

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, 2021

ASSETS	Current Quarter	Previous Quarter
Cash and Cash Items	P 30,899,650.42	P 32,548,244.63
Due from Bangko Sentral ng Pilipinas	35,817,675.76	37,170,815.06
Due from Other Banks	414,315,105.62	444,301,728.80
Held-to-Maturity (HTM) Financial Assets - Net	951,983,719.30	873,574,752.14
Loans and Receivables - Net	320,546,957.37	342,863,324.58
Loans and Receivables - Others	323,595,696.25	345,912,063.46
General Loan Loss Provision	3,048,738.88	3,048,738.88
Other Financial Assets	26,917,706.61	23,040,288.89
Bank Premises, Furniture, Fixture and Equipment-Net	43,116,448.40	44,157,234.64
Real and Other Properties Acquired-Net	116,866,691.93	114,750,787.68
Other Assets-Net	56,197,493.50	64,962,976.19
TOTAL ASSETS	P 1,996,661,448.91	P 1,977,370,152.61
LIABILITIES		
Deposit Liabilities	P 1,620,871,723.41	P 1,614,062,924.06
Bills Payable	11,000,000.00	-
Other Financial Liabilities	5,922,843.60	6,522,778.88
Other Liabilities	33,292,500.67	34,833,412.96
TOTAL LIABILITIES	P 1,671,087,067.68	P 1,655,419,115.90
STOCKHOLDERS' EQUITY		
Capital Stock	215,691,631.00	215,691,631.00
Other Capital Accounts	3,553,692.62	1,682,366.08
Retained Earnings	106,329,057.61	104,577,039.63
TOTAL STOCKHOLDERS' EQUITY	325,574,381.23	321,951,036.71
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 1,996,661,448.91	P 1,977,370,152.61
TOTAL CONTINGENT ACCOUNTS	P 7,809,656.02	P 4,902,007.89
ADDITIONAL INFORMATION		
Gross Total Loan Portfolio (TLP)	P 369,593,532.49	P 391,967,649.70
Specific allowance for credit losses on the TLP	45,997,836.24	46,055,586.24
Non-Performing Loans (NPLs)		
a. Gross NPLs	140,966,324.81	145,370,446.00
b. Ratio of gross NPLs to grossTLP	38.14%	37.09%
c. Net NPLs	P 97,029,002.20	P 119,120,748.39
d. Ratio of Net NPLs to gross TLP	26.25%	30.39%
e. Ratio of Total Allowance for credit losses to gross NPLs(%)	34.79%	33.78%
f. Ratio of specific allowance for credit losses to gross TPL to NPLs (%)	32.63%	31.68%
Classified Loans & Other Risk Assets	P 317,150,215.25	P 325,677,348.57
DOSRI loans and receivables, gross of allowance for credit losses	-	253,213.71
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP	0%	0.06%
Gross non-performing DOSRI loans and receivables	-	-
Ratio of gross non-performing DOSRI loansand receivables to TLP (%)	0%	0%
Percent Compliance with Magna Carta (%)		
a. 8% Small Enterprises	45.42%	50.29%
b. 2% for Medium Enterprises	20.18%	22.14%
Return on Equity (ROE)	3.23%	4.17%
Capital Adequacy Ratio (CAR) on Solo Basis, under BSP Circular 688		
a. Total CAR	26.04%	24.54%
b. Tier 1CAR	25.78%	24.30%
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

(Sgd.) BASIL A. PEREA
Compliance Officer

SUBSCRIBED AND SWORN to before me this 16 Jul 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. 03-7564349-3

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

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Series of 2021

NOTARY PUBLIC
APPT. NO. TMNP-010-20
UNTIL DECEMBER 31,2022
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.