

May 2, 2016

Ms. Janet A. Encarnacion

Head, Disclosure Department Philippine Stock Exchange, Inc. 3/F Philippine Stock Exchange Plaza Ayala Triangle, Ayala Avenue Makati City

Dear Ms. Encarnacion:

Pursuant to the Exchange's Structured Continuing Disclosure Requirements for Listed Companies, we hereby submit copies of the Balance Sheet and Consolidated Balance Sheet of Metropolitan Bank & Trust Company as of March 31, 2016.

Very truly yours,

Marilou C. Bartolome
Senior Vice President/Controller

cc: Philippine Dealing and Exchange Corp.
 37/F, Tower 1, The Enterprise Center
 6766 Ayala Avenue corner Paseo de Roxas
 1226 Makati City, Philippines



www.metrobank.com.ph

BALANCE SHEET

(Head Office and Branches)

	As of March 31, 2016	As of December 31, 2015
ASSETS		
6 1 16 11		
Cash and Cash Items	₱ 17,823,386,834.78	₽ 28,570,430,388.90
Due from Bangko Sentral ng Pilipinas	170,949,370,209.18	185,483,519,088.59
Due from other banks	21.9/8.653.616.84	26,213,341,700.43
I Financial Assets at Fair Value through Profit or Loss	22 456 502 200 74	34,565,109,578.09
Available-for-Sale Financial Assets-Net	171 305 349 371 93	201,989,355,709.09
Held-to-Maturity (HTM) Financial Assets-Net	175,171,071,896.87	175,815,670,406.64
Unquoted Debt Securities Classified as Loans-Net	169,041,296.21	193,900,427.83
Investments in Non-Marketable Equity Security-Net	107,041,270.21	
Loans and Passivables-Net	152,391,777.06	152,391,777.06
Loans and Receivables-Net	676,007,004,126.57	697,840,149,527.49
Interbank Loans Receivable	16,539,619,952.74	25,950,522,347.85
Loans and Receivables - Others Loans and Receivables Arising from RA/CA/PR/SLB General Loan Loss Provision Other Financial Ascets	662,218,116,542.81	678,540,359,548.62
Loans and Receivables Arising from RA/CA/PR/SLB	3,900,000,000.00	0.00
General Loan Loss Provision	6,650,732,368.98	6,650,732,368.98
Other Financial Assets Equity Investment in Subsidiaries, Associates and Joint	5,721,676,648.71	6,488,900,468.37
Equity Investment in Subsidiaries, Associates and Joint	.,,,	, , ,
Ventures-Net	55 079 598 224 95	53,826,831,658.46
		11,090,313,805.01
Real and Other Properties Acquired-Net	7 007 511 017 16	
Real and Other Properties Acquired-Net Other Assets-Net	2,897,511,912.16	3,216,302,497.31
WARRE LARGER	39,229,370,370.20	35,722,886,914.47
TOTAL ASSETS	P1,375,659,948,472.53	*1,461,169,103,947.74
	1	
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	5,176,860,825.59	4 ,145,062,921.13
Deposit Liabilities		1,106,385,310,618.22
Bills Payable:	76 177 005 014 07	1,100,001,010,010.22
a) Interhank Loans Payable	26,127,095,914.87	88,639,777,687.26
a) Interbank Loans Payable b) Other Deposit Substitute	1,224,114,170.35	27,453,062,134.79
D) Other Deposit Substitute	24,902,981,744.52	61,186,715,552.47
Unsecured Subordinated Debt-Net	22,381,138,350.60	22,373,579,136.07
Unsecured Subordinated Debt-Net Due to Bangko Sentral ng Pilipinas Other Financial Liabilities	130,127,683.11	0.00
Other Financial Liabilities	8,348,730,768.86	9,173,049,430.76
I Other Liabilities	49 584 969 361 57	43,595,366,328.09
TOTAL LIABILITIES	P1.190.179.226.038.37	P1.274.312.146.121.53
	- THERTHERMONICAL	·
STOCKHOLDERS' EQUITY		
STOCKHOLDERS EQUITE		
Capital Stock	99,801,492,069.22	99,801,492,069.22
Other Capital Accounts	2,823,273,418.05	734,121,156.00
B	2,023,273,110.03	
I Refained Farnings	27 255 056 046 20	86 331 344 600 00
Retained Earnings	82,855,956,946.89	86,321,344,600.99
TOTAL STOCKHOLDERS' EQUITY	185,480,722,434.16	186,856,957,826.21
