

DEVELOPMENT BANK OF THE PHILIPPINES

Balance Sheet

(Head Office and Branches) As of June 30, 2025

Consolidated Balance Sheet

(Banks and Financial Subsidiaries) As of June 30, 2025

			AS Of June 30, 2025		
	In Philippi	ine Peso		In Philipp	ine Peso
	Current Quarter	Previous Quarter	•	Current Quarter	Previous Quarter
ASSETS	ourrent quarter	Trevious Quarter	ASSETS	Current Quarter	Trevious Quarter
Cash and Cash Items	5,580,901,173.69	5,251,115,373.94	Cash and Cash Items	5,606,124,588.86	5,270,235,222.30
Due from Bangko Sentral ng Pilipinas	47,448,833,775.67	65,715,918,798.11	Due from Bangko Sentral ng Pilipinas	48,192,645,168.74	66,291,980,061.38
Due from Other Central Banks and Banks - Net	9,865,770,657.51	16,321,102,600.66	Due from Other Central Banks and Banks - Net	9,886,591,460.32	16,340,751,358.08
Financial Assets at Fair Value through Profit or Loss (FVPL)	11,479,010,452.13	12,328,482,225.75	Financial Assets at Fair Value through Profit or Loss (FVPL)	11,479,010,452.13	12,328,482,225.75
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	85,302,667,020.73	70,902,432,511.83	Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	85,316,830,350.73	70,916,595,841.83
Debt Securities at Amortized Cost - Net	275,542,322,905.20	253,762,581,721.88	Debt Securities at Amortized Cost - Net	275,765,060,129.49	253,980,707,042.57
Loan Portfolio - Net			Loan Portfolio - Net		
Loans to Bangko Sentral ng Pilipinas	0.00	0.00	Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable Loans and Receivables - Others	41,215,438,707.21 517,249,699,521.28	39,669,283,472.89 507,159,238,674.13	Interbank Loans Receivable Loans and Receivables - Others	41,215,438,707.21 520,195,683,012.56	39,669,283,472.89 510,143,468,456.77
Loans and Receivables - Others Loans and Receivables Arising from RA/CA/PR/SLB	57,468,870,775.63	45,027,286,172.49	Loans and Receivables - Others Loans and Receivables Arising from RA/CA/PR/SLB	57,468,870,775.63	45,027,286,172.49
Total Loan Portfolio (TLP) - Gross	615,934,009,004.12	591,855,808,319.51	Total Loan Portfolio (TLP) - Gross	618,879,992,495.40	594,840,038,102.15
Allowance for Credit Losses	42,816,134,951.57	39,932,736,926.20	Allowance for Credit Losses	43,335,002,232.29	40,380,348,107.37
Total Loan Portfolio - Net	573,117,874,052.55	551,923,071,393.31	Total Loan Portfolio - Net	575,544,990,263.11	554,459,689,994.78
Equity Investment in Subsidiaries, Associates and Bank Premises, Furniture, Fixture and Equipment - Net	26,514,083,880.09 3,031,019,793.69	26,452,898,652.28 3,162,936,656.66	Equity Investment in Subsidiaries, Associates and Bank Premises, Furniture, Fixture and Equipment - Net	25,483,890,111.00 3,040,799,195.22	25,422,704,883.19 3,175,729,203.70
Real and Other Properties Acquired - Net	1,589,108,813.81	1,594,717,771.03	Real and Other Properties Acquired - Net	1,654,416,074.32	1,660,100,144.32
Sales Contract Receivables - Net	337,152.98	337,152.98	Sales Contract Receivables - Net	337,152.98	337,152.98
Non-Current Assets Held for Sale	177,896,036.95	176,203,776.12	Non-Current Assets Held for Sale	177,896,036.95	176,203,776.12
Other Assets - Net	34,173,748,315.14	30,520,134,226.59	Other Assets - Net	34,310,513,487.66	30,667,709,332.55
TOTAL ASSETS	1,073,823,574,030.14	1,038,111,932,861.14	TOTAL ASSETS	1,076,459,104,471.51	1,040,691,226,239.55
	-				
LIABILITIES			LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	44,226,800.00	0.00	Financial Liabilities at Fair Value through Profit or Loss (FVPL)	44,226,800.00	0.00
Deposit Liabilities	829,163,535,526.14 60,624,026,051.81	820,842,990,047.70	Deposit Liabilities Bills Payable	829,915,072,745.13	821,434,065,766.37
Bills Payable Interbank Loans Payable	28,775,854,536.89	40,036,626,427.19 26,422,188,328.12	Interbank Loans Payable	61,322,631,998.99 28,775,854,536.89	40,775,138,193.21 26,422,188,328.12
Other Borrowings, including Deposit Substitutes	31,848,171,514.92	13,614,438,099.07	Other Borrowings, including Deposit Substitutes	32,546,777,462.10	14,352,949,865.09
Bonds Payable-Net	44,717,529,356.70	36,773,835,844.36	Bonds Payable-Net	44,717,529,356.70	36,773,835,844.36
Other Liabilities	41,479,131,064.00	43,807,714,697.65	Other Liabilities	42,675,820,991.16	44,933,492,799.07
TOTAL LIABILITIES	976,028,448,798.65	941,461,167,016.90	TOTAL LIABILITIES	978,675,281,891.98	943,916,532,603.01
STOCKHOLDERS' E	QUITY		STOCKHOLDERS' EQ	UITY	
Capital Stock	32,000,000,000.00	32,000,000,000.00	Capital Stock	32,000,000,000.00	32,000,000,000.00
Undivided Profits	2,525,497,222.52	1,597,673,578.15	Undivided Profits	2,406,021,235.70	1,585,282,101.54
Retained Earnings Other Capital Accounts	62,712,940,827.27 556,687,181.70	62,716,374,601.26 336,717,664.83	Retained Earnings Other Capital Accounts	62,810,021,651.86 567,779,691.97	62,841,591,111.54 347,820,423.46
·			•		
TOTAL STOCKHOLDERS' EQUITY	97,795,125,231.49	96,650,765,844.24	TOTAL STOCKHOLDERS' EQUITY	97,783,822,579.53	96,774,693,636.54
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	1,073,823,574,030.14	1.038.111.932.861.14	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	1,076,459,104,471.51	1,040,691,226,239.55
