

As of September 30, 2021

Cash and Cash Items

Due from Bangko Sentral ng Pilipinas Due from Other Banks Financial Assets at Fair Value through Profit or Loss

BALANCE SHEET (Head Office and Branches)			
	AMOUNT Current Quarter Previous Quarter		
ASSETS Cash and Cash Items	P 57,747,609,037.81		
Due from Bangko Sentral ng Pilipinas	338,681,268,310.62	362,082,009,860.68	
Due from Other Banks Financial Assets at Fair Value through Profit or Loss	63,815,411,559.50 7,113,361,975.22	51,030,612,739.94 7,779,146,641.72	
Available-for-Sale Financial Assets-Net	111,029,009,612.46	118,487,890,145.78	
Held-to-Maturity Financial Assets-Net	363,844,266,271.18	333,483,929,410.21	
Unquoted Debt Securities Classified as Loans-Net Investments in Non-Marketable Equity Security-Net	0.00	0.00	
Loans and Receivables-Net	0.00 2,299,410,902,280.79	0.00 2,233,957,152,841.56	
Loans to Bangko Sentral ng Pilipinas	0.00	0.00	
Interbank Loans Receivable Loans and Receivables-Others	91,133,920,343.17	86,435,961,749.21	
Loans and Receivables-Others Loans and Receivables Arising from RA/CA/PR/SLB	2,202,299,253,693.05 18,587,899,132.00	2,145,755,731,200.14 13,945,888,005.00	
General Loan Loss Provision	12,610,170,887.43	12,180,428,112.79	
Other Financial Assets	16,912,360,219.83	17,571,221,684.34	
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net Bank Premises, Furniture, Fixtures and Equipment-Net	41,961,708,247.76	40,348,567,821.93	
Real and Other Properties Acquired-Net	42,280,166,536.09 9,447,420,317.49	42,085,968,100.98 9,435,476,529.99	
Non-Current Assets Held for Sale	1,410,514,635.02	1,381,158,975.84	
Other Assets-Net	55,558,891,219.91	47,407,889,995.98	
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank TOTAL ASSETS		0.00	
LIABILITIES	P 3,409,212,890,223.68	P 3,323,253,896,842.67	
Financial Liabilities at Fair Value through Profit or Loss	P 3,764,135,402.75	P 2,028,680,468.30	
Deposit Liabilities	2,671,354,309,066.82	2,617,189,704,886.70	
Due to Other Banks Bills Payable	0.00	0.00	
a) BSP (Rediscounting and Other Advances)	36,086,480,230.23 0.00	35,392,627,414.07 0.00	
b) Interbank Loans Payable	20,787,296,356.71	20,754,553,946.99	
c) Other Deposit Substitutes	0.00	0.00	
d) Others Bonds Payable-Net	15,299,183,873.52	14,638,073,467.08	
Unsecured Subordinated Debt-Net	163,991,448,919.52 0.00	160,192,649,481.57 0.00	
Redeemable Preferred Shares	0.00	0.00	
Special Time Deposit Due to Bangko Sentral ng Pilipinas	0.00	0.00	
Other Financial Liabilities	0.00 46,751,554,410.42	0.00 41,253,846,499.17	
Other Liabilities	66,177,863,115.38	55,744,917,261.90	
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00	
TOTAL LIABILITIES	P 2,988,125,791,145.12	P 2,911,802,426,011.71	
STOCKHOLDERS' EQUITY Capital Stock	P 175.560.314.578.08	D 175 401 070 470 00	
Other Capital Accounts	P 175,560,314,578.08 20,327,560,279.93	P 175,481,278,470.92 9,507,622,594.79	
Retained Earnings	225,199,224,220.55	226,462,569,765.25	
Assigned Capital	0.00	0.00	
TOTAL STOCKHOLDERS' EQUITY	P 421 087 099 078 56	P 411 451 470 830 96	
TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 421,087,099,078.56 P 3,409,212,890,223.68	P 411,451,470,830.96 P 3,323,253,896,842.67	
