

# PBCOM

PHILIPPINE BANK OF COMMUNICATIONS

菲律濱交通銀行

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 March 31, 2023	As of December 31, 2022
<b>ASSETS</b>		
Cash and Cash Items	P 1,174,839,787.57	P 1,403,054,326.54
Due from Bangko Sentral ng Pilipinas	10,439,847,920.49	11,336,470,612.64
Due from Other Banks	2,334,506,500.15	1,124,088,659.67
Financial Assets at Fair Value through Profit or Loss	56,155,470.38	-
Available-for-Sale Financial Assets - Net	7,577,440,466.24	5,034,831,211.45
Held-to-Maturity (HTM) Financial Assets - Net	28,387,254,986.05	22,283,218,025.20
Loans and Receivables - Net	72,871,757,854.91	77,224,649,969.29
Interbank Loans Receivables	625,140,000.00	-
Loans and Receivables - Others	72,775,526,122.51	75,217,424,179.15
Loans and Receivables Arising from RA/CA/PR/SLB	-	2,565,680,725.00
General Loan Loss Provision	528,908,267.60	558,454,934.86
Other Financial Assets	615,206,009.43	754,490,768.52
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	20,864,153.80	20,787,568.37
Bank Premises, Furniture, Fixture & Equipment - Net	1,394,697,366.25	1,412,781,746.02
Real and Other Properties Acquired - Net	918,735,747.19	910,854,846.86
Other Assets - Net	5,591,059,582.53	5,720,110,032.73
<b>TOTAL ASSETS</b>	<b>P 131,382,365,844.99</b>	<b>P 127,225,337,767.29</b>
<b>LIABILITIES</b>		
Financial Liabilities at Fair Value through Profit or Loss	P 3,449.60	P 2,911,400.76
Deposit Liabilities	96,848,627,569.12	99,461,964,213.22
Bills Payable:	12,586,686,318.57	7,594,018,522.49
BSP (Rediscounting and Other Advances)	-	-
Interbank Loans Payable	-	-
Other Deposit Substitutes	12,586,686,318.57	7,594,018,522.49
Due to Bangko Sentral ng Pilipinas	-	-
Other Financial Liabilities	2,042,490,189.69	928,436,633.85
Other Liabilities	2,431,717,502.37	2,300,122,686.86
<b>TOTAL LIABILITIES</b>	<b>P 113,909,525,029.35</b>	<b>P 110,287,453,457.18</b>
<b>STOCKHOLDERS' EQUITY</b>		
Capital Stock	P 14,278,374,781.56	P 14,278,374,781.56
Other Capital Accounts	2,015,538,828.25	3,092,804,176.57
Retained Earnings	1,178,927,205.83	-433,294,648.02
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>P 17,472,840,815.64</b>	<b>P 16,937,884,310.11</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>P 131,382,365,844.99</b>	<b>P 127,225,337,767.29</b>
<b>CONTINGENT ACCOUNTS</b>		
Financial Standby Letters of Credit	P 921,094,393.68	P 970,551,755.25
Commercial Letters of Credit	529,120,980.87	943,196,985.77
Trade Related Guarantees	1,299,664,305.26	1,684,192,558.67
Commitments	780,000.00	910,000.00
Spot Foreign Exchange Contracts	4,193,887,742.83	888,925,398.88
Trust Department Accounts	11,223,275,674.15	10,814,413,809.53
Trust and Other Fiduciary Accounts	1,504,287,751.62	1,506,006,524.82
Agency Accounts	9,718,987,922.53	9,308,407,284.71
Others	315,909,966.68	269,552,289.70
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>P 18,483,733,063.47</b>	<b>P 15,571,742,797.80</b>
<b>ADDITIONAL INFORMATION</b>		
Gross total loan portfolio (TLP)	75,632,833,502.89	79,994,171,148.65
Specific allowance for credit losses on the TLP	2,232,167,380.38	2,211,066,244.50
Non-Performing Loans (NPLs)		
a. Gross NPLs	2,275,020,221.62	2,586,696,314.38
b. Ratio of gross NPLs to gross TLP (%)	3.01%	3.23%
c. Net NPLs	739,356,503.08	848,965,566.03
d. Ratio of Net NPLs to gross TLP (%)	0.98%	1.06%
e. Ratio of total allowance for credit losses to gross NPLs (%)	121.36%	107.07%
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	98.12%	85.48%
Classified Loans & Other Risk Assets, gross of allowance for credit losses	14,815,726,471.22	14,815,726,471.22
DOSRI Loans and receivables, gross allowance of credit losses	6,365,820.24	6,193,150.15
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	0.01%	0.01%
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	1.84%	2.08%
b. 2% for Medium Enterprises	3.60%	3.91%
Return on Equity (ROE) (%)	12.02%	10.02%
Capital Adequacy Ratio (CAR) on Solo Basis as prescribed under existing regulations		
a. Total CAR (%)	17.31%	17.07%
b. Tier 1 Ratio (%)	14.93%	14.62%
c. Common Equity Tier 1 Ratio (%) 1/	14.93%	14.62%
<sup>1/</sup> 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	14,980,172,999.19	14,444,479,950.76
b. Exposure Measure	133,013,880,277.17	131,322,412,241.33
c. Basel III Leverage Ratio	11.26%	11.00%
BASEL III Liquidity Coverage Ratio Report, as prescribed under existing regulations		
a. Total Stock of High-Quality Liquid Assets	30,417,992,327.14	32,014,424,034.09
b. Total Net Cash Outflows	16,912,959,727.09	15,149,502,406.73
c. Basel III Liquidity Coverage Ratio	179.85%	211.32%

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 05<sup>th</sup> day of May, 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. No. VII - 0022734  
Appointment no. M-39 -(2023-2024)

PTR no. 9563522 Jan. 3, 2023

Makati City Roll no. 40091

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

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Series of 2023.

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