BANGKO KABAYAN (A PRIVATE DEVELOPMENT BANK) INC.

(Amount	
ASSETS	Account Code	Current Quarter	Previous Quart
Cesh and Cesh literus	10500338000033380	57,390,770.35	57,366,591
Due from Bangko Sentral ng Pilipinas Due from Other Banks	10520000000000000	223,669,489.40	261,539,679 282,834,549
Financial Assets at Fair Value through Profit or Loss	1120000000000000000	0.00	0.
Available for Salle Financial Assets-Net	195200000000000000	146,006,000.34	
Held-to-Maturity (HTM) Financial Assets-Net	195250000000000000	375,391,478.43	315,379,776.
Umquotred Debt Securities Classified as Loans-Net Investments in Non-Marketable Equity Security-Net	195390000000000000	0.00	0.
Loans and Receivables - Net	195400000000000000	1,988,281,706.01	1,876,565,451
Loans to Bangko Sentral ng Pilipinas	140050000000000000000	0.00	0.
Interbank Loans Receivable	19540110000000000000	0.00	0.
Loans and Receivables - Others	140150503030030000	1,994,822,908.54	1,873,896,659
Loans and ileceivables Arising from RA/CA/PR/SLB General Loan Loss Provision	1751500000000000	6,541,202.53	9,141,589 6,472,796
Other Financial Assets	1480900000000000000	70,665,180.84	71,602,952
Equity Inwestment in Subsidiaries, Associates and Joint Ventures-Net	19545250000000000	0.00	0
Bank Premises, Furniture, Fixture and Equipment-Net	199900500000000000	132,665,815.10	132,608,803
Real and Other Properties Acquired-Net	1959090000000000000	95,278,088.32	94,553,536
Nam-Current Assets Held for Sale	1520000000000000	0.00 44,509,819.72	46,976,176
Other Assets-Net Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a	15525000300000000	0.00	0,570,170
IOTAL ASSETS LIABILITIES	*00000000000000000000000000000000000000	3,372,898,159.18	3,319,306,906
	1		3
Financial Liabilities at Fair Value through Profit or Loss	208000000000000000000000000000000000000	0.00	0
Deposit Liabilities	215000000000000000	2,777,074,140.43	2,739,071,052
Due to Other Banks Mils Payoble	220930000000000000000000000000000000000	0.00	Annie de la constante de la co
a) BSP (Rediscounting and Other Advances)	22010000150000000	0.00	0
b) Interbank Loans Payable	220100002000000000	0.00	0
c) Other Deposit Substitute	2200000250000000	0.00	0
d) Others	2207/000039039090900 2952075000000000000	0.00	0
Bonds Payable-Net Unsecured Subordinated Debt-Net	295207000039900000	0.00	. 0
Redecimable Preferred Shares	220250000000000000000000000000000000000	0.00	0
Special Time Deposit	2203000000000000000	0.00	
Due to Bangko Sentral ng Pilipinas	23035000000000000	0.00	0
Other Financial Liabilities	240050030000000000	40,343,006.80	40,154,160
Other Liabilities Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	290890000000000000000000000000000000000	52,880,998.69	51,772,231
TOTAL LIABILITIES	200000000000000000	2,879,298,145.92	2,830,997,444
Other Capital Accounts	335100000000000000000000000000000000000	26,587,493.17	
Retained Earnings Resigned Capital FOTAL STOCKHOLDERS' EQUITY	315000000000000000 32520000000000000 36000000000000000	108,273,320.09 0.00 502,500,013,25	12,296,941 108,273,320 0 488,369,461
TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS	319000000000000 3252000000000000	108,273,320.09 0.00 502,500,613.25 3,372,898,159,18	108,273,320 0 485,309,461 3,319,305,906
