

engaging our customers



2015 ANNUAL REPORT

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.

**We want to be recognized as the banking leader
in providing exceptional customer experience
at every encounter.**

engaging our customers

You've known us from the time we started as your neighborhood bank in Quiapo.

Over the past 55 years, you have seen us grow into becoming one of the country's top 10 strongest banks with a network of 248 branches and 614 ATMs nationwide, and one that you can reach in almost every digital platform.

But we know you want more from a bank than just its reach.

You want a bank that can provide you real-time, personalized service that reaches you, just as you need it.

You want a bank that can talk to you simply and seamlessly across channels. You want a bank that is always there for you, anticipating your ever-evolving needs.

You've found the right bank in PSBank.

Every day, we are **engaging our customers** in every possible way. And this is our continuing journey — so you'll think of PSBank whenever you hear of a bank that is relevant, convenient, responsive, and reliable. In short, a bank that sees you from the crowd and hears you amid the din of many voices: a bank that values you.



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probably didn't
know about
your bank

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better for you

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Five things you probably

Fifty-five years. That's how long we've been here. And if you think you already know us well, think again. Here are some of the things you probably didn't know yet, and have kept us on our toes throughout the past years.

1

Strength and Service

We have become the 8th strongest bank in the Philippines and the only savings bank in the top 10, according to The Asian Banker's AB500 annual ranking, 2015-2016 Edition. The Bank was also recognized by the Bangko Sentral ng Pilipinas (BSP) for excellence in responding and addressing clients' concerns referred by the central bank.

2

Strong Parent

Backing our strength is our parent Metropolitan Bank & Trust Company (Metrobank), the banking arm of GT Capital Holdings, Inc., the publicly listed holding firm of the family of George S.K. Ty. GT Capital has diverse investments in companies that are dominant in their respective markets, namely Metrobank, the country's strongest bank in terms of balance sheet; Federal Land; Toyota Motor Philippines Corp.; Global Business Power Corp.; and Philippine AXA Life Insurance Corp.

3

Wide Network and Wider Connection

Our network includes 248 branches and 614 ATMs strategically located nationwide. Through PSBank Online and PSBank Mobile, we are able to securely bring the PSBanking experience to our customers anywhere in the world, 24/7.

4

Humble yet Historic

Did you know that PSBank started as a small neighborhood bank right at the heart of the historic Plaza Miranda in Quiapo, Manila, which used to be the country's commercial and business hub? We opened our first branch in the area on September 26, 1960.

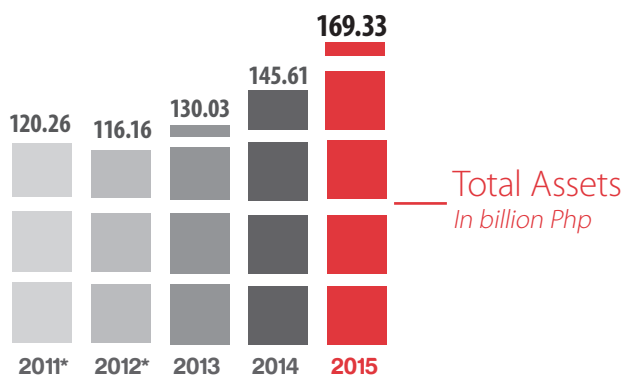
5

Innovative

PSBank introduced a breakthrough innovation in the industry: the ATM Lock. PSBank cardholders have the power to lock or unlock their ATM cards from use via Online or the Mobile App. This provides an additional layer of protection against unauthorized use of their ATM card, arising from ATM loss, theft, skimming, and other forms of electronic fraud.

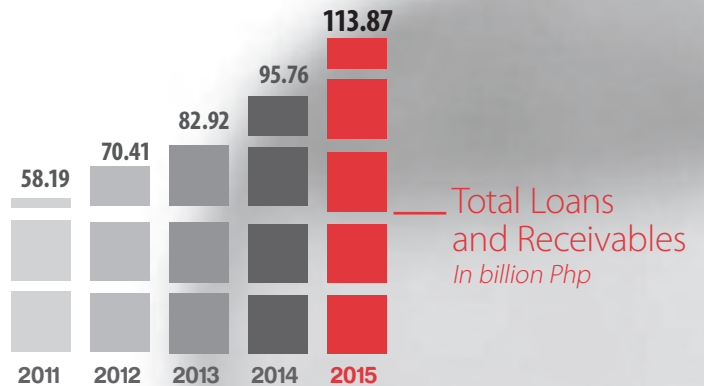
didn't know about your bank

Numbers that count

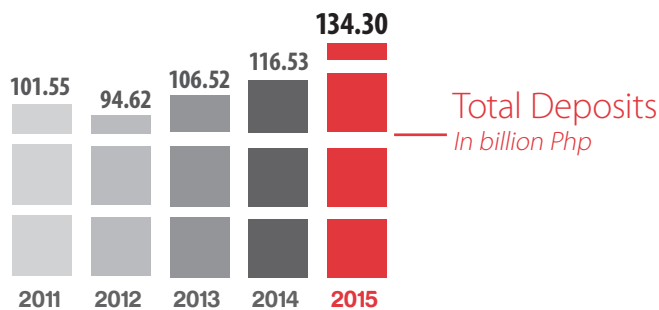


Total Assets
In billion Php

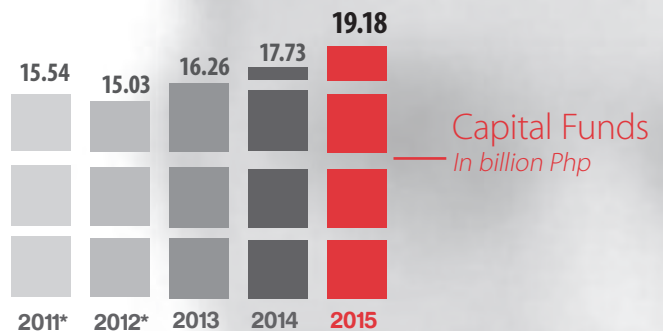
*Restated



Total Loans and Receivables
In billion Php

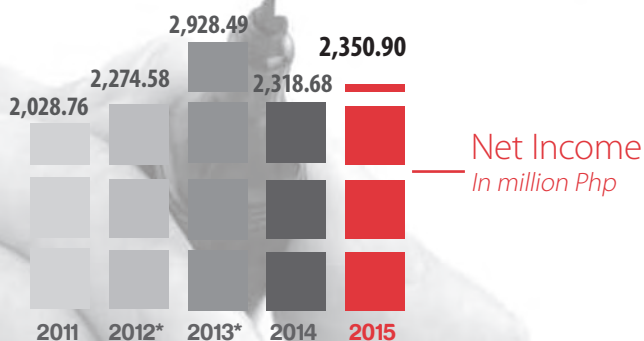


Total Deposits
In billion Php



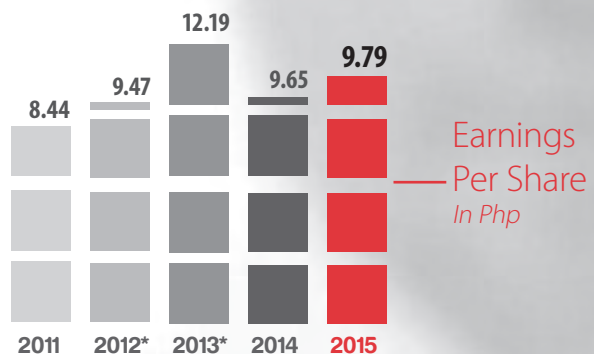
Capital Funds
In billion Php

*Restated



Net Income
In million Php

*Restated



Earnings Per Share
In Php

*Restated

Statements of Condition

	December 31 2015	December 31 2014	December 31 2013	December 31 2012 (as restated)	January 1 2012 (as restated)
ASSETS					
Cash and Other Cash Items	16,939,388,485	31,554,521,430	19,050,497,768	14,328,336,240	11,960,957,295
Interbank Loans Receivable and Securities Purchased Under Resale Agreements	2,513,904,112	2,186,320,000	14,527,000,000	6,100,000,000	10,480,000,000
Investments	26,696,768,159	8,045,354,941	5,833,670,642	16,992,863,926	31,061,722,100
Loans and Receivables	113,867,515,442	95,759,749,830	82,917,120,994	70,412,582,319	58,190,152,155
Investments in an Associate and a Joint Venture (‘Investment in a Joint Venture’ for 2014-2015)	690,333,838	668,606,533	1,346,142,412	1,237,181,758	1,237,381,423
Property and Equipment	2,746,074,371	2,469,507,446	2,389,780,404	2,412,337,390	2,382,152,118
Investment Properties	3,344,154,413	2,933,068,849	2,589,408,311	2,622,918,872	2,802,259,434
Other Assets	2,533,108,408	1,989,900,444	1,372,254,218	2,054,743,793	2,141,677,461
	169,331,247,228	145,607,029,473	130,025,874,749	116,160,964,298	120,256,301,986
LIABILITIES AND EQUITY					
Liabilities					
Deposit Liabilities	134,296,308,127	116,527,753,821	106,518,503,910	94,624,286,307	101,550,335,610
Bills Payable	4,494,845,747	—	—	—	—
Subordinated Notes	5,952,051,581	5,946,901,321	2,972,366,024	2,969,797,342	—
Other Liabilities	5,412,987,013	5,402,072,113	4,271,929,336	3,539,642,323	3,178,134,260
	150,156,192,468	127,876,727,255	113,762,799,270	101,133,725,972	104,728,469,870
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	14,468,701,913	12,838,559,286	11,240,640,144	9,753,666,282	8,055,688,371
Net Unrealized Gain on AFS Investments	179,775	26,600,463	22,289,515	206,153,207	2,399,747,805
Equity in Net Unrealized Gain on AFS Investments of an Associate	—	—	25,000	—	—
Remeasurement Losses on Retirement Plan	(471,371,011)	(312,363,737)	(178,577,793)	(85,597,229)	(93,898,031)
Equity in Remeasurement Gains (Losses) on Retirement Plan of a Joint Venture	67,642	(1,445,728)	(479,690)	(181,342)	—
Equity in Cash Flow Hedge Reserve of an Associate	—	—	(335,158)	—	—
Cumulative Translation Adjustment	(43,131,975)	(41,656,482)	(41,094,955)	(67,411,008)	(54,314,445)
	19,175,054,760	17,730,302,218	16,263,075,479	15,027,238,326	15,527,832,116
	169,331,247,228	145,607,029,473	130,025,874,749	116,160,964,298	120,256,301,986

Statements of Income

Years ended December 31

	2015	2014	2013 (as restated)	2012 (as restated)	2011
Interest Income	11,002,726,921	10,113,409,810	9,027,235,611	8,786,264,360	8,976,586,827
Interest Expense	2,520,780,655	2,403,027,585	2,340,415,810	3,114,474,095	3,267,133,019
Net Interest Income	8,481,946,266	7,710,382,225	6,686,819,801	5,671,790,265	5,709,453,808
Net Service Fees and Commission Income	1,195,492,050	1,077,890,405	962,558,457	878,624,324	732,878,178
Other Operating Income	1,124,094,654	1,780,678,877	5,035,092,801	3,187,109,502	1,242,467,602
Total Operating Income	10,801,532,970	10,568,951,507	12,684,471,059	9,737,524,091	7,684,799,588
Other Expenses	8,513,308,445	8,349,764,091	8,685,377,446	6,917,589,803	5,688,672,802
Share in Net Income (Loss) of an Associate and a Joint Venture	20,213,935	76,956,073	109,569,160	(18,323)	8,271,646
Provision for (Benefit from) Income Tax	(42,461,640)	(22,533,126)	1,180,173,965	545,332,076	(24,360,250)
Net Income	2,350,900,100	2,318,676,615	2,928,488,808	2,274,583,889	2,028,758,682

There was a time in my life as an entrepreneur when the words “affection,” “love,” “authenticity,” “empathy,” and other terms of endearment had no place in business. A lot has changed since then. Today, companies are starting to comfortably embrace such terms as they listen to the voice of the customer and try to speak their language.

From “share of wallet,” the battle is now being measured in terms of “share of hearts.” The better we know about our customers and endear them, the more we earn their trust and loyalty.

This is why at PSBank, we have focused all our efforts into becoming an endearing brand and, ultimately, an enduring institution.

How do we do this? Simple. We ask ourselves: “What do our customers really care about?” And because what matters to you matters to us, we find your need and try to fill it. And we do this through technology and training so that we deliver service in the simplest and most uncomplicated way possible. From our Customer Satisfaction survey results, we realize that this ability to provide convenience and reduce complexities endears PSBank to our customers.

In a time when people and money move at breakneck speed, where everyone is fighting for attention and canceling out the din of voices, we try to keep up and remain relevant to the generations of customers we serve. Thus, we have been embarking upon digital innovations, particularly in online and mobile banking, as part of our strategy to enhance customer experience and engagement.

Driving growth

At the heart of our business as one of the country’s leading savings banks is the Filipino consumer. Among the biggest and most vibrant in Asia, Filipino consumers have been sustaining the country’s growth momentum in recent years and cushioning the impact of external economic shocks.

