

BDO UNIBANK, INC.

As of September 30, 2025

BALANCE SHEET	
/Lland Office and Dranches	١

CONSOLIDATED BALANCE SHEET (Bank and Financial Subsidiaries) AMOUNT

ASSETS	Current Quarter	Previous Quarter	ASSETS	Current Quarter	Previous Quarter
Cash and Cash Items	P 75,763,577,604.34	P 82,899,270,696.57	Cash and Cash Items	P 79,102,049,182.45	P 87,131,814,513.94
Due from Bangko Sentral ng Pilipinas	201,130,509,282.54	252,044,628,569.30	Due from Bangko Sentral ng Pilipinas	206,778,989,134.81	257,429,155,122.29
Due from Other Central Banks and Banks - Net	87,213,816,344.13	70,970,059,489.06	Due from Other Central Banks and Banks - Net	97,989,402,581.50	80,532,368,863.85
Financial Assets at Fair Value through Profit or Loss (FVPL)	23,409,371,513.58	19,266,970,134.71	Financial Assets at Fair Value through Profit or Loss (FVPL)	32,255,933,314.46	26,359,404,343.36
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net Debt Securities at Amortized Cost - Net	368,738,896,593.18	290,508,520,527.25 583,223,645,009.78	Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net Debt Securities at Amortized Cost - Net	378,386,194,302.29 591,666,470,732.97	300,091,299,294.54 604,468,006,294.76
Loans to Bangko Sentral ng Pilipinas	573,776,320,660.76 0.00	0.00	Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	86,027,094,697.42	122,391,813,471.93	Interbank Loans Receivable	78,442,565,162.22	115,379,987,110.93
Loans and Receivables-Others	3,334,611,325,448.76	3,286,815,370,938.12	Loans and Receivables-Others	3,468,383,990,042.47	3,412,951,146,500.91
Loans and Receivables Arising from RA/CA/PR/SLB	85,183,000,000.00	0.00	Loans and Receivables Arising from RA/CA/PR/SLB	87,383,000,000.00	296,756,313.00
Total Loan Portfolio (TLP) - Gross	3,505,821,420,146.18	3,409,207,184,410.05	Total Loan Portfolio (TLP) - Gross	3,634,209,555,204.69	3,528,627,889,924.84
Allowance for Credit Losses	83,188,948,304.05	84,076,520,090.26	Allowance for Credit Losses	85,711,773,664.19	86,502,844,686.59
Total Loan Portfolio - Net Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	3,422,632,471,842.13	3,325,130,664,319.79	Total Loan Portfolio - Net Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	3,548,497,781,540.50	3,442,125,045,238.25
Bank Premises, Furniture, Fixture and Equipment - Net	73,185,917,227.76 71,554,593,300.48	71,036,648,781.12 70,288,061,951,82	Bank Premises, Furniture, Fixture and Equipment - Net	35,992,233,870.52 74,750,272,657.88	34,728,398,970.22 73,398,757,213.04
Real and Other Properties Acquired - Net	16.216.824.468.82	15,402,811,134.92	Real and Other Properties Acquired - Net	16,537,191,204.53	15.685.433.106.43
Sales Contract Receivables - Net	1,348,420,845.74	1.363.241.600.75	Sales Contract Receivables - Net	1,364,760,874.45	1,386,707,553.66
Non-Current Assets Held for Sale	1,125,350,620.32	1,011,331,983.57	Non-Current Assets Held for Sale	1,125,350,620.32	1,011,331,983.57
Other Assets - Net	161,605,051,096.89	122,813,188,291.03	Other Assets - Net	159,106,481,635.79	122,935,767,275.97
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00	Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTALASSETS	P 5,077,701,121,400.67	P 4 905 959 042 489 67	TOTAL ASSETS	P 5,223,553,111,652.47	P 5 047 283 489 773 88
LIABILITIES	- 0,011,101,121,100101	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	LIABILITIES	- 0,220,000,111,002111	. 0,0,200, 100,1 10.00
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	P 3,860,610,322.68	P 2,869,285,316.94	Financial Liabilities at Fair Value through Profit or Loss (FVPL)	P 6,783,177,603.23	P 4,943,574,553.41
Deposit Liabilities	3,980,919,999,344.33	3,908,695,540,848.71	Deposit Liabilities	4,102,188,945,471.60	4,025,623,961,879.40
Due to Other Banks	342,192,480.00	341,359,800.00	Due to Other Banks	342,192,480.00	341,359,800.00
Bills Payable	66,925,954,185.29	81,678,514,593.52	Bills Payable	91,029,238,835.23	104,223,180,557.69
a) BSP (Rediscounting and Other Advances) b) Intertent Leans Payable	0.00	0.00	a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	57,905,020,000.00	72,947,350,000.00	b) Interbank Loans Payable	57,905,020,000.00	72,947,350,000.00
 c) Other Borrowings, including Deposit Substitutes Bonds Payable-Net 	9,020,934,185.29	8,731,164,593.52	 c) Other Borrowings, including Deposit Substitutes Bonds Payable-Net 	33,124,218,835.23	31,275,830,557.69
Unsecured Subordinated Debt-Net	211,429,197,995.30 0.00	158,416,469,561.02 0.00	Unsecured Subordinated Debt-Net	211,429,197,995.30 0.00	158,416,469,561.02 0.00
Redeemable Preferred Shares	0.00	0.00	Redeemable Preferred Shares	0.00	0.00
Other Liabilities	186,672,734,603.65	145,159,877,297.04	Other Liabilities	182,018,146,431.81	142,789,231,971.92
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00	Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	P 4,450,150,688,931.25	P 4,297,161,047,417.23	TOTAL LIABILITIES	P 4.593.790.898.817.17	P 4,436,337,778,323.44
STOCKHOLDERS' EQUITY	,,,		STOCKHOLDERS' EQUITY	,,,	
Capital Stock	P 59,513,528,270.00	P 59.450.320.880.00	Capital Stock	P 59,513,528,270.00	P 59,450,320,880.00
Additional Paid-In Capital	238,109,283,896.89	237,448,401,145.94	Additional Paid-In Capital	238,109,283,896.89	237,448,401,145.94
Undivided Profits	63,182,469,660.69	40,697,537,169.31	Undivided Profits	62,751,273,981.29	40,291,434,116.18
Retained Earnings	295,398,599,441.89	301,714,761,585.76	Retained Earnings	295,362,324,789.92	301,678,486,933.79
