

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

BALANCE SH	EET			
(Head Office and E		es) As of March 31, 2015		As of December 31, 2014
ASSETS				
Cash and Cash Items Due from Bangko Sentral ng Pilipinas Due from Other Banks	Ρ	846,686,007.05 15,221,708,719.28 1,831,799,325.27	Ρ	1,157,746,050.92 12,507,925,895.46 1,918,808,508.55
Financial Assets Designated at Fair Value through Profit or Loss Available-for-Sale Financial Assets - Net		1,153,568,294.27		684,985,876.64
Held-to-Maturity Financial Assets - Net		42,974,932.50 14,713,339,614.37		42,974,932.50 13,700,428,402.71
Unquoted Debt Securities Classified as Loans - Net Loans and Receivables - Net		5,044,332,476.73 26,502,088,464.56		5,267,276,169.46 26,522,957,632.56
Interbank Loans Receivable		50,000,000.00		289,440,000.00
Loans and Receivables - Others General Loan Loss Provision		26,710,135,376.41 258,046,911.85		26,623,330,102.01 389,812,469.45
Other Financial Assets Equity Investment in Subsidiaries, Associates and Joint Ventures - Net		325,835,249.86 758,292,228.98		495,097,661.40 752,590,866.12
Bank Premises, Furniture, Fixture & Equipment - Net		1,969,537,845.96		2,024,095,302.04
Real and Other Properties Acquired - Net Other Assets - Net		316,292,035.00 6,438,834,383.27		423,925,967.55 6,587,007,202.89
TOTAL ASSETS	<u>P</u>	75,165,289,577.10	Р	72,085,820,468.80
LIABILITIES				
Deposit Liabilities	Ρ	61,265,829,815.19	Ρ	57,762,270,095.92
Bills Payable: Interbank Loans Payable		3,522,585,312.98		3,421,651,512.16 313,040,000.00
Other Deposit Substitutes Due to Bangko Sentral ng Pilipinas		3,522,585,312.98 5,253,861.12		3,108,611,512.16
Other Financial Liabilities		331,720,670.28		358,530,777.97
Other Liabilities		2,025,135,322.42		2,313,745,237.73
TOTAL LIABILITIES	<u>P</u>	67,150,524,981.99	Р	63,856,197,623.78
STOCKHOLDERS' EQUITY				
Capital Stock Other Capital Accounts		10,095,412,736.76 1,611,523,246.97		10,095,412,736.76 1,779,784,587.51
Retained Earnings		-3,692,171,388.62		-3,645,574,479.25
TOTAL STOCKHOLDERS' EQUITY		8,014,764,595.11		8,229,622,845.02
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P	75,165,289,577.10	Р	72,085,820,468.80
CONTINGENT ACCOUNTS				
Financial Standby Letters of Credit	Р	1,704,770,656.68	Ρ	1,123,767,068.98
Commercial Letters of Credit Trade Related Guarantees		365,847,573.69 654,651,825.63		661,153,180.12 596,144,674.63
Spot Foreign Exchange Contracts		1,127,236,330.50		134,160,000.00
Trust Department Accounts Trust and Other Fiduciary Accounts		6,067,002,272.22 1,621,114,950.45		5,930,414,262.73 1,402,989,840.42
Agency Accounts		4,445,887,321.77		4,527,424,422.31
Others	_	120,446,778.58	_	125,797,556.08
TOTAL CONTINGENT ACCOUNTS	<u>P</u>	10,039,955,437.30	<u>P</u>	8,571,436,742.54
ADDITIONAL INFO	RMAI			00 007 440 070 00
Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs)		28,009,232,510.50 1,249,097,134.09		28,027,449,272.39 1,114,679,170.38
a. Gross NPLs		1,745,888,751.18		1,586,752,249.52
 b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs 		6.23% 496,791,617.09		5.66% 472,073,079.14
 d. Ratio of Net NPLs to gross TLP (%) 		1.77%		1.68%
Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross allowance of credit losses "Ratio of DOSRI loans and receivables, gross of allowance for		31,102,717.11 26,357,816.93 0.09%		32,437,945.23 26,373,135.98 0.09%
credit losses, to gross TLP (%)" Gross non-performing DOSRI loans and receivables		111,209.91		219,120.15
Ratio of gross non-performing DOSRI loans and receivables to TLP (%) Percent Compliance with Magna Carta (%)		0.00%		0.00%
a. 8% for Micro and Small Enterprisesb. 2% for Medium Enterprises		3.92% 9.44%		4.16% 9.94%
Return on Equity (ROE) (%) Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under		0.64%		3.89%
existing regulations		14 609/		16.03%
a. Total CAR (%) b. Tier 1 CAR (%)		14.60% 10.99%		12.00%
 c. Common Tier 1 Ratio (%) 1/ 1/ Common Equity Tier 1 is only applicable to all Universal and Commercial Banks and their subsidiary banks. 		10.99%		12.00%
REPUBLIC OF THE PHILIPPINES) City of Makati)S.S.				
0.0 0 marata (0.0.		lo solemnly swear that a	ll ma	atters set forth in the above
We, Arlene M. Datu and Henry Y. Uy, of the above-mentioned I balance sheet are true and correct to the best of our knowledge and be				
balance sheet are true and correct to the best of our knowledge and be (SGD.) ARLENE M. DATU		(SGD.) H		
balance sheet are true and correct to the best of our knowledge and be (SGD.) ARLENE M. DATU Controller, SVP	ief.	Acting	Pres	sident
balance sheet are true and correct to the best of our knowledge and be (SGD.) ARLENE M. DATU Controller, SVP SUBSCRIBED AND SWORN to before me this 27th day of A 0356633451 and TIN No. 122824523 , respectively.	ief. oril 20	Acting	Pre:	sident ts exhibiting their SSS no.
balance sheet are true and correct to the best of our knowledge and be (SGD.) ARLENE M. DATU Controller, SVP SUBSCRIBED AND SWORN to before me this 27th day of A 0356633451 and TIN No. 122824523 , respectively. (SGD NOTARY PUE	ief. oril 20 .) ATT LIC C	Acting 15 at City of Makati, af Y. GERVACIO B. ORTIZ ity of Makati until Decem	Pres fiant JR iber	sident ts exhibiting their SSS no.
