

## HEAD OFFICE: PBCom Tower, 6795 Ayala Avenue corner V.A. Rufino Street, 1226 Makati City Trunk Line: 830-7000 \* E-mail: info@pbcom.com.ph \* Website: http://www.pbcom.com.ph

## BALANCE SHEET (Head Office and Branches)

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ASSET		of December 31, 2014	As	of September 30, 2014
Cash and Cash Items Due from Bangko Sentral ng Pilipinas Due from Other Banks Financial Assets at Fair Value through Profit or Loss Available-for-Sale Financial Assets - Net Held-to-Maturity (HTM) Financial Assets - Net Unquoted Debt Securities Classified as Loans - Net Investments in Non-Marketable Equity Securities - Net Loans and Receivables - Net	Ρ	1,157,746,050.92 12,507,925,895.46 1,918,808,508,55 684,985,876.64 42,974,932.50 13,700,428,402.71 5,267,276,169.46 26,522,957,632.56	Ρ	874,787,525,30 12,864,395,582.83 1,828,412,252,44 779,120,472.86 12,641,160,559,18 46,295,461,58 5,315,017,512.97 11,307,432,50 24,822,907,609.27
Interbank Loans Receivable Loans and Receivable Loans and Receivables - Others Loans and Receivables Arising from RA/CA/PR/SLB General Loan Loss Provision		289,440,000.00 26,623,330,102.01 389,812,469.45		624,375,000.00 23,930,745,829.98 500,000,000.00 232,213,220.71
Other Financial Assets Equity Investment in Subsidiaries, Associates and Joint Ventures Bank Premises, Furniture, Fixture & Equipment - Net Real and Other Properties Acquired - Net Other Assets - Net	- Net	495,097,661.40 752,590,866.12 2,024,095,302.04 423,925,967.55 6,587,007,202.89		584,636,142.78 336,550,498.01 2,114,508,820.11 171,883,662.58 6,454,597,974.36
TOTAL ASSETS	Р	72,085,820,468.80	Р	68,845,581,506.77
LIABILIT	IES			
Deposit Liabilities Bills Payable: Interbank Loans Payable	Ρ	57,762,270,095.92 3,421,651,512.16 313,040,000.00	Ρ	56,058,837,882.50 3,582,768,646.15
Other Deposit Substitutes Others		3,108,611,512.16		3,344,418,122.14 238,350,524.01
Due to Bangko Sentral ng Pilipinas Other Financial Liabilities Other Liabilities		358,530,777.97 2,313,745,237.73		395,732,940.91 1,975,059,654.40
TOTAL LIABILITIES	Р	63,856,197,623.78	Ρ	62,012,399,123.96
STOCKHOLDERS	' EQUI	ΓY		
Capital Stock Other Capital Accounts Retained Earnings		10,095,412,736.76 1,779,784,587.51 -3,645,574,479.25		10,095,412,736.76 390,392,645.30 -3,652,622,999.25
TOTAL STOCKHOLDERS' EQUITY		8,229,622,845.02		6,833,182,382.81
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	Ρ	72,085,820,468.80	Р	68,845,581,506.77
CONTINGENT AC	COUN	rs		
Financial Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Spot Foreign Exchange Contracts Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts	Ρ	1,123,767,068.98 661,153,180.12 596,144,674.63 134,160,000.00 5,930,414,262.73 1,402,989,840.42 4,527,424,422.31	Ρ	1,201,668,433.02 497,314,047.22 674,339,677.40 1,099,437,500.00 5,482,957,719.27 1,423,389,089.00 4,059,568,630.27 356,214,949.06
Others		125,797,556.08		000,211,010.00
Others TOTAL CONTINGENT ACCOUNTS	Р	8,571,436,742.54	Р	9,311,932,325.97
	-	8,571,436,742.54	Р	
TOTAL CONTINGENT ACCOUNTS	-	8,571,436,742.54	Р	
