



A Salmon Company

BALANCE SHEET

(Head Office and Branch) As of June 30, 2025

	Amount in PHP	
	Current Quarter	Previous Quarter
ASSETS		
Cash and Cash Items	34,107,749	1,883,532
Due from Bangko Sentral ng Philipinas	5,389,999	5,567,929
Due from Other Central Banks and Banks – Net	419,441,475	375,641,755
Loans and Receivables – Others	1,302,130,278	898,654,954
Total Loan Portfolio (TLP) – Gross	1,302,130,278	898,654,954
Allowance for Credit Losses	(86,153,515)	(57,115,120)
Total Loan Portfolio – Net	1,215,976,763	841,539,906
Bank Premises, Furniture, Fixture and Equipment – Net	8,840,478	9,503,906
Real and Other Properties Acquired – Net	3,462,874	3,479,536
Sales Contract Receivables – Net	2,901,198	2,927,359
Other Assets – Net	164,021,606	110,328,827
TOTAL ASSETS	1,854,142,143	1,350,877,678
LIABILITIES		
Deposit Liabilities	952,406,786	507,353,176
Other Liabilities	194,760,837	205,816,181
TOTAL LIABILITIES	1,147,167,623	713,169,357
STOCKHOLDER’S EQUITY		
Capital Stock	14,205,800	14,205,800
Additional Paid-in Capital	20,059,947	20,059,947
Undivided Profits	151,163,701	81,901,017
Retained Earnings	227,745,646	227,742,132
Other Capital Accounts	293,799,425	293,799,425
TOTAL STOCKHOLDERS’ EQUITY	706,974,520	343,908,896
TOTAL LIABILITIES AND STOCKHOLDERS’ EQUITY	1,854,142,143	1,057,078,253
CONTINGENT ACCOUNTS		
TOTAL CONTINGENT ACCOUNTS	0	0
ADDITIONAL INFORMATION		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	3.28%	3.10%
Net NPL Ratio	0.00%	0.00%
Gross NPL Coverage Ratio	201.93%	205.11%
Net NPL Coverage Ratio	175.11%	176.83%
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	38.03%	55.86%
PROFITABILITY		
Return on Equity	58.91%	85.16%
Return on Assets	24.94%	29.10%
Net Interest Margin	61.39%	56.88%
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	18.18%	19.75%
Tier 1 Capital Ratio	32.12%	37.72%
Capital Adequacy Ratio	32.66%	38.20%

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.