

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

As of June 30, 2019

Cash and Cash ferms	ASSETS	CURRENT QUARTER	PREVIOUS QUARTER
Des from Other Banks			3,637,256.48
Financial Assest at Fair Value through Profit or Loss			
Available-for-Sale Financial Assets-Net 23,383,142-969.91 25,544,041,373.63 1 Interfant Loans and Recombiles - Others 6,090,539.466,02 36,520,000,000.00 1 1 1 1 1 1 1 1 1			
Interfank Learns 6,899,539,465,02 5,812,500,000,000 Learns and Receivables - Others 5,872,500,000,000 1,676,000,775,000 5,860,808,73.91 1,450,000,000,000 1,450,000,000,000 1,450,000,000,000 1,450,000,000,000 1,450,000,000,000 1,450,000,000,000 1,450,000,000,000 1,450,000,000,000 1,450,000,000,000 1,450,000,000,000 1,450,000,000,000 1,450,000,000,000 1,450,000,000,000 1,450,000,000,000 1,450,000,000,000 1,450,000,000,000 1,450,000,000,000 1,450,000,000,000 1,450,000,000			
Lacars and Receivables crining from RACAPRISSLB (2.474.305.75.10 4.500.000.000.000.000.000.000.000.000.00			
Lans and Receivables arising from RACAPR/SLB			
General Lona Loss Provision (28,848,770.75) (156,091,697.72) (23,234.26) 79 20,233.24.26) 79 20,233.24.26) 79 20,233.24.26) 78 79 20,233.24.26) 78 78 78 78 78 78 78 7			
Cheer Financial Assets	General Loan Loss Provision		
Real and Other Properties Angulred-Net			
Dehe Assets-Net Net Due from Head Office/Branches/Agencies (Phil. branch of a foreign bank)	Real and Other Properties Acquired-Net	196,987,627.74	213,953,661.67
Net Due from Head Office/Branches/Agencies (Phil. branch of a foreign bank) 53.198.446.206.75 52.130.469.031.82			
Commercial Liabilities at Fair Value through Profit or Loss		2,750,734,861.30	768,085,773.72
LIABILITIES 1,567,810,370,70 1,113,696,408,40 1,113,696,408,43 1,678,10,370,70 1,113,696,408,43 1,678,10,370,70 1,113,696,408,43 1,678,10,370,70 1,113,696,408,43 1,678,600,520,98 36,833,086,373,85 1,685,745,71 1,455,600,600 1,678,600,600		63 198 446 206 75	62 130 469 031 82
Financial Liabilities of Fair Value through Profit or Loss 1,567,810,370, 70 1,113,089,408,40 Due to Diner Banks 3,744,400,520,98 38,308,98,758, 10 2,449,083,273,85 Bills Payable 456,000,00 1,456,		00,100,110,200.10	02,100,100,001.02
Deposit Liabilities			
Due to Other Banks \$3,988,6667.18.71 \$2,449,063,278.85 Bilis Payable \$45,060.60 \$0.00 Due to Bangko Sentral ng Pilipinas \$2,949,603,591.03 \$2,487,680,640.36 Other Financial Liabilities \$2,949,603,591.03 \$2,487,680,640.36 Other Financial Liabilities \$2,949,603,591.03 \$2,487,680,640.36 To Tak Liabilities \$5,000,000 \$7,555,567,832.54 \$1,196,569,280.36 To Tak Liabilities \$7,000,000 \$7,555,567,832.54 \$1,196,569,280.36 To Tak Liabilities \$7,000,000 \$7,744,322.07 Capital Stock \$7,000,000 \$7,744,322.07 Capital Stock \$7,000,000 \$7,736,250,000.00 \$6,773,625,000.00			
Bills Payable 456,060,60 1			
Due to Bangko Sentrat in pilipinas			2,449,063,273.85
Cheer Chee		430,000.00	
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)		2.949.603.591.03	2.487.680.640.36
STOCKHOLDERS EQUITY	Other Liabilities		
Capital Stock Cher Capital Accounts 191,676,601.11 52,542,559.34			
Capital Stock Other Capital Accounts Cher Capital Accounts Retained Earnings 122,557,150.47 128,577,150.47 128,	TOTAL LIABILITIES	56,104,587,455.17	55,175,744,322.01