balance sheet are true and correct to the best of our knowledge and be (SGD.) ARLENE M. DATU Controller, SVP SUBSCRIBED AND SWORN to before me this 27th day of A 0356633451 and TIN No. 122824523 , respectively. (SGD NOTARY PUE IBI MC	ief. pril 20) ATT LIC C P no. (CLE Co	Acting 15 at City of Makati, at Y. GERVACIO B. ORTIZ ity of Makati until Decem 566155 - Lifetime Memb ompliance No. III-001428	Pres fiant JR ber er 32	sident ts exhibiting their SSS no.
balance sheet are true and correct to the best of our knowledge and be (SGD.) ARLENE M. DATU Controller, SVP SUBSCRIBED AND SWORN to before me this 27th day of A 0356633451 and TIN No. 122824523 , respectively. (SGD NOTARY PUE IBI MM Doc. No. 245 Page No. 50	oril 20) ATT LIC C Ono. (CLE Co Ointme PTR no	Acting 15 at City of Makati, af Y. GERVACIO B. ORTI2 ity of Makati until Decem 566155 – Lifetime Memb ompliance No. III-001426 ant no. M-199 -(2015-20) b. 4748512 Jan. 5, 2015	Pres fiant JR ber er 32	sident ts exhibiting their SSS no.
balance sheet are true and correct to the best of our knowledge and be (SGD.) ARLENE M. DATU Controller, SVP SUBSCRIBED AND SWORN to before me this 27th day of A 0356633451 and TIN No. 122824523 , respectively. (SGD NOTARY PUE IBI Doc. No. 245 Page No. 50 SOB Dock No. XXIII	oril 20 .) ATT LIC C 2 no. (LE Co ointme 2 TR no Maka	Acting 15 at City of Makati, af Y. GERVACIO B. ORTIZ ity of Makati until Decem 556155 - Lifetime Memb ompliance No. III-001422 ant no. M-199 -(2015-20	Pres fiant ber ber 32 16)	sident ts exhibiting their SSS no. 31, 2016

BALANCE SF (Parent Bank and Financ	ial Sub	sidiaries) s of March 31, 2015		As of December 31, 2014
ASSETS				
	_		_	
Cash and Cash Items	Ρ	875,039,544.47	Р	1,185,900,847.69
Due from Bangko Sentral ng Pilipinas		15,273,063,338.43		12,567,472,328.83
Due from Other Banks		2,028,388,994.67		2,406,369,065.19
Financial Assets Designated at Fair Value through Profit or Loss		1,153,568,294.27		684,985,876.64
Available-for-Sale Financial Assets - Net		42,974,932.50		42,974,932.50
Held-to-Maturity Financial Assets - Net		14,727,893,284.29		13,724,048,223.11
Unquoted Debt Securities Classified as Loans - Net		5,044,332,476.73		5,267,276,169.46
Loans and Receivables - Net		27,746,054,536.66		27,779,889,737.32
Interbank Loans Receivable		-		289,440,000.00
Loans and Receivables - Others		28,013,699,683.29		27,889,860,441.55
General Loan Loss Provision		267.645.146.63		399,410,704,23
Other Financial Assets		345,911,754.87		515,912,305.59
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net		24,949,158.20		25,121,325.03
Bank Premises, Furniture, Fixture & Equipment - Net		2,095,651,595.15		2,153,399,974.71
Real and Other Properties Acquired - Net		530,690,843.48		545,626,872.71
Other Assets - Net		6,756,162,220.50		6,926,845,590.74
Other Assets - Net		0,730,102,220.30		0,520,043,350.74
TOTAL ASSETS	P	76,644,680,974.22	Р	73,825,823,249.52
LIABILITIES				
Deposit Liabilities	Р	62,502,027,038.22	Р	59,362,176,650.73
Bills Payable:	-	3,623,229,874.78		3,428,694,581.30
Interbank Loans Payable		3,323,220,017.10		313,040,000.00
Other Deposit Substitutes		3 603 000 074 70		3,115,654,581.30
		3,623,229,874.78		3,113,034,301.30
Due to Bangko Sentral ng Pilipinas		5,253,861.12		
Other Financial Liabilities		362,248,715.35		378,877,283.52
Other Liabilities		2,183,719,967.79		2,448,431,208.69
TOTAL LIABILITIES	Р	68,676,479,457.26	Р	65,618,179,724.24
STOCKHOLDERS' EQUITY				
Capital Stock		10,095,412,736.76		10,095,412,736.76
Other Capital Accounts		1,610,616,898.52		1,756,057,699.58
Retained Earnings		-3,733,057,344.37		-3,644,241,265.38
Minority Interest in Subsidiaries		-4,770,773.94		414,354.32
TOTAL STOCKHOLDERS' EQUITY		7,968,201,516.97		8,207,643,525.28
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P	76,644,680,974.22	Р	73,825,823,249.52
CONTINGENT ACCOUNTS				
Financial Standby Letters of Credit	P	1,704,770,656.68	D	1,123,767,068.98
Commercial Letters of Credit	'	365,847,573.69		661,153,180.12
Trade Related Guarantees		654,651,825.63		596,144,674.63
Spot Foreign Exchange Contracts		1,127,236,330.50		134,160,000.00
Trust Department Accounts		6,067,002,272.22		
		6,067,002,272.22 1,621,114,950.45		
Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts				1,402,989,840.42
Trust Department Accounts Trust and Other Fiduciary Accounts		1,621,114,950.45		1,402,989,840.42 4,527,424,422.31
Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts		1,621,114,950.45 4,445,887,321.77 120,446,778.58	Р	1,402,989,840.42 4,527,424,422.31 125,797,556.08
Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Others TOTAL CONTINGENT ACCOUNTS	<u>P</u>	1,621,114,950.45 4,445,887,321.77 120,446,778.58 10,039,955,437.30	Р	1,402,989,840.42 4,527,424,422.31 125,797,556.08
Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Others		1,621,114,950.45 4,445,887,321.77 120,446,778.58 10,039,955,437.30	Р	1,402,989,840.42 4,527,424,422.31 125,797,556.08
Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFO 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance	RMATI	1,621,114,950.45 4,445,887,321.77 120,446,778.58 10,039,955,437.30 ON	Р	1,402,989,840.42 4,527,424,422.31 125,797,556.08
Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFO 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance 1. Rural Bank of Nagcarlan, Inc.	RMATI	1,621,114,950.45 4,445,887,321.77 120,446,778.58 10,039,955,437.30 ON	Р	1,402,989,840.42 4,527,424,422.31 125,797,556.08
Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFO 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance 1. Rural Bank of Nagcarlan, Inc. 2. Banco Dipolog, Inc. Rural Bank	RMATI	1,621,114,950.45 4,445,887,321.77 120,446,778.58 10,039,955,437.30 ON	Р	1,402,989,840.42 4,527,424,422.31 125,797,556.08
Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFO 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance 1. Rural Bank of Nagcartan, Inc. 2. Banco Dipolog, Inc. Rural Bank 2. List of Subsidiary Insurance Companies	RMATI	1,621,114,950.45 4,445,887,321.77 120,446,778.58 10,039,955,437.30 ON	Р	1,402,989,840.42 4,527,424,422.31 125,797,556.08
Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFO 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance 1. Rural Bank of Nagcarlan, Inc. 2. Banco Dipolog, Inc. Rural Bank 2. List of Subsidiary Insurance Companies 1. PBCom Insurance Services Agency, Inc.	RMATI	1,621,114,950,45 4,445,867,321.77 120,446,778.58 10,039,955,437.30 ON anies)	Р	1,402,989,840.42 4,527,424,422.31 125,797,556.08
Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFO 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance 1. Rural Bank of Nagcarlan, Inc. 2. Banco Diolog, Inc. Rural Bank 2. List of Subsidiary Insurance Companies 1. PBCom Insurance Services Agency, Inc. 3. Capital Adeguacy Ratio (CAR) on Consolidated Basis, as prescribe	RMATI	1,621,114,950,45 4,445,867,321.77 120,446,778.58 10,039,955,437.30 ON anies)	Р	1,402,989,840,42 4,527,424,422,31 125,797,556.08 8,571,436,742.54
Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFO 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance 1. Rural Bank of Nagcartan, Inc. 2. Banco Dipolog, Inc. Rural Bank 2. List of Subsidiary Insurance Companies 1. PBCom Insurance Services Agency, Inc. 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribe a. Total CAR (%)	RMATI	1,621,114,950,45 4,445,887,321.77 120,446,778.58 10,039,955,437.30 ON anies)	Р	1,402,989,840,42 4,527,424,422,31 125,797,556.08 8,571,436,742.54
Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFO 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance 1. Rural Bank of Nagcarlan, Inc. 2. Banco Dipolog, Inc. Rural Bank 2. List of Subsidiary Insurance Companies 1. PBCom Insurance Services Agency, Inc. 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribe a. Total CAR (%) b. Tier 1 CAR (%)	RMATI	1,621,114,950,45 4,445,867,321.77 120,446,778.58 10,039,955,437.30 ON anies) r existing regulations 14,57% 11.08%	Р	1,402,989,840,42 4,527,424,422,31 125,797,556.08 8,571,436,742.54 15,91% 12,02%
Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFO 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance 1. Rural Bank of Nagcarian, Inc. 2. Banco Diolog, Inc. Rural Bank 2. List of Subsidiary Insurance Companies 1. PBCom Insurance Services Agency, Inc. 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribe a. Total CAR (%) b. Tier 1 CAR (%) c. Common Tier 1 Ratio (%) 1/	RMATI	1,621,114,950,45 4,445,867,321.77 120,446,778.58 10,039,955,437.30 ON anies) r existing regulations 14,57% 11,08%		1,402,989,840,42 4,527,424,422,31 125,797,556.08 8,571,436,742.54 15,91% 12,02%
Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFO 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance 1. Rural Bank of Nagcarlan, Inc. 2. Banco Dipolog, Inc. Rural Bank 2. List of Subsidiary Insurance Companies 1. PBCom Insurance Services Agency, Inc. 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribe a. Total CAR (%) b. Tier 1 CAR (%)	RMATI	1,621,114,950,45 4,445,867,321.77 120,446,778.58 10,039,955,437.30 ON anies) r existing regulations 14,57% 11,08%		1,402,989,840,42 4,527,424,422,31 125,797,556.08 8,571,436,742.54 15,91% 12,02%
Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFO 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance 1. Rural Bank of Nagcarian, Inc. 2. Banco Dipolog, Inc. Rural Bank 2. List of Subsidiary Insurance Companies 1. PBCom Insurance Services Agency, Inc. 3. Capital Adequacy Rato (CAR) on Consolidated Basis, as prescribe a. Total CAR (%) b. Tier 1 CAR (%) c. Common Tier 1 Rato (%) 1/ 1/ Common Equity Tier 1 is only applicable to all Universal and Commerce REPUBLIC OF THE PHILIPPINES)	RMATI	1,621,114,950,45 4,445,867,321.77 120,446,778.58 10,039,955,437.30 ON anies) r existing regulations 14,57% 11,08%		1,402,989,840,42 4,527,424,422,31 125,797,556.08 8,571,436,742.54 15,91% 12,02%
Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFO 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance 1. Rural Bank of Nagcarlan, Inc. 2. Banco Dipolog, Inc. Rural Bank 2. List of Subsidiary Insurance Companies 1. PBCom Insurance Services Agency, Inc. 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribe a. Total CAR (%) b. Tier 1 (CAR (%) b. Tier 1 (CAR (%) c. Common Tier 1 Ratio (%) 1/ 1/ Common Equity Tier 1 is only applicable to all Universal and Commerc REPUBLIC OF THE PHILIPPINES) City of Makati)S.S.	RMATI Comp d unde	1,621,114,950,45 4,445,867,321.77 120,446,778.58 10,039,955,437.30 ON anies) r existing regulations 14,57% 11.08% s and their subsidiary ba	nks.	1,402,989,840.42 4,527,424,422.31 125,797,556.08 8,571,436,742.54 15.91% 12.02%
Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFO 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance 1. Rural Bank of Nagcartan, Inc. 2. Banco Dipolog, Inc. Rural Bank 2. List of Subsidiary Insurance Companies 1. PBCom Insurance Services Agency, Inc. 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribe a. Total CAR (%) b. Tier 1 CAR (%) c. Common Tier 1 Ratio (%) 11 1/ Common Fuer 11: only applicable to all Universal and Commerce REPUBLIC OF THE PHILIPPINES) City of Makati)S.S. We, Arlene M. Datu and Henry Y. Uy, of the above-mentioned the service of the servic	RMATI Comp d unde ial Bank	1,621,114,950,45 4,445,867,321.77 120,446,778.58 10,039,955,437.30 ON anies) r existing regulations 14,57% 11.08% s and their subsidiary ba	nks.	1,402,989,840.42 4,527,424,422.31 125,797,556.08 8,571,436,742.54 15.91% 12.02%
Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFO 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance 1. Rural Bank of Nagcarlan, Inc. 2. Banco Dipolog, Inc. Rural Bank 2. List of Subsidiary Insurance Companies 1. PBCom Insurance Services Agency, Inc. 3. Capital Adeguacy Ratio (CAR) on Consolidated Basis, as prescribe a. Total CAR (%) b. Tier 1 (CAR (%) b. Tier 1 (CAR (%) c. Common Tier 1 Ratio (%) 1/ 1/ Common Equity Tier 1 is only applicable to all Universal and Commerc REPUBLIC OF THE PHILIPPINES) City of Makati)S.S. We, Arlene M. Datu and Henry Y. Uy, of the above-mentioned t balance sheet are true and correct to the best of our knowledge and b	RMATI Comp d unde ial Bank	1,621,114,950,45 4,445,867,321.77 120,446,778.58 10,039,955,437.30 ON anies) r existing regulations 14,57% 11.08% 11.08% s and their subsidiary ba	nks. II ma	1,402,989,840.42 4,527,424,422.31 125,797,556.08 8,571,436,742.54 15,91% 12.02% 12.02%
Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFO 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance 1. Rural Bank of Nagcartan, Inc. 2. Banco Dipolog, Inc. Rural Bank 2. List of Subsidiary Insurance Companies 1. PBCom Insurance Services Agency, Inc. 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribe a. Total CAR (%) b. Tier 1 CAR (%) c. Common Tier 1 Ratio (%) 11 1/ Common Fuer 11: only applicable to all Universal and Commerce REPUBLIC OF THE PHILIPPINES) City of Makati)S.S. We, Arlene M. Datu and Henry Y. Uy, of the above-mentioned the service of the servic	RMATI Comp d unde ial Bank	1,621,114,950,45 4,445,867,321.77 120,446,778.58 10,039,955,437.30 ON anies) r existing regulations 14,57% 11.08% 11.08% s and their subsidiary ba	nks. II ma	1,402,989,840.42 4,527,424,422.31 125,797,556.08 8,571,436,742.54 15.91% 12.02% 12.02% atters set forth in the above
Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFO 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance 1. Rural Bank of Nagcartan, Inc. 2. Banco Dipolog, Inc. Rural Bank 2. List of Subsidiary Insurance Companies 1. PBCom Insurance Services Agency, Inc. 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribe a. Total CAR (%) b. Tier 1 CAR (%) c. Common Tier 1 Ratio (%) 1/ 1/ Common Fiar 1 Ratio (%) 1/ 1/ Common Fiar 1 Ratio (%) 1/ 1/ Common Equity Tier 1 is only applicable to all Universal and Commerce REPUBLIC OF THE PHILIPPINES) City of Makati)S.S. We, Arlene M. Datu and Henry Y. Uy, of the above-mentioned It balance sheet are true and correct to the best of our knowledge and b (SGD) ARLENE M. DATU Controller, SVP SUBSCRIBED AND SWORN to before me this 27th day of A	RMATI c Comp d unde ial Bank ial Bank de elief.	1,621,114,950,45 4,445,867,321.77 120,446,778.58 10,039,955,437.30 ON anies) r existing regulations 14,57% 11.08% 11.08% s and their subsidiary ba solemnly swear that a (SGD.) H Acting	nks. III ma IENI Pres	1,402,989,840,42 4,527,424,422,31 125,797,556.08 8,571,436,742.54 15.91% 12.02% 12.02% atters set forth in the above RY Y. UY sident
Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFO 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance 1. Rural Bank of Nagcarian, Inc. 2. Banco Diolog, Inc. Rural Bank 2. List of Subsidiary Insurance Companies 1. PBCom Insurance Services Agency, Inc. 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribe a. Total CAR (%) b. Tier 1 CAR (%) b. Tier 1 CAR (%) c. Common Tier 1 Ratio (%) 11 1/ Common Equity Tier 1 is only applicable to all Universal and Commerce REPUBLIC OF THE PHILIPPINES) City of Makati)S.S. We, Arlene M. Datu and Henry Y. Uy, of the above-mentioned th balance sheet are true and correct to the best of our knowledge and b (SGD.) ARLENE M. DATU Controller, SVP	RMATI c Comp d unde ial Bank ial Bank de elief.	1,621,114,950,45 4,445,867,321.77 120,446,778.58 10,039,955,437.30 ON anies) r existing regulations 14,57% 11.08% 11.08% s and their subsidiary ba solemnly swear that a (SGD.) H Acting	nks. III ma IENI Pres	1,402,989,840.42 4,527,424,422.31 125,797,556.08 8,571,436,742.54 15.91% 12.02% 12.02% atters set forth in the above RY Y. UY sident
Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFO 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance 1. Rural Bank of Nagcartan, Inc. 2. Banco Dipolog, Inc. Rural Bank 2. List of Subsidiary Insurance Companies 1. PBCom Insurance Services Agency, Inc. 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribe a. Total CAR (%) b. Tier 1 CAR (%) c. Common Tier 1 Ratio (%) 1/ 1/ Common Fiar 1 Ratio (%) 1/ 1/ Common Fiar 1 Ratio (%) 1/ 1/ Common Equity Tier 1 is only applicable to all Universal and Commerce REPUBLIC OF THE PHILIPPINES) City of Makati)S.S. We, Arlene M. Datu and Henry Y. Uy, of the above-mentioned It balance sheet are true and correct to the best of our knowledge and b (SGD) ARLENE M. DATU Controller, SVP SUBSCRIBED AND SWORN to before me this 27th day of A	RMATI c Comp d unde ial Bank ial Bank de elief.	1,621,114,950,45 4,445,867,321.77 120,446,778.58 10,039,955,437.30 ON anies) r existing regulations 14,57% 11.08% 11.08% s and their subsidiary ba solemnly swear that a (SGD.) H Acting	nks. II ma Pre:	1,402,989,840,42 4,527,424,422,31 125,797,556,00 8,571,436,742.54 15,91% 12,02% 12,02% stters set forth in the above RY Y. UY sident ts exhibiting their SSS no.
Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFO 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance 1. Rural Bank of Nagcartan, Inc. 2. Banco Dipolog, Inc. Rural Bank 2. List of Subsidiary Insurance Companies 1. PBCom Insurance Services Agency, Inc. 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribe a. Total CAR (%) b. Tier 1 CAR (%) c. Common Tier 1 Ratio (%) 1/ 1/ Common Fiar 1 Ratio (%) 1/ 1/ Common Fiar 1 Ratio (%) 1/ 1/ Common Equity Tier 1 is only applicable to all Universal and Commerce REPUBLIC OF THE PHILIPPINES) City of Makati)S.S. We, Arlene M. Datu and Henry Y. Uy, of the above-mentioned It balance sheet are true and correct to the best of our knowledge and b (SGD) ARLENE M. DATU Controller, SVP SUBSCRIBED AND SWORN to before me this 27th day of A	RMATI o Comp d unde ial Bank bank do elief.	1,621,114,950,45 4,445,887,321,77 120,446,778,58 10,039,955,437,30 ON anies) r existing regulations 14,57% 11,08% s and their subsidiary ba solemnly swear that a (SGD.) ATTY. GER RY PUBLIC City of M	nks. II ma IENI Pre: fiant VAC	1,402,989,840,42 4,527,424,422,31 125,797,556,08 8,571,436,742,54 15,91% 12,02% 12,02% atters set forth in the above RY Y. UY sident ts exhibiting their SSS no. CIO B. ORTIZ JR. i until December 31, 2016
Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFO 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance 1. Rural Bank of Nagcartan, Inc. 2. Banco Dipolog, Inc. Rural Bank 2. List of Subsidiary Insurance Companies 1. PBCom Insurance Services Agency, Inc. 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribe a. Total CAR (%) b. Tier 1 CAR (%) c. Common Tier 1 Ratio (%) 1/ 1/ Common Fiar 1 Ratio (%) 1/ 1/ Common Fiar 1 Ratio (%) 1/ 1/ Common Equity Tier 1 is only applicable to all Universal and Commerce REPUBLIC OF THE PHILIPPINES) City of Makati)S.S. We, Arlene M. Datu and Henry Y. Uy, of the above-mentioned It balance sheet are true and correct to the best of our knowledge and b (SGD) ARLENE M. DATU Controller, SVP SUBSCRIBED AND SWORN to before me this 27th day of A	RMATI o Comp d unde ial Bank bank do elief.	1.621,114,950.45 4.445,887,321.77 120,446,778.58 10.039,955,437.30 ON anies) r existing regulations 14.57% 11.08% s and their subsidiary ba solemnly swear that a (SGD.) ATTY, GER IST CISP OF Makati, a (SGD.) ATTY, GER	nks. II ma Pre fiant VAC akat - Lif	1,402,809,840.42 4,527,424,422.31 125,797,556.08 8,571,436,742.54 15.91% 12.02% 12.02% atters set forth in the above RY Y. UY sident ts exhibiting their SSS no. :O B. ORTIZ JR. i until December 31, 2016 etime Member
Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFO 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance 1. Rural Bank of Nagcartan, Inc. 2. Banco Dipolog, Inc. Rural Bank 2. List of Subsidiary Insurance Companies 1. PBCom Insurance Services Agency, Inc. 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribe a. Total CAR (%) b. Tier 1 CAR (%) c. Common Tier 1 Ratio (%) 1/ 1/ Common Fiar 1 Ratio (%) 1/ 1/ Common Fiar 1 Ratio (%) 1/ 1/ Common Equity Tier 1 is only applicable to all Universal and Commerce REPUBLIC OF THE PHILIPPINES) City of Makati)S.S. We, Arlene M. Datu and Henry Y. Uy, of the above-mentioned It balance sheet are true and correct to the best of our knowledge and b (SGD) ARLENE M. DATU Controller, SVP SUBSCRIBED AND SWORN to before me this 27th day of A	RMATI o Comp d unde ial Bank bank do elief.	1,621,114,950,45 4,445,887,321,77 120,446,778,58 10,039,955,437,30 ON anies) r existing regulations 14,57% 11,08% s and their subsidiary ba solemnly swear that a (SGD.) ATTY. GER IRY PUBLIC City of Makati, a' IBP no. 656155 MCLE Complian	nks. II ma IENI Pre: fiant Gakat - Lif	1,402,989,840.42 4,527,424,422.31 125,797,556.08 8,571,436,742.54 15,91% 12,02% 12,02% atters set forth in the above RY Y. UY sident ts exhibiting their SSS no. CIO B. ORTIZ JR. i until December 31, 2016 etime Member 10, III-0014282
Trust and Other Fiduciary Accounts Agency Accounts Others TOTAL CONTINGENT ACCOUNTS TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFO 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance 1. Rural Bank of Nagcarian, Inc. 2. Banco Diolog, Inc. Rural Bank 2. List of Subsidiary Insurance Companies 1. PBCom Insurance Services Agency, Inc. 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribe a. Total CAR (%) b. Tier 1 CAR (%) c. Common Tier 1 Ratio (%) 11 1/ Common Equity Tier 1 is only applicable to all Universal and Commerce REPUBLIC OF THE PHILIPPINES) City of Makati)S.S. We, Arlene M. Datu and Henry Y. Uy, of the above-mentioned th balance sheet are true and correct to the best of our knowledge and b (SGD.) ARLENE M. DATU Controller, SVP SUBSCRIBED AND SWORN to before me this 27th day of Ap 0356633451 and TIN No. 122824523, respectively.	RMATI o Comp d unde ial Bank bank do elief.	1.621,114,950.45 4.445,887,321.77 120,446,778.58 10.039,955,437.30 ON anies) r existing regulations 14.57% 11.08% s and their subsidiary ba solemnly swear that a (SGD.) ATTY. GERR KYP PUBLIC City of M IBP no. 656155 MCLE Complian Appointment no.	nks. II ma IENI Pre: fiant ce N M-19	1,402,989,840,42 4,527,424,422,31 125,797,556,00 8,571,436,742,54 15,91% 12,02% 12,02% atters set forth in the above RY Y. UY sident ts exhibiting their SSS no. CIO B. ORTIZ JR. i until December 31, 2016 etime Member to. III-0014282 9-(2015-2016)
Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFO 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance 1. Rural Bank of Nagcartan, Inc. 2. Banco Dipolog, Inc. Rural Bank 2. List of Subsidiary Insurance Companies 1. PBCom Insurance Services Agency, Inc. 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribe a. Total CAR (%) b. Tier 1 CAR (%) c. Common Tier 1 Ratio (%) 1/ 1/ Common Fiar 1 Ratio (%) 1/ 1/ Common Fiar 1 Ratio (%) 1/ 1/ Common Equity Tier 1 is only applicable to all Universal and Commerce REPUBLIC OF THE PHILIPPINES) City of Makati)S.S. We, Arlene M. Datu and Henry Y. Uy, of the above-mentioned It balance sheet are true and correct to the best of our knowledge and b (SGD) ARLENE M. DATU Controller, SVP SUBSCRIBED AND SWORN to before me this 27th day of A	RMATI o Comp d unde ial Bank bank do elief.	1,621,114,950,45 4,445,887,321,77 120,446,778,58 10,039,955,437,30 ON anies) r existing regulations 14,57% 11,08% s and their subsidiary ba solemnly swear that a (SGD.) ATTY. GER IRY PUBLIC City of Makati, a' IBP no. 656155 MCLE Complian	nks. II ma IENI Pre: fiant ce N M-19	1,402,989,840,42 4,527,424,422,31 125,797,556,00 8,571,436,742,54 15,91% 12,02% 12,02% atters set forth in the above RY Y. UY sident ts exhibiting their SSS no. CIO B. ORTIZ JR. i until December 31, 2016 etime Member to. III-0014282 9-(2015-2016)
Trust and Other Fiduciary Accounts Agency Accounts Others TOTAL CONTINGENT ACCOUNTS TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFO 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance 1. Rural Bank of Nagcarian, Inc. 2. Banco Diolog, Inc. Rural Bank 2. List of Subsidiary Insurance Companies 1. PBCom Insurance Services Agency, Inc. 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribe a. Total CAR (%) b. Tier 1 CAR (%) c. Common Tier 1 Ratio (%) 11 1/ Common Equity Tier 1 is only applicable to all Universal and Commerce REPUBLIC OF THE PHILIPPINES) City of Makati)S.S. We, Arlene M. Datu and Henry Y. Uy, of the above-mentioned th balance sheet are true and correct to the best of our knowledge and b (SGD.) ARLENE M. DATU Controller, SVP SUBSCRIBED AND SWORN to before me this 27th day of Ap 0356633451 and TIN No. 122824523, respectively.	RMATI o Comp d unde ial Bank bank do elief.	1.621,114,950.45 4.445,887,321.77 120,446,778.58 10.039,955,437.30 ON anies) r existing regulations 14.57% 11.08% s and their subsidiary ba solemnly swear that a (SGD.) ATTY. GERR KYP PUBLIC City of M IBP no. 656155 MCLE Complian Appointment no.	nks. II ma IENI Pre: fiant akat ce N M-19 512	1,402,989,840,42 4,527,424,422,31 125,797,556.08 8,571,436,742.54 8,571,436,742.54 12,02% 12,02% atters set forth in the above RY Y. UY sident Its exhibiting their SSS no. CIO B. ORTIZ JR. I until December 31, 2016 etime Member 301, 2016 99 -(2015-2016) Jan. 5, 2015
Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFO 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance 1. Rural Bank of Nagcarian, Inc. 2. Banco Dipolog, Inc. Rural Bank 2. List of Subsidiary Insurance Companies 1. PBCom Insurance Services Agency, Inc. 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribe a. Total CAR (%) b. Tier 1 CAR (%) c. Common Tier 1 Ratio (%) 1/ 1/ Common Fier 1 Ratio (%) 1/ 1/ Common Fier 1 Ratio (%) 1/ 1/ Common Fier 1 Ratio (%) S.S. We, Arlene M. Datu and Henry Y. Uy, of the above-mentioned the balance sheet are true and correct to the best of our knowledge and be (SGD.) ARLENE M. DATU Controller, SVP SUBSCRIBED AND SWORN to before me this 27th day of Ap 0356633451 and TIN No. 122824523, respectively. Doc. No. 244	RMATI c Comp d unde ial Bank bank do elief.	1,621,114,950,45 4,445,887,321,77 120,446,778,58 10,039,955,437,30 ON anies) r existing regulations 14,57% 11,08% s and their subsidiary be solemnly swear that a (SGD.) ATTY. GER IS at City of Makati, a' (SGD.) ATTY. GER IS P DUBLIC City of M IBP no. 656155 MCLE Complian Appointment no. PTR no. 4748 Makati City	nks. II ma Free fiant VAC akat ce N M-19 512 Roll	1,402,989,840.42 4,527,424,422.31 125,797,556.08 8,571,436,742.54 15,91% 12,02% 12,02% atters set forth in the above RY Y. UY sident ts exhibiting their SSS no. CIO B. ORTIZ JR. i until December 31, 2016 etime Member 39 - (2015-2016) Jan. 5, 2015 no. 40091
