



THE SEC HEADQUARTERS 7907 Makati Avenue, Salcedo Village, Bel-Air, Makati City 1209 Trunk Line No:02-5322-7696 Email Us:www.sec.gov.ph/imessagemo@sec.gov.ph

The following document has been received:

Receiving: DONNA ENCARNADO

Receipt Date and Time: August 19, 2025 09:19:02 AM

Company Information

SEC Registration No.: PW00000121

Company Name: BANK OF THE PHILIPPINE ISLANDS

Industry Classification: J65910 Company Type: Stock Corporation

Document Information

Document ID: OST10819202583664312

Document Type: Current Report Document Code: SEC_Form_17-C Period Covered: August 19, 2025 Submission Type: Original Filing

Remarks: None

Acceptance of this document is subject to review of forms and contents



Outlook

SEC eFast Final Acceptance

From noreply-cifssost@sec.gov.ph <noreply-cifssost@sec.gov.ph>
Date Wed 27 Aug 2025 11:48 AM

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Greetings!

SEC Registration No: PW00000121

Company Name: BANK OF THE PHILIPPINE ISLANDS

Document Code: SEC_Form_17-C

Your submission has been reviewed and accepted. Please see attached file as proof of acceptance. You can also generate your QR Code page in your account.

Thank you.

REMINDER:

TO ALL FILERS OF REPORTS IN THE e-FAST

Please strictly follow the instruction stated in the form.

Filings not in accordance with the prescribed template for the following reports will be automatically reverted by the system to the filer.

- 1. General Information Sheet (GIS-Stock)
- 2. General Information Sheet (GIS-Non-stock)
- 3. General Information Sheet (GIS- Foreign stock & non-stock)
- 4. Broker Dealer Financial Statements (BDFS)
- 5. Financing Company Financial Statements (FCFS)
- 6. Investment Houses Financial Statements (IHFS)
- 7. Publicly Held Company Financial Statement
- 8. General Form for Financial Statements
- 9. Financing Companies Interim Financial Statements (FCIF)
- 10. Lending Companies Interim Financial Statements (LCIF)

Per Section 18 of SEC Memorandum Circular No. 3 series of 2021, the reckoning date of receipt of reports is the date the report was initially submitted to the eFast, if the filed report is compliant with the existing requirements.

A report, which was reverted or rejected, is considered not filed or not received. A notification will be sent to the filer, stating the reason for the reports rejection in the remarks box.

SECURITIES AND EXCHANGE COMMISSION

SEC Headquarters, 7907 Makati Avenue, Salcedo Village, Barangay Bel-Air, Makati City, 1209, Metro Manila, Philippines

THIS IS AN AUTOMATED MESSAGE - PLEASE DO NOT REPLY DIRECTLY TO THIS EMAIL



SEC eFast Initial Acceptance

From noreply-cifssost@sec.gov.ph < noreply-cifssost@sec.gov.ph>
Date Tue 19 Aug 2025 9:19 AM

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Greetings!

SEC Registration No: PW00000121

Company Name: BANK OF THE PHILIPPINE ISLANDS

Document Code: SEC_Form_17-C

This serves as temporary receipt of your submission.

Subject to verification of form and quality of files of the submitted report.

Another email will be sent as proof of review and acceptance.

Thank you.

REMINDER:

TO ALL FILERS OF REPORTS IN THE e-FAST

Please strictly follow the instruction stated in the form.

Filings not in accordance with the prescribed template for the following reports will be automatically reverted by the system to the filer.

- 1. General Information Sheet (GIS-Stock)
- 2. General Information Sheet (GIS-Non-stock)
- 3. General Information Sheet (GIS- Foreign stock & non-stock)
- 4. Broker Dealer Financial Statements (BDFS)
- 5. Financing Company Financial Statements (FCFS)
- 6. Investment Houses Financial Statements (IHFS)
- 7. Publicly Held Company Financial Statement
- 8. General Form for Financial Statements
- 9. Financing Companies Interim Financial Statements (FCIF)
- 10. Lending Companies Interim Financial Statements (LCIF)

Per Section 18 of SEC Memorandum Circular No. 3 series of 2021, the reckoning date of receipt of reports is the date the report was initially submitted to the eFast, if the filed report is compliant with the existing requirements.

A report, which was reverted or rejected, is considered not filed or not received. A notification will be sent to the filer, stating the reason for the reports rejection in the remarks box.

SECURITIES AND EXCHANGE COMMISSION

SEC Headquarters, 7907 Makati Avenue, Salcedo Village, Barangay Bel-Air, Makati City, 1209, Metro Manila, Philippines

THIS IS AN AUTOMATED MESSAGE - PLEASE DO NOT REPLY DIRECTLY TO THIS EMAIL

COVER SHEET

																									W		1	2	1	
																					5.	E.C	. ке	gist	ratio	n N	umb	er		
В	A	N	K		O	F		T	H	E		P	Н	Ι	L	Ι	P	P	I	N	E		Ι	S	L	A	N	D	\mathbf{S}	
L																													_	
												(Cc	mpa	ny's	Full	Naı	ne)													
2	2	/	F	-	2	8	/	F		A	Y	A	L	A		T	R	I	A	N	G	L	E							
G	Α	R	D	Е	N	S		T	О	W	Ε	R		2	,		P	Α	S	Е	О		D	Е						
R	О	X	A	S		С	О	R			м	Α	K	Α	Т	I		Α	V	Е				[<u> </u>	<u> </u>			_	
							_		_		1111				_	_			•		•	,	1	1					_	
В	E	L	-	A	Ι	R	,				K		T	Ι		C	Ι	T	Y											
								(1	Busi	nes	s Ac	ldre	ss: N	o. S	tree	t Cit	y/To	wn/l	Prov	/inc	9)									
\mathbf{A}^{T}	ГΤΥ	. M	AR	IA	LO	UR	DE	S F	. G	ΑT	MA	YT	ΆN										86	663	-65	25				
					Co	ntac	t Pe	rsoı	า												Co	mpa	any	Tele	pho	ne N	luml	oer		
									ı																					
1	2		3	1							SE	C	F	Ol	RN	I	17	'-(_						0	4		2	1	25
Мо	nth		D	ay									FC	RM	TYF	È				_'					Мо	nth		Da	y	
	Fisc	cal \	ear/																						Α	nnu	al Mo	eetin	g	
										;	Seco	onda	ry Li	cens	se T	vpe.	If A	oplic	abl	e										
_	1 1														•		•												_	
			 :!	. 41- !	- D-	_														L_					- NI-		/0-	-4!-		
De	ot. R	equ	ırıng	j tni:	s Do	C.														А	mer	iaec	a Arı	icie	s Nu	IMDE	er/56	ectio	n	
_					1										r				Tota	ıl An	nour	nt of	Во	row	ings	5			_	
<u></u>	Tota	al N	o. of	Sto	 ckh	olde	ers								Domestic						Foreign									
								-	Γo b	e ac	con	plis	hed l	oy S	EC F	Pers	onne	el co	nce	erne	d									
							T																							
<u> </u>			Fi	le N	umb	er	<u> </u>								LC	U					•									
<u> </u>			Do	cum	ent	I.D.	<u> </u>								Cas	hier														
,										i																				
i									i	 																				
			S	TΑ	M F	S			 																					

SECURITIES AND EXCHANGE COMMISSION

SEC FORM 17-C

CURRENT REPORT UNDER SECTION 17 OF THE SECURITIES REGULATION CODE AND SRC RULE 17.2(c) THEREUNDER

1.	19 August 2025 Date of Report (Date of earliest event reported)
2.	PW-121 SEC Identification Number
3.	000-438-366-000 BIR Tax Identification No.
4.	BANK OF THE PHILIPPINE ISLANDS Exact name of registrant as specified in its charter
5.	MANILA, PHILIPPINES Province, country or other jurisdiction of Incorporation
6.	Industry Classification Code (SEC Use Only)
7.	22/F-28/F AYALA TRIANGLE GARDENS TOWER 2, PASEO DE ROXAS COR MAKATI AVE., BEL-AIR, MAKATI CITY (current business address) Address of principal office
	1226 Postal Code

- 8. (632) 8663-6525 (CORPSEC OFFICE) / (632) 8663-6733 (IR) Issuer's telephone number, including area code
- 9. N/A Former name or former address, if changed since last report

 Securities registered pursuant to Sections 8 and 12 of the SRC or Sections 4 and 8 of the RSA

Title of Each Class

Number of Shares of Common Stock Outstanding & Amount of Debt Outstanding

Common

5,283,794,223 shares

11. Indicate the item numbers reported therein: Item 9

Item 9 - Other Events

Re: BPI Solo & Consolidated Balance Sheet as of June 30, 2025

Pursuant to the requirement of the Securities Regulation Code, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

BANK OF THE PHILIPPINE ISLANDS
Registrant

19 August 2025 Date SHIENA (ANGEL) A D. AQUINO Assistant Corporate Secretary



22/F - 28/F Ayala Triangle Gardens Tower 2, Paseo de Roxas corner Makati Ave., Bel-Air, Makati City www.bpi.com.ph

