

**BALANCE SHEET**

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

	<u>Amount in PHP</u>	
	Current Quarter	Previous Quarter
<b>ASSETS</b>		
Cash and Cash Items	452,445	7,456,627
Due from Bangko Sentral ng Pilipinas	152,049,893	5,344,999
Due from Other Central Banks and Banks - Net	743,977,872	764,584,540
Loans and Receivables - Others	3,483,900,214	1,709,207,139
Total Loan Portfolio (TLP) - Gross	3,483,900,214	1,709,207,139
Allowance for Credit Losses	(544,592,242)	(112,498,766)
<b>Total Loan Portfolio - Net</b>	<b>2,939,307,973</b>	<b>1,596,708,373</b>
Bank Premises, Furniture, Fixture and Equipment - Net	73,643,526	14,018,188
Real and Other Properties Acquired - Net	3,429,550	3,446,212
Sales Contract Receivables - Net	3,052,388	2,458,757
Other Assets - Net	436,545,360	310,945,442
<b>TOTAL ASSETS</b>	<b>4,352,459,007</b>	<b>2,704,963,138</b>
<b>LIABILITIES</b>		
Deposit Liabilities	2,803,734,807	1,770,413,831
Other Liabilities	388,887,046	147,917,548
<b>TOTAL LIABILITIES</b>	<b>3,192,621,852</b>	<b>1,918,331,379</b>
<b>STOCKHOLDER'S EQUITY</b>		
Capital Stock	309,205,900	309,205,800
Additional Paid-in Capital	620,059,947	20,059,947
Undivided Profits	4,026,236	230,820,940
Retained Earnings	227,745,646	227,745,646
Other Capital Accounts	(1,200,575)	(1,200,575)
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>1,159,837,155</b>	<b>786,631,759</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>4,352,459,007</b>	<b>2,704,963,138</b>
<b>CONTINGENT ACCOUNTS</b>		
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>713</b>	<b>767</b>
<b>ADDITIONAL INFORMATION</b>		
<b>ASSET QUALITY</b>		
Gross Non-Performing Loans (NPL) Ratio	2.10%	2.93%
Net NPL Ratio	0.13%	0.00%
Gross NPL Coverage Ratio	743.63%	224.61%
Net NPL Coverage Ratio	237.05%	195.00%
<b>RELATED PARTY TRANSACTIONS</b>		
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%
<b>LIQUIDITY</b>		
Minimum Liquidity Ratio	28.40%	40.90%
<b>PROFITABILITY</b>		
Return on Equity	0.57%	52.55%
Return on Assets	0.20%	20.13%
Net Interest Margin	40.12%	49.57%
<b>CAPITAL ADEQUACY</b>		
Common Equity Tier 1 Ratio	16.09%	15.27%
Tier 1 Capital Ratio	22.79%	25.16%
Capital Adequacy Ratio	23.79%	25.66%

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.