

BALANCE SHEET

(Head Office and Branches)	AMOUNT			
400570		Current Quarter	Previous Quarter	
ASSETS Cash and Cash Items	P	32.497.152.002.48	P 36,047,934,249.28	Cas
Due from Bangko Sentral ng Pilipinas		308,435,495,043.35	256,932,169,059.78	Due
Due from Other Banks		34,990,645,032.69	31,555,156,522.71	Due
Financial Assets at Fair Value through Profit or Loss		5,522,012,653.30	4,834,976,449.86	Fina
Available-for-Sale Financial Assets-Net Held-to-Maturity Financial Assets-Net		67,564,476,632.27	70,728,353,210.95	Avai Held
Unquoted Debt Securities Classified as Loans-Net		126,927,279,089.49 781,713,548.77	119,670,452,692.35 797,977,625.40	Ung
Investments in Non-Marketable Equity Security-Net		206,384,137.10	203,740,815.68	Inve
Loans and Receivables-Net		1,351,759,650,877.72	1,350,820,052,422.97	Loar
Loans to Bangko Sentral ng Pilipinas		0.00	0.00	
Interbank Loans Receivable Loans and Receivables-Others		48,522,823,128.89 1,298,138,513,194.90	51,790,799,667.43 1,206,818,195,343.61	
Loans and Receivables Arising from RA/CA/PR/SLB		18,884,854,661.00	105,966,000,000.00	
General Loan Loss Provision		13,786,540,107.07	13,754,942,588.07	
Other Financial Assets		10,013,461,936.21	9,931,521,133.65	Othe
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net Bank Premises, Furniture, Fixtures and Equipment-Net		35,454,678,439.41 26,525,358,295.99	29,634,742,202.48 26,416,452,107.31	Equi Banl
Real and Other Properties Acquired-Net		6,456,085,404.88	6,312,930,917.02	Rea
Non-Current Assets Held for Sale		536,161,452.15	503,626,556.86	Non-
Other Assets-Net		33,172,417,192.78	42,165,414,157.44	Othe
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank	-	0.00	0.00	Net
TOTAL ASSETS	<u>P</u>	2,040,842,971,738.59	P 1,986,555,500,123.74	
LIABILITIES		4 500 000 540 40	D 0 407 000 700 00	F:
Financial Liabilities at Fair Value through Profit or Loss Deposit Liabilities	Ρ	1,560,962,543.48		Fina Dep
Due to Other Banks		1,709,863,730,691.61 195,347.41	1,644,048,997,559.52 191,301.70	Due
Bills Payable		44,513,730,376.15	40,955,247,503.40	Bills
a) BSP (Rediscounting and Other Advances) b) Interhead Learner Payable		18,698,939.93	0.00	
b) Interbank Loans Payable c) Other Deposit Substitutes		22,504,092,000.00 564,720,000.00	18,404,965,000.00 552,840,000.00	
d) Others		21,426,219,436.22	21,997,442,503.40	
Bonds Payable-Net		14,106,574,809.44	27,625,546,458.85	Bono
Unsecured Subordinated Debt-Net		10,000,000,000.00	10,000,000,000.00	Unse
Redeemable Preferred Shares		0.00	0.00	Red
Special Time Deposit Due to Bangko Sentral ng Pilipinas		0.00 0.00	0.00 190.329.555.00	Spec
Other Financial Liabilities		16,462,393,335.45	16,722,074,106.83	Othe
Other Liabilities		33,782,297,289.45	41,384,591,234.30	Othe
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	_	0.00	0.00	Net I
TOTAL LIABILITIES	Р	1,830,289,884,392.99	P 1,783,354,317,422.23	
STOCKHOLDERS' EQUITY		444 044 004 540 70	D 444 540 070 040 00	0
Capital Stock Other Capital Accounts	Ρ	111,614,331,519.78 10,675,908,081.89	P 111,519,273,046.38 2,304,097,118.61	Capi
Retained Earnings		88,262,847,743.93	89,377,812,536.52	Reta
Assigned Capital		0.00	0.00	Assi
	_			Mino
TOTAL STOCKHOLDERS' EQUITY	P	210,553,087,345.60		
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	_	2,040,842,971,738.59	P 1,986,555,500,123.74	
		0.00		Gua
Contingent Accounts	Ъ		D 20 104 711 40	
Guarantees Issued	Р	0.00	P 20,194,711.40 0.00	
	Р	0.00 26,157,950,074.11		Fina
Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit	Р	26,157,950,074.11 18,897,288,707.45	0.00 19,750,848,570.61 20,544,001,438.76	Fina Perfo Com
Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees	Р	26,157,950,074.11 18,897,288,707.45 27,943,512,285.30	0.00 19,750,848,570.61 20,544,001,438.76 22,970,552,914.86	Fina Perfo Com Trad
Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments	Р	26,157,950,074.11 18,897,288,707.45 27,943,512,285.30 158,840,192,455.27	0.00 19,750,848,570.61 20,544,001,438.76 22,970,552,914.86 142,101,563,438.31	Fina Perfo Corr Trad Corr
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	Р	26,157,950,074.11 18,897,288,707.45 27,943,512,285.30	0.00 19,750,848,570.61 20,544,001,438.76 22,970,552,914.86	Fina Perfo Corr Trad Corr Spot
Guarantees Issued Financial Standby Letters of Credit Ferformance 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	26,157,950,074.11 18,897,288,707.45 27,943,512,285.30 158,840,192,455.27 22,000,198,976.92 0.00 696,249,255,756.40	0.00 19,750,848,570.61 20,544,001,438.76 22,970,552,914.86 142,101,563,438.31 9,430,505,068.74 0.00 650,303,897,090.96	Fina Perfo Com Trad Com Spot Secu
Guarantees Issued Financial Standby Letters of Credit Ferformance 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	26,157,950,074.11 18,897,288,707.45 27,943,512,285.30 158,840,192,455.27 22,000,198,976.92 0,00 696,249,255,756.40 511,986,607,583.11	0.00 19,750,848,570.61 20,544,001,438.76 22,970,552,914.86 142,101,563,438.31 9,430,505,068.74 0.00 650,303,897,090.96 479,353,819,737.98	Fina Perfi Com Trad Com Spot Sect
