

STATEMENT OF CONDITION
 (Head Office and Branches)

	December 31, 2023	September 30, 2023
ASSETS		
Cash and Cash Items	21,648,495.34	25,665,799.03
Due from Bangko Sentral ng Pilipinas	128,805,001.84	70,966,454.34
Due from Other Central Banks and Banks - Net	274,683,046.86	114,327,913.65
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	0.00	0.00
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	335,511,050.16	339,662,873.28
Debt Securities at Amortized Cost - Net	0.00	0.00
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	0.00	0.00
Loans and Receivables - Others	944,498,968.33	934,218,550.22
Loans and Receivables Arising from RA/CA/PR/SLB	0.00	0.00
Total Loan Portfolio (TLP) - Gross	944,498,968.33	934,218,550.22
Allowance for Credit Losses 2/	53,566,717.44	53,566,717.44
Total Loan Portfolio - Net	890,932,250.89	880,651,832.78
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment - Net	50,961,907.03	50,582,658.72
Real and Other Properties Acquired - Net	64,335,355.04	23,841,214.57
Sales Contract Receivables - Net	6,272,763.88	6,380,143.10
Non-Current Assets Held for Sale	0.00	0.00
Other Assets - Net	51,442,614.37	52,653,900.45
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	1,824,592,485.41	1,564,732,789.92
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	0.00	0.00
Deposit Liabilities	1,385,076,164.14	1,135,993,698.13
Due to Other Banks	0.00	0.00
Bills Payable	0.00	0.00
BSP (Rediscounting and Other Advances)	0.00	0.00
Interbank Loans Payable	0.00	0.00
Other Borrowings, including Deposit Substitutes	0.00	0.00
Bonds Payable-Net	0.00	0.00
Unsecured Subordinated Debt - Net	0.00	0.00
Redeemable Preferred Shares	0.00	0.00
Other Liabilities	22,241,234.54	23,776,313.63
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	1,407,317,398.68	1,159,770,011.76
STOCKHOLDERS' EQUITY		
Capital Stock	155,361,700.00	155,361,700.00
Additional Paid-In Capital	9,642,480.45	9,642,480.45
Undivided Profits	29,174,299.28	22,790,383.08
Retained Earnings	237,880,463.94	237,880,463.94
Other Capital Accounts	(14,783,856.94)	(20,712,249.31)
Assigned Capital	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	417,275,086.73	404,962,778.16
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	1,824,592,485.41	1,564,732,789.92
CONTINGENT ACCOUNTS		
Guarantees Issued	0.00	0.00
Financial Standby Letters of Credit	0.00	0.00
Performance Standby Letters of Credit	0.00	0.00
Commercial Letters of Credit	0.00	0.00
Trade Related Guarantees	0.00	0.00
Commitments	0.00	0.00
Spot Foreign Exchange Contracts	0.00	0.00
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	0.00	0.00
Derivatives	0.00	0.00
Others	2,076,156.97	1,903,883.80
TOTAL CONTINGENT ACCOUNTS	2,076,156.97	1,903,883.80
FINANCIAL INDICATORS (in %)		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	7.47	12.65
Net NPL Ratio	3.33	7.32
Gross NPL Coverage Ratio	75.96	45.34
Net NPL Coverage Ratio	170.54	40.80
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	3.17	3.21
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	0.00	0.00
Ratio of DOSRI Loans to gross TLP	6.59	4.23
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.00	0.00
LIQUIDITY		
Liquidity Coverage Ratio 4/	0.00	0.00
Net Stable Funding Ratio 4/	0.00	0.00
Minimum Liquidity Ratio 5/	37.97	27.58
PROFITABILITY		
Return on Equity (ROE)	7.30	7.67
Return on Assets	1.50	1.82
Net Interest Margin	5.95	5.78
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	24.46	27.39
Tier 1 Capital Ratio	24.46	27.39
CAR	24.80	27.77
LEVERAGE		
Basel III Leverage Ratio 4/		
Deferred Charges not yet Written Down		
<small>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. \n 2/ This account is comprised of Specific Allowance for Credit Losses and General Loan Loss Provision. \n 3/ This account is comprised of Financial Liabilities Held for Trading, and Financial Liabilities Designated at FVPL. \n 4/ Only applicable to All Universal and Commercial Banks and their subsidiary banks. \n 5/ Only applicable to All Stand-alone TBs, RBs, and CoopBanks</small>		
We, Lawrence S. Limkaichong, III and Rowell B. Gaga-a of the above-mentioned bank do solemnly swear, that all matters set forth in the above Statement of Condition are true and correct to the best of our knowledge and belief.		
(Sgd.) LAWRENCE S. LIMKAICHONG, III Treasurer	(Sgd.) ROWELL B. GAGA-A Executive Vice President	

For inquiries, please call (035) 225-3891 or send an email to helpdesk@dumaguetebank.com.

Dr. V. Locsin corner Cervantes Streets, Dumaguete City, Negros Oriental, 6200

 Dumaguete City Development Bank, Inc. is supervised by the Bangko Sentral ng Pilipinas (<https://www.bsp.gov.ph>)

Deposits are insured by PDIC up to P500,000 per depositor

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