

**Balance Sheet**  
Solo Basis

**CARD MRI Rizal Bank, Inc. A Microfinance Oriented Rural Bank**  
(Name of Bank)

**80303**  
(Bank Code)

As of **12/31/2023**  
(MM/DD/YYYY)

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	10800000000000000000	38,018,428.99	35,917,232.50
Due from Bangko Sentral ng Pilipinas	10515000000000000000	28,532,347.69	27,273,490.21
Due from Other Central Banks and Banks - Net	10522000000000000000	1,488,548,554.68	1,807,344,344.87
Debt Securities at Amortized Cost - Net	19524100000000000000	118,982,250.34	81,012,629.84
Total Loan Portfolio (TLP) - Gross	49902000000000000000	4,878,456,930.76	4,372,160,641.82
Allowance for Credit Losses 2/	49935000000000000000	149,925,427.24	177,044,008.67
Total Loan Portfolio - Net	19540000000000000000	4,728,531,503.52	4,195,116,633.15
Bank Premises, Furniture, Fixture and Equipment - Net	19550050000000000000	213,320,972.93	219,794,549.64
Other Assets - Net	15250000000000000000	316,693,731.63	206,230,008.30
<b>TOTAL ASSETS</b>	<b>10000000000000000000</b>	<b>6,932,627,789.78</b>	<b>6,572,688,888.51</b>
<b>LIABILITIES</b>			
Deposit Liabilities	21500000000000000000	4,022,652,779.62	4,044,541,018.29
Bills Payable	22010000000000000000	498,424,236.24	-
Other Liabilities	24020000000000000000	455,327,711.79	728,800,572.97
<b>TOTAL LIABILITIES</b>	<b>20000000000000000000</b>	<b>4,976,404,727.65</b>	<b>4,773,341,591.26</b>
<b>STOCKHOLDERS' EQUITY</b>			
Capital Stock	30500000000000000000	1,250,000,000.00	1,250,000,000.00
Undivided Profits	31515000000000000000	555,858,221.44	398,982,456.56
Retained Earnings	31500000000000000000	147,225,535.69	147,225,535.69
Other Capital Accounts	33520000000000000000	3,139,305.00	3,139,305.00
Assigned Capital	32520000000000000000	-	-
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>30000000000000000000</b>	<b>1,956,223,062.13</b>	<b>1,799,347,297.25</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>90500000000000000000</b>	<b>6,932,627,789.78</b>	<b>6,572,688,888.51</b>
<b>CONTINGENT ACCOUNTS</b>			
TOTAL CONTINGENT ACCOUNTS	40000000000000000000	-	-
<b>FINANCIAL INDICATORS (in %)</b>			
<b>ASSET QUALITY</b>			
Gross Non-Performing Loans (NPL) Ratio	49915050000000000000	2.44	3.08
Net NPL Ratio	49915100000000000000	0.34	0.02
Gross NPL Coverage Ratio	49915250000000000000	126.02	131.63
Net NPL Coverage Ratio	49915300000000000000	901.02	-20154.06
<b>RELATED PARTY TRANSACTIONS</b>			
Ratio of Loans to Related Parties to gross TLP	49940100000000000000	0.00	0.00
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	49940150000000000000	0.00	0.00
Ratio of DOSRI Loans to gross TLP	49945100000000000000	0.00	0.00
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	49945150000000000000	0.00	0.00
<b>LIQUIDITY</b>			
Minimum Liquidity Ratio 5/	49955150000000000000	48.19	53.69
<b>PROFITABILITY</b>			
Return on Equity (ROE)	49935050000000000000	30.26	29.27
Return on Assets	49935100000000000000	8.65	8.39
Net Interest Margin	49935150000000000000	36.49	36.39
<b>CAPITAL ADEQUACY</b>			
Tier 1 Capital Ratio	49965050100000000000	20.26	18.82
CAR	49965050050000000000	23.16	21.71
<b>LEVERAGE</b>			
Deferred Charges not yet Written Down	49970000000000000000	-	-

We hereby certify that all matters set forth in this Financial Reporting Package-Solo (Balance Sheet and supporting schedules) are true and correct to the best of our knowledge and belief.

  
ELM B. VALENZUELA  
President and CEO

  
MARY GRACE A. VERGARA  
Vice President