

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.bangkombuhay.com.ph

045327  
Bank  
Code

ASSETS	Account Code		Amount	
			Current Quarter C0010	Previous Quarter C0020
Cash and Cash Items	1080000000000000000	R0010	23,409,431.47	29,026,181.20
Due from Bangko Sentral ng Pilipinas	1051500000000000000	R0020	11,254,091.58	6,874,882.30
Due from Other Central Banks and Banks - Net	1052200000000000000	R0030	407,101,115.15	412,863,238.81
Debt Securities at Amortized Cost - Net	1952410000000000000	R0060	664,149,642.82	674,502,555.40
Loans and Receivables - Others	1401503000000000000	R0100	577,068,175.63	556,447,931.19
Total Loan Portfolio (TLP) - Gross	4990200000000000000	R0120	577,068,175.63	556,447,931.19
Allowance for Credit Losses 2/	4998000000000000000	R0130	27,597,218.16	29,367,085.75
Total Loan Portfolio - Net	1954000000000000000	R0070	549,470,957.47	527,080,845.44
Bank Premises, Furniture, Fixture and Equipment - Net	1955005000000000000	R0150	53,469,499.85	53,560,625.31
Real and Other Properties Acquired - Net	1955010000000000000	R0160	97,860,603.48	100,458,539.67
Sales Contract Receivables - Net	1954515000000000000	R0170	31,046,929.14	31,539,919.39
Non-Current Assets Held for Sale	1501500000000000000	R0180		
Other Assets - Net	1525000000000000000	R0190	52,109,067.91	55,784,694.14
TOTAL ASSETS	1000000000000000000	R0210	1,889,871,338.87	1,891,691,481.66

Liabilities and Stockholders' Equity	Account Code		Amount	
			Current Quarter C0010	Previous Quarter C0020
Liabilities				
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	2080000000000000000	R0010		
Deposit Liabilities	2150000000000000000	R0020	1,471,768,809.34	1,461,095,534.92
Due to Other Banks	2200500000000000000	R0030		
Bills Payable	2201000000000000000	R0040		
BSP (Rediscounting and Other Advances)	2201000015000000000	R0050		
Interbank Loans Payable	2201000020000000000	R0060		
Other Borrowings, including Deposit Substitutes	2201000035000000000	R0070		
Bonds Payable-Net	2952015000000000000	R0090		
Unsecured Subordinated Debt - Net	2952020000000000000	R0100		
Redeemable Preferred Shares	2202500000000000000	R0110		
Other Liabilities	2402000000000000000	R0120	22,073,182.55	22,796,722.98
TOTAL LIABILITIES	2000000000000000000	R0140	1,493,841,991.89	1,483,892,257.90
Stockholders' Equity				
Capital Stock	3050000000000000000	R0150	188,879,800.00	188,879,800.00
Additional Paid-In Capital	3052000000000000000	R0160	26,811,831.00	26,811,831.00
Undivided Profits	3151500000000000000	R0220	19,886,230.79	13,413,112.04
Retained Earnings	3150000000000000000	R0170	157,638,147.19	176,238,641.72
Other Capital Accounts	3352000000000000000	R0180	2,813,338.00	2,455,839.00
Assigned Capital	3252000000000000000	R0190		
TOTAL STOCKHOLDERS' EQUITY	3000000000000000000	R0200	396,029,346.98	407,799,223.76
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	9050000000000000000	R0210	1,889,871,338.87	1,891,691,481.66

CONTINGENT ACCOUNTS	Account Code		Amount	
			Current Quarter C0010	Previous Quarter C0020
Guarantees Issued	4050000000000000000	R0010		
Financial Standby Letters of Credit	4100500000000000000	R0020		
Performance Standby Letters of Credit	4101000000000000000	R0030		
Commercial Letters of Credit	4150000000000000000	R0040		
Trade Related Guarantees	4200000000000000000	R0050		
Commitments	4250000000000000000	R0060	5,903,501.93	3,097,688.85
Spot Foreign Exchange Contracts	4300000000000000000	R0070		
Securities Held Under Custodianship by Bank Proper	4952200000000000000	R0080	873.00	877.00
Trust Department Accounts	4952500000000000000	R0090		
Derivatives	4350000000000000000	R0100		
Others	4400000000000000000	R0110		
TOTAL CONTINGENT ACCOUNTS	4000000000000000000	R0120	5,904,374.93	3,098,565.85
FINANCIAL INDICATORS (in %)				

FINANCIAL INDICATORS (in %)	Account Code		Amount	
			Current Quarter C0010	Previous Quarter C0020
ASSET QUALITY				
Gross Non-Performing Loans (NPL) Ratio	4991505000000000000	R0010	6.87	7.00
Net NPL Ratio	4991510000000000000	R0020	4.16	3.88
Gross NPL Coverage Ratio	4991525000000000000	R0030	69.66	75.38
Net NPL Coverage Ratio	4991530000000000000	R0040	57.63	63.15
RELATED PARTY TRANSACTIONS				
Ratio of Loans to Related Parties to gross TLP	4994010000000000000	R0060		
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	4994015000000000000	R0070		
Ratio of DOSRI Loans to gross TLP	4994510000000000000	R0090		
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	4994515000000000000	R0100		
LIQUIDITY				
Liquidity Coverage Ratio 4/	4995505000000000000	R0110		
Net Stable Funding Ratio 4/	4995510000000000000	R0120		
Minimum Liquidity Ratio 5/	4995515000000000000	R0130	92.19	94.95
PROFITABILITY				
Return on Equity (ROE)	4993500000000000000	R0140	10.31	13.85
Return on Assets	4993510000000000000	R0150	2.07	2.81
Net Interest Margin	4993515000000000000	R0160	8.52	8.41
CAPITAL ADEQUACY				
Common Equity Tier 1 Ratio	4996505015000000000	R0170	26.51	27.80
Tier 1 Capital Ratio	4996505010000000000	R0180	26.51	27.80
CAR	4996505005000000000	R0190	26.85	28.15
LEVERAGE				
Basel III Leverage Ratio 4/	4998500000000000000	R0200		
Deferred Charges not yet Written Down	4997000000000000000	R0210		

**Board of Directors**  
Misael P. Santos  
Edwin S. Fojas  
Raymundo A. Del Rosario  
Joselito C. Fojas  
Elena J. Malabanan  
Purificacion N. Garcia  
Cynia J. Fojas  
Emmanuel P. Santos  
Maria Criselda M. Fojas  
Sonni N. Fojas  
Roberto U. Teo

Chairperson  
Director/ President & General Manager  
Director/ Vice President  
Director/ Treasurer  
Director  
Director  
Director  
Director  
Director  
Independent Director

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 25th day of July, 2025 at Tanza, Cavite, affiants exhibiting their

(Signed) MARITES T. LUIS  
Accounting Manager  
affiants exhibiting their

valid identification documents as follows:  
Imelda D. Montenegro  
Marites T. Luis

SSS ID No. 03-8049892-1  
UMID no. 0111-0693799-5

(Signed) Atty. Cesario G. Gonzales Jr.  
NOTARY PUBLIC  
APPT. NO. TMNP-024-24  
EXTENDED UNTIL DECEMBER 31,2026  
PTR NO. CAV 8461570 B, JAN.02.2025  
ROLL OF ATTORNEY NO 56976  
IBP Member NO. 012897 (06-26-2014)

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Series of 2025

For concerns or inquiries, call hotline number, (046) 489-20-03 or email us at consumer@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 1,000,000 per depositor.