

November 15, 2024

Philippine Stock Exchange 9/F PSE Tower, 28th St. cor. 5th Ave. Bonifacio Global City (BGC) Taguig City, Philippines

Attention: ATTY. STEFANIE ANN B. GO

Officer-in-Charge - Disclosure Department

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Dear Atty. Go,

We would like to submit Philippine Savings Bank's Published Statement of Condition ending 30 September 2024.

We hope that you will find everything in order.

Thank you very much.

Very truly yours,

Jose Vicente L. Alde

PHILIPPINE SAVINGS BANK

Metrobank Group

BALANCE SHEET

(Head Office and Branches) As of September 30, 2024

AMOUNT (PER QUARTER)

400570	AMOUNI (PE	
ASSETS	CURRENT	PREVIOUS
ash and Cash Items	2,052,387,908.06	1,825,855,352.18
use from Bangko Sentral ng Pilipinas. sue from Other Central Banks and Banks - Net. inancial Assets at Fair Value through Profit or Loss (FVPL) 1/ inancial Assets at Fair Value through Other Comprehensive Income (FVOCI) - Net sebt Securities at Amortized Cost - Net.	10,600,471,607.60 1,288,326,603.42	7,382,629,684.59 1,544,603,058.52
inancial Assets at Fair Value through Profit or Loss (FVPL) 1/	204,668,668.24 21,251,376,352.54	998,367,315.93 30,273,503,877.61
inancial Assets at Fair Value through Other Comprehensive Income (FVOCI) - Net	21,251,376,352.54 28,151,126,464.28	30,273,503,877.61 29,178,745,330.53
	0.00	0.00 5,500,000,000.00
nterbank Loans Receivable oans and Receivables - Others	7,300,000,000.00 138,312,273,509.36	132,225,647,306.50
oans and Receivables - Others oans and Receivables - Others oans and Receivables Arising from RA/CA/PR/SLB. otal Loan Portfolio (TLP) - Gross	0.00 145 612 273 509 36	3,000,000,000.00 140,725,647,306.50
	145,612,273,509.36 4,400,762,113.80	5.166.131.682.58
otal Loan Portfolio - Net	141,211,511,395.56 883,412,711.09	135,559,515,623.92 898,794,790.30
otal Loan Portfolio - Net quity Investment in Subsidiaries, Associates and Joint Ventures - Net ank Premises, Furniture, Fixture and Equipment - Net. teal and Other Properties Acquired - Net	3,204,056,494.69 2,506,234,755.76	3,212,617,200.43 2,438,733,490.66
	2,792,004.97	3,048,672.41
ion-Current Assets Held for Sale	0.00 5,681,844,777.46	0.00 5,380,574,378.85
other Assets - Net let Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
OTAL ASSETS	217,038,209,743.67	218,696,988,775.93
LIABILITIES		
inancial Liabilities at Fair Value through Profit or Loss (FVPL) 2/	0.00	0.00
Deposit Liabilities Due to Other Banks	166,757,691,459.59 0.00	170,268,567,000.00 0.00
ills Pavable	0.00	0.00
BSP (Rediscounting and Other Advances) Interbank Loans Payable	0.00 0.00	0.00 0.00
Other Deposit Substitutes	0.00	0.00
onds Payable - Net Insecured Subordinated Debt - Net	0.00 0.00	0.00 0.00
Redeemable Preferred Shares	0.00 8,365,807,018.44	0.00 8,040,564,433.89
other Liabilities let Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
OTAL LIABILITIES	175,123,498,478.03	178,309,131,433.89
STOCKHOLDERS' EQUITY		
apital Stock dditional Paid-In Capital	4,268,594,160.00 11,418,563,257.27	4,268,594,160.00 11,418,563,257.27
Individed Profits	3,907,860,188,95	2.477.187.395.73
letained Earnings	23,060,473,598.64 (740,779,939.22)	23,380,618,160.64 (1,157,105,631.60)
ssigned Capital	0.00	0.00
ssigned Capital		
OTAL STOCKHOLDERS' EQUITY	41,914,711,265.64	40,387,857,342.04
OTAL STOCKHOLDERS' EQUITY	41,914,711,265.64	-
OTAL STOCKHOLDERS' EQUITY		40,387,857,342.04 218,696,988,775.93
OTAL STOCKHOLDERS' EQUITYOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	41,914,711,265.64	-
