

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	1080000000000000	56,733,703.18	63,804,717.06
Due from Bangko Sentral ng Pilipinas	1051500000000000	123,026,771.84	232,043,644.70
Due from Other Banks	1052000000000000	89,588,139.72	88,111,082.89
Financial Assets at Fair Value through Profit or Loss	1120000000000000	0.00	0.00
Available-for-Sale Financial Assets-Net	1952000000000000	127,434,045.14	128,649,325.67
Held-to-Maturity (HTM) Financial Assets-Net	1952000000000000	434,723,059.13	434,659,149.97
Unquoted Debt Securities Classified as Loans-Net	1953000000000000	0.00	0.00
Investments in Non-Marketable Equity Security-Net	1953000000000000	0.00	0.00
Loans and Receivables - Net	1954000000000000	2,343,352,239.99	2,168,536,728.88
Loans to Bangko Sentral ng Pilipinas	1405000000000000	0.00	0.00
Interbank Loans Receivable	1954000000000000	0.00	0.00
Loans and Receivables - Others	1401550000000000	2,318,510,903.61	2,165,991,276.42
Loans and Receivables Arising from RA/CA/PR/SLB	1954020000000000	28,198,529.00	6,066,701.00
General Loan Loss Provision	1751500000000000	3,357,192.62	3,521,248.54
Other Financial Assets	1480000000000000	76,022,168.27	71,905,989.33
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	1864525000000000	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment-Net	1865005000000000	133,382,946.87	131,565,132.56
Real and Other Properties Acquired-Net	1865010000000000	82,182,687.31	85,666,676.38
Non-Current Assets Held for Sale	1601500000000000	0.00	0.00
Other Assets-Net	1620000000000000	54,386,932.42	49,947,825.03
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a	1552500000000000	0.00	0.00
TOTAL ASSETS	1000000000000000	3,520,832,733.87	3,454,890,272.47
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss	2080000000000000	0.00	0.00
Deposit Liabilities	2150000000000000	2,845,228,416.52	2,812,886,339.82
Due to Other Banks	2200500000000000	0.00	0.00
Bills Payable	2201000000000000	0.00	0.00
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	0.00
Bonds Payable-Net	2852015000000000	0.00	0.00
Unsecured Subordinated Debt-Net	2852020000000000	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	41,933,250.90	40,037,264.13
Other Liabilities	2308500000000000	58,713,613.68	47,486,042.59
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	2000000000000000	0.00	0.00
TOTAL LIABILITIES	2000000000000000	2,945,875,281.10	2,900,408,646.54
Stockholders' Equity			
Capital Stock	3350000000000000	367,739,200.00	367,739,200.00
Other Capital Accounts	3351000000000000	45,031,910.28	24,555,083.44
Retained Earnings	3150000000000000	162,186,342.49	162,186,342.49
Assigned Capital	3252000000000000	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	3000000000000000	574,957,452.77	554,480,625.93
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	6000000000000000	3,520,832,733.87	3,454,890,272.47
CONTINGENT ACCOUNTS			
Guarantees Issued	4050000000000000	8,092.75	9,900.00
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	45,750,000.00	136,196,101.37
Spot Foreign Exchange Contracts	4300000000000000	0.00	0.00
Securities Held Under Custodianship by Bank Proper	4852200000000000	0.00	0.00
Trust Department Accounts	4852500000000000	0.00	0.00
a) Trust and Other Fiduciary Accounts	4852505000000000	0.00	0.00
b) Agency Accounts	4852510000000000	0.00	0.00
c) Advisory/Consultancy	4852515000000000	0.00	0.00
Derivatives	4350000000000000	0.00	0.00
Others	4400000000000000	7,301.00	6,181.00
TOTAL CONTINGENT ACCOUNTS	4000000000000000	45,765,393.75	136,212,182.37
ADDITIONAL INFORMATION			
Gross total loan portfolio (TLP)	4990200000000000	2,373,819,148.81	2,192,491,051.23
Specific allowance for credit losses on the TLP	4983000000000000	27,109,716.20	20,433,073.81
Non-Performing Loans (NPLs)	4991000000000000	65,262,228.19	41,115,281.02
a. Gross NPLs	4991005000000000	65,262,228.19	41,115,281.02
b. Ratio of gross NPLs to gross TLP (%)	4991505000000000	2.75	1.88
c. Net NPLs	4991010000000000	38,431,524.94	21,905,177.56
d. Ratio of Net NPLs to gross TLP (%)	4991510000000000	1.62	1.00
e. Ratio of total allowance for credit losses to gross NPLs (%)	4991515000000000	46.68	58.26
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	4991520000000000	41.54	49.70
Classified Loans & Other Risk Assets, gross of allowance for credit losses	4992000000000000	168,207,867.45	159,482,067.79
DOSRI Loans and receivables, gross allowance of credit losses	4994000000000000	287,734.93	279,880.36
Ratio of DOSRI loans and receivables, gross of allowance for	4994000000000000	0.01	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 (%)	4995000000000000	0.00	0.00
Percent Compliance with Magna Carta (%)			
a. 8% for Micro and Small Enterprises	4995050000000000	33.83	35.00
b. 2% for Medium Enterprises	4995100000000000	35.16	34.60
Return on Equity (ROE) (%)	4993500000000000	16.58	17.23
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations			
a. Total CAR (%)	4996505000000000	20.51	20.43
b. Tier 1 Ratio (%)	4996505010000000	20.39	20.30
c. Common Tier 1 Ratio (%) ¹⁾	4996505015000000	20.39	20.30
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 I Capital	549,789,631.36	527,643,439.76
b. Exposure Measure	3,508,180,197.83	3,458,813,555.11
c. Exposure Measure (%)	15.67%	15.26%

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

a. Total Stock of High Quality Liquid Assets	743,867,810.75	835,217,477.97
b. Total Net Cash Outflows	211,784,324.49	203,165,366.06
c. Liquidity Coverage Ratio (%)	351.24%	411.10%

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