



14 May 2026

THE PHILIPPINE STOCK EXCHANGE, INC.

6F PSE Tower
5th Avenue corner 28th Street
Bonifacio Global City, Taguig City

Attention : ATTY. JOHANNE DANIEL M. NEGRE
Head, Disclosure Department

PHILIPPINE DEALING & EXCHANGE CORP.

29F BDO Equitable Tower
8751 Paseo de Roxas
Makati City

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

SECURITIES AND EXCHANGE COMMISSION


12/F, SEC Headquarters
7907 Makati Avenue, Salcedo Village
Barangay Bel-Air, Makati City 1209

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

Gentlemen/Mesdames:

Please see attached press release entitled "**Security Bank reports 24% growth in pre-provision operating profit in Q1-2026. Revenues reach PHP 17 billion, up 10% year-on-year; net profit at PHP 2.7 billion.**"

Thank you.


Very truly yours,
ROPI 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 May 2026
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 Industry Classification Code
incorporation

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 reports 24% growth in pre-provision operating profit in Q1-2026
Revenues reach PHP 17 billion, up 10% year-on-year; net profit at PHP 2.7 billion.**

14 May 2026, Makati City, Philippines – Security Bank Corporation (PSE: SECB) delivered strong core operating performance in the first quarter of 2026, with pre-provision operating profit rising 24% year-on-year to PHP7.5 billion, supported by disciplined cost management. Total revenues reached PHP17.0 billion, up 10% year-on-year. Net income was PHP2.7 billion, up 6% quarter-on-quarter, despite higher provisions amid evolving operating conditions.

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 May 2026


ROPI F. DANGAZO
Investor Relations Head



FOR INQUIRIES, PLEASE CONTACT:

ROPI F. DANGAZO, Investor Relations Head
+63 2 8888 7175; RDangazo@securitybank.com.ph

TANYA ANSALDO-DEAKIN, Corporate Communications Division Head
+63 920 901 7900; TDeakin@securitybank.com.ph

Security Bank reports 24% growth in pre-provision operating profit in Q1-2026

Revenues reach PHP 17 billion, up 10% year-on-year; net profit at PHP 2.7 billion.

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Net interest income grew to PHP15.2 billion and total non-interest income was PHP1.9 billion. Operating expenses were well-managed, increasing 2% year-on-year and decreasing 13% quarter-on-quarter, resulting in an improved cost-to-income ratio of 56% from 61% a year ago.

The Bank set aside PHP3.9 billion in provisions for credit and impairment losses, higher year-on-year as part of its prudent risk management approach. Asset quality metrics remain manageable, with gross non-performing loan ratio at 3.08% and NPL reserve cover at 81%.

Balance sheet remains strong

Total deposits increased 12% year-on-year to PHP938.0 billion, with CASA deposits growing 13% year-on-year and 4% quarter-on-quarter, accounting for 51% of total deposits.

Net loans stood at PHP679.4 billion, up 5% year-on-year as the Bank continued to rebalance its portfolio toward higher-quality segments. Total investment securities stood at PHP370.4 billion.

The Bank maintains healthy liquidity, with Liquidity Coverage Ratio (LCR) at 198% and Net Stable Funding Ratio (NSFR) at 145% as of March 31, 2026.

Security Bank's capital ratios remain healthy, with Common Equity Tier 1 Ratio at 12.2% and Total Capital Adequacy Ratio (CAR) at 13.1%. Shareholders' capital increased to PHP153.5 billion, up 7% year-on-year. Total assets increased to PHP1.2 trillion, up 10% year-on-year.

The Bank expanded its branch network to 390 branches to-date, opening 9 new branches in first quarter 2026 and four additional branches in April and May 2026.

Recently, Moody's Ratings affirmed Security Bank's investment-grade credit rating of Baa2 and revised the rating outlook to stable.

On April 8, 2026, the Bank declared a regular cash dividend of PHP1.50 per common share representing regular semestral cash dividend, with payment date on May 8, 2026.

"We had a solid start to the year, driven by stronger core earnings and disciplined cost management. We remain focused on sustaining operational discipline, growing responsibly, and making banking simpler,

faster, and more responsive for our customers,” said Victor Lee Meng Teck, President and CEO of Security Bank.

About Security Bank

Security Bank Corporation is one of the Philippines’ leading universal banks, with total assets of PHP1.2 trillion as of March 31, 2026. Founded in 1951, the Bank has a nationwide network of 390 branches and 666 ATMs, Cash Recycler Machines (CRMs), and Cash Acceptance Machines (CAMs).

Security Bank serves retail, business, corporate, and institutional clients through a broad range of banking, lending, payments, treasury, and wealth management solutions. Guided by its BetterBanking promise, the Bank is focused on making banking simpler, faster, and more responsive for customers.

The Bank’s strategic partnership with MUFG Bank, Japan’s largest bank and one of the world’s leading financial groups, strengthens its capabilities in cross-border business, governance, risk management, and capital markets. MUFG Bank holds a 20% stake in Security Bank.

Security Bank was recognized as Best Private Bank in the Philippines by Global Finance and Philippines’ Best for High-Net-Worth by Euromoney in 2026. The Bank was also named the top Philippine bank in the TIME and Statista Best Companies Asia-Pacific rankings and holds an MSCI ESG Rating of “A.”

More information is available at [Security Bank](#)