Thanks to consumer spending, which accounts for about 70% of GDP, the Philippine economy has remained among the fastest in Asia, next to India, China, and Vietnam. While growth was slower at 5.8% in GDP versus 6.1% a year ago, the impact of consumerism was evident everywhere: in real estate, renting, and business activities, which include the business process outsourcing industry. Higher consumption also got a boost from the remittances from overseas Filipino workers, which amounted to US\$25.77 billion in 2015 and contributed 9.8% to GDP.

In addition to consumer-led growth, the country is also reaping the so-called “demographic dividends” of having more than a third of the population that is below the age of 15 years old. This millennial market wants things faster and simpler. They easily shift their loyalty to a bank that offers more choices and more convenience at a tap of a screen or a swipe of a finger. PSBank identifies well with this market and its ever-evolving needs.

Sustaining the journey

We have been embarking on a continuous journey that leads us straight to the customer’s heart. Yet admittedly, we face many roadblocks as we continue on this journey.

Yet amid all the economic and socio-political noises, we see signs of continuing growth, particularly in the consumer-driven market segments we serve.

The Philippines is a country that has undergone so many economic and political crises, yet we have managed to stage a comeback. We have passed several leadership changes, each with its own focus, and businesses have been able to survive all this time despite a lot of disruptions. Our OFWs have been the resilient saving grace of our economy, withstanding so many external shocks. And every middle-class Filipino consumer still dreams of owning a home or a car, feeding their family well, and sending their children to a good school — no matter where the country’s economic fate leads them.

There is much optimism in the coming years that the economic gains we built will be sustained, and this is because of our young and hardworking Filipinos who continue to pursue this dream.

Once the country hits the “magic number” — a per-capita GDP income of US\$4,000 and up — from the current level of nearly US\$3,000 in urban centers like Manila and Cebu, we will see greater progress. We will create one of ASEAN’s largest consumer markets of the future as the middle-class rapidly expands over time. This will attract foreign direct investments into our manufacturing and services industries. Wealth will be distributed, and consumers will once again be at the driver’s seat.

As a leading consumer bank, PSBank is well positioned to seize this opportunity. The challenge for us, however, is to be a bank that offers the most compelling and engaging customer experience. We want to be there in every channel and in every platform that customers find simple, accessible, and convenient.

On behalf of our Board of Directors, shareholders, and employees, we thank you, our customers, for making us work harder to earn your patronage and trust. We hope that you will continue to embark on this journey with us, as we become a more endearing bank in the coming years.



JOSE T. PARDO
Chairman

The time for endearment



"From 'share of wallet,' the battle is now being measured in terms of 'share of hearts.' The better we know about our customers and endear them, the more we earn their trust and loyalty. This is why at PSBank, we have focused all our efforts into becoming an endearing brand and, ultimately, an enduring institution."



Continuing the journey with you

Every day, we ask ourselves: "What do customers care about most? And what can we do to help them?"

We believe that banking entails much more than just lending and deposit taking. At PSBank, we realize that understanding customers well directly impacts the long-term success of our business.

This is what drove us to embark on a customer experience journey that started three years ago. First, we set out on a goal to offer the shortest turnaround time in approving consumer loans and invested heavily in technology to accomplish this. And while we succeeded in making this a competitive advantage, we knew it was only a matter of time before other banks could match our offer. So we asked ourselves: "What can we offer our customers next?"

This question led us back to our brand promise: *Simple Lang, Maaasahan*. In other words, **Banking Simplified**. We want to shield our customers from the complexities of banking. Processing bank transactions is a "zero sum" proposition; we can make things simple for the bank or simple for the customer. We chose the latter. In recent years, delivering on this commitment has become more challenging given the changing preferences and higher expectations of the millennial generation.

Today's customers are more informed, more demanding, and more discriminating. They want more options and higher service standards. They reject the "one-size-fits-all" in favor of customized products that meet their individual preferences.

To remain relevant to these customers requires us to be flexible. And we need to engage them more actively so that we can understand them better. Thus our strategy aims to provide clients the best customer experience at every encounter.

Better customer service, better business

In 2015, we took a comprehensive look at the way we do business all across the Bank with one purpose in mind: to enhance customer experience. We set specific performance goals in line with our aspiration to be recognized as the industry leader in customer service. We conducted customer satisfaction surveys. We tracked customer complaints by business unit. We monitored how these complaints were handled and how quickly these were resolved because we believe that even complaints, if handled well, can be a source of positive customer experience. For this, we laid down a simple rule: always do right by the customer.

2015 Financial Performance

Financially, 2015 was an excellent year as we continued to gain momentum in our core businesses. Our net interest margins and fees from consumer loans posted double-digit growth, contributing a net income of Php2.35 billion. This translated to a return-on-average equity of 12.7%.

As a leading consumer bank, we continued to benefit from the consumer-led growth of the economy, particularly in auto loans where overall industry sales grew 22.9% to 288,609 units from 2014 levels. This helped boost our loan portfolio to Php116 billion, with our auto and mortgage lending businesses posting a combined increase of 25%. Our total assets expanded by 16% to Php169 billion. Total deposits climbed 15%

to Php134 billion, with low-cost funds rising by 23%, due to intensified customer acquisition and active cross selling of products that cater to various customer segments.

In the face of stiffer competition and loan expansion, the Bank remained firm in keeping its non-performing loans (NPL) in check, recording a net NPL ratio of 1.2% as of end-2015. Our capital adequacy ratio — a measure of financial strength — stood at 18%, well above the Bangko Sentral ng Pilipinas' 10% minimum requirement, while our Tier 1 ratio was at 12.4%.

As a result, for the fifth consecutive year, PSBank was once again included in *The Asian Banker's* AB500 list of the Top 10 Strongest Banks in the Philippines — the only thrift bank in the ranking.

Engaging at every channel

In line with our customer engagement journey, we have introduced innovations to enhance the **PSBanking Experience**. We launched Queue Anywhere, an automated lobby management system that saves clients time at the branch with no forms to fill; and the PSBank Mobile App with ATM Lock, a breakthrough innovation that allows clients to lock their ATM accounts, providing an additional layer of protection against card-initiated electronic fraud.

Customers use more channels and gain access to more information so they also demand a higher standard of service. As we monitor service levels on an ongoing basis, we continuously innovate, creating new touchpoints such as PSBank LiveChat, to bring the Bank closer to the customer. We also invest in training our frontliners, giving importance to transparency and professionalism in dealing with customers.

Confirming that we have made progress in this area, the Bangko Sentral ng Pilipinas conferred on PSBank the Pagtugon Award for excellence in addressing clients' concerns. We were also awarded the "2015 SSS Balikang Bayan Best Paying Partner" for speed in processing pension payments by the Social Security System. These are all encouraging but we have yet a long way to go.

Engaging to be the best

The Philippines, with a growing population of 102.4 million, is said to be in a "demographic sweet spot." This has attracted investments and propelled economic growth with consumers at the driver's seat.

For PSBank to reap and leverage on this demographic dividend, it must succeed in its customer experience journey. We continue to count on our employees and shareholders to help us fulfill our aspiration of becoming the Bank with the most engaged customers.

To our customers who continue to reward us with their loyalty and trust, we thank you. If we can help make your life simpler and better, please come and talk to us. Be part of the conversation around the things that matter to you. Because our mission is to serve you better.



VICENTE R. CUNA JR.
President

"For PSBank to reap and leverage on this demographic dividend, it must succeed in its customer experience journey. We continue to count on our employees and shareholders to help us fulfill our aspiration of becoming the Bank with the most engaged customers."

We're getting better for you

The customer is at the heart of our business at PSBank. Giving you better customer experience at every channel and at every encounter drives us to continuously improve our efficiency. In 2015, we continue to do more.

Large Enterprise

Focused on providing financial solutions to corporate and institutional borrowers, our Large Enterprise Group (LEG) expanded its client base with the addition of companies in the health care, retail and leasing sectors.

The LEG portfolio registered respectable growth even as the debt capital markets were not as active. Institutional relationships were cultivated to tap into opportunities for retail lending and deposits.

Indirect Channels

Indirect Channels Group serves as the Bank's link to accredited auto dealers, real estate developers, sales agents and brokers.

In 2015, we enhanced our auto sales acquisition capabilities with the rollout of FAST — an internet-based 'Field Application Servicing Tool' developed in-house that allows dealer coordinators to encode solicited applications from the field using mobile gadgets.

Full-quality coverage and on-ground tie-ups with both accredited dealers and developers were key in ensuring a steady flow of applications. We likewise launched 'Pa Sales Bonus' — a sales incentive program for our home loan agents and brokers.

Treasury

Accrual income for Treasury grew 37% year-on-year, owing to improved generation of low-cost funds and the management of its risk-free investments portfolio for both peso and dollar assets. With new dollar funding sources, dollar assets increased to US\$118 million from US\$36 million the previous year. Treasury deposit levels rose by 43% primarily due to an expanded customer base.

Trust Business

Trust Division helped us deepen our relationship with customers by offering an investment alternative through the PSBank Money Market Fund, our first unit investment trust fund (UITF). UITF accounts ballooned to 9,559, up by more than 650% from its launch in 2014. Investment Managed Accounts also grew by 68% and 47% in terms of client count and volume, respectively.

We conducted Financial Wellness and Independence seminars for customers. In May 2015, we held our first Client Appreciation & Market Updates Forum that drew hundreds of participants.

Customer Experience

We believe that by actively and consistently listening to the voice of our customers, we will be able to differentiate PSBank from competitor banks. Our Customer Experience Division (CXD) utilized service-related audits such as third-party customer satisfaction surveys and Mystery Shopping. These aimed to monitor the consistency of service delivery in our branches, specifically the speed of account opening and teller transactions; and ensure the optimal availability and reliability of all service touch points.

In addition to spearheading Customer Experience Management training for all bank units that have direct and indirect customer interaction, CXD also deployed several projects in 2015, including the Electronic SMS, Voice Logger, and consolidated electronic statement of accounts.

Operations

The Operations Group continued to provide improved and more efficient operational infrastructures which enabled us to have better controls, quickly attend to customer transactions, increase productivity, and lower operating costs. Some of the key initiatives implemented in 2015 were: a straight-thru remittance processing platform, integrated securities and collateral system for document storage and review, and an auto-dialer system to aid collection activities.



Branch Banking

We leveraged on our network of 248 branches, 614 ATMs, and electronic channel facilities to acquire new customers and deepen relationships with existing ones. We made customer experience a major component of the Branch Banking Group's key result areas. All branch personnel underwent extensive training on customer service, and infrastructures were put in place to continuously monitor and measure every component of service delivery. The importance of a positive Customer Experience was reinforced during regular branch discussions dwelling on service concerns and product knowledge.

The challenge in 2015 was to enable everyone in the branch to cross-sell products and services with the end view of increasing our share-of-wallet of the customer and improve our brand's stickiness. In addition to nationwide sales campaigns, we mounted several localized sales promotions and activities which helped our branches achieve their sales goals.



Information Technology

Information Technology continued to serve as our tool in continuously driving business objectives through effective use of automation and technology innovation. Among the major projects implemented in 2015 were: the upgrade of the mobile banking facility, ATM Lock, reformatting of our website for more intuitive and engaging experience, an automated queuing and self-service system for branches, and the Voice Logger facility to augment customer service capabilities. We also embarked on a mainframe upgrade to increase processing power, capacity, and storage space for various application systems.

E-Channels, Product/Business Development

The thrust was to support the growth our deposit and consumer loan portfolio by way of new product offerings and sales promotions.

We ran an internal incentive program for deposit generation called "Deposit Overdrive," and launched several direct marketing initiatives such as the "Triple Auto Treat" program that gave away free insurance, chattel mortgage fees, and gas allowance to Auto Loan borrowers in our branches. There were a string of promotions cutting across various product lines: "Swipestakes 55" and "Swipe for a Treat" designed to increase utilization of PSBank Debit and Prepaid Mastercard; "P55K Cash Credits" and "Pa-Sales Bonus" for Home Loans; and localized raffle and instant gratification promos for specific branches.

A new PSBank Mobile Version 2.0 was made available, complete with better user experience and expanded functionalities. This included the ATM Lock feature that allowed customers to secure their ATM cards against skimming and other types of electronic fraud. We also rolled out Queue Anywhere, an automated lobby management system that cuts in-branch waiting time and saves customers from filling out forms.

We also launched new AXA investment-linked products and our own PSBank Credit MasterCard. Three new TV commercials were also launched, with celebrity endorser Anne Curtis promoting ATM Lock, Mobile, and Queue Anywhere.

Business Information Management System

We have stepped up efforts at using data analytics to deliver more personalized and relevant pricing, products, and other services to our customers.

BIMS continued to provide business intelligence dashboards and decision support to our various business units. Among others, these allowed them to make decisions based on sound data, respond to customer queries faster, and even track credit quality and operational productivity. Several cross-sell campaigns were initiated using a mix of quantitative and qualitative information.

Human Resources

Our Human Resources Group helped fulfill our brand promise by implementing various programs that made PSBankers more equipped, engaged, and empowered to provide exceptional service to customers.

We put together a new Talent Management and Competency Modeling Framework to serve as the backbone of programs that are aligned with our overall vision. Employee development programs such as SPEED 2.0 and XCEED provided advanced learning and career enhancement opportunities for high performers.

Finance

The Finance Group embarked on extensive automation to improve on remaining manual processes. Some of these are: the automation of the reconciliation of financial transactions; and a system for billing, collection, payment and recording of operating expenses to hasten response time for disbursements. These initiatives helped us achieve operational excellence and effective cost control, and allowed for the timely issuance of financial reports.

