

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 September 30, 2020

ASSETS	Current Quarter	Previous Quarter
Cash and Cash Items	P 25,595,540.35	P 29,882,250.95
Due from Bangko Sentral ng Pilipinas	34,822,863.38	52,785,224.55
Due from Other Banks	558,477,906.49	614,250,056.66
Held-to-Maturity (HTM) Financial Assets - Net	762,619,736.81	648,357,399.05
Loans and Receivables - Net	367,695,561.73	407,407,228.47
Loans and Receivables - Others	370,744,300.61	410,455,967.35
General Loan Loss Provision	3,048,738.88	3,048,738.88
Other Financial Assets	30,980,251.89	34,123,373.52
Bank Premises, Furniture, Fixture and Equipment-Net	44,568,988.51	45,857,440.70
Real and Other Properties Acquired-Net	111,248,657.49	108,583,737.29
Other Assets-Net	44,753,554.96	43,121,891.73
TOTAL ASSETS	P 1,980,763,061.61	P 1,984,368,602.92
LIABILITIES		
Deposit Liabilities	P 1,630,253,665.76	P 1,636,691,130.47
Bills Payable	-	-
Other Financial Liabilities	5,025,009.49	4,542,253.70
Other Liabilities	23,023,467.83	18,076,192.01
TOTAL LIABILITIES	P 1,658,302,143.08	P 1,659,309,576.18
STOCKHOLDERS' EQUITY		
Capital Stock	215,691,631.00	215,691,631.00
Other Capital Accounts	11,628,619.57	4,216,098.38
Retained Earnings	95,140,667.96	105,151,297.36
TOTAL STOCKHOLDERS' EQUITY	322,460,918.53	325,059,026.74
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 1,980,763,061.61	P 1,984,368,602.92
TOTAL CONTINGENT ACCOUNTS	P 4,729,507.33	P 5,795,131.33
ADDITIONAL INFORMATION		
Gross Total Loan Portfolio (TLP)	P 417,459,211.18	P 457,743,390.09
Specific allowance for credit losses on the TLP	46,714,910.57	47,287,422.74
Non-Performing Loans (NPLs)		
a. Gross NPLs	95,133,069.63	73,445,689.08
b. Ratio of gross NPLs to gross TLP	22.79%	16.05%
c. Net NPLs	P 68,224,047.69	P 46,413,596.36
d. Ratio of Net NPLs to gross TLP	16.34%	10.14%
e. Ratio of Total Allowance for credit losses to gross NPLs(%)	52.31%	68.54%
f. Ratio of specific allowance for credit losses to gross TLP to NPLs (%)	49.10%	64.38%
Classified Loans & Other Risk Assets	P 271,393,424.26	P 246,190,385.31
DOSRI loans and receivables, gross of allowance for credit losses	353,673.30	418,120.58
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP	0.08%	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	43.75%	48.60%
b. 2% for Medium Enterprises	23.20%	22.81%
Return on Equity (ROE)	4.76%	2.59%
Capital Adequacy Ratio (CAR) on Solo Basis, under BSP Circular 688		
a. Total CAR	23.22%	20.70%
b. Tier 1 CAR	22.99%	20.49%
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 Oct. 29, 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. 0003-7564349-3

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

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NOTARY PUBLIC
APPT. NO. TMNP-007-18
UNTIL DECEMBER 31,2020
PTR NO.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.