

EASTWEST BANKING CORPORATION

The Beaufort, 5th Avenue corner 23rd Street, Fort Bonifacio Global City, Taguig City

STATEMENT OF CONDITION

Head Office and Branches As of March 31, 2022

Cash and Cash Items P	7.5 of Flates			
Gash and Cash Items P 6,435,301,622.37 78,03,447/93.3 Due from Other Banks 41,166,632,223.22 58,6279,724,931.4 Framculal Assets at Fair Value through Profit or Loss 2,947,221,186.67 19,372,724,931.4 Available-for-Sale Financial Assets Net 45,994,801,337.82 41,267,019,1305. Health of-Matury (HTM) Financial Assets Net 28,071,612,2701 21,275,130.00 Loans and Receivables - Net 192,268,583,495.16 17,818,63.00 Loans and Receivables - Others 1,819,752.20,000.00 11,718,666.00 Cheer Financial Assets 1,919,752.20,000.00 1,178,866.00 Cheer Financial Assets 1,919,752.20,000.00 1,178,867.20 Cheer Financial Assets 1,919,752.20,000.00 1,178,869.20 General Loan Loss Provision 1,093,118,446.97 86,314,275.8 Cheer Financial Assets 1,093,118,446.97 86,314,275.8 Equity Investment in Subsidiaries, Ascoulets & Joint Ventures-Number 7,007,195,241.33 86,314,275.8 Equity Investment in Subsidiaries, Ascoulets & Joint Ventures-Number 7,007,195,241.33 86,314,275.8 Equity Investment in Subsidiaries, Ascoulets & Joint Ventures-Number	ASSETS		Current Quarter	Previous Quarter
Due from Bangko Sentral ng Pilipinas Due from Other Banks 29,972,211,666,7 19,372,724,931.4 19,372,734,931.4 19,37		Р	6,435,301,622.37	7,803,047,793.39
Due from Other Banks	Due from Bangko Sentral ng Pilipinas		41,106,632,223.22	58,627,972,047.02
Financial Assets at Fair Value through Profit or Loss	Due from Other Banks		29,847,221,168.67	19,372,724,931.40
Held-to-Maturity (HTM) Financial Assets-Net	Financial Assets at Fair Value through Profit or Loss		2,905,444,115.77	3,578,641,952.34
Unquoted Debt Securities Classified as Loans-Net Loans and Receivables - Net Loans and Receivables - Others Loans - Other Loans - Others Loans - Other Loans - Others Loans - Others Loans - Other - Others Loans - Others Loans - Other - Others Loans - Other - Others Lo	Available-for-Sale Financial Assets-Net		45,894,801,387.82	41,267,019,130.51
Loans and Receivables - Net Interbank Loans Receivable (192,286,583,495.16) (1778,66.6 Interbank Loans Receivable (1778,275,200.00) (1788,676.20) (1788,277.23) (181,293,103,62.5) (1788,277.23) (181,293,103,62.5) (1788,293,103,103,103,103,103,103,103,103,103,10	Held-to-Maturity (HTM) Financial Assets-Net		28,407,162,297.01	20,305,543,860.99
Interbank Loans Receivables Loans and Receivables Loans and Receivables Loans and Receivables Arising from RA/CA/PR/SLB Loans and Receivables Arising from RA/CA/PR/SLB Ceneral Loan Loss Provision General Loan Loss Provision Ceneral Loan Loss Provision Ceneral Loan Loss Provision Ceneral Loan Loss Provision Other Financial Assets Equily Investment in Subsidiaries, Associates & Joint Ventures-Net Bank Premises, Furniture, Fixture and Equipment-Net Real and Other Properties Acquired-Net Real and Other Acquired-Net Real and Other Real Real Real Real Real Real Real Real	Unquoted Debt Securities Classified as Loans-Net		0.00	0.00
Loans and Receivables - Others General Loan Loss Provision Other Financial Assets Equity Investment in Subsidiaries, Associates & Joint Ventures-Net 1,093,118,446,97 1,421,58,832.52 1,648,6685,025.7 1,641,115,683.25 1,641,11			192,268,583,495.16	197,881,772,366.63
Loans and Receivables Arising from RA/CA/PR/SLB General Loan Loss Provision General Loan Loss Provision Cher Financial Assets Equity Investment in Subsidiaries, Associates & Joint Venture-Net Bank Premises, Furniture, Fixture and Equipment-Net Real and Other Properties Acquired-Net Real and Other Properties Acquired-Net Real and Other Properties Acquired-Net Potal Assets TOTAL ASSETS TOTAL ASSETS TOTAL ASSETS TOTAL ASSETS TOTAL ASSETS TOTAL LIABILITIES TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY Capital Sock TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY TOTAL LIABI				1,718,666,300.00
General Loan Loss Provision Uhrer Financial Assets Equity Investment in Subsidiaries, Associates & Joint Ventures-Net 7,007,195,421.43 Equity Investment in Subsidiaries, Associates & Joint Ventures-Net 7,007,195,421.43 Real and Other Properties Acquired-Net 1,040,13,287,367.64 Real and Other Properties Acquired-Net 1,040,13,287,367.67 Road and Other Properties Acquired-Net 1,040,13,287,367.67 Road All Molity Properties Acquired-Net 1,040,174,221.89 13,747,204,681.47 TOTAL ASSETS P380,550,877,975.38 1383,452,404,231.71 LTABILITIES Financial Liabilities at Fair Value through Profit or Loss P3,050,660.24 Poposit Liabilities at Fair Value through Profit or Loss P3,050,660.24 Poposit Liabilities at Fair Value through Profit or Loss P3,000,000 Poposit Liabilities at Fair Value through Profit or Loss P3,000,000 Poposit Liabilities P3,000,000 Poposities P3,000,000 Poposi				181,259,103,062.52
Other Financial Assets Equity Investment in Subsidiaries, Associates & Joint Ventures-Net Bank Premises, Furniture, Fixture and Equipment-Net Real and Other Properties Acquired-Net (AUS), 388, 736. 63 (324, 739, 743, 841, 882) and Capter Properties Acquired-Net (AUS), 388, 736. 63 (324, 739, 7204, 681). 4,061, 388, 736. 63 (324, 739, 7204, 681). 3,249, 292, 293, 294, 293, 294, 297. 338, 3452, 404, 231.75 LIABSILITIES P 245, 346, 692, 24 211, 632, 124, 90. 90. 90. 90. 90. 90. 90. 90. 90. 90.			8,357,249,850.00	15,800,317,280.00
Equity Investment in Subsidiaries, Associates & Joint Ventures-Net 7,007,195,421,43 6,529,473,5448 28al and Other Properties Acquired-Net 1,400,1724,221,199 13,977,204,681,47 1,400,1724,221,199 13,977,204,681,47 1,400,1724,221,199 13,977,204,681,47 1,400,1724,221,199 13,977,204,681,47 1,400,1724,221,199 13,977,204,681,47 1,400,1724,221,199 13,977,204,681,47 1,400,1724,221,199 1,400,1724,221,199 1,400,1724,221,199 1,400,1724,221,199 1,400,1724,221,199 1,400,1724,221,199 1,400,1724,221,199 1,400,1724,221,199 1,400,1724,221,199 1,400,1724,221,199 1,400,1724,221,199 1,400,1724,221,199 1,400,1724,221,199 1,400,1724,221,199 1,400,1724,221,199 1,400,1724,				896,314,275.89
Bank Premises, Furniture, Fixture and Equipment-Net Real and Other Properties Acquired-Net Other Assets-Net TOTAL ASSETS P 380,550,877,975,38 383,452,404,231.72 LIABILITIES Financial Liabilities at Fair Value through Profit or Loss Deposit Liabilities Deposit Liabilities Bills Payable JBSP (Rediscounting and Other Advances) Bills Payable JBSP (Rediscounting and Other Advances) Bills Payable JBSP (Rediscounting and Other Advances) D 1 On 0.00 D 2 On 0.00 D 2 On 0.00 D 1 On 0.00 D 3 On 0.00 D 2 On 0.00 D 3 On 0.00 D 3 On 0.00 D 3 On 0.00 D 3 On 0.00 D 4 On 0.00 D 5 On 0.00 D 6 On 0.00 D 7 On 0.00 D 7 On 0.00 D 1 On 0.00 D 1 On 0.00 D 1 On 0.00 D 1 On 0.00 D 2 On 0.00 D 2 On 0.00 D 3 On 0.00 D 3 On 0.00 D 4 On 0.00 D 5 On 0.00 D 6 On 0.00 D 7 On 0.00 D 7 On 0.00 D 8 On 0.00 D 9 On 0.00 D 1 On				6,846,685,025.75
Real and Other Properties Acquired-Net 2,483,296,452.76 3,245,990,293.2 TOTAL ASSETS 7380,550,877,975.38 33,452,404,231.7 ILABILITIES P 245,346,692.24 301,632,254,660.24 Financial Liabilities at Fair Value through Profit or Loss P 245,346,692.24 301,633,256,660.24 Bills Payable 0.00 0.00 0.00 a) BSP, Rediscounting and Other Advances) 0.00 0.00 0.00 b) Interbank Loans Payable 0.00 0.00 0.00 Other Deposit Substitute 0.00 0.00 0.00 Oute to Bangko Sentral ng Pilipinas 0.00 0.00 0.00 Other Liabilities 4,356,078,488.10 0.00 0.00 Other Capital Liabilities 4,356,078,488.10 0.00 0.00 Other Capital Stock P 27,564,812,6996 27,564,812,6996 Other Capital Accounts P 27,564,812,6996 27,556,812,6996 TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY P 380,352,497,975,323 283,452,404,231.71 Commercial Letters of Credit 791,121,770,402<		res-Net		6,529,473,544.87
1,40,01,724,221,89 31,397,204,681.47 1,40,01,724,221,89 31,397,204,681.47 1,40,01,724,221,80 313,375,204,623,17,75 1,40,01,1111111111111111111111111111111				
TOTAL ASSETS				, , ,
Commercial Labilities at Fair Value through Profit or Loss				
Financial Liabilities at Fair Value through Profit or Loss P 245,346,692.24 307,369,619,636.2 307,369,619,618.2 307,	TOTAL ASSETS	P 38	80,550,877,975.38	383,452,404,231.78
Deposit Labilities Bills Payable	LIABILITIES			
Bills Payable 0.00	Financial Liabilities at Fair Value through Profit or Loss	Р	245,346,692.24	211,632,124.93
a) BSP (Rediscounting and Other Advances)	Deposit Liabilities		303,063,256,660.24	307,369,619,638.25
b) Interbank Loans Payable () OHEP Deposit Substitute () O.00 () Other Deposit Substitute () O.00 () Other Deposit Substitute () O.00 () O.00 () Other Deposit Substitute () Other Capital Accounts () Other Capital Acc	Bills Payable		0.00	0.00
c) Other Deposit Substitute d) Others	a) BSP (Rediscounting and Other Advances)		0.00	0.00
Oj. Others			0.00	0.00
Bonds Payable - Net	c) Other Deposit Substitute		0.00	0.0
Unsecured Subordinated Debt - Net Due to Bangko Sentral ng Pilipinas O.00 Other Financial Liabilities Other Liabilities TOTAL LIABILITIES TORE TORE TORE TORE TORE TORE TORE TORE				0.00
Due to Bangko Sentral ng Pilipinas Other Financial Liabilities Other Financial Liabilities Other Financial Liabilities Other Liabilities P321,517,315,971.54 P321,517,315,971.54 P321,517,315,971.54 P321,517,315,971.54 P321,517,315,971.55 P321,517,315,971.55 P321,517,315,971.55 P321,517,315,971.55 P321,517,315,971.55 P321,517,315,971.55 P321,517,315,971.55 P321,517,315,971.55 P321,517,515,75 P321				3,687,685,805.80
Other Financial Liabilities 4,355,078,488.10 4,042,924,945.1 TOTAL LIABILITIES P 321,517,315,971.54 921,076,290.9 TOTAL LIABILITIES P 321,517,315,971.54 324,522,638,805.0 STOCKHOLDERS' EQUITY 27,7564,812,699.66 27,564,812,699.66 Other Capital Accounts 762,144,755.17 3,614,149,166.4 Retained Earnings 32,230,894,099.35 27,750,803,560.6 TOTAL STOCKHOLDERS' EQUITY P 59,033,562,003.84 58,929,765,426.6 TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY P 59,033,562,003.84 58,929,765,426.6 CONTINGENT ACCOUNTS P 1,121,770,740.24 981,417,824.1 Guarantees Issued P 1,121,770,740.24 981,417,824.1 Performance Standby Letters of Credit 1,938,322,395.30 2,503,694,762.6 Commercial Letters of Credit 79,1078,452.93 1,776,662,948.1 Trade Related Guarantees 8,632,224,540.85 7,531,332,1218.1 Securities Held Under Custodianship by Bank Proper 46,355,502,975.63 44,557,056,401.3 Tust Epartment Accounts 928,752,4588,862.09 245,975,131,583.4 Derivatives P 287,524,588,862.09 </td <td></td> <td></td> <td></td> <td>0.00</td>				0.00
