

BALANCE SHEET

As of September 30, 2024

ASSETS	Current Quarter	Previous Quarter
Cash and Cash Items	₱ 3,339,300,971.63	₱ 2,354,696,155.38
Due from Bangko Sentral ng Pilipinas	994,706,060.89	2,085,482,467.31
Due from Other Central Banks and Banks - Net	6,139,591,132.33	2,640,220,706.05
Financial Assets at Fair Value through Profit or Loss (FVPL)	-	-
Financial Assets at Fair Value through Other Comprehensive Income (FVOCI) - Net	4,917,377,471.26	4,870,388,224.32
Debt Securities at Amortized Cost - Net	3,964,138,618.28	5,433,929,751.74
Loans to Bangko Sentral ng Pilipinas	-	-
Interbank Loans Receivable	-	-
Loans and Receivables - Others	97,667,872,479.11	94,164,659,572.28
Loans and Receivables Arising from RA/CA/PR/SLB	-	-
Total Loan Portfolio (TLP) - Gross	97,667,872,479.11	94,164,659,572.28
Allowance for Credit Losses	2,358,586,478.91	2,434,322,288.11
Total Loan Portfolio - Net	95,309,286,000.20	91,730,337,284.17
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	-	-
Bank Premises, Furniture, Fixture and Equipment - Net	2,751,993,271.61	2,693,978,064.88
Real and Other Properties Acquired - Net	1,278,366.93	1,287,241.93
Sales Contract Receivables - Net	5,616,872.63	6,148,832.85
Non-Current Assets Held for Sale	-	-
Other Assets - Net	1,993,886,024.85	1,986,751,706.18
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	-	-
TOTAL ASSETS	₱ 119,417,174,790.61	₱ 113,803,220,434.81
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	₱ -	₱ -
Deposit Liabilities	85,992,622,066.87	82,533,357,590.14
Due to Other Banks	-	-
Bills Payable	14,462,500,000.00	13,412,500,000.00
a) BSP (Rediscounting and Other Advances)	-	-
b) Interbank Loans Payable	-	-
c) Other Borrowings including Deposit Substitutes	14,462,500,000.00	13,412,500,000.00
Bonds Payable - Net	-	-
Unsecured Subordinated Debt - Net	-	-
Redeemable Preferred Shares	-	-
Other Liabilities	3,514,933,725.67	3,125,872,969.67
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	-	-
TOTAL LIABILITIES	₱ 103,970,055,792.54	₱ 99,071,730,559.81
STOCKHOLDERS' EQUITY		
Capital Stock	₱ 5,500,205,600.00	₱ 5,431,504,520.00
Additional Paid-In Capital	7,064,562,890.55	6,869,579,469.55
Undivided Profits	755,165,743.31	450,324,153.54
Retained Earnings	2,890,882,187.11	2,890,882,187.11
Other Capital Accounts	(763,697,422.90)	(910,800,455.20)
Assigned Capital	-	-
TOTAL STOCKHOLDERS' EQUITY	₱ 15,447,118,998.07	₱ 14,731,489,875.00
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	₱ 119,417,174,790.61	₱ 113,803,220,434.81
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	24,717,521.05	31,983,534.03
TOTAL CONTINGENT ACCOUNTS	₱ 24,717,521.05	₱ 31,983,534.03

FINANCIAL INDICATORS (IN %)	Current Quarter	Previous Quarter
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	3.13	3.18
Net NPL Ratio	1.18	1.23
Gross NPL Coverage Ratio	77.16	81.24
Net NPL Coverage Ratio	63.95	64.58
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	128.13	117.23
Net Stable Funding Ratio	108.30	108.58
Minimum Liquidity Ratio	-	-
PROFITABILITY		
Return on Equity (ROE)	7.31	6.83
Return on Assets	0.96	0.88
Net Interest Margin	6.86	6.77
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	12.16	12.10
Tier 1 Capital Ratio	12.16	12.10
CAR	13.03	12.96
LEVERAGE		
Basel III Leverage Ratio	12.06	12.07
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 25th day of October 2024 at Davao City, Philippines, affiant exhibiting their Passport No. P2988528C and P7922198B respectively.

Doc. No. 52
Book No. 1
Page No. 12
Series of 2024

(SGD.) ATTY. KELVIN L. BANUELOS, CPA
Notary Public for Davao City
Notarial Commission until December 31, 2025
Roll of Attorneys No. 84732
Commission Serial No. 2024-328-2025
IBP No. 408047 • 01/16/2024 • Pasig City
PTR No. 9431958C • 01/13/2024 • Davao City
MCLE Compliance in Progress