



BALANCE SHEET

(Head Office and Branch)
As of March 31, 2026

	Amount in PHP	
	Current Quarter	Previous Quarter
ASSETS		
Cash and Cash Items	1,751,370	452,445
Due from Bangko Sentral ng Pilipinas	1,206,961,307	152,049,893
Due from Other Central Banks and Banks - Net	424,489,187	743,977,872
Loans and Receivables - Others	4,576,492,489	3,483,900,214
Total Loan Portfolio (TLP) - Gross	4,576,492,489	3,483,900,214
Allowance for Credit Losses	(823,954,827)	(544,592,242)
Total Loan Portfolio - Net	3,752,537,662	2,939,307,973
Bank Premises, Furniture, Fixture and Equipment - Net	79,806,384	73,643,526
Real and Other Properties Acquired - Net	3,165,543	3,429,550
Sales Contract Receivables - Net	2,779,438	3,052,388
Other Assets - Net	616,770,729	436,545,360
TOTAL ASSETS	6,088,261,620	4,352,459,007
LIABILITIES		
Deposit Liabilities	4,583,002,499	2,803,734,807
Other Liabilities	350,771,273	388,887,046
TOTAL LIABILITIES	4,933,773,772	3,192,621,852
STOCKHOLDER'S EQUITY		
Capital Stock	309,206,000	309,205,900
Additional Paid-in Capital	710,059,947	620,059,947
Undivided Profits	(68,655,127)	4,026,236
Retained Earnings	204,257,905	227,745,646
Other Capital Accounts	(380,877)	(1,200,575)
TOTAL STOCKHOLDERS' EQUITY	1,154,487,848	1,159,837,155
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	6,088,261,620	4,352,459,007
CONTINGENT ACCOUNTS		
TOTAL CONTINGENT ACCOUNTS	665	713
ADDITIONAL INFORMATION		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	2.34%	2.10%
Net NPL Ratio	0.15%	0.13%
Gross NPL Coverage Ratio	768.05%	743.63%
Net NPL Coverage Ratio	276.94%	237.05%
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 DOSRI 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	33.42%	28.40%
PROFITABILITY		
Return on Equity	(24.22%)	0.57%
Return on Assets	(5.91%)	0.20%
Net Interest Margin	26.20%	40.12%
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	10.54%	16.09%
Tier 1 Capital Ratio	15.55%	22.79%
Capital Adequacy Ratio	16.43%	23.79%

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
Salmon Bank (Rural Bank) Inc.