

Ayala North Exchange Tower 1, Ayala Avenue corner Salcedo St., Legaspi Village, Makati City www.bpi.com.ph

## **BALANCE SHEET**

(Head Office and Branches) As of March 31, 2019

## **CONSOLIDATED BALANCE SHEET**

(Bank and Financial Subsidiaries) As of March 31, 2019

		Current Quarter	Previous Quarter		Current Quarter	Previous Quarter
	ASSETS				SSETS	
Cash and Cash Items	P	29,975,966,592.03	42,419,370,863.83	Cash and Cash Items	P 30,866,401,553.89	43,535,887,726.1
Due from Bangko Sentral ng Pilipinas		210,836,024,770.14	202,487,345,423.39	Due from Bangko Sentral ng Pilipinas	240,965,227,416.87	225,906,630,422.5
Due from Other Banks Financial Assets at Fair Value through Profit or Loss		7,691,806,803.27 23,916,156,554.33	8,617,811,346.10 9,945,048,004.96	Due from Other Banks Financial Assets at Fair Value through Profit or Loss	10,349,633,238.69 28,327,733,201.84	10,884,765,167. 16,325,035,134.
Available-for-Sale Financial Assets-Net		24,793,397,545.87	30,112,226,459.36	Available-for-Sale Financial Assets-Net	29,595,552,115.19	36,598,584,478.
Held-to-Maturity (HTM) Financial Assets-Net		274,800,460,283.65	264,006,324,036.54	Held-to-Maturity (HTM) Financial Assets-Net	296,263,707,807.61	283,886,082,447.
Loans and Receivables-Net		1,114,367,790,913.96	1,142,807,925,283.19	Loans and Receivables-Net	1,363,673,387,445.32	1,382,999,564,342.
Interbank Loans Receivable		3,639,520,350.72	8,636,850,369.63	Interbank Loans Receivable	6,078,004,762.95	11,243,576,007.
Loans and Receivables-Others Loans and Receivables Arising from RA/CA/PR/SLB		1,117,696,328,017.50	1,127,100,250,856.71	Loans and Receivables-Others	1,350,981,162,486.63	1,356,906,868,394.
		C 000 057 454 00	14,000,000,000.00	Loans and Receivables Arising from RA/CA/PR/SLB	16,665,000,000.00	24,791,000,000
General Loan Loss Provision Other Financial Assets		6,968,057,454.26 9,412,862,016.37	6,929,175,943.15 10,880,780,509.44	General Loan Loss Provision Other Financial Assets	10,050,779,804.26 12,247,577,503.88	9,941,880,059. 13,430,920,408.
Equity Investment in Subsidiaries, Associates		3,412,002,010.37	10,000,700,309.44	Equity Investment in Subsidiaries, Associates	12,247,377,303.86	13,430,920,400.
and Joint Ventures-Net		61,020,981,623.14	58,926,150,499.85	and Joint Ventures-Net	10,451,785,310.86	10,056,867,353.
Bank Premises, Furniture, Fixture and Equipment-Net		10,121,488,797.27	10,259,362,643.34	Bank Premises, Furniture, Fixture and Equipment-Net	11,798,703,302.84	11,980,767,509.
Real and Other Properties Acquired-Net		334,786,068.89	334,973,712.86	Real and Other Properties Acquired-Net	2,268,167,635.06	2,224,755,317.
Non-Current Assets Held for Sale		47,473,208.82	52,306,437.73	Non-Current Assets Held for Sale	372,648,275.80	384,363,958.
Other Assets-Net		23,337,780,261.33	38,587,477,787.27	Other Assets-Net	32,795,050,806.82	46,873,581,325.
TOTAL ASSETS	Р_	1,790,656,975,439.07	1,819,437,103,007.86	TOTAL ASSETS	P 2,069,975,575,614.67	2,085,087,805,591.