Retained Larnings TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	185,480,722,434.16	86,321,344,600.99 186,856,957,826.21 **1,461,169,103,947.74
TOTAL STOCKHÖLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	185,480,722,434.16	186,856,957,826.21
TOTAL STOCKHOLDERS' EQUITY	185,480,722,434.16	186,856,957,826.21
TOTAL STOCKHÖLDERS' EQUITY TOTAL LIABILITIES AND STOCKHÖLDERS' EQUITY CONTINGENT ACCOUNTS	185,480,722,434.16 1,375,659,948,472.53	186,856,957,826.21
TOTAL STOCKHÖLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued	185,480,722,434.16 P1,375,659,948,472.53	186,856,957,826.21 *P1,461,169,103,947.74
TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit	185,480,722,434.16 1,375,659,948,472.53 11,587,080,082.76 46,070,000,00	186,856,957,826.21 *P1,461,169,103,947.74 *P 11,429,151,348.06
TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit	185,480,722,434.16 1,375,659,948,472.53 11,587,080,082.76 46,070,000.00	186,856,957,826.21 \$\partial 1,461,169,103,947.74 \\ \$\partial 1,429,151,348.06 \\ 47,060,000.00 \\ \$\text{47,060,000.00}
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit	185,480,722,434.16 1,375,659,948,472.53 11,587,080,082.76 46,070,000.00 27,604,093,989.02	186,856,957,826.21 \$\partial 1,461,169,103,947.74
TOTAL STOCKHÖLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit	185,480,722,434.16 11,375,659,948,472.53 11,587,080,082.76 46,070,000.00 27,604,093,989.02 10,990,759,520.35	186,856,957,826.21 P1,461,169,103,947.74 P 11,429,151,348.06 47,060,000.00 28,771,200,493.24 8,444,048,490.26
TOTAL STOCKHÖLDERS' EQUITY TOTAL LIABILITIES AND STOCKHÖLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees	185,480,722,434.16 P1,375,659,948,472.53 P 11,587,080,082.76 46,070,000.00 27,604,093,989.02 10,990,759,520.35 4,033,021,844.53	*** 11,429,151,348.06
TOTAL STOCKHÖLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments	185,480,722,434.16 P1,375,659,948,472.53 P 11,587,080,082.76 46,070,000.00 27,604,093,989.02 10,990,759,520.35 4,033,021,844.53 22,013,190,990.23	** 11,429,151,348.06 47,060,000.00 28,771,200.499.24 8,444,048,490.26 22,752,759,604.01 23,125,930,257.12
TOTAL STOCKHÖLDERS' EQUITY TOTAL LIABILITIES AND STOCKHÖLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts	185,480,722,434.16 **P1,375,659,948,472.53** **I1,587,080,082.76 46,070,000.00 27,604,093,989.02 10,990,795,203.55 4,033,021,844.53 22,013,109,990.23 25,011,649,528.67	*** 11,429,151,348,006 **********************************
TOTAL STOCKHÖLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS 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 Denactment Accounts:	185,480,722,434.16 **P1,375,659,948,472.53 **P1,375,659,948,472.53 **P11,587,080,082.76 46,070,000,00 27,604,093,989.02 10,990,759,520.35 4,033,021,844.53 22,013,190,990.23 25,011,649,528.67	*** 11,429,151,348.06
TOTAL STOCKHÖLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS 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	185,480,722,434.16 **P1,375,659,948,472.53 **P1,375,659,948,472.53 **P11,587,080,082.76 46,070,000,00 27,604,093,989.02 10,990,759,520.35 4,033,021,844.53 22,031,90,990.23 22,031,90,990.23 22,031,90,990.23 25,011,649,528.67 370,393,792,637.56 265,703,518,757.13	*** 11,429,151,348.06
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS 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	185,480,722,434.16 **P1,375,659,948,472.53 **P1,375,659,948,472.53 **P1,575,659,948,472.53 **P1,587,080,082.76 46,070,000,00 27,604,093,989.02 10,990,759,520.35 4,033,021,844.53 22,011,649,528.67 370,393,792,637.56 265,703,518,757.13 104,690,273,880.43	*** 11,429,151,348.06 ***********************************
