

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

12/31/2017

(MM/DD/YYYY)

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	108000000000000000	1,061,146,687.93	741,068,792.66
Due from Bangko Sentral ng Pilipinas	105150000000000000	6,575,270,039.86	6,016,289,501.97
Due from Other Banks	105200000000000000	4,019,729,353.27	2,276,842,383.53
Financial Assets at Fair Value through Profit or Loss	112000000000000000	0.00	0.00
Available-for-Sale Financial Assets-Net	195200000000000000	2,438,982,840.46	3,374,804,607.61
Held-to-Maturity (HTM) Financial Assets-Net	195250000000000000	0.00	0.00
Unquoted Debt Securities Classified as Loans-Net	195300000000000000	25,923,420.75	22,115,958.97
Investments in Non-Marketable Equity Security-Net	195350000000000000	0.00	0.00
Loans and Receivables - Net	195400000000000000	70,325,939,548.48	64,872,903,516.57
Loans to Bangko Sentral ng Pilipinas	140050000000000000	0.00	0.00
Interbank Loans Receivable	195401000000000000	0.00	0.00
Loans and Receivables - Others	140150500000000000	70,178,155,902.50	65,506,080,598.07
Loans and Receivables Arising from RA/CA/PR/SLB	195402000000000000	826,072,472.00	0.00
General Loan Loss Provision	175150000000000000	678,288,826.02	633,177,081.50
Other Financial Assets	148000000000000000	225,697,439.75	235,142,484.88
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	195452500000000000	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment-Net	195500500000000000	486,639,185.46	499,379,798.84
Real and Other Properties Acquired-Net	195501000000000000	443,224,089.99	502,454,904.28
Non-Current Assets Held for Sale	150150000000000000	0.00	0.00
Other Assets-Net	152000000000000000	1,787,958,704.34	1,838,772,087.92
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	155250000000000000	0.00	0.00
TOTAL ASSETS	100000000000000000	87,380,511,310.29	80,379,774,037.23
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss	208000000000000000	0.00	87,492.38
Deposit Liabilities	215000000000000000	73,429,922,032.54	66,928,444,076.08
Due to Other Banks	220050000000000000	0.00	0.00
Bills Payable	220100000000000000	1,932,490,528.52	1,188,555,618.83
a) BSP (Rediscounting and Other Advances)	220100001500000000	932,490,528.52	488,555,618.83
b) Interbank Loans Payable	220100002000000000	1,000,000,000.00	700,000,000.00
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	18,023,886.07	12,508,968.79
Other Financial Liabilities	240050000000000000	525,125,367.23	462,348,479.03
Other Liabilities	240100000000000000	1,297,762,117.82	1,713,182,413.34
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	0.00	0.00
TOTAL LIABILITIES	200000000000000000	77,203,324,982.18	70,305,127,048.45
Stockholders' Equity			
Capital Stock	335050000000000000	9,055,897,755.83	9,055,897,755.83
Other Capital Accounts	335100000000000000	533,360,968.66	418,052,177.15
Retained Earnings	315000000000000000	597,928,653.62	600,697,055.80
Assigned Capital	325200000000000000	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	10,187,187,376.11	10,074,646,988.78

TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	87,390,511,310.29	80,379,774,037.23
CONTINGENT ACCOUNTS			
Guarantees Issued	405000000000000000	0.00	0.00
Financial Standby Letters of Credit	410050000000000000	97,390,000.00	111,455,000.00
Performance Standby Letters of Credit	410100000000000000	0.00	0.00
Commercial Letters of Credit	415000000000000000	529,470,238.47	924,726,878.80
Trade Related Guarantees	420000000000000000	6,100,006.88	22,914,171.31
Commitments	425000000000000000	0.00	0.00
Spot Foreign Exchange Contracts	430000000000000000	49,930,000.00	0.00
Securities Held Under Custodianship by Bank Proper	495220000000000000	0.00	0.00
Trust Department Accounts	495250000000000000	3,137,908,324.81	3,062,371,812.61
a) Trust and Other Fiduciary Accounts	495250500000000000	753,922,571.51	729,507,288.65
b) Agency Accounts	495251000000000000	2,383,985,753.30	2,332,864,523.96
c) Advisory/Consultancy	495251500000000000	0.00	0.00
Derivatives	435000000000000000	0.00	0.00
Others	440000000000000000	202,908,717.79	375,864,154.78
TOTAL CONTINGENT ACCOUNTS	430300000000000000	4,034,447,267.98	4,467,236,017.36
ADDITIONAL INFORMATION			
Gross total loan portfolio (TLP)	499020000000000000	71,820,787,305.03	66,250,033,277.91
Specific allowance for credit losses on the TLP	499300000000000000	816,558,930.53	743,952,679.84
Non-Performing Loans (NPLs)			
a. Gross NPLs	499100500000000000	1,508,538,115.21	1,527,303,682.15
b. Ratio of gross NPLs to gross TLP (%)	499150500000000000	2.10	2.31
c. Net NPLs	499101000000000000	691,979,184.68	783,351,002.31
d. Ratio of Net NPLs to gross TLP (%)	499151000000000000	0.96	1.18
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	745,337,122.71	242,055,391.80
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	499480000000000000	1.04	0.37
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	10.72	19.70
b. 2% for Medium Enterprises	499051000000000000	14.73	21.75
Return on Equity (ROE) (%)	499350000000000000	6.22	6.33
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations			
a. Total CAR (%)	499650500500000000	13.92	14.89
b. Tier 1 Ratio (%)	499650501000000000	13.02	13.99
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)

KALOOKAN CITY

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
President

SUBSCRIBED AND SWORN to before me this 2nd day of February 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. PURA
Notary Public (NC - 048 Valid Until Dec 2019)
Roll of Attorney's No. 53963
PTR no. 9405066; 01.03.18; Calookan
IRP no. 1043892 01.03.17 Calmanan
MCLE Cert no. M-0023538; 08.16.16
350 Rizal Ave., Corner 8th Ave., Grace Park Calookan