

BALANCE SHEET

CONSOLIDATED BALANCE SHEET
(Bank and Financial Subsidiaries)

(Head Office and Branches)	AMOUNT		(Bank and Financial Subsidiaries)	AMOUNT	
ACCETO	Current Quarter	Previous Quarter	ACCETO	Current Quarter	Previous Quarter
ASSETS Cash and Cash Items	P 57,319,729,243.58	P 38,903,544,935.16	ASSETS Cash and Cash Items	P 58,576,231,482.21	P 40,048,172,342.35
Due from Bangko Sentral ng Pilipinas	349,016,754,155.23	353,033,673,648.41	Due from Bangko Sentral ng Pilipinas	354,131,987,357.18	364,250,735,202.01
Due from Other Banks	48,779,892,756.58	39,845,741,638.04	Due from Other Banks	54,441,017,156.83	46,807,739,529.72
Financial Assets at Fair Value through Profit or Loss Available-for-Sale Financial Assets-Net	4,086,178,211.63	3,848,142,868.84	Financial Assets at Fair Value through Profit or Loss	7,516,769,965.18	7,839,275,111.57
Available-101-Sale Financial Assets-Net Held-to-Maturity Financial Assets-Net	76,230,188,898.13 220,101,651,796.33	75,822,075,916.02 206,806,810,330.15	Available-for-Sale Financial Assets-Net Held-to-Maturity Financial Assets-Net	93,874,751,739.33 239,748,748,988.63	92,794,618,934.70 225,527,643,275.14
Unquoted Debt Securities Classified as Loans-Net	0.00	0.00	Unquoted Debt Securities Classified as Loans-Net	0.00	0.00
Investments in Non-Marketable Equity Security-Net	0.00	0.00	Investments in Non-Marketable Equity Security-Net	0.00	0.00
Loans and Receivables-Net	2,001,403,348,145.35	1,938,899,744,906.26	Loans and Receivables-Net	2,053,374,093,374.18	1,992,041,286,648.46
Loans to Bangko Sentral ng Pilipinas	0.00	0.00	Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable Loans and Receivables-Others	49,200,634,784.58 1,940,315,281,468.16	66,968,567,388.92 1,883,456,665,511.99	Interbank Loans Receivable Loans and Receivables-Others	49,200,634,784.58 1,992,661,934,153.01	66,968,567,388.92 1,935,161,486,987.87
Loans and Receivables Arising from RA/CA/PR/SLB	22,000,000,000.00	10,000,000,000.00	Loans and Receivables Arising from RA/CA/PR/SLB	22,000,000,000.00	12,025,000,000.00
General Loan Loss Provision	10,112,568,107.39	21,525,487,994.65	General Loan Loss Provision	10,488,475,563.41	22,113,767,728.33
Other Financial Assets	16,397,748,244.79	14,617,482,365.94	Other Financial Assets	17,487,695,740.04	15,813,466,723.57
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	36,945,008,555.75	37,399,111,729.98	Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	13,997,983,577.13	13,955,512,874.02
Bank Premises, Furniture, Fixtures and Equipment-Net Real and Other Properties Acquired-Net	34,617,862,322.23 9,852,397,156.67	34,643,940,456.56 9,553,077,108.18	Bank Premises, Furniture, Fixtures and Equipment-Net Real and Other Properties Acquired-Net	36,659,010,520.85 9,994,678,901.42	36,748,978,819.15 9.689,994,290.65
Non-Current Assets Held for Sale	659,406,202.59	517,883,534.81	Non-Current Assets Held for Sale	663,004,669.67	526,567,280.05
Other Assets-Net	38,178,147,118.27	34,689,406,046.11	Other Assets-Net	49,485,873,328.98	46,368,057,460.96
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank	k) 0.00	0.00	Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank		0.00
TOTAL ASSETS	P 2,893,588,312,807.13	P 2,788,580,635,484.46	TOTAL ASSETS	P 2,989,951,846,801.63	P 2,892,412,048,492.35
LIABILITIES			LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	P 1,532,594,517.67		Financial Liabilities at Fair Value through Profit or Loss	P 3,984,903,867.22	
Deposit Liabilities	2,359,768,562,061.14	2,278,305,083,017.86	Deposit Liabilities	2,419,168,190,469.04	2,344,846,309,723.36
Due to Other Banks Bills Payable	0.00 57,909,368,197.28	0.00 50.267.631.077.61	Due to Other Banks Bills Payable	0.00 82,686,045,527.92	0.00 74,667,478,335.83
a) BSP (Rediscounting and Other Advances)	0.00	0.00	a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	31,311,390,000.00	21,337,900,000.00	b) Interbank Loans Payable	31,311,390,000.00	21,337,900,000.00
c) Other Deposit Substitutes	0.00	0.00	c) Other Deposit Substitutes	0.00	0.00
d) Others	26,597,978,197.28	28,929,731,077.61	d) Others	51,374,655,527.92	53,329,578,335.83
Bonds Payable-Net Unsecured Subordinated Debt-Net	59,155,861,007.72 10,000,000,000.00	61,726,998,066.06 10,000,000,000.00	Bonds Payable-Net Unsecured Subordinated Debt-Net	59,155,861,007.72 10,000,000,000.00	61,726,998,066.06 10,000,000,000.00
Redeemable Preferred Shares	0.00	0.00	Redeemable Preferred Shares	0.00	0.00
Special Time Deposit	0.00	0.00	Special Time Deposit	0.00	0.00
Due to Bangko Sentral ng Pilipinas	0.00	0.00	Due to Bangko Sentral ng Pilipinas	0.00	0.00
Other Financial Liabilities	24,877,717,715.84	26,531,227,822.21	Other Financial Liabilities	25,799,761,538.68	27,677,323,354.01
Other Liabilities Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	52,801,711,829.75	49,506,495,495.97 0.00	Other Liabilities Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	61,157,212,394.77 0.00	57,918,648,437.65 0.00
TOTAL LIABILITIES	0.00 P 2,566,045,815,329.40		TOTAL LIABILITIES	P 2,661,951,974,805.35	
	F 2,300,043,013,329.40	2,411,329,300,100.19		F 2,001,331,374,003.33	2,300,332,433,100.03
STOCKHOLDERS' EQUITY Capital Stock	P 172,248,584,656.17	P 172,182,111,742.17	STOCKHOLDERS' EQUITY Capital Stock	P 172,248,584,656.17	P 172,182,111,742.17
Other Capital Accounts	18,562,646,541.17	9,937,068,003.69	Other Capital Accounts	18,271,220,100.52	9,634,933,954.15
