COVER SHEET

			S.E.C. Registration Number			
B A N K O F T H	Е Р Н	ILIPPI				
			NE ISLANDS			
	(Compan	y's Full Name)				
2 2 / F - 2 8 / F	A Y A L	A T R I A	NGLE			
GARDENS TO	W E R	2 , P A S	E O D E			
ROXAS COR.	MAK	A T I A V	E . ,			
BEL-AIR, M	AKAT	I CITY				
		. Street City/Town/Prov	vince)			
ATTY. MARIA LOURDES P. G.	ATTY. MARIA LOURDES P. GATMAYTAN 8663-6525					
Contact Person			Company Telephone Number			
	CEC EC	NDN 45 C	1			
1 2 3 1	SEC FC	ORM 17-C	0 4 2 3 24			
Month Day Fiscal Year	FOF	RM TYPE	<i>Month Day</i> Annual Meeting			
	Secondary Lice	ense Type, If Applicabl	e			
Dept. Requiring this Doc.			Amended Articles Number/Section			
Dopa Roquillig and Doc.						
Total Amount of Borrowings						
Total No. of Stockholders		Domestic	Foreign			
To be	accomplished by	SEC Personnel conce	erned			
File Number		LCU				
Document I.D.		Cachiar	_			
F		Cashier				
STAMPS						

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.	21 November 2024 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

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

5,272,095,143 shares

11. Indicate the item numbers reported therein: Item 9

Item 9 - Other Events

Re: Published Statement of Condition - BPI Solo & Consolidated Balance Sheet as of 30 September 2024

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

21 November 2024

Date

SHIENA ANGELA 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

BALANCE SHEET (Head Office and Branches) As of September 30, 2024

CONSOLIDATED BALANCE SHEET (Bank and Financial Subsidiaries) As of September 30, 2024

