## PBCOM

## 菲律濱交通銀行

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

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

BALANCE SHEE (Head Office and Bran		;)			
ASSETS		As of March 31, 2016		As of December 31, 2015	ASS
Cash and Cash Items	Р	870,444,314.56	Р	1,271,441,806.00	Cash and Cash Items
Due from Bangko Sentral ng Pilipinas		10,925,155,885.27		12,344,503,353.85	Due from Bangko Sentral ng Pilipin
Due from Other Banks Financial Assets at Fair Value through Profit or Loss		698,596,562.67 1,990,881,329.88		1,928,505,044.51	Due from Other Banks Financial Assets at Fair Value throu
Available-for-Sale Financial Assets - Net		42,974,932.50		395,257,645.90 42,974,932.50	Available-for-Sale Financial Assets
leld-to-Maturity Financial Assets - Net		15,639,607,444.47		14,876,281,965.67	Held-to-Maturity Financial Assets -
Inquoted Debt Securities Classified as Loans - Net oans and Receivables - Net		3,761,332,481.26 33,977,889,903.47		4,519,215,274.13 29,058,422,549.58	Unquoted Debt Securities Classifie Loans and Receivables - Net
Interbank Loans Receivable		300,000,000.00		- 23,030,422,043.00	Interbank Loans Receivable
Loans and Receivables - Others		34,012,522,956.79		29,349,555,602.90	Loans and Receivables - Other
General Loan Loss Provision Dther Financial Assets		334,633,053.32 444,174,634.24		291,133,053.32 480,613,151.07	General Loan Loss Provision Other Financial Assets
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net		894,830,695.30		886,241,749.32	Equity Investment in Subsidiaries,
Bank Premises, Furniture, Fixture & Equipment - Net		2,058,618,900.49		2,006,454,169.45	Bank Premises, Furniture, Fixture
Real and Other Properties Acquired - Net Other Assets - Net		450,868,317.54 6,084,209,469.14		465,854,651.16 6,818,303,177.27	Real and Other Properties Acquired Other Assets - Net
TOTAL ASSETS	Р	77,839,584,870.79	Р	75,094,069,470.41	TOTAL ASSETS
LIABILITIES					LIABI
Deposit Liabilities	Р	59,869,427,555.06	P	56,479,606,134.56	Deposit Liabilities
Bills Payable:		6,609,505,301.47		6,296,862,324.57	Bills Payable:
Interbank Loans Payable		0.045 704 540 47		0 004 547 050 00	BSP (Rediscounting and Other A
Other Deposit Substitutes Others		6,345,731,516.47 263,773,785.00		6,031,547,358.69 265,314,965.88	Interbank Loans Payable Other Deposit Substitutes
Due to Bangko Sentral ng Pilipinas		5,654,348.40		200,014,000.00	Others
Other Financial Liabilities		331,203,027.05		276,122,695.32	Due to Bangko Sentral ng Pilipinas
Other Liabilities	-	2,230,123,802.70		3,110,105,525.48	Other Financial Liabilities Other Liabilities
OTAL LIABILITIES	Ρ.	69,045,914,034.68	P	66,162,696,679.93	TOTAL LIABILITIES
STOCKHOLDERS' EQUITY					STOCKHOLD
Capital Stock		11,489,733,418.36		11,489,733,418.36	
Other Capital Accounts Retained Earnings		1,488,230,253.68 -4,184,292,835.93		1,363,433,281.43 -3,921,793,909.31	Capital Stock Other Capital Accounts
-	-				Retained Earnings
IOTAL STOCKHOLDERS' EQUITY	-	8,793,670,836.11		8,931,372,790.48	Minority Interest in Subsidiaries
FOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	Ρ =	77,839,584,870.79	P	75,094,069,470.41	TOTAL STOCKHOLDERS' EQUITY
CONTINGENT ACCOUNTS					TOTAL LIABILITIES AND STOCK
Financial Standby Letters of Credit Commercial Letters of Credit	Ρ	1,838,283,357.37 575,318,759.32	Ρ	1,759,656,472.61 445,319,006.36	CONTINGEN
