

QUEEN CITY DEVELOPMENT BANK, INC.

Queenbank Financial Center, Mapa Street, Iloilo City

BALANCE SHEET as of December 31, 2023

ASSETS A S S E T S	Amo		ASSETS A S S E T S
	Current Quarter C0010	Previous Quarter C0020	
Cash and Cash Items	61,901,293.20	45,035,399.36	Cash and Cash Items
Due from Bangko Sentral ng Pilipinas Due from Other Central Banks and Banks - Net	1,156,998,650.80 224,349,107.14	1,073,286,388.58 195,974,403.25	Due from Bangko Sentral ng Pilipinas Due from Other Central Banks and Banks - Net
inancial Assets at Fair Value through Profit or Loss (FVPL) 1/	0.00	0.00	Financial Assets at Fair Value through Profit or Loss (FVPL) 1/
inancial Assets at Fair Value Through Other Comprehensive Debt Securities at Amortized Cost - Net	1.00	1.00	Financial Assets at Fair Value Through Other Comprehensive Debt Securities at Amortized Cost - Net
oans to Bangko Sentral ng Pilipinas	0.00	0.00	Loans to Bangko Sentral ng Pilipinas
nterbank Loans Receivable oans and Receivables - Others	0.00 1,231,156,022.09	0.00 1,164,966,369.14	Interbank Loans Receivable Loans and Receivables - Others
oans and Receivables - Others oans and Receivables Arising from RA/CA/PR/SLB	324,518,799.00	296,000,000.00	Loans and Receivables - Others
otal Loan Portfolio (TLP) - Gross	1,555,674,821.09	1,460,966,369.14	Total Loan Portfolio (TLP) - Gross
Illowance for Credit Losses 2/	43,588,451.15 1,512,086,369.94	8,770,488.89 1,452,195,880.25	Allowance for Credit Losses 2/ Total Loan Portfolio - Net
quity Investment in Subsidiaries, Associates and Joint Ventures -	22,855,000.00	22,855,000.00	Equity Investment in Subsidiaries, Associates and Joint Venture
ank Premises, Furniture, Fixture and Equipment - Net	196,466,171.38	197,120,520.77	Bank Premises, Furniture, Fixture and Equipment - Net
teal and Other Properties Acquired - Net ales Contract Receivables - Net	14,365,751.03	15,875,488.12	Real and Other Properties Acquired - Net Sales Contract Receivables - Net
Ion-Current Assets Held for Sale	0.00	0.00	Non-Current Assets Held for Sale
Other Assets - Net let Due from Head Office/Branches/Agencies (Philippine branch	81,433,501.62	59,593,117.76 0.00	Other Assets - Net Net Due from Head Office/Branches/Agencies (Philippine bran
OTAL ASSETS	3,270,455,846.11	3,061,936,199.09	TOTAL ASSETS
iabilities and Stockholders' Equity			Liabilities and Stockholders' Equity
	Amo Current Quarter	Previous Quarter	
	C0010	C0020	
iabilities inancial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	0.00	0.00	Liabilities Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3
Deposit Liabilities	2,518,946,268.49	2,309,578,180.61	Deposit Liabilities
ue to Other Banks	0.00	0.00	Due to Other Banks
ills Payable SP (Rediscounting and Other Advances)	0.00	0.00	Bills Payable BSP (Rediscounting and Other Advances)
nterbank Loans Payable	0.00	0.00	Interbank Loans Payable
Other Borrowings, including Deposit Substitutes	0.00	0.00	Other Borrowings, including Deposit Substitutes
ionds Payable-Net Insecured Subordinated Debt - Net	0.00	0.00	Bonds Payable-Net Unsecured Subordinated Debt - Net
edeemable Preferred Shares	0.00	0.00	Redeemable Preferred Shares
Other Liabilities let Due to Head Office/Branches/Agencies (Philippine branch of a	34,639,589.51	32,298,868.45	Other Liabilities Net Due to Head Office/Branches/Agencies (Philippine branch
OTAL LIABILITIES	2,553,585,858.00	2,341,877,049.06	TOTAL LIABILITIES
itockholders' Equity	CO3 000 500 00		Stockholders' Equity
