

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

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

ASSETS			
		Current Quarter	Previous Quarter
Cash and Cash Items	P	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			
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	P	2,085,466.45	53,337,012.62
Deposit Liabilities		223,314,116,398.08	208,189,905,400.33
Bonds Payable - Net		17,881,000,870.98	24,430,911,763.09
Other Liabilities		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)	(477,984,363.72)
TOTAL STOCKHOLDERS' EQUITY	P	34,928,006,770.57	33,978,790,950.03
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 SWORN 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