		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	=======================================		
CONTINUENT ACCO	UNTO	,,	CONTINUENT ACCOU		
CONTINGENT ACCO			CONTINGENT ACCOU	JNTS	2.575.596.404.00
Financial Standby Letters of Credit	1,601,087,389.73	2,575,586,491.09	Financial Standby Letters of Credit	JNTS 1,601,087,389.73	2,575,586,491.09 1,461,222,688,50
Financial Standby Letters of Credit Performance Standby Letters of Credit	1,601,087,389.73 1,177,274,738.80	2,575,586,491.09 1,461,222,688.50	Financial Standby Letters of Credit Performance Standby Letters of Credit	JNTS 1,601,087,389.73 1,177,274,738.80	1,461,222,688.50
Financial Standby Letters of Credit	1,601,087,389.73	2,575,586,491.09	Financial Standby Letters of Credit	JNTS 1,601,087,389.73	
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts	1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79	2,575,586,491.09 1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95	Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts	JNTS 1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79	1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts	1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62	2,575,586,491.09 1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30	Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts	JNTS 1,601,087,389.73 1,177,274,738.80 22,644,840,577.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62	1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives	1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00	2,575,586,491.09 1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,664.55 52,846,612,748.30 6,865,200,000.00	Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives	JNTS 1,601,087,389,73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00	1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others	1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 26,716,637.81	2,575,586,491.09 1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,664.95 52,846,612,748.30 6,865,200,000.00 5,967,066.26	Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others	JNTS 1,601,087,389,73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 33,505,907.67	1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00 75,256,369.12
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives	1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00	2,575,586,491.09 1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,664.55 52,846,612,748.30 6,865,200,000.00	Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives	JNTS 1,601,087,389,73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00	1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS	1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 26,716,637.81 144,381,349,977.78	2,575,586,491.09 1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,664.95 52,846,612,748.30 6,865,200,000.00 5,967,066.26	Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS	JNTS 1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 33,505,907.67 144,388,139,247.64	1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00 75,256,369.12
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS	1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 26,716,637.81 144,381,349,977.78	2,575,586,491.09 1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,664.95 52,846,612,748.30 6,865,200,000.00 5,967,066.26	Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS	JNTS 1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 33,505,907.67 144,388,139,247.64	1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00 75,256,369.12
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICA ASSET QUALITY	1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 26,716,637.81 144,381,349,977.78	2,575,586,491.09 1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00 5,967,066.26	Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICAT ASSET QUALITY	JNTS 1,601,087,389,73 1,177,274,738,80 22,644,840,557,78 48,380,364,161,25 8,783,282,873,79 49,938,483,618,62 11,829,300,000,00 33,505,907,67 144,388,139,247.64 ORS	1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00 75,256,369.12 155,030,465,870.03
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICAT ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio	1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 26,716,637.81 144,381,349,977.78	2,575,586,491.09 1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,664.95 52,846,612,748.30 6,865,200,000.00 5,967,066.26	Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICAT ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio	JNTS 1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 33,505,907.67 144,388,139,247.64	1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00 75,256,369.12
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICA ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio	1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 26,716,637.81 144,381,349,977.78 TORS 7.13% 2.62% 97.54%	2,575,586,491.09 1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00 5,967,066.26 154,961,176,567.17	Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICAT ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio	JNTS 1,601,087,389,73 1,177,274,738,80 22,644,840,557,78 48,380,364,161,25 8,783,282,873,79 49,938,483,618,62 11,829,300,000,00 33,505,907,67 144,388,139,247,64 ORS 7.21% 2.68% 97,12%	1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00 75,256,369.12 155,030,465,870.03
