BANGKO KABAYAN (A PRIVATE DEVELOPMENT BANK) INC.

ASSETS Account Code Cash and Cash Stores Cash and Cash Stores Cash and Cash Stores Cash Available No. Side Francial Accord-Net Linguided Debt Scorifice Classified at Lears Net Unspected Classified Artificial Classified At Learn Accommendation Artificial Classified A	Current Quarter 57,366,591.74 581,539,679.08 282,834,549.60 0.00 179,879,390.17 315,379,776.73 0.00 1,876,585,451.21 0.00 1,873,896,559.13 9,141,589.00 6,472,795.92	428,415,044.34
Due from Rangio Sentral or Pilipias Planetich Rusch at fair Value through Profit or Loss 102000000000000000000000000000000000	261,539,679.08 282,834,549.60 .000 179,879.390.17 315,379,776.73 .000 .000 1,876,565,4851.21 .000 .000 1,873,986,659.13 9,141,589.00 6,472,796.92	428,415,044.34 291,266,667.65 0.00
Due 1000 Chee Back Available for Safe Francial Ancet Bet Available for Safe Francial Ancet Bet Available for Safe Francial Ancet Pet Unspected Debt Securities Closified at Learn-Net Laman and Receivables. Net Laman sand Receivables. Debt Securities Unspected Debt Securities Closified at Learn-Net Unspected Debt Securities Closified Securities Unspected Closified Securities Closified Securities Unspected Closified Securities Closified Securities Unspected Closified Securities Closified Securities Ever And Closified Securities Closified Securities Received Laman Securities Debt Securities Securities Unspected Closified Securities Closified Securities Unspected Closified Securities Closified Securities Unspected Securities	261,539,679.08 282,834,549.60 .000 179,879.390.17 315,379,776.73 .000 .000 1,876,565,4851.21 .000 .000 1,873,986,659.13 9,141,589.00 6,472,796.92	428,415,044.34 291,266,667.65 0.00
Due from Other Banks Financial Ances of fair Value through Profit or Loss Available for Safer Financial Ances Net Versions of Safer Value through Profit or Loss Available for Safer Financial Ances Net Versions of Safer Value through Profit or Loss Available for Safer Financial Ances Net Versions Safer Value Versions of Safer Value Vers	282,834,549.60 0.00 179,879,390.17 315,379,776.73 0.00 0.00 0.00 0.00 1,876,585.451.21 0.00 0.00 1,873,896,659 .30 1,873,896,659 .30 6,472,796.92	291,266,667.65 0.00
Institution	0.00 179,879,390.17 315,379,776.73 0.00 0.00 1,876,585,451.21 0.00 0.00 0.00 1,873,896,659.13 9,141,589.00 6,472,796.92	0.000
Available for Stater Planetical Asocts-Net Unspected Delt Securities Calcified at Laure-Net Laure and Receivables. Net Unser Securities Calcified Security-Net Laure and Receivables. Net Unser Securities Calcified Security-Net Laure and Receivables. Net Unser Securities Calcified Security-Net Laure and Receivables. Net Unser Securities Calcified Securities Calcified Security-Net Laure and Receivables. Net Unser Securities Calcified S	179,879,390.17 315,379,776.73 0.00 0.00 1,876,565,451.21 0.00 0.00 0.00 1,873,896,659.13 9,141,589.00 6,472,796.92	180 185 GBC (NC
Lisepoted Dels Sociation Consider at Joseph Het Lames and Recolabilities - Het Lames and Recolabilities - Others Lames and Recolabilities - Others - Others Lames and Recolabilities - Others and Equipment - Net dones - Other Anabellities - Others and Equipment - Net Done - Other Anabellities - Others - Others - Others - Other - Others Lames - Other - Other - Other - Others Lames - Other - Other - Others Lames - Others - Other - Others Lames - Others - Others Lames - Others - Others Lames	0.00 0.00 1,876,565,451,21 0.00 0.00 1,873,896,659,13 9,141,589,00 6,472,796,92	
Account of the Market Copy Security Net Lians and Recisiolism's - Others Lians and Recision's	0.00 1,876,565,451,21 0.00 0.00 1,873,896,659,13 9,141,589,00 6,472,796,92	315,368,144.73
