

BIR 501- Credit Risk Return

Period	3/31
As of	6/30/2023
Report	6/30/2023

(Quarterly)
(Confidential and not available for inspection by the public)
(All amounts to be rounded off to the nearest \$1000)

Line No.	Item(s)	Pass or Acceptable						Total
		1	2	3	4	5	6	
1	(A) Claims on Sovereign or Central Banks							
2	Gross exposure to sovereign or central banks at beginning of quarter	11,922,208	-	-	-	-	11,922,208	
3	Measurements during the quarter	-	-	-	-	-	-	
4	Written off during the quarter	-	-	-	-	-	-	
5	Gross exposure to sovereign or central banks at end of quarter (14-23)	11,922,208	-	-	-	-	11,922,208	
6	Realizable value of security	-	-	-	-	-	-	
7	Net exposure to sovereign or central banks before provisions (14-5)	-	-	-	-	-	-	
8	Provisions	363	-	-	-	-	363	
9	Minimum provision in percentages, Original, Specific	0%	0%	0%	0%	0%	0%	
10	(B) Claims on Public Sector Entities							
11	Gross exposure to public sector entities at beginning of quarter	1,263,846	1,073	-	-	-	1,264,919	
12	Measurements during the quarter	-	1,073	-	-	-	2,146	
13	Written off during the quarter	-	-	-	-	-	-	
14	Gross exposure to public sector entities at end of quarter (14-10-10)	1,263,846	2,146	-	-	-	1,265,992	
15	Realizable value of security	-	-	-	-	-	-	
16	Net exposure to public sector entities before provisions (14-10)	-	-	-	-	-	-	
17	Provisions	18,842	-	-	-	-	18,842	
18	Minimum provision in percentages, Original, Specific	0%	0%	0%	0%	0%	0%	
19	(C) Claims on Banks							
20	Gross exposure to banks at beginning of quarter	20,861,648	1	-	-	-	20,861,649	
21	Measurements during the quarter	-	-	-	-	-	-	
22	Written off during the quarter	-	-	-	-	-	-	
23	Gross exposure to banks at end of quarter (17-18-19)	20,861,648	1	-	-	-	20,861,649	
24	Realizable value of security	-	-	-	-	-	-	
25	Net exposure to banks before provisions (20-23)	-	-	-	-	-	-	
26	Provisions	41,072	-	-	-	-	41,072	
27	Minimum provision in percentages, Original, Specific	0%	0%	0%	0%	0%	0%	
28	(D) Claims on Security Firms							
29	Gross exposure to security firms at beginning of quarter	1,893,221	-	-	-	-	1,893,221	
30	Measurements during the quarter	-	-	-	-	-	-	
31	Written off during the quarter	-	-	-	-	-	-	
32	Gross exposure to security firms at end of quarter (21-26-27)	1,893,221	-	-	-	-	1,893,221	
33	Realizable value of security	-	-	-	-	-	-	
34	Net exposure to security firms before provisions (28-31)	-	-	-	-	-	-	
35	Provisions	-	-	-	-	-	-	
36	Minimum provision in percentages, Original, Specific	0%	0%	0%	0%	0%	0%	
37	(E) Claims on Corporations							
38	Gross exposure to corporations at beginning of quarter	32,295,208	189,799	103,484	48,534	822,667	32,869,692	
39	Measurements during the quarter	-	189,799	103,484	48,534	822,667	1,354,283	
40	Written off during the quarter	-	-	-	-	-	-	
41	Gross exposure to corporations at end of quarter (33-38-39)	32,295,208	379,598	206,968	97,068	1,645,334	34,224,166	
42	Realizable value of security	-	-	-	-	-	-	
43	Net exposure to corporations before provisions (40-41)	-	-	-	-	-	-	
44	Provisions	281,281	2,393	13,563	10,396	118,884	316,517	
45	Minimum provision in percentages, Original, Specific	0%	0%	0%	0%	0%	0%	
46	(F) Claims Included in the Retail Portfolio							
47	Gross exposure to retail portfolio at beginning of quarter	35,483,222	2,801,100	289,711	314,114	1,665,351	39,553,398	
48	Measurements during the quarter	-	2,801,100	289,711	314,114	1,665,351	7,871,386	
49	Written off during the quarter	-	-	-	-	-	-	
50	Gross exposure to retail portfolio at end of quarter (44-42-43)	35,483,222	5,602,200	579,422	628,228	3,330,702	45,623,874	
51	Realizable value of security	-	-	-	-	-	-	
52	Net exposure to retail portfolio before provisions (46-45)	-	-	-	-	-	-	
53	Provisions	281,281	48,596	22,877	21,438	218,768	375,860	
54	Minimum provision in percentages, Original, Specific	0%	0%	0%	0%	0%	0%	
55	(G) Claims Secured by Residential Mortgage Properties							
56	Gross exposure to residential mortgage properties at beginning of quarter	41,412,261	328,111	654,486	427,053	1,881,831	43,643,722	
57	Measurements during the quarter	-	328,111	654,486	427,053	1,881,831	3,812,581	
58	Written off during the quarter	-	-	-	-	-	-	
59	Gross exposure to residential mortgage properties at end of quarter (48-55-51)	41,412,261	656,222	1,308,972	854,106	3,763,662	47,935,122	
60	Realizable value of security	-	-	-	-	-	-	
61	Net exposure to residential mortgage properties before provisions (52-53)	-	-	-	-	-	-	
62	Provisions	442,721	89,573	88,285	61,656	318,208	1,080,443	
63	Minimum provision in percentages, Original, Specific	0%	0%	0%	0%	0%	0%	
64	(H) Claims Secured by Commercial Properties							
65	Gross exposure to commercial real estate at beginning of quarter	17,481,982	18,650	39,006	11,956	568,528	18,109,122	
66	Measurements during the quarter	-	18,650	39,006	11,956	568,528	638,146	
67	Written off during the quarter	-	-	-	-	-	-	
68	Gross exposure to commercial real estate at end of quarter (57-58-59)	17,481,982	37,300	78,012	23,912	1,137,056	18,748,262	
69	Realizable value of security	-	-	-	-	-	-	
70	Net exposure to commercial real estate before provisions (60-61)	-	-	-	-	-	-	
71	Provisions	149,895	101	2,062	958	288,155	441,111	
72	Minimum provision in percentages, Original, Specific	0%	0%	0%	0%	0%	0%	
73	(I) Other Assets							
74	Total other assets at beginning of quarter	36,471,171	-	-	-	-	36,471,171	
75	Measurements during the quarter	-	-	-	-	-	-	
76	Written off during the quarter	-	-	-	-	-	-	
77	Total other assets at end of quarter (65-64-67)	36,471,171	-	-	-	-	36,471,171	
78	Realizable value of security	-	-	-	-	-	-	
79	Other assets before provisions (68-69)	-	-	-	-	-	-	
80	Provisions	-	-	-	-	-	-	
81	Minimum provision in percentages, Original, Specific	0%	0%	0%	0%	0%	0%	
82	Total Exposure	164,123,461	1,118,119	1,111,492	824,054	4,274,391	171,451,517	
83	Measurements during the quarter	-	256,791	256,821	117	113,171	626,800	
84	Written off during the quarter	-	-	-	-	-	-	
85	Total exposure at end of quarter (73-74-77)	164,123,461	1,374,910	1,368,313	944,171	4,387,562	172,078,317	
86	Realizable value of security	-	-	-	-	-	-	
87	Net exposure before provisions (74-75)	-	-	-	-	-	-	
88	Provisions	1,252,246	133,271	139,595	89,799	769,814	2,264,735	
89	Accounting adjustments on general provisions	143,311	381	117,022	11,371	41,298	293,383	
90	Minimum provision in percentages, Original, Specific	0%	0%	0%	0%	0%	0%	

