



November 16, 2020

Philippine Stock Exchange
9/F PSE Tower, 28th St. cor. 5th Ave.
Bonifacio Global City (BGC)
Taguig City, Philippines

Attention: MS. JANET A. ENCARNACION
HEAD - Disclosure Department

Philippine Dealing & Exchange Corp.
29F, BDO Equitable Tower,
8751 Paseo de Roxas,
Makati City 1226

Attention: ATTY. MARIE ROSE M. MAGALLEN-LIRIO
HEAD - Issuer Compliance & Disclosure Department (ICDD)

Dear Ms. Encarnacion and Atty. Atty. Lirio,

We would like to submit Philippine Savings Bank's Published Statement of Condition ending 30 September 2020. This will be published in a major newspaper on 17 November 2020, Tuesday, as required by the Bangko Sentral ng Pilipinas.

We hope that you will find everything in order.

Thank you very much.

Very truly yours,

JOSE VICENTE L. ALDE
President



PHILIPPINE SAVINGS BANK

Metrobank Group

BALANCE SHEET

(Head Office and Branches)
As of September 30, 2020

AMOUNT (PER QUARTER)

<u>ASSETS</u>	<u>CURRENT</u>	<u>PREVIOUS</u>
Cash and Cash Items	2,370,788,499.96	2,454,053,721.86
Due from Bangko Sentral ng Pilipinas	22,756,545,032.30	20,195,251,712.14
Due from Other Banks	1,124,705,846.71	1,591,501,868.53
Financial Assets at Fair Value through Profit or Loss	279,408.59	97,437.75
Available-for-Sale Financial Assets-Net	5,909,951,250.80	3,129,910,795.61
Held-to-Maturity (HTM) Financial Assets-Net	13,914,331,765.69	28,075,204,253.08
Unquoted Debt Securities Classified as Loans-Net	0.00	0.00
Investments in Non-Marketable Equity Security-Net	0.00	0.00
Loans and Receivables - Net	152,920,542,210.30	161,258,076,743.60
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	0.00	0.00
Loans and Receivables - Others	147,331,547,912.23	156,794,212,427.95
Loans and Receivables Arising from RA/CA/PR/SLB	6,403,313,940.00	5,211,188,628.00
General Loan Loss Provision	814,319,641.93	747,324,312.35
Other Financial Assets	3,570,408,896.60	4,608,753,257.43
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	757,252,277.32	829,191,722.21
Bank Premises, Furniture, Fixture and Equipment-Net	3,220,790,930.92	3,290,378,501.34
Real and Other Properties Acquired-Net	3,012,025,425.63	2,882,130,236.93
Non-Current Assets Held for Sale	0.00	0.00
Other Assets-Net	4,064,008,645.58	3,764,671,366.60
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	<u>213,621,630,190.40</u>	<u>232,079,221,617.08</u>
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	122,783.30	0.00
Deposit Liabilities	161,646,374,745.25	178,132,301,333.36
Due to Other Banks	0.00	0.00
Bills Payable	0.00	449,064,541.66
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	0.00	0.00
c) Other Deposit Substitute	0.00	449,064,541.66
d) Others	0.00	0.00
Bonds Payable-Net	10,950,000,000.00	10,950,000,000.00
Unsecured Subordinated Debt-Net	0.00	0.00
Redeemable Preferred Shares	0.00	0.00
Special Time Deposit	0.00	0.00
Due to Bangko Sentral ng Pilipinas	58,365,754.02	38,910,502.68
Other Financial Liabilities	2,892,462,131.91	3,493,292,684.48
Other Liabilities	4,360,528,660.55	5,065,296,528.17
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	<u>179,907,854,075.03</u>	<u>198,128,865,590.35</u>

Board of Directors

Jose T. Pardo
Chairman

Arthur V. Ty
Vice Chairman

Vicente R. Cuna, Jr.
Vice Chairman

Jose Vicente L. Alde

Benedicto Jose R. Arcinas

Ma. Soledad D. S. De Leon

Rosanna F. De Vera

Samson C. Lim

Eduardo A. Sahagun

STOCKHOLDERS' EQUITY

Capital Stock	15,687,157,417.27	15,687,157,417.27
Other Capital Accounts	430,968,727.87	347,404,077.23
Retained Earnings	17,595,649,970.23	17,915,794,532.23
Assigned Capital	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	33,713,776,115.37	33,950,356,026.73
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	213,621,630,190.40	232,079,221,617.08

