

SMALL BUSINESS GUARANTEE AND FINANCE CORPORATION
STATEMENT OF FINANCIAL PERFORMANCE

For the Year Ended December 31, 2015

(With Comparative Figures for 2014)

(In Philippine Peso)

	TENTATIVE	AUDITED
	2015	Restated 2014
INCOME		
Interest income from loans	208,424,569	199,395,056
Investment income	80,972,490	91,193,426
Guarantee fees	1,351,957	2,142,140
Other operating income	26,872,849	20,489,037
	317,621,865	313,219,659
FINANCE COST		
Interest expense on notes payable and other long-term borrowings	17,939,311	55,349,810
	17,939,311	55,349,810
INCOME BEFORE PROVISION FOR IMPAIRMENT	299,682,554	257,869,849
Provision for impairment	36,106,579	41,527,767
	263,575,975	216,342,082
OTHER INCOME (LOSS)		
Other income	22,035,754	25,666,060
Realized Foreign exchange gain/(loss)	(2,163,402)	898,931
	19,872,352	26,564,991
EXPENSES		
Administrative expenses	195,264,728	180,251,989
Other expenses		
Impairment Loss on Loans	702,663	6,395
Litigation expenses	291,563	208,971
Foreclosure and acquired assets expenses	1,777,379	2,149,799
	198,036,333	182,617,154
NET INCOME BEFORE INCOME TAX	85,411,994	60,289,919
INCOME TAX BENEFIT (NET)		
Current	(2,420,836)	(3,832,353)
Deferred	-	20,982,540
	(2,420,836)	17,350,187
NET INCOME	82,991,358	77,640,106
OTHER COMPREHENSIVE INCOME		
Unrealized gain on foreign exchange translation	(4,015,770)	168,524,396
Unrealized loss on derivative valuation	(44,044,430)	(440,119,122)
	(48,060,200)	(271,594,726)
TOTAL COMPREHENSIVE INCOME/(LOSS)	34,931,158	(193,954,620)
Support from National Government	92,393,936	100,000,000
Less:		
ERF Expenses	23,699,949	4,736,766
Provision for Probable Losses-ERF	66,405,927	92,031,015
Total	90,105,877	96,767,781
Balance	2,288,059	3,232,219

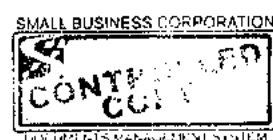
(See accompanying Notes to Financial Statements)

Prepared by:

Original signed
HEIDE M. VEGA
 Manager

Certified Correct:

Original signed
ALFREDO S. DIMACULANGAN
 Head - RMS



SMALL BUSINESS GUARANTEE AND FINANCE CORPORATION
STATEMENT OF FINANCIAL POSITION
December 31, 2015
(With Comparative Figures for 2014)
(In Philippine Peso)

	TENTATIVE	AUDITED (Restated)
	2015	2014
ASSETS		
Current Assets		
Cash and cash equivalents	156,500,662	147,087,807
Short-term held-to-maturity investments	330,394,584	92,548,042
Due from banks and other financing institutions - net, current portion	1,642,937,130	1,651,841,067
Loans and receivables - net, current portion	1,143,498,758	523,146,568
	3,273,331,134	2,414,623,484
Non-Current Assets		
Long-term held-to-maturity investments	1,231,962,771	1,671,774,035
Due from banks and other financing institutions - net, (net of current portion)	-	64,459,454
Loans and receivables - net, (net of current portion)	-	361,747,159
Investment in equity instrument - net	16,971,575	15,091,575
Investment property - net	120,489,087	136,942,115
Property and equipment - net	76,032,550	79,611,769
Other assets	122,568,866	123,224,992
	1,568,024,849	2,452,851,099
TOTAL ASSETS	4,841,355,983	4,867,474,583
LIABILITIES AND EQUITY		
Current Liabilities		
Notes payable - current portion	1,135,026,412	1,143,848,948
Long-term liabilities - current portion	91,606,906	84,824,935
Other current liabilities	77,099,269	70,317,824
	1,303,732,587	1,298,991,707
NON-CURRENT LIABILITIES		
Notes payable - net of current portion	53,003,230	31,546,378
Long-term liabilities - net of current portion	1,146,043,996	1,235,225,885
Financial Liabilities at fair value through profit or loss	100,425,449	93,032,678
	1,299,472,675	1,359,804,941
TOTAL LIABILITIES	2,603,205,262	2,658,796,648
EQUITY	2,238,150,721	2,208,677,935
TOTAL LIABILITIES AND EQUITY	4,841,355,983	4,867,474,583

