



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

		Current Quarter	Previous Quarter
ASSETS			
Cash and Cash Items	P	10,271,718.39	10,576,677.97
Due from Bangko Sentral ng Pilipinas (BSP)		24,826,483.29	20,974,401.05
Due from Other Central Banks and Banks-Net		19,603,221.89	18,883,037.55
Debt Securities at Amortized Cost-Net		681,150,000.00	681,150,000.00
Loans and Receivables-Net		255,222,481.26	264,361,850.07
Loans and Receivables-Others		<u>307,000,000.00</u>	<u>307,000,000.00</u>
Total Loan Portfolio (TLP) Gross		562,222,481.26	571,361,850.07
Allowance for Credit Losses		5,318,540.99	5,323,540.99
Total Loan Portfolio -Net		556,903,940.27	566,038,309.08
Bank Premises, Furniture, Fixture and Equipment-Net		9,747,057.21	7,312,598.33
Other Assets-Net		27,574,107.75	27,583,304.99
TOTAL ASSETS	P	<u>1,330,076,528.80</u>	<u>1,332,518,328.97</u>
LIABILITIES			
Deposit Liabilities	P	484,221,797.36	488,630,411.86
Other Liabilities		<u>35,671,460.93</u>	<u>34,980,844.61</u>
TOTAL LIABILITIES	P	<u>519,893,258.29</u>	<u>523,611,256.47</u>
STOCKHOLDERS' EQUITY			
Capital Stock	P	566,727,900.00	566,727,900.00
Undivided Profits		6,586,390.64	4,816,915.63
Retained Earnings		<u>236,868,979.87</u>	<u>237,362,256.87</u>
TOTAL STOCKHOLDERS' EQUITY	P	<u>810,183,270.51</u>	<u>808,907,072.50</u>
TOTAL LIABILITIES & STOCKHOLDERS' EQUITY	P	<u>1,330,076,528.80</u>	<u>1,332,518,328.97</u>
CONTINGENT ACCOUNTS			
Other Contingent Accounts		1,328.00	1,492.00
ADDITIONAL INFORMATION:			
ASSETS QUALITY			
Gross Non-Performing Loans (NPL) Ratio		0.85%	0.84%
Net NPL Ratio		0.18%	0.18%
Gross NPL Coverage Ratio		111.63%	110.66%
Net NPL Coverage Ratio		79.21%	78.44%
RELATED PARTY TRANSACTIONS			
Ratio of Loans to Related Parties to Gross TLP		10.39%	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
LIQUIDITY			
Minimum Liquidity Ratio		208.84%	206.81%
PROFITABILITY			
Return on Equity (ROE)		0.75%	0.80%
Return on Assets		0.47%	0.49%
Net Interest Margin		5.82%	5.77%
CAPITAL ADEQUACY			
Tier 1 Capital Ratio		268.38%	261.58%
CAR		268.90%	262.09%
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