



#WeAreWhereYouAre



#WeAreWhereYouAre

The past three Annual Reports, this one included, carried themes that tell our journey in pursuing customers—from being “In Touch,” to “engaging them,” and ultimately “being wherever they are.”

“In Touch” highlighted initiatives on electronic channels as a means to stay connected with customers in meeting their banking needs. We realize that it takes more than a connection to be the country’s consumer and retail bank of choice.

We took steps ahead by actively “Engaging Our Customers,” not just in terms of meeting their requirements, but understanding them a little bit more. This is consistent with our end goal of providing exceptional customer experience at every encounter.

In 2016, we heightened engagement with our customers on all fronts: from our branches to electronic touch points, and recently in social media. We employed the power of this new platform to communicate, to serve, and to discover more about our customers because they are there.

More than ever, we say with confidence: **We Are Where You Are.**

2016



2015



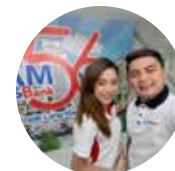
2014



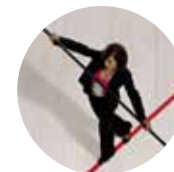
Inside Our Report



About Us 02
Our Financial Performance 04



Message from the Chairman 06
President’s Report 08
Operational Highlights:
7 Ways We Make You Fall in Love with PSBank 10
Customer Feedback:
What You Say About Us 14
Customer Protection:
In the Business of Trust 16
Employee and Community
Engagement:
Connecting the Dots 18



Risk Management:
Balancing Act 20
Corporate Governance:
Walking the Talk 26
Board of Directors 38
Senior Officers 40



Branch Directory 44
Metrobank Group Directory 55
Products and Services 56
Shareholder Information 58

Vision

To be the country’s consumer and retail bank of choice.

Mission

- As an INSTITUTION
To conform to the highest standards of integrity, professionalism and teamwork.
- For our CLIENTS
To provide superior products and reliable, top-quality services responsive to their banking needs.
- For our EMPLOYEES
To place a premium on their growth, and nurture an environment of teamwork where outstanding performance is recognized.
- For our SHAREHOLDERS
To enhance the value of their investments.

Share your Story

#SimpleLang
#Maaasahan
#IAmPSBank
#iLovePSBank
#PSBank

About Us



Philippine Savings Bank (PSBank) wants to be recognized as the banking leader in providing exceptional customer experience at every encounter. Backed by the strength of our parent company, Metropolitan Bank & Trust Company (Metrobank), we continue to innovate on our products and services to meet our customers' rapidly evolving needs.

From Your Neighborhood to a Wider Network
We started as a small neighborhood bank on September 26, 1960 in the historic Plaza Miranda in Quiapo, Manila, formerly the country's commercial hub. We have now grown to serve thousands of Filipinos through our network of more than 250 branches and over 600 ATMs strategically located nationwide.

A League of Our Own
We may be a savings bank, but we are ranked alongside the biggest players in the Philippine banking industry. In 2016, international magazine *The Asian Banker* recognized PSBank as the 2nd strongest bank in the Philippines (Metrobank, the banking arm of GT Capital Holdings, Inc., the publicly listed holding firm of the family of George S.K. Ty, ranked 1st). We have been the only thrift bank in the list for the 6th consecutive year.

By the Numbers

255
branches nationwide

611
ATMs

strongest bank in the Philippines for 2016
(*The Asian Banker* ranking)

~300,000
Facebook likes

Shared ☐

9 Affirmations in 2016

Our goal is to be recognized as the leader in providing exceptional customer experience at every encounter. That is why we take great pride in gaining recognition for the work we have done in this regard.

BSP Pagtugon Award for Thrift Banks
For the 2nd straight year, the Bangko Sentral ng Pilipinas awarded PSBank for excellence in responding to and addressing clients' concerns.

Gold Stevie® Awards for Innovation
We were recognized at the annual Asia-Pacific Stevie® Awards for PSBank LiveChat — the first and only real-time chat service in the Philippine banking industry — which won in the Innovative Use of Technology for Customer Service category for the financial Industry.

Customer Experience Asia Awards
PSBank was recognized for providing exceptional end-to-end customer experience, winning a Bronze Award in the Best Customer Experience Award category and honorable mention in the Best Customer Experience Team category.

Mobile Banking Initiative of the Year
PSBank Mobile Version 2.0, which featured the ATM Lock, was recognized at the Asian Banking & Finance Retail Banking Awards 2016 as the Mobile Banking Initiative of the Year.

Auto Loan Product of the Year
Propelled by their synergy, PSBank and Metrobank received an award from *The Asian Banker* for being the market leader in the auto loans business both in the region and in the country.

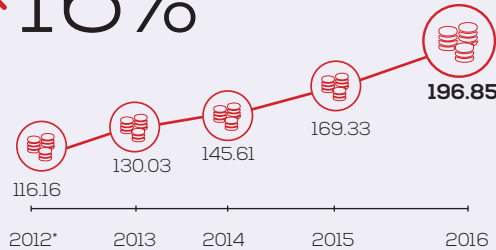
2015 Philippine Quill Awards
We bagged two Merit Awards from the International Association of Business Communicators for our 2015 TV commercials "Project Massage" (Marketing, Advertising, and Brand Communication category) and "Team Huddle: Next Level" (Internal Communication category).

Shared ☐

Our Financial Performance

Total Assets In billion PhP

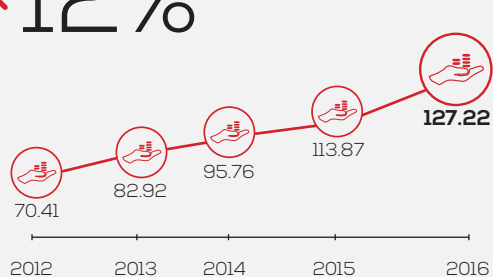
^16%



*Restated

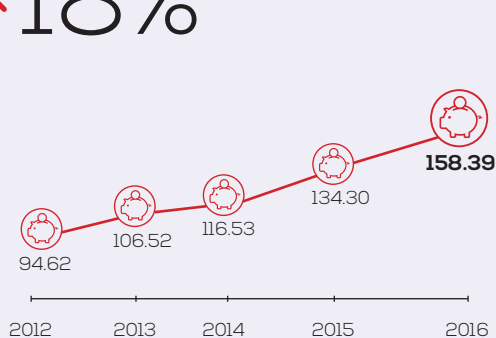
Total Loans and Receivables In billion PhP

^12%



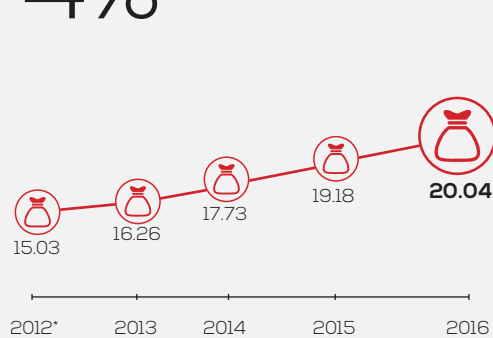
Total Deposits In billion PhP

^18%



Capital Funds In billion PhP

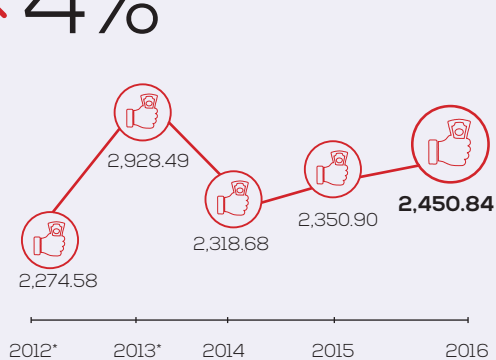
^4%



*Restated

Net Income In million PhP

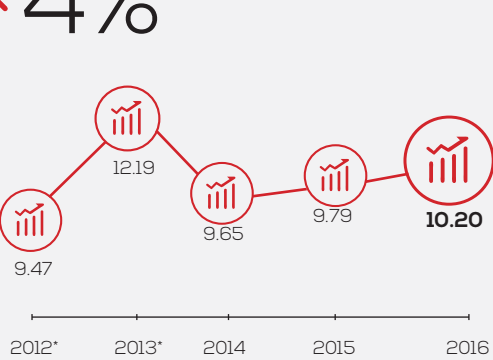
^4%



*Restated

Earnings per Share In PhP

^4%



*Restated

Statements of Condition

ASSETS

	December 31 2016	December 31 2015	December 31 2014	December 31 2013	December 31 2012 (as restated)
Cash and Other Cash Items	18,603,423,903	16,939,388,485	31,554,521,430	19,050,497,768	14,328,336,240
Interbank Loans Receivable and Securities Purchased Under Resale Agreements	3,254,311,599	2,513,904,112	2,186,320,000	14,527,000,000	6,100,000,000
Investments	37,633,491,634	26,696,768,159	8,045,354,941	5,833,670,642	16,992,863,926
Loans and Receivables	127,221,847,151	113,867,515,442	95,759,749,830	82,917,120,994	70,412,582,319
Investments in an Associate and a Joint Venture*	727,176,484	690,333,838	668,606,533	1,346,142,412	1,237,181,758
Property and Equipment	2,667,170,455	2,746,074,371	2,469,507,446	2,389,780,404	2,412,337,390
Investment Properties	3,861,708,308	3,344,154,413	2,933,068,849	2,589,408,311	2,622,918,872
Other Assets	2,883,973,158	2,533,108,408	1,989,900,444	1,372,254,218	2,054,743,793
	196,853,102,692	169,331,247,228	145,607,029,473	130,025,874,749	116,160,964,298

*Investment in a Joint Venture for 2014-2016

LIABILITIES AND EQUITY

Liabilities

Deposit Liabilities	158,387,318,602	134,296,308,127	116,527,753,821	106,518,503,910	94,624,286,307
Bills Payable	6,093,796,533	4,494,845,747	-	-	-
Subordinated Notes	5,975,732,110	5,952,051,581	5,946,901,321	2,972,366,024	2,969,797,342
Other Liabilities	6,358,583,251	5,412,987,013	5,402,072,113	4,271,929,336	3,539,642,323
	176,815,430,496	150,156,192,468	127,876,727,255	113,762,799,270	101,133,725,972

Equity

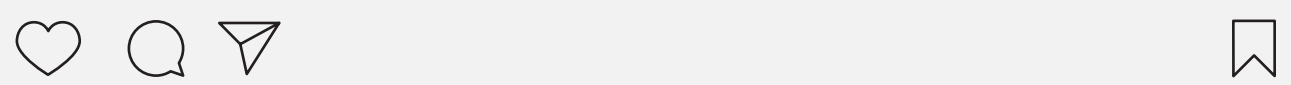
Common Stock	2,402,524,910	2,402,524,910	2,402,524,910	2,402,524,910	2,402,524,910
Capital Paid in Excess of Par Value	2,818,083,506	2,818,083,506	2,818,083,506	2,818,083,506	2,818,083,506
Surplus Reserves and Surplus	16,198,787,750	14,468,701,913	12,838,559,286	11,240,640,144	9,753,666,282
Net Unrealized Gain (Loss) on AFS Investments	(842,908,364)	179,775	26,600,463	22,289,515	206,153,207
Equity in Net Unrealized Gain on AFS Investments of an Associate	-	-	-	25,000	-
Remeasurement Losses on Retirement Plan	(541,701,193)	(471,371,011)	(312,363,737)	(178,577,793)	(85,597,229)
Equity in Remeasurement Gains (Loss) on Retirement Plan of a Joint Venture	1,443,599	67,642	(1,445,728)	(479,690)	(181,342)
Equity in Cash Flow Hedge Reserve of an Associate	-	-	-	(335,158)	-
Cumulative Translation Adjustment	1,441,988	(43,131,975)	(41,656,482)	(41,094,955)	(67,411,008)
	20,037,672,196	19,175,054,760	17,730,302,218	16,263,075,479	15,027,238,326
	196,853,102,692	169,331,247,228	145,607,029,473	130,025,874,749	116,160,964,298

Statements of Income

Years ended December 31

	2016	2015	2014	2013 (as restated)	2012 (as restated)
Interest Income	12,492,470,031	11,002,726,921	10,113,409,810	9,027,235,611	8,786,264,360
Interest Expense	2,828,547,914	2,520,780,655	2,403,027,585	2,340,415,810	3,114,474,095
Net Interest Income	9,663,922,117	8,481,946,266	7,710,382,225	6,686,819,801	5,671,790,265
Net Service Fees and Commission Income	1,136,347,206	1,195,492,050	1,077,890,405	962,558,457	878,624,324
Other Operating Income	1,678,559,898	1,124,094,654	1,780,678,877	5,035,092,801	3,187,109,502
Total Operating Income	12,478,829,221	10,801,532,970	10,568,951,507	12,684,471,059	9,737,524,091
Other Expenses	9,843,739,367	8,513,308,445	8,349,764,091	8,685,377,446	6,917,589,803
Share in Net Income (Loss) of a Joint Venture	35,466,690	20,213,935	76,956,073	109,569,160	(18,323)
Provision for (Benefit from) Income Tax	219,713,234	(42,461,640)	(22,533,126)	1,180,173,965	545,332,076
Net Income	2,450,843,310	2,350,900,100	2,318,676,615	2,928,488,808	2,274,583,889

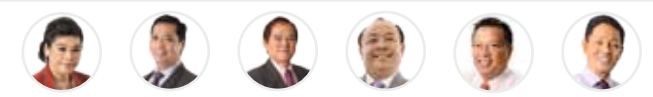
Message from the Chairman



Jose T. Pardo
@josetpardo

Follow

Our commitment is to continue to offer the most compelling and engaging customer experience. We must be in every channel and in every platform that customers find simple, accessible, and convenient. #SimpleLang



In my life as a public servant, when I had served the government under two administrations — in 1992 and 1998 — the call was for countries to march towards globalization. The Philippines was then a nascent economic player, but the administration of President Fidel V. Ramos wanted to demonstrate leadership in the ASEAN, and so we showed the way. We actively formed regional and global alliances, negotiated for trade agreements such as the ASEAN Free Trade Agreement, and brought down our tariff barriers.

Growing globalization ushered in an era of increased cross-border trade and investment, which benefited countries. The chief beneficiary was China, which increased its share of global GDP and became the world's workshop, even as it did not totally embrace globalization at the onset. Other countries in Asia, which has an abundance of cheap labor, emerged as new production hubs for international companies.

Change has come

To this day, the Philippines has been reaping the fruits of globalization. Its economic lifeblood—the business process outsourcing (BPO) sector and remittances from overseas Filipino workers—are by-products of a “flatter” world. These inflows helped spur domestic consumption and investments in other sectors such as real estate, banking, technology, and infrastructure. These, in turn, continued to fuel the country's GDP growth. In 2016, our GDP rose by 6.8%, eclipsing Asia's fastest economy, China, and Vietnam.

The global tide, however, is rapidly changing. Possible policy shifts in the U.S., greater volatility in capital flows, and geopolitical risks make outward-looking economies like the Philippines vulnerable to external factors. In particular, under U.S. President Donald Trump's “America First” policy, American companies are asked to move their jobs back to the U.S. This has become a source of huge uncertainty for our U.S.-centric BPO industry. In addition, the U.S. has also begun a crackdown on illegal immigrants, and around 300,000 undocumented Filipinos could be affected. Indeed, an inward looking and protectionist U.S. could cause a world of hurt, not just for the Philippines, but for many parts of the world that have already embraced globalization.

Digital will be here

Yet there are things in this modern age that cannot be undone by geopolitics alone. And we are lucky to be positioned to where we are now. Fortunately, we were quick to adapt to dynamic changes taking place in our world.

Today, “digital globalization” has been opening the door to many developing countries, including ours. Trade that was once largely the turf of advanced economies and large multinational companies is now also giving birth to small and medium enterprises that have turned themselves into exporters by

joining e-commerce marketplaces such as Alibaba, Amazon, and eBay. Even the smallest enterprises can now have a slice of the pie from any cross-border activity, and are able to compete with the largest multinational enterprises.

Thanks to digital technology, the world is more connected than ever. Information superhighways are being built to pave the way for a steady stream of ideas, information, communication, transactions, and trade. And as data flows, the movement of goods, services, finance, and people will continue.

Our landscape now

This shifting economic landscape and era of volatility is where PSBank operates and thrives.

Backed by the resources of the Metrobank Group, the Philippines' strongest bank, PSBank is indeed in good hands to seize the opportunity brought about by digital globalization. We would like to believe that the secret to being the country's leading consumer bank lies on three things: our ability to quickly adapt to change, our customer focus, and our people.

Volatility will always be inherent to our business of banking. We must always be prepared, stay alert and positive. We must remain true to the fundamental principle of good governance and embrace it as a business imperative to survive. We must not lose sight of our corporate DNA: our customer-centricity. We must make our customers happy, and “happiness” in this case is having a brand of service that is about always exceeding expectations.

Our commitment is to continue to offer the most compelling and engaging customer experience. We must be in every channel and in every platform that customers find simple, accessible, and convenient.

The way ahead

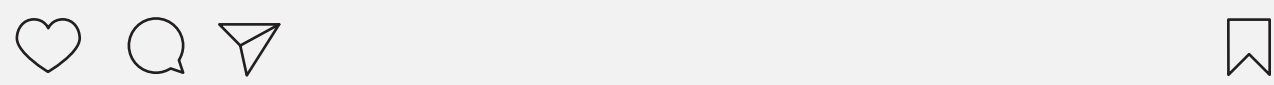
We expect 2017 to be another challenging year in a world of uncertainty and disruption; but we see opportunities for our country to turn things on its head. One is infrastructure spending: with almost PHP500 billion worth of projects in the Public-Private Partnership (PPP) pipeline, the Philippine economy should get a major boost. Connectivity will play a very crucial role in our growth story, too, especially for our SMEs and the development of the countryside.

We will always find ourselves at the crossroads of change. But no matter where the road leads us, we at PSBank, with the unwavering commitment of our Board of Directors, shareholders, and employees, will continue to embark on this journey and move forward with you with optimism and confidence in the future.

JOSE T. PARDO
Chairman



President's Report



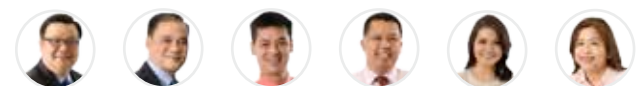
Vicente R. Cuna Jr.

@vicentercuna



Follow

In 2016, we pushed the envelope further. We used social media to create two-way conversations with our customers. And we leveraged on Big Data to profile and understand their needs better. We deliberately improved our response time, which our customers have rewarded with their patronage and with positive feedback on social media. #Maaasahan



Three years ago, we embarked on a journey to transform PSBank into a leading consumer bank, one that will distinguish itself by its excellent customer service. So we invested in technology to serve our customers faster and to make banking simpler for them. We also offered various channels to make their experience more seamless.

