



3 August 2015

THE PHILIPPINE STOCK EXCHANGE

3/F Philippine Stock Exchange Plaza
Ayala Triangle, Ayala Avenue
Makati City, Philippines 1226

ATTENTION: MS. JANET A. ENCARNACION
Head, Disclosure Department

Dear Ms. Encarnacion,

We would like to submit the attached information regarding Philippine Savings Bank's (PSBank) Initial Statement of Beneficial Ownership of Securities or SEC Form 23-A for newly-hired employees who are covered by our Policy on Insider Trading.

We hope that you will find everything in order.

Thank you very much.

Very truly yours,

PERFECTO RAMON Z. DIMAYUGA JR.
SVP and Chief Finance Officer

SECURITIES AND EXCHANGE COMMISSION
Metro Manila, Philippines

FORM 23-A

INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 23 of the Securities Regulation Code

1. Name and Address of Reporting Person			2. Date of Event Requiring Statement (Month/Day/Year)		5. Issuer Name and Trading Symbol	
JACOB WILMA GRACE MORALES			29 JULY 2015		Philippine Savings Bank (PSB)	
(Last) (First) (Middle)			3. Tax Identification Number		6. Relationship of Reporting Person to Issuer (Check all applicable)	
U411 Cartagena Suites Condo, Bagong Diwa St.			288-335-098		<input type="checkbox"/> Director <input type="checkbox"/> 10% Owner <input type="checkbox"/> Officer <input type="checkbox"/> N/A <input type="checkbox"/> Other <input type="checkbox"/> (give title below) (specify below) <input type="checkbox"/> STAFF	
(Street)			4. Citizenship		7. If Amendment Date of Original (Month/Day/Year)	
Brgy. Poblacion, Makati City, 1210			FILIPINO		N/A	
(City) (Province) (Postal Code)			Table 1- Equity Securities Beneficially Owned			
1. Class of Equity Security		2. Amount of Securities Beneficially Owned		3. Percentage (%) Held	4. Ownership From: Direct (D) or Indirect (I)	5. Nature of Indirect Beneficial Ownership
N/A		N/A		N/A	N/A	N/A
-----nothing follows-----						

Reminder: Report on a separate line for each class of Equity securities beneficially owned directly or indirectly.
(Print or Type Responses)

- * (1) A person is directly or indirectly the beneficial owner of any equity security with respect to which he has or shares:
- (A) Voting power which includes the power to vote, or to direct the voting of, such security; and/or
 - (B) Investment power which includes the power to dispose of, or to direct the disposition of, such security.
- (2) A person will be deemed to have an indirect beneficial interest in any equity security which is:
- (A) held by members of a person's immediate family sharing the same household;
 - (B) held by a partner in which such person is a general partner;
 - (C) held by a corporation of which such person is a controlling shareholder; or
 - (D) subject to any contact, arrangement or understanding which gives such person voting power with respect to such security.

FORM 23-A (continued)

Table II - Derivative Securities Beneficially Owned (e.g., warrants, options, convertible securities)

1. Derivative Security	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Equity Securities Underlying the Derivative Security		4. Conversion or Exercise Price of Derivative Security	5. Ownership Form of Derivative Security (Direct (D) or Indirect (I))	6. Nature of Indirect Beneficial Ownership
	Date Exercisable	Expiration Date	Title	Amount of Number of Shares			
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A


 07/29/2015
 Signature of Reporting Person _____ Date _____

Explanation of Responses:

Intentional misstatements or omission of facts is a Criminal Violations under the SRC.

Note : File five (5) copies of this form, one of which must be manually signed by the reporting person,

SECURITIES AND EXCHANGE COMMISSION
Metro Manila, Philippines

FORM 23-A

INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 23 of the Securities Regulation Code

1. Name and Address of Reporting Person DAROY CHARINA KHO <small>(Last) (First) (Middle)</small> 1595-B UNIT 205 IRIGA ST., SANTIAGO VILLAGE, BRGY. VALENZUELA <small>(Street)</small> MAKATI CITY, MAKATI <small>(City) (Province) (Postal Code)</small>		2. Date of Event Requiring Statement <small>(Month/Day/Year)</small> 07/30/2015	5. Issuer Name and Trading Symbol PHILIPPINE SAVINGS BANK/PSB		
3. Tax Identification Number 314-481-000-000		6. Relationship of Reporting Person to Issuer <small>(Check all applicable)</small> <div style="display: flex; justify-content: space-between;"> <div> <input checked="" type="checkbox"/> Director Officer <small>(give title below)</small> </div> <div> <input type="checkbox"/> 10% Owner <input type="checkbox"/> Other <small>(specify below)</small> </div> </div>		7. If Amendment Date of Original <small>(Month/Day/Year)</small> N/A	
4. Citizenship FILIPINO		Table 1- Equity Securities Beneficially Owned			
1. Class of Equity Security	2. Amount of Securities Beneficially Owned	3. Percentage (%) Held	4. Ownership From: Direct (D) or Indirect (I)	5. Nature of Indirect Beneficial Ownership	
-----nothing follows-----					