Other Capital Accounts Assigned Capital	-28,653,448,800.05 0.00	-30,513,025,708.57 0.00	Other Capital Accounts Assigned Capital	-25,974,198,102.80 0.00	-27,922,931,625.47 0.00
Assigned Capital	0.00	0.00	Assigned Capital	0.00	0.00
Assigned Capital TOTAL STOCKHOLDERS' EQUITY	0.00 P 627,550,432,469.42	0.00 P 608,797,995,072.44	Assigned Capital TOTAL STOCKHOLDERS' EQUITY	0.00 P 629,762,212,835.30	0.00 P 610,945,711,450.44
Assigned Capital	0.00	0.00 P 608,797,995,072.44	Assigned Capital	0.00 P 629,762,212,835.30	0.00
Assigned Capital TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS	0.00 P 627,550,432,469.42 P 5,077,701,121,400.67	0.00 P 608,797,995,072.44 P 4,905,959,042,489.67	Assigned Capital TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS	0.00 P 629,762,212,835.30 P 5,223,553,111,652.47	0.00 P 610,945,711,450.44 P 5,047,283,489,773.88
Assigned Capital TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued	P 627,550,432,469.42 P 5,077,701,121,400.67 P 36,541,292.00	0.00 P 608,797,995,072.44 P 4,905,959,042,489.67 P 36,541,292.00	Assigned Capital TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued	0.00 P 629,762,212,835.30 P 5,223,553,111,652.47 P 36,541,292.00	0.00 P 610,945,711,450.44 P 5,047,283,489,773.88 P 36,541,292.00
Assigned Capital TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit	0.00 P 627,550,432,469.42 P 5,077,701,121,400.67 P 36,541,292.00 0.00	P 608,797,995,072.44 P 4,905,959,042,489.67 P 36,541,292.00 0.00	Assigned Capital TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit	0.00 P 629,762,212,835.30 P 5,223,553,111,652.47 P 36,541,292.00 0.00	P 610,945,711,450.44 P 5,047,283,489,773.88 P 36,541,292.00 0.00
Assigned Capital TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit	0.00 P 627,550,432,469.42 P 5,077,701,121,400.67 P 36,541,292.00 0.00 38,322,934,665.02	P 608,797,995,072.44 P 4,905,959,042,489.67 P 36,541,292.00 0.00 42,827,379,315.69	Assigned Capital TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit	0.00 P 629,762,212,835.30 P 5,223,553,111,652.47 P 36,541,292.00 0.00 38,322,934,665.02	P 610,945,711,450.44 P 5,047,283,489,773.88 P 36,541,292.00 0.00 42,827,379,315.69
Assigned Capital TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit	0.00 P 627,550,432,469.42 P 5,077,701,121,400.67 P 36,541,292.00 0.00	P 608,797,995,072.44 P 4,905,959,042,489.67 P 36,541,292.00 0.00	Assigned Capital TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit	0.00 P 629,762,212,835.30 P 5,223,553,111,652.47 P 36,541,292.00 0.00	P 610,945,711,450.44 P 5,047,283,489,773.88 P 36,541,292.00 0.00
Assigned Capital 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	P 627,550,432,469.42 P 5,077,701,121,400.67 P 36,541,292.00 0.00 38,322,934,665.02 30,314,760,741.10	P 608,797,995,072.44 P 4,905,959,042,489.67 P 36,541,292.00 0.00 42,827,379,315.69 36,112,174,817.18	Assigned Capital 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	P 629,762,212,835.30 P 5,223,553,111,652.47 P 36,541,292.00 0.00 38,322,934,665.02 30,314,760,741.10	P 610,945,711,450.44 P 5,047,283,489,773.88 P 36,541,292.00 0.00 42,827,379,315.69 36,112,174,817.18
Assigned Capital 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 627,550,432,469.42 P 5,077,701,121,400.67 P 36,541,292.00 36,322,934,665.02 30,314,760,741.10 16,321,835,640.15 841,902,580,024.71 30,263,766,614.72	P 608,797,995,072.44 P 4,905,959,042,489.67 P 36,541,292.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 25,759,400,340.12	Assigned Capital 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 629,762,212,835.30 P 5,223,553,111,652.47 P 36,541,292.00 36,322,934,665.02 30,314,760,741.10 16,321,835,640.15 841,902,580,024.71 33,153,847,023.73	P 610,945,711,450.44 P 5,047,283,489,773.88 P 36,541,292.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 26,692,479,720.80
Assigned Capital 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	P 627,550,432,469.42 P 5,077,701,121,400.67 P 36,541,292.00 0.00 38,322,934,665.02 30,314,760,741.10 16,321,835,640.15 841,902,580,024.71 30,263,766,614.72 0.00	P 608,797,995,072.44 P 4,905,959,042,489.67 P 36,541,292.00 .000 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 25,759,400,340.12	Assigned Capital 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	P 629,762,212,835.30 P 5,223,553,111,652.47 P 36,541,292.00 0,00 38,322,934,665.02 30,314,760,741.10 16,321,835,640.15 841,902,580,024.71 33,153,847,023.73 0,00	P 610,945,711,450.44 P 5,047,283,489,773.88 P 36,541,292.00 0.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 26,692,479,720.80 0.00
Assigned Capital 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 627,550,432,469.42 P 5,077,701,121,400.67 P 36,541,292.00 0.00 38,322,934,665.02 30,314,760,741.10 16,321,835,640.15 841,902,580,024.71 30,263,766,614.72 0.00 1,773,127,520,684.25	P 608,797,995,072.44 P 4,905,959,042,489.67 P 36,541,292.00 0.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 25,759,400,340.12 0.00 1,719,944,485,306.75	Assigned Capital 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 629,762,212,835.30 P 5,223,553,111,652.47 P 36,541,292.00 0.00 38,322,934,665.02 30,314,760,741.10 16,321,835,640.15 841,902,580,024.71 33,153,847,023.73 0.00 2,460,978,371,212.32	P 610,945,711,450.44 P 5,047,283,489,773.88 P 36,541,292.00 0.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 26,692,479,720.80 0.000 2,372,582,359,694.59