COTAL STOCKHOLDERS' EQUITY COTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Sugarantees lesued	41,914,711,265.64 217,038,209,743.67	218,696,988,775.93
OTAL STOCKHOLDERS' EQUITY OTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Suarantees Issued inancial Standby Letters of Credit erformance Standby Letters of Credit	41,914,711,265.64 217,038,209,743.67 0.00 0.00 30,000,000.00	218,696,988,775.93 0.00 0.00 30,000,000.00
COTAL STOCKHOLDERS' EQUITY COTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued inancial Standby Letters of Credit erformance Standby Letters of Credit commercial Letters of Credit	41,914,711,265.64 217,038,209,743.67 0.00 0.00 30,000,000,000 0.00	218,696,988,775.93 0.00 0.00 30,000,000.00 0.00
COTAL STOCKHOLDERS' EQUITY COTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Suarantees Issued innancial Standby Letters of Credit erformance Standby Letters of Credit innancial Letters of Credit index Related Guarantees innancial Letters of Credit index Related Guarantees innancial Letters of Credit index Related Guarantees innancial Letters in Credit index Related Guarantees innancial Letters in Credit index Related Guarantees innancial Letters in Credit index Related Guarantees in Credit in C	41,914,711,265.64 217,038,209,743.67 0.00 0.00 30,000,000.00 0.00 0.00 0.00 68,719,113.15	218,696,988,775.93 0.00 0.00 30,000,000.00 0.00 0.00 48,519,113.15
COTAL STOCKHOLDERS' EQUITY COTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued inancial Standby Letters of Credit erformance Standby Letters of Credit formercial Letters of Credit rade Related Guarantees formitments foot Foreign Exchange Contracts	41,914,711,265.64 217,038,209,743.67 0.00 0.00 30,000,000.00 0.00 0.00	218,696,988,775.93 0.00 0.00 30,000,000.00 0.00 0.00 48,519,113.15 0.00 0.00
COTAL STOCKHOLDERS' EQUITY COTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Suarantees Issued inancial Standby Letters of Credit erformance Standby Letters of Credit inancial Standby Letters of Credit erformance Standby Letters of Credit inade Related Guarantees inancial Letters of Credit inade Related Guarantees inancial Exchange Contracts in inancial	41,914,711,265.64 217,038,209,743.67 0.00 0.00 30,000,000.00 0.00 0.00 0.00 68,719,113.15 28,015,000.00 0.00 10,425,433,623.28	218,696,988,775.93 0.00 0.00 30,000,000.00 0.00 48,519,113.15 0.00 10,031,895,431.01
OTAL STOCKHOLDERS' EQUITY OTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Buarantees Issued Innancial Standby Letters of Credit Innancial Standby Letters of Credit Innancial	41,914,711,265.64 217,038,209,743.67 0.00 0.00 30,000,000.00 0.00 0.00 68,719,113.15 28,015,000.00 0.00	218,696,988,775.93 0.00 0.00 30,000,000.00 0.00 48,519,113.15 0.00 0.00 10,031,895,431.01 0.00
OTAL STOCKHOLDERS' EQUITY OTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Suarantees Issued innancial Standby Letters of Credit erformance Standby Letters of Credit enformance Standby Letters of Credit enformance Accounts enforced to the commitments pot Foreign Exchange Contracts ecurities Held Under Custodianship by Bank Proper rust Department Accounts lerivatives ethers	41,914,711,265.64 217,038,209,743.67 0.00 0.00 30,000,000.00 0.00 0.00 68,719,113.15 28,015,000.00 0.00 10,425,433,623.28 0.00 1,011,384.23	218,696,988,775.93 0.00 0.00 30,000,000.00 0.00 48,519,113.15 0.00 10,031,895,431.01 0.00 676,593.14
