

**BALANCE SHEET**  
**(Head Office and Branches)**  
**BANGKO MABUHAY ( A RURAL BANK), INC.**

A. Soriano Highway, Bgy. Daang Amaya III, Tanza, Cavite  
website: www.bangkomabuhay.com.ph

as of **September 30, 2021**

<b>ASSETS</b>	Current Quarter	Previous Quarter
Cash and Cash Items	P 25,649,608.21	P 30,899,650.42
Due from Bangko Sentral ng Pilipinas	33,832,926.74	35,817,675.76
Due from Other Banks	371,564,848.04	414,315,105.62
Held-to-Maturity (HTM) Financial Assets - Net	974,479,082.71	951,983,719.30
Loans and Receivables - Net	317,694,255.49	320,546,957.37
Loans and Receivables - Others	320,137,112.31	323,595,696.25
General Loan Loss Provision	2,442,856.82	3,048,738.88
Other Financial Assets	24,191,520.15	26,917,706.61
Bank Premises, Furniture, Fixture and Equipment-Net	41,441,706.33	43,116,448.40
Real and Other Properties Acquired-Net	117,260,039.45	116,866,691.93
Other Assets-Net	36,912,872.66	56,197,493.50
<b>TOTAL ASSETS</b>	<b>P 1,943,026,859.78</b>	<b>P 1,996,661,448.91</b>
<b>LIABILITIES</b>		
Deposit Liabilities	P 1,599,467,359.74	P 1,620,871,723.41
Bills Payable	-	11,000,000.00
Other Financial Liabilities	5,462,598.88	5,922,843.60
Other Liabilities	14,972,558.20	33,292,500.67
<b>TOTAL LIABILITIES</b>	<b>P 1,619,902,516.82</b>	<b>P 1,671,087,067.68</b>
<b>STOCKHOLDERS' EQUITY</b>		
Capital Stock	215,691,631.00	215,691,631.00
Other Capital Accounts	1,103,654.35	3,553,692.62
Retained Earnings	106,329,057.61	106,329,057.61
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>323,124,342.96</b>	<b>325,574,381.23</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>P 1,943,026,859.78</b>	<b>P 1,996,661,448.91</b>
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>P 4,204,765.45</b>	<b>P 7,809,656.02</b>
<b>ADDITIONAL INFORMATION</b>		
Gross Total Loan Portfolio (TLP)	P 367,416,978.66	P 369,593,532.49
Specific allowance for credit losses on the TLP	47,279,866.35	45,997,836.24
Non-Performing Loans (NPLs)		
a. Gross NPLs	141,636,448.87	140,966,324.81
b. Ratio of gross NPLs to gross TLP	38.55%	38.14%
c. Net NPLs	P 95,212,570.07	P 97,029,002.20
d. Ratio of Net NPLs to gross TLP	25.91%	26.25%
e. Ratio of Total Allowance for credit losses to gross NPLs(%)	35.11%	34.79%
f. Ratio of specific allowance for credit losses to gross TLP to gross NPLs (%)	33.38%	32.63%
Classified Loans & Other Risk Assets	P 317,881,431.52	P 317,150,215.25
DOSRI loans and receivables, gross of allowance for credit losses	-	-
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP	0.00%	0.00%
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	51.84%	45.42%
b. 2% for Medium Enterprises	22.84%	20.18%
Return on Equity (ROE)	1.16%	3.23%
Capital Adequacy Ratio (CAR) on Solo Basis, under BSP Circular 688		
a. Total CAR	27.50%	26.04%
b. Tier 1 CAR	27.28%	25.78%
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 20 Oct. 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. 407  
Page No. 83  
Book No.116  
Series of 2021

(Sgd.) ATTY. CESARIO G. GONZALES, JR.  
NOTARY PUBLIC  
APPT. NO. TMNP-007-18  
EXTENDED 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

For concerns or inquiries, call hotline number, (046) 489-20-03 or email us at [consumercare@bangkomabuhay.com.ph](mailto:consumercare@bangkomabuhay.com.ph)  
**Bangko Mabuhay (A Rural Bank), Inc. is regulated by the Bangko Sentral ng Pilipinas/ <https://www.bsp.gov.ph>**  
**A Proud Member of BancNet. Deposits are insured by PDIC up to P 500,000 per depositor.**