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Opposition leader
Patrick Phua



BUSINESS

BANKING

Sun Savings in solid financial position amid pandemic

SUN Savings Bank has focused on strengthening further its balance sheet during the second quarter in order to face the challenges brought about by the Covid-19 pandemic and ensure that it will be in a strong financial position to take advantage of the rebound in the economy in the near future.

The bank's total assets continued to grow by 10 percent to P1.98 billion in the first semester compared to a year ago.

The biggest part of the bank's assets were in liquid assets amounting to P401 million, an increase of 64 percent compared to the year ago level. These liquid assets consisted primarily of deposits with the Bangko Sentral ng Pilipinas (BSP) and government securities.

As a result, the bank's minimum liquidity ratio was at a high of 33 percent or double the BSP's requirement of 16 percent.

Deposits, equity

The bank continued to grow its total deposits which reached P1.21 billion, or eight percent higher than the prior year.

Bills payable in the form of medium term notes payable to banks, increased by 14 percent to P253 million from last year's level, further providing the bank with a stable funding base.

Further, the stockholders' equity in the bank increased further to P560 million, 16 percent higher than the year ago level, coming from earnings generated in the first semester and the infusion of fresh capital by the stockholders. This resulted in a capital adequacy ratio of 21.8 percent or more than double the level of 10 percent required by the BSP.

Well positioned

The loan quality of the bank's loan portfolio improved further as the net non-performing loans (NPL) ratio improved to 0.77 percent from last year's 1.06 percent.

Further, the total loss provisions cover increased to 113 percent of the total NPL, as compared to 90 percent a year ago.

In summary, the bank is well positioned with a solid balance sheet to move forward in the brighter future expected to come. **PR 8**

Regular Entry - Space is Limited

2010 Conference Highlights

The Economic Crisis: A Community Responds

18th Annual Agency Conference

Tuesday, January 12, 2010

The New York Marriott Marquis

Costs had been contained during a combination of more favourable exchange rates during the quarter and a considered approach to discretionary expenditure. COVID-19 continues to have an impact on businesses in all countries and those that are tourism dependent have suffered more than others as a consequence of minimal, or no, international travel. An interim dividend of K0.39 per share was paid on 18 October, which amounted to K182m being distributed to shareholders including Kumul Consolidated Holdings, Nasfund, Nambawan Super, Teachers Savings & Loans, MVIL, Petroleum Resources Kutubu, Credit Corporation and Fiji National Provident Fund. BSP Group CEO Robin Fleming noted that with overall system lending in all countries contracting as business became more cautious with investment decisions, interest on loans had reduced somewhat compared to the previous quarter, but non-lending income remained strong, based on more transaction growth and increases in merchant activity. BSP also contributed strongly to PNG's company tax revenue, paying K295m in company tax last year, which is approximately 17% of total company tax paid in PNG. In closing Mr Fleming noted BSP's continued commitment to providing traditional branch based services to customers in every province of PNG, with recent sub branch upgrades including Koroba and Namatanai, the re-opening of Kerema in September, and upgrades of Palimal before the end of 2021 and Telefomin early in 2022. BSP's share price on PNGX increased to K12.31 and BSP shares on the ASX were trading at \$5.00. BSP Chief Finance Officer Ronesh Dayal and BSP Group CEO Robin Fleming addressing the Press, Stakeholders and Investors at BSP's third quarter Financial presentation in Port Moresby. Simply click on the yearly tabs to view our annual reports. Acrobat Reader is required to view the PDF format annual reports. Follow the link to view the report. Thursday, October 28, 2021 BSP Financial Group Limited released its unaudited results to September 2021 today, with a reported Net Profit After Tax of K698m, despite most countries BSP operates in continuing to experience lower economic activity.

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