

# 1H 2021 EARNINGS CALL



**Metrobank**  
You're in good hands

# Panelists



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Head, Financial Markets



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# Panelists



**MONJ DEL ROSARIO**  
Head, Consumer Business



**RENE DE BORJA, JR.**  
Controller



**MINDA OLONAN**  
Head, Investor Relations

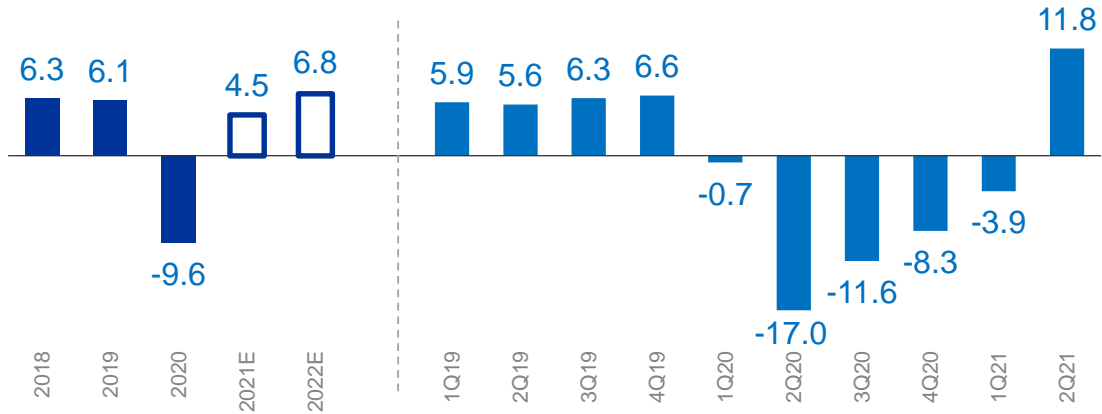


# MACROECONOMIC VIEW

# Slower economic recovery seen even as vaccination improves

Setback from new highly transmissible variants and re-imposition of mobility restrictions, but vaccination continues to get underway

## Uncertainty remains, posing downside risk to GDP



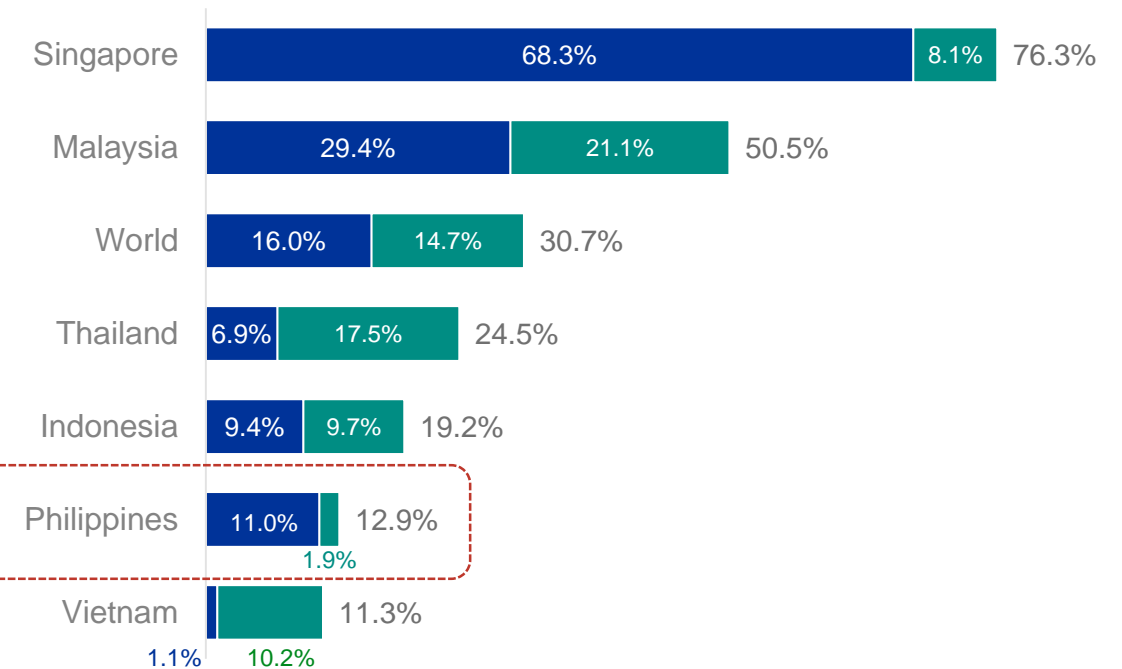
## Flurry of downgrades since fresh lockdowns began

2021E GDP	Previous	New
ADB	6.5%	4.5% ↓
Fitch	5.8%	5.0% ↓
IMF	6.9%	5.4% ↓
Moody's	6.3%	5.3% ↓
S&P	9.6%	7.9% ↓
World Bank	5.5%	4.7% ↓

Source: Philippine Statistics Agency

## Potential re-opening dependent on vaccination program

Share of people vaccinated against COVID-19, as of August 11, 2021



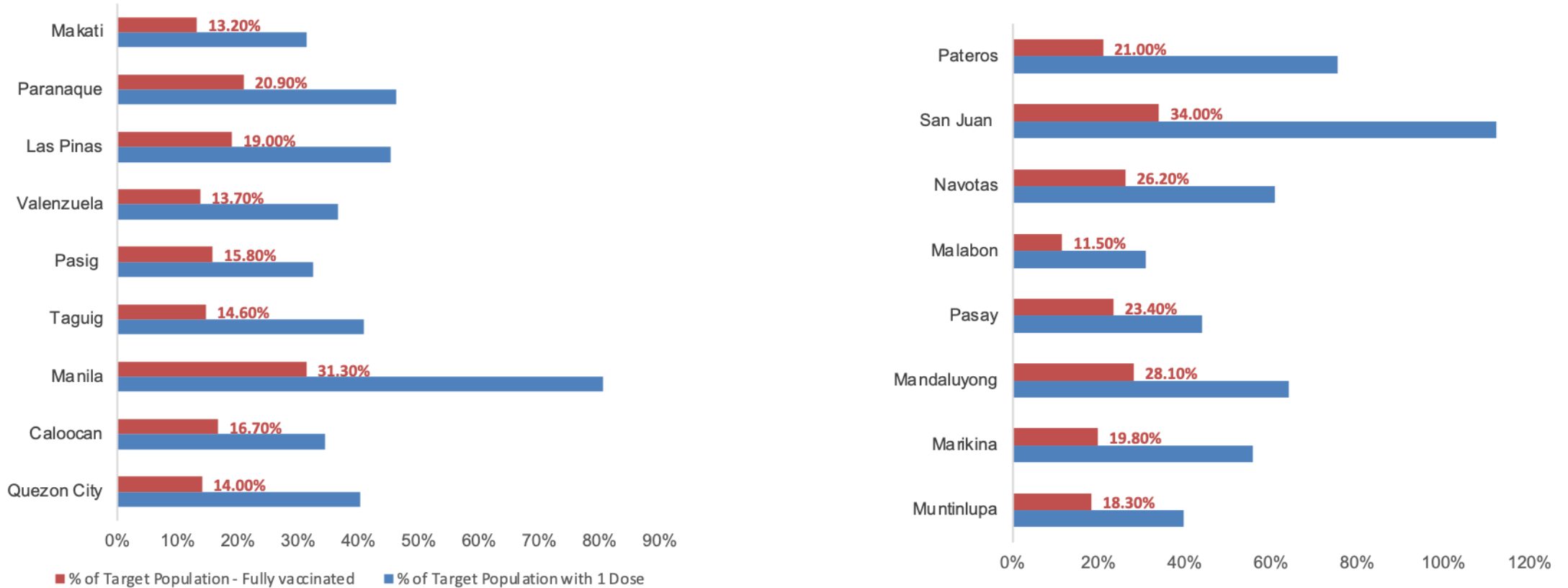
■ Share of people fully vaccinated against COVID-19

■ Share of people only partly vaccinated against COVID-19

Source: <https://ourworldindata.org/>

# Metro Manila on its way to achieving vaccination target

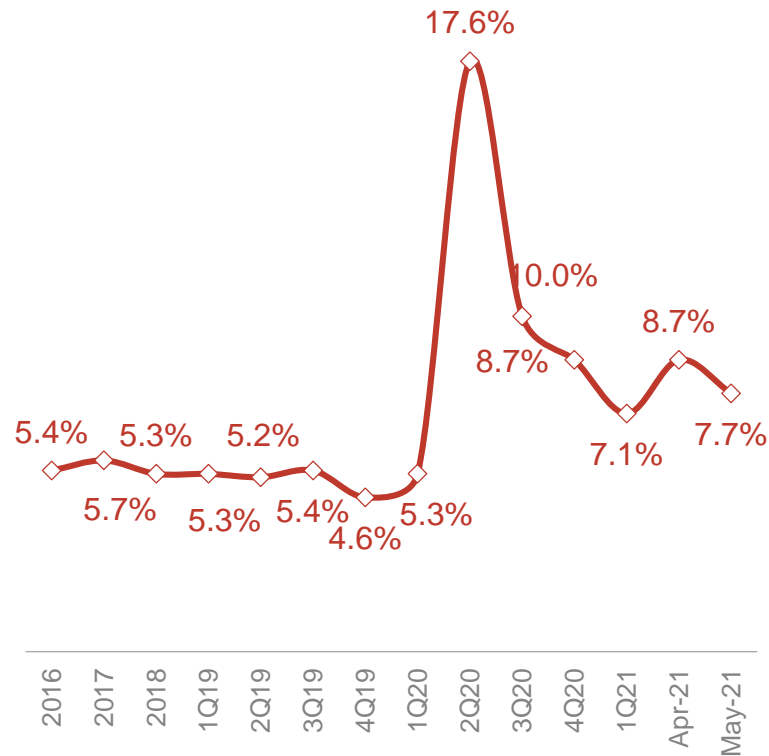
As of mid-July, over **3.9MM** or **41%** of the **9.6MM** eligible population in **Metro Manila** has received at least one dose of the vaccine.



Source: Rappler Research

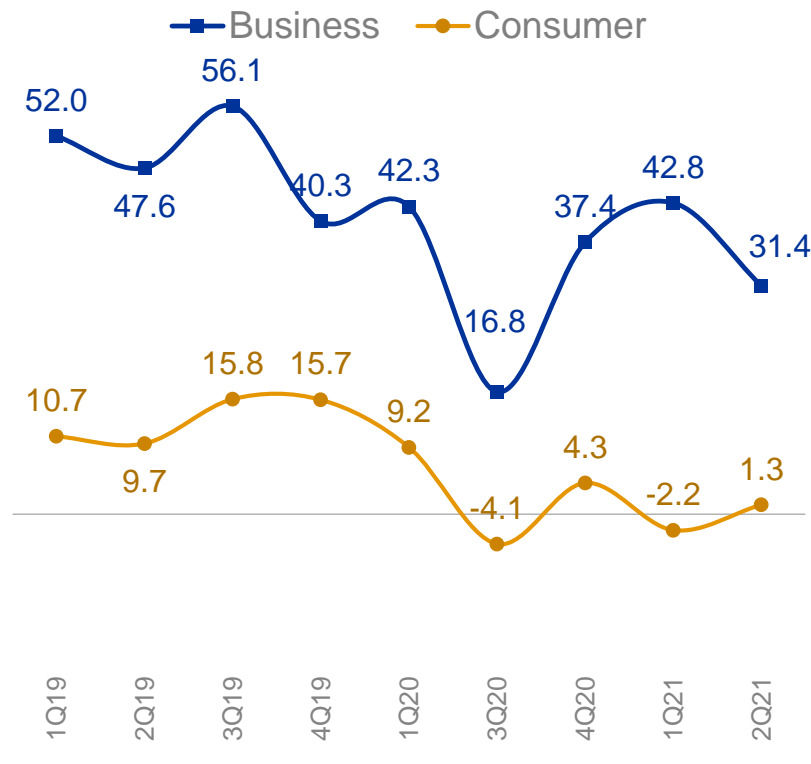
# Expectations remain cautious

## Unemployment rate remains elevated

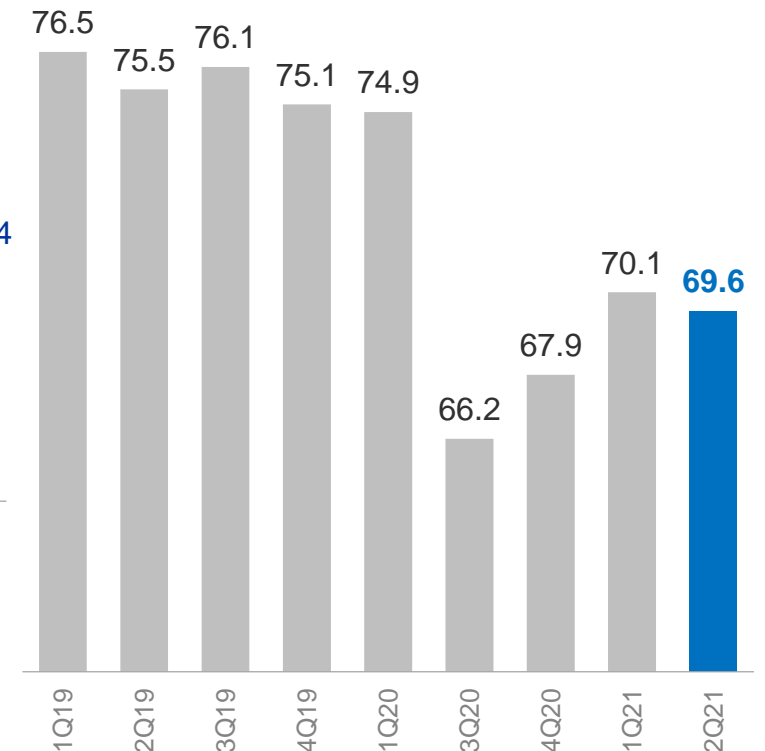


## Business confidence dips in 2Q21

Next 3 months



## Capacity utilization still low



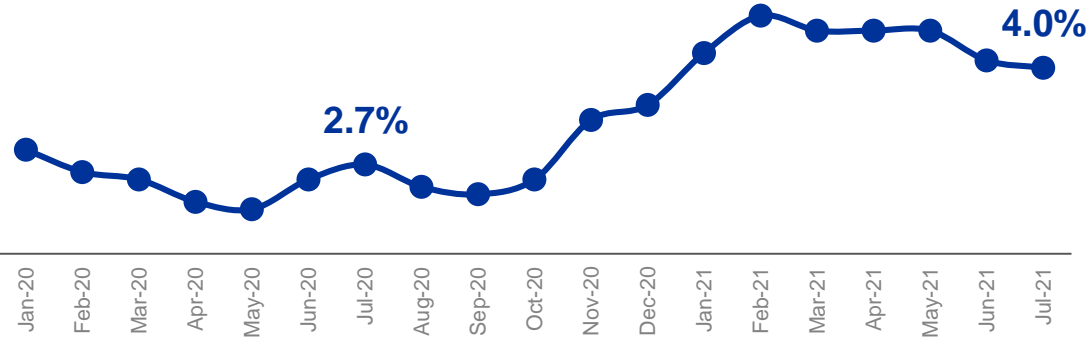
Notes:

No confidence index data in 2Q20 due to ECQ

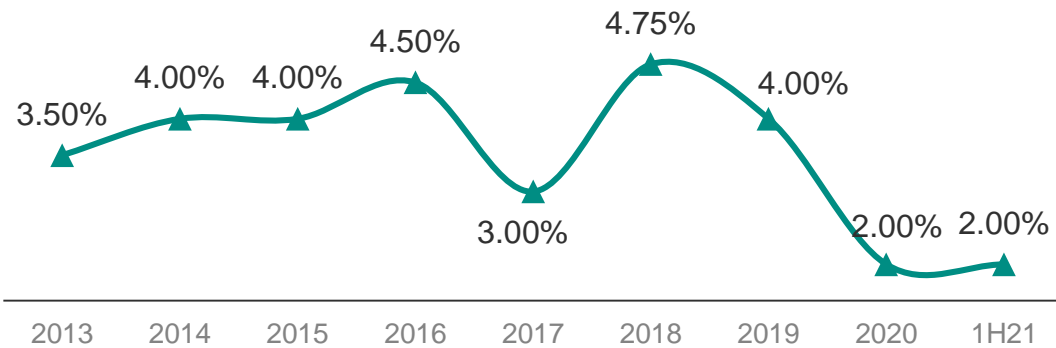
Average capacity utilization in the Industry and Construction sectors, as reported in BSP's Business Expectations Survey

# Accommodative monetary policy to support the economy

## Inflation rate starting to slow down



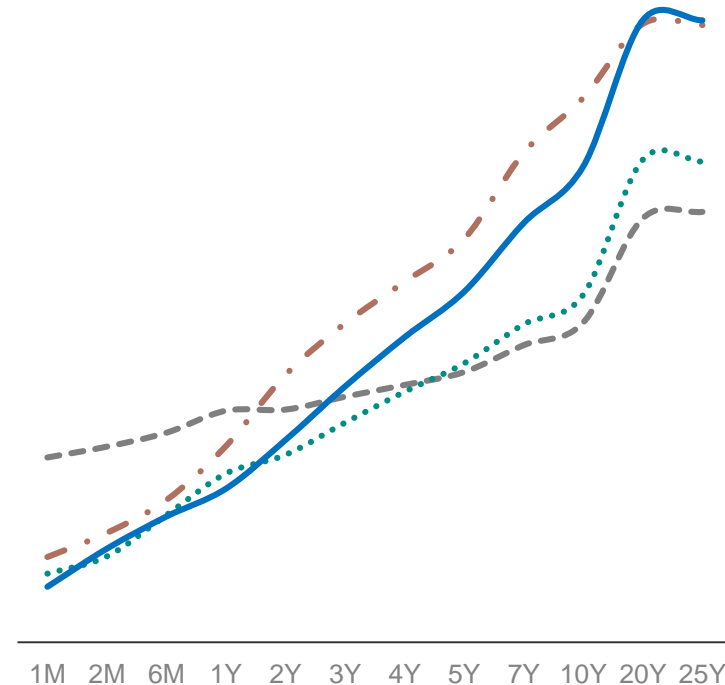
## Policy rate steady at record-low level



Source: BSP, PDS PHP BVAL Reference Rates

## Steepening yield curve

--- 1H 2020    ..... YE 2020    -.- 1Q 2021    — 1H 2021



### Movement (in bps)

	YoY	YTD	QoQ
1M	-93	-9	-21
2M	-73	5	-11
6M	-60	-1	-12
1Y	-56	-11	-31
2Y	-22	11	-47
3Y	7	26	-45
4Y	34	39	-40
5Y	58	51	-38
7Y	88	73	-50
10Y	112	92	-49
20Y	142	100	3
25Y	138	101	3



# Metrobank Economic Research Forecasts

As of August 2021

	2019A	2020A	2021F	2022F
GDP	6.0%	-9.6%	4.8%	6.1%
Inflation	2.5%	2.6%	4.1%	3.0%
BSP RRP rate	4.0%	2.0%	2.0%	2.5%
USDPHP Trend	50.6	48.0	50.6	51.7

