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Leah M. Zamora

8885-8208

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SEC – Market and Securities
Regulation Department

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1,420

Total Amount of Borrowings

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Foreign

[illegible]

LCU

[illegible]

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) | 08 May 2026 |
| 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 |



May 8, 2026

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

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 944 Million net income in Q1 2026

Philippine Savings Bank (PSBank) reported a net income of PhP 944 million in the first quarter of 2026. The Bank's earnings reflected a prudent stance in its loan provisioning in response to the current geopolitical climate and economic headwinds.

Total loan portfolio continued to expand by 3% to PhP 156 billion versus the same period last year, driven by growth in auto, mortgage and SME loans. Net interest income, likewise, grew 3% to PhP 3.36 billion while credit provisions rose 73% to PhP 716 million at the end of the quarter. Gross non-performing loan (NPL) was at 3.6% as of March 31, 2026, lower than the 3.7% year-end ratio and better than the thrift banking industry NPL of 6.4%

On the funding side, total deposits increased year-on-year by 4% to PhP 177 billion, sustained by deposit acquisition through the Bank's branches and digital onboarding platform.

Total capital reached PhP 46 billion with Capital Adequacy Ratio at 23.9% and Common Equity Tier 1 ratio at 22.9%, both well above the minimum requirements of the Bangko Sentral ng Pilipinas and among the highest in the industry. These strong ratios provide cushion against emerging risks from present market volatility.

“Notwithstanding the current market conditions, we remain committed to support our customers’ financial requirements through a balanced approach of disciplined risk management and strategic expansion.” PSBank President Jose Vicente Alde said.

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>