

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

9/30/2018

(MM/DD/YYYY)

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	108000000000000000	634,747,580.20	644,582,157.74
Due from Bangko Sentral ng Pilipinas	105150000000000000	5,910,488,740.52	5,878,735,524.20
Due from Other Banks	105200000000000000	2,702,260,029.67	2,478,250,562.48
Financial Assets at Fair Value through Profit or Loss	112000000000000000	1,182,783,845.55	1,468,784,346.06
Available-for-Sale Financial Assets-Net	195200000000000000	2,016,753,339.33	1,739,926,796.47
Held-to-Maturity (HTM) Financial Assets-Net	195250000000000000	475,795,382.41	470,082,579.15
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	79,666,866,660.00	77,374,523,212.24
Loans to Bangko Sentral ng Pilipinas	140050000000000000	0.00	0.00
Interbank Loans Receivable	195401000000000000	0.00	1,610,000,000.00
Loans and Receivables - Others	140150500000000000	77,195,681,570.45	75,718,338,122.69
Loans and Receivables Arising from RA/CA/PR/SLB	195402000000000000	3,250,000,000.00	800,000,000.00
General Loan Loss Provision	175150000000000000	778,814,910.45	753,814,910.45
Other Financial Assets	148000000000000000	277,956,824.15	255,435,281.41
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	195452500000000000	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment-Net	195500500000000000	476,235,711.18	482,620,155.38
Real and Other Properties Acquired-Net	195501000000000000	500,535,223.07	418,764,138.73
Non-Current Assets Held for Sale	150150000000000000	0.00	0.00
Other Assets-Net	152000000000000000	2,102,970,830.05	1,909,245,827.35
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	155250000000000000	0.00	0.00
<b>TOTAL ASSETS</b>	100000000000000000	<b>95,947,394,166.13</b>	<b>93,120,930,581.21</b>
<b>LIABILITIES</b>			
Financial Liabilities at Fair Value through Profit or Loss	208000000000000000	9,104.61	0.00
Deposit Liabilities	215000000000000000	79,405,340,588.01	79,098,773,127.89
Due to Other Banks	220050000000000000	0.00	0.00
Bills Payable	220100000000000000	3,555,310,200.00	1,743,750,000.00
a) BSP (Rediscounting and Other Advances)	220100001500000000	917,810,200.00	0.00
b) Interbank Loans Payable	220100002000000000	2,637,500,000.00	1,743,750,000.00
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	12,691,294.00	5,648,675.80
Other Financial Liabilities	240050000000000000	785,585,090.09	528,988,850.22
Other Liabilities	240100000000000000	1,496,455,507.19	1,260,385,257.27
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	0.00	0.00
<b>TOTAL LIABILITIES</b>	200000000000000000	<b>85,256,391,783.30</b>	<b>82,637,545,011.18</b>
<b>Stockholders' Equity</b>			
Capital Stock	335050000000000000	9,055,897,755.83	9,055,897,755.83
Other Capital Accounts	335100000000000000	352,213,632.99	146,043,001.47
Retained Earnings	315000000000000000	1,283,890,993.41	1,281,463,912.73
Assigned Capital	325200000000000000	0.00	0.00
<b>TOTAL STOCKHOLDERS' EQUITY</b>	300000000000000000	<b>10,692,002,382.23</b>	<b>10,483,404,670.03</b>



<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	9050000000000000	95,947,394,166.13	93,120,950,581.21
<b>CONTINGENT ACCOUNTS</b>			
Guarantees Issued	4050000000000000	0.00	0.00
Financial Standby Letters of Credit	4100500000000000	94,155,477.17	113,740,000.00
Performance Standby Letters of Credit	4101000000000000	0.00	0.00
Commercial Letters of Credit	4150000000000000	819,876,481.36	962,403,293.31
Trade Related Guarantees	4200000000000000	41,274,144.00	755,217.00
Commitments	4250000000000000	0.00	0.00
Spot Foreign Exchange Contracts	4300000000000000	756,280,000.00	106,680,000.00
Securities Held Under Custodianship by Bank Proper	4952200000000000	0.00	0.00
Trust Department Accounts	4952500000000000	3,314,171,443.89	3,301,411,802.61
a) Trust and Other Fiduciary Accounts	4952505000000000	812,846,135.15	819,916,961.88
b) Agency Accounts	4952510000000000	2,501,325,308.74	2,481,494,840.73
c) Advisory/Consultancy	4952515000000000	0.00	0.00
Derivatives	4350000000000000	7,182,636.63	0.00
Others	4400000000000000	127,164,371.23	157,687,988.76
<b>TOTAL CONTINGENT ACCOUNTS</b>	4000000000000000	3,160,104,554.28	4,642,878,301.88
<b>ADDITIONAL INFORMATION</b>			
Gross total loan portfolio (TLP)	4990200000000000	81,326,329,722.38	78,938,986,274.62
Specific allowance for credit losses on the TLP	4993000000000000	880,648,151.93	810,648,151.93
Non-Performing Loans (NPLs)			
a. Gross NPLs	4991005000000000	1,670,174,788.13	1,854,076,328.08
b. Ratio of gross NPLs to gross TLP (%)	4991505000000000	2.05	2.35
c. Net NPLs	4991010000000000	1,181,812,361.21	1,043,428,176.15
d. Ratio of Net NPLs to gross TLP (%)	4991510000000000	1.45	1.32
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	906,888,909.78	705,160,974.14
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	4994800000000000	1.12	0.89
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	9.92	13.85
b. 2% for Medium Enterprises	4990510000000000	17.93	28.31
Return on Equity (ROE) (%)	4993500000000000	7.12	6.74
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations			
a. Total CAR (%)	4996505000000000	13.92	14.37
b. Tier 1 Ratio (%)	4996505010000000	12.99	13.44
c. Common Tier 1 Ratio (%) <sup>1/</sup>	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

<sup>1/</sup> 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 Joseph Edwin S. Cabalde 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

JOSEPH EDWIN S. CABALDE  
SVP-Treasurer

SUBSCRIBED AND SWORN to before me this 19th day of October at Kalookan City, affiant exhibiting his/her/their Tax Identification No. 107-182-307 and Tax Identification No. 117-482-086.

DocNo. 484  
Book No. 24  
Page No. 18  
Series of 18

NOTARY PUBLIC  
ATTY. NIÑO CHRISTOPHER R. PURA  
Notary Public (NC-348 Valid Until Dec. 31, 2019)  
Roll of Attorney's No. 53988  
PTR No. 9405066; 01.03.18, Caloocan  
IBP No. 034127; 03.01.18, Calmanan  
MCLE Cert. No. V-0023535; 08.16.16  
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