

**Balance Sheet**  
(Head Office and Branches)

**BANGKO KABAYAN (A PRIVATE DEVELOPMENT BANK) INC.**

**20511**

(Name of Bank)

(Bank Code)

As of **06/30/2023**  
(MM/DD/YYYY)

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	108000000000000000	58,978,941.05	54,797,024.59
Due from Bangko Sentral ng Pilipinas	106150000000000000	294,592,149.84	402,033,885.99
Due from Other Banks	102300000000000000	85,428,314.14	89,901,584.76
Financial Assets at Fair Value through Profit or Loss	112000000000000000	0.00	0.00
Available-for-Sale Financial Assets-Net	195200000000000000	68,292,902.47	68,492,668.28
Held-to-Maturity (HTM) Financial Assets-Net	195250000000000000	364,762,256.99	364,750,128.23
Unquoted Debt Securities Classified as Loans-Net	195300000000000000	0.00	0.00
Investments in Non-Marketable Equity Security-Net	195350000000000000	0.00	0.00
<b>Loans and Receivables - Net</b>	<b>195400000000000000</b>	<b>2,584,174,728.73</b>	<b>2,612,062,474.84</b>
Loans to Bangko Sentral ng Pilipinas	140050000000000000	0.00	0.00
Interbank Loans Receivable	195401000000000000	0.00	0.00
Loans and Receivables - Others	140150500000000000	2,522,145,414.38	2,456,675,149.11
Loans and Receivables Arising from RA/CA/PR/SLB	195402000000000000	68,185,294.00	166,676,378.00
General Loan Loss Provision	175150000000000000	6,155,979.65	11,289,052.27
Other Financial Assets	148000000000000000	92,264,297.64	103,149,944.90
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	195425000000000000	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment-Net	195500000000000000	156,891,296.82	135,438,928.28
Real and Other Properties Acquired-Net	195501000000000000	118,274,572.96	56,048,050.32
Non-Current Assets Held for Sale	150150000000000000	0.00	0.00
Other Assets-Net	152000000000000000	51,456,131.51	51,919,240.36
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a	155250000000000000	0.00	0.00
<b>TOTAL ASSETS</b>	<b>100000000000000000</b>	<b>3,875,115,592.15</b>	<b>3,938,593,930.55</b>
<b>LIABILITIES</b>			
Financial Liabilities at Fair Value through Profit or Loss	208000000000000000	0.00	0.00
Deposit Liabilities	215000000000000000	3,120,949,892.74	3,156,852,642.85
Due to Other Banks	220050000000000000	0.00	0.00
<b>Bills Payable</b>	<b>220100000000000000</b>	<b>0.00</b>	<b>50,000,000.00</b>
a) BSP (Rediscounting and Other Advances)	220100001500000000	0.00	0.00
b) Interbank Loans Payable	220100002000000000	0.00	0.00
c) Other Deposit Substitute	220100002500000000	0.00	0.00
d) Others	220100003000000000	0.00	50,000,000.00
Bonds Payable-Net	285201500000000000	0.00	0.00
Unsecured Subordinated Debt-Net	285202000000000000	0.00	0.00
Redeemable Preferred Shares	220250000000000000	0.00	0.00
Special Time Deposit	220300000000000000	0.00	0.00
Due to Bangko Sentral ng Pilipinas	220305000000000000	0.00	0.00
Other Financial Liabilities	240050000000000000	39,731,332.58	44,236,287.55
Other Liabilities	240100000000000000	62,918,758.22	66,506,083.45
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	0.00	0.00
<b>TOTAL LIABILITIES</b>	<b>200000000000000000</b>	<b>3,223,599,883.54</b>	<b>3,317,595,013.85</b>
<b>Stockholders' Equity</b>			
Capital Stock	335050000000000000	367,739,200.00	367,739,200.00
Other Capital Accounts	335100000000000000	37,563,631.27	7,046,939.36
Retained Earnings	315000000000000000	246,212,777.34	246,212,777.34
Assigned Capital	325200000000000000	0.00	0.00
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>300000000000000000</b>	<b>651,515,608.61</b>	<b>620,998,916.70</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>905000000000000000</b>	<b>3,875,115,592.15</b>	<b>3,938,593,930.55</b>
<b>CONTINGENT ACCOUNTS</b>			