Retained Earnings Kovigned Capital (OTAL STOCKHOLDERS' EQUITY FOTAL LIABBLITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guaranthees Issued	3+500000000000000000 32+30000000000000000 30000000000	108,273,320.09 0.00 502,500,613,25 3,372,898,159,18	108,273,320 0 488,309,461 3,319,305,908
Retained Earnings Isosigned Capital Isosigned Capital ISOTAL STOCKHOLDERS' EQUITY IOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Inancial Standby Letters of Credit	315000000000000000000000000000000000000	108,273,320.09 0.00 502,500,613.25 3,372,898,159,18	108,273,320 0 488,309,46 3,319,306,906 21,560
Retained Earnings Assigned Capital FOTAL STOCKHOLDERS' EQUITY FOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guaranthees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit	319000000000000000000000000000000000000	108,273,320.09 0.00 502,500,013,28 3,372,898,159,18 52,000,00 0.00 0.00	108,273,320 0 488,309,461 3,319,305,906 21,560
Retained Earnings Isosigned Capital Isosigned Capital Isosigned Capital IOTAL STOCKHOLDERS' EQUITY IOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Ilinancial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Irade Related Guarantees	31-50020000000000000000000000000000000000	108,273,320.09 0.00 502,600,013.25 3,372,898,150,18 52,600.00 0.00 0.00 0.00	108,273,326 0 488,369,481 3,319,306,966 21,560
Retained Earnings Instituted Capital IOTAL STOCKHOLDERS' EQUITY IOTAL STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Imade Related Guarantees Commitments Iotal Educated Guarantees Commitments	319000000000000000000000000000000000000	108,273,320.09 0.00 S0Z,500,013,28 3,372,898,159.18 52,000.00 0.00 0.00 0.00 90,420,000.00	108,273,320 488,309,490 3,319,304,900 21,560 0 0 71,871,000
hetained Earnings kesigned Capital (OTAL STOCKHOLDERS' EQUITY (OTAL STOCKHOLDERS' EQUITY (OTAL STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Suaranthees Issued Financial Standby Letters of Credit (Commercial Letters of	51-5002000000000000000000000000000000000	108,273,320,09 0,00 02,600,013,28 3,372,898,159,18 52,000,00 0,00 0,00 90,420,000,00	108,273,326 488,309,46 3,319,306,90 21,560 (71,871,000
hetained Earnings sostgreed Capital formal. STOCKHOLDERS' EQUITY FOTAL LIABBLITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Sustrantees Issued inancial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit frade Related Guarantees Commitments Sport Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper	31-90-20000000000000000000000000000000000	108,273,320.09 0.00 S0Z,500,013,28 3,372,898,159.18 52,000.00 0.00 0.00 0.00 90,420,000.00	108,273,328 438,309,46 3,319,306,30 21,56 71,871,00
Retained Earnings sosigned Capital (OTAL STOCKHOLDERS' EQUITY (OTAL STOCKHOLDERS' EQUITY (OTAL STOCKHOLDERS' EQUITY (CONTINGENT ACCOUNTS Guarantness Issued Financial Standby Letters of Credit (Commercial Letters of	31-90200000000000000000000000000000000000	108,273,320,09 0,00 032,800,013,28 3,372,898,198,198 52,000,00 0,00 0,00 0,00 90,420,000,00 0,00 0,00 0,00 0,00 0,00 0,	108,273,326 438,309,46 3,319,306,50 21,566 (1,671,671,000
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hetained Earnings testigned Capital COTAL STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Singramhees Issued Financial Standby Letters of Credit Fenformance Standby Letters of Credit Fenformance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Spot Foreign Exchange Contracts Spot Foreign Exchange Contracts Spot Foreign Exchange Contracts 1 a) Trust and Other Faduciary Accounts b) Agency Accounts () Advisory/Consultancy	31-90200000000000000000000000000000000000	108,273,320,09 S02,500,013,28 3,372,898,199,189 S2,000,000 0,000	108,273,324 488,309,46 3,319,306,90 21,566 (1,671,000 (1,671,000 (1,671,000 (1,671,000 (1,671,000 (1,671,000