Other Capital Accounts 191,676,601.11 52,542,589,34 Retained Earnings 126,567,150.47 128,557,150.47 Assigned Capital 6,773,625,000.00 6,773,625,000.00 TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY 63,198,446,206,75 62,130,469,031.82 CONTING ENT ACCOUNTS Performance Standby Letters of Credit 9,797,474,429,42 10,192,792,276,53 Commercial Letters of Credit 252,994,934,50 1,452,689,339,82 Trade Related Guarantees 686,572,512 or 1,082,750,048,80 Commitments 1,417,399,999.90 2,853,93,887,47 Sport Foreign Exchange Contracts 21,900,795,318,72 35,281,716,830,07 Securities Held Under Custotioniship by Bank Proper 151,867,513,437,57 194,866,304,855,98 Trust and Other Fiduciary Accounts 1 1,292,201,446,670,0 194,866,304,855,98 Additional Information 1,292,201,446,670,0 143,580,899,333,41 Others 1,292,201,144,670,0 143,580,899,333,41 Others 1,292,244,691,7 260,008,556,14 Additional Information 27,877,782,270,52 28,023,125,634,20			
Retaining			
ASSIPHED CAPITAL TOTAL STOCKHOLDERS' EQUITY 7,093.858,751.58 6,954,724,709.81 TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY 53,198.446,206.75 62,130.469,031.82 Performance Standby Letters of Credit 9,979,747,429.42 10,192,792,276.53 COMMERCIAL LETTERS OF CREDITY 252,994,934.50 1,452,689,339.82 Trade Related Guarantees 666,572,512.07 1,082,750,048.80 Committer of Credit 252,994,934.50 1,452,689,339.82 Trade Related Guarantees 1,487,399.99.90 2,855,399,887.47 Spot Foreign Exchange Contracts 1,487,399.99.90 2,855,399,887.47 Spot Foreign Exchange Contracts 1,487,399.99.90 2,855,399,887.47 Spot Horeign Exchange Contracts 1,486,304,856.99 Trust Industrial Under Custodianship by Bank Proper 151,867,513,437.57 194,866,304,856.99 Trust Industrial Counts 1,487,497.20 1,486,304,856.99 Trust and Other Fiduciary Accounts 1,487,497.20 1,486,304,856.99 Trust and Other Fiduciary Accounts 1,487,497.20 1,485,80,899,393.41 Additional Information 1,385,894.97 6,999,096.55 TOTAL CONTINGENT ACCOUNTS 315,397,004,206.17 389,313,247,729.64 Additional Information 2,287,7782,270.52 28,023,125,634,20 Specific provision for loan losses on TLP 1,915,292,434,91.74 2,613,304,535.11 Additional Information 2,287,7782,270.52 28,023,125,634,20 Specific provision for loan losses on TLP (%) 9,30% 9,33% Cross NPL 1,480 of gross NPL to gross TLP (%) 9,30% 1,318,000,455.11 B. Ratio of gross NPL to gross TLP (%) 7,502% 76,00% I, Ratio of poss NPL to gross TLP (%) 7,502% 76,00% I, Ratio of specific allowance for credit losses on the gross TLP (%) 7,502% 76,00% I, Ratio of poss NPL DOSR loans and receivables (gross) to gross TLP (%) 7,309% 7,00			
TOTAL STOCKHOLDERS' EQUITY			
CONTINGENT ACCOUNTS			
Performance Standby Letters of Credit			
Performance Standby Letters of Credit	TOTAL LIABILITIES AND STOCKHOLDERS EQUITY	63,198,446,206.75	02,130,409,031.02
Commercial Letters of Credit 252.994,934.50 1,452,689,339.82 Trade Related Guarantees 686,572,512.07 1,082,750,048.80 Commitments 1,487,399,999.90 2,855,399.887.47 Spot Foreign Exchange Contracts 21,900,795,318.72 35,281,716,830.07 Securities Held Under Custodianship by Bank Proper 151,867,513,437.57 194,366,304,856.83 Trust and Other Fiduciary Accounts - - Agency Accounts - - Agricony Consultancy 129,220,144,679.02 143,580,899,334.10 Others 1,835,984.97 695,096.56 TOTAL CONTINGENT ACCOUNTS 315,337,004,206.17 389,313,247,729.64 Additional Information 27,877,782,270.52 28,023,125,634.20 Specific provision for loan loases on TLP 1,915,929,435.45 1,829,935,898.29 Non-Performing Loans (NPLs) 1,915,929,435.45 1,829,935,898.29 Non-Performing Loans (NPLs) 9,30% 9,33% c. Net NPLs 676,504,656.29 783,388,636.82 2 d. Ratio of gross NPL to gross TLP (%) 75,002% 78,00% e. Ratio of total	<u>CONTINGENT ACCOUNTS</u>		
