

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

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

**20511**

(Name of Bank)

(Bank Code)

As of

**03/31/2021**  
**(MM/DD/YYYY)**

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	1000000000000000	57,366,591.74	65,015,574.99
Due from Bangko Sentral ng Pilipinas	1051900000000000	261,539,679.08	428,415,044.34
Due from Other Banks	1052000000000000	282,834,549.60	291,266,667.65
Financial Assets at Fair Value through Profit or Loss	1120000000000000	0.00	0.00
Available-for-Sale Financial Assets-Net	1150000000000000	179,879,350.17	180,185,585.05
Held-to-Maturity (HTM) Financial Assets-Net	1160000000000000	315,379,776.73	315,368,144.73
Unquoted Debt Securities Classified as Loans-Net	1190000000000000	0.00	0.00
Investments in Non-Marketable Equity Security-Net	1195000000000000	0.00	0.00
<b>Loans and Receivables - Net</b>	<b>1954000000000000</b>	<b>1,876,585,451.21</b>	<b>1,733,648,721.53</b>
Loans to Bangko Sentral ng Pilipinas	1400000000000000	0.00	0.00
Interbank Loans Receivable	1954100000000000	0.00	0.00
Loans and Receivables - Others	1401000000000000	1,873,896,659.13	1,752,327,468.41
Loans and Receivables Arising from RA/CA/PR/SLB	1954200000000000	9,141,589.00	0.00
General Loan Loss Provision	1751900000000000	6,472,796.92	18,678,746.82
Other Financial Assets	1400000000000000	71,602,952.14	67,694,008.32
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	1954300000000000	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment-Net	1955000000000000	132,608,803.00	134,149,098.19
Real and Other Properties Acquired-Net	1955100000000000	94,553,536.42	99,200,088.08
Non-Current Assets Held for Sale	1955200000000000	0.00	0.00
Other Assets-Net	1520000000000000	46,976,176.20	49,252,231.32
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a	1952000000000000	0.00	0.00
<b>TOTAL ASSETS</b>	<b>1000000000000000</b>	<b>3,319,306,906.29</b>	<b>3,364,195,164.28</b>
<b>LIABILITIES</b>			
Financial Liabilities at Fair Value through Profit or Loss	2000000000000000	0.00	0.00
Deposit Liabilities	2150000000000000	2,739,071,052.22	2,798,786,834.17
Due to Other Banks	2200000000000000	0.00	0.00
<b>Bills Payable</b>	<b>2210000000000000</b>	<b>0.00</b>	<b>0.00</b>
a) BSP (Rediscounting and Other Advances)	2211000000000000	0.00	0.00
b) Interbank Loans Payable	2212000000000000	0.00	0.00
c) Other Deposit Substitute	2213000000000000	0.00	0.00
d) Others	2214000000000000	0.00	0.00
Bonds Payable-Net	2900000000000000	0.00	0.00
(Unsecured Subordinated Debt-Net)	2901000000000000	0.00	0.00
Redeemable Preferred Shares	2220000000000000	0.00	0.00
Special Time Deposit	2300000000000000	0.00	0.00
Due to Bangko Sentral ng Pilipinas	2301000000000000	0.00	0.00
Other Financial Liabilities	2400000000000000	40,154,160.33	41,864,177.43
Other Liabilities	2401000000000000	51,772,231.80	47,332,788.12
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	2302000000000000	0.00	0.00
<b>TOTAL LIABILITIES</b>	<b>2000000000000000</b>	<b>2,838,957,444.35</b>	<b>2,887,983,799.72</b>
<b>Stockholders' Equity</b>			
Capital Stock	3100000000000000	367,739,200.00	367,739,200.00
Other Capital Accounts	3101000000000000	12,296,941.85	198,844.45
Retained Earnings	3102000000000000	108,273,320.09	108,273,320.09
Assigned Capital	3200000000000000	0.00	0.00
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>3100000000000000</b>	<b>488,309,461.94</b>	<b>476,211,364.54</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>6000000000000000</b>	<b>3,319,306,906.29</b>	<b>3,364,195,164.28</b>
<b>CONTINGENT ACCOUNTS</b>			
Guarantees Issued	4000000000000000	21,560.00	0.00
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	71,871,000.00	67,001,000.00
Spot Foreign Exchange Contracts	4301000000000000	0.00	0.00
Securities Held Under Custodianship by Bank Proper	4400000000000000	0.00	0.00
<b>Trust Department Accounts</b>	<b>4500000000000000</b>	<b>0.00</b>	<b>0.00</b>
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	4401000000000000	4,363.00	3,996.00
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>4000000000000000</b>	<b>71,896,923.00</b>	<b>67,004,996.00</b>
<b>ADDITIONAL INFORMATION</b>			
Gross total loan portfolio (TLP)	4800000000000000	1,822,580,002.15	1,784,590,839.23
Specific allowance for credit losses on the TLP	4801000000000000	39,541,754.02	32,263,170.82
Non-Performing Loans (NPLs)	4802000000000000	67,263,676.59	64,885,169.48
a. Gross NPLs	4802010000000000	67,263,676.59	64,885,169.48
b. Ratio of gross NPLs to gross TLP (%)	4802020000000000	3.50	3.64
c. Net NPLs	4802030000000000	31,766,921.47	37,300,857.38
d. Ratio of Net NPLs to gross TLP (%)	4802040000000000	1.65	2.08
e. Ratio of total allowance for credit losses to gross NPLs (%)	4802050000000000	68.41	78.51
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	4802060000000000	58.78	49.72
Classified Loans & Other Risk Assets, gross of allowance for credit losses	4900000000000000	208,961,318.33	199,250,115.47
DOSRI Loans and receivables, gross allowance of credit losses	4901000000000000	584,762.59	453,206.82
Ratio of DOSRI loans and receivables, gross of allowance for	4901010000000000	0.03	0.03
Gross non-performing DOSRI loans and receivables	4901020000000000	0.00	0.00
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	4901030000000000	0.00	0.00
Percent Compliance with Magna Carta (%)	4902000000000000		
a. 8% for Micro and Small Enterprises	4902010000000000	33.94	33.76
b. 2% for Medium Enterprises	4902020000000000	37.33	32.69
Return on Equity (ROE) (%)	4903000000000000	9.09	8.65
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations	4904000000000000		
a. Total CAR (%)	4904010000000000	18.10	18.52
b. Tier 1 Ratio (%)	4904020000000000	17.23	17.18
c. Common Tier 1 Ratio (%) <sup>1)</sup>	4904030000000000	17.23	17.18
Deferred Charges not yet Written Down	4905000000000000	0.00	0.00
Unbooked Allowance for Credit Losses on Financial Instruments Received	4906000000000000	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	444,581,846.99	431,955,332.77
b. Exposure Measure	3,296,447,848.26	3,352,018,079.31
c. Exposure Measure (%)	13.49%	12.89%

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

a. Total Stock of High Quality Liquid Assets	787,229,388.74	950,568,706.74
b. Total Net Cash Outflows	171,580,061.14	176,200,122.74
c. Liquidity Coverage Ratio (%)	458.81%	539.48%

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