

314 Sen. Gil Puyat Avenue, 1200 Makati City, Philippines
(Head Office and Branches)

BALANCE SHEET

As of September 30, 2023

	AMOUNT	
	Current Quarter	Previous Quarter
ASSETS		
Cash and Cash Items	P 1,823,946,246.67	P 2,042,125,272.80
Due From Bangko Sentral ng Pilipinas (BSP)	20,603,728.85	15,270,786,456.82
Due From Other Banks	1,984,725,133.88	2,118,025,092.66
Financial Assets at Fair Value through Profit or Loss	50,030,588.27	-
Available-for-Sale Financial Assets - Net	3,046,503,119.47	2,122,870,022.30
Held-to-Maturity Financial Assets - Net	6,348,269,129.19	6,410,907,257.16
Unquoted Debt Securities Classified as Loans - Net	-	-
Investments in Non-Marketable Equity Security - Net	-	-
Loans and Receivables - Net	109,076,599,026.32	102,433,372,763.25
Loans to BSP	-	-
Interbank Loans Receivable	-	-
Loans and Receivables - Others	106,961,485,539.67	100,214,318,192.83
Loans and Receivables Arising from RA/CA/PR/SLB	2,500,000,000.00	2,583,863,794.00
General Loan Loss Provision	384,886,513.35	364,809,223.58
Other Financial Assets - Net	2,060,694,160.85	1,905,910,297.66
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	2,192,208.00	2,192,208.00
Bank Premises, Furniture, Fixture and Equipment - Net	1,868,513,134.73	1,819,616,552.43
Real and Other Properties Acquired - Net	1,594,103,064.33	1,600,911,616.35
Non-Current Assets Held for Sale - Net	285,113,746.60	224,057,474.76
Other Assets - Net	3,995,364,274.15	3,845,832,253.64
Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	-	-
TOTAL ASSETS	P 152,739,782,683.62	P 139,796,607,267.83
LIABILITIES		
Financial Liabilities at Fair Value Through Profit or Loss	P -	P -
Deposit Liabilities	133,458,170,908.68	121,171,069,394.86
Due to Other Banks	-	-
Bills Payable	-	-
BSP (Rediscounting and Other Advances)	-	-
Interbank Loans Payable	-	-
Other Deposit Substitute	-	-
Others	-	-
Bonds Payable - Net	-	-
Unsecured Subordinated Debt - Net	-	-
Redeemable Preferred Shares	-	-
Special Time Deposit	-	-
Due to BSP	-	-
Other Financial Liabilities	1,859,414,742.99	1,799,591,723.05
Other Liabilities	2,306,097,306.42	2,236,122,994.11
Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	-	-
TOTAL LIABILITIES	P 137,623,682,958.09	P 125,206,784,112.02
STOCKHOLDERS' EQUITY		
Capital Stock	P 11,028,928,112.00	P 11,028,928,112.00
Other Capital Accounts	1,580,538,391.98	1,054,168,309.51
Retained Earnings	2,506,633,221.55	2,506,726,734.30
Assigned Capital	-	-
TOTAL STOCKHOLDERS' EQUITY	P 15,116,099,725.53	P 14,589,823,155.81
TOTAL LIABILITIES & STOCKHOLDERS' EQUITY	P 152,739,782,683.62	P 139,796,607,267.83
CONTINGENT ACCOUNTS		
Guarantees Issued	P -	P -
Financial Standby Letters of Credit	-	-
Performance Standby Letters of Credit	54,121,695.49	61,891,695.49
Commercial Letters of Credit	-	-
Trade Related Guarantees	-	-
Commitments	1,715,367,614.55	1,527,698,361.14
Spot Foreign Exchange Contracts	-	-
Securities Held Under Custodianship by Bank Proper	-	-
Trust Department Accounts	-	-
Trust and Other Fiduciary Accounts	-	-
Agency Accounts	-	-
Advisory/Consultancy	-	-
Derivatives	-	-
Others	23,312,835.98	40,890,670.80
TOTAL CONTINGENT ACCOUNTS	P 1,792,802,146.02	P 1,630,480,727.43
ADDITIONAL INFORMATION:		
Gross Total Loan Portfolio (TLP)	P 111,323,948,641.73	P 104,707,657,203.85
Specific allowance for credit losses on the TLP	1,862,463,102.06	1,909,475,217.02
Non-Performing Loans (NPLs)	-	-
a) Gross NPLs	P 3,644,364,158.28	P 3,760,931,194.24
b) Ratio of gross NPLs to gross TLP (%)	3.27	3.59
c) Net NPLs	P 2,116,956,430.89	P 2,170,016,640.39
d) Ratio of Net NPLs to gross TLP (%)	1.90	2.07
e) Ratio of total allowance for credit losses to gross NPLs (%)	77.93	72.96
f) Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	51.11	50.77
Classified Loans and Other Risk Assets, gross of allowance for credit losses	P 13,279,459,407.52	P 11,635,771,173.93
DOSRI Loans and receivables, gross allowance of credit losses	6,207,046.72	5,634,247.74
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	0.01	0.01
Gross non-performing DOSRI loans and receivables	-	-
Ratio of gross non-performing loans and receivables to TLP (%)	-	-
Percent Compliance Ratio with Magna Carta	-	-
a) 8% for Small Enterprises	0.95	1.12
b) 2% for Medium Enterprises	2.87	3.12
Return on Equity (ROE) (%)	14.81	14.65
Capital Adequacy Ratio (CAR) (Solo Basis)	-	-
a) Total CAR (%)	11.78	12.15
b) Tier 1 Ratio (%)	10.84	11.23
c) Common Tier 1 Ratio (%)	10.84	11.23
Liquidity Coverage Ratio (LCR) on Solo Basis, as prescribed under existing regulations	-	-
a. Total Stock of High-Quality Liquid Assets (After Cap)	33,665,590,225.02	27,755,240,828.01
b. Total Net Cash Outflows	27,113,631,557.26	24,059,525,260.54
c. Liquidity Coverage Ratio (%)	124.16	115.36
Basel Leverage Ratio (BLR) on Solo Basis, as prescribed under existing regulations:	-	-
a. Tier 1 Capital	12,118,807,770.99	11,653,828,832.03
b. Exposure Measure	151,004,389,580.41	137,495,782,889.94
c. BASEL Leverage Ratio (%)	8.03	8.48
Deferred Charges not yet Written Down	P -	P -
Unbooked Allowance for Probable Losses on Financial Instruments Received	-	-
REPUBLIC OF THE PHILIPPINES)		
Makati City) S.S.		

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
PVP II, Controllorship Group

(Sgd.) JAMES CHRISTIAN T. DEE
President

SUBSCRIBED AND SWORN to before me this 20th day of November, 2023 at Makati City, affiants exhibiting to me their Driver's License Nos. D16-94-111980 and N01-90-107895, respectively.

NOEL V. DANTING
Notary Public until Dec. 31, 2024
Appointment No. M-102 (2023-2024)
Roll No. 47096, IBP No. 08446
PTR No. 9566832/01.03.23/Makati
MCLE Compliance No. VII-0015822
314 Sen. Gil Puyat Avenue, Makati City

Doc. No. 189
Book No. CCOI
Page No. 39
Series of 2023