LIA	ABILITIE	:S		LIA	BILITIES	
Financial Liabilities at Fair Value through Profit or Loss	P	3,058,383,945.75	3,533,865,529.46	Financial Liabilities at Fair Value through Profit or Loss	P 3,060,288,461.59	3,536,373,505.
Deposit Liabilities		1,358,515,502,135.98	1,347,847,480,452.09	Deposit Liabilities	1,610,726,554,829.10	1,587,980,423,134.
Due to Other Banks		483,730,446.37	903,802,433.71	Due to Other Banks	483,730,446.37	903,802,433.
Bills Payable		66,705,556,446.50	94,602,540,782.80	Bills Payable	79,222,614,311.81	107,288,711,541.
a) BSP (Rediscounting and Other Advances)		30,047,548,700.00	31,520,457,685.66	a) BSP (Rediscounting and Other Advances)	30,047,548,700.00	31,520,457,685.
b) Interbank Loans Payable     c) Other Deposit Substitute		36,658,007,746.50	42,472,893,375.09 20,609,189,722.05	b) Interbank Loans Payable     c) Other Deposit Substitute	39,524,660,327.51	45,481,334,340. 20,609,189,722.
d) Others			20,009,189,722.05	d) Others	9,650,405,284.30	9,677,729,792.
Bonds Payable-Net		56,250,314,661.33	56,277,955,411.75	Bonds Payable-Net	56,250,314,661.33	56,277,955,411.
Due to Bangko Sentral ng Pilipinas		109,883,522.73	-	Due to Bangko Sentral ng Pilipinas	131,635,594.28	-
Other Financial Liabilities		15,464,043,846.07	14,246,077,797.55	Other Financial Liabilities	18,993,980,531.59	17,266,208,372.
Other Liabilities	_	34,842,977,910.52	54,639,943,990.12	Other Liabilities	44,167,058,652.02	62,628,222,978.
TOTAL LIABILITIES	P_	1,535,430,392,915.25	1,572,051,666,397.48	TOTAL LIABILITIES	P 1,813,036,177,488.09	1,835,881,697,376.
STOCKHOLDERS' EQUITY				STOCKHOLDERS' EQUITY		
Capital Stock	Р	119,134,803,428.35	119,061,449,103.72	Capital Stock	P 119,134,803,428.35	119,061,449,103.7
Other Capital Accounts		5,792,259,855.67	21,208,489,178.12	Other Capital Accounts	5,784,761,839.36	21,411,917,706.2
Retained Earnings		130,299,519,239.80	107,115,498,328.54	Retained Earnings Minority Interest in Subsidiaries	130,390,526,757.82 1,629,306,101.05	107,115,498,328.9 1,617,243,076.8
TOTAL STOCKHOLDERS' EQUITY	Р_	255,226,582,523.82	247,385,436,610.38	TOTAL STOCKHOLDERS' EQUITY	P 256,939,398,126.58	249,206,108,215.