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HEIDE M. VEGA
Manager

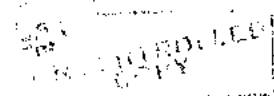
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Head - RMS



SMALL BUSINESS GUARANTEE AND FINANCE CORPORATION
TRIAL BALANCE
December 31, 2015

ACCOUNT TITLE	ACCOUNT CODE	DEBIT	CREDIT
Cash-Collecting Officers-MAO	102005	1,181.67	
Check-Collecting Officers-HO	102100	27,342.10	
Cash in Bank-Local Curr.,CA-LBP	111000	10,069,529.52	
Cash in Bank-Local Curr.,CA-LBP-VAO	111005	856,228.02	
Cash in Bank-Local Curr.,CA-LBP-MAO	111010	661,736.00	
Cash in Bank-Local Curr.,CA-mSME Notes	111035	130,481.96	
Cash in Bank-Local Curr.,CA-LBP-ELP-Displaced Workers	111038	30,349.12	
Cash in Bank-Local Curr.,CA-LBP-NLAO-BAGUIO	111040	3,448,195.86	
Cash in Bank-Local Curr.,SA-DBP	112020	6,241,293.96	
Cash in Bank-HYSA/SSA/SDA	113010	35,000,000.00	
Cash in Bank-HYSA/SSA/SDA-MSME NOTE FUND	113016	50,000,000.00	
Cash in Bank-HYSA/SSA/SDA-LIQUIDITY RESERVE FUND	113017	50,000,000.00	
Cash in Bank-Foreign Curr.,SA-DOLLAR	118000	34,324.11	
Due from Officers & Employees	123000	2,260.00	
Accts. Rec'ble-Officers & Employees	123005	449,105.19	
Accts. Rec'ble-Officers & Employees-COA-NFD	123010	770,548.32	
Due from BMBE	123015	169,654.77	
Loans Receivable-FAST	126100	116,391,005.18	
Loans Receivable-FIRM	126105	145,225,477.63	
Loans Receivable-FEEL	126115	237,504.00	
Loans Receivable-MICRO	126118	1,325,988,073.33	
Loans Receivable-FAST-ADB	126125	23,884,380.00	
Loans Receivable-FIRM-KFW	126131	4,201,229.33	
Loans Receivable-FIRST-ADB	126135	1,865,700.27	
Loans Receivable-FRIEND	126150	24,339,883.91	
Loans Receivable-FIRST	126155	14,999,049.59	
Loans Receivable-FORCE	126160	10,055,997.97	
Loans Receivable-FLEXIBLE	126168	236,929,542.19	
Loans Receivable-1 BPMP	126170	500,001.00	
Loans Receivable-FORGE	126175	1,479,615.92	
Loans Receivable-ELP	126178	455,433.88	
Loans Receivable-Equity Ventures Program	126180	5,486,586.19	
Loans Receivable-STDF	126185	1,680,637.32	
Sales Contract Receivable	126187	75,039,186.69	
Loans Receivable-Calamity	126191	780,998.69	
Loans Receivable-FEASIBLE	126195	8,364,774.56	
Loans Receivable-FEASIBLE - ADB	126196	709,466.22	
Loans Receivable-DEMAND	126220	6,838,670.76	
Loans Receivable-RMICRO Loan	126240	166,838,418.71	
Loans Receivable-FMICRO	126260	11,887,378.85	
Loans Receivable-MICRO-IFAD	126276	1,439,100.05	
Loans Receivable-FLEXIBLE-ADB	126280	4,653,297.28	
Loans Receivable-FRIEND-ADB	126285	1,957,895.67	
Loans Receivable-FMICRO-ADB	126290	71,150.57	
Loans Receivable-RMicro Loan - ADB	126400	106,769.20	
Loans Receivable-GRAD	126415	23,414,118.76	
Loans Receivable-WCAP	126420	460,300,093.96	
Loans Receivable-WCAP - ADB	126425	489,042.95	
Loans Receivable-RUMEPP	126435	694,862.78	
Loans Receivable-Compromise Agreement Rec'ble-Retail	126445	5,324,258.38	
Loans Receivable-Compromise Agreement Rec'ble-Guarantee	126460	50,423.08	
Loans Receivable-ERF	126465	525,005,533.42	
Loans Receivable-Compromise Agreement Rec'ble-MICRO	126470	1,461,378.53	
Guarantee Paid Loans-SBGFIC	126600	44,803,963.35	
Guarantee Paid Loans-GFSME	126601	34,413,615.53	
Loans Rec'ble Purchased	126605	17,583,316.55	
Loans Receivable-Deficiency Claims Rec'ble-Retail	126700	67.00	
Loans Receivable-Deficiency Claims Rec'ble-Guarantee	126705	78.00	
Loans Receivable-Deficiency Claims Rec'ble-Wholesale	126710	15.00	
Int. Rec'ble on Inv.-TBills	129005	6,110,062.82	
Int. Rec'ble on Inv.-SDA	129007	2,311.11	
Int. Rec'ble on Inv. Bonds-ADB	129012	2,996,052.07	
Int. Rec'ble on Inv.-TB -Guarantee Reserved Funds	129013	4,582,100.40	
Int. Rec'ble on Inv.-SDA-Liquidity Res. Fund	129017	3,266.67	
Int. Rec'ble on Inv.-SDA - MSME NOTES	129019	3,266.67	
Int. Rec'ble on Inv.-TB -MSME Notes	129023	1,520,368.41	



