



COUNTRY BANKERS
Life & General Insurance Corporation

February 13, 2026

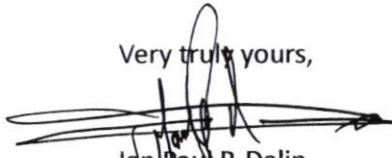
Honorable Reynaldo A. Regalado
Insurance commission
1071 United Nations Avenue
Manila

Dear Commissioner Regalado:

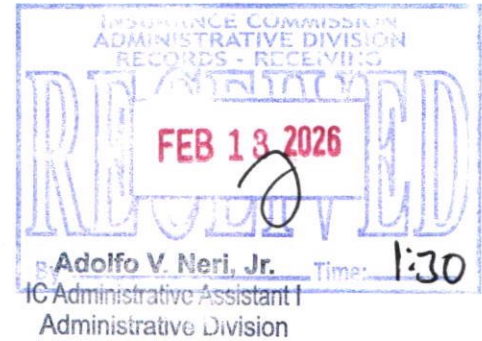
We are submitting herewith the newspaper clipping of our published synopsis of the 2024 Annual Statement in compliance with the provisions of Section 231 of the amended Insurance Code (RA 10607).

We trust that you will find the documents in order.

Very truly yours,



Ian Paul P. Dalin
Vice President/Compliance Officer



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Ermita, Manila 1000 Philippines

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COUNTRY BANKERS LIFE INSURANCE CORPORATION**SYNOPSIS OF THE ANNUAL STATEMENT****AS OF DECEMBER 31, 2024****ADMITTED ASSETS**

Cash on Hand	P 350,000.00
Cash in Banks	163,273,976.03
Premium Due and Uncollected	173,461,638.96
Amounts Recoverable from Reinsurers, net	240,834,316.19
Held-to-Maturity (HTM) Investments	1,026,916,872.68
Loans and Receivables	16,191,732.99
Available-for-Sale (AFS) Financial Assets	126,347,479.63
Investment Income Due and Accrued	17,871,870.96
Property and Equipment	136,833,728.64
Investment Property	69,006,610.00
Receivables from Life Insurance Pools	779,538.30
Security Fund Contributions	20,703.22
Other Assets	17,496,680.51
TOTAL ADMITTED ASSETS	P 1,976,383,946.91

LIABILITIES

Aggregate Reserve for Life Policies	P 204,866,649.60
Policy and Contract Claims Payable	87,226,330.02
Due to Reinsurers	266,923,427.21
Life Insurance Deposit/Applicant's Deposit	2,406,490.47
Maturities and Surrenders Payables	11,842,190.43
Taxes Payable	17,883,679.40
Accounts Payable	2,607,472.13
Liability on Life Insurance Pool Business	76,940.81
Pension Obligation	29,658,980.00
Accrued Expenses	415,052.81
Other Liabilities	303,182.78
TOTAL LIABILITIES	P 624,211,195.66

NET WORTH

Capital Stock	338,009,960.00
Contributed Surplus	47,898,220.18
Contingency Surplus / Home Office Inward Remittances	790,000,000.00
Retained Earnings / Home Office Account	
Retained Earnings - Appropriated for Negative Reserve	12,972,259.88
Retained Earnings - Unappropriated	(60,526,306.73)
Reserve Accounts	
Reserve for AFS Securities	87,359,994.53
Remeasurement on Life Insurance Reserves	18,245,766.91
Reserve for Appraisal Increment - Property and Equipment	150,034,050.48
Remeasurement Gains (Losses) on Retirement Pension Asset (Obligation)	(31,821,194.00)
TOTAL NET WORTH	P 1,352,172,751.26
TOTAL LIABILITIES AND NET WORTH	P 1,976,383,946.91

ADDITIONAL INFORMATION

Capital Adequacy Ratio, as prescribed under existing regulations

928%

*Net of assets not considered for solvency purposes amounting to P118,217,269.50

This synopsis, prepared from the 2024 Annual Statement, approved by the Insurance Commissioner is published pursuant to Section 231 of the Amended Insurance Code (RA-10607).

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REV.