

**SMALL BUSINESS GUARANTEE AND FINANCE CORPORATION  
INCOME STATEMENT**

**For the Nine Month Period Ending September 30, 2015**

<b>Continuing Operations</b>	
Interest Income on	
Loans:	
Wholesale - SME	12,744,146
Wholesale - MICRO	67,578,833
Retail	55,215,385
ERF	19,051,604
Other Operating Income	11,489,204
Sub Total	<u>168,057,172</u>
Investment	61,844,405
Guarantee Fee	801,502
Equity Financing	838,400
Other Income	
Gain/Loss on sale of acquired assets	20,703,474
Miscellaneous	3,294,612
Sub Total	<u>87,282,393</u>
<b>Gross Income</b>	<b><u>253,339,568</u></b>
Less:	
Financing Cost	
Interest Expense	19,432,882
Guarantee Fee Expense	9,539,205
FXRC Expense	28,617,615
Total	<u>57,589,682</u>
Less:	
Credit Cost	
Provision for Probable Losses	27,714,507
Impairment Loss	398,663
Acquired Asset Expense	1,218,202
Litigation Expense	213,911
Total	<u>29,543,283</u>
Less:	
Operating Cost	
Personnel Services	89,042,010
MOE	49,354,719
Capacity Building Expense	1,787,906
(Gain)/Loss on Foreign Exchange-Realized	2,164,528
Net Operating Income Before Tax	142,349,163
Less: Provision for Income Tax-Current	1,586,905
Net Income from Continuing Operations	<u>22,270,532</u>
Other Comprehensive Income (Expense)	
Translation Adjustment - Net	(16,111,037)
Change in Derivative Valuation	(42,275,585)
	<u>(58,388,602)</u>
<b>Total Comprehensive Income / (Loss)</b>	<b><u>(36,116,070)</u></b>

Prepared by:

  
**HEIDE M. VEGA**  
Manager, Acctg.

Certified by:

  
**ALFREDO S. DIMACULANGAN**  
Head, Resource Management Sector

External JS

SMALL BUSINESS CORPORATION

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**SMALL BUSINESS GUARANTEE AND FINANCE CORPORATION**  
**STATEMENT OF FINANCIAL POSITION**  
**As of September 30, 2015**


**ASSETS**

<b>Current Assets</b>	
Cash on Hand and in Banks	16,461,417
Cash in Bank HYS-SDA	16,751,017
Investments in Gov't Sec	536,936,944
Interest Receivable on Investments	12,467,121
Loans Receivable	2,944,333,921
Allowance for Doubtful Accounts	(443,994,194)
Interest Receivable on Loans	32,531,623
Sale Contract Receivable	85,665,514
Other Current Assets / Receivables	<u>10,705,396</u>
	<b>3,195,660,761</b>
<b>Non-Current Assets</b>	
Accounts Receivable, Others	35,519,439
Property and Equipment, Net	76,476,819
Real and Other Properties or Acquired, Net	129,960,602
Investments in Gov't Sec	1,232,587,630
Equity Investment	18,697,620
Allowance for Doubtful Accounts	(1,726,045)
Other Assets	4,168,733
Deferred Tax Asset	101,569,606
Guarantee Paid Loans	79,352,912
Allowance for Doubtful Accounts	(76,621,355)
Derivative with Positive Fair Value	<u>200,548,443</u>
	<b>1,798,574,606</b>
<b>TOTAL ASSETS</b>	<b><u>4,994,435,367</u></b>

