



20F Ayala Triangle Gardens Tower Two, Paseo de Roxas  
corner Makati Avenue, Makati City, 1226

**STATEMENT OF CONDITION**  
As of September 30, 2025

|                                                                                  | Account Code       |       | Amount                    |                           |
|----------------------------------------------------------------------------------|--------------------|-------|---------------------------|---------------------------|
|                                                                                  |                    |       | Current Quarter<br>C0010  | Previous Quarter<br>C0020 |
| <b>ASSETS</b>                                                                    |                    |       |                           |                           |
| Cash and Cash Items                                                              | 108000000000000000 | R0010 | 5,069,076.59              | 4,657,082.79              |
| Due from Bangko Sentral ng Pilipinas                                             | 105150000000000000 | R0020 | 22,091,286,508.93         | 16,215,438,384.05         |
| Due from Other Central Banks and Banks - Net                                     | 105220000000000000 | R0030 | 1,013,396,022.78          | 380,758,002.01            |
| Financial Assets at Fair Value through Profit or Loss (FVPL)                     | 113000000000000000 | R0040 | 21,785,740,733.93         | 20,708,106,262.17         |
| Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net  | 195210000000000000 | R0050 | 28,608,890,316.44         | 27,561,643,760.54         |
| Debt Securities at Amortized Cost - Net                                          | 195241000000000000 | R0060 | 1,950,606,802.93          | 1,950,219,540.07          |
| Loans to Bangko Sentral ng Pilipinas                                             | 140050000000000000 | R0080 | 0.00                      | 0.00                      |
| Interbank Loans Receivable                                                       | 140100000000000000 | R0090 | 0.00                      | 0.00                      |
| Loans and Receivables - Others                                                   | 140150300000000000 | R0100 | 11,817,883,350.72         | 10,222,394,315.18         |
| Loans and Receivables Arising from RA/CA/PR/SLB                                  | 140200000000000000 | R0110 | 19,956,839,594.68         | 19,995,463,403.10         |
| Total Loan Portfolio (TLP) - Gross                                               | 499020000000000000 | R0120 | 31,774,722,945.40         | 30,217,857,718.28         |
| Allowance for Credit Losses                                                      | 499800000000000000 | R0130 | 1,688,765,167.97          | 1,872,416,556.54          |
| Total Loan Portfolio - Net                                                       | 195400000000000000 | R0070 | 30,085,957,777.43         | 28,345,441,161.74         |
| Equity Investment in Subsidiaries, Associates and Joint Ventures - Net           | 195452500000000000 | R0140 | 0.00                      | 0.00                      |
| Bank Premises, Furniture, Fixture and Equipment - Net                            | 195500500000000000 | R0150 | 174,689,315.52            | 193,582,754.00            |
| Real and Other Properties Acquired - Net                                         | 195501000000000000 | R0160 | 0.00                      | 0.00                      |
| Sales Contract Receivables - Net                                                 | 195451500000000000 | R0170 | 0.00                      | 0.00                      |
| Non-Current Assets Held for Sale                                                 | 150150000000000000 | R0180 | 15,931,154.67             | 15,931,154.67             |
| Other Assets - Net                                                               | 152500000000000000 | R0190 | 5,512,067,217.82          | 3,230,297,390.84          |
| Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank) | 155250000000000000 | R0200 | 0.00                      | 0.00                      |
| <b>TOTAL ASSETS</b>                                                              | 100000000000000000 | R0210 | <b>111,243,634,927.04</b> | <b>98,606,075,492.88</b>  |
| <b>LIABILITIES</b>                                                               |                    |       |                           |                           |
| Financial Liabilities at Fair Value through Profit or Loss (FVPL)                | 208000000000000000 | R0010 | 5,101,950,058.66          | 5,142,511,233.74          |
| Deposit Liabilities                                                              | 215000000000000000 | R0020 | 71,947,730,321.13         | 66,703,007,007.95         |
| Due to Other Banks                                                               | 220050000000000000 | R0030 | 2,585,787,312.32          | 3,143,515,084.55          |
| Bills Payable                                                                    | 220100000000000000 | R0040 | 196,283,327.79            | 287,199,861.35            |
| BSP (Rediscounting and Other Advances)                                           | 220100001500000000 | R0050 | 0.00                      | 0.00                      |
| Interbank Loans Payable                                                          | 220100002000000000 | R0060 | 0.00                      | 0.00                      |
| Other Borrowings, including Deposit Substitutes                                  | 220100003500000000 | R0070 | 196,283,327.79            | 287,199,861.35            |
| Bonds Payable-Net                                                                | 295201500000000000 | R0090 | 0.00                      | 0.00                      |
| Unsecured Subordinated Debt - Net                                                | 295202000000000000 | R0100 | 0.00                      | 0.00                      |
| Redeemable Preferred Shares                                                      | 220250000000000000 | R0110 | 0.00                      | 0.00                      |
| Other Liabilities                                                                | 240200000000000000 | R0120 | 7,362,796,020.88          | 3,993,825,530.94          |
| Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)   | 230850000000000000 | R0130 | 15,608,525,104.42         | 11,483,717,290.19         |
| <b>TOTAL LIABILITIES</b>                                                         | 200000000000000000 | R0140 | <b>102,803,072,145.20</b> | <b>90,753,776,008.72</b>  |
| <b>STOCKHOLDERS' EQUITY</b>                                                      |                    |       |                           |                           |
| Capital Stock                                                                    | 305000000000000000 | R0150 | 0.00                      | 0.00                      |
| Additional Paid-In Capital                                                       | 305200000000000000 | R0160 | 0.00                      | 0.00                      |
| Undivided Profits                                                                | 315150000000000000 | R0220 | 1,384,985,831.76          | 826,651,102.21            |
| Retained Earnings                                                                | 315000000000000000 | R0170 | 339,943,557.17            | 323,712,315.40            |
| Other Capital Accounts                                                           | 335200000000000000 | R0180 | (57,991,607.09)           | (71,688,933.46)           |
| Assigned Capital                                                                 | 325200000000000000 | R0190 | 6,773,625,000.00          | 6,773,625,000.00          |
| <b>TOTAL STOCKHOLDERS' EQUITY</b>                                                | 300000000000000000 | R0200 | <b>8,440,562,781.84</b>   | <b>7,852,299,484.15</b>   |
| <b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>                                | 905000000000000000 | R0210 | <b>111,243,634,927.04</b> | <b>98,606,075,492.87</b>  |
| <b>CONTINGENT ACCOUNTS</b>                                                       |                    |       |                           |                           |
| Guarantees Issued                                                                | 405000000000000000 | R0010 | 0.00                      | 0.00                      |
| Financial Standby Letters of Credit                                              | 410050000000000000 | R0020 | 2,187,050,449.61          | 1,700,748,018.46          |
| Performance Standby Letters of Credit                                            | 410100000000000000 | R0030 | 13,812,438,047.96         | 13,187,007,384.39         |
| Commercial Letters of Credit                                                     | 415000000000000000 | R0040 | 5,716,593.08              | 3,247,852.61              |
| Trade Related Guarantees                                                         | 420000000000000000 | R0050 | 680,036,860.00            | 579,971,550.00            |
| Commitments                                                                      | 425000000000000000 | R0060 | 1,781,678,229.89          | 1,914,463,186.48          |
| Spot Foreign Exchange Contracts                                                  | 430000000000000000 | R0070 | 32,051,641,781.37         | 25,437,497,266.68         |
| Securities Held Under Custodianship by Bank Proper                               | 495220000000000000 | R0080 | 383,399,946,637.76        | 383,187,104,555.11        |
| Trust Department Accounts                                                        | 495250000000000000 | R0090 | 0.00                      | 0.00                      |
| Derivatives                                                                      | 435000000000000000 | R0100 | 544,388,840,236.55        | 562,073,556,028.49        |
| Others                                                                           | 440000000000000000 | R0110 | 508,995,187.02            | 579,842,794.05            |
| <b>TOTAL CONTINGENT ACCOUNTS</b>                                                 | 400000000000000000 | R0120 | <b>978,816,344,023.24</b> | <b>988,663,438,636.27</b> |

