

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 March 31,2026

| A S S E T S | Account Code | | Amount | |
|---|---------------------------|--------------|-------------------------|-------------------------|
| | | | Current Quarter | Previous Quarter |
| | | | C0010 | C0020 |
| Cash and Cash Items | 108000000000000000 | R0010 | 25,355,474.41 | 27,236,649.93 |
| Due from Bangko Sentral ng Pilipinas | 105150000000000000 | R0020 | 11,183,952.26 | 7,815,554.19 |
| Due from Other Central Banks and Banks - Net | 105220000000000000 | R0030 | 380,152,407.17 | 441,029,887.83 |
| Debt Securities at Amortized Cost - Net | 195241000000000000 | R0060 | 577,694,396.09 | 578,498,898.00 |
| Loans and Receivables - Others | 140150300000000000 | R0100 | 622,150,750.55 | 597,100,585.32 |
| Total Loan Portfolio (TLP) - Gross | 499020000000000000 | R0120 | 622,150,750.55 | 597,100,585.32 |
| Allowance for Credit Losses 2/ | 499800000000000000 | R0130 | 24,696,179.21 | 24,696,179.21 |
| Total Loan Portfolio - Net | 195400000000000000 | R0070 | 597,454,571.34 | 572,404,406.11 |
| Bank Premises, Furniture, Fixture and Equipment - Net | 195500500000000000 | R0150 | 81,543,032.77 | 80,005,492.70 |
| Real and Other Properties Acquired - Net | 195501000000000000 | R0160 | 90,826,579.35 | 91,799,872.68 |
| Sales Contract Receivables - Net | 195451500000000000 | R0170 | 30,043,430.92 | 31,409,631.93 |
| Non-Current Assets Held for Sale | 150150000000000000 | R0180 | | |
| Other Assets - Net | 152500000000000000 | R0190 | 47,693,524.32 | 52,001,990.75 |
| TOTAL ASSETS | 100000000000000000 | R0210 | 1,841,947,368.63 | 1,882,202,384.12 |

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 | 1,415,790,782.42 | 1,431,321,514.37 |
| Due to Other Banks | 220050000000000000 | R0030 | | |
| Bills Payable | 220100000000000000 | R0040 | | 35,000,000.00 |
| BSP (Rediscounting and Other Advances) | 220100001500000000 | R0050 | | |
| Interbank Loans Payable | 220100002000000000 | R0060 | | 35,000,000.00 |
| 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 | 27,828,156.25 | 24,610,609.02 |
| TOTAL LIABILITIES | 200000000000000000 | R0140 | 1,443,618,938.67 | 1,490,932,123.39 |
| 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 | 7,062,385.63 | 36,130,578.30 |
| Retained Earnings | 315000000000000000 | R0170 | 134,761,075.33 | 98,634,713.43 |
| Other Capital Accounts | 335200000000000000 | R0180 | 40,813,338.00 | 40,813,338.00 |
| Assigned Capital | 325200000000000000 | R0190 | | |
| TOTAL STOCKHOLDERS' EQUITY | 300000000000000000 | R0200 | 398,328,429.96 | 391,270,260.73 |
| TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY | 905000000000000000 | R0210 | 1,841,947,368.63 | 1,882,202,384.12 |

| CONTINGENT ACCOUNTS | Account Code | | Amount | |
|--|---------------------------|--------------|---------------------|---------------------|
| | | | Current Quarter | Previous Quarter |
| | | | C0010 | C0020 |
| Guarantees Issued | 405000000000000000 | R0010 | | |
| Financial Standby Letters of Credit | 410050000000000000 | R0020 | | |
| Performance Standby Letters of Credit | 410100000000000000 | R0030 | | |
| Commercial Letters of Credit | 415000000000000000 | R0040 | | |
| Trade Related Guarantees | 420000000000000000 | R0050 | | |
| Commitments | 425000000000000000 | R0060 | 5,632,205.50 | 6,031,184.14 |
| Spot Foreign Exchange Contracts | 430000000000000000 | R0070 | | |
| Securities Held Under Custodianship by Bank Proper | 495220000000000000 | R0080 | 766.00 | 757.00 |
| Trust Department Accounts | 495250000000000000 | R0090 | | |
| Derivatives | 435000000000000000 | R0100 | | |
| Others | 440000000000000000 | R0110 | | |
| TOTAL CONTINGENT ACCOUNTS | 400000000000000000 | R0120 | 5,632,971.50 | 6,031,941.14 |

| FINANCIAL INDICATORS (in %) | Account Code | | Amount | |
|--|--------------------|-------|-----------------|------------------|
| | | | Current Quarter | Previous Quarter |
| | | | C0010 | C0020 |
| ASSET QUALITY | | | | |
| Gross Non-Performing Loans (NPL) Ratio | 499150500000000000 | R0010 | 7.12 | 5.71 |
| Net NPL Ratio | 499151000000000000 | R0020 | 4.74 | 3.34 |
| Gross NPL Coverage Ratio | 499152500000000000 | R0030 | 55.74 | 72.44 |
| Net NPL Coverage Ratio | 499153000000000000 | R0040 | 43.77 | 56.73 |
| 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 | 85.78 | 87.51 |
| PROFITABILITY | | | | |
| Return on Equity (ROE) | 499350000000000000 | R0140 | 7.01 | 9.20 |
| Return on Assets | 499351000000000000 | R0150 | 1.51 | 1.90 |
| Net Interest Margin | 499351500000000000 | R0160 | 8.95 | 8.76 |
| CAPITAL ADEQUACY | | | | |
| Common Equity Tier 1 Ratio | 499650501500000000 | R0170 | 25.67 | 24.99 |
| Tier 1 Capital Ratio | 499650501000000000 | R0180 | 25.67 | 24.99 |
| CAR | 499650500500000000 | R0190 | 26.04 | 25.36 |
| 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

Assistant General Manager/Comptroller

SUBSCRIBED AND SWORN to before me this 27th day of April, 2026 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

(Signed) Atty. Cesario G. Gonzales Jr.

NOTARY PUBLIC

APPT. NO. TMNP-024-24

EXTENDED UNTIL DECEMBER 31,2026

PTR NO. CAV 0889076 B, JAN.05,2026(GENTRIAS)

PTR NO. CAV 9832588, JAN.05,2026(TANZA CAVITE)

ROLL OF ATTORNEY NO.56976

IBP Member NO. 012897 (06-26-2014)