

**Loan in balance sheet**

**I'm not robot!**





# BALANCE SHEET PROJECTION

Company Name

ASSETS						
Current Assets	Initial balance	Year 1	Year 2	Year 3	Year 4	Year 5
Cash and short-term investments	50,000.00	155,189.56	110,559.57	141,116.45	197,797.15	130,690.35
Accounts receivable	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Total inventory	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
Prepaid expenses	-	-	-	-	-	-
Deferred income tax	-	-	-	-	-	-
Other current assets	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
<b>Total current assets</b>	<b>83,000.00</b>	<b>188,189.56</b>	<b>143,559.57</b>	<b>174,116.45</b>	<b>230,797.15</b>	<b>163,690.35</b>

Property and Equipment	Initial balance	Year 1	Year 2	Year 3	Year 4	Year 5
Buildings	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
Land	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Capital improvements	-	-	-	-	-	-
Machinery and equipment	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Less Accumulated depreciation expense	-	6,000.00	12,120.00	18,360.00	24,720.00	31,200.00
<b>Total Property and Equipment</b>	<b>40,000.00</b>	<b>34,000.00</b>	<b>27,880.00</b>	<b>21,640.00</b>	<b>15,280.00</b>	<b>8,800.00</b>

Other Assets	Initial balance	Year 1	Year 2	Year 3	Year 4	Year 5
Goodwill	-	-	-	-	-	-
Deferred income tax	-	-	-	-	-	-
Long-term investments	-	-	-	-	-	-
Deposits	-	-	-	-	-	-
Other long-term assets	-	-	-	-	-	-
<b>Total Other Assets</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

<b>TOTAL ASSETS</b>	<b>123,000.00</b>	<b>222,189.56</b>	<b>171,439.57</b>	<b>195,756.45</b>	<b>246,077.15</b>	<b>172,490.35</b>
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LIABILITIES						
Current Liabilities	Initial balance	Year 1	Year 2	Year 3	Year 4	Year 5
Accounts payable	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Accrued expenses	-	-	-	-	-	-
Notes payable/short-term debt	-	-	-	-	-	-
Capital leases	-	-	-	-	-	-
Other current liabilities	100.00	100.00	100.00	100.00	100.00	100.00
<b>Total Current Liabilities</b>	<b>2,100.00</b>	<b>2,100.00</b>	<b>2,100.00</b>	<b>2,100.00</b>	<b>2,100.00</b>	<b>2,100.00</b>

Debt	Initial balance	Year 1	Year 2	Year 3	Year 4	Year 5
Long-term debt/loan	50,000.00	40,951.26	31,450.08	21,473.85	10,998.80	-
Other long-term debt	100,000.00	200,000.00	150,000.00	175,000.00	225,000.00	150,000.00
<b>Total Debt</b>	<b>152,000.00</b>	<b>243,051.26</b>	<b>183,550.08</b>	<b>198,573.85</b>	<b>238,098.80</b>	<b>152,000.00</b>



## Sun Savings Bank

G/F Jesever Bldg., Fuente Osmeña Blvd., Capitol Site, Cebu City

### BALANCE SHEET

(Head Office & Branches)

