



## Balance Sheet

SOLO BASIS

AS OF MARCH 31, 2026

ITEM	Amount	
	Current Quarter	Previous Quarter
<b>ASSETS</b>		
Cash and Cash Items	5,863,606.17	3,758,551.91
Due from Bangko Sentral ng Pilipinas	1,101,660,092.47	457,578,850.72
Due from Other Central Banks and Banks - Net	41,589,552.10	71,381,321.67
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	58,788,197.23	482,612.99
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	309,804,676.76	303,623,997.52
Debt Securities at Amortized Cost - Net	5,455,372.13	5,449,355.49
Loans to Bangko Sentral ng Pilipinas	-	-
Interbank Loans Receivable	776,275,850.75	357,632,030.54
Loans and Receivables - Others	10,064,862,528.68	10,320,995,448.05
Loans and Receivables Arising from RA/CA/PR/SLB	-	-
<b>Total Loan Portfolio (TLP) - Gross</b>	<b>10,841,138,379.43</b>	<b>10,678,627,478.59</b>
Allowance for Credit Losses 2/	1,104,359,906.82	1,075,173,527.93
<b>Total Loan Portfolio - Net</b>	<b>9,736,778,472.61</b>	<b>9,603,453,950.66</b>
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	-	-
Bank Premises, Furniture, Fixture and Equipment - Net	43,232,398.78	45,873,059.08
Real and Other Properties Acquired - Net	-	-
Sales Contract Receivables - Net	-	-
Non-Current Assets Held for Sale	-	-
Other Assets - Net	325,366,753.86	316,683,690.35
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	-	-
<b>TOTAL ASSETS</b>	<b>11,628,539,122.11</b>	<b>10,808,285,390.39</b>
<b>LIABILITIES</b>		
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	55,146,020.51	287,289.68
Deposit Liabilities	3,649,613,043.29	2,816,008,049.94
Due to Other Banks	-	-
<b>Bills Payable</b>		
a) BSP (Rediscounting and Other Advances)	-	-
b) Interbank Loans Payable	-	-
c) Other Borrowings, including Deposit Substitutes	-	-
Bonds Payable - Net	-	-
Unsecured Subordinated Debt - Net	-	-
Redeemable Preferred Shares	-	-
Other Liabilities	104,041,960.31	87,802,844.57
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	1,469,984,509.44	1,336,224,291.43
<b>TOTAL LIABILITIES</b>	<b>5,278,785,533.55</b>	<b>4,240,322,475.62</b>
<b>STOCKHOLDERS' EQUITY</b>		
Capital Stock	-	-
Additional Paid-In Capital	-	-
Undivided Profits	63,735,121.20	279,282,812.28
Retained Earnings	-	-
Other Capital Accounts	11,916,790.36	14,578,425.49
Assigned Capital	6,274,101,677.00	6,274,101,677.00
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>6,349,753,588.56</b>	<b>6,567,962,914.77</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>11,628,539,122.11</b>	<b>10,808,285,390.39</b>
<b>CONTINGENT ACCOUNTS</b>		
Guarantees Issued	-	-
Financial Standby Letters of Credit	-	-
Performance Standby Letters of Credit	12,159,456.16	203,159,456.16
Commercial Letters of Credit	151,923,851.51	509,176,991.45
Trade Related Guarantees	-	-
Commitments	-	-
Spot Foreign Exchange Contracts	12,471,100.84	-
Securities Held Under Custodianship by Bank Proper	-	-
Trust Department Accounts	-	-
Derivatives	5,128,165,483.45	447,125,989.94
Others	89,606,126.49	31,886,844.40
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>5,394,326,018.45</b>	<b>1,191,349,281.95</b>

ITEM  FINANCIAL INDICATORS (in %)	Amount	
	Current Quarter	Previous Quarter
<b>ASSET QUALITY</b>		
Gross Non-Performing Loans (NPL) Ratio	0.11	0.11
Net NPL Ratio	-	-
Gross NPL Coverage Ratio	9,664.70	9,409.28
Net NPL Coverage Ratio	2,846.06	2,729.54
<b>RELATED PARTY TRANSACTIONS</b>		
Ratio of Loans to Related Parties to gross TLP	-	-
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	-	-
Ratio of DOSRI Loans to gross TLP	-	-
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	-	-
<b>LIQUIDITY</b>		
Liquidity Coverage Ratio 4/	345.20	228.29
Net Stable Funding Ratio 4/	160.15	150.97
Minimum Liquidity Ratio 5/	-	-
<b>PROFITABILITY</b>		
Return on Equity (ROE)	3.99	4.33
Return on Assets	2.34	2.61
Net Interest Margin	4.81	5.33
<b>CAPITAL ADEQUACY</b>		
Common Equity Tier 1 Ratio 4/	68.91	67.45
Tier 1 Capital Ratio	68.91	67.45
CAR	69.86	68.41
<b>LEVERAGE</b>		
Basel III Leverage Ratio 4/	61.03	64.62
Deferred Charges not yet Written Down	-	-

1/ This account is comprised of Financial Assets Held for Trading (HFT), Debt Securities Designated at FVPL, and Other Financial Assets Mandatorily Measured at FVPL.

2/ This account is comprised of Specific Allowance for Credit Losses and General Loan Loss Provision.

3/ This account is comprised of Financial Liabilities Held for Trading, and Financial Liabilities Designated at FVPL.

4/ Only applicable to All Universal and Commercial Banks and their subsidiary banks.

5/ Only applicable to All Stand-alone TBs, RBs, and CoopBanks

Republic of the Philippines)  
Taguig City

We, Varot Samakoses and Anna Carmina Samonte of the above-mentioned bank do solemnly swear that all matters set forth in the above balance sheet are true and correct to the best of our knowledge and belief.

(ORIG. SGD.)  
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Anna Carmina Samonte  
CO & Head-Control & Budget

(ORIG. SGD.)  
\_\_\_\_\_  
Varot Samakoses  
VP & Branch Manager

Subscribed and sworn to before me this 27TH day of April 2026 at Taguig City, affiant exhibiting their Passport No. AC-2402252, issued in Bangkok, Thailand on August 19, 2021 and Passport No. P0429496B issued in Manila, Phils. on January 27, 2019 respectively.

Doc No. 17  
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(ORIG. SGD.)  
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TIMOTHY Q. PILAR  
Notary Public for Taguig City  
Appointment No. 54 (2025-2026)  
Roll of Attorneys No. 78401  
PTR No. A-6717721, 01/07/2026, Taguig City  
IBP No. 586580, 01/05/2026, Makati Chapter  
MCLE Compliance No. VIII-0015401, November 6, 2024  
ULAS Compliance No: N/A  
18th Floor Tower II High Street South Corporate Plaza  
20th Corner 11th Avenue Bonifacio Global Taguig City 1634  
Metro Manila, The Philippines