

## CAPITAL ADEQUACY RATIO

		Amount
Qualifying Capital		₱ 83,190,495
Risk-weighted Assets		
Credit Risk-weighted assets	₱ 548,685,763	
Operational risk-weighted assets	<u>66,724,088</u>	<u>615,409,851</u>
<b>Capital Adequacy Ratio</b>		<b><u>13.52%</u></b>

## QUALIFYING CAPITAL

Total Qualifying Capital		Amount
Tier 1 Capital		₱ 80,641,467
Tier 2 Capital		<u>2,549,028</u>
Total		₱ <u>83,190,495</u>

Tier 1 Capital		Amount
CET 1		
Paid-up Common Stocks		₱ 33,542,800
Retained Earnings		<u>52,763,224</u>
Total		86,306,024
Deduction from CET 1		-
Deferred Tax		<u>5,664,557</u>
Total		80,641,647
Additional Tier 1 Capital		-
Total Tier 1 Capital		₱ <u>80,641,647</u>

Tier 2 Capital		Amount
Upper Tier 2		
General Loan Loss Provisioning		₱ 2,549,028
Deduction from Tier 2 Capital		<u>                    </u>
Total Tier 2 Capital		₱ <u>2,549,028</u>

**CET 1 Ratio** **13.10%**

**Tier 1 Capital Ratio** **13.10%**