Salmon Bank

BALANCE SHEET

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

	Amount in PHP	
	Current Quarter	Previous Quarter
ASSETS		
Cash and Cash Items	2,399,413	1,868,730
Due from Bangko Sentral ng Pilipinas	5,723,163,943	4,295,357,359
Due from Other Central Banks and Banks - Net	705,064,978	581,467,103
Loans and Receivables - Others	3,506,412,934	3,426,514,104
Total Loan Portfolio (TLP) - Gross	3,506,412,934	3,426,514,104
Allowance for Credit Losses	(724,503,606)	(804,297,074)
Total Loan Portfolio - Net	2,781,909,328	2,622,217,029
Bank Premises, Furniture, Fixture and Equipment - Net	107,036,318	98,619,743
Real and Other Properties Acquired - Net	-	877,794
Sales Contract Receivables - Net	2,747,808	2,866,567
Other Assets - Net	668,790,911	604,788,135
TOTAL ASSETS	**9,991,112,698**	**8,208,062,461**
LIABILITIES		
Deposit Liabilities	8,150,867,186	6,280,830,541
Other Liabilities	265,410,785	259,343,828
TOTAL LIABILITIES	**8,416,277,971**	**6,540,174,369**
STOCKHOLDER'S EQUITY		
Capital Stock	309,206,100	309,206,100
Additional Paid-in Capital	1,210,059,947	1,210,059,947
Undivided Profits	(147,768,033)	(55,165,052)
Retained Earnings	204,263,030	204,257,905
Other Capital Accounts	(926,318)	(470,809)
TOTAL STOCKHOLDERS' EQUITY	**1,574,834,727**	**1,667,888,092**
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	**9,991,112,698**	**8,208,062,461**
CONTINGENT ACCOUNTS		
TOTAL CONTINGENT ACCOUNTS	**426**	**520**
ADDITIONAL INFORMATION		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	5.44%	6.32%
Net NPL Ratio	0.30%	0.36%
Gross NPL Coverage Ratio	379.63%	371.13%
Net NPL Coverage Ratio	197.40%	208.34%
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	77.63%	75.51%
PROFITABILITY		
Return on Equity	(13.89%)	(8.16%)
Return on Assets	(3.02%)	(1.97%)
Net Interest Margin	49.81%	59.30%
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	19.04%	22.77%
Tier 1 Capital Ratio	24.69%	28.81%
Capital Adequacy Ratio	25.52%	29.63%

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.