Guarantees Issued Financial Standby Letters of Credit Fenformance 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	26,157,950,074.11 18,897,288,707.45 27,943,512,285.30 158,840,192,455.27 22,000,198,976.92 0.00 696,249,255,756.40	0.00 19,750,848,570.61 20,544,001,438.76 22,970,552,914.86 142,101,563,438.31 9,430,505,068.74 0.00 650,303,897,090.96	Fina Perfo Com Trad Com Spot Secu
Guarantees Issued Financial Standby Letters of Credit Ferformance 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	26,157,950,074.11 18,897,288,707.45 27,943,512,285.30 158,840,192,455.27 22,000,198,976.92 0.00 696,249,255,756.40 511,986,607,583.11 184,262,648,173.29	0.00 19,750,848,570.61 20,544,001,438.76 22,970,552,914.86 142,101,663,438.31 9,430,505,068.74 0.00 650,303,897,090,96 479,353,819,737.98 170,950,077,352.98	Fina Perfo Com Trad Com Spot Secu Trus
Guarantees Issued Financial Standby Letters of Credit Ferformance 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	P	26,157,950,074.11 18,897,288,707.45 27,943,512,285.30 158,840,192,455.27 22,000,198,976.92 0.00 696,249,255,756.40 511,986,607,583.11 184,262,648,173.29 0.00	0.00 19,750,848,570.61 20,544,001,438.76 22,970,552,914.86 142,101,563,438.31 9,430,505,068.74 0.00 650,303,897,090.96 479,353,819,737.98 170,950,077,352,98 0.00	Fina Perfo Corr Trad Corr Spot Secu Trus
Guarantees Issued Financial Standby Letters of Credit Ferformance 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	P	26,157,950,074.11 18,897,288,707 27,943,512,285.30 158,840,192,455.27 22,000,198,976.92 0.00 696,249,255,756.40 511,986,607,583.11 184,262,648,173.29 0.00 296,096,619,625.82	0.00 19,750,848,570.61 20,544,001,438.76 22,970,552,914.86 142,101,663,438.31 9,430,505,068.74 0.00 650,303,897,090.96 479,353,819,737.98 170,950,077,352.98 0.00 344,219,165,580.55 8,816,760,912.03	Fina Perfo Corr Trad Corr Spot Secu Trus
Guarantees Issued Financial Standby Letters of Credit Ferformance 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	26,157,950,074,11 18,897,288,707,45 27,943,512,285,30 158,840,192,455,27 22,000,198,976,9,00 696,249,255,756,40 511,986,607,563,11 184,262,648,173,29 0,00 296,096,619,625,9 9,211,302,856,12 1,255,396,320,737,39	0.00 19,750,848,570.61 20,544,001,438.76 22,970,552,914.86 142,101,563,438.31 9,430,505,068.74 0.00 650,303,897,090.96 479,353,819,737.98 170,950,077,352.98 0.00 344,219,165,580.55 8,816,760,912.03 P 1,218,157,489,726.22	Fina Performent Comment of Trade Comment Spot Secutives Trus
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 loan portfolio (TLP)	P	26,157,950,074,11 18,897,288,707,45 27,943,512,285.30 158,840,192,455,27 22,000,198,976.92 0,00 696,249,255,756 6,07,583,11 184,262,648,173.29 9,211,302,856.12 1,255,396,320,737.39	0.00 19,750,848,570.61 20,544,001,438.76 22,970,552,914.86 142,101,563,438.31 9,430,505,068.74 0.00 650,303,897,090.96 479,353,819,737.98 170,950,077,352.98 0.00 344,219,165,580.55 8,816,760,912.03 P 1,218,157,489,726.22	Fina Performent Comment of Trade Comment Spot Secutions Trus
Guarantees Issued Financial Standby Letters of Credit 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 loan portfolio (TLP) Specific allowance for credit losses on the TLP	P	26,157,950,074,11 18,897,288,707,45 27,943,512,285,30 158,840,192,455,27 22,000,198,976,9,00 696,249,255,756,40 511,986,607,563,11 184,262,648,173,29 0,00 296,096,619,625,9 9,211,302,856,12 1,255,396,320,737,39	0.00 19,750,848,570.61 20,544,001,438.76 22,970,552,914.86 142,101,563,438.31 9,430,505,068.74 0.00 650,303,897,090.96 479,353,819,737.98 170,950,077,352.98 0.00 344,219,165,580.55 8,816,760,912.03 P 1,218,157,489,726.22	Fina Performent Comment of Trade Comment Spot Secutions Trus
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 loan portfolio (TLP)	P	26,157,950,074,11 18,897,288,707,45 27,943,512,285.30 158,840,192,455,27 22,000,198,976.92 0,00 696,249,255,756 6,07,583,11 184,262,648,173.29 9,211,302,856.12 1,255,396,320,737.39	0.00 19,750,848,570.61 20,544,001,438.76 22,970,552,914.86 142,101,563,438.31 9,430,505,068.74 0.00 650,303,897,090.96 479,353,819,737.98 170,950,077,352.98 0.00 344,219,165,580.55 8,816,760,912.03 P 1,218,157,489,726.22	Fina Performent Comment of Trade Comment Spot Secutions Trus
Guarantees Issued Financial Standby Letters of Credit Fenformance 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 loan 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 (%)	P	26,157,950,074,11 18,897,288,707,45 27,943,512,285,30 158,840,192,455,27 22,000,198,976,92 0.00 696,249,255,756,40 511,986,607,583.11 184,262,648,173,29 0.00 296,096,619,625,82 9,211,302,856.12 1,255,396,320,737.39 1,376,093,491,960.36 10,547,300,975.57 14,719,008,662,34 1,07%	0.00 19,750,848,570.61 20,544,001,438.76 22,970,552,914.86 142,101,563,438.31 9,430,505,068.74 0.00 650,303,897,090.96 479,353,819,737.98 170,950,077,352.98 0.00 344,219,165,580.55 8,816,760,912.03 P 1,218,157,489,726.22 P 1,374,988,302,221.52 10,413,307,210.48 13,800,355,156.83 1,00%	Fina Performent Comment of Trade Comment Spot Secutions Trus
