

October 30, 2020

Ms. Janet A. Encarnacion

Head, Disclosure Department The Philippine Stock Exchange, Inc. 6/F PSE Tower 5th Avenue corner 28th 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 September 30, 2020.

Very truly yours,

Marilou C Bartolome-Cirilo Senior Vice President/Controller

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



BALANCE SHEET

(Head Office and Branches)

	As of September 30, 2020	As of June 30, 2020		As of September 30, 2020	As of June 30, 2020
ASSETS			ASSETS		
Cash and Cash Items	. • 24,616,848,359.42	P 29,275,166,185.90	Cash and Cash Items	. P 27,027,685,898.89	P 31,772,845,787.96
Due from Bangko Sentral ng Pilipinas	. 331,032,568,810.53	228.175.181.840.50	Due from Bangko Sentral ng Pilipinas	. 362,750,027,343.51	258,946,591,767.19
Due from Other Banks	. 31,054,672,498.30	46,468,377,462.73	Due from Other Banks		58,025,625,681.86
Financial Assets at Fair Value through Profit or Loss	. 64,597,699,718.91	45,579,993,540.48	Financial Assets at Fair Value through Profit or Loss	. 67,518,102,001.31	47,463,512,038.27
Available-for-Sale Financial Assets-Net	. 418,579,118,056.66	397,362,290,213.95	Available-for-Sale Financial Assets-Net	. 437,339,487,583.34	410,046,753,375.97
Held-to-Maturity (HTM) Financial Assets-Net	7,854,123,392.62	7,960,127,056.56	Held-to-Maturity (HTM) Financial Assets-Net	. 22,422,323,284.29	36,666,795,228.95
Loans and Receivables-Net Interbank Loans Receivable	. 1,057,391,759,951.95 55,999,794,434.71	1,131,156,005,034.05 38,617,113,473.14	Loans and Receivables-Net Interbank Loans Receivable		1,368,553,891,989.42 44,681,665,069.14
Loans and Receivables - Others	1,001,846,841,124.76	1,098,622,502,286.78	Loans and Receivables - Others		1,319,587,083,989.75
Loans and Receivables Arising from RA/CA/PR/SLB	13,469,039,668.00	8,337,901,805.00	Loans and Receivables Arising from RA/CA/PR/SLB		20,390,338,864.00
General Loan Loss Provision	. 13,923,915,275.52	14,421,512,530.87	General Loan Loss Provision	. 16,195,855,990.98	16,105,195,933.47
Other Financial Assets	. 7,821,516,174.71	8,893,978,363.84	Other Financial Assets	. 11,735,445,636.86	13,850,334,721.55
Equity Investment in Subsidiaries, Associates and Joint	(1.04/.470.003.50	(2 (44 574 000 42	Equity Investment in Subsidiaries, Associates and Joint	11 (20 070 275 20	11 513 567 030 50
Ventures-NetBank Premises, Furniture, Fixture and Equipment-Net		62,644,574,900.42 18,853,751,029.39	Ventures-Net Bank Premises, Furniture, Fixture and Equipment-Net	. 11,639,070,275.38 . 22,614,644,712.82	11,512,567,828.59 22,827,111,022.34
Real and Other Properties Acquired-Net		2,583,194,072.06	Real and Other Properties Acquired-Net		5,926,812,901.01
Other Assets-Net		65,374,114,514.79	Other Assets-Net		72,176,785,757.74
TOTAL ASSETS		P-2,044,326,754,214.67	TOTAL ASSETS	P2,362,479,000,912,33	P 2,337,769,628,100,85
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LIABILITIES			LIABILITIES		
	B 44 000 000 000				B 10.040.450.131.51
Financial Liabilities at Fair Value through Profit or Loss		P 10,841,033,669.59	Financial Liabilities at Fair Value through Profit or Loss Deposit Liabilities		1,702,084,373,655.54
Deposit Liabilities Rills Pavable:		1,488,810,870,900.32	Deposit Liabilities Bills Payable:	78,912,243,399.46	91,705,634,364.95
Bills Payable:a) Interbank Loans Payable	. 51,402,972,969.65 14,107,462,099.08	58,159,703,290.64 33,717,869,710.94	a) Interbank Loans Payable	14.107.462.099.08	33,717,869,710.94
b) Other Deposit Substitute	37,295,510,870.57	24.441.833.579.70	b) Other Deposit Substitute	49,250,391,310.90	37,584,729,238.62
Bonds Payable-Net		80,646,715,711.69	c) Others	15,554,389,989.48	20,403,035,415.39
Unsecured Subordinated Debt-Net		7,665,190,973.66	Bonds Pavable-Net	. 119.588.887.689.97	95,728,130,220.49
Due to Bangko Sentral ng Pilipinas	. 574,588,667.16	383,059,111.44	Unsecured Subordinated Debt-Net	. 1,166,521,700.34	7,665,190,973.66
Other Financial Liabilities	. 16,726,656,780.36	17,249,361,432.69	Due to Bangko Sentral ng Pilipinas	. 641,385,457.65	427,590,305.10
Other Liabilities	61,421,829,431.74	66,737,078,916.82	Other Financial Liabilities		29,870,707,172.61
TOTAL LIABILITIES	P 1,780,187,520,514.24	P 1,730,493,014,006.85	Other Liabilities TOTAL LIABILITIES	71,093,712,269.26 P 2 045 525 087 959 34	76,599,400,222.88 P-2,014,930,486,036.74
STOCKHOLDERS' EQUITY			STOCKHOLDERS' EQUITY		
Capital Stock	. 169,259,558,486.99	169.259.558.486.99	Capital Stock	169,259,558,486.99	169,259,558,486.99
Other Canital Accounts	2 234 654 564 45	7,675,442,001.98	Other Capital Accounts	. 2,234,654,564,45	7,675,442,001.98
Retained Earnings	. 136,625,773,331.76	136,898,739,718.85	Retained Earnings	136 625 773 331 76	136,898,739,718.85
TOTAL STOCKHOLDERS' EQUITY	. 308,119,986,383.20	313,833,740,207.82	Minority Interest in Subsidiaries TOTAL STOCKHOLDERS' EQUITY	. 8,833,926,569.79	9,005,401,856.29
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 2,088,307,506,897.44	P 2,044,326,754,214.67	TOTAL STOCKHOLDERS' EQUITY	316,953,912,952.99	322,839,142,064.11
			TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	. #2,362,479,000,912.33	P 2,337,769,628,100.85
CONTINGENT ACCOUNTS			CONTINGENT ACCOUNTS		F 2,337,709,028,100.83
	P 11 239 835 866 80	P 9 258 040 801 62	CONTINGENT ACCOUNTS		
Guarantees Issued		P 9,258,040,801.62 24 506 175 600 43	CONTINGENT ACCOUNTS Guarantees Issued	P 11,239,835,866.80	P 9,258,040,801.62
Guarantees IssuedPerformance Standby Letters of Credit	. 25,034,796,231.20	24,506,175,600.43	CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit	P 11,239,835,866.80 25,056,796,231.20	9,258,040,801.62 24,528,175,600.43
Guarantees Issued	. 25,034,796,231.20 . 12,701,937,274.50	-,,,	CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees	11,239,835,866.80 25,056,796,231.20 13,937,171,961.77 4,765,651,403.11	9,258,040,801.62 24,528,175,600.43 11,108,438,726.80 3,505,897,995.94
Guarantees Issued	. 25,034,796,231.20 . 12,701,937,274.50 . 4,765,651,403.11 . 233,267,199,903.67	24,506,175,600.43 8,955,921,133.50 3,505,897,995.94 233,917,302,279.64	Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments	P 11,239,835,866.80 25,056,796,231.20 13,937,171,961.77 4,765,651,403.11 233,283,199,903.67	P 9,258,040,801.62 24,528,175,600.43 11,108,4726.80 3,505,897,995,94 233,933,302,279.64
Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts	. 25,034,796,231.20 . 12,701,937,274.50 . 4,765,651,403.11 . 233,267,199,903.67 . 21,167,668,388.07	24,506,175,600.43 8,955,921,133.50 3,505,897,995.94 233,917,302,279.64 31,105,312,120.94	CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts	11,239,835,866.80 25,056,796,231.20 13,937,171,961.77 4,765,651,403.11 233,283,199,903.67 21,167,668,388.07	9,258,040,801.62 24,528,175,600.43 11,108,438,726.80 3,505,897,995.94 233,933,302,279.64 31,105,312,120.94
Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts:	. 25,034,796,231.20 . 12,701,937,274.50 . 4,765,651,403.11 . 233,267,199,903.67 . 21,167,668,388.07 . 515,505,200,151.81	24,506,175,600.43 8,955,921,133.50 3,505,897,995.94 233,917,302,279.64 31,105,312,120.94 507,000,367,772.36	CONTINGENT ACCOUNTS Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts:	11,239,835,866.80 25,056,796,231.20 13,937,171,961.77 4,765,651,403.11 233,283,199,903.67 21,167,668,388.07 523,346,419,365.36	9,258,040,801.62 24,528,175,600.43 11,108,438,726.80 3,505,897,995.94 233,933,302,279,64 31,105,312,120.94 515,217,179,691.64
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	. 25,034,796,231.20 12,701,937,274.50 4,765,651,403.11 233,267,199,903.67 21,167,668,388.07 515,505,200,151.81 369,211,574,370.59	24,506,175,600.43 8,955,921,133.50 3,505,897,995.94 233,917,302,279.64 31,105,312,120.94 507,000,367,772.36 355,991,935,498.00	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	11,239,835,866.80 25,056,796,231.20 13,937,171,961.77 4,765,651,403.11 233,283,199,903.67 21,167,668,388.07 523,346,419,365.36 337,052,793,584.14	9,258,040,801.62 24,528,175,600.43 11,108,438,726.80 3,505,897,995.94 233,933,302,279.64 31,105,312,120.94 515,217,179,691.64 364,208,747,417.28
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	. 25,034,796,231.20 12,701,937,274.50 4,765,651,403.11 233,267,199,903.67 21,167,668,388.07 515,505,200,151.81 369,211,574,370.59 146,293,625,781.22	24,506,175,600.43 8,955,921,133.50 3,505,897,995.94 233,917,302,279.64 31,105,312,120.94 507,000,367,772.36 355,991,935,498.00 151,008,432,274.36	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		9,258,040,801.62 24,528,175,600.43 11,108,438,726.80 3,505,897,995.94 33,105,312,120.94 515,217,179,691.64 364,208,747,417.28 151,008,432,274.36
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	25,034,796,231.20 12,701,937,274.50 4,765,651,403.11 233,267,199,903.67 21,167,668,388.07 515,505,200,151.81 369,211,574,370.59 146,293,625,781.26 620,851,528,526.65	24,506,175,600.43 8,955,921,133.50 3,505,897,995.94 233,917,302,279.64 31,105,312,120.94 507,000,367,772.36 355,991,935,498.00 151,008,432,274.36 655,616,297,692.81	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	11,239,835,866.80 25,056,796,231.20 13,937,171,961.77 4,765,651,403.11 233,283,199,903.67 21,167,668,388.07 523,346,419,365.36 377,052,793,584.14 146,293,625,781.22 644,092,705,868.16	9,258,040,801.62 24,528,175,600.43 11,108,438,726.80 3,505,897,995.94 233,933,302,279.64 31,105,312,120.94 515,217,179,691.64 364,208,747,417.28 151,008,432,274.36 665,188,522,497.38
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	. 25,034,796,231.20 12,701,937,274.50 4,765,651,403.11 233,267,199,903.67 21,167,668,388.07 515,505,200,151.81 369,211,574,370.59 146,293,625,781.22 620,851,528,526.65 11,065,584,762.39	24,506,175,600.43 8,955,921,133.50 3,505,897,995.94 233,917,302,279.64 31,105,312,120.94 507,000,367,772.36 355,991,935,498.00 151,008,432,274.36	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	11,239,835,866.80 25,056,796,231.20 13,937,171,961.77 4,765,651,403.11 233,283,199,903.67 21,167,668,388.07 523,346,419,365.36 377,052,793,584.14 146,293,625,781.22 644,092,705,868.16	9,258,040,801.62 24,528,175,600.43 11,108,438,726.80 3,505,897,995.94 33,105,312,120.94 515,217,179,691.64 364,208,747,417.28 151,008,432,274.36
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	. 25,034,796,231.20 12,701,937,274.50 4,765,651,403.11 233,267,199,903.67 21,167,668,388.07 515,505,200,151.81 369,211,574,370.59 146,293,625,781.22 620,851,528,526.65 11,065,584,762.39	24,506,175,600.43 8,955,921,133.50 3,505,897,995,94 233,917,302,279.64 31,105,312,120.94 507,000,367,772.36 355,991,935,498.00 151,008,432,274.36 655,616,297,692.81 8,902,827,933.62	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	11,239,835,866.80 25,056,796,231.20 13,937,171,961.77 4,765,651,403.11 233,283,199,903.67 21,167,668,388.07 523,346,419,365.36 377,052,793,584.14 146,293,625,781.22 644,092,705,868.16	9,258,040,801.62 24,528,175,600.43 11,108,438,726.80 3,505,897,995.94 233,933,302,279.64 31,105,312,120.94 515,217,179,691.64 364,208,747,417.28 151,008,432,274.36 665,188,522,497.38 23,211,541,060.12
Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Irust Department Accounts: a) Trust and Other Fiduciary Accounts b) Agency Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS Additional Information:	25,034,796,231.20 12,701,937,274.50 4,765,651,403.11 233,267,199,903.67 21,167,668,388.07 515,505,200,151.81 369,211,574,370.59 146,293,625,781.22 620,851,528,526.65 11,065,584,762.39	24,506,175,600.43 8,955,921,133.50 3,505,897,995,94 233,917,302,279.64 31,105,312,120.94 507,000,367,772.36 355,991,935,498.00 151,008,432,274.36 655,616,297,692.81 8,902,827,953.62 **P_1,482,768,143,350.86	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:	11,239,835,866.80 25,056,796,231.20 13,937,171,961.77 4,765,651,403.11 233,283,199,903.67 21,167,668,388.07 523,346,419,365.36 377,052,793,584.14 146,293,625,781.22 644,092,705,868.16	9,258,040,801.62 24,528,175,600.43 11,108,438,726.80 3,505,897,995.94 233,933,302,279.64 31,105,312,120.94 515,217,179,691.64 364,208,747,417.28 151,008,432,274.36 665,188,522,497.38 23,211,541,060.12
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: Gross total loan portfolio (TI P)	25,034,796,231.20 12,701,937,274.50 4,765,651,403.11 233,267,199,903.67 21,167,668,388.07 515,505,200,151.81 369,211,574,370.59 146,293,625,781.22 620,851,528,526.65 11,065,584,762.39 P1,455,599,402,508.20	24,506,175,600.43 8,955,921,133.50 3,505,897,995.94 233,917,302,279.64 31,105,312,120.94 507,000,367,772.36 355,991,935,498.00 151,008,432,274.36 655,616,297,692.81 8,902,827,935.62 P_1,482,768,143,350.86	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)	11,239,835,866.80 25,056,796,231.20 13,937,171,961.77 4,765,651,403.11 233,283,199,903.67 21,167,668,388.07 523,346,419,365.36 377,052,793,584.14 146,293,625,781.22 644,092,705,868.16	9,258,040,801.62 24,528,175,600.43 11,108,438,726.80 3,505,897,995.94 233,933,302,279.64 31,105,312,120.94 515,217,179,691.64 364,208,747,417.28 151,008,432,274.36 665,188,522,497.38 23,211,541,060.12
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: Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLS)	25,034,796,231.20 12,701,937,274.50 4,765,651,403.11 233,267,199,903.67 21,167,668,388.07 515,505,200,151.81 369,211,574,370.59 146,293,625,781.22 620,851,528,526.65 11,065,584,762.39 P	24,506,175,600.43 8,955,921,133.50 3,505,897,995,94 233,917,302,279.64 31,105,312,120.94 507,000,367,772.36 335,991,935,498.00 151,008,432,274.36 655,616,297,692.81 8,902,827,933.62 P_1,482,768,143,350.86 P 1,172,466,056,909.16 26,888,539,344.24	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) 1. First Metro Investment Corporation 2. Philippine Savings Bank	11,239,835,866.80 25,056,796,231.20 13,937,171,961.77 4,765,651,403.11 233,283,199,903.67 21,167,668,388.07 523,346,419,365.36 377,052,793,584.14 146,293,625,781.22 644,092,705,868.16	9,258,040,801.62 24,528,175,600.43 11,108,438,726.80 3,505,897,995.94 233,933,302,279.64 31,105,312,120.94 515,217,179,691.64 364,208,747,417.28 151,008,432,274.36 665,188,522,497.38 23,211,541,060.12