Assigned Capital 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 Derivatives	P 627,550,432,469.42 P 5,077,701,121,400.67 P 36,541,292.00 38,322,934,665.02 39,314,760,741.10 16,321,835,640.15 841,902,580,024.71 30,263,766,614.72 0.00 1,773,127,520,684.25 475,545,119,133.76	P 608,797,995,072.44 P 4,905,959,042,489.67 P 36,541,292.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 25,759,400,340.12 0,00 1,719,944,485,306.75 395,122,016,792.22	Assigned Capital 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 Derivatives	P 629,762,212,835.30 P 5,223,553,111,652.47 P 36,541,292.00 0.00 38,322,934,665.02 30,314,760,741.10 16,321,835,640.15 841,902,580,024.71 33,153,847,023,73 0.00 2,460,978,371,212.32 569,122,092,814.40	0.00 P 610,945,711,450.44 P 5,047,283,489,773.88 P 36,541,292.00 0.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 26,692,479,720.80 0.00 2,372,582,359,694.59 478,241,242,480.55
Assigned Capital 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 627,550,432,469.42 P 5,077,701,121,400.67 P 36,541,292.00 0.00 38,322,934,665.02 30,314,760,741.10 16.321,835,640.15 841,902,580,024.71 30,263,766,614.72 0.00 1,773,127,520,684.25 475,545,119,133.76 106,888,592,834.21	P 608,797,995,072.44 P 4,905,959,042,489.67 P 36,541,292.00 0.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 25,759,400,340.12 0.00 1,719,944,485,306.75 395,122,016,792.22 89,878,932,448.31	Assigned Capital 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 629,762,212,835.30 P 5,223,553,111,652.47 P 36,541,292.00 0,00 38,322,934,665.02 30,314,760,741.10 16.321,835,640.15 841,902,580,024.71 33,153,847,023.73 0,00 2,460,978,371,212.32 569,122,092,814.40 106,934,271,230.50	P 610,945,711,450.44 P 5,047,283,489,773.88 P 36,541,292.00 0.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 26,692,479,720.80 0.00 2.372,582,359,694.59 478,241,242,480.55 89,988,061,313.10
Assigned Capital 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS	P 627,550,432,469.42 P 5,077,701,121,400.67 P 36,541,292.00 38,322,934,665.02 39,314,760,741.10 16,321,835,640.15 841,902,580,024.71 30,263,766,614.72 0.00 1,773,127,520,684.25 475,545,119,133.76	P 608,797,995,072.44 P 4,905,959,042,489.67 P 36,541,292.00 0.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 25,759,400,340.12 0.00 1,719,944,485,306.75 395,122,016,792.22 89,878,932,448.31	Assigned Capital 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS	P 629,762,212,835.30 P 5,223,553,111,652.47 P 36,541,292.00 0.00 38,322,934,665.02 30,314,760,741.10 16,321,835,640.15 841,902,580,024.71 33,153,847,023,73 0.00 2,460,978,371,212.32 569,122,092,814.40	P 610,945,711,450.44 P 5,047,283,489,773.88 P 36,541,292.00 0.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 26,692,479,720.80 0.00 2.372,582,359,694.59 478,241,242,480.55 89,988,061,313.10
Assigned Capital 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS	P 627,550,432,469.42 P 5,077,701,121,400.67 P 36,541,292.00 0.00 38,322,934,665.02 30,314,760,741.10 16.321,835,640.15 841,902,580,024.71 30,263,766,614.72 0.00 1,773,127,520,684.25 475,545,119,133.76 106,888,592,834.21	P 608,797,995,072.44 P 4,905,959,042,489.67 P 36,541,292.00 0.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 25,759,400,340.12 0.00 1,719,944,485,306.75 395,122,016,792.22 89,878,932,448.31	Assigned Capital 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS	P 629,762,212,835.30 P 5,223,553,111,652.47 P 36,541,292.00 0,00 38,322,934,665.02 30,314,760,741.10 16.321,835,640.15 841,902,580,024.71 33,153,847,023.73 0,00 2,460,978,371,212.32 569,122,092,814.40 106,934,271,230.50	P 610,945,711,450.44 P 5,047,283,489,773.88 P 36,541,292.00 0.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 26,692,479,720.80 0.00 2.372,582,359,694.59 478,241,242,480.55 89,988,061,313.10
Assigned Capital 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY	P 627,550,432,469.42 P 5,077,701,121,400.67 P 36,541,292.00 0,00 38,322,934,665.02 30,314,760,741.10 16,321,835,640.15 841,902,580,024.71 30,263,766,614.72 0,00 1,773,127,520,684.25 475,545,119,133.76 106,888,592,834.21	0.00 P 608,797,995,072.44 P 4,905,959,042,489.67 P 36,541,292.00 0.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 25,759,400,340.12 0.00 1,719,944,485,306,75 395,122,016,302,22 89,878,932,448.31 P 3,113,280,701,684.01	Assigned Capital 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY	0.00 P 629,762,212,835.30 P 5,223,553,111,652.47 P 36,541,292.00 0.00 38,322,934,665.02 30,314,760,741.10 16,321,835,640.15 841,902,580,024.71 33,153,847,023.73 0.00 2,460,976,371,212.32 569,122,092,814.40 106,934,271,230.50 P 4,097,087,234,643.93	0.00 P 610,945,711,450.44 P 5,047,283,489,773.88 P 36,541,292.00 0.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 26,692,479,720.80 0.00 2.372,582,339,694.59 478,241,242,480.55 89,988,061,313.10 P 3,850,080,010,005.65
Assigned Capital TOTAL STOCKHOLDERS' EQUITY 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio	0.00 P 627,550,432,469.42 P 5,077,701,121,400.67 P 36,541,292.00 0.00 38,322,934,665.02 30,314,760,741.10 16,321,835,640.15 841,902,580,024.71 30,263,766,514.72 0.00 1,773,127,520,684.21 P 3,312,723,651,629.92	P 608,797,995,072.44 P 4,905,959,042,489.67 P 36,541,292.00 0.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 25,759,400,340.12 0.00 1,719,944,485,306.75 395,122,016,792.22 89,878,932,448.31	Assigned Capital 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio	0.00 P 629,762,212,835.30 P 5,223,553,111,652.47 P 36,541,292.00 0.00 38,322,934,665.02 30,314,760,741.10 16,321,835,640.15 841,902,580,024.71 33,153,847,023,73 0.00 2,460,978,371,212,32 569,122,092,814.40 106,934,271,230.50 P 4,097,087,234,643.93	0.00 P 610,945,711,450.44 P 5,047,283,489,773.88 P 36,541,292.00 0.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 26,692,479,720.80 0.00 2,372,582,359,694.59 478,241,242,480.55 89,988,061,313.10 P 3,850,080,010,005.65
