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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)

Jose Vicente L. Alde
(Contact Person)

8845-8888
(Company Telephone Number)

1 2	3 1	1 7 - C	0 4	2 3
Month	Day	(Form Type)	Month	Day
(Fiscal Year)			(Annual Meeting)	

(Secondary License Type, If Applicable)

SEC – Market and Securities Regulation Department
Dept. Requiring this Doc.

Amended Articles Number/Section

Total Amount of Borrowings

1,418
Total No. of Stockholders
As of September 30, 2026

Domestic

Foreign

To be accomplished by SEC Personnel concerned

File Number

LCU

Document ID

Cashier

STAMPS

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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)	**04 November 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

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November 04, 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 disclose the following information regarding Philippine Savings Bank's (PSBank) Issuer Rating with Philippine Rating Services Corporation (Philratings).

We hope that you will find everything in order.

Thank you very much.

Very truly yours,

Jose Vicente L. Alde
President

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PhilRatings
PHILIPPINE RATING SERVICES CORPORATION
The Pioneer Domestic Credit Rating Agency

RATING NEWS
November 4, 2026

PSBank Gets Highest Issuer Credit Rating

Philippine Rating Services Corporation (PhilRatings) has assigned an Issuer Credit Rating of **PRS Aaa** (corp.), with **Stable Outlook**, to Philippine Savings Bank (PSBank). PSBank is the consumer and retail banking arm of the Metrobank Group.

A company rated '**PRS Aaa** (corp.)' has a **very strong** capacity to meet its financial commitments relative to that of other Philippine corporates. 'PRS Aaa (corp.)' is the highest Issuer Credit Rating assigned by PhilRatings. A Stable Outlook, on the other hand, is assigned when a rating is likely to be maintained or to remain unchanged in the next twelve (12) months.

The assigned rating and Outlook consider the following key considerations: (1) PSBank's solid market position; (2) sound capitalization and asset quality; and (3) strong Parent Company and highly experienced management team.

PhilRatings based its assessment on available information and projections at the time that the rating was assigned. PhilRatings shall continuously monitor developments relating to PSBank and may change the rating and Outlook at any time, should circumstances warrant a change.

As of June 30, 2026, PSBank remained the largest thrift bank in the country in terms of assets, based on data from the Bangko Sentral ng Pilipinas (BSP). The Bank ended the year with total assets of ₱232.0 billion. It likewise took the top spot in terms of capital (₱44.2 billion). PSBank has also established itself as a major player in the consumer banking sector as it continued to hold a significant share of the thrift banking sector's auto and real estate loans.

The Bank's capitalization and asset quality remained sound. As of end-June 2026, capital adequacy ratio (CAR) was at a very comfortable level of 24.0% and which is well above the regulatory requirement. As of end-June 2026, gross NPL stood at 4.0%, which compared favorably against the 6.3% gross NPL ratio of the thrift banking sector.

As of June 30, 2026, ownership and control of PSBank was held by Metropolitan Bank and Trust Company (Metrobank), with an equity stake of 88.4%. Metrobank is a BSP-licensed universal bank and is one of the largest banks in the Philippines. PSBank's management team is led by Jose Vicente L. Alde, who is President since 2018. He has been with the bank since 2007 and was Executive Vice President prior to his appointment as President. Mr. Alde is presently the Secretary of the Chamber of Thrift Banks, which is the umbrella organization of the country's thrift banks. He has a Bachelor of Computer Science degree from the University of the Philippines and a Master in Business Management degree from the Asian Institute of Management.