Form 2B

Balance Sheet

Solo Basis

Rural Bank of Rosario(La Union), Inc.

043970
(Bank Code)

As of 30 September 2026

ASSETS

ASSETS	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Cash and Cash Items	108000000000000000	R0010	20,562,494.06	21,865,767.94
Due from Bangko Sentral ng Pilipinas	105150000000000000	R0020	10,305,501.18	10,709,802.40
Due from Other Central Banks and Banks - Net	105220000000000000	R0030	353,072,775.32	348,528,017.36
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	247,146,893.66	251,834,151.80
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	300,151,321.32	307,926,708.77
Loans and Receivables Arising from RA/CA/PR/SLB	140200000000000000	R0110		
Total Loan Portfolio (TLP) - Gross	499020000000000000	R0120	300,151,321.32	307,926,708.77
Allowance for Credit Losses 2/	499800000000000000	R0130	16,176,175.32	14,876,175.32
Total Loan Portfolio - Net	195400000000000000	R0070	283,975,146.00	293,050,533.45
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	195452500000000000	R0140		
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	R0150	16,927,042.75	17,285,075.45
Real and Other Properties Acquired - Net	195501000000000000	R0160	37,358,241.48	37,488,520.22
Sales Contract Receivables - Net	195451500000000000	R0170	1,416,141.55	905,464.59
Non-Current Assets Held for Sale	150150000000000000	R0180		
Other Assets - Net	152500000000000000	R0190	8,796,676.90	8,286,737.40
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	155250000000000000	R0200		
TOTAL ASSETS	100000000000000000	R0210	979,560,912.90	989,954,070.61

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	815,272,763.56	825,189,312.48
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	26,617,430.76	26,036,431.20
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	R0130		
TOTAL LIABILITIES	200000000000000000	R0140	841,932,994.32	851,268,543.68
Stockholders' Equity				
Capital Stock	305000000000000000	R0150	50,670,200.00	50,670,200.00
Additional Paid-In Capital	305200000000000000	R0160	25,059,638.18	25,059,638.18
Undivided Profits	315150000000000000	R0220	5,475,719.02	5,033,327.37
Retained Earnings	315000000000000000	R0170	56,349,701.84	56,349,701.84
Other Capital Accounts	335200000000000000	R0180	72,659.54	1,572,659.54
Assigned Capital	325200000000000000	R0190		
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	R0200	137,627,918.58	138,685,526.93
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	R0210	979,560,912.90	989,954,070.61

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**	9.13	4.55
Net NPL Ratio	**499151000000000000**	**R0020**	4.89	0.84
Gross NPL Coverage Ratio	**499152500000000000**	**R0030**	59.05	106.11
Net NPL Coverage Ratio	**499153000000000000**	**R0040**	46.45	81.49
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**	1.18	1.29
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**	106.94	105.63
PROFITABILITY				
Return on Equity (ROE)	**499350000000000000**	**R0140**	5.24	7.20
Return on Assets	**499351000000000000**	**R0150**	1.22	1.13
Net Interest Margin	**499351500000000000**	**R0160**	7.54	5.01
CAPITAL ADEQUACY				
Common Equity Tier 1 Ratio	**499650501500000000**	**R0170**	17.88	18.10
Tier 1 Capital Ratio	**499650501000000000**	**R0180**	17.88	18.10
CAR	**499650500500000000**	**R0190**	18.34	18.56
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.\n 2/ This acccount is comprised of Specific Allowance for Credit Losses and General Loan Loss Provision.\n 3/ This account is comprised of Financial Liabilities Held for Trading, and Financial Liabilities Designated at FVPL.\n 4/ Only applicable to All Universal and Commercial Banks and their subsidiary banks.\n 5/ Only applicable to All Stand-alone TBs, RBs, and CoopBanks

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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
Vice President & Gen. Manager