



**SECURITIES AND EXCHANGE COMMISSION  
SEC FORM 17 - C**

**CURRENT REPORT UNDER SECTION 17  
OF THE SECURITIES REGULATION CODE**

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| <b>1.</b> Date of Report<br>(date of earliest event reported)              | <b>06 March 2026</b>   |
| <b>2.</b> SEC Identification No.   | <b>15552</b>   |
| <b>3.</b> BIR Tax Identification No.                                       | <b>000-663-983-000</b>   |
| <b>4.</b> Exact name of registrant as<br>specified in its charter          | <b>Philippine Savings Bank</b>   |
| <b>5.</b> Country of Incorporation   | <b>Philippines</b>   |
| <b>6.</b> Industry Classification Code                                     | <b>Bank</b>  |
| <b>7.</b> Address of principal office                                      | <b>PSBank Center, 777 Paseo<br/>de Roxas cor. Sedeño St.,<br/>Makati City 1226</b> |
| <b>8.</b> Registrant's Telephone No.                                       | <b>8885-8208</b>   |
| <b>9.</b> Former name or address   | <b>Not Applicable</b>  |
| <b>10.</b> Securities registered pursuant to<br>Section 4 and 8 of the RSA | <b>Common Shares</b>   |
| <b>11.</b> Outstanding Shares  | <b>426,859,416 shares</b>  |
| <b>12.</b> Indicate the item numbers<br>as reported herein                 | <b>Item 9 Other Events</b>   |



March 6, 2026

**Philippine Stock Exchange**

9/F PSE Tower, 28<sup>th</sup> St. cor. 5<sup>th</sup> Ave.  
Bonifacio Global City (BGC)  
Taguig City, Philippines

**Attention: ATTY. JOHANNE DANIEL M. NEGRE**  
Officer-in-Charge - Disclosure Department

**Philippine Dealing & Exchange Corp.**

29F, BDO Equitable Tower  
8751 Paseo de Roxas  
Makati City 1226

**Attention: ATTY. SUZY CLAIRE SELLEZA**  
Head - Issuer Compliance & Disclosure Department (ICDD)

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Dear Atty. Negre and Atty. Selleza,

In compliance with PSE regulations, we would like to disclose the following information:

**PSBank registers P3.5B in profits on sustained loan growth in 2025**

Philippine Savings Bank (PSBank) reported a net income of Php 3.5 billion for FY2025. Sustained growth in the loan portfolio drove net interest income to rise by 7% year-on-year to Php 13.17 billion. Total loans expanded by 8% to Php 155 billion with gross non-performing loan (NPL) ratio ending at 3.68%. Increase in operating expenses was capped at 3.6% to PHP 9.56 billion. Compared to 2024, net income was lower due to higher credit provisions in 2025. This reflects the Bank's continued focus on strengthening its balance sheet.

Total deposits grew by 9% to Php 180 billion while total capital reached Php 46 billion, up 5% year-on-year. Capital adequacy ratio stood at 24.3%, while Common Equity Tier 1 ratio was at 23.3%. Both ratios are above the minimum requirements set by the Bangko Sentral ng Pilipinas and are among the highest in the industry.

"Looking ahead, we will continue to build on our strengths and remain committed to delivering simplified banking solutions that help our customers achieve their financial goals." said PSBank President Jose Vicente Alde.

During the year, Philippine Rating Services Corporation reaffirmed PSBank's highest Issuer Credit Rating of PRS Aaa (corp.) with a Stable Outlook. The Bank also completed a bond offering that attracted demand of more than six times the base offer in one day, providing additional long-term funding.

PSBank also received recognitions in 2025 from the Asia-Pacific Stevie Awards, SSS Balikat ng Bayan Awards, Marketing Excellence Awards Philippines, HR Excellence Awards Philippines, Philippine Quill Awards, and the Golden Arrow Award from the Institute of Corporate Directors for corporate governance.

Thank you very much.

Very truly yours,



**Leah M. Zamora**  
SVP / Controller

#### **About PSBank**

Philippine Savings Bank (PSBank) is one of the leading savings banks in the Philippines, recognized for its customer-centric approach, innovative digital banking services, and strong financial performance. With a network of 250 branches and more than 500 ATMs nationwide, PSBank offers a wide range of consumer banking products including deposits, auto and home loans, personal loans, and insurance services. As the consumer and retail banking arm of the Metrobank Group, PSBank upholds the same values of trust, reliability, and service excellence that its parent company is known for. The Bank continues to strengthen its market position by leveraging technology and enhancing customer experience.

To learn more about PSBank, visit its official website: <https://www.psbank.com.ph>