

Balance Sheet
(Head Office and Branches)

Control Profflist

ONE UNIFIED RURAL BANK OF CAVITE, INC.

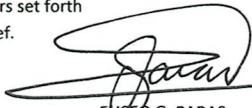
Name of Bank
As of September 30, 2020

	Account Code	Current Quarter	Previous Quarter
Cash and Cash Items	108000000000000000	15,734,093.76	21,520,749.22
Due from Bangko Sentral ng Pilipinas	105150000000000000	37,583,265.37	37,583,265.37
Due from Other Banks	105200000000000000	646,901,771.05	602,703,045.62
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	273,187,157.88	271,405,573.61
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	68,550,533.66	81,819,960.70
Other Financial Assets	148000000000000000	81,954,570.86	88,001,112.43
Equity Investment in Subsidiaries, Associates and Joint Ventures	195452500000000000	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment-Net	195500500000000000	25,338,285.50	23,664,694.49
Real and Other Properties Acquired-Net	195501000000000000	166,680,323.03	159,974,143.69
Non-Current Assets Held for Sale	150150000000000000	0.00	0.00
Other Assets-Net	152000000000000000	8,958,577.30	21,839,221.52
Net Due from Head Office/Branches/Agencies, if any (Phil.)	155250000000000000	0.00	0.00
TOTAL ASSETS	100000000000000000	1,324,888,578.41	1,308,511,766.65
Financial Liabilities at Fair Value through Profit or Loss	208000000000000000	0.00	0.00
Deposit Liabilities	215000000000000000	1,104,578,329.87	1,075,049,895.35
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	35,828.60	35,828.60
Due to Bangko Sentral ng Pilipinas	230350000000000000	0.00	0.00
Other Financial Liabilities	240050000000000000	1,084,041.31	3,032,911.96
Other Liabilities	240100000000000000	4,168,676.48	23,474,423.02
Net Due to Head Office/Branches/Agencies (Philippine branches)	230850000000000000	0.00	0.00
TOTAL LIABILITIES	200000000000000000	1,109,866,876.26	1,101,593,058.93
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	215,021,702.15	206,918,707.72
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	1,324,888,578.41	1,308,511,766.65
TOTAL CONTINGENT ACCOUNTS	400000000000000000	0.00	0.00
ADDITIONAL INFORMATION			
Gross total loan portfolio (TLP)	499020000000000000	125,024,989.98	112,489,825.81
Specific allowance for credit losses on the TLP	499300000000000000	55,654,499.18	51,883,572.00
Non-Performing Loans (NPLs)			
a. Gross NPLs	499100500000000000	68,029,913.73	67,697,713.63
b. Ratio of gross NPLs to gross TLP (%)	499150500000000000	54.41%	60.18%
c. Net NPLs	499101000000000000	22,486,057.87	15,923,981.10
d. Ratio of Net NPLs to gross TLP (%)	499151000000000000	17.99%	14.16%
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations			
a. Total CAR (%)	499650500500000000	17.45	55.01
b. Tier 1 Ratio (%)	499650501000000000	17.00	54.99
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.

Republic of the Philippines)
) s.s.

I, Eliseo G. Paras 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/our knowledge and belief.


ELISEO G. PARAS
General Manager

SUBSCRIBED AND SWORN to before me this _____ day of October 2020 at _____
affiant exhibiting Driver's License No. N26-97-008076 issued at Gen Trias, Cavite to expire on June 14, 2024

NOTARY PUBLIC

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Balance Sheet

(Head Office and Branches)

Control Prooflist**ONE UNIFIED RURAL BANK OF CAVITE, INC.**

Name of Bank

As of December 31, 2020

	Account Code	Current Quarter	Previous Quarter
Cash and Cash Items	108000000000000000	14,401,209.63	15,734,093.76
Due from Bangko Sentral ng Pilipinas	105150000000000000	37,583,265.37	37,583,265.37
Due from Other Banks	105200000000000000	728,798,873.59	646,901,771.05
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	215,709,396.23	273,187,157.88
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	71,309,164.46	68,550,533.66
Other Financial Assets	148000000000000000	72,298,735.39	81,954,570.86
Equity Investment in Subsidiaries, Associates and Joint Ventures	195452500000000000	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment-Net	195500500000000000	25,255,240.32	25,338,285.50
Real and Other Properties Acquired-Net	195501000000000000	164,204,965.58	166,680,323.03
Non-Current Assets Held for Sale	150150000000000000	0.00	0.00
Other Assets-Net	152000000000000000	8,398,110.22	8,958,577.30
Net Due from Head Office/Branches/Agencies, if any (Phil.)	155250000000000000	0.00	0.00
TOTAL ASSETS	100000000000000000	1,337,958,960.79	1,324,888,578.41
Financial Liabilities at Fair Value through Profit or Loss	208000000000000000	0.00	0.00
Deposit Liabilities	215000000000000000	1,116,825,131.34	1,104,578,329.87
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	35,828.60	35,828.60
Due to Bangko Sentral ng Pilipinas	230350000000000000	0.00	0.00
Other Financial Liabilities	240050000000000000	3,493,144.16	2,726,865.94
Other Liabilities	240100000000000000	2,248,222.09	2,525,851.85
Net Due to Head Office/Branches/Agencies (Philippine branches)	230850000000000000	0.00	0.00
TOTAL LIABILITIES	200000000000000000	1,122,602,326.19	1,109,866,876.26
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	215,356,634.60	215,021,702.15
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	1,337,958,960.79	1,324,888,578.41
TOTAL CONTINGENT ACCOUNTS	400000000000000000	0.00	0.00
ADDITIONAL INFORMATION			
Gross total loan portfolio (TLP)	499020000000000000	127,783,620.78	125,024,989.98
Specific allowance for credit losses on the TLP	499300000000000000	55,654,499.18	55,654,499.18
Non-Performing Loans (NPLs)			
a. Gross NPLs	499100500000000000	70,396,237.30	68,029,913.73
b. Ratio of gross NPLs to gross TLP (%)	499150500000000000	55.09%	54.41%
c. Net NPLs	499101000000000000	24,852,381.44	21,489,517.27
d. Ratio of Net NPLs to gross TLP (%)	499151000000000000	19.45%	17.19%
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations			
a. Total CAR (%)	499650500500000000	16.16	17.45
b. Tier 1 Ratio (%)	499650501000000000	16.10	17.00
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.

Republic of the Philippines)

) s.s.

I, Eliseo G. Paras 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/our knowledge and belief.


CESAR A. ARNALDO, JR.
President

SUBSCRIBED AND SWORN to before me this _____ day of January 2021 at _____
affiant exhibiting Driver's License No. N26-97-008076 issued at Gen Trias, Cavite to expire on June 14, 2024

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