

October 31, 2019

## 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 September 30, 2019.

Very truly yours,

Marilou C. Bartolome
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



## **BALANCE SHEET**

(Head Office and Branches)

## **CONSOLIDATED BALANCE SHEET**

(Bank and Financial Subsidiaries)

ACCETC	As of September 30, 2019	As of June 30, 2019		As of September 30, 2019	As of June 30, 2019
ASSETS  Cash and Cash Items Due from Bangko Sentral ng Pilipinas Due from Other Banks Financial Assets at Fair Value through Profit or Loss Available-for-Sale Financial Assets-Net Held-to-Maturity (HTM) Financial Assets-Net Loans and Receivables-Net Interbank Loans Receivable Loans and Receivables - Others Loans and Receivables - Others Loans and Receivables - Others Loans and Receivables Others Loans and Receivables Arising from RA/CA/PR/SLB General Loan Loss Provision Other Financial Assets Equity Investment in Subsidiaries, Associates and Joint	P 23,199,493,610.18 215,008,937,687.67 54,155,948,963.79 53,817,646,790.15 122,667,359,947.85 217,027,010,506.22 1,112,271,892,279.43 21,647,632,715.97 1,101,446,753,315.18 0.00 10,822,493,751.72		ASSETS  Cash and Cash Items Due from Bangko Sentral ng Pilipinas Due from Other Banks Financial Assets at Fair Value through Profit or Loss Available-for-Sale Financial Assets-Net Held-to-Maturity (HTM) Financial Assets-Net Loans and Receivables-Net Interbank Loans Receivable Loans and Receivables - Others Loans and Receivables Arising from RA/CA/PR/SLB General Loan Loss Provision Other Financial Assets Equity (Investment in Subsidiaries, Associates and Joint	25,523,702,248.45 238,402,438,974.65 64,233,385,501.12 70,810,382,565.3 140,191,892,993.54 252,451,428,675.16 1,426,452,032,847.83 35,411,643,734.62 1,400,614,639,245.93 6,610,000,000.00	
Ventures-Net Bank Premises, Furniture, Fixture and Equipment-Net Real and Other Properties Acquired-Net Other Assets-Net TOTAL ASSETS	18,142,979,284.57 1,953,190,303.36 67,032,828,895,15	88,548,522,140.99 17,693,138,087.63 1,963,925,994.08 61,002,252,009.88 P_1,938,740,019,599.97	Ventures-Net Bank Premises, Furniture, Fixture and Equipment-Net Real and Other Properties Acquired-Net Non-Current Assets Held for Sale Other Assets-Net TOTAL ASSETS	23,177,547,361.55 5,539,653,364.30 5,427,707.46 76,857,740,020.05	11,636,834,380.13 22,735,889,392.26 5,496,275,634.70 5,606,761.20 71,426,850,183.68 P-2,290,185,065,567.99
LIABILITIES			LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss Deposit Liabilities Bills Payable: a) BSP (Rediscounting and Other Advances) b) Interbank Loans Payable c) Other Deposit Substitute Bonds Payable-Net Unsecured Subordinated Debt-Net Other Financial Liabilities Other Liabilities TOTAL LIABILITIES	1,362,511,452,961.23 173,091,407,794.46 0.00 58,102,116,607.21 114,989,291,187.25 56,427,933,874.20 6,491,584,897.95 15,929,449,764.29 70,109,184,320.22	1,411,181,481,371,69 104,898,132,747.32 11,487,036,000.00 29,836,095,227.88 63,575,001,519,44 45,227,839,610.19 6,489,196,879.23 15,471,983,122.36 53,569,793,447.27	Financial Liabilities at Fair Value through Profit or Loss Deposit Liabilities Bills Payable: a) BSP (Rediscounting and Other Advances) b) Interbank Loans Payable c) Other Deposit Substitute d) Others Bonds Payable-Net Unsecured Subordinated Debt-Net Other Financial Liabilities TOTAL LIABILITIES		** 5,560,664,535.89 1,624,267,373,630.41 2711,571,271,522.86 16,487,036,000.00 31,585,792,547.82 119,204,851,882.82 44,293,531,092.22 48,227,324,650.91 10,637,420,298.68 28,251,473,039.27 66,496,536,982.49 ***P_1,995,012,004,660.51
STOCKHOLDERS' EQUITY			STOCKHOLDERS' EQUITY		