Guarantees Issued Financial Standby Letters of Credit Financial Standby Letters of Credit Ferformance 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 loan 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. Nett NPLs	P	26,157,950,074,11 18,897,288,707,45 27,943,512,285.30 158,840,192,455,27 22,000,198,976,92 0,00 696,249,255,756,60 0,00 296,096,619,625,82 9,211,302,856,12 1,255,396,320,737,39 1,376,093,491,960,36 10,547,300,975,57 14,719,008,662,34 4,171,707,686,77	0.00 19,750,848,570.61 20,544,001,438.76 22,970,552,914.86 142,101,563,438.31 9,430,505,068.74 0.00 650,303,897,090.96 479,353,819,737.98 170,950,077,352.98 0.00 344,219,165,580.55 8,816,760,912.03 P 1,218,157,489,726.22 P 1,374,988,302,221.52 10,413,307,210.48 13,800,355,156.83 1,00% 3,387,047,946.35	Fina Performent Comment of Trade Comment Spot Secutions Trus
Guarantees Issued Financial Standby Letters of Credit Financial Standby Letters of Credit Ferformance 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 TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan 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 d. Ratio of Net NPLs to gross TLP (%)	P	26,157,950,074,11 18,897,288,707,45 27,943,512,285.30 158,840,192,455.27 22,000,198,976.92 0.00 696,249,255,756 607,583,11 184,262,648,173.29 0.00 296,096,619,625,82 9,211,302,856.12 1,255,396,320,737.39 1,376,093,491,960.36 10,547,300,975.57 14,719,008,662.34 1,07% 4,171,707,686.77 0,30%	0.00 19,750,848,570.61 20,544,001,438.76 22,970,552,914.86 142,101,563,438.31 9,430,505,068.74 0.00 650,303,897,090.96 479,353,819,737.98 170,950,077,352.98 0.00 344,219,165,580.55 8,816,760,912.03 P 1,218,157,489,726.22 P 1,374,988,302,221.52 10,413,307,210.48 13,800,355,156.83 1,00% 3,387,047,946.35 0,25%	Fina Performent Comment of Trade Comment Spot Secutions Trus
Guarantees Issued Financial Standby Letters of Credit Fenformance 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 loan 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 d. Ratio of Net NPLs to gross TLP (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses	P P	26,157,950,074,11 18,897,288,707,45 27,943,512,285.30 158,840,192,455,27 22,000,198,976.92 0,00 696,249,255,756 66,07,583,11 184,262,648,173,29 9,211,302,856,12 1,255,396,320,737.39 1,376,093,491,960.36 10,547,300,975.57 14,719,008,662.34 1,177,07,686,77 0,30% 4,171,707,686,77 0,33% 37,461,506,704,54	0.00 19,750,848,570.61 20,544,001,438.76 22,970,552,914.86 142,101,563,438.31 9,430,505,068.74 0.00 650,303,897,090.96 479,353,819,737.98 170,950,077,352.98 0.00 344,219,165,580.55 8,816,760,912.03 P 1,218,157,489,726.22 P 1,374,988,302,221.52 10,413,307,210.48 13,800,355,156.83 1,00% 3,387,047,946.35	Fina Performent Comment of Trade Comment Spot Secutions Trus
Guarantees Issued Financial Standby Letters of Credit Financial Standby Letters of Credit Ferformance 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 TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan 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 d. Ratio of Net NPLs to gross TLP (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP	P P	26,157,950,074,11 18,897,288,707,45 27,943,512,285.30 158,840,192,455.27 22,000,198,976,92 0.00 696,249,255,756,607,583,11 184,262,648,173,29 0.00 296,096,619,625,82 9,211,302,856.12 1,255,396,320,737.39 1,376,093,491,960.36 10,547,300,975.57 14,719,008,662.34 1,07% 4,171,707,686.34 1,07% 4,171,707,686.33 37,461,506,704.54 37,461,506,704.54	0.00 19,750,848,570.61 20,544,001,438.76 22,970,552,914.86 142,101,563,438.31 9,430,505,068.74 0.00 650,303,897,099.96 479,353,819,737.98 170,950,077,352.98 0.00 344,219,165,580.55 8,816,760,912.03 P 1,218,157,489,726.22 P 1,374,988,302,221.52 10,413,307,210.48 13,800,355,156.83 1,00% 3,387,047,946.35 0,25% 51,178,121,800.96 36,176,958,096.48 2,65%	Fina Performent Comment of Trade Comment Spot Secutions Trus
Guarantees Issued Financial Standby Letters of Credit Financial Standby Letters of Credit Ferformance 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 loan 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 d. Ratio of Met NPLs to gross TLP (%) C. Loans and Other Risk Assets, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses	P P	26,157,950,074,11 18,897,288,707,45 27,943,512,285,30 158,840,192,455,27 22,000,198,976,92 0,00 696,249,255,756,60 0,00 296,096,619,625,82 9,211,302,856,12 1,255,396,320,737.39 1,376,093,491,960,36 10,547,300,975,57 14,719,008,662,34 1,07% 4,171,707,686,77 0,30% 50,422,685,028,31 37,461,506,704,54 503,184,87	0.00 19,750,848,570.61 20,544,001,438.76 22,970,552,914.86 142,101,563,438.31 9,430,505,068.74 0.00 650,303,897,090.96 479,353,819,737.98 170,950,077,352.98 0.00 344,219,165,580.55 8,816,760,912.03 P 1,218,157,489,726.22 P 1,374,988,302,221.52 10,413,307,210.48 13,800,355,156.83 1,00% 3,387,047,946.35 0,25% 51,178,121,800,96 36,176,958,096.48 24,983,320.66	Fina Performent Comment of Trade Comment Spot Secutions Trus
