

5) Date of release of audited financial report: (updated – 2015)

March 27, 2015

6) Company Website

Does the company have a website disclosing up-to-date information about the following?

Business operations	Yes
Financial statements/reports (current and prior years)	Yes
Materials provided in briefings to analysts and media	Yes
Shareholding structure	Yes
Group corporate structure	Yes
Downloadable annual report	Yes
Notice of AGM and/or EGM	Yes
Company's constitution (company's by-laws, memorandum and articles of association)	Yes

Should any of the foregoing information be not disclosed, please indicate the reason thereto.

7) Disclosure of RPT (updated – October 2016)

RPT	Relationship	Nature	Value

When RPTs are involved, what processes are in place to address them in the manner that will safeguard the interest of the company and in particular of its minority shareholders and other stakeholders?

All Related Party Transactions (RPTs) are reviewed and endorsed to the Board for approval/notation through the Board Oversight RPT Committee (BORC) based on strict guidelines provided for in the revised RPT Policy Manual. RPT dealings are disclosed in the Annual Report prepared by SGV based on the Bank's Board approved PNB RPT Policy.

In addition to the required reports on DOSRI and transactions with subsidiaries and affiliates under existing regulations, the following periodic reports are likewise submitted to the BSP in compliance with its requirements:

- Report of all entities in the conglomerate structure and disclosure of beneficial owners of shareholdings that are in the name of PCD Nominee Corporation. The report shall be submitted to the BSP within 30 calendar days after the end of every calendar year; and
- Consolidated report on material exposures to related parties, which shall include the material RPTs of the Bank with its non-bank financial subsidiaries and affiliates to be submitted to BSP within 20 calendar days after the end of the reference quarter starting with the quarter ending March 31, 2016.

The information relating to the DOSRI loans of the Group follows:

	September 30, 2015 (Unaudited)	December 31, 2014 (Audited)
Total Outstanding DOSRI Accounts*	₱7,760,191	₱12,749,637
Percent of DOSRI accounts to total loans	2.35%	4.20%
Percent of unsecured DOSRI accounts to total DOSRI accounts	0.03%	0.01%
Percent of past due DOSRI accounts to total DOSRI accounts	0.00%	0.00%
Percent of non-accruing DOSRI accounts to total DOSRI accounts	0.00%	0.00%

*Includes outstanding unused credit accommodations of ₱185.4 million as of September 30, 2015 and ₱198.7 million as of December 31, 2014.

Details on the significant related party transactions of the Group (the Bank and its subsidiaries) and the Bank are as follows (transactions with subsidiaries have been eliminated in the consolidated financial statements). Transactions reported under subsidiaries represent companies where the Bank has control. Transactions reported under other related parties represent companies which are under common control of LTGI. (updated –