Property&Infrastructure

New DMCI condos to have built-in commercial-grade internet service

RESIDENTS of new DMCI Homes condominiums will now have access to a dedicated commercial-grade fiber internet, the property company said.

In a statement, DMCI Homes said homeowners will be able to connect to the community internet service in their units and common areas, similar to the service provided by premium hotels for their guests.

Even with this service, residents can still subscribe to their preferred internet service provider.

"Internet access has become vital for everyday activities because of the pandemic that's why we want to ensure our residents are always connected wherever they are in the property," DMCI Homes Project Development Vice-President Dennis O. Yap said in a statement.

Residents of Prisma Residences will be the first to enjoy the dedicated commercialgrade fiber internet access.

Prisma Residences is a threetower development along Pasig Boulevard corner C.P. Garcia Avenue (C5 Road) in Pasig City.

"This service will now be a fixture in our upcoming readyfor-occupancy projects and our future developments to give residents a reliable internet connection on top of their personal subscriptions from their service provider of choice," Mr. Yap said.

THE Araneta Group is planning to launch the Gateway Mall expansion in December, and the ibis Styles Hotel by early 2023.

In a statement, the Araneta Group said the P5-billion Gateway Mall 2 will have 190,000 square meters (sq.m.) over eleven levels offering new choices for shopping, dining, entertainment, and leisure.

"Gateway Mall 2 promises to be like no other mall in the world. This is the latest in our ongoing efforts to keep providing more memorable firsts in the City of Firsts," Lorna Fabian, vice-president for leasing of the Araneta Group, said.

Gateway Mall 2 will have over 500 retail outlets, 100 dining options, a 500-seat church on the roof deck, a 3,700 sq.m. supermarket, and a 700 sq.m. Atrium.



Gateway Mall 2 to open by yearend

The public will also be able to access the Smart Araneta Coliseum through doorways located inside Gateway Mall 2.

Adjacent to Gateway Mall 2, the ibis Styles Hotel is scheduled to open by early 2023.

The P2-billion hotel is the first under the ibis Styles brand in the Philippines. It will be operated by the international hospitality brand AccorHotels, the same company that manages Novotel Manila Araneta City.

The hotel will have 300 guest rooms and six function rooms for meetings and conferences, as well as roof deck with an overhanging swimming pool and a bar.

Gateway Mall 2 and ibis Styles Hotel will complete the 400,000 sq.m. mixed-use Gateway Square superblock, which includes the Gateway Mall, Gateway Office, Gateway Tower, Novotel Manila, the Smart Araneta Coliseum, and the Parking Garage South Building.

The superblock will have a total of 18 cinemas with VIP lounges, and over 3,000 parking spaces.

"These new properties revitalize the integrated Gateway Square - a development that offers opportunities for an experience where you can personalize yourself in a thoroughly modern and contemporary environment," Ms. Fabian said.

What's in store for the property market amid multiple headwinds

By David Leechiu

WE CONTINUE to experience challenging times, with a multitude of headwinds facing the world today.

Impacting the local markets and creating fear and uncertainty are: the current worldwide resurgence in coronavirus disease 2019 (COVID-19) cases due to the Omicron variant BA.5, the spread of the monkeypox virus, the global currency and debt crisis, the Chinese real estate mortgage boycott, supply chain problems, logistics difficulties and increasing costs of shipping, global inflation and increasing interest rates, and the food and security issues arising from the Ukraine-Russia war.

And yet, we believe that the Philippine economy might be well cushioned from all these negative global headwinds because of several factors in the country's favor.

REMITTANCES

Overseas Filipino Remittances remain steady, and in fact, are increasing. Remittances have historically increased during times of crisis. With the renewed demand for Philippine nurses and oilfield workers, we see sustained remittances. Overseas Filipinos' remittances grew for the second month in a row in April 2022, up by 3.8% to reach \$2.67 billion and will likely by year-end 2022 be higher than 2021's figure. This steady source of dollar earnings will continue to support Filipino families.

OUTSOURCING

Outsourcing services, which include the business process outsourcing (BPO) industry, have seen higher demand as a result of rising inflation and cost pressures in Western countries. There has been continued growth in the Information Technology and Business Process

Management (IT-BPM) sector, especially in the countryside.

The IT-BPM sector is the country's largest employer, accounting for 1.4 million iobs. The IT & Business Process Association of the Philippines said 120,000 jobs were created in the IT-BPM sector in 2021 alone. This is the second highest annual number of jobs created since the inception of the BPO industry in the country.

INFRASTRUCTURE

Ongoing projects under the Build, Build, Build program will not be suspended, and thus government spending will proceed, President Ferdinand R. Marcos, Jr. said during his State of the Nation Address (SONA). The continuity of the infrastructure program will boost employment, while improved connectivity will boost productivity.

In Metro Manila alone, there will be 126.1 kilometers of roads, bridges, and

railways to be completed from 2023 onwards. These developments will drive logistics and development growth throughout the Philippines while increasing property values and improving local government income

TOURISM

Tourism will likely be the largest industry of the Philippines in 10 years, or by 2032. The opening of seven new airport projects at the end of 2021 added 16.7 million in annual passenger capacity. With projects in the pipeline, annual passenger capacity is expected to surge to 386 million passengers from the current 55 million.

Mr. Marcos' statement that tourism continues to offer an abundance of opportunities has also boosted the confidence of industry investors and operators alike.

The Philippines is likely to benefit from tourism, given the current trend of

foreign travelers seeking cheaper destinations amid rising global inflation.

NO LOCKDOWNS

Mr. Marcos' declaration that the government would no longer impose lockdowns, which the economy could ill afford, is expected to have the widest impact.

Overall mall foot traffic is currently at 75% of pre-pandemic levels, while weekend mall traffic is now at 100%. The President's assurance of no lockdowns, alongside the return of employees to offices, will likely bring back food and retail sales to pre-COVID levels.

POPULARITY

The President's unrivalled popularity gives him the political capital to push forward government projects. The stable transition from the Duterte administration to the Marcos government and the business-like approach of the latter bode well for the

business community and the economy in general. The relatively stable and guiet political environment puts the Philippines in a better position to face the global economic uncertainties, and to encourage continued dollar inflows and improved consumption.

IMPACT ON REAL ESTATE

The office sector's growth momentum is likely to speed up in the second half of the year with the implementation of the no-lockdown directive and a resolution to the work-from-home arrangements with the Philippine Economic Zone Authority.

David Leechiu is the chief executive officer of Leechiu Property Consultants.

