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BALANCE SHEET (Head Office and Branches)

As of March 31, 2021 As of December 3 As of March 31, 2021 As of December 3 As of March 31, 2021 As of December 3 As of December 3 As of December 3 Cash and Cash Items P 1,655,730,056,23 P 1,956,153,8 Due from Bangko Sentral ng Pilipinas 8,632,602,876.99 20,597,867,7 3,946,986,7 Due from Other Banks 1,335,672,773,15 3,946,986,4 3,946,986,4 44,007,163,80 740,014,4 Available-for-Sale Financial Assets - Net 17,251,874,232,31 5,178,101,4 16,173,0066,86 60,583,728,4 Loans and Receivables - Net 56,603,170,066,86 60,583,728,4 10,303,791,897,83 3,392,593,1 Loans and Receivables - Net 57,189,543,084,50 57,266,880,1 20,295,13,202,47 5,726,880,10,2,261,13,202,47 3,902,951,13,202,47 3,902,951,13,202,47 3,902,951,13,202,47 5,12,667,10,16,45 3,902,951,13,202,47 5,12,667,10,16,45 5,12,667,10,16,45 5,12,667,10,16,45 5,12,66,10,4,20,10,46,45 5,12,66,12,10,16,45 5,12,66,14,20,10,16,45 5,12,66,14,20,10,22,11,20,22,13,12,22,47 5,12,667,12,12,22,12,12,12,12,12,12,12,12,12,	367.20 786.62
Cash and Cash Items P 1,655,730,056.23 P 1,956,153,3 Due from Bangko Sentral ng Pilipinas 8,632,602,876.99 20,597,867,7 Due from Other Banks 1,335,672,773,15 3,464,6986,4 Financial Assets at Fair Value through Profit or Loss 494,007,163.80 740,014,5 Available-for-Sale Financial Assets - Net 17,251,874,232.31 5,178,101,4 Held-to-Maturity (HTM) Financial Assets - Net 10,303,791,897.83 3,385,893,2 Loans and Receivables - Net 56,603,170,066.66 60,583,728,4 Loans and Receivables - Net 57,189,543,084.50 57,266,880,104,2 General Loan Loss Provision 586,373,017.64 586,104,4 Other Financial Assets 429,313,322.47 512,667,2 Equily Investment in Subsidiaries, Associates and Joint Ventures - Net 20,270,263.21 20,261,1	86.62
Loans and Receivables - Net 56,603,170,066,86 60,883,728, Loans and Receivables - Others 57,189,543,084.50 57,266,880,7 Loans and Receivables Arising from RA/CA/PR/SLB - 3,902,951,1 General Loan Loss Provision 586,373,017,64 586,104,4 Other Financial Assets 429,313,922,47 512,667,2 Equily Investment in Subsidiaries, Associates and Joint Ventures - Net 20,270,263,21 20,251,1	979.64 805.48
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net 20,270,263.21 20,251,7	28.32 48.68 81.00 201.36
Bank Premises, Furniture, Fixture & Equipment - Net 1,502,662,338.57 1,529,469,5 Real and Other Properties Acquired - Net 571,899,051.39 568,620,5 Other Assets - Net 5,195,835,733.50 5,126,232,4	20.42 64.64 956.54
TOTAL ASSETS P 103,996,830,376.31 P 103,845,988,	525.69
LIABILITIES	
Deposit Liabilities P 81,275,636,653.77 P 83,299,662, Bills Payable: 4,654,367,947.45 2,182,844, Interbank Loans Payable 2,380,000,000.00	21.96
Other Financial Liabilities 1,149,407,398.26 1,292,320,6 Other Liabilities 2,354,859,117.27 2,363,516,7	
TOTAL LIABILITIES P 89,434,271,116.75 P 89,138,343,	34.72
