

BALANCE SHEET  
Solo Basis  
BANGKO MABUHAY ( A RURAL BANK), INC.

(Head Office and Branches)  
A. Soriano Highway, Brgy. Daang Amaya III, Tanza, Cavite  
website: www.bangkomabuhay.com.ph

045327  
Bank  
Code

As of December 31,2024

ASSETS	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Cash and Cash Items	108000000000000000	R0010	26,462,375.90	27,443,983.90
Due from Bangko Sentral ng Pilipinas	105150000000000000	R0020	16,120,477.45	22,776,263.90
Due from Other Central Banks and Banks - Net	105220000000000000	R0030	430,455,078.29	478,743,362.04
Debt Securities at Amortized Cost - Net	195241000000000000	R0060	705,236,893.51	721,369,057.73
Loans and Receivables - Others	140150300000000000	R0100	527,769,506.44	498,937,884.37
Total Loan Portfolio (TLP) - Gross	499020000000000000	R0120	527,769,506.44	498,937,884.37
Allowance for Credit Losses 2/	499800000000000000	R0130	29,579,058.34	31,150,098.85
Total Loan Portfolio - Net	195400000000000000	R0070	498,190,448.10	467,787,785.52
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	R0150	48,384,228.57	48,301,435.59
Real and Other Properties Acquired - Net	195501000000000000	R0160	103,891,224.38	104,891,030.45
Sales Contract Receivables - Net	195451500000000000	R0170	35,026,106.51	24,308,262.94
Non-Current Assets Held for Sale	150150000000000000	R0180		
Other Assets - Net	152500000000000000	R0190	66,095,948.71	56,777,420.66
TOTAL ASSETS	100000000000000000	R0210	1,929,862,781.42	1,952,398,602.73

Liabilities and Stockholders' Equity

	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Liabilities				
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	208000000000000000	R0010		
Deposit Liabilities	215000000000000000	R0020	1,484,926,146.03	1,538,523,464.45
Due to Other Banks	220050000000000000	R0030		
Bills Payable	220100000000000000	R0040	25,000,000.00	
BSP (Rediscounting and Other Advances)	220100001500000000	R0050		
Interbank Loans Payable	220100002000000000	R0060	25,000,000.00	
Other Borrowings, including Deposit Substitutes	220100003500000000	R0070		
Bonds Payable-Net	295201500000000000	R0090		
Unsecured Subordinated Debt - Net	295202000000000000	R0100		
Redeemable Preferred Shares	220250000000000000	R0110		
Other Liabilities	240200000000000000	R0120	25,572,042.40	26,904,750.69
TOTAL LIABILITIES	200000000000000000	R0140	1,535,498,188.43	1,565,428,215.14
Stockholders' Equity				
Capital Stock	305000000000000000	R0150	188,879,800.00	188,879,800.00
Additional Paid-In Capital	305200000000000000	R0160	26,811,831.00	26,811,831.00
Undivided Profits	315150000000000000	R0220	34,558,698.37	27,164,492.97
Retained Earnings	315000000000000000	R0170	141,658,424.62	141,658,424.62
Other Capital Accounts	335200000000000000	R0180	2,455,839.00	2,455,839.00
Assigned Capital	325200000000000000	R0190		
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	R0200	394,364,592.99	386,970,387.59
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	R0210	1,929,862,781.42	1,952,398,602.73

CONTINGENT ACCOUNTS	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Commitments	425000000000000000	R0060	4,953,317.77	6,748,693.05
Securities Held Under Custodianship by Bank Proper	495220000000000000	R0080	916.00	990.00
TOTAL CONTINGENT ACCOUNTS	400000000000000000	R0120	4,954,233.77	6,749,683.05

FINANCIAL INDICATORS (in %)	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
ASSET QUALITY				
Gross Non-Performing Loans (NPL) Ratio	499150500000000000	R0010	5.99	5.84
Net NPL Ratio	499151000000000000	R0020	3.07	2.05
Gross NPL Coverage Ratio	499152500000000000	R0030	93.51	106.96
Net NPL Coverage Ratio	499153000000000000	R0040	80.96	94.56
RELATED PARTY TRANSACTIONS				
Ratio of Loans to Related Parties to gross TLP	499401000000000000	R0060		
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	499401500000000000	R0070		
Ratio of DOSRI Loans to gross TLP	499451000000000000	R0090		
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	499451500000000000	R0100		
LIQUIDITY				
Liquidity Coverage Ratio 4/	499550500000000000	R0110		
Net Stable Funding Ratio 4/	499551000000000000	R0120		
Minimum Liquidity Ratio 5/	499551500000000000	R0130	95.92	98.61
PROFITABILITY				
Return on Equity (ROE)	499350000000000000	R0140	9.06	9.65
Return on Assets	499351000000000000	R0150	1.78	1.84
Net Interest Margin	499351500000000000	R0160	7.73	7.62
CAPITAL ADEQUACY				
Common Equity Tier 1 Ratio	499650501500000000	R0170	27.17	26.72
Tier 1 Capital Ratio	499650501000000000	R0180	27.17	26.72
CAR	499650500500000000	R0190	27.46	26.99
LEVERAGE				
Basel III Leverage Ratio 4/	499850000000000000	R0200		
Deferred Charges not yet Written Down	499700000000000000	R0210		

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 (SIGNED) MARITES T. LUIS  
Assistant General Manager/Comptroller Accounting Manager  
SUBSCRIBED AND SWORN to before me this 7th day of February, 2025 at Tanza, Cavite, affiants exhibiting their valid identification documents as follows:  
Imelda D. Montenegro SSS ID No. 03-8049892-1  
Marites T. Luis UMID no. 0111-0693799-5

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Book No.166

Series of 2025  
For concerns or inquiries, call hotline number, (046) 489-20-03 or email us at [consumercare@bangkomabuhay.com.ph](mailto:consumercare@bangkomabuhay.com.ph)  
Bangko Mabuhay (A Rural Bank), Inc. is regulated by the Bangko Sentral ng Pilipinas/ <https://www.bsp.gov.ph>  
A Proud Member of BancNet. Deposits are insured by PDIC up to P 500,000 per depositor.

(Signed) Atty. Cesario G. Gonzales Jr.  
NOTARY PUBLIC  
APPT. NO. TMNP-024-24  
EXTENDED UNTIL DECEMBER 31,202  
PTR NO. CAV 8461570 B, JAN.02,2025  
ROLL OF ATTORNEY NO.56976  
IBP Member NO. 012897 (06-26-2014)  
MCLENo VII-000886300211-2022  
Province of Cavite