COUNTRY BANKERS LIFE AND GENERAL INSURANCE CORPORATION

SYNOPSIS OF THE ANNUAL STATEMENT
AS OF DECEMBER 31, 2025

ADMITTED ASSETS

Cash on hand	₱ 350,000.00
Cash in Banks	175,445,593.53
Premiums Due and Uncollected	167,209,294.66
Amounts Recoverable from Reinsurers, net	256,053,981.56
Helt-to-Maturity (HTM) Investments	1,008,527,012.80
Loans and Receivables	6,877,890.20
Available-for-Sale (AFS) Financial Assets	125,496,199.91
Investment Income Due and Accrued	18,752,340.78
Property and Equipment	160,957,897.86
Investment Property	59,006,510.00
Security Fund Contribution	20,703.22
TOTAL ADMITTED ASSETS	**₱ 1,978,697,424.52***

LIABILITIES

Aggregate Reserve for Life Policies	₱ 188,887,463.42
Policy and Contract Claims Payable	84,910,740.18
Due to Reinsurers	304,942,378.52
Life Insurance Deposit/Applicant's Deposit	2,711,898.03
Maturities and Surrenders Payables	9,529,374.69
Taxes Payable	14,434,463.63
Accounts Payable	4,103,519.94
Pension Obligation	28,586,384.00
Accrued Expenses	3,328,636.49
Other Liabilities	509,902.74
TOTAL LIABILITIES	**₱ 641,944,761.64**

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	
Retained Earnings - Appropriated for Negative Reserve	15,512,007.65
Retained Earnings - Unappropriated	(74,571,398.27)
Reserve Accounts	
Reserve for AFS Securities	84,200,864.91
Remeasurement on Life Insurance Reserves	18,691,738.32
Reserve for Appraisal Increment - Property and Equipment	149,982,505.09
Remeasurement Gains (Losses) on Retirement Pension Asset (Obligation)	(32,971,235.00)
TOTAL NET WORTH	**₱ 1,336,752,662.88**
TOTAL LIABILITIES AND NET WORTH	**₱ 1,978,697,424.52**

ADDITIONAL INFORMATION

Capital Adequacy Ratio, as prescribed under existing regulations	1012%

****Net of assets not considered for solvency purposes amounting to ₱128,829,818.49***

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).

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