



6788 Sky Plaza Bldg., Ayala Ave., Makati City

STATEMENT OF CONDITION
(Head Office)

As of September 30, 2020

<u>A S S E T S</u>	CURRENT QUARTER	PREVIOUS QUARTER
Cash and Cash Items	3,834,718.28	3,634,520.25
Due from Bangko Sentral ng Pilipinas	20,178,257,322.77	19,771,155,738.43
Due from Other Banks	436,929,799.45	416,690,932.50
Financial Assets at Fair Value through Profit or Loss	5,754,579,601.47	4,304,184,687.47
Available-for-Sale Financial Assets-Net	24,372,644,270.69	13,432,449,163.51
Loans and Receivables - Net	20,939,231,600.87	30,092,830,173.32
Interbank Loans	-	-
Loans and Receivables - Others	11,231,610,238.20	12,747,716,904.91
Loans and Receivables arising from RA/CA/PR/SLB	9,713,356,379.86	17,354,953,762.16
General Loan Loss Provision	(5,735,017.19)	(9,840,493.75)
Other Financial Assets	238,724,249.77	224,396,029.55
Bank Premises, Furniture, Fixture and Equipment-Net	146,131,198.77	158,164,096.92
Real and Other Properties Acquired-Net	-	-
Non-Current Assets Held for Sale	-	-
Other Assets-Net	1,374,172,546.71	1,951,800,848.68
Net Due from Head Office/Branches/Agencies (Phil. branch of a foreign bank)	-	-
TOTAL ASSETS	73,444,505,308.78	70,355,306,190.63
<u>L I A B I L I T I E S</u>		
Financial Liabilities at Fair Value through Profit or Loss	3,438,848,261.35	2,923,566,660.68
Deposit Liabilities	51,170,627,176.62	48,203,707,310.40
Due to Other Banks	3,449,606,818.77	4,327,265,626.74
Bills Payable	-	107,994,297.57
Due to Bangko Sentral ng Pilipinas	-	-
Other Financial Liabilities	1,353,297,742.54	2,495,058,386.32
Other Liabilities	3,723,678,520.41	1,824,378,739.15
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	2,849,579,266.65	3,166,430,222.75
TOTAL LIABILITIES	65,985,637,786.34	63,048,401,243.61
<u>S T O C K H O L D E R S ' E Q U I T Y</u>		
Capital Stock	-	-
Other Capital Accounts	546,366,156.03	394,403,580.61
Retained Earnings	138,876,366.41	138,876,366.41
Assigned Capital	6,773,625,000.00	6,773,625,000.00
TOTAL STOCKHOLDERS' EQUITY	7,458,867,522.44	7,306,904,947.02
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	73,444,505,308.78	70,355,306,190.63
<u>C O N T I N G E N T A C C O U N T S</u>		
Performance Standby Letters of Credit	14,738,402,758.40	14,299,609,729.52
Commercial Letters of Credit	321,739,110.49	172,611,369.15
Trade Related Guarantees	357,727,500.00	441,468,036.62
Commitments	4,394,650,000.00	1,498,300,000.00
Spot Foreign Exchange Contracts	26,596,954,416.93	11,288,840,516.03
Securities Held Under Custodianship by Bank Proper	149,235,053,714.44	138,435,546,321.59
Trust Department Accounts	-	-
Trust and Other Fiduciary Accounts	-	-
Agency Accounts	-	-
Advisory/Consultancy	-	-
Derivatives	180,164,907,210.76	173,202,317,580.84
Others	22.00	22.00
TOTAL CONTINGENT ACCOUNTS	375,809,434,733.02	339,338,693,575.75
<i>Additional Information</i>		
Gross total loan portfolio (TLP)	22,939,299,451.26	32,105,505,175.48
Specific provision for loan losses on TLP	1,994,332,833.20	2,002,834,508.41
Non-Performing Loans (NPLs)		
a. Gross NPL	2,519,294,827.85	2,525,281,953.92
b. Ratio of gross NPL to gross TLP (%)	10.98%	7.87%
c. Net NPLs	524,961,994.65	522,447,445.51
d. Ratio of net NPL to gross TLP (%)	2.29%	1.63%
e. Ratio of total allowance for credit losses to gross NPLs (%)	79.39%	79.70%
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	79.16%	79.31%
Classified Loans & Other Risk Assets (gross)	2,542,558,812.99	2,573,149,064.03
DOSRI loans and receivables (gross)	-	-
Ratio of DOSRI loans and receivables (gross) to gross TLP (%)	0.00%	0.00%
Gross non-performing DOSRI loans and receivables	-	-
Ratio of gross non-performing DOSRI loans and receivables to gross TLP (%)	0.00%	0.00%
Compliance with Magna Carta (%)		
a. 8% Small Enterprises	0.00%	0.00%
b. 2% for Medium Enterprises	0.03%	0.04%
Return on Equity (ROE) (%)	8.87%	-5.54%
Capital Adequacy Ratio (CAR on Solo Basis) as prescribed under existing regulations:		
a. Total CAR	23.23%	22.65%
b. Tier 1 CAR	22.95%	22.34%
c. Common Tier 1 CAR	22.95%	22.34%
Leverage Ratio	9.05%	9.68%
Liquidity Coverage Ratio (single currency)	221.23%	331.85%
Deferred Charges not yet Written Down	-	-
Unbooked Allowance for Credit Losses on Financial Instruments Received	-	-

REPUBLIC OF THE PHILIPPINES)
MAKATI, METRO MANILA) S.S.

We, Lynette V. Ortiz and Carlos Martin Tan of the above-mentioned bank do solemnly swear that all matters set forth in the above Statement of Condition are true and correct to the best of our knowledge and belief.

Lynette V. Ortiz
Chief Executive Officer

Carlos Martin Tan
Financial Controller

SUBSCRIBED AND SWORN to before me this ___ day of _____ 2020 at City of Makati, affiants exhibiting to me their Passport No. P3510261A issued at Manila on 28 June 2017 and Driver's License No. NO3-89-074890 issued on 29 October 2018, respectively.