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICA ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio	1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 26,716,637.81 144,381,349,977.78 TORS 7.13% 2.62%	2,575,586,491.09 1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00 5,967,066.26 154,961,176,567.17	Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICAT ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio	JNTS 1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 33,505,907.67 144,388,139,247.64 ORS 7,21% 2,68%	1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00 75,256,369.12 155,030,465,870.03
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICA ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS	1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 26,716,637.81 144,381,349,977.78 7.13% 2.62% 97.54% 73.62%	2,575,586,491.09 1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00 5,967,066.26 154,961,176,567.17 7.15% 2.78% 94,35% 73,53%	Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICAT ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS	JNTS 1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 33,505,907.67 144,388,139,247.64 ORS 7.21% 2.68% 97.12% 73.58%	1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00 75,256,369.12 155,030,465,870.03 7,26% 2,87% 93,45% 73,05%
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICA 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	1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 26,716,637.81 144,381,349,977.78 TORS 7.13% 2.62% 97.54%	2,575,586,491.09 1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00 5,967,066.26 154,961,176,567.17	Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICAT 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	JNTS 1,601,087,389,73 1,177,274,738,80 22,644,840,557,78 48,380,364,161,25 8,783,282,873,79 49,938,483,618,62 11,829,300,000,00 33,505,907,67 144,388,139,247,64 ORS 7.21% 2.68% 97,12%	1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00 75,256,369.12 155,030,465,870.03
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICA 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	1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 26,716,637.81 144,381,349,977.78 TORS 7 13% 2.62% 97.54% 73.62% 0.00%	2,575,586,491.09 1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00 5,967,066.26 154,961,176,567.17 7.15% 2,78% 94.35% 73.53% 0.00%	Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICAT 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	JNTS 1,601,087,389,73 1,177,274,738,80 22,644,840,557,78 48,380,364,161,25 8,783,282,873,79 49,938,483,618,62 11,829,300,000,00 33,505,907,67 144,388,139,247,64 ORS 7.21% 2.68% 97,12% 73,58% 0.00%	1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00 75,256,369.12 155,030,465,870.03 7,26% 2,87% 93,45% 73,05% 0.00%
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICA 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	1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 26,716,637.81 144,381,349,977.78 7.13% 2.62% 97.54% 73.62% 0.00%	2,575,586,491.09 1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00 5,967,066.26 154,961,176,567.17 7.15% 2,78% 94.35% 73.53% 0.00%	Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICAT 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	JNTS 1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 33,505,907.67 144,388,139,247.64 ORS 7.21% 2.68% 97.12% 73.58% 0.00%	1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,885,200,000.00 75,256,369.12 155,030,465,870.03 7.26% 2.87% 93,45% 73.05% 0.00%
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICA 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	1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 26,716,637.81 144,381,349,977.78 TORS 7.13% 2.62% 97.54% 73.62% 0.00% 1.00% 1.00% 1.00%	2,575,586,491.09 1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00 5,967,066.26 154,961,176,567.17 7.15% 2,78% 94.35% 73.53% 0.00%	Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICAT 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	JNTS 1,601,087,389,73 1,177,274,738,80 22,644,840,557,78 48,380,364,161,25 8,783,282,873,79 49,938,483,618,62 11,829,300,000,00 33,505,907,67 144,388,139,247,64 ORS 7.21% 2.68% 97,12% 73,58% 0.00%	1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00 75,256,369.12 155,030,465,870.03 7,26% 2,87% 93,45% 73,05% 0.00%
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICA ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSR LIQUIDITY	1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 26,716,637.81 144,381,349,977.78 TORS 7.13% 2.62% 97.54% 73.62% 0.00% 16.13% I 0.00%	2,575,586,491.09 1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00 5,967,066.26 154,961,176,567.17 7.15% 2,78% 94.35% 73.53% 0.00% 16.25% 0.00%	Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICAT ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP	JNTS 1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 33,505,907.67 144,388,139,247.64 ORS 7.21% 2.68% 97.12% 73.58% 0.00% 0.00% 16.06% 0.00%	1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00 75,256,369.12 155,030,465,870.03 7.26% 2.87% 93.45% 73.05% 0.00% 16.17% 0.00%
