

### BALANCE SHEET (Head Office and Branches)

	As of June 30, 2023	As of March 31, 2023
<b>ASSETS</b>		
Cash and Cash Items	P 1,292,226,638.80	P 1,174,839,787.57
Due from Bangko Sentral ng Pilipinas	8,747,924,921.39	10,439,847,920.49
Due from Other Banks	1,106,702,724.90	2,334,506,500.15
Financial Assets at Fair Value through Profit or Loss	1,077,975,873.56	56,155,470.38
Available-for-Sale Financial Assets - Net	8,870,515,481.88	7,577,440,466.24
Held-to-Maturity (HTM) Financial Assets - Net	28,357,223,179.96	28,387,254,986.05
Loans and Receivables - Net	76,647,439,210.40	72,871,757,854.91
Interbank Loans Receivables	-	625,140,000.00
Loans and Receivables - Others	77,480,793,503.14	72,775,526,122.51
Loans and Receivables Arising from RA/CA/PR/SLB	-	-
General Loan Loss Provision	833,354,292.74	528,908,267.60
Other Financial Assets	879,470,522.07	615,206,009.43
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	20,948,289.81	20,864,153.80
Bank Premises, Furniture, Fixture & Equipment - Net	1,363,644,864.92	1,394,697,366.25
Real and Other Properties Acquired - Net	915,899,817.05	918,735,747.19
Other Assets - Net	5,498,529,086.34	5,591,059,582.53
<b>TOTAL ASSETS</b>	<b>P 134,778,500,591.08</b>	<b>P 131,382,365,844.99</b>

	As of June 30, 2023	As of March 31, 2023
<b>LIABILITIES</b>		
Financial Liabilities at Fair Value through Profit or Loss	P -	P 3,449.60
Deposit Liabilities	97,660,836,024.91	96,848,627,569.12
Bills Payable:	13,642,064,646.69	12,586,686,318.57
BSP (Rediscounting and Other Advances)	-	-
Interbank Loans Payable	2,900,400,000.00	-
Other Deposit Substitutes	10,741,664,646.69	12,586,686,318.57
Due to Bangko Sentral ng Pilipinas	-	-
Other Financial Liabilities	3,341,495,124.04	2,042,490,189.69
Other Liabilities	2,341,830,022.21	2,431,717,502.37
<b>TOTAL LIABILITIES</b>	<b>P 116,986,225,817.85</b>	<b>P 113,909,525,029.35</b>

	As of June 30, 2023	As of March 31, 2023
<b>STOCKHOLDERS' EQUITY</b>		
Capital Stock	P 14,278,374,781.56	P 14,278,374,781.56
Other Capital Accounts	2,404,992,625.10	2,015,538,828.25
Retained Earnings	1,108,907,366.57	1,178,927,205.83
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>P 17,792,274,773.23</b>	<b>P 17,472,840,815.64</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>P 134,778,500,591.08</b>	<b>P 131,382,365,844.99</b>

	As of June 30, 2023	As of March 31, 2023
<b>CONTINGENT ACCOUNTS</b>		
Financial Standby Letters of Credit	P 1,490,078,167.01	P 921,094,393.68
Commercial Letters of Credit	334,324,022.36	529,120,980.87
Trade Related Guarantees	1,319,747,418.15	1,299,664,305.26
Commitments	780,000.00	780,000.00
Spot Foreign Exchange Contracts	1,774,722,601.70	4,193,887,742.83
Trust Department Accounts	11,540,011,566.39	11,223,275,674.15
Trust and Other Fiduciary Accounts	1,379,620,592.58	1,504,287,751.62
Agency Accounts	10,160,390,973.81	9,718,987,922.53
Others	199,677,368.94	315,909,966.68
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>P 16,659,341,144.55</b>	<b>P 18,483,733,063.47</b>

