

Thrift Bank

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- ☐ w/ subsidiary
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Balance Sheet

(Head Office and Branches)

PHILIPPINE BUSINESS BANK

(Name of Bank)

010139

(Bank Code)

As of

12/31/2016

(MM/DD/YYYY)

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	1080000000000000	1,157,618,429.45	782,259,888.10
Due from Bangko Sentral ng Pilipinas	1051500000000000	6,225,701,095.77	10,096,216,628.20
Due from Other Banks	1052000000000000	1,640,534,570.39	2,881,963,420.24
Financial Assets at Fair Value through Profit or Loss	1120000000000000	3,302,652,795.44	246,969,884.78
Available-for-Sale Financial Assets-Net	1952000000000000	3,809,942,169.87	1,558,027,874.06
Held-to-Maturity (HTM) Financial Assets-Net	1952500000000000	0.00	0.00
Unquoted Debt Securities Classified as Loans-Net	1953000000000000	17,958,315.19	1,214,138,072.48
Investments in Non-Marketable Equity Security-Net	1953500000000000	0.00	0.00
Loans and Receivables - Net	1954000000000000	51,187,184,183.06	45,960,947,010.10
Loans to Bangko Sentral ng Pilipinas	1400500000000000	0.00	0.00
Interbank Loans Receivable	1954010000000000	0.00	0.00
Loans and Receivables - Others	1401505000000000	51,312,196,796.66	43,944,501,694.70
Loans and Receivables Arising from RA/CA/PR/SLB	1954020000000000	345,154,260.00	2,452,378,297.00
General Loan Loss Provision	1751500000000000	470,166,873.60	435,932,981.60
Other Financial Assets	1480000000000000	268,165,027.82	218,698,848.40
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	1954525000000000	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment-Net	1955005000000000	535,995,637.80	548,852,674.11
Real and Other Properties Acquired-Net	1955010000000000	471,522,043.23	582,036,709.93
Non-Current Assets Held for Sale	1501500000000000	0.00	0.00
Other Assets-Net	1520000000000000	1,872,853,744.50	1,708,160,331.51
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	1552500000000000	0.00	0.00
TOTAL ASSETS	1000000000000000	70,490,128,012.52	65,798,271,341.91
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss	2080000000000000	0.00	0.00
Deposit Liabilities	2150000000000000	58,821,999,780.70	54,072,379,852.34
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	0.00	0.00
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	13,634,371.66	1,514,780.52
Other Financial Liabilities	2400500000000000	318,883,806.62	251,298,270.72
Other Liabilities	2401000000000000	1,608,030,800.39	1,689,783,719.67
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	2308500000000000	0.00	0.00
TOTAL LIABILITIES	2000000000000000	60,762,548,759.37	56,014,976,623.25
Stockholders' Equity			
Capital Stock	3350500000000000	7,982,981,190.83	7,982,981,190.83
Other Capital Accounts	3351000000000000	642,238,930.94	702,381,674.59
Retained Earnings	3150000000000000	1,102,359,131.38	1,097,931,853.24
Assigned Capital	3252000000000000	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	3000000000000000	9,727,579,253.15	9,783,294,718.66

TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY		905000000000000000	70,490,128,012.52	65,798,271,341.91
CONTINGENT ACCOUNTS				
Guarantees Issued	405000000000000000	0.00	0.00	
Financial Standby Letters of Credit	410050000000000000	115,023,599.60	177,573,599.60	
Performance Standby Letters of Credit	410100000000000000	0.00	0.00	
Commercial Letters of Credit	415000000000000000	692,083,961.79	622,189,079.07	
Trade Related Guarantees	420000000000000000	157,513,169.20	72,273,204.72	
Commitments	425000000000000000	0.00	0.00	
Spot Foreign Exchange Contracts	430000000000000000	149,160,000.00	97,000,000.00	
Securities Held Under Custodianship by Bank Proper	495220000000000000	0.00	0.00	
Trust Department Accounts	495250000000000000	2,768,320,361.70	2,867,721,379.84	
a) Trust and Other Fiduciary Accounts	495250500000000000	796,018,045.53	729,306,503.45	
b) Agency Accounts	495251000000000000	1,972,302,316.17	2,138,414,876.39	
c) Advisory/Consultancy	495251500000000000	0.00	0.00	
Derivatives	435000000000000000	0.00	0.00	
Others	440000000000000000	245,132,693.49	241,377,117.61	
TOTAL CONTINGENT ACCOUNTS	400600000000000000	4,127,233,785.78	4,078,134,380.84	
ADDITIONAL INFORMATION				
Gross total loan portfolio (TLP)	499020000000000000	52,370,135,183.54	47,063,898,010.58	
Specific allowance for credit losses on the TLP	499300000000000000	712,784,126.88	667,018,018.88	
Non-Performing Loans (NPLs)				
a. Gross NPLs	499100500000000000	1,311,727,974.32	1,467,430,873.86	
b. Ratio of gross NPLs to gross TLP (%)	499150500000000000	2.50	3.12	
c. Net NPLs	499101000000000000	598,943,847.44	800,412,854.98	
d. Ratio of Net NPLs to gross TLP (%)	499151000000000000	1.14	1.70	
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	1,212,117,019.25	1,140,719,198.23	
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	499480000000000000	2.31	2.42	
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	19.65	5.28	
b. 2% for Medium Enterprises	499051000000000000	16.03	18.38	
Return on Equity (ROE) (%)	499350000000000000	8.27	9.91	
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations				
a. Total CAR (%)	499650500500000000	16.35	19.28	
b. Tier 1 Ratio (%)	499650501000000000	15.48	18.43	
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

I/We, Roselle M. Baltazar 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.

ROSELLE M. BALTAZAR
FVP - COG Head

ROLANDO R. AVANTE
President

SUBSCRIBED AND SWORN to before me this 23th day of January at Caloocan City, affiant exhibiting his/her Tax Identification No. 179-193-899 and Tax Identification No. 106-968-623.

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ATTY. NINO CRISTOPHER S. PURA
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