

BDO UNIBANK, INC.

As of September 30, 2024

BALANCE SHEET

BALANCE SHEET				
(Head Office and Branches)			OUNT	
ASSETS		Current Quarter	Previou	is Quarter
Cash and Cash Items Due from Bangko Sentral ng Pilipinas	Ρ	74,359,701,740.73 207,512,292,521.16	366,607	,695,233.94 ,841,567.65
Due from Other Central Banks and Banks - Net Financial Assets at Fair Value through Profit or Loss (FVPL)		71,298,642,239.61		,116,332.00
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net		18,151,288,891.97 304,144,934,836.97		430,160.97
Debt Securities at Amortized Cost - Net		565,373,055,916.94		392,191.39
Loans to Bangko Sentral ng Pilipinas		0.00		0.00
Interbank Loans Receivable Loans and Receivables-Others		76,598,796,343.29		094,365.64
Loans and Receivables Arising from RA/CA/PR/SLB		2,952,905,124,852.99 160,000,000,000.00		430,418.42
Total Loan Portfolio (TLP) - Gross		3,189,503,921,196.28		524,784.06
Allowance for Credit Losses		83,631,936,146.19	84,306	928,551.59
Total Loan Portfolio - Net Equity Investment in Subsidiaries, Associates and Joint Ventures - Net		3,105,871,985,050.09		596,232.47
Bank Premises, Furniture, Fixture and Equipment - Net		76,294,812,128.49 49,509,428,210.55		890,143.85 830,567.69
Real and Other Properties Acquired - Net		12,215,251,396.46		178,578.33
Sales Contract Receivables - Net		1,445,069,920.99		774,103.66
Non-Current Assets Held for Sale Other Assets - Net		1,059,978,806.44		332,893.85
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)		116,734,039,532.40 0.00	90,030	,772,598.56 0.00
TOTALASSETS	Ρ	4,603,970,481,192.80	P 4,508,065,	882,008.08
LIABILITIES				
Financial Liabilities at Fair Value through Profit or Loss (FVPL) Deposit Liabilities	Ρ	3,795,542,136.94		354,297.66
Due to Other Banks		3,632,094,767,913.95 381,004,000.00		656,855.17 481.100.00
Bills Payable		72,704,814,097.29		983,948.61
a) BSP (Rediscounting and Other Advances)		0.00		0.00
 b) Interbank Loans Payable c) Other Borrowings, including Deposit Substitutes 		43,479,280,000.00		860,000.00
Bonds Payable-Net		29,225,534,097.29 166,591,028,366.70		123,948.61 387,042.55
Unsecured Subordinated Debt-Net		0.00	115,075,	0.00
Redeemable Preferred Shares		0.00		0.00
Other Liabilities Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)		166,506,874,343.59	134,438,	550,231.28
		0.00		0.00
TOTAL LIABILITIES	<u>P</u>	4,042,074,030,858.47	P 3,968,777,	413,475.27
STOCKHOLDERS' EQUITY Capital Stock	Р	58,900,779,790.00	P 58 884	499,890.00
Additional Paid-In Capital	·	233,124,688,143.22		843,830.84
Undivided Profits		60,821,798,240.38		278,749.70
Retained Earnings Other Capital Accounts		234,173,683,490.59 -25,124,499,329.86		822,925.68 976,863.41
Assigned Capital		-23,124,499,329.00	-51,307,	0.00
TOTAL STOCKHOLDERS' EQUITY	-	EC4 000 4E0 224 22		100 500 04
TO TAE OTO OTTAI DE DE LA OTTA	P	561,896,450,334.33	P 539,288,4	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	_	1,603,970,481,192.80	P 539,288,4 P 4,508,065,8	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS	P 4	1,603,970,481,192.80	P 4,508,065,8	382,008.08
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued	_	36,541,292.00	P 36,	541,292.00
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit	P 4	36,541,292.00 1,568,840,000.00	P 36, 2,327,	541,292.00 227,856.10
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit	P 4	36,541,292.00 1,568,840,000.00 51,610,276,681.81 48,616,723,292.92	P 36, 2,327, 54,538,	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 4	36,541,292.00 1,568,840,000.00 51,610,276,681.81 48,616,723,292.92 17,138,849,730.42	P 36, 2,327, 54,538, 64,896, 16,463,	382,008.08 541,292.00 227,856.10 873,829.56 849,262.59 169,090.88