**LIABILITIES AND EQUITY**

<b>Current Liabilities</b>	
Accounts Payable and Accrued Expenses	96,341,019
Interest Payable	5,881,206
Undistributed Collections	2,738,781
Notes Payable	1,096,460,723
Long-Term Liabilities-Current Portion - ODA	<u>156,250,000</u>
	<b>1,359,671,731</b>
<b>Non-Current Liabilities</b>	
Long-Term Liabilities - ODA	1,093,498,169
Notes Payable	<u>32,696,376</u>
	<b>1,126,392,547</b>
<b>Total Liabilities</b>	<b><u>2,486,064,278</u></b>
<b>Equity</b>	
Capital Stock	1,919,902,000
Paid in Capital in Excess of par Value	79,510,480
Unappropriated Retained Earnings	264,401,599
Appropriated Retained Earnings	280,673,100
Add: Net Income / (Loss)	<u>(38,116,070)</u>
<b>Total</b>	<b><u>2,506,371,069</u></b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b><u>4,994,435,367</u></b>

Prepared by:

  
**HEIDE M. VEGA**  
 Manager-Accounting

Certified by:

  
**ALFREDO S. DIMACULANGAN**  
 Head -Resource Menegement Sector

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SMALL BUSINESS CORPORATION



SMALL BUSINESS GUARANTEE AND FINANCE CORPORATION

TRIAL BALANCE

September 30, 2015

ACCOUNT TITLE	ACCOUNT CODE	DEBIT	CREDIT
Cash-Collecting Officers-H.O	102000		1.35
Cash-Collecting Officers-MAO	102005	(9,477.77)	
Check-Collecting Officers-HO	102100		5,000.00
Check-Collecting Officers-MAO	102105		26,000.00
Check-Collecting Officers-VAO	102110		22.43
Cash Disbursing Officers	103000		243,200.00
Cash in Bank-Local Curr.,CA-LBP	111000	11,547,033.67	
Cash in Bank-Local Curr.,CA-LBP-VAO	111005		336,046.17
Cash in Bank-Local Curr.,CA-LBP-MAO	111010		(377,932.07)
Cash in Bank-Local Curr.,CA-IFAD-(RF-Peso Acct.)	111025		30,669.02
Cash in Bank-Local Curr.,CA-IFAD-(Imprest-Peso Acct.)	111030		32,593.74
Cash in Bank-Local Curr.,CA-mSME Notes	111035		29,250.00
Cash in Bank-Local Curr.,CA-LBP-ELP-Displaced Workers	111036		30,316.12
Cash in Bank-Local Curr.,CA-LBP-NLAC-BAGUIO	111040		3,203,217.66
Cash in Bank-Local Curr.,SA-DBP	112020		1,326,277.77
Cash in Bank-Local TD-HYSA Peso	113005		14,484,354.94
Cash in Bank-HYSA/SSA/SDA	113010		4,042,936.99
Cash in Bank-HYSA/SSA/SDA-MSME NOTE FUND	113016		243,723.37
Cash in Bank-Foreign Curr.,SA-DOLLAR	116000		33,174.32
Due from Officers & Employees	123000		186,485.00
Accts. Rec'ble-Officers & Employees	123005		414,450.76