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	· -			TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY		
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	Р_	1,790,656,975,439.07	1,819,437,103,007.86	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 2,069,975,575,614.67	2,085,087,805,591.9
CONTINGE	ENT AC	COUNTS		CONTINGE	ENT ACCOUNTS	
Guarantees Issued	Р	260,697,556.75	207,895,734.21	Guarantees Issued	P 260,697,556.75	207,895,734.2
Financial Standby Letters of Credit		5,803,954,493.75	5,593,638,438.85	Financial Standby Letters of Credit	5,803,954,493.75	5,593,638,438.8
Performance Standby Letters of Credit		4,892,278,671.69	4,802,110,086.68	Performance Standby Letters of Credit	4,892,278,671.69	4,802,110,086.0
Commercial Letters of Credit		12,540,034,705.17	11,629,265,886.31	Commercial Letters of Credit	12,540,034,705.17	11,629,265,886.3
Trade Related Guarantees Commitments		1,851,571,810.56	477,832,818.58	Trade Related Guarantees Commitments	1,851,571,810.56	477,832,818.5
Spot Foreign Exchange Contracts		112,027,080,064.10 23,343,049,510.72	104,439,235,160.19 9,892,719,523.93	Spot Foreign Exchange Contracts	114,222,162,585.86 23,758,209,915.14	106,512,699,815.8 9,892,719,523.9
Trust Department Accounts		23,343,045,310.72	9,092,719,323.93	Trust Department Accounts	642,711,815,819.14	591,387,381,597.0
Trust and Other Fiduciary Accounts			-	Trust and Other Fiduciary Accounts	394,244,847,427.68	372,972,879,500.8
b) Agency Accounts			-	b) Agency Accounts	248,466,968,391.46	218,414,502,096.1
Derivatives		457,373,608,376.98	476,201,038,039.80	Derivatives	457,596,075,642.12	476,412,495,180.0
Others TOTAL CONTINGENT ACCOUNTS	ь_	51,033,866,439.61	52,871,027,617.46	Others TOTAL CONTINGENT ACCOUNTS	151,236,939,968.67	153,976,308,623.5
		669,126,141,629.33	666,114,763,306.01		P 1,414,873,741,168.85	1,360,892,347,705.0
ADDITIONA	L INFO	RMATION		ADDITIONA	L INFORMATION	
Gross total loan portfolio (TLP)	Р	1,131,142,977,735.92	1,158,647,636,491.23	1. List of Financial Allied Subsidiaries (excluding Subsidiary I		
Specific allowance for credit losses on the TLP		9,807,129,367.70			nsurance Companies)	
Non-Performing Loans (NPLs)			8,910,535,264.89	BPI Family Savings Bank, Inc.	nsurance Companies)	
				BPI Family Savings Bank, Inc.     BPI Capital Corporation	nsurance Companies)	
a. Gross NPLs		13,494,456,776.74	13,052,121,266.84	BPI Family Savings Bank, Inc.     BPI Capital Corporation     BPI Direct BanKo Inc., A Savings Bank		
Gross NPLs     B. Ratio of gross NPLs to gross TLP		13,494,456,776.74 1.19%	13,052,121,266.84 1.13%	BPI Capital Corporation     BPI Capital Corporation     BPI Direct BanKo Inc., A Savings Bank     BPI Century Tokyo Lease & Finance Corporation		
Gross NPLs     Ratio of gross NPLs to gross TLP     Net NPLs		13,494,456,776.74 1.19% 6,241,613,263.81	13,052,121,266.84 1.13% 6,305,247,050.89	BPI Family Savinas Bank, Inc.     BPI Capital Corporation     BPI Capital Corporation     BPI Direct BanKo Inc., A Savings Bank     BPI Century Tokyo Lease & Finance Corporation     BPI Payments Holdings, Inc.		
a. Gross NPLs     b. Ratio of gross NPLs to gross TLP     c. Net NPLs     d. Ratio of Net NPLs to gross TLP		13,494,456,776.74 1.19%	13,052,121,266.84 1.13%	BPI Family Savings Bank, Inc.     BPI Capital Corporation     BPI Direct Banko Inc., A Savings Bank     BPI Century Tokyo Lease & Finance Corporation     BPI Payments Holdings, Inc.     BPI Express Remittance Corp. USA		
a. Gross NPLs  D. Ratio of gross NPLs to gross TLP  C. Net NPLs  d. Ratio of Net NPLs to gross TLP  e. Ratio of total allowance for credit losses		13,494,456,776.74 1.19% 6,241,613,263.81 0.55%	13,052,121,266.84 1.13% 6,305,247,050.89 0.54%	BPI Family Savinas Bank, Inc.     BPI Capital Corporation     BPI Direct Banko Inc., A Savings Bank     BPI Century Tokyo Lease & Finance Corporation     BPI Payments Holdings, Inc.     BPI Express Remittance Corp. USA     BPI Express Remittance Corp. USA		
a. Gross NPLs     b. Ratio of gross NPLs to gross TLP     c. Net NPLs     d. Ratio of Net NPLs to gross TLP		13,494,456,776.74 1.19% 6,241,613,263.81 0.55% 124.31%	13,052,121,266.84 1.13% 6,305,247,050.89 0.54% 121.36%	1. BPI Family Savinas Bank, Inc. 2. BPI Capital Corporation 3. BPI Direct BanKo Inc., A Savings Bank 4. BPI Century Tokyo Lease & Finance Corporation 5. BPI Payments Holdings, Inc. 6. BPI Express Remittance Corp. USA 7. BPI Foreign Exchange Corporation 8. BPI International Finance Limited 9. BPI Europe, PLC.		