FULL STORY



ROBINSONSBANK ommercial Par

17th Floor Galleria Co	rporate Center, EDSA	corner Ortigas Avenue, (Quezon City
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A Commercial Bank			17th Floor Galleria Corporate Center, EDSA corner Ortigas Avenue, Quezon City			
BALANCE SHEET (Head Office and Branches) As of June 30, 2022			CONSOLIDATED BALANCE SHEET (Banks and Financial Subsidiaries) As of June 30, 2022			
ASSETS	AMOUN	т	ASSETS	A1	MOUNT	
ASSETS		PREVIOUS QUARTER	A55E15			
	CORRENT QUARTER	PREVIOUS QUARTER		CURRENT QUARTER	PREVIOUS QUARTER	BOARD OF DIRECTORS
ash and Cash Items Jue from Bangko Sentral ng Pilipinas	P 3,037,997,872.04 18,994,096,320.82	2,559,769,032.09 16,800,109,743.24	Cash and Cash Items Due from Bangko Sentral ng Pilipinas	P 3,122,265,750.27 19,930,943,178.27	2,642,198,748.29 17,205,908,757.26	LANCE Y. GOKONGWEI Chairman of the Board
ue from Other Banks	1,825,764,025.02	4,736,182,145.96	Due from Other Banks	1,866,600,739.91	4,773,088,009.96	
inancial Assets at Fair Value through Profit or Loss	1,132,752.73	101,635,486.07	Financial Assets at Fair Value through Profit or Loss	1,132,752.73	101,635,486.07	FREDERICK D. GO Vice-Chairman
vailable-for-Sale Financial Assets - Net Ield-to-Maturity (HTM) Financial Assets - Net	5,803,714,582.85 33,141,283,506.63	26,991,138,428.33 8,053,245,194.07	Available-for-Sale Financial Assets - Net Held-to-Maturity (HTM) Financial Assets - Net	5,773,514,582.85 33,161,281,607.03	26,960,938,428.33 8.073.243.294.47	
oans and Receivables - Net	100,619,884,945.22	96,071,491,145.20	Loans and Receivables - Net	103,091,062,109.46	98,323,923,989.44	ROBINA Y. GOKONGWEI-PE Director
Loans and Receivables - Others Loans and Receivables Arising from RA/CA/PR/SLB	98,056,714,400.17 3,033,350,696.00	94,119,534,752.93 2,259,552,737.00	Loans and Receivables - Others	100,407,291,874.97	96,232,340,154.42	Director
General Loan Loss Provision	470,180,150.95	307,596,344.73	Loans and Receivables Arising from RA/CA/PR/SLB	3,166,059,788.00	2,411,221,345.00	PATRICK HENRY C. GO
ther Financial Assets	1,485,075,903.53	1,379,832,301.62	General Loan Loss Provision Other Financial Assets	482,289,553.51 1,509,842,814.55	319,637,509.98 1,418,699,357,59	Director
quity Investment in Subsidiaries, Associates and Joint Ventures - Net ank Premises, Furniture, Fixture and Equipment - Net	1,435,518,874.70 1,510,546,462.13	1,435,294,512.40 1,535,167,188.92	Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	164,853,242.95	164,784,891.77	ELFREN ANTONIO S. SARTE
eal and Other Properties Acquired - Net	802,066,413.54	708,850,469.09	Bank Premises, Furniture, Fixture and Equipment - Net Real and Other Properties Acquired - Net	1,623,192,033.12 895,409,117.99	1,657,476,059.99 802,458,340.29	Director
ther Assets - Net DTAL ASSETS	P 3,699,187,123.51 172,356,268,782.72	3,529,505,895.02 163,902,221,542.01	Other Assets - Net	4,771,377,499.72	4,582,148,781.73	OMAR BYRON T. MIER
			TOTAL ASSETS	P 175,911,475,428.85	166,706,504,145.20	Director
						CATALINO S. ABACAN
LIABILITIES			LIABILITIES			Independent Director
LIABILIIIES			LIABILITIES			DAVID C. MERCADO
						Independent Director
inancial Liabilities at Fair Value through Profit or Loss	P 0.00	52,293.62	Financial Liabilities at Fair Value through Profit or Loss	P 0.00	52,293.62	TEODORO M. PANGANIBAN
eposit Liabilities	135,816,251,319.24	135,963,591,288.01	Deposit Liabilities	138,970,614,618.32	138,411,413,691.19	Independent Director
ills Payable - Others a) BSP (Rediscounting and Other Advances)	10,500,000,000.00	5,000,000,000.00 0.00	Bills Payable - Others	10,500,000,000.00	5,000,000,000.00	
a) BSP (Rediscounting and Other Advances) b) Interbank Loans Payable	0.00	0.00	a) BSP (Rediscounting and Other Advances) b) Interbank Loans Payable	0.00	0.00	HERMOGENES S. ROXAS Independent Director
c) Other Deposit Substitutes	0.00	0.00	c) Other Deposit Substitutes	0.00	0.00	
d) Others edeemable Preferred Shares	10,500,000,000.00 0.00	5,000,000,000.00 0.00	d) Others	10,500,000,000.00	5,000,000,000.00	ERNESTO C. SANTIAGO Independent Director
ther Financial Liabilities	2,401,866,471.09	2,463,976,088.75	Redeemable Preferred Shares	500,000.00	500,000.00	independent birector
ther Liabilities	3,972,853,342.76	3,735,531,161.46	Other Financial Liabilities	2,406,100,745.76	2,467,587,998.57	
OTAL LIABILITIES	P 152,690,971,133.09	147,163,150,831.84	Other Liabilities	4,400,008,242.17	4,135,536,090.96	SENIOR OFFICERS:
	102,000,011,100,00	141,100,100,001.04	TOTAL LIABILITIES	P 156,277,223,606.25	150,015,090,074.34	
			STOCKHOLDERS' EQUITY			ELFREN ANTONIO S. SARTE President & CEO
STOCKHOLDERS' EQUITY						
apital Stock	15,000,000,000.00	15,000,000,000.00	Capital Stock	15,000,000,000.00	15,000,000,000.00	ERIC B. SANTOS EVP, Consumer Banking Segment Head
ther Capital Accounts	519,755,688.52	-2,406,471,248.22	Other Capital Accounts	519,755,688.52	-2,406,471,248.22	Evi , consumer buiking beginerik ried
tetained Earnings	4,145,541,961.11	4,145,541,958.39	Retained Earnings TOTAL STOCKHOLDERS' EQUITY	P 4,114,496,134.08 19,634,251,822.60	4,097,885,319.08 16,691,414,070.86	MA. REGINA N. LUMAIN
OTAL STOCKHOLDERS' EQUITY OTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 19,665,297,649.63 P 172,356,268,782.72	16,739,070,710.17 163,902,221,542.01	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 175,911,475,428.85	166,706,504,145.20	EVP, Treasurer
						ANDRO M. YEE EVP & CFO
CONTINGENT ACCOUNTS			CONTINGENT ACCOUNTS			
						SALVADOR D. PAPS
the second s	D 4 040 007 075 04	4 050 045 000 00	Oursestern lawsed	D 4 040 207 675 64	4 050 045 200 00	EVP, Retail Banking Segment Head
iuarantees Issued	P 1,840,307,675.64	1,850,815,392.00	Guarantees Issued	P 1,840,307,675.64	1,850,815,392.00	EVP, Retail Banking Segment Head
uarantees Issued inancial Standby Letters of Credit ommercial Letters of Credit	362,259,833.01	353,304,102.82	Financial Standby Letters of Credit	362,259,833.01	353,304,102.82	EVP, Retail Banking Segment Head EXEQUIEL T. TUA SVP & COO
inancial Standby Letters of Credit ommercial Letters of Credit ommitments	362,259,833.01 151,272,455.03 4,285,801,329.56	353,304,102.82 114,337,086.99 7,859,653,468.58		1,010,001,010,01		EXEQUIEL T. TUA SVP & COO
inancial Standby Letters of Credit ommercial Letters of Credit ommitments pol Foreign Exchange Contracts	362,259,833.01 151,272,455.03 4,285,801,329.56 14,854,569,801.93	353,304,102.82 114,337,086.99 7,859,653,468.58 8,711,077,710.30	Financial Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts	362,259,833.01 151,272,455.03 4,285,801,329.56 14,854,569,801.93	353,304,102.82 114,337,086.99 7,859,653,468.58 8,711,077,710.30	EXEQUIEL T. TUA
inancial Standby Letters of Credit ommercial Letters of Credit ommitments pof Foreign Exchange Contracts rust Department Accounts	362,259,833.01 151,272,455.03 4,285,801,329,56 14,854,569,801.93 32,002,860,481,58	353,304,102.82 114,337,086.99 7,859,653,468.58 8,711,077,710.30 35,630,663,021.00	Financial Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts	362,259,833.01 151,272,455.03 4,285,801,329.56 14,854,569,801.93 32,002,860,481.58	353,304,102.82 114,337,086.99 7,859,653,468.58 8,711,077,710.30 35,630,663,021.00	EXEQUIEL T. TUA SVP & COO MA. ELLEN A. VICTOR
