



Annex B

Category:

Category A-1

Deadline:

20 calendar days after the reference quarter

BANK OF COMMERCE	120
Name of Bank	Code
SMPC No. 7 Saint Francis Street, Ortigas Center, Mandaluyong City	
Address	

Report on Material Related Party Transactions

As of	December 31, 2025
	(Quarter-End)

REPUBLIC OF THE PHILIPPINES)
Mandaluyong City) S.S.

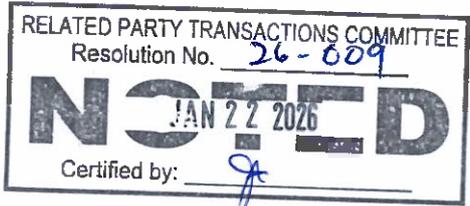
I solemnly swear that all matters set forth in this report are true and correct, to the best of my knowledge and belief.

[Signature]
MICHELANGELO F. AGUILAR
President/Chief Executive Officer
(Signature of Officer/Alternate)

SUBSCRIBED AND SWORN TO BEFORE ME this JAN 13 2026 day of
20 _____, affiant exhibiting to me his Passport No. P8692960A issued on September 10, 2018.

Notary Public [Signature]
Until December 31, 2026
PTR No. NOTARY PUBLIC
Place Commission #0271-25; until Dec. 31, 2026
St. Francis Square, Mandaluyong City
Roll of Attorneys No. 30012
PTR #6031931 / 1-05-2026 / Mandaluyong
IBP #536634 / 1-06-2026 / Makati
MCLE Compliance No. V-0012352/12-8-15

Doc. No. 305
Page No. 62
Book No. XIV
Series of 2026



General Related Party Transactions

BANK OF COMMERCE 120
Name of Bank Bank Code

December 31, 2025
Date

Related Counterparty	Relationship Between the Parties	Transaction Date	Type of Transaction	Amount/Contract Price	Terms	Rationale for Entering into the Transaction
SMC MASS RAIL TRANSIT	Affiliate	October 6, 2025	TIME LOAN	PHP 97,600,000.00	180 Months	Regular business transaction with resulting profit
SMC MASS RAIL TRANSIT	Affiliate	November 25, 2025	TIME LOAN	PHP 130,000,000.00	180 Months	Regular business transaction with resulting profit
SMC MASS RAIL TRANSIT	Affiliate	December 23, 2025	TIME LOAN	PHP 45,600,000.00	180 Months	Regular business transaction with resulting profit
SMC MASS RAIL TRANSIT	Affiliate	November 11, 2025	DIRECTIONAL LOAN (FUNDER)	PHP 259,339,248.97	62 Days	Regular business transaction with resulting profit
SMC MASS RAIL TRANSIT	Affiliate	November 7, 2025	DIRECTIONAL LOAN (FUNDER)	PHP 248,834,318.50	60 Days	Regular business transaction with resulting profit
SMC MASS RAIL TRANSIT	Affiliate	November 7, 2025	DIRECTIONAL LOAN (FUNDER)	PHP 248,780,208.52	60 Days	Regular business transaction with resulting profit
SMC MASS RAIL TRANSIT	Affiliate	November 7, 2025	DIRECTIONAL LOAN (FUNDER)	PHP 50,000,000.00	48 Days	Regular business transaction with resulting profit
SMC MASS RAIL TRANSIT	Affiliate	December 18, 2025	DIRECTIONAL LOAN (BORROWER)	PHP 60,000,000.00	48 Days	Regular business transaction with resulting profit
SMC MASS RAIL TRANSIT	Affiliate	December 11, 2025	DIRECTIONAL LOAN (BORROWER)	PHP 35,000,000.00	48 Days	Regular business transaction with resulting profit
SMC MASS RAIL TRANSIT	Affiliate	December 11, 2025	DIRECTIONAL LOAN (BORROWER)	PHP 50,000,000.00	48 Days	Regular business transaction with resulting profit
SMC MASS RAIL TRANSIT	Affiliate	December 11, 2025	DIRECTIONAL LOAN (BORROWER)	PHP 37,000,000.00	45 Days	Regular business transaction with resulting profit
SMC MASS RAIL TRANSIT	Affiliate	December 9, 2025	DIRECTIONAL LOAN (BORROWER)	PHP 30,000,000.00	43 Days	Regular business transaction with resulting profit
SMC MASS RAIL TRANSIT	Affiliate	December 4, 2025	DIRECTIONAL LOAN (BORROWER)	PHP 60,000,000.00	30 Days	Regular business transaction with resulting profit
SMC MASS RAIL TRANSIT	Affiliate	November 11, 2025	DIRECTIONAL LOAN (BORROWER)	PHP 50,000,000.00	30 Days	Regular business transaction with resulting profit
SMC MASS RAIL TRANSIT	Affiliate	November 11, 2025	DIRECTIONAL LOAN (BORROWER)	PHP 35,000,000.00	30 Days	Regular business transaction with resulting profit
SMC MASS RAIL TRANSIT	Affiliate	November 11, 2025	DIRECTIONAL LOAN (BORROWER)	PHP 60,000,000.00	48 Days	Regular business transaction with resulting profit
SMC MASS RAIL TRANSIT	Affiliate	November 3, 2025	DIRECTIONAL LOAN (BORROWER)	PHP 383,000,000.00	86 Days	Regular business transaction with resulting profit
SMC MASS RAIL TRANSIT	Affiliate	December 16, 2025	DIRECTIONAL LOAN (FUNDER)	PHP 489,672,826.07	90 Days	Regular business transaction with resulting profit
SMC MASS RAIL TRANSIT	Affiliate	December 12, 2025	DIRECTIONAL LOAN (FUNDER)	PHP 773,635,673.74	365 Days	Regular business transaction with resulting profit
SMC MASS RAIL TRANSIT	Presence of Controlling Person	October 18, 2025	DOMESTIC STANDBY LC	PHP 210,000,000.00	180 Days	Regular business transaction with resulting profit
SMC MASS RAIL TRANSIT	Presence of Controlling Person	November 13, 2025	DOMESTIC STANDBY LC	PHP 340,000,000.00	180 Days	Regular business transaction with resulting profit
SMC MASS RAIL TRANSIT	Affiliate	November 20, 2025	DOMESTIC STANDBY LC	PHP 340,000,000.00	180 Days	Regular business transaction with resulting profit
SMC MASS RAIL TRANSIT	Affiliate	November 21, 2025	DOMESTIC STANDBY LC	PHP 190,000,000.00	180 Days	Regular business transaction with resulting profit