Trade Related Guarantees		579,151,228.31		509,077,541.89	Financial Standby Letters of Credit
Spot Foreign Exchange Contracts		750,932,871.17		763,176,357.81	Commercial Letters of Credit
Trust Department Accounts Trust and Other Fiduciary Accounts		5,753,554,562.91 1,171,844,754.69		5,594,481,464.20 1,216,663,030.85	Trade Related Guarantees Spot Foreign Exchange Contracts
Agency Accounts		4,581,709,808.22		4,377,818,433.35	Trust Department Accounts
Others	-	180,831,318.55		134,813,375.64	Trust and Other Fiduciary Accou Agency Accounts
TOTAL CONTINGENT ACCOUNTS	Ρ.	9,678,072,097.63	P	9,206,524,218.51	Others
ADDITIONAL INFORMATION					TOTAL CONTINGENT ACCOUN
Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP		35,973,354,608.03 1,660,831,651.24		30,961,960,862.13 1,612,405,259.23	ADDITIONAL I
Non-Performing Loans (NPLs)					1. List of Financial Allied Subsidiaries (e
a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%)		2,378,811,531.66 6.61%		2,069,016,935.20 6.68%	<ol> <li>Rural Bank of Nagcarlan, Inc.</li> <li>Banco Dipolog, Inc. Rural Ban</li> </ol>
c. Net NPLs		717,979,880.42		456,611,675.97	2. List of Subsidiary Insurance Com
d. Ratio of Net NPLs to gross TLP (%) Classified Loans & Other Risk Assets, gross of allowance for credit		2.00% 226,909,091.24		1.47% 318,790,310.20	1. PBCom Insurance Services Ag 3. Capital Adequacy Ratio (CAR) on Co
osses		20.042.046.20		24 226 070 47	a. Total CAR (%)
DOSRI Loans and receivables, gross allowance of credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)"		20,042,946.29 0.06%		24,336,079.47 0.08%	b. Tier 1 Ratio (%) c. Common Tier 1 Ratio (%) 1/
Gross non-performing DOSRI loans and receivables		82,861.31		164,318.52	
Ratio of gross non-performing DOSRI loans and receivables to TLP (%) Percent Compliance with Magna Carta (%)		0.00%		0.00%	1/ Common Equity Tier 1 is only applicable to a
a. 8% for Micro and Small Enterprises		1.73%		2.14%	REPUBLIC OF THE PHILIPPINES)
<ul> <li>b. 2% for Medium Enterprises</li> <li>Return on Equity (ROE) (%)</li> </ul>		9.48% -4.52%		11.49% -3.05%	City of Makati )S.
Return on Equity (ROE) (%) Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		-4.52%		-3.05%	We, Arlene M. Datu and Patri
a. Total CAR (%)		13.48%		15.01%	above balance sheet are true and c
b. Tier 1 Ratio (%) c. Common Tier 1 Ratio (%) 1/		10.20% 10.20%		11.49% 11.49%	(SGD.) AF
1/ Common Equity Tier 1 is only applicable to all Universal and Commercial Banks and their subsidiary b	anks.				Co
REPUBLIC OF THE PHILIPPINES) City of Makati )S.S.					SUBSCRIBED AND SWORN 1 0356633451 and 0373099955, resp
	do so	lemnly swear that all ma	tters	s set forth in the above balance	
We Arlene M Datu and Patricia May T Siv of the above-mentioned bank					
We, Arlene M. Datu and Patricia May T. Siy, of the above-mentioned bank on sheet are true and correct to the best of our knowledge and belief.				IAY T. SIY CEO	Dee No. 040
sheet are true and correct to the best of our knowledge and belief. (SGD.) ARLENE M. DATU				-	Doc. No. 240
sheet are true and correct to the best of our knowledge and belief. (SGD.) <b>ARLENE M. DATU</b> Controller, SVP	Citv o	President		heir SSS nos. 0356633451	Page No. 49 Rock No. XXXV/
sheet are true and correct to the best of our knowledge and belief. (SGD.) ARLENE M. DATU	City o	President		their SSS nos. 0356633451	Book No. XXXVI Series of 2016.