LILARS TO MARGO Secretar of Poliphas Interfacial Cases Revokable Lilars and Recolaubles - Others and Supplement Net Rank Permities, Furniture, Father and Equipment Net Rank Permities, Furniture, Father Rank Permities, Father Rank Permi	1,876,585,451,21 0,00 0,00 1,873,896,659,13 9,141,589,00 6,472,796,92	0.00
License to Bargelo Sentral op Pfliphase Interhank Loans and Recribables	0.00 0.00 1,873,896,659.13 9,141,589.00 6,472,796.92	0.00
Internal Learn Recribable Licens and Bochaddes Arbing from RACA/PR/S.B Licens and Bochaddes Arbing from RACA/PR/S.B Centred Lane Loss Predictor Other Fanancial Assets Equily Intercent in Subdidaries, Associates and book Ventures-Net Bank Permitter, Familtare, Fathere and Equipment-Net Bank Permitter, Fathere Assets Held for Sale Other Assets Net Bank Permitter, Fathere Assets Held for Sale Other Assets Net Bank Permitter, Fathere Assets Held for Sale LIAB BILITIES LIAB BILITIES Financial Liabilities at Fair Value through Profit or Loss Deposit Liabilities Deposit Liabilities January Bank Bank Bank Bank Bank Bank Bank Bank	0.00 1,873,896,659.13 9,141,589.00 6,472,796.92	1,733,648,721.59
Lices and Bocchiebles - Others Lices and Stochiebles - Others Lices and Stochiebles - Others Central Loan Lars Problets Central Centr	1,873,896,659.13 9,141,589.00 6,472,796.92	0.00
Lians and Recolades Arbidg from RAYCA/WA/SLB Ceneral Land Loss Providors Ceneral Land College Properties Acquired Net Ceneral Land College Properties Acquired Net Ceneral Land College Provider Ceneral Cen	9,141,589.00 6,472,796.92	0.00
General Land Joseph Providen Other Financial Research Septimized Providen Other Financial Research Septimized	6,472,796.92	1,752,327,468.41
Cher Francisi Assets Seguity Insentation in Socialisaires, Associates and Solet Ventures-Net Seguity Securities in Socialisaires, Associates and Solet Ventures-Net Seguity Securities in Socialisaires, Associates and Solet Ventures-Net Seguity Securities in Socialisaires, Seguity Se		
Togeth Investment in Subsidiaries, Associates and Joint Ventures-Net Sunt. Premiuer, Furniture, Sutture and Copianeme Net Sunt. Premiuer, Furniture, Sutture and Copianeme Net Sunt. Current Associates and Other Properties Acquired Net Sunt. Current Associates (Sunt Net Sunt. Current Associates (Sunt Net Sunt. Current Associates (Sunt Net Sunt. Current Associates) Sunt Out from Mead Office/Sunches/Agencies, if any (Philippine branch of a Suntainement Suntain		18,678,746.82
Bank Premitter, Furniture, Future and Equipment-Net (see) and Other Ingenties Acquired Net Nan-Current Assets Held for Sale Other Assets-Net Nan-Current Assets Held for Sale Other Assets-Net Nat Other Assets-Net Nat Other Assets Net Net Nat Other Nat Net Nat Net Nat Net Nat Net Nat Net Nat Net Nat Nat Net Nat Net Nat Net Nat Net Nat Net Nat Net Nat Nat Net	71,602,952.14	67,694,008.32
Real and Other Properties Acquired-Not Nano Current Associated for Sale Other Sal	132,508,803.00	0.00
Non-Current Assets Held for Sale Other Assets Het State Due from Infeat Office/Branches/Agencies, if any (Philippine branch of a 100000000000000000000000000000000000		
Other Assets-Net Intel Office/Branches/Agencies, if any (Philippine branch of a 192000000000000000000000000000000000000	94,553,536.42	99,200,088.06
Incl the from Head Office/Branches/Agencies, if any (Philippine branch of a COMMONISTIES) LIA BILITIES Charactul Liabilities at Fair Value through Profit or Loss Deepool Liabilities at Fair Value through Profit or Loss Deepool Liabilities at Fair Value through Profit or Loss Dies to Other Banks Dies Deber Ban	46,976,176.20	49,252,231.32
Einancial Liabilities at Fair Value through Profit or Loss Operoid Liabilities One to Other Banks Othe	0.00	0.00
Eliancial Liabilities at Fair Value through Profit or Loss Deposit Liabilities Due to Other Banks Disposit Liabilities a) SPS (Plediscounting and Other Advances) Disposit Liabilities (d) Other Deposit Substitute (d) Other Spapitie-Net Unsercured Substitute (d) Others Spanish Net Sp	3,319,305,906.29	3,364,195,164.78
