

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 30,2023

ASSETS	Current Quarter	Previous Quarter
Cash and Cash Items	P 32,479,164.57	P 31,385,580.98
Due from Bangko Sentral ng Pilipinas	25,209,315.06	36,557,471.08
Due from Other Banks	501,294,929.67	538,988,173.53
Held-to-Maturity (HTM) Financial Assets - Net	783,936,773.33	773,866,000.21
Loans and Receivables - Net	408,319,802.09	404,021,062.26
Loans and Receivables - Others	411,876,301.84	407,891,778.15
General Loan Loss Provision	3,556,499.75	3,870,715.89
Other Financial Assets	33,654,450.10	33,408,979.64
Bank Premises, Furniture, Fixture and Equipment-Net	46,725,729.37	45,888,271.85
Real and Other Properties Acquired-Net	108,796,204.99	111,207,309.03
Other Assets-Net	42,019,478.17	41,040,749.66
TOTAL ASSETS	P 1,982,435,847.35	P 2,016,363,598.24
LIABILITIES		
Deposit Liabilities	P 1,588,830,698.30	P 1,623,414,600.25
Bills Payable	-	-
Due to Bangko Sentral ng Pilipinas	-	-
Other Financial Liabilities	4,739,519.57	4,968,077.01
Other Liabilities	24,994,750.57	30,103,053.22
TOTAL LIABILITIES	P 1,618,564,968.44	P 1,658,485,730.48
STOCKHOLDERS' EQUITY		
Capital Stock	215,691,631.00	215,691,631.00
Other Capital Accounts	26,255,614.28	20,262,603.13
Retained Earnings	121,923,633.63	121,923,633.63
TOTAL STOCKHOLDERS' EQUITY	363,870,878.91	357,877,867.76
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 1,982,435,847.35	P 2,016,363,598.24
TOTAL CONTINGENT ACCOUNTS	P 5,448,753.04	P 6,155,626.46
ADDITIONAL INFORMATION		
Gross Total Loan Portfolio (TLP)	P 443,471,385.60	P 439,172,645.77
Specific allowance for credit losses on the TLP	31,595,083.76	31,280,867.62
Non-Performing Loans (NPLs)		
a. Gross NPLs	33,851,241.73	38,173,699.17
b. Ratio of gross NPLs to grossTLP	7.63%	8.69%
c. Net NPLs	P 11,210,484.18	P 14,473,929.99
d. Ratio of Net NPLs to gross TLP	2.53%	3.30%
e. Ratio of Total Allowance for credit losses to gross NPLs(%)	103.84%	92.08%
f. Ratio of specific allowance for credit losses to gross TPL to gross NPLs (%)	93.34%	81.94%
Classified Loans & Other Risk Assets	P 211,188,744.09	P 213,901,324.09
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	40.02%	40.87%
b. 2% for Medium Enterprises	29.72%	30.38%
Return on Equity (ROE)	10.74%	12.79%
Capital Adequacy Ratio (CAR)		
a. Total CAR	26.17%	27.77%
b. Tier 1CAR	25.90%	27.45%
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 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) IMELDA D. MONTENEGRO
Assistant General Manager/Comptroller

(signed) MARITES T. LUIS
Accounting Manager

SUBSCRIBED AND SWORN to before me this 27th day of OCT, 2023 at Tanza, Cavite, affiants exhibiting their valid identification documents as follows:

Imelda D. Montenegro SSS ID No. 03-8049892-1
Marites T. Luis UMID no. 0111-0693799-5

(signed) Atty. Cesario G. Gonzales Jr.
NOTARY PUBLIC
APPT. NO. TMNP-021-22
EXTENDED UNTIL DECEMBER 31,2024
PTR NO. CAV 5745710
ROLL OF ATTORNEY NO.56976
IBP Member NO. 012897
PROVINCE OF CAVITE

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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.