

Balance Sheet
(Head Office and Branches)

BANGKO KABAYAN (A PRIVATE DEVELOPMENT BANK) INC.

20511

(Name of Bank)

(Bank Code)

As of **12/31/2021**
(MM/DD/YYYY)

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	1000000000000000	57,380,770.35	57,366,591.74
Due from Bangko Sentral ng Pilipinas	1051000000000000	223,669,489.40	261,539,679.08
Due from Other Banks	1052000000000000	238,949,810.67	282,834,549.60
Financial Assets at Fair Value through Profit or Loss	1120000000000000	0.00	0.00
Available-for-Sale Financial Assets-Net	1150000000000000	146,006,000.34	179,879,390.17
Held-to-Maturity (HTM) Financial Assets-Net	1155000000000000	375,391,478.43	315,379,776.73
Unquoted Debt Securities Classified as Loans-Net	1159000000000000	0.00	0.00
Investments in Non-Marketable Equity Security-Net	1165000000000000	0.00	0.00
Loans and Receivables - Net	1164000000000000	1,988,281,706.01	1,876,565,451.21
Loans to Bangko Sentral ng Pilipinas	1140000000000000	0.00	0.00
Interbank Loans Receivable	1154010000000000	0.00	0.00
Loans and Receivables - Others	1147150000000000	1,994,822,908.54	1,873,896,659.13
Loans and Receivables Arising from RA/CA/PR/SLB	1154020000000000	0.00	9,141,589.00
General Loan Loss Provision	1751300000000000	6,541,202.53	6,472,796.92
Other Financial Assets	1148000000000000	70,665,180.84	71,602,952.14
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	1154520000000000	0.00	0.00
Bank Premises, Furniture, Fixtures and Equipment-Net	1159500000000000	132,665,815.10	132,608,803.00
Real and Other Properties Acquired-Net	1159010000000000	95,278,088.32	94,553,536.42
Non-Current Assets Held for Sale	1150150000000000	0.00	0.00
Other Assets-Net	1150000000000000	44,609,819.72	46,976,176.20
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a	1152000000000000	0.00	0.00
TOTAL ASSETS	1000000000000000	3,972,898,159.18	3,519,306,906.29
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss	2000000000000000	0.00	0.00
Deposit Liabilities	2150000000000000	2,777,074,140.43	2,739,071,052.22
Due to Other Banks	2200000000000000	0.00	0.00
Bills Payable	2201000000000000	0.00	0.00
a) BSP (Rediscounting and Other Advances)	2201000010000000	0.00	0.00
b) Interbank Loans Payable	2201000020000000	0.00	0.00
c) Other Deposit Substitute	2201000030000000	0.00	0.00
d) Others	2201000040000000	0.00	0.00
Bonds Payable-Net	2052010000000000	0.00	0.00
Unsecured Subordinated Debt-Net	2052020000000000	0.00	0.00
Redeemable Preferred Shares	2205000000000000	0.00	0.00
Special Time Deposit	2205000000000000	0.00	0.00
Due to Bangko Sentral ng Pilipinas	2300000000000000	0.00	0.00
Other Financial Liabilities	2400000000000000	40,343,006.80	40,154,160.33
Other Liabilities	2401000000000000	52,880,998.69	51,772,731.80
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	2300000000000000	0.00	0.00
TOTAL LIABILITIES	2000000000000000	2,876,298,145.92	2,830,997,444.35
Stockholders' Equity			
Capital Stock	3100000000000000	367,739,200.00	367,739,200.00
Other Capital Accounts	3201000000000000	26,587,493.17	12,296,941.85
Retained Earnings	3150000000000000	108,273,320.09	108,273,320.09
Assigned Capital	3250000000000000	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	3000000000000000	502,600,013.26	488,309,461.94
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	3000000000000000	3,972,898,159.18	3,519,306,906.29
CONTINGENT ACCOUNTS			
Guarantees Issued	4000000000000000	52,000.00	21,560.00