	Current Quarter	Previous Quarter		Current Quarter	Previous Quarter
Cash and Cash Items	P 33,353,642,278.55	35,177,158,872.35	Cash and Cash Items	ASSETS P 33,924,167,746.23	35,674,476,777.80
Due from Bangko Sentral ng Pilipinas	205,861,386,602.11	198,855,118,461.55	Due from Bangko Sentral ng Pilipinas	216,837,075,408.01	210,737,299,107.30
Due from Other Central Banks and Banks - Net	49,349,578,829.79	47,297,077,678.68	Due from Other Central Banks and Banks - Net	51,331,841,639.91	48,804,398,108.41
Financial Assets at Fair Value Through Profit or Loss (FVPL) 1/	56,433,149,905.39	57,982,074,616.47	Financial Assets at Fair Value Through Profit or Loss (FVPL) 1/	63,499,307,121.21	65,721,479,064.05
Financial Assets at Fair Value Through	56,433,149,905.39	57,962,074,010.47	Financial Assets at Fair Value Through	63,499,307,121.21	05,721,479,004.00
Other Comprehensive Income (FVOCI) - Net	233,069,629,366.13	222,049,134,772.61	Other Comprehensive Income (FVOCI) - Net	237,868,593,309.99	225,957,686,403.16
Debt Securities at Amortized Cost - Net Loans to Bangko Sentral ng Pilipinas	341,975,684,062.63 0.00	356,666,646,548.60 0.00	Debt Securities at Amortized Cost - Net Loans to Bangko Sentral ng Pilipinas	348,228,956,850.41 0.00	363,011,973,361.73 0.00
Interbank Loans Receivable	20,886,351,455.97	5,856,764,433.83	Interbank Loans Receivable	22,640,458,196.45	7,180,192,846.93
Loans and Receivables - Others Loans and Receivables Arising from RA/CA/PR/SLB	2,074,151,769,379.37 5,000,000,000.00	2,030,733,047,638.37 0.00	Loans and Receivables - Others Loans and Receivables Arising from RA/CA/PR/SLB	2,122,680,233,359.17 6,850,000,000.00	2,074,238,738,982.64 1,500,000,000.00
Total Loan Portfolio (TLP) - Gross	2,100,038,120,835.34	2,036,589,812,072.20	Total Loan Portfolio (TLP) - Gross	2,152,170,691,555.62	2,082,918,931,829.57
Allowance for Credit Losses 2/ Total Loan Portfolio - Net	51,440,058,905.77 2,048,598,061,929.57	55,580,749,249.12 1,981,009,062,823.08	Allowance for Credit Losses 2/ Total Loan Portfolio - Net	54,295,704,205.61 2,097,874,987,350.01	58,257,071,079.26 2,024,661,860,750.3 1
Equity Investment in Subsidiaries, Associates and	2,040,330,001,323.37	1,361,003,002,023.06	Equity Investment in Subsidiaries, Associates and	2,097,674,967,330.01	2,024,001,000,730.31
Joint Ventures - Net	43,552,883,172.67	41,323,243,828.17	Joint Ventures - Net	15,207,518,274.48	13,589,335,164.46
Bank Premises, Furniture, Fixture and Equipment - Net Real and Other Properties Acquired - Net	18,638,836,188.40 6,884,555,602.86	18,841,180,254.51 6,484,209,300.73	Bank Premises, Furniture, Fixture and Equipment - Net Real and Other Properties Acquired - Net	20,075,881,665.97 6,991,114,680.55	20,274,790,767.68 6,591,714,462.54
Sales Contract Receivables - Net	70,427,437.13	107,595,981.26	Sales Contract Receivables - Net	75,133,047.60	112,707,703.73
Non-Current Assets Held for Sale Other Assets - Net	534,531,614.41 147,209,761,312.91	640,870,046.45 124,132,002,270.76	Non-Current Assets Held for Sale Other Assets - Net	542,602,149.60 149,798,243,757.32	650,498,715.12 126,426,429,409.42
Net Due from Head Office/Branches/Agencies	147,209,761,312.91	124, 132,002,270.70	Net Due from Head Office/Branches/Agencies	149,790,243,737.32	120,420,429,409.42
(Philippine branch of a foreign bank)	P 3,185,532,128,302.55	0.00	(Philippine branch of a foreign bank)	P 3,242,255,423,001.29	0.00 3,142,214,649,795.71
TOTAL ASSETS	P 3,185,532,128,302.55	3,090,565,375,455.22	TOTAL ASSETS	3,242,255,423,001.29	3,142,214,649,795.71
LIABI	LITIES		L	LIABILITIES	
Financial Liabilities at Fair Value Through			Financial Liabilities at Fair Value Through		
Profit or Loss (FVPL) 3/	P 4,675,506,810.71	5,371,384,127.98	Profit or Loss (FVPL) 3/	P 4,721,446,639.27	5,387,242,545.40
Deposit Liabilities Due to Other Banks	2,437,103,557,781.94 742,964,432.76	2,409,286,644,404.89 2,739,854,013.56	Deposit Liabilities Due to Other Banks	2,487,110,999,287.74 742,964,432.76	2,453,667,087,729.89 2,739,854,013.56
Bills Payable	742,964,432.76 51,260,866,961.18	2,739,854,013.56 36,323,942,966.70	Bills Payable	742,964,432.76 52,052,521,041.55	2,739,854,013.56 38,652,652,456.64
BSP (Rediscounting and Other Advances)	0.00	0.00	BSP (Rediscounting and Other Advances)	0.00	0.00
Interbank Loans Payable Other Borrowings, including Deposit Substitutes	24,201,129,091.47 27,059,737,869.71	27,456,251,382.72 8,867,691,583.98	Interbank Loans Payable Other Borrowings, including Deposit Substitutes	24,761,429,091.47 27,291,091,950.08	29,214,551,382.72 9,438,101,073.92
Bonds Payable - Net	106,205,063,917.41	112,248,300,304.06	Bonds Payable - Net	106,205,063,917.41	112,248,300,304.06
Unsecured Subordinated Debt - Net Redeemable Preferred Shares	0.00 0.00	0.00 0.00	Unsecured Subordinated Debt - Net Redeemable Preferred Shares	0.00 500,000.00	0.00 30,700,000.00
Other Liabilities	154,423,812,090.70	120,164,931,817.21	Other Liabilities	160,254,162,815.14	125,011,086,365.77
Net Due to Head Office/Branches/Agencies		0.00	Net Due to Head Office/Branches/Agencies		
(Philippine branch of a foreign bank) TOTAL LIABILITIES	P 2,754,411,771,994.70	2,686,135,057,634.40	(Philippine branch of a foreign bank) TOTAL LIABILITIES	P 2,811,087,658,133.87	2,737,736,923,415.32
	DERS' EQUITY			HOLDERS' EQUITY	
Capital Stock Additional Paid-In Capital	P 52,582,193,821.70 143,004,141,634.07	52,555,314,080.92 142,963,794,626.23	Capital Stock Additional Paid-In Capital	P 52,582,193,821.70 143,034,422,299.10	52,555,314,080.92 142,994,075,291.26
Undivided Profits	47,758,945,394.82	30,434,013,195.85	Undivided Profits	47,728,664,729.79	30,403,732,530.82
Retained Earnings Other Capital Accounts	194,112,776,537.74 (6,337,701,080.48)	194,017,402,721.54 (15,540,206,803.72)	Retained Earnings Other Capital Accounts	194,187,461,432.41 (6,364,977,415.58)	194,092,087,616.21 (15,567,483,138.82)
Assigned Capital	(0,337,701,060.46)	0.00	Assigned Capital	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	P 431,120,356,307.85	404,430,317,820.82	TOTAL STOCKHOLDERS' EQUITY	P 431,167,764,867.42	404,477,726,380.39
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 3,185,532,128,302.55	3,090,565,375,455.22	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 3,242,255,423,001.29	3,142,214,649,795.71
CONTINGEN	T ACCOUNTS		CONTIN	GENT ACCOUNTS	
Guarantees Issued	P 1,938,647,961.93	1,241,303,048.23	Guarantees Issued	P 1,938,647,961.93	1,241,303,048.23
Financial Standby Letters of Credit	31,177,918,192.14	27,935,717,597.13	Financial Standby Letters of Credit	31,177,918,192.14	27,935,717,597.13
Performance Standby Letters of Credit Commercial Letters of Credit	16,611,348,593.95 10,188,026,775.69	11,395,281,266.91 12,638,766,746.22	Performance Standby Letters of Credit Commercial Letters of Credit	16,611,348,593.95 10,188,026,775.69	11,395,281,266.91 12,638,766,746.22
		2,569,930,089.66	Trade Related Guarantees	1,267,505,562.18	2,569,930,089.66
Trade Related Guarantees	1,267,505,562.18				
Commitments	225,444,278,634.65	195,014,340,895.57	Commitments Soot Foreign Eychange Contracts	225,444,278,634.65	
			Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper		
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts	225,444,278,634.65 21,894,147,702.81 0.00 0.00	195,014,340,895.57 18,709,562,388.43 0.00 0.00	Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts	225,444,278,634.65 23,816,362,715.89 0.00 1,464,447,338,900.79	18,842,456,597.76 0.00 1,348,144,465,532.21
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper	225,444,278,634.65 21,894,147,702.81 0.00 0.00 555,383,524,772.96	195,014,340,895.57 18,709,562,388.43 0.00 0.00 497,930,307,685.38	Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper	225,444,278,634.65 23,816,362,715.89 0.00 1,464,447,338,900.79 560,306,964,332.45	18,842,456,597.76 0.00 1,348,144,465,532.21 502,568,125,185.51
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives	225,444,278,634.65 21,894,147,702.81 0.00 0.00	195,014,340,895.57 18,709,562,388.43 0.00 0.00	Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives	225,444,278,634.65 23,816,362,715.89 0.00 1,464,447,338,900.79	18,842,456,597.76 0.00 1,348,144,465,532.21 502,568,125,185.51 83,747,510,223.24
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS	225,444,278,634,65 21,894,147,702,81 0.00 0.00 555,383,524,772,96 116,243,191,858,68 P 980,148,590,054,99	195,014,340,895.57 18,709,562,388.43 0.00 0.00 497,930,307,685.38 81,361,300,279.37	Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS	225,444,278,634,65 23,816,362,715.89 0.00 1,464,447,338,900.79 560,306,964,332.45 117,095,492,329,44 P	18,842,456,597.76 0.00 1,348,144,465,532.21 502,568,125,185.51 83,747,510,223.24
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives TOTAL CONTINGENT ACCOUNTS FINANCIAL IND	225,444,278,634.65 21,894,147,702.81 0.00 0.00 555,383,524,772.96 116,243,191,858.68	195,014,340,895.57 18,709,562,388.43 0.00 0.00 497,930,307,685.38 81,361,300,279.37	Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL	225,444,278,634,65 23,816,362,715.89 0.00 1,464,447,338,900.79 560,306,964,332.45 117,695,492,329,44	18,842,456,597.76 0.00 1,348,144,465,532.21 502,568,125,185.51 83,747,510,223.24
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL IND ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio	225,444,278,634,65 21,894,147,702.81 0.00 0.00 555,383,524,772.96 116,243,191.886 P 980,148,590,054.99 0ICATORS (in %)	195,014,340,895.57 18,709,562,388.43 0.00 497,930,307,685.38 81,361,300,279.37 848,796,509,996.90	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	225,444,278,634,65 23,816,362,715,59 0.00 1.464,447,338,900.79 560,306,964,332,45 P 2452,893,883,999.11 LINDICATORS (in %)	18,842,456,597.76 0.00 1,348,144,465,532.21 502,568,125,185.51 83,747,510,223.24 2,204,097,897,182.44
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL IND ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net MPL Ratio	225,444,278,634,65 21,894,147,702,81 0,00 0,00 0,00 555,383,524,772,96 116,243,191,858,68 P	195,014,340,895.57 18,709.562,388.43 0.00 0.00 497,930,307,685.38 81,361.300,279.37 848,796.509,996.90 2.11 0.78	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	225,444,278,634,65 23,816,362,715,89 0.00 1,464,447,338,900.79 550,306,964,332,45 117,695,492,329,44 2,452,893,883,999,11 L INDICATORS (in %)	18,842,456,597.76 .0.00 1,348,144,465,532.21 502,568,125,185.51 83,747.510,223.24 2,204,097,897,182.44
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL IND ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net MPL Ratio Gross NPL Coverage Ratio Net MPL Goverage Ratio	225,444,278,634,65 21,894,147,702.81 0.00 0.00 555,383,524,772.96 116,243,191.886 P 980,148,590,054.99 0ICATORS (in %)	195,014,340,895.57 18,709,562,388.43 0.00 497,930,307,685.38 81,361,300,279.37 848,796,509,996.90	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	225,444,278,634,65 23,816,362,715,59 0.00 1.464,447,338,900.79 560,306,964,332,45 P 2452,893,883,999.11 LINDICATORS (in %)	18,842,456,597.76 0.00 1,348,144,465,532.21 502,568,125,185.51 83,747.510,223,24 2,204,097.897,182.44 2.19 0.80 127,56
