



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

STATEMENT OF CONDITION
(Head Office)

As of September 30, 2018

A S S E T S		CURRENT QUARTER	PREVIOUS QUARTER
Cash and Cash Items		28,006,244.81	17,405,433.33
Due from Bangko Sentral ng Pilipinas		4,625,556,827.24	5,077,433,568.02
Due from Other Banks		554,299,130.58	605,143,191.51
Financial Assets at Fair Value through Profit or Loss		5,414,753,817.02	5,758,463,160.34
Available-for-Sale Financial Assets-Net		9,615,530,495.21	10,364,761,817.12
Loans and Receivables - Net		35,078,408,996.98	27,916,350,126.37
Interbank Loans		7,832,900,000.00	6,134,100,000.00
Loans and Receivables - Others		18,846,071,046.14	18,058,715,826.84
Loans and Receivables arising from RA/CA/PR/SLB		8,600,000,000.00	3,900,000,000.00
General Loan Loss Provision		200,562,049.16	176,465,700.47
Other Financial Assets		226,009,488.48	196,036,667.77
Bank Premises, Furniture, Fixture and Equipment-Net		76,759,659.41	43,987,074.31
Real and Other Properties Acquired-Net		-	-
Non-Current Assets Held for Sale		-	-
Other Assets-Net		1,084,227,960.78	2,538,677,104.63
Net Due from Head Office/Branches/Agencies (Phil. branch of a foreign bank)		-	-
TOTAL ASSETS		56,703,552,620.51	52,518,258,143.40
L I A B I L I T I E S			
Financial Liabilities at Fair Value through Profit or Loss		2,064,211,799.66	2,107,834,891.72
Deposit Liabilities		34,996,560,316.02	32,256,191,309.58
Due to Other Banks		2,384,494,672.40	2,359,270,756.16
Bills Payable		22,384,002.38	633,307.03
Due to Bangko Sentral ng Pilipinas		-	-
Other Financial Liabilities		2,240,950,425.60	1,856,169,598.55
Other Liabilities		783,512,215.46	1,316,730,184.34
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)		7,777,659,670.92	5,972,648,058.95
TOTAL LIABILITIES		50,269,773,102.44	45,869,478,106.33
S T O C K H O L D E R S ' E Q U I T Y			
Capital Stock		-	-
Other Capital Accounts		(459,276,345.82)	(244,275,826.82)
Retained Earnings		119,430,863.89	119,430,863.89
Assigned Capital		6,773,625,000.00	6,773,625,000.00
TOTAL STOCKHOLDERS' EQUITY		6,433,779,518.07	6,648,780,037.07
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY		56,703,552,620.51	52,518,258,143.40
C O N T I N G E N T A C C O U N T S			
Performance Standby Letters of Credit		9,917,901,225.71	9,259,183,050.12
Commercial Letters of Credit		368,602,035.96	296,068,741.57
Trade Related Guarantees		1,205,013,511.14	1,145,529,363.50
Commitments		1,762,452,190.76	1,926,483,409.29
Spot Foreign Exchange Contracts		24,473,082,940.58	15,616,254,672.36
Securities Held Under Custodianship by Bank Proper		116,757,229,355.87	106,535,711,031.92
Trust Department Accounts		-	-
Trust and Other Fiduciary Accounts		-	-
Agency Accounts		-	-
Advisory/Consultancy		-	-
Derivatives		131,293,734,023.01	139,371,688,993.00
Others		6,256,000.20	1,302,649.89
TOTAL CONTINGENT ACCOUNTS		285,784,271,283.23	274,152,221,911.65
Additional Information			
Gross total loan portfolio (TLP)		37,158,319,433.32	29,977,204,908.18
Specific provision for loan losses on TLP		1,879,348,387.18	1,884,389,081.34
Non-Performing Loans (NPLs)			
a. Gross NPL		2,636,355,424.79	2,633,305,802.52
b. Ratio of gross NPL to gross TLP (%)		7.09%	8.78%
c. Net NPLs		757,007,037.61	748,916,721.18
d. Ratio of net NPL to gross TLP (%)		2.04%	2.50%
e. Ratio of total allowance for credit losses to gross NPLs (%)		78.89%	78.26%
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)		71.29%	71.56%
Classified Loans & Other Risk Assets (gross)		2,657,627,769.83	2,647,260,570.15
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		0.02%	0.03%
Return on Equity (ROE) (%)		-2.64%	1.75%
Capital Adequacy Ratio (CAR on Solo Basis) as prescribed under existing regulations:			
a. Total CAR		16.66%	17.00%
b. Tier 1 CAR		16.19%	16.58%
c. Common Tier 1 CAR		16.19%	16.58%
Leverage Ratio		10.04%	11.40%
Deferred Charges Not Yet Written Down		-	-
Unbooked Allowance on Probable Losses on Fin'l 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 23rd day of October, 2018 at City of Makati, affiants exhibiting to me their Passport No. P3510261A issued at Manila on 28 June 2017 and Driver's License No. N03-89-074890, respectively.

ANNA MARGARITA P. BAUTISTA

NOTARY PUBLIC

Until December 31, 2018

Suite 207 Rufino Centre Bldg., Ayala Avenue

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

Roll No.69419/APPT No. M-497

PTR No. 6607847; Jan. 3, 2018; Makati City

IBP No. 019814; Jan. 3, 2018, Pampanga

Admitted to the BAR in 2017

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SERIES OF 2018