Due to Office Banks a) ISP [Rediscounting and Other Advances] a) ISP [Rediscounting and Other Advances] b) Interheat (asset Separable c) Other Depoit Substitute d) Others Sanotin Separable-Net Sanoti		
Due to Differ Banks 20190000000000000000000000000000000000	0.00	0.00
a) BP (Rediscounting and Other Advance) b) Interhank Lases Psyable 220100001500000000 20100000000000000000	2,739,071,052.22	2,798,786,834.17
a) BSP (Bediscounting and Other Advances) b) interbank Loans Psyable c) Other Deposit Substitute d) Others Sands Psyable Act Differs Sands Psyable Net Sands Sayable Net	0.00	0.00
b) Interhank Loans Papuble	0,00	9.00
c) Other Deposit Substitute d) Others 2010/0000000000000000000000000000000000	0.00	0.00
## Others ## Bonds Papuble-Net ## Dissecured Subordinated Debt-Net ## Dissecured Subordinated Su	0.00	0.00
South Papelle-Riet Unsecured Subordinated Debt-Net Recommend Subordinated Subordinates Suboption Subordinates Recommend Recom	0.00	0.00
Unisecured Subordinated Debt-Net Redeemable Preferred Shares Special Time Depoit Other framerial Liabilities Other financial Liabilities Other financial Liabilities Other financial Liabilities Other financial Liabilities Sacchholders' Equity Capital Stock Other Capital Accounts Retained Samings Assigned Capital TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY OTHAL CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Ferformance Standby Letters of Credit Ocommercial Liabilities of Credit Ocommercial Liabilities of Credit Trade Related Guarantees Commitments Spect Foreign Exchange Contracts ADDITIONAL INFORMATION Green total loss portfelio (TLP) ADDITIONAL INFORMATION Green total loss portfelio (TL	0.00	0.00
Redocensable Preferred Shares Special Time Deposit Due to Banglo Sentral ng Pilipinas Other Handsid Liabilities Other Liabilities Sanckholders' Equility Capital Stock Other Capital Accounts Sanckholders' Equility Capital Stock Other Capital Accounts Sanckholders' Equility Capital Stock Other Capital Accounts Sanckholders' Equility TOTAL LIABILITIES Sanckholders' Equility CONTENSION OTHER SAND STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTENSION OTHER SAND STOCKHOLDERS' EQUITY CONTENSION OTHER SAND STOCKHOLDERS' EQUITY CONTENSION OTHER SAND STOCKHOLDERS' EQUITY CONTENSION OTHER SAND STOCKHOLDERS' EQUITY CONTENSION OTHER SAND STOCKHOLDERS' EQUITY CONTENSION OTHER SAND STOCKHOLDERS' EQUITY CONTENSION OTHER SAND STOCKHOLDERS' EQUITY CONTENSION OTHER SAND STOCKHOLDERS' EQUITY CONTENSION OTHER SAND STOCKHOLDERS' EQUITY CONTENSION OTHER SAND STOCKHOLDERS' EQUITY CONTENSION OTHER SAND STOCKHOLDERS' EQUITY CONTENSION OTHER SAND STOCKHOLDERS' EQUITY CONTENSION OTHER SAND STOCKHOLDERS' EQUITY CONTENSION OTHER SAND STOCKHOLDERS' EQUITY CONTENSION OTHER SAND STOCKHOLDERS' EQUITY RESOLUTION OTHER SAND STOCKHOLDERS' EQUITY CONTENSION OTHER SAND STOCKHOLDERS' EQUITY CONTENSION OTHER SAND STOCKHOLDERS' EQUITY ACCOUNTS OTHER SAND STOCK	0.00	0.00
Special Time Depoid: Due to Banglio Sentral op Pilipinas Other Clabilities Other Clabi	0.00	00.0
Due to Banglo Sentral ng Pilipinas Other Tinancial Liabilities Other Liabilities Accessory Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank) TOTAL LIABILITIES Stockholders' Equility Capital Stock Other Capital Accounts Stockholders' Equility Control Capital Accounts Stockholders' Equility TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Ferformance Standily Letters of Credit Performance Standily Letters of Credit Standaly Letters of Credit Stand	0.00	0.00
Other Liabilities Other Liabilities Other Liabilities Other Due to Hoad Office/Branches/Agencies (Philippine branch of a foreign bank) Discontinuous Head Office/Branches/Agencies (Philippine branch of a foreign bank) Discontinuous Discontin	0.00	0.00