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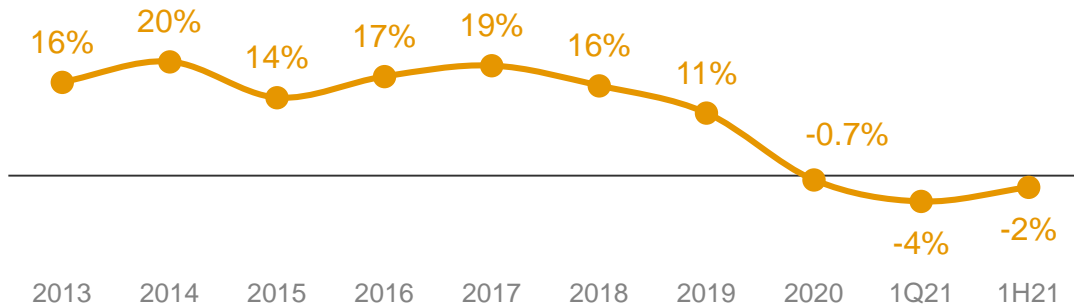
GDP Forecasts	DBCC*	6.0% - 7.0%	7.0% - 9.0%
	ADB	4.5%	5.5%
	WB	4.7%	5.9%
	Moody's	5.3%	6.5%
	Fitch	5.0%	6.6%
	IMF	5.4%	7.0%
	S&P	7.9%	7.2%

*\*Development Budget Coordination Committee - formulates the National Government's fiscal program; composed of the Office of the President, DBM, NEDA, and DOF. The BSP attends the Committee meetings as a resource agency.*

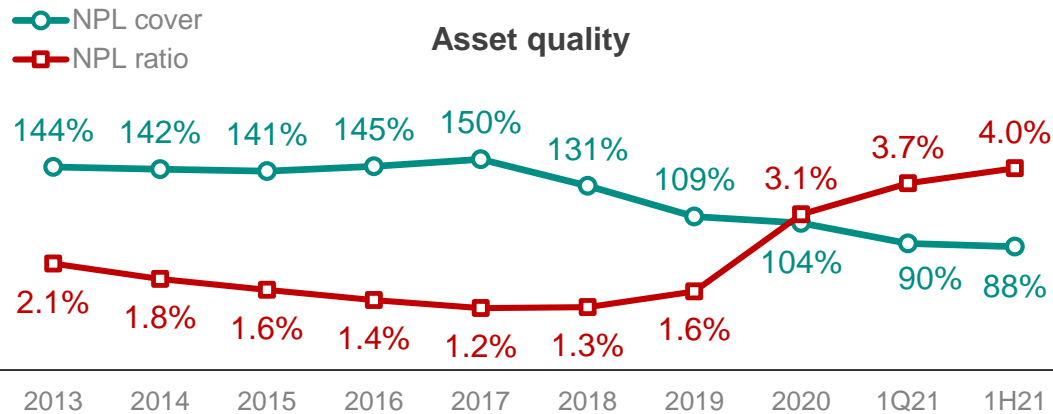
# Banking Industry: Loan slowdown amid ample liquidity

## Soft loan demand amid rising asset quality pressures

### Loan growth



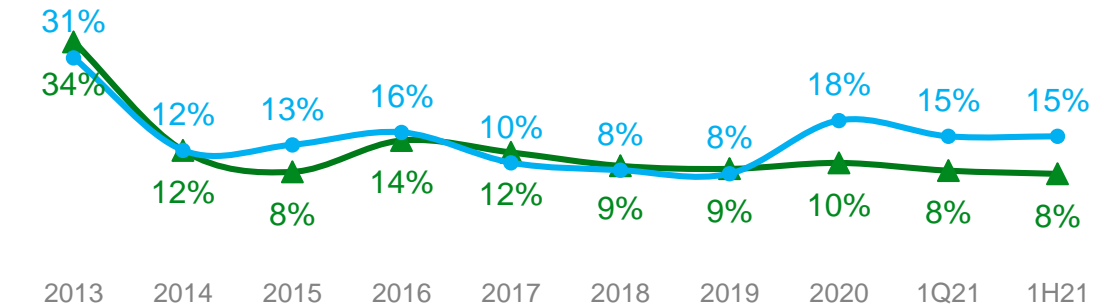
### Asset quality



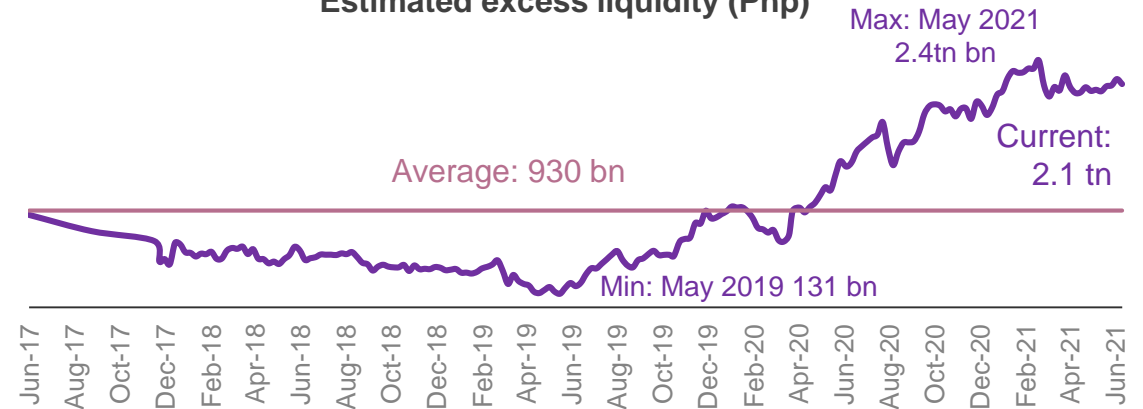
\*Note: Reverse Repurchase Facility + ODF + TDF + BSP Bills – Rediscounting – OLF  
Source: BSP Universal and Commercial Bank (UKB) data

## Deposit growth sustained amid ample market liquidity

### Deposit growth CASA growth



### Estimated excess liquidity (Php) \*



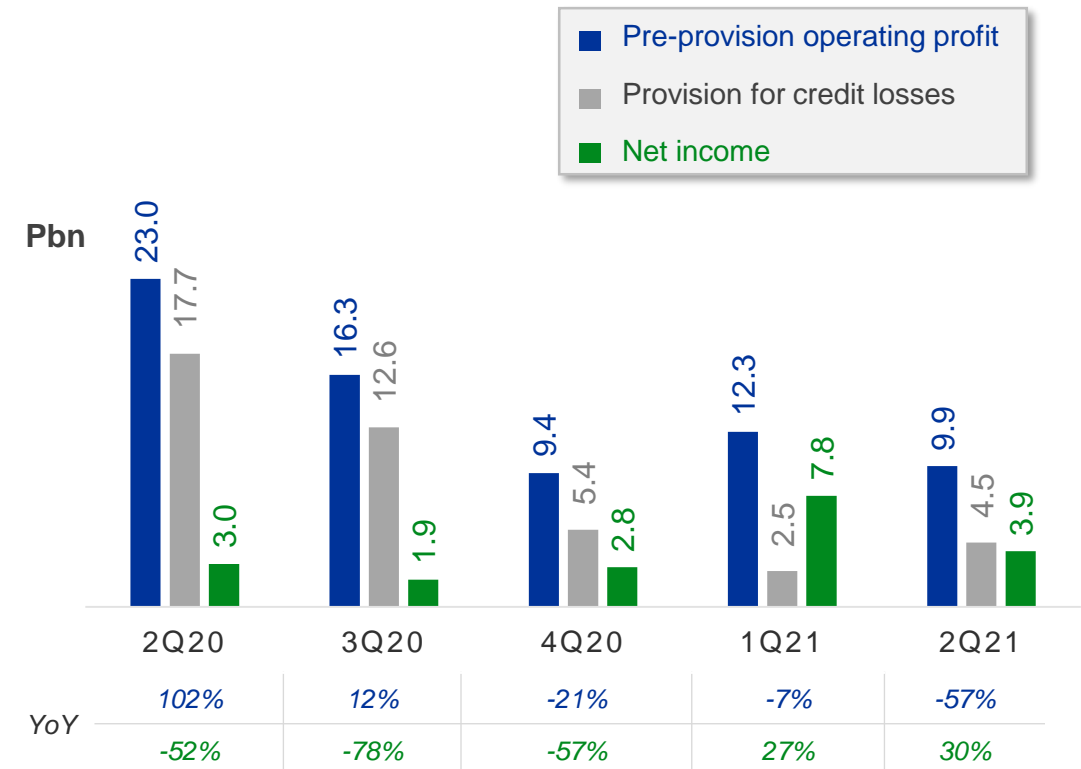
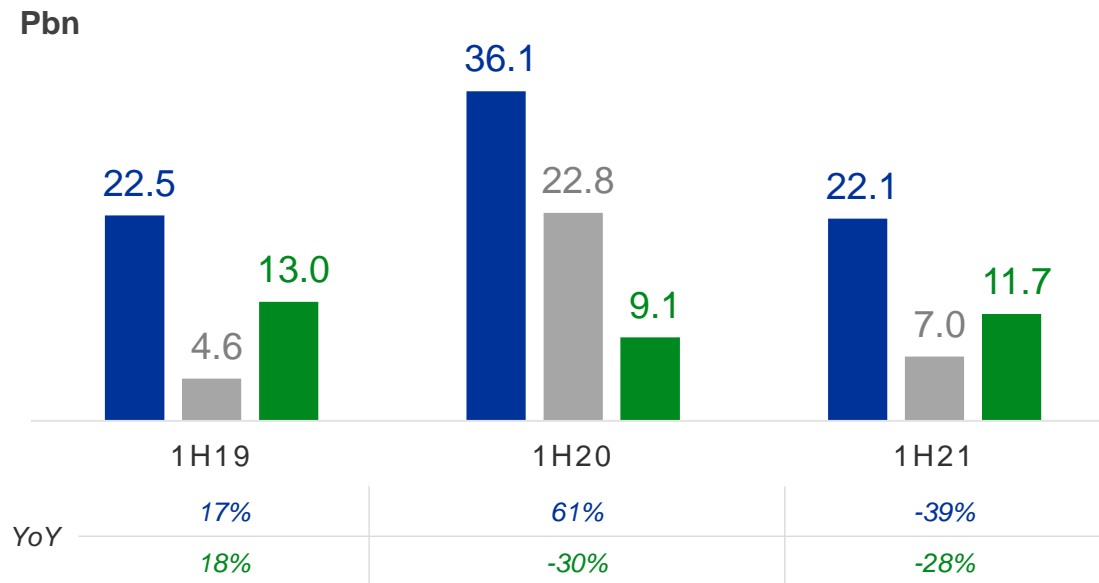


# FINANCIAL PERFORMANCE

1H 2021

# Healthy asset quality drives lower provisions; boosts bottomline

- Net income up **28%** YoY
- Weak loan demand and lower margins pare down NII, **-16%** YoY
- Strong fee & trust income (**+17%**) tempers weakness in trading & FX gains (**-69%**)
- Operating expenses **flat** YoY
- Provisions for loan losses **69% lower** amid benign asset quality



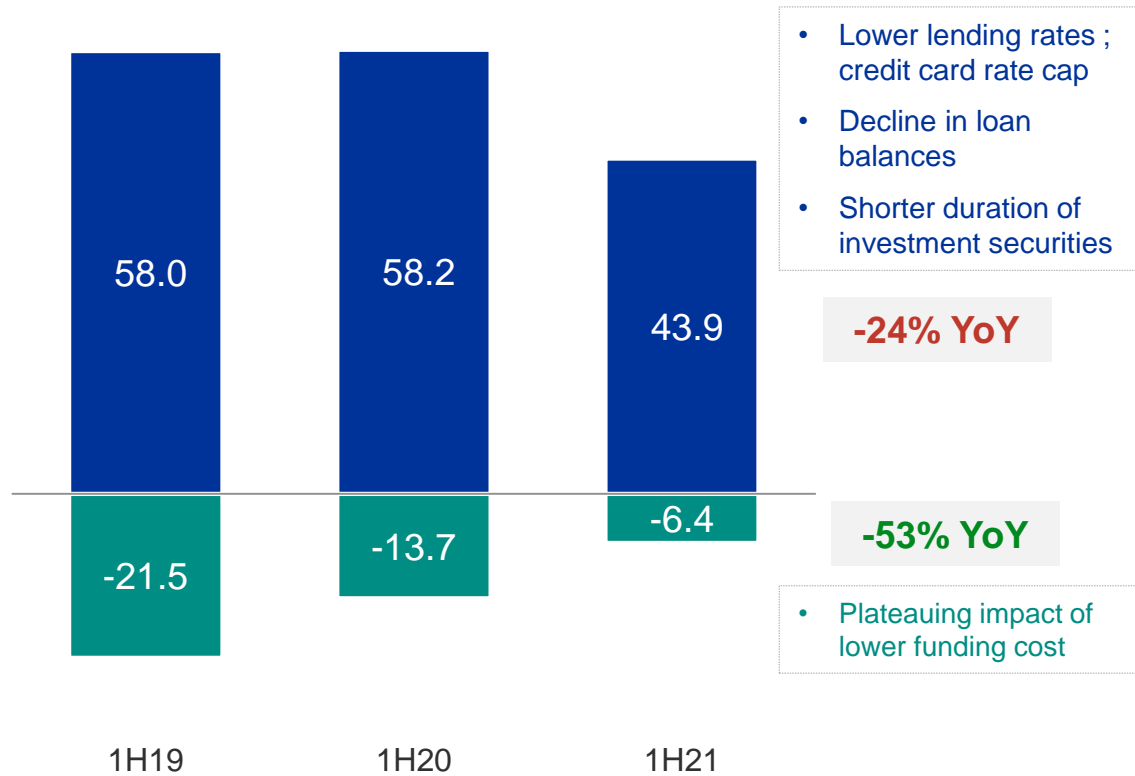
# Net interest income weighed down by weak loan demand and NIM

Lower asset yields with plateauing impact from deposit costs soften the Bank's overall net interest income

## Net interest income declines 16% in 1H21

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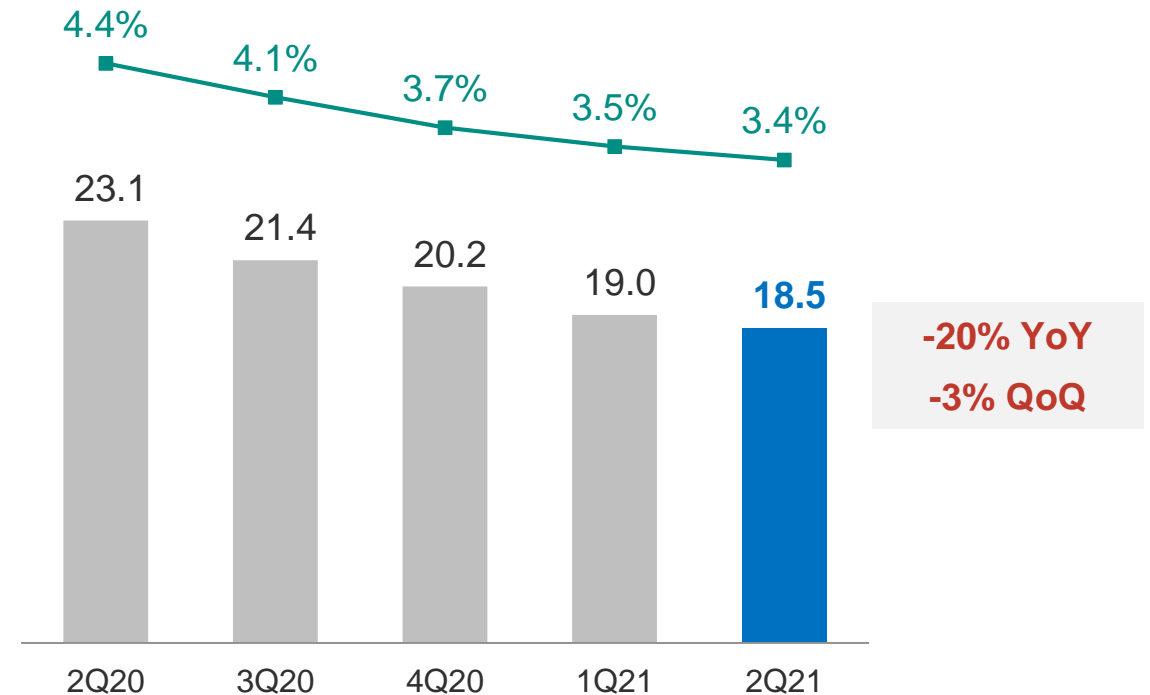
■ Interest Income ■ Interest expense



## NIM downtrend continues

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■ NII ■ Quarterly NIM





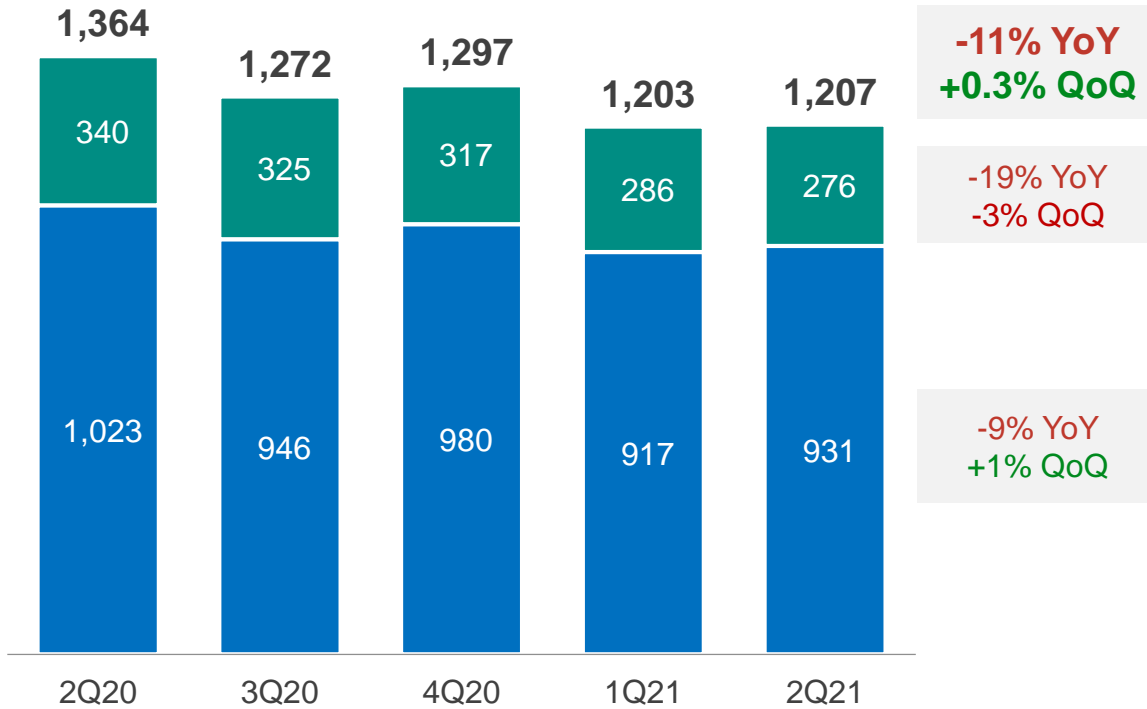
# Weak loan demand follows lukewarm economy

Contraction in loan portfolio reflective of the slowdown across industries while freed-up client liquidity remains parked in CASA deposits

