



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

		Current Quarter	Previous Quarter
ASSETS			
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 Centtal Banks and Banks-Net		18,883,037.55	18,768,008.71
Debr 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		307,000,000.00	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
TOTAL ASSETS	P	1,332,518,328.97	1,343,080,798.69
LIABILITIES			
Deposit Liabilities	P	488,630,411.86	501,010,787.92
Other Liabilities		34,980,844.61	34,853,689.28
TOTAL LIABILITIES	P	523,611,256.47	535,864,477.20
STOCKHOLDERS' EQUITY			
Capital Stock	P	566,727,900.00	566,727,900.00
Undivided Profitss		4,816,915.63	3,126,164.62
Retained Earnings		237,362,256.87	237,362,256.87
TOTAL STOCKHOLDERS' EQUITY	P	808,907,072.50	807,216,321.49
TOTAL LIABILITIES & STOCKHOLDERS' EQUITY	P	1,332,518,328.97	1,343,080,798.69
CONTINGENT ACCOUNTS			
Other Contingent Accounts		1,492.00	1,756.00
ADDITIONAL INFORMATION:			
ASSETS QUALITY			
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%
RELATED PARTY TRANSACTIONS			
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
LIQUIDITY			
Minimun Liquidity Ratio		206.81%	203.31%
PROFITABILITY			
Return on Equity (ROE)		0.80%	0.78%
Return on Assets		0.49%	0.48%
Net Interest Margin		5.77%	5.75%
CAPITAL ADEQUACY			
Tier 1 Capital Ratio		261.58%	256.68%
CAR		262.09%	257.18%
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