Capital Stock Additional Paid-In Capital	687,999,500.00	687,999,500.00	Capital Stock Additional Paid-In Capital
Individed Profits	10,800,386.20	13,930,783.51	Undivided Profits
Retained Earnings	18,070,101.91	18,128,866.52	Retained Earnings
Other Capital Accounts Assigned Capital	0.00	0.00	Other Capital Accounts Assigned Capital
OTAL STOCKHOLDERS' EQUITY	716,869,988.11	720,059,150.03	TOTAL STOCKHOLDERS' EQUITY
OTAL LIABILITIES AND STOCKHOLDERS' EQUITY	3,270,455,846.11	3,061,936,199.09	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY
ontingent Accounts	Amo	unt	Contingent Accounts
CONTINGENT ACCOUNTS	Current Quarter	Previous Quarter	CONTINGENT ACCOUNTS
unamenta an Insurad	C0010	C0020	Custometers leaved
uarantees Issued inancial Standby Letters of Credit	0.00	0.00	Guarantees Issued Financial Standby Letters of Credit
erformance Standby Letters of Credit	600,000.00	600,000.00	Performance Standby Letters of Credit
commercial Letters of Credit rade Related Guarantees	0.00	0.00	Commercial Letters of Credit Trade Related Guarantees
Commitments	0.00	0.00	Commitments
pot Foreign Exchange Contracts	0.00	0.00	Spot Foreign Exchange Contracts
ecurities Held Under Custodianship by Bank Proper rust Department Accounts	0.00	0.00	Securities Held Under Custodianship by Bank Proper Trust Department Accounts
erivatives	0.00	0.00	Derivatives
Others	600,886.31	93,179.10	Others
OTAL CONTINGENT ACCOUNTS	1,200,886.31	693,179.10	TOTAL CONTINGENT ACCOUNTS
INANCIAL INDICATORS (in %)	Amo	unt	FINANCIAL INDICATORS (in %)
FINANCIAL INDICATORS (in %)	Current Quarter	Previous Quarter	FINANCIAL INDICATORS (in %)
SSET QUALITY	C0010	C0020	ASSET QUALITY
iross Non-Performing Loans (NPL) Ratio	5.27	6.16	Gross Non-Performing Loans (NPL) Ratio
let NPL Ratio	3.76	4.13	Net NPL Ratio
iross NPL Coverage Ratio let NPL Coverage Ratio	53.12	47.32	Gross NPL Coverage Ratio Net NPL Coverage Ratio
RELATED PARTY TRANSACTIONS			RELATED PARTY TRANSACTIONS
atio of Loans to Related Parties to gross TLP atio of Non-Performing Loans to Related Parties to Total Loans to	0.00	0.00	Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loar
latio of Non-Performing Loans to Related Parties to Total Loans to	0.00	18.04	Ratio of DOSRI Loans to gross TLP
tatio of DOSKI Loans to gross TLP	0.00		Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI
tatio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.00	0.00	LIQUIDITY
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.00		Liquidity Coverage Batio 4/
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI IQUIDITY iquidity Coverage Ratio 4/		0.00	Liquidity Coverage Ratio 4/ Net Stable Funding Ratio 4/
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI IQUIDITY iquidity Coverage Ratio 4/ Vet Stable Funding Ratio 4/ Minimum Liquidity Ratio 5/	0.00	0.00	Net Stable Funding Ratio 4/ Minimum Liquidity Ratio 5/
katio 6 Non-Performing DOSRI Loans to Total Loans to DOSRI IQUIDITY iquidity Coverage Ratio 4/ Vet Stable Funding Ratio 4/ Vilnimum Liquidity Ratio 5/ ROFITABILITY	0.00 0.00 0.00 77.22	0.00 0.00 0.00	Net Stable Funding Ratio 4/ Minimum Liquidity Ratio 5/ PROFITABILITY
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI IQUIDITY Jquidity Coverage Ratio 4/ Vet Stable Funding Ratio 4/ Minimum Liquidity Ratio 5/ RFOFITABILITY Return on Equity (ROE)	0.00 0.00 0.00	0.00	Net Stable Funding Ratio 4/ Minimum Liquidity Ratio 5/
