



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 Centtal Banks and Banks-Net | | 19,161,802.43 | 22,242,291.31 |
| Debr 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 | | 350,000,000.00 | 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 | 1,362,789,623.99 | 1,344,001,613.38 |
| 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 | 557,182,446.48 | 539,911,456.51 |
| STOCKHOLDERS' EQUITY | | | |
| Capital Stock | P | 566,727,900.00 | 566,727,900.00 |
| Undivided Profitss | | 1,517,020.64 | 6,603,600.71 |
| Retained Earnings | | 237,362,256.87 | 230,758,656.16 |
| TOTAL STOCKHOLDERS' EQUITY | P | 805,607,177.51 | 804,090,156.87 |
| TOTAL LIABILITIES & STOCKHOLDERS' EQUITY | P | 1,362,789,623.99 | 1,344,001,613.38 |
| 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 | | | |
| Minimun 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