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**SECURITIES AND EXCHANGE COMMISSION**

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Company Information

SEC Registration No. 0000015552

Company Name PHIL. SAVINGS BANK INC.

Industry Classification

Company Type Stock Corporation

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COVER SHEET

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SEC Registration Number

PHILIPPINE SAVINGS BANK

(Company's Full Name)

PSBank Center, 777 Paseo de Roxas
corner Sedeño Street, Makati City

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

Perfecto Ramon Z. Dimayuga

(Contact Person)

885-8208

(Company Telephone Number)

1 2 3 1
Month Day
(Fiscal Year)

1 7 - C
(Form Type)

2nd Quarter of 2016

0 4 2 6
Month Day
(Annual Meeting)

(Secondary License Type, If Applicable)

Corporate Finance Dept.

Dept. Requiring this Doc.

1,537

Total No. of Stockholders
As of September 30, 2015

Amended Articles Number/Section

Total Amount of Borrowings

Domestic

Foreign

To be accomplished by SEC Personnel concerned

File Number

LCU

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Cashier

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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, 2015
(FISCAL YEAR ENDING MONTH & DAY)

SEC FORM 17 – C
(FORM TYPE)

JUNE 30, 2016
(PERIOD ENDED DATE)

GOVERNMENT SECURITIES DEALER
(SECONDARY LICENSE TYPE AND FILE NUMBER)

**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) | 3 August 2016 |
| 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. Seden 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 |

In compliance with SEC regulations, we would like to disclose the following information regarding Philippine Savings Bank's (PSBank) financial results for the second quarter of 2016.

PSBank Posted Php1.2 Billion Net Income as of 1H2016

Philippine Savings Bank (PSBank), the thrift bank arm of the Metrobank Group, grew its net income by 2.2% to Php1.2 billion in the first half of the year from Php1.1 billion in the same period last year. Higher net earnings was supported by a 10% increase in core income, composed of revenues from consumer loans, investments and fee-based income.

The Bank's total loan portfolio grew 13.2% to Php121.3 billion fueled by auto and mortgage loans. Notwithstanding the double-digit growth of its loan portfolio, the Bank kept its non-performing loans (NPL) ratio at 1.2% with NPL coverage at 82%. Total resources rose by 18.4% to Php176.5 billion as of June 2016.

On the funding side, deposit liabilities posted a double digit growth, increasing by 17.0% to Php139.3 billion. This is anchored on a 21.7% rise in CASA. The Bank's capital base stood at Php20.2 billion with a Tier 1 and Total Capital Adequacy Ratio of ratio of 11.7% and 14.8%, respectively.

"The 'customer-centric' mindset continues to give us positive financial results through prudent lending and increased stable funding. The Bank also received local and international recognitions as a testament to its efforts to introduce innovation and for being the market standout in delivering top-quality customer service. Understanding the needs of our clients remains our priority," said PSBank President Vicente R. Cuna Jr.

PSBank was recently conferred with the **BSP Pagtugon Award** for the second straight year for its excellence in responding and addressing clients' concerns. It was also named as a **Gold Stevie Awardee** in the third annual Asia-Pacific Stevie Awards for the **PSBank LiveChat**—one of its latest innovative services and the first and only real-time chat platform in the Philippine banking industry for addressing clients' inquiries and concerns.

The **PSBank ATM Lock** also won the title **Mobile Banking Initiative of the Year** at the 2016 Asian Banking and Finance Retail Banking Awards.

The Bank has a total of 255 branches and 626 ATMs 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:


Perfecto Ramon Z. Dimayuga Jr.
SVP and Chief Finance Officer

SUBSCRIBED AND SWORN TO before me, this AUG 02 2016 day of 2016 at MAKATI CITY, affiant exhibiting to me his Passport No. EB6350218 issued on September 15, 2012 in the City of Manila.

Doc. No. 235
Page No. 48
Book No. 34
Series of 2016.


ATTY. ROMEO S. MASANGYA, JR.
NOTARY PUBLIC FOR MAKATI CITY
APPOINTMENT NO. M-13 UNTIL DECEMBER 31, 2016
UNIT 236 CITYLAND CONDO. 8, NO. 98 S. PUYAT MAKATI CITY
MCLE COMPLIANCE NO. V - 0005774, SEPT. 25 '14
IBP NO. 1016978, 12/29/15 MAKATI CITY
PTR NO. 53236181 01/04/16 MAKATI CITY
TEL. NO. (02)511-80-42
ROLL NO. 45164

**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. 3 August 2016

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

<u>Title of each Class</u>	<u>Outstanding as of 30 June 2016</u>
Common Shares	240,252,491 shares

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