a. Gross NPLs b. Ratio of gross NPLs to gross TLP c. Net NPLs d. Ratio of Net NPLs to gross TLP e. Ratio of total allowance for credit losses to gross NPLs f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs		13,494,456,776.74 1.19% 6,241,613,263.81 0.55%	13,052,121,266.84 1.13% 6,305,247,050.89 0.54%	1. BPI Family Savinas Bank, Inc. 2. BPI Capital Corporation 3. BPI Direct Banko Inc., A Savings Bank 4. BPI Century Tokyo Lease & Finance Corporation 5. BPI Payments Holdings, Inc. 6. BPI Express Remittance Corp. USA 7. BPI Foreign Exchange Corporation 8. BPI International Finance Limited 9. BPI Europe, PLC. 10. BPI Investment Management Inc.		
a. Gross NPLs b. Ratio of gross NPLs to gross TLP c. Net NPLs d. Ratio of Net NPLs to gross TLP e. Ratio of total allowance for credit losses to gross NPLs T. Ratio of Specific allowance for credit losses on the gross TLP to gross NPLs Classified Loans & Other Risk Assets,		13,494,456,776.74 1.19% 6,241,613,263.81 0.55% 124.31% 72.68%	13,052,121,266,84 1.13% 6,305,247,050.89 0.54% 121.36% 68.27%	1. BPI Family Savinas Bank, Inc. 2. BPI Capital Corporation 3. BPI Direct BanKo Inc., A Savings Bank 4. BPI Century Tokyo Lease & Finance Corporation 5. BPI Payments Holdings, Inc. 6. BPI Express Remittance Corp. USA 7. BPI Foreign Exchange Corporation 8. BPI International Finance Limited 9. BPI Europe, PLC. 10. BPI Investment Management Inc. 11. BPI Asset Management and Trust Corporation		
a. Gross NPLs b. Ratio of gross NPLs to gross TLP c. Net NPLs d. Ratio of Net NPLs to gross TLP e. Ratio of total allowance for credit losses to gross NPLs f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs Classified Loans & Other Risk Assets, gross of allowance for credit losses gross of allowance for credit losses		13,494,456,776.74 1.19% 6,241,613,263.81 0.55% 124.31%	13,052,121,266.84 1.13% 6,305,247,050.89 0.54% 121.36%	1. BPI Family Savinas Bank, Inc. 2. BPI Capital Corporation 3. BPI Direct Banko Inc., A Savings Bank 4. BPI Century Tokyo Lease & Finance Corporation 5. BPI Payments Holdings, Inc. 6. BPI Express Remittance Corp. USA 7. BPI Foreign Exchange Corporation 8. BPI International Finance Limited 9. BPI Europe, PLC. 10. BPI Investment Management Inc.		