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitment Spot Foreign Exchange Contracts Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts Derivatives	185,480,722,434.16 **P1,375,659,948,472.53 **P1,375,659,948,472.53 **P1,587,080,082.76 46,070,000,00 27,640,93,989,02 10,990,759,520.35 4,033,021,481,999.023 22,013,108,493,2 22,013,108,493,2 25,011,649,528.5,5 265,703,518,757.13 104,690,273,880.43 445,548,343,141,27	*** 11,429,151,348.06
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitment Spot Foreign Exchange Contracts Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts Derivatives	185,480,722,434.16 **P1,375,659,948,472.53 **P1,375,659,948,472.53 **P1,587,080,082.76 46,070,000,00 27,640,93,989,02 10,990,759,520.35 4,033,021,481,999.023 22,013,108,493,2 22,013,108,493,2 25,011,649,528.5,5 265,703,518,757.13 104,690,273,880.43 445,548,343,141,27	*** 11,429,151,348.06
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitment Spot Toreign Exchange Contracts Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts Derivatives	185,480,722,434.16 **P1,375,659,948,472.53 **P1,375,659,948,472.53 **P1,587,080,082.76 46,070,000,00 27,640,93,989,02 10,990,759,520.35 4,033,021,481,999.023 22,013,108,493,2 22,013,108,493,2 25,011,649,528.5,5 265,703,518,757.13 104,690,273,880.43 445,548,343,141,27	186,856,957,826.21 †1,461,169,103,947.74 †1,461,169,103,947.74 †1,429,151,348.06 47,060,000.00 28,771,200,493.24 8,444,048,490.26 2,752,779,604.01 23,125,930,257.12 13,283,613,195,61 351,877,685,667.20 250,739,200,501.40 101,138,485,165.80 378,576,619,988.06 7,504,890,382.60
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS 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	185,480,722,434.16 **P1,375,659,948,472.53 **P1,375,659,948,472.53 **P1,587,080,082.76 46,070,000,00 27,640,93,989,02 10,990,759,520.35 4,033,021,481,999.023 22,013,108,493,2 22,013,108,493,2 25,011,649,528.5,5 265,703,518,757.13 104,690,273,880.43 445,548,343,141,27	*** 11,429,151,348.06
TOTAL STOCKHÖLDERS' EQUITY TOTAL LIABILITIES AND STOCKHÖLDERS' EQUITY CONTINGENT ACCOUNTS 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:	185,480,722,434.16 **P1,375,659,948,472.53** **P 11,587,080,082.76	*** 11,429,151,348.06
TOTAL STOCKHÖLDERS' EQUITY TOTAL LIABILITIES AND STOCKHÖLDERS' EQUITY CONTINGENT ACCOUNTS 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:	185,480,722,434.16 1,375,659,948,472.53 11,587,080,082.76 46,070,000.00 27,604,093,989.02 10,990,759,520.35 22,013,190,990.23 22,013,190,990.23 25,011,649,528.67 370,393,792,637.56 25,703,518,757.13 104,699,273,880.43 445,548,394,314.22 7,536,460,66.94 927,764,513,584.28	186,856,957,826.21 ₱1,461,169,103,947.74 ₱ 11,429,151,348.06 47,060,000.00 28,771,200,493.24 8,444,048,490.26 2,752,759,604.01 23,125,930,257.12 13,283,613,195,61 351,877,685,667.20 250,739,200,501.40 101,138,485,165.80 378,576,619,988.06 7,504,890,382.60 ₱ 825,812,959,426.16
TOTAL STOCKHÖLDERS' EQUITY TOTAL LIABILITIES AND STOCKHÖLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance's Standby 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 Additional Information: Gross total loan portfolio (TUP) Specific allowance for credit Insecs on the TLP	185,480,722,434.16 **P1,375,659,948,472.53 **I1,587,080,082.76 46,070,0000 27,604,093,989.02 10,990,759,520.35 4,033,021,844.53 22,013,190,990.23 25,011,649,256.75 265,703,518,757.13 104,690,273,880.43 448,548,394,314.22 7,536,460,576.94 **P277,764,513,584.28	*** 11,429,151,348.06
