

05 January 2026

**MS. JODETH NIÑA R. YEUNG**  
*Director*  
**International Operations Department**  
**BANGKO SENTRAL NG PILIPINAS**  
BSP Complex  
A. Mabini Street, Malate, Manila 1004

**Dear Dir. Yeung:**

We are transmitting the original copy of SB Corporation's Report on Foreign Borrowings for the month of December 2025.

Thank you and we hope you find everything in order.

Very truly yours,

  
**CORAZON A. DIMAYUGA**  
*Chief Finance Officer* 

Category/Classification: A-2/Primary  
 Deadline: Monthly, within five (5) banking days from end of reference month  
 Submission: Email to International Operations Department at ind-stmlt-loanreports@bso.gov.ph in pdf and xls/xlsx format

**BANGKO SENTRAL NG PILIPINAS  
 INTERNATIONAL OPERATIONS DEPARTMENT  
 REPORT ON MEDIUM- AND LONG-TERM FOREIGN BORROWINGS<sup>1</sup>  
 For the Month of DEC-2025**

Name of Borrower: **SMALL BUSINESS CORPORATION**

Debt Account No. (DAN)	Creditor	Original Currency of the Loan/Borrowing	Outstanding Balance, Beginning of Month (In Original Currency of the Loan/Borrowing) (A)	TRANSACTIONS FOR THE MONTH										Balances at the End of Month (In Original Currency of the Loan/Borrowing)		
				Transaction Date <sup>a</sup>	Currency	Drawdown/Availment Amount (In Original Currency of the Loan/Borrowing) (B)	Payment					Type of Fees/Costs <sup>d</sup>	Undrawn Commitment <sup>e</sup> (net of cancelled amount)	Outstanding Balance (D) = (A) + (B) - (C)		
							Transaction Due Date <sup>a</sup>	Source of Funds <sup>b</sup>	Amount (In Original Currency of the Loan/Borrowing)							
									Principal <sup>c</sup> (C)	Interest	Fees/Costs					
94-2657	IFAD (RuMEPP)	PHP	12,244,847.70		PHP	-										12,244,847.70

Prepared by:

**CHRISTOPHER Y. DEL MUNDO**  
 Signature over Printed Name

Position: Corporate Executive Officer III Department: Treasury Department  
 Company Tel. No.: (02) 53281100 local 1713 Company Fax No.: (02) 8813-5727  
 Company Email Address: cdelmundo@sbcorp.gov.ph  
 Company Address: 17th-19th Flr., 139 Corporate Center, 139 Valero St., Salcedo Village, Makati City

Certified True and Correct:

**CORAZON A. DIMAYUGA**

Signature over Printed Name of Authorized Officer

Position: Chief Finance Officer Department: Controllership Group  
 Company Tel. No.: (02) 53281100 local 1770 Company Fax No.: (02) 8813-5727  
 Company Email Address: cdimayuga@sbcorp.gov.ph  
 Company Address: 17th-19th Flr., 139 Corporate Center, 139 Valero St., Salcedo Village, Makati City

<sup>1</sup> For initial reporting of foreign loans obtained without prior BSP approval/registration, this form shall be submitted with Annex E.3 of the Manual of Regulations on Foreign Exchange Transactions (FX Manual), as amended. Indicate if transactions pertain to obligations under deferred LCs or DA/OA arrangements with a term of more than one (1) year

<sup>a</sup> Use the following format for dates: DD-MMM-YYYY (e.g., 01-Dec-2017).

<sup>b</sup> Indicate source of funds for payments of principal, interest and fees/costs: (a) AAB: authorized agent banks (not covered by derivatives); (b) AAB-FC: AAB forex corps; (c) NBK: non-banks; (d) FCDU ADV: advance purchase of FX from AABs/AAB forex corps; (e) AAB DR: authorized agent banks (under derivatives contract); (f) FCDU OWN: Foreign Currency Deposit Unit - own funds [not purchased from AABs/AAB forex corps (e.g., FX earnings)]; (g) RBU OWN: Regular Banking Unit - own funds; (h) OFS A/C: offshore account; (i) PHP ONS: PHP onshore; (j) CI: capitalized interest, fees and costs; or (k) OTH: Others (please specify, e.g., debt to equity conversion, debt swap, etc.). Please refer to items 6 of Part I, General Instructions for further details.

<sup>c</sup> For prepayment, indicate the reason for prepayment as footnote.

<sup>d</sup> Indicate type of fees/costs: (a) COM: commitment fee; (b) AGN: agency fee; (c) GRT: guarantee fee; (d) FRE: front-end fee; (e) MGT: management fee; (f) UND: underwriting fee; or (g) OTH: others (please specify).

<sup>e</sup> Cancelled amount of <amount in original currency of the loan> on <cancellation date>