Form 2B (Revised - 2022)

BALANCE SHEET

(Head Office and Branches)

RURAL BANK OF DIGOS, INC. (Name of Bank)

041900 (Bank Code)

As of 09/30/2026
MM/DD/YYYY

A S S E T S	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	108000000000000000	66,072,919.17	34,553,076.70
Due from Bangko Sentral ng Pilipinas	105150000000000000	57,160,221.42	59,192,414.32
Due from Other Central Banks and Banks - Net	105220000000000000	307,763,882.80	356,089,438.72
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	113000000000000000		
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	195210000000000000		
Debt Securities at Amortized Cost - Net	195241000000000000	39,999,535.88	39,999,535.88
Loans to Bangko Sentral ng Pilipinas	140050000000000000		
Interbank Loans Receivable	140100000000000000		
Loans and Receivables - Others	140150300000000000	1,361,604,584.68	1,254,073,605.01
Loans and Receivables Arising from RA/CA/PR/SLB	140200000000000000		
Total Loan Portfolio (TLP) - Gross	499020000000000000	1,361,604,584.68	1,254,073,605.01
Allowance for Credit Losses 2/	499350000000000000	54,747,818.57	52,948,776.41
Total Loan Portfolio - Net	195400000000000000	1,306,856,766.11	1,201,124,828.60
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	195452500000000000		
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	22,956,586.13	23,654,576.63
Real and Other Properties Acquired - Net	195501000000000000	19,240,435.88	19,403,507.55
Sales Contract Receivables - Net	195451500000000000	1,162,411.17	1,704,510.62
Non-Current Assets Held for Sale	150150000000000000		
Other Assets - Net	152500000000000000	51,021,985.27	49,862,989.10
Net Due from Head Office/Branches/Agencies (Philippine branch of foreign bank)	155250000000000000		
TOTAL ASSETS	100000000000000000	**1,872,234,743.83**	**1,785,584,878.12**
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	208000000000000000		
Deposit Liabilities	215000000000000000	1,401,074,225.64	1,345,565,336.11
Due to Other Banks	220050000000000000		
Bills Payable	220100000000000000	0.00	0.00
BSP (Rediscounting and Other Advances)	220100001500000000		
Interbank Loans Payable	220100002000000000	0.00	0.00
Other Borrowings, including Deposit Substitutes	220100003500000000		
Bonds Payable-Net	295201500000000000		
Unsecured Subordinated Debt - Net	295202000000000000		
Redeemable Preferred Shares	220250000000000000		
Other Liabilities	240200000000000000	128,870,309.08	106,169,988.86
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000		
TOTAL LIABILITIES	200000000000000000	**1,529,944,534.72**	**1,451,735,324.97**
STOCKHOLDER'S EQUITY			
Capital Stock	305000000000000000	223,150,800.00	223,148,800.00
Additional Paid-In Capital	305200000000000000		
Undivided Profits	315150000000000000	29,210,440.54	20,771,784.58
Retained Earnings	315000000000000000	87,911,954.63	87,911,954.63
Other Capital Accounts	335200000000000000	2,017,013.94	2,017,013.94
Assigned Capital	325200000000000000		
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	**342,290,209.11**	**333,849,553.15**
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	**1,872,234,743.83**	**1,785,584,878.12**
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CONTINGENT ACCOUNTS			
Guarantees Issued	405000000000000000		
Financial Standby Letters of Credit	410050000000000000		
Performance Standby Letters of Credit	410100000000000000		
Commercial Letters of Credit	415000000000000000		

Trade Related Guarantees	420000000000000000		
Commitments	425000000000000000		
Spot Foreign Exchange Contracts	430000000000000000		
Securities Held Under Custodianship by Bank Proper	495220000000000000		
Trust Department Accounts	495250000000000000		
Derivatives	435000000000000000		
Others	440000000000000000	13,523.00	13,287.00
TOTAL CONTINGENT ACCOUNTS	400000000000000000	**13,523.00**	**13,287.00**
FINANCIAL INDICATORS (in %)			
ASSET QUALITY			
Gross Non-Performing Loans (NPL) Ratio	499150500000000000	2.61	2.80
Net NPL Ratio	499151000000000000	0.07	0.14
Gross NPL Coverage Ratio	499152500000000000	154.33	150.81
Net NPL Coverage Ratio	499153000000000000	120.07	119.92
RELATED PARTY TRANSACTIONS			
Ratio of Loans to Related Parties to gross TLP	499401000000000000		
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	499401500000000000		
Ratio of DOSRI Loans to gross TLP	499451000000000000	0.55	0.60
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	499451500000000000		
LIQUIDITY			
Liquidity Coverage Ratio 4/	499550500000000000		
Net Stable Funding Ratio 4/	499551000000000000		
Minimum Liquidity Ratio 5/	499551500000000000	32.25	35.31
PROFITABILITY			
Return on Equity (ROE)	499350000000000000	11.75	12.65
Return on Assets	499351000000000000	2.12	2.32
Net Interest Margin	499351500000000000	11.28	11.59
CAPITAL ADEQUACY			
Common Equity Tier 1 Ratio	499650501500000000	16.31	16.37
Tier 1 Capital Ratio	499650501000000000	16.31	16.37
CAR	499650500500000000	16.92	16.93
LEVERAGE			
Basel III Leverage Ratio 4/	499850000000000000		
Deferred Charges not yet Written Down	499700000000000000		

We hereby certify that all matters set forth in this Published Balance Sheet are true and correct to the best of our knowledge and belief.

GIOVANNI D. GABRIENTO, MBA
Authorized Signatory

LESLIE JOY D. FERRARIZ
Authorized Signatory