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TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued	P 3,409,212,890,223.68 P 36,541,292.00	P 36,541,292.00	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit	P 36,541,292.00 0.00	P 36,541,292.00 0.00	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued	P 3,409,212,890,223.68 P 36,541,292.00	P 36,541,292.00	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees	P 3,409,212,890,223.68 P 36,541,292.00 0.00 32,249,814,630.90 27,312,722,700.38 8,809,121,818.77	P 3,323,253,896,842.67 P 36,541,292.00 0.00 31,430,105,479.56 37,958,444,245.26 10,094,031,571.47	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments	P 3,409,212,890,223.68 P 36,541,292.00 0.00 32,249,814,630.90 27,312,722,700.38 8,809,121,818.77 418,889,310,736.81	P 36,541,292.00 0.00 31,430,105,479.56 37,958,444,245.26 10,094,031,571.47 426,215,729,989.68	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees	P 3,409,212,890,223.68 P 36,541,292.00 0.00 32,249,814,630.90 27,312,722,700.38 8,809,121,818.77	P 3,323,253,896,842.67 P 36,541,292.00 0.00 31,430,105,479.56 37,958,444,245.26 10,094,031,571.47	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts	P 3,409,212,890,223.68 P 36,541,292.00 0.00 32,249,814,630,90 27,312,722,700.38 8,809,121,818.77 418,889,310,736.81 37,854,239,260.40	P 36,541,292.00 0.00 31,430,105,479,56 37,958,444,245,26 10,044,031,571,47 426,215,729,989,68 19,910,656,865,90	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts	P 3409,212,890,223.68 P 36,541,292.00 0.00 27,312,722,700.38 8,809,121,818.77 418,889,310,736.81 37,854,239,260.40 0.00 1,180,200,553,654.63 785,345,811,329.14	P 3,323,253,896,842.67 P 36,541,292,00 31,430,105,479,56 37,958,444,245,26 10,094,031,571,47 426,215,729,989,68 19,910,656,865,90 0,000 1,160,536,602,523,79 768,193,917,203,377	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts	P 3,409,212,890,223.68 P 36,541,292.00 0.00 32,248,814,630.90 27,312,722,700.38 8,809,121,818.77 418,889,310,736.81 37,854,239,260.40 0.00 1,180,200,555,654.63 7785,345,811,329.14 394,854,742,323.49	P 3,323,253,896,842.67 P 36,541,292.00 0.00 31,430,105,479.56 37,958,444,245.26 10,094,031,571,47 426,215,729,999.68 19,910,656,865.90 0.00 1,160,536,602,523.79 768,193,917,203.97 392,342,685,317,82	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts	P 3409,212,890,223.68 P 36,541,292.00 0.00 27,312,722,700.38 8,809,121,818.77 418,889,310,736.81 37,854,239,260.40 0.00 1,180,200,553,654.63 785,345,811,329.14	P 3,323,253,896,842.67 P 36,541,292.00 31,430,105,479.56 37,958,444,245 26 10,094,031,571.47 426,215,729,989.68 19,910,656,686 590 0.00 1,160,536,602,523.79 768,193,917,203.97 392,342,655,317.82 2,00	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others	P 3,409,212,890,223.68 P 36,541,292.00 0.00 32,249,814,630.90 27,312,722,700.38 8,809,121,818.77 418,889,310,736.81 37,854,239,260.40 0.00 1,180,200,553,654.63 785,345,811,329.14 394,854,742,323.49 2.00	P 3,323,253,896,842.67 P 36,541,292.00 0.00 31,430,105,479.56 37,958,444,245.26 10,094,031,571,47 426,215,729,999.68 19,910,656,865.90 0.00 1,160,536,602,523.79 768,193,917,203.97 392,342,685,317,82	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS	P 3,409,212,890,223.68 P 36,541,292.00 0.00 32,249,814,630.90 27,312,722,700.38 8,8009,121,818.77 418,889,310,736.81 37,854,292,260.40 0.00 1,180,200,553,654.63 785,345,811,329.14 394,854,742,323.49 337,223,658,223.65	P 3,323,253,896,842.67 P 36,541,292,00 31,430,105,5479,56 37,956,444,245,26 10,094,031,571,47 426,215,729,989,68 19,910,656,865,590 0,000 1,160,536,602,523,79 768,193,917,203,97 392,342,685,317,82 200 336,418,569,626,45	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION	P 3,409,212,890,223.68 P 36,541,292.00 0.00 32,249,814,630.90 27,312,722,700.38 8,809,121,818.77 418,889,310,736.81 37,854,239,260.40 0.00 1,180,200,553,654.63 785,345,611,329.14 39,854,742,323.49 2.00 337,223,658,223.65 19,279,337,263.34 P 2,061,855,299,580.88	P 3,323,253,896,842.67 P 36,541,292.00 31,953,105,479.56 37,958,444,245,26 37,958,444,245,26 10,094,031,571,47 426,215,729,989,68 19,910,656,865,90 11,60,536,602,523,79 000 33,6418,569,626,45 21,258,193,277,82 P 2,043,858,874,871,93	