

| TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY | | | |
|--|-------------------------|-------------------------|-------------------------|
| CONTINGENT ACCOUNTS | | | |
| Guarantees Issued | 4050000000000000 | 0.00 | 0.00 |
| Financial Standby Letters of Credit | 4100500000000000 | 177,573,599.60 | 185,245,520.97 |
| Performance Standby Letters of Credit | 4101000000000000 | 0.00 | 0.00 |
| Commercial Letters of Credit | 4150000000000000 | 622,189,079.07 | 597,938,521.96 |
| Trade Related Guarantees | 4200000000000000 | 72,273,204.72 | 5,428,022.96 |
| Commitments | 4250000000000000 | 0.00 | 0.00 |
| Spot Foreign Exchange Contracts | 4300000000000000 | 97,000,000.00 | 0.00 |
| Securities Held Under Custodianship by Bank Proper | 4952200000000000 | 0.00 | 0.00 |
| Trust Department Accounts | 4952500000000000 | 2,967,704,379.84 | 4,754,565,408.88 |
| a) Trust and Other Fiduciary Accounts | 4952505000000000 | 729,306,503.45 | 835,448,863.04 |
| b) Agency Accounts | 4952510000000000 | 2,138,414,876.39 | 3,919,116,543.55 |
| c) Advisory/Consultancy | 4952515000000000 | 0.00 | 0.00 |
| Derivatives | 4350000000000000 | 0.00 | 0.00 |
| Others | 4400000000000000 | 241,377,117.61 | 160,928,807.52 |
| TOTAL CONTINGENT ACCOUNTS | 4000000000000000 | 4,779,765,781.22 | 6,558,605,764.91 |
| ADDITIONAL INFORMATION | | | |
| Gross total loan portfolio (TLP) | 4990200000000000 | 47,063,898,010.58 | 42,154,588,238.26 |
| Specific allowance for credit losses on the TLP | 4993000000000000 | 667,018,018.88 | 667,018,018.88 |
| Non-Performing Loans (NPLs) | | | |
| a. Gross NPLs | 4991005000000000 | 1,467,430,873.86 | 1,408,994,771.06 |
| b. Ratio of gross NPLs to gross TLP (%) | 4991505000000000 | 3.12 | 3.34 |
| c. Net NPLs | 4991010000000000 | 800,412,854.98 | 741,976,752.18 |
| d. Ratio of Net NPLs to gross TLP (%) | 4991510000000000 | 1.70 | 1.76 |
| Classified Loans & Other Risk Assets, gross of allowance for credit losses | 4992000000000000 | 3,119,993,000.00 | 1,455,126,000.00 |
| DOSRI Loans and receivables, gross allowance of credit losses | 4994000000000000 | 1,140,719,198.23 | 1,146,312,639.53 |
| Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%) | 4994800000000000 | 2.42 | 2.72 |
| 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 | 5.35 | 5.76 |
| b. 2% for Medium Enterprises | 4990510000000000 | 18.04 | 17.63 |
| Return on Equity (ROE) (%) | 4993500000000000 | 9.91 | 7.73 |
| Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations | | | |
| a. Total CAR (%) | 499650500500000000 | 19.29 | 20.39 |
| b. Tier 1 Ratio (%) | 499650501000000000 | 18.44 | 19.53 |
| c. Common Tier 1 Ratio (%) ^{1/} | 499650501500000000 | 0.00 | 0.00 |
| Deferred Charges not yet Written Down | 499700000000000000 | 0.00 | 0.00 |
| Unbooked Allowance for Credit Losses on Financial Instruments Received | 499750000000000000 | 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

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 - COG Head

Rolando R. Avante
ROLANDO R. AVANTE
President

SUBSCRIBED AND SWORN to before me this 20th day of October at Calookan City, affiant exhibiting his/her/their Tax Identification No. 179-193-899 and Tax Identification No. 106-968-623.

