



May 15, 2026

ATTY. JOHANNE DANIEL M. NEGRE

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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 March 31, 2026 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 **March 31, 2026**
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 March 31, 2026 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 

May 15, 2026

BALANCE SHEET
(Head Office and Branches)
As of March 31, 2026

ASSETS

	Current Quarter	Previous Quarter
Cash and Cash Items	₱ 12,806,820,803.09	₱ 15,547,940,536.51
Due from Bangko Sentral ng Pilipinas (BSP)	12,050,572,586.57	26,584,513,917.16
Due from Other Central Banks and Banks - Net	27,040,445,544.34	17,287,929,760.45
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	30,813,409,502.80	37,871,420,139.93
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	167,497,303,925.58	157,078,751,131.22
Debt Securities at Amortized Cost - Net	171,500,056,019.48	158,371,675,120.25
Interbank Loans Receivable	9,530,000,000.00	1,550,000,000.00
Loans and Receivables - Others	687,129,901,417.91	704,229,567,955.68
Loans and Receivables Arising from RA/CA/PR/SLB	51,000,000,000.00	27,100,000,000.00
Total Loan Portfolio (TLP) - Gross	747,659,901,417.91	732,879,567,955.68
Allowance for Credit Losses 2/	18,602,428,479.59	18,117,459,708.00
Total Loan Portfolio - Net	729,057,472,938.32	714,762,108,247.68
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	19,794,440,225.35	19,397,682,214.64
Bank Premises, Furniture, Fixture and Equipment - Net	5,923,121,442.73	5,671,929,030.60
Real and Other Properties Acquired - Net	5,564,922,395.43	5,487,268,431.66
Sales Contract Receivables - Net	211,115,587.60	189,891,445.23
Other Assets - Net	390,343,115,312.37	404,397,112,981.63
TOTAL ASSETS	₱ 1,572,602,796,283.66	₱ 1,562,648,222,956.96

LIABILITIES

Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	₱ 4,743,283,718.48	₱ 1,407,465,665.29
Deposit Liabilities	940,322,257,736.07	932,793,489,139.99
Due to Other Banks	272,941,914.96	450,657,107.77
Bills Payable	19,634,859,602.44	2,939,093,383.82
Interbank Loans Payable	15,906,156,846.42	87,522,157.60
Other Borrowings, including Deposit Substitutes	3,728,702,756.02	2,851,571,226.22
Bonds Payable - Net	64,806,765,989.50	64,001,309,269.87
Other Liabilities	392,432,557,552.38	409,814,077,971.86
TOTAL LIABILITIES	₱ 1,422,212,666,513.83	₱ 1,411,406,092,538.60

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	2,607,936,998.82	11,424,370,250.32
Retained Earnings	110,664,175,240.50	99,245,503,682.20
Other Capital Accounts	(9,068,399,269.39)	(5,614,160,314.06)
TOTAL STOCKHOLDERS' EQUITY	₱ 150,390,129,769.83	₱ 151,242,130,418.36
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	₱ 1,572,602,796,283.66	₱ 1,562,648,222,956.96

CONTINGENT ACCOUNTS

Financial Standby Letters of Credit	₱ 20,420,754,593.65	₱ 19,098,043,827.85
Performance Standby Letters of Credit	63,479,432,842.38	64,763,316,069.51
Commercial Letters of Credit	7,777,695,430.76	3,324,213,329.97
Trade Related Guarantees	295,552,864.46	0.00
Commitments	197,554,070,106.75	262,814,373,889.20
Spot Foreign Exchange Contracts	16,620,919,380.15	4,882,996,902.88
Trust Department Accounts	179,803,587,677.22	179,204,548,705.56
Derivatives	768,352,083,507.71	667,648,797,099.21
Others	5,361,286,698.96	1,051,155,471.10
TOTAL CONTINGENT ACCOUNTS	₱ 1,259,665,383,102.04	₱ 1,202,787,445,295.28

FINANCIAL INDICATORS (in %)

Asset Quality		
Gross Non-Performing Loans (NPL) Ratio	3.08	2.89
Net NPL Ratio	1.40	1.31
Gross NPL Coverage Ratio	80.66	85.61
Net NPL Coverage Ratio	65.60	64.29
Related Party Transaction		
Ratio of Loans to Related Parties to gross TLP	0.53	0.54
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	0.04	0.04
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.00	0.00
Liquidity		
Liquidity Coverage Ratio 4/	197.50	199.71
Net Stable Funding Ratio 4/	146.04	146.63
Minimum Liquidity Ratio 5/	0.00	0.00
Profitability		
Return on Equity (ROE)	6.84	7.87
Return on Assets	0.92	1.05
Net Interest Margin	5.39	4.67
Capital Adequacy		
Common Equity Tier 1 Ratio 4/	12.02	12.10
Tier 1 Capital Ratio	12.02	12.10
CAR	12.87	12.99
Leverage		
Basel III Leverage Ratio 4/	6.62	6.76
Deferred Charges not yet Written Down	0.00	0.00

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-Solo (Balance Sheet and supporting schedules) are true and correct to the best of our knowledge and belief.

