

STATEMENT OF CONDITION

As of September 30, 2024

ASSETS		Current Quarter	Previous Quarter
Cash and Cash Items	P	0.00	P 0.00
Due from Bangko Sentral ng Pilipinas		8,480,822,414.47	8,816,612,400.45
Due from Other Central Banks and Banks - Net		203,374,392.44	173,359,807.30
Loans and Receivables - Others		19,532,920,366.92	18,428,782,065.12
Loans and Receivables Arising from RA/CA/PR/SLB		0.00	0.00
Total Loan Portfolio (TLP) - Gross		19,532,920,366.92	18,428,782,065.12
Allowance for Credit Losses 2/		1,543,428,199.79	1,453,410,274.82
Total Loan Portfolio - Net		17,989,492,167.13	16,975,371,790.30
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net		0.00	0.00
Bank Premises, Furniture, Fixture and Equipment - Net		182,769,430.92	209,001,513.19
Other Assets - Net		8,237,864,363.27	13,160,671,738.98
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)		3,684,665,747.31	3,688,656,010.71
TOTAL ASSETS	P	<u>38,778,988,515.54</u>	P <u>43,023,673,260.93</u>
LIABILITIES AND STOCKHOLDERS' EQUITY			
LIABILITIES			
Deposit Liabilities	P	25,970,004,972.08	P 25,918,865,571.72
Other Liabilities		3,541,269,005.93	7,928,357,727.69
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)		0.00	0.00
TOTAL LIABILITIES	P	<u>29,511,273,978.01</u>	P <u>33,847,223,299.41</u>
STOCKHOLDERS' EQUITY			
Capital Stock	P	0.00	P 0.00
Additional Paid-In Capital		0.00	0.00
Undivided Profits		30,176,002.53	-61,088,573.48
Assigned Capital		9,237,538,535.00	9,237,538,535.00
Other Capital Accounts		0.00	0.00
Retained Earnings		0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	P	<u>9,267,714,537.53</u>	P <u>9,176,449,961.52</u>
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P	<u>38,778,988,515.54</u>	P <u>43,023,673,260.93</u>
CONTINGENT ACCOUNTS			
Commitments	P	12,195,020,457.53	P 11,924,692,445.53
TOTAL CONTINGENT ACCOUNTS	P	<u>12,195,020,457.53</u>	P <u>11,924,692,445.53</u>
FINANCIAL INDICATORS (in %)			
ASSET QUALITY			
Gross Non-Performing Loans (NPL) Ratio		5.25	4.63
Net NPL Ratio		0.63	0.19
Gross NPL Coverage Ratio		150.39	170.48
Net NPL Coverage Ratio		94.56	102.82
RELATED PARTY TRANSACTIONS			
Ratio of Loans to Related Parties to gross TLP		0.00	0.00
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties		0.00	0.00
Ratio of DOSRI Loans to gross TLP		0.00	0.00
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI		0.00	0.00
LIQUIDITY			
Liquidity Coverage Ratio 4/		1543.23	816.88
Net Stable Funding Ratio 4/		183.68	155.45
PROFITABILITY			
Return on Equity (ROE)		0.78	-2.45
Return on Assets		0.16	-0.48
Net Interest Margin		27.86	26.16
CAPITAL ADEQUACY			
Common Equity Tier 1 Ratio 4/		13.57	12.19
Tier 1 Capital Ratio		13.57	12.19
CAR		14.36	13.01
LEVERAGE			
Basel III Leverage Ratio 4/		12.45	11.17
Deferred Charges not yet Written Down		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.
2/ This account is comprised of Specific Allowance for Credit Losses and General Loan Loss Provision.
3/ This account is comprised of Financial Liabilities Held for Trading, and Financial Liabilities Designated at FVPL.
4/ Only applicable to All Universal and Commercial Banks and their subsidiary banks.
5/ Only applicable to All Stand-alone TBs, RBs, and CoopBanks

We hereby certify that all matters set forth in this Published Balance Sheet are true and correct, to the best of our knowledge and belief.

JOSE MARIE PABITON (Sgd.)
Chief Finance Officer

VIJAY MANOHARAN (Sgd.)
Chief Executive Officer

REPUBLIC OF THE PHILIPPINES)
CITY OF MAKATI) S.S.

SUBSCRIBED AND SWORN TO before me this October 30, 2024, at City of Makati, Philippines affiants
Vijay Manoharan and Jose Marie Pabiton, exhibiting their Passport No. A39455069 issued on 10 January 2017
at Kuala Lumpur and Passport No. P9463023A issued on 8 November 2018 at DFA NCR South.

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Deposits are insured by PDIC up to P500,000 per depositor

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