

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 December 31, 2022	As of September 30, 2022
ASSETS		
Cash and Cash Items	P 1,403,054,326.54	P 1,332,861,585.39
Due from Bangko Sentral ng Pilipinas	11,336,470,612.64	10,587,440,440.07
Due from Other Banks	1,124,088,659.67	900,392,181.79
Financial Assets at Fair Value through Profit or Loss	-	101,382,699.02
Available-for-Sale Financial Assets - Net	5,034,831,211.45	5,010,731,936.72
Held-to-Maturity (HTM) Financial Assets - Net	22,283,218,025.20	22,814,913,917.72
Loans and Receivables - Net	77,224,649,969.29	75,008,796,734.85
Loans and Receivables - Others	75,217,424,179.15	75,571,098,046.85
Loans and Receivables Arising from RA/CA/PR/SLB	2,565,680,725.00	-
General Loan Loss Provision	558,454,934.86	562,301,312.00
Other Financial Assets	754,490,768.52	487,889,022.20
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	20,787,568.37	20,690,097.11
Bank Premises, Furniture, Fixture & Equipment - Net	1,412,781,746.02	1,419,518,999.08
Real and Other Properties Acquired - Net	910,854,846.86	860,754,520.57
Other Assets - Net	5,720,110,032.73	5,453,071,756.29
TOTAL ASSETS	P 127,225,337,767.29	P 123,998,443,890.81
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	P 2,911,400.76	P 6,358,017.50
Deposit Liabilities	99,461,964,213.22	89,487,289,942.55
Bills Payable:		
BSP (Rediscounting and Other Advances)	-	-
Interbank Loans Payable	-	3,535,875,000.00
Other Deposit Substitutes	7,594,018,522.49	10,993,030,748.35
Due to Bangko Sentral ng Pilipinas	-	-
Other Financial Liabilities	928,436,633.85	1,231,227,443.44
Other Liabilities	2,300,122,686.86	2,418,067,066.15
TOTAL LIABILITIES	P 110,287,453,457.18	P 107,671,848,217.99
STOCKHOLDERS' EQUITY		
Capital Stock	P 14,278,374,781.56	P 14,278,374,781.56
Other Capital Accounts	3,092,804,176.57	2,481,515,539.28
Retained Earnings	-433,294,648.02	-433,294,648.02
TOTAL STOCKHOLDERS' EQUITY	P 16,937,884,310.11	P 16,326,595,672.82
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 127,225,337,767.29	P 123,998,443,890.81
CONTINGENT ACCOUNTS		
Financial Standby Letters of Credit	P 970,551,755.25	P 979,052,977.59
Commercial Letters of Credit	943,196,985.77	504,191,675.61
Trade Related Guarantees	1,684,192,558.67	1,683,661,094.28
Commitments	910,000.00	910,000.00
Spot Foreign Exchange Contracts	888,925,398.88	2,855,463,822.04
Trust Department Accounts	10,814,413,809.53	10,532,458,435.94
Trust and Other Fiduciary Accounts	1,506,006,524.82	1,487,288,790.22
Agency Accounts	9,308,407,284.71	9,045,169,645.72
Others	269,552,289.70	387,033,324.88
TOTAL CONTINGENT ACCOUNTS	P 15,571,742,797.80	P 16,942,771,330.34
ADDITIONAL INFORMATION		
Gross total loan portfolio (TLP)	79,994,171,148.65	77,716,269,589.54
Specific allowance for credit losses on the TLP	2,211,066,244.50	2,145,171,542.69
Non-Performing Loans (NPLs)		
a. Gross NPLs	2,586,696,314.38	2,775,482,825.27
b. Ratio of gross NPLs to gross TLP (%)	3.23%	3.57%
c. Net NPLs	848,965,566.03	986,240,514.58
d. Ratio of Net NPLs to gross TLP (%)	1.06%	1.27%
e. Ratio of total allowance for credit losses to gross NPLs (%)	107.07%	97.55%
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	85.48%	77.29%
Classified Loans & Other Risk Assets, gross of allowance for credit losses	14,815,726,471.22	12,686,665,149.85
DOSRI Loans and receivables, gross allowance of credit losses	6,193,150.15	1,909,962.31
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	0.01%	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	2.08%	2.48%
b. 2% for Medium Enterprises	3.91%	4.05%
Return on Equity (ROE) (%)	10.02%	10.38%
Capital Adequacy Ratio (CAR) on Solo Basis as prescribed under existing regulations		
a. Total CAR (%)	17.07%	16.40%
b. Tier 1 Ratio (%)	14.62%	13.97%
c. Common Equity Tier 1 Ratio (%) 1/	14.62%	13.97%
^{1/} Common Equity Tier 1 Ratio (%) is only applicable to all Universal and Commercial Banks and their subsidiary banks.		
BASEL III Leverage Ratio Report, as prescribed under existing regulations		
a. Capital Measure	14,444,479,950.76	13,877,906,762.57
b. Exposure Measure	131,322,412,241.33	125,704,392,416.61
c. Basel III Leverage Ratio	11.00%	11.04%
BASEL III Liquidity Coverage Ratio Report, as prescribed under existing regulations		
a. Total Stock of High-Quality Liquid Assets	32,014,424,034.09	25,407,882,673.58
b. Total Net Cash Outflows	15,149,502,406.73	17,265,543,016.98
c. Basel III Liquidity Coverage Ratio	211.32%	147.16%

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 25th day of January, 2023 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, 2024
IBP no. 05729 - Lifetime Member
MCLE Compliance No. VI - 0022734
Appointment no. M-39 - (2023-2024)
PTR no. 956522 Jan. 3, 2023
Makati City Roll no. 40091

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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