



A Salmon Company

BALANCE SHEET

(Head Office and Branch) As of March 31, 2025

	Amount in PHP	
	Current Quarter	Previous Quarter
ASSETS		
Cash and Cash Items	1,888,532	1,983,074
Due from Bangko Sentral ng Philipinas	5,567,929	5,567,929
Due from Other Central Banks and Banks – Net	375,641,755	257,962,470
Loans and Receivables – Others	898,654,954	898,674,203
Total Loan Portfolio (TLP) – Gross	898,654,954	898,674,203
Allowance for Credit Losses	(57,115,120)	(64,061,021)
Total Loan Portfolio – Net	841,539,834	834,613,181
Bank Premises, Furniture, Fixture and Equipment – Net	9,503,906	10,271,292
Real and Other Properties Acquired – Net	3,479,536	3,572,782
Sales Contract Receivables – Net	2,927,359	3,251,613
Other Assets – Net	110,328,827	220,406,590
TOTAL ASSETS	1,350,877,678	1,337,628,931
LIABILITIES		
Deposit Liabilities	507,353,176	571,178,795
Other Liabilities	205,816,181	500,014,235
TOTAL LIABILITIES	713,169,357	1,071,193,030
STOCKHOLDER’S EQUITY		
Capital Stock	14,205,800	14,205,800
Additional Paid-in Capital	20,059,947	20,059,947
Undivided Profits	81,901,017	217,535,699
Retained Earnings	227,742,132	14,634,454
Other Capital Accounts	293,799,425	0
TOTAL STOCKHOLDERS’ EQUITY	637,708,321	266,435,901
TOTAL LIABILITIES AND STOCKHOLDERS’ EQUITY	1,350,877,678	1,337,628,931
CONTINGENT ACCOUNTS		
TOTAL CONTINGENT ACCOUNTS	0	0
ADDITIONAL INFORMATION		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	3.10%	4.09%
Net NPL Ratio	0.00%	0.00%
Gross NPL Coverage Ratio	205.11%	174.40%
Net NPL Coverage Ratio	176.83%	153.38%
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	0.00%	0.00%
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	0.00%	0.00%
Ratio of DORSI Loans to gross TLP	0.00%	0.00%
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.00%	0.00%
LIQUIDITY		
Minimum Liquidity Ratio	55.86%	26.09%
PROFITABILITY		
Return on Equity	85.16%	157.75%
Return on Assets	29.10%	33.96%
Net Interest Margin	56.88%	54.76%
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	19.75%	18.62%
Tier 1 Capital Ratio	37.72%	18.62%
Capital Adequacy Ratio	38.20%	19.20%

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.

(original signed)

Georgy Chesakov

President and CEO

Rural Bank of Sta. Rosa (Laguna), Inc.