

COVER SHEET

A 1 9 9 7 0 1 5 8 4

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 No. of Stockholders

Domestic

Foreign

Total Amount of Borrowings

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. **April 14, 2026**

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, April 14, 2026. Below are the key highlights of the earnings release.

Profitability sustained despite challenging market environment:

- Interest income increased to ₱11.4 billion in 2025, a ₱807.5 million growth Year-over-Year ("YoY")
- Net interest income rose to ₱7.3 billion in 2025, up ₱587.3 million
- Core income¹ reached ₱3.5 billion
- Pre-tax pre-provision profit² ended at ₱3.5 billion in full-year 2025
- Profit before tax grew to ₱2.5 billion in 2025
- Net income ended at ₱1.9 billion in 2025

Healthy balance sheet and solid funding base:

- Total resources stood at ₱168.8 billion
- Net loans and other receivables at ₱127.7 billion as of December 2025
- Total deposits reached ₱134.9 billion in 2025
- Total equity at ₱21.2 billion, a growth of ₱1.8 billion YoY
- NPL ratio improved to 4.21%, down 143 bps

The Bank's SEC 17-A Annual Report as of YE 2025 will be submitted on or before April 15, 2026.

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.
April 14, 2026

By:



JOSEPH JEEBEN SEGUI
Corporate Planning and Investor Relations

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