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 4	36,541,292.00 1,568,840,000.00 51,610,276,681.81 48,616,723,292.92 17,138,849,730.42 600,097,083,617.36	P 36, 2,327, 54,538, 64,896, 16,463, 605,866,	541,292.00 227,856.10 873,829.56 849,262.59 169,090.88 633,424.49
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	P 4	36,541,292.00 1,568,840,000.00 51,610,276,681.81 48,616,723,292.92 17,138,849,730.42	P 36, 2,327, 54,538, 64,896, 16,463, 605,866,	382,008.08 541,292.00 227,856.10 873,829.56 849,262.59 169,090.88
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	P4	36,541,292.00 36,541,292.00 51,610,276,681.81 48,616,723,292.92 17,138,849,730.42 600,097,083,617.36 40,967,988,353,86 40,967,988,353,85 0,00	P 4,508,065,4 P 36, 2,327, 54,538, 64,896, 16,463, 605,866, 52,635, 1,399,461,	541,292.00 227,856.10 873,829.56 849,262.59 169,090.88 633,424.49 657,419.61 0.00 659,534.11
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 Derivatives	P4	36,541,292.00 1,568,840,000.00 51,610,276,689.84 48,616,723,292.92 17,138,849,730.42 600,097,083,853.68 40,967,988,353.68 0.007 1,557,440,335,197,49 560,855,210,266.04	P 4,508,065,1 P 36, 2,327, 54,538, 64,896, 16,463, 605,866, 52,635, 1,399,461, 572,754,	541,292.00 227,856.10 873,829.56 849,262.59 169,090.88 633,424.49 657,419.61 0.00 659,534.11 406,674.19
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 Derivatives Others	P 4	36,541,292.80 36,541,292.00 1,568,840,000.00 516,10,276,681.81 48,616,723,292.92 17,138,849,730.42 600,097,083,617.36 40,967,988,353.86 0.00 1,557,440,335,197.49 560,855,210,266.04 52,748,753,486.54	P 4,508,065,1 P 4,508,065,1 P 36, 2,327, 54,538, 64,896, 16,463, 605,866, 52,635, 1,399,461, 572,754, 45,132,	541,292.00 227,856.10 873,829.56 849,262.59 169,090.88 633,424.49 657,419.61 0.00 659,534.11 406,674.19 828,986.60
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 Derivatives	P 4	36,541,292.00 1,568,840,000.00 51,610,276,689.84 48,616,723,292.92 17,138,849,730.42 600,097,083,853.68 40,967,988,353.68 0.007 1,557,440,335,197,49 560,855,210,266.04	P 4,508,065,1 P 36, 2,327, 54,538, 64,896, 16,463, 605,866, 52,635, 1,399,461, 572,754,	541,292.00 227,856.10 873,829.56 849,262.59 169,090.88 633,424.49 657,419.61 0.00 659,534.11 406,674.19 828,986.60
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 Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION ASSET QUALITY	P 4	4,603,970,481,192.80 36,541,292.00 1,568,840,000.00 51,610,276,681.81 48,616,723,292.92 17,138,4847,730,42 600,097,088,351,736 40,967,988,355,480 0.00 1,557,440,335,197,49 560,855,210,266,04 52,748,753,486,54 2,331,080,601,918.26	P 4,508,065,1 P 4,508,065,1 P 36, 2,327, 54,538, 64,896, 16,463, 605,866, 52,635, 1,399,461, 572,754, 45,132,	382,008.08 541,292.00 227,856.10 873,829,56 849,262.59 169,090.88 633,422.49 657,419.61 0.00 659,534.11 406,674.19 828,986.60 847,370.13
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 Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio	P 4	4,603,970,481,192.80 36,541,292.00 1,568,840,000.00 51,610,276,681.81 48,616,723,292.92 17,138,849,730.42 600,097,083,617.36 40,967,988,353,86 40,967,988,353,86 0.00 1,557,440,335,197.49 560,855,210,266.04 52,748,753,486.54 2,331,080,601,918.26 1.75%	P 4,508,065,1 P 4,508,065,1 P 36, 2,327, 54,538, 64,896, 16,463, 605,866, 52,635, 1,399,461, 572,754, 45,132,	382,008.08 541,292.00 227,856.10 873,829.56 849,262.59 169,090.88 633,424.49 657,419.61 0.00 659,534.11 406,674.19 828,986.60 847,370.13
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 Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio	P 4	4,603,970,481,192.80 36,541,292.00 1,568,840,000.00 51,610,276,681.81 48,616,723,292.92 17,138,4847,730,42 600,097,088,351,736 40,967,988,355,480 0.00 1,557,440,335,197,49 560,855,210,266,04 52,748,753,486,54 2,331,080,601,918.26	P 4,508,065,1 P 4,508,065,1 P 36, 2,327, 54,538, 64,896, 16,463, 605,866, 52,635, 1,399,461, 572,754, 45,132,	382,008.08 541,292.00 227,856.10 873,829,56 849,262.59 169,090.88 633,422.49 657,419.61 0.00 659,534.11 406,674.19 828,986.60 847,370.13