SMALL BUSINESS GUARANTEE AND FINANCE CORPORATION
TRIAL BALANCE
December 31, 2015

ACCOUNT TITLE	ACCOUNT CODE	DEBIT	CREDIT
Int. Rec'ble on Inv.-TB - Liquidity Reserve Fund	129024	817,437.65	
Int. Rec'ble on Inv.-TB - KFW	129028	2,151,495.69	
Int. Rec'bles on Loans-ERF	129080	18,809,802.78	
Int. Rec'ble on Loans	129095	18,313,656.61	
Int. Rec'ble on NRP	129100	166,019.72	
Capitalized Int. Rec'ble	129200	15,437,813.48	
Capitalized Int. Rec'ble - CAR	129245	1,343,592.04	
Dividend Receivable	147000	851,200.00	
Accts. Rec'ble-Others	149005	19,514,485.58	
Accts. Rec'ble-Lease Purchase	149015	12,294,131.10	
Accts. Rec'ble-Others-Foreclosure	149035	681,140.47	
Accts. Rec'ble-Others-MSME Notes	149040	2,501,045.16	
Office Supplies Inventory	155000	306,358.47	
Prepaid-Rent	177000	8,000.00	
Prepaid-Insurance	178000	308,149.80	
Deferred Charges	182000	135,264.70	
Deferred Tax Asset - NOLCO	182025	39,261,645.50	
Prepaid-Membership Fees & Dues	185005	102,152.81	
Prepaid-Others	185025	85,065.06	
Prepaid-Subscription & Periodicals	185035	3,133.39	
Prepaid-Guarantee Fee - ADB	185045	1,497,870.73	
Prepaid-Rep. & Maint.-IT Equipment/Software	185055	711,610.98	
Prepaid - Acquired Asset Expense	185075	330,166.86	
Guarantee Deposits	188000	918,618.91	
Creditable Withholding Tax	189005	192,784.66	
Deferred Tax Asset - MCIT	189020	11,680,634.64	
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	769,755,723.09	
Investment in Treasury Bills - ADB	191005	153,278,474.37	
Investment in Treasury Bills - MSME Notes	191011	148,832,436.76	
Investment in Treasury Bills - Liquidity Reserve Fund	191012	62,514,869.91	
Investment in Treasury Bills - KFW	191015	129,508,836.23	
Investment in Treasury Bills-GRF	191020	280,220,502.15	
Investment in Bonds	193000	146,500.00	
Investment-Equity Ventures Program	197010	18,697,620.00	
Investment-Norman Badua Account	197020	152,693.06	
Investment-Banco Agricola Account	197025	160,958.42	
Land	201000	901,623.04	
Office Buildings	211000	138,912,742.92	
Leasehold Improvement, Buildings	219000	2,663,537.95	
Building Improvements	219005	2,845,082.23	
Office Equipment	221000	2,171,970.50	
Furniture & Fixtures	222000	2,600,002.56	
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	22,880,828.93	
Motor Vehicles	241000	14,457,892.40	
Other PPE -Miscellaneous	250000	3,229,945.53	
Miscellaneous Assets-E-LOANS	250005	1,840,535.87	
Acq. Assets - Chattels/Equipment	290005	8,447,721.38	
Allowance for Impairment Loss - Land - AA	290010		10,106,290.81
Allowance for Impairment - Other Assets-DAR	290015		1,813,252.05
Accum. Dep'n - Chattel Mortgage	290025		8,290,832.05
Acq. Assets - Land	290030	82,557,183.91	
Acq. Assets - Bldg. & Structures	290035	62,446,368.91	
Allowance for Impairment - Other Assets-SPAV DBP	290040		49,025.00
Allow. for Doubtful Acct.-A/R-Others	301010		903,296.05
Allow. for Doubtful Acct.-Loans	301015		337,484,326.88
Allow. for Doubtful Acct.-Guarantee	301020		79,268,002.07
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		13,447,477.85
Allow. for Doubtful Acct.- Deficiency Claim Rec'ble-Wholesale	301045		15.00