Trust and Other Fiduciary Accounts Agency Accounts Others TOTAL CONTINGENT ACCOUNTS TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFO 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance 1. Rural Bank of Nagcarlan, Inc. 2. Banco Dipolog, Inc. Rural Bank 2. List of Subsidiary Insurance Companies 1. PBCom Insurance Scruces Agency, Inc. 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribe a. Total CAR (%) b. Tier 1 (CAR (%) c. Common Tier 1 Ratio (%) 1/ 1/ Common Equity Tier 1 is only applicable to all Universal and Commerc REPUBLIC OF THE PHILIPPINES) City of Makati)S.S. We, Arlene M. Datu and Henry Y. Uy, of the above-mentioned I balance sheet are true and correct to the best of our knowledge and bb (SGD) ARLENE M. DATU Controller, SVP SUBSCRIBED AND SWORN to before me this 27th day of Ap 0356633451 and TIN No. 122824523, respectively.	RMATI c Comp d unde ial Bank bank do elief.	1,621,114,950,45 4,445,887,321,77 120,446,778,58 10,039,955,437,30 ON anies) r existing regulations 14,57% 11,08% s and their subsidiary be solemnly swear that a (SGD.) ATTY. GER IS at City of Makati, a' (SGD.) ATTY. GER IS P DUBLIC City of M IBP no. 656155 MCLE Complian Appointment no. PTR no. 4748 Makati City	nks. III ma IENI Pre fiant VAC akat - Lif ce N M-19 512 Roll ueda	1,402,989,840.42 4,527,424,422.31 125,797,556.08 8,571,436,742.54 8,571,436,742.54 15,91% 12.02% 12.02% atters set forth in the above RY Y. UY sident ts exhibiting their SSS no. CIO B. ORTIZ JR. i until December 31, 2016 time Member Io. III-0014282 9-(2015-2016) Jan. 5, 2015 no. 40091 a Bidg, Brgy. Pio del Pilar,
Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFO 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance 1. Rural Bank of Nagcarian, Inc. 2. Banco Diolog, Inc. Rural Bank 2. List of Subsidiary Insurance Companies 1. PBCom Insurance Services Agency, Inc. 3. Capital Adequary Ratio (CAR) on Consolidated Basis, as prescribe a. Total CAR (%) b. Tier 1 CAR (%) c. Common Tier 1 Ratio (%) 11 1/ Common Tier 1 Ratio (%) 11 1/ Common Tier 1 Ratio (%) 11 1/ Common Tier 1 Ratio (%) 15. We, Arlene M. Datu and Henry Y. Uy, of the above-mentioned the balance sheet are true and correct to the best of our knowledge and be (SGD.) ARLENE M. DATU Controller, SVP SUBSCRIBED AND SWORN to before me this 27th day of Ap 0356633451 and TIN No. 122824523, respectively. Doc. No. 244 Page No. 50 Book No. XXIII	RMATI c Comp d unde ial Bank bank do elief.	1,621,114,950,45 4,445,887,321,77 120,446,778,58 10,039,955,437,30 ON anies) r existing regulations 14,57% 11,08% s and their subsidiary ba solemnly swear that a (SGD.) ATTY. GER IS at City of Makati, ar (SGD.) ATTY. GER IS at City of Makati, ar (SGD.) ATTY. GER Makati City of Makati, ar Makati City of Makati, ar Makati City of Araba, Compos R	nks. III ma IENI Pre fiant VAC akat - Lif ce N M-19 512 Roll ueda	1,402,989,840.42 4,527,424,422.31 125,797,556.08 8,571,436,742.54 8,571,436,742.54 15,91% 12.02% 12.02% atters set forth in the above RY Y. UY sident ts exhibiting their SSS no. CIO B. ORTIZ JR. i until December 31, 2016 time Member Io. III-0014282 9-(2015-2016) Jan. 5, 2015 no. 40091 a Bidg, Brgy. Pio del Pilar,
Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFO 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance 1. Rural Bank of Nagcarian, Inc. 2. Banco Diolog, Inc. Rural Bank 2. List of Subsidiary Insurance Companies 1. PBCom Insurance Services Agency, Inc. 3. Capital Adequary Ratio (CAR) on Consolidated Basis, as prescribe a. Total CAR (%) b. Tier 1 CAR (%) c. Common Tier 1 Ratio (%) 11 1/ Common Tier 1 Ratio (%) 11 1/ Common Tier 1 Ratio (%) 11 1/ Common Tier 1 Ratio (%) 15. We, Arlene M. Datu and Henry Y. Uy, of the above-mentioned the balance sheet are true and correct to the best of our knowledge and be (SGD.) ARLENE M. DATU Controller, SVP SUBSCRIBED AND SWORN to before me this 27th day of Ap 0356633451 and TIN No. 122824523, respectively. Doc. No. 244 Page No. 50 Book No. XXIII	RMATI c Comp d unde ial Bank bank do elief.	1,621,114,950,45 4,445,887,321,77 120,446,778,58 10,039,955,437,30 ON anies) r existing regulations 14,57% 11,08% s and their subsidiary ba solemnly swear that a (SGD.) ATTY. GER IS at City of Makati, ar (SGD.) ATTY. GER IS at City of Makati, ar (SGD.) ATTY. GER Makati City of Makati, ar Makati City of Makati, ar Makati City of Araba, Compos R	nks. III ma IENI Pre fiant VAC akat - Lif ce N M-19 512 Roll ueda	1,402,809,840.42 4,527,424,422.31 125,797,556.08 8,571,436,742.54 8,571,436,742.54 15,91% 12,02% 12,02% atters set forth in the above RY Y. UY sident ts exhibiting their SSS no. CIO B. ORTIZ JR. 10 UP (2015-2016) Jan. 5, 2015 no. 40091 a Bidg. Brgy. Pio del Pilar,
Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFO 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance 1. Rural Bank of Nagcarian, Inc. 2. Banco Diolog, Inc. Rural Bank 2. List of Subsidiary Insurance Companies 1. PBCom Insurance Services Agency, Inc. 3. Capital Adequary Ratio (CAR) on Consolidated Basis, as prescribe a. Total CAR (%) b. Tier 1 CAR (%) c. Common Tier 1 Ratio (%) 11 1/ Common Tier 1 Ratio (%) 11 1/ Common Tier 1 Ratio (%) 11 1/ Common Tier 1 Ratio (%) 15. We, Arlene M. Datu and Henry Y. Uy, of the above-mentioned the balance sheet are true and correct to the best of our knowledge and be (SGD.) ARLENE M. DATU Controller, SVP SUBSCRIBED AND SWORN to before me this 27th day of Ap 0356633451 and TIN No. 122824523, respectively. Doc. No. 244 Page No. 50 Book No. XXIII	RMATI c Comp d unde ial Bank bank do elief.	1,621,114,950,45 4,445,887,321,77 120,446,778,58 10,039,955,437,30 ON anies) r existing regulations 14,57% 11,08% s and their subsidiary ba solemnly swear that a (SGD.) ATTY. GER IS at City of Makati, ar (SGD.) ATTY. GER IS at City of Makati, ar (SGD.) ATTY. GER Makati City of Makati, ar Makati City of Makati, ar Makati City of Araba, Compos R	nks. III ma IENI Pre fiant VAC akat - Lif ce N M-19 512 Roll ueda	1,402,809,840.42 4,527,424,422.31 125,797,556.08 8,571,436,742.54 8,571,436,742.54 15,91% 12,02% 12,02% atters set forth in the above RY Y. UY sident ts exhibiting their SSS no. CIO B. ORTIZ JR. 10 UP (2015-2016) Jan. 5, 2015 no. 40091 a Bidg. Brgy. Pio del Pilar,
Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFO 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance 1. Rural Bank of Nagcarian, Inc. 2. Banco Diolog, Inc. Rural Bank 2. List of Subsidiary Insurance Companies 1. PBCom Insurance Services Agency, Inc. 3. Capital Adequary Ratio (CAR) on Consolidated Basis, as prescribe a. Total CAR (%) b. Tier 1 CAR (%) c. Common Tier 1 Ratio (%) 11 1/ Common Tier 1 Ratio (%) 11 1/ Common Tier 1 Ratio (%) 11 1/ Common Tier 1 Ratio (%) 15. We, Arlene M. Datu and Henry Y. Uy, of the above-mentioned the balance sheet are true and correct to the best of our knowledge and be (SGD.) ARLENE M. DATU Controller, SVP SUBSCRIBED AND SWORN to before me this 27th day of Ap 0356633451 and TIN No. 122824523, respectively. Doc. No. 244 Page No. 50 Book No. XXIII	RMATI c Comp d unde ial Bank bank do elief.	1,621,114,950,45 4,445,887,321,77 120,446,778,58 10,039,955,437,30 ON anies) r existing regulations 14,57% 11,08% s and their subsidiary ba solemnly swear that a (SGD.) ATTY. GER IS at City of Makati, ar (SGD.) ATTY. GER IS at City of Makati, ar (SGD.) ATTY. GER Makati City of Makati, ar Makati City of Makati, ar Makati City of Araba, Compos R	nks. III ma IENI Pre fiant VAC akat - Lif ce N M-19 512 Roll ueda	1,402,809,840.42 4,527,424,422.31 125,797,556.08 8,571,436,742.54 8,571,436,742.54 15,91% 12,02% 12,02% atters set forth in the above RY Y. UY sident ts exhibiting their SSS no. CIO B. ORTIZ JR. 10 UP (2015-2016) Jan. 5, 2015 no. 40091 a Bidg. Brgy. Pio del Pilar,
Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFO 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance 1. Rural Bank of Nagcarian, Inc. 2. Banco Diolog, Inc. Rural Bank 2. List of Subsidiary Insurance Companies 1. PBCom Insurance Services Agency, Inc. 3. Capital Adequary Ratio (CAR) on Consolidated Basis, as prescribe a. Total CAR (%) b. Tier 1 CAR (%) c. Common Tier 1 Ratio (%) 11 1/ Common Tier 1 Ratio (%) 11 1/ Common Tier 1 Ratio (%) 11 1/ Common Tier 1 Ratio (%) 15. We, Arlene M. Datu and Henry Y. Uy, of the above-mentioned the balance sheet are true and correct to the best of our knowledge and be (SGD.) ARLENE M. DATU Controller, SVP SUBSCRIBED AND SWORN to before me this 27th day of Ap 0356633451 and TIN No. 122824523, respectively. Doc. No. 244 Page No. 50 Book No. XXIII	RMATI c Comp d unde ial Bank bank do elief.	1,621,114,950,45 4,445,887,321,77 120,446,778,58 10,039,955,437,30 ON anies) r existing regulations 14,57% 11,08% s and their subsidiary ba solemnly swear that a (SGD.) ATTY. GER IS at City of Makati, ar (SGD.) ATTY. GER IS at City of Makati, ar (SGD.) ATTY. GER Makati City of Makati, ar Makati City of Makati, ar Makati City of Araba, Compos R	nks. III ma IENI Pre fiant VAC akat - Lif ce N M-19 512 Roll ueda	1,402,989,840.42 4,527,424,422.31 125,797,556.08 8,571,436,742.54 8,571,436,742.54 15,91% 12.02% 12.02% atters set forth in the above RY Y. UY sident ts exhibiting their SSS no. CIO B. ORTIZ JR. i until December 31, 2016 time Member Io. III-0014282 9-(2015-2016) Jan. 5, 2015 no. 40091 a Bidg, Brgy. Pio del Pilar,
Trust Department Accounts Trust and Other Fiduciary Accounts Agency Accounts Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFO 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance 1. Rural Bank of Nagcarian, Inc. 2. Banco Diolog, Inc. Rural Bank 2. List of Subsidiary Insurance Companies 1. PBCom Insurance Services Agency, Inc. 3. Capital Adequary Ratio (CAR) on Consolidated Basis, as prescribe a. Total CAR (%) b. Tier 1 CAR (%) c. Common Tier 1 Ratio (%) 11 1/ Common Tier 1 Ratio (%) 11 1/ Common Tier 1 Ratio (%) 11 1/ Common Tier 1 Ratio (%) 15. We, Arlene M. Datu and Henry Y. Uy, of the above-mentioned the balance sheet are true and correct to the best of our knowledge and be (SGD.) ARLENE M. DATU Controller, SVP SUBSCRIBED AND SWORN to before me this 27th day of Ap 0356633451 and TIN No. 122824523, respectively. Doc. No. 244 Page No. 50 Book No. XXIII	RMATI c Comp d unde ial Bank bank do elief.	1,621,114,950,45 4,445,887,321,77 120,446,778,58 10,039,955,437,30 ON anies) r existing regulations 14,57% 11,08% s and their subsidiary ba solemnly swear that a (SGD.) ATTY. GER IS at City of Makati, ar (SGD.) ATTY. GER IS at City of Makati, ar (SGD.) ATTY. GER Makati City of Makati, ar Makati City of Makati, ar Makati City of Araba, Compos R	nks. III ma IENI Pre fiant VAC akat - Lif ce N M-19 512 Roll ueda	15.91% 12.02% 12.02% stters set forth in the above RY Y. UY sident ts exhibiting their SSS no. CIO B. ORTIZ JR. i until December 31, 2016 etime Member to. III-0014282 9-(2015-2016) Jan. 5, 2015 no. 40091 a Bldg. Brgy. Pio del Pilar,

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