

Balance Sheet

Solo Basis

RURAL BANK OF SAN MATEO(ISABELA), INC.

044225

AS OF SEPTEMBER 30, 2025

ASSETS

ASSETS	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Cash and Cash Items	10800000000000000000	R0010	17,260,531.84	10,657,569.44
Due from Bangko Sentral ng Pilipinas	10515000000000000000	R0020	2,098,619.28	2,111,019.28
Due from Other Central Banks and Banks - Net	10522000000000000000	R0030	298,090,372.73	323,312,425.38
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	11300000000000000000	R0040		
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	19521000000000000000	R0050		
Debt Securities at Amortized Cost - Net	19524100000000000000	R0060	143,900,065.79	129,058,722.58
Loans to Bangko Sentral ng Pilipinas	14005000000000000000	R0080		
Interbank Loans Receivable	14010000000000000000	R0090		
Loans and Receivables - Others	14015030000000000000	R0100	703,094,937.81	668,450,202.77
Loans and Receivables Arising from RA/CA/PR/SLB	14020000000000000000	R0110		
Total Loan Portfolio (TLP) - Gross	49902000000000000000	R0120	703,094,937.81	668,450,202.77
Allowance for Credit Losses 2/	49980000000000000000	R0130	50,867,660.38	47,084,593.40
Total Loan Portfolio - Net	19540000000000000000	R0070	652,227,277.43	621,365,609.37
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	19545250000000000000	R0140		
Bank Premises, Furniture, Fixture and Equipment - Net	19550050000000000000	R0150	33,001,368.04	32,380,794.98
Real and Other Properties Acquired - Net	19550100000000000000	R0160	3,475,718.03	3,647,350.99
Sales Contract Receivables - Net	19545150000000000000	R0170	302,210.79	450,565.35
Non-Current Assets Held for Sale	15015000000000000000	R0180		
Other Assets - Net	15250000000000000000	R0190	19,416,842.43	16,606,265.81
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	15525000000000000000	R0200		
TOTAL ASSETS	10000000000000000000	R0210	1,169,773,006.36	1,139,590,323.18

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/	20800000000000000000	R0010		
Deposit Liabilities	21500000000000000000	R0020	950,973,641.66	918,770,680.11
Due to Other Banks	22005000000000000000	R0030		
Bills Payable	22010000000000000000	R0040	-	-
BSP (Rediscounting and Other Advances)	220100001500000000	R0050		
Interbank Loans Payable	220100002000000000	R0060		
Other Borrowings, including Deposit Substitutes	220100003500000000	R0070		
Bonds Payable-Net	29520150000000000000	R0090		
Unsecured Subordinated Debt - Net	29520200000000000000	R0100		
Redeemable Preferred Shares	22025000000000000000	R0110		
Other Liabilities	24020000000000000000	R0120	17,181,438.20	18,156,928.86
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	23085000000000000000	R0130		
TOTAL LIABILITIES	20000000000000000000	R0140	968,155,079.86	936,927,608.97
Stockholders' Equity				
Capital Stock	30500000000000000000	R0150	60,000,000.00	60,000,000.00
Additional Paid-In Capital	30520000000000000000	R0160		

Undivided Profits	31515000000000000000	R0220	11,545,707.25	12,590,494.96
Retained Earnings	31500000000000000000	R0170	130,526,537.75	130,526,537.75
Other Capital Accounts	33520000000000000000	R0180	- 454,318.50	- 454,318.50
Assigned Capital	32520000000000000000	R0190		
TOTAL STOCKHOLDERS' EQUITY	30000000000000000000	R0200	201,617,926.50	202,662,714.21
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	90500000000000000000	R0210	1,169,773,006.36	1,139,590,323.18

Contingent Accounts

CONTINGENT ACCOUNTS	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Guarantees Issued	40500000000000000000	R0010		
Financial Standby Letters of Credit	41005000000000000000	R0020		
Performance Standby Letters of Credit	41010000000000000000	R0030		
Commercial Letters of Credit	41500000000000000000	R0040		
Trade Related Guarantees	42000000000000000000	R0050		
Commitments	42500000000000000000	R0060		
Spot Foreign Exchange Contracts	43000000000000000000	R0070		
Securities Held Under Custodianship by Bank Proper	49522000000000000000	R0080		
Trust Department Accounts	49525000000000000000	R0090		
Derivatives	43500000000000000000	R0100		
Others	44000000000000000000	R0110	7,130.00	6,795.00
TOTAL CONTINGENT ACCOUNTS	40000000000000000000	R0120	7,130.00	6,795.00

FINANCIAL INDICATORS (in %)

FINANCIAL INDICATORS (in %)	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
ASSET QUALITY				
Gross Non-Performing Loans (NPL) Ratio	49915050000000000000	R0010	13.34	13.56
Net NPL Ratio	49915100000000000000	R0020	7.50	8.02
Gross NPL Coverage Ratio	49915250000000000000	R0030	54.24	51.94
Net NPL Coverage Ratio	49915300000000000000	R0040	48.76	46.41
RELATED PARTY TRANSACTIONS				
Ratio of Loans to Related Parties to gross TLP	49940100000000000000	R0060	4.36	4.44
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	49940150000000000000	R0070	305.88	305.23
Ratio of DOSRI Loans to gross TLP	49945100000000000000	R0090	0.09	0.09
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	49945150000000000000	R0100		
LIQUIDITY				
Liquidity Coverage Ratio 4/	49955050000000000000	R0110		
Net Stable Funding Ratio 4/	49955100000000000000	R0120		
Minimum Liquidity Ratio 5/	49955150000000000000	R0130	57.89	61.13
PROFITABILITY				
Return on Equity (ROE)	49935000000000000000	R0140	7.73	12.71
Return on Assets	49935100000000000000	R0150	1.41	2.30
Net Interest Margin	49935150000000000000	R0160	7.13	6.93
CAPITAL ADEQUACY				
Common Equity Tier 1 Ratio	49965050150000000000	R0170	16.93	17.12
Tier 1 Capital Ratio	49965050100000000000	R0180	16.93	17.12
CAR	49965050050000000000	R0190	17.39	17.57
LEVERAGE				
Basel III Leverage Ratio 4/	49985000000000000000	R0200		
Deferred Charges not yet Written Down	49970000000000000000	R0210		

I hereby certify that all matters set forth in this Published Balance Sheet are true and correct to the best of my knowledge and


KATRINA MARIE P. PILAPIL

Authorized Signatory