Other Liabilities 10,162,307,989,55 9,210,776,290.9 TOTAL LIABILITIES P 321,517,315,971.54 324,522,638,805.0 STOCKHOLDERS' EQUITY P 27,564,812,699.66 27,564,812,699.66 27,564,812,699.66 27,564,812,699.6 27,564,812,699.6 27,564,812,699.6 27,508,033,560.6 27,564,812,699.6 27,508,033,560.6 27,508,038,036.6 27,508,038,036.6 27,508,038,036.6 27,508,038,036.6 27,508,038,036.6 27,508,038,036.6				0.00
P 321,517,315,971.54 324,522,638,805.05	Other Financial Liabilities		4,356,078,498.10	4,042,924,945.13
STOCKHOLDERS' EQUITY				9,210,776,290.98
Capital Stock P 27,564,812,699.66 27,564,812,699.66 27,564,812,699.65 27,564,812,699.65 27,564,812,699.65 27,564,812,699.65 27,564,812,699.65 27,750,803,560.66 27,503,603,560.66 27,503,603,560.66 27,503,604,752.66 20,803,404,201.76 20,803,404,201.76 20,803,404,201.76 20,803,201.76 20,803,201.76 20,803,201.76 20,803,201.76 20,803,201.76 20,803,201.77 20	TOTAL LIABILITIES	P 3	21,517,315,971.54	324,522,638,805.09
Other Capital Accounts ".762,144,755.17" 3,614,149,166.48 Retained Earnings 32,230,894,059.35 27,750,803,560.66 TOTAL STOCKHOLDERS' EQUITY P 59,033,562,003.88 58,929,765,426.66 TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY P 380,550,877,975.38 383,452,404,231.77 CONTINGENT ACCOUNTS P 1,121,770,740.24 981,417,824.1 Guarantees Issued P 1,121,770,740.24 981,417,824.1 Performance Standby Letters of Credit 1,938,322,395.30 2,503,694,762.6 Commercial Letters of Credit 791,078,452.93 1,776,662,948.1 Trade Related Guarantees 8,632,224,540.85 7,531,324,118.4 Commitments 6,235,117,762.57 6,051,649,824.8 Securities Held Under Custodianship by Bank Proper 0.00 0.00 Trust Department Accounts 46,353,502,975.63 44,557,056,401.3 Derivatives 84,810,365,468.74 54,302,417,319.7 TOTAL CONTINGENT ACCOUNTS 84,810,365,468.74 208,441,607,748.4 Specific Allowance for Credit Losses on the TLP P 203,091,455,041.74 208,441,607,748.4 Specific Allowance for Credit Losses on the TLP	STOCKHOLDERS' EQUITY			
Retained Earnings 32,230,894,099.35 27,750,803,560.05 TOTAL STOCKHOLDERS' EQUITY P 59,033,562,003.84 58,929,765,426.66 P 59,033,562,003.84 58,929,765,426.66 P 59,033,562,003.84 S8,929,765,426.66 P 59,033,562,003.84 S8,929,765,426.66 P 59,033,562,003.84 S8,929,765,426.66 P 791,074,072.24 P 81,417,824.15 P 81,217,70,40.24 P 81,417,824.15 P 81,217,70,40.24 P 81,417,824.15 P 81,217,70,740.24 P 81,417,824.15 P 81,222,395.30 2,503,694,762.66 P 791,078,452.93 1,776,662,948.15 T 7,646,2948.15 T 7,64	Capital Stock	Р	27,564,812,699.66	27,564,812,699.66
TOTAL STOCKHOLDERS' EQUITY P 59,033,562,003.84 S8,929,765,426.6 TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY P 380,550,877,975.38 383,452,404,231.7i CONTINGENT ACCOUNTS Guarantees Issued P 1,121,770,740.24 Performance Standby Letters of Credit P 1,938,322,395.30 Performance Standby Letters of Credit P 19,078,452.93 P 1,776,662,948.1 Trade Related Guarantees P 1,121,770,740.24 P 1981,417,824.1 P 1980,452.93 P 1,776,662,948.1 Trade Related Guarantees P 1,121,770,740.24 P 1981,417,824.1 P 1980,452.93 P 1,776,662,948.1 P 1,776,662,948.1 P 1,776,662,948.1 P 1,776,662,948.1 P 1,776,662,948.1 P 1,776,662,948.1 P 1,776,622,948.1 P 1,776,762.57 P 1,776,25.78 P 2,737,53,099,62 P 1,776,262,948.1 P 1,776,62,948.1 P 1,776,62,948.1 P 1,776,62,948.1 P 1,776,62,948.1 P 1,776,62,948.1 P 1,776,629,948.1 P 1,776,62,948.1 P 1,776,62,948.1 P 1,776,62,948.1 P 1,776,762.57 P 1,762.57 P 1,762.5	Other Capital Accounts			3,614,149,166.42
Page	Retained Earnings		32,230,894,059.35	27,750,803,560.61
CONTINGENT ACCOUNTS Guarantees Issued P 1,121,770,740.24 981,417,824.1 Performance Standby Letters of Credit 1,938,322,395.30 2,503,694,762.6 Commercial Letters of Credit 791,078,452.93 1,776,662,948.1 Trade Related Guarantees 8,632,224,540.85 7,531,324,218.4 Commitments 137,642,206,525.83 128,270,908,284.0 Spot Foreign Exchange Contracts 6,235,117,762.57 6,051,649,824.8 Securities Held Under Custodianship by Bank Proper 0.00 0.0 Trust Department Accounts 46,353,502,975.63 44,557,056,401.3 Derivatives 0.00 0.00 Others 84,810,365,468.74 54,302,417,319.7 TOTAL CONTINGENT ACCOUNTS P287,524,588,862.09 245,975,131,583.44 ADDITIONAL INFORMATION Gross Total Loan Portfolio (TLP) P 203,091,455,041.74 208,441,607,748.4 Specific Allowance for Credit Losses on the TLP P 9,729,753,099.62 9,663,521,105.9 Non-Performing Loans (NPLs) a. Gross NPLs to Gross TLP (%) 11.03 10.6 c. Net NPLs Gross TLP (%) 11.03 10.6 c. Net NPLs to Gross TLP (%) 7.03 4.75 4.5 4.5 5.6 A.5 5	TOTAL STOCKHOLDERS' EQUITY	P 5	9,033,562,003.84	58,929,765,426.69
CONTINGENT ACCOUNTS Guarantees Issued P 1,121,770,740.24 981,417,824.1 Performance Standby Letters of Credit 1,938,322,395.30 2,503,694,762.6 Commercial Letters of Credit 791,078,482.93 1,776,662,948.1 Trade Related Guarantees 8,632,224,540.85 7,531,324,218.4 Commitments 137,642,206,525.83 128,270,908,284.0 Spot Foreign Exchange Contracts 6,235,117,762.57 6,051,649,824.8 Securities Held Under Custodianship by Bank Proper 0.00 0.0 Trust Department Accounts 46,353,502,975.63 44,557,056,401.3 Derivatives 0.00 0.0 Others 84,810,365,468.74 54,302,417,319.7 TOTAL CONTINGENT ACCOUNTS 7287,524,588,862.09 245,975,131,583.44 ADDITIONAL INFORMATION Gross Total Loan Portfolio (TLP) P 203,091,455,041.74 208,441,607,748.4 Specific Allowance for Credit Losses on the TLP P 9,729,753,099.62 9,663,521,105.9 Non-Performing Loans (NPLs) 2 2,392,581,906.87 22,192,118,309.0 B. Ratio of Gross NPLs to Gross TLP (%) 11.03 10.6 C. Net NPLs P 14,278,716,389.69 14,628,986,061.7 G. Ratio of Net NPLs to Gross TLP (%) 7.03 7.0 e. Ratio of Specific allowance for credit losses on the Specific allowance for credit losses on the Gross TLP (%) 43.45 43.5 Classified Loans & Other Risk Assets, gross of allowance for credit losses on the gross TLP (%) 43.45 43.5 Classified Loans & Other Risk Assets, gross allowance for credit losses on the gross TLP (%) 6.49 5.5 Gross Non-Performing DOSRI Loans and Receivables P 0.00 632,983.7 Gross Non-Performing DOSRI Loans and Receivables P 0.00 632,983.7 Ratio of Pode Risk Assets, gross allowance for credit losses on the gross TLP (%) 0.00 632,983.7 Gross Non-Performing DOSRI Loans and Receivables P 0.00 632,983.7 Ratio of Pode Risk Assets, gross allowance for credit losses, to gross TLP (%) 0.00 632,983.7 Gross Non-Performing DOSRI Loans and Receivables P 0.00 632,983.7 Ratio of Gross Non-Performing	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 38	80.550.877.975.38	383.452.404.231.78
Guarantees Issued P 1,121,770,740.24 981,417,824.1 Performance Standby Letters of Credit 1,938,322,395.30 2,503,694,762.6 Commercial Letters of Credit 791,078,452.93 1,776,662,948.1 Trade Related Guarantees 8,632,224,540.85 7,531,324,218.4 Commitments 137,642,206,525.83 128,270,908,284.0 Spot Foreign Exchange Contracts 6,235,117,762.57 6,051,649,824.8 Securities Held Under Custodianship by Bank Proper 10.00 0.00 0.00 0.00 0.00 0.00 0.00 0.	•			
Performance Standby Letters of Credit 1,938,322,395.30 2,503,694,762.60 Commercial Letters of Credit 791,078,452.93 1,776,662,948.12 Trade Related Guarantees 8,632,224,540.85 7,531,324,218.43 Commitments 137,642,206,525.83 128,270,908,284.0 Spot Foreign Exchange Contracts 6,235,117,762.57 6,051,649,824.85 Securities Held Under Custodianship by Bank Proper 0,000 0.00 Trust Department Accounts 46,353,502,975.63 44,557,056,401.3 Derivatives 0,000 0,000 Others 84,810,365,468.74 54,302,417,319.7 TOTAL CONTINGENT ACCOUNTS 84,810,365,468.74 54,302,417,319.7 TOTAL CONTINGENT ACCOUNTS P287,524,588,862.09 245,975,131,583.44 Specific Allowance for Credit Losses on the TLP P 9,729,753,099.62 9,663,521,105.9 Non-Performing Loans (NPLs) a. Gross NPLs P 22,392,581,906.87 22,192,118,309.0 b. Ratio of Gross NPLs to Gross TLP (%) P 14,278,716,389.69 14,628,986,061.7 c. Net NPLs to Gross TLP (%) P 14,278,716,389.69 14,628,986,061.7 d. Ratio of Net NPLs to Gross TLP (%) P 14,278,716,389.69 14,628,986,061.7 d. Ratio of Specific allowance for credit losses on the gross TLP to gross NPLs(%) 43.45 43.5 Classified Loans & Other Risk Assets, gross of allowance for credit losses P 25,153,948,118.06 25,786,371,166.8 DOSRI Loans and receivables, gross allowance for credit losses Non-Performing DOSRI Loans and Receivables, gross allowance for credit losses to gross NPLs (%) 6.49 5.5. Gross Non-Performing DOSRI Loans and Receivables P 0.000 632,983.7 Ratio of Gross Non-Performing DOSRI Loans and Receivables P 0.000 632,983.7 Ratio of Gross Non-Performing DOSRI Loans and Receivables P 0.000 632,983.7 Ratio of Gross Non-Performing DOSRI Loans and Receivables P 0.000 632,983.7 Ratio of Gross Non-Performing DOSRI Loans and Receivables D 0.00 632,983.7 Ratio of Gross Non-Performing DOSRI Loans and Receivables D 0.00 632,983.7 Ratio of Gross Non-Performing DOSRI Loans and Receivables D 0.00 632,983.7 Ratio of Gross Non-Performing DOSRI Loans and Receivables D 0.00 632,983.7 Ratio of Gross Non-Performing DOSRI Loans and Receivables D 0.00 632,983.7			, , , , , , , , , , , , , , , , , , , ,	
