

Balance Sheet
(Head Office and Branches)

COOPERATIVE BANK OF NUEVA VIZCAYA

(Name of Bank)

40425

(Bank Code)

As of

06/30/2021

(MM/DD/YYYY)

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	108000000000000000	6,218,450.00	4,265,932.50
Due from Bangko Sentral ng Pilipinas	105150000000000000	7,073,837.49	7,178,535.26
Due from Other Banks	105200000000000000	236,175,567.85	178,741,157.35
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	26,387,199.43	26,338,308.50
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	397,130,603.33	400,842,446.05
Loans to Bangko Sentral ng Pilipinas	140050000000000000	0.00	0.00
Interbank Loans Receivable	195401000000000000	0.00	0.00
Loans and Receivables - Others	140150500000000000	400,016,037.31	404,267,256.59
Loans and Receivables Arising from RA/CA/PR/SLB	195402000000000000	0.00	0.00
General Loan Loss Provision	175150000000000000	2,885,433.98	3,424,810.54
Other Financial Assets	148000000000000000	1,152,748.53	681,866.50
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	195452500000000000	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment-Net	195500500000000000	15,399,865.45	16,507,658.77
Real and Other Properties Acquired-Net	195501000000000000	7,621,379.75	7,620,134.23
Non-Current Assets Held for Sale	150150000000000000	0.00	0.00
Other Assets-Net	152000000000000000	28,632,906.44	27,724,872.24
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	155250000000000000	0.00	0.00
TOTAL ASSETS	100000000000000000	725,792,558.27	669,900,911.40
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss	208000000000000000	0.00	0.00
Deposit Liabilities	215000000000000000	426,634,019.96	417,140,256.31
Due to Other Banks	220050000000000000	0.00	0.00
Bills Payable	220100000000000000	136,718,242.86	94,000,497.65
a) BSP (Rediscounting and Other Advances)	220100001500000000	0.00	0.00
b) Interbank Loans Payable	220100002000000000	0.00	0.00
c) Other Deposit Substitute	220100002500000000	0.00	0.00
d) Others	220100003000000000	136,718,242.86	94,000,497.65
Bonds Payable-Net	295201500000000000	0.00	0.00
Unsecured Subordinated Debt-Net	295202000000000000	0.00	0.00
Redeemable Preferred Shares	220250000000000000	3,130,300.00	3,130,300.00
Special Time Deposit	220300000000000000	0.00	0.00
Due to Bangko Sentral ng Pilipinas	230350000000000000	0.00	0.00
Other Financial Liabilities	240050000000000000	4,408,990.21	4,410,725.18
Other Liabilities	240100000000000000	46,923,015.05	45,155,265.47
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	0.00	0.00
TOTAL LIABILITIES	200000000000000000	617,814,568.08	563,837,044.61
Stockholders' Equity			
Capital Stock	335050000000000000	50,627,250.00	50,764,000.00
Other Capital Accounts	335100000000000000	13,684,087.94	11,606,796.54
Retained Earnings	315000000000000000	43,666,652.25	43,693,070.25
Assigned Capital	325200000000000000	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	107,977,990.19	106,063,866.79
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	725,792,558.27	669,900,911.40

CONTINGENT ACCOUNTS			
Guarantees Issued	4050000000000000000	0.00	0.00
Financial Standby Letters of Credit	4100500000000000000	0.00	0.00
Performance Standby Letters of Credit	4101000000000000000	0.00	0.00
Commercial Letters of Credit	4150000000000000000	0.00	0.00
Trade Related Guarantees	4200000000000000000	0.00	0.00
Commitments	4250000000000000000	0.00	0.00
Spot Foreign Exchange Contracts	4300000000000000000	0.00	0.00
Securities Held Under Custodianship by Bank Proper	4952200000000000000	0.00	0.00
Trust Department Accounts	4952500000000000000	0.00	0.00
a) Trust and Other Fiduciary Accounts	4952505000000000000	0.00	0.00
b) Agency Accounts	4952510000000000000	0.00	0.00
c) Advisory/Consultancy	4952515000000000000	0.00	0.00
Derivatives	4350000000000000000	0.00	0.00
Others	4400000000000000000	3,166.00	3,115.00
TOTAL CONTINGENT ACCOUNTS	4000000000000000000	3,166.00	3,115.00
ADDITIONAL INFORMATION			
Gross total loan portfolio (TLP)	4990200000000000000	434,101,291.00	432,950,933.05
Specific allowance for credit losses on the TLP	4993000000000000000	34,085,253.69	28,683,676.46
Non-Performing Loans (NPLs)			
a. Gross NPLs	4991005000000000000	56,042,712.01	41,230,135.81
b. Ratio of gross NPLs to gross TLP (%)	4991505000000000000	12.91	9.52
c. Net NPLs	4991010000000000000	25,554,194.81	15,430,971.43
d. Ratio of Net NPLs to gross TLP (%)	4991510000000000000	5.89	3.56
e. Ratio of total allowance for credit losses to gross NPLs (%)	4991515000000000000	0.00	0.00
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	4991520000000000000	60.82	69.57
Classified Loans & Other Risk Assets, gross of allowance for credit losses	4992000000000000000	84,675,618.45	76,575,142.28
DOSRI Loans and receivables, gross allowance of credit losses	4994000000000000000	0.00	0.00
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	4994800000000000000	0.00	0.00
Gross non-performing DOSRI loans and receivables	4995000000000000000	0.00	0.00
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	4995500000000000000	0.00	0.00
Percent Compliance with Magna Carta (%)			
a. 8% for Micro and Small Enterprises	4990505000000000000	37.40	31.91
b. 2% for Medium Enterprises	4990510000000000000	9.94	8.23
Return on Equity (ROE) (%)	4993500000000000000	9.55	11.32
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations			
a. Total CAR (%)	4996505005000000000	16.17	17.11
b. Tier 1 Ratio (%)	4996505010000000000	15.24	16.03
c. Common Tier 1 Ratio (%) ^{1/}	4996505015000000000	0.00	0.00
Deferred Charges not yet Written Down	4997000000000000000	0.00	0.00
Unbooked Allowance for Credit Losses on Financial Instruments Received	4997500000000000000	0.00	0.00

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