



February 11, 2025

Philippine Stock Exchange

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

Attention: ATTY. STEFANIE ANN B. GO
Officer-in-Charge - Disclosure Department

.....
Dear Atty. Go,

We would like to submit Philippine Savings Bank's Published Statement of Condition ending 31 December 2024.

We hope that you will find everything in order.

Thank you very much.

Very truly yours,


Jose Vicente L. Alde
President



PSBank

PHILIPPINE SAVINGS BANK

Metrobank Group

BALANCE SHEET

(Head Office and Branches)
As of December 31, 2024

AMOUNT (PER QUARTER)

ASSETS

Cash and Cash Items	
Due from Bangko Sentral ng Pilipinas	
Due from Other Central Banks and Banks - Net	
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	
Financial Assets at Fair Value through Other Comprehensive Income (FVOCI) - Net	
Debt Securities at Amortized Cost - Net	
Loans to Bangko Sentral ng Pilipinas	
Interbank Loans Receivable	
Loans and Receivables - Others	
Loans and Receivables Arising from RA/CA/PR/SLB	
Total Loan Portfolio (TLP) - Gross	
Allowance for Credit Losses	
Total Loan Portfolio - Net	
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	
Bank Premises, Furniture, Fixture and Equipment - Net	
Real and Other Properties Acquired - Net	
Sales Contract Receivables - Net	
Non-Current Assets Held for Sale	
Other Assets - Net	
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	

TOTAL ASSETS

CURRENT

1,781,441,158.13
1,183,357,291.58
1,810,283,339.55
300,557,900.19
25,856,334,254.84
30,096,321,211.37
0.00
400,000,000.00
143,968,654,303.39
0.00
144,368,654,303.39
3,490,830,327.12
140,877,823,976.27
892,036,808.58
3,260,534,523.36
2,458,741,991.54
2,672,259.52
0.00
6,372,335,158.33
0.00

214,892,439,873.26

PREVIOUS

2,052,387,908.06
10,600,471,607.60
1,288,326,603.42
204,668,668.24
21,251,376,352.54
28,151,126,464.28
0.00
7,300,000,000.00
138,312,273,509.36
0.00
145,612,273,509.36
4,400,762,113.80
141,211,511,395.56
883,412,711.09
3,204,056,494.69
2,506,234,755.76
2,792,004.97
0.00
5,681,844,777.46
0.00

217,038,209,743.67

LIABILITIES

Financial Liabilities at Fair Value through Profit or Loss (FVPL) 2/	
Deposit Liabilities	
Due to Other Banks	
Bills Payable	
BSP (Rediscounting and Other Advances)	
Interbank Loans Payable	
Other Deposit Substitutes	
Bonds Payable - Net	
Unsecured Subordinated Debt - Net	
Redeemable Preferred Shares	
Other Liabilities	
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	

TOTAL LIABILITIES

0.00
164,553,029,106.07
0.00
0.00
0.00
0.00
0.00
0.00
0.00
0.00
0.00
7,829,085,761.79
0.00

172,382,114,867.86

0.00
166,757,691,459.59
0.00
0.00
0.00
0.00
0.00
0.00
0.00
0.00
0.00
8,365,807,018.44
0.00

175,123,498,478.03

STOCKHOLDERS' EQUITY

Capital Stock	
Additional Paid-In Capital	
Undivided Profits	
Retained Earnings	
Other Capital Accounts	
Assigned Capital	

TOTAL STOCKHOLDERS' EQUITY

TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY

4,268,594,160.00
11,418,563,257.27
5,189,964,994.05
22,740,329,036.64
(1,107,126,442.56)
0.00

42,510,325,005.40

4,268,594,160.00
11,418,563,257.27
3,907,860,188.95
23,060,473,598.64
(740,779,939.22)
0.00

41,914,711,265.64

214,892,439,873.26

217,038,209,743.67

CONTINGENT ACCOUNTS

Guarantees Issued	
Financial Standby Letters of Credit	
Performance Standby Letters of Credit	
Commercial Letters of Credit	
Trade Related Guarantees	
Commitments	
Spot Foreign Exchange Contracts	
Securities Held Under Custodianship by Bank Proper	
Trust Department Accounts	
Derivatives	
Others	

TOTAL CONTINGENT ACCOUNTS

0.00
0.00
20,000,000.00
0.00
0.00
59,885,313.00
28,922,500.00
0.00
10,249,018,665.77
0.00
308,831.74

10,358,135,310.51

0.00
0.00
30,000,000.00
0.00
0.00
68,719,113.15
28,015,000.00
0.00
10,425,433,623.28
0.00
1,011,384.23

10,553,179,120.66

FINANCIAL INDICATORS (in %)

ASSET QUALITY

a) Gross Non-Performing Loans (NPL) Ratio	2.59 %
b) Net NPL Ratio	1.68 %
c) Gross NPL Coverage Ratio	93.45 %
d) Net NPL Coverage Ratio	62.84 %

RELATED PARTY TRANSACTIONS

a) Ratio of Loans to Related Parties to Gross TLP	0.65 %
b) Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	0.00 %
c) Ratio of DOSRI Loans to Gross TLP	0.13 %
d) Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.00 %

LIQUIDITY

a) Liquidity Coverage Ratio 3/	181.64 %
b) Net Stable Funding Ratio 3/	125.98 %
c) Minimum Liquidity Ratio 4/	0.00 %

PROFITABILITY

a) Return on Equity (ROE)	12.81 %
b) Return on Assets	2.56 %
c) Net Interest Margin	6.04 %

CAPITAL ADEQUACY

a) Common Equity Tier 1 Ratio 3/	22.52 %
b) Tier 1 Capital Ratio	22.52 %
c) CAR	23.56 %

LEVERAGE

a) BASEL III Leverage Ratio 3/	18.09 %
Deferred Changes not yet Written Down	0.00 %

2.78 %
1.65 %
108.71 %
66.30 %

0.65 %
0.00 %
0.13 %
0.00 %

247.32 %
133.24 %
0.00 %

13.03 %
2.56 %
5.94 %

23.00 %
23.00 %
24.19 %

17.62 %
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 P500,000 per depositor
A proud member of **BancNet**