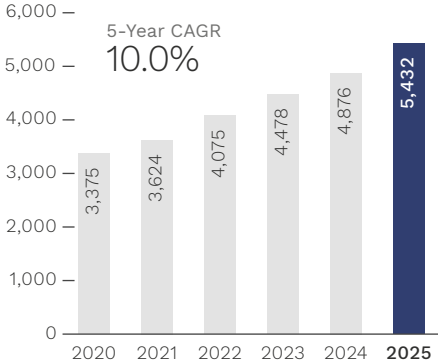


# Financial Highlights

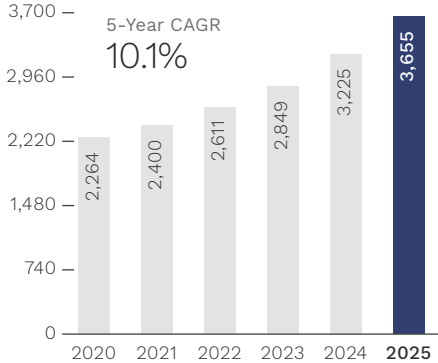
## Resources

(in billion Php)



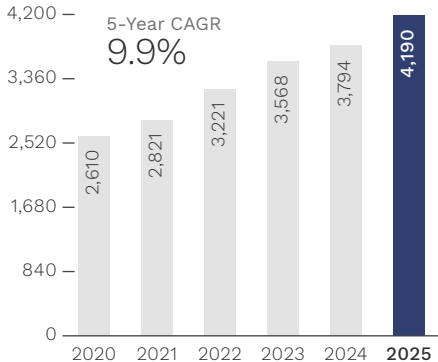
## Gross Customer Loans

(in billion Php)



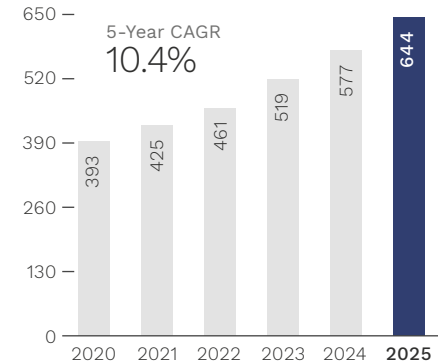
## Deposit Liabilities

(in billion Php)



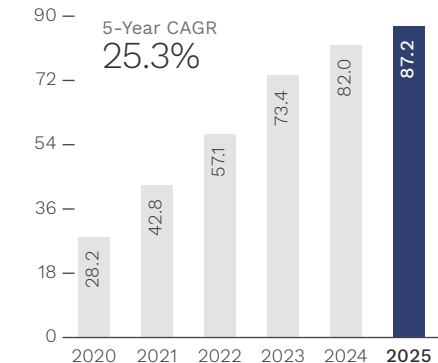
## Capital Funds

(in billion Php)



## Net Income\*

(in billion Php)



**2025 NET INCOME**

**₱87.2 billion**  
Up 6.3% YoY

\* Attributable to shareholders of the parent bank

## FINANCIAL & OPERATING HIGHLIGHTS

	CONSOLIDATED			PARENT BANK		
	2025	2024	Change	2025	2024	Change
<b>BALANCE SHEET (in billion Php)</b>						
Resources	5,431.6	4,876.1	11%	5,167.2	4,641.2	11%
Trading and Investment Securities	984.7	876.1	12%	948.3	840.0	13%
Liquid Assets	1,635.2	1,547.2	6%	1,453.8	1,377.5	6%
Gross Customer Loans	3,654.7	3,225.2	13%	3,521.5	3,121.4	13%
Deposits	4,189.8	3,794.0	10%	4,069.5	3,686.1	10%
Equity <sup>1/</sup>	644.1	577.4	12%	641.8	575.3	12%
<b>INCOME STATEMENT (in billion Php)</b>						
Net Interest Income	203.1	186.6	9%	192.7	178.9	8%
Non-Interest Income	84.6	77.7	9%	75.7	66.4	14%
Gross Operating Income	287.7	264.3	9%	268.4	245.3	9%
Operating Expenses	165.1	146.6	13%	150.1	132.1	14%
Pre-provision Profit	122.6	117.7	4%	118.3	113.2	4%
Allowance for Credit Losses	15.0	14.0	7%	13.8	12.9	7%
Net Profit <sup>2/</sup>	87.2	82.0	6%	87.3	82.1	6%
<b>FINANCIAL PERFORMANCE INDICATORS</b>						
<b>Profitability</b>						
Return on Average Common Equity	14.4%	15.1%		14.4%	15.2%	
Return on Average Equity	14.3%	15.0%		14.3%	15.1%	
Return on Average Assets	1.7%	1.8%		1.8%	1.8%	
<b>Margins and Liquidity</b>						
Net Interest Margin	4.3%	4.4%		4.2%	4.3%	
Gross Customer Loans to Deposit Ratio	87.2%	85.0%		86.5%	84.7%	
Liquid Assets to Total Assets	30.1%	31.7%		28.1%	29.7%	
Liquidity Coverage Ratio	121.2%	132.1%		121.7%	134.1%	
Net Stable Funding Ratio	118.2%	122.1%		117.5%	122.1%	
<b>Cost Efficiency</b>						
Cost to Income Ratio	57.4%	55.5%		55.9%	53.9%	
Cost to Average Assets Ratio	3.2%	3.1%		3.1%	3.0%	
<b>Asset Quality</b>						
NPL Ratio <sup>3/</sup>	1.68%	1.83%		1.62%	1.78%	
NPL Cover <sup>4/</sup>	133.1%	145.0%		137.8%	149.8%	
<b>Capital and Leverage</b>						
CET 1 Ratio	13.8%	14.1%		13.3%	13.7%	
Tier 1 Ratio	13.9%	14.3%		13.5%	13.9%	
Capital Adequacy Ratio	14.9%	15.2%		14.4%	14.9%	
Countercyclical Buffer <sup>5/</sup>	0.0%	0.0%		0.0%	0.0%	
Basel III Leverage Ratio	10.2%	10.3%		9.7%	9.9%	
Assets to Equity	8.4x	8.4x		8.1x	8.1x	
<b>DISTRIBUTION NETWORK AND MANPOWER</b>						
Branches and Offices <sup>6/</sup>	1,996	1,890	6%	1,349	1,313	3%
Teller Machines <sup>7/</sup>	7,716	7,040	10%	7,716	7,040	10%
Employees	47,117	44,044	7%	38,288	36,126	6%
Officers	25,291	23,321	8%	19,164	17,770	8%
Staff	21,826	20,723	5%	19,124	18,356	4%
<b>SHAREHOLDER INFORMATION</b>						
<b>Market Value</b>						
Share Price (in Php) <sup>8/</sup>	134.60	142.69	-6%			
Market Capitalization (in billion Php)	717.96	759.21	-5%			
<b>Valuation</b>						
Basic Earnings per Share (in Php)	16.28	15.34	6%			
Diluted Earnings per Share (in Php)	16.22	15.30	6%			
Book Value per Share (in Php)	119.03	106.84	11%			
Price-Earnings Ratio	8.3x	9.3x				
Price to Book Value	1.1x	1.3x				
<b>Dividends</b>						
Cash Dividends Paid to Common Shareholders (in billion Php)	22.9	19.8		22.9	19.8	
Cash Dividends per Common Share (in Php)	4.30	3.75				
Property Dividends Paid to Shareholders	0.9%	0.0%				
Dividend Payout Ratio <sup>9/</sup>	27.9%	26.9%				
Dividend Yield <sup>10/</sup>	3.0%	2.5%				

### Notes:

All financial data are based on SEC format unless otherwise indicated

<sup>1/</sup> Total capital accounts, inclusive of non-controlling interest and preferred shares

<sup>2/</sup> Net Income attributable to shareholders of the parent bank

<sup>3/</sup> Per BSP Circular 941

<sup>4/</sup> Per BSP Circular 1011 excluding provisions appropriated in Retained Earnings, but appropriated Retained Earnings continue to be counted as provisions for general loan losses

<sup>5/</sup> Currently set at 0% by the BSP per Circular 1024 Section 1

<sup>6/</sup> Total domestic and foreign branches, and branch lite units

<sup>7/</sup> Total of Automated Teller Machines (ATMs), Cash Accept Machines (CAMs), Corporate Cash Deposit Machines (CCDMs), and Universal Teller Machines (UTMs)

<sup>8/</sup> 2024 share price adjusted for property dividends

<sup>9/</sup> Cash dividends paid during the year divided by the previous year's net profit

<sup>10/</sup> Cash dividends per common share paid during the year divided by average daily closing price for the year