

BALANCE SHEET
(Head Office and Branches)
As of March 31, 2025

	Amount in PHP	
	Current Quarter	Previous Quarter
ASSETS		
Cash and Cash Items	6,810,390	8,209,072
Due from Bangko Sentral ng Pilipinas	5,839,215,015	8,787,139,827
Due from Other Central Banks and Banks - Net	33,814,292	409,431,711
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	10,222,139,677	7,740,644,172
Debt Securities at Amortized Cost - Net	15,577,410	17,182,081
Loans and Receivables - Others	21,591,850,180	19,430,220,870
Total Loan Portfolio (TLP) - Gross	21,591,850,180	19,430,220,870
Allowance for Credit Losses	(2,165,954,609)	(1,739,864,774)
Total Loan Portfolio - Net	19,425,895,571	17,690,356,096
Bank Premises, Furniture, Fixture and Equipment - Net	90,178,868	94,850,247
Real and Other Properties Acquired - Net	397,868	806,293
Sales Contract Receivables - Net	-	-
Other Assets - Net	1,692,288,279	3,811,649,855
TOTAL ASSETS	37,326,317,370	38,560,269,354
LIABILITIES		
Deposit Liabilities	32,285,953,244	32,702,376,779
Other Liabilities	1,860,605,904	2,829,731,245
TOTAL LIABILITIES	34,146,559,148	35,532,108,024
STOCKHOLDER'S EQUITY		
Capital Stock	2,950,000,000	2,950,000,000
Undivided Profits	149,930,783	971,811,675
Retained Earnings	100,331,136	(870,594,346)
Other Capital Accounts	(20,503,697)	(23,055,999)
TOTAL STOCKHOLDERS' EQUITY	3,179,758,222	3,028,161,330
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	37,326,317,370	38,560,269,354
CONTINGENT ACCOUNTS		
TOTAL CONTINGENT ACCOUNTS	300	359
ADDITIONAL INFORMATION		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	1.37%	1.41%
Net NPL Ratio	0.06%	0.07%
Gross NPL Coverage Ratio	733.53%	633.43%
Net NPL Coverage Ratio	338.21%	257.17%
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		
Minimum Liquidity Ratio	47.27%	47.86%
PROFITABILITY		
Return on Equity	19.57%	51.63%
Return on Assets	1.70%	3.97%
Net Interest Margin	19.98%	20.75%
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	10.54%	11.16%
Tier 1 Capital Ratio	10.54%	11.16%
Capital Adequacy Ratio	11.42%	12.14%

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.



Siew Ghee Kung Lim

Authorized Signatory



Elmer T. Herradura

Authorized Signatory