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL IND ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Net NPL Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RelATED PARTY TRANSACTIONS	225,444,278,634,65 21,894,147,702,81 0.00 555,383,524,772,96 116,243,191,885,68 P 980,148,590,054,99 DICATORS (in %) 2.17 0.85 112,74 87,82	195,014,340,895,57 18,709,562,388,43 0,00 0,00 497,930,307,685,38 81,361,300,279,37 848,796,509,996,90 2,11 0,78 129,63 92,22	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	225,444,278,634,65 23,816,362,715,59 0,00 1,464,447,338,900,79 560,306,964,332,45 P 2452,893,883,999,11 LINDICATORS (in %) 2,27 0,87 111.19 86.17	18,842,456,597,50 .00 1,348,144,465,532,21 502,568,125,185,51 33,747,510,223,24 2,204,097,897,192,44 2,19 .086 127,56 90,56
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL IND ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RelaTep Party TRANSACTIONS Ratio of Loans to Related Parties to Ratio of Non-Performing Loans to Related Parties	225,444,278,634,65 21,894,147,702,81 0.00 555,383,524,772,96 116,243,191,886 P 980,148,590,054,99 0ICATORS (in %)	195,014,340,895,57 18,709,562,388,43 0,00 0,00 497,930,307,685,38 81,361,002,79,37 848,796,509,996,90 2,11 0,78 129,63	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	225,444,278,634,65 23,816,362,715,59 0,00 1,464,447,338,900,79 560,306,964,332,45 P 2452,893,883,999,11 LINDICATORS (in %) 227 0,87 111.19	18,842,456,597,76 .000 1,348,144,465,532,21 502,588,125,185,51 83,747,510,223,24 2,204,097,897,182,44 2,19 0,80 127,56 90,56
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others FINANCIAL IND ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net MPL Ratio Gross NPL Coverage Ratio Net MPL Roverage 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	225,444,278,634,65 21,894,147,702,81 0,00 555,383,524,772,98 116,243,191,858,68 P 990,148,590,054,99 DICATORS (in %) 2,17 0,85 112,74 87,82 6,88 0,01	195,014,340,895,57 18,709,562,388,43 0,00 0,00 497,930,307,685,38 81,361,300,279,37 648,795,509,996,90 2,11 0,78 129,63 92,22 6,60 0,01	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	225,444,278,634,65 23,816,362,715,89 0.00 1,464,473,839,90.79 560,306,964,332,45 117,085,492,329,44 2452,833,883,999,11 LINDICATORS (in %) 2,27 0,87 111,19 86,17 6,72 0,01	18,842,456,597,76 .000 1,348,144,465,532,21 502,588,125,185,51 83,747,510,223,24 2,204,097,897,182,44 2,19 0,80 127,56 90,56 6,45
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL IND ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL 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 Total Loans to Related Parties Total Loans to Rested Parties Tatio of Non-Performing Loans to Related Parties Total Loans to Rested Parties	225,444,278,634.65 21,894,147,702.81 0.00 555,383,524,772.96 116,243,191.888 P 980,148.590.054.99 DICATORS (in %) 2.17 0.85 112,74 87.82 6.88 0.01	195,014,340,895,57 18,709,562,388,43 0,00 0,00 497,930,307,685,38 81,361,300,279,37 648,795,509,996,90 2.11 0,78 129,63 92,22 6,60	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 Dons to Related Parties Ratio of DOSRI Loans to Gross TLP Ratio of DOSRI Loans to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to Related Parties Ratio of DOSRI Loans to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to Related Parties Ratio of DOSRI Loans to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to E	225,444,278,634,65 23,816,362,715,59 0.00 1,464,447,338,900.79 560,306,964,332,45 P 24,528,93,883,999.11 LINDICATORS (in %) 2,27 0,87 111.19 86.17 6.72 0.01	18,842,456,597,76 .000 1,348,144,465,532,21 502,588,125,185,51 83,747,510,223,24 2,204,097,897,182,44 2,19 0,80 127,56 90,56 6,45
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL IND ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RelaTep ParRy 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 Ross TLP Ratio of Non-Performing Doss TLP Ratio of Non-Performing Doss TLP Ratio of Non-Performing Doss TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOS LIQUIDITY LIQUIDITY	225,444,278,634.65 21,894,147,702.81 0.00 555,383,524,772.96 116,243,191.885.68 P 980,148,590.054.99 DICATORS (in %) 2.17 0.85 112,74 87,82 6.88 0.01 1.47 0.02	195,014,340,895.57 18,709,562,388.43 0.00 497,930,307,685.38 81,361.300,279.37 848,796.509,996.90 2.11 0.78 129.63 92.22 6.60 0.01	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 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	225,444,278,634,65 23,816,362,715,59 0.00 1,464,447,338,900.79 560,306,964,332,45 P 2,452,893,883,999.11 LINDICATORS (in %) 2,27 0.87 111.19 86.17 6.72 0.01 0.01 1,43	18,842,456,597.76 0,000 1,348,144,465,532.21 502,5686 125,185.51 83,747,510,223,24 2,204,097,897,182,44 2,19 0,88 127,56 90,56 6,45 0,01
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others FINANCIAL IND ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross Non-Derforming Loans (NPL) Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Rel ATED PARTY TRANSACTIONS Rel ATED 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 OSRI Loans to Related Parties Ratio of DOSRI Loans to Ross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOS LIQUIDITY Liquidity Coverage Ratio in Single Currency on Solo Basis	225,444,278,634.65 21,894,147,702.81 0.00 555,383,524,772.96 116,243,191.885.68 P 980,148,590.054.99 DICATORS (in %) 2.17 0.85 112,74 87,82 6.88 0.01 1.47 0.02	195,014,340,895.57 18,709,562,388.43 0.00 497,930,307,685.38 81,361.300,279.37 848,796.509,996.90 2.11 0.78 129.63 92.22 6.60 0.01	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 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 DOSRI Loans to Total Loans to ELUQUIDITY Liquidity Coverage Ratio in Single Currency on Conso	225,444,278,634,65 23,816,362,715,59 0.00 1,464,447,338,900.79 560,306,964,332,45 P 2,452,893,883,999.11 LINDICATORS (in %) 2,27 0.87 111.19 86.17 6.72 0.01 0.01 1,43	18,842,456,597.76 0,000 1,348,144,465,532.21 502,5686 125,185.51 83,747,510,223,24 2,204,097,897,182,44 2,19 0,88 127,56 90,56 6,45 0,01
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others FINANCIAL IND 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 Ross TLP Ratio of DOSRI Loans to Ross TLP Ratio of OPP-Performing DOSRI Loans to Total Loans to DOS LIQUIDITY Liquidity Coverage Ratio in Single Currency on Solo Basis as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets	225,444,278,634,625 21,894,147,70,281 0,00 555,383,524,772,9 116,243,191,885,8 P	195,014,340,895,57 18,709,562,388,43 0,000 0,000 497,930,307,685,38 81,361,300,279,37 848,796,599,996,99 2,11 0,78 129,63 92,22 6,600 0,01 1,000 0,04 763,038,917,458,38	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 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 DOSRI Loans to Total Loans to LIQUIDITY Liquidity Coverage Ratio in Single Currency on Conso as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets	225,444,278,634,65 23,816,362,715,89 0.00 1.464,473,839,90.79 560,306,964,332,45 P 2452,893,883,999.11 2.INDICATORS (in %) 2.27 0.87 111,19 86.17 0.07 114,19 0.00SRI 0.00SRI 1.43 0.00SRI 1.43 0.00	18,842,456,597,76 .000 1,348,144,465,532,21 502,588,125,185,51 83,747,510,223,24 2,204,097,897,182,44 2,19 0,80 127,56 90,56 6,45 0,01 0,98 0,04
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL IND ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL 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 DOSRI Loans to Total Loans to DOS LQUIDITY Liquidity Coverage Ratio in Single Currency on Solo Basis as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Nac San Uniter Cash Output Liquidity Coverage Ratio in Single Currency on Solo Basis as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Nat Cash Outflows	225,444,278,634,65 21,894,147,702,81 0,00 0,00 0,00 555,383,524,772,96 116,243,191,858,68 P 990,148,590,054,99 DICATORS (in %) 2.17 0.85 112,74 87,82 6.88 0,01 1,47 RI 0,02	195,014,340,895.57 18,709,562,388.43 0.00 0.00 497,930,307,685.38 81,361,300,279.37 848,795,509,996.90 2.11 0.78 129.63 92.22 6.660 0.01 1.00 0.04	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 Gross NPL Coverage Ratio Ret ATEO PARTY TRANSACTIONS Ratio of Loans to Related Parties to Total Loans to Related Parties to Total Loans to Related Parties Total Loans to Related Parties To Total Loans to Related Parties Total Stock of High-Quality Liquid Assets Total Stock of High-Quality Liquid Assets To Total Rot Cash Outflows	225,444,278,634,65 23,816,827,715,89 0.00 1,464,473,83,900.79 560,306,964,332,45 117,695,492,259,44 2452,893,883,999,11 2. INDICATORS (in %) 2,27 0,87 111,19 86,17 6,72 0,01 1,43 0,02 1idated Basis 813,258,885,026,93 449,877,745,825,42	18,842,456,597,76 0,000 1,348,144,465,532,21 502,5681,251,85,51 83,747,510,223,24 2,204,097,897,182,44 2,204,097,897,182,44 0,080 127,56 90,56 6,45 0,01 0,98 0,04 784,180,683,013,46 440,198,296,487,48
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others FINANCIAL IND 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 Ross TLP Ratio of DOSRI Loans to Ross TLP Ratio of OPP-Performing DOSRI Loans to Total Loans to DOS LIQUIDITY Liquidity Coverage Ratio in Single Currency on Solo Basis as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets	225,444,278,634,625 21,894,147,70,281 0,00 555,383,524,772,9 116,243,191,885,8 P	195,014,340,895,57 18,709,562,388,43 0,000 0,000 497,930,307,685,38 81,361,300,279,37 848,796,599,996,99 2,11 0,78 129,63 92,22 6,600 0,01 1,000 0,04 763,038,917,458,38	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 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 DOSRI Loans to Total Loans to LIQUIDITY Liquidity Coverage Ratio in Single Currency on Conso as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets	225,444,278,634,65 23,816,362,715,89 0.00 1.464,473,839,90.79 560,306,964,332,45 P 2452,893,883,999.11 2.INDICATORS (in %) 2.27 0.87 111,19 86.17 0.07 114,19 0.00SRI 0.00SRI 1.43 0.00SRI 1.43 0.00	18,842,456,597.76 0,000 1,348,144,465,532.21 502,588 125,185.51 83,747,510,223,24 2,204,097,897,182,44 2,19 0,80 127,56 90,56 6,45 0,01 0,98 0,04 784,180,683,013,46 440,198,296,487,48