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 loan 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 d. Ratio of Net NPLs to gross TLP (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP Gross non-performing DOSRI loans and receivables to gross TLP (%)	P P	26,157,950,074,11 18,897,288,707,45 27,943,512,285.30 158,840,192,455.27 22,000,198,976,92 0.00 696,249,255,756,607,583,11 184,262,648,173,29 0.00 296,096,619,625,82 9,211,302,856.12 1,255,396,320,737.39 1,376,093,491,960.36 10,547,300,975.57 14,719,008,662.34 1,07% 4,171,707,686.34 1,07% 4,171,707,686.33 37,461,506,704.54 37,461,506,704.54	0.00 19,750,848,570.61 20,544,001,438.76 22,970,552,914.86 142,101,563,438.31 9,430,505,068.74 0.00 650,303,897,099.96 479,353,819,737.98 170,950,077,352.98 0.00 344,219,165,580.55 8,816,760,912.03 P 1,218,157,489,726.22 P 1,374,988,302,221.52 10,413,307,210.48 13,800,355,156.83 1,00% 3,387,047,946.35 0,25% 51,178,121,800.96 36,176,958,096.48 2,65%	Fina Performent Comment of Trade Comment Spot Secutions Trus
Guarantees Issued Financial Standby Letters of Credit Ferformance 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 loan 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 d. Ratio of Met NPLs to gross TLP (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses	P P	26,157,950,074,11 18,897,288,707,45 27,943,512,285,30 158,840,192,455,27 22,000,198,976,92 0,00 696,249,255,756,60 0,00 296,096,619,625,82 9,211,302,856,12 1,255,396,320,737.39 1,376,093,491,960,36 10,547,300,975,57 14,719,008,662,34 1,07% 4,171,707,686,77 0,30% 50,422,685,028,31 37,461,506,704,54 503,184,87	0.00 19,750,848,570.61 20,544,001,438.76 22,970,552,914.86 142,101,563,438.31 9,430,505,068.74 0.00 650,303,897,090.96 479,353,819,737.98 170,950,077,352.98 0.00 344,219,165,580.55 8,816,760,912.03 P 1,218,157,489,726.22 P 1,374,988,302,221.52 10,413,307,210.48 13,800,355,156.83 1,00% 3,387,047,946.35 0,25% 51,178,121,800,96 36,176,958,096.48 24,983,320.66	Fina Performent Comment of Trade Comment Spot Secutions Trus
Guarantees Issued Financial Standby Letters of Credit 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 loan 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 d. Ratio of Net NPLs to gross TLP (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables gross of allowance for credit losses Ratio of poss non-performing DOSRI loans and receivables Ratio of gross non-performing DOSRI loans and receivables to gross TLP (%) Percent Compliance with Magna Carta (%) a. 8% for Medium Enterprises b. 2% for Medium Enterprises	P P	26,157,950,074,11 18,897,288,707,45 27,943,512,285.30 158,840,192,455.27 22,000,198,976,92 0.00 696,249,255,756,6607,583,11 184,262,648,173,29 0.00 296,096,619,625,82 9,211,302,856.12 1,255,396,320,737.39 1,376,093,491,960.36 10,547,300,975.57 14,719,008,662.34 1,077,468,77 0,30% 50,422,685,028.31 37,461,506,704,54 37,461,506,704,54 503,184,87 0,00% 2,10% 2,210% 2,210% 2,210%	0.00 19,750,848,570.61 20,544,001,438.76 22,970,552,914.86 142,101,653,438.31 9,430,505,068.74 0.00 650,303,897,090.96 479,353,819,737.98 170,950,077,352.98 0.00 344,219,165,580.55 8,816,760,912.03 P 1,218,157,489,726.22 P 1,374,988,302,221.52 10,413,307,210.48 13,800,355,156.83 1,00% 3,387,047,946.35 0,25% 51,178,121,800.96 36,176,958,096.48 26,398 24,983,320.66 0.00% 1,98% 2,81%	Fina Performent Comment of Trade Comment Spot Secutions Trus
Guarantees Issued Financial Standby Letters of Credit 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 loan 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 d. Ratio of Net NPLs to gross TLP (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP Gross non-performing DOSRI loans and receivables to gross TLP (%) Percent Compliance with Magna Carta (%) a. 8% for Micro and Small Enterprises b. 2% for Medium Enterprises Retum on Equity (ROE) (%)	P P	26,157,950,074,11 18,897,288,707,45 27,943,512,285.30 158,840,192,455,27 22,000,198,976.92 0,00 696,249,255,756.60 511,986,607,583,11 184,262,648,173,29 9,211,302,856.12 1,255,396,320,737.39 1,376,093,491,960.36 10,547,300,975.57 14,719,008,662,24 4,171,707,686,77 0,30% 4,171,707,686,77 0,30% 50,422,685,028,31 37,461,506,704,54 0,00% 503,184,87 0,00%	0.00 19,750,848,570.61 20,544,001,438.76 22,970,552,914.86 142,101,563,438.31 9,430,505,068.74 0.00 650,303,897,090.96 479,353,819,737.98 170,950,077,352.98 0.00 344,219,165,580.55 8,816,760,912.03 P 1,218,157,489,726.22 P 1,374,988,302,221.52 10,413,307,210.48 13,800,355,156.83 1,00% 3,387,047,946.35 0,25% 51,178,121,800.96 36,176,958,096.48 24,983,320.66 0,00%	Fina Performent Comment of Trade Comment Spot Secutions Trus