Assigned Capital 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY	P 627,550,432,469.42 P 5,077,701,121,400.67 P 36,541,292.00 0,00 38,322,934,665.02 30,314,760,741.10 16,321,835,640.15 841,902,580,024.71 30,263,766,614.72 0,00 1,773,127,520,684.25 475,545,119,133.76 106,888,592,834.21	0.00 P 608,797,995,072.44 P 4,905,959,042,489.67 P 36,541,292.00 0.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 25,759,400,340.12 0.00 1,719,944,485,306,75 395,122,016,792.22 89,878,932,448.31 P 3,113,280,701,684.01	Assigned Capital 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY	0.00 P 629,762,212,835.30 P 5,223,553,111,652.47 P 36,541,292.00 0.00 38,322,934,665.02 30,314,760,741.10 16,321,835,640.15 841,902,580,024.71 33,153,847,023.73 0.00 2,460,976,371,212.32 569,122,092,814.40 106,934,271,230.50 P 4,097,087,234,643.93	0.00 P 610,945,711,450.44 P 5,047,283,489,773.88 P 36,541,292.00 0.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 26,692,479,720.80 0.00 2.372,582,339,694.59 478,241,242,480.55 89,988,061,313.10 P 3,850,080,010,005.65
Assigned Capital 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio	P 627,550,432,469.42 P 5,077,701,121,400.67 P 36,541,292.00 0.00 38,322,934,665.02 30,314,760,741.10 16,321,835,640.15 841,902,580,024.71 30,263,766,614.72 0.00 1,773,127,520,684.25 475,545,118,133.76 106,888,592,834.21 P 3,312,723,651,629.92	0.00 P 608,797,995,072.44 P 4,905,959,042,489.67 P 36,541,292.00 0.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 25,759,400,340.12 0.00 1,719,944,485,306.75 395,122,016,792.22 89,878,932,448.31 P 3,113,280,701,684.01	Assigned Capital 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio	P 629,762,212,835.30 P 5,223,553,111,652.47 P 36,541,292.00 0,000 38,322,934,665.02 30,314,760,741.10 16,321,835,640.15 841,902,580,024.71 33,153,847,023.73 0,000 2,460,978,371,212.32 569,122,092,814,40 106,934,271,230.50 P 4,097,087,234,643.93	0.00 P 610,945,711,450.44 P 5,047,283,489,773.88 P 36,541,292.00 0.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 26,692,479,720.80 0.00 2,372,582,359,694.59 478,241,242,480.55 89,988,061,313.10 P 3,850,080,010,005.65
Assigned Capital 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY Gross Non-Performing Loans (NPL.) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS	P 627,550,432,469.42 P 5,077,701,121,400.67 P 36,541,292.00 0.00 38,322,934,665.02 30,314,760,741.10 16,321,835,640.15 841,902,580,024.71 30,263,766,614.72 0.00 1,773,127,520,684.25 475,545,119,133,76 106,888,592,834.21 P 3,312,723,651,629.92 1,72% 0,82% 137,97% 106,16%	0.00 P 608,797,995,072.44 P 4,905,959,042,489.67 P 36,541,292.00 0.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 25,759,400,340.12 0.00 1,719,944,485,306,75 395,122,016,792.22 89,878,932,448.31 P 3,113,280,701,684.01 1.70% 0.74% 144,80% 114,44%	Assigned Capital 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS	P 629,762,212,835.30 P 5,223,553,111,652.47 P 36,541,292.00 0,000 38,322,934,665.02 30,314,760,741.10 16,321,835,640.15 841,902,580,024.71 33,153,847,023.73 0,000 2,460,978,371,212.32 569,122,092,814.40 106,934,271,230.50 P 4,097,087,234,643.93	0.00 P 610,945,711,450.44 P 5,047,283,489,773.88 P 36,541,292.00 0.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 26,692,479,720.80 0.00 2,372,582,359,694.59 478,241,242,480.55 89,988,061,313.10 P 3,850,080,010,005.65
Assigned Capital 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP	P 627,550,432,469.42 P 5,077,701,121,400.67 P 36,541,292.00 0,00 38,322,934,665.02 30,314,760,741.10 16,321,835,640.15 841,902,580,024.71 30,263,766,614.72 0,00 1,773,127,520,684.25 475,545,119,133.76 106,888,592,834.21 P 3,312,723,651,629.92 17.72% 0,829% 137,97% 106,16%	0.00 P 608,797,995,072.44 P 4,905,959,042,489.67 P 36,541,292.00 0.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 25,759,400,340.12 0.00 1,719,944,485,306,75 395,122,016,792.22 89,878,932,448.31 P 3,113,280,701,684.01 1.70% 0.74% 144,80% 114,44% 3.95%	Assigned Capital 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio	P 629,762,212,835.30 P 5,223,553,111,652.47 P 36,541,292.00 0,00 38,322,934,665.02 30,314,760,741.10 16,321,835,640.15 841,902,580,024.71 33,153,847,023.73 0,00 2,460,978,371,212.32 569,122,092,814.40 106,934,271,230.50 P 4,097,087,234,643.93 1.76% 0.84% 133,67% 103,05%	0.00 P 610,945,711,450.44 P 5,047,283,489,773.88 P 36,541,292.00 0.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 26,692,479,720.80 0.00 2,372,582,359,604.59 478,241,242,480.55 89,988,061,313.10 P 3,850,080,010,005.65 1.75% 0.76% 139,99% 110,76%
Assigned Capital 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	P 627,550,432,469.42 P 5,077,701,121,400.67 P 36,541,292.00 36,342,934,665.02 30,314,760,741.10 16,321,835,640.15 841,902,580,024.71 30,263,766,614.72 0.00 1,773,127,520,684.25 475,545,119,133.76 106,888,592,834.21 P 3,312,723,651,629.92 17,72% 0,82% 137,97% 106,16% 13,73% 15,003,437,97% 106,16%	0.00 P 608,797,995,072.44 P 4,905,959,042,489.67 P 36,541,292.00	Assigned Capital 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	P 629,762,212,835.30 P 5,223,553,111,652.47 P 36,541,292.00 0,000 38,322,934,665.02 30,314,760,741.10 16,321,835,640.15 841,902,580,024.71 33,153,847,023,73 0,00 2,460,978,371,213.25 569,122,092,814.40 106,934,271,230.50 P 4,097,087,234,643.93 1,76% 0,84% 133,67% 103,05% s 0,03%	0.00 P 610,945,711,450.44 P 5,047,283,489,773.88 P 36,541,292.00
