

ASSETS

ASSETS	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Cash and Cash Items	108000000000000000	R0010	275574786.75	201716584.23
Due from Bangko Sentral ng Pilipinas	105150000000000000	R0020	587004364.62	493043557.34
Due from Other Central Banks and Banks - Net	105220000000000000	R0030	61489907.46	71119568.74
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	0.00	0.00
Debt Securities at Amortized Cost - Net	195241000000000000	R0060	4000000.00	4000000.00
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	1719615553.49	1799882784.36
Loans and Receivables Arising from RA/CA/PR/SLB	140200000000000000	R0110	0.00	0.00
Total Loan Portfolio (TLP) - Gross	499020000000000000	R0120	1,719,615,553.49	1,799,882,784.36
Allowance for Credit Losses 2/	499800000000000000	R0130	276415809.16	279486187.10
Total Loan Portfolio - Net	195400000000000000	R0070	1,443,199,744.33	1,520,396,597.26
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	195452500000000000	R0140	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	R0150	122774090.89	126742695.52
Real and Other Properties Acquired - Net	195501000000000000	R0160	65600294.34	66802143.47
Sales Contract Receivables - Net	195451500000000000	R0170	2310079.20	1002083.00
Non-Current Assets Held for Sale	150150000000000000	R0180	0.00	0.00
Other Assets - Net	152500000000000000	R0190	238041862.79	255816033.72

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>2,799,995,130.38</b>	<b>2,740,639,263.28</b>

#### Liabilities and Stockholders' Equity

	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
<b>Liabilities</b>				
<b>Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/</b>				
Deposit Liabilities	208000000000000000	R0010	0.00	0.00
Due to Other Banks	215000000000000000	R0020	2128785203.73	2082540940.36
Bills Payable	220050000000000000	R0030	0.00	0.00
BSP (Rediscounting and Other Advances)	220100000000000000	R0040	176,002,218.12	181,037,225.20
Interbank Loans Payable	220100001500000000	R0050	0.00	0.00
Other Borrowings, including Deposit Substitutes	220100002000000000	R0060	0.00	0.00
Bonds Payable-Net	220100003500000000	R0070	176002218.12	181037225.20
Unsecured Subordinated Debt - Net	295201500000000000	R0090	0.00	0.00
Redeemable Preferred Shares	295202000000000000	R0100	0.00	0.00
Other Liabilities	220250000000000000	R0110	0.00	0.00
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	240200000000000000	R0120	125314887.30	106665347.73
<b>TOTAL LIABILITIES</b>	<b>230850000000000000</b>	<b>R0130</b>	<b>0.00</b>	<b>0.00</b>
<b>Stockholders' Equity</b>				
Capital Stock	200000000000000000	R0140	2,430,102,309.15	2,370,243,513.29
Additional Paid-In Capital	305000000000000000	R0150	314024503.00	311079604.00
Undivided Profits	305200000000000000	R0160	4775356.86	4775356.86
Retained Earnings	315150000000000000	R0220	17452112.97	20899940.93
Other Capital Accounts	315000000000000000	R0170	5307420.00	5307420.00
Assigned Capital	335200000000000000	R0180	28333428.40	28333428.40
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>325200000000000000</b>	<b>R0190</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>905000000000000000</b>	<b>R0200</b>	<b>369,892,821.23</b>	<b>370,395,750.19</b>
		<b>R0210</b>	<b>2,799,995,130.38</b>	<b>2,740,639,263.48</b>

**Contingent Accounts**

CONTINGENT ACCOUNTS	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Guarantees Issued	405000000000000000	R0010	0.00	0.00
Financial Standby Letters of Credit	410050000000000000	R0020	0.00	0.00
Performance Standby Letters of Credit	410100000000000000	R0030	0.00	0.00
Commercial Letters of Credit	415000000000000000	R0040	0.00	0.00
Trade Related Guarantees	420000000000000000	R0050	0.00	0.00
Commitments	425000000000000000	R0060	0.00	0.00
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	0.00	0.00
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>400000000000000000</b>	<b>R0120</b>	<b>0.00</b>	<b>0.00</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	25.32	24.20
Net NPL Ratio	499151000000000000	R0020	10.53	10.29
Gross NPL Coverage Ratio	499152500000000000	R0030	63.48	64.17
Net NPL Coverage Ratio	499153000000000000	R0040	58.42	58.26
<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	0.00	0.00

<b>Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI</b>	<b>499451500000000000</b>	<b>R0100</b>	0.00	0.00
<b>LIQUIDITY</b>				
<b>Liquidity Coverage Ratio 4/</b>	<b>499550500000000000</b>	<b>R0110</b>	0.00	0.00
<b>Net Stable Funding Ratio 4/</b>	<b>499551000000000000</b>	<b>R0120</b>	0.00	0.00
<b>Minimum Liquidity Ratio 5/</b>	<b>499551500000000000</b>	<b>R0130</b>	49.49	42.10
<b>PROFITABILITY</b>				
<b>Return on Equity (ROE)</b>	<b>499350000000000000</b>	<b>R0140</b>	6.15	7.36
<b>Return on Assets</b>	<b>499351000000000000</b>	<b>R0150</b>	0.00	0.00
<b>Net Interest Margin</b>	<b>499351500000000000</b>	<b>R0160</b>	0.00	0.00
<b>CAPITAL ADEQUACY</b>				
<b>Common Equity Tier 1 Ratio</b>	<b>499650501500000000</b>	<b>R0170</b>	10.87	10.41
<b>Tier 1 Capital Ratio</b>	<b>499650501000000000</b>	<b>R0180</b>	10.87	10.41
<b>CAR</b>	<b>499650500500000000</b>	<b>R0190</b>	11.68	11.24
<b>LEVERAGE</b>				
<b>Basel III Leverage Ratio 4/</b>	<b>499850000000000000</b>	<b>R0200</b>	0.00	0.00
<b>Deferred Charges not yet Written Down</b>	<b>499700000000000000</b>	<b>R0210</b>	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.\n 2/ This account is comprised of Specific Allowance for Credit Losses and General Loan Loss Provision.\n 3/ This account is comprised of Financial Liabilities Held for Trading, and Financial Liabilities Designated at FVPL.\n 4/ Only applicable to All Universal and Commercial Banks and their subsidiary banks.\n 5/ Only applicable to All Stand-alone TBs, RBs, and CoopBanks