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciany Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total Ioan portfolio (TLP) Specific allowance for credit losses on the TLP	P 3,409,212,890,223,68 P 36,541,292.00 0.00 32,249,814,630.90 27,312,722,700.38 8,809,121,818.77 418,889,310,738.81 37,854,239,260.40 37,854,239,260.40 37,855,458,11,329,14 394,854,742,323,49 2,00 337,223,658,223,65 19,279,337,263,34 P 2,061,855,299,580.88 2,359,957,179,292.37	P 3,323,253,896,842.67 P 36,541,292,00 31,430,105,442,452,66 37,956,37,956,37,956,37,956,37,956,865,90 10,094,031,571,47 426,215,729,989,68 19,910,656,865,90 0,000 1,160,536,602,523,79 392,342,685,317,82 200 336,418,569,626,455 21,258,193,277,82 P 2,292,417,488,653,33 2,292,417,488,653,33	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total Ican portfolio (TLP) Specific allowance for credit Iosses on the TLP Non-Performing Loans (INPLs)	P 3,409,212,890,223.68 P 36,541,292.00 0.00 32,249,814,630.90 27,312,722,700.38 37,854,239,260.40 0.00 1,180,200,553,654.63 785,345,611,329.14 39,854,742,323.49 200 337,223,658,223,65 19,279,337,263.34 P 2,061,855,299,580.88 2,359,957,179,292.37 47,936,106,124.15	P 3,323,253,896,842.67 P 36,541,292.00 31,958,144,245,26 0.00 31,958,144,245,26 10.094,031,571,47 426,215,729,989,68 19,910,656,865,90 19,910,656,865,90 0.00 1,160,536,602,523,79 200 336,418,569,626,45 2,1258,193,277,82 P 2,043,858,874,871,93 2,292,417,488,653,33 46,279,907,698,98	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total Ioan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs	P 3,409,212,890,223,68 P 36,541,292.00 0.00 32,248,814,650.90 27,312,722,700.38 8,809,121,818,77 418,889,310,736.81 37,854,239,260.40 0.00 1,180,200,553,654.63 785,345,811,329,14 394,854,742,323,49 2.00 337,223,658,223,65 19,279,337,263,34 P 2,061,855,299,580.88 2,359,957,179,292,37 47,936,106,124.15 71,165,292,473,15	P 3,323,253,896,842.67 P 36,541,292,00 0,00 31,430,155,479,56 37,958,444,245,26 10,094,031,571,47 426,215,729,989,68 19,910,656,865,590 19,910,656,865,590 0,000 1,160,536,602,523,79 392,342,685,317,82 200 336,418,569,626,455 21,258,193,277,82 P 2,292,417,488,653,33 46,279,907,698,98 69,424,264,680,52	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciany Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total Ioan portfolio (TLP) Specifica Idowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NLs to gross TLP (%)	P 3,409,212,890,223.68 P 36,541,292.00 0.00 32,248,814,630.90 27,312,722,700.38 8,809,121,818.77 418,889,310,736.81 37,854,239,260.40 0.00 1,180,200,553,654.63 785,345,811,329.14 394,854,742,322.49 2.00 337,223,656,223.65 19,279,337,263.34 P 2,061,855,299,580.88 2,359,957,179,292.37 47,536,106,124.15 71,165,292,473.15 30,202%	P 3,323,253,896,842.67 P 36,541,292,00 31,430,105,479,56 37,956,3444,245,26 37,958,444,245,26 10,094,031,571,47 426,215,729,989,68 19,910,656,865,90 11,60,536,602,523,79 0,00 31,6418,569,626,45 2,00 336,418,569,626,45 2,1258,193,277,82 P 2,043,858,874,871,93 2,292,417,488,653,33 46,279,907,698,98 69,424,264,680,52 3,03%	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total Ioan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs	P 3,409,212,890,223,68 P 36,541,292.00 0.00 32,248,814,650.90 27,312,722,700.38 8,809,121,818,77 418,889,310,736.81 37,854,239,260.40 0.00 1,180,200,553,654.63 785,345,811,329,14 394,854,742,323,49 2.00 337,223,658,223,65 19,279,337,263,34 P 2,061,855,299,580.88 2,359,957,179,292,37 47,936,106,124.15 71,165,292,473,15	P 3,323,253,896,842.67 P 36,541,292,00 0,00 31,430,155,479,56 37,958,444,245,26 10,094,031,571,47 426,215,729,989,68 19,910,656,865,590 19,910,656,865,590 0,000 1,160,536,602,523,79 392,342,685,317,82 