Credit Processing and Evaluation

An automated file matching module was put in place, resulting in faster credit processing of loan applications. In 2015, we continued to enhance our processes to ensure that we adhere to our committed turnaround time to our borrowers, this being one of the key drivers of growth for our consumer loan portfolio.

Internal Audit

The Internal Audit Group continued to improve the audit engagement process across the organization, thus assuring adequacy and effectiveness of governance, risk management, and operational and control processes. This ultimately translated to enhanced organizational value and better customer service. Our audit methodology also provided ongoing risk and control assessments to strengthen detection of fraud.

Beyond connection

In this digital age, you couldn't help but be always on the go. You want things to be on-demand and in real-time. You want the ability to transact anytime and the option to do everything via mobile. Call us "customer-obsessed," but we know exactly what you need. Beyond bringing the digital connection, we need to offer you a great mobile banking experience as well.

PSBank Mobile 2.0 and ATM Lock

We launched the PSBank Mobile 2.0 with an easy-to-use interface and a security feature that allows you to do banking transactions faster and more secure even while you're on the go. The enhanced mobile app now lets you do more at your fingertips: whether applying for a loan, searching for an ATM or a branch, transferring funds, paying bills, buying reloads, among other things.

It even comes with an added bonus: the ATM Lock, a breakthrough innovation that lets you "lock" your ATM card to protect your hard-earned money and prevent unauthorized use of your card.

PSBank Queue Anywhere

Being on-the-go also means you don't have time to wait in line longer and fill out forms when doing over-the-counter branch transactions. And you don't have to, with our automated lobby management system: the PSBank Queue Anywhere. Simply use your laptop or mobile phone to book your transaction ahead with our branches, wherever you are. Cut the waiting time and complete your transaction in no time!

Enhanced website experience


Our quest to provide you with a seamless customer experience also led us to enhance our PSBank website (www.psbank.com.ph). The secure site now sports a clean look and a streamlined design that allows you to easily navigate its features. The adaptive design is suited for any device — whether laptop, tablet, or mobile phone.

Convenience and security that give you peace of mind: this is how we remain true to being *Simple Lang, Maaasahan*.








We hear you loud and clear

CUSTOMER SATISFACTION SURVEY 




A. Upon entry in the branch




I was greeted by the guard the moment I stepped in the branch.  Yes  No




B. Pre-transaction




How long did you wait for your turn?  It took ___ minutes.



C. During the Actual Transaction

 The Teller acknowledged and greeted me "Good Morning/Afternoon" with a warm smile.  Yes  No



 The Teller who assisted me explained benefits and risks, and provided me with all the necessary information related to my transaction.  Yes  No

 The Teller who assisted me offered other PSBank products/services.  Yes  No

 The Teller who assisted me thanked me with a smile after the transaction.  Yes  No

 How long did it take the teller to process your new deposit account?  It took ___ minutes.

D. Exit from the Branch


The guard thanked me for my visit.  Yes  No

2015 Customer Satisfaction Survey

 **92%**
Call Banking

 **93%**
Direct Banking

 **91%**
Business Center



We invest time, talent, and resources to build our brand and offer products and services. And to ensure our success, we spend countless hours listening to you and actively seeking your point of view.

Customer Satisfaction Survey

The Customer Satisfaction Survey (CSAT) program is designed to help us gauge your level of satisfaction in your every PSBank encounter and in every PSBank channel. Conducted monthly, these surveys enable us to understand how well we are doing in meeting your expectations, as well as track our employees' compliance with customer service standards.

Our branches are usually our first direct connection to you that's why it's important that we make a good first impression. We then initiated the 'Making First Impressions' program to allow you to gauge our branch personnel's adherence to our service standards. The survey covers the quality of service rendered by our New Accounts clerks, tellers, and security guards. You immediately receive a token for providing your feedback.

We also measure your level of satisfaction when you call our Customer Experience Hotline, visit our direct banking facility, and when our Business Center handles your loan application. This also applies to our PSBank Online and Mobile App. We solicit your feedback on your ease of using our alternative channels.

Thanks to your helpful feedback, our Customer Satisfaction Rating in almost all our delivery channels increased in 2015 compared to the previous year. This also shows how we have been succeeding in engaging you more — part of a continuing journey towards ultimately winning your heart.

Keeping you engaged

It's easy to get lost in a myriad of choices of products and services. At PSBank, we are increasingly focused on finding new and better ways to grow our relationship with you and this includes equipping you with the knowledge and confidence you need to make responsible financial decisions at all stages of your life.

Financial wellness and literacy

In 2015, we conducted financial planning seminars to help our branch clients gain deeper understanding on how to achieve financial wellness and independence. More than 700 clients attended the 10 sessions in Metro Manila and nearby provinces.

We also collaborated with First Metro Asset Management Inc. in mounting an Investment Forum for our Metro Manila-based clients. The forum tackled timely economic issues that affect investment decisions. We also held 13 "Negotalk" sessions for potential and existing SME loan clients.

Promo campaigns

We embarked on various promotional campaigns to keep you excited with our product and service offerings throughout 2015:

- **PSBank Auto Loan:** More than 100 quality and newly repossessed cars were up for sale to interested buyers during a two-day special sale called "Auto CARnival" at our PSBank Pre-Owned Auto Mart. Clients were given great deals and special financing rates.
- **PSBank Home Loan:** Qualified Home Loan clients were also given housewarming gifts worth Php50,000 in a promo that we held in partnership with Abenson appliance store.
- **PSBank Debit and Prepaid MasterCard:** We also ran several promos in 2015 to encourage utilization of our PSBank Debit and Prepaid MasterCard cards. Promo prizes included rebates on tuition fees, freebies and discounts, plus PAL airmiles at PSBank's Swipestakes 55 promo to celebrate our 55th anniversary.

To leave an indelible brand impression, we will actively engage you on social media, and even via our internally "owned" media channels in the coming years.





Gaining the spotlight on customer service

The success of our business is a validation that our customers continue to delight in their experience with PSBank. External and third-party awards and recognition give us greater validation that we are on the right track in becoming the country's consumer bank of choice.

BSP Pagtugon Award

PSBank received the Pagtugon Award from the Bangko Sentral ng Pilipinas (BSP) for excellence in responding and addressing issues or concerns of clients referred to the Bank by the BSP. The award was given during the 2015 Awards Ceremony and Appreciation Lunch for BSP Stakeholders.



SSS Balik ng Bayan Award

PSBank was also cited by the Social Security System (SSS) as the "Best Paying Partner Thrift Bank" at the 2015 SSS Balik ng Bayan Award.



The award is a testament to our strong commitment to being the pension fund's partner in providing universal, equitable, and viable social security protection to its members.

The Award honors individuals, employers, or organizations that significantly contributed to the SSS' pursuit of its mandate. Awardees are recognized for their compliance to the provisions of the social security law in terms of coverage, collection and giving out of benefits, accuracy, and timeliness of their submission of reports to SSS, and participation in SSS programs.



Making a difference

At PSBank, we engage our people so they can consistently help deliver on our brand promise “Simple Lang, Maaasahan” and give the best experience to our customers.

Our Human Resources Group provided various platforms to engage and empower employees — from sports competitions, educational and Christmas Day activities for their children, to corporate social responsibility (CSR). We know we are succeeding when productivity in our workplace rises and employee attrition rate falls. We conduct bank-wide employee engagement surveys to measure our employees’ commitment, motivation, and loyalty.

As of end-2015, 67 out of the chosen 96 children from World Vision and Resources for the Blind who were given scholarships under our Save It Forward Program have already graduated. A total of 51 indigent but deserving students have also been provided financial assistance and sent to member Chinese-Filipino Schools under our yearly PSBank Educational Assistance Program. Since 2008, 21 college students have already obtained their degrees in Accountancy, IT, Marketing, and Nursing.



We continued to support the Country's Outstanding Police Officers in Service (COPS) program in 2015. The program has so far enabled us to honor and reward 128 outstanding police officers in the country.

We actively engaged our employees to participate and contribute their time, talent, and resources in various outreach activities:

- PSBank mountaineers joined our R3 – “Responsible, Rest and Recreation Engagement Program” — where they trekked to Kalinga to reach out to 300 children, and help the locals set up a clean and potable water system;
- Gift giving to five charitable institutions: Concordia Children Services, Asocacion de Damas Filipinas, Chosen Children Village, San Lorenzo Ruiz Home for the Elderly, and Cottolengo Filipino;
- Annual Fun Run of World Vision and the Tytana College Founder's Run, where 130 PSBankers joined; and
- Packing and distribution of goods to 10,000 indigent families in Metro Manila, Cebu, Bicol, and Davao under Metrobank Group's Bags of Blessings program.

Expecting the unexpected

Being in the business of handling people's hard-earned money and generating thousands of transactions each year, PSBank considers risk management as a core discipline.

Our brand reputation is arguably our most important asset. Our customers entrust us with their dream of a financially secured future. And risk management has allowed us to provide a level of customer service with uncompromising quality that can withstand the rapid changes in market and environmental conditions.

In 2015, we completed several projects to effectively implement the sound credit risk management system and practices prescribed by the Bangko Sentral ng Pilipinas (BSP) under Circular 855 that took effect on November 19, 2014.

For consumer loans, we implemented a new credit scoring model and a new cutoff score to address credit risks from changing borrower risk profiles.

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 the Bank's 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.



Our brand reputation is arguably our most important asset. Our customers entrust us with their dream of a financially secured future. And risk management has allowed us to provide a level of customer service with uncompromising quality that can withstand the rapid changes in market and environmental conditions.

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 are 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 BSP's credit classifications. 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 a 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 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, Information Security, Systems Quality Assurance, 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.

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.

Making good governance matter



At PSBank, everything we do is based on our core corporate values. These values guide our every day relationships with our customers, employees, shareholders, the communities we serve, and other stakeholders. Thus, they provide the foundation for our approach to corporate governance.

We remain committed to excellence in corporate governance by striving for higher standards and adopting best practices that are beyond mere compliance with minimum requirements. We continue to 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 faster, better and reliable service to our customers, and working with integrity and accountability.

Governance at PSBank

Our governance framework plays an integral role in supporting our business and helping us deliver on our strategy. It provides the structure through which our business objectives are set, our performance is monitored, and the risks we face are managed. It includes a clear framework for decision making and accountability across our business and guidance on the standards of behavior we expect of our people.

Our governance framework is embodied in our annually updated Corporate Governance Manual, which is posted on our website, www.psbank.com.ph, and on our intranet site, InfoChannel. The Manual contains policies and guidelines that primarily revolve around the following three basic values that we observe:

Fairness

We see it that we observe fairness in our dealings with counterparties and other stakeholders. We ensure that these dealings, especially with our related parties, are made in the regular course of our business and based on terms that do not go against the interests of the Bank and that of our stakeholders. We created a Board-level Related Party Transactions Committee (RPTC) for this reason. The RPTC helps ensure that our transactions with related parties are conducted at arm's length and our resources are not misappropriated, in accordance with our Board-approved Related Party Transactions (RPT) policy and its specific guidelines and handling procedures.

We also ensure that our stockholders are treated without discrimination by preserving all 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 a 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 which defines the standards that we follow in all our business dealings and relationships.

Code of Conduct

Our Code of Conduct 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 the Financial Consumer Protection and the Anti-Money Laundering/ Terrorism Financing policies and procedures;
- Schedule of penalties for attendance and punctuality, attire requirements, 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 date of said changes, respectively. They are likewise prohibited from selling or buying PSBank shares during "blackout periods," i.e., upon obtaining material non-public information up to two trading days after such information is disclosed.

The Bank did not have any trading transactions with reporting insiders and/or their associates in 2015. The level of shares owned by Directors and the shares' movements throughout 2015 are summarized on the table on page 28 (Rollforward of Common Shares).

Director	Position	Rollforward of Common Shares					
		Beginning		Movements		End	
		12/31/14	%	Additions	Deductions	12/31/15	%
Jose T. Pardo	Chairman and 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	0.001481
Margaret Ty Cham*	Director	100	0.000042	-	100	-	0.000042
Jeanne Frances T. Chua	Director	100	0.000042	-	-	100	0.000042
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 Petrus P. Hermans*	Director	-	0.000042	100	-	100	0.000042
Total		6,126	0.002595	100	100	6,126	0.002595

*Ms. Cham was replaced by Mr. Hermans as director during the Annual Stockholders' Meeting in April 2015.

Whistle Blowing

We also observe a “whistle-blowing” 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 any impropriety or malpractice committed by a co-employee for investigation purposes. 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.

Transparency and open communication

We abide by various disclosure requirements of the Bangko Sentral ng Pilipinas (BSP), the Securities and Exchange Commission (SEC), and the Philippine Stock Exchange (PSE), as a publicly listed company. We ensure that we are transparent to our shareholders 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 have also updated our website since 2014 to include all required disclosures in accordance with the SEC-prescribed web template for our stakeholders.

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 pertaining to the management of our Bank, stockholders rights, or any other Bank-related matters, while remaining mindful of disclosure limitations under existing laws on bank deposits

secrecy and data privacy.

Our Corporate Governance Manual (CGM) serves as a valuable guide and reference in our implementation of corporate governance rules and regulations of both the BSP and the SEC. In 2015, we updated our CGM primarily to incorporate recent regulatory issuances related to corporate governance.