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: Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a, Gross NPLS	25,034,796,231.20 12,701,937,274.50 4,765,651,403.11 233,267,199,903.67 21,167,668,388.07 515,505,200,515.81 369,211,574,370.59 146,293,625,781.22 620,851,528,526.65 11,065,584,762.39 P_1,455,599,402,508.20	24,506,175,600.43 8,955,921,133.50 3,505,897,995.94 233,917,302,279.64 31,105,312,120.94 507,000,367,772.36 355,991,935,498.00 151,008,432,274.36 655,616,297,692.81 8,902,827,933.62 P1,482,768,143,350.86 P1,172,466,056,909.16 26,888,539,344.24	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) 1. First Metro Investment Corporation 2. Philippine Savings Bank 3. Metropolitan Bank (China) Ltd.	11,239,835,866.80 25,056,796,231.20 13,937,171,961.77 4,765,651,403.11 233,283,199,903.67 21,167,668,388.07 523,346,419,365.36 377,052,793,584.14 146,293,625,781.22 644,092,705,868.16	9,258,040,801.62 24,528,175,600.43 11,108,438,726.80 3,505,897,995.94 233,933,302,279.64 31,105,312,120.94 515,217,179,691.64 364,208,747,417.28 151,008,432,274.36 665,188,522,497.38 23,211,541,060.12
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: Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (IPILS)	25,034,796,231.20 12,701,937,274.50 4,765,651,403.11 233,267,199,903.67 21,167,668,388.07 515,505,200,151.81 369,211,574,370.59 146,293,625,781.22 620,851,528,526.65 11,065,584,762.39 1,455,599,402,508.20 **P1,455,599,402,508.20 1,107,845,624,531.64 36,529,949,304.17 14,207,591,844.32 12,289	24,506,175,600.43 8,955,921,133.50 3,505,897,995,94 233,917,302,279.64 31,105,312,120.94 507,000,367,772.36 355,991,935,498.00 151,008,432,274.36 655,616,297,692.81 8,902,827,953.62 **P_1,482,768,143,350.86* **P_1,172,466,056,909.16 26,888,539,344.24 13,175,142,787.55 1.172%	Guarantees Issued Performance Standby Letters of Credit Commercial Letters of Credit ITade 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) 1. First Metro Investment Corporation 2. Philippine Savings Bank 3. Metropolitan Bank (China) Ltd. 4. ORIX Metro Leasing and Finance Corporation	11,239,835,866.80 25,056,796,231.20 13,937,171,961.77 4,765,651,403.11 233,283,199,903.67 21,167,668,388.07 523,346,419,365.36 377,052,793,584.14 146,293,625,781.22 644,092,705,868.16	9,258,040,801.62 24,528,175,600.43 11,108,438,726.80 3,505,897,995.94 233,933,302,279.64 31,105,312,120.94 515,217,179,691.64 364,208,747,417.28 151,008,432,274.36 665,188,522,497.38 23,211,541,060.12
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: Gross total loan portfolio (TIP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of net NPLs to gross TLP (%) c. Net NPLs	25,034,796,231.20 12,701,937,274.50 4,765,651,403.11 233,267,199,903.67 21,167,668,388.07 515,505,200,151.81 369,211,574,370.59 146,293,625,781.22 620,851,528,526.65 11,065,584,762.39 **P_1,455,599,402,508.20 **P 1,107,845,624,531.64 36,529,949,304.17 14,207,591,874.32 14,207,591,874.32 2,644,354,721.17	24,506,175,600.43 8,955,921,133.50 3,505,897,995.94 233,917,302,279.64 31,105,312,120.94 507,000,367,772.36 3355,991,935,498.00 151,008,432,274.36 655,616,297,692.81 8,902,827,953.62 P_1,82,768,143,350.86 P 1,172,466,056,909.16 26,888,539,344.24 13,175,142,787.55 1,129,247.28 2,185,531,247.28 0,19%	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) 1. First Metro Investment Corporation 2. Philippine Savings Bank 3. Metropolitan Bank (China) Ltd.	11,239,835,866.80 25,056,796,231.20 13,937,171,961.77 4,765,651,403.11 233,283,199,903.67 21,167,668,388.07 523,346,419,365.36 377,052,793,584.14 146,293,625,781.22 644,092,705,868.16	9,258,040,801.62 24,528,175,600.43 11,108,438,726.80 3,505,897,995.94 233,933,302,279.64 31,105,312,120.94 515,217,179,691.64 364,208,747,417.28 151,008,432,274.36 665,188,522,497.38 23,211,541,060.12
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: Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) C. Net NPLS d. Ratio of net NPLs to gross TLP (%) c. Net NPLS d. Ratio of net NPLs to gross TLP (%) c. Ratio for the NPLs to gross TLP (%) e. Ratio of total allowance for credit losses to gross NPLs (%) e. Ratio of total allowance for credit losses to gross NPLs (%) e. Ratio of total allowance for credit losses to gross NPLs (%)	25,034,796,231.20 12,701,937,274.50 4,765,651,403.11 233,267,199,903.67 21,167,668,388.07 515,505,200,151.81 369,211,574,370.59 146,293,625,781.22 620,851,528,526.65 11,065,584,762.39 P_1,455,599,402,508.20 P_1,455,599,402,508.20 P_1,207,591,874.32 14,207,591,874.32 2,644,354,721.79 2,644,354,721.79 2,644,354,721.79 2,644,354,721.79	24,506,175,600.43 8,955,921,133.50 3,505,897,995,94 233,917,302,279.64 31,105,312,120.94 507,000,367,772.36 335,991,935,498.00 151,008,432,274.36 655,616,297,692.81 8,902,827,953.62 P_1,482,768,143,350.86 P 1,172,466,056,909.16 26,888,539,344.24 13,175,142,787.55 1,179,406,056,909.16 26,888,539,344.24 13,175,142,787.55 0,19% 313,559%	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) 1. First Metro Investment Corporation 2. Philippine Savings Bank 3. Metropolitan Bank (China) Ltd. 4. ORIX Metro Leasing and Finance Corporation 5. Metropolitan Bank (Bahamas) Limited 6. First Metro International Investment Company Limited 7. Metro Remittance (Hong Kongo) Limited	11,239,835,866.80 25,056,796,231.20 13,937,171,961.77 4,765,651,403.11 233,283,199,903.67 21,167,668,388.07 523,346,419,365.36 377,052,793,584.14 146,293,625,781.22 644,092,705,868.16	9,258,040,801.62 24,528,175,600.43 11,108,438,726.80 3,505,897,995.94 233,933,302,279.64 31,105,312,120.94 515,217,179,691.64 364,208,747,417.28 151,008,432,274.36 665,188,522,497.38 23,211,541,060.12
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: Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLS b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of front NPLs to gross TLP (%) e. Ratio of specific allowance for credit losses to gross NPLS (%) e. Ratio of proficial Journance for credit losses to gross NPLS (%) e. Ratio of specific allowance for credit losses to gross NPLS (%) f. Ratio of specific allowance for credit losses to gross NPLS (%) f. Ratio of specific allowance for credit losses to gross NPLS (%)	25,034,796,231.20 12,701,937,274.50 4,765,651,403.11 233,267,199,903.67 21,167,668,388.07 515,505,200,151.81 369,211,574,370.59 146,293,625,781.22 620,851,528,526.65 11,065,584,762.39 P1,455,599,402,508.20 P1,455,599,402,508.20 14,207,591,874.32 14,207,591,874.32 14,207,591,874.32 2,644,354,721.17 2,89% 2,644,354,721.17 2,24% 335,12% 257,12%	24,506,175,600.43 8,955,921,133.50 3,505,897,995.94 233,917,302,279.64 31,105,312,120.94 507,000,367,772.36 355,991,935,498.00 151,008,432,274.36 655,616,297,692.81 8,902,827,953.62 P1,482,768,143,350.86 P1,172,466,056,909.16 26,888,539,344.24 13,175,142,787.55 1.12% 2,185,531,247.28 0.19% 313,55% 204,09%	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 b) Agency Accounts TOTAL CONTINGENT ACCOUNTS Additional Information: 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies) 1. First Metro Investment Corporation 2. Philippine Savings Bank 3. Metropolitian Bank (China) Ltd. 4. ORIX Metro Leasing and Finance Corporation 5. Metropolitian Bank (Schina) Litt. 6. First Metro International Investment Company Limited 7. Metro Remittance (Hong Kong) Limited 8. Metro Remittance (Hong Kong) Limited 8. Metro Remittance (Hong Kong) Limited 8. Metro Remittance (Hong Kong) Limited	11,239,835,866.80 25,056,796,231.20 13,937,171,961.77 4,765,651,403.11 233,283,199,903.67 21,167,668,388.07 523,346,419,365.36 377,052,793,584.14 146,293,625,781.22 644,092,705,868.16	9,258,040,801.62 24,528,175,600.43 11,108,438,726.80 3,505,897,995.94 233,933,302,279.64 31,105,312,120.94 515,217,179,691.64 364,208,747,417.28 151,008,432,274.36 665,188,522,497.38 23,211,541,060.12
