

**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

**As of December 31,2025**

A S S E T S	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Cash and Cash Items	108000000000000000	R0010	27,236,649.93	28,209,423.54
Due from Bangko Sentral ng Pilipinas	105150000000000000	R0020	7,815,554.19	11,772,327.10
Due from Other Central Banks and Banks - Net	105220000000000000	R0030	441,029,887.83	404,026,825.38
Debt Securities at Amortized Cost - Net	195241000000000000	R0060	578,498,898.00	609,176,486.73
Loans and Receivables - Others	140150300000000000	R0100	597,100,585.32	604,515,315.30
Total Loan Portfolio (TLP) - Gross	499020000000000000	R0120	597,100,585.32	604,515,315.30
Allowance for Credit Losses 2/	499800000000000000	R0130	24,696,179.21	26,754,245.80
Total Loan Portfolio - Net	195400000000000000	R0070	572,404,406.11	577,761,069.50
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	R0150	80,005,492.70	51,886,088.11
Real and Other Properties Acquired - Net	195501000000000000	R0160	91,799,872.68	96,284,429.53
Sales Contract Receivables - Net	195451500000000000	R0170	31,409,631.93	30,913,633.14
Non-Current Assets Held for Sale	150150000000000000	R0180		
Other Assets - Net	152500000000000000	R0190	52,001,990.75	49,804,334.14
<b>TOTAL ASSETS</b>	<b>100000000000000000</b>	<b>R0210</b>	<b>1,882,202,384.12</b>	<b>1,859,834,617.17</b>

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	1,431,321,514.37	1,430,941,213.31
Due to Other Banks	220050000000000000	R0030		
Bills Payable	220100000000000000	R0040	35,000,000.00	
BSP (Rediscounting and Other Advances)	220100001500000000	R0050		
Interbank Loans Payable	220100002000000000	R0060	35,000,000.00	
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	24,610,609.02	43,398,529.33
<b>TOTAL LIABILITIES</b>	<b>200000000000000000</b>	<b>R0140</b>	<b>1,490,932,123.39</b>	<b>1,474,339,742.64</b>
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	36,130,578.30	30,355,192.10
Retained Earnings	315000000000000000	R0170	98,634,713.43	136,634,713.43
Other Capital Accounts	335200000000000000	R0180	40,813,338.00	2,813,338.00
Assigned Capital	325200000000000000	R0190		
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>300000000000000000</b>	<b>R0200</b>	<b>391,270,260.73</b>	<b>385,494,874.53</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>905000000000000000</b>	<b>R0210</b>	<b>1,882,202,384.12</b>	<b>1,859,834,617.17</b>

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	6,031,184.14	733,847.01
Spot Foreign Exchange Contracts	430000000000000000	R0070		
Securities Held Under Custodianship by Bank Proper	495220000000000000	R0080	757.00	867.00
Trust Department Accounts	495250000000000000	R0090		
Derivatives	435000000000000000	R0100		
Others	440000000000000000	R0110		
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>400000000000000000</b>	<b>R0120</b>	<b>6,031,941.14</b>	<b>734,714.01</b>

FINANCIAL INDICATORS (in %)	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
ASSET QUALITY				
Gross Non-Performing Loans (NPL) Ratio	499150500000000000	R0010	5.71	6.59
Net NPL Ratio	499151000000000000	R0020	3.34	4.09
Gross NPL Coverage Ratio	499152500000000000	R0030	72.44	67.12
Net NPL Coverage Ratio	499153000000000000	R0040	56.73	54.12
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	87.51	89.03
PROFITABILITY				
Return on Equity (ROE)	499350000000000000	R0140	9.20	10.48
Return on Assets	499351000000000000	R0150	1.90	2.12
Net Interest Margin	499351500000000000	R0160	8.76	8.73
CAPITAL ADEQUACY				
Common Equity Tier 1 Ratio	499650501500000000	R0170	24.99	25.60
Tier 1 Capital Ratio	499650501000000000	R0180	24.99	25.60
CAR	499650500500000000	R0190	25.36	25.97
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 30th day of January, 2026 at Tanza, Cavite, affiants exhibiting their

valid identification documents as follows:

Imelda D. Montenegro

Marites T. Luis

(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 0889076 B, JAN.05,2026(GENTRIAS)

PTR NO. CAV 9832588, JAN.05,2026(TANZA CAVITE)

ROLL OF ATTORNEY NO.56976

IBP Member NO. 012897 (06-26-2014)