TOTAL STOCKHÖLDERS' EQUITY TOTAL LIABILITIES AND STOCKHÖLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Tinade Related Guarantees Commitments Spot Foreign Exchange Contracts Tirust Department Accounts: a) Tirust and Other Fiduciary Accounts b) Agency Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS Additional Information: Gross Issued Jana portfolio (TLP) Specific allowance for credit losses on the TLP Hon-Performing Losse (MT-1)	185,480,722,434.16 1,375,659,948,472.53 11,587,080,082.76 46,070,000.00 27,604,093,989.02 10,990,759,520.35 22,013,190,990,23 22,013,190,990,23 22,013,190,990,23 25,011,649,528.67 370,393,792,637.56 265,703,518,757.13 104,690,273,880.43 445,548,394,314.22 7,536,460,669.94 927,764,513,584.28	*** 11,429,151,348.06 47,060,000.00 28,771,200,932.4 8,444,048,490.26 2,752,759,604.01 23,125,930,257.12 13,283,613,195,61 351,877,685,667,20 250,739,200,501,40 101,138,485,165.80 378,576,619,988.06 7,504,989,382.60 **** 825,812,959,426.16 **********************************
TOTAL STOCKHÖLDERS' EQUITY TOTAL LIABILITIES AND STOCKHÖLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Tinade Related Guarantees Commitments Spot Foreign Exchange Contracts Tirust Department Accounts: a) Tirust and Other Fiduciary Accounts b) Agency Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS Additional Information: Gross Issued Jana portfolio (TLP) Specific allowance for credit losses on the TLP Hon-Performing Losse (MT-1)	185,480,722,434.16 **P1,375,659,948,472.53 **P1,375,659,948,472.53 **P1,375,659,948,472.53 **P1,375,080,082,76 46,070,000.00 10,990,799,520,35 4,033,021,844.53 22,013,190,990,23 25,011,649,2567.56 265,703,518,757.13 104,690,273,880.43 448,548,394,314.22 7,756,450,676.94 **P27,764,513,584.28 **P66,288,009,918.00 3,630,273,422.45 28,191,089,112.47	**P 11,429,151,348.06
TOTAL STOCKHÖLDERS' EQUITY TOTAL LIABILITIES AND STOCKHÖLDERS' EQUITY CONTINGENT ACCOUNTS 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 Dervatives Others TOTAL CONTINGENT ACCOUNTS Additional Information: Gross total loan portfolio (TLP) Specific allowance for credit tosses on the TLP Into-Performing Loans (PMTS) B. Bernies SI MPTS to gross TLP (%) C. Net MPTS.	185,480,722,434.16 1,375,659,948,472.53 11,587,080,082.76 46,070,000.00 27,604,093,989.02 10,990,759,520.35 22,013,190,990.23 22,013,190,990.23 22,013,190,990.23 104,590,273,880.43 445,548,394,314.22 7,536,460,676,94 927,764,513,584.28	*** 11,429,151,348.06 47,060,000.00 28,771,200,93.24 8,444,048,490.26 2,752,759,604.01 23,125,930,257.12 13,283,613,195,61 351,877,685,667.20 250,739,200,501,40 101,138,485,165.80 378,576,619,988.06 7,504,890,382.60 *** 825,812,959,426.16 **********************************
TOTAL STOCKHÖLDERS' EQUITY TOTAL LIABILITIES AND STOCKHÖLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby 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 Ioan portfolio (TLP) Specific allowance for credit Ioses on the TLP Non-Performing Loans (NPLS) a. Gross NPLS b. Ratio of gross NPLs to gross TLP (%) C. NEI NPLS C. NEI NPLS	185,480,722,434.16 1,375,659,948,472.53 11,587,080,082.76 46,070,000.00 27,604,093,989.02 10,990,799,520.35 4,033,021,844.53 22,013,190,990,23 22,013,490,990,23 25,011,649,528.67 370,393,792,637.56 265,703,518,757,337,926,37.56 265,703,518,757,347,926,37.56 265,703,518,757,347,926,37.56 265,703,518,757,45,513,584.28 28,909,918.00 36,002,73,820,34 48,548,394,314.22 48,548,394,314.22 48,648,648,648,648,648,648,648,648,648,6	*** 11,429,151,348.06