Assigned Capital 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY Gross Non-Performing Loans (NPL.) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Related Partry TransAccTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of DOSRI Loans to gross TLP	P 627,550,432,469,42 P 5,077,701,121,400.67 P 36,541,292.00 0.00 38,322,934,665.02 30,314,760,741.10 16,321,835,640.15 841,902,580,024.71 30,263,766,614.72 0.00 1,773,127,520,684.25 475,545,119,133.76 106,888,592,834.21 P 3,312,723,651,629.92 17.72% 0.82% 137,97% 106,16% ss 0.03% 0.03%	0.00 P 608,797,995,072.44 P 4,905,959,042,489.67 P 36,541,292.00 0.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 25,759,400,340.12 0.00 1,719,944,485,306,75 395,122,016,792.22 89,878,932,448.31 P 3,113,280,701,684.01 1.70% 0.74% 1.44.80% 1.14.44% 3.35% 0.03% 0.60%	Assigned Capital 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Related Party TransAccTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Partie Ratio of DOSRI Loans to gross TLP	P 629,762,212,835.30 P 5,223,553,111,652.47 P 36,541,292.00 0,000 38,322,934,665.02 30,314,760,741.10 16,321,835,640.15 841,902,580,024,71 33,153,847,023.73 0,000 2,460,976,371,212.32 569,122,092,814.40 106,934,271,230.50 P 4,097,087,234,643.93 P 4,097,087,234,643.93 1.76% 0.84% 133,67% 103.05% s 0.03%	0.00 P 610,945,711,450.44 P 5,047,283,489,773.88 P 36,541,292.00 0.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 26,692,479,720.80 0.00 2,372,582,359,694.59 478,241,242,480.55 89,988,061,313.10 P 3,850,080,010,005.65 1,75% 139,99% 110,76% 3,82% 0.05% 0.05%
Assigned Capital 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	P 627,550,432,469.42 P 5,077,701,121,400.67 P 36,541,292.00 36,342,934,665.02 30,314,760,741.10 16,321,835,640.15 841,902,580,024.71 30,263,766,614.72 0.00 1,773,127,520,684.25 475,545,119,133.76 106,888,592,834.21 P 3,312,723,651,629.92 17,72% 0,82% 137,97% 106,16% 13,73% 15,003,437,97% 106,16%	0.00 P 608,797,995,072.44 P 4,905,959,042,489.67 P 36,541,292.00	Assigned Capital 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	P 629,762,212,835.30 P 5,223,553,111,652.47 P 36,541,292.00 0,000 38,322,934,665.02 30,314,760,741.10 16,321,835,640.15 841,902,580,024.71 33,153,847,023,73 0,00 2,460,978,371,213.25 569,122,092,814.40 106,934,271,230.50 P 4,097,087,234,643.93 1,76% 0,84% 133,67% 103,05% s 0,03%	0.00 P 610,945,711,450.44 P 5,047,283,489,773.88 P 36,541,292.00
Assigned Capital 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Partie Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	P 627,550,432,469.42 P 5,077,701,121,400.67 P 36,541,292.00 0.00 38,322,934,665.02 30,314,760,741.10 16,321,835,640.15 841,902,580,024.71 30,263,766,614.72 0.00 1,773,127,520,684.25 475,545,119,133.76 106,888,592,834.21 P 3,312,723,651,629.92 17.72% 0.82% 137,97% 106,16% ss 0.03% 0.03% 0.03% 0.059% 0.20%	0.00 P 608,797,995,072.44 P 4,905,959,042,489.67 P 36,541,292.00 .000 .42,827,379,315.69 .36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 .25,759,400,340.12 .000 1,719,944,485,306,75 .395,122,016,792.22 89,878,932,448.31 P 3,113,280,701,684.01 1.70% .0,74% .144.80% .114,44% .3,95% .0,03% .0,60% .0,19%	Assigned Capital 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Partie Ratio of DOSRI Loans to gross TLP Ratio of DOSRI Loans to gross TLP Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	P 629,762,212,835.30 P 5,223,553,111,652.47 P 36,541,292.00 0,000 38,322,934,665.02 30,314,760,741.10 16,321,835,640.15 841,902,580,024.71 33,153,847,023.73 0,000 2,460,978,371,212.32 569,122,092,814.40 106,934,271,230.50 P 4,097,087,234,643.93 P 4,097,087,234,643.93 1.76% 0.84% 133,67% 103.05% s 0.03% 0.03% 0.05% 0.05%	0.00 P 610,945,711,450.44 P 5,047,283,489,773.88 P 36,541,292.00 0.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 26,692,479,720.80 0.00 2.372,582,359,694.59 478,241,242,480.55 89,988,061,313.10 P 3,850,080,010,005.65 1.75% 0.76% 139,99% 110.76% 0.382% 0.03% 0.058% 0.19%
Assigned Capital 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Non-Performing Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Partie Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio (%) Net Stable Funding Ratio (%)	P 627,550,432,469.42 P 5,077,701,121,400.67 P 36,541,292.00 38,322,934,665.02 30,314,760,741.10 16,321,835,640.15 841,902,580,024.71 30,263,766,614.72 0.00 1,773,127,520,684.25 475,545,119,133.76 106,888,592,834.21 P 3,312,723,651,629.92 1,72% 0,82% 137,97% 106,16% 3,73% 0,59% 0,59%	0.00 P 608,797,995,072.44 P 4,905,959,042,489.67 P 36,541,292.00 .0.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 25,759,400,340.12 .719,944,485,306.75 395,122,016,792.22 89,878,932,448.31 P 3,113,280,701,684.01 1.70% 0.74% 144.80% 114.448% .3.95% 0.03% 0.60% 0.19%	Assigned Capital 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Partie Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio (%) Net Stable Funding Ratio (%)	P 629,762,212,835.30 P 5,223,553,111,652.47 P 36,541,292.00 0.00 38,322,934,665.02 30,314,760,741.10 16,321,835,640.15 841,902,580,024.71 33,153,847,023,73 0.00 2,460,978,371,212.32 569,122,092,814.40 106,934,271,230.50 P 4,097,087,234,643.93 1,76% 0,84% 133,67% 103,05% s 0,03% 0,57% 0,20%	0.00 P 610,945,711,450.44 P 5,047,283,489,773.88 P 36,541,292.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 26,692,479,720.80 0.00 2,372,582,359,694.59 478,241,242,480.55 89,988,061,313.10 P 3,850,080,010,005.65 1,75% 0.76% 139,99% 110,76% 0.03% 0.58% 0.03%