200 336,418,569,626,455 21,258,193,277,82 P 2,292,417,488,653,33 46,279,907,698,98 69,424,264,680,52	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS COTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total Ioan profiloi (TLP) Specifica Ilowance for credit Ibsses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs to gross TLP (%) e. Ratio of total allowance for credit Ibsses to gross NPLs (%)	P 3,409,212,890,223.68 P 36,541,292.00 0.00 32,249,814,630.90 27,312,722,700.38 37,854,239,260.40 0.00 1180,200,553,654.63 785,345,611,329.14 39,854,742,323.49 2.00 337,223,658,223.65 19,279,337,263.34 P 2,061,855,299,550.88 2.359,957,179,292.37 47,936,106,124.15 71,165,292,477.15 30,264,65,326.42 1,60% 102,60%	P 3,323,253,896,842.67 P 36,541,292,00 31,958,444,245,26 10,094,031,571,47 426,215,729,989,68 19,910,656,865,90 19,910,656,865,90 0.00 1,160,536,602,523,79 2,202 32,342,685,317,82 2.00 336,418,559,626,45 2,12,58,193,277,82 P 2,043,858,874,871,93 2,292,417,488,653,33 46,279,907,698,98 69,424,264,680,52 3,03% 36,827,838,248,19 1,61% 10,146% 101,46%	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total Ioan portfolio (TLP) Specific allowance for credit Iosses to the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross TLP (%) c. Natt NPLs d. Ratio of Nut NPLs to gross TLP (%) e. Ratio of total allowance for credit Iosses to ne gross NPLs (%) f. Ratio of specific allowance for credit Iosses to ne gross NPLs (%)	P 3,409,212,890,223.68 P 36,541,292.00 0.00 32,249,814,630.90 27,312,722,700.88 8,809,121,818.77 418,889,310,736.81 37,854,239,260.40 37,854,239,260.40 1,80,200,553,654.63 785,345,811,329.14 394,854,742,322,49 2.00 337,223,658,223,65 19,279,337,263.34 P 2,061,855,299,580.88 2,359,957,179,292,37 47,936,106,124.15 71,165,292,473.15 3.02% 37,862,465,326.42 1.00% 102,60% 67.36%	P 3,323,253,896,842.67 P 36,541,292,00 33,954,795,65 33,956,442,455,26 33,954,795,65 33,956,442,452,26 10,094,031,571,47 426,215,729,969,68 19,910,656,865,90 0.00 1,160,536,602,523,79 768,193,917,203,97 392,342,685,317,82 2.00 336,418,569,626,45 21,258,193,277,82 P 2,043,858,874,871,93 2,292,417,488,653,33 46,279,907,698,98 69,424,264,680,52 3.03% 36,827,838,248,19 1.61% 101,46% 66,66%	
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TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Slandby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commercial Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Department / Standow /	P 3,409,212,890,223.68 P 36,541,292.00 0.00 32,249,814,630.90 27,312,722,700.38 37,854,239,260.40 37,854,239,260.40 37,854,239,260.40 37,854,239,260.40 37,854,239,260.40 337,223,658,223.65 19,279,337,263.34 P 2,061,855,299,580.88 2,359,957,179,292.37 47,536,106,124.15 71,165,292,473.15 37,862,465,3264.23 102,60% 67,36% 170,569,117,449.01 27,073,453.305 11 29,41,546.53 0.00 0.74% 11,65% 0.74% 11,63% 14,44% 13,31% 13,31% 14,415% 0.003% 14,415% 0.03%	P 3,323,253,896,842.67 P 36,541,292,00 33,958,154,479,56 33,958,442,452,56 33,958,154,479,56 33,958,154,479,56 33,958,154,479,56 33,959,154,77 426,215,729,969,68 19,910,656,865,90 11,60,536,602,523,79 329,342,685,317,82 2,923,446,531,782 2,000 336,418,569,626,45 21,258,193,277,82 P 2,043,858,874,871,93 2,292,417,488,653,33 46,279,907,698,98 69,424,264,680,52 3,03% 36,827,838,248,19 1,61% 101,46% 66,66% 174,146,365,763,10 29,748,739,168,63,10 29,748,739,168,63,10 29,748,739,168,63,10 29,748,739,168,63,10 29,748,739,168,63,10 29,748,739,168,63,10 29,748,739,168,63,10 29,748,739,168,63,10 29,748,739,168,63,10 29,748,739,168,63,10 29,748,739,168,63,10 29,748,739,168,63,10 29,748,739,168,63,10 29,748,739,168,63,10 29,748,739,168,63,10 21,256,100,00% 1,360% 13,340% 1,360%	

