



BANK OF THE PHILIPPINE ISLANDS

6768 Ayala Avenue, Makati City
www.bpiexpressonline.com

BALANCE SHEET

(Head Office and Branches)
As of September 30, 2017

	Current Quarter	Previous Quarter
ASSETS		
Cash and Cash Items	P 28,564,961,121.12	28,607,545,779.63
Due from Bangko Sentral ng Pilipinas	207,545,802,821.62	200,724,856,897.00
Due from Other Banks	19,769,493,684.93	6,124,661,912.29
Financial Assets at Fair Value through Profit or Loss	15,464,657,753.14	11,434,407,500.56
Available-for-Sale Financial Assets-Net	7,793,803,026.66	9,871,763,422.64
Held-to-Maturity (HTM) Financial Assets-Net	244,297,212,308.69	235,255,761,941.87
Investments in Non-Marketable Equity Security-Net	175,180,326.88	179,224,798.38
Loans and Receivables-Net	919,892,945,649.46	842,484,567,138.54
Interbank Loans Receivable	13,458,326,624.23	1,541,431,010.69
Loans and Receivables-Others	917,055,965,280.09	850,915,072,040.37
Loans and Receivables Arising from RA/CA/PR/SLB	-	-
General Loan Loss Provision	10,621,346,254.86	9,971,935,912.52
Other Financial Assets	6,922,133,886.24	7,136,040,294.20
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	50,838,355,967.20	48,827,238,444.12
Bank Premises, Furniture, Fixture and Equipment-Net	10,016,953,872.38	9,908,961,047.20
Real and Other Properties Acquired-Net	512,512,290.85	619,784,989.78
Non-Current Assets Held for Sale	-	-
Other Assets-Net	29,236,651,552.16	31,093,572,742.57
TOTAL ASSETS	P 1,541,030,664,261.33	1,432,268,386,908.78

	Current Quarter	Previous Quarter
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	P 3,341,861,121.95	2,927,428,577.75
Deposit Liabilities	1,265,912,377,795.32	1,176,879,573,123.66
Due to Other Banks	274,528,132.87	236,352,288.50
Bills Payable	45,202,772,141.72	32,025,601,480.41
a) BSP (Rediscounting and Other Advances)	-	-
b) Interbank Loans Payable	45,171,560,141.72	29,614,088,851.75
c) Other Deposit Substitute	-	2,374,048,628.66
d) Others	31,212,000.00	37,464,000.00
Other Financial Liabilities	12,947,568,493.81	11,311,861,634.78
Other Liabilities	38,495,262,912.31	39,760,388,711.26
TOTAL LIABILITIES	P 1,366,174,370,597.98	1,262,941,205,816.36

	Current Quarter	Previous Quarter
STOCKHOLDERS' EQUITY		
Capital Stock	P 68,978,181,790.52	68,926,306,771.72
Other Capital Accounts	11,838,686,966.96	6,359,684,964.18
Retained Earnings	94,039,424,905.87	94,041,189,356.52
TOTAL STOCKHOLDERS' EQUITY	P 174,856,293,663.35	169,327,181,092.42
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 1,541,030,664,261.33	1,432,268,386,908.78

	Current Quarter	Previous Quarter
CONTINGENT ACCOUNTS		
Guarantees Issued	P 357,299,920.97	460,842,512.42
Financial Standby Letters of Credit	2,837,538,566.89	2,752,563,102.56
Performance Standby Letters of Credit	10,351,251,390.94	2,790,596,803.59
Commercial Letters of Credit	10,251,848,757.02	8,940,310,345.51
Trade Related Guarantees	1,001,044,635.25	622,701,454.58
Commitments	98,961,018,017.23	96,037,116,839.45
Spot Foreign Exchange Contracts	14,197,891,848.76	35,207,666,662.26
Trust Department Accounts	-	-
a) Trust and Other Fiduciary Accounts	-	-
b) Agency Accounts	-	-
Derivatives	628,291,280,897.90	502,163,511,932.56
Others	47,415,051,549.31	50,341,972,549.75
TOTAL CONTINGENT ACCOUNTS	P 813,664,225,584.27	699,317,282,202.68

	Current Quarter	Previous Quarter
ADDITIONAL INFORMATION		
Gross total loan portfolio (TLP)	P 936,521,746,266.58	858,088,783,388.17
Specific allowance for credit losses on the TLP	6,007,454,362.26	5,632,280,337.11
Non-Performing Loans (NPLs)		
a. Gross NPLs	9,657,461,045.03	8,232,869,548.41
b. Ratio of gross NPLs to gross TLP	1.03%	0.96%
c. Net NPLs	3,650,006,682.77	2,600,589,211.30
d. Ratio of Net NPLs to gross TLP	0.39%	0.30%
e. Ratio of total allowance for credit losses to gross NPLs	172.19%	189.54%
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs	62.21%	68.41%
Classified Loans & Other Risk Assets, gross of allowance for credit losses	15,814,883,133.95	15,084,494,166.96
DOSRI Loans and receivables, gross of allowance for credit losses	6,183,912,244.33	6,188,941,536.28
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP	0.66%	0.72%
Gross non-performing DOSRI loans and receivables	566,305.34	781,481.63
Percent Compliance with Magna Carta		
a. 8% for Micro and Small Enterprises	2.87%	3.00%
b. 2% for Medium Enterprises	6.92%	6.06%
Return on Equity (ROE)	13.42%	13.98%
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		
a. Total CAR	11.93%	12.39%
b. Tier 1 Ratio	11.02%	11.49%
c. Common Equity Tier 1 Ratio ^{1/}	11.02%	11.49%

^{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.

