PBS_Solo

Balance Sheet (Head Office and Branches) - Solo As of March 31, 2024

Pilipinas Due from Other Central Banks and Banks - Net1052200000000000 R0030R0030136,391,881.83155,957,122.83Financial Assets at Fair Value through Profit or Loss (FVPL) 1/1130000000000000R0040Financial Assets at Fair Value through Profit or Loss (FVPL) 1/1130000000000000R005049,271,480.0248,833,379.70Financial Assets at Fair Value through Other Comprehensive Income (FVOCI) - Net19521000000000000R005049,271,480.0248,833,379.70Debt Securities at Amortized Cost - Net195241000000000000R0060229,457,982.98364,840,690.33Loans to Bangko Sentral ng Pilipinas140050000000000R0080Interbank Loans Receivable1401000000000000R0090Loans and Receivables - Others140150300000000000R01103,494,691,439.083,240,329,701.66Loans and Receivables Arising from RA/CA/PR/SLB1402000000000000R01203,494,691,439.083,300,240,863.66Allowance for Credit Losses 2/ A9935000000000000499350000000000R0130274,185,661.65297,584,033.57Total Loan Portfolio - Net1954000000000000R0140Bank Premises, Furniture, Fixture and Equipment - Net19550050000000000R0150205,476,971.74196,648,805.57Real and Other Properties Acquired Net19550100000000000R0160134,890,973.50136,675,990.8	ASSETS				
Current Quarter Previous Quarter Previous Quarter Cash and Cash Items 10800000000000000000000000000000000000	ASSETS	Account Codo		Amount	
Cash and Cash Items 108000000000000 R0010 70,083,976.05 80,000,240.44 Due from Bangko Sentral ng Pilipinas 10515000000000000 R0020 430,862,267.55 296,572,721.80 Due from Other Central Banks and Banks - Net 10522000000000000 R0030 136,391,881.83 155,957,122.80 Financial Assets at Fair Value through Profit or Loss (FVPL) 1/ 1130000000000000 R0040 - - Financial Assets at Fair Value through Profit or Loss (FVPL) 1/ 1130000000000000 R0050 49,271,480.02 48,833,379.70 Income (FVOC) - Net 19521000000000000 R0060 229,457,982.98 364,840,690.33 Loans to Bangko Sentral ng Pilipinas 1400500000000000 R0080 - - Loans to Bangko Sentral ng Pilipinas 1402000000000000 R0100 3,494,691,439.08 3,240,329,701.66 Loans and Receivables - Others 140150300000000000 R0100 3,494,691,439.08 3,240,329,701.66 Loans and Receivables Arising from RA/CA/PR/SLB 14020000000000000 R0120 3,494,691,439.08 3,300,240,863.66 Allowance for Credit Losese 2/ 49935000000000000 R0130<		Account code		Current Quarter	Previous Quarter
Due from Bangko Sentral ng Pilipinas 10515000000000000 R0020 430,862,267.55 296,572,721.80 Due from Other Central Banks and Banks - Net 10522000000000000 R0030 136,391,881.83 155,957,122.81 Financial Assets at Fair Value Through Profit or Loss (FVPL) 1/ 130000000000000 R0040 - - Financial Assets at Fair Value Through Other Comprehensive Income (FVCU) - Net 1952100000000000 R0050 49,271,480.02 48,833,379.70 Debt Securities at Amortized Cost Net 19524100000000000 R0060 229,457,982.98 364,840,690.31 Loans to Bangko Sentral ng Pilipinas 1400500000000000 R0090 - - Loans and Receivables - Others 1401500000000000 R0090 - - Loans and Receivables - Others 1401500000000000 R010 3,494,691,439.08 3,240,329,701.60 Loans and Receivables - Arising from RA/CA/PR/S1B 1402000000000000 R010 - 59,911,162.00 Total Loan Portfolio (TLP) - Gross 4990200000000000 R0120 3,494,691,439.08 3,300,240,863.66 Allowance for Credit Losses 2/ 499350000000000000 R0140 <th></th> <th></th> <th></th> <th></th> <th></th>					
