

ASSETS	Amount	
	Current Quarter	Previous Quarter
Cash and Cash Items	33,903,797.01	20,470,031.93
Due from Bangko Sentral ng Pilipinas	23,640,791.79	19,998,138.65
Due from Other Central Banks and Banks - Net	489,127,757.72	482,078,275.63
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/ Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net		
Debt Securities at Amortized Cost - Net	721,631,538.86	740,520,244.13
Loans to Bangko Sentral ng Pilipinas		
Interbank Loans Receivable		
Loans and Receivables - Others	451,414,353.68	479,448,588.75
Loans and Receivables Arising from RA/CA/PR/SLB		
Total Loan Portfolio (TLP) - Gross	451,414,353.68	479,448,588.75
Allowance for Credit Losses 2/	32,925,552.49	33,795,436.97
Total Loan Portfolio - Net	418,488,801.19	445,653,151.78
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net		
Bank Premises, Furniture, Fixture and Equipment - Net	49,251,714.78	48,012,072.70
Real and Other Properties Acquired - Net	109,983,464.73	108,789,865.97
Sales Contract Receivables - Net	24,770,147.81	23,489,723.20
Non-Current Assets Held for Sale		
Other Assets - Net	59,552,728.31	66,872,492.83
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)		
TOTAL ASSETS	1,930,350,742.20	1,955,883,996.82
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/		
Deposit Liabilities	1,538,947,071.17	1,531,077,084.32
Due to Other Banks		
Bills Payable		30,000,000.00
BSP (Rediscounting and Other Advances)		
Interbank Loans Payable		30,000,000.00
Other Borrowings, including Deposit Substitutes		
Bonds Payable-Net		
Unsecured Subordinated Debt - Net		
Redeemable Preferred Shares		
Other Liabilities	24,305,316.31	25,867,439.53
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)		
TOTAL LIABILITIES	1,563,252,387.48	1,586,944,523.85
Stockholders' Equity		
Capital Stock	188,879,800.00	188,879,800.00
Additional Paid-In Capital	26,811,831.00	26,811,831.00
Undivided Profits	10,171,637.03	33,019,233.34
Retained Earnings	142,930,111.69	121,923,633.63
Other Capital Accounts	(1,695,025.00)	(1,695,025.00)
Assigned Capital		
TOTAL STOCKHOLDERS' EQUITY	367,098,354.72	368,939,472.97
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	1,930,350,742.20	1,955,883,996.82
CONTINGENT ACCOUNTS		
Guarantees Issued		
Financial Standby Letters of Credit		
Performance Standby Letters of Credit		
Commercial Letters of Credit		
Trade Related Guarantees		
Commitments	6,388,451.82	7,902,120.59
Spot Foreign Exchange Contracts		
Securities Held Under Custodianship by Bank Proper	1,048.00	941.00
Trust Department Accounts		
Derivatives		
Others		
TOTAL CONTINGENT ACCOUNTS	6,389,499.82	7,903,061.59
FINANCIAL INDICATORS (in %)		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	6.25	8.40
Net NPL Ratio	1.49	3.67
Gross NPL Coverage Ratio	116.76	83.95
Net NPL Coverage Ratio	103.57	74.35
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP		
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related		
Ratio of DOSRI Loans to gross TLP		
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI		
LIQUIDITY		
Liquidity Coverage Ratio 4/		
Net Stable Funding Ratio 4/		
Minimum Liquidity Ratio 5/	100.08	97.87
PROFITABILITY		
Return on Equity (ROE)	11.43	9.37
Return on Assets	2.07	1.66
Net Interest Margin	7.53	6.94
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	26.56	25.45
Tier 1 Capital Ratio	26.56	25.45
CAR	26.85	25.74
LEVERAGE		
Basel III Leverage Ratio 4/		
Deferred Charges not yet Written Down		

Republic of the Philippines)
Tanza, Cavite) S.S.

We, IMELDA D. MONTENEGRO and MARITES T. LUIS of the above-mentioned bank do solemnly swear that all matters set forth in the above Balance Sheet are true and correct to the best of our knowledge and belief.

IMELDA D. MONTENEGRO
Assistant General Manager/Comptroller
SUBSCRIBED AND SWORN to before me this 6th day of MAY, 2024 at Tanza, Cavite, affiants exhibiting their valid identification documents as follows:
Imelda D. Montenegro
Marites T. Luis

MARITES T. LUIS
Accounting Manager
SSS ID No. 03-8049892-1
UMID no. 0111-0693799-5

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ATTY. CESARIO G. GONZALES, JR.
NOTARY PUBLIC
ARPT. NO. TMNP 021-22
UNTIL DECEMBER 31, 2024
PTR NO. CAV 7143430 B, JAN. 02, 2024
ROLL OF ATTORNEYS NO. 56976
I&P LIFETIME NO. 012897 (06-26-2014)
MCLE NO VII-0008863 (02-11-2022)
PROVINCE OF CAVITE