

PRINCIPAL OFFICERS VINCENT NOEL VALDEPEÑAS COUNTRY MANAGER

MARIA TERESA CECILIA BALITA VICE PRESIDENT COUNTRY COMPLIANCE MANAGER

## Balance Sheet As of September 30, 2025

Cash and Cash Items Due from Bangko Sentral ng Pilipinas Due from Other Central Banks and Banks - Net Financial Assets at Fair Value through Profit or Loss (FVPL) 1/ Financial Assets at Fair Value through Other Comprehensive Income (FVOCI) - Net Debt Securities at Amortized Cost - Net Loans to Bangko Sentral ng Pilipinas Interbank Loans Receivable Loans and Receivables - Others Loans and Receivables - Others Loans and Receivables - Arising from RA/CA/PR/SLB Total Loan Portfolio (TLP) - Gross Allowance for Cerefit Losses 2// Total Loan Portfolio - Net Equity Investment in Subsidiaries, Associates and Joint Ventures - Net Bank Premises, Furniture, Foture and Equipment - Net Real and Other Properties Acquired - Net	Current Quarter  5.396.353.75  22,872,446,734.07  2.857,419,200.16  96,184,390.38  4,712,600.00  0.00  6.052,384,000.00  996,611,643,14  0.00	Previous Quarter 6,505,209.82 24,387,211,856.70
Due from Bangko Sentral ng Pilipinas  Due from Other Central Banks and Banks - Net  Financial Assets at Fair Value through Profit or Loss (FVPL) 1/  Financial Assets at Fair Value through Profit or Loss (FVPL) 1/  Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net  Debt Securities at Amortized Cost - Net  Loans to Bangko Sentral ng Pilipinas  Interbank Loans Receivables  Loans and Receivables - Others  Loans and Receivables - Others  Loans and Receivables - Others  Total Loan Profitio (TLP) - Gross  Allowance for Credit Losses 2/  Total Loan Profitio - Net  Equity Investment in Subsidiaries, Associates and Joint Ventures - Net  Bank Premises, Furniture, Faiture and Equipment - Net	22,872,446,734,07 2,857,419,200.18 96,184,390.38 4,712,600.00 0.00 6,052,384,000.00 996,611,643.14	
Due from Bangko Sentral ng Pilipinas Due from Other Central Banks and Banks - Net Financial Assets at Fair Value through Profit or Loss (FVPL) 1/ Financial Assets at Fair Value through Profit or Loss (FVPL) 1/ Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net Debt Securities at Amortized Cost - Net Loans to Bangko Sentral ng Pilipinas Interbank Loans Receivable Loans and Receivables - Others Loans and Receivables - Others Loans and Receivables - Others Total Loan Profitio (TLP) - Gross Allowance for Credit Losses 2/ Total Loan Profitio - Net Equity Investment in Subsidiaries, Associates and Joint Ventures - Net Bank Premises, Furnitture Fature and Equipment - Net	22,872,446,734,07 2,857,419,200.18 96,184,390.38 4,712,600.00 0.00 6,052,384,000.00 996,611,643.14	
Due from Other Central Banks and Banks - Net Financial Assets at Fair Value through Profit or Loss (FVPL) 1/ Financial Assets at Fair Value through Other Comprehensive Income (FVOCI) - Net Debt Securities at Amortized Cost - Net Loans to Bangkio Sentral ng Pilipinas Interbank Loans Receivable Loans and Receivables - Others Loans and Receivables - Others Loans and Receivables Arising from RA/CA/PR/SLB Total Loan Portfolio (TLP) - Gross Allowance for Credit Losses 2/ Total Loan Portfolio - Net Equity Investment in Subsidiaries. Associates and Joint Ventures - Net Bank Premises. Furniture: Future and Equipment - Net	96,184,390.38 4,712,600.00 0.00 0.00 6,052,384,000.00 996,611,643.14 0.00	