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 loan 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 d. Ratio of Net NPLs to gross TLP (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of gross non-performing DOSRI loans and receivables	P P	26,157,950,074,11 18,897,288,707,45 27,943,512,285.30 158,840,192,455,27 22,000,198,976.92 22,000,198,976.92 0,00 696,249,255,756 6607,583,11 184,262,648,173.20 9,211,302,856.12 1,255,396,320,737.39 1,376,093,491,960.36 10,547,300,975.57 14,719,008,662.34 1,077% 0,30% 50,422,685,028.31 37,461,556,704,54 0,00% 2,92% 503,184,87 0,00% 2,92% 10,89%	0.00 19,750,848,570.61 20,544,001,438.76 22,970,552,914.86 142,101,563,438.31 9,430,505,068.74 0.00 650,303,897,090.96 479,353,819,737.98 170,950,077,352.98 0.00 344,219,165,580.55 8,816,760,912.03 P 1,218,157,489,726.22 P 1,374,988,302,221.52 10,413,307,210.48 13,800,355,156.83 1,00% 3,387,047,946.35 0,25% 51,178,121,800.96 36,176,958,096.48 2,63% 24,983,320.66 0,00% 1,98% 2,81% 13,30%	Fina Perfr Communication Trad Communication Spot Secution Trus Derivother 1. Li
Guarantees Issued Financial Standby Letters of Credit Financial Standby Letters of Credit Ferformance 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 TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan 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 d. Ratio of Met NPLs to gross TLP (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP Gross non-performing DOSRI loans and receivables to gross TLP (%) e. 8% for Micro and Small Enterprises b. 2% for Medium Enterprises Return on Equity (ROE) (%) Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations a. Total CAR (%)	P P	26,157,950,074,11 18,897,288,707,45 27,943,512,285.30 158,840,192,455.27 22,000,198,976,92 0.00 696,249,255,756,6607,583,11 184,262,648,173,29 0.00 296,096,619,625,82 9,211,302,856.12 1,255,396,320,737.39 1,376,093,491,960.36 10,547,300,975.57 14,719,008,662.34 1,077,468,77 0,30% 50,422,685,028.31 37,461,506,704,54 37,461,506,704,54 503,184,87 0,00% 2,10% 2,210% 2,210% 2,210%	0.00 19,750,848,570.61 20,544,001,438.76 22,970,552,914.86 142,101,653,438.31 9,430,505,068.74 0.00 650,303,897,090.96 479,353,819,737.98 170,950,077,352.98 0.00 344,219,165,580.55 8,816,760,912.03 P 1,218,157,489,726.22 P 1,374,988,302,221.52 10,413,307,210.48 13,800,355,156.83 1,00% 3,387,047,946.35 0,25% 51,178,121,800.96 36,176,958,096.48 26,398 24,983,320.66 0.00% 1,98% 2,81%	Fina Perfr Communication Trad Communication Spot Secution Trus Derivother 1. Li
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 losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to gross TLP (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP Gross non-performing DOSRI loans and receivables Ratio of pross non-performing DOSRI loans and receivables Ratio of gross non-performing DOSRI loans and receivables Ratio of pross non-performing DOSRI loans and receivables Ratio of gross non-performing D	P P	26,157,950,074,11 18,897,288,707,45 27,943,512,285.30 158,840,192,455,27 22,000,198,976.92 22,000,198,976.92 0,00 696,249,255,756 6607,583,11 184,262,648,173,29 9,211,302,856.12 1,255,396,320,737.39 1,376,093,491,960.36 10,547,300,975.57 14,719,008,662.34 1,077% 4,171,707,886,77 0,30% 50,422,685,028.31 37,461,556,704,54 37,461,556,704,54 10,00% 2,92% 10,589% 11,99% 10,37% 10,37% 10,37% 10,37% 10,37% 10,37% 10,37% 10,37% 10,37% 10,37% 10,37% 10,37%	0.00 19,750,848,570.61 20,544,001,438.76 22,970,552,914.86 142,101,563,438.31 9,430,505,068.74 0.00 650,303,897,090.96 479,353,819,737.98 170,950,077,352.98 0.00 344,219,165,580.55 8,816,760,912.03 P 1,218,157,489,726.22 P 1,374,988,302,221.52 10,413,307,210.48 13,800,355,156.83 1.00% 3,387,047,946.35 0,25% 51,178,121,800.96 36,176,958,096.48 2,63% 24,983,320.66 0,00% 1,98% 2,81% 13,30% 12,51% 10,85% 10,85% 10,85%	Fina Perfront Trad Communication Spot Security Other
Guarantees Issued Financial Standby Letters of Credit Financial Standby Letters of Credit Ferformance 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 TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan 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 d. Ratio of Net NPLs to gross TLP (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables gross of allowance for credit losses Ratio of gross non-performing DOSRI loans and receivables to gross TLP Gross non-performing DOSRI loans and receivables Ratio of gross non-performing DOSRI loans and receivables to gross TLP (%) Percent Compliance with Magna Carta (%) a. 8% for Micro and Small Enterprises b. 2% for Medium Enterprises Return on Equity (ROE) (%) Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations a. Total CAR (%) b. Tier 1 Ratio (%) c. Common Equity Tier 1 Ratio (%) Deferred Charges not yet Written Down	P P	26,157,950,074,11 18,897,288,707,45 27,943,512,285,30 158,840,192,455,27 22,000,198,976,92 0.00 696,249,255,756,607,583,11 184,262,648,173,29 0.00 296,096,619,625,82 9,211,302,856,12 1,255,396,320,737,39 1,376,093,491,960,36 10,547,300,975,57 14,719,008,662,34 1,07% 4,171,707,686,77 0,30% 50,422,685,028,31 37,461,506,704,54 0,00% 2,10% 2,10% 2,10% 2,10% 10,89% 11,99% 10,37% 11,99% 10,37% 10,00%	0.00 19,750,848,570.61 20,544,001,438.76 22,970,552,914.86 142,101,563,438.31 9,430,505,068.74 0.00 650,303,897,090,96 479,353,819,737.98 170,950,077,352.98 0.00 344,219,165,580.55 8,816,760,912.03 P 1,218,157,489,726.22 P 1,374,986,302,221.52 10,413,307,210.48 13,800,355,156.83 1,00% 3,387,047,946.35 0,25% 51,178,121,800.96 36,176,956,096.48 2,63% 24,983,320.66 0,00% 1,98% 2,81% 13,30% 12,51% 10,85% 10,49% 0,000	Fina Perfront Trad Communication Spot Security Other