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: Gross total Dan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of the NPLs to gross TLP (%) e. Ratio of total allowance for credit losses to me gross TLP to gross NPLs (%) f. Ratio of specific allowance for credit losses on othe gross TLP to gross NPLs (%) f. Ratio of specific allowance for credit losses on othe gross TLP to gross NPLs (%) Glassified Loans & Other Risk Assets, gross of allowance for credit losses	25,034,796,231.20 12,701,937,274.50 4,765,651,403.11 233,267,199,903.67 21,167,668,388.07 515,505,200,151.81 369,211,574,370.59 146,293,625,781.22 620,851,528,526.65 11,065,584,762.39 P1,455,599,402,508.20 P1,455,599,402,508.20 11,07,845,624,531.64 36,529,949,304.17 14,207,591,874.32 1,28% 2,644,354,721.79 2,644,354,721.79 46,857,03,997.55 46,857,03,997.55 8,466,681,413.65	24,506,175,600.43 8,955,921,133.50 3,505,897,995,94 233,917,302,279.64 31,105,312,120.94 507,000,367,772.36 335,991,935,498.00 151,008,432,274.36 655,616,297,692.81 8,902,827,953.62 P_1,482,768,143,350.86 P 1,172,466,056,909.16 26,888,539,344.24 13,175,142,787.55 1,179,406,056,909.16 26,888,539,344.24 13,175,142,787.55 0,19% 313,559%	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) 1. First Metro Investment Corporation 2. Philippine Savings Bank 3. Metropolitan Bank (China) Ltd. 4. ORIX 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 (Singapore) Pte. Ltd. 9. Metro Remittance (Singapore) Pte. Ltd. 9. Metro Remittance (Long, Inc.)	11,239,835,866.80 25,056,796,231.20 13,937,171,961.77 4,765,651,403.11 233,283,199,903.67 21,167,668,388.07 523,346,419,365.36 377,052,793,584.14 146,293,625,781.22 644,092,705,868.16	9,258,040,801.62 24,528,175,600.43 11,108,438,726.80 3,505,897,995.94 233,933,302,279.64 31,105,312,120.94 515,217,179,691.64 364,208,747,417.28 151,008,432,274.36 665,188,522,497.38 23,211,541,060.12
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: Gross total loan portfolio (TIP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of fortal allowance for credit losses on the gross TLP to gross NPLs (%) e. Ratio of specific allowance for credit losses to the gross TLP to gross NPLs (%) Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses.	25,034,796,231.20 12,701,937,274.50 4,765,651,403.11 233,267,199,903.67 21,167,668,388.07 515,505,200,151.81 369,211,574,370.59 146,293,625,781.22 620,851,528,526.65 11,065,584,762.39 14,207,591,874.32 14,207,591,874.32 14,207,591,874.32 12,898 2,644,354,721.17 0,24% 355,12% 46,857,063,997.55 8,466,681,413.65 96)	24,506,175,600.43 8,955,921,133.50 3,505,897,995,94 233,917,302,279.64 31,105,312,120.94 507,000,367,772.36 355,991,935,498.00 151,008,432,274.36 655,616,297,692.81 8,902,827,953.62 P_1,882,768,143,350.86 P 1,172,466,056,909.16 26,888,539,344.24 13,175,142,787.55 1,129 2,185,531,247.28 0,199 313,55% 204,09% 29,935,070,166,48 8,864,424,772.09 0,76%	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) 1. First Metro Investment Corporation 2. Philippine Savings Bank 3. Metropolitan Bank (China) Ltd. 4. QRIX Metro Leasing and Finance Corporation 5. Metropolitan Bank (Bhamas) Limited 6. First Metro International Investment Company Limited 7. Metro Remittance (LSA), Inc. 10. Metro Remittance (USA), Inc. 10. Metro Remittance (LSA), Inc. 10. Metro Remittance (LSA), Inc.	11,239,835,866.80 25,056,796,231.20 13,937,171,961.77 4,765,651,403.11 233,283,199,903.67 21,167,668,388.07 523,346,419,365.36 377,052,793,584.14 146,293,625,781.22 644,092,705,868.16	9,258,040,801.62 24,528,175,600.43 11,108,438,726.80 3,505,897,995.94 233,933,302,279.64 31,105,312,120.94 515,217,179,691.64 364,208,747,417.28 151,008,432,274.36 665,188,522,497.38 23,211,541,060.12
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: Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) C. Net NPLS d. Ratio of rent NPLs to gross TLP (%) c. Net NPLS d. Ratio of rent NPLs to gross TLP (%) c. Net NPLS d. Ratio of rent NPLs to gross TLP (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) Glassified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses, Ratio of DOSRI loans and receivables, gross of allowance for credit losses, Ratio of DOSRI loans and receivables, gross of allowance for credit losses, Ratio of DOSRI loans and receivables, gross of allowance for credit losses, Ratio of DOSRI loans and receivables.	25,034,796,231.20 12,701,937,274.50 4,765,651,403.11 233,267,199,903.67 21,167,668,388.07 515,505,200,151.81 369,211,574,370.59 146,293,625,781.22 620,851,528,526.65 11,065,584,762.39 P_1,455,599,402,508.20 P_1,455,599,402,508.20 P_1,207,591,874.32 14,207,591,874.32 2,644,354,721.79 2,644,354,721.79 2,644,354,721.79 365,172,98 46,87,063,997.55 8,466,681,413.65 80,000	24,506,175,600.43 8,955,921,133.50 3,505,897,995,94 233,917,302,279.64 31,105,312,120.94 507,000,367,772.36 335,991,935,498.00 151,008,432,274.36 655,616,297,692.81 8,902,827,953.62 P_1,482,768,143,350.86 P 1,172,466,056,909.16 26,888,539,344.24 13,175,142,787.55 1,112,987.531,247.28 0,19% 29,935,070,166.48 8,864,424,772.09 0,76% 0,000	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) 1. First Metro Investment Corporation 2. Philippine Savings Bank 3. Metropolitan Bank (China) Ltd. 4. ORIX 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 (Singapore) Pte. Ltd. 9. Metro Remittance (UR) Limited 10. Metro Remittance (UK) Limited 11. Metro Remittance (UK) Limited 12. Metro Remittance (UK) Limited 13. Metro Remittance (UK) Limited 14. Metro Remittance (UK) Limited 15. Metro Remittance (UK) Limited 16. Metro Remittance (UR) Limited 17. Metro Remittance (UR) Limited 18. Metro Remittance (UR) Limited 19. Metro Remittance (UR) Limited 19. Metro Remittance (UR) Limited 19. Metro Remittance (UR) Limited	11,239,835,866.80 25,056,796,231.20 13,937,171,961.77 4,765,651,403.11 233,283,199,903.67 21,167,668,388.07 523,346,419,365.36 377,052,793,584.14 146,293,625,781.22 644,092,705,868.16	9,258,040,801.62 24,528,175,600.43 11,108,438,726.80 3,505,897,995.94 233,933,302,279.64 31,105,312,120.94 515,217,179,691.64 364,208,747,417.28 151,008,432,274.36 665,188,522,497.38 23,211,541,060.12
