

Bank Name :  
Reference Period:

GOLDEN RURAL BANK OF THE PHILIPPINES, INC.  
30-Sep-25

## ASSETS

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
		C0010	C0020
Cash and Cash Items	10800000000000000000	R0010	2,995,326.99
Due from Bangko Sentral ng Pilipinas	10515000000000000000	R0020	48,310.49
Due from Other Central Banks and Banks - Net	10522000000000000000	R0030	33,560,083.82
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	15,290,985.45
Loans to Bangko Sentral ng Pilipinas	14005000000000000000	R0080	
Interbank Loans Receivable	14010000000000000000	R0090	
Loans and Receivables - Others	14015030000000000000	R0100	88,516,396.67
Loans and Receivables Arising from RA/CA/PR/SLB	14020000000000000000	R0110	
Total Loan Portfolio (TLP) - Gross	49902000000000000000	R0120	88,516,396.67
Allowance for Credit Losses 2/	49935000000000000000	R0130	10,624,263.43
Total Loan Portfolio - Net	19540000000000000000	R0070	77,892,133.24
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	19545250000000000000	R0140	
Bank Premises, Furniture, Fixture and Equipment - Net	19550050000000000000	R0150	4,920,208.62
Real and Other Properties Acquired - Net	19550100000000000000	R0160	65,843,985.26
Sales Contract Receivables - Net	19545150000000000000	R0170	18,701,853.79
Non-Current Assets Held for Sale	15015000000000000000	R0180	424,252.58
Other Assets - Net	15250000000000000000	R0190	15,519,699.05
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	15525000000000000000	R0200	
<b>TOTAL ASSETS</b>	<b>10000000000000000000</b>	<b>R0210</b>	<b>235,196,839.29</b>
			249,017,630.97

## Liabilities and Stockholders' Equity

	Account Code	Amount	
		Current Quarter	Previous Quarter
		C0010	C0020
<b>Liabilities</b>			
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	20800000000000000000	R0010	
Deposit Liabilities	21500000000000000000	R0020	163,492,653.17
Due to Other Banks	22005000000000000000	R0030	161,993,355.11
Bills Payable	22010000000000000000	R0040	621,681.02
BSP (Rediscounting and Other Advances)	22010000150000000000	R0050	
Interbank Loans Payable	22010000200000000000	R0060	621,681.02
Other Borrowings, including Deposit Substitutes	22010000350000000000	R0070	
Bonds Payable-Net	29520150000000000000	R0090	
Unsecured Subordinated Debt - Net	29520200000000000000	R0100	
Redeemable Preferred Shares	22025000000000000000	R0110	
Other Liabilities	24020000000000000000	R0120	12,019,984.89
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	23085000000000000000	R0130	
<b>TOTAL LIABILITIES</b>	<b>20000000000000000000</b>	<b>R0140</b>	<b>176,134,319.08</b>
			188,987,705.49
<b>Stockholders' Equity</b>			
Capital Stock	30500000000000000000	R0150	61,943,200.00
Additional Paid-In Capital	30520000000000000000	R0160	
Undivided Profits	31515000000000000000	R0220	(7,231,704.07)
Retained Earnings	31500000000000000000	R0170	3,762,974.33
Other Capital Accounts	33520000000000000000	R0180	588,049.95
Assigned Capital	32520000000000000000	R0190	
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>30000000000000000000</b>	<b>R0200</b>	<b>59,062,520.21</b>
			60,029,925.48
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>90500000000000000000</b>	<b>R0210</b>	<b>235,196,839.29</b>
			249,017,630.97

## FINANCIAL INDICATORS (in %)

FINANCIAL INDICATORS (in %)	Account Code	Amount	
		Current Quarter	Previous Quarter
		C0010	C0020
<b>ASSET QUALITY</b>			
Gross Non-Performing Loans (NPL) Ratio	49915050000000000000	R0010	24.82
Net NPL Ratio	49915100000000000000	R0020	14.61
Gross NPL Coverage Ratio	49915250000000000000	R0030	48.36
Net NPL Coverage Ratio	49915300000000000000	R0040	45.33
			90.58

<b>RELATED PARTY TRANSACTIONS</b>				
Ratio of Loans to Related Parties to gross TLP	49940100000000000000	R0060		
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	49940150000000000000	R0070		
Ratio of DOSRI Loans to gross TLP	49945100000000000000	R0090		
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	49945150000000000000	R0100		
<b>LIQUIDITY</b>				
Liquidity Coverage Ratio 4/	49955050000000000000	R0110		
Net Stable Funding Ratio 4/	49955100000000000000	R0120		
Minimum Liquidity Ratio 5/	49955150000000000000	R0130	41.18	53.47
<b>PROFITABILITY</b>				
Return on Equity (ROE)	49935000000000000000	R0140	(15.91)	(20.64)
Return on Assets	49935100000000000000	R0150	(5.78)	(7.09)
Net interest Margin	49935150000000000000	R0160	6.46	6.05
<b>CAPITAL ADEQUACY</b>				
Common Equity Tier 1 Ratio	49965050150000000000	R0170	17.50	17.75
Tier 1 Capital Ratio	49965050100000000000	R0180	17.50	17.75
CAR	49965050050000000000	R0190	17.72	17.97

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 account 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

Signature :

  
Rona Lissa A. Guinto  
President