Commercial Letters of Credit Trade Related Guarantees 8,632,224,540.85 Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Others TOTAL CONTINGENT ACCOUNTS TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross Total Loan Portfolio (TLP) P 203,091,455,041.74 Specific Allowance for Credit Losses on the TLP P 9,729,753,099.62 A Ratio of Gross NPLs to Gross TLP (%) C. Net NPLs Other Store of Specific allowance for credit losses on the gross TLP to gross NPL's(%) F. Ratio of Specific allowance for credit losses on the gross TLP to gross NPL's(%) Classified Loans & Other Risk Assets, gross of allowance for credit losses on the gross TLP to gross NPL's(%) Classified Loans & Other Risk Assets, gross of allowance for credit losses ODSRI Loans and receivables, gross allowance for credit losses DOSRI Loans and receivables, gross allowance for credit losses DOSRI Loans and receivables, gross allowance for credit losses DOSRI Loans and receivables, gross allowance for credit losses DOSRI Loans and receivables, gross allowance for credit losses DOSRI Loans and receivables, gross allowance for credit losses DOSRI Loans and receivables, gross allowance for credit losses DOSRI Loans and receivables, gross allowance for credit losses DOSRI Loans and receivables, gross allowance for credit losses DOSRI Loans and receivables, gross allowance for credit losses DOSRI Loans and receivables, gross allowance for credit losses DOSRI Loans and receivables, gross allowance for credit losses DOSRI Loans and receivables, gross allowance for credit losses DOSRI Loans and receivables, gross allowance for credit losses DOSRI Loans and receivables, gross allowance for credit losses DOSRI Loans and receivables, gross allowance for credit losses DOSRI Loans and receivables, gross allowance for credit losses DOSRI Loans and receivables, gross allowance for credit losses DOSRI Loans and receivables DOSRI Loans and receivables DOSRI Loans and receivables DOSRI Loans and receivables DOSRI L				
Trade Related Guarantees	Guarantees Issued	P	1,121,770,740.24	981,417,824.16
Commitments	Guarantees Issued Performance Standby Letters of Credit	P	1,121,770,740.24 1,938,322,395.30	981,417,824.16 2,503,694,762.68
Spot Foreign Exchange Contracts	Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit	P	1,121,770,740.24 1,938,322,395.30 791,078,452.93	981,417,824.16 2,503,694,762.68 1,776,662,948.17
Securities Held Under Custodianship by Bank Proper Trust Department Accounts	Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees	Р	1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85	981,417,824.16 2,503,694,762.68 1,776,662,948.17 7,531,324,218.41
Trust Department Accounts	Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments	Р	1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83	981,417,824.16 2,503,694,762.68 1,776,662,948.17 7,531,324,218.41 128,270,908,284.08
Derivatives Others 0.00 (Athers 0.00 (B4,810,365,468.74) 54,302,417,319.74 TOTAL CONTINGENT ACCOUNTS P287,524,588,862.09 245,975,131,583.44 ADDITIONAL INFORMATION Fig. 18,302,417,319.74 Gross Total Loan Portfolio (TLP) P 203,091,455,041.74 208,441,607,748.4 Specific Allowance for Credit Losses on the TLP P 9,729,753,099.62 9,663,521,105.9 Non-Performing Loans (NPLs) P 22,392,581,906.87 22,192,118,309.0 b. Ratio of Gross NPLs to Gross TLP (%) 11.03 10.6 c. Net NPLs P 14,278,716,389.69 14,628,986,061.7 d. Ratio of Net NPLs to Gross TLP (%) 7.03 7.0 e. Ratio of total allowance for credit losses to gross NPL's(%) 48.33 47.5 f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPL's(%) 43.45 43.5 Classified Loans & Other Risk Assets, gross of allowance for credit losses on the gross TLP (%) 43.45 43.5 DOSRI Loans and receivables, gross allowance for credit losses, gross allowance for credit losses, to gross TLP (%) 6.49 5.5 Gross Non-Performing DOSRI Loans and Receivables of TLP (%) 6.49 5.5 Gross N	Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts	Р	1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57	981,417,824.16 2,503,694,762.68 1,776,662,948.17 7,531,324,218.41 128,270,908,284.08 6,051,649,824.86
Others 84,810,365,468.74 54,302,417,319.75 TOTAL CONTINGENT ACCOUNTS P287,524,588,862.09 245,975,131,583.44 ADDITIONAL INFORMATION Gross Total Loan Portfolio (TLP) P 203,091,455,041.74 208,441,607,748.45 Specific Allowance for Credit Losses on the TLP P 9,729,753,099.62 9,663,521,105.9 Non-Performing Loans (NPLs) P 22,392,581,906.87 22,192,118,309.0 b. Ratio of Gross NPLs to Gross TLP (%) 11.03 22,192,118,309.0 c. Net NPLs P 14,278,716,389.69 14,628,986,061.7 d. Ratio of Specific allowance for credit losses to gross NPL's(%) 7.03 7.0 e. Ratio of Specific allowance for credit losses to gross NPL's(%) 48.33 47.5 f. Ratio of Specific allowance for credit losses to gross NPL's(%) 43.45 43.5 Classified Loans & Other Risk Assets, gross of allowance for credit losses P 25,153,948,118.06 25,786,371,166.8 DOSRI Loans and receivables, gross allowance for credit losses, to gross TLP (%) 6.49 5.5 Gross Non-Performing DOSRI Loans and Receivables P 0.00 632,983.7 Ratio of Gross Non-Performing DOSRI Loans and Receivables P 0.00 63	Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper	Р	1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00	981,417,824.16 2,503,694,762.65 1,776,662,948.17 7,531,324,218.41 128,270,908,284.08 6,051,649,824.86
ADDITIONAL INFORMATION Gross Total Loan Portfolio (TLP) P 203,091,455,041.74 208,441,607,748.45 208,441,607,748.45 208,441,607,748.45 208,441,607,748.45 208,441,607,748.45 208,441,607,748.46 208,441,607,748.46 208,441,607,748.46 208,441,607,748.46 208,441,607,748.46 208,441,607,748.46 208,441,607,748.46 208,441,607,748.46 208,441,607,748.46 208,441,607,748.46 208,441,607,748.46 208,441,607,748.46 208,441,607,748.46 208,441,607,748.46 208,441,607,748.46 208,441,607,748.46 208,441,607,748.46 208,441,607,748.46 208,441,607,748.46 208,441,607,748.47 208,441,607,748,47 208,441,607,748,47 208,441,607,748,47 208,441,607,748,47 208,441,607,748,47 208,441,607,748,47 208,441,607,748,47 208,441,607,748,47 208,441,607,748,47 208,441,607,748,47 208,441,607,748,47 208,441,607,748,47 208,441,607,748,47 208,441,607,4	Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts	P	1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63	981,417,824.16 2,503,694,762.68 1,776,662,948.17 7,531,324,218.41 128,270,908,284.08 6,051,649,824.86 0.00 44,557,056,401.36
Gross Total Loan Portfolio (TLP) P 203,091,455,041.74 Specific Allowance for Credit Losses on the TLP P 9,729,753,099.62 9,663,521,105.9 Non-Performing Loans (NPLs) a. Gross NPLs P 22,392,581,906.87 22,192,118,309.0 b. Ratio of Gross NPLs to Gross TLP (%) 11.03 10.6 c. Net NPLs P 14,278,716,389.69 14,628,986,061.7 d. Ratio of Net NPLs to Gross TLP (%) 7.03 7.0 7.0 7.0 7.0 7.0 7.0 7.0 7.0 7.0 7.0	Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives	P	1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63 0.00	981,417,824.16 2,503,694,762.68 1,776,662,948.17 7,531,324,218.41 128,270,908,284.08 6,051,649,824.86 0.00 44,557,056,401.36
Gross Total Loan Portfolio (TLP) P 203,091,455,041.74 Specific Allowance for Credit Losses on the TLP P 9,729,753,099.62 9,663,521,105.9 Non-Performing Loans (NPLs) a. Gross NPLs P 22,392,581,906.87 22,192,118,309.0 b. Ratio of Gross NPLs to Gross TLP (%) 11.03 10.6 c. Net NPLs P 14,278,716,389.69 14,628,986,061.7 d. Ratio of Net NPLs to Gross TLP (%) 7.03 7.0 7.0 7.0 7.0 7.0 7.0 7.0 7.0 7.0 7.0	Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others		1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63 0.00 84,810,365,468.74	981,417,824.16 2,503,694,762.68 1,776,662,948.17 7,531,324,218.41 128,270,908,284.08 6,051,649,824.86 0.00 44,557,056,401.36 0.00 54,302,417,319.74
Specific Allowance for Credit Losses on the TLP P 9,729,753,099.62 9,663,521,105.9 Non-Performing Loans (NPLs) a. Gross NPLs P 22,392,581,906.87 22,192,118,309.0 b. Ratio of Gross NPLs to Gross TLP (%) 11.03 10.6 c. Net NPLs P 14,278,716,389.69 14,628,986,061.7 d. Ratio of Net NPLs to Gross TLP (%) 7.03 7.0 e. Ratio of Specific allowance for credit losses and the gross TLP to gross NPL's(%) 48.33 47.5 f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPL's(%) 43.45 43.5 Classified Loans & Other Risk Assets, gross of allowance for credit losses P 25,153,948,118.06 25,786,371,166.8 DOSRI Loans and receivables, gross allowance for credit losses, to gross allowance for credit losses, to gross TLP (%) 6.49 5.5 Ratio of DOSRI Loans and Receivables, gross allowance for credit losses, to gross TLP (%) 6.49 5.5 Ratio of Gross Non-Performing DOSRI Loans and Receivables to TLP (%) 0.00 632,983.7 Ratio of Gross Non-Performing DOSRI Loans and Receivables to TLP (%) 0.09 0.0 Post Medium Enterprises 4.24	Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS		1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63 0.00 84,810,365,468.74	981,417,824.16 2,503,694,762.68 1,776,662,948.17 7,531,324,218.41 128,270,908,284.08 6,051,649,824.86 0.00 44,557,056,401.36 0.00 54,302,417,319.74
Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of Gross NPLs to Gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to Gross TLP (%) e. Ratio of Net NPLs to Gross TLP (%) e. Ratio of Net NPLs to Gross TLP (%) f. Ratio of Specific allowance for credit losses to gross NPL's(%) f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPL's(%) f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPL's(%) f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPL's(%) f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPL's(%) f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPL's(%) f. Ratio of Specific allowance for credit losses p 25,153,948,118.06 p 25,786,371,166.8 p 25,786,371,166.8 p 25,786,371,166.8 p 13,178,156,285.47 p 11,600,484,156.5 p 13,178,156,285.47 p 11,600,484,156.5 p 10,000 p 632,983.7 p 11,600,484,156.5 p 10,000 p 632,983.7 p 11,000 p 11,	Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION	P 28	1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63 0.00 84,810,365,468.74 87,524,588,862.09	981,417,824.16 2,503,694,762.66 1,776,662,948.17 7,531,324,218.41 128,270,908,284.00 6,051,649,824.86 0.00 44,557,056,401.36 0.00 54,302,417,319.74