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICA 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 Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio	1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 26,716,637.81 144,381,349,977.78 TORS 7.13% 2.62% 97.54% 73.62% 0.00% 16.13% 1 0.00% 135.67%	2,575,586,491.09 1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00 5,967,066.26 154,961,176,567.17 7.15% 2.78% 94.35% 73.53% 0.00% 16.25% 0.00%	Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICAT ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties 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 LIQUIDITY Liquidity Coverage Ratio	JNTS 1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 33,505,907.67 144,388,139,247.64 ORS 7.21% 2.68% 97.12% 73.58% 0.00% 16.06% 0.00%	1,461,222,688.50 25,696,509,299.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00 75,256,369.12 155,030,465,870.03 7.26% 2,87% 93,45% 73.05% 0.00% 16.17% 0.00%
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICA ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSR LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio	1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 26,716,637.81 144,381,349,977.78 TORS 7.13% 2.62% 97.54% 73.62% 0.00% 16.13% I 0.00%	2,575,586,491.09 1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00 5,967,066.26 154,961,176,567.17 7.15% 2,78% 94.35% 73.53% 0.00% 16.25% 0.00%	Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICAT ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio	JNTS 1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 33,505,907.67 144,388,139,247.64 ORS 7.21% 2.68% 97.12% 73.58% 0.00% 0.00% 16.06% 0.00%	1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00 75,256,369.12 155,030,465,870.03 7.26% 2.87% 93.45% 73.05% 0.00% 16.17% 0.00%
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICA ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio PROFITABILITY	1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 26,716,637.81 144,381,349,977.78 TORS 7.13% 2.62% 97.54% 73.62% 0.00% 16.13% 1 0.00% 135.67% 118.03%	2,575,586,491.09 1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00 5,967,066.26 154,961,176,567.17 7.15% 2,78% 94.35% 73.53% 0.00% 16.25% 0.00% 140.03% 115.84%	Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICAT ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio PROFITABILITY	JNTS 1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 33,505,907.67 144,388,139,247.64 ORS 7.21% 2.68% 97.12% 73.58% 0.00% 16.06% 0.00% 135.71% 117.92%	1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00 75,256,369.12 155,030,465,870.03 7.26% 2,87% 93,45% 73.05% 0.00% 16,17% 0.00% 140.11% 115.72%
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICA ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSR LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio	1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 26,716,637.81 144,381,349,977.78 TORS 7.13% 2.62% 97.54% 73.62% 0.00% 16.13% 1 0.00% 135.67%	2,575,586,491.09 1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00 5,967,066.26 154,961,176,567.17 7.15% 2.78% 94.35% 73.53% 0.00% 16.25% 0.00%	Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICAT ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio	JNTS 1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 33,505,907.67 144,388,139,247.64 ORS 7.21% 2.68% 97.12% 73.58% 0.00% 16.06% 0.00%	1,461,222,688.50 25,696,509,299.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00 75,256,369.12 155,030,465,870.03 7.26% 2,87% 93,45% 73.05% 0.00% 16.17% 0.00%
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICA ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSR LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio PROFITABILITY Return on Equity (ROE) Return on Assets (ROA) Net Interest Margin (NIM)	1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 26,716,637.81 144,381,349,977.78 TORS 7.13% 2.62% 97.54% 73.62% 0.00% 16.13% 1 0.00% 135.67% 118.03%	2,575,586,491.09 1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00 5,967,066.26 154,961,176,567.17 7.15% 2.78% 94.35% 73.53% 0.00% 16.25% 0.00% 140.03% 115.84% 6.69%	Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICAT ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio PROFITABILITY Return on Equity (ROE) Return on Assets (ROA) Net Interest Margin (NIM)	JNTS 1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 33,505,907.67 144,388,139,247.64 ORS 7.21% 2.68% 97.12% 73.58% 0.00% 16.06% 0.00% 135.71% 117.92% 4.99%	1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00 75,256,369.12 155,030,465,870.03 7.26% 2.87% 93.45% 73.05% 0.00% 16.17% 0.00% 140.11% 115.72% 6.63%
