

COVER SHEET

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SEC Registration Number

P	H	I	L	I	P	P	I	N	E	S	A	V	I	N	G	S	B	A	N	K
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(Company's Full Name)

P	S	B	a	n	k	C	e	n	t	e	r	,	7	7	7	P	a	s	e	o	d	e	R	o	x	a	s
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(Business Address: No. Street City/Town/Province)

Jose Vicente L. Alde

(Contact Person)

8885-8208

(Company Telephone Number)

1 2	3 1
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Month Day
(Fiscal Year)

1 7 - C

(Form Type)

0 4	2 5
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Month Day
(Annual Meeting)

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(Secondary License Type, If Applicable)

SEC – Market and Securities Regulation Department
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Dept. Requiring this Doc.

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Amended Articles Number/Section

1,446

Total No. of Stockholders
As of 31-July-2022

Total Amount of Borrowings	

Domestic

Foreign

To be accomplished by SEC Personnel concerned

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File Number

_____ LCU

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Document ID

_____ Cashier

S T A M P S

Remarks: Please use BLACK ink for scanning purposes.

SEC NO. 15552
FILE NO.

PHILIPPINE SAVINGS BANK
(COMPANY'S NAME)

PSBANK CENTER
777 Paseo de Roxas cor. Seden St., Makati City
(COMPANY'S ADDRESS)

8885-8208
(TELEPHONE NUMBER)

DECEMBER 31
(FISCAL YEAR ENDING MONTH & DAY)

SEC FORM 17 – C
(FORM TYPE)

DECEMBER 31, 2021
(PERIOD ENDED DATE)

GOVERNMENT SECURITIES DEALER
(SECONDARY LICENSE TYPE AND FILE NUMBER)

**SECURITIES AND EXCHANGE COMMISSION
SEC FORM 17 - C**

**CURRENT REPORT UNDER SECTION 17
OF THE SECURITIES REGULATION CODE**

- | | |
|--|--|
| 1. Date of Report
(date of earliest event reported) | 08 August 2022 |
| 2. SEC Identification No. | 15552 |
| 3. BIR Tax Identification No. | 000-663-983-000 |
| 4. Exact name of registrant as
specified in its charter | Philippine Savings Bank |
| 5. Country of Incorporation | Philippines |
| 6. Industry Classification Code | Bank |
| 7. Address of principal office | PSBank Center, 777 Paseo
de Roxas cor. Sedeño St.,
Makati City 1226 |
| 8. Registrant's Telephone No. | 8885-8208 |
| 9. Former name or address | Not Applicable |
| 10. Securities registered pursuant to
Section 4 and 8 of the RSA | Common Shares |
| 11. Outstanding Shares | 426,859,416 shares |
| 12. Indicate the item numbers
as reported herein | Item 9 Other Events |



August 8, 2022

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

Attention: MS. ALEXANDRA D. TOM WONG
Officer-in-Charge - 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. Tom Wong and Atty. Lirio,

We would like to submit Philippine Savings Bank's Published Statement of Condition ending 30 June 2022. This will be published in a newspaper on 09 August 2022, 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 June 30, 2022

AMOUNT (PER QUARTER)