	As of June 30, 2023	As of March 31, 2023
<b>ADDITIONAL INFORMATION</b>		
Gross total loan portfolio (TLP)	79,475,184,742.93	75,632,833,502.89
Specific allowance for credit losses on the TLP	1,994,391,239.79	2,232,167,380.38
Non-Performing Loans (NPLs)		
a. Gross NPLs	2,217,392,091.46	2,275,020,221.62
b. Ratio of gross NPLs to gross TLP (%)	2.79%	3.01%
c. Net NPLs	780,334,860.65	739,356,503.08
d. Ratio of Net NPLs to gross TLP (%)	0.98%	0.98%
e. Ratio of total allowance for credit losses to gross NPLs (%)	127.53%	121.36%
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	89.94%	98.12%
Classified Loans & Other Risk Assets, gross of allowance for credit losses	14,368,116,613.94	14,815,726,471.22
DOSRI Loans and receivables, gross allowance of credit losses	5,728,391.09	6,365,820.24
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	0.01%	0.01%
Gross non-performing DOSRI loans and receivables	-	-
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	0.00%	0.00%
Percent Compliance with Magna Carta (%)		
a. 8% for Micro and Small Enterprises	1.96%	1.84%
b. 2% for Medium Enterprises	3.79%	3.60%
Return on Equity (ROE) (%)	10.85%	12.02%
Capital Adequacy Ratio (CAR) on Solo Basis as prescribed under existing regulations		
a. Total CAR (%)	17.27%	17.31%
b. Tier 1 Ratio (%)	14.79%	14.93%
c. Common Equity Tier 1 Ratio (%) 1/	14.79%	14.93%
1/ Common Equity Tier 1 Ratio (%) is only applicable to all Universal and Commercial Banks and their subsidiary banks.		
BASEL III Leverage Ratio Report, as prescribed under existing regulations		
a. Capital Measure	15,417,412,689.30	14,980,172,999.19
b. Exposure Measure	137,010,505,412.40	133,013,980,277.17
c. BaseI III Leverage Ratio	11.25%	11.26%
BASEL III Liquidity Coverage Ratio Report, as prescribed under existing regulations		
a. Total Stock of High-Quality Liquid Assets	33,484,795,502.30	30,417,992,327.14
b. Total Net Cash Outflows	22,645,275,986.37	16,912,959,727.09
c. BaseI III Liquidity Coverage Ratio	147.87%	179.85%

REPUBLIC OF THE PHILIPPINES)  
City of Makati ) S.S.

We, Arlene M. Datu and Patricia May T. Siy, 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.

(SGD.) ARLENE M. DATU  
Comptroller, SVP

(SGD.) PATRICIA MAY T. SIY  
President & CEO

SUBSCRIBED AND SWORN to before me this 01<sup>st</sup> day of August, 2023 at City of Makati, affiants exhibiting their SSS nos. 0356633451 and 0373099955, respectively.

(SGD.) ATTY. GERVACIO B. ORTIZ JR.  
NOTARY PUBLIC City of Makati until December 31, 2024  
IBP no. 05729 - Lifetime Member  
MCLE Compliance No. No. VII - 0022734  
Appointment no. M-39 - (2023-2024)  
PTR no. 9563522 Jan. 3, 2023  
Makati City Roll no. 40091  
101 Urban Ave., Campos Rueda Bldg. Brgy. Pio del Pilar, Makati City

Doc. No. 391  
Page No. 80  
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Series of 2023.

Member: Philippine Deposit Insurance Corporation  
Maximum Deposit Insurance for each Deposit P500,000.00

### BOARD OF DIRECTORS

ERIC O. RECTO <i>Chairman</i>
LEONARDO B. DAYAO <i>Vice Chairman</i>
<i>Members</i>
PATRICIA MAY T. SIY
LUCIO L. CO
BUNSIAT CARLOS G. CHUNG
SUSAN P. CO
LEVI B. LABRA
GREGORIO T. YU
JACK EKIAN T. HUANG
HANS BRINKER M. SICAT
EMMANUEL Y. MENDOZA
CONRADO A. GLORIA
GILDA E. PICO
TERESITA J. HERBOSA
STEPHEN ANTHONY T. CUUNJIENG

### PRINCIPAL OFFICERS

PATRICIA MAY T. SIY <i>President &amp; Chief Executive Officer</i>
JOHN HOWARD D. MEDINA <i>SVP - Chief Operations Officer</i>
ALAN E. ATIENZA <i>SVP - Treasurer</i>
VICTOR O. MARTINEZ <i>SVP - Corporate and Commercial Banking</i>
ERICO C. INDITA <i>SVP - Branch Banking</i>
ARLENE M. DATU <i>SVP - Comptroller</i>
EXPEDITO G. GARCIA, JR. <i>SVP - Transaction Banking</i>
JANE L. LARAGAN <i>SVP - General Services</i>
MINA F. MARTINEZ <i>SVP - Human Resources</i>
GREG L. ROMERO <i>SVP - Chief Information Officer</i>
MICHAEL STEPHEN H. LAO <i>Corporate Secretary</i>