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: Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPL) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLS d. Ratio of net NPLs to gross TLP (%) c. Net NPLS d. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) Glassified Loans & Other Risk Assets, gross of allowance for credit losses 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 (%) Ratio of gross non-performing DOSRI loans and receivables.	25,034,796,231.20 12,701,937,274.50 4,765,651,403.11 233,267,199,903.67 21,167,668,388.07 515,505,200,151.81 369,211,574,370.59 146,293,625,781.22 620,851,528,526.65 11,065,584,762.39 1,455,599,402,508.20 P 1,07,845,624,531.64 36,529,949,304.17 14,207,591,874.32 1,28% 2,644,354,721.17 0,24% 355,12% 46,857,063,997,55 8,466,681,413.65 0,00%	24,506,175,600.43 8,955,921,133.50 3,505,897,995,94 233,917,302,279.64 31,105,312,120.94 507,000,367,772.36 335,991,935,498.00 151,008,432,274.36 655,616,297,692.81 8,902,827,953.62 P_1,482,768,143,350.86 P 1,172,466,056,909.16 26,888,539,344.24 13,175,142,787.55 1,12% 2,185,531,247.28 0,19% 313,55% 204,09% 29,935,070,166.48 8,864,424,772.09 0,76% 0,00 0,00%	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) 1. First Metro Investment Corporation 2. Philippine Savings Bank 3. Metropolitan Bank (Kinna) Ltd. 4. QRIX Metro Leasing and Finance Corporation 5. Metropolitan Bank (Bahamas) Limited 6. First Metro International Investment Company Limited 7. Metro Remittance (Hong Kong) Limited 9. Metro Remittance (USA), Inc. 10. Metro Remittance (USA), Inc. 11. Metro Remittance (USA), Inc. 11. Metro Remittance (USA), Limited	11,239,835,866.80 25,056,796,231.20 13,937,171,961.77 4,765,651,403.11 233,283,199,903.67 21,167,668,388.07 523,346,419,365.36 377,052,793,584.14 146,293,625,781.22 644,092,705,868.16	9,258,040,801.62 24,528,175,600.43 11,108,438,726.80 3,505,897,995.94 233,933,302,279.64 31,105,312,120.94 515,217,179,691.64 364,208,747,417.28 151,008,432,274.36 665,188,522,497.38 23,211,541,060.12
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: Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (INPLs) a. Gross NPLS b. Ratio of gross NPLS to gross TLP (%) c. Net NPLS d. Ratio of frotal allowance for credit losses on the gross TLP to gross NPLS (%) e. Ratio of specific allowance for credit losses on the gross TLP to gross NPLS (%) Classified Loans & Other Risk Assets, gross of allowance for credit losses. Ratio of DOSRI loans and receivables, gross of allowance for credit losses. Ratio of gross non-performing DOSRI loans and receivables on performing DOSRI loans and receivables. Ratio of gross non-performing DOSRI loans and receivables to gross TLP (%) e. Ratio of grosn performing DOSRI loans and receivables to gross TLP (%) e. Ratio of grosn performing DOSRI loans and receivables to gross TLP (%) e. Ratio of grosn performing DOSRI loans and receivables to gross TLP (%) e. Ratio of grosn performing DOSRI loans and receivables to gross TLP (%) e. Ratio of grosn performing DOSRI loans and receivables to gross TLP (%) e. Ratio of grosn performing DOSRI loans and receivables to gross TLP (%) e. Ratio of grosn performing DOSRI loans and receivables to gross TLP (%) e. Ratio of grosn performing DOSRI loans and receivables to gross TLP (%) e. Ratio of grosn grosn performing DOSRI loans and receivables to gross TLP (%) e. Ratio of grosn grosn performing DOSRI loans and receivables to gross TLP (%) e. Ratio of grosn gros	25,034,796,231.20 12,701,937,274.50 4,765,651,403.11 233,267,199,903.67 21,167,668,388.07 515,505,200,151.81 369,211,574,370.59 146,293,625,781.22 620,851,528,526.65 11,065,584,762.39 P1,455,599,402,508.20 P1,455,599,402,508.20 P1,455,599,402,508.20 14,207,591,874.32 14,207,591,874.32 12,894 2,644,354,721.77 2,24% 46,857,063,997.55 8,466,681,413.65 10,00% 0,00%	24,506,175,600.43 8,955,921,133.50 3,505,897,995.94 233,917,302,279.64 31,105,312,120.94 507,000,367,772.36 355,991,935,498.00 151,008,432,274.36 655,616,297,692.81 8,902,827,933.62 P_1,482,768,143,350.86 P 1,172,466,056,909.16 26,888,539,344.24 13,175,142,787.55 1.12% 2,185,531,247.28 1.13,175,142,787.55 1.12% 2,185,531,247.28 2,185,531,247.28 2,185,531,247.28 0,19% 29,935,070,166.48 8,864,424,772.09 0,00% 0,00%	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) 1. First Metro Investment Corporation 2. Philippine Savings Bank 3. Metropolitan Bank (China) Ltd. 4. ORIX 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 (Singapore) Pte. Ltd. 9. Metro Remittance (UR) Limited 10. Metro Remittance (UK) Limited 11. Metro Remittance (UK) Limited 12. Metro Remittance (UK) Limited 13. Metro Remittance (UK) Limited 14. Metro Remittance (UK) Limited 15. Metro Remittance (UK) Limited 16. Metro Remittance (UR) Limited 17. Metro Remittance (UR) Limited 18. Metro Remittance (UR) Limited 19. Metro Remittance (UR) Limited 19. Metro Remittance (UR) Limited 19. Metro Remittance (UR) Limited	11,239,835,866.80 25,056,796,231.20 13,937,171,961.77 4,765,651,403.11 233,283,199,903.67 21,167,668,388.07 523,346,419,365.36 377,052,793,584.14 146,293,625,781.22 644,092,705,868.16	9,258,040,801.62 24,528,175,600.43 11,108,438,726.80 3,505,897,995.94 233,933,302,279.64 31,105,312,120.94 515,217,179,691.64 364,208,747,417.28 151,008,432,274.36 665,188,522,497.38 23,211,541,060.12
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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: Gross total loan portfolio (TLP) Specific allowance for redit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) C. Net NPLS d. Ratio of precibin to gross TLP (%) c. Net NPLS d. Ratio of rent NPLs to gross TLP (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross on the gross TLP to gross non-performing DOSRI loans and receivables, gross of allowance for credit losses. Batio of gross non-performing DOSRI loans and receivables. Ratio of gross non-performing DOSRI loans and receivables. Ratio of gross non-performing DOSRI loans and receivables to gross TLP (%) e. 8% for Micro and Small Enterprises b. 2% for Medium Enterprises can be a foreivable and the properties of the gross on the gross of the gross on t	25,034,796,231.20 12,701,937,274.50 4,765,651,403.11 233,267,199,903.67 21,167,668,388.07 515,505,200,151.81 369,211,574,370.59 146,293,625,781.22 620,851,528,526.65 11,065,584,762.39 14,207,591,874.32 14,207,591,874.32 12,82% 2,644,354,721.17 0,24% 365,29,949,304.17 14,207,591,874.32 1,28% 46,857,063,997,55 8,466,681,413.65 9,600 0,00% 0,00% 0,00%	24,506,175,600.43 8,955,921,133.50 3,505,897,995,94 233,917,302,279.64 31,105,312,120.94 507,000,367,772.36 335,991,935,498.00 151,008,432,274.36 655,616,297,692.81 8,902,827,953.62 P_1,482,768,143,350.86 P 1,172,466,056,909.16 26,888,539,344.24 13,175,142,787.55 1,129,204,09% 29,935,070,166.48 8,864,424,772.09 0,76% 