

BALANCE SHEET as of SEPTEMBER 30, 2026
(HEAD OFFICES AND BRANCHES)

AMOUNT		
ASSETS	CURRENT QUARTER	PREVIOUS QUARTER
Cash and Cash Items	₱ 420,936,037.31	₱ 458,352,025.30
Due from Bangko Sentral Ng Pilipinas	3,768,277,060.19	1,682,042,120.74
Due from Other Central Banks and Banks - Net	2,292,164,411.54	2,549,873,616.07
Financial Assets at Fair Value through Profit or Loss (FVPL)	2,699,498,345.97	2,818,383,444.14
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	7,198,575,073.63	4,661,019,423.70
Debt Securities at Amortized Cost - Net	166,594,038.49	362,857,785.44
Loans and Receivable - Others	61,195,591,383.23	58,336,752,171.29
Loans and Receivables Arising from RA/CA/PR/SLB	1,400,000,000.00	2,600,000,000.00
Total Loan Portfolio (TLP) - Gross	62,595,591,383.23	60,936,752,171.29
Allowance for Credit Losses	1,174,039,296.19	1,158,859,589.84
Total Loan Portfolio - Net	61,421,552,087.04	59,777,892,581.45
Bank Premises, Furniture, Fixture and Equipment - Net	646,461,882.28	644,407,771.99
Real and Other Properties Acquired - Net	493,614,773.49	505,824,741.20
Sales Contract Receivables - Net	93,531,433.38	62,970,375.46
Non-Current Assets Held for Sale	48,881,937.08	35,667,685.19
Other Assets - Net	1,804,207,714.81	1,731,095,422.06
TOTAL ASSETS	₱ 81,054,294,795.21	₱ 75,290,386,992.74
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	₱ 130,000.00	₱ 137,500.00
Deposit Liabilities	71,762,107,021.62	66,295,129,781.97
Unsecured Subordinated Debt - Net	1,000,000,000.00	1,000,000,000.00
Other Liabilities	1,793,166,627.31	1,516,428,843.21
TOTAL LIABILITIES	₱ 74,555,403,648.93	₱ 68,811,696,125.18
STOCKHOLDER'S EQUITY		
Capital Stock	₱ 4,270,000,000.00	₱ 4,270,000,000.00
Undivided Profits	228,946,526.43	137,214,995.39
Retained Earnings	2,031,281,607.49	2,031,281,607.49
Other Capital Accounts	-31,336,987.64	40,194,264.68
TOTAL STOCKHOLDER'S EQUITY	₱ 6,496,891,146.28	₱ 6,478,690,867.56
TOTAL LIABILITIES AND STOCKHOLDER'S EQUITY	₱ 81,054,294,795.21	₱ 75,290,386,992.74
CONTINGENT ACCOUNTS		
Guarantees Issued	₱ 12,299,977.51	₱ 6,890,444.12
Performance Standby Letters of Credit	67,941,905.02	25,577,792.93
Commercial Letters of Credit	1,428,192.00	111,426,266.00
Spot Foreign Exchange Contract	1,733,264,252.66	1,107,062,787.22
Trust Department Accounts:	6,739,525,926.39	6,556,069,525.84
Derivatives	125,280,000.00	153,400,000.00
Others	54,186,289.56	47,429,295.83
TOTAL CONTINGENT ACCOUNTS	₱ 8,733,926,543.14	₱ 8,007,856,111.93
FINANCIAL INDICATORS (in %)		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	6.76%	6.92%
Net NPL Ratio	5.61%	5.76%
Gross NPL Coverage Ratio	27.75%	27.47%
Net NPL Coverage Ratio	17.04%	16.85%
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	3.90%	4.38%
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	1.18%	1.08%
Ratio of DOSRI Loans to gross TLP	2.67%	3.06%
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.00%	0.00%
LIQUIDITY		
Minimum Liquidity Ratio	24.39%	22.26%
PROFITABILITY		
Return on Equity (ROE)	5.06%	2.68%
Return on Assets	0.42%	0.22%
Net Interest Margin	3.79%	2.14%
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	8.74%	8.89%
Tier 1 Capital Ratio	8.74%	8.89%
CAR	11.62%	11.89%

We, CLAYTON T. LEE and CECILIO D. SAN PEDRO 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.) CLAYTON T. LEE
Executive Vice-President & Treasurer

(Sgd.) CECILIO D. SAN PEDRO
President & CEO