

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

12/31/2015

(MM/DD/YYYY)

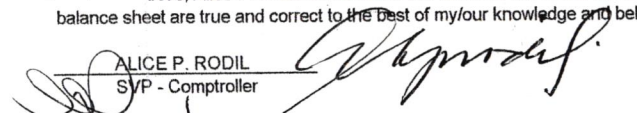
ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	1080000000000000	1,343,012,840.89	964,409,538.64
Due from Bangko Sentral ng Pilipinas	1051500000000000	7,672,637,782.55	5,583,004,325.80
Due from Other Banks	1052000000000000	2,766,602,419.90	3,003,949,101.46
Financial Assets at Fair Value through Profit or Loss	1120000000000000	77,557,849.42	1,025,312,553.85
Available-for-Sale Financial Assets-Net	1952000000000000	3,093,224,480.57	2,914,170,078.38
Held-to-Maturity (HTM) Financial Assets-Net	1952500000000000	6,120,678,377.18	6,126,970,476.17
Unquoted Debt Securities Classified as Loans-Net	1953000000000000	1,215,638,556.80	1,216,499,555.76
Investments in Non-Marketable Equity Security-Net	1953500000000000	0.00	0.00
Loans and Receivables - Net	1954000000000000	40,330,632,792.29	38,471,669,603.83
Loans to Bangko Sentral ng Pilipinas	1400500000000000	0.00	0.00
Interbank Loans Receivable	1954010000000000	80,000,000.00	200,000,000.00
Loans and Receivables - Others	1401505000000000	40,626,432,792.29	38,636,469,603.83
Loans and Receivables Arising from RA/CA/PR/SLB	1954020000000000	0.00	0.00
General Loan Loss Provision	1751500000000000	375,800,000.00	364,800,000.00
Other Financial Assets	1480000000000000	252,731,503.44	300,671,570.36
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	1954525000000000	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment-Net	1955005000000000	562,634,721.53	549,185,967.00
Real and Other Properties Acquired-Net	1955010000000000	669,071,046.36	664,346,650.98
Non-Current Assets Held for Sale	1501500000000000	0.00	0.00
Other Assets-Net	1520000000000000	1,795,439,001.03	1,727,648,303.76
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	1552500000000000	0.00	0.00
TOTAL ASSETS	1000000000000000	65,899,861,371.96	62,547,837,755.99
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss	2080000000000000	1,886,042.53	0.00
Deposit Liabilities	2150000000000000	54,889,627,041.26	51,588,472,591.40
Due to Other Banks	2200500000000000	0.00	0.00
Bills Payable	2201000000000000	956,250.00	2,850,000.00
a) BSP (Rediscounting and Other Advances)	2201000015000000	0.00	0.00
b) Interbank Loans Payable	2201000020000000	0.00	0.00
c) Other Deposit Substitute	2201000025000000	0.00	0.00
d) Others	2201000030000000	956,250.00	2,850,000.00
Bonds Payable-Net	2952015000000000	0.00	0.00
Unsecured Subordinated Debt-Net	2952020000000000	0.00	0.00
Redeemable Preferred Shares	2202500000000000	0.00	0.00
Special Time Deposit	2203000000000000	0.00	0.00
Due to Bangko Sentral ng Pilipinas	2303500000000000	4,377,324.81	4,585,197.93
Other Financial Liabilities	2400500000000000	285,656,669.80	485,773,656.73
Other Liabilities	2401000000000000	2,210,942,972.29	2,050,748,811.38
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	2308500000000000	0.00	0.00
TOTAL LIABILITIES	2000000000000000	57,393,446,300.69	54,132,430,277.41
Stockholders' Equity			
Capital Stock	3350500000000000	7,982,981,190.83	6,910,064,315.83
Other Capital Accounts	3351000000000000	-54,942,471.75	926,966,800.53
Retained Earnings	3150000000000000	578,376,352.19	578,376,352.19
Assigned Capital	3252000000000000	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	3000000000000000	8,506,415,071.27	8,415,407,468.55

