

# PBCOM

PHILIPPINE BANK OF COMMUNICATIONS

## 菲律賓交通銀行

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

Customer Care: (02) 8777-2266 or 1-800-10-777-2266 (Domestic Toll Free)

\*Email: customercare@pbcom.com.ph\*Website: www.pbcom.com.ph

### BALANCE SHEET (Head Office and Branches)

	As of September 30, 2023	As of June 30, 2023
<b>ASSETS</b>		
Cash and Cash Items	P 1,191,311,403.50	P 1,292,226,638.80
Due from Bangko Sentral ng Pilipinas	10,651,754,320.68	8,747,924,921.39
Due from Other Banks	1,178,412,007.82	1,106,702,724.90
Financial Assets at Fair Value through Profit or Loss	14,421,214.99	1,077,975,873.56
Available-for-Sale Financial Assets - Net	9,481,693,276.14	8,870,515,481.88
Held-to-Maturity (HTM) Financial Assets - Net	28,481,493,553.43	28,357,223,179.96
Loans and Receivables - Net	83,486,408,991.41	76,647,439,210.40
Interbank Loans Receivables	250,000,000.00	-
Loans and Receivables - Others	79,086,105,491.49	77,480,793,503.14
Loans and Receivables Arising from RA/CA/PR/SLB	5,000,000,000.00	-
General Loan Loss Provision	849,696,500.08	833,354,292.74
Other Financial Assets	691,527,858.42	879,470,522.07
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	22,274,136.31	20,948,269.81
Bank Premises, Furniture, Fixture & Equipment - Net	1,365,492,980.86	1,363,644,864.92
Real and Other Properties Acquired - Net	907,583,194.78	915,899,817.05
Other Assets - Net	5,405,768,033.49	5,498,529,086.34
<b>TOTAL ASSETS</b>	<b>P 142,878,140,971.83</b>	<b>P134,778,500,591.08</b>

<b>LIABILITIES</b>		
Financial Liabilities at Fair Value through Profit or Loss	P -	P -
Deposit Liabilities	105,979,865,374.55	97,660,836,024.91
Bills Payable:	14,877,825,209.59	13,642,064,646.69
BSP (Rediscounting and Other Advances)	-	-
Interbank Loans Payable	690,215,000.00	2,900,400,000.00
Other Deposit Substitutes	14,187,610,209.59	10,741,664,646.69
Due to Bangko Sentral ng Pilipinas	-	-
Other Financial Liabilities	1,601,108,788.17	3,341,495,124.04
Other Liabilities	2,499,140,360.53	2,341,830,022.21
<b>TOTAL LIABILITIES</b>	<b>P 124,957,939,732.84</b>	<b>P 116,986,225,817.85</b>

<b>STOCKHOLDERS' EQUITY</b>		
Capital Stock	P 14,278,374,781.56	P 14,278,374,781.56
Other Capital Accounts	2,532,919,090.86	2,404,992,625.10
Retained Earnings	1,108,907,366.57	1,108,907,366.57
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>P 17,920,201,238.99</b>	<b>P 17,792,274,773.23</b>

<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>P 142,878,140,971.83</b>	<b>P 134,778,500,591.08</b>
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<b>CONTINGENT ACCOUNTS</b>		
Financial Standby Letters of Credit	P 1,458,366,659.64	P 1,490,078,167.01
Commercial Letters of Credit	929,537,173.25	334,324,022.36
Trade Related Guarantees	2,046,666,824.53	1,319,747,418.15
Commitments	882,400.00	780,000.00
Spot Foreign Exchange Contracts	4,129,510,187.03	1,774,722,601.70
Trust Department Accounts	11,954,961,466.21	11,540,011,566.39
Trust and Other Fiduciary Accounts	1,385,940,781.27	1,379,620,592.58
Agency Accounts	10,569,020,684.94	10,160,390,973.81
Others	363,847,230.31	199,677,368.94
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>P 20,883,771,940.97</b>	<b>P 16,659,341,144.55</b>

<b>ADDITIONAL INFORMATION</b>		
Gross total loan portfolio (TLP)	86,311,037,355.52	79,475,184,742.93
Specific allowance for credit losses on the TLP	1,974,931,864.03	1,994,391,239.79
Non-Performing Loans (NPLs)		
a. Gross NPLs	2,208,385,845.32	2,217,392,091.46
b. Ratio of gross NPLs to gross TLP (%)	2.56%	2.79%
c. Net NPLs	780,771,154.14	780,334,860.65
d. Ratio of Net NPLs to gross TLP (%)	0.90%	0.98%
e. Ratio of total allowance for credit losses to gross NPLs (%)	127.90%	127.53%
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	89.43%	89.94%
Classified Loans & Other Risk Assets, gross of allowance for credit losses	14,546,938,424.92	14,368,116,613.94
DOSRI Loans and receivables, gross allowance of credit losses	5,524,964.99	5,728,391.09
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	0.01%	0.01%
Gross non-performing DOSRI loans and receivables	-	-
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	0.00%	0.00%
Percent Compliance with Magna Carta (%)		
a. 8% for Micro and Small Enterprises	2.03%	1.96%
b. 2% for Medium Enterprises	3.61%	3.79%
Return on Equity (ROE) (%)	9.74%	10.85%
Capital Adequacy Ratio (CAR) on Solo Basis as prescribed under existing regulations		
a. Total CAR (%)	17.17%	17.27%
b. Tier 1 Ratio (%)	14.70%	14.79%
c. Common Equity Tier 1 Ratio (%) 1/	14.70%	14.79%
1/ Common Equity Tier 1 Ratio (%) is only applicable to all Universal and Commercial Banks and their subsidiary banks.		
BASEL III Leverage Ratio Report, as prescribed under existing regulations		
a. Capital Measure	15,543,604,284.18	15,417,412,689.30
b. Exposure Measure	145,611,969,665.38	137,010,505,412.40
c. Basel III Leverage Ratio	10.67%	11.25%
BASEL III Liquidity Coverage Ratio Report, as prescribed under existing regulations		
a. Total Stock of High-Quality Liquid Assets	36,202,866,005.74	33,484,795,502.30
b. Total Net Cash Outflows	22,186,165,829.65	22,645,275,986.37
c. Basel III Liquidity Coverage Ratio	163.18%	147.87%

REPUBLIC OF THE PHILIPPINES)  
City of Makati ) S.S.

We, Arlene M. Datu and Patricia May T. Siy, of the above-mentioned bank do solemnly swear that all matters set forth in the above balance sheet are true and correct to the best of our knowledge and belief.

(SGD.) ARLENE M. DATU  
Comptroller, SVP

(SGD.) PATRICIA MAY T. SIY  
President & CEO

SUBSCRIBED AND SWORN to before me this 31<sup>st</sup> day of October, 2023 at City of Makati, affiants exhibiting their SSS nos. 0356633451 and 0373099955, respectively.

(SGD.) ATTY. GERVACIO B. ORTIZ JR.  
NOTARY PUBLIC City of Makati until December 31, 2024  
IBP no. 05729 - Lifetime Member  
MCLE Compliance No. No. VII - 0022734  
Appointment no. M-39 -(2023-2024)  
PTR no. 9563522 Jan. 3, 2023  
Makati City Roll no. 40091  
101 Urban Ave., Campos Rueda Bldg. Brgy. Pio del Pilar, Makati

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