Retained Earnings	136,731,266,280.39	128,931,875,578.41	Retained Earnings	136,729,380,750.37	128,919,339,956.71
Assigned Capital	0.00	0.00	Assigned Capital	0.00	0.00
			Minority Interest In Subsidiaries	750,686,489.22	723,167,678.47
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TOTAL STOCKHOLDERS' EQUITY	P 327,542,497,477.73	P 311,051,055,324.27	TOTAL STOCKHOLDERS' EQUITY	P 327,999,871,996.28	P 311,459,553,331.50
TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 327,542,497,477.73 P 2,893,588,312,807.13	P 311,051,055,324.27 P 2,788,580,635,484.46	•		P 311,459,553,331.50 P 2,892,412,048,492.35
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS	P 2,893,588,312,807.13	P 2,788,580,635,484.46	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS	P 327,999,871,996.28 P 2,989,951,846,801.63	P 2,892,412,048,492.35
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued	P 2,893,588,312,807.13 P 36,541,292.00	P 2,788,580,635,484.46 P 36,541,292.00	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued	P 327,999,871,996.28 P 2,989,951,846,801.63 P 36,541,292.00	P 2,892,412,048,492.35
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit	P 2,893,588,312,807.13 P 36,541,292.00 0.00	P 2,788,580,635,484.46 P 36,541,292.00 0.00	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit	P 327,999,871,996.28 P 2,989,951,846,801.63 P 36,541,292.00 0.00	P 2,892,412,048,492.35 P 36,541,292.00 0.00
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit	P 2,893,588,312,807.13 P 36,541,292.00 0.00 27,295,660,637.35	P 2,788,580,635,484.46 P 36,541,292.00 0.00 25,843,497,225.44	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit	P 2,989,951,846,801.63 P 36,541,292.00 0.00 27,295,660,637.35	P 2,892,412,048,492.35 P 36,541,292.00 0.00 25,843,497,225.44
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 2,893,588,312,807.13 P 36,541,292.00 0.00	P 2,788,580,635,484.46 P 36,541,292.00 0.00	TOTAL STOCKHOLDERS' EQUITY 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 327,999,871,996.28 P 2,989,951,846,801.63 P 36,541,292.00 0.00 27,295,660,637.35 21,653,912,560.22 7,895,044,482.80	P 2,892,412,048,492.35 P 36,541,292.00 0.00 25,843,497,225.44 31,885,610,943.23 13,833,202,680.47
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 2,893,588,312,807.13 P 36,541,292.00 0.00 27,295,660,637.35 21,653,912,560.22 7,895,044,482.80 349,731,711,356.51	P 2,788,580,635,484.46 P 36,541,292.00 0.00 25,843,497,225.44 31,865,610,943.23 13,833,202,680.47 346,256,827,383.33	TOTAL STOCKHOLDERS' EQUITY 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 327,999,871,996.28 P 2,989,951,846,801.63 P 36,541,292.00 0,000 27,295,660,637.35 21,653,912,560.22 7,895,044,482.80 349,731,711,356.51	P 2,892,412,048,492.35 P 36,541,292.00 0.00 25,843,497,225.44 31,885,610,943.23 13,833,202,680.47 346,259,848,404.49
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 2,893,588,312,807.13 P 36,541,292.00	P 2,788,580,635,484.46 P 36,541,292.00 0.00 25,843,497,225,44 31,885,610,943.23 13,833,202,680.47 346,256,827,383,33 20,502,972,911.57	TOTAL STOCKHOLDERS' EQUITY 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 327,999,871,996.28 P 2,989,951,846,801.63 P 36,541,292.00 0.00 27,295,660,637.35 21,653,912,560.22 7,895,044,482.80 349,731,711,356.51 17,562,947,797.29	P 2,892,412,048,492.35 P 36,541,292.00 25,843,497,225,44 31,885,610,943.23 13,833,202,880.47 346,259,848,404.49 22,064,340,064.18
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	P 2,893,588,312,807.13 P 36,541,292.00 0,000 27,295,660,637.35 21,653,912,560.22 7,895,044,482.20 349,731,711,356.51 17,034,862,983.04 0,00	P 2,788,580,635,484.46 P 36,541,292.00	TOTAL STOCKHOLDERS' EQUITY 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 Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper	P 327,999,871,996.28 P 2,989,951,846,801.63 P 36,541,292.00 0.00 27,295,660,637.35 21,653,912,560.22 7,895,044,482.80 349,731,711,356.51 17,562,947,797.29 0.00	P 2,892,412,048,492.35 P 36,541,292.00 0.00 25,843,497,225.44 31,885,610,943.23 13,833,202,680.47 346,259,848,404.49 22,064,340,064.18 0.00
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 Commitments Spot Foreign Exchange Contracts	P 2,893,588,312,807.13 P 36,541,292.00	P 2,788,580,635,484.46 P 36,541,292.00 0.00 25,843,497,225,44 31,885,610,943.23 13,833,202,680.47 346,256,827,383,33 20,502,972,911.57	TOTAL STOCKHOLDERS' EQUITY 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	P 327,999,871,996.28 P 2,989,951,846,801.63 P 36,541,292.00 0.00 27,295,660,637.35 21,653,912,560.22 7,895,044,482.80 349,731,711,356.51 17,562,947,797.29	P 2,892,412,048,492.35 P 36,541,292.00 25,843,497,225,44 31,885,610,943.23 13,833,202,880.47 346,259,848,404.49 22,064,340,064.18
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 a) Trust and Other Fiduciary Accounts b) Agency Accounts	P 2,893,588,312,807.13 P 36,541,292.00 0.00 27,295,660,637.35 21,653,912,560.22 7,895,044,482.80 349,731,711,356.51 17,034,862,983.04 0.00 849,684,278.29.95	P 2,788,580,635,484.46 P 36,541,292.00	TOTAL STOCKHOLDERS' EQUITY 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 a) Trust and Other Fiduciary Accounts b) Agency Accounts	P 327,999,871,996.28 P 2,989,951,846,801.63 P 36,541,292.00 .0.0 27,295,660,637.35 21,653,912,560.22 7,895,044,482.80 349,731,711,356.51 17,562,947,797.29 .0.00 1,161,717,015,604.05 525,677,942,131.31 636,039,073,471,74	P 2,892,412,048,492.35 P 36,541,292.00 0.00 25,843,497,225.44 31,885,610,943.23 13,833,202,680.47 346,259,848,404.49 22,064,340,064.18 0.00 1,061,381,494,625.62 546,749,090,198.70 514,632,404,427.12