Previous Quarter

BALANCE SHEET As of June 30, 2025

Current Quarter

CONSOLIDATED BALANCE SHEET

As of June 30, 2025

Current Quarter

Previous Quarter

	ASSETS Current Quarter	Previous Quarter		ASSETS	Previous Quarter
Cash and Cash Items	P 39,934,935,905.24	39,642,564,808.43	Cash and Cash Items	P 40,595,957,046.39	40,243,644,506.41
Due from Bangko Sentral ng Pilipinas	113,832,307,078.27	96,598,926,876.88	Due from Bangko Sentral ng Pilipinas	126,401,643,705.22	106,749,332,084.16
Due from Other Central Banks and Banks - Net	42,434,851,627.73	34,221,825,644.34	Due from Other Central Banks and Banks - Net	44,300,824,297.11	36,455,957,846.95
Financial Assets at Fair Value Through	a ·	g, ,,,	Financial Assets at Fair Value Through		
Profit or Loss (FVPL) 1/ Financial Assets at Fair Value Through	87,538,642,137.90	54,189,172,184.44	Profit or Loss (FVPL) 1/ Financial Assets at Fair Value Through	96,413,780,186.45	63,717,694,970.75
Other Comprehensive Income (FVOCI) - Net	272,591,043,678.76	248,060,101,508.62	Other Comprehensive Income (FVOCI) - Net	277,658,715,006.58	253,358,885,503.04
Debt Securities at Amortized Cost - Net	331,673,316,443.38	324,908,173,661.83	Debt Securities at Amortized Cost - Net	337,166,632,757.07	330,736,676,655.42
Loans to Bangko Sentral ng Pilipinas	0.00	0.00	Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable Loans and Receivables - Others	28,706,907,158.85 2,298,681,880,255.60	17,824,089,795.29 2.233,832,268,609,22	Interbank Loans Receivable Loans and Receivables - Others	30,407,853,358.09 2,360,303,151,978.52	20,040,449,144.86 2,290,828,986,493.47
Loans and Receivables - Others Loans and Receivables Arising from RA/CA/PR/SLB	2,298,061,000,255.00	51,833,326,092.10	Loans and Receivables - Others Loans and Receivables Arising from RA/CA/PR/SLB	2,360,303,151,976.52	53,833,326,092.10
Total Loan Portfolio (TLP) - Gross	2,327,388,787,414.45	2,303,489,684,496.61	Total Loan Portfolio (TLP) - Gross	2,390,711,005,336.61	2,364,702,761,730.43
Allowance for Credit Losses 2/	47,696,455,788.86	48,391,577,362.69	Allowance for Credit Losses 2/	51,570,077,893.59	51,867,564,922.37
Total Loan Portfolio - Net	2,279,692,331,625.59	2,255,098,107,133.92	Total Loan Portfolio - Net	2,339,140,927,443.02	2,312,835,196,808.06
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	48,990,521,237.03	47,890,777,118.06	Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	16.603.042.812.91	15,960,158,273.03
Bank Premises, Furniture, Fixture and Equipment - Net	21,024,183,575.26	19,952,122,214.25	Bank Premises, Furniture, Fixture and Equipment - Net	22,597,530,930.83	21,396,441,673.11
Real and Other Properties Acquired - Net	8,026,171,847.12	6,633,528,467.43	Real and Other Properties Acquired - Net	8,226,483,309.16	6,827,721,021.72
Sales Contract Receivables - Net	7,164,551.91	98,772,524.16	Sales Contract Receivables - Net	11,001,797.40	102,977,047.33
Non-Current Assets Held for Sale Other Assets - Net	334,097,670.71 189,396,876,801.14	327,158,844.50 141,628,139,888.69	Non-Current Assets Held for Sale Other Assets - Net	341,958,416.95 193,409,529,609.28	338,812,863.84 145,877,289,659.29
Net Due from Head Office/Branches/Agencies	109,390,070,001.14	141,020,139,000.09	Net Due from Head Office/Branches/Agencies	193,409,329,009.26	145,677,269,059.29
(Philippine branch of a foreign bank)	0.00	0.00	(Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	P 3,435,476,444,180.04	3,269,249,370,875.55	TOTAL ASSETS	P 3,502,868,027,318.37	3,334,600,788,913.11
	LADILITIES			ADILITIES	
<u>L</u>	LIABILITIES		Li	IABILITIES	
Financial Liabilities at Fair Value Through			Financial Liabilities at Fair Value Through		
Profit or Loss (FVPL) 3/	P 3,738,052,417.89	2,871,808,697.92	Profit or Loss (FVPL) 3/	P 3,763,837,478.30	2,889,535,751.43
Deposit Liabilities	2,553,029,895,201.68	2,520,684,505,522.81	Deposit Liabilities	2,613,227,913,689.91	2,578,251,614,668.70
Due to Other Banks Bills Payable	1,519,275,553.41 71,956,053,119.83	816,913,639.20 39,282,397,690.63	Due to Other Banks Bills Payable	1,617,289,753.41 72,237,703,119.83	882,133,039.20 39,282,397,690.63
BSP (Rediscounting and Other Advances)	71,956,053,119.63	0.00	BSP (Rediscounting and Other Advances)	72,237,703,119.83	0.00
Interbank Loans Payable	38,677,297,627.42	22,080,349,080.71	Interbank Loans Payable	38,958,947,627.42	22,080,349,080.71
Other Borrowings, including Deposit Substitutes	33,278,755,492.41	17,202,048,609.92	Other Borrowings, including Deposit Substitutes	33,278,755,492.41	17,202,048,609.92
Bonds Payable - Net Unsecured Subordinated Debt - Net	154,463,727,174.42 0.00	107,189,561,776.45 0.00	Bonds Payable - Net Unsecured Subordinated Debt - Net	154,463,727,174.42 0.00	107,189,561,776.45 0.00
Redeemable Preferred Shares	0.00	0.00	Redeemable Preferred Shares	500.000.00	500,000.00
Other Liabilities	200,564,090,935.14	152,824,416,356.14	Other Liabilities	206,662,047,598.51	159,835,620,067.98
Net Due to Head Office/Branches/Agencies			Net Due to Head Office/Branches/Agencies		
(Philippine branch of a foreign bank)	0.00	0.00	(Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	P 2,985,271,094,402.37	2,823,669,603,683.15	TOTAL LIABILITIES	P 3,051,973,018,814.38	2,888,331,362,994.39
STOCKE	HOLDERS' EQUITY		STOCKH	OLDERS' EQUITY	
Capital Stock	P 52,734,779,318.72	52,635,779,038.97	Capital Stock	P 52,734,779,318.72	52,635,779,038.97
Additional Paid-In Capital	143,535,371,110.34	143,302,313,748.39	Additional Paid-In Capital	143,565,651,775.37	143,332,594,413.42
Undivided Profits	31,926,937,845.08	15,787,894,947.62	Undivided Profits	31,896,657,180.05	15,757,614,282.59
Retained Earnings	234,173,748,219.81	245,285,896,267.18	Retained Earnings	234,890,683,281.23	246,002,831,328.60
Other Capital Accounts Assigned Capital	(12,165,486,716.28) 0.00	(11,432,116,809.76) 0.00	Other Capital Accounts Assigned Capital	(12,192,763,051.38) 0.00	(11,459,393,144.86) 0.00
TOTAL STOCKHOLDERS' EQUITY	P 450,205,349,777.67	445,579,767,192.40	TOTAL STOCKHOLDERS' EQUITY	P 450,895,008,503.99	446,269,425,918.72
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 3,435,476,444,180.04	3,269,249,370,875.55	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 3,502,868,027,318.37	3,334,600,788,913.11
	P 3,435,476,444,180.04 IGENT ACCOUNTS	3,269,249,370,875.55		P 3,502,868,027,318.37 SENT ACCOUNTS	3,334,600,788,913.11
CONTIN	IGENT ACCOUNTS		CONTINC	GENT ACCOUNTS	
CONTIN Guarantees Issued	IGENT ACCOUNTS P 2,024,129,259.66	3,035,709,505.48	CONTING Guarantees Issued	P 2,024,129,259.66	3,035,709,505.48
Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit	P 2,024,129,259.66 27,948,885,531.05 9,364,007,660.14	3,035,709,505.48 28,417,807,825.59 8,639,355,512.08	Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit	P 2,024,129,259.66 27,948,885,531.05 9,364,007,660.14	3,035,709,505.48 28,417,807,825.59 8,639,355,512.08
Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit	P 2,024,129,259.66 27,948,885,531.05 9,364,007,660.14 9,680,348,915.62	3,035,709,505.48 28,417,807,825.59 8,639,355,512.08 11,177,904,763.35	Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit	P 2,024,129,259.66 27,948,885,531.05 9,364,007,660.14 9,680,348,915.62	3,035,709,505.48 28,417,807,825.59 8,639,355,512.08 11,177,904,763.35
Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees	P 2,024,129,259.66 27,948,885,531.05 9,364,007,660.14 9,680,348,915.62 483,004,900.38	3,035,709,505.48 28,417,807,825.59 8,639,355,512.08 11,177,904,763.35 983,804,526.34	Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees	P 2,024,129,259.66 27,948,885,531.05 9,364,007,660.14 9,680,348,915.62 483,004,900.38	3,035,709,505.48 28,417,807,825.59 8,639,355,512.08 11,177,904,763.35 983,804,526.34
Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,880,348,915,62 483,004,900,38 307,108,822,513,28	3,035,709,505.48 28,417,807,825.59 8,639,355,512.08 11,177,904,763.35 983,804,526.34 278,177,219,992.14	Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments	P 2,024,129,259,66 27,948,885,531.05 9,364,007,660.14 9,680,348,915.62 483,004,900.3 307,108,822,513.28	3,035,709,505.48 28,417,807,825.59 8,639,355,512.08 11,177,904,763.35 983,804,526.34 278,177,219,992.14
Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper	P 2,024,129,259.66 27,948,885,531.05 9,364,007,660.14 9,680,348,915.62 483,004,900.38	3,035,709,505.48 28,417,807,825.59 8,639,355,512.08 11,177,904,763.35 983,804,526.34	Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees	P 2,024,129,259.66 27,948,885,531.05 9,364,007,660.14 9,680,348,915.62 483,004,900.38	3,035,709,505.48 28,417,807,825.59 8,639,355,512.08 11,177,904,763.35 983,804,526.34
Guarantees Issued Financial Standby Letters of Credit 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 2,024,129,259,66 27,948,885,531.05 9,364,007,660.14 9,580,348,915,62 483,004,900.38 307,108,822,513,28 26,586,429,207.90 0.00	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0.00	Guarantees Issued Financial Standby Letters of Credit 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 2,024,129,259,66 27,948,885,531.05 9,364,007,660.14 9,680,348,915.62 483,004,900.38 307,108,822,515.28 27,286,718,204.75 0.00 1,676,314,597,700.20	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0.00 1,628,603,935,818,77
Guarantees Issued Financial Standby Letters of Credit 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 2,024,129,259.66 27,948,885,531.05 9,364,007,660.14 9,680,348,915,62 483,004,900.38 307,108,822,513.28 26,586,429,207.90 0.00 612,779,593,781.20	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,33 278,177,219,992,14 17,922,148,180,74 0.00 0.00 516,065,837,867,97	Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit 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 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,860,348,915,62 483,004,900,38 307,108,822,513,28 27,286,718,204,75 0,00 1,676,314,597,700,20 622,036,124,732,48	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0.00 1,628,603,935,818,77 525,407,985,373,57
Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial 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	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660.14 9,889,348,915,62 483,004,903,88 307,108,822,513,28 26,586,429,207,90 0.00 612,779,593,781,20 182,577,942,570,37	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0,00 516,065,837,867,97 139,831,029,149,05	Guarantees Issued Financial Standby Letters of Credit 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	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,680,348,915,62 483,004,900,33 307,108,822,513,28 27,286,718,204.75 0,00 1,676,314,597,700,20 622,036,124,732,48 283,961,499,551,15	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0,00 1,628,603,935,818,77 525,407,985,373,57 140,962,075,486,91
Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,860,348,915,62 483,004,903,88 307,108,822,513,28 26,586,429,207,90 0,00 612,779,593,781,20 182,577,942,570,37 1,178,553,164,339,60	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,33 278,177,219,992,14 17,922,148,180,74 0.00 0.00 516,065,837,867,97	Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit 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 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,860,348,915,62 483,004,900,38 307,108,822,513,28 27,286,718,204,75 0,00 1,676,314,597,700,20 622,036,124,732,48	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0.00 1,628,603,935,818,77 525,407,985,373,57
Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660.14 9,889,348,915,62 483,004,903,88 307,108,822,513,28 26,586,429,207,90 0.00 612,779,593,781,20 182,577,942,570,37	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0,00 516,065,837,867,97 139,831,029,149,05	Guarantees Issued Financial Standby Letters of Credit 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	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,680,348,915,62 483,004,900,33 307,108,822,513,28 27,286,718,204.75 0,00 1,676,314,597,700,20 622,036,124,732,48 283,961,499,551,15	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0,00 1,628,603,935,818,77 525,407,985,373,57 140,962,075,486,91
Guarantees Issued Financial Standby Letters of Credit Financial Standby Letters of Credit 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 FINANCIAL ASSET QUALITY	P 2,024,129,259.66 27,948,885,531,05 9,364,007,660.14 9,680,348,915,62 483,004,900.38 307,108,822,512,28 26,586,429,207,90 0.00 612,779,593,781,20 182,577,942,570,37 P 1,178,553,164,339,60 L INDICATORS (in %)	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0.00 0.00 516,065,837,867,97 139,831,029,149,05 1,004,250,817,322,74	Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit 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 FINANCIAL ASSET QUALITY	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,860,348,915,62 483,004,900,38 307,108,822,513,28 27,286,718,204,75 0.00 1,676,314,597,700,20 622,036,124,732,48 263,961,499,551,15 P 2,946,208,138,968,71	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0.00 1,628,603,935,818,77 525,407,985,373,57 140,962,075,486,91 2,643,327,946,984,97
Guarantees Issued Financial Standby Letters of Credit Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,680,348,915,62 483,004,900,38 307,108,822,513,28 26,586,429,207,90 0.00 612,779,593,781,20 182,577,942,570,37 1,178,553,164,333,60 L INDICATORS (in %)	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763.35 983,804,526.34 278,177,219,992.14 17,922,148,180.74 0,00 0,00 100 516,065,837,857,97 139,831,029,149.05 1,004,250,817,322,74	Guarantees Issued Financial Standby Letters of Credit 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,680,348,915,62 443,004,900,3 307,108,822,513,28 27,286,718,204,75 0,00 1,676,314,597,700,20 622,2036,124,732,48 263,961,499,551,15 P 2,946,208,138,968,71 INDICATORS (in %)	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0,00 1,628,603,935,818,77 525,407,985,373,57 140,962,075,486,91 2,643,327,946,984,97
Guarantees Issued Financial Standby Letters of Credit Financial Standby Letters of Credit 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 Defrivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio	P 2.024,129,259.66 27,948,885,531.05 9,364,007,660.14 9,680,348,915,62 483,004,900.38 307,108,822,513,28 26,586,429,207,90 0.00 612,779,593,781.20 182,577,942,570.37 P 1,178,553,164,339.60 L INDICATORS (in %)	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0.00 0.00 516,065,837,867,97 139,831,029,149,05 1,004,250,817,322,74	Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio	P 2,024,129,259,66 27,948,885,531.05 9,364,007,660.14 9,680,348,915.62 483,004,900.38 307,108,822,513.28 27,286,718,204.75 0.00 1,676,314,597,700.20 622,036,124,732.48 263,961,499,551.15 P 2,946,208,138,968.71 INDICATORS (in %)	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0.00 1,628,603,935,518,77 525,407,985,373,57 140,962,075,486,91 2,643,327,946,984,97
Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio	P 2,024,129,259,66 27,948,885,531,05 9,364,007,680,14 9,680,348,915,62 483,004,900,38 307,108,822,151,28 26,586,429,207,90 0.00 612,779,593,781,20 182,577,942,570,37 P 1,178,553,164,339,60 L INDICATORS (in %) 2,10 0,86 97,60	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0,00 0,00 516,065,837,867,97 139,831,029,149,05 1,004,250,817,322,74	Guarantees Issued Financial Standby Letters of Credit 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,680,348,915,62 483,004,900,38 307,108,822,513,28 27,286,718,204.75 0.00 1,676,314,597,700,20 622,036,124,732,48 263,961,499,551,15 P 2,946,208,138,968.71 INDICATORS (in %)	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0.00 1,628,603,935,818,77 525,407,995,373,57 140,962,075,486,91 2,643,327,946,984,97
Guarantees Issued Financial Standby Letters of Credit Financial Standby Letters of Credit 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio	P 2,024,129,259.66 27,948,885,531.05 9,364,007,660.14 9,680,349,915.62 483,004,900.38 307,108,822,513.28 26,586,429,207.90 0.00 612,779,593,781.20 182,577,942,570.37 P 1,178,553,164,339.60 LINDICATORS (in %) 2,10 0.86 97.60 85.35	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0.00 0.00 516,065,837,867,97 139,831,029,149,05 1,004,250,817,322,74	Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL PARTY TRANSACTIONS	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,880,348,915,62 483,004,900,38 307,108,622,513,28 27,286,718,204.75 0.00 1,676,314,597,700,20 622,036,124,732,48 263,961,499,551,15 P 2,946,208,138,368,71 INDICATORS (in %)	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0,00 1,628,603,935,818,77 525,407,985,373,57 140,962,075,486,91 2,643,327,946,984,97
GONTIN Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to Gross TLP	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,880,348,915,62 483,004,903,88 307,108,822,513,28 26,586,429,207,90 0,00 612,779,593,781,20 182,577,942,570,37 P 1,178,553,164,339,60 L INDICATORS (in %) 2,10 0,86 97,60 98,535	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 17,922,148,180,74 17,922,148,180,74 17,922,148,180,74 17,922,148,180,74 17,922,148,180,74 17,922,148,180,74 17,922,148,180,74 10,000 516,065,837,867,97 139,831,029,149,05 1,004,250,817,322,74	Guarantees Issued Financial Standby Letters of Credit 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to Gross TLP	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,680,348,915,62 483,004,900,38 307,108,822,513,28 27,286,718,204.75 0.00 1,676,314,597,700,20 622,036,124,732,48 263,961,499,551,15 P 2,946,208,138,968.71 INDICATORS (in %) 2,22 0,89 97,31 84,18 6,13	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0,00 1,628,603,935,818,77 525,407,985,373,57 140,9962,075,486,91 2,643,327,946,984,97
Guarantees Issued Financial Standby Letters of Credit Financial Standby Letters of Credit 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio ReLATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties	P 2,024,129,259.66 27,948,885,531.05 9,364,007,660.14 9,680,349,915.62 483,004,900.38 307,108,822,513.28 26,586,429,207.90 0.00 612,779,593,781.20 182,577,942,570.37 P 1,178,553,164,339.60 LINDICATORS (in %) 2,10 0.86 97.60 85.35	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0.00 0.00 516,065,837,867,97 139,831,029,149,05 1,004,250,817,322,74	Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL PARTY TRANSACTIONS Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing Loans Related Parties	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,880,348,915,62 483,004,900,38 307,108,622,513,28 27,286,718,204.75 0.00 1,676,314,597,700,20 622,036,124,732,48 263,961,499,551,15 P 2,946,208,138,368,71 INDICATORS (in %)	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0,00 1,628,603,935,818,77 525,407,985,373,57 140,962,075,486,91 2,643,327,946,984,97
Guarantees Issued Financial Standby Letters of Credit Financial Standby Letters of Credit 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Ortos NPL Coverage Ratio Net	P 2,024,129,259,66 27,948,885,531,05 9,364,097,660,14 9,680,348,915,62 483,004,900,38 307,108,822,513,28 26,586,429,207,90 0.00 612,779,593,781,20 182,577,942,570,37 1,178,553,164,333,60 L INDICATORS (in %) 2.10 0.86 97,60 85,35	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0,00 0,00 0,00 516,065,837,867,7 139,831,029,149,05 1,004,250,817,322,74	Guarantees Issued Financial Standby Letters of Credit 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,680,348,915,62 483,004,900,38 307,108,822,513,28 27,286,718,204,75 0,00 1,676,314,597,700,20 622,036,124,732,48 263,961,499,551,15 P 2,946,208,138,968,71 INDICATORS (in %) 2,22 0,89 97,31 84,18 6,13 0,01	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 111,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0,00 1,628,603,935,818,77 525,407,985,373,57 140,962,075,486,91 2,643,327,946,984,97 2,19 0,84 100,37 85,42 6,03 0,00