nancial Standby Letters of Credit ommercial Letters of Credit ommitments pol Foreign Exchange Contracts	362,259,833.01 151,272,455,03 4,285,801,329.56 14,854,569,801,93 32,002,860,481,58 21,940,284,743.27 10,062,575,738.31	353,304,102.82 114,337,086.99 7,859,653,468.58 8,711,077,710.30 35,630,663,021.00 24,515,006,637,67 11,115,656,383.33	Financial Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts a) Trust and Other Fiduciary Accounts	362,259,833.01 151,272,455.03 4,285,801,329.56 14,854,569,801.93 32,002,880,481.58 21,940,284,743.27	353,304,102.82 114,337,086.99 7,859,653,468.58 8,711,077,710.30 35,630,663,021.00 24,515,006,637.67	EXEQUIEL T. TUA SVP & COO MA. ELLEN A. VICTOR SVP, Corporate & Commercial Banking Segment Head
nancial Standby Letters of Credit ommercial Letters of Credit ommitments out Foreign Exchange Contracts ust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts rivatives	362,259,833.01 151,272,455.03 4,265,801,329,56 14,854,569,801.93 32,002,860,481.58 21,940,284,743.27 10,062,575,738.31 271,562,245.58	353,304,102.82 114,337,086.99 7,859,653,468.58 8,711,077,710.30 35,630,663,021.00 24,515,006,637.67 11,115,656,383.33 973,725,753.21	Financial Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts	362,259,833.01 151,272,455.03 4,285,801,329.56 14,854,569,801,93 32,002,860,481.58 21,940,284,743.27 10,062,575,738.31	353,304,102.82 114,337,086.99 7,859,653,468,58 8,711,077,710.30 35,630,663,021.00 24,515,006,637.67 11,156,656,383.33	EXEQUIEL T. TUA SVP & COO MA. ELLEN A. VICTOR SVP, Corporate & Commercial
nancial Standby Letters of Credit mmercial Letters of Credit mmiltensts tot Foreign Exchange Contracts ust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts arrivatives her Contingent Accounts	362,259,833.01 151,272,455.03 4,285,801,329.56 14,854,569,801.93 32,002,860,481.58 21,940,284,743.27 10,062,575,738.31 271,562,245,58 1,783,265,286.13	353,304,102.82 114,337,086.99 7,859,653,468.58 8,711,077,710.30 35,630,663,021.00 24,515,006,637,67 11,115,656,383.33	Financial Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts Derivatives Other Contingent Accounts	. 362,259,833.01 151,272,455.03 4,285,801,329.56 14,854,569,801.93 32,002,880,481.58 21,940,284,743.27 10,082,575,738.31 271,562,245.58 1,783,601,908.41	353,304,102.82 114,337,086.99 7,859,653,468.58 8,711,077,710.30 35,630,663,021.00 24,515,006,637.67 11,115,656,383.33 973,725,753.21 3,115,633,806.09	EXEQUIEL T. TUA SVP & COO MA. ELLEN A. VICTOR SVP, Corporate & Commercial Banking Segment Head ATTY. ROEL S. COSTUNA
nancial Standby Letters of Credit mmercial Letters of Credit mmiltensts tot Foreign Exchange Contracts ust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts arrivatives her Contingent Accounts	362,259,833.01 151,272,455.03 4,265,801,329,56 14,854,569,801.93 32,002,860,481.58 21,940,284,743.27 10,062,575,738.31 271,562,245.58	353,304,102.82 114,337,086.99 7,859,653,488,58 8,711,077,710.30 35,630,683,021,00 24,515,006,637,67 11,115,656,333.33 973,725,753.21 3,115,578,525,00	Financial Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts Derivatives		353,304,102.82 114,337,086.99 7,859,653,468.58 8,711,077,710.30 35,630,663,021.00 24,515,006,637.67 11,115,656,383.33 973,725,753.21	EXEQUIEL T. TUA SVP & COO MA. ELLEN A. VICTOR SVP, Corporate & Commercial Banking Segment Head ATTY. ROEL S. COSTUNA
nancial Standby Letters of Credit ommercial Letters of Credit ommitments bot Foreign Exchange Contracts ust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts erivatives ther Contingent Accounts	362,259,833.01 151,272,455.03 4,285,801,329.56 14,854,569,801.93 32,002,860,481.58 21,940,284,743.27 10,062,575,738.31 271,562,245,58 1,783,265,286.13	353,304,102.82 114,337,086.99 7,859,653,488,58 8,711,077,710.30 35,630,683,021,00 24,515,006,637,67 11,115,656,333.33 973,725,753.21 3,115,578,525,00	Financial Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts Derivatives Other Contingent Accounts	. 362,259,833.01 151,272,455.03 4,285,801,329.56 14,854,569,801.93 32,002,880,481.58 21,940,284,743.27 10,082,575,738.31 271,562,245.58 1,783,601,908.41	353,304,102.82 114,337,086.99 7,859,653,468.58 8,711,077,710.30 35,630,663,021.00 24,515,006,637.67 11,115,656,383.33 973,725,753.21 3,115,633,806.09	EXEQUIEL T. TUA SVP & COO MA. ELLEN A. VICTOR SVP, Corporate & Commercial Banking Segment Head ATTY. ROEL S. COSTUNA
nancial Standby Letters of Credit ommercial Letters of Credit ommitments sol Foreign Exchange Contracts ust Department Accounts b) Agency Accounts b) Agency Accounts arivalives BTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION ross total Ioan portfolio (TLP)	362,259,833.01 151,272,455.03 4,228,5801,329.56 14,854,569,801.93 32,002,800,481.58 21,940,224,743.27 10,062,575,738.31 271,562,245.58 1,763,265,286.13 P 55,581,899,108.45	353,304,102.82 114,337,086.99 7,859,653,488,58 8,711,077,710.30 35,630,663,021.00 24,515,006,637,67 11,115,676,383,33 973,725,753,21 3,115,5775,255,00 58,609,155,0659,99 98,209,625,671.07	Financial Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts Derivatives Other Contingent Accounts TOTAL CONTINGENT ACCOUNTS	. 362,259,833.01 151,272,455.03 4,285,801,329.56 14,854,569,801.93 32,002,880,481.58 21,940,284,743.27 10,082,575,738.31 271,562,245.58 1,783,601,908.41	353,304,102.82 114,337,086.99 7,859,653,468.58 8,711,077,710.30 35,630,663,021.00 24,515,006,637.67 11,115,656,383.33 973,725,753.21 3,115,633,806.09	EXEQUIEL T. TUA SVP & COO MA. ELLEN A. VICTOR SVP, Corporate & Commercial Banking Segment Head ATTY. ROEL S. COSTUNA
nancial Standby Letters of Credit mmercial Letters of Credit mmintments soft Foreign Exchange Contracts ust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts strivatives her Contingent Accounts DTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION ross total loan portfolio (TLP) pecific allowance for credit losses on the TLP	362,259,833.01 151,272,455,03 4,285,801,329,56 14,854,569,801,93 32,002,860,481,58 21,940,284,743.27 10,062,575,738.31 271,562,245,58 1,783,265,286,13 P 55,561,899,108,45	353,304,102.82 114,337,086.99 7,859,653,488,58 8,711,077,710.30 35,630,663,021.00 24,515,006,637,67 11,115,676,383,33 973,725,753,21 3,115,5775,255,00 58,609,155,0659,99 98,209,625,671.07	Financial Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts Derivatives Other Contingent Accounts TOTAL CONTINGENT ACCOUNTS	. 362,259,833.01 151,272,455.03 4,285,801,329.56 14,854,569,801.93 32,002,880,481.58 21,940,284,743.27 10,082,575,738.31 271,562,245.58 1,783,601,908.41	353,304,102.82 114,337,086.99 7,859,653,468.58 8,711,077,710.30 35,630,663,021.00 24,515,006,637.67 11,115,656,383.33 973,725,753.21 3,115,633,806.09	EXEQUIEL T. TUA SVP & COO MA. ELLEN A. VICTOR SVP, Corporate & Commercial Banking Segment Head ATTY. ROEL S. COSTUNA