In 2015, we went beyond merely providing new touch points. We launched initiatives to engage our customers in every possible way. As important as “becoming digital” is to our clients, it has become clear that digitization is part of the journey but it is not the destination. Rather, we set out to become a bank that understands our customers more, a bank that is “omnipresent” wherever they are.

This is why in 2016, we pushed the envelope further. We used social media to create two-way conversations with our customers. And we leveraged on Big Data to profile and understand their needs better. We deliberately improved our response time, which our customers have rewarded with their patronage and with positive feedback on social media.

How we did in 2016

While our transformation is still a work in progress, the impact of our efforts has started to show in our financial results.

Amid a very difficult market environment characterized by volatility, our core business continued to benefit from a consumption-driven economy, resulting in a net income of PhP2.45 billion in 2016.

Riding on the robust local auto industry—which had record sales of 404,051 vehicles, an almost 25% increase from 2015—PSBank Auto Loans posted double-digit growth in 2016. Despite stiff competition among banks and from finance companies that offer car financing, we managed to maintain a solid market share. Our total loan portfolio rose to PhP129.2 billion. This yielded net interest margins and fees of PhP10.8 billion, and a return-on-average equity of 12.5%.

While our total assets expanded by 16.3% to PhP196.9 billion during the period, we managed to keep our non-performing loans (NPL) in check, recording a net NPL ratio of 1.1% as of end-2016.

This was matched by total deposits of PhP158.4 billion, with low-cost funds or CASA deposits posting a growth of 19.1%. Also in 2016, we added seven new branches and 15 ATMs.

Our capital adequacy ratio stood at 14.1% as of end-2016, well above the Bangko Sentral ng Pilipinas’ (BSP) 10% minimum requirement, while our Tier 1 ratio was at 11.1%.

A year of recognition

As a result of our healthy asset quality and steady profitability, PSBank landed on the second spot, overtaking the bigger commercial banks, in *The Asian Banker’s* list of “Strongest Banks in the Philippines for 2016.”

Our parent bank, Metropolitan Bank & Trust Co. (Metrobank), was recognized as the “Strongest Bank” in the country for the second year in a row.

We also consider 2016 as a corporate milestone, as PSBank managed to reap several awards, mostly related to customer service. For the second straight year, the BSP gave us the Pagtugon Award for excellence in responding to and addressing clients’ concerns. Our ability to provide exceptional end-to-end customer experience was also recognized at the regional level, when we placed 2nd runner-up in the Best Customer Experience category of the annual Customer Experience Awards in Singapore. Along with Metrobank, we were also awarded the “Auto Loan Product of the Year in 2016 (Country and International Level)” by *The Asian Banker* for being the market leader in auto loans business in the Philippines and in the region.

The next part of our journey

Overall, 2016 was the year we made significant progress in our customer service journey. This paves the way for sustained growth in 2017 and beyond.

Market uncertainty and volatility still cloud our horizon but we have to accept this as the “new normal,” inherent to our business. As such, we have to be vigilant and more agile in responding to this dynamic environment by being ahead of the curve in adjusting our credit and risk models more proactively.

Another aspect that presents both a challenge and an opportunity is digital technology. We see the growing dominance of mobile as the preferred channel of our customers and thus, the need to heighten public awareness on data security and internal controls in the face of increased digitization.

And while we rely on technology to make processes simpler and faster, at the end of the day, banking is still about basic human values such as honesty and trust. Thus, in 2016, we launched an employee engagement campaign called “I AM PSBank” that aims to embed a customer service-driven employee culture. “I AM” stands for the core values we hold dear: Integrity, managing Adversity (or grit), and *Malasakit*. If we want customers to transact and carry out meaningful conversations with us, we need to have highly engaged employees who truly care for our customers.

As we move farther in our journey, we gain greater confidence that this strategic direction we have taken is leading us closer to the hearts and minds of our customers. Now more than ever, we know who we are, we know who our customers are, what they need, why they choose us, and what makes them stay. And this is reason enough for us to look at the future with more confidence and greater optimism.

V R. C

VICENTE R. CUNA JR.
President

Operational Highlights

7 Ways We Make You Fall in Love with PSBank



In the business of banking, we know it's not easy to win the heart of a customer. At any moment, a customer who sees a long queue in a branch, an offline ATM, or even a teller with a long face can easily become unhappy.

In this digital age where customers tend to demand more control and speed, it is critical to consistently provide a seamless and positive experience for customers at every encounter. Nurturing relationships with them become even more challenging, and crucial in winning their loyalty.

PSBank continues to level up on its customer service, and key business and operational initiatives to further develop PSBank into an endearing brand. Here are just 7 ways how we made our customers fall in love with our brand in 2016:

1. We put you on top.
The customer is at the heart of everything we do — and this is not just an empty promise at PSBank. In 2016, we further deepened our customer-centricity with the establishment of a Customer Service (CX) Council. Chaired by the Executive Vice President, the CX Council is a top-level advisory and action group that tackles customer-related issues, addresses their root cause, and offers long-term solutions. Our customers are assured that everyone in the Bank is always on their toes to provide the best customer experience possible.

2. We don't snooze.



As millennials often say, "If you snooze, you lose." We know what can separate companies with loyal customers from those who struggle to retain them -- speed. That's why we launched several process tweaks to address our customers' need for speed. **The One Call Resolution** compels our teams to respond to and resolve customer concerns in a single call. We expanded our automated notifications via SMS and/or email to even include credit line expiry, check issuances, and reminders on loan payment dues.

Borrowing from PSBank was made even faster after we rolled out our Integrated Securities and Collateral System (ISCS) – a system that allows us to manage loan documents better, and enhances the experience for borrowers requesting for copies of loan documents. Other system improvements done were: automation of accounting processes; automated file matching to speed up credit verification; and automation of regulatory reports to improve work productivity.

3. We're more social.



We look at social media sites as more than just platforms to launch and push our products. Increasingly, we regard them as important channels through which we can solicit customer feedback and create two-way conversations. In 2016, we launched our social media pages to provide us another platform to reach out to our customers.

Now, you can reach us even faster through our Facebook, Twitter, Instagram, and YouTube sites -- in addition to our existing touch points such as Branches, Customer Experience Hotline, email, LiveChat, and website.

4. We know you – really.



In this digital age, we know that our customers communicate with us across various channels — from interacting with our branch personnel, sending us an email, calling us by phone, chatting online, and posting on our Facebook page. Of course, customers hopping across channels can complicate things for customer service teams.

This is why we created the **CX Portal** in 2016. It provides us with a "single customer view" so that we can keep track of our total relationship and interactions with customers, thus ensuring that their banking experience is seamless regardless of channel. With a fuller and personalized picture of customers and their journey, we now have a more insightful guide to improving our service and future customer interactions.

5. We put the power in your hands (or finger).



Technology has allowed us to digitize more banking functions, enabling our customers to transact with a click of a mouse or a tap of a finger. In 2016, we set the bar higher and introduced pioneering services online. We launched the **PSBank Online Auto Loan Application (POLA)** which allows customers to apply for a PSBank Auto Loan any time, anywhere through the PSBank website (www.psbank.com.ph). No need to waste time on paperwork. With POLA, customers get credit decision via SMS within 24 hours from the time of application.

Another initiative is the **PSBank e-Trust** -- a full-service online investment facility allowing clients to apply and manage their PSBank Money Market Fund online, get additional subscriptions, redeem funds, view their portfolio, and update their risk profile. E-Trust can be accessed using a mobile device or computer, wherever and whenever customers want to.

Small and medium enterprises (SMEs), as well as retail customers, can now also access simple cash management solutions online to support their business banking needs. By using **PSBank's Business Online Buddy (BOB)**, clients can manage their accounts, do fund transfers, make disbursements, effect collections, and even cut checks real-time in a safe, secure and convenient online environment. PSBank BOB is easy to use, and even provides for a single or multi-user set-up.



Operational Highlights

6. We make you feel secure.

Banking is built on trust. And this is why protecting our customers against identity theft, fraud, and scams is a vital part of our customer service at PSBank. In 2016, we enabled our clients to lock their ATM card and protect it from unauthorized use in any ATM, point-of-sale, or online transactions using the **PSBank ATM Lock** facility in their PSBank Online account. No more sleepless nights, as customers get an additional layer of protection against ATM-card related fraud on top of having better control of their accounts.

We also launched our newly designed PSBank Debit/Prepaid cards which are now EMV-chip enabled. EMV is the global standard for card payments using chip technology that provides better security features on card data protection than the traditional magstripe.

7. We're more engaged.

Banking is a people business. Believing in the mantra, "You cannot give what you do not have," we stepped up our internal programs geared towards making our organization more customer-centric. To align with our brand promise — Simple Lang, Maaasahan — we launched the **I AM PSBank** framework in 2016. The framework believes that for an organization to be customer-centric, it should develop key core values of Integrity, Adversity (index) and "**Malasakit**" amongst its employees.

We also strengthened our various human resource development programs to ensure a deeper bench of PSBank employees who have the caring heart, and the right attitude and skills to serve our customers exceptionally well.



By the Numbers

11.6%
expansion in **core income**

3 to 5
minutes **average response time** to social media posts and queries

14.1%
total capital adequacy ratio, well above the BSP minimum requirement

13
additional **ATM sites** in strategic on-site and offsite locations

17
total number of **PSBank provincial sales desks** (10 in Luzon, 7 in Visayas and Mindanao), with the Sta. Rosa Desk recently opened in 2016 primarily to service the dealership network in the South Luzon Area

+50
employee net promoter score which reflects the percentage of employees who strongly serve as "Brand Ambassadors" and consistently promote PSBank

321%
increase in **volume of cross-sold AXA bancassurance products**

96
"**Queue Anywhere**" kiosks installed in 64 branches in 2016

19.1%
growth in **low-cost deposits**

7
times more in the number of PSBank employee training programs focused on customer service



Customer Feedback



At PSBank, we regard the voice of the customer as the Holy Grail of our business. To succeed in our customer service goal, we must know our customers' needs and tastes, what they think about our products and services, and how we can help improve their banking experience.



What You Say About Us



TWEETS	FOLLOWING	FOLLOWERS	LIKES
1,163	9	1,163	323

TWEETS TWEETS & REPLY MEDIA

In 2016, we adopted a more proactive and multi-channel customer feedback approach. Apart from our branches and electronic touch points, we added social media as an additional platform to gain a more holistic view of what our customers say about us.

We also launched a recognition program for PSBankers who consistently delight our customers and their colleagues by rendering excellent service.

Sharing customer feedback and best practices in customer service also became a staple in branch performance discussions. All our business managers, branch heads and customer service personnel underwent various training programs to strengthen customer-centricity in PSBank.

@franjinwoo
#LovePSBank Of course guys! Though we had our ups and downs. You never let me down no matter what. A type of service that I would always look up to. ^_^

Reply Retweet Like Send

@emnotnincompoop
At @psbankofficial no need to go to the spa to relax. No need ang bodyguard to feel secure. Basta PSBank, all in! #SimpleLang #Winsday #PSBank

Reply Retweet Like Send

@CQUEENNIE
#SimpleLang Salamat #PSBank Hassle free banking at ang babait ng CSR n'yo via chat and phone call! @psbankofficial #goodjob

Reply Retweet Like Send

@febyabie 5
Happy 56th anniversary, @psbankofficial. May you continue your outstanding promos and services.

Reply Retweet Like Send

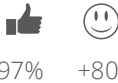
@CunaAngelie
@psbankofficial Nag-open po ako ng account sa #PSBank & it only took 10-15 mins, tapos! Kuha na agad yung ATM with Passbook :) #SimpleLang

Reply Retweet Like Send

Actual posts of customers from @PSBankOfficial's Twitter account

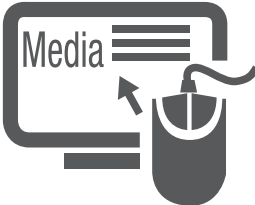


Branches



Customer Service Channels

	👍	😊
Call Banking	90%	+71
Direct Banking	87%	+58
Business Center	89%	+73



Online Channels

	👍	😊
LiveChat	84%	+52
Mobile Banking	95%	+82
Online Banking	93%	+74

👍 Customer Satisfaction Survey Result 😊 Net Promoter Scores
Period covered: January-December 2016

f Joji Aguas - April 28, 2016
Rating: ★★★★★

I love PSBank! From their Savings Account to their loans. They have a great system and they have a sense of urgency. When you have fully paid your loan, your documents will be done in 3 working days! More power and success, PSBank! <3

f Barbie Layne P. Abad - December 8, 2016
Rating: ★★★★★

Of all the banks I've dealt with, you're exceptional! I never had to wait for an answer regarding my account inquiry. A customer service representative called me right away even if I'm overseas! Keep up the good work, PSBank!

f Ivann Nuguid - December 13, 2016
Rating: ★★★★★

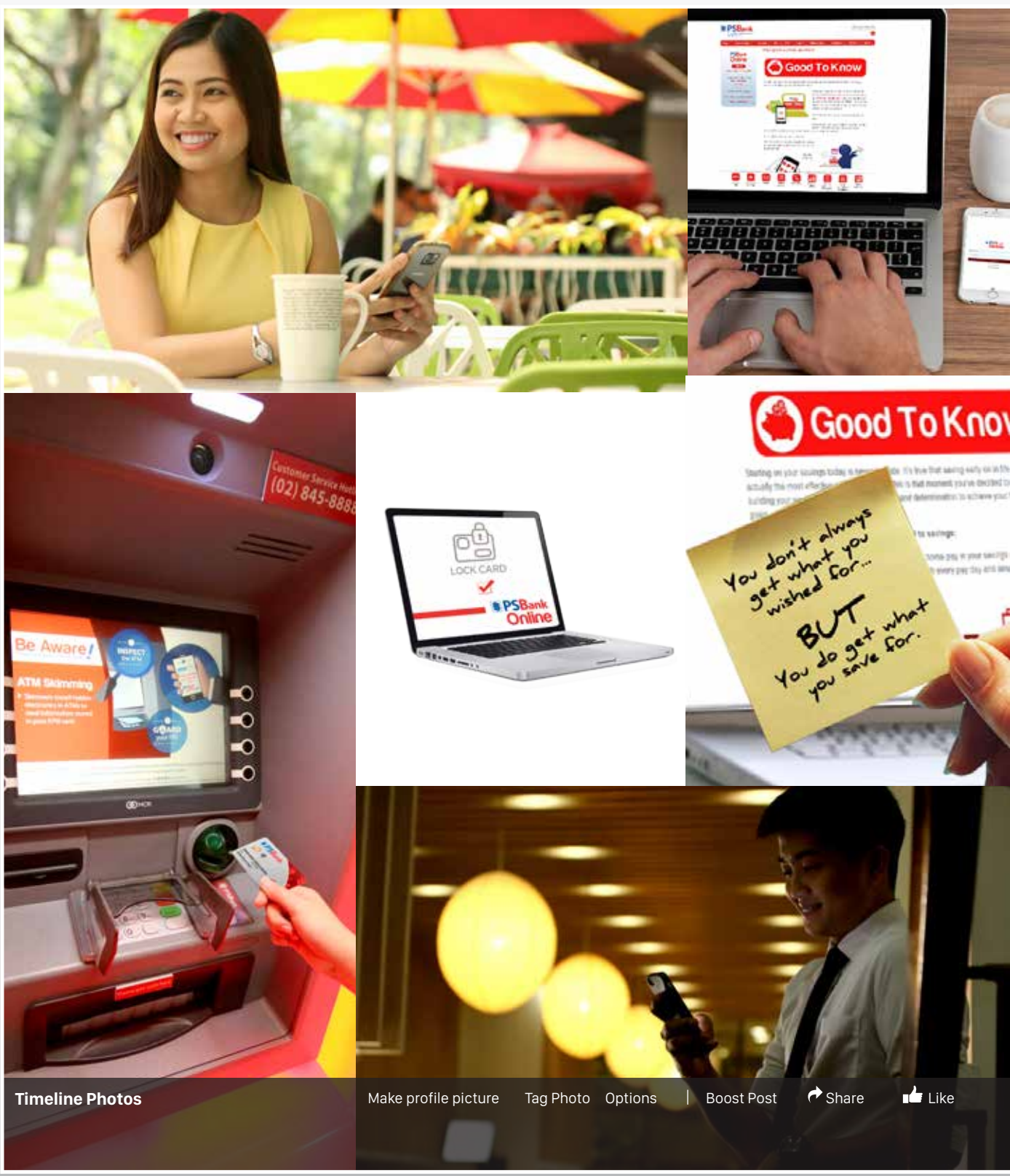
Very fast response! They've actually replied within a minute or so and PSBank's guys actually are passionate in assisting and addressing concerns. Great job! :)

f Kristina Cañada - October 28, 2016
Rating: ★★★★★

PSBank customer service is the best. Just messaged them a while ago...Within 5 minutes, they called me and addressed my concerns. Thanks to the agent who accommodated me. More power and keep it up!

Actual posts of customers from @PSBankOfficial's Facebook account

Customer Protection



In the Business of Trust

Trust is a core currency of any relationship. And this is truest in banking.

Our customers put their trust in PSBank, and that's why we reciprocate by striving to provide them with exceptional customer service, as well as protecting their hard-earned money.

In 2016, PSBank took extra steps to provide our customers with ready access to information that accurately represent the nature and structure of our products and services, terms and conditions, as well as fundamental benefits and risks.

Going the extra mile, we launched two public awareness campaigns: **Good to Know** and **Be Aware!**

"Good to Know" is a public awareness campaign that provides financial education, relevant information, and helpful tips on how to manage, maximize, and protect savings and investments. "Be Aware!" aims to raise awareness on various financial scams that consumers may encounter, and provide tips on how they can protect themselves against fraud.

These relevant tips are regularly disseminated through PSBank's internal and external communication channels to guide the banking public. PSBank customers can also read them regularly in various touch points: e-mails, corporate website, ATMs, branches, and social media sites.

Good To Know

How to grow your finances and secure your future

For millennials who are looking for ways on how to effectively save up and grow their finances and secure their future, PSBank shares the following tips:

1. Set aside at least 20% of your monthly salary by putting it in your own deposit account or an investment facility.
2. Consider affordable short- or long-term investment instruments that give you higher returns.
3. Maximize the digital banking services of your bank. As going digital has become the new norm, PSBank is always innovating and improving its online offerings to cater to the needs of today's market.



Be Aware!

Unlocking Life Hacks

To safeguard your online account, it is important to be proactive in taking precautionary measures. At the very least, you should use a strong password that has a mix of alphanumeric characters, keep online banking apps updated, disable file sharing on personal devices, protect personal information, and report online fraud.

