



First Metro Investment Corporation ("First Metro") and ING Bank N.V., Manila Branch ("ING") served as Joint Lead Arrangers, while PSBank, First Metro, ING, and Metropolitan Bank & Trust Company acted as Selling Agents.



*In the photo from left to right, Metropolitan Bank & Trust Company First Vice President John Christopher C. Lu, Philippine Savings Bank First Vice President and Treasurer and Treasury Group Head Elmer K. Mercado, Philippine Depository & Trust Corp President Ma. Theresa B. Raval, Philippine Savings Bank Senior Vice President & Controller and Finance Group Head Leah M. Zamora, Philippine Savings Bank Executive Vice President and Branch Banking and Operations Group Head Francis C. Llanera, Philippine Dealing & Exchange Corp. President Stephanie Marie A. Zulueta, ING Bank N.V., Manila Branch Country Manager Jun Palanca, and First Metro Investment Corporation President Antonio R. Ocampo, Jr., lead the listing ceremony to mark the Php5 billion fixed-rate bonds listing of PSBank at the Philippine Dealing & Exchange Corp. on August 18, 2025.*

Very truly yours,

  
**JOSE VICENTE L. ALDE**  
President