BANK OF AMERICA

Balance Sheet
As of September 30, 2026

ASSETS	Amount	
	Current Quarter	Previous Quarter
Cash and Cash Items	5,918,551.91	7,598,969.88
Due from Bangko Sentral ng Pilipinas	22,107,909,493.75	19,354,873,261.43
Due from Other Central Banks and Banks - Net	4,920,188,074.24	5,288,672,837.46
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	926,863,758.04	487,378,569.81
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	4,712,600.00	4,712,600.00
Debt Securities at Amortized Cost - Net	0.00	0.00
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	0.00	2,086,240,000.00
Loans and Receivables - Others	5,018,595,485.09	3,349,091,515.00
Loans and Receivables Arising from RA/CA/PR/SLB	5,500,000,000.00	6,500,000,000.00
Total Loan Portfolio (TLP) - Gross	**10,518,595,485.09**	**11,935,331,515.00**
Allowance for Credit Losses 2/	68,261,500.00	66,672,000.00
Total Loan Portfolio - Net	**10,450,333,985.09**	**11,868,659,515.00**
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment - Net	105,206,847.07	97,398,198.73
Real and Other Properties Acquired - Net	0.00	0.00
Sales Contract Receivables - Net	0.00	0.00
Non-Current Assets Held for Sale	0.00	0.00
Other Assets - Net	72,192,325.20	86,875,584.38
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	**38,593,325,635.30**	**37,196,169,536.69**
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	959,151,505.46	445,532,526.82
Deposit Liabilities	24,923,302,183.07	24,990,793,734.13
Due to Other Banks	816,915.21	750,000.00
Bills Payable	**0.00**	**0.00**
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	0.00	0.00
c) Other Borrowings, including Deposit Substitutes	0.00	0.00
Bonds Payable - Net	0.00	0.00
Unsecured Subordinated Debt - Net	0.00	0.00
Redeemable Preferred Shares	0.00	0.00
Other Liabilities	545,534,125.34	511,290,251.16
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	6,783,496,318.94	6,094,962,966.54
TOTAL LIABILITIES	**33,212,301,048.02**	**32,043,329,478.65**
Stockholders' Equity		
Capital Stock	0.00	0.00
Additional Paid-In Capital	0.00	0.00
Undivided Profits	753,044,709.07	524,860,179.85
Retained Earnings	0.00	0.00
Other Capital Accounts	1,618,673.00	1,618,673.00
Assigned Capital	4,626,361,205.20	4,626,361,205.20
TOTAL STOCKHOLDERS' EQUITY	**5,381,024,587.27**	**5,152,840,058.05**
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	**38,593,325,635.30**	**37,196,169,536.69**
CONTINGENT ACCOUNTS		
Guarantees Issued	0.00	0.00
Financial Standby Letters of Credit	0.00	0.00
Performance Standby Letters of Credit	127,053,082.86	165,485,444.70
Commercial Letters of Credit	0.00	0.00
Trade Related Guarantees	0.00	0.00
Commitments	8,293,679,207.75	9,473,626,440.78
Spot Foreign Exchange Contracts	22,565,391,401.31	16,063,157,424.64
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	0.00	0.00
Derivatives	119,738,592,046.66	97,992,109,059.43
Others	22,777,897.56	16,556,596.95
TOTAL CONTINGENT ACCOUNTS	**150,747,493,636.14**	**123,710,934,966.50**
ADDITIONAL INFORMATION		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	0.00	0.00
Net NPL Ratio	0.00	0.00
Gross NPL Coverage Ratio	0.00	0.00
Net NPL Coverage Ratio	0.00	0.00
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	0.02	0.02
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	0.00	0.00
Ratio of DOSRI Loans to gross TLP	0.02	0.02
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.00	0.00
LIQUIDITY		
Liquidity Coverage Ratio 4/	159.49	227.70
Net Stable Funding Ratio 4/	380.92	423.79
Minimum Liquidity Ratio 5/	0.00	0.00
PROFITABILITY		
Return on Equity (ROE)	19.66	20.96
Return on Assets	0.00	0.00
Net Interest Margin	0.00	0.00
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio 4/	55.19	61.89
Tier 1 Capital Ratio	55.19	61.89
CAR	55.58	62.32
LEVERAGE		
Basel III Leverage Ratio 4/	22.42	22.80
Deferred Charges not yet Written Down	0.00	0.00

PRINCIPAL OFFICERS

VINCENT NOEL VALDEPEÑAS
COUNTRY MANAGER

MARIA TERESA CECILIA BALITA
VICE PRESIDENT
COUNTRY COMPLIANCE MANAGER

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

(Sgd) ALEX Z. IDIO
VP - Senior Country Controller

(Sgd) VINCENT NOEL VALDEPEÑAS
Country Manager

MEMBER: PDIC