Capital Stock Other Capital Accounts Retained Earnings TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	21,464,383,402.87 123,134,414,602.45 <b>303,510,346,112.31</b>	158,911,548,106.99 14,300,723,109.24 123,134,850,945.54 296,347,122,161.77 P1,938,740,019,599.97	Capital Stock Other Capital Accounts Retained Earnings Minority Interest in Subsidiaries TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	11,712,174,224.71 123,134,414,602.45 8,811,928,923.42 302,570,065,857.57	158,911,548,106.99 4,548,513,931.09 123,134,850,945.54 8,578,147,923.86 295,173,060,907.48 P-2,290,185,065,567.99
CONTINGENT ACCOUNTS					
CONTINGENT ACCOUNTS			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	25,619,764,353.93 11,625,358,166.35 3,859,368,921.61 35,184,577,802.20 110,932,228,804.40 481,916,471,024.44 321,503,889,438.91 160,412,581,585.53 710,160,316,327.09 9,252,023,129.49	P 10,992,021,608.67 25,751,025,987.65 10,693,356,278.48 16,561,088,922.00 24,052,952,314.75 79,836,358,289.46 435,820,830,196.29 278,601,947,971.26 157,218,882,225.03 604,972,949,353.27 9,039,625,236.31 P 1,217,720,208,368.88	Guarantees Issued Financial Standby Letters of Credit 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		P 10,992,021,608.67 410,000,000.00 25,804,025,987.65 12,058,028,638.65 17,160,569,147.23 222,046,139,300.84 79,861,978,289.46 442,255,661,487.29 285,036,779,262.26 157,218,882,225.03 635,856,969,303.35 20,219,380,557.12 P1,4666,664,774,320.26
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 MPLS b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of net NPLs to gross TLP (%) c. Ratio of total allowance for credit losses on the gross IPL to gross NPLS (%) f. Ratio of post NPLs to gross TLP (%) c. Ratio of DoSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses. Percent Compliance with Magna Carta (%) a. 8% for Micro and Small Enterprises b. 2% for Merica must Interprises	25,619,764,353.93 11,625,358,166.35 3,859,368,921.61 35,184,577,802.20 110,932,228,804.40 481,916,471,024.44 321,503,889,438.91 160,412,581,585.53 710,160,316,327.09 9,252,023,129.49 P1,399,103,580,289.29  P1,399,103,580,289.29 12,540,823,512.97 1.11% 3,560,076,522.88 3,500,76,522.88 167,85% 81,55% 21,129,733,277.01 9,524,004,610.62 0,92% 0,92%	25,751,025,987.65 10,693,356,278.48 16,561,088,922.00 24,052,952,314.75 79,836,358,289.46 435,820,830,196.29 278,601,947,971.26 157,218,882,225.03 604,972,949,535.27 9,039,625,236.31 P1,217,720,208,368.88 1,143,168,861,867.40 7,813,727,593.15 12,048,716,824.88 1,105% 6,308,288,982.83 0,55% 64,85% 64,85% 21,585,555,997.33 8,935,424,720.19 0,78% 0,91% 5,46%	Guarantees Issued Financial Standby Letters of Credit 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	410,000,000.00  25,672,764,353.93  12,745,958,260.81  4,655,475,037.72  449,542,285,818.55  110,932,228,80.44  488,755,743,629.58  328,343,162,044.05  160,412,581,585.53  749,665,131,016.93  19,795,556,492.55  ——————————————————————————————————	410,000,000.00 25,804,025,987.65 12,058,028,638.65 17,160,569,147.23 222,046,139,300.84 79,861,978,289.46 442,255,661,487.29 285,036,779,262.26 157,218,882,225.03 635,856,969,303.35 20,219,380,557.12 P1,466,664,774,320.26
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 MPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of ret NPLs to gross TLP (%) e. Ratio of specific allowance for credit losses on the gross IPL to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross IPL to gross NPLs (%) d. Ratio of ret NPLs to gross TLP (%) c. Net NPLs d. Ratio of post NDL sto gross TLP (%) e. Ratio of specific allowance for credit losses on the gross IPL to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross IPL to gross NPLs (%) a. 8% for Micro and Small Enterprises b. 2% for Medium Enterprises Return on Equity (ROE) (%) a. Test (AGR) on Solo Basis, as prescribed under existing regulations a. Total CAR (%) b. Tier 1 Ratio (%) c. Common Equity Tier 1 Ratio (%) V Basel Ill Leverage Ratio on Solo Basis, as prescribed under existing regulations a. Tier (1 Agrial)	25,619,764,353.93 11,625,358,166.35 3,859,368,921.61 