Balance Sheet
Solo Basis

Branch Code: 040675

RANG-AY BANK (A RURAL BANK), INC
As of September 30, 2026

ASSETS	Amount	
	Current Quarter	Previous Quarter
Cash and Cash Items	29,804,540.44	32,361,522.72
Due from Bangko Sentral ng Pilipinas	45,600,609.75	48,802,052.08
Due from Other Central Banks and Banks - Net	1,120,906,805.87	1,014,790,935.24
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/		
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net		
Debt Securities at Amortized Cost - Net	1,150,381,064.49	1,213,563,957.72
Loans to Bangko Sentral ng Pilipinas		
Interbank Loans Receivable		
Loans and Receivables - Others	2,141,702,872.06	2,136,817,328.14
Loans and Receivables Arising from RA/CA/PR/SLB		
Total Loan Portfolio (TLP) - Gross	2,141,702,872.06	2,136,817,328.14
Allowance for Credit Losses 2/	48,233,284.76	48,233,322.76
Total Loan Portfolio - Net	2,093,469,587.30	2,088,584,005.38
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net		
Bank Premises, Furniture, Fixture and Equipment - Net	104,737,153.39	104,858,986.42
Real and Other Properties Acquired - Net	89,011,859.05	90,067,074.20
Sales Contract Receivables - Net	13,058,101.12	13,438,188.63
Non-Current Assets Held for Sale		
Other Assets - Net	29,165,577.98	28,598,998.28
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)		
TOTAL ASSETS	4,676,135,299.39	4,635,065,720.67

LIABILITIES AND STOCKHOLDERS' EQUITY

LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/		
Deposit Liabilities	3,719,571,768.81	3,708,234,537.52
Due to Other Banks		
Bills Payable	-	-
BSP (Rediscounting and Other Advances)		
Interbank Loans Payable		
Other Borrowings, including Deposit Substitutes		
Bonds Payable-Net		
Unsecured Subordinated Debt - Net		
Redeemable Preferred Shares		
Other Liabilities	100,868,414.24	99,889,696.92
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)		
TOTAL LIABILITIES	3,820,440,183.05	3,808,124,234.44
STOCKHOLDERS' EQUITY		
Capital Stock	510,511,900.00	510,511,900.00
Additional Paid-In Capital	85,146,459.44	85,146,459.44
Undivided Profits	82,535,563.75	53,781,933.64
Retained Earnings	150,828,215.08	150,828,215.08
Other Capital Accounts	26,672,978.07	26,672,978.07
Assigned Capital		
TOTAL STOCKHOLDERS' EQUITY	855,695,116.34	826,941,486.23
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	4,676,135,299.39	4,635,065,720.67

CONTINGENT ACCOUNTS

Guarantees Issued		
Financial Standby Letters of Credit		
Performance Standby Letters of Credit		
Commercial Letters of Credit		
Trade Related Guarantees		
Commitments		
Spot Foreign Exchange Contracts		
Securities Held Under Custodianship by Bank Proper		
Trust Department Accounts		
Derivatives		
Others	24,598,448.59	37,743,138.59
TOTAL CONTINGENT ACCOUNTS	24,598,448.59	37,743,138.59

FINANCIAL INDICATORS (in %)

ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	2.16	1.96
Net NPL Ratio	1.68	1.50
Gross NPL Coverage Ratio	104.26	115.11
Net NPL Coverage Ratio	73.43	81.08
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP		
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties		
Ratio of DOSRI Loans to gross TLP	0.82	0.83
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI		
LIQUIDITY		
Liquidity Coverage Ratio 4/		
Net Stable Funding Ratio 4/		
Minimum Liquidity Ratio 5/	80.87	80.09
PROFITABILITY		
Return on Equity (ROE)	13.43	13.30
Return on Assets	2.55	2.51
Net Interest Margin	5.40	5.33
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	23.66	23.34
Tier 1 Capital Ratio	23.66	23.34
CAR	25.06	24.77
LEVERAGE		
Basel III Leverage Ratio 4/		
Deferred Charges not yet Written Down		

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
2/ This acccount is comprised of Specific Allowance for Credit Losses and General Loan Loss Provision.
3/ This account is comprised of Financial Liabilities Held for Trading, and Financial Liabilities Designated at FVPL.
4/ Only applicable to All Universal and Commercial Banks and their subsidiary banks.
5/ Only applicable to All Stand-alone TBs, RBs, and CoopBanks.