

COVER SHEET

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SEC Registration Number

[illegible]

(Company's Full Name)

[illegible]

(Business Address: No. Street City/Town/Province)

Jose Vicente L. Alde

(Contact Person)

8845-8888

(Company Telephone Number)

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3	1
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Month Day
(Fiscal Year)

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(Form Type)

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2	4
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Month Day
(Annual Meeting)

(Secondary License Type, If Applicable)

Markets and Securities
Regulation Department

Dept. Requiring this Doc.

Amended Articles Number/Section

1,429

Total No. of Stockholders
As of March 31, 2025

Total Amount of Borrowings

Domestic

Foreign

To be accomplished by SEC Personnel concerned

[illegible]

File Number

LCU

[illegible]

Document ID

Cashier

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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, 28th St. cor. 5th 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