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nancial Standby Letters of Credit pmmerical Letters of Credit pmmitments ot Foreign Exchange Contracts ust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts trivatives her Contingent Accounts DTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION ross total Ioan portfolio (TLP) pecific allowance for credit Iosses on the TLP on-Performing Loans (IVPLs) a. Gross NPLs	P 102,866,005,509,53 1,775,540,4136 102,866,005,509,53 1,775,540,4136 1,775,540,4136 3,568,287,350,16 3,47%	353,304,102.82 114,337,086.99 7,859,653,488,58 8,711,077,710.30 35,630,663,021.00 24,515,006,637,67 11,115,656,383,33 973,725,753.21 3,115,758,252.09 58,609,155,059,99 98,209,625,671,07 1,830,538,181,14 3,345,653,458,65 3,41%	Financial Standby Letters of Credit Commercial Letters of Credit Committents Spot Foreign Exchange Contracts Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts Derivatives Other Contingent Accounts TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies) a. Legazpi Savings Bank	. 362,259,833.01 151,272,455.03 4,285,801,329.56 14,854,569,801.93 32,002,880,481.58 21,940,284,743.27 10,082,575,738.31 271,562,245.58 1,783,601,908.41	353,304,102.82 114,337,086.99 7,859,653,468.58 8,711,077,710.30 35,630,663,021.00 24,515,006,637.67 11,115,656,383.33 973,725,753.21 3,115,633,806.09	EXEQUIEL T. TUA SVP & COO MA. ELLEN A. VICTOR SVP, Corporate & Commercial Banking Segment Head ATTY. ROEL S. COSTUNA
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nancial Standby Letters of Credit primerical Letters of Credit primitments bot Foreign Exchange Contracts ust Department Accounts b) Agency Accounts counts b) Agency Accounts counts b) Agency Accounts counts b) Agency Accounts cou	362,259,833.01 151,272,455.03 4,285,801,329.56 14,854,569,801.93 32,002,800,481.58 21,940,284,743.27 10,062,575,738.31 271,562,245.58 1,763,265,286.13 P 55,551,899,108.45 P 102,866,005,509.53 1,775,940,413.36 3,568,287,350.16 3,47% 2,236,932,503.54 2,17%	353,304,102.82 114,337,086.99 7,859,653,488,58 8,711,077,710.30 35,630,663,021.00 24,515,006,637,67 11,115,656,333.33 97,725,753,21 3,115,578,525.09 58,609,155,059,99 98,209,625,671.07 1,830,538,181.14 3,345,653,458,65 3,41% 2,192,428,473,21 2,23%	Financial Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts Derivatives Other Contingent Accounts TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies) a. Legazpi Savings Bank 2. List of Subsidiary Insurance Companies	P	353,304,102.82 114,337,086.99 7,859,653,468.58 8,711,077,710.30 35,630,663,021.00 24,515,006,637.67 11,115,656,383.33 973,725,753.21 3,115,633,806.09	EXEQUIEL T. TUA SVP & COO MA. ELLEN A. VICTOR SVP, Corporate & Commercial Banking Segment Head ATTY. ROEL S. COSTUNA
nancial Standby Letters of Credit smmercial Letters of Credit smmitments bot Foreign Exchange Contracts ust Department Accounts b) Agency Accounts arivatives her Contingent Accounts DIDITIONAL INFORMATION ross total loan portfolio (TLP) pecific allowance for credit losses on the TLP on-Performing Loans (NPLs) a. Gross NPLs b Ratio of gross NPLs to gross TLP c. Net NPLs d Ratio of Net NPLs to gross TLP e. Ratio of total allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses to gross NPLs (%)	362,259,833.01 151,272,455.03 4,228,501,329.56 14,854,569,801.93 32,002,800,481.58 22,040,284,743.27 10,062,575,738.31 21,940,284,743.27 10,062,575,738.31 21,562,245,58 1,763,265,286,13 9 55,551,899,108,45 9 9 102,866,005,509,53 1,775,940,413.36 3,568,287,350.16 3,578,3776,3776,3776,3776,3776,3776,3776,37	353,304,102.82 114,337,086.99 7,859,653,488,58 8,711,077,710.30 35,630,663,021,00 24,515,006,637,67 11,115,656,333.33 37,725,753,21 3,115,578,525.09 58,609,155,059,99 98,209,625,671.07 1,830,538,181.14 3,345,653,458.65 3,41% 2,192,428,473,21 2,23% 63,91% 54,71%	Financial Standby Letters of Credit Commercial Letters of Credit Committents Spot Foreign Exchange Contracts Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts Derivatives Other Contingent Accounts TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies) a. Legazpi Savings Bank	P	353,304,102.82 114,337,086.99 7,859,653,468.58 8,711,077,710.30 35,630,663,021.00 24,515,006,637.67 11,115,656,383.33 973,725,753.21 3,115,633,806.09	EXEQUIEL T. TUA SVP & COO MA. ELLEN A. VICTOR SVP, Corporate & Commercial Banking Segment Head ATTY. ROEL S. COSTUNA
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nancial Standby Letters of Credit sommercial Letters of Credit somtiments sot Foreign Exchange Contracts ust Department Accounts b) Agency Accounts b) Agency Accounts ther Contingent Accounts DTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION ross total loan portfolio (TLP) pecific allowance for credit losses on the TLP on-Performing Loans (NPLs) a. Gross NPLs b Ratio of gross NPLs to gross TLP c. Net NPLs d Ratio of Net NPLs to gross TLP c. Ratio of Net NPLs to gross TLP e. Ratio of total allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of specific allowance for credit losses of allowance for credit losses 1/ OSRI Loans and receivables, gross of allowance for credit losses 1/	362,259,833.01 151,272,455.03 4,225,801,329.56 14,854,569,801.93 32,002,860,481.58 21,940,284,743.27 10,062,575,738.31 271,562,245.58 1,783,265,286.13 P 56,551,899,108.45 P 102,866,005,509.53 1,775,940,413.36 3,568,287,350.16 3,47% 2,236,932,503.54 2,17% 62,95% 49,77% 13,161,134,000.00 5,133,244,345.86	353,304,102.82 114,337,086.99 7.859,653,486.56 8,711,077,710.30 35,630,663,21,00 24,515,006,637,67 11,115,656,333.33 977,725,753.21 3,115,578,525.09 59,609,155,059,99 98,209,625,671,07 1,830,538,181.14 3,345,653,34,18 2,192,428,473,21 2,23% 63,91% 54,71% 13,161,134,00,00 5,239,419,490,29	Financial Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts Derivatives Other Contingent Accounts TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies) a. Legazpi Savings Bank 2. List of Subsidiary Insurance Companies	P	353,304,102.82 114,337,086.99 7,859,653,468.58 8,711,077,710.30 35,630,663,021.00 24,515,006,637.67 11,115,656,383.33 973,725,753.21 3,115,633,806.09	EXEQUIEL T. TUA SVP & COO MA. ELLEN A. VICTOR SVP, Corporate & Commercial Banking Segment Head ATTY. ROEL S. COSTUNA
