



BALANCE SHEET

Head Office and Branches
As of March 31, 2021

	CURRENT QUARTER	PREVIOUS QUARTER
ASSETS		
Cash and Cash Items	716,484,145.99	755,528,188.06
Due from Bangko Sentral ng Pilipinas	3,824,259,107.72	3,925,622,861.08
Due from Other Banks	108,923,360.93	338,017,382.30
Financial Assets at Fair Value through Profit or Loss	219,300.59	150,849,068.14
Available-for-Sale Financial Assets-Net	433,333.33	57,637,705.03
Held-to-Maturity (HTM) Financial Assets-Net	212,239,248.79	212,531,802.95
Loans and Receivables - Net	13,697,254,155.02	14,327,374,283.50
Loans and Receivables - Others	12,870,896,492.43	13,291,200,567.73
Loans and Receivables Arising from RA/CA/PR/SLB	961,960,434.00	1,173,478,888.00
General Loan Loss Provision	135,602,771.41	137,305,172.23
Other Financial Assets	182,741,746.86	196,362,574.99
Bank Premises, Furniture, Fixture and Equipment-Net	393,536,885.26	401,703,164.42
Real and Other Properties Acquired-Net	473,484,403.90	478,449,115.94
Non-Current Assets Held for Sale	84,843,286.31	79,571,181.01
Other Assets-Net	840,801,047.13	871,333,304.80
TOTAL ASSETS	20,535,220,021.83	21,794,980,632.22
LIABILITIES		
Deposit Liabilities	17,196,316,737.09	18,473,963,330.74
Due to Bangko Sentral ng Pilipinas	1,551,000.00	0.00
Other Financial Liabilities	110,296,873.86	138,506,680.88
Other Liabilities	669,592,914.30	631,022,170.45
TOTAL LIABILITIES	17,977,757,525.25	19,243,492,182.07
STOCKHOLDERS' EQUITY		
Capital Stock	1,106,757,312.31	1,106,757,312.31
Other Capital Accounts	(65,257,677.07)	(73,646,024.16)
Retained Earnings	1,515,962,861.34	1,518,377,162.00
TOTAL STOCKHOLDERS' EQUITY	2,557,462,496.58	2,551,488,450.15
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	20,535,220,021.83	21,794,980,632.22
CONTINGENT ACCOUNTS		
Others	5,049,830.98	11,288,824.22
TOTAL CONTINGENT ACCOUNTS	5,049,830.98	11,288,824.22
ADDITIONAL INFORMATION		
Gross total loan portfolio (TLP)	14,920,743,662.70	15,538,763,791.18
Specific allowance for credit losses on the TLP	1,087,886,736.27	1,074,084,335.45
Non-Performing Loans (NPLs)		
a. Gross NPLs	3,940,105,568.31	3,836,326,244.91
b. Ratio of gross NPLs to gross TLP (%)	26.41	24.69
c. Net NPLs	2,908,540,567.76	2,823,852,306.30
d. Ratio of Net NPLs to gross TLP (%)	19.49	18.17
e. Ratio of total allowance for credit losses to gross NPLs (%)	31.05	31.58
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	27.61	28.00
Classified Loans & Other Risk Assets, gross of allowance for credit losses	3,431,616,007.82	3,431,616,007.82
DOSRI Loans and Receivables, gross allowance for credit losses	29,490,478.77	6,220,066.63
"Ratio of Dosri loans and receivables, gross of allowance for credit losses, to gross TLP (%)"	0.20	0.04
Gross non-performing DOSRI loans and receivables	24,262.98	24,272.98
a. 8% for Micro and Small Enterprises	3.44	3.39
b. 2% for Medium Enterprises	7.37	8.01
Return on Equity (ROE) (%)	1.42	1.20
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		
a. Total CAR (%)	12.56	12.37
b. Tier 1 CAR (%)	11.70	11.29
c. Common Tier 1 Ratio (%)	11.70	11.29

Republic of the Philippines)
Makati City) S.S.

I/We IRENE S. QUINTANA and LIZETTE MARGARET MARY J. RACELA of the above mentioned bank do solemnly swear that all matters set forth in the above balance sheet are true and correct to the best of my/our knowledge and belief.

(Sgd) IRENE S. QUINTANA
VP-Comptroller

(Sgd) LIZETTE MARGARET MARY J. RACELA
President and CEO

SUBSCRIBED AND SWORN to before me this April 26, 2021 at Makati City, affiant exhibiting their sss id# 33-0298144-2 / bir id# 110-183-273 and sss id# 03-9318179-5 / bir id# 105-802-810 respectively.

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ATTY. JOSE CARLOS R. TANINGCO
NOTARY PUBLIC FOR MAKATI CITY
UNTIL DECEMBER 31, 2021
9TH FLOOR UCPB HEAD OFFICE BUILDING, MAKATI AVE., MAKATI CITY
ROLL OF ATTORNEY'S NO. 38221 / APPOINTMENT NO. M-48
PTR NO. 8536962 / 01.08.21 / MAKATI CITY
IBP LIFETIME MEMBER NO. 503736 / 02.22.2000 / PASIG CITY
MCLE COMPLIANCE NO. VII-0001173