STOCKHOLDERS' EQUITY	
Capital Stock P 14,278,374,781.56 P 14,278,374,781.56 Other Capital Accounts 1,500,757,834.36 3,030,955, Retained Earnings -1,216,573,356.36 -2,601,684,1	408.16
TOTAL STOCKHOLDERS' EQUITY P 14,562,559,259.56 P 14,707,645;	190.97
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY P 103,996,830,376.31 P 103,845,988,1	525.69
CONTINGENT ACCOUNTS	
Financial Standby Letters of Credit P 796,489,272.19 P 1,112,021,1 Commercial Letters of Credit 1,095,261,589.46 876,789,1 Trade Related Guarantees 474,697,846.45 403,601,1 Commitments 73,300.00 73,3 Spot Foreign Exchange Contracts 2,477,663,875.31 3,102,081,7 Trust and Other Fiduciary Accounts 7,697,472,284.43 7,973,682,7 Trust and Other Fiduciary Accounts 5,956,113,831.51 6,291,875,7	522.32 395.52 300.00 170.35 763.74 060.72
Others 58,609,103.95 57,819,	
TOTAL CONTINGENT ACCOUNTS P 12,600,267,271.82 P 13,526,068,	02.87
ADDITIONAL INFORMATION	
Gross total loan portfolio (TLP) 58,264,687,917.06 62,251,347,1 Specific allowance for credit losses on the TLP 1,075,144,832.56 1,081,515,2 Non-Performing Loans (NPLs) 1,075,144,832.56 1,081,515,2	242.67
Gross total loan portfolio (TLP) 58,264,687,917.06 62,251,347./ Specific allowance for credit losses on the TLP 1,075,144,832.56 1,081,515./ Non-Performing Loans (NPLs) 2,242,185,983.21 2,257,737,2 b. Ratio of gross NPLs to gross TLP (%) 3.85% 3.85%	242.67 295.57 3.63%
Gross total loan portfolio (TLP) 58,264,687,917.06 62,251,347,7 Specific allowance for credit losses on the TLP 1,075,144,832.56 1,081,515,7 Non-Performing Loans (NPLs) 2,242,185,983.21 2,257,737,7 a. Gross NPLs 2,242,185,983.21 2,257,737,7 b. Ratio of gross NPLs to gross TLP (%) 3.85% 1,431,354,814.03 1,417,431,7 c. Net NPLs 0 for the NPLs to gross TLP (%) 2.46% 74.10% 7	242.67 295.57 3.63%
Gross total loan portfolio (TLP) 58,264,687,917.06 62,251,347,7 Specific allowance for credit losses on the TLP 1,075,144,832.56 1,081,515,7 Non-Performing Loans (NPLs) 2,242,185,983.21 2,257,737,7 a. Gross NPLs 2,982,185,983.21 2,257,737,7 b. Ratio of gross NPLs to gross TLP (%) 3.85% 1,431,354,814,03 c. Net NPLs 1,431,354,814,03 1,417,431,7 d. Ratio of Net NPLs to gross TLP (%) 2.46% 2.46% e. Ratio of specific allowance for credit losses to gross NPLs (%) 74.10% 7 f. Ratio of specific allowance for credit losses on the gross 47.95% 4 Classified Loans & Other Risk Assets, gross of allowance for credit losses 8,141,759,259.17 9,228,314, DOSRI Loans and receivables, gross allowance of credit losses 2,157,726.49 2,4941	242.67 295.57 3.63% 787.33 2.28% 3.86% 7.90% 598.99