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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy	P 2,893,588,312,807.13 P 36,541,292.00	P 2,788,580,635,484.46 P 36,541,292.00	TOTAL STOCKHOLDERS' EQUITY 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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy	P 327,999,871,996.28 P 2,989,951,846,801.63 P 36,541,292.00	P 2,892,412,048,492.35 P 36,541,292.00 0.00 25,843,497,225,44 31,885,610,943.23 13,833,202,680.47 346,259,848,404.49 22,004,340,064.18 0.00 1,061,381,494,625,82 546,749,090,198.70 514,632,404,427.12 0.00
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 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 2,893,588,312,807.13 P 36,541,292.00 27,295,660,637.35 21,653,912,560.22 7,895,044,482.20 349,731,771,365.51 17,034,862,983.04 17,034,862,983.04 458,277,467,093.83 391,406,811,205.02 244,517,782,661.17	P 2,788,580,635,484.46 P 36,541,292.00	TOTAL STOCKHOLDERS' EQUITY 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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives	P 327,999,871,996.28 P 2,989,951,846,801.63 P 36,541,292.00 .0.00 27,295,660,637.35 21,653,912,560.22 7,895,044,482.80 349,731,711,356.51 17,562,947,797.29 .0.00 1,161,717,015,604.05 525,677,942,131.31 636,039,073,471.74 .1.00 289,023,948.852.39	P 2,892,412,048,492.35 P 36,541,292.00 0.00 25,843,497,225.44 31,885,610,943.23 13,833,202,680.47 346,259,848,404.49 22,064,340,064.18 0.00 1,061,381,494,625.82 546,749,090,198.70 514,632,404,427.12 0.00 257,075,628,905.14
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 a) Trust and Other Flduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others	P 2,893,588,312,807.13 P 36,541,292.00 0.00 27,295,660,637.35 21,653,912,560.22 7,895,044,482.80 349,731,711,356.51 17,034,862,983.04 0.00 849,684,278,299.85 458,277,467,093.83 391,406,811,205.02 1.00 244,517,782,661.17 16,371,618,872.89	P 2,788,580,635,484.46 P 36,541,292.00	TOTAL STOCKHOLDERS' EQUITY 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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others	P 327,999,871,996.28 P 2,989,951,846,801.63 P 36,541,292.00 .0.0 27,295,660,637.35 21,653,912,560.22 7,895,044,482.80 349,731,711,366.51 17,562,947,797.29 .0.0 1,161,717,015,604.05 525,677,942,131.31 636,039,073,471.74 1.00 289,023,948,852.39 16,392,237,841.24	P 2,892,412,048,492.35 P 36,541,292.00 0.00 25,843,497,225.44 31,885,610,943.23 13,833,202,680.47 346,259,848,404.49 22,064,340,064.18 0.00 1,061,381,494,625.82 546,749,090,198.70 514,632,404,427.12 0.00 257,075,628,905.14 16,322,646,948.84
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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS	P 2,893,588,312,807.13 P 36,541,292.00 0.00 27,295,660,637.35 21,653,912,560.22 7,895,044,482.80 349,731,711,356.51 17,034,862,983.04 0.00 849,684,278,299.85 458,277,467,093.83 391,406,811,205.02 1.00 244,517,782,661.17 16,371,618,872.89	P 2,788,580,635,484.46 P 36,541,292.00	TOTAL STOCKHOLDERS' EQUITY 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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS	P 327,999,871,996.28 P 2,989,951,846,801.63 P 36,541,292.00 .0.00 27,295,660,637.35 21,653,912,560.22 7,895,044,482.80 349,731,711,356.51 17,562,947,797.29 .0.00 1,161,717,015,604.05 525,677,942,131.31 636,039,073,471.74 .1.00 289,023,948.852.39	P 2,892,412,048,492.35 P 36,541,292.00 0.00 25,843,497,225.44 31,885,610,943.23 13,833,202,680.47 346,259,848,404.49 22,064,340,064.18 0.00 1,061,381,494,625.82 546,749,090,198.70 514,632,404,427.12 0.00 257,075,628,905.14 16,322,646,948.84
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 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 2,893,588,312,807.13 P 36,541,292.00 0.00 27,295,660,637.35 21,653,912,560.22 7,895,044,482.80 349,731,711,356.51 17,034,862,893.04 0.00 849,684,278,299,85 458,277,467,093.83 391,406,811,205.02 1.00 244,517,782,661.17 16,371,618,872.89 P 1,534,221,413,145.83	P 2,788,580,635,484.46 P 36,541,292.00	TOTAL STOCKHOLDERS' EQUITY 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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION	P 327,999,871,996.28 P 2,989,951,846,801.63 P 36,541,292.00	P 2,892,412,048,492.35 P 36,541,292.00 0.00 25,843,497,225.44 31,885,610,943.23 13,833,202,680.47 346,259,848,404.49 22,064,340,064.18 0.00 1,061,381,494,625.82 546,749,090,198.70 514,632,404,427.12 0.00 257,075,628,905.14 16,322,646,948.84
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 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 2,893,588,312,807.13 P 36,541,292.00	P 2,788,580,635,484.46 P 36,541,292.00	TOTAL STOCKHOLDERS' EQUITY 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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companie	P 327,999,871,996.28 P 2,989,951,846,801.63 P 36,541,292.00	P 2,892,412,048,492.35 P 36,541,292.00 0.00 25,843,497,225.44 31,885,610,943.23 13,833,202,680.47 346,259,848,404.49 22,064,340,064.18 0.00 1,061,381,494,625.82 546,749,090,198.70 514,632,404,427.12 0.00 257,075,628,905.14 16,322,646,948.84
