PPBS

Published Balance Sheet (PBS) (Proof of Publication/Posting)

Name of Bank	Mindanao Consolidated Cooperative Bank
Bank Code	45333
As of	March 31, 2024

Published Balance Sheet (PBS) (Proof of Publication/Posting)

		PUBLICATION/POSTING DETAILS
		C0010
Date of Publication or Posting	R0010	4/24/2024
Newspaper's Name (In general circulation) \n [Choose "Others" if newspaper's name is not on the list]	R0020	Gold Star Daily
Other Newspaper's Name \n [If Not Applicable, leave this entry blank]	R0050	
Location (If posted in conspicuous area of the bank's premises)	R0030	Posted in the most conspicuous area of bank's premises: in the municipal building / municipal public market / barangay hall / barangay public market, where the head office and all its branches are located.
Website Link (If posted online, please indicate website format "http://" or "https://") \n [If Not Applicable, leave this entry blank]	R0040	

I hereby certify that all matters set forth in this Published Balance Sheet are true and correct, to the best of my knowledge and belief.

MYRNA A. SESCON
Authorized Signatory

Gold Star Daily
The Biggest Newspaper in Mindanao
Gold' Star' Daily News Publishing. Main Office: Cor. Baconga St., Lapasan, Cagayan de Oro City
Tel. Nos: (088) 855-1736; Telefax: (088) 850-0977 TIN # 294-056-742-00002 (Non-VAT)

AFFIDAVIT OF PUBLICATION

That I, RUCHELLE D. BANGIS, of legal age, married, Filipino and a resident of Cagayan de Oro City, after having duly sworn to according to law, hereby depose and say:

1. That I am the General Manager of Gold' Star' Daily News Publishing, a newspaper of general circulation in Mindanao in English language and with principal place of Business at Cor. Baconga St., Lapasan, Cagayan de Oro City.

2. That I have published and/or caused the publication in the Gold' Star' Daily News Publishing issue/s of April 24, 2024 and ______________ the following notice/s wit:

This is to certify that Gold Star Daily News Publishing has published **BALANCE SHEET as March 31, 2024 of MINDANAO CONSOLIDATED COOPERATIVE BANK** placed in inside section.

Please refer complete details to newspaper attached herewith.

We certify that Gold Star Daily News Publishing is a general circulation in Mindanao.

Moreover, we are circulated in 20 Cities and 24 Provinces in Mindanao.

3. That I execute this affidavit to attest to the truth of my foregoing statement.

RUCHELLE D. BANGIS
Affiant

SUBSCRIBED AND SWORN before me this 24th day of April 2024, at Cagayan de Oro City, affiant exhibiting to me her SSS ID No. 08-097-4853-4.

Doc No. 175;
Page No. 35;
Book No. 209;
Series of 2024

ATTY. EDGAR S. CABANLAS
Notary Public
101-E-2F Velez Building Corrales Avenue, CDOC
Atty's Roll No. 30264(3-9-1980)

PBS_Solo Balance Sheet (Head Office and Branches) - Solo
Name of Bank Mindanao Consolidated Cooperative Bank
Bank Code 45333
As of March 31, 2024

ASSETS	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Cash and Cash Items	108000000000000000	R0010	165,042,555.58	152,984,310.34
Due from Bangko Sentral ng Pilipinas	105150000000000000	R0020	50,699,706.64	51,374,572.81
Due from Other Central Banks and Banks - Net	105220000000000000	R0030	313,226,077.33	316,847,200.93
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	113000000000000000	R0040	8,919,075.63	8,919,075.63
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	195210000000000000	R0050	5,785,991.18	5,785,991.18
Debt Securities at Amortized Cost - Net	195241000000000000	R0060		
Loans to Bangko Sentral ng Pilipinas	140050000000000000	R0080		
Interbank Loans Receivable	140100000000000000	R0090		
Loans and Receivables - Others	140150300000000000	R0100	2,034,522,676.74	1,944,606,510.30
Loans and Receivables Arising from RA/CA/PR/SLB	140200000000000000	R0110		
Total Loan Portfolio (TLP) - Gross	499020000000000000	R0120	2,034,522,676.74	1,944,606,510.30
Allowance for Credit Losses 2/	499350000000000000	R0130	126,071,181.31	126,071,181.35
Total Loan Portfolio - Net	195400000000000000	R0070	1,908,451,495.43	1,818,535,328.95
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	195452500000000000	R0140		
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	R0150	115,283,018.63	111,510,693.79
Real and Other Properties Acquired - Net	195501000000000000	R0160	179,858,358.81	175,103,956.96
Sales Contract Receivables - Net	195451500000000000	R0170	37,210,322.84	35,506,461.95
Non-Current Assets Held for Sale	150150000000000000	R0180		
Other Assets - Net	152500000000000000	R0190	175,771,030.49	164,716,220.35
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	155250000000000000	R0200		
TOTAL ASSETS	100000000000000000	R0210	**2,960,247,632.56**	**2,841,283,812.89**

