PBS_Solo **Balance Sheet (Head Office and Branches) - Solo**

RURAL BANK OF SILAY CITY, INC.
As of 30 September 2026

ASSETS

A S S E T S	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Cash and Cash Items	108000000000000000	R0010	1341907.51	1172120.50
Due from Bangko Sentral ng Pilipinas	105150000000000000	R0020	1744809.27	1478347.27
Due from Other Central Banks and Banks - Net	105220000000000000	R0030	34090342.05	35560636.48
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	113000000000000000	R0040	0.00	0.00
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	195210000000000000	R0050	10070522.83	10215525.15
Debt Securities at Amortized Cost - Net	195241000000000000	R0060	0.00	0.00
Loans to Bangko Sentral ng Pilipinas	140050000000000000	R0080	0.00	0.00
Interbank Loans Receivable	140100000000000000	R0090	0.00	0.00
Loans and Receivables - Others	140150300000000000	R0100	62595097.45	56373076.25
Loans and Receivables Arising from RA/CA/PR/SLB	140200000000000000	R0110	0.00	0.00
Total Loan Portfolio (TLP) - Gross	499020000000000000	R0120	62,595,097.45	56,373,076.25
Allowance for Credit Losses 2/	499800000000000000	R0130	5542054.37	5542054.37
Total Loan Portfolio - Net	195400000000000000	R0070	57,053,043.08	50,831,021.88
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	195452500000000000	R0140	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	R0150	2585426.22	2659218.81
Real and Other Properties Acquired - Net	195501000000000000	R0160	3919723.59	3751455.57
Sales Contract Receivables - Net	195451500000000000	R0170	6303928.89	6293309.49
Non-Current Assets Held for Sale	150150000000000000	R0180	0.00	0.00
Other Assets - Net	152500000000000000	R0190	3890231.46	3654045.68
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	155250000000000000	R0200	0.00	0.00
TOTAL ASSETS	100000000000000000	R0210	120,999,934.90	115,615,680.83

Liabilities and Stockholders' Equity

	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Liabilities				
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	**2080000000000000000**	**R0010**	0.00	0.00
Deposit Liabilities	**2150000000000000000**	**R0020**	92777690.01	88121997.41
Due to Other Banks	**2200500000000000000**	**R0030**	0.00	0.00
Bills Payable	**2201000000000000000**	**R0040**	0.00	0.00
BSP (Rediscounting and Other Advances)	**2201000015000000000**	**R0050**	0.00	0.00
Interbank Loans Payable	**2201000020000000000**	**R0060**	0.00	0.00
Other Borrowings, including Deposit Substitutes	**2201000035000000000**	**R0070**	0.00	0.00
Bonds Payable-Net	**2952015000000000000**	**R0090**	0.00	0.00
Unsecured Subordinated Debt - Net	**2952020000000000000**	**R0100**	0.00	0.00
Redeemable Preferred Shares	**2202500000000000000**	**R0110**	0.00	0.00
Other Liabilities	**2402000000000000000**	**R0120**	6529081.97	6007674.37
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	**2308500000000000000**	**R0130**	0.00	0.00
TOTAL LIABILITIES	**2000000000000000000**	**R0140**	99,306,771.98	94,129,671.78
Stockholders' Equity				
Capital Stock	**3050000000000000000**	**R0150**	10170000.00	10170000.00
Additional Paid-In Capital	**3052000000000000000**	**R0160**	535135.90	535135.90
Undivided Profits	**3151500000000000000**	**R0220**	-5525065.22	-3532219.09
Retained Earnings	**3150000000000000000**	**R0170**	-1699907.76	-1699907.76
Other Capital Accounts	**3352000000000000000**	**R0180**	18213000.00	16013000.00
Assigned Capital	**3252000000000000000**	**R0190**	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	**3000000000000000000**	**R0200**	21,693,162.92	21,486,009.05
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	**9050000000000000000**	**R0210**	120,999,934.90	115,615,680.83

Contingent Accounts

CONTINGENT ACCOUNTS	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Guarantees Issued	**4050000000000000000**	**R0010**	0.00	0.00
Financial Standby Letters of Credit	**4100500000000000000**	**R0020**	0.00	0.00

Performance Standby Letters of Credit	**4101000000000000000**	**R0030**	0.00	0.00
Commercial Letters of Credit	**4150000000000000000**	**R0040**	0.00	0.00
Trade Related Guarantees	**4200000000000000000**	**R0050**	0.00	0.00
Commitments	**4250000000000000000**	**R0060**	0.00	0.00
Spot Foreign Exchange Contracts	**4300000000000000000**	**R0070**	0.00	0.00
Securities Held Under Custodianship by Bank Proper	**4952200000000000000**	**R0080**	0.00	0.00
Trust Department Accounts	**4952500000000000000**	**R0090**	0.00	0.00
Derivatives	**4350000000000000000**	**R0100**	0.00	0.00
Others	**4400000000000000000**	**R0110**	0.00	0.00
TOTAL CONTINGENT ACCOUNTS	**4000000000000000000**	**R0120**	0.00	0.00

FINANCIAL INDICATORS (in %)

FINANCIAL INDICATORS (in %)	**Account Code**		**Amount**	
			Current Quarter	**Previous Quarter**
			C0010	**C0020**
ASSET QUALITY				
Gross Non-Performing Loans (NPL) Ratio	**4991505000000000000**	**R0010**	9.67	10.22
Net NPL Ratio	**4991510000000000000**	**R0020**	1.85	1.59
Gross NPL Coverage Ratio	**4991525000000000000**	**R0030**	91.55	96.18
Net NPL Coverage Ratio	**4991530000000000000**	**R0040**	83.52	87.74
RELATED PARTY TRANSACTIONS				
Ratio of Loans to Related Parties to gross TLP	**4994010000000000000**	**R0060**	0.06	0.05
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	**4994015000000000000**	**R0070**	0.00	0.00
Ratio of DOSRI Loans to gross TLP	**4994510000000000000**	**R0090**	0.00	0.01
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	**4994515000000000000**	**R0100**	0.00	0.00
LIQUIDITY				
Liquidity Coverage Ratio 4/	**4995505000000000000**	**R0110**	0.00	0.00
Net Stable Funding Ratio 4/	**4995510000000000000**	**R0120**	0.00	0.00
Minimum Liquidity Ratio 5/	**4995515000000000000**	**R0130**	48.16	51.97
PROFITABILITY				
Return on Equity (ROE)	**4993500000000000000**	**R0140**	-31.51	-31.88
Return on Assets	**4993510000000000000**	**R0150**	-7.53	-7.56

Net Interest Margin	**4993515000000000000**	**R0160**	9.32	9.26
CAPITAL ADEQUACY				
Common Equity Tier 1 Ratio	**4996505015000000000**	**R0170**	17.71	18.06
Tier 1 Capital Ratio	**4996505010000000000**	**R0180**	17.71	18.06
CAR	**4996505005000000000**	**R0190**	18.14	18.49
LEVERAGE				
Basel III Leverage Ratio 4/	**4998500000000000000**	**R0200**	0.00	0.00
Deferred Charges not yet Written Down	**4997000000000000000**	**R0210**	0.00	0.00

1/ This account is comprised of Financial Assets Held for Trading (HFT), Debt Securities Designated at FVPL, and Other Financial

MA. TERESA G. GARCES
Treasurer

JOVE I. TAPIADOR
President