


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

ASSETS	<u>30-Jun-17</u>	<u>30-Jun-16</u>	<u>Increase(decrease)</u>
Cash on Hand	77,464,271.52	65,446,123.82	12,018,147.70
Checks and Other Cash Items	(1,099.93)	2,148,193.44	(2,149,293.37)
Due from Bangko Sentral ng Pilipinas	2,399,390,838.49	2,184,114,571.95	215,276,266.54
Due from Other Banks	125,786,797.10	2,691,040,213.43	(2,565,253,416.33)
Loans and Receivables (net) (schedule 1)	5,105,194,827.75	5,889,501,794.40	(784,306,966.65)
Loans and receivables arising from RA/CA/PR/SL/BT	281,792,508.00	123,835,112.00	157,957,396.00
Held for trading Financial Assets	48,329,249.30	408,515,669.60	(360,186,420.30)
Available for Sale Financial Assets	538,634,383.62	50,951,025.30	487,683,358.32
Held to Maturity Financial Assets	-	-	-
Unquoted Debt Securities Classified as Loans	50,047,358.18	50,124,872.68	(77,514.50)
Sales Contract Receivable	24,805,618.91	36,708,014.18	(11,902,395.27)
Accrued Interest Income from Financial Assets (net)	50,561,066.23	51,500,950.07	(939,883.84)
Bank Premises, Furniture, Fixtures & Equipment (net)	193,204,037.43	200,792,097.77	(7,588,060.34)
Real and Other Properties Acquired (net)	279,256,462.33	197,560,991.18	81,695,471.15
Other Intangible Assets	2,039,627.55	2,410,803.87	(371,176.32)
Deferred Tax Asset	2,494,583.00	-	2,494,583.00
Other Assets (Schedule 2)	114,337,837.02	148,447,680.52	(34,109,843.50)
TOTAL ASSETS	9,293,338,366.50	12,103,098,114.21	(2,809,759,747.71)
LIABILITIES AND EQUITY			
LIABILITIES			
Deposit Liabilities	8,123,055,236.80	10,300,681,174.13	(2,177,625,937.33)
Demand	506,915,563.01	531,111,012.69	(24,195,449.68)
Savings	7,238,692,561.48	6,729,093,867.29	509,598,694.19
Time	377,447,112.31	3,040,476,294.15	(2,663,029,181.84)
Bills Payable	-	500,000,000.00	(500,000,000.00)
Accrued Interest Expense on financial Liabilities	11,813,461.72	13,481,701.11	(1,668,239.39)
Special Time Deposit	-	40,000,000.00	(40,000,000.00)
Managers Check & Cashier's Check	43,933,713.75	25,947,138.82	17,986,574.93
Income tax payable	-	-	-
Other Taxes and Licenses	1,257,844.07	1,317,521.43	(59,677.36)
Accrued Expenses	68,451,308.48	65,429,325.38	3,021,983.10
Unearned Income	37,865,610.59	15,750.42	37,849,860.17
Other Liabilities (Schedule 3)	94,770,373.13	90,067,926.74	4,702,446.39
TOTAL LIABILITIES	8,381,147,548.54	11,036,940,538.03	(2,655,792,989.49)
EQUITY			
Paid-In Capital Stock	820,242,800.00	820,242,800.00	-
Additional Paid-in Capital	83.02	83.02	-
Retained Earnings	209,645,073.65	243,678,441.34	(34,033,367.69)
Undivided Profits	(74,128,768.24)	1,284,057.24	(75,412,825.48)
Other Comprehensive Income	(43,568,370.47)	952,194.58	(44,520,565.05)
TOTAL EQUITY	912,190,817.96	1,066,157,576.18	(153,966,758.22)
TOTAL LIABILITIES AND EQUITY	9,293,338,366.50	12,103,098,114.21	(2,809,759,747.71)


PREPARED BY:

CHECKED BY:

APPROVED BY:


 Jobee Lou V. Trogon
 Accounting Assistant


 Ardelio N. Galang
 Head - Acctg Dept.


 Patricia P. Madrio
 Vice President

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

	<u>30-Jun-17</u>	<u>30-Jun-16</u>	<u>Increase (decrease)</u>
Schedule 1 - Loans and Receivables			
Interbank Loans Receivable	-	-	-
Loans to Government	339,089,953.94	419,629,925.67	(80,539,971.73)
Agrarian Reform and Other Agricultural Loans	405,666,943.33	416,235,677.50	(10,568,734.17)
Development Incentive Loans	-	-	-
Microfinance Loans	105,135,667.40	123,209,865.30	(18,074,197.90)
Small and Medium Ent. Loans	875,777,690.73	961,800,758.88	(86,023,068.15)
Contracts to Sell	349,680,283.41	452,389,960.45	(102,709,677.04)
Loans to Private Corporations	2,440,257,715.02	2,811,463,920.94	(371,206,205.92)
Loans to Individuals for Housing Purposes	93,615,185.53	110,327,286.42	(16,712,100.89)
Loans to Individuals for Consumption Purposes	778,577,194.46	826,602,720.23	(48,025,525.77)
Loans to Individuals for Other Purposes	75,268,865.86	80,948,822.76	(5,679,956.90)
Total	<u>5,463,069,499.68</u>	<u>6,202,608,938.15</u>	<u>(739,539,438.47)</u>
Less Allowance for Credit Losses	357,874,671.93	313,107,143.75	44,767,528.18
Net	<u>5,105,194,827.75</u>	<u>5,889,501,794.40</u>	<u>(784,306,966.65)</u>

Schedule 2 - Other Assets

Accounts Receivables	20,421,720.27	24,602,104.55	(4,180,384.28)
Deferred Charges	-	-	-
Prepaid Expenses	17,368,130.16	24,549,583.58	(7,181,453.42)
Shortages	4,034,600.00	-	4,034,600.00
Sundry Debits	325,612.18	200,438.00	125,174.18
Returned Checks and Other Cash Items	1,907,529.28	455,298.41	1,452,230.87
Petty Cash Fund	197,000.00	185,000.00	12,000.00
Documentary Stamps	2,190,785.03	3,548,076.42	(1,357,291.39)
Stationary and Supplies on Hand	4,092,920.48	4,221,500.42	(128,579.94)
Inter-Office Float Items	-	43,949,733.16	(43,949,733.16)
Other Investments	153,333.33	153,333.33	-
Miscellaneous Assets	73,472,266.35	56,332,308.30	17,139,958.05
Allowance for Probable Losses-Other Assets	(9,826,060.06)	(9,749,695.65)	(76,364.41)
Total	<u>114,337,837.02</u>	<u>148,447,680.52</u>	<u>(34,109,843.50)</u>

Schedule 3 - Other Liabilities

Withholding Taxes Payable	4,145,806.31	5,165,862.53	(1,020,056.22)
SSS/PHIC/Employee Comp. & Pag-ibig Fund Paya	1,156,337.85	972,912.86	183,424.99
Unclaimed Balances	813,692.55	263,995.40	549,697.15
Accounts Payable	78,535,030.26	80,317,771.95	(1,782,741.69)
Overages/Other Credits Dormant	5,966.43	6,310.84	(344.41)
Sundry Credits	22,181.04	87,732.79	(65,551.75)
Miscellaneous Liabilities	205,941.38	211,453.03	(5,511.65)
Inter-Office Float Items	9,885,417.31	3,041,887.34	6,843,529.97
Total	<u>94,770,373.13</u>	<u>90,067,926.74</u>	<u>4,702,446.39</u>