Sterling Bank Corporate Center,
8004 Ortigas Avenue, Greenhills,
1500, San Juan City

Sterling Bank of Asia
A Savings Bank

BALANCE SHEET as of JUNE 30, 2026
(HEAD OFFICES AND BRANCHES)

ASSETS		AMOUNT CURRENT QUARTER		PREVIOUS QUARTER
Cash and Cash Items	₱	458,352,025.30	₱	415,699,844.21
Due from Bangko Sentral Ng Pilipinas		1,682,042,120.74		1,909,366,944.26
Due from Other Central Banks and Banks - Net		2,549,873,616.07		2,023,232,187.94
Financial Assets at Fair Value through Profit or Loss (FVPL)		2,818,383,444.14		1,947,902,796.53
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net		4,661,019,423.70		3,656,974,964.71
Debt Securities at Amortized Cost - Net		362,857,785.44		1,461,177,926.14
Loans and Receivable - Others		58,336,752,171.29		57,168,492,538.80
Loans and Receivables Arising from RA/CA/PR/SLB		2,600,000,000.00		5,200,000,000.00
Total Loan Portfolio (TLP) - Gross		60,936,752,171.29		62,368,492,538.80
Allowance for Credit Losses		1,158,859,589.84		1,207,899,827.95
Total Loan Portfolio - Net		59,777,892,581.45		61,160,592,710.85
Bank Premises, Furniture, Fixture and Equipment - Net		644,407,771.99		651,576,227.65
Real and Other Properties Acquired - Net		505,824,741.20		510,195,660.97
Sales Contract Receivables - Net		62,970,375.46		55,151,361.88
Non-Current Assets Held for Sale		35,667,685.19		35,164,479.33
Other Assets - Net		1,731,095,422.06		1,746,148,139.36
TOTAL ASSETS	₱	**75,290,386,992.74**	₱	**75,573,183,243.83**
LIABILITIES				
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	₱	137,500.00	₱	226,000.00
Deposit Liabilities		66,295,129,781.97		67,035,222,218.24
Unsecured Subordinated Debt - Net		1,000,000,000.00		1,300,000,000.00
Other Liabilities		1,516,428,843.21		1,541,142,792.81
TOTAL LIABILITIES	₱	**68,811,696,125.18**	₱	**69,876,591,011.05**
STOCKHOLDER'S EQUITY				
Capital Stock	₱	4,270,000,000.00	₱	3,620,000,000.00
Undivided Profits		137,214,995.39		15,939,678.51
Retained Earnings		2,031,281,607.49		2,031,281,607.49
Other Capital Accounts		40,194,264.68		29,370,946.78
TOTAL STOCKHOLDER'S EQUITY	₱	**6,478,690,867.56**	₱	**5,696,592,232.78**
TOTAL LIABILITIES AND STOCKHOLDER'S EQUITY	₱	**75,290,386,992.74**	₱	**75,573,183,243.83**
CONTINGENT ACCOUNTS				
Guarantees Issued	₱	6,890,444.12	₱	9,383,705.78
Performance Standby Letters of Credit		25,577,792.93		41,577,792.93
Commercial Letters of Credit		111,426,266.00		0.00
Spot Foreign Exchange Contract		1,107,062,787.22		1,964,017,678.98
Trust Department Accounts:		6,556,069,525.84		6,924,549,923.01
Derivatives		153,400,000.00		121,496,000.00
Others		47,429,295.83		9,224,791.37
TOTAL CONTINGENT ACCOUNTS	₱	**8,007,856,111.93**	₱	**9,070,249,892.08**
FINANCIAL INDICATORS (in %)				
ASSET QUALITY				
Gross Non-Performing Loans (NPL) Ratio		6.92%		6.93%
Net NPL Ratio		5.76%		5.68%
Gross NPL Coverage Ratio		27.47%		27.96%
Net NPL Coverage Ratio		16.85%		18.04%
RELATED PARTY TRANSACTIONS				
Ratio of Loans to Related Parties to gross TLP		4.38%		4.20%
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties		1.08%		1.09%
Ratio of DOSRI Loans to gross TLP		3.06%		2.99%
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI		0.00%		0.00%
LIQUIDITY				
Minimum Liquidity Ratio		22.26%		24.19%
PROFITABILITY				
Return on Equity (ROE)		2.68%		1.11%
Return on Assets		0.22%		0.09%
Net Interest Margin		2.14%		3.81%
CAPITAL ADEQUACY				
Common Equity Tier 1 Ratio		8.89%		7.76%
Tier 1 Capital Ratio		8.89%		7.76%
CAR		11.89%		11.33%

We, CLAYTON T. LEE and CECILIO D. SAN PEDRO 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.

(Sgd.) CLAYTON T. LEE	**(Sgd.) CECILIO D. SAN PEDRO**
Executive Vice-President & Treasurer	**President & CEO**