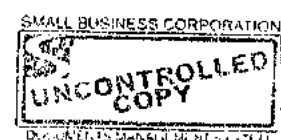
SMALL BUSINESS GUARANTEE AND FINANCE CORPORATION
TRIAL BALANCE
December 31, 2015

ACCOUNT TITLE	ACCOUNT CODE	DEBIT	CREDIT
Allow. for Doubtful Acct.- Deficiency Claim Rec'ble-Retail	301050		87.00
Allow. for Doubtful Acct.- ERF	301055		158,811,221.81
Accu.Dep'n.-Office Buildings	311000		77,712,685.89
Accu.Dep'n.-Leasehold Improvements	318000		1,477,391.76
Accu.Dep'n.-Building Improvements	319005		2,111,183.25
Accu.Dep'n.-Office Equipment	321000		1,661,149.95
Accu.Dep'n.-Furniture & Fixtures	322000		1,569,381.96
Accu.Dep'n.-IT Equipment & Software	323001		15,855,639.54
Accu.Dep'n-Motor Vehicles	341000		9,934,781.03
Accu.Dep'n-Other PPE - Miscellaneous	350000		2,285,682.38
Accum. Amortization-Misc. Assets-E-Loans	350010		1,840,535.87
Accum. Dep'n.-ROPA - Bldg. & Structures	350020		11,658,518.42
OFI Equity on NRP	439000		1,929,788.17
OFI Equity on Acquired Assets	439005		2,906,545.73
OFI Equity on Other Assets-DAR	439006		273,451.85
Deferred Interest Income	455010		15,437,813.53
Vouchers Payable	401000		13,068,404.06
Notes Payable - Bank & Other FI's / MSME Notes	402000		1,188,029,641.68
Interest Payable- ADB	409020		523,093.56
Interest Payable- Banks & Other FI's	409030		4,244,389.95
Interest Payable- IFAD	409045		520,382.35
Accts. Payable-BIR	412000		815,185.82
W/holding Tax- Compensation	412005		768,235.58
W/holding Tax- At Source	412010		245,808.72
W/holding Tax- VAT	412015		13,687.49
W/holding Tax- VAT - Services	412016		94,792.53
W/holding Tax- Contractor's Tax	412020		185.70
Income Tax Payable	412030		0.51
W/holding Tax- At Source-MSME	412035		209,961.41
Due to GSIS	413000		433,801.33
Due to PAG-IBIG	414000		27,908.56
Due to PHILHEALTH	415000		47,090.81
Due to BMBE	418000		978,710.68
Performance/Bidders/Bail Bonds Payable	427000		477,465.89
Due to OFI	439010		11,598,572.01
Accts. Payable-Employees Loan - GSIS	439015		374,062.83
Accts. Payable-Employees Loan - HDMF	439016		8,378.75
Accts. Payable-Employees Loan - HDMF-Housing Loan	439017		3,754.50
Accts. Payable-Pre-Need	439020		541.58
Accts. Payable-Prov. Fund	439030		1,275,683.60
Accts. Payable-Others(Misc.)	439035		22,258,868.03
Accts. Payable-GRT	439045		55,005.27
Undistributed Coll.	439060		1,806,903.05
Und. Collections-Rel. Checks	439061		669,988.94
Loans Payable - ADB	445005		601,196,956.79
Loans Payable - KFW	445010		605,370,870.00
Loans Payable - IFAD	445015		31,083,074.96
Deferred Interest Income - CAR	455030		1,343,592.04
Derivative with Negative Fair Value	460005		100,425,449.00
Common Stocks	502000		1,519,902,000.00
Preferred Stocks	502005		400,000,000.00
Paid-in Capital in Excess of Par	503000		79,510,480.00
Retained Earnings	510000		(76,885,991.97)
Appropriated Retained Earnings	510005		280,873,100.00
Provision for Income Tax	891900	2,420,638.27	
Salaries & Wages-Regular	701000	54,647,997.37	
Personnel Econ. Relief Allow-PERA	711000	829,995.31	
Add'l Compensation (ADCOM)	712000	2,485,985.94	
Representation Allowance (RA)	713000	2,807,273.00	
Transportation Allowance (TA)	714000	2,499,057.59	
Clothing/Uniform Allowance	715000	892,275.00	
Productivity Incentive Allow.	717000	11,047,356.40	
Other Bonuses & Allowances	719000	10,485,493.79	
Collective Negotiation Agreement Incentive-Civilian	719005	3,049,518.87	
Overtime & Night Pay	723000	28,355.81	
Cash Gift	724000	701,125.00	