COTAL STOCKHOLDERS' EQUITY COTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Innancial Standby Letters of Credit Innancial Standby Letters o	41,914,711,265.64 217,038,209,743.67 0.00 0.00 30,000,000.00 0.00 68,719,113.15 28,015,000.00 0.00 10,425,433,623.28 0.00	218,696,988,775.93 0.00 0.00 30,000,000.00 0.00 48,519,113.15 0.00 10,031,895,431.01 0.00 676,593.14
COTAL STOCKHOLDERS' EQUITY COTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Suarantees Issued inancial Standby Letters of Credit erformance Standby Letters of Credit commercial Letters of Credit rade Related Guarantees iomnitments ipot Foreign Exchange Contracts eccurities Held Under Custodianship by Bank Proper rust Department Accounts erivatives inters COTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %)	41,914,711,265.64 217,038,209,743.67 0.00 0.00 30,000,000.00 0.00 0.00 68,719,113.15 28,015,000.00 0.00 10,425,433,623.28 0.00 1,011,384.23	218,696,988,775.93 0.00 0.00 30,000,000.00 0.00 48,519,113.15 0.00 10,031,895,431.01 0.00 676,593.14
COTAL STOCKHOLDERS' EQUITY COTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued inancial Standby Letters of Credit erformance Standby Letters of Credit commercial Letters of Credit rade Related Guarantees commitments pot Foreign Exchange Contracts eccurities Held Under Custodianship by Bank Proper rust Department Accounts lerivatives others COTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY	41,914,711,265.64 217,038,209,743.67 0.00 0.00 30,000,000.00 0.00 68,719,113.15 28,015,000.00 10,425,433,623.28 0.00 1,011,384.23 10,553,179,120.66	218,696,988,775.93 0.00 0.00 30,000,000.00 0.00 48,519,113.15 0.00 10,031,895,431.01 0.00 676,593.14 10,111,091,137.30
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COTAL STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Suarantees Issued inancial Standby Letters of Credit erformance Standby Letters of Credit erformance Standby Letters of Credit erformance Standby Letters of Credit erformercial Letters of Credit erfo	41,914,711,265.64 217,038,209,743.67 0.00 0.00 30,000,000.00 0.00 68,719,113.15 28,015,000.00 10,425,433,623.28 0.00 1,011,384.23 10,553,179,120.66	218,696,988,775.93 0.00 0.00 30,000,000.00 0.00 48,519,113.15 0.00 10,031,895,431.01 0.00 676,593.14 10,111,091,137.30 2.89 % 1.63 % 126.93 %
COTAL STOCKHOLDERS' EQUITY COTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Suarantees Issued inancial Standby Letters of Credit erformance Standby Letters of Credit commercial Letters of Credit rade Related Guarantees commitments pot Foreign Exchange Contracts recurrities Held Under Custodianship by Bank Proper rust Department Accounts lerivatives OTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY OGross Non-Performing Loans (NPL) Ratio Net NPL Ratio OGROSS NPL Coverage Ratio Net NPL Coverage Ratio	41,914,711,265.64 217,038,209,743.67 0.00 0.00 30,000,000.00 0.00 68,719,113.15 28,015,000.00 10,425,433,623.28 0.00 1,011,384.23 10,553,179,120.66	218,696,988,775.93 0.00 0.00 30,000,000.00 0.00 48,519,113.15 0.00 10,031,895,431.01 0.00 676,593.14 10,111,091,137.30 2.89 % 1.63 % 126.93 %
COTAL STOCKHOLDERS' EQUITY COTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Suarantees Issued inancial Standby Letters of Credit erformance Standby Letters of Credit rade Related Guarantees commitments pot Foreign Exchange Contracts ecurities Held Under Custodianship by Bank Proper rust Department Accounts Perivatives COTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY OGross Non-Performing Loans (NPL) Ratio Net NPL Ratio OGROSS NPL Coverage Ratio RELATED PARTY TRANSACTIONS	41,914,711,265.64 217,038,209,743.67 0.00 0.00 30,000,000.00 0.00 68,719,113.15 28,015,000.00 10,425,433,623.28 0.00 1,011,384.23 10,553,179,120.66 2.78 % 1.65 % 108.71 % 66.30 %	218,696,988,775.93 0.00 0.00 30,000,000.00 0.00 48,519,113.15 0.00 10,031,895,431.01 0.00 676,593.14 10,111,091,137.30 2.89 % 1.63 % 126.93 % 68.58 %