a. Gross NPLs b. Ratio of Gross NPLs to Gross TLP (%) c. Net NPLs d. Ratio of Met NPLs to Gross TLP (%) e. Ratio of Net NPLs to Gross TLP (%) e. Ratio of Net NPLs to Gross TLP (%) e. Ratio of Specific allowance for credit losses to gross NPL's(%) f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPL's(%) dlassified Loans & Other Risk Assets, gross of allowance for credit losses on the gross TLP to gross NPL's(%) dlassified Loans & Other Risk Assets DOSRI Loans and receivables, gross allowance for credit losses P 25,153,948,118.06 DOSRI Loans and receivables, gross allowance for credit losses P 13,178,156,285.47 11,600,484,156.5 Ratio of DOSRI Loans and receivables, gross allowance for credit losses, to gross TLP (%) Gross Non-Performing DOSRI Loans and Receivables P Gross Non-Performing DOSRI Loans and Receivables to TLP (%) 0.00 632,983.7 Ratio of Gross Non-Performing DOSRI Loans and Receivables to TLP (%) 0.00 Percent Compliance with Magna Carta (%) a. 8% for Micro and Small Enterprises 0.97 1.1 b. 2% for Medium Enterprises 4.24 3.7 Return on Equity (ROE) (%) 3.97 Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations a. Total CAR (%) b. Tier 1 Ratio (%) c. Common Equity Tier 1 Ratio (%) 1/ Basel Leverage Ratio (BLR) (%) 10.24	Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross Total Loan Portfolio (TLP)	P28	1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63 0.00 84,810,365,468.74 87,524,588,862.09	981,417,824.16 2,503,694,762.66 1,776,662,948.17 7,531,324,218.41 128,270,908,284.06 6,051,649,824.86 0.00 44,557,056,401.36 0.00 54,302,417,319.74 245,975,131,583.46
b. Ratio of Gross NPLs to Gross TLP (%) 11.03 10.6 c. Net NPLs P 14,278,716,389.69 14,628,986,061.7 d. Ratio of Net NPLs to Gross TLP (%) 7.03 7.0 e. Ratio of total allowance for credit losses to gross NPL's(%) 48.33 47.5 f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPL's(%) 43.45 43.5 Classified Loans & Other Risk Assets, gross of allowance for credit losses P 25,153,948,118.06 25,786,371,166.8 DOSRI Loans and receivables, gross allowance for credit losses P 13,178,156,285.47 11,600,484,156.5 Ratio of DOSRI Loans and receivables, gross allowance for credit losses, to gross TLP (%) 6.49 5.5 Gross Non-Performing DOSRI Loans and Receivables P 0.00 632,933.7 Ratio of Gross Non-Performing DOSRI Loans and Receivables to TLP (%) 0.00 0.00 Percent Compliance with Magna Carta (%) 0.00 0.00 Percent Compliance with	Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TLP	P28	1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63 0.00 84,810,365,468.74 87,524,588,862.09	981,417,824.16 2,503,694,762.68 1,776,662,948.17 7,531,324,218.41 128,270,908,284.08 6,051,649,824.86 0.00 44,557,056,401.36 0.00 54,302,417,319.74 245,975,131,583.46
c. Net NPLs d. Ratio of Net NPLs to Gross TLP (%) e. Ratio of Net NPLs to Gross TLP (%) e. Ratio of total allowance for credit losses to gross NPL's(%) f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPL's(%) f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPL's(%) dallowance for credit losses on the gross TLP to gross NPL's(%) dallowance for credit losses P 25,153,948,118.06 DOSRI Loans and receivables, gross allowance for credit losses P 13,178,156,285.47 l1,600,484,156.5 Ratio of DOSRI Loans and receivables, gross allowance for credit losses, to gross TLP (%) Gross Non-Performing DOSRI Loans and Receivables P 0.00 Gross Non-Performing DOSRI Loans and Receivables to TLP (%) 0.00 Percent Compliance with Magna Carta (%) a. 8% for Micro and Small Enterprises D. 2% for Medium Enterprises A.24 Return on Equity (ROE) (%) 3.97 Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations a. Total CAR (%) b. Tier 1 Ratio (%) c. Common Equity Tier 1 Ratio (%) 1/ Basel Leverage Ratio (BLR) (%) 10.24	Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TLP Non-Performing Loans (NPLs)	P 28	1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63 0.00 84,810,365,468.74 87,524,588,862.09	981,417,824.16 2,503,694,762.66 1,776,662,948.17 7,531,324,218.41 128,270,908,284.08 6,051,649,824.86 0.00 44,557,056,401.36 0.00 54,302,417,319.74 245,975,131,583.46
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Classified Loans & Other Risk Assets, 'gross of allowance for credit losses P 25,153,948,118.06 25,786,371,166.8 DOSRI Loans and receivables, gross allowance for credit losses P 13,178,156,285.47 11,600,484,156.5 Ratio of DOSRI Loans and receivables, gross allowance for credit losses, to gross TLP (%) 6.49 5.5 Gross Non-Performing DOSRI Loans and Receivables P 0.00 632,983.7 Ratio of Gross Non-Performing DOSRI Loans and Receivables to TLP (%) 0.00 0.00 Percent Compliance with Magna Carta (%) a. 8% for Micro and Small Enterprises 0.97 1.1 b. 2% for Medium Enterprises 4.24 3.7 Return on Equity (ROE) (%) 3.97 7.7 Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations a. Total CAR (%) 14.42 14.8 b. Tier 1 Ratio (%) 1 13.76 14.2 c. Common Equity Tier 1 Ratio (%) 1/ 13.76 14.2 Basel Leverage Ratio (BLR) (%) 10.24 10.3	Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of Gross NPLs to Gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to Gross TLP (%) e. Ratio of total allowance for credit losses to gross N	P 28	1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63 0.00 84,810,365,468.74 87,524,588,862.09 203,091,455,041.74 9,729,753,099.62 22,392,581,906.87 11.03 14,278,716,389.69 7.03	981,417,824.16 2,503,694,762.66 1,776,662,948.17 7,531,324,218.41 128,270,908,284.08 6,051,649,824.86 0.00 44,557,056,401.36 0.00 54,302,417,319.72 245,975,131,583.46 208,441,607,748.49 9,663,521,105.97 22,192,118,309.07 10.65 14,628,986,061.75
allowance for credit losses DOSRI Loans and receivables, gross allowance for credit losses F 13,178,156,285.47 11,600,484,156.5 Ratio of DOSRI Loans and receivables, gross allowance for credit losses, to gross TLP (%) Gross Non-Performing DOSRI Loans and Receivables F 0.00 G32,983.7 Ratio of Gross Non-Performing DOSRI Loans and Receivables to TLP (%) D.00 Percent Compliance with Magna Carta (%) a. 8% for Micro and Small Enterprises b. 2% for Medium Enterprises b. 2% for Medium Enterprises 4.24 3.7 Return on Equity (ROE) (%) Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations a. Total CAR (%) b. Tier 1 Ratio (%) c. Common Equity Tier 1 Ratio (%) 1/ Basel Leverage Ratio (BLR) (%) 10.24	Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of Gross NPLs to Gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to Gross TLP (%) e. Ratio of total allowance for credit losses to gross N f. Ratio of Specific allowance for credit losses	P 28	1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63 0.00 84,810,365,468.74 87,524,588,862.09 203,091,455,041.74 9,729,753,099.62 22,392,581,906.87 11.03 14,278,716,389.69 7.03 48.33	981,417,824.16 2,503,694,762.68 1,776,662,948.17 7,531,324,218.41 128,270,908,284.08 6,051,649,824.86 0.00 44,557,056,401.36 0.00 54,302,417,319.74 245,975,131,583.46 208,441,607,748.49 9,663,521,105.97 22,192,118,309.02 10.65 14,628,986,061.75 7.02 47.58
DOSRI Loans and receivables, gross allowance for credit losses P 13,178,156,285.47 11,600,484,156.58 Ratio of DOSRI Loans and receivables, gross allowance for credit losses, to gross TLP (%) 6.49 5.5 Gross Non-Performing DOSRI Loans and Receivables P 0.00 632,983.7 Ratio of Gross Non-Performing DOSRI Loans and Receivables to TLP (%) 0.00 Percent Compliance with Magna Carta (%) a. 8% for Micro and Small Enterprises 0.97 1.1 b. 2% for Medium Enterprises 4.24 3.7 Return on Equity (ROE) (%) 3.97 7.7 Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations a. Total CAR (%) 14.42 14.8 b. Tier 1 Ratio (%) 1.3.76 14.2 c. Common Equity Tier 1 Ratio (%) 1/ 13.76 14.2 Basel Leverage Ratio (BLR) (%) 10.24 10.3	Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of Gross NPLs to Gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to Gross TLP (%) e. Ratio of Specific allowance for credit losses to gross N f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPL's(%)	P 28	1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63 0.00 84,810,365,468.74 87,524,588,862.09 203,091,455,041.74 9,729,753,099.62 22,392,581,906.87 11.03 14,278,716,389.69 7.03 48.33	981,417,824.16 2,503,694,762.68 1,776,662,948.17 7,531,324,218.41 128,270,908,284.08 6,051,649,824.86 0.00 44,557,056,401.36 0.00 54,302,417,319.74 245,975,131,583.46 208,441,607,748.49 9,663,521,105.97 22,192,118,309.02 10.65 14,628,986,061.75 7.02 47.58
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Ratio of DOSRI Loans and receivables, gross allowance for credit losses, to gross TLP (%) 6.49 5.5 Gross Non-Performing DOSRI Loans and Receivables P 0.00 632,983.7 Ratio of Gross Non-Performing DOSRI Loans and Receivables to TLP (%) 0.00 0.00 Percent Compliance with Magna Carta (%) a. 8% for Micro and Small Enterprises 0.97 1.1 b. 2% for Medium Enterprises 4.24 3.7 Return on Equity (ROE) (%) 3.97 7.7 Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations a. Total CAR (%) 14.42 14.8 b. Tier 1 Ratio (%) 1 13.76 14.2 c. Common Equity Tier 1 Ratio (%) 1/ 13.76 14.2 Basel Leverage Ratio (BLR) (%) 10.24 10.3	Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of Gross NPLs to Gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to Gross TLP (%) e. Ratio of Specific allowance for credit losses on the gross TLP to gross NPL's(%) Classified Loans & Other Risk Assets, gross of allowance for credit losses	P 28 P P P	1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63 0.00 84,810,365,468.74 87,524,588,862.09 203,091,455,041.74 9,729,753,099.62 22,392,581,906.87 11.03 14,278,716,389.69 7.03 48.33 43.45	981,417,824.16 2,503,694,762.66 1,776,662,948.17 7,531,324,218.41 128,270,908,284.08 6,051,649,824.86 0.00 44,557,056,401.36 0.00 54,302,417,319,74 245,975,131,583.46 208,441,607,748.45 9,663,521,105.97 22,192,118,309.02 14,628,986,061.75 7.02 47.58
for credit losses, to gross TLP (%) 6.49 5.5 Gross Non-Performing DOSRI Loans and Receivables P 0.00 632,983.7 Ratio of Gross Non-Performing DOSRI Loans and Receivables to TLP (%) 0.00 0.00 Percent Compliance with Magna Carta (%) 8.8% for Micro and Small Enterprises 0.97 1.1 b. 2% for Medium Enterprises 4.24 3.7 Return on Equity (ROE) (%) 3.97 7.7 Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations a. Total CAR (%) 14.42 14.8 b. Tier 1 Ratio (%) 13.76 14.2 c. Common Equity Tier 1 Ratio (%) 1/ 13.76 14.2 Basel Leverage Ratio (BLR) (%) 10.24 10.3	Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of Gross NPLs to Gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to Gross TLP (%) e. Ratio of Specific allowance for credit losses on the gross TLP to gross NPL's(%) Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross allowance	P 28 P P P P	1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63 0.00 84,810,365,468.74 87,524,588,862.09 203,091,455,041.74 9,729,753,099.62 22,392,581,906.87 11.03 14,278,716,389.69 7.03 48.33 43.45 25,153,948,118.06	981,417,824.16 2,503,694,762.68 1,776,662,948.17 7,531,324,218.41 128,270,908,284.08 6,051,649,824.86 0.00 44,557,056,401.36 0.00 54,302,417,319.74 245,975,131,583.46 208,441,607,748.49 9,663,521,105.97 22,192,118,309.02 10.65 14,628,986,061.75 7.02 47.58 43.54
