COVER SHEET

1	5	5	5	2

SEC Registration Number

PHILIPPINE SAVINGS BANK

(Company's Full Name)

PSBank Center, 777 Paseo de Roxas corner Sedeño Street, Makati City

(Business Address: No. Street City/Town/Province)

Leah M. Zamora	**8845-8888**
(Contact Person)	(Company Telephone Number)

12 31	17-C	04 23
Month *Day* (Fiscal Year)	(Form Type)	*Month* *Day* (Annual Meeting)

(Secondary License Type, If Applicable)

Markets and Securities Regulation Department

Dept. Requiring this Doc.

Amended Articles Number/Section

Total Amount of Borrowings

1,420

Total No. of Stockholders
As of June 30, 2026

Domestic	Foreign

To be accomplished by SEC Personnel concerned

File Number

LCU

Document ID

Cashier

STAMPS

Remarks: Please use BLACK ink for scanning purposes.

SECURITIES AND EXCHANGE COMMISSION
SEC FORM 17 - C

CURRENT REPORT UNDER SECTION 17
OF THE SECURITIES REGULATION CODE

1.	Date of Report (date of earliest event reported)	**07 August 2026**
2.	SEC Identification No.	**15552**
3.	BIR Tax Identification No.	**000-663-983-000**
4.	Exact name of registrant as specified in its charter	**Philippine Savings Bank**
5.	Country of Incorporation	**Philippines**
6.	Industry Classification Code	**Bank**
7.	Address of principal office	**PSBank Center, 777 Paseo de Roxas cor. Sedeño St., Makati City 1226**
8.	Registrant's Telephone No.	**8885-8208**
9.	Former name or address	**Not Applicable**
10.	Securities registered pursuant to Section 4 and 8 of the RSA	**Common Shares**
11.	Outstanding Shares	**426,859,416 shares**
12.	Indicate the item numbers as reported herein	**Item 9 Other Events**

PSBank
PHILIPPINE SAVINGS BANK
Metrobank Group

August 7, 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,

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

PSBank Records PhP 1.3B Net Income for 1H2026

Philippine Savings Bank (PSBank) reported a net income of PhP 1.3 billion for the first half of 2026. Core revenues remained resilient, with net interest income increasing by 2% year-on-year to PhP 6.7 billion. Total assets reached PhP 234 billion, up 5% from June 30, 2025.

Despite challenging market conditions, total gross loans were slightly higher at PhP 153 billion, driven by 6% growth in home loans and 11% in business loans versus the same period last year. Meanwhile, total deposits grew 4% to PhP 177 billion, with low-cost CASA also growing by 4%. This was driven by the Bank's sustained focus on expanding its deposit base across its nationwide branch network and digital channels.

PSBank maintained a strong capital position at PhP 46 billion with a Common Equity Tier 1 (CET1) ratio of 23% and a Capital Adequacy Ratio (CAR) of 24%. Both ratios are well above the Bangko Sentral ng Pilipinas' minimum regulatory requirements and among the highest in the Philippine banking industry.

The Bank recorded PhP 1.5 billion in loan provisions, an increase of 76% versus last year, to strengthen buffers against emerging risks owing to current market conditions. As of end-June 2026, gross non-performing loans (NPL) ratio stood at 4.0%, below the latest thrift banking ratio of 6.3%.

PSBank Center, 777 Paseo de Roxas corner Sedeño Street, Makati City, 1226
Telephone: (02) 8-885-8208 • Fax: (02) 8-845-0048 • www.psbank.com.ph

"We remain committed to meeting our customers' financing needs while maintaining a disciplined approach to lending," said PSBank President Jose Vicente L. Alde.

The Bank also enhanced PSBank Mobile with additional security features that give customers greater control and protection over their accounts. It likewise waived InstaPay and PESONet transfer fees to make online transactions more convenient and affordable for every Filipino.

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