

Balance Sheet
(Head Office and Branches)

BANGKO KABAYAN (A PRIVATE DEVELOPMENT BANK) INC.

20511

(Name of Bank)

(Bank Code)

As of

12/31/2022

(MM/DD/YYYY)

| ASSETS | Account Code | Amount | |
|---|-------------------------|-------------------------|-------------------------|
| | | Current Quarter | Previous Quarter |
| Cash and Cash Items | 1080000000000000 | 48,402,974.58 | 56,733,703.18 |
| Due from Bangko Sentral ng Pilipinas | 1051500000000000 | 142,174,905.47 | 123,026,771.84 |
| Due from Other Banks | 1052000000000000 | 118,277,908.78 | 89,588,139.72 |
| Financial Assets at Fair Value through Profit or Loss | 1120000000000000 | 0.00 | 0.00 |
| Available-for-Sale Financial Assets-Net | 1952000000000000 | 67,596,231.72 | 127,434,045.14 |
| Held-to-Maturity (HTM) Financial Assets-Net | 1952500000000000 | 434,735,083.83 | 434,723,099.13 |
| Unquoted Debt Securities Classified as Loans-Net | 1953000000000000 | 0.00 | 0.00 |
| Investments in Non-Marketable Equity Security-Net | 1953500000000000 | 0.00 | 0.00 |
| Loans and Receivables - Net | 1954000000000000 | 2,464,369,546.81 | 2,343,352,239.99 |
| Loans to Bangko Sentral ng Pilipinas | 1400500000000000 | 0.00 | 0.00 |
| Interbank Loans Receivable | 1954010000000000 | 0.00 | 0.00 |
| Loans and Receivables - Others | 1401500000000000 | 2,421,043,697.99 | 2,318,510,903.61 |
| Loans and Receivables Arising from RA/CA/PR/SLB | 1954020000000000 | 51,741,227.00 | 28,198,529.00 |
| General Loan Loss Provision | 1751500000000000 | 8,415,378.18 | 3,357,192.62 |
| Other Financial Assets | 1480000000000000 | 104,965,512.79 | 76,022,168.27 |
| Equity Investment in Subsidiaries, Associates and Joint Ventures-Net | 1954250000000000 | 0.00 | 0.00 |
| Bank Premises, Furniture, Fixture and Equipment-Net | 1955005000000000 | 133,370,395.57 | 133,382,946.87 |
| Real and Other Properties Acquired-Net | 1955010000000000 | 58,481,568.39 | 82,182,687.31 |
| Non-Current Assets Held for Sale | 1501500000000000 | 0.00 | 0.00 |
| Other Assets-Net | 1520000000000000 | 47,052,530.53 | 54,386,932.42 |
| Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a | 1952500000000000 | 0.00 | 0.00 |
| TOTAL ASSETS | 1000000000000000 | 3,619,428,658.47 | 3,520,832,733.87 |
| LIABILITIES | | | |
| Financial Liabilities at Fair Value through Profit or Loss | 2080000000000000 | 0.00 | 0.00 |
| Deposit Liabilities | 2150000000000000 | 2,877,432,263.03 | 2,845,228,416.52 |
| Due to Other Banks | 2200500000000000 | 0.00 | 0.00 |
| Bills Payable | 2201000000000000 | 50,000,000.00 | 0.00 |
| a) BSP (Rediscounting and Other Advances) | 2201000015000000 | 0.00 | 0.00 |
| b) Interbank Loans Payable | 2201000020000000 | 0.00 | 0.00 |
| c) Other Deposit Substitute | 2201000025000000 | 0.00 | 0.00 |
| d) Others | 2201000030000000 | 50,000,000.00 | 0.00 |
| Bonds Payable-Net | 2952015000000000 | 0.00 | 0.00 |
| Unsecured Subordinated Debt-Net | 2952020000000000 | 0.00 | 0.00 |
| Redeemable Preferred Shares | 2202500000000000 | 0.00 | 0.00 |
| Special Time Deposit | 2203000000000000 | 0.00 | 0.00 |
| Due to Bangko Sentral ng Pilipinas | 2303500000000000 | 0.00 | 0.00 |
| Other Financial Liabilities | 2400500000000000 | 41,961,342.48 | 41,933,250.90 |
| Other Liabilities | 2401000000000000 | 58,083,386.02 | 58,713,613.68 |
| Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank) | 2308500000000000 | 0.00 | 0.00 |
| TOTAL LIABILITIES | 2000000000000000 | 3,027,476,991.53 | 2,945,875,281.10 |
| Stockholders' Equity | | | |
| Capital Stock | 3350500000000000 | 367,739,200.00 | 367,739,200.00 |
| Other Capital Accounts | 3351000000000000 | 62,024,124.45 | 45,031,910.28 |
| Retained Earnings | 3150000000000000 | 162,186,342.49 | 162,186,342.49 |
| Assigned Capital | 3252000000000000 | 0.00 | 0.00 |
| TOTAL STOCKHOLDERS' EQUITY | 3000000000000000 | 591,949,666.94 | 574,957,452.77 |
| TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY | 9050000000000000 | 3,619,428,658.47 | 3,520,832,733.87 |