## Contraction in gross loan portfolio continues

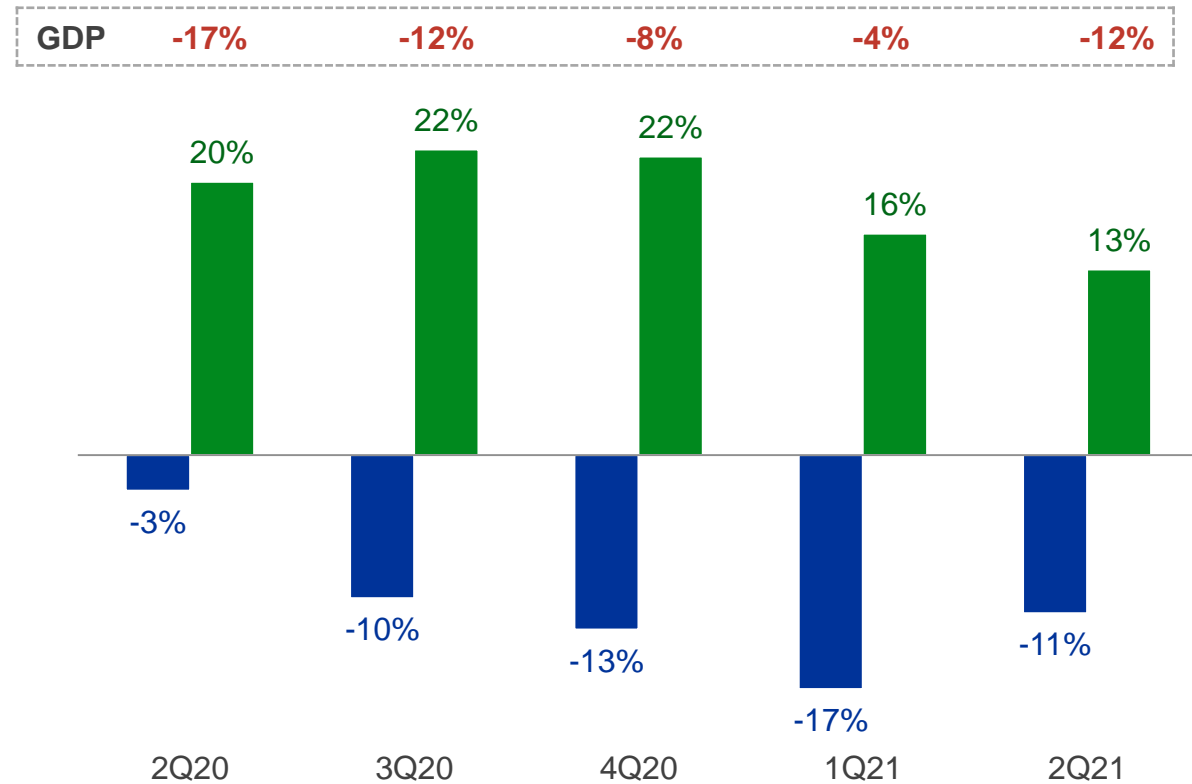
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■ Commercial ■ Consumer



## Client funds drive CASA growth

■ MBT Gross Loans ■ MBT CASA



Note: Gross of Unearned Interest and Discount (UID)

# Commercial lending continues to reflect weak economic activity

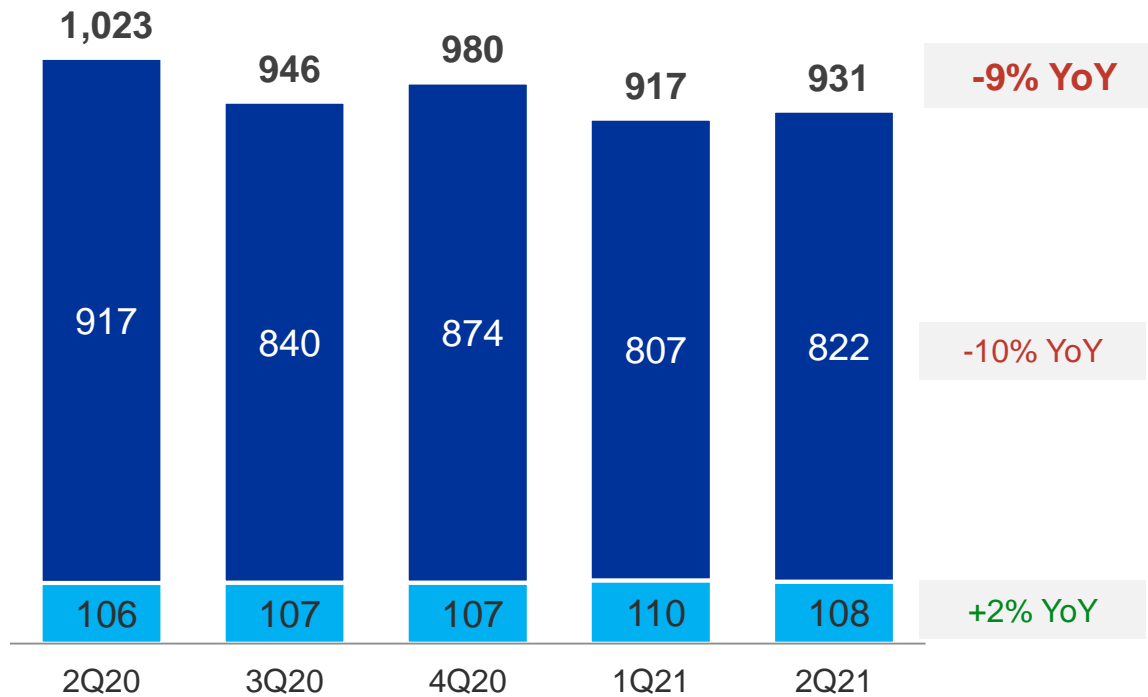
Slowdown in commercial loans as economic uncertainty disrupted business inventory cycle and deferred expansion plans

## Commercial Loans Breakdown

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■ SME

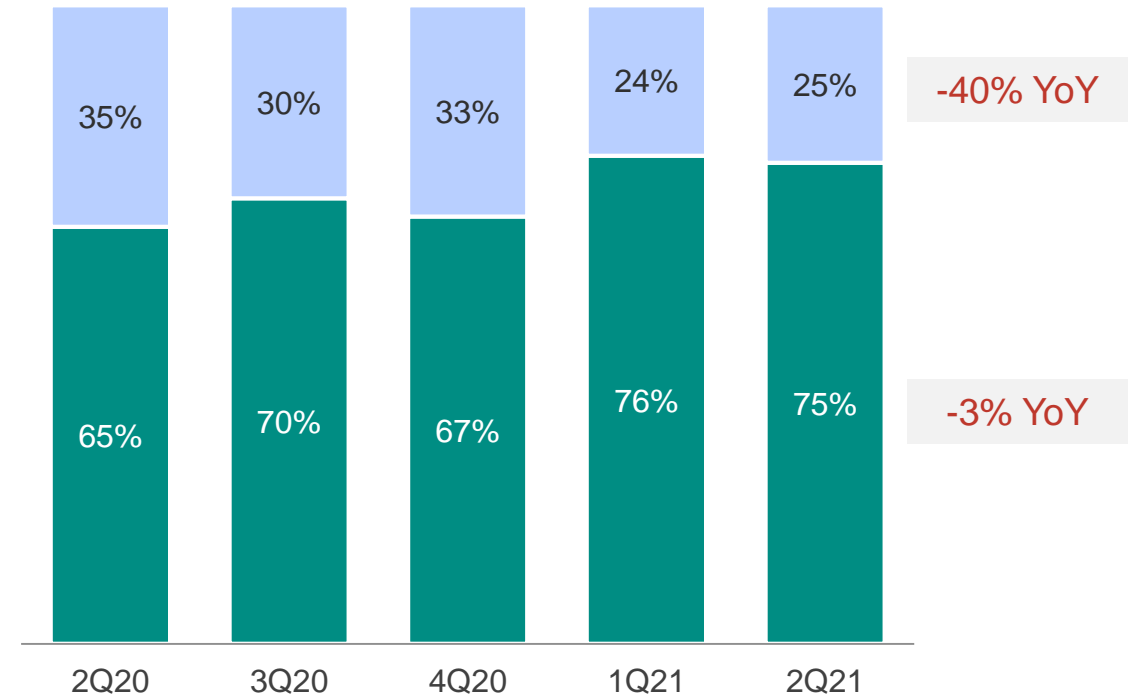
■ Corporate



## Short term loans remain weak

■ Long Term (More than 1 Year)

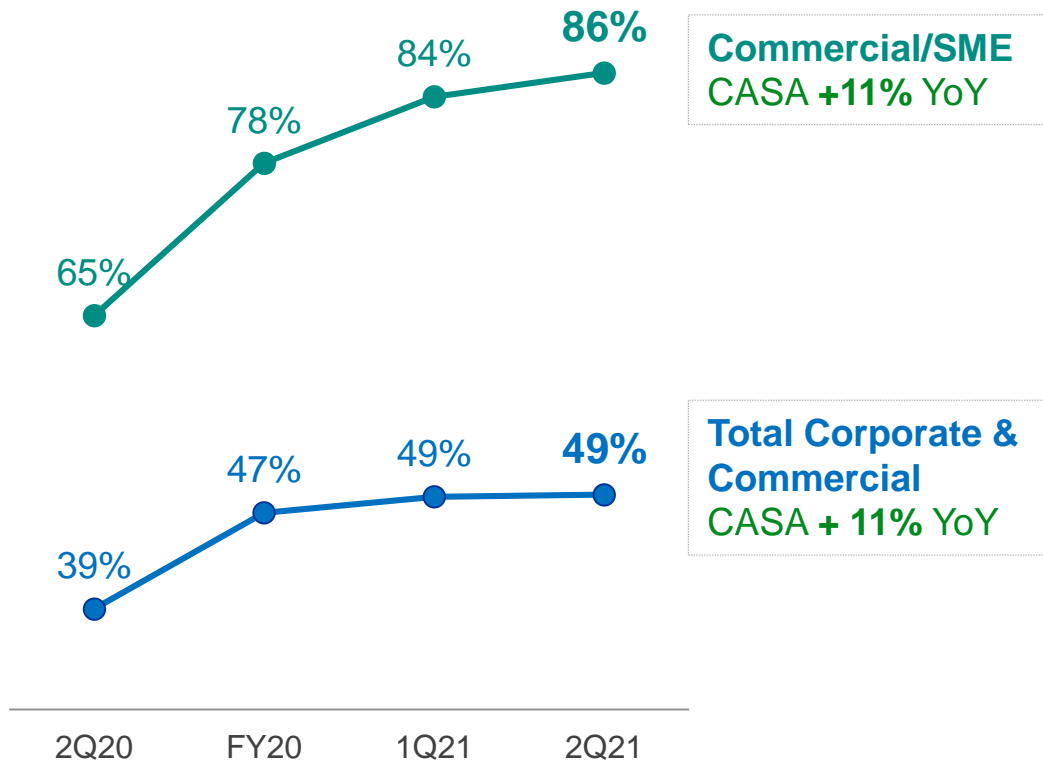
■ Short Term (Up to 1 Year)



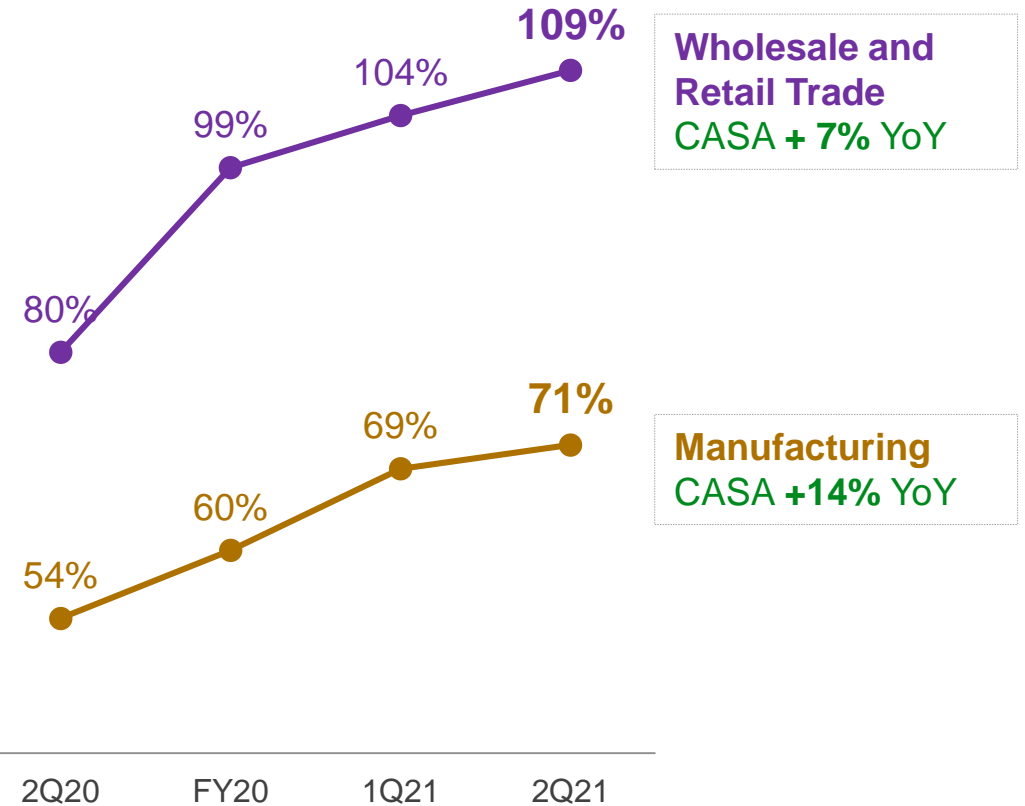
Note: SME definition as per BSP

# Customers remain on the sidelines, funds kept in CASA

Parent Corporate and Commercial CASA to Loans ratio



Parent CASA to Loans ratio, selected industries



Note: Industry is based on Metrobank's internal classification

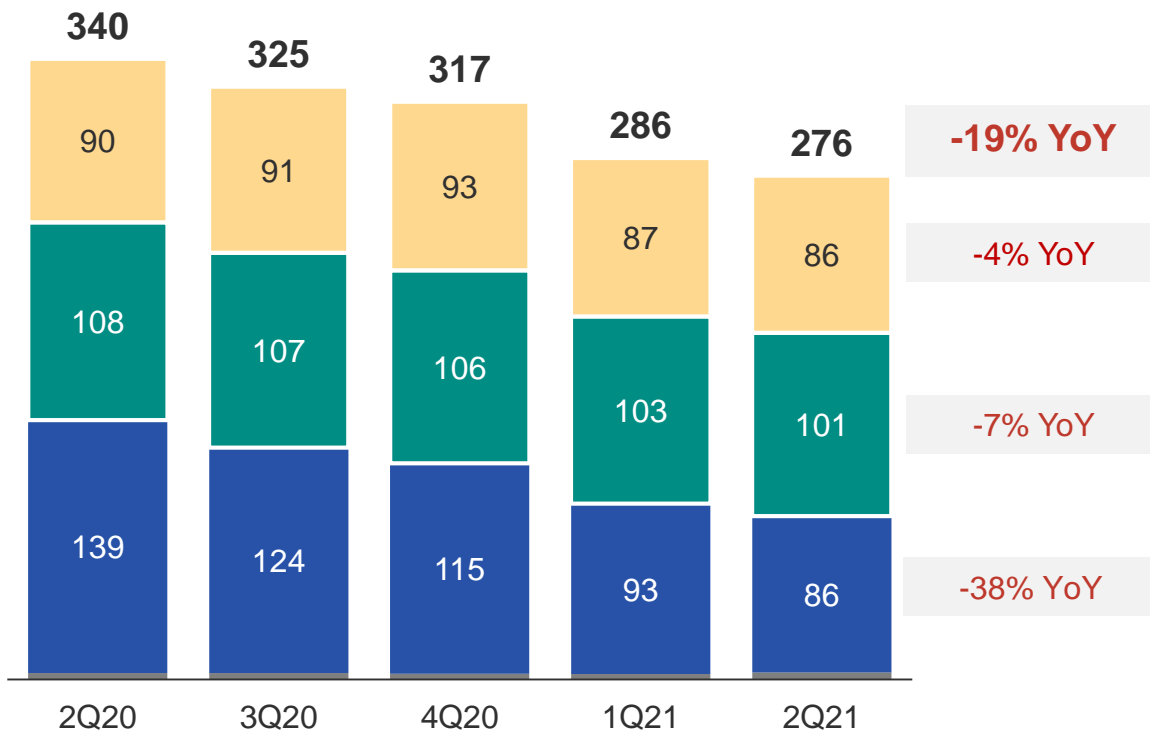
# Retail portfolio slows amid weak consumption spending

Economic uncertainty, high unemployment, and reduced mobility continue to constrain demand for big-ticket spending

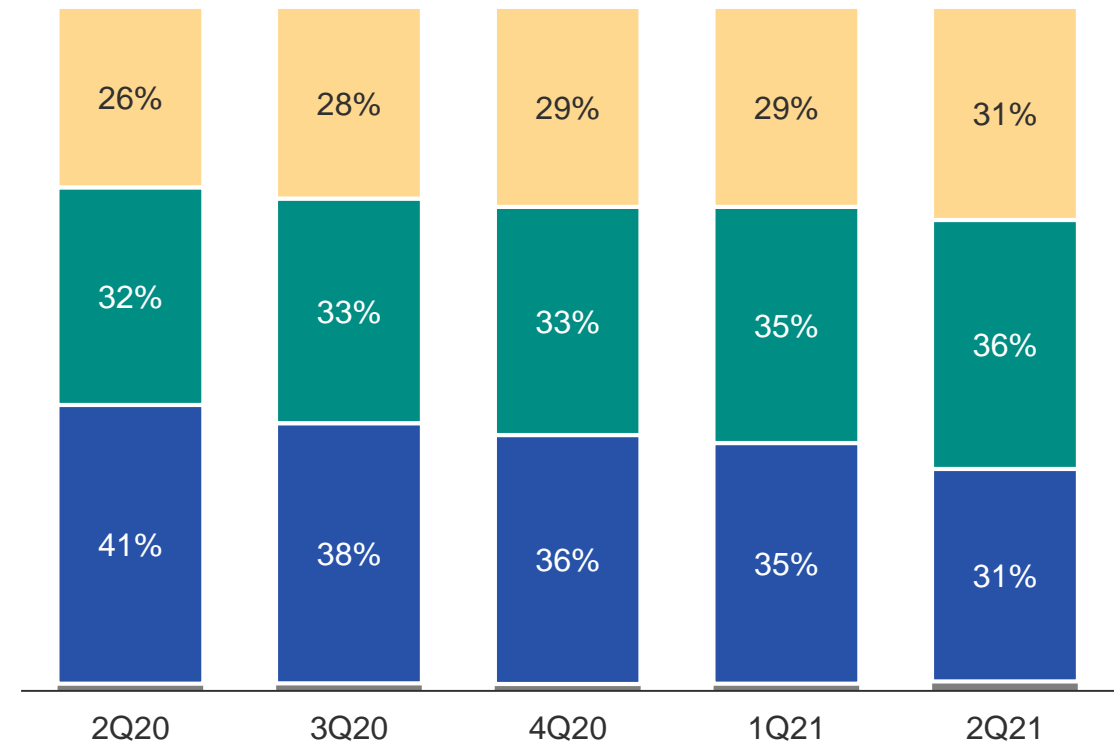
## Consumer Loans Breakdown

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■ Others ■ Auto ■ Housing ■ Credit Card



## Consumer Loans By Product



Note: Gross of Unearned Interest and Discount (UID)

