

PBCOM

PHILIPPINE BANK OF COMMUNICATIONS

菲律賓交通銀行

HEAD OFFICE: PBCOM Tower, 6795 Ayala Avenue 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, 2021	As of March 31, 2021
ASSETS		
Cash and Cash Items	P 1,557,087,305.90	P 1,655,730,056.23
Due from Bangko Sentral ng Pilipinas	12,901,820,999.49	8,632,602,876.99
Due from Other Banks	1,019,646,295.91	1,335,672,773.15
Financial Assets at Fair Value through Profit or Loss	1,697,506,862.79	494,007,163.80
Available-for-Sale Financial Assets - Net	8,361,384,139.12	17,251,874,232.31
Held-to-Maturity (HTM) Financial Assets - Net	10,234,993,655.95	10,303,791,897.83
Loans and Receivables - Net	60,880,052,149.16	56,603,170,066.86
Loans and Receivables - Others	57,596,029,360.92	57,189,543,084.50
Loans and Receivables Arising from RA/CA/PR/SLB	3,749,386,283.00	-
General Loan Loss Provision	465,363,494.76	586,373,017.64
Other Financial Assets	506,772,127.45	429,313,922.47
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	20,267,343.11	20,270,263.21
Bank Premises, Furniture, Fixture & Equipment - Net	1,498,432,474.60	1,502,662,338.57
Real and Other Properties Acquired - Net	571,510,331.24	571,899,051.39
Other Assets - Net	5,114,023,382.75	5,195,835,733.50
TOTAL ASSETS	P 104,363,497,067.47	P 103,996,830,376.31
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	P 5,551,809.95	P -
Deposit Liabilities	80,105,571,834.55	81,275,636,653.77
Bills Payable:	6,239,072,643.10	4,654,367,947.45
Interbank Loans Payable	195,200,000.00	2,380,000,000.00
Other Deposit Substitutes	6,043,872,643.10	2,274,367,947.45
Other Financial Liabilities	936,003,953.89	1,149,407,398.26
Other Liabilities	2,343,742,166.57	2,354,859,117.27
TOTAL LIABILITIES	P 89,629,942,408.06	P 89,434,271,116.75
STOCKHOLDERS' EQUITY		
Capital Stock	P 14,278,374,781.56	P 14,278,374,781.56
Other Capital Accounts	2,279,808,375.45	1,500,758,834.36
Retained Earnings	-1,824,628,497.60	-1,216,573,356.36
TOTAL STOCKHOLDERS' EQUITY	P 14,733,554,659.41	P 14,562,559,259.56
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 104,363,497,067.47	P 103,996,830,376.31
CONTINGENT ACCOUNTS		
Financial Standby Letters of Credit	P 753,919,185.65	P 796,489,272.19
Commercial Letters of Credit	2,320,068,369.74	1,095,261,589.46
Trade Related Guarantees	594,655,126.56	474,697,846.45
Commitments	2,000,000.00	73,300.00
Spot Foreign Exchange Contracts	3,273,948,253.99	2,477,663,875.31
Trust Department Accounts	8,773,833,054.89	7,697,472,284.43
Trust and Other Fiduciary Accounts	1,733,183,322.22	1,741,358,452.92
Agency Accounts	7,040,649,732.67	5,956,113,831.51
Others	147,990,205.51	58,609,103.98
TOTAL CONTINGENT ACCOUNTS	P 15,866,414,196.34	P 12,600,267,271.82
ADDITIONAL INFORMATION		
Gross total loan portfolio (TLP)	63,331,575,344.80	58,264,687,917.06
Specific allowance for credit losses on the TLP	1,986,159,700.88	1,075,144,832.56
Non-Performing Loans (NPLs)		
a. Gross NPLs	3,615,396,082.37	2,242,185,983.21
b. Ratio of gross NPLs to gross TLP (%)	5.71%	3.85%
c. Net NPLs	1,785,863,869.65	1,431,354,814.03
d. Ratio of Net NPLs to gross TLP (%)	2.82%	2.46%
e. Ratio of total allowance for credit losses to gross NPLs (%)	67.81%	74.10%
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	54.94%	47.95%
Classified Loans & Other Risk Assets, gross of allowance for credit losses	14,067,706,838.25	8,141,759,259.17
DOSRI Loans and receivables, gross allowance of credit losses	1,932,084.16	2,157,726.49
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	0.00%	0.00%
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	5.27%	3.41%
b. 2% for Medium Enterprises	6.47%	6.34%
Return on Equity (ROE) (%)	9.39%	6.19%
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		
a. Total CAR (%)	18.48%	18.50%
b. Tier 1 Ratio (%)	15.70%	15.67%
c. Common Equity Tier 1 Ratio (%) 1/	15.70%	15.67%

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
Comptroller, SVP

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

SUBSCRIBED AND SWORN to before me this 28th day of July 2021 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, 2021

IBP no. 05729 - Lifetime Member

MCLE Compliance No. VI - 0024312

Appointment no. M-82 -(2020-2021)

PTR No. 8531011 Jan 4, 2021.

Makati City Roll no. 40091

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

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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

ROBERT Y. COKENG

EMMANUEL Y. MENDOZA

CONRADO A. GLORIA, JR.

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

ENRICO C. INDITA
SVP-Branch Banking

ARLENE M. DATU
SVP - Comptroller

EXPEDITO G. GARCIA, JR.
SVP - Transaction Banking

JANE L. LARAGAN
SVP - General Services

MICHAEL STEPHEN H. LAO
Corporate Secretary