Good thing PSBank introduced the ATM Lock feature in the PSBank Mobile App (mobile banking facility) and PSBank Online (Internet banking facility) to combat the rising number of ATM and card fraud and online scams.





Employee and Community Engagement



Connecting the Dots

In 2016, the Bank launched the **I AM PSBank** campaign to embed a corporate culture of admirable employee experience that leads to exceptional customer experience (CX).

The acronym **I AM** stands for:

Integrity, which refers to the quality of being true, honest, and having strong moral principles;

Adversity Index: having grit, resilience, and a growth mindset. Grit refers to the resolve in fulfilling one's goals regardless of adversity. Resilience is the ability to stand and bounce back amid the hardship. Growth mindset is one's passion for learning — the ability to sustain this passion even as our goals evolve; and

Malasakit, a word in Filipino that means deep love and care. It looks at a PSBanker's love and care for customers who are the reason for our business; for co-workers, by taking care of fellow PSBankers; for the

company, by uplifting the quality of life of each and every employee; and for the community, a continuing fulfillment of our corporate social responsibility.

Our Human Resources Group ran various activities to engage employees, such as sports competitions, educational activities for their children, provision of spiritual needs, and Corporate Social Responsibility initiatives. These aimed at helping our employees become well-rounded individuals and increase work productivity.

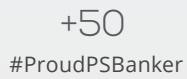
We also conducted bank-wide surveys to measure our employees' commitment, motivation, and loyalty. Aside from being brand ambassadors, our employees also actively participated in various CSR activities which enabled the Bank to share its success with the community.



Number of PSBankers as of end-2016



Number of employee volunteers in 2016



Employee Engagement Net Promoter Score



164

PSBankers joined the Annual Fun Run of World Vision, Tytana College Founder's Run, and Earth Day Run.



2,774

individuals, including the Dumagat indigenous people, benefited from the medical mission in Doña Remedios Trinidad, Bulacan. This was in partnership with Manila Doctors Hospital.



22 of 51

indigent students of Chang Kai Shek College have already obtained college degrees in Accountancy, IT, Marketing, and Nursing under PSBank's Educational Assistance Program that started in 2008.



61 out of 96

scholars have graduated as of 2016 under our Save It Forward Program. They are financially challenged but deserving students from World Vision, Resources for the Blind, and Chosen Children Village Foundation.



138

outstanding police officers have been awarded as of 2016 in the Country's Outstanding Police Officers in Service (COPS) program, a partnership among PSBank, Metrobank Foundation and other institutions.

Risk Management



Balancing Act

Every day in our business, we face potential risks — those that inherently arise from handling day-to-day financial transactions, to those that affect our reputation such as our ability to deliver on our brand promise of *Simple Lang. Maaasahan.*

And since we take customer service seriously, how we manage these risks is a vital part of our strategy to provide the best customer experience at every encounter, at every channel.

Good risk management, however, does not imply avoiding all risks at all cost. It means making informed choices regarding the risks we want to take in pursuit of our goals and the measures to mitigate those risks. We design our risk management policies, not as an isolated add-on process, but as an integral part of our strategy design and execution.

To integrate the risk dimension fully in our strategy design, we identify how much risk we are willing to take, and how we want to balance risks and opportunities. Our ability to perform this tight balancing act is an essential element of our enterprise risk management (ERM).

In 2016, we have completely deployed our projects to effectively implement the sound credit risk management system and practices prescribed by the Bangko Sentral ng Pilipinas (BSP) under Circular 855. These include the internal loan loss models that ensure specific and collective allowance for expected credit losses in credit portfolio are adequate.

Risk management structure
Our Board of Directors takes the lead on all major risk management initiatives. It approves broad strategies and policies, and ensures that these are consistent with our overall objectives.

The Risk Oversight Committee (ROC) is comprised of at least three members of the Board, at least one of whom must be an independent director, and a chairperson who is a non-executive member. The ROC members possess expertise and knowledge of the Bank's risk exposures,

which enable them to develop appropriate strategies for preventing or minimizing the impact of losses.

The Board may also appoint non-Directors to the ROC as part of the Metrobank Group's risk oversight measures. However, only Bank Directors shall be considered as voting members. Non-voting members are appointed in an advisory capacity.

Overall responsibility for the Bank's risk management process rests with the ROC. It formulates policies and strategies to identify, measure, manage and limit risks.

The ROC ensures that the system of limits approved by the Board remains effective. It also makes certain that limits are observed and that immediate corrective actions are taken whenever needed.

The Risk Management Office (RMO), together with the President, various committees and management, support the ROC in the fulfillment of its duties and responsibilities.

The RMO is independent from executive functions and business line responsibilities, operations and revenue- generating functions. It reports directly to the Board through the ROC.

The RMO supports the ROC in carrying out its responsibilities by:

- Analyzing, communicating, implementing and maintaining the risk management policies approved by the ROC and the Board;
- Spearheading the regular review of the Bank's risk management policies and elevating recommendations that enhance the risk management process to the ROC and the Board, for their approval;
- Ensuring that the risks arising from the Bank's activities are identified, measured, analyzed, reported and understood by risk takers, management, and the Board. It analyzes limit exceptions and recommends enhancements to the limits structure;
- Monitoring the risk exposures and determining the corresponding capital requirement in accordance with the Basel III capital adequacy framework and based on the Bank's internal capital adequacy assessment on an ongoing basis;



- Monitoring and assessing decisions to accept particular risks whether these are consistent with Board-approved policies on risk tolerance and the effectiveness of the corresponding risk mitigation measures; and
- Reporting on a regular basis to Senior Management and the Board the results of assessment and monitoring.

Types of Risks

Credit Risk

This is the risk in which a counterparty fails to meet its contractual obligations. Our lending business follows credit policy guidelines set by the Board, ROC, and RMO. These guidelines serve as our minimum standards for extending credit. Everyone engaged in the credit process is required to understand and adhere to these policies.

Our product manuals contain business plans and define the business parameters by which credit activity is to be performed. Before extending a loan, we observe a system of checks and balances, including the approval of at least two credit approvers through the Credit Committee (Crecom), Executive Committee (Excom), or the Board.

The ROC reviews our business strategies and ensures that revenue-generating activities meet risk standards.

We hold regular audit across our organization. The Board — through the Excom, Crecom, and ROC — ensures that all business segments follow sound credit policies and practices.

We manage risk concentrations by type of individual or group of borrowers, by geographical region, and by industry sector. We assess the credit quality of financial assets using the newly developed internal loan loss models in 2016. We use credit scoring models and decision systems for consumer loans, and borrower risk rating and facility risk rating models for SME loans, as approved by the Board.

We carry out stress testing analyses using Board-approved statistical models, relating the default trends to macroeconomic indicators.

Market Risk

This covers the areas of trading, interest rate, and liquidity risks. Trading market risk is the risk to earnings and capital arising from changes in the value of traded portfolios of financial instruments. Interest rate risk arises from movements in interest rates. Liquidity risk is the inability to meet obligations when they fall due without incurring unacceptable losses.

Our market risk policies and implementing guidelines are regularly reviewed by the Assets & Liabilities Committee (ALCO), ROC and the Board to ensure that these are up-

to-date and in line with changes in the economy, environment and regulations. The ROC and the Board set a comprehensive market risk limit structure and define the parameters of market activities that the Bank can engage in. We utilize various measurement and monitoring tools to ensure that risk-taking activities are managed within instituted market risk parameters.

Trading Market Risk

Our trading portfolios are currently composed of peso and dollar-denominated debt securities that are marked-to-market daily. We use Value-at-Risk (VaR), a statistical measure that calculates the maximum potential loss from a portfolio over a holding period, within a given confidence level. Our current VaR model is based on historical simulation methodology with a one-day holding period and a 99% confidence level.

We also perform back testing to validate the VaR model, and stress testing to determine the impact of extreme market movements on our portfolios. We establish limits for trading portfolios and closely monitor our daily profit and loss against loss triggers and stop-loss limits.

To a certain degree, we also carry foreign exchange (FX) risk. It is our policy to maintain exposures within approved position, stop loss, loss trigger, VaR limits and to remain within regulatory guidelines. We also use VaR to measure market risk arising from our FX exposure. We use BSP-approved Type 3 Derivative License for plain vanilla FX forwards to manage our FX risk against adverse exchange rate movements.

Structural Interest Rate Risk

The interest rate sensitivity gap report measures interest rate risk by identifying gaps between repricing dates of assets and liabilities. Our sensitivity gap model calculates the effect of possible rate movements on its interest rate profile.

We use the sensitivity gap model to estimate our Earnings-At-Risk (EAR) should interest rates move against our interest rate profile. Our EAR limits are based on a percentage of our projected earnings and capital for the year.

We also perform stress-testing analysis to measure the impact of various scenarios based on interest rate volatility and shifts in the yield curve.

The ALCO is responsible for managing our structural interest rate exposure. Its goal is to achieve a desired overall interest rate profile while remaining flexible to interest rate movements and changes in economic conditions. RMO and ROC review and oversee our interest rate risks.

Liquidity Risk

In managing our liquidity position, we ensure that we have more than adequate funds to meet maturing obligations. We use the Maximum Cumulative Outflow (MCO) Model to measure liquidity risk arising from the mismatches of our assets and liabilities.

We administer stress testing to assess our funding needs and strategies under different conditions. Stress testing enables us to gauge our capacity to withstand both temporary and long-term liquidity disruptions. Our Liquidity Contingency Funding Plan (LCFP) helps us anticipate a liquidity crisis under various stress scenarios. Liquidity limits for normal and stress conditions cap the net outflows on a cumulative and per tenor basis.

We discourage dependence on Large Funds Providers (LFPs) and monitor our deposit funding concentrations. This way, we will not be vulnerable to a substantial drop in deposit level should there be an outflow of large deposits. ALCO is responsible for managing our liquidity while RMO and ROC review and oversee our overall liquidity risk management.

Operational Risk

Operational Risk is the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events. To mitigate these, we constantly strive to maintain our strong “control culture,” prudently use technology and adopt an effective internal control system. These we consider as key factors in our continuous self-improvement under a “no-surprise” operating environment.

Our Board-approved, bankwide organizational chart clearly establishes areas of management responsibility, accountability and reporting lines for all senior officers. Operational risk management policies and frameworks are regularly reviewed and updated, subject to ROC and Board approvals to ensure that they remain relevant and effective.

Our products and operating manuals, policies and procedures spell out internal controls implemented by our business and operating support units. Our Internal Audit Group (IAG) provides independent reasonable assurance on control adequacy and compliance with these manuals. We identify and assess operational risks across the organization and develop controls to mitigate and manage them as part of our continuing efforts to enhance our Operational Risk Management Framework.

To ensure that we manage all operational risks adequately, specialized functions are engaged in risk management. These include: Information Technology and Quality Assurance, Information Security, Financial Control, Legal, Compliance, Human Resources and Security Command. IAG regularly reports to the Board’s Audit Committee on the effectiveness of internal controls.

We likewise implement a Business Continuity Plan and a Disaster Recovery Program that are reviewed and tested annually on a per segment and bankwide basis to ensure their effectiveness in case of business disruptions, system failures and disasters.

Audit Committee Report

Technology Risk

Technology risk is the risk to earnings or capital arising from deficiencies in systems design, implementation, maintenance of systems or equipment and the failure to establish adequate security measures, contingency plans, testing and auditing standards.

We invest in information technology to provide simpler, faster, more convenient and secured banking services to our growing clientele. We also utilize an advanced management information system that enables us to make fast and well-informed business decisions. We continuously venture into core business process automations, key system enhancements, and information security solutions.

Given the heavily automated operating environment, we ensure that we identify and quantify risks to the greatest extent possible. We also establish controls to manage technology-associated risks through effective planning, proper implementation, periodic measurement and monitoring of performance.

Legal Risk

Legal risk is the potential loss due to nonexistent, incomplete, incorrect, and unenforceable documentation that we use to protect and enforce our rights under contracts and obligations.

A legal review process, which our Legal Department performs, is the primary control mechanism for this type of risk to ensure that contracts and documentation adequately protect our interests and comply with applicable legal and regulatory requirements.

Regulatory Risk

Regulatory risk, also known as compliance risk, covers the potential loss from non-compliance with laws, rules and regulations, policies and procedures, and ethical standards.

We recognize that compliance risk can diminish our reputation, reduce our franchise value, limit business opportunities, and reduce our potential for expansion. Thus, guided by our Compliance Office, we continuously promote a culture of compliance.

Strategic Risk

Strategic risk is the current and prospective impact on earnings or capital arising from adverse business decisions, improper resolution of conflicts, and slow response to industry changes.

Strategic risk can shape our long-term goals, business strategies, and resources. Thus, we utilize both tangible and intangible resources to carry out our business strategies. These include communication channels, operating systems, delivery networks, and managerial capacities and capabilities.

Reputational Risk

Reputational risk is the current and prospective impact on earnings or capital arising from negative public opinion. This affects our ability to establish new relationships or services, or manage existing relationships. The risk may also expose us to litigation, financial loss, or a decline in customer base.

All employees are responsible for building our brand reputation and exercising an abundance of caution when dealing with customers and communities.

For a complete discussion of PSBank's capital details, please refer to the Supplementary Management Discussion and Notes to the Financial Statements on Financial Risk Management Policies and Objectives.

The Audit Committee is delegated by the Board of Directors (Board) to provide independent oversight on the Bank's financial reporting process, corporate governance, risk management, and control processes; internal and external audit functions; and monitoring of compliance with Bank policies and Code of Conduct and applicable laws, rules, and regulations.

The Committee, composed of three members, two of whom are independent directors including the Chairman, had communicated regularly with management and had executive sessions with the Chief Audit Executive and the Bank's External Auditor during the year.

The Committee performed the following:

- Discussed and approved the overall audit plans and scope of both the Internal Audit Group (IAG) and SyCip Gorres Velayo & Co. (SGV);
- Recommended to the Board the re-appointment of the SGV as the Bank's external auditor based on the result of the annual assessment of their overall qualifications, professional experience, performance, independence, and objectivity;
- Reviewed and discussed the year-end financial statements with SGV, who are responsible for expressing an independent opinion on the Audited Financial Statements (AFS) and their conformity with Philippine Financial Reporting Standards (PFRS); and with management, who is responsible for the preparation and fair presentation of the Bank's financial statements and adequacy of disclosures in accordance with PFRS. After the review and discussion with SGV and management on February 15, 2017, the Committee endorsed the 2016 Audited Financial Statements of the Bank to the Board, who approved the AFS on February 23, 2017;
- Reviewed and monitored through IAG, the results of evaluation on the adequacy and effectiveness of the Bank's governance, risk management, and control processes; and the Bank's adherence to applicable laws, rules, regulations, Code of Conduct including whistle-blower policy;
- Evaluated the process in assessing the significant risks and related-risk mitigation efforts of the Bank;
- Reviewed and monitored through IAG the management's actions taken and plans for the implementation of recommendations to improve the operations of the branches, head office units, and information systems and security;

- Confirmed that the Bank's corporate governance, risk management, and internal control framework and processes are generally established and are operating properly;
- Reviewed and endorsed for approval by the Board the revised Audit Committee Charter;
- Reviewed and approved the revised Internal Audit Charter;
- Discussed and approved the result of the annual internal quality assessment of IAG's conformance with the *International Standards for the Professional Practice of Internal Auditing* and internal audit policies;
- Reviewed the adequacy of resources, staff competencies, activities, and effectiveness of the IAG; and
- Confirmed, through self-assessment process, that the Committee has effectively fulfilled its responsibilities as embodied in its Charter.

Based on the reviews and discussions undertaken and subject to the limitations on the roles and responsibilities provided for in the Audit Committee Charter, the Committee recommends that the Audited Financial Statements be included in the Annual Report for the year ended 31 December 2016, for filing with the Securities and Exchange Commission and other regulatory bodies.

The Committee will continuously review and monitor management's activities to ensure its conformance with the guidelines set by the Board.



JOSE T. PARDO
Chairman



SAMSON C. LIM
Member



AMELIA B. CABAL
Member



Corporate Governance



Walking the Talk

Our customers, employees, and shareholders put their trust on PSBank, and we never forget that we are accountable to them. This is why we strive to be a benchmark for ethics and governance excellence, and “walk the talk” each and every day.

Our Corporate Governance Culture

We see our compliance with applicable laws, rules, and regulations as a minimum requirement. Going beyond such minimum is the true essence of good corporate governance. We always aim to continually build the trust and confidence of our stakeholders by running our business in a prudent and sound manner, being fair and transparent in all our dealings, providing reliable and better service in response to the ever-growing expectations of our customers, and working with integrity and accountability.

I AM PSBank

As PSBankers, we adhere to our tagline, *Simple Lang, Maaasahan* as our brand proposition. This brand proposition is best described in the I AM PSBank framework.

I AM PSBank seeks to promote the right corporate culture conducive to an admirable employee experience, which will lead to PSBank’s Customer Experience (CX) Journey.

Our Core Governance Policies

The policies and guidelines embodied in our annually updated Corporate Governance Manual are posted in our website, www.psbank.com.ph, and in our intranet site, InfoChannel, for the guidance of all our stakeholders. These primarily revolve around the following three basic values that we observe:

Fairness

We see to it that all dealings with counterparties and other stakeholders are fairly conducted. We ensure that such dealings, especially with our related parties, are made in the regular course of our business, and upon terms not more favorable to us than those offered to others. This is why we initiated the creation of a Board-level Related Party Transactions Committee (RPTC), entirely composed of non-executive directors, and Management-level Related Party Transactions Management Committee (RPTMC).

These committees help ensure that our transactions with related parties are conducted at arm’s length, and that our resources are not misappropriated, in accordance with our Board-approved Related Party Transactions

(RPT) policy and its specific guidelines and handling procedures, vis-à-vis the set transaction materiality thresholds and exposure limits. Our RPT are duly disclosed in Note 29 under the Audited Financial Statements section.

We also ensure that our stockholders are treated equally and without discrimination by preserving stockholders’ rights and protecting our minority stockholders’ interests, including the latter’s right to nominate candidates to our Board of Directors.

Integrity and Accountability

We uphold at all times the value of honesty as the best policy. We believe that our reputation precedes us in the business of trust and confidence. We continue to enhance a working culture of integrity, guided by a Code of Conduct that defines the standards that we must follow in our business dealings and relationships.

