



**STATEMENT OF CONDITION**  
**Head Office and Branches**  
**As of September 30, 2023**

	<u>Current Quarter</u>	<u>Previous Quarter</u>
<b>ASSETS</b>		
Cash and Cash Items	P 9,503,407.28	9,343,091.54
Due from Bangko Sentral ng Pilipinas (BSP)	33,487,515.60	114,865,743.02
Due from Other Banks	16,724,131.84	17,221,345.57
Held-to-Maturity (HTM) Financial Assets-Net	820,000,000.00	820,000,000.00
Loans and Receivables-Net	<u>433,899,873.69</u>	<u>410,406,480.24</u>
Loans and Receivables-Others	202,999,873.69	199,573,197.24
Loans and Receivables Arising from RA/CA/PR/SLB	232,000,000.00	211,733,283.00
General Loan Loss Provision	(1,100,000.00)	(900,000.00)
Other Financial Assets	4,286,721.60	5,304,316.57
Bank Premises, Furniture, Fixture and Equipment-Net	8,014,649.04	8,196,379.12
Other Assets-Net	<u>19,274,004.25</u>	<u>19,722,422.45</u>
<b>TOTAL ASSETS</b>	<b>P <u>1,345,190,303.30</u></b>	<b><u>1,405,059,778.51</u></b>
<b>LIABILITIES</b>		
Deposit Liabilities	P 513,843,393.92	574,109,868.80
Other Financial Liabilities	7,495,441.06	10,800,112.59
Other Liabilities	<u>28,864,893.71</u>	<u>27,045,052.04</u>
<b>TOTAL LIABILITIES</b>	<b>P <u>550,203,728.69</u></b>	<b><u>611,955,033.43</u></b>
<b>STOCKHOLDERS' EQUITY</b>		
Capital Stock	P 566,727,900.00	566,727,900.00
Other Capital Accounts	6,273,560.75	4,391,731.22
Retained Earnings	<u>221,985,113.86</u>	<u>221,985,113.86</u>
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>P <u>794,986,574.61</u></b>	<b><u>793,104,745.08</u></b>
<b>TOTAL LIABILITIES &amp; STOCKHOLDERS' EQUITY</b>	<b>P <u>1,345,190,303.30</u></b>	<b><u>1,405,059,778.51</u></b>
<b>CONTINGENT ACCOUNTS</b>		
Other Contingent Accounts	P 2,306.00	2,351.00
<b>ADDITIONAL INFORMATION:</b>		
Gross Total Loan Portfolio (TLP)	P 439,123,414.68	415,530,021.23
Specific Allowance for Credit Losses on the TLP	P 4,123,540.99	4,223,540.99
Non-Performing Loans (NPLs)		
a. Gross NPLs	5,912,434.60	6,886,110.98
b. Ratio of Gross NPLs to Gross TLP	1.35%	1.66%
c. Net NPLs	1,816,176.93	2,705,076.15
d. Ratio of Net NPLs to Gross TLP	0.41%	0.65%
e. Ratio of total Allowance for Credit Losses to Gross NPLs	88.35%	74.40%
f. Ratio of Specific Allowance for Credit Losses on the gross TLP to gross NPLs	69.74%	61.33%
Classified Loans & Other Risk Assets, Gross of Allowance for Credit Losses	P 6,201,208.78	7,353,952.33
DOSRI Loans and Receivables, Gross of Allowance for Credit Losses	P 0.00	0.00
Ratio of DOSRI Loans and Receivables, Gross of Allowance for Credit Losses to gross TLP	0	0
Gross Non- Performing DOSRI Loans and Receivables	0	0
Ratio of Gross Non- Performing DOSRI Loans and Receivables to TLP	0	0
Percent of Compliance with Magna Carta		
a. 8% for Micro and Small Enterprises	6.12%	6.87%
b. 2% for Medium Enterprises	35.83%	35.88%
Return on Equity (ROE)	1.06%	1.11%
Capital Adequacy Ratio (CAR)		
a. Total CAR	328.83%	329.10%
b. Tier 1 CAR	328.37%	328.73%
Deferred Charges not yet Written Down	0	0
Unbooked Allowance for Probable Losses on Financial Instruments Received	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