

HEAD OFFICE: PBCOM Tower, 6795 Ayala Avenue corner V.A. Rufino Street, 1226 Makati City Customer Care: (02) 777-2266 or 1-800-10-777-2266 (Domestic Toll Free)*Email: customercare@pbcom.com.ph*Website: www.pbcom.com.ph

BALANCE SHEET BALANCE SHEET (Head Office and Branches) (Parent Bank and Financial Subsidiaries) As of June 30, 2018 As of March 31, 2018 As of June 30, 2018 As of March 31 2018 ASSETS BOARD OF DIRECTORS ASSETS 972,339,520.81 15,003,245,209.77 929,719,491.82 14,730,415,192.66 Cash and Cash Items Р 942 031 187 37 Р 899 023 577 92 Cash and Cash Items Р Р 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-Maurtiy (HTM) Financial Assets - Net Unquoted Debt Securities Classified as Loans - Net Loans and Beavinghto. Mice 14,942,126,909.40 652,889,585.58 14,674,362,628.89 1,135,628,751.26 ERIC O. RECTO Due from Bangko Sentral ng Pilipinas Chairman Due from Other Banks 851 845 368 60 1 310 248 780 90 291,840,997,74 380,850,287,94 Financial Assets at Fair Value through Profit or Loss 291,840,997.74 380,850,287.94 3 426 896 404 49 3 015 692 403 23 Available-for-Sale Financial Assets - Net Held-to-Maturity (HTM) Financial Assets - Net 3 426 896 404 49 3 015 692 403 23 LEONARDO B. DAYAO 14,015,623,992.54 3,147,597,274.34 14,224,622,733.21 3,163,066,476.56 14,015,623,992.54 14,224,622,733.21 Vice Chairman Unquoted Debt Securities Classified as Loans - Net 3 147 597 274 34 3 163 066 476 56 Loans and Receivables - Net 51 814 429 329 10 51 349 855 428 79 Loans and Receivables - Net Interbank Loans Receivable 53 621 669 686 16 53 009 773 462 04 Interbank Loans Receivable Loans and Receivables - Others General Loan Loss Provision 866,775,000.00 51,452,447,382.42 504,793,053.32 1,765,200,000.00 50,073,648,482.11 488,993,053.32 459,004,048.28 1,765,200,000.00 866,775,000,00 Loans and Receivables - Others 53 277 054 238 60 51 748 879 646 24 Members General Loan Loss Provision 522,159,552.44 504,306,184.20 Other Financial Assets 536 656 876 83 Oner Infancial Assess Equily Investment in Subsidiaries, Associates and Joint Ventures - Net Bank Premises, Furniture, Fixture & Equipment - Net Real and Other Properties Acquired - Net 1,050,534,780.67 1,616,825,685.34 1,041,255,262.62 1,640,694,003.14 Other Financial Assets 599 117 901 269 529 173 302 69 PATRICIA MAY T. SIY Equity Investment in Subsidiaries, Associates and Joint Ventures - Net Bank Premises, Furniture, Fixture & Equipment - Net 26,301,445.58 1,717,514,174.23 26,743,313.77 1,740,919,440.38 610.098.963.96 633.059.285.07 CARMEN G HUANG Other Assets - Net 5 699 918 556 33 5.772.986.732.29 Real and Other Properties Acquired - Net 702 232 776 82 678 990 198 99 Other Assets - Net 6 304 746 309 62 6,376,226,914.59 BUNSIT CARLOS G. CHUNG TOTAL ASSETS P 98,770,430,564.80 Ρ 98.367.141.298.09 TOTAL ASSETS 100.680.971.061.96 100,116,441,998,78 LIABILITIES SUSAN P. CO LIABILITIES Financial Liabilities at Fair Value through Profit or Loss 157 798 39 187 78 RALPH C. NUBLA, JR. Deposit Liabilities Bills Payable: BSP (Rediscounting and Other Advances) 72,546,148,176.22 11,383,487,674.49 589,415,000.00 73,295,229,333.37 9,831,343,490.26 Financial Liabilities at Fair Value through Profit or Loss P 157 798 39 F 187 78 74,957,632,554.51 9,831,997,236.26 653,746.00 Deposit Liabilities Bills Payable: 74,259,862,426.72 11,518,568,837.49 LEVI B. LABRA Other Deposit Substitutes Due to Bangko Sentral ng Pilipinas Other Financial Liabilities 9 831 343 490 26 10 794 072 674 49 Interbank Loans Pavable GREGORIO T. YU 724.496.163.00 7,000,093.76 719,169,970.6 9 831 343 490 26 10 794 072 674 49 Other Deposit Substitutes 678,713,776.82 Special Time Deposit Due to Bangko Sentral ng Pilipinas Other Financial Liabilities 359,855.32 7,000,093.76 DAVID L. BALANGUE Other