



August 15, 2025

ATTY. JOHANNE DANIEL M. NEGRE
Officer-in-Charge, Disclosure Department
Philippine Stock Exchange, Inc.
6/F PSE Tower
5th Avenue corner 28th Street
Bonifacio Global City, Taguig City

ATTY. SUZY CLAIRE R. SELLEZA
Head, Issuer Compliance and Disclosure Department
Philippine Dealing & Exchange Corp.
29/F BDO Equitable Tower
8751 Paseo de Roxas, Makati City

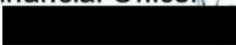
ATTY. OLIVER O. LEONARDO
Director, Markets and Securities Regulation Department
Securities and Exchange Commission
12/F, SEC Headquarters
7907 Makati Avenue, Salcedo Village,
Brgy. Bel-Air, Makati City 1209

Mesdames / Gentlemen:

In compliance with the Exchange's Continuing Listing Requirements, we are submitting herewith a copy of the Bank's Balance Sheet (Consolidated and Bank Proper) as of June 30, 2025 as submitted to the Bangko Sentral ng Pilipinas. These financial reports will be published in the Bank's website.

We hope we have sufficiently complied with your requirements.

Very truly yours,


ALLEN ALEXANDER P. REYES
Chief Financial Officer


SECURITIES AND EXCHANGE COMMISSION

SEC FORM 17-C

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

1. Date of report **June 30, 2025**
2. Commission identification number **6030**
3. BIR Tax Identification No. **000-498-020**
4. Exact name of issuer as specified in its charter - **SECURITY BANK CORPORATION**
-
5. Province, country or other jurisdiction of incorporation or organization - **Philippines**
6. Industry Classification Code: (SEC Use Only)
7. **Security Bank Centre, 6776 Ayala Avenue, Makati City** **0719**
Address of issuer's principal office Postal Code
8. **(632) 8867-6788**
Issuer's telephone number, including area code
9. **Not applicable**
Former name, former address and former fiscal year, if changed since last report
10. Securities registered pursuant to Sections 8 and 12 of the Code, or Sections 4 and 8 of the RSA

Title of each Class	Number of shares of common stock outstanding and amount of debt outstanding
Common Shares (PhP10 par)	Total: 753,538,887 shares
Preferred Shares (PhP0.10 par) (Unregistered)	Total: 1,000,000,000 shares

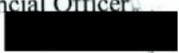
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11. Indicate the item numbers reported herein:

Item No. 9 – Other Events

Attached is a copy of the Bank's Balance Sheet (Consolidated and Bank Proper) as of June 30, 2025 as submitted to the Bangko Sentral ng Pilipinas. These financial reports will be published in the Bank's website.