Code of Conduct

Our Code of Conduct is our guide in defining the norms, rules, and responsibilities of each and every PSBanker. It includes provisions on:

- Disciplinary process;
- General policies to establish a professional working environment and secure a favorable reputation for our Bank;

- Corrective measures for unacceptable behavior or failure to comply with our rules, such as on Financial Consumer Protection and on Anti-Money Laundering/Terrorism Financing, policies and procedures;

- Schedule of penalties for attendance and punctuality, required corporate attire, conduct and behavior, dishonesty, health, safety and security, reporting of violations, and information security; and

- Provisions on management of personal finances, conflict of interest, anti-sexual harassment, non-disclosure of information, and insider information.

Insider Trading

Under our Policy Against Insider Trading, reporting insiders are required to disclose their and their associates’ initial beneficial ownership in PSBank shares and any changes thereof within two trading days after their election/appointment in office and from the date of said changes, respectively. They are likewise prohibited from selling or buying PSBank shares during “blackout periods,” i.e., upon obtaining material on non-public information up to two trading days after such information is disclosed.



The Bank reported one trade transaction with one of its reporting insiders in 2016. Directors’ level of share ownership and movements from beginning to end of the year 2016 are summarized as follows:

Directors	Position	Rollforward of Common Shares					
		Beginning		Movements		End	
		31/12/2015	%	Additions	Deductions	31/12/2016	%
Jose T. Pardo	Chairman & Independent Director	1,852	0.000771	–	–	1,852	0.000771
Arthur V. Ty	Vice Chairman	117	0.000049	–	–	117	0.000049
Vicente R. Cuna Jr.	President	100	0.000042	–	–	100	0.000042
Ma. Theresa G. Barretto *	Director	3,557	0.001481	–	3,557	–	
Ma. Soledad D. S. De Leon	Director			4,000,000		4,000,000	1.664915
Jeanne Frances T. Chua***	Director	100	0.000042	–	100	–	
Samson C. Lim	Independent Director	100	0.000042	–	–	100	0.000042
Benedicto Jose R. Arcinas	Independent Director	100	0.000042	–	–	100	0.000042
Amelia B. Cabal	Director	100	0.000042		–	100	0.000042
Severinus P. P. Hermans**	Director	100	0.000042		100	–	
Jose Vicente L. Alde	Director			100		100	0.00042
Total		6,126	0.002553	4,000,100	3,757	4,002,469	1.666323

Whistleblowing

We are bound by a “whistleblower” policy that requires our employees to immediately report to their Group Heads, directly to the Human Resources Group Head, or to the Chief Audit Executive/ Internal Audit Group Head for investigation purposes, any impropriety or malpractice committed by co-employee/s. Concealment or non-reporting is considered as an impropriety or malpractice in itself. The policy likewise requires the due protection of informants, i.e., employees reporting such incidents in good faith, from any form of harassment. Thus, it considers any attempt to determine their identities as a breach of confidentiality, subject to disciplinary sanctions.

Anti-Money Laundering/Combating Financing of Terrorism (AML/CFT)

PSBank subscribes to and adopts the State’s policy to protect the: (1) integrity and confidentiality of accounts and to ensure that it shall not be used as a money laundering/ terrorism financing site and/or conduit for the proceeds of unlawful activities; and (2) life, liberty and property from acts of terrorism by condemning such acts and those who support and finance it as a crime against the Filipino people, against humanity and against the law of nations.

We ensure that we execute transactions with our customers in accordance with the AML/CFT policy guidelines, procedures, tools, and controls set forth in our regularly updated Money Laundering & Terrorism Financing Prevention Program (MLTFPP). Our MLTFPP, as posted in our intranet site for the guidance of all our implementing personnel, primarily revolves around the basic AML/CFT controls required under existing AML/CFT laws, rules and regulations, namely:

- 1. Know Your Customer (KYC) & Know Your Employee (KYE);
- 2. Ongoing Monitoring of Customers & their Transactions;
- 3. Covered and Suspicious Transactions Reporting;
- 4. Records Keeping & Retention; and
- 5. Employee Training & Continuing Education.

Compliance with the requirements of this MLTFPP is continuously monitored by our Board-designated AML Compliance Officer (AMLCO) under the Compliance Office as lead implementer.

Transparency and Open Communication

We abide by the various disclosure requirements of the Bangko Sentral ng Pilipinas (BSP), the Securities and Exchange Commission (SEC), and the Philippine Stock Exchange (PSE), PSBank being a publicly listed company. We ensure that we are transparent to our stakeholders by posting the latest public disclosures on the Investor Relations section of our website and in our press releases.

In compliance with SEC Memorandum Circular No. 11 s2014, we regularly update our website to include all required disclosures in accordance with the SEC-prescribed web template for our stakeholders to readily check our corporate governance practices.

We also maintain an open communication line and use feedback from our stakeholders to develop better policies, products, and services. We likewise accommodate requests for information on the management of our Bank, stockholders rights, or any other Bank-related matters, while remaining mindful of disclosure limitations under existing laws on the secrecy of bank deposits and data privacy.

Our Corporate Governance Manual (CGM) serves as a valuable guide and reference in our implementation of corporate governance rules and regulations, and standards of both the BSP and the SEC. In 2016, we updated our CGM primarily to incorporate recent SEC issuances relative to corporate governance. This is currently undergoing another round of review vis-à-vis the SEC’s new Code of Corporate Governance for Publicly Listed Companies per SEC Memorandum Circular No. 19 s2016. As much as possible, we align with the new standards and provisions of this circular.

Financial Consumer Protection

With customers at the forefront of our priorities and in compliance with BSP Circular No. 857 (BSP Regulations on Financial Consumer Protection), we have added to our corporate governance system/culture a Financial Consumer Protection (FCP) Framework to ensure that consumer protection standards and practices are duly observed and embedded in our business operations. This framework is comprised of FCP Policies and Procedures, FCP Code of Conduct, Consumer Assistance Management System, FCP Training Program, FCP Risk Management System, FCP Compliance Program, FCP Audit Program, and Financial Consumer Education and Awareness Program.

The framework revolves around the core principles of consumer protection, namely:

- 1. Disclosure and transparency;
- 2. Protection of client information;
- 3. Fair treatment;
- 4. Effective recourse; and
- 5. Financial education and awareness.

Board Oversight

The Board of Directors sets the Corporate Governance tone in our organization by ensuring adherence to principles and standards. It is accountable to our stakeholders in running our Bank in a prudent and sound manner. It is primarily responsible for approving and overseeing the implementation of our strategic objectives, risk strategy, corporate governance and corporate values.

At the end of 2016, there are eight directors in our Board, five or majority of whom are non-executive directors. They are all qualified business professionals with the required expertise and experience in directing our strategic path. These directors were selected based on their qualifications (i.e., integrity/probity, physical/mental fitness, competence, relevant education/ financial literacy/training, diligence and knowledge/experience) without discrimination on gender, age, and ethnic, political, religious, or cultural backgrounds.

In accordance with the Bank’s By-Laws, directors are elected by the vote of the holders of common stock of the Bank in accordance with Section 24 of the Corporation Code and other pertinent applicable laws. Any stockholder may submit nominations for directorial positions to the Nominations Committee. The Committee then screens the qualifications of the nominees in accordance with screening policies and procedures, and parameters, including alignment with the Bank’s strategic directions to come up with a final list of candidates. Only nominees whose names appear in the said list are considered for election as directors at the annual meeting of the stockholders.

Any vacancies in the Board of Directors may be filled by the vote of at least a majority of the remaining directors, if still constituting a quorum. Vacancies occurring by reason of removal by the stockholders, by expiration of term, or by an increase in the number of directors, however, shall be filled by the stockholders in a regular or special meeting called for this purpose.



We have consistently maintained independent directors who provide independent judgment, outside experience, and objectivity. Of our nine-seat Board, we have three independent directors, including our Board Chairman. This is more than the required minimum number of independent directors. We do not have any director holding more than five board seats in other publicly listed companies.

Our Board Chairman provides active leadership by ensuring that our Board and its various committees function effectively, including maintaining a relationship of trust among Board members. Our Chairman also ensures that our Board follows a sound decision-making process.

Individual directors are tasked to observe the fit and proper rule. They are expected to conduct fair business dealings, avoid conflict of interest, and observe confidentiality. They must act honestly, judiciously and in good faith, and uphold the best interest of our Bank and its stakeholders. They must also devote time and attention to their duties and responsibilities and contribute to our Board’s decision-making process. They must exercise independent judgment and have a working knowledge of laws, rules and regulations applicable to our Bank.

All new members of the Board of Directors are furnished with a copy of their duties and responsibilities and are provided with a comprehensive training on corporate governance, as part of the BSP’s requirements in confirming elected bank directors. Together with our principal officers, our directors attended in 2016 an annual refresher program on Corporate Governance (pursuant to SEC Memorandum Circular No. 20 s2013), including Anti-Money Laundering (AML), as conducted by SEC-accredited training providers, namely: Institute of Corporate Governance (ICD) and SGV & Co.

Our Board has access to our Corporate Secretary who manages the flow of information to the Board prior to the meetings. The Office of the Corporate Secretary plays a significant role in supporting the Board in discharging its responsibilities. It administers, attends, prepares the agenda and minutes of Board meetings, and ensures that notices required under the By-Laws are given to all directors and stockholders.

Our Board also reviews and approves all manuals to ensure that regulatory changes and best practices are included. They have access to a permanent compilation of documents related to past Board activities. They can readily seek clarification from Senior Management should they have concerns about our Bank or any item submitted for their consideration.

Board Committees

A number of Board-level committees were created to aid our Board in its various tasks to ensure efficiency and provide greater focus. Four of these committees are in charge of governance oversight functions, as follows:

- The **Corporate Governance Committee** is tasked to assist our Board in fulfilling its duties and responsibilities and monitoring our adherence to the corporate governance principles and guidelines set forth in our Corporate Governance Manual. It also oversees the development and effective implementation of our compliance system. The Committee is composed of three Directors, two of whom are independent directors, including the committee chairperson. The Committee meets monthly and is supported by our Compliance Office (CO).
- The **Risk Oversight Committee (ROC)** is responsible for the development and oversight of our risk management program. The Committee is currently composed of four members of the Board of Directors and one non-voting member appointed as advisor. The incumbent Committee Chairperson is a non-executive member and is an independent director. The ROC members possess a range of expertise and adequate knowledge of our risk exposures, which is needed to develop appropriate strategies for preventing or minimizing losses. The Committee meets monthly and is supported by our Risk Management Office (RMO).
- The **AML Oversight Committee** was created in 2014 to assist our Board in fulfilling its oversight responsibility over our compliance management. It ensures that we comply with the provisions of the AMLA, as amended, its Revised Implementing Rules and Regulations (RIRRs), and BSP AML regulations to the end that the Bank shall not be used as a vehicle to legitimize the proceeds of unlawful activity or to facilitate or finance terrorism. This committee is composed of three Directors, one of whom is an independent director and the committee chairperson. The committee meets monthly and is supported by our Compliance Office (CO).
- The **Audit Committee** is designated to provide independent oversight for the Bank’s financial reporting process, corporate governance, system of internal control and risk management, internal and external audit functions, and monitoring of compliance with Bank policies, applicable laws, rules, regulations and Code of Conduct. It is composed of three Directors, two of whom are independent, including the committee chairperson. These members have auditing, accounting or related financial management expertise or experience commensurate with the size,

complexity of operations and risk profile of the Bank. The committee meets monthly and as needed, and is supported by our Internal Audit Group (IAG).

Other Board-level committees are as follows:

- The **Executive Committee** is tasked to regularly review and approve credit proposals within its limits. It recommends additional conditions and requirements on loan applications for Board approval. The committee is composed of three Directors, including the President, our Credit & Collections Sector Head, and a credit representative from our parent Metrobank. The committee meets every month, or as often as it deems necessary, and is supported by the Corporate Services Office and the Credit Evaluation Division.
- The **Related Party Transactions Committee** is tasked to assist the Board in ensuring that transactions with related parties are reviewed, appropriate restrictions are followed, and corporate resources are judiciously used. The committee is composed of three Directors, two of whom are independent directors, including the committee chairperson. The committee meets monthly and is also supported by our Compliance Office (CO).
- The **Trust Committee** is a special committee primarily responsible for overseeing the fiduciary activities of the Bank. It is composed of five members: the President, the non-voting Trust Officer, a non-executive director, an independent professional, and an independent director who is the committee chairperson. It meets quarterly, and is supported by our Trust Division.
- The **Nominations Committee** is tasked to review and evaluate all nominees to the Board. The committee is composed of three Directors, two of whom are independent, including the committee chairperson. The committee is duly guided by its charter, as well as BSP guidelines for the qualification and disqualification of directors found in the Manual of Regulations for Banks. The committee meets at least once a year and is supported by our Corporate Services Office and Corporate Secretary.
- The **Compensation and Remuneration Committee** is tasked to establish a formal and transparent procedure for developing a policy on executive remuneration. The committee is composed of three members of the Board, two of whom are independent directors, including the committee chairperson. Our Human Resources Group (HRG) Head sits in the committee as a resource person. The committee meets at least twice a year and is supported by our HRG.

Board and Board Committee Meetings

In 2016, our Board had 12 regular meetings, in addition to the annual stockholders’ and organizational meetings. Our directors logged a 97% attendance rate. Attendance records to Board and Board Committee meetings in 2016 are summarized as follows:

Board Meeting Attendance (January 2016-December 2016)

Directors	Position	Attendance	%	ASM
Jose T. Pardo	Chairman and Independent Director	12/12	100%	Yes
Arthur V. Ty	Vice Chairman	12/12	100%	Yes
Samson C. Lim	Independent Director	12/12	100%	Yes
Benedicto Jose R. Arcinas	Independent Director	10/12	83%	Yes
Vicente R. Cuna Jr.	President	12/12	100%	Yes
Amelia B. Cabal	Director	12/12	100%	Yes
Ma. Theresa G. Barretto*	Director	3/3	100%	N/A
Ma. Soledad D.S. De Leon	Director	8/9	89%	No
Severinus P. P. Hermans **	Director	3/3	100%	N/A
Jose Vicente L. Alde	Director	9/9	100%	Yes
Jeanne Frances T. Chua ***	Director	7/7	100%	N/A

* Ms. Barretto was replaced by Ms. De Leon as Director during the Annual Stockholders’ Meeting in April 2016.
** Mr. Hermans was replaced by Mr. Alde as Director during the Annual Stockholders’ Meeting in April 2016.
*** Ms. Chua was no longer a Director of the Bank as of August 2016.

2016 BOD Attendance in Board-level Committees

Committee	Members	Position	Attendance	%
Executive Committee	Arthur V. Ty	Chairman	6/6	100%
	Vicente R. Cuna Jr.	Member	6/6	100%
	Jose Vicente L. Alde *	Member	4/4	100%
	Jeanne Frances T. Chua **	Member	2/2	100%
	Rosanna F. De Vera, Metrobank Representative	Member	5/6	83%
	Mary Myleen M. Masanque, PSBank Representative	Member	5/6	83%
	Jose M. Manuel Jr.	Secretary		
	Emmelyn B. De Pedro ***	Alternate Secretary	6/6	100%

* Appointed as Member in April 2016
** Term expired in April 2016
*** One (1) out of six (6) meetings was attended by the alternate secretary.



Committee	Members	Position	Attendance	%
Risk Oversight Committee	Benedicto Jose R. Arcinas, Independent Director	Chairman	9/12	75%
	Vicente R. Cuna Jr.	Member	9/12	75%
	Amelia B. Cabal	Member	10/12	83%
	Jose Vicente L. Alde *	Member	8/8	100%
	Severinus P. P. Hermans **	Member	3/3	100%
	Edmund A. Go	Member	11/12	92%

* Appointed as Member in April 2016
** Term expired in April 2016

Committee	Members	Position	Attendance	%
Audit Committee	Jose T. Pardo, Independent Director	Chairman	14/14	100%
	Samson C. Lim, Independent Director	Member	13/14	93%
	Amelia B. Cabal	Member	14/14	100%
	Emma B. Co, Chief Audit Executive	Secretary	13/14	93%

Committee	Members	Position	Attendance	%
Related Party Transactions (RPT) Committee	Jose T. Pardo, Independent Director	Chairman	12/12	100%
	Benedicto R. Arcinas, Independent Director	Member	9/12	75%
	Amelia B. Cabal	Member	12/12	100%
	Emma B. Co, Chief Audit Executive, Resource Person	-	11/12	92%
	Gilbert L. Nunag, Chief Compliance Officer, Resource Person	Secretary	12/12	100%

Committee	Members	Position	Attendance	%
Corporate Governance Committee	Samson C. Lim, Independent Director	Chairman	10/12	83%
	Jose T. Pardo, Independent Director	Member	12/12	100%
	Jeanne Frances T. Chua *	Member	7/8	88%
	Amelia B. Cabal**	Member	2/2	100%
	Gilbert L. Nunag, Chief Compliance Officer	Secretary	12/12	100%

* Term expired in August 2016
** Appointed as Member in November 2016

Committee	Members	Position	Attendance	%
Trust Committee	Benedicto Jose R. Arcinas, Independent Director	Chairman	4/4	100%
	Vicente R. Cuna Jr.	Member	4/4	100%
	Ma. Theresa G. Barretto *	Member	1/1	100%
	Severinus P. P. Hermans *	Member	1/1	100%
	Ma. Soledad D.S. De Leon **	Member	3/3	100%
	Jeanne Frances T. Chua ***	Member	2/2	100%
	Edmund A. Go ****	Member	1/1	100%
	Reuel R. Javier, Trust Officer	Member/Secretary	4/4	100%

* Term expired in April 2016
** Appointed as Member in April 2016
*** Member from April 2016 to August 2016
**** Appointed as Member in October 2016

Committee	Members	Position	Attendance	%
Nominations Committee	Samson C. Lim, Independent Director	Chairman	2/2	100%
	Jose T. Pardo, Independent Director	Member	2/2	100%
	Arthur V. Ty	Member	2/2	100%

Committee	Members	Position	Attendance	%
Compensation and Remuneration Committee	Jose T. Pardo, Independent Director	Chairman	2/2	100%
	Samson C. Lim, Independent Director	Member	2/2	100%
	Arthur V. Ty	Member	2/2	100%

Committee	Members	Position	Attendance	%
AML Oversight Committee	Benedicto Jose R. Arcinas, Independent Director	Chairman	9/12	75%
	Amelia B. Cabal	Member	10/12	83%
	Vicente R. Cuna Jr.	Member	11/12	92%
	Jeanne Frances T. Chua *	Member	7/7	100%
	Gilbert L. Nunag, Chief Compliance Officer	Secretary	11/12	92%

* Term expired in August 2016

Board-level committees composed of independent and non-executive directors, particularly the Corporate Governance Committee, Related Party Transactions Committee, and Audit Committee, all chaired by an independent director, meet monthly without the presence of any executive director/officer. In addition, an annual Independent Directors' Executive Session with the Bank's Chief Compliance Officer (CCO), Chief Risk Officer (CRO), Chief Audit Executive (CAE), and External Auditor-SGV & Co. was also held in 2016 in the absence of any executive director/officer.