Trade Related Guarantees	Performance Standby Letters of Credit	9,979,747,429.42	10,192,792,276.53
Commitments 1,487,399,999,90 2,855,399,887,47 35,281,718,890,07 Spot Foreign Exchange Contracts 21,900,785,318,72 35,281,718,890,07 Securities Held Under Custodianship by Bank Proper 151,867,513,437.57 194,866,304,886,98 Trust and Other Fiduciary Accounts - - Agency Accounts - - Advisory/Consultancy - - Derivatives 129,220,144,679,02 143,580,899,393,41 Others 315,397,049,047 389,313,247,729,66 TOTAL CONTINGENT ACCOUNTS 315,397,040,617 389,313,247,729,66 Additional Information 27,877,782,270,52 28,023,125,634,20 Gross total loan portfolio (TLP) 27,877,782,270,52 28,023,125,634,20 Specific provision for loan losses on TLP 1,915,929,435,45 1,829,935,898,29 Non-Performing Loans (NPLs) 2,592,434,091,74 2,613,304,535,11 b, Ratio of gross NPL to gross TLP (%) 2,592,434,091,74 2,613,304,535,11 b, Ratio of pross NPL to gross TLP (%) 2,592,434,091,74 2,613,304,535,11 c, Ratio of total allowance for credit losses to gross NPLs (%) 7,500		252,994,934.50	1,452,689,339.82
Spot Foreign Exchange Contracts 21,900,795,318.72 35,281,716,830.07 Securities Held Under Custodianship by Bank Proper 151,867,513,437.57 194,866,304,856.98 151,867,513,437.57 194,866,304,856.98 151,867,513,437.57 194,866,304,856.98 151,867,513,437.57 194,866,304,856.98 151,867,513,437.57 151,867,513,437.57 151,867,513,437.57 151,867,513,437.57 151,867,513,437.57 151,867,513,437.57 151,867,513,437.57 151,867,513,437.57 151,867,513,437.57 151,867,513,437.57 151,867,513,437.57 151,867,513,437.57 151,867,513,437.57 151,867,513,437.57 151,867,513,437.57 151,867,513,437.57 151,867,513,437.57 151,867,513,437.57 151,867,513,437.57 151,867,513,84,97 151,867,51			
Securities Held Under Custodianship by Bank Proper			
Trust and Other Fiduciary Accounts	Securities Held Under Custodianship by Bank Proper		194.866.304.856.98
Agency Accounts Advisory/Consultancy Derivatives 129,220,144,679.02 143,580,899,393.41 Others 1,835,584.97 695,096.56 TOTAL CONTINGENT ACCOUNTS 315,397,004,206.17 389,313,247,296.46 Additional Information 27,877,782,270.52 28,023,125,634.20 Specific provision for Ion loan losses on TLP 1,915,929,435.45 1,829,935,898.29 a. Gross NPL 2,592,434,091.74 2,613,304,535.11 b. Ratio of gross NPL to gross TLP (%) 9,30% 9,33% c. Net NPLS 676,504,656.29 783,368,636.82 d. Ratio of the NPL to gross TLP (%) 2,43% 2,80% e. Ratio of total allowance for credit losses to gross NPLs (%) 73,30% 70,02% f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) 73,30% 70,02% c. Lassified Loans & Other Risk Assets (gross) 2,622,689,619.72 2,637,854,058.22 DOSRI loans and receivables (gross) to gross TLP (%) 0.00% 0.00% Gross NPL DOSRI loans and receivables (gross) to gross TLP (%) 0.00% 0.00% gato of gross NPL DOSRI loans and receivables to gross TLP (%) 0.0	Trust Department Accounts	-	-
Advisory/Consultancy		-	-
Derivatives Others 129,20,144,679.02 143,580,899,333,41 Others 315,397,004,206.17 389,313,247,729,66 TOTAL CONTINGENT ACCOUNTS 315,397,004,206.17 389,313,247,729,64 Additional Information 27,877,782,270.52 28,023,125,634.20 Specific provision for loan losses on TLP 1,915,929,435.45 1,829,935,898.29 Non-Performing Loans (NPLs) 2,592,434,091.74 2,613,304,535.11 b. Ratio of gross NPL to gross TLP (%) 9,30% 9,33% c. Net NPLs 676,504,656.29 783,886,368.82 d. Ratio of pross NPL to gross TLP (%) 2,43% 2,83% e. Ratio of total allowance for credit losses to gross NPLs (%) 75,02% 76,00% f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) 73,09% 70,02% Classified Loans & Other Risk Assets (gross) 2,622,689,619,72 2,637,854,058,22 DOSRI loans and receivables (gross) to gross TLP (%) 0,00% 0,00% Gross NPL DOSRI loans and receivables (gross) to gross TLP (%) 0,00% 0,00% Gross NPL DOSRI loans and receivables (gross) to gross TLP (%) 0,00% 0,00% <		-	-
