



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

|  | <u>Current Quarter</u>    | <u>Previous Quarter</u> |
|--|---------------------------|-------------------------|
| <b>ASSETS</b>  |                           |                         |
| Cash and Cash Items  | P 10,483,320.60           | 11,425,960.64           |
| Due from Bangko Sentral ng Pilipinas (BSP)   | 396,080,787.87            | 27,690,705.29           |
| Due from Other Centtal Banks and Banks-Net   | 22,242,291.31             | 17,627,782.37           |
| Debr Securities at Amortized Cost-Net  | 670,000,000.00            | 670,000,000.00          |
| Loans and Receivables-Net  |                           |                         |
| Loans and Receivables-Others   | 217,138,584.50            | 184,676,806.31          |
| Loans and Receivables Arising from RA/CA/PR/SLB                                    | 0.00                      | 387,000,000.00          |
| Total Loan Portfolio (TLP) Gross   | 217,138,584.50            | 571,676,806.31          |
| Allowance for Credit Losses  | 5,223,540.99              | 5,223,540.99            |
| Total Loan Portfolio -Net  | 211,915,043.51            | 566,453,265.32          |
| Bank Premises, Furniture, Fixture and Equipment-Net                                | 7,201,730.21              | 7,684,667.39            |
| Other Assets-Net   | 26,078,439.88             | 22,707,086.69           |
| <b>TOTAL ASSETS</b>  | <b>P 1,344,001,613.38</b> | <b>1,323,589,467.70</b> |
| <b>LIABILITIES</b>   |                           |                         |
| Deposit Liabilities  | P 504,094,779.81          | 484,818,464.30          |
| Other Liabilities  | 35,816,676.70             | 36,518,225.50           |
| <b>TOTAL LIABILITIES</b>   | <b>P 539,911,456.51</b>   | <b>521,336,689.80</b>   |
| <b>STOCKHOLDERS' EQUITY</b>  |                           |                         |
| Capital Stock  | P 566,727,900.00          | 566,727,900.00          |
| Undivided Profitss   | 6,603,600.71              | 4,863,359.74            |
| Retained Earnings  | 230,758,656.16            | 230,661,518.16          |
| <b>TOTAL STOCKHOLDERS' EQUITY</b>  | <b>P 804,090,156.87</b>   | <b>802,252,777.90</b>   |
| <b>TOTAL LIABILITIES &amp; STOCKHOLDERS' EQUITY</b>                                | <b>P 1,344,001,613.38</b> | <b>1,323,589,467.70</b> |
| <b>CONTINGENT ACCOUNTS</b>   |                           |                         |
| Other Contingent Accounts  | 1,744.00                  | 1,970.00                |
| <b>ADDITIONAL INFORMATION:</b>   |                           |                         |
| <b>ASSETS QUALITY</b>  |                           |                         |
| Gross Non-Performing Loans (NPL) Ratio   | 2.81%                     | 1.18%                   |
| Net NPL Ratio  | 0.91%                     | 0.46%                   |
| Gross NPL Coverage Ratio   | 85.71%                    | 77.18%                  |
| Net NPL Coverage Ratio   | 67.66%                    | 60.93%                  |
| <b>RELATED PARTY TRANSACTIONS</b>  |                           |                         |
| Ratio of Loans to Related Parties to Gross TLP                                     | 26.90%                    | 10.22%                  |
| 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  | 211.68%                   | 222.24%                 |
| <b>PROFITABILITY</b>   |                           |                         |
| Return on Equity (ROE)   | 0.82%                     | 0.81%                   |
| Return on Assets   | 0.51%                     | 0.50%                   |
| Net Interest Margin  | 4.35%                     | 5.80%                   |
| <b>CAPITAL ADEQUACY</b>  |                           |                         |
| Tier 1 Capital Ratio   | 309.41%                   | 364.37%                 |
| CAR  | 309.83%                   | 364.87%                 |
| <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