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL IND ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Related Party TRANSACTIONS Ratio of Loans to Related Parties to Gross TLP Ratio of Loans to Related Parties to Total Loans to Total Loans to Related Parties To Total Loans to Related Parties Taxio of Non-Performing Loans to Related Parties Liquidity Coverage Ratio Liquidity Coverage Ratio in Single Currency on Solo Basis 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 Net Stable Funding Ratio Minimum Liquidity Ratio	225,444,278,634,625 21,894,147,706,00 0 0 555,383,524,772,96 116,243,191,885,88 P 980,148,590,054,99 DICATORS (in %) 2,17 0,85 112,74 87,82 6,88 0,01 1,47 0,02 3 793,434,023,635,38 441,210,604,192,60 179,83	195,014,340,895,57 18,709,562,388,43 0,000 497,930,307,685,38 81,361,300,279,37 848,796,509,996,90 2.11 0.78 129,63 92,22 6,60 0.01 1.00 4763,038,917,458,38 441,693,467,658,78	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 Total Loans to Related Parties 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 Net Minimum Liquidity Ratio S	225,444,278,634,65 23,816,362,715,89 0.00 1.464,447,338,900.79 560,306,964,332,45 P 2,452,893,883,999,11 LINDICATORS (in %) 2,27 0.87 111,19 86.17 6.72 0.01 1.43 0.02 Iidated Basis 813,258,885,026,93 449,877,745,825,42 180,77	18,842,456,597,76 .000 1,348,144,465,532,21 502,5681,251,855,18 3,747,510,223,24 2,204,097,897,182,44 2,204,097,897,182,44 2,19 0,80 127,56 90,56 6,454 0,01 0,98 0,04 784,180,683,013,46 440,198,296,487,48 178,14
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others FINANCIAL IND ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net MPL Ratio Gross NPL Coverage Ratio Net MPL Coverage Ratio Net MPL Coverage Ratio ReliatED PARTY TRANSACTIONS ReliatED 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 JOSRI Loans to Ross TLP Ratio of OSRI Loans to Related Parties Liquidity Coverage Ratio Liquidity Coverage Ratio in Single Currency on Solo Basis as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio Met Stable Funding Ratio 6' Minimum Liquidity Ratio 5' PROFITABILITY PROFITABILITY	225,444,278,634,635 21,894,147,702,81 0,00 555,383,524,772,98 116,243,191,856,83 P 990,148,590,054,99 DICATORS (in %) 2,17 0,85 112,74 87,82 6,88 0,01 1,47 0,02 8 793,434,023,635,38 441,210,604,192,60 179,83 143,04 0,00	195,014,340,895,57 18,709,562,388,43 18,709,562,388,43 18,793,307,685,38 181,361,300,279,37 648,795,509,996,90 2.11 0.78 129,63 92,22 6.60 0.01 1.00 0.04 763,038,917,458,38 441,693,467,658,78 171,75	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 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 Ratio of Loans to Related Parties Ratio of Non-Performing DoSRI Loans to Total Loans to ELEQUIDITY Liquidity Coverage Ratio in Single Currency on Conso as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio of Wel Stable Funding Ratio of Mel Mel Proportion of the Proportion of Mel Mel Proportion of Mel	225,444,278,634,65 23,816,862,715,89 0.00 1,464,447,338,900.79 560,306,964,332,45 117,695,492,329,44 2452,833,883,999,11 2452,833,883,999,11 2	18,842,456,597,76 .000 1,348,144,465,532,21 502,586,125,185,51 83,747,510,223,24 2,204,097,897,182,44 2,204,097,897,182,44 2,19 0,80 127,56 90,55 6,454 0,01 0,98 0,04 784,180,683,013,46 440,198,296,487,48 178,14 143,15
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others FINANCIAL IND ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net MPL Ratio Gross NPL Coverage Ratio Net MPL Coverage Ratio Net MPL Coverage Ratio Relia Coverage Ratio Relia Coverage Ratio Security 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 Joans to Related Parties Ratio of OSRI Loans to Related Parties Ratio of OSRI Loans to Related Parties Ratio of DOSRI Loans to Ross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOS LIQUIDITY Liquidity Coverage Ratio in Single Currency on Solo Basis as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio Met Stable Funding Ratio Met Stable Funding Ratio Met Stable Funding Ratio Met Gross TLP Return on Equity Return on Equit	225,444,278,634,625 21,894,147,702,81 0,00 0,00 0,555,383,524,772,98 116,243,191,858,68 P 990,148,590,054,99 DICATORS (in %) 2,17 0,85 112,74 87,82 6,88 0,01 1,47 0,02 8 793,434,023,635,38 441,210,604,192,80 179,83 143,04 0,00 15,88 2,25	195,014,340,895,57 18,709,562,388,43 18,709,562,388,43 18,1361,300,279,37 848,795,509,996,90 2.11 0.78 129,63 92,22 6.660 0.01 1.00 0.04 763,038,917,458,38 441,693,467,658,78 172,75 141,84 0.00 15,52 2.17	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 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 Ratio of Non-Performing Loans to Related Parties To Total Loans to Related Parties Ratio of Non-Performing DOSRI Loans to Total Loans to Ether Loans to Related Parties Ratio of Non-Performing DOSRI Loans to Total Loans to Ether Loans to Related Parties Ratio of Non-Performing DOSRI Loans to Total Loans to Ether Loans to Total Loans to Related Parties Ratio of Non-Performing DOSRI Loans to Total Loans to Ether Loans to Related Parties Ratio of Non-Performing DOSRI Loans to Total Loans to Ether Loans to Related Parties Ratio of Non-Performing DOSRI Loans to Total Loans to Ether Loans to Related Parties Ratio of Non-Performing DOSRI Loans to Total Loans to Ether Loans to Related Parties Ratio of Non-Performing Loans to Related Parties Ratio of N	225,444,278,634,65 23,816,82,715,89 0.00 1,464,473,83,900.79 560,306,964,332,45 117,095,492,329,44 2452,833,883,399,11 2 LINDICATORS (in %) 2 27 0.87 111.19 86.17 6.72 0.01 1.43 20OSRI 1.43 20OSRI 0.02 ilidated Basis 813,258,885,026,93 449,877,745,825,42 180.77 144.17 0.00 15.86 2.19	18,842,456,597,76 .000 1,348,144,465,532,21 502,586,125,185,51 83,747,510,223,24 2,204,097,897,182,44 2,204,097,897,182,44 2,19 0,80 127,56 90,55 6,454 0,01 0,98 0,04 784,180,683,013,46 440,198,296,487,48 178,14 143,15 0,000 15,51
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL IND ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Relation Party TRANSACTIONS Ratio of Loans to Related Parties to Gross TLP Ratio of 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 Loans to Related Parties to Total Loans to Ross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOS Liquidity Coverage Ratio in Single Currency on Solo Basis 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 ⁵⁴ Merimmum Liquidity Ratio ⁵⁴ PROFTABILITY Return on Assets Net Interest Margin	225,444,278,634,65 21,894,147,702.81 0.00 555,383,524,772.96 116,243,191,885,68 P 380,148,590,054.99 DICATORS (in %) 2.17 0.85 112,74 87,82 6,88 0.01 1.47 0.02 3 793,434,023,635.38 441,210,604,192.60 179,83 143,04 0.00	195,014,340,895,57 18,709,562,388,43 0,000 497,930,307,685,38 81,361,300,279,37 848,796,509,996,90 2.111 0.78 129,63 92,22 6,60 0.01 1.004 763,038,917,458,38 441,693,467,658,78 172,75 141,84 0.000	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 RelaTED PARITY 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 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 Net Total Loans to Sylventry Return on Equity Return on Assets Net Interest Margin	225,444,278,634,65 23,816,362,715,59 0.00 1.464,447,338,900.79 560,306,964,332,45 P	18,842,456,597,76 .000 1,348,144,465,532,21 502,586,125,185,51 83,747,510,223,24 2,204,097,897,182,44 2,204,097,897,182,44 2,19 0,80 127,56 90,55 6,454 0,01 0,98 0,04 784,180,683,013,46 440,198,296,487,48 178,14 143,15 0,000 15,51
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others FINANCIAL IND ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Rel ATED 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 OSRI Loans to Related Parties Ratio of DOSRI Loans to Robe Loans to Total Loans to DOS LIQUIDITY Liquidity Coverage Ratio in Single Currency on Solo Basis as prescribed under existing regulations. a. Total Stock of High-Cuality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio in Single Currency on Solo Basis as prescribed under existing regulations. c. Liquidity Coverage Ratio in Single Currency on Solo Basis as prescribed under existing regulations. c. Liquidity Coverage Ratio in Single Currency on Solo Basis as prescribed under existing regulations. c. Liquidity Coverage Ratio in Single Currency on Solo Basis as prescribed under existing regulations. A Total Stock of High-Cuality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio in Single Currency on Solo Basis as prescribed under existing regulations. A Total Stock of High-Cuality Liquid Assets b. Total Net Cash Outflows Rel Total	225,444,278,63465 21,894,147,702.81 0.00 555,383,524,772.96 116,243,191,858.68 P 990,148,590,054.99 DICATORS (in %) 2,17 0.85 112,74 87,82 6.88 0.01 1.47 0.02 6 793,434,023,635,38 441,210,604,192,60 0.00 15,88 2,25 4,48	195,014,340,895,57 18,709,562,388,43 18,709,562,388,43 18,1361,300,279,37 848,795,509,996,90 2.11 0.78 129,63 92,22 6.660 0.01 1.00 0.04 763,038,917,458,38 441,693,467,658,78 172,75 141,84 0.00 15,52 2.17	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 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 Ratio of Don-Performing DoSRI Loans to Total Loans to LiQUIDITY Liquidity Coverage Ratio in Single Currency on Conso as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio' Mel Stable Funding Ratio ' Mel Mel Punding Ratio ' Mel Ratio On Assets Net Interest Margin CAPITAL ADEQUACY	225,444,278,634,65 23,816,82,715,89 0.00 1,464,473,83,900.79 560,306,964,332,45 117,095,492,329,44 2452,833,883,399,11 2 LINDICATORS (in %) 2 27 0.87 111.19 86.17 6.72 0.01 1.43 20OSRI 1.43 20OSRI 0.02 ilidated Basis 813,258,885,026,93 449,877,745,825,42 180.77 144.17 0.00 15.86 2.19	18,842,456,597,76 .000 1,348,144,465,532,21 502,588,125,185,51 83,747,510,223,24 2,204,097,897,182,44 2,19 0,80 127,56 90,56 6,45 0,01 0,98 0,04 784,180,683,013,46 440,198,296,487,48 178,14 143,15 0,000 15,51 2,12 4,67
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others FINANCIAL IND ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Rel ATED 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 OSRI Loans to Related Parties Ratio of DOSRI Loans to Robe Louiding Liquidity Coverage Ratio in Single Currency on Solo Basis 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 Solo Basis 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 Solo Basis 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 Solo Basis 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 Solo Basis as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio Net Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio Net Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio Net Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio in Single Currency on Solo Basis as to the Interest Net Net Net Net Net Net Net Net Net Ne	225,444,278,634,65 21,894,147,702,81 0,00 555,383,524,772,96 116,243,191,858,68 P 980,148,590,054,99 DICATORS (in %) 2,17 0,85 112,74 87,82 6,88 0,01 14,77 0,05 3 793,434,023,635,38 441,210,604,192,60 0,00 15,88 2,25 4,48 14,14	195,014,340,895,57 18,709,562,388,43 0,000 0,000 497,930,307,685,38 81,361,300,279,37 848,796,599,996,90 2,111 0,78 129,63 129,63 92,22 6,600 0,01 1,000 0,04 763,038,917,458,38 441,693,467,658,78 172,75 141,84 0,000 15,52 2,17 4,45 13,60 13,60 13,60	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 Gross 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 Gross TLP Ratio of Non-Performing DoSRI Loans to Total Loans to Related Parties To Total Loans to Related Parties to Total Loans to Related Parties to Total Counts to Related Parties to Total 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 Coverage Ratio in Single Currency on Conso as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio' Mel Stable Funding Ratio ' Mel Stable Funding Ratio ' Mel Marian Liquidity Ratio ' Return on Equity Return on Assets Net Interest Margin CAPITAL ABEQUACY Common Equity Tier 1 Ratio ' Tier 1 Capital Ratio	225,444,278,634,65 23,816,862,715,89 0.00 1.464,473,839,90.79 560,306,964,332,45 2452,833,883,399,11 LINDICATORS (in %) 2.27 0.87 111.19 86.17 0.00SRI 1.43 0.00SRI 1.43 0.00SRI 1.43 0.01 1.44 1.75 1.47,75 1.47,75	18,842,456,597,76 0.00 1,348,144,465,532.21 502,588,125,185,51 83,747,510,223,24 2,204,097,897,182,44 2,19 0.80 127,56 90,56 6,45 0.01 0.98 0.04 784,180,683,013,46 440,198,296,487,48 178,14 143,15 0.00 15,51 2,12 4,67
