

BANGKO NG KABUHAYAN, (A RURAL BANK) INC.

Name of Bank

PUBLISHED BALANCED SHEET

(Head Office and Branches)


As of 12/31/2021

CONTROL PROOFLIST

| | Account Code | Current Quarter | Previous Quarter |
|--|---------------------------|-----------------------|-----------------------|
| Cash and Cash Items | 108000000000000000 | 2,682,393.65 | 3,414,491.85 |
| Due from Bangko Sentral ng Pilipinas | 105150000000000000 | 1,008,402.13 | 646,775.59 |
| Due from Other Banks | 105200000000000000 | 56,756,107.71 | 39,740,705.15 |
| Financial Assets at Fair Value through Profit or Loss | 112000000000000000 | 0.00 | 0.00 |
| Available-for-Sale Financial Assets-Net | 195200000000000000 | 0.00 | 0.00 |
| Held-to-Maturity (HTM) Financial Assets-Net | 195250000000000000 | 10,309,263.57 | 8,309,263.57 |
| Unquoted Debt Securities Classified as Loans-Net | 195300000000000000 | 0.00 | 0.00 |
| Investments in Non-Marketable Equity Security-Net | 195350000000000000 | 0.00 | 0.00 |
| Loans and Receivables - Net | 195400000000000000 | 146,225,354.61 | 125,648,052.86 |
| Other Financial Assets | 148000000000000000 | 8,414,283.77 | 7,964,164.60 |
| Equity Investment in Subsidiaries, Associates and Joint Ventures-Net | 195452500000000000 | 0.00 | 0.00 |
| Bank Premises, Furniture, Fixture and Equipment-Net | 195500500000000000 | 9,400,676.79 | 10,531,688.54 |
| Real and Other Properties Acquired-Net | 195501000000000000 | 257,895.91 | 257,895.91 |
| Non-Current Assets Held for Sale | 150150000000000000 | 0.00 | 0.00 |
| Other Assets-Net | 152000000000000000 | 6,943,389.92 | 5,917,053.51 |
| Net Due from Head Office/Branches/Agencies, if any (Phil. branch of a foreign bank) | 155250000000000000 | 0.00 | 0.00 |
| TOTAL ASSETS | 100000000000000000 | 241,997,768.06 | 202,430,091.58 |
| Financial Liabilities at Fair Value through Profit or Loss | 208000000000000000 | | 0.00 |
| Deposit Liabilities | 215000000000000000 | 149,246,510.46 | 110,305,150.01 |
| Due to Other Banks | 220050000000000000 | 0.00 | 0.00 |
| Bills Payable | 220100000000000000 | 0.00 | 0.00 |
| Bonds Payable-Net | 295201500000000000 | 0.00 | 0.00 |
| Unsecured Subordinated Debt-Net | 295202000000000000 | 0.00 | 0.00 |
| Redeemable Preferred Shares | 220250000000000000 | 3,478,800.00 | 3,478,800.00 |
| Special Time Deposit | 220300000000000000 | 0.00 | 0.00 |
| Due to Bangko Sentral ng Pilipinas | 230350000000000000 | 0.00 | 0.00 |
| Other Financial Liabilities | 240050000000000000 | 5,930,127.56 | 6,377,870.61 |
| Other Liabilities | 240100000000000000 | 7,149,461.91 | 7,058,835.79 |
| Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank) | 230850000000000000 | | 0.00 |
| TOTAL LIABILITIES | 200000000000000000 | 165,804,899.93 | 127,220,656.41 |
| TOTAL STOCKHOLDERS' EQUITY | 300000000000000000 | 76,192,868.13 | 75,209,435.17 |
| TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY | 905000000000000000 | 241,997,768.06 | 198,247,715.30 |
| TOTAL CONTINGENT ACCOUNTS | 400000000000000000 | 0.00 | 0.00 |
| ADDITIONAL INFORMATION | | | |
| Gross total loan portfolio (TLP) | 499020000000000000 | 154,815,090.89 | 141,414,236.90 |
| Specific allowance for credit losses on the TLP | 499300000000000000 | 8,060,374.30 | 15,264,682.25 |
| Non-Performing Loans (NPLs) | | | |
| a. Gross NPLs | 499100500000000000 | 7,351,253.70 | 14,999,436.89 |
| b. Ratio of gross NPLs to gross TLP (%) | 499150500000000000 | 4.75% | 10.61% |
| c. Net NPLs | 499101000000000000 | 3,906,146.66 | 3,538,732.83 |
| d. Ratio of Net NPLs to gross TLP (%) | 499151000000000000 | 2.52% | 2.50% |
| e. Ratio of total allowance for credit losses to gross NPLs (%) | 499151500000000000 | 116.85 | 105.11 |
| f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) | 499152000000000000 | 109.65 | 101.77 |
| Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations | | | |
| a. Total CAR (%) | 499650500500000000 | 28.28 | 32.17 |
| b. Tier 1 Ratio (%) | 499650501000000000 | 26.87 | 30.55 |
| c. Common Tier 1 Ratio (%) ^{1/} | 499650501500000000 | 0.00 | 0.00 |

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

I hereby certify that all matters set forth in this Published Balance Sheet are true and correct, to the best of my knowledge and belief.



Leonard R. De Ocampo / President
Authorized Signatory