



Km. 9, Sasa, Davao City

A subsidiary of BDO

**BALANCE SHEET**  
As of June 30, 2025

ASSETS			Current Quarter	Previous Quarter
Cash and Cash Items	₱		4,184,709,863.29	₱ 3,651,841,547.99
Due from Bangko Sentral ng Pilipinas			4,385,922,665.60	936,579,133.39
Due from Other Central Banks and Banks - Net			5,370,333,900.02	7,701,343,043.30
Financial Assets at Fair Value through Profit or Loss (FVPL)			-	-
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net			4,930,341,856.67	4,913,788,060.68
Debt Securities at Amortized Cost - Net			7,058,706,113.20	3,962,930,506.40
Loans to Bangko Sentral ng Pilipinas			-	-
Interbank Loans Receivable			-	-
Loans and Receivables - Others			112,875,235,174.62	107,296,314,896.45
Loans and Receivables Arising from RA/CA/PR/SLB			-	-
Total Loan Portfolio (TLP) - Gross			112,875,235,174.62	107,296,314,896.45
Allowance for Credit Losses			2,324,672,088.44	2,362,798,468.09
Total Loan Portfolio - Net			110,550,563,086.18	104,933,516,428.36
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net			-	-
Bank Premises, Furniture, Fixture and Equipment - Net			2,973,434,671.97	2,943,600,460.87
Real and Other Properties Acquired - Net			1,264,598.29	1,264,598.29
Sales Contract Receivables - Net			8,149,062.81	4,904,026.02
Non-Current Assets Held for Sale			-	-
Other Assets - Net			1,898,161,818.43	1,891,734,863.47
Net Due from Head Office/Branches/Agencies, (Philippine branch of a foreign bank)			-	-
<b>TOTAL ASSETS</b>	<b>₱</b>		<b>141,361,587,636.46</b>	<b>130,941,502,668.77</b>
LIABILITIES				
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	₱		-	₱ -
Deposit Liabilities			105,232,880,186.12	94,677,329,356.82
Due to Other Banks			-	-
Bills Payable			14,825,000,000.00	15,612,500,000.00
a) BSP (Rediscounting and Other Advances)			-	-
b) Interbank Loans Payable			-	-
c) Other Borrowings including Deposit Substitutes			14,825,000,000.00	15,612,500,000.00
Bonds Payable - Net			-	-
Unsecured Subordinated Debt - Net			-	-
Redeemable Preferred Shares			-	-
Other Liabilities			4,041,859,561.53	3,901,345,226.17
Net Due to Head Office/Branches/Agencies, (Philippine branch of a foreign bank)			-	-
<b>TOTAL LIABILITIES</b>	<b>₱</b>		<b>124,099,739,747.65</b>	<b>114,191,174,582.99</b>
STOCKHOLDERS' EQUITY				
Capital Stock	₱		5,500,205,600.00	₱ 5,500,205,600.00
Additional Paid-In Capital			7,064,562,890.55	7,064,562,890.55
Undivided Profits			940,052,490.80	445,199,442.25
Retained Earnings			4,083,123,494.02	4,083,123,494.02
Other Capital Accounts			(326,096,586.56)	(342,763,341.04)
Assigned Capital			-	-
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>₱</b>		<b>17,261,847,888.81</b>	<b>16,750,328,085.78</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>₱</b>		<b>141,361,587,636.46</b>	<b>130,941,502,668.77</b>
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			109,105,999.79	36,413,326.55
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>₱</b>		<b>109,105,999.79</b>	<b>36,413,326.55</b>

FINANCIAL INDICATORS (IN %)		Current Quarter	Previous Quarter
ASSET QUALITY			
Gross Non-Performing Loans (NPL) Ratio		2.72	2.82
Net NPL Ratio		1.08	1.07
Gross NPL Coverage Ratio		75.66	78.22
Net NPL Coverage Ratio		62.41	64.33
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		-	-
Ratio of DOSRI Loans to gross TLP		-	-
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI		-	-
LIQUIDITY			
Liquidity Coverage Ratio		138.19	136.39
Net Stable Funding Ratio		112.99	108.95
Minimum Liquidity Ratio		-	-
PROFITABILITY			
Return on Equity (ROE)		11.34	11.00
Return on Assets		1.53	1.50
Net Interest Margin		7.21	7.20
CAPITAL ADEQUACY			
Common Equity Tier 1 Ratio		11.58	11.59
Tier 1 Capital Ratio		11.58	11.59
CAR		12.44	12.44
LEVERAGE			
Basel III Leverage Ratio		11.19	11.70
Deferred Charges not yet Written Down		-	-

Republic of the Philippines)  
) s.s.

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 our best knowledge and belief.

**(SGD.) NIEZL D. GILVERO**  
Comptrollership Head

**(SGD.) JESUS ANTONIO S. ITCHON**  
President

SUBSCRIBED AND SWORN to before me this 20th day of August 2025 at Davao City, Philippines, affiant exhibiting their Passport No. P2988528C and P7922198B respectively.

**(SGD.) ATTY. KELVIN L. BANUELOS, CPA**

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

Doc. No. 40  
Book No. 2  
Page No. 9  
Series of 2025  
Commission Serial No. 2024-328-2025  
IBP No. 496359 • 1/3/2025 • Pasig City  
PTR No. 0749678D • 1/10/2025 • Davao City  
MCLE Compliance No. VIII-0037763, valid until 4/14/2028

**Board of Directors**

**Chairman**  
Nestor V. Tan

**Vice Chairman**  
Jesus Antonio S. Itchon

**Members**  
Jaime C. Yu  
Geneva T. Gloria  
Rolando C. Tanchanco  
Jovasky Wei Shen Pang

**Independent Directors**  
Evelyn Cristina A. Cam  
Ma. Leonora V. De Jesus  
Anabelle L. Chua

**Executive Officers**

**President**  
Jesus Antonio S. Itchon

**Senior Vice Presidents**  
Alberto O. Quioque  
Karen L. Cua  
Jaime A. Talingdan

**First Vice Presidents**  
Emmanuel Lee M. Esguerra  
Hiyas Lea C. Pagaduan  
Nielex C. Tupas

**Vice Presidents**  
Ana Marie R. Acuña  
Kathrina J. Dizon  
Ramil G. Tigley

**Senior Assistant Vice Presidents**  
Emily G. Gamir  
Niezl D. Gilvero

**Assistant Vice Presidents**  
Maria Jinsel C. Tocmo  
Roselle Gladys A. Lumba  
Garry L. Martinez