Others 1,835,894.97 695,096.56 TOTAL CONTINGENT ACCOUNTS 315,397,004,206.17 389,313,247,729.64 Additional Information 27,877,782,270.52 28,023,125,634.20 Specific provision for loan losses on TLP 1,915,529,435.45 1,829,395,898.29 Non-Performing Loans (NPLs) 1,915,529,434.091.74 2,613,304,535.11 b. Ratio of gross NPL to gross TLP (%) 9,30% 9,33% c. Net NPLS 676,504,656.29 783,388,636.82 d. Ratio of total allowance for credit losses to gross NPLs (%) 75,02% 76,00% f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) 73,90% 70,02% Classified Loans & Other Risk Assets (gross) 2,622,688,619.72 2,637,854,058.22 DOSRI loans and receivables (gross) 2,622,688,619.72 2,637,854,058.22 DOSRI loans and receivables (gross) to gross TLP (%) 0,00% 0,00% Gross NPL DOSRI loans and receivables of gross of gross TLP (%) 0,00% 0,00% Gross NPL DOSRI loans and receivables of gross TLP (%) 0,00% 0,00% Batio of gross NPL DOSRI loans and receivables of gross TLP (%) 0,00% 0,00% </td <td></td> <td>120 220 144 679 02</td> <td>1/13 580 800 303 //1</td>		120 220 144 679 02	1/13 580 800 303 //1
Additional Information 27,877,782,270.52 28,023,125,634,20 Specific provision for loan losses on TLP 1,915,929,435,45 1,829,935,898.29 Non-Performing Loans (NPLs) 2,592,434,091.74 2,613,304,535.11 b. Ratio of gross NPL to gross TLP (%) 2,592,434,091.74 2,613,304,535.11 b. Ratio of gross NPL to gross TLP (%) 9,30% 9,33% 2,43%			
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Gross total loan portfolio (TLP) 27,877,782,270.52 28,023,125,634.20			
Specific provision for loan losses on TLP 1,915,929,435.45 1,829,935,898.29 Non-Performing Loans (NPLs) 2,592,434.091.74 2,613,304,535.11 Description of gross NPL to gross TLP (%) 9,30% 9,33% C. Net NPLs 676,504,656.29 783,368,636.82 d. Ratio of tent NPL to gross TLP (%) 75,00% 780,00% e. Ratio of total allowance for credit losses to gross NPLs (%) 75,00% 76,00% f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) 73,90% 70,00% f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) 73,90% 70,00% Classified Loans & Other Risk Assets (gross) 2,622,689,619.72 2,637,854,058.22 DOSRI loans and receivables (gross) to gross TLP (%) 0.00% 0.00% Gross NPL DOSRI loans and receivables (gross) to gross TLP (%) 0.00% 0.00% Gross NPL DOSRI loans and receivables to gross TLP (%) 0.00% 0.00% Gross NPL DOSRI loans and receivables to gross TLP (%) 0.00% 0.00% a. 8% Small Enterprises 0.00% 0.00% 0.00% b. 2% for Medium Enterprises 0.00% 0.00% 0.00% b. 2% for Medium Enterprises 0.00% 0.00% 0.00% b. 2% for Medium Enterprises 0.00% 0.00% 0.00% capital Adequacy Ratio (CAR on Solo Basis) as prescribed under existing regulations: a. Total CAR 18.39% 18.99% 18.29% c. Common Tier 1 CAR 17.95% 18.29% c. Common Tier 1 CAR 17.95% 18.29% Leverage Ratio (Loans on tyet Written Down 0.00%	Additional Information Grace total loan portfolio (TLP)	27 977 792 270 52	20 022 125 624 20