Other Liabilities Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank) TOTAL LIABELITIES Stockholders' Equity Capital Stock Control Capital Capital Control Capital	40,154,160.33	41,864,177.43
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank) TOTAL LIABRUTTES Stockhookders' Equity Capital Stock Other Capital Accounts Stressonsonsonsons Stressonsonsonsons Stressonsonsonsons Stressonsonsonsons Stressonsonsonsonsons Stressonsonsonsons Stressonsonsonsons Stressonsonsonsonsons Stressonsonsonsonsons Stressonsonsonsonsons Stressonsonsonsonsons Rocarantees Isoued Financial Standby Letters of Credit Performance Standby Letters of Credit Standardy Performance Standby Letters of C	51,772,231.80	47,332,788.12
Stockholders' Equity Capital Stock Other Capital Accounts Steinings Assigned Capital StockOutes Steinings Assigned Capital StockOutes Steinings Assigned Capital StockOutes StockHolders' Equity CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit StockOutes Stock Standby Letters of Credit Standby Stand	0.00	0.00
Sacchholders' Equity Capital Stock Capital Stock Service Spiral Accounts Retained Earnings Assigned Capital TOTAL STOCKHOLDERS' EQUITY TOTAL STOCKHOLDERS' EQUITY TOTAL STOCKHOLDERS' EQUITY TOTAL STOCKHOLDERS' EQUITY RESISSESSESSESSESSESSESSESSESSESSESSESSES	2,838,997,444.35	2,887,983,799.72
Conter Capital Accounts Sectioned Earnings Sectioned Earnings Sectioned Earnings Sectioned Earnings Sectioned Earnings Sectioned Earnings TOTAL STOCKHOLDERS' EQUITY SUBJECT SECTION S	: 1	
Retained Earnings Assigned Capital TOTAL STOCKHOLDERS' EQUITY TOTAL STOCKHOLDERS' EQUITY TOTAL STOCKHOLDERS' EQUITY TOTAL STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit 40030000000000000000000000000000000000	367,739,200.00	367,739,200.00
Assigned Capital TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Giuarantees Isoued Financial Standby Letters of Credit Insense Standby Financial Standby Letters of Credit Insense to great NPLs (%) Financial Standby Letters of Credit Insense to great NPLs (%) Financial Standby Letters of Credit Insense to great NPLs (%) Financial Standby Letters of Credit Insense to great NPLs (%) Financial Standby Letters of Credit Insense to great NPLs (%) Financial Standby Letters of Credit Insense to great NPLs (%) Financial Standby Letters of Credit Insense to great NPLs (%) Financial Standby Letters of Credit Insense to great NPLs (%) Financial Standby Letters of Credit Insense to great NPLs (%) Financial Standby Letters of Credit Insense to great NPLs (%) Financial Standby Letters of Credit Insense to great NPLs (%) Financial Standby Letters of Credit Insense to great	12,296,941.85	198,844.45
TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTRIGENT ACCOUNTS Guarantnes Issued Financial Stamfly Letters of Credit Ferformance Standity Letters of Credit Guormancial Letters of Credit Guormancial Letters of Credit Grommerial Letters of Credit Grommerial Letters of Credit Trade Related Guarantees Commission Debts of Credit Trade Related Guarantees Commission Debts of Credit Trade Related Guarantees Commission Debts of Credit Trade Related Under Custodianship by Bank Proper Trade Department Accounts a) Trust Department Accounts b) Agency Accounts b) Agency Accounts c) Advisory/Consultancy Cyl. Advisory/Consultancy Derivatives Others ADDITIONAL INFORMATION Green statal lease portfissio (TLP) Specific allowance for credit losses on the TLP ADDITIONAL INFORMATION Green Statal Lease portfissio (TLP) Reaccountrician Conference ADDITIONAL INFORMATION Green Statal Lease portfissio (TLP) Reaccountrician Conference ADDITIONAL INFORMATION Green Statal Lease portfissio (TLP) Reaccountrician Conference ADDITIONAL INFORMATION Green Statal Lease portfissio (TLP) Reaccountrician