

BALANCE SHEET
 (Head Office and Branches)
 As of December 31, 2025

ASSETS

	P	Current Quarter	Previous Quarter
Cash and Cash Items	3,549,485,189.85	3,202,992,644.59	
Due from Bangko Sentral ng Pilipinas	18,053,931,266.36	11,726,204,895.14	
Due from Other Central Banks and Banks - Net	4,106,128,575.87	4,959,697,784.96	
Financial Assets at Fair Value through Profit or Loss (FVPL)	5,169,707,943.60	4,974,569,034.54	
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	34,839,136,340.52	31,180,969,969.30	
Debt Securities at Amortized Cost - Net	41,427,396,279.88	44,785,512,507.69	
Interbank Loans Receivable	147,328,952.84	2,345,531,929.64	
Loans and Receivables - Others	161,718,594,337.90	149,369,799,579.69	
Loans and Receivables Arising from RA/CA/PR/SLB	5,500,000,000.00	12,000,000,000.00	
Total Loan Portfolio (TLP) - Gross	167,365,923,290.74	163,715,331,509.33	
Allowance for Credit Losses	1,820,959,166.62	1,837,666,408.92	
Total Loan Portfolio - Net	165,544,964,124.12	161,877,665,100.41	
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	34,193,751.39	34,174,401.67	
Bank Premises, Furniture, Fixture and Equipment - Net	2,007,460,748.96	1,992,077,067.59	
Real and Other Properties Acquired - Net	2,727,329,561.48	2,755,545,404.90	
Sales Contract Receivables - Net	225,420,385.01	242,699,278.43	
Other Assets - Net	7,545,938,254.29	6,857,075,241.50	
TOTAL ASSETS	P	285,231,092,421.33	274,589,183,330.73

LIABILITIES

	P	2,085,466.45	53,337,012.62
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	223,314,116,398.08	208,189,905,400.33	
Deposit Liabilities	17,881,000,870.98	24,430,911,763.09	
Bonds Payable - Net	9,105,882,915.25	7,936,238,204.66	
TOTAL LIABILITIES	P	250,303,085,650.76	240,610,392,380.70

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	3,603,579,847.58	2,719,831,039.29
Retained Earnings	6,324,775,414.74	6,310,863,014.74
Other Capital Accounts	(426,429,751.48)	(47,984,363.72)
TOTAL STOCKHOLDERS' EQUITY	P	34,928,006,770.57
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P	285,231,092,421.33
		274,589,183,330.73

CONTINGENT ACCOUNTS

Guarantees Issued	2,509,497,648.28	3,008,387,634.99
Performance Standby Letters of Credit	5,581,652,963.59	5,468,649,516.31
Commercial Letters of Credit	1,032,892,691.86	711,913,339.97
Commitments	21,806,539,715.88	22,862,655,948.46
Spot Foreign Exchange Contracts	638,487,139.47	8,046,342,751.57
Trust Department Accounts	68,650,340,457.97	67,973,642,865.51
Derivatives	2,456,220,244.22	6,750,736,000.00
Others	203,153,687.76	524,907,943.95
TOTAL CONTINGENT ACCOUNTS	P	102,878,784,549.03
		115,347,236,000.76

FINANCIAL INDICATORS (in %)

ASSET QUALITY

Gross Non-Performing Loans (NPL) Ratio	1.33	1.34
Net NPL Ratio	0.62	0.55
Gross NPL Coverage Ratio	82.01	83.72
Net NPL Coverage Ratio	71.75	71.69

RELATED PARTY TRANSACTIONS

Ratio of Loans to Related Parties to gross TLP	40.49	39.41
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	0.28	0.57
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	169.16	194.85
Net Stable Funding Ratio	128.40	137.37
Minimum Liquidity Ratio	0.00	0.00

PROFITABILITY

Return on Equity (ROE)	10.82	11.04
Return on Assets	1.43	1.47
Net Interest Margin	4.27	4.25

CAPITAL ADEQUACY

Common Equity Tier 1 Ratio	13.10	13.42
Tier 1 Capital Ratio	15.72	16.19
CAR	16.48	16.97

LEVERAGE

Basel III Leverage Ratio	10.85	10.89
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

SUBSCRIBED AND SIGNED to before me this 26 January 2026 at Mandaluyong City, affiants exhibiting to me their Passport ID No. P7572781B 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