SIGNATURES

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


ALLEN ALEXANDER P. REYES
Chief Financial Officer


August 15, 2025

BALANCE SHEET
(Head Office and Branches)
As of June 30, 2025

ASSETS		
	Current Quarter	Previous Quarter
Cash and Cash Items	₱ 13,550,303,320.63	₱ 12,012,622,294.11
Due from Bangko Sentral ng Pilipinas (BSP)	25,638,749,484.59	19,364,556,665.02
Due from Other Central Banks and Banks - Net	24,799,444,119.57	38,659,100,448.90
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	30,041,190,030.23	20,635,500,735.80
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	181,452,295,994.37	172,103,615,408.81
Debt Securities at Amortized Cost - Net	158,780,640,030.88	142,292,031,954.84
Interbank Loans Receivable	1,535,000,000.00	1,597,500,000.00
Loans and Receivables - Others	670,603,110,275.19	652,016,794,784.02
Loans and Receivables Arising from RA/CA/PR/SLB	0.00	19,000,000,000.00
Total Loan Portfolio (TLP) - Gross	672,138,110,275.19	672,614,294,784.02
Allowance for Credit Losses 2/	16,818,557,542.18	16,470,686,548.47
Total Loan Portfolio - Net	655,319,552,733.01	656,143,608,235.55
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	17,376,359,203.52	6,608,154,889.40
Bank Premises, Furniture, Fixture and Equipment - Net	5,359,235,386.88	5,335,475,192.31
Real and Other Properties Acquired - Net	5,186,854,746.80	5,064,875,480.82
Sales Contract Receivables - Net	152,898,396.86	130,159,875.83
Other Assets - Net	372,988,670,680.44	339,426,850,188.13
TOTAL ASSETS	₱ 1,490,646,194,127.78	₱ 1,417,776,551,369.52
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	₱ 2,548,174,013.05	₱ 1,885,082,929.11
Deposit Liabilities	891,498,565,209.73	843,177,269,584.63
Due to Other Banks	525,900,909.49	291,153,390.33
Bills Payable	26,472,324,915.86	39,384,850,508.49
Interbank Loans Payable	95,132,779.96	98,938,091.14
Other Borrowings, including Deposit Substitutes	26,377,192,135.90	39,285,912,417.35
Bonds Payable - Net	42,142,949,054.02	42,469,212,945.72
Other Liabilities	382,628,422,016.98	349,582,539,733.07
TOTAL LIABILITIES	₱ 1,345,816,336,119.13	₱ 1,276,790,109,091.35
STOCKHOLDERS' EQUITY		
Capital Stock	₱ 7,635,388,870.00	₱ 7,635,388,870.00
Additional Paid-In Capital	38,551,027,929.90	38,551,027,929.90
Undivided Profits	5,751,727,089.79	2,768,750,006.27
Retained Earnings	100,621,057,051.03	100,632,002,964.55
Other Capital Accounts	(7,729,342,932.07)	(8,600,727,492.55)
TOTAL STOCKHOLDERS' EQUITY	₱ 144,829,858,008.65	₱ 140,986,442,278.17
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	₱ 1,490,646,194,127.78	₱ 1,417,776,551,369.52
CONTINGENT ACCOUNTS		
Financial Standby Letters of Credit	₱ 19,416,542,484.90	₱ 13,994,588,242.82
Performance Standby Letters of Credit	51,731,884,135.58	59,115,575,048.81
Commercial Letters of Credit	5,908,526,325.54	4,025,098,326.09
Trade Related Guarantees	639,767,733.34	260,055,387.61
Commitments	254,133,612,049.72	251,024,399,415.18
Spot Foreign Exchange Contracts	41,239,408,156.92	57,926,438,510.67
Trust Department Accounts:	156,017,699,069.49	158,232,832,328.06
Derivatives	626,401,115,199.78	674,494,338,222.83
Others	1,421,038,029.34	3,445,130,435.23
TOTAL CONTINGENT ACCOUNTS	₱ 1,156,909,593,184.60	₱ 1,222,518,455,917.30
FINANCIAL INDICATORS (in %)		
Asset Quality		
Gross Non-Performing Loans (NPL) Ratio	3.16	3.10
Net NPL Ratio	1.63	1.49
Gross NPL Coverage Ratio	79.15	78.97
Net NPL Coverage Ratio	56.89	58.82
Related Party Transaction		
Ratio of Loans to Related Parties to gross TLP	1.34	1.45
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	0.05	0.09
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.00	0.00
Liquidity		
Liquidity Coverage Ratio 4/	193.86	178.46
Net Stable Funding Ratio 4/	140.74	136.54
Minimum Liquidity Ratio 5/	0.00	0.00
Profitability		
Return on Equity (ROE)	8.14	7.91
Return on Assets	1.07	1.04
Net Interest Margin	4.54	4.47
Capital Adequacy		
Common Equity Tier 1 Ratio 4/	12.15	13.00
Tier 1 Capital Ratio	12.15	13.00
CAR	13.04	13.88
Leverage		
Basel III Leverage Ratio 4/	6.84	7.62
Deferred Charges not yet Written Down	0.00	0.00