| CONTINGENT ACCOUNTS | | | |
| Guarantees issued | 4050000000000000 | 237,900.07 | 8,092.75 |
| Financial Standby Letters of Credit | 4100500000000000 | 0.00 | 0.00 |
| Performance Standby Letters of Credit | 4101000000000000 | 0.00 | 0.00 |
| Commercial Letters of Credit | 4150000000000000 | 0.00 | 0.00 |
| Trade Related Guarantees | 4200000000000000 | 0.00 | 0.00 |
| Commitments | 4250000000000000 | 47,200,000.00 | 45,750,000.00 |
| Spot Foreign Exchange Contracts | 4300000000000000 | 0.00 | 0.00 |
| Securities Held Under Custodianship by Bank Proper | 4952000000000000 | 0.00 | 0.00 |
| Trust Department Accounts | 4952500000000000 | 0.00 | 0.00 |
| a) Trust and Other Fiduciary Accounts | 4952505000000000 | 0.00 | 0.00 |
| b) Agency Accounts | 4952510000000000 | 0.00 | 0.00 |
| c) Advisory/Consultancy | 4952515000000000 | 0.00 | 0.00 |
| Derivatives | 4350000000000000 | 0.00 | 0.00 |
| Others | 4400000000000000 | 7,498.00 | 7,301.00 |
| TOTAL CONTINGENT ACCOUNTS | 4000000000000000 | 47,445,398.07 | 45,765,393.75 |
| ADDITIONAL INFORMATION | | | |
| Gross total loan portfolio (TLP) | 4990200000000000 | 2,504,897,743.85 | 2,373,819,148.81 |
| Specific allowance for credit losses on the TLP | 4993000000000000 | 32,112,818.86 | 27,109,716.20 |
| Non-Performing Loans (NPLs) | 4991005000000000 | 62,496,543.05 | 65,262,228.19 |
| a. Gross NPLs | 4991005000000000 | 62,496,543.05 | 65,262,228.19 |
| b. Ratio of gross NPLs to gross TLP (%) | 4991505000000000 | 2.49 | 2.75 |
| c. Net NPLs | 4991010000000000 | 30,983,075.79 | 38,431,524.94 |
| d. Ratio of Net NPLs to gross TLP (%) | 4991510000000000 | 1.24 | 1.62 |
| e. Ratio of total allowance for credit losses to gross NPLs (%) | 4991515000000000 | 64.85 | 46.68 |
| f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) | 4991520000000000 | 51.38 | 41.54 |
| Classified Loans & Other Risk Assets, gross of allowance for credit losses | 4992000000000000 | 156,922,796.82 | 168,207,867.45 |
| DOSRI Loans and receivables, gross allowance of credit losses | 4994000000000000 | 425,873.15 | 287,734.93 |
| Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%) | 4994800000000000 | 0.02 | 0.01 |
| Gross non-performing DOSRI loans and receivables | 4995000000000000 | 0.00 | 0.00 |
| Ratio of gross non-performing DOSRI loans and receivables to TLP (%) | 4995500000000000 | 0.00 | 0.00 |
| Percent Compliance with Magna Carta (%) | | | |
| a. 8% for Micro and Small Enterprises | 4990505000000000 | 33.50 | 33.83 |
| b. 2% for Medium Enterprises | 4990510000000000 | 35.40 | 35.16 |
| Return on Equity (ROE) (%) | 4993500000000000 | 15.19 | 16.58 |
| Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations | | | |
| a. Total CAR (%) | 4966505050000000 | 21.01 | 20.51 |
| b. Tier 1 Ratio (%) | 4966505010000000 | 20.70 | 20.39 |
| c. Common Tier 1 Ratio (%) ^{1/} | 4966505015000000 | 20.70 | 20.39 |
| Deferred Charges not yet Written Down | 4997000000000000 | 0.00 | 0.00 |
| Unbooked Allowance for Credit Losses on Financial Instruments Received | 4997500000000000 | 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 | 561,227,633.21 | 549,789,631.36 |
| b. Exposure Measure | 3,606,797,902.99 | 3,508,180,197.83 |
| c. Exposure Measure (%) | 15.56% | 15.67% |

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

| | | |
|--|----------------|----------------|
| a. Total Stock of High Quality Liquid Assets | 720,438,280.86 | 743,867,810.75 |
| b. Total Net Cash Outflows | 184,379,708.14 | 211,784,324.49 |
| c. Liquidity Coverage Ratio (%) | 390.74% | 351.24% |

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
Executive Vice President

Lorenzo T. Ocampo
Chairman of the Board of Directors

Beatriz B. Romulo
Director/President/CEO

Maria Teresa M. Ganzon
Director

Atty. Francis S. Ganzon
Director

Teodoro M. Panganiban
Director

Manuel D. Santiago Jr.
Director

Teresita G. Domalanta
Independent Director

Mardenio C. Cervantes
Independent Director

Daniño J. Mojica II
Independent Director