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**Leah M. Zamora**

**8885-8208**

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**SEC – Market and Securities  
Regulation Department**

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### Total Amount of Borrowings

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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<br>(date of earliest event reported)             | 07 November 2025  |
| 2.  | SEC Identification No.  | 15552   |
| 3.  | BIR Tax Identification No.                                      | 000-663-983-000   |
| 4.  | Exact name of registrant as<br>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<br>de Roxas cor. Sedeño St.,<br>Makati City 1226 |
| 8.  | Registrant's Telephone No.                                      | 8885-8208   |
| 9.  | Former name or address  | Not Applicable  |
| 10. | Securities registered pursuant to<br>Section 4 and 8 of the RSA | Common Shares   |
| 11. | Outstanding Shares  | 426,859,416 shares  |
| 12. | Indicate the item numbers<br>as reported herein                 | Item 9 Other Events   |



November 7, 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)

.....  
Dear Atty. Negre and Atty. Selleza,

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

**PSBank Posts PhP 2.85 Billion Income for the First 9 Months of 2025**

Philippine Savings Bank (PSBank), the thrift banking arm of the Metrobank Group, reported a net income of PhP 2.85 billion as of end-September 2025. Net interest income rose by 8% year-on-year to PhP 9.85 billion, fueled by sustained loan demand across consumer and SME segments. Total loan portfolio continued to register double digit expansion, increasing by 12% to PhP 155 billion as of the third quarter of 2025. Gross non-performing loan (NPL) ratio remained in check at 3.5%.

The Bank's productivity initiatives limited the increase in operating expenses at 2% year-on-year, contributing to a 3% pre-provision operating profit growth. Compared to 2024, credit provisions were higher due to last year's one-off updates in its expected credit loss model.

Total resources stood at PhP 222 billion while deposits ended at PhP 164 billion as of September 30, 2025. Total capital reached PhP 46 billion, with a capital adequacy ratio of 24.6% and a Common Equity Tier 1 ratio of 23.6% — both are well above the regulatory minimum set by the Bangko Sentral ng Pilipinas and are among the highest in the industry.

"The steady growth in our lending business reflects the trust and confidence of our customers in our commitment to offer simple, reliable, and accessible products and services. As we approach the homestretch of 2025, we will continue to rely on our core business strength and operational efficiencies to provide us a platform for sustainable growth in the coming years", said PSBank President Jose Vicente Alde.

The Bank successfully listed its Php 5.0 billion fixed-rate bonds on the Philippine Dealing & Exchange Corp. (PDEX) last August 2025. Originally scheduled to run from August 4 to 8, 2025, the public offer period was cut short to one day due to strong investor demand, with orders reaching more than six times the base offer size.

PSBank recently brought home multiple honors — the Bank was awarded Best Disbursement Partner for the Thrift Bank Category in SSS Balikat ng Bayan awards. PSBank also won the Bronze Award for Excellence in Mobile Marketing for PSBank Mobile at the 5th Marketing Excellence Awards, the Bronze Award for Excellence in Employee Volunteerism at the 4th HR Excellence Awards Philippines, and two Merit Awards at the 21st Philippine Quill Awards for the PSBank 2023 Annual Report (Publications category) and Sana Lahat Simple Campaign (Social Media category). PSBank was among the recipients of the 2025 Golden Arrow Award from the Institute of Corporate Directors, recognizing its strong corporate governance practices.

Thank you very much.

Very truly yours,



**Leah M. Zamora**  
SVP / Controller

#### 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>