

Balance Sheet
(Head Office and Branches)

BANGKO KABAYAN (A PRIVATE DEVELOPMENT BANK) INC.

20511

(Name of Bank)

(Bank Code)

As of **09/30/2022**
(MM/DD/YYYY)

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	1000000000000000	63,804,717.06	51,191,666.45
Due from Bangko Sentral ng Pilipinas	1001000000000000	232,043,644.70	273,246,980.63
Due from Other Banks	1002000000000000	88,111,082.89	154,971,760.28
Financial Assets at Fair Value through Profit or Loss	1100000000000000	0.00	0.00
Available-for-Sale Financial Assets-Net	1101000000000000	128,649,325.67	128,579,160.93
Held-to-Maturity (HTM) Financial Assets-Net	1102000000000000	434,659,149.97	434,647,307.61
Unquoted Debt Securities Classified as Loans-Net	1103000000000000	0.00	0.00
Investments in Non-Marketable Equity Security-Net	1104000000000000	0.00	0.00
Loans and Receivables - Net	1105000000000000	2,168,536,728.38	2,044,401,185.80
Loans to Bangko Sentral ng Pilipinas	1105010000000000	0.00	0.00
Interbank Loans Receivable	1105020000000000	0.00	0.00
Loans and Receivables - Others	1105030000000000	2,165,991,276.42	2,021,367,383.27
Loans and Receivables Arising from RA/CA/PR/SLB	1105040000000000	6,066,701.00	26,619,388.00
General Loan Loss Provision	1105050000000000	3,521,248.54	3,585,584.47
Other Financial Assets	1105060000000000	71,905,989.33	70,952,948.92
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	1106000000000000	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment-Net	1107000000000000	131,565,132.56	130,798,953.56
Good and Other Properties Acquired-Net	1108000000000000	85,666,676.38	91,181,223.11
Non-Current Assets Held for Sale	1109000000000000	0.00	0.00
Other Assets-Net	1110000000000000	49,947,825.03	41,051,082.66
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a	1111000000000000	0.00	0.00
TOTAL ASSETS	1000000000000000	3,454,890,272.47	3,421,462,278.95
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss	2200000000000000	0.00	0.00
Deposit Liabilities	2201000000000000	2,812,886,339.82	2,809,743,723.21
Due to Other Banks	2201010000000000	0.00	0.00
Bills Payable	2201020000000000	0.00	0.00
a) BSP (Rediscounting and Other Advances)	2201030000000000	0.00	0.00
b) Interbank Loans Payable	2201040000000000	0.00	0.00
c) Other Deposit Substitute	2201050000000000	0.00	0.00
d) Others	2201060000000000	0.00	0.00
Bonds Payable-Net	2202000000000000	0.00	0.00
Unsecured Subordinated Debt-Net	2203000000000000	0.00	0.00
Redeemable Preferred Shares	2204000000000000	0.00	0.00
Special Time Deposit	2205000000000000	0.00	0.00
Due to Bangko Sentral ng Pilipinas	2206000000000000	0.00	0.00
Other Financial Liabilities	2207000000000000	40,037,264.13	39,640,532.25
Other Liabilities	2208000000000000	47,486,042.59	39,943,618.27
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	2209000000000000	0.00	0.00
TOTAL LIABILITIES	2000000000000000	2,900,409,646.54	2,839,327,873.73
Stockholders' Equity			
Capital Stock	3300000000000000	367,739,200.00	367,739,200.00
Other Capital Accounts	3301000000000000	24,555,083.44	1,807,229.73
Retained Earnings	3302000000000000	162,186,342.49	162,587,967.49
Assigned Capital	3303000000000000	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	3000000000000000	554,480,625.93	532,134,397.22
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	4000000000000000	3,454,890,272.47	3,421,462,278.95
CONTINGENT ACCOUNTS			
Guarantees Issued	4000000000000000	0.00	9,900.00
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	4103000000000000	0.00	0.00
Commitments	4200000000000000	136,196,101.37	90,455,875.00
Spot Foreign Exchange Contracts	4300000000000000	0.00	0.00
Securities Held Under Custodianship by Bank Proper	4400000000000000	0.00	0.00
Trust Department Accounts	4500000000000000	0.00	0.00
a) Trust and Other Fiduciary Accounts	4501000000000000	0.00	0.00
b) Agency Accounts	4502000000000000	0.00	0.00
c) Advisory/Consultancy	4503000000000000	0.00	0.00
Derivatives	4600000000000000	0.00	0.00
Others	4700000000000000	6,181.00	5,414.00
TOTAL CONTINGENT ACCOUNTS	4000000000000000	136,202,282.37	90,471,189.00
ADDITIONAL INFORMATION			
Gross total loan portfolio (TLP)	4800000000000000	2,192,491,951.23	2,071,824,474.55
Specific allowance for credit losses on the TLP	4801000000000000	20,433,073.81	23,837,703.28
Non-Performing Loans (NPLs)	4802000000000000	41,115,281.02	44,703,940.16
a. Gross NPLs	4802010000000000	41,115,281.02	44,703,940.16
b. Ratio of gross NPLs to gross TLP (%)	4802020000000000	1.88	2.18
c. Net NPLs	4802030000000000	21,905,177.56	23,869,407.69
d. Ratio of Net NPLs to gross TLP (%)	4802040000000000	1.00	1.15
e. Ratio of total allowance for credit losses to gross NPLs (%)	4802050000000000	58.26	61.34
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	4802060000000000	49.70	53.32
Classified Loans & Other Risk Assets, gross of allowance for credit losses	4803000000000000	159,482,067.79	165,865,366.41
DOSRI Loans and receivables, gross allowance of credit losses	4804000000000000	279,880.36	100,394.89
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	4804010000000000	0.01	0.00
Gross non-performing DOSRI loans and receivables	4804020000000000	0.00	0.00
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	4804030000000000	0.00	0.00
Percent Compliance with Magna Carta (%)	4805000000000000		
a. 8% for Micro and Small Enterprises	4805010000000000	35.00	33.40
b. 2% for Medium Enterprises	4805020000000000	34.60	29.83
Return on Equity (ROE) (%)	4806000000000000	17.23	17.47
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations	4807000000000000		
a. Total CAR (%)	4807010000000000	20.43	20.23
b. Tier 1 Ratio (%)	4807020000000000	20.30	20.09
c. Common Tier 1 Ratio (%) ¹⁾	4807030000000000	20.30	20.09
Deferred Charges not yet Written Down	4808000000000000	0.00	0.00
Unbooked Allowance for Credit Losses on Financial Instruments Received	4809000000000000	0.00	0.00

Lorenzo T. Ocampo
Chairman of the Board of Directors

Maria Teresa M. Gonzon
Director

Beatriz B. Romulo
Director/President/CEO

Atty. Francis S. Gonzon
Director

Teodoro M. Panganiban
Director

Manuel D. Santiago Jr.
Director

Teresita G. Domalanta
Independent Director

Mardonio C. Cervantes
Independent Director

Daniilo J. Mojica II
Independent Director

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

a. Tier 1 Capital	527,643,439.76	513,952,268.96
b. Exposure Measure	3,458,813,555.11	3,424,966,802.16
c. Exposure Measure (%)	15.26%	15.01%

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

a. Total Stock of High Quality Liquid Assets	835,217,477.97	887,881,763.85
b. Total Net Cash Outflows	203,165,366.05	185,744,874.84
c. Liquidity Coverage Ratio (%)	411.10%	478.01%

I, Lisa 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.

Lisa V. Mercado
Lisa V. Mercado
Executive Vice President