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SEC Form 17-C

SECURITIES AND EXCHANGE COMMISSION

SEC FORM 17-C

CURRENT REPORT UNDER SECTION 17 OF THE SECURITIES REGULATION CODE AND SRC RULE 17.2(c) THEREUNDER

1. November 3, 2023

Date of Report (Date of earliest event reported)

2. SEC Identification Number A199701584 3. BIR Tax Identification No. 000-005-469-606

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4. PHILIPPINE BUSINESS BANK, INC., A SAVINGS BANK

Exact name of issuer as specified in its charter

5. CALOOCAN PHILIPPINES

(SEC Use Only)

Province, country or other jurisdiction of incorporation

Industry Classification Code:

7. 350 RIZAL AVE. COR. 8TH AVE., GRACEPARK, CALOOCAN CITY

1400

Address of principal office

Postal Code

8. 8363-33-33

Issuer's telephone number, including area code

9. Not Applicable

Former name or former address, if changed since last report

10. Securities registered pursuant to Sections 8 and 12 of the SRC or Sections 4 and 8 of the RSA

Title of Each Class

Number of Shares of Common Stock Outstanding and Amount of Debt Outstanding

Common

818,750,094

11. Indicate the item numbers reported herein: ITEM NO. 9.

Item 9. Other events

Philippine Business Bank (PSE:PBB) will be releasing its earnings release today, November 3, 2023. Below are the key highlights of the earnings release.

Solid net income despite changing economic conditions:

- Net interest income ended at ₱4,743.3 million in the first nine months of 2023, an 18.0% increase year-over-year ("YoY")
- Core income¹ reached ₱2,205.7 million
- Pre-tax pre-provision profit² rose by 13.3% to ₱2,122.8 million as of 9M23 against the ₱1,873.9 million in the same period last year
- Net income ended at ₱1,145.6 million in 9M23 against ₱926.6 million in 9M22, up 23.6% YoY

Continued balance sheet expansion to support income growth:

- Total resources stood at ₱140.1 billion in 9M23 from ₱125.0 billion, up 12.1%
- Loans and other receivables net of provisions at ₱106.6 billion higher than 9M22's ₱98.0 billion
- Total deposits reached ₱116.2 billion in 9M23, 10.1% higher YoY

¹ Core income is total revenues ex-trading gains/(losses) less non-interest expenses

² Pre-tax pre-provision profit is net revenues less non-interest expenses SEC Form 17-C

■ Total equity grew 21.2% at ₱17.0 billion from ₱14.0 billion

The Bank's SEC 17-Q Quarterly Report as of 3Q 2023 will be submitted today November 3, 2023.

SIGNATURES

Pursuant to the requirements of the Securities Regulation Code, the issuer has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

PHILIPPINE BUSINESS BANK, INC. November 3, 2023

By:

Cynthia A. Almirez

Chief Operations Officer and Head of Operations and Control Group