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 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 2,893,588,312,807.13 P 36,541,292.00 0.00 27,295,660,637.35 21,653,912,560.22 7,895,044,482.80 349,731,711,356.51 17,034,862,893.04 0.00 849,684,278,299,85 458,277,467,093.83 391,406,811,205.02 1.00 244,517,782,661.17 16,371,618,872.89 P 1,534,221,413,145.83	P 2,788,580,635,484.46 P 36,541,292.00	TOTAL STOCKHOLDERS' EQUITY 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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION	P 327,999,871,996.28 P 2,989,951,846,801.63 P 36,541,292.00	P 2,892,412,048,492.35 P 36,541,292.00 0.00 25,843,497,225.44 31,885,610,943.23 13,833,202,680.47 346,259,848,404.49 22,064,340,064.18 0.00 1,061,381,494,625.82 546,749,090,198.70 514,632,404,427.12 0.00 257,075,628,905.14 16,322,646,948.84
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 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	P 2,893,588,312,807.13 P 36,541,292.00 27,295,660,637.35 21,653,912,560.22 7,895,044,482.20 349,731,771,356.51 17,034,662,983.40 0.00 849,684,276,299.85 458,277,467,093.83 391,406,811,205.02 1.00 244,517,782,661.17 16,371,618,872.89 P 1,534,221,413,145.83 P 2,025,242,986,925.31 13,727,070,672.57	P 2,788,580,635,484.46 P 36,541,292.00	TOTAL STOCKHOLDERS' EQUITY 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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companie a. BDO Capital & Investment Corporation b. BDO Leasing and Finance, Inc. c. BDO Private Bank, Inc.	P 327,999,871,996.28 P 2,989,951,846,801.63 P 36,541,292.00	P 2,892,412,048,492.35 P 36,541,292.00 0.00 25,843,497,225.44 31,885,610,943.23 13,833,202,680.47 346,259,848,404.49 22,064,340,064.18 0.00 1,061,381,494,625.82 546,749,090,198.70 514,632,404,427.12 0.00 257,075,628,905.14 16,322,646,948.84
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby 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. Ratlo of gross NPLs to gross TLP (%)	P 2,893,588,312,807.13 P 36,541,292.00	P 2,788,580,635,484.46 P 36,541,292.00 .000 .25,843,497,225.44 31,885,610,943.23 .13,833,202,680,47 .340,256,827,383.33 .20,502,972,911,57 .000 .758,001,720,099.03 .475,579,392,253.45 .282,422,327,845.58 .000 .212,532,473,052,12 .16,306,729,192.96 P 1,425,199,574,780.15 P 1,972,213,472,427.11 .11,788,239,526.20 .16,819,459,499.14 .0,85%	TOTAL STOCKHOLDERS' EQUITY 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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companie a. BDO Capital & Investment Corporation b. BOO Leasing and Finance, Inc. c. BDO Private Bank, Inc. d. BDO Nomura Securities, Inc.	P 327,999,871,996.28 P 2,989,951,846,801.63 P 36,541,292.00	P 2,892,412,048,492.35 P 36,541,292.00 0.00 25,843,497,225.44 31,885,610,943.23 13,833,202,680.47 346,259,848,404.49 22,064,340,064.18 0.00 1,061,381,494,625.82 546,749,090,198.70 514,632,404,427.12 0.00 257,075,628,905.14 16,322,646,948.84
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 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	P 2,893,588,312,807.13 P 36,541,292.00	P 2,788,580,635,484.46 P 36,541,292.00	TOTAL STOCKHOLDERS' EQUITY 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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companie a. BDO Capital & Investment Corporation b. BDO Leasing and Finance, Inc. c. BDO Private Bank, Inc. e. BDO Remit (Canada) Ltd.	P 327,999,871,996.28 P 2,989,951,846,801.63 P 36,541,292.00	P 2,892,412,048,492.35 P 36,541,292.00 0.00 25,843,497,225.44 31,885,610,943.23 13,833,202,680.47 346,259,848,404.49 22,064,340,064.18 0.00 1,061,381,494,625.82 546,749,090,198.70 514,632,404,427.12 0.00 257,075,628,905.14 16,322,646,948.84
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 a) Trust and Other Fludiariy 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 (%)	P 2,893,588,312,807.13 P 36,541,292.00 27,295,660,637.35 21,653,912,560.22 7,895,044,482.20 349,731,711,356.51 17,034,862,983.04 0,000 849,684,276,299.85 458,277,467,093.83 391,406,811,205.02 1.00 244,517,782,661.17 16,371,618,872.89 P 1,534,221,413,145.83 P 2,025,242,986,925.31 13,727,070,672.57 17,108,039,954.27 0,84% 5,761,691,813.17	P 2,788,580,635,484.46 P 36,541,292.00	TOTAL STOCKHOLDERS' EQUITY 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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companie a. BDO Capital & Investment Corporation b. BDO Leasing and Finance, Inc. c. BDO Private Bank, Inc. d. BDO Nemit (Canada) Ltd. f. BDO Remit (Capara) Ltd.	P 327,999,871,996.28 P 2,989,951,846,801.63 P 36,541,292.00	P 2,892,412,048,492.35 P 36,541,292.00 0.00 25,843,497,225.44 31,885,610,943.23 13,833,202,680.47 346,259,848,404.49 22,064,340,064.18 0.00 1,061,381,494,625.82 546,749,090,198.70 514,632,404,427.12 0.00 257,075,628,905.14 16,322,646,948.84
