



14 November 2025

PHILIPPINE STOCK EXCHANGE, INC.
6/F PSE Tower
5th Avenue corner 28th Street
Bonifacio Global City, Taguig City

Attention: **ATTY. JOHANNE DANIEL M. NEGRE**
Officer-in-Charge, Disclosure Department

SECURITIES AND EXCHANGE COMMISSION
12/F SEC Headquarters
7907 Makati Avenue, Salcedo Village
Brgy. Bel-Air, Makati City 1209

Attention: **ATTY. OLIVER O. LEONARDO**
Director, Markets and Securities Regulation Department

PHILIPPINE DEALING & EXCHANGE CORP.
29th Floor, BDO Equitable Tower
8751 Paseo de Roxas
Makati City

Attention: **ATTY. SUZY CLAIRE R. SELLEZA**
Head, Issuer Compliance and Disclosure Department

Gentlemen / Mesdames:

Please see attached press release entitled "**Security Bank total revenues grew 22% year-on-year to PHP48.8 billion and net profit up 7% to PHP9.1 billion in first nine months of 2025 Bank**".

Should you have any questions on the foregoing, please let us know.

Thank you.

Very truly yours,

A handwritten signature in black ink, appearing to read "Roji F. Dangazo".

ROJI F. DANGAZO
Investor Relations Head

SEC FORM 17-C
CURRENT REPORT UNDER SECTION 17
OF THE SECURITIES REGULATION CODE
AND SRC RULE 17.2(c) THEREUNDER

1. 14 November 2025
Date of Report (Date of earliest event reported)
2. SEC Identification Number 6030 3. BIR Tax Identification No. 000-498-020-000
4. SECURITY BANK CORPORATION
Exact name of registrant as specified in its charter
5. Philippines 6. (SEC Use Only)
Province, country or other jurisdiction of incorporation Industry Classification Code
7. Security Bank Centre 6776 Ayala Avenue, Makati City 0719
Address of principal office Postal Code
8. +632 8867-6788
Registrant's telephone number, including area code
9. Not applicable
Former name or former address, if changed since last report
10. Security registered pursuant to Section 4 and 8 of the RSA

Title of Each Class	Number of Shares of Common Stock Outstanding and Amount of Debt Outstanding
Common	753,538,887
Preferred (Unregistered)	1,000,000,000

11. Indicate the item numbers reported herein: Item # 9

Press Release: Security Bank total revenues grew 22% year-on-year to PHP48.8 billion and net profit up 7% to PHP9.1 billion in first nine months of 2025

Security Bank Corporation (PSE: SECB) total revenues in the first nine months of 2025 (9M-2025) grew 22% year-on-year to PHP48.8 billion. Net profit increased 7% year-on-year to PHP9.1 billion.

The Bank's 9M-2025 net interest income climbed 15% over the previous year to PHP37.2 billion, with net interest margin improving to 4.70% in 9M-2025 from 4.56% in H1-2025. Total non-interest income likewise increased 52% year-on-year to PHP11.6 billion. Service charges, fees and commissions was PHP6.3 billion, lower than previous year due to the one-off bancassurance milestone fee in Q1-2024. Excluding the milestone fee, 9M-2025 service charges, fees and commissions increased 20% year-on-year, led by credit cards, payment services, and capital market fees.

Please see attached for the full version of the Press Release.

SIGNATURES

Pursuant to the requirements of the Securities Regulation Code, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

SECURITY BANK CORPORATION

Registrant

Date 14 November 2025


ROPIE DANGAZO
 Investor Relations Head



FOR INQUIRIES, PLEASE CONTACT:

ROPI F. DANGAZO, Investor Relations Head
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TANYA ANSALDO-DEAKIN, Corporate Communications Division Head
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Security Bank total revenues grew 22% year-on-year to PHP48.8 billion and net profit up 7% to PHP9.1 billion in first nine months of 2025

14 November 2025, Makati City, Philippines – Security Bank Corporation (PSE: SECB) total revenues in the first nine months of 2025 (9M-2025) grew 22% year-on-year to PHP48.8 billion. Net profit increased 7% year-on-year to PHP9.1 billion.

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9M-2025 operating expense was 20% higher, driven by investments in manpower and technology to accelerate transformation and drive growth. Cost-to-income ratio improved to 58.1%, compared to 59.6% in H1-2025 and 58.8% a year ago.

9M-2025 pre-provision operating profit was up 24% year-on-year to PHP20.4 billion. The Bank set aside PHP8.6 billion as provisions for credit losses in 9M-2025, an increase versus year-ago level of PHP5.1 billion. Gross non-performing loan ratio improved to 3.02%, down from 3.16% in the previous quarter and 3.08% a year ago. NPL reserve cover increased to 86%, up from 79% in the previous quarter and 79% a year-ago.

Return on shareholders' equity stood at 8.22%. Return on assets was 1.06%.

Quarterly Results: For the period July 1 to September 30, 2025 (Q3-2025), the Bank posted net profit of PHP3.2 billion, up 6.7% from the previous year and up 5.7% from the prior quarter. Total revenues for the quarter increased to PHP17.2 billion, representing a 20% increase year-on-year and a 6.7% rise quarter-on-quarter.

Q3-2025 net interest income increased to PHP12.9 billion, up 20% year-on-year and up 3.6% quarter-on-quarter. Net interest margin in Q3-2025 was 4.83%, up 16 basis points quarter-on-quarter. Total non-interest income was PHP4.3 billion, up 19% year-on-year and up 17% quarter-on-quarter, driven by securities trading gains, FX gains, and share in net income from joint ventures and associate. Service charges, fees and commissions was PHP2.1 billion, up 15% year-on-year. In Q3-2025, the Bank set aside PHP3.55 billion as provisions for credit losses.