Reminder: Report on a separate line for each class of Equity securities beneficially owned directly or indirectly.
(Print or Type Responses)

- * (1) A person is directly or indirectly the beneficial owner of any equity security with respect to which he has or shares:
- (A) Voting power which includes the power to vote, or to direct the voting of, such security; and/or
 - (B) Investment power which includes the power to dispose of, or to direct the disposition of, such security.
- (2) A person will be deemed to have an indirect beneficial interest in any equity security which is:
- (A) held by members of a person's immediate family sharing the same household;
 - (B) held by a partner in which such person is a general partner;
 - (C) held by a corporation of which such person is a controlling shareholder; or
 - (D) subject to any contact, arrangement or understanding which gives such person voting power with respect to such security.

FORM 23-A (continued)

Table II - Derivative Securities Beneficially Owned (e.g., warrants, options, convertible securities)

1. Derivative Security	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Equity Securities Underlying the Derivative Security		4. Conversion or Exercise Price of Derivative Security	5. Ownership Form of Derivative Security (Direct (D) or Indirect (I))	6. Nature of Indirect Beneficial Ownership
	Date Exercisable	Expiration Date	Title	Amount of Number of Shares			
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A


 CHARINA K. DARDY
 Signature of Reporting Person

07/30/15
 Date

Explanation of Responses:

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SECURITIES AND EXCHANGE COMMISSION
Metro Manila, Philippines

Exhibit "1"

FORM 23-A

INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 23 of the Securities Regulation Code

1. Name and Address of Reporting Person De Luna Tristan Jordan Rodulfo (Last) (First) (Middle)			2. Date of Event Requiring Statement (Month/Day/Year) 7/30/2015		5. Issuer Name and Trading Symbol Philippine Savings Bank/PSB	
1466 Balagtas Street (Street)			3. Tax Identification Number 542-518-498-000		6. Relationship of Reporting Person to Issuer (Check all applicable) <input type="checkbox"/> Director <input checked="" type="checkbox"/> 10% Owner <input type="checkbox"/> Officer <input type="checkbox"/> Other <input type="checkbox"/> (give title below) <input type="checkbox"/> (specify below) <input type="checkbox"/> Staff	
Makati 1204 (City) (Province) (Postal Code)			4. Citizenship Filipino		7. If Amendment Date of Original (Month/Day/Year) N/A	
Table 1- Equity Securities Beneficially Owned						
1. Class of Equity Security		2. Amount of Securities Beneficially Owned		3. Percentage (%) Held		4. Ownership From: Direct (D) or Indirect (I)
N/A		N/A		N/A		N/A
5. Nature of Indirect Beneficial Ownership						
N/A						
-----nothing follows-----						

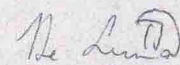
Reminder: Report on a separate line for each class of Equity securities beneficially owned directly or indirectly.
(Print or Type Responses)

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- (A) Voting power which includes the power to vote, or to direct the voting of, such security; and/or
 - (B) Investment power which includes the power to dispose of, or to direct the disposition of, such security.
- (2) A person will be deemed to have an indirect beneficial interest in any equity security which is:
- (A) held by members of a person's immediate family sharing the same household;
 - (B) held by a partner in which such person is a general partner;
 - (C) held by a corporation of which such person is a controlling shareholder; or
 - (D) subject to any contract, arrangement or understanding which gives such person voting power with respect to such security.

FORM 23-A (continued)

Table II - Derivative Securities Beneficially Owned (e.g., warrants, options, convertible securities)

1. Derivative Security	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Equity Securities Underlying the Derivative Security		4. Conversion or Exercise Price of Derivative Security	5. Ownership Form of Derivative Security (Direct (D) or Indirect (I))	6. Nature of Indirect Beneficial Ownership
	Date Exercisable	Expiration Date	Title	Amount of Number of Shares			
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A


Tristan Jordan P. De Luna 7/30/2015
 Signature of Reporting Person Date

Explanation of Responses:

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