

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 December 31, 2021

| ASSETS | Current Quarter | Previous Quarter |
|--|---------------------------|---------------------------|
| Cash and Cash Items | P 30,360,521.23 | P 25,649,608.21 |
| Due from Bangko Sentral ng Pilipinas | 37,336,808.94 | 33,832,926.74 |
| Due from Other Banks | 523,363,881.73 | 371,564,848.04 |
| Held-to-Maturity (HTM) Financial Assets - Net | 831,841,081.25 | 974,479,082.71 |
| Loans and Receivables - Net | 315,691,615.61 | 317,694,255.49 |
| Loans and Receivables - Others | 318,107,746.47 | 320,137,112.31 |
| General Loan Loss Provision | 2,416,130.86 | 2,442,856.82 |
| Other Financial Assets | 23,037,172.01 | 24,191,520.15 |
| Bank Premises, Furniture, Fixture and Equipment-Net | 44,674,725.96 | 41,441,706.33 |
| Real and Other Properties Acquired-Net | 118,603,765.82 | 117,260,039.45 |
| Other Assets-Net | 41,449,108.74 | 36,912,872.66 |
| TOTAL ASSETS | P 1,966,358,681.29 | P 1,943,026,859.78 |
| | | |
| LIABILITIES | | |
| Deposit Liabilities | P 1,598,859,009.21 | P 1,599,467,359.74 |
| Bills Payable | 20,000,000.00 | - |
| Other Financial Liabilities | 6,203,161.89 | 5,462,598.88 |
| Other Liabilities | 14,503,103.06 | 14,972,558.20 |
| TOTAL LIABILITIES | P 1,639,565,274.16 | P 1,619,902,516.82 |
| | | |
| STOCKHOLDERS' EQUITY | | |
| Capital Stock | 215,691,631.00 | 215,691,631.00 |
| Other Capital Accounts | 4,772,718.52 | 1,103,654.35 |
| Retained Earnings | 106,329,057.61 | 106,329,057.61 |
| TOTAL STOCKHOLDERS' EQUITY | 326,793,407.13 | 323,124,342.96 |
| TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY | P 1,966,358,681.29 | P 1,943,026,859.78 |
| | | |
| TOTAL CONTINGENT ACCOUNTS | P 5,268,401.78 | P 4,204,765.45 |
| | | |
| ADDITIONAL INFORMATION | | |
| Gross Total Loan Portfolio (TLP) | P 361,576,820.12 | P 367,416,978.66 |
| Specific allowance for credit losses on the TLP | 43,469,073.65 | 47,279,866.35 |
| Non-Performing Loans (NPLs) | | |
| a. Gross NPLs | 124,844,726.93 | 141,636,448.87 |
| b. Ratio of gross NPLs to gross TLP | 34.53% | 38.55% |
| c. Net NPLs | P 82,154,459.87 | P 95,212,570.07 |
| d. Ratio of Net NPLs to gross TLP | 22.72% | 25.91% |
| e. Ratio of Total Allowance for credit losses to gross NPLs(%) | 36.75% | 35.11% |
| f. Ratio of specific allowance for credit losses to gross TLP to gross NPLs (%) | 34.82% | 33.38% |
| Classified Loans & Other Risk Assets | P 302,246,806.54 | P 317,881,431.52 |
| 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 | 42.57% | 51.84% |
| b. 2% for Medium Enterprises | 21.06% | 22.84% |
| Return on Equity (ROE) | 2.00% | 1.16% |
| Capital Adequacy Ratio (CAR) on Solo Basis, under BSP Circular 688 | | |
| a. Total CAR | 24.66% | 27.50% |
| b. Tier 1 CAR | 24.47% | 27.28% |
| 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 24th day of January, 2022 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. 22
Page No. 06
Book No.123
Series of 2022

(Sgd.) ATTY. CESARIO G. GONZALES, JR.
NOTARY PUBLIC
APPT. NO. TMNP-007-18
EXTENDED UNTIL DECEMBER 31,2022
PTR NO.5502768B Jan. 3 ,2022
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
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.