COTAL STOCKHOLDERS' EQUITY COTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued inancial Standby Letters of Credit reformance Standby Letters of Credit reformance Standby Letters of Credit rade Related Guarantees commitments pot Foreign Exchange Contracts recurities Held Under Custodianship by Bank Proper rust Department Accounts letervatives Pithers COTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) USSET QUALITY Of Gross Non-Performing Loans (NPL) Ratio Of STOSS NON-Performing Loans (NPL) Ratio Of Net NPL Ratio Of STOSS NON-Performing Loans (NPL) Ratio Of STOSS NON-Performing Loans (NPL) Ratio Of STOSS NON-Performing Loans (NPL) Ratio Of Non-Performing Loans (NPL) Ratio Of Non-Performing Loans (NPL) Ratio Of Ratio of Loans to Related Parties to Total Loans to Related Parties	41,914,711,265.64 217,038,209,743.67 0.00 0.00 30,000,000.00 0.00 68,719,113.15 28,015,000.00 10,425,433,623.28 0.00 1,011,384.23 10,553,179,120.66	218,696,988,775.93 0.00 0.00 30,000,000.00 0.00 48,519,113.15 0.00 10,031,895,431.01 0.00 676,593.14 10,111,091,137.30 2.89 % 1.63 % 126.93 % 68.58 %
OTAL STOCKHOLDERS' EQUITY OTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS GUARANTEES Issued Inancial Standby Letters of Credit erformance Standby Letters of Credit rade Related Guarantees Inancial Letters of Credit Inancial Extended Guarantees Inancial Extended	41,914,711,265.64 217,038,209,743.67 0.00 0.00 0.00 30,000,000.00 0.00 68,719,113.15 28,015,000.00 10,425,433,623.28 0.00 1,011,384.23 10,553,179,120.66 2.78 % 1.65 % 108.71 % 66.30 % 0.05 % 0.00 % 0.13 %	218,696,988,775.93 0.00 0.00 30,000,000.00 0.00 48,519,113.15 0.00 10,031,895,431.01 0.00 676,593.14 10,111,091,137.30 2.89 % 1.63 % 126.93 % 68.58 % 0.67 % 0.00 0.01 %
COTAL STOCKHOLDERS' EQUITY COTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Suarantees Issued inancial Standby Letters of Credit erformance Standby Letters of Credit commercial Letters of Credit rade Related Guarantees inancial Standby Letters of Credit commercial Letters of Credit rade Related Guarantees ecurities Held Under Custodianship by Bank Proper rust Department Accounts lerivatives Pithers COTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY (Gross Non-Performing Loans (NPL) Ratio) Net NPL Ratio) Gross NPL Coverage Ratio) Net NPL Ratio (Gross NPL Coverage Ratio) Net NPL Coverage Ratio) Ratio of Loans to Related Parties to Gross TLP) Ratio of Loans to Related Parties to Total Loans to Related Parties) Ratio of DOSRI Loans to Gross TLP) Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	41,914,711,265.64 217,038,209,743.67 0.00 0.00 30,000,000.00 0.00 68,719,113.15 28,015,000.00 0.00 10,425,433,623.28 0.00 1,011,384.23 10,553,179,120.66 2.78 % 1.65 % 108.71 % 66.30 % 0.65 % 0.00 %	218,696,988,775.93 0.00 0.00 30,000,000.00 48,519,113.15 0.00 10,031,895,431.01 0.00 676,593.14 10,111,091,137.30 2.89 % 1.63 % 126.93 % 68.58 % 0.67 % 0.00 0.13 %