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hetained Earnings soigned Capital Soigned Capital OTAL STOCKHOLDERS' EQUITY OTAL STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Suarantees Issued inancial Standby Letters of Credit Performance Standby Letters of Credit Inancial St	31-50020000000000000000000000000000000000	108,273,320,09 S02,500,013,28 3,372,898,199,189 S2,000,000 0,000	108,273,326 438,309,48 3,319,306,300 21,566 71,871,000
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Interview of Accounts b) Agency Accounts b) Agency Accounts C) Advisory Constructes Differs Differs D) Agency Accounts C) Advisory Constructes D) Agency Accounts ADDITIONAL INFORMATION Sinces total leans portfolio (TLP)	31-90200000000000000000000000000000000000	108,273,320,09 0,00 032,500,013,28 3,372,898,198,198 13,372,898,198,198 13,372,898,198,198 13,372,898,198,198 10,00 0,00 0,00 0,00 0,00 0,00 0,00 0,	108,273,328 488,309,48 3,319,306,30 21,566 71,871,00 4,36 71,895,52
Interview of Accounts b) Agency Accounts b) Agency Accounts C) Advisory Constructes Differs Differs D) Agency Accounts C) Advisory Constructes D) Agency Accounts ADDITIONAL INFORMATION Sinces total leans portfolio (TLP)	31-90200000000000000000000000000000000000	108,273,320,09 0,00 032,500,013,28 3,372,898,199,19 52,000,00 0,00 0,00 0,00 0,00 0,00 0,00	108,273,328 488,309,48 3,319,306,30 21,566 71,871,00 4,36 71,895,52
Interact Earnings Interact Ear	31-50020000000000000000000000000000000000	108,273,320,09 0,00 032,500,013,28 3,372,888,196,18 52,000,00 0,00 0,00 0,00 0,00 0,00 0,00	108,273,328 488,309,68 3,319,306,300 21,566 71,871,000 4,36 71,895,92
Intelligence Earnings Intelligence Intelligen	31-90-20000000000000000000000000000000000	108,273,320,09 502,600,013,28 3,372,898,199,19 52,000,00 0,00 0,00 90,420,000,00 0,00 0,00 0,00 0,00 0,00 0,	108,273,325 488,309,48 3,319,306,50 21,566 71,871,000 4,366 71,896,52 1,922,580,00 39,541,75 67,263,67
International Continues of Credit Continues of	31-50020000000000000000000000000000000000	108,273,320,09 0,00 032,500,013,28 3,372,888,196,18 52,000,00 0,00 0,00 0,00 0,00 0,00 0,00	108,273,325 438,309,46 3,319,306,30 21,566 71,871,00 4,36 71,896,52 1,522,580,00 33,541,75 67,263,67
retained Earnings soigned Capital OTAL STOCKHOLDERS' EQUITY OTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS inariantness Issued inancial Standily Letters of Credit erformance Standily Letters of Credit inancial Standily Letters of Credit erformance Standily Letters of Credit inancial Standily Letters of Credit inancial Standily Letters of Credit inance Related Guarantees imminiments poor Foreign Exchange Contracts ecuntilities Held Under Custodianship by Bank Proper rives Oppartment Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy erivatives bihers OTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Increas statil Issue portfolio (TLP) peopolic allowance for credit losses on the TLP issue-Performing Loans (NPLs) a. Gross NPLs b. Ratile of gross NPLs to gross TLP (%) c. Net NPLs	31-50-20000000000000000000000000000000000	108,273,320,09 0,00 032,800,013,28 3,372,898,198,198 52,000,00 0,00 0,00 0,00 0,00 0,00 0,00	108,273,324 438,309,46 3,319,306,500 21,566 71,871,000 4,36 71,896,52 1,522,580,000 39,541,75 67,253,67 31,766,92