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 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	P 2,893,588,312,807.13 P 36,541,292.00 27,295,660,637.35 21,653,912,560.22 7,895,044,482.80 349,731,771,356.51 17,034,862,983.04 0.00 849,684,278,299.85 458,277,467,093.83 391,406,811,205.02 10,00 244,517,782,661.17 16,371,618,872.89 P 1,534,221,413,145.83 P 2,025,242,986,925.31 13,727,070,672.57 17,108,039,954.27 0,84% 5,761,691,813.17 0,28% 204,70%	P 2,788,580,635,484.46 P 36,541,292.00	TOTAL STOCKHOLDERS' EQUITY 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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companie a. BDO Capital & Investment Corporation b. BDO Leasing and Finance, Inc. c. BDO Private Bank, Inc. e. BDO Remit (Canada) Ltd.	P 327,999,871,996.28 P 2,989,951,846,801.63 P 36,541,292.00	P 2,892,412,048,492.35 P 36,541,292.00 0.00 25,843,497,225.44 31,885,610,943.23 13,833,202,680.47 346,259,848,404.49 22,064,340,064.18 0.00 1,061,381,494,625.82 546,749,090,198.70 514,632,404,427.12 0.00 257,075,628,905.14 16,322,646,948.84
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 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 (%) e. Ratio of specific allowance for credit losses on the gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses	P 2,893,588,312,807.13 P 36,541,292.00 0.00 27,295,660,637.35 21,653,912,560.22 7,895,044,482.20 349,731,711,356.51 17,034,862,983.04 0.00 849,684,277,467,093.83 391,406,811,205.02 1.00 244,517,782,661.17 16,371,618,872.89 P 1,534,221,413,145.83 P 2,025,242,986,925.31 13,727,070,672.57 17,108,039,954.27 0.84% 5,761,691,813.17 0.28% 204,70% 80,24% 41,325,199,272.87	P 2,788,580,635,484.46 P 36,541,292.00	TOTAL STOCKHOLDERS' EQUITY 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 Securifies Heid 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 1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companie a. BDO Capital & Investment Corporation b. BDO Leasing and Finance, Inc. c. BDO Private Bank, Inc. d. BDO Nomura Securities, Inc. e. BDO Remit (Japan) Ltd. f. BDO Remit (Japan) Ltd. g. BDO Remit (USA), Inc. h. BDO Settiegic Holdings, Inc. i. BDORO Europe Ltd.	P 327,999,871,996.28 P 2,989,951,846,801.63 P 36,541,292.00	P 2,892,412,048,492.35 P 36,541,292.00 0.00 25,843,497,225.44 31,885,610,943.23 13,833,202,680.47 346,259,848,404.49 22,064,340,064.18 0.00 1,061,381,494,625.82 546,749,090,198.70 514,632,404,427.12 0.00 257,075,628,905.14 16,322,646,948.84
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 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 specific allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross of allowance for credit losses	P 2,893,588,312,807.13 P 36,541,292.00	P 2,788,580,635,484.46 P 36,541,292.00	TOTAL STOCKHOLDERS' EQUITY 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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companie a. BDO Capital & Investment Corporation b. BDO Leasing and Finance, Inc. c. BDO Private Bank, Inc. d. BDO Nomura Securities, Inc. e. BDO Remit (Japan) Ltd. g. BDO Remit (Japan) Ltd. g. BDO Strategic Holdings, Inc. i. BDOND Coprope Ltd. j. Express Padala (Hongkong) Limited	P 327,999,871,996.28 P 2,989,951,846,801.63 P 36,541,292.00	P 2,892,412,048,492.35 P 36,541,292.00 0.00 25,843,497,225.44 31,885,610,943.23 13,833,202,680.47 346,259,848,404.49 22,064,340,064.18 0.00 1,061,381,494,625.82 546,749,090,198.70 514,632,404,427.12 0.00 257,075,628,905.14 16,322,646,948.84
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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 a) Trust and Other Fictuciary 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 NPLs to gross TLP (%) e. Ratio of total allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) 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 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 Micro and Small Enterprises b. 2% for Medium Enterprises	P 2,893,588,312,807.13 P 36,541,292.00 27,295,660,637.35 21,653,912,560.22 7,895,044,482.20 349,731,771,365.51 17,034,862,983.04 849,684,278,299.85 458,277,467,093.83 391,406,811,205.02 244,517,782,661.17 16,371,618,872.89 P 1,534,221,413,145.83 P 2,025,242,986,925.31 13,727,070,672.57 17,108,039,954.27 0,84% 5,761,691,813.17 0,28% 244,70% 80,24% 41,325,199,272.87 53,637,958,677.99 (6) 14,993,368.64 0,00%	P 2,788,580,635,484.46 P 36,541,292.00	TOTAL STOCKHOLDERS' EQUITY 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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companie a. BDO Capital & Investment Corporation b. BDO Leasing and Finance, Inc. c. BDO Private Bank, Inc. d. BDO Nomura Securities, Inc. e. BDO Remit (Japan) Ltd. g. BDO Remit (Japan) Ltd. g. BDO Remit (Japan) Ltd. j. Express Padala (Hongkong) Limited k. One Network Bank, Inc. 2. List of Subsidiary Insurance Companies a. BDO Insurance Brokers, Inc. b. BDO Insurance Brokers, Inc. b. BDO Insurance Brokers, Inc. b. BDO Life Assurance Co., Inc.	P 327,999,871,996.28 P 2,989,951,846,801.63 P 36,541,292.00 0.00 27,295,660,637.35 21,653,912,560.22 7,895,044,482.80 349,731,711,356.51 17,562,947,797.29 0.00 1,161,717,015,604.05 525,677,942,131.31 636,039,073,471.74 1.00 289,023,948,852.39 16,392,237,841.24 P 1,891,309,020,423.85	P 2,892,412,048,492.35 P 36,541,292.00 0.00 25,843,497,225.44 31,885,610,943.23 13,833,202,680.47 346,259,848,404.49 22,064,340,064.18 0.00 1,061,381,494,625.82 546,749,090,198.70 514,632,404,427.12 0.00 257,075,628,905.14 16,322,646,948.84
