

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

9/30/2017

(MM/DD/YYYY)

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	1080000000000000	741,068,792.66	793,954,463.30
Due from Bangko Sentral ng Pilipinas	1051500000000000	6,016,289,501.97	5,523,780,536.57
Due from Other Banks	1052000000000000	2,276,842,383.53	1,233,459,661.11
Financial Assets at Fair Value through Profit or Loss	1120000000000000	0.00	161,274,361.50
Available-for-Sale Financial Assets-Net	1952000000000000	3,374,804,607.61	4,380,298,002.00
Held-to-Maturity (HTM) Financial Assets-Net	1952500000000000	0.00	0.00
Unquoted Debt Securities Classified as Loans-Net	1953000000000000	22,115,958.97	17,469,365.74
Investments in Non-Marketable Equity Security-Net	1953500000000000	0.00	0.00
Loans and Receivables - Net	1954000000000000	64,872,903,516.57	58,552,176,795.07
Loans to Bangko Sentral ng Pilipinas	1400500000000000	0.00	0.00
Interbank Loans Receivable	1954010000000000	0.00	0.00
Loans and Receivables - Others	1401505000000000	65,506,080,598.07	57,881,242,799.67
Loans and Receivables Arising from RA/CA/PR/SLB	1954020000000000	0.00	1,221,100,869.00
General Loan Loss Provision	1751500000000000	633,177,081.50	550,166,873.60
Other Financial Assets	1480000000000000	235,142,484.88	224,642,130.89
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	1954525000000000	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment-Net	1955005000000000	499,379,798.84	504,898,401.99
Real and Other Properties Acquired-Net	1955010000000000	502,454,904.28	474,546,665.51
Non-Current Assets Held for Sale	1501500000000000	0.00	0.00
Other Assets-Net	1520000000000000	1,838,772,087.92	1,941,178,037.19
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	1552500000000000	0.00	0.00
TOTAL ASSETS	1000000000000000	80,378,774,037.23	73,807,678,420.87
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss	2080000000000000	87,492.38	0.00
Deposit Liabilities	2150000000000000	66,928,444,076.08	61,239,625,072.25
Due to Other Banks	2200500000000000	0.00	0.00
Bills Payable	2201000000000000	1,188,555,618.83	0.00
a) BSP (Rediscounting and Other Advances)	220100001500000000	488,555,618.83	0.00
b) Interbank Loans Payable	220100002000000000	700,000,000.00	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	12,508,968.79	4,936,305.51
Other Financial Liabilities	240050000000000000	462,348,479.03	460,906,766.23
Other Liabilities	240100000000000000	1,713,182,413.34	2,107,520,379.23
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	0.00	0.00
TOTAL LIABILITIES	2000000000000000	70,305,127,048.45	63,812,988,523.22
Stockholders' Equity			
Capital Stock	335050000000000000	9,055,897,755.83	7,982,981,190.83
Other Capital Accounts	335100000000000000	418,052,177.15	325,771,147.78
Retained Earnings	315000000000000000	600,697,055.80	1,685,937,559.04
Assigned Capital	325200000000000000	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	300300000000000000	10,074,646,988.78	9,994,689,897.65

TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	9050000000000000	80,379,774,037.23	73,807,678,420.87
CONTINGENT ACCOUNTS			
Guarantees Issued	4050000000000000	0.00	0.00
Financial Standby Letters of Credit	4100500000000000	111,455,000.00	82,505,000.00
Performance Standby Letters of Credit	4101000000000000	0.00	0.00
Commercial Letters of Credit	4150000000000000	924,726,878.80	658,328,318.54
Trade Related Guarantees	4200000000000000	22,914,171.31	931,875.00
Commitments	4250000000000000	0.00	0.00
Spot Foreign Exchange Contracts	4300000000000000	0.00	151,410,000.00
Securities Held Under Custodianship by Bank Proper	4952200000000000	0.00	0.00
Trust Department Accounts	4952500000000000	3,062,371,812.61	3,424,430,237.08
a) Trust and Other Fiduciary Accounts	4952505000000000	729,507,288.65	872,729,744.66
b) Agency Accounts	4952510000000000	2,332,864,523.96	2,551,700,492.42
c) Advisory/Consultancy	4952515000000000	0.00	0.00
Derivatives	4350000000000000	0.00	0.00
Others	4400000000000000	375,864,154.78	185,663,653.06
TOTAL CONTINGENT ACCOUNTS	4090000000000000	4,487,332,017.60	4,503,269,083.68
ADDITIONAL INFORMATION			
Gross total loan portfolio (TLP)	4990200000000000	66,250,033,277.91	59,832,170,952.55
Specific allowance for credit losses on the TLP	4993000000000000	743,952,679.84	729,827,283.88
Non-Performing Loans (NPLs)			
a. Gross NPLs	4991005000000000	1,527,303,682.15	1,506,845,532.18
b. Ratio of gross NPLs to gross TLP (%)	4991505000000000	2.31	2.52
c. Net NPLs	4991010000000000	783,351,002.31	777,018,248.30
d. Ratio of Net NPLs to gross TLP (%)	4991510000000000	1.18	1.30
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	242,055,391.80	240,238,615.87
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	4994800000000000	0.37	0.40
Gross non-performing DOSRI loans and receivables	4995000000000000	0.00	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	19.70	20.19
b. 2% for Medium Enterprises	4990510000000000	21.75	18.89
Return on Equity (ROE) (%)	4993500000000000	6.33	6.96
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations			
a. Total CAR (%)	4996505000000000	14.89	16.39
b. Tier 1 Ratio (%)	4996505010000000	13.99	15.51
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)

) s.s.

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

VP - Chief Accountant

ROLANDO R. AVANTE

President

SUBSCRIBED AND SWORN to before me this 7th day of November at Kalookan City, affiant exhibiting his/her/their Tax Identification No. 107-182-307 and Tax Identification No. 106-968-623.

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ATTY. NIÑO CHRISTOPHER R. PUNTA
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