ASSETS	CURRENT	PREVIOUS
Cash and Cash Items	1,726,520,477.01	2,039,751,497.25
Due from Bangko Sentral ng Pilipinas	46,222,673,771.84	70,950,577,415.39
Due from Other Banks	1,567,524,475.17	1,522,544,663.12
Financial Assets at Fair Value through Profit or Loss	36,240.12	41,201.81
Available-for-Sale Financial Assets-Net	74,819,224,470.44	39,443,274,761.82
Held-to-Maturity (HTM) Financial Assets-Net	23,753,339,973.51	23,088,227,675.37
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	107,430,413,074.76	114,034,052,912.60
Loans and Receivables - Net		
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	0.00	0.00
Loans and Receivables - Others	105,470,845,505.33	106,522,200,660.72
Loans and Receivables Arising from RA/CA/PR/SLB	3,185,018,231.00	8,697,730,400.00
General Loan Loss Provision	1,225,450,661.57	1,185,878,148.12
Other Financial Assets	2,628,841,233.48	2,576,422,124.06
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	812,590,584.00	783,953,575.76
Bank Premises, Furniture, Fixture and Equipment-Net	3,237,139,320.65	3,107,819,647.83
Real and Other Properties Acquired-Net	2,350,496,904.26	2,232,724,636.03
Non-Current Assets Held for Sale	0.00	0.00
Other Assets-Net	2,300,186,095.90	2,295,533,210.40
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	266,848,986,621.14	262,074,923,321.44
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	17,793,120.24	677,061.34
Deposit Liabilities	220,334,123,452.84	217,073,000,041.99
Due to Other Banks	0.00	0.00
Bills Payable	769,650,000.00	232,830,000.00
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	769,650,000.00	232,830,000.00
c) Other Deposit Substitute	0.00	0.00
d) Others	0.00	0.00
Bonds Payable-Net	4,650,000,000.00	4,650,000,000.00
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	20,963,000.00
Other Financial Liabilities	3,148,670,824.33	2,966,308,576.47
Other Liabilities	3,373,792,005.03	3,090,212,893.01
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	232,294,029,402.44	228,033,991,572.81
STOCKHOLDERS' EQUITY		
Capital Stock	15,687,157,417.27	15,687,157,417.27
Other Capital Accounts	906,968,054.43	72,798,022.36
Retained Earnings	17,960,831,747.00	18,280,976,309.00
Assigned Capital	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	34,554,957,218.70	34,040,931,748.63
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	266,848,986,621.14	262,074,923,321.44
CONTINGENT ACCOUNTS		
Guarantees Issued	0.00	0.00
Financial Standby Letters of Credit	0.00	0.00
Performance Standby Letters of Credit	30,000,000.00	20,000,000.00
Commercial Letters of Credit	0.00	0.00
Trade Related Guarantees	0.00	0.00
Commitments	1,100,000.00	1,100,000.00
Spot Foreign Exchange Contracts	0.00	0.00
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	9,562,290,278.00	9,622,249,256.60
a) Trust and Other Fiduciary Accounts	4,355,420,456.94	4,406,958,462.98
b) Agency Accounts	5,206,869,821.06	5,215,290,793.62
c) Advisory/Consultancy	0.00	0.00
Derivatives	384,825,000.00	103,480,000.00
Others	1,670,349.89	365,272.08
TOTAL CONTINGENT ACCOUNTS	9,979,885,627.89	9,747,194,528.68
ADDITIONAL INFORMATION		
Gross total loan portfolio (TLP)	113,130,547,042.28	120,093,338,467.95
Specific allowance for credit losses on the TLP	4,474,683,305.95	4,873,407,407.23
Non-Performing Loans (NPLs)		
a) Gross NPLs	4,903,651,225.94	5,957,917,592.29
b) Ratio of gross NPLs to gross TLP (%)	4.33%	4.96%
c) Net NPLs	2,213,209,859.51	3,020,656,715.51
d) Ratio of Net NPLs to gross TLP (%)	1.96%	2.52%
e) Ratio of total allowance for credit losses on to gross NPLs (%)	116.24%	101.70%
f) Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	91.25%	81.80%
Classified Loans & Other Risk Assets, gross of allowance for credit losses	23,384,717,144.68	28,463,166,283.63
DOSRI Loans and receivables, gross allowance of credit losses	201,253,877.81	200,523,182.57
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	0.18%	0.17%
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	0.73%	0.74%
b) 2% for Medium Enterprises	1.16%	1.17%
Return on Equity (ROE) (%)	9.57%	8.99%
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		
a) Total CAR (%)	24.56%	24.46%
b) Tier 1 Ratio (%)	23.52%	23.42%
c) Common Tier 1 Ratio (%)	23.52%	23.42%
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	32,122,472,491.63	31,474,893,766.27
b.) Exposure Measure	265,980,452,544.14	261,029,941,348.28
c.) BASEL III Leverage Ratio	12.08%	12.06%
BASEL III Liquidity Coverage Ratio Report, as prescribed under existing regulations		
a.) Total Stock of High-Quality Assets	145,212,765,520.65	141,018,167,402.56
b.) Total Net Cash Outflows	96,751,531,003.57	91,021,022,681.73
c.) BASEL III Liquidity Coverage Ratio	150.09%	154.93%

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

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

Mary Jane M. Valero
Senior Vice President

Leah M. Zamora
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.

(Sgd.) LEAH M. ZAMORA
Controller

(Sgd.) JOSE VICENTE L. ALDE
President

SUBSCRIBED AND SWORN to before me this July 27, 2022 at City of Makati Philippines, affiants exhibiting their Passport No. P7935757B issued at DFA Manila on October 20, 2021 and SSS No. 03-959-3957-2. Witness my hand and notarial seal on the date and place above-written.

(Sgd.) ATTY. MYRA S.J. SAN BUENAVENTURA-PANGAN
Notary Public for Makati until 12.31.2022 (M-13)

Roll No. 51202
PTR 8853526 /01.03.22/ Makati
IBP 172116/01.05.22/Cam. Sur
Unit 403B, MG Bldg., 150 Amorsolo St.
Legaspi Village, 1229 Makati (Tel. 09228365212)
MCLE Compliance No. VII-0006295 (11.29.21)

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