

Balance Sheet

LUZON DEVELOPMENT BANK

(Name of Bank)

020330

(Bank Code)

As of **12/31/2025**

(MM/DD/YYYY)

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash on Hand and Other Cash Items	10800000000000000000	156,748,171.64	131,612,623.14
Due from Bangko Sentral ng Pilipinas	10515000000000000000	1,498,236,229.60	1,953,029,446.44
Due from Other Central Banks and Banks - Net	10522000000000000000	116,409,618.78	96,032,926.04
Financial Assets at Fair Value Through Profit or Loss (FVPL) ^{1/}	11300000000000000000	0.00	0.00
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - net	19521000000000000000	0.00	0.00
Debt Securities at Amortised Cost - Net	19524100000000000000	102,285,992.91	102,295,402.94
Loans to Bangko Sentral ng Pilipinas	14005000000000000000	0.00	0.00
Interbank Loans Receivable	14010000000000000000	0.00	0.00
Loans and Receivables - Others	14015300000000000000	3,285,836,046.77	3,248,453,639.57
Loans and Receivables Arising from RA/CA/PR/SLB	14020000000000000000	0.00	0.00
Total Loan Portfolio (TLP) - Gross	49902000000000000000	3,285,836,046.77	3,248,453,639.57
Allowance for Credit Losses ^{2/}		153,632,163.80	202,162,144.99
Total Loan Portfolio (TLP) - Net	19540000000000000000	3,132,203,882.97	3,046,291,494.58
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	19545250000000000000	23,487,792.15	23,487,792.15
Bank Premises, Furniture, Fixture and Equipment - Net	19550050000000000000	200,356,014.84	202,413,704.39
Real and Other Properties Acquired - Net	19550100000000000000	807,452,291.65	802,833,093.84
Sale Contract Receivables - Net	19545150000000000000	92,195,958.96	94,173,738.47
Non-Current Assets Held for Sale	15015000000000000000	44,996.98	76,493.98
Other Assets - Net	15250000000000000000	637,113,132.80	656,151,383.19
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	15525000000000000000	0.00	0.00
TOTAL ASSETS	10000000000000000000	6,766,534,083.28	7,108,398,099.16
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss (FVPL) ^{3/}	20800000000000000000	0.00	0.00
Deposit Liabilities	21500000000000000000	5,668,414,453.93	6,023,858,962.80
Due to Other Banks	22050000000000000000	0.00	0.00
Bills Payable	22010000000000000000	0.00	0.00
BSP (Rediscounting and Other Advances)	22010000150000000000	0.00	0.00
Interbank Loans Payable	22010000200000000000	0.00	0.00
Other Borrowings, including Deposit Substitutes	22010000350000000000	0.00	0.00
Bonds Payable - Net	29520150000000000000	0.00	0.00
Unsecured Subordinated Debt - Net	29520200000000000000	0.00	0.00
Redeemable Preferred Shares	22025000000000000000	0.00	0.00
Other Liabilities	24020000000000000000	311,024,139.84	294,435,881.10
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	23085000000000000000	0.00	0.00
TOTAL LIABILITIES	20000000000000000000	5,979,438,593.77	6,318,294,843.90
STOCKHOLDERS' EQUITY			
Capital Stock	30500000000000000000	968,350,200.00	968,350,200.00
Additional Paid-In Capital	30520000000000000000	0.00	0.00
Undivided Profits	31515000000000000000	0.00	17,116,362.69
Retained Earnings	31500000000000000000	(189,910,216.48)	(204,018,813.42)
Other Capital Accounts	33520000000000000000	8,655,505.99	8,655,505.99
Assigned Capital	32520000000000000000	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	30000000000000000000	787,095,489.51	790,103,255.26
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	90500000000000000000	6,766,534,083.28	7,108,398,099.16
CONTINGENT ACCOUNTS			
Guarantees Issued	40500000000000000000	0.00	0.00
Financial Standby Letters of Credit	41005000000000000000	0.00	0.00
Performance Standby Letters of Credit	41010000000000000000	0.00	0.00
Commercial Letters of Credit	41500000000000000000	0.00	0.00
Trade Related Guarantees	42000000000000000000	0.00	0.00
Commitments	42500000000000000000	0.00	0.00
Spot Foreign Exchange Contracts	43000000000000000000	0.00	0.00
Securities Held Under Custodianship by Bank Proper	49522000000000000000	0.00	0.00
Trust Department Accounts	49525000000000000000	0.00	0.00
Derivatives	43500000000000000000	0.00	0.00
Others	44000000000000000000	23,195.00	56,559.00
TOTAL CONTINGENT ACCOUNTS	40000000000000000000	23,195.00	56,559.00
FINANCIAL INDICATORS (in %)			
ASSET QUALITY			
Gross Non-Performing Loans (NPL) Ratio	49915050000000000000	7.26	9.09
Net NPL Ratio	49915100000000000000	3.43	3.65
Gross NPL Coverage Ratio	49915250000000000000	64.41	68.47
Net NPL Coverage Ratio	49915300000000000000	52.81	59.88
RELATED PARTY TRANSACTIONS			
Ratio of Loans to Related Parties to gross TLP	49940100000000000000	0.00	0.00
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	49940150000000000000	0.00	0.00
Ratio of DOSRI Loans to gross TLP	49945100000000000000	10.44	10.68
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	49945150000000000000	0.00	0.00
LIQUIDITY			
Liquidity Coverage Ratio ^{4/}	49955050000000000000	0.00	0.00
Net Stable Funding Ratio ^{4/}	49955100000000000000	0.00	0.00
Minimum Liquidity Ratio ^{5/}	49955150000000000000	34.820	39.882
PROFITABILITY			
Return on Equity (ROE)	49935000000000000000	1.96	2.93
Return on Assets	49935100000000000000	0.41	0.59
Net Interest Margin	49935150000000000000	8.33	8.58
CAPITAL ADEQUACY			
Common Equity Tier 1 Ratio ^{4/}	49965050150000000000	8.76	8.90
Tier 1 Capital Ratio	49965050100000000000	12.08	12.25
CAR	49965050050000000000	12.92	13.05
LEVERAGE			
Basel III Leverage Ratio ^{4/}	49985000000000000000	0.00	0.00
Deferred Charges not yet Written Down	49970000000000000000	0.00	0.00
1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)		1.	
2. List of Subsidiary Insurance Companies		1.	

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


YLETTE D. RENTERO
 President/COO