

August 03, 2017

THE PHILIPPINE STOCK EXCHANGE 3/F Philippine Stock Exchange Plaza Ayala Triangle, Ayala Avenue Makati City, Philippines 1226

ATTENTION:

MR. JOSE VALERIANO B. ZUNO III

Head, Disclosure Department

SUBJECT:

Asia United Bank's Statement of Condition

as of June 30, 2017

Dear Mr. Zuno:

In compliance with the Exchange's Continuing Listing Requirements, we submit as attached herewith a copy of the Bank's Statement of Condition (Head Office and Branches / Bank and Financial Subsidiaries) as of June 30, 2017.

The Statement of Condition is scheduled to be published in Business Mirror today, August 03, 2017.

We hope that you will find everything in order.

Thank you very much.

Very truly yours,

KRISTEL D. GUTO

Corporate Planning and Investor Relations Officer / SEC and PSE Compliance Officer and Corporate Information Officer

A S S E T S
Cash and Cash Items



ostalg Center, No.17 ADB Avenu Ortigas Center, Pasig City

STATEMENT OF CONDITION (Head Office and Branches) As of June 30, 2017

Current Quarter 3,765,826,956.61

Previous Quarter

BOARD OF DIRECTORS

JACINTO L. NG. SR

ANTONIO V. AGCAOILI. JR.