retained Earnings soigned Capital OTAL STOCKHOLDERS' EQUITY OTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS inarantices issued inancial Standily Letters of Credit erformance Standily Letters of Credit commercial Letters of Credit inancial Standily Letters of Credit inancial Related Guarantees inomminments poor Fronign Exchange Contracts ecurities Held Under Custodianship by Bank Proper reset Oppartment Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy letivatives b) Agency Accounts c) Agency Accounts c) Agency Accounts b) Agency Accounts c) Agenc	31-50-20000000000000000000000000000000000	108,273,320,09 502,500,013,28 3,372,898,198,198 52,000,00 0,00 0,00 0,00 0,00 0,00 0,00	108,273,324 438,309,46 3,319,306,30 21,566 71,871,00 4,36 71,896,52 1,822,580,00 30,541,75 67,263,67
Interact Search Services of Credit Search Se	31-90200000000000000000000000000000000000	108,273,320,09 502,500,013,28 3,372,898,159,18 52,000,00 0,00 0,00 0,00 0,00 0,00 0,00	108,273,325 488,309,485 3,319,306,500 21,566 71,871,000 4,366 71,896,92 1,922,580,000 330,541,75 67,263,67 31,766,92
Interview Continues Interv	31-50-20000000000000000000000000000000000	108,273,320,09 0,000 032,800,013,28 3,372,898,198,198,198 52,000,000 0,000 0,000 90,420,000,000 0,000	108,273,324 438,309,46 3,319,306,50 21,566 71,871,00 4,36 71,896,52 1,922,580,00 39,541,75 67,263,67 31,766,92
Interest Season Country CONTINGENT ACCOUNTS SIGNATURE STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS SIGNATURES ISSUED SIGNATURES SIGNATURES	31-90220000000000000000000000000000000000	108,273,320,09 502,800,013,28 3,372,898,159,18 52,000,00 0,0	108,273,32 488,309,66 3,319,306,90 21,56 71,871,00 4,36 71,895,52 1,922,580,00 39,541,75 67,253,57 67,253,67 68,961,31 584,76
Interimental Earnings Insigned Capital OTAL STOCHOLDERS' EQUITY COTAL STOCHOLDERS' EQUITY COTAL STOCHOLDERS' EQUITY CONTINGENT ACCOUNTS Sistanantees Issued Financial Standby Letters of Credit Formance Standby Letters of Credit Interior Standby Letters of Credit Letters Interior Standby Letters Interior Sta	3-90200000000000000000000000000000000000	108,273,320,09 0,000 032,800,013,28 3,372,898,198,198,198 52,000,000 0,000 0,000 90,420,000,000 0,000	108,273,325 488,309,485 3,319,306,590 21,566 71,871,000 4,366 71,896,52 67,263,677 31,766,92 69 206,961,31 584,76
Interest Department Accounts a) Prest and Other Feducity Accounts (a) Advisory/Consultancy b) Approximation (Trust Department Accounts (a) Advisory/Consultancy b) Approximation (Trust Department Accounts a) Trust and Other Feduciary Accounts b) Agency Accounts c) Advisory/Consultancy berliables ADDITIONAL INFORMATION ADDITIONAL INFORMATION Figure It is gross INPLs to gross TLP (%) c. Net INPLs d. Ratio of procing Indivators for credit losses on the TLP in. Ratio of procing INPLs to gross TLP (%) c. Net INPLs d. Ratio of piecks and other Fisik Asses, gross of allowance for credit losses DISH Losses INPLs d. Ratio of piecks INPLs to gross TLP (%) c. Net INPLs d. Ratio of piecks Other Risk Asses, gross of allowance for credit losses DOSRI Losses and receivables, gross of allowance for credit losses DOSRI