Philippines

BALANCE SHEET

(Head Office and Branches) As of March 31, 2025

CONSOLIDATED BALANCE SHEET

(Banks and Financial Subsidiaries) As of March 31, 2025

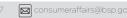
ASSETS	Current Quarter	Previous Quarter	ASSETS	Current Quarter	Previous Quarter
Cash and Cash Items	₱ 13,724,890,368.01	P 20,522,257,560.96	Cash and Cash Items	₱ 13,964,230,381.05 ₽	20,585,909,844.05
Due from Bangko Sentral ng Pilipinas	49,773,232,273.82	55,128,315,996.81	Due from Bangko Sentral ng Pilipinas	49,773,232,273.82	55,128,315,996.81
Due from Other Central Banks and Banks - Net	11,823,144,559.63	13,104,909,122.40	Due from Other Central Banks and Banks - Net	21,466,985,244.26	21,714,025,868.75
Financial Assets at Fair Value through	25,938,550,839.80	17,790,014,829.46	Financial Assets at Fair Value through	26,094,171,691.28	17,940,857,162.47
Profit or Loss (FVPL) Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	224,852,860,715.03	209,439,361,693.01	Profit or Loss (FVPL) Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	226,885,491,563.59	210,084,370,190.09
Debt Securities at Amortized Cost - Net	112,378,595,088.55	112,589,358,293.05	Debt Securities at Amortized Cost - Net	112,589,221,287.31	112,971,345,206.19
Interbank Loans Receivable	19,417,732,933.91	21,257,678,692.11	Interbank Loans Receivable	20,825,109,021.42	22,763,252,357.49
Loans and Receivables - Others	671,325,022,710.03	651,002,468,237.52	Loans and Receivables - Others	684,019,364,717.76	664,815,497,423.31
Loans and Receivables Arising from	96,203,312,258.35	103,526,358,744.12	Loans and Receivables Arising from	96,203,312,258.35	103,526,358,744.12
RA/CA/PR/SLB			RA/CA/PR/SLB		
Total Loan Portfolio (TLP) - Gross	786,946,067,902.29	775,786,505,673.75	Total Loan Portfolio (TLP) - Gross	801,047,785,997.53	791,105,108,524.92
Allowance for Credit Losses	38,493,855,278.43	38,545,668,952.86	Allowance for Credit Losses	38,762,705,820.41	38,790,577,634.57
Total Loan Portfolio - Net	748,452,212,623.86	737,240,836,720.89	Total Loan Portfolio - Net	762,285,080,177.12	752,314,530,890.35
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	22,325,780,459.42	22,293,211,494.97	Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	4,007,892,683.27	3,981,489,044.19
Bank Premises, Furniture, Fixture and Equipment - Net	9,645,700,488.24	9,679,342,681.53	Bank Premises, Furniture, Fixture and Equipment - Net	10,501,862,824.84	10,501,985,882.38
Real and Other Properties Acquired - Net	10,082,242,053.69	9,859,467,117.99	Real and Other Properties Acquired - Net	10,619,173,790.47	10,409,352,122.27
Sales Contract Receivables - Net	815,362,338.76	840,773,244.38	Sales Contract Receivables - Net	829,910,406.42	856,361,739.16
Other Assets - Net	57,512,811,441.25	44,562,333,741.46	Other Assets - Net	59,896,581,331.88	47,084,418,180.50
TOTAL ASSETS	P 1,287,325,383,250.06	P 1,253,050,182,496.91	TOTAL ASSETS	P 1,298,913,833,655.31 F	1,263,572,962,127.21
LIABILITIES			LIABILITIES		
Financial Liabilities at Fair Value through	₱ 1,223,113,407.43	P 915,665,638.82	Financial Liabilities at Fair Value through	₱ 1,223,210,783.51 ₽	918,025,378.77
Profit or Loss (FVPL)	1,220,110,407.40	313,003,030.02	Profit or Loss (FVPL)	1,223,210,703.31	310,023,370.77
Deposit Liabilities	983,175,080,831.39	967,245,175,824.16	Deposit Liabilities	988,251,865,038.49	971,672,147,257.43
Due to Other Banks	2,354,990,287.78	3,377,399,162.17	Due to Other Banks	2,534,856,612.06	3,553,699,973.01
Bills Payable	14,810,801,270.53	14,152,442,001.91	Bills Payable	14,810,801,270.53	14,152,442,001.91
Interbank Loans Payable Other Borrowings, including Deposit	1,143,419,793.48	1,813,047,673.56	Interbank Loans Payable Other Borrowings, including Deposit	1,143,419,793.48	1,813,047,673.56
Substitutes	13,667,381,477.05	12,339,394,328.35	Substitutes	13,667,381,477.05	12,339,394,328.35
Bonds Payable-Net	17,117,300,003.24	17,304,420,760.15	Bonds Payable-Net	17,117,300,003.24	17,304,420,760.15
Other Liabilities	59,468,598,078.53	45,001,497,825.21	Other Liabilities	61,170,034,566.76	46,310,477,475.15
TOTAL LIABILITIES	P 1,078,149,883,878.90	P 1,047,996,601,212.42	TOTAL LIABILITIES	P 1,085,108,068,274.59	1,053,911,212,846.42
STOCKHOLDERS' EQUITY			STOCKHOLDERS' EQUITY		
STOCKHOLDERS EGOITT			STOCKHOLDERS EGOTT		
Capital Stock	₱ 61,030,594,000.00		Capital Stock	₱ 61,030,594,000.00 F	
Additional Paid-In Capital	32,106,559,973.62	32,106,559,973.62	Additional Paid-In Capital	32,106,559,973.62	32,106,559,973.62
Undivided Profits Retained Earnings	6,066,470,018.45 108,130,376,743.52	0.00 111,448,260,615.20	Undivided Profits Retained Earnings	6,113,978,278.12 107,119,786,650.24	0.00 110,504,011,425.58
Other Capital Accounts	1,841,498,635.57	468,166,695.67	Other Capital Accounts	7,434,846,478.74	6,020,583,881.59
TOTAL STOCKHOLDER'S EQUITY	209,175,499,371.16	205,053,581,284.49	TOTAL STOCKHOLDER'S EQUITY	213,805,765,380.72	209,661,749,280.79
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 1,287,325,383,250.06	P 1,253,050,182,496.91	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 1,298,913,833,655.31 F	1,263,572,962,127.21
