

PHILIPPINE BUSINESS BANK
Rizal Ave. Extension Corner 8th ave. Grace Park Kalookan City

BALANCE SHHET
(Head Office and Branches)
As of March 31, 2025

ASSETS	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Cash and Cash Items	108000000000000000	R0010	945,118,845.78	1,177,794,636.58
Due from Bangko Sentral ng Pilipinas	105150000000000000	R0020	2,686,434,449.75	2,878,055,967.75
Due from Other Central Banks and Banks - Net	105220000000000000	R0030	4,616,806,835.99	3,847,974,488.43
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	113000000000000000	R0040	7,067,777,177.98	10,173,768,624.48
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	195210000000000000	R0050	15,320,887,886.13	14,326,399,291.91
Debt Securities at Amortized Cost - Net	195241000000000000	R0060	1,259,324,138.14	1,270,234,833.91
Loans to Bangko Sentral ng Pilipinas	140050000000000000	R0080	-	-
Interbank Loans Receivable	140100000000000000	R0090	200,000,000.00	615,690,000.00
Loans and Receivables - Others	140150300000000000	R0100	125,993,441,085.92	132,521,711,835.70
Loans and Receivables Arising from RA/CA/PR/SLB	140200000000000000	R0110	2,000,000,000.00	500,000,000.00
Total Loan Portfolio (TLP) - Gross	499020000000000000	R0120	128,193,441,085.92	133,637,401,835.70
Allowance for Credit Losses 2/	499350000000000000	R0130	6,445,335,240.99	5,671,320,080.45
Total Loan Portfolio - Net	195400000000000000	R0070	121,748,105,844.93	127,966,081,755.25
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	195452500000000000	R0140	-	-
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	R0150	977,253,396.68	893,319,831.62
Real and Other Properties Acquired - Net	195501000000000000	R0160	2,131,692,777.50	1,684,322,381.76
Sales Contract Receivables - Net	195451500000000000	R0170	12,735,971.34	13,946,569.76
Non-Current Assets Held for Sale	150150000000000000	R0180	18,169,199.48	15,572,564.43
Other Assets - Net	152500000000000000	R0190	4,400,966,425.24	4,177,394,591.96
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	155250000000000000	R0200	-	-
TOTAL ASSETS	100000000000000000	R0210	161,185,272,948.94	168,424,865,537.83

	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Liabilities				
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	208000000000000000	R0010	-	-
Deposit Liabilities	215000000000000000	R0020	130,715,984,276.18	138,696,693,639.13
Due to Other Banks	220050000000000000	R0030	-	-
Bills Payable	220100000000000000	R0040	4,390,000,000.00	4,562,500,000.00
BSP (Rediscounting and Other Advances)	220100001500000000	R0050	-	-
Interbank Loans Payable	220100002000000000	R0060	4,390,000,000.00	4,562,500,000.00
Other Borrowings, including Deposit Substitutes	220100003500000000	R0070	-	-
Bonds Payable-Net	295201500000000000	R0090	-	-
Unsecured Subordinated Debt - Net	295202000000000000	R0100	-	-
Redeemable Preferred Shares	220250000000000000	R0110	-	-
Other Liabilities	240200000000000000	R0120	5,994,458,718.26	5,628,613,087.76
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	R0130	-	-
TOTAL LIABILITIES	200000000000000000	R0140	141,100,442,994.46	148,888,153,589.33
Stockholders' Equity				
Capital Stock	305000000000000000	R0150	8,807,500,940.00	8,807,500,940.00
Additional Paid-In Capital	305200000000000000	R0160	1,998,396,815.83	1,998,396,815.83
Undivided Profits	315150000000000000	R0220	590,022,873.18	1,929,075,235.75
Retained Earnings	315000000000000000	R0170	9,674,966,307.01	7,926,222,326.54
Other Capital Accounts	335200000000000000	R0180	986,056,981.55	1,124,483,369.62
Assigned Capital	325200000000000000	R0190	-	-
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	R0200	20,084,829,954.47	19,536,711,948.50
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	R0210	161,185,272,948.94	168,424,865,537.83

