

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, 2022

ASSETS	Current Quarter	Previous Quarter
Cash and Cash Items	P 29,683,953.28	P 30,165,924.68
Due from Bangko Sentral ng Pilipinas	35,854,569.55	34,596,283.88
Due from Other Banks	490,591,156.58	454,059,846.71
Held-to-Maturity (HTM) Financial Assets - Net	888,619,513.22	879,619,624.47
Loans and Receivables - Net	344,645,188.23	344,537,943.77
Loans and Receivables - Others	347,644,622.45	346,954,074.63
General Loan Loss Provision	2,999,434.22	2,416,130.86
Other Financial Assets	23,002,344.51	24,919,264.33
Bank Premises, Furniture, Fixture and Equipment-Net	46,706,292.32	46,238,801.04
Real and Other Properties Acquired-Net	119,193,377.18	115,885,535.12
Other Assets-Net	39,890,237.10	38,200,274.83
TOTAL ASSETS	P <u>2,018,186,631.97</u>	P <u>1,968,223,498.83</u>
LIABILITIES		
Deposit Liabilities	P 1,672,136,190.68	P 1,625,678,425.96
Bills Payable		-
Other Financial Liabilities	6,147,609.63	6,260,494.50
Other Liabilities	10,870,788.13	11,269,246.03
TOTAL LIABILITIES	P <u>1,689,154,588.44</u>	P <u>1,643,208,166.49</u>
STOCKHOLDERS' EQUITY		
Capital Stock	215,691,631.00	215,691,631.00
Other Capital Accounts	3,807,602.32	1,532,214.91
Retained Earnings	109,532,810.21	107,791,486.43
TOTAL STOCKHOLDERS' EQUITY	<u>329,032,043.53</u>	<u>325,015,332.34</u>
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P <u>2,018,186,631.97</u>	P <u>1,968,223,498.83</u>
TOTAL CONTINGENT ACCOUNTS	P <u>5,142,159.05</u>	P <u>7,146,740.62</u>
ADDITIONAL INFORMATION		
Gross Total Loan Portfolio (TLP)	P 386,384,156.69	P 389,642,486.07
Specific allowance for credit losses on the TLP	38,739,534.24	42,688,411.44
Non-Performing Loans (NPLs)		
a. Gross NPLs	97,374,081.52	116,982,755.68
b. Ratio of gross NPLs to gross TLP	25.20%	30.02%
c. Net NPLs	P 59,342,120.01	P 75,073,150.86
d. Ratio of Net NPLs to gross TLP	15.36%	19.27%
e. Ratio of Total Allowance for credit losses to gross NPLs(%)	42.86%	38.56%
f. Ratio of specific allowance for credit losses to gross TLP to NPLs (%)	39.78%	36.49%
Classified Loans & Other Risk Assets	P 278,194,679.08	P 291,418,999.53
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%	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	42.52%	51.43%
b. 2% for Medium Enterprises	30.61%	34.21%
Return on Equity (ROE)	3.36%	3.99%
Capital Adequacy Ratio (CAR) on Solo Basis, under BSP Circular 688		
a. Total CAR	26.08%	26.26%
b. Tier 1 CAR	25.83%	26.05%
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 MARITES T. LUIS 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
SUBSCRIBED AND SWORN to before me this 22nd day of July 2022 at Tanza, Cavite, affiants exhibiting their valid identification documents as follows:
Imelda D. Montenegro SSS ID No. 03-8049892-1
Marites T. Luis UMID ID No. 0111-0693799-5

(Sgd.) MARITES T. LUIS
Accounting Manager

(Sgd.) ATTY. CESARIO G. GONZALES, JR.
NOTARY PUBLIC
APPT. NO. TMNP-070-20
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

Doc. No. 167
Page No. 34
Book No. 134
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.