Form 2B (Revised June 2014)

Thrift Bank

Please Click One:
- w/ subsidiary
- w/o subsidiary

Balance Sheet
(Head Office and Branches)

PHILIPPINE BUSINESS BANK
(Name of Bank)

010139
(Bank Code)

As of 9/30/2023
(MM/DD/YYYY)

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	108000000000000000	585,723,849.93	2,652,631,690.28
Due from Bangko Sentral ng Pilipinas	105150000000000000	5,647,836,517.77	4,734,106,620.58
Due from Other Banks	105200000000000000	4,282,398,817.17	5,047,559,186.10
Financial Assets at Fair Value through Profit or Loss	112000000000000000	6,127,570,902.97	3,673,544,479.04
Available-for-Sale Financial Assets-Net	195200000000000000	11,133,937,460.77	11,153,250,646.43
Held-to-Maturity (HTM) Financial Assets-Net	195250000000000000	1,134,756,681.20	815,757,808.26
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	105,869,607,342.61	103,149,781,149.49
Loans to Bangko Sentral ng Pilipinas	140050000000000000	0.00	0.00
Interbank Loans Receivable	195401000000000000	100,000,000.00	0.00
Loans and Receivables - Others	140150500000000000	104,296,381,191.64	102,797,295,854.10
Loans and Receivables Arising from RA/CA/PR/SLB	195402000000000000	2,400,000,000.00	933,061,925.00
General Loan Loss Provision	175150000000000000	926,773,849.03	580,576,629.61
Other Financial Assets	148000000000000000	704,859,499.67	672,960,831.61
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	195452500000000000	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment-Net	195500500000000000	746,068,525.29	720,655,707.36
Real and Other Properties Acquired-Net	195501000000000000	1,434,450,124.63	1,254,618,442.99
Non-Current Assets Held for Sale	150150000000000000	7,008,128.78	6,058,505.56
Other Assets-Net	152000000000000000	3,297,145,172.34	4,068,422,986.31
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	155250000000000000	0.00	0.00
TOTAL ASSETS	100000000000000000	140,971,363,023.14	137,949,348,054.00
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss	208000000000000000	0.00	0.00
Deposit Liabilities	215000000000000000	115,965,826,807.84	112,091,747,825.30
Due to Other Banks	220050000000000000	0.00	0.00
Bills Payable	220100000000000000	2,000,000,000.00	2,500,000,000.00
a) BSP (Rediscounting and Other Advances)	220100001500000000	0.00	0.00
b) Interbank Loans Payable	220100002000000000	2,000,000,000.00	2,500,000,000.00
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	47,399,613.98	35,241,981.14
Other Financial Liabilities	240050000000000000	2,036,637,404.79	1,740,998,925.36
Other Liabilities	240100000000000000	3,955,293,237.21	4,439,351,988.43
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	0.00	0.00
TOTAL LIABILITIES	200000000000000000	124,005,157,063.82	120,807,340,720.23
Stockholders' Equity			
Capital Stock	335050000000000000	10,805,897,755.83	10,805,897,755.83
Other Capital Accounts	335100000000000000	-356,440,544.06	-463,924,332.36
Retained Earnings	315000000000000000	6,516,748,747.55	6,800,033,910.30
Assigned Capital	325200000000000000	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	16,966,205,959.32	17,142,007,333.77

TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	140,971,863,023.14	137,948,348,054.00
CONTINGENT ACCOUNTS			
Guarantees Issued	405000000000000000	0.00	0.00
Financial Standby Letters of Credit	410050000000000000	706,398,381.08	702,650,935.60
Performance Standby Letters of Credit	410100000000000000	0.00	0.00
Commercial Letters of Credit	415000000000000000	921,243,229.90	1,112,347,280.69
Trade Related Guarantees	420000000000000000	388,237,668.54	59,307,022.48
Commitments	425000000000000000	0.00	0.00
Spot Foreign Exchange Contracts	430000000000000000	914,922,114.00	1,305,049,440.00
Securities Held Under Custodianship by Bank Proper	495220000000000000	0.00	0.00
Trust Department Accounts	495250000000000000	11,203,766,390.47	11,341,047,585.48
a) Trust and Other Fiduciary Accounts	495250500000000000	1,678,363,474.33	1,617,758,145.03
b) Agency Accounts	495251000000000000	9,525,402,916.15	9,723,289,440.45
c) Advisory/Consultancy	495251500000000000	0.00	0.00
Derivatives	435000000000000000	0.00	0.00
Others	440000000000000000	169,372,565.94	191,746,523.63
TOTAL CONTINGENT ACCOUNTS	400000000000000000	14,303,940,349.94	14,712,148,787.88
ADDITIONAL INFORMATION			
Gross total loan portfolio (TLP)	499020000000000000	110,932,639,955.11	108,092,368,532.90
Specific allowance for credit losses on the TLP	499300000000000000	4,136,258,763.47	4,362,010,753.80
Non-Performing Loans (NPLs)			
a. Gross NPLs	499100500000000000	7,013,090,374.23	7,381,469,329.05
b. Ratio of gross NPLs to gross TLP (%)	499150500000000000	6.32	6.83
c. Net NPLs	499101000000000000	2,949,934,651.44	3,095,590,653.65
d. Ratio of Net NPLs to gross TLP (%)	499151000000000000	2.66	2.86
Classified Loans & Other Risk Assets, gross of allowance for credit losses	499200000000000000	2,367,490,000.00	2,367,490,000.00
DOSRI Loans and receivables, gross allowance of credit losses	499400000000000000	700,949,007.38	704,197,364.08
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	499480000000000000	0.63	0.65
Gross non-performing DOSRI loans and receivables	499500000000000000	0.00	0.00
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	499550000000000000	0.00	0.00
Percent Compliance with Magna Carta (%)			
a. 8% for Micro and Small Enterprises	499050500000000000	5.50	4.72
b. 2% for Medium Enterprises	499051000000000000	11.54	9.93
Return on Equity (ROE) (%)	499350000000000000	10.29	10.96
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations			
a. Total CAR (%)	499650500500000000	13.30	13.76
b. Tier 1 Ratio (%)	499650501000000000	12.03	12.73
c. Common Tier 1 Ratio (%) 1/	499650501500000000	0.00	0.00
Deferred Charges not yet Written Down	499700000000000000	0.00	0.00
Unbooked Allowance for Credit Losses on Financial Instruments Received	499750000000000000	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 23rd day of October 2023 at Kalookan City, affiant exhibiting his/her/their Tax Identification No. 107-182-307 and Tax Identificaton No. 106-968-623.

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Book No. 5
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Series of 2023

ATTY. NIÑO CHRISTOPHER R. PURA
NOTARY PUBLIC
Notary Public for Caloocan City
NC-465 valid until Dec 2024
350 Rizal Avenue Corner 8th Avenue
Grace Park, Caloocan City
Roll no. 58988
PTR OR no. CAL1348150; 02.21.23
IBP OR No. 298138, 02.21.23
MCLE Cert No. VII-0021738, 06.21.22