Accts. Rec'ble-Officers & Employees-COA-NFD	123010		770,546.32
Due from BMBE	123015		176,504.59
Loans Receivable-FAST	126100		123,667,769.39
Loans Receivable-FIRM	126105		165,643,367.66
Loans Receivable-FEEL	126115		237,504.00
Loans Receivable-MICRO	126116	1,222,093,673.51	
Loans Receivable-FAST-ADB	126125		23,684,380.00
Loans Receivable-FIRM-KFW	126131		4,619,592.96
Loans Receivable-FIRST-ADB	126135		1,865,700.27
Loans Receivable-FRIEND	126150		24,339,663.91
Loans Receivable-FIRST	126155		14,999,048.59
Loans Receivable-FORCE	126160		10,055,997.97
Loans Receivable-FLEXIBLE	126165	206,070,400.46	
Loans Receivable-1 BPMP	126170		500,001.00
Loans Receivable-FORGE	126175		1,482,615.92
Loans Receivable-ELP	126176		455,433.66
Loans Receivable-Equity Ventures Program	126160		5,486,566.19
Loans Receivable-STDF	126165		1,660,637.32
Sales Contract Receivable	126167		65,685,513.96
Loans Receivable-Calamity	126191		846,728.61
Loans Receivable-FEASIBLE	126195		6,601,675.24
Loans Receivable-FEASIBLE - ADB	126196		709,466.22
Loans Receivable-DEMAND	126220		6,931,061.73
Loans Receivable-RMICRO Loan	126240		149,394,460.67
Loans Receivable-FMICRO	126260		12,405,749.53
Loans Receivable-MICRO-IFAD	126276		11,455,705.43
Loans Receivable-FLEXIBLE-ADB	126260		4,927,105.45
Loans Receivable-FRIEND-ADB	126265		1,957,695.67
Loans Receivable-FMICRO-ADB	126290		71,150.57
Loans Receivable-RMicro Loan - ADB	126400		132,699.39
Loans Receivable-GRAD	126415		34,524,114.80
Loans Receivable-WCAP	126420		415,346,462.61
Loans Receivable-WCAP - ADB	126425		469,042.95
Loans Receivable-RUMEPP	126436		619,862.76
Loans Receivable-Compromise Agreement Rec'ble-Retail	126445		5,373,945.11
Loans Receivable-Compromise Agreement Rec'ble-Guarantee	126460		50,423.06
Loans Receivable-ERF	126465		466,957,757.62
Loans Receivable-Compromise Agreement Rec'ble-MICRO	126470		949,550.54
Guarantee Paid Loans-SBGFC	126600		44,688,673.03
Guarantee Paid Loans-GFSME	126601		34,413,615.53
Loans Rec'ble Purchased	128805		17,563,316.55
Loans Receivable-Deficiency Claims Rec'ble-Retail	126700		67.00
Loans Receivable-Deficiency Claims Rec'ble-Guarantee	126705		76.00
Loans Receivable-Deficiency Claims Rec'ble-Wholesale	126710		15.00
Derivative with Positive Fair Value	127005		200,546,443.00