(SGD.) MILAREY M. WEE
FVP & Controller

(SGD.) ALLEN ALEXANDER P. REYES
SVP & CFO

(SGD.) PRICE EDWARD C. YAP
EVP & SEGMENT HEAD

CONSOLIDATED BALANCE SHEET
(Bank and Financial Subsidiaries)
As of March 31, 2026

ASSETS

	Current Quarter	Previous Quarter
Cash and Cash Items	₱ 12,806,820,803.09	₱ 15,547,940,536.51
Due from Bangko Sentral ng Pilipinas (BSP)	12,050,572,586.57	26,584,513,917.16
Due from Other Central Banks and Banks - Net	27,183,282,231.11	17,409,347,043.73
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	30,834,240,438.75	37,871,444,125.83
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	167,534,618,013.58	157,116,493,129.62
Debt Securities at Amortized Cost - Net	171,500,056,019.48	158,371,675,120.25
Interbank Loans Receivable	9,530,000,000.00	1,550,000,000.00
Loans and Receivables - Others	687,131,292,215.22	704,231,642,601.48
Loans and Receivables Arising from RA/CA/PR/SLB	51,000,000,000.00	27,100,000,000.00
Total Loan Portfolio (TLP) - Gross	747,661,292,215.22	732,881,642,601.48
Allowance for Credit Losses 2/	18,602,437,826.89	18,117,519,281.33
Total Loan Portfolio - Net	729,058,854,388.33	714,764,123,320.15
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	16,638,701,132.03	16,358,314,640.03
Bank Premises, Furniture, Fixture and Equipment - Net	10,220,137,494.71	9,665,476,282.62
Real and Other Properties Acquired - Net	5,564,922,395.43	5,487,268,431.66
Sales Contract Receivables - Net	211,115,587.60	189,891,445.23
Other Assets - Net	392,358,201,050.57	405,694,844,652.02
TOTAL ASSETS	₱ 1,575,961,522,141.25	₱ 1,565,061,332,644.81

LIABILITIES

Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	₱ 4,743,283,718.48	₱ 1,407,465,665.29
Deposit Liabilities	937,981,787,964.63	930,502,713,759.09
Due to Other Banks	272,941,914.96	450,657,107.77
Bills Payable	22,719,859,602.44	5,924,093,384.04
Interbank Loans Payable	15,906,156,846.42	87,522,157.60
Other Borrowings, including Deposit Substitutes	6,813,702,756.02	5,836,571,226.44
Bonds Payable - Net	64,806,765,989.50	64,001,309,269.87
Other Liabilities	395,046,753,181.41	411,532,963,040.39
TOTAL LIABILITIES	₱ 1,425,571,392,371.42	₱ 1,413,819,202,226.45

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	2,607,936,998.82	11,424,370,250.32
Retained Earnings	110,664,175,240.50	99,245,503,682.20
Other Capital Accounts	(9,068,399,269.39)	(5,614,160,314.06)
TOTAL STOCKHOLDERS' EQUITY	₱ 150,390,129,769.83	₱ 151,242,130,418.36
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	₱ 1,575,961,522,141.25	₱ 1,565,061,332,644.81

CONTINGENT ACCOUNTS

Financial Standby Letters of Credit	₱ 20,420,754,593.65	₱ 19,098,043,827.85
Performance Standby Letters of Credit	63,479,432,842.38	64,763,316,069.51
Commercial Letters of Credit	7,777,695,430.76	3,324,213,329.97
Trade Related Guarantees	295,552,864.46	0.00
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FINANCIAL INDICATORS (in %)

Asset Quality		
Gross Non-Performing Loans (NPL) Ratio	3.08	2.89
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Gross NPL Coverage Ratio	80.66	85.61
Net NPL Coverage Ratio	65.60	64.29
Related Party Transaction		
Ratio of Loans to Related Parties to gross TLP	0.53	0.54
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	0.04	0.04
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.00	0.00
Liquidity		
Liquidity Coverage Ratio 4/	197.83	200.46
Net Stable Funding Ratio 4/	145.11	145.93
Minimum Liquidity Ratio 5/	0.00	0.00
Profitability		
Return on Equity (ROE)	6.84	7.87
Return on Assets	0.92	1.05
Net Interest Margin	5.37	4.66
Capital Adequacy		
Common Equity Tier 1 Ratio 4/	12.24	12.33
Tier 1 Capital Ratio	12.24	12.33
CAR	13.09	13.21
Leverage		
Basel III Leverage Ratio 4/	6.78	6.92
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, with clearance from Bureau of Internal Revenue dated February 4, 2026)
 - 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.) ALLEN ALEXANDER P. REYES
SVP & CFO

(SGD.) PRICE EDWARD C. YAP
EVP & SEGMENT HEAD



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