

BancoLagawe (Lagawe Highlands Rural Bank)

59 JP Rizal Avenue, Poblacion East, Lagawe, Ifugao

040548**Balance Sheet (Head Office and Branches) - Solo***As of June 30, 2026***ASSETS**

ASSETS	Amount	
	Current Quarter	Previous Quarter
Cash and Cash Items	45,095,393.71	37,268,988.18
Due from Bangko Sentral ng Pilipinas	810,718.28	999,392.88
Due from Other Central Banks and Banks - Net	155,040,250.59	125,365,038.23
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/ Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net		
Debt Securities at Amortized Cost - Net		
Loans to Bangko Sentral ng Pilipinas		
Interbank Loans Receivable		
Loans and Receivables - Others	644,616,945.75	652,585,216.48
Loans and Receivables Arising from RA/CA/PR/SLB		
Total Loan Portfolio (TLP) - Gross	644,616,945.75	652,585,216.48
Allowance for Credit Losses 2/	25,712,617.82	22,364,645.38
Total Loan Portfolio - Net	618,904,327.93	630,220,571.10
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net		
Bank Premises, Furniture, Fixture and Equipment - Net	57,698,327.57	58,948,602.92
Real and Other Properties Acquired - Net	24,996,368.88	29,197,125.20
Sales Contract Receivables - Net	7,981,545.85	8,763,073.97
Non-Current Assets Held for Sale		
Other Assets - Net	33,542,829.29	35,152,270.09
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)		
TOTAL ASSETS	944,069,762.10	925,915,062.57

Liabilities and Stockholders' Equity

	Amount	
	Current Quarter	Previous Quarter
Liabilities		
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/		
Deposit Liabilities	610,591,273.97	580,021,990.80
Due to Other Banks		
Bills Payable	150,250,571.51	158,722,413.78
BSP (Rediscounting and Other Advances)		
Interbank Loans Payable	150,250,571.51	158,722,413.78
Other Borrowings, including Deposit Substitutes		
Bonds Payable-Net		
Unsecured Subordinated Debt - Net		
Redeemable Preferred Shares		
Other Liabilities	67,931,093.65	77,503,613.95
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)		
TOTAL LIABILITIES	828,772,939.13	816,248,018.53
Stockholders' Equity		
Capital Stock	70,000,000.00	70,000,000.00
Additional Paid-In Capital		
Undivided Profits	11,752,373.76	5,959,664.64
Retained Earnings	33,544,449.21	33,707,379.40
Other Capital Accounts		

Assigned Capital		
TOTAL STOCKHOLDERS' EQUITY	115,296,822.97	109,667,044.04
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	944,069,762.10	925,915,062.57

Contingent Accounts

CONTINGENT ACCOUNTS	Amount	
	Current Quarter	Previous Quarter
Guarantees Issued		
Financial Standby Letters of Credit		
Performance Standby Letters of Credit		
Commercial Letters of Credit		
Trade Related Guarantees		
Commitments		
Spot Foreign Exchange Contracts		
Securities Held Under Custodianship by Bank Proper		
Trust Department Accounts		
Derivatives		
Others	875.00	805.00
TOTAL CONTINGENT ACCOUNTS	875.00	805.00

FINANCIAL INDICATORS (in %)

FINANCIAL INDICATORS (in %)	Amount	
	Current Quarter	Previous Quarter
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	6.01	4.04
Net NPL Ratio	3.27	1.68
Gross NPL Coverage Ratio	66.41	84.88
Net NPL Coverage Ratio	51.78	61.89
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	3.77	2.62
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties		
Ratio of DOSRI Loans to gross TLP	-	0.46
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI		
LIQUIDITY		
Liquidity Coverage Ratio 4/		
Net Stable Funding Ratio 4/		
Minimum Liquidity Ratio 5/	50.76	39.64
PROFITABILITY		
Return on Equity (ROE)	21.26	21.74
Return on Assets	2.52	2.57
Net Interest Margin	12.09	11.76
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	12.90	12.05
Tier 1 Capital Ratio	12.90	12.05
CAR	13.58	12.77
LEVERAGE		
Basel III Leverage Ratio 4/		
Deferred Charges not yet Written Down		


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 President and CEO