

Thrift Bank

Balance Sheet

(Head Office and Branches)

Please Click One:

☐ w/ subsidiary☒ w/o subsidiary

PHILIPPINE BUSINESS BANK

(Name of Bank)

010139

(Bank Code)

As of

6/30/2022

(MM/DD/YYYY)

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	108000000000000000	917,407,187.38	592,852,268.98
Due from Bangko Sentral ng Pilipinas	105150000000000000	2,743,451,201.70	17,838,138,411.30
Due from Other Banks	105200000000000000	3,897,799,805.39	3,886,554,022.67
Financial Assets at Fair Value through Profit or Loss	112000000000000000	2,310,539,509.88	2,370,387,448.08
Available-for-Sale Financial Assets-Net	195200000000000000	11,129,764,400.64	11,654,628,464.81
Held-to-Maturity (HTM) Financial Assets-Net	195250000000000000	1,155,685,520.34	1,120,261,046.03
Unquoted Debt Securities Classified as Loans-Net	195300000000000000	0.00	0.00
Investments in Non-Marketable Equity Security-Net	195350000000000000	0.00	0.00
Loans and Receivables - Net	195400000000000000	85,673,740,885.39	86,917,154,268.75
Loans to Bangko Sentral ng Pilipinas	140050000000000000	0.00	0.00
Interbank Loans Receivable	195401000000000000	0.00	0.00
Loans and Receivables - Others	140150500000000000	95,088,084,909.88	86,262,617,896.24
Loans and Receivables Arising from RA/CA/PR/SLB	195402000000000000	1,478,758,464.00	1,547,638,861.00
General Loan Loss Provision	175150000000000000	893,102,488.49	893,102,488.49
Other Financial Assets	148000000000000000	1,397,751,965.15	1,663,328,756.32
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	195452500000000000	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment-Net	195500500000000000	625,686,555.69	708,278,032.72
Real and Other Properties Acquired-Net	195501000000000000	1,088,539,144.62	869,779,397.16
Non-Current Assets Held for Sale	150150000000000000	10,905,262.73	25,680,228.65
Other Assets-Net	152000000000000000	4,213,149,348.43	4,623,625,974.34
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	155250000000000000	0.00	0.00
TOTAL ASSETS	100000900000000000	125,164,420,787.34	132,270,658,319.81
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss	208000000000000000	0.00	0.00
Deposit Liabilities	215000000000000000	104,874,366,695.89	111,240,327,402.61
Due to Other Banks	220050000000000000	0.00	0.00
Bills Payable	220100000000000000	0.00	0.00
a) BSP (Rediscounting and Other Advances)	220100001500000000	0.00	0.00
b) Interbank Loans Payable	220100002000000000	0.00	0.00
c) Other Deposit Substitute	220100002500000000	0.00	0.00
d) Others	220100003000000000	0.00	0.00
Bonds Payable-Net	295201500000000000	0.00	0.00
Unsecured Subordinated Debt-Net	295202000000000000	0.00	0.00
Redeemable Preferred Shares	220250000000000000	0.00	0.00
Special Time Deposit	220300000000000000	0.00	0.00
Due to Bangko Sentral ng Pilipinas	230350000000000000	31,884,545.16	62,968,152.20
Other Financial Liabilities	240050000000000000	1,911,112,639.42	2,183,493,073.24
Other Liabilities	240100000000000000	4,772,124,965.99	4,664,986,700.02
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	0.00	0.00
TOTAL LIABILITIES	200000000000000000	111,589,488,846.46	118,151,775,328.07
Stockholders' Equity			
Capital Stock	335050000000000000	9,055,897,755.83	9,055,897,755.83
Other Capital Accounts	335100000000000000	-888,259,901.36	-561,028,521.26
Retained Earnings	315000000000000000	5,407,294,086.41	5,624,023,757.17
Assigned Capital	325200000000000000	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	13,574,931,940.88	14,118,892,991.75

TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	9050000000000000	125,164,420,787.34	132,270,668,319.81
CONTINGENT ACCOUNTS			
Guarantees Issued	4050000000000000	0.00	0.00
Financial Standby Letters of Credit	4100500000000000	323,952,333.66	256,621,075.42
Performance Standby Letters of Credit	4101000000000000	0.00	0.00
Commercial Letters of Credit	4150000000000000	940,370,676.92	394,894,245.49
Trade Related Guarantees	4200000000000000	269,960,875.56	521,760,538.43
Commitments	4250000000000000	0.00	0.00
Spot Foreign Exchange Contracts	4300000000000000	5,048,360,000.00	898,174,475.14
Securities Held Under Custodianship by Bank Proper	4952200000000000	0.00	0.00
Trust Department Accounts	4952500000000000	10,330,961,794.00	9,517,574,575.87
a) Trust and Other Fiduciary Accounts	4952505000000000	1,577,725,527.20	1,495,804,720.71
b) Agency Accounts	4952510000000000	8,753,236,266.80	8,021,769,855.15
c) Advisory/Consultancy	4952515000000000	0.00	0.00
Derivatives	4350000000000000	0.00	745,136,200.00
Others	4400000000000000	53,095,364.16	198,886,504.93
TOTAL CONTINGENT ACCOUNTS	4009900000000000	16,966,701,044.29	12,533,047,615.28
ADDITIONAL INFORMATION			
Gross total loan portfolio (TLP)	4990200000000000	99,840,916,194.13	91,509,428,967.71
Specific allowance for credit losses on the TLP	4993000000000000	3,274,072,820.25	3,699,172,210.47
Non-Performing Loans (NPLs)			
a. Gross NPLs	4991005000000000	5,483,816,630.03	5,043,825,531.77
b. Ratio of gross NPLs to gross TLP (%)	4991505000000000	5.49	5.51
c. Net NPLs	4991010000000000	2,274,492,236.14	1,630,203,154.60
d. Ratio of Net NPLs to gross TLP (%)	4991510000000000	2.28	1.78
Classified Loans & Other Risk Assets, gross of allowance for credit losses	4992000000000000	2,367,490,000.00	2,367,490,000.00
DOSRI Loans and receivables, gross allowance of credit losses	4994000000000000	707,222,801.59	662,474,961.39
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	4994800000000000	0.71	0.72
Gross non-performing DOSRI loans and receivables	4995000000000000	331,121.12	0.00
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	4995500000000000	0.00	0.00
Percent Compliance with Magna Carta (%)			
a. 8% for Micro and Small Enterprises	4990505000000000	6.46	6.51
b. 2% for Medium Enterprises	4990510000000000	12.62	11.55
Return on Equity (ROE) (%)	4993500000000000	8.85	8.65
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations			
a. Total CAR (%)	4996505000000000	13.45	14.20
b. Tier 1 Ratio (%)	4996505010000000	12.63	13.32
c. Common Tier 1 Ratio (%) ^{1/}	4996505015000000	0.00	0.00
Deferred Charges not yet Written Down	4997000000000000	0.00	0.00
Unbooked Allowance for Credit Losses on Financial Instruments Received	4997500000000000	0.00	0.00

^{1/} Common Equity Tier 1 is only applicable to all Universal and Commercial Banks and their subsidiary banks.

Republic of the Philippines)
CALOOCAN CITY s.s.

I, We, Rolando G. Alvendia and Rolando R. Avante 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/our knowledge and belief.

ROLANDO G. ALVENDIA
 Vice Chairman / President & CEO

ROLANDO R. AVANTE
 Vice Chairman / President & CEO

SUBSCRIBED AND SWORN to before me this 25th day of July 2022 at Caloocan City, affiant exhibiting his/her/their Tax Identification No. 107-182-307 and Tax Identification No. 106-968-623.

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 Series of 2022

NOTARY PUBLIC

ATTY. NIÑO CHRISTOPHER R. PURA
 Notary Public for the City of Caloocan
 Notarial Commission C - 392 until Dec. 2022
 Philippine Business Bank Corporate Center
 350 Rizal Ave. cor. 8th Ave. Grace Park, Caloocan City
 Roll No. 53988
 PTR No. 0647156 / 01. 03. 22 / Caloocan
 IBP No. 171604 / 01. 03. 22 / CALMANA
 MCLE Certificate No. VII-0021736 / 06. 21. 2022