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI IQUIDITY iquidity Coverage Ratio 4/ Vet Stable Funding Ratio 4/ Vilnimum Liquidity Ratio 5/ RFOITABILITY Return on Equity (ROE) Return on Assets Vet Interest Margin	0.00 0.00 0.00 77.22 0.47	0.00 0.00 0.00 0.00	Net Stable Funding Ratio 4/ Minimum Liquidity Ratio 5/ PROFTRABILITY Return on Equity (ROE) Return on Assets Net Interest Margin
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI IQUIDITY Iquidity Coverage Ratio 4/ Vet Stable Funding Ratio 4/ Vinimum Liquidity Ratio 5/ RFOITABILITY Return on Equity (ROE) Return on Assets Vet Interest Margin AMTAL ADEQUACY	0.00 0.00 77.22 0.47 0.00 0.00	0.00 0.00 0.00 0.68 0.00 0.00	Net Stable Funding Ratio 4/ Minimum Liquidity Ratio 5/ PROFTABLITY Return on Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY
Iatio of Non-Performing DOSRI Loans to Total Loans to DOSRI IQUIDITY iquidity Coverage Ratio 4/ tet Stable Funding Ratio 4/ Minimum Liquidity Ratio 5/ PROFITABILITY Return on Equity (ROE) teturn on Equity (ROE) teturn on Equity (ROE) teturn ests Sentral ADEQUACY Common Equity Tier 1 Ratio	0.00 0.00 77.22 0.47 0.00	0.00 0.00 0.00 0.68 0.68	Net Stable Funding Ratio 4/ Minimum Liquidity Ratio 5/ PROFTRABILITY Return on Equity (ROE) Return on Assets Net Interest Margin
tatio of Non-Performing DOSRI Loans to Total Loans to DOSRI IQUIDITY iquidity Coverage Ratio 4/ iet Stable Funding Ratio 4/ Alinimum Liquidity Ratio 5/ ROFITABILITY teturn on Equity (ROE) teturn on Assets let Interest Margin APITAL ADEQUACY Common Equity Tier 1 Ratio ier 1 Capital Ratio AR	0.00 0.00 77.22 0.47 0.00 0.00 0.00 40.51	0.00 0.00 0.68 0.00 0.00 0.00 42.07	Net Stable Funding Ratio 4/ Minimum Liquidity Ratio 5/ PROFTABLITY Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio Tier 1 Capital Ratio CAR
latio of Non-Performing DOSRI Loans to Total Loans to DOSRI IQUIDITY Iquidity Coverage Ratio 4/ Let Stable Funding Ratio 4/ Alinimum Liquidity Ratio 5/ ROFITABILITY Leturn on Equity (ROE) Leturn on Equity (ROE) Leturn on Essets Let Interest Margin APITAL ADEQUACY Sommon Equity Tier 1 Ratio Tier 1 Capital Ratio AR EVERAGE	0.00 0.00 77.22 0.47 0.00 0.00 40.51 40.51	0.00 0.00 0.00 0.68 0.00 0.00 42.07 42.07	Net Stable Funding Ratio 4/ Minimum Liquidity Ratio 5/ PROFITABILITY Return on Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio Tier 1 Capital Ratio CAR LEVERAGE
latio of Non-Performing DOSRI Loans to Total Loans to DOSRI IQUIDITY Iquidity Coverage Ratio 4/ let Stable Funding Ratio 4/ Alinimum Liquidity Ratio 5/ KPOFTABILITY Veturn on Equity (ROE) leturn on Assets let Interest Margin APITAL ADEQUACY common Equity Tier 1 Ratio Ter 1 Capital Ratio CAR EVERAGE EVERAGE Basel III Leverage Ratio 4/	0.00 0.00 77.22 0.47 0.00 0.00 0.00 40.51 40.51 41.04	0.00 0.00 0.00 0.08 0.00 0.00 42.07 42.07 41.55	Net Stable Funding Ratio 4/ Minimum Liquidity Ratio 5/ PROFTABLITY Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio Tier 1 Capital Ratio CAR
latio of Non-Performing DOSRI Loans to Total Loans to DOSRI IQUIDITY IqUIDITY Het Stable Funding Ratio 4/ Alter Stable Funding Ratio 5/ MROFITABILITY Return on Equity (ROE) Leturn on Equity (ROE) Leturn on Assets Let Interest Margin APITAL ADEQUACY Common Equity Tier 1 Ratio Eri 1 Capital Ratio AR EVERAGE EVERAGE Basel III Leverage Ratio 4/ Deferred Charges not yet Written Down	0.00 0.00 77.22 0.47 0.00 0.00 0.00 40.51 41.04 0.00	0.00 0.00 0.00 0.68 0.00 0.00 42.07 41.55 0.00	Net Stable Funding Ratio 4/ Minimum Liquidity Ratio 5/ PROFITABILITY Return on Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio Tier 1 Capital Ratio CAR LEVERAGE Basel III Leverage Ratio 4/