SMALL BUSINESS CORPORATION

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SMALL BUSINESS GUARANTEE AND FINANCE CORPORATION

TRIAL BALANCE

September 30, 2015

ACCOUNT TITLE	ACCOUNT CODE	DEBIT	CREDIT
Int. Rec'ble on Inv.-TBills	129005	4,858,894.77	
Int. Rec'ble on Inv.-SDA	129007	39,354.83	
Int. Rec'ble on Inv. Bonds-ADB	129012	2,489,285.70	
Int. Rec'ble on Inv.-TB -Guarantee Reserved Funde	129013	3,185,591.03	
Int. Rec'ble on Inv.-SDA - MSME NOTES	129019	198.35	
Int. Rec'ble on Inv.-TB -MSME Notes	129023	527,240.34	
Int. Rec'ble on Inv.-TB - Liquidity Reserve Fund	129024	172,885.45	
Int. Rec'ble on Inv.-TB - KFW	129028	1,195,672.97	
Int. Rec'bles on Loans-ERF	129080	13,106,914.47	
Int. Rec'ble on Loans	129095	19,258,689.11	
Int. Rec'ble on NRP	129100	186,019.72	
Capitalized Int. Rec'ble	129200	15,130,274.01	
Capitalized Int. Rec'ble - CAR	129245	1,369,592.04	
Dividend Receivable	147000	638,399.99	
Accts. Rec'ble-Others	149005	20,928,245.73	
Accts. Rec'ble-Lease Purchase	149015	11,580,583.98	
Accts. Rec'ble-Travelling	149030	48,990.84	
Accts. Rec'ble-Others-Foreclosure	149035	827,876.87	
Accts. Rec'ble-Others-MSME Notes	149040	2,378,489.92	
Office Supplies Inventory	155000	352,878.05	
Prepaid-Rent	177000	5,999.95	
Prepaid-Insurance	178000	499,645.75	
Prepaid-FXRC Fee - KFW	179010	4,457,724.57	
Deferred Charges	182000	164,250.04	
Deferred Tax Asset - NOLCO	182025	39,281,645.50	
Prepaid-Uniform	185000	185,000.23	
Prepaid-Membership Fees & Dues	185005	106,037.46	
Prepaid-Taxes & Licenses	185020	159,690.01	
Prepaid-Others	185025	340,260.39	
Prepaid-Subscription & Periodicals	185035	7,393.38	
Prepaid-Guarantee Fee - KFW	185050	1,485,908.19	
Prepaid-Rep. & Maint.-IT Equipment/Software	185055	897,888.85	
Prepaid - Acquired Asset Expense	185075	85,256.13	
Guarantee Deposits	186000	1,145,184.58	
Creditable Withholding Tax	189005	133,429.38	
Deferred Tax Asset - MCIT	189020	11,880,634.64	
Deferred Tax Asset -Timing Difference	189030	34,525,893.96	
Deferred Tax Asset -Allow for DA	189035	18,101,433.53	
Investment in Treasury Bills	191000	875,013,669.81	
Investment in Treasury Bills - ADB	191005	230,192,428.44	
Investment in Treasury Bills - MSME Notes	191011	148,668,678.81	
Investment in Treasury Bills - Liquidity Reserve Fund	191012	62,522,067.87	
Investment in Treasury Bills - KFW	191015	163,823,839.51	
Investment in Treasury Bills-GRF	191020	290,831,136.00	
Investment in Bonds	193000	146,500.00	
Investment-Equity Ventures Program	197010	18,697,620.00	
Investment-Norman Badue Account	197020	152,893.06	
Investment-Benco Agricola Account	197025	175,781.73	
Land	201000	901,623.04	
Office Buildings	211000	136,912,742.92	
Leasehold Improvement, Buildings	219000	2,835,373.41	
Building Improvementa	219005	2,845,082.23	
Office Equipment	221000	2,162,540.50	
Furniture & Fixturee	222000	2,589,202.56	
Other Assets	222005	92,649.53	
Other Assets - DAR	222010	3,901,362.17	
Other Assets - SPAV-DBP	222015	856,100.00	
IT Equipment & Software	223000	21,733,710.93	
Library Books	224000	195,738.26	
Motor Vehicles	241000	14,457,892.40	
Other PPE -Miscellaneous	250000	3,198,328.29	
Miscellaneous Assets-E-LOANS	250005	1,840,535.87	
Acq. Assets - Chattels/Equipment	290005	8,480,290.09	
Allowance for Impairment Loss - Lend - AA	290010		8,923,871.58
Allowance for Impairment - Other Assets-DAR	290015		1,813,252.05
Accum. Dep'n - Chattel Mortgage	290025		8,294,130.03

