Form 2B (Revised June 2014 )

Universal Com
Commercial Ba
Thrift Bank
Rural Bank
Cooperative R
Friday, June 2

3/30/2007

# Balance Sheet

(Head Office and Branches)

**ANZ** (Name of Bank) | **15** (Bank Code)

**As of** 09/30/2026 (MM/DD/YYYY)

| ASSETS | Account Code | Amount | |
|---|---|---|---|
| | | Current Quarter | Previous Quarter |
| Cash and Cash Items | 108000000000000000 | 27,672,497.06 | 26,269,351.59 |
| Due from Bangko Sentral ng Pilipinas | 105150000000000000 | 5,627,280,005.18 | 434,443,757.20 |
| Due from Other Central Banks and Banks - Net | 105220000000000000 | 1,696,830,799.01 | 1,203,686,707.31 |
| Financial Assets at Fair Value through Profit or Loss (FVPL) 1/ | 113000000000000000 | 1,507,975,515.19 | 3,049,865,198.55 |
| Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net | 195210000000000000 | 13,751,972,079.59 | 13,288,697,127.97 |
| Debt Securities at Amortized Cost - Net | 195241000000000000 | 0.00 | 0.00 |
| Loans to Bangko Sentral ng Pilipinas | 140050000000000000 | 0.00 | 0.00 |
| Interbank Loans Receivable | 140100000000000000 | 5,550,000,000.00 | 4,100,000,000.00 |
| Loans and Receivables - Others | 140150300000000000 | 10,977,990,956.43 | 9,248,191,302.59 |
| Loans and Receivables Arising from RA/CA/PR/SLB | 140200000000000000 | 0.00 | 0.00 |
| **Total Loan Portfolio (TLP) - Gross** | 499020000000000000 | **16,527,990,956.43** | **13,348,191,302.59** |
| *Allowance for Credit Losses 2/* | 499800000000000000 | 47,082,907.25 | 39,301,290.58 |
| **Total Loan Portfolio - Net** | 195400000000000000 | **16,480,908,049.18** | **13,308,890,012.01** |
| Equity Investment in Subsidiaries, Associates and Joint Ventures - Net | 195452500000000000 | 0.00 | 0.00 |
| Bank Premises, Furniture, Fixture and Equipment - Net | 195500500000000000 | 12,658,410.31 | 14,819,743.76 |
| Real and Other Properties Acquired - Net | 195501000000000000 | 0.00 | 0.00 |
| Sales Contract Receivables - Net | 195451500000000000 | 0.00 | 0.00 |
| Non-Current Assets Held for Sale | 150150000000000000 | 0.00 | 0.00 |
| Other Assets - Net | 152500000000000000 | 634,497,992.70 | 646,032,242.39 |
| Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank) | 155250000000000000 | 0.00 | 0.00 |
| **TOTAL ASSETS** | 100000000000000000 | **39,739,795,348.22** | **31,972,704,140.78** |
| **LIABILITIES** | | | |
| Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/ | 208000000000000000 | 1,540,826,995.95 | 961,136,940.06 |
| Deposit Liabilities | 215000000000000000 | 18,652,088,203.95 | 16,918,792,271.88 |
| Due to Other Banks | 220050000000000000 | 0.00 | 0.00 |
| **Bills Payable** | 220100000000000000 | **377,625,536.19** | **155,455,380.24** |
| a) BSP (Rediscounting and Other Advances) | 220100001500000000 | | |
| b) Interbank Loans Payable | 220100002000000000 | 377,625,536.19 | 155,455,380.24 |
| c) Other Borrowings, including Deposit Substitutes | 220100003500000000 | | |
| Bonds Payable - Net | 295201500000000000 | 0.00 | 0.00 |
| Unsecured Subordinated Debt - Net | 295202000000000000 | 0.00 | 0.00 |
| Redeemable Preferred Shares | 220250000000000000 | 0.00 | 0.00 |
| Other Liabilities | 240200000000000000 | 374,862,526.78 | 526,545,384.98 |
| Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank) | 230850000000000000 | 14,241,609,219.05 | 8,851,117,793.48 |
| **TOTAL LIABILITIES** | 200000000000000000 | **35,187,012,481.92** | **27,413,047,770.64** |
| **Stockholders' Equity** | | | |
| Capital Stock | 305000000000000000 | 0.00 | 0.00 |
| Additional Paid-In Capital | 305200000000000000 | 0.00 | 0.00 |
| Undivided Profits | 315150000000000000 | 544,055,836.87 | 473,096,607.19 |
| Retained Earnings | 315000000000000000 | 128,197,002.31 | 104,180,622.45 |
| Other Capital Accounts | 335200000000000000 | -344,659,479.30 | -242,810,365.92 |
| Assigned Capital | 325200000000000000 | 4,225,189,506.42 | 4,225,189,506.42 |
| **TOTAL STOCKHOLDERS' EQUITY** | 300000000000000000 | **4,552,782,866.30** | **4,559,656,370.14** |
| **TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY** | 900000000000000000 | **39,739,795,348.22** | **31,972,704,140.78** |
| **CONTINGENT ACCOUNTS** | | | |
| Guarantees Issued | 405000000000000000 | 277,120,484.84 | 277,120,484.84 |
| Financial Standby Letters of Credit | 410050000000000000 | 70,146,335.84 | 70,149,267.22 |
| Performance Standby Letters of Credit | 410100000000000000 | 0.00 | 0.00 |
| Commercial Letters of Credit | 415000000000000000 | 4,922,378.18 | 5,912,650.35 |
| Trade Related Guarantees | 420000000000000000 | 0.00 | 0.00 |
| Commitments | 425000000000000000 | 18,150,645,332.64 | 0.00 |
| Spot Foreign Exchange Contracts | 430000000000000000 | 4,517,817,636.14 | 8,584,090,850.98 |
| Securities Held Under Custodianship by Bank Proper | 495220000000000000 | 0.00 | 0.00 |
| Trust Department Accounts | 495250000000000000 | 0.00 | 0.00 |
| Derivatives | 435000000000000000 | 174,573,330,330.38 | 144,012,978,930.92 |
| Others | 440000000000000000 | 13.00 | 46,162,256,663.25 |
| **TOTAL CONTINGENT ACCOUNTS** | 400000000000000000 | **197,593,982,511.02** | **199,112,508,847.56** |
| **FINANCIAL INDICATORS (in %)** | | | |
| **ASSET QUALITY** | | | |
| Gross Non-Performing Loans (NPL) Ratio | 499150500000000000 | | |
| Net NPL Ratio | 499151000000000000 | | |
| Gross NPL Coverage Ratio | 499152500000000000 | | |
| Net NPL Coverage Ratio | 499153000000000000 | | |
| **RELATED PARTY TRANSACTIONS** | | | |
| Ratio of Loans to Related Parties to gross TLP | 499401000000000000 | 0.00 | 0.00 |
| Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties | 499401500000000000 | 0.00 | 0.00 |
| Ratio of DOSRI Loans to gross TLP | 499451000000000000 | 0.25 | 0.34 |
| Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI | 499451500000000000 | 0.00 | 0.00 |
| **LIQUIDITY** | | | |
| Liquidity Coverage Ratio 4/ | 499550500000000000 | 347.02 | 231.28 |
| Net Stable Funding Ratio 4/ | 499551000000000000 | 174.98 | 167.44 |
| Minimum Liquidity Ratio 5/ | 499551500000000000 | | 0.00 |
| **PROFITABILITY** | | | |
| Return on Equity (ROE) | 499350000000000000 | 7.25 | 7.32 |
| Return on Assets | 499351000000000000 | 0.94 | 1.05 |
| Net Interest Margin | 499351500000000000 | 3.22 | 3.48 |