CEZAR P. CONSING
President

CONSOLIDATED BALANCE SHEET

(Bank and Financial Subsidiaries)
As of September 30, 2017

	Current Quarter	Previous Quarter
ASSETS		
Cash and Cash Items	P 29,382,344,830.65	29,401,057,712.76
Due from Bangko Sentral ng Pilipinas	246,116,220,549.43	258,841,263,202.33
Due from Other Banks	21,500,886,222.39	7,630,626,508.72
Financial Assets at Fair Value through Profit or Loss	16,680,557,025.69	17,003,820,646.31
Available-for-Sale Financial Assets-Net	13,880,923,090.61	13,723,877,136.60
Held-to-Maturity (HTM) Financial Assets-Net	266,181,987,710.45	256,584,426,031.73
Investments in Non-Marketable Equity Security-Net	413,992,577.26	378,157,397.43
Loans and Receivables-Net	1,130,174,483,206.61	1,059,236,849,880.56
Interbank Loans Receivable	15,604,255,853.23	4,373,228,773.13
Loans and Receivables-Others	1,127,606,101,216.04	1,062,746,325,240.18
Loans and Receivables Arising from RA/CA/PR/SLB	579,000,000.00	5,102,323,016.00
General Loan Loss Provision	13,614,873,862.66	12,985,027,148.75
Other Financial Assets	8,085,597,429.08	8,276,311,119.58
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	9,673,310,259.03	9,814,541,806.57
Bank Premises, Furniture, Fixture and Equipment-Net	11,216,172,439.35	11,002,716,741.06
Real and Other Properties Acquired-Net	2,822,361,996.56	2,928,682,082.05
Non-Current Assets Held for Sale	1,259,779.86	1,259,779.86
Other Assets-Net	37,554,442,411.81	34,538,360,293.23
TOTAL ASSETS	P 1,793,684,539,528.78	1,709,361,950,338.79

	Current Quarter	Previous Quarter
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	P 3,342,878,522.92	2,927,428,577.75
Deposit Liabilities	1,506,143,271,328.79	1,433,503,830,364.35
Due to Other Banks	274,528,132.87	236,352,288.50
Bills Payable	45,650,941,240.06	40,218,249,829.59
a) BSP (Rediscounting and Other Advances)	36,269.79	36,269.79
b) Interbank Loans Payable	39,697,465,311.43	32,017,096,058.19
c) Other Deposit Substitute	-	2,374,048,628.66
d) Others	5,953,439,658.84	5,827,068,872.95
Other Financial Liabilities	15,617,166,180.25	14,600,912,316.10
Other Liabilities	46,312,635,481.05	47,077,561,572.98
TOTAL LIABILITIES	P 1,617,341,420,885.94	1,538,564,334,949.27

	Current Quarter	Previous Quarter
STOCKHOLDERS' EQUITY		
Capital Stock	P 68,978,181,790.52	68,926,306,771.72
Other Capital Accounts	11,813,626,761.68	6,347,639,922.99
Retained Earnings	94,039,424,905.87	94,041,189,356.52
Minority Interest in Subsidiaries	1,511,885,184.77	1,482,479,338.29
TOTAL STOCKHOLDERS' EQUITY	P 176,343,118,642.84	170,797,615,389.52
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 1,793,684,539,528.78	1,709,361,950,338.79

	Current Quarter	Previous Quarter
CONTINGENT ACCOUNTS		
Guarantees Issued	P 357,299,920.97	460,842,512.42
Financial Standby Letters of Credit	2,837,538,566.89	2,752,563,102.56
Performance Standby Letters of Credit	10,351,251,390.94	2,790,596,803.59
Commercial Letters of Credit	10,251,848,757.02	8,940,310,345.51
Trade Related Guarantees	1,001,044,635.25	622,701,454.58
Commitments	100,515,931,675.62	97,652,614,876.59
Spot Foreign Exchange Contracts	14,197,891,848.76	35,207,666,662.26
Trust Department Accounts	596,313,617,771.37	595,367,219,952.16
a) Trust and Other Fiduciary Accounts	409,403,655,876.28	413,750,502,259.97
b) Agency Accounts	186,909,961,895.09	181,616,717,692.19
Derivatives	629,445,091,954.81	503,310,343,951.52
Others	158,349,460,264.11	158,870,541,453.79
TOTAL CONTINGENT ACCOUNTS	P 1,523,620,976,785.74	1,405,975,401,114.98

	Current Quarter	Previous Quarter
ADDITIONAL INFORMATION		
1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)		
1. BPI Family Savings Bank, Inc.		
2. BPI Capital Corporation		
3. BPI Direct Banko Inc., A Savings Bank		
4. BPI Century Tokyo Lease & Finance Corporation		
5. BPI Card Finance Corporation		
6. BPI Express Remittance Corporation		
7. BPI Foreign Exchange Corporation		
8. BPI International Finance Limited		
9. BPI Europe, PLC.		
10. BPI Investment Management Inc.		
11. BPI Asset Management and Trust Corporation		
2. List of Subsidiary Insurance Companies		
a) BPI/MS Insurance Corporation		
b) FGU Insurance Corporation		
c) Ayala Plans, Inc.		
3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulations		
a. Total CAR	13.36%	13.67%
b. Tier 1 Ratio	12.47%	12.78%
c. Common Equity Tier 1 Ratio ^{1/}	12.47%	12.78%

^{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.

CEZAR P. CONSING
President

Member: Philippine Deposit Insurance Corporation. Maximum deposit insurance for each depositor is P500,000.