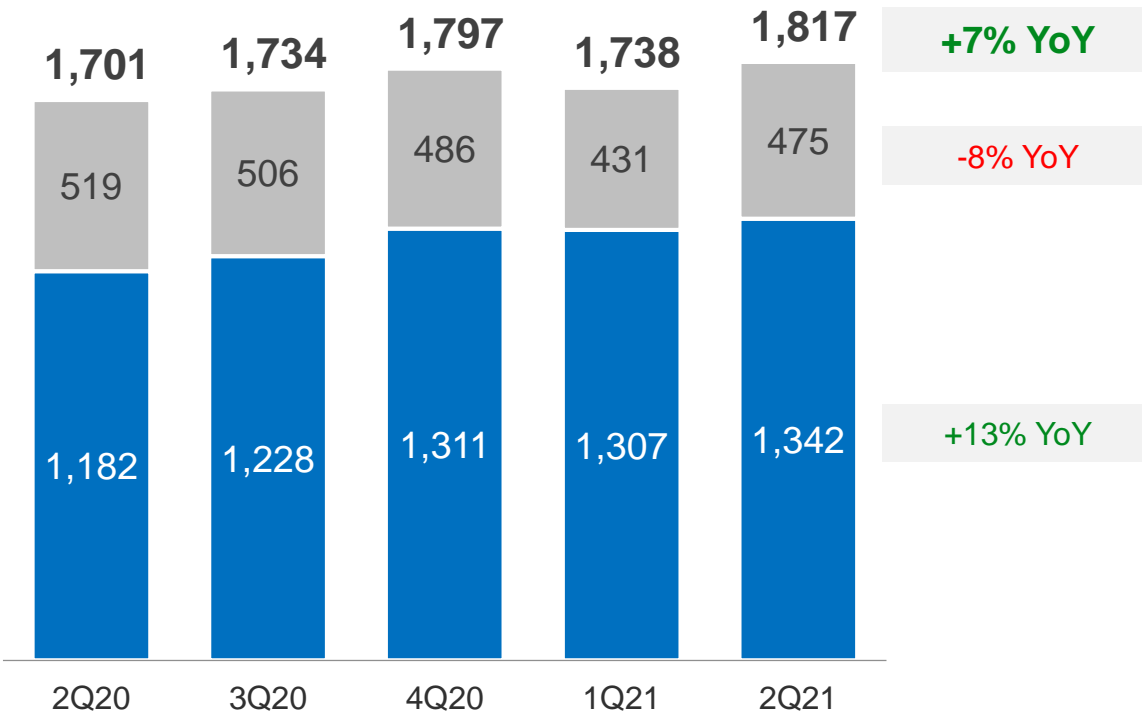
# Strong CASA growth reflects strong deposit franchise

Clients with lower borrowing demand maintained their excess funds in CASA deposits, driving CASA ratio higher

## Robust CASA enables decline in expensive TDs

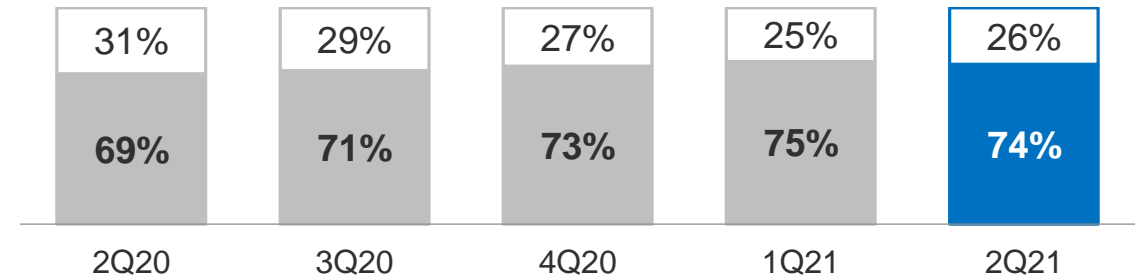
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■ CASA ■ TDs



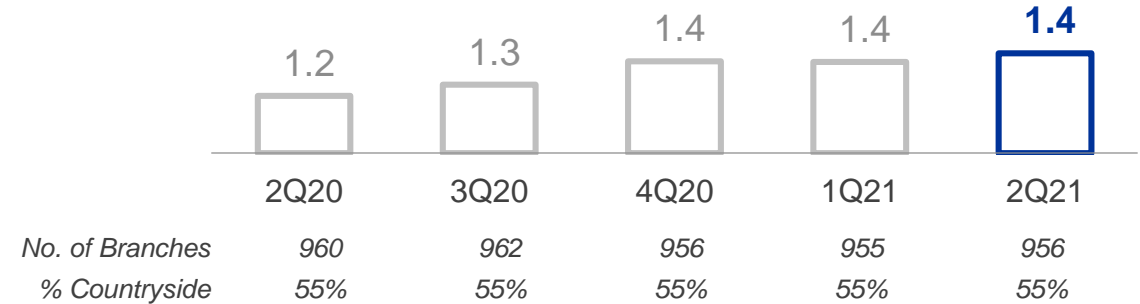
## CASA Ratio

■ CASA ■ TDs



## CASA Deposits per Branch

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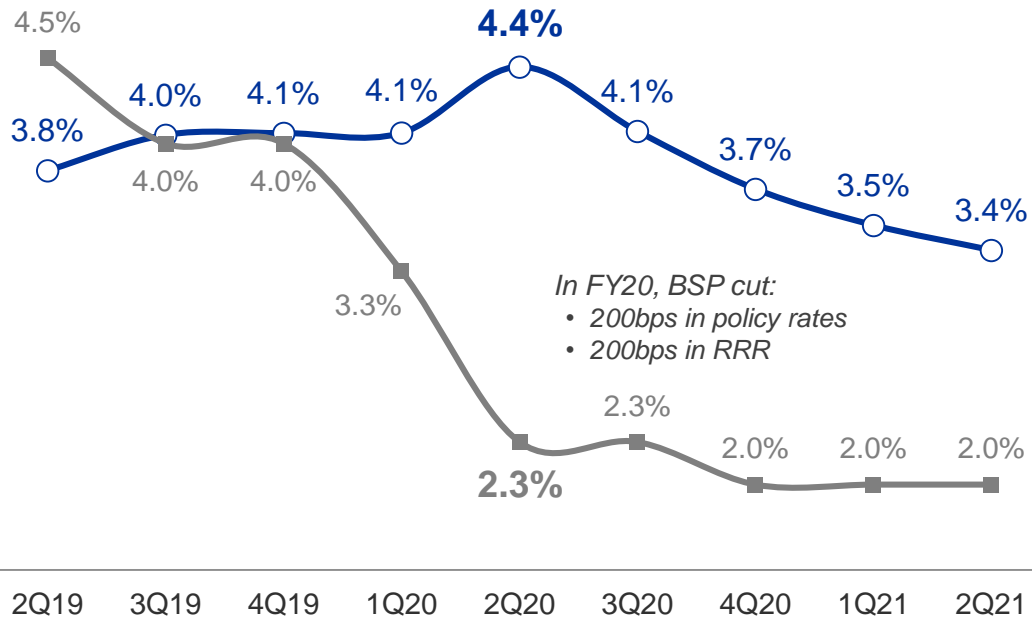


# Net interest margin declines on lower asset yields

Continued low interest rates and short securities duration trim down asset yields, outpacing the reduction in funding cost

## Easing asset yield trims down NIM\*

—○— Quarterly NIM    —■— Policy rate

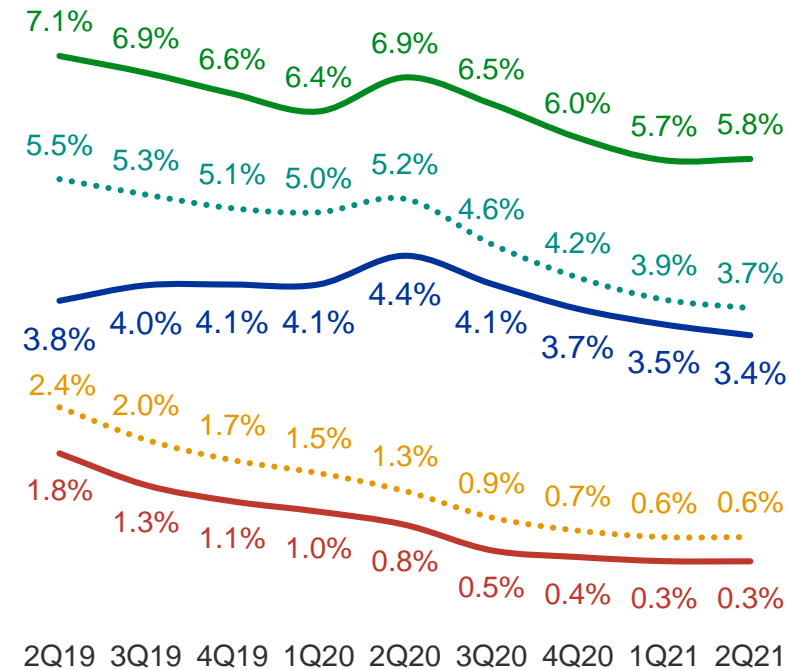


### Notes:

- NIM = Net Interest Income / Ave. Interest Earning Assets
- Asset Yield = Annualized Gross Interest Income / Ave. Interest Earning Assets
- Loan Yield = Annualized Gross Interest Income from Loans / Ave. Net Loans
- Funding Cost = Annualized Gross Interest Expense / Ave. Interest Bearing Liabilities
- Deposit Cost = Annualized Gross Deposit Expense / Ave. Deposits

## Declining asset yields, funding cost decline tapers off

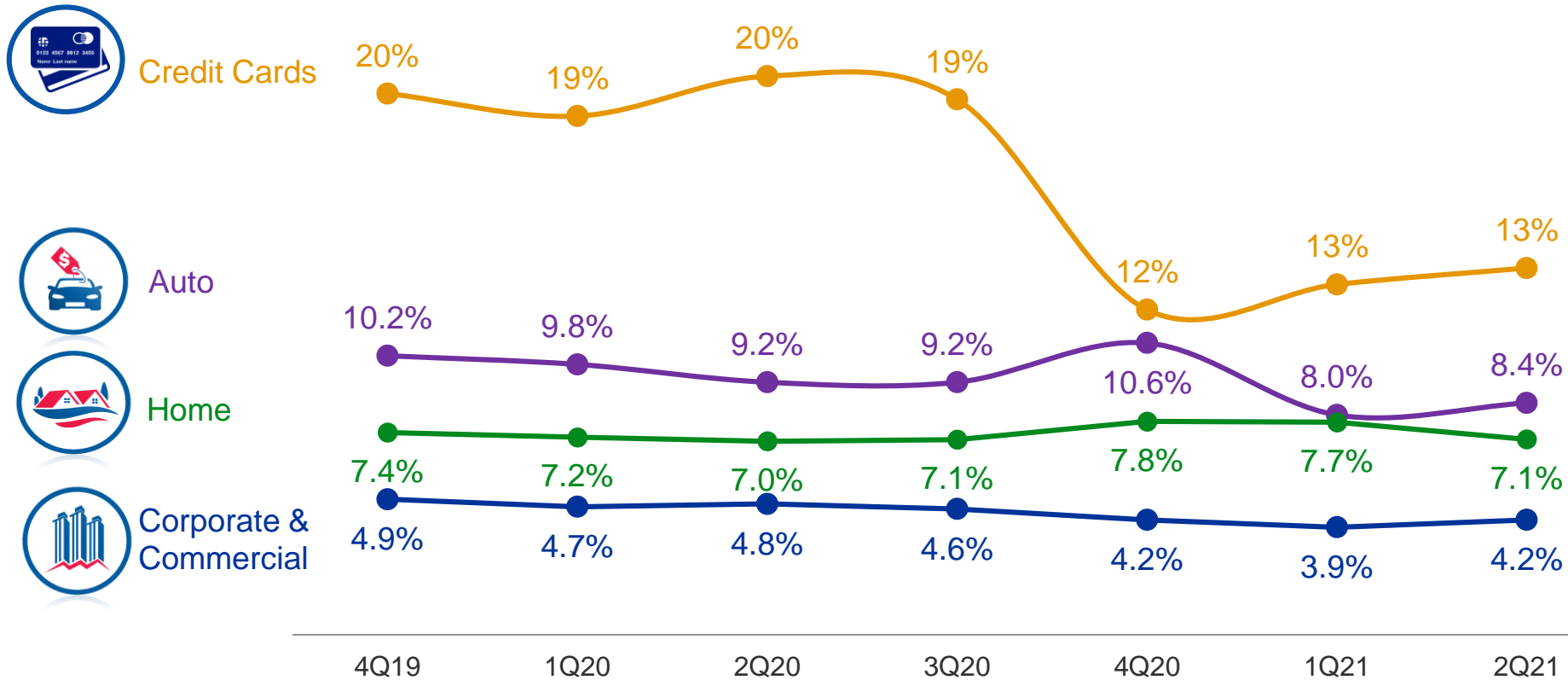
..... Asset yield    — Loan yield    ..... Funding cost  
— Deposit cost    — Quarterly NIM



- Lower lending rates; credit card rate cap
- Shorter duration of investment securities

- Steady funding cost

# Easing loan yields from lower interest rates and paydowns

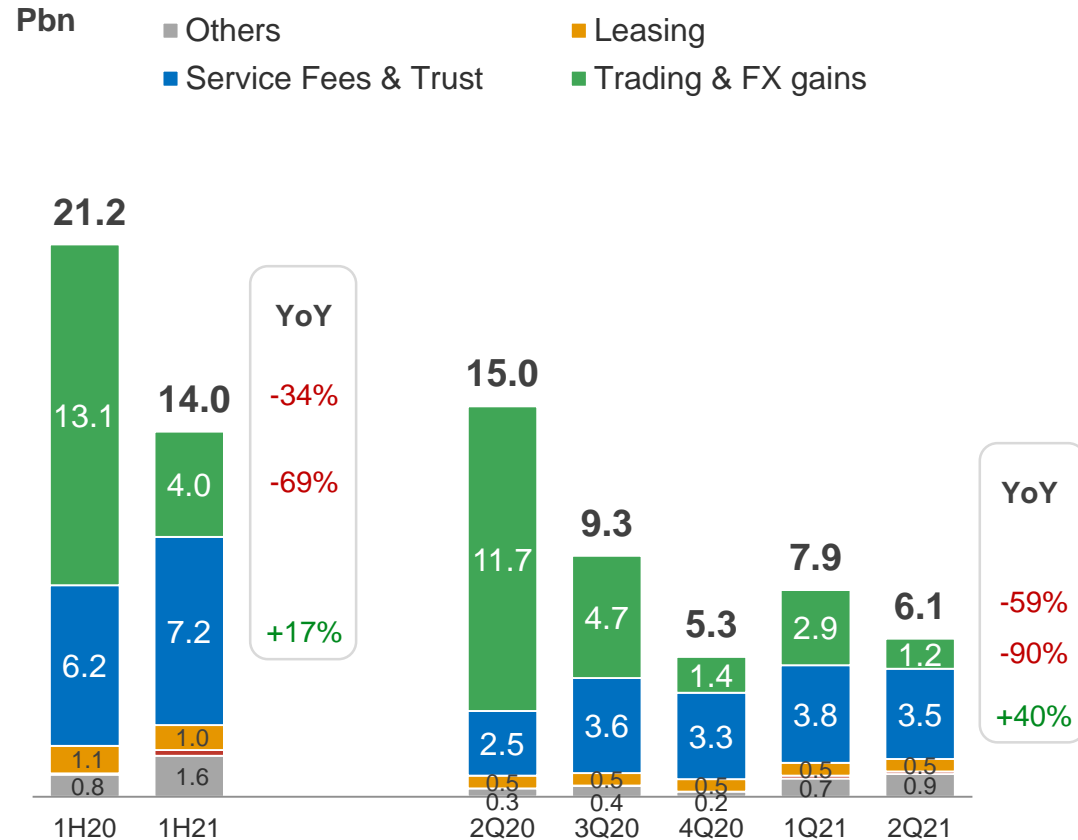


Credit card rate cap took effect on Nov 2020; retained on April 2021

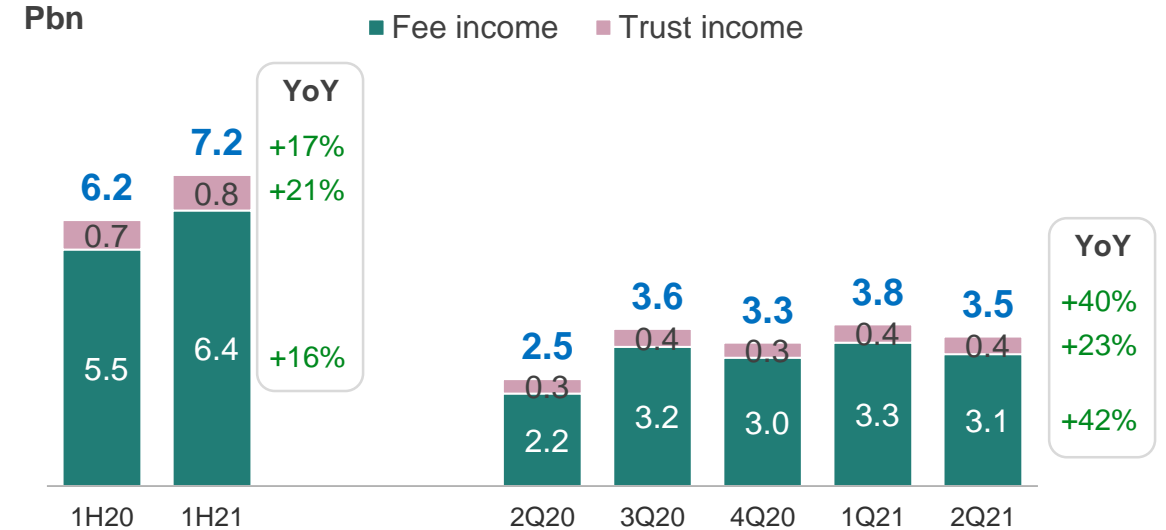
# Steady fee income, less opportunistic trading & FX gains

Stable fee income despite slow business volumes; strong trust fees; normalized trading income

## Non-Interest Income Breakdown



## Strong trust fees pulled up weak volume-based fees



## Parent Bank Fee income breakdown



Note: Others include Dividend income, Gain on recognition of investment properties, Recovery on charged-off assets, IT and other fees

Note: Fee income includes credit card fees, trade and loan-related, fees from ATM or e-channel usage, remittance, deposit-related, product referral, etc