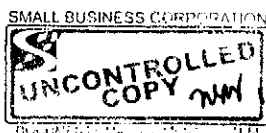


SMALL BUSINESS GUARANTEE AND FINANCE CORPORATION

TRIAL BALANCE

September 30, 2015

ACCOUNT TITLE	ACCOUNT CODE	DEBIT	CREDIT
Acq. Assets - Land	290030	80,194,014.25	
Acq. Assets - Bldg. & Structures	290035	73,897,364.30	
Allowance for Impairment - Other Assets-SPAV DBP	290040		49,025.00
Allow. for Doubtful Acct.-AVR-Others	301010		880,000.00
Allow. for Doubtful Acct.-Loans	301015		330,924,982.08
Allow. for Doubtful Acct.-Guarantee	301020		78,821,355.07
Allow. for Doubtful Acct. - Deficiency Claim Rec'ble-Guarantee	301025		78.00
Allow. for Impairment - Inv. Equity Venture Program	301030		1,728,045.00
Allow. for Doubtful Acct.-LR Equity Venture Program	301035		5,486,588.19
Allow. for Doubtful Acct. - LRP	301040		13,447,477.65
Allow. for Doubtful Acct. - Deficiency Claim Rec'ble-Wholesale	301045		15.00
Allow. for Doubtful Acct. - Deficiency Claim Rec'ble-Retail	301050		67.00
Allow. for Doubtful Acct. - ERF	301055		92,205,294.54
Accu. Dep'n.-Office Buildings	311000		78,783,868.22
Accu. Dep'n.-Leasehold Improvements	319000		1,450,170.36
Accu. Dep'n.-Building Improvements	319005		2,071,482.08
Accu. Dep'n.-Office Equipment	321000		1,832,198.45
Accu. Dep'n.-Furniture & Fixtures	322000		1,528,377.83
Accu. Dep'n.-IT Equipment & Software	323001		15,522,698.68
Accu. Dep'n.-Motor Vehicles	341000		9,749,783.27
Accu. Dep'n.-Other PPE - Miscellaneous	350000		2,239,140.72
Accum. Amortization-Misc. Assets-E-Loans	350010		1,840,535.87
Accum. Dep'n.-ROPA - Bldg. & Structures	350020		11,529,430.94
OFI Equity on NRP	439000		1,929,789.17
OFI Equity on Acquired Assets	439005		2,843,833.94
OFI Equity on Other Assets-DAR	439008		273,451.65
Deferred Interest Income	455010		15,130,274.08
Vouchers Payable	401000		7,115,282.50
Notes Payable - Bank & Other FI's / MSME Notes	402000		1,131,357,100.80
Interest Payable- KFW	409005		1,295,260.20
Interest Payable- Banks & Other FI's	409030		4,489,630.89
Interest Payable- IFAD	409045		98,317.00
Accts. Payable-8IR	412000		1,188,997.40
W/holding Tax- Compensation	412005		2,031,371.23
W/holding Tax- At Source	412010		149,945.29
W/holding Tax- VAT	412015		16,794.80
W/holding Tax- VAT - Services	412018		123,298.59
W/holding Tax- Contractor's Tax	412020		1,247.68
Income Tax Payable	412030		0.51
W/holding Tax- At Source-MSME	412035		222,385.37
Due to GSIS	413000		429,908.40
Due to PAG-IBIG	414000		28,008.56
Due to PHILHEALTH	415000		46,815.81
Due to BMBE	418000		374,521.77
Guarantee Deposits Payable	426000		27,000.00
Performance/Bidders/Bail Bonds Payable	427000		336,980.89
Due to OFI	439010		11,866,012.72
Accts. Payable-Employees Loan - GSIS	439015		394,068.20
Accts. Payable-Employees Loan - HDMF	439016		11,746.49
Accts. Payable-Employees Loan - HDMF-Housing Loan	439017		3,754.50
Accts. Payable-Pre-Need	439020		541.58
Accts. Payable-Notary Public	439025		2,500.00
Accts. Payable-Prov. Fund	439030		57,580.25
Accts. Payable-Others(Misc.)	439035		71,875,418.14
Accts. Payable-GRT	439045		37,842.79
Undistributed Coll.	439060		2,628,628.12
Und. Collections-Rel. Checks	439061		110,153.20
Loans Payable - ADB	445005		800,890,223.65
Loans Payable - KFW	445010		617,772,870.00
Loans Payable - IFAD	445015		31,083,074.98
Deferred Interest Income - CAR	465030		1,389,592.04
Common Stocks	502000		1,519,902,000.00
Preferred Stocks	502005		400,000,000.00
Paid-in Capital in Excess of Par	503000		79,510,460.00
Retained Earnings	510000		284,401,588.49
Appropriated Retained Earnings	510005		280,673,100.00