Non-Performing Loans (NPLs) 2,592,434,091.74 2,613,304,535.11 B. Ratio of gross NPL to gross TLP (%) 9.30% 9.33% C. Net NPLs 676,504,656.2 783,868,368.82 d. Ratio of ret NPL to gross TLP (%) 2.43% 2.80% e. Ratio of total allowance for credit losses to gross NPLs (%) 75.02% 76.00% f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) 73.90% 70.02% Classified Loans & Other Risk Assets (gross) 2,622,689,619.72 2,637,854,058.22 DOSRI loans and receivables (gross) 0.00% 0.00% Gross NPL DOSRI loans and receivables (gross) to gross TLP (%) 0.00% 0.00% Gross NPL DOSRI loans and receivables (gross) to gross TLP (%) 0.00% 0.00% Gross NPL DOSRI loans and receivables (gross) to gross TLP (%) 0.00% 0.00% Gross NPL DOSRI loans and receivables (gross) to gross TLP (%) 0.00% 0.00% 0.00% Gross NPL DOSRI loans and receivables (gross) to gross TLP (%) 0.00%			
b. Ratio of gross NPL to gross TLP (%) 9.30% 9.33% c. Net NPLs 676,504,656.29 783,388,636.82 d. Ratio of net NPL to gross TLP (%) 2.43% 2.80% e. Ratio of total allowance for credit losses to gross NPLs (%) 75.02% 76.00% f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) 73.90% 70.02% Classified Loans & Other Risk Assets (gross) 2,622,689,619.72 2,637,854,058.22 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 - - Ratio of gross NPL DOSRI loans and receivables - - Ratio of gross NPL DOSRI loans and receivables - - Ratio of gross NPL DOSRI loans and receivables - - Ratio of gross NPL DOSRI loans and receivables - - Ratio of gross NPL DOSRI loans and receivables - - Ratio of gross NPL DOSRI loans and receivables - - Ratio of gross NPL DOSRI loans and receivables - - Batio of gross NPL DOSRI loans and receivables -	Non-Performing Loans (NPLs)		
c. Net NPLs d. Ratio of net NPL to gross TLP (%) e. Ratio of total allowance for credit losses to gross NPLs (%) e. Ratio of total allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of total allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of total allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of total allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of DoSRI loans and receivables (gross) f. Ratio of gross NPL DOSRI loans and receivables (gross) to gross TLP (%) f. Ratio of gross NPL DOSRI loans and receivables to gross TLP (%) f. Ratio of gross NPL DOSRI loans and receivables to gross TLP (%) f. Ratio of gross NPL DOSRI loans and receivables to gross TLP (%) f. Ratio of gross NPL DOSRI loans and receivables to gross TLP (%) f. Ratio of gross NPL DOSRI loans and receivables to gross TLP (%) f. Ratio of gross NPL DOSRI loans and receivables to gross TLP (%) f. Ratio of gross NPL DOSRI loans and receivables to gross TLP (%) f. Ratio of gross NPL DOSRI loans and receivables to gross TLP (%) f. Ratio of gross NPL DOSRI loans and receivables to gross TLP (%) f. Ratio of gross NPL DOSRI loans and receivables to gross TLP (%) f. Ratio of gross NPL DOSRI loans and receivables to gross TLP (%) f. Ratio of gross NPL DOSRI loans and receivables to gross TLP (%) f. Ratio of gross NPL DOSRI loans and receivables to gross TLP (%) f. Ratio of gross NPL DOSRI loans and receivables to gross TLP (%) f. Ratio of gross NPL DOSRI loans and receivables to gross TLP (%) f. Ratio of gross NPL DOSRI loans and receivables to gross TLP (%) f. Ratio of gross NPL DOSRI loans and receivables to gross TLP (%) f. Ratio of gross NPL DOSRI loans and receivables to gross TLP (%) f. Ratio of gross NPL DOSRI loans and receivables to gross TLP (%) f. Ratio of gross NPL DOSRI loans and receivables to gross TLP			