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 Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio	P 4	36,541,292.00 36,541,292.00 1,568,840,000.00 51,610,276,681,81 48,616,723,292.92 17,138,849,730.42 600,097,088,353,68 0.00 1,557,440,335,197.49 50,485,521,0266.04 52,748,753,486.54 2,331,080,601,918.26 1,75% 0,68%	P 4,508,065,1 P 4,508,065,1 P 36, 2,327, 54,538, 64,896, 16,463, 605,866, 52,635, 1,399,461, 572,754, 45,132,	382,008.08 541,292.00 227,856.10 873,829.56 849,262.59 169,090.88 633,422.49 657,419.61 0.00 659,534.11 406,674.19 828,986.60 847,370.13 1.98% 0.73%
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 Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio excl. Total GLLP) RELATED PARTY TRANSACTIONS	P 4	4,603,970,481,192.80 36,541,292.00 1,568,840,000.00 51,610,276,681,81 48,616,723,292.92 17,138,849,730,42 600,970,988,353,68 0,097,083,513,5197,49 560,855,210,266,04 52,748,753,486,54 2,931,080,601,918,26 1,75% 0,68% 184.90% 121,42%	P 4,508,065,1 P 4,508,065,1 P 36, 2,327, 54,538, 64,896, 16,463, 605,866, 52,635, 1,399,461, 572,754, 45,132,	382,008.08 541,292.00 227,856.10 873,829.56 849,262.59 169,090.88 633,424.49 657,419.61 0.00 659,534.11 406,674.19 828,986.60 847,370.13 1.98% 0.73% 174.61% 116.82%
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 Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio NPL Coverage Ratio (exd. Total GLLP) RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP	P 4	4,603,970,481,192.80 36,541,292.00 1,568,840,000.00 51,610,276,681.81 48,616,723,292.92 17,138,484,750.42 600,097,083,617.36 40,967,988,353.68 0.00 1,557,440,335,197.49 560,855,210,266.04 52,748,753,486.54 2,331,080,601,918.26 1.75% 0,68% 184,90% 121,42% 4.34%	P 4,508,065,1 P 4,508,065,1 P 36, 2,327, 54,538, 64,896, 16,463, 605,866, 52,635, 1,399,461, 572,754, 45,132,	382,008.08 541,292.00 277,856.10 873,829.56 849,262.59 169,090.88 633,424.49 657,419.61 0.00 659,534.11 406,674.19 828,986.60 847,370.13 1.98% 0.73% 174.61% 116.82% 4.77%
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 Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio excl. Total GLLP) RELATED PARTY TRANSACTIONS	P 4	4,603,970,481,192.80 36,541,292.00 1,568,840,000.00 51,610,276,681,81 48,616,723,292.92 17,138,849,730,42 600,097,088,353,68 0,007,083,513,5197,49 560,855,210,266,04 52,748,753,486,54 2,931,080,601,918,26 1,75% 0,68% 184.90% 121,42%	P 4,508,065,1 P 4,508,065,1 P 36, 2,327, 54,538, 64,896, 16,463, 605,866, 52,635, 1,399,461, 572,754, 45,132,	382,008.08 541,292.00 227,856.10 873,829.56 849,262.59 169,090.88 633,424.49 657,419.61 0.00 659,534.11 406,674.19 828,986.60 847,370.13 1.98% 0.73% 174.61% 116.82%
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 Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio NPL Coverage Ratio NPL Coverage Ratio (excl. Total GLLP) Retion For Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	P 4	1,603,970,481,192.80 36,541,292.00 1,568,840,000.00 51,610,276,681.81 48,616,723,292.92 17,138,849,730.42 600,097,083,617.36 40,967,988,353.68 40,967,988,353.68 500,855,210,266.04 52,748,753,486.54 2,931,080,601,918,26 1,75% 0,88% 184,90% 121,42% 4.34% 0,02%	P 4,508,065,1 P 4,508,065,1 P 36, 2,327, 54,538, 64,896, 16,463, 605,866, 52,635, 1,399,461, 572,754, 45,132,	382,008.08 541,292.00 227,856.10 873,829.56 849,262.59 169,090.88 633,424.49 657,419.61 865,534.11 406,674.19 828,986.60 847,370.13 1.98% 0.73% 174.61% 116.82% 4.77%