CONTINGENT ACCOUNTS

Guarantees Issued	0.00	0.00
Financial Standby Letters of Credit	0.00	0.00
Performance Standby Letters of Credit	22,000,000.00	22,000,000.00
Commercial Letters of Credit	0.00	0.00
Trade Related Guarantees	0.00	0.00
Commitments	16,000,000.00	16,000,000.00
Spot Foreign Exchange Contracts	0.00	0.00
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	6,987,299,213.55	7,864,156,919.28
a) Trust and Other Fiduciary Accounts	4,723,660,276.88	4,892,315,924.31
b) Agency Accounts	2,263,638,936.37	2,971,840,994.97
c) Advisory/Consultancy	0.00	0.00
Derivatives	242,475,000.00	49,830,000.00
Others	10,222,020.42	10,430,656.66
TOTAL CONTINGENT ACCOUNTS	7,277,996,233.97	7,962,417,575.94

ADDITIONAL INFORMATION

Gross total loan portfolio (TLP)	159,556,902,041.19	166,380,693,616.11
Specific allowance for credit losses on the TLP	5,822,040,188.96	4,375,292,560.16
Non-Performing Loans (NPLs)		
a) Gross NPLs	10,891,425,384.23	6,099,198,726.41
b) Ratio of gross NPLs to gross TLP (%)	6.83%	3.67%
c) Net NPLs	6,380,398,462.08	3,065,835,775.05
d) Ratio of Net NPLs to gross TLP (%)	4.00%	1.84%
e) Ratio of total allowance for credit losses on to gross NPLs (%)	60.93%	83.99%
f) Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	53.46%	71.74%
Classified Loans & Other Risk Assets, gross of allowance for credit losses	22,522,681,813.08	18,350,470,773.19
DOSRI Loans and receivables, gross allowance of credit losses	219,107,627.68	222,947,635.23
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	0.14%	0.13%
Gross non- performing DOSRI loans and receivables	0.00	0.00
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	0.00%	0.00%
Percent Compliance with Magna Carta (%)		
a) 8% for Micro and Small Enterprises	0.80%	0.81%
b) 2% for Medium Enterprises	1.30%	1.28%
Return on Equity (ROE) (%)	5.36%	7.61%
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		
a) Total CAR (%)	18.62%	18.09%
b) Tier 1 Ratio (%)	17.74%	17.15%
c) Common Tier 1 Ratio (%) ^{1/}	17.74%	17.15%
Deferred Charges not yet Written Down	0.00	0.00
Unbooked Allowance for Credit Losses on Financial instruments Received	0.00	0.00

^{1/} Common Equity Tier 1 is only applicable to all Universal and Commercial Banks and their subsidiary banks.

BASEL III Leverage Ratio Report, as prescribed under existing regulations

a.) Capital Measure	29,112,121,754.37	29,522,715,139.13
b.) Exposure Measure	210,480,708,784.19	229,285,722,659.26
c.) BASEL III Leverage Ratio	13.83%	12.88%

BASEL III Liquidity Coverage Ratio Report, as prescribed under existing regulations

a.) Total Stock of High-Quality Assets	49,935,030,155.16	58,087,328,797.64
b.) Total Net Cash Outflows	33,681,031,782.09	44,555,946,870.83
c.) BASEL III Liquidity Coverage Ratio	148.26%	130.37%

Principal Officers

Jose Vicente L. Alde
President

Noli S. Gomez
Executive Vice President

Jose Jesus B. Custodio
Senior Vice President

Perfecto Ramon Z. Dimayuga, Jr.
Senior Vice President

Neil C. Estrellado
Senior Vice President

Francis C. Llanera
Senior Vice President

Emmanuel A. Tuazon
Senior Vice President

ACKNOWLEDGEMENT

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

We, LEAH M. ZAMORA and JOSE VICENTE L. ALDE of the above-mentioned bank do solemnly swear that all matters set forth in the above balance sheet are true and correct to the best of our knowledge and belief.

LEAH M. ZAMORA
Controller

JOSE VICENTE L. ALDE
President

SUBSCRIBED AND SWORN to before me this November 5, 2020 at City of Makati, affiants exhibiting their Passport No. P2244078A issued at DFA Manila on March 11, 2017 and Passport No. EC8083957 issued at DFA NCR Northeast on June 21, 2016.

(Sgd.) ATTY. MARICHELL S. CALALANG-ENFESTAN

Notary Public for Makati City

Commission No. M-452 (2019-2020)

Commission expires on December 31, 2020

PTR No. 04248737; Taguig City

Roll No. 68773; IBP Lifetime No.017962; 8/18/2017 - Pasig City

MCLE Compliance No. VI-0003029; 8/07/2017 - Pasig City

3F Ace Building 101 Rada St.,Legazpi Village, Makati City

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