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICA ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of Non-Performing DOSRI Loans to Total Loans to DOSR LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio PROFITABILITY Return on Equity (ROE) Return on Assets (ROA) Net Interest Margin (NIM) CAPITAL ADEQUACY	1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 26,716,637.81 144,381,349,977.78 TORS 7.13% 2.62% 97.54% 73.62% 0.00% 16.13% 1 0.00% 135.67% 118.03% 5.24% 0.53% 3.09%	2,575,586,491.09 1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00 5,967,066.26 154,961,176,567.17 7.15% 2.78% 94.35% 73.53% 0.00% 16.25% 0.00% 140.03% 115.84% 6.69% 0.68% 3.18%	Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICAT ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio PROFITABILITY Return on Assets (ROA) Net Interest Margin (NIM) CAPITAL ADEQUACY	JNTS 1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 33,505,907.67 144,388,139,247.64 ORS 7.21% 2.68% 97.12% 73.58% 0.00% 16.06% 0.00% 135.71% 117.92% 4.99% 0.50% 3.09%	1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00 75,256,369.12 155,030,465,870.03 7,26% 2,87% 93,45% 73,05% 0,00% 16,17% 0,00% 140,11% 115,72% 6,63% 0,68% 3,17%
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICA ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Oross 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 Related Parties Ratio of DOSRI Loans to Total Loans to DOSR LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio PROFITABILITY Return on Equity (ROE) Return on Assets (ROA) Net Interest Margin (NIM) CAPITAL ADEQUACY Common Equity Tier (CET) 1 Ratio *	1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 26,716,637.81 144,381,349,977.78 TORS 7.13% 2.62% 97.54% 73.62% 0.00% 16.13% 10.00% 135.67% 118.03% 5.24% 0.53% 3.09%	2,575,586,491.09 1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00 5,967,066.26 154,961,176,567.17 7.15% 2.78% 94,35% 73.53% 0.00% 16.25% 0.00% 140.03% 115.84% 6,69% 0,68% 3,18%	Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICAT ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio PROFITABILITY Return on Equity (ROE) Return on Assets (ROA) Net Interest Margin (NIM) CAPITAL ADEQUACY Common Equity Tier (CET) 1 Ratio *	JNTS 1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 33,505,907.67 144,388,139,247.64 ORS 7.21% 2.68% 97.12% 73.58% 0.00% 16.06% 0.00% 135,71% 117,92% 4.99% 0.50% 3.09%	1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00 75,256,369.12 155,030,465,870.03 7,26% 2,87% 93,45% 73.05% 0,00% 16,17% 0,00% 140,11% 115,72% 6,63% 0,68% 3,17%
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICA ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio PROFITABILITY Return on Equity (ROE) Return on Assets (ROA) Net Interest Margin (NIM) CAPITAL ADEQUACY Common Equity Tier (CET) 1 Ratio * Tier 1 Capital Ratio	1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 26,716,637.81 144,381,349,977.78 TORS 7 13% 2.62% 97.54% 73.62% 0.00% 16.13% 1 0.00% 15.567% 118.03% 5.24% 0.53% 3.09% 10.58%	2,575,586,491.09 1,461,222,688.50 25,696,509,269,74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00 5,967,066.26 154,961,176,567.17 7.15% 2,78% 94.35% 73.53% 0.00% 16.25% 0.00% 140.03% 115.84% 6.69% 0.68% 3.18%	Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICAT 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 Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio PROFITABILITY Return on Equity (ROE) Return on Assets (ROA) Net Interest Margin (NIM) CAPITAL ADEQUACY Common Equity Tier (CET) 1 Ratio * Tier 1 Capital Ratio	JINTS 1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 33,505,907.67 144,388,139,247.64 ORS 7.21% 2.68% 97.12% 73.58% 0.00% 16.06% 0.00% 135,71% 117,92% 4.99% 0.50% 3.09% 10.68% 10.68%	1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6.865,200,000.00 75,256,369.12 155,030,465,870.03 7.26% 2.87% 93.45% 73.05% 0.00% 16.17% 0.00% 140.11% 115.72% 6.63% 0.68% 0.68% 0.68% 0.68%
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICA ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Oross 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 Related Parties Ratio of DOSRI Loans to Total Loans to DOSR LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio PROFITABILITY Return on Equity (ROE) Return on Assets (ROA) Net Interest Margin (NIM) CAPITAL ADEQUACY Common Equity Tier (CET) 1 Ratio *	1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 26,716,637.81 144,381,349,977.78 TORS 7.13% 2.62% 97.54% 73.62% 0.00% 16.13% 10.00% 135.67% 118.03% 5.24% 0.53% 3.09%	2,575,586,491.09 1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00 5,967,066.26 154,961,176,567.17 7.15% 2.78% 94,35% 73.53% 0.00% 16.25% 0.00% 140.03% 115.84% 6,69% 0,68% 3,18%	Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICAT ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio PROFITABILITY Return on Equity (ROE) Return on Assets (ROA) Net Interest Margin (NIM) CAPITAL ADEQUACY Common Equity Tier (CET) 1 Ratio *	JNTS 1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 33,505,907.67 144,388,139,247.64 ORS 7.21% 2.68% 97.12% 73.58% 0.00% 16.06% 0.00% 135,71% 117,92% 4.99% 0.50% 3.09%	1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00 75,256,369.12 155,030,465,870.03 7,26% 2,87% 93,45% 73,05% 0,00% 16,17% 0,00% 140,11% 115,72% 6,63% 0,68% 3,17%
