

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, 2022	As of March 31, 2022
A S S E T S		
Cash and Cash Items	P 1,147,707,129.20	P 1,248,603,796.89
Due from Bangko Sentral ng Pilipinas	9,246,604,113.88	17,498,743,466.80
Due from Other Banks	829,881,635.53	1,971,476,534.07
Financial Assets at Fair Value through Profit or Loss	231,925.78	912,372.56
Available-for-Sale Financial Assets - Net	5,619,599,540.36	6,137,788,460.68
Held-to-Maturity (HTM) Financial Assets - Net	20,803,421,501.54	16,422,476,433.93
Loans and Receivables - Net	72,534,679,564.62	67,779,211,656.67
Loans and Receivables - Others	71,720,676,230.71	64,599,113,531.43
Loans and Receivables Arising from RA/CA/PR/SLB	1,308,132,487.00	3,667,904,101.00
General Loan Loss Provision	494,129,153.09	487,805,975.76
Other Financial Assets	653,617,734.58	489,916,420.07
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	20,586,775.06	20,523,427.11
Bank Premises, Furniture, Fixture & Equipment - Net	1,439,634,324.70	1,473,222,994.69
Real and Other Properties Acquired - Net	807,750,090.40	786,496,234.78
Other Assets - Net	5,394,560,538.22	5,165,163,551.67
TOTAL ASSETS	P 118,498,274,873.87	P 118,994,535,349.92
L I A B I L I T I E S		
Financial Liabilities at Fair Value through Profit or Loss	P 2,439,544.44	P -
Deposit Liabilities	91,026,814,195.41	91,698,930,715.76
Bills Payable:	8,710,501,987.42	8,398,056,475.11
Interbank Loans Payable	824,625,000.00	-
Other Deposit Substitutes	7,885,876,987.42	8,398,056,475.11
Other Financial Liabilities	786,831,928.92	967,580,140.77
Other Liabilities	2,046,757,631.90	2,183,621,224.76
TOTAL LIABILITIES	P 102,573,345,288.09	P 103,248,188,556.40
S T O C K H O L D E R S ' E Q U I T Y		
Capital Stock	P 14,278,374,781.56	P 14,278,374,781.56
Other Capital Accounts	2,079,849,452.24	1,745,759,003.78
Retained Earnings	-433,294,648.02	-277,786,991.82
TOTAL STOCKHOLDERS' EQUITY	P 15,924,929,585.78	P 15,746,346,793.52
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 118,498,274,873.87	P 118,994,535,349.92

C O N T I N G E N T A C C O U N T S

Financial Standby Letters of Credit	P 911,431,386.59	P 866,686,707.81
Commercial Letters of Credit	1,263,688,131.67	2,855,190,356.22
Trade Related Guarantees	1,143,434,857.84	613,959,947.84
Commitments	882,400.00	882,400.00
Spot Foreign Exchange Contracts	2,665,294,044.77	2,547,478,400.88
Trust Department Accounts	9,837,429,391.13	9,192,752,730.05
Trust and Other Fiduciary Accounts	1,539,593,865.43	1,600,449,759.38
Agency Accounts	8,297,835,525.70	7,592,302,970.67
Others	304,685,511.67	227,041,359.44
TOTAL CONTINGENT ACCOUNTS	P 16,126,845,723.67	P 16,303,991,902.24

A D D I T I O N A L I N F O R M A T I O N

Gross total loan portfolio (TLP)	75,175,853,771.39	70,212,798,066.60
Specific allowance for credit losses on the TLP	2,147,045,053.68	1,945,780,434.17
Non-Performing Loans (NPLs)		
a. Gross NPLs	2,946,911,868.95	3,286,514,656.85
b. Ratio of gross NPLs to gross TLP (%)	3.92%	4.68%
c. Net NPLs	1,149,792,605.19	1,674,015,824.14
d. Ratio of Net NPLs to gross TLP (%)	1.53%	2.38%
e. Ratio of total allowance for credit losses to gross NPLs (%)	89.63%	74.05%
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	72.86%	59.20%
Classified Loans & Other Risk Assets, gross of allowance for credit losses	13,989,124,889.79	18,599,980,005.37
DOSRI Loans and receivables, gross allowance of credit losses	1,613,229.40	1,597,566.34
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	3.54%	4.72%
b. 2% for Medium Enterprises	5.00%	5.46%
Return on Equity (ROE) (%)	8.76%	10.00%
Capital Adequacy Ratio (CAR) as prescribed under existing regulations		
a. Total CAR (%)	16.55%	17.58%
b. Tier 1 Ratio (%)	14.10%	15.08%
c. Common Equity Tier 1 Ratio (%) / Common Equity Tier 1 Ratio (%) is only applicable to all Universal and Commercial Banks and their subsidiary banks.	14.10%	15.08%
BASEL III Leverage Ratio Report, as prescribed under existing regulations		
a. Capital Measure	13,459,357,998.02	13,462,016,337.00
b. Exposure Measure	121,373,273,118.39	124,444,385,357.63
c. Basel III Leverage Ratio	11.09%	10.82%
BASEL III Liquidity Coverage Ratio Report, as prescribed under existing regulations		
a. Total Stock of High-Quality Liquid Assets	27,570,157,169.64	34,306,846,840.39
b. Total Net Cash Outflows	15,715,542,854.28	15,067,261,257.96
c. Basel III Liquidity Coverage Ratio	175.43%	227.69%

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 July 2022 at City of Makati, affiants exhibiting their SSS nos. 0356633451 and 0373099955, respectively.

(SGD.) ATTY. GERVAPIO B. ORTIZ JR.

NOTARY PUBLIC City of Makati until December 31, 2022

IBP no. 05729 - Lifetime Member

MCLE Compliance No. VI - 0024312

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

PTR No. 8852511 Jan. 3, 2022

Makati City Roll no. 40091

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

LEVI B. LABRA

GREGORIO T. YU

JACK T. HUANG

ROBERT Y. COKENG

EMMANUEL Y. MENDOZA

CONRADO A. GLORIA

GILDA E. PICO

PRINCIPAL OFFICERS

PATRICIA MAY T. SIY

President & Chief Executive Officer

JOHN HOWARD D. MEDINA

EVP - Chief Operations Officer

ALAN E. ATIENZA

EVP - Treasurer

VICTOR O. MARTINEZ

EVP - Corporate and Commercial Banking

ERICO C. INDITA

SVP - Branch Banking

ARLENE M. DATU

SVP - Comptroller

EXPEDITO G. GARCIA, JR.

SVP - Transaction Banking

JANE L. LARAGAN

SVP - General Services

JERUEL N. LOBIEN

SVP - Chief Audit Executive

MINA F. MARTINEZ

SVP - Human Resources

MICHAEL STEPHEN H. LAO

Corporate Secretary

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