Board Oversight

The Board of Directors sets the corporate governance tone in the organization by ensuring adherence to its 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.

There are a total of nine directors in our Board who 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 our 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 this list are considered for election as directors at the annual stockholders meeting.

Any vacancies occurring 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 increase in the number of directors, however, shall be filled by the stockholders in a regular or special meeting called for such purpose.

We have consistently maintained the presence of independent directors who provide independent judgment, outside experience and objectivity. Of the nine Board members, three are independent directors, including our Board Chairman. This is more than the required minimum number of independent directors. The Bank does 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 our 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 are provided with comprehensive training on corporate governance as part of the BSP's requirements in their confirmation of elected bank directors. Together with our principal officers, our directors attended in 2015 an annual refresher program on corporate governance (pursuant to SEC Memorandum Circular No. 20 s2013) conducted by SEC-accredited training providers, as well as an Anti-Money Laundering (AML) seminar for Board of Directors and Senior Management conducted by the Anti-Money Laundering Council (AMLC).

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 and prepares 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.

Attendance to Board Meetings

In 2015, our Board had 12 regular meetings, in addition to the annual stockholders and organizational meetings. Our directors recorded a 98% attendance rate. Attendance to Board meetings in 2015 are summarized below:

Director	Position	Attendance	Annual Stockholders Meeting
Jose T. Pardo	Chairman and Independent Director	12/12	Yes
Arthur V. Ty	Vice Chairman	12/12	Yes
Vicente R. Cuna Jr.	President	12/12	Yes
Ma. Theresa G. Barretto	Director	12/12	Yes
Margaret Ty Cham*	Director	1/1	N/A
Jeanne Frances T. Chua	Director	12/12	Yes
Samson C. Lim	Independent Director	12/12	Yes
Benedicto Jose R. Arcinas	Independent Director	11/12	Yes
Amelia B. Cabal	Director	12/12	Yes
Severinus Petrus P. Hermans*	Director	8/9	Yes

*Ms. Cham was replaced by Mr. Hermans as director during the Annual Stockholders' Meeting in April 2015.

Board Committees, Membership and Attendance

Board of Directors

To aid our Board in its various tasks, ensure efficiency and provide greater focus, we have a total of nine Board-level committees as follows:

Corporate Governance Committee (Meets monthly)

- The Committee is tasked to assist the 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 oversees the development and effective implementation of our compliance system.
- It is supported by our Compliance Office.
- It is composed of three Directors, two of whom are independent directors, including the committee chairperson.

Membership	Position	Attendance
Samson C. Lim Independent Director	Chairman	11/12
Jose T. Pardo Independent Director	Member	12/12
Jeanne Frances T. Chua	Member	12/12
Gilbert L. Nunag Chief Compliance Officer	Secretary	12/12

Risk Oversight Committee (Meets monthly)

- The Committee is responsible for the development and oversight of our risk management program.
- It is composed of four Directors and one non-voting member appointed as advisor. The incumbent Committee Chairperson is a non-executive member and is an independent director.
- Members of the ROC must 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 ROC is supported by our Risk Management Office.

Membership	Position	Attendance
Benedicto Jose R. Arcinas Independent Director	Chairman	10/12
Vicente R. Cuna Jr.	Member	11/12
Amelia B. Cabal	Member	10/12
Severinus P. P. Hermans (Appointed Member in April 2015)	Member	5/8
Bernardito M. Lapuz (Term expired in November 2015)	Member	9/10
Edmund A. Go	Member	10/12

Anti-Money Laundering Oversight Committee (Created in 2014, Meets monthly)

- The Committee assists our Board in fulfilling its oversight responsibility over the Bank's compliance management to make sure that the Bank complies with the provisions of the AMLA, as amended, its Revised Implementing Rules and Regulations, and BSP AML regulations to ensure that the Bank shall not be used as a vehicle to legitimize the proceeds of unlawful activity or to facilitate or finance terrorism.
- It is supported by our Compliance Office.
- It is composed of four Directors, one of whom is an independent director who is the committee chairperson.

Membership	Position	Attendance
Benedicto Jose R. Arcinas Independent Director	Chairman	10/12
Amelia B. Cabal	Member	12/12
Jeanne Frances T. Chua	Member	11/12
Vicente R. Cuna Jr.	Member	12/12
Gilbert L. Nunag Chief Compliance Officer	Secretary	11/12

Audit Committee (Meets monthly)

- The Committee is tasked 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 supported by our Internal Audit Group.
- 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.

Membership	Position	Attendance
Jose T. Pardo Independent Director	Chairman	13/13
Samson C. Lim Independent Director	Member	13/13
Amelia B. Cabal	Member	13/13
Emma B. Co Chief Audit Executive	Secretary	13/13

Other Board-level committees are as follows:

<div>Executive Committee (Meets once every two months)</div> <div><ul style="list-style-type: none">The 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.It is composed of three Directors including the President, our Credit Administration Group Head and a credit representative from our parent Metrobank.The committee is supported by Credit Administration Group.</div>	<div>Arthur V. TyChairman6/6</div> <div>Vicente R. Cuna Jr.Member6/6</div> <div>Margaret Ty ChamMember– <i>(Replaced by Ms. Chua in April 2015)</i></div> <div>Jeanne Frances T. ChuaMember6/6 <i>(Replaced Ms. Cham in April 2015)</i></div> <div>Rosanna F. De VeraMetrobank Representative6/6</div> <div>Maris Lou S. VelicariaPSBank Representative– <i>(Replaced by Ms. Masanque in April 2015)</i></div> <div>Mary Myleen M. MasanquePSBank Representative6/6 <i>(Replaced Ms. Velicaria in April 2015)</i></div> <div>Atty. Lilli F. CarulloSecretary–</div> <div>Atty. Jose M. Manuel Jr.Alternate Secretary6/6</div>
<div>Related Party Transactions Committee (Meets monthly)</div> <div><ul style="list-style-type: none">The 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.It is composed of three Directors, two of whom are independent directors, including the committee chairperson.The Committee is also supported by our Compliance Office.</div>	<div>Jose T. PardoChairman12/12 <i>Independent Director</i></div> <div>Benedicto Jose R. ArcinasMember11/12 <i>Independent Director</i></div> <div>Amelia B. CabalMember12/12</div> <div>Emma B. CoMember12/12 <i>Chief Audit Executive</i></div> <div>Gilbert L. NunagSecretary12/12 <i>Chief Compliance Officer</i></div>
<div>Trust Committee (Meets quarterly)</div> <div><ul style="list-style-type: none">A special committee tasked to be primarily responsible for overseeing the fiduciary activities of the Bank.It is composed of five members: the President, non-voting Trust Officer, two non-executive directors and an independent director who is the committee chairperson.The Committee is supported by our Trust Division.</div>	<div>Benedicto Jose R. ArcinasChairman4/4 <i>Independent Director</i></div> <div>Ma. Theresa G. BarrettoMember4/4</div> <div>Vicente R. Cuna Jr.Member4/4</div> <div>Jeanne Frances T. ChuaMember4/4 <i>(Term expired in April 2015)</i></div> <div>Severinus P. P. HermansMember2/3 <i>(Appointed Member in April 2015)</i></div> <div>Edmund A. GoAdviser3/4</div> <div>Reuel R. JavierMember/Secretary4/4 <i>Trust Officer</i></div>
<div>Nominations Committee (Meets at least once a year)</div> <div><ul style="list-style-type: none">The Committee is tasked to review and evaluate all nominees to the Board.It 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 is supported by our Corporate Affairs Office and Corporate Secretary.</div>	<div>Samson C. LimChairman1/1 <i>Independent Director</i></div> <div>Jose T. PardoMember1/1 <i>Independent Director</i></div> <div>Arthur V. TyMember1/1</div>
<div>Compensation and Remuneration Committee (Meets at least once a year)</div> <div><ul style="list-style-type: none">The Committee is tasked to establish a formal and transparent procedure for developing a policy on executive remuneration.It is composed of three members of the Board, two of whom are independent directors, including the committee chairperson.Our Human Resources Group Head sits in the committee as a resource person.The Committee is supported by our Human Resources Group.</div>	<div>Jose T. PardoChairman2/2 <i>Independent Director</i></div> <div>Samson C. LimMember2/2 <i>Independent Director</i></div> <div>Arthur V. TyMember2/2</div>
<div>President</div> <div><div>All Business, Finance, Operations, Security, and other support groups</div><div>Management Committees, Credit Committee, Assets and Liabilities Committee, Anti-Money Laundering Compliance Committee, Outsourcing Oversight Committee, IT Steering Committee, Emergency Committee, Policy Committee, Personnel Committee, Retirement Committee</div></div>	

SENIOR MANAGEMENT OVERSIGHT

Senior Management

Our Senior Management Team, headed by our President, 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 created, as follows:

- The Assets and Liabilities Committee (ALCO) is tasked to manage our Bank's assets and liabilities consistent with its 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 provided by our Board.
- The Anti-Money Laundering Compliance Committee (AMLCC) is tasked to assist our Compliance Office in reviewing, managing and monitoring the effectiveness of our Money Laundering and Terrorism Financing Prevention Program (MLTFPP) and related policies and procedures to ensure our continuing compliance with the provisions of the Anti-Money Laundering Act (AMLA), as amended, its Revised Implementing Rules & Regulations (RIRRs), and BSP Anti-Money Laundering regulations.
- 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 growth/ 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.


OUR GOVERNANCE VANGUARDS

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 a unit is exposed to risks relative to compliance with pertinent banking laws, rules and regulations, codes of conduct, sound policies and standards of good practice are concerned.



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.

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) Compliance Office (CO) as the second line of defense as the business risk overseers; and
- 3) 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 Revised Code of Corporate Governance. 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 said Corporate Governance Manual.

Our Compliance Office continually strives to maintain our strong compliance culture amidst the ever-dynamic banking regulatory landscape. It proactively identifies, assesses, and addresses emerging compliance issues. It vigorously promotes continuing education through formal/informal trainings, compliance awareness testing, compliance checking, and advisory service through a clear and open communication line. It also 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.

Our Bank also grants 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 also 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 2015 was Php16.85 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.

The Bank has been consistent in preaching the philosophy of meritocracy, such that its 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.** The President's Cup Award is given to an individual or group for achieving exceptional performance. This is given on a quarterly and annual basis, and is productivity-based.

The Bank also conducts the following review of policies and programs regularly to ensure that the organization is at par with what the industry is offering:

- **Job evaluation.** In 2015, the Bank conducted a bank-wide job evaluation, where all positions are reviewed vis-à-vis its internal and external comparables. As a result, job levels were clarified and salary structures were aligned.
- **Salary structure program.** The Bank conducts salary re-structuring to ensure that the salaries of the employees are equitable to what the industry is offering.

OUR DIVIDEND POLICY

Dividends to be paid in cash are subject to approval by a majority of the Board of Directors and no further approval from the Bank's shareholders is required. Dividends to be paid in the form of stock requires the approval of a majority of the Board of Directors and the approval of shareholders representing no less than two-thirds of the Bank's outstanding capital stock. There are no known restrictions to the Bank's ability to pay dividends on shares.

Consistent with SEC rules, cash dividends declared by the Bank must have a record date not less than 10 days or more than 30 days from the date the cash dividends are declared. With respect to stock dividends, the record date should not be less than 10 or more than 30 days from the date of stockholders' approval, provided however, that the set record date should not be less than 10 trading days from receipt by the PSE of the notice of declaration of stock dividend. BSP regulations now allow 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.

The Bank has historically paid, and intends to continue to pay, dividends on its shares at a payout ratio of Php3.00 per share per annum or Php0.75 per share per quarter. However, the payment of dividends in the future will depend on the Bank's earnings, cash flow, financial condition and other factors. Dividends may be declared only from unrestricted retained earnings.

Circumstances which could restrict the payment of cash dividends include, but are not limited to, major projects and developments requiring substantial cash expenditures or when it is restricted from paying cash dividends by its loan covenants. The Board of Directors may, at any time, modify the Bank's dividend payout ratio depending on the results of operations and future projects and plans of the Bank.

OUR GOVERNANCE EVALUATION

Every year, our Board, individual directors and their respective oversight committees conduct self-rating exercises on their performance through the use of scorecards to determine areas of improvement. The scorecard results are reviewed by our Corporate Governance Committee and reported to our Board.

Since 2014, we have crafted a similar annual performance evaluation system for all other Board-level as well as Management-level committees for our Board to also gauge the performance and effectiveness of these committees vis-à-vis set performance standards. These are consistent with our Bank's strategic objectives and business plans which translate to continuously creating value to all our stakeholders.

OUR GOVERNANCE ACHIEVEMENT

For the fifth consecutive year since 2011, PSBank was again recognized by *The Asian Banker* magazine in 2015 as one of the Top Ten Strongest Banks in the Philippines, ranking eighth place and was the only thrift bank in the list.

For excellence in expeditiously responding and addressing issues or concerns of clients, PSBank also won the BSP's *Pagtugon Award* in the thrift bank category during the 2015 Awards Ceremony and Appreciation Lunch for BSP Stakeholders. The Bank was also conferred by the Social Security System (SSS) as the *2015 SSS Balik at ng Bayan Best Paying Partner Thrift Bank in 2015*, a testament to PSBank's strong commitment in being the pension fund's partner in providing universal, equitable, and viable social security protection to its members.