Senior Management Oversight

Senior Management. Our Senior Management Team, headed by our President as the Chief Executive Officer (CEO), consists of a core group of senior officers who manage our day-to-day operations and business affairs. They exercise good governance by ensuring that line managers under their respective areas of responsibility execute their activities in a manner consistent with Board-approved policies and procedures. These should be aligned with applicable laws, rules and regulations, as well as standards of good practice.

Management Committees. To achieve efficiency and provide greater focus for our Senior Management in overseeing key areas of banking operations, various Management-level committees were also maintained, as follows:

- The Assets and Liabilities Committee (ALCO) is tasked to manage our assets and liabilities consistent with our liquidity, capital adequacy, growth, risk tolerance and appetite, and profitability goals.

- The Credit Committee (CRECOM) is tasked to regularly review and approve credit proposals within the authority and limits set by our Board.

- The Anti-Money Laundering Compliance Committee (AMLCC) is designated by the Board to receive, evaluate, and decide whether or not a Suspicious Transaction Report (STR) and/or Report on Crimes and Losses (RCL) shall be filed with the Anti-Money Laundering Council Secretariat (AMLCs) and/or with the BSP for cases or incidents reported or elevated by various business or operating units of the Bank. It also provides support to the Bank's Compliance Office in terms of AML policy review/development, and in addressing AML deficiencies/adverse findings.

- The Outsourcing Oversight Committee (OOC) is tasked to oversee the accreditation of service providers, performance monitoring, post-implementation reviews and contract renewals in accordance with the Bank's Board-approved risk-based Outsourcing Policy Guidelines pursuant to existing BSP rules and regulations on outsourcing.

- The IT Steering Committee (ITSC) is tasked to cohesively monitor IT performance and institute appropriate actions to ensure achievement of desired results. It is accountable for designing and implementing our Board-approved Information Technology Risk Management System (ITRMS).

- The Emergency Committee (EMCOM) is tasked to manage and monitor the effective implementation of our Business Continuity Plan (BCP). It aims to provide our Bank with the capability to continue its critical functions and processes by identifying, assessing, and managing emergency scenarios and other business interruptions.

- The Policy Committee (POLCOM) is tasked to resolve policy-related issues that require escalation or cross-functional discussion for resolution.

- The Personnel Committee (PERCOM) is tasked to assist our Senior Management in evaluating the performance and career advancement of our employees, deciding on employee offenses/administrative cases, and in maintaining personnel policies and procedures, including the Bank's Code of Conduct.

- The Retirement Committee (RETCOM) is exclusively tasked to administer our Gratuity and Retirement Benefit Plan.

- The Related Party Transactions Management Committee (RPTMC) is tasked to assist the Board-level RPTC and the Board of Directors in ensuring that transactions with related parties, with respect to those considered as "non-material" (i.e., within the set transaction materiality thresholds) are conducted at arm's length.



Our Governance Vanguard

Our compliance, risk management, and internal audit functions are the forerunners in our relentless drive to promote and uphold the noblest tenets and highest standards of good corporate governance across all our business operations.

Compliance

Ensuring our compliance with applicable laws, rules and regulations, as a minimum requirement, is our collective duty and team effort. It begins with our Board and Senior Management at the top, and down the line to our various business and operating units in accordance with our Board-approved compliance system. The design and implementation of this program is administered and annually updated by our Compliance Office, led by our Chief Compliance Officer (CCO) who directly reports to our Corporate Governance Committee and to our Board.

Our Compliance Program adopts a three-pronged, risk-based approach to effectively manage our business risks and ensure compliance with pertinent banking laws, rules and regulations, codes of conduct, policies and standards of good practice. Its priority, focus and compliance testing frequency depends on the pre-assessed level of risk the business/operating units are inherently exposed relative to the number and magnitude or severity of pertinent requirements applicable to them.

This three-pronged strategy is structured to be operated by three key players, namely:

- 1. The line units as the first line of defense being the business risk owners and managers;
- 2. The Compliance Office (CO) as the second line of defense and the business risk overseers; and
- 3. The Internal Audit Group (IAG) as the third line of defense as the independent assurance provider.

Aside from monitoring and controlling compliance risk, our Chief Compliance Officer (CCO) also tracks our Bank's adherence to our Corporate Governance Manual, which is patterned after the SEC's Revised Code of Corporate Governance, and embodies all CG-related rules and regulations of the BSP. Cases of non-compliance are required to be reported to our Board Chairman who ensures due process and determines appropriate sanctions. The Bank fully and continually complies with the requirements of the Corporate Governance Manual.

Our Compliance Office continually strives to maintain our strong compliance culture in the midst of an ever-dynamic banking regulatory landscape. It proactively identifies and monitors, assesses, and addresses emerging compliance issues, vigorously promotes continuing education through formal/informal trainings, compliance awareness testing, compliance checking, and advisory service through a clear and open communication line; and fosters good corporate governance culture by benchmarking against industry best practices and standards.

Our Remuneration Policy

Our directors and officers are provided with an industry-competitive compensation package to attract, motivate, and retain highly qualified people. The salary scales of our officers are generally based on their position and rank. These are reviewed annually and adjusted as needed, based on performance.

We also grant fixed bonuses, including a 13th-month pay, in accordance with law. Our Board sees to it that this remuneration strategy is regularly reviewed to ensure that the policy is commensurate with corporate and individual performance, and benchmarked against our industry peers and other market considerations, while maintaining internal equity.

Each director receives a monthly professional fee for attending Board and committee meetings. This is also in consideration of their valuable contributions in the formulation of our Bank's overall strategy.

The total per diem and transportation allowance paid to directors for their attendance in Board meetings for the period January to December 2016 was PhP16.79 million.

Our remuneration policy for directors indicates that the Chairman, Vice Chairman, and each of the Directors receive reasonable per diems for attendance at any Board meeting. There is nothing in our By-Laws that prevents any director from serving any other capacity and receiving compensation.

We have been consistent in preaching the philosophy of meritocracy, such that our compensation and rewards programs are geared towards providing incentives to employees who have contributed to the success of the Bank.

- **Merit Increase.** Annual increases are given to employees based on their relative performance within the organization.
- **President's Cup Award.** This productivity-based award is given quarterly and annually to an individual or group for achieving exceptional performance.

We also regularly review all our policies and programs to ensure that our organization is at par with what the industry is offering.

- **Job Evaluation.** In 2016, we conducted a job evaluation on new positions resulting from our re-organization. This was after a bank-wide job evaluation conducted in 2015 that measured and benchmarked all Bank positions vis-à-vis the banking industry.
- **Salary Structure Program.** We conduct salary restructuring to ensure that the salaries of our employees are equitable to what the industry is offering.

Our Dividend Policy

Dividends to be paid in cash are subject to the approval by a majority of the Board of Directors. Dividends to be paid in the form of stocks require the approval of a majority of the Board and the approval of shareholders representing no less than two-thirds of the Bank's outstanding capital stock.

Consistent with SEC rules, cash dividends declared by the Bank must have a record date of not less than 10 days but not more than 30 days from the date the cash dividends are declared/approved by the Board. With respect to stock dividends, the record date is at least 10 days but not more than 30 days from the date of the stockholders' approval. However, the set record date should not be less than 10 trading days after the Philippine Stock Exchange (PSE) has received the notice of declaration of stock dividend.

BSP regulations have since allowed banks to fix the record date and payment date on the date of dividend declaration, and pay such dividends without prior BSP approval, with the exception of banks with major supervisory concerns. In the event that a stock dividend is declared in connection with an increase in authorized capital stock, the corresponding record date is to be fixed by the SEC.

Unless approved via majority vote of the Board of Directors at a different rate depending on the Bank's earnings/results of operations, cash flow, financial condition and other factors or otherwise restricted/prohibited from declaring/paying dividends, the Bank regularly declares out of its unrestricted retained earnings and pays cash dividends at a payout ratio of PhP3.00 per share per annum or PhP0.75 per share per quarter, provided that the regulatory requirements of both the SEC and the BSP are complied with.

Circumstances which could restrict the payment of cash dividends include, but are not limited to, when the Bank undertakes major projects and developments requiring substantial cash expenditures or when it is restricted from paying cash dividends by its loan covenants.

Provided likewise that the Bank is not restricted/prohibited from declaring/paying dividends and that all such regulatory requirements are complied with, the Bank may also declare out of its unrestricted retained earnings and pay out special cash dividends (on top of its regular quarterly cash dividends) at such rate as may also be approved via majority vote of the Board of Directors.

Our Governance Evaluation

Every year, our Board, individual Directors, their respective oversight committees, and all other Board-level committees, as well as the President and all Management-level committees conduct annual self-rating exercises on their performance through the use of scorecards. This aims to gauge their effectiveness and determine areas of improvement vis-à-vis set performance standards that are consistent with the Bank's strategic objectives and business plans designed to continuously create value to all our stakeholders. Items subject to rating are the pertinent standards, as well as their duties and responsibilities, under a 3-point rating scale, to wit: "3"-Meets Standards (MS), "2"-Needs Improvement (NI), and "1"-Not Observed (NO), with an enjoinder to provide suggestions on how to address the deficiencies/improve performance on items rated either "1" or "2". The scorecard results are reviewed by our Corporate Governance Committee and reported to our Board of Directors.

Our Governance Achievement

2016 proved to be a banner year for the Bank in terms of awards and recognition, to wit:

- 1. **PSBank scored high and posted a significant improvement in the ASEAN Corporate Governance Scorecard (ACGS):** Although PSBank did not make it to the ASEAN Top 50, it significantly improved its ACGS score to way above the banking industry's average, placing PSBank within the Top 7 among the 15 Publicly Listed Companies (PLCs) in the Philippine banking sector, as well as in the Top 100 Philippine PLCs.
- 2. **PSBank was recognized for its consistent observance of good CG standards and practices:** The Philippine Stock Exchange, Inc. (PSE) recognized PSBank as one of the Top 10 Finalists in its PSE Bell Awards for 2016. The Bell Awards was launched in 2012 and is one of the PSE's main corporate governance programs to promote and foster corporate governance excellence among listed companies and trading participants.



Sustainable Development

PSBank believes that the campaign for environmental protection and sustainable development starts with small initiatives that produce a culture of concern when combined.

Below are the Bank’s continuing initiatives:

- E-mail blasts to employees on environmental awareness;
- Bank-wide campaign to reuse paper and segregate trash;
- Supporting employee participation in the Earth Day Run held on April 30, 2016, where a total of 16 PSBankers ran for environmental causes; and
- Participation in Earth Hour campaigns.

Health, Safety and Welfare of Employees

PSBank advocates a work environment free of hazards, which is conducive to the well-being and professional development of employees. We continuously seek ways to reach out to our employees. The Bank’s leadership, represented by our Senior Officers, goes around the branches to personally meet with employees to conduct engagement sessions, check on the employees’ welfare and needs, as well as the kind of customer experience we provide to our customers. Facilities are also checked to see if they are in accordance with our occupational health and safety standards.

In addition, we strictly adhere and even go beyond general labor standards, such as:

- **Occupational Health and Safety Program (OHSP) and the Health and Safety Committee (HASCOM).** The OHSP provides for the organization of a local committee on Health and Safety found in the branches. This program ensures that adequate guidelines, programs, and measures are adopted to ensure employees’ health and safety.
- **First Aid Certification Program.** Our HR Group regularly coordinates with the Philippine National Red Cross (PNRC) in conducting certification seminars for head office and branch employees, ensuring all branches have at least one certified First-Aider.

- **Fire and Earthquake Drills.** In May 2016, the Bank conducted an Evacuation and Fire Drill. This aims to strengthen the awareness of PSBank employees on what to do during emergencies, and test individual and organizational response during the occurrence of an emergency. A total of 1,222 employees from the Head Office participated and evacuated the building within 13 minutes, shorter than the standard 15-minute evacuation time. In June 2016, the Bank participated in the Metro Manila Shake Drill organized by the Metro Manila Disaster Risk Reduction and Management Council to promote a culture of preparedness. Though there was no actual evacuation done, PSBank employees performed the initial quake response of “duck-cover-hold.”
- **Health and Wellness Programs.** We also provide several avenues for our employees to ensure their health and well-being, and also build camaraderie in the workplace. In addition to organizing physical activities such as sports tournaments, exercise and dance classes, and pampering sessions, we also partnered with various gym establishments to offer discounted wellness programs. We also tied up with health institutions in providing vaccination programs to our employees and their dependents.

We also provide comprehensive health insurance, both to our employees and their qualified dependents. Head Office employees are given access to a medical clinic with a doctor from Tuesday to Friday, and nurses on duty everyday to attend to their health needs. PSBank branches are equipped with first-aid kits. We also conduct home and hospital visitation for employees on extended leave due to sickness.

In 2016, the following health programs were conducted:

- An Executive Check-Up (ECU) for Senior Officers, and Annual Physical Exam (APE) for staff, junior officers, as well as their dependents. A total of 1,289 employees took part in the activity.
- A vaccination program for employees and dependents was conducted in June 2016, where a total of 194 employees and 507 dependents were given flu vaccines.

- In partnership with the Philippine Children’s Medical Center, PSBank employees from the Head Office participated in a blood-letting activity in May 2016. In addition, a number of PSBank employees volunteered to donate blood in the Dugong Metro blood-letting program in November 2016.
- Health advisories were also released in 2016 through our e-Bulletin. The following health infomercials were released during the year: hypertension, Zika virus, cardiac arrest versus heart attack, norovirus, asthma, leptospirosis, hepatitis B, influenza, quit smoking, carpal tunnel syndrome, measles, and HIV/ AIDS.
- **Family Welfare Program.** Recognizing the importance of family support, PSBank sponsors activities such as the Kid Convention in November 2016, where employees and their children get to enjoy quality bonding time.
- **Spiritual Needs.** We also provide for the spiritual needs of our employees by holding Holy Masses every first Friday of the month and Holidays of Obligation at the Head Office.
- **Hobbies and Interests.** Employees are also encouraged to join interest clubs to share their hobbies and talents with their colleagues. The Bank maintains clubs catering to employees who are into photography, music, arts, writing, running, bowling, and badminton. These clubs enjoy Bank subsidy in support of their initiatives.

Training and Development of Employees

Guided by our core value of being performance-driven, we continue to enhance our Learning and Development Programs and reach out to more business units and employees.

In fulfillment of the Talent Management and Competency Framework, we continued to promote our existing career development programs and implemented new ones, such as:

- The New Hire On-boarding (NHO) Program. The business units started creating and documenting their own process of equipping newly deployed members of the team with the knowledge to help them get familiarized with the culture of the group, as well as the roles and responsibilities of its members.
- In 2016, Staff Professional Enhancement and Educational Development (SPEED 2.0) produced two batches of Branch Service and Control Officers (BSCO) with another batch graduating first quarter of 2017.

- The eXceptional Career Enhancement and Employee Development (XCEED) program, which was established in 2015, continues to produce high-potential officers for head office assignment. Two batches were welcomed into the program in 2016.
- The Ideal BSCO Program also piloted in 2016. This program provides advanced training for top performing Branch Service and Control Officers (BSCO), preparing them for bigger responsibilities.
- The Executive Leadership Series was also continued as part of the Senior Officer Leadership Development Program (SOLiD).
- The Employee Improvement Plan (EIP) addresses and improves performance and behavioral challenges of our employees.

On top of these training programs, specialized training sessions were also provided to employees, in collaboration with the Bank’s subject matter experts, based on a revised Training Rationalization and Workplace Learning Policy.

- A total of 281 in-house training programs were conducted in 2016, which focused on culture building, regulatory standards, especially on Anti-Money Laundering/ Combating Financing of Terrorism, Financial Consumer Protection, customer experience, and technical and functional expertise. This translates to a 716% increase in the number of in-house training programs from those conducted in 2015.

We also send employees to external training programs aimed at improving their skill sets, complying with banking regulations, and preparing for ASEAN integration.

- In 2016, 250 employees participated in a total of 110 external trainings. The number of external trainings conducted is 9% more than in 2015.

Board of Directors



Jose T. Pardo
Chairman / Independent Director

Our Board of Directors is the highest governing body of PSBank. It is composed of competent professionals who are committed to helping the Bank achieve long-term success by ensuring adherence to corporate governance principles and standards.



Arthur V. Ty
Vice Chairman



Vicente R. Cuna Jr.
President / Director



Jose Vicente L. Alde
Director



Benedicto Jose R. Arcinas
Independent Director



Amelia B. Cabal
Director



Jeanne Frances T. Chua
Director



Ma. Soledad D. S. De Leon
Director



Samson C. Lim
Independent Director



Pocholo V. Dela Peña
Corporate Secretary

Profiles

JOSE T. PARDO
Filipino, 78 years old

Chairman at PSBank* since January 2003. Independent Director since May 2007. Chairman/Independent Director, Philippine Seven Corp.*, Philippine Stock Exchange, Securities Clearing Corporation of the Philippines, Bank of Commerce. Chairman, ECOP Council of Business Leaders, PCCI Council of Business Leaders, Philippine Business Center, Inc., Foundation for Crime Prevention. Co-Chairman, De La Salle Philippines. Independent Director, JG Summit Holdings, Inc.*, National Grid Corporation of the Philippines, ZNN Radio Veritas, Monte Oro Grid Resources Corporation, Araneta Hotels, Inc. and League One Finance and Leasing Corporation. Education: MBA. First graduate of the Harvard-DLSU Advisory Program. BS Commerce-Accountancy, De La Salle University.

ARTHUR V. TY
Filipino, 50 years old

Vice Chairman since 2001. Chairman, Metropolitan Bank and Trust Company*, Metropolitan Bank (China) Ltd., GT Metro Foundation Inc., GT Capital Holdings Inc.* Vice Chairman/ Director, First Metro Investment Corporation. Vice Chairman, Metrobank Foundation, Inc. and Director, AXA Philippines and Federal Land, Inc. Education: BS Economics, University of California-Los Angeles. MBA, Columbia University.

VICENTE R. CUNA JR.
Filipino, 55 years old

Director/President since 2013. Director, Metropolitan Bank and Trust Company*. Chairman, Orix Metro Leasing & Finance Corporation. Education: AB Economics, De La Salle University.

JOSE VICENTE L. ALDE
Filipino, 50 years old

Director since April 2016. Director, Sumisho Motor Finance Corporation. Executive Vice President, Philippine Savings Bank. Education: Bachelor of Computer Science, University of the Philippines-Diliman. Master in Business Management, Asian Institute of Management.