Losses and receivables, gross of allowance for credit losses DOSRI Losses and receivables, gross of allowance for credit losses DOSRI Losses and receivables, gross of allowance for credit losses DOSRI Losses and receivables, gross of allowance for credit losses DOSRI Losses and receivables, gross of allowance for credit losses DOSRI Losses and receivables, gross of allowance for credit losses DOSRI Losses and receivables, gross of allowance for credit losses	31-90200000000000000000000000000000000000	108,273,320,09 0,00 032,800,013,28 3,372,898,199,18 52,000,00 0,00 0,00 0,00 0,00 0,00 0,00	108,273,324 488,309,48 3,319,306,50 21,56 71,871,00 4,36 71,894,52 1,922,580,80 33,541,75 67,263,67 31,766,92 66 206,961,31 584,76
Interaction (Capital Control Capital Control Capital Control Stocker (Capital Control Capital Control Stocker (Capital Control Capital Control Capital Control Capital Control Capital Control Capital Control Capital Capital Control Capital	31-90200000000000000000000000000000000000	108,273,320,09 0.00 032,800,013,28 3,372,898,198,189 52,000,00 0.00 0.00 0.00 90,420,000,00 0.00 0.00 0.00 0.00 0.00 0.00	108,273,324 488,309,46 3,319,306,50 21,566 71,871,000 4,36 71,896,52 1,922,580,90 33,541,75 67,263,67 31,766,92 6 6 208,961,31 584,76
Interview Continues Interview Continues	31-50-220-200-200-200-200-200-200-200-200-	108,273,320,09 502,800,013,28 3,372,898,159,18 52,000,00 0,000 0,000 0,000 90,420,000,00 0,000 0	108,273,324 438,309,48 3,319,306,50 21,566 71,871,00 4,36 71,896,52 1,922,580,00 33,541,75 67,263,67 31,766,92 69 50 508,961,31 584,76
International Standard Country CONTINGENT ACCOUNTS Situational Standard Laboratory CONTINGENT ACCOUNTS Situational Standard Laboratory Continued and Country Continued Laboratory Continued Lab	31-90200000000000000000000000000000000000	108,273,320,09 0.00 032,800,013,28 3,372,898,198,189 52,000,00 0.00 0.00 0.00 90,420,000,00 0.00 0.00 0.00 0.00 0.00 0.00	108,273,324 438,309,48 3,319,306,50 21,566 71,871,00 4,36 71,896,52 1,922,580,00 33,541,75 67,263,67 31,766,92 69 50 508,961,31 584,76
Interview Continues Interv	31-50-220-200-200-200-200-200-200-200-200-	108,273,320,09 502,800,013,28 3,372,898,159,18 52,000,00 0,000 0,000 0,000 90,420,000,00 0,000 0	108,273,324 488,309,46 3,319,306,50 21,566 71,871,000 4,366 71,896,52 1,922,580,000 39,541,75 67,263,67 31,766,52 69 208,961,31 584,76
International Standard Country CONTINGENT ACCOUNTS Situational Standard Laboratory CONTINGENT ACCOUNTS Situational Standard Laboratory Continued and Country Continued Laboratory Continued Lab	31-90-20000000000000000000000000000000000	108,273,320,09 0,000 032,800,013,28 3,372,898,198,198 152,000,000 0,000	108,273,324 488,309,46 3,319,306,90 21,566 71,871,000 4,36 71,896,52 1,522,580,00 339,541,75 67,263,67 31,766,92 6 208,961,31 584,76
International Standard Country CONTINGENT ACCOUNTS Invariantness Issued Invariantness Invariantnes	31-50220000000000000000000000000000000000	108,273,320,09 502,500,013,28 3,372,898,159,18 52,000,00 0,0	108,273,324 488,309,46 3,319,306,50 21,566 71,871,00 4,36 71,896,52 1,922,580,000 39,541,75 67,263,67 31,766,92 69 5 5 3 208,961,316 584,76

injuidity Coverage Ratio Single Currency on Soi a. Total Stock of High Quality Liquid Assets b. Total Net Cash Outflows c. Liquidity Coverage Ratio (%)

Liza V. Mercado
Executive Vice President