Credit Risk - Part 2

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Line No.	Item(s)	Agging Analysis - Counter Parties										Total Exposure
		(A) Claims on Sovereign	(B) Claims on Public Sector	(C) Claims on Banks	(D) Claims on Security Firms	(E) Claims on Corporations	(F) Claims Included in R	(G) Claims Secured by R	(H) Claims Secured by Other Assets	(I) Other Assets	(J) Total	
82	Current non-overdue exposures	12,482,026	1,862,231	20,861,648	2,146	32,295,208	25,138,029	39,648,424	12,188,700	24,301,930	162,288,241	
83	Overdue	-	-	-	-	-	-	-	-	-	-	
84	Amount overdue 1 to < 2 months	-	-	-	-	-	-	-	-	-	-	
85	Amount overdue 2 to < 3 months	-	-	-	-	-	-	-	-	-	-	
86	Amount overdue 3 to < 6 months	-	-	-	-	-	-	-	-	-	-	
87	Amount overdue 6 to < 12 months	-	-	-	-	-	-	-	-	-	-	
88	Amount overdue 12 months and above	-	-	-	-	-	-	-	-	-	-	
89	Gross exposure	12,482,026	1,862,231	20,861,648	2,146	32,295,208	25,138,029	39,648,424	12,188,700	24,301,930	162,288,241	