Guarantees Issued Financial Standby Letters of Credit Financial Standby Letters of Credit 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to Gross TLP Ratio of DOSRI Loans to Gross TLP Ratio of DOSRI Loans to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to Total Loans to Total Ratio Son-Performing DOSRI Loans to Total Loans to Total Ratio Son-Performing DOSRI Loans to Total Ratio Son-Performing DOSRI Loans to Total Loans to Total Ratio Son-Performing DOSRI Loans to Total Loans to Total Loans to Total Loans to Total Ratio Son-Performing DOSRI Loans to Total Loans to Total Loans to Total Loans to Total Ratio Son-Performing DOSRI Loans to Total Loans t	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,680,348,915,62 483,004,900,38 307,108,822,513,28 26,586,429,207,90 0.00 612,779,593,781,20 182,577,942,570,37 P 1,178,553,164,339,60 LINDICATORS (in %) 2,10 0,86 0,760 0,535	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 17,922,148,180,74 17,922,148,180,74 17,922,148,180,74 17,922,148,180,74 17,922,148,180,74 17,922,148,180,74 17,922,148,180,74 10,000 516,065,837,867,97 139,831,029,149,05 1,004,250,817,322,74	Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL PARTY TRANSACTIONS Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing Loans Related Parties	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,860,348,915,62 483,004,900,38 307,108,822,513,28 27,286,718,204.75 0.00 1,676,314,597,700,20 622,036,124,732,48 263,961,499,551,15 P 2,946,208,138,968.71 INDICATORS (in %) 2,22 0,89 97,31 84.18 6.13 0.01 1.51	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0,00 1,628,603,935,818,77 525,407,985,373,57 140,9962,075,486,91 2,643,327,946,984,97
Guarantees Issued Financial Standby Letters of Credit Financial Standby Letters of Credit 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio ReLATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to Total Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to E	P 2.024,129,259.66 27,948,885,531,05 9,364,007,660.14 9,680,349,915,62 483,004,900.38 307,108,822,513,28 26,586,429,207,90 0.00 612,779,593,781,20 182,577,942,570.37 P 1,178,553,164,339,60 LINDICATORS (in %) 2.10 0.86 97,60 85,35 6.29 0.01	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0.00 0.00 516,065,837,867,97 139,831,029,149,05 1,004,250,817,322,74	Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to Gross TLP Ratio of Non-Performing Logns to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,860,348,915,62 483,004,900,38 307,108,822,513,28 27,286,718,204,75 0.00 1,676,314,597,700,20 622,2036,124,732,48 263,961,499,551,15 P 2,946,208,138,968,71 INDICATORS (in %) 2,22 0,89 97,31 84.18 6.13 0,01 1,51 0,03	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0.00 1,628,603,935,818,77 525,407,985,373,57 140,962,075,486,91 2,643,327,946,984,97
Guarantees Issued Financial Standby Letters of Credit Financial Standby Letters of Credit 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Net NPL Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Related Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to Total Loans to Elatupitation Ratio of Non-Performing DOSRI Loans to Total Loans to EL LIQUIDITY Liquidity Coverage Ratio in Single Currency on Soi	P 2.024,129,259.66 27,948,885,531,05 9,364,007,660.14 9,680,349,915,62 483,004,900.38 307,108,822,513,28 26,586,429,207,90 0.00 612,779,593,781,20 182,577,942,570.37 P 1,178,553,164,339,60 LINDICATORS (in %) 2.10 0.86 97,60 85,35 6.29 0.01	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0.00 0.00 516,065,837,867,97 139,831,029,149,05 1,004,250,817,322,74	Guarantees Issued Financial Standby Letters of Credit 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Net NPL Coverage Ratio Non-Performing Loans to Related Parties to Total Loans to Related Parties To Total Loans to Related Parties Ratio of DOSRI Loans to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to LIQUIDITY Liquidity Coverage Ratio in Single Currency on Cu	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,860,348,915,62 483,004,900,38 307,108,822,513,28 27,286,718,204,75 0.00 1,676,314,597,700,20 622,2036,124,732,48 263,961,499,551,15 P 2,946,208,138,968,71 INDICATORS (in %) 2,22 0,89 97,31 84.18 6.13 0,01 1,51 0,03	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0.00 1,628,603,935,818,77 525,407,985,373,57 140,962,075,486,91 2,643,327,946,984,97
Guarantees Issued Financial Standby Letters of Credit Financial Standby Letters of Credit Formancial 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Total Loans to Relat	P 2.024,129,259.66 27,948,885,531,05 9,364,007,660.14 9,680,349,915,62 483,004,900.38 307,108,822,513,28 26,586,429,207,90 0.00 612,779,593,781,20 182,577,942,570.37 P 1,178,553,164,339,60 L INDICATORS (in %) 2.10 0.86 97,60 85,35 6.29 0.01 1.55 DOSRI 0.03	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0.00 0.00 516,065,837,867,97 139,831,029,149,05 1,004,250,817,322,74	Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Total Loans to Rel	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,860,348,915,62 483,004,900,38 307,108,822,513,28 27,286,718,204,75 0.00 1,676,314,597,700,20 622,036,124,732,48 263,961,499,551,15 P 2,946,208,138,968,71 INDICATORS (in %) 2,22 0,89 97,31 84,18 6,13 0,01 1,51 DOS 0,033 ponsolidated Basis	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0.00 1,628,603,935,818,77 525,407,985,373,57 140,962,075,486,91 2,643,327,946,984,97 2,19 0,84 100,37 85,42 6,03 0,00 1,54 0,02
Guarantees Issued Financial Standby Letters of Credit Financial Standby Letters of Credit 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Net NPL Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Related Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to Total Loans to Elatupitation Ratio of Non-Performing DOSRI Loans to Total Loans to EL LIQUIDITY Liquidity Coverage Ratio in Single Currency on Soi	P 2,024,129,259.66 27,948,885,531.05 9,364,007,660.14 9,880,349,915,62 483,004,900.38 307,108,822,513.28 26,586,429,207.90 0.00 612,779,593,781.20 182,577,942,570.37 P 1,178,553,164,339.60 LINDICATORS (in %) 2,10 0.86 97.60 85.35 6,29 0.01 1.55 DOSRI 0.03	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0.00 0.00 516,065,837,867,97 139,831,029,149,05 1,004,250,817,322,74	Guarantees Issued Financial Standby Letters of Credit 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Net NPL Coverage Ratio Non-Performing Loans to Related Parties to Total Loans to Related Parties To Total Loans to Related Parties Ratio of DOSRI Loans to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to LIQUIDITY Liquidity Coverage Ratio in Single Currency on Cu	P 2,024,129,259,66 27,948,885,531,05 9,364,007,686,14 9,880,348,915,62 483,004,900,38 307,108,622,513,28 27,286,718,204,75 0,00 1,676,314,597,700,20 622,036,124,732,48 263,961,499,551,15 P 2,946,208,138,368,71 INDICATORS (in %) 2,22 0,89 97,31 84,18 6,13 0,01 1,51 DOS 0,03 ponsolidated Basis 797,372,591,687,04	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0,00 1,628,603,935,518,77 525,407,985,373,57 140,962,075,486,91 2,643,327,946,984,97 2,19 0,84 100,37 85,42 6,03 0,00 1,54 0,02 766,668,873,806,61
Guarantees Issued Financial Standby Letters of Credit Financial Standby Letters of Credit Financial 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties to Total Loans to Related Parties LIQUIDITY Liquidity Coverage Ratio in Single Currency on Soi as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio c. Liquidity C	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,680,348,915,62 483,004,900,38 307,108,822,513,28 26,586,429,207,90 0.00 612,779,593,781,20 182,577,942,570,37 P 1,178,553,164,339,60 LINDICATORS (in %) 2,10 0,86 97,60 85,35 6,29 0,01 1,55 DOSRI 0,03 100 Basis 775,444,155,146,09 457,314,527,082,72	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0.00 0.00 516,065,837,867,97 139,831,029,149,05 1,004,250,817,322,74 2,08 0,82 100,85 86,63 6,19 0.00 1,58 0,02 744,448,561,923,34 433,480,233,364,76	Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to LIQUIDITY Liquidity Coverage Ratio in Single Currency on Co as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,860,348,915,62 483,004,900,38 307,108,822,513,28 27,286,718,204.75 0.00 1,676,314,597,700,20 622,036,124,732,48 263,961,499,551,15 P 2,946,208,138,368,71	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0,000 1,628,603,935,818,77 525,407,985,373,57 140,962,075,486,91 2,643,327,946,984,97 2,19 0,84 100.37 85,42 6,03 0,00 1,54 0,02 766,668,873,806,61 438,958,298,853,44 438,958,298,853,44
