

**METRO SOUTH COOPERATIVE BANK**

IDC Centre Zapote Street cor Kalayaan Avenue, Brgy. Sta. Cruz, Makati City

STATEMENT OF CONDITION  
As of SEPTEMBER 30, 2018

<u>ASSETS</u>	<u>AMOUNT</u>		<u>BOARD OF DIRECTORS</u>	
	<u>CURRENT QUARTER</u>	<u>PREVIOUS QUARTER</u>		
Cash and Cash Items	1,250,765.74	51,062,305.11	FR. ANTONIO CECELIO T. PASCUAL Chairman	
Due from Bangko Sentral Ng Pilipinas	65,787,010.61	65,787,910.61		
Due from Other Banks	673,867,210.30	779,876,513.77	ATTY. MICKEL M. BORIGAS Vice-Chairman	
Financial Assets at Fair Value through Profit or Loss	0.00	0.00		
Available-for-Sale Financial Assets-Net	0.00	0.00	<b>DIRECTORS</b> ROBERT V. AREVALO PATRIA T. CHIONG ROMEO A. DE JESUS DORIS R.DORIGO NORMA G. GUHITING EDITA S. LAURON GARIBALDI O. LEONARDO ROBERTO C. MASCARINA SERAFIN F. PERALTA PEDRO A. PLAZA DIVINA C. QUEMI PEDRO E. RIEZA, JR. NICOLAS H. VERONILLA	
Held-to-Maturity (HTM) Financial Assets-Net	15,000,000.00	15,000,000.00		
Unquoted Debt Securities Classified as Loans-Net	0.00	0.00		
Investments in Non-Marketable Equity Security-Net	0.00	0.00		
Loans and Receivable - Net	2,568,426,460.91	2,120,714,123.03		
Loans to Bangko Sentral ng Pilipinas	0.00	0.00		
Interbank Loans Receivable	0.00	0.00		
Loans and Receivables- Others	2,604,158,061.69	2,150,445,723.81		
Loans and Receivables Arising from RA/CA/PR/SLB	0.00	0.00		
General Loan Loss Provision	35,731,600.78	29,731,600.78		
Other Financial Assets	18,142,996.40	15,281,709.91	<b>EXECUTIVE OFFICER</b> Renelia V. Estioko President	
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	0.00	0.00		
Bank Premises, Furniture, Fixtures and Equipment-Net	31,601,472.06	32,554,935.66		
Real and Other Properties Acquired-Net	183,470,824.69	183,702,004.71		
Non-Current Assets Held for Sale	0.00	0.00		
Other Assets-Net	4,562,561.82	4,082,594.29		
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	0.00	0.00		
<b>TOTAL ASSETS</b>	<b>3,562,109,302.53</b>	<b>3,268,062,097.09</b>		
<u>LIABILITIES</u>				
Financial Liabilities at Fair Value through Profit or Loss	0.00	0.00		<b>EXECUTIVE OFFICER</b> Renelia V. Estioko President
Deposit Liabilities	1,946,925,387.21	1,913,240,493.69		
Due to Other Banks	0.00	0.00		
Bills Payable	821,000,000.00	582,000,000.00		
a) BSP (Rediscounting and Other Advances)	0.00	0.00		
b) Interbank Loans Payable	821,000,000.00	582,000,000.00		
c) Other Deposit Substitutes	0.00	0.00		
d) Others	0.00	0.00		
Other Financial Liabilities	7,630,709.38	10,006,013.00		
Other Liabilities	38,635,683.83	37,597,363.07		
Net Due to Head Office/Branches/Agencies/(Philippine branch of a foreign bank)	0.00	0.00		
<b>TOTAL LIABILITIES</b>	<b>2,814,191,780.42</b>	<b>2,542,843,869.76</b>		
<u>STOCKHOLDERS' EQUITY</u>				
Capital Stock	657,102,514.60	638,312,403.21		
Other Capital Accounts	24,296,844.30	8,776,346.33		
Retained Earnings	66,518,163.21	78,129,477.79		
Assigned Capital	0.00	0.00		
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>747,917,522.11</b>	<b>725,218,227.33</b>		
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>3,562,109,302.53</b>	<b>3,268,062,097.09</b>		
<u>CONTINGENT ACCOUNTS</u>				
Others	2,727,914.47	2,727,933.47		
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>2,727,914.47</b>	<b>2,727,933.47</b>		
<u>ADDITIONAL INFORMATION</u>				
Gross Total Loan Portfolio (TLP)	2,745,741,325.47	2,289,061,822.34		
Specific allowance for credit losses on the TLP	141,583,263.78	138,616,098.53		
Non-Performing Loans (NPLs)				
a. Gross NPLs	314,761,974.21	211,749,097.44		
b. Ratio of gross NPLs to gross TLP (%)	11.46%	9.25%		
c. Net NPLs	173,178,710.43	73,132,998.91		
d. Ratio of Net NPLs to gross TLP (%)	6.31%	3.19%		
e. Ratio of total allowance for credit losses to gross NPLs (%)	56.33%	79.50%		
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	44.98%	65.46%		
Classified Loans & Other Risk Assets, gross allowance for credit losses	45.00	45.00		
DOSRI Loans and receivables, gross allowance for credit losses	540,737,257.29	550,090,864.29		
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	19.69%	24.03%		
Gross non-performing DOSRI loans and receivables	0.00	0.00		
Ratio of gross non-performing DOSRI loans and receivables TLP (%)	0.00%	0.00%		
Percent Compliance with Magna Carta (%)				
a. 8% for Small Enterprises	9.47%	11.60%		
b. 2% for Medium Enterprises	35.89%	33.54%		
Return on Equity (ROE) (%)	5.00%	3.00%		
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations				
a. Total CAR	19.78	22.14		
b. Tier I CAR	629.30	621.59		
c. Common Tier 1 Ratio (%)	0.00	0.00		
Deferred Charges not yet Written Down	0.00	0.00		
Unbooked Allowance for Credit Losses on Financial Instrument Received	0.00	0.00		

