LUZON DEVELOPMENT BANK

(Name of Bank)

020330

(Bank Code)

12/31/2024

(MM/DD/YYYY)

Cash on Hand and Other Cash Items	Account Code	Amount Current Quarter Previous Quarter	
	108000000000000000	161,507,673.95	Previous Quarter 142,643,018.6
Due from Bangko Sentral ng Pilipinas	105150000000000000	1,598,531,462.10	1,249,411,630.5
Due from Other Central Banks and Banks - Net	105220000000000000	120,568,531.73	94,629,595.1
Financial Assets at Fair Value Through Profit or Loss (FVPL) 1/	113000000000000000	0.00	0.0
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - net Debt Securities at Amortised Cost - Net	195210000000000000	0.00	0.0
Loans to Bangko Sentral ng Pilipinas	195241000000000000	102,323,424.18	102,332,548.1
Interbank Loans Receivable	140050000000000000	0.00	0.0
Loans and Receivables - Others	140100000000000000	0.00	0.0
Loans and Receivables Arising from RA/CA/PR/SLB	140150300000000000	2,919,900,497.68	3,035,135,678.8
Total Loan Portfolio (TLP) - Gross	140200000000000000	0.00	700,000,000.0
Allowance for Credit Losses 2/	49902000000000000	2,919,900,497.68	3,735,135,678.8
Total Loan Portfolio (TLP) - Net	49935000000000000	218,739,396.32	213,876,070.7
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	195400000000000000	2,701,161,101.36	3,521,259,608.1
Bank Premises, Furniture, Fixture and Equipment - Net	195452500000000000	18,797,900.43	18,797,900.4
Real and Other Properties Acquired - Net	195500500000000000	196,293,255.06	196,758,168.5
Sales Contract Receivables - Net	195501000000000000	895,052,773.22	708,994,726.0
Non-Current Assets Held for Sale	195451500000000000	99,863,633.43	101,225,687.7
Other Assets - Net	150150000000000000	31,496.98	230,525.4
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	152500000000000000	624,477,545.61	613,683,344.5
TOTAL ASSETS	155250000000000000	0.00	0.00
LIABILITIES	100000000000000000	6,518,608,798.05	6,749,966,753.37
		0.00	
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	208000000000000000	0.00	0.00
Deposit Liabilities	215000000000000000	5,480,750,595.73	5,689,552,885.12
Due to Other Banks Bills Payable	220050000000000000	0.00	0.00
	220100000000000000	0.00	0.00
BSP (Rediscounting and Other Advances) Interbank Loans Payable	220100001500000000	0.00	0.00
	22010000200000000	0.00	0.00
Other Borrowings, including Deposit Substitutes Bonds Payable-Net	220100003500000000	0.00	0.00
Unsecured Subordinated Debt - Net	295201500000000000	0.00	0.00
Redeemable Preferred Shares	295202000000000000	0.00	0.00
Other Liabilities	220250000000000000	0.00	0.00
	240200000000000000	271,532,203.11	287,887,131.48
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank) TOTAL LIABILITIES	23085000000000000	0.00	0.00
TOTAL LIABILITIES	2000000000000000	5,752,282,798.84	5,977,440,016.60
STOCKHOLDERS' EQUITY	,		-,-,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Capital Stock	205000000000000		
Additional Paid-in Capital	305000000000000000	968,350,200.00	968,350,200.00
Undivided Profits	305200000000000000	0.00	0.00
Retained Earnings	3151500000000000000 3150000000000000000	0.00	20,373,100.46
Other Capital Accounts	33520000000000000	(210,702,715.76)	(224,875,078.66)
Assigned Capital	325200000000000000	8,678,514.97	8,678,514.97
TOTAL STOCKHOLDERS' EQUITY	30000000000000000	0.00	0.00
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	766,325,999.21 6,518,608,798.05	772,526,736.77
CONTINGENT ACCOUNTS	1 1 1	-	6,749,966,753.37
Guarantees Issued			
Financial Standby Letters of Credit	40500000000000000	0.00	0.00
Performance Standby Letters of Credit	410050000000000000	0.00	0.00
Commercial Letters of Credit	410100000000000000	0.00	0.00
Frade Related Guarantees	415000000000000000	0.00	0.00
Trade Related Guarantees Commitments	415000000000000000 4200000000000000000	0.00	
Commitments Spot Foreign Exchange Contracts	415000000000000000000000000000000000000	0.00 0.00 0.00	0.00 0.00 0.00
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper	415000000000000000000000000000000000000	0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00
Commitments joot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Tust Department Accounts	415000000000000000000000000000000000000	0.00 0.00 0.00 0.00 0.00	0.00 0.00 0.00
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives	415000000000000000000000000000000000000	0.00 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00 0.00
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Frust Department Accounts Derivatives Under Custodianship Derivatives	415000000000000000000000000000000000000	0.00 0.00 0.00 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00 0.00 0.00
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives	415000000000000000000000000000000000000	0.00 0.00 0.00 0.00 0.00 0.00 0.00 253,426.35	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Sthers OTAL CONTINGENT ACCOUNTS	415000000000000000000000000000000000000	0.00 0.00 0.00 0.00 0.00 0.00 0.00	0.00 0.00 0.00 0.00 0.00 0.00 0.00