Conference ADDITIONAL INFORMATION Green Statal Lease portfissio (TLP) Reaccountrician Conference ADDITIONAL INFORMATION Green Statal Lease portfissio (TLP) Reaccountrician Conference ADDITIONAL INFORMATION Green Statal Lease portfission (TLP) Reaccountrician Conference ADDITIONAL INFORMATION Green Statal Lease portfission (TLP) Reaccountrician Conference ADDITIONAL INFORMATION Green Statal Lease portfission (TLP) Reaccountrician Conference ADDITIONAL INFORMATION Green Statal Lease portfission (TLP) Reaccountrician Conference ADDITIONAL INFORMATION Green Statal Lease portfission (TLP) Reaccountrician Conference Green Statal Lease portfission (TLP) Reaccountrician Conference Green Statal Lease portfi	108,273,320.09	108,273,320.09
TOTAL LIABBLITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees issued Financial Standby Letters of Credit Financial Standby Parks of Credit Insurance Standby Letters Financial Standby Letters Financial Standby Letters Financial Standby Parks Fin	0.00	0.00
CONTINGENT ACCOUNTS Gisarantoes Issued	488,309,461.94	476,211,354.54
Institution	3,319,306,906.29	3,364,195,164,26
Institution		
Performance Standby Letters of Credit (1000000000000000000000000000000000000	21,560.00	0.00
Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trade Department Accounts Securities Held Under Fiduciary Accounts Spot Spot Spot Spot Spot Spot Spot Spot	0.00	0.00
Trade Related Guarantees Commitments Commitments Securities Held Under Custodianship by Bank Proper Trade Department Exchange Contracts Securities Held Under Custodianship by Bank Proper Trade Department Accounts 4852000000000000 4852000000000000000000000000000000000000	0.00	0.00
Commitments Spot Foreign Exchange Contracts 4033330000000000000000000000000000000	0.00	0.00
Special Foreign Exchange Contracts Securities Held Under Custodiarnship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives C) Advisory/Consultancy Derivatives ADDITIONAL INFORMATION Green total loan portfolio (TLP) Specific allowance for credit losses on the TLP Mon-Performing Lones (NPLs) a. Green NPLs b. Ratin of green NPLs to gross TLP (%) c. Net NPLs devices 2000000000000000000000000000000000000	0.00	0.00
Sport recognite schaduler Contracts Front Department Accounts a) Trust and Other Feduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives C) Advisory/Consultancy Derivatives ADDITIONAL INFORMATION Green total loan portfolio (TLP) ADDITIONAL INFORMATION GREEN	71,871,000.00	67,001,000.00
Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Agency Accounts c) Agency Accounts c) Agency Accounts c) Advisory/Consultancy Derivatives Chess TOTAL CONTENGENT ACCOUNTS ADDITIONAL INFORMATION Grees total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross MPLs b. Radin of grees MPLs to gross TLP (%) c. Net NPLs depressions approach agency a	0.00	0.00
a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives GNA delicory/Consultancy Derivatives TIOTAL CONTENGENT ACCOUNTS ADDITIONAL INFORMATION Green total lease portfolio (TLP) Specific allowance for credit losses on the TLP Mon-Performing Loses (MPLs) a. Green MPLs b. Ratin of green MPLs to gross TLP (%) c. Not MPLs delicological allowance for credit losses on the green MPLs delicological deli	0.00	0.00
### Index and Outer Products yetchours b) Agency Accounts c) Advisory/Consultancy Derisatives Others TOTAL CONTENGENT ACCOUNTS ADDITIONAL INFORMATION Grees total loss portfolio (TLP) ###################################	0.00	0.00
c) Advisory/Consultancy Derivatives Others TOTAL CONTENGENT ACCOUNTS ADDITIONAL INFORMATION Green total loan portfolio (TLP) Specific allowance for credit losses on the TLP Westconscious of the State of State	0.00	00.0
Cytomory Processing Victorial Contents Victorial Co		
