

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

A. Soriano Highway, Bgy. Daang Amaya III, Tanza, Cavite
Telephone Nos. (046) 489-20-01 to 04; website: www.bangkomabuhay.com.ph
email address: infobm@bangkomabuhay.com.ph
as of March 31, 2020

ASSETS	Current Quarter	Previous Quarter
Cash and Cash Items	P 36,685,340.58	P 24,003,809.69
Due from Bangko Sentral ng Pilipinas	57,848,759.38	51,784,358.13
Due from Other Banks	623,663,859.33	820,299,595.75
Held-to-Maturity (HTM) Financial Assets - Net	593,037,509.69	499,957,563.55
Loans and Receivables - Net	425,037,093.83	444,447,380.86
Loans and Receivables - Others	428,085,832.71	447,496,119.74
General Loan Loss Provision	3,048,738.88	3,048,738.88
Other Financial Assets	34,861,145.44	38,070,498.24
Bank Premises, Furniture, Fixture and Equipment-Net	46,728,061.32	44,900,207.50
Real and Other Properties Acquired-Net	109,294,971.55	98,684,899.48
Other Assets-Net	46,081,949.57	50,559,863.98
TOTAL ASSETS	P <u>1,973,238,690.69</u>	P <u>2,072,708,177.18</u>
LIABILITIES		
Deposit Liabilities	P 1,630,000,741.93	P 1,712,458,117.46
Bills Payable	-	10,000,000.00
Other Financial Liabilities	5,222,894.84	5,562,632.58
Other Liabilities	12,100,384.27	23,806,043.32
TOTAL LIABILITIES	P <u>1,647,324,021.04</u>	P <u>1,751,826,793.36</u>
STOCKHOLDERS' EQUITY		
Capital Stock	215,691,631.00	215,691,631.00
Other Capital Accounts	2,786,169.90	28,042,676.52
Retained Earnings	107,436,868.75	77,147,076.30
TOTAL STOCKHOLDERS' EQUITY	<u>325,914,669.65</u>	<u>320,881,383.82</u>
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P <u>1,973,238,690.69</u>	P <u>2,072,708,177.18</u>
TOTAL CONTINGENT ACCOUNTS	P <u>6,118,149.93</u>	P <u>5,394,890.29</u>
ADDITIONAL INFORMATION		
Gross Total Loan Portfolio (TLP)	P 475,373,255.45	P 496,129,916.20
Specific allowance for credit losses on the TLP	47,287,422.74	48,633,796.46
Non-Performing Loans (NPLs)		
a. Gross NPLs	58,954,771.81	84,312,979.95
b. Ratio of gross NPLs to gross TLP	12.40%	16.99%
c. Net NPLs	P 18,257,617.19	P 46,594,449.06
d. Ratio of Net NPLs to gross TLP	3.84%	9.39%
e. Ratio of Total Allowance for credit losses to gross NPLs(%)	85.38%	61.30%
f. Ratio of specific allowance for credit losses to gross TLP to NPLs (%)	80.21%	57.68%
Classified Loans & Other Risk Assets	P 231,186,983.11	P 245,951,177.05
DOSRI loans and receivables, gross of allowance for credit losses	449,609.46	495,945.26
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP	0.09%	0.10%
Gross non-performing DOSRI loans and receivables	-	-
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	0%	0%
Percent Compliance with Magna Carta (%)		
a. 8% Small Enterprises	50.92%	52.33%
b. 2% for Medium Enterprises	22.44%	18.42%
Return on Equity (ROE)	3.42%	8.90%
Capital Adequacy Ratio (CAR) on Solo Basis, under BSP Circular 688		
a. Total CAR	20.53%	17.79%
b. Tier 1 CAR	20.33%	17.61%
Deferred Charges not yet Written Down	-	-
Unbooked Allowance for Probable Losses on Financial Instruments Received	-	-

Republic of the Philippines)

Tanza, Cavite) S.S.

We, IMELDA D. MONTENEGRO and BASIL A. PEREA 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.

(Sgd.)
IMELDA D. MONTENEGRO
Assistant General Manager/ Comptroller

(Sgd.)
BASIL A. PEREA
Compliance Officer

SUBSCRIBED AND SWORN to before me this 11th day of May 2020 at Tanza, Cavite, affiants exhibiting their valid identification documents as follows:

Imelda D. Montenegro SSS ID No. 03-8049892-1
Basil A. Perea SSS ID no. 03-7564349-3

(Sgd.)
ATTY. CESARIO G. GONZALES, JR.

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NOTARY PUBLIC
APPT. NO. TMNP-007-18
UNTIL DECEMBER 31, 2020
PTR NO. CAV 3032864 B/ Jan. 2, 2020
ROLL OF ATTORNEY NO. 56976
IBP LIFETIME NO. 012897
MCLE NO. VI-0011351(08-17-18)
PROVINCE OF CAVITE

Bangko Mabuhay (A Rural Bank), Inc. is regulated by the Bangko Sentral ng Pilipinas
Member PDIC. Maximum Deposit Insurance for each depositor: P 500,000.00
A Proud Member of BancNet