TOTAL CONTINGENT ACCOUNTS <u>ADDITIONAL INFO</u> Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to gross TLP (%)	RMATI	8,571,436,742.54 ON 28,027,449,272.39 1,114,679,170.38 1,586,752,249.52 5,66% 472,073,079.14 1,68%	P	9,311,932,325.97 26,199,925,037.62 1,144,804,207.64 1,520,459,210.68 5,80% 375,655,003.04 1,43%
TOTAL CONTINGENT ACCOUNTS <u>ADDITIONAL INFO</u> Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to gross TLP (%) Classified Loans & Other Risk Assets, gross of allowance for cred DOSRI Loans and receivables, gross of allowance for cred DOSRI Loans and receivables, gross of allowance for cred	RMATI	8,571,436,742.54 ON 28,027,449,272.39 1,114,679,170.38 1,586,752,249.52 5,66% 472,073,079,14 1,68% s 32,437,945.23 26,373,135.98 E5,	P	9,311,932,325.97 26,199,925,037.62 1,144,804,207.64 1,520,459,210.68 375,655,003.04 1,43% 396,586,115.79 31,290,784.24
TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFO Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to gross TLP (%) Classified Loans & Other Risk Assets, gross of allowance for cred DOSRI Loans and receivables, gross of allowance for cred to gross TLP (%) Gross non-performing DOSRI loans and receivables Ratio of gross non-performing DOSRI	RMATI lit losse dit loss	8,571,436,742.54 ON 28,027,449,272.39 1,114,679,170.38 1,586,752,249.52 5,566% 472,073,079.14 1,588 32,437,945.23 26,373,135.98 <sup>25</sup> , 0.09% 219,120.15 0.00%	P	9,311,932,325.97 26,199,925,037.62 1,144,804,207.64 1,520,459,210.68 375.655,003.04 1,43% 396,556,115.79 31,290,784.24 0,12% 289,120.16 0,00%
TOTAL CONTINGENT ACCOUNTS  ADDITIONAL INFO Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to gross TLP (%) Classified Loans & Other Risk Assets, gross of allowance for credit DOSRI Loans and receivables, gross allowance of credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit of gross non-performing DOSRI loans and receivables Ratio of group liance with Magna Carta (%) a. 8% for Micro and Small Enterprises b. 2% for Medium Enterprises Return on Equity (ROE) (%)	RMATI	8,571,436,742.54 ON 28,027,449,272.39 1,114,679,170.38 1,586,752,249.52 5,66% 472,073,079.14 1,68% s 32,437,945.23 26,373,135.98 PS, 0.09% 219,120.15 0.00% 4,16% 9.94% 3.88%	P	9,311,932,325.97 26,199,925,037.62 1,144,804,207.64 1,520,459,210.68 5,80% 375,655,003.04 1,43% 396,586,115.79 31,290,784.24 0,12% 289,120.16
TOTAL CONTINGENT ACCOUNTS  ADDITIONAL INFO Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) Classified Loans & Other Risk Assets, gross of allowance for credit DOSRI Loans and receivables, gross of allowance for credit DOSRI Loans and receivables, gross of allowance for credit DOSRI Loans and receivables, gross of allowance for credit OSRI Loans and receivables, gross of allowance for credit OSS NPLs Gross non-performing DOSRI loans and receivables Ratio of gross non-performing DOSRI loans and receivables of TL Percent Compliance with Magna Carta (%) a. 8% for Mecioum Enterprises b. 2% for Mecioum Enterprises Return on Equity (ROE) (%) Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existit a. Total CAR (%) b. Tier 1 CAR (%) c. Common Tier 1 Ratio (%) <sup>17</sup>	RMATI	8,571,436,742.54 ON 28,027,449,272.39 1,114,679,170.38 1,586,752,249.52 5,66% 472,073,079.14 1,68% s 32,437,945.23 26,373,135.98 PS, 0.09% 219,120.15 0.00% 4,16% 9.94% 3.88%	P	9,311,932,325.97 26,199,925,037,62 1,144,804,207,64 1,520,459,210,68 5,80% 375,655,003,04 1,43% 396,586,115,79 31,290,784,24 0,12% 289,120,16 0,00% 3,49% 9,14%
