

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 12, 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** **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 12, 2025. Below are the key highlights of the earnings release.

Resilient earnings as core income strengthen amidst industry headwinds

- Interest income increased by ₱753.3 million Year-over-Year (YoY) to ₱8,584.2 million as of September 2025
- Net interest income strengthened by ₱453.9 million to ₱5,391.2 million
- Core income¹ reached ₱2,562.2 million in 9M 2025, up ₱164.3 million vs same period last year of ₱2,562.2 million
- Net income reached ₱1,523.1 million in September 2025

Steady balance sheet growth backed by prudent asset management and stable funding:

- Total resources stood at ₱164.2 billion, up ₱2.9 billion versus 9M 2024
- Loans and other receivables at ₱121.1 billion as of September 2025
- Total deposits increased by ₱4.7 billion to ₱136.7 billion
- Total equity grew by ₱1.1 billion to ₱20.8 billion

The Bank's SEC 17-Q Quarterly Report as of 9M 2025 will be submitted on or before November 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.
November 12, 2025

By:



JOSEPH JEEBEN SEGUI
Corporate Planning and Investor Relations

¹ Core income is total revenues ex-trading gains/(losses) less interest expense and non-interest expenses
SEC Form 17-C