

PBCOM

A UNIVERSAL BANK

HEAD OFFICE: PBCOM Tower, 6795 Ayala Avenue corner V.A. Rufino Street, 1226 Makati City

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BALANCE SHEET (Head Office and Branches)

As of December 31, 2023

As of September 30, 2023

ASSETS

Cash and Cash Items	P	1,561,582,996.16	P	1,191,311,403.50
Due from Bangko Sentral ng Pilipinas		12,204,979,919.11		10,651,754,320.68
Due from Other Central Banks and Banks - Net		977,882,378.65		1,178,412,007.82
Financial Assets at Fair Value through Profit or Loss (FVPL) ^{1/}		124,644.54		14,421,214.99
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net		8,438,419,394.91		9,481,693,276.14
Debt Securities at Amortized Cost - Net		28,154,008,451.39		28,481,493,553.43
Loans to Bangko Sentral ng Pilipinas		-		-
Interbank Loans Receivable		-		250,000,000.00
Loans and Receivables - Others		91,878,287,858.20		81,061,037,355.52
Loans and Receivables Arising from RA/CA/PR/SLB		-		5,000,000,000.00
Total Loan Portfolio (TLP) - Gross		91,878,287,858.20		86,311,037,355.52
Allowance for Credit Losses ^{2/}		2,809,508,768.61		2,824,628,364.11
Total Loan Portfolio - Net		89,068,779,089.59		83,486,408,991.41
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net		22,415,921.62		22,274,136.31
Bank Premises, Furniture, Fixture and Equipment - Net		1,369,292,637.43		1,365,492,980.86
Real and Other Properties Acquired - Net		904,486,168.76		907,583,194.78
Sales Contract Receivables - Net		53,321,787.15		51,072,783.13
Non-Current Assets Held for Sale		-		-
Other Assets - Net		7,015,966,111.67		6,046,223,108.78
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)		-		-
TOTAL ASSETS	P	149,771,259,500.98	P	142,878,140,971.83

LIABILITIES

Financial Liabilities at Fair Value through Profit or Loss (FVPL) ^{3/}	P	-	P	-
Deposit Liabilities		116,711,861,215.44		105,979,865,374.55
Due to Other Banks		-		-
Bills Payable		9,686,754,976.17		14,877,825,209.59
BSP (Rediscounting and Other Advances)		-		-
Interbank Loans Payable		276,850,000.00		690,215,000.00
Other Borrowings, including Deposit Substitutes		9,409,904,976.17		14,187,610,209.59
Bonds Payable-Net		-		-
Unsecured Subordinated Debt - Net		-		-
Redeemable Preferred Shares		-		-
Other Liabilities		4,452,258,695.16		4,100,249,148.70
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)		-		-
TOTAL LIABILITIES	P	130,850,874,886.77	P	124,957,939,732.84

STOCKHOLDERS' EQUITY

Capital Stock	P	12,016,129,075.00	P	12,016,129,075.00
Additional Paid-In Capital		2,262,245,706.56		2,262,245,706.56
Undivided Profits		1,806,008,239.67		1,285,787,220.39
Retained Earnings		1,108,907,366.57		1,108,907,366.57
Other Capital Accounts		1,727,094,226.41		1,247,131,870.47
Assigned Capital		-		-
TOTAL STOCKHOLDERS' EQUITY		18,920,384,614.21		17,920,201,238.99
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P	149,771,259,500.98	P	142,878,140,971.83

CONTINGENT ACCOUNTS

Guarantees Issued	P	-	P	-
Financial Standby Letters of Credit		941,632,444.40		1,458,366,659.64
Performance Standby Letters of Credit		-		-
Commercial Letters of Credit		597,008,270.34		929,537,173.25
Trade Related Guarantees		1,442,970,198.39		2,046,666,824.53
Commitments		-		882,400.00
Spot Foreign Exchange Contracts		2,820,253,917.32		4,129,510,187.03
Securities Held Under Custodianship by Bank Proper		-		-
Trust Department Accounts		12,009,189,362.33		11,954,961,466.21
Derivatives		-		-
Others		570,158,856.75		363,847,230.31
TOTAL CONTINGENT ACCOUNTS	P	18,381,213,049.53	P	20,883,771,940.97

FINANCIAL INDICATORS (in %)

ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	2.40	2.56
Net NPL Ratio	0.81	0.90
Gross NPL Coverage Ratio	127.67	127.90
Net NPL Coverage Ratio	377.11	361.77
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	0.38	0.39
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	-	-
Ratio of DOSRI Loans to gross TLP	0.01	0.01
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	-	-
LIQUIDITY		
Liquidity Coverage Ratio ^{4/}	165.34	163.18
Net Stable Funding Ratio ^{4/}	130.85	135.50
PROFITABILITY		
Return on Equity (ROE)	10.15	9.74
Return on Assets	1.42	1.38
Net Interest Margin	3.68	3.71
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio ^{4/}	14.34	14.70
Tier 1 Capital Ratio	14.34	14.70
CAR	16.55	17.17
LEVERAGE		
Basel III Leverage Ratio ^{4/}	10.91	10.67
Deferred Charges not yet Written Down	-	-

^{1/} This account is comprised of Financial Assets Held for Trading (HFT), Debt Securities Designated at FVPL, and Other Financial Assets Mandatorily Measured at FVPL.

^{2/} This account is comprised of Specific Allowance for Credit Losses and General Loan Loss Provision.

^{3/} This account is comprised of Financial Liabilities Held for Trading, and Financial Liabilities Designated at FVPL.

^{4/} Only applicable to All Universal and Commercial Banks and their subsidiary banks.