

Balance Sheet
(Head Office and Branches)

Control Prooflist

MVSM BANK (A RURAL BANK SINCE 1953) INC.

Name of Bank
As of March 31, 2025

	Account Code	Current Quarter	Previous Quarter
Cash and Cash Items	108000000000000000	23,752,353.51	22,284,183.14
Due from Bangko Sentral ng Pilipinas	105150000000000000	10,149,856.55	1,451,837.46
Due from Other Banks	105200000000000000	111,345,370.94	134,761,225.11
Financial Assets at Fair Value through Profit or Loss	112000000000000000	0.00	0.00
Available-for-Sale Financial Assets-Net	195200000000000000	75,000,000.00	75,000,000.00
Held-to-Maturity (HTM) Financial Assets-Net	195250000000000000	285,187,382.34	283,413,840.04
Unquoted Debt Securities Classified as Loans-Net	195300000000000000	0.00	0.00
Investments in Non-Marketable Equity Security-Net	195350000000000000	0.00	0.00
Loans and Receivables - Net	195400000000000000	764,065,443.63	770,685,356.57
Other Financial Assets	148000000000000000	15,707,582.52	18,107,676.75
Equity Investment in Subsidiaries, Associates and Joint Ventures Net	195452500000000000	5,000.00	5,000.00
Bank Premises, Furniture, Fixture and Equipment-Net	195500500000000000	82,153,764.48	79,351,793.05
Real and Other Properties Acquired-Net	195501000000000000	171,726,124.22	170,195,603.82
Non-Current Assets Held for Sale	150150000000000000	0.00	0.00
Other Assets-Net	152000000000000000	19,554,054.50	18,940,114.16
Net Due from Head Office/Branches/Agencies, if any (Phil. branch of a foreign bank)	155250000000000000	0.00	0.00
TOTAL ASSETS	100000000000000000	1,558,646,912.69	1,574,195,630.10
Financial Liabilities at Fair Value through Profit or Loss	208000000000000000	0.00	0.00
Deposit Liabilities	215000000000000000	1,230,309,216.58	1,246,739,401.75
Due to Other Banks	220050000000000000	0.00	0.00
Bills Payable	220100000000000000	20,600,000.00	10,600,000.00
Bonds Payable-Net	295201500000000000	0.00	0.00
Unsecured Subordinated Debt-Net	295202000000000000	0.00	0.00
Redeemable Preferred Shares	220250000000000000	0.00	0.00
Special Time Deposit	220300000000000000	0.00	0.00
Due to Bangko Sentral ng Pilipinas	230350000000000000	0.00	0.00
Other Financial Liabilities	240050000000000000	8,617,638.49	7,624,682.95
Other Liabilities	240100000000000000	67,298,794.98	69,379,802.01
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	0.00	0.00
TOTAL LIABILITIES	200000000000000000	1,326,825,650.05	1,334,343,892.71
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	231,821,262.64	239,851,737.39
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	500000000000000000	1,558,646,912.69	1,574,195,630.10
TOTAL CONTINGENT ACCOUNTS	400000000000000000	673.00	655.00
ADDITIONAL INFORMATION			
Gross total loan portfolio (TLP)	499020000000000000	790,272,671.45	796,457,556.36
Specific allowance for credit losses on the TLP	499300000000000000	17,768,687.43	17,792,289.40
Non-Performing Loans (NPLs)			
a. Gross NPLs	499100500000000000	74,306,315.46	69,772,841.97
b. Ratio of gross NPLs to gross TLP (%)	499150500000000000	9%	9%
c. Net NPLs	499101000000000000	56,537,628.03	51,980,552.57
d. Ratio of Net NPLs to gross TLP (%)	499151000000000000	7%	7%
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations			
a. Total CAR (%)	499650500500000000	18.51	19.01
b. Tier 1 Ratio (%)	499650501000000000	14.76	15.31
c. Common Tier 1 Ratio (%) ^{1/}	499650501500000000	0.00	0.00

1/ Common Equity Tier 1 is only applicable to all Universal and Commercial Banks and their subsidiary banks.

Republic of the Philippines
MARIKINA CITY

I/We, **BRIGIDA REGINA J. DE LUNA** and **SARRAH JANE S. RAYMUNDO** 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 my/our knowledge and belief.

SARRAH JANE S. RAYMUNDO
Controller

BRIGIDA REGINA J. DE LUNA
President

SUBSCRIBED AND SWORN to before me this 23 day of APR 2025 at MARIKINA CITY,
Affiant exhibiting his/her/their Community Tax Certificate No. _____
Issued at _____ on _____ and Community Tax Certificate No. _____
Issued at _____ on _____ with SSS No. 31221694-3 and 39-1814816-9

ATTY. NOELLE RIZA D. CASTILLO

NOTARY PUBLIC

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Notary Public for Marikina City
Appointment No. 21 (2024-2025)
PTR No. 10113914 / 1-10-25 / Marikina City
IBP No. 494686 / 1-2-25 / QC
Roll No. 49443

The Barristers Office
2/F MVSM Bank Building
389 J.P. Rizal St., Sto. Niño
Marikina City 1800