

August 2, 2021

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 June 30, 2021.

Very truly yours,



Renato K. De Borja, Jr.
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 June 30, 2021 As of March 31, 2021

ASSETS	As of June 30, 2021	As of March 31, 2021
Cash and Cash Items	₱ 30,871,296,712.49	₱ 26,472,174,112.38
Due from Bangko Sentral ng Pilipinas	294,402,990,930.94	254,352,842,350.06
Due from Other Banks	23,335,145,453.52	23,979,722,973.34
Financial Assets at Fair Value through Profit or Loss	39,721,082,280.30	42,395,505,589.18
Available-for-Sale Financial Assets-Net	604,443,715,048.52	588,915,905,293.68
Held-to-Maturity (HTM) Financial Assets-Net	5,126,831,527.63	5,093,390,671.36
Loans and Receivables-Net	997,336,605,135.54	994,836,401,041.96
Interbank Loans Receivable	23,347,232,095.15	33,788,365,238.03
Loans and Receivables - Others	973,509,376,843.26	957,686,161,708.05
Loans and Receivables Arising from RA/CA/PR/SLB	13,945,888,005.07	16,765,596,149.00
General Loan Loss Provision	13,465,891,807.87	13,403,722,053.12
Other Financial Assets	6,383,873,640.83	7,316,895,319.57
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	63,680,843,369.41	63,308,143,532.69
Bank Premises, Furniture, Fixture and Equipment-Net	19,458,565,166.86	18,984,473,512.53
Real and Other Properties Acquired-Net	2,515,041,187.16	2,550,162,699.97
Other Assets-Net	55,561,285,548.87	53,613,309,739.13
TOTAL ASSETS	₱2,142,837,276,002.07	₱2,081,818,926,835.85

LIABILITIES

Financial Liabilities at Fair Value through Profit or Loss	₱ 9,741,721,838.49	₱ 8,841,925,019.69
Deposit Liabilities	1,548,061,688,151.26	1,517,345,731,199.52
Bills Payable:	106,987,220,064.88	108,633,836,642.41
a) Interbank Loans Payable	1,104,344,000.00	6,569,093,250.71
b) Other Deposit Substitute	105,882,876,064.88	102,064,743,391.70
Secured Payable-Net	95,732,200,835.11	76,677,610,161.57
Unsecured Subordinated Debt-Net	1,167,337,951.23	1,167,065,867.60
Due to Bangko Sentral ng Pilipinas	0.00	204,772,610.28
Other Financial Liabilities	14,244,775,410.39	14,572,770,147.73
Other Liabilities	64,345,600,758.05	58,980,708,706.28
TOTAL LIABILITIES	₱1,840,280,545,009.41	₱1,786,424,420,355.08

STOCKHOLDERS' EQUITY

Capital Stock	₱ 169,259,558,486.99	₱ 169,259,558,486.99
Other Capital Accounts	1,809,694,392.62	(5,075,571,310.08)
Retained Earnings	131,487,478,113.05	131,210,519,303.86
TOTAL STOCKHOLDERS' EQUITY	₱ 302,556,730,992.66	₱ 295,394,506,480.77
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	₱2,142,837,276,002.07	₱2,081,818,926,835.85

CONTINGENT ACCOUNTS

Guarantees Issued	₱ 11,807,251,583.85	₱ 11,820,384,595.73
Performance Standby Letters of Credit	27,076,858,862.73	24,360,133,437.11
Commercial Letters of Credit	16,035,832,468.48	12,953,451,554.51
Trade Related Guarantees	2,182,566,580.69	1,663,445,211.94
Commitments	219,779,238,191.70	227,216,277,804.27
Spot Foreign Exchange Contracts	54,581,056,307.35	51,786,421,993.20
Trust Department Accounts	591,137,636,905.25	572,144,255,524.38
a) Trust and Other Fiduciary Accounts	412,840,737,556.21	407,940,607,532.53
b) Agency Accounts	178,296,899,349.04	164,203,647,991.85
Derivatives	794,692,797,278.57	751,026,122,700.96
Others	9,736,582,939.60	10,055,568,946.21
TOTAL CONTINGENT ACCOUNTS	₱1,727,029,821,118.22	₱1,663,026,061,768.31

Additional Information:

Gross total loan portfolio (TLP)	₱ 1,045,042,027,574.29	₱ 1,043,630,240,515.79
Specific allowance for credit losses on the TLP	34,239,530,630.88	35,390,117,420.71
Non-Performing Loans (NPLs)		
a. Gross NPLs	15,669,724,281.16	16,900,064,114.69
b. Ratio of gross NPLs to gross TLP (%)	1.50%	1.62%
c. Net NPLs	3,419,629,723.00	4,744,941,300.19
d. Ratio of net NPLs to gross TLP (%)	0.33%	0.45%
e. Ratio of total allowance for credit losses to gross NPLs (%)	304.44%	288.72%
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	218.51%	209.41%
Classified Loans & Other Risk Assets, gross of allowance for credit losses	55,261,416,821.02	57,593,611,055.22
DOSRI loans and receivables, gross of allowance for credit losses	8,147,414,258.13	8,164,673,992.44
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	0.78%	0.78%
Gross non-performing DOSRI loans and receivables	0.00	0.00
Ratio of gross non-performing DOSRI loans and receivables to gross TLP (%)	0.00%	0.00%
Percent Compliance with Magna Carta		
a. 8% for Micro and Small Enterprises	0.55%	0.54%
b. 2% for Medium Enterprises	4.03%	3.84%
Return on Equity (ROE) (%)	8.32%	9.99%
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		
a. Total CAR (%)	19.25%	18.75%
b. Tier 1 Ratio (%)	18.35%	17.85%
c. Common Equity Tier 1 Ratio (%) ^{1/}	18.35%	17.85%
Basel III Leverage Ratio on Solo Basis, as prescribed under existing regulations		
a. Tier 1 Capital	210,822,677,108.77	202,237,210,752.89
b. Exposure Measure	2,143,993,390,301.30	2,079,825,068,226.51
c. Leverage Ratio (%)	9.83%	9.72%
Liquidity Coverage Ratio in Single Currency on Solo Basis, as prescribed under existing regulations		
a. Total Stock of High-Quality Liquid Assets	788,997,129,746.70	744,130,372,565.77
b. Total Net Cash Outflows	253,719,558,872.37	239,798,359,533.84
c. Liquidity Coverage Ratio (%)	310.97%	310.32%

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

CONSOLIDATED BALANCE SHEET (Bank and Financial Subsidiaries)

As of June 30, 2021 As of March 31, 2021

ASSETS	As of June 30, 2021	As of March 31, 2021
Cash and Cash Items	₱ 33,124,422,694.45	₱ 29,232,596,177.69
Due from Bangko Sentral ng Pilipinas	368,838,549,344.28	297,194,961,489.44
Due from Other Banks	37,265,017,937.90	37,541,540,568.94
Financial Assets at Fair Value through Profit or Loss	43,148,374,794.30	44,193,714,510.43
Available-for-Sale Financial Assets-Net	680,215,766,824.67	639,159,542,070.08
Held-to-Maturity (HTM) Financial Assets-Net	18,227,306,558.29	18,876,336,056.47
Loans and Receivables-Net	1,185,618,263,629.57	1,195,617,527,185.23
Interbank Loans Receivable	29,901,697,791.96	38,319,002,552.89
Loans and Receivables - Others	1,154,954,364,977.27	1,150,543,834,439.43
Loans and Receivables Arising from RA/CA/PR/SLB	17,889,602,235.00	23,595,515,236.00
General Loan Loss Provision	17,127,401,374.66	16,840,825,043.09
Other Financial Assets	9,993,453,065.33	10,913,464,810.71
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	11,429,499,633.83	11,132,002,492.70
Bank Premises, Furniture, Fixture and Equipment-Net	23,410,431,478.85	22,802,986,946.68
Real and Other Properties Acquired-Net	5,779,179,317.94	5,857,639,578.96
Other Assets-Net	62,646,882,264.11	61,571,947,116.53
TOTAL ASSETS	₱2,479,697,147,543.52	₱2,374,094,259,003.86