MANUEL A. GOMEZ

ISABELITA M. PAPA

Cash and Cash Items	Php	3,765,826,956.61	2,716,078,014.31
Due from Bangko Sentral ng Pilipinas		33,539,932,419.83	35,696,914,494.92
Due from Other Banks		665,577,147.21	497,267,659.52
Financial Assets at Fair Value Through Profit or Loss		5,051,447,860.73	1,057,367,743.61
Available-for-Sale Financial Assets-Net		7,255,857,390.48	2,756,260,290.50
Held-to-Maturity (HTM) Financial Assets-Net		18,301,474,238.54	19,579,510,462.48
Unquoted Debt Securities Classified as Loans-Net		793,051,709.54	789,951,709.54
Investments in Non-Marketable Equity Security-Net		12,087,746.00	12,087,746.00
Loans and Receivables-Net:		108,029,589,419.76	99,217,954,493.03
Interbank Loans Receivable		3,116,231,928.42	2,947,996,481.05
Loans and Receivables- others		104,159,778,067.11	97,225,698,150.58
Loans and Receivable Arising from RA/CA/PR/SLB		1,878,616,722.00	0.00
General Loan Loss Provision		1,125,037,297.77	955,740,138.60
Other Financial Assets		1,094,451,967.56	1,025,516,187.63
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net		1,190,269,449.95	1,145,795,617.63
Bank Premises, Furniture, Fixture & Equipment (Net)		1,012,039,908.70	1,054,555,441.74
Real and Other Properties Acquired-Net		447,856,180.17	466,291,881.94
Other Assets-Net		4,776,212,740.19	4,390,620,816.56
TOTAL ASSETS	Php	185,935,675,135.27	170,406,172,559.41
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss	Php	22,824,967.66	98,735,096.48
Deposit Liabilities	r	149,731,722,681.39	134,648,454,690.41
Bills Payable:		1,918,787,024.34	2,461,426,549.46
BSP (Rediscounting and Other Advances)		0.00	0.00
Interbank Loans Payable		0.00	550,000,000.00
Other Deposit Substitute		1,198,332,796.15	1,190,972,321.27
Others		720,454,228.19	720,454,228.19
Unsecured Subordinated Debt-Net		4,964,820,077.84	4,964,820,077.84
		0.00	
Due to Bangko Sentral ng Pilipinas			12,379,744.88
Other Financial Liabilities		1,497,707,871.13	1,196,113,596.65
Other Liabilities		2,735,279,376.20	2,684,716,593.86
TOTAL LIABILITIES	Php	160,871,141,998.56	146,066,646,349.58
CAPITAL ACCOUNTS			
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Capital Stock	Php	11,475,924,341.31	11,475,924,341.31
Other Capital Accounts		229,430,516.20	-495,576,410.68
Retained Earnings		13,359,178,279.20	13,359,178,279.20
Minority Interest in Subsidiaries		0.00	0.00
TOTAL CAPITAL ACCOUNTS			
TOTAL CAPITAL ACCOUNTS	Php	25,064,533,136.71	24,339,320,209.83
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	Php	25,064,533,136.71 185,935,675,135.27	
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	- 1		
TOTAL LIABILITIES AND CAPITAL ACCOUNTS CONTINGENT ACCOUNTS	- 1	185,935,675,135.27	170,406,172,559.41
TOTAL LIABILITIES AND CAPITAL ACCOUNTS CONTINGENT ACCOUNTS Guarantees Issued	- 1	185,935,675,135.27 156,372,036.96	170,406,172,559.41 204,314,230.37
TOTAL LIABILITIES AND CAPITAL ACCOUNTS CONTINGENT ACCOUNTS	- 1	185,935,675,135.27	170,406,172,559.41 204,314,230.37
TOTAL LIABILITIES AND CAPITAL ACCOUNTS CONTINGENT ACCOUNTS Guarantees Issued	- 1	185,935,675,135.27 156,372,036.96	170,406,172,559.41 204,314,230.37 1,601,912,408.84
CONTINGENT ACCOUNTS CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit	- 1	156,372,036.96 1,494,679,093.63 1,065,382,377.73	204,314,230.37 1,601,912,408.84 1,115,496,111.32
CONTINGENT ACCOUNTS CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees	- 1	156,372,036.96 1,494,679,093.63 1,065,382,377.73 304,543,578.27	204,314,230.37 1,601,912,408.84 1,115,496,111.32 379,905,387.42
CONTINGENT ACCOUNTS CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Spot Foreign Exchange Contracts	- 1	156,372,036.96 1,494,679,093.63 1,065,382,377.73 304,543,578.27 1,452,980,462.07	204,314,230.37 1,601,912,408.84 1,115,496,111.32 379,905,387.42 12,428,263,692.34
CONTINGENT ACCOUNTS CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Spot Foreign Exchange Contracts Trust Department Accounts	- 1	156,372,036,96 1,494,679,093,63 1,065,382,377.73 304,543,578,27 1,452,980,462,07 16,639,949,097.91	170,406,172,559.41 204,314,230.37 1,601,912,408.84 1,115,496,111.32 379,905,387.42 12,428,263,692,34 16,434,742,512.98
CONTINGENT ACCOUNTS CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Spot Foreign Exchange Contracts Trust Department Accounts Derivatives	- 1	156,372,036.96 1,494,679,093.63 1,065,382,377.73 304,543,578.27 1,452,980,462.07 16,639,949,097.91 3,051,237,988.41	204,314,230.37 1,601,912,408,84 1,115,496,111.32 379,905,387.42 12,428,263,692.34 16,434,742,512.98 2,426,130,843.87
CONTINGENT ACCOUNTS CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Spot Foreign Exchange Contracts Trust Department Accounts	- 1	156,372,036,96 1,494,679,093,63 1,065,382,377.73 304,543,578,27 1,452,980,462,07 16,639,949,097.91	204,314,230.37 1,601,912,408,84 1,115,496,111.32 379,905,387.42 12,428,263,692.34 16,434,742,512.98 2,426,130,843.87
CONTINGENT ACCOUNTS CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Spot Foreign Exchange Contracts Trust Department Accounts Derivatives	- 1	156,372,036.96 1,494,679,093.63 1,065,382,377.73 304,543,578.27 1,452,980,462.07 16,639,949,097.91 3,051,237,988.41	204,314,230.37 1,601,912,408,84 1,115,496,111.32 379,905,387.42 12,428,263,692.34 16,434,742,512.98 2,426,130,843,87 66,281,475,305.44