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/ Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net Debt Securities at Amortized Cost - Net Loans to Bangko Sentral ng Pilipinas Interbank Loans Receivables Loans and Receivables - Others Loans and Receivables - Others Loans and Receivables - Others Total Loan Profitolio (TLP) - Gross Allowance for Credit Losses 2/ Total Loan Portfolio - Net Equity Investment in Subsidiaries, Associates and Joint Ventures - Net Bank Premises, Furniture, Future and Equipment - Net	96,184,390.38 4,712,600.00 0.00 0.00 6,052,384,000.00 996,611,643.14 0.00	3,456,640,942.00
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net Debt Securities at Amortized Cost - Net Loans to Bangko Sentral ng Pilipinas Interbank Loans Receivable Loans and Receivables - Others Loans and Receivables Arising from RA/CA/PR/SLB Total Loan Portfolio (TLP) - Gross Allowance for Credit Losses 2/ Total Loan Portfolio - Net Equity Investment in Subsidiaries, Associates and Joint Ventures - Net Bank Premises Furniture, Future and Equipment - Net	4,712,600.00 0.00 0.00 6,052,384,000.00 996,611,643.14 0.00	243,437,474.13
Debt Securities at Amortized Cost - Net  Loans to Bangko Sentral ng Pilipinas  Interbank Loans Receivable  Loans and Receivables - Others  Loans and Receivables - Others  Loans and Receivables Arising from RA/CA/PR/SLB  Total Loan Portfolio (TLP) - Gross  Allowance for Credit Losses 2/  Total Loan Portfolio - Net  Equity Investment in Subsidiaries. Associates and Joint Ventures - Net  Bank Premises Furniture. Fibrure and Equirement - Net	0.00 0.00 6,052,384,000.00 996,611,643.14 0.00	4,712,600.00
Interbank Loans Receivable  Loans and Receivables - Others  Loans and Receivables Arising from RA/CA/PR/SLB  Total Loan Portfolio (TLP) - Gross  Allowance for Credit Losses 2/  Total Loan Portfolio - Net  Equity Investment in Subsidiaries, Associates and Joint Ventures - Net  Bank Premises Furniture, Füture and Equipment - Net	6,052,384,000.00 996,611,643.14 0.00	0.00
Interbank Loans Receivable  Loans and Receivables - Others  Loans and Receivables Arising from RA/CA/PR/SLB  Total Loan Portfolio (TLP) - Gross  Allowance for Credit Losses 2/  Total Loan Portfolio - Net  Equity Investment in Subsidiaries, Associates and Joint Ventures - Net  Bank Premises Furniture, Füture and Equipment - Net	996,611,643.14 0.00	0.00
Loans and Receivables - Others  Loans and Receivables Arising from RA/CA/PR/SLB  Total Loan Portfolio (TLP) - Gross  Allowance for Credit Losses 2/  Total Loan Portfolio - Net  Equity Investment in Subsidiaries. Associates and Joint Ventures - Net  Bank Premises Furniture. Fixture and Equinemnt - Net	996,611,643.14 0.00	3,999,430,000.00
Total Loan Portfolio (TLP) - Gross Allowance for Credit Losses 2/ Total Loan Portfolio - Net Equity Investment in Subsidiaries, Associates and Joint Ventures - Net Bank Premises Furniture Friture and Equipment - Net		2.393.176.172.52
Total Loan Portfolio (TLP) - Gross Allowance for Credit Losses 2/ Total Loan Portfolio - Net Equity Investment in Subsidiaries, Associates and Joint Ventures - Net Bank Premises Furniture Friture and Equipment - Net		0.00
Allowance for Credit Losses 2/ Total Loan Portfolio - Net Equity Investment in Subsidiaries, Associates and Joint Ventures - Net Bank Premises, Furniture, Fukura and Equipment - Net	7,048,995,643.14	6,392,606,172.52
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net Bank Premises. Furniture. Fixture and Equipment - Net	19,860,000.00	87,291,414.14
Bank Premises, Furniture, Fixture and Equipment - Net	7,029,135,643.14	6,305,314,758.38
Dank Premises, Furniture, Fixture and Equipment - Net	0.00 119,111,719.36	0.00 128,377,400.19
