



**STATEMENT OF CONDITION**  
**Head Office and Branches**  
**As of September 30, 2025**

		<b>Current Quarter</b>	<b>Previous Quarter</b>
<b>ASSETS</b>			
Cash and Cash Items	P	10,576,677.97	10,895,898.51
Due from Bangko Sentral ng Pilipinas (BSP)		20,974,401.05	345,046,710.57
Due from Other Central Banks and Banks-Net		18,883,037.55	18,768,008.71
Debt Securities at Amortized Cost-Net		681,150,000.00	670,000,000.00
Loans and Receivables-Net			
Loans and Receivables-Others		264,361,850.07	267,379,787.71
Loans and Receivables Arising from RA/CA/PR/SLB		<u>307,000,000.00</u>	0.00
Total Loan Portfolio (TLP) Gross		571,361,850.07	267,379,787.71
Allowance for Credit Losses		5,323,540.99	5,323,540.99
Total Loan Portfolio -Net		566,038,309.08	262,056,246.72
Bank Premises, Furniture, Fixture and Equipment-Net		7,312,598.33	7,701,760.99
Other Assets-Net		27,583,304.99	28,612,173.19
<b>TOTAL ASSETS</b>	P	<b><u>1,332,518,328.97</u></b>	<b><u>1,343,080,798.69</u></b>
<b>LIABILITIES</b>			
Deposit Liabilities	P	488,630,411.86	501,010,787.92
Other Liabilities		<u>34,980,844.61</u>	34,853,689.28
<b>TOTAL LIABILITIES</b>	P	<b><u>523,611,256.47</u></b>	<b><u>535,864,477.20</u></b>
<b>STOCKHOLDERS' EQUITY</b>			
Capital Stock	P	566,727,900.00	566,727,900.00
Undivided Profits		4,816,915.63	3,126,164.62
Retained Earnings		<u>237,362,256.87</u>	237,362,256.87
<b>TOTAL STOCKHOLDERS' EQUITY</b>	P	<b><u>808,907,072.50</u></b>	<b><u>807,216,321.49</u></b>
<b>TOTAL LIABILITIES &amp; STOCKHOLDERS' EQUITY</b>	P	<b><u>1,332,518,328.97</u></b>	<b><u>1,343,080,798.69</u></b>
<b>CONTINGENT ACCOUNTS</b>			
Other Contingent Accounts		1,492.00	1,756.00
<b>ADDITIONAL INFORMATION:</b>			
<b>ASSETS QUALITY</b>			
Gross Non-Performing Loans (NPL) Ratio		0.84%	2.30%
Net NPL Ratio		0.18%	0.92%
Gross NPL Coverage Ratio		110.66%	86.69%
Net NPL Coverage Ratio		78.44%	61.45%
<b>RELATED PARTY TRANSACTIONS</b>			
Ratio of Loans to Related Parties to Gross TLP		10.22%	21.84%
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>			
Minimum Liquidity Ratio		206.81%	203.31%
<b>PROFITABILITY</b>			
Return on Equity (ROE)		0.80%	0.78%
Return on Assets		0.49%	0.48%
Net Interest Margin		5.77%	5.75%
<b>CAPITAL ADEQUACY</b>			
Tier 1 Capital Ratio		261.58%	256.68%
CAR		262.09%	257.18%
<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