

Balance Sheet
(Head Office and Branches)

CAMALIG BANK INC. (A RURAL BANK)

45329

(Name of Bank)

(Bank Code)

As of

03/31/2022
(MM/DD/YYYY)

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	1080000000000000	26,642,445.45	18,590,773.77
Due from Bangko Sentral ng Pilipinas	1061500000000000	64,584,200.31	56,992,387.06
Due from Other Banks	1052000000000000	399,907,415.49	416,187,738.16
Financial Assets at Fair Value through Profit or Loss	1120000000000000	0.00	0.00
Available-for-Sale Financial Assets-Net	1952000000000000	0.00	0.00
Held-to-Maturity (HTM) Financial Assets-Net	1952000000000000	5,000,000.00	5,000,000.00
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	1,026,503,882.81	1,051,846,170.29
Loans to Bangko Sentral ng Pilipinas	1400500000000000	0.00	0.00
Interbank Loans Receivable	1954010000000000	0.00	0.00
Loans and Receivables - Others	1401500000000000	1,036,086,161.63	1,062,837,986.98
Loans and Receivables Arising from RA/CA/PR/SLB	1954020000000000	0.00	0.00
General Loan Loss Provision	1751500000000000	9,582,279.02	10,991,816.69
Other Financial Assets	1480000000000000	16,055,524.36	15,984,729.06
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	1954520000000000	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment-Net	1955005000000000	117,529,598.74	116,735,754.34
Real and Other Properties Acquired-Net	1955010000000000	749,490.91	748,424.98
Non-Current Assets Held for Sale	1501500000000000	0.00	0.00
Other Assets-Net	1520000000000000	144,333,203.55	133,314,930.97
Net Due from Head Office/Branches/Agencies, If any (Philippine branch of a foreign bank)	1552500000000000	0.00	0.00
TOTAL ASSETS	1000000000000000	1,801,305,781.42	1,815,400,908.83
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss	2080000000000000	0.00	0.00
Deposit Liabilities	2150000000000000	1,339,642,683.57	1,316,636,691.73
Due to Other Banks	2200500000000000	0.00	0.00
Bills Payable	2201000000000000	54,229,676.61	73,205,332.23
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	54,229,676.61	73,205,332.23
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	8,114,648.28	7,491,543.72
Other Liabilities	2401000000000000	99,662,370.10	120,624,953.18
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	2308500000000000	0.00	0.00
TOTAL LIABILITIES	2000000000000000	1,501,649,378.56	1,517,958,620.86
Stockholders' Equity			
Capital Stock	3350500000000000	217,643,114.00	217,643,114.00
Other Capital Accounts	3351000000000000	-9,966,396.91	-5,114,359.62
Retained Earnings	3150000000000000	91,979,665.77	84,913,633.39
Assigned Capital	3252000000000000	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	3000000000000000	299,656,382.86	297,442,387.77
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	9080000000000000	1,801,305,781.42	1,815,400,908.83
CONTINGENT ACCOUNTS			
Guarantees Issued	4050000000000000	0.00	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	0.00	0.00
Spot Foreign Exchange Contracts	4300000000000000	0.00	0.00
Securities Held Under Custodianship by Bank Proper	4952200000000000	0.00	0.00
Trust Department Accounts	4952500000000000	0.00	0.00
a) Trust and Other Fiduciary Accounts	4952505000000000	0.00	0.00
b) Agency Accounts	4952510000000000	0.00	0.00
c) Advisory/Consultancy	4952515000000000	0.00	0.00
Derivatives	4350000000000000	0.00	0.00
Others	4400000000000000	313.00	318.00
TOTAL CONTINGENT ACCOUNTS	4000000000000000	313.00	318.00
ADDITIONAL INFORMATION			
Gross total loan portfolio (TLP)	4992000000000000	1,066,904,624.02	1,090,755,185.83
Specific allowance for credit losses on the TLP	4993000000000000	30,818,462.39	27,917,198.85
Non-Performing Loans (NPLs)			
a. Gross NPLs	4991005000000000	81,053,776.06	84,410,810.69
b. Ratio of gross NPLs to gross TLP (%)	4991505000000000	7.80	7.74
c. Net NPLs	4991010000000000	52,552,671.35	56,773,505.91
d. Ratio of Net NPLs to gross TLP (%)	4991510000000000	4.83	5.20
e. Ratio of total allowance for credit losses to gross NPLs (%)	4991515000000000	49.84	46.09
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	4991520000000000	38.02	33.07
Classified Loans & Other Risk Assets, gross of allowance for credit losses	4992000000000000	81,803,266.97	85,159,235.67
DOSRI Loans and receivables, gross allowance of credit losses	4994000000000000	0.00	0.00
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	4994800000000000	0.00	0.00
Gross non-performing DOSRI loans and receivables	4995000000000000	0.00	0.00
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	4995500000000000	0.00	0.00
Percent Compliance with Magna Carta (%)			
a. 8% for Micro and Small Enterprises	4990505000000000	24.07	25.73
b. 2% for Medium Enterprises	4990510000000000	8.99	4.89
Return on Equity (ROE) (%)	4993500000000000	0.76	2.39
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations			
a. Total CAR (%)	4996505000000000	14.78	15.26
b. Tier 1 Ratio (%)	4996505010000000	13.24	13.24
c. Common Tier 1 Ratio (%) ^{1/}	4996505015000000	0.00	0.00
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.

Republic of the Philippines)

LEGAZPI CITY
S.S

I/We ROSEMARIE O. DADO and JOSE MISAE B. MORALEDA of the above-mentioned bank do solemnly swear that all matters set forth in the above balanced sheet are true and correct to the best of my/our knowledge.

ROSEMARIE O. DADO

Head- Finance Department

SUBSCRIBED AND SWORN to before me this 23 day of April 2022 at

AMORE REX B. RAÑESES
Notary public for Legazpi City & Province of Albay

Commission No. NP-2012-06
Issued on February 10, 2012 valid until December 31, 2023

Roll No. 60819

IBP NO. 191706, 1-04-2022, Leg. City
PTR NO. 9820968, 01-27-2022, Leg. City

MCLE Comp. No. VII-0005562

Issued on December 3, 2021, Valid until: April 14, 2025
Rm. 210 Pvlb Bldg. II Peñaranda St., Legazpi City

JOSE MISAE B. MORALEDA
PRESIDENT/CEO

Book No.

Page No.

Series of