Return on Equity (ROE) (%)	10.63%	10.40%	 a. Total CAR (%)
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations			b. Tier 1 Ratio (%)
a. Total CAR (%)	14.44%	14.52%	c. Common Equity Ti
b. Tier 1 Ratio (%)	13.51%	13.60%	
c. Common Equity Tier 1 Ratio (%)	13.31%	13.40%	4. Basel III Leverage Ratio
Basel III Leverage Ratio (BLR) on Solo Basis	10.03%	10.04%	
Basel III Liquidity Coverage Ratio (LCR) on Solo Basis	141.15%	147.21%	5. Basel III Liquidity Coverage
Deferred Charges not yet Written Down	0.00	0.00	
Unbooked Allowance for Credit Losses on Financial Instruments Received	0.00	0.00	
Republic of the Philippines) Makati City) S.S.			Republic of the Philippines) Makati City)
We, LUCY CO DY and NESTOR V. TAN of the above-mentioned bank do solemnly sy sheet are true and correct to the bast of my/our knowledge and belief.	vear that all matters set forth in	the above balance	We, LUCY CO DY and sheet are true and correct to

Q.OL

NESTOR V. TAN President & Chief Executive Officer

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SUBSCRIBED AND SWORN to before me this 27th day of October 2021 at Makati City, affiants exhibiting to me their Community Tax Certificate No. 26699849 issued at Makati City on February 05, 2021 / SSS No. 03-4074342-5, issued at Quezon City and Driver's License Number X01-82-035-485 issued on February 20, 2018 / Passport No. - P5830111B issued at DFA NCR EAST on November 23, 2020, respectively.

Financial Assets at Fair Value through Profit or Loss	19,417,821,396.70	19,802,471,610.26
Available-for-Sale Financial Assets-Net	126,870,735,528.52	136,245,789,976.56
Held-to-Maturity Financial Assets-Net	378,169,887,341.32	347,107,640,807.48
Unquoted Debt Securities Classified as Loans-Net	0.00	0.00
Investments in Non-Marketable Equity Security-Net	0.00	0.00
Loans and Receivables-Net	2,346,580,755,480.99	2,278,626,078,768.61
Loans to Bangko Sentral ng Pilipinas Interbank Loans Receivable	0.00	0.00
Loans and Receivables-Others	91,133,920,343.17 2,246,267,099,852.56	86,435,961,749.21 2,187,902,026,977.82
Loans and Receivables-others Loans and Receivables Arising from RA/CA/PR/SLB	2,240,207,099,052.50	2,107,902,020,977.02
General Loan Loss Provision	12,912,439,912.74	12,629,872,456.42
Other Financial Assets	18,277,068,550.23	18,890,648,354.66
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	15,791,763,099.60	13,664,702,851.91
Bank Premises, Furniture, Fixtures and Equipment-Net	44,389,361,566.42	44,154,302,609.49
Real and Other Properties Acquired-Net	9,463,655,707.64	9,450,373,339.57
Non-Current Assets Held for Sale	1,411,999,260.59	1,382,643,601.41
Other Assets-Net	58,323,766,675.20	50,939,233,910.82
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bar	nk) 0.00	0.00
TOTAL ASSETS	P 3,486,977,001,149.58	P 3,399,028,298,314.23
LIABILITIES	,,,,,	
Financial Liabilities at Fair Value through Profit or Loss	P 6.456.739.719.06	P 4.302.512.323.88
Deposit Liabilities	P 6,456,739,719.06 2,735,723,421,203.93	P 4,302,512,323.88 2,682,151,759,135.14
Due to Other Banks	2,735,725,421,205.95	2,002, 131,739, 133.14
Bills Payable	44,709,963,236.79	43,817,604,086.07
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	20,787,296,356.71	20,754,553,946.99
c) Other Deposit Substitutes	1,112,893,440.00	1,064,886,272.00
d) Others	22,809,773,440.08	21,998,163,867.08
Bonds Payable-Net	163,991,448,919.52	160,192,649,481.57
Unsecured Subordinated Debt-Net	0.00	0.00
Redeemable Preferred Shares	0.00	0.00
Special Time Deposit	0.00	0.00
Due to Bangko Sentral ng Pilipinas	0.00	0.00
Other Financial Liabilities	48,127,956,587.00	42,462,820,048.35
Other Liabilities	65,874,524,787.79	53,670,966,727.46
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	P 3,064,884,054,454.09	P 2,986,598,311,802.47
STOCKHOLDERS' EQUITY		
Capital Stock	P 175,560,314,578.08	P 175,481,278,470.92
Other Capital Accounts	20,052,337,853.07	9,206,117,760.60
Retained Earnings	224,167,009,610.15	225,430,322,001.89
Assigned Capital	0.00	0.00
Minority Interest In Subsidiaries	2,313,284,654.19	2,312,268,278.35
TOTAL STOCKHOLDERS' EQUITY	P 422,092,946,695.49	P 412,429,986,511.76
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 3,486,977,001,149.58	P 3,399,028,298,314.23
CONTINGENT ACCOUNTS		
Guarantees Issued	P 36,541,292.00	P 36,541,292.00
Financial Standby Letters of Credit	0.00	0.00
Performance Standby Letters of Credit	32,249,814,630.90	31,430,105,479.56
Commercial Letters of Credit	27,312,722,700.38	37,958,444,245.26
Trade Related Guarantees	8,809,121,818.77	10,094,031,571.47
Commitments	418,889,310,736.81	426,215,729,989.68
Spot Foreign Exchange Contracts	38,606,656,722.89	20,787,042,383.57
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	1,723,814,659,382.87	1,688,416,472,296.65
 a) Trust and Other Fiduciary Accounts 	955,914,476,480.50	936,231,414,521.72
	767,900,182,900.37	752,185,057,772.93
b) Agency Accounts		2.00
c) Advisory/Consultancy	2.00	
c) Advisory/Consultancy Derivatives	2.00 388,595,678,468.31	387,207,741,156.10
c) Advisory/Consultancy	2.00	387,207,741,156.10 21,277,569,350.22 P 2,623,423,677,764.51

