

## RURAL BANK OF SANCHEZ MIRA (CAGAYAN), INC.

Name of Bank

## PUBLISHED BALANCED SHEET

(Head Office and Branches)

As of September 30, 2020

## CONTROL PROOFLIST

	Account Code	Current Quarter	Previous Quarter
Cash and Cash Items	108000000000000000	2,201,427.23	2,164,038.50
Due from Bangko Sentral ng Pilipinas	105150000000000000	2,317,696.27	2,220,846.27
Due from Other Banks	105200000000000000	42,382,484.39	43,526,309.59
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	2,000,000.00	2,000,000.00
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	49,364,556.86	48,414,159.17
Other Financial Assets	148000000000000000	0.00	0.00
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	195452000000000000	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment-Net	195500500000000000	1,127,032.87	1,151,294.54
Real and Other Properties Acquired-Net	195501000000000000	0.00	207,000.00
Non-Current Assets Held for Sale	150150000000000000	0.00	0.00
Other Assets-Net	152000000000000000	221,177.93	309,095.89
Net Due from Head Office/Branches/Agencies, if any (Phil. branch of a foreign bank)	155250000000000000	0.00	0.00
<b>TOTAL ASSETS</b>	<b>100000000000000000</b>	<b>99,614,375.55</b>	<b>99,992,743.96</b>
Financial Liabilities at Fair Value through Profit or Loss	208000000000000000	0.00	0.00
Deposit Liabilities	215000000000000000	73,303,578.07	73,594,977.81
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	0.00	0.00
Special Time Deposit	220300000000000000	0.00	0.00
Due to Bangko Sentral ng Pilipinas	230350000000000000	0.00	0.00
Other Financial Liabilities	240050000000000000	2,873.05	2,873.05
Other Liabilities	240100000000000000	2,512,570.49	3,373,281.96
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	0.00	0.00
<b>TOTAL LIABILITIES</b>	<b>200000000000000000</b>	<b>75,819,021.61</b>	<b>76,971,132.82</b>
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>300000000000000000</b>	<b>23,795,353.94</b>	<b>23,021,611.14</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>905000000000000000</b>	<b>99,614,375.55</b>	<b>99,992,743.96</b>
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>400000000000000000</b>	<b>0.00</b>	<b>0.00</b>
<b>ADDITIONAL INFORMATION</b>			
Gross total loan portfolio (TLP)	499020000000000000	51,059,250.11	50,108,852.42
Specific allowance for credit losses on the TLP	499300000000000000	1,209,172.41	1,209,172.41
Non-Performing Loans (NPLs)			
a. Gross NPLs	499100500000000000	4,877,563.44	3,080,143.35
b. Ratio of gross NPLs to gross TLP (%)	499150500000000000	10%	6%
c. Net NPLs	499101000000000000	3,930,366.93	2,132,946.84
d. Ratio of Net NPLs to gross TLP (%)	499151000000000000	8%	4%
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations			
a. Total CAR (%)	499650500500000000	23.50	21.66
b. Tier 1 Ratio (%)	499650501000000000	23.69	22.91
c. Common Tier 1 Ratio (%) <sup>1/</sup>	499650501500000000	0.00	0.00

<sup>1/</sup> 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.

ALEJANDRO M. PULIDO, JR.

President