SMALL BUSINESS GUARANTEE AND FINANCE CORPORATION
TRIAL BALANCE
December 31, 2015

ACCOUNT TITLE	ACCOUNT CODE	DEBIT	CREDIT
Year End Bonus	725000	4,613,401.36	
Life Retirement Ins. Cont.	731000	6,434,925.48	
PAG-IBIG Cont.	732000	165,900.00	
PHILHEALTH Contributions	733000	550,112.50	
ECC Contributions	734000	165,900.00	
Sal. & Wages-Leave Encashment/Terminal Leave	742000	2,197,132.24	
Emp. Benefits-Rice Allotment	749000	3,299,230.00	
Emp. Benefits-Medical Allowance	749005	1,028,751.70	
Emp. Benefits-Meals	749010	876,135.33	
Emp. Benefits-Children	749011	49,470.00	
Provident Fund ER Cont.	749020	8,020,031.58	
Board Fees	749035	904,000.00	
Emp. Benefits-Others	749040	10,000.00	
Travelling Expenses-Local	751000	2,415,779.36	
Travelling Expenses-Foreign	752000	222,558.39	
Training Expenses	753000	1,144,052.52	
Supplies & Materials	755000	1,376,012.91	
Supplies & Materials-PPE	755020	2,447.00	
Accountable Forms Expenses	756000	204,200.00	
Medical, Dental and Laboratory Supplies Expenses	760000	1,575.00	
Gasoline, Oil & Lubricants Exp.	761000	998,499.48	
Water Expense	766000	109,172.54	
Electricity Expenses	767000	2,641,110.67	
Postage and Deliveries	771000	315,253.93	
Telephone Expenses-Landline	772000	1,220,445.13	
Telephone Exp.-Mobile	773000	432,911.53	
Internet Expenses	774000	1,769,343.26	
Membership Dues & Cont. to Organization	778000	18,098.60	
Advertising Expenses	780000	454,324.80	
Printing and Binding Expense	781000	456,755.00	
Rental Expense	782000	2,444,126.33	
Condominium Dues	782005	2,090,262.31	
Business Promotion	783000	581,723.74	
Board & Committee Expenses	783005	561,442.55	
Mgm't. Comm. Expense	783010	8,627.00	
Business Dev't. Exp.	783015	683,989.97	
Year End/Christmas Expense	783020	5,237,256.45	
Subscriptions Expense	786000	66,955.93	
Legal Services	791000	168,433.30	
Auditing Services	792000	3,354,652.20	
Consultancy Services	793000	1,180,881.53	
Janitorial Services	796000	928,170.82	
Security Services	797000	619,026.56	
Other Contractual Services	799000	2,021,840.44	
Other Contractual Services - Agency Hired	799005	5,623,259.30	
Repairs & Maint.- Leasehold & Improvements, Bldg.	819000	3,300.00	
Repairs & Maint.- Office Equipment	821000	12,450.00	
Repairs & Maint.- Furn. & Fixtures	822000	3,150.00	
Repairs & Maint.- IT Equipment & Software	823000	1,435,453.43	
Rep. & Maint.-MotorV.-Labor	841000	269,770.22	
Rep. & Maint.-MotorV.-Parts	841005	457,128.29	
Repairs & Maint.-Other	850000	315,534.49	
Donations	878000	5,973.00	
ExtraOrdinary Expenses	883000	4,673,876.42	
Miscellaneous Expenses	884000	1,325,026.84	
Taxes & Licenses-Car Reg.,PTR & Other	891000	75,130.71	
Taxes & Licenses-GRT	891005	10,719,754.72	
Taxes & Licenses-Municipal/Realty Tax	891010	638,760.10	
Taxes & Licenses-ITR	891015	17,979.11	
Taxes & Licenses-DST	891020	59,449.78	
Fidelity Bond Premiums	892000	63,667.50	
Insurance Expenses	893000	1,444,731.87	
Prov. for Probable Losses	901000	26,632,845.40	
Prov. for Probable Losses - ERF	901010	66,405,927.27	
Prov. for Probable Losses-Guarantee	901015	6,314,962.00	
Depreciation-Office Buildings	911000	3,815,863.99	