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:

- Email blasts on environmental awareness;
- Bank-wide campaign to reuse paper and segregate trash;
- Competitions that require employees to use recyclable materials;
- Participation in tree planting activities; and
- Participation in Earth Hour activities.

Health, safety and welfare of employees

We advocate a work environment free of hazards, which is conducive to the well-being and professional development of our employees. Our Human Resources Group (HRG) continuously seeks ways to reach out to employees. It conducts "HRG Ikot," in which HRG officers go around the branches to personally meet with employees. In 2015, branches in Metro Manila, Rizal, Bulacan, Tarlac, Pangasinan, La Union, and Iloilo were visited to conduct engagement sessions and check on PSBank employees' welfare and needs. Facilities were also checked to see if they are in accordance with the Bank's occupational health and safety standards.

On top of this, the Bank strictly adheres and even goes 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 HRG has been regularly coordinating with the Philippine National Red Cross (PNRC) in conducting certification seminars for head office and branch employees. Our objective is to ensure that all our branches have at least one certified first-aid. In 2015, as part of our continuing program with the PNRC, we conducted First Aid Certification Programs to 24 Bank employees, who were duly certified by PNRC.
- **Earthquake Drill.** In July 2015, we participated in the Metro Manila Shake Drill sponsored by the Metro Manila Development Authority. This is to ensure that all our employees are aware and prepared in the event of an earthquake. A total of 1,171 employees in the head office participated in the drill.
- **Health and Wellness Programs.** We 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 provide 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 and a nurse on duty to attend to their health needs. Our branches are equipped with first-aid kits.

In 2015, the following health programs were conducted:

- Executive Check-up (ECU) for Senior Officers, and Annual Physical Exam (APE) for Staff, Junior Officers, as well as dependents. A total of 1,418 employees took part in the activity.
- Vaccination program for employees and dependents was conducted in August 2015. A total of 152 employees and 504 dependents were given flu vaccines during the session.
- We partnered with the Philippine Children's Medical Center in their blood drive in March 2015. A total of 66 employees from Head Office participated and donated in the bloodletting activity. In addition, a number of our employees volunteered to donate blood in the Dugong Metro bloodletting program conducted in the last quarter of 2015.
- Health advisories were also released in 2015 through our e-bulletin. The following health infomercials were released within the year: hypertension, diarrhea, dengue fever, pulmonary tuberculosis, diabetes mellitus, and MERS-CoV.
- **Family Welfare Program.** Recognizing the importance of family support, PSBank sponsors activities such as Educational Fun Day and Christmas Kiddie Party, where our employees and their children get to enjoy quality bonding time.
- **Spiritual Needs.** We provide for the spiritual needs of our employees by holding a Holy Mass every first Friday of the month at the Head Office.
- **Hobbies and Interests.** Our employees are also encouraged to join interest clubs to share their hobbies and talents with their colleagues. In 2015, we re-launched different clubs catering to employees who are into photography, music, arts, writing, running, bowling, and badminton. We subsidized the clubs in support of their initiatives.

Training and Development of Employees

We have always considered our employees as our most important asset. This is why learning and development programs such as these are continually being revisited and improved to usher PSBankers into a more competitive and performance-driven arena.

Establishment of the Talent Management and Competency Framework, which was used as the basis for the following:

- The New Employees Orientation (NEO) Program, which caters to the basic and foundational skills requirement of new PSBankers. The NEO is also aimed at preparing the employees to get acquainted with the PSBank Vision and Mission, and Culture.

- In 2015, the Staff Professional Enhancement and Educational Development (SPEED) program was revamped. SPEED2.0 is now designed to concentrate on the development of the Bank's Branch Service and Control Officers (BSCO).
- As an offshoot of the SPEED program, the eXceptional Career Enhancement and Employee Development (XCEED) program was developed and launched in 2015 to produce high-potential officers for head office assignment.
- The Sales Professional program was also introduced in 2015, catering to Branch Heads and Business Managers. The program focused on selling competencies, as well as sales coaching.
- An Executive Leadership Series was also initiated as part of the Senior Officer Leadership Development Program (SOLiD).
- The Employee Improvement Plan (EIP) was launched with the aim of addressing and improving performance and behavior challenges of employees.

In addition to 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 85 in-house training programs were conducted in 2015, which focused on customer experience, technical and functional expertise, and regulatory standards especially on Anti-Money Laundering/Terrorism Financing. This translates to a 166% increase compared to in-house training programs conducted in 2014.
- PSBank also sends its employees to external training programs aimed at improving their skill sets, complying with the bank regulations, and preparing for the ASEAN integration.
- In 2015, a total of 93 external trainings were conducted and were participated in by 499 employees. The external trainings conducted were 48% more than the total in 2014. In addition, the number of employees who attended the training programs increased by 312% as compared to 2014.

The Audit Committee's primary purpose is to assist the Board of Directors in fulfilling its oversight responsibilities 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, applicable laws, rules, regulations, and Code of Conduct. Management's responsibility is the preparation, integrity and fair presentation of the Bank's financial statements in accordance with the Philippine Financial Reporting Standards.

The Committee, composed of three members, two of whom are independent directors, 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 scope and plans of both the Internal Audit Group (IAG) and Sycip Gorres Velayo & Co. (SGV);
- Recommended to the Board the re-appointment of the SGV & Co. as the Bank's external auditor based on assessment of their overall qualifications, professional experience, and performance;
- Reviewed and discussed the year-end financial statements with SGV & Co., who are responsible for expressing an independent opinion on the audited financial statements and their conformity with Philippine Financial Reporting Standards;
- 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-blowing 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 and head office units including the 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, approved, and endorsed to the Board the revised Audit Committee Charter;

- Reviewed and approved the revised Internal Audit Charter;
- Approved the IAG's final actions to resolve Punongbayan & Araullo's observations and recommendations during the external quality assessment review of the Bank's internal audit function where IAG obtained "Generally Conforms" rating signifying IAG's conformance with the Institute of Internal Auditors' Definition of Internal Auditing, the Code of Ethics, and the International Standards for the Professional Practice of Internal Auditing;
- Discussed and approved the result of the annual internal quality assessment of IAG's conformance with the international auditing standards and IA 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 2015, 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



1**JOSE T. PARDO**

Chairman/Independent Director
Filipino, 77 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, De La Salle University, Inc.; ECOP Council of Business Leaders; PCCI Council of Business Leaders; Philippine Business Center Inc.; Foundation for Crime Prevention; Assumption (Antipolo); EDSA People Power Foundation • Co-Chairman, De La Salle Philippines • Vice Chairman, EDSA People Power Commission, Office of the President • Independent Director, JG Summit Holdings, Inc.*, National Grid Corporation of the Philippines, ZNN Radio Veritas, and Monte Oro Grid Resources Corporation • Education: BS Commerce-Accountancy, De La Salle University; MBA, First graduate of the Harvard-DLSU Advisory Program

4**SAMSON C. LIM**

Independent Director
Filipino, 67 years old

Independent Director since April 2008 • Chairman, Blims Lifestyle Group, Collins International Trading Corporation and Francorp Philippines • Chairman Emeritus, International Relation, 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; Masters 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

7**AMELIA B. CABAL**

Director
Filipino, 69 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

2**ARTHUR V. TY**

Vice Chairman
Filipino, 49 years old

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

5**BENEDICTO JOSE R. ARCINAS**

Independent Director
Filipino, 59 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

3**VICENTE R. CUNA JR.**

Director/President
Filipino, 54 years old

Director/President since 2013 • Director, Metropolitan Bank and Trust Company* • Education: AB Economics, De La Salle University

6**MA. THERESA G. BARRETTO**

Director
Filipino, 75 years old

Director since April 2006 • Director, Endel Enterprises and Rural Bank of Candelaria, Inc. • Education: BS Commerce, Major in Business Management, Assumption College; Curso de Estudios Hispánicos, La Universidad de Madrid in Spain

8**JEANNE FRANCES T. CHUA**

Director
Filipino, 50 years old

Director since April 2013 • Vice President, Legaspi Import & Export Corp. • Education: BS Finance, Santa Clara University, USA

9**SEVERINUS PETRUS PAULUS HERMANS**

Director
Dutch, 51 years old

Director since 2015 • President and Chief Executive Officer, Philippine AXA Life Insurance Corporation • Education: Masters of Science in Business Economics, University of Amsterdam; Master of Marketing, Tilburg Institute For Advanced Studies

10**POCHOLO V. DELA PEÑA**

Corporate Secretary
Filipino, 49 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 Company

Senior Officers



President

Vicente R. Cuna Jr.

First Vice Presidents

Standing, L-R:

Edeza A. Que
Francis C. Llanera
Norberto M. Coronel III
Mary Jane M. Valero

Seated

Leah M. Zamora



Executive Vice President and Senior Vice Presidents

L-R, by row:

Executive Vice President
Jose Vicente L. Alde

Senior Vice Presidents

Perfecto Ramon Z.
Dimayuga Jr.
Neil C. Estrellado
Leandro G. Santillan
Noli S. Gomez
Emmanuel A. Tuazon
Jose Jesus B. Custodio





Vice Presidents

L-R:

Elmer B. Rombaoa
 Raye Claudine Q. Baron
 Minda L. Cayabyab
 Joy Anne I. Crisologo
 Emma B. Co
 Andre Manuel L. Abellanos

Vice Presidents

L-R:

Antonell S. Interino
 Mary Myleen M. Masanque
 Dan Jose D. Duplito
 Adler D. Ferrer
 Mirasol B. Guia
 Reuel R. Javier



Vice Presidents

L-R:

Gilbert L. Nunag
 Pablito C. Veloria
 Maris Lou S. Velicaria
 John Emmanuel J. Palafox
 Jaydee P. Caparas

VICENTE R. CUNA JR.

President

(Please refer to Board of Directors page for information.)

JOSE VICENTE L. ALDE

Executive Vice President

Joined the Bank in October 2007. Member, Assets and Liabilities, Credit, IT Steering, Anti-Money Laundering Compliance, Personnel and Retirement Committees. Board of Director, Metrobank Card 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.

JOSE JESUS B. CUSTODIO

Senior Vice President

Joined the Bank in 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.

PERFECTO RAMON Z. DIMAYUGA JR.

Senior Vice President

Joined the Bank in January 2006. 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.

NOLI S. GOMEZ

Senior Vice President

Joined the Bank in 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 Phils. and Systems Management Officer, Bank of the Philippine Islands. BS Civil Engineering, Mapua Institute of Technology. Licensed Civil Engineer with Distinction.

LEANDRO G. SANTILLAN

Senior Vice President

Joined the Bank in July 2015. Treasurer, Treasury Group. Former Senior Vice President and Head of Fixed Income Division and Financial Markets Division, Metropolitan Bank & Trust Co. Former Executive Director and Head of Flow Credit Trading at UBS AG Singapore. Former Director and Head of Credit Trading at ING Bank NV Singapore and ING Financial Markets LLC New York. AB Philosophy, University of the Philippines, Diliman. MBA, University of North Carolina, Chapel Hill.

EMMANUEL A. TUAZON

Senior Vice President

Joined the Bank in July 2014. Head, Marketing and Customer Experience Group. Member, Assets and Liabilities, and Credit 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

Senior Vice President

Joined the Bank in March 2002. Head, Information Technology Division. Member, Outsourcing Oversight, IT Steering 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.

NORBERTO M. CORONEL III

First Vice President

Joined the Bank in 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.

FRANCIS C. LLANERA

First Vice President

Joined the Bank in 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.

EDEZA A. QUE

First Vice President

Joined the Bank in 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.

MARY JANE M. VALERO

First Vice President

Joined the Bank in 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.

LEAH M. ZAMORA

First Vice President

Joined the Bank in April 2010. 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 Accounting, De La Salle University. Certified Public Accountant.

ANDRE MANUEL L. ABELLANOSA

Vice President

Joined the Bank in 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. Treasury Certified Professional, Ateneo-Bankers Association of the Philippines.

RAYE CLAUDINE Q. BARON

Vice President

Joined the Bank in August 2009. Head, Process Management Division. 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.

JAYDEE P. CAPARAS**Vice President**

Joined the Bank in January 2005. Business Manager/ Head, Metro Manila III. 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.

MINDA L. CAYABYAB**Vice President**

Joined the Bank in May 1998. Head, Financial Accounting and 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.

EMMA B. CO**Vice President**

Joined the Bank in 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 and lawyer.

JOY ANNE I. CRISOLOGO**Vice President**

Joined the Bank in 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, Far East Savings Bank and Trust Company. AB Economics, Assumption College. Certified Treasury Professional and Registered Fixed Income Salesman.

DAN JOSE D. DUPLITO**Vice President**

Joined the Bank in 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.

ADLER D. FERRER**Vice President**

Joined the Bank in December 2006. Head, Indirect Mortgage Loans Channel Division/ Visayas-Mindanao Sales Desk, and Asset Sales Department. 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).

MIRASOL B. GUIA**Vice President**

Joined the Bank in October 2010. Head, Systems Development Department. 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.

ANTONELL S. INTERINO**Vice President**

Joined the Bank in August 2010. Head of Forecasting, Analytics and Reports Department under the Business Information Management Services Division. 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.

