

BALANCE SHEET
As of September 30, 2025

ASSETS	Current Quarter	Previous Quarter	CONTINGENT ACCOUNTS	Current Quarter	Previous Quarter
Cash and Cash Items	₱ 3,277,871,291.02	₱ 4,184,709,863.29	Guarantees Issued	-	-
Due from Bangko Sentral ng Pilipinas	4,234,041,783.05	4,385,922,665.60	Financial Standby Letters of Credit	-	-
Due from Other Central Banks and Banks - Net	5,146,206,170.76	5,370,333,900.02	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	4,964,401,068.44	4,930,341,856.67	Trade Related Guarantees	-	-
Debt Securities at Amortized Cost - Net	5,794,073,710.51	7,058,706,113.20	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	118,420,137,201.55	112,875,235,174.62	Trust Department Accounts	-	-
Loans and Receivables Arising from RA/CA/PR/SLB	-	-	Derivatives	-	-
Total Loan Portfolio (TLP) - Gross	118,420,137,201.55	112,875,235,174.62	Others	45,655,178.29	109,105,999.79
Allowance for Credit Losses	2,417,836,575.02	2,324,672,088.44	TOTAL CONTINGENT ACCOUNTS	₱ 45,655,178.29	₱ 109,105,999.79
Total Loan Portfolio - Net	116,002,300,626.53	110,550,563,086.18	FINANCIAL INDICATORS (in %)		
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	-	-	ASSET QUALITY		
Bank Premises, Furniture, Fixtures and Equipment - Net	3,052,718,407.84	2,973,434,671.97	Gross Non-Performing Loans (NPL) Ratio	2.66	2.72
Real and Other Properties Acquired - Net	1,264,598.29	1,264,598.29	Net NPL Ratio	1.04	1.08
Sales Contract Receivables - Net	7,655,225.67	8,149,062.81	Gross NPL Coverage Ratio	76.71	75.66
Non-Current Assets Held for Sale	-	-	Net NPL Coverage Ratio	63.09	62.41
Other Assets - Net	1,879,580,003.25	1,898,161,818.43	RELATED PARTY TRANSACTIONS		
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	-	-	Ratio of Loans to Related Parties to gross TLP	-	-
TOTAL ASSETS	₱ 144,360,112,885.36	₱ 141,361,587,636.46	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	106,674,057,653.89	105,232,880,186.12	LIQUIDITY		
Due to Other Banks	-	-	Liquidity Coverage Ratio	121.43	138.19
Bills Payable	15,325,000,000.00	14,825,000,000.00	Net Stable Funding Ratio	109.00	112.99
a) BSP (Rediscounting and Other Advances)	-	-	Minimum Liquidity Ratio	-	-
b) Interbank Loans Payable	-	-	PROFITABILITY		
c) Other Borrowings, including Deposit Substitutes	15,325,000,000.00	14,825,000,000.00	Return on Equity (ROE)	13.42	11.34
Bonds Payable - Net	-	-	Return on Assets	1.63	1.53
Unsecured Subordinated Debt - Net	-	-	Net Interest Margin	7.27	7.21
Redeemable Preferred Shares	-	-	CAPITAL ADEQUACY		
Other Liabilities	4,459,653,244.95	4,041,859,561.53	Common Equity Tier 1 Ratio	11.64	11.58
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	-	-	Tier 1 Capital Ratio	11.64	11.58
TOTAL LIABILITIES	₱ 126,458,710,898.84	₱ 124,099,739,747.65	CAR	12.51	12.44
STOCKHOLDER'S EQUITY			LEVERAGE		
Capital Stock	₱ 5,500,205,600.00	₱ 5,500,205,600.00	Basel III Leverage Ratio	11.45	11.19
Additional Paid-In Capital	7,064,562,890.55	7,064,562,890.55	Deferred Charges not yet Written Down	-	-
Undivided Profits	1,545,482,962.22	940,052,490.80	REPUBLIC OF THE PHILIPPINES)		
Retained Earnings	4,083,123,494.02	4,083,123,494.02	) S.S.		
Other Capital Accounts	(291,972,960.27)	(326,096,586.56)	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	-	-	(Sgd.) NIEZL D. GILVERO	(Sgd.) JESUS ANTONIO S. ITCHON	
TOTAL STOCKHOLDER'S EQUITY	₱ 17,901,401,986.52	₱ 17,261,847,888.81	Comptrollership Head	President	
TOTAL LIABILITIES AND STOCKHOLDER'S EQUITY	₱ 144,360,112,885.36	₱ 141,361,587,636.46	SUBSCRIBED AND SWORN to before me this 24th day of October 2025 at Davao City, Philippines, affiant exhibiting their Passport No. P2988528C and P7922198B respectively.	Atty. CAMILLE B. REMOROZA	
			Doc. No. 40	Notary Public for Davao City	IBP No. 516700 • 01/16/2025
			Book No. 2	Notarial Commission until Dec. 31, 2025	PTR No. 1397642D
			Page No. 9	Roll of Attorneys No. 70533	MCLE Compliance No. VIII-0037771
			Series of 2025	Commission Serial No. 2024-278-2025	