



August 14, 2026

ATTY. JOHANNE DANIEL M. NEGRE

Head, 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, 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,


JOHN DAVID G. YAP

Chief Financial Officer


COVER SHEET

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SEC Registration Number

[illegible]

(Company's Full Name)

[illegible]

(Business Address: No. Street City/Town/Province)

Milarey M. Wee

(Contact Person)

████████████████████

(Company Telephone Number)

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<i>Month</i>		<i>Day</i>											(Form Type)														<i>Month</i>		<i>Day</i>		
(Fiscal Year)																											(Annual Meeting)				

(Secondary License Type, If Applicable)

CFD

Dept. Requiring this Doc.

Amended Articles Number/Section

2,154

Total No. of Stockholders

Total Amount of Borrowings

Domestic

Foreign

To be accomplished by SEC Personnel concerned

[illegible]

File Number

LCU

[illegible]

Document ID

Cashier

STAMPS

STAMPS

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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, 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
.....	
.....	

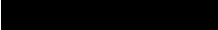
11. Indicate the item numbers reported herein:

Item No. 9 – Other Events

Attached is a copy of the Bank's Balance Sheet (Consolidated and Bank Proper) as of June 30, 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.


JOHN DAVID G. YAP
Chief Financial Officer


August 14, 2026

BALANCE SHEET (Head Office and Branches) As of June 30, 2026			
A S S E T S			
	Current Quarter	Previous Quarter	
Cash and Cash Items	₱ 14,041,555,746.10	₱ 12,806,820,803.09	
Due from Bangko Sentral ng Pilipinas (BSP)	9,081,052,326.28	12,050,572,586.57	
Due from Other Central Banks and Banks - Net	27,113,810,589.18	27,040,445,544.34	
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	6,323,281,885.16	30,813,409,502.80	
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	153,589,247,453.05	167,497,303,925.58	
Debt Securities at Amortized Cost - Net	201,353,248,287.57	171,500,056,019.48	
Interbank Loans Receivable	3,088,000,000.00	9,530,000,000.00	
Loans and Receivables - Others	681,755,917,016.62	687,129,901,417.91	
Loans and Receivables Arising from RA/CA/PR/SLB	45,000,000,000.00	51,000,000,000.00	
Total Loan Portfolio (TLP) - Gross	729,843,917,016.62	747,659,901,417.91	
Allowance for Credit Losses 2/	18,928,853,680.26	18,602,428,479.59	
Total Loan Portfolio - Net	710,915,063,336.36	729,057,472,938.32	
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	19,611,704,588.55	19,794,440,225.35	
Bank Premises, Furniture, Fixture and Equipment - Net	5,933,199,569.06	5,923,121,442.73	
Real and Other Properties Acquired - Net	5,871,305,974.69	5,564,922,395.43	
Sales Contract Receivables - Net	224,550,500.83	211,115,587.60	
Other Assets - Net	385,172,293,648.71	390,343,115,312.37	
TOTAL ASSETS	₱ 1,539,230,313,905.54	₱ 1,572,602,796,283.66	
L I A B I L I T I E S			
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	₱ 11,867,732,784.30	₱ 4,743,283,718.48	
Deposit Liabilities	893,631,721,692.61	940,322,257,736.07	
Due to Other Banks	258,004,706.68	272,941,914.96	
Bills Payable	30,431,637,288.89	19,634,859,602.44	
Interbank Loans Payable	17,215,911,535.24	15,906,156,846.42	
Other Borrowings, including Deposit Substitutes	13,215,725,753.65	3,728,702,756.02	
Bonds Payable - Net	65,080,521,416.16	64,806,765,989.50	
Other Liabilities	385,409,995,762.64	392,432,557,552.38	
TOTAL LIABILITIES	₱ 1,386,679,613,651.28	₱ 1,422,212,666,513.83	
S T O C K H O L D E R S ' E Q U I T Y			
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	5,877,170,027.87	2,607,936,998.82	
Retained Earnings	109,533,866,910.00	110,664,175,240.50	
Other Capital Accounts	(9,046,753,483.51)	(9,068,399,269.39)	
TOTAL STOCKHOLDERS' EQUITY	₱ 152,550,700,254.26	₱ 150,390,129,769.83	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	₱ 1,539,230,313,905.54	₱ 1,572,602,796,283.66	
C O N T I N G E N T A C C O U N T S			
Financial Standby Letters of Credit	₱ 21,913,373,783.00	₱ 20,420,754,593.65	
Performance Standby Letters of Credit	62,298,715,658.47	63,479,432,842.38	
Commercial Letters of Credit	9,087,063,902.81	7,777,695,430.76	
Trade Related Guarantees	54,426,952.01	295,552,864.46	
Commitments	189,131,826,070.41	197,554,070,106.75	
Spot Foreign Exchange Contracts	41,024,863,999.74	16,620,919,380.15	
Trust Department Accounts:	179,740,094,649.16	179,803,587,677.22	
Derivatives	755,875,266,420.28	768,352,083,507.71	
Others	6,327,423,953.66	5,361,286,698.96	
TOTAL CONTINGENT ACCOUNTS	₱ 1,265,453,055,389.54	₱ 1,259,665,383,102.04	
F I N A N C I A L I N D I C A T O R S (in %)			
Asset Quality			
Gross Non-Performing Loans (NPL) Ratio	3.04	3.08	
Net NPL Ratio	1.37	1.40	
Gross NPL Coverage Ratio	85.36	80.66	
Net NPL Coverage Ratio	65.80	65.60	
Related Party Transaction			
Ratio of Loans to Related Parties to gross TLP	0.54	0.53	
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/	205.80	197.50	
Net Stable Funding Ratio 4/	146.46	146.04	
Minimum Liquidity Ratio 5/	0.00	0.00	
Profitability			
Return on Equity (ROE)	7.75	6.84	
Return on Assets	1.05	0.92	
Net Interest Margin	5.81	5.39	
Capital Adequacy			
Common Equity Tier 1 Ratio 4/	12.42	12.02	
Tier 1 Capital Ratio	12.42	12.02	
CAR	13.28	12.87	
Leverage			
Basel III Leverage Ratio 4/	6.84	6.62	
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 Balance Sheet are true and correct to the best of our knowledge and belief.			
(SGD.) MILAREY M. WEE FVP & Controller		(SGD.) JOHN DAVID G. YAP EVP & CFO	

