

Balance Sheet

Solo Basis

Rural Bank of Rosario(La Union), Inc.

(Name of Bank)

043970

(Bank Code)

As of 30 June 2024

| ASSETS | Account Code | | Amount | |
|--|---------------------------|--------------|-----------------------|-----------------------|
| | | | Current Quarter | Previous Quarter |
| | | | C0010 | C0020 |
| Cash and Cash Items | 108000000000000000 | R0010 | 17,336,895.81 | 17,369,860.26 |
| Due from Bangko Sentral ng Pilipinas | 105150000000000000 | R0020 | 15,255,802.11 | 16,944,425.38 |
| Due from Other Central Banks and Banks - Net | 105220000000000000 | R0030 | 301,006,847.05 | 279,863,794.65 |
| Financial Assets at Fair Value through Profit or Loss (FVPL) 1/ | 113000000000000000 | R0040 | | |
| Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net | 195210000000000000 | R0050 | 276,308,124.91 | 248,369,031.85 |
| Debt Securities at Amortized Cost - Net | 195241000000000000 | R0060 | | |
| Loans to Bangko Sentral ng Pilipinas | 140050000000000000 | R0080 | | |
| Interbank Loans Receivable | 140100000000000000 | R0090 | | |
| Loans and Receivables - Others | 140150300000000000 | R0100 | 230,620,862.48 | 235,497,413.55 |
| Loans and Receivables Arising from RA/CA/PR/SLB | 140200000000000000 | R0110 | | |
| Total Loan Portfolio (TLP) - Gross | 499020000000000000 | R0120 | 230,620,862.48 | 235,497,413.55 |
| Allowance for Credit Losses 2/ | 499800000000000000 | R0130 | 10,600,268.45 | 10,450,268.45 |
| Total Loan Portfolio - Net | 195400000000000000 | R0070 | 220,020,594.03 | 225,047,145.10 |
| Equity Investment in Subsidiaries, Associates and Joint Ventures - Net | 195452500000000000 | R0140 | | |
| Bank Premises, Furniture, Fixture and Equipment - Net | 195500500000000000 | R0150 | 9,741,927.77 | 10,110,487.17 |
| Real and Other Properties Acquired - Net | 195501000000000000 | R0160 | 18,296,575.56 | 18,328,975.56 |
| Sales Contract Receivables - Net | 195451500000000000 | R0170 | 161,140.00 | 161,140.00 |
| Non-Current Assets Held for Sale | 150150000000000000 | R0180 | | |
| Other Assets - Net | 152500000000000000 | R0190 | 7,706,643.24 | 8,754,751.28 |
| Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank) | 155250000000000000 | R0200 | | |
| TOTAL ASSETS | 100000000000000000 | R0210 | 865,834,550.48 | 824,949,611.25 |

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/ | 208000000000000000 | R0010 | | |
| Deposit Liabilities | 215000000000000000 | R0020 | 754,670,150.64 | 716,221,074.19 |
| Due to Other Banks | 220050000000000000 | R0030 | | |
| Bills Payable | 220100000000000000 | R0040 | - | - |
| BSP (Rediscounting and Other Advances) | 220100001500000000 | R0050 | | |
| Interbank Loans Payable | 220100002000000000 | R0060 | | |
| Other Borrowings, including Deposit Substitutes | 220100003500000000 | R0070 | | |
| Bonds Payable-Net | 295201500000000000 | R0090 | | |
| Unsecured Subordinated Debt - Net | 295202000000000000 | R0100 | | |
| Redeemable Preferred Shares | 220250000000000000 | R0110 | 42,800.00 | 42,800.00 |
| Other Liabilities | 240200000000000000 | R0120 | 23,010,991.20 | 21,863,482.70 |
| Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank) | 230850000000000000 | R0130 | | |
| TOTAL LIABILITIES | 200000000000000000 | R0140 | 777,723,941.84 | 738,127,356.89 |
| Stockholders' Equity | | | | |
| Capital Stock | 305000000000000000 | R0150 | 33,542,800.00 | 33,542,800.00 |
| Additional Paid-In Capital | 305200000000000000 | R0160 | 574,367.48 | 574,367.48 |
| Undivided Profits | 315150000000000000 | R0220 | 3,565,173.26 | 1,949,425.98 |
| Retained Earnings | 315000000000000000 | R0170 | 50,428,267.90 | 50,755,660.90 |
| Other Capital Accounts | 335200000000000000 | R0180 | | |
| Assigned Capital | 325200000000000000 | R0190 | | |
| TOTAL STOCKHOLDERS' EQUITY | 300000000000000000 | R0200 | 88,110,608.64 | 86,822,254.36 |
| TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY | 905000000000000000 | R0210 | 865,834,550.48 | 824,949,611.25 |