Financial Standby Letters of Credit	4100000000000000	0.00	0.00
Performance Standby Letters of Credit	4101000000000000	0.00	0.00
Commercial Letters of Credit	4102000000000000	0.00	0.00
Trade Related Guarantees	4200000000000000	0.00	0.00
Commitments	4300000000000000	90,420,000.00	71,871,000.00
Spot Foreign Exchange Contracts	4300000000000000	0.00	0.00
Securities Held Under Custodianship by Bank Proper	4500000000000000	0.00	0.00
Trust Department Accounts	4600000000000000	0.00	0.00
a) Trust and Other Fiduciary Accounts	4600000000000000	0.00	0.00
b) Agency Accounts	4601000000000000	0.00	0.00
c) Advisory/Consultancy	4602000000000000	0.00	0.00
Derivatives	4700000000000000	0.00	0.00
Others	4400000000000000	4,733.00	4,363.00
TOTAL CONTINGENT ACCOUNTS	4000000000000000	96,476,733.00	71,896,923.00
ADDITIONAL INFORMATION			
Gross total loan portfolio (TLP)	4800000000000000	2,821,903,529.11	1,922,580,802.15
Specific allowance for credit losses on the TLP	4900000000000000	27,080,620.57	39,541,754.02
Non-Performing Loans (NPLs)	4901000000000000	54,597,158.10	67,263,676.59
a. Gross NPLs	4901000000000000	54,597,158.10	67,263,676.59
b. Ratio of gross NPLs to gross TLP (%)	4901000000000000	2.7%	3.5%
c. Net NPLs	4901000000000000	28,942,214.56	31,766,921.47
d. Ratio of Net NPLs to gross TLP (%)	4901000000000000	1.4%	1.6%
e. Ratio of total allowance for credit losses to gross NPLs (%)	4901000000000000	61.58	68.41
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	4901000000000000	49.66	58.78
Classified Loans & Other Risk Assets, gross of allowance for credit losses	4802000000000000	182,548,414.35	208,961,318.33
DOSRI Loans and receivables, gross of allowance for credit losses	4804000000000000	268,577.81	584,762.59
Ratio of DOSRI loans and receivables, gross of allowance for	4804000000000000	0.01	0.01
Gross non-performing DOSRI loans and receivables	4805000000000000	0.00	0.00
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	4805000000000000	0.00	0.00
Percent Compliance with Magna Carta (%)			
a. 8% for Micro and Small Enterprises	4900000000000000	35.57	33.94
b. 2% for Medium Enterprises	4901000000000000	34.56	37.33
Return on Equity (ROE) (%)	4902000000000000	10.37	9.09
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations			
a. Total CAR (%)	4903000000000000	18.58	18.10
b. Tier 1 Ratio (%)	4904000000000000	18.33	17.23
c. Common Tier 1 Ratio (%) ¹⁾	4905000000000000	18.33	17.23
Deferred Charges not yet Written Down	4906000000000000	0.00	0.00
Unblended Allowance for Credit Losses on Financial Instruments Received	4907000000000000	0.00	0.00

¹⁾ Common Equity Tier 1 is only applicable to all Universal and Commercial Banks and their subsidiary banks.

Base III Leverage Ratio on Solo Basis as prescribed under existing regulations

a. Tier 1 Capital	466,509,380.06	444,581,846.99
b. Exposure Measure	3,361,484,728.51	3,296,447,848.26
c. Exposure Measure (%)	13.88%	13.49%

Liquidity Coverage Ratio Single Currency on Solo Basis as prescribed under existing regulations

a. Total Stock of High Quality Liquid Assets	774,585,923.95	787,229,388.74
b. Total Net Cash Outflows	186,619,155.89	171,580,061.14
c. Liquidity Coverage Ratio (%)	415.06%	458.81%

I, Liza V. Mercado of the above-mentioned bank do solemnly swear that all matters set forth in the above balance sheet are true and correct to the best of my knowledge and belief.

Liza V. Mercado
Liza V. Mercado
Executive Vice President