

**STATEMENT OF CONDITION**  
 (Head Office and Branches)

	September 30, 2024	June 30, 2024
<b>ASSETS</b>		
Cash and Cash Items	31,633,291.33	22,207,302.78
Due from Bangko Sentral ng Pilipinas	84,331,360.15	115,099,967.28
Due from Other Central Banks and Banks - Net	104,632,571.03	278,235,765.77
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	339,274,519.69	331,275,770.73
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	1,080,281,414.42	982,854,276.03
Loans and Receivables Arising from RA/CA/PR/SLB	0.00	0.00
Total Loan Portfolio (TLP) - Gross	1,080,281,414.42	982,854,276.03
Allowance for Credit Losses 2/	53,566,717.44	53,566,717.44
Total Loan Portfolio - Net	1,026,714,696.98	890,932,250.89
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment - Net	53,383,117.18	49,811,656.50
Real and Other Properties Acquired - Net	57,740,987.34	58,361,626.95
Sales Contract Receivables - Net	10,879,065.53	11,000,006.60
Non-Current Assets Held for Sale	0.00	0.00
Other Assets - Net	54,204,885.20	54,965,139.16
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
<b>TOTAL ASSETS</b>	<b>1,762,794,494.43</b>	<b>1,824,592,485.41</b>
<b>LIABILITIES</b>		
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	0.00	0.00
Deposit Liabilities	1,282,554,474.51	1,395,736,806.62
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	46,643,704.40	27,110,177.74
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
<b>TOTAL LIABILITIES</b>	<b>1,329,198,178.91</b>	<b>1,407,317,398.68</b>
<b>STOCKHOLDERS' EQUITY</b>		
Capital Stock	155,361,700.00	155,361,700.00
Additional Paid-In Capital	9,642,480.45	9,642,480.45
Undivided Profits	27,267,470.29	13,669,016.17
Retained Earnings	248,318,942.27	263,855,112.27
Other Capital Accounts	(6,994,277.49)	(15,130,498.89)
Assigned Capital	0.00	0.00
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>433,596,315.52</b>	<b>417,275,086.73</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>1,762,794,494.43</b>	<b>1,824,592,485.41</b>
<b>CONTINGENT ACCOUNTS</b>		
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	216,124.93	1,241,289.06
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>216,124.93</b>	<b>2,076,156.97</b>
<b>FINANCIAL INDICATORS (in %)</b>		
<b>ASSET QUALITY</b>		
Gross Non-Performing Loans (NPL) Ratio	7.22	7.86
Net NPL Ratio	3.38	3.59
Gross NPL Coverage Ratio	68.71	69.37
Net NPL Coverage Ratio	61.83	62.43
<b>RELATED PARTY TRANSACTIONS</b>		
Ratio of Loans to Related Parties to gross TLP	2.78	3.05
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	3.55	3.93
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.00	0.00
<b>LIQUIDITY</b>		
Liquidity Coverage Ratio 4/	0.00	0.00
Net Stable Funding Ratio 4/	0.00	0.00
Minimum Liquidity Ratio 5/	25.06	37.66
<b>PROFITABILITY</b>		
Return on Equity (ROE)	8.54	6.49
Return on Assets	1.84	1.37
Net Interest Margin	6.27	5.83
<b>CAPITAL ADEQUACY</b>		
Common Equity Tier 1 Ratio	25.84	24.48
Tier 1 Capital Ratio	25.84	24.48
CAR	26.17	24.80
<b>LEVERAGE</b>		
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. 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</small>		
We, <b>Lawrence S. Limkaichong, III</b> and <b>Rowell B. Gaga-a</b> 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.) <b>LAWRENCE S. LIMKAICHONG, III</b> Treasurer	(Sgd.) <b>ROWELL B. GAGA-A</b> Executive Vice President	

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

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 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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