TOTAL CONTINGENT ACCOUNTS  ADDITIONAL INFO Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to gross TLP (%) Classified Loans & Other Risk Assets, gross of allowance for credit DOSRI Loans and receivables, gross allowance of credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit of DOSRI Loans and receivables, gross of allowance for credit of gross non-performing DOSRI loans and receivables Ratio of gross non-performing DOSRI loans and receivables Ratio of gross non-performing DOSRI loans and receivables Ratio of group liance with Magna Carta (%) a. 8% for Micro and Small Enterprises Petrum on Equity (ROE) (%) Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existi a. Total CAR (%) b. Tier 1 CAR (%)	RMATI lit losse dit loss P (%) ing regu	8,571,436,742.54 ON 28,027,449,272.39 1,114,679,170.38 1,586,752,249.52 5,66% 472,073,079.14 s 32,437,945.23 26,373,135.98 ess, 0.09% 219,120.15 0.00% 4.16% 9.94% 3.89% lations 16.03% 12.00% 200% 200% 200% 200% 200% 200% 200%	P	9,311,932,325.97 26,199,925,037.62 1,144,804,207.64 1,520,459,210.68 5,80% 375,655,003.04 1,43% 396,586,115.79 31,290,784.24 0,12% 289,120.16 0,00% 3,49% 9,14% 7,40% 14,36% 10,48%
TOTAL CONTINGENT ACCOUNTS  ADDITIONAL INFO  Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) Classified Loans & Other Risk Assets, gross of allowance for credit DOSRI Loans and receivables, gross allowance of credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit DOSRI Loans and receivables, gross of allowance for credit DOSRI Loans and receivables, gross of allowance for credit DOSRI Loans and receivables, gross of allowance for credit DOSRI loans and receivables, gross of allowance for credit OSRI Loans and receivables, gross of allowance for credit DOSRI Loans and receivables, gross of allowance for credit Satio of ToSRI Nong DOSRI loans and receivables Ratio of gross Non-Performing DOSRI loans and receivables to TL Percent Compliance with Magna Carta (%) a. 8% for Medium Enterprises b. 2% for Medium Enterprises Return on Equity (ROE) (%) Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existi a. Total CAR (%) b. Tier 1 CAR (%) c. Common Tier 1 Ratio (%) " Deferred Charges not yet Written Down Unbooked Allowance for Probable Losses for Financial Instrumen	RMATI lit losse dit loss P (%) ing regu	8,571,436,742.54 ON 28,027,449,272.39 1,114,679,170.38 1,586,752,249.52 5,66% 472,073,079.14 s 32,437,945.23 26,373,135.98 ess, 0.09% 219,120.15 0.00% 4.16% 9.94% 3.89% lations 16.03% 12.00% 200% 200% 200% 200% 200% 200% 200%	P	9,311,932,325.97 26,199,925,037.62 1,144,804,207.64 1,520,459,210.68 5,80% 375,655,003.04 1,43% 396,586,115.79 31,290,784.24 0,12% 289,120.16 0,00% 3,49% 9,14% 7,40% 14,36% 10,48%