Iatio of Non-Performing DOSRI Loans to Total Loans to DOSRI IQUIDITY IqUIDITY Het Stable Funding Ratio 4/ Aimimu Liquidity Rote 5/ PROFITABILITY Return on Equity (ROE) Leturn on Equity (ROE) Leturn on Sasts Het Interest Margin Common Equity Tier 1 Ratio Ter 1 Capital Ratio Common Equity Tier 1 Ratio Ter 1 Capital Ratio Car EVERAGE Sasel III Leverage Ratio 4/ Deferred Charges not yet Written Down NEPUBLIC OF THE PHILIPPINES)	0.00 0.00 77.22 0.47 0.00 0.00 0.00 40.51 41.04 0.00	0.00 0.00 0.00 0.68 0.00 0.00 42.07 41.55 0.00	Net Stable Funding Ratio 4/ Minimum Liquidity Ratio 5/ PROFITABILITY Return on Seats Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio Tier 1 Capital Ratio CAR LEVERAGE Basel III Leverage Ratio 4/
atio of Non-Performing DOSRI Loans to Total Loans to DOSRI QUIDITY (quidity Coverage Ratio 4/ let Stable Funding Ratio 4/ finimum Liquidity Ratio 5/ ROFITABILTY eturn on Equity (ROE) eturn on Assets let Interest Margin APITAL ADEQUACY ommon Equity Tier 1 Ratio ler 1 Capital Ratio AR EVERAGE asel III Leverage Ratio 4/ leferred Charges not yet Written Down EPUBLIC OF THE PHILIPPINES) ITY OF ILOILO)SS.	0.00 0.00 77.22 0.47 0.00 0.00 40.51 41.04 0.00 0.00	0.00 0.00 0.00 0.08 0.00 0.00 42.07 41.55 0.00 0.00	Net Stable Funding Ratio 4/ Minimum Liquidity Ratio 5/ PROFITABILITY Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio Tier 1 Capital Ratio CAR LEVERAGE Basel III Leverage Ratio 4/ Deferred Charges not yet Written Down
atio of Non-Performing DOSRI Loans to Total Loans to DOSRI QUIDITY QUIDITY tet Stable Funding Ratio 4/ Inimum Liquidity Coverage Ratio 5/ ROFITABILITY eturn on Equity (ROE) eturn of Equity (ROE) etu	0.00 0.00 77.22 0.47 0.00 0.00 40.51 41.04 0.00 0.00	0.00 0.00 0.00 0.08 0.00 0.00 42.07 41.55 0.00 0.00	Net Stable Funding Ratio 4/ Minimum Liquidity Ratio 5/ PROFITABILITY Return on Seats Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio Tier 1 Capital Ratio CAR LEVERAGE Basel III Leverage Ratio 4/
Iatio of Non-Performing DOSRI Loans to Total Loans to DOSRI IQUIDITY IQUIDITY IqUIDITY IgUIDITY Coverage Ratio 4/ Infimum Liquidity Ratio 5/ ROFITABILITY Ieturn on Equity (ROE) Ieturn of Equity (ROE) Ieturn on Equity (ROE) Ietur on Equity (ROE) Ieturn	0.00 0.00 77.22 0.47 0.00 0.00 40.51 41.04 0.00 0.00	0.00 0.00 0.00 0.08 0.00 0.00 42.07 41.55 0.00 0.00	Net Stable Funding Ratio 4/ Minimum Liquidity Ratio 5/ PROFITABILITY Return on Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio Tier 1 Capital Ratio CAR LEVERAGE Basel III Leverage Ratio 4/ Deferred Charges not yet Written Down hat all matters set forth in the above balance sheet are true
latio of Non-Performing DOSRI Loans to Total Loans to DOSRI IQUIDITY IqUIDITY det Stable Funding Ratio 4/ Alinimum Liquidity Ratio 5/ ROFITABILITY Teturn on Equity (ROE) leturn on Equity (ROE) leturn on Saysts det Interest Margin CAPITAL ADEQUACY Common Equity (Tier 1 Ratio Tier 1 Capital Ratio CAPITAL ADEQUACY Deferred Charges not yet Written Down LEPUBLIC OF THE PHILIPPINES) : I T Y OF I LOILO) S.S. I/We, Dante A. Javellana and Enrico O. Jacomille of the a orrect to the best of my/our knowledge and belief. (SGD) DANTE A. JAVELLANA	0.00 0.00 77.22 0.47 0.00 0.00 40.51 41.04 0.00 0.00	0.00 0.00 0.00 0.08 0.00 0.00 42.07 41.55 0.00 0.00	Net Stable Funding Ratio 4/ Minimum Liquidity Ratio 5/ PROFITABILITY Return on Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio Tier 1 Capital Ratio CAR LEVERAGE Basel III Leverage Ratio 4/ Deferred Charges not yet Written Down hat all matters set forth in the above balance sheet are true <u>(SGD) ENRICO O. JACOMILE</u>
