

Thrift Bank

Please Click One:

- w/ subsidiary
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Balance Sheet

(Head Office and Branches)

PHILIPPINE BUSINESS BANK

(Name of Bank)

010139

(Bank Code)

As of

6/30/2014

(MM/DD/YYYY)

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	108000000000000000	598,725,912.87	645,003,017.38
Due from Bangko Sentral ng Pilipinas	105150000000000000	4,071,504,412.08	3,314,775,861.21
Due from Other Banks	105200000000000000	1,123,883,713.67	714,457,574.56
Financial Assets at Fair Value through Profit or Loss	112000000000000000	1,254,803,141.93	1,072,275,808.87
Available-for-Sale Financial Assets-Net	195200000000000000	2,210,499,331.05	8,125,596,109.78
Held-to-Maturity (HTM) Financial Assets-Net	195250000000000000	5,970,543,501.62	8,578,229.74
Unquoted Debt Securities Classified as Loans-Net	195300000000000000	1,442,440,679.90	1,447,228,573.44
Investments in Non-Marketable Equity Security-Net	195350000000000000	0.00	0.00
Loans and Receivables - Net	195400000000000000	33,122,705,754.53	31,377,349,274.08
Loans to Bangko Sentral ng Pilipinas	140050000000000000	0.00	0.00
Interbank Loans Receivable	195401000000000000	0.00	0.00
Loans and Receivables - Others	140150500000000000	33,446,805,754.53	31,678,449,274.08
Loans and Receivables Arising from RA/CA/PR/SLB	195402000000000000	0.00	0.00
General Loan Loss Provision	175150000000000000	324,100,000.00	301,100,000.00
Other Financial Assets	148000000000000000	265,266,832.77	300,240,554.55
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	195452000000000000	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment-Net	195500500000000000	499,406,522.24	498,612,395.88
Real and Other Properties Acquired-Net	195501000000000000	414,142,711.21	480,016,169.90
Non-Current Assets Held for Sale	150150000000000000	0.00	0.00
Other Assets-Net	152000000000000000	1,439,650,106.75	1,143,557,574.02
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	155250000000000000	0.00	0.00
TOTAL ASSETS	100000000000000000	52,413,572,620.62	49,127,991,143.41
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss	208000000000000000	0.00	91,296.22
Deposit Liabilities	215000000000000000	41,868,712,451.04	39,092,770,073.31
Due to Other Banks	220050000000000000	0.00	0.00
Bills Payable	220100000000000000	21,220,972.21	25,201,666.66
a) BSP (Rediscounting and Other Advances)	220100001500000000	0.00	0.00
b) Interbank Loans Payable	220100002000000000	0.00	0.00
c) Other Deposit Substitute	220100002500000000	0.00	0.00
d) Others	220100003000000000	21,220,972.21	25,201,666.66
Bonds Payable-Net	295201500000000000	0.00	0.00
Unsecured Subordinated Debt-Net	295202000000000000	0.00	0.00
Redeemable Preferred Shares	220250000000000000	0.00	0.00
Special Time Deposit	220300000000000000	0.00	0.00
Due to Bangko Sentral ng Pilipinas	230350000000000000	2,911,031.53	3,447,363.62
Other Financial Liabilities	240050000000000000	720,419,651.13	801,118,259.99
Other Liabilities	240100000000000000	2,131,578,855.51	1,846,368,595.74
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000	0.00	0.00
TOTAL LIABILITIES	200000000000000000	44,744,842,961.42	41,768,997,255.54
Stockholders' Equity			
Capital Stock	335050000000000000	6,051,623,443.61	6,040,000,000.00
Other Capital Accounts	335100000000000000	489,137,427.34	(802,535,373.28)
Retained Earnings	315000000000000000	1,127,968,788.25	2,121,229,261.15
Assigned Capital	325200000000000000	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	300000000000000000	7,668,729,659.20	7,358,693,887.87

TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY			
	9050000000000000	52,413,572,620.62	49,127,691,143.41
CONTINGENT ACCOUNTS			
Guarantees Issued	4050000000000000	0.00	0.00
Financial Standby Letters of Credit	4100500000000000	20,921,450.80	21,160,500.00
Performance Standby Letters of Credit	4101000000000000	26,226,000.00	26,226,000.00
Commercial Letters of Credit	4150000000000000	475,771,036.40	525,348,830.61
Trade Related Guarantees	4200000000000000	120,344,913.98	11,839,191.75
Commitments	4250000000000000	0.00	0.00
Spot Foreign Exchange Contracts	4300000000000000	207,515.16	0.00
Securities Held Under Custodianship by Bank Proper	4952200000000000	0.00	0.00
Trust Department Accounts	4952500000000000	4,963,607,579.69	7,518,960,391.93
a) Trust and Other Fiduciary Accounts	4952505000000000	0.00	392,611,358.61
b) Agency Accounts	4952510000000000	4,963,607,579.69	7,126,349,033.32
c) Advisory/Consultancy	4952515000000000	0.00	0.00
Derivatives	4350000000000000	0.00	0.00
Others	4400000000000000	182,486,514.73	393,294,611.75
TOTAL CONTINGENT ACCOUNTS	4000000000000000	5,789,565,010.76	8,496,829,526.07
ADDITIONAL INFORMATION			
Gross total loan portfolio (TLP)	4990200000000000	33,832,207,255.68	32,083,850,775.23
Specific allowance for credit losses on the TLP	4993000000000000	385,401,501.15	405,401,501.15
Non-Performing Loans (NPLs)			
a. Gross NPLs	4991005000000000	782,903,734.39	786,384,293.47
b. Ratio of gross NPLs to gross TLP (%)	4991505000000000	2.31	2.45
c. Net NPLs	4991010000000000	397,502,233.24	380,982,792.32
d. Ratio of Net NPLs to gross TLP (%)	4991510000000000	1.17	1.19
Classified Loans & Other Risk Assets, gross of allowance for credit losses	4992000000000000	1,085,632,000.00	1,085,632,000.00
DOSRI Loans and receivables, gross allowance of credit losses	4994000000000000	721,995,042.29	1,214,885,963.08
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	4994800000000000		
		2.13	3.79
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	21.40	34.67
b. 2% for Medium Enterprises	4990510000000000	29.31	28.81
Return on Equity (ROE) (%)	4993500000000000	7.04	6.35
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations			
a. Total CAR (%)	4996505005000000	21.31	24.25
b. Tier 1 Ratio (%)	4996505010000000	20.48	23.59
c. Common Tier 1 Ratio (%) ^{1/}	4996505015000000	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)

CALOOCAN CITY) s.s.

I/We, Roselle M. Baltazar 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.

Roselle M. Baltazar
ROSELLE M. BALTAZAR
 FVP - Assistant Comptroller

Rolando R. Avante
ROLANDO R. AVANTE
 President

SUBSCRIBED AND SWORN to before me this 23 day of JULY 2014 at CALOOCAN CITY,
 affiant exhibiting his/her/their Community Tax Certificate No. 16774427
 issued at City of Manila on February 20, 2-14 and Community Tax Certificate No. 06129229
 issued at City of Manila on March 7, 2014

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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