Assigned Capital TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Partie Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio (%) Net Stable Funding Ratio (%) PROFITABILITY	P 627,550,432,469.42 P 5,077,701,121,400.67 P 36,541,292.00	0.00 P 608,797,995,072.44 P 4,905,959,042,489.67 P 36,541,292.00 0.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 25,759,400,340.12 0.00 1,719,944,485,306,75 395,122,016,792.22 89,878,932,448.31 P 3,113,280,701,684.01 1,70% 0,74% 144,80% 114,44% 3,95% 0,03% 0,60% 0,19%	Assigned Capital 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Partie Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio (%) Net Stable Funding Ratio (%) PROFITABILITY	P 629,762,212,835.30 P 5,223,553,111,652.47 P 36,541,292.00	P 610,945,711,450.44 P 5,047,283,489,773.88 P 36,541,292.00
Assigned Capital TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Related Partier RaySACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Partie Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio (%) Net Stable Funding Ratio (%) PROFITABILITY Return on Equity (ROE) (%)	P 627,550,432,469.42 P 5,077,701,121,400.67 P 36,541,292.00 .0.0 38,322,934,665.02 30,314,760,741.10 16,321,835,640.15 841,902,580,024.71 30,263,766,514.72 .0.00 1,773,127,520,684.25 475,545,119,133.76 106,888,592,834.21 P 3,312,723,651,629.92 1.72% 0.82% 137,97% 106.16% s 0.03% 0.59% 1344,33% 121.21%	0.00 P 608,797,995,072.44 P 4,905,959,042,489.67 P 36,541,292.00 0.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 25,759,400,340.12 0.00 1,719,944,485,306,75 395,122,016,792.22 89,878,932,448.31 P 3,113,280,701,684.01 1.70% 0.74% 144,480% 114,44% 3.95% 0.03% 0.60% 0.19% 127,52% 119,23%	Assigned Capital 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Ratio Gross NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Partie Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio (%) Net Stable Funding Ratio (%) PROFITABILITY Return on Equity (ROE) (%)	P 629,762,212,835.30 P 5,223,553,111,652.47 P 36,541,292.00 0.00 38,322,934,665.02 30,314,760,741.10 16,321,835,640.15 841,902,580,024.71 33,153,847,023.73 0.00 2,460,978,371,212,32 569,122,092,814.40 106,934,271,230.50 P 4,097,087,234,643.93 1.76% 0.84% 133,67% 103.05% s 0.03% 0.57% 121,29% 142,79% 121,29%	P 610,945,711,450.44 P 5,047,283,489,773.88 P 36,541,292.00 0.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 26,692,479,720.80 0.00 2,372,582,359,694.59 478,241,242,480.55 89,988,061,313.10 P 3,850,080,010,005.65 1.75% 0.76% 139,99% 110,76% 138,2% 0.03% 0.58% 0.19% 126,30% 119,40%
Assigned Capital TOTAL STOCKHOLDERS' EQUITY 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Partie Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio (%) Net Stable Funding Ratio (%) PROFITABILITY Return on Assets (%)	P 627,550,432,469.42 P 5,077,701,121,400.67 P 36,541,292.00 0.00 38,322,934,665.02 30,314,760,741.10 16,321,835,640.15 841,902,580,024.71 30,263,766,614.72 0.00 1,773,127,520,684.25 475,545,119,133.76 106,888,592,834.21 P 3,312,723,651,629.92 1.72% 0.82% 137,97% 106,16% 105,98% 0.59% 0.20% 144,33% 121,21% 13,99% 18,99% 18,99%	0.00 P 608,797,995,072.44 P 4,905,959,042,489.67 P 36,541,292.00	Assigned Capital 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio SELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Partie Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio (%) Net Stable Funding Ratio (%) PROFITABILITY Return on Assets (%)	P 629,762,212,835.30 P 5,223,553,111,652.47 P 36,541,292.00 .0.00 .38,322,934,665.02 .30,314,760,741.10 .16,321,835,640.15 .841,902,580,024.71 .33,153,847,023.73 .0.00 2,460,978,371,212.32 .569,122,092,814.40 .106,934,271,230.50 P 4,097,087,234,643.93 1.76% .0.84% .133,67% .103,05% .0.03% .0.57% .0.20% .142,79% .121,29% .138,55% .1385% .1385% .1385% .1385% .1385% .1385%	0.00 P 610,945,711,450.44 P 5,047,283,489,773.88 P 36,541,292.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 26,692,479,720.80 0.00 2,372,582,359,694.59 478,241,242,480.55 89,988,061,313.10 P 3,850,080,010,005.65 1.75% 0.76% 139,99% 110.76% 38,2% 0.19% 126,30% 119,40% 119,40% 113,54% 113,54% 11,77%
Assigned Capital 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Partie Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio (%) Net Stable Funding Ratio (%) PROFITABILITY Return on Equity (ROE) (%)	P 627,550,432,469.42 P 5,077,701,121,400.67 P 36,541,292.00 .0.0 38,322,934,665.02 30,314,760,741.10 16,321,835,640.15 841,902,580,024.71 30,263,766,514.72 .0.00 1,773,127,520,684.25 475,545,119,133.76 106,888,592,834.21 P 3,312,723,651,629.92 1.72% 0.82% 137,97% 106.16% s 0.03% 0.59% 1344,33% 121.21%	0.00 P 608,797,995,072.44 P 4,905,959,042,489.67 P 36,541,292.00 0.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 25,759,400,340.12 0.00 1,719,944,485,306,75 395,122,016,792.22 89,878,932,448.31 P 3,113,280,701,684.01 1.70% 0.74% 144,480% 114,44% 3.95% 0.03% 0.60% 0.19% 127,52% 119,23%	Assigned Capital 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Partie Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio (%) Net Stable Funding Ratio (%) PROFITABILITY Return on Equity (ROE) (%) Return on Assets (%) Net Interest Margin (%)	P 629,762,212,835.30 P 5,223,553,111,652.47 P 36,541,292.00 0.00 38,322,934,665.02 30,314,760,741.10 16,321,835,640.15 841,902,580,024.71 33,153,847,023.73 0.00 2,460,978,371,212,32 569,122,092,814.40 106,934,271,230.50 P 4,097,087,234,643.93 1.76% 0.84% 133,67% 103.05% s 0.03% 0.57% 121,29% 142,79% 121,29%	P 610,945,711,450.44 P 5,047,283,489,773.88 P 36,541,292.00 0.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 26,692,479,720.80 0.00 2,372,582,359,694.59 478,241,242,480.55 89,988,061,313.10 P 3,850,080,010,005.65 1.75% 0.76% 139,99% 110,76% 138,2% 0.03% 0.58% 0.19% 126,30% 119,40%