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 Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio NPL Coverage Ratio	P 4	.4603,970,481,192.80 36,541,292.00 1,568,840,000.00 51,610,276,681,81 48,616,723,292.92 17,138,849,730,42 600,097,083,617.36 600,097,083,617.36 500,855,210,266,04 52,748,753,486,54 2,331,080,601,918,26 1,75% 0,68% 184,90% 121,42% 4,34% 0,02% 0,11%	P 4,508,065,1 P 4,508,065,1 P 36, 2,327, 54,538, 64,896, 16,463, 605,866, 52,635, 1,399,461, 572,754, 45,132,	382,008.08 541,292.00 227,856.10 873,829.56 849,262.59 169,090.88 633,424.49 657,419.61 0.00 659,534.11 406,674.19 828,986.60 847,370.13 1.98% 0.73% 174.61% 116.82% 4.77% 0.02% 0.94% 0.10%
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 Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio NPL Coverage Ratio (exd. Total GLLP) Relion of Loans to Related Parties to Total Loans to Related Partie Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LUQUIDTY Liquidity Coverage Ratio (%)	P 4	1,563,970,481,192.80 36,541,292.00 1,568,840,000.00 51,610,276,681,81 48,616,723,292.92 40,097,083,617.36 40,967,988,353,68 0.00 1,557,440,335,197.49 560,355,210,266.04 52,748,753,486.54 2,931,080,601,918.26 1.75% 0.68% 184,90% 121,42% 4,34% 0.02% 0.11% 137.53%	P 4,508,065,1 P 4,508,065,1 P 36, 2,327, 54,538, 64,896, 16,463, 605,866, 52,635, 1,399,461, 572,754, 45,132,	382,008.08 541,292.00 227,856.10 873,829.56 849,262.59 169,090.88 633,424.49 657,419.61 0.00 659,534.11 406,674.19 828,986.60 847,370.13 1.98% 0.73% 174.61% 116.82% 4.77% 0.02% 0.94% 0.10%
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 Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio NPL Coverage Ratio Guarantee Gross TLP Ratio of Non-Performing Loans to Total Loans to Related Partie Ratio of Non-Performing Loans to Total Loans to DOSRI LOUDITY Liquidity Coverage Ratio (%) Net Stable Funding Ratio (%) PROFITABILITY	P 4	.4603,970,481,192.80 36,541,292.00 1,568,840,000.00 51,610,276,681,81 48,616,723,292.92 17,138,849,730,42 600,097,083,617.36 600,097,083,617.36 500,855,210,266,04 52,748,753,486,54 2,331,080,601,918,26 1,75% 0,68% 184,90% 121,42% 4,34% 0,02% 0,11%	P 4,508,065,1 P 4,508,065,1 P 36, 2,327, 54,538, 64,896, 16,463, 605,866, 52,635, 1,399,461, 572,754, 45,132,	382,008.08 541,292.00 227,856.10 873,829.56 849,262.59 169,090.88 633,424.49 657,419.61 0.00 659,534.11 406,674.19 828,986.60 847,370.13 1.98% 0.73% 174.61% 116.82% 4.77% 0.02% 0.94% 0.10%
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 Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio NPL Coverage Ratio (exd. Total GLLP) Relatio of Loans to Related Parties to Total Loans to Related Partie Ratio of DOSRI Loans to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDTY Liquidity Coverage Ratio (%) Net Stable Funding Ratio (%) PROFITABILITY Return on Equity (ROE) (%)	P 4	1,603,970,481,192.80 36,541,292.00 1,568,840,000.00 51,610,276,681.81 48,616,723,292.92 17,138,849,730.42 600,997,083,617.36 40,967,988,353,68 0,007,083,51,97.49 560,855,210,266.04 52,748,753,486.54 2,931,080,601,918.26 1.75% 0,68% 184.90% 121,42% 4.34% 0,22% 0,11% 137.53% 15.9%	P 4,508,065,1 P 4,508,065,1 P 36, 2,327, 54,538, 64,896, 16,463, 605,866, 52,635, 1,399,461, 572,754, 45,132,	382,008.08 541,292.00 227,856.10 873,829.56 849,262.59 169,090.88 633,424.49 657,419.61 0.00 659,534.11 406,674.19 282,8966.60 847,370.13 1.98% 0.73% 174.61% 116.82% 4.77% 0.02% 0.94% 0.10% 125.34% 124.73%