Guarantees Issued Financial Standby Letters of Credit Financial Standby Letters of Credit 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of Non-Performing DSRI Loans to Total Loans to LIQUIDITY Liquidity Coverage Ratio in Single Currency on Soi as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio Net Stable Funding Ratio Met Stable Funding Ratio	P 2,024,129,259,66 27,948,885,531,05 9,364,007,680,14 9,680,348,915,62 483,004,900,38 307,108,822,513,28 26,586,429,207,90 0.00 612,779,593,781,20 182,577,942,570,37 P 1,178,553,164,339.60 L INDICATORS (in %) 2.10 0.86 97,60 85,35 6.29 0.01 1.55 DOSRI 0.03 1.55 DOSRI 0.03 1.55 1.06 Basis	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 17,7219,992,14 17,922,148,180,74 0,00 0,00 516,065,837,867,97 139,831,029,149,05 1,004,250,817,322,74	Guarantees Issued Financial Standby Letters of Credit 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Net NPL Ratio Net NPL Coverage Ratio Non-Performing Loans to Related Parties to Total Loans to Related Parties to Total Loans to Related Parties Ratio of Non-Performing DOSRI Loans to Total Loans to Liquidity Coverage Ratio in Single Currency on Co as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio in Net Stable Funding Ratio id	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,680,348,915,62 483,004,900,38 307,108,822,513,28 27,286,718,204,75 0,00 1,676,314,597,700,20 622,036,124,732,48 263,961,499,551,15 P 2,946,206,138,968,71 INDICATORS (in %) 2,22 0,89 97,31 84,18 6,13 0,01 1,51 DOS 0,03 onsolidated Basis 797,372,591,687,04 460,743,254,661,68 173,06 146,45	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0.00 1,628,603,935,518,77 525,407,995,373,57 140,962,075,486,91 2,643,327,946,984,97 2,19 0,84 100,37 85,42 6,03 0,00 1,54 0,02 766,668,873,806,61 438,958,295,853,44 174,66
Guarantees Issued Financial Standby Letters of Credit Financial Standby Letters of Credit Financial 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Related Parties to Gross TLP Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties to Total Loans to Related Parties (Total Loans to Related Parties ato food DSRI Loans to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to Eliquidity Coverage Ratio in Single Currency on Soi as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio Net Stable Funding Ratio of Minimum Liquidity Ratio of	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,680,348,915,62 483,004,900,38 307,108,822,513,28 26,586,429,207,90 0.00 612,779,593,781,20 182,577,942,570,37 P 1,178,553,164,339,60 LINDICATORS (in %) 2,10 0,86 97,60 85,35 6,29 0,01 1,55 DOSRI 0,03 100 Basis 775,444,155,146,09 457,314,527,082,72	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0.00 0.00 516,065,837,867,97 139,831,029,149,05 1,004,250,817,322,74 2,08 0,82 100,85 86,63 6,19 0.00 1,58 0,02 744,448,561,923,34 433,480,233,364,76	Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to LIQUIDITY Liquidity Coverage Ratio in Single Currency on Ca se prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio " Net Stable Funding Ratio " Net Stable Funding Ratio " Minimum Liquidity Ratio "	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,860,348,915,62 483,004,900,38 307,108,822,513,28 27,286,718,204.75 0.00 1,676,314,597,700,20 622,036,124,732,48 263,961,499,551,15 P 2,946,208,138,368,71	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0,000 1,628,603,935,818,77 525,407,985,373,57 140,962,075,486,91 2,643,327,946,984,97 2,19 0,84 100.37 85,42 6,03 0,00 1,54 0,02 766,668,873,806,61 438,958,298,853,44 438,958,298,853,44
Guarantees Issued Financial Standby Letters of Credit Financial Standby Letters of Credit Financial 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Offors NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to EliQUIDITY Liquidity Coverage Ratio in Single Currency on Sol as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio " Net Stable Funding Ratio " Minimum Liquidity Ratio " PROFITABILITY FROFITABILITY	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,680,349,915,62 483,004,900,38 307,108,822,513,28 26,586,429,207,90 0.00 612,779,593,781,20 182,577,942,570,37 P 1,178,553,164,339.60 L INDICATORS (in %) 2.10 0.86 97,60 85,35 6.29 0.01 1,55 0.03 11,55 0.03 11,55 0.03 11,55 0.03 11,55 0.03 11,55 0.03 11,55 0.03	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 17,7219,992,14 17,922,148,180,74 0,00 0,00 516,065,837,867,97 139,831,029,149,05 1,004,250,817,322,74 2.08 0,82 100,85 86,63 6.19 0,00 1.58 0,02 744,448,561,923,34 433,480,233,364,76 171,74 146,21 0,00	Guarantees Issued Financial Standby Letters of Credit 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Net NPL Ratio Net NPL Coverage Ratio Non-Performing Loans to Related Parties to Total Loans to Related Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of Non-Performing DOSRI Loans to Total Loans to LiQUIDITY Liquidity Coverage Ratio in Single Currency on Cr as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio Net Stable Funding Ratio in Minimum Liquidity Ratio in PROPITABILITY PROPITABILITY	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,680,348,915,62 483,004,900,38 307,108,622,513,28 27,286,718,204.75 0.00 1,676,314,597,700,20 622,036,124,732,48 263,961,499,551,15 P 2,946,208,138,968.71 INDICATORS (in %) 2,22 0,89 97.31 84,18 6,13 0,01 1,51 0,03 onsolidated Basis 797,372,591,687,04 460,743,254,681,68 173,06 146,45 0,00	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 17,922,148,180,74 1,922,148,180,74 1,922,148,180,74 1,628,603,935,818,77 525,407,985,373,57 140,962,075,486,91 2,643,327,946,984,97 2,19 0,84 100,37 85,42 6,03 0,00 1,54 0,02 766,668,873,806,61 438,958,295,853,44 174,66 147,43 0,00
Guarantees Issued Financial Standby Letters of Credit Financial Standby Letters of Credit Financial 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties to Total Loans to Related Parties to Total Loans to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to El LiQuiDITY Liquidity Coverage Ratio in Single Currency on Sol as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio " Net Stable Funding Ratio " Net Stable Funding Ratio " Net Stable Funding Ratio " PROPITABILITY Return on Equity Return on Assets	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,880,349,915,62 483,004,900,38 307,108,822,513,28 26,586,429,207,90 0,00 612,779,593,781,20 182,577,942,570,37 P 1,178,553,164,339,60 L INDICATORS (in %) 2,10 0,86 97,60 85,35 6,29 0,01 1,55 DOSRI 0,03 Ho Basis 775,444,155,146,09 457,314,527,082,72 189,56	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0.00 0.00 516,065,837,867,97 139,831,029,149,05 1,004,250,817,322,74 2,08 0,82 100,85 86,63 6,19 0,00 1,58 0,02 744,448,561,923,34 433,480,233,364,76 171,717 146,21 0,00 1,444	Guarantees Issued Financial Standby Letters of Credit 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Non-Performing Loans to Related Parties to Total Loans to Related Parties to Total Loans to Related Parties Ratio of DoSRI Loans to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to LIQUIDITY Liquidity Coverage Ratio in Single Currency on Cr as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio Minimum Liquidity Ratio ⁵⁰ PROPITABILITY Return on Equity Return on Assets	P 2,024,129,259,66 27,948,885,531,05 9,364,007,686,14 9,880,348,915,62 483,004,900,38 307,108,622,513,28 27,286,718,204.75 0,00 1,676,314,597,700,20 622,036,124,732,48 263,961,499,551,15 P 2,946,208,138,368.71 INDICATORS (in %) 2,22 0,89 97.31 84,18 6,13 0,01 15,11 DOS 0,03 ponsolidated Basis 797,372,591,687,04 460,743,254,661,68 173,06 146,45 0,00 14,40 2,04	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0,00 1,628,603,935,518,77 525,407,995,373,57 140,962,075,486,91 2,643,327,946,984,97 2,19 0,84 100,37 85,42 6,03 0,00 1,54 0,02 766,668,873,806,61 438,958,295,853,44 174,43 0,00 14,39 14,39 2,03
Guarantees Issued Financial Standby Letters of Credit Financial Standby Letters of Credit Financial 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to Including Total Loans to Related Parties to Total Loans to Related Parties to Total Loans to Related Parties to Total Loans to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to Including Ty Liquidity Coverage Ratio in Single Currency on Sol as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio in Single Currency Minimum Liquidity Ratio Minimum Liquidity Ratio PROFITABILITY Return on Assets Net Interest Margin	P 2.024,129,259.66 27,948,885,531,05 9,364,007,660.14 9,680,349,915,62 483,004,900.38 307,108,822,513,28 26,586,429,207,90 0.00 612,779,593,781,20 182,577,942,570.37 P 1,178,553,164,339,60 LINDICATORS (in %) 2.10 0.86 97,60 85,35 6.29 0.01 1.55 0.03 blo Basis 775,444,155,146,09 457,314,527,082,72 169,56 145,27 0.00 14,44	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0.00 0.00 516,065,837,867,97 139,831,029,149,05 1,004,250,817,322,74 2.08 0.82 100.85 86.63 6.19 0.00 1.58 0.02 744,448,561,923,34 433,480,233,364,76 171,74 146,21 0.00	Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to LIQUIDITY Liquidity Coverage Ratio in Single Currency on Cras prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio Net Stable Funding Ratio of PROFITABILITY Return on Faulty Return on Faulty Return on Assets Net Interest Margin	P 2,024,129,259.66 27,948,885,531.05 9,364,007,660.14 9,860,348,915.62 483,004,900.38 307,108,822,513.28 27,286,718,204,75 0.00 1,676,314,597,700.20 622,2036,124,732.48 263,961,499,551.15 P 2,946,208,138,968.71 INDICATORS (in %) 2,22 0,89 97,31 84.18 6.13 0,01 1.51 DOS 0.03 onsolidated Basis 797,372,591,687,04 460,743,254,661.68 173.06 146.45 0.00 14.40	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0.00 1,628,603,935,818,77 525,407,985,373,57 140,962,075,486,91 2,643,327,946,984,97 2,19 0,84 100,37 85,42 6,03 0,00 1,54 0,02 766,668,873,806,61 438,958,295,853,44 174,66 147,43 0,00