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICA ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSR LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio PROFITABILITY Return on Equity (ROE) Return on Assets (ROA) Net Interest Margin (NIM) CAPITAL ADEQUACY Common Equity Tier (CET) 1 Ratio * Tier 1 Capital Ratio CAPITAL ADEQUACY RATIO (CAR) LEVERAGE Basel III Leverage Ratio (BLR)	1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 26,716,637.81 144,381,349,977.78 TORS 7 13% 2,62% 97.54% 73.62% 0.00% 16.13% 1.00% 118.03% 5.24% 0.53% 3.09% 10.58% 11.49%	2,575,586,491.09 1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.05 5,967,066.26 154,961,176,567.17 7.15% 2,78% 94.35% 73.53% 0.00% 16.25% 0.00% 140.03% 115.84% 6.69% 0.68% 3.18% 10.55% 11.45%	Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICAT 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 Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio PROFITABILITY Return on Equity (ROE) Return on Assets (ROA) Net Interest Margin (NIM) CAPITAL ADEQUACY Common Equity Tier (CET) 1 Ratio * Tier 1 Capital Ratio CAPITAL ADEQUACY COMMON EQUITAL ADEQUACY RATIO (CAR) LEVERAGE Basel III Leverage Ratio (BLR)	JNTS 1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 33,505,907.67 144,388,139,247.64 ORS 7.21% 2.68% 97.12% 73.58% 0.00% 16.06% 0.00% 135,71% 117,92% 4.99% 0.50% 3.09% 10.68% 11.59%	1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6.865,200,000.00 75,256,369.12 155,030,465,870.03 7.26% 2.87% 93.45% 73.05% 0.00% 16.17% 0.00% 140.11% 115.72% 6.63% 0.68% 0.68% 0.17% 10.67% 11.57%
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICA ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSR LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio PROFITABILITY Return on Equity (ROE) Return on Assets (ROA) Net Interest Margin (NIM) CAPITAL ADEQUACY Common Equity Tier (CET) 1 Ratio * Tier 1 Capital Ratio CAPITAL ADEQUACY RATIO (CAR) LEVERAGE	1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 26,716,637.81 144,381,349,977.78 TORS 7.13% 2,62% 97.54% 73.62% 0.00% 16.13% 1.00% 135,67% 118.03% 5,24% 0.53% 3.09% 10.58% 10.58% 11.49%	2,575,586,491.09 1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00 5,967,066.26 154,961,176,567.17 7.15% 2.78% 94,35% 73.53% 0.00% 140.03% 115.84% 6,69% 0,68% 3,18% 10.55% 10.55% 11.45%	Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICAT ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL 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 Ratio of DOSRI Loans to Related Parties Ratio of DOSRI Loans to pross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio PROFITABILITY Return on Equity (ROE) Return on Assets (ROA) Net Interest Margin (NIM) CAPITAL ADEQUACY Common Equity Tier (CET) 1 Ratio * Tier 1 Capital Ratio CAPITAL ADEQUACY Common Equity Tier (CET) 1 Ratio * Tier 1 Capital Ratio CAPITAL ADEQUACY CAPITAL ADEQUACY RATIO (CAR) LEVERAGE	JNTS 1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 33,505,907.67 144,388,139,247.64 ORS 7.21% 2.68% 97,12% 73.58% 0.00% 16.06% 0.00% 135,71% 117,92% 4.99% 0.50% 3.09% 10.68% 10.68% 10.68% 10.68%	1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.00 75,256,369.12 155,030,465,870.03 7,26% 2,87% 93,45% 73,05% 0,00% 16,17% 0,00% 140,11% 115,72% 6,63% 0,68% 3,17% 10,67% 10,67% 11,57%
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICA 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 Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSR LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio PROFITABILITY Return on Equity (ROE) Return on Assets (ROA) Net Interest Margin (NIM) CAPITAL ADEQUACY Common Equity Tier (CET) 1 Ratio * Tier 1 Capital Ratio CAPITAL ADEQUACY RATIO (CAR) LEVERAGE Basel III Leverage Ratio (BLR)	1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 26,716,637.81 144,381,349,977.78 TORS 7 13% 2,62% 97.54% 73.62% 0.00% 16.13% 1.00% 118.03% 5.24% 0.53% 3.09% 10.58% 11.49%	2,575,586,491.09 1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.05 5,967,066.26 154,961,176,567.17 7.15% 2,78% 94.35% 73.53% 0.00% 16.25% 0.00% 140.03% 115.84% 6.69% 0.68% 3.18% 10.55% 11.45%	Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICAT 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 Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio PROFITABILITY Return on Equity (ROE) Return on Assets (ROA) Net Interest Margin (NIM) CAPITAL ADEQUACY Common Equity Tier (CET) 1 Ratio * Tier 1 Capital Ratio CAPITAL ADEQUACY COMMON EQUITAL ADEQUACY RATIO (CAR) LEVERAGE Basel III Leverage Ratio (BLR)	JNTS 1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 33,505,907.67 1444,388,139,247.64 ORS 7.21% 2.68% 97.12% 73.58% 0.00% 16.06% 0.00% 135,71% 117,92% 4.99% 0.50% 3.09% 10.68% 11.59% 5.61% 0.00	1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6.865,200,000.00 75,256,369.12 155,030,465,870.03 7.26% 2.87% 93.45% 73.05% 0.00% 16.17% 0.00% 140.11% 115.72% 6.63% 0.68% 0.68% 0.17% 10.67% 11.57%