| | | | |
|---|---|---|---|
| **CAPITAL ADEQUACY** | | | |
| Common Equity Tier 1 Ratio | 499650501500000000 | 39.38 | 45.68 |
| Tier 1 Capital Ratio | 499650501000000000 | 39.38 | 45.68 |
| CAR | 499650500500000000 | 40.22 | 46.47 |
| **LEVERAGE** | | | |
| Basel III Leverage Ratio 4/ | 499850000000000000 | 17.72 | 20.12 |
| Deferred Charges not yet Written Down | 499700000000000000 | | 0.00 |

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 acccount 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)
Makati City ) s.s.

We, Ross Marshall and Cherry Mangrobang 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.

**Ross Marshall**
Acting Country Head, Philippines

**Cherry Mangrobang**
Chief Finance Officer

SUBSCRIBED AND SWORN to before me this OCT 22 2026 day of _____ at Makati City, affiants exhibiting their Passport No. PB2548976 , issued at Sydney Australia on 06 Dec 2020 and Passport No.P9088888A, issued at DFA Manila on 10 Oct 2018, respectively.

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Series of 2026

ROBERTO ALEJANDRO JOSE A. DE SANTOS
NOTARY PUBLIC
ROLL NO. 85349
MAKATI CITY, PHILIPPINES

NOTARY PUBLIC

ROBERTO ALEJANDRO JOSE A. DE SANTOS
Commission No. M-358
Notary Public for Makati City
Until December 31, 2026
6th Floor, Don Pablo Building
114 Amorsolo St., Legaspi Village Makati City
PTR No. 10764370 / 01.05.2026 / Makati City
IBP No. 536220/ 12.23.2025 /Makati City
MCLE No. VIII-0029653/01-14-2025/Pasig City
Roll No. 85349