

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, 2022**

	Current Quarter	Previous Quarter
ASSETS		
Cash and Cash Items	P 29,282,519.77	P 29,683,953.28
Due from Bangko Sentral ng Pilipinas	37,235,604.06	35,854,569.55
Due from Other Banks	540,416,985.06	490,591,156.58
Held-to-Maturity (HTM) Financial Assets - Net	832,077,258.71	888,619,513.22
Loans and Receivables - Net	364,122,700.32	344,645,188.23
Loans and Receivables - Others	367,222,792.42	347,644,622.45
General Loan Loss Provision	3,100,092.10	2,999,434.22
Other Financial Assets	20,987,456.93	23,002,344.51
Bank Premises, Furniture, Fixture and Equipment-Net	46,440,775.35	46,706,292.32
Real and Other Properties Acquired-Net	120,539,458.43	119,193,377.18
Other Assets-Net	40,096,821.14	39,890,237.10
TOTAL ASSETS	P <u>2,031,199,579.77</u>	P <u>2,018,186,631.97</u>
LIABILITIES		
Deposit Liabilities	P 1,680,801,507.89	P 1,672,136,190.68
Bills Payable	-	-
Other Financial Liabilities	5,867,336.02	6,147,609.63
Other Liabilities	14,290,133.47	10,870,788.13
TOTAL LIABILITIES	P <u>1,700,958,977.38</u>	P <u>1,689,154,588.44</u>
STOCKHOLDERS' EQUITY		
Capital Stock	215,691,631.00	215,691,631.00
Other Capital Accounts	5,016,161.18	3,807,602.32
Retained Earnings	109,532,810.21	109,532,810.21
TOTAL STOCKHOLDERS' EQUITY	<u>330,240,602.39</u>	<u>329,032,043.53</u>
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P <u>2,031,199,579.77</u>	P <u>2,018,186,631.97</u>
TOTAL CONTINGENT ACCOUNTS	P <u>6,371,706.55</u>	P <u>5,142,159.05</u>
ADDITIONAL INFORMATION		
Gross Total Loan Portfolio (TLP)	P 403,562,337.61	P 386,384,156.69
Specific allowance for credit losses on the TLP	36,339,545.19	38,739,534.24
Non-Performing Loans (NPLs)		
a. Gross NPLs	40,560,934.73	97,374,081.52
b. Ratio of gross NPLs to gross TLP	10.05%	25.20%
c. Net NPLs	P 4,573,158.62	P 59,342,120.01
d. Ratio of Net NPLs to gross TLP	1.13%	15.36%
e. Ratio of Total Allowance for credit losses to gross NPLs(%)	97.24%	42.86%
f. Ratio of specific allowance for credit losses to gross TLP to gross NPLs (%)	89.59%	39.78%
Classified Loans & Other Risk Assets	P 221,335,067.18	P 278,194,679.08
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	42.37%	42.52%
b. 2% for Medium Enterprises	33.53%	30.61%
Return on Equity (ROE)	2.74%	3.36%
Capital Adequacy Ratio (CAR) on Solo Basis, under BSP Circular 688		
a. Total CAR	25.93%	26.08%
b. Tier 1 CAR	25.67%	25.83%
Deferred Charges not yet Written Down	-	-
Unbooked Allowance for Probable Losses on Financial Instruments Received	-	-

Republic of the Philippines)
Tanza, Cavite) S.S.

We, BASIL A. PEREA 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.

(Signed) BASIL A. PEREA
Compliance Officer

(Signed) MARITES T. LUIS
Accounting Manager

SUBSCRIBED AND SWORN to before me this 11th day of November, 2022 at Tanza, Cavite, affiants exhibiting their valid identification documents as follows:

Basil A. Perea UMID no. 0003-7564349-3
Marites T. Luis UMID no. 0111-0693799-5

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Book No. 140
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.