REUEL R. JAVIER**Vice President**

Joined the Bank in 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. Treasury Certified Professional, Ateneo-Bankers' Association of the Philippines. Registered Fixed Income Market Salesman, Securities and Exchange Commission.

MARY MYLEEN M. MASANQUE**Vice President**

Joined the Bank in November 2011. Head, Credit Processing and Evaluation Group. Former Assistant Vice President and Head of Recovery Unit, BDO Unibank, Inc. Former Manager, AIG Credit Cards. AB Communication Arts, Miriam College.

GILBERT L. NUNAG**Vice President**

Joined the Bank in 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.

JOHN EMMANUEL J. PALAFOX**Vice President**

Joined the Bank in April 2007. Head, IT Systems Development Department II, Information Technology Division. Former Head of the Technology Services Group, SQL*Wizard, Inc. BS Management Information Systems, Ateneo de Manila University.

ELMER B. ROMBAOA**Vice President**

Joined the Bank in 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, Accounting, National College of Business and Arts. Certified Public Accountant.

MARIS LOU S. VELICARIA**Vice President**

Joined the Bank in December 2001. Head, Collections & Remedial Management Division. Former Head, Credit Administration Group. Member, Credit Committee. Former Credit Officer, Development Bank of Singapore, Bank of Southeast Asia, BPI Family Bank and Citytrust Banking Corporation. BA Philippine Studies, University of the Philippines.

PABLITO C. VELORIA**Vice President**

Joined the Bank in September 2006. Head, General Services Division. Former Head of Consumer Credit Evaluation, Field Support, Credit Investigation, Housing Loan Evaluation, Share Finance Credit and Mortgage Credit Investigation, BPI Family Savings Bank. BS Civil Engineering, Adamson University.

Being there, wherever, whenever

METRO MANILA

CALOOCAN CITY

Caloocan

G/F, G. Raymundo Bldg.
314 EDSA Monumento
T: (02) 361-2163 / 364-6549
caloocan@psbank.com.ph

Caloocan - Samson Road

G/F, Erlinda Go Bldg.
Samson Rd. cor. Torres St.
T: (02) 376-9023
caloocan-samsonrd@psbank.com.ph

Camarin

G/F, Zabarte Town Center
588 Camarin Rd.
T: (02) 962-4865 / 962-4866
camarin@psbank.com.ph

Grace Park

647 Rizal Ave. Ext., 10th Ave., Grace Park
T: (02) 362-7638 / 362-7639
gracepark@psbank.com.ph

Maypajo

132 A. Mabini St., Maypajo
T: (02) 285-7012 / 287-2338
maypajo@psbank.com.ph

LAS PIÑAS CITY

BF Resort

1 Alice Crisostomo St.
cor. BF Resort Drive, BF Resort Village
T: (02) 873-9765 / 873-6787
bfresort@psbank.com.ph

Las Piñas

G/F, Fairland Bldg., Alabang-Zapote Rd.
cor. V. Guinto St., Pamplona
T: (02) 871-2346 / 873-8651
laspinas@psbank.com.ph

Las Piñas - Almanza

G/F, PSBank Bldg.
Alabang Zapote Rd., Almanza
T: (02) 551-1374 / 551-1418
laspinasalmanza@psbank.com.ph

Las Piñas - Pamplona

Alabang Zapote Rd., Pamplona 2
T: (02) 872-1533 / 875-3364
laspinaspamplona@psbank.com.ph

Las Piñas - Zapote

G/F, Zapote Arcade Bldg. 2
Quirino Ave., Zapote
T: (02) 822-5442 / 822-5736
laspinaszapote@psbank.com.ph

MAKATI CITY

Arnaiz Avenue

G/F, Ginbo Bldg., 824 Arnaiz St.
T: (02) 888-5488 / 888-5500
arnaiz@psbank.com.ph

Chino Roces

G/F, ENCM Bldg., 1099 Chino Roces Ave.
cor. Mascardo St., Sta. Cruz
T: (02) 899-4500 / 899-4600
chinorocesave@psbank.com.ph

Gil Puyat - N. Garcia

Unit 101-A ITC Bldg., Sen. Gil Puyat Ave.
T: (02) 897-0425 / 899-3764
tordesillas@psbank.com.ph

Gil Puyat - Tindalo

G/F, Skyland Plaza Condominium
Sen. Gil Puyat Ave. cor. Tindalo St.
T: (02) 845-0008 / 845-0064
(02) 845-0051
gilpuyat@psbank.com.ph

J.P. Rizal

PSBank Bldg., J.P. Rizal
cor. Legaspi Sts., Brgy. Valenzuela
T: (02) 895-5847 / 896-8408
jp_rizal@psbank.com.ph

Legaspi - Palanca

Doña Angela Garden Condominium
110 C. Palanca St., Legaspi Village
T: (02) 814-0843 / 817-8801
legaspipalanca@psbank.com.ph

Legaspi - Salcedo

195 Casmer Bldg., Salcedo St.
Legaspi Village
T: (02) 830-0004 / 840-4283
salcedo@psbank.com.ph

Magallanes

1052 MPI Bldg., EDSA
cor. Lapu-Lapu Ave., Magallanes Village
T: (02) 851-2921 / 851-6027
magallanesedsa@psbank.com.ph

Makati Avenue

690 Makati Ave. cor. Jupiter St.
Bel-Air Village
T: (02) 895-8882 / 896-8993
makatiave@psbank.com.ph

Paseo de Roxas (Head Office)

G/F, PSBank Center
777 Paseo de Roxas Ave.
cor. Sedeño St.
T: (02) 885-8239 / 885-8208
mob@psbank.com.ph

MALABON CITY

Malabon

685 Rizal Ave. Ext., San Agustin St.
T: (02) 283-7668 / 283-7669
malabon@psbank.com.ph

Malabon - Gov. Pascual

Gov. Pascual cor. Maria Clara Sts., Acacia
T: (02) 990-5585 / 990-5587
malabon-govpascual@psbank.com.ph

MANDALUYONG CITY

Boni Avenue

641 CIFRA Bldg., Boni Ave.
T: (02) 531-7702 / 531-8066
boniave@psbank.com.ph

EDSA Central

G/F, Unit 111 EDSA Central Square
3rd St., Greenfield District
T: (02) 637-2601 / 637-4005
edsacentral@psbank.com.ph

Kalentong

55 Shaw Blvd. near cor. Kalentong St.
T: (02) 531-8193 / 531-8293
kalentong@psbank.com.ph

Mandaluyong Wack Wack

G/F, Unit 1-A
Lee Gardens Condominium, Shaw Blvd.
T: (02) 451-1677 / 451-1788
psb-wackwack@psbank.com.ph

MANILA**Adriatico**

Midtown Level 1, Alfresco Space 282
Robinsons Place Manila
M. Adriatico St., Ermita
T: (02) 524-4410 / 559-8391
adriatico@psbank.com.ph

Balic-Balic

G. Tuazon cor. Calabash A Sts.
Balic-Balic, Sampaloc
T: (02) 712-0584 / 781-8184
F: (02) 781-2645
balicbalic@psbank.com.ph

Blumentritt

PSBank Bldg., 1680 Blumentritt
cor. Oroquieta Sts., Sta. Cruz
T: (02) 741-3858
blumentritt@psbank.com.ph

Bustillos - Legarda

G/F, Legarda Place
Legarda St., Sampaloc
T: (02) 734-6702 / 735-3285
legarda@psbank.com.ph

Central Market

1633 Fugoso cor. M. Natividad Sts.
Sta. Cruz
T: (02) 733-8293 / 735-1181
centralmarket@psbank.com.ph

Downtown Center

628 Wellington Bldg.
Plaza Lorenzo Ruiz, Binondo
T: (02) 243-3089 / 243-3090
(02) 243-3125
downtown@psbank.com.ph

España

Unit G, G/F, España Tower, 2203 España Blvd.
T: (02) 711-2075 / 711-2076
espana@psbank.com.ph

Harrison Plaza

G/F, F8 Harrison Plaza Shopping Center
Mabini St., Malate
T: (02) 524-4384 / 524-4394
harrisonplaza@psbank.com.ph

J. Abad Santos

1939 Jose Abad Santos Ave., Tondo
T: (02) 252-4242 / 252-4277
abadsantos@psbank.com.ph

Jaboneros

467 Jaboneros cor. Ilang-Ilang Sts.
Binondo
T: (02) 242-8254 / 242-8253
psb-jaboneros@psbank.com.ph

Ongpin

Ongpin Commercial Center
Gonzalo St., Sta. Cruz
T: (02) 733-6656 / 733-7393
ongpin@psbank.com.ph

Paco

G/F, Units 14 and 15, JCS Bldg.
1521 Paz St., Paco
T: (02) 562-3513
paco@psbank.com.ph

Padre Faura

G/F, Padre Faura Wing
Robinsons Place Manila
Padre Faura St., Ermita
T: (02) 523-0787 / 523-0794
padrefaura@psbank.com.ph

Quezon Boulevard

358 Quezon Blvd., Quiapo
T: (02) 733-6244 / 736-7334
quezonblvd@psbank.com.ph

Quiapo Palanca

202 Carlos Palanca
cor. Villalobos Sts., Quiapo
T: (02) 733-8401 to 02
quiapopalanca@psbank.com.ph

Rizal Avenue

552-554 Rizal Ave., Sta. Cruz
T: (02) 733-0233 / 733-4075
rizalave@psbank.com.ph

Soler

Athena Tower, 1258 Soler
cor. Benavidez Sts., Binondo
T: (02) 242-1048
soler@psbank.com.ph

TM Kalaw

G/F, Sunview Palace Condominium
T.M. Kalaw Ave. cor. M.H. del Pilar St.
Ermita
T: (02) 247-1105 / 247-0438
tmkalaw@psbank.com.ph

Tabora

817-819 Tabora St., Divisoria
T: (02) 241-8670 / 241-8672
(02) 247-1979
tabora@psbank.com.ph

U.N. Avenue

G/F, Linsangan Admiralty Bldg.
1225 U.N. Ave., Paco
T: (02) 588-0570 / 588-0571
unavenue@psbank.com.ph

Vito Cruz

G/F, Burgundy Westbay Tower
820 Pablo Ocampo St., Malate
T: (02) 310-0744 / 310-1745
vitocruz@psbank.com.ph

Ylaya

999-1003 Ylaya St., Tondo
T: (02) 245-6757 / 245-5317
ylaya@psbank.com.ph

MARIKINA CITY**Marikina (Concepcion)**

20 Bayan-Bayanan Ave., Concepcion Uno
T: (02) 942-2411 / 998-2836
marikina@psbank.com.ph

Marikina - Bluewave

Bluewave Strip Mall, Sumulong Highway
cor. Fernando Ave., Marikina City
T: (02) 234-1300 / 234-1302
marikinabluewave@psbank.com.ph

Marikina - Marcos Highway

Unit 13, M-R Complex, Marcos Highway
cor. Gil Fernando Ave., San Roque
Marikina City
T: (02) 668-1018 / 668-1060
marikina Marcos Highway@psbank.com.ph

Marikina - Parang

76 B.G. Molina cor. E. Rodriguez Sts., Parang
T: (02) 942-0013 / 942-0804
psb-parang@psbank.com.ph

Marikina Riverbanks

A1-24 Riverbanks Arcade, Riverbanks Center
84 A. Bonifacio Ave., Barangka
T: (02) 948-5547 / 948-6168
riverbanks@psbank.com.ph

Marikina - Sumulong

G/F, Algers Bldg., Sumulong Highway
cor. E. Jacinto St., Brgy. Sto. Niño
T: (02) 661-9120 / 661-9124
marikinasumulong@psbank.com.ph

MUNTINLUPA CITY

Alabang

Estrellita Bldg., 236 Montillano St., Alabang
T: (02) 842-1241/850-1279
alabang@psbank.com.ph

Alabang - Acacia

Kingston Tower, Acacia Ave., Ayala Alabang
T: (02) 553-0994
alabangacacia@psbank.com.ph

Alabang - Madrigal Park

G/F, Admiralty Bldg.
1101 Alabang - Zapote Rd.
Madrigal Business Park, Ayala, Alabang
T: (02) 869-0956 / 869-7158
alabangmadrigal@psbank.com.ph

Alabang - Zapote

G/F, Sycamore Arcade Bldg.
Alabang - Zapote Rd., Alabang
T: (02) 842-3760 / 842-5115
alabangzapote@psbank.com.ph

Muntinlupa

DLA Bldg., Putatan
T: (02) 862-0029 / 862-0028
muntinlupa@psbank.com.ph

NAVOTAS

Navotas

873 M. Naval St., Sipac - Almacén
T: (02) 283-6944 / 666-6638
navotas@psbank.com.ph

PARAÑAQUE CITY

BF Homes

11 President Ave. cor. Elizalde St.
BF Homes
T: (02) 807-9866 / 807-9867
bfhomes@psbank.com.ph

Bicutan

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

Parañaque

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

Parañaque - La Huerta

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

PASAY CITY

Baclaran

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

Pasay Taft

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

PASIG CITY

Pasig - C. Raymundo Avenue

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

Manggahan

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

Ortigas

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

Ortigas - San Miguel

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

Pasig Mutya

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

Pasig Shaw

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

Plaza Bonifacio

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

PATEROS CITY

Pateros

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

QUEZON CITY

Acropolis

The SPA Bldg., 80 E. Rodriguez Jr. Ave., Libis
T: (02) 655-5341
libis@psbank.com.ph