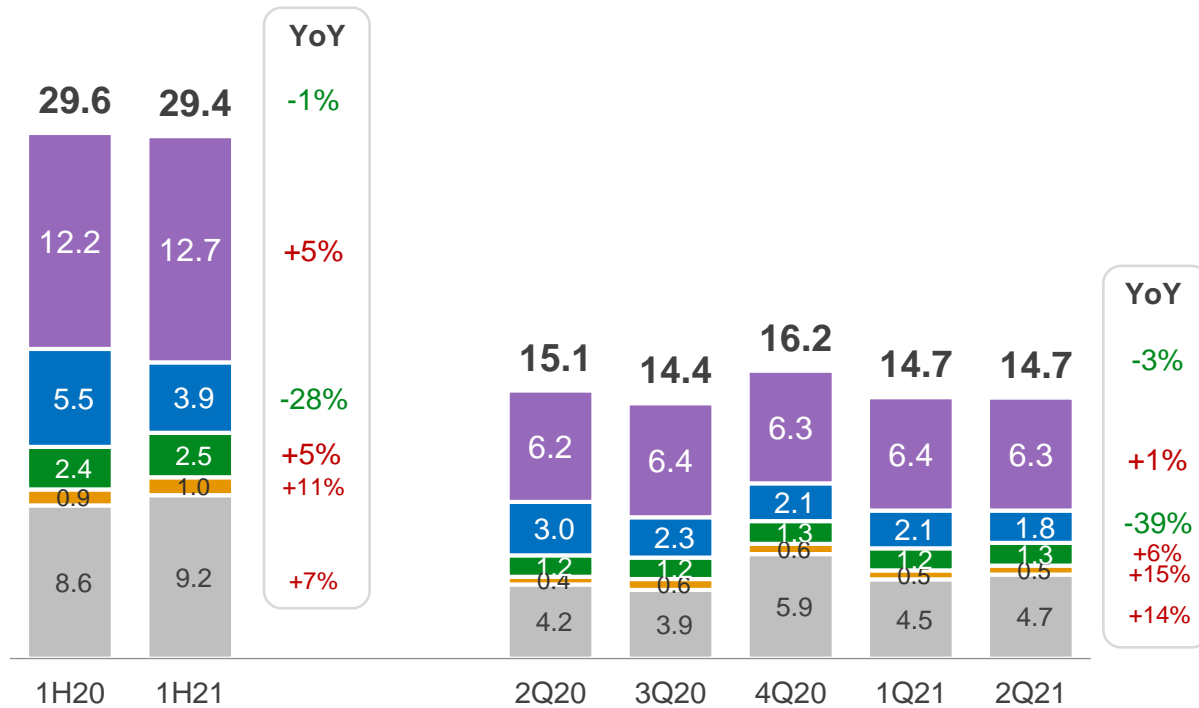
# Stable cost growth

Efforts to enhance productivity and operational efficiency being sustained; higher CIR driven by lower operating income

## Operating Expenses Breakdown

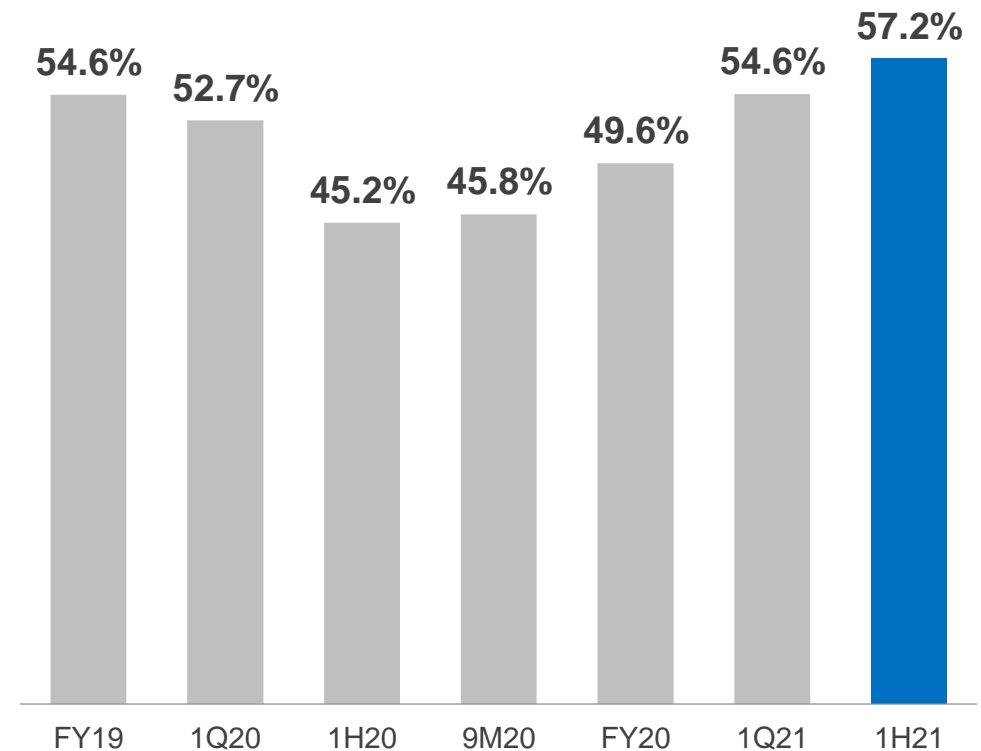
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- Others
- Depreciation
- Manpower
- Occupancy & equipment
- Taxes & licenses



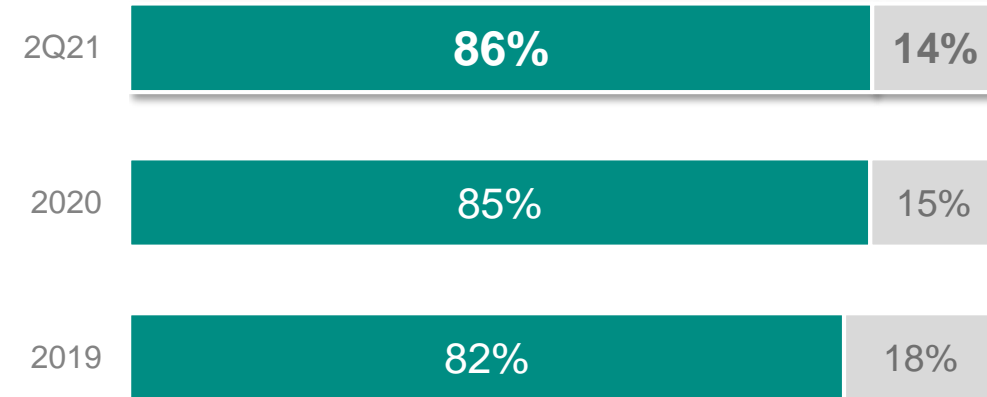
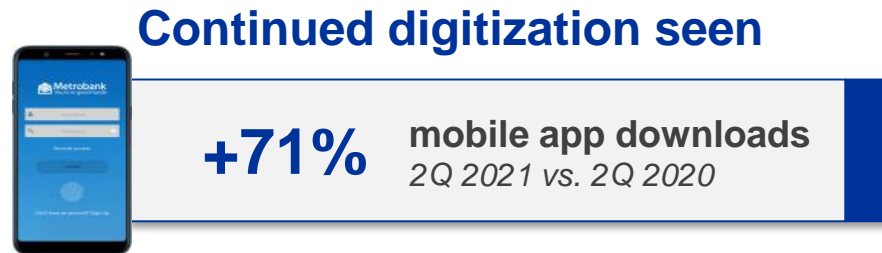
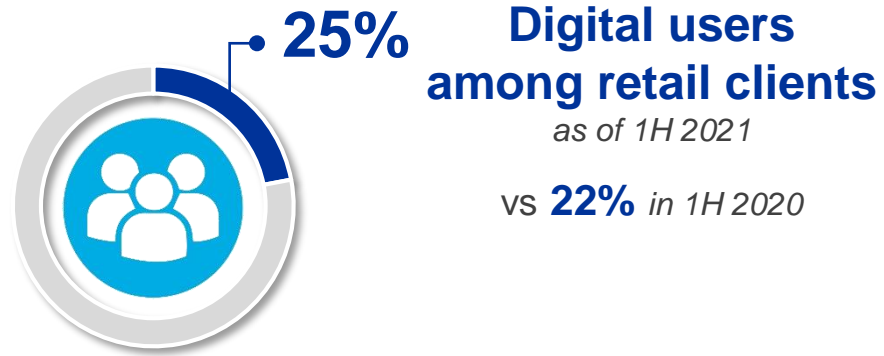
Note: Others include Insurance, Security, messengerial and janitorial services, Management, professional and supervision fees, Information technology, Advertising

## Cost-To-Income Ratio



# Rising digital transactions

Active push for e-channels accelerated digital transactions under pandemic conditions



## % E-Channels to Total financial transactions



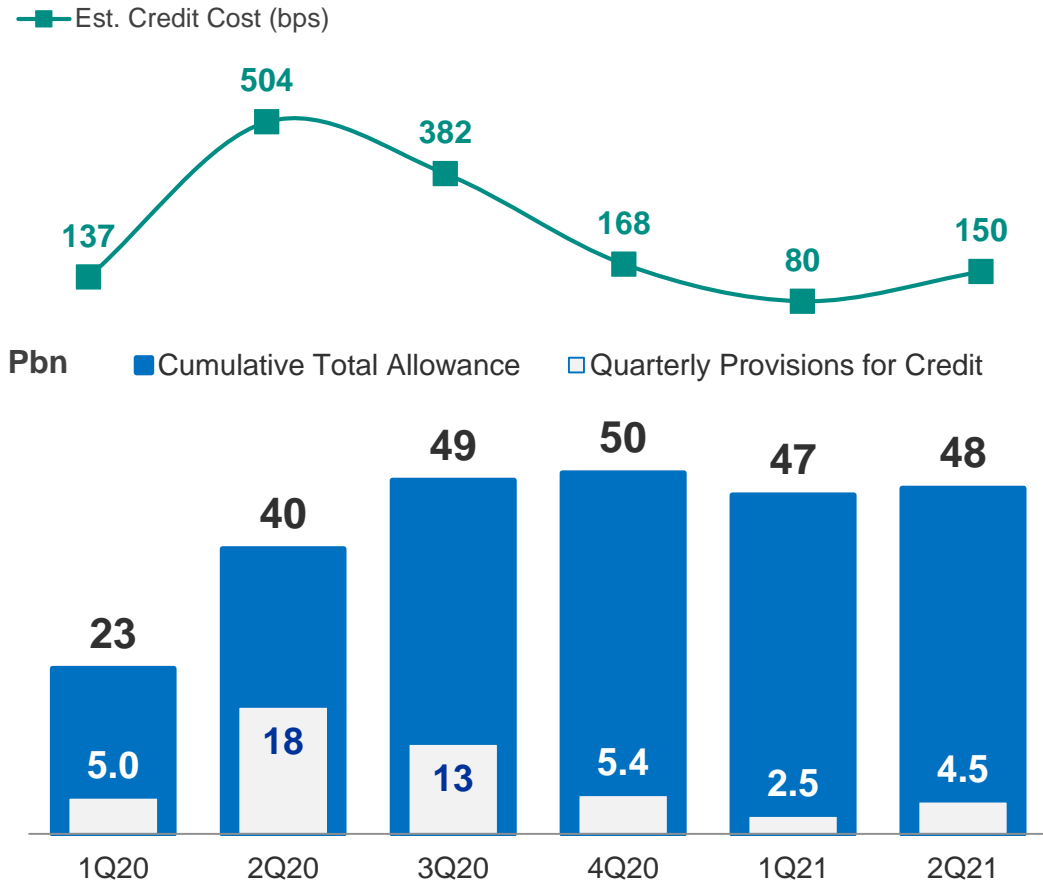
Note: Refined tracking to both incoming and outgoing e-channel transactions



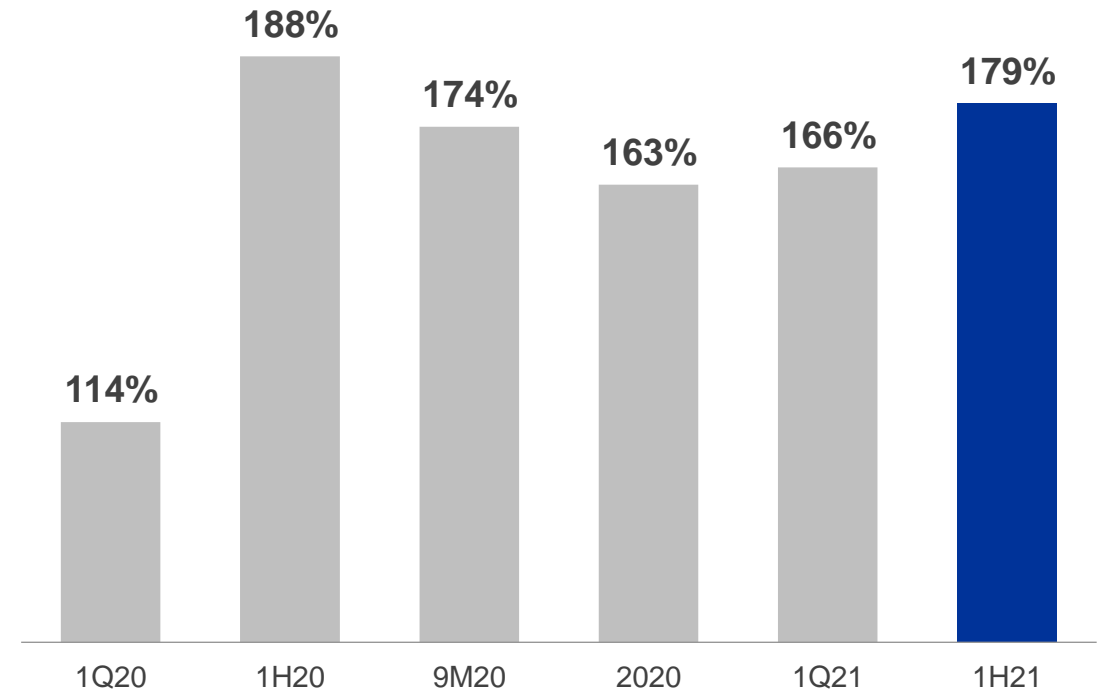
# Stable NPLs and ample reserves give room to lower provisions

Mindful of potential risks ahead despite manageable asset quality, the Bank continued to maintain high reserves

## Conservative provisioning stance



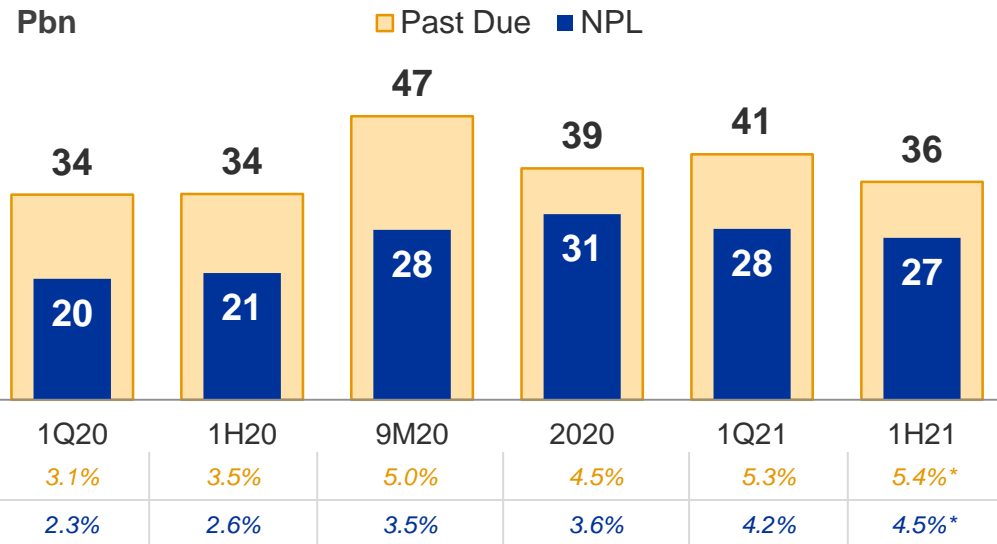
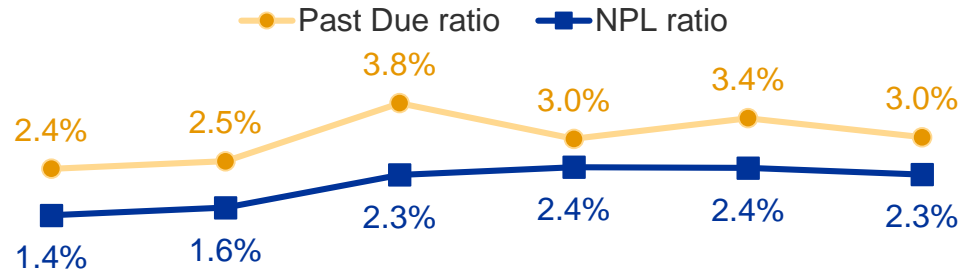
## Maintaining ample NPL Cover



Note: Estimated credit cost = Annualized Provisions for Credit / Ave. Gross Loans & Receivables

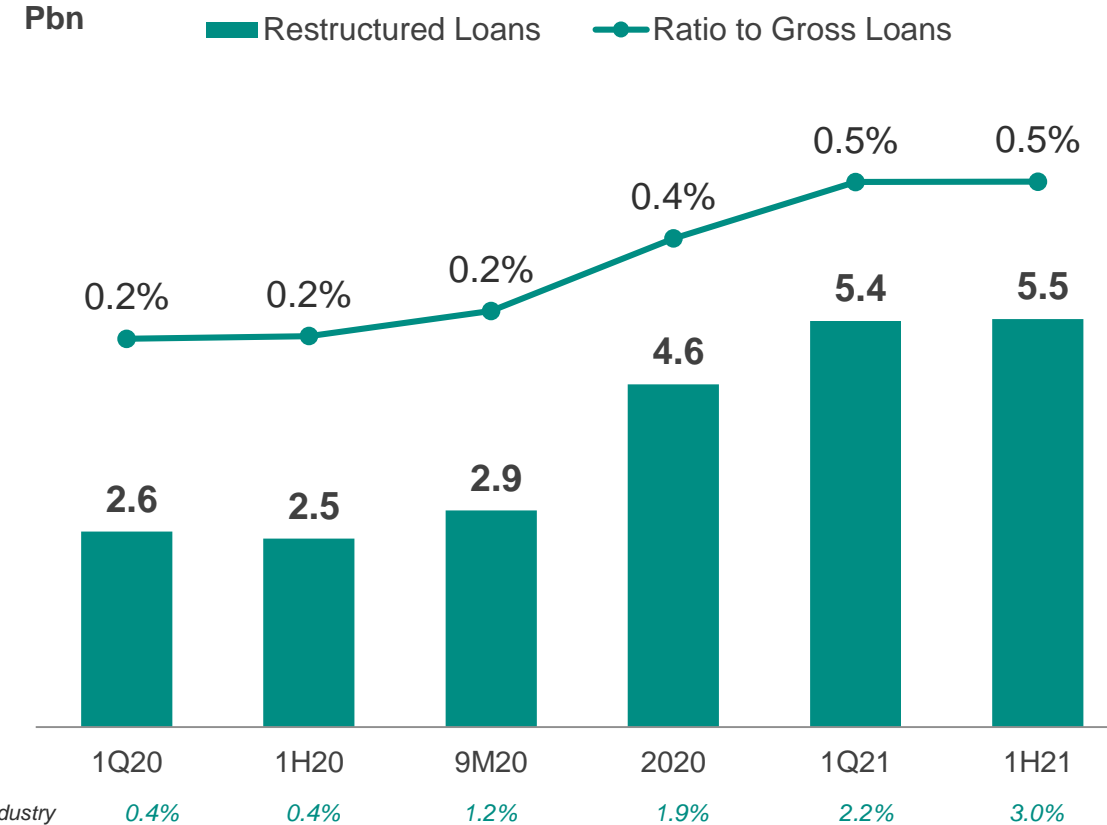
# Asset quality remains stable

## Easing NPL and Past Due ratios



Note: Gross loans net of Unearned Interest and Discount (UID)  
Industry Data refers to Philippine Banking Sector data from the BSP; \* Latest as of 1H21

