



August 11, 2021

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. Lirio,

We would like to submit Philippine Savings Bank's Published Statement of Condition ending 30 June 2021. This will be published in a newspaper on 12 August 2021, Thursday, as required by the Bangko Sentral ng Pilipinas.

We hope that you will find everything in order.

Thank you very much.

Very truly yours,



JOSE VICENTE L. ALDE
President



PSBank

PHILIPPINE SAVINGS BANK

Metrobank Group

BALANCE SHEET

(Head Office and Branches)

As of June 30, 2021

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ASSETS	AMOUNT (PER QUARTER)	
	CURRENT	PREVIOUS
Cash and Cash Items	2,201,564,537.24	2,722,035,426.51
Due from Bangko Sentral ng Pilipinas	62,546,988,855.79	28,089,312,026.80
Due from Other Banks	726,495,926.67	874,586,640.02
Financial Assets at Fair Value through Profit or Loss	462,487,127.65	99,172,634.80
Available-for-Sale Financial Assets-Net	55,444,151,040.58	33,666,224,209.86
Held-to-Maturity (HTM) Financial Assets-Net	12,932,460,549.43	13,599,859,619.21
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	122,614,814,942.07	133,481,820,011.79
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	0.00	0.00
Loans and Receivables - Others	121,233,193,203.17	129,623,681,784.25
Loans and Receivables Arising from RA/CA/PR/SLB	2,949,212,381.00	5,359,493,851.00
General Loan Loss Provision	1,567,590,642.10	1,501,355,623.46
Other Financial Assets	3,065,844,394.82	3,156,968,149.42
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	697,520,488.99	695,703,292.75
Bank Premises, Furniture, Fixture and Equipment-Net	3,131,523,277.40	3,215,144,261.28
Real and Other Properties Acquired-Net	2,686,885,247.35	2,716,252,972.28
Non-Current Assets Held for Sale	0.00	0.00
Other Assets-Net	4,038,968,096.20	4,079,158,297.38
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	270,549,704,484.19	226,396,237,542.10
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	3,951,488.35	1,314,057.48
Deposit Liabilities	220,465,112,379.09	175,639,117,368.07
Due to Other Banks	0.00	0.00
Bills Payable	0.00	0.00
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	0.00	0.00
c) Other Deposit Substitute	0.00	0.00
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	0.00	19,852,305.24
Other Financial Liabilities	2,608,453,838.34	2,946,112,925.90
Other Liabilities	3,022,445,573.42	3,451,057,723.67
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	237,049,963,279.20	193,007,454,377.36
STOCKHOLDERS' EQUITY		
Capital Stock	15,687,157,417.27	15,687,157,417.27
Other Capital Accounts	94,768,151.97	(336,334,450.29)
Retained Earnings	17,717,815,635.75	18,037,960,197.78
Assigned Capital	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	33,499,741,204.99	33,388,783,164.74
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	270,549,704,484.19	226,396,237,542.10
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	0.00	18,000,000.00
Spot Foreign Exchange Contracts	0.00	0.00
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	9,174,753,749.57	9,734,079,638.62
a) Trust and Other Fiduciary Accounts	4,767,570,733.20	4,702,997,317.78
b) Agency Accounts	4,407,183,016.37	5,031,082,320.74
c) Advisory/Consultancy	0.00	0.00
Derivatives	244,000,000.00	145,590,000.00
Others	439,469.99	9,991,556.38
TOTAL CONTINGENT ACCOUNTS	9,441,193,219.56	9,929,661,194.90
ADDITIONAL INFORMATION		
Gross total loan portfolio (TLP)	129,505,421,637.33	140,305,001,651.51
Specific allowance for credit losses on the TLP	5,323,016,053.16	5,321,826,016.26
Non-Performing Loans (NPLs)		
a) Gross NPLs	8,448,165,837.96	8,568,524,453.14
b) Ratio of gross NPLs to gross TLP (%)	6.52%	6.11%
c) Net NPLs	5,458,124,112.84	6,058,180,180.68
d) Ratio of Net NPLs to gross TLP (%)	4.21%	4.32%
e) Ratio of total allowance for credit losses on to gross NPLs (%)	81.56%	79.63%
f) Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	63.01%	62.11%
Classified Loans & Other Risk Assets, gross of allowance for credit losses	18,564,850,855.61	20,119,387,645.29
DOSRI Loans and receivables, gross allowance of credit losses	206,652,642.05	206,262,318.08
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	0.16%	0.15%
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	0.78%	0.78%
b) 2% for Medium Enterprises	1.15%	1.18%
Return on Equity (ROE) (%)	5.25%	5.34%
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		
a) Total CAR (%)	22.13%	21.00%
b) Tier 1 Ratio (%)	21.09%	19.73%
c) Common Tier 1 Ratio (%) ¹	21.09%	19.73%
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	29,248,093,456.25	29,085,157,780.32
b) Exposure Measure	268,195,883,201.44	223,943,738,923.65
c) BASEL III Leverage Ratio	10.91%	12.99%
BASEL III Liquidity Coverage Ratio Report, as prescribed under existing regulations		
a) Total Stock of High-Quality Assets	135,166,552,090.38	82,022,742,945.30
b) Total Net Cash Outflows	99,083,414,771.69	50,968,841,041.67
c) BASEL III Liquidity Coverage Ratio	136.42%	160.93%

Board of Directors

Jose T. Pardo
Chairman

Arthur V. Ty
Vice Chairman

Vicente R. Cuna, Jr.
Vice Chairman

Jose Vicente L. Alde

Ma. Soledad D. S. De Leon

Rosanna F. De Vera

Samson C. Lim

Francisco S. Magsajo, Jr.

Eduardo A. Sahagun

Principal Officers

Jose Vicente L. Alde
President

Noli S. Gomez
Executive Vice President

Jose Jesus B. Custodio
Senior Vice President

Perfido 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

Mary Jane M. Valero
Senior Vice President

Leah M. Zamora
Senior Vice President

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

ACKNOWLEDGEMENT

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 July 30, 2021 at City of Makati Philippines, affiants exhibiting their Passport No. P2244078A issued at DFA Manila on March 11, 2017 and SSS No. 03-959-3957-2. Witness my hand and notarial seal on the date and place above-written.

(Sgd.) **ATTY. ROMANO M. DIAZ**
Notary Public for Makati City

Unit December 31, 2022
Notarial Commission Appt. No. M-213
PTR No. 8704315 MI/ June 30, 2021/ Makati City
Roll No. 58123
IBP No. 122997/ Jan. 7, 2021/PPLM
MCLE Compliance No. VI-0008177/04-23-18
Unit 17-C (17-1J), Burgundy Corporate Tower,
252 Sen. Gil Puyat Ave., Makati City

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