Gross Non-Performing DOSRI Loans and Receivables P 0.00 632,983.7 Ratio of Gross Non-Performing DOSRI Loans and Receivables to TLP (%) 0.00 0.00 Percent Compliance with Magna Carta (%) a. 8% for Micro and Small Enterprises 0.97 1.1 b. 2% for Medium Enterprises 4.24 3.7 Return on Equity (ROE) (%) 3.97 7.7 Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations a. Total CAR (%) 14.42 14.8 b. Tier 1 Ratio (%) 13.76 14.2 c. Common Equity Tier 1 Ratio (%) 1/ 13.76 14.2 Basel Leverage Ratio (BLR) (%) 10.24 10.3	Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of Gross NPLs to Gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to Gross TLP (%) e. Ratio of Specific allowance for credit losses on the gross TLP to gross NPL's(%) Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross allowance for credit losses	P 28 P P P P	1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63 0.00 84,810,365,468.74 87,524,588,862.09 203,091,455,041.74 9,729,753,099.62 22,392,581,906.87 11.03 14,278,716,389.69 7.03 48.33 43.45 25,153,948,118.06	981,417,824.16 2,503,694,762.68 1,776,662,948.17 7,531,324,218.41 128,270,908,284.08 6,051,649,824.86 0.00 44,557,056,401.36 0.00 54,302,417,319.74 245,975,131,583.46 208,441,607,748.49 9,663,521,105.97 22,192,118,309.02 10.65 14,628,986,061.75 7.02 47.58 43.54
Ratio of Gross Non-Performing DOSRI Loans and Receivables to TLP (%) 0.00 Percent Compliance with Magna Carta (%) 3.8% for Micro and Small Enterprises 0.97 1.1 b. 2% for Medium Enterprises 4.24 3.7 Return on Equity (ROE) (%) 3.97 7.7 Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations a. Total CAR (%) 14.42 14.8 b. Tier 1 Ratio (%) 13.76 14.2 c. Common Equity Tier 1 Ratio (%) 1/ 13.76 14.2 Basel Leverage Ratio (BLR) (%) 10.24 10.3	Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of Gross NPLs to Gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to Gross TLP (%) e. Ratio of total allowance for credit losses to gross N f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPL's(%) Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross allowance for credit losses Ratio of DOSRI Loans and receivables, gross allowance	P 28 P P P P	1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63 0.00 84,810,365,468.74 87,524,588,862.09 203,091,455,041.74 9,729,753,099.62 22,392,581,906.87 11.03 14,278,716,389.69 7.03 48.33 43.45 25,153,948,118.06 13,178,156,285.47	981,417,824.16 2,503,694,762.66 1,776,662,948.17 7,531,324,218.41 128,270,908,284.08 6,051,649,824.86 0.00 44,557,056,401.36 0.54,302,417,319,72 245,975,131,583.46 208,441,607,748.49 9,663,521,105.97 22,192,118,309.02 10.66 14,628,986,061.75 7.02 47.56 43.54 25,786,371,166.82
Percent Compliance with Magna Carta (%) 0.97 1.1 a. 8% for Micro and Small Enterprises 0.97 1.1 b. 2% for Medium Enterprises 4.24 3.7 Return on Equity (ROE) (%) 3.97 7.7 Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations 14.42 14.8 b. Tier 1 Ratio (%) 13.76 14.2 c. Common Equity Tier 1 Ratio (%) 1/ 13.76 14.2 Basel Leverage Ratio (BLR) (%) 10.24 10.3	Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of Gross NPLs to Gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to Gross TLP (%) e. Ratio of Specific allowance for credit losses on the gross TLP to gross NPL's(%) Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross allowance for credit losses Ratio of DOSRI Loans and receivables, gross allowance for credit losses	P 28 P P P P P P	1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63 0.00 84,810,365,468.74 87,524,588,862.09 203,091,455,041.74 9,729,753,099.62 22,392,581,906.87 11.03 14,278,716,389.69 7.03 48.33 43.45 25,153,948,118.06 13,178,156,285.47 6.49	981,417,824.16 2,503,694,762.66 1,776,662,948.17 7,531,324,218.41 128,270,908,284.08 6,051,649,824.86 0.00 44,557,056,401.36 0.00 54,302,417,319.72 245,975,131,583.46 208,441,607,748.49 9,663,521,105.99 22,192,118,309.02 10.65 14,628,986,061.75 7.02 47.56 43.54 25,786,371,166.87
a. 8% for Micro and Small Enterprises 0.97 1.1 b. 2% for Medium Enterprises 4.24 3.7 Return on Equity (ROE) (%) 3.97 7.7 Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations a. Total CAR (%) 14.42 14.8 b. Tier 1 Ratio (%) 13.76 14.2 c. Common Equity Tier 1 Ratio (%) 1/ 13.76 14.2 Basel Leverage Ratio (BLR) (%) 10.24 10.3	Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of Gross NPLs to Gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to Gross TLP (%) e. Ratio of Specific allowance for credit losses on the gross TLP to gross NPL's(%) Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross allowance for credit losses Ratio of DOSRI Loans and receivables, gross allowance for credit losses Ratio of DOSRI Loans and receivables, gross allowance for credit losses, to gross TLP (%) Gross Non-Performing DOSRI Loans and Receivables	P 28 P P P P P P P P	1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63 0.00 84,810,365,468.74 87,524,588,862.09 203,091,455,041.74 9,729,753,099.62 22,392,581,906.87 11.03 14,278,716,389.69 7.03 48.33 43.45 25,153,948,118.06 13,178,156,285.47 6.49 0.00	981,417,824.16 2,503,694,762.66 1,776,662,948.17 7,531,324,218.47 128,270,908,284.06 6,051,649,824.86 0.00 44,557,056,401.36 0.00 54,302,417,319.72 245,975,131,583.46 208,441,607,748.49 9,663,521,105.97 22,192,118,309.07 10.69 14,628,986,061.74 7.00 47.56 43.54 11,600,484,156.56 5.55 632,983.79
b. 2% for Medium Enterprises 4.24 3.7 Return on Equity (ROE) (%) 3.97 7.7 Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations a. Total CAR (%) 14.42 14.8 b. Tier 1 Ratio (%) 13.76 14.2 c. Common Equity Tier 1 Ratio (%) 1/ 13.76 14.2 Basel Leverage Ratio (BLR) (%) 10.24 10.3	Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of Gross NPLs to Gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to Gross TLP (%) e. Ratio of Specific allowance for credit losses to gross N f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPLs(%) Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross allowance for credit losses Ratio of DOSRI Loans and receivables, gross allowance for credit losses, to gross TLP (%) Gross Non-Performing DOSRI Loans and Receivables Ratio of Gross Non-Performing DOSRI Loans and Receivables	P 28 P P P P P P P P	1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63 0.00 84,810,365,468.74 87,524,588,862.09 203,091,455,041.74 9,729,753,099.62 22,392,581,906.87 11.03 14,278,716,389.69 7.03 48.33 43.45 25,153,948,118.06 13,178,156,285.47 6.49 0.00	981,417,824.16 2,503,694,762.66 1,776,662,948.17 7,531,324,218.47 128,270,908,284.06 6,051,649,824.86 0.00 44,557,056,401.36 0.00 54,302,417,319.72 245,975,131,583.46 208,441,607,748.49 9,663,521,105.97 22,192,118,309.07 10.69 14,628,986,061.74 7.00 47.56 43.54 11,600,484,156.56 5.55 632,983.79
Return on Equity (ROE) (%) 3.97 7.7 Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations a. Total CAR (%) 14.42 14.8 b. Tier 1 Ratio (%) 13.76 14.2 c. Common Equity Tier 1 Ratio (%) 1/ 13.76 14.2 Basel Leverage Ratio (BLR) (%) 10.24 10.3	Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of Gross NPLs to Gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to Gross TLP (%) e. Ratio of Specific allowance for credit losses to gross N f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPL's(%) Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross allowance for credit losses Ratio of DOSRI Loans and receivables, gross allowance for credit losses, to gross TLP (%) Gross Non-Performing DOSRI Loans and Receivables Ratio of Gross Non-Performing DOSRI Loans and Receivable Percent Compliance with Magna Carta (%)	P 28 P P P P P P P P	1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63 0.00 84,810,365,468.74 87,524,588,862.09 203,091,455,041.74 9,729,753,099.62 22,392,581,906.87 11.03 14,278,716,389.69 7.03 48.33 43.45 25,153,948,118.06 13,178,156,285.47 6.49 0.00 P (%) 0.00	981,417,824.16 2,503,694,762.66 1,776,662,948.17 7,531,324,218.47 128,270,908,284.08 6,051,649,824.86 0.00 44,557,056,401.36 0.54,302,417,319.76 245,975,131,583.46 208,441,607,748.49 9,663,521,105.97 22,192,118,309.07 10.66 14,628,986,061.79 47.56 43.54 25,786,371,166.88 11,600,484,156.56 632,983.79 0.00
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations a. Total CAR (%) b. Tier 1 Ratio (%) 13.76 14.2 c. Common Equity Tier 1 Ratio (%) 1/ Basel Leverage Ratio (BLR) (%) 10.24 10.3	Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of Gross NPLs to Gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to Gross TLP (%) e. Ratio of Specific allowance for credit losses on the gross TLP to gross NPL's(%) Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross allowance for credit losses Ratio of DOSRI Loans and receivables, gross allowance for credit losses Ratio of DOSRI Loans and receivables, gross allowance for credit losses Ratio of DOSRI Loans and receivables, gross allowance for credit losses Ratio of OSRI Loans and receivables, gross allowance for credit losses (pross Non-Performing DOSRI Loans and Receivables (pross Non-Performing DOSRI Loans and Receivables (pross Non-Performing DOSRI Loans and Receivable (precent Compliance with Magna Carta (%)) a. 8% for Micro and Small Enterprises	P 28 P P P P P P P P	1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63 0.00 84,810,365,468.74 87,524,588,862.09 203,091,455,041.74 9,729,753,099.62 22,392,581,906.87 11.03 14,278,716,389.69 7.03 48.33 43.45 25,153,948,118.06 13,178,156,285.47 6.49 0.00 P (%) 0.00	981,417,824.16 2,503,694,762.66 1,776,662,948.17 7,531,324,218.47 128,270,908,284.08 6,051,649,824.86 0.00 44,557,056,401.36 0.00 54,302,417,319.72 245,975,131,583.46 208,441,607,748.49 9,663,521,105.99 22,192,118,309.00 14,628,986,061.77 7.07 47.56 43.54 25,786,371,166.87 11,600,484,156.56 5.57 632,983.77 0.00
