

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 June 30, 2020

	Current Quarter	Previous Quarter
ASSETS		
Cash and Cash Items	P 29,882,250.95	P 36,685,340.58
Due from Bangko Sentral ng Pilipinas	52,785,224.55	57,848,759.38
Due from Other Banks	614,250,056.66	623,663,859.33
Held-to-Maturity (HTM) Financial Assets - Net	648,357,399.05	593,037,509.69
Loans and Receivables - Net	407,407,228.47	425,037,093.83
Loans and Receivables - Others	410,455,967.35	428,085,832.71
General Loan Loss Provision	3,048,738.88	3,048,738.88
Other Financial Assets	34,123,373.52	34,861,145.44
Bank Premises, Furniture, Fixture and Equipment-Net	45,857,440.70	46,728,061.32
Real and Other Properties Acquired-Net	108,583,737.29	109,294,971.55
Other Assets-Net	43,121,891.73	46,081,949.57
TOTAL ASSETS	P 1,984,368,602.92	P 1,973,238,690.69
LIABILITIES		
Deposit Liabilities	P 1,636,691,130.47	P 1,630,000,741.93
Bills Payable	-	-
Other Financial Liabilities	4,542,253.70	5,222,894.84
Other Liabilities	18,076,192.01	12,100,384.27
TOTAL LIABILITIES	P 1,659,309,576.18	P 1,647,324,021.04
STOCKHOLDERS' EQUITY		
Capital Stock	215,691,631.00	215,691,631.00
Other Capital Accounts	4,216,098.38	2,786,169.90
Retained Earnings	105,151,297.36	107,436,868.75
TOTAL STOCKHOLDERS' EQUITY	325,059,026.74	325,914,669.65
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 1,984,368,602.92	P 1,973,238,690.69
TOTAL CONTINGENT ACCOUNTS	P 5,795,131.33	P 6,118,149.93
ADDITIONAL INFORMATION		
Gross Total Loan Portfolio (TLP)	P 457,743,390.09	P 475,373,255.45
Specific allowance for credit losses on the TLP	47,287,422.74	47,287,422.74
Non-Performing Loans (NPLs)		
a. Gross NPLs	73,445,689.08	58,954,771.81
b. Ratio of gross NPLs to gross TLP	16.05%	12.40%
c. Net NPLs	P 46,413,596.36	P 18,257,617.19
d. Ratio of Net NPLs to gross TLP	10.14%	3.84%
e. Ratio of Total Allowance for credit losses to gross NPLs(%)	68.54%	85.38%
f. Ratio of specific allowance for credit losses to gross TLP to NPLs (%)	64.38%	80.21%
Classified Loans & Other Risk Assets	P 246,190,385.31	P 231,186,983.11
DOSRI loans and receivables, gross of allowance for credit losses	418,120.58	449,609.46
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP	0.09%	0.09%
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	48.60%	50.92%
b. 2% for Medium Enterprises	22.81%	22.44%
Return on Equity (ROE)	2.59%	3.42%
Capital Adequacy Ratio (CAR) on Solo Basis, under BSP Circular 688		
a. Total CAR	20.70%	20.53%
b. Tier 1CAR	20.49%	20.33%
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 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

SUBSCRIBED AND SWORN to before me this July 15, 2020 at Tanza, Cavite, affiants exhibiting their

valid identification documents as follows:

Imelda D. Montenegro SSS ID No. 03-8049892-1

Basil A. Perea UMID no. 03-7564349-3

(Sgd.) BASIL A. PEREA

Compliance Officer

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

NOTARY PUBLIC

APPT. NO. TMNP-007-18

UNTIL DECEMBER 31, 2020

PTR NO.CAV3032864B/1/2/2020

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 (tel nos. (02)-8708-7701 loc no. 2584; (02) 8708-708-87; email at consumeraffairs@bsp.gov.ph)

A Proud Member of BancNet; Member, PDIC. Maximum Deposit Insurance of P 500,000 for each depositor.

Doc. No. 264
Page No. 54
Book No. 61
Series of 2020