



BANK OF THE PHILIPPINE ISLANDS

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 June 30, 2022

	Current Quarter	Previous Quarter
ASSETS		
Cash and Cash Items	P 26,790,267,934.55	28,915,214,496.22
Due from Bangko Sentral ng Pilipinas	179,418,293,844.59	193,164,547,296.63
Due from Other Banks	44,034,683,420.85	31,958,670,403.13
Financial Assets at Fair Value through Profit or Loss	25,990,078,677.89	25,916,070,652.22
Available-for-Sale Financial Assets-Net	80,571,470,160.62	109,389,092,392.75
Held-to-Maturity (HTM) Financial Assets-Net	417,467,964,803.36	394,553,955,851.57
Loans and Receivables-Net	1,565,403,008,812.48	1,467,128,820,124.94
Interbank Loans Receivable	9,924,000,882.74	8,900,255,615.02
Loans and Receivables-Others	1,562,019,938,020.67	1,465,179,670,866.97
Loans and Receivables Arising from RA/CA/PR/SLB	23,129,299,059.00	18,881,194,107.00
General Loan Loss Provision	29,670,229,149.93	25,832,300,464.05
Other Financial Assets	10,491,079,839.60	9,908,065,335.70
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	33,521,510,135.04	32,998,138,872.60
Bank Premises, Furniture, Fixture and Equipment-Net	15,637,619,102.13	16,352,073,417.02
Real and Other Properties Acquired-Net	2,111,227,325.71	1,981,792,675.44
Non-Current Assets Held for Sale	480,277,396.92	473,006,577.21
Other Assets-Net	49,180,330,487.32	42,470,148,104.41
TOTAL ASSETS	P 2,451,097,811,941.06	2,355,209,596,199.84
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	P 6,354,376,852.57	3,044,778,001.66
Deposit Liabilities	1,984,001,796,165.70	1,881,563,692,021.60
Due to Other Banks	1,867,379,198.68	957,179,259.96
Bills Payable	-	-
a) Interbank Loans Payable	-	-
b) Other Deposit Substitute	-	-
Bonds Payable-Net	76,175,153,763.06	104,306,689,358.76
Due to Bangko Sentral ng Pilipinas	-	173,075,611.88
Other Financial Liabilities	26,263,267,740.25	24,685,041,509.94
Other Liabilities	53,437,260,831.31	43,112,882,264.12
TOTAL LIABILITIES	P 2,148,099,234,551.57	2,057,843,338,027.92
STOCKHOLDERS' EQUITY		
Capital Stock	P 153,133,485,177.07	153,080,318,736.41
Other Capital Accounts	(25,614,125,292.39)	(35,827,640,093.84)
Retained Earnings	175,347,018,175.91	180,113,579,529.35
TOTAL STOCKHOLDERS' EQUITY	P 302,998,577,989.49	297,366,258,171.92
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 2,451,097,811,941.06	2,355,209,596,199.84

	Current Quarter	Previous Quarter
CONTINGENT ACCOUNTS		
Guarantees Issued	P 2,742,812,153.47	2,044,984,366.88
Financial Standby Letters of Credit	11,792,905,368.96	11,190,367,710.37
Performance Standby Letters of Credit	4,855,207,076.37	5,133,900,496.52
Commercial Letters of Credit	21,074,543,755.68	18,424,709,226.86
Trade Related Guarantees	7,209,310,189.01	3,757,892,219.32
Commitments	138,867,837,517.78	132,265,471,383.05
Spot Foreign Exchange Contracts	20,391,799,136.06	22,720,326,054.87
Trust Department Accounts	-	-
a) Trust and Other Fiduciary Accounts	-	-
b) Agency Accounts	-	-
Derivatives	414,621,813,430.02	378,660,550,942.88
Others	45,161,537,597.68	44,730,268,002.62
TOTAL CONTINGENT ACCOUNTS	P 666,717,766,225.03	618,928,469,403.37

