

PBCOM

PHILIPPINE BANK OF COMMUNICATIONS

菲律賓交通銀行

HEAD OFFICE: PBCOM Tower, 6795 Ayala 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 June 30, 2020	As of March 31, 2020
ASSETS		
Cash and Cash Items	P 1,532,166,168.58	P 2,776,503,789.68
Due from Bangko Sentral ng Pilipinas	18,882,845,703.72	10,111,492,197.67
Due from Other Banks	2,307,528,493.25	1,984,838,347.84
Financial Assets at Fair Value through Profit or Loss	3,123,049,613.15	255,691,898.15
Available-for-Sale Financial Assets - Net	3,445,850,430.62	5,055,326,674.28
Held-to-Maturity (HTM) Financial Assets - Net	3,343,739,694.40	14,534,151,183.51
Loans and Receivables - Net	62,331,854,621.40	60,541,203,943.93
Interbank Loans Receivable	-	2,600,000,000.00
Loans and Receivables - Others	58,046,132,431.40	58,685,453,037.80
Loans and Receivables Arising from RA/CA/PR/SLB	4,877,672,556.00	-
General Loan Loss Provision	591,950,366.00	744,249,093.87
Other Financial Assets	451,805,207.64	455,015,774.66
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	20,152,714.54	20,111,166.52
Bank Premises, Furniture, Fixture & Equipment - Net	1,313,533,942.38	1,385,037,049.35
Real and Other Properties Acquired - Net	529,119,689.60	539,452,214.65
Other Assets - Net	5,539,326,853.90	5,534,602,587.14
TOTAL ASSETS	P 102,820,973,133.18	P 103,193,426,827.38
LIABILITIES		
Deposit Liabilities	P 83,589,022,986.78	P 78,260,381,693.84
Bills Payable:	2,548,257,870.16	8,523,154,709.26
Interbank Loans Payable	-	59,765,500.00
Other Deposit Substitutes	2,548,257,870.16	8,463,389,209.26
Due to Bangko Sentral ng Pilipinas	-	-
Other Financial Liabilities	519,243,269.74	545,426,638.57
Other Liabilities	2,358,788,185.64	2,280,043,194.44
TOTAL LIABILITIES	P 89,015,312,312.32	P 89,609,006,236.11
STOCKHOLDERS' EQUITY		
Capital Stock	P 14,278,374,781.56	P 14,278,374,781.56
Other Capital Accounts	2,122,894,196.84	1,878,669,080.52
Retained Earnings	-2,595,608,157.54	-2,572,623,270.81
TOTAL STOCKHOLDERS' EQUITY	P 13,805,660,820.86	P 13,584,420,591.27
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 102,820,973,133.18	P 103,193,426,827.38
CONTINGENT ACCOUNTS		
Financial Standby Letters of Credit	P 1,232,426,386.58	P 1,174,458,527.68
Commercial Letters of Credit	972,270,505.88	926,441,881.84
Trade Related Guarantees	109,378,234.52	42,701,120.09
Commitments	-	-
Spot Foreign Exchange Contracts	1,598,600,727.16	1,756,083,957.59
Trust Department Accounts	7,794,335,784.14	7,261,356,288.57
Trust and Other Fiduciary Accounts	1,551,848,368.67	1,453,090,916.16
Agency Accounts	6,242,487,415.47	5,808,265,372.41
Others	266,218,578.63	150,929,034.02
TOTAL CONTINGENT ACCOUNTS	P 11,973,230,216.91	P 11,311,970,809.79
ADDITIONAL INFORMATION		
Gross total loan portfolio (TLP)	64,551,836,214.92	62,844,400,804.89
Specific allowance for credit losses on the TLP	1,628,031,227.52	1,558,947,767.09
Non-Performing Loans (NPLs)		
a. Gross NPLs	2,319,628,810.55	2,442,049,529.70
b. Ratio of gross NPLs to gross TLP (%)	3.59%	3.89%
c. Net NPLs	946,390,716.13	1,045,830,588.69
d. Ratio of Net NPLs to gross TLP (%)	1.47%	1.66%
e. Ratio of total allowance for credit losses to gross NPLs (%)	95.70%	94.31%
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	70.18%	63.84%
Classified Loans & Other Risk Assets, gross of allowance for credit losses	9,263,899,917.95	7,839,371,112.14
DOSRI Loans and receivables, gross allowance of credit losses	3,469,361.81	3,732,355.25
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	2.11%	2.50%
b. 2% for Medium Enterprises	6.41%	6.78%
Return on Equity (ROE) (%)	7.83%	9.64%
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		
a. Total CAR (%)	17.29%	16.81%
b. Tier 1 Ratio (%)	14.49%	13.87%
c. Common Equity Tier 1 Ratio (%) /	14.49%	13.87%

¹ Common Equity Tier 1 Ratio (%) is only applicable to all Universal and Commercial Banks and their subsidiary banks.

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**
Controller, SVP

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

SUBSCRIBED AND SWORN to before me this August 14, 2020 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, 2020
IBP no. 05729 - Lifetime Member
MCLE Compliance No. VI - 0024312
Appointment no. M-183 -(2019-2020)
PTR no. 8116014 Jan. 2, 2020
Makati City Roll no. 40091

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101 Urban Ave., Campos Rueda Bldg. Brgy. Pio del Pilar, Makati City

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

BOARD OF DIRECTORS

ERIC O. RECTO
Chairman

LEONARDO B. DAYAO
Vice Chairman

Members

PATRICIA MAY T. SIY

LUCIO L. CO

BUNSI CARLOS G. CHUNG

SUSAN P. CO

JAIME J. BAUTISTA

LEVI B. LABRA

GREGORIO T. YU

JACK E. HUANG

JESUS S. JALANDONI, JR.

EMMANUEL Y. MENDOZA

CONRADO A. GLORIA

GILDA E. PICO

BIENVENIDO E. LAGUESMA

PRINCIPAL OFFICERS

PATRICIA MAY T. SIY
President &
Chief Executive Officer

JOHN HOWARD D. MEDINA
EVP-Chief Operating Officer

ALAN E. ATIENZA
EVP-Treasurer

VICTOR O. MARTINEZ
EVP-Corporate and
Commercial Banking

ERICO C. INDITA
SVP-Branch Banking

RICARDO R. MENDOZA
SVP-Consumer Finance

JOSEPHINE G. CERVERO
SVP-Trust and
Wealth Management

ARLENE M. DATU
SVP - Comptroller

EXPEDITO G. GARCIA, JR.
SVP - Transaction Banking

JANE L. LARAGAN
SVP - General Services

JORGE ALFONSO C. MELO
SVP - Legal Services

MICHAEL STEPHEN H. LAO
Corporate Secretary