Guarantees Issued Financial Standby Letters of Credit Financial Standby Letters of Credit Financial 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to E LIQUIDITY Liquidity Coverage Ratio in Single Currency on Soi as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio Net Stable Funding Ratio ⁴¹ Minimum Liquidity Ratio ⁵¹ PROFITABILITY Return on Equity Return on Assets Net Interest Margin CAPITAL ADBEQUACY	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,680,348,915,62 483,004,900,38 307,108,822,513,28 26,586,429,207,90 0.00 612,779,593,781,20 182,577,942,570,37 P 1,178,553,164,339,60 LINDICATORS (in %) 2,10 0,86 97,60 85,35 6,29 0,01 1,55 DOSRI 0,03 100 Basis 775,444,155,146,09 457,314,527,082,72 199,56 145,27 0,00 14,44	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0,00 0,00 516,065,837,867,97 139,831,029,149,05 1,004,250,817,322,74 2,08 0,82 100,85 86,63 6,19 0,00 1,58 0,02 744,448,561,923,34 433,480,233,364,76 171,74 146,21 0,00 14,444 2,09 4,56	Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to LIQUIDITY Liquidity Coverage Ratio in Single Currency on Co as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio Net Stable Funding Ratio " Minimum Liquidity Ratio " PROFITABILITY Return on Fasets Net Interest Margin CAPITAL ADECUACY	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,860,348,915,62 483,004,900,38 307,108,822,513,28 27,286,718,204,75 0,00 1,676,314,597,700,20 622,036,124,702,24 263,961,499,551,15 P 2,946,208,138,368,71 2,946,208,138,368,71 BOILDICATORS (in %) 2,22 0,89 97,31 84,18 6,13 0,01 1,51 DOS 0,03 DOS 0,03 DOS 0,03 DOS 0,03 DOS 0,04 460,743,254,661,68 173,06 146,45 0,00 14,40 2,04 4,95	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0,000,1,628,603,935,818,77 525,407,985,373,57 140,962,075,486,91 2,643,327,946,984,97 2,19 0,84 100,37 85,42 6,03 0,00 1,54 0,02 766,668,873,806,61 438,958,295,853,44 174,43 0,00 14,39 2,03 4,87
Guarantees Issued Financial Standby Letters of Credit Financial Standby Letters of Credit Financial 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 Defrivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties to Total Loans to Related Parties to Total Loans to Renated Parties to Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio in Single Currency on Sol as prescribed under existing regulations. A Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio in Single Currency Minimum Liquidity Ratio S PROFITABILITY Return on Equity Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio G Common Equity Tier 1 Ratio G	P 2.024,129,259.66 27,948,885,531.05 9,364,007,660.14 9,880,348,915.62 483,004,900.38 307,108,822,513.28 26,586,429,207.90 0.00 612,779,593,781.20 182,577,942,570.37 P 1,178,553,164,339.60 LINDICATORS (in %) 2.10 0.86 97,60 98.35 DOSRI 775,444,155,146.09 457,314,527,082,72 169,56 145,27 0.00 14,44 2.10 4.66	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0.00 516,065,837,867,97 139,831,029,149,05 1,004,250,817,322,74 2.08 0.82 100.85 86,63 6,19 0.00 1.58 0.02 744,448,561,923,34 433,480,233,364,76 117,174 146,21 0.00 14,444 2.09 4.56	Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties to Total Loans to Related Parties to Total Loans to Related Parties atio of DOSRI Loans to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to LOUDITY Liquidity Coverage Ratio in Single Currency on Cr as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio of Minimum Liquidity Ratio of Minimum Liquidity Ratio of PROFITABILITY Return on Equity Return on Equity Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio of	P 2,024,129,259,66 27,948,885,531.05 9,364,007,660.14 9,680,348,915,62 483,004,900.38 307,108,822,513,28 27,286,718,204,75 0.00 1,676,314,597,700.20 622,036,124,732,48 263,961,499,551.15 P 29,46,208,138,968.71 INDICATORS (in %) 2,22 0,89 97,31 84,18 0,10 1,51 0,03 0,03 0,01 1,51 0,03 0,03 0,001 1,51 0,03 0,001 1,51 0,000 1,51	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 17,922,148,180,74 17,922,148,180,74 10,922,075,486,91 2,643,327,946,984,97 2,19 0,84 100,37 85,42 6,03 0,00 1,54 0,02 766,668,873,806,61 438,958,295,853,44 1438,958,295,853,44 147,43 0,00 14,39 2,03 4,67
Guarantees Issued Financial Standby Letters of Credit Financial Standby Letters of Credit Financial 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to E LIQUIDITY Liquidity Coverage Ratio in Single Currency on Soi as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio Net Stable Funding Ratio ⁴¹ Minimum Liquidity Ratio ⁵¹ PROFITABILITY Return on Equity Return on Assets Net Interest Margin CAPITAL ADBEQUACY	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,680,348,915,62 483,004,900,38 307,108,822,513,28 26,586,429,207,90 0.00 612,779,593,781,20 182,577,942,570,37 P 1,178,553,164,339,60 LINDICATORS (in %) 2,10 0,86 97,60 85,35 6,29 0,01 1,55 DOSRI 0,03 100 Basis 775,444,155,146,09 457,314,527,082,72 199,56 145,27 0,00 14,44	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0.00 0.00 516,065,837,867,97 139,831,029,149,05 1,004,250,817,322,74 2,08 0,82 100,85 86,63 6,19 0.00 1,58 0.02 744,448,561,923,34 433,480,233,364,76 171,74 146,21 0.00 14,444 2,09 4,56 14,05	Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to LIQUIDITY Liquidity Coverage Ratio in Single Currency on Co as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio Net Stable Funding Ratio " Minimum Liquidity Ratio " PROFITABILITY Return on Fasets Net Interest Margin CAPITAL ADECUACY	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,860,348,915,62 483,004,900,38 307,108,822,513,28 27,286,718,204,75 0,00 1,676,314,597,700,20 622,036,124,702,24 263,961,499,551,15 P 2,946,208,138,368,71 2,946,208,138,368,71 BOILDICATORS (in %) 2,22 0,89 97,31 84,18 6,13 0,01 1,51 DOS 0,03 DOS 0,03 DOS 0,03 DOS 0,03 DOS 0,04 460,743,254,661,68 173,06 146,45 0,00 14,40 2,04 4,95	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 17,922,148,180,74 17,922,149,192,192,192,192,192,192,192,192,192,19
Guarantees Issued Financial Standby Letters of Credit Financial Standby Letters of Credit Financial 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 TOTAL CONTINGENT ACCOUNTS FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Related Parties to Gross TLP Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to Eliquidity Coverage Ratio in Single Currency on Sol as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio Net Stable Funding Ratio ' Minimum Liquidity Ratio ' Minimum Liquidity Ratio ' PROFITABILITY Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio ' Tier 1 Capital Ratio CAR	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,680,348,915,62 483,004,900,38 307,108,822,513,28 26,586,429,207,90 0.00 612,779,593,781,20 182,577,942,570,37 P 1,178,553,164,339,60 LINDICATORS (in %) 2,10 0,86 97,60 85,35 6,29 0,01 1,55 DOSRI 0,03 Ho Basis 775,444,155,146,09 457,314,527,092,72 199,56 145,27 0,00 14,44 2,10 4,66 13,82 13,82	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0.00 516,065,837,867,97 139,831,029,149,05 1,004,250,817,322,74 2.08 0.82 100.85 86,63 6,19 0.00 1.58 0.02 744,448,561,923,34 433,480,233,364,76 117,174 146,21 0.00 14,444 2.09 4.56	Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to LIQUIDITY Liquidity Coverage Ratio in Single Currency on Ca se prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio of Minimum Liquidity Ratio of PROFITABILITY Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio of LEVERAGE	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,860,348,915,62 483,004,900,38 307,108,822,513,28 27,286,718,204.75 0.00 1,676,314,597,700,20 622,036,124,732,48 263,961,499,551,15 P 2,946,208,138,968.71 INDICATORS (in %) 2,22 0,89 97,31 84.18 6.13 0,01 1.51 DOS 0.03 onsolidated Basis 797,372,591,687,04 460,743,254,661,68 173,06 146,45 0,00 14,40 2,04 4,95 14,45	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,34 278,177,219,992,14 17,922,148,180,74 0,00 1,628,603,935,518,77 525,407,985,373,57 140,962,075,486,91 2,643,327,946,984,97 2,19 0,84 100,37 85,42 6,03 0,00 1,54 0,02 766,668,873,806,61 438,958,295,853,44 174,66 147,43 0,00 14,39 2,03 4,87 14,71 14,71
Guarantees Issued Financial Standby Letters of Credit Financial Standby Letters of Credit Financial 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Of Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Retarted Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to E LiQuiDITY Liquidity Coverage Ratio in Single Currency on Sol as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio " Net Stable Funding Ratio " PROFITABILITY Return on Equity Return on Equity Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio " Tier 1 Capital Ratio CAP LEVERAGE Basel III Leverage Ratio on Solo Basis,	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,680,348,915,62 483,004,900,38 307,108,822,513,28 26,586,429,207,90 0.00 612,779,593,781,20 182,577,942,570,37 P 1,178,553,164,339,60 LINDICATORS (in %) 2,10 0,86 97,60 85,35 6,29 0,01 1,55 DOSRI 0,03 Ho Basis 775,444,155,146,09 457,314,527,092,72 199,56 145,27 0,00 14,44 2,10 4,66 13,82 13,82	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0.00 0.00 516,065,837,867,97 139,831,029,149,05 1,004,250,817,322,74 2,08 0,82 100,85 86,63 6,19 0.00 1,58 0.02 744,448,561,923,34 433,480,233,364,76 171,74 146,21 0.00 14,444 2,09 4,56 14,05	Guarantees Issued Financial Standby Letters of Credit 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Non-Performing Loans to Related Parties to Gross TLP Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSPAL Loans to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to LIQUIDITY Liquidity Coverage Ratio in Single Currency on Cr as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio Minimum Liquidity Ratio Merital Ratio CAPTAL ADEQUACY Common Equity Tier 1 Ratio CAPTAL ADEQUACY Common Equity Tier 1 Ratio Leverage Ratio CAPTAL Expectation Leverage Ratio CAPTAL ADEQUACY Common Equity Tier 1 Ratio Leverage Ratio CAPTAL ADEQUACY Leverage Ratio on Consolidated Basis,	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,860,348,915,62 483,004,900,38 307,108,822,513,28 27,286,718,204.75 0.00 1,676,314,597,700,20 622,036,124,732,48 263,961,499,551,15 P 2,946,208,138,968.71 INDICATORS (in %) 2,22 0,89 97,31 84.18 6.13 0,01 1.51 DOS 0.03 onsolidated Basis 797,372,591,687,04 460,743,254,661,68 173,06 146,45 0,00 14,40 2,04 4,95 14,45	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0.00 1,628,603,935,818,77 525,407,985,373,57 140,962,075,486,91 2,643,327,946,984,97 2,19 0,84 110,37 85,42 6,03 0,00 1,54 0,02 766,688,873,806,61 438,958,295,853,44 174,66 147,43 0,00 14,39 2,03 4,87 14,71 14,71