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TRIAL BALANCE
December 31, 2015

ACCOUNT TITLE	ACCOUNT CODE	DEBIT	CREDIT
Depreciation-Leasehold Improv.	919000	82,677.15	
Depreciation-Building Improvements	919005	161,364.88	
Depreciation-Office Equipment	921000	149,058.30	
Depreciation-Furniture & Fixtures	922000	164,203.74	
Depreciation-IT Equipment & Software	923000	1,456,868.02	
Depreciation-Motor Vehicles	941000	1,054,426.52	
Depreciation- Other PPE - Miscellaneous	950000	253,630.83	
Dep'n-ROPA	950015	3,158,771.25	
Impairment Loss-ROPA	980000	702,663.28	
Development Cost - Risk Based Lending	969005	4,079,324.90	
Litigation Expenses	969015	291,562.81	
Acquired Assets Expense	969020	1,777,379.04	
Other Operating Expenses	969025	3,521,242.38	
Development Cost - SME	969040	1,753,499.76	
ERF Expense (Enterprise Rehabilitation Financing)	969045	23,699,949.48	
Bank Charges	971000	34,480.64	
Bank Charges-ADB	971005	255,486.08	
Bank Charges-KFW	971010	18,854.04	
Guarantee Fee Expense - ADB	972010	8,372,333.49	
Guarantee Fee Expense - KFW	972015	6,150,650.47	
Interest Expense- KFW	975005	852,401.01	
Interest Expense- ADB	975010	393,664.52	
Interest Expense - Banks & Other FI's	975020	3,407,630.94	
Interest Expense- IFAD	975030	480,232.76	
Guarantee Fee	648100		1,351,957.00
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		2,923,289.52
Other Oper. Inc.-Proc./Front-end/Serv.-Wholesale Program	648112		7,617.00
Other Oper. Inc.-Proc./Front-end/Serv.-Micro Program	648113		1,242,693.05
Other Oper. Income-Misc.	648115		534,824.74
Other Oper. Income-Evaluation Fee	648120		89,500.00
Other Oper. Income-Eval'n Fee-Retail Program	648121		3,509,455.99
Other Oper. Income-Eval'n Fee-Wholesale Program	648122		28,500.00
Other Oper. Income-Eval'n Fee-Micro Program	648123		628,750.00
Other Oper. Income-Restructuring Fee	648130		55,009.11
Other Oper. Income-Cut of Town	648135		1,569,000.00
Other Oper. Income-Commitment Fee	648155		183,000.00
Other Oper. Income-Amendment Fee	648165		43,100.00
Dividend Income-Equity Financing	661005		1,976,200.00
Int. Income on Investment	664100		37,313,172.21
Int. Income on Inv.-ADB	664102		13,769,340.83
Int. Income on Inv.-SDA	664104		391,694.59
Int. Income on Loans - FAST	664105		4,239,062.82
Int. Income on Inv.-Guarantee Reserve Funds	664109		14,725,227.43
Int. Income on Loans-FIRM	664110		9,903,323.99
Int. Income on Inv.-SDA-GRF	664112		69,293.91
Int. Income on Inv.-SDA-Liquidity Res. Fund	664113		166,684.82
Int. Income on Inv.-SDA - MSME NOTES	664116		230,187.82
Int. Income on Inv.-TB - MSME Notes	664119		4,284,272.37
Int. Income on Loans-MICRO	664121		84,308,818.50
Int. Income on Inv.-TB - Liquidity Reserve Funds	664122		1,507,611.47
Int. Income on Inv.-TB - KFW	664123		8,520,659.85
Int. Income on Loans-FORCE	664135		147,984.30
Int. Income on Loans - FLEXIBLE	664141		22,418,692.97
Int. Income on Loans-Calamity Loan	664166		21,343.72
Int. Income on AA Disposal	664167		5,770,360.89
Rental Income on Acquired Asset	664168		30,000.00
Int. Income on Loans - FEASIBLE	664170		496,737.52
Int. Income on Loans - FEASIBLE-ADB	664171		5,000.88
Int. Income on Inv. in Bonds (Acquired Assets)	664200		4,345.08
Int. Income on Loans-NR with GC	664250		162,070.45
Interest Income on Bank Dep.-IFAD	664453		95.93
Interest Income on Bank Dep.-DOLLAR	664454		48.49
Interest Income on Bank Dep.	664455		117,918.63
Interest Income on Bank Dep.-MSME Notes	664456		1,915.41