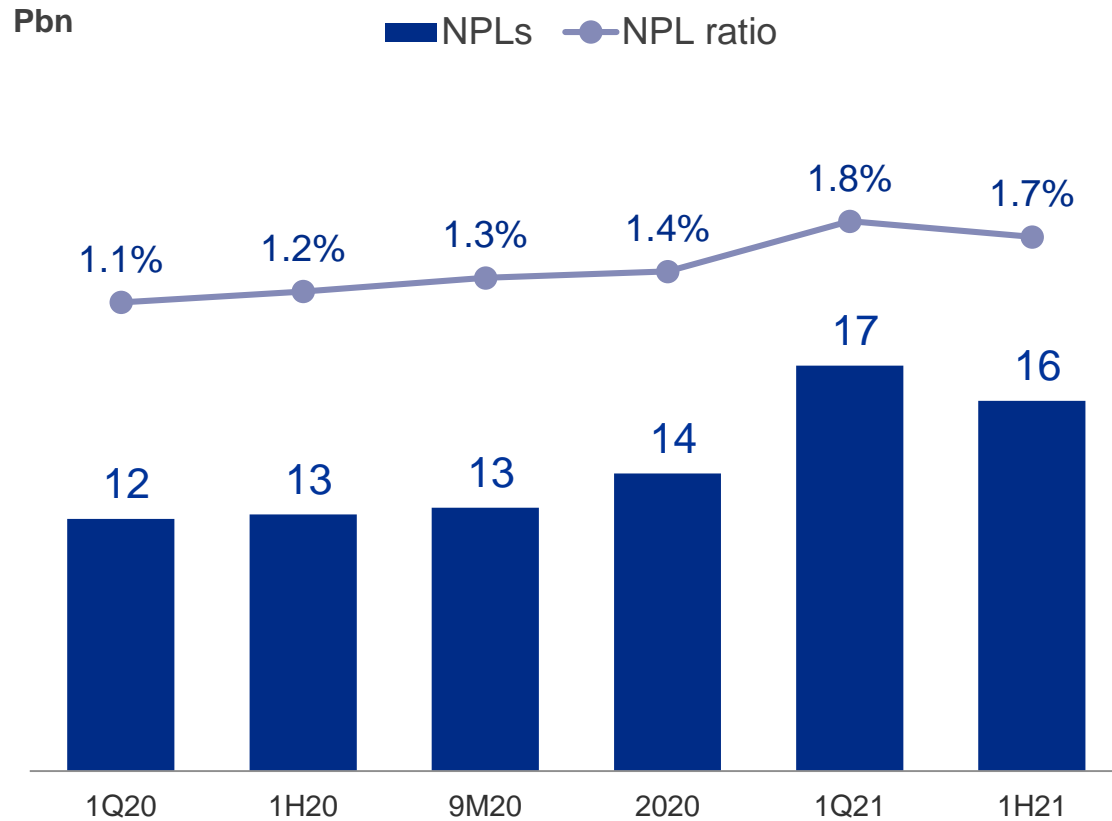
## Restructured loans stay steady



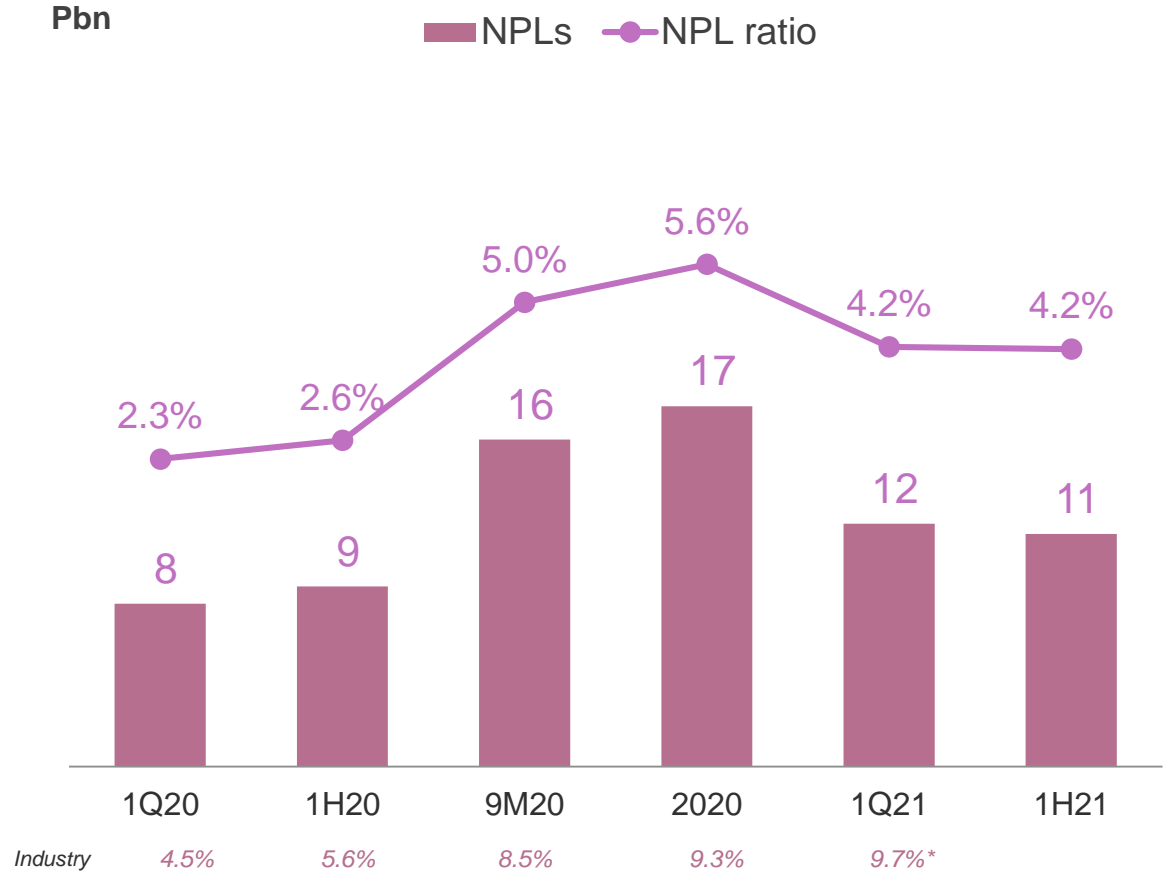
# Proactive asset quality management

Commercial NPLs on the decline as consumer NPL formation was proactively managed

## Commercial NPL ratio eases



## Consumer NPL ratio remain stable



Note: Industry Data refers to Philippine Banking Sector data from the BSP; \* Latest data

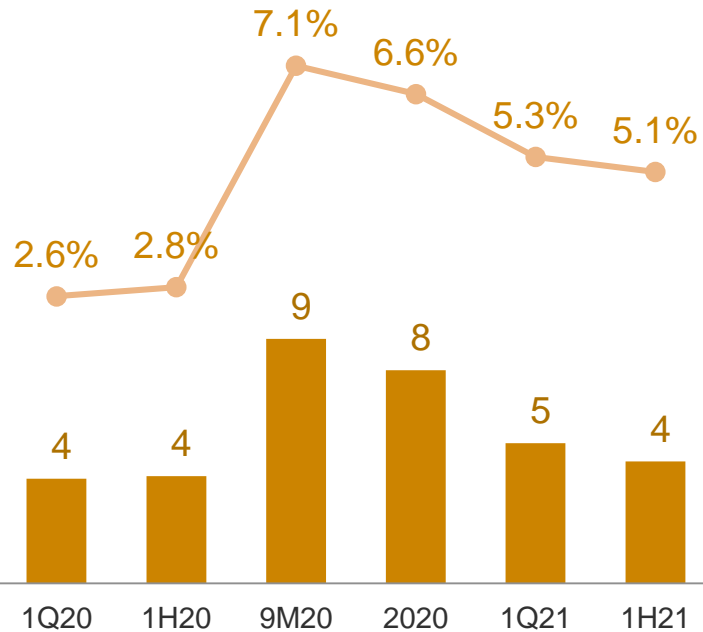
# Consumer NPLs starting to wane

Proactive NPL management pulled down retail NPLs

## Auto

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■ NPLs — NPL ratio



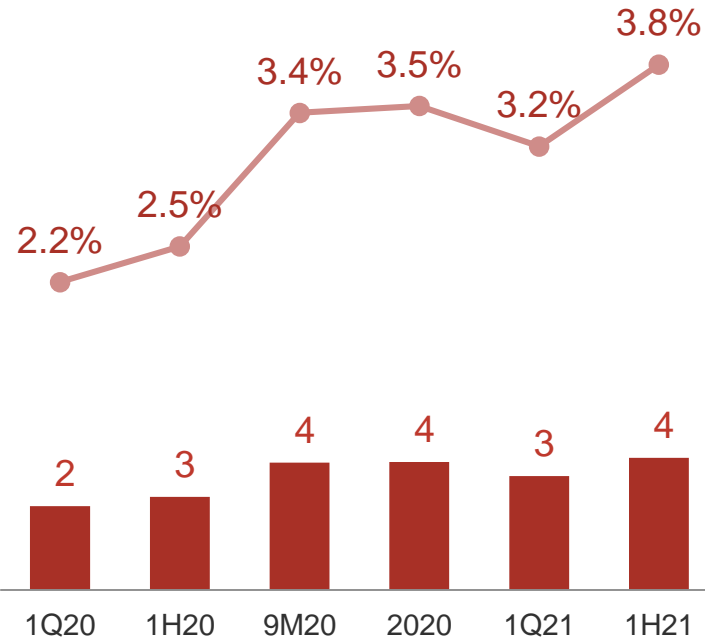
Industry 4.5% 5.4% 9.7% 10.7% 12.1%\*

Note: NPL Ratios computed using Net of Unearned Interest and Discount (UID)  
Industry Data refers to Philippine Banking Sector data from the BSP; \* Latest data

## Home

Pbn

■ NPLs — NPL ratio

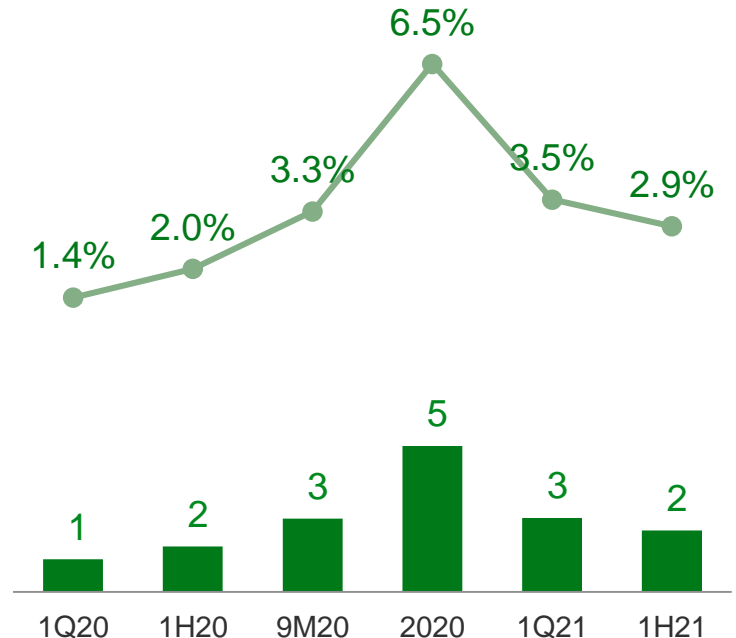


Industry 3.5% 5.5% 8.4% 9.2% 9.4%\*

## Credit Cards

Pbn

■ NPLs — NPL ratio



Industry 5.3% 5.7% 7.5% 8.9% 8.5%\*

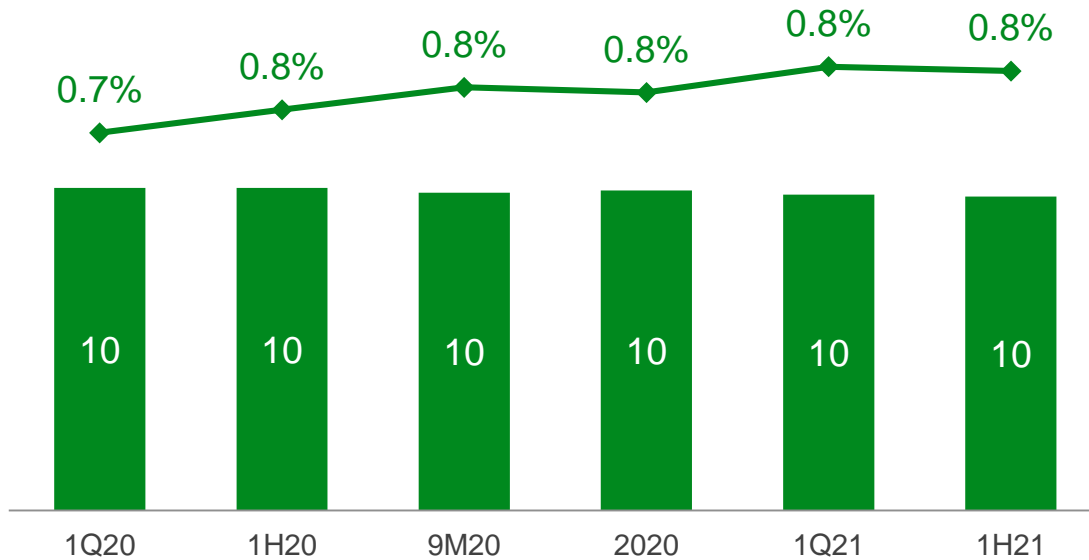
# Other asset quality indicators remain stable

Foreclosed assets still steady. Lower NPLs support easing NPA ratio

## Real and other properties acquired (ROPA)

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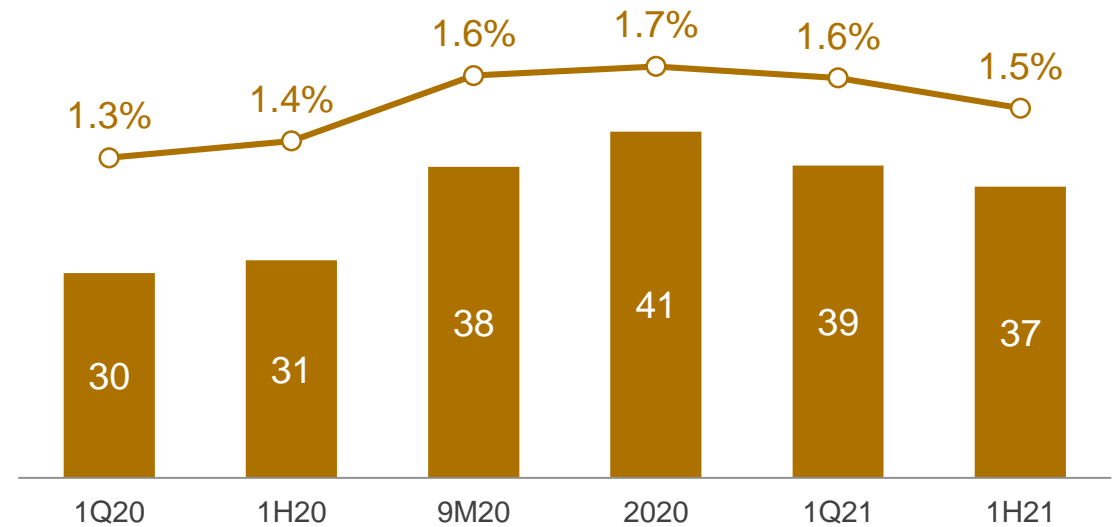
■ ROPA    ◆ Ratio to Gross Loans



## Non-Performing Assets (NPA)

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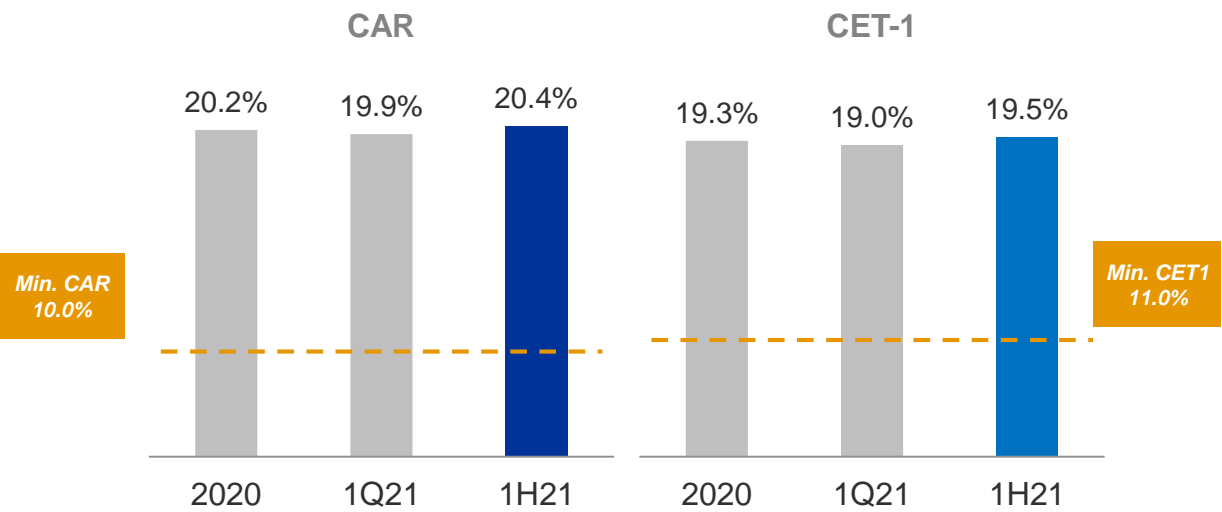
■ NPA    ○ NPA Ratio



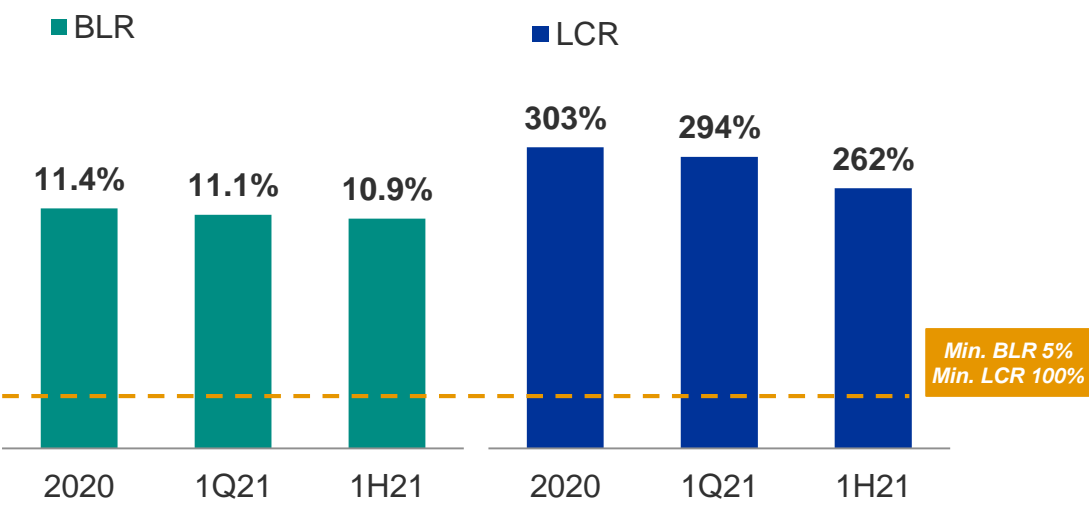
# Strong balance sheet, healthy capital levels provide ample support

The Bank is highly liquid and well-capitalized, with capital and liquidity ratios comfortably above the regulatory threshold

## Capital Ratios significantly above minimum thresholds



## Formidable Basel III Leverage Ratio, Liquidity Coverage Ratio



# 2021 Outlook – Positives and Challenges Ahead



- Recovery in fee income from higher transaction volumes
- Cost management to sustain low single-digit opex growth
- Flexibility to trim credit costs should NPL formation continue to remain manageable
- Lower effective tax rate from the CREATE Bill
- Strong CET1 ratio of 19.5% puts MBT in a position to take advantage of market opportunities

- Challenging loan recovery in 2H21 with risks of heightened mobility restrictions, slower GDP rebound and ample client liquidity
- Margin pressure on the back of full impact of interest rate cuts and excess system liquidity
- Less opportunity for exceptional trading income. Normalized trading income supported by expanding customer flows
- Peak NPL ratio exceeding 4-5% due to vaccine delays and recurrence of lockdowns

# Key strategies to enhance returns

## Topline Growth Drivers

- **Maintain stronghold in commercial banking**
  - ✓ Capitalize on MBT's capacity to extend credit, based on client cash flows and investment needs
  - ✓ Improve fee-based income by expanding cash management /trade services and treasury flows
  - ✓ Maintain disciplined pricing approach
- **Gain momentum in consumer banking**
  - ✓ Expand consumer loan portfolio by leveraging on cross-selling opportunities
  - ✓ Increase fee income on transactions, remittances and asset management
  - ✓ Grow digital footprint
  - ✓ Optimize cost to serve

## Conservative Risk management

- ✓ Maintain proactive account reviews
- ✓ Prudent asset quality management
- ✓ Ensure buffer against anticipated regulatory measures



## Improving Efficiency

- ✓ Target cost-income ratio to low-50s
- ✓ Migration to e-channels to lower cost-to-serve; active usage of online transactions
- ✓ Digital strategy including use of CRM and Analytics
- ✓ Enhance employee productivity through branch process re-engineering

## Optimize Corporate and Capital Structure

- ✓ More efficient corporate structure (i.e. MCC consolidation)
- ✓ Dynamic capital management (i.e. stock dividend, dividend payout)
- ✓ Maintain sufficient capital buffer



# SUMMARY

- ✓ The pace of recovery remains challenging as the health crisis persists, but we remain optimistic as vaccination remains underway.
- ✓ We have managed to deliver strong earnings growth of 28% as weak loan demand and lower NIMs were outweighed by strong non-interest income, subdued opex, and lower provisions.
- ✓ We will remain vigilant and will continue with our prudent risk management strategy even as asset quality is stable.
- ✓ High capital ratios ensure adequate buffers for potential risks and puts Metrobank in a strong position to seek opportunities and support client needs as the economy recovers.
- ✓ We will continue to monitor economic conditions and implement strategies that will balance growth, improve returns, and have ample buffer to meet regulatory requirements on a sustainable basis.