SMALL BUSINESS GUARANTEE AND FINANCE CORPORATION

TRIAL BALANCE

September 30, 2015

ACCOUNT TITLE	ACCOUNT CODE	DEBIT	CREDIT
Provision for Income Tax	891900	1,588,904.63	
Salaries & Wages-Regular	701000	40,991,344.02	
Personnel Econ. Relief Allow-PERA	711000	620,985.32	
Add'l Compensation (ADCOM)	712000	1,858,956.01	
Representation Allowance (RA)	713000	2,089,898.00	
Transportation Allowance (TA)	714000	1,869,808.00	
Clothing/Uniform Allowance	715000	519,395.81	
Productivity Incentive Allow.	717000	10,400,445.40	
Other Bonuses & Allowances	719000	10,467,466.94	
Overtime & Night Pay	723000	22,779.61	
Cash Gift	724000	332,875.00	
Year End Bonus	725000	2,167,996.32	
Life Retirement Ins. Cont.	731000	4,827,392.16	
PAG-IBIG Cont.	732000	124,300.00	
PHILHEALTH Contributions	733000	412,175.00	
ECC Contributions	734000	124,300.00	
Sal. & Wages-Leave Encashment/Terminal Leave	742000	1,644,849.30	
Emp. Benefits-Rice Allotment	749000	2,438,540.00	
Emp. Benefits-Medical Allowance	749005	774,879.31	
Emp. Benefits-Meals	749010	661,811.83	
Emp. Benefits-Children	749011	37,170.00	
Provident Fund ER Cont.	749020	5,984,842.11	
Board Fees	749035	880,000.00	
Emp. Benefits-Others	749040	10,000.00	
Travelling Expenses-Local	751000	1,592,873.42	
Travelling Expenses-Foreign	752000	29,089.00	
Training Expenses	753000	902,082.81	
Supplies & Materials	755000	1,072,576.34	
Supplies & Materials-PPE	755020	2,447.00	
Accountable Forms Expenses	758000	102,000.00	
Gasoline, Oil & Lubricants Exp.	781000	835,577.13	
Water Expense	786000	72,799.66	
Electricity Expenses	767000	2,001,601.23	
Postage and Deliveries	771000	201,198.74	
Telephone Expenses-Landline	772000	892,050.44	
Telephone Exp.-Mobile	773000	311,923.81	
Internet Expenses	774000	1,309,082.90	
Membership Dues & Cont. to Organization	778000	14,213.95	
Advertising Expenses	780000	401,662.40	
Printing and Binding Expense	781000	248,460.00	
Rental Expense	782000	1,814,723.87	
Condominium Dues	782005	1,577,008.32	
Business Promotion	783000	274,258.74	
Board & Committee Expenses	783005	489,518.30	
Mgm't. Comm. Expense	783010	4,603.00	
Business Dev't. Exp.	783015	571,838.45	
Subscription Expense	788000	51,504.34	
Legal Services	791000	124,560.70	
Auditing Services	792000	2,520,873.67	
Consultancy Services	793000	788,519.58	
Janitorial Services	796000	670,443.78	
Security Services	797000	481,841.86	
Other Contractual Services	799000	1,595,202.01	
Other Contractual Services - Agency Hired	799005	3,775,244.53	
Repairs & Maint.- Leasehold & Improvements, Bldg.	819000	3,300.00	
Repairs & Maint.- Office Equipment	821000	12,050.00	
Repairs & Maint.- Furn. & Fixtures	822000	2,950.00	
Repairs & Maint.- IT Equipment & Software	823000	1,123,840.84	
Rep. & Maint.-MotorV.-Labor	841000	214,251.37	
Rep. & Maint.-MotorV.-Parts	841005	320,188.16	
Repairs & Maint.-Other	850000	85,403.58	
Extraordinary Expenses	883000	3,284,115.79	
Miscellaneous Expenses	884000	820,387.25	
Taxes & Licenses-Car Reg.,PTR & Other	891000	69,277.59	
Taxes & Licenses-GRT	891005	7,797,608.16	
Taxes & Licenses-Municipal/Realty Tax	891010	479,070.09	



