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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)

Leah M. Zamora

(Contact Person)

8845-8888

(Company Telephone Number)

1	2

Month

3	1

Day

(Fiscal Year)

1	7	-	C	

(Form Type)

0	4

Month

2	3

Day

(Annual Meeting)

(Secondary License Type, If Applicable)

Markets and Securities Regulation Department

Dept. Requiring this Doc.

Amended Articles Number/Section

1,418

Total No. of Stockholders
As of September 30, 2026

Total Amount of Borrowings

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)	**6 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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6 November 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,

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

PSBank Nets PhP 1.61 Billion for 9M 2026

Philippine Savings Bank (PSBank) posted a net income of PhP 1.61 billion for the first nine months of 2026, supported by steady core revenue performance as net interest income reached PhP 10.09 billion, up 2% from the same period last year.

Total assets grew 5% to PhP 233 billion while total gross loans stood at PhP 151 billion with home loans rising by 4% and commercial loans by 9%. The Bank also maintained strong momentum in deposit generation, with total deposits up by 8% to PhP 176 billion and low-cost CASA increasing by 5%. This expansion was driven by the Bank's strategic emphasis on strengthening its funding base through both its physical branch network and digital channels.

The Bank maintained a solid capital position of Php 45 billion, supported by a Common Equity Tier 1 (CET1) ratio of 23% and a Capital Adequacy Ratio (CAR) of 24%. Both ratios exceed the minimum regulatory thresholds mandated by the Bangko Sentral ng Pilipinas (BSP) and continued to be among the highest in the industry.

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As of end-September 2026, PSBank reported a gross non-performing loan (NPL) ratio of 4.8%, better than the thrift banking industry's 5.9%. Loan provisions surged by 51% to PhP 2.3 billion for the nine-month period, reflecting the Bank's prudent strategy to fortify credit buffers against emerging risks amid prevailing market headwinds.

"As we approach the end of the year, we remain committed to strengthening the Bank's position for sustainable growth while delivering relevant banking solutions to our customers," said PSBank President Jose Vicente L. Alde.

PSBank retained its PRS Aaa (corp.) Issuer Credit Rating with a Stable Outlook from Philippine Rating Services Corporation (PhilRatings), based on the Bank's solid market position, sound capitalization and asset quality, strong Parent Company support, and highly experienced management team. PRS Aaa (corp.) is the highest Issuer Credit Rating assigned by PhilRatings, indicating a company's very strong capacity to meet its financial commitments compared to other Philippine corporates. Meanwhile, a Stable Outlook means this rating is likely to remain unchanged over the next 12 months.

The Bank's continued commitment to service excellence and organizational leadership was also recognized by various institutions, receiving honors from the Golden Arrow Awards, SSS Balikat ng Bayan Awards, HR Excellence Awards Philippines, and Philippine Quill Awards. The Bank marked its 66th anniversary this year, reflecting more than six decades of delivering simple, reliable, and customer-focused banking solutions to generations of Filipinos under its enduring promise, "Simple Lang, Maaasahan."

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