

April 30, 2021

## Ms. Janet A. Encarnacion

Head, Disclosure Department The Philippine Stock Exchange, Inc. 6/F PSE Tower 5<sup>th</sup> Avenue corner 28<sup>th</sup> Street Bonifacio Global City, Taguig City

## Dear Ms. Encarnacion:

Pursuant to the Exchange's Structured Continuing Disclosure Requirements for Listed Companies, we hereby submit copies of the Balance Sheet and Consolidated Balance Sheet of Metropolitan Bank & Trust Company as of March 31, 2021.

Very truly yours,

Renato K. De Borja, Jr. Senior Vice President/Controller

cc: Philippine Dealing and Exchange Corp. 29<sup>th</sup> Floor, BDO Equitable Tower 8751 Paseo de Roxas, 1226 Makati City

## Metrobank You're in good hands

BALANCE SHEET (Head Office and Branches)		
	As of March 31, 2021	As of December 31, 2020
ASSETS		
Cash and Cash Items	254,352,842,350.06 23,979,722,973.34 42,395,505,589.18 588,915,905,293.68 5,093,390,671.36 994,836,401,041.96 33,788,365,238.03 997,686,161,708.05 16,7655,596,149.00 13,403,722,053.12 7,316,895,319.57 63,308,143,532.69 18,984,473,512.53 2,550,162,699.97 53,613,309,739.13	₱ 35,605,832,448,46 262,187,787,187,37 22,742,091,156,35 67,956,514,260,29 542,666,436,928,57 7,909,143,248,90 1,082,631,457,398,60 41,386,299,888,43 1,038,758,770,633,68 15,819,273,408.00 13,332,886,531,42 8,104,723,273,97 62,689,440,511,50 18,601,369,294,35 2,575,782,750.40 58,845,604,802, 29 ₱ 2,172,125,183,261,77
LIABILITIES		
	1,517,345,731,199,52 108,633,836,642,41 6,569,093,250.71 102,064,743,391.70 76,677,610,161.57 1,167,065,867.60 204,772,610.28 14,5722,770,147.73 58,980,708,706.28	
STOCKHOLDERS' EQUITY		
Capital Stock Other Capital Accounts Retained Earnings TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	(5,075,571,310.08) 131,210,519,303.86 ₽ 295 394 506 480 77	<ul> <li>₱ 169,259,558,486.99 (6,262,936,652.49) 149,197,217,052.94</li> <li>₱ 312,193,838,887.44</li> <li>₱2,172,125,183,261.77</li> </ul>