Gross total loan portfolio (TLP) 58,264,687,917.06 62,251,347,1 Specific allowance for credit losses on the TLP 1,075,144,832.56 1,081,515,2 Non-Performing Loans (NPLs) 2,242,185,983.21 2,257,737,2 b. Ratio of gross NPLs to gross TLP (%) 3.85% 2,247,1354,814.03 1,417,431,7 d. Ratio of Net NPLs 1,431,354,814.03 1,417,431,7 1,417,431,7 1,417,431,7 e. Ratio of total allowance for credit losses to gross NPLs (%) 74.10% 7 7 f. Ratio of specific allowance for credit losses on the gross 47.95% 4 47.95% 4 Classified Loans & Other Risk Assets, gross of allowance for credit losses 8,141,759,259.17 9,228,314,1 9,228,314,1 DOSRI Loans and receivables, gross allowance of credit losses 2,157,726.49 2,491,1 Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%) 0.00% 0.00%	242.67 295.57 3.63% 787.33 2.28% 3.86% 7.90% 598.99
Gross total loan portfolio (TLP) 58,264,867,917.06 62,251,347,7 Specific allowance for credit losses on the TLP 1,075,144,832.56 1,081,515,7 Non-Performing Loans (NPLs) 2,242,185,983.21 2,257,737,7 b. Ratio of gross NPLs to gross TLP (%) 3.85% 2,257,737,7 c. Net NPLs 1,431,354,814.03 1,417,431,7 d. Ratio of Net NPLs to gross TLP (%) 2.46% 7 e. Ratio of Net NPLs to gross TLP (%) 2.46% 7 e. Ratio of total allowance for credit losses to gross NPLs (%) 74.10% 7 f. Ratio of specific allowance for credit losses on the gross 1,417,459,484.03 1,417,431,7 JOSRI Loans and receivables, gross allowance for credit losses 8,141,759,259.17 9,228,314,1 OSRI Loans and receivables, gross of allowance for credit losses 8,141,759,259.17 9,228,314,1 OSRI Loans and receivables, gross of allowance for credit losses 2,157,726.49 2,491,1 Ratio of DOSRI loans and receivables - - - Ratio of gross non-performing DOSRI loans and receivables to TLP (%) 0.00% - Percent Compliance with Magna Carta (%) - - <td>242.67 295.57 3.63% 787.33 2.28% 3.86% 7.90% 598.99 527.97 0.00%</td>	242.67 295.57 3.63% 787.33 2.28% 3.86% 7.90% 598.99 527.97 0.00%
Gross total loan portfolio (TLP) 58,264,687,917.06 62,251,347,4 Specific allowance for credit losses on the TLP 1,075,144,832.56 1,081,515,7 Non-Performing Loans (NPLs) 2,242,185,983.21 2,257,737,7 b. Ratio of gross NPLs to gross TLP (%) 3,85% 2,267,737,7 c. Net NPLs 1,431,354,814.03 1,417,431,7 d. Ratio of Net NPLs to gross TLP (%) 2,46% 7 e. Ratio of Net NPLs (%) 2,46% 7 f. Ratio of specific allowance for credit losses to gross NPLs (%) 74.10% 7 f. Ratio of specific allowance for credit losses to gross NPLs (%) 74.10% 7 f. Ratio of specific allowance for credit losses 8,141,759,259.17 9,228,314, DOSRI Loans and receivables, gross of allowance for credit losses 2,157,726.49 2,491, Ratio of DOSRI loans and receivables 0.00% 7 9,228,314, DOSRI Loans and receivables, gross of allowance for credit losses 0,157,726.49 2,491, Ratio of gross non-performing DOSRI loans and receivables to TLP (%) 0.00% 7 Gross non-performing DOSRI loans and receivables to TLP (%) 0.00% 7	242.67 295.57 3.63% 787.33 2.28% 3.86% 7.90% 598.99 527.97 0.00%
