



6788 Sky Plaza Bldg., Ayala Ave., Makati City
STATEMENT OF CONDITION
(Head Office)

As of June 30, 2020

<u>A S S E T S</u>	<u>CURRENT QUARTER</u>	<u>PREVIOUS QUARTER</u>
Cash and Cash Items	3,634,520.25	3,328,972.55
Due from Bangko Sentral ng Pilipinas	19,771,155,738.43	13,896,910,187.47
Due from Other Banks	416,690,932.50	736,737,422.92
Financial Assets at Fair Value through Profit or Loss	4,304,184,687.47	5,061,363,087.94
Available-for-Sale Financial Assets-Net	13,432,449,163.51	15,291,895,338.60
Loans and Receivables - Net	30,092,830,173.32	28,875,219,073.87
Interbank Loans	-	8,845,200,000.00
Loans and Receivables - Others	12,747,716,904.91	13,688,800,901.31
Loans and Receivables arising from RA/CA/PR/SLB	17,354,953,762.16	6,350,441,503.18
General Loan Loss Provision	(9,840,493.75)	(9,223,330.62)
Other Financial Assets	224,396,029.55	231,857,664.01
Bank Premises, Furniture, Fixture and Equipment-Net	158,164,096.92	115,536,013.97
Real and Other Properties Acquired-Net	-	-
Non-Current Assets Held for Sale	-	-
Other Assets-Net	1,951,800,848.68	1,378,743,378.16
Net Due from Head Office/Branches/Agencies (Phil. branch of a foreign bank)	-	-
TOTAL ASSETS	70,355,306,190.63	65,591,591,139.49
<u>L I A B I L I T I E S</u>		
Financial Liabilities at Fair Value through Profit or Loss	2,923,566,660.68	1,869,465,311.70
Deposit Liabilities	48,203,707,310.40	45,523,325,725.28
Due to Other Banks	4,327,265,626.74	2,987,944,992.00
Bills Payable	107,994,297.57	147,468,924.48
Due to Bangko Sentral ng Pilipinas	-	-
Other Financial Liabilities	2,495,058,386.32	3,085,430,644.94
Other Liabilities	1,824,378,739.15	1,380,649,708.06
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	3,166,430,222.75	3,899,362,598.67
TOTAL LIABILITIES	63,048,401,243.61	58,893,647,905.13
<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	394,403,580.61	(214,558,132.05)
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	7,306,904,947.02	6,697,943,234.36
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	70,355,306,190.63	65,591,591,139.49
<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	14,299,609,729.52	16,475,264,149.25
Commercial Letters of Credit	172,611,369.15	21,861,231.07
Trade Related Guarantees	441,468,036.62	483,229,883.52
Commitments	1,498,300,000.00	1,832,023,945.35
Spot Foreign Exchange Contracts	11,288,840,516.03	13,799,304,219.33
Securities Held Under Custodianship by Bank Proper	138,435,546,321.59	167,684,553,279.36
Trust Department Accounts	-	-
Trust and Other Fiduciary Accounts	-	-
Agency Accounts	-	-
Advisory/Consultancy	-	-
Derivatives	173,202,317,580.84	135,557,713,107.94
Others	22.00	1,006,525.91
TOTAL CONTINGENT ACCOUNTS	339,338,693,575.75	335,854,956,341.73
<i>Additional Information</i>		
Gross total loan portfolio (TLP)	32,105,505,175.48	30,929,011,126.70
Specific provision for loan losses on TLP	2,002,834,508.41	2,044,568,722.26
Non-Performing Loans (NPLs)		
a. Gross NPL	2,525,281,953.92	2,564,093,981.76
b. Ratio of gross NPL to gross TLP (%)	7.87%	8.29%
c. Net NPLs	522,447,445.51	519,525,259.50
d. Ratio of net NPL to gross TLP (%)	1.63%	1.68%
e. Ratio of total allowance for credit losses to gross NPLs (%)	79.70%	80.10%
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	79.31%	79.74%
Classified Loans & Other Risk Assets (gross)	2,573,149,064.03	2,633,017,182.05
DOSRI loans and receivables (gross)	-	-
Ratio of DOSRI loans and receivables (gross) to gross TLP (%)	0.00%	0.00%
Gross NPL DOSRI loans and receivables	-	-
Ratio of gross NPL DOSRI loans and receivables to gross TLP (%)	-	-
Compliance with Magna Carta (%)		
a. 8% Small Enterprises	0.00%	0.00%
b. 2% for Medium Enterprises	0.04%	0.04%
Return on Equity (ROE) (%)	-5.54%	3.70%
Capital Adequacy Ratio (CAR on Solo Basis) as prescribed under existing regulations:		
a. Total CAR	22.65%	16.24%
b. Tier 1 CAR	22.34%	15.76%
c. Common Tier 1 CAR	22.34%	15.76%
Leverage Ratio	9.68%	8.65%
Liquidity Coverage Ratio (single currency)	331.85%	324.78%
Deferred Charges not yet Written Down	-	-
Unbooked Allowance for Credit Losses on Financial Instruments Received	-	-

Country Management Team:

Lynette V. Ortiz
Chief Executive Officer

Carlos Martin Tan
Financial Controller

Joel De Vera
Executive Director, Transaction Banking Sales

Kathleen Charmaine H. Hernandez
Head, Transaction Banking

Lourdes Patricia Felipe
Head, Financial Markets

Ma. Christina Goco
Chief Operating Officer

Rowena Kapunan
Chief Risk Officer

Janice Cheng Tajan-Ko
Head, Legal

Mai Gacilo Sangalang
Head, Corporate Affairs, Brand and Marketing

Frida Torres
Head, Human Resources

Edmar Ullegue
Head, Audit

Allan De Jesus
Head, Country Technology Management

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. NO.83-89-074890 issued on 29 October 2016, respectively.