



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

		<u>Current Quarter</u>	<u>Previous Quarter</u>
<b>ASSETS</b>			
Cash and Cash Items	P	11,425,960.64	10,161,292.26
Due from Bangko Sentral ng Pilipinas (BSP)		27,690,705.29	34,116,580.00
Due from Other Centtal Banks and Banks-Net		17,627,782.37	18,958,236.75
Debr Securities at Amortized Cost-Net		670,000,000.00	670,000,000.00
Loans and Receivables-Net			
Loans and Receivables-Others		184,676,806.31	193,021,303.05
Loans and Receivables Arising from RA/CA/PR/SLB		<u>387,000,000.00</u>	<u>390,000,000.00</u>
Total Loan Portfolio (TLP) Gross		571,676,806.31	583,021,303.05
Allowance for Credit Losses		<u>5,223,540.99</u>	<u>5,223,540.99</u>
Total Loan Portfolio -Net		566,453,265.32	577,797,762.06
Bank Premises, Furniture, Fixture and Equipment-Net		7,684,667.39	7,934,285.69
Other Assets-Net		<u>22,707,086.69</u>	<u>25,595,693.92</u>
<b>TOTAL ASSETS</b>	<b>P</b>	<b><u>1,323,589,467.70</u></b>	<b><u>1,344,563,850.68</u></b>
<b>LIABILITIES</b>			
Deposit Liabilities	P	484,818,464.30	504,208,943.26
Other Liabilities		<u>36,518,225.50</u>	<u>39,685,124.58</u>
<b>TOTAL LIABILITIES</b>	<b>P</b>	<b><u>521,336,689.80</u></b>	<b><u>543,894,067.84</u></b>
<b>STOCKHOLDERS' EQUITY</b>			
Capital Stock	P	566,727,900.00	566,727,900.00
Undivided Profitss		4,863,359.74	3,280,364.68
Retained Earnings		<u>230,661,518.16</u>	<u>230,661,518.16</u>
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>P</b>	<b><u>802,252,777.90</u></b>	<b><u>800,669,782.84</u></b>
<b>TOTAL LIABILITIES &amp; STOCKHOLDERS' EQUITY</b>	<b>P</b>	<b><u>1,323,589,467.70</u></b>	<b><u>1,344,563,850.68</u></b>
<b>CONTINGENT ACCOUNTS</b>			
Other Contingent Accounts		1,970.00	2,225.00
<b>ADDITIONAL INFORMATION:</b>			
<b>ASSETS QUALITY</b>			
Gross Non-Performing Loans (NPL) Ratio		1.18%	0.96%
Net NPL Ratio		0.46%	0.25%
Gross NPL Coverage Ratio		77.18%	93.53%
Net NPL Coverage Ratio		60.93%	73.83%
<b>RELATED PARTY TRANSACTIONS</b>			
Ratio of Loans to Related Parties to Gross TLP		10.22%	10.02%
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
<b>LIQUIDITY</b>			
Minimun Liquidity Ratio		222.24%	214.47%
<b>PROFITABILITY</b>			
Return on Equity (ROE)		0.81%	0.82%
Return on Assets		0.50%	0.51%
Net Interest Margin		5.80%	2.87%
<b>CAPITAL ADEQUACY</b>			
Tier 1 Capital Ratio		364.37%	344.63%
CAR		364.87%	345.10%
<b>LEVERAGE</b>			
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