SMALL BUSINESS GUARANTEE AND FINANCE CORPORATION

TRIAL BALANCE

September 30, 2015

ACCOUNT TITLE	ACCOUNT CODE	DEBIT	CREDIT
Taxes & Licenses-ITR	891015	17,979.11	
Taxes & Licenses-DST	891020	24,246.58	
Fidelity Bond Premiums	892000	60,780.00	
Insurance Expenses	893000	1,090,619.42	
Prov. for Probable Losses	901000	19,850,865.75	
Prov. for Probable Losses-Guarantee	901015	5,625,000.00	
Depreciation-Office Buildings	911000	2,866,844.32	
Depreciation-Leasehold Improv.	919000	55,455.73	
Depreciation-Building Improvements	919005	121,643.69	
Depreciation-Office Equipment	921000	120,106.80	
Depreciation-Furniture & Fixtures	922000	123,219.40	
Depreciation-IT Equipment & Software	923000	1,100,496.17	
Depreciation-Motor Vehicles	941000	869,408.76	
Depreciation- Other PPE - Miscellaneous	950000	192,730.95	
Dap'n-ROPA	950015	2,438,641.42	
Impairment Loss-ROPA	960000	398,663.28	
Development Cost - Risk Based Lending	969005	1,113,523.84	
Litigation Expenses	969015	213,911.02	
Acquired Assets Expense	969020	1,216,202.48	
Other Operating Expenses	969025	3,521,242.38	
Development Cost - SME	969040	874,382.30	
ERF Expense (Enterprise Rehabilitation Financing)	969045	1,878,388.20	
Bank Charges	971000	27,752.74	
Bank Charges-ADB	971005	255,486.08	
Bank Charges-KFW	971010	8,688.76	
Guarantee Fee Expense - ADB	972010	4,874,462.77	
Guarantee Fee Expense - KFW	972015	4,664,742.28	
FXRC Fee Expense-ADB	972040	14,823,388.33	
FXRC Fee Expense-KFW	972045	13,994,228.84	
Interest Expense- KFW	975005	3,493,913.23	
Interest Expense- ADB	975010	1,547,800.28	
Interest Expense - Banks & Other FI's	975020	13,427,527.07	
Interest Expense- IFAD	975030	983,620.92	
Guarantee Fee	648100		801,502.13
Other Oper. Income-Ext'n. Fee	648105		2,000.00
Other Oper. Inc.-Proc.Fee/Front-end Fee/Serv.Fee	648110		5,000.00
Other Oper. Inc.-Proc./Front-end/Serv.-Retail Program	648111		2,031,199.88
Other Oper. Inc.-Proc./Front-end/Serv.-Wholesale Program	648112		4,719.00
Other Oper. Inc.-Proc./Front-end/Serv.-Micro Program	648113		1,048,544.39
Other Oper. Income-Misc.	648115		349,189.41
Other Oper. Income-Evaluation Fee	648120		85,000.00
Other Oper. Income-Eval'n Fee-Retail Program	648121		2,400,047.24
Other Oper. Income-Eval'n Fee-Wholesale Program	648122		21,000.00
Other Oper. Income-Eval'n Fee-Micro Program	648123		413,750.00
Other Oper. Income-Restructuring Fee	648130		34,009.11
Other Oper. Income-Out of Town	648135		1,081,000.00
Other Oper. Income-Commitment Fee	648155		281,000.00
Other Oper. Income-Amendment Fee	648165		35,100.00
Dividend Income-Others	661000		1,125,000.00
Dividend Income-Equity Financing	881005		838,399.99
Int. Income on Investment	864100		28,521,596.48
Int. Income on Inv.-ADB	664102		10,897,831.37
Int. Income on Inv.-SDA	664104		371,772.14
Int. Income on Loans - FAST	664105		3,038,838.97
Int. Income on Inv.-Guarantee Reserve Funds	664109		10,970,485.66
Int. Income on Loans-FIRM	664110		8,230,982.51
Int. Income on Inv.-SDA-GRF	664112		67,533.21
Int. Income on Inv.-SDA-Liquidity Res. Fund	664113		147,119.51
Int. Income on Inv.-SDA - MSME NOTES	664116		220,043.28
Int. Income on Inv.-TB - MSME Notes	664119		3,074,570.12
Int. Income on Loans-MICRO	664121		64,730,827.48
Int. Income on Inv.-TB - Liquidity Reserve Funds	664122		1,022,326.49
Int. Income on Inv.-TB - KFW	864123		6,583,187.81
Int. Income on Loans-FORCE	864135		155,883.09
Int. Income on Loans - GUIDE	664140		15,773.33
Int. Income on Loans - FLEXIBLE	664141		15,924,864.59



