

BALANCE SHEET

Solo Basis
BANGKO MABUHAY (A RURAL BANK), INC.
 (Head Office and Branches)

A. Soriano Highway, Bgy. Daang Amaya III, Tanza, Cavite
 website: www.bangkomabuhay.com.ph
 As of **DECEMBER 31, 2023**

045327

Bank Code

ASSETS	Amount	
	Current Quarter	Previous Quarter
Cash and Cash Items	20,470,031.93	32,479,164.57
Due from Bangko Sentral ng Pilipinas	19,998,138.65	25,209,315.06
Due from Other Central Banks and Banks - Net	482,078,275.63	501,294,929.67
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/		
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net		
Debt Securities at Amortized Cost - Net	740,520,244.13	783,936,773.33
Loans to Bangko Sentral ng Pilipinas		
Interbank Loans Receivable		
Loans and Receivables - Others	479,448,588.75	443,471,385.60
Loans and Receivables Arising from RA/CA/PR/SLB		
Total Loan Portfolio (TLP) - Gross	479,448,588.75	443,471,385.60
Allowance for Credit Losses 2/	33,795,436.97	35,151,583.51
Total Loan Portfolio - Net	445,653,151.78	408,319,802.09
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net		
Bank Premises, Furniture, Fixture and Equipment - Net	48,012,072.70	46,725,729.37
Real and Other Properties Acquired - Net	108,789,865.97	108,796,204.99
Sales Contract Receivables - Net	23,489,723.20	21,534,113.66
Non-Current Assets Held for Sale		
Other Assets - Net	66,872,492.83	54,139,814.61
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)		
TOTAL ASSETS	1,955,883,996.82	1,982,435,847.35
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/		
Deposit Liabilities	1,531,077,084.32	1,588,830,698.30
Due to Other Banks		
Bills Payable	30,000,000.00	-
BSP (Rediscounting and Other Advances)		
Interbank Loans Payable	30,000,000.00	
Other Borrowings, including Deposit Substitutes		
Bonds Payable-Net		
Unsecured Subordinated Debt - Net		
Redeemable Preferred Shares		
Other Liabilities	25,867,439.53	29,734,270.14
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)		
TOTAL LIABILITIES	1,586,944,523.85	1,618,564,968.44
Stockholders' Equity		
Capital Stock	188,879,800.00	188,879,800.00
Additional Paid-in Capital	26,811,831.00	26,811,831.00
Undivided Profits	33,019,233.34	27,950,639.28
Retained Earnings	121,923,633.63	121,923,633.63
Other Capital Accounts	(1,695,025.00)	(1,695,025.00)
Assigned Capital		
TOTAL STOCKHOLDERS' EQUITY	368,939,472.97	363,870,878.91
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	1,955,883,996.82	1,982,435,847.35
CONTINGENT ACCOUNTS		
Guarantees Issued		
Financial Standby Letters of Credit		
Performance Standby Letters of Credit		
Commercial Letters of Credit		
Trade Related Guarantees		
Commitments	7,902,120.59	5,447,703.04
Spot Foreign Exchange Contracts		
Securities Held Under Custodianship by Bank Proper	941.00	1,050.00
Trust Department Accounts		
Derivatives		
Others		
TOTAL CONTINGENT ACCOUNTS	7,903,061.59	5,448,753.04
FINANCIAL INDICATORS (in %)		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	8.40	7.63
Net NPL Ratio	3.67	2.53
Gross NPL Coverage Ratio	83.95	103.84
Net NPL Coverage Ratio	179.41	313.56
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP		
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties		
Ratio of DOSRI Loans to gross TLP		
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI		
LIQUIDITY		
Liquidity Coverage Ratio 4/		
Net Stable Funding Ratio 4/		
Minimum Liquidity Ratio 5/	97.87	101.84
PROFITABILITY		
Return on Equity (ROE)	9.37	10.74
Return on Assets	1.66	1.86
Net Interest Margin	6.94	6.83
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	25.45	25.90
Tier 1 Capital Ratio	25.45	25.90
CAR	25.74	26.17
LEVERAGE		
Basel III Leverage Ratio 4/		
Deferred Charges not yet Written Down		

Republic of the Philippines)
 Tanza, Cavite) S.S.

We, IMELDA D. MONTENEGRO and MARITES T. LUIS of the above-mentioned bank do solemnly swear that all matters set forth in the above Balance Sheet are true and correct to the best of our knowledge and belief.

(Signed) IMELDA D. MONTENEGRO
 Assistant General Manager/Comptroller
 SUBSCRIBED AND SWORN to before me this 29th day of January, 2024 at Tanza, Cavite, affiants exhibiting their valid identification documents as follows:
 Imelda D. Montenegro
 Marites T. Luis

(Signed) MARITES T. LUIS
 Accounting Manager
 SSS ID No. 03-8049892-1
 UMID no. 0111-0693799-5

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 Series of **2024**

(Signed) Atty. Cesario G. Gonzales Jr.
 NOTARY PUBLIC
 APPT. NO. TMNP-021-22
 EXTENDED UNTIL DECEMBER 31, 2024
 PTR NO. CAV 7143430 B, JAN. 02, 2024
 ROLL OF ATTORNEY NO. 56976
 IBP Member NO. 012897 (06-26-2014)
 MCLE NO VII-0008863 (02-11-2022)
 PROVINCE OF CAVITE