

**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)	-	-	<b>PROFITABILITY</b>		
b) Interbank Loans Payable	-	-	Return on Equity (ROE)	6.83	13.42
c) Other Borrowings, including Deposit Substitutes	16,325,000,000.00	15,325,000,000.00	Return on Assets	0.88	1.63
Bonds Payable - Net	-	-	Net Interest Margin	6.77	7.27
Unsecured Subordinated Debt - Net	-	-	<b>CAPITAL ADEQUACY</b>		
Redeemable Preferred Shares	-	-	Common Equity Tier 1 Ratio	12.19	11.64
Other Liabilities	5,141,247,723.57	4,459,653,244.95	Tier 1 Capital Ratio	12.19	11.64
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	-	-	CAR	13.06	12.51
<b>TOTAL LIABILITIES</b>	<b>₱ 129,399,994,840.74</b>	<b>₱ 126,458,710,898.84</b>	<b>LEVERAGE</b>		
<b>STOCKHOLDER'S EQUITY</b>			Basel III Leverage Ratio	12.00	11.45
Capital Stock	₱ 5,899,810,968.00	₱ 5,500,205,600.00	Deferred Charges not yet Written Down	-	-
Additional Paid-In Capital	8,198,698,866.30	7,064,562,890.55	<b>REPUBLIC OF THE PHILIPPINES)</b>		
Undivided Profits	2,035,645,505.81	1,545,482,962.22	) S.S.		
Retained Earnings	4,083,123,494.02	4,083,123,494.02	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.		
Other Capital Accounts	(1,105,636,757.48)	(291,972,960.27)	<b>(Sgd.) NIEZL D. GILVERO</b>		<b>(Sgd.) JESUS ANTONIO S. ITCHON</b>
Assigned Capital	-	-	Comptrollership Head		President
<b>TOTAL STOCKHOLDER'S EQUITY</b>	<b>₱ 19,111,642,076.65</b>	<b>₱ 17,901,401,986.52</b>	<b>SUBSCRIBED AND SWORN</b> to before me this 12th day of February 2026 at Davao City, Philippines, affiant exhibiting their Passport No. P2988528C and P7922198B respectively.		<b>Atty. KELVINN L. BANUELOS, CPA</b>
<b>TOTAL LIABILITIES AND STOCKHOLDER'S EQUITY</b>	<b>₱ 148,511,636,917.39</b>	<b>₱ 144,360,112,885.36</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. VIII-0037763
			Series of 2026	Commission Serial No. 2026-124-2027	