TOTAL STOCKHÖLDERS' EQUITY TOTAL LIABILITIES AND STOCKHÖLDERS' EQUITY CONTINGENT ACCOUNTS 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: Gross total lan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loss (PMT-S) S Gross WT-S S Relia of gross NPL-L to gross TLP (%) d. Balls of gross NPL-L to gross TLP (%) d. Balls of gross NPL-L to gross TLP (%) d. Balls of net NPL-Ls gross TLP (%)	185,480,722,434.16 1,375,659,948,472.53 11,587,080,082.76 46,070,000.00 27,604,093,989.02 10,990,759,250,32 2,013,190,990,33 22,013,190,990,33 22,013,190,990,33 24,033,021,844.53 22,013,190,990,733,880.43 448,548,394,314.22 7,536,450,676,94 927,764,513,584.28 668,288,009,918.00 3,630,273,422.45 2,819,089,112,47 (81,184,309,98) (11,184,309,98) (11,184,309,98) (11,184,309,98) (11,184,309,98) (11,184,309,98) (11,184,309,98) (11,184,309,98) (11,184,309,98) (11,184,309,98) (11,184,309,98) (11,184,309,98)	*** 186,856,957,826.21 ***P1,461,169,103,947.74 ***P1,461,169,103,947.74 ***P1,461,169,103,947.74 ***P1,461,169,103,947.74 ***P1,461,600,000,00 28,771,200,493.24 8,444,048,490.26 27,52,759,604.01 23,125,930,257.12 13,283,613,195.61 351,877,685,667.20 250,739,200,501.40 101,138,485,165,80 378,576,619,988.06 -***R55,76,619,988.06 -***R55,76,998.06 -***R55,76,998.06 -***R55,76,998.06 -***R55,76,998.06 -***R55,76,998.06 -***R55,76,998.06 -***R55,76,998.06 -*
TOTAL STOCKHÖLDERS' EQUITY TOTAL LIABILITIES AND STOCKHÖLDERS' EQUITY CONTINGENT ACCOUNTS 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: Gross total lan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loss (PMT-S) S Gross WT-S S Relia of gross NPL-L to gross TLP (%) d. Balls of gross NPL-L to gross TLP (%) d. Balls of gross NPL-L to gross TLP (%) d. Balls of net NPL-Ls gross TLP (%)	185,480,722,434.16 1,375,659,948,472.53 11,587,080,082.76 46,070,000.00 27,604,093,989.02 10,990,799,520.35 22,013,190,990.23 22,013,190,990.23 25,011,649,528.67 370,333,792,637.56 265,703,518,757.13 104,690,273,880.43 445,548,394,314,22 7,536,460,676.94 927,764,513,584.28	*** 11,429,151,348.06
TOTAL STOCKHÖLDERS' EQUITY TOTAL LIABILITIES AND STOCKHÖLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Performance Standby 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 lana portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loss (PMLS) a. Gross INPLS b. Ratio of gross MPLs to gross TLP (%) c. Net IMPL d. Ratio of the NPLs to gross TLP (%) d. Ratio of the NPLs to gross TLP (%) d. Called Loss & Other Risk Assets, gross of allowance for credit losses Manne of Gross MPLs to gross TLP (%) d. Ratio of the NPLs to gross TLP (%) d. Called Loss & Other Risk Assets, gross of allowance for credit losses Manne of MCRI Constance of Credit losses	185,480,722,434.16 1,375,659,948,472.53 11,587,080,082.76 46,070,000.00 27,604,093,989.02 10,990,759,203,184.43 22,013,190,990,759,203,184.43 22,013,190,990,759,203,184.43 24,013,014,014,014,014,014,014,014,014,014,014	*** 186,856,957,826.21 ***P1,461,169,103,947.74 ***P1,461,169,103,947.74 ***P1,461,169,103,947.74 ***P1,461,169,103,947.74 ***P1,460,000.00 28,771,200,493.24 8,444,048,490.26 27,527,59,604,01 23,125,930,257.12 13,283,613,195,61 351,877,685,667.20 250,739,200,501.40 101,138,485,165,80 378,576,619,988.06 ***P1,576,619,988.06
