



STATEMENT OF CONDITION
Head Office and Branches
As of June 30, 2024

		<u>Current Quarter</u>	<u>Previous Quarter</u>
ASSETS			
Cash and Cash Items	P	10,161,292.26	9,610,972.02
Due from Bangko Sentral ng Pilipinas (BSP)		34,116,580.00	436,039,368.66
Due from Other Centtal Banks and Banks-Net		18,958,236.75	19,248,755.48
Debr Securities at Amortized Cost-Net		670,000,000.00	670,000,000.00
Loans and Receivables-Net			
Loans and Receivables-Others		193,021,303.05	188,627,548.11
Loans and Receivables Arising from RA/CA/PR/SLB		<u>390,000,000.00</u>	<u>0.00</u>
Total Loan Portfolio (TLP) Gross		583,021,303.05	188,627,548.11
Allowance for Credit Losses		<u>5,223,540.99</u>	<u>5,223,540.99</u>
Total Loan Portfolio -Net		577,797,762.06	183,404,007.12
Bank Premises, Furniture, Fixture and Equipment-Net		7,934,285.69	8,499,938.34
Other Assets-Net		<u>25,595,693.92</u>	<u>24,212,198.78</u>
TOTAL ASSETS	P	<u>1,344,563,850.68</u>	<u>1,351,015,240.40</u>
LIABILITIES			
Deposit Liabilities	P	504,208,943.26	514,926,754.81
Other Liabilities		<u>39,685,124.58</u>	<u>37,392,734.84</u>
TOTAL LIABILITIES	P	<u>543,894,067.84</u>	<u>552,319,489.65</u>
STOCKHOLDERS' EQUITY			
Capital Stock	P	566,727,900.00	566,727,900.00
Undivided Profitss		3,280,364.68	1,306,332.59
Retained Earnings		<u>230,661,518.16</u>	<u>230,661,518.16</u>
TOTAL STOCKHOLDERS' EQUITY	P	<u>800,669,782.84</u>	<u>798,695,750.75</u>
TOTAL LIABILITIES & STOCKHOLDERS' EQUITY	P	<u>1,344,563,850.68</u>	<u>1,351,015,240.40</u>
CONTINGENT ACCOUNTS			
Other Contingent Accounts	P	2,225.00	2,076.00
ADDITIONAL INFORMATION:			
ASSETS QUALITY			
Gross Non-Performing Loans (NPL) Ratio		0.96%	3.09%
Net NPL Ratio		0.25%	0.91%
Gross NPL Coverage Ratio		93.53%	89.54%
Net NPL Coverage Ratio		73.83%	70.68%
RELATED PARTY TRANSACTIONS			
Ratio of Loans to Related Parties to Gross TLP		10.02%	30.97%
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		214.47%	213.46%
PROFITABILITY			
Return on Equity (ROE)		0.82%	0.65%
Return on Assets		0.51%	0.62%
Net Interest Margin		2.87%	5.75%
CAPITAL ADEQUACY			
Tier 1 Capital Ratio		344.63%	349.38%
CAR		345.10%	349.86%
LEVERAGE			
Deferred Charges not yet Written Down		0	0

BOARD OF DIRECTORS

JOSE MA. J. LOPEZ-VITO III
Chairman

RAFAEL J. LOPEZ-VITO
Vice-Chairman

MARIA MELINDA I. LOPEZ-VITO
EDUARDO V. LIM
JOCELYN M. GOZUM
VIOLETA G. ANGELES
JOSE MANUEL J. LOPEZ-VITO
CARMENIA H. SASON
DAVID J. DICHUPA, JR.
MA. TERESA L. BILBAO
MA. SUZETTE Q. MONTALVO
Members

EXECUTIVE OFFICERS

EDUARDO V. LIM
President

JOCELYN M. GOZUM
EVP and Treasurer

VIOLETA G. ANGELES
SVP and Comptroller

MARIA TERESITA R. MENDOZA
VP and Corporate Secretary

MARIA THERESA MAURA D. SAMANIEGO
Chief Compliance Officer

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