sheet are true and correct to the best of our knowledge and belief. (SGD.) ARLENE M. DATU Controller, SVP SUBSCRIBED AND SWORN to before me this 26th day of April 2016 at 0 and 0373099955, respectively.		President f Makati, affiants exhibit (SGD.) ATTY. GERV	ing t	) B. ORTIZ JR.	Book No. XXXVI
sheet are true and correct to the best of our knowledge and belief. (SGD.) ARLENE M. DATU Controller, SVP SUBSCRIBED AND SWORN to before me this 26th day of April 2016 at 0 and 0373099955, respectively. Doc. No. 241 N Page No. 50		President f Makati, affiants exhibit (SGD.) ATTY. GERV, RY PUBLIC City of Mak IBP no. 656155 -	ing t ACIC ati u Lifet	D B. ORTIZ JR. Intil December 31, 2016 ime Member	Book No. XXXVI
sheet are true and correct to the best of our knowledge and belief. (SGD.) ARLENE M. DATU Controller, SVP SUBSCRIBED AND SWORN to before me this 26th day of April 2016 at 0 and 0373099955, respectively. Doc. No. 241 N Page No. 50 Book No. XXXVI		President f Makati, affiants exhibit (SGD.) ATTY. GERV, IRY PUBLIC City of Mak IBP no. 656155 - MCLE Compliance	ing t ACIC ati u Lifeti e No	D B. ORTIZ JR. Intil December 31, 2016 ime Member v. V-0006934	Book No. XXXVI
sheet are true and correct to the best of our knowledge and belief. (SGD.) ARLENE M. DATU Controller, SVP SUBSCRIBED AND SWORN to before me this 26th day of April 2016 at 0 and 0373099955, respectively. Doc. No. 241 N Page No. 50		President f Makati, affiants exhibit (SGD.) ATTY. GERV, RY PUBLIC City of Mak IBP no. 656155 -	ACIO ati u Lifeti -38 4 Ja	D B. ORTIZ JR. Infil December 31, 2016 ime Member V. V-0006934 (2015-2016) in. 4, 2016	Book No. XXXVI

BALANCE SHEET (Parent Bank and Financial Subsidiaries)							
ASSETS		As of March 31, 2016	As of December 31, 20				
Cash and Cash Items	Р	900,451,142.09	P 1,303,166,810				
Due from Bangko Sentral ng Pilipinas		11,006,760,768.93	12,414,816,706				
Due from Other Banks		865,008,115.52	2,156,692,099				
inancial Assets at Fair Value through Profit or Loss		1,990,881,329.88	395,257,645				
Available-for-Sale Financial Assets - Net		42,974,932.50	42,974,932				
Ield-to-Maturity Financial Assets - Net Jnguoted Debt Securities Classified as Loans - Net		15,639,607,444.47	14,876,281,965				
oans and Receivables - Net		3,761,332,481.26 35,968,898,448.88	4,519,215,274 30,887,302,044				
Interbank Loans Receivable		300,000,000.00	00,001,002,044				
Loans and Receivables - Others		36,023,731,000.93	31,197,459,521				
General Loan Loss Provision		354,832,552.05	310,157,476				
Other Financial Assets		471,062,661.42	507,107,476				
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net Bank Premises, Furniture, Fixture & Equipment - Net		26,810,481.94 2,173,899,268.04	26,936,954 2,121,890,541				
Real and Other Properties Acquired - Net		517,826,002.87	533,699,126				
Other Assets - Net	-	6,621,241,135.22	7,348,321,509				
TOTAL ASSETS	Ρ_	79,986,754,213.02	P 77,133,663,088				
LIABILITIES							
