

## COVER SHEET

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SEC Registration Number

(Company's Full Name)

P S B a n k C e n t e r , 7 7 7 P a s e o d e R o x a s  
c o r n e r S e d e ñ o S t r e e t , M a k a t i C i t y  
[REDACTED]  
[REDACTED]

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

**Jose Vicente L. Alde**  
(Contact Person)

**8845-8888**  
(Company Telephone Number)

1	2
<i>Month</i>	<i>Day</i>

(Fiscal Year)

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(Secondary License Type, If Applicable)

## Markets and Securities Regulation Department

Dept. Requiring this Doc.

## ANSWER

### Amended Articles Number/Section

**1,425**

### Total Amount of Borrowings

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### Domestic Foreign

To be accomplished by SEC Personnel concerned

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Total No. of Stockholders  
As of June 30, 2025

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File Number  
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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)	<b>08 August 2025</b>
2. SEC Identification No.	<b>15552</b>
3. BIR Tax Identification No.	<b>000-663-983-000</b>
4. Exact name of registrant as specified in its charter	<b>Philippine Savings Bank</b>
5. Country of Incorporation	<b>Philippines</b>
6. Industry Classification Code	<b>Bank</b>
7. Address of principal office	<b>PSBank Center, 777 Paseo de Roxas cor. Sedeño St., Makati City 1226</b>
8. Registrant's Telephone No.	<b>8885-8208</b>
9. Former name or address	<b>Not Applicable</b>
10. Securities registered pursuant to Section 4 and 8 of the RSA	<b>Common Shares</b>
11. Outstanding Shares	<b>426,859,416 shares</b>
12. Indicate the item numbers as reported herein	<b>Item 9 Other Events</b>

August 8, 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

**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)

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Dear Atty. Negre and Atty. Selleza,

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

#### **PSBank Posts PhP 2.16 Billion 1H2025 Net Income**

Philippine Savings Bank (PSBank), the thrift banking arm of the Metrobank Group, registered a net income of PhP 2.16 billion in the first half of 2025, driven by the steady growth of its core businesses and continuous efforts to reduce operational costs.

Stable demand across both consumer and SME lending segments continued to expand the Bank's loan book, which grew by 16% year-on-year to PhP 153 billion as of June 2025.

Core revenues, consisting of net interest income and service fees and commissions, rose by 7% year-on-year to PhP 7.47 billion, while operating expenses decreased by 2% to PhP 4.54 billion.

Pre-provision operating profit grew by 6% to PhP 3.35 billion. On the other hand, credit provisions were higher this year as the Bank booked a one-time adjustment in its Expected Credit Loss model in 2024.

With the portfolio increase, gross non-performing loan (NPL) ratio was kept at 3.1%, lower than the Philippine banking industry average of 3.4% as of May 2025.

The Bank's total resources reached PhP 224 billion, while total deposits stood at PhP 171 billion by mid-2025. Total capital improved to PhP 46 billion, with a capital adequacy ratio of 24.6% and a Common Equity Tier 1 ratio of 23.5%—both are well above the regulatory minimum set by the Bangko Sentral ng Pilipinas and are among the highest in the industry.

"As we enter the second half of the year, we remain committed to meeting our customers' evolving needs by delivering innovative financial solutions in an increasingly competitive market," said PSBank President Jose Vicente Alde.

Recently, the Philippine Rating Services Corporation (PhilRatings) assigned PSBank the highest Issuer Credit Rating of PRS Aaa (corp.) with a Stable Outlook. The rating reflects the Bank's solid market position, sound capitalization and asset quality, strong support from its parent bank, experienced management team, and the positive outlook for its core market.

PSBank also successfully closed its bond offering period, ending ahead of schedule as the total orderbook exceeded 6 times the initial offer size within one day. Proceeds from the issuance will provide the Bank with access to long-term funding to support expansion initiatives and further diversify funding sources.

Thank you very much.

Very truly yours,



**JOSE VICENTE L. ALDE**  
President

#### 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>