	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	80,537,209.63	82,937,828.38
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00 33,064,943,850,51	0.00 34.615.138.069.60
TOTAL ASSETS  LIABILITIES	33,064,943,850.51	34,615,138,069.60
	2/2 200 2/5 ==	44.040.075.55
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/ Deposit Liabilities	249,000,340.58	414,316,846.03 24,304,660,306,34
Die to Other Banks	22,740,989,638.95 4,712,197.19	24,304,669,396.34 1,380,721.28
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 Bonds Payable - Net	0.00	0.00
Unsecured Subordinated Debt - Net	0.00	0.00
Redeemable Preferred Shares	0.00	0.00
Other Liabilities	633,967,499.19	687,973,730.53
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	4,190,710,882.47	4,226,182,340.85
TOTAL LIABILITIES  Stockholders' Equity	27,819,380,558.37	29,634,523,035.03
		0.00
Capital Stock Additional Paid-In Capital	0.00	0.00
Undivided Profits	619.354.149.94	354.405.892.37
Retained Earnings	0.00	0.00
Other Capital Accounts	-152,063.00	-152,063.00
Assigned Capital TOTAL STOCKHOLDERS' EQUITY	4,626,361,205.20	4,626,361,205.20 4,980,615,034.57
TOTAL STOCKHOLDERS EQUITY  TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	33.064.943.850.51	34.615.138.069.60
CONTINGENT ACCOUNTS	33,53,53,53	5.,5.15,155,555
Guarantees Issued	0.00	0.00
Financial Standby Letters of Credit	0.00	0.00
Performance Standby Letters of Credit	289,774,081.15	234,622,899.14
Commercial Letters of Credit	0.00	0.00
Trade Related Guarantees	0.00	0.00
Commitments Spot Foreign Exchange Contracts	0.00 8,039,963,894.32	0.00 12,301,110,714.01
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	0.00	0.00
Derivatives	20,638,239,607.69	37,032,939,373.28
Others TOTAL CONTINGENT ACCOUNTS	12,773,528.44	18,933,788.61
TOTAL CONTINGENT ACCOUNTS	20,900,731,111.00	43,307,000,773.04
ADDITIONAL INFORMATION		
		0.00
ASSET QUALITY	0.00	0.00
	0.00	
ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio	0.00	0.00
ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Overage Ratio Net NPL Coverage Ratio	0.00	0.00 0.00
ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS	0.00 0.00 0.00	0.00
ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	0.00 0.00 0.00 0.00	0.00
ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS 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 Dosn't Loans to gross TLP	0.00 0.00 0.00 0.05 0.05 0.05	0.00 0.11 0.00 0.11
ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RelaTeD PARTY TRANSACTIONS 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 DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.00 0.00 0.00 0.05 0.05	0.00 0.11 0.00
ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS 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 LIQUIDITY	0.00 0.00 0.00 0.05 0.05 0.05 0.00	0.00 0.11 0.00 0.11 0.00
ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RelaTeD PARTY TRANSACTIONS 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 DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY LIQUIDITY LIQUIDITY	0.00 0.00 0.00 0.05 0.05 0.05	0.00 0.11 0.00 0.11
ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RelateD PARTY TRANSACTIONS 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 Liquitity Coverage Ratio 4/ Net Stable Funding Ratio 4/ Minimum Liquidity Ratio 5/	0.00 0.00 0.00 0.05 0.05 0.00 0.05 0.00	0.00 0.11 0.00 0.11 0.00
ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RelateD PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of DOSRI Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI Liquidity Coverage Ratio 4/ Minimum Liquidity Ratio 5/ PROFFIRABILITY	0.00 0.00 0.00 0.05 0.05 0.05 0.05 0.05	0.00 0.11 0.00 0.111 0.00 344.98 512.28
ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio 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 DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI Liquiting Coverage Ratio 4/ Net Stable Funding Ratio 4/ Minimum Liquidity Ratio 5/ PROFITABILITY Return or Equity (ROE)	0.00 0.00 0.00 0.05 0.05 0.00 0.05 0.00 812.50 647.16 0.00	0.00 0.11 0.00 0.11 0.00 344.98 512.28 0.00
ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NLO-Coverage Ratio Net NPL Coverage Ratio 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 Liquitity Coverage Ratio 4/ Net Statile Funding Ratio 4/ Minimum Liquidity Ratio 5/ PROFITABILITY Return on Equity (ROE) Return on Assets	0.00 0.00 0.00 0.05 0.05 0.05 0.05 0.00 812.50 647.16 0.00	0.00 0.11 0.00 0.11 0.00 344.98 512.28 0.00
ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to gross TLP Ratio of DOSRI Loans to Related Parties to gross TLP Ratio of DOSRI Loans to gross TLP Ratio of ODSRI Loans to Gross TLP Ratio of Won-Performing DOSRI Loans to Total Loans to Related Parties Liquitity Coverage Ratio 4/ Net Stable Funding Ratio 4/ Minimum Liquidity Ratio 5/ PROFITABILITY Return on Equity (ROE)	0.00 0.00 0.00 0.05 0.05 0.00 0.05 0.00 812.50 647.16 0.00	0.00 0.11 0.00 0.11 0.00 344.98 512.28 0.00
ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio 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 DOSRI Loans to gross TLP Ratio of DOSRI Loans to Gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY LIQUIDITY LIQUIDITY Net Stable Funding Ratio 4/ Minimum Liquidity Ratio 5/ PROFITABILITY Return on Equity (ROE) Return on Assets Net Interest Margin QAPITAL ADEQUACY Commo Equity Text 1 Fatio 4/	0.00 0.00 0.00 0.05 0.00 0.05 0.00 812.50 647.16 0.00 16.48 0.00	0.00 0.11 0.00 0.11 0.00 344.98 512.28 0.00 14.34 0.00 0.00 63.16
ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio 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 LOUIDITY LOUIDITY LOUIDITY Return on Equity Ratio 4/ Minimum Liquidity Ratio 5/ PROFITABLITY Return on Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio 4/ Ter 1 Capital Ratio	0.00 0.00 0.00 0.05 0.05 0.05 0.05 0.00 812.50 647.16 0.00 16.48 0.00 0.00	0.00 0.11 0.00 0.00 0.11 0.11 0.00 344.98 512.28 0.00 14.34 0.00 0.00 63.16 63.16
ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Ratio of Loans to Related Parties to gross TLP Ratio of Loans to Related Parties to gross TLP Ratio of DOSRI Loans to gross TLP Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to DOSRI LIQUIDITY LIQUIDITY LIQUIDITY LIQUIDITY Net Stable Funding Ratio 4/ Minimum Liquidity Ratio 5/ PROFITABILITY Return on Equity (ROE) Return on Assets Net Interest Margin QAPITAL ADEQUACY Common Equity Test 1 Ratio 4/ Tier 1 Capital Ratio CAPITAL ADEQUACY CAPITAL TOTAL TO	0.00 0.00 0.00 0.05 0.00 0.05 0.00 812.50 647.16 0.00 16.48 0.00	0.00 0.11 0.00 0.11 0.00 344.98 512.28 0.00 14.34 0.00 0.00 63.16
ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio 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 LOUIDITY LOUIDITY LOUIDITY Return on Equity Ratio 4/ Minimum Liquidity Ratio 5/ PROFITABLITY Return on Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio 4/ Ter 1 Capital Ratio	0.00 0.00 0.00 0.05 0.05 0.05 0.05 0.00 812.50 647.16 0.00 16.48 0.00 0.00	0.00 0.00 0.00 0.01 0.11 0.00 3.14 0.00 0.00 14.34 0.00 0.00 63.16 63.16

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