

COVER SHEET

1 5 5 5 2

SEC Registration Number

P H I L I P P I N E S A V I N G S B A N K

(Company's Full Name)

P S B a n k C e n t e r , 7 7 7 P a s e o d e R o x a s
c o r n e r S e d e ñ o S t r e e t , M a k a t i C i t
y

(Business Address: No. Street City/Town/Province)

Leah M. Zamora

(Contact Person)

885-8208

(Company Telephone Number)

1 2 3 1
Month Day
(Fiscal Year)

1 7 - C

2017

0 4 2 4
Month Day
(Annual Meeting)

(Secondary License Type, If Applicable)

SEC-Market Regulation
Department

Dept. Requiring this Doc.

Amended Articles Number/Section

Total Amount of Borrowings

1,508

Total No. of Stockholders
As of March 31, 2017

Domestic

Foreign

To be accomplished by SEC Personnel concerned

File Number

LCU

Document ID

Cashier

STAMPS

This document was downloaded from www.psbank.com.ph.

Remarks: Please use BLACK ink for scanning purposes.

Duplication or reproduction is allowed.

Please do not modify its content.

Document Classification: PUBLIC



PHILIPPINE SAVINGS BANK
Metrobank Group

SEC NO. 15552
FILE NO.

PHILIPPINE SAVINGS BANK
(COMPANY'S NAME)

PSBANK CENTER
777 Paseo de Roxas cor. Seden St., Makati City
(COMPANY'S ADDRESS)

885-82-08
(TELEPHONE NUMBER)

DECEMBER 31, 2016
(FISCAL YEAR ENDING MONTH & DAY)

SEC FORM 17 – C
(FORM TYPE)

MARCH 31, 2017
(PERIOD ENDED DATE)

GOVERNMENT SECURITIES DEALER
(SECONDARY LICENSE TYPE AND FILE NUMBER)

This document was downloaded from www.psbank.com.ph.

Duplication or reproduction is allowed.

Please do not modify its content.

Document Classification: PUBLIC

PSBank Center, 777 Paseo de Roxas corner Sedeño Street, Makati City, 1226
Telephone: (02) 845-8888 | Fax: (02) 845-0048 | www.psbank.com.ph

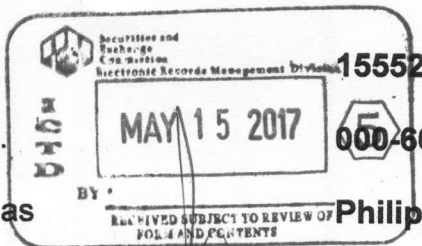


PHILIPPINE SAVINGS BANK
Metrobank Group

**SECURITIES AND EXCHANGE COMMISSION
SEC FORM 17 - C**

**CURRENT REPORT UNDER SECTION 17
OF THE SECURITIES REGULATION CODE**

1. Date of Report (date of earliest event reported) **16 May 2017**
2. SEC Identification No. **15552**
3. BIR Tax Identification No. **000-663-983-000**
4. Exact name of registrant as specified in its charter **Philippine Savings Bank**
5. Country of Incorporation **Philippines**
6. Industry Classification Code **Bank**
7. Address of principal office **PSBank Center, 777 Paseo de Roxas cor. Sedeno St., Makati City 1200**
8. Registrant's Telephone No. **885-82-08**
9. Former name or address **PSBank Tower
Sen. Gil Puyat Ave., cor.
Tindalo St., Makati City 1200**
10. Securities registered pursuant to Section 4 and 8 of the RSA **Common Shares**
11. Outstanding Shares **240,252,491 shares**
12. Indicate the item numbers as reported herein **Item 9 Other Events**





PHILIPPINE SAVINGS BANK
Metrobank Group

In compliance with SEC regulations, we would like to disclose the following information regarding Philippine Savings Bank's (PSBank) financial results for 1Q 2017.

PSBank posts 18% Net Income growth for Q1 2017

Philippine Savings Bank (PSBank), the thrift bank arm of the Metrobank Group, saw its net income increase by nearly a fifth as of the first quarter from the same period last year buoyed by the growth of its core revenues, composed of net interest income and fee based earnings, combined with operational efficiency.