TOTAL STOCKHÖLDERS' EQUITY TOTAL LIABILITIES AND STOCKHÖLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Performance Standby 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 lana portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loss (PMLS) a. Gross INPLS b. Ratio of gross MPLs to gross TLP (%) c. Net IMPL d. Ratio of the NPLs to gross TLP (%) d. Ratio of the NPLs to gross TLP (%) d. Called Loss & Other Risk Assets, gross of allowance for credit losses Manne of Gross MPLs to gross TLP (%) d. Ratio of the NPLs to gross TLP (%) d. Called Loss & Other Risk Assets, gross of allowance for credit losses Manne of MCRI Constance of Credit losses	185,480,722,434.16 1,375,659,948,472.53 11,587,080,082.76 46,070,000.00 27,604,093,989.02 10,990,799,520.35 2,2013,190,990.23 22,013,190,990.23 25,011,649,528.67 370,393,792,637.56 265,703,518,757,393,792,637.56 265,703,518,757,393,792,637.56 265,703,518,757,393,792,637.56 265,703,518,757,393,792,637.56 265,703,518,757,358.04 445,548,394,314.22 7,536,460,676,94 79,277,764,513,584.28 2819,083,112,47,22,45 2819,083,112,47,22,47,22,47 2819,083,112,47 2819,083,112,47 2819,083,112,47 2819,083,112,47 2819,083,112,47 2819,083,112,47 2819,083,112,47 2819,083,112,47 2819,083,112,47 2819,083,112,47 2819,083,112,47 2819,083,112,47 2819,083,112,47 2819,083,112,47 2819,083,112,47 2819,083,112,47 2819,083,112,47 2819,083,112,47 2819,083,112,47 2819,083	*** 11,429,151,348.06
TOTAL STOCKHÖLDERS' EQUITY TOTAL LIABILITIES AND STOCKHÖLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Trade Related Guarantees Gommitments 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 lana portfolio [T.P) Specific allowance for credit losses on the TLP Non-Performing Loss (PMF): a Gross 104 Jan 1971 Standard Standar	185,480,722,434.16 1,375,659,948,472.53 11,587,080,082.76 46,070,000.00 27,604,093,989.02 10,990,759,203,184.43 22,013,190,990,759,203,184.43 22,013,190,990,759,203,184.43 24,013,014,014,014,014,014,014,014,014,014,014	*** 186,856,957,826.21 ***P1,461,169,103,947.74 ***P1,461,169,103,947.74 ***P1,461,169,103,947.74 ***P1,461,169,103,947.74 ***P1,460,000.00 28,771,200,493.24 8,444,048,490.26 27,527,59,604,01 23,125,930,257.12 13,283,613,195,61 351,877,685,667.20 250,739,200,501.40 101,138,485,165,80 378,576,619,988.06 ***P1,576,619,988.06
TOTAL LISTOCKHÖLDERS' EQUITY TOTAL LIABILITIES AND STOCKHÖLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts Di Agency Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS Additional Information: Gross total lan portfolio f(TP) Spectific allowance for credit loses on the TLP Non-Performing Loans (NPLS) B Ratio of gross NPLS to gross TLP (%) C Relate of a NPLS to gross TLP (%) C Relate of a NPLS to gross TLP (%) Ratio of GOSB Houses and receivables, gross of allowance for credit loses Ratio ODSB Houses and receivables, gross of allowance for credit loses Ratio ODSB Houses and receivables, gross of allowance for credit loses Ratio ODSB Houses and receivables, gross of allowance for credit loses Ratio ODSB Houses and receivables, gross of allowance for credit loses Ratio ODSB Houses and receivables, gross of allowance for credit loses Ratio ODSB Houses and receivables, gross of allowance for credit loses Ratio ODSB Houses and receivables, gross of allowance for credit loses Ratio ODSB Houses and receivables, gross of allowance for credit loses Ratio ODSB Houses and receivables, gross of allowance for credit loses Ratio ODSB Houses and receivables, gross of allowance for credit loses Ratio ODSB Houses and receivables, gross of allowance for credit loses Ratio ODSB Houses and receivables, gross of properties of credit loses Ratio ODSB Houses and receivables, gross of properties of credit loses Ratio ODSB Houses and receivables, gross of properties of credit loses Ratio ODSB Houses and receivables and recei	185,480,722,434.16 1,375,659,948,472.53 11,587,080,082.76 46,070,000.00 27,604,093,989.02 10,990,799,520.35 2,013,190,990.23 22,013,190,990.23 25,011,649,528.67 370,393,792,637.56 265,703,518,757,393,792,637.56 265,703,518,757,393,792,637.56 265,703,518,757,393,792,637.56 265,703,518,757,393,792,637.56 265,703,518,757,358.04 445,548,394,314.22 7,536,460,676,94 47 927,764,513,584.28 2,819,083,112,47,22,45 2,819,083,112,47,22,47 2,819,083,112,47	*** 11,429,151,348.06