Gross total loan portfolio (TLP) 58,264,687,917.06 62,251,347,7 Specific allowance for credit losses on the TLP 1,075,144,832.56 1,081,515,7 Non-Performing Loans (NPLs) 2,242,185,983.21 2,257,737,7 b. Ratio of gross NPLs to gross TLP (%) 3,85% 2,257,737,7 c. Net NPLs 1,431,354,814.03 1,417,431,7 d. Ratio of Net NPLs to gross TLP (%) 2,46% 7 e. Ratio of Net NPLs to gross TLP (%) 2,46% 7 e. Ratio of specific allowance for credit losses to gross NPLs (%) 74.10% 7 f. Ratio of specific allowance for credit losses 8,141,759,259.17 9,228,314, DOSRI Loans and receivables, gross of allowance for credit losses 2,157,726.49 2,491, Ratio of DOSRI loans and receivables, gross of allowance for credit losses 2,157,726.49 2,491, Ratio of gross non-performing DOSRI loans and receivables to TLP (%) 0.00% - Gross non-performing DOSRI loans and receivables to TLP (%) 0.00% - Percent Compliance with Magna Carta (%) 3.41% - - a. 8% for Micro and Small Enterprises 3.341% - -	242.67 295.57 3.63% 787.33 2.28% 2.28% 3.86% 7.90% 598.99 527.97 0.00% 0.00% 3.47% 6.96% 9.86% 8.87%
Gross total loan portfolio (TLP) 58,264,867,917.06 62,251,347,7 Specific allowance for credit losses on the TLP 1,075,144,832.56 1,081,515,7 Non-Performing Loans (NPLs) 2,242,185,983.21 2,257,737,7 b. Ratio of gross NPLs to gross TLP (%) 3.85% 2,247,185,983.21 2,257,737,7 b. Ratio of for Ste NPLs 1,431,354,814.03 1,417,431,7 1,417,431,7 1,417,431,7 1,417,431,7 1,417,431,7 1,417,431,7 1,417,451,7 <td>242.67 295.57 3.63% (87.33 2.28% 3.86% 7.90% 598.99 527.97 0.00% 0.00% 3.47% 6.96% 9.86%</td>	242.67 295.57 3.63% (87.33 2.28% 3.86% 7.90% 598.99 527.97 0.00% 0.00% 3.47% 6.96% 9.86%
Gross total loan portfolio (TLP) 58,264,867,917.06 62,251,347,7 Specific allowance for credit losses on the TLP 1,075,144,832.56 1,081,515,7 Non-Performing Loans (NPLs) 2,242,185,983.21 2,257,737,2 a. Gross NPLs 2,385% 2,242,185,983.21 2,257,737,2 b. Ratio of gross NPLs to gross TLP (%) 3.85% 1,431,354,814.03 1,417,431,7 d. Ratio of Net NPLs to gross TLP (%) 2.46% 1,417,431,7 7 e. Ratio of specific allowance for credit losses to gross NPLs (%) 74.10% 7 f. Ratio of specific allowance for credit losses on the gross 1,217,726.49 2,283141, Alssified Loans & Other Risk Assets, gross of allowance for credit losses 2,157,726.49 2,491,1 OSRI Loans and receivables, gross of allowance for credit losses 0,100% 2,491,1 Osses, to gross TLP (%) 0.00% 0.00% 2,491,1 Gross non-performing DOSRI loans and receivables - - Ratio of gross non-performing DOSRI loans and receivables to TLP (%) 0.00% - Percent Compliance with Magna Carta (%) 6.13% - a. % for Micro and Small Enterprises	242.67 295.57 3.63% 87.33 2.28% 3.86% 7.90% 598.99 927.97 0.00% 0.00% 3.47% 6.96% 9.86% 8.87% 6.01%
