



October 26, 2016

**DISCLOSURE DEPARTMENT
THE PHILIPPINE STOCK EXCHANGE INC.**
3/F Philippine Stock Exchange Plaza
Ayala Triangle, Ayala Avenue
Makati City 1226

Attention: JOSE VALERIANO B. ZUÑO III
OIC - HEAD, DISCLOSURE DEPARTMENT

Dear Sir,

We would like to submit Philippine Savings Bank's Published Statement of Condition ending 30 September 2016. This will be published in a major newspaper on 27 October 2016, Thursday, as required by the Bangko Sentral ng Pilipinas.

We hope that you will find everything in order.

Thank you very much.

Very truly yours,

A handwritten signature in black ink, appearing to read "Perfecto Ramon Z. Dimayuga Jr.", is positioned above the typed name.

Perfecto Ramon Z. Dimayuga Jr.
CFO and Senior Vice President



PSBank

PHILIPPINE SAVINGS BANK

Metrobank Group

BALANCE SHEET

(Head Office and Branches)
As of September 30, 2016

AMOUNT (PER QUARTER)

ASSETS	CURRENT	PREVIOUS	
Cash and Cash Items	2,642,717,178.66	2,466,843,366.69	Board of Directors
Due from Bangko Sentral ng Pilipinas	11,037,088,906.97	8,270,334,978.95	
Due from Other Banks	1,150,654,449.03	2,585,765,608.90	Jose T. Pardo Chairman
Financial Assets at Fair Value through Profit or Loss	224,246,087.23	2,039,911,459.32	
Available-for-Sale Financial Assets-Net	15,504,267,418.01	13,671,924,393.61	
Held-to-Maturity (HTM) Financial Assets-Net	20,418,011,935.45	17,845,670,455.48	
Unquoted Debt Securities Classified as Loans-Net	0.00	0.00	
Investments in Non-Marketable Equity Security-Net	0.00	0.00	
Loans and Receivables - Net	121,091,217,634.42	117,985,637,471.64	Arthur V. Ty Vice Chairman
Loans to Bangko Sentral ng Pilipinas	0.00	0.00	
Interbank Loans Receivable	0.00	0.00	
Loans and Receivables - Others	122,350,736,511.73	118,434,290,986.54	Jose Vicente L. Alde
Loans and Receivables Arising from RA/CA/PR/SLB	0.00	773,969,453.00	
General Loan Loss Provision	1,259,518,877.31	1,222,622,967.90	
Other Financial Assets	1,408,087,504.63	1,539,916,940.51	
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	709,523,713.40	701,542,638.04	
Bank Premises, Furniture, Fixture and Equipment-Net	2,783,398,466.54	2,773,547,819.63	Benedicto Jose R. Arcinas
Real and Other Properties Acquired-Net	2,747,691,573.93	2,551,165,899.51	
Non-Current Assets Held for Sale	0.00	0.00	
Other Assets-Net	2,876,436,300.66	2,896,392,731.47	
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	0.00	0.00	Amelia B. Cabal
TOTAL ASSETS	182,593,341,168.93	175,328,653,763.75	
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss	174,189,662.42	65,327,826.68	Vicente R. Cuna, Jr.
Deposit Liabilities	143,994,755,797.60	139,340,873,586.33	
Due to Other Banks	0.00	0.00	
Bills Payable	6,852,559,700.94	4,726,903,683.52	Ma. Soledad D. S. De Leon
a) BSP (Rediscounting and Other Advances)	0.00	0.00	
b) Interbank Loans Payable	900,000,000.00	1,552,980,000.00	
c) Other Deposit Substitute	5,952,559,700.94	3,173,923,683.52	Samson C. Lim
d) Others	0.00	0.00	
Bonds Payable-Net	0.00	0.00	
Unsecured Subordinated Debt-Net	5,956,112,800.00	5,954,739,606.09	
Redeemable Preferred Shares	0.00	0.00	
Special Time Deposit	0.00	0.00	
Due to Bangko Sentral ng Pilipinas	0.00	0.00	
Other Financial Liabilities	1,962,096,730.39	2,142,820,297.29	
Other Liabilities	4,305,494,660.28	4,210,405,543.42	Principal Officers
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00	Vicente R. Cuna, Jr. President
TOTAL LIABILITIES	163,245,209,351.63	156,441,070,543.33	
STOCKHOLDERS' EQUITY			
Capital Stock	5,220,608,416.02	5,220,608,416.02	
Other Capital Accounts	1,458,088,985.71	817,351,020.58	