TOTAL STOCKHÖLDERS' EQUITY TOTAL LIABILITIES AND STOCKHÖLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Trade Related Guarantees Commitments Spot Forlegin Exchange Contracts Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts b) Agency Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS Additional Information: Gross total lan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (PIKLS) a. Gross NRTs. b Ratio of gross NPLs to gross TLP (%) C. Net NPTs. c. Ret of the Contract of the Risk Assets, gross of allowance for credit losses State of DOS Risks and receivables, gross of allowance for credit losses State of DOS Risks and receivables, gross of allowance for credit losses State of DOS Risks and receivables, gross of allowance for credit losses State of DOS Risks and receivables gross of allowance for credit losses State of DOS Risks and receivables gross of allowance for credit losses State of DOS Risks and receivables gross of allowance for credit losses State of DOS Risks and receivables gross of allowance for credit losses State of DOS Risks and receivables gross of allowance for credit losses State of Gross non-performing DOS Risks and receivables to gross TLP (%) Performance with Marga Cathyan and receivables to gross TLP (%) Performance with Marga Cathyan and receivables to gross TLP (%) Performance with Marga Cathyan and Receivables to gross TLP (%) Performance with Marga Cathyan and Receivables to gross TLP (%) Performance with Marga Cathyan and Receivables to gross TLP (%) Performance with Marga Cathyan and Receivables to gross TLP (%) Performance with Marga Cathyan and Receivables to gross TLP (%) Performance with Marga Cathyan and Receivables to gross TLP (%) Performance with Marga Cathyan and Receivables to gross TLP (%) Performance with Marga Cathyan and Receivables to gross TLP (%)	185,480,722,434.16 1,375,659,948,472.53 11,587,080,082.76 4,6770,000.00 27,604,093,989.02 10,990,759,250.32 2,013,190,990,759 26,033,021,844.53 22,013,190,990,759 26,5730,518,757.13 104,690,273,880.43 445,548,394,314.22 7,556,460,576,94 927,764,513,584.28 686,288,009,918.00 3,630,727,422.65 2,819,089,112,47 (811,184,399,99) 17,065,537,12,99 17,065,537,12,99 17,065,538,944,432.44 0,95%	*** 11,429,151,348,06
TOTAL STOCKHÖLDERS' EQUITY TOTAL LIABILITIES AND STOCKHÖLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Trade Related Guarantees Commitments Spot Forlegin Exchange Contracts Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts b) Agency Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS Additional Information: Gross total lan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (PIKLS) a. Gross NRTs. b Ratio of gross NPLs to gross TLP (%) C. Net NPTs. c. Ret of the Contract of the Risk Assets, gross of allowance for credit losses State of DOS Risks and receivables, gross of allowance for credit losses State of DOS Risks and receivables, gross of allowance for credit losses State of DOS Risks and receivables, gross of allowance for credit losses State of DOS Risks and receivables gross of allowance for credit losses State of DOS Risks and receivables gross of allowance for credit losses State of DOS Risks and receivables gross of