latio of Non-Performing DOSRI Loans to Total Loans to DOSRI IQUIDITY IQUIDITY det Stable Funding Ratio 4/ Alinimum Liquidity Ratio 5/ (ROFITABILITY Leturn on Equity (ROE) Leturn on Equity (ROE) Leturn on Equity (ROE) Leturn on Assets det Interest Margin APITAL ADEQUACY Common Equity Tier 1 Ratio Tier 1 Capital Ratio AR EVERAGE Lasel III Leverage Ratio 4/ Deferred Charges not yet Written Down EEVBLIC OF THE PHILIPPINES) : I T Y OF I LOILO \$5.5. I/We, Dante A. Javellana and Enrico O. Jacomille of the a orrect to the best of my/our knowledge and belief. (SGD) DANTE A. JAVELLANA FVP - Branch Banking	0.00 0.00 77.22 0.47 0.00 0.00 40.51 41.04 0.00 0.0	0.00 0.00 0.00 0.68 0.00 42.07 42.07 41.55 0.00 0.00 0.00 0.00	Net Stable Funding Ratio 4/ Minimum Liquidity Ratio 5/ PROFTRABILITY Return on Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio Tier 1 Capital Ratio CAR LEVERAGE Basel III Leverage Ratio 4/ Deferred Charges not yet Written Down hat all matters set forth in the above balance sheet are true <u>(SGD) ENRICO O. JACOMILLE</u> Senior Vice President
Iatio of Non-Performing DOSRI Loans to Total Loans to DOSRI IQUIDITY IQUIDITY IQUIDITY IQUIDITY IROFITABILITY RETABLE Funding Ratio 4/ IROFITABILITY Return on Equity (ROE) Let Interest Margin APITAL ADEQUACY Ommon Equity Ter 1 Ratio Ire 1 Capital Ratio AR EVERAGE Iasel III Leverage Ratio 4/ Jeferred Charges not yet Written Down IEPUBLIC OF THE PHILIPPINES) ITY OF ILOILO)S.S. I/We, Dante A. Javellana and Enrico O. Jacomille of the a orrect to the best of my/our knowledge and belief. (SGD DANTE A. JAVELLLANA FVP - Branch Banking SUBSCRIBED AND SWORN to before me this 29th day	0.00 0.00 77.22 0.47 0.00 0.00 40.51 41.04 0.00 0.0	0.00 0.00 0.00 0.68 0.00 42.07 42.07 41.55 0.00 0.00 0.00 0.00	Net Stable Funding Ratio 4/ Minimum Liquidity Ratio 5/ PROFITABILITY Return on Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio Tier 1 Capital Ratio CAR LEVERAGE Basel III Leverage Ratio 4/ Deferred Charges not yet Written Down hat all matters set forth in the above balance sheet are true <u>(SGD) ENRICO O. JACOMILE</u>
Iatio of Non-Performing DOSRI Loans to Total Loans to DOSRI IQUIDITY IQUIDITY IqUIDITY IqUIDITY Vet Stable Funding Ratio 4/ Minimum Liquidity Ratio 5/ PROFITABILITY Return on Equity (ROE) Leturn on Equity (0.00 0.00 77.22 0.47 0.00 0.00 40.51 41.04 0.00 0.0	0.00 0.00 0.00 0.68 0.00 0.00 42.07 41.55 0.00 0.00 0.00 0.00	Net Stable Funding Ratio 4/ Minimum Liquidity Ratio 5/ PROFTRABILITY Return on Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio Tier 1 Capital Ratio CAR LEVERAGE Basel III Leverage Ratio 4/ Deferred Charges not yet Written Down hat all matters set forth in the above balance sheet are true (SGD) ENRICO O. JACOMILLE Senior Vice President ibiting to me their Tax Identification No. 135-553-418 and
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LQUIDITY LQUIDITY Head State Additional State	0.00 0.00 77.22 0.47 0.00 0.00 40.51 41.04 0.00 0.0	0.00 0.00 0.00 0.68 0.00 0.00 42.07 41.55 0.00 0.00 0.00 0.00	Net Stable Funding Ratio 4/ Minimum Liquidity Ratio 5/ PROFTRABILITY Return on Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio Tier 1 Capital Ratio CAR LEVERAGE Basel III Leverage Ratio 4/ Deferred Charges not yet Written Down hat all matters set forth in the above balance sheet are true <u>(SGD) ENRICO O. JACOMILLE</u> Senior Vice President