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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 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 (%) f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of Specific allowance for credit losses on allowance for credit losses DOSRI 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 (%) erecent 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	P 2,893,588,312,807.13 P 36,541,292.00	P 2,788,580,635,484.46 P 36,541,292.00	TOTAL STOCKHOLDERS' EQUITY 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 Heid 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 1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companie a. BDO Capital & Investment Corporation b. BDO Leasing and Finance, Inc. c. BDO Private Bank, Inc. d. BDO Nomura Securities, Inc. e. BDO Remit (Canada) Ltd. f. BDO Remit (Japan) Ltd. g. BDO Remit (Japan) Ltd. g. BDO Remit (Japan) Ltd. j. Express Padala (Hongkong) Limited k. One Network Bank, Inc. 2. List of Subsidiary Insurance Companies a. BDO Insurance Brokers, Inc. b. BDO Life Assurance Co., Inc. 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing re a. Total CAR (%)	P 327,999,871,996.28 P 2,989,951,846,801.63 P 36,541,292.00	P 2,892,412,048,492.35 P 36,541,292.00 0.00 25,843,497,225,44 31,885,610,943.23 13,833,202,680.47 346,259,848,404.49 22,064,340,064.18 0.00 1,061,381,494,625.82 546,749,090,198.70 514,632,404,427.12 0.00 257,075,628,905.14 16,322,646,948.84 P 1,774,702,811,089.61
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 a) Trust and Other Fictuciary 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 (%) e. Ratio of total allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) 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 to gross TLP (%) Percent Compliance with Magna Carta (%) a. 8% for Micro and Small Enterprises b. 2% for Medium Enterprises B. 20 (AR) (AR) (%) Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations a. Total CAR (%)	P 2,893,588,312,807.13 P 36,541,292.00 27,295,660,637.35 21,653,912,560.22 7,895,044,482.20 349,731,771,365.51 17,034,862,983.04 849,684,278,299.85 458,277,467,093.83 391,406,811,205.02 244,517,782,661.17 16,371,618,872.89 P 1,534,221,413,145.83 P 2,025,242,986,925.31 13,727,070,672.57 17,108,039,954.27 0,84% 5,761,691,813.17 0,28% 244,70% 80,24% 41,325,199,272.87 53,637,958,677.99 (6) 14,993,368.64 0,00%	P 2,788,580,635,484.46 P 36,541,292.00	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial 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 1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companie a. BDO Capital & Investment Corporation b. BDO Leasing and Finance, Inc. c. BDO Private Bank, Inc. d. BDO Nomura Securities, Inc. e. BDO Remit (Japan) Ltd. g. BDO Remit (Japan) Ltd. g. BDO Remit (Japan) Ltd. j. Express Padala (Hongkong) Limited k. One Network Bank, Inc. 2. List of Subsidiary Insurance Companies a. BDO Insurance Brokers, Inc. b. BDO Romarce Brokers, Inc. b. BDO Life Assurance Co., Inc. 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing re a. Total CAR (%) b. Tier 1 Ratio (%)	P 327,999,871,996.28 P 2,989,951,846,801.63 P 36,541,292.00	P 2,892,412,048,492.35 P 36,541,292.00
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 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 (%) f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of Specific allowance for credit losses on allowance for credit losses DOSRI 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 (%) erecent 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	P 2,893,588,312,807.13 P 36,541,292.00	P 2,788,580,635,484.46 P 36,541,292.00	TOTAL STOCKHOLDERS' EQUITY 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 Heid 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 1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companie a. BDO Capital & Investment Corporation b. BDO Leasing and Finance, Inc. c. BDO Private Bank, Inc. d. BDO Nomura Securities, Inc. e. BDO Remit (Canada) Ltd. f. BDO Remit (Japan) Ltd. g. BDO Remit (Japan) Ltd. g. BDO Remit (Japan) Ltd. j. Express Padala (Hongkong) Limited k. One Network Bank, Inc. 2. List of Subsidiary Insurance Companies a. BDO Insurance Brokers, Inc. b. BDO Life Assurance Co., Inc. 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing re a. Total CAR (%)	P 327,999,871,996.28 P 2,989,951,846,801.63 P 36,541,292.00 .000 .27,295,660,637.35 .21,653,912,560.22 .7,895,044,482.80 .349,731,711,356.51 .17,562,947,797.29 .000 .1,161,717,015,604.05 .525,677,942,131.31 .636,039,073,471.74 .1.00 .289,023,948,852.39 .16,392,237,841.24 P 1,891,309,020,423.85 egulations .13,73% .12,34%	P 2,892,412,048,492.35 P 36,541,292.00 0.00 25,843,497,225.44 31,885,610,943.23 13,833,202,680.47 346,259,848,404.49 22,064,340,064.18 0.00 1,061,381,494,625.82 546,749,090,198.70 514,632,404,427.12 0.00 257,075,628,905.14 16,322,646,948.84 P 1,774,702,811,089.61