CONSOLIDATED BALANCE SHEET (Bank and Financial Subsidiaries) As of June 30, 2026			
A S S E T S			
	Current Quarter	Previous Quarter	
Cash and Cash Items	₱ 14,041,555,746.10	₱ 12,806,820,803.09	
Due from Bangko Sentral ng Pilipinas (BSP)	9,081,052,326.28	12,050,572,586.57	
Due from Other Central Banks and Banks - Net	27,273,678,437.17	27,183,282,231.11	
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	6,344,026,190.83	30,834,240,438.75	
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	153,626,561,541.05	167,534,618,013.58	
Debt Securities at Amortized Cost - Net	201,353,248,287.57	171,500,056,019.48	
Interbank Loans Receivable	3,088,000,000.00	9,530,000,000.00	
Loans and Receivables - Others	681,757,591,548.48	687,131,292,215.22	
Loans and Receivables Arising from RA/CA/PR/SLB	45,000,000,000.00	51,000,000,000.00	
Total Loan Portfolio (TLP) - Gross	729,845,591,548.48	747,661,292,215.22	
Allowance for Credit Losses 2/	18,928,861,731.96	18,602,437,826.89	
Total Loan Portfolio - Net	710,916,729,816.52	729,058,854,388.33	
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	16,456,044,234.81	16,638,701,132.03	
Bank Premises, Furniture, Fixture and Equipment - Net	10,730,277,807.89	10,220,137,494.71	
Real and Other Properties Acquired - Net	5,871,305,974.69	5,564,922,395.43	
Sales Contract Receivables - Net	224,550,500.83	211,115,587.60	
Other Assets - Net	387,626,723,746.49	392,358,201,050.57	
TOTAL ASSETS	₱ 1,543,545,754,610.23	₱ 1,575,961,522,141.25	
L I A B I L I T I E S			
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	₱ 11,867,732,784.30	₱ 4,743,283,718.48	
Deposit Liabilities	891,064,540,692.13	937,981,787,964.63	
Due to Other Banks	258,004,706.68	272,941,914.96	
Bills Payable	34,193,637,288.89	22,719,859,602.44	
Interbank Loans Payable	17,215,911,535.24	15,906,156,846.42	
Other Borrowings, including Deposit Substitutes	16,977,725,753.65	6,813,702,756.02	
Bonds Payable - Net	65,080,521,416.16	64,806,765,989.50	
Other Liabilities	388,530,617,467.81	395,046,753,181.41	
TOTAL LIABILITIES	₱ 1,390,995,054,355.97	₱ 1,425,571,392,371.42	
S T O C K H O L D E R S ' E Q U I T Y			
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	5,877,170,027.87	2,607,936,998.82	
Retained Earnings	109,533,866,910.00	110,664,175,240.50	
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TOTAL STOCKHOLDERS' EQUITY	₱ 152,550,700,254.26	₱ 150,390,129,769.83	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	₱ 1,543,545,754,610.23	₱ 1,575,961,522,141.25	
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Net NPL Coverage Ratio	65.80	65.60	
Related Party Transaction			
Ratio of Loans to Related Parties to gross TLP	0.54	0.53	
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/	206.17	197.83	
Net Stable Funding Ratio 4/	145.28	145.11	
Minimum Liquidity Ratio 5/	0.00	0.00	
Profitability			
Return on Equity (ROE)	7.75	6.84	
Return on Assets	1.05	0.92	
Net Interest Margin	5.79	5.37	
Capital Adequacy			
Common Equity Tier 1 Ratio 4/	12.62	12.24	
Tier 1 Capital Ratio	12.62	12.24	
CAR	13.48	13.09	
Leverage			
Basel III Leverage Ratio 4/	7.00	6.78	
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.			
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5/ Only applicable to All Stand-alone TBs, RBs, and CoopBanks.			
We hereby certify that all matters set forth in this Consolidated Balance Sheet are true and correct to the best of our knowledge and belief.			
(SGD.) MILAREY M. WEE FVP & Controller		(SGD.) JOHN DAVID G. YAP EVP & CFO	

