



**STATEMENT OF CONDITION**  
**Head Office and Branches**  
**As of December 31, 2023**

		<u>Current Quarter</u>	<u>Previous Quarter</u>
<b>ASSETS</b>			
Cash and Cash Items	P	11,406,888.37	9,503,407.28
Due from Bangko Sentral ng Pilipinas (BSP)		37,050,690.45	33,487,515.60
Due from Other Centtal Banks and Banks-Net		22,042,016.00	16,724,131.84
Debr Securities at Amortized Cost-Net		820,000,000.00	820,000,000.00
Loans and Receivables-Net			
Loans and Receivables-Others		209,722,287.70	207,123,414.68
Loans and Receivables Arising from RA/CA/PR/SLB		206,693,512.00	232,000,000.00
Total Loan Portfolio (TLP) Gross		416,415,799.70	439,123,414.68
Allowance for Credit Losses		5,223,540.99	5,223,540.99
Total Loan Portfolio -Net		411,192,258.71	433,899,873.69
Bank Premises, Furniture, Fixture and Equipment-Net		9,214,368.19	8,014,649.04
Other Assets-Net		25,386,719.27	23,560,725.85
<b>TOTAL ASSETS</b>	<b>P</b>	<b><u>1,336,292,940.99</u></b>	<b><u>1,345,190,303.30</u></b>
<b>LIABILITIES</b>			
Deposit Liabilities	P	500,271,374.77	513,843,393.92
Other Liabilities		38,632,148.06	36,360,334.77
<b>TOTAL LIABILITIES</b>	<b>P</b>	<b><u>538,903,522.83</u></b>	<b><u>550,203,728.69</u></b>
<b>STOCKHOLDERS' EQUITY</b>			
Capital Stock	P	566,727,900.00	566,727,900.00
Undivided Profitss		8,052,256.30	6,273,560.75
Retained Earnings		222,609,261.86	221,985,113.86
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>P</b>	<b><u>797,389,418.16</u></b>	<b><u>794,986,574.61</u></b>
<b>TOTAL LIABILITIES &amp; STOCKHOLDERS' EQUITY</b>	<b>P</b>	<b><u>1,336,292,940.99</u></b>	<b><u>1,345,190,303.30</u></b>
<b>CONTINGENT ACCOUNTS</b>			
Other Contingent Accounts	P	2,272.00	2,306.00
<b>ADDITIONAL INFORMATION:</b>			
<b>ASSETS QUALITY</b>			
Gross Non-Performing Loans (NPL) Ratio		1.44%	1.35%
Net NPL Ratio		0.45%	0.41%
Gross NPL Coverage Ratio		86.83%	88.35%
Net NPL Coverage Ratio		276.01%	292.00%
<b>RELATED PARTY TRANSACTIONS</b>			
Ratio of Loans to Related Parties to Gross TLP		14.02%	13.30%
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>			
Minimun Liquidity Ratio		212.21%	209.93%
<b>PROFITABILITY</b>			
Return on Equity (ROE)		1.02%	1.06%
Return on Assets		0.60%	0.60%
Net Interest Margin		5.65%	5.60%
<b>CAPITAL ADEQUACY</b>			
Tier 1 Capital Ratio		315.00%	328.37%
CAR		315.44%	328.83%
<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