As of March 31, 2020

ASSETS		AMOUNT	
		Current Quarter	Previous Quarter
Cash and Cash Items	P	25,039,891.24	28,981,877.74
Due from Bangko Sentral ng Pilipinas (BSP)		176,768,458.16	215,243,919.69
Due from Other Banks		15,134,794.76	31,843,522.76
Available-for-Sale Financial Assets - Net		78,817,741.22	80,433,141.84
Held to Maturity (HTM) Financial Assets-Net		10,088,418.00	10,088,418.00
Loans and Receivables- Net		<b>1,581,490,937.42</b>	<b>1,614,085,376.69</b>
Loans and Receivables - Others		1,447,050,784.92	1,384,744,980.41
Loans and Receivables Arising from RA/CA/PR/SLB		149,041,950.00	243,312,430.00
General Loan Loss Provision		14,601,797.50	13,972,033.72
Other Financial Assets		7,007,406.34	7,007,218.53
Bank Premises, Furnitures, Fixtures & Equipments -Net		17,828,482.50	14,089,604.85
Real and Other Properties Acquired - Net		753,358.13	718,198.13
Other Assets -Net		82,996,630.80	80,002,973.06
<b>TOTAL ASSETS</b>	<b>P</b>	<b>1,995,926,408.57</b>	<b>2,082,494,251.89</b>
<b>LIABILITIES</b>			
Deposit Liabilities	P	1,339,469,131.38	1,427,968,651.99
Bills Payable		254,609,072.37	256,264,746.42
Other Financial Liabilities		12,575,256.31	9,743,792.01
Other Liabilities		38,415,929.78	43,637,488.64
<b>TOTAL LIABILITIES</b>	<b>P</b>	<b>1,645,069,389.84</b>	<b>1,737,614,679.06</b>
<b>STOCKHOLDERS' EQUITY</b>			
Capital Stock	P	300,000,000.00	300,000,000.00
Retained Earnings		44,812,947.52	9,779,073.78
Other Capital Accounts		6,044,071.21	35,100,499.05
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>P</b>	<b>350,857,018.73</b>	<b>344,879,572.83</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>P</b>	<b>1,995,926,408.57</b>	<b>2,082,494,251.89</b>
<b>CONTINGENT ACCOUNTS</b>			
Other Contingent Accounts		14,565	13,988
<b>TOTAL CONTINGENT ACCOUNTS</b>		<b>14,565</b>	<b>13,988</b>
<b>ADDITIONAL INFORMATION:</b>			
1. Gross total loan portfolio (TLP)	P	1,606,221,700.84	1,640,518,802.42
2. Specific allowance for credit losses on the TLP		13,128,965.72	12,458,392.01
3. Non-Performing Loans (NPLs)		25,632,055.51	24,257,848.48
a. Gross NPLs		25,632,055.51	24,257,848.48
b. Ratio of gross NPLs to gross TLP (%)		1.61	1.48
c. Net NPLs		12,058,843.17	12,154,287.01
d. Ratio of Net NPLs to gross TLP (%)		0.81	0.74
e. Ratio of total allowance for credit losses to gross NPL (%)		107.25	108.96
f. Ratio of specific allowance for credit losses on the gross TLP to gross TLP (%)		0.82	0.76
4. Classified Loans and Other Risk Assets, gross of allowance for credit losses	P	87,848,578.20	85,842,182.35
5. DOBRI Loans and Receivables, gross of allowance for credit losses		200,000	200,000
6. Ratio of DOBRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)		0.01	0
7. Gross non-performing DOBRI loans and receivables		-	-
8. Ratio of gross non-performing DOBRI loans and receivables to TLP (%)		-	-
9. Percent Compliance with Magna Carta (%)		-	-
a. 8% for Small Enterprises		8.10%	8.16%
b. 2% for Medium Enterprises		2.06%	2.73%
10. Return on Equity (ROE) (%)		9.76%	11.68%
11. Capital Adequacy Ratio (CAR) on Solo Basis, under Circular No. 538		-	-
a. Total CAR		21.37%	22.30%
b. Tier 1 CAR		20.51%	21.05%
12. Deferred Charges not yet Written Down		-	-
13. Unbooked Allowance for Probable Losses on Financial Instruments Received		-	-

I hereby certify that all matters set forth in this Published Balance Sheet are true and correct, to the best of my/our knowledge and belief.



AUGUSTO S. GONZALEZ  
EVP & Treasurer



PATRICIA D. DIZON  
President & CEO

Loans in balance sheet. Loans and advances in balance sheet. Loan payable in balance sheet. Loan repayment in balance sheet. Loan to directors in balance sheet. Loans and advances asset in balance sheet. Loan receivable in balance sheet. Loan repayable on demand in balance sheet.