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio NPL Coverage Ratio NPL Coverage Ratio GUATIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Partie Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LiQUIDTY Liquidity Coverage Ratio (%) Net Stable Funding Rato (%) PROFITABILITY Return on Equity (ROE) (%) Return on Assets (%)	P 4	1,5603,970,481,192.80 36,541,292.00 1,558,840,000.00 51,610,276,681.81 48,616,723,292.92 17,138,849,730.42 600,097,083,617.36 40,967,988,353,68 40,967,988,353,68 500,855,210,266.04 52,748,753,486.54 2,331,080,601,918,26 1,75% 0,68% 184,90% 121,42% 4.34% 0,02% 0,11% 137,53% 15,51,9% 15,51,9%	P 4,508,065,1 P 4,508,065,1 P 36, 2,327, 54,538, 64,896, 16,463, 605,866, 52,635, 1,399,461, 572,754, 45,132,	382,008.08 541,292.00 227,856.10 873,829.56 849,262.59 169,090.88 633,424.49 657,419.61 806,674.19 828,986.60 847,370.13 1.98% 0.73% 174.61% 116.82% 0.02% 0.04% 0.02% 0.94% 0.125.34% 125.34% 125.03%
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 Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio NPL Coverage Ratio (NPL) Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Total Loans to Related Partie Ratio of Non-Performing Loans to Total Loans to Related Partie Ratio of Non-Performing Loans to Total Loans to DOSRI LQUIDITY Liquidity Coverage Ratio (%) Net Stable Funding Ratio (%) PROFITABILITY Return on Equity (ROE) (%) Return on Equity (ROE) (%) Return on Equity (ROE) (%) Return on Assets (%) Net Interest Margin (%)	P 4	1,603,970,481,192.80 36,541,292.00 1,568,840,000.00 51,610,276,681.81 48,616,723,292.92 17,138,849,730.42 600,997,083,617.36 40,967,988,353,68 0,007,083,51,97.49 560,855,210,266.04 52,748,753,486.54 2,931,080,601,918.26 1.75% 0,68% 184.90% 121,42% 4.34% 0,22% 0,11% 137.53% 15.9%	P 4,508,065,1 P 4,508,065,1 P 36, 2,327, 54,538, 64,896, 16,463, 605,866, 52,635, 1,399,461, 572,754, 45,132,	382,008.08 541,292.00 227,856.10 873,829.56 849,262.59 169,090.88 633,424.49 657,419.61 0.00 659,534.11 406,674.19 282,8966.60 847,370.13 1.98% 0.73% 174.61% 116.82% 4.77% 0.02% 0.94% 0.10% 125.34% 124.73%
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio NPL Coverage Ratio NPL Coverage Ratio GUATIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Partie Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LiQUIDTY Liquidity Coverage Ratio (%) Net Stable Funding Rato (%) PROFITABILITY Return on Equity (ROE) (%) Return on Assets (%)	P 4	1,5603,970,481,192.80 36,541,292.00 1,558,840,000.00 51,610,276,681.81 48,616,723,292.92 17,138,849,730.42 600,097,083,617.36 40,967,988,353,68 40,967,988,353,68 500,855,210,266.04 52,748,753,486.54 2,331,080,601,918,26 1,75% 0,68% 184,90% 121,42% 4.34% 0,02% 0,11% 137,53% 15,51,9% 15,51,9%	P 4,508,065,1 P 4,508,065,1 P 36, 2,327, 54,538, 64,896, 16,463, 605,866, 52,635, 1,399,461, 572,754, 45,132,	382,008.08 541,292.00 227,856.10 873,829.56 849,262.59 169,090.88 633,424.49 657,419.61 806,674.19 828,986.60 847,370.13 1.98% 0.73% 174.61% 116.82% 0.02% 0.04% 0.02% 0.94% 0.125.34% 125.34% 125.03%
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 Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio (NPL) Ratio NPL Coverage Ratio (RAL Total GLLP) ReLATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Total Loans to Related Partie Ratio of Non-Performing DOSRI Loans to Total Loans to Related Partie Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LUQUIDITY Liquidity Coverage Ratio (%) Net Stable Funding Ratio (%) Return on Equity (ROE) (%) Return on Equity (ROE) (%) Return on Equity (Tet 1 Ratio (%) Tier 1 Capital Ratio (%)	P 4	.4603,970,481,192.80 36,541,292.00 1,568,840,000.00 51,610,276,681,81 48,616,723,292.92 17,138,849,730.42 600,97,088,353,68 0,007,083,517.56 50,855,210,266,04 52,748,753,486,54 2,931,080,601,918.26 1,75% 0,68% 184.90% 121,42% 0,02% 0,11% 137,53% 15,59% 13,66% 13,66%	P 4,508,065,1 P 4,508,065,1 P 36, 2,327, 54,538, 64,896, 16,463, 605,866, 52,635, 1,399,461, 572,754, 45,132,	382,008.08 541,292.00 227,856.10 873,829.56 849,262.59 169,090.88 633,424.49 657,419.61 0.00 659,534.11 406,674.19 828,986.60 847,370.13 1.98% 0.73% 174.61% 116.82% 4.77% 0.02% 0.10% 125.34% 125.34% 1.93% 4.57% 1.33%