35,184,577,802.20 110,932,228,804.40 481,916,471,024.44 321,503,889,438.91 160,412,581,585.53 710,160,316,327.09 9,252,023,129.49 P1,399,103,580,289.29  P1,399,103,580,289.29 12,540,823,512.97 1.11% 3,560,076,522.88 0.31% 167,85% 21,129,733,277.01 9,524,004,610.62 0.84% 9,77% 16,37% 14,98% 14,98%	25,751,025,987.65 10,693,356,278.48 16,561,088,922.00 24,052,952,314.75 79,836,358,289.46 435,820,830,196.29 278,601,947,971.26 157,218,882,225.03 604,972,949,535.27 9,039,625,236.31 P1,217,720,208,368.88 1,143,168,861,867.40 7,813,727,593.15 12,048,716,824.88 1,105% 6,308,288,982.83 0,55% 64,85% 21,585,559,97.33 8,935,424,720.19 0,78% 0,91% 5,46% 9,56% 15,16% 13,79% 13,79% 13,79% 173,862,299,062.55	Guarantees Issued Financial Standby Letters of Credit 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. Metrobank Card Corporation (A Finance Company and General Insurance Age 5. ORIX Metro Leasing and Finance Corporation 6. Metropolitan Bank (Gahamas) Limited 7. First Metro International Investment Company Limited 8. Metro Remittance (Giogapore) Pte. Ltd. 10. Metro Remittance (USA), Inc. 11. Metro Remittance (USA), Inc.	410,000,000.00  25,672,764,353.93  12,745,958,260.81  4,655,475,037.72  49,542,285,818.55  110,932,228,80.44  488,755,743,629.58  328,343,162,044.05  160,412,581,585.53  19,795,556,492.55  12. Metro Remittance (UK)  13. Metro Remittance (Ital  14. Philbancor Venture Cap  ency)	410,000,000.00 25,804,025,987.65 12,058,028,638.65 17,160,569,147.23 222,046,139,300.84 79,861,978,289.46 442,255,661,487.29 285,036,779,262.26 157,218,882,225.03 635,856,969,303.35 20,219,380,557.12 P1,466,664,774,320.26
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 the NPLs to gross TLP (%) e. Ratio of total allowance for credit losses on the gross TLP to gross TLP to gross TLP (%) c. Net NPLS d. Ratio of total allowance for credit losses on the gross TLP to gross NPLs (%) d. Lassified 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. DoSRI loans and receivables, gross of allowance for credit losses. Ratio of 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. 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. 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. DoSRI loans and receivables, gross for allowance for credit losses. DoSRI loans and receivables, gross of allowance for credit losses. DoSRI loans and receivables, gross for allowance for credit losses. DoSRI loans and receivables, gross for allowance for credit losses. DoSRI loans and r	25,619,764,353.93 11,625,358,166.35 3,859,368,921.61 35,184,577,802.20 110,932,228,804.40 481,916,471,024.44 321,503,889,438.91 160,412,581,585.53 710,160,316,327.09 9,252,023,129.49 P1,399,103,580,289.29  P1,399,103,580,289.29  12,540,823,512.97 1.11% 3,560,076,522.88 0.31% 167,85% 81,15% 21,129,733,277.01 9,524,004,610.62 0.92% 5.14% 9,77% 16,37% 14,98% 14,98% 14,98%	25,751,025,987.65 10,693,356,278.48 16,561,088,922.00 24,052,952,314.75 79,836,358,289.46 435,820,830,196.29 278,601,947,971.26 157,218,882,225.03 604,972,949,535.27 9,039,625,236.31 P1,217,720,208,368.88 P1,143,168,861,867.40 7,813,727,593.15 12,048,716,824.88 1,05% 6,308,288,982.83 0,55% 154,67% 64.85% 21,585,555,097.33 8,935,424,720.19 0,78%  0,91% 5,46% 9,56% 15,16% 13,79% 13,79%	Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commercial Letters of Credit Irrade Related Guarantees Commitments Spot Foreign Exchange Contracts Irrust 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. Metrobank Card Corporation (A Finance Company and General Insurance Age 5. DRIX Metro Leasing and Finance Corporation 6. Metropolitan Bank (Bahamas) Limited 7. First Metro International Investment Company Limited 9. Metro Remittance (Hong Kong) Limited 9. Metro Remittance (Singapore) Pte. Ltd. 10. Metro Remittance (Singapore) Pte. Ltd. 11. Metro Remittance (Japan) Co., Ltd.  2. List of Subsidiary Insurance Companies – None – 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing a. Total CAR (%) b. Tier I Ratio (%) c. Common Equity Tier 1 Ratio (%) b. Tier I Ratio (%) b. Euguidity Coverage Ratio in Single Currency on Consolidated Basis, as prescribed c. Lequidity Coverage Ratio in Single Currency on Consolidated Basis, as prescribed		410,000,000.00 25,804,025,987.65 12,058,028,638.65 17,160,569,147.23 222,046,139,300.84 79,861,978,289.46 442,255,661,487.29 285,036,779,262.26 157,218,882,225.03 635,856,969,303.35 20,219,380,557.12 P1,466,664,774,320.26
