Philippine Postal Savings Bank, Inc.
Postalbank Center, Liwasang Bonifacio, 1000 Manila
Statement of Financial Position - *Bankwide*As of March 31, 2017

Checks and Other Cash Items	ASSETS	31-Mar-17	31-Mar-16	Increase(decrease)
Decks and Other Cash Items	Cash on Hand	73,737,219.91	86,555,357.51	(12,818,137.60)
Due from Bangko Sentral ng Pilipinas 1933,307,514.85 2,877,278,540.51 (475,523,660.6		(6,099.93)	149,733.16	(155,833.09)
Due from Other Banks		1,933,307,514.85	2,877,278,540.51	(943,971,025.66)
Loans and receivables arising from RA/CA/PR/SL/BT Held for trading Financial Assets Available for Sale Financial Assets Savaliable for Sale Financial Assets Hold to Maturity Financial Assets Unquoted Debt Securities Classified as Loans Sales Contract Receivable Accrued Interest Income from Financial Assets (net) Bank Premises, Furniture, Fixtures & Equipment (net) Bank Premises, Furniture, Fixtures & Equipment (net) Cher Intangible Assets Other Asset (Schedule 2) I 116,801,895.96 I 102,870,954.58 LIABILITIES AND EQUITY LIABILITIES Deposit Liabilities Demand 481,250,731.55 Savings Firme 9,497,143,407.90 10,433,474,571.31 (936,331,163,463,463,463,464,464,464,464,464,464,4	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2,383,724,031.88	2,559,347,692.51	(175,623,660.63)
Loans and receivables arising from RA/CA/PR/SL/BT	Loans and Receivables (net) (schedule 1)	5,326,668,810.55	5,979,499,613.65	(652,830,803.10)
Held for trading Financial Assets		280,000,000.00		280,000,000.00
Available for Sale Financial Assets Held to Maturity Financial Assets Unquoted Debt Securities Classified as Loans Sales Contract Receivable Accrued Interest Income from Financial Assets (net) Bank Premises, Furniture, Fixtures & Equipment (net) Bank Premises, Furniture, Fixtures, Equipment (net) Bank Premises, Furniture, Fixtures, Equipment (net)		48,034,270.32		48,034,270.32
Held to Maturity Financial Assets Unquoted Debt Securities Classified as Loans S0,066,683.71 60,247,126.27 (10,180,442.5 Sales Contract Receivable 28,277,629.44 38,750,734.72 (10,473,105.2 Accrued Interest Income from Financial Assets (net) 46,139,074.90 54,492,267.27 (8,353,192.3 C),245,862.71 197,691,305.49 (2,238,652.7 Real and Other Properties Acquired (net) 195,452,652.71 197,691,305.49 (2,238,652.7 Real and Other Properties Acquired (net) 283,993,776.29 171,801,187.70 112,192,588.5 C), The Intangible Assets 2,245,882.14 2,392,691.13 (146,808.5 C), The Intangible Assets (Schedule 2) 116,801,895.96 102,870,954.58 13,930,941.3 TOTAL ASSETS 11,303,254,833.85 12,131,077,204.50 (827,822,370.6 C), TOTAL ASSETS 11,403,475,713.1 (936,331,163.4 C), TOTAL EQUITY 11,403,475,713.1 (146,809.5		534,811,491.12		534,811,491.12