allowance for credit losses State of DOS Risks and receivables gross of allowance for credit losses State of DOS Risks and receivables gross of allowance for credit losses State of Gross non-performing DOS Risks and receivables to gross TLP (%) Performance with Marga Cathyan and receivables to gross TLP (%) Performance with Marga Cathyan and receivables to gross TLP (%) Performance with Marga Cathyan and Receivables to gross TLP (%) Performance with Marga Cathyan and Receivables to gross TLP (%) Performance with Marga Cathyan and Receivables to gross TLP (%) Performance with Marga Cathyan and Receivables to gross TLP (%) Performance with Marga Cathyan and Receivables to gross TLP (%) Performance with Marga Cathyan and Receivables to gross TLP (%) Performance with Marga Cathyan and Receivables to gross TLP (%) Performance with Marga Cathyan and Receivables to gross TLP (%)	185,480,722,434.16 **P1,375,659,948,472.53 **P1,375,659,948,472.53 **P1,575,659,948,472.53 **P11,587,080,082.76 46,070,000.00 27,604,933,989.02 10,990,739,920,35 22,013,190,990.23 25,011,649,528.67 370,339,792,637.56 265,703,518,757,388.043 445,548,394,314.22 7,536,450,676,94 **P27,764,513,584.28 **P46,588,009,918.00 3,630,273,422.45 2,819,089,112.47 0,05,527,488.74 6,558,944,432.84 6,558,944,432.84 6,558,944,432.84 0,000 0,000%	*** 11,429,151,348.06
TOTAL LISTOCKHÖLDERS' EQUITY TOTAL LIABILITIES AND STOCKHÖLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS Additional Information: Gross total lan portfolio (TLP) Spectific allowase for credit losses on the TLP Non-Performing Loans (PICLS) B Class NPTS B Ratio of gross NPTLs to gross TLP (%) CLE VINEL CLE VINEL CLE VINEL CLE VINEL Spectific allowase and recivables, gross of allowance for credit losses Ratio ODSRI loans and recivables, gross of allowance for credit losses Ratio ODSRI loans and recivables, gross of allowance for credit losses Ratio ODSRI loans and recivables, gross of allowance for credit losses Ratio Of gross non-performing DOSRI loans and recivables. Ratio of gross non-performing DOSRI loans and recivables. Ratio of gross non-performing DOSRI loans and receivables. Ratio of gro	185,480,722,434.16 **P1,375,659,948,472.53 **P1,375,659,948,472.53 **P11,587,080,082.76 **46,070,000.27 **10,903,789.02 **10,990,759,520.35 **2,013,190,990,23 **2,013,190,990,23 **2,013,190,990,23 **2,013,190,990,23 **2,013,190,990,23 **2,013,190,990,23 **2,013,190,990,23 **2,013,190,990,23 **2,013,190,990,23 **48,548,394,314.22 **7,756,450,676,94 **P27,764,513,584,28 **2,190,991,12,47 **0,100,100,100,100,100,100,100,100,100,	**P 11,429,151,348.06
TOTAL STOCKHÖLDERS' EQUITY TOTAL LIABILITIES AND STOCKHÖLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees issued Financial Standby Letters of Credit Performance Standby Letters of Credit Performance Standby Letters of Credit Trade Related Guarantees Commitments Spot foreign Exchange Contracts Tirust Department Accounts: a) Trust and Other Fiduciary Accounts b) Agency Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS Additional Information: Gross total lang portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loss (PMLS) a. Gross INPLs b. Ratio of gross INPLs to gross TLP (%) C. Net INPLs d. Ratio of gross INPLs to gross TLP (%) C. Set INPLS C. Ret INPLS d. Ratio of gross INPLs to gross TLP (%) Cassinder Losses on the County of the Cou	185,480,722,434.16 1,375,659,948,472.53 11,587,080,082.76 46,070,000.00 27,604,903,989.02 10,990,799,520.35 22,013,190,990,23 22,013,190,990,23 22,013,190,990,23 24,033,021,844.53 24,013,049,528.67 