OTAL STOCKHOLDERS' EQUITY OTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Innancial Standby Letters of Credit Innancial Standby Letters of C	41,914,711,265.64 217,038,209,743.67 0.00 0.00 0.00 30,000,000.00 0.00 68,719,113.15 28,015,000.00 10,425,433,623.28 0.00 1,011,384.23 10,553,179,120.66 2.78 % 1.65 % 108.71 % 66.30 % 0.65 % 0.00 % 0.13 % 0.00 %	218,696,988,775.93 0.00 0.00 30,000,000.00 0.00 48,519,113.15 0.00 10,031,895,431.01 0.00 676,593.14 10,111,091,137.30 2.89 % 1.63 % 126.93 % 68.58 % 0.67 % 0.00 % 0.13 % 0.00 %
COTAL STOCKHOLDERS' EQUITY COTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Buarantees Issued Inancial Standby Letters of Credit Inancial Standby Letters Credit Inancial Standby Letters Of Credit Inancial Stan	41,914,711,265.64 217,038,209,743.67 0.00 0.00 30,000,000.00 0.00 0.00 68,719,113.15 28,015,000.00 10,425,433,623.28 0.00 1,011,384.23 10,553,179,120.66 2.78 % 1.65 % 108.71 % 66.30 % 0.05 % 0.00 % 0.13 % 0.00 %	218,696,988,775.93 0.00 0.00 30,000,000.00 0.00 48,519,113.15 0.00 10,031,895,431.01 0.00 676,593.14 10,111,091,137.30 2.89 % 1.63 % 126.93 % 68.58 % 0.67 % 0.00 % 0.13 % 0.00 %
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COTAL STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Suarantees Issued inancial Standby Letters of Credit erformance Standby Letters of Credit inancial Standby Letters of Credit erformance Standby Letters of Credit inade Related Guarantees commitments pot Foreign Exchange Contracts ecurities Held Under Custodianship by Bank Proper rust Department Accounts lerivatives erivatives COTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) INSET QUALITY OGROSS Non-Performing Loans (NPL) Ratio Net NPL Ratio ONET NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Patio of Loans to Related Parties to Gross TLP Patio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Patio of Non-Performing DOSRI Loans to Total Loans to DOSRI IQUIDITY Liquidity Coverage Ratio 3/ Net Stable Funding Ratio 3/ Minimum Liquidity Ratio 4/ PROFITABILTY	41,914,711,265.64 217,038,209,743.67 0.00 0.00 30,000,000.00 0.00 68,719,113.15 28,015,000.00 10,425,433,623.28 0.00 1,011,384.23 10,553,179,120.66 2.78 % 1.65 % 108.71 % 66.30 % 0.065 % 0.00 % 0.13 % 0.00 % 247.32 % 133.24 %	218,696,988,775.93 0.00 0.00 30,000,000.00 0.00 48,519,113.15 0.00 10,031,895,431.01 0.00 676,593.14 10,111,091,137.30 2.89 % 1.63 % 126.93 % 68.58 % 0.67 % 0.00 % 0.13 % 0.00 % 229.07 % 137.68 %
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COTAL STOCKHOLDERS' EQUITY COTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Suarantees Issued inancial Standby Letters of Credit ferformance Standby Letters of Credit commercial Letters of Credit rade Related Guarantees iommitments pot Foreign Exchange Contracts ecurities Held Under Custodianship by Bank Proper rust Department Accounts rust Department Accounts rust Department Accounts rerivatives OTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) SSET QUALITY O Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio O Fores Non-Performing Loans (NPL) Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS I Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI IQUIDITY I Liquidity Coverage Ratio 3/ Net Steble Funding Ratio 3/ Net Steble Funding Ratio 3/ Net Steble Funding Ratio 4/ RROFITABILTY Return on Equity (ROE) Return on Assets	41,914,711,265.64 217,038,209,743.67 0.00 0.00 30,000,000.00 0.00 68,719,113.15 28,015,000.00 10,425,433,623.28 0.00 1,011,384.23 10,553,179,120.66 2.78 % 1.65 % 108.71 % 66.30 % 0.65 % 0.00 % 0.13 % 0.00 % 133.24 % 0.00 % 13.03 % 2.56 %	218,696,988,775.93 0.00 0.00 30,000,000.00 48,519,113.15 0.00 10,031,895,431.01 0.00 676,593.14 10,111,091,137.30 2.89 % 1.63 % 126.93 % 68.58 % 0.67 % 0.00 % 0.13 % 0.00 % 137.68 % 0.00 %