Q3-2025 pre-provision operating profit was PHP7.7 billion, 15% higher than the previous quarter and 32% higher than the same period last year, driven by revenue growth of 6.7% quarter-on-quarter compared to operating expense which increased by 0.8% quarter-on-quarter.

Balance sheet remains strong

Total deposits increased by 25% year-on-year to PHP901 billion, with CASA deposits sustaining 17% growth and accounting for 49% of total deposits.

The Bank expanded its branch network to 365 branches to-date, opening fifteen new branches in the first nine months of this year and four new branches in October and November.

Net loans increased to PHP672 billion, up 8% year-on-year. The growth was led by Retail loans which expanded 24% year-on-year. Within Retail, home loans grew 15%, credit cards 27%, and auto loans 42%. On a sequential basis, Retail loans were up 2.5% quarter-on-quarter. Retail loans account for 33% of total loans, up from 29% a year ago. Total investment securities stood at PHP354 billion, up 26% year-on-year.

The Bank continues to maintain strong liquidity and capitalization. As of September 30, 2025, Liquidity Coverage Ratio (LCR) stood at 189% while the Net Stable Funding Ratio (NSFR) was at 143%, both well above regulatory minimums.

Capital ratios remain healthy. Common Equity Tier 1 Ratio increased to 12.7%, up from 12.3% in the previous quarter. Total Capital Adequacy Ratio (CAR) likewise increased to 13.6%, up from 13.2% in the previous quarter. Shareholders' capital increased to PHP153.2 billion, up 7% year-on-year and up 4% quarter-on-quarter, while total assets increased to PHP1.14 trillion, up 11% year-on-year.

On October 28, 2025, the Bank's Board of Directors approved the second semestral regular cash dividend of PHP1.50 per common share with payment date on November 26, 2025. This will bring the total cash dividends for the year to PHP3.00 per common share. The Bank had earlier paid regular cash dividend for the first semester of PHP1.50 per common share on April 28, 2025.

"We delivered another strong quarter, underscoring our continued focus on customer-centric growth, digital transformation, and operational efficiency. Revenues continued to grow faster than expenses, with revenues rising 6.7% quarter-on-quarter against just a 0.8% growth in expenses. This drove stronger efficiency and profitability, as reflected in our improved cost-to-income and ROE ratios. Backed by a healthy balance sheet, we remain focused on sustainable growth and delivering better experiences for our customers." -- Security Bank President & CEO, Sanjiv Vohra.

About Security Bank

Security Bank is a private domestic universal bank in the Philippines with total assets of PHP1.14 trillion as of September 30, 2025. The Bank has been operating for 74 years since it was established in 1951. To-date, Security Bank has a total of 365 branches and 637 ATMs, Cash Recycler Machines (CRMs) and Cash Acceptance Machines (CAMs).

In 2025, Security Bank was awarded **Best for High-Net-Worth in the Philippines** by *Euromoney/Asiamoney* for five consecutive years; **Best Investor Relations Company (Philippines)**, **Sustainable Asia Award**, **Asia's Best CEO (Investor Relations)**, **Asia's Best CFO (Investor Relations)** and **Best Investor Relations Professional (Philippines)** for five consecutive years, as well as **Best Corporate Communications** by *Corporate Governance Asia*; **Best Commercial Bank for SMEs (Domestic)** by *FinanceAsia*; **SME Bank of the Year – Philippines**, **Credit Card Initiative of the Year – Philippines**, **Mobile Banking & Payment Initiative of the Year – Philippines**, **External Environmental Initiative of the Year – Philippines**, **Consumer Finance Product of the Year – Philippines**, **Philippines Domestic Cash Management Bank of the Year**, and **Philippines Domestic Trade Finance Bank of the Year** by *Asian Banking & Finance*.

In 2024, Security Bank was awarded **Best for High-Net-Worth in the Philippines** by *Euromoney/Asiamoney*; **The Philippines' Best Bank for Corporates** by *Euromoney/Asiamoney* for two consecutive years; **Best Branch Digitisation Implementation** for the Mosaic Voyager (MV) Teller and Lobby Management System by *The Asian Banker*; three awards **Credit Card Initiative of the Year**, **Sustainability Initiative of the Year**, and **ESG Program of the Year (Bronze)** for Security Bank Wave Mastercard by *Asian Banking and Finance*; and **Best Investor Relations Company (Philippines)**, **Sustainable Asia Award**, **Asia's Best CEO (Investor Relations)**, **Asia's Best CFO (Investor Relations)** and **Best Investor Relations Professional (Philippines)** by *Corporate Governance Asia*; and **3 Golden Arrow Recognition** for corporate governance excellence by the *Institute of Corporate Directors (ICD)*.

In 2023 and 2022, Security Bank was awarded **Best for Mass Affluence/HNW in the Philippines** by *Asiamoney*; **Best Retail Bank in the Philippines** by *Alpha Southeast Asia* for four consecutive years; **Best Credit Card Product in the Philippines** (for Security Bank's Complete Cashback Platinum Mastercard) by *The Asian Banker* during the 2022 Asian Banker Excellence Awards; **Market Leader in Corporate Social Responsibility (CSR)** by *Euromoney*; **Market Leader in Diversity & Inclusion** by *Euromoney*; **Best Bank for Diversity and Inclusion** by *Asiamoney*. The Bank's major citations in 2021 are: **Philippines' Best Bank** by *Euromoney*; **Best for HNWs (High Net Worth Clients) in the Philippines** by *Asiamoney*; **Best Retail Bank in the Philippines** by *Alpha Southeast Asia*; and **Best Culture of Learning and Diversity Champion** by *LinkedIn Talent Awards*.

More information is available on www.securitybank.com.