BENEDICTO JOSE R. ARCINAS
Filipino, 60 years old

Independent Director since April 2012. Director & General Manager, Arcinas Freres, Inc. Education: BS Business Economics, University of the Philippines-Diliman. Master of Science in Management, Arthur D. Little Management Education Institute (now Hult International Business School). Certificate Courses in Small Enterprise Management, Operations Research, Economics, Computer Programming, Harvard University, Cambridge, Massachusetts.

AMELIA B. CABAL
Filipino, 70 years old

Director since April 2014. Independent Director, Deutsche Regis Partners, Inc., Ionics EMS, Inc., and Ionics Inc.* Bank Supervisor, Metropolitan Bank (China) Ltd. Education: BS Commerce Major in Accounting, Far Eastern University. Advanced Management Program, Harvard Business School and Asian Institute of Management. Pacific Rim Banking Program, Pacific Coast Banking School/ University of Washington, Seattle, USA. Top Management Program-Bangkok.

JEANNE FRANCES T. CHUA
Filipino, 51 years old

Served as Director until August 2016. Vice President, Legaspi Import & Export Corp. Education: BS Finance, Santa Clara University, USA.

MA. SOLEDAD D. S. DE LEON
Filipino, 58 years old

Director since April 2016. Chairman/ Treasurer, Casa Medica, Inc., SODEL Milling Corp. Director, Yaman Lahi Foundation, Inc. (Emilio Aguinaldo College), University Physician Services Inc., Property Holdings, Inc., Hospital Management Services, Inc. (Medical Center Manila), The Pearl Manila, Pearl of the Orient & Seas Hotel & Recreational Resort, Inc., St. Patrick College. President/ Treasurer, SODEL Realty, Inc. Vice President/ Treasurer, Fil- Homes Realty Development Corp., Candelaria Rural Bank. Vice President, Lipa Golden Land Development, Inc. Education: BS in Business Administration (Major in Business Management), St. Paul College of Manila. International Management Studies, University of California-Los Angeles.

SAMSON C. LIM
Filipino, 68 years old

Independent Director since April 2008. Chairman, Blims Lifestyle Group, Collins International Trading Corporation and Francorp Philippines. Chairman Emeritus, International Relations, Philippine Franchise Association and Philippine Retailers Association. President, Canadian Tourism & Hospitality Institute. Vice President for Tourism, Philippine Chamber of Commerce and Industry. Education: BS Liberal Arts, Cum Laude, Ateneo de Manila University. Master in Business Economics, University of Asia and the Pacific. Exchange Student, Sophia University Tokyo, Japan. Special Training on International Business, Institute of International Studies and Training, Fujinomia, Japan. Top Management Program, Asian Institute of Management.

POCHOLO V. DELA PEÑA
Filipino, 50 years old


Corporate Secretary since July 2011. Senior Vice President, Metropolitan Bank and Trust Company*. Education: BS Commerce major in Accounting, University of Santo Tomas.

*Publicly listed companies

Senior Officers



Executive Vice President



♥ Q

Bookmark

Jose Vicente L. Alde Joined October 2007. Member, Executive, Assets and Liabilities, Credit, IT Steering, Anti-Money Laundering Compliance, Personnel and Retirement Committees. Board of Director, PSBank and Sumisho Motor Finance Corp. Former Vice President for Treasury at ABN AMRO Bank. Held various positions in Treasury and Branch Banking in BA Savings Bank. Had stints in sales management at Johnson & Johnson and IT at World Health Organization. Bachelor in Computer Science with Honors, University of the Philippines. MBA, Asian Institute of Management.

Home


Search

+

Heart

Profile

Senior Vice President



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Emmanuel A. Tuazon Joined July 2014. Head, Marketing Group. Member, Assets and Liabilities and Personnel Committees. Former Senior Vice President and Chief Marketing Officer, Philippine National Bank. Former Vice President for Marketing, ABN AMRO Bank. Former Vice President for Marketing and Sales, Jardine Pacific Finance. BS Mathematics, University of the Philippines.

Neil C. Estrellado Joined March 2002. Head, Information Technology Group. Member, Outsourcing Oversight, IT Steering, Personnel, and Emergency Committees. Former Project Leader, Overseas Chinese Banking Corp. Ltd. Former Lead IT Analyst, Development Bank of Singapore. Former Project Manager, DBS Philippines. Former Systems Analyst, Bank of the Philippine Islands. BS Mathematics, Ateneo de Manila University.

Perfecto Ramon Z. Dimayuga Jr. Joined the Bank in January 2006. Treasurer (effective January 1, 2017). Former Head, Finance Group. Member, Assets and Liabilities, IT Steering, Personnel, Outsourcing Oversight and Retirement Committees. Held various Treasury positions in the Development Bank of Singapore Phils., Inc., Bank of the Philippine Islands, Mindanao Development Bank, Citytrust Banking Corp., and Rizal Commercial Banking Corp. AB Economics, Ateneo de Manila University. MBA, University of the Philippines.

Home


Search

+

Heart

Profile

Senior Vice President



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Bookmark

Noli S. Gomez Joined October 2001. Head, Operations Group. Member, Assets and Liabilities, Policy, Personnel, IT Steering, Anti-Money Laundering Compliance, Outsourcing Oversight, Emergency and Retirement Committees. Former Chief Risk Officer and Head of the Systems and Methods, DBS Bank Philippines and Systems Management Officer, Bank of the Philippine Islands. BS Civil Engineering, Mapua Institute of Technology. Licensed Civil Engineer with Distinction.

Jose Jesus B. Custodio Joined December 2001. Head, Indirect Sales Channel Group. Former Head of Auto Loans- Retail Sales, Citytrust Banking Corp. Former Fleet and Floorstock Department Head, BPI Family Savings Bank. BS Business Management, Ateneo de Manila University.

Francis C. Llanera Joined December 2007. Head, Branch Banking Group. Member, Assets and Liabilities and Anti-Money Laundering Compliance Committees. Former Credit Card Collections Head, Union Bank of the Philippines. Formerly with American International Group's Credit Risk Management. BS Commerce, University of Santo Tomas.

Home


Search

+

Heart

Profile

First Vice President



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Bookmark

Norberto M. Coronel III Joined December 2007. Head, Large Enterprise Group. Member, Assets & Liabilities and Credit Committees. Former First Vice President and Head of Equity Underwriting and Placements, Investment & Capital Corp. of the Philippines. Former Assistant Vice President of Investment Banking Division, United Coconut Planters Bank. BS Business Management, Ateneo de Manila University. MBA, University of the Philippines.

Leah M. Zamora Joined April 2010. Controller and Finance Group Head (effective January 1, 2017). Former Head, Business Information Management Services Division. Member, Assets and Liabilities and IT Steering Committees. Former Vice President for Financial Planning and Analysis, GE Money Bank Philippines. BS Accountancy, De La Salle University. Certified Public Accountant.

Mary Jane M. Valero Joined August 2002. Head, Customer Experience Division. Former Front Office Manager, Mandarin Oriental Hotel Manila. Former Duty Manager, Westin Philippine Plaza. BS Psychology and BA Guidance and Counseling, St. Scholastica's College. MA in Industrial Psychology, graduated Cum Laude, University of Santo Tomas. Doctoral Candidate in Clinical Psychology, University of Santo Tomas.

Home


Search

+

Heart

Profile

First Vice President



♥ Q

Bookmark

Minda L. Cayabyab Joined May 1998. Head, Financial Accounting Services Division. Former Senior Auditor, Isla Lipana & Co., Philippine member firm of PricewaterhouseCoopers. Member, Bankers Institute of the Philippines, Inc. BS Business Administration Major in Accounting with Honors, Pamantasan ng Lungsod ng Maynila. Certified Public Accountant.

Edeza A. Que Joined October 2005. Chief Risk Officer, Risk Management Office. Member, Assets and Liabilities Committee. Former Credit Risk Manager for Consumer Banking, Standard Chartered Bank. Former Risk Management Officer, American International Group Credit Card Co. Member, Bankers Institute of the Philippines, Inc. BS Statistics with Honors and MS Statistics, University of the Philippines.

Home

Search

+

Heart

Profile

Senior Officers

Vice President



Andre Manuel L. Abellanos Joined February 2003. Head, Treasury Sales and Marketing Division. Former Manager of Securities Distribution Group, BPI Capital Corp. Former Chief Forex Dealer, DBS Forex Corp. BS Management, Colegio de San Juan de Letran. Registered Fixed Income Salesman, Securities and Exchange Commission. Certified Treasury Professional, Ateneo-Bankers Association of the Philippines.

Joy Anne I. Crisologo Joined July 2003. Head, Liquidity and Strategic Support Division. Former Assistant Manager in Sales & Distribution Group, BPI Capital Corp. Former Assistant Manager in Liquidity Desk and Treasury Marketing, FEBTC and FEBTC Savings Bank. AB Economics, Assumption College. Certified Treasury Professional, Ateneo-Bankers Association of the Philippines. Registered Fixed Income Salesman, Securities and Exchange Commission.

Emma B. Co Joined December 2001. Chief Audit Executive and Head, Internal Audit Group. Member, Related Party Transaction Committee. Former Senior Manager for Audit, Mercator Group. Former IT Audit Officer, Union Bank of the Philippines. BS Commerce Major in Accounting, University of Santo Tomas. Bachelor of Laws, Lyceum of the Philippines. MS in Information Management, Ateneo de Manila University. Certified Public Accountant, lawyer, and Accredited Quality Assessment Validator.

Vice President



Jo-Anne L. Rodriguez Joined April 2006. Head, Quality and Administration Division. Former Head, Credit Evaluation Division. Former Head, Call Banking Department. Former Head, Portfolio Management Department. Former Unit Head and Team Leader, Standard Chartered Bank. BA Management, Miriam College.

Adler D. Ferrer Joined December 2006. Head, Indirect Mortgage Channel. Former Credit Services Head and Former Account Officer – Housing Loans and SME Loans, BPI Family Savings Bank, Inc. BS in Agriculture, graduated Cum Laude, Ateneo de Cagayan (Xavier University).

Redentora Rose D. Samia Joined October 2004. Head, Loans Operations Division. Former Branch Head, BDO Unibank Inc. Former Operations/ Marketing Officer, United Coconut Planters Bank. BS Psychology, University of Santo Tomas. BS Business Administration- Accounting, Holy Angel University.

Vice President



Angelo L. Calingo Joined October 2016. Head, Small and Medium Enterprise Division. Former Vice President for Commercial Banking at Citibank. Former Assistant Vice President, BDO Leasing and Finance, Inc. BSC major in Management, De La Salle University. MBA, Asian Institute of Management.

Jaydee P. Caparas Joined January 2005. Business Manager, Metro Manila III Area. Former Business Sales Head, Bank of the Philippine Islands. BS Accountancy, Magna Cum Laude and MBA, San Sebastian College Recoletos Cavite. Doctoral candidate in Business Administration – De La Salle University. Certified Public Accountant.

Mark Lord D. Limson Joined September 2014. Head, Human Resources Group. Former Head, Employee and Labor Relations and Employee Communications, Holcim Philippines, Inc. Former Manager, HR Planning and Management, Splash Corporation. Former Head, HR Services, San Miguel Brewery Inc. BS Business Administration, University of the Philippines.

Vice President



Mirasol B. Guia Joined October 2010. Head, Systems Development Division I. Former Assistant Vice President in Systems Development and Support and former Manager in Systems Maintenance and Development, Digital Telecommunication Phils., Inc. (DIGITEL). BS Computer Science, Pamantasan ng Lungsod ng Maynila. Master of Technology Management, University of the Philippines.

John Emmanuel J. Palafox Joined April 2007. Head, Systems Development Division. Former Head of the Technology Services Group, SQL*Wizdard, Inc. BS Management Information Systems, Ateneo de Manila University.

Elmer B. Rombaoa Joined January 2015. Head, E-Channels Division. Former Head of Electronic Banking Services Division, Philippine National Bank. Former Head of Card Business Solutions, Security Bank Corp. BSBA, Accountancy, National College of Business and Arts. Certified Public Accountant.

Vice President



Dennis O. Glorioso Joined June 2008. Head, Remedial Management Division. Former Asset Manager, Capmark Philippines Ltd. Former Customer Service Supervisor, Avida Land Corporation. BS in Applied Economics and BS in Commerce, major in Business Management, De La Salle University. MBA, De La Salle University.

Mary Myleen M. Masanque Joined November 2011. Head, Credit and Collections Sector. Former Assistant Vice President and Head of Recovery Unit, BDO Unibank, Inc. Former Manager, AIG Credit Cards. AB Communication Arts, Miriam College.

Raye Claudine Q. Baron Joined August 2009. Head, Support Services Sector. Member, Policy, Outsourcing Oversight and Emergency Committees. Former Senior Assistant Vice President for Project Management and Operations Control Department, AIG PhilAm Savings Bank, Inc. BS Business Management, Ateneo de Manila University. MBA, University of the Philippines.

Vice President



Reuel R. Javier Joined October 2007. Head, Trust Division. Member, Trust Committee and Assets and Liabilities Committee. Former Investments Head, PSBank Treasury. Held various Trust and Investment Management positions in the Bank of the Philippine Islands and BPI Capital Corporation. AB Economics, De La Salle University. Certified Treasury Professional, Ateneo-Bankers Association of the Philippines. Registered Fixed Income Market Salesman, Securities and Exchange Commission.

Antonell S. Interino Joined August 2010. Head, Financial Planning and Reporting Division-Finance Group. Former Compliance Officer, BDO Leasing and Finance. Former Senior Analyst, Financial Planning & Analysis Division, GE Money Bank. BS Accountancy, De La Salle University. Certified Public Accountant.

Gilbert L. Nunag Joined February 2008. Chief Compliance Officer. Member, Anti-Money Laundering Compliance and Outsourcing Oversight Committees. Former Assistant Vice President and Compliance Officer, UCPB Savings Bank. Former Assistant Vice President and Compliance and Risk Management Division Head and Senior Manager and Controllershship Head, UCPB Rural Bank. Former Audit Team In-Charge, SyCip Gorres Velayo & Co. BS Accountancy with Honors, Ateneo de Cagayan (Xavier University). Certified Public Accountant.

Dan Jose D. Duplito Joined March 2005. Head, Information Security Division. Former Consultant/Development/Linux System Administration. 2013 Chief Information Security Officer of the Year Awardee. Co-founder of BSP-recognized Information Security Officers Group. BS Mechanical Engineering, University of the Philippines.





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Gil Puyat - Tindalo

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TM Kalaw

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Tabora

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U.N. Avenue

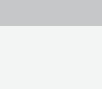
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Branch Directory



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Marikina - Marcos Highway

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Marikina Riverbanks

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BF Homes
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F: (02) 807-9866
psb-bfhomes@psbank.com.ph

Bicutan

40 Doña Soledad Ave.
Better Living Subd.
T: (02) 776-2643
F: (02) 776-6409
psb-bicutan@psbank.com.ph

Parañaque

8387 Dr. Alejo Santos Ave.
Brgy. San Antonio
T: (02) 825-7314
F: (02) 825-1512
psb-paranaque@psbank.com.ph

Parañaque - La Huerta

Quirino Ave. cor. M. Rodriguez St.
La Huerta
T: (02) 826-9722
F: (02) 826-9648
psb-lahuerta@psbank.com.ph

PASAY CITY

Baclaran

BAGVPI Trade Center
F.B. Harrison cor. Ortigas Sts.
T: (02) 776-2918
F: (02) 851-0310
psb-baclaran@psbank.com.ph

Pasay Taft

2336 Taft Ave. cor. Villareal St.
T: (02) 831-4574
F: (02) 833-8875
psb-pasaytaft@psbank.com.ph

PASIG CITY

Pasig - C. Raymundo Avenue

1 C. Raymundo
cor. Mercedes Ave., Caniogan
T: (02) 642-8767
F: (02) 642-8715
psb-pasig-raymundo@psbank.com.ph

Manggahan

454 Amang Rodriguez Ave.
Manggahan
T: (02) 748-3390 / 748-3398
F: (02) 748-3386
psb-manggahan@psbank.com.ph

Ortigas

Unit 110 Parc Chateau Condominium
Onyx cor. Sapphire and Garnet Rds.
Ortigas Center
T: (02) 633-6209 / 634-4319
F: (02) 634-4320
psb-ortigas@psbank.com.ph

Ortigas - San Miguel

G/L, The Crescent Bldg.
21 San Miguel Ave., Ortigas Center
T: (02) 634-1870
F: (02) 634-1872
psb-sanmiguel@psbank.com.ph

Pasig Mutya

Mariposa Bldg., Caruncho
cor. Suarez Ave., Palatiw
T: (02) 641-7486
F: (02) 477-2942
psb-mutya@psbank.com.ph

Pasig Shaw

112 Shaw Blvd.
T: (02) 687-2537 / 687-6561
F: (02) 687-2564
psb-pasigshaw@psbank.com.ph

Plaza Bonifacio

A. Mabini cor. Alkalde Jose Sts.
Kapasigan
T: (02) 641-5335 / 642-3980
F: (02) 641-1941
psb-plazabonifacio@psbank.com.ph

PATEROS CITY

Pateros

G/F, Sanz Bldg.
506 M. Almeda St., San Roque
T: (02) 584-3904
F: (02) 584-3908
pateros@psbank.com.ph

QUEZON CITY

Acropolis

G/F, The SPA Bldg.
80 E. Rodriguez Jr. Ave.
Bagumbayan
T: (02) 655-5341 / 655-5323
TF: (02) 655-5320
psb-libis@psbank.com.ph

Amoranto

N.S. Amoranto cor. Retiro Sts.
T: (02) 712-1545 / 742-8736
F: (02) 412-5218
psb-amoranto@psbank.com.ph

Balintawak

1238 GO SOC Bldg.
EDSA Balintawak
T: (02) 362-8189 / 362-8191
F: (02) 362-8187
psb-balintawak@psbank.com.ph

Banawe

PPSTA Bldg. 3, 245 Banawe St.
T: (02) 742-2797 / 742-2805
F: (02) 742-2790
psb-banawe@psbank.com.ph

Capitol Hills Drive

G/F, Sofia Bellevue Commercial Bldg.
Capitol Hills Drive
T: (02) 436-6839 / 435-5342
psb-capitolhills@psbank.com.ph

Commonwealth

2211 F & L Centre
Commonwealth Ave.
T: (02) 952-2062 / 932-2116
F: (02) 952-2066
psb-commonwealth@psbank.com.ph

Congressional Avenue (Visayas Ave.)