**FINANCIAL INDICATORS (in %)****ASSET QUALITY**

|                                        |                    |       |       |       |
|----------------------------------------|--------------------|-------|-------|-------|
| Gross Non-Performing Loans (NPL) Ratio | 499150500000000000 | R0010 | 6.76  | 7.08  |
| Net NPL Ratio                          | 499151000000000000 | R0020 | 1.45  | 0.89  |
| Gross NPL Coverage Ratio               | 499152500000000000 | R0030 | 78.66 | 87.55 |
| Net NPL Coverage Ratio                 | 499153000000000000 | R0040 | 78.62 | 87.50 |

**RELATED PARTY TRANSACTIONS**

|                                                                                    |                    |       |      |      |
|------------------------------------------------------------------------------------|--------------------|-------|------|------|
| Ratio of Loans to Related Parties to gross TLP                                     | 499401000000000000 | R0060 | 0.00 | 0.00 |
| Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties | 499401500000000000 | R0070 | 0.00 | 0.00 |
| Ratio of DOSRI Loans to gross TLP                                                  | 499451000000000000 | R0090 | 0.00 | 0.00 |
| Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI                        | 499451500000000000 | R0100 | 0.00 | 0.00 |

**LIQUIDITY**

|                          |                    |       |        |        |
|--------------------------|--------------------|-------|--------|--------|
| Liquidity Coverage Ratio | 499550500000000000 | R0110 | 174.34 | 242.07 |
| Net Stable Funding Ratio | 499551000000000000 | R0120 | 165.19 | 197.62 |
| Minimum Liquidity Ratio  | 499551500000000000 | R0130 | 0.00   | 0.00   |

**PROFITABILITY**

|                        |                    |       |       |       |
|------------------------|--------------------|-------|-------|-------|
| Return on Equity (ROE) | 499350000000000000 | R0140 | 17.89 | 16.37 |
| Return on Assets       | 499351000000000000 | R0150 | 1.85  | 1.66  |
| Net Interest Margin    | 499351500000000000 | R0160 | 2.68  | 2.74  |

**CAPITAL ADEQUACY**

|                            |                    |       |       |       |
|----------------------------|--------------------|-------|-------|-------|
| Common Equity Tier 1 Ratio | 499650501500000000 | R0170 | 20.89 | 21.61 |
| Tier 1 Capital Ratio       | 499650501000000000 | R0180 | 20.89 | 21.61 |
| CAR                        | 499650500500000000 | R0190 | 20.89 | 21.61 |

**LEVERAGE**

|                          |                    |       |      |      |
|--------------------------|--------------------|-------|------|------|
| Basel III Leverage Ratio | 499850000000000000 | R0200 | 8.15 | 8.94 |
|--------------------------|--------------------|-------|------|------|

**Deferred Charges not yet Written Down**

|  |                    |       |      |      |
|--|--------------------|-------|------|------|
|  | 499700000000000000 | R0210 | 0.00 | 0.00 |
|--|--------------------|-------|------|------|

We hereby certify that all matters set forth in this Balance Sheet report are true and correct,  
to the best of our knowledge and belief.



**MICHELANGELO K. SAMSON**  
Chief Executive Officer



**DIANA ILAGAN**  
Chief Financial Officer