



PUBLISHED BALANCE SHEET

SOLO BASIS

As of DECEMBER 31, 2023

	Amount	
	Current Quarter	Previous Quarter
ASSETS		
Cash and Cash Items	4,226,435.54	4,682,597.08
Due from Bangko Sentral ng Pilipinas	2,000,171,954.87	1,166,811,035.18
Due from Other Central Banks and Banks - Net	98,045,631.54	79,737,066.88
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	4,993,054.53	15,947,837.90
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	440,861,636.96	438,114,404.08
Debt Securities at Amortized Cost - Net	13,987,533.53	15,416,565.66
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	448,242,131.89	1,483,755,298.66
Loans and Receivables - Others	7,768,989,567.13	8,688,762,337.61
Loans and Receivables Arising from RA/CA/PR/SLB	1,997,038,765.00	800,000,000.00
Total Loan Portfolio (TLP) - Gross	10,214,270,464.02	10,972,517,636.27
<i>Allowance for Credit Losses 2/</i>	907,799,403.65	898,891,426.15
Total Loan Portfolio - Net	9,306,471,060.37	10,073,626,210.12
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment - Net	22,780,193.20	26,674,521.73
Real and Other Properties Acquired - Net	0.00	0.00
Sales Contract Receivables - Net	0.00	0.00
Non-Current Assets Held for Sale	0.00	0.00
Other Assets - Net	275,848,252.57	276,330,743.18
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	12,167,385,753.11	12,097,340,981.81
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	4,450,561.42	14,531,720.96
Deposit Liabilities	4,715,846,115.35	4,858,935,821.87
Due to Other Banks	0.00	0.00
Bills Payable	0.00	0.00
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	0.00	0.00
c) Other Borrowings, including Deposit Substitutes	0.00	0.00
Bonds Payable - Net	0.00	0.00
Unsecured Subordinated Debt - Net	0.00	0.00
Redeemable Preferred Shares	0.00	0.00
Other Liabilities	290,961,146.20	203,982,215.58
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	590,743,190.32	537,292,792.12
TOTAL LIABILITIES	5,602,001,013.29	5,614,742,550.53
Stockholders' Equity		
Capital Stock	0.00	0.00
Additional Paid-In Capital	0.00	0.00
Undivided Profits	284,480,086.86	212,420,436.77
Retained Earnings	0.00	0.00
Other Capital Accounts	6,802,975.96	-3,923,682.49
Assigned Capital	6,274,101,677.00	6,274,101,677.00
TOTAL STOCKHOLDERS' EQUITY	6,565,384,739.82	6,482,598,431.28
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	12,167,385,753.11	12,097,340,981.81
CONTINGENT ACCOUNTS		
Guarantees Issued	0.00	0.00
Financial Standby Letters of Credit	0.00	0.00
Performance Standby Letters of Credit	0.00	0.00
Commercial Letters of Credit	94,159,813.41	57,775,199.02
Trade Related Guarantees	0.00	0.00
Commitments	26,900,000.00	26,900,000.00
Spot Foreign Exchange Contracts	0.00	0.00
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	0.00	0.00
Derivatives	1,270,399,803.03	2,845,813,296.53
Others	108,759,605.39	132,402,574.66
TOTAL CONTINGENT ACCOUNTS	1,500,219,221.83	3,062,891,070.21



PUBLISHED BALANCE SHEET

SOLO BASIS

As of DECEMBER 31, 2023

FINANCIAL INDICATORS (in %)	Amount	
	Current Quarter	Previous Quarter
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	0.11	0.10
Net NPL Ratio	0.00	0.00
Gross NPL Coverage Ratio	7,944.52	7,866.56
Net NPL Coverage Ratio	0.00	0.00
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	0.00	0.00
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	0.00	0.00
Ratio of DOSRI Loans to gross TLP	0.00	0.00
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.00	0.00
LIQUIDITY		
Liquidity Coverage Ratio 4/	832.11	429.78
Net Stable Funding Ratio 4/	190.06	168.76
Minimum Liquidity Ratio 5/	0.00	0.00
PROFITABILITY		
Return on Equity (ROE)	4.43	4.17
Return on Assets	3.19	2.44
Net Interest Margin	7.04	5.38
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio 4/	83.71	72.51
Tier 1 Capital Ratio	83.71	72.51
CAR	84.72	73.51
LEVERAGE		
Basel III Leverage Ratio 4/	53.44	53.03
Deferred Charges not yet Written Down	0.00	0.00

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

2/ This account is comprised of Specific Allowance for Credit Losses and General Loan Loss Provision.

3/ This account is comprised of Financial Liabilities Held for Trading, and Financial Liabilities Designated at FVPL.

4/ Only applicable to All Universal and Commercial Banks and their subsidiary banks.

5/ Only applicable to All Stand-alone TBs, RBs, and CoopBanks

Republic of the Philippines)
Taguig City

We, Varot Samakoses and Anna Carmina Samonte 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.

(ORIG. SGD.)

Anna Carmina Samonte
CO & Head-Control & Budget

(ORIG. SGD.)

Varot Samakoses
VP & Branch Manager

Subscribed and sworn to before me this 5TH day of FEBRUARY 2024 at Taguig City, affiant exhibiting their Passport No. AC-2402252, issued in Bangkok, Thailand on August 19, 2021 and Passport No. P0429496B issued in Manila, Phils. on January 27, 2019 respectively

Doc No. 54
Book No. I
Page No. 12
Series of 2024

(ORIG. SGD.)

ADRIAN KIT M. OSORIO
Notary Public for Taguig City
Appointment No. 189 (2023-2024)
Roll of Attorneys No. 86778
PTR No. A-6130651, 01/05/2024, Taguig City
IBP No. 376327, 12/27/2023, Quezon City Chapter
Newly Admitted, MCLE Governing Board
Order no. 1,s. 2008, July 4,2008
18th Floor Tower II High Street South Corporate Plaza
26th corner 11th Avenue
Bonifacio Global Taguig City
1634 Metro Manila, The Philippines