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Sthers OTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %)	415000000000000000000000000000000000000	0.00 0.00 0.00 0.00 0.00 0.00 0.00 253,426.35	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0
Commitments Spont Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Stories Continues TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) SSSET QUALITY	415000000000000000000000000000000000000	0.00 0.00 0.00 0.00 0.00 0.00 0.00 253,426.35 253,426.35	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Sthers OTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %)	415000000000000000000000000000000000000	0.00 0.00 0.00 0.00 0.00 0.00 0.00 253,426.35 253,426.35	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0
Commitments Spont Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives The Spont Foreign Exchange Contracts FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio	415000000000000000000000000000000000000	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 855,230.72
Commitments Spont Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives The Spont Foreign Exchange Contracts FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio	415000000000000000000000000000000000000	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 855,230.72 855,230.72
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Frust Department Accounts Deterviatives OTHER STRUCTURE STRUC	415000000000000000000000000000000000000	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Frust Department Accounts Derivatives Sthers STAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net MPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio ELLATED PARTY TRANSACTIONS	415000000000000000000000000000000000000	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 855,230.72 855,230.72
Commitments Spott Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Frust Department Accounts Servivatives OTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Set NPL Coverage Ratio Set NPL Coverage Ratio Set NPL Coverage Ratio Set NPL Coverage Ratio Ret NPL Coverage Ratio Ret NPL Coverage Ratio Ret NPL Coverage Ratio Ret NPL Coverage Ratio Set NPL Coverage Ratio	415000000000000000000000000000000000000	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	9.14 4.16 62.67 54.45
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Frust Department Accounts Derivatives Derivatives Tinus Department Accounts FINANCIAL INDICATORS (in %) SSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net MPL Ratio Gross NPL Coverage Ratio Net MPL Coverage Ratio Net NPL Coverage Ratio Retartor Party TransAcctions 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 Non-Performing 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 Loans to Related Parties to Total Loans to Related Parties	415000000000000000000000000000000000000	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0
Commitments Spott Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Deterivatives OTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) SSSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio SELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of DOSRI ROANS to gross TLP	415000000000000000000000000000000000000	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	9.10 9.14 4.16 62.67 54.45 0.00 0.00 0.00 4.81
Commitments Spott Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Frust Department Accounts Servivatives OTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Set NPL Coverage Ratio Set NPL Coverage Ratio Set NPL Coverage Ratio Set NPL Coverage Ratio Ret NPL Coverage Ratio Ret NPL Coverage Ratio Ret NPL Coverage Ratio Ret NPL Coverage Ratio Set NPL Coverage Ratio	415000000000000000000000000000000000000	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Frust Department Accounts Derivatives Sthers STOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net MPL Ratio Net MPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio BLATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI IQUIDITY Liquidity Coverage Ratio 4/	415000000000000000000000000000000000000	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	9.14 4.16 62.67 54.45 0.00 0.00 0.00 0.00 0.00 0.00 0.0
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Frust Department Accounts Securities Held Under Custodianship by Bank Proper Frust Department Accounts OTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Set NPL Coverage	415000000000000000000000000000000000000	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	9.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00