	Current Quarter	Previous Quarter
ADDITIONAL INFORMATION		
Gross total loan portfolio (TLP)	P 1,618,792,250,266.80	1,519,602,499,755.73
Specific allowance for credit losses on the TLP	23,719,012,304.39	26,641,379,166.74
Non-Performing Loans (NPLs)		
a. Gross NPLs	30,496,061,689.33	34,402,267,999.64
b. Ratio of gross NPLs to gross TLP	1.88%	2.26%
c. Net NPLs	14,962,808,098.96	16,704,288,490.46
d. Ratio of Net NPLs to gross TLP	0.92%	1.10%
e. Ratio of total allowance for credit losses to gross NPLs	175.07%	152.53%
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs	77.78%	77.44%
Classified Loans & Other Risk Assets, gross of allowance for credit losses	56,603,774,254.71	59,524,548,097.27
DOSRI Loans and receivables, gross of allowance for credit losses	15,346,589,146.77	15,563,458,903.45
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP	0.95%	1.02%
Gross non-performing DOSRI loans and receivables	5,884,508.66	3,709,068.19
Percent Compliance with Magna Carta		
a. 8% for Micro and Small Enterprises	2.27%	2.33%
b. 2% for Medium Enterprises	3.30%	3.19%
Return on Equity (ROE)	13.71%	10.76%
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		
a. Total CAR	15.95%	16.31%
b. Tier 1 Ratio	15.05%	15.41%
c. Common Equity Tier 1 Ratio ^{1/}	15.05%	15.41%
Basel III Leverage Ratio on Solo Basis, as prescribed under existing regulations.		
a. Tier 1 Capital	251,321,822,185.17	246,946,981,762.29
b. Exposure Measure	2,442,737,079,873.04	2,340,898,255,220.57
c. Leverage Ratio	10.29%	10.55%
Liquidity Coverage Ratio in Single Currency on Solo Basis, as prescribed under existing regulations.		
a. Total Stock of High-Quality Liquid Assets	667,597,423,316.52	700,233,009,238.27
b. Total Net Cash Outflows	318,117,642,216.49	323,707,803,467.38
c. Liquidity Coverage Ratio	209.86%	216.32%

^{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.

MARIA CONSUELO A. LUKBAN
Senior Vice President

ERIC ROBERTO M. LUCHANGCO
Senior Vice President

CONSOLIDATED BALANCE SHEET (Bank and Financial Subsidiaries) As of June 30, 2022

	Current Quarter	Previous Quarter
ASSETS		
Cash and Cash Items	P 27,029,552,255.76	29,149,612,224.05
Due from Bangko Sentral ng Pilipinas	181,690,558,499.91	196,313,869,053.78
Due from Other Banks	47,050,493,645.28	32,993,298,858.70
Financial Assets at Fair Value through Profit or Loss	32,012,206,261.77	31,815,930,406.96
Available-for-Sale Financial Assets-Net	83,549,826,194.56	112,295,623,621.90
Held-to-Maturity (HTM) Financial Assets-Net	422,931,491,339.54	400,195,001,991.52
Loans and Receivables-Net	1,585,881,382,575.80	1,486,614,263,688.39
Interbank Loans Receivable	11,541,289,637.80	10,540,392,939.15
Loans and Receivables-Others	1,580,420,161,680.87	1,482,146,133,455.46
Loans and Receivables Arising from RA/CA/PR/SLB	23,917,974,244.74	20,181,210,750.00
General Loan Loss Provision	29,998,038,982.87	26,253,473,456.22
Other Financial Assets	10,643,887,793.13	10,037,732,566.19
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	10,253,037,414.82	10,813,090,220.94
Bank Premises, Furniture, Fixture and Equipment-Net	16,272,190,002.94	16,272,190,002.94
Real and Other Properties Acquired-Net	2,162,459,100.31	2,034,361,019.56
Non-Current Assets Held for Sale	489,711,511.58	483,617,609.70
Other Assets-Net	51,695,480,403.13	44,402,727,328.90
TOTAL ASSETS	P 2,471,662,276,998.53	2,374,173,446,347.40
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	P 6,619,275,252.16	3,214,931,510.87
Deposit Liabilities	1,994,542,974,244.74	1,892,764,538,133.66
Due to Other Banks	2,263,231,501.52	1,158,739,419.10
Bills Payable	4,002,813,720.61	3,989,751,222.13
a) Interbank Loans Payable	3,958,523,028.39	3,989,751,222.13
b) Other Deposit Substitute	44,290,692.22	-
Bonds Payable-Net	76,175,153,763.06	104,306,689,358.76
Due to Bangko Sentral ng Pilipinas	-	174,274,020.69
Other Financial Liabilities	27,134,662,130.00	25,532,875,278.27
Other Liabilities	57,878,180,437.38	45,590,704,337.34
TOTAL LIABILITIES	P 2,168,616,291,049.47	2,076,732,503,280.82
STOCKHOLDERS' EQUITY		
Capital Stock	P 153,133,485,177.07	153,080,318,736.41
Other Capital Accounts	(25,614,125,292.39)	(35,932,563,087.65)
Retained Earnings	175,526,626,064.38	180,293,187,417.82
TOTAL STOCKHOLDERS' EQUITY	P 303,045,985,949.06	297,440,943,066.58
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 2,471,662,276,998.53	2,374,173,446,347.40

