

COVER SHEET

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S.E.C. Registration Number

P H I L I P P I N E B U S I N E S S B A N K , I N C .

a s s a v i n g s b a n k

(Company's Full Name)

3 5 0 R I Z A L A V E N U E E X T E N S I O N

C O R N E R 8 T H A V E N U E G R A C E P A R K

C A L O O C A N C I T Y

(Business Address: No. Street City / Town / Province)

Rolando G. Alvendia

Contact Person

8461-5800 local 5100

Company Telephone Number

Month Day
Fiscal Year

SEC FORM 17-C

FORM TYPE

Mont h Day
Annual Meeting

Secondary License Type, if Applicable

Dept. Requiring this Doc.

Amended Articles Number/Section

Total Amount of Borrowings

Total No. of
Stockholders

Domestic

Foreign

To be accomplished by SEC Personnel concerned

File Number

LCU

Document I.D.

Cashier

STAMPS

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. **August 1, 2025**

Date of Report (Date of earliest event reported)

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

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

Exact name of issuer as specified in its charter

5. **CALOOCAN PHILIPPINES**

Province, country or other jurisdiction
of incorporation

6. (SEC Use Only)
Industry Classification Code:

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

Address of principal office

1400

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, August 1, 2025. Below are the key highlights of the earnings release.

Profitability continues to strengthen despite challenging industry conditions :

- Interest income increased by 12.5% or ₱648.2 million Year-over-Year (YoY) to ₱5,832.3 million as of June 2025
- Net interest income strengthened by 10.3% to ₱3,693.2 million
- Core income reached ₱1,810.1 million in 1H 2025, up ₱100.1 million vs same period last year of ₱1,710.0 million
- Pre-tax pre-provision profit (PTPP) grew by 11.3%, equivalent to ₱178.6 million, ending the six months of 2025 at ₱1,760.8 million
- Profit before tax ended at ₱1,410.8 million as of 1H 2025 from ₱1,382.2 million in 2024
- Net income rose to ₱1,065.4 million in June 2025

Resilient balance sheet backed by prudent asset management and stable funding:

- Total resources stood at ₱162.2 billion, up ₱7.8 billion versus 6M 2024
- Loans and other receivables at ₱119.4 billion as of June 2025
- Total deposits increased by ₱7.1 billion to ₱133.5 billion
- Total equity grew by ₱1.7 billion to ₱20.2 billion

The Bank's SEC 17-Q Quarterly Report as of 6M 2025 will be submitted on or before August 14, 2025.

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.
August 1, 2025

By:



JOSEPH JEEBEN SEGUI
Corporate Planning and Investor Relations