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 loan 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 d. Ratio of Net NPLs to gross TLP (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP Gross non-performing DOSRI loans and receivables Ratio of gross non-performing D	P P	26,157,950,074,11 18,897,288,707,45 27,943,512,285.30 158,840,192,455,27 22,000,198,976.92 22,000,198,976.92 0,00 696,249,255,756 6607,583,11 184,262,648,173,29 9,211,302,856.12 1,255,396,320,737.39 1,376,093,491,960.36 10,547,300,975.57 14,719,008,662.34 1,077% 4,171,707,886,77 0,30% 50,422,685,028.31 37,461,556,704,54 37,461,556,704,54 10,00% 2,92% 10,589% 11,99% 10,37% 10,37% 10,37% 10,37% 10,37% 10,37% 10,37% 10,37% 10,37% 10,37% 10,37% 10,37%	0.00 19,750,848,570.61 20,544,001,438.76 22,970,552,914.86 142,101,563,438.31 9,430,505,068.74 0.00 650,303,897,090.96 479,353,819,737.98 170,950,077,352.98 0.00 344,219,165,580.55 8,816,760,912.03 P 1,218,157,489,726.22 P 1,374,988,302,221.52 10,413,307,210.48 13,800,355,156.83 1.00% 3,387,047,946.35 0,25% 51,178,121,800.96 36,176,958,096.48 2,63% 24,983,320.66 0,00% 1,98% 2,81% 13,30% 12,51% 10,85% 10,85% 10,85%	Final Performance of Trust Communication Spots Derriv Other 1. Li
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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 loan 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 d. Ratio of Net NPLs to gross TLP (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP Gross non-performing DOSRI loans and receivables Ratio of gross non-performing DOSRI loans and receivables Return on Equity (ROE) (%) c. 20 for Medium Enterprises Return on Equity (ROE) (%) c. Common Equity Tier 1 Ratio (%) c. Common Equity Tier 1 Ratio (%) c. Common Equity Tier 1 Ratio (%) Deferred Charges not yet Written Down Unbooked Allowance for Credit Losses on Financial Instruments Received	P P	26,157,950,074,11 18,897,288,707,45 27,943,512,285,30 158,840,192,455,27 22,000,198,976,92 0.00 696,249,255,756,607,583,11 184,262,648,173,29 0.00 296,096,619,625,82 9,211,302,856,12 1,255,396,320,737,39 1,376,093,491,960,36 10,547,300,975,57 14,719,008,662,34 1,07% 4,171,707,686,77 0,30% 50,422,685,028,31 37,461,506,704,54 0,00% 2,10% 2,10% 2,10% 2,10% 10,89% 11,99% 10,37% 11,99% 10,37% 10,00%	0.00 19,750,848,570.61 20,544,001,438.76 22,970,552,914.86 142,101,563,438.31 9,430,505,068.74 0.00 650,303,897,090,96 479,353,819,737.98 170,950,077,352.98 0.00 344,219,165,580.55 8,816,760,912.03 P 1,218,157,489,726.22 P 1,374,986,302,221.52 10,413,307,210.48 13,800,355,156.83 1,00% 3,387,047,946.35 0,25% 51,178,121,800.96 36,176,956,096.48 2,63% 24,983,320.66 0,00% 1,98% 2,81% 13,30% 12,51% 10,85% 10,49% 0,000	Perification of the control of the c
Guarantees Issued Financial Standby Letters of Credit Financial Standby Letters of Credit Fornomercial 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 TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan 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 d. Ratio of Net NPLs to gross TLP (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables pross of allowance for credit losses Ratio of OSRI loans and receivables and receivables to gross TLP (%) Percent Compliance with Magna Carta (%) a. 8% for Micro and Small Enterprises b. 2% for Medium Enterprises Return on Equity (ROE) (%) Capital Adequacy Ratio (CARt) on Solo Basis, as prescribed under existing regulations a. Total CAR (%) b. Tier 1 Ratio (%) c. Common Equity Tier 1 Ratio (%) Deferred Charges not yet Written Down Unbooked Allowance for Credit Losses on Financial Instruments Received	P P	26,157,950,074,11 18,897,288,707,45 27,943,512,285,30 158,840,192,455,27 22,000,198,976,92 0.00 696,249,255,756,607,583,11 184,262,648,173,29 0.00 296,096,619,625,82 9,211,302,856,12 1,255,396,320,737,39 1,376,093,491,960,36 10,547,300,975,57 14,719,008,662,34 1,07% 4,171,707,686,77 0,30% 50,422,685,028,31 37,461,506,704,54 0,00% 2,10% 2,10% 2,10% 2,10% 10,89% 11,99% 10,37% 11,99% 10,37% 10,00%	0.00 19,750,848,570.61 20,544,001,438.76 22,970,552,914.86 142,101,563,438.31 9,430,505,068.74 0.00 650,303,897,090,96 479,353,819,737.98 170,950,077,352.98 0.00 344,219,165,580.55 8,816,760,912.03 P 1,218,157,489,726.22 P 1,374,986,302,221.52 10,413,307,210.48 13,800,355,156.83 1,00% 3,387,047,946.35 0,25% 51,178,121,800.96 36,176,956,096.48 2,63% 24,983,320.66 0,00% 1,98% 2,81% 13,30% 12,51% 10,85% 10,49% 0,000	Fina Perific Com Trad Com Trad Com Trad Com Trus Deriving 1. Li 2. Li 3. Com Trus

