

COOPERATIVE BANK OF COTABATO

Name of Bank

PUBLISHED BALANCE SHEET

(Head Office and Branches)

As of September 30, 2024

ASSETS

ASSETS	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Cash and Cash Items	108000000000000000	R0010	48,948,094.10	41,887,784.48
Due from Bangko Sentral ng Pilipinas	105150000000000000	R0020	33,043,182.49	33,043,182.49
Due from Other Central Banks and Banks - Net	105220000000000000	R0030	706,335,736.71	589,656,339.73
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	113000000000000000	R0040		
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	195210000000000000	R0050	1,150,732.80	1,150,732.80
Debt Securities at Amortized Cost - Net	195241000000000000	R0060	433,079.83	433,079.83
Loans to Bangko Sentral ng Pilipinas	140050000000000000	R0080		
Interbank Loans Receivable	140100000000000000	R0090		
Loans and Receivables - Others	140150300000000000	R0100	2,748,163,582.47	2,869,116,682.30
Loans and Receivables Arising from RA/CA/PR/SLB	140200000000000000	R0110		
Total Loan Portfolio (TLP) - Gross	499020000000000000	R0120	2,748,163,582.47	2,869,116,682.30
Allowance for Credit Losses 2/	499800000000000000	R0130	458,655,466.30	441,215,982.99
Total Loan Portfolio - Net	195400000000000000	R0070	2,289,508,116.17	2,427,900,699.31
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	195452500000000000	R0140		
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	R0150	188,175,406.24	191,060,454.11
Real and Other Properties Acquired - Net	195501000000000000	R0160	806,184.36	806,184.36
Sales Contract Receivables - Net	195451500000000000	R0170	103,000.00	103,000.00
Non-Current Assets Held for Sale	150150000000000000	R0180	3,478,288.56	3,478,288.56
Other Assets - Net	152500000000000000	R0190	202,648,627.25	140,899,598.80
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	155250000000000000	R0200		
TOTAL ASSETS	100000000000000000	R0210	3,474,630,448.51	3,430,419,344.47

Liabilities and Stockholders' Equity

	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Liabilities				
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	208000000000000000	R0010		
Deposit Liabilities	215000000000000000	R0020	1,979,852,105.69	1,918,334,347.80
Due to Other Banks	220050000000000000	R0030		
Bills Payable	220100000000000000	R0040	611,049,679.37	668,561,215.28
BSP (Rediscounting and Other Advances)	220100001500000000	R0050		
Interbank Loans Payable	220100002000000000	R0060	611,049,679.37	668,561,215.28
Other Borrowings, including Deposit Substitutes	220100003500000000	R0070		
Bonds Payable-Net	295201500000000000	R0090		
Unsecured Subordinated Debt - Net	295202000000000000	R0100		
Redeemable Preferred Shares	220250000000000000	R0110	1,000,000.00	1,000,000.00
Other Liabilities	240200000000000000	R0120	145,656,701.30	163,352,536.86
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	R0130		
TOTAL LIABILITIES	200000000000000000	R0140	2,737,558,486.36	2,751,248,099.94
Stockholders' Equity				
Capital Stock	305000000000000000	R0150	81,446,000.00	81,246,000.00
Additional Paid-In Capital	305200000000000000	R0160		
Undivided Profits	315150000000000000	R0220	25,967,281.84	18,444,586.56
Retained Earnings	315000000000000000	R0170	629,573,521.78	588,277,712.84
Other Capital Accounts	335200000000000000	R0180	85,158.53	(8,797,054.87)
Assigned Capital	325200000000000000	R0190		
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	R0200	737,071,962.15	679,171,244.53
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	R0210	3,474,630,448.51	3,430,419,344.47

Contingent Accounts

CONTINGENT ACCOUNTS	Account Code	Amount	
		Current Quarter C0010	Previous Quarter C0020
Guarantees Issued	405000000000000000	R0010	
Financial Standby Letters of Credit	410050000000000000	R0020	
Performance Standby Letters of Credit	410100000000000000	R0030	
Commercial Letters of Credit	415000000000000000	R0040	
Trade Related Guarantees	420000000000000000	R0050	
Commitments	425000000000000000	R0060	
Spot Foreign Exchange Contracts	430000000000000000	R0070	
Securities Held Under Custodianship by Bank Proper	495220000000000000	R0080	
Trust Department Accounts	495250000000000000	R0090	
Derivatives	435000000000000000	R0100	
Others	440000000000000000	R0110	5696.00
TOTAL CONTINGENT ACCOUNTS	400000000000000000	R0120	5,696.00

FINANCIAL INDICATORS (in %)

FINANCIAL INDICATORS (in %)	Account Code	Amount	
		Current Quarter C0010	Previous Quarter C0020
ASSET QUALITY			
Gross Non-Performing Loans (NPL) Ratio	499150500000000000	R0010	17.25
Net NPL Ratio	499151000000000000	R0020	1.66
Gross NPL Coverage Ratio	499152500000000000	R0030	96.74
Net NPL Coverage Ratio	499153000000000000	R0040	92.02
RELATED PARTY TRANSACTIONS			
Ratio of Loans to Related Parties to gross TLP	499401000000000000	R0060	0.89
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	499401500000000000	R0070	9.31
Ratio of DOSRI Loans to gross TLP	499451000000000000	R0090	0.89
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	499451500000000000	R0100	9.31
LIQUIDITY			
Liquidity Coverage Ratio 4/	499550500000000000	R0110	
Net Stable Funding Ratio 4/	499551000000000000	R0120	
Minimum Liquidity Ratio 5/	499551500000000000	R0130	43.93
PROFITABILITY			
Return on Equity (ROE)	499350000000000000	R0140	4.92
Return on Assets	499351000000000000	R0150	1.17
Net Interest Margin	499351500000000000	R0160	11.38
CAPITAL ADEQUACY			
Common Equity Tier 1 Ratio	499650501500000000	R0170	17.79
Tier 1 Capital Ratio	499650501000000000	R0180	17.86
CAR	499650500500000000	R0190	18.46
LEVERAGE			
Basel III Leverage Ratio 4/	499850000000000000	R0200	
Deferred Charges not yet Written Down	499700000000000000	R0210	

1/ This account is comprised of Financial Assets Held for Trading (HFT), Debt Securities Designated at FVPL, and Other Financial Assets Mandatorily Measured at FVPL.
 2/ This account is comprised of Specific Allowance for Credit Losses and General Loan Loss Provision.
 3/ This account is comprised of Financial Liabilities Held for Trading, and Financial Liabilities Designated at FVPL.
 4/ Only applicable to All Universal and Commercial Banks and their subsidiary banks.
 5/ Only applicable to All Stand-alone TBs, RBs, and CoopBanks

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 A. DAZUTAN - ACCOUNTING MANAGER

Authorized Signatory

EDELLE G. HERNANDEZ - PRESIDENT

Authorized Signatory