

RURAL BANK OF SANCHEZ MIRA (CAGAYAN), INC.

Name of Bank

PUBLISHED BALANCED SHEET

(Head Office and Branches)

As of December 31, 2020

CONTROL PROOFLIST

| | Account Code | Current Quarter | Previous Quarter |
|--|---------------------------|-----------------------|----------------------|
| Cash and Cash Items | 108000000000000000 | 2,435,343.33 | 2,201,427.23 |
| Due from Bangko Sentral ng Pilipinas | 105150000000000000 | 2,302,595.13 | 2,317,696.27 |
| Due from Other Banks | 105200000000000000 | 46,242,469.74 | 42,382,484.39 |
| 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 | 49,284,198.56 | 49,364,556.86 |
| Other Financial Assets | 148000000000000000 | 0.00 | 0.00 |
| Equity Investment in Subsidiaries, Associates and Joint Ventures-Net | 195452500000000000 | 0.00 | 0.00 |
| Bank Premises, Furniture, Fixture and Equipment-Net | 195500500000000000 | 1,104,696.67 | 1,127,032.87 |
| Real and Other Properties Acquired-Net | 195501000000000000 | 0.00 | 0.00 |
| Non-Current Assets Held for Sale | 150150000000000000 | 0.00 | 0.00 |
| Other Assets-Net | 152000000000000000 | 460,580.90 | 221,177.93 |
| Net Due from Head Office/Branches/Agencies, if any (Phil. branch of a foreign bank) | 155250000000000000 | 0.00 | 0.00 |
| TOTAL ASSETS | 100000000000000000 | 103,829,884.33 | 99,614,375.55 |
| Financial Liabilities at Fair Value through Profit or Loss | 208000000000000000 | 0.00 | 0.00 |
| Deposit Liabilities | 215000000000000000 | 77,413,593.01 | 73,303,578.07 |
| 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 | 308,172.51 | 2,873.05 |
| Other Liabilities | 240100000000000000 | 2,697,351.61 | 2,512,570.49 |
| Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank) | 230850000000000000 | 0.00 | 0.00 |
| TOTAL LIABILITIES | 200000000000000000 | 80,419,117.13 | 75,819,021.61 |
| TOTAL STOCKHOLDERS' EQUITY | 300000000000000000 | 23,410,767.20 | 23,795,353.94 |
| TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY | 905000000000000000 | 103,829,884.33 | 99,614,375.55 |
| TOTAL CONTINGENT ACCOUNTS | 400000000000000000 | 0.00 | 0.00 |
| ADDITIONAL INFORMATION | | | |
| Gross total loan portfolio (TLP) | 499020000000000000 | 50,978,891.81 | 51,059,250.11 |
| 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 | 3,005,195.14 | 4,877,563.44 |
| b. Ratio of gross NPLs to gross TLP (%) | 499150500000000000 | 6% | 10% |
| c. Net NPLs | 499101000000000000 | 2,057,998.63 | 3,930,366.93 |
| d. Ratio of Net NPLs to gross TLP (%) | 499151000000000000 | 4% | 8% |
| e. Ratio of total allowance for credit losses to gross NPLs (%) | 499151500000000000 | 56% | 35% |
| f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) | 499152000000000000 | 0.40 | 0.25 |
| Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations | | | |
| a. Total CAR (%) | 499650500500000000 | 22.73 | 23.50 |
| b. Tier 1 Ratio (%) | 499650501000000000 | 23.31 | 23.69 |
| 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.

ALEJANDRO M. PULIDO, JR.

President