CONTINGENT ACCOUNTS Buarantees Issued. Inancial Standby Letters of Credit Inancial Letters of Credit Inancial Letters of Credit Inancial Standby Letters Inancial Standby	41,914,711,265.64 217,038,209,743.67 0.00 0.00 30,000,000.00 0.00 68,719,113.15 28,015,000.00 10,425,433,623.28 0.00 1,011,384.23 10,553,179,120.66 2.78 % 1.65 % 108.71 % 66.30 % 0.65 % 0.00 % 0.13 % 0.00 % 133.24 % 0.00 %	218,696,988,775.93 0.00 0.00 30,000,000.00 0.00 48,519,113.15 0.00 10,031,895,431.01 0.00 676,593.14 10,111,091,137.30 2.89 % 1.63 % 126.93 % 68.58 % 0.67 % 0.00 % 0.13 % 0.00 % 137.68 % 0.00 %
COTAL STOCKHOLDERS' EQUITY OTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued inancial Standby Letters of Credit cerformance Standby Letters of Credit commercial Letters of Credit rade Related Guarantees inomitiments pot Foreign Exchange Contracts ecurities Held Under Custodianship by Bank Proper rust Department Accounts letivatives Pithers OTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) SSET QUALITY) Gross Non-Performing Loans (NPL) Ratio) Net NPL Ratio) Gross NPL Coverage Ratio) Net NPL Coverage Ratio) Net NPL Coverage Ratio) Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties) Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI IQUIDITY) (Iquidity Coverage Ratio 3/) Net Stable Funding Ratio 3/) Net Stable Funding Ratio 3/) Minimum Liquidity Ratio 4/ PROFITABILTY REFUNDANCE REPUTAL ADEQUACY	41,914,711,265.64 217,038,209,743.67 0.00 0.00 30,000,000.00 0.00 68,719,113.15 28,015,000.00 10,425,433,623.28 0.00 1,011,384.23 10,553,179,120.66 2.78 % 1.65 % 108.71 % 66.30 % 0.65 % 0.00 % 0.13 % 0.00 % 0.13 % 0.00 % 133.24 % 0.00 % 13.03 % 2.56 % 5.94%	218,696,988,775.93 0.00 0.00 30,000,000.00 48,519,113.15 0.00 10,031,895,431.01 0.00 676,593.14 10,111,091,137.30 2.89 % 1.63 % 126.93 % 68.58 % 0.67 % 0.00 % 0.13 % 0.00 % 137.68 % 0.00 % 12.56 % 2.40 % 5.82 %
COTAL STOCKHOLDERS' EQUITY OTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued inancial Standby Letters of Credit cerformance Standby Letters of Credit commercial Letters of Credit rade Related Guarantees ionmitments pot Foreign Exchange Contracts cecurities Held Under Custodianship by Bank Proper rust Department Accounts letivatives Pithers OTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) INSSET QUALITY O Gross Non-Performing Loans (NPL) Ratio O Met NPL Ratio O Gross NPL Coverage Ratio RELATED PARTY TRANSACTIONS O Ratio of Loans to Related Parties to Gross TLP O Ratio of Non-Performing DosRI Loans to Related Parties Ratio of Non-Performing DOSRI Loans to Total Loans to Related Parties (RICATED PARTY TRANSACTIONS) O Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI IQUIDITY O Liquidity Coverage Ratio 3/ O Net Stable Funding Ratio 3/ O Net Stable Funding Ratio 3/ O Met Interest Margin CAPITAL ADEQUACY O Common Equity Fire 1 Ratio 3/ O Tier 1 Capital Ratio	41,914,711,265.64 217,038,209,743.67 0.00 0.00 0.00 30,000,000.00 0.00 68,719,113.15 28,015,000.00 10,425,433,623.28 0.00 1,011,384.23 10,553,179,120.66 2.78 % 1.65 % 108.71 % 66.30 % 0.00 % 0.13 % 0.00 % 0.13 % 0.00 % 13.03 % 247.32 % 133.24 % 0.00 % 13.03 % 2.56 % 5.94%	218,696,988,775.93 0.00 0.00 30,000,000.00 0.00 48,519,113.15 0.00 676,593.14 10,111,091,137.30 2.89 % 1.63 % 126.93 % 68.58 % 0.67 % 0.00 % 0.13 % 0.00 % 0.13 % 0.00 % 137.68 % 0.00 % 12.56 % 2.40 % 5.82 %
