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

BALANCE SHEET
(Head Office and Branches)
As of September 30, 2026

		Current Quarter	Previous Quarter
ASSETS			
Cash and Cash Items	P	4,767,843,537.06	4,294,843,813.93
Due from Bangko Sentral ng Pilipinas		14,891,041,395.07	22,526,531,061.48
Due from Other Central Banks and Banks - Net		8,793,998,705.85	7,210,513,390.11
Financial Assets at Fair Value through Profit or Loss (FVPL)		2,881,923,200.84	3,784,031,126.55
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net		30,735,458,727.74	31,747,996,524.65
Debt Securities at Amortized Cost - Net		51,826,789,249.74	49,253,994,751.45
Interbank Loans Receivable		159,199,853.78	3,855,455,360.58
Loans and Receivables - Others		161,818,527,836.21	152,727,390,894.25
Loans and Receivables Arising from RA/CA/PR/SLB		0.00	0.00
Total Loan Portfolio (TLP) - Gross		161,977,727,689.99	156,582,846,254.83
Allowance for Credit Losses		2,027,545,483.39	1,862,905,670.87
Total Loan Portfolio - Net		159,950,182,206.60	154,719,940,583.95
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net		33,111,057.90	33,212,841.30
Bank Premises, Furniture, Fixture and Equipment - Net		1,939,277,417.07	2,007,249,883.84
Real and Other Properties Acquired - Net		2,644,710,945.38	2,646,161,370.39
Sales Contract Receivables - Net		203,897,740.76	218,222,451.44
Other Assets - Net		7,834,986,753.30	7,416,405,595.26
TOTAL ASSETS	P	**286,503,220,937.31**	**285,859,103,394.35**
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	P	7,978,523.23	15,153,929.46
Deposit Liabilities		223,963,499,239.66	223,636,602,698.95
Bonds Payable - Net		17,926,471,755.35	17,911,061,491.48
Other Liabilities		9,695,941,337.75	9,424,858,186.28
TOTAL LIABILITIES	P	**251,593,890,855.99**	**250,987,676,306.17**
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		3,227,834,347.03	2,191,010,864.00
Retained Earnings		9,018,561,605.35	9,018,561,605.35
Other Capital Accounts		-2,763,147,130.79	-1,764,226,640.90
TOTAL STOCKHOLDERS' EQUITY	P	**34,909,330,081.32**	**34,871,427,088.18**
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P	**286,503,220,937.31**	**285,859,103,394.35**
CONTINGENT ACCOUNTS			
Guarantees Issued		1,569,185,242.54	1,475,198,782.01
Performance Standby Letters of Credit		9,928,364,095.13	4,797,632,217.71
Commercial Letters of Credit		1,211,880,535.88	1,086,307,064.02
Commitments		24,930,803,968.67	20,819,203,213.47
Spot Foreign Exchange Contracts		5,962,923,320.11	9,150,363,423.23
Trust Department Accounts		83,185,430,702.38	72,303,062,942.67
Derivatives		5,825,520,000.00	5,890,560,000.00
Others		1,623,310,962.43	2,039,291,998.96
TOTAL CONTINGENT ACCOUNTS	P	**134,237,418,827.14**	**117,561,619,642.07**
FINANCIAL INDICATORS (in %)			
ASSET QUALITY			
Gross Non-Performing Loans (NPL) Ratio		1.52	1.43
Net NPL Ratio		0.63	0.63
Gross NPL Coverage Ratio		82.27	83.29
Net NPL Coverage Ratio		71.77	70.53
RELATED PARTY TRANSACTIONS			
Ratio of Loans to Related Parties to gross TLP		43.66	40.98
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties		0.64	0.52
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		165.92	189.24
Net Stable Funding Ratio		123.29	131.46
Minimum Liquidity Ratio		0.00	0.00
PROFITABILITY			
Return on Equity (ROE)		12.35	12.58
Return on Assets		1.54	1.61
Net Interest Margin		4.58	4.48
CAPITAL ADEQUACY			
Common Equity Tier 1 Ratio		12.75	13.60
Tier 1 Capital Ratio		15.30	16.31
CAR		16.06	17.07
LEVERAGE			
Basel III Leverage Ratio		10.69	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

SUBCRIBED AND SWORN to before me this 22 October 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

Doc No. 111
Page No. 24
Book No. 14
Series of 2026