


Philippine Postal Savings Bank, Inc.  
 Postalbank Center, Liwasang Bonifacio, 1000 Manila  
 Statement of Financial Position - **Bankwide**  
 As of September 30, 2017

ASSETS	<u>30-Sep-17</u>	<u>30-Sep-16</u>	<u>Increase(decrease)</u>
Cash on Hand	77,833,347.65	73,300,633.38	4,532,714.27
Checks and Other Cash Items	(1,099.93)	242,712.87	(243,812.80)
Due from Bangko Sentral ng Pilipinas	2,554,980,482.09	1,886,460,425.26	668,520,056.83
Due from Other Banks	60,814,355.76	2,657,632,105.05	(2,596,817,749.29)
Loans and Receivables (net) (schedule 1)	4,751,368,594.20	5,722,432,834.67	(971,064,240.47)
Loans and receivables arising from RA/CA/PR/SL/BT	350,000,000.00	130,793,509.00	219,206,491.00
Held for trading Financial Assets	48,630,654.28	50,122,796.21	(1,492,141.93)
Available for Sale Financial Assets	540,238,078.91	581,502,018.77	(41,263,939.86)
Held to Maturity Financial Assets	-	-	-
Unquoted Debt Securities Classified as Loans	50,027,820.29	50,105,334.77	(77,514.48)
Sales Contract Receivable	23,214,203.21	34,652,871.68	(11,438,668.47)
Accrued Interest Income from Financial Assets (net)	43,901,841.22	48,815,402.19	(4,913,560.97)
Bank Premises, Furniture, Fixtures & Equipment (net)	189,744,528.87	199,987,454.48	(10,242,925.61)
Real and Other Properties Acquired (net)	275,597,102.09	194,301,343.26	81,295,758.83
Other Intangible Assets	1,834,607.13	2,439,497.18	(604,890.05)
Deferred Tax Asset	2,539,788.59	-	2,539,788.59
Other Assets (Schedule 2)	146,065,592.19	106,994,569.83	39,071,022.36
<b>TOTAL ASSETS</b>	<b>9,116,789,896.55</b>	<b>11,739,783,508.60</b>	<b>(2,622,993,612.05)</b>
<b>LIABILITIES AND EQUITY</b>			
<b>LIABILITIES</b>			
Deposit Liabilities	7,947,330,021.99	10,010,462,305.93	(2,063,132,283.94)
Demand	530,872,875.81	374,708,274.54	156,164,601.27
Savings	7,098,119,992.21	6,593,083,831.21	505,036,161.00
Time	318,337,153.97	3,042,670,200.18	(2,724,333,046.21)
Bills Payable	-	450,000,000.00	(450,000,000.00)
Accrued Interest Expense on financial Liabilities	11,681,276.39	14,065,684.56	(2,384,408.17)
Special Time Deposit	-	40,000,000.00	(40,000,000.00)
Managers Check & Cashier's Check	26,358,339.84	15,448,600.52	10,909,739.32
Income tax payable	-	-	-
Other Taxes and Licenses	948,513.85	1,578,329.93	(629,816.08)
Accrued Expenses	85,333,770.62	70,755,936.64	14,577,833.98
Unearned Income	59,574,182.67	16,566.37	59,557,616.30
Other Liabilities (Schedule 3)	112,543,334.90	79,239,451.34	33,303,883.56
<b>TOTAL LIABILITIES</b>	<b>8,243,769,440.26</b>	<b>10,681,566,875.29</b>	<b>(2,437,797,435.03)</b>
<b>EQUITY</b>			
Paid-In Capital Stock	820,242,800.00	820,242,800.00	-
Additional Paid-in Capital	83.02	83.02	-
Retained Earnings	184,419,101.12	243,347,006.08	(58,927,904.96)
Undivided Profits	(90,400,160.76)	(2,526,182.16)	(87,873,978.60)
Other Comprehensive Income	(41,241,367.09)	(2,847,073.63)	(38,394,293.46)
<b>TOTAL EQUITY</b>	<b>873,020,456.29</b>	<b>1,058,216,633.31</b>	<b>(185,196,177.02)</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>9,116,789,896.55</b>	<b>11,739,783,508.60</b>	<b>(2,622,993,612.05)</b>