# Financial Summary

In PHP billion

Income Statement	1H 2020	1H 2021	YoY
Net Interest Income	44.5	37.5	-16%
Non Interest Income	21.2	14.0	-34%
Operating Income	65.7	51.5	-22%
Operating Expenses	29.6	29.4	-1%
<b>PPOP</b>	<b>36.1</b>	<b>22.1</b>	<b>-39%</b>
Provision for Credit	22.8	7.0	-69%
Provision for Taxes	3.9	3.3	-15%
<b>Net Income</b>	<b>9.1</b>	<b>11.7</b>	<b>+28%</b>

Balance Sheet	1H 2020	1H 2021	YoY
Total Assets	2,321	2,474	+7%
Loans and Receivables, Gross	1,364	1,207	-11%
Total Deposits	1,701	1,817	+7%
CASA	1,182	1,342	+13%
Equity	323	314	-3%

Financial Ratios	1H 2020	1H 2021	YoY
NIM	4.24%	3.37%	-0.9 ppt
CIR	45%	57%	+12.0 ppts
NPL Ratio	1.6%	2.3 %	+0.7 ppt
NPL Cover	188.5%	179.0%	-9.5 ppts
CAR	20.0%	20.4%	+0.4 ppts
CET-1	18.7%	19.5%	+0.8 ppts
Gross LDR	80.1%	66.4%	-13.7 ppts



# Additional Information

# Metropolitan Bank & Trust Company (Metrobank)

## Overview

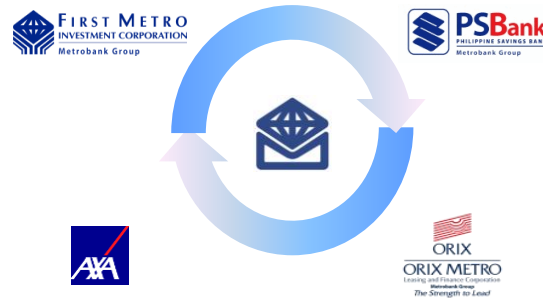
# 50+

YEARS OF MULTI-AWARDED  
SERVICE EXCELLENCE

Founded in 1962 by a group of  
Filipino-Chinese businessmen  
led by Dr. George S. K. Ty

Listed in 1981 on the  
Philippine Stock Exchange

## DIVERSIFIED FINANCIAL CONGLOMERATE



## TRADING INFORMATION

MBT PM | MBT.PS Ticker

USD 3.8 Bn Market cap

USD 2.5 Mn 3M Avg Daily Value TO

20.9% Foreign Ownership

48.2% Public Float

As of 30 July 2021

## Financial Data (PHP bn) 1H21

Total Assets	2,474
Loans and Receivables, Net	1,160
Total Deposits	1,817
CASA	1,342
Equity	313
CAR	20.4%
CET-1	19.5%

## BIG 3 BANK WITH LEADING MARKET POSITION

**#2** **#2** **#3** **#3**

Auto Loans Credit Card Receivables Mortgage Loans Trust AUM

## STRATEGIC PRESENCE AND COVERAGE

### DOMESTIC

956 branches  
55% outside NCR

2,306  
ATMs

### OVERSEAS

30+ branches, subsidiaries, offices  
140+ remittance tie-ups  
150+ remittance agents

## INVESTMENT GRADE

### CREDIT RATINGS

MOODY's Baa2 Stable

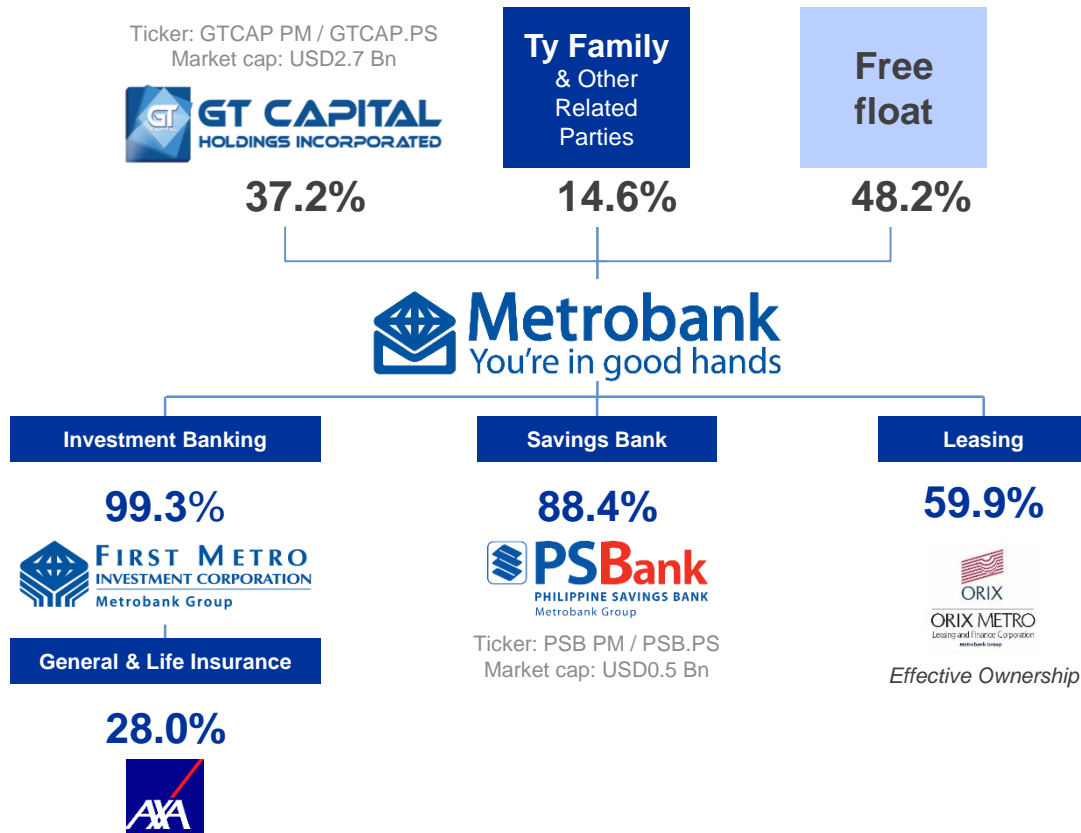
FitchRatings BBB- Negative

**Best Bond Bank in the Philippines**  
*PDS Best Securities House (Bank)*  
(2014 to 2021)

**FY20 Largest Trader of  
PHP Fixed Income Securities**  
**33.6%** market share in trading volume  
**56.4%** market share in number of trades

# Ownership and Investment Information

## CORPORATE STRUCTURE



## MARKET DATA

### Trading information

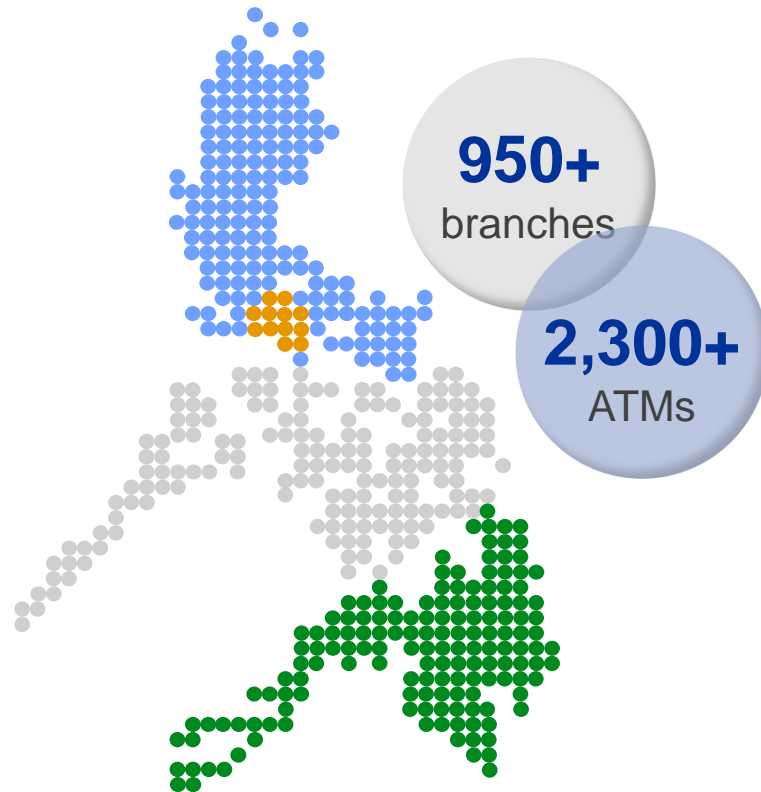
Ticker (Bloomberg   Reuters)	MBT.PM   MBT.PS
Par value (PHP)	20.00
Outstanding shares	4,497,415,555
Stock price as of 30 July 2021	43.00
52-Week Range (Low   High)	33.05   52.20
Market cap (USD Mn)	3.842
3-Month Avg Daily Trading Value (USD Mn)	2.52
3-Month Avg Daily Trading Volume (Mn)	2.69
Public Float	48.2%
Foreign Ownership	20.9%

	2019	2020	1H21	
BVPS (PHP)	68.84	72.10	69.65	
EPS (PHP)	6.24	3.08	5.20	<i>Annualized</i>
Trailing P/BV (x)	1.0	0.7	0.6	<i>Based on EOP share price</i>
Trailing P/E (x)	10.6	15.8	8.3	
DPS (PHP)	1.00	1.00	4.00	

# Extensive Domestic and Overseas Coverage

 **17,000+** employee base

## Domestic Branch and ATM Networks



## Overseas Network Coverage

**30+**

Branches,  
subsidiaries,  
offices

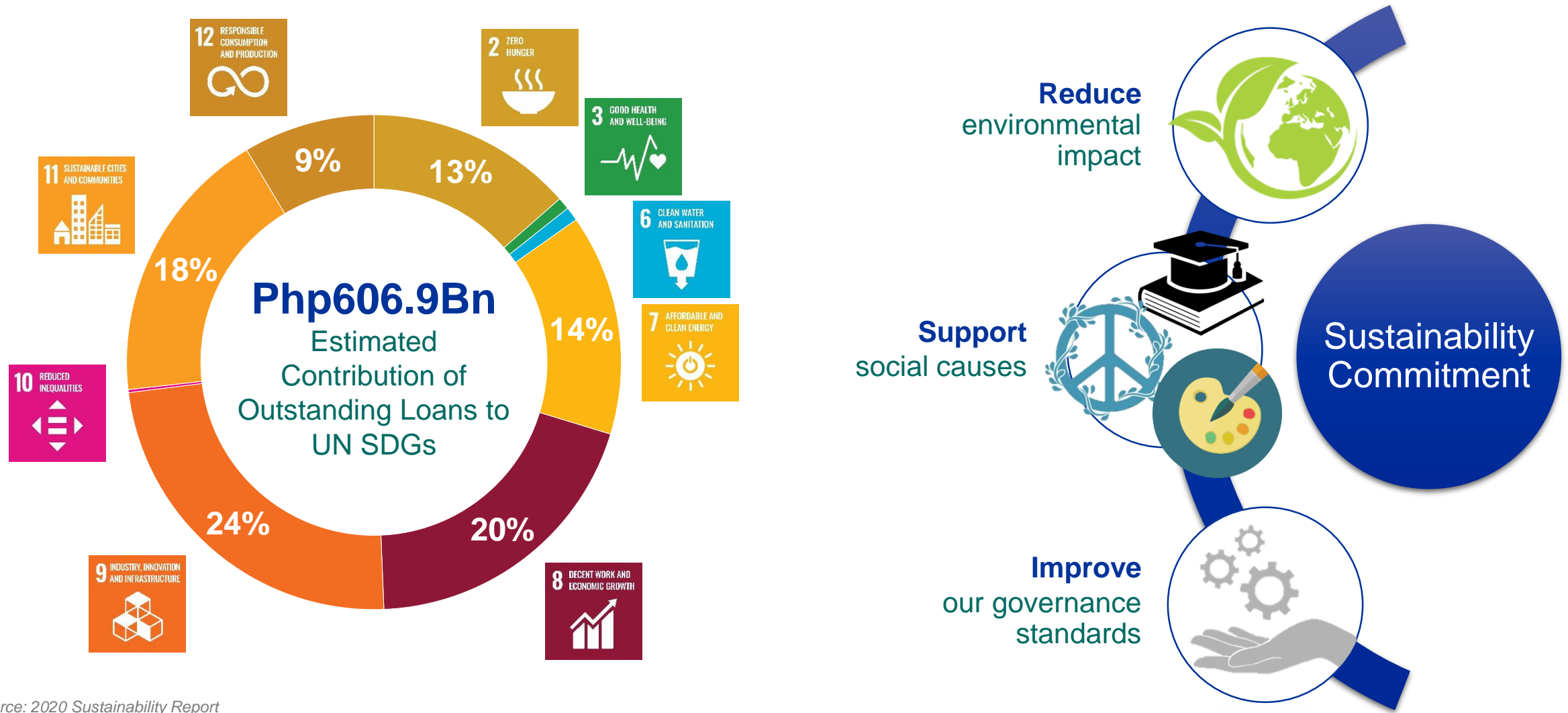
**140+**

Remittance  
tie-ups

**150+**

























Remittance  
agents

# 2020 Sustainability Measures



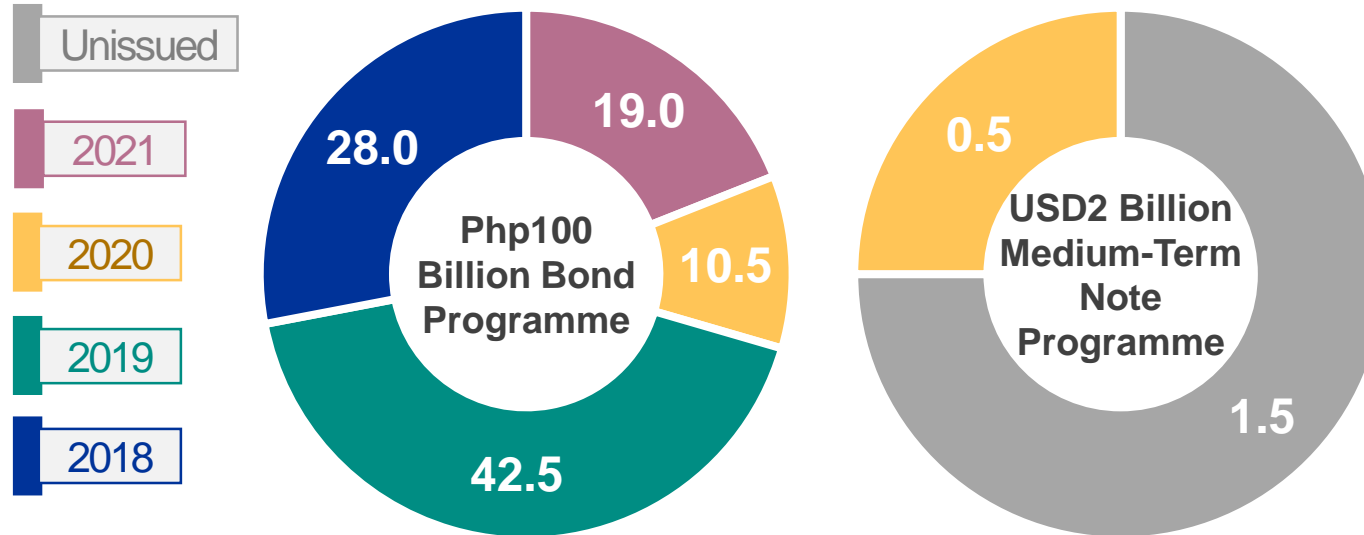
Source: 2020 Sustainability Report

# Recent Awards and Recognition

 <b>Best Securities House Bank Category</b> 2014 - 2021 	 <b>Best Local Currency Bond Individuals</b> <b>#1 in Trading,</b> <b>#2 &amp; #3 in Sales,</b> <b>#4 in Research</b> 2021 	 <b>8<sup>th</sup> Best Workplace to Grow Your Career – Philippines</b> 2021 	 <b>Top Sellside - Corporate &amp; Government Bonds; Investors' Choice for Primary Issues - Government Bonds</b> 2020 	 <b>Most Recommended Retail Bank in the Philippines; 4<sup>th</sup> in Asia Pacific</b> 2020 	 <b>Corporate Governance Award</b> 2018 - 2020 
 <b>1 Gold, 2 Silver Anvils</b> 2021 	 <b>Top Division, 4 Excellence, 2 Merit Awards</b> 2021 	 <b>Best Investment Bank - Philippines</b> 2020 	 <b>Best M&amp;A House - Philippines</b> 2020 	 <b>Most Innovative Wealth Manager</b> 2020 	 <b>Best Broker - Philippines</b> 2020 