Contingent Accounts

| CONTINGENT ACCOUNTS | Account Code | | Amount | |
|--|---------------------------|--------------|-----------------|------------------|
| | | | Current Quarter | Previous Quarter |
| | | | C0010 | C0020 |
| Guarantees Issued | 405000000000000000 | R0010 | | |
| Financial Standby Letters of Credit | 410050000000000000 | R0020 | | |
| Performance Standby Letters of Credit | 410100000000000000 | R0030 | | |
| Commercial Letters of Credit | 415000000000000000 | R0040 | | |
| Trade Related Guarantees | 420000000000000000 | R0050 | | |
| Commitments | 425000000000000000 | R0060 | | |
| Spot Foreign Exchange Contracts | 430000000000000000 | R0070 | | |
| Securities Held Under Custodianship by Bank Proper | 495220000000000000 | R0080 | | |
| Trust Department Accounts | 495250000000000000 | R0090 | | |
| Derivatives | 435000000000000000 | R0100 | | |
| Others | 440000000000000000 | R0110 | | |
| TOTAL CONTINGENT ACCOUNTS | 400000000000000000 | R0120 | - | - |

FINANCIAL INDICATORS (in %)

| FINANCIAL INDICATORS (in %) | Account Code | | Amount | |
|--|--------------------|-------|-----------------|------------------|
| | | | Current Quarter | Previous Quarter |
| | | | C0010 | C0020 |
| ASSET QUALITY | | | | |
| Gross Non-Performing Loans (NPL) Ratio | 499150500000000000 | R0010 | 11.93 | 6.13 |
| Net NPL Ratio | 499151000000000000 | R0020 | 8.44 | 2.77 |
| Gross NPL Coverage Ratio | 499152500000000000 | R0030 | 38.51 | 72.41 |
| Net NPL Coverage Ratio | 499153000000000000 | R0040 | 29.25 | 54.75 |
| RELATED PARTY TRANSACTIONS | | | | |
| Ratio of Loans to Related Parties to gross TLP | 499401000000000000 | R0060 | | |
| Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties | 499401500000000000 | R0070 | | |
| Ratio of DOSRI Loans to gross TLP | 499451000000000000 | R0090 | 1.12 | 1.12 |
| Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI | 499451500000000000 | R0100 | | |
| LIQUIDITY | | | | |
| Liquidity Coverage Ratio 4/ | 499550500000000000 | R0110 | | |
| Net Stable Funding Ratio 4/ | 499551000000000000 | R0120 | | |
| Minimum Liquidity Ratio 5/ | 499551500000000000 | R0130 | 110.91 | 110.01 |
| PROFITABILITY | | | | |
| Return on Equity (ROE) | 499350000000000000 | R0140 | 8.20 | 9.06 |
| Return on Assets | 499351000000000000 | R0150 | 0.89 | 0.98 |
| Net Interest Margin | 499351500000000000 | R0160 | 4.15 | 4.08 |
| CAPITAL ADEQUACY | | | | |
| Common Equity Tier 1 Ratio | 499650501500000000 | R0170 | 13.82 | 14.08 |
| Tier 1 Capital Ratio | 499650501000000000 | R0180 | 13.82 | 14.08 |
| CAR | 499650500500000000 | R0190 | 14.24 | 14.51 |
| LEVERAGE | | | | |
| Basel III Leverage Ratio 4/ | 499850000000000000 | R0200 | | |
| Deferred Charges not yet Written Down | 499700000000000000 | R0210 | | |

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

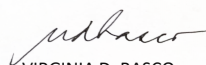
2/ This account is comprised of Specific Allowance for Credit Losses and General Loan Loss Provision.

3/ This account is comprised of Financial Liabilities Held for Trading, and Financial Liabilities Designated at FVPL.

4/ Only applicable to All Universal and Commercial Banks and their subsidiary banks.

5/ Only applicable to All Stand-alone TBs, RBs, and CoopBanks

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.


 VIRGINIA D. BASCO
 Authorized Signatory