PBS_Solo

Balance Sheet (Head Office and Branches) - Solo

Bank Name :
Reference Period:

GOLDEN RURAL BANK OF THE PHILIPPINES, INC.
30-Sep-26

ASSETS

ASSETS	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Cash and Cash Items	108000000000000000	R0010	2,792,876.82	2,786,815.90
Due from Bangko Sentral ng Pilipinas	105150000000000000	R0020	52,037.76	52,037.76
Due from Other Central Banks and Banks - Net	105220000000000000	R0030	74,155,589.21	120,421,454.77
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		
Debt Securities at Amortized Cost - Net	195241000000000000	R0060	15,799,664.24	15,665,360.19
Loans to Bangko Sentral ng Pilipinas	140050000000000000	R0080		
Interbank Loans Receivable	140100000000000000	R0090		
Loans and Receivables - Others	140150300000000000	R0100	61,803,933.03	60,488,737.49
Loans and Receivables Arising from RA/CA/PR/SLB	140200000000000000	R0110		
Total Loan Portfolio (TLP) - Gross	499020000000000000	R0120	61,803,933.03	60,488,737.49
Allowance for Credit Losses 2/	499350000000000000	R0130	7,159,894.96	16,024,717.83
Total Loan Portfolio - Net	195400000000000000	R0070	54,644,038.07	44,464,019.66
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	195452500000000000	R0140		
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	R0150	3,935,354.43	4,108,887.77
Real and Other Properties Acquired - Net	195501000000000000	R0160	48,559,087.66	56,939,166.29
Sales Contract Receivables - Net	195451500000000000	R0170	41,799,098.67	41,327,417.35
Non-Current Assets Held for Sale	150150000000000000	R0180	849,713.70	979,171.20
Other Assets - Net	152500000000000000	R0190	13,157,298.85	13,250,884.86
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	155250000000000000	R0200		
TOTAL ASSETS	100000000000000000	R0210	255,744,759.41	299,995,215.75

Liabilities and Stockholders' Equity

	Account Code		Amount	
			Current Quarter	Previous Quarter
Liabilities			C0010	C0020
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	208000000000000000	R0010		
Deposit Liabilities	215000000000000000	R0020	163,281,509.72	173,070,626.22
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		
Other Liabilities	240200000000000000	R0120	35,219,429.17	69,756,822.13
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	R0130		
TOTAL LIABILITIES	200000000000000000	R0140	198,500,938.89	242,827,448.35
Stockholders' Equity				
Capital Stock	305000000000000000	R0150	66,200,000.00	61,943,200.00
Additional Paid-In Capital	305200000000000000	R0160		
Undivided Profits	315150000000000000	R0220	(5,162,337.93)	(981,591.05)
Retained Earnings	315000000000000000	R0170	(4,381,891.50)	(4,381,891.50)
Other Capital Accounts	335200000000000000	R0180	588,049.95	588,049.95
Assigned Capital	325200000000000000	R0190		
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	R0200	57,243,820.52	57,167,767.40
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	R0210	255,744,759.41	299,995,215.75

FINANCIAL INDICATORS (in %)

FINANCIAL INDICATORS (in %)	Account Code		Amount	
			Current Quarter	Previous Quarter
ASSET QUALITY			C0010	C0020
Gross Non-Performing Loans (NPL) Ratio	499150500000000000	R0010	17.72	22.00
Net NPL Ratio	499151000000000000	R0020	7.49	2.30
Gross NPL Coverage Ratio	499152500000000000	R0030	65.36	120.44
Net NPL Coverage Ratio	499153000000000000	R0040	59.95	115.98

RELATED PARTY TRANSACTIONS				
Ratio of Loans to Related Parties to gross TLP	4994010000000000000	R0060		
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	4994015000000000000	R0070		
Ratio of DOSRI Loans to gross TLP	4994510000000000000	R0090		
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	4994515000000000000	R0100		
LIQUIDITY				
Liquidity Coverage Ratio 4/	4995505000000000000	R0110		
Net Stable Funding Ratio 4/	4995510000000000000	R0120		
Minimum Liquidity Ratio 5/	4995515000000000000	R0130	61.67	71.96
PROFITABILITY				
Return on Equity (ROE)	4993500000000000000	R0140	(11.78)	(3.33)
Return on Assets	4993510000000000000	R0150	(3.88)	(1.18)
Net Interest Margin	4993515000000000000	R0160	3.75	4.17
CAPITAL ADEQUACY				
Common Equity Tier 1 Ratio	4996505015000000000	R0170	17.32	15.10
Tier 1 Capital Ratio	4996505010000000000	R0180	17.32	15.10
CAR	4996505005000000000	R0190	17.51	15.27

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

Signature :

Rona Lissa A. Guinto
President