d. Ratio of net NPL to gross TLP (%) e. Ratio of total allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) 75.00% classified Loans & Other Risk Assets (gross) 2,622,688,619.72 2,637,854,085.22 DOSRI loans and receivables (gross) Ratio of DOSRI loans and receivables (gross) to gross TLP (%) 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% b. 2% for Medium Enterprises 0.00% c. 2% Gross NPL DOSRI loans and receivables under existing regulations: a. Total CAR 11.39% 18.95% b. Tier 1 CAR 17.95% 18.29% c. common Tier 1 CAR 17.95% 18.29% Leverage Ratio Liquidity Coverage Ratio (single currency) Deferred Charges not yet Written Down			
e. Ratio of total allowance for credit losses to gross NPLs (%) 75.00% 75.00% 76.00% 1. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) 73.90% 70.02% Classified Loans & Other Risk Assets (gross) 2,622,689,619.72 2,637,854,058.22 DOSRI loans and receivables (gross) 1		6/6,504,656.29	
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) 73.90% 70.02% Classified Loans & Other Risk Assets (gross) 2,622,689,619.72 2,637,854,058.22 DOSRI loans and receivables (gross) to gross TLP (%) 0.00% 0.00% Gross NPL DOSRI loans and receivables - - Ratio of JOSRI loans and receivables (gross) to gross TLP (%) - - 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 0.03% 0.03% Return on Equity (ROS) (%) 9.70% -1.31% Capital Adequacy Ratio (CAR on Solo Basis) as prescribed under existing regulations: 18.39% 18.95% a. Total CAR 18.39% 18.29% b. Tier 1 CAR 17.95% 18.29% c. Common Tier 1 CAR 17.95% 18.29% Leverage Ratio 9.91% 9.39% Liquidity Coverage Ratio (single currency) 208.41% 214.30% Deferred Coverage Ratio (single currency) 208.41% 214.30%			
Classified Loans & Other Risk Assets (gross) 2,622,689,619.72 2,637,854,058.22 DOSRI loans and receivables (gross) to gross TLP (%) 0.00% 0.00% Gross NPL DOSRI loans and receivables (gross) to gross TLP (%) Ratio of DOSRI loans and receivables Ratio of gross NPL DOSRI loans and receivables to gross TLP (%) Compliance with Magna Carta (%) Campliance with Magna Carta (%) 0.00% 0.00% b. 2% for Medium Enterprises 0.00% 0.00% b. 2% for Medium Enterprises 0.00% 0.03% Return on Equity (ROE) (%) 9.70% 1.31% Capital Adequacy Ratio (CAR on Solo Basis) as prescribed under existing regulations: a. Total CAR 18.39% 18.95% b. Tier 1 CAR 17.95% 18.29% c. Common Tier 1 CAR 17.95% 18.29% Leverage Ratio (single currency) 9.31% 9.33% Liquidity Coverage Ratio (single currency) 208.41% 214.30% Deferred Charges not yet Written Down		73.90%	
Ratio of DOSRI loans and receivables (gross) to gross TLP (%) Gross NPL DOSRI loans and receivables to gross TLP (%) Ratio of gross NPL DOSRI loans and receivables to gross TLP (%) Compliance with Magna Carta (%) a. 8% Small Enterprises 0.00% b. 2% for Medium Enterprises 0.03% 0.03% Return on Equity (ROE) (%) Capital Adequacy Ratio (CAR on Solo Basis) as prescribed under existing regulations: a. Total CAR 11.39% 18.99% b. Tier 1 CAR 17.95% 18.29% c. Common Tier 1 CAR 17.95% 18.29% Leverage Ratio 19.31% 19.39% Liquidity Coverage Ratio (single currency) Deferred Charges not yet Written Down		2,622,689,619.72	2,637,854,058.22
Gross NPL DOSRI loans and receivables 7		-	=
Ratio of gross NPL DOSRI loans and receivables to gross TLP (%) a. 8% Small Enterprises 0.0.00% b. 2% for Medium Enterprises 0.0.3% 0.03% Return on Equity (ROS) 9.70% 1.31% Capital Adequacy Ratio (CAR on Solo Basis) as prescribed under existing regulations: a. Total CAR 18.39% 18.95% b. Tier 1 CAR 17.95% 18.29% c. Common Tier 1 CAR 17.95% 18.29% Leverage Ratio 9.91% 9.39% Liquidity Coverage Ratio (single currency) 208.41% 2014.30% Deferred Charges not yet Written Down		0.00%	0.00%
