



BANK OF THE PHILIPPINE ISLANDS

6768 Ayala Avenue, Makati City

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BALANCE SHEET (Head Office and Branches) As of September 30, 2018

	Current Quarter	Previous Quarter
ASSETS		
Cash and Cash Items	P 29,993,168,112.72	30,152,112,070.82
Due from Bangko Sentral ng Pilipinas	195,054,123,969.41	202,267,709,333.70
Due from Other Banks	8,005,189,877.28	4,877,486,604.02
Financial Assets at Fair Value through Profit or Loss	32,011,381,366.49	19,638,264,672.72
Available-for-Sale Financial Assets-Net	14,436,607,461.74	2,720,557,089.17
Held-to-Maturity (HTM) Financial Assets-Net	261,056,223,246.36	251,830,237,198.14
Investments in Non-Marketable Equity Security-Net	-	184,286,918.16
Loans and Receivables-Net	1,047,149,056,743.31	1,016,125,559,341.15
Interbank Loans Receivable	7,766,756,532.66	1,942,219,626.64
Loans and Receivables-Others	1,046,831,761,518.35	1,001,883,417,673.86
Loans and Receivables Arising from RA/CA/PR/SLB	-	22,000,000,000.00
General Loan Loss Provision	7,449,461,307.70	9,700,077,959.35
Other Financial Assets	8,827,340,043.97	9,194,893,130.29
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	56,620,331,616.57	54,027,073,154.87
Bank Premises, Furniture, Fixture and Equipment-Net	10,362,098,013.09	9,801,843,447.05
Real and Other Properties Acquired-Net	365,809,326.89	466,161,937.86
Non-Current Assets Held for Sale	63,122,625.75	41,143,288.57
Other Assets-Net	37,105,501,538.31	34,099,633,309.84
TOTAL ASSETS	P 1,701,049,953,941.89	1,635,426,961,496.36

	Current Quarter	Previous Quarter
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	P 4,713,542,761.84	4,720,415,778.78
Deposit Liabilities	1,307,197,962,928.23	1,301,537,283,373.93
Due to Other Banks	217,174,270.08	273,214,429.73
Bills Payable	53,281,105,066.39	37,180,329,832.35
a) BSP (Rediscounting and Other Advances)	10,092,034,900.00	-
b) Interbank Loans Payable	37,667,716,414.59	37,167,873,832.35
c) Other Deposit Substitute	5,515,149,751.80	-
d) Others	6,204,000.00	12,456,000.00
Bonds Payable-Net	32,198,863,626.51	-
Due to Bangko Sentral ng Pilipinas	-	-
Other Financial Liabilities	13,391,703,141.75	12,478,369,431.90
Other Liabilities	45,106,488,563.60	42,726,781,872.13
TOTAL LIABILITIES	P 1,456,106,840,358.40	1,398,916,394,718.82

	Current Quarter	Previous Quarter
STOCKHOLDERS' EQUITY		
Capital Stock	P 118,996,849,364.69	118,930,471,196.89
Other Capital Accounts	14,865,574,003.78	8,946,232,807.49
Retained Earnings	111,080,690,215.02	108,633,862,773.16
TOTAL STOCKHOLDERS' EQUITY	P 244,943,113,583.49	236,510,566,777.54
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 1,701,049,953,941.89	1,635,426,961,496.36

	Current Quarter	Previous Quarter
CONTINGENT ACCOUNTS		
Guarantees Issued	P 126,813,368.43	97,453,450.65
Financial Standby Letters of Credit	6,117,865,842.26	5,479,580,540.57
Performance Standby Letters of Credit	5,878,785,322.86	3,406,375,335.65
Commercial Letters of Credit	9,127,546,798.39	11,777,471,347.29
Trade Related Guarantees	1,346,051,147.79	1,701,642,456.14
Commitments	106,471,772,942.52	102,114,073,609.48
Spot Foreign Exchange Contracts	39,371,352,017.21	30,939,065,984.76
Trust Department Accounts	-	-
a) Trust and Other Fiduciary Accounts	-	-
b) Agency Accounts	-	-
Derivatives	513,237,683,255.28	599,462,373,388.35
Others	54,691,177,277.71	52,031,862,848.31
TOTAL CONTINGENT ACCOUNTS	P 736,369,047,972.45	810,009,898,961.20

	Current Quarter	Previous Quarter
ADDITIONAL INFORMATION		
Gross total loan portfolio (TLP)	P 1,062,564,415,603.71	1,033,357,380,402.27
Specific allowance for credit losses on the TLP	7,965,897,552.70	7,531,743,101.77
Non-Performing Loans (NPLs)		
a. Gross NPLs	11,453,165,899.59	10,576,324,545.34
b. Ratio of gross NPLs to gross TLP	1.08%	1.02%
c. Net NPLs	5,126,505,259.58	4,515,975,521.37
d. Ratio of Net NPLs to gross TLP	0.48%	0.44%
e. Ratio of total allowance for credit losses to gross NPLs	134.59%	162.93%
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs	69.55%	71.21%
Classified Loans & Other Risk Assets, gross of allowance for credit losses	12,410,096,536.06	14,062,809,470.79
DOSRI Loans and receivables, gross of allowance for credit losses	12,395,188,285.74	12,615,013,252.32
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP	1.17%	1.22%
Gross non-performing DOSRI loans and receivables	269,984.28	485,002.76
Percent Compliance with Magna Carta		
a. 8% for Micro and Small Enterprises	2.84%	2.84%
b. 2% for Medium Enterprises	4.91%	5.24%
Return on Equity (ROE)	10.49%	10.80%
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		
a. Total CAR	16.07%	16.54%
b. Tier 1 Ratio	15.15%	15.66%
c. Common Equity Tier 1 Ratio ^{1/}	15.15%	15.66%

^{1/} Common Equity Tier 1 is only applicable to all Universal and Commercial Banks and their subsidiary banks.