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 Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio NPL Coverage Ratio (exd. Total GLLP) RetLoans to Related Parties to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to Related Partie Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI Liquidity Coverage Ratio (%) Net Interest Margin (%) CAR(%) CAR(%)	P 4	.4603,970,481,192.80 36,541,292.00 1,568,840,000.00 51,610,276,681,81 48,616,723,292.92 17,138,849,730,42 600,097,083,617.36 40,967,988,353,68 40,967,988,353,68 500,855,210,266,04 52,748,753,486,54 2,331,080,601,918,26 1,75% 0,68% 184.90% 121,42% 4.34% 0,02% 0,11% 137,53% 15,19% 1,266%	P 4,508,065,1 P 4,508,065,1 P 36, 2,327, 54,538, 64,896, 16,463, 605,866, 52,635, 1,399,461, 572,754, 45,132,	382,008.08 541,292.00 227,856.10 873,829.56 849,262.59 169,090.88 833,424.49 657,419.61 0.00 659,534.11 406,674.19 828,986.60 847,370.13 1.98% 0.73% 174.61% 116.82% 0.73% 125.34% 124.73% 124.73% 1.99% 1.93% 4.57% 1.315%
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION ASST CUALITY Gross Non-Performing Loans (NPL) Ratio NPL Coverage Ratio NPL Coverage Ratio (NPL) Ratio NPL Coverage Ratio (Non-Performing Loans to Related Parties to Total Loans to Related Partie Ratio of Loans to Related Parties to Total Loans to Related Partie Ratio of Non-Performing Loans to Total Loans to DOSRI Liquidity Coverage Ratio (%) Ratio of Non-Performing DOSRI Leans to Total Loans to Rel	P 4	4,603,970,481,192.80 36,541,292.00 1,568,840,000.00 51,610,276,681,81 48,616,723,292.92 17,138,849,730.42 600,097,088,353,68 0,097,083,617.36 500,485,197.49 500,485,521,0266.04 2,331,060,601,918,266 1,75% 0,68% 184.90% 121,42% 4,34% 0,02% 0,11% 137,53% 15,19% 123,56% 13,66% 13,85% 14,80%	P 4,508,065,1 P 4,508,065,1 P 36, 2,327, 54,538, 64,896, 16,463, 605,866, 52,635, 1,399,461, 572,754, 45,132,	382,008.08 541,292.00 227,856.10 849,262.59 169,090.88 633,424.49 657,419.61 0.00 659,534.11 406,674.19 828,986.60 847,370.13 1.98% 0.73% 174.61% 116.82% 0.73% 125.34% 125.34% 124,73% 15.09% 1.335% 13.15% 13.35% 14.30%
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 Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio NPL Coverage Ratio (sc). Total GLLP) RELATED PARTY TRANSACTIONS Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio (%) Net Stable Funding Ratio (%) PROFITABILITY Return on Assets (%) Net Interest Margin (%) CAR(%)	P 4	.4603,970,481,192.80 36,541,292.00 1,568,840,000.00 51,610,276,681,81 48,616,723,292.92 17,138,849,730.42 600,97,088,353,68 0,007,083,517.56 50,855,210,266,04 52,748,753,486,54 2,931,080,601,918.26 1,75% 0,68% 184.90% 121,42% 0,02% 0,11% 137,53% 15,59% 13,66% 13,66%	P 4,508,065,1 P 4,508,065,1 P 36, 2,327, 54,538, 64,896, 16,463, 605,866, 52,635, 1,399,461, 572,754, 45,132,	382,008.08 541,292.00 227,856.10 873,829.56 849,262.59 169,090.88 633,424.49 657,419.61 0.00 659,534.11 406,674.19 828,986.60 847,370.13 1.98% 0.73% 174.61% 116.82% 4.77% 0.02% 0.10% 125.34% 125.34% 1.93% 4.57% 1.33%

CONSOLIDATED BALANCE SHEET (Bank and Financial Subsidiaries)	AMOUNT	
ASSETS	Current Quarter	Previous Quarter
ASSETS Cash and Cash Items Due from Bangko Sentral ng Pilipinas Due from Other Central Banks and Banks - Net Financial Assets at Fair Value through Profit or Loss (FVPL) Financial Assets at Fair Value through Other Comprehensive Income (FVOCI) - Net Debt Securities at Amorized Cost - Net Loans to Bangko Sentral ng Pilipinas Interbank Loans Receivables Cotters Loans and Receivables-Others Loans and Receivables-Others Loans and Receivables-Others Loans and Receivables-Others Loans and Receivables-Stress Allowance for Credit Losses Total Loan Portfolio (T-P) - Gross