Salmon Bank

BALANCE SHEET

(Head Office and Branch)
As of June 30, 2026

	Amount in PHP	
	Current Quarter	Previous Quarter
ASSETS		
Cash and Cash Items	1,868,730	1,751,370
Due from Bangko Sentral ng Pilipinas	4,295,357,359	1,206,961,307
Due from Other Central Banks and Banks - Net	581,467,103	424,489,187
Loans and Receivables - Others	3,426,514,104	4,576,492,489
Total Loan Portfolio (TLP) - Gross	3,426,514,104	4,576,492,489
Allowance for Credit Losses	(804,297,074)	(823,954,827)
Total Loan Portfolio - Net	2,622,217,029	3,752,537,662
Bank Premises, Furniture, Fixture and Equipment - Net	98,619,743	79,806,384
Real and Other Properties Acquired - Net	877,794	3,165,543
Sales Contract Receivables - Net	2,866,567	2,779,438
Other Assets - Net	604,788,135	616,770,729
TOTAL ASSETS	**8,208,062,461**	**6,088,261,620**
LIABILITIES		
Deposit Liabilities	6,280,830,541	4,583,002,499
Other Liabilities	259,343,828	350,771,273
TOTAL LIABILITIES	**6,540,174,369**	**4,933,773,772**
STOCKHOLDER'S EQUITY		
Capital Stock	309,206,100	309,206,000
Additional Paid-in Capital	1,210,059,947	710,059,947
Undivided Profits	(55,165,052)	(68,655,127)
Retained Earnings	204,257,905	204,257,905
Other Capital Accounts	(470,809)	(380,877)
TOTAL STOCKHOLDERS' EQUITY	**1,667,888,092**	**1,154,487,848**
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	**8,208,062,461**	**6,088,261,620**
CONTINGENT ACCOUNTS		
TOTAL CONTINGENT ACCOUNTS	**520**	**665**
ADDITIONAL INFORMATION		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	6.32%	2.34%
Net NPL Ratio	0.36%	0.15%
Gross NPL Coverage Ratio	371.13%	768.05%
Net NPL Coverage Ratio	208.34%	276.94%
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	75.51%	33.42%
PROFITABILITY		
Return on Equity	(8.16%)	(24.22%)
Return on Assets	(1.97%)	(5.91%)
Net Interest Margin	59.30%	26.20%
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	22.77%	10.54%
Tier 1 Capital Ratio	28.81%	15.55%
Capital Adequacy Ratio	29.63%	16.43%

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.