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nancial Standby Letters of Credit sommercial Letters of Credit sommimments tot Foreign Exchange Contracts ust Department Accounts b) Agency Accounts b) Agency Accounts contingent Accounts TAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION ross total loan portfolio (TLP) peedific allowance for credit losses on the TLP on-Performing Loans (NPLs) a. Gross NPLs b Ratio of gross NPLs to gross TLP c. Net NPLs d Ratio of total allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses to gross NPLs (%) f. Ratio of total allowance for credit losses to gross NPLs (%) f. Ratio of total allowance for credit losses to gross NPLs (%) f. Ratio of total allowance for credit losses to gross NPLs (%) f. Ratio of total allowance for credit losses to gross NPLs (%) f. Ratio of total allowance for credit losses on the gross TLP to gross NPLs (%) assified Loans and Other Risk Assets, gross of allowance of credit losses 1/ OSRI Loans and receivables, gross of allowance for credit losses, to gross TLP tors non-performing DOSRI Loans and receivables to TLP to of DOSRI Loans and receivables, dross of allowance for credit losses, to gross TLP tors non-performing DOSRI Loans and receivables to TLP	362,259,833.01 151,272,455.03 4,285,801,329.56 14,854,569,801.93 32,002,800,481.58 21,940,284,743.27 10,062,575,738.31 271,562,245.58 1,763,265,286.13 P 102,866,005,509.53 1,775,940,413.36 3,568,287,350.16 3,47% 2,236,932,500.54 2,17% 62,95% 49,77% 13,161,134,000.00 5,133,244,345.86 4,99%	353,304,102.82 114,337,086.99 7,859,653,488,58 8,711,077,710.30 35,630,663,021,00 24,515,006,637,67 11,115,656,333.33 97,725,753,21 3,115,578,525,09 58,609,155,059,99 98,209,625,671,07 1,830,538,181,14 3,345,653,458,65 3,41% 2,192,428,473,21 2,23% 63,91% 54,71% 13,161,134,000,00 5,296,419,490,29 5,39% 377,069,18 0,00%	Financial Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts b) Agency Accounts Derivatives Other Contingent Accounts TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies) a. Legazpi Savings Bank 2. List of Subsidiary Insurance Companies 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regular a. Total CAR b. Tier 1 Ratio c. Common Equity Tier 1 Ratio	P 15.06% 15.06% 15.06% 15.06% 15.06% 15.06% 15.06% 15.06% 15.06% 15.06% 15.06% 15.06% 15.06% 15.06% 14.20%	353,304,102.82 114,337,086.99 7,859,653,468,58 8,711,077,710.30 35,630,663,021.00 24,515,006,637.67 111,15,656,383.33 973,725,753.21 3,115,633,806.09 58,609,210,341.00 12.99% 12.25%	EXEQUIEL T. TUA SVP & COO MA. ELLEN A. VICTOR SVP, Corporate & Commercial Banking Segment Head ATTY. ROEL S. COSTUNA
nancial Standby Letters of Credit primerical Letters of Credit primitments bol Foreign Exchange Contracts ust Department Accounts b) Agency Accounts control and the Contingent Accounts b) Agency Accounts b) Agency Accounts control and the Contingent Accounts DTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION ross total loan portfolio (TLP) pecific allowance for credit losses on the TLP on-Performing Loans (NPLs) a. Gross NPLS b Ratio of gross NPLs to gross TLP c. Net NPLs d Ratio of Net NPLs to gross TLP e. Ratio of total allowance for credit losses to gross NPLs (%) 1. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) lassified Loans and receivables, gross of allowance for credit losses, to gross TLP ross non-performing DOSRI loans and receivables atio of gross non-performing DOSRI loans and receivables atio of gross non-performing DOSRI loans and receivables	362,259,833.01 151,272,455.03 4,285,801,329.56 14,854,569,801.93 32,002,880,481.58 21,940,284,743.27 10,062,575,738.31 271,562,245,58 1,783,265,286.13 P 102,866,005,509.53 1,775,940,413.36 3,568,287,350.16 3,47% 2,236,932,500.54 2,17% 62,95% 49,77% 13,161,134,000.00 5,133,244,345,86 4,99% 155,387,62	353,304,102.82 114,337,086.99 7,859,653,488,58 8,711,077,710.30 35,630,663,021,00 24,515,006,637,67 11,115,656,333.33 97,725,753,21 3,115,578,525,09 58,609,155,059,99 98,209,625,671,07 1,830,538,181,14 3,345,653,458,65 3,41% 2,192,428,473,21 2,23% 63,91% 54,71% 13,161,134,000,00 5,296,419,490,29 5,39% 377,069,18 0,00%	Financial Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts b) Agency Accounts Derivatives Other Contingent Accounts TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies) a. Legazpi Savings Bank 2. List of Subsidiary Insurance Companies 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regular a. Total CAR b. Tire 1 Ratio	P 15.06% 15.06% 15.06% 15.06% 15.06% 15.06% 15.06% 15.06% 15.06% 15.06% 15.06% 15.06% 15.06% 15.06% 14.20%	353,304,102.82 114,337,086.99 7,859,653,468,58 8,711,077,710.30 35,630,663,021.00 24,515,006,637.67 111,15,656,383.33 973,725,753.21 3,115,633,806.09 58,609,210,341.00 12.99% 12.25%	EXEQUIEL T. TUA SVP & COO MA. ELLEN A. VICTOR SVP, Corporate & Commercial Banking Segment Head ATTY. ROEL S. COSTUNA
nancial Standby Letters of Credit sommercial Letters of Credit sommimments tot Foreign Exchange Contracts ust Department Accounts b) Agency Accounts b) Agency Accounts inviatives ther Contingent Accounts TAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION ross total loan portfolio (TLP) peedific allowance for credit losses on the TLP on-Performing Loans (NPLs) a. Gross NPLs b Ratio of gross NPLs to gross TLP c. Net NPLs d Ratio of Net NPLs to gross TLP e. Ratio of total allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses to gross TLP to gross NPLs (%) f. Ratio of specific allowance for credit losses of allowance of credit losses 1/ OSRI Loans and receivables, gross of allowance for credit losses 1/ OSRI Loans and receivables, gross of allowance for credit losses, to gross TLP tors non-performing DOSRI loans and receivables atio of DOSR loans and receivables, gross of allowance for credit losses, to gross TLP tors non-performing DOSRI loans and receivables atio of DOSR loans and receivables, gross of allowance for credit losses, to gross TLP tors non-performing DOSRI loans and receivables atio of pross non-performing DOSRI loans and receivables atio of pross non-performing DOSRI loans and receivables to d gross non-performing DOSRI loans and receivables atio of pross non-performing DOSRI loans and receivables to TLP ercent Compliance with Magna Carta a. 8% for Micro and Small Enterprises b. 2% for Medium Enterprises	362,259,833.01 151,272,455.03 4,285,801,329.56 14,854,569,801.93 32,002,800,481.58 21,940,284,743.27 10,062,575,738.31 17,632,265,286.13 7,753,265,286,13 1,775,940,413.36 3,568,287,350.16 3,578,350,354,358,36 4,979,350,354,358,362,350,354,358,356,356,356,357,350,356,357,350,356,357,350,356,357,350,356,357,350,356,357,350,356,357,350,356,357,350,356,357,350,356,357,350,356,357,350,356,357,350,356,357,350,356,357,350,356,357,350,356,357,350,356,357,350,356,356,356,356,356,356,356,356,356,356	353,304,102.82 114,337,086.99 7,859,653,488,58 8,711,077,710.30 35,630,663,021,00 24,515,006,637,67 11,115,656,333.33 37,725,753,21 3,115,578,525.09 58,609,155,059,99 98,209,625,671.07 1,830,538,181.14 3,345,653,458,65 3,41% 2,192,428,473,21 2,23% 63,91% 54,71% 13,161,134,000.00 5,296,419,490,29 5,39% 377,069,18 0,00% 1,53%	Financial Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts b) Agency Accounts Derivatives Other Contingent Accounts TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies) a. Legazpi Savings Bank 2. List of Subsidiary Insurance Companies 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regular a. Total CAR b. Tier 1 Ratio c. Common Equity Tier 1 Ratio 4. Basel III Liquidity Coverage Ratio (LCR) (%) a. Total Net Cash Outflows	tions	353,304,102.82 114,337,086.99 7,859,653,468,58 8,711,077,710.30 35,630,663,021.00 24,515,006,637,67 111,15,656,383.33 973,725,753.21 3,115,633,806.09 58,609,210,341.00 58,609,210,341.00 58,609,210,341.00	EXEQUIEL T. TUA SVP & COO MA. ELLEN A. VICTOR SVP, Corporate & Commercial Banking Segment Head ATTY. ROEL S. COSTUNA
