



May 13, 2026

Philippine Stock Exchange

9/F PSE Tower, 28th St. cor. 5th 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)

.....
Dear Atty. Negre and Atty. Selleza,

We would like to submit Philippine Savings Bank's Published Statement of Condition ending 31 March 2026.

We hope that you will find everything in order.

Thank you very much.

Very truly yours,


Leah M. Zamora
SVP / Controller



PSBank

PHILIPPINE SAVINGS BANK

Metrobank Group

BALANCE SHEET (Head Office and Branches) As of March 31, 2026

AMOUNT (PER QUARTER)

<u>ASSETS</u>	<u>CURRENT</u>	<u>PREVIOUS</u>
Cash and Cash Items	1,662,692,179.51	1,686,770,343.80
Due from Bangko Sentral ng Pilipinas	270,078,965.75	400,670,315.94
Due from Other Central Banks and Banks - Net	1,335,760,844.43	1,533,201,434.14
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	483,975,228.48	39,256.77
Financial Assets at Fair Value through Other Comprehensive Income (FVOCI) - Net	24,973,065,257.40	33,245,025,532.45
Debt Securities at Amortized Cost - Net	31,632,833,020.78	28,602,390,495.41
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	882,665,200.00	5,602,790,000.00
Loans and Receivables - Others	155,743,759,675.82	155,144,599,408.37
Loans and Receivables Arising from RA/CA/PR/SLB	6,600,000,000.00	0.00
Total Loan Portfolio (TLP) - Gross	163,226,424,875.82	160,747,389,408.37
Allowance for Credit Losses	3,883,642,839.27	3,802,993,498.55
Total Loan Portfolio - Net	159,342,782,036.55	156,944,395,909.82
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	912,853,463.95	904,205,415.37
Bank Premises, Furniture, Fixture and Equipment - Net	3,071,735,987.49	3,117,803,025.22
Real and Other Properties Acquired - Net	2,938,459,535.48	2,758,483,636.19
Sales Contract Receivables - Net	2,478,796.79	2,478,796.79
Non-Current Assets Held for Sale	0.00	0.00
Other Assets - Net	5,962,017,715.75	6,843,290,275.74
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	232,588,733,032.36	236,038,754,437.64
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 2/	0.00	0.00
Deposit Liabilities	177,200,829,139.99	179,838,976,213.05
Due to Other Banks	0.00	0.00
Bills Payable	0.00	0.00
BSP (Rediscounting and Other Advances)	0.00	0.00
Interbank Loans Payable	0.00	0.00
Other Deposit Substitutes	0.00	0.00
Bonds Payable - Net	5,000,000,000.00	5,000,000,000.00
Unsecured Subordinated Debt - Net	0.00	0.00
Redeemable Preferred Shares	0.00	0.00
Other Liabilities	6,118,908,483.73	6,466,417,894.73
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	188,319,737,623.72	191,305,394,107.78
STOCKHOLDERS' EQUITY		
Capital Stock	4,268,594,160.00	4,268,594,160.00
Additional Paid-In Capital	11,418,563,257.27	11,418,563,257.27
Undivided Profits	904,865,320.53	3,438,592,376.37
Retained Earnings	29,768,162,797.06	26,649,715,782.69
Other Capital Accounts	(2,091,190,126.22)	(1,042,105,246.47)
Assigned Capital	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	44,268,995,408.64	44,733,360,329.86
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	232,588,733,032.36	236,038,754,437.64
CONTINGENT ACCOUNTS		
Guarantees Issued	0.00	0.00
Financial Standby Letters of Credit	0.00	0.00
Performance Standby Letters of Credit	0.00	0.00
Commercial Letters of Credit	0.00	0.00
Trade Related Guarantees	0.00	0.00
Commitments	29,441,473.53	29,441,473.53
Spot Foreign Exchange Contracts	91,122,000.00	88,185,000.00
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	9,334,621,617.56	9,714,688,708.87
Derivatives	0.00	0.00
Others	301,095.42	299,584.98
TOTAL CONTINGENT ACCOUNTS	9,455,486,186.51	9,832,614,767.38
FINANCIAL INDICATORS (in %)		
ASSET QUALITY		
a) Gross Non-Performing Loans (NPL) Ratio	3.63 %	3.68 %
b) Net NPL Ratio	2.31 %	2.46 %
c) Gross NPL Coverage Ratio	65.47 %	64.33 %
d) Net NPL Coverage Ratio	52.44 %	48.70 %
RELATED PARTY TRANSACTIONS		
a) Ratio of Loans to Related Parties to Gross TLP	0.73 %	0.78 %
b) Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	0.00 %	0.00 %
c) Ratio of DOSRI Loans to Gross TLP	0.11 %	0.11 %
d) Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.00 %	0.00 %
LIQUIDITY		
a) Liquidity Coverage Ratio 3/	204.57 %	161.94 %
b) Net Stable Funding Ratio 3/	130.59 %	123.48 %
c) Minimum Liquidity Ratio 4/	0.00 %	0.00 %
PROFITABILITY		
a) Return on Equity (ROE)	8.09 %	7.82 %
b) Return on Assets	1.64 %	1.67 %
c) Net Interest Margin	5.94 %	6.36 %
CAPITAL ADEQUACY		
a) Common Equity Tier 1 Ratio 3/	22.94 %	23.34 %
b) Tier 1 Capital Ratio	22.94 %	23.34 %
c) CAR	23.87 %	24.35 %
LEVERAGE		
a) BASEL III Leverage Ratio 3/	17.32 %	17.32 %
Deferred Changes not yet Written Down	0.00 %	0.00 %

1/ This account is comprised of Financial Assets Held for Trading (HFT), Debt Securities Designated at FVPL, and Other Financial Assets Mandatorily Measured at FVPL.

2/ This account is comprised of Financial Liabilities Held for Trading, and Financial Liabilities Designated at FVPL.

3/ Only applicable to All Universal and Commercial Banks and their subsidiary banks.

4/ Only applicable to All Stand-alone TBs, RBs, and CoopBanks

We, **LEAH M. ZAMORA and JOSE VICENTE L. ALDE** of the above-mentioned bank do solemnly swear that all matters set forth in the above Balance Sheet are true and correct to the best of our knowledge and belief.

(Sgd.) **LEAH M. ZAMORA**
Controller

(Sgd.) **JOSE VICENTE L. ALDE**
President

For inquiries or concerns, please call our Customer Experience Group at Tel: (+632) 8845-8888; Fax: (+632) 8845-0048; SMS: (+63) 998-8458888

Send an email to customerexperience@psbank.com.ph / Chat: www.psbank.com.ph
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PSBank is regulated by Bangko Sentral ng Pilipinas (<https://www.bsp.gov.ph>)

Deposits are insured by PDIC up to P1,000,000 per depositor

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