0,00 0,00% 0,63% 4,19% 6,655% 19,68%	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) 1. First Metro Investment Corporation 2. Philippine Savings Bank 3. Metropolitan Bank (China) Ltd. 4. ORIX Metro Leasing and Finance Corporation 5. Metropolitan Bank (Bahamas) Limited 6. First Metro International Investment Company Limited 7. Metro Remittance (USA), Inc. 10. Metro Remittance (USA), Inc. 10. Metro Remittance (USA) Inc. 11. Metro Remittance (UK) Limited 12. Metro Remittance (UK) Limited 13. Metro Remittance (UK) Limited 14. Metro Remittance (UK) Limited 15. Metro Remittance (UK) Limited 16. Metro Remittance (UK) Limited 17. Metro Remittance (UK) Limited 18. Metro Remittance (UK) Limited 19. Metro Remittance (UK) Limited 10. Metro Remittance (UK) Limited 11. Metro Remittance (UK) Limited 12. Metro Remittance (UK) Limited 13. Anital Adequacy Ratio (CAR) on Consolidated Rasis as prescribed under existing a		P 9,258,040,801.62 24,528,175,600.43 11,108,438,726.80 3,505,897,995.94 233,933,302,279.64 31,105,312,120.94 515,217,179,691.64 364,208,747,417.28 151,008,432,274.36 665,188,522,497.38 23,211,541,060.12 P 1,517,0556,410,774.51
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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: Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of net NPLs to gross TLP (%) c. Net NPLs d. Ratio of net NPLs to gross TLP (%) c. Net NPLs d. Ratio of rotal allowance for credit losses on the gross TLP to gross NPLs (%) Glassified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%) Ratio of gross non-performing DOSRI loans and receivables Ratio	25,034,796,231.20 12,701,937,274.50 4,765,651,403.11 233,267,199,903.67 21,167,668,388.07 515,505,200,151.81 369,211,574,370.59 146,293,625,781.22 620,851,528,526.65 11,065,584,762.39 P	24,506,175,600.43 8,955,921,133.50 3,505,897,995,94 233,917,302,279.64 31,105,312,120.94 507,000,367,772.36 335,991,935,498.00 151,008,432,274.36 655,616,297,692.81 8,902,827,953.62 P_1,482,768,143,350.86 P 1,172,466,056,909.16 26,888,539,344.24 13,175,142,787.55 1,12% 2,185,531,247.28 0,19% 313,55% 204,09% 29,935,070,166.48 8,864,424,772.09 0,76% 0,00 0,00% 0,63% 4,119% 6,655% 19,68% 18,22% 225,525,886,885.08 2,042,419,336,606.58	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 berivatives Others TOTAL CONTINGENT ACCOUNTS Additional Information: 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies) 1. First Metro Investment Corporation 2. Philippine Savings Bank 3. Metropolitan Bank (China) Ltd. 4. ORIX Metro Leasing and Finance Corporation 5. Metropolitan Bank (Shanas) Limited 6. First Metro International Investment Company Limited 7. Metro Remittance (Hong Kong) Limited 8. Metro Remittance (USA), Inc. 10. Metro Remittance (USA), Inc. 11. Metro Remittance (US), Jinc. 12. List of Subsidiary Insurance Companies – None – 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing rea. Inc. 13. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulation 2. List of Subsidiary Insurance Companies – None – 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulation 2. List of Subsidiary Insurance Companies – None – 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulation a. Tier 1 Capital . b. Exposure Measure . c. Leverage Ratio (96) . b. Tier 1 Capital . b. Exposure Measure . c. Leverage Ratio (96) . b. Sieguidity Coverage Ratio in Single Currency on Consolidated Basis, as prescribed	egulations egulations - 19,91% - 19,91% egulations - 283,041,031,758,081,019 egulations - 19,91% - 19,91% - 19,91% - 19,91% - 19,91% - 19,91% - 19,91% - 283,041,031,758,081,019 - 283,041,031,758,081,019 - 283,041,031,758,081,019 - 283,041,031,758,081,019 - 283,041,031,758,081,019 - 283,041,031,758,081,019 - 283,041,031,758,081,019 - 283,041,031,758,081,019 - 283,041,031,758,081,019 - 283,041,031,758,081,019 - 283,041,031,758,081,019 - 283,041,031,758,081,019 - 283,041,031,758,081,019 - 283,041,031,758,081,019 - 283,041,031,758,081,019 - 283,041,031,758,081,019 - 283,041,031,758,019	P 9,258,040,801.62 24,528,175,600.43 11,108,438,726.80 3,505,897,995.94 233,933,302,279.64 31,105,312,120.94 515,217,179,691.64 364,208,747,417.28 151,008,432,274.36 665,188,522,497.38 23,211,541,060.12 P 1,517,056,410,774.51
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: Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLS b. Ratio of gross NPLS to gross TLP (%) c. Net NPLS d. Ratio of net NPLs to gross TLP (%) e. Ratio of total allowance for credit losses to the gross TLP to gross TLP to gross TLP (%) c. Net NPLS d. Ratio of net NPLs to gross TLP (%) c. Net NPLS d. Ratio of not NPLs for gross TLP (%) c. Net NPLS d. Ratio of total allowance for credit losses to the gross TLP to gross NPLS (%) Cassified Loans & Other Risk Assets, gross of allowance for credit losses. DOSRI loans and receivables, gross of allowance for credit losses. Ratio of DOSRI loans and receivables and receivables to gross TLP (%) Percent Compliance with Magna Carta (%) a. 8% for Micro and Small Enterprises Return on Equity (RoE) (%) Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations a. Total CAR (%) b. Ter I Ratio (%) Liquidity Coverage Ratio in Soloo Basis, as prescribed under existing regulations a. Ter I Capital b. Exposure Measure C. Leverage Ratio (%) Liquidity Coverage Ratio in Single Currency on Solo Basis, as prescribed under existing regulations	25,034,796,231.20 12,701,937,274.50 4,765,651,403.11 233,267,199,903.67 21,167,668,388.07 515,505,200,151.81 369,211,574,370.59 146,293,625,781.22 620,851,528,526.65 11,065,584,762.39 14,207,591,874.32 14,207,591,874.32 14,207,591,874.32 2,644,34,721.17 0,244% 365,512% 2,644,34,721.17 0,244% 365,7063,997.55 8,466,681,413.65 0,000 0,000% 0,000% 0,000% 1,000%	24,506,175,600.43 8,955,921,133.50 3,505,897,995.94 233,917,302,279.64 31,105,312,120.94 507,000,367,772.36 355,991,935,498.00 151,008,432,274.36 655,616,297,692.81 8,902,827,935.62 P_1,482,768,143,350.86 P_1,482,768,143,350.86 P_1,482,768,143,350.86 P_1,482,768,143,350.86 P_1,482,768,143,350.86 P_1,482,768,143,350.86 P_1,482,768,143,350.86 P_1,482,768,143,350.86 P_1,884,772.99 0,109% 0,000 0,000% 0,63% 4,19% 0,65% 19,68% 18,22% 18,22% 225,525,886,885.08 2,042,419,336,606.58 11,04%	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) 1. First Metro Investment Corporation 2. Philippine Savings Bank 3. Metropolitan Bank (Khina) Ltd. 4. QNIX Metro Leasing and Finance Corporation 5. Metropolitan Bank (Shahamas) Limited 6. First Metro International Investment Company Limited 7. Metro Remittance (Hong Kong) Limited 7. Metro Remittance (Hong Kong) Limited 1. Metro Remittance (USA), Inc. 10. Metro Remittance (USA), Inc. 11. Metro Remittance (USA), Inc. 12. List of Subsidiary Insurance Companies - None - 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulation a. Ire 1 Capital b. Exposure Measure c. Leverage Ratio (%) c. Common Equity Tier I Ratio (%) C. Lordon Consolidated Basis, as prescribed under existing regulation a. Ire 1 Capital b. Exposure Measure c. Leverage Ratio (%) S. Liquidity Coverage Ratio in Single Currency on Consolidated Basis, as prescribed under existing regulation a. Ire 1 Capital b. Exposure Measure c. Leverage Ratio (%) S. Liquidity Coverage Ratio in Single Currency on Consolidated Basis, as prescribed under existing regulation a. Ire 1 Capital b. Exposure Measure c. Leverage Ratio (%) S. Liquidity Coverage Ratio in Single Currency on Consolidated Basis, as prescribed under existing regulation a. Ire 1 Capital	egulations egulations	P 9,258,040,801.62 24,528,175,600.43 11,108,438,726.80 3,505,897,995.94 233,933,302,279.64 31,105,312,120.94 515,217,179,691.64 364,208,747,417.28 3665,188,522,497.38 23,211,541,060.12 P 1,517,056,410,774.51 19,98% 18,66% 18,66% 289,645,532,206.84 2,394,587,301,613.54 12.10%