Allowance for Credit Losses Total Loan Portfolio - Net Bank Premises, Furniture, Fixture and Equipment - Net Real and Other Properties Acquired - Net Sales Contract Receivables - Net Non-Current Assets Held for Sale Other Assets - Net	P 77.759,939,579,66 209,488,107,673,56 82,657,666,628,11 22,690,849,672,02 316,000,126,571,72 584,383,807,177,77 0,000 73,538,496,343,29 3,059,045,979,152,05 162,800,000,000,00 3,295,384,475,495,34 86,093,076,957,38 3,209,291,398,537,96 42,273,567,278,73 52,426,746,095,52 12,411,377,649,65 1,465,687,615,51 1,059,978,806,44 116,310,663,031,27	P 73,434,556,094,13 370,917,901,775,17 79,084,956,354,30 18,283,333,662,17 298,635,090,299,28 584,517,858,312,93 0,000 69,573,894,365,64 3,004,356,070,179,95 13,000,000,000,00 3,086,929,964,545,59 86,861,094,366,20 3,000,068,870,179,39 38,916,660,041,78 52,117,690,422,22 12,038,076,939,12 1,314,835,338,72 777,322,883,85 102,875,797,074,14
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00

TOTAL ASSETS	P 4,728,219,888,315.92	P 4,632,982,919,387
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	P 6,018,073,200.61	P 8,639,899,814
Deposit Liabilities	3,736,205,861,492.42	3,732,480,629,303
Due to Other Banks	423,026,500.00	1,192,713,500
Bills Payable	92,435,630,077.68	99,012,504,309
a) BSP (Rediscounting and Other Advances)	0.00	33,012,304,303
b) Interbank Loans Payable	43,479,280,000.00	48,411,860,000
c) Other Borrowings, including Deposit Substitutes	48,956,350,077.68	50,600,644,309
Bonds Payable-Net	166,591,028,366.70	113,075,387,042
Insecured Subordinated Debt-Net	0.00	(113,073,307,042
Redeemable Preferred Shares	0.00	
Other Liabilities	162,695,511,000.15	
let Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	137,641,598,947 (
TOTAL LIABILITIES	P 4,164,369,130,637.56	P 4,092,042,732,918
	F 4,104,305,130,057.50	<u>F 4,092,042,732,910</u>
STOCKHOLDERS' EQUITY	D 50 000 770 700 00	D 50.004.400.000
Capital Stock	P 58,900,779,790.00	
dditional Paid-In Capital	233,124,688,143.22	232,964,843,830
Individed Profits	60,498,505,103.58	39,285,195,446
Retained Earnings	234,119,109,021.43	239,391,248,456
Other Capital Accounts	-22,792,324,379.87	-29,585,601,154
ssigned Capital	0.00	0
TOTAL STOCKHOLDERS' EQUITY	P 563,850,757,678.36	P 540,940,186,468
	P 4,728,219,888,315.92	P 4,632,982,919,387
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	, , , ,, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,,
CONTINGENT ACCOUNTS		
Guarantees Issued	P 36,541,292.00	
inancial Standby Letters of Credit	1,568,840,000.00	2,327,227,856
erformance Standby Letters of Credit	51,610,276,681.81	54,538,873,829
Commercial Letters of Credit	48,616,723,292.92	64,896,849,262
rade Related Guarantees	17,138,849,730.42	16,463,169,090
Commitments	600,097,083,617.36	605,866,633,424
Spot Foreign Exchange Contracts	41,411,867,797.59	53,445,117,186
ecurities Held Under Custodianship by Bank Proper	0.00	0
	2,190,492,865,206.01	2,025,606,672,757
	2,190,492,000,200.01	
rust Department Accounts	624,492,570,724.19	672,298,277,318
Trust Department Accounts Derivatives Dithers		672,298,277,318 45,164,833,322
rust Department Accounts erivatives thers	624,492,570,724.19 52,773,492,707.59	45,164,833,322
rust Department Accounts erivatives thers TOTAL CONTINGENT ACCOUNTS	624,492,570,724.19	
rust Department Accounts lerivatives tithers TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION	624,492,570,724.19 52,773,492,707.59	45,164,833,322
rust Department Accounts erivatives thers TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION SSET QUALITY	624,492,570,724.19 52,773,492,707.59	45,164,833,322 P 3,540,644,195,340
rust Department Accounts erivatives thers TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION SSET QUALITY Gross Non-Performing Loans (NPL) Ratio	624,492,570,724.19 52,773,492,707.59 P 3,628,239,111,049.89	45,164,833,322 P 3,540,644,195,340 2.0