Guarantees Issued Financial Standby Letters of Credit Financial Standby Letters of Credit Financial 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio ReLATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Total Loans to Total Loans to Eliquidity Coverage Ratio in Single Currency on Sol as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio Minimum Liquidity Ratio PROPITABILITY Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio 4 Tier 1 Capital Ratio CAR LEVERAGE Basel Ill Leverage Ratio on Solo Basis, as prescribed under existing regulations.	P 2.024,129,259.66 27,948,885,531,05 9,364,007,660.14 9,680,349,915,62 483,004,900.38 307,108,822,513,28 26,586,429,207,90 0.00 612,779,593,781.20 182,577,942,570.37 P 1,178,553,164,339.60 LINDICATORS (in %) 2.10 0.86 97,60 85,35 6.29 0.01 1.55 0.03 106 Basis 775,444,155,146,09 457,314,527,082,72 169.56 145,27 0.00 14,44 2.10 4.66 13,82 13,82 14,61	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0.00 0.00 516,065,837,867,97 139,831,029,149,05 1,004,250,817,322,74 2.08 0.82 100.85 86.63 6.19 0.00 1.58 0.02 744,448,561,923,34 433,480,233,364,76 171,74 146,21 0.00 14,44 2.09 4.56 14,05 14,05 14,05	Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to ICIUDIDITY Liquidity Coverage Ratio in Single Currency on Cross as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio Net Stable Funding Ratio PROPITABILITY Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio " Tier 1 Capital Ratio CAR LEVERAGE Basel III Leverage Ratio on Consolidated Basis, as prescribed under existing regulations.	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,860,348,915,62 483,004,900,038 307,108,822,513,28 27,286,718,204,75 0.00 1,676,314,597,700,20 622,2036,124,732,48 263,961,499,551,15 P 2,946,208,138,968,71 INDICATORS (in %) 2,22 0,89 97,31 84.18 6,13 0,01 1,51 DOS 0,03 onsolidated Basis 797,372,591,687,04 460,743,254,661,68 1173,06 146,45 0,00 14,40 2,04 4,95 14,45 15,25	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0.00 1,628,603,935,818,77 525,407,985,373,57 140,962,075,486,91 2,643,327,946,984,97 2,19 0.84 100,37 85,42 6,03 0.00 1,54 0.02 766,668,873,806,61 438,958,295,853,44 174,66 147,43 0.00 14,39 2,03 4,87
Guarantees Issued Financial Standby Letters of Credit Financial Standby Letters of Credit Financial 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Office Short Performing Loans (NPL) Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Related Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to EliQuiDITY Liquidity Coverage Ratio in Single Currency on Sol as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio " Net Stable Funding Ratio " PROPITABILITY Return on Equity Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio " Tier 1 Capital Ratio CAPT LEVERAGE Basel III Leverage Ratio on Solo Basis,	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,680,348,915,62 483,004,900,38 307,108,822,513,28 26,586,429,207,90 0.00 612,779,593,781,20 182,577,942,570,37 P 1,178,553,164,339,60 LINDICATORS (in %) 2,10 0,86 97,60 85,35 6,29 0,01 1,55 DOSRI 0,03 Ho Basis 775,444,155,146,09 457,314,527,092,72 199,56 145,27 0,00 14,44 2,10 4,66 13,82 13,82	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0.00 0.00 516,065,837,867,97 139,831,029,149,05 1,004,250,817,322,74 2,08 0,82 100,85 86,63 6,19 0.00 1,58 0.02 744,448,561,923,34 433,480,233,364,76 171,74 146,21 0.00 14,444 2,09 4,56 14,05	Guarantees Issued Financial Standby Letters of Credit 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Non-Performing Loans to Related Parties to Gross TLP Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSPAL Loans to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to LIQUIDITY Liquidity Coverage Ratio in Single Currency on Cr as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio Minimum Liquidity Ratio Merital Ratio CAPTAL ADEQUACY Common Equity Tier 1 Ratio CAPTAL ADEQUACY Common Equity Tier 1 Ratio Leverage Ratio CAPTAL Expectation Leverage Ratio CAPTAL ADEQUACY Common Equity Tier 1 Ratio Leverage Ratio CAPTAL ADEQUACY Leverage Ratio on Consolidated Basis,	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,860,348,915,62 483,004,900,38 307,108,822,513,28 27,286,718,204.75 0.00 1,676,314,597,700,20 622,036,124,732,48 263,961,499,551,15 P 2,946,208,138,968.71 INDICATORS (in %) 2,22 0,89 97,31 84.18 6.13 0,01 1.51 DOS 0.03 onsolidated Basis 797,372,591,687,04 460,743,254,661,68 173,06 146,45 0,00 14,40 2,04 4,95 14,45	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0.00 1,628,603,935,818,77 525,407,985,373,57 140,962,075,486,91 2,643,327,946,984,97 2,19 0,84 110,37 85,42 6,03 0,00 1,54 0,02 766,688,873,806,61 438,958,295,853,44 174,66 147,43 0,00 14,39 2,03 4,87 14,71 14,71
Guarantees Issued Financial Standby Letters of Credit Financial Standby Letters of Credit Financial 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Related Parties to Gross TLP Ratio of Loans to Related Parties to Gross TLP Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Total Loans to Total Loans to Liquidity Coverage Ratio in Single Currency on Sol as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio Net Stable Funding Ratio Minimum Liquidity Ratio PROFITABILITY Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio Tier 1 Capital Ratio CAR Basel III Leverage Ratio on Solo Basis, as prescribed under existing regulations. a. Tier 1 Capital b. Exposure Measure	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,880,349,915,62 483,004,900,38 307,108,822,513,28 26,586,429,207,90 0,00 612,779,593,781,20 182,577,942,570,37 P 1,178,553,164,339,60 L INDICATORS (in %) 2,10 0,08 67,60 8	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0,00 0,00 516,065,837,867,97 139,831,029,149,05 1,004,250,817,322,74 2,08 0,82 100,85 86,63 6,19 0,00 1,58 0,02 744,448,561,923,34 433,480,233,364,76 171,74 146,21 0,00 14,44 2,09 4,56 14,05 14,05 14,05 14,05 14,05 14,05	Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Performance Standby 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Oross NPL Coverage Ratio Net NPL Coverage Ratio Non-Performing Loans to Related Parties to Total Loans to Related Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to LIQUIDITY Liquidity Coverage Ratio in Single Currency on Cr as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio Minimum Liquidity Ratio ³ PROFITABILITY Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio ⁴ Tier 1 Capital Ratio CAR LEVERAGE Basel III Leverage Ratio on Consolidated Basis, as prescribed under existing regulations.	P 2,024,129,259,66 27,948,885,531,05 9,364,007,680,14 9,880,348,915,62 483,004,900,38 307,108,622,513,28 27,286,718,204,7700,20 622,036,124,724,24 263,961,499,551,15 P 2,946,208,138,366,71 2,22 0,89 97,31 84,18 6,13 0,01 1,51 0,03 0,01 1,51 0,03 0,03 0,01 1,51 0,03 0,03 0,01 1,51 0,03 0,03 0,03 0,03 0,04 0,04 0,04 0,04	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0,00 1,628,603,935,518,77 525,407,985,373,57 140,962,075,486,91 2,643,327,946,984,97 2,19 0,84 100,37 85,42 6,03 0,00 1,54 0,02 766,668,873,806,61 438,958,295,853,44 174,43 0,00 14,39 2,03 4,87 14,71 15,48
Guarantees Issued Financial Standby Letters of Credit Financial Standby Letters of Credit Financial 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Securities Party TransActions Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to Elated Parties to Total Loans to Related Parties to Total Loans to Total Loans to Elated Parties to Total Loans to Mighty Coverage Ratio in Single Currency on Sol as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio Net Stable Funding Ratio 44 Minimum Liquidity Ratio 54 PROFITABILITY Return on Equity Return on Equity Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio 44 Tier 1 Capital Ratio CAPITAL ADEQUACY Common Equity Tier 1 Ratio 47 Tier 1 Capital Ratio CAR LEVERAGE Basel III Leverage Ratio on Solo Basis, as prescribed under existing regulations. a. Tier 1 Capital a. Tier 1 Capital a. Tier 1 Capital	P 2.024,129,259.66 27,948,885,531.05 9,364,007,660.14 9,680,349,915,62 483,004,900.38 307,108,822,513,28 26,586,429,207,90 0.00 612,779,593,781.20 P 1,178,553,164,339.60 LINDICATORS (in %) 2.10 0.86 97,60 85,35 0.03 1.55 0.0	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0.00 516,065,837,867,97 139,831,029,149,05 1,004,250,817,322,74 2.08 0.82 100.85 86,63 6,19 0.00 1.58 0.02 744,448,561,923,34 433,480,233,364,76 171,74 146,21 0.00 14,444 2.09 4.56 14,05 14,05 14,05 14,82	Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to ICIUIDITY Liquidity Coverage Ratio in Single Currency on Cras prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio Minimum Liquidity Ratio PROFITABILITY Return on Fayity Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio CAR LEVERAGE Basel III Leverage Ratio on Consolidated Basis, as prescribed under existing regulations. a. Tier 1 Capital b. Exposure Measure	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,680,348,915,62 483,004,900,38 307,108,822,513,28 27,286,718,204,75 0.00 1,676,314,597,700,20 622,036,124,732,48 263,961,499,551,15 P 2,946,208,138,968,71 INDICATORS (in %) 2,22 0,89 97,31 84,18 613 0,01 1,51 0,03 0nosolidated Basis 797,372,591,687,04 460,743,254,661,68 173,06 146,45 0,00 14,40 2,04 4,95 14,45 14,45 14,45 14,45 15,25	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0.00 1,628,603,935,518,77 140,962,075,486,91 2,643,327,946,984,97 2,19 0,84 100,37 85,42 6,03 0,00 1,54 0,02 766,668,873,806,61 438,958,295,853,44 174,66 147,43 0,00 14,39 2,03 4,87 14,71 15,48 381,231,742,650,65 3,379,203,009,154,50