**SMALL BUSINESS GUARANTEE AND FINANCE CORPORATION**

**TRIAL BALANCE**

September 30, 2015

ACCOUNT TITLE	ACCOUNT CODE	DEBIT	CREDIT
Int. Income on Loans-Calamity Loan	664166		18,536.80
Int. Income on AA Disposal	664187		3,551,850.34
Rental Income on Acquired Asset	664168		30,000.00
Int. Income on Loans - FEASIBLE	664170		206,706.66
Int. Income on Loans - FEASIBLE-AD6	664171		6,646.24
Int. Income on Inv. In Bonds (Acquired Assats)	664200		4,009.50
Int. Income on Loans-NR with GC	664250		165,550.64
Interest Income on Bank Dep.-IFAD	664453		63.56
Interest Income on Bank Dep.-DDLLAR	664454		22.50
Interest Income on Bank Dep.	664455		57,427.57
Interest Income on Bank Dep.-MSME Notes	664458		1,433.45
Int. Income on Loans -FLEXIBLE-ADB	664535		226,311.37
Int. Income on Loans -MICRO-IFAD	664541		2,786,679.04
Int. Income on Loans-FMICRO	664550		1,036,260.71
Int. Income on Loans-RMICRO Loan-AD6	664555		12,450.96
Int. Income on Loans-DEMAND	664575		66,161.64
Int. Income on Loans-DEMAND-ADB	664580		2,956.96
Int. Income on Loans -FIRM-KFW	664585		458,907.99
Int. Income on Loans-RMICRO Loan	664590		11,676,950.27
Int. Income on Loans-GRAD	664595		1,017,418.77
Trusteeship Fee - SB	664600		
Int. Income on Loans-WCAP	664630	32,061.30	
Int. Income on Loans-RUMEPP	664645		25,643,419.58
Int. Income on Loans - CAR-Retail	664660		34,491.70
Int. Income on Loans-RUMEPP-IFAD	664670		14,999.67
Int. Income on Loans-ERF	664680		3,435.00
Int. Income on Loans - CAR - Micro	664685		19,051,603.61
Miscellaneous Income	676000		21,199.66
Miscellaneous Income-MGMT. FEE BMBE	676010		645,313.95
Miscellaneous Income - AA Disposal	676030		1,559,697.34
Extraordinary Income	678035		9,791.31
Support from NG	678040		143,500.00
Other Fines & Penalties	679000		1,676,366.20
Realized Gain/Loss on FOREX-Translation - ADB	681025		3,534,114.20
Unrealized Gain/Loss on FOREX-Translation - ADB	681035		(2,165,256.04)
Unrealized Gain/Loss on FOREX-Translation - KFW	681036		(34,104,466.80)
Unrealized Gain/Loss on FOREX - Derivative-ADB	681045		17,993,430.00
Unrealized Gain/Loss on FOREX-Derivative-KFW	681050		(10,869,464.00)
Unrealized Gain/Loss on FDREX-Translation-DDLLAR	681065		(31,406,101.00)
Gain/Loss on Sale of Disposed Assets	682000		727.75
Gain/Loss on Sale of Securities	683000		17,107,622.59
			(254,362.76)
		<b>6,914,466,867.00</b>	<b>6,614,496,667.00</b>

Prepared by:

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