a. Total CAR (%) 14.42 14.8 b. Tier 1 Ratio (%) 13.76 14.2 c. Common Equity Tier 1 Ratio (%) 1/ 13.76 14.2 Basel Leverage Ratio (BLR) (%) 10.24 10.3	Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of Gross NPLs to Gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to Gross TLP (%) e. Ratio of Specific allowance for credit losses to gross N f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPL's(%) Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross allowance for credit losses Ratio of DOSRI Loans and receivables, gross allowance for credit losses, to gross TLP (%) Gross Non-Performing DOSRI Loans and Receivables Ratio of Gross Non-Performing DOSRI Loans and Receivable Percent Compliance with Magna Carta (%) a. 8% for Micro and Small Enterprises b. 2% for Medium Enterprises	P 28 P P P P P P P P	1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63 0.00 84,810,365,468.74 87,524,588,862.09 203,091,455,041.74 9,729,753,099.62 22,392,581,906.87 11.03 14,278,716,389.69 7.03 48.33 43.45 25,153,948,118.06 13,178,156,285.47 6,49 0.00 P (%) 0.07 4.24	981,417,824.16 2,503,694,762.66 1,776,662,948.17 7,531,324,218.47 128,270,908,284.06 6,051,649,824.86 0.00 44,557,056,401.36 0.00 54,302,417,319.72 245,975,131,583.46 208,441,607,748.49 9,663,521,105.97 22,192,118,309.07 10.69 14,628,986,061.74 7.00 47.56 43.54 25,786,371,166.87 11,600,484,156.56 5.55 632,983.79 0.00 1.11 3.77
b. Tier 1 Ratio (%) 13.76 14.2 c. Common Equity Tier 1 Ratio (%) 1/ 13.76 14.2 Basel Leverage Ratio (BLR) (%) 10.24 10.3	Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of Gross NPLs to Gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to Gross TLP (%) e. Ratio of Specific allowance for credit losses to gross N f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPL's(%) Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross allowance for credit losses Ratio of DOSRI Loans and receivables, gross allowance for credit losses, to gross TLP (%) Gross Non-Performing DOSRI Loans and Receivables Ratio of Gross Non-Performing DOSRI Loans and Receivable Percent Compliance with Magna Carta (%) a. 8% for Medium Enterprises Return on Equity (ROE) (%)	P P P P P P P P P P P P P P P P P P P	1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63 0.00 84,810,365,468.74 9,729,753,099.62 22,392,581,906.87 11.03 14,278,716,389.69 7.03 48.33 43.45 25,153,948,118.06 13,178,156,285.47 6.49 0.00 P (%) 0.07 4.24 3.97	981,417,824.16 2,503,694,762.66 1,776,662,948.17 7,531,324,218.47 128,270,908,284.06 6,051,649,824.86 0.00 44,557,056,401.36 0.00 54,302,417,319.72 245,975,131,583.46 208,441,607,748.49 9,663,521,105.97 22,192,118,309.07 10.69 14,628,986,061.74 7.00 47.56 43.54 25,786,371,166.87 11,600,484,156.56 5.55 632,983.79 0.00 1.11 3.77
c. Common Equitý Tier 1 Ratio (%) 1/ 13.76 14.2 Basel Leverage Ratio (BLR) (%) 10.24 10.3	Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of Gross NPLs to Gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to Gross TLP (%) e. Ratio of Specific allowance for credit losses to gross N f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPL's(%) Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross allowance for credit losses Ratio of DOSRI Loans and receivables, gross allowance for credit losses, to gross TLP (%) Gross Non-Performing DOSRI Loans and Receivables Ratio of Gross Non-Performing DOSRI Loans and Receivable Percent Compliance with Magna Carta (%) a. 8% for Micro and Small Enterprises b. 2% for Medium Enterprises Return on Equity (ROE) (%) Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed of the proper care in the process of the care in the proper care	P P P P P P P P P P P P P P P P P P P	1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63 0.00 84,810,365,468.74 87,524,588,862.09 203,091,455,041.74 9,729,753,099.62 22,392,581,906.87 11.03 14,278,716,389.69 7.03 48.33 43.45 25,153,948,118.06 13,178,156,285.47 6.49 0.00 P (%) 0.00 0.97 4.24 3.97 xisting regulations	981,417,824.16 2,503,694,762.66 1,776,662,948.17 7,531,324,218.47 128,270,908,284.08 6,051,649,824.86 0.00 44,557,056,401.36 0.54,302,417,319.76 245,975,131,583.46 208,441,607,748.49 9,663,521,105.97 22,192,118,309.07 10.66 14,628,986,061.79 47.56 43.54 25,786,371,166.88 11,600,484,156.56 632,983.79 0.00 1.11 3.77 7.76
Basel Leverage Ratio (BLR) (%) 10.24 10.3	Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of Gross NPLs to Gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to Gross TLP (%) e. Ratio of Specific allowance for credit losses on the gross TLP to gross NPL's(%) Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross allowance for credit losses Ratio of DOSRI Loans and receivables, gross allowance for credit losses Ratio of DOSRI Loans and receivables, gross allowance for credit losses Ratio of DOSRI Loans and receivables, gross allowance for credit losses Ratio of DOSRI Loans and receivables, gross allowance for credit losses Ratio of DOSRI Loans and receivables, gross allowance for credit losses Ratio of DOSRI Loans and receivables, gross allowance for credit losses Ratio of DOSRI Loans and Receivables Ratio of Gross Non-Performing	P P P P P P P P P P P P P P P P P P P	1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63 0.00 84,810,365,468.74 87,524,588,862.09 203,091,455,041.74 9,729,753,099.62 22,392,581,906.87 11.03 14,278,716,389.69 7.03 48.33 43.45 25,153,948,118.06 13,178,156,285.47 6.49 0.00 P (%) 0.00 0.97 4.24 3.97 xisting regulations 14.42	981,417,824.16 2,503,694,762.66 1,776,662,948.17 7,531,324,218.41 128,270,908,284.08 6,051,649,824.86 0.00 44,557,056,401.36 0.00 54,302,417,319.72 245,975,131,583.46 208,441,607,748.49 9,663,521,105.93 22,192,118,309.03 14,628,986,061.71 7.03 47.56 43.54 25,786,371,166.85 11,600,484,156.56 5.55 632,983.72 0.00 1.11 3.77 7.74
	Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of Gross NPLs to Gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to Gross TLP (%) e. Ratio of total allowance for credit losses to gross N f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPL's(%) Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross allowance for credit losses Ratio of DOSRI Loans and receivables, gross allowance for credit losses, to gross TLP (%) Gross Non-Performing DOSRI Loans and Receivable Ratio of Gross Non-Performing DOSRI Loans and Receivable Percent Compliance with Magna Carta (%) a. 8% for Micro and Small Enterprises b. 2% for Medium Enterprises Return on Equity (ROE) (%) Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed a. Total CAR (%) b. Tier 1 Ratio (%)	P P P P P P P P P P P P P P P P P P P	1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63 0.00 84,810,365,468.74 87,524,588,862.09 203,091,455,041.74 9,729,753,099.62 22,392,581,906.87 11.03 14,278,716,389.69 7.03 48.33 43.45 25,153,948,118.06 13,178,156,285.47 6,49 0.00 P (%) 0.07 4.24 3.97 xisting regulations 14,42	981,417,824.16 2,503,694,762.68 1,776,662,948.17 7,531,324,218.41 128,270,908,284.08 6,051,649,824.86 0.00 44,557,056,401.36 208,441,607,748.49 9,663,521,105.97 22,192,118,309.02 10.65 14,628,986,061.75 7.02 47.58 25,786,371,166.87 11,600,484,156.56 5.55 632,983.75 0.00 1.11 3.77 7.72
Enderging Costs (and (ECLV) (10) 22017	Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of Gross NPLs to Gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to Gross TLP (%) e. Ratio of total allowance for credit losses to gross N f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPL's(%) Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross allowance for credit losses Ratio of DOSRI Loans and receivables, gross allowance for credit losses, to gross TLP (%) Gross Non-Performing DOSRI Loans and Receivable Ratio of Gross Non-Performing DOSRI Loans and Receivable	P P P P P P P P P P P P P P P P P P P	1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63 0.00 84,810,365,468.74 87,524,588,862.09 203,091,455,041.74 9,729,753,099.62 22,392,581,906.87 11.03 14,278,716,389.69 7.03 48.33 43.45 25,153,948,118.06 13,178,156,285.47 6.49 0.00 P (%) 0.07 4.24 3.97 xisting regulations 14,42 13,76 13,76	981,417,824.16 2,503,694,762.68 1,776,662,948.17 7,531,324,218.41 128,270,908,284.08 6,051,649,824.86 0.00 44,557,056,401.36 208,441,607,748.49 9,663,521,105.97 22,192,118,309.02 47.58 43.54 25,786,371,166.87 11,600,484,156.56 5.57 632,983,75 0.00 1.11 3.77 7.74 14.84 14.23 14.23
	Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross Total Loan Portfolio (TLP) Specific Allowance for Credit Losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of Gross NPLs to Gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to Gross TLP (%) e. Ratio of Specific allowance for credit losses to gross N f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPL's(%) Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross allowance for credit losses, to gross TLP (%) Gross Non-Performing DOSRI Loans and Receivables Ratio of Gross Non-Performing DOSRI Loans and Receivable Percent Compliance with Magna Carta (%) a. 8% for Micro and Small Enterprises b. 2% for Medium Enterprises Return on Equity (ROE) (%) Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed a. Total CAR (%) b. Tier 1 Ratio (%) c. Common Equity Tier 1 Ratio (%) 1/ Basel Leverage Ratio (BLR) (%)	P P P P P P P P P P P P P P P P P P P	1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63 0.00 84,810,365,468.74 9,729,753,099.62 22,392,581,906.87 11.03 14,278,716,389.69 7.03 14,278,716,389.69 7.03 48.33 43.45 25,153,948,118.06 13,178,156,285.47 6.49 0.00 0.97 4.24 3.97 xisting regulations 14,42 3.97 xisting regulations 14,42 13.76 13.76 13.76 13.76	981,417,824.16 2,503,694,762.66 1,776,662,948.17 7,531,324,218.41 128,270,908,284.08 6,051,649,824.88 0.00 44,557,056,401.36 208,441,607,748.49 9,663,521,105.97 22,192,118,309.02 10.65 14,628,986,061.75 7.02 47.58 43.54 25,786,371,166.87 11,600,484,156.56 632,983.75 0.00 1.11 3.72 7.76 14,88 44.25 14,25 14,25 14,25 14,25