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	1,731,040,507.83	1,709,336,231.76
Due to Other Banks	220050000000000000	R0030		
Bills Payable	220100000000000000	R0040	480,413,840.34	419,139,044.47
BSP (Rediscounting and Other Advances)	220100001500000000	R0050		
Interbank Loans Payable	220100002000000000	R0060	480,413,840.34	419,139,044.47
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	362,003,142.56	326,035,332.95
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	R0130		
TOTAL LIABILITIES	200000000000000000	R0140	**2,573,457,490.73**	**2,454,510,609.18**
Stockholders' Equity				
Capital Stock	305000000000000000	R0150	326,999,700.00	326,888,600.00
Additional Paid-In Capital	305200000000000000	R0160		
Undivided Profits	315150000000000000	R0220	966,266.77	0.00
Retained Earnings	315000000000000000	R0170	58,824,175.06	59,884,603.71
Other Capital Accounts	335200000000000000	R0180		
Assigned Capital	325200000000000000	R0190		
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	R0200	386,790,141.83	386,773,203.71
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	R0210	**2,960,247,632.56**	**2,841,283,812.89**

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		
Spot Foreign Exchange Contracts	430000000000000000	R0070		
Securities Held Under Custodianship by Bank Proper	495220000000000000	R0080		
Trust Department Accounts	495250000000000000	R0090		
Derivatives	435000000000000000	R0100		
Others	440000000000000000	R0110		
TOTAL CONTINGENT ACCOUNTS	400000000000000000	R0120	0.00	0.00

FINANCIAL INDICATORS (in %)	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
ASSET QUALITY				
Gross Non-Performing Loans (NPL) Ratio	499150500000000000	R0010	13.24	13.68
Net NPL Ratio	499151000000000000	R0020	8.02	8.14
Gross NPL Coverage Ratio	499152500000000000	R0030	46.79	47.39
Net NPL Coverage Ratio	499153000000000000	R0040	41.45	41.98
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	3.58	3.75
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	30.07	30.37
PROFITABILITY				
Return on Equity (ROE)	499350000000000000	R0140		
Return on Assets	499351000000000000	R0150		
Net Interest Margin	499351500000000000	R0160		
CAPITAL ADEQUACY				
Common Equity Tier 1 Ratio	499650501500000000	R0170	10.56	11.18
Tier 1 Capital Ratio	499650501000000000	R0180	13.57	14.36
CAR	499650500500000000	R0190	14.15	14.99
LEVERAGE				
Basel III Leverage Ratio 4/	499850000000000000	R0200		
Deferred Charges not yet Written Down	499700000000000000	R0210		

1/ This account is comprised of Financial Assets Held for Trading (HFT), Debt Securities Designated at FVPL, and Other Financial Assets Mandatorily Measured at FVPL.\n 2/ This acccount is comprised of Specific Allowance for Credit Losses and General Loan Loss Provision.\n 3/ This account is comprised of Financial Liabilities Held for Trading, and Financial Liabilities Designated at FVPL.\n 4/ Only applicable to All Universal and Commercial Banks and their subsidiary banks.\n 5/ Only applicable to All Stand-alone TBs, RBs, and CoopBanks

I hereby certify that all matters set forth in this Published Balance Sheet are true and correct, to the best of my knowledge and belief.-

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Authorized Signatory