Guarantees Issued Financial Standby Letters of Credit Financial Standby Letters of Credit Financial 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 TOTAL CONTINGENT ACCOUNTS FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Seato of Loans to Related Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties to Total Loans to Related Parties to Total Loans to Related Parties atto of DOSRI Loans to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to El LIQUIDITY Liquidity Coverage Ratio in Single Currency on Soi as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio Net Stable Funding Ratio 4 Minimum Liquidity Ratio 5 PROPITABILITY Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio 4 Tier 1 Capital Ratio CAR LEVERAGE Basel III Leverage Ratio on Solo Basis, as prescribed under existing regulations. a. Tier 1 Capital b. Exposure Measure c. Leverage Ratio (%) 4	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,680,348,915,62 483,004,900,38 307,108,822,513,28 26,586,429,207,90 0.00 612,779,593,781,20 182,577,942,570,37 P 1,178,553,164,339,60 LINDICATORS (in %) 2,10 0,86 97,60 85,35 6,29 0,01 1,55 DOSRI 0,03 10 Basis 775,444,155,146,09 457,314,527,082,72 199,56 145,27 0,00 14,44 2,10 4,66 13,82 13,82 14,61	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0.00 0.00 516,065,837,867,97 139,831,029,149,05 1,004,250,817,322,74 2,08 0,82 100,85 86,63 6,19 0.00 1,58 0.02 744,448,561,923,34 433,480,233,364,76 171,74 146,21 0,000 14,444 2,09 4,56 14,05 14,05 14,05 14,05 14,05 14,05 14,05 14,05 14,05 14,05 14,05 14,05 14,05 14,05 14,05 14,05 14,05 14,05 14,05	Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to ICIUDIDITY Liquidity Coverage Ratio in Single Currency on Cross as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio " Net Stable Funding Ratio " Minimum Liquidity Ratio " PROFITABILITY Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Ter 1 Ratio " Tier 1 Capital Ratio CAR LEVERAGE Basel III Leverage Ratio on Consolidated Basis, as prescribed under existing regulations. a. Tier 1 Capital b. Exposure Measure c. Leverage Ratio (%) " Deferred Charges not yet Written Dwn List of Tianacial Alline Subsidialries (excluding Subsidiary Inc.) List of Tianacial Alline Subsidiaries (excluding Subsidiary Inc.)	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,860,348,915,62 483,004,900,38 307,108,822,513,28 27,286,718,204,75 0,00 1,676,314,597,700,20 622,2036,124,732,48 263,961,499,551,15 P 2,946,208,138,968,71 INDICATORS (in %) 2,22 0,89 97,31 84,18 6,13 0,01 1,51 DOS 0,03 onsolidated Basis 797,372,591,687,04 460,743,254,661,68 173,06 146,45 10,00 0,00 14,40 2,04 4,95 14,45 14,45 15,25 383,470,310,157,39 3,564,363,762,039,11 10,76 0,00 surance Companies) III, List of Subsidiar	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0.00 1,628,603,935,818,77 525,407,985,373,57 140,962,075,486,91 2,643,327,946,984,97 2,19 0,84 100,37 85,42 6,03 0,00 1,54 0,02 766,668,873,806,61 438,958,295,853,44 174,66 147,43 0,00 14,39 2,03 4,87 14,71 14,71 15,48 381,231,742,650,65 3,379,203,009,154,50 11,28 0,00 11,2
Guarantees Issued Financial Standby Letters of Credit Financial Standby Letters of Credit Financial 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 TOTAL CONTINGENT ACCOUNTS FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Seato of Loans to Related Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties to Total Loans to Related Parties to Total Loans to Related Parties atto of DOSRI Loans to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to El LIQUIDITY Liquidity Coverage Ratio in Single Currency on Soi as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio Net Stable Funding Ratio 4 Minimum Liquidity Ratio 5 PROPITABILITY Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio 4 Tier 1 Capital Ratio CAR LEVERAGE Basel III Leverage Ratio on Solo Basis, as prescribed under existing regulations. a. Tier 1 Capital b. Exposure Measure c. Leverage Ratio (%) 4	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,680,348,915,62 483,004,900,38 307,108,822,513,28 26,586,429,207,90 0.00 612,779,593,781,20 182,577,942,570,37 P 1,178,553,164,339,60 LINDICATORS (in %) 2,10 0,86 97,60 85,35 6,29 0,01 1,55 DOSRI 0,03 10 Basis 775,444,155,146,09 457,314,527,082,72 199,56 145,27 0,00 14,44 2,10 4,66 13,82 13,82 14,61	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0.00 0.00 516,065,837,867,97 139,831,029,149,05 1,004,250,817,322,74 2,08 0,82 100,85 86,63 6,19 0.00 1,58 0.02 744,448,561,923,34 433,480,233,364,76 171,74 146,21 0,000 14,444 2,09 4,56 14,05 14,05 14,05 14,05 14,05 14,05 14,05 14,05 14,05 14,05 14,05 14,05 14,05 14,05 14,05 14,05 14,05 14,05 14,05	Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Performance Standby 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 FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Osterage Ratio Non-Performing Loans to Related Parties to Total Loans to Related Parties to Total Loans to Related Parties to Total Loans to Related Parties atto of Non-Performing Loans to Related Parties to Total Loans to Related Parties atto of Non-Performing DOSRI Loans to Total Loans to LIQUIDITY Liquidity Coverage Ratio in Single Currency on Croas prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio Minimum Liquidity Ratio PROPITABILITY Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio " Tier 1 Capital Ratio CAR LEVERAGE Basel III Leverage Ratio on Consolidated Basis, as prescribed under existing regulations. a. Tier 1 Capital b. Exposure Measure c. Leverage Ratio (%) " Deferred Charges not yet Written Down Lies of Financial Allies Cabusidiaries (excluding Subsidiary Ins 1. EPI Capital Concoration 2. EPI Direct Banko Inc. A Savings Bank	P 2,024,129,259,66 27,948,885,531,05 9,364,007,680,14 9,880,348,915,62 483,004,900,38 307,108,622,513,28 27,286,718,204,75 0,00 1,676,314,597,700,20 622,036,124,732,48 263,961,499,551,15 P 2,946,208,138,366,71 2,946 2,946,208,138,366,71 2,946 2,036,124,732,48 263,961,499,551,15 0,00 1,001 1,51 0,01 1,51 0,03 0,01 1,51 0,03 0,03 0,01 1,51 0,03 0,03 0,03 0,03 0,03 0,03 0,03 0,0	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0,00 1,628,603,935,518,77 525,407,985,373,57 140,962,075,486,91 2,643,327,946,984,97 2,19 0,84 100,37 85,42 6,03 0,00 1,54 0,02 766,668,873,806,61 438,958,295,853,44 174,43 0,00 14,39 2,03 4,87 14,71 15,48 381,231,742,650,65 3,379,203,009,154,50 11,28 0,00 11,28
Guarantees Issued Financial Standby Letters of Credit Financial Standby Letters of Credit Financial 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 TOTAL CONTINGENT ACCOUNTS FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Related Parties to Gross TLP Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties to Total Loans to Related Parties to Total Loans to Ross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to Eldudity Coverage Ratio in Single Currency on Soi as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio in Single Currency on Soi as prescribed under existing regulations. A Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio Net Stable Funding Ratio " Minimum Liquidity Ratio " PROFITABILITY Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio " Tier 1 Capital Ratio CAR LEVERAGE Basel III Leverage Ratio on Solo Basis, as prescribed under existing regulations. a. Tier 1 Gapital b. Exposure Measure c. Leverage Ratio (%) "	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,680,348,915,62 483,004,900,38 307,108,822,513,28 26,586,429,207,90 0.00 612,779,593,781,20 182,577,942,570,37 P 1,178,553,164,339,60 LINDICATORS (in %) 2,10 0,86 97,60 85,35 6,29 0,01 1,55 DOSRI 0,03 10 Basis 775,444,155,146,09 457,314,527,082,72 199,56 145,27 0,00 14,44 2,10 4,66 13,82 13,82 14,61	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0.00 0.00 516,065,837,867,97 139,831,029,149,05 1,004,250,817,322,74 2,08 0,82 100,85 86,63 6,19 0.00 1,58 0.02 744,448,561,923,34 433,480,233,364,76 171,74 146,21 0,000 14,444 2,09 4,56 14,05 14,05 14,05 14,05 14,05 14,05 14,05 14,05 14,05 14,05 14,05 14,05 14,05 14,05 14,05 14,05 14,05 14,05 14,05	Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Spot Bank Proper Trust Department Accounts FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties to Total Loans to Total Loans to Total Spot Related Parties Total Non-Performing DoSRI Loans to Total Loans to TOUIDITY Liquidity Coverage Ratio in Single Currency on Cras prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio in Minimum Liquidity Ratio Minimum Liquidity Ratio in Minimum Liquidity Ratio Melinimum Liquidity Ratio PROFITABILITY Return on Equity Tier 1 Ratio in Teapital Ratio CAP Leverage Ratio (%) in Capital D. Exposure Measure c. Leverage Ratio (%) in Exceptions Leverage Ratio (%) in Exposure Measure c. Leverage Ratio (%) in Exceptions Leverage Ratio (%) in Excepti	P 2,024,129,259,66 27,948,885,531,05 9,364,007,660,14 9,860,348,915,62 483,004,900,38 307,108,822,513,28 27,286,718,204,75 0,00 1,676,314,597,700,20 622,2036,124,732,48 263,961,499,551,15 P 2,946,208,138,968,71 INDICATORS (in %) 2,22 0,89 97,31 84,18 6,13 0,01 1,51 DOS 0,03 onsolidated Basis 797,372,591,687,04 460,743,254,661,68 173,06 146,45 10,00 0,00 14,40 2,04 4,95 14,45 14,45 15,25 383,470,310,157,39 3,564,363,762,039,11 10,76 0,00 surance Companies) III, List of Subsidiar	3,035,709,505,48 28,417,807,825,59 8,639,355,512,08 11,177,904,763,35 983,804,526,34 278,177,219,992,14 17,922,148,180,74 0,00 1,628,603,935,518,77 525,407,985,373,57 140,962,075,486,91 2,643,327,946,984,97 2,19 0,84 100,37 85,42 6,03 0,00 1,54 0,02 766,668,873,806,61 438,958,295,853,44 174,43 0,00 14,39 2,03 4,87 14,71 15,48 381,231,742,650,65 3,379,203,009,154,50 11,28 0,00 11,28

Sgd. EMMANUEL JESUS G. OSALVO

Sgd. ERIC ROBERTO M. LUCHANGCO

Sgd. JOSE TEODORO K. LIMCAOCO

We hereby certify that all matters set forth in this Consolidated Balance Sheet are true and correct, to the best of our knowledge and belief.

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