CONTINGENT ACCOUNTS		
continuent Accounts		
Guarantees Issued	₱ 11.820.384.595.73	<b>₽</b> 12.417.006.274.83
	11/020/00 1/07011 0	
Performance Standby Letters of Credit	24,360,133,437.11	24,355,795,102.26
Commercial Letters of Credit	12,953,451,554.51	16,573,984,695.75
Trade Related Guarantees	1,663,445,211.94	2,632,953,332.52
Commitments	227,216,277,804.27	227,470,297,789.56
Spot Foreign Exchange Contracts	51,786,421,993.20	16,246,896,900.17
Trust Department Accounts:	572,144,255,524,38	558,272,995,881.34
a) Trust and Other Fiduciary Accounts	407,940,607,532.53	393,694,119,274.46
b) Agency Accounts	164,203,647,991.85	164,578,876,606.88
Derivatives	751,026,122,700.96	620,892,714,562.25
Others	10,055,568,946.21	10,578,931,724.12
TOTAL CONTINGENT ACCOUNTS	₱ 1,663,026,061,768,31	P 1,489,441,576,262.80
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Additional Information:	<b>N</b>	•
Gross total loan portfolio (TLP)		
Specific allowance for credit losses on the TLP	35,390,117,420.71	38,299,895,385.78
Non-Performing Loans (NPLs)		
a. Gross NPLs	16,900,064,114.69	17,790,433,357.79
b. Ratio of gross NPLs to gross TLP (%)	1.62%	1.57%
c. Net NPLs		3,596,024,992.46
d. Ratio of net NPLs to gross TLP (%)		0.32%
e. Ratio of total allowance for credit losses to gross NPLs (%)		290.23%
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)		215.28%
Classified Loans & Other Risk Assets, gross of allowance for credit losses		54,132,069,300.77
DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP		8,497,189,422.21
		0.75%
Gross non-performing DOSRI loans and receivables		0.00
Ratio of gross non-performing DOSRI loans and receivables to gross TLP (%) Percent Compliance with Magna Carta (%)	0.00%	0.00%
a, 8% for Micro and Small Enterprises	0.54%	0.75%
b. 2% for Medium Enterprises		4.64%
Return on Equity (ROE) (%)		4.04%
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations	2.2270	4.08%
a. Total CAR (%)	18.75%	19.52%
b. Tier 1 Ratio (%)		18.62%
c. Common Equity Tier 1 Ratio (%) <sup>1/</sup>		18.62%
Basel III Leverage Ratio on Solo Basis, as prescribed under existing regulations	17.0570	10.0270
a. Tier 1 Capital	202,237,210,752.89	220,631,703,503.96
b. Exposure Measure		2,167,206,573,387.67
c. Leverage Ratio (%)		10.18%
Liquidity Coverage Ratio in Single Currency on Solo Basis, as prescribed	517270	1011070
under existing regulations		
a. Total Stock of High-Quality Liquid Assets	744,130,372,565.77	753,582,396,059.83
b. Total Net Cash Outflows	239,798,359,533.84	234,625,974,746.94
c. Liquidity Coverage Ratio (%)		321.18%
1/ Common Equity Tier 1 is only applicable to all Universal and Commercial Banks and their subsidiary banks		
We. <b>Benato K. De Boria, Jr.</b> and <b>Fabian S. Dee</b> of the above	-mentioned Bank do col	amply swear that all

We, Renato K. De Borja, Jr. and Fabian S. Dee of the above-mentioned Bank do solemnly swear that all matters set forth in the above Balance Sheet are true and correct to the best of our knowledge and belief.

(Sgd.) RENATO K. DE BORJA, JR. Senior Vice President/Controller

(Sgd.) FABIAN S. DEE President

## **CONSOLIDATED BALANCE SHEET**

(Bank and Financial Subsidiaries)