1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companies)

CONSOLIDATED BALANCE SHEET (Bank and Financial Subsidiaries)

ASSETS

List of Bank's Financial Allied Subsidianes (E a. BDO Capital & Investment Corporation b. BDO Leasing and Finance, Inc. c. BDO Private Bank, Inc. d. BDO Remit (Canada) Ltd. e. BDO Remit (USA), Inc. e. BDO Remit (USA), Inc.

g. BDO Strategic Holdings, Inc.h. BDORO Europe Ltd.i. BDO Network Bank, Inc.

2. List of Subsidiary Insurance Companies

a. BDO Insurance Brokers, Inc. b. BDO Life Assurance Co., Inc.

3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing

regulations		
a. Total CAR (%)	14.87%	14.99%
b. Tier 1 Ratio (%)	13.95%	14.07%
c. Common Equity Tier 1 Ratio (%)	13.75%	13.87%
4. Basel III Leverage Ratio (BLR) on Consolidated Basis	10.41%	10.46%
5. Basel III Liquidity Coverage Ratio (LCR) on Consolidated Basis	140.06%	146.10%

rage Ratio (LCR) on Consolidated Basis

Executive Vice President & Comptroller

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and NESTOR V. TAN of the above-mentioned bank do solemnly swear that all matters set forth in the above balance to the best of/my/our knowledge and belief.

Nacht NESTOR V. TAN President & Chief Executive Officer

SUBSCRIBED AND SWORN to before me this 27th day of October 2021 at Makati City, affiants exhibiting to me their Community Tax Certificate No. 26699849 issued at Makati City on February 05, 2021 / SSS No. 03-4074342-5, issued at Quezon City and Driver's License Number X01-82-035-485 issued on February 20, 2018 / Passport No. - P5830111B issued at DFA NCR EAST on November 23, 2020, respectively.

Atty, Alejandro M. Tupas III Appointment No. M-346 Notary Public until 31 December 2021 Roll No. 55349 IBP No. 013125; PTR No. 8535990

AMOUNT

Р

Previous Quarter

59.957.772.324.99

363,407,355,779.85 55,399,284,378.62 19,802,471,610.26

Current Quarter

Ρ

59.565.783.263.29

340,460,225,946.26 68,254,177,332.82 19,417,821,396.70

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Series of 2021

Executive Vice President & Comptroller

Atty, Alejandro M. Tupas III Appointment No. M-346 Notary Public until 31 December 2021 Roll No. 55349 IBP No. 013125; PTR No. 8535990