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: Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of roth PLs to gross TLP (%) c. Net NPLs d. Ratio of total allowance for credit losses to the gross TLP to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross TLP (%) Classified Loans & Other Risk Assets, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses. Ratio of gross non-performing DOSRI loans and receivables to gross TLP (%) Percent Compliance with Magna Carta (%) a. 8% for Miclor and Small Enterprises Return on Equity (RoE) (%) Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations a. Total CAR (%) Lipic Agrantic Response Common Solo Basis, as prescribed under existing regulations a. Total CAR (%) Lipic Agrantic Response Leverage Ratio on Solo Basis, as prescribed under existing regulations a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows b. Total Net Cash Outflows b. Total Net Cash Outflows a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows b. Total Cash Outflows b. Total Net Cash Outflows b.	25,034,796,231.20 12,701,937,274.50 4,765,651,403.11 233,267,199,903.67 21,167,668,388.07 515,505,200,151.81 369,211,574,370.59 146,293,625,781.22 620,851,528,526.65 11,065,584,762.39 14,207,591,874.32 14,207,591,874.32 1,28% 2,644,334,721.17 2,444,345,721.17 0,244% 355,12% 2,544,345,71.17 0,244% 355,12% 2,544,351,64 36,529,949,304.17 0,000 0,000% 0,	24,506,175,600.43 8,955,921,133.50 3,505,897,995,94 233,917,302,279.64 31,105,312,120.94 507,000,367,772.36 335,991,935,498.00 151,008,432,274.36 655,616,297,692.81 8,902,827,953.62 P_1,482,768,143,350.86 P 1,172,466,056,909.16 26,888,539,344.24 13,175,142,787.55 2,185,531,247.28 0,19% 29,935,070,166.48 8,864,424,772.09 0,76% 0,00 0,00% 0,63% 4,19% 6,655% 19,68% 18,22% 18,22% 18,22% 18,22% 18,22% 225,525,886,885.08 2,042,419,336,606.58 11,04%	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 b) Agency Accounts TOTAL CONTINGENT ACCOUNTS Additional Information: 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies) 1. First Metro Investment Corporation 2. Philippine Savings Bank 3. Metropolitan Bank (Knina) Ltd. 4. ORIX Metro Leasing and Finance Corporation 5. Metropolitan Bank (Schina) Ltd. 6. First Metro International Investment Company Limited 6. First Metro International Investment Company Limited 7. Metro Remittance (IdNa), Inc. 10. Metro Remittance (USA), Inc. 11. Metro Remittance (USA), Inc. 12. List of Subsidiary Insurance Companies - None 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulations 2. List of Subsidiary Insurance Companies - None 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulation a. Ter 1 Capital b. Exposure Measure c. Leverage Ratio (%) 5. Liquidity Coverage Ratio in Single Currency on Consolidated Basis, as prescribed under existing regulations a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows	egulations egulations - 19,91% - 19,01%	P 9,258,040,801.62 24,528,175,600.43 11,108,438,726.80 3,505,897,995.94 233,933,302,279.64 31,105,312,120.94 515,217,179,691.64 364,208,747,417.28 151,008,432,274.36 665,188,522,497.38 23,211,541,060.12 P 1,517,056,410,774.51 19,98% 18,66% 18,66% 289,645,532,206.84 2,394,587,301,613.54 12.10%
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: Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of HPLs to gross TLP (%) c. Net NPLs d. Ratio of pross NPLs to gross TLP (%) c. Ratio of total allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) Classified Loans & Other Risk Assets, gross of allowance for credit losses. DOSR loans and receivables, gross of allowance for credit losses. Ratio of pross non-performing DOSR loans and receivables to gross TLP (%) a. 8% for Micro and Small Enterprises Ratio of gross non-performing DOSR loans and receivables to gross TLP (%) a. 8% for Micro and Small Enterprises Return on Equity (ROE) (%) Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations a. Tier I Capital b. Exposure Measure c. Leverage Ratio on Solo Basis, as prescribed under existing regulations a. Total Stock of High - Quality Liquid Assets	25,034,796,231.20 12,701,937,274.50 4,765,651,403.11 233,267,199,903.67 21,167,668,388.07 515,505,200,151.81 369,211,574,370.59 146,293,625,781.22 620,851,528,526.65 11,065,584,762.39 14,207,591,874.32 14,207,591,874.32 1,28% 2,644,334,721.17 2,444,345,721.17 0,244% 355,12% 2,544,345,71.17 0,244% 355,12% 2,544,351,64 36,529,949,304.17 0,000 0,000% 0,	24,506,175,600.43 8,955,921,133.50 3,505,897,995,94 233,917,302,279.64 31,105,312,120.94 507,000,367,772.36 355,991,935,498.00 151,008,432,274.36 655,616,297,692.81 8,902,827,933.62 P1,482,768,143,350.86 P1,172,466,056,909.16 26,888,539,344.24 13,175,142,787.55 1,129 2,185,531,247.28 2,185,531,247.28 2,185,531,247.28 2,185,531,247.28 2,185,531,247.28 0,199 313,559 204,099 4,199 6,659 19,689 10,639 4,199 6,659 19,689 19,689 19,689 18,229 225,525,886,885.08 2,042,419,336,606.58 11,049 657,120,605,366.88	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) 1. First Metro Investment Corporation 2. Philippine Savings Bank 3. Metropolitan Bank (China) Ltd. 4. QRIX Metro Leasing and Finance Corporation 5. Metropolitan Bank (Shahams) Limited 6. First Metro International Investment Company Limited 7. Metro Remittance (ISA), Inc. 10. Metro Remittance (USA), Inc. 10. Metro Remittance (USA), Inc. 11. Metro Remittance (USA) Linc. 12. Metro Remittance (UK) Limited 12. Metro Remittance (UK) Limited 13. Aphiloancor Venture Capital Corporation 2. List of Subsidiary Insurance Companies - None- 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing real Total CAR (%) b. Dier I Ratio (%) c. Common Equity Fire I Ratio (%) 1. Liquidity (overage Ratio in Single Currency on Consolidated Basis, as prescribed under existing regulations a. Total Stock of High-Quality Liquid Assets	egulations egulations - 19,91% - 19,01%	P 9,258,040,801.62 24,528,175,600.43 11,108,438,726.80 3,505,837,995.94 233,933,302,279.64 31,105,312,120.94 515,217,179,691.64 364,208,747,417.28 151,008,432,274.36 665,188,522,497.38 23,211,541,060.12 P1,517,056,410,774.51 19,98% 18,66% 289,645,532,206.84 2,394,587,301,613.54 12,10%