CONTINGENT ACCOUNTS CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS	Php	156,372,036.96 1,494,679,093.63 1,065,382,377.73 304,543,578.27 1,452,980,462.07 1,6(39,94),097.91 3,051,237,988.41 71,716,662,723.47	204,314,230.37 1,601,912,408,84 1,115,496,111.32 379,905,387.42 12,428,263,692.34 16,434,742,512.98 2,426,130,843,87 66,281,475,305.44
CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS Additional Information	Php	156,372,036.96 1,494,679,093.63 1,065,382,377.73 304,543,578.27 1,452,980,462.07 16,639,949,07.91 3,051,237,988.41 71,716,662,723.47	204,314,230.37 1,601,912,408,84 1,115,406,111.32 379,905,387.42 12,428,263,692.34 16,434,742,512.98 2,426,130,843.87 66,281,475,305.44
CONTINGENT ACCOUNTS CUARTAITES ISSUED Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Spop Forcing Exchange Contracts Trust Department Accounts Derivatives TOTAL CONTINGENT ACCOUNTS Additional Information Gross total loan portfolio (TLP)	Php	185,935,675,135,27 156,372,036,96 1,494,679,093,63 1,065,382,377.73 304,543,578,27 1452,980,462,07 16,639,949,097,91 3,051,237,988,41 71,716,662,723,47 95,881,807,358,45	170,406,172,559.41 204,314,230.37 1,601,912,408.84 1,115,496,111.32 379,905,387.42 12,428,263,692.34 16,434,742,512.98 2,426,130,843.87 66,281,475,305.44 100,872,240,492.58 101,281,084,697.97
CONTINGENT ACCOUNTS CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS Additional Information Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP	Php	156,372,036.96 1,494,679,093.63 1,065,382,377.73 304,543,578.27 1,452,980,462.07 16,639,949,07.91 3,051,237,988.41 71,716,662,723.47	170,406,172,559.41 204,314,230.37 1,601,912,408.84 1,115,496,111.32 379,905,387.42 12,428,263,692.34 16,434,742,512.98 2,426,130,843.87 66,281,475,305.44 100,872,240,492.58 101,281,084,697.97
CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Spoel Foreign Exchange Contracts 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)	Php	185,935,675,135,27 156,372,036,96 1,494,679,093,63 1,065,382,377.73 304,543,578,27 1,452,980,462,07 16,639,949,097,91 3,051,237,988,41 71,716,662,723,47 95,881,807,358,45 110,259,117,838,05 1,104,491,120,52	170,406,172,589.41 204,314,230.37 1,601,912,408,84 1,115,496,111.32 379,905,387.42 12,428,263,692,34 16,434,742,512.98 2,426,130,843.87 66,281,475,305.44 100,872,240,492.58 101,281,084,697.97 1,107,390,066,34
CONTINGENT ACCOUNTS CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS Additional Information Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP	Php	185,935,675,135,27 156,372,036,96 1,494,679,093,63 1,065,382,377.73 304,543,578,27 1452,980,462,07 16,639,949,097,91 3,051,237,988,41 71,716,662,723,47 95,881,807,358,45	170,406,172,589.41 204,314,230.37 1,601,912,408,84 1,115,496,111.32 379,905,387.42 12,428,263,692,34 16,434,742,512.98 2,426,130,843.87 66,281,475,305.44 100,872,240,492.58 101,281,084,697.97 1,107,390,066,34
CONTINGENT ACCOUNTS CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Spoet Foreign Exchange Contracts 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	Php	185,935,675,135,27 156,372,036,96 1,494,679,093,63 1,065,382,377.73 304,543,578,27 1,452,980,462,07 16,639,949,097,91 3,051,237,988,41 71,716,662,723,47 95,881,807,358,45 110,259,117,838,05 1,104,491,120,52	204,314,230.37 1,601,912,408.84 1,115,496,111.32 379,905,387.42 12,428,263,692.34 16,434,742,512.98 2,426,130,843.87 66,281,475,305,44 100,872,240,492.58
CONTINGENT ACCOUNTS Guarantees Issued Performance Standay Letters of Credit Commercial Letters of Credit Trade Related Guarantees Spot Foreign Exchange Contracts 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 Lours (NPLs) a. Gross NPLs b. Raito of gross NPLs to gross TLP (%)	Php	185,935,675,135,27 156,372,036,96 1,494,679,093,63 1,065,382,377.73 304,543,578,27 1,452,980,462.07 16,639,949,097.91 3,051,237,988,41 71,716,662,723,47 95,881,807,358,45 110,259,117,838.05 1,104,491,120,52 3,267,908,554,18 2,96%	170,406,172,589,41 204,314,230,37 1,601,912,408,84 1,115,496,111,32 379,905,387,42 12,428,263,692,34 16,434,742,512,98 2,426,130,843,87 66,281,475,305,44 100,872,240,492,58 101,281,084,697,97 1,107,390,669,4 2,937,364,441,27 2,937
CONTINGENT ACCOUNTS CUARAMIC STAND CAPITAL ACCOUNTS CUARAMIC STAND CAPITAL ACCOUNTS CHARAMIC STAND CAPITAL CAPITAL COMMERCIAL LETERS of Credit Trade Related Guarantees Spoel Foreign Exchange Contracts 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	Php	155,935,675,135,27 156,372,036,96 1,494,679,093,63 1,065,382,377.73 304,543,578,27 165,639,949,097,91 3,051,237,988,41 71,716,662,723,47 95,881,807,358,45 110,259,117,838,05 1,104,491,120,52 3,267,908,554,18 2,96% 2,163,417,433,66	204,314,230.37 1,601,912,408.84 1,115,496,111.32 379,905,387.42 12,428,263,692.34 16,434,742,512.98 2,426,130,843.87 66,281,475,305.44 100,872,240,492.58 101,281,084,697.97 1,107,390,066.34 2,937,364,441.27 2,90%
CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Spot Foreign Exchange Contracts 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 (%)	Php	156,372,036,96 1,494,679,093,63 1,965,382,377.73 304,543,578.27 1,452,980,462.07 16,639,949,097.91 3,051,237,988.41 71,716,662,723.47 95,881,807,358.45	204,314,230.37 1,601,912,408.84 1,115,496,111.32 379,905,387.42 12,428,263,692,34 16,434,742,512.98 2,426,130,843.87 66,281,475,305.44 100,872,240,492.58 101,281,084,697.97 1,107,390,066.34 2,937,364,441.27 2,290% 1,829,974,374,33
CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Spot Forciga Exchange Contracts 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 (%) Classified Loans & Other Risk Assets, gross of allowance for credit losses	Php	155,935,675,135,27 156,372,036,96 1,494,679,093,63 1,065,382,377.73 304,543,578,27 1452,980,462,07 16,639,949,097,91 3,051,237,988,41 71,716,662,723,47 95,881,807,358,45 110,259,117,838,05 1,104,491,120,52 3,267,908,554,18 2,163,417,433,66 1,96% 5,830,935,198,93	170,406,172,559.41 204,314,230.37 1,601,912,408,84 1,115,496,111.32 379,905,387.42 12,428,263,692,34 16,434,742,512.98 2,426,130,843.87 66,281,475,305.44 100,872,240,492.58 101,281,084,697.97 1,107,390,066.34 2,937,364,441.27 2,937,364,441.27 1,829,974,374.93 1,829,974,374.93 1,870,885,956.47
CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Spoet Foreign Exchange Contracts 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 (%) Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross allowance for credit losses	Php PhP	185,935,675,135,27 156,372,036,96 1,494,679,093,63 1,065,382,377.73 304,543,578,27 16,639,949,097,91 3,051,237,988,41 71,716,662,723,47 95,881,807,358,45 110,259,117,838.05 1,104,491,120.52 3,267,908,554,18 2,96% 1,96% 5,830,935,198,93	204,314,230,37 1,601,912,408,84 1,115,496,111.32 379,905,387.42 12,428,263,692,34 16,434,742,512.98 2,426,130,843,87 66,281,475,305,44 100,872,240,492,58 101,281,084,697.97 1,107,390,066,34 2,937,364,441.27 2,209,48 1,829,974,374,93 1,829,974,374,93 1,829,974,374,93 5,870,585,956,075,85,956,70,585,70,585,70,70,70,70,70,70,70,70,70,70,70,70,70,
CONTINGENT ACCOUNTS Guarantees Issued Performance Standay Letters of Credit Commercial Letters of Credit Trade Related Guarantees Spot Foreign Exchange Contracts 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 (%) Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses	Php PhP	156,372,036,96 1,494,679,093,63 1,065,382,377.73 304,543,578,27 1,653,949,097,91 71,716,662,723,47 95,881,807,358,45 110,259,117,838,05 1,104,491,120,52 3,267,908,554,18 2,96% 2,163,417,433,66 1,96% 5,830,935,198,93 94,080,626,75	170,406,172,559,41 204,314,230,37 1,601,912,408,84 1,115,496,111.32 379,905,887.42 124,28,263,692,34 16,434,742,512,98 2,426,130,843,87 66,281,475,305,44 100,872,240,492,58 101,281,084,697,97 1,107,390,667 1,107,390,667 2,90% 1,829,974,374,39 1,829,974,374,39 1,829,974,374,39 1,819,481,581,581,581,581,581,581,581,581,581,5
CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Spot Foreign Exchange Contracts 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 NPLs to gross TLP (%) Classified Loans & Cher Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Roto poperforming DOSRI loans and receivables, gross of allowance for credit losses, to gross TI Gross non-performing DOSRI loans and receivables, gross of allowance for credit losses, to gross TI Gross non-performing DOSRI loans and receivables.	Php PhP	155,935,675,135,27 156,372,036,96 1,494,679,093,63 1,065,382,377.73 304,543,578,27 1452,980,462.07 16,639,949,097,91 3,051,237,988,41 71,716,662,723,47 95,881,807,358,45 110,259,117,838.05 1,104,491,120.52 3,267,908,554,18 2,96% 1,96% 1,96% 5,830,351,5108,93 94,080,626,75 0,00% 0,00	170,406,172,559,41 204,314,230,37 1,601,912,408,84 1,115,496,111.32 379,905,387.42 12,428,263,692,34 16,434,742,512,98 2,426,130,843,87 66,281,475,305,44 100,872,240,492.58 101,281,084,697.97 1,107,390,066,34 2,937,364,441.27 2,209, 1,829,974,374,93 1,829,974,374,974,974,974,974,974,974,974,974,974,9
CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Spot Foreign Exchange Contracts 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 Mrs NPLs to gross TLP (%) Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Gross non-performing DOSRI loans and receivables Ratio of gross non-performing DOSRI loans and receivables	Php PhP	156,372,036,96 1,494,679,093,63 1,065,382,377.73 304,543,578,27 1,653,949,097,91 71,716,662,723,47 95,881,807,358,45 110,259,117,838,05 1,104,491,120,52 3,267,908,554,18 2,96% 2,163,417,433,66 1,96% 5,830,935,198,93 94,080,626,75	170,406,172,559,41 204,314,230,37 1,601,912,408,84 1,115,496,111.32 379,905,387.42 12,428,263,692,34 16,434,742,512,98 2,426,130,843,87 66,281,475,305,44 100,872,240,492.58 101,281,084,697.97 1,107,390,066,34 2,937,364,441.27 2,209, 1,829,974,374,93 1,829,974,374,974,974,974,974,974,974,974,974,974,9
CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Spot Foreign Exchange Contracts 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 NPLs to gross TLP (%) Classified Loans & Cher Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Roto poperforming DOSRI loans and receivables, gross of allowance for credit losses, to gross TI Gross non-performing DOSRI loans and receivables, gross of allowance for credit losses, to gross TI Gross non-performing DOSRI loans and receivables.	Php PhP	155,935,675,135,27 156,372,036,96 1,494,679,093,63 1,065,382,377.73 304,543,578,27 1452,980,462.07 16,639,949,097,91 3,051,237,988,41 71,716,662,723,47 95,881,807,358,45 110,259,117,838.05 1,104,491,120.52 3,267,908,554,18 2,96% 1,96% 1,96% 5,830,351,5108,93 94,080,626,75 0,00% 0,00	170,406,172,559,41 204,314,230,37 1,601,912,408,84 1,115,496,111.32 379,905,387.42 12,428,263,692,34 16,434,742,512,98 2,426,130,843,87 66,281,475,305,44 100,872,240,492.58 101,281,084,697.97 1,107,390,066,34 2,937,364,441.27 2,209, 1,829,974,374,93 1,829,974,374,974,974,974,974,974,974,974,974,974,9
