

PPBS

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

Name of Bank

Mindanao Consolidated Cooperative Bank

Bank Code

45333

As of

June 30, 2024

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

		PUBLICATION/POSTING DETAILS
		C0010
Date of Publication or Posting	R0010	7/26/2024
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. SISON
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 July 26, 2024 and _____ the following notice/s wit:

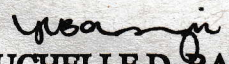
This is to certify that Gold Star Daily News Publishing has published **BALANCE SHEET** as **June 30, 2024** of **MINDANAO CONSOLIDATED COOPERATIVE BANK** placed in inside section.

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 26th day of July 2024, at Cagayan de Oro City, affiant exhibiting to me her SSS ID No. 08-097-4853-4.

Doc No. 175 ;
Page No. 28 ;
Book No. 21 ;


ATTY. EDGAR S. CABANLAS
Notary Public

101-E-2F Velez Building Corrales Avenue, CDOC

PBS_Solo
Name of Bank
Bank Code
As of

Balance Sheet (Head Office and Branches) - Solo
Mindanao Consolidated Cooperative Bank
45333
June 30, 2024

ASSETS	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Cash and Cash Items	108000000000000000	R0010	170,194,996.82	165,042,555.58
Due from Bangko Sentral ng Pilipinas	105150000000000000	R0020	46,412,750.22	50,699,706.64
Due from Other Central Banks and Banks - Net	105220000000000000	R0030	312,153,364.70	313,226,077.33
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	113000000000000000	R0040	8,598,506.60	8,919,075.63
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	195210000000000000	R0050	5,000,000.00	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	2,058,280,141.08	2,034,522,676.74
Loans and Receivables Arising from RA/CA/PR/SLB	140200000000000000	R0110		
Total Loan Portfolio (TLP) - Gross	499020000000000000	R0120	2,058,280,141.08	2,034,522,676.74
Allowance for Credit Losses 2/	499350000000000000	R0130	130,199,435.78	126,071,181.31
Total Loan Portfolio - Net	195400000000000000	R0070	1,928,080,705.30	1,908,451,495.43
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	195452500000000000	R0140		
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	R0150	131,338,451.11	115,283,018.63
Real and Other Properties Acquired - Net	195501000000000000	R0160	189,427,601.51	179,858,358.81
Sales Contract Receivables - Net	195451500000000000	R0170	37,745,663.93	37,210,322.84
Non-Current Assets Held for Sale	150150000000000000	R0180		
Other Assets - Net	152500000000000000	R0190	187,856,553.83	175,771,030.49
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	155250000000000000	R0200		
TOTAL ASSETS	100000000000000000	R0210	3,016,808,594.02	2,960,247,632.56

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	1,797,196,171.49	1,731,040,507.83
Due to Other Banks	220050000000000000	R0030		
Bills Payable	220100000000000000	R0040	419,588,308.37	480,413,840.34
BSP (Rediscounting and Other Advances)	220100001500000000	R0050		
Interbank Loans Payable	220100002000000000	R0060	419,588,308.37	480,413,840.34
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	401,787,478.33	362,003,142.56
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	R0130		
TOTAL LIABILITIES	200000000000000000	R0140	2,618,571,958.19	2,573,457,490.73
Stockholders' Equity				
Capital Stock	305000000000000000	R0150	327,159,000.00	326,999,700.00
Additional Paid-In Capital	305200000000000000	R0160		
Undivided Profits	315150000000000000	R0220	21,125,750.06	966,266.77
Retained Earnings	315000000000000000	R0170	49,951,885.77	58,824,175.06
Other Capital Accounts	335200000000000000	R0180		
Assigned Capital	325200000000000000	R0190		
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	R0200	398,236,635.83	386,790,141.83
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	R0210	3,016,808,594.02	2,960,247,632.56

CONTINGENT ACCOUNTS	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Guarantees Issued	4050000000000000	R0010		
Financial Standby Letters of Credit	4100500000000000	R0020		
Performance Standby Letters of Credit	4101000000000000	R0030		
Commercial Letters of Credit	4150000000000000	R0040		
Trade Related Guarantees	4200000000000000	R0050		
Commitments	4250000000000000	R0060		
Spot Foreign Exchange Contracts	4300000000000000	R0070		
Securities Held Under Custodianship by Bank Proper	4952200000000000	R0080		
Trust Department Accounts	4952500000000000	R0090		
Derivatives	4350000000000000	R0100		
Others	4400000000000000	R0110		
TOTAL CONTINGENT ACCOUNTS	4000000000000000	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	4991505000000000	R0010	15.89	13.24
Net NPL Ratio	4991510000000000	R0020	10.32	8.02
Gross NPL Coverage Ratio	4991525000000000	R0030	39.81	46.79
Net NPL Coverage Ratio	4991530000000000	R0040	35.41	41.45
RELATED PARTY TRANSACTIONS				
Ratio of Loans to Related Parties to gross TLP	4994010000000000	R0060		
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	4994015000000000	R0070		
Ratio of DOSRI Loans to gross TLP	4994510000000000	R0090	3.52	3.75
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	4994515000000000	R0100		
LIQUIDITY				
Liquidity Coverage Ratio 4/	4995505000000000	R0110		
Net Stable Funding Ratio 4/	4995510000000000	R0120		
Minimum Liquidity Ratio 5/	4995515000000000	R0130	26.22	30.37
PROFITABILITY				
Return on Equity (ROE)	4993500000000000	R0140		
Return on Assets	4993510000000000	R0150		
Net Interest Margin	4993515000000000	R0160		
CAPITAL ADEQUACY				
Common Equity Tier 1 Ratio	4996505015000000	R0170	10.83	10.56
Tier 1 Capital Ratio	4996505010000000	R0180	13.70	13.57
CAR	4996505005000000	R0190	14.26	14.15
LEVERAGE				
Basel III Leverage Ratio 4/	4998500000000000	R0200		
Deferred Charges not yet Written Down	4997000000000000	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 account 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.

MYRNA A. SESCON
Authorized Signatory