CONSOLIDATED BALANCE SHEET
(Bank and Financial Subsidiaries)
As of June 30, 2025

ASSETS		
	Current Quarter	Previous Quarter
Cash and Cash Items	₱ 13,550,303,320.63	₱ 12,012,622,294.11
Due from Bangko Sentral ng Pilipinas (BSP)	25,638,749,484.59	19,364,556,665.02
Due from Other Central Banks and Banks - Net	24,875,046,953.18	38,724,766,612.04
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	30,041,214,061.66	20,635,524,909.88
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	181,489,075,194.37	172,137,024,814.41
Debt Securities at Amortized Cost - Net	158,780,640,030.88	142,292,031,954.84
Interbank Loans Receivable	1,535,000,000.00	1,597,500,000.00
Loans and Receivables - Others	670,605,201,627.14	652,019,122,750.14
Loans and Receivables Arising from RA/CA/PR/SLB	0.00	19,000,000,000.00
Total Loan Portfolio (TLP) - Gross	672,140,201,627.14	672,616,622,750.14
Allowance for Credit Losses 2/	16,818,642,880.16	16,470,781,660.24
Total Loan Portfolio - Net	655,321,558,746.98	656,145,841,089.90
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	14,547,338,074.66	3,844,909,439.81
Bank Premises, Furniture, Fixture and Equipment - Net	6,681,885,247.91	8,285,223,331.73
Real and Other Properties Acquired - Net	5,186,854,746.80	5,064,875,480.82
Sales Contract Receivables - Net	152,898,396.86	130,159,875.83
Other Assets - Net	375,194,681,745.68	341,516,773,933.69
TOTAL ASSETS	₱ 1,493,460,246,004.20	₱ 1,420,154,310,402.08
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	₱ 2,548,174,013.05	₱ 1,885,082,929.11
Deposit Liabilities	889,436,947,309.19	841,062,625,086.25
Due to Other Banks	525,900,909.49	291,153,390.33
Bills Payable	28,987,324,916.08	41,656,850,508.71
Interbank Loans Payable	95,132,779.96	98,938,091.14
Other Borrowings, including Deposit Substitutes	28,892,192,136.12	41,557,912,417.57
Bonds Payable - Net	42,142,949,054.02	42,469,212,945.72
Other Liabilities	384,989,091,793.72	351,802,743,263.79
TOTAL LIABILITIES	₱ 1,348,630,387,995.55	₱ 1,279,167,868,123.91
STOCKHOLDERS' EQUITY		
Capital Stock	₱ 7,635,388,870.00	₱ 7,635,388,870.00
Additional Paid-In Capital	38,551,027,929.90	38,551,027,929.90
Undivided Profits	5,751,727,089.79	2,768,750,006.27
Retained Earnings	100,621,057,051.03	100,632,002,964.55
Other Capital Accounts	(7,729,342,932.07)	(8,600,727,492.55)
TOTAL STOCKHOLDERS' EQUITY	₱ 144,829,858,008.65	₱ 140,986,442,278.17
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	₱ 1,493,460,246,004.20	₱ 1,420,154,310,402.08
CONTINGENT ACCOUNTS		
Financial Standby Letters of Credit	₱ 19,416,542,484.90	₱ 13,994,588,242.82
Performance Standby Letters of Credit	51,731,884,135.58	59,115,575,048.81
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Derivatives	626,401,115,199.78	674,494,338,222.83
Others	1,421,038,029.34	3,445,130,435.23
TOTAL CONTINGENT ACCOUNTS	₱ 1,156,909,593,184.60	₱ 1,222,518,455,917.30
FINANCIAL INDICATORS (in %)		
Asset Quality		
Gross Non-Performing Loans (NPL) Ratio	3.16	3.10
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Gross NPL Coverage Ratio	79.15	78.97
Net NPL Coverage Ratio	56.89	58.82
Related Party Transaction		
Ratio of Loans to Related Parties to gross TLP	1.34	1.45
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	0.05	0.09
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.00	0.00
Liquidity		
Liquidity Coverage Ratio 4/	194.38	179.25
Net Stable Funding Ratio 4/	139.99	135.96
Minimum Liquidity Ratio 5/	0.00	0.00
Profitability		
Return on Equity (ROE)	8.14	7.91
Return on Assets	1.07	1.04
Net Interest Margin	4.54	4.46
Capital Adequacy		
Common Equity Tier 1 Ratio 4/	12.35	13.20
Tier 1 Capital Ratio	12.35	13.20
CAR	13.24	14.07
Leverage		
Basel III Leverage Ratio 4/	6.99	7.78
Deferred Charges not yet Written Down	0.00	0.00