Pilipinas 10515000000000000 R020 430,862,267.55 226,572,712.8 Due from Other Central Banks and Banks - Net 10522000000000000 R0030 136,391,881.83 155,957,122.83 Financial Assets at Fair Value through Profit or Loss (IVPL) 1/ 113000000000000000 R0040 - - Financial Assets at Fair Value through Profit or Loss (IVPL) 1/ 1130000000000000 R0040 - - Financial Assets at Fair Value through Profit or Loss (IVPL) 1/ 19521000000000000 R0050 49,271,480.02 48,833,379.70 Income (FVOCI) - Net 195241000000000000 R0060 229,457,982.98 364,840,690.33 Loans to Bangko Sentral ng Pilipinas 1400500000000000 R0080 - - Loans and Receivables 14010000000000000 R0100 3,494,691,439.08 3,240,329,701.66 Loans and Receivables Arising from RA/CA/PR/SLB 1402000000000000 R0110 - 59,911,162.00 Total Loan Portfolio (TLP) - Gross 4990200000000000 R0120 3,494,691,439.08 3,200,266,83.01 Equity Investment in Subsidiaries, Associates and Joint Ventures - Net 19540525000000000000 <t< th=""><td></td><th>108000000000000000000000000000000000000</th><th>R0010</th><td>70,083,976.05</td><td>80,000,240.40</td></t<>		108000000000000000000000000000000000000	R0010	70,083,976.05	80,000,240.40
Banks - Net10522000000000000R00301136,391,881.831155,957,122.83Financial Assets at Fair Value through Profit or Loss (FVPL) 1/11300000000000000R0040Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net195210000000000000R005049,271,480.0248,833,379.70Debt Securities at Amortized Cost - Net195241000000000000R0060229,457,982.98364,840,690.33Loans to Bangko Sentral ng Pilipinas1400500000000000R0080Interbank Loans Receivable1401000000000000R0090Loans and Receivables - Others140150300000000000R01003,494,691,439.083,240,329,701.66Loans and Receivables Arising from RA/CA/PR/SLB1402000000000000R0110-59,911,162.00Total Loan Portfolio (TLP) - Gross4992000000000000R01203,494,691,439.083,300,240,863.66Allowance for Credit Losses 2/ Associates and Joint Ventures - Net195452500000000000R0140Bank Premises, Furniture, Fisture and Equipment - Net195501000000000000R0160134,890,973.50136,675.990.87Sales Contract Receivables - Net19550100000000000R0180Sales Contract Receivables - Net19550100000000000R0180Cother Assets Held for Sale15015000000000000R0180Other Properties Acquired Net15525000000000000R0180Cother	U U	105150000000000000	R0020	430,862,267.55	296,572,721.80
through Profit or Loss (FVPL) 1/1130000000000000R0040ControlControlFinancial Assets at Fair Value Through Other Comprehensive Income (FVOC) - Net1952100000000000R0050A49,271,480.02A48,833,379.71Debt Securities at Amorized Cost Net19524100000000000R0060229,457,982.98364,840,690.31Loans to Bangko Sentral ng Pilipinas140050000000000R0080ControlControlInterbank Loans Receivable140100000000000R0090Control3,494,691,439.083,240,329,701.66Loans and Receivables - Others14015030000000000R01003,494,691,439.083,302,40,863.66Loans and Receivables Arising from RA/CA/PR/SLB1402000000000000R01203,494,691,439.083,300,240,863.66Loans of Credit Losses 2/ Value Investment in Subsidiaries, Associates and Joint Ventures - Net195400000000000R0140220,57,777.433,002,656,830.19Equity Investment in Subsidiaries, Real and Other Properties Acquired and Equipment - Net19550050000000000R0150205,476,971.74196,648,805.51Sales Contract Receivables - Net195500000000000R017070,565,739.7970,743,851.33Non-Current Assets Held for Sale151500000000000R0180104,962,583.31100,153,022.44Net Der from Head Office/Branches/Agencies Pilipipine branch of a152500000000000R0190104,962,583.31100,153,022.44		105220000000000000	R0030	136,391,881.83	155,957,122.83