Compliance with Magna Carta (%) a. 8% Small Enterprises 0.00% 0.00% b. 2% for Medium Enterprises 0.03% 0.03% Return on Equity (ROE) (%) 9.70% -1.31% Capital Adequacy Ratio (CAR on Solo Basis) as prescribed under existing regulations: a. Total CAR 18.39% 18.95% b. Tier 1 CAR 17.95% 18.29% c. Common Tier 1 CAR 17.95% 18.29% Leverage Ratio 9.91% 9.33% Liquidity Coverage Ratio (single currency) 208.41% 214.30% Deferred Charges not yet Written Down	Gross NPL DOSRI loans and receivables Ratio of gross NPL DOSRI loans and receivables to gross TLP (%)		-
a. 8% Small Enterprises 0.00% 0.00% b. 2% for Medium Enterprises 0.03% 0.03% Return on Equity (ROE) (%) 9.70% -1.31% Capital Adequacy Ratio (CAR on Solo Basis) as prescribed under existing regulations: 8.70% 18.39% a. Total CAR 18.39% 18.95% b. Tier 1 CAR 17.95% 18.29% c. Common Tier 1 CAR 17.95% 18.29% Leverage Ratio 9.91% 9.39% Liquidity Coverage Ratio (single currency) 208.41% 214.30% Deferred Charges not yet Written Down - -			
b. 2% for Medium Enterprises 0.03% 0.03% Return on Equity (ROE) (%) 9.70% -1.31% Capital Adequacy Ratio (CAR on Solo Basis) as prescribed under existing regulations: 18.39% 18.95% a. Total CAR 17.95% 18.29% b. Tier 1 CAR 17.95% 18.29% c. Common Tier 1 CAR 17.95% 18.29% Leverage Ratio 9.91% 9.3% Liquidity Coverage Ratio (single currency) 208.41% 214.30% Deferred Charges not yet Written Down - -		0.00%	0.00%
Capital Adequacy Ratio (CÁR on Solo Basis) as prescribed under existing regulations: 18.39% 18.95% a. Total CÁR 17.95% 18.29% b. Tier 1 CÁR 17.95% 18.29% c. Common Tier 1 CÁR 17.95% 18.29% Leverage Ratio 9.91% 9.39% Liquidity Coverage Ratio (single currency) 208.41% 214.30% Deferred Charges not yet Written Down - -			
regulations: a. Total CAR b. Tier 1 CAR 17.95% c. Common Tier 1 CAR 17.95% Leverage Ratio Liquidity Coverage Ratio (single currency) Deferred Charges not yet Written Down		9.70%	-1.31%
a. Total CAR 18.39% 18.95% b. Tier I CAR 17.95% 18.29% c. Common Tier I CAR 17.95% 18.29% Leverage Ratio 9.91% 9.39% Liquidity Coverage Ratio (single currency) 208.41% 214.30% Deferred Charges not yet Written Down			
b. Tier 1 CAR 17.95% 18.29% c. Common Tier 1 CAR 17.95% 18.29% Leverage Ratio 9.91% 9.39% Liquidity Coverage Ratio (single currency) 208.41% 214.30% Deferred Charges not yet Written Down		40.000/	49.050/
c. Common Tier 1 CAR 17.95% 18.29% Leverage Ratio 9.91% 9.39% Liquidity Coverage Ratio (single currency) 208.41% 21.30% Deferred Charges not yet Written Down - -	b. Tier 1 CAR		
Leverage Ratio Liquidity Coverage Ratio (single currency) Deferred Charges not yet Written Down			
Liquidity Coverage Ratio (single currency) 208.41% 214.30% Deferred Charges not yet Written Down			
		208.41%	214.30%
Unbooked Allowance for Credit Losses on Financial Instruments Received			
	Unbooked Allowance for Gredit Losses on Financial Instruments Received		-

Country Management Tea

Lynette V. Ortiz

Lourdes Patricia Felipe Head, Financial Markets

Frida Torres Human Reso

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

SUBSCRIBED AND SWORN to before me this 19th day of July, 2019 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.

ANNA MARGARITA P. BAUTISTA
NOTARY PUBLIC
Until December 31, 2020
Suite 207 Rufino Centre Bidg, Ayala Avenue
Cor. V.A. Rufino St., Makati City
Roll No. 69419 / Appt No. M-224
PTR No. 7333575; 3 January 2019, Makati City
IBP Life 661334; 8 January 2019, Pampanaa
MCLE Compliance Certificate No. VI-0017989/18 February 2019

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