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL IND 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 Loans to Related Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Ross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOS LIQUIDITY Liquidity Coverage Ratio in Single Currency on Solo Basis 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 PROFITABILITY Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Ter 1 Ratio Tier 1 Capital Ratio CAR	225,444,278,634,65 21,894,147,702,81 0.00 555,383,524,772,96 116,243,191,885,68 P 980,148,590,054,99 DICATORS (in %) 2,17 0.85 112,74 87,82 6,88 0.01 14,147 0.02 3 793,434,023,635,38 441,210,604,192,60 179,83 143,04 0.00 15,88 2,25 4,48	195,014,340,895,57 18,709,562,388,43 18,709,562,388,43 18,193,302,79,37 848,796,509,996,90 2.11 0.78 129,63 92,22 6.60 0.01 1.00 0.04 763,038,917,458,38 441,693,467,658,78 172,75 141,84 0.00 15,52 2.17 4.45	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 Gross TLP Ratio of Non-Performing DosRi Loans to Total Loans to Total Loans to Related Parties to Louist Ture Ratio of Non-Performing DosRi Loans to Total Loans to EL Liquidity Coverage Ratio for the Cash Outflows c. Liquidity Coverage Ratio for Minimum Liquidity Ratio for Minimum Liquidity Ratio for Minimum Liquidity Ratio for Minimum Liquidity Ratio for Related Parties Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier I Ratio for Commo	225,444,278,634,65 23,816,362,715,59 0.00 1.464,447,338,900.79 560,306,964,332,45 P 2.452,893,883,999.11 2.LINDICATORS (in %) 2.27 0.87 111.19 86.17 6.72 0.01 1.43 0.05RI 0.02 16Idated Basis 813,258,885,026,93 449,877,745,825,42 180.77 144.17 0.00 15.86 2.19 4.72	18,842,456,597.76 0,000 1,348,144,465,532.21 502,568 125,185.51 83,747,510,223,24 2,204,097,897,182,44 2,19 0,808 127,56 90,56 6,45 0,01 0,98 0,04 784,180,683,013,46 440,198,296,487,48 178,14 143,15 0,000 15,51 2,12 4,67
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL IND 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 to Total Loans to DOS LIQUIDITY Liquidity Coverage Ratio in Single Currency on Solo Basis as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio of Net Stable Funding Ratio of CAPTAL ADEQUACY Common Equity Tier 1 Ratio of Tier 1 Capital Ratio CAP LEVERAGE Basel Ill Leverage Ratio on Solo Basis,	225,444,278,634,65 21,894,147,702,81 0,00 555,383,524,772,96 116,243,191,858,68 P 980,148,590,054,99 DICATORS (in %) 2,17 0,85 112,74 87,82 6,88 0,01 14,77 0,05 3 793,434,023,635,38 441,210,604,192,60 0,00 15,88 2,25 4,48 14,14	195,014,340,895,57 18,709,562,388,43 0,000 0,000 497,930,307,685,38 81,361,300,279,37 848,796,599,996,90 2,111 0,78 129,63 129,63 92,22 6,600 0,01 1,000 0,04 763,038,917,458,38 441,693,467,658,78 172,75 141,84 0,000 15,52 2,17 4,45 13,60 13,60 13,60	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 Others Others 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 Dorsh to Related Parties to Total Loans to Related Parties to Total Loans to Related Parties action of Non-Performing DOSRI Loans to Total Loans to E LIQUIDITY Liquidity Coverage Ratio of Serss TLP Ratio of Non-Performing DOSRI Loans to Total Loans to E LUQUIDITY Liquidity Coverage Ratio in Single Currency on Conso as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio in Minimum Liquidity Coverage Ratio in CAPITAL ADEQUACY Common Grouty Tier 1 Ratio in Tier 1 Capital Ratio CAR LEVERAGE Base ill IL everage Ratio on Consolidated Basis,	225,444,278,634,65 23,816,862,715,89 0.00 1.464,473,839,90.79 560,306,964,332,45 2452,833,883,399,11 LINDICATORS (in %) 2.27 0.87 111.19 86.17 0.00SRI 1.43 0.00SRI 1.43 0.00SRI 1.43 0.01 1.44 1.75 1.47,75 1.47,75	18,842,456,597,76 0.00 1,348,144,465,532.21 502,588,125,185,51 83,747,510,223,24 2,204,097,897,182,44 2,19 0.80 127,56 90,56 6,45 0.01 0.98 0.04 784,180,683,013,46 440,198,296,487,48 178,14 143,15 0.00 15,51 2,12 4,67
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others STOTAL CONTINGENT ACCOUNTS FINANCIAL IND 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 Ratio of OSRI Loans to Gross TLP Ratio of Non-Performing DoSRI Loans to Total Loans to DOS LIQUIDITY Liquidity Coverage Ratio in Single Currency on Solo Basis 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 Verport Abelly Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio ⁶⁷ Tier 1 Capital Ratio CAR Base Ill Leverage Ratio on Solo Basis, as prescribed under existing regulations.	225,444,278,634,65 21,894,147,702,81 0,00 555,383,524,772,96 116,243,191,885,68 P	195,014,340,895,57 18,709,562,388,43 18,709,562,388,43 18,197,930,307,685,38 18,1361,300,279,37 1848,796,599,996,99 2.11 0.78 129,63 92,22 6.60 0.01 1.00 0.04 763,038,917,458,38 441,693,467,658,78 172,75 141,84 0.00 15,52 2.17 4.45 13,60 13,60 14,36	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 Gross 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 Gross TLP Ratio of Non-Performing DosRI Loans to Total Loans to Related Parties Ratio of DosRI Loans to Gross TLP Ratio of Non-Performing DoSRI Loans to Total Loans to Liquidity Coverage Ratio in Single Currency on Conso as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio' Mel Stable Funding Ratio ' Mel Stable Funding Ratio ' Mel Stable Funding Ratio ' Mel Mel Mel Stable Sunding Sunding Mel	225,444,278,634,65 23,816,862,715,89 0.00 1.464,44738,390.79 560,306,964,332.45 P 2452,893,883,999.11 2.INDICATORS (in %) 2.27 0.87 111.19 86.17 0.00SRI 0.00SRI 1.43 0.00SRI 1.43 0.01 1.4417 0.00 1.586 2.19 4.72 1.475 1.475 1.475 1.475 1.555	18,842,456,597,76 .000 1,348,144,465,532,21 502,588,125,185,51 83,747,510,223,24 2,204,097,897,182,44 2,19 0,80 127,56 90,56 6,45 0,01 0,98 0,04 784,180,683,013,46 440,198,296,487,48 178,14 143,15 0,00 15,51 2,12 4,67
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL IND 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 Ratio of OSRI Loans to Gross TLP Ratio of Non-Performing DoSRI Loans to Total Loans to DOS LIQUIDITY Liquidity Coverage Ratio in Single Currency on Solo Basis 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 Manimum Liquidity Ratio PROFITABILITY Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio ⁶⁴ Tier 1 Capital Ratio CAR ELEVERAGE Base Ill Leverage Ratio on Solo Basis, as prescribed under existing regulations. a. Tier 1 Capital b. Exposure Measure	225,444,278,634,65 21,894,147,702,81 0,00 555,383,524,772,96 116,243,191,858,68 P 980,148,590,054,99 DICATORS (in %) 2,17 0,85 112,74 87,82 6,88 0,01 14,77 0,05 3 793,434,023,635,38 441,210,604,192,60 0,00 15,88 2,25 4,48 14,14	195,014,340,895,57 18,709,562,388,43 0,000 0,000 497,930,307,685,38 81,361,300,279,37 848,796,599,996,90 2,111 0,78 129,63 129,63 92,22 6,600 0,01 1,000 0,04 763,038,917,458,38 441,693,467,658,78 172,75 141,84 0,000 15,52 2,17 4,45 13,60 13,60 13,60	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 Gross 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 Tores TLP Ratio of Non-Performing DoSRI Loans to Total 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 Liquilibrity Liquidity Coverage Ratio in Single Currency on Conso 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 Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio' CAPITAL ADEQUACY Common Equity Tier 1 Ratio' LEVERAGE Basel III Leverage Ratio on Consolidated Basis, as prescribed under existing regulations. a. Tier 1 Capital b. Exposure Measure	225,444,278,634,65 23,816,862,715,89 0.00 1.464,473,839,90.79 560,306,964,332,45 2452,833,883,399,11 LINDICATORS (in %) 2.27 0.87 111.19 86.17 0.00SRI 1.43 0.00SRI 1.43 0.00SRI 1.43 0.01 1.44 1.75 1.47,75 1.47,75	18,842,456,597,76 0.00 1,348,144,465,532.21 502,588,125,185,51 83,747,510,223,24 2,204,097,897,182,44 2,19 0.80 127,56 90,56 6,45 0.01 0.98 0.04 784,180,683,013,46 440,198,296,487,48 178,14 143,15 0.00 15,51 2,12 4,67
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL IND ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Relation Farry TRANSACTIONS Ratio of Loans to Related Parties to Gross TLP Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOS LIQUIDITY Liquidity Coverage Ratio in Single Currency on Solo Basis 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 Solo Basis as prescribed under existing regulations. d. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio in Single Currency on Solo Rasis as prescribed under existing regulations. The Relation of Solome So	225,444,278,63465 21,894,147,702.81 0.00 555,383,524,772.96 116,243,191,885.68 P 980,148,590,054.99 DICATORS (in %) 2.17 0.85 112,74 87,82 6.88 0.01 1.47 0.02 3 793,434,023,635,38 441,210,604,192.60 179,83 143,04 0.00 15,88 2.25 4.48 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 16,004,006,806,561,35	195,014,340,895,57 18,709,562,388,43 18,709,562,388,43 18,796,509,996,90 2.11 0.78 129,63 92,22 6.60 0.01 1.00 0.04 763,038,917,458,38 441,693,467,658,78 172,75 141,84 0.00 15,52 2.17 4.45 13,60 13	Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others Others TOTAL CONTINGENT ACCOUNTS FINANCIAL ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Not NPL Ratio Gross NPL Coverage Ratio Gross 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 Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to Total Loans to Related Parties To Total Loans to Related Parties T	225,444,278,634,65 23,816,362,715,59 0.00 1.464,447,338,900.79 560,306,964,332,45 P 2.452,893,883,999.11 2.INDICATORS (in %) 2.27 0.87 111.19 86.17 6.72 0.01 1.43 0.02 18idated Basis 813,258,885,026,93 449,877,745,825,42 180.77 144.17 0.00 15.86 2.19 4.72 14.75 14.75 14.75 14.75 14.75 14.75 14.75 14.75 14.75 14.75 15.55	18,842,456,597,600 1,348,144,465,532,21 502,588,125,185,51 83,747,510,223,24 2,204,097,897,182,44 2,19 0,88 127,56 90,56 6,45 0,01 0,98 0,04 784,180,683,013,46 440,198,296,487,48 178,14 143,14 144,1