Amoranto

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

Balintawak

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

Banawe

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

Capitol Hills Drive

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

Commonwealth

2211 Aguirre Bldg., Commonwealth Ave.
T: (02) 952-2066 / 932-2116
(02) 952-2062
commonwealth@psbank.com.ph

Congressional Avenue (Visayas Avenue)

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

Cubao - Araneta Center

Spaces 51 to 53, 19
New Frontier Cinema Theater Arcade
Gen. Roxas Ave., Araneta Center, Cubao
T: (02) 912-6189 / 912-6843
psb-cubao-aranetacenter@psbank.com.ph

Del Monte

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

E. Rodriguez

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

Fairview

95 Commonwealth Ave.
Brgy. Greater Fairview
T: (02) 431-1534 / 939-7520
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

18 Granada cor. Castilla Sts.
T: (02) 724-0210 / 724-0230
gilmore@psbank.com.ph

Holy Spirit Drive

Unit L1, Lot 7,8,10 Blk. 7, Holy Spirit Drive
Isidora Hills Subd., Quezon City
T: (02) 263-0303 / 263-0304
psb-holyspiritdrive@psbank.com.ph

Kamias

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

Katipunan

G/F, Unit 103, Elizabeth Hall
Lot 1 Blk. 41, Katipunan Ave.
Loyola Heights
T: (02) 358-1975 / 358-1976
psb-katipunan@psbank.com.ph

Lagro

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

Mindanao Avenue

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

Novaliches

877 G/F, Gatmaitan Bldg.
Quirino Highway, Gulod
T: (02) 419-0208 / 930-0488
(02) 936-3602
psb-novaliches@psbank.com.ph

P. Tuazon (Murphy)

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

P. Tuazon - 7th Avenue

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

Quezon Avenue

380 Jacinto Bldg., Quezon Ave.
cor. Scout Reyes St., Brgy. Paligsahan
T: (02) 799-2963 / 374-4255
quezonave@psbank.com.ph

Roosevelt

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

Tandang Sora

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

Timog

58 Castro Bldg.
Brgy. Laging Handa, Timog Ave.
T: (02) 374-3691 / 374-3692
timog@psbank.com.ph

West Avenue

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

RIZAL**Antipolo**

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

Antipolo - Masinag

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

Antipolo - M.L. Quezon

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

Antipolo - Unciano

G/F, Unciano Colleges and General Hospital
Circumferential Rd., Brgy. San Roque
Antipolo City
T: (02) 570-8530
unciano@psbank.com.ph

Cainta

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

Cainta - Felix Avenue

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

Rizal - Angono

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

Rizal - Montalban

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

Rizal - San Mateo

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

Rizal - Tanay

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

Taytay

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

Taytay - Manila East

Manila East Road cor. Ignacio St.
Brgy. San Juan, Taytay
T: (02) 668-7309
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
boniserrano@psbank.com.ph

Greenhills

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

N. Domingo

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

San Juan

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

Wilson

1 Barasoain cor. Wilson Sts.
T: (02) 724-0306 / 724-0337
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) 815-9785 / 815-9796
bonifacioglobalcity@psbank.com.ph

Global City - 4th Avenue

Shop 4, The Luxe Residences
28th cor. 4th Ave., Bonifacio Global City
T: (02) 403-9315 / 403-9313
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) 403-1994 / 403-1993
psb-kalayaan@psbank.com.ph

Taguig - McKinley Hill

G/F, Morgan Suites Executive Residences
McKinley Hill, Taguig City
T: (02) 871-5262 / 871-5235
psb-mckinleyhill@psbank.com.ph

VALENZUELA CITY

Valenzuela

Arty Subd., McArthur Highway
cor. J.P. Rizal St., Karuhatan
T: (02) 291-8435 / 432-8684
valenzuela@psbank.com.ph

Valenzuela - Malanday

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

Valenzuela - Paso de Blas

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

NORTH AND CENTRAL LUZON

Pangasinan - Alaminos

Suki Market, F. Reinoso St., Poblacion
Alaminos City, Pangasinan
T: (075) 654-0305 / 654-0304
alaminos@psbank.com.ph

Angeles

Miranda Ext. cor. Sadie St.
San Nicolas, Angeles, Pampanga
T: (045) 625-9445 / 625-9443
psb-angeles@psbank.com.ph

Angeles - Balibago

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

Baguio

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

Balanga

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

Benguet - La Trinidad

G/F, Ramon Bldg., JB-25 Km. 4
Brgy. Pico, La Trinidad, Benguet
T: (044) 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
psb-bulacanplaridel@psbank.com.ph

Bulacan - Pulilan

Doña Remedios Trinidad Highway
Pulilan, Bulacan
T: (044) 326-0102 / 892-1508
(044) 892-1142
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
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
(044) 464-1437
psb-cabanatuan@psbank.com.ph

Camiling

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

Dagupan

43 Burgos St., Dagupan City, Pangasinan
T: (075) 515-8574 / 522-8573
psb-dagupan@psbank.com.ph

Ilocos Sur - Candon

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

Isabela - Cauayan

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

La Union

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

Laoag

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

Malolos

Paseo del Congreso, Brgy. Liang
Malolos, Bulacan
T: (044) 666-2219 / 791-0439
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
psb-malolosmcarthur@psbank.com.ph

Meycauayan

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

Nueva Ecija - Gapan

G/F, Planters Bldg., Tinio St.
Bucana, Gapan City, Nueva Ecija
T: (044) 333-0130 / 333-0131
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) 806-0945 / 806-1025
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

KT Tower, L1147 Rizal Ave. cor. 18th St.
East Bajac-Bajac, Olongapo, Zambales
T: (047) 224-6682 / 224-6681
psb-olongapo@psbank.com.ph

Pampanga - Guagua

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

Pampanga - San Fernando Sindalan

G/F, Pinmara Square Bldg.
McArthur Highway, Sindalan
San Fernando City, Pampanga
psb-sanfernandosindalan@psbank.com.ph

Pangasinan - Urdaneta

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

Paniqui

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

San Fernando

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

Santiago

G/F, Insular Life Bldg., Maharlika Highway
Brgy. Villasis, Santiago, Isabela
T: (078) 305-2818 / 305-2817
psb-santiago@psbank.com.ph

Sta. Maria

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

Tarlac

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

Tarlac - Capas

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

Tuguegarao

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

Vigan

PM Prime Bldg. (formerly CAP Bldg.)
Florentino St., Vigan City, Ilocos Sur
T: (077) 632-0872 / 632-0871
psb-vigan@psbank.com.ph

Zambales - Iba

G/F, Iba Town Center, National Rd.
Zone 1, Poblacion, Iba, Zambales
T: (047) 603-0497 / 603-0496
psb-zambalesiba@psbank.com.ph

SOUTH LUZON

Batangas

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

Batangas - Balayan

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

Batangas - Bauan

Kapitan Ponso cor. Ilagan Sts.
Poblacion IV, Bauan, Batangas
T: (043) 980-9599 / 980-0010
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
psb-stotomas@psbank.com.ph

Binakayan

PSBank Bldg., Tirona Highway, National Rd.
Binakayan, Kawit, Cavite
T: (046) 434-1627 / 434-4221
F: (02) 529-8702
binakayan@psbank.com.ph

Biñan

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

Calamba

G/F, Anderson Bldg. 1, Parian
National Highway, Calamba, Laguna
T: (02) 420-8220
(049) 545-5978
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
candelaria@psbank.com.ph

Cavite - Bacoor

Heritage Bldg., Km. 16 Aguinaldo Highway
Niog, Bacoor, Cavite
T: (046) 481-7465 / 481-7645
bacoorcavite@psbank.com.ph

Cavite - Carmona

G/F, 88 Bldg., Gov. Drive
Brgy. Maduya, Carmona, Cavite
T: (046) 683-6337 / 683-6338
psb-carmona@psbank.com.ph

Cavite - GMA

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

Cavite - Gen. Trias

G/F, The Plaza, Florida Sun Estates
Governor's Drive, Brgy. Manggahan
General Trias, Cavite
T: (046) 424-1357 / 424-0441
cavite-gentrias@psbank.com.ph

Cavite - Imus Anabu

Kingsway Commercial Complex
9040 E. Aguinaldo Highway
Anabu, Imus, Cavite
T: (046) 474-0133 / 474-0134
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
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, Unit 2 to 4, Puregold, Gen. Trias Drive
Bo. Tehero, Rosario, Cavite
T: (046) 416-4916
caviterosario@psbank.com.ph

Cavite - Silang

G/F, O.C. Bldg., M.H. Del Pilar
cor. Kiamzon Sts., Silang, Cavite
T: (046) 414-3427 / 865-2142
cavitesilang@psbank.com.ph

Cavite - Tagaytay

Rotonda Star Plaza
Brgy. Silang Junction, Tagaytay
T: (046) 413-2359 / 413-0213
psb-tagaytay@psbank.com.ph

Cavite - Tanza

G/F, Annie's Plaza, A. Soriano Highway
Tanza, Cavite
T: (046) 481-7437 / 481-7463
psb-tanza@psbank.com.ph

Cavite - Trece Martires

G/F, New Bldg., Governors Drive
Trece Martires, Cavite
T: (046) 443-2964
trecemartires@psbank.com.ph

Dasmariñas

PSBank Bldg., E. Aguinaldo Highway
cor. Mangubat St., Dasmariñas, Cavite
T: (046) 416-0331 / 416-4476
dasmarinas@psbank.com.ph

Laguna - Cabuyao

G/F, New Bldg., JP Rizal
cor. A. Bonifacio Sts., Brgy. 2
Cabuyao, Laguna
T: (049) 543-9415 / 543-9602
psb-cabuyao@psbank.com.ph

Laguna - Calamba Crossing

G/F, The Calamba Executive Center
Brgy. Uno, Crossing, Calamba City, Laguna
T: (049) 530-2203 / 530-3090
psb-lagunacalamba@psbank.com.ph

Laguna - Paseo De Sta. Rosa

UG/F, Unit 1, Paseo De Sta. Rosa
Arcadia Bldg., San Bruno Drive
cor. Tagaytay-Balibago Rd.
Sta. Rosa City, Laguna
T: (049) 508-4917 / 508-4918
psb-lagunapaseo@psbank.com.ph

Laguna - Sta. Cruz

A. Regidor St., Sta. Cruz, Laguna
T: (049) 501-4932 / 501-4933
stacruzlaguna@psbank.com.ph

Legazpi

G/F, Tower Bldg. II, Landaco Business Park
Legazpi City, Albay
T: (052) 480-0948 / 480-0950
legazpicity@psbank.com.ph

Lemery

Ilustre Ave. cor. J.P. Rizal St., Lemery, Batangas
T: (043) 409-0350
lemery@psbank.com.ph

Lipa

C.M. Recto Ave. cor. R. Soliman St.
Lipa City, Batangas
T: (043) 756-1711 / 756-2745
lipa@psbank.com.ph

Lipa - JP Laurel Highway

Autoplex Bldg., J.P. Laurel Highway
Sabang, Lipa City, Batangas
T: (043) 784-6127 / 784-6129
psb-lipajplaurel@psbank.com.ph

Los Baños

PSBank Bldg., Lopez Ave., Batong Malake
Los Baños, Laguna
T: (02) 520-8305
(049) 536-2147
losbanos@psbank.com.ph

Lucena

Quezon Ave. cor. Evangelista St.
Lucena, Quezon
T: (02) 250-8246
(042) 710-3481 / 797-1810
lucena@psbank.com.ph

Lucena - Enriquez

G/F, AQC Bldg., Enriquez
cor. San Fernando Sts. Brgy. 6
Lucena, Quezon
T: (042) 797-0140 / 373-3597
psb-lucenaenriquez@psbank.com.ph

Mindoro - Calapan

G/F, HM Home Mark Bldg., JP Rizal St.
Brgy. Camilmil, Calapan City
Oriental Mindoro
T: (043) 288-1081 / 441-3192
psb-mindorocalapan@psbank.com.ph

Naga

G/F, CAP Bldg., Dinaga St.
cor. Panganiban Drive, Naga City
Camarines Sur
T: (054) 472-0452 / 250-8099
naga@psbank.com.ph

Pallocan West

G/F, CS Rayos Bldg., Pallocan West
Batangas City
T: (02) 520-6141
pallocanwest@psbank.com.ph

Puerto Princesa

248 Rizal Ave., Puerto Princesa, Palawan
T: (048) 434-1512 / 434-1558
puertoprincesa@psbank.com.ph

San Pablo

Rizal Ave., San Pablo, Laguna
T: (049) 562-0853
(02) 520-6050
sanpablo@psbank.com.ph

San Pedro

Casa Hacienda Commercial Center
A. Mabini St., San Pedro, Laguna
T: (02) 808-1185 / 847-8230
sanpedro@psbank.com.ph

Sorsogon

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

Sta. Rosa

Padi's Point Bldg., Tagaytay National Rd.
Laguna Bel-Air, Brgy. Don Jose
Sta. Rosa, Laguna
T: (049) 541-0624 / 541-0845
starosabalibago@psbank.com.ph

Tanauan

J.P. Laurel Highway, Tanauan City, Batangas
T: (043) 778-1432 / 778-1532
F: (043) 778-1018
tanauan@psbank.com.ph

