

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 December 31, 2020

ASSETS	Current Quarter	Previous Quarter
Cash and Cash Items	P 26,855,937.32	P 25,595,540.35
Due from Bangko Sentral ng Pilipinas	35,156,457.67	34,822,863.38
Due from Other Banks	491,481,956.34	558,477,906.49
Held-to-Maturity (HTM) Financial Assets - Net	836,702,971.16	762,619,736.81
Loans and Receivables - Net	356,841,289.43	367,695,561.73
Loans and Receivables - Others	359,890,028.31	370,744,300.61
General Loan Loss Provision	3,048,738.88	3,048,738.88
Other Financial Assets	31,115,574.53	30,980,251.89
Bank Premises, Furniture, Fixture and Equipment-Net	43,604,135.55	44,568,988.51
Real and Other Properties Acquired-Net	115,683,717.29	111,248,657.49
Other Assets-Net	53,153,245.16	44,753,554.96
TOTAL ASSETS	P 1,990,595,284.45	P 1,980,763,061.61
	LIABILITIES	
Deposit Liabilities	P 1,629,092,238.05	P 1,630,253,665.76
Bills Payable	15,000,000.00	-
Other Financial Liabilities	4,765,647.33	5,025,009.49
Other Liabilities	21,753,576.35	23,023,467.83
TOTAL LIABILITIES	P 1,670,611,461.73	P 1,658,302,143.08
	STOCKHOLDERS' EQUITY	
Capital Stock	215,691,631.00	215,691,631.00
Other Capital Accounts	9,151,523.76	11,628,619.57
Retained Earnings	95,140,667.96	95,140,667.96
TOTAL STOCKHOLDERS' EQUITY	319,983,822.72	322,460,918.53
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 1,990,595,284.45	P 1,980,763,061.61
TOTAL CONTINGENT ACCOUNTS	P 6,329,853.56	P 4,729,507.33
	ADDITIONAL INFORMATION	
Gross Total Loan Portfolio (TLP)	P 405,945,614.55	P 417,459,211.18
Specific allowance for credit losses on the TLP	46,055,586.24	46,714,910.57
Non-Performing Loans (NPLs)		
a. Gross NPLs	141,037,526.07	95,133,069.63
b. Ratio of gross NPLs to gross TLP	34.74%	22.79%
c. Net NPLs	P 97,857,342.17	P 68,224,047.69
d. Ratio of Net NPLs to gross TLP	24.11%	16.34%
e. Ratio of Total Allowance for credit losses to gross NPLs(%)	34.82%	52.31%
f. Ratio of specific allowance for credit losses to gross TLP to NPLs (%)	32.65%	49.10%
Classified Loans & Other Risk Assets	P 328,393,904.00	P 271,393,424.26
DOSRI loans and receivables, gross of allowance for credit losses	304,022.03	353,673.30
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP	0.07%	0.08%
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	42.52%	43.75%
b. 2% for Medium Enterprises	22.60%	23.20%
Return on Equity (ROE)	3.76%	4.76%
Capital Adequacy Ratio (CAR) on Solo Basis, under BSP Circular 688		
a. Total CAR	23.00%	23.22%
b. Tier 1 CAR	22.77%	22.99%
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 19 January 2021 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.

Doc. No. 322
Page No. 66
Book No. 81
Series of 2021

NOTARY PUBLIC
APPT. NO. TMNP-007-18
EXTENDED UNTIL JUNE 30,2021
PTR NO.CAV 4167520B Jan. 4,2021
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.