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL IND 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 Ratio of OSRI Loans to Gross TLP Ratio of Non-Performing DoSRI Loans to Total Loans to DOS LIQUIDITY Liquidity Coverage Ratio in Single Currency on Solo Basis 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 Manimum Liquidity Ratio PROFITABILITY Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio ⁶⁴ Tier 1 Capital Ratio CAR ELEVERAGE Base Ill Leverage Ratio on Solo Basis, as prescribed under existing regulations. a. Tier 1 Capital b. Exposure Measure	225,444,278,634,65 21,894,147,702,81 0,00 0 555,383,524,772,96 116,243,191,885,88 P	195,014,340,895,57 18,709,562,388,43 18,709,562,388,43 18,093,907,685,38 18,181,300,279,37 1848,796,599,996,90 2.11 0.78 129,63 92,22 6,60 0.01 1.00 4,000 763,038,917,458,38 441,693,467,658,78 172,75 141,84 0.000 15,52 2.17 4.45 13,60 13,60 14,36	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 Gross NPL Coverage Ratio Gross 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 Coverage Ratio 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 Conso as prescribed under existing regulations. a. Total Stock of High-Cuality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio Net Stable Funding Ratio Net Stable Funding Ratio PROFITABILITY Return on Assets Not Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio Liquidity Ratio Liquidity Ratio Capital Ratio CAPITAL ADEQUACY Common Equity Tier 1 Ratio of Leverage Ratio on Consolidated Basis, as prescribed under existing regulations. a. Tier 1 Capital b. Exposure Measure c. Leverage Ratio (%) of Deferred Charges not yet Written Down	225,444,278,634,65 23,816,362,715,89 0.00 1.464,447,338,900.79 560,306,964,332,45 P 2.452,893,883,999,11 LINDICATORS (in %) 2.27 0.87 111.19 86.17 6.72 0.01 1.43 0.02 Ilidated Basis 813,258,885,026,93 449,877,745,825,42 180,77 144.17 0.00 15.86 2.19 4.72 14.75 14.75 14.75 14.75 14.75 15.55	18,842,455,597,60 1,348,144,465,532,21 502,588,125,185,51 83,747,510,223,4 2,204,097,897,182,44 2,19 0,86 127,56 90,56 6,45 0,01 0,98 0,04 784,180,683,013,46 440,198,296,497,48 143,15 0,15 15,51 21,14 143,15 0,15 0,15 15,51 21,15 15,51 21,15 21,1
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL IND ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Relation Farry TRANSACTIONS Ratio of Loans to Related Parties to Gross TLP Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOS LIQUIDITY Liquidity Coverage Ratio in Single Currency on Solo Basis 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 Solo Basis as prescribed under existing regulations. d. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio in Single Currency on Solo Rasis as prescribed under existing regulations. The Relation of Solome So	225,444,278,63465 21,894,147,702.81 0.00 555,383,524,772.96 116,243,191,885.68 P 980,148,590,054.99 DICATORS (in %) 2.17 0.85 112,74 87,82 6.88 0.01 1.47 0.02 3 793,434,023,635,38 441,210,604,192.60 179,83 143,04 0.00 15,88 2.25 4.48 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 16,004,006,806,561,35	195,014,340,895,57 18,709,562,388,43 18,709,562,388,43 18,796,509,996,90 2.11 0.78 129,63 92,22 6.60 0.01 1.00 0.04 763,038,917,458,38 441,693,467,658,78 172,75 141,84 0.00 15,52 2.17 4.45 13,60 13	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 Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Total Loans to Related Parties to Total Loans to	225,444,278,634,65 23,816,362,715,59 0.00 1.464,447,338,900.79 560,306,964,332,45 P 2.452,893,883,999,11 LINDICATORS (in %) 2.27 0.87 111.19 86.17 6.72 0.01 1.43 0.02 Bildated Basis 813,258,885,026,93 449,877,745,825,42 144.17 0.00 15,86 2.19 4.72 147,75 144.17 144.17 144.17 15,555 370,193,820,589,96 3,291,329,616,027,44 11.25 17,115 of Stubentines 18,184,878,744 11.25 12,115 of Stubentines 18,184,878,744 11.25 12,115 of Stubentines 18,184,175,744 11.25 12,115 of Stubentines 18,184,175,744 11.25 12,115 of Stubentines 18,184,175,744 11.25 12,115 of Stubentines 18,184,184,185,185,185 18,184,185,185,185 18,184,185,185,185 18,184,185,185,185 18,184,185,185,185 18,184,185,185,185 18,184,185,185 18,184,185,185 18,185,185,185 18,185,185,185 18,185,185,185 18,185,185,185 18,185,185,185 18,185,185,185 18,185,185,185 18,185,185,185 18,185 18,185 18,185 18,185 18,185 18,185 18,185 18,185 18,185 18,185 18,185 18,185 1	18,842,456,597,600 1,348,144,465,532,21 502,588,125,185,51 83,747,510,223,42 2,204,097,897,182,44 2,19 0,80 127,56 0,60 127,56 0,64 0,01 0,98 0,64 440,198,296,487,48 143,15 0,00 15,51 15,51 14,24 15,01 351,291,630,555,38 3,181,751,692,585,18
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL IND ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Relation Farry TRANSACTIONS Ratio of Loans to Related Parties to Gross TLP Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOS LIQUIDITY Liquidity Coverage Ratio in Single Currency on Solo Basis 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 Solo Basis as prescribed under existing regulations. d. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio in Single Currency on Solo Rasis as prescribed under existing regulations. The Relation of Solome So	225,444,278,63465 21,894,147,702.81 0.00 555,383,524,772.96 116,243,191,885.68 P 980,148,590,054.99 DICATORS (in %) 2.17 0.85 112,74 87,82 6.88 0.01 1.47 0.02 3 793,434,023,635,38 441,210,604,192.60 179,83 143,04 0.00 15,88 2.25 4.48 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 16,004,006,806,561,35	195,014,340,895,57 18,709,562,388,43 18,709,562,388,43 18,796,509,996,90 2.11 0.78 129,63 92,22 6.60 0.01 1.00 0.04 763,038,917,458,38 441,693,467,658,78 172,75 141,84 0.00 15,52 2.17 4.45 13,60 13	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 Parties to Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Total Loans to Related Parties to Total Loans to	225,444,278,634,65 23,816,362,715,59 0,00 1,464,447,338,900,79 560,306,964,332,45 P 24,528,93,883,999,11 LINDICATORS (in %) 2,27 0,87 111.19 86.17 6.72 0,01 143 0,02 161dated Basis 813,258,885,026,93 449,877,745,825,42 180,77 144,17 0,00 15,86 2,19 4,72 14,75 14,75 14,75 14,75 14,75 14,75 14,75 14,75 14,75 15,55 370,193,820,589,96 3,291,329,616,027,44 11,25 0,00 11,145 G Subsi	18,842,456,597,600 1,348,144,465,532,21 502,588,125,185,51 83,747,510,223,24 2,204,097,897,182,44 2,19 0,88 127,56 90,56 6,45 0,01 0,98 0,04 784,180,683,013,46 440,198,296,487,48 178,14 143,14 144,14 144,14 145,01 15,51 16,50
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL IND ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Relation Farry TRANSACTIONS Ratio of Loans to Related Parties to Gross TLP Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOS LIQUIDITY Liquidity Coverage Ratio in Single Currency on Solo Basis 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 Solo Basis as prescribed under existing regulations. d. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio in Single Currency on Solo Rasis as prescribed under existing regulations. The Relation of Solome So	225,444,278,63465 21,894,147,702.81 0.00 555,383,524,772.96 116,243,191,885.68 P 980,148,590,054.99 DICATORS (in %) 2.17 0.85 112,74 87,82 6.88 0.01 1.47 0.02 3 793,434,023,635,38 441,210,604,192.60 179,83 143,04 0.00 15,88 2.25 4.48 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 16,004,006,806,561,35	195,014,340,895,57 18,709,562,388,43 18,709,562,388,43 18,796,509,996,90 2.11 0.78 129,63 92,22 6.60 0.01 1.00 0.04 763,038,917,458,38 441,693,467,658,78 172,75 141,84 0.00 15,52 2.17 4.45 13,60 13	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 Gross 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 Gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties to Total Loans to Related Parties to Ratio of Don-Performing DoSRI Loans to Total Loans to LiQuiDitry Liquidity Coverage Ratio in Single Currency on Conso as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratios Net Stable Funding Ratios Net Stable Funding Ratios Net Stable Funding Ratios Net Stable Funding Ratios 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 c. Leverage Ratio (%) 4 Deferred Charges not yet Written Down LLI SPI Capital Corporation 1. BPI Capital Comparation 2. BPI Preventers Modifiers, Inc., A Savings Bark 3. BPI Psymptons Modifiers, Inc., and Savin	225,444,278,634,65 23,816,362,715,59 0,00 1,464,447,338,900,79 560,306,964,332,45 P 24,528,93,883,999,11 = LINDICATORS (in %) LINDICATORS (in %) 2,27 0,87 111.19 86.17 6.72 0,01 143 0,02 161dated Basis 813,258,885,026,93 449,877,745,825,42 180,77 144,17 0,00 15,86 2,19 4,72 14,75 14,7	18,842,456,597,600 1,348,144,465,532,21 502,588,125,185,51 83,747,510,223,24 2,204,097,897,182,44 2,19 0,88 127,56 90,56 6,45 0,01 0,98 0,04 784,180,683,013,46 440,198,296,487,48 178,14 143,14 144,14 144,14 145,01 15,51 16,50
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL IND ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Relation Farry TRANSACTIONS Ratio of Loans to Related Parties to Gross TLP Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOS LIQUIDITY Liquidity Coverage Ratio in Single Currency on Solo Basis 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 Solo Basis as prescribed under existing regulations. d. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio in Single Currency on Solo Rasis as prescribed under existing regulations. The Relation of Solome So	225,444,278,63465 21,894,147,702.81 0.00 555,383,524,772.96 116,243,191,885.68 P 980,148,590,054.99 DICATORS (in %) 2.17 0.85 112,74 87,82 6.88 0.01 1.47 0.02 3 793,434,023,635,38 441,210,604,192.60 179,83 143,04 0.00 15,88 2.25 4.48 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 16,004,006,806,561,35	195,014,340,895,57 18,709,562,388,43 18,709,562,388,43 18,1361,3685,38 18,1361,3062,79,37 848,796,509,996,90 2.11 0.78 129,63 92,22 6.60 0.01 1.00 0.04 763,038,917,458,38 441,693,467,658,78 172,75 141,84 0.00 15,52 2.17 4.45 13,60 1	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 Gross NPL Coverage Ratio Gross 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 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 Conso 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 Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio CAP Leverage Ratio on Consolidated Basis, as prescribed under existing regulations. a. Tier 1 Capital Ratio CAP 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 LLigt of Financial Allied Subsidiaries (excluding Subsidiary Int 1. BPI Capital Corporation 1. BPI Capital Exchange Copporation 1. BPI Capital Exchange Copporation 2. BPI Payments Moldings, Inc. 3. BPI Payments Moldings, Inc. 4. BPI Foreign Exchange Copporation 5. BPI Wealth Mongkong Limited 6. BPI Europe, PLC 6. BPI Payments Moldings, Inc. 6. BPI Europe, PLC 6. BPI Express, PLC 6. BPI Express Accurate Corporation 6. BPI	225,444,278,634,65 23,816,362,715,59 0,00 1,464,447,338,900,79 560,306,964,332,45 P 24,528,93,883,999,11 = LINDICATORS (in %) LINDICATORS (in %) 2,27 0,87 111.19 86.17 6.72 0,01 143 0,02 161dated Basis 813,258,885,026,93 449,877,745,825,42 180,77 144,17 0,00 15,86 2,19 4,72 14,75 14,7	0.00 1,348,144,465,532.21 502,568,125,185.51 83,747,510,223,24 2,204,097,897,182,44 2,19 0.80 127,56 90,56 6,45 0.01 0.98 0.04 784,180,683,013,46 440,198,296,487,48 440,198,296,487,48 178,14 143,15 0.00 15,51 2,12 2,4,67 14,24 14,24 14,24 15,01 351,291,630,555,38 3,181,751,692,585,18 11,04 diary.Insurance Companies ance Corporation