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.

Executive Vice President & Comptroller (Signature Over Printed Name)

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S.OL NESTOR V. TAN
President
(Signature Over Printed Name)

SUBSCRIBED AND SWORN to before me this Aug. 1, 2016 at Makati City, affiant exhibiting his/her/their Community Tax Certificate No. 15276882, issued at Makati City on February 29, 2016 and Community Tax Certificate No.05135105, issued at Makati City on February 16, 2016.

Atty. Marichalle Q. Gerardo Appointment No. M-183 Notary Public until 31 December 2016 Roll No. 45121 IBP No. 1018289; PTR No. 5329220

Consolidated Balance Sheet

(Bank and Financial Subsidiaries)	AMOUNT			
	Current Quarter	Previous Quarter		
ASSETS	P 33.601.351.142.17	D 07.004.050.000.07		
Cash and Cash Items Due from Bangko Sentral ng Pilipinas	P 33,601,351,142.17 317,996,315,048.24	P 37,031,658,228.87 265,208,134,750.81		
Due from Other Banks	40,657,321,603.63	36,050,783,816.65		
Financial Assets at Fair Value through Profit or Loss	15,148,870,432.16	10,605,338,707.40		
Available-for-Sale Financial Assets-Net	115,440,573,975.18	89,121,438,001.46		
Held-to-Maturity Financial Assets-Net	132,861,630,164.27	125,211,132,628.03		
Unquoted Debt Securities Classified as Loans-Net	781,713,548.77	797,977,625.40		
Investments in Non-Marketable Equity Security-Net	211,884,237.10	209,240,915.68		
Loans and Receivables-Net	1,404,222,222,596.10	1,409,878,322,401.66		
Loans to Bangko Sentral ng Pilipinas	0.00	0.00		
Interbank Loans Receivable	48,522,823,128.89	51,790,799,667.43		
Loans and Receivables-Others	1,349,816,672,894.04	1,257,124,781,176.62		
Loans and Receivables Arising from RA/CA/PR/SLB	20,432,793,567.00	115,466,000,000.00		
General Loan Loss Provision	14,550,066,993.83	14,503,258,442.39		
Other Financial Assets	11,920,697,925.81	11,490,475,212.53		
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	4,817,768,197.15	6,398,462,165.10		
Bank Premises, Furniture, Fixtures and Equipment-Net	30,706,261,886.17	30,336,963,567.79		
Real and Other Properties Acquired-Net	6,683,095,318.61	6,546,391,433.23		
Non-Current Assets Held for Sale	537,285,299.58	507,850,484.88		
Other Assets-Net	42,423,030,045.54	50,639,993,533.68		
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank	0.00	0.00		
TOTAL ASSETS	P 2,158,010,021,420.48	P 2,080,034,163,473.17		
LIABILITIES				
Financial Liabilities at Fair Value through Profit or Loss	P 3,767,543,381.38	P 4,273,116,449.57		
Deposit Liabilities	1,771,292,318,493.40	1,703,767,214,731.15		
Due to Other Banks	195,347.41	191,301.70		
Bills Payable	68,086,280,376.15	64,280,072,503.41		
a) BSP (Rediscounting and Other Advances)	18,698,939.93	0.00		
b) Interbank Loans Payable	22,504,092,000.00	18,404,965,000.00		
c) Other Deposit Substitutes	564,720,000.00	552,840,000.00		
d) Others	44,998,769,436.22	45,322,267,503.41		
Bonds Payable-Net	14,106,574,809.44	27,625,546,458.85		
Unsecured Subordinated Debt-Net	10,000,000,000.00	10,000,000,000.00		
Redeemable Preferred Shares	0.00	0.00		
Special Time Deposit	0.00	0.00		
Due to Bangko Sentral ng Pilipinas	0.00	214,435,923.78		
Other Financial Liabilities	17,766,131,562.50	17,963,901,380.49		
Other Liabilities	61,852,210,454.75	48,025,062,497.83		
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00		
TOTAL LIABILITIES	P 1,946,871,254,425.03	P 1,876,149,541,246.78		
STOCKHOLDERS' EQUITY				
Capital Stock	P 111,614,331,519.78			
Other Capital Accounts	10,595,744,807.84			
Retained Earnings	88,230,962,179.65	88,934,756,181.44		