CONSOLIDATED BALANCE SHEET (Bank and Financial Subsidiaries) As of September 30, 2018

	Current Quarter	Previous Quarter
ASSETS		
Cash and Cash Items	P 30,904,675,425.00	31,008,877,866.08
Due from Bangko Sentral ng Pilipinas	221,040,618,067.04	230,369,292,715.71
Due from Other Banks	10,608,336,730.16	6,555,049,305.71
Financial Assets at Fair Value through Profit or Loss	35,391,886,784.40	23,313,481,132.59
Available-for-Sale Financial Assets-Net	21,189,419,023.57	10,617,759,362.23
Held-to-Maturity (HTM) Financial Assets-Net	280,155,740,703.05	269,442,881,595.35
Investments in Non-Marketable Equity Security-Net	-	456,491,075.74
Loans and Receivables-Net	1,282,690,874,973.72	1,246,419,522,123.15
Interbank Loans Receivable	10,389,148,330.22	4,639,152,322.13
Loans and Receivables-Others	1,271,019,761,999.76	1,228,897,812,166.91
Loans and Receivables Arising from RA/CA/PR/SLB	11,499,000,000.00	28,326,000,000.00
General Loan Loss Provision	10,217,035,356.26	13,443,442,365.89
Other Financial Assets	11,090,867,388.22	10,999,765,497.67
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	10,595,183,246.93	10,342,889,877.91
Bank Premises, Furniture, Fixture and Equipment-Net	11,957,277,351.83	11,305,065,471.02
Real and Other Properties Acquired-Net	2,250,951,891.88	2,519,246,545.34
Non-Current Assets Held for Sale	419,304,407.02	258,092,076.70
Other Assets-Net	44,591,621,832.77	41,487,767,330.59
TOTAL ASSETS	P 1,962,886,757,825.59	1,895,096,181,975.79

	Current Quarter	Previous Quarter
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	P 4,713,542,761.84	4,729,268,713.74
Deposit Liabilities	1,544,292,680,722.17	1,536,846,708,896.14
Due to Other Banks	217,174,270.08	273,214,429.73
Bills Payable	65,571,206,825.46	48,829,551,010.82
a) BSP (Rediscounting and Other Advances)	10,092,034,900.44	0.44
b) Interbank Loans Payable	40,807,503,159.15	40,390,212,803.40
c) Other Deposit Substitute	5,515,149,751.80	-
d) Others	9,156,519,014.07	8,439,338,206.98
Bonds Payable-Net	32,198,863,626.51	-
Due to Bangko Sentral ng Pilipinas	-	-
Other Financial Liabilities	16,336,110,217.47	15,479,943,549.13
Other Liabilities	52,797,054,318.27	50,628,588,006.75
TOTAL LIABILITIES	P 1,716,126,632,741.80	1,656,787,274,606.31

	Current Quarter	Previous Quarter
STOCKHOLDERS' EQUITY		
Capital Stock	P 118,996,849,364.69	118,930,471,196.89
Other Capital Accounts	15,101,203,876.18	9,181,862,679.89
Retained Earnings	111,080,690,215.02	108,633,862,773.16
Minority Interest in Subsidiaries	1,581,381,627.90	1,562,710,719.54
TOTAL STOCKHOLDERS' EQUITY	P 246,760,125,083.79	238,308,907,369.48
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 1,962,886,757,825.59	1,895,096,181,975.79

	Current Quarter	Previous Quarter
CONTINGENT ACCOUNTS		
Guarantees Issued	P 126,813,368.43	97,453,450.65
Financial Standby Letters of Credit	6,117,865,842.26	5,479,580,540.57
Performance Standby Letters of Credit	5,878,785,322.86	3,406,375,335.65
Commercial Letters of Credit	9,127,546,798.39	11,777,471,347.29
Trade Related Guarantees	1,346,051,147.79	1,701,642,456.14
Commitments	108,419,563,254.99	103,822,906,381.51
Spot Foreign Exchange Contracts	39,371,352,017.21	30,939,065,984.76
Trust Department Accounts	582,525,719,541.75	579,779,721,987.15
a) Trust and Other Fiduciary Accounts	379,269,427,115.61	387,504,241,806.66
b) Agency Accounts	203,256,292,426.14	192,275,480,180.49
Derivatives	513,461,921,305.96	599,674,668,283.73
Others	160,653,444,945.45	160,520,811,209.89
TOTAL CONTINGENT ACCOUNTS	P 1,427,029,063,545.09	1,497,199,696,977.34

	Current Quarter	Previous Quarter
ADDITIONAL INFORMATION		
1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)		
1. BPI Family Savings Bank, Inc.		
2. BPI Capital Corporation		
3. BPI Direct Bank/Co. Inc., A Savings Bank		
4. BPI Century Tokyo Lease & Finance Corporation		
5. BPI Payments Holdings, Inc.		
6. BPI Express Remittance Corporation		
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		
2. List of Subsidiary Insurance Companies		
a) BPI/MS Insurance Corporation		
b) FGU Insurance Corporation		
c) Ayala Plans, Inc.		
3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulations		
a. Total CAR	16.99%	17.29%
b. Tier 1 Ratio	16.09%	16.40%
c. Common Equity Tier 1 Ratio ^{1/}	16.09%	16.40%

^{1/} Common Equity Tier 1 is only applicable to all Universal and Commercial Banks and their subsidiary banks.

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

EMMANUEL JESUS G. OSALVO
Vice President

ANTONIO V. PANER
Executive Vice President

EMMANUEL JESUS G. OSALVO
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ANTONIO V. PANER
Executive Vice President

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