a. Gross NPLs b. Ratio of gross NPLs to gross TLP c. Net NPLs d. Ratio of Net NPLs to gross TLP e. Ratio of total allowance for credit losses to gross NPLs f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables.		13,494,456,776.74 1.19% 6,241,613,263.81 0.55% 124.31% 72.68% 15,772,504,031.02	13,052,121,266.84 1.13% 6,305,247,050.89 0.54% 121.36% 68.27% 13,137,629,086.34	1. BPI Family Savinas Bank, Inc. 2. BPI Capital Corporation 3. BPI Direct BanKo Inc., A Savings Bank 4. BPI Century Tokyo Lease & Finance Corporation 5. BPI Payments Holdings, Inc. 6. BPI Express Remittance Corp. USA 7. BPI Foreign Exchange Corporation 8. BPI International Finance Limited 9. BPI Europe, PLC. 10. BPI Investment Management Inc. 11. BPI Asset Management and Trust Corporation		
a. Gross NPLs b. Ratio of gross NPLs to gross TLP c. Net NPLs d. Ratio of Net NPLs to gross TLP e. Ratio of total allowance for credit losses to gross NPLs T. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross of allowance for credit losses		13,494,456,776.74 1.19% 6,241,613,263.81 0.55% 124.31% 72.68%	13,052,121,266,84 1.13% 6,305,247,050.89 0.54% 121.36% 68.27%	1. BPI Family Savinas Bank, Inc. 2. BPI Capital Corporation 3. BPI Direct BanKo Inc., A Savings Bank 4. BPI Century Tokyo Lease & Finance Corporatior 5. BPI Payments Holdings, Inc. 6. BPI Express Remittance Corp. USA 7. BPI Foreign Exchange Corporation 8. BPI International Finance Limited 9. BPI Europe, PLC. 10. BPI Investment Management Inc. 11. BPI Asset Management and Trust Corporation 12. BPI Remittance Center HK (Ltd)		
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a. Gross NPLs b. Ratio of gross NPLs to gross TLP c. Net NPLs d. Ratio of Net NPLs to gross TLP e. Ratio of total allowance for credit losses to gross NPLs l. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses, gross of allowance for credit losse		13,494,456,776.74 1.19% 6,241,613,263.81 0.55% 124.31% 72.68% 15,772,504,031.02	13,052,121,266.84 1.13% 6,305,247,050.89 0.54% 121.36% 68.27% 13,137,629,086.34	1. BPI Family Savinas Bank, Inc. 2. BPI Capital Corporation 3. BPI Direct BanKo Inc., A Savings Bank 4. BPI Century Tokyo Lease & Finance Corporatior 5. BPI Payments Holdings, Inc. 6. BPI Express Remittance Corp. USA 7. BPI Foreign Exchange Corporation 8. BPI International Finance Limited 9. BPI Europe, PLC. 10. BPI Investment Management Inc. 11. BPI Asset Management and Trust Corporation 12. BPI Remittance Center HK (Ltd)		
a. Gross NPLs b. Ratio of gross NPLs to gross TLP c. Net NPLs d. Ratio of Net NPLs to gross TLP e. Ratio of total allowance for credit losses to gross NPLs T. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses, Gross of allowance for credit losse		13,494,456,776,74 11.996 6.241,613,263.81 0.55% 124.31% 72.68% 15,772,504,031.02 10,306,057,370.28 0.91%	13,052,121,266,84 1,13% 6,305,247,050,89 0.54% 121,36% 68.27% 13,137,629,086,34 8,247,640,049,08	1. BPI Family Savinas Bank, Inc. 2. BPI Capital Corporation 3. BPI Direct BanKo Inc., A Savings Bank 4. BPI Century Tokyo Lease & Finance Corporatior 5. BPI Payments Holdings, Inc. 6. BPI Express Remittance Corp. USA 7. BPI Foreign Exchange Corporation 8. BPI International Finance Limited 9. BPI Europe, PLC. 10. BPI Investment Management Inc. 11. BPI Asset Management and Trust Corporation 12. BPI Remittance Center HK (Ltd)  2. List of Subsidiary Insurance Companies 1. BPIMS Insurance Corporation		