TOTAL CONTINGENT ACCOUNTS  ADDITIONAL INFO  Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) Classified Loans & Other Risk Assets, gross of allowance for credit OSRI Loans and receivables, gross of allowance for the Percent Compliance with Magna Carta (%) a. 8% for Mecium Enterprises b. 2% for Mecium Enterprises b. 2% for Mecium Enterprises c. 2% for Mecium Enterp	RMATI lit losse dit loss .P (%) ing regu ts Rece	8,571,436,742.54 28,027,449,272.39 1,114,679,170.38 1,586,752,249.52 5,566% 472,073,079.14 s 32,437,945.23 26,373,135.98 ess, 0.09% 219,120.15 0.00% 4.16% 9.94% 3.89% 12.00% 12.00% 12.00%		9,311,932,325.97 26,199,925,037,62 1,144,804,207,64 1,520,459,210,68 5,80% 375,655,003,04 396,586,115,79 31,290,784,24 0,12% 289,120,16 0,00% 3,49% 9,14% 7,40% 14,36% 10,48%
TOTAL CONTINGENT ACCOUNTS         ADDITIONAL INFO         Gross total loan portfolio (TLP)         Specific allowance for credit losses on the TLP         Non-Performing Loans (NPLs)         a. Gross NPLs         b. Ratio of gross NPLs to gross TLP (%)         Classified Loans & Other Risk Assets, gross of allowance for credit losses         Ratio of Net NPLs to gross TLP (%)         Classified Loans & Other Risk Assets, gross of allowance for credit losses         Ratio of DOSRI loans and receivables, gross of allowance for credit ogross non-performing DOSRI loans and receivables for TLP Percent Compliance with Magna Carta (%)         a. 8% for Micro and Small Enterprises         b. 2% for Medium Enterprises         b. 3% for Micro and Small Enterprises         c. TORD CAR (%)         c. TORD TLAR (%)         c. TORD TLAR (%)         c. Common Tier 1 Ratio (%) ''         Deferred Charges not yet Written Down         Unbocked Allowance for Probable Losses for Financial Instrument "Common Equity Terl is ony applicable bad Universal and Commercial Barks and the "Common Equit Terl Son" applicable to al Universal and Commercial Barks and the "Common Equit Terl Son" applicable to al Universal and Commercial Barks and the "Common Equit Terl Son" applicable to al Universal and Commercial Barks and the "Common Equit Terl Son" applicable to al Universal and Commercial Barks and the "Common Equit Terl Son" applicable to al Universal and Commercial Barks and the "Common Equit Terl Son" applicable to al Univ	RMATI lit losse dit losse P (%) ing regu ts Recc heir subsic lemnly s (SGD	8,571,436,742.54 28,027,449,272.39 1,114,679,170.38 1,586,752,249.52 5,566% 472,073,079.14 s 32,437,945.23 26,373,135.98 ess, 0.09% 219,120.15 0.00% 4.16% 9.94% 3.89% 12.00% 12.00% 12.00%		9,311,932,325.97 26,199,925,037,62 1,144,804,207,64 1,520,459,210,68 5,80% 375,655,003,04 396,586,115,79 31,290,784,24 0,12% 289,120,16 0,00% 3,49% 9,14% 7,40% 14,36% 10,48%
TOTAL CONTINGENT ACCOUNTS	RMATI lit losse dit loss dit loss LP (%) ing regu ts Recc versubsic lemnly s (SGD Pre Yy 2015	8,571,436,742.54 ON 28,027,449,272.39 1,114,679,170.38 1,586,752,249.52 5,66% 472,073,079.14 1,68% s 32,437,945.23 26,373,135.98 es, 0,00% 219,120.15 0,00% 4,16% 9.94% 3,89% lations 16,03% 12,00% 12,00% 12,00% 12,00% sidents exwear that all matters set for any banks. wear that all matters set for ) NINA D, AGUAS sident & CEO at City of Makati, affian	th in the third the	9,311,932,325.97 26,199,925,037,62 1,144,804,207,64 1,520,459,210,68 375,655,003,04 1,43% 375,655,003,04 1,43% 396,556,615,79 31,290,784,24 0,12% 289,120,16 0,00% 3,49% 9,14% 7,40% 14,36% 10,48% 1