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 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 (%) e. Ratio of Net NPLs to gross TLP (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses 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 (%) Deferred Charges not yet Written Down	P 2,893,588,312,807.13 P 36,541,292.00	P 2,788,580,635,484.46 P 36,541,292.00	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial 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 1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companie a. BDO Capital & Investment Corporation b. BDO Leasing and Finance, Inc. c. BDO Private Bank, Inc. d. BDO Nomura Securities, Inc. e. BDO Remit (Japan) Ltd. g. BDO Remit (Japan) Ltd. g. BDO Remit (Japan) Ltd. j. Express Padala (Hongkong) Limited k. One Network Bank, Inc. 2. List of Subsidiary Insurance Companies a. BDO Insurance Brokers, Inc. b. BDO Romarce Brokers, Inc. b. BDO Life Assurance Co., Inc. 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing re a. Total CAR (%) b. Tier 1 Ratio (%)	P 327,999,871,996.28 P 2,989,951,846,801.63 P 36,541,292.00 .000 .27,295,660,637.35 .21,653,912,560.22 .7,895,044,482.80 .349,731,711,356.51 .17,562,947,797.29 .000 .1,161,717,015,604.05 .525,677,942,131.31 .636,039,073,471.74 .1.00 .289,023,948,852.39 .16,392,237,841.24 P 1,891,309,020,423.85 egulations .13,73% .12,34%	P 2,892,412,048,492.35 P 36,541,292.00 0.00 25,843,497,225.44 31,885,610,943.23 13,833,202,680.47 346,259,848,404.49 22,064,340,064.18 0.00 1,061,381,494,625.82 546,749,090,198.70 514,632,404,427.12 0.00 257,075,628,905.14 16,322,646,948.84 P 1,774,702,811,089.61
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 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 (%) f. Ratio of total allowance for credit losses to gross NPLs (%) f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPLs (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses Ratio of pooss non-performing DOSRI loans and receivables Ratio of gross non-performing DOSRI loans and receivables Ratio of poos non-performing DO	P 2,893,588,312,807.13 P 36,541,292.00	P 2,788,580,635,484.46 P 36,541,292.00	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial 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 1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companie a. BDO Capital & Investment Corporation b. BDO Leasing and Finance, Inc. c. BDO Private Bank, Inc. d. BDO Nomura Securities, Inc. e. BDO Remit (Japan) Ltd. g. BDO Remit (Japan) Ltd. g. BDO Remit (Japan) Ltd. j. Express Padala (Hongkong) Limited k. One Network Bank, Inc. 2. List of Subsidiary Insurance Companies a. BDO Insurance Brokers, Inc. b. BDO Romarce Brokers, Inc. b. BDO Life Assurance Co., Inc. 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing re a. Total CAR (%) b. Tier 1 Ratio (%)	P 327,999,871,996.28 P 2,989,951,846,801.63 P 36,541,292.00 .000 .27,295,660,637.35 .21,653,912,560.22 .7,895,044,482.80 .349,731,711,356.51 .17,562,947,797.29 .000 .1,161,717,015,604.05 .525,677,942,131.31 .636,039,073,471.74 .1.00 .289,023,948,852.39 .16,392,237,841.24 P 1,891,309,020,423.85 egulations .13,73% .12,34%	P 2,892,412,048,492.35 P 36,541,292.00 0.00 25,843,497,225.44 31,885,610,943.23 13,833,202,680.47 346,259,848,404.49 22,064,340,064.18 0.00 1,061,381,494,625.82 546,749,090,198.70 514,632,404,427.12 0.00 257,075,628,905.14 16,322,646,948.84 P 1,774,702,811,089.61
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 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 (%) e. Ratio of lotal allowance for credit losses on the gross TLP to gross NPLs (%) (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 (%) 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 (%) Deferred Charges not yet Written Down	P 2,893,588,312,807.13 P 36,541,292.00	P 2,788,580,635,484.46 P 36,541,292.00	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial 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 1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companie a. BDO Capital & Investment Corporation b. BDO Leasing and Finance, Inc. c. BDO Private Bank, Inc. d. BDO Nomura Securities, Inc. e. BDO Remit (Japan) Ltd. g. BDO Remit (Japan) Ltd. g. BDO Remit (Japan) Ltd. j. Express Padala (Hongkong) Limited k. One Network Bank, Inc. 2. List of Subsidiary Insurance Companies a. BDO Insurance Brokers, Inc. b. BDO Romarce Brokers, Inc. b. BDO Life Assurance Co., Inc. 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing re a. Total CAR (%) b. Tier 1 Ratio (%)	P 327,999,871,996.28 P 2,989,951,846,801.63 P 36,541,292.00 .000 .27,295,660,637.35 .21,653,912,560.22 .7,895,044,482.80 .349,731,711,356.51 .17,562,947,797.29 .000 .1,161,717,015,604.05 .525,677,942,131.31 .636,039,073,471.74 .1.00 .289,023,948,852.39 .16,392,237,841.24 P 1,891,309,020,423.85 egulations .13,73% .12,34%	P 2,892,412,048,492.35 P 36,541,292.00 0.00 25,843,497,225.44 31,885,610,943.23 13,833,202,680.47 346,259,848,404.49 22,064,340,064.18 0.00 1,061,381,494,625.82 546,749,090,198.70 514,632,404,427.12 0.00 257,075,628,905.14 16,322,646,948.84 P 1,774,702,811,089.61
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 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 (%) e. Ratio of total allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) 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 pross non-performing DOSRI loans and receivables Ratio of gross non-performing DOSRI loans and receivables Return on Equity (ROE) (%) Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations a. Total CAR (%) b. Tier 1 Ratio (%) Cecommon Equity Tier 1 Ratio (%) Deferred Charges not yet Written Down Unbooked Allowance for Credit Losses on Financial Instruments Received	P 2,893,588,312,807.13 P 36,541,292.00	P 2,788,580,635,484.46 P 36,541,292.00	TOTAL STOCKHOLDERS' EQUITY 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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companie a. BDO Capital & Investment Corporation b. BDO Leasing and Finance, Inc. c. BDO Private Bank, Inc. d. BDO Nomura Securities, Inc. e. BDO Remit (Japan) Ltd. f. BDO Remit (Japan) Ltd. g. BDO Remit (Japan) Ltd. g. BDO Remit (Japan) Ltd. j. Express Padala (Hongkong) Limited k. One Network Bank, Inc. 2. List of Subsidiary Insurance Companies a. BDO Linsurance Brokers, Inc. b. BDO Life Assurance Co., Inc. 