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY			TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY		1,263,572,962,127.21
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS	P 1,287,325,383,250.06	P 1,253,050,182,496.91	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS	P 1,298,913,833,655.31 F	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued	P 1,287,325,383,250.06 P 12,813,946.72	P 1,253,050,182,496.91 P 21,283,743.24	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued	P 1,298,913,833,655.31 F	21,283,743.24
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit	P 1,287,325,383,250.06 P 12,813,946.72 43,095,352,475.13	P 1,253,050,182,496.91 P 21,283,743.24 43,666,567,604.56	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit	P 1,298,913,833,655.31	21,283,743.24 43,936,540,301.40
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit	P 12,813,946.72 43,095,352,475.13 30,560,843,781.13	P 1,253,050,182,496.91 P 21,283,743.24 43,666,567,604.56 33,826,780,671.45	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit	P 1,298,913,833,655.31	21,283,743.24 43,936,540,301.40 33,826,780,671.45
CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit	P 1,287,325,383,250.06 P 12,813,946.72 43,095,352,475.13	P 1,253,050,182,496.91 P 21,283,743.24 43,666,567,604.56 33,826,780,671.45 11,309,621,595.55	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit	P 1,298,913,833,655.31	21,283,743.24 43,936,540,301.40 33,826,780,671.45 11,309,621,595.55
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit	P 12,813,946.72 43,095,352,475.13 30,560,843,781.13 11,300,794,989.45	P 1,253,050,182,496.91 P 21,283,743.24 43,666,567,604.56 33,826,780,671.45	CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit	P 1,298,913,833,655.31	21,283,743.24 43,936,540,301.40 33,826,780,671.45
CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees	P 12,813,946.72 43,095,352,475.13 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88	P 1,253,050,182,496.91 P 21,283,743.24 43,666,567,604.56 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02	CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees	P 12,813,946.72 F 43,267,207,880.69 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88	21,283,743.24 43,936,540,301.40 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02
CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments	P 12,813,946.72 43,095,352,475.13 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44	P 1,253,050,182,496.91 P 21,283,743.24 43,666,567,604.56 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08	CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments	P 1,298,913,833,655.31 P 12,813,946.72 F 43,267,207,880.69 30,560,845,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44	21,283,743.24 43,936,540,301.40 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08
CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives	P 1,287,325,383,250.06 P 12,813,946.72 43,095,352,475.13 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 211,225,963,218.18	P 1,253,050,182,496.91 P 21,283,743.24 43,666,567,604.56 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 126,839,248,165.90	CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives	P 1,298,913,833,655.31 P 1,298,913,833,655.31 P 12,813,946.72 P 43,267,207,880.69 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 216,598,657,173.77	21,283,743.24 43,936,540,301.40 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 132,737,169,391.16
CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others	P 1,287,325,383,250.06 P 12,813,946.72 43,095,352,475.13 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 211,225,963,218.18 34,542,078,229.02	P 1,253,050,182,496.91 P 21,283,743.24 43,666,567,604.56 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 126,839,248,165.90 28,532,513,873.04	CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others	P 1,298,913,833,655.31 P 1,298,913,833,655.31 P 12,813,946.72 P 43,267,207,880.69 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 216,598,657,173.77 34,893,635,185.24	21,283,743.24 43,936,540,301.40 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 132,737,169,391.16 28,712,464,312.38
CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives	P 1,287,325,383,250.06 P 12,813,946.72 43,095,352,475.13 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 211,225,963,218.18	P 1,253,050,182,496.91 P 21,283,743.24 43,666,567,604.56 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 126,839,248,165.90	CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives	P 1,298,913,833,655.31 P 1,298,913,833,655.31 P 12,813,946.72 P 43,267,207,880.69 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 216,598,657,173.77	21,283,743.24 43,936,540,301.40 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 132,737,169,391.16 28,712,464,312.38
CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others	P 1,287,325,383,250.06 P 12,813,946.72 43,095,352,475.13 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 211,225,963,218.18 34,542,078,229.02	P 1,253,050,182,496.91 P 21,283,743.24 43,666,567,604.56 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 126,839,248,165.90 28,532,513,873.04	CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others	P 1,298,913,833,655.31 P 1,298,913,833,655.31 P 12,813,946.72 P 43,267,207,880.69 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 216,598,657,173.77 34,893,635,185.24	21,283,743.24 43,936,540,301.40 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 132,737,169,391.16 28,712,464,312.38
CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS	P 1,287,325,383,250.06 P 12,813,946.72 43,095,352,475.13 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 211,225,963,218.18 34,542,078,229.02	P 1,253,050,182,496.91 P 21,283,743.24 43,666,567,604.56 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 126,839,248,165.90 28,532,513,873.04	CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS	P 1,298,913,833,655.31 P 1,298,913,833,655.31 P 12,813,946.72 P 43,267,207,880.69 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 216,598,657,173.77 34,893,635,185.24	21,283,743.24 43,936,540,301.40 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 132,737,169,391.16 28,712,464,312.38
CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio	P 1,287,325,383,250.06 P 12,813,946.72 43,095,352,475.13 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 211,225,963,218.18 34,542,078,229.02 P 615,386,565,026.90	P 1,253,050,182,496.91 P 21,283,743.24 43,666,567,604.56 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 126,839,248,165.90 28,532,513,873.04 P 511,217,382,895.70	CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio	P 1,298,913,833,655.31 P 12,813,946.72 P 43,267,207,880.69 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 216,598,657,173.77 34,893,635,185.24 P 621,282,671,344.27 P	21,283,743.24 43,936,540,301.40 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 132,737,169,391.16 28,712,464,312.38 517,565,227,257.14
CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio	P 1,287,325,383,250.06 P 12,813,946.72 43,095,352,475.13 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 211,225,963,218.18 34,542,078,229.02 P 615,386,565,026.90	P 1,253,050,182,496.91 21,283,743.24 43,666,567,604.56 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 126,839,248,165.90 28,532,513,873.04 P 511,217,382,895.70	CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio	P 1,298,913,833,655.31 P 1,298,913,833,655.31 P 12,813,946.72 P 43,267,207,880.69 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 216,598,657,173.77 34,893,635,185.24 P 621,282,671,344.27 F	21,283,743.24 43,936,540,301.40 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 132,737,169,391.16 28,712,464,312.38 517,565,227,257.14
CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio	P 12,813,946.72 43,095,352,475.13 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 211,225,963,218.18 34,542,078,229.02 P 615,386,565,026.90 5.54 1.66 88.27	P 1,253,050,182,496.91 P 21,283,743.24 43,666,567,604.56 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 126,839,248,165.90 28,532,513,873.04 P 511,217,382,895.70 5.72 1.77 86.91	CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio	P 1,298,913,833,655.31 P 12,813,946.72 P 43,267,207,880.69 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 216,598,657,173.77 34,893,635,185.24 P 621,282,671,344.27 F 5.52 1.70 87.65	21,283,743.24 43,936,540,301.40 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 132,737,169,391.16 28,712,464,312.38 517,565,227,257.14
CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio	P 1,287,325,383,250.06 P 12,813,946.72 43,095,352,475.13 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 211,225,963,218.18 34,542,078,229.02 P 615,386,565,026.90	P 1,253,050,182,496.91 21,283,743.24 43,666,567,604.56 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 126,839,248,165.90 28,532,513,873.04 P 511,217,382,895.70	CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio	P 1,298,913,833,655.31 P 1,298,913,833,655.31 P 12,813,946.72 P 43,267,207,880.69 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 216,598,657,173.77 34,893,635,185.24 P 621,282,671,344.27 F	21,283,743.24 43,936,540,301.40 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 132,737,169,391.16 28,712,464,312.38 517,565,227,257.14
CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS	P 1,287,325,383,250.06 P 12,813,946.72 43,095,352,475.13 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 211,225,963,218.18 34,542,078,229.02 P 615,386,565,026.90	P 1,253,050,182,496.91 P 21,283,743.24 43,666,567,604.56 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 126,839,248,165.90 28,532,513,873.04 P 511,217,382,895.70 5.72 1.77 86,91 77.56	CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS	P 1,298,913,833,655.31 P 12,813,946.72 F 43,267,207,880.69 30,560,845,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 216,598,657,173.77 34,893,635,185.24 P 621,282,671,344.27 F 5.52 1.70 87.65 78.04	21,283,743.24 43,936,540,301.40 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 132,737,169,391.16 28,712,464,312.38 517,565,227,257.14
CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio	P 12,813,946.72 43,095,352,475.13 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 211,225,963,218.18 34,542,078,229.02 P 615,386,565,026.90 5.54 1.66 88.27	P 1,253,050,182,496.91 P 21,283,743.24 43,666,567,604.56 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 126,839,248,165.90 28,532,513,873.04 P 511,217,382,895.70 5.72 1.77 86.91	CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio	P 1,298,913,833,655.31 P 12,813,946.72 P 43,267,207,880.69 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 216,598,657,173.77 34,893,635,185.24 P 621,282,671,344.27 F 5.52 1.70 87.65	21,283,743.24 43,936,540,301.40 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 132,737,169,391.16 28,712,464,312.38 517,565,227,257.14
CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related	P 1,287,325,383,250.06 P 12,813,946.72 43,095,352,475.13 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 211,225,963,218.18 34,542,078,229.02 P 615,386,565,026.90	P 1,253,050,182,496.91 P 21,283,743.24 43,666,567,604.56 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 126,839,248,165.90 28,532,513,873.04 P 511,217,382,895.70 5.72 1.77 86,91 77.56	CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related	P 1,298,913,833,655.31 P 12,813,946.72 F 43,267,207,880.69 30,560,845,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 216,598,657,173.77 34,893,635,185.24 P 621,282,671,344.27 F 5.52 1.70 87.65 78.04	21,283,743.24 43,936,540,301.40 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 132,737,169,391.16 28,712,464,312.38 517,565,227,257.14
CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to Gross To Toll Content of Related Parties to Total Loans to Related Parties to Total Loans to Related Parties to Total Loans to Related	P 1,287,325,383,250.06 P 12,813,946.72 43,095,352,475.13 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 211,225,963,218.18 34,542,078,229.02 P 615,386,565,026.90 5.54 1.66 88.27 78.78	P 1,253,050,182,496.91 P 21,283,743.24 43,666,567,604.56 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 126,839,248,165.90 28,532,513,873.04 P 511,217,382,895.70 5.72 1.77 86.91 77.56 4.87	CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio 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	P 1,298,913,833,655.31 P 12,813,946.72 43,267,207,880.69 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 216,598,657,173.77 34,893,635,185.24 P 621,282,671,344.27 F 5.52 1.70 87.65 78.04	21,283,743.24 43,936,540,301.40 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 132,737,169,391.16 28,712,464,312.38 517,565,227,257.14
CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET GUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio 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 Parties Ratio of DOSRI Loans to Gross TLP	P 12,813,946.72 43,095,352,475.13 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 211,225,963,218.18 34,542,078,229.02 P 615,386,565,026.90 5.54 1.66 88.27 78.78 5.38 0.00 0.00	P 1,253,050,182,496.91 P 21,283,743.24 43,666,567,604.56 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 126,839,248,165.90 28,532,513,873.04 P 511,217,382,895.70 5.72 1.77 86.91 77.56 4.87 0.00 0.02	CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio 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 Parties Ratio of DOSRI Loans to Related Parties	P 1,298,913,833,655.31 P 1,298,913,833,655.31 P 12,813,946.72 P 43,267,207,880.69 30,560,845,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 216,598,657,173.77 34,893,635,185.24 P 621,282,671,344.27 P 5.52 1.70 87.65 78.04 5.42 0.00 0.13	21,283,743.24 43,936,540,301.40 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,716.3 132,737,169,391.16 28,712,464,312,38 517,565,227,257.14 5.68 1.81 86.27 76.90 4.92 0.00 0.15
CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to Gross To Toll Content of Related Parties to Total Loans to Related Parties to Total Loans to Related Parties to Total Loans to Related	P 1,287,325,383,250.06 P 12,813,946.72 43,095,352,475.13 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 211,225,963,218.18 34,542,078,229.02 P 615,386,565,026.90 5.54 1.66 88.27 78.78 5.38 0.00	1,253,050,182,496.91 21,283,743.24 43,666,567,604.56 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 126,839,248,165.90 28,532,513,873.04 511,217,382,895.70 5.72 1.77 86,91 77.56 4.87 0.00	CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio 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	P 1,298,913,833,655.31 P 1,298,913,833,655.31 P 12,813,946.72 P 43,267,207,880.69 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 216,598,657,173.77 34,893,635,185.24 P 621,282,671,344.27 P 5.52 1.70 87.65 78.04 5.42 0.00	21,283,743.24 43,936,540,301.40 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 132,737,169,391.16 28,712,464,312.38 517,565,227,257.14
CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio 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 Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	P 12,813,946.72 43,095,352,475.13 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 211,252,963,218.18 34,542,078,229.02 P 615,386,565,026.90 5.54 1.66 88.27 78.78 5.38 0.00 0.00 6.30	P 1,253,050,182,496.91 P 21,283,743.24 43,666,567,604.56 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 126,839,248,165.90 28,532,513,873.04 P 511,217,382,895.70 5.72 1.77 86.91 77.56 4.87 0.00 0.02 0.04	CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to gross TLP Ratio of DOSRI Loans to Total Loans to DOSRI LIQUIDITY	P 1,298,913,833,655.31 P 1,298,913,833,655.31 P 12,813,946.72 P 43,267,207,880.69 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 216,598,657,173.77 34,893,635,185.24 P 621,282,671,344.27 P 5.52 1.70 87.65 78.04 5.42 0.00 0.13 0.01	21,283,743.24 43,936,540,301.40 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 132,737,169,391.16 28,712,464,312.38 517,565,227,257.14 5.68 1.81 86.27 76.90 4.92 0.00 0.15 0.00
CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio 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 Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio	P 12,813,946.72 43,095,352,475.13 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 211,225,963,218.18 34,542,078,229.02 P 615,386,565,026.90 5.54 1.66 88.27 78.78 5.38 0.00 0.00 6.30	P 1,253,050,182,496.91 P 21,283,743.24 43,666,567,604.56 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 126,839,248,165.90 28,532,513,873.04 P 511,217,382,895.70 5.72 1.77 86.91 77.56 4.87 0.00 0.02 0.04	CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio 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 Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio	P 1,298,913,833,655.31 P 1,298,913,833,655.31 P 1,813,946.72 P 43,267,207,880.69 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 216,598,657,173.77 34,893,635,185.24 P 621,282,671,344.27 P 5.52 1.70 87.65 78.04 5.42 0.00 0.13 0.01 245.55	21,283,743.24 43,936,540,301.40 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 132,737,169,391.16 28,712,464,312.38 517,565,227,257.14 5.68 1.81 86.27 76.90 4.92 0.00 0.15 0.00
CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio 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 Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio	P 12,813,946.72 43,095,352,475.13 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 211,225,963,218.18 34,542,078,229.02 P 615,386,565,026.90 5.54 1.66 88.27 78.78 5.38 0.00 0.00 6.30	P 1,253,050,182,496.91 P 21,283,743.24 43,666,567,604.56 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 126,839,248,165.90 28,532,513,873.04 P 511,217,382,895.70 5.72 1.77 86.91 77.56 4.87 0.00 0.02 0.04	CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio 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 Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio	P 1,298,913,833,655.31 P 1,298,913,833,655.31 P 1,298,913,833,655.31 P 1,2813,946.72 P 43,267,207,880.69 30,560,845,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 216,598,657,173.77 34,893,635,185.24 P 621,282,671,344.27 P 5.52 1.70 87.65 78.04 5.42 0.00 0.13 0.01 245.55 153.23	21,283,743.24 43,936,540,301.40 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 132,737,169,391.16 28,712,464,312.38 517,565,227,257.14 5.68 1.81 86.27 76.90 4.92 0.00 0.15 0.00 255.70 159.74
CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to gross TLP Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio Minimum Liquidity Ratio	P 12,813,946.72 43,095,352,475.13 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 211,225,963,218.18 34,542,078,229.02 P 615,386,565,026.90 5.54 1.66 88.27 78.78 5.38 0.00 0.00 6.30	P 1,253,050,182,496.91 P 21,283,743.24 43,666,567,604.56 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 126,839,248,165.90 28,532,513,873.04 P 511,217,382,895.70 5.72 1.77 86.91 77.56 4.87 0.00 0.02 0.04	CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio 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 Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio Minimum Liquidity Ratio	P 1,298,913,833,655.31 P 1,298,913,833,655.31 P 1,813,946.72 P 43,267,207,880.69 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 216,598,657,173.77 34,893,635,185.24 P 621,282,671,344.27 P 5.52 1.70 87.65 78.04 5.42 0.00 0.13 0.01 245.55	21,283,743.24 43,936,540,301.40 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 132,737,169,391.16 28,712,464,312.38 517,565,227,257.14 5.68 1.81 86.27 76.90 4.92 0.00 0.15 0.00
CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio 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 Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio Minimum Liquidity Ratio PROFITABILITY	P 1,287,325,383,250.06 P 12,813,946.72 43,095,352,475.13 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 211,225,963,218.18 34,542,078,229.02 P 615,386,565,026.90 5.54 1.66 88.27 78.78 5.38 0.00 0.00 6.30 236.45 150.52 0.00	P 1,253,050,182,496.91 P 21,283,743.24 43,666,567,604.56 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 126,839,248,165.90 28,532,513,873.04 P 511,217,382,895.70 5.72 1.77 86.91 77.56 4.87 0.00 0.02 0.04 244.55 157.05 0.00	CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio 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 Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio Minimum Liquidity Ratio PROFITABILITY	P 1,298,913,833,655.31 P 1,298,913,833,655.31 P 1,298,913,833,655.31 P 1,2813,946.72 P 43,267,207,880.69 30,560,845,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 216,598,657,173.77 34,893,635,185.24 P 621,282,671,344.27 P 5.52 1.70 87.65 78.04 5.42 0.00 0.13 0.01 245.55 153.23	21,283,743.24 43,936,540,301.40 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 132,737,169,391.16 28,712,464,312.38 517,565,227,257.14 5.68 1.81 86.27 76.90 4.92 0.00 0.15 0.00 255.70 159.74
CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to gross TLP Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio Minimum Liquidity Ratio	P 12,813,946.72 43,095,352,475.13 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 211,225,963,218.18 34,542,078,229.02 P 615,386,565,026.90 5.54 1.66 88.27 78.78 5.38 0.00 0.00 6.30	P 1,253,050,182,496.91 P 21,283,743.24 43,666,567,604.56 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 126,839,248,165.90 28,532,513,873.04 P 511,217,382,895.70 5.72 1.77 86.91 77.56 4.87 0.00 0.02 0.04	CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio 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 Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio Minimum Liquidity Ratio	P 1,298,913,833,655.31 P 1,298,913,833,655.31 P 1,298,913,833,655.31 P 1,2813,946.72 P 43,267,207,880.69 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 216,598,657,173.77 34,893,635,185.24 P 621,282,671,344.27 P 5.52 1.70 87.65 78.04 5.42 0.00 0.13 0.01 245.55 153.23 0.00	21,283,743.24 43,936,540,301.40 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 132,737,169,391.16 28,712,464,312.38 517,565,227,257.14 5.68 1.81 86.27 76.90 4.92 0.00 0.15 0.00 255.70 159.74 0.00
CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio 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 Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio Minimum Liquidity Ratio PROFITABILITY Return on Equity (ROE)	P 1,287,325,383,250.06 P 12,813,946.72 43,095,352,475.13 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 211,225,963,218.18 34,542,078,229.02 P 615,386,565,026.90 5.54 1.66 88.27 78.78 5.38 0.00 0.00 6.30 236.45 150.52 0.00	1,253,050,182,496.91 21,283,743.24 43,666,567,604.56 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 126,839,248,165.90 28,532,513,873.04 511,217,382,895.70 5.72 1.77 86.91 77.56 4.87 0.00 0.02 0.04 244.55 157.05 0.00 10.67	CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio 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 Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio Minimum Liquidity Ratio PROFITABILITY Return on Equity (ROE)	P 1,298,913,833,655.31 P 1,298,913,833,655.31 P 1,298,913,833,655.31 P 1,2813,946.72 P 43,267,207,880.69 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 216,598,657,173.77 34,893,635,185.24 P 621,282,671,344.27 P 5.52 1.70 87.65 78.04 5.42 0.00 0.13 0.01 245.55 153.23 0.00 11.53	21,283,743.24 43,936,540,301.40 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 132,737,169,391.16 28,712,464,312.38 517,565,227,257.14 5.68 1.81 86.27 76.90 4.92 0.00 0.15 0.00 255.70 159,74 0.00 10.58
CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio 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 Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio Minimum Liquidity Ratio PROFITABILITY Return on Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY	P 12,813,946.72 43,095,352,475.13 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 211,225,963,218.18 34,542,078,229.02 P 615,386,565,026.90 5.54 1.66 88.27 78.78 5.38 0.00 0.00 6.30 236.45 150.52 0.00 11.70 2.14 4.37	1,253,050,182,496.91 21,283,743.24 43,666,567,604.56 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 126,839,248,165.90 28,532,513,873.04 511,217,382,895.70 5.72 1.77 86.91 77.56 4.87 0.00 0.02 0.04 244.55 157.05 0.00 10.67 1.89	CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio 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 Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio Minimum Liquidity Ratio PROFITABILITY Return on Equity (ROE) Return on Assets	P 1,298,913,833,655.31 P 1,298,913,833,655.31 P 1,298,913,833,655.31 P 1,2813,946.72 P 43,267,207,880.69 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 216,598,657,173.77 34,893,635,185.24 P 621,282,671,344.27 P 621,282,671,344.27 P 621,282,671,344.27 P 1,200 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	21,283,743.24 43,936,540,301.40 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 132,737,169,391.16 28,712,464,312.38 517,565,227,257.14 5.68 1.81 86.27 76.90 4.92 0.00 0.15 0.00 255.70 159.74 0.00 10.58 1.88 4.41
CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio 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 Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio Minimum Liquidity Ratio PROFITABILITY Return on Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio	P 12,813,946.72 43,095,352,475.13 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 211,225,963,218.18 34,542,078,229.02 P 615,386,565,026.90 5.54 1.66 88.27 78.78 5.38 0.00 0.00 6.30 236.45 150.52 0.00 11.70 2.14 4.37	P 1,253,050,182,496.91 P 21,283,743.24 43,666,567,604.56 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 126,839,248,165.90 28,532,513,873.04 P 511,217,382,895.70 5.72 1.77 86.91 77.56 4.87 0.00 0.02 0.04 244.55 157.05 0.00 10.67 1.89 4.40	CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio 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 Parties Ratio of DOSRI Loans to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio Minimum Liquidity Ratio PROFITABILITY Return on Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio	P 1,298,913,833,655.31 P 1,298,913,833,655.31 P 1,298,913,833,655.31 P 1,298,913,833,655.31 P 1,298,913,833,655.31 P 1,298,913,913,113,00,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 216,598,657,173.77 34,893,635,185.24 P 621,282,671,344.27 P 5.52 1.70 87.65 78.04 5.42 0.00 0.13 0.01 245.55 153.23 0.00 11.53 2.11 4.37 18.76	21,283,743.24 43,936,540,301.40 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 132,737,169,391.16 28,712,464,312.38 517,565,227,257.14 5.68 1.81 86.27 76.90 4.92 0.00 0.15 0.00 255.70 159.74 0.00 10.58 1.88 4.41 19.04
CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio Minimum Liquidity Ratio PROFITABILITY Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio Tier 1 Capital Ratio	P 12,813,946.72 43,095,352,475.13 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 211,225,963,218.18 34,542,078,229.02 P 615,386,565,026.90 5.54 1.66 88.27 78.78 5.38 0.00 0.00 6.30 236.45 150.52 0.00 11.70 2.14 4.37 16.57	P 1,253,050,182,496.91 P 21,283,743.24 43,666,567,604.56 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 126,839,248,165.90 28,532,513,873.04 P 511,217,382,895.70 5.72 1.77 86.91 77.56 4.87 0.00 0.02 0.04 244.55 157.05 0.00 10.67 1.89 4.40 16.84 16.84	CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio 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 Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio Minimum Liquidity Ratio PROFITABILITY Return on Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio Tier 1 Capital Ratio	P 1,298,913,833,655.31 P 1,298,913,833,655.31 P 1,298,913,833,655.31 P 1,298,913,833,655.31 P 1,298,913,833,616.24 4 24,688,742,546.95 203,952,266,550.00 216,598,657,173.77 34,893,635,185.24 P 621,282,671,344.27 P 5.52 1.70 87.65 78.04 5.42 0.00 0.13 0.01 245.55 153.23 0.00 11.53 2.11 4.37 18.76 18.76 18.76	21,283,743.24 43,936,540,301.40 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,716.3 132,737,169,391.16 28,712,464,312.38 517,565,227,257.14 5.68 1.81 86.27 76.90 4.92 0.00 0.15 0.00 255.70 159.74 0.00 10.58 1.88 4.41 19.04 19.04
CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio 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 Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio Minimum Liquidity Ratio PROFITABILITY Return on Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio Tier 1 Capital Ratio CAR	P 12,813,946.72 43,095,352,475.13 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 211,225,963,218.18 34,542,078,229.02 P 615,386,565,026.90 5.54 1.66 88.27 78.78 5.38 0.00 0.00 6.30 236.45 150.52 0.00 11.70 2.14 4.37	P 1,253,050,182,496.91 P 21,283,743.24 43,666,567,604.56 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 126,839,248,165.90 28,532,513,873.04 P 511,217,382,895.70 5.72 1.77 86.91 77.56 4.87 0.00 0.02 0.04 244.55 157.05 0.00 10.67 1.89 4.40	CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio 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 Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio Minimum Liquidity Ratio PROFITABILITY Return on Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio Tier 1 Capital Ratio	P 1,298,913,833,655.31 P 1,298,913,833,655.31 P 1,298,913,833,655.31 P 1,298,913,833,655.31 P 1,298,913,833,655.31 P 1,298,913,913,113,00,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 216,598,657,173.77 34,893,635,185.24 P 621,282,671,344.27 P 5.52 1.70 87.65 78.04 5.42 0.00 0.13 0.01 245.55 153.23 0.00 11.53 2.11 4.37 18.76	21,283,743.24 43,936,540,301.40 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 132,737,169,391.16 28,712,464,312.38 517,565,227,257.14 5.68 1.81 86.27 76.90 4.92 0.00 0.15 0.00 255.70 159.74 0.00 10.58 1.88 4.41 19.04
CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio 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 Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio Minimum Liquidity Ratio PROFITABILITY Return on Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio Tier 1 Capital Ratio CAR LEVERAGE	P 1,287,325,383,250.06 P 12,813,946.72 43,095,352,475.13 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 211,225,963,218.18 34,542,078,229.02 P 615,386,565,026.90 5.54 1.66 88.27 78.78 5.38 0.00 0.00 6.30 236.45 150.52 0.00 11.70 2.14 4.37 16.57 16.57 17.43	P 1,253,050,182,496.91 P 21,283,743.24 43,666,567,604.56 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 126,839,248,165.90 28,532,513,873.04 P 1,77 86,91 77.56 4.87 0.00 0.02 0.04 244.55 157.05 0.00 10.67 1.89 4.40 16.84 16.84 17.73	CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio 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 Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio Minimum Liquidity Ratio PROFITABILITY Return on Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio Tier 1 Capital Ratio CAR LEVERAGE	P 1,298,913,833,655.31 P 1,298,913,833,655.31 P 1,298,913,833,655.31 P 1,298,913,833,655.31 P 1,298,913,833,6162.44 24,688,742,546.95 203,952,266,550.00 216,598,657,173.77 34,893,635,185.24 P 621,282,671,344.27 P 5.52 1.70 87.65 78.04 5.42 0.00 0.13 0.01 245.55 153.23 0.00 11.53 2.11 4.37 18.76 18.76 19.62	21,283,743.24 43,936,540,301.40 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 132,737,169,391.16 28,712,464,312.38 517,565,227,257.14 5.68 1.81 86.27 76.90 4.92 0.00 0.15 0.00 255.70 159.74 0.00 10.58 1.88 4.41 19.04 19.04 19.93
CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio 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 Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio Minimum Liquidity Ratio PROFITABILITY Return on Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio Tier 1 Capital Ratio CAR	P 12,813,946.72 43,095,352,475.13 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 211,225,963,218.18 34,542,078,229.02 P 615,386,565,026.90 5.54 1.66 88.27 78.78 5.38 0.00 0.00 6.30 236.45 150.52 0.00 11.70 2.14 4.37 16.57	P 1,253,050,182,496.91 P 21,283,743.24 43,666,567,604.56 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 126,839,248,165.90 28,532,513,873.04 P 511,217,382,895.70 5.72 1.77 86.91 77.56 4.87 0.00 0.02 0.04 244.55 157.05 0.00 10.67 1.89 4.40 16.84 16.84	CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio 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 Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio Minimum Liquidity Ratio PROFITABILITY Return on Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio Tier 1 Capital Ratio	P 1,298,913,833,655.31 P 1,298,913,833,655.31 P 1,298,913,833,655.31 P 1,298,913,833,655.31 P 1,298,913,833,616.24 4 24,688,742,546.95 203,952,266,550.00 216,598,657,173.77 34,893,635,185.24 P 621,282,671,344.27 P 5.52 1.70 87.65 78.04 5.42 0.00 0.13 0.01 245.55 153.23 0.00 11.53 2.11 4.37 18.76 18.76 18.76	21,283,743.24 43,936,540,301.40 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,716.3 132,737,169,391.16 28,712,464,312.38 517,565,227,257.14 5.68 1.81 86.27 76.90 4.92 0.00 0.15 0.00 255.70 159.74 0.00 10.58 1.88 4.41 19.04 19.04
CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio 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 Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio Minimum Liquidity Ratio PROFITABILITY Return on Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier I Ratio Tier 1 Capital Ratio CAR LEVERAGE Basel III Leverage Ratio	P 1,287,325,383,250.06 P 12,813,946.72 43,095,352,475.13 30,560,843,781.13 11,300,794,989.45 1,194,373,127.88 54,813,336,162.44 24,688,742,546.95 203,952,266,550.00 211,225,963,218.18 34,542,078,229.02 P 615,386,565,026.90 5.54 1.66 88.27 78.78 5.38 0.00 0.00 6.30 236.45 150.52 0.00 11.70 2.14 4.37 16.57 16.57 17.43	1,253,050,182,496.91 21,283,743.24 43,666,567,604.56 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 126,839,248,165.90 28,532,513,873.04 511,217,382,895.70 5.72 1.77 86.91 77.56 4.87 0.00 0.02 0.04 244.55 157.05 0.00 10.67 1.89 4.40 16.84 16.84 17.73	CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio 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 Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio Minimum Liquidity Ratio PROFITABILITY Return on Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio Tier 1 Capital Ratio CAR LEVERAGE Basel III Leverage Ratio	P 12,813,946.72	21,283,743.24 43,936,540,301.40 33,826,780,671.45 11,309,621,595.55 1,391,668,653.02 52,196,741,633.08 22,847,761,784.23 190,585,195,171.63 132,737,169,391.16 28,712,464,312.38 517,565,227,257.14 5.68 1.81 86.27 76.90 4.92 0.00 0.15 0.00 255.70 159.74 0.00 10.58 1.88 4.41 19.04 19.04 19.93

^{1.} List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)

We hereby certify that all matters set this Published Balance Sheet (Solo and Consolidated) are true and correct, to the best of our knowledge and belief.

(Sgd.) Francis B. Albalate EVP and Chief Financial Officer (Sgd.) Edwin R. Bautista President and CEO





a. PNB-Mizuho Leasing and Finance Corporation g. PNB Securities, Inc.
b. PNB Europe PLC h. Allied Commercial Bank

b. PNB Europe PLC
c. PNB Capital and Investment Corporation
d. PNB Corporation, Guam
e. PNB Global Remittance & Financial Co., (HK) Ltd.
k. Oceanic Holding (BVI) Ltd.

i. Allied Integrated Holdings, Inc.j. Allied Banking Corp (HK) Ltd.

f. PNB International Investments Corp.