1/ Common Equity Tier 1 is only applicable to all Universal and Commercial Banks and their subsidiary banks.

I hereby certify that all matters set forth in this Published Balance Sheet are true and correct, to the best of my knowledge and belief.

Antonio C. Moncupa Jr. Vice Chairman and CEO

CONSOLIDATED STATEMENT OF CONDITION

Bank and Financial Subsidiaries

Bank and Financ As of March		
ACCETO	Current Quarter	Previous Quarter
ASSETS Cash and Cash Items	P 6,519,736,972.37	7,867,150,109.03
Due from Bangko Sentral ng Pilipinas	41,547,064,620.91	59,044,860,783.23
Due from Other Banks	30,031,783,990.94	19,415,165,222.90
Financial Assets at Fair Value through Profit or Loss	2,905,444,115.77	3,578,641,952.34
Available-for-Sale Financial Assets-Net	45,894,801,387.82	41,267,019,130.51
Held-to-Maturity (HTM) Financial Assets-Net	30,075,652,109.91	21,983,751,778.70
Unquoted Debt Securities Classified as Loans-Net	0.00	0.00
Loans and Receivables - Net	219,070,185,419.52	222,316,162,109.18
Interbank Loans Receivable	3,197,532,000.00	1,718,666,300.00
Loans and Receivables - Others	209,096,622,676.50	206,101,181,280.80
Loans and Receivables Arising from RA/CA/PR/SLB	8,357,249,850.00	15,800,317,280.00
General Loan Loss Provision	1,581,219,106.98	1,304,002,751.62
Other Financial Assets	6,305,775,225.96	7,056,665,497.27
Equity Investment in Subsidiaries, Associates & Joint Ven		793,787,366.63
Bank Premises, Furniture, Fixture and Equipment-Net	4,406,906,818.28	4,384,098,551.71
Real and Other Properties Acquired-Net	2,483,993,546.10	3,246,687,386.60
Other Assets-Net	14,478,555,155.27	14,582,041,165.60
TOTAL ASSETS	P 404,650,379,053.98	405,536,031,053.70
TOTAL ASSETS	F 404,030,379,033.90	403,330,031,033.70
LIABILITIES Financial Liabilities at Fair Value through Profit or Loss	D 24F 24C CO2 24	211 (22 124 02
Financial Liabilities at Fair Value through Profit or Loss	P 245,346,692.24	211,632,124.93
Deposit Liabilities	324,138,127,542.61	327,017,864,114.34
Bills Payable	0.00	0.00
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	0.00	0.00
c) Other Deposit Substitute	0.00	0.00
d) Others	0.00	0.00
Bonds Payable - Net	3,690,326,131.40	3,687,685,805.80
Unsecured Subordinated Debt - Net	1,242,269,486.47	1,241,964,313.73
Due to Bangko Sentral ng Pilipinas	0.00	0.00
Other Financial Liabilities	4,975,677,187.89	4,478,916,494.28
Other Liabilities	11,325,138,138.18	9,968,270,902.56
TOTAL LIABILITIES	P 345,616,885,178.79	346,606,333,755.64
CTOCKHOLDEDC' FOLLTY		
STOCKHOLDERS' EQUITY		
Capital Stock	P 27,564,812,699.66	27,564,812,699.66
	P 27,564,812,699.66 -762,144,755.06	27,564,812,699.66 3,614,149,166.53
Capital Stock Other Capital Accounts Retained Earnings	,,_,_,_,	
Capital Stock Other Capital Accounts	-762,144,755.06	3,614,149,166.53
Capital Stock Other Capital Accounts Retained Earnings	-762,144,755.06 32,230,825,930.59	3,614,149,166.53 27,750,735,431.87
Capital Stock Other Capital Accounts Retained Earnings TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	-762,144,755.06 32,230,825,930.59 P 59,033,493,875.19	3,614,149,166.53 27,750,735,431.87 58,929,697,298.06
Capital Stock Other Capital Accounts Retained Earnings TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS	7-762,144,755.06 32,230,825,930.59 P 59,033,493,875.19 P404,650,379,053.98	3,614,149,166.53 27,750,735,431.87 58,929,697,298.06 405,536,031,053.70
Capital Stock Other Capital Accounts Retained Earnings TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued	7-762,144,755.06 32,230,825,930.59 P 59,033,493,875.19 P404,650,379,053.98	3,614,149,166.53 27,750,735,431.87 58,929,697,298.06 405,536,031,053.70 981,417,824.16
Capital Stock Other Capital Accounts Retained Earnings TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit	7-762,144,755.06 32,230,825,930.59 P 59,033,493,875.19 P 404,650,379,053.98 P 1,121,770,740.24 1,938,322,395.30	3,614,149,166.53 27,750,735,431.87 58,929,697,298.06 405,536,031,053.70 981,417,824.16 2,503,694,762.68
Capital Stock Other Capital Accounts Retained Earnings TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit	7-762,144,755.06 32,230,825,930.59 P 59,033,493,875.19 P404,650,379,053.98 P 1,121,770,740.24 1,938,322,395.30 791,078,452.93	3,614,149,166.53 27,750,735,431.87 58,929,697,298.06 405,536,031,053.70 981,417,824.16 2,503,694,762.68 1,776,662,948.17
Capital Stock Other Capital Accounts Retained Earnings TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees	7-762,144,755.06 32,230,825,930.59 P 59,033,493,875.19 P404,650,379,053.98 P 1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85	3,614,149,166.53 27,750,735,431.87 58,929,697,298.06 405,536,031,053.70 981,417,824.16 2,503,694,762.68 1,776,662,948.17 7,531,324,218.41
Capital Stock Other Capital Accounts Retained Earnings TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments	P 1,121,770,740.24 1,938,322,395.30 791,078,452,93 8,632,224,540.85 137,642,206,525.83	3,614,149,166.53 27,750,735,431.87 58,929,697,298.06 405,536,031,053.70 981,417,824.16 2,503,694,762.68 1,776,662,948.17 7,531,324,218.41 128,270,908,284.08
Capital Stock Other Capital Accounts Retained Earnings TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts	7-762,144,755.06 32,230,825,930.59 P 59,033,493,875.19 P404,650,379,053.98 P 1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57	3,614,149,166.53 27,750,735,431.87 58,929,697,298.06 405,536,031,053.70 981,417,824.16 2,503,694,762.68 1,776,662,948.17 7,531,324,218.41 128,270,908,284.08 6,051,649,824.86
Capital Stock Other Capital Accounts Retained Earnings TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper	7-762,144,755.06 32,230,825,930.59 P 59,033,493,875.19 P404,650,379,053.98 P 1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00	3,614,149,166.53 27,750,735,431.87 58,929,697,298.06 405,536,031,053.70 981,417,824.16 2,503,694,762.68 1,776,662,948.17 7,531,324,218.41 128,270,908,284.08 6,051,649,824.86 0.00
Capital Stock Other Capital Accounts Retained Earnings TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts	P 1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63	3,614,149,166.53 27,750,735,431.87 58,929,697,298.06 405,536,031,053.70 981,417,824.16 2,503,694,762.68 1,776,662,948.17 7,531,324,218.41 128,270,908,284.08 6,051,649,824.86 0.00 44,557,056,401.36
Capital Stock Other Capital Accounts Retained Earnings TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives	P 1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63 0.00	3,614,149,166.53 27,750,735,431.87 58,929,697,298.06 405,536,031,053.70 981,417,824.16 2,503,694,762.68 1,776,662,948.17 7,531,324,218.41 128,270,908,284.08 6,051,649,824.86 0.00 44,557,056,401.36
Capital Stock Other Capital Accounts Retained Earnings TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts	P 1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63	3,614,149,166.53 27,750,735,431.87 58,929,697,298.06 405,536,031,053.70 981,417,824.16 2,503,694,762.68 1,776,662,948.17 7,531,324,218.41 128,270,908,284.08 6,051,649,824.88 0.00 44,557,056,401.36
Capital Stock Other Capital Accounts Retained Earnings TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS	7-762,144,755.06 32,230,825,930.59 P 59,033,493,875.19 P 404,650,379,053.98 P 1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63 0.00 84,810,448,163.76	3,614,149,166.53 27,750,735,431.87 58,929,697,298.06 405,536,031,053.70 981,417,824.16 2,503,694,762.68 1,776,662,948.17 7,531,324,218.41 128,270,908,284.08 6,051,649,824.86 0.00 44,557,056,401.36 0.00 54,302,419,145.74
Capital Stock Other Capital Accounts Retained Earnings TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION	7-62,144,755.06 32,230,825,930.59 P 59,033,493,875.19 P 404,650,379,053.98 P 1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63 0.00 84,810,448,163.76 P 287,524,671,557.11	3,614,149,166.53 27,750,735,431.87 58,929,697,298.06 405,536,031,053.70 981,417,824.16 2,503,694,762.68 1,776,662,948.17 7,531,324,218.41 128,270,908,284.08 6,051,649,824.86 0.00 44,557,056,401.36 0.00 54,302,419,145.74
Capital Stock Other Capital Accounts Retained Earnings TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS	7-62,144,755.06 32,230,825,930.59 P 59,033,493,875.19 P 404,650,379,053.98 P 1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63 0.00 84,810,448,163.76 P 287,524,671,557.11	3,614,149,166.53 27,750,735,431.87 58,929,697,298.06 405,536,031,053.70 981,417,824.16 2,503,694,762.68 1,776,662,948.17 7,531,324,218.41 128,270,908,284.08 6,051,649,824.86 0.00 44,557,056,401.36 0.00 54,302,419,145.74
