

ASSETS	CURRENT QUARTER	PREVIOUS QUARTER
Cash and Cash Items	₱ 3,431,109,811.83	₱ 2,301,736,530.94
Due From Bangko Sentral ng Pilipinas	6,103,321,262.09	11,554,009,180.68
Due from Other Central Banks and Banks - Net	3,319,529,810.10	2,892,797,503.95
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	50,807,228.07	50,599,588.35
Financial Assets at Fair Value through Other Comprehensive Income (FVOCI) - Net	29,055,494,828.10	23,541,912,986.94
Debt Securities at Amortized Cost - Net	8,419,954,333.59	8,168,059,562.21
Loans to Bangko Sentral ng Pilipinas	-	-
Interbank Loans Receivable	-	-
Loans and Receivables - Others	153,460,965,950.97	152,178,555,144.91
Loans and Receivables Arising from RA/CA/PR/SLB	5,600,000,000.00	2,900,000,000.00
Total Loan Portfolio (TLP) - Gross	159,060,965,950.97	155,078,555,144.91
Allowance for Credit Losses 2/	2,791,428,856.05	2,576,377,763.88
Total Loan Portfolio - Net	156,269,537,094.92	152,502,177,381.03
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	2,192,208.00	2,192,208.00
Bank Premises, Furniture, Fixture and Equipment - Net	2,024,871,494.13	2,013,225,319.66
Real and Other Properties Acquired - Net	1,311,444,907.50	1,296,806,038.83
Sales Contract Receivables - Net	1,001,388,696.12	954,576,789.63
Non-Current Assets Held for Sale	964,059,095.47	890,155,111.63
Other Assets - Net	6,040,666,515.23	5,895,186,963.94
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	-	-
TOTAL ASSETS	₱ 217,994,377,285.15	₱ 212,063,435,165.79

LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	₱ -	₱ -
Deposit Liabilities	192,180,528,230.08	186,286,488,762.49
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	4,245,925,888.45	4,681,108,717.21
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	-	-
TOTAL LIABILITIES	₱ 196,426,454,118.53	₱ 190,967,597,479.70

STOCKHOLDERS' EQUITY		
Capital Stock	₱ 12,543,579,100.00	₱ 12,543,579,100.00
Additional Paid-In Capital	467,849,012.00	467,849,012.00
Undivided Profits	1,904,516,168.97	1,457,523,496.65
Retained Earnings	6,442,432,029.63	6,442,471,682.81
Other Capital Accounts	209,546,856.02	184,414,394.63
Assigned Capital	-	-
TOTAL STOCKHOLDERS' EQUITY	₱ 21,567,923,166.62	₱ 21,095,837,686.09
TOTAL LIABILITIES & STOCKHOLDERS' EQUITY	₱ 217,994,377,285.15	₱ 212,063,435,165.79

CONTINGENT ACCOUNTS		
Guarantees Issued	₱ -	₱ -
Financial Standby Letters of Credit	-	-
Performance Standby Letters of Credit	52,823,866.25	52,438,141.25
Commercial Letters of Credit	-	-
Trade Related Guarantees	-	-
Commitments	2,510,123,201.47	2,431,359,485.71
Spot Foreign Exchange Contracts	-	-
Securities Held Under Custodianship by Bank Proper	-	-
Trust Department Accounts	-	-
Derivatives	-	-
Others	7,260,693.00	15,523,833.14
TOTAL CONTINGENT ACCOUNTS	₱ 2,570,207,760.72	₱ 2,499,321,460.10

FINANCIAL INDICATORS ( in %)		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	2.76	2.60
Net NPL Ratio	1.49	1.41
Gross NPL Coverage Ratio	63.50	63.79
Net NPL Coverage Ratio	51.91	50.94
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	1.05	1.06
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	-	-
Ratio of DOSRI Loans to gross TLP	0.74	0.74
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	-	-
LIQUIDITY		
Liquidity Coverage Ratio 4/	126.21	121.35
Net Stable Funding Ratio 4/	123.65	121.73
Minimum Liquidity Ratio 5/	-	-
PROFITABILITY		
Return on Equity (ROE)	9.46	9.85
Return on Assets	0.94	0.97
Net Interest Margin	5.18	5.21
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio 4/	11.48	11.31
Tier 1 Capital Ratio	11.48	11.32
CAR	12.34	12.20
LEVERAGE		
Basel III Leverage Ratio 4/	8.29	8.32
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 account 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

REPUBLIC OF THE PHILIPPINES )  
Makati City ) S.S.

We, LUIS BERNARDO A. PUHAWAN and JAMES CHRISTIAN T. DEE of the above mentioned bank do solemnly swear, that all matters set forth in the above Balance Sheet are true and correct to the best of our knowledge and belief.

(Sgd.) LUIS BERNARDO A. PUHAWAN  
SVP, Controller

(Sgd.) JAMES CHRISTIAN T. DEE  
President

SUBSCRIBED AND SWORN to before me this 2nd day of February , 2026 at Makati City, affiants exhibiting to me their Driver's License Nos D16-94-111980 and N01-90-107895, respectively.

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Series of 2026

ATTY. ANGELO FRANCISCO B. PIEDRA  
Notary Public until December 31, 2026  
Appointment No. M-019 ( 2025-2026) 12/16/2024 for Makati City  
Roll No 70039/ IBP No. 425288 issued on 08/08/2025  
PTR No 10764256 01/05/2026 Makati City  
MCLE Compliance No VIII-0000489 09/13/2024  
314 Sen. Gil Puyat Avenue, Makati City