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL IND ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Relation Farry TRANSACTIONS Ratio of Loans to Related Parties to Gross TLP Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOS LIQUIDITY Liquidity Coverage Ratio in Single Currency on Solo Basis 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 Solo Basis as prescribed under existing regulations. d. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio in Single Currency on Solo Rasis as prescribed under existing regulations. The Relation of Solome So	225,444,278,63465 21,894,147,702.81 0.00 555,383,524,772.96 116,243,191,885.68 P 980,148,590,054.99 DICATORS (in %) 2.17 0.85 112,74 87,82 6.88 0.01 1.47 0.02 3 793,434,023,635,38 441,210,604,192.60 179,83 143,04 0.00 15,88 2.25 4.48 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 16,004,006,806,561,35	195,014,340,895,57 18,709,562,388,43 18,709,562,388,43 18,1361,3685,38 18,1361,3062,79,37 848,796,509,996,90 2.11 0.78 129,63 92,22 6.60 0.01 1.00 0.04 763,038,917,458,38 441,693,467,658,78 172,75 141,84 0.00 15,52 2.17 4.45 13,60 1	Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAI ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Gross 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 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 Liquilibrity Liquidity Coverage Ratio in Single Currency on Conso 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 Equity Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio " Leverage Ratio under existing regulations. a. Tier 1 Capital b. Exposure Measure c. Leverage Ratio (%) " Deferred Charges not yet Written Down Litt of Financial Illied Subsidiaries (excluding Subsidiary Int 1. BPI Capital Corporation 2. BPI Preventers Holdings, Inc. A. Savings Bank 3. BPI Psymenters Holdings, Inc. 4. BPI Psymenters Holdings, Inc. 5. BPI Psymenters Holdings, Inc. 6. BPI Levep. PLC 7. BPI Investmente Inc. 6. BPI Levep.	225,444,278,634,65 23,816,362,715,59 0,00 1,464,447,338,900,79 560,306,964,332,45 P 24,528,93,883,999,11 = LINDICATORS (in %) LINDICATORS (in %) 2,27 0,87 111.19 86.17 6.72 0,01 143 0,02 161dated Basis 813,258,885,026,93 449,877,745,825,42 180,77 144,17 0,00 15,86 2,19 4,72 14,75 14,7	18,842,456,597.76 0.00 1,348,144,465,532.21 502,568,125,185.15 83,747,510,223,24 2,204,097,897,182.44 2,19 0,80 127,56 90.56 6,45 0,01 0,98 0,04 784,180,683,013.46 440,198,296,487.48 144,14 143,15 12,12 4,67 14,24 14,24 14,24 14,24 15,01 351,291,630,555.38 3,181,751,692,585.18 11.04 diary.Insurance Companies ance Corporation
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL IND ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Relation Farry TRANSACTIONS Ratio of Loans to Related Parties to Gross TLP Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOS LIQUIDITY Liquidity Coverage Ratio in Single Currency on Solo Basis 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 Solo Basis as prescribed under existing regulations. d. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio in Single Currency on Solo Rasis as prescribed under existing regulations. The Relation of Solome So	225,444,278,63465 21,894,147,702.81 0.00 555,383,524,772.96 116,243,191,885.68 P 980,148,590,054.99 DICATORS (in %) 2.17 0.85 112,74 87,82 6.88 0.01 1.47 0.02 3 793,434,023,635,38 441,210,604,192.60 179,83 143,04 0.00 15,88 2.25 4.48 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 16,004,006,806,561,35	195,014,340,895,57 18,709,562,388,43 18,709,562,388,43 18,1361,3685,38 18,1361,3062,79,37 848,796,509,996,90 2.11 0.78 129,63 92,22 6.60 0.01 1.00 0.04 763,038,917,458,38 441,693,467,658,78 172,75 141,84 0.00 15,52 2.17 4.45 13,60 1	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 Gross NPL Coverage Ratio Gross 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 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 Conso 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 Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio CAP Leverage Ratio on Consolidated Basis, as prescribed under existing regulations. a. Tier 1 Capital Ratio CAP 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 LLigt of Financial Allied Subsidiaries (excluding Subsidiary Int 1. BPI Capital Corporation 1. BPI Capital Exchange Copporation 1. BPI Capital Exchange Copporation 2. BPI Payments Moldings, Inc. 3. BPI Payments Moldings, Inc. 4. BPI Foreign Exchange Copporation 5. BPI Wealth Mongkong Limited 6. BPI Europe, PLC 6. BPI Payments Moldings, Inc. 6. BPI Europe, PLC 6. BPI Express, PLC 6. BPI Express Accurate Corporation 6. BPI	225,444,278,634,65 23,816,362,715,59 0,00 1,464,447,338,900,79 560,306,964,332,45 P 24,528,93,883,999,11 = LINDICATORS (in %) LINDICATORS (in %) 2,27 0,87 111.19 86.17 6.72 0,01 143 0,02 161dated Basis 813,258,885,026,93 449,877,745,825,42 180,77 144,17 0,00 15,86 2,19 4,72 14,75 14,7	18,842,456,597.76 0.00 1,348,144,465,532.21 502,568,125,185.15 83,747,510,223,24 2,204,097,897,182.44 2,19 0,80 127,56 90.56 6,45 0,01 0,98 0,04 784,180,683,013.46 440,198,296,487.48 144,14 143,15 12,12 4,67 14,24 14,24 14,24 14,24 15,01 351,291,630,555.38 3,181,751,692,585.18 11.04 diary.Insurance Companies ance Corporation
Commitments Sport Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL IND ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Relative Party TRANSACTIONS Ratio of Loans to Related Parties to Gross TLP Ratio of Non-Performing Dosans to Related Parties to Total Loans to Related Parties to Total Loans to Total Loans to Ross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOS LIQUIDITY Liquidity Coverage Ratio in Single Currency on Solo Basis as prescribed under existing regulations. a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Ourthow c. Liquidity Coverage Ratio Mority Return on Equity Return on Equity Return on Equity Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Ter 1 Ratio 46 Ter 1 Capital Ratio CAPITAL ADEQUACY Common Equity Ter 1 Ratio 47 Ter 1 Capital Ratio CAPITAL ADEQUACY Common Equity Ter 1 Ratio 47 Ter 1 Capital Ratio CAPITAL ADEQUACY Common Equity Ter 1 Ratio 47 Ter 1 Capital Ratio CAPITAL ADEQUACY Common Equity Ter 1 Ratio 47 Ter 1 Capital b. Exposure Measure c. Leverage Ratio (N), 47 Deferred Charges not yet Written Down	225,444,278,634,65 21,894,147,702,81 0.00 555,383,524,772,96 116,243,191,885,68 P 980,148,590,054,99 DICATORS (in %) 2.17 0.85 112,74 87,82 6.88 0.01 1.47 0.02 8 793,434,023,635,38 441,210,604,192,60 179,83 143,04 141,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,14 14,19 343,058,784,521,53 3,206,306,806,561,35 10,70 0.00	195,014,340,895,57 18,709,562,388,43 18,709,562,388,43 18,193,302,79,37 848,796,509,996,90 2.111 0.78 129,63 129,63 129,63 441,693,467,658,78 172,75 141,84 0.00 15,52 2.17 4.45 13,60 13,60 14,36 324,681,928,706,93 3,102,408,686,830,33 10,477 0.000	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 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 Related Parties Ratio of Non-Performing DOSRI Loans to Total Loans to EL LQUIDITY Liquidity Coverage Ratio in Single Currency on Conso as 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 in Common Equity Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity inter 1 Ratio in Capital Ratio CAPITAL ADEQUACY Common Equity inter 1 Ratio in Capital Ratio CAPITAL ADEQUACY Common Equity Witten Down LEVERAGE Basel Ill Leverage Ratio on Consolidated Basis, as prescribed under existing regulations. a. Tier 1 Capital b. Exposure Measure c. Leverage Ratio (%) in Deferred Charges not yet Written Down Litus of Financial Allied Subsidiaries (excluding Subsidiary Int. 1. Bip Capital Corporation 3. Bip Weelin Honglong Limited 4. Bip Parients Hoddings, Limited 5. Bip Weelin Honglong Limited 6. Bip Heropie Exchange Co	225,444,278,634,65 23,816,362,715,59 0,00 1,464,447,338,900,79 560,306,964,332,45 P 24,52,893,883,999,11 LINDICATORS (in %) LINDICATORS (in %) 2,27 0,87 111.19 86.17 6.72 0,01 143 0,02 164464 Basis 813,258,885,026,93 449,877,745,825,42 180,77 144,17 0,00 15,86 2,19 4,72 14,75 15,55 370,193,820,589,96 3,291,329,616,027,44 17,555 370,193,820,589,96 3,291,329,616,027,49 11,25 0,00 11,145 GSubsi 18,147,555 11,255	18,842,456,597.76 0.00 1,348,144,465,532.21 502,588,125,185.51 83,747,510,223,24 2,204,097,897,182.44 2,19 0,80 127,56 90.56 6,45 0,01 0,98 0,04 784,180,683,013,46 440,198,296,487,48 143,15 0,00 15,15,15 16,17 16,17
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL IND ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Relation Florative States 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 Related Parties to Total Loans to Related Parties to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOS LOUIDITY Liquidity Coverage Ratio in Single Currency on Solo Basis 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 Memirum Liquidity Ratio in Equity Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tet I Ratio CAPITAL ADEQUACY Common Equity Tet I Ratio in Tet I Capital Ratio CAR LEVERAGE Basel Ill Leverage Ratio on Solo Basis, as prescribed under existing regulations. a. Tet I capital b. Exposure Measure c. Leverage Ratio (%) if	225,444,278,634,65 21,894,147,702.81 0.00 555,383,524,772.96 116,243,191,885.88 P 390,148,590,054.99 20CATORS (in %) 2.17 0.85 112,74 87,82 6.88 0.01 1.47 0.02 3 793,434,023,635.38 441,210,604,192.60 47,192.60 179,83 143,04 0.00 15,88 2.25 4.48 14,14 14,14 14,14 14,14 14,194 343,058,784,521.53 3,206,306,806,561.35 10,70 0.00	195,014,340,895,57 18,709,562,388,43 18,709,562,388,43 18,193,302,79,37 848,796,509,996,90 2.111 0.78 129,63 129,63 129,63 441,693,467,658,78 172,75 141,84 0.00 15,52 2.17 4.45 13,60 13,60 14,36 324,681,928,706,93 3,102,408,686,830,33 10,477 0.000	Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL ASSET QUALITY	225,444,278,634,65 23,816,362,715,59 0.00 1.464,447,338,900.79 560,306,964,332,45 17,695,492,394,44 2.452,893,883,999,11 ■ LINDICATORS (in %) LINDICATORS (in %) 2,27 0.87 111.19 86.17 6.72 0.01 14.3 0.02 Bilidated Basis 813,258,885,026,93 449,877,745,825,42 180,77 144.17 0.00 15,86 2.19 4.72 14.75 14.75 14.75 14.75 15.55 370,193,820,589,96 3,291,329,616,027,44 11.25 14.75 14.75 15.55 370,193,820,589,96 3,291,329,616,027,44 11.25 14.75 15.55 Burance Companies) 1. EPIMS Insura 2, FGU Insurance 2, FGU Insurance 3, Ayalta Planns, I	18,842,456,597.76 0.00 1,348,144,465,532.21 502,588,125,185.51 83,747,510,223,24 2,204,097,897,182.44 2,19 0,80 127,56 90.56 6,45 0,01 0,98 0,04 784,180,683,013,46 440,198,296,487,48 143,15 0,00 15,15,15 16,17 16,17