45 Congressional Ave. Ext.
T: (02) 920-8036 / 924-5102
F: (02) 924-5103
psb-congressionalave@psbank.com.ph

Cubao - Araneta Center

Spaces 51 to 53, Shopwise Arcade
Gen. Roxas Ave., Araneta Center, Cubao
T: (02) 912-6189 / 912-6843
F: (02) 912-7265
psb-cubao-aranetacen@psbank.com.ph

Del Monte

182-A Del Monte Ave., Brgy. St. Peter
T: (02) 410-0900 / 410-7037
(02) 742-8727
F: (02) 415-3501
psb-delmonte@psbank.com.ph

E. Rodriguez

Seneca Plaza Bldg.
1152 E. Rodriguez Sr. Ave., New Manila
T: (02) 705-1110 / 724-3775
F: (02) 721-0701
psb-erodriguez@psbank.com.ph

Fairview

G/F, 71 Commonwealth Ave.
Brgy. East Fairview
T: (02) 431-1534 / 939-7520
F: (02) 938-2141
psb-fairview@psbank.com.ph

G. Araneta Avenue

50 Landargun St. cor. Araneta Ave.
T: (02) 716-1051 / 716-1052
F: (02) 716-1054
psb-garanetaave@psbank.com.ph

Gilmore Heights

G/F, Gilmore Heights Condominium
18 Granada cor. Castilla Sts.
Brgy. Valencia
T: (02) 724-0210 / 724-0230
F: (02) 724-0255
psb-gilmore@psbank.com.ph

Holy Spirit Drive

Unit L1, Lot 7,8,10 Blk. 7
Holy Spirit Drive, Isidora Hills Subd.
T: (02) 430-5065 / 431-5850
psb-holyspiritdrive@psbank.com.ph

Kamias

PHA Bldg., 14 Kamias Rd.
T: (02) 925-8654 / 925-8746
F: (02) 925-8653
psb-kamias@psbank.com.ph

Katipunan

G/F, Palodoma Bldg.
313 Katipunan Ave., Loyola Heights
T: (02) 358-1975 / 358-1976
F: (02) 929-0275
psb-katipunan@psbank.com.ph

Lagro

Lot 5 Blk. 2, Sacred Heart Village
Quirino Highway, Lagro
T: (02) 418-1048 / 930-1827
F: (02) 939-3184
psb-lagro@psbank.com.ph

Matalino - Quezon City

G/F, Sir Thomas Square Bldg.
18 Matalino cor. Matatag Sts.
Brgy. Central
T: (02) 928-1945 / 928-2471
F: (02) 929-9587
psb-matalino@psbank.com.ph

Mindanao Avenue

Units A and B, L Bldg., 4 Mindanao
cor. Congressional Aves.
Brgy. Bahay Toro, Project 8
T: (02) 920-0763 / 920-0478
F: (02) 920-0576
psb-mindanaoave@psbank.com.ph

Novaliches

877 G/F, Gatmaitan Bldg.
Quirino Highway, Gulod
T: (02) 936-3602 / 930-0488
F: (02) 419-0209
psb-novaliches@psbank.com.ph

P. Tuazon - Murphy

247 P. Tuazon Blvd.
cor. 15th Ave., Cubao
T: (02) 438-4686 / 911-1119
F: (02) 911-1181
psb-ptuazon@psbank.com.ph

P. Tuazon - 7th Avenue

G/F, Universal Aquarius Bldg.
158 P. Tuazon Blvd. cor. 7th Ave., Cubao
T: (02) 995-7672 / 995-7674
F: (02) 995-7673
ptuazon7ave@psbank.com.ph



Branch Directory



Quezon Avenue

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Brgy. South Triangle
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F: (02) 374-4233
psb-quezonave@psbank.com.ph

Roosevelt

PSBank Bldg., 348 Roosevelt Ave.
San Francisco del Monte
T: (02) 372-2132 / 414-5102
F: (02) 414-5097
psb-roosevelt@psbank.com.ph

Tandang Sora

Amina Bldg., Tierra Bella Subd.
Tandang Sora Ave.
T: (02) 931-3276 / 932-3346
F: (02) 932-3212
psb-tandangSORA@psbank.com.ph

Timog

58 Castro Bldg.
Brgy. Laging Handa, Timog Ave.
T: (02) 374-3691 to 92
F: (02) 373-7023
psb-timog@psbank.com.ph

West Avenue

49 West Ave.
T: (02) 371-9395 / 411-0677
F: (02) 371-9396
psb-westave@psbank.com.ph

RIZAL

Antipolo

75 Circumferential Rd.
Brgy. San Roque, Antipolo City
T: (02) 696-3595
F: (02) 696-3588
psb-antipolo@psbank.com.ph

Antipolo - Masinag

G/F, Tripolee Bldg.
Marcos Highway, Brgy. Mayamot
Antipolo City
T: (02) 470-3616
F: (02) 470-3132
psb-antipolomasinag@psbank.com.ph

Antipolo - M.L. Quezon

World Citi Colleges Bldg.
M.L. Quezon St., Brgy. San Roque
Antipolo City
T: (02) 584-7769
F: (02) 584-7768
antipolomlq@psbank.com.ph

Antipolo - Unciano

G/F, Unciano Colleges and General
Hospital, Circumferential Rd.
Brgy. San Roque, Antipolo City
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F: (02) 570-8531
unciano@psbank.com.ph

Cainta

G/F, Ortigas Royale Condominium
Ortigas Ave. Ext., Brgy. San Juan
Cainta
T: (02) 656-8290
F: (02) 656-8295
psb-cainta@psbank.com.ph

Cainta - Felix Avenue

Cainta Business Center Bldg.
Felix Ave. cor. Vista Verde Ext.
Gate 2, Cainta
T: (02) 646-7421
F: (02) 240-2710
caintafelix@psbank.com.ph

Rizal - Angono

G/F, ARC One Bldg., Quezon Ave.
Sunstrip, Angono
T: (02) 234-2150
F: (02) 234-5308
angonorizal@psbank.com.ph

Rizal - Montalban

Imelda Nocon Bldg.
240 E. Rodriguez Highway
Montalban
T: (02) 212-1576
F: (02) 212-1572
rizalmontalban@psbank.com.ph

Rizal - San Mateo

G/F, Saint Claire Bldg., Gen Luna St.
Brgy. Ampid 1, San Mateo
T: (02) 532-1322
F: (02) 532-1321
psb-rizalsanmateo@psbank.com.ph

Rizal - Tanay

G/F, Tanay Market Center, Market Rd.
Brgy. Plaza Aldea, Tanay
T: (02) 631-5507
F: (02) 631-6115
psb-tanay@psbank.com.ph

Taytay

Ison Bldg., J.P. Rizal Ave.
cor. Ison St., Brgy. Dolores, Taytay
T: (02) 660-4755 / 658-7251
F: (02) 660-4756
psb-taytay@psbank.com.ph

Taytay - Manila East

Manila East Road cor. Ignacio St.
Brgy. San Juan, Taytay
T: (02) 570-1036
F: (02) 571-0775
taytaymanilaeast@psbank.com.ph

SAN JUAN CITY

Boni Serrano (St. Ignatius)

PSMBFI Bldg., Boni Serrano Ave.
cor. 1st and 2nd Sts., West Crame
T: (02) 724-5352 / 727-1215
F: (02) 726-2930
psb-boniserrano@psbank.com.ph

Greenhills

3 Missouri cor. Nevada Sts.
Northeast Greenhills
T: (02) 721-4491 / 722-7575
F: (02) 722-8045
psb-greenhills@psbank.com.ph

N. Domingo

Joyce Apartelle, 128 N. Domingo St.
T: (02) 726-2893 / 726-2896
F: (02) 726-2894
psb-ndomingo@psbank.com.ph

San Juan

5 F. Blumentritt cor. N. Domingo Sts.
T: (02) 724-9468 / 725-7850
F: (02) 726-1090
psb-sanjuan@psbank.com.ph

Wilson

1 Barasoain cor. Wilson Sts.
Greenhills
T: (02) 724-0306 / 724-0337
F: (02) 724-0329
psb-wilson@psbank.com.ph

TAGUIG CITY

Bonifacio Global City

G/F, Unit 1
Bonifacio Technology Center
31st cor. 2nd Sts., Bonifacio Global City
T: (02) 815-9796
F: (02) 815-9785
psb-globalcity@psbank.com.ph

Global City - 4th Avenue

Shop 4, The Luxe Residences
28th St. cor. 4th Ave., Bonifacio Global City
T: (02) 403-9313
F: (02) 403-9315
globalcity@psbank.com.ph

Taguig - Gen. Luna

G/F, Paulina Bldg.
8 Gen. Luna Ave. , Tuktukan
T: (02) 643-6677 / 643-6626
taguig-genluna@psbank.com.ph

Taguig - Kalayaan

Shop 10, PhilPlans Corporate Center
1012 North Triangle Drive
Bonifacio Global City
T: (02) 403-1993
F: (02) 403-1994
psb-kalayaan@psbank.com.ph

Taguig - McKinley Hill

G/F, Morgan Suites Executive Residences
McKinley Hill
T: (02) 805-3524 / 808-5037
psb-mckinleyhill@psbank.com.ph

VALENZUELA CITY

Valenzuela

Arty Subd., McArthur Highway
cor. J.P. Rizal St., Karuhatan
T: (02) 291-8435
F: (02) 291-6464
psb-valenzuela@psbank.com.ph

Valenzuela - Malanday

G/F, One Centrum Place
618 McArthur Highway, Malanday
T: (02) 945-5418
F: (02) 945-5419
valenzuela-malanday@psbank.com.ph

Valenzuela - Paso de Blas

141 Paso de Blas St.
T: (02) 277-1596 / 294-9124
F: (02) 432-1393
pasodeblas@psbank.com.ph

North and Central Luzon

Angeles

Miranda Ext. cor. Sadie St.
San Nicolas, Angeles City, Pampanga
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F: (045) 625-9443
psb-angeles@psbank.com.ph

Angeles - Balibago

G/F, Fields Plaza Condominium
McArthur Highway, Balibago
Angeles City, Pampanga
T: (045) 624-6721
(02) 246-8420
angelesbalibago@psbank.com.ph

Baguio

35 Perfecto St., Malcolm Square
Baguio City, Benguet
T: (074) 442-5260 / 442-9483
F: (074) 442-8091
psb-baguio@psbank.com.ph

Balanga

G/F, SHP Bldg. II
Don Manuel Banzon Ave.
Balanga, Bataan
T: (047) 237-9926 / 237-9928
(02) 246-8204
F: (047) 237-9927
balanga@psbank.com.ph

Benguet - La Trinidad

G/F, Ramon Bldg., JB-25 Km. 4
Brgy. Pico, La Trinidad, Benguet
T: (074) 424-5578 / 423-1368
F: (074) 424-5578
psb-benguet@psbank.com.ph

Bulacan - Balagtas

BAGS Bldg., McArthur Highway
San Juan, Balagtas, Bulacan
T: (044) 896-0287
bulacanbalagtas@psbank.com.ph

Bulacan - Baliuag

B.S. Aquino Ave. cor. Lopez Jaena St.
Bagong Nayon, Baliuag, Bulacan
T: (044) 766-1919 / 673-1644
F: (044) 766-1920
psb-baliuag@psbank.com.ph

Bulacan - Marilao

G/F, RCH Bldg., McArthur Highway
cor. Magalang St., Brgy. Ibayo
Marilao, Bulacan
T: (044) 896-0694 / 896-0695
psb-marilao@psbank.com.ph

Bulacan - Plaridel

G/F, Javier Bldg.
Pan Philippine Highway
Banga 1st, Plaridel, Bulacan
T: (044) 795-5812
F: (044) 794-5516
psb-bulacanplaridel@psbank.com.ph

Bulacan - Pulilan

Doña Remedios Trinidad Highway
Sto. Cristo, Pulilan, Bulacan
T: (044) 892-1508
F: (044) 326-0102
pulilanbulacan@psbank.com.ph

Bulacan - San Jose Del Monte

G/F, FLB Bldg., Provincial Rd.
Brgy. Tungkong Mangga
San Jose Del Monte, Bulacan
T: (044) 892-9794 / 892-9795
sanjosedelmonte@psbank.com.ph

Cabanatuan

782-784 Century Enterprise Bldg.
Melencio cor. Paco Roman Sts.
Cabanatuan City, Nueva Ecija
T: (044) 463-8109 / 463-8110
F: (044) 463-8111
psb-cabanatuan@psbank.com.ph

Camiling

Arellano St., Poblacion, Camiling, Tarlac
T: (045) 934-0458
F: (045) 934-0336
psb-camiling@psbank.com.ph

Dagupan

43 Burgos St., Dagupan City
Pangasinan
T: (075) 522-8574 / 522-8573
F: (075) 522-8574
psb-dagupan@psbank.com.ph

Ilocos Sur - Candon

G/F, Imperial Bldg., National Highway
Poblacion, Brgy. San Jose
Candon City, Ilocos Sur
T: (077) 674-0159
F: (077) 674-0898
candon@psbank.com.ph

Isabela - Cauayan

135 National Highway, San Fermin
Cauayan City, Isabela
T: (078) 652-1131 / 652-1214
F: (078) 652-1006
psb-isabelacauayan@psbank.com.ph

La Union

G/F, Nisce Bldg., Quezon Ave.
San Fernando, La Union
T: (072) 888-2173
F: (072) 888-3279
psb-launion@psbank.com.ph

Laoag

F.R. Castro St., Laoag, Ilocos Norte
T: (077) 770-3336
F: (077) 770-3692
psb-laoag@psbank.com.ph



Branch Directory



Malolos

Paseo del Congreso, Brgy. Liang Malolos, Bulacan
T: (044) 791-0439 / 662-2219
F: (044) 791-0446
psb-malolos@psbank.com.ph

Malolos - McArthur

Units 2 to 4, Twins Plaza Complex McArthur Highway, Bulihan Malolos, Bulacan
T: (044) 790-6279 / 791-9810
F: (044) 791-9811
psb-malolosmcarthur@psbank.com.ph

Meycauayan

PSBank Bldg., McArthur Highway Calvario, Meycauayan, Bulacan
T: (044) 228-3316 / 721-0665
F: (044) 769-6065
psb-meycauayan@psbank.com.ph

Nueva Ecija - Gapan

G/F, Planters Bldg., Tinio St. Bucana, Gapan City, Nueva Ecija
T: (044) 333-0130 to 31
nuevaecijagapan@psbank.com.ph

Nueva Ecija - San Jose

G/F, Mario O. Salvador Bldg. Maharlika Highway, Brgy. Malasin San Jose City, Nueva Ecija
T: (044) 951-0331
F: (044) 951-0932
psb-sanjose@psbank.com.ph

Nueva Vizcaya - Solano

G/F, Ongtao Bldg., Mabini St. Brgy. Quezon, National Highway Solano, Nueva Vizcaya
T: (078) 363-0007 / 363-0017
psb-nuevavizcaya@psbank.com.ph

Olongapo City

KT Tower, Lot 1147 Rizal Ave. cor. 18th St., East Bajac-Bajac Olongapo City, Zambales
T: (047) 224-6682 / 224-6689
F: (047) 224-6681
psb-olongapo@psbank.com.ph

Pampanga - Apalit

G/F, ABCDEQQ Bldg. McArthur Highway, San Vicente Apalit, Pampanga
T: (045) 652-0270 / 435-7311
psb-pampangaapalit@psbank.com.ph

Pampanga - Guagua

G/F, MPS Plaza, Plaza Burgos Guagua, Pampanga
T: (045) 458-1468
F: (045) 458-1469
psb-guagua@psbank.com.ph

Pampanga - San Fernando Sindalan

G/F, Pinmara Square Bldg. McArthur Highway, Sindalan San Fernando City, Pampanga
T: (045) 455-5257
F: (045) 877-0345
psb-sanfernandosindalan@psbank.com.ph

Pangasinan - Alaminos

24 Quezon Ave., Brgy. Poblacion Alaminos City, Pangasinan
T: (075) 654-0305 / 654-0304
F: (075) 654-0306
psb-alaminos@psbank.com.ph

Pangasinan - Urdaneta

Poblacion, McArthur Highway Urdaneta City, Pangasinan
T: (075) 696-0826 to 27 / 204-0086
psb-urdaneta@psbank.com.ph

Paniqui

Poblacion Norte, Paniqui, Tarlac
T: (045) 931-0234 / 931-1539
F: (045) 931-0934
psb-paniqui@psbank.com.ph

San Fernando

HPT Bldg., McArthur Highway Dolores, San Fernando, Pampanga
T: (045) 963-5353 / 963-5354
F: (045) 961-3157
psb-sanfernando@psbank.com.ph

Santiago

G/F, Insular Life Bldg. Maharlika Highway, Brgy. Villasis Santiago City, Isabela
T: (078) 305-2817
F: (078) 305-2120
psb-santiago@psbank.com.ph

Sta. Maria

Corazon de Jesus St., Poblacion Sta. Maria, Bulacan
T: (044) 288-2543 / 815-4764
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psb-stamaria@psbank.com.ph

Tarlac

PSBank Bldg., F. Tanedo St. Poblacion, Tarlac City, Tarlac
T: (045) 982-3669 / 982-3513
F: (045) 982-3512
psb-tarlac@psbank.com.ph

Tarlac - Capas

G/F, Puregold Supermarket Sto. Domingo 1st, Capas, Tarlac
T: (045) 615-0813
F: (045) 615-0814
tarlaccapas@psbank.com.ph

Tarlac - Mc Arthur Highway

G/F, Conrado Bldg., McArthur Highway San Sebastian Village, Tarlac City
T: (045) 628-2570
F: (045) 628-3269
psb-tarlacmcarthur@psbank.com.ph

Tuguegarao

GSM Bldg., Luna cor. Del Rosario Sts. Tuguegarao City
T: (078) 844-8613 / 844-8751
F: (078) 844-8621
psb-tuguegarao@psbank.com.ph

Vigan

G/F, PM Prime Bldg., Florentino St., Vigan City, Ilocos Sur
T: (077) 632-0871 to 72
F: (077) 632-0871
psb-vigan@psbank.com.ph

Zambales - Iba

G/F, Iba Town Center National Highway, Zone 1 Poblacion, Iba, Zambales
T: (047) 811-1177
F: (047) 811-1178
psb-zambalesiba@psbank.com.ph

Zambales - Subic Town

G/F, ATAW Bldg., National Highway Baraca-Camachile, Subic, Zambales
T: (047) 232-0228
F: (047) 232-0229
psb-zambalessubictown@psbank.com.ph

South Luzon

Albay - Tabaco

Units A-D, Vicar Bldg., Ziga Ave. Brgy. Basud, Tabaco City, Albay
T: (052) 824-4133 / 824-4707
F: (052) 487-4450
psb-albaytabaco@psbank.com.ph

