

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	5. Issuer Name and Tra	ding Symbol				
JACOB WILMA GRACE MORALES	Statement (Month/Day/Year)	Philippine Sa					
(Last) (First) (Middle)	29 JULY 2015	7. If Amendment Date of Original					
U411 Cartagena Suites Condo, Bagong Diwa St.	`3. Tax Identification Number 288-335-098	Director Officer	10% Owner _N/A Other				
(Street)		Oncer (give title b		N/A			
Dame Dablasian Malasti Oite 4040	4. Citizenship			,			
Brgy. Poblacion, Makati City, 1210	FILIPINO						
(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 foll	0WS					
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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.

Exhibit "1"

FORM 23-A (continued)

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

Expiration	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Equity Securities Underlying the 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
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						1.30
	Expiration (Month/Day Date Exercisable	Expiration Date (Month/Day/Year) Date Expiration Exercisable Date	Expiration Date (Month/Day/Year) Securities Under Derivative Security Date Expiration Date Title	Expiration Date (Month/Day/Year) Securities Underlying the Derivative Security Date Expiration Exercisable Date Title Number of Shares	Expiration Date (Month/Day/Year) Securities Underlying the Derivative Security Exercise Price of Derivative Security Date Expiration Date Amount of Number of Shares	Expiration Date (Month/Day/Year) Securities Underlying the Derivative Security Exercise Price of Derivative Security of Derivative Security (Direct (D) or Indirect (I) Date Expiration Date Title Amount of Number of Shares Image: Comparison of Derivative Security Image: Comparison of Derivative Security

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

(Month/Day/Year) 07/30/2015	5. Issuer Name and Trading Symbol PHILIPPINE SAVINGS BANK/PSB						
*3. Tax Identification Number 314-481-000-000 4. Citizenship FILIPINO	(Check all applicable)	10% Owner Other	N/A				
Table 1- Equity Securities Beneficially Owned							
2. Amount of Securities Beneficially Owned	3. Percentage (%) Held	4. Ownership From: Direct (D) or Indirect (I)	5. Nature of Indirect Beneficial Ownership				
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	314-481-000-000 4. Citizenship FILIPINO 2. Amount of Securities Beneficially Ownednothing foll	6. Relationship of Report (Check all applicable) 3. Tax Identification Number 314-481-000-000 4. Citizenship FILIPINO Table 1- Equity S 2. Amount of Securities Beneficially Owned 3. Percentage (%) Held	6. Relationship of Reporting Person to Issuer (Check all applicable) 314-481-000-000 4. Citizenship FILIPINO Table 1- Equity Securities Beneficially Own 2. Amount of Securities Beneficially Owned 3. Percentage (%) Held 4. Ownership From: Direct (D) or Indirect (I) nothing follows				

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Exhibit "1"

FORM 23-A (continued)

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

Ex (M Date	Expiration	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Equity Securities Underlying the 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
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SECURITIES AND EXCHANGE COMMISSION Metro Manila, Philippines

FORM 23-A

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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	5. Issuer Name and Tr	ading Symbol			
De Luna Tristan Jordan Rodulfo	(Month/Day/Year)	Philippine Savings Bank/PSB				
(Last) (First) (Middle)	7/30/2015	6. Relationship of Repo (Check all applicable	orting Person to Issuer	7. If Amendment		
1466 Balagtas Street	³ . Tax Identification Number 542-518-498-000	Director	10% Owner	Date of Original (Month/Day/Year)		
(Street) Makati 1204	4. Citizenship Filipino	Officer (give title	below) Other Staff	w) N/A		
(City) (Province) (Postal Code)		Table 1- Equity	Securities Beneficially Owr	ned		
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			
	nothing foll	OWS	N/A			
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 (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 the such person is a such person person because the disposition of the person is a controlling shareholder; or
 (D) subject to any contact.

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Exhibit "1"

FORM 23-A (continued)

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	Date Exercisable	Expiration Date	Title	Amount of Number of Shares			The second
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
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Tristan Jardan J. De Luna 7/30/2015 Signature of Reporting Person Date

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