# Debt Issuances



Bond Issuance  
**Php19.0 billion  
 5.25Y Peso Notes**

*Listed June 2021*

1.9x oversubscribed  
 3.60% interest rate, 35bps above  
 benchmark rate

Exercise of call option  
**Php6.5 billion 2025  
 Peso Notes**

*August 2020*

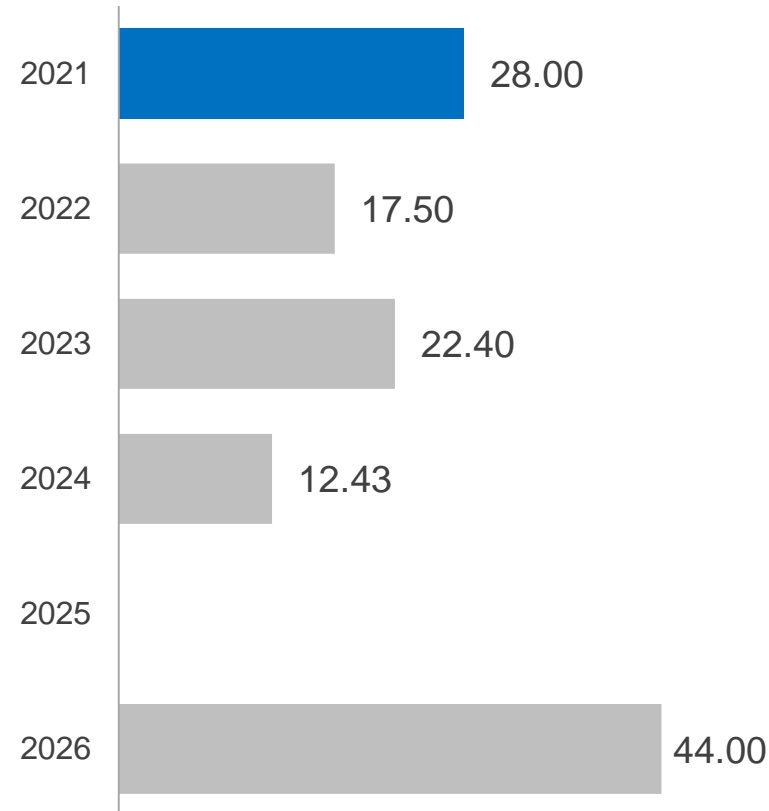
# Outstanding Debt Issuances & Investment Grade Credit Ratings

## Debt Issuance Details

Type	Issue Date	Coupon Rate	Maturity Date	Amount (PHP Bn)
LTNCD	Nov-14	4.250%	Nov-21	6.25
	Sep-16	3.500%	Sep-23	8.65
	Jul-17	3.875%	Jul-24	3.75
	Oct-18	5.375%	Apr-24	8.68
PHP Bond	Apr-19	6.300%	Apr-22	17.50
	Jul-19	5.500%	Jul-21	11.25
	Oct-19	4.500%	Apr-23	13.75
	Jun-20	3.000%	Sep-21	10.50
	Jun-21	3.600%	Sep-26	19.00
MTN	Jul-20	2.125%	Jan-26	USD500Mn

\* Assuming USDPHP 50.00

## Debt Maturity Profile (PHP Bn)



MOODY'S

**Baa2  
Stable**

**May-21**

- Very high likelihood of support from the Philippine government in times of need
- Robust capitalization, with a proven history of support from shareholders
- Strong funding and liquidity, supported by a leading domestic franchise

FitchRatings

**BBB-  
Negative**

**Jul-21**

- High probability of sovereign support in times of need; Outlook reflects the government's weakening ability to support banks
- Modest recovery in profitability seen, with superior capital buffers maintained
- Healthy funding and liquidity profile remain a rating strength

# MBT 5.5Y MTN Bond Spread Over 5Y US Treasuries

Tighter spread may be due to a better outlook for the country and good investor confidence on the issuance

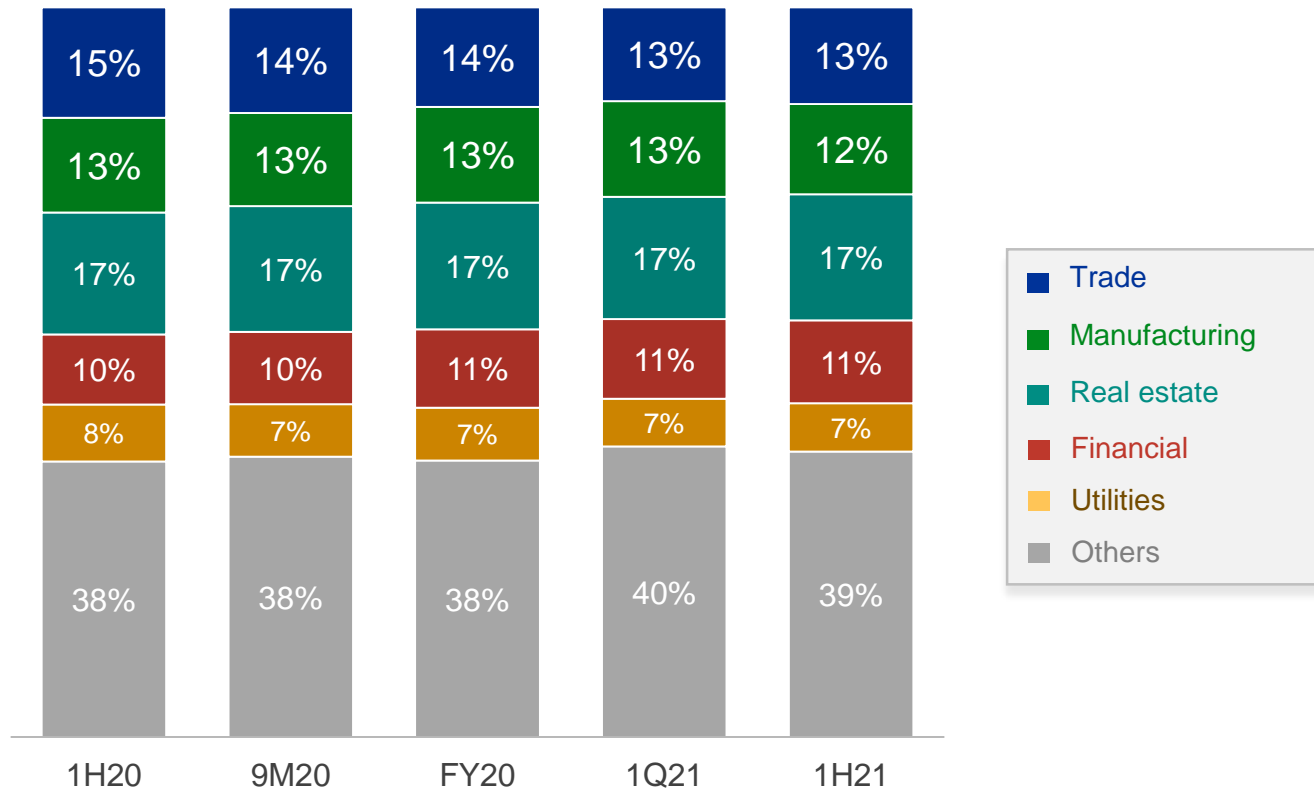
Credit Spread (in bps)



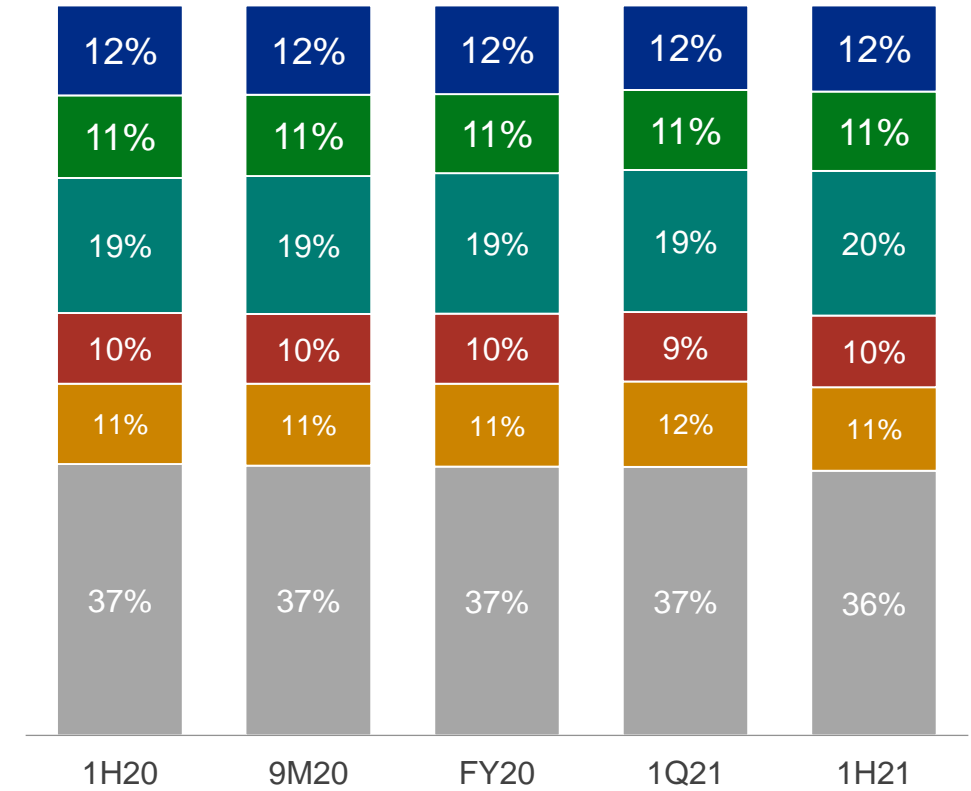
Note: as of 30 July 2021

# Loan Portfolio Breakdown

## 1H21 MBT Loan Portfolio By Industry



## 1H21 UKB Loan Portfolio By Industry

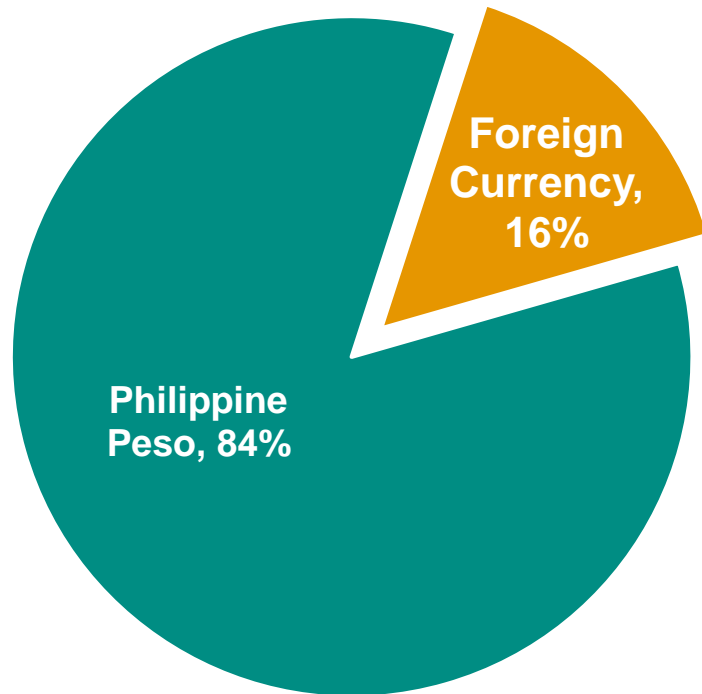


Based on 2009 PSIC

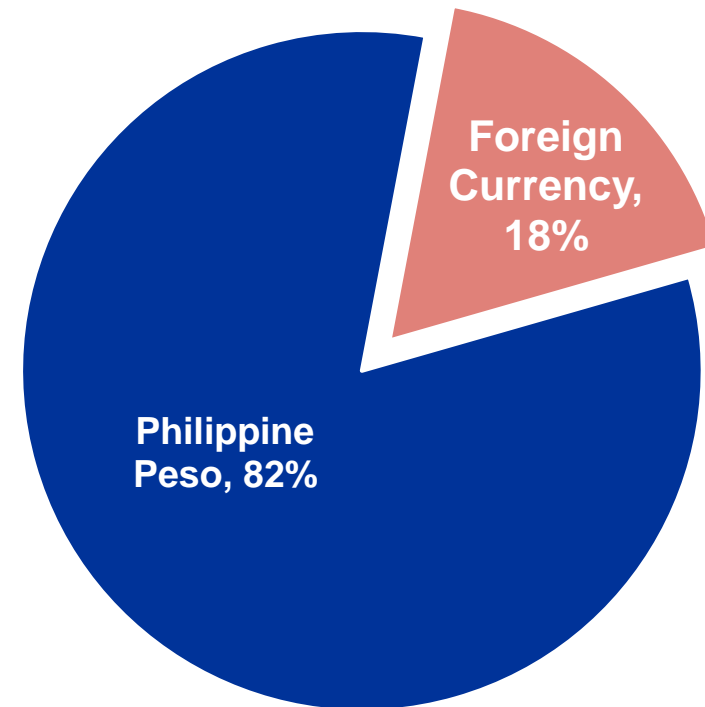
Others include Transport & storage, Construction, Agricultural, forestry and fishing; Accommodation & food service activities

# Currency Breakdown

LOAN PORTFOLIO



DEPOSITS



# COVID-19 Initiatives



## For Employees

### Flexible work arrangements

*Shifting schedules, remote work, redeployment to nearer worksite*

### Additional allowances and benefits

*Provided shuttle services, meal and transportation allowances  
To employees who reported on-site during the lockdowns*

### Safety as our top priority

*Enforcement of health and safety protocols*

### Promotion of free online courses

*In-house and external training for upskilling*

### Free webinars for mental health and well-being

*To offer support and empower our people*

### COVID-19 Vaccination Program

*Procurement of vaccines for employees, their dependents,  
and their non-family household members*

## For Clients

### Waived Interbank Fund Transfer Fees

*Until 30 June 2021  
Through InstaPay and PESONet*

### Loan Payment Moratorium

*In response to the Bayanihan to Heal as One Act and the  
Bayanihan to Recover as One Act*

### At least 90% of NCR branches open during MECQ

*With shortened banking hours  
Daily list of branch schedules are posted online*

### Mobile ATMs

*Travelled around Metro Manila and nearby provinces  
To reach clients during the lockdowns*

### Accelerated digital channel enrolments and online account opening

*Through Earnest, Metrobank mobile app, Metrobank Online  
To provide convenient banking services*

## For Communities



**Metrobank**  
You're in good hands



**GT CAPITAL**  
HOLDINGS INCORPORATED

### P321.5 million donation

*in support of the efforts to combat COVID-19  
PPEs for health care and security front liners, COVID-19  
testing kits and molecular laboratories, food relief packages,  
laptops and tablets for students, etc.*



### P2.4 million donation

*Metrobankers gave their meal  
allowances to help feed those  
who are most in need  
In celebration of Metrobank's  
58<sup>th</sup> anniversary*

# Special Dividend Declaration in 2021

## Ongoing pandemic has tempered near-term growth prospects

Capital planning indicates muted demand for risk assets

## Strong NPL risk buffers already in place

Proactive provisioning raised NPL cover to 163% in FY2020, a sizeable buffer vs. risk of rising NPLs

## Post-special dividend, CET1 Ratio is still high at 18.2%

- Well clear of 11.0% CET1 Ratio minimum for D-SIBs
- Still significantly better than peers

## Lift to ROE

Higher payout is supportive of ROE recovery

## Key information

Cash  
Dividends  
per share

Php1.00 regular  
Php3.00 special

Total  
dividend  
amount

Php 17,989,662,220

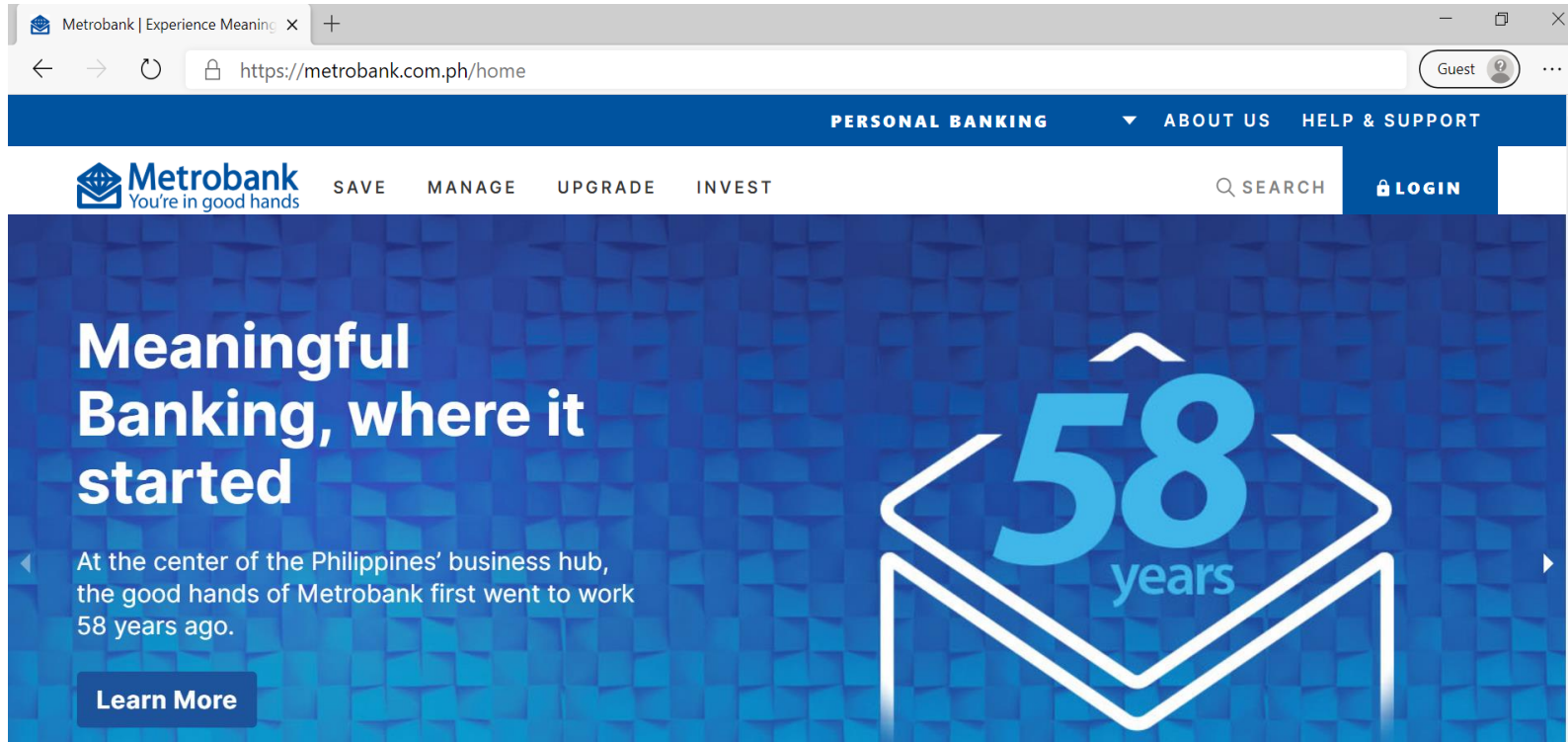
Record  
Date

5 March 2021

Payment  
Date

18 March 2021

# For more information, please visit our website:



For your comments and queries contact us via:

**investor.relations@metrobank.com.ph**

**Tel: (632) 8857 5348**

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## Latest Annual Reports



## Financial Reports

[SEC 17-A](#)

[SEC 17-Q](#)

[BSP SOC](#)

## Investor Relations

<https://metrobank.com.ph/about-us/investor-relations-program>

## Annual Corporate Governance Report

<https://metrobank.com.ph/about-us/corporate-governance-report>



# Meaningful Banking

by

