BDO Network Bank

Km. 9, Sasa, Davao City

A subsidiary of BDO

BALANCE SHEET
As of September 30, 2026

ASSETS	Current Quarter	Previous Quarter
Cash and Cash Items	₱ 4,361,900,361.26	₱ 4,738,138,234.83
Due from Bangko Sentral ng Pilipinas	7,523,273,976.79	5,940,197,896.03
Due from Other Central Banks and Banks - Net	6,124,860,505.35	5,376,822,818.71
Financial Assets at Fair Value through Profit or Loss (FVPL)	-	-
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	3,842,616,372.73	3,865,249,461.51
Debt Securities at Amortized Cost - Net	5,140,026,508.67	5,143,732,806.36
Loans to Bangko Sentral ng Pilipinas	-	-
Interbank Loans Receivable	-	-
Loans and Receivables - Others	149,163,697,955.80	135,368,463,438.04
Loans and Receivables Arising from RA/CA/PR/SLB	-	-
Total Loan Portfolio (TLP) - Gross	149,163,697,955.80	135,368,463,438.04
Allowance for Credit Losses	2,797,350,119.95	2,479,643,769.91
Total Loan Portfolio - Net	146,366,347,835.85	132,888,819,668.13
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	-	-
Bank Premises, Furniture, Fixture and Equipment - Net	3,441,183,290.59	3,342,332,074.22
Real and Other Properties Acquired - Net	1,264,598.29	1,264,598.29
Sales Contract Receivables - Net	3,731,970.92	3,958,141.52
Non-Current Assets Held for Sale	-	-
Other Assets - Net	2,201,829,884.88	1,881,818,772.97
Net Due from Head Office/Branches/Agencies, (Philippine branch of a foreign bank)	-	-
TOTAL ASSETS	**₱ 179,007,035,305.33**	**₱ 163,182,334,472.57**
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	₱ -	₱ -
Deposit Liabilities	127,560,041,175.53	119,654,196,558.87
Due to Other Banks	-	-
Bills Payable	21,741,666,666.68	17,508,333,333.34
a) BSP (Rediscounting and Other Advances)	-	-
b) Interbank Loans Payable	-	-
c) Other Borrowings including Deposit Substitutes	21,741,666,666.68	17,508,333,333.34
Bonds Payable - Net	-	-
Unsecured Subordinated Debt - Net	-	-
Redeemable Preferred Shares	-	-
Other Liabilities	6,834,131,414.65	5,411,960,293.60
Net Due to Head Office/Branches/Agencies, (Philippine branch of a foreign bank)	-	-
TOTAL LIABILITIES	**₱ 156,135,839,256.86**	**₱ 142,574,490,185.81**
STOCKHOLDERS' EQUITY		
Capital Stock	₱ 6,210,778,400.00	₱ 6,019,197,900.00
Additional Paid-In Capital	9,345,955,215.55	8,537,535,715.55
Undivided Profits	2,383,322,781.09	1,097,995,218.04
Retained Earnings	6,118,768,999.83	6,118,768,999.83
Other Capital Accounts	(1,187,629,348.00)	(1,165,653,546.66)
Assigned Capital	-	-
TOTAL STOCKHOLDERS' EQUITY	**₱ 22,871,196,048.47**	**₱ 20,607,844,286.76**
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	**₱ 179,007,035,305.33**	**₱ 163,182,334,472.57**
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	73,309,255.07	45,301,583.01
TOTAL CONTINGENT ACCOUNTS	**₱ 73,309,255.07**	**₱ 45,301,583.01**

FINANCIAL INDICATORS (IN %)	Current Quarter	Previous Quarter
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	2.44	2.64
Net NPL Ratio	0.97	1.18
Gross NPL Coverage Ratio	76.91	69.43
Net NPL Coverage Ratio	63.33	57.46
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	-	-
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	-	-
LIQUIDITY		
Liquidity Coverage Ratio	144.82	120.85
Net Stable Funding Ratio	109.23	108.72
Minimum Liquidity Ratio	-	-
PROFITABILITY		
Return on Equity (ROE)	15.60	11.07
Return on Assets	2.10	1.50
Net Interest Margin	7.55	7.51
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	12.16	11.84
Tier 1 Capital Ratio	12.16	11.84
CAR	13.04	12.70
LEVERAGE		
Basel III Leverage Ratio	12.03	11.82
Deferred Charges not yet Written Down	-	-

Republic of the Philippines)
) s.s.

We, Alberto O. Quiogue 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.

(SGD.) ALBERTO O. QUIOGUE
Chief Operating Officer

(SGD.) JESUS ANTONIO S. ITCHON
President

SUBSCRIBED AND SWORN to before me this 27th day of October 2026 at Davao City, Philippines, affiant exhibiting their Driver's Lic. No. N17-96-025676 and Passport No. P7922198B respectively.

(SGD.) ATTY. KELVINN L. BANUELOS, CPA
Notary Public for Davao City
Notarial Commission until Dec. 31, 2027
Roll of Attorneys No. 84732
Doc. No. 120
Book No. 25
Page No. 4
Series of 2026
Commission Serial No. 2026-124-2027
IBP No. 566322 • 12/16/2025 • Pasig City
PTR No. 2080475D • 12/15/2025 • Davao City
MCLE Compliance No. VIII-0037763, valid until 4/14/2028

Board of Directors

Chairman
Nestor V. Tan

Vice Chairman
Jesus Antonio S. Itchon

Members
Maria Corazon A. Mallillin
Geneva T. Gloria
Rolando C. Tanchanco

Independent Directors
Evelyn Cristina A. Cam
Ma. Leonora V. De Jesus
Anabelle L. Chua

Executive Officers

President
Jesus Antonio S. Itchon

Senior Vice Presidents
Alberto O. Quiogue
Karen L. Cua
Jaime A. Talingdan

First Vice Presidents
Emmanuel Lee M. Esguerra
Hiyas Lea C. Pagaduan
Nielex C. Tupas
Norman Vic C. Aycocho
Ruth O. Pingol

Vice Presidents
Kathrina J. Dizon
Ramil G. Tigley

Senior Assistant Vice Presidents
Emily G. Gamir
Niezl D. Gilvero

Assistant Vice Presidents
Maria Jinsel C. Tocmo
Garry L. Martinez