

BALANCE SHEET
 (Head Office and Branches)
 As of March 31, 2026

ASSETS			
		Current Quarter	Previous Quarter
Cash and Cash Items	P	4,271,250,494.55	3,549,485,189.85
Due from Bangko Sentral ng Pilipinas		17,576,323,927.55	18,053,931,266.36
Due from Other Central Banks and Banks - Net		11,350,117,691.70	4,106,128,575.87
Financial Assets at Fair Value through Profit or Loss (FVPL)		3,469,686,546.33	5,169,707,943.60
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net		31,569,948,669.82	34,839,136,340.52
Debt Securities at Amortized Cost - Net		39,268,218,941.83	41,427,396,279.88
Interbank Loans Receivable		3,835,504,777.47	147,328,952.84
Loans and Receivables - Others		161,876,330,784.02	161,718,594,337.90
Loans and Receivables Arising from RA/CA/PR/SLB		20,500,000,000.00	5,500,000,000.00
Total Loan Portfolio (TLP) - Gross		186,211,835,561.49	167,365,923,290.74
Allowance for Credit Losses		1,808,849,287.49	1,820,959,166.62
Total Loan Portfolio - Net		184,402,986,274.00	165,544,964,124.12
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net		33,421,266.45	34,193,751.39
Bank Premises, Furniture, Fixture and Equipment - Net		1,949,052,885.89	2,007,460,748.96
Real and Other Properties Acquired - Net		2,678,463,079.25	2,727,329,561.48
Sales Contract Receivables - Net		240,852,667.14	225,420,385.01
Other Assets - Net		7,501,673,053.96	7,545,938,254.29
TOTAL ASSETS	P	<u>304,311,995,498.47</u>	<u>285,231,092,421.33</u>
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	P	57,773,787.88	2,085,466.45
Deposit Liabilities		241,881,513,347.47	223,314,116,398.08
Bonds Payable - Net		17,895,905,902.66	17,881,000,870.98
Other Liabilities		10,121,345,383.62	9,105,882,915.25
TOTAL LIABILITIES	P	<u>269,956,538,421.63</u>	<u>250,303,085,650.76</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		964,432,186.14	3,603,579,847.58
Retained Earnings		9,924,917,871.55	6,324,775,414.74
Other Capital Accounts		-1,959,974,240.58	-426,429,751.48
TOTAL STOCKHOLDERS' EQUITY	P	<u>34,355,457,076.84</u>	<u>34,928,006,770.57</u>
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P	<u>304,311,995,498.47</u>	<u>285,231,092,421.33</u>
CONTINGENT ACCOUNTS			
Guarantees Issued		1,226,627,998.28	2,509,497,648.28
Performance Standby Letters of Credit		5,241,389,689.52	5,581,652,963.59
Commercial Letters of Credit		1,523,893,599.84	1,032,892,691.86
Commitments		19,963,619,181.06	21,806,539,715.88
Spot Foreign Exchange Contracts		8,510,263,592.98	638,487,139.47
Trust Department Accounts		67,507,866,340.09	68,650,340,457.97
Derivatives		5,042,084,000.00	2,456,220,244.22
Others		4,189,354,470.19	203,153,687.76
TOTAL CONTINGENT ACCOUNTS	P	<u>113,205,098,871.96</u>	<u>102,878,784,549.03</u>
FINANCIAL INDICATORS (in %)			
ASSET QUALITY			
Gross Non-Performing Loans (NPL) Ratio		1.21	1.33
Net NPL Ratio		0.56	0.62
Gross NPL Coverage Ratio		80.18	82.01
Net NPL Coverage Ratio		70.30	71.75
RELATED PARTY TRANSACTIONS			
Ratio of Loans to Related Parties to gross TLP		36.83	40.49
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties		0.49	0.28
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		200.39	169.16
Net Stable Funding Ratio		134.72	128.40
Minimum Liquidity Ratio		0.00	0.00
PROFITABILITY			
Return on Equity (ROE)		10.98	10.82
Return on Assets		1.40	1.43
Net Interest Margin		4.32	4.27
CAPITAL ADEQUACY			
Common Equity Tier 1 Ratio		12.71	13.10
Tier 1 Capital Ratio		15.29	15.72
CAR		16.06	16.48
LEVERAGE			
Basel III Leverage Ratio		10.07	10.85
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 27 April 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