Commitments Spott Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Perivatives OTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Set NPL Coverage Ratio Ret NPL Coverage Ratio Ret NPL Coverage Ratio Ret NPL Coverage Ratio Set NPL Coverage Ratio Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI IQUIDITY Liquidity Coverage Ratio ⁴⁷ Net Stable Funding Ratio ⁴⁷ Minimum Uquidity Ratio ⁵⁷	415000000000000000000000000000000000000	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	9.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00
Commitments Specurities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Sthers OTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net MPL Coverage Ratio Net MPL Coverage Ratio Net MPL Coverage Ratio Set Department Accounts 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 Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of Non-Performing Loans to Related Parties to Total Loans to DOSRI QUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio ^{4/} Net Stable Funding Ratio ^{4/} Minimum Liquidity Ratio ^{5/} ROFITABILITY	415000000000000000000000000000000000000	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	9.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00
Commitments Spott Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Perivatives OTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Set NPL Coverage Ratio Ret NPL Coverage Ratio Ret NPL Coverage Ratio Ret NPL Coverage Ratio Set NPL Coverage Ratio Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI IQUIDITY Liquidity Coverage Ratio ⁴⁷ Net Stable Funding Ratio ⁴⁷ Minimum Uquidity Ratio ⁵⁷	415000000000000000000000000000000000000	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	9.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00
Commitments Spott Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Perivatives Others OTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) 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 SELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI IQUIDITY Liquidity Coverage Ratio Met Stable Funding Ratio ⁴⁷ Met Stable Funding Ratio ⁵⁷ ROFITABILITY RETURN ON ASSETS RETURN ON ASSETS	415000000000000000000000000000000000000	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	9.00 0.00 0.00 0.00 0.00 0.00 0.00 855,230.72 855,230.72 9.14 4.16 62.67 54.45 0.00 0.00 0.00 0.00 4.61
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Perivatives Sthers OTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) SSSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio SELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DoSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI QUIDITY Liquidity Coverage Ratio V Net Stable Funding Ratio V Minimum Liquidity Ratio V Minimum Liquidity Ratio V Return on Equity (ROE) Return on Equity (ROE) Return on Assets Net Interest Margin	415000000000000000000000000000000000000	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	9.00 0.00 0.00 0.00 0.00 0.00 0.00 855,230.72 855,230.72 9.14 4.16 62.67 54.45 0.00 0.00 4.81 0.00 0.00 4.81 0.00 0.00 4.81 0.00 1.29
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Perivatives Sthers OTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) SSSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio SELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DoSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI QUIDITY Liquidity Coverage Ratio V Net Stable Funding Ratio V Minimum Liquidity Ratio V Minimum Liquidity Ratio V Return on Equity (ROE) Return on Equity (ROE) Return on Assets Net Interest Margin	415000000000000000000000000000000000000	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	9.00 0.00 0.00 0.00 0.00 0.00 0.00 855,230.72 855,230.72 9.14 4.16 62.67 54.45 0.00 0.00 0.00 0.00 4.61
Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Perivatives Sthers OTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) SSSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio SELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DoSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI QUIDITY Liquidity Coverage Ratio V Net Stable Funding Ratio V Minimum Liquidity Ratio V Minimum Liquidity Ratio V Return on Equity (ROE) Return on Equity (ROE) Return on Assets Net Interest Margin	415000000000000000000000000000000000000	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 855,230.72 855,230.72 9.14 4.16 62.67 54.45 0.00 0.00 4.81 0.00 0.00 4.81 0.00 0.00 4.81 0.00
Commitments Spott Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Securities Held Under Custodianship by Bank Proper Perivatives OTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) SESET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio SELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI QUIDITY Liquidity Coverage Ratio Liquidity Coverage Ratio Minimum Liquidity Ratio ^{5/} ROFITABILITY Return on Assets Net Interest Margin APITAL ADEQUACY	415000000000000000000000000000000000000	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 855,230.72 855,230.72 9.14 4.16 62.67 54.45 0.00 0.00 4.81 0.00 0.00 4.81 0.00 0.00 4.81 0.00