CONTINGENT ACCOUNTS	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
Guarantees Issued	405000000000000000	R0010	-	-
Financial Standby Letters of Credit	410050000000000000	R0020	494,603,212.70	212,553,328.66
Performance Standby Letters of Credit	410100000000000000	R0030	-	-
Commercial Letters of Credit	415000000000000000	R0040	535,365,858.36	1,095,026,503.60
Trade Related Guarantees	420000000000000000	R0050	61,260,009.29	56,287,418.32
Commitments	425000000000000000	R0060	-	-
Spot Foreign Exchange Contracts	430000000000000000	R0070	1,275,783,000.00	2,246,803,000.00
Securities Held Under Custodianship by Bank Proper	495220000000000000	R0080	-	-
Trust Department Accounts	495250000000000000	R0090	9,748,589,723.26	12,673,589,743.41
Derivatives	435000000000000000	R0100	573,300,000.00	-
Others	440000000000000000	R0110	184,639,678.94	232,736,269.45
TOTAL CONTINGENT ACCOUNTS	400000000000000000	R0120	12,873,541,482.55	16,516,996,263.44

FINANCIAL INDICATORS (in %)	Account Code		Amount	
			Current Quarter	Previous Quarter
			C0010	C0020
ASSET QUALITY				
Gross Non-Performing Loans (NPL) Ratio	499150500000000000	R0010	5.53	5.26
Net NPL Ratio	499151000000000000	R0020	1.85	2.39
Gross NPL Coverage Ratio	499152500000000000	R0030	90.98	80.74
Net NPL Coverage Ratio	499153000000000000	R0040	69.92	55.77
RELATED PARTY TRANSACTIONS				
Ratio of Loans to Related Parties to gross TLP	499401000000000000	R0060	0.16	0.17
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	499401500000000000	R0070	12.63	11.95
Ratio of DOSRI Loans to gross TLP	499451000000000000	R0090	0.56	0.54
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	499451500000000000	R0100		
LIQUIDITY				
Liquidity Coverage Ratio 4/	499550500000000000	R0110		
Net Stable Funding Ratio 4/	499551000000000000	R0120		
Minimum Liquidity Ratio 5/	499551500000000000	R0130	23.84	22.96
PROFITABILITY				
Return on Equity (ROE)	499350500000000000	R0140	11.88	10.29
Return on Assets	499351000000000000	R0150	1.53	1.30
Net Interest Margin	499351500000000000	R0160	4.27	4.07
CAPITAL ADEQUACY				
Common Equity Tier 1 Ratio 4/	499650501500000000	R0170	11.69	11.34
Tier 1 Capital Ratio	499650501000000000	R0180	12.13	11.77
CAR	499650500500000000	R0190	13.02	12.66
LEVERAGE				
Basel III Leverage Ratio 4/	499850000000000000	R0200		
Deferred Charges not yet Written Down	499700000000000000	R0210		

Republic of the Philippines)
Caloocan 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
FVP- Chief Accountant

ROLANDO R. AVANTE
Vice Chairman/President & CEO

SUBSCRIBED AND SWORN to before me this May 7, 2025 at Caloocan City, affiant exhibiting his/her/their Tax Identification No. 107-182-307 and Tax Indentation No. 106-968-623

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Series of 2025

NOTARY PUBLIC
NIÑO CHRISTOPHER R. PURA
Notary Public for Caloocan City
Notarial Commission Case No. 537 valid until Dec 2026
Philippine Business Bank/Corporate Center
350 Rizal Ave. Cor 8th Ave
Grace Park, Caloocan City
Roll No. 53988
PTR OR No. CAI 2438061 / 01 02-25 / Caloocan
BSP OR No. 488199 / 12 27 24 / Calmaria
MCLE Cert No. VII-0021738 / 06/21/22