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICA ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSR LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio PROFITABILITY Return on Equity (ROE) Return on Assets (ROA) Net Interest Margin (NIM) CAPITAL ADEQUACY Common Equity Tier (CET) 1 Ratio * Tier 1 Capital Ratio CAPITAL ADEQUACY RATIO (CAR) LEVERAGE Basel III Leverage Ratio (BLR)	1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 26,716,637.81 144,381,349,977.78 TORS 7 13% 2,62% 97.54% 73.62% 0.00% 16.13% 1.00% 118.03% 5.24% 0.53% 3.09% 10.58% 11.49%	2,575,586,491.09 1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.05 5,967,066.26 154,961,176,567.17 7.15% 2,78% 94.35% 73.53% 0.00% 16.25% 0.00% 140.03% 115.84% 6.69% 0.68% 3.18% 10.55% 11.45%	Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICAT ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RelatTeD PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio PROFITABILITY Return on Assets (ROA) Net Interest Margin (NIM) CAPITAL ADEQUACY Common Equity Tier (CET) 1 Ratio * Tier 1 Capital Ratio CAPITAL ADEQUACY Common Equity Tier (CET) 1 Ratio * Tier 1 Capital Ratio CAPITAL ADEQUACY RATIO (CAR) LEVERAGE Basel III Leverage Ratio (BLR) Deferred Charges not yet Written Down	JNTS 1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 33,505,907.67 144,388,139,247.64 ORS 7.21% 2.68% 97.12% 73.58% 0.00% 16.06% 0.00% 135.71% 117.92% 4.99% 0.50% 3.09% 10.68% 11.59% 5.61% 0.00	1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6.865,200,000.00 75,256,369.12 155,030,465,870.03 7.26% 2.87% 93.45% 73.05% 0.00% 16.17% 0.00% 140.11% 115.72% 6.63% 0.68% 0.68% 0.17% 10.67% 11.57%
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICA 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 Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSR LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio PROFITABILITY Return on Equity (ROE) Return on Assets (ROA) Net Interest Margin (NIM) CAPITAL ADEQUACY Common Equity Tier (CET) 1 Ratio * Tier 1 Capital Ratio CAPITAL ADEQUACY RATIO (CAR) LEVERAGE Basel III Leverage Ratio (BLR)	1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 26,716,637.81 144,381,349,977.78 TORS 7 13% 2,62% 97.54% 73.62% 0.00% 16.13% 1.00% 118.03% 5.24% 0.53% 3.09% 10.58% 11.49%	2,575,586,491.09 1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.05 5,967,066.26 154,961,176,567.17 7.15% 2,78% 94.35% 73.53% 0.00% 16.25% 0.00% 140.03% 115.84% 6.69% 0.68% 3.18% 10.55% 11.45%	Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICAT ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Caverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio PROFITABILITY Return on Assets (ROA) Net Interest Margin (NIM) CAPITAL ADEQUACY Common Equity Tier (CET) 1 Ratio * Tier 1 Capital Ratio CAPITAL ADEQUACY RATIO (CAR) LEVERAGE Basel III Leverage Ratio (BLR) Deferred Charges not yet Written Down FINANCIAL ALLIED SUBS (EXCLUDING SUBSIDIARY INSURA) 1. Al-Amanah Islamic Investment Bank of the Philippines	JNTS 1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 33,505,907.67 144,388,139,247.64 ORS 7.21% 2.68% 97.12% 73.58% 0.00% 16.06% 0.00% 135.71% 117.92% 4.99% 0.50% 3.09% 10.68% 11.59% 5.61% 0.00	1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6.865,200,000.00 75,256,369.12 155,030,465,870.03 7.26% 2.87% 93.45% 73.05% 0.00% 16.17% 0.00% 140.11% 115.72% 6.63% 0.68% 0.68% 0.17% 10.67% 11.57%
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICA 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 Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSR LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio PROFITABILITY Return on Equity (ROE) Return on Assets (ROA) Net Interest Margin (NIM) CAPITAL ADEQUACY Common Equity Tier (CET) 1 Ratio * Tier 1 Capital Ratio CAPITAL ADEQUACY RATIO (CAR) LEVERAGE Basel III Leverage Ratio (BLR)	1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 26,716,637.81 144,381,349,977.78 TORS 7 13% 2,62% 97.54% 73.62% 0.00% 16.13% 1.00% 118.03% 5.24% 0.53% 3.09% 10.58% 11.49%	2,575,586,491.09 1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6,865,200,000.05 5,967,066.26 154,961,176,567.17 7.15% 2,78% 94.35% 73.53% 0.00% 16.25% 0.00% 140.03% 115.84% 6.69% 0.68% 3.18% 10.55% 11.45%	Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICAT ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio PROFITABILITY Return on Equity (ROE) Return on Assets (ROA) Net Interest Margin (NIM) CAPITAL ADEQUACY Common Equity Tier (CET) 1 Ratio * Tier 1 Capital Ratio CAPITAL ADEQUACY Common Equity Tier (CET) 1 Ratio * Tier 1 Capital Ratio CAPITAL ADEQUACY RATIO (CAR) LEVERAGE Basel III Leverage Ratio (BLR) Deferred Charges not yet Written Down	JNTS 1,601,087,389.73 1,177,274,738.80 22,644,840,557.78 48,380,364,161.25 8,783,282,873.79 49,938,483,618.62 11,829,300,000.00 33,505,907.67 144,388,139,247.64 ORS 7.21% 2.68% 97.12% 73.58% 0.00% 16.06% 0.00% 135.71% 117.92% 4.99% 0.50% 3.09% 10.68% 11.59% 5.61% 0.00	1,461,222,688.50 25,696,509,269.74 61,924,483,738.33 3,585,594,564.95 52,846,612,748.30 6.865,200,000.00 75,256,369.12 155,030,465,870.03 7.26% 2.87% 93.45% 73.05% 0.00% 16.17% 0.00% 140.11% 115.72% 6.63% 0.68% 0.68% 0.17% 10.67% 11.57%

