

SMPC No. 7 Saint Francis Street, Ortigas Center, Mandaluyong City

BALANCE SHEET  
(Head Office and Branches)  
As of September 30, 2025

| ASSETS                                                                             |                             |                           |
|------------------------------------------------------------------------------------|-----------------------------|---------------------------|
|                                                                                    | Current Quarter             | Previous Quarter          |
| Cash and Cash Items                                                                | P 3,202,992,644.59          | 3,741,219,002.24          |
| Due from Bangko Sentral ng Pilipinas                                               | 11,726,204,895.14           | 29,589,367,093.43         |
| Due from Other Central Banks and Banks - Net                                       | 4,959,697,784.96            | 9,370,211,471.09          |
| Financial Assets at Fair Value through Profit or Loss (FVPL)                       | 4,974,569,034.54            | 5,250,868,346.47          |
| Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net    | 31,180,969,969.30           | 24,965,641,778.16         |
| Debt Securities at Amortized Cost - Net                                            | 44,785,512,507.69           | 42,933,089,343.77         |
| Loans to Bangko Sentral ng Pilipinas                                               | 0.00                        | 0.00                      |
| Interbank Loans Receivable                                                         | 2,345,531,929.64            | 1,219,458,301.49          |
| Loans and Receivables - Others                                                     | 149,369,799,579.69          | 143,103,930,394.24        |
| Loans and Receivables Arising from RA/CA/PR/SLB                                    | 12,000,000,000.00           | 0.00                      |
| Total Loan Portfolio (TLP) - Gross                                                 | 163,715,331,509.33          | 144,323,388,695.73        |
| Allowance for Credit Losses                                                        | 1,837,666,408.92            | 1,689,464,341.21          |
| Total Loan Portfolio - Net                                                         | 161,877,665,100.41          | 142,633,924,354.52        |
| Equity Investment in Subsidiaries, Associates and Joint Ventures - Net             | 34,174,401.67               | 34,264,386.36             |
| Bank Premises, Furniture, Fixture and Equipment - Net                              | 1,992,077,067.59            | 1,966,509,236.59          |
| Real and Other Properties Acquired - Net                                           | 2,755,545,404.90            | 2,624,536,495.14          |
| Sales Contract Receivables - Net                                                   | 242,699,278.43              | 250,021,977.22            |
| Other Assets - Net                                                                 | 6,857,075,241.50            | 6,614,080,357.55          |
| TOTAL ASSETS                                                                       | P <u>274,589,183,330.73</u> | <u>269,973,733,842.54</u> |
|                                                                                    |                             |                           |
| LIABILITIES                                                                        |                             |                           |
| Financial Liabilities at Fair Value through Profit or Loss (FVPL)                  | P 53,337,012.62             | 9,736,024.30              |
| Deposit Liabilities                                                                | 208,189,905,400.33          | 203,821,302,682.89        |
| Bills Payable                                                                      | 0.00                        | 0.00                      |
| Bonds Payable - Net                                                                | 24,430,911,763.09           | 24,406,273,358.44         |
| Other Liabilities                                                                  | 7,936,238,204.66            | 8,818,346,392.20          |
| Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)     | 0.00                        | 0.00                      |
| TOTAL LIABILITIES                                                                  | P <u>240,610,392,380.70</u> | <u>237,055,658,457.83</u> |
|                                                                                    |                             |                           |
| STOCKHOLDERS' EQUITY                                                               |                             |                           |
| Capital Stock                                                                      | 18,196,805,900.00           | 18,196,805,900.00         |
| Additional Paid-In Capital                                                         | 7,229,275,359.73            | 7,229,275,359.73          |
| Undivided Profits                                                                  | 2,719,831,039.29            | 1,924,676,173.86          |
| Retained Earnings                                                                  | 6,310,863,014.74            | 6,310,863,014.74          |
| Other Capital Accounts                                                             | -477,984,363.72             | -743,545,063.61           |
| TOTAL STOCKHOLDERS' EQUITY                                                         | P <u>33,978,790,950.03</u>  | <u>32,918,075,384.71</u>  |
|                                                                                    |                             |                           |
| TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY                                         | P <u>274,589,183,330.73</u> | <u>269,973,733,842.54</u> |
|                                                                                    |                             |                           |
| CONTINGENT ACCOUNTS                                                                |                             |                           |
| Guarantees Issued                                                                  | 3,008,387,634.99            | 3,089,479,903.22          |
| Performance Standby Letters of Credit                                              | 5,468,649,516.31            | 3,330,929,079.26          |
| Commercial Letters of Credit                                                       | 711,913,339.97              | 1,124,938,285.28          |
| Commitments                                                                        | 22,862,655,948.46           | 18,133,068,235.60         |
| Spot Foreign Exchange Contracts                                                    | 8,046,342,751.57            | 5,315,997,445.98          |
| Trust Department Accounts                                                          | 67,973,642,865.51           | 69,517,420,104.68         |
| Derivatives                                                                        | 6,750,736,000.00            | 2,760,170,000.00          |
| Others                                                                             | 524,907,943.95              | 5,496,740,025.01          |
| TOTAL CONTINGENT ACCOUNTS                                                          | P <u>115,347,236,000.76</u> | <u>108,768,743,079.03</u> |
|                                                                                    |                             |                           |
| FINANCIAL INDICATORS ( in % )                                                      |                             |                           |
| ASSET QUALITY                                                                      |                             |                           |
| Gross Non-Performing Loans (NPL) Ratio                                             | 1.34                        | 1.34                      |
| Net NPL Ratio                                                                      | 0.55                        | 0.53                      |
| Gross NPL Coverage Ratio                                                           | 83.72                       | 87.35                     |
| Net NPL Coverage Ratio                                                             | 71.69                       | 77.50                     |
| RELATED PARTY TRANSACTIONS                                                         |                             |                           |
| Ratio of Loans to Related Parties to gross TLP                                     | 39.41                       | 43.02                     |
| Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties | 0.57                        | 0.26                      |
| Ratio of DOSRI Loans to gross TLP                                                  | 0.00                        | 0.00                      |
| Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI                        | 0.00                        | 0.00                      |
| LIQUIDITY                                                                          |                             |                           |
| Liquidity Coverage Ratio                                                           | 194.85                      | 240.83                    |
| Net Stable Funding Ratio                                                           | 137.37                      | 143.78                    |
| Minimum Liquidity Ratio                                                            | 0.00                        | 0.00                      |
| PROFITABILITY                                                                      |                             |                           |
| Return on Equity (ROE)                                                             | 11.04                       | 11.85                     |
| Return on Assets                                                                   | 1.47                        | 1.59                      |
| Net Interest Margin                                                                | 4.25                        | 4.23                      |
| CAPITAL ADEQUACY                                                                   |                             |                           |
| Common Equity Tier 1 Ratio                                                         | 13.42                       | 13.63                     |
| Tier 1 Capital Ratio                                                               | 16.19                       | 16.55                     |
| CAR                                                                                | 16.97                       | 17.30                     |
| LEVERAGE                                                                           |                             |                           |
| Basel III Leverage Ratio                                                           | 10.89                       | 10.83                     |
| Deferred Charges not yet Written Down                                              | 0.00                        | 0.00                      |