Gross total loan portfolio (TLP) 58,264,687,917.06 62,251,347,7 Specific allowance for credit losses on the TLP 1,075,144,832.56 1,081,515,7 Non-Performing Loans (NPLs) 2,242,185,983.21 2,257,737,7 b. Ratio of gross NPLs to gross TLP (%) 3,85% 2,267,737,7 c. Net NPLs 1,431,354,814.03 1,417,431,7 d. Ratio of Net NPLs to gross TLP (%) 2,46% 2,46% e. Ratio of Net NPLs to gross TLP (%) 2,46% 7 f. Ratio of specific allowance for credit losses to gross NPLs (%) 74.10% 7 f. Ratio of specific allowance for credit losses to gross NPLs (%) 74.10% 7 f. Ratio of specific allowance for credit losses 8,141,759,259.17 9,228,314, DOSRI Loans and receivables, gross of allowance for credit losses 2,157,726.49 2,491, Ratio of DOSRI loans and receivables - - - Ratio of gross on-performing DOSRI loans and receivables to TLP (%) 0.00% - Gross non-performing DOSRI loans and receivables to TLP (%) 0.00% - Percent Compliance with Magna Carta (%) 8.341,6 2,491,8 a. 8%	242.67 (295.57 (3.63%) (87.33 (2.28%) (3.86%) (7.90%) (98.99) 927.97 (0.00%) (
Gross total loan portfolio (TLP) 58,264,687,917.06 62,251,347,7 Specific allowance for credit losses on the TLP 1,075,144,832.56 1,081,515,7 Non-Performing Loans (NPLs) 2,242,185,983.21 2,257,737,7 b. Ratio of gross NPLs to gross TLP (%) 3,85% 2,247,185,983.21 2,257,737,7 b. Ratio of gross NPLs to gross TLP (%) 2,46% 2,46% 2,46% e. Ratio of Net NPLs 1,431,354,814.03 1,417,431,7 3,45% d. Ratio of Net NPLs to gross TLP (%) 2,46% 7 4 e. Ratio of total allowance for credit losses to gross NPLs (%) 74,10% 7 7 f. Ratio of pocific allowance for credit losses 8,141,759,259,17 9,228,314, DOSRI Loans and receivables, gross of allowance for credit losses 2,157,726.49 2,491,8 Ratio of gross non-performing DOSRI loans and receivables to TLP (%) 0.00% 6 Gross non-performing DOSRI loans and receivables to TLP (%) 0.00% 6 Ratio of gross non-performing DOSRI loans and receivables to TLP (%) 0.00% 6 Gross non-performing DOSRI loans and receivables to TLP (%) 0.00% 6 A 8% for Micro and Small Enterprises 6.34% 6	242.67 (295.57 (3.63%) (87.33 (2.28%) (3.86%) (7.90%) (98.99) 927.97 (0.00%) (
Gross total loan portfolio (TLP) 58,264,687,917.06 62,251,347,7 Specific allowance for credit losses on the TLP 1,075,144,832.56 1,081,515,7 Non-Performing Loans (NPLs) 2,242,185,983,21 2,257,737,7 b. Ratio of gross NPLs to gross TLP (%) 2,440,832.56 1,417,431,7 d. Ratio of Net NPLs 1,431,354,814.03 1,417,431,7 d. Ratio of Net NPLs to gross TLP (%) 2,46% 2,46% e. Ratio of Net NPLs to gross TLP (%) 2,46% 74.10% 7 f. Ratio of Specific allowance for credit losses to gross NPLs (%) 74.10% 7 f. Ratio of specific allowance for credit losses on the gross 1,417,492,59.17 9,228,314,1 DOSRI Loans and receivables, gross of allowance for credit losses 2,157,726.49 2,491,9 Ratio of ToSR I loans and receivables - - Ratio of Son on-performing DOSRI loans and receivables to TLP (%) 0.00% Gross non-performing DOSRI loans and receivables - - - a. 8% for Micro and Small Enterprises 3.41% - - a. 8% for Micro and Small Enterprises 6.34% - - a. Total CAR (%) 1 15.67% 1 -	242.67 295.57 3.63% 787.33 2.28% 3.86% 7.90% 598.99 227.97 0.00% 0.00% 0.00% 0.00% 8.87% 6.01% 8.87% 6.01% above