ADDITIONAL INFORMATION

- List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies):
 - SB Cards Corporation (corporate term ended December 31, 2024, for processing of tax clearance)
 - SB Forex, Incorporated (corporate term ended February 28, 2022, awaiting clearance from Bureau of Internal Revenue)
 - Security Bank Capital Investment Corporation (formerly SB Capital Investment Corporation) (with SEC approval on November 12, 2024 to change corporate name)
 - Security Finance and Leasing Inc. (with BOD approval in 2024 to shorten corporate life on December 31, 2025, awaiting approval from SEC)

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 account 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 Financial Reporting Package-Conso (Balance Sheet and supporting schedules) are true and correct to the best of our knowledge and belief.

(SGD.) MILAREY M. WEE
FVP & Controller

(SGD.) EDUARDO M. OLBES
EVP & CFO

BOARD OF DIRECTORS

CHAIRMAN EMERITUS
Frederick Y. Dy

CHAIRMAN
Cirilo P. Noel

VICE CHAIRPERSON
Diana P. Aguilar

MEMBERS
Daniel S. Dy
Masatoshi Komoriya
Maria Cristina A. Tingson
Hirofumi Umeno
Sanjiv Vohra

INDEPENDENT DIRECTORS

Gerard Henry S. Brimo
Enrico S. Cruz
Esther Wileen S. Go
Jikyeong Kang
Jose Perpetuo M. Lotilla
Napoleon L. Nazareno
Stephen G. Tan

EXECUTIVE OFFICERS

PRESIDENT & CEO
Sanjiv Vohra

EXECUTIVE VICE PRESIDENTS

Nerissa Gloria C. Berba
Leslie Y. Cham
Luz Pilar U. De Guzman
Lucose T. Erail
Gina S. Go
Eduardo M. Olbes*
John Cary L. Ong
Rahul S. Rasal
Hirofumi Umeno

SENIOR VICE PRESIDENTS

Jason T. Ang
Ronald I. Austria
Stephen John Bell
Marlette P. Brodett
Charles Malvin T. Ching
Anna Christina M. Chinjen
Aristotle I. Cruz
Criselda Q. De Sagun-Madrid
Amaneci Grace R. De Silva
Jonathan C. Diokno
Yuko Fujiwara
Ma. Paz Victoria R. Gonzalez
Irene E. Guban
Cristina V. Henson
David Peter B. Holmes
Orencio Andre P. Ibarra III
Sohel H. Kanchwala
Tomofumi Kawakami
Jefferson T. Ko***
Kim O. Lim
Maria Carmencita R. Lopez
Prakash Sudhakar Mahajan
Yvonne Joanna P. Marcelo
Jiri Matousek
Patrick M. Meneses
Juan A. Mestas
Maria Margarita R. Mirabueno
Jorge Lindley S. Ong
Rahul M. Sadarangani
Ma. Patricia N. Tan
Dennis M. Tangonan
Myra R. Untalan
Maris Lou S. Velicaria
Balaji B. Vijayan
John David G. Yap**
Price Edward C. Yap**
Malcolm C. Yow

* Early retirement effective September 15, 2025
 ** Promoted as Executive Vice President effective July 1, 2025
 *** Resigned effective August 29, 2025



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Tel. Nos.: +(632) 8867-6788 / 8887-9188 • Website: www.securitybank.com

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