Through Other Comprehensive Income (FVOC)) - Net19521000000000000R005049,271,480.02448,833,379.70Debt Securities at Amortized Cost - Net195241000000000000R0060229,457,982.98364,840,690.33Loans to Bangko Sentral ng Pilipinas1400500000000000R0080Interbank Loans Receivable14015030000000000R00903,494,691,439.083,240,329,701.66Loans and Receivables - Others14015030000000000R01003,494,691,439.083,240,329,701.66Loans and Receivables Arising from RA/CA/PR/SLB14020000000000000R01203,494,691,439.083,300,240,863.66Loans and Receivables Arising from RA/CA/PR/SLB1992000000000000R01203,494,691,439.083,300,240,863.66Allowance for Credit Losses 2/ Val Loan Portfolio (TLP) - Gross4993500000000000R0130274,185,661.65297,584,033.57Total Loan Portfolio Net1954000000000000R0140205,476,971.743,0002,656,830.15Equity Investment in Subsidiaries, Associates and Joint Ventures - Net19550500000000000R0150205,476,971.74196,648,805.57Bank Premises, Furniture, Fixture Net19550100000000000R0160134,890,973.50136,675,990.87Sales Contract Receivables - Net19550500000000000R0180Sales Contract Receivables - Net1552500000000000R0180Non-Current Assets Held for Sale150500000000000R0180Other Assets - Net1525000000000000R0190104,962,5		1130000000000000000	R0040	-	-
Net 19524100000000000 R0060 229,457,982.98 364,840,690.3 Loans to Bangko Sentral ng Pilipinas 140050000000000 R0080 - - Interbank Loans Receivable 1401000000000000 R0090 3,494,691,439.08 3,240,329,701.66 Loans and Receivables - Others 14015030000000000 R0100 3,494,691,439.08 3,240,329,701.66 Loans and Receivables - Others 140120000000000000 R0110 - 59,911,162.00 Loans and Receivables Arising from 14020000000000000 R0120 3,494,691,439.08 3,300,240,863.66 Allowance for Credit Losses 2/ 4993500000000000 R0130 274,185,661.65 297,584,033.51 Total Loan Portfolio - Net 195400000000000 R0140 - - Bank Premises, Furniture, Fixture and Equipment - Net 1955050000000000 R0150 205,476,971.74 196,648,805.57 Real and Other Properties Acquired Net 155500000000000 R0170 70,565,739.79 70,743,851.37 Non-Current Assets Held for Sale 1501500000000000 R0180 - - Sales Contract Receivables -	Through Other Comprehensive	1952100000000000000	R0050	49,271,480.02	48,833,379.70
Interbank Loans Receivable14010000000000000R0090Loans and Receivables - Others14015030000000000R01003,494,691,439.083,240,329,701.66Loans and Receivables Arising from RA/CA/PR/SLB1402000000000000R01103,494,691,439.083,240,329,701.66Loans and Receivables Arising from RA/CA/PR/SLB1402000000000000R01203,494,691,439.083,300,240,863.66Allowance for Credit Losses 2/ 49935000000000000499350000000000R0130274,185,661.65297,584,033.51Total Loan Portfolio - Net1954000000000000R00703,220,505,777.433,002,656,830.15Equity Investment in Subsidiaries, Associates and Joint Ventures - Net195452500000000000R0140Bank Premises, Furniture, Fixture and Equipment - Net19550100000000000R0150205,476,971.74196,648,805.51Sales Contract Receivables - Net19545150000000000R017070,565,739.7970,743,851.33Non-Current Assets Held for Sale1501500000000000R0180Other Assets - Net152500000000000R0190104,962,583.31100,153,022.47Net Due from Head Office/Branches/Agencies 		195241000000000000	R0060	229,457,982.98	364,840,690.33