CONTINGENT ACCOUNTS CUARTAICES ISSUED Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Spoof Foreign Exchange Contracts 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 (%) Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross allowance for credit losses DOSRI Loans and receivables, gross of allowance for credit losses Cation of DOSRI loans and receivables, gross of allowance for credit losses, to gross TG Gross non-performing DOSRI loans and receivables are gross of allowance for credit losses, to gross TG gross non-performing DOSRI loans and receivables are receivables to TLP (%) Percent Compliance with Magna Carta (%)	Php PhP	156,372,036,96 1,494,679,093,63 1,065,382,377.73 304,543,578.27 16,639,949,097,91 17,716,662,723,47 95,881,807,358.45 110,259,117,838.05 1,104,491,120,52 3,267,908,554,18 2,163,417,433,66 1,96% 5,830,935,198,93 94,080,626,75 0,00%	170,406,172,559.41 204,314,230.37 1,601,912,408.84 1,115,496,111.32 379,905,387.42 12428,263,692,34 16,434,742,512.98 2,426,130,843.87 2,425,130,843.87 100,872,240,492.58 101,281,084,697.97 1,107,390,066.34 2,937,364,441.27 2,90% 1,829,974,374.93 1,819,596,47 280,598,183.53 0,28% 0,000 0,00%
CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Spoel Foreign Exchange Contracts 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 (%) C. Issaffed 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 of allowance for credit losses Ratio of gross non-performing DOSRI Loans and receivables to TLP (%) Percent Compliance with Magna Carta (%) a. 8% for Micro and Small Enterprises	Php PhP	185,935,675,135,27 156,372,036,96 1,494,679,093,63 1,065,382,377.73 304,543,578,27 16,639,949,097,91 3,051,237,988,41 71,716,662,723,47 95,881,807,358,45 110,259,117,838.05 1,104,491,120.52 3,267,908,554,18 2,96% 1,96% 5,830,935,198,93 94,080,26,75 0,00% 0,000 0,00%	170,406,172,559,41 204,314,230,37 1,601,912,408,84 1,115,496,111.32 379,905,387.42 12,428,263,692,34 16,434,742,512.98 2,426,130,843,87 66,281,475,305,44 100,872,240,492,58 101,281,084,697.97 1,107,390,066,34 2,937,364,441.27 2,90% 1,829,974,374,93 1,829,974,374,93 1,829,974,374,93 1,829,974,374,93 2,80% 0,00% 0,00%
CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Spot Forciga Exchange Contracts 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 pross NPLs to gross TLP (%) 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 of allowance for credit losses Cation of DOSRI loans and receivables gross of allowance for credit losses DOSRI Loans and receivables, gross of allowance for credit losses DOSRI Loans and receivables gross of allowance for credit losses DOSRI Loans and receivables gross of allowance for credit losses, to gross TI Gross non-performing DOSRI loans and receivables to TLP (%) a. 8% for Medium Enterprises b. 2% for Medium Enterprises	Php PhP	156,372,036,96 1,494,679,093,63 1,065,382,377.73 304,543,578,27 16,639,949,097,91 71,716,662,723,47 95,881,807,358,45 110,259,117,838,05 1,104,491,120,52 3,267,908,554,18 2,163,417,433,66 2,163,417,433,66 5,830,935,198,93 94,080,626,75 0,000 0,00% 4,77% 5,93%	170,406,172,559.41 204,314,230.37 1,601,912,408,84 1,115,496,111.32 379,905,387.42 12,428,263,692,34 16,434,742,512.98 2,426,130,843.87 66,281,475,305.44 100,872,240,492.58 101,281,084,697.97 1,107,390,066,34 2,937,364,441.27 2,90% 1,829,974,374.93 1,829,974,374.93 1,829,974,374.93 1,829,974,374.93 1,829,974,374.93 1,829,974,374.93 1,829,978,378,385,956,47 280,598,183,53 0,28% 0,000 0,00% 4,19% 6,17%
CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Spop Forcing Exchange Contracts 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 NPLs to gross TLP (%) Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of pross DOSRI loans and receivables and receivables Ratio of gross non-performing DOSRI loans and receivables Ratio of gross non-performing DOSRI loans and receivables to TLP (%) Percent Compliance with Magna Carta (%) a. 8% for Micro and Small Enterprises b. 2% for Medium Enterprises Return on Equity (ROS) (%)	PhP	185,935,675,135,27 156,372,036,96 1,494,679,093,63 1,065,382,377.73 304,543,578,27 16,639,949,097,91 3,051,237,988,41 71,716,662,723,47 95,881,807,358,45 110,259,117,838.05 1,104,491,120.52 3,267,908,554,18 2,96% 1,96% 5,830,935,198,93 94,080,26,75 0,00% 0,000 0,00%	170,406,172,559.41 204,314,230.37 1,601,912,408,84 1,115,496,111.32 379,905,387.42 12,428,263,692,34 16,434,742,512.98 2,426,130,843.87 66,281,475,305.44 100,872,240,492.58 101,281,084,697.97 1,107,390,066,34 2,937,364,441.27 2,90% 1,829,974,374.93 1,829,974,374.93 1,829,974,374.93 1,829,974,374.93 1,829,974,374.93 1,829,974,374.93 1,829,978,378,385,956,47 280,598,183,53 0,28% 0,000 0,00% 4,19% 6,17%