Current Ratio Assets are listed on a company's balance sheet along with liabilities and equity. Usually the balance sheet will record current assets separately from other long-term assets or fixed assets, if applicable. Likewise, the balance sheet will also draw a distinction between current liabilities, which are short-term debts that must be paid within a year, and long-term liabilities. The ratio of current assets to current liabilities is called the current ratio and is used to determine a company's ability to fulfill short-term obligations. To find out a company's current ratio, just divide its current assets by its current liabilities using the following equation: Current Ratio = Current Assets / Current Liabilities. An important note is that only tangible assets can be counted as current. Intangible assets such as trademarks, copyrights, intellectual property, and goodwill are not able to be converted easily into cash within a year, even if they still provide a company with economic value. What Are Examples of Current Assets? There are five main categories of current assets. In order of most to least liquid, here is a list of current assets: 1. Cash and Cash Equivalents Cash and cash equivalents are the most liquid of assets, meaning that they can be converted into hard currency most easily. Cash of course requires no conversion and is spendable as is, once withdrawn from the bank or other place where it is held. Cash equivalents are any type of liquid securities that are not in the form of cash currently, but that will be in the form of cash within a year. US Treasury bills, for example, are a cash equivalent, as are money market funds. 2. Short-Term Investments and Marketable Securities Similar to cash equivalents, these are investments in securities that will provide a cash return within a single year. These types of securities can be bought and sold in public stock and bonds markets. In the case of bonds, for them to be a current asset they must have a maturity of less than a year; in the case of marketable equity, it is a current asset if it will be sold or traded within a year. Marketable equity can be either common stock or preferred stock. 3. Prepaid Expenses Prepaid expenses are funds that have been spent preemptively on goods or services to be received in the future. They are not technically liquid because they don't earn a company money; however, they are listed among a company's current assets because they free up capital to be used later. Payments to insurance companies or contractors are common prepaid expenses that count towards current assets. A company can also choose to prepay rent it owes on buildings or real estate; however, only one year's worth of that prepaid rent counts towards current assets. If a company elects to pay for, say, three years of rent in advance, then the remaining 24 months of rent are not counted as a current asset. 4. Accounts Receivable Accounts receivable are funds that a company is owed by customers that have received a good or service but not yet paid. As usual, for these funds to be a current asset, they must be expected to be received within a year. Accounts receivable are usually incurred when buyers pay a company for its products or services with a credit card, for example, adds to the accounts receivable of the company from which the purchase was made. If a business sells something to another business, the transaction also usually takes the form of a line of credit, adding to accounts receivable. Notes receivable are also considered current assets if their lifespan is less than one year. 5. Inventory Any inventory that is expected to sell within a year of its production is a current asset. Inventory is the least liquid of all current assets because unlike short-term securities, which will always pay within a year, and accounts receivable, which a customer is obligated to pay, inventory must be actively produced and sold in order to convert into cash. Likewise, not all inventory can reasonably be expected to sell within a single year; heavy machinery, particularly specialized machinery like airplanes or industrial equipment, may sit around in storage for a while before finding a buyer. Inventory that is purchased by consumers and moves quickly is known as fast moving consumer goods, or FMCG, and is the primary type of inventory that also falls under the category of current assets. Current Assets Formula The equation for current assets is the following: Current Assets = C + CE + I + AR + MS + PE + OLA Where: C = Cash CE = Cash Equivalents I = Inventory AR = Accounts Receivable MS = Marketable Securities PE = Prepaid Expenses OLA = Other Liquid Assets Examples of Current Assets Depending on the industry of the company in question, a current asset could be anything from crude oil to foreign currency. For example, an auto manufacturer may count auto parts as a current asset. On the other hand, a mutual fund may count short term investments or bonds. Current Assets Meaning A current asset is any asset a company owns that will provide value for or within one year. Current assets are often used to pay for day-to-day-expenses and current liabilities (short-term liabilities that must be paid within one year). Current assets are important to ensure that the company does not run into a liquidity problem in the near future. Current Assets and Current Liabilities Current liabilities are essentially the opposite of current assets; they are anything that reduces a company's spending power for one year. Examples include short term debts, dividends, owed income taxes, and accounts payable. Current liabilities are often resolved with current assets. If current liabilities exceed current assets, it could indicate an impending liquidity problem. Current Asset FAQs Much like how a company's assets are broken down into subcategories, liabilities are segmented as well. Usually, liabilities are divided into two major categories - current liabilities and long-term liabilities. On a balance sheet, liabilities are typically listed in order of shortest term to longest term, which at a glance, can help you understand what is due and when. Current Liabilities on your Balance Sheet Current liabilities are items that need to be paid off in less than a year's time. Some examples of current liabilities include: Loans Short-term loans are factored under a company's current liabilities. Securing the loans are the company's existing assets and inventory. Because these loans have a short repayment schedule, the balance of the entire loan is recorded. Even though long-term loans are considered a long-term liability, sections of these loans do show up under the "current liability" section of the balance sheet. Say for instance, a start-up company has a loan of \$200,000 with \$25,000 due this year. The portion of the loan due this year (\$25,000) shows up in the current liabilities section, while the remainder (\$175,000) will be recorded under the long-term assets category. Accounts Payable Your accounts payable are usually set up on a payment schedule. On average, vendors will give a company thirty days to pay an invoice, unless other arrangements have been made. This thirty day period of credit is in essence a short-term loan, which is why payables are recorded under the current liabilities section of the balance sheet. The amount of accounts payable recorded on a balance sheet is the amount due to vendors and suppliers as of the date the balance sheet is run. Accrued Liabilities (Expenses) Accrued liabilities (also called accrued expenses) are expenses that have occurred over the course of a set period, but have not been paid or recorded under accounts payable. Accrued expenses include payroll. Employee wages aren't paid ahead of time, but are compensation for work already provided. Take for example, a company whose payroll cycle occurs once per month. Charging an employee's pay in June as an expense for June is inaccurate. You are technically paying for the employee's work