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing re a. Total CAR (%) b. Tier 1 Ratio (%) c. Common Equity Tier 1 Ratio (%)	P 327,999,871,996.28 P 2,989,951,846,801.63 P 36,541,292.00 .000 .27,295,660,637.35 .21,653,912,560.22 .7,895,044,482.80 .349,731,711,356.51 .17,562,947,797.29 .000 .1,161,717,015,604.05 .525,677,942,131.31 .636,039,073,471.74 .1.00 .289,023,948,852.39 .16,392,237,841.24 P 1,891,309,020,423.85 egulations .13,73% .12,34%	P 2,892,412,048,492.35 P 36,541,292.00 0.00 25,843,497,225.44 31,885,610,943.23 13,833,202,680.47 346,259,848,404.49 22,064,340,064.18 0.00 1,061,381,494,625.82 546,749,090,198.70 514,632,404,427.12 0.00 257,075,628,905.14 16,322,646,948.84 P 1,774,702,811,089.61
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 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 (%) e. Ratio of lotal allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) 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 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 (%) Deferred Charges not yet Written Down Unbooked Allowance for Credit Losses on Financial Instruments Received Republic of the Philippines) Makati City) S.S.	P 2,893,588,312,807.13 P 36,541,292.00	P 2,788,580,635,484.46 P 36,541,292.00	TOTAL STOCKHOLDERS' EQUITY 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 Securifies Heid 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 1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companie a. BDO Capital & Investment Corporation b. BDO Leasing and Finance, Inc. c. BDO Private Bank, Inc. d. BDO Nomura Securities, Inc. e. BDO Remit (Japan) Ltd. f. BDO Remit (Japan) Ltd. g. BDO Remit (USA), Inc. h. BDO Strategic Holdings, Inc. i. BDORO Europe Ltd. j. Express Padala (Hongkong) Limited k. One Network Bank, Inc. 2. List of Subsidiary Insurance Companies a. BDO Insurance Brokers, Inc. b. BDO Life Assurance Co., Inc. 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing re a. Total CAR (%) b. Tier 1 Ratio (%) c. Common Equity Tier 1 Ratio (%)	P 327,999,871,996.28 P 2,989,951,846,801.63 P 36,541,292.00	P 2,892,412,048,492.35 P 36,541,292.00 0.00 25,843,497,225.44 31,885,610,943.23 13,833,202,680.47 346,259,848,404.49 22,004,340,064.18 0.00 1,061,381,494,625.62 546,749,090,198.70 514,632,404,427.12 0.00 257,075,628,905.14 16,322,646,948.84 P 1,774,702,811,089.61
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 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 (%) e. Ratio of Specific allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of Specific allowance for credit losses poss 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 gross of allowance for credit losses DOSRI loans and receivables gross of allowance for credit losses Ratio of gross non-performing DOSRI loans and receivables to gross TLP (%) Percent Compliance with Magna Carta (%) a. 8% for Micro and Small Enterprises Return on Equity (ROC) (%) 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 Unbooked Allowance for Credit Losses on Financial I	P 2,893,588,312,807.13 P 36,541,292.00	P 2,788,580,635,484.46 P 36,541,292.00	TOTAL STOCKHOLDERS' EQUITY 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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companie a. BDO Capital & Investment Corporation b. BDO Leasing and Finance, Inc. c. BDO Private Bank, Inc. d. BDO Nomura Securities, Inc. e. BDO Remit (Japan) Ltd. f. BDO Remit (Japan) Ltd. g. BDO Remit (LisA), Inc. h. BDO Strategic Holdings, Inc. i. BDORO Europe Ltd. j. Express Padala (Hongkong) Limited k. One Network Bank, Inc. 2. List of Subsidiary Insurance Companies a. BDO Insurance Brokers, Inc. b. BDO Life Assurance Co., Inc. 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing re a. Total CAR (%) b. Tier 1 Ratio (%) c. Common Equity Tier 1 Ratio (%)	P 327,999,871,996.28 P 2,989,951,846,801.63 P 36,541,292.00	P 2,892.412,048,492.35 P 36,541,292.00 0.00 25,843,497,225.44 31,885,610,943.23 13,833,202,680.47 346,259,848,404.49 22,004,340,064.18 0.00 1,061,381,494,625.82 546,749,090,198.70 514,632,404,427.12 0.00 257,075,628,905.14 16,322,646,948.84 P 1,774,702,811,089.61

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Atty. Floralie M. Pamfilo Appointment No. M-307 Notary Public until 31 December 2019 Roll No. 57379 IBP No. 022884; PTR No. 6619579

Executive Vice President & Comptroller

Executive Vice President & Comptroller

SUBSCRIBED AND SWORN to before me this Feb 12 2019 at City of Makati, affiant exhibiting his/her/their Community Tax Certificate No. 24603316, issued at Makati City on February 19, 2018, SSS No. 03-4074342-5, issued at Quezon City and Community Tax Certificate No. 14471873, issued at Makati City on January 16, 2019, Passport No. - EC7439560 issued at Manila on April 19, 2016.

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Doc. No. 198 Page No. 41 Book No. I Series of 2019

Executive Vice President & Comptroller

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NESTOR V. TAN President