Unquoted Debt Securities Classified as Loans 50,066,683.71 60,247,126.27 (10,180,442.5 Sales Contract Receivable 28,277,629.44 38,750,734.72 (10,473,105.2 46,139,074.90 54,492,267.27 (8,353,192.3 46,139,074.90 54,492,267.27 (8,353,192.3 46,139,074.90 54,492,267.27 (8,353,192.3 46,139,074.90 54,492,267.27 (8,353,192.3 46,139,074.90 197,691,305.49 (2,238,652.71 197,691,305.49 (2,238,652.71 197,691,305.49 (2,238,652.71 197,691,305.49 (2,238,652.71 197,691,305.49 (2,238,652.71 197,691,305.49 (2,238,652.71 197,691,305.49 (2,238,652.71 197,691,305.49 (2,238,652.71 197,691,305.49 (2,238,652.71 197,691,305.49 (2,238,652.71 197,691,305.49 (2,238,652.71 197,691,305.49 (2,388,652.71 197,691,305.49 (2,388,652.14 2,392,691.13 (146,808.5 146,808.5 (2,370,654.64 146,808.		-		-
Sales Contract Receivable 28,277,629,44 38,750,734,72 (10,473,105.2 Accrued Interest Income from Financial Assets (net) 46,139,074,90 54,492,267.27 (8,353,192.3 Bank Premises, Furniture, Fixtures & Equipment (net) 195,452,652.71 197,691,305.49 (2,238,652.7 Real and Other Properties Acquired (net) 283,993,776.29 171,801,187.70 112,192,588.5 Other Intangible Assets 2,245,882,14 2,392,691.13 (146,808.5 Deferred Tax Asset 116,801,895.96 102,870,954.58 13,930,941.3 TOTAL ASSETS 113,033,254,833.85 12,131,077,204.50 (827,822,370.6 LIABILITIES AND EQUITY LIABILITIES 11,303,254,833.85 12,131,077,204.50 (827,822,370.6 Demosit Liabilities 9,497,143,407.90 10,433,474,571.31 (936,331,163.6 Demand 481,250,731.55 504,965,422.88 (23,714,691.5 Savings 6,177,517,096.71 6,975,657,632.89 (798,140,536.7 Time 2,838,375,579.64 2,952,851,515.54 (114,475,935.5 Bills Payable 650,000,000.00 30,000,000.00 350,000,000.00		50,066,683.71	60,247,126.27	(10,180,442.56)
Accrued Interest Income from Financial Assets (net) Bank Premises, Furniture, Fixtures & Equipment (net) Bank Premises, Bank Premises, Bank Premise, Proposit (a), 40,000,000, 000, 000,000,000,000,000,0		28,277,629.44	38,750,734.72	(10,473,105.28)
Bank Premises, Furniture, Fixtures & Equipment (net) 195,452,652.71 197,691,305,49 (2,238,652.7 Real and Other Properties Acquired (net) 283,993,776.29 171,801,187.70 112,192,588.5 (146,808.5			54,492,267.27	(8,353,192.37)
Real and Other Properties Acquired (net) 283,993,776.29 171,801,187.70 112,192,588.8 20,45,882.14 2,392,691.13 (146,808.8 20,245,882.14 2,392,691.13 (146,808.8 20,245,882.14 2,392,691.13 (146,808.8 20,245,882.14 2,392,691.13 (146,808.8 20,245,882.14 2,392,691.13 (146,808.8 20,245,882.14 2,392,691.13 (146,808.8 20,245,882.14 2,392,691.13 (146,808.8 20,245,882.14 2,392,691.13 (146,808.8 20,245,882.14 2,392,691.13 (146,808.8 20,245,882.14 2,392,691.13 (146,808.8 20,245,832.14 2,392,691.13 (146,808.8 20,245,832.14 2,300,954,932.24 2,300,901.13				(2,238,652.78)
