PBS_Solo **Balance Sheet (Head Office and Branches) - Solo**
As of September 30, 2026

ASSETS

A S S E T S	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Cash and Cash Items	108000000000000000	R0010	5042444.19	5623164.20
Due from Bangko Sentral ng Pilipinas	105150000000000000	R0020	5088195.36	5104783.49
Due from Other Central Banks and Banks - Net	105220000000000000	R0030	51271521.85	28743181.56
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	113000000000000000	R0040		
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	195210000000000000	R0050		
Debt Securities at Amortized Cost - Net	195241000000000000	R0060	8013104.51	8341194.97
Loans to Bangko Sentral ng Pilipinas	140050000000000000	R0080		
Interbank Loans Receivable	140100000000000000	R0090		
Loans and Receivables - Others	140150300000000000	R0100	162051369.03	179826665.18
Loans and Receivables Arising from RA/CA/PR/SLB	140200000000000000	R0110		
Total Loan Portfolio (TLP) - Gross	499020000000000000	R0120	162,051,369.03	179,826,665.18
Allowance for Credit Losses 2/	499800000000000000	R0130	10100223.59	10100223.59
Total Loan Portfolio - Net	195400000000000000	R0070	151,951,145.44	169,726,441.59
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	195452500000000000	R0140		
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	R0150	4487864.10	4525082.36
Real and Other Properties Acquired - Net	195501000000000000	R0160	4092878.85	4142439.66
Sales Contract Receivables - Net	195451500000000000	R0170	1650198.78	1694096.50
Non-Current Assets Held for Sale	150150000000000000	R0180		
Other Assets - Net	152500000000000000	R0190	2370149.69	1990474.09
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	155250000000000000	R0200		
TOTAL ASSETS	100000000000000000	R0210	233,967,502.77	229,890,858.42

Liabilities and Stockholders' Equity

	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Liabilities				
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	**208000000000000000**	**R0010**		
Deposit Liabilities	**215000000000000000**	**R0020**	158504946.70	158806213.53
Due to Other Banks	**220050000000000000**	**R0030**		
Bills Payable	**220100000000000000**	**R0040**	9,000,000.00	6,331,800.44
BSP (Rediscounting and Other Advances)	**220100001500000000**	**R0050**		
Interbank Loans Payable	**220100002000000000**	**R0060**	9000000.00	6331800.44
Other Borrowings, including Deposit Substitutes	**220100003500000000**	**R0070**		
Bonds Payable-Net	**295201500000000000**	**R0090**		
Unsecured Subordinated Debt - Net	**295202000000000000**	**R0100**		
Redeemable Preferred Shares	**220250000000000000**	**R0110**		
Other Liabilities	**240200000000000000**	**R0120**	7910629.74	6744213.02
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	**230850000000000000**	**R0130**		
TOTAL LIABILITIES	**200000000000000000**	**R0140**	175,415,576.44	171,882,226.99
Stockholders' Equity				
Capital Stock	**305000000000000000**	**R0150**	25000000.00	25000000.00
Additional Paid-In Capital	**305200000000000000**	**R0160**		
Undivided Profits	**315150000000000000**	**R0220**	1466217.43	922922.53
Retained Earnings	**315000000000000000**	**R0170**	32085708.90	32085708.90
Other Capital Accounts	**335200000000000000**	**R0180**		
Assigned Capital	**325200000000000000**	**R0190**		
TOTAL STOCKHOLDERS' EQUITY	**300000000000000000**	**R0200**	58,551,926.33	58,008,631.43
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	**905000000000000000**	**R0210**	233,967,502.77	229,890,858.42

FINANCIAL INDICATORS (in %)

FINANCIAL INDICATORS (in %)	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
ASSET QUALITY				
Gross Non-Performing Loans (NPL) Ratio	**4991505000000000000**	**R0010**	9.80	8.16
Net NPL Ratio	**4991510000000000000**	**R0020**	5.24	4.41
Gross NPL Coverage Ratio	**4991525000000000000**	**R0030**	63.57	68.81
Net NPL Coverage Ratio	**4991530000000000000**	**R0040**	54.78	59.30
RELATED PARTY TRANSACTIONS				
Ratio of Loans to Related Parties to gross TLP	**4994010000000000000**	**R0060**		
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	**4994015000000000000**	**R0070**		
Ratio of DOSRI Loans to gross TLP	**4994510000000000000**	**R0090**	0.00	0.00
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	**4994515000000000000**	**R0100**		
LIQUIDITY				
Liquidity Coverage Ratio 4/	**4995505000000000000**	**R0110**		
Net Stable Funding Ratio 4/	**4995510000000000000**	**R0120**		
Minimum Liquidity Ratio 5/	**4995515000000000000**	**R0130**	45.25	29.47
PROFITABILITY				
Return on Equity (ROE)	**4993500000000000000**	**R0140**	2.57	1.62
Return on Assets	**4993510000000000000**	**R0150**	0.63	0.40
Net Interest Margin	**4993515000000000000**	**R0160**	7.38	5.18
CAPITAL ADEQUACY				
Common Equity Tier 1 Ratio	**4996505015000000000**	**R0170**	29.64	26.88
Tier 1 Capital Ratio	**4996505010000000000**	**R0180**	32.41	29.42
CAR	**4996505005000000000**	**R0190**	33.18	30.13
LEVERAGE				
Basel III Leverage Ratio 4/	**4998500000000000000**	**R0200**		
Deferred Charges not yet Written Down	**4997000000000000000**	**R0210**		

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