nancial Standby Letters of Credit immercial Letters of Credit immiments tot Foreign Exchange Contracts ist Department Accounts b) Agency Accounts b) Agency Accounts control for Fiduciary Accounts b) Agency Accounts invatives her Contingent Accounts TAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Toss total loan portfolio (TLP) vecific allowance for credit losses on the TLP on-Performing Loans (NPLs) a. Gross NPLs b Ratio of yeas NPLs to gross TLP c. Net NPLs d Ratio of Net NPLs to gross TLP c. Net NPLs d Ratio of Net NPLs to gross TLP c. Ratio of specific allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) assified Loans and receivables, gross of allowance for credit losses to of oppositionans and receivables, gross of allowance for credit losses, to gross TLP too of poss non-performing DOSRI loans and receivables atio of DOSR loans and receivables, gross of allowance for credit losses, to gross TLP torgo gross non-performing DOSRI loans and receivables tio of gross non-performing DOSRI loans and receivables tio of gross non-performing DOSRI loans and receivables b. 2% for Micro and Small Enterprises b. 2% for Medium Enterprises b. 2% for Medium Enterprises b. 2% for Medium Enterprises	362,259,833.01 151,272,455.03 4,2285,801,329,56 14,854,569,801,93 32,002,860,481.58 21,940,284,743.27 10,062,575,738.31 271,562,245.58 1,783,265,286.13 P 55,561,899,108.45 P 102,866,005,509,53 1,775,940,413.36 3,568,287,350.16 3,47% 2,236,932,503,54 2,17% 62,95% 49,97% 13,161,134,000,00 5,133,244,345.86 4,99% 155,387,62 0,00%	353,304,102.82 114,337,086.99 7.859,653,486.58 8,711,077,710.30 35,630,6637,67 11,115,656,333.33 977,725,753.21 3,115,578,525.09 58,609,155,059,99 98,209,625,671.07 1,830,538,181.14 3,345,653,458.65 3,41% 2,192,428,473.21 2,23% 63,91% 54,71% 13,161,134,000.00 5,296,419,480,29 5,39% 377,069,18 0,00%	Financial Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts b) Agency Accounts Derivatives Other Contingent Accounts TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies) a. Legazpi Savings Bank 2. List of Subsidiary Insurance Companies 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regular a. Total CAR b. Tier 1 Ratio c. Common Equity Tier 1 Ratio 4. Basel III Liquidity Coverage Ratio (LCR) (%) a. Total HQLA	tions 15.06% 15.06% 15.06% 15.06% 15.06% 15.06% 15.06% 15.06% 14.20% 15.06% 15.06% 14.20% 15.06% 14.20% 14.20% 15.06% 14.20% 14.20%	353,304,102.82 114,337,086.99 7,859,653,466,58 8,711,077,710.30 35,630,663,021.00 24,515,006,637.67 11,115,656,383.33 973,725,753.21 3,115,633,806.99 58,609,210,341.00 58,609,210,341.00	EXEQUIEL T. TUA SVP & COO MA. ELLEN A. VICTOR SVP, Corporate & Commercial Banking Segment Head ATTY. ROEL S. COSTUNA
nancial Standby Letters of Credit immercial Letters of Credit immiments tot Foreign Exchange Contracts ist Department Accounts b) Agency Accounts b) Agency Accounts control for Fiduciary Accounts b) Agency Accounts invatives her Contingent Accounts TAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Toss total loan portfolio (TLP) vecific allowance for credit losses on the TLP on-Performing Loans (NPLs) a. Gross NPLs b Ratio of yeas NPLs to gross TLP c. Net NPLs d Ratio of Net NPLs to gross TLP c. Net NPLs d Ratio of Net NPLs to gross TLP c. Ratio of specific allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) assified Loans and receivables, gross of allowance for credit losses to of oppositionans and receivables, gross of allowance for credit losses, to gross TLP too of poss non-performing DOSRI loans and receivables atio of DOSR loans and receivables, gross of allowance for credit losses, to gross TLP torgo gross non-performing DOSRI loans and receivables tio of gross non-performing DOSRI loans and receivables tio of gross non-performing DOSRI loans and receivables b. 2% for Micro and Small Enterprises b. 2% for Medium Enterprises b. 2% for Medium Enterprises b. 2% for Medium Enterprises	362,259,833.01 151,272,455.03 4,285,801,329.56 14,854,569,801.93 32,002,860,481.58 21,940,284,743.27 10,062,575,738.31 271,562,245.58 1,783,265,286.13 P 55,561,899,108.45 P 102,866,005,509,53 1,775,940,413.36 3,568,287,350.16 3,47% 2,236,932,503.54 2,17% 62,95% 49,77% 13,161,134,000.00 5,133,244,345.86 4,99% 155,387,62 0,00%	353,304,102.82 114,337,086.99 7.859,653,488.58 8,711,077,710.30 35,630,663,201,00 24,515,006,637,67 11,115,656,333.33 973,725,753.21 3,115,578,525.09 58,609,155,059,99 98,209,625,671,07 1,830,538,181,14 3,345,653,358.65 3,41% 2,192,428,473,21 2,23% 63,91% 54,71% 13,161,134,000.00 5,296,419,490.29 5,39% 377,069,18 0,00%	Financial Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts b) Agency Accounts Derivatives Other Contingent Accounts TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies) a. Legazpi Savings Bank 2. List of Subsidiary Insurance Companies 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regula a. Total CAR b. Tier 1 Ratio c. Common Equity Tier 1 Ratio 4. Basel III Liquidity Coverage Ratio (LCR) (%) a. Total HQLA b. Total HQLA b. Total HQLA	tions	353,304,102.82 114,337,086.99 7,859,653,468,58 8,711,077,710.30 35,630,663,021.00 24,515,006,637,67 111,15,656,383.33 973,725,753.21 3,115,633,806.09 58,609,210,341.00 58,609,210,341.00 58,609,210,341.00	EXEQUIEL T. TUA SVP & COO MA. ELLEN A. VICTOR SVP, Corporate & Commercial Banking Segment Head ATTY. ROEL S. COSTUNA
nancial Standby Letters of Credit immercial Letters of Credit immimments tot Foreign Exchange Contracts ist Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts ivratives her Contingent Accounts ADDITIONAL INFORMATION Torss total loan portfolio (TLP) decific allowance for credit losses on the TLP on-Performing Loans (NPLs) a. Gross NPLs b Ratio of gross NPLs to gross TLP c. Net NPLs d Ratio of yeos NPLs to gross TLP c. Net NPLs d Ratio of specific allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses to gross NPLs (%) assified Loans and receivables, gross of allowance for credit losses 1/ SRI Loans and receivables, gross of allowance for credit losses 1/ SRI Loans and receivables, gross of allowance for credit losses to tio of gross non-performing DOSRI loans and receivables atio of gross non-performing DOSRI loans and receivables attio of gross non-performing DOSRI loans and receivables attio of gross non-performing DOSRI loans and receivables to TLP recent Compilance with Magna Carta a. 8% for Micro and Small Enterprises b. 2% for Medium Enterprises b. 2% for Medium Enterprises b. 2% for Medium Carta a. Total CAR b. Tire I Ratio	362,259,833.01 151,272,455.03 4,228,501,329,56 14,854,569,801,93 32,002,860,481.58 21,940,284,743.27 10,062,575,738.31 271,562,245.58 1,783,265,286,13 P 55,561,899,108.45 P 