ACCETC	As of March 31, 2021	As of December 31, 2020
ASSETS		
Cash and Cash Items         Due from Bangko Sentral ng Pilipinas         Due from Bangko Sentral ng Pilipinas         Due from Other Banks         Financial Assets at Fair Value through Profit or Loss         Available-Fo-Sale Financial Assets-Net         Held-to-Maturity (HTM) Financial Assets-Net         Loans and Receivables-Net         Interbank Loans Receivables - Others         Loans and Receivables - Others         Bans Premises, Furniture, Fixture and Equipment-Net         Real and Other Properties Acquired-Net         Other Financial Liabilities at Fair Value through Profit or Loss         Deposit Liabilities at Fair Value through Profit or Loss         Bills Payable:         a) Interbank Loans Payable	297,194,961,489,44 37,541,540,568,94 44,193,714,510,3568,94 18,876,336,056,47 1,195,617,527,185,23 38,319,002,552,89 1,150,543,834,439,43 23,595,515,236,00 16,840,825,043,09 10,913,464,810,71 11,132,002,492,70 22,802,986,946,68 5,857,639,578,96 61,571,947,116,53 <b>P</b> 2,374,094,259,003,86 <b>P</b> 2,374,094,259,003,86	304,908,626,474.73 36,841,138,750.34 68,951,218,635.55 569,382,041,263.04 21,827,299,943.26 1,300,948,976,030.69 52,741,207,163.67 1,238,268,162,229,53 26,652,882,368.00 16,713,275,730.51 11,345,386,405.57 22,407,689,648.96 6,179,687,449,67 68,174,970,607.02 ₽ 2,461,919,406,892.96
b) Other Deposit Substitute () Others Bonds Payable-Net Unsecured Subordinated Debt-Net Due to Bangko Sentral ng Pilipinas Other Financial Liabilities Other Liabilities	. 106,052,195,230.88 17,164,692,351.61 91,773,294,766.38 1,167,065,867.60 226,481,622.96 26,388,973,498.34	102,164,794,775.31 16,190,819,604.71 91,445,086,451.90 1,166,796,773.90 0.00 25,478,236,956.47 75,097,650,916.80
TOTAL LIABILITIES	P 2,069,877,594,691.21	P 2,140,961,390,756.67
Capital Stock Other Capital Accounts Retained Earnings Minority Interest in Subsidiaries TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts: a) Trust and Other Fiduciary Accounts b) Agency Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS Additional Information 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)	(5,075,571,310,08) 131,210,519,303.86 8.822,157,831.88 <b>304,216,664,312,65</b> <b>7</b> <b>304,216,664,312,65</b> <b>7</b> <b>304,216,664,312,65</b> <b>7</b> <b>304,216,664,312,65</b> <b>7</b> <b>304,216,664,312,65</b> <b>7</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>2</b> <b>374,094,259,003.86</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>2</b> <b>374,094,259,003.86</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b> <b>1</b>	(6,262,936,652.49) 149,197,217,052.94 8,764,177,248.85 <b>20,958,016,136.29</b> <b>P2,461,919,406,892.96</b>
1. Disc of maintain annual southaling substituity insufative companies) 1. First Metro Investment Corporation 2. Philippine Savings Bank 3. Metropolitan Bank (Ghina) Ltd. 4. ORR/Metro Leasing and Finance Corporation 5. Metropolitan Bank (Bahamas) Limited 6. First Metro International Investment Company Limited 7. Metro Remittance (Hong Kong) Limited 8. Metro Remittance (Hong Kong) Limited 8. Metro Remittance (Johng June) Plet Ltd. 9. Metro Remittance (Johng June) 1. Metro Remittance (Johng June) 1. Metro Remittance (Johng Kong) Limited 12. Philbancor Venture Capital Corporation 2. List of Subsidiary Insurance Companies - None 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existit	na reaulations	
a. Total CAR (%) b. Tier 1 Ratio (%) c. Common Equity Tier 1 Ratio (%) <sup>1/</sup>	19.89% 19.02%	20.15% 19.28% 19.28%
A Basel III Leverage Ratio on Consolidated Basis, as prescribed under existing regular     a. Tier 1 Capital     b. Exposure Measure     c. Leverage Ratio (%)     Liquidity (Coverage Ratio in Single Currency on Consolidated Basis, as prescribed	tions 269,668,337,227.48 2,436,552,690,385.17	287,708,225,653.80 2,520,461,714,985.16 11.41%
under existing regulations a. Total Stock of High-Quality Liquid Assets b. Total Net Gash Outflows c. Liquidity Coverage Ratio (%) 1/ Cammon Equity Ter 1s only applicable to all Universal and Commercial Banks and their subsidiary banks	290,873,696,480.82	843,354,444,232,45 277,901,269,621,57 303.47%
We, Renato K. De Borja, Jr. and Fabian S. Dee of the above-	-mentioned Bank do solen	nnly swear that all

We, Renato K. De Borja, Jr. and Fabian S. Dee of the above-mentioned Bank do solemnly swear that all matters set forth in the above Consolidated Balance Sheet are true and correct to the best of our knowledge and belief.

(Sgd.) RENATO K. DE BORJA, JR. Senior Vice President/Controller

(Sgd.) FABIAN S. DEE President

Regulated by Bangko Sentral ng Pilipinas: Telephone Number: (632) 8-708-7087 | E-mail: consumeraffairs@bsp.gov.ph For inquiries, please call our Metrobank Contact Center at (02) 88-700-700 (domestic toll free 1-800-1888-5775) or send an email to customercare@metrobank.com.ph.

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Metrobank Plaza, Sen. Gil Puyat Ave., Urdaneta Village, Makati City