

BALANCE SHEET
As of March 31, 2025

ASSETS	Current Quarter	Previous Quarter	CONTINGENT ACCOUNTS	Current Quarter	Previous Quarter
Cash and Cash Items	₱ 3,651,841,547.99	₱ 3,928,324,521.58	Guarantees Issued	-	-
Due from Bangko Sentral ng Pilipinas	936,579,133.39	121,928,211.95	Financial Standby Letters of Credit	-	-
Due from Other Central Banks and Banks - Net	7,701,343,043.30	6,115,685,824.34	Performance Standby Letters of Credit	-	-
Financial Assets at Fair Value through Profit or Loss (FVPL)	-	-	Commercial Letters of Credit	-	-
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	4,913,788,060.68	4,857,542,329.97	Trade Related Guarantees	-	-
Debt Securities at Amortized Cost - Net	3,962,930,506.40	5,010,659,209.59	Commitments	-	-
Loans to Bangko Sentral ng Pilipinas	-	-	Spot Foreign Exchange Contracts	-	-
Interbank Loans Receivable	-	-	Securities Held Under Custodianship by Bank Proper	-	-
Loans and Receivables - Others	107,296,314,896.45	100,716,109,860.52	Trust Department Accounts	-	-
Loans and Receivables Arising from RA/CA/PR/SLB	-	-	Derivatives	-	-
Total Loan Portfolio (TLP) - Gross	107,296,314,896.45	100,716,109,860.52	Others	36,413,326.55	40,265,720.10
Allowance for Credit Losses	2,362,798,468.09	2,255,171,096.04	TOTAL CONTINGENT ACCOUNTS	₱ 36,413,326.55	₱ 40,265,720.10
Total Loan Portfolio - Net	104,933,516,428.36	98,460,938,764.48	FINANCIAL INDICATORS (in %)		
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	-	-	ASSET QUALITY		
Bank Premises, Furniture, Fixtures and Equipment - Net	2,943,600,460.87	2,947,052,448.06	Gross Non-Performing Loans (NPL) Ratio	2.82	2.85
Real and Other Properties Acquired - Net	1,264,598.29	1,269,492.93	Net NPL Ratio	1.07	1.04
Sales Contract Receivables - Net	4,904,026.02	5,264,995.22	Gross NPL Coverage Ratio	78.22	78.59
Non-Current Assets Held for Sale	-	-	Net NPL Coverage Ratio	64.33	65.01
Other Assets - Net	1,891,734,863.47	2,604,060,846.25	RELATED PARTY TRANSACTIONS		
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	-	-	Ratio of Loans to Related Parties to gross TLP	-	-
TOTAL ASSETS	₱ 130,941,502,668.77	₱ 124,052,726,644.37	Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	-	-
LIABILITIES			Ratio of DOSRI Loans to gross TLP	-	-
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	₱ -	₱ -	Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	-	-
Deposit Liabilities	94,677,329,356.82	93,507,867,945.87	LIQUIDITY		
Due to Other Banks	-	-	Liquidity Coverage Ratio	136.39	116.58
Bills Payable	15,612,500,000.00	11,562,500,000.00	Net Stabel Funding Ratio	108.95	108.70
a) BSP (Rediscounting and Other Advances)	-	-	Minimum Liquidity Ratio	-	-
b) Interbank Loans Payable	-	-	PROFITABILITY		
c) Other Borrowings, including Deposit Substitutes	15,612,500,000.00	11,562,500,000.00	Return on Equity (ROE)	11.00	8.39
Bonds Payable - Net	-	-	Return on Assets	1.50	1.11
Unsecured Subordinated Debt - Net	-	-	Net Interest Margin	7.20	6.94
Redeemable Preferred Shares	-	-	CAPITAL ADEQUACY		
Other Liabilities	3,901,345,226.17	3,267,188,553.43	Common Equity Tier 1 Ratio	11.59	12.03
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	-	-	Tier 1 Capital Ratio	11.59	12.03
TOTAL LIABILITIES	₱ 114,191,174,582.99	₱ 108,337,556,499.30	CAR	12.44	12.90
STOCKHOLDER'S EQUITY			LEVERAGE		
Capital Stock	₱ 5,500,205,600.00	₱ 5,500,205,600.00	Basel III Leverage Ratio	11.70	11.87
Additional Paid-In Capital	7,064,562,890.55	7,064,562,890.55	Deferred Charges not yet Written Down	-	-
Undivided Profits	445,199,442.25	1,192,241,306.91	REPUBLIC OF THE PHILIPPINES)		
Retained Earnings	4,083,123,494.02	2,890,882,187.11	) S.S.		
Other Capital Accounts	(342,763,341.04)	(932,721,839.50)	We, Niezl D. Gilvero and Jesus Antonio S. Itchon 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.		
Assigned Capital	-	-	(Sgd.) NIEZL D. GILVERO	(Sgd.) JESUS ANTONIO S. ITCHON	
TOTAL STOCKHOLDER'S EQUITY	₱ 16,750,328,085.78	₱ 15,715,170,145.07	Comptrollership Head	President	
TOTAL LIABILITIES AND STOCKHOLDER'S EQUITY	₱ 130,941,502,668.77	₱ 124,052,726,644.37	SUBSCRIBED AND SWORN to before me this 7th day of May 2025 at Davao City, Philippines, affiant exhibiting their Passport No. P2988528C and P7922198B respectively.	Atty. KELVINN L. BANUELOS, CPA	

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Notary Public for Davao City
Notarial Commission until Dec. 31, 2025
Roll of Attorneys No. 84732
Commission Serial No. 2024-328-2025

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