Assigned Capital 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Partie Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio (%) Net Stable Funding Ratio (%) PROFITABILITY Return on Equity (ROE) (%) Return on Equity (ROE) (%) Return on Assets (%) Net Interest Margin (%) CAPITAL ADEQUACY	P 627,550,432,469.42 P 5,077,701,121,400.67 P 36,541,292.00 0.00 38,322,934,665.02 30,314,760,741.10 16,321,835,640.15 841,902,580,024.71 30,263,766,614.72 0.00 1,773,127,520,684.25 475,545,119,133.76 106,888,592,834.21 P 3,312,723,651,629.92 1.72% 0.82% 137,97% 106,16% 105,98% 0.59% 0.20% 144,33% 121,21% 13,99% 18,99% 18,99%	0.00 P 608,797,995,072.44 P 4,905,959,042,489.67 P 36,541,292.00	Assigned Capital 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Partie Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio (%) Net Stable Funding Ratio (%) PROFITABILITY Return on Equity (ROE) (%) Return on Eassets (%) CAPITAL ADEQUACY	P 629,762,212,835.30 P 5,223,553,111,652.47 P 36,541,292.00 .0.00 .38,322,934,665.02 .30,314,760,741.10 .16,321,835,640.15 .841,902,580,024.71 .33,153,847,023.73 .0.00 2,460,978,371,212.32 .569,122,092,814.40 .106,934,271,230.50 P 4,097,087,234,643.93 1.76% .0.84% .133,67% .103,05% .0.03% .0.57% .0.20% .142,79% .121,29% .138,55% .1385% .1385% .1385% .1385% .1385% .1385%	0.00 P 610,945,711,450.44 P 5,047,283,489,773.88 P 36,541,292.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 26,692,479,720.80 0.00 2,372,582,359,694.59 478,241,242,480.55 89,988,061,313.10 P 3,850,080,010,005.65 1.75% 0.76% 139,99% 110.76% 38,2% 0.19% 126,30% 119,40% 119,40% 113,54% 113,54% 11,77%
Assigned Capital 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Partie Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio (%) Net Stable Funding Ratio (%) PROFITABILITY Return on Equity (ROE) (%)	P 627,550,432,469.42 P 5,077,701,121,400.67 P 36,541,292.00 .0.0 36,322,934,665.02 30,314,760,741.10 16,321,835,640.15 841,902,580,024.71 30,263,766,614.72 .0.00 1,773,127,520,684.25 475,545,119,133.76 106,888,592,834.21 P 3,312,723,651,629.92 1,72% 0,82% 137,97% 106,16% s 0,03% 0,03% 0,13% 121,21% 13,99% 1,89% 4,56% 13,97% 141,15%	P 608,797,995,072.44 P 4,905,959,042,489.67 P 36,541,292.00 0.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 25,759,400,340.12 0.00 1,719,944,485,306,75 395,122,016,792.22 89,878,932,448.31 P 3,113,280,701,684.01 1.70% 0.74% 144,480% 114,44% 3.95% 0.03% 0.60% 0.19% 127,52% 119,23% 13,73% 1,86% 4,55% 13,85% 13,85%	Assigned Capital 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Partie Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio (%) Net Stable Funding Ratio (%) PROFITABILITY Return on Equity (ROE) (%) Return on Assets (%) Net Interest Margin (%)	P 629,762,212,835.30 P 5,223,553,111,652.47 P 36,541,292.00 .0.00 .38,322,934,665.02 .30,314,760,741.10 .16,321,835,640.15 .841,902,580,024.71 .33,153,847,023.73 .0.00 .2,460,978,371,212,32 .569,122,092,814.40 .106,934,271,230.50 P 4,097,087,234,643.93 1.76% .0.84% .133,67% .103.05% s 0.03% .0.03% .0.03% .0.03% .0.12 .0.03% .0.12 .0.03% .0.12 .0.03% .0.13 .0.03% .0.13 .0.03% .0.13 .0.03% .0.13 .0.03% .0.13 .0.03% .0.13 .0.03% .0.13 .0.03% .0.13 .0.03% .0.13 .0.03% .0.13 .0.03% .0.13 .0.03% .0.13 .0.03% .0.03% .0.13 .0.03% .0.0	P 610,945,711,450.44 P 5,047,283,489,773.88 P 36,541,292.00 0.00 42,827,379,315.69 36,112,174,817,18 14,062,968,876,88 789,536,802,494,80 2,372,582,359,694,59 478,241,242,480.55 89,988,061,313.10 P 3,850,080,010,005.65 1.75% 0.76% 139,99% 110,76% 3,82% 0.03% 0.58% 0.19% 126,30% 119,40% 13,54% 1,77% 4,62% 14,32% 14,48%
Assigned Capital 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties to Gross In Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio (%) Net Stable Funding Ratio (%) PROFITABILITY Return on Equity (ROE) (%) Return on Assets (%) Net Interest Margin (%) CAPITAL ADEQUACY Common Equity Tier 1 Ratio (%) Tier 1 Capital Ratio (%) CAPITAL ADEQUACY Common Equity Tier 1 Ratio (%) Tier 1 Capital Ratio (%)	P 627,550,432,469.42 P 5,077,701,121,400.67 P 36,541,292.00	0.00 P 608,797,995,072.44 P 4,905,959,042,489.67 P 36,541,292.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 25,759,400,340.12 289,876,932,448.31 P 3,113,280,701,684.01 1,70% 0,74% 144,80% 114,44% 3,955% 0,03% 0,60% 0,19% 127,52% 119,23% 1,385%	Assigned Capital 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Partie Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio (%) Net Stable Funding Ratio (%) PROFITABILITY Return on Equity (ROE) (%) Return on Assets (%) Net Interest Margin (%) CAPITAL ADEQUACY Common Equity Tier 1 Ratio (%) Tier 1 Capital Ratio (%) CAPITAL ADEQUACY Common Equity Tier 1 Ratio (%) Tier 1 Capital Ratio (%) CAPITAL ADEQUACY Cammon Equity Tier 1 Ratio (%) Tier 1 Capital Ratio (%) CAPR(%)	P 629,762,212,835.30 P 5,223,553,111,652.47 P 36,541,292.00 0,000 38,322,934,665.02 30,314,760,741.10 16,321,835,640.15 841,902,580,024.71 33,153,847,023,73 0,00 2,460,978,371,212.32 569,122,092,814.40 106,934,271,230.50 P 4,097,087,234,643.93 1,76% 0,84% 133,67% 103,05% s 0,03% 0,57% 0,20% 142,79% 121,29% 13,85% 1,81% 4,63%	0.00 P 610,945,711,450.44 P 5,047,283,489,773.88 P 36,541,292.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 26,692,479,720.80 0.00 2,372,582,359,694.59 478,241,242,480.55 89,988,061,313.10 P 3,850,080,010,005.65 1,75% 0,76% 139,99% 110,76% 0,38% 0,19% 126,30% 119,40% 13,54% 11,77% 4,62%
