October 22, 2026

Philippine Stock Exchange
9/F PSE Tower, 28th St. cor. 5th Ave.
Bonifacio Global City (BGC)
Taguig City, Philippines

Attention: **ATTY. MARIGEL B. GARCIA**
Head, Issuer Regulation Division

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. Garcia and Atty. Selleza,

We would like to submit the Philippine Savings Bank's Published Statement of Condition ending 30 September 2026.

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 September 30, 2026

	AMOUNT (PER QUARTER) CURRENT	PREVIOUS
ASSETS		
Cash and Cash Items	1,580,286,983.81	1,742,853,033.96
Due from Bangko Sentral ng Pilipinas	4,373,032,887.05	273,302,532.26
Due from Other Central Banks and Banks - Net	677,749,677.31	987,663,758.10
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	477,094,968.12	482,876,544.44
Financial Assets at Fair Value through Other Comprehensive Income (FVOCI) - Net	24,625,679,011.59	25,296,148,198.45
Debt Securities at Amortized Cost - Net	38,643,643,585.14	33,219,799,330.25
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	525,280,000.00	5,100,000,000.00
Loans and Receivables - Others	151,144,565,394.41	153,430,459,580.79
Loans and Receivables Arising from RA/CA/PR/SLB	0.00	2,100,000,000.00
Total Loan Portfolio (TLP) - Gross	151,669,845,394.41	160,630,459,580.79
Allowance for Credit Losses	4,474,379,375.26	4,248,127,590.69
Total Loan Portfolio - Net	147,195,466,019.15	156,382,331,990.10
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	901,465,905.09	921,407,032.12
Bank Premises, Furniture, Fixture and Equipment - Net	3,277,449,378.97	3,270,672,654.97
Real and Other Properties Acquired - Net	2,905,235,042.83	2,998,997,953.93
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	6,055,657,333.81	6,458,394,716.39
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	**230,715,239,589.66**	**232,036,926,541.76**
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 2/	0.00	0.00
Deposit Liabilities	176,094,357,699.59	176,535,055,751.58
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	6,099,044,358.26	6,293,085,835.59
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	**187,193,402,057.85**	**187,828,141,587.17**
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	1,528,871,112.85	1,191,503,484.61
Retained Earnings	29,127,873,673.06	29,448,018,235.06
Other Capital Accounts	(2,822,064,671.37)	(2,117,894,182.35)
Assigned Capital	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	**43,521,837,531.81**	**44,208,784,954.59**
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	**230,715,239,589.66**	**232,036,926,541.76**
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	0.00	0.00
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	9,665,143,881.58	9,896,692,309.42
Derivatives	0.00	0.00
Others	301,017.00	300,062.77
TOTAL CONTINGENT ACCOUNTS	**9,694,886,372.11**	**9,926,433,845.72**
FINANCIAL INDICATORS (in %)		
ASSET QUALITY		
a) Gross Non-Performing Loans (NPL) Ratio	4.84 %	4.00 %
b) Net NPL Ratio	2.96 %	2.43 %
c) Gross NPL Coverage Ratio	60.90 %	66.18 %
d) Net NPL Coverage Ratio	51.72 %	54.32 %
RELATED PARTY TRANSACTIONS		
a) Ratio of Loans to Related Parties to Gross TLP	0.76 %	0.72 %
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	0.12 %	0.11 %
d) Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.00 %	0.00 %
LIQUIDITY		
a) Liquidity Coverage Ratio 3/	183.65 %	215.84 %
b) Net Stable Funding Ratio 3/	128.69%	130.20%
c) Minimum Liquidity Ratio 4/	0.00 %	0.00 %
PROFITABILTY		
a) Return on Equity (ROE)	4.62 %	5.37 %
b) Return on Assets	0.94 %	1.09 %
c) Net Interest Margin	6.12 %	6.09 %
CAPITAL ADEQUACY		
a) Common Equity Tier 1 Ratio 3/	23.14 %	23.05 %
b) Tier 1 Capital Ratio	23.14 %	23.05 %
c) CAR	24.04 %	23.98 %
LEVERAGE		
a) BASEL III Leverage Ratio 3/	17.12 %	17.31 %
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
6th Floor PSBank Center, 777 Paseo de Roxas corner Sedeño Street, Makati City 1226

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
A proud member of BancNet