102,866,005,509,53 1,775,940,413.36 3,568,287,350.16 3,47% 2,236,932,503,54 2,17% 62,95% 49,97% 13,161,134,000,00 5,133,244,345.86 4,99% 155,387,62 0,00% 1,27% 4,42% 9,80%	353,304,102.82 114,337,086.99 7.859,653,486.58 8,711,077,710.30 35,630,6637,67 11,115,656,333.33 977,725,753,21 3,115,578,525.09 58,609,155,059,99 98,209,625,671.07 1,830,538,181.14 3,345,653,458.65 3,41% 2,192,428,473,21 2,23% 63,91% 54,71% 13,161,134,000.00 5,296,419,480,29 5,39% 377,069,18 0,00% 1,53% 4,87% 10,02%	Financial Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts b) Agency Accounts Derivatives Other Contingent Accounts TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies) a. Legazpi Savings Bank 2. List of Subsidiary Insurance Companies 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regular a. Total CAR b. Tier 1 Ratio c. Common Equity Tier 1 Ratio 4. Basel III Liquidity Coverage Ratio (LCR) (%) a. Total Net Cash Outflows	tions	353,304,102.82 114,337,086.99 7,859,653,468,58 8,711,077,710.30 35,630,663,021.00 24,515,006,637,67 111,15,656,383.33 973,725,753.21 3,115,633,806.09 58,609,210,341.00 58,609,210,341.00 58,609,210,341.00	EXEQUIEL T. TUA SVP & COO MA. ELLEN A. VICTOR SVP, Corporate & Commercial Banking Segment Head ATTY. ROEL S. COSTUNA
nancial Standby Letters of Credit immercial Letters of Credit immimments tot Foreign Exchange Contracts ist Department Accounts b) Agency Accounts b) Agency Accounts interaction of the Fiduciary Accounts b) Agency Accounts interaction of the fiduciary Accounts b) Agency Accounts ADDITIONAL INFORMATION TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Tots total loan portfolio (TLP) vecific allowance for credit losses on the TLP on-Performing Loans (NPLS) a. Gross NPLs b Ratio of gross NPLs to gross TLP c. Net NPLs d Ratio of total allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) assified Loans and Other Risk Assets, gross of allowance of credit losses 1/ SRI Loans and receivables, gross of allowance for credit losses 1/ SRI Loans and receivables, gross of allowance for credit losses to atio of DOSRI loans and receivables, gross of allowance of credit losses, to gross TLP to gross non-performing DOSRI loans and receivables to TLP precent Compliance with Magna Carta a. 8% for Micro and Small Enterprises b. 2% for Medium Enterprises b. Teri 1 Ratio c. Common Equity Teri 1 Ratio	362,259,833.01 151,272,455.03 4,285,801,329.56 14,854,569,801.93 32,002,800,481.58 21,940,284,743.27 10,062,575,738.31 271,562,245.58 1,763,265,286.13 P 55,551,899,108.45 P 102,866,005,509.53 1,775,940,413.36 3,568,287,350.16 3,47% 2,236,932,500.54 2,17% 62,95% 49,77% 13,161,134,000,00 5,133,244,345.86 4,99% 155,387,62 0,00% 1,27% 4,42% 9,80%	353,304,102.82 114,337,086.99 7.859,653,488.58 8,711,077,710.30 35,630,663,021.00 24,515,006,637,67 11,115,676,352.50 58,609,155,059,99 98,209,625,671.07 1,830,538,181.14 3,345,653,458.65 3,41% 2,192,428,473,21 2,23% 63,91% 54,71% 13,161,134,000.00 5,296,419,490.29 5,39% 377,069,18 0,00% 1.53% 4,87% 10,02%	Financial Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts b) Agency Accounts Derivatives Other Contingent Accounts TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies) a. Legazpi Savings Bank 2. List of Subsidiary Insurance Companies 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regula a. Total CAR b. Tier 1 Ratio c. Common Equity Tier 1 Ratio 4. Basel III Liquidity Coverage Ratio (LCR) (%) a. Total HQLA b. Total Net Cash Outflows c. LCR Ratio 5. Basel III Leverage Ratio (BLR) (%) a. Tier 1 Capital b. Exposure Measure	tions 15.06% 14.81,569,833.01 151,272,455.03 4,265,801,329.56 14,854,569,801.93 32,002,800,481.58 21,940,284,743.27 10,062,575,738.31 271,562,245.58 1,783,601,908.41 271,562,245.58 1,783,601,908.41 271,562,245.58 1,783,601,908.41 271,562,245.58 1,783,601,908.41 271,562,245.58 1,783,609,41 43,813,448,413.24 40,871,797,484.30 107,20% 16,609,920,836,26 178,498,383,288.92	353,304,102.82 114,337,086.99 7,859,653,468,58 8,711,077,710.30 35,630,663,021.00 24,515,006,637,67 11,115,656,383.33 973,725,753.21 3,115,633,806.09 58,609,210,341.00 58,609,210,341.00 58,609,210,341.00 45,792,307,096,03 43,114,601,525,73 106,21%	EXEQUIEL T. TUA SVP & COO MA. ELLEN A. VICTOR SVP, Corporate & Commercial Banking Segment Head ATTY. ROEL S. COSTUNA
nancial Standby Letters of Credit primerical Letters of Credit primitments bol Foreign Exchange Contracts ust Department Accounts b) Agency Accounts counts	362,259,833.01 151,272,455.03 4,285,801,329.56 14,854,569,801.93 32,002,800,481.58 21,940,284,743.27 10,062,575,738.31 271,562,245.58 1,763,265,286.13 P 65,561,899,108.45 P 102,866,005,509.53 1,775,940,413.36 3,568,287,350.16 3,47% 2,236,324,503.54 2,17% 62,95% 49,77% 13,161,134,000.00 5,133,244,345.86 4,99% 155,387,62 0,00% 1,27% 4,42% 9,80% 15,30% 14,43% 14,43%	353,304,102.82 114,337,086.99 7.859,653,488.58 8,711,077,710.30 35,630,663,002,100 24,515,006,637,67 11,115,676,325,009 56,609,155,059,99 98,209,625,671.07 1,830,538,181.14 3,345,653,458.65 3,41% 2,192,428,473,21 2,23% 63,91% 54,71% 13,161,134,000.00 5,296,419,490,29 3,377,069,18 0,00% 1,53% 4,87% 10,02%	Financial Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts b) Agency Accounts Derivatives Other Contingent Accounts Derivatives ADDITIONAL INFORMATION 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies) a. Legazpi Savings Bank 2. List of Subsidiary Insurance Companies 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regula a. Total CAR b. Tier 1 Ratio c. Common Equity Tier 1 Ratio 4. Basel III Liquidity Coverage Ratio (LCR) (%) a. Total Net Cash Outflows c. LCR Ratio 5. Basel III Levarage Ratio (BLR) (%) a. Tier 1 Capital	tions 15.06% 15.06% 14.205 14.854,569,801.93 32,002,860,481.58 21,940,284,743.27 10,062,575,738.31 271,562,245.58 1,783,601,908.41 255,552,235,730.74 15.06% 14.20	353,304,102.82 114,337,086.99 7,859,653,468,58 8,711,077,710.30 35,630,663,021.00 24,515,006,637,67 11,115,656,383.33 1973,725,753.21 3,115,633,806.09 58,609,210,341.00 58,609,210,341.00 58,609,210,341.00 12,25% 12,25% 12,25% 12,25% 12,25% 12,25% 13,114,601,525,73 106,21%	EXEQUIEL T. TUA SVP & COO MA. ELLEN A. VICTOR SVP, Corporate & Commercial Banking Segment Head ATTY. ROEL S. COSTUNA
