

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 September 30, 2021	As of June 30, 2021
ASSETS		
Cash and Cash Items	P 1,741,078,929.59	P 1,557,087,305.90
Due from Bangko Sentral ng Pilipinas	13,118,616,932.28	12,901,820,999.49
Due from Other Banks	3,973,778,852.87	1,019,646,295.91
Financial Assets at Fair Value through Profit or Loss	-	1,697,506,862.79
Available-for-Sale Financial Assets - Net	6,679,846,149.47	8,361,384,139.12
Held-to-Maturity (HTM) Financial Assets - Net	10,356,591,919.93	10,234,993,655.95
Loans and Receivables - Net	65,876,299,273.31	60,880,052,149.16
Interbank Loans Receivable	1,530,000,000.00	-
Loans and Receivables - Others	62,502,587,167.02	57,596,029,360.92
Loans and Receivables Arising from RA/CA/PR/SLB	2,331,105,383.00	3,749,386,283.00
General Loan Loss Provision	487,393,276.71	465,363,494.76
Other Financial Assets	378,038,699.82	506,772,127.45
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	20,329,839.94	20,267,343.11
Bank Premises, Furniture, Fixture & Equipment - Net	1,479,979,513.35	1,498,432,474.60
Real and Other Properties Acquired - Net	788,410,861.41	571,510,331.24
Other Assets - Net	4,925,367,408.89	5,114,023,382.75
TOTAL ASSETS	P 109,338,338,380.86	P 104,363,497,067.47
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	P 20,734,064.55	P 5,551,809.95
Deposit Liabilities	82,727,124,400.84	80,105,571,834.55
Bills Payable:	8,150,781,405.67	6,239,072,643.10
Interbank Loans Payable	-	195,200,000.00
Other Deposit Substitutes	8,150,781,405.67	6,043,872,643.10
Other Financial Liabilities	895,724,887.23	936,003,953.89
Other Liabilities	2,534,039,248.91	2,343,742,166.57
TOTAL LIABILITIES	P 94,328,404,007.20	P 89,629,942,408.06
STOCKHOLDERS' EQUITY		
Capital Stock	P 14,278,374,781.56	P 14,278,374,781.56
Other Capital Accounts	2,556,188,089.70	2,279,808,375.45
Retained Earnings	-1,824,628,497.60	-1,824,628,497.60
TOTAL STOCKHOLDERS' EQUITY	P 15,009,934,373.66	P 14,733,554,659.41
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 109,338,338,380.86	P 104,363,497,067.47
CONTINGENT ACCOUNTS		
Financial Standby Letters of Credit	P 894,271,866.28	P 753,919,185.65
Commercial Letters of Credit	556,709,269.30	2,320,068,369.74
Trade Related Guarantees	858,058,505.27	594,655,126.56
Commitments	2,206,500.00	2,000,000.00
Spot Foreign Exchange Contracts	3,229,057,720.91	3,273,948,253.99
Trust Department Accounts	8,567,820,081.22	8,773,833,054.89
Trust and Other Fiduciary Accounts	1,772,029,382.85	1,733,183,322.22
Agency Accounts	6,795,790,698.37	7,040,649,732.67
Others	93,993,586.37	147,990,205.51
TOTAL CONTINGENT ACCOUNTS	P 14,202,117,529.35	P 15,866,414,196.34
ADDITIONAL INFORMATION		
Gross total loan portfolio (TLP)	68,347,561,983.79	63,331,575,344.80
Specific allowance for credit losses on the TLP	1,983,869,433.77	1,986,159,700.88
Non-Performing Loans (NPLs)		
a. Gross NPLs	3,404,015,826.64	3,615,396,082.37
b. Ratio of gross NPLs to gross TLP (%)	4.98%	5.71%
c. Net NPLs	1,694,380,194.46	1,785,863,869.65
d. Ratio of Net NPLs to gross TLP (%)	2.48%	2.82%
e. Ratio of total allowance for credit losses to gross NPLs (%)	72.60%	67.81%
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	58.28%	54.94%
Classified Loans & Other Risk Assets, gross of allowance for credit losses	16,160,685,714.91	14,067,706,838.25
DOSRI Loans and receivables, gross allowance of credit losses	2,041,834.72	1,932,084.16
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	5.47%	5.27%
b. 2% for Medium Enterprises	5.91%	6.47%
Return on Equity (ROE) (%)	9.92%	9.39%
Capital Adequacy Ratio (CAR) on Solo Basis as prescribed under existing regulations		
a. Total CAR (%)	17.49%	18.48%
b. Tier 1 Ratio (%)	14.88%	15.70%
c. Common Equity Tier 1 Ratio (%) ^{1/}	14.88%	15.70%

^{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 27th day of October 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, 2022

IBP no. 09729 - Lifetime Member

MCLE Compliance No. VI - 0024312

Appointment no. M-82 -(2021-2022)

PTR No. 8531011 Jan 4, 2021.

Makati City Roll no. 40091

Doc. No. 46
Page No. 11
Book No. XXVII
Series of 2021.

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