TOTAL CONTINGENT ACCOUNTS         ADDITIONAL INFO         Specific allowance for credit losses on the TLP         Non-Performing Loans (NPLs)         a. Gross NPLs         b. Ratio of gross NPLs to gross TLP (%)         Classified Loans & Other Risk Assets, gross of allowance for credit losses         Ratio of Net NPLs to gross TLP (%)         Classified Loans & Other Risk Assets, gross of allowance for credit losses         Ratio of DOSRI loans and receivables, gross of allowance for credit of DOSRI loans and receivables, gross of allowance for credit losses on no-performing DOSRI loans and receivables         Ratio of pross non-performing DOSRI loans and receivables         Ratio of ross non-performing DOSRI loans and receivables         Ratio of More Machine and receivables, gross of allowance for credit losses         0. 3% for Micro and Small Enterprises         b. 2% for Medium Enterprises         Return on Equity (ROE) (%)         Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under exist a. a Total CAR (%)         0. Common Tier 1 Ratio (%) ''         Deferred Charges not yet Written Down         Unboked Allowance for Probable Losses for Financial Instrumen ''commo Tier 1 sony applicable to al Universal and Commercial Banks and the EPUBLIC OF THE PHILIPPINES)         City of Makai JS.S.         We, Aftene M. Datu and Nina D. Aguas, of the above-mentioned bank dos of as the us and correct to the best of our knowledge and belief	RMATI lit losse dit losse dit losse dit losse P (%) ing regu ts Recc ts Recc vs at satsi (SGD) P PUBI IBP MC( Appc PTR	8,571,436,742.54 ON 28,027,449,272.39 1,114,679,170.38 1,586,752,249.52 5,66% 472,073,079.14 1,68% s 32,437,945.23 26,373,135.98 es, 0,00% 219,120.15 0,00% 4,16% 9.94% 3,89% lations 16,03% 12,00% 12,00% 12,00% 12,00% sidents exwear that all matters set for any banks. wear that all matters set for ) NINA D, AGUAS sident & CEO at City of Makati, affian	th in the sext of	9,311,932,325.97 26,199,925,037.62 1,144,804,207.64 1,520,459,210.68 375,655,003.04 1,43% 396,586,115.79 31,290,764.24 0.12% 289,120.16 0.00% 3,49% 9,14% 7,40% 14,36% 10,48%

(Parent Bank and Financia)				
As of December 31, 2014 As of September 30, 2014				
ASSETS Cash and Cash Items Due from Bangko Sentral ng Pilipinas Due from Other Banks Financial Assets at Fair Value through Profit or Loss Available-for-Sale Financial Assets - Net Held-to-Maturity (HTM) Financial Assets - Net Unquoted Debt Securities Classified as Loans - Net Investments in Non-Marketable Equity Securities - Net Investments in Non-Marketable Equity Securities - Net Investments in Non-Marketable Equity Securities - Net Interbank Loans Receivables - Others Loans and Receivables - Others Loans and Receivables Arising from RA/CA/PR/SLB General Loan Loss Provision Other Financial Assets Equity Investment in Subsidiaries, Associates and Joint Ventures - Bank Premises, Furniture, Fixture & Equipment - Net Real and Other Properties Acquired - Net Other Assets - Net	<ul> <li>P 1,185,900,847,69</li> <li>12,567,472,328,83</li> <li>2,406,369,065,19</li> <li>684,995,876,64</li> <li>42,974,932,50</li> <li>13,724,048,223,11</li> <li>5,267,276,169,46</li> <li>27,779,889,737,32</li> <li>289,440,000,00</li> <li>27,889,860,441.55</li> <li>399,410,704,23</li> <li>515,912,305,59</li> <li>Net 25,121,325,03</li> <li>2,153,399,974,71</li> <li>545,626,872,71</li> <li>6,926,845,590,74</li> <li>P 73,825,823,249,52</li> </ul>	P 880,659,934.11 12,879,995,726.07 1,860,386,226.43 779,120,472.86 12,641,160,559.18 55,283,172.41 5,315,017,512.97 11,307,432.50 24,983,031,139,69 624,375,000.00 24,093,567,681.70 500,000,000.00 234,931,542.01 606,633,790.83 21,550,498.01 2,125,763,571.87 285,245,863.12 6,684,283,380.08 P 69,129,439,280.13		
