

	Account Code	Amount	
ASSETS		Current Quarter	Previous Quarter
Cash and Cash Items	108000000000000000	2,652,631,690,28	1.040.092.822.6
Due from Bangko Sentral ng Pilipinas	1051500000000000000	4,734,106,620.58	4,648,041,235.2
Due from Other Banks	105200000000000000	5,047,559,186,10	5,700,193,245.4
Financial Assets at Fair Value through Profit or Loss	1120000000000000000	3,673,544,479.04	3,422,059,692.0
Available-for-Sale Financial Assets-Net	195200000000000000	11,153,250,646.43	10,756,074,943.2
Held-to-Maturity (HTM) Financial Assets-Net	195250000000000000	815,757,808.26	806,760,721.4
Unquoted Debt Securities Classified as Loans-Net	195300000000000000	0.00	0.0
Investments in Non-Marketable Equity Security-Net	195350000000000000	0.00	0.0
Loans and Receivables - Net	1954000000000000000	103,149,781,149.49	102,849,261,586.2
Loans to Bangko Sentral ng Pilipinas	140050000000000000	0.00	0.0
Interbank Loans Receivable	195401000000000000	0.00	0.0
Loans and Receivables - Others	140150500000000000	102,797,295,854.10	101,676,921,922.7
Loans and Receivables Arising from RA/CA/PR/SLB	195402000000000000	933,061,925.00	2,065,442,152.0
General Loan Loss Provision	175150000000000000	580,576,629.61	893,102,488.4
Other Financial Assets	1480000000000000000	672,960,831,61	788,797,433.0
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	195452500000000000	0.00	0.0
Bank Premises, Furniture, Fixture and Equipment-Net	195500500000000000	720,655,707.36	722,978,613.8
Real and Other Properties Acquired-Net	195501000000000000	1,254,618,442.99	1,263,839,973.6
Non-Current Assets Held for Sale	1501500000000000000	6,058,505.56	3,769,119.4
Other Assets-Net	1520000000000000000	4,068,422,986,31	3,625,111,219.8
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a	155250000000000000	4,000,422,300.31	3,023,111,219.6
foreign bank)	100200000000000000000000000000000000000	0.00	0.0
TOTAL ASSETS	100000000000000000	427-046-248-564-20	425 620 600 600 2
Financial Liabilities at Fair Value through Profit or Loss	208000000000000000	0.00	329,886.0
Deposit Liabilities	21500000000000000000	112,091,747,825.30	110,982,416,636.3
Due to Other Banks	2200500000000000000	0.00	0.0
Bills Payable	2201000000000000000	2,500,000,000.00	1,500,000,000.0
a) BSP (Rediscounting and Other Advances)	220100001500000000	0.00	0.0
b) Interbank Loans Payable	220100001300000000	2,500,000,000.00	1,500,000,000.0
c) Other Deposit Substitute	220100002500000000	2,300,000,000.00	1,500,000,000.0
d) Others	220100003000000000	0.00	0.0
Bonds Payable-Net	295201500000000000	0.00	0.0
Unsecured Subordinated Debt-Net	295202000000000000	0.00	0.0
Redeemable Preferred Shares	220250000000000000	0.00	0.0
Special Time Deposit	220300000000000000	0.00	0.0
Due to Bangko Sentral ng Pilipinas	230350000000000000	35,241,981.14	68,619,404.3
Other Financial Liabilities	2400500000000000000	1,740,998,925.36	2,282,968,208.2
Other Liabilities Other Liabilities	240100000000000000	4,439,351,988.43	3,965,559,947.5
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	0.00	3,965,559,947.5
		120,807,546,756,65	118 700.004 002.0
TOTAL LIABILITIES Stockholders' Equity	2000000000000000000		
TOTAL LIABILITIES Stockholders' Equity	335050000000000000	10.805.897.755.83	10,805,897,755,8
Stockholders' Equity Capital Stock		10,805,897,755.83 -463,924,332,36	
Stockholders' Equity Capital Stock Other Capital Accounts	335050000000000000	-463,924,332.36	10,805,897,755.8 -816,404,214.8 6,837,592,982,8
Stockholders' Equity Capital Stock	335050000000000000 3351000000000000000		

TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	107/040 (2.40 07/4 00)	
CONTINGENT ACCOUNTS		101 570 040 00410	1,50,625,980,606,34
Guarantees Issued	405000000000000000	0.00	0.00
Financial Standby Letters of Credit	410050000000000000	702.650.935.60	0.00
Performance Standby Letters of Credit	410100000000000000	0.00	565,965,694.56
Commercial Letters of Credit	415000000000000000	1,112,347,280.69	0.00
Trade Related Guarantees	42000000000000000	59,307,022.48	683,144,148.86
Commitments	425000000000000000	0.00	276,388.13
Spot Foreign Exchange Contracts	43000000000000000	1,305,049,440.00	0.00
Securities Held Under Custodianship by Bank Proper	495220000000000000	0.00	659,006,280.00
Trust Department Accounts	495250000000000000	11,341,047,585,48	0.00
a) Trust and Other Fiduciary Accounts	495250500000000000	1,617,758,145.03	11,341,919,718.77
b) Agency Accounts	4952510000000000000	9,723,289,440,45	1,612,766,654.91
c) Advisory/Consultancy	495251500000000000		9,729,153,063.86
Derivatives	435000000000000000	0.00	0.00
Others	440000000000000000	0.00	0.00
TOTAL CONTINGENT ACCOUNTS	40000000000000000	191,746,523.63	297,402,442.84
ADDITIONAL INFORMATION			196391 4 1959 0 10
Gross total loan portfolio (TLP)	499020000000000000	108,092,368,532.90	107 000 700 11100
Specific allowance for credit losses on the TLP	49930000000000000	4,362,010,753,80	107,632,788,444.22
Non-Performing Loans (NPLs)		4,502,010,755.80	3,890,424,369.46
a. Gross NPLs	499100500000000000	7,381,469,329.05	E 040 040 400 00
b. Ratio of gross NPLs to gross TLP (%)	499150500000000000	6.83	5,216,618,422.09
c. Net NPLs	499101000000000000	3,095,590,653.65	4.85
d. Ratio of Net NPLs to gross TLP (%)	499151000000000000	3,093,390,653.65	1,583,927,217.78
Classified Loans & Other Risk Assets, gross of allowance for credit losses	499200000000000000	2,367,490,000.00	1.47
DOSRI Loans and receivables, gross allowance of credit losses	49940000000000000	704,197,364.08	2,367,490,000.00
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	49948000000000000		923,990,952.60
Gross non-performing DOSRI loans and receivables	40050000000000000000	0.65	0.86
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	499500000000000000	0.00	181,460.45
Percent Compliance with Magna Carta (%)	499550000000000000	0.00	0.00
a. 8% for Micro and Small Enterprises	100050500000000000000000000000000000000		
b. 2% for Medium Enterprises	4990505000000000000	4.72	5.60
Return on Equity (ROE) (%)	4990510000000000000	9.93	11.10
Neturn on Equity (NOE) (%)	499350000000000000	10.96	12.44
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations			
a. Total CAR (%)	499650500500000000	13.76	42.50
b. Tier 1 Ratio (%)	499650501000000000	12.73	13.56
c. Common Tier 1 Ratio (%) 1/	499650501500000000	0.00	12.79
Deferred Charges not yet Written Down	499700000000000000	0.00	0.00
Deferred Charges not yet vyritten Down			

1/ Common Equity Tier 1 is only applicable to all Universal and Commercial Banks and their subsidiary banks

Republic of the Philippines)) s.s.

) s.s.

I/We, Relando G. Alvendia and Rolando R. Avante of the above-mentioned bank do solemnly swear that all more sheet are true and correct to the best of my/our knowledge and belief.

DENNITORS ALVENDIA

VP - Chief Accountant

ROLANDO R. AVANTE

Vice Chairman / President & CEO

SUBSCRIBED AND SWORN to before me this 1st day of September 2023 at Kalookan City, affiant exhibiting his/her/their Tax Identification No. 107-182-307 and Tax Identification No. 106-968-623.

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