Assigned Capital TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Partie Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio (%) Net Stable Funding Ratio (%) PROFITABILITY Return on Equity (ROE) (%) Return on Assets (%) Net Interest Margin (%) CAPITAL ADEQUACY Common Equity Fire 1 Ratio (%) Tier 1 Capital Ratio (%) LEVERAGE	P 627,550,432,469.42 P 5,077,701,121,400.67 P 36,541,292.00 38,322,934,665.02 30,314,760,741.10 16,321,835,640.15 841,902,580,024.71 30,263,766,614.72 0.00 1,773,127,526,684.25 475,545,1084.25 475,545,1084.25 106,888,592,834.21 P 3,312,723,651,629.92 1,72% 0,82% 137,97% 106,16% 3,73% 0,59% 0,20% 144,33% 121,21% 13,99% 189% 189% 189% 189% 189% 189% 189% 1	0.00 P 608,797,995,072.44 P 4,905,959,042,489.67 P 36,541,292.00 0.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 25,759,400,340.12 0.00 1,719,944,485,306.75 395,122,016,792.22 89,878,932,448.31 P 3,113,280,701,684.01 1.70% 0.74% 144.80% 114.44% 3.95% 0.03% 0.60% 0.19% 127.52% 119.23% 13.73% 1.86% 4.55% 14,02% 14,98%	Assigned Capital 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Partie Ratio of Non-Performing Doss I Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio (%) Net Stable Funding Ratio (%) PROFITABILITY Return on Equity (ROE) (%) Return on Assets (%) Net Interest Margin (%) CAPITAL ADEQUACY Common Equity Tier 1 Ratio (%) Tier 1 Capital Ratio (%) LEVERAGE	P 629,762,212,835.30 P 5,223,553,111,652.47 P 36,541,292.00	0.00 P 610,945,711,450.44 P 5,047,283,489,773.88 P 36,541,292.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 26,692,479,720.80 0.00 2,372,582,359,694.59 478,241,242,480.55 89,988,061,313.10 P 3,850,080,010,005.65 1.75% 0.76% 139,99% 110.76% 3.82% 0.03% 0.58% 0.19% 126,30% 119,40% 13,54% 1,77% 4,62% 14,48% 15,43%
Assigned Capital 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties to Gross In Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio (%) Net Stable Funding Ratio (%) PROFITABILITY Return on Equity (ROE) (%) Return on Assets (%) Net Interest Margin (%) CAPITAL ADEQUACY Common Equity Tier 1 Ratio (%) Tier 1 Capital Ratio (%) CAPITAL ADEQUACY Common Equity Tier 1 Ratio (%) Tier 1 Capital Ratio (%)	P 627,550,432,469.42 P 5,077,701,121,400.67 P 36,541,292.00 .0.0 36,322,934,665.02 30,314,760,741.10 16,321,835,640.15 841,902,580,024.71 30,263,766,614.72 .0.00 1,773,127,520,684.25 475,545,119,133.76 106,888,592,834.21 P 3,312,723,651,629.92 1,72% 0,82% 137,97% 106,16% s 0,03% 0,03% 0,13% 121,21% 13,99% 1,89% 4,56% 13,97% 141,15%	P 608,797,995,072.44 P 4,905,959,042,489.67 P 36,541,292.00 0.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 25,759,400,340.12 0.00 1,719,944,485,306,75 395,122,016,792.22 89,878,932,448.31 P 3,113,280,701,684.01 1.70% 0.74% 144,480% 114,44% 3.95% 0.03% 0.60% 0.19% 127,52% 119,23% 13,73% 1,86% 4,55% 13,85% 13,85%	Assigned Capital 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Partie Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio (%) Net Stable Funding Ratio (%) PROFITABILITY Return on Equity (ROE) (%) Return on Assets (%) Net Interest Margin (%) CAPITAL ADEQUACY Common Equity Tier 1 Ratio (%) Tier 1 Capital Ratio (%) CAPITAL ADEQUACY Common Equity Tier 1 Ratio (%) Tier 1 Capital Ratio (%) CAPITAL ADEQUACY Cammon Equity Tier 1 Ratio (%) Tier 1 Capital Ratio (%) CAPR(%)	P 629,762,212,835.30 P 5,223,553,111,652.47 P 36,541,292.00 .0.00 .38,322,934,665.02 .30,314,760,741.10 .16,321,835,640.15 .841,902,580,024.71 .33,153,847,023.73 .0.00 .2,460,978,371,212,32 .569,122,092,814.40 .106,934,271,230.50 P 4,097,087,234,643.93 1.76% .0.84% .133,67% .103.05% s 0.03% .0.03% .0.03% .0.03% .0.12 .0.03% .0.12 .0.03% .0.12 .0.03% .0.13 .0.03% .0.13 .0.03% .0.13 .0.03% .0.13 .0.03% .0.13 .0.03% .0.13 .0.03% .0.13 .0.03% .0.13 .0.03% .0.13 .0.03% .0.13 .0.03% .0.13 .0.03% .0.13 .0.03% .0.03% .0.13 .0.03% .0.0	D.000 P 610,945,711,450.44 P 5,047,283,489,773.88 P 36,541,292.00 0.00 42,827,379,315.69 36,112,174,817.18 14,062,968,876.88 789,536,802,494.86 26,692,479,720.80 0.00 2,372,582,359,604.59 478,241,242,480.55 89,988,061,313.10 P 3,850,080,010,005.65 1.75% 0.76% 139,99% 110,76% 3.82% 0.03% 0.58% 0.19% 126,30% 119,40% 13,54% 1.77% 4.62% 4.62% 4.62% 14,48%

We, GWYNETH M. ENTAO 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 our knowledge and belief.

Gentertao GWYNETH M. ENTAO
Senior Vice President & Comptroller

NESTOR V. TAN President & Chief Executive Officer

Gentertao GWYNETH M. ENTAO Senior Vice President & Comptroller

List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companies)
a. BDO Capital & Investment Corporation
b. Dominion Holdings, Inc.
c. BDO Private Bank, Inc.
d. BDO Remit (Clanada) Ltd.
i. BDO Network Bank, Inc.
b. DON Remit (John Subsidiary Insurance Companies)
a. BDO Insurance and
Reinsurance Brokers, Inc.
b. BDO Life Assurance Co., Inc.
b. BDO Life Assurance Co., Inc.
b. BDO Remit (John Subsidiary Insurance Companies)
a. BDO Insurance and
Reinsurance Brokers, Inc.
b. BDO Life Assurance Co., Inc.

We, GWYNETH M. ENTAO 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 our knowledge and belief.

NESTOR V. TAN President & Chief Executive Officer

AMOUNT