ust Department Accounts erivatives thers TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION SSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio	624,492,570,724.19 52,773,492,707.59 P 3,628,239,111,049.89	45,164,833,322 P 3,540,644,195,340 2.0 0.7
rust Department Accounts erivatives thers TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION SSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio	624,492,570,724.19 52,773,492,707.59 P 3,628,239,111,049.89 1.81% 0.71%	45,164,833,322 P 3,540,644,195,340 2.0 0.7 169.4
rust Department Accounts erivatives thers TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION SSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net. NPL. Ratio Gross NPL Coverage Ratio (excl. Total GLLP)	624,492,570,724.19 52,773,492,707.59 P 3,628,239,111,049.89 1.81% 0.71% 178,84%	45,164,833,322 P 3,540,644,195,340 2.0 0.7 169.4
ust Department Accounts erivatives thers TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION SSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio NPL Coverage Ratio (excl. Total GLLP) ELATED PARTY TRANSACTIONS	624,492,570,724,19 52,773,492,707.59 P 3,628,239,111,049.89 1.81% 0.71% 178,84% 117,28%	45,164,833,322 <u>P 3,540,644,195,340</u> 2.0 0.7 169.4 113.2
ust Department Accounts erivatives thers TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION SSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio (NPL) Coverage Ratio (excl. Total GLLP) ELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP	624,492,570,724,19 52,773,492,707,59 P 3,628,239,111,049,89 1.81% 0.71% 178,84% 117,28% 4.22%	45,164,833,322 P 3,540,644,195,340 200 0.7 169.4 113.2 4.6
rust Department Accounts erivatives thers TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION SSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio NPL Coverage Ratio (excl. Total GLLP) ELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	624,492,570,724,19 52,773,492,707.59 P 3,628,239,111,049.89 1.81% 0.71% 178,84% 117.28% es 0.02%	45,164,833,322 P 3,540,644,195,340 2.0 0.7 1694 113.2 4.6 0.0
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rust Department Accounts lerivatives thers TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION SSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL. Ratio Gross NPL Coverage Ratio (excl. Total GLLP) ELATED PARTY TRANSACTIONS Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI ICUUDITY Liquidity Coverage Ratio (%) Net Stable Funding Ratio (%) Return on Assets (%) Net Interest Margin (%)	624,492,570,724,19 52,773,492,707,59 P 3,628,239,111,049,89 1.81% 0.71% 117,28% es 0.02% 0.11% 136.08% 123,77% 15.06%	45,164,833,322 P 3,540,644,195,340 2.0 0.7 169,4 113.2 4.6 0.0 0.9 0.1 125.0 124.5 14.9 1.8
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1. List of Bank's Financial Allied Subsidiaries (Excluding	Subsidiary Insurance Companies)	2. List of Subsidiary Insurance Companies
 BDO Capital & Investment Corporation 	f. BDO Remit (USA), Inc.	a. BDO Insurance and
 b. Dominion Holdings, Inc. 	g. BDO Strategic Holdings, Inc.	Reinsurance Brokers, Inc.
c. BDO Private Bank, Inc.	h. BDORO Europe Ltd.	b. BDO Life Assurance Co., Inc.
d. BDO Remit (Canada) Ltd.	i. BDO Network Bank, Inc.	
e. BDO Remit (Japan) Ltd.		

We, LUCY CO DY and NESTOR V. TAN 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/our knowledge and belief.



NESTOR V. TAN President & Chief Executive Officer We, LUCY CO DY and NESTOR V. TAN 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/our knowledge and belief.

 1×1 Executive Vice President & Comptroller

NESTOR V. TAN President & Chief Executive Officer