PERLA COMPAÑIA DE SEGUROS, INC.
SYNOPSIS OF ANNUAL STATEMENT
December 31, 2025

ADMITTED ASSETS

Cash on Hand	₱	71,000.00
Cash in Banks		49,869,542.86
Time Deposits		27,379,297.44
Premiums Receivable		2,608,319.37
Due from Ceding Companies		212,911.05
Funds Held by Ceding Companies		389,669.70
Amounts Recoverable from Reinsurers		9,806,503.49
Financial Assets at Fair Value Through Profit or Loss		4,331,666.83
Held-to-Maturity (HTM) Investments		743,770,766.35
Available-for-Sale (AFS) Financial Assets		342,074,561.12
Investment Income Due and Accrued		8,375,955.43
Property and Equipment		215,671,904.63
Investment Property		209,844,650.00
Security Fund Contribution		141,937.28
Deferred Acquisition Costs		12,801,240.92
Deferred Reinsurance Premiums		2,934,120.18
TOTAL ADMITTED ASSETS	₱	**1,630,284,046.65** *

LIABILITIES

Claims Liabilities	₱	32,389,786.00
Premium Liabilities		57,482,699.05
Due to Reinsurers		802,167.99
Funds Held for Reinsurers		1,465,858.90
Commissions Payable		3,538,417.69
Deferred Reinsurance Commissions		869,038.67
Taxes Payable		5,979,349.86
Accounts Payable		3,718,784.95
Dividends Payable		992,055.60
Deferred Tax Liability		21,426,775.16
TOTAL LIABILITIES	₱	**128,664,933.87**

NET WORTH

Capital Stock	₱	250,000,000.00
Contributed Surplus		33,000.00
Reserve Accounts:		
Reserve for AFS Securities		288,180.68
Reserve for Appraisal Increment - Property and Equipment		312,048,943.78
Retained Earnings		939,248,988.32
TOTAL NET WORTH	₱	**1,501,619,112.78**
TOTAL LIABILITIES AND NET WORTH	₱	**1,630,284,046.65**

ADDITIONAL INFORMATION

Capital Adequacy Ratio, as prescribed under existing regulations	**914%**

** Net of assets not considered for solvency purposes amounting to ₱ 5,669,167.05.*

This synopsis, prepared from the 2025 Annual Statement, approved by the Insurance Commissioner is published pursuant to Section 231 of the Amended Insurance Code (RA 10607).

IC-FNL-DP-002-F-01
REV.1