Commitments Spott Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Securities Held Under Custodianship by Bank Proper Frust Department Accounts FINANCIAL INDICATORS (in %) SSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross Non-Performing Loans (NPL) Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio SELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI IQUIDITY Liquidity Coverage Ratio *\footnote{1} Mert Stable Funding Ratio *\footnote{2} Minimum Liquidity Ratio *\footnote{3} Minimum Liquidity Ratio *\footnote{3} Moritan Return on Equity (ROE) Return on Assets Net Interest Margin APITAL ADEQUIACY Common Equity Tier 1 Ratio *\footnote{4} Tier 1 Capital Ratio CAR	415000000000000000000000000000000000000	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0
Comminents pot Foreign Exchange Contracts securities Held Under Custodianship by Bank Proper rust Department Accounts Perivatives Dithers OTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) SSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio ELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI QUIDITY Liquidity Coverage Ratio We Stable Funding Ratio 4' Minimum Liquidity Ratio 5' Morimum Liquidity Ratio 5' ROFITABILITY RETURN ON THE STABLE STABL	415000000000000000000000000000000000000	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 855,230.72 855,230.72 9.14 4.16 62.67 54.45 0.00 0.00 0.00 4.81 0.00 0.00 4.81 1.29 15.79
Comminents jobot Foreign Exchange Contracts securities Held Under Custodianship by Bank Proper Trust Department Accounts PINANCIAL INDICATORS (in %) SSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio ELATED 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 Non-Performing DOSRI Loans to Total Loans to DOSRI QUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio 4' Minimum Uquidity Ratio 5' ROFITABILITY Return on Equity (ROE) Return on Assets Net Interest Margin APITAL ADEQUACY Common Equity (Ire 1 Ratio 4' Tier 1 Capital Ratio CAR VERAGE	415000000000000000000000000000000000000	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0
Commitments Spott Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Securities Held Under Custodianship by Bank Proper Frust Department Accounts Servivatives OTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) 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 Ret NPL 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 Non-Performing DOSRI Loans to Total Loans to DOSRI IQUIDITY Liquidity Coverage Ratio 44 Minimum Liquidity Ratio 54 Minimum Liquidity Ratio 54 More Stable Funding Ratio 54 More Return on Equity (ROE) Return on Equity (ROE) Return on Equity (ROE) Return on Equity (Ire 1 Ratio 45 CORMON	415000000000000000000000000000000000000	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0
Commitments Spott Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Securities Held Under Custodianship by Bank Proper Frust Department Accounts Servivatives OTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) 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 Ret NPL 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 Non-Performing DOSRI Loans to Total Loans to DOSRI IQUIDITY Liquidity Coverage Ratio 44 Minimum Liquidity Ratio 54 Minimum Liquidity Ratio 54 More Stable Funding Ratio 54 More Return on Equity (ROE) Return on Equity (ROE) Return on Equity (ROE) Return on Equity (Ire 1 Ratio 45 CORMON	415000000000000000000000000000000000000	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0
Commitments Spott Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Securities Held Under Custodianship by Bank Proper Frust Department Accounts Servivatives OTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS (in %) 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 Ret NPL 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 Non-Performing DOSRI Loans to Total Loans to DOSRI IQUIDITY Liquidity Coverage Ratio 44 Minimum Liquidity Ratio 54 Minimum Liquidity Ratio 54 More Stable Funding Ratio 54 More Return on Equity (ROE) Return on Equity (ROE) Return on Equity (ROE) Return on Equity (Ire 1 Ratio 45 CORMON	415000000000000000000000000000000000000	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0	0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.0
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I hereby certify that all matters set forth in this Published Balance Sheet are true and correct to the best of my knowledge and be

GERARDO T. AUSON, JR
President