Loans and Receivables - Others1401503000000000R01003,494,691,439.083,240,329,701.66Loans and Receivables Arising from RA/CA/PR/SLB14020000000000000R011059,911,162.00Total Loan Portfolio (TLP) - Gross4990200000000000R01203,494,691,439.083,300,240,863.66Allowance for Credit Losses 2/ 499350000000000000499350000000000R0130274,185,661.65297,584,033.51Total Loan Portfolio - Net1954000000000000R00703,220,505,777.433,002,656,830.15Equity Investment in Subsidiaries, Associates and Joint Ventures - Net195452500000000000R0140Bank Premises, Furniture, Fixture and Equipment - Net195500500000000000R0150205,476,971.74196,648,805.50Sales Contract Receivables - Net195451500000000000R017070,565,739.7970,743,851.32Non-Current Assets Held for Sale150150000000000R0180Other Assets - Net152500000000000R0190104,962,583.31100,153,022.4Net Due from Head Office/Branches/Agencies (Philippine branch of a15525000000000000R0120	Loans to Bangko Sentral ng Pilipinas	140050000000000000	R0080	-	-
Loans and Receivables Arising from RA/CA/PR/SLB140200000000000 1402000000000000R011059,911,162.00Total Loan Portfolio (TLP) - Gross4990200000000000 49903500000000000R01203,494,691,439.083,300,240,863.66Allowance for Credit Losses 2/ 4993500000000000004993500000000000 R0130R0130274,185,661.65297,584,033.51Total Loan Portfolio - Net1954000000000000 1954000000000000R00703,220,505,777.433,002,656,830.15Equity Investment in Subsidiaries, Associates and Joint Ventures - Net195452500000000000R0140Bank Premises, Furniture, Fixture and Equipment - Net19550050000000000R0150205,476,971.74196,648,805.50Real and Other Properties Acquired Net19550100000000000R0160134,890,973.50136,675,990.83Sales Contract Receivables - Net195451500000000000R0180Non-Current Assets Held for Sale1501500000000000R0180Other Assets - Net152500000000000R0190104,962,583.31100,153,022.47Net Due from Head Office/Branches/Agencies (Philippine branch of a15525000000000000R0200	Interbank Loans Receivable	140100000000000000	R0090	-	-
RA/CA/PR/SLB 14020000000000000000 R0110 - 59,911,162.00 Total Loan Portfolio (TLP) - Gross 49902000000000000 R0120 3,494,691,439.08 3,300,240,863.66 Allowance for Credit Losses 2/ 49935000000000000 R0130 274,185,661.65 297,584,033.51 Total Loan Portfolio - Net 1954000000000000 R0070 3,220,505,777.43 3,002,656,830.15 Equity Investment in Subsidiaries, Associates and Joint Ventures - Net 19545250000000000 R0140 - - Bank Premises, Furniture, Fixture and Equipment - Net 19550050000000000 R0150 205,476,971.74 196,648,805.50 Sales Contract Receivables - Net 1954515000000000000 R0170 70,565,739.79 70,743,851.32 Non-Current Assets Held for Sale 1501500000000000 R0180 - - - Other Assets - Net 1525000000000000 R0190 104,962,583.31 100,153,022.47 Net Due from Head 0552000000000000 R0190 104,962,583.31 100,153,022.47 Office/Branches/Agencies 155250000000000000 R0200 - -	Loans and Receivables - Others	14015030000000000	R0100	3,494,691,439.08	3,240,329,701.66
Allowance for Credit Losses 2/4993500000000000R0130274,185,661.65297,584,033.57Total Loan Portfolio - Net19540000000000000R00703,220,505,777.433,002,656,830.15Equity Investment in Subsidiaries, Associates and Joint Ventures - Net195452500000000000R0140	•	1402000000000000000	R0110	-	59,911,162.00
