
Consumer confidence rising PSBank's 1st-quarter income up 57%

On the back of strong consumer demand, PSBank reported a 57% increase in net income after tax to P475.43 million in the first quarter of 2010 compared with the year-ago level.

The Bank's net interest income rose 13% to P1.18 billion during the first three months of the year. Its core business posted sustained gains, with its interest income from loans growing 8% to P1.37 billion from last year. Other operating income surged 77% due to higher trading gains and service fees from deposit and loan transactions.

"We are seeing a significant increase in consumer loan releases in the first quarter. Auto Loans had a significant growth in demand, partly aided by the impact of Typhoon Ondoy. Consumers also seem to be more confident this year. We anticipate that the conduct of orderly and credible elections this May will drive consistent strong demand throughout the rest of the year," PSBank President Pascual M. Garcia III said.

Increased optimism in the economy allowed PSBank to expand its loan portfolio by 13% to P49.96 billion. This was due to an across-the-board increase in its loan volumes, led by auto and mortgage loans which increased by 19% and 9%, respectively.

WHAT'S NEW

Swimming with whalesharks made possible by PSBank



Finally, after two years of postponing the trip, I was going to swim with the whalesharks in Donsol!

I excitedly packed my bags and made sure I carried all the required gear to have my much-awaited *butanding* (whaleshark) encounter. Snorkeling gear and fins, check. Plane ticket, check. Summer clothes and other paraphernalia, check. It was only when I got off the plane and rode the resort shuttle service when I discovered my wallet was missing. All my IDs, cards and money were in there! How was I supposed to enjoy, much less, get to my *butanding* in Donsol?

I requested the driver to bring me to the nearest PSBank branch. I was frantic and almost in tears when I told the PSBank Naga branch officer about my missing wallet. I was so surprised and relieved when I found out I could simply get a replacement ATM card in less than 30 minutes.

True enough, I got my new PSBank Instant ATM card in a jiffy. I was also able to immediately withdraw the cash that I needed for the trip. In Donsol, I was able to get up close to three different *butandings*. There's something awe-inspiring about getting so near such a huge, gentle, amazing creature. The experience was amazing and unforgettable and I have PSBank to thank for it.

Indeed, PSBank Instant ATM card, *mabilis kahit saang branch!*

Photo from www.kansaiscene.com.

20 cops land in search finals

It was a tough job but somebody had to do it. Members of the Selection Committee of the Search for the Country's Outstanding Policemen in Service (COPS) chose 20 finalists who will vie for the 10 prestigious and sought-after slots this year.

Committee members spent two weeks carefully studying all 90 nominations. Last May 7, they regrouped to vigorously deliberate and choose the finalists.

The committee is composed of representatives from the NGO sector and program partner Philippine National Police. They are: Civil Service Commission Honor Awards Program Head/ Director Ma. Luisa Salonga-Agamata, Ph.D; Napolcom Vice Commissioner and Executive Officer Eduardo U. Escueta; UCPB-CIIF Foundation President Edgardo Amistad; Ateneo Human Rights Center Executive Director Atty. Carlos P. Medina, Jr.; PNP Director for Personnel and Records Management Executive Officer PCSupt. Wilhelm E. Barlis, Chief Executive SPO4 Rogelio Quejada, Rotary Club of Cubao Central Past President Jose Pepito Murao and Rotary Club of Balintawak Past President Emmanuel P. Guillermo.

"It was a challenge to choose the finalists for the commissioned and non-commissioned officers categories. A lot of the nominees have impressive credentials and achievements but we chose those who have a very good chance of making it to the top 10," one committee member said.

The 20 finalists are set to face this year's board of judges in a panel interview which will decide the 10 COPS awardees for this year. To find out more about the Search, log on to www.cops.ph.



ROTARY CLUB OF NEW MANILA EAST
THE PHILIPPINE NATIONAL POLICE
PSBANK

THE METROBANK FOUNDATION
SEARCH FOR THE 2010
**COUNTRY'S
OUTSTANDING
POLICEMEN IN
SERVICE**

COPS is a career achievement award for active police officers with at least 7 years of service.

5 Active/Non-Commissioned Officers and 15 Non-Commissioned Officers are recognized for their outstanding achievement in crime solution and crime prevention with community involvement.

Nomination forms are available at all Metrobank branches, PSBank branches (excluding Rotary Clubs), PNP regional commands and local police station networks.