Deposit Liabilities	Ρ	61,909,768,471.16	P 58,243,324,265				
Sills Payable: BSP (Rediscounting and Other Advances)		6,609,861,999.14	6,482,229,488 2,558,964				
Interbank Loans Payable		356,697.67	182,006,049				
Other Deposit Substitutes		6,345,731,516.47	6,031,547,358				
Others		263,773,785.00	266,117,117				
Due to Bangko Sentral ng Pilipinas		5,654,348.40					
Other Financial Liabilities Other Liabilities		360,330,721.32 2,342,587,607.81	295,189,329 3,222,045,048				
OTAL LIABILITIES	- Р						
STOCKHOLDERS' EQUITY		11,220,200,141.02					
Capital Stock		11,489,733,418.36	11,489,733,418				
Other Capital Accounts		1,527,230,353.98	1,375,717,645				
Retained Earnings		-4,249,335,530.17	-3,966,459,743				
linority Interest in Subsidiaries	-	-9,077,176.97	-8,116,363				
TOTAL STOCKHOLDERS' EQUITY	_	8,758,551,065.20	8,890,874,956				
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	Ρ_	79,986,754,213.02	P 77,133,663,088				
CONTINGENT ACCOUNTS							
inancial Standby Letters of Credit	Ρ	1,838,283,357.37	P 1,759,656,472				
Commercial Letters of Credit		575,318,759.32	445,319,006				
rade Related Guarantees		579,151,228.31 750,932,871.17	509,077,541				
Spot Foreign Exchange Contracts Trust Department Accounts		5,753,554,562.91	763,176,357 5,594,481,464				
Trust and Other Fiduciary Accounts		1,171,844,754.69	1,216,663,030				
Agency Accounts		4,581,709,808.22	4,377,818,433				
Others	-	180,836,975.55	134,813,375				
OTAL CONTINGENT ACCOUNTS	P =	9,678,077,754.63	P9,206,524,218				
ADDITIONAL INFORMATION							
. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companie 1. Rural Bank of Nagcarlan, Inc.	es)						
2. Banco Dipolog, Inc. Rural Bank							
2. List of Subsidiary Insurance Companies							
1. PBCom Insurance Services Agency, Inc.							
<ul> <li>Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under exis a. Total CAR (%)</li> </ul>	isting r	egulations 13.45%	14.9				
b. Tier 1 Ratio (%)		10.25%	11.5				
c. Common Tier 1 Ratio (%) 1/		10.25%	11.5				
1/ Common Equity Tier 1 is only applicable to all Universal and Commercial Banks and their subsidi	liary banl	(5.					
REPUBLIC OF THE PHILIPPINES)							
City of Makati )S.S. We, Arlene M. Datu and Patricia May T. Siy, of the above-mention	nod ha	nk do solemnlu swear th	nat all matters set forth in the				
above balance sheet are true and correct to the best of our knowledge a			iat all matters set forth in the				
(SGD.) ARLENE M. DATU Controller, SVP			RICIA MAY T. SIY ent & CEO				
SUBSCRIBED AND SWORN to before me this 26th day of April 2 3356633451 and 0373099955, respectively.	2016 a						
		(SGD.) ATTY. GFI	RVACIO B. ORTIZ JR.				
	NC	TARY PUBLIC City of N	Makati until December 31, 201				
		IBP no. 65615	5 - Lifetime Member				
			nce No. V-0006934 . M-38 -(2015-2016)				
Doc. No. 240		PTR no. 5328	8504 Jan. 4, 2016				
Page No. 49		Makati City	r Roll no. 40091				
Book No. XXXVI Series of 2016.	10		Rueda Bldg. Brgy. Pio del Pila				
Series 01 20 10.		Ma	kati City				