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 portiol (ILP) Specificallowance 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 fret NPLs to gross TLP (%) e. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) Lassified Loans & Other Risk Assets, gross of allowance for credit losses DOSRI Loans and receivables, gross of allowance for credit losses Ratio of Dosefic allowance for credit losses on the gross TLP to gross NPLs (%) Lassified Loans & Other Risk Assets, gross of allowance for credit losses Rottom of Loans & Other Risk Assets, gross of allowance for credit losses Rottom of the NPLs to gross TLP (%) Lassified Loans & Other Risk Assets, gross of allowance for credit losses Rottom of Equity (NPL) A. 28% for Micro and Small Enterprises Return on Equity (NPL) B. 2. 8% for Medium Enterprises Return on Equity (NPL) B. 1. Test Ratio (%) L. Test Ratio (%) L. Common Equity (Test I Ratio (%) L. Test Ratio (%) L. Test Ratio (%) L. Deposure Measure L. Leverage Ratio on Solo Basis, as prescribed under existing regulations a. Test (Lapital b. Exposure Measure L. Leverage Ratio on Solo Basis, as prescribed under existing regulations a. Test (Lapital b. Exposure Measure L. Leverage Ratio (%)	25,619,764,353.93 11,625,358,166.35 3,859,368,921.61 35,184,577,802.20 110,932,228,804.40 481,916,471,024.44 321,503,889,438.91 160,412,581,585.53 710,160,316,327.09 9,252,023,129.49 P-1,399,103,580,289.29  12,540,823,512.97 1,1133,321,428,996.44 10,227,042,965.29 12,540,823,512.97 1,1193,3560,076,522.88 0,31% 167,85% 81,15% 21,129,733,277.01 9,524,004,610.62 0,92% 5,14% 5,14% 9,77% 16,37% 14,98% 14,98% 14,98% 14,98% 14,98% 14,98% 14,98% 14,985,314,955,170,510,133,71 9,58%	25,751,025,987.65 10,693,356,278.48 16,561,088,922.00 24,052,952,314.75 79,836,358,289.46 435,820,830,196.29 278,601,947,971.26 157,218,882,225.03 604,972,949,535.27 9,039,625,236.31 P1,217,720,208,368.88 P1,217,720,208,368.88 1,05% 6,308,288,982.83 0,55% 14,048,716,824.88 1,05% 6,308,288,982.83 0,55% 14,67% 648.8% 21,585,555,097.33 8,935,424,702.19 0,78% 0,91% 5,46% 9,56% 15,16% 13,79% 173,862,299,062.55 1,886,654,710,465.73	Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Irade 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 Merto Investment Corporation 2. Philippine Savings Bank 3. Metropolitan Bank (China) Ltd. 4. Metrobank Card Corporation (A Finance Company and General Insurance Age 5. ORIX Metro Leasing and Finance Corporation 6. Metropolitan Bank (Banamas) Limited 7. First Metro International Investment Company Limited 8. Metro Remittance (Hong Kong) Limited 9. Metro Remittance (USA), Inc. 11. Metro Remittance (USA), Inc. 11. Metro Remittance (USA), Inc. 11. Metro Remittance (USA) b. Ter 1 Ratio (%) c. Common Equity Iier 1 Ratio (%) c. Levenge Ratio (*CAR)		410,000,000.00 25,804,025,987.65 12,058,028,638.65 17,160,569,147.23 222,046,139,300.84 79,861,978,289.46 442,255,661,487.29 285,036,779,262.26 157,218,882,225.03 635,856,969,303.35 20,219,380,557.12 **P1,466,664,774,320.26

(Sgd.) MARILOU C. BARTOLOME
Senior Vice President/Controller

(Sgd.) FABIAN S. DEE
President

We, Marilou C. Bartolome 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 Senior Vice President/Controller

(Sgd.) FABIAN S. DEE

We, Marilou C. Bartolome 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.