

## BALANCE SHEET

As of December 31, 2025

ASSETS	Current Quarter	Previous Quarter	CONTINGENT ACCOUNTS	Current Quarter	Previous Quarter
Cash and Cash Items	₱ 5,962,943,526.44	₱ 3,277,871,291.02	Guarantees Issued	-	-
Due from Bangko Sentral ng Pilipinas	135,497,872.65	4,234,041,783.05	Financial Standby Letters of Credit	-	-
Due from Other Central Banks and Banks - Net	6,742,779,480.52	5,146,206,170.76	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	3,926,716,577.02	4,964,401,068.44	Trade Related Guarantees	-	-
Debt Securities at Amortized Cost - Net	7,598,635,596.71	5,794,073,710.51	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	121,018,987,004.86	118,420,137,201.55	Trust Department Accounts	-	-
Loans and Receivables Arising from RA/CA/PR/SLB	-	-	Derivatives	-	-
Total Loan Portfolio (TLP) - Gross	121,018,987,004.86	118,420,137,201.55	Others	55,422,075.08	45,655,178.29
Allowance for Credit Losses	2,451,422,747.67	2,417,836,575.02	<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>₱ 55,422,075.08</b>	<b>₱ 45,655,178.29</b>
Total Loan Portfolio - Net	118,567,564,257.19	116,002,300,626.53	<b>FINANCIAL INDICATORS (in %)</b>		
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	-	-	<b>ASSET QUALITY</b>		
Bank Premises, Furniture, Fixtures and Equipment - Net	3,209,356,323.26	3,052,718,407.84	Gross Non-Performing Loans (NPL) Ratio	2.72	2.66
Real and Other Properties Acquired - Net	1,264,598.29	1,264,598.29	Net NPL Ratio	1.13	1.04
Sales Contract Receivables - Net	7,149,600.09	7,655,225.67	Gross NPL Coverage Ratio	74.44	76.71
Non-Current Assets Held for Sale	-	-	Net NPL Coverage Ratio	60.69	63.09
Other Assets - Net	2,359,729,085.22	1,879,580,003.25	<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>₱ 148,511,636,917.39</b>	<b>₱ 144,360,112,885.36</b>	Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	-	-
<b>LIABILITIES</b>			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	107,933,747,117.17	106,674,057,653.89	<b>LIQUIDITY</b>		
Due to Other Banks	-	-	Liquidity Coverage Ratio	137.76	121.43
Bills Payable	16,325,000,000.00	15,325,000,000.00	Net Stabel Funding Ratio	108.00	109.00
a) BSP (Rediscounting and Other Advances)	-	-	Minimum Liquidity Ratio		
b) Interbank Loans Payable	-	-	<b>PROFITABILITY</b>		
c) Other Borrowings, including Deposit Substitutes	16,325,000,000.00	15,325,000,000.00	Return on Equity (ROE)	6.83	13.42
Bonds Payable - Net	-	-	Return on Assets	0.88	1.63
Unsecured Subordinated Debt - Net	-	-	Net Interest Margin	6.77	7.27
Redeemable Preferred Shares	-	-	<b>CAPITAL ADEQUACY</b>		
Other Liabilities	5,141,247,723.57	4,459,653,244.95	Common Equity Tier 1 Ratio	12.19	11.64
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	-	-	Tier 1 Capital Ratio	12.19	11.64
<b>TOTAL LIABILITIES</b>	<b>₱ 129,399,994,840.74</b>	<b>₱ 126,458,710,898.84</b>	CAR	13.06	12.51
<b>STOCKHOLDER'S EQUITY</b>			<b>LEVERAGE</b>		
Capital Stock	₱ 5,899,810,968.00	₱ 5,500,205,600.00	Basel III Leverage Ratio	12.00	11.45
Additional Paid-In Capital	8,198,698,866.30	7,064,562,890.55	Deferred Charges not yet Written Down	-	-
Undivided Profits	2,035,645,505.81	1,545,482,962.22	<b>REPUBLIC OF THE PHILIPPINES</b>		
Retained Earnings	4,083,123,494.02	4,083,123,494.02	) S.S.		
Other Capital Accounts	(1,105,636,757.48)	(291,972,960.27)	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 STOCKHOLDER'S EQUITY</b>	<b>₱ 19,111,642,076.65</b>	<b>₱ 17,901,401,986.52</b>	Comptrollership Head	President	
<b>TOTAL LIABILITIES AND STOCKHOLDER'S EQUITY</b>	<b>₱ 148,511,636,917.39</b>	<b>₱ 144,360,112,885.36</b>	SUBSCRIBED AND SWORN to before me this 12th day of February 2026 at Davao City, Philippines, affiant exhibiting their Passport No. P2988528C and P7922198B respectively.		
			<b>Atty. KELVIN L. BANUELOS, CPA</b>		
			Doc. No. 477	Notary Public for Davao City	IBP No. 566322 • 12/16/2025
			Book No. 97	Notarial Commission until Dec. 31, 2027	PTR No. 2080475D
			Page No. 11	Roll of Attorneys No. 84732	MCLE Compliance No. VII-0037763
			Series of 2026	Commission Serial No. 2026-124-2027	