Liabilities 1 985 348 220 52 2 321 058 552 15 695,700,402,77 JESUS S. JALANDONI, JR. 753,261,379.13 TOTAL LIABILITIES 86,173,801,627.93 P 86,593,855,646.44 P 2 444,397,428,86 Other Liphilities 2.099.903.312.28 EMMANUEL Y. MENDOZA TOTAL LIABILITIES P 88.574.192.777.65 87.994.648.735.62 STOCKHOLDERS' EQUITY ROBERTO Z. LORAYES Capital Stock Other Capital Accounts P 14,278,374,781.56 14,278,374,781.56 Ρ STOCKHOLDERS' EQUITY 1,700,406,643.89 1,707,165,016.34 GILDA E. PICO Retained Earnings -3.802.206.507.09 -3,792,200,127.74 P 14 278 125 906 49 F 14 278 125 906 49 Canital Stock Other Capital Accounts Retained Earnings 1,714,340,051.89 1,721,098,424.36 TOTAL STOCKHOLDERS' EQUITY 12,193,339,670.16 P 12.176.574.918.36 Minority Interest in Subsidiaries 70,800.37 12,106,778,284.31 69,310.53 12,121,793,263.16 TOTAL LIABILITIES AND STOCKHOLDERS' FOULTY P 98,770,430,564.80 Ρ 98,367,141.09 PRINCIPAL OFFICERS TOTAL STOCKHOLDERS' EQUITY Ρ TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY 100,116,441,998.78 P 100,680,971,061.96 Ρ CONTINGENT ACCOUNTS PATRICIA MAY T. SIY President & Chief Executive Officer CONTINGENT ACCOUNTS Financial Standby Letters of Credit 968,515,337.30 930,682,636.57 413,297,939.83 Р Р ,486,763,987.90 Commercial Letters of Credit 930.682.636.57 Trade Related Guarantees 1.094.173.014.47 1,101,985,444,47 Financial Standby Letters of Credit P 968.515.337.30 F 38,622,804.32 1,609,926,864.84 5,241,942,719.91 1,486,763,987.90 1,094,173,014.47 38,316,704.32 413,297,939.83 1,101,985,444.47 38,622,804.32 1,609,926,864.84 38,316,704,32 Commercial Letters of Credit Trade Related Guarantees JOHN HOWARD D. MEDINA mitments Spot Foreign Exchange Contracts ,899,303,264.8 EVP-Chief Operations Officer Trust Department Accounts 5,183,762,194.02 Commitment Spot Foreign Exchange Contracts Trust and Other Fiduciary Accounts 1.899.303.264.81 1 078 852 041 06 1 122 659 824 13 Agency Accounts 4 104 010 152 06 4 119 282 895 78 Trust Department Accounts Trust and Other Fiduciary Accounts 5,183,762,194.02 1,030,852,041.06 5,241,942,719.91 1,122,659,824.13 JAIME VALENTIN L. ARANETA Others 145,104,477.38 EVP-Branch Banking 148,063,735.99 4.152.910.152.96 Agency Accounts 4.119.282.895.78 TOTAL CONTINGENT ACCOUNTS P 10,815,938,980.20 P 9,484,522,145.43 Others 145 113 147 38 148 070 665 99 FRIBERTO LUIS S ELIZAGA ADDITIONAL INFORMATION TOTAL CONTINGENT ACCOUNTS P 10.815.947.650.20 9.484.529.075.93 EVP-Corporate and Commercial Banking Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) 54,045,140,734.51 1,725,918,352.09 53,581,934,854.62 1,743,086,372.51 ADDITIONAL INFORMATION ALAN E. ATIENZA List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to gross TLP (%) 2.377.981.312.47 2,360,805,236,87 1. Banco Dipolog, Inc. a Rural Bank Treasure 4.40% 668,365,566.84 4.41% 1,027,746,045.91 2 List of Subsidiary Insurance Companies 1. PBCom Insurance Services Agency, Inc. ARI ENE M DATU 1.92% 1.24% 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulations Ratio of total allowance for credit losses to gross NPLs (%) Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) Controller 93 81% 94 55% a. Total CAR (%) 15.12% 15.25% h Tier 1 Ratio (%) 72.58% 73.83% 12 34% 12 47% ANGELO PATRICK F. ADVINCULA Classified Loans & Other Risk Assets, gross of allowance c. Common Equity Tier 1 Ratio (%) 1/ 12.34% 12.47% Corporate Secretary credit losses 1.361.135.278.40 1,387,603,210.22 1/ Common Equity Tier 1 is only applicable to all Universal and Commercial Banks and their subsidiary banks DOSRI Loans and receivables, gross allowance 17,276,839.55 17,068,767.06 of credit losses REPUBLIC OF THE PHILIPPINES) Ratio of DOSRI loans and receivables, gross of allowance
 Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)
 0.03%

