



PHILIPPINE
BUSINESSBANK
a savings bank

06 February 2014

Philippine Stock Exchange
Philippine Stock Exchange Plaza,
Ayala Triangle, Ayala Avenue,
Makati City

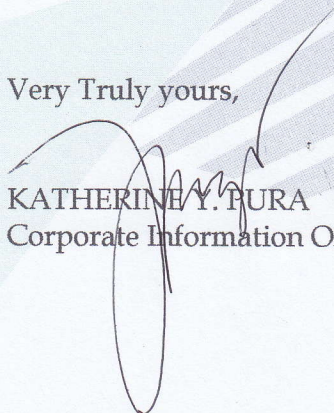
ATTENTION : DISCLOSURE DEPARTMENT

RE : CONTROL PROOF LIST

Gentlemen:

In compliance with the Philippine Stock Exchange Disclosure Rules, we would like to submit the Bank's Control Proof List as of 31 December 2013.

Very Truly yours,


KATHERINE Y. PURA
Corporate Information Officer

FILE

Balance Sheet

(Head Office and Branches)



BANGKO SENTRAL NG PILIPINAS
SUPERVISORY DATA CENTER

Control Profflist

PHILIPPINE BUSINESS BANK

Name of Bank

As of December 31, 2013

14 ENE 22 P377

	Account Code	Amount
Cash and Cash Items	108000000000000000	771,242,815.31
Due from Bangko Sentral ng Pilipinas	105150000000000000	3,597,209,300.40
Due from Other Banks	105200000000000000	1,590,656,718.84
Financial Assets at Fair Value through Profit or Loss	112000000000000000	940,845,825.58
Available-for-Sale Financial Assets-Net	195200000000000000	8,163,039,741.74
Held-to-Maturity (HTM) Financial Assets-Net	195250000000000000	8,816,426.08
Unquoted Debt Securities Classified as Loans-Net	195300000000000000	1,246,151,042.50
Investments in Non-Marketable Equity Security-Net	195350000000000000	0.00
Loans and Receivables - Net	195400000000000000	29,989,521,133.14
Other Financial Assets	148000000000000000	272,736,094.66
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	195452500000000000	0.00
Bank Premises, Furniture, Fixture and Equipment-Net	195500500000000000	477,783,596.12
Real and Other Properties Acquired-Net	195501000000000000	505,351,746.64
Non-Current Assets Held for Sale	150150000000000000	0.00
Other Assets-Net	152000000000000000	509,561,072.99
Net Due from Head Office/Branches/Agencies, if any (Phil. branch of a foreign bank)	155250000000000000	0.00
TOTAL ASSETS	100000000000000000	48,072,915,514.00
Financial Liabilities at Fair Value through Profit or Loss	208000000000000000	621,201.38
Deposit Liabilities	215000000000000000	37,835,167,014.76
Due to Other Banks	220050000000000000	0.00
Bills Payable	220100000000000000	193,556,233.34
Bonds Payable-Net	295201500000000000	0.00
Unsecured Subordinated Debt-Net	295202000000000000	0.00
Redeemable Preferred Shares	220250000000000000	0.00
Special Time Deposit	220300000000000000	0.00
Due to Bangko Sentral ng Pilipinas	230350000000000000	586,474.42
Other Financial Liabilities	240050000000000000	460,467,262.96
Other Liabilities	240100000000000000	2,471,983,617.20
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	0.00
TOTAL LIABILITIES	200000000000000000	40,962,381,804.06
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	7,110,533,709.94
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	905000000000000000	48,072,915,514.00
TOTAL CONTINGENT ACCOUNTS	400000000000000000	8,241,571,561.37
ADDITIONAL INFORMATION		
Gross total loan portfolio (TLP)	499020000000000000	30,678,422,634.29
Specific allowance for credit losses on the TLP	499300000000000000	405,401,501.15
Non-Performing Loans (NPLs)		
a. Gross NPLs	499100500000000000	745,484,055.76
b. Ratio of gross NPLs to gross TLP (%)	499150500000000000	2.43%
c. Net NPLs	499101000000000000	340,082,554.61
d. Ratio of Net NPLs to gross TLP (%)	499151000000000000	1.11%

Republic of the Philippines)

Caloocan City, s.s.

I/We, Alice P. Rodil 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.

Alice P. Rodil
SVP - Controller

Rolando R. Avante
President & CEO

SUBSCRIBED AND SWORN to before me this JAN 20 2014 day of January at Caloocan City, affiant exhibiting his/her/their Community Tax Certificate No. 06101827, issued at Las Pinas City on January 22, 2013 and Community Tax Certificate No.06129229, issued at City of Manila on March 7, 2013.

