

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

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

(Name of Bank)

**20511**

(Bank Code)

As of **09/30/2023**  
(MM/DD/YYYY)

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	1080000000000000	61,690,019.71	58,978,941.05
Due from Bangko Sentral ng Pilipinas	1051500000000000	164,819,302.63	294,592,149.84
Due from Other Banks	1052000000000000	149,214,381.77	85,428,314.14
Financial Assets at Fair Value through Profit or Loss	1120000000000000	0.00	0.00
Available-for-Sale Financial Assets-Net	1952000000000000	68,383,146.99	68,292,902.47
Held-to-Maturity (HTM) Financial Assets-Net	1952500000000000	364,828,415.77	364,762,256.99
Unquoted Debt Securities Classified as Loans-Net	1953000000000000	0.00	0.00
Investments in Non-Marketable Equity Security-Net	1953500000000000	0.00	0.00
<b>Loans and Receivables - Net</b>	<b>1954000000000000</b>	<b>3,039,591,955.83</b>	<b>2,584,174,728.73</b>
Loans to Bangko Sentral ng Pilipinas	1400500000000000	0.00	0.00
Interbank Loans Receivable	1954010000000000	0.00	0.00
Loans and Receivables - Others	1401500000000000	2,865,819,727.74	2,522,145,414.38
Loans and Receivables Arising from RA/CA/PR/SLB	1954020000000000	180,000,000.00	68,185,294.00
General Loan Loss Provision	1751500000000000	6,227,771.91	6,155,979.65
Other Financial Assets	1480000000000000	101,842,736.41	92,264,297.64
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	1954525000000000	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment-Net	1955000000000000	172,985,583.47	156,891,296.82
Real and Other Properties Acquired-Net	1955010000000000	143,302,345.83	118,274,572.96
Non-Current Assets Held for Sale	1501500000000000	0.00	0.00
Other Assets-Net	1520000000000000	94,593,747.01	51,456,131.51
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a	1525000000000000	0.00	0.00
<b>TOTAL ASSETS</b>	<b>1000000000000000</b>	<b>4,361,251,635.42</b>	<b>3,875,115,592.15</b>
<b>LIABILITIES</b>			
Financial Liabilities at Fair Value through Profit or Loss	2080000000000000	0.00	0.00
Deposit Liabilities	2150000000000000	3,523,702,639.64	3,120,949,892.74
Due to Other Banks	2200500000000000	0.00	0.00
<b>Bills Payable</b>	<b>2201000000000000</b>	<b>0.00</b>	<b>0.00</b>
a) BSP (Rediscounting and Other Advances)	2201000015000000	0.00	0.00
b) Interbank Loans Payable	2201000020000000	0.00	0.00
c) Other Deposit Substitute	2201000025000000	0.00	0.00
d) Others	2201000030000000	0.00	0.00
Bonds Payable-Net	2952015000000000	0.00	0.00
Unsecured Subordinated Debt-Net	2952020000000000	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	46,920,551.37	39,731,332.58
Other Liabilities	2401000000000000	92,230,328.96	62,918,758.22
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	2308500000000000	0.00	0.00
<b>TOTAL LIABILITIES</b>	<b>2000000000000000</b>	<b>3,662,853,519.97</b>	<b>3,223,599,983.54</b>
<b>Stockholders' Equity</b>			
Capital Stock	3350500000000000	392,254,823.66	367,739,200.00
Other Capital Accounts	3351000000000000	59,930,514.45	37,563,631.27
Retained Earnings	3150000000000000	246,212,777.34	246,212,777.34
Assigned Capital	3252000000000000	0.00	0.00
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>3000000000000000</b>	<b>698,398,115.45</b>	<b>651,515,608.61</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>9050000000000000</b>	<b>4,361,251,635.42</b>	<b>3,875,115,592.15</b>
<b>CONTINGENT ACCOUNTS</b>			
Guarantees Issued	4050000000000000	96,059.64	0.00
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	78,500,000.00	103,274,000.00
Spot Foreign Exchange Contracts	4300000000000000	0.00	0.00
Securities Held Under Custodianship by Bank Proper	4852200000000000	0.00	0.00
<b>Trust Department Accounts</b>	<b>4852500000000000</b>	<b>0.00</b>	<b>0.00</b>
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	14,364.00	6,667.00
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>4000000000000000</b>	<b>78,610,423.84</b>	<b>103,280,667.00</b>
<b>ADDITIONAL INFORMATION</b>			
<b>Gross total loan portfolio (TLP)</b>	<b>4890200000000000</b>	<b>3,326,328,835.39</b>	<b>2,624,912,269.60</b>
Specific allowance for credit losses on the TLP	4863000000000000	280,509,107.65	34,581,561.22
Non-Performing Loans (NPLs)			
a. Gross NPLs	4991005000000000	342,303,181.93	65,661,470.83
b. Ratio of gross NPLs to gross TLP (%)	4991505000000000	10.29	2.50
c. Net NPLs	4991010000000000	62,569,537.37	31,437,296.84
d. Ratio of Net NPLs to gross TLP (%)	4991510000000000	1.88	1.20
e. Ratio of total allowance for credit losses to gross NPLs (%)	4991515000000000	83.77	62.04
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	4991520000000000	81.95	52.67
Classified Loans & Other Risk Assets, gross of allowance for credit losses	4992000000000000	334,335,694.79	223,190,153.06
DOSRI Loans and receivables, gross allowance of credit losses	4994000000000000	207,907.73	228,408.10
<b>Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)</b>	<b>4994800000000000</b>	<b>0.01</b>	<b>0.01</b>
Gross non-performing DOSRI loans and receivables	4995000000000000	0.00	0.00
<b>Ratio of gross non-performing DOSRI loans and receivables to TLP (%)</b>	<b>4995500000000000</b>	<b>0.00</b>	<b>0.00</b>
Percent Compliance with Magna Carta (%)			
a. 8% for Micro and Small Enterprises	4990505000000000	48.11	29.45
b. 2% for Medium Enterprises	4990510000000000	39.49	36.96
Return on Equity (ROE) (%)	4993500000000000	16.79	18.86
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations			
a. Total CAR (%)	4999505000000000	18.69	21.86
b. Tier 1 Ratio (%)	4999505010000000	18.52	21.65
c. Common Tier 1 Ratio (%) <sup>1/</sup>	4998050150000000	18.52	21.65
Deferred Charges not yet Written Down	4867000000000000	0.00	0.00
Unbooked Allowance for Credit Losses on Financial Instruments Received	4997500000000000	0.00	0.00

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

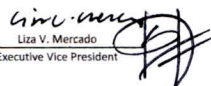
Base III Leverage Ratio on Solo Basis as prescribed under existing regulations

a. Tier I Capital	663,379,486.33	624,644,342.69
b. Exposure Measure	4,348,256,837.85	3,875,055,105.88
c. Exposure Measure (%)	15.26%	16.12%

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

a. Total Stock of High Quality Liquid Assets	801,534,269.60	817,902,509.73
b. Total Net Cash Outflows	236,094,541.58	228,186,536.79
c. Liquidity Coverage Ratio (%)	339.50%	358.44%

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