Cohers ADDITIONAL INFORMATION ADDITIONAL INFORMATION Grees total loss portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loses (NPLs) a. Grees NPLs b. Ratin of grees NPLs to gross TLP (%) c. Net NPLs denoticologouscopic d. Ratin of Net NPLs to gross TLP (%) e. Ratin of that NPLs to gross TLP (%) e. Ratin of that NPLs denotes (%) e. Ratin of that NPLs denotes (%) f. Ratin of specific allowance for credit losses to gross NPLs (%) f. Ratin of specific allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratin of specific allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratin of specific allowance for credit losses on the gross TLP to gross NPLs (%)	00.0	00.0
TOTAL CONTENGENT ACCOUNTS ADDITIONAL INFORMATION Girees total loan portfolio (TLP) Specific allowance for credit losses on the TLP Mon-Performing Loans (MPLs) a. Gross MPLs b. Ratin of gross MPLs to gross TLP (%) c. Net NPLs denotes one of the type of type of the type of type o	4,363.00	3,996.00
ADDITIONAL INFORMATION Grees total lean portfolio (TLP) Specific allowance for credit losses on the TLP Hospital and the second seco	71,896,923.00	67,004,996.00
Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) devisionable d. Ratio of Net NPLs to gross TLP (%) d. Ratio of Net NPLs to gross TLP (%) expeciationable d. Ratio of Net NPLs to gross TLP (%) expeciationable f. Ratio of specific allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) expeciationable expeciationab		
Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio et gross NPLs to gross TLP (%) c. Net NPLs dentications d. Ratio et Net NPLs to gross TLP (%) d. Ratio of Net NPLs allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) energiagonalists energiagonalists dentications dentications	1,922,580,002.15	1,784,590,639.23
a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Not NPLs depth/	39,541,754.02	32,263,170.82
Ratin of specific allowance for credit losses on the gross NPLs (%) Ratio of specific allowance for credit losses on the gross NPLs (%) Ratio of specific allowance for credit losses on the gross NPLs (%) Ratio of specific allowance for credit losses on the gross NPLs (%) Reversions		
d. Ratio of Net NPLs to gross TLP (%) 489-5100000000000 e. Ratio of total allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) 489-51000000000000000000000000000000000000	67,263,676.59 3.50 31,766,921.47	64,885,169.48 3.54 37,300,857.38
e. Ratio of total allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) sees2000000000000000000000000000000000	1.65	2.09
Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	68.41	78.51
Classified Loans & Other Risk Assets, gross of allowance for credit losses 492200000000000000000000000000000000000	58.79	49.72
	208,961,318.33	199,250,115.47
DOSRI Loans and receivables, gross allowance of credit losses 49900000000000000000000000000000000000	584,762.59	453,206.82
Ratio of DOSRI loans and receivables, grees of allowance for	6.83	0.03
Gross non-performing DOSRI loans and receivables	0.00	0.00
Ratio of grees non-performing DOSRI leans and receivables to TLP (%)	0.00	2.90
Percent Compliance with Magna Carta (%)		
a. 8% for Micro and Small Enterprises - 49052500000000000	33.94	33.76
b. 2% for Medium Enterprises ears 1000000000000000000000000000000000000	37.33	32.69
Return on Equity (ROE) (%)	9.09	8.65
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		
a. Ioxal Car (25)	18.10	18.52
III. I INC. I WARRY (W.)	17.23	17.18
c. Common Tier 1 Ratio (%) "	1773	17.18
Deserment Changes not yet written bown	17.23	0.00
Unbooked Allowance for Credit Losses on Financial Instruments Received ###5000000000000000000000000000000000	0.00	- 4490

444,581,846.99 431,955,332.77 3,296,447,848.26 3,352,018,079.31 13.49% 12.89%

787,229,388.74 950,566,706.74 171,580,061.14 176,200,122.74 458.81% 539.48%

Line mercay

Lica V. Mercado Executive Vice President