



BALANCE SHEET

Head Office and Branches
As of September 30, 2021

	CURRENT QUARTER	PREVIOUS QUARTER
ASSETS		
Cash and Cash Items	602,244,447.97	642,924,364.81
Due from Bangko Sentral ng Pilipinas	3,843,863,088.12	4,355,002,127.66
Due from Other Banks	150,762,753.96	132,671,684.33
Financial Assets at Fair Value through Profit or Loss	999,034,213.89	564,532,047.57
Available-for-Sale Financial Assets-Net	0.00	55,764,954.11
Held-to-Maturity (HTM) Financial Assets-Net	11,506,395.17	11,562,951.64
Loans and Receivables - Net	11,882,955,260.30	12,717,344,869.47
Loans and Receivables - Others	11,863,880,351.44	12,451,266,224.48
Loans and Receivables Arising from RA/CA/PR/SLB	97,510,290.00	354,362,728.00
General Loan Loss Provision	78,435,381.14	88,284,083.01
Other Financial Assets	236,943,067.24	234,770,713.12
Bank Premises, Furniture, Fixture and Equipment-Net	334,178,864.04	339,564,439.89
Real and Other Properties Acquired-Net	462,691,709.57	466,749,821.80
Non-Current Assets Held for Sale	47,449,945.38	50,601,924.58
Other Assets-Net	890,543,505.56	884,068,497.92
TOTAL ASSETS	19,462,173,251.20	20,455,558,396.90
LIABILITIES		
Deposit Liabilities	16,264,476,927.19	17,096,135,072.13
Other Financial Liabilities	104,210,959.87	132,241,938.78
Other Liabilities	697,999,089.49	719,437,076.98
TOTAL LIABILITIES	17,066,686,976.55	17,947,814,087.89
STOCKHOLDERS' EQUITY		
Capital Stock	1,106,757,312.31	1,106,757,312.31
Other Capital Accounts	-89,571,496.56	-92,355,475.83
Retained Earnings	1,378,300,458.90	1,493,342,472.53
TOTAL STOCKHOLDERS' EQUITY	2,395,486,274.65	2,507,744,309.01
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	19,462,173,251.20	20,455,558,396.90
CONTINGENT ACCOUNTS		
Others	7,407,950.90	4,909,374.97
TOTAL CONTINGENT ACCOUNTS	7,407,950.90	4,909,374.97
ADDITIONAL INFORMATION		
Gross total loan portfolio (TLP)	13,406,876,262.89	14,057,523,377.15
Specific allowance for credit losses on the TLP	1,445,485,621.45	1,251,894,424.67
Non-Performing Loans (NPLs)		
a. Gross NPLs	3,196,105,062.94	3,957,405,113.21
b. Ratio of gross NPLs to gross TLP (%)	23.84	28.15
c. Net NPLs	1,906,159,447.15	2,733,264,477.22
d. Ratio of Net NPLs to gross TLP (%)	14.22	19.44
e. Ratio of total allowance for credit losses to gross NPLs (%)	47.68	33.87
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	45.23	31.63
Classified Loans & Other Risk Assets, gross of allowance for credit losses	4,929,383,754.59	3,431,616,007.82
DOSRI Loans and Receivables, gross allowance for credit losses	24,996,063.70	27,760,470.55
"Ratio of Dosri loans and receivables, gross of allowance for credit losses, to gross TLP (%)"	0.19	0.20
Gross non-performing DOSRI loans and receivables	647,383.84	635,968.49
a. 8% for Micro and Small Enterprises	4.66	3.45
b. 2% for Medium Enterprises	8.06	7.66
Return on Equity (ROE) (%)	1.32	1.70
Capital Adequacy Ratio (CAR) on Solo Basis , as prescribed under existing regulations		
a. Total CAR (%)	12.14	12.35
b. Tier 1 CAR (%)	11.51	11.54
c. Common Tier 1 Ratio (%)	11.51	11.54

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

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 October 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.

ATTY. JOSE CARLOS R. TANINGCO
NOTARY PUBLIC FOR MAKATI CITY
UNTIL DECEMBER 31, 2022
9TH FLOOR UCPB HEAD OFFICE BUILDING, MAKATI AVE., MAKATI CITY
ROLL OF ATTORNEYS 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

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