SETS	Amo	unt
ASSETS	Current Quarter	Previous Quarter
sh and Cash Items	C0010 68,234,286.71	C0020 49,843,387.2
e from Bangko Sentral ng Pilipinas	1,161,729,845.40	49,843,387.2
e from Other Central Banks and Banks - Net	261,156,360.77	268,772,429.7
ancial Assets at Fair Value through Profit or Loss (FVPL) 1/	0.00	0.0
ancial Assets at Fair Value Through Other Comprehensive bt Securities at Amortized Cost - Net	1.00 183,183,885.62	1.0
ans to Bangko Sentral ng Pilipinas	0.00	0.0
erbank Loans Receivable	0.00	0.0
ans and Receivables - Others	1,298,544,858.48	1,235,562,275.1
ans and Receivables Arising from RA/CA/PR/SLB tal Loan Portfolio (TLP) - Gross	324,518,799.00 1,623,063,657.48	296,000,000.0 1,531,562,275.1
owance for Credit Losses 2/	45,548,381.10	9,195,567.0
tal Loan Portfolio - Net	1,577,515,276.38	1,522,366,708.1
uity Investment in Subsidiaries, Associates and Joint Ventures -	22,855,000.00	22,855,000.0
nk Premises, Furniture, Fixture and Equipment - Net	200,976,491.93	201,696,957.8
al and Other Properties Acquired - Net es Contract Receivables - Net	19,203,017.48 3,633,590.32	20,800,289.8 3,912,510.5
n-Current Assets Held for Sale	0.00	0.0
her Assets - Net	83,076,630.72	66,532,173.6
t Due from Head Office/Branches/Agencies (Philippine branch	0.00	0.0
TAL ASSETS	3,581,564,386.33	3,369,944,858.8
bilities and Stockholders' Equity	Amo	unt
	Current Quarter	Previous Quarter
	C0010	C0020
bilities	0.00	
ancial Liabilities at Fair Value through Profit or Loss (FVPL) 3/ posit Liabilities	0.00 2,741,347,046.20	2,528,976,948.2
e to Other Banks	2,741,347,048.20	2,528,976,948.2
Is Payable	0.00	0.0
P (Rediscounting and Other Advances)	0.00	0.0
erbank Loans Payable	0.00	0.0
her Borrowings, including Deposit Substitutes nds Payable-Net	0.00	0.0
secured Subordinated Debt - Net	0.00	0.0
deemable Preferred Shares	0.00	0.0
her Liabilities	37,889,723.60	35,398,528.7
t Due to Head Office/Branches/Agencies (Philippine branch of a	0.00	0.0
TAL LIABILITIES pckholders' Equity	2,779,236,769.80	2,564,375,477.0
pital Stock	743,124,500.00	743,124,500.0
ditional Paid-In Capital		
	0.00	0.0
divided Profits	20,253,389.11	23,436,389.8
divided Profits tained Earnings	20,253,389.11 38,949,727.42	23,436,389.8 39,008,492.0
divided Profits tained Earnings her Capital Accounts	20,253,389.11 38,949,727.42 0.00	23,436,389.8 39,008,492.0 0.0
divided Profits tained Earnings her Capital Accounts signed Capital	20,253,389.11 38,949,727.42 0.00 0.00	23,436,389.8 39,008,492.0 0.0 0.0
divided Profits tained Earnings her Capital Accounts	20,253,389.11 38,949,727.42 0.00	23,436,389.8 39,008,492.0 0.0
