

STATEMENT OF CONDITION
 (Head Office and Branches)

	June 30, 2024	March 31, 2024	
ASSETS			
Cash and Cash Items	22,207,302.78	24,106,756.16	
Due from Bangko Sentral ng Pilipinas	115,099,967.28	100,232,209.84	
Due from Other Central Banks and Banks - Net	278,235,765.77	450,919,218.61	
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	331,275,770.73	338,969,708.92	
Debt Securities at Amortized Cost - Net	0.00	0.00	RUBEN D. ALMENDRAS Chairman
Loans to Bangko Sentral ng Pilipinas	0.00	0.00	
Interbank Loans Receivable	0.00	0.00	
Loans and Receivables - Others	982,854,276.03	932,370,676.29	
Loans and Receivables Arising from RA/CA/PR/SLB	0.00	0.00	
Total Loan Portfolio (TLP) - Gross	982,854,276.03	932,370,676.29	
Allowance for Credit Losses 2/	53,566,717.44	53,566,717.44	
Total Loan Portfolio - Net	929,287,558.59	878,803,958.85	
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	0.00	0.00	
Bank Premises, Furniture, Fixture and Equipment - Net	49,811,656.50	50,243,995.40	
Real and Other Properties Acquired - Net	58,361,626.95	58,976,230.37	
Sales Contract Receivables - Net	11,000,006.60	11,147,125.81	GREGORIO L. UYMATIAO, JR. President/Vice-Chairman
Non-Current Assets Held for Sale	0.00	0.00	
Other Assets - Net	54,965,139.16	56,296,574.23	
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00	
TOTAL ASSETS	1,850,244,794.36	1,969,695,778.19	
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	0.00	0.00	
Deposit Liabilities	1,395,736,806.62	1,521,823,827.57	
Due to Other Banks	0.00	0.00	
Bills Payable	0.00	0.00	
BSP (Rediscounting and Other Advances)	0.00	0.00	LAWRENCE S. LIMKAICHONG III Treasurer
Interbank Loans Payable	0.00	0.00	
Other Borrowings, including Deposit Substitutes	0.00	0.00	
Bonds Payable-Net	0.00	0.00	EDWARD Y.R. SUNG Director
Unsecured Subordinated Debt - Net	0.00	0.00	
Redeemable Preferred Shares	0.00	0.00	
Other Liabilities	27,110,177.74	27,473,848.49	DANFORD S. SY Director
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00	
TOTAL LIABILITIES	1,422,846,984.36	1,549,297,676.06	TYRONE T. RAMAS-UYPITCHING Director
STOCKHOLDERS' EQUITY			
Capital Stock	155,361,700.00	155,361,700.00	
Additional Paid-in Capital	9,642,480.45	9,642,480.45	GILBERT PAUL L. UYMATIAO Director
Undivided Profits	13,669,016.17	33,681,872.72	
Retained Earnings	263,855,112.27	237,880,463.94	
Other Capital Accounts	(15,130,498.89)	(16,168,414.98)	MELIZA H. AGABIN Independent Director
Assigned Capital			
TOTAL STOCKHOLDERS' EQUITY	427,397,810.00	420,398,102.13	GROTIUS WILBUR L. MAXIMO Independent Director
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	1,850,244,794.36	1,969,695,778.19	
CONTINGENT ACCOUNTS			
Guarantees Issued	0.00	0.00	JULITO C. PELAYO Independent Director
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	MARIA KATHLEEN JUNE J. MARIÑO Independent Director
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	DIRKIE Y. PALMA Corporate Secretary
Others	1,241,289.06	43,123.72	
TOTAL CONTINGENT ACCOUNTS	1,241,289.06	43,123.72	
FINANCIAL INDICATORS (in %)			
ASSET QUALITY			
Gross Non-Performing Loans (NPL) Ratio	7.86	9.50	
Net NPL Ratio	3.59	5.05	
Gross NPL Coverage Ratio	69.37	60.46	
Net NPL Coverage Ratio	62.43	54.40	
RELATED PARTY TRANSACTIONS			
Ratio of Loans to Related Parties to gross TLP	3.05	3.22	ROWELL B. GAGA-A Executive Vice-President
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	3.93	4.17	
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/	37.66	47.77	
PROFITABILITY			
Return on Equity (ROE)	6.49	4.83	
Return on Assets	1.37	0.98	
Net Interest Margin	5.83	5.74	
CAPITAL ADEQUACY			
Common Equity Tier 1 Ratio	24.48	22.07	
Tier 1 Capital Ratio	24.48	22.07	
CAR	24.80	22.37	
LEVERAGE			
Basel III Leverage Ratio 4/			
Deferred Charges not yet Written Down			
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			
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

 A proud member of **BancNet**