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nancial Standby Letters of Credit primerical Letters of Credit primerical Letters of Credit pointlinents poil Foreign Exchange Contracts ust Department Accounts b) Agency Accounts control (Terror) ADDITIONAL INFORMATION ross total loan portfolio (TLP) pecific allowance for credit losses on the TLP on-Performing Loans (NPLs) a. Gross NPLs b Ratio of gross NPLs to gross TLP c. Net NPLs d Ratio of Net NPLs to gross TLP c. Net NPLs d Ratio of Net NPLs to gross TLP e. Ratio of total allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) lassified Loans and receivables, gross of allowance for credit losses, to gross TLP ross non-performing DOSRI loans and receivables atio of gross non-performing DOSRI loans and receivables atio of gross non-performing DOSRI loans and receivables atio of gross non-performing DOSRI loans and receivables b. 2% for Micro and Small Enterprises b. 2% for Medium Enterprises eturn on Equity (ROE) apital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations a. Total CAR b. Tier 1 Ratio c. Common Equity Tier 1 Ratio all IL Luquidity Coverage Ratio (LCR) (%) a. Total HOLA b. Total HOLA b. Total HOLA	362,259,833.01 151,272,455.03 4,225,801,329.56 14,854,569,801.93 32,002,860,481.58 22,004,284,743.27 10,062,575,738.31 271,562,245.58 1,783,265,286.13 P 55,551,899,108.45 P 102,866,005,509,53 1,775,940,413.36 3,568,287,350.16 3,47% 2,236,932,503.54 2,17% 62,95% 49,77% 13,161,134,000.00 5,133,244,345.86 4,99% 155,387,62 0,00% 1,27% 4,42% 9,80% 15,30% 14,43%	353,304,102.82 114,337,086.99 7.859,653,488.58 8,711,077,710.30 35,630,663,201,00 24,515,006,637,67 11,115,656,333.33 973,725,753.21 3,115,578,525.09 58,609,155,059,99 98,209,625,671,07 1,830,538,181,14 3,345,653,358.65 3,41% 2,192,428,473,21 2,23% 63,91% 54,71% 13,161,134,000.00 5,296,419,490.29 5,39% 377,069,18 0,00% 1,53% 4,87% 10,02% 13,14% 12,39%	Financial Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts Derivatives Other Contingent Accounts TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies) a. Legazpi Savings Bank 2. List of Subsidiary Insurance Companies 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regula a. Total CAR b. Tref 1 Ratio c. Common Equity Tier 1 Ratio 4. Basel III Liquidity Coverage Ratio (LCR) (%) a. Total HQLA b. Total HQLA b. Total HQL b. Total HQLA b. Total HQL c. CR Ratio 5. Basel III Leverage Ratio (BLR) (%) a. IT of 1 Capital b. Exposure Measure c. BLR Ratio	tions 15.06% 14.851,598,0133 32,002,860,481.58 21,940,284,743.27 10,062,575,738.31 271,562,245.58 1,783,601,908.41 271,562,245.58 1,783,601,908.41 271,562,245.58 1,783,601,908.41 271,562,245.58 1,783,601,908.41 1,783,602,908,808 1,783,988,92 9,31% mentioned bank do solemnity	353,304,102.82 114,337,086.99 7,859,653,468,58 8,711,077,710.30 35,630,663,021.00 24,515,006,637,67 11,115,656,383.33 973,725,753.21 3,115,633,806.09 58,609,210,341.00 58,609,210,341.00 58,609,210,341.00 45,792,307,096,03 43,114,601,525,73 106,21%	EXEQUIEL T. TUA SVP & COO MA. ELLEN A. VICTOR SVP, Corporate & Commercial Banking Segment Head ATTY. ROEL S. COSTUNA
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nancial Standby Letters of Credit ommercial Letters of Credit ommitments pot Foreign Exchange Contracts ust Department Accounts b) Agency Accounts is a Trust and Other Fiduciary Accounts b) Agency Accounts ervatives ber Contingent Accounts DTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION ADDITIONAL INFORMATION risos stolal loan portfolio (TLP) pecific allowance for credit losses on the TLP on-Performing Loans (NPLS) a. Gross NPLs b Ratio of gross NPLs to gross TLP c. Net NPLs d Ratio of Met NPLs to gross TLP e. Ratio of the Islowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of specific allowance for credit losses of allowance of credit losses to ross non-performing DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP ross non-performing DOSRI loans and receivables atio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP ross non-performing DOSRI loans and receivables to TLP ercent Compliance with Magna Carta a. 8, % for Micro and Small Enterprises b. 2% for Medium Enterprises b. 2% for Medium Enterprises eturn on Equity (ROE) apital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations a. Total (CAR b. Tret 1 Ratio c. Common Equity Tier 1 Ratio asel III Liquidity Coverage Ratio (LCR) (%) a. Total NET Cash Outflows c. LCR Ratio asel III Leverage Ratio (BLR) (%) a. Tier 1 Capital b. Exposure Measure	362,259,833.01 151,272,455.03 4,285,801,329,56 14,854,569,801,93 32,002,860,481,58 21,940,284,743,27 10,062,575,738.31 271,562,245,58 1,783,265,286,13 P 56,551,899,108,45 P 102,866,005,509,53 1,775,940,413.36 3,568,287,350.16 3,47% 2,236,332,503,54 2,17% 62,95% 49,77% 13,161,134,000,00 5,133,244,345,86 4,99% 155,387,62 0,00% 1,27% 4,42% 9,80% 15,30% 14,43% 14,43% 42,659,624,644,56 40,480,533,180.18 105,38% 16,397,163,124,13 174,887,235,836,64	353,304,102.82 114,337,086.99 7.859,653,486.58 8,711,077,710.30 35,630,6632,67 11,115,656,333.33 977,725,753.21 3,115,578,525.09 59,609,155,059,99 98,209,625,671.07 1,830,538,181.14 3,345,653,458.65 3,41% 2,192,428,473.21 2,23% 63,91% 54,71% 63,91% 54,71% 64,71% 13,161,134,400.00 5,296,419,490.29 5,39% 377,069,18 0,00% 1,53% 4,87% 10,02% 13,14% 12,39%	Financial Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts b) Agency Accounts Derivatives Other Contingent Accounts TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies) a. Legazpi Savings Bank 2. List of Subsidiary Insurance Companies 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regula a. Total CAR b. Tier 1 Ratio c. Common Equity Tier 1 Ratio 4. Basel III Liquidity Coverage Ratio (LCR) (%) a. Total HQLA b. Total HQLA b. Total HQL A b. Total HQL A b. Total IQLA b. Exposure Measure c. BLR Ratio WE. IRMAD. VELASCO and ELFREN ANTONIO S. SARTE of the above- swear that all matters set forth in the above balance sheet are true and and belief	tions 15.06% 14.854,569,601,93 32,002,800,481.58 21,940,284,743.27 10,062,575,738.31 271,562,245.58 1,783,601,908.41 271,562,245.58 1,783,601,908.41 271,562,245.58 1,783,601,908.41 271,562,245.58 1,783,601,908.41 271,562,245.58 1,783,601,908.41 271,562,245.58 1,783,601,908.41 12,783,601,908.41 14.20% 15.06% 14.20% 14.20% 14.20% 15.06% 14.20% 14.20% 16.609,920,836.26 178,498,932,288.92 9.31% mentioned bank do solemnly d correct to the best of our knowledge TONIO 5. SARTE	353,304,102.82 114,337,086.99 7,859,653,468,58 8,711,077,710.30 35,630,663,021.00 24,515,006,637,67 11,115,656,383.33 973,725,753.21 3,115,633,806.09 58,609,210,341.00 58,609,210,341.00 58,609,210,341.00 45,792,307,096,03 43,114,601,525,73 106,21%	EXEQUIEL T. TUA SVP & COO MA. ELLEN A. VICTOR SVP, Corporate & Commercial Banking Segment Head ATTY. ROEL S. COSTUNA
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Member: Philippine Deposit Insurance Corporation, Maximum deposit insurance for each depositor is P500.000.00	Doc. No. 756 Page No. 152 Book No. I Series of 2022	ATTY ALEEN MARY'S CAREPANA-ELERCITO Notary Nation Control Control Control Control Control Unit 300, The Brand Monor Tower 2, Laparas 50, Laparay Mage, Mada Control Control Roti No 35564, Agoostment No. M-061 BP No. 1759; COJ 02022; Joueson Chy MCL Compliance No. M030021, Joueson Chy MCL Compliance No. M030021, Joueson Chy	Doc. No. 757 Page No. 152 Book No. I Series of 2022	ATT A LEEN NAM'S CARCINA-E ERCITO Neary PLACE for And in What Cary Unit 306, The Grand Matter Cary Boll No. 5356.4, Appendix Name, PLACE Cary Roll No. 5356.4, Appendix No. 640 BPN In 1727 (20.47)-4222, Charton Share PTN No. 246576 (1-5)-5222 (Jacoson Cay MCL Complexies No. 1-002705, SVL2038	A JG Summit Company