

BALANCE SHEET
As of December 31, 2024

ASSETS	Current Quarter	Previous Quarter	CONTINGENT ACCOUNTS	Current Quarter	Previous Quarter
Cash and Cash Items	₱ 3,928,324,521.58	₱ 3,339,300,971.63	Guarantees Issued	-	-
Due from Bangko Sentral ng Pilipinas	121,928,211.95	994,706,060.89	Financial Standby Letters of Credit	-	-
Due from Other Central Banks and Banks - Net	6,115,685,824.34	6,139,591,132.33	Performance Standby Letters of Credit	-	-
Financial Assets at Fair Value through Profit or Loss (FVPL)	-	-	Commercial Letters of Credit	-	-
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	4,857,542,329.97	4,917,377,471.26	Trade Related Guarantees	-	-
Debt Securities at Amortized Cost - Net	5,010,659,209.59	3,964,138,618.28	Commitments	-	-
Loans to Bangko Sentral ng Pilipinas	-	-	Spot Foreign Exchange Contracts	-	-
Interbank Loans Receivable	-	-	Securities Held Under Custodianship by Bank Proper	-	-
Loans and Receivables - Others	100,716,109,860.52	97,667,872,479.11	Trust Department Accounts	-	-
Loans and Receivables Arising from RA/CA/PR/SLB	-	-	Derivatives	-	-
Total Loan Portfolio (TLP) - Gross	100,716,109,860.52	97,667,872,479.11	Others	40,265,720.10	24,717,521.05
Allowance for Credit Losses	2,255,171,096.04	2,358,586,478.91	TOTAL CONTINGENT ACCOUNTS	₱ 40,265,720.10	₱ 24,717,521.05
Total Loan Portfolio - Net	98,460,938,764.48	95,309,286,000.20	FINANCIAL INDICATORS (in%)		
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	-	-	ASSET QUALITY		
Bank Premises, Furniture, Fixtures and Equipment - Net	2,947,052,448.06	2,751,993,271.61	Gross Non-Performing Loans (NPL) Ratio	2.85	3.13
Real and Other Properties Acquired - Net	1,269,492.93	1,278,366.93	Net NPL Ratio	1.04	1.18
Sales Contract Receivables - Net	5,264,995.22	5,616,872.63	Gross NPL Coverage Ratio	78.59	77.16
Non-Current Assets Held for Sale	-	-	Net NPL Coverage Ratio	65.01	63.95
Other Assets - Net	2,604,060,846.25	1,993,886,024.85	RELATED PARTY TRANSACTIONS		
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	-	-	Ratio of Loans to Related Parties to gross TLP	-	-
TOTAL ASSETS	₱ 124,052,726,644.37	₱ 119,417,174,790.61	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	-	-
LIABILITIES			LIQUIDITY		
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	₱ -	₱ -	Liquidity Coverage Ratio	116.58	128.13
Deposit Liabilities	93,507,867,945.87	85,992,622,066.87	Net Stabel Funding Ratio	108.70	108.30
Due to Other Banks	-	-	Minimum Liquidity Ratio	-	-
Bills Payable	11,562,500,000.00	14,462,500,000.00	PROFITABILITY		
a) BSP (Rediscounting and Other Advances)	-	-	Return on Equity (ROE)	8.39	7.31
b) Interbank Loans Payable	-	-	Return on Assets	1.11	0.96
c) Other Borrowings, including Deposit Substitutes	11,562,500,000.00	14,462,500,000.00	Net Interest Margin	6.94	6.86
Bonds Payable - Net	-	-	CAPITAL ADEQUACY		
Unsecured Subordinated Debt - Net	-	-	Common Equity Tier 1 Ratio	12.03	12.16
Redeemable Preferred Shares	-	-	Tier 1 Capital Ratio	12.03	12.16
Other Liabilities	3,267,188,553.43	3,514,933,725.67	CAR	12.90	13.03
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	-	-	LEVERAGE		
TOTAL LIABILITIES	₱ 108,337,556,499.30	₱ 103,970,055,792.54	Basel III Leverage Ratio	11.87	12.06
			Deferred Charges not yet Written Down	-	-
STOCKHOLDER'S EQUITY			REPUBLIC OF THE PHILIPPINES)		
Capital Stock	₱ 5,500,205,600.00	₱ 5,500,205,600.00) S.S.		
Additional Paid-In Capital	7,064,562,890.55	7,064,562,890.55	We, Niezl D. Gilvero and Jesus Antonio S. Itchon 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 our knowledge and belief.		
Undivided Profits	1,192,241,306.91	755,165,743.31	(Sgd.) NIEZL D. GILVERO	(Sgd.) JESUS ANTONIO S. ITCHON	
Retained Earnings	2,890,882,187.11	2,890,882,187.11	Comptrollership Head	President	
Other Capital Accounts	(932,721,839.50)	(763,697,422.90)	SUBSCRIBED AND SWORN to before me this 11th day of February 2025 at Davao City, Philippines, affiant exhibiting their Passport No. P2988528C and P7922198B, respectively.		
Assigned Capital	-	-	Atty. KELVIN L. BANUELOS, CPA		
TOTAL STOCKHOLDER'S EQUITY	₱ 15,715,170,145.07	₱ 15,447,118,998.07	Doc. No. 286	Notary Public for Davao City	IBP No. 408047 • 01/16/2024 • Pasig City
TOTAL LIABILITIES AND STOCKHOLDER'S EQUITY	₱ 124,052,726,644.37	₱ 119,417,174,790.61	Book No. 57	Notarial Commission until Dec. 31, 2025	PTR No. 9431958C • 01/13/2024 • Davao City
			Page No. 1	Roll of Attorneys No. 84732	MCLE Compliance in Progress
			Series of 2025	Commission Serial No. 2024-328-2025	