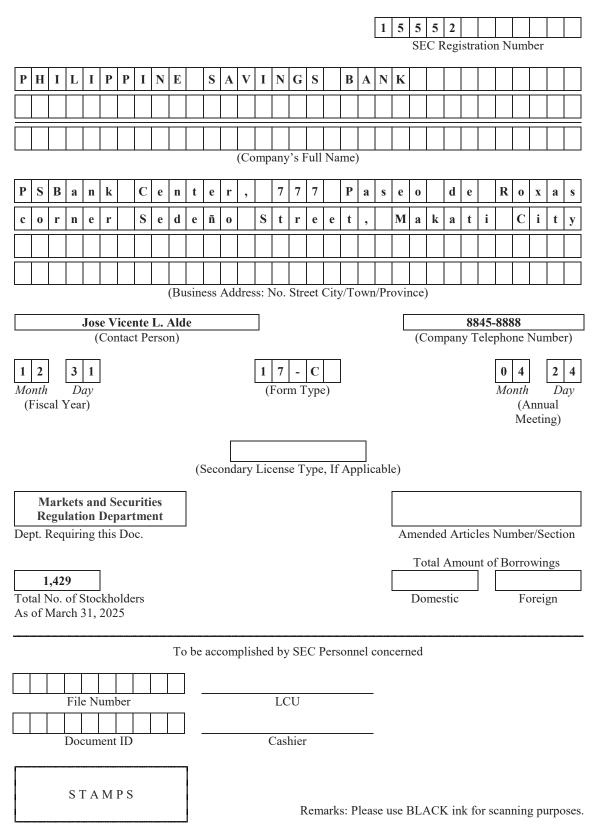
# **COVER SHEET**



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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)	30 April 2025
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



April 30, 2025

#### Philippine Stock Exchange

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

## Attention: ATTY. JOHANNE DANIEL M. NEGRE

Officer-in-Charge - Disclosure Department

Dear Atty. Negre,

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

### PSBank Registers Q1 2025 Net Income of PhP 1.2 Billion

PSBank, the thrift banking arm of the Metrobank Group, reported a net income of PhP 1.21 billion in the first quarter of 2025, up by 1% compared to the same period last year, driven by sustained lending and effective expense management.

Core revenues—which include net interest income, service fees, and commissions grew by 9% to PhP 3.81 billion, up from PhP 3.49 billion in the same period last year. Operating expenses were lower by 3% as the Bank continued to benefit from improved productivity and operational efficiency.

Total gross loans expanded to PhP 152 billion as of March 2025, marking a 19% year-on-year increase, propelled by growth in auto, mortgage, and small-to-medium enterprise (SME) lending. Asset quality remained healthy, with the Bank's gross non-performing loans (NPL) ratio improving to 2.6% from 3.4% in Q1 2024.

Total assets stood at PhP 222 billion, while total deposits and capital reached PhP 170 billion and PhP 45 billion, respectively. PSBank's capital adequacy ratio of 23.5% and Common Equity Tier 1 ratio of 22.4% remain well above the regulatory minimum set by the Bangko Sentral ng Pilipinas and are among the highest in the industry.

"Consumer loan demand has remained high and as long as economic conditions continue to be stable, we are optimistic to capitalize on this trend in the coming months," said PSBank President Jose Vicente Alde.

PSBank was also recently recognized with Silver Anvil Award for its online video campaign and a Bronze Stevie® Award for its 2023 Annual Report—affirming the Bank's commitment to excellence in communication and stakeholder engagement.

Thank you very much.

Very truly yours,

Jose Vicente L. Alde President

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