



STATEMENT OF CONDITION
Head Office and Branches
As of March 31, 2024

	<u>Current Quarter</u>	<u>Previous Quarter</u>
ASSETS		
Cash and Cash Items	P 9,610,972.02	11,406,888.37
Due from Bangko Sentral ng Pilipinas (BSP)	436,039,368.66	37,050,690.45
Due from Other Centtal Banks and Banks-Net	19,248,755.48	22,042,016.00
Debr Securities at Amortized Cost-Net	670,000,000.00	820,000,000.00
Loans and Receivables-Net		
Loans and Receivables-Others	188,627,548.11	209,722,287.70
Loans and Receivables Arising from RA/CA/PR/SLB	0.00	206,693,512.00
Total Loan Portfolio (TLP) Gross	188,627,548.11	416,415,799.70
Allowance for Credit Losses	5,223,540.99	5,223,540.99
Total Loan Portfolio -Net	183,404,007.12	411,192,258.71
Bank Premises, Furniture, Fixture and Equipment-Net	8,499,938.34	9,214,368.19
Other Assets-Net	24,212,198.78	25,386,719.27
TOTAL ASSETS	P 1,351,015,240.40	1,336,292,940.99
LIABILITIES		
Deposit Liabilities	P 514,926,754.81	500,271,374.77
Other Liabilities	37,392,734.84	38,632,148.06
TOTAL LIABILITIES	P 552,319,489.65	538,903,522.83
STOCKHOLDERS' EQUITY		
Capital Stock	P 566,727,900.00	566,727,900.00
Undivided Profitss	1,306,332.59	8,052,256.30
Retained Earnings	230,661,518.16	222,609,261.86
TOTAL STOCKHOLDERS' EQUITY	P 798,695,750.75	797,389,418.16
TOTAL LIABILITIES & STOCKHOLDERS' EQUITY	P 1,351,015,240.40	1,336,292,940.99
CONTINGENT ACCOUNTS		
Other Contingent Accounts	P 2,076.00	2,272.00
ADDITIONAL INFORMATION:		
ASSETS QUALITY		
Gross Non-Performing Loans (NPL) Ratio	3.09%	1.44%
Net NPL Ratio	0.91%	0.45%
Gross NPL Coverage Ratio	89.54%	86.83%
Net NPL Coverage Ratio	70.68%	68.54%
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to Gross TLP	30.97%	14.02%
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	0	0
Ratio of DOSRI Loans to Gross TLP	0	0
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0	0
LIQUIDITY		
Minimun Liquidity Ratio	213.46%	212.21%
PROFITABILITY		
Return on Equity (ROE)	0.65%	1.02%
Return on Assets	0.62%	0.60%
Net Interest Margin	5.75%	5.65%
CAPITAL ADEQUACY		
Tier 1 Capital Ratio	349.38%	315.00%
CAR	349.86%	315.44%
LEVERAGE		
Deferred Charges not yet Written Down	0	0

I hereby certify that all matters set forth in the Published Balance Sheet are true and correct to the best of my knowledge and belief.

(Sgd.) VIOLETA G. ANGELES
Comptroller