Total Loan Portfolio - Net1954000000000000R00703,220,505,777.433,002,656,830.15Equity Investment in Subsidiaries, Associates and Joint Ventures - Net19545250000000000R0140Bank Premises, Furniture, Fixture and Equipment - Net19550050000000000R0150205,476,971.74196,648,805.50Real and Other Properties Acquired - Net19550100000000000R0160134,890,973.50136,675,990.83Sales Contract Receivables - Net19545150000000000R017070,565,739.7970,743,851.32Non-Current Assets Held for Sale1501500000000000R0180Other Assets - Net152500000000000R0190104,962,583.31100,153,022.44Net Due from Head Office/Branches/Agencies (Philippine branch of a155250000000000000R0200	Total Loan Portfolio (TLP) - Gross	499020000000000000	R0120	3,494,691,439.08	3,300,240,863.66
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net19545250000000000R0140Bank Premises, Furniture, Fixture and Equipment - Net19550050000000000R0150205,476,971.74196,648,805.50Real and Other Properties Acquired - Net19550100000000000R0160134,890,973.50136,675,990.83Sales Contract Receivables - Net195451500000000000R017070,565,739.7970,743,851.32Non-Current Assets Held for Sale150150000000000R0180Other Assets - Net152500000000000R0190104,962,583.31100,153,022.47Net Due from Head Office/Branches/Agencies (Philippine branch of a15525000000000000R0200	Allowance for Credit Losses 2/	499350000000000000	R0130	274,185,661.65	297,584,033.51
Associates and Joint Ventures - Net195452500000000000R0140Image: Constraint Co	Total Loan Portfolio - Net	195400000000000000	R0070	3,220,505,777.43	3,002,656,830.15
and Equipment - Net 19550050000000000 R0150 205,476,971.74 196,648,805.56 Real and Other Properties Acquired - Net 1955010000000000 R0160 134,890,973.50 136,675,990.8 Sales Contract Receivables - Net 195451500000000000 R0170 70,565,739.79 70,743,851.32 Non-Current Assets Held for Sale 1501500000000000 R0180 - - Other Assets - Net 1525000000000000 R0190 104,962,583.31 100,153,022.47 Net Due from Head 0ffice/Branches/Agencies 15525000000000000 R0200 - -		195452500000000000	R0140	-	-
Net 19550100000000000 R0160 134,890,973.50 136,675,990.81 Sales Contract Receivables - Net 19545150000000000 R0170 70,765,739.79 70,743,851.32 Non-Current Assets Held for Sale 150150000000000 R0180 - - Other Assets - Net 152500000000000 R0190 104,962,583.31 100,153,022.41 Net Due from Head Office/Branches/Agencies 15525000000000000 R0200 R0200 -		195500500000000000	R0150	205,476,971.74	196,648,805.50
Non-Current Assets Held for Sale1501500000000000R0180-Other Assets - Net1525000000000000R0190104,962,583.31100,153,022.4Net Due from HeadOffice/Branches/Agencies (Philippine branch of a15525000000000000R0200-		195501000000000000	R0160	134,890,973.50	136,675,990.81
Other Assets - Net 152500000000000 R0190 104,962,583.31 100,153,022.4 Net Due from Head Office/Branches/Agencies 15525000000000000 R0200 - -	Sales Contract Receivables - Net	19545150000000000	R0170	70,565,739.79	70,743,851.32
Net Due from HeadIssesOffice/Branches/Agencies (Philippine branch of a15525000000000000				-	-
Office/Branches/Agencies 155250000000000 R0200 -		152500000000000000	R0190	104,962,583.31	100,153,022.47
	Office/Branches/Agencies	1552500000000000000	R0200	_	-
Toreign pank)					
		100000000000000000000000000000000000000	R0210	1 652 460 624 20	4,453,082,655.31