Capital Stock Other Capital Accounts Retained Earnings TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Financial Allied Subsidiaries (excluding Subsidia 1 East West Rural Bank	7-62,144,755.06 32,230,825,930.59 P 59,033,493,875.19 P 404,650,379,053.98 P 1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63 0.00 84,810,448,163.76 P 287,524,671,557.11	3,614,149,166.53 27,750,735,431.87 58,929,697,298.06 405,536,031,053.70 981,417,824.16 2,503,694,762.68 1,776,662,948.17 7,531,324,218.41 128,270,908,284.08 6,051,649,824.86 0.00 44,557,056,401.36 0.00 54,302,419,145.74
Capital Stock Other Capital Accounts Retained Earnings TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Financial Allied Subsidiaries (excluding Subsidia	7-62,144,755.06 32,230,825,930.59 P 59,033,493,875.19 P 404,650,379,053.98 P 1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63 0.00 84,810,448,163.76 P 287,524,671,557.11	3,614,149,166.53 27,750,735,431.87 58,929,697,298.06 405,536,031,053.70 981,417,824.16 2,503,694,762.68 1,776,662,948.17 7,531,324,218.41 128,270,908,284.08 6,051,649,824.86 0.00 44,557,056,401.36 0.00 54,302,419,145.74
Capital Stock Other Capital Accounts Retained Earnings TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Financial Allied Subsidiaries (excluding Subsidia 1 East West Rural Bank 2 East West Finance and Leasing Corp.	7-62,144,755.06 32,230,825,930.59 P 59,033,493,875.19 P 404,650,379,053.98 P 1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63 0.00 84,810,448,163.76 P 287,524,671,557.11	3,614,149,166.53 27,750,735,431.87 58,929,697,298.06 405,536,031,053.70 981,417,824.16 2,503,694,762.68 1,776,662,948.17 7,531,324,218.41 128,270,908,284.08 6,051,649,824.86 0.00 44,557,056,401.36 0.00 54,302,419,145.74
Capital Stock Other Capital Accounts Retained Earnings TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Financial Allied Subsidiaries (excluding Subsidia 1 East West Rural Bank 2 East West Finance and Leasing Corp.	7-62,144,755.06 32,230,825,930.59 P 59,033,493,875.19 P 404,650,379,053.98 P 1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63 0.00 84,810,448,163.76 P 287,524,671,557.11	3,614,149,166.53 27,750,735,431.87 58,929,697,298.06 405,536,031,053.70 981,417,824.16 2,503,694,762.68 1,776,662,948.17 7,531,324,218.41 128,270,908,284.08 6,051,649,824.86 0.00 44,557,056,401.36 0.00 54,302,419,145.74
Capital Stock Other Capital Accounts Retained Earnings TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Financial Allied Subsidiaries (excluding Subsidia 1 East West Rural Bank 2 East West Finance and Leasing Corp.	7-62,144,755.06 32,230,825,930.59 P 59,033,493,875.19 P 404,650,379,053.98 P 1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63 0.00 84,810,448,163.76 P 287,524,671,557.11	3,614,149,166.53 27,750,735,431.87 58,929,697,298.06 405,536,031,053.70 981,417,824.16 2,503,694,762.68 1,776,662,948.17 7,531,324,218.41 128,270,908,284.08 6,051,649,824.86 0.00 44,557,056,401.36 0.00 54,302,419,145.74
Capital Stock Other Capital Accounts Retained Earnings TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Financial Allied Subsidiaries (excluding Subsidia 1 East West Rural Bank 2 East West Finance and Leasing Corp. 2. List of Subsidiary Insurance Companies 1 East West Insurance Brokerage Inc.	7-62,144,755.06 32,230,825,930.59 P 59,033,493,875.19 P 404,650,379,053.98 P 1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63 0.00 84,810,448,163.76 P 287,524,671,557.11	3,614,149,166.53 27,750,735,431.87 58,929,697,298.06 405,536,031,053.70 981,417,824.16 2,503,694,762.68 1,776,662,948.17 7,531,324,218.41 128,270,908,284.08 6,051,649,824.86 0.00 44,557,056,401.36 0.00 54,302,419,145.74
Capital Stock Other Capital Accounts Retained Earnings TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Financial Allied Subsidiaries (excluding Subsidia 1 East West Rural Bank 2 East West Finance and Leasing Corp. 2. List of Subsidiary Insurance Companies 1 East West Insurance Brokerage Inc. 3 Capital Adequacy Ratio (CAR) on Consolidated Basis,	7-62,144,755.06 32,230,825,930.59 P 59,033,493,875.19 P 404,650,379,053.98 P 1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63 0.00 84,810,448,163.76 P 287,524,671,557.11	3,614,149,166.53 27,750,735,431.87 58,929,697,298.06 405,536,031,053.70 981,417,824.16 2,503,694,762.68 1,776,662,948.17 7,531,324,218.41 128,270,908,284.08 6,051,649,824.86 0.00 44,557,056,401.36 0.00 54,302,419,145.74
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Capital Stock Other Capital Accounts Retained Earnings TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Financial Allied Subsidiaries (excluding Subsidia 1 East West Rural Bank 2 East West Finance and Leasing Corp. 2. List of Subsidiary Insurance Companies 1 East West Insurance Brokerage Inc. 3 Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulations a. Total CAR (%)	7-762,144,755.06 32,230,825,930.59 P 59,033,493,875.19 P404,650,379,053.98 P 1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63 0.00 84,810,448,163.76 P 287,524,671,557.11	3,614,149,166.53 27,750,735,431.87 58,929,697,298.06 405,536,031,053.70 981,417,824.16 2,503,694,762.68 1,776,662,948.17 7,531,324,218.41 128,270,908,284.08 6,051,649,824.86 0.00 44,557,056,401.36 0.00 54,302,419,145.74 245,975,133,409.46
Capital Stock Other Capital Accounts Retained Earnings TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Financial Allied Subsidiaries (excluding Subsidia 1 East West Rural Bank 2 East West Finance and Leasing Corp. 2. List of Subsidiary Insurance Companies 1 East West Insurance Brokerage Inc. 3 Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulations a. Total CAR (%) b. Tier 1 Ratio (%)	7-62,144,755.06 32,230,825,930.59 P 59,033,493,875.19 P404,650,379,053.98 P 1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63 0.00 84,810,448,163.76 P 287,524,671,557.11	3,614,149,166.53 27,750,735,431.87 58,929,697,298.06 405,536,031,053.70 981,417,824.16 2,503,694,762.68 1,776,662,948.17 7,531,324,218.41 128,270,908,284.08 6,051,649,824.86 0.00 44,557,056,401.36 0.00 54,302,419,145.74 245,975,133,409.46
Capital Stock Other Capital Accounts Retained Earnings TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Financial Allied Subsidiaries (excluding Subsidia 1 East West Rural Bank 2 East West Finance and Leasing Corp. 2. List of Subsidiary Insurance Companies 1 East West Insurance Brokerage Inc. 3 Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulations a. Total CAR (%) b. Tier 1 Ratio (%) c. Common Equity Tier 1 Ratio (%) 1/	7-62,144,755.06 32,230,825,930.59 P 59,033,493,875.19 P404,650,379,053.98 P 1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63 0.00 84,810,448,163.76 P 287,524,671,557.11	3,614,149,166.53 27,750,735,431.87 58,929,697,298.06 405,536,031,053.70 981,417,824.16 2,503,694,762.68 1,776,662,948.17 7,531,324,218.41 128,270,908,284.08 6,051,649,824.86 0.00 44,557,056,401.36 0.00 54,302,419,145.74 245,975,133,409.46
Capital Stock Other Capital Accounts Retained Earnings TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Financial Allied Subsidiaries (excluding Subsidia 1 East West Rural Bank 2 East West Finance and Leasing Corp. 2. List of Subsidiary Insurance Companies 1 East West Insurance Brokerage Inc. 3 Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulations a. Total CAR (%) b. Tier 1 Ratio (%)	7-62,144,755.06 32,230,825,930.59 P 59,033,493,875.19 P404,650,379,053.98 P 1,121,770,740.24 1,938,322,395.30 791,078,452.93 8,632,224,540.85 137,642,206,525.83 6,235,117,762.57 0.00 46,353,502,975.63 0.00 84,810,448,163.76 P 287,524,671,557.11	3,614,149,166.53 27,750,735,431.87 58,929,697,298.06 405,536,031,053.70 981,417,824.16 2,503,694,762.68 1,776,662,948.17 7,531,324,218.41 128,270,908,284.08 6,051,649,824.86 0.00 44,557,056,401.36 0.00 54,302,419,145.74 245,975,133,409.46

1/ Common Equity Tier 1 is only applicable to all Universal and Commercial Banks and their subsidiary banks.

 $I \ hereby \ certify \ that \ all \ matters \ set \ for th \ in \ this \ Published \ Balance \ Sheet \ are \ true \ and \ correct, \ to \ the \ best \ of \ my \ knowledge \ and \ belief.$

Antonio C. Moncupa Jr.
Vice Chairman and CEO

BOARD OF DIRECTORS

Chairman
JONATHAN T. GOTIANUN

Vice Chairman and CEO
ANTONIO C. MONCUPA JR.

Directors
MERCEDES T. GOTIANUN
L. JOSEPHINE T. GOTIANUN-YAP
ANTONIO C. MONCUPA JR.
WILSON L. SY
ISABELLE G. YAP
JOSE MARIA G. HOFILEÑA
GREGORIO U. KILAYKO
ARMANDO L. SURATOS
CRISTINA Q. ORBETA
IMELDA B. CAPISTRANO

Corporate Secretary

Atty. BENEDICTO M. VALERIO JR.

Senior Executive Vice President RAFAEL S. ALGARRA JR. GERARDO SUSMERANO JACQUELINE S. FERNANDEZ