

SECURITIES AND EXCHANGE COMMISSION

SEC FORM 17-A, AS AMENDED

ANNUAL REPORT PURSUANT TO SECTION 17 OF THE SECURITIES REGULATION CODE AND SECTION 141 OF THE CORPORATION CODE OF THE PHILIPPINES

1. For the fiscal year ended
Dec 31, 2015
2. SEC Identification Number
102165
3. BIR Tax Identification No.
000-803-498-000
4. Exact name of issuer as specified in its charter
Bright Kindle Resources & Investments, Inc.
5. Province, country or other jurisdiction of incorporation or organization
Manila, Philippines
6. Industry Classification Code(SEC Use Only)

7. Address of principal office
16th floor, Citibank Tower, Paseo de Roxas, Makati City
Postal Code
1227

8. Issuer's telephone number, including area code
(+632)817-6046
9. Former name or former address, and former fiscal year, if changed since last report
Bankard, Inc.
10. Securities registered pursuant to Sections 8 and 12 of the SRC or Sections 4 and 8 of the RSA

Title of Each Class	Number of Shares of Common Stock Outstanding and Amount of Debt Outstanding
common	1,528,474,000

11. Are any or all of registrant's securities listed on a Stock Exchange?
 - Yes No
 If yes, state the name of such stock exchange and the classes of securities listed therein:
 Philippine Stock Exchange
12. Check whether the issuer:

(a) has filed all reports required to be filed by Section 17 of the SRC and SRC Rule 17.1 thereunder or Section 11 of the RSA and RSA Rule 11(a)-1 thereunder, and Sections 26 and 141 of The Corporation Code of the Philippines during the preceding twelve (12) months (or for such shorter period that the registrant was required to file such reports)

Yes No

(b) has been subject to such filing requirements for the past ninety (90) days

Yes No

13. State the aggregate market value of the voting stock held by non-affiliates of the registrant. The aggregate market value shall be computed by reference to the price at which the stock was sold, or the average bid and asked prices of such stock, as of a specified date within sixty (60) days prior to the date of filing. If a determination as to whether a particular person or entity is an affiliate cannot be made without involving unreasonable effort and expense, the aggregate market value of the common stock held by non-affiliates may be calculated on the basis of assumptions reasonable under the circumstances, provided the assumptions are set forth in this Form

256,063,011

**APPLICABLE ONLY TO ISSUERS INVOLVED IN
INSOLVENCY SUSPENSION OF PAYMENTS PROCEEDINGS
DURING THE PRECEDING FIVE YEARS**

14. Check whether the issuer has filed all documents and reports required to be filed by Section 17 of the Code subsequent to the distribution of securities under a plan confirmed by a court or the Commission.

Yes No

DOCUMENTS INCORPORATED BY REFERENCE

15. If any of the following documents are incorporated by reference, briefly describe them and identify the part of SEC Form 17-A into which the document is incorporated:

(a) Any annual report to security holders

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(b) Any information statement filed pursuant to SRC Rule 20

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(c) Any prospectus filed pursuant to SRC Rule 8.1

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The Exchange does not warrant and holds no responsibility for the veracity of the facts and representations contained in all corporate disclosures, including financial reports. All data contained herein are prepared and submitted by the disclosing party to the Exchange, and are disseminated solely for purposes of information. Any questions on the data contained herein should be addressed directly to the Corporate Information Officer of the disclosing party.



Bright Kindle Resources
& Investments, Inc.

Bright Kindle Resources & Investments Inc.

BKR

PSE Disclosure Form 17-1 - Annual Report
References: SRC Rule 17 and
Sections 17.2 and 17.8 of the Revised Disclosure Rules

For the fiscal year ended	Dec 31, 2015
Currency (indicate units, if applicable)	PHP

Balance Sheet

	Year Ending	Previous Year Ending
	Dec 31, 2015	Dec 31, 2014
Current Assets	427,338,972	451,914,317
Total Assets	3,082,527,491	4,510,267,560
Current Liabilities	200,330,928	2,060,514,429
Total Liabilities	2,050,330,928	2,061,892,608
Retained Earnings/(Deficit)	190,151,442	220,124,252
Stockholders' Equity	1,032,196,563	2,448,374,952
Stockholders' Equity - Parent	-	-
Book Value per Share	0.68	1.6

Income Statement

	Year Ending	Previous Year Ending
	Dec 31, 2015	Dec 31, 2014
Operating Revenue	1,551,139	3,623,760
Other Revenue	-	9,028
Gross Revenue	1,551,139	3,632,788
Operating Expense	15,300,486	3,763,769
Other Expense	16,207,482	-
Gross Expense	31,507,968	3,763,769
Net Income/(Loss) Before Tax	(29,956,829)	(130,981)
Income Tax Expense	15,981	7,494
Net Income/(Loss) After Tax	(29,972,810)	(138,475)
Net Income/(Loss) Attributable to Parent Equity Holder	(29,972,810)	(138,475)

Earnings/(Loss) Per Share (Basic)	-0.02	-0
Earnings/(Loss) Per Share (Diluted)	-0.02	-0

Financial Ratios

	Formula	Fiscal Year Ended	Previous Fiscal Year
		Dec 31, 2015	Dec 31, 2014
Liquidity Analysis Ratios:			
Current Ratio or Working Capital Ratio	Current Assets / Current Liabilities	2.13	0.22
Quick Ratio	(Current Assets - Inventory - Prepayments) / Current Liabilities	2.12	0.22
Solvency Ratio	Total Assets / Total Liabilities	1.5	2.19
Financial Leverage Ratios			
Debt Ratio	Total Debt/Total Assets	0.67	0.46
Debt-to-Equity Ratio	Total Debt/Total Stockholders' Equity	1.99	0.84
Interest Coverage	Earnings Before Interest and Taxes (EBIT) / Interest Charges	-	-
Asset to Equity Ratio	Total Assets / Total Stockholders' Equity	2.99	1.84
Profitability Ratios			
Gross Profit Margin	Sales - Cost of Goods Sold or Cost of Service / Sales	1	1
Net Profit Margin	Net Profit / Sales	-19.3	-0.04
Return on Assets	Net Income / Total Assets	-0.01	-0
Return on Equity	Net Income / Total Stockholders' Equity	-0.03	-0
Price/Earnings Ratio	Price Per Share / Earnings Per Common Share	-64.7	-0

Other Relevant Information

None.

Filed on behalf by:

Name	Raquel Frondoso
Designation	Compliance Officer