

COOPERATIVE BANK OF COTABATO

Name of Bank

PUBLISHED BALANCED SHEET(Head Office and Branches)
As of September 30, 2023**CONTROL PROOFLIST**

	Account Code	Current Quarter	Previous Quarter
Cash and Cash Items	108000000000000000	36,246,524.23	33,253,907.39
Due from Bangko Sentral ng Pilipinas	105150000000000000	33,664,727.42	33,664,727.42
Due from Other Banks	105200000000000000	691,742,323.13	684,782,365.33
Financial Assets at Fair Value through Profit or Loss	112000000000000000	0.00	0.00
Available-for-Sale Financial Assets-Net	195200000000000000	1,156,263.29	1,156,263.29
Held-to-Maturity (HTM) Financial Assets-Net	195250000000000000	433,079.83	433,079.83
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	1,890,646,766.57	1,978,881,387.83
Other Financial Assets	148000000000000000	13,592,537.98	13,592,537.98
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	195452500000000000	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment-Net	195500500000000000	185,032,979.61	180,831,417.72
Real and Other Properties Acquired-Net	195501000000000000	609,443.27	609,443.27
Non-Current Assets Held for Sale	150150000000000000	3,478,288.56	3,478,288.56
Other Assets-Net	152000000000000000	144,562,512.24	138,250,424.18
Net Due from Head Office/Branches/Agencies, if any (Phil. branch of a foreign bank)	155250000000000000	0.00	0.00
TOTAL ASSETS	100000000000000000	3,001,165,446.13	3,068,933,842.80
Financial Liabilities at Fair Value through Profit or Loss	208000000000000000	0.00	0.00
Deposit Liabilities	215000000000000000	1,736,265,500.70	1,753,404,854.41
Due to Other Banks	220050000000000000	0.00	0.00
Bills Payable	220100000000000000	506,991,571.14	544,548,934.18
Bonds Payable-Net	295201500000000000	0.00	0.00
Unsecured Subordinated Debt-Net	295202000000000000	0.00	0.00
Redeemable Preferred Shares	220250000000000000	1,000,000.00	1,000,000.00
Special Time Deposit	220300000000000000	0.00	0.00
Due to Bangko Sentral ng Pilipinas	230350000000000000	0.00	0.00
Other Financial Liabilities	240050000000000000	10,461,334.04	9,884,789.29
Other Liabilities	240100000000000000	100,258,359.71	109,772,328.83
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	0.00	0.00
TOTAL LIABILITIES	200000000000000000	2,354,976,765.59	2,418,610,906.71
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	646,188,680.49	650,322,936.09
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	3,001,165,446.08	3,068,933,842.80
TOTAL CONTINGENT ACCOUNTS	400000000000000000	5,696.00	5,696.00
ADDITIONAL INFORMATION			
Gross total loan portfolio (TLP)	499020000000000000	2,293,507,886.28	2,355,490,406.33
Specific allowance for credit losses on the TLP	499300000000000000	384,496,611.72	357,244,865.30
Non-Performing Loans (NPLs)			
a. Gross NPLs	499100500000000000	410,801,727.03	380,147,824.10
b. Ratio of gross NPLs to gross TLP (%)	499150500000000000	17.91%	16.14%
c. Net NPLs	499101000000000000	34,657,488.02	32,582,827.63
d. Ratio of Net NPLs to gross TLP (%)	499151000000000000	1.51%	1.38%
e. Ratio of total allowance for credit losses to gross NPLs (%)	499151500000000000	98.07%	99.07%
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	499152000000000000	93.60%	93.98%
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations			
a. Total CAR (%)	499650500500000000	18.87	18.62
b. Tier 1 Ratio (%)	499650501000000000	18.29	18.02
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.



JUDE M. DACUTAN - ACCOUNTING MANAGER

Authorized Signatory



ROLLY R. DULA CRUZ - PRESIDENT

Authorized Signatory