CONTINGENT ACCOUNTS Guarantees Issued Performance Standay Letters of Credit Commercial Letters of Credit Trade Related Guarantees Spot Foreign Exchange Contracts 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 gross NPLs to gross TLP (%) c. Net NPLs OLSH OF STANDAY Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of gross non-performing DOSRI loans and receivables Ratio of Adequared Ratio (CAR) on Solo Basis, as prescribed under existing regulation CARTINGENT ADDRESS ASSETTION ADDRESS	PhP	155,935,675,135,27 156,372,036,96 1,494,679,093,63 1,065,382,377.73 304,543,578,27 1,652,984,62.07 16,639,949,097.91 3,051,237,988,41 71,716,662,723,47 95,881,807,358,45 110,259,117,838.05 1,104,491,120.52 3,267,908,554,18 2,96% 2,163,417,433,66 1,96% 5,830,935,198,93 94,080,626,75 0,000 0,00% 4,77% 5,93% 10,84%	170,406,172,559,41 204,314,230,37 1,601,912,408,84 1,115,496,111,32 379,905,387,42 12,428,263,692,34 16,434,742,512,98 2,426,130,843,87 66,281,475,305,44 100,872,240,492,58 101,281,084,697,97 1,107,390,66,34 2,937,364,441,27 2,90% 1,829,974,374,39 1,819,4374,39 1,8
CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Spop Forcing Exchange Contracts 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 NPLs to gross TLP (%) Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of pross DOSRI loans and receivables and receivables Ratio of gross non-performing DOSRI loans and receivables Ratio of gross non-performing DOSRI loans and receivables to TLP (%) Percent Compliance with Magna Carta (%) a. 8% for Micro and Small Enterprises b. 2% for Medium Enterprises Return on Equity (ROS) (%)	PhP	156,372,036,96 1,494,679,093,63 1,065,382,377.73 304,543,578,27 16,639,949,097,91 71,716,662,723,47 95,881,807,358,45 110,259,117,838,05 1,104,491,120,52 3,267,908,554,18 2,163,417,433,66 2,163,417,433,66 5,830,935,198,93 94,080,626,75 0,000 0,00% 4,77% 5,93%	170,406,172,559,41 204,314,230,37 1,601,912,408,84 1,115,496,111,32 379,905,387,42 12,428,263,692,34 16,434,742,512,98 2,426,130,843,87 66,281,475,305,44 100,872,240,492,58 101,281,084,697,97 1,107,390,66,34 2,937,364,441,27 2,90% 1,829,974,374,39 1,819,4374,39 1,819,4374,39 1,829,974,374,374,39 1,829,974,374,374,39 1,829,974,374,374,39 1,829,974,374,374,39 1,829,974,374,374,374,374,374,374,374,374,374,3
CONTINGENT ACCOUNTS Guarantees Issued Performance Standay Letters of Credit Commercial Letters of Credit Trade Related Guarantees Spot Foreign Exchange Contracts 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 gross NPLs to gross TLP (%) c. Net NPLs OLSH OF STANDAY Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of gross non-performing DOSRI loans and receivables Ratio of Adequared Ratio (CAR) on Solo Basis, as prescribed under existing regulation CARTINGENT ADDRESS ASSETTION ADDRESS	PhP	155,935,675,135,27 156,372,036,96 1,494,679,093,63 1,065,382,377.73 304,543,578,27 1,652,984,62.07 16,639,949,097.91 3,051,237,988,41 71,716,662,723,47 95,881,807,358,45 110,259,117,838.05 1,104,491,120.52 3,267,908,554,18 2,96% 2,163,417,433,66 1,96% 5,830,935,198,93 94,080,626,75 0,000 0,00% 4,77% 5,93% 10,84%	170,406,172,559,41 204,314,230,37 1,601,912,408,84 1,115,496,111,32 379,905,387,42 12,428,263,692,34 16,434,742,512,98 2,426,130,843,87 2,426,130,843,87 100,872,240,492,58 101,281,084,697,97 1,107,390,066,34 2,937,364,441,27 2,93% 1,829,974,374,93 1,819,33 0,28% 0,00 0,00% 4,19% 6,17% 10,87%
CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Spoel Foreign Exchange Contracts 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 (%) C. lessified 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 of allowance for credit losses Ratio of prosport of DOSRI Loans and receivables and receivables and receivables and receivables are selected to gross non-performing DOSRI Loans and receivables and receivables and receivables and preceivables and prec	PhP	185,935,675,135,27 156,372,036,96 1,494,679,093,63 1,065,382,377.73 304,543,578,27 16,639,949,097,91 3,051,237,988,41 71,716,662,723,47 95,881,807,358,45 110,259,117,838.05 1,104,491,120.52 3,267,908,554,18 2,96% 1,96% 5,830,935,198.93 94,080,626,75 0.00% 4,77% 5,93% 10,84% 11,84%	170,406,172,559,41 204,314,230.37 1,601,912,408,84 1,115,496,111.32 3,79,905,387,42 124,28,263,692,34 16,434,742,512.98 2,426,130,843,87 66,281,475,305,44 100,872,240,492.58 101,281,084,697.97 1,107,390,063,34 2,937,364,441.27 2,99% 1,829,974,374,39 1,81% 5,870,585,956,47 0,000 0,00% 4,19% 6,17% 10,87% 10,87% 11,178% 11,178% 11,178% 11,178% 11,178% 11,178% 11,178% 11,178% 11,178% 11,178% 11,178% 11,178% 11,178% 11,178% 11,178% 11,178%
CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Spot Forciga Exchange Contracts 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 INST NPLs to gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to gross TLP (%) Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross allowance for credit losses DOSRI Loans and receivables, gross of allowance for credit losses Cation of DOSRI loans and receivables gross of allowance for credit losses Ratio of gross non-performing DOSRI loans and receivables Ratio all Ratio (%) 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 under existing regulation a. Total CAR (%) b. Tier I Ratio (%) c. Common Tier I Patio (%)	PhP	185,935,675,135,27 156,372,036,96 1,494,679,093,63 1,065,382,377.73 304,543,578,27 165,393,949,079,91 16,363,949,079,91 17,16,662,723,47 95,881,807,358,45 110,259,117,838,05 1,104,491,120,52 3,267,908,554,18 1,96% 2,163,417,433,66 1,96% 5,830,935,198,93 94,080,626,75 0,00% 4,77% 5,93% 10,84%	170,406,172,559,41 204,314,230.37 1,601,912,408,84 1,115,496,111.32 3,79,905,387,42 124,28,263,692,34 16,434,742,512.98 2,426,130,843,87 66,281,475,305,44 100,872,240,492.58 101,281,084,697.97 1,107,390,063,34 2,937,364,441.27 2,99% 1,829,974,374,39 1,81% 5,870,585,956,47 0,000 0,00% 4,19% 6,17% 10,87% 10,87% 11,178% 11,178% 11,178% 11,178% 11,178% 11,178% 11,178% 11,178% 11,178% 11,178% 11,178% 11,178% 11,178% 11,178% 11,178% 11,178%
CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Spoel Foreign Exchange Contracts 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 (%) C. lessified 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 of allowance for credit losses Ratio of prosport of DOSRI Loans and receivables and receivables and receivables and receivables are selected to gross non-performing DOSRI Loans and receivables and receivables and receivables and preceivables and prec	PhP	185,935,675,135,27 156,372,036,96 1,494,679,093,63 1,065,382,377.73 304,543,578,27 16,639,949,097,91 3,051,237,988,41 71,716,662,723,47 95,881,807,358,45 110,259,117,838.05 1,104,491,120.52 3,267,908,554,18 2,96% 1,96% 5,830,935,198.93 94,080,626,75 0.00% 4,77% 5,93% 10,84% 11,84%	
CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Crommercial Letters of Credit Trade Related Guarantees Spop Foreign Exchange Contracts 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 (%) 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 of allowance for credit losses, to gross TC Gross non-performing DOSRI loans and receivables to TLP (%) Percent Compliance with Magna Carta (%) a. 8% for Microu and Small Enterprises Perturn on Equity (ROE) (%) Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulation a. Total CAR (%) b. Tier I Ratio (%) Cenmon Tier I Ratio (%) Deferred Charges not yet Written Down Unbooked Allowance for Credit Losses on Financial Instruments Received	PhP	185,935,675,135,27 156,372,036,96 1,494,679,093,63 1,065,382,377.73 304,543,578,27 165,639,949,097,91 3,051,237,988,1 17,116,627,23,47 95,881,807,355,45 110,259,117,838.05 1,104,491,120.52 3,267,908,554,18 2,163,417,433,66 1,96% 5,830,931,5198,93 94,080,626,75 0,00% 4,77% 5,93% 10,84% 117,38% 117,38% 117,38% 113,31%	170,406,172,559.41 204,314,230.37 1,601,912,408.84 1,115,496,111.32 379,905,387.42 12,428,263,692.34 16,434,742,512.98 2,426,130,843.87 66,281,475,305.44 100,872,240,492.58 101,281,084,697.97 1,107,390,066.34 2,937,364,441.27 2,937,364,441.2
CONTINGENT ACCOUNTS Guarantees Issued Performance Standy Letters of Credit Commercial Letters of Credit Trade Related Guarantees Spot Foreign Exchange Contracts 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 gross NPLs to gross TLP (%) c. Net NPLs ODSRI Loans and receivables, gross of allowance for credit losses DOSRI Loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of Gross non-performing DOSRI loans and receivables Ratio of Adequacy Ratio (%) 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 under existing regulation a. Total CAR (%) b. Tier I Ratio (%) c. Common Tier I Ratio (%) Deferred Charges on tye Written Down Unbooked Allowance for Credit Losses on Financial Instruments Received	PhP	185,935,675,135,27 156,372,036,96 1,494,679,093,63 1,065,382,377.73 304,543,578,27 165,639,949,097,91 3,051,237,988,1 17,116,627,23,47 95,881,807,355,45 110,259,117,838.05 1,104,491,120.52 3,267,908,554,18 2,163,417,433,66 1,96% 5,830,931,5198,93 94,080,626,75 0,00% 4,77% 5,93% 10,84% 117,38% 117,38% 117,38% 113,31%	170,406,172,559,41 204,314,230,37 1,601,912,408,84 1,115,496,111.32 379,905,387.42 12,428,263,692,34 16,434,742,512.98 2,426,130,843,87 66,281,475,305,44 100,872,240,492,58 101,281,084,697.97 1,107,390,066,34 2,937,364,441.27 2,90% 1,829,974,374,93 1,81% 5,870,585,956,47 280,598,183,53 0,28% 0,000 0,00% 4,19% 6,17% 10.87% 110.87%
CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Crommercial Letters of Credit Trade Related Guarantees Spop Foreign Exchange Contracts 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 (%) 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 of allowance for credit losses, to gross TC Gross non-performing DOSRI loans and receivables to TLP (%) Percent Compliance with Magna Carta (%) a. 8% for Microu and Small Enterprises Perturn on Equity (ROE) (%) Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulation a. Total CAR (%) b. Tier I Ratio (%) Cenmon Tier I Ratio (%) Deferred Charges not yet Written Down Unbooked Allowance for Credit Losses on Financial Instruments Received	PhP	185,935,675,135,27 156,372,036,96 1,494,679,093,63 1,065,382,377.73 304,543,578,27 165,639,949,097,91 3,051,237,988,1 17,116,627,23,47 95,881,807,355,45 110,259,117,838.05 1,104,491,120.52 3,267,908,554,18 2,163,417,433,66 1,96% 5,830,931,5198,93 94,080,626,75 0,00% 4,77% 5,93% 10,84% 117,38% 117,38% 117,38% 113,31%	170,406,172,559,41 204,314,230,37 1,601,912,408,84 1,115,496,111.32 379,905,387.42 12,428,263,692,34 16,434,742,512.98 2,426,130,843,87 66,281,475,305,44 100,872,240,492,58 101,281,084,697.97 1,107,390,066,34 2,937,364,441.27 2,90% 1,829,974,374,93 1,81% 5,870,585,956,47 280,598,183,53 0,28% 0,000 0,00% 4,19% 6,17% 10.87% 110.87%

