


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

ASSETS	<u>31-Mar-17</u>	<u>31-Mar-16</u>	<u>Increase(decrease)</u>
Cash on Hand	73,737,219.91	86,555,357.51	(12,818,137.60)
Checks and Other Cash Items	(6,099.93)	149,733.16	(155,833.09)
Due from Bangko Sentral ng Pilipinas	1,933,307,514.85	2,877,278,540.51	(943,971,025.66)
Due from Other Banks	2,383,724,031.88	2,559,347,692.51	(175,623,660.63)
Loans and Receivables (net) (schedule 1)	5,326,668,810.55	5,979,499,613.65	(652,830,803.10)
Loans and receivables arising from RA/CA/PR/SL/BT	280,000,000.00	-	280,000,000.00
Held for trading Financial Assets	48,034,270.32	-	48,034,270.32
Available for Sale Financial Assets	534,811,491.12	-	534,811,491.12
Held to Maturity Financial Assets	-	-	-
Unquoted Debt Securities Classified as Loans	50,066,683.71	60,247,126.27	(10,180,442.56)
Sales Contract Receivable	28,277,629.44	38,750,734.72	(10,473,105.28)
Accrued Interest Income from Financial Assets (net)	46,139,074.90	54,492,267.27	(8,353,192.37)
Bank Premises, Furniture, Fixtures & Equipment (net)	195,452,652.71	197,691,305.49	(2,238,652.78)
Real and Other Properties Acquired (net)	283,993,776.29	171,801,187.70	112,192,588.59
Other Intangible Assets	2,245,882.14	2,392,691.13	(146,808.99)
Deferred Tax Asset	-	-	-
Other Assets (Schedule 2)	116,801,895.96	102,870,954.58	13,930,941.38
<b>TOTAL ASSETS</b>	<b>11,303,254,833.85</b>	<b>12,131,077,204.50</b>	<b>(827,822,370.65)</b>
<b>LIABILITIES AND EQUITY</b>			
<b>LIABILITIES</b>			
Deposit Liabilities	9,497,143,407.90	10,433,474,571.31	(936,331,163.41)
Demand	481,250,731.55	504,965,422.88	(23,714,691.33)
Savings	6,177,517,096.71	6,975,657,632.89	(798,140,536.18)
Time	2,838,375,579.64	2,952,851,515.54	(114,475,935.90)
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	(2,995,904.49)
Special Time Deposit	-	40,000,000.00	(40,000,000.00)
Managers Check & Cashier's Check	6,452,143.37	8,429,675.59	(1,977,532.22)
Income tax payable	-	10,080,431.54	(10,080,431.54)
Other Taxes and Licenses	1,665,912.59	1,421,877.96	244,034.63
Accrued Expenses	60,639,957.17	53,827,377.34	6,812,579.83
Unearned Income	28,898,637.07	5,904.69	28,892,732.38
Other Liabilities (Schedule 3)	92,391,121.98	169,926,937.50	(77,535,815.52)
<b>TOTAL LIABILITIES</b>	<b>10,349,054,001.11</b>	<b>11,032,025,501.45</b>	<b>(682,971,500.34)</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	219,884,470.54	274,003,066.11	(54,118,595.57)
Undivided Profits	(37,819,811.75)	4,805,753.92	(42,625,565.67)
Other Comprehensive Income	(48,106,709.07)	-	(48,106,709.07)
<b>TOTAL EQUITY</b>	<b>954,200,832.74</b>	<b>1,099,051,703.05</b>	<b>(144,850,870.31)</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>11,303,254,833.85</b>	<b>12,131,077,204.50</b>	<b>(827,822,370.65)</b>


PREPARED BY:

  
 Jobee Lou V. Trogon  
 Accounting Assistant

CHECKED BY:

  
 Ardelio N. Galang  
 Head - Acctg Dept.

APPROVED BY:

  
 Patricia P. Madrio  
 Vice President

Philippine Postal Savings Bank, Inc.  
Schedules of Selected Accounts - **BANKWIDE**  
As of March 31, 2017

	<u>31-Mar-17</u>	<u>31-Mar-16</u>	<u>Increase (decrease)</u>
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	<u>5,672,990,857.03</u>	<u>6,295,320,046.77</u>	<u>(622,329,189.74)</u>
Less Allowance for Credit Losses	346,322,046.48	315,820,433.12	30,501,613.36
Net	<u>5,326,668,810.55</u>	<u>5,979,499,613.65</u>	<u>(652,830,803.10)</u>

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)	231,468.83
Total	<u>116,801,895.96</u>	<u>102,870,954.58</u>	<u>13,930,941.38</u>

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	<u>92,391,121.98</u>	<u>169,926,937.50</u>	<u>(77,535,815.52)</u>