



**BALANCE SHEET**  
**As of December 31, 2018**  
(Head Office and Branches)

**A S S E T S**

	<b>Current Quarter</b>	<b>Previous Quarter</b>
Cash and Cash Items	P 79,075,209.47	P 83,218,915.71
Due from Bangko Sentral ng Pilipinas	1,757,148,127.44	1,737,156,626.03
Due from Other Banks	372,388,874.05	351,903,731.24
Available-for-Sale Financial Asset - Net	173,972,022.14	175,511,607.51
Held-to-Maturity Financial Assets - Net	2,840,243,041.14	2,816,006,107.04
Unquoted Debt Securities Classified as Loans - Net	00.00	00.00
Loans and Receivables - Net	25,502,328,251.39	25,638,352,524.53
<i>Loans and Receivables - Others</i>	<i>23,862,747,858.52</i>	<i>23,034,461,804.22</i>
<i>Loans and Receivables Arising from Repurchase Agreement</i>	<i>1,640,000,000.00</i>	<i>2,660,000,000.00</i>
<i>General Loan Loss Provision</i>	<i>419,607.13</i>	<i>56,109,279.69</i>
Other Financial Assets	589,269,865.03	534,879,405.39
Investment in Associate - Net	1,217,421,384.50	1,137,439,283.80
Bank Premises, Furniture, Fixtures & Equipment - Net	160,828,825.33	164,038,698.00
Real & Other Properties Acquired - Net	221,458,424.41	239,759,139.85
Non-Current Assets Held for Sale	409,314,033.76	390,578,639.23
Other Assets - Net	924,422,206.03	948,893,104.43
<b>TOTAL ASSETS</b>	<b>P 34,247,870,264.69</b>	<b>P 34,217,737,782.56</b>

**L I A B I L I T I E S**

Deposit Liabilities	P 21,487,341,523.17	P 21,684,018,931.26
Bills Payable	400,000,000.00	1,000,000,000.00
Due to Bangko Sentral ng Pilipinas	00.00	00.00
Other Financial Liabilities	2,039,298,559.45	1,996,858,590.41
Other Liabilities	718,741,809.81	587,200,255.68
<b>TOTAL LIABILITIES</b>	<b>P 24,645,381,892.43</b>	<b>P 25,268,077,777.35</b>

**S T O C K H O L D E R S ' E Q U I T Y**

Capital Stock	P 5,000,000,000.00	P 5,000,000,000.00
Other Capital Accounts	2,158,254,276.26	1,525,709,985.21
Retained Earnings	2,444,234,096.00	2,423,950,020.00
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>P 9,602,488,372.26</b>	<b>P 8,949,660,005.21</b>

**TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY** P 34,247,870,264.69 P 34,217,737,782.56

**TOTAL CONTINGENT ACCOUNTS** P 0.00 P 0.00

**A D D I T I O N A L I N F O R M A T I O N**

Gross Total Loan Portfolio (TLP)	P 26,918,540,130.39	P 27,236,677,434.59
Specific Allowance for Credit Losses on the TLP	1,415,792,271.87	1,542,215,630.37
Non-Performing Loans (NPLs)	2,061,100,494.13	2,236,149,315.57
a. Gross NPLs	7.66%	8.21%
b. Ratio of Gross NPLs to Gross TLP (%)	3.69%	3.75%
c. Net NPLs	992,215,631.76	1,021,854,487.93
d. Ratio of Net NPLs to Gross TLP (%)	68.71%	71.48%
e. Ratio of Total Allowance for Credit Losses to Gross NPLs (%)	68.69%	68.97%
f. Ratio of Specific Allowance for Credit Losses on the Gross TLP to Gross NPLs (%)		
Classified Loans & Other Risk Assets, Gross of Allowance for Credit Losses	2,881,553,418.63	3,052,871,165.94
DOSRI Loans and Receivables, gross allowance of credit losses	238,518,893.80	222,864,433.94
Ratio of DOSRI Loans and Receivables, gross allowance for credit losses, To Gross TLP	0.89%	0.82%
Gross Non-Performing DOSRI Loans and Receivables	0.00	0.00
Ratio of Non-performing DOSRI Loans and Receivables to TLP (%)	0.00%	0.00%
Percent Compliance with Magna Carta (%)		
a. 8% Micro and Small Enterprises	8.46%	9.40%
b. 2% Medium Enterprises	2.07%	2.18%
Return on Equity (ROE) (%)	25.65%	25.05%
Capital Adequacy Ratio (CAR) on Solo Basis as prescribed in the existing regulations		
a. Total CAR (%)	22.10%	21.04%
b. Tier 1 CAR (%)	22.10%	21.04%
Deferred Charges not yet Written Down	0.00	0.00
Unbooked Allowance for Credit Losses on Financial Instruments Received	0.00	0.00

I hereby certify that all matters set forth in this Published Balance Sheet are true and correct, to the best of my knowledge and belief.

**LUIS M. CHUA**  
President