REPUBLIC OF THE PHILIPPINES )  
MANDALUYONG CITY ) S.S

We hereby certify that all matters set forth in this Published Balance Sheet are true and correct, to the best of our knowledge and belief.

SGD.  
**ANTONIO S. LAQUINDANUM**  
Executive Vice President/Chief Financial Officer

SGD.  
**MICHELANGELO R. AGUILAR**  
President/Chief Executive Officer

MEMBER : PDIC

SUBCRIBED AND SWORN to before me this 04 November 2025 at Mandaluyong City, affiants exhibiting to me their Passport ID No. P75 valid until September 09, 2031 and P8692960A valid until September 09, 2028, respectively.

NOTARY PUBLIC

**ATTY. HILARIO M. DE LEON, JR.**  
NOTARY PUBLIC until DEC. 31, 2026  
APPOINTMENT NO. 0404-25; FOR MANDALUYONG CITY  
ROLL OF ATTORNEYS NO. 46536  
PTR No. 5708488 / 01/06/2025; MANDALUYONG CITY  
IBP OR NO. 501684; / 01/07/2025; RIZAL (RSM) CHAPTER  
MCLE COMPLIANCE NO. VII-0031484; 04/04/2024  
UNIT 908 CITYLAND SHAW TOWER  
SHAW BLVD. CORNER ST. FRANCIS ST., MANDALUYONG CITY