 Gross non-performing DOSRI loans and receivables
 10,874.41

 Ratio of gross non-performing DOSRI loans and receivables to TLP (%)
 0.03%

 Percent Compliance with Magna Carta (%)
 0.05%

 a. 8% for Micro and Small Enterprises
 1.06%

 b. 2% for Medium Enterprises
 1.06%

 a. Total CAR (%)
 2.87%

 c. Total CAR (%)
 12.51%

 b. Ther 1 Ratio (%)
 12.25%
City of Makati S.S 0.03% 10,874.41 0.00% We Arlene M Datu and Patricia May T Six of the above-mentioned bank do solemnly swear that all matters 1.30% 11.13% 3.78% set forth in the above balance sheet are true and correct to the best of our knowledge and belief. (SGD.) ARLENE M. DATU (SGD.) PATRICIA MAY T. SIY 15.21% 12.37% Controller SVP President & CEO c. Common Equity Tier 1 Ratio (%) 1 12.25% 12.37% nmon Equity Tier 1 Ratio (%) is only applicable to all Universal and Commercial Banks and their subsidiary banks SUBSCRIBED AND SWORN to before me this 24th day of July 2018 at City of Makati, affiants exhibiting their REPUBLIC OF THE PHILIPPINES) SSS nos. 0356633451 and 0373099955, respectively. City of Makati 1921 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.) ATTY. GERVACIO B. ORTIZ JR. NOTARY PUBLIC City of Makati until December 31, 2018 (SGD.) ARLENE M. DATU (SGD.) PATRICIA MAY T. SIY IBP no. 656155 - Lifetime Member Controller, SVF President & CEC MCLE Compliance No. V-0006934 Appointment no. M-104 -(2017-2018) Doc. No. 334 SUBSCRIBED AND SWORN to before me this 24th day of July 2018 at City of Makati, affiants exhibiting eir SSS nos. 0356633451 and 0373099955, respectively. Page No. <u>68</u> PTR no. 6607879 Jan. 3, 2018 their Book No. XXXIV Makati City Roll no. 40091 (SGD.) ATTY. GERVACIO B. ORTIZ JR. (Y PUBLIC City of Makati until December 31, 2018 IBP no. 656155 - Lifetime Member MCLE Compliance No. V-0006934 Appointment no. M-104 - (2017-2018) PTR no. 6607879 Jan. 3, 2018 Makati City Roll no. 40091 - Camons Ruerda Bido Broy Pio del Pilar Maka Series of 2018 101 Urban Ave., Campos Rueda Bldg. Brgy. Pio del Pilar, Makati City NOTARY Doc No 335 Page No. 68 Book No. XXXIV 101 Urban Ave., Campos Rueda Bldg. Brgy. Pio del Pilar, Makati City Series of 2018