COTAL STOCKHOLDERS' EQUITY COTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Buarantees Issued inancial Standby Letters of Credit cerformance Standby Letters of Credit index Related Guarantees inomerical Letters of Credit rade Related Guarantees inomitiments pot Foreign Exchange Contracts ecurities Pleid Under Custodianship by Bank Proper rust Department Accounts letivatives Pithers COTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) INSET QUALITY () Gross Non-Performing Loans (NPL) Ratio () Met NPL Ratio () Gross NPL Coverage Ratio () Net NPL Coverage Ratio () Net NPL Coverage Ratio () Ratio of Loans to Related Parties to Gross TLP () Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties () Ratio of DOSRI Loans to Gross TLP () Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI JIQUIDITY () Liquidity Coverage Ratio 3/ () Net Stable Funding Ratio 3/ () Minimum Liquidity Ratio 4/ ROFITABILTY () Return on Equity (ROE) () Return on Assets () Net Interest Margin () CAPITAL ADEQUACY () Common Equity Tier 1 Ratio 3/	41,914,711,265.64 217,038,209,743.67 0.00 0.00 30,000,000.00 0.00 0.00 68,719,113.15 28,015,000.00 10,425,433,623.28 0.00 1,011,384.23 10,553,179,120.66 2.78 % 1.65 % 108.71 % 66.30 % 0.65 % 0.00 % 0.13 % 0.00 % 247.32 % 133.24 % 0.00 % 13.03 % 2.56 % 5.94%	218,696,988,775.93 0.00 0.00 30,000,000.00 0.00 48,519,113.15 0.00 10,031,895,431.01 0.00 676,593.14 10,111,091,137.30 2.89 % 1.63 % 126.93 % 68.58 % 0.67 % 0.00 % 0.13 % 0.00 % 0.13 % 0.00 % 137.68 % 0.00 % 12.56 % 2.40 % 5.82 %
COTAL STOCKHOLDERS' EQUITY OTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued inancial Standby Letters of Credit cerformance Standby Letters of Credit commercial Letters of Credit rade Related Guarantees ionmitments pot Foreign Exchange Contracts cecurities Held Under Custodianship by Bank Proper rust Department Accounts letivatives Pithers OTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) INSSET QUALITY O Gross Non-Performing Loans (NPL) Ratio O Met NPL Ratio O Gross NPL Coverage Ratio RELATED PARTY TRANSACTIONS O Ratio of Loans to Related Parties to Gross TLP O Ratio of Non-Performing DosRI Loans to Related Parties Ratio of Non-Performing DOSRI Loans to Total Loans to Related Parties (RICATED PARTY TRANSACTIONS) O Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI IQUIDITY O Liquidity Coverage Ratio 3/ O Net Stable Funding Ratio 3/ O Net Stable Funding Ratio 3/ O Met Interest Margin CAPITAL ADEQUACY O Common Equity Fire 1 Ratio 3/ O Tier 1 Capital Ratio	41,914,711,265.64 217,038,209,743.67 0.00 0.00 0.00 30,000,000.00 0.00 68,719,113.15 28,015,000.00 10,425,433,623.28 0.00 1,011,384.23 10,553,179,120.66 2.78 % 1.65 % 108.71 % 66.30 % 0.00 % 0.13 % 0.00 % 0.13 % 0.00 % 13.03 % 247.32 % 133.24 % 0.00 % 13.03 % 2.56 % 5.94%	218,696,988,775.93 0,00 0,00 30,000,000,00 0,00 0,00 48,519,113.15 0,00 10,031,895,431.01 0,00 676,593.14 10,111,091,137.30 2.89 % 1.63 % 126,93 % 68.58 % 0.67 % 0,00 % 0.13 % 0,00 % 137.68 % 0,00 % 12.56 % 2.40 % 5.82 %

- 1/ This account is comprised of Financial Assets Held for Trading (HFT), Debt Securities Designated at FVPL, and Other Financial Assets Mandatorily Measured at FVPL.
- 2/ This account is comprised of Financial Liabilities Held for Trading, and Financial Liabilities Designated at FVPL.
- 3/ Only applicable to All Universal and Commercial Banks and their subsidiary banks.
- 4/ Only applicable to All Stand-alone TBs, RBs, and CoopBanks

We, <u>LEAH M. ZAMORA and JOSE VICENTE L. ALDE</u> 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.

(Sgd.) LEAH M. ZAMORA Controller (Sgd.) JOSE VICENTE L. ALDE President