The Bank grew its bottom-line by 18% to PhP511 million in the first quarter of the year from a year ago. PSBank's total loan portfolio jumped by 13% year-on-year to PhP134 billion from PhP118 billion propelled by a strong demand in the consumer lending segment, particularly Auto and Mortgage loans. The Bank's asset quality remained healthy and in check with net non-performing loans (NPL) ratio steady at 1.1% and NPL coverage ratio increasing to 86% from 84% a year ago.

Deposits, meanwhile, rose by 25% annually to PhP170 billion as of end-March from PhP137 billion last year with low cost funds growing by 18% year-on-year.

The Bank's total resources expanded by 17% to PhP205 billion. The Bank's Tier 1 and total capital adequacy ratios stood at 11.1% and 14.0%, respectively. Both are above the minimum required level set by the Bangko Sentral ng Pilipinas.

"We managed to maintain our momentum in pursuing our strategy of expanding our core businesses by making our products available online, making our channels more accessible, and processes more efficient to achieve customer satisfaction and offer the best customer experience to our clients," said PSBank President Vicente R. Cuna Jr.

"This was clearly evident in the first quarter year-on-year growth of our Auto loans, which outpaced the industry's performance during the same period," he added.

Mr. Cuna noted that PSBank also geared up for business expansion this year through its recent issuance of long-term negotiable certificates of time deposits last January.

PSBank recently received two Silver Anvils in the recently concluded 52nd annual Anvil Awards last March 2017 for the 2015 PSBank Annual Report "Engaging our Customers" and the Bank's Information Security Awareness Campaign "Be Aware!" The annual Anvil Awards, organized by the Public Relations Society of



PHILIPPINE SAVINGS BANK
Metrobank Group

the Philippines recognizes the best programs and tools in the country that meet the highest PR standards.


PSBank currently has 255 branches and 618 ATMs strategically located nationwide.

SIGNATURE

Pursuant to the requirements of the Securities Regulation Code, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.


PHILIPPINE SAVINGS BANK
Registrant

By:


Leah M. Zamora
FVP and Controller

SUBSCRIBED AND SWORN TO before me, this MAY 12 2017 day of 2017 at MAKATI CITY, affiant exhibiting to me her Passport No. EB 6836834 issued on 28 November 2012 in the City of Manila.

Doc. No. 486;
Page No. 99;
Book No. 30;
Series of 2017.


ATTY. ROMEO S. MASANGYA, JR.
NOTARY PUBLIC FOR MAKATI CITY
APPOINTMENT NO. M-42 UNTIL DECEMBER 31, 2011
MCLE COMPLIANCE NO. V-0003774. SEPT. 25 '14
IBP NO. 1044224. 10/26/16. MAKATI CITY
PTR NO. 5909064. 01/03/17. MAKATI CITY
17TH FLR. PSBANK CENTER NO. 777 PASEO DE ROXAS
COR. SEDEÑO ST., MAKATI CITY
TEL NO. (02) 511-8042
ROLL NO. 45164

This document was downloaded from www.psbank.com.ph.

Duplication or reproduction is allowed.

Please do not modify its content.

Document Classification: PUBLIC

PSBank Center, 777 Paseo de Roxas corner Sedeño Street, Makati City, 1226
Telephone: (02) 845-8888 | Fax: (02) 845-0048 | www.psbank.com.ph



PHILIPPINE SAVINGS BANK
Metrobank Group

**SECURITIES AND EXCHANGE COMMISSION
SEC FORM 17 - C**

**CURRENT REPORT UNDER SECTION 17
OF THE SECURITIES REGULATION CODE (SRC)
AND SRC RULE 17 (b) (3) THEREUNDER**

1. 16 May 2017

Date of Report (Date of earliest event reported)

2. SEC Identification No. 15552

3. BIR Tax Identification No. 000-663-983-000

4. Philippine Savings Bank

Exact name of registrant as specified in its charter

5. Philippines

Country of Incorporation

6. (SEC Use Only)

Industry Classification Code

6. PSBank Center, 777 Paseo de Roxas cor. Seden St., Makati City 1200

Address of principal office

7. (632) 885-82-08

Registrant's Telephone Number, including area code

8. N/A

Former name or address

The Registrant has not changed its address since its last report to this Honorable Commission.

9. Securities registered pursuant to Sections 8 and 12 of the SRC

Title of each Class
Common Shares

Outstanding as of 31 March 2017
240,252,491 shares

This document was downloaded from www.psbank.com.ph.

Duplication or reproduction is allowed.

Please do not modify its content.

Document Classification: PUBLIC