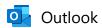
We hereby certify that all matters set forth in this Consolidated Balance Sheet are true and correct, to the best of our knowledge and belief.

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.

 Sgd. EMMANUEL JESUS G. OSALVO
 Sgd. ERIC ROBERTO M. LUCHANGCO
 Sgd. EMMANUEL JESUS G. OSALVO
 Sgd. ERIC ROBERTO M. LUCHANGCO

 Senior Vice President
 Senior Vice President
 Senior Vice President
 Senior Vice President

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



BANK OF THE PHILIPPINE ISLANDS_SEC FORM 17-C_21NOV2024

From Virgilda Marie S. Aquino <vmsaquino@bpi.com.ph>

on behalf of

BPI Corporate Secretary < corporate.secretary@bpi.com.ph>

Date Thu 11/21/2024 9:18 AM

To ICTD Submission <ictdsubmission@sec.gov.ph>

Cc Shiena Angela D. Aquino <sadaquino@bpi.com.ph>; Lean P. Batalla <lpbatalla@bpi.com.ph>; Virgilda Marie S. Aquino <vmsaquino@bpi.com.ph>

1 attachment (788 KB)

BANK OF THE PHILIPPINE ISLANDS_SEC FORM 17-C_21NOV2024.pdf;

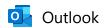
Good day,

Please see attached SEC Form 17-C re: BPI Solo & Consolidated Balance Sheet as of 30 September 2024. Kindly acknowledge receipt of this email once received. Thank you.

BPI Office of the Corporate Secretary

Virgilda Marie S. Aquino (Gil) Tel. No. 8663-6521

email add: corporate.secretary@bpi.com.ph



Fw: BANK OF THE PHILIPPINE ISLANDS_SEC FORM 17-C_21NOV2024

From Virgilda Marie S. Aquino <vmsaquino@bpi.com.ph>
Date Thu 11/28/2024 11:06 AM

To Lean P. Batalla < lpbatalla@bpi.com.ph>

For your reference po.

Thank you.

Best Regards,

Virgilda Marie S. Aquino (Gil)



Office of the Corporate Secretary 28/F Ayala Triangle Gardens Tower 2, Paseo De Roxas Cor. Makati Ave., Bel-Air, Makati City Tel No. 8663-6521

From: ICTD Submission <ictdsubmission+canned.response@sec.gov.ph>

Sent: Thursday, November 21, 2024 9:19 AM

To: Virgilda Marie S. Aquino <vmsaquino@bpi.com.ph>

Subject: Re: BANK OF THE PHILIPPINE ISLANDS_SEC FORM 17-C_21NOV2024

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Your submission is subject for Verification and Review of the Quality of the Attached Document only for Secondary Reports. The Official Copy of the submitted document/report with Barcode Page (Confirmation Receipt) will be made available after 7 working days via order through the SEC Express at https://secexpress.ph/. For further clarifications, please call (02) 8737-8888.

COMPANIES ------- NOTICE TO

Please be informed of the reports that shall be filed only through ictdsubmission@sec.gov.ph.

Pursuant to SEC MC Circular No. 3 s 2021, scanned copies of the printed reports with wet signature and proper notarization shall be filed in PORTABLE DOCUMENT FORMAT (pdf) through email at ictdsubmission@sec.gov.ph such as the following SECONDARY REPORTS:

- 1. 17-A 6. ICA-QR 11. IHAR 16. 39-AR 21. Monthly Reports
- 2. 17-C 7. 23-A 12. AMLA-CF 17. 36-AR 22. Quarterly Reports
- 3. 17-L 8. 23-B 13. NPM 18. PNFS 23. Letters
- 4. 17-Q 9. GIS-G 14. NPAM 19. MCG 24. OPC (Alternate Nominee)
- 5. ICASR 10. 52-AR 15.BP-FCLC 20.S10/SEC-NTCE-EXEMPT

Further, effective 01 July 2023, the following reports shall be submitted through https://efast.sec.gov.ph/user/login.

- 1. FORM MC 18 7. Completion Report
- 2. FORM 1 MC 19 8. Certificate-SEC Form MCG- 2009
- 3. FORM 2- MC 19 9. Certificate-SEC Form MCG- 2002, 2020 ETC.
- 4. ACGR 10. Certification of Attendance in Corporate Governance
- 5. I-ACGR 11. Secretary's Certificate Meeting of Board Directors (Appointment)
 - 6. MRPT

Please be informed that the submission of the abovementioned eleven (11) reports through the ictdsubmission@sec.gov.ph shall no longer be accepted. For further information, please access this link Notice for guidance on the filing of reports:

Likewise, the following reports shall be filed through the Electronic Filing and Submission Tool (eFAST) at https://efast.sec.gov.ph/user/login:

- 1. AFS 7. IHFS 13. SSF
- 2. GIS 8. LCFS 14. AFS with Affidavit of No Operation
- 3. BDFS 9. LCIF 15. AFS with NSPO Form 1,2, and 3
- 4. FCFS 10. OPC_AO 16. AFS with NSPO Form 1,2,3 and 4,5,6
- 5. FCIF 11. PHFS 17. FS Parent
- 6. GFFS 12. SFFS 18. FS Consolidated

For the submission and processing of compliance in the filing of Memorandum Circular No. 28 Series of 2020, please visit this link – https://apps010.sec.gov.ph/

For your information and guidance.

Thank you.

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