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ATTY. NIÑO CHRISTOPHER B. PURA
NOTARY PUBLIC
Notary Public Calookan City - NC304 (valid until Dec 2017)
Roll of Attorney's no. 53988
IBP OR no. 10089401 01.04.2016 CALMANA
PTR OR no. 76135241 01.04.2016 Calookan
MCLE Compliance no. IV-0021928/09.11.13
390 Rizal Ave Ext Cor 8th Ave Grace Park Calookan

Thrift Bank

Please Click One:

 w/ subsidiary w/o subsidiary

PHILIPPINE BUSINESS BANK

(Name of Bank)

Balance Sheet

(Head Office and Branches)

010139

(Bank Code)

As of

9/30/2016

(MM/DD/YYYY)

| ASSETS | Account Code | Amount | |
|--|------------------|-------------------|-------------------|
| | | Current Quarter | Previous Quarter |
| Cash and Cash Items | 1080000000000000 | 782,259,888.10 | 895,919,632.52 |
| Due from Bangko Sentral ng Pilipinas | 1051500000000000 | 10,096,216,628.20 | 7,322,143,979.68 |
| Due from Other Banks | 1052000000000000 | 2,881,963,420.24 | 1,622,773,135.65 |
| Financial Assets at Fair Value through Profit or Loss | 1120000000000000 | 246,969,884.78 | 0.00 |
| Available-for-Sale Financial Assets-Net | 1952000000000000 | 1,558,027,874.06 | 2,554,447,398.29 |
| Held-to-Maturity (HTM) Financial Assets-Net | 1952500000000000 | 0.00 | 6,094,495,983.45 |
| Unquoted Debt Securities Classified as Loans-Net | 1953000000000000 | 1,214,138,072.48 | 1,214,245,878.01 |
| Investments in Non-Marketable Equity Security-Net | 1953500000000000 | 0.00 | 0.00 |
| Loans and Receivables - Net | 1954000000000000 | 45,960,947,010.12 | 41,091,837,297.88 |
| Loans to Bangko Sentral ng Pilipinas | 1400500000000000 | 0.00 | 0.00 |
| Interbank Loans Receivable | 1954010000000000 | 0.00 | 0.00 |
| Loans and Receivables - Others | 1401505000000000 | 43,944,501,694.70 | 40,404,013,045.38 |
| Loans and Receivables Arising from RA/CA/PR/SLB | 1954020000000000 | 2,452,378,297.00 | 1,083,557,234.00 |
| General Loan Loss Provision | 1751500000000000 | 435,932,981.60 | 395,932,981.60 |
| Other Financial Assets | 1480000000000000 | 218,698,848.40 | 239,170,312.97 |
| Equity Investment in Subsidiaries, Associates and Joint Ventures-Net | 1954525000000000 | 0.00 | 0.00 |
| Bank Premises, Furniture, Fixture and Equipment-Net | 1955005000000000 | 548,852,674.11 | 565,144,590.96 |
| Real and Other Properties Acquired-Net | 1955010000000000 | 582,036,709.93 | 679,983,155.84 |
| Non-Current Assets Held for Sale | 1501500000000000 | 0.00 | 0.00 |
| Other Assets-Net | 1520000000000000 | 1,708,160,331.51 | 1,813,517,391.03 |
| Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank) | 1552500000000000 | 0.00 | 0.00 |
| TOTAL ASSETS | 1000000000000000 | | |
| LIABILITIES | | | |
| Financial Liabilities at Fair Value through Profit or Loss | 2080000000000000 | 0.00 | 0.00 |
| Deposit Liabilities | 2150000000000000 | 54,072,379,852.34 | 52,965,397,279.11 |
| Due to Other Banks | 2200500000000000 | 0.00 | 0.00 |
| Bills Payable | 2201000000000000 | 0.00 | 0.00 |
| 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 | 0.00 | 0.00 |
| 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 | 1,514,780.52 | 1,685,097.25 |
| Other Financial Liabilities | 2400500000000000 | 251,298,270.72 | 253,183,515.33 |
| Other Liabilities | 2401000000000000 | 1,689,783,719.67 | 1,849,720,504.45 |
| Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank) | 2308500000000000 | 0.00 | 0.00 |
| TOTAL LIABILITIES | 2000000000000000 | | |
| Stockholders' Equity | | | |
| Capital Stock | 3350500000000000 | 7,982,981,190.83 | 7,982,981,190.83 |
| Other Capital Accounts | 3351000000000000 | 702,381,674.59 | -39,038,186.43 |
| Retained Earnings | 3150000000000000 | 1,097,931,853.24 | 1,079,549,355.64 |
| Assigned Capital | 3252000000000000 | 0.00 | 0.00 |
| TOTAL STOCKHOLDERS' EQUITY | 3000000000000000 | | |