Batangas

P. Burgos St., Batangas City
T: (043) 402-1520 / 402-8888
F: (043) 723-0627
psb-batangas@psbank.com.ph

Batangas - Balayan

G/F, Commercial Bldg., Plaza Rizal cor. Fe Sts., Balayan, Batangas
T: (043) 407-4002
F: (043) 407-4007
psb-balayan@psbank.com.ph

Batangas - Bauan

Kapitan Ponso cor. Ilagan Sts. Poblacion IV, Bauan, Batangas
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F: (043) 980-9599
batangas-bauan@psbank.com.ph

Batangas - Sto. Tomas

G/F, New Bldg., Maharlika Highway Brgy. San Antonio, Sto. Tomas Batangas
T: (043) 778-0027 / 726-0169
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psb-stotomas@psbank.com.ph

Binakayan

PSBank Bldg., Tirona Highway National Rd., Binakayan, Kawit, Cavite
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Biñan

A. Bonifacio cor. Burgos Sts. Biñan, Laguna
T: (049) 411-3406 / 511-9413
F: (02) 520-8216
psb-binan@psbank.com.ph

Calamba

G/F, Andenson Bldg. 1, Parian National Highway, Calamba City Laguna
T: (02) 420-8220
F: (049) 545-5979
psb-calamba@psbank.com.ph

Camarines Norte - Daet

G/F, New Bldg., F. Pimentel Ave. cor. V. Basit St., Brgy. 8, Daet Camarines Norte
T: (054) 440-1452 / 440-5692
psb-daet@psbank.com.ph

Candelaria

Argao St. cor. Rizal Ave. Candelaria, Quezon
T: (042) 585-8443 / 741-1263
F: (042) 585-8444
psb-candelaria@psbank.com.ph

Cavite - Bacoor

G/F, Heritage Bldg. Km. 16 Aguinaldo Highway Niog, Bacoor, Cavite
T: (046) 481-7645 / 861-4061
F: (046) 481-7465
psb-cavitebacoor@psbank.com.ph

Cavite - Carmona

G/F, 88 Bldg., Gov. Drive Brgy. Maduya, Carmona, Cavite
T: (046) 972-2108
F: (046) 972-2107
psb-carmona@psbank.com.ph

Cavite - GMA

Gov. Drive, Gen. Mariano Alvarez Cavite
T: (046) 460-4659 / 460-4514
F: (046) 460-4514
CaviteGMA@psbank.com.ph

Cavite - Gen. Trias

G/F, The Plaza, Florida Sun Estates Governor's Drive, Brgy. Manggahan General Trias, Cavite
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F: (046) 424-1357
cavite-gentrias@psbank.com.ph

Cavite - Imus Anabu

Kingsway Commercial Complex 9040 E. Aguinaldo Highway Anabu, Imus, Cavite
T: (046) 529-3010 / 0917-6716890
F: (046) 474-0133
psb-imusanabu@psbank.com.ph

Cavite - Imus Tanzang Luma

G/F, VCV Bldg., Aguinaldo Highway Brgy. Tanzang Luma, Imus, Cavite
T: (046) 571-0298 / 571-0232
(046) 471-0095
F: (02) 519-4441
psb-imus@psbank.com.ph

Cavite - Molino

G/F, Golden Oasys Bldg. Molino 4, Bacoor, Cavite
T: (046) 438-8389 / 438-8391 to 92
(02) 529-8860
psb-molino@psbank.com.ph

Cavite - Rosario

G/F, Units 2 to 4, Puregold Gen. Trias Drive, Brgy. Tejero Rosario, Cavite
T: (046) 416-4916
F: (046) 416-4917
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Cavite - Silang

G/F, O.C. Bldg., M.H. Del Pilar cor. Kiamzon Sts., Silang, Cavite
T: (046) 414-3427 / 865-2142
F: (046) 865-2145
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Cavite - Tagaytay

Rotonda Star Plaza, Brgy. Silang Junction Tagaytay City, Cavite
T: (046) 413-2359 / 413-0213
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Cavite - Tanza

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Cavite - Trece Martires

G/F, New Bldg., Governors Drive Trece Martires, Cavite
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F: (046) 443-2613
trecemartires@psbank.com.ph

Dasmariñas

PSBank Bldg., E. Aguinaldo Highway cor. Mangubat St., Dasmariñas, Cavite
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F: (02) 529-6101
psb-dasmarinas@psbank.com.ph

Laguna - Cabuyao

G/F, New Bldg., JP Rizal cor. A. Bonifacio Sts., Brgy. 2 Cabuyao, Laguna
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psb-cabuyao@psbank.com.ph

Laguna - Calamba Crossing

G/F, The Calamba Executive Center Brgy. Uno, Crossing Calamba City, Laguna
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T: (049) 530-2203
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Branch Directory



Laguna - Paseo De Sta. Rosa
UG/F, Unit 1, Arcadia Bldg.
San Bruno Drive
cor. Tagaytay-Balibago Road
Sta. Rosa City, Laguna
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psb-lagunapaseo@psbank.com.ph

Laguna - San Pablo Maharlika
G/F, Acosta Bldg. II
Km. 80 Maharlika Highway
Brgy. San Rafael
San Pablo City, Laguna
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F: (049) 521-3150
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Laguna - San Pedro National Highway
G/F, Sunshine Square Bldg.
National Highway, Brgy. Landayan
San Pedro City, Laguna
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Laguna - Sta. Cruz
A. Regidor St., Sta. Cruz, Laguna
T: (049) 501-4932 / 501-4933
F: (049) 501-4934
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Legazpi
GF, Tower Bldg. II
Landco Business Park
Legazpi City, Albay
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psb-legazpicity@psbank.com.ph

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F: (043) 411-1549
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C.M. Recto Ave. cor. R. Soliman St.
Lipa City, Batangas
T: (043) 756-1711 / 756-2745
F: (043) 756-1813
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Lipa - JP Laurel Highway
Autoplex Bldg., J.P. Laurel Highway
Sabang, Lipa City, Batangas
T: (043) 784-6127 / 784-6129
F: (043) 784-6126
psb-lipajlaurel@psbank.com.ph

Los Baños
PSBank Bldg., Lopez Ave.
Batong Malake, Los Baños
Laguna
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Quezon Ave. cor. Evangelista St.
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Lucena - Enriquez
G/F, AQC Bldg., Enriquez
cor. San Fernando Sts., Brgy. 6
Lucena City, Quezon
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F: (042) 797-0140
psb-lucenaenriquez@psbank.com.ph

Mindoro - Calapan
G/F, HM Home Mark Bldg.
JP Rizal St., Brgy. Camilmil
Calapan City, Oriental Mindoro
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psb-mindorocalapan@psbank.com.ph

Naga
G/F, DECA Centro Bldg.
cor. Dinaga St., Panganiban Drive
Naga City, Camarines Sur
T: (054) 472-0452
(02) 250-8099
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Pallocan West
G/F, CS Rayos Bldg.
Pallocan West, Batangas City
T: (043) 723-2330 / 723-7226
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248 Rizal Ave.
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Casa Hacienda Commercial Center
A. Mabini St., San Pedro, Laguna
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F: (02) 869-2266
psb-sanpedro@psbank.com.ph

Sorsogon
UG/F, Sorsogon Shopping Center
Magsaysay St., Sorsogon City
Sorsogon
T: (056) 558-0008 / 558-0013
F: (056) 421-6450
sorsogon@psbank.com.ph

Sta. Rosa
Dragon Arcade
Balibago- Tagaytay National Road
Brgy. Don Jose, Sta. Rosa, Laguna
T: (049) 541-0624 / 541-0845
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J.P. Laurel Highway, Tanauan City
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San Jose De Buenavista, Antique
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(036) 540-7901
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Bacolod - Libertad
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P. Hernaez cor. Magsaysay Sts.
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F: (034) 704-2371
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B.S. Aquino Drive, Bacolod City
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Mindanao Ave. cor. Biliran Rd.
Cebu Business Center, Cebu City, Cebu
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F: (032) 417-1745
psb-cebuayalabp@psbank.com.ph

Cebu - Banilad
G/F, Gaisano Country Mall
Brgy. Banilad, Cebu City, Cebu
T: (032) 416-2335
F: (032) 231-2966
psb-banilad@psbank.com.ph

Cebu - Capitol
The Strip, Osmeña Blvd.
Capitol Site, Cebu City, Cebu
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F: (032) 412-8636
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Cebu - Carbon
Plaridel cor. Progreso Sts.
Cebu City, Cebu
T: (032) 254-7712
F: (032) 416-0005
psb-carbon@psbank.com.ph

Cebu - Colon
Pelaez cor. Colon Sts.
Cebu City, Cebu
T: (032) 255-7551
F: (032) 412-0418
psb-colon@psbank.com.ph

Cebu - IT Park
G/F, Stall 101, eBlock 4
Jose Maria Del Mar St.
Cebu IT Park, Cebu City
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Cebu - Jones
Osmeña Blvd. cor. Sanciango St.
Cebu City, Cebu
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Cebu - Lapu-Lapu
Gaisano Mactan Island Mall
Lapu-Lapu City, Cebu
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F: (032) 495-1425
lapulapu@psbank.com.ph

Cebu - Mandaue A.C. Cortez
N & N Cortes Arcade, A.C. Cortes Ave.
Mandaue City, Cebu
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Cebu - Mandaue National Highway
G/F, JTC Bldg., 212 National Highway
Subangdaku, Mandaue City, Cebu
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psb-mandauehway@psbank.com.ph

Cebu - Taboan
C. Padilla cor. T. Abella Sts.
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F: (032) 418-2879
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F: (035) 422-0200
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Iloilo - Iznart
533 Iznart St., Iloilo City
T: (033) 508-9410
F: (033) 335-0938
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Iloilo - Jaro
E. Lopez cor. Jalandoni Sts.
Jaro, Iloilo City
T: (033) 329-6580
F: (033) 503-2145
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Iloilo - Quezon
23 C. Quezon St., Iloilo City
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F: (033) 508-9422
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Mandaue - Subangdaku
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F: (032) 345-3342
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Arnaldo Blvd. cor. Datiles St.
Brgy. Tanque, Roxas City, Capiz
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roxascity@psbank.com.ph

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G/F, Tacloban Plaza Bldg.
Justice Romualdez St.
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F: (053) 325-3521
psb-tacloban@psbank.com.ph

Tagbilaran
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Mindanao

Bukidnon - Malaybalay
Fortich St., Malaybalay City, Bukidnon
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Bukidnon - Valencia
G/F, Tamay Lang Arcade, Alkuino
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Butuan City, Agusan del Norte
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Branch Directory

Cagayan de Oro

BJS Bldg., Don Apolinar Velez
cor. A. Mabini Sts., Cagayan de Oro
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(08822) 725-184
psb-cdo@psbank.com.ph

Cagayan de Oro - Lapasan

Units 11-12, Puregold CDO
Claro M. Recto Ave., Lapasan
Cagayan de Oro City
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Davao - Bajada

88 Bldg., J.P. Laurel St., Bajada
Davao City, Davao del Sur
T: (082) 227-4771 / 300-6712
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Davao - Digos

G/F, Gaisano Grand Mall of Digos
Quezon Ave., Digos City
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Davao - Madrazo

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Davao - Matina

G/F, Saito Bldg., McArthur Highway
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Pagadian

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Zamboanga - Guiwan

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Zamboanga - Pilar

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Metrobank Group Directory

Domestic Subsidiaries and Affiliates

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President

First Metro Asset Management, Inc.

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President

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RAHUL HORA
President

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PSBank Center, 777 Paseo de Roxas
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VICENTE R. CUNA JR.
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Sumisho Motor Finance Corporation

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YOSUKE UNIGAME
President

Metrobank Card Corporation

Metrobank Card Corp. Center
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RIKO ABDURRAHMAN
President

Orix Metro Leasing and Finance Corporation

21/F, GT Tower International, Ayala Ave.
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PROTACIO C. BANTAYAN JR.
President

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Partners of Metrobank

Federal Land, Inc.

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PASCUAL M. GARCIA III
President

Toyota Motor Philippines Corporation

31/F, GT Tower International, Ayala Ave.
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SATORU SUZUKI
President

Toyota Financial Services Philippines Corporation

32/F, GT Tower International, Ayala Ave.
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ATSUSHI MURAKAMI
President

Toyota Manila Bay Corporation

Metropolitan Park, Roxas Blvd.
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YOSHINORI HATTORI
President

Metrobank Foundation, Inc.

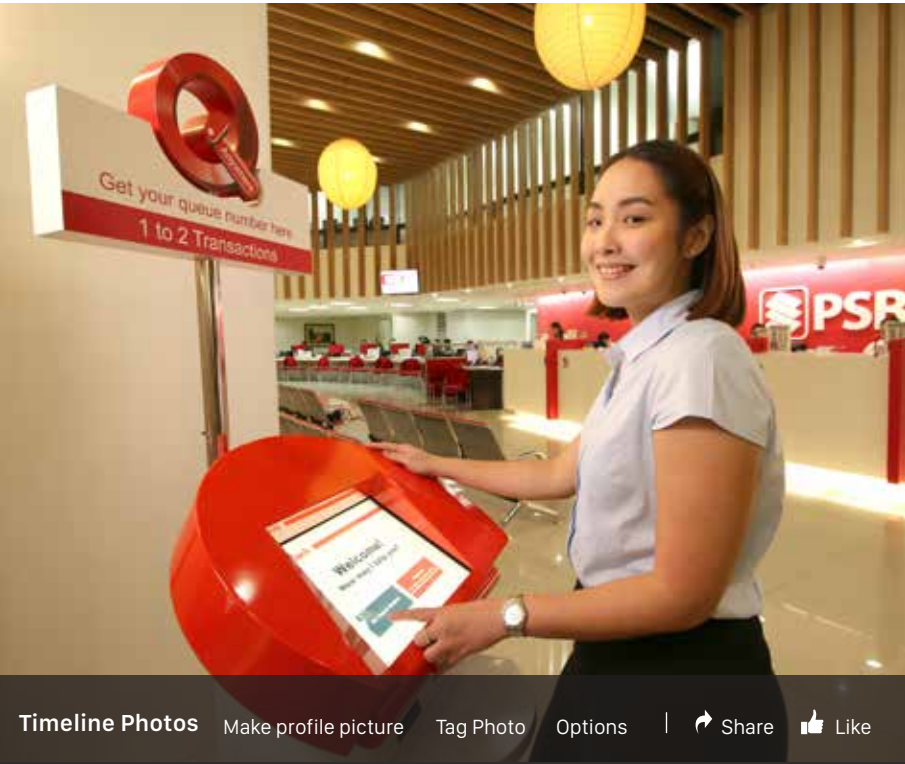
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Sen. Gil Puyat Ave., Makati City
Tel. No. (02) 898-8000
ANICETO M. SOBREPENA
President

Manila Doctors Hospital

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Tel. No. (02) 558-0888
ANTONIO S. ABACAN JR.
Chairman / Acting President

Manila Tytana Colleges

Pres. Diosdado Macapagal Blvd.
Metropolitan Park, Pasay City
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PSBank Regular Checking
PSBank Premium Checking

Peso Time Deposit Accounts

PSBank Prime Time Deposit
PSBank Peso Time Deposit
PSBank 1-Year, 2-Year, or 3-Year Peso Time Deposit

Foreign Currency Accounts

PSBank Dollar Savings
PSBank Dollar Time Deposit
PSBank Euro Savings
PSBank Euro Time Deposit

Consumer Loans

PSBank Auto Loan with Prime Rebate
PSBank Flexi Personal Loan with Prime Rebate
PSBank Home Loan with Prime Rebate
PSBank Home Credit Line
PSBank Home Construction Loan

Commercial Loans

PSBank SME Business Credit Line
PSBank Credit Line
PSBank SME Term Loan with Prime Rebate
Standby Credit Line Certification
Domestic Bills Purchase Line
PSBank Multipurpose Loan

Trust Products and Services

e-Trust
PSBank Money Market Fund
Investment Management Account
Escrow Account
Personal Management Trust
Employee Benefit / Retirement Fund Management

Other Products and Services

PSBank Debit Mastercard
PSBank Prepaid Mastercard
PSBank Credit Mastercard
PSBank e-Credit
PSBank Bills Payment Collection
PSBank Remittance Services
PSBank Corporate Internet Banking
PSBank Online
PSBank Mobile
PSBank LiveChat
PSBank AXA - Bancassurance Partnership
PSBank Online Auto Loan Application
Auto Debit Arrangement



Shareholder Information



Corporate Information

Philippine Savings Bank

PSBank Center
777 Paseo de Roxas corner Sedeño Street
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Tel: (+632) 845-8888
Website: www.psbank.com.ph

Annual Shareholders' Meeting

Monday, 24 April 2017, 3:00 p.m.
PSBank Hall, 19th Floor PSBank Center
777 Paseo de Roxas corner Sedeño Street
Makati City 1226 Philippines

Stock Listing

Philippine Savings Bank (PSBank) common shares are listed and traded at the Philippine Stock Exchange under the ticker symbol "PSB."

Shareholders

The number of common shareholders of record as of 7 February 2017 was 1,503.

Market Information

Following are the high and low closing prices of the PSB shares as reported in the PSE for each quarter of the years ending in 2015 and 2016:

Years	Quarters	Highest	Lowest
2015	1st	104.20	95.00
	2nd	95.50	92.00
	3rd	104.00	85.00
	4th	108.10	100.00
2016	1st	104.00	95.00
	2nd	107.00	98.10
	3rd	106.00	95.75
	4th	101.00	90.00

Annual Report in SEC Form 17-A

The financial report included in this report follows the information contained in the Bank's SEC Form 17-A as required by and submitted to the Securities and Exchange Commission. Copies of this report may be obtained free of charge upon written request to the Office of the Finance Group Head.

Shareholder Assistance and Services

Investor Relations

Corporate Affairs Division
9th Floor PSBank Center
777 Paseo de Roxas corner Sedeño Street
Makati City 1226 Philippines
Tel: (+632) 845-8888
Fax: (+632) 885-8352
Email: investor@psbank.com.ph

Media

PR & Corporate Communications Department
8th Floor PSBank Center
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Makati City 1226 Philippines
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Fax: (+632) 845-0025

For inquiries or concerns:

Customer Experience Division
6th Floor PSBank Center
777 Paseo de Roxas corner Sedeño Street
Makati City 1226 Philippines
Tel: (+632) 845-8888
Fax: (+632) 845-0048
SMS: (+63) 998-8458888
Email: customerexperience@psbank.com.ph
Chat: www.psbank.com.ph


Stockholder Services

For inquiries regarding dividend payments, change of address or account status:
Metrobank Trust Banking - Stock Transfer Department
17th Floor GT Tower International
6813 Ayala Avenue corner H.V. Dela Costa Street
Makati City 1227 Philippines
Tel: (+632) 857-5299 / 857-5695
Fax: (+632) 858-8010

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