BOARD OF DIRECTORS	
CHAIRMAN EMERITUS	
Frederick Y. Dy	
CHAIRMAN	
Cirilo P. Noel	
VICE CHAIRPERSON	
Diana P. Aguilar	
MEMBERS	
Daniel S. Dy	
Shuitsuro Komatsu	
Lee Meng Teck Victor	
Maria Cristina A. Tingson	
Hirofumi Umeno	
INDEPENDENT DIRECTORS	
Gerard H. Brimo	
Michael S. Chua	
Enrico S. Cruz	
Esther Wileen S. Go	
Mark Dennis Y.C. Joven	
Jose Perpetuo M. Lotilla	
Stephen G. Tan	
EXECUTIVE OFFICERS	
PRESIDENT & CEO	
Lee Meng Teck Victor	
EXECUTIVE VICE PRESIDENTS	
Nerissa Gloria C. Berba	
Leslie Y. Cham	
Luz Pilar U. De Guzman	
Lucose T. Eralil *	
John Cary L. Ong **	
Rahul S. Rasal	
Hirofumi Umeno	
John David G. Yap	
Price Edward C. Yap	
SENIOR VICE PRESIDENTS	
Rene Alan M. Aguirre	
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	
Pamela S. Edejer	
Yuko Fujiwara	
Ma. Paz Victoria R. Gonzalez	
Irene E. Guban	
Cristina V. Henson	
Orencio Andre P. Ibarra III	
Tomofumi Kawakami	
Kim O. Lim	
Maria Carmencita R. Lopez	
Prakash Sudhakar Mahajan	
Yvonne Joanna P. Marcelo ***	
Patrick M. Meneses ***	
Maria Margarita R. Mirabueno	
Jorge Lindley S. Ong	
Ma. Patricia N. Tan	
Myla R. Untalan	
Maris Lou S. Velicaria	
Balaji B. Vijayan	
Vivek Yadav	
* Resigned effective July 1, 2026	
** Resigned effective July 6, 2026	
*** Promoted to Executive Vice President effective July 1, 2026	

SECURITY BANK

Security Bank Centre, 6776 Ayala Avenue, Makati City
Tel. Nos.: +(632) 8867-6788 / 8887-9188 • Website: www.securitybank.com

A Proud Member of



Member: PDIC
Maximum Deposit Insurance for Each Depositor P1 Million.

Regulated by the Bangko Sentral ng Pilipinas (632) 8708-7087
consumeraffairs@bsp.gov.ph

BOARD OF DIRECTORS

CHAIRMAN EMERITUS

Frederick Y. Dy

CHAIRMAN

Cirilo P. Noel

VICE CHAIRPERSON

Diana P. Aguilar

MEMBERS

Daniel S. Dy
Shuitsuro Komatsu
Lee Meng Teck Victor
Maria Cristina A. Tingson
Hirofumi Umeno

INDEPENDENT DIRECTORS

Gerard H. Brimo
Michael S. Chua
Enrico S. Cruz
Esther Wileen S. Go
Mark Dennis Y.C. Joven
Jose Perpetuo M. Lotilla
Stephen G. Tan

EXECUTIVE OFFICERS

PRESIDENT & CEO

Lee Meng Teck Victor

EXECUTIVE VICE PRESIDENTS

Nerissa Gloria C. Berba
Leslie Y. Cham
Luz Pilar U. De Guzman
Lucose T. Eralil *
John Cary L. Ong **
Rahul S. Rasal
Hirofumi Umeno
John David G. Yap
Price Edward C. Yap

SENIOR VICE PRESIDENTS

Rene Alan M. Aguirre
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
Pamela S. Edejer
Yuko Fujiwara
Ma. Paz Victoria R. Gonzalez
Irene E. Guban
Cristina V. Henson
Orencio Andre P. Ibarra III
Tomofumi Kawakami
Kim O. Lim
Maria Carmencita R. Lopez
Prakash Sudhakar Mahajan
Yvonne Joanna P. Marcelo ***
Patrick M. Meneses ***
Maria Margarita R. Mirabueno
Jorge Lindley S. Ong
Ma. Patricia N. Tan
Myla R. Untalan
Maris Lou S. Velicaria
Balaji B. Vijayan
Vivek Yadav

* Resigned effective July 1, 2026
** Resigned effective July 6, 2026
*** Promoted to Executive Vice President effective July 1, 2026