CIMB BANK

STATEMENT OF CONDITION
As of September 30, 2026

ASSETS		Current Quarter		Previous Quarter
Cash and Cash Items	P	0.00	P	0.00
Due from Bangko Sentral ng Pilipinas		11,238,803,769.28		13,944,761,303.92
Due from Other Central Banks and Banks - Net		209,576,210.94		320,013,339.85
Loans and Receivables - Others		18,191,486,192.54		18,695,898,394.84
Loans and Receivables Arising from RA/CA/PR/SLB		0.00		0.00
Total Loan Portfolio (TLP) - Gross		18,191,486,192.54		18,695,898,394.84
Allowance for Credit Losses 2/		2,265,784,999.66		2,339,754,607.01
Total Loan Portfolio - Net		15,925,701,192.88		16,356,143,787.83
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net		0.00		0.00
Bank Premises, Furniture, Fixture and Equipment - Net		55,119,649.40		66,270,274.23
Other Assets - Net		7,166,412,711.04		7,550,462,011.01
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)		6,345,665,957.26		6,371,531,048.25
TOTAL ASSETS	**P**	**40,941,279,490.80**	**P**	**44,609,181,765.09**
LIABILITIES AND STOCKHOLDERS' EQUITY				
LIABILITIES				
Deposit Liabilities	P	25,537,602,949.61	P	28,648,094,063.29
Other Liabilities		2,768,953,637.62		3,278,298,866.00
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)		0.00		0.00
TOTAL LIABILITIES	**P**	**28,306,556,587.23**	**P**	**31,926,392,929.29**
STOCKHOLDERS' EQUITY				
Capital Stock	P	0.00	P	0.00
Additional Paid-In Capital		0.00		0.00
Undivided Profits		-2,414,753,606.43		-1,851,785,674.20
Assigned Capital		15,049,476,510.00		14,534,574,510.00
Other Capital Accounts		0.00		0.00
Retained Earnings		0.00		0.00
TOTAL STOCKHOLDERS' EQUITY	**P**	**12,634,722,903.57**	**P**	**12,682,788,835.80**
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	**P**	**40,941,279,490.80**	**P**	**44,609,181,765.09**
CONTINGENT ACCOUNTS				
Commitments	P	10,032,590,878.62	P	15,568,844,968.78
TOTAL CONTINGENT ACCOUNTS	**P**	**10,032,590,878.62**	**P**	**15,568,844,968.78**
FINANCIAL INDICATORS (in %)				
ASSET QUALITY				
Gross Non-Performing Loans (NPL) Ratio		7.19		5.73
Net NPL Ratio		0.00		0.00
Gross NPL Coverage Ratio		173.21		218.49
Net NPL Coverage Ratio		123.12		145.66
RELATED PARTY TRANSACTIONS				
Ratio of Loans to Related Parties to gross TLP		0.00		0.00
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		0.00		0.00
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI		0.00		0.00
LIQUIDITY				
Liquidity Coverage Ratio 4/		1985.15		1800.07
Net Stable Funding Ratio 4/		211.23		220.31
PROFITABILITY				
Return on Equity (ROE)		-39.71		-46.81
Return on Assets		-10.22		-11.34
Net Interest Margin		24.09		24.79
CAPITAL ADEQUACY				
Common Equity Tier 1 Ratio 4/		11.01		11.12
Tier 1 Capital Ratio		11.01		11.12
CAR		11.60		11.72
LEVERAGE				
Basel III Leverage Ratio 4/		11.93		10.95
Deferred Charges not yet Written Down		0.00		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

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

JOSE MARIE PABITON (Sgd.)
Chief Finance Officer

VIJAY MANOHARAN (Sgd.)
Chief Executive Officer

REPUBLIC OF THE PHILIPPINES)
CITY OF MAKATI) S.S.

SUBSCRIBED AND SWORN TO before me this November 06, 2026, at Makati City, Philippines affiants Vijay Manoharan and Jose Marie Pabiton, exhibiting their Passport No. A39455069 issued on 10 January 2017 at Kuala Lumpur and Passport No. P9463023A issued on 8 November 2018 at DFA NCR South.

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Series of 2026

MA. ESMERALDA R. CUNANAN
Notary Public for and in Makati City
Until December 31, 2027
Appt. No. M-046 (Ren) (2025-2027) Makati City
Attorney's Roll No. 34562
MCLE Compliance No. VIII-[illegible] / valid until 4-14-2028
PTR No. 10766011/1-2-2026/Makati City
IBP Lifetime Member No. 05413
G/F Dela Rosa Carpark I, Dela Rosa St.
[illegible]

Member PDIC, Philippine Deposit Insurance Corporation
Deposits are insured by PDIC up to P1 million per depositor

CIMB Bank Philippines Inc (Branch of CIMB Bank Berhad) is regulated by Bangko Sentral ng Pilipinas. For inquiries you may contact CIMB Bank Philippines through our 24/7 Customer Service Hotline #CIMB (#2462) or BSP Financial Consumer Protection Department at Tel. No. 8708-7087

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