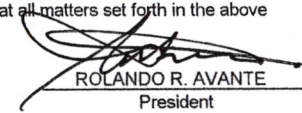
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	9050000000000000	65,899,861,371.96	62,547,837,725.99
CONTINGENT ACCOUNTS			
Guarantees Issued	4050000000000000	0.00	0.00
Financial Standby Letters of Credit	4100500000000000	149,304,644.29	56,853,000.00
Performance Standby Letters of Credit	4101000000000000	0.00	0.00
Commercial Letters of Credit	4150000000000000	1,044,495,087.52	524,203,912.32
Trade Related Guarantees	4200000000000000	5,803,687.45	102,880,481.88
Commitments	4250000000000000	0.00	0.00
Spot Foreign Exchange Contracts	4300000000000000	0.00	0.00
Securities Held Under Custodianship by Bank Proper	4952200000000000	0.00	0.00
Trust Department Accounts	4952500000000000	4,596,944,430.68	4,671,293,203.24
a) Trust and Other Fiduciary Accounts	4952505000000000	506,103,797.88	1,005,752,595.77
b) Agency Accounts	4952510000000000	4,090,840,632.80	3,665,540,607.47
c) Advisory/Consultancy	4952515000000000	0.00	0.00
Derivatives	4350000000000000	0.00	0.00
Others	4400000000000000	541,562,122.88	127,471,198.12
TOTAL CONTINGENT ACCOUNTS	4000000000000000	6,338,109,972.82	5,482,701,795.56
ADDITIONAL INFORMATION			
Gross total loan portfolio (TLP)	4990200000000000	41,279,632,432.54	39,377,968,897.72
Specific allowance for credit losses on the TLP	4993000000000000	573,199,640.25	541,499,293.89
Non-Performing Loans (NPLs)			
a. Gross NPLs	4991005000000000	1,133,272,108.50	1,095,049,581.59
b. Ratio of gross NPLs to gross TLP (%)	4991505000000000	2.75	2.78
c. Net NPLs	4991010000000000	560,072,468.35	553,550,287.70
d. Ratio of Net NPLs to gross TLP (%)	4991510000000000	1.36	1.41
Classified Loans & Other Risk Assets, gross of allowance for credit losses	4992000000000000	1,455,126,000.00	1,455,126,100.00
DOSRI Loans and receivables, gross allowance of credit losses	4994000000000000	1,254,458,523.99	1,231,721,529.14
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	4994800000000000	3.04	3.13
Gross non-performing DOSRI loans and receivables	4995000000000000	0.00	0.00
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	4995500000000000	0.00	0.00
Percent Compliance with Magna Carta (%)			
a. 8% for Micro and Small Enterprises	4990505000000000	5.86	4.94
b. 2% for Medium Enterprises	4990510000000000	19.92	18.78
Return on Equity (ROE) (%)	4993500000000000	6.60	7.54
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations			
a. Total CAR (%)	4996505000000000	18.37	18.46
b. Tier 1 Ratio (%)	499650501000000000	17.61	17.72
c. Common Tier 1 Ratio (%) ^{1/}	499650501500000000	0.00	0.00
Deferred Charges not yet Written Down	4997000000000000	0.00	0.00
Unbooked Allowance for Credit Losses on Financial Instruments Received	4997500000000000	0.00	0.00

^{1/} Common Equity Tier 1 is only applicable to all Universal and Commercial Banks and their subsidiary banks.

Republic of the Philippines)

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 - Comptroller


ROLANDO R. AVANTE
President

SUBSCRIBED AND SWORN to before me this 22nd day of January at Kalookan City, affiant exhibiting his/her/their Tax Identification No. 107-200-588 and Tax Identification No. 106-968-623.

Doc No 270
Book No. 1
Page No. 55
Series of 2016

ATTY. NINO CHRISTOPHER R. PURA
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