




BALANCE SHEET

(Head Office and Branches)
As of June 30, 2025

ASSETS	Amount	
	Current Quarter	Previous Quarter
Cash and Cash Items	788,328,002.94	810,681,704.68
Due from Bangko Sentral ng Pilipinas	6,700,097,137.38	6,258,715,760.78
Due from Other Central Banks and Banks - Net	1,116,531,011.71	851,174,695.97
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	0.00	0.00
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	0.00	0.00
Debt Securities at Amortized Cost - Net	0.00	-
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	0.00	0.00
Loans and Receivables - Others	20,779,745,415.07	20,634,679,455.26
Loans and Receivables Arising from RA/CA/PR/SLB	0.00	0.00
Total Loan Portfolio (TLP) - Gross	20,779,745,415.07	20,634,679,455.26
Allowance for Credit Losses 2/	679,752,702.82	680,088,134.95
Total Loan Portfolio - Net	20,099,992,712.25	19,954,591,320.31
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment - Net	848,624,874.68	882,663,384.47
Real and Other Properties Acquired - Net	148,934,017.30	151,519,583.71
Sales Contract Receivables - Net	80,247,381.50	83,433,125.51
Non-Current Assets Held for Sale	0.00	0.00
Other Assets - Net	498,860,003.77	544,104,755.30
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	30,281,615,141.53	29,536,884,330.73
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	0.00	0.00
Deposit Liabilities	20,639,069,688.93	20,120,661,362.94
Due to Other Banks	0.00	0.00
Bills Payable	1,000,000,000.00	975,000,000.00
BSP (Rediscounting and Other Advances)	0.00	0.00
Interbank Loans Payable	0.00	0.00
Other Borrowings, including Deposit Substitutes	1,000,000,000.00	975,000,000.00
Bonds Payable-Net	0.00	0.00
Unsecured Subordinated Debt - Net	0.00	0.00
Redeemable Preferred Shares	0.00	0.00
Other Liabilities	750,893,329.16	680,771,115.72
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	22,389,963,018.09	21,776,432,478.66
STOCKHOLDER'S EQUITY	-	-
Capital Stock	350,249,916.54	350,228,749.90
Additional Paid-In Capital	534,559,807.60	534,232,419.10
Undivided Profits	537,790,004.79	285,467,602.98
Retained Earnings	6,435,180,290.09	6,435,180,290.09
Other Capital Accounts	33,872,104.42	155,342,790.00
Assigned Capital	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	7,891,652,123.44	7,760,451,852.07
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	30,281,615,141.53	29,536,884,330.73
TOTAL CONTINGENT ACCOUNTS	84,938,392.50	84,168,100.41
FINANCIAL INDICATORS		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	3.53%	3.46%
Net NPL Ratio	1.50%	1.49%
Gross NPL Coverage Ratio	92.71%	95.33%
Net NPL Coverage Ratio	58.08%	57.80%
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	0.55%	0.57%
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related	0.00%	0.00%
Ratio of DOSRI Loans to gross TLP	0.52%	0.54%
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.00%	0.00%
LIQUIDITY		
Minimum Liquidity Ratio 5/	45.54%	43.35%
PROFITABILITY		
Return on Equity (ROE)	13.88%	14.94%
Return on Assets	3.87%	4.17%
Net Interest Margin	8.84%	9.47%
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	30.09%	29.78%
Tier 1 Capital Ratio	30.10%	29.79%
CAR	30.99%	30.68%


We, Joseph M. Lacea and Ma. Gina J. Alfante, of the above-mentioned bank do solemnly swear that all matters set forth in the above Balance Sheet are true and correct to the best of our knowledge and belief.


MA. GINA J. ALFANTE
SVP-Financial Services


JOSEPH M. LACEA
President

SUBSCRIBED AND SWORN to before me this 21st day of July, 2025 at Tagbilaran City, affiants exhibiting to me their Social Security System No. 06-0749986-5 and 06-1387703-1 respectively.

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Book No. II
Series of 2025


ATTY. JEEZEL MAY A. NARISMA
NOTARY PUBLIC
For the City of Tagbilaran and other Municipalities of Bohol
NCS No. 2024 - 67 until December 31, 2025
The Courtyard, Old Airport Road, Jagon District, Tagbilaran City, Bohol
Roll No. 90541, PTR No. 1394955 - Tagbilaran City, Bohol 01-03 - 2025
IBP Membership No. 504887 for 2025; TIN 325 - 900-927-000
MCLE Compliance No: RVIII-0022353