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a. Gross NPLs b. Ratio of gross NPLs to gross TLP c. Net NPLs d. Ratio of Net NPLs to gross TLP e. Ratio of total allowance for credit losses to gross NPLs f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses received and receivables, gross of allowance for credit losses pross of allowance for credit losses received allowance for credit losses gross of allowance for credit losses and or posses to gross TLP Gross non-performing DOSRI loans and receivables Percent Compliance with Magna Carta a. 8% for Micro and Small Enterprises b. 2% for Medium Enterprises		13,494,456,776,74 11.996 6.241,613,263,81 0.55% 124,31% 72.68% 15,772,504,031.02 10,306,057,370.28 0.91%	13,052,121,266,84 1,13% 6,305,247,050,89 0.54% 121,36% 68,27% 13,137,629,086,34 8,247,640,049,08 0.71% -	1. BPI Family Savinas Bank, Inc. 2. BPI Capital Corporation 3. BPI Direct BanKo Inc., A Savings Bank 4. BPI Century Tokyo Lease & Finance Corporation 5. BPI Payments Holdings, Inc. 6. BPI Express Remittance Corp. USA 7. BPI Foreign Exchange Corporation 8. BPI International Finance Limited 9. BPI Europe, PLC. 10. BPI Investment Management Inc. 11. BPI Asset Management and Trust Corporation 12. BPI Remittance Center HK (Ltd)  2. List of Subsidiary Insurance Companies 1. BPIMS Insurance Corporation 2. FGU Insurance Corporation 2. FGU Insurance Corporation		
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a. Gross NPLs b. Ratio of gross NPLs to gross TLP c. Net NPLs d. Ratio of Net NPLs to gross TLP e. Ratio of Net NPLs to gross TLP e. Ratio of total allowance for credit losses to gross NPLs f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross of allowance for gross places to gross of allowance for gross places to gross plac		13,494,456,776.74 1.19% 6.241,613,263.81 0.55% 124.31% 72.68% 15,772,504,031.02 10,306,057,370.28 0.91% 4.29% 10.65% 14.55% 14.55%	13,052,121,266,84 1,13% 6,305,247,050,89 0,54% 121,36% 68,27% 13,137,629,086,34 8,247,640,049,08 0,71% - 3,00% 4,68% 10,33% 14,83% 13,97% 13,97%	1. BPI Family Savinas Bank, Inc. 2. BPI Capital Corporation 3. BPI Direct BanKo Inc., A Savings Bank 4. BPI Century Tokyo Lease & Finance Corporation 5. BPI Payments Holdings, Inc. 6. BPI Express Remittance Corp. USA 7. BPI Foreign Exchange Corporation 8. BPI International Finance Limited 9. BPI Europe, PLC. 10. BPI Everse, Beat Management Inc. 11. BPI Asset Management and Trust Corporation 12. BPI Remittance Center HK (Ltd)  2. List of Subsidiary Insurance Companies 1. BPIMS Insurance Corporation 2. FGU Insurance Corporation 3. Ayala Plans, Inc.  3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulations a. Total CAR b. Tier 1 Ratio 1. Common Equity Tier 1 Ratio 1. We hereby certify that all matters set forth in this Consolidated  We hereby certify that all matters set forth in this Consolidated  Medical Remarks of the Common Equity that all matters set forth in this Consolidated  We hereby certify that all matters set forth in this Consolidated	16,57% 15,68% 15,68% 15,68%	15.19 15.19
