

COVER SHEET

1 5 5 5 2

SEC Registration Number

P H I L I P P I N E S A V I N G S B A N K

(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
c o r n e r S e d e ñ o S t r e e t , M a k a t i C i t y

(Business Address: No. Street City/Town/Province)

Jose Vicente L. Alde
(Contact Person)

8885-8208
(Company Telephone Number)

1 2 3 1
Month Day
(Fiscal Year)

1 7 - C
(Form Type)

0 4 2 5
Month Day
(Annual Meeting)

(Secondary License Type, If Applicable)

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

Amended Articles Number/Section

1,444
Total No. of Stockholders
As of 31-October-2022

Total Amount of Borrowings
Domestic Foreign

To be accomplished by SEC Personnel concerned

File Number

LCU

Document ID

Cashier

STAMPS

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) | 06 December 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 |



December 6, 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 September 2022. This will be published in a newspaper on 07 December 2022, Wednesday, 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 September 30, 2022

AMOUNT (PER QUARTER)

ASSETS	CURRENT	PREVIOUS
Cash and Cash Items	1,900,833,098.13	1,726,520,477.01
Due from Bangko Sentral ng Pilipinas	44,091,155,924.18	46,222,673,771.84
Due from Other Banks	1,780,497,465.90	1,567,524,475.17
Financial Assets at Fair Value through Profit or Loss	33,823.65	36,240.12
Available-for-Sale Financial Assets-Net	51,451,911,010.15	74,819,224,470.44
Held-to-Maturity (HTM) Financial Assets-Net	29,639,042,826.44	23,753,339,973.51
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	111,518,770,321.40	107,430,413,074.76
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	373,652,815.31	0.00
Loans and Receivables - Others	105,996,813,341.92	105,470,845,505.33
Loans and Receivables Arising from RA/CA/PR/SLB	6,408,756,813.00	3,185,018,231.00
General Loan Loss Provision	1,260,452,648.83	1,225,450,661.57
Other Financial Assets	2,440,743,615.28	2,628,841,233.48
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	800,458,179.25	812,590,584.00
Bank Premises, Furniture, Fixture and Equipment-Net	3,149,257,611.50	3,237,139,320.65
Real and Other Properties Acquired-Net	2,410,173,457.62	2,350,496,904.26
Non-Current Assets Held for Sale	0.00	0.00
Other Assets-Net	2,318,502,937.29	2,300,186,095.90
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	251,501,380,270.79	266,848,986,621.14
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	31,104,549.80	17,793,120.24
Deposit Liabilities	203,196,720,905.95	220,334,123,452.84
Due to Other Banks	0.00	0.00
Bills Payable	1,677,611,097.62	769,650,000.00
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	0.00	769,650,000.00
c) Other Deposit Substitute	1,677,611,097.62	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	0.00
Other Financial Liabilities	2,920,253,442.09	3,148,670,824.33
Other Liabilities	3,693,253,194.34	3,373,792,005.03
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	216,168,943,189.80	232,294,029,402.44
STOCKHOLDERS' EQUITY		
Capital Stock	15,687,157,417.27	15,687,157,417.27
Other Capital Accounts	2,004,592,478.72	906,968,054.43
Retained Earnings	17,640,687,185.00	17,960,831,747.00
Assigned Capital	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	35,332,437,080.99	34,554,957,218.70
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	251,501,380,270.79	266,848,986,621.14
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	30,000,000.00
Commercial Letters of Credit	0.00	0.00
Trade Related Guarantees	0.00	0.00
Commitments	22,000,000.00	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	9,479,678,638.08	9,562,290,278.00
a) Trust and Other Fiduciary Accounts	4,262,832,089.79	4,355,420,456.94
b) Agency Accounts	5,216,846,548.29	5,206,869,821.06
c) Advisory/Consultancy	0.00	0.00
Derivatives	410,375,000.00	384,825,000.00
Others	2,727,114.65	1,670,349.89
TOTAL CONTINGENT ACCOUNTS	9,944,780,752.73	9,979,885,627.89
ADDITIONAL INFORMATION		
Gross total loan portfolio (TLP)	116,877,819,390.11	113,130,547,042.28
Specific allowance for credit losses on the TLP	4,098,596,419.88	4,474,683,305.95
Non-Performing Loans (NPLs)		
a) Gross NPLs	4,255,303,050.44	4,903,651,225.94
b) Ratio of gross NPLs to gross TLP (%)	3.64%	4.33%
c) Net NPLs	1,925,097,395.68	2,213,209,859.51
d) Ratio of Net NPLs to gross TLP (%)	1.65%	1.96%
e) Ratio of total allowance for credit losses on to gross NPLs (%)	125.94%	116.24%
f) Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	96.32%	91.25%
Classified Loans & Other Risk Assets, gross of allowance for credit losses	21,650,870,342.66	23,384,717,144.68
DOSRI Loans and receivables, gross allowance of credit losses	202,660,639.01	201,253,877.81
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	0.17%	0.18%
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	0.72%	0.73%
b) 2% for Medium Enterprises	1.17%	1.16%
Return on Equity (ROE) (%)	10.40%	9.57%
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		
a) Total CAR (%)	24.94%	24.56%
b) Tier 1 Ratio (%)	23.91%	23.52%
c) Common Tier 1 Ratio (%)	23.91%	23.52%
Deferred Charges not yet Written Down	0.00	0.00
Unbooked Allowance for Credit Losses on Financial Instruments Received	0.00	0.00
* 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	32,918,636,233.53	32,122,472,491.63
b.) Exposure Measure	250,675,283,557.15	265,980,452,544.14
c.) BASEL III Leverage Ratio	13.13%	12.08%
BASEL III Liquidity Coverage Ratio Report, as prescribed under existing regulations		
a.) Total Stock of High-Quality Assets	126,673,527,321.98	145,212,765,520.65
b.) Total Net Cash Outflows	76,411,775,825.20	96,751,531,003.57
c.) BASEL III Liquidity Coverage Ratio	165.78%	150.09%

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

Noll S. Gomez
Executive Vice President

Jose Jesus B. Custodio
Senior Vice President

Perfecto Ramon Z. Dimayuga, Jr.
Senior Vice President

Dan Jose D. Duplito
Senior Vice President

Neil C. Estrellado
Senior Vice President

Francis C. Llanera
Senior Vice President

Edeza A. Que
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.

LEAH M. ZAMORA
Contoller

JOSE VICENTE L. ALDE
President

SUBSCRIBED AND SWORN to before me this November 18, 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 SJ. 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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