

**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, 2021**

	<b>Current Quarter</b>	<b>Previous Quarter</b>
<b>ASSETS</b>		
Cash and Cash Items	P 32,548,244.63	P 26,855,937.32
Due from Bangko Sentral ng Pilipinas	37,170,815.06	35,156,457.67
Due from Other Banks	444,301,728.80	491,481,956.34
Held-to-Maturity (HTM) Financial Assets - Net	873,574,752.14	836,702,971.16
Loans and Receivables - Net	342,863,324.58	356,841,289.43
Loans and Receivables - Others	345,912,063.46	359,890,028.31
General Loan Loss Provision	3,048,738.88	3,048,738.88
Other Financial Assets	23,040,288.89	31,115,574.53
Bank Premises, Furniture, Fixture and Equipment-Net	44,157,234.64	43,604,135.55
Real and Other Properties Acquired-Net	114,750,787.68	115,683,717.29
Other Assets-Net	64,962,976.19	53,153,245.16
<b>TOTAL ASSETS</b>	<b>P 1,977,370,152.61</b>	<b>P 1,990,595,284.45</b>
<b>LIABILITIES</b>		
Deposit Liabilities	P 1,614,062,924.06	P 1,629,092,238.05
Bills Payable	-	15,000,000.00
Other Financial Liabilities	6,522,778.88	4,765,647.33
Other Liabilities	34,833,412.96	21,753,576.35
<b>TOTAL LIABILITIES</b>	<b>P 1,655,419,115.90</b>	<b>P 1,670,611,461.73</b>
<b>STOCKHOLDERS' EQUITY</b>		
Capital Stock	215,691,631.00	215,691,631.00
Other Capital Accounts	1,682,366.08	9,151,523.76
Retained Earnings	104,577,039.63	95,140,667.96
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>321,951,036.71</b>	<b>319,983,822.72</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>P 1,977,370,152.61</b>	<b>P 1,990,595,284.45</b>
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>P 4,902,007.89</b>	<b>P 6,329,853.56</b>
<b>ADDITIONAL INFORMATION</b>		
Gross Total Loan Portfolio (TLP)	P 391,967,649.70	P 405,945,614.55
Specific allowance for credit losses on the TLP	46,055,586.24	46,055,586.24
Non-Performing Loans (NPLs)		
a. Gross NPLs	145,370,446.00	141,037,526.07
b. Ratio of gross NPLs to gross TLP	37.09%	34.74%
c. Net NPLs	P 119,120,748.39	P 97,857,342.17
d. Ratio of Net NPLs to gross TLP	30.39%	24.11%
e. Ratio of Total Allowance for credit losses to gross NPLs(%)	33.78%	34.82%
f. Ratio of specific allowance for credit losses to gross TLP to NPLs (%)	31.68%	32.65%
Classified Loans & Other Risk Assets	P 325,677,348.57	P 328,393,904.00
DOSRI loans and receivables, gross of allowance for credit losses	253,213.71	304,022.03
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP	0.06%	0.07%
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	50.29%	42.52%
b. 2% for Medium Enterprises	22.14%	22.60%
Return on Equity (ROE)	4.17%	3.76%
Capital Adequacy Ratio (CAR) on Solo Basis, under BSP Circular 688		
a. Total CAR	24.54%	23.00%
b. Tier 1 CAR	24.30%	22.77%
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 26 Apr. 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

Doc. No. 152  
Page No. 32  
Book No. 95  
Series of 2021

(Sgd.) ATTY. CESARIO G. GONZALES, JR.  
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/ <https://www.bsp.gov.ph>**  
**A Proud Member of BancNet; Member PDIC, Deposits are insured by PDIC up to P 500,000 per depositor.**