Other Intangible Assets 2,245,882.14 2,392,691.13 (146,808.85) Deferred Tax Asset 116,801,895.96 102,870,954.58 13,930,941.3 Other Assets (Schedule 2) 116,801,895.96 102,870,954.58 13,930,941.3 TOTAL ASSETS 11,303,254,833.85 12,131,077,204.50 (827,822,370.60) LIABILITIES AND EQUITY LIABILITIES Deposit Liabilities 9,497,143,407.90 10,433,474,571.31 (936,331,163.46) Demand 481,250,731.55 504,985,422.88 (23,714,691.36) Savings 6,177,517,096.71 6,975,657,632.89 (798,140,536.77) Time 2,838,375,579.64 2,952,851,515.54 (114,475,935.56) Bills Payable 650,000,000.00 300,000,000.00 350,000,000.00 Accrued Interest Expense on financial Liabilities 11,862,821.03 14,858,725.52 (2,995,904.40) Special Time Deposit - 40,000,000.00 (40,000,000.00 (40,000,000.00 (40,000,000.00 (40,000,000.00 (40,000,000.00 (40,000,000.00 (40,000,000.00 (40,000,000.00 (40,000,000.00 (40,000,000.00 (40,000,00			171,801,187.70	112,192,588.59
Deferred Tax Asset Chedrule 2 116.801,895.96 102,870,954.58 13,930,941.35 TOTAL ASSETS 11,303,254,833.85 12,131,077,204.50 (827,822,370.65 13,930,941.35				(146,808.99)
Other Assets (Schedule 2) 116,801,895,96 102,870,954,58 13,930,941,3 TOTAL ASSETS 11,303,254,833.85 12,131,077,204,50 (827,822,370,6) LIABILITIES AND EQUITY LIABILITIES Deposit Liabilities 9,497,143,407,90 10,433,474,571,31 (936,331,163,474,591,331,334) Demand 481,250,731,55 504,965,422,88 (23,714,691,333,334) Savings 6,177,517,096,71 6,975,657,632,89 (798,140,536,51,365,44,40) Time 2,838,375,579,64 2,952,851,515,54 (114,475,935,53,40) Bills Payable 650,000,000,00 300,000,000,00 350,000,000,00 Accrued Interest Expense on financial Liabilities 11,862,821,03 14,858,725,52 (2,995,904,40,40) Managers Check & Cashier's Check 6,452,143,37 8,429,675,59 (1,977,532,10) Income tax payable - 10,080,431,54 (10,080,431,54 Other Taxes and Licenses 1,665,912,59 1,421,877,96 244,034,44 Accrued Expenses 60,639,957,17 53,827,377,34 6,812,579,53,773,44 6,812,57		-	-	
TOTAL ASSETS		116,801,895.96	102,870,954.58	13,930,941.38
Deposit Liabilities		11,303,254,833.85	12,131,077,204.50	(827,822,370.65)
Demand				
Savings 6,177,517,096.71 6,975,657,632.89 (798,140,536.7) Time 2,838,375,579.64 2,952,851,515.54 (114,475,935.9) Bills Payable 650,000,000.00 300,000,000.00 350,000,000.00 Accrued Interest Expense on financial Liabilities 11,862,821.03 14,858,725.52 (2,995,904.4) Special Time Deposit - 40,000,000.00 (40,000,000.00 Managers Check & Cashier's Check 6,452,143.37 8,429,675.59 (1,977,532.1) Income tax payable - 10,080,431.54 (10,080,431.54) (10	Deposit Liabilities	9,497,143,407.90	10,433,474,571.31	(936,331,163.41)
Time 2,838,375,579.64 2,952,851,515.54 (114,475,935.58] Bills Payable 650,000,000.00 300,000,000.00 350,000,000.00 Accrued Interest Expense on financial Liabilities 11,862,821.03 14,858,725.52 (2,995,904.85) Special Time Deposit - 40,000,000.00 (40,000,000.00 Managers Check & Cashier's Check 6,452,143.37 8,429,675.59 (1,977,532.31) Income tax payable - 10,080,431.54 (10,080,431.84) Other Taxes and Licenses 1,665,912.59 1,421,877.96 244,034.86 Accrued Expenses 60,639,957.17 53,827,377.34 6,812,5793.40 Other Liabilities (Schedule 3) 92,391,121.98 169,926,937.50 (77,535,815.87) Other Liabilities (Schedule 3) 92,391,121.98 169,926,937.50 (77,535,815.87) EQUITY Paid-In Capital Stock 820,242,800.00 820,242,800.00 - 40,000,000.00 (40,00	Demand	481,250,731.55	504,965,422.88	(23,714,691.33)
