

ASSETS

A S S E T S	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Cash and Cash Items	108000000000000000	R0010	4229895.03	5208476.29
Due from Bangko Sentral ng Pilipinas	105150000000000000	R0020	5198775.59	5219263.72
Due from Other Central Banks and Banks - Net	105220000000000000	R0030	43862483.14	53007744.81
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	113000000000000000	R0040		
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	195210000000000000	R0050		
Debt Securities at Amortized Cost - Net	195241000000000000	R0060	7436759.75	7764850.26
Loans to Bangko Sentral ng Pilipinas	140050000000000000	R0080		
Interbank Loans Receivable	140100000000000000	R0090		
Loans and Receivables - Others	140150300000000000	R0100	175397930.96	168876025.70
Loans and Receivables Arising from RA/CA/PR/SLB	140200000000000000	R0110		
Total Loan Portfolio (TLP) - Gross	499020000000000000	R0120	175,397,930.96	168,876,025.70
Allowance for Credit Losses 2/	499800000000000000	R0130	10100223.59	10848398.23
Total Loan Portfolio - Net	195400000000000000	R0070	165,297,707.37	158,027,627.47
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	195452500000000000	R0140		
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	R0150	3365486.48	3362200.81
Real and Other Properties Acquired - Net	195501000000000000	R0160	3813289.91	3586527.96
Sales Contract Receivables - Net	195451500000000000	R0170	1981406.11	1048206.11
Non-Current Assets Held for Sale	150150000000000000	R0180		
Other Assets - Net	152500000000000000	R0190	3769501.03	6178727.99
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	155250000000000000	R0200		
TOTAL ASSETS	100000000000000000	R0210	238,955,304.41	243,403,625.42

Liabilities and Stockholders' Equity

	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Liabilities				
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	208000000000000000	R0010		
Deposit Liabilities	215000000000000000	R0020	171927847.25	173449268.19
Due to Other Banks	220050000000000000	R0030		
Bills Payable	220100000000000000	R0040	289,718.22	2,433,602.35
BSP (Rediscounting and Other Advances)	220100001500000000	R0050		
Interbank Loans Payable	220100002000000000	R0060	289718.22	2433602.35
Other Borrowings, including Deposit Substitutes	220100003500000000	R0070		
Bonds Payable-Net	295201500000000000	R0090		
Unsecured Subordinated Debt - Net	295202000000000000	R0100		
Redeemable Preferred Shares	220250000000000000	R0110		
Other Liabilities	240200000000000000	R0120	8215925.06	10254329.85
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	R0130		
TOTAL LIABILITIES	200000000000000000	R0140	180,433,490.53	186,137,200.39
Stockholders' Equity				
Capital Stock	305000000000000000	R0150	25000000.00	25000000.00
Additional Paid-In Capital	305200000000000000	R0160		
Undivided Profits	315150000000000000	R0220	4742462.65	3487073.80
Retained Earnings	315000000000000000	R0170	28779351.23	28779351.23
Other Capital Accounts	335200000000000000	R0180		
Assigned Capital	325200000000000000	R0190		
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	R0200	58,521,813.88	57,266,425.03
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	R0210	238,955,304.41	243,403,625.42

FINANCIAL INDICATORS (in %)

FINANCIAL INDICATORS (in %)	Account Code		Amount	
			Current Quarter C0010	Previous Quarter C0020
ASSET QUALITY				
Gross Non-Performing Loans (NPL) Ratio	499150500000000000	R0010	4.17	4.65
Net NPL Ratio	499151000000000000	R0020	0.47	0.38
Gross NPL Coverage Ratio	499152500000000000	R0030	138.05	138.23
Net NPL Coverage Ratio	499153000000000000	R0040	121.77	123.05
RELATED PARTY TRANSACTIONS				
Ratio of Loans to Related Parties to gross TLP	499401000000000000	R0060		
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	499401500000000000	R0070		
Ratio of DOSRI Loans to gross TLP	499451000000000000	R0090	0.57	0.60
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	499451500000000000	R0100	0.00	0.00
LIQUIDITY				
Liquidity Coverage Ratio 4/	499550500000000000	R0110		
Net Stable Funding Ratio 4/	499551000000000000	R0120		
Minimum Liquidity Ratio 5/	499551500000000000	R0130	37.94	43.56
PROFITABILITY				
Return on Equity (ROE)	499350000000000000	R0140	8.82	6.48
Return on Assets	499351000000000000	R0150	1.98	1.43
Net Interest Margin	499351500000000000	R0160	7.69	5.34
CAPITAL ADEQUACY				
Common Equity Tier 1 Ratio	499650501500000000	R0170	28.52	26.96
Tier 1 Capital Ratio	499650501000000000	R0180	31.18	29.54
CAR	499650500500000000	R0190	31.82	30.15
LEVERAGE				
Basel III Leverage Ratio 4/	499850000000000000	R0200		
Deferred Charges not yet Written Down	499700000000000000	R0210		

1/ This account is comprised of Financial Assets Held for Trading (HFT), Debt Securities Designated at FVPL, and Other Financial Assets