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Book No. 27
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Series of 2014

ATTY. NIÑO CHRISTOPHER R. PURA
Notary Public
Until 31 December 2015
Roll of Attorney's No. 53988
IBP OR no. 925463/11.18.13/Calmana
PTR OR no. 6214704/01.02.14/Caloocan
MCLE Compliance no. IV-0021928/09.11.13

Thrift Bank

Balance Sheet

(Head Office and Branches)

Please Click One:

 w/ subsidiary w/o subsidiary**PHILIPPINE BUSINESS BANK**

(Name of Bank)

010139

(Bank Code)

As of

12/31/2013

(MM/DD/YYYY)

	Account Code	Amount
ASSETS		
Cash and Cash Items	108000000000000000	771,242,815.31
Due from Bangko Sentral ng Pilipinas	105150000000000000	3,597,209,300.40
Due from Other Banks	105200000000000000	1,590,656,718.84
Financial Assets at Fair Value through Profit or Loss	112000000000000000	940,845,825.58
Available-for-Sale Financial Assets-Net	195200000000000000	8,163,039,741.74
Held-to-Maturity (HTM) Financial Assets-Net	195250000000000000	8,816,426.08
Unquoted Debt Securities Classified as Loans-Net	195300000000000000	1,246,151,042.50
Investments in Non-Marketable Equity Security-Net	195350000000000000	0.00
Loans and Receivables - Net	195400000000000000	29,989,521,133.14
Loans to Bangko Sentral ng Pilipinas	140050000000000000	0.00
Interbank Loans Receivable	195401000000000000	0.00
Loans and Receivables - Others	140150500000000000	30,273,021,133.14
Loans and Receivables Arising from RA/CA/PR/SLB	195402000000000000	0.00
General Loan Loss Provision	175150000000000000	283,500,000.00
Other Financial Assets	148000000000000000	272,736,094.66
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	195452500000000000	0.00
Bank Premises, Furniture, Fixture and Equipment-Net	195500500000000000	477,783,596.12
Real and Other Properties Acquired-Net	195501000000000000	505,351,746.64
Non-Current Assets Held for Sale	150150000000000000	0.00
Other Assets-Net	152000000000000000	509,561,072.99
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	155250000000000000	0.00
TOTAL ASSETS	100000000000000000	48,072,915,514.03
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	208000000000000000	621,201.38
Deposit Liabilities	215000000000000000	37,835,167,014.76
Due to Other Banks	220050000000000000	0.00
Bills Payable	220100000000000000	193,556,233.34
a) BSP (Rediscounting and Other Advances)	220100001500000000	164,373,872.23
b) Interbank Loans Payable	220100002000000000	0.00
c) Other Deposit Substitute	220100002500000000	0.00
d) Others	220100003000000000	29,182,361.11
Bonds Payable-Net	295201500000000000	0.00
Unsecured Subordinated Debt-Net	295202000000000000	0.00
Redeemable Preferred Shares	220250000000000000	0.00
Special Time Deposit	220300000000000000	0.00
Due to Bangko Sentral ng Pilipinas	230350000000000000	586,474.42
Other Financial Liabilities	240050000000000000	460,467,262.96
Other Liabilities	240100000000000000	2,471,983,617.20
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	0.00
TOTAL LIABILITIES	210000000000000000	40,967,381,504.03
Stockholders' Equity		
Capital Stock	335050000000000000	6,040,000,000.00
Other Capital Accounts	335100000000000000	30,758,001.90

Retained Earnings	315000000000000000	1,039,775,708.04
Assigned Capital	325200000000000000	0.00
TOTAL STOCKHOLDERS' EQUITY	329900000000000000	7,110,533,709.94
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	603900000000000000	48,072,915,314.00
CONTINGENT ACCOUNTS		
Guarantees Issued	405000000000000000	0.00
Financial Standby Letters of Credit	410050000000000000	24,559,790.00
Performance Standby Letters of Credit	410100000000000000	13,776,000.00
Commercial Letters of Credit	415000000000000000	876,528,512.21
Trade Related Guarantees	420000000000000000	7,443,169.11
Commitments	425000000000000000	0.00
Spot Foreign Exchange Contracts	430000000000000000	0.00
Securities Held Under Custodianship by Bank Proper	495220000000000000	0.00
Trust Department Accounts	495250000000000000	6,892,213,611.41
a) Trust and Other Fiduciary Accounts	495250500000000000	387,242,450.11
b) Agency Accounts	495251000000000000	6,504,971,161.30
c) Advisory/Consultancy	495251500000000000	0.00
Derivatives	435000000000000000	0.00
Others	440000000000000000	427,050,478.64
TOTAL CONTINGENT ACCOUNTS	400000000000000000	8,241,571,561.37
ADDITIONAL INFORMATION		
Gross total loan portfolio (TLP)	499020000000000000	30,678,422,634.29
Specific allowance for credit losses on the TLP	499300000000000000	405,401,501.15
Non-Performing Loans (NPLs)		
a. Gross NPLs	499100500000000000	745,484,055.76
b. Ratio of gross NPLs to gross TLP (%)	499150500000000000	2.43
c. Net NPLs	499101000000000000	340,082,554.61
d. Ratio of Net NPLs to gross TLP (%)	499151000000000000	1.11
Classified Loans & Other Risk Assets, gross of allowance for credit losses	499200000000000000	1,085,632,000.00
DOSRI Loans and receivables, gross allowance for credit losses	499400000000000000	1,214,795,438.62
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	499480000000000000	3.96
Gross non-performing DOSRI loans and receivables	499500000000000000	0.00
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	499550000000000000	0.00
Percent Compliance with Magna Carta (%)		
a. 8% for Medium and Small Enterprises	499050500000000000	35.41
b. 2% for Medium Enterprises	499051000000000000	31.65
Return on Equity (ROE) (%)	499350000000000000	15.28
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		
a. Total CAR (%)	499650500500000000	24.23
b. Tier 1 CAR (%)	499650501000000000	23.59
Deferred Charges not yet Written Down	499700000000000000	0.00
Unbooked Allowance for Credit Losses on Financial Instruments Received	499750000000000000	0.00