Bills Payable 650,000,000.00 300,000,000.00 350,000,000.00 Accrued Interest Expense on financial Liabilities 11,862,821.03 14,858,725.52 (2,995,904.400.00.00 Special Time Deposit - 40,000,000.00 (40,000,000.00 (40,000,000.00 Managers Check & Cashier's Check 6,452,143.37 8,429,675.59 (1,977,532.30) Income tax payable - 10,080,431.54 (10,080,431.54) <td>Savings</td> <td>6,177,517,096.71</td> <td></td> <td>(798,140,536.18)</td>	Savings	6,177,517,096.71		(798,140,536.18)
Accrued Interest Expense on financial Liabilities 11,862,821.03 14,858,725.52 (2,995,904.45) Special Time Deposit - 40,000,000.00 (40,000,000.00 Managers Check & Cashier's Check 6,452,143.37 8,429,675.59 (1,977,532.3) Income tax payable - 10,080,431.54 (10,	Time		2,952,851,515.54	(114,475,935.90)
Special Time Deposit - 40,000,000.00 (40,000,000.00 Managers Check & Cashier's Check 6,452,143.37 8,429,675.59 (1,977,532.3) Income tax payable - 10,080,431.54 (10,080,431.54 Other Taxes and Licenses 1,665,912.59 1,421,877.96 244,034.6 Accrued Expenses 60,639,957.17 53,827,377.34 6,812,579.3 Unearned Income 28,898,637.07 5,904.69 28,892,732.3 Other Liabilities (Schedule 3) 92,391,121.98 169,926,937.50 (77,535,815.3) TOTAL LIABILITIES 10,349,054,001.11 11,032,025,501.45 (682,971,500.3) EQUITY 83.02 83.02 83.02 - Additional Paid-in Capital 83.02 83.02 - Retained Earnings 219,884,470.54 274,003,066.11 (54,118,595. Undivided Profits (37,819,811.75) 4,805,753.92 (42,625,565. Other Comprehensive Income (48,106,709.07) - (48,106,709. TOTAL EQUITY 954,200,832.74 1,099,051,703.05 (144,850,870.				350,000,000.00
Managers Check & Cashier's Check 6,452,143.37 8,429,675.59 (1,977,532.31) Income tax payable - 10,080,431.54 (244,034.64 40.41 (812,579.74 6,812,579.73 (6,812,579.73 (6,812,579.73 (77,535,815.77) (77,535,815.77) (77,535,815.77) (77,535,815.77) (77,535,815.77) (77,535,815.77) (682,971,500.77) (682,971,500.77) (682,971,500.77) (682,971,500.77) (682,971,500.77) (682,971,500.77) (682,971,500.77) (77,535,815.77) (77,535,815.77) (77,535,815.77) (77,535,815.77) (77,535,815.77) (77,535,815.77) (77,535,815.77) (77,535,815.77) (77,535,815.77) (77,535,815.77) (77,535,815.77) (77,535,815.77) (82,242,800.00 820,242,800.00 820	Accrued Interest Expense on financial Liabilities	11,862,821.03	14,858,725.52	(2,995,904.49)
Income tax payable	Special Time Deposit	-	40,000,000.00	(40,000,000.00)
Other Taxes and Licenses 1,665,912.59 1,421,877.96 244,034.94 Accrued Expenses 60,639,957.17 53,827,377.34 6,812,579.34 Unearned Income 28,898,637.07 5,904.69 28,892,732.34 Other Liabilities (Schedule 3) 92,391,121.98 169,926,937.50 (77,535,815.34) TOTAL LIABILITIES 10,349,054,001.11 11,032,025,501.45 (682,971,500.34) EQUITY 83.02 83.02 83.02 - Retained Earnings 219,884,470.54 274,003,066.11 (54,118,595.34) Undivided Profits (37,819,811.75) 4,805,753.92 (42,625,565.34) Other Comprehensive Income (48,106,709.07) - (48,106,709.70) TOTAL EQUITY 954,200,832.74 1,099,051,703.05 (144,850,870.36)	Managers Check & Cashier's Check	6,452,143.37	8,429,675.59	(1,977,532.22)