Deadline of Submission is on January 8, 2010 (Friday)

Each winner will receive a cash prize of **Php 250,000.00** and a trophy.

Forms can be downloaded from the following websites: www.cops.ph • www.pnp.gov.ph

ROTARY CLUB OF NEW MANILA EAST
PSBank
Metrobank Foundation, Inc.



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Manage your PSBank housing loan account with just one click

PSBank clients can now inquire about their PSBank Home Loan, Home Construction Loan and Home Credit Line through a Quick Online Loan Inquiry facility via www.psbank.com.ph.

This feature enables clients to update themselves or manage their housing loan account easily and reliably. "We empower our clients by giving them easy access to their loan account details whenever and wherever. If they don't have time to call, visit the branch or wait for their statement of account, they can simply go online to make inquiries," PSBank E-Banking Head/SVP Jaime V.L. Araneta said.

Aside from the Quick Loan Inquiry, you can enjoy other useful and convenient features by enrolling in PSBank Remote Banking, the Bank's online banking facility. You can view your electronic Statement of Account and paid checks, pay bills, transfer funds, reorder checkbooks, and even apply for loans online. Enroll in PSBank Remote Banking via our website, www.psbank.com.ph.

WISE WORDS

"Character is doing the right thing when nobody's looking."

~ J.C. Watts



174 PSBank branches

324 ATMs

After opening three branches in the first quarter of the year, PSBank continued with the expansion of its branch network by opening its 174th branch in Roxas City in the Visayas region. The branch is located on Arnaldo Blvd. corner Datiles St., Brgy. Tangque City in Capiz. Roxas City residents trooped to the branch to open deposit accounts and apply for loans. A good number also won raffle prizes such as cellphone, iPod, Samsung Flat TV, Magic Sing and Sanyo refrigerator in the "Premyo sa Deposito, Sigurado" promo.

Meanwhile, PSBank opened 13 more offsite ATMs in strategic locations to make it easier and more convenient for customers to make banking transactions even while they are on the go. This brings the total ATM network to 324—178 of which are found in PSBank branches nationwide while 146 are offsite. The new PSBank ATMs are found in the following areas:

- Theme parks and leisure centers – Manila Ocean Park, Enchanted Kingdom, Forbes Town Center
- Malls – SM Rosario Cavite, SM Center Las Piñas, Landmark Trinoma, Robinson Town Mall Los Baños, Victory Central Mall Caloocan, The Market Place Shopping Mall
- Hospital – Manila Doctor’s Hospital
- Supermarkets – Shopwise Sucat, Waltermart Plaridel, Super 8 San Pedro Laguna



(L-R) PSBank Branch Banking Group Head/SVP Jose Vicente L. Alde, Branch Head Lex Paragas and Area Head Gino Gonzales led the ribbon-cutting ceremonies at the newly opened PSBank Roxas City Branch.

Back to school with PSBank Flexi



With classes opening soon, most parents can not help but worry about the mounting school expenses and household costs that the family has to cope with for the next 10 months.

For starters, there are tuition fees to be paid even before the start of classes. Then there’s a shopping list of back-to-school items that need to be bought immediately. These include books, school supplies, shoes, and uniforms. Parents also have to adjust the household budget to accommodate the kids’ school allowances.

Thankfully, parents can rely on PSBank Flexi, a collateral-free personal loan product, to relieve some of their financial worries. With a maximum loanable amount of P250,000, parents can use the PSBank Flexi as a check facility to fund large payments such as tuition fees and other school expenses.



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As a point-of-sale debit card in BancNet-affiliated stores, the PSBank Flexi can also be used for cashless transactions to buy school supplies, bags, books, uniforms, and shoes, even a complete desktop computer set. The PSBank Flexi can also be used as an ATM card to provide cash to augment the kids' daily allowances as well as the monthly household budget. Its ATM feature provides customers access to day-and-night banking from hundreds of PSBank, Metrobank, Megalink, BancNet and Expressnet ATMs nationwide and Maestro-Cirrus ATMs worldwide.

With PSBank Flexi's Prime Rebate feature, parents can easily pay off their loans in a shorter period of time or at a discounted rate over time. Prime Rebate is the first ever loan rebate program in Philippine banking. It allows PSBank Flexi customers to earn rebates when they pay before the scheduled monthly due date or on the monthly due date but in excess of their monthly due.

Let us know what you think of Customer Updates. Email us at corcomm@psbank.com.ph.