We, Marilou C. Bartolome-Cirilo 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.) MARILOU C. BARTOLOME-CIRILO Senior Vice President/Controller

1/ Common Equity Tier 1 is only applicable to all Universal and Commercial Banks and their subsidiary banks

(Sgd.) FABIAN S. DEE President

CONSOLIDATED BALANCE SHEET (Bank and Financial Subsidiaries)

	As of September 30, 2020	As of June 30, 2020
ASSETS		
Cash and Cash Items	P 27.027.685.898.89	P 31.772.845.787.96
Due from Bangko Sentral ng Pilipinas		258,946,591,767.19
Due from Other Banks	42,390,822,610.93	58,025,625,681.86
Financial Assets at Fair Value through Profit or Loss		47,463,512,038.27
Available-for-Sale Financial Assets-Net	437,339,487,583.34	410,046,753,375.97
Held-to-Maturity (HTM) Financial Assets-Net	22,422,323,284.29	36,666,795,228.95
Loans and Receivables-Net		1,368,553,891,989.42
Interbank Loans Receivable		44,681,665,069.14
Loans and Receivables - Others		1,319,587,083,989.75
Loans and Receivables Arising from RA/CA/PR/SLB	24,447,411,015.00	20,390,338,864.00
General Loan Loss Provision		16,105,195,933.47
Other Financial Assets	11,735,445,636.86	13,850,334,721.55
Equity Investment in Subsidiaries, Associates and Joint	11 (20 070 275 20	11 512 567 020 50
Ventures-Net		11,512,567,828.59
Bank Premises, Furniture, Fixture and Equipment-Net		22,827,111,022.34
Real and Other Properties Acquired-Net Other Assets-Net		5,926,812,901.01
		72,176,785,757.74
TOTAL ASSETS	P2,362,479,000,912.33	P 2,337,769,628,100.85

OTAL LIABILITIES AND STOCKHOLDERS' EQUITY P	2,362,479,000,912.33	P 2,337,769,628,100.85
OTAL STOCKHOLDERS' EQUITY	316,953,912,952.99	322,839,142,064.11
Ninority Interest in Subsidiaries	8,833,926,569.79	9,005,401,856.29
etained Earnings	136,625,773,331.76	136,898,739,718.85
ther Capital Accounts	2,234,654,564.45	7,675,442,001.98
apital Stock	169,259,558,486.99	169,259,558,486.99

We, Marilou C. Bartolome-Cirilo 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

(Sgd.) MARILOU C. BARTOLOME-CIRILO

(Sgd.) FABIAN S. DEE President

Senior Vice President/Controller