Credit Risk - Part 3

(Quarterly)
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Line No.	Item(s)	Asset Analysis - Product Types										Total
		Installment Sales and Leases	Mortgage Loans	Overdrafts	Personal Loans	Credit Cards	Other Loans and Advances	Interbank Advances	Other	Total		
90	Current non-overdue exposures	11,122,827	1,188,928	10,801,023	9,004,958	726,837	17,138,133	17,138,133	17,138,133	17,138,133	151,781,987	
91	Overdue	-	-	-	-	-	-	-	-	-	-	
92	Amount overdue 1 to < 2 months	-	-	-	-	-	-	-	-	-	-	
93	Amount overdue 2 to < 3 months	-	-	-	-	-	-	-	-	-	-	
94	Amount overdue 3 to < 6 months	-	-	-	-	-	-	-	-	-	-	
95	Amount overdue 6 to < 12 months	-	-	-	-	-	-	-	-	-	-	
96	Amount overdue 12 months and above	-	-	-	-	-	-	-	-	-	-	
97	Gross exposure	11,122,827	1,188,928	10,801,023	9,004,958	726,837	17,138,133	17,138,133	17,138,133	17,138,133	151,781,987	

Credit Risk - Part 4

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Line No.	Item(s)	Geographical Distribution of Loans and Advances										Total	
		Canada	Europe	Rest of Europe	Asia	Americas	Oceania	Other	Other	Other	Other		
106	Distribution	882,246	1,142,286	1,747,128	2,448,544	4,845,291	29,189,726	361,399	1,972,229	827,261	5,481,241	1,722,244	4,939,461
107	Non-performance loans	13,626	20,861	20,861	20,861	20,861	20,861	20,861	20,861	20,861	20,861	20,861	20,861
108	Number of clients	13,626	17,138	17,138	17,138	17,138	17,138	17,138	17,138	17,138	17,138	17,138	17,138

Credit Risk - Part 5

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Line No.	Item(s)	Memorandum Section										Total	
		Installment Sales and Leases	Overdraft Facilities	Personal Loans	Credit Cards	Other Loans and Advances	Interbank Loans	Mortgage Loans	Other	Total			
106	Exposures secured by residential mortgage properties	1,252,246	381	381	381	381	381	381	381	381	381	381	381
107	Exposures secured by commercial real estate	478,054	241,441	-	-	3,662,181	-	3,662,181	-	3,662,181	-	3,662,181	3,662,181

Credit Risk - Part 6

(Quarterly)
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Line No.	Item(s)	Assets Bought in or Repurchased During Preceding Five Years and Unsettled										Total
		Volume	Historical Cost	Market Value at Date of Return	Cumulative Amount Written Off to Date	Liabilities and Other Cost to Be Settled Prior to Sale						
108	Companies acquired	-	-	-	-	-	-	-	-	-	-	-
109	Real estate	-	-	-	-	-	-	-	-	-	-	-
110	Private equity	1,252	381,441	381,441	381	381	-	-	-	-	-	-
111	Commercial and industrial	-	-	-	-	-	-	-	-	-	-	-
112	Vehicles and equipment	5,148	16,395	16,395	16,395	16,395	-	-	-	-	-	-
113	Other	-	-	-	-	-	-	-	-	-	-	-

Credit Risk - Part 7

(Quarterly)
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Line No.	Item(s)	Number of Residential Mortgage Loans Granted and Taken										Total
		Value	Historical Cost	Market Value at Date of Return	Cumulative Amount Written Off to Date	Liabilities and Other Cost to Be Settled Prior to Sale						
115	US D - NS 500	1,252	381,441	381,441	381	381	-	-	-	-	-	-
116	US 500 - NS 1 000	-	-	-	-	-	-	-	-	-	-	-
117	NS 1 000 - NS 1 500	-	-	-	-	-	-	-	-	-	-	-
118	NS 1 500 - NS 2 000	-	-	-	-	-	-	-	-	-	-	-
119	NS 2 000 and above	-	-	-	-	-	-	-	-	-	-	-
120	Total granted and taken up	1,252	381,441	381,441	381	381	-	-	-	-	-	-