

BALANCE SHEET
(Head Office and Branches)
BANGKO MABUHAY (A RURAL BANK), INC.

A. Soriano Highway, Bgy. Daang Amaya III, Tanza, Cavite
website: www.bangkomabuhay.com.ph

as of June 2023

	Current Quarter	Previous Quarter
ASSETS		
Cash and Cash Items	P 31,385,580.98	P 30,891,550.45
Due from Bangko Sentral ng Pilipinas	36,557,471.08	37,820,719.44
Due from Other Banks	538,988,173.53	590,962,337.11
Held-to-Maturity (HTM) Financial Assets - Net	773,866,000.21	731,404,678.58
Loans and Receivables - Net	404,021,062.26	374,222,082.65
Loans and Receivables - Others	407,891,778.15	378,092,798.54
General Loan Loss Provision	3,870,715.89	3,870,715.89
Other Financial Assets	33,408,979.64	21,142,953.12
Bank Premises, Furniture, Fixture and Equipment-Net	45,888,271.85	46,120,174.98
Real and Other Properties Acquired-Net	111,207,309.03	119,296,492.02
Other Assets-Net	41,040,749.66	41,446,763.44
TOTAL ASSETS	P <u>2,016,363,598.24</u>	P <u>1,993,307,751.79</u>
LIABILITIES		
Deposit Liabilities	P 1,623,414,600.25	P 1,626,515,197.98
Bills Payable	-	-
Due to Bangko Sentral ng Pilipinas	-	-
Other Financial Liabilities	4,968,077.01	4,325,320.09
Other Liabilities	30,103,053.22	17,591,031.69
TOTAL LIABILITIES	P <u>1,658,485,730.48</u>	P <u>1,648,431,549.76</u>
STOCKHOLDERS' EQUITY		
Capital Stock	215,691,631.00	215,691,631.00
Other Capital Accounts	20,262,603.13	7,623,280.49
Retained Earnings	121,923,633.63	121,561,290.54
TOTAL STOCKHOLDERS' EQUITY	<u>357,877,867.76</u>	<u>344,876,202.03</u>
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P <u>2,016,363,598.24</u>	P <u>1,993,307,751.79</u>
TOTAL CONTINGENT ACCOUNTS	P <u>6,155,626.46</u>	P <u>8,817,999.04</u>
ADDITIONAL INFORMATION		
Gross Total Loan Portfolio (TLP)	P 439,172,645.77	P 411,493,976.68
Specific allowance for credit losses on the TLP	31,280,867.62	33,401,178.14
Non-Performing Loans (NPLs)		
a. Gross NPLs	38,173,699.17	43,975,740.76
b. Ratio of gross NPLs to grossTLP	8.69%	10.69%
c. Net NPLs	P 14,473,929.99	P 18,155,661.06
d. Ratio of Net NPLs to gross TLP	3.30%	4.41%
e. Ratio of Total Allowance for credit losses to gross NPLs(%)	92.08%	84.76%
f. Ratio of specific allowance for credit losses to gross TPL to gross NPLs (%)	81.94%	75.95%
Classified Loans & Other Risk Assets	P 213,901,324.09	P 227,265,735.82
DOSRI loans and receivables, gross of allowance for credit losses	-	-
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP	0.00%	0.00%
Gross non-performing DOSRI loans and receivables	-	-
Ratio of gross non-performing DOSRI loansand receivables to TLP (%)	0%	0%
Percent Compliance with Magna Carta (%)		
a. 8% Small Enterprises	40.87%	42.73%
b. 2% for Medium Enterprises	30.38%	31.24%
Return on Equity (ROE)	12.79%	11.13%
Capital Adequacy Ratio (CAR)		
a. Total CAR	27.77%	25.91%
b. Tier 1CAR	27.45%	25.60%
Deferred Charges not yet Written Down	-	-
Unbooked Allowance for Probable Losses on Financial Instruments Received	-	-

Board of Directors	
Misael P. Santos	Chairperson
Edwin S. Fojas	Director/ President & General Manager
Raymundo A. Del Rosario	Director/ Vice President
Joselito C. Fojas	Director/ Treasurer
Elena J. Malabanan	Director
Purificacion N. Garcia	Director
Cynia J. Fojas	Director
Emmanuel P. Santos	Director
Maria Criselda M. Fojas	Director
Maria Elisa P. Fojas	Director
Roberto U. Teo	Independent Director

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

(Signed) MARITES T. LUIS
Accounting Manager

SUBSCRIBED AND SWORN to before me this 16th day of August , 2023 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

Doc. No. 387
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Book No. 151
Series of 2023

(Signed) ATTY. CESARIO G. GONZALES JR.
NOTARY PUBLIC
APPT. NO. TMNP-021-22
EXTENDED UNTIL DECEMBER 31,2024
PTR NO. CAV 5745710
ROLL OF ATTORNEY NO.56976
IBP Member NO. 012897
PROVINCE OF CAVITE

For concerns or inquiries, call hotline number, (046) 489-20-03 or email us at 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.