divided Profits tained Earnings her Capital Accounts signed Capital TAL STOCKHOLDERS' EQUITY TAL LIABILITIES AND STOCKHOLDERS' EQUITY	20,253,389.11 38,949,727.42 0.00 0.00 802,327,616.53	23,436,389.8 39,008,492.0 0.0 0.0 805,569,381.8
divided Profits tained Earnings her Capital Accounts signed Capital TAL STOCKHOLDERS' EQUITY TAL LIABILITIES AND STOCKHOLDERS' EQUITY ntingent Accounts	20,253,389.11 38,949,727.42 0.00 0.00 802,327,616.53 3,581,564,386.33 Amo	23,436,389.8 39,008,492.0 0.0 805,569,381.8 3,369,944,858.8
divided Profits tained Earnings her Capital Accounts signed Capital TAL STOCKHOLDERS' EQUITY TAL LIABILITIES AND STOCKHOLDERS' EQUITY	20,253,389.11 38,949,727.42 0.00 802,327,616.53 3,581,564,386.33 Current Quarter	23,436,389.8 39,008,492.0 0.0 805,569,381.8 3,369,944,858.8 unt Previous Quarter
divided Profits tained Earnings her Capital Accounts signed Capital TAL STOCKHOLDERS' EQUITY TAL LIABILITES AND STOCKHOLDERS' EQUITY ntingent Accounts CONTINGENT ACCOUNTS	20,253,389.11 38,949,727.42 0.00 802,327,616.53 3,581,564,386.33 Current Quarter C0010	23,436,389.8 39,008,492.0 0.0 805,569,381.8 3,369,944,858.8 Previous Quarter C0020
divided Profits tained Earnings her Capital Accounts signed Capital TAL STOCKHOLDERS' EQUITY TAL LIABILITIES AND STOCKHOLDERS' EQUITY ntingent Accounts	20,253,389.11 38,949,727.42 0.00 802,327,616.53 3,581,564,386.33 Current Quarter	23,436,389.8 39,008,492.0 0.0 805,569,381.8 3,369,944,858.8 unt Previous Quarter
divided Profits tained Earnings ter Capital Accounts signed Capital TAL STOCKHOLDERS' EQUITY TAL LIABILITIES AND STOCKHOLDERS' EQUITY ntingent Accounts CONTINGENT ACCOUNTS arantees Issued	20,253,389.11 38,949,727.42 0.00 0.00 802,327,616.53 3,581,564,386.33 Current Quarter Current Quarter C0010 0.00	23,436,389.8 39,008,492.0 0.0 805,569,381.8 3,369,944,858.8 Previous Quarter C0020 0.0
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ATTY. BEATRIZ F. TOBONGBANUA notary public FOR THE CITY AND PROVINCE OF ILOILO UNTIL DECEMBER 31, 2024 Notarial Commission Reg. No. 246, 07/06/2023 204 Floor Rosary Building, Iznat St., Iloilo City IBP Receipt No. (CY 2024) - 381843, 12/30/2023 Pasig City PTR No. 8337036, 01/2/2024, Iloilo City MCLE Compliance No. (Admitted to the Bar on May 2, 2023) Attorney's Roll No. 88210 SENIOR MANAGEMENT GROUP

2023 BOARD OF DIRECTORS MANUEL J. MIRAFLORES - Chairman of the Board MARGARET RUTH C. FLORETE - President/Chief Executive Officer

Independent Director JUSTICE FRANCISCO P. ACOSTA (ret) ALFREDO V. MISAJON

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Corporate Secretary RODOLFO B. POLLENTES JR.

ENRICO O. JACOMILLE Senior Vice President

MARGARET RUTH C. FLORETE

President/Chief Executive Officer

DANTE A. JAVELLANA First Vice President Branch Banking Group

RUTHERINE S. ROBLES Assistant Vice President