VISAYAS - MINDANAO**Aklan - Kalibo**

19 Martyrs cor. Pastrana Sts.
Kalibo, Aklan
T: (036) 268-1511
aklankalibo@psbank.com.ph

Antique - San Jose

G/F, D123C Bldg., Moscoso
cor. Tobias Fornier Sts.
San Jose De Buenavista, Antique
T: (036) 653-0005
psb-antique@psbank.com.ph

Bacolod

A. Yu Bldg., Locsin St.
(between Gonzaga and Luzurriaga Sts.)
Bacolod, Negros Occidental
T: (034) 435-0069
psb-bacolod@psbank.com.ph

Bacolod - Libertad

G/F, SAL Cement Bldg., Libertad Ext.
P. Hernaez cor. Magsaysay Sts.
Bacolod City, Negros Occidental
T: (034) 704-2370
psb-bacolodlibertad@psbank.com.ph

Bacolod - North Drive

G/F, Riverside Pharmacy Bldg.
B.S. Aquino Drive, Bacolod
Negros Occidental
T: (034) 709-0155
bacolodnorth@psbank.com.ph

Bukidnon - Malaybalay

Fortich St., Malaybalay City, Bukidnon
T: (088) 314-0210
malaybalay@psbank.com.ph

Bukidnon - Valencia

G/F, Tamay Lang Arcade, Alkuino
cor. Manuel A. Roxas Sts., Poblacion
Valencia, Bukidnon
T: (088) 828-3388
valencia@psbank.com.ph

Butuan

J.C. Aquino cor. Ochua Aves.
Butuan City, Agusan del Norte
T: (085) 342-7042
butuan@psbank.com.ph

Cagayan de Oro

BJS Bldg., Don Apolinar Velez
cor. A. Mabini Sts., Cagayan de Oro
Misamis Oriental
T: (088) 857-4183
(08822) 725-184
cdo@psbank.com.ph

Cebu - Ayala Business Park

G/F, Insular Life Cebu Business Centre
Mindanao Ave. cor. Biliran Rd., Cebu
T: (032) 266-1651
cebuayalabp@psbank.com.ph

Cebu - Banilad

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

Cebu - Capitol

The Strip, Osmeña Blvd., Capitol Site, Cebu
T: (032) 254-7417
cebucaitol@psbank.com.ph

Cebu - Carbon

Plaridel cor. Progreso Sts., Cebu
T: (032) 254-7712
psb-carbon@psbank.com.ph

Cebu - Colon

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

Cebu - Jones

Osmeña Blvd. cor. Sanciango St., Cebu
T: (032) 412-6513 / 255-1483
jones@psbank.com.ph

Cebu - Lapu-Lapu

Gaisano Mactan Island Mall
Lapu-Lapu, Cebu
T: (032) 238-2310 / 495-1425
lapulapu@psbank.com.ph

Cebu - Mandaue A.C. Cortez

N & N Cortes Arcade, A.C. Cortes Ave.
Mandaue City, Cebu
T: (032) 344-0582
mandaue@psbank.com.ph

Cebu - Mandaue National Highway

G/F, JTC Bldg., 212 National Highway
Mandaue City, Cebu
T: (032) 346-2249
mandauehway@psbank.com.ph

Cebu - Mango Avenue

NEM Bldg., Gen. Maxilom Ave.
cor. Rahmann St., Cebu
T: (032) 402-9430
cebumangoave@psbank.com.ph

Cebu - Taboan

C. Padilla cor. T. Abella Sts., Taboan, Cebu
T: (032) 261-1747
taboan@psbank.com.ph

Davao - Bajada

88 Bldg., J.P. Laurel St., Bajada, Davao del Sur
T: (082) 227-4771 / 300-6712
bajada@psbank.com.ph

Davao - Digos

G/F, Gaisano Grand Mall of Digos
Quezon Ave., Digos City
T: (082) 272-0325
davaodigos@psbank.com.ph

Davao - Madrazo

PSBank Bldg., Quirino
cor. Cayetano Bangoy Sts.
(formerly Ponciano Reyes)
Davao City, Davao del Sur
T: (082) 222-4280 / 222-5001
madrazo@psbank.com.ph

Davao - Matina

G/F, Saito Bldg., McArthur Highway
Matina, Davao del Sur
T: (082) 295-2670 / 321-9764
davaomatina@psbank.com.ph

Davao - Monteverde

88 T. Monteverde Ave., Davao City
Davao del Sur
T: (082) 221-0646 / 221-0647
monteverde@psbank.com.ph

Davao - Tagum

PSBank Bldg., National Highway
cor. Pioneer Ave., Tagum City
Davao del Norte
T: (084) 655-6339 / 655-9543
tagum@psbank.com.ph

Dipolog

Lopez Skyroom, Rizal Ave.
cor. C.P. Garcia St., Dipolog City
Zamboanga del Norte
T: (065) 212-6980 / 212-2927
(065) 212-9297
dipolog@psbank.com.ph

Dumaguete

G/F, Hotel Palwa, Dr. V. Locsin St.
Dumaguete City, Negros Oriental
T: (084) 226-1582
dumaguete@psbank.com.ph

General Santos

Santiago Blvd. cor. Naranjita St.
General Santos City, South Cotabato
T: (083) 552-3337 / 552-3547
gensantos@psbank.com.ph

Iloilo - Iznart

533 Iznart St., Iloilo City
T: (033) 508-9410
psb-iznart@psbank.com.ph

Iloilo - Jaro

E. Lopez cor. Jalandoni Sts.
Jaro, Iloilo City
T: (033) 329-6580
iloilojaro@psbank.com.ph

Iloilo - Quezon

23 C. Quezon St., Iloilo City
T: (033) 336-8248
psb-iloiloquezon@psbank.com.ph

Mandaue - Subangdaku

G/F, Units 101-102, KRC Bldg.
National Highway, Subangdaku
Mandaue City, Cebu
T: (032) 345-3342 / 414-4559
mandaue-subangku@psbank.com.ph

Ormoc

G/F, Units 1 and 2, Ormoc Centrum
Aviles cor. San Pedro Sts.
Ormoc City, Leyte
T: (053) 255-7555
ormoc@psbank.com.ph

Ozamiz

Rizal Ave. cor. Capistrano St.
Ozamiz City, Misamis Occidental
T: (088) 521-3277 / 521-3477
ozamiz@psbank.com.ph

Pagadian

G/F, Mendoza Bldg., J.P. Rizal Ave.
cor. B. Aquino St., Pagadian City
Zamboanga del Sur
T: (062) 215-3580 / 215-3581
psb-pagadian@psbank.com.ph

Roxas City

Arnaldo Blvd. cor. Datiles St.
Roxas City, Capiz
T: (036) 621-5265 / 520-6218
roxascity@psbank.com.ph

Tacloban

G/F, Tacloban Plaza Bldg.
Justice Romualdez St., Tacloban City, Leyte
T: (053) 523-0887
tacloban@psbank.com.ph

Tagbilaran

Ideal Cinema Bldg., CPG Ave.
Tagbilaran City, Bohol
T: (038) 411-4523
tagbilaran@psbank.com.ph

Zamboanga

Mayor Vitaliano Agan Ave.
Camino Nuevo, Zamboanga City
T: (062) 991-8125 / 991-7271
psb-zamboanga@psbank.com.ph

Zamboanga - Guiwan

Maria Clara Lobregat National Highway
Guiwan, Zamboanga City
T: (062) 984-2108 / 310-0867
zamboangaguiwan@psbank.com.ph

Zamboanga - Pilar

G/F, Martha Bldg., Pilar St.
Zamboanga City, Zamboanga del Sur
T: (062) 991-1078
zamboangapilar@psbank.com.ph

Metrobank Group

DOMESTIC SUBSIDIARIES AND AFFILIATES

First Metro Investment Corporation

45/F, GT Tower International, Ayala Ave.
cor. H.V. Dela Costa St., Makati City
Tel. No. (02) 858-7900
ROBERTO JUANCHITO T. DISPO
President

First Metro Asset Management, Inc.

18/F, PSBank Center, 777 Paseo De Roxas
cor. Sedeño St., Makati City
Tel. No. (02) 891-2860 to 65
AUGUSTO M. COSIO
President

First Metro Securities Brokerage Corporation

18/F, PSBank Center, 777 Paseo De Roxas
cor. Sedeño St., Makati City
Tel. No. (02) 859-0600 to 02
GONZALO G. ORDOÑEZ
President

Philippine AXA Life Insurance Corporation

34/F, GT Tower International, Ayala Ave.
cor. H.V. Dela Costa St., Makati City
Tel. No. (02) 885-0101 / 323-1292
SEVERINUS P. P. HERMANS
President

Philippine Savings Bank

PSBank Center, 777 Paseo de Roxas
cor. Sedeño St., Makati City
Tel. No. (02) 885-8208
VICENTE R. CUNA, JR.
President

Sumisho Motor Finance Corporation

12/F, PSBank Center, 777 Paseo De Roxas
cor. Sedeño St., Makati City
Tel. No. (02) 802-6888
YOSUKE UNIGAME
President

Metrobank Card Corporation

Metrobank Card Corp. Center
6778 Ayala Ave., Makati City
Tel. No. (02) 870-0900
RIKO ABDURRAHMAN
President

Orix Metro Leasing and Finance Corporation

21/F, GT Tower International, Ayala Ave.
cor. H.V. Dela Costa St., Makati City
Tel. No. (02) 858-8888
PROTACIO C. BANTAYAN, JR.
President

SMBC Metro Investment Corporation

20/F, Rufino Pacific Tower
6784 Ayala Ave. cor. V. Rufino St.
Makati City
Tel. No. (02) 811-0845 to 52
MASAHICO NAGANO
President

PARTNERS OF METROBANK

Federal Land, Inc.

20/F, GT Tower International, Ayala Ave.
cor. H.V. Dela Costa St., Makati City
Tel. No. (02) 883-6888
PASCUAL M. GARCIA III
President

Charter Ping An Insurance Corporation

G/F & 2/F, Skyland Plaza
Sen. Gil J. Puyat Ave. cor. Tindalo St.
Makati City
Tel. No. (02) 580-6800 / 844-7044 to 54
MELECIO C. MALLILLIN
President

Toyota Motor Philippines Corporation

31/F, GT Tower International, Ayala Ave.
cor. H.V. Dela Costa St., Makati City
Tel. No. (02) 858-8200
MICHINOBU SUGATA
President

Toyota Cubao, Inc.

926 Aurora Blvd., Cubao, Quezon City
Tel. No. (02) 981-6168
YOSHINORI HATTORI
President

Toyota Financial Services Philippines Corporation

32/F, GT Tower International, Ayala Ave.
cor. H.V. Dela Costa St., Makati City
Tel. No. (02) 858-8500 / 757-8500
ATSUSHI MORAKAMI
President

Toyota Manila Bay Corporation

Metropolitan Park, Roxas Blvd.
cor. EDSA Blvd. Ext., Pasay City
Tel. No. (02) 581-6168
YOSHINORI HATTORI
President

Metrobank Foundation, Inc.

4/F, Metrobank Plaza, Sen. Gil Puyat Ave.
Makati City
Tel. No. (02) 898-8000
ANICETO M. SOBREPEÑA
President

Manila Doctors Hospital

667 U.N. Ave., Ermita, Manila
Tel. No. (02) 558-0888
ANTONIO S. ABACAN, JR.
Chairman / President

Manila Tytana Colleges

Pres. Diosdado Macapagal Blvd.
Metropolitan Park, Pasay City
Tel. No. (02) 859-0888
SERGIO S. CAO
President

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PSBank Peso Time Deposit
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PSBank Euro Time Deposit

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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
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Investment Management Account
Escrow Account
Living Trust Account
Employee Benefit/ Retirement Fund Management

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PSBank Prepaid MasterCard
PSBank Credit MasterCard
PSBank e-Credit
PSBank Bills Payment Collection
PSBank Remittance Services
PSBank Online
PSBank Mobile
PSBank LiveChat
PSBank AXA – Bancassurance Partnership



CORPORATE INFORMATION

Philippine Savings Bank
PSBank Center
777 Paseo de Roxas corner Sedeño Street
Makati City 1226 Philippines
Tel: (+632) 885-8208
Website: www.psbank.com.ph

ANNUAL SHAREHOLDERS' MEETING

Tuesday, 26 April 2016, 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 2 February 2016 was 1,531.

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 2014 and 2015:

Years	Quarters	Highest	Lowest
2014	1 st	139.00	136.80
	2 nd	137.00	132.00
	3 rd	134.90	128.50
	4 th	106.00	100.10
2015	1 st	104.20	95.00
	2 nd	95.50	92.00
	3 rd	104.00	85.00
	4 th	108.10	100.00

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) 885-8208
Fax: (+632) 885-8352
Email: investor@psbank.com.ph

Media

Corporate Communications Department
8th Floor PSBank Center
777 Paseo de Roxas corner Sedeño Street
Makati City 1226 Philippines
Tel: (+632) 885-8208
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) 857-5698
Fax: (+632) 858-8010

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 777 Paseo de Roxas corner Sedeño St.
Makati City 1226 Philippines
 www.psbank.com.ph
 Customer Experience Hotline: (02) 845-8888
 customerexperience@psbank.com.ph
 PSBank Live Chat via www.psbank.com.ph
 [psbankofficial](#)



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