Liabilities and Stockholders' Equity

	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Liabilities				
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	2080000000000000000000	R0010	-	-
Deposit Liabilities	2150000000000000000	R0020	3,784,666,317.94	3,615,862,309.73
Due to Other Banks	220050000000000000	R0030	-	-
Bills Payable	220100000000000000	R0040	-	-
BSP (Rediscounting and Other Advances)	220100001500000000	R0050	-	-
Interbank Loans Payable	22010000200000000	R0060	-	-
Other Borrowings, including Deposit Substitutes	220100003500000000	R0070	-	-
Bonds Payable-Net	29520150000000000	R0090	-	-
Unsecured Subordinated Debt - Net	295202000000000000	R0100	-	-
Redeemable Preferred Shares	220250000000000000	R0110	-	-
Other Liabilities	240200000000000000	R0120	157,863,069.49	151,050,345.21
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	R0130	-	-
TOTAL LIABILITIES	2000000000000000000	R0140	3,942,529,387.43	3,766,912,654.94
Stockholders' Equity				
Capital Stock	305000000000000000	R0150	405,476,300.00	405,476,300.00
Additional Paid-In Capital	305200000000000000	R0160		-
Undivided Profits	3151500000000000000	R0220	23,332,146.08	88,216,547.99
Retained Earnings	3150000000000000000	R0170	334,429,305.33	246,212,757.34
Other Capital Accounts	335200000000000000	R0180	- 53,297,504.64 -	53,735,604.96
Assigned Capital	325200000000000000	R0190	-	-

TOTAL STOCKHOLDERS' EQUITY	30000000000000000	R0200	709,940,246.77	686,170,000.37
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	R0210	4,652,469,634.20	4,453,082,655.31

Contingent Accounts

CONTINGENT ACCOUNTS	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Guarantees Issued	405000000000000000	R0010	-	-
Financial Standby Letters of Credit	4100500000000000000	R0020	-	-
Performance Standby Letters of Credit	4101000000000000000	R0030	-	-
Commercial Letters of Credit	4150000000000000000	R0040	-	-
Trade Related Guarantees	42000000000000000000	R0050	-	-
Commitments	4250000000000000000	R0060	93,043,000.00	67,840,000.00
Spot Foreign Exchange Contracts	43000000000000000000	R0070	-	-
Securities Held Under Custodianship by Bank Proper	4952200000000000000	R0080	-	-
Trust Department Accounts	495250000000000000	R0090	-	-
Derivatives	4350000000000000000	R0100	-	-
Others	44000000000000000000	R0110	14,132.00	14,269.00
TOTAL CONTINGENT ACCOUNTS	4000000000000000000	R0120	93,057,132.00	67,854,269.00

FINANCIAL INDICATORS (in %)

FINANCIAL INDICATORS (in %)	Account Code		Amount	
	Account code		Current Quarter	Previous Quarter
			C0010	C0020
ASSET QUALITY				
Gross Non-Performing Loans (NPL) Ratio	499150500000000000	R0010	9.24	10.45
Net NPL Ratio	499151000000000000	R0020	1.53	1.59
Gross NPL Coverage Ratio	49915250000000000	R0030	84.90	86.28
Net NPL Coverage Ratio	499153000000000000	R0040	83.51	85.05
RELATED PARTY TRANSACTIONS				
Ratio of Loans to Related Parties to gross TLP	499401000000000000	R0060	-	-
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	499401500000000000	R0070	-	-
Ratio of DOSRI Loans to gross TLP	49945100000000000	R0090	0.03	0.01
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	499451500000000000	R0100	-	-
LIQUIDITY				
Liquidity Coverage Ratio 4/	49955050000000000	R0110	316.23	368.91
Net Stable Funding Ratio 4/	49955100000000000	R0120	139.03	141.95
Minimum Liquidity Ratio 5/	49955150000000000	R0130		
PROFITABILITY				
Return on Equity (ROE)	4993500000000000000	R0140	13.34	13.46
Return on Assets	499351000000000000	R0150	2.16	2.15
Net Interest Margin	499351500000000000	R0160	11.91	11.74
CAPITAL ADEQUACY				
Common Equity Tier 1 Ratio	49965050150000000	R0170	16.93	18.15
Tier 1 Capital Ratio	49965050100000000	R0180	16.93	18.15
CAR	49965050050000000	R0190	17.04	18.26
LEVERAGE				
Basel III Leverage Ratio 4/	499850000000000000	R0200	14.71	14.79
Deferred Charges not yet Written Down	4997000000000000000	R0210	-	-
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1/ This account is comprised of Financial Assets Held for Trading (HFT), Debt Securities Designated at FVPL, and Other Financial Assets

I, Liza V. Mercado 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 my knowledge and belief.

Liza V. Mercado

Executive Vice President