Accrued Expenses Unearned Income Other Liabilities (Schedule 3) TOTAL LIABILITIES Paid-In Capital Stock Additional Paid-in Capital Retained Earnings Undivided Profits Other Comprehensive Income (48,106,709.07) TOTAL EQUITY 6,812,579.4 6,812,579.	Income tax payable	: 	10,080,431.54	(10,080,431.54)
Unearned Income Other Liabilities (Schedule 3) 28,898,637.07 92,391,121.98 169,926,937.50 (77,535,815.107AL LIABILITIES 10,349,054,001.11 11,032,025,501.45 (682,971,500.107.007.007.007.007.007.007.007.007.0	Other Taxes and Licenses	1,665,912.59	1,421,877.96	244,034.63
Other Liabilities (Schedule 3) 92,391,121.98 169,926,937.50 (77,535,815.70) TOTAL LIABILITIES 10,349,054,001.11 11,032,025,501.45 (682,971,500.70) EQUITY	Accrued Expenses	60,639,957.17	53,827,377.34	6,812,579.83
TOTAL LIABILITIES EQUITY Paid-In Capital Stock Additional Paid-in Capital Retained Earnings Undivided Profits Other Comprehensive Income TOTAL EQUITY 10,349,054,001.11 11,032,025,501.45 (682,971,500.00 820,242,800.00 820,242,800.00 820,242,800.00 - 480,020 83.02 - 274,003,066.11 (54,118,595.01 (42,625,565.01 (48,106,709.07) - (48,106,709.07) - (48,106,709.07) - (48,106,709.07) - (48,106,709.07) - (144,850,870.00 - (144,	Unearned Income			28,892,732.38
EQUITY Paid-In Capital Stock 820,242,800.00 820,242,800.00 - Additional Paid-in Capital 83.02 83.02 - Retained Earnings 219,884,470.54 274,003,066.11 (54,118,595. Undivided Profits (37,819,811.75) 4,805,753.92 (42,625,565. Other Comprehensive Income (48,106,709.07) - (48,106,709. TOTAL EQUITY 954,200,832.74 1,099,051,703.05 (144,850,870.	Other Liabilities (Schedule 3)	PARTITION OF THE PARTIT	The state of the s	(77,535,815.52)
Paid-In Capital Stock 820,242,800.00 820,242,800.00	TOTAL LIABILITIES	10,349,054,001.11	11,032,025,501.45	(682,971,500.34)
Additional Paid-in Capital 83.02 83.02 - Retained Earnings 219,884,470.54 274,003,066.11 (54,118,595. Undivided Profits (37,819,811.75) 4,805,753.92 (42,625,565. Other Comprehensive Income (48,106,709.07) - (48,106,709. TOTAL EQUITY 954,200,832.74 1,099,051,703.05 (144,850,870.	EQUITY			
Additional Paid-in Capital 83.02 83.02 - Retained Earnings 219,884,470.54 274,003,066.11 (54,118,595. Undivided Profits (37,819,811.75) 4,805,753.92 (42,625,565. Other Comprehensive Income (48,106,709.07) - (48,106,709. TOTAL EQUITY 954,200,832.74 1,099,051,703.05 (144,850,870.	Paid-In Capital Stock	820,242,800.00	820,242,800.00	-
Undivided Profits (37,819,811.75) 4,805,753.92 (42,625,565. Other Comprehensive Income (48,106,709.07) - (48,106,709. TOTAL EQUITY 954,200,832.74 1,099,051,703.05 (144,850,870.		83.02	83.02	
Undivided Profits (37,819,811.75) 4,805,753.92 (42,625,565. Other Comprehensive Income (48,106,709.07) - (48,106,709. TOTAL EQUITY 954,200,832.74 1,099,051,703.05 (144,850,870.	Retained Earnings	219,884,470.54	274,003,066.11	(54,118,595.57)