Assigned Capital	0.00			
Minority Interest In Subsidiaries	697,728,488.18	679,192,935.57		
TOTAL STOCKHOLDERS' EQUITY	P 211,138,766,995.45	P 203,884,622,226.39		
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 2,158,010,021,420.48	P 2,080,034,163,473.17		
CONTINGENT ACCOUNTS				
Guarantees Issued	P 12,667,050.00	P 32,861,761.40		
Financial Standby Letters of Credit	0.00	0.00		
Performance Standby Letters of Credit	26,157,950,074.11	19,750,848,570.61		
Commercial Letters of Credit	18,897,288,707.45	20,544,001,438.76		
Trade Related Guarantees	27,943,512,285.30	22,970,552,914.86		
Commitments	159,110,114,850.49	142,377,140,955.71		
Spot Foreign Exchange Contracts	22,149,973,672.82	9,742,391,006.65		
Securities Held Under Custodianship by Bank Proper	0.00	0.00		
Trust Department Accounts	955,816,991,891.86	902,548,970,410.64		
a) Trust and Other Fiduciary Accounts	741,622,318,062.31	701,518,208,280.75		
b) Agency Accounts	214,194,673,829.55	201,030,762,129.89		
c) Advisory/Consultancy	0.00	0.00		
Derivatives	349,785,046,154.03	393,171,565,232.02		
Others	9,389,933,682.33	8,903,194,426.59		
TOTAL CONTINGENT ACCOUNTS	P 1,569,263,478,368.39	P 1,520,041,526,717.24		

ADDITIONAL INFORMATION

List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companies)
a. Banco De Oro Savings Bank, Inc.
b. BDO Capital & Investment Corporation
c. BDO Elite Savings Bank, Inc.

d. BDO Leasing and Finance, Inc.
e. BDO Life Assurance Holdings Corp.
f. BDO Private Bank, Inc.

g. BDO Nomura Securities,Inc. h. BDO Remit (Canada) Ltd. i. BDO Remit (Japan) Ltd. j. BDO Remit (USA), Inc.

k. BDO Strategic Holdings, Inc.

k. BDO Strategic Holdings, Inc.
l. BDORO Europe Ltd.
m. Express Padala Frankfurt GmbH
n. Express Padala (Hongkong) Limited
o. One Network Bank, Inc.
p. PCIB Europe SPA
List of Subsidiary Insurance Companies
a. BDO Insurance Brokers, Inc.
Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulations

13.15% a. Total CAR (%)
b. Tier 1 Ratio (%)
c. Common Equity Tier 1 Ratio (%) 11.59% 11.27%

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sheet are true and correct to the best of my/our knowledge and belief.

ecutive Vice President & Comptroller (Signature Over Printed Name) Executive Vice

Nacot NESTOR V. TAN
President
(Signature Over Printed Name) 13.38%

11.77% 11.44%

SUBSCRIBED AND SWORN to before me this Aug. 1, 2016 at Makati City, affiant exhibiting his/her/their Community Tax Certificate No. 15276882, issued at Makati City on February 29, 2016 and Community Tax Certificate No.05135105, issued at Makati City on February 16, 2016.

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

Atty. Marichalle Q. Gerardo Appointment No. M-183 Notary Public until 31 December 2016 Roll/No. 45121 IBP No. 1018289; PTR No. 5329220

BDO UNIBANK, INC. **Board of Directors**

> Chairman Emeritus Henry Sy, Sr.

> > Chairperson Teresita T. Sy

Vice Chairman Jesus A. Jacinto, Jr.

Members

Christopher A. Bell-Knight Antonio C. Pacis Josefina N. Tan Nestor V Tan

Independent Directors

Jose F. Buenaventura Jones M. Castro, Jr. Dioscoro I. Ramos Jimmy T. Tang Gilberto C. Teodoro, Jr.

President & CEO Nestor V. Tan

Senior Executive Vice Presidents

Antonio N. Cotoco Walter C. Wassmer Jaime C. Yu

Executive Vice Presidents

Ador A. Abrogena Anthony Q. Chua Julie Y. Chua Gerard Lee B. Co Lucy Co Dy - Comptroller Pedro M. Florescio III - Treasurer Guia C. Lim Ricardo V. Martin Edwin Romualdo G. Reyes Edmundo S. Soriano Cecilia Luz L. Tan Rolando C. Tanchanco Dennis B. Velasquez

Evelyn L. Villanueva