

BALANCE SHEET as of SEPTEMBER 30, 2025

(HEAD OFFICES AND BRANCHES)

ASSETS	AMOUNT	
	CURRENT QUARTER	PREVIOUS QUARTER
Cash and Cash Items	₱ 551,568,203.63	₱ 520,548,463.04
Due from Bangko Sentral Ng Pilipinas	2,796,763,333.92	3,072,696,435.69
Due from Other Central Banks and Banks - Net	1,645,516,335.02	2,101,432,494.15
Financial Assets at Fair Value through Profit or Loss (FVPL)	0.00	926,660,610.21
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	6,571,654,684.15	5,465,227,662.13
Debt Securities at Amortized Cost - Net	154,753,104.15	149,844,204.72
Loans and Receivable - Others	53,047,475,205.96	50,721,417,410.49
Loans and Receivables Arising from RA/CA/PR/SLB	980,000,000.00	0.00
Total Loan Portfolio (TLP) - Gross	54,027,475,205.96	50,721,417,410.49
Allowance for Credit Losses	1,094,309,287.01	1,055,293,517.06
Total Loan Portfolio - Net	52,933,165,918.95	49,666,123,893.43
Bank Premises, Furniture, Fixture and Equipment - Net	682,712,749.29	690,360,565.07
Real and Other Properties Acquired - Net	510,683,716.20	521,991,307.72
Sales Contract Receivables - Net	43,199,841.68	36,315,587.31
Non-Current Assets Held for Sale	54,350,661.21	56,686,540.52
Other Assets - Net	1,524,604,354.85	1,494,604,791.03
TOTAL ASSETS	₱ 67,468,972,903.05	₱ 64,702,492,555.02
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	₱ 232,000.00	₱ 0.00
Deposit Liabilities	59,083,544,418.56	56,240,103,689.18
Interbank Loans Payable	0.00	90,000,000.00
Unsecured Subordinated Debt - Net	1,300,000,000.00	1,300,000,000.00
Other Liabilities	1,559,134,051.59	1,834,382,739.66
TOTAL LIABILITIES	₱ 61,942,910,470.15	₱ 59,464,486,428.84
STOCKHOLDER'S EQUITY		
Capital Stock	₱ 3,300,000,000.00	₱ 3,300,000,000.00
Undivided Profits	251,063,232.64	158,298,677.95
Retained Earnings	1,696,077,123.37	1,696,077,123.37
Other Capital Accounts	278,922,076.89	83,630,324.86
TOTAL STOCKHOLDER'S EQUITY	₱ 5,526,062,432.90	₱ 5,238,006,126.18
TOTAL LIABILITIES AND STOCKHOLDER'S EQUITY	₱ 67,468,972,903.05	₱ 64,702,492,555.02
CONTINGENT ACCOUNTS		
Guarantees Issued	₱ 31,024,231.77	₱ 21,058,233.09
Performance Standby Letters of Credit	35,616,646.60	17,500,000.00
Commercial Letters of Credit	104,488,822.94	79,132,384.00
Spot Foreign Exchange Contract	1,770,599,465.65	1,690,489,594.28
Trust Department Accounts:	6,744,815,311.90	6,546,176,506.58
Derivatives	116,392,000.00	84,495,000.00
Others	36,461.00	36,875.00
TOTAL CONTINGENT ACCOUNTS	₱ 8,802,972,939.86	₱ 8,438,888,592.95
FINANCIAL INDICATORS (in %)		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	7.74%	8.11%
Net NPL Ratio	6.43%	6.75%
Gross NPL Coverage Ratio	26.16%	25.65%
Net NPL Coverage Ratio	16.96%	16.77%
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	4.03%	4.21%
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	1.31%	1.34%
Ratio of DOSRI Loans to gross TLP	3.14%	3.27%
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.00%	0.00%
LIQUIDITY		
Minimum Liquidity Ratio	20.68%	20.78%
PROFITABILITY		
Return on Equity (ROE)	6.46%	6.21%
Return on Assets	0.56%	0.54%
Net Interest Margin	3.99%	4.03%
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	8.58%	8.40%
Tier 1 Capital Ratio	8.58%	8.40%
CAR	12.46%	12.37%

We, CLAYTON T. LEE and CECILIO D. SAN PEDRO 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.) CLAYTON T. LEE
Executive Vice-President & Treasurer

(Sgd.) CECILIO D. SAN PEDRO
President & CEO