



STATEMENT OF CONDITION
Head Office and Branches
As of March 31, 2025

		Current Quarter	Previous Quarter
ASSETS			
Cash and Cash Items	P	10,884,951.75	10,483,320.60
Due from Bangko Sentral ng Pilipinas (BSP)		21,624,815.91	396,080,787.87
Due from Other Central Banks and Banks-Net		19,161,802.43	22,242,291.31
Debt Securities at Amortized Cost-Net		670,000,000.00	670,000,000.00
Loans and Receivables-Net			
Loans and Receivables-Others		262,878,586.91	217,138,584.50
Loans and Receivables Arising from RA/CA/PR/SLB		<u>350,000,000.00</u>	0.00
Total Loan Portfolio (TLP) Gross		612,878,586.91	217,138,584.50
Allowance for Credit Losses		5,223,540.99	5,223,540.99
Total Loan Portfolio -Net		607,655,045.92	211,915,043.51
Bank Premises, Furniture, Fixture and Equipment-Net		7,474,882.17	7,201,730.21
Other Assets-Net		25,988,125.81	26,078,439.88
TOTAL ASSETS	P	<u>1,362,789,623.99</u>	<u>1,344,001,613.38</u>
LIABILITIES			
Deposit Liabilities	P	522,025,352.29	504,094,779.81
Other Liabilities		35,157,094.19	35,816,676.70
TOTAL LIABILITIES	P	<u>557,182,446.48</u>	<u>539,911,456.51</u>
STOCKHOLDERS' EQUITY			
Capital Stock	P	566,727,900.00	566,727,900.00
Undivided Profits		1,517,020.64	6,603,600.71
Retained Earnings		237,362,256.87	230,758,656.16
TOTAL STOCKHOLDERS' EQUITY	P	<u>805,607,177.51</u>	<u>804,090,156.87</u>
TOTAL LIABILITIES & STOCKHOLDERS' EQUITY	P	<u>1,362,789,623.99</u>	<u>1,344,001,613.38</u>
CONTINGENT ACCOUNTS			
Other Contingent Accounts		1,621.00	1,744.00
ADDITIONAL INFORMATION:			
ASSETS QUALITY			
Gross Non-Performing Loans (NPL) Ratio		0.99%	2.81%
Net NPL Ratio		0.40%	0.91%
Gross NPL Coverage Ratio		85.71%	85.71%
Net NPL Coverage Ratio		59.45%	67.66%
RELATED PARTY TRANSACTIONS			
Ratio of Loans to Related Parties to Gross TLP		9.53%	26.90%
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			
Minimum Liquidity Ratio		200.35%	211.68%
PROFITABILITY			
Return on Equity (ROE)		0.75%	0.82%
Return on Assets		0.46%	0.51%
Net Interest Margin		5.77%	4.35%
CAPITAL ADEQUACY			
Tier 1 Capital Ratio		262.03%	309.41%
CAR		262.55%	309.83%
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