

As of September 30, 2024

ASSETS

ASSETS	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Cash and Cash Items	108000000000000000	R0010	101256947.00	64889605.72
Due from Bangko Sentral ng Pilipinas	105150000000000000	R0020	232397713.61	333083449.74
Due from Other Central Banks and Banks - Net	105220000000000000	R0030	118329850.14	107847079.37
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	113000000000000000	R0040	0.00	0.00
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	195210000000000000	R0050	19608699.35	49150601.71
Debt Securities at Amortized Cost - Net	195241000000000000	R0060	229513932.78	229457982.98
Loans to Bangko Sentral ng Pilipinas	140050000000000000	R0080	0.00	0.00
Interbank Loans Receivable	140100000000000000	R0090	0.00	0.00
Loans and Receivables - Others	140150300000000000	R0100	3730296392.82	3542526243.58
Loans and Receivables Arising from RA/CA/PR/SLB	140200000000000000	R0110	50000000.00	70000000.00
Total Loan Portfolio (TLP) - Gross	499020000000000000	R0120	3,780,296,392.82	3,612,526,243.58
Allowance for Credit Losses 2/	499800000000000000	R0130	271565892.68	262200939.06
Total Loan Portfolio - Net	195400000000000000	R0070	3,508,730,500.14	3,350,325,304.52
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	195452500000000000	R0140		
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	R0150	230891734.97	217500479.93
Real and Other Properties Acquired - Net	195501000000000000	R0160	153420339.43	145211257.50
Sales Contract Receivables - Net	195451500000000000	R0170	59985085.77	67121065.21
Non-Current Assets Held for Sale	150150000000000000	R0180	0.00	0.00
Other Assets - Net	152500000000000000	R0190	142189349.48	156294603.55
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	155250000000000000	R0200	0.00	0.00
<b>TOTAL ASSETS</b>	<b>100000000000000000</b>	<b>R0210</b>	<b>4,796,324,152.67</b>	<b>4,720,881,430.23</b>

Liabilities and Stockholders' Equity

	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
<b>Liabilities</b>				
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	208000000000000000	R0010		
Deposit Liabilities	215000000000000000	R0020	3826158927.56	3784240977.34
Due to Other Banks	220050000000000000	R0030		
Bills Payable	220100000000000000	R0040	0.00	0.00
BSP (Rediscounting and Other Advances)	220100001500000000	R0050		
Interbank Loans Payable	220100002000000000	R0060		
Other Borrowings, including Deposit Substitutes	220100003500000000	R0070		
Bonds Payable-Net	295201500000000000	R0090		
Unsecured Subordinated Debt - Net	295202000000000000	R0100		
Redeemable Preferred Shares	220250000000000000	R0110		
Other Liabilities	240200000000000000	R0120	186115680.86	180930070.48
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	R0130		
<b>TOTAL LIABILITIES</b>	<b>200000000000000000</b>	<b>R0140</b>	<b>4,012,274,608.42</b>	<b>3,965,171,047.82</b>
<b>Stockholders' Equity</b>				
Capital Stock	305000000000000000	R0150	405476300.00	405476300.00
Additional Paid-In Capital	305200000000000000	R0160		0.00
Undivided Profits	315150000000000000	R0220	85770751.99	57889687.79
Retained Earnings	315000000000000000	R0170	344562944.07	344562944.07
Other Capital Accounts	335200000000000000	R0180	-51760451.81	-52218549.45
Assigned Capital	325200000000000000	R0190	0.00	0.00
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>300000000000000000</b>	<b>R0200</b>	<b>784,049,544.25</b>	<b>755,710,382.41</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>905000000000000000</b>	<b>R0210</b>	<b>4,796,324,152.67</b>	<b>4,720,881,430.23</b>

Contingent Accounts

CONTINGENT ACCOUNTS	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Guarantees Issued	405000000000000000	R0010	597653.10	5102148.70
Financial Standby Letters of Credit	410050000000000000	R0020		
Performance Standby Letters of Credit	410100000000000000	R0030		
Commercial Letters of Credit	415000000000000000	R0040		
Trade Related Guarantees	420000000000000000	R0050		
Commitments	425000000000000000	R0060	108690000.00	104623000.00
Spot Foreign Exchange Contracts	430000000000000000	R0070	0.00	0.00
Securities Held Under Custodianship by Bank Proper	495220000000000000	R0080	0.00	0.00
Trust Department Accounts	495250000000000000	R0090	0.00	0.00
Derivatives	435000000000000000	R0100	0.00	0.00
Others	440000000000000000	R0110	6005.00	10162.00
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>400000000000000000</b>	<b>R0120</b>	<b>109,293,658.10</b>	<b>109,735,310.70</b>

FINANCIAL INDICATORS (in %)

FINANCIAL INDICATORS (in %)	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
<b>ASSET QUALITY</b>				
Gross Non-Performing Loans (NPL) Ratio	499150500000000000	R0010	8.63	8.68
Net NPL Ratio	499151000000000000	R0020	1.51	1.50
Gross NPL Coverage Ratio	499152500000000000	R0030	83.25	83.65
Net NPL Coverage Ratio	499153000000000000	R0040	82.53	82.81
<b>RELATED PARTY TRANSACTIONS</b>				
Ratio of Loans to Related Parties to gross TLP	499401000000000000	R0060	0.00	0.00

Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	499401500000000000	R0070	0.00	0.00
Ratio of DOSRI Loans to gross TLP	499451000000000000	R0090	0.02	0.02
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	499451500000000000	R0100	0.00	0.00
<b>LIQUIDITY</b>				
Liquidity Coverage Ratio 4/	499550500000000000	R0110	247.51	328.37
Net Stable Funding Ratio 4/	499551000000000000	R0120	132.56	138.23
Minimum Liquidity Ratio 5/	499551500000000000	R0130		0.00
<b>PROFITABILITY</b>				
Return on Equity (ROE)	499350000000000000	R0140	15.43	16.46
Return on Assets	499351000000000000	R0150	2.50	2.69
Net Interest Margin	499351500000000000	R0160	12.16	11.82
<b>CAPITAL ADEQUACY</b>				
Common Equity Tier 1 Ratio	499650501500000000	R0170	17.14	17.13
Tier 1 Capital Ratio	499650501000000000	R0180	17.14	17.13
CAR	499650500500000000	R0190	17.20	17.20
<b>LEVERAGE</b>				
Basel III Leverage Ratio 4/	499850000000000000	R0200	15.15	14.84
Deferred Charges not yet Written Down	499700000000000000	R0210	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

I, Liza V. Mercado 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 my knowledge and belief.

Liza V. Mercado  
Executive Vice President