Gross total loan portfolio (TLP) 58,264,687,917.06 62,251,347,7 Specific allowance for credit losses on the TLP 1,075,144,832.56 1,081,515,7 Non-Performing Loans (NPLs) 2,242,185,983,21 2,257,737,7 b. Ratio of gross NPLs to gross TLP (%) 2,242,185,983,21 2,257,737,7 b. Ratio of Net NPLs to gross TLP (%) 2,46% 2,46% e. Ratio of Net NPLs to gross TLP (%) 2,46% 7,410% 7 f. Ratio of specific allowance for credit losses to gross NPLs (%) 74,10% 7 f. Ratio of specific allowance for credit losses on the gross 7 TLP to gross NPLs (%) 47,95% 4 Classified Loans & Other Risk Assets, gross of allowance for credit losses 2,157,726,49 2,491,9 Ratio of DSRI loans and receivables, gross of allowance for credit losses 2,157,726,49 2,491,9 Ratio of gross non-performing DOSRI loans and receivables to TLP (%) 0,00% Percent Compliance with Magna Carta (%) 6,19% Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations 1,850% 1 b. The ratio (%) 1/ 15,67% 1 c. Common Equity (ROE) (%) 1/ 15,67% 1 i. Total CAR (%) 1,567% 1 c. Common Equity Tier 1 Ratio (%) 1/ 1,567% 1 i. Common Equity Tier 1 Ratio (%) 1/ 1,567% 1 i. Common Equity Tier 1 Ratio (%) 1/ 1,567% 1 we, Arlene M. Datu and Patricia May T. Siy, of the above-mentioned bank do solemnly swear that all matters set forth in the balance sheet are true and corred to the best of our knowledge and belief. (SGD.) ARLENE M. DATU (SGD.) PATRICIA MAY T. SIY President & CEO SUBSCRIBED AND SWORN to before me this April 29, 2021 at City of Makati, affiants exhibiting their SS 0356633451 and 0373099955, respectively.	242.67 295.57 3.63% 787.33 2.28% 3.86% 7.90% 598.99 227.97 0.00% 0.00% 0.00% 0.00% 8.87% 6.01% 8.87% 6.01% above
Gross total loan portfolio (TLP) 58,264,687,917.06 62,251,347,7 Specific allowance for credit losses on the TLP 1,075,144,832.56 1,081,515,7 Non-Performing Loans (NPLs) 2,242,185,983.21 2,257,737,7 b. Ratio of gross NPLs to gross TLP (%) 3,85% 2,247,185,983.21 2,257,737,7 b. Ratio of Net NPLs 1,431,354,814.03 1,417,431,7 3,45% c. Net NPLs 2,46% 2,46% 2,46% e. Ratio of Net NPLs to gross TLP (%) 2,46% 7,410% 7 f. Ratio of Specific allowance for credit losses on gross NPLs (%) 7,410% 7 f. Ratio of pocific allowance for credit losses 4,795% 4 Classified Loans & Other Risk Assets, gross of allowance for credit losses 2,157,726.49 2,491,9 Ratio of gross NPLs (%) 0.00% 6 2,491,9 Ratio of gross non-performing DOSRI loans and receivables to TLP (%) 0.00% 6 Gross non-performing DOSRI loans and receivables to TLP (%) 0.00% 6 Percent Compliance with Magna Carta (%) 8,341,60 1.417,69,269,17 1 a. Total CAR (%) 6.19% 6.19% 1 6.767% 1 <t< td=""><td>242.67 295.57 3.63% 787.33 2.28% 3.86% 7.90% 598.99 227.97 0.00% 0.00% 0.00% 0.00% 8.87% 6.01% 8.87% 6.01% above</td></t<>	242.67 295.57 3.63% 787.33 2.28% 3.86% 7.90% 598.99 227.97 0.00% 0.00% 0.00% 0.00% 8.87% 6.01% 8.87% 6.01% above

Member: Philippine Deposit Insurance Corporation Maximum Deposit Insurance for each Deposit P500,000.00