

BALANCE SHEET
Solo Basis
BANGKO MABUHAY (A RURAL BANK), INC.

(Head Office and Branches)
A. Soriano Highway, Bgy. Daang Amaya III, Tanza, Cavite
website: www.bangkomabuhay.com.ph

Bank Code

As of September 30, 2025

A S S E T S	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Cash and Cash Items	108000000000000000	R0010	28,209,423.54	23,409,431.47
Due from Bangko Sentral ng Pilipinas	105150000000000000	R0020	11,772,327.10	11,254,091.58
Due from Other Central Banks and Banks - Net	105220000000000000	R0030	404,026,825.38	407,101,115.15
Debt Securities at Amortized Cost - Net	195241000000000000	R0060	609,176,486.73	664,149,642.82
Loans and Receivables - Others	140150300000000000	R0100	604,515,315.30	577,068,175.63
Total Loan Portfolio (TLP) - Gross	499020000000000000	R0120	604,515,315.30	577,068,175.63
Allowance for Credit Losses 2/	499800000000000000	R0130	26,754,245.80	27,597,218.16
Total Loan Portfolio - Net	195400000000000000	R0070	577,761,069.50	549,470,957.47
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	R0150	51,886,088.11	53,469,499.85
Real and Other Properties Acquired - Net	195501000000000000	R0160	96,284,429.53	97,860,603.48
Sales Contract Receivables - Net	195451500000000000	R0170	30,913,633.14	31,046,929.14
Non-Current Assets Held for Sale	150150000000000000	R0180		
Other Assets - Net	152500000000000000	R0190	49,804,334.14	52,109,067.91
TOTAL ASSETS	100000000000000000	R0210	1,859,834,617.17	1,889,871,338.87

Liabilities and Stockholders' Equity

	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Liabilities				
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	208000000000000000	R0010		
Deposit Liabilities	215000000000000000	R0020	1,430,941,213.31	1,471,768,809.34
Due to Other Banks	220050000000000000	R0030		
Bills Payable	220100000000000000	R0040		
BSP (Rediscounting and Other Advances)	220100001500000000	R0050		
Interbank Loans Payable	220100002000000000	R0060		
Other Borrowings, including Deposit Substitutes	220100003500000000	R0070		
Bonds Payable-Net	295201500000000000	R0090		
Unsecured Subordinated Debt - Net	295202000000000000	R0100		
Redeemable Preferred Shares	220250000000000000	R0110		
Other Liabilities	240200000000000000	R0120	43,398,529.33	22,073,182.55
TOTAL LIABILITIES	200000000000000000	R0140	1,474,339,742.64	1,493,841,991.89

	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Stockholders' Equity				
Capital Stock	305000000000000000	R0150	188,879,800.00	188,879,800.00
Additional Paid-in Capital	305200000000000000	R0160	26,811,831.00	26,811,831.00
Undivided Profits	315150000000000000	R0220	30,355,192.10	19,886,230.79
Retained Earnings	315000000000000000	R0170	136,634,713.43	157,638,147.19
Other Capital Accounts	335200000000000000	R0180	2,813,338.00	2,813,338.00
Assigned Capital	325200000000000000	R0190		
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	R0200	385,494,874.53	396,029,346.98
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	R0210	1,859,834,617.17	1,889,871,338.87

CONTINGENT ACCOUNTS	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Guarantees Issued	405000000000000000	R0010		
Financial Standby Letters of Credit	410050000000000000	R0020		
Performance Standby Letters of Credit	410100000000000000	R0030		
Commercial Letters of Credit	415000000000000000	R0040		
Trade Related Guarantees	420000000000000000	R0050		
Commitments	425000000000000000	R0060	733,847.01	5,903,501.93
Spot Foreign Exchange Contracts	430000000000000000	R0070		
Securities Held Under Custodianship by Bank Proper	495220000000000000	R0080	867.00	873.00
Trust Department Accounts	495250000000000000	R0090		
Derivatives	435000000000000000	R0100		
Others	440000000000000000	R0110		
TOTAL CONTINGENT ACCOUNTS	400000000000000000	R0120	734,714.01	5,904,374.93

FINANCIAL INDICATORS (in %)	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
ASSET QUALITY				
Gross Non-Performing Loans (NPL) Ratio	499150500000000000	R0010	6.59	6.87
Net NPL Ratio	499151000000000000	R0020	4.09	4.16
Gross NPL Coverage Ratio	499152500000000000	R0030	67.12	69.66
Net NPL Coverage Ratio	499153000000000000	R0040	54.12	57.63
RELATED PARTY TRANSACTIONS				
Ratio of Loans to Related Parties to gross TLP	499401000000000000	R0060		
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	499401500000000000	R0070		
Ratio of DOSRI Loans to gross TLP	499451000000000000	R0090		
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	499451500000000000	R0100		
LIQUIDITY				
Liquidity Coverage Ratio 4/	499550500000000000	R0110		
Net Stable Funding Ratio 4/	499551000000000000	R0120		
Minimum Liquidity Ratio 5/	499551500000000000	R0130	89.03	92.19
PROFITABILITY				
Return on Equity (ROE)	499350000000000000	R0140	10.48	10.31
Return on Assets	499351000000000000	R0150	2.12	2.07
Net Interest Margin	499351500000000000	R0160	8.73	8.52
CAPITAL ADEQUACY				
Common Equity Tier 1 Ratio	499650501500000000	R0170	25.60	26.51
Tier 1 Capital Ratio	499650501000000000	R0180	25.60	26.51
CAR	499650500500000000	R0190	25.97	26.85
LEVERAGE				
Basel III Leverage Ratio 4/	499850000000000000	R0200		
Deferred Charges not yet Written Down	499700000000000000	R0210		

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
SUBSCRIBED AND SWORN to before me this 24th day of October, 2025 at Tanza, Cavite, affiants exhibiting their valid identification documents as follows:

(SIGNED) MARITES T. LUIS
Accounting Manager
SSS ID No. 03-8049892-1
UMID no. 0111-0693799-5

(Signed) Atty. Cesario G. Gonzales Jr.
NOTARY PUBLIC
APPT. NO. TMNP-024-24
EXTENDED UNTIL DECEMBER 31, 2026
PTR NO. CAV 8461570 B, JAN. 02, 2025
ROLL OF ATTORNEY NO. 56976
IBP Member No. 012897 (06-26-2014)