

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

12/31/2021

(MM/DD/YYYY)

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	108000000000000000	1,235,190,604.90	927,814,685.94
Due from Bangko Sentral ng Pilipinas	105150000000000000	17,804,028,342.17	11,479,542,231.64
Due from Other Banks	105200000000000000	5,948,364,878.08	2,722,057,511.73
Financial Assets at Fair Value through Profit or Loss	112000000000000000	2,482,213,344.63	6,873,147,936.66
Available-for-Sale Financial Assets-Net	195200000000000000	11,989,395,564.26	11,286,940,180.67
Held-to-Maturity (HTM) Financial Assets-Net	195250000000000000	880,902,740.03	818,307,343.33
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	88,625,592,429.29	84,498,409,670.73
Loans to Bangko Sentral ng Pilipinas	140050000000000000	0.00	0.00
Interbank Loans Receivable	195401000000000000	0.00	0.00
Loans and Receivables - Others	140150500000000000	86,980,283,289.78	84,081,217,630.22
Loans and Receivables Arising from RA/CA/PR/SLB	195402000000000000	2,538,411,628.00	1,310,294,529.00
General Loan Loss Provision	175150000000000000	893,102,488.49	893,102,488.49
Other Financial Assets	148000000000000000	1,616,481,089.36	871,985,677.41
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	195452500000000000	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment-Net	195500500000000000	696,250,485.09	706,188,503.64
Real and Other Properties Acquired-Net	195501000000000000	807,374,573.94	807,113,677.88
Non-Current Assets Held for Sale	150150000000000000	39,798,463.42	39,085,168.09
Other Assets-Net	152000000000000000	22,876,048,599.40	2,884,273,339.76
Net Due to Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	155250000000000000	0.00	0.00
TOTAL ASSETS	100000000000000000	155,001,641,114.57	123,914,865,927.48
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss	208000000000000000	0.00	0.00
Deposit Liabilities	215000000000000000	112,395,282,007.78	103,094,783,828.26
Due to Other Banks	220050000000000000	0.00	0.00
Bills Payable	220100000000000000	0.00	0.00
a) BSP (Rediscounting and Other Advances)	220100001500000000	0.00	0.00
b) Interbank Loans Payable	220100002000000000	0.00	0.00
c) Other Deposit Substitute	220100002500000000	0.00	0.00
d) Others	220100003000000000	0.00	0.00
Bonds Payable-Net	295201500000000000	2,995,352,640.23	3,000,000,000.00
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	51,055,370.32	37,304,279.12
Other Financial Liabilities	240050000000000000	10,398,571,606.53	990,433,403.57
Other Liabilities	240100000000000000	14,605,763,905.74	2,477,162,852.94
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	0.00	0.00
TOTAL LIABILITIES	200000000000000000	140,446,025,530.61	109,599,684,363.89
Stockholders' Equity			
Capital Stock	335050000000000000	9,055,897,755.83	9,055,897,755.83
Other Capital Accounts	335100000000000000	1,040,275,901.46	799,839,178.11
Retained Earnings	315000000000000000	4,459,441,926.66	4,459,444,629.65
Assigned Capital	325200000000000000	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	14,555,615,583.96	14,315,181,563.59

TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	505090000000000000	155,001,641,114.57	123,914,865,927.48
CONTINGENT ACCOUNTS			
Guarantees Issued	405000000000000000	0.00	0.00
Financial Standby Letters of Credit	410050000000000000	244,771,075.42	233,771,075.42
Performance Standby Letters of Credit	410100000000000000	0.00	0.00
Commercial Letters of Credit	415000000000000000	502,700,659.32	114,935,000.32
Trade Related Guarantees	420000000000000000	201,516,698.10	7,185,184.04
Commitments	425000000000000000	0.00	0.00
Spot Foreign Exchange Contracts	430000000000000000	302,672,144.62	331,500,000.00
Securities Held Under Custodianship by Bank Proper	495220000000000000	0.00	0.00
Trust Department Accounts	495250000000000000	10,146,335,212.77	14,251,372,519.20
a) Trust and Other Fiduciary Accounts	495250500000000000	1,814,508,813.60	6,159,200,386.68
b) Agency Accounts	495251000000000000	8,331,826,399.17	8,092,172,132.52
c) Advisory/Consultancy	495251500000000000	0.00	0.00
Derivatives	435000000000000000	0.00	0.00
Others	440000000000000000	124,653,710.70	192,028,086.00
TOTAL CONTINGENT ACCOUNTS	400100000000000000	11,522,649,500.93	15,130,791,864.96
ADDITIONAL INFORMATION			
Gross total loan portfolio (TLP)	499020000000000000	93,067,867,128.25	88,740,684,369.69
Specific allowance for credit losses on the TLP	499300000000000000	3,549,172,210.47	3,349,172,210.47
Non-Performing Loans (NPLs)			
a. Gross NPLs	499100500000000000	3,978,952,251.78	3,978,423,115.19
b. Ratio of gross NPLs to gross TLP (%)	499150500000000000	4.28	4.48
c. Net NPLs	499101000000000000	654,277,551.66	727,144,441.85
d. Ratio of Net NPLs to gross TLP (%)	499151000000000000	0.70	0.82
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	708,762,184.09	711,617,777.18
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	499480000000000000	0.76	0.80
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	7.49	6.99
b. 2% for Medium Enterprises	499051000000000000	12.53	11.50
Return on Equity (ROE) (%)	499350000000000000	8.51	7.61
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations			
a. Total CAR (%)	499650500000000000	11.82	14.61
b. Tier 1 Ratio (%)	499650501000000000	11.07	13.73
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)

) 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 28th day of January 2022 at Kalookan City, affiant exhibiting his/her/their Tax Identification No. 107-182-307 and Tax Identification No. 106-968-623.

Doc No. 277
Book No. 57
Page No. 1
Series of 2022

NIÑO CHRISTOPHER R. PURA
Notary Public, Notary Public of Caloocan
Notarial Commission C-392 Until June 2022
Philippine Business Bank Corporate Center
350 Rizal Ave., Cor. 8th Ave.,
Grace Park, Caloocan City
Roll no. 53988
PTR No. 0647156/01.03.22/Caloocan
IBP No. 171604/01.03.22/Calmana
MCLE Certificate no. VI-0025737/04.10.19