQUITY	P 19,719,135,279.26	P 19,268,915,806.48
TOTAL LIABILITIES & STOCKHOLDERS' EQUITY	P 206,165,430,403.75	P 194,961,410,660.83

CONTINGENT ACCOUNTS

Guarantees Issued	P -	P -
Financial Standby Letters of Credit	-	-
Performance Standby Letters of Credit	41,938,141.25	46,169,555.70
Commercial Letters of Credit	-	-
Trade Related Guarantees	-	-
Commitments	2,408,113,084.64	2,396,655,845.38
Spot Foreign Exchange Contracts	-	-
Securities Held Under Custodianship by Bank Proper	-	-
Trust Department Accounts	-	-
Derivatives	-	-
Others	10,730,779.03	35,385,471.33
TOTAL CONTINGENT ACCOUNTS	P 2,460,782,004.92	P 2,478,210,872.41

FINANCIAL INDICATORS (in %)

ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	2.77	2.65
Net NPL Ratio	1.56	1.59
Gross NPL Coverage Ratio	61.08	59.78
Net NPL Coverage Ratio	48.61	44.58
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	1.11	1.10
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	-	-
Ratio of DOSRI Loans to gross TLP	0.78	0.77
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	-	-
LIQUIDITY		
Liquidity Coverage Ratio 4/	123.34	116.78
Net Stable Funding Ratio 4/	122.35	120.47
Minimum Liquidity Ratio 5/	-	-
PROFITABILITY		
Return on Equity (ROE)	11.38	11.76
Return on Assets	1.11	1.17
Net Interest Margin	5.28	5.54
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio 4/	10.76	10.91
Tier 1 Capital Ratio	10.76	10.91
CAR	11.64	11.85
LEVERAGE		
Basel III Leverage Ratio 4/	7.91	8.19
Deferred Charges not yet Written Down	-	-

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

REPUBLIC OF THE PHILIPPINES)
Makati City) S.S.

We, LUIS BERNARDO A. PUHAWAN and JAMES CHRISTIAN T. DEE of the above mentioned bank do solemnly swear, that all matters set forth in the above Balance Sheet are true and correct to the best of our knowledge and belief.

(Sgd.) LUIS BERNARDO A. PUHAWAN
SVP, Contollership Group

(Sgd.) JAMES CHRISTIAN T. DEE
President

SUBSCRIBED AND SWORN to before me this 29th day of JULY, 2025 at Makati City, affiants exhibiting to me their Driver's License Nos D16-94-111980 and N01-90-107895, respectively.

Doc. No. 18
Book No. XII
Page No. 5
Series of 2025

ATTY. RICHARD S. DEL ROSARIO
Notary Public until December 31, 2025
Appointment No. M-153 (2024-2025) 02/19/2024 for Makati City
Roll No 73045/ IBP No. 488082 issued on 12/27/2024
PTR No 10465525 01/02/2025 Makati City
MCLE Compliance No VIII-0017561 12/18/2024
314 Sen. Gil Puyat Avenue, Makati City

BOARD OF DIRECTORS

RICARDO R. CHUA
Chairman

NANCY D. YANG
Vice Chairman

JAMES CHRISTIAN T. DEE
Director

ROMEO D. UYAN, JR
Director

PATRICK D. CHENG
Director

ALOYSIUS C. ALDAY, JR.
Director

HERBERT T. SY, JR.
Director

PHILIP S.L. TSAI
Independent Director

CLAIRE ANN T. YAP
Independent Director

GENARO V. LAPEZ
Independent Director

ANTONIO S. ESPEDIDO, JR.
Independent Director

EXECUTIVE OFFICERS

JAMES CHRISTIAN T. DEE
President

JAN NIKOLAI M. LIM
Senior Vice President

LUIS BERNARDO A. PUHAWAN
Senior Vice President

NIEL C. JUMAWAN
First Vice President II

JOSEPHINE F. FERNANDEZ
First Vice President II

ADONIS C. YAP
First Vice President I

FREDERICK M. PINEDA
First Vice President I