	Current Quarter	Previous Quarter
CONTINGENT ACCOUNTS		
Guarantees Issued	P 2,742,812,153.47	2,044,984,366.88
Financial Standby Letters of Credit	11,792,905,368.96	11,190,367,710.37
Performance Standby Letters of Credit	4,855,207,076.37	5,133,900,496.52
Commercial Letters of Credit	21,074,543,755.68	18,424,709,226.86
Trade Related Guarantees	7,209,310,189.01	3,757,892,219.32
Commitments	138,884,330,017.63	132,267,023,583.07
Spot Foreign Exchange Contracts	20,792,259,915.90	22,720,326,054.87
Trust Department Accounts	842,662,950,668.32	890,609,418,004.09
a) Trust and Other Fiduciary Accounts	536,943,240,515.70	564,037,671,434.18
b) Agency Accounts	305,719,710,152.62	326,571,746,569.91
Derivatives	424,997,434,090.50	388,655,204,017.42
Others	265,119,239,310.22	277,181,757,252.55
TOTAL CONTINGENT ACCOUNTS	P 1,740,130,992,546.06	1,751,985,581,931.95

	Current Quarter	Previous Quarter
ADDITIONAL INFORMATION		
1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)		
1. BPI Capital Corporation		
2. BPI Direct Banko Inc. - A Savings Bank		
3. BPI Payments Holdings, Inc.		
4. BPI Foreign Exchange Corporation		
5. BPI International Finance Limited		
6. BPI Europe, PLC.		
7. BPI Investment Management Inc.		
8. BPI Asset Management and Trust Corporation		
9. BPI Remittance Centre HK (Ltd)		
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	16.80%	17.14%
b. Tier 1 Ratio	15.91%	16.26%
c. Common Equity Tier 1 Ratio ^{1/}	15.91%	16.26%
Basel III Leverage Ratio on Consolidated Basis, as prescribed under existing regulations.		
a. Tier 1 Capital	273,866,374,609.16	268,429,556,595.80
b. Exposure Measure	2,508,220,218,023.47	2,404,989,834,415.93
c. Leverage Ratio	10.92%	11.16%
Liquidity Coverage Ratio in Single Currency on Consolidated Basis, as prescribed under existing regulations.		
a. Total Stock of High-Quality Liquid Assets	677,155,684,747.78	711,365,770,268.69
b. Total Net Cash Outflows	316,485,885,707.47	326,424,367,238.34
c. Liquidity Coverage Ratio	213.96%	217.93%

^{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 Consolidated Balance Sheet are true and correct, to the best of our knowledge and belief.

MARIA CONSUELO A. LUKBAN
Senior Vice President

ERIC ROBERTO M. LUCHANGCO
Senior Vice President