

Balance Sheet
(Head Office and Branches)

BANGKO KABAYAN (A PRIVATE DEVELOPMENT BANK) INC.

20511

(Name of Bank)

(Bank Code)

As of **6/30/2022**
(MM/DD/YYYY)

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	1100000000000000	51,191,666.45	57,380,770.35
Due from Bangko Sentral ng Pilipinas	1101000000000000	273,246,980.63	223,669,489.40
Due from Other Banks	1102000000000000	154,971,760.28	238,949,810.67
Financial Assets at Fair Value through Profit or Loss	1103000000000000	0.00	0.00
Available-for-Sale Financial Assets-Net	1104000000000000	128,979,160.93	146,006,000.34
Held-to-Maturity (HTM) Financial Assets-Net	1105000000000000	434,647,307.61	375,391,478.43
Unquoted Debt Securities Classified as Loans-Net	1106000000000000	0.00	0.00
Investments in Non-Marketable Equity Security-Net	1107000000000000	0.00	0.00
Loans and Receivables - Net	1108000000000000	2,044,401,186.89	1,998,291,799.97
Loans to Bangko Sentral ng Pilipinas	1108010000000000	0.00	0.00
Interbank Loans Receivable	1108020000000000	0.00	0.00
Loans and Receivables - Others	1108030000000000	2,021,367,383.27	1,994,822,908.54
Loans and Receivables Arising from RA/CA/PR/SLB	1108040000000000	26,619,388.00	0.00
General Loan Loss Provision	1108050000000000	3,585,584.47	6,541,202.53
Other Financial Assets	1108060000000000	70,992,948.92	70,665,180.84
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	1108070000000000	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment-Net	1108080000000000	130,798,953.56	132,665,815.10
Real and Other Properties Acquired-Net	1108090000000000	91,181,223.11	95,278,088.32
Non-Current Assets Held for Sale	1108100000000000	0.00	0.00
Other Assets-Net	1108110000000000	41,051,082.66	44,609,819.72
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a	1108120000000000	0.00	0.00
TOTAL ASSETS	1100000000000000	3,421,462,270.95	3,372,898,159.18
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss	2100000000000000	0.00	0.00
Deposit Liabilities	2101000000000000	2,809,743,723.21	2,777,074,140.43
Due to Other Banks	2101010000000000	0.00	0.00
Bills Payable	2101020000000000	0.00	0.00
a) BSP (Rediscounting and Other Advances)	2101030000000000	0.00	0.00
b) Interbank Loans Payable	2101040000000000	0.00	0.00
c) Other Deposit Substitute	2101050000000000	0.00	0.00
d) Others	2101060000000000	0.00	0.00
Bonds Payable-Net	2101070000000000	0.00	0.00
Unsecured Subordinated Debt-Net	2101080000000000	0.00	0.00
Redeemable Preferred Shares	2101090000000000	0.00	0.00
Special Time Deposit	2101100000000000	0.00	0.00
Due to Bangko Sentral ng Pilipinas	2101110000000000	0.00	0.00
Other Financial Liabilities	2101120000000000	39,640,532.25	40,343,006.80
Other Liabilities	2101130000000000	39,943,618.27	52,880,998.69
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	2101140000000000	0.00	0.00
TOTAL LIABILITIES	2100000000000000	2,889,327,873.73	2,870,298,145.92
Stockholders' Equity			
Capital Stock	3100000000000000	367,739,200.00	367,739,200.00
Other Capital Accounts	3101000000000000	1,807,229.73	26,587,493.17
Retained Earnings	3102000000000000	162,587,967.49	108,273,320.09
Assigned Capital	3103000000000000	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	3100000000000000	532,134,397.22	502,600,013.26
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	4100000000000000	3,421,462,270.95	3,372,898,159.18
CONTINGENT ACCOUNTS			
Guarantees Issued	4200000000000000	9,900.00	52,000.00
Financial Standby Letters of Credit	4201000000000000	0.00	0.00
Performance Standby Letters of Credit	4202000000000000	0.00	0.00
Commercial Letters of Credit	4203000000000000	0.00	0.00
Trade Related Guarantees	4204000000000000	0.00	0.00
Commitments	4205000000000000	90,455,875.00	90,420,000.00
Spot Foreign Exchange Contracts	4206000000000000	0.00	0.00
Securities Held Under Custodianship by Bank Proper	4207000000000000	0.00	0.00
Trust Department Accounts	4208000000000000	0.00	0.00
a) Trust and Other Fiduciary Accounts	4208010000000000	0.00	0.00
b) Agency Accounts	4208020000000000	0.00	0.00
c) Advisory/Consultancy	4208030000000000	0.00	0.00
Derivatives	4209000000000000	0.00	0.00
Others	4210000000000000	5,414.00	4,733.00
TOTAL CONTINGENT ACCOUNTS	4200000000000000	90,471,189.00	90,478,733.00
ADDITIONAL INFORMATION			
Gross total loan portfolio (TLP)	4300000000000000	2,071,824,474.55	2,821,903,029.11
Specific allowance for credit losses on the TLP	4301000000000000	23,837,703.28	27,080,620.57
Non-Performing Loans (NPLs)	4302000000000000		
a. Gross NPLs	4302010000000000	44,703,940.16	54,597,158.10
b. Ratio of gross NPLs to gross TLP (%)	4302020000000000	2.16	2.70
c. Net NPLs	4302030000000000	23,869,407.69	28,942,214.50
d. Ratio of Net NPLs to gross TLP (%)	4302040000000000	1.15	1.42
e. Ratio of total allowance for credit losses to gross NPLs (%)	4302050000000000	61.34	61.58
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	4302060000000000	53.32	49.60
Classified Loans & Other Risk Assets, gross of allowance for credit losses	4303000000000000	165,865,366.41	182,548,414.35
DOSRI Loans and receivables, gross allowance of credit losses	4303010000000000	100,394.89	268,577.81
Ratio of DOSRI loans and receivables, gross of allowance for	4303020000000000	0.00	0.01
Gross non-performing DOSRI loans and receivables	4303030000000000	0.00	0.00
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	4303040000000000	0.00	0.00
Percent Compliance with Magna Carta (%)	4304000000000000		
a. 8% for Micro and Small Enterprises	4304010000000000	33.40	35.57
b. 2% for Medium Enterprises	4304020000000000	29.83	34.56
Return on Equity (ROE) (%)	4305000000000000	17.47	10.37
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations	4306000000000000		
a. Total CAR (%)	4306010000000000	20.23	18.58
b. Tier 1 Ratio (%)	4306020000000000	20.09	18.33
c. Common Tier 1 Ratio (%) ¹⁾	4306030000000000	20.09	18.33
Deferred Charges not yet Written Down	4307000000000000	0.00	0.00
Unbooked Allowance for Credit Losses on Financial Instruments Received	4308000000000000	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	513,952,268.96	466,509,380.06
b. Exposure Measure	3,424,966,802.16	3,361,484,728.51
c. Exposure Measure (%)	15.01%	13.88%

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

a. Total Stock of High Quality Liquid Assets	887,881,763.85	774,585,923.95
b. Total Net Cash Outflows	185,744,874.84	186,619,155.89
c. Liquidity Coverage Ratio (%)	478.01%	415.06%

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