Retained Earnings	12,669,434,415.57	12,849,623,783.82	Jose Vicente L. Alde Executive Vice President
Assigned Capital	0.00	0.00	
TOTAL STOCKHOLDERS' EQUITY	19,348,131,817.30	18,887,583,220.42	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	182,593,341,168.93	175,328,653,763.75	
CONTINGENT ACCOUNTS			
Guarantees Issued	0.00	0.00	
Financial Standby Letters of Credit	91,134,932.66	98,302,562.02	Jose Jesus B. Custodio Senior Vice President
Performance Standby Letters of Credit	0.00	0.00	
Commercial Letters of Credit	0.00	0.00	
Trade Related Guarantees	0.00	0.00	Perfecto Ramon Z. Dimayuga, Jr. Senior Vice President
Commitments	0.00	0.00	
Spot Foreign Exchange Contracts	0.00	32,942,000.00	
Securities Held Under Custodianship by Bank Proper	0.00	0.00	
Trust Department Accounts	4,017,134,455.25	3,919,115,494.58	Neil C. Estrellado Senior Vice President
a) Trust and Other Fiduciary Accounts	2,666,623,205.99	2,448,364,447.19	
b) Agency Accounts	1,350,511,249.26	1,470,751,047.39	
c) Advisory/Consultancy	0.00	0.00	
Derivatives	7,024,351,427.22	6,102,026,664.50	Noli S. Gomez Senior Vice President
Others	80,036,768.11	84,503,864.01	
TOTAL CONTINGENT ACCOUNTS	11,212,657,583.24	10,238,890,575.11	
ADDITIONAL INFORMATION			
Gross total loan portfolio (TLP)	125,447,434,560.44	122,263,630,638.70	Leandro G. Santillan Senior Vice President
Specific allowance for credit losses on the TLP	3,096,698,048.71	3,055,370,199.16	
Non-Performing Loans (NPLs)			
a) Gross NPLs	4,475,439,320.31	4,530,087,688.77	
b) Ratio of gross NPLs to gross TLP (%)	3.57%	3.71%	
c) Net NPLs	1,378,741,271.60	1,474,717,489.61	Emmanuel A. Tuazon Senior Vice President
d) Ratio of Net NPLs to gross TLP (%)	1.10%	1.21%	
Classified Loans & Other Risk Assets, gross of allowance for credit losses	13,459,363,941.73	13,006,228,439.23	
DOSRI Loans and receivables, gross allowance of credit losses	794,044,495.73	1,155,580,477.48	
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	0.63%	0.95%	
Gross non-performing DOSRI loans and receivables	65,642.32	17,970,568.33	
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	0.00%	0.01%	
Percent Compliance with Magna Carta (%)			
a) 8% for Micro and Small Enterprises	1.07%	1.14%	
b) 2% for Medium Enterprises	0.75%	0.80%	
Return on Equity (ROE) (%)	12.84%	12.03%	
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations			
a) Total CAR (%)	15.01%	14.78%	
b) Tier 1 Ratio (%)	11.96%	11.72%	
c) Common Tier 1 Ratio (%) ¹⁾	11.96%	11.72%	
Deferred Charges not yet Written Down	0.00	0.00	
Unbooked Allowance for Credit Losses on Financial Instruments Received	0.00	0.00	

¹⁾ Common Equity Tier 1 is only applicable to all Universal and Commercial Banks and their subsidiary banks.

ACKNOWLEDGEMENT

REPUBLIC OF THE PHILIPPINES)
MAKATI CITY) S. S.

We, **PERFECTO RAMON Z. DIMAYUGA, JR. and VICENTE R. CUNA, JR.** of the above-mentioned bank do solemnly swear that all matters set forth in the above balance sheet are true and correct to the best of our knowledge and belief.

PERFECTO RAMON Z. DIMAYUGA, JR.
Comptroller

VICENTE R. CUNA, JR.
President

SUBSCRIBED AND SWORN to before me this October 21, 2016 at City of Makati, affiant exhibiting their Passport No. EB6350218 issued at DFA Manila on September 15, 2012 and Passport No. EB6579723 issued at DFA Manila on October 17, 2012.

(Sgd.) 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, G. Puyat, Makati City

MCLE Compliance No. V - 0003774 - September 25, 2014

IBP No. 1016978. 12/29/15. Makati City

PTR No. 5323618. 01/04/16. Makati City

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