

Balance Sheet
(Head Office and Branches)

Control Prooflist

MVSM BANK (A RURAL BANK SINCE 1953) INC.

Name of Bank
As of September 30, 2026

	Account Code	Current Quarter	Previous Quarter
Cash and Cash Items	108000000000000000	23,072,482.99	28,790,895.19
Due from Bangko Sentral ng Pilipinas	105150000000000000	9,941,640.61	10,321,961.89
Due from Other Banks	105200000000000000	112,342,633.02	129,373,589.17
Financial Assets at Fair Value through Profit or Loss	112000000000000000	0.00	0.00
Available-for-Sale Financial Assets-Net	195200000000000000	80,000,000.00	80,000,000.00
Held-to-Maturity (HTM) Financial Assets-Net	195250000000000000	445,133,196.37	403,483,598.74
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	779,477,324.90	777,896,223.53
Other Financial Assets	148000000000000000	20,155,951.77	22,800,150.13
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	195452500000000000	5,000.00	5,000.00
Bank Premises, Furniture, Fixture and Equipment-Net	195500500000000000	96,295,402.04	96,065,891.63
Real and Other Properties Acquired-Net	195501000000000000	179,455,771.15	184,087,289.31
Non-Current Assets Held for Sale	150150000000000000	0.00	0.00
Other Assets-Net	152000000000000000	19,642,901.94	21,725,393.17
Net Due from Head Office/Branches/Agencies, if any (Phil. branch of a foreign bank)	155250000000000000	0.00	0.00
TOTAL ASSETS	100000000000000000	1,765,512,304.79	1,754,549,992.76
Financial Liabilities at Fair Value through Profit or Loss	208000000000000000	0.00	0.00
Deposit Liabilities	215000000000000000	1,401,937,370.34	1,391,951,178.84
Due to Other Banks	220050000000000000	0.00	0.00
Bills Payable	220100000000000000	24,127,894.74	35,225,263.16
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	1,467,502.60	1,843,161.53
Other Liabilities	240100000000000000	91,525,131.08	89,362,601.68
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	0.00	0.00
TOTAL LIABILITIES	200000000000000000	1,519,057,898.76	1,518,382,205.21
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	246,464,406.03	236,167,787.55
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	1,765,512,304.79	1,754,549,992.76
TOTAL CONTINGENT ACCOUNTS	400000000000000000	709.00	665.00
ADDITIONAL INFORMATION			
Gross total loan portfolio (TLP)	499020000000000000	806,774,826.51	805,041,559.17
Specific allowance for credit losses on the TLP	499300000000000000	17,938,001.22	18,031,565.25
Non-Performing Loans (NPLs)			
a. Gross NPLs	499100500000000000	64,885,564.24	55,790,602.89
b. Ratio of gross NPLs to gross TLP (%)	499150500000000000	8%	7%
c. Net NPLs	499101000000000000	46,947,564.02	37,759,037.64
d. Ratio of Net NPLs to gross TLP (%)	499151000000000000	6%	5%
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations			
a. Total CAR (%)	499650500500000000	18.47	17.37
b. Tier 1 Ratio (%)	499650501000000000	16.24	15.20
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
Comptroller

BRIGIDA REGINA J. DE LUNA
President

SUBSCRIBED AND SWORN to before me this 20 OCT 2026 day of _____ at _____
affiant exhibiting his/her/their Community Tax Certificate No. _____
issued at _____ on _____ and Community Tax Certificate No. _____
issued at _____ on _____ with SSN No. 34-2131694-3 and 33-1814816-9

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ATTY. NOELLE RIZA D. CASTILLO

Notary Public for Marikina City
Appointment No. 24 (2026-2027)

PTR No. 10440433 / 1-8-2026 / Marikina City

IBP No. 568255 / 12-19-2025 QC

MCLE CN VIII-0019822 / 1-15-2025

NOTARY PUBLIC