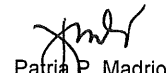
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Philippine Postal Savings Bank, Inc.  
Schedules of Selected Accounts - **BANKWIDE**  
As of September 30, 2017

	<u>30-Sep-17</u>	<u>30-Sep-16</u>	<u>Increase (decrease)</u>
<b>Schedule 1 - Loans and Receivables</b>			
Loans to Government	260,943,102.67	401,278,894.93	(140,335,792.26)
Agrarian Reform and Other Agricultural Loans	398,354,990.31	413,936,457.35	(15,581,467.04)
Development Incentive Loans	-	-	-
Microfinance Loans	62,267,619.66	128,778,201.96	(66,510,582.30)
Small and Medium Ent. Loans	845,629,640.31	925,890,905.57	(80,261,265.26)
Contracts to Sell	346,427,149.60	369,355,727.02	(22,928,577.42)
Loans to Private Corporations	2,310,061,238.14	2,752,336,952.05	(442,275,713.91)
Loans to Individuals for Housing Purposes	88,727,913.15	105,803,158.75	(17,075,245.60)
Loans to Individuals for Consumption Purposes	723,623,943.53	867,723,798.97	(144,099,855.44)
Loans to Individuals for Other Purposes	76,355,019.34	85,709,393.79	(9,354,374.45)
Total	<u>5,112,390,616.71</u>	<u>6,050,813,490.39</u>	<u>(938,422,873.68)</u>
Less Allowance for Credit Losses	361,022,022.51	328,380,655.72	32,641,366.79
Net	<u>4,751,368,594.20</u>	<u>5,722,432,834.67</u>	<u>(971,064,240.47)</u>

**Schedule 2 - Other Assets**

Accounts Receivables	27,272,042.88	23,596,866.45	3,675,176.43
Deferred Charges	-	-	-
Prepaid Expenses	16,386,709.74	18,908,895.55	(2,522,185.81)
Shortages	500.00	1,100.00	(600.00)
Sundry Debits	42,795.61	506,538.03	(463,742.42)
Returned Checks and Other Cash Items	379,545.32	709,822.64	(330,277.32)
Petty Cash Fund	197,000.00	195,000.00	2,000.00
Documentary Stamps	2,103,666.41	2,798,618.02	(694,951.61)
Stationary and Supplies on Hand	3,927,672.37	3,929,342.68	(1,670.31)
Inter-Office Float Items	33,120,390.65	5,112,354.72	28,008,035.93
Other Investments	153,333.33	153,333.33	-
Miscellaneous Assets	72,557,995.94	60,711,077.44	11,846,918.50
Allowance for Probable Losses-Other Assets	(10,076,060.06)	(9,628,379.03)	(447,681.03)
Total	<u>146,065,592.19</u>	<u>106,994,569.83</u>	<u>39,071,022.36</u>
	(0.00)	-	-

**Schedule 3 - Other Liabilities**

Withholding Taxes Payable	3,601,196.59	4,623,313.51	(1,022,116.92)
SSS/PHIC/Employee Comp. & Pag-ibig Fund Paya	1,089,319.25	968,552.61	120,766.64
Unclaimed Balances	804,826.34	275,873.21	528,953.13
Accounts Payable	99,055,433.26	70,008,940.99	29,046,492.27
Overages/Other Credits Dormant	7,948.43	9,348.43	(1,400.00)
Sundry Credits	375,722.19	8,477.79	367,244.40
Miscellaneous Liabilities	240,548.69	209,978.03	30,570.66
Inter-Office Float Items	7,368,340.15	3,134,966.77	4,233,373.38
Total	<u>112,543,334.90</u>	<u>79,239,451.34</u>	<u>33,303,883.56</u>