LIABILITIES

Financial Liabilities at Fair Value through Profit or Loss	₱ 9,879,876,129.71	₱ 8,890,278,481.93
Deposit Liabilities	1,818,089,587,820.14	1,739,169,215,406.87
Bills Payable	126,088,265,268.03	133,175,589,006.35
a) Interbank Loans Payable	4,202,591,000.00	9,958,701,423.86
b) Other Deposit Substitute	109,172,827,673.67	106,052,195,230.88
c) Others	12,712,846,594.36	17,164,692,351.61
Bonds Payable-Net	110,833,271,193.32	91,773,294,766.38
Unsecured Subordinated Debt-Net	1,167,337,951.23	1,167,065,867.60
Due to Bangko Sentral ng Pilipinas	0.00	226,481,622.96
Other Financial Liabilities	29,028,542,435.44	26,388,973,498.34
Other Liabilities	73,176,489,950.96	69,086,696,040.78
TOTAL LIABILITIES	₱2,168,263,370,748.83	₱2,069,877,594,691.21

STOCKHOLDERS' EQUITY

Capital Stock	₱ 169,259,558,486.99	₱ 169,259,558,486.99
Other Capital Accounts	1,809,694,392.62	(5,075,571,310.08)
Retained Earnings	131,487,478,113.05	131,210,519,303.86
Minority Interest in Subsidiaries	8,877,045,802.03	8,822,157,831.88
TOTAL STOCKHOLDERS' EQUITY	₱ 311,433,776,794.69	₱ 304,216,664,312.65
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	₱2,479,697,147,543.52	₱2,374,094,259,003.86

CONTINGENT ACCOUNTS

Guarantees Issued	₱ 11,807,251,583.85	₱ 11,820,384,595.73
Performance Standby Letters of Credit	27,098,858,862.73	24,382,133,437.11
Commercial Letters of Credit	18,133,087,557.03	14,972,928,104.50
Trade Related Guarantees	2,182,566,580.69	1,663,445,211.94
Commitments	219,779,238,191.70	227,234,277,804.27
Spot Foreign Exchange Contracts	54,581,056,307.35	51,786,421,993.20
Trust Department Accounts	601,143,627,654.82	582,691,422,162.90
a) Trust and Other Fiduciary Accounts	422,846,728,305.78	418,487,774,171.05
b) Agency Accounts	178,296,899,349.04	164,203,647,991.85
Derivatives	810,626,775,026.77	768,406,183,973.08
Others	31,249,058,676.13	26,721,089,741.45
TOTAL CONTINGENT ACCOUNTS	₱1,776,601,520,441.07	₱1,709,678,287,024.18

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 (USA), Inc.		
10. Metro Remittance (Japan) Co., Ltd.		
11. Metro Remittance (UK) Limited		
12. Philbancor Venture Capital Corporation		
2. List of Subsidiary Insurance Companies - None		
3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulations		
a. Total CAR (%)	20.36%	19.89%
b. Tier 1 Ratio (%)	19.49%	19.02%
c. Common Equity Tier 1 Ratio (%) ^{1/}	19.49%	19.02%
4. Basel III Leverage Ratio on Consolidated Basis, as prescribed under existing regulations		
a. Tier 1 Capital	277,922,424,618.48	269,668,337,227.48
b. Exposure Measure	2,545,444,856,152.00	2,436,552,690,385.17
c. Leverage Ratio (%)	10.92%	11.07%
5. Liquidity Coverage Ratio in Single Currency on Consolidated Basis, as prescribed under existing regulations		
a. Total Stock of High-Quality Liquid Assets	944,728,486,100.89	855,031,636,105.65
b. Total Net Cash Outflows	360,382,637,685.99	290,873,696,480.82
c. Liquidity Coverage Ratio (%)	262.15%	293.95%

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

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

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

ARTHUR TY
Chairman

FRANCISCO C. SEBASTIAN
Vice Chairman

FABIAN S. DEE
President / Director

ALFRED V. TY

EDMUND A. GO

VICENTE R. CUNA, JR.

SOLOMON S. CUA

FRANCISCO F. DEL ROSARIO, JR.

EDGAR O. CHUA

ANGELICA H. LAVARES

PHILIP G. SOLIVEN

MARCELO C. FERNANDO, JR.

Directors

VICENTE R. CUNA, JR.

JOSHUA E. NAING

FERNAND ANTONIO A. TANSONIO

Senior Executive Vice Presidents

CORAZON MA. THERESE B. NEPOMUCENO

RICHARD BENEDICT S. SO

PAUL ROBERTY. MURGA

MARY MYLENE A. CAPARAS

ANICETO M. SOBREPENA

Executive Vice Presidents