* CET 1 Ratio and CAR with BSP Regulatory Relief are 14.41% and 15.32%, respectively.

We, CATHERINE T. MAGANA and GEORGE S. INOCENCIO of the above-mentioned bank do solemnly swear Il matters set forth in the above balance sheet are true and correct to the best of our knowledge and belief.

Sgd.
CATHERINE T. MAGANA
Senior Vice President

Sgd.
GEORGE S. INOCENCIO
Executive Vice President

SUBSCRIBED AND SWORN to before me this $\,$ 26 August 2025 at Makati City, affiants exhibiting to me her DBP ID No. 0203717-CAT and his DBP ID No. 0202411-GEO.

DBP - Community Tax Certificate No. 00145996 - Makati City Issued on January 20, 2025

Sgd.
ATTY. DARWIN B. SANTOS

Notary Public for Makati City Until December 31, 2025
Appointment No. M-015 (2024-2025)

Roll of Attorney No. 57952, IBP No. 330740-Lifetime Member
PTR No. 10467089JJan. 02, 2025/Makati City

MCLE Compliance VIII No. 0022365/April 14, 2028

U-1-A 8051 San Nicolas St. Guadalupe Nueva, Makati City

Republic of the Philippines) Makati City .) S.S. We, CATHERINE T. MAGANA and GEORGE S. INOCENCIO of the above-mentioned bank do solemnly swear that all matters set forth in the above balance sheet are true and correct to the best of our knowledge and belief.

Sgd.
CATHERINE T. MAGANA
Senior Vice President

Sgd.
GEORGE S. INOCENCIO
Executive Vice President

SUBSCRIBED AND SWORN to before me this 26 August 2025 at Makati City, affiants exhibiting to me her DBP ID No. 0203717-CAT and his DBP ID No. 0202411-GEO.

DBP - Community Tax Certificate No. 00145996 - Makati City Issued on January 20, 2025

* CET 1 Ratio and CAR with BSP Regulatory Relief are 14.49% and 15.39%, respectively.

Sgd.
ATTY. DARWIN B. SANTOS
Notary Public for Makati City Until December 31, 2025
Appointment No. M-015 (2024-2025)
Roll of Attorney No. 57952, IBP No. 330740-Lifetime Member
PTR No. 10467089/Jan. 02, 2025/Makati City
MCLE Compliance VIII No. 0022365/April 14, 2028
U-1-A 8051 San Nicolas St. Guadalupe Nueva, Makati City