		P 69,129,439,200.13		
LIABILITIE	<u>5</u>			
Deposit Liabilities Bills Payable: Interbank Loans Payable Other Deposit Substitutes Others Due to Bangko Sentral ng Pilipinas Other Financial Liabilities Other Liabilities	P 59,362,176,650.73 3,428,694,581.30 313,040,000.00 3,115,654,581.30 378,877,283.52 2,448,431,208.69	P 56,215,717,047.79 3,582,768,646.15 3,344,418,122.14 238,350,524.01 398,405,781.80 2,007,043,046.19		
TOTAL LIABILITIES	P 65,618,179,724.24	P 62,203,934,521.93		
STOCKHOLDERS' E	QUITY			
Capital Stock Other Capital Accounts Retained Earnings Minority Interest in Subsidiaries	10,095,412,736.76 1,756,057,699.58 -3,644,241,265.38 414,354.32	10,095,412,736.76 487,177,362.33 -3,652,622,999.25 -4,462,341.64		
TOTAL STOCKHOLDERS' EQUITY	8,207,643,525.28	6,925,504,758.20		
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 73,825,823,249.52	P 69,129,439,280.13		
CONTINGENT ACCO	UNTS			
Financial Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Spot Foreign Exchange Contracts Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Others	P 1,123,767,068.98 661,153,180.12 596,144,674.63 134,160,000.00 5,930,414,262.73 1,402,989,840.42 4,527,424,422.31 125,797,556.08	P 1,201,668,433.02 497,314,047.22 674,339,677.40 1,099,437,500.00 5,482,957,719.27 1,423,389,089.00 4,059,568,630.27 356,214,949.06		
TOTAL CONTINGENT ACCOUNTS	P 8,571,436,742.54	P 9,311,932,325.97		
ADDITIONAL INFORM	ATION			
<ol> <li>List of Financial Allied Subsidiaries (excluding Subsidiary Insura 1. Rural Bank of Nagcarlan, Inc. 2. Banco Dipolog, Inc. a Rural Bank 2. List of Subsidiary Insurance Companies 1. PBCom Insurance Services Agency, Inc. 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed i a. Total CAR (%) b. Tier 1 Ratio (%) c. Common Tier 1 Ratio (%) '' "Common Equity Tier 1 is only applicable to all Universal and Comm</li></ol>	nder existing regulations 15.91% 12.02% 12.02%	14.55% 10.70% 10.70% ary banks.		
REPUBLIC OF THE PHILIPPINES) City of Makati )S.S.				
We, Arlene M. Datu and Nina D. Aguas, 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 (SGD.) NINA D. AGUAS Controller, SVP President & CEO				
SUBSCRIBED AND SWORN to before me this 30th day of January 2015 at City of Makati, affiants exhibiting their SSS no. 0356633451 and Community Tax Certificate No. 34427983 issued at City of Makati on February 03, 2014, respectively.				
(SGD.) ATTY. GERVACIO B. ORTIZ JR. NOTARY PUBLIC City of Makati until December 31, 2015 IBP no. 656155 - Lifetime Member MCLE Compliance No. III-0014282 Appointment no. M-199 -(2015-2016) Page No. 64 PTR no. 4748512 Jan. 5, 2015/Makati Book No. VI Series of 2015. 101 Urban Ave., Campos Rueda Bldg. Brgy. Pio del Pilar, Makati City				

BALANCE SHEET (Parent Bank and Financial Subsidiaries)

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