



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

STATEMENT OF CONDITION  
(Head Office)

As of March 31, 2019

A S S E T S	CURRENT QUARTER	PREVIOUS QUARTER
Cash and Cash Items	3,637,256.48	17,140,387.01
Due from Bangko Sentral ng Pilipinas	4,927,924,713.75	5,083,307,549.83
Due from Other Banks	403,896,990.72	378,325,302.38
Financial Assets at Fair Value through Profit or Loss	4,001,007,871.03	4,566,029,901.50
Available-for-Sale Financial Assets-Net	25,544,041,373.63	18,884,077,152.14
Loans and Receivables - Net	26,037,098,048.19	26,671,780,572.63
Interbank Loans	5,812,500,000.00	1,577,400,000.00
Loans and Receivables - Others	15,880,689,735.91	16,644,368,599.22
Loans and Receivables arising from RA/CA/PR/SLB	4,500,000,000.00	8,600,000,000.00
General Loan Loss Provision	(156,091,687.72)	(149,988,026.59)
Other Financial Assets	230,823,342.63	202,172,840.53
Bank Premises, Furniture, Fixture and Equipment-Net	213,953,661.67	82,077,089.54
Real and Other Properties Acquired-Net	-	-
Non-Current Assets Held for Sale	-	-
Other Assets-Net	768,085,773.72	739,378,496.54
Net Due from Head Office/Branches/Agencies (Phil. branch of a foreign bank)	-	-
<b>TOTAL ASSETS</b>	<b>62,130,469,031.82</b>	<b>56,624,289,292.10</b>
L I A B I L I T I E S		
Financial Liabilities at Fair Value through Profit or Loss	1,113,696,408.43	1,549,438,603.45
Deposit Liabilities	36,833,098,375.94	35,197,320,821.77
Due to Other Banks	2,449,063,273.85	2,344,460,448.16
Bills Payable	-	-
Due to Bangko Sentral ng Pilipinas	-	-
Other Financial Liabilities	2,487,680,640.36	2,550,681,053.15
Other Liabilities	1,196,586,288.38	679,932,865.46
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	11,095,619,335.05	7,854,685,137.97
<b>TOTAL LIABILITIES</b>	<b>55,175,744,322.01</b>	<b>50,176,518,929.96</b>
S T O C K H O L D E R S ' E Q U I T Y		
Capital Stock	-	-
Other Capital Accounts	52,542,559.34	(309,092,146.94)
Retained Earnings	128,557,150.47	(16,762,490.92)
Assigned Capital	6,773,625,000.00	6,773,625,000.00
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>6,954,724,709.81</b>	<b>6,447,770,362.14</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>62,130,469,031.82</b>	<b>56,624,289,292.10</b>
C O N T I N G E N T A C C O U N T S		
Performance Standby Letters of Credit	10,192,792,276.53	8,219,624,141.67
Commercial Letters of Credit	1,452,689,339.82	1,578,496,149.98
Trade Related Guarantees	1,082,750,048.80	1,311,309,673.45
Commitments	2,855,399,887.47	1,466,709,090.71
Spot Foreign Exchange Contracts	35,281,716,830.07	13,772,478,852.01
Securities Held Under Custodianship by Bank Proper	194,866,304,856.98	173,862,200,787.83
Trust Department Accounts	-	-
Trust and Other Fiduciary Accounts	-	-
Agency Accounts	-	-
Advisory/Consultancy	-	-
Derivatives	143,580,899,393.41	140,531,539,009.95
Others	695,096.56	5,643,752.84
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>389,313,247,729.64</b>	<b>340,748,001,458.44</b>
Additional Information		
Gross total loan portfolio (TLP)	28,023,125,634.20	28,659,973,526.87
Specific provision for loan losses on TLP	1,829,935,898.29	1,838,204,927.65
Non-Performing Loans (NPLs)		
a. Gross NPL	2,613,304,535.11	2,613,663,314.20
b. Ratio of gross NPL to gross TLP (%)	9.33%	9.12%
c. Net NPLs	783,368,636.82	775,458,386.55
d. Ratio of net NPL to gross TLP (%)	2.80%	2.71%
e. Ratio of total allowance for credit losses to gross NPLs (%)	76.00%	76.07%
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	70.02%	70.33%
Classified Loans & Other Risk Assets (gross)	2,637,854,058.22	2,640,411,928.03
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	0.03%	0.03%
Return on Equity (ROE) (%)	-1.31%	-4.67%
Capital Adequacy Ratio (CAR on Solo Basis) as prescribed under existing regulations:		
a. Total CAR	19.28%	18.56%
b. Tier 1 CAR	18.63%	17.94%
c. Common Tier 1 CAR	18.63%	17.94%
Leverage Ratio	9.39%	10.35%
Liquidity Coverage Ratio (single currency)	214.30%	189.73%
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 Ramil Santos 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

Ramil Santos  
Acting Financial Controller

SUBSCRIBED AND SWORN to before me this 26<sup>th</sup> day of April, 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. D16-06-009080, respectively.

MARILOU I. ABABA-PREMEDILES

NOTARY PUBLIC

Until December 31, 2019

Suite 207 Rufino Centre Bldg., Ayala Avenue

Cor. V.A. Rufino St., Makati City

Roll No. 50902 / Appt No. M-06

PTR No. 7333576; 3 January 2019; Makati City

IBP Life 013075; 6 January 2015, Camarines Norte

MCLE Compliance Certificate No. VI-0008353/5 May 2018

DOC. NO. 504  
PAGE NO. 102  
BOOK NO. 15  
SERIES OF 2019