

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

9/30/2021

(MM/DD/YYYY)

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	1080000000000000	927,814,685.94	974,073,066.31
Due from Bangko Sentral ng Pilipinas	1051500000000000	11,479,542,231.64	11,644,130,438.99
Due from Other Banks	1052000000000000	2,722,057,511.73	1,649,017,938.56
Financial Assets at Fair Value through Profit or Loss	1120000000000000	6,873,147,936.66	7,205,421,638.66
Available-for-Sale Financial Assets-Net	1952000000000000	11,286,940,180.67	8,689,984,899.58
Held-to-Maturity (HTM) Financial Assets-Net	1952500000000000	818,307,343.33	820,756,277.85
Unquoted Debt Securities Classified as Loans-Net	1953000000000000	0.00	0.00
Investments in Non-Marketable Equity Security-Net	1953500000000000	0.00	0.00
Loans and Receivables - Net	1954000000000000	84,498,409,670.73	87,024,536,017.72
Loans to Bangko Sentral ng Pilipinas	1400500000000000	0.00	0.00
Interbank Loans Receivable	1954010000000000	0.00	0.00
Loans and Receivables - Others	1401500000000000	84,081,217,630.22	86,100,100,643.21
Loans and Receivables Arising from RA/CA/PR/SLB	1954020000000000	1,310,294,529.00	1,817,537,863.00
General Loan Loss Provision	1751500000000000	893,102,488.49	893,102,488.49
Other Financial Assets	1480000000000000	871,985,677.41	824,053,443.28
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	1954525000000000	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment-Net	1955005000000000	706,188,503.64	716,001,926.01
Real and Other Properties Acquired-Net	1955010000000000	807,113,677.88	650,677,881.29
Non-Current Assets Held for Sale	1501500000000000	39,085,168.09	41,932,931.09
Other Assets-Net	1520000000000000	2,884,273,339.76	2,897,906,759.71
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	1552500000000000	0.00	0.00
TOTAL ASSETS	1000000000000000	123,914,865,927.48	123,138,493,219.05
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss	2080000000000000	0.00	1,244,860.40
Deposit Liabilities	2150000000000000	103,094,783,828.26	102,866,184,851.75
Due to Other Banks	2200500000000000	0.00	0.00
Bills Payable	2201000000000000	0.00	0.00
a) BSP (Rediscounting and Other Advances)	2201000015000000	0.00	0.00
b) Interbank Loans Payable	2201000020000000	0.00	0.00
c) Other Deposit Substitute	2201000025000000	0.00	0.00
d) Others	2201000030000000	0.00	0.00
Bonds Payable-Net	2952015000000000	3,000,000,000.00	3,000,000,000.00
Unsecured Subordinated Debt-Net	2952020000000000	0.00	0.00
Redeemable Preferred Shares	2202500000000000	0.00	0.00
Special Time Deposit	2203000000000000	0.00	0.00
Due to Bangko Sentral ng Pilipinas	2303500000000000	37,304,279.12	28,715,852.95
Other Financial Liabilities	2400500000000000	990,433,403.57	585,558,419.50
Other Liabilities	2401000000000000	2,477,162,852.94	2,430,475,017.81
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	2308500000000000	0.00	0.00
TOTAL LIABILITIES	2000000000000000	108,599,684,363.89	108,912,179,002.41
Stockholders' Equity			
Capital Stock	3350500000000000	9,055,897,755.83	9,055,897,755.83
Other Capital Accounts	3351000000000000	799,839,178.11	716,928,497.22
Retained Earnings	3150000000000000	4,459,444,629.65	4,453,487,963.59
Assigned Capital	3252000000000000	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	3000000000000000	14,315,181,563.59	14,226,314,216.64

TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	9050000000000000	123,914,885,927.48	123,139,483,219.05
CONTINGENT ACCOUNTS			
Guarantees Issued	4050000000000000	0.00	0.00
Financial Standby Letters of Credit	4100500000000000	233,771,075.42	245,794,675.42
Performance Standby Letters of Credit	4101000000000000	0.00	0.00
Commercial Letters of Credit	4150000000000000	114,935,000.32	666,748,479.78
Trade Related Guarantees	4200000000000000	7,185,184.04	227,107,423.44
Commitments	4250000000000000	0.00	0.00
Spot Foreign Exchange Contracts	4300000000000000	331,500,000.00	439,200,000.00
Securities Held Under Custodianship by Bank Proper	4952200000000000	0.00	0.00
Trust Department Accounts	4952500000000000	14,251,372,519.20	13,810,110,169.40
a) Trust and Other Fiduciary Accounts	4952505000000000	6,159,200,386.68	6,088,942,144.93
b) Agency Accounts	4952510000000000	8,092,172,132.52	7,721,168,024.47
c) Advisory/Consultancy	4952515000000000	0.00	0.00
Derivatives	4350000000000000	0.00	146,400,000.00
Others	4400000000000000	192,028,086.00	192,927,939.93
TOTAL CONTINGENT ACCOUNTS	4050000000000000	15,130,791,864.98	15,723,288,687.97
ADDITIONAL INFORMATION			
Gross total loan portfolio (TLP)	4990200000000000	88,740,684,369.69	91,024,473,716.68
Specific allowance for credit losses on the TLP	4993000000000000	3,349,172,210.47	3,106,835,210.47
Non-Performing Loans (NPLs)			
a. Gross NPLs	4991005000000000	3,978,423,115.19	3,924,775,477.12
b. Ratio of gross NPLs to gross TLP (%)	4991505000000000	4.48	4.31
c. Net NPLs	4991010000000000	727,144,441.85	905,395,688.39
d. Ratio of Net NPLs to gross TLP (%)	4991510000000000	0.82	0.99
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	711,617,777.18	710,810,559.99
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	4994800000000000	0.80	0.78
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	6.99	6.84
b. 2% for Medium Enterprises	4990510000000000	11.50	11.77
Return on Equity (ROE) (%)	4993500000000000	7.61	7.46
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations			
a. Total CAR (%)	4996505005000000	14.61	14.41
b. Tier 1 Ratio (%)	4996505010000000	13.73	13.51
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)
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
 VP - Chief Accountant

ROLANDO R. AVANTE
 Vice Chairman / President & CEO

SUBSCRIBED AND SWORN to before me this 26th day of October 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 2021

NOTARY PUBLIC
ATTY. NINO CHRISTOPHER R. PURA
 Notary Public of the City of Caloocan
 Notarial Commission C-392 Until Dec 2021
 Philippine Business Bank Corporate Center
 350 Rizal Avenue Corner 8th Avenue
 Grace Park, Caloocan City
 Roll No. 83988
 PTR No. 0153046/01-04-21-Calooacan City
 IBP No. 142857, /01-06-21/ CALMANA
 MCLE Certificate No. VI-0025737 /04-10-19