Other Comprehensive Income (48,106,709.07) - (48,106,709. TOTAL EQUITY 954,200,832.74 1,099,051,703.05 (144,850,870.	7	(37,819,811.75)	4,805,753.92	(42,625,565.67)
TOTAL EQUITY 954,200,832.74 1,099,051,703.05 (144,850,870.		(48,106,709.07)		(48, 106, 709.07)
	The state of the s	954,200,832.74	1,099,051,703.05	(144,850,870.31)
ICINE LINE LINE LACITY	TOTAL LIABILITIES AND EQUITY	11,303,254,833.85	12,131,077,204.50	(827,822,370.65)

PREPARED BY:

Jobee Lou V. Trogon Accounting Assistant CHECKED BY:

Ardelio N. Galang Head - Acctg Dept. APPROVED BY:

Patria P. Madrio Vice President

	31-Mar-17	31-Mar-16	Increase (decrease)
Schedule 1 - Loans and Receivables			
Loans to Government	354,372,858.05	441,791,174.39	(87,418,316.34)
Agrarian Reform and Other Agricultural Loans	401,185,156.93	426,929,527.00	(25,744,370.07)
Development Incentive Loans	-	-	
Microfinance Loans	122,724,928.43	83,222,403.36	39,502,525.07
Small and Medium Ent. Loans	892,373,926.06	975,044,463.43	(82,670,537.37)
Contracts to Sell	355,238,059.44	445,324,729.02	(90,086,669.58)
Loans to Private Corporations	2,544,263,650.74	2,876,736,473.17	(332,472,822.43)
Loans to Individuals for Housing Purposes	99,866,395.49	109,329,459.58	(9,463,064.09)
Loans to Individuals for Consumption Purposes	824,383,610.08	860,630,487.88	(36,246,877.80)
Loans to Individuals for Other Purposes	78,582,271.81	76,311,328.94	2,270,942.87
Total	5,672,990,857.03	6,295,320,046.77	(622,329,189.74)
Less Allowance for Credit Losses	346,322,046.48	315,820,433.12	30,501,613.36
Net	5,326,668,810.55	5,979,499,613.65	(652,830,803.10)
Schedule 2 - Other Assets	-		
Accounts Receivables	23,039,284.11	23,781,966.91	(742,682.80)
Deferred Charges	-	-	-
Prepaid Expenses	19,745,535.94	19,717,222.66	28,313.28
Shortages			
Sundry Debits	186,751.91	613,116.94	(426, 365.03)
Returned Checks and Other Cash Items	5,004,087.90	886,381.29	4,117,706.61
Petty Cash Fund	197,000.00	185,000.00	12,000.00
Documentary Stamps	2,599,072.33	347,692.84	2,251,379.49
Stationary and Supplies on Hand	4,113,945.18	4,209,549.66	(95,604.48)
Inter-Office Float Items			
Other Investments	153,333.33	153,333.33	-
Miscellaneous Assets	71,326,961.46	62,772,235.98	8,554,725.48
Allowance for Probable Losses-Other Assets	(9,564,076.20)	(9,795,545.03)	
Total	116,801,895.96	102,870,954.58	13,930,941.38
Schedule 3 - Other Liabilities			
Withholding Taxes Payable	4,373,799.68	4,748,310.33	(374,510.65)
SSS/PHIC/Employee Comp. & Pag-ibig Fund Paya	1,006,472.30	945,714.18	60,758.12
Unclaimed Balances	1,459,181.71	251,808.75	1,207,372.96
Accounts Payable	78,575,741.40	162,090,735.74	(83,514,994.34)
Overages/Other Credits Dormant	15,548.43	11,901.87	3,646.56
Sundry Credits	803,162.24	79,324.04	723,838.20
Miscellaneous Liabilities	236,563.37	210,715.53	25,847.84
Inter-Office Float Items	5,920,652.85	1,588,427.06	4,332,225.79
Total	92,391,121.98	169,926,937.50	(77,535,815.52)