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 March 31, 2022

ASSETS		Current Quarter		Previous Quarter
Cash and Cash Items	**P**	30,165,924.68	**P**	30,360,521.23
Due from Bangko Sentral ng Pilipinas		34,596,283.88		37,336,808.94
Due from Other Banks		454,059,846.71		523,363,881.73
Held-to-Maturity (HTM) Financial Assets - Net		879,619,624.47		831,841,081.25
Loans and Receivables - Net		344,537,943.77		315,691,615.61
Loans and Receivables - Others		346,954,074.63		318,107,746.47
General Loan Loss Provision		2,416,130.86		2,416,130.86
Other Financial Assets		24,919,264.33		23,037,172.01
Bank Premises, Furniture, Fixture and Equipment-Net		46,238,801.04		44,674,725.96
Real and Other Properties Acquired-Net		115,885,535.12		118,603,765.82
Other Assets-Net		38,200,274.83		41,449,108.74
TOTAL ASSETS	**P**	1,968,223,498.83	**P**	1,966,358,681.29
LIABILITIES				
Deposit Liabilities	**P**	1,625,678,425.96	**P**	1,598,859,009.21
Bills Payable		-		20,000,000.00
Other Financial Liabilities		6,260,494.50		6,203,161.89
Other Liabilities		11,269,246.03		14,503,103.06
TOTAL LIABILITIES	**P**	1,643,208,166.49	**P**	1,639,565,274.16
STOCKHOLDERS' EQUITY				
Capital Stock		215,691,631.00		215,691,631.00
Other Capital Accounts		1,532,214.91		4,772,718.52
Retained Earnings		107,791,486.43		106,329,057.61
TOTAL STOCKHOLDERS' EQUITY		325,015,332.34		326,793,407.13
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	**P**	1,968,223,498.83	**P**	1,966,358,681.29
TOTAL CONTINGENT ACCOUNTS	**P**	7,146,740.62	**P**	5,268,401.78
ADDITIONAL INFORMATION				
Gross Total Loan Portfolio (TLP)	**P**	389,642,486.07	**P**	361,576,820.12
Specific allowance for credit losses on the TLP		42,688,411.44		43,469,073.65
Non-Performing Loans (NPLs)				
a. Gross NPLs		116,982,755.68		124,844,726.93
b. Ratio of gross NPLs to grossTLP		30.02%		34.53%
c. Net NPLs	**P**	75,073,150.86	**P**	82,154,459.87
d. Ratio of Net NPLs to gross TLP		19.27%		22.72%
e. Ratio of Total Allowance for credit losses to gross NPLs(%)		38.56%		36.75%
f. Ratio of specific allowance for credit losses to gross TPL to gross NPLs (%)		36.49%		34.82%
Classified Loans & Other Risk Assets	**P**	291,418,999.53	**P**	302,246,806.54
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 loansand receivables to TLP (%)		0%		0%
Percent Compliance with Magna Carta (%)				
a. 8% Small Enterprises		51.43%		42.57%
b. 2% for Medium Enterprises		34.21%		21.06%
Return on Equity (ROE)		3.99%		2.00%
Capital Adequacy Ratio (CAR) on Solo Basis, under BSP Circular 688				
a. Total CAR		26.26%		24.66%
b. Tier 1CAR		26.05%		24.47%
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.

(Signed) IMELDA D. MONTENEGRO
Assistant General Manager/Comptroller

(Signed) BASIL A. PEREA
Compliance Officer

SUBSCRIBED AND SWORN to before me this 20th day of April, 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

(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

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Book No. 128
Series of 2022

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.