



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

This document was downloaded from www.psbank.com.ph.
Duplication or reproduction is allowed.
Please do not modify its content.
Document Classification: PUBLIC

AMOUNT (PER QUARTER)

ASSETS	CURRENT	PREVIOUS
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 %
PROFITABILITY		
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**