SMALL BUSINESS GUARANTEE AND FINANCE CORPORATION
TRIAL BALANCE
December 31, 2015

ACCOUNT TITLE	ACCOUNT CODE	DEBIT	CREDIT
Int. Income on Loans -FLEXIBLE-ADB	664535		257,838.77
Int. Income on Loans -MICRO-IFAD	664541		2,390,872.83
Int. Income on Loans-FMICRO	664550		1,373,214.74
Int. Income on Loans-RMICRO Loan-ADB	664555		23,789.69
Int. Income on Loans-DEMAND	664575		86,883.35
Int. Income on Loans -FIRM-KFW	664585		474,942.13
Int. Income on Loans-RMICRO Loan	664590		16,111,340.68
Int. Income on Loans-GRAD	664595		1,550,066.59
Trusteeship Fee - SB	664600	40,012.11	
Int. Income on Loans-WCAP	664630		36,100,740.80
Int. Income on Loans-RUMEPP	664645		34,653.56
Int. Income on Loans - CAR-Retail	664660		32,312.94
Int. Income on Loans-RUMEPP-IFAD	664670		3,435.00
Int. Income on Loans-ERF	664680		28,222,773.99
Int. Income on Loans - CAR - Micro	664685		60,018.46
Miscellaneous Income	678000		928,463.63
Miscellaneous Income-MGMT. FEE BMBE	678010		2,071,299.77
Miscellaneous Income - AA Disposal	678030		9,791.31
Extraordinary Income	678035		191,500.00
Support from NG	678040		90,105,876.75
Other Fines & Penalties	679000		4,658,165.33
Gain/Loss on Pre-Term	681005		1,403,663.37
Realized Gain/Loss on FOREX-Translation - ADB	681025		(2,165,256.04)
Unrealized Gain/Loss on FOREX-Translation - ADB	681035		(34,411,199.74)
Unrealized Gain/Loss on FOREX-Translation - KFW	681036		30,395,430.00
Unrealized Gain/Loss on FOREX - Derivative-ADB	681045		1,362,495.79
Unrealized Gain/Loss on FOREX-Derivative-KFW	681050		(45,406,925.41)
Unrealized Gain/Loss on FOREX-Translation-DOLLAR	681065		1,853.55
Gain/Loss on Sale of Disposed Assets	682000		21,160,361.62
Gain/Loss on Sale of Securities	683000		(254,382.76)
BROKER'S FEE - TB - SB	971032	107,804.00	
BROKER'S FEE - TB - ADB	971034	78,667.30	
BROKER'S FEE - TB - GRF	971035	10,728.35	
BROKER'S FEE - TB - KFW	971036	35,198.31	
		5,934,351,137.47	5,934,351,157.47

Prepared by:

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