a. Gross NPLs b. Ratio of gross NPLs to gross TLP c. Net NPLs d. Ratio of Net NPLs to gross TLP e. Ratio of total allowance for credit losses to gross NPLs T. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs Classified Loars & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross of allowance for credit losses ARTIO of DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP Gross non-performing DOSRI Loans and receivables Percent Compliance with Magna Carta a. 8% for Medium Entreprises Percent Compliance with Magna Carta a. 8% for Medium Entreprises b. 2% for Medium Entreprises Bettum on Equity (ROE) Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations a. Total CAR b. Tier 1 Ratio "Common Equity Tier 1 soly applicable to all Universal and Commercial B We hereby certify that all matters set forth in this Publishecknowledge and belief.		13,494,456,776,74 1.19% 6.241,613,263,81 0.55% 124,31% 72.68% 15,772,504,031.02 10,306,057,370.28 0.91% 2.76% 4.29% 10.65% 15,41% 14,55% heir subsidiary banks.	13,052,121,266,84 1,13% 6,305,247,050,89 0,54% 121,36% 68,27% 13,137,629,086,34 8,247,640,049,08 0,71% - 3,00% 4,69% 10,33% 14,83% 13,97% ct, to the best of our	1. BPI Family Savinas Bank, Inc. 2. BPI Capital Corporation 3. BPI Direct BanKo Inc., A Savings Bank 4. BPI Century Tokyo Lease & Finance Corporation 5. BPI Payments Holdings, Inc. 6. BPI Express Remittance Corp. USA 7. BPI Foreign Exchange Corporation 8. BPI International Finance Limited 9. BPI Europe, PLC. 10. BPI Investment Management Inc. 11. BPI Paset Management and Trust Corporation 12. BPI Remittance Center HK (Ltd)  2. List of Subsidiary Insurance Companies 1. BPIMS Insurance Corporation 2. FGU Insurance Corporation 2. FGU Insurance Corporation 3. Ayala Plans, Inc.  3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulations a. Total CAR b. Tier 1 Ratio 1. Common Equity Tier 1 Ratio 1. Common Equity Tier 1 Ratio 1. Common Equity Tier 1 Ratio 1. We hereby certify that all matters set forth in this Consolidat knowledge and belief.	16.57% 15.68% 15.68% inks and their subsidiary banks. ed Balance Sheet are true and corre	15.19 15.19 ct, to the best of our
a. Gross NPLs b. Ratio of gross NPLs to gross TLP c. Net NPLs d. Ratio of Net NPLs to gross TLP e. Ratio of Net NPLs to gross TLP e. Ratio of total allowance for credit losses to gross NPLs f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross on-growing DOSRI loans and receivables Percent Compliance with Magna Carta a. 8% for Medium Entreprises b. 2% for Medium Entreprises Return on Equity (ROC) apinal Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations a. Total CAR b. Tier 1 Ratio ''		13,494,456,776.74 1.19% 6.241,613,263.81 0.55% 124.31% 72.68% 15,772,504,031.02 10,306,057,370.28 0.91% 4.29% 10.65% 14.55% 14.55%	13,052,121,266,84 1,13% 6,305,247,050,89 0,54% 121,36% 68,27% 13,137,629,086,34 8,247,640,049,08 0,71% - 3,00% 4,69% 10,33% 14,83% 13,97% 13,97% ct, to the best of our	1. BPI Family Savinas Bank, Inc. 2. BPI Capital Corporation 3. BPI Direct BanKo Inc., A Savings Bank 4. BPI Century Tokyo Lease & Finance Corporation 5. BPI Payments Holdings, Inc. 6. BPI Express Remittance Corp. USA 7. BPI Foreign Exchange Corporation 8. BPI International Finance Limited 9. BPI Europe, PLC. 10. BPI Everse, Beat Management Inc. 11. BPI Asset Management and Trust Corporation 12. BPI Remittance Center HK (Ltd)  2. List of Subsidiary Insurance Companies 1. BPIMS Insurance Corporation 2. FGU Insurance Corporation 3. Ayala Plans, Inc.  3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulations a. Total CAR b. Tier 1 Ratio 1. Common Equity Tier 1 Ratio 1. We hereby certify that all matters set forth in this Consolidated  We hereby certify that all matters set forth in this Consolidated  Medical Remarks of the Common Equity that all matters set forth in this Consolidated  We hereby certify that all matters set forth in this Consolidated	16,57% 15,68% 15,68% 15,68%	15.15 15.15 ct, to the best of our