Guarantees Issued	405000000000000000	0.00	0.00
Financial Standby Letters of Credit	410050000000000000	0.00	0.00
Performance Standby Letters of Credit	410100000000000000	0.00	0.00
Commercial Letters of Credit	415000000000000000	0.00	0.00
Trade Related Guarantees	420000000000000000	0.00	0.00
Commitments	425000000000000000	103,274,000.00	85,500,000.00
Spot Foreign Exchange Contracts	430000000000000000	0.00	0.00
Securities Held Under Custodianship by Bank Proper	485220000000000000	0.00	0.00
<b>Trust Department Accounts</b>	<b>485250000000000000</b>	<b>0.00</b>	<b>0.00</b>
a) Trust and Other Fiduciary Accounts	485250500000000000	0.00	0.00
b) Agency Accounts	485251000000000000	0.00	0.00
c) Advisory/Consultancy	485251500000000000	0.00	0.00
Derivatives	435000000000000000	0.00	0.00
Others	440000000000000000	6,667.00	7,203.00
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>400000000000000000</b>	<b>103,280,667.00</b>	<b>85,507,203.00</b>
<b>ADDITIONAL INFORMATION</b>			
<b>Gross total loan portfolio (TLP)</b>	<b>499020000000000000</b>	<b>2,624,912,269.60</b>	<b>2,652,739,711.91</b>
Specific allowance for credit losses on the TLP	489300000000000000	34,581,561.22	29,388,184.80
Non-Performing Loans (NPLs)			
a. Gross NPLs	489100500000000000	65,661,470.83	66,192,335.33
b. Ratio of gross NPLs to gross TLP (%)	489150500000000000	2.50	2.50
c. Net NPLs	489101000000000000	31,437,296.84	37,138,688.60
d. Ratio of Net NPLs to gross TLP (%)	489151500000000000	1.20	1.40
e. Ratio of total allowance for credit losses to gross NPLs (%)	489151500000000000	62.04	61.45
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	489152000000000000	52.67	44.40
Classified Loans & Other Risk Assets, gross of allowance for credit losses	489200000000000000	223,190,153.06	156,754,713.53
DOSRI Loans and receivables, gross allowance of credit losses	489400000000000000	228,408.10	383,113.87
<b>Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)</b>	<b>489480000000000000</b>	<b>0.01</b>	<b>0.01</b>
Gross non-performing DOSRI loans and receivables	489500000000000000	0.00	0.00
<b>Ratio of gross non-performing DOSRI loans and receivables to TLP (%)</b>	<b>489550000000000000</b>	<b>0.00</b>	<b>0.00</b>
Percent Compliance with Magna Carta (%)			
a. 8% for Micro and Small Enterprises	489050500000000000	29.45	29.89
b. 2% for Medium Enterprises	489051000000000000	36.96	33.73
Return on Equity (ROE) (%)	489350000000000000	18.86	18.42
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations			
a. Total CAR (%)	489650500000000000	21.86	21.67
b. Tier 1 Ratio (%)	489650501000000000	21.65	21.27
c. Common Tier 1 Ratio (%) <sup>1/</sup>	489650501500000000	21.65	21.27
Deferred Charges not yet Written Down	489700000000000000	0.00	0.00
Unbooked Allowance for Credit Losses on Financial Instruments Received	489750000000000000	0.00	0.00

<sup>1/</sup> Common Equity Tier 1 is only applicable to all Universal and Commercial Banks and their subsidiary banks.

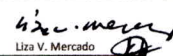
Base III Leverage Ratio on Solo Basis as prescribed under existing regulations

a. Tier 1 Capital	624,644,342.69	594,063,255.49
b. Exposure Measure	3,875,055,105.88	3,940,047,321.61
c. Exposure Measure (%)	16.12%	15.08%

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

a. Total Stock of High Quality Liquid Assets	817,902,509.73	1,029,521,296.32
b. Total Net Cash Outflows	228,186,536.79	243,001,603.44
c. Liquidity Coverage Ratio (%)	358.44%	423.67%

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

Teodoro M. Panganiban  
Director

Manuel D. Santiago Jr.  
Director

Ramon Fiel Abcede  
Independent Director

Mardonio C. Cervantes  
Independent Director

Danilo J. Mojica II  
Independent Director