We, Soledad O. Reyes and Abraham T. Co of the above - mentioned bank do solemnly swear that all matters set forth in the above statement of condition are true and correct ro the best of our knowledge and belief

(Sgd) SOLEDAD O. REYES

(Sgd) ABRAHAM T. CO

Atty. Benjamin F. Alfonso

(Signature over Printed Name)

(Signature over Printed Name)

SUBSCRIBED AND SWORN to before me this $\frac{24^{th}}{4}$ day of July 2017, affiant exhibiting his/her/their Tax Identification Number 173367629 and 106571742.

Doc. No. Until December 31, 2017 Book No. 18A PTR No. 3806846 Page No. Issued on January 16, 2017 Series Of 2017 Issued at Ouezon City

Form 2B (Revised 1991)

Nostalg Center, No.17 ADB Avenu Ortigas Center, Pasig City

STATEMENT OF CONDITION (Bank and Financial Subsidiaries) As of June 30, 2017

ASSETS		Current Quarter	Previous Quarter
Cash and Cash Items	Php	3,789,304,513.32	2,737,366,843.29
Due from Bangko Sentral ng Pilipinas		33,589,098,794.19	35,734,351,075.23
Due from Other Banks		1,393,099,915.92	1,001,531,884.37
Financial Assets at Fair Value Through Profit or Loss		5,079,045,324.73	1,085,673,963.61
Available-for-Sale Financial Assets-Net		7,256,257,390.48	2,756,660,290.50
Held-to-Maturity (HTM) Financial Assets-Net		18,559,589,525.92	19,779,510,462.48
Unquoted Debt Securities Classified as Loans-Net		793,051,709.54	789,951,709.54
Investments in Non-Marketable Equity Security-Net		12,087,746.00	12,087,746.00
Loans and Receivables-Net:		110,082,458,340.35	100,963,912,684.04
Interbank Loans Receivable		3,116,231,928.42	2,947,996,481.05
Loans and Receivables- others		106,233,057,454.39	98,990,540,444.34
Loans and Receivable Arising from RA/CA/PR/SLB		1,878,616,722.00	0.00
General Loan Loss Provision		1,145,447,764.46	974,624,241.35
Other Financial Assets		1,118,046,465.71	1,047,897,430.67
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net		0.00	0.00
Bank Premises, Furniture, Fixture & Equipment (Net)		1,429,479,872.85	1,548,422,992.17
Real and Other Properties Acquired-Net		641,370,629.13	657,015,953.80
Other Assets-Net		5,421,339,874.98	5,061,734,346.76
TOTAL ASSETS	Php	189,164,230,103.12	173,176,117,382.46
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss	Php	22,824,967.66	98,735,096.48
Deposit Liabilities		151,263,533,925.80	135,752,272,750.34

Deposit Liabilities Bills Payable:
BSP (Rediscounting and Other Advances) RAMON SY 2,992,832,234.39 3,477,661,153.16 0.00 0.00 Interbank Loans Payable ADOLFO S. AZCUNA Other Deposit Substitute 1.198.332.796.15 1.190,972,321,27 Others cured Subordinated Debt-Net 1,794,499,438.24 4,964,820,077.84 1,736,688,831.89 4,964,820,077.84 GEORGE T. CHUA Due to Bangko Sentral ng Pilipinas 0.00 12,379,744.88 ABRAHAM T. CO Other Financial Liabilities 1.522.304.490.98 1.230,604,943.7 3,150,716,844.00 3,128,073,730.17 LILY K. GRUBA TOTAL LIABILITIES Php 163,917,032,540.67 148,664,547,496.64 JACOB C. NG CAPITAL ACCOUNTS MARIA GRACIA M. PULIDO-TAN Capital Stock 11.475.924.341.31 11.475.924.341.31 229 430 516 20 -496 031 508 46

Other Capital Accounts Retained Earnings Minority Interest in Subsidiaries

182,664,425,74 172,498,773,77 TOTAL CAPITAL ACCOUNTS 25,247,197,562.45 24,511,569,885.82 TOTAL LIABILITIES AND CAPITAL ACCOUNTS Php 189,164,230,103.12 173,176,117,382.46 CONTINGENT ACCOUNTS 156,372,036.96 204,314,230.37 Guarantees Issued Performance Standby Letters of Credit 1,494,679,093.63 1,601,912,408.84 1,115,496,111.32 379,905,387.42 1,065,382,377.73 304,543,578.27 1,452,980,462.07

13,359,178,279.20

13.52%

13,359,178,279.20

12,428,263,692.3

16,434,742,512.98

2,426,130,843.87 66,281,482,502.44

EXECUTIVE OFFICERS Commercial Letters of Credit Trade Related Guarantees ABRAHAM T. CO

> Trust Department Accounts 16,639,949,097.91 3,051,237,988.41 71,716,667,145.47 Derivatives TOTAL CONTINGENT ACCOUNTS PhP 95,881,811,780.45 100,872,247,689.58

Additional Information

Spot Foreign Exchange Contracts

List of Bank's Financial Allied Subsidiary
 a. Asia United Leasing and Finance Corporation

b. Rural Bank of Angeles c. Cavite United Rural Bank

d. Pinoy Express Pte Ltd.

 Capital Adequacy Ratio (CAR on Consolidated Basis) under Cir. No. 538
 a. Total CAR (%)
 b. Tier 1 Ratio (%) c. Common Tier 1 Ratio (%)

REPUBLIC OF THE PHILIPPINES)

QUEZON CITY

We, Soledad O. Reyes and Abraham T. Co of the above - mentioned bank do solemnly swear that all matters set forth in the above statement of condition are true and correct ro the best of our knowledge and belief

(Sgd) SOLEDAD O. REYES

(Sgd) ABRAHAM T. CO

Atty. Benjamin F. Alfonso

(Signature over Printed Name) (Signature over Printed Name)

SUBSCRIBED AND SWORN to before me this $\frac{24^{\text{th}}}{24}$ day of July 2017, affiant exhibiting his/her/their Tax Identification Number 173367629 and 106571742.

Doc. No.	397	Until	December 31, 2017
Book No.	18A	PTR No.	3806846
Page No.	80	Issued on	January 16, 2017
Series Of	2017	Issued at	Quezon City