

**BALANCE SHEET**  
As of March 31, 2026

| ASSETS   | Current Quarter             | Previous Quarter            | CONTINGENT ACCOUNTS  | Current Quarter                       | Previous Quarter       |
|--|-----------------------------|-----------------------------|--|---------------------------------------|------------------------|
| Cash and Cash Items  | ₱ 4,363,122,290.17          | ₱ 5,962,943,526.44          | Guarantees Issued  | -                                     | -                      |
| Due from Bangko Sentral ng Pilipinas   | 1,586,269,674.91            | 135,497,872.65              | Financial Standby Letters of Credit  | -                                     | -                      |
| Due from Other Central Banks and Banks - Net                                     | 6,744,978,466.30            | 6,742,779,480.52            | Performance Standby Letters of Credit  | -                                     | -                      |
| Financial Assets at Fair Value through Profit or Loss (FVPL)                     | -                           | -                           | Commercial Letters of Credit   | -                                     | -                      |
| Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net  | 3,867,499,387.75            | 3,926,716,577.02            | Trade Related Guarantees   | -                                     | -                      |
| Debt Securities at Amortized Cost - Net  | 10,793,768,283.33           | 7,598,635,596.71            | Commitments  | -                                     | -                      |
| Loans to Bangko Sentral ng Pilipinas   | -                           | -                           | Spot Foreign Exchange Contracts  | -                                     | -                      |
| Interbank Loans Receivable   | -                           | -                           | Securities Held Under Custodianship by Bank Proper   | -                                     | -                      |
| Loans and Receivables - Others   | 129,489,189,883.60          | 121,018,987,004.86          | Trust Department Accounts  | -                                     | -                      |
| Loans and Receivables Arising from RA/CA/PR/SLB                                  | -                           | -                           | Derivatives  | -                                     | -                      |
| Total Loan Portfolio (TLP) - Gross   | 129,489,189,883.60          | 121,018,987,004.86          | Others   | 34,441,366.83                         | 55,422,075.08          |
| Allowance for Credit Losses  | 2,529,898,057.41            | 2,451,422,747.67            | <b>TOTAL CONTINGENT ACCOUNTS</b>   | <b>₱ 34,441,366.83</b>                | <b>₱ 55,422,075.08</b> |
| Total Loan Portfolio - Net   | 126,959,291,826.19          | 118,567,564,257.19          | FINANCIAL INDICATORS (in %)  |                                       |                        |
| Equity Investment in Subsidiaries, Associates and Joint Ventures - Net           | -                           | -                           | <b>ASSET QUALITY</b>   |                                       |                        |
| Bank Premises, Furniture, Fixtures and Equipment - Net                           | 3,214,425,083.81            | 3,209,356,323.26            | Gross Non-Performing Loans (NPL) Ratio   | 2.70                                  | 2.72                   |
| Real and Other Properties Acquired - Net   | 1,264,598.29                | 1,264,598.29                | Net NPL Ratio  | 1.14                                  | 1.13                   |
| Sales Contract Receivables - Net   | 4,241,899.63                | 7,149,600.09                | Gross NPL Coverage Ratio   | 72.23                                 | 74.44                  |
| Non-Current Assets Held for Sale   | -                           | -                           | Net NPL Coverage Ratio   | 60.29                                 | 60.69                  |
| Other Assets - Net   | 1,974,247,254.46            | 2,359,729,085.22            | <b>RELATED PARTY TRANSACTIONS</b>  |                                       |                        |
| Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank) | -                           | -                           | Ratio of Loans to Related Parties to gross TLP   | -                                     | -                      |
| <b>TOTAL ASSETS</b>  | <b>₱ 59,509,108,764.84</b>  | <b>₱ 48,511,636,917.39</b>  | Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties   | -                                     | -                      |
| LIABILITIES  |                             |                             | Ratio of DOSRI Loans to gross TLP  | -                                     | -                      |
| Financial Liabilities at Fair Value through Profit or Loss (FVPL)                | ₱ -                         | ₱ -                         | Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI  | -                                     | -                      |
| Deposit Liabilities  | 113,725,367,949.86          | 107,933,747,117.17          | <b>LIQUIDITY</b>   |                                       |                        |
| Due to Other Banks   | -                           | -                           | Liquidity Coverage Ratio   | 151.34                                | 137.76                 |
| Bills Payable  | 20,625,000,000.00           | 16,325,000,000.00           | Net Stabel Funding Ratio   | 111.64                                | 108.00                 |
| a) BSP (Rediscounting and Other Advances)  | -                           | -                           | Minimum Liquidity Ratio  | -                                     | -                      |
| b) Interbank Loans Payable   | -                           | -                           | <b>PROFITABILITY</b>   |                                       |                        |
| c) Other Borrowings, including Deposit Substitutes                               | 20,625,000,000.00           | 16,325,000,000.00           | Return on Equity (ROE)   | 9.75                                  | 11.78                  |
| Bonds Payable - Net  | -                           | -                           | Return on Assets   | 1.33                                  | 1.60                   |
| Unsecured Subordinated Debt - Net  | -                           | -                           | Net Interest Margin  | 7.43                                  | 7.41                   |
| Redeemable Preferred Shares  | -                           | -                           | <b>CAPITAL ADEQUACY</b>  |                                       |                        |
| Other Liabilities  | 5,173,909,590.68            | 5,141,247,723.57            | Common Equity Tier 1 Ratio   | 11.80                                 | 12.19                  |
| Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)   | -                           | -                           | Tier 1 Capital Ratio   | 11.80                                 | 12.19                  |
| <b>TOTAL LIABILITIES</b>   | <b>₱ 139,524,277,540.54</b> | <b>₱ 129,399,994,840.74</b> | CAR  | 12.66                                 | 13.06                  |
| STOCKHOLDERS' EQUITY   |                             |                             | <b>LEVERAGE</b>  |                                       |                        |
| Capital Stock  | ₱ 6,019,197,900.00          | ₱ 5,899,810,968.00          | Basel III Leverage Ratio   | 11.67                                 | 12.00                  |
| Additional Paid-In Capital   | 8,537,535,715.55            | 8,198,698,866.30            | Deferred Charges not yet Written Down  | -                                     | -                      |
| Undivided Profits  | 473,427,896.90              | 2,035,645,505.81            | <b>REPUBLIC OF THE PHILIPPINES)</b>  |                                       |                        |
| Retained Earnings  | 6,118,768,999.83            | 4,083,123,494.02            | ) S.S.   |                                       |                        |
| Other Capital Accounts   | (1,164,099,287.98)          | (1,105,636,757.48)          | We, Niezl D. Gilvero and Jesus Antonio S. Itchon 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. |                                       |                        |
| Assigned Capital   | -                           | -                           | <b>(Sgd.) NIEZL D. GILVERO</b>   | <b>(Sgd.) JESUS ANTONIO S. ITCHON</b> |                        |
| <b>TOTAL STOCKHOLDERS' EQUITY</b>  | <b>₱ 19,984,831,224.30</b>  | <b>₱ 19,111,642,076.65</b>  | Comptrollership Head   | President                             |                        |
| <b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>                                | <b>₱ 159,509,108,764.84</b> | <b>₱ 148,511,636,917.39</b> | SUBSCRIBED AND SWORN to before me this 28th day of April 2026 at Davao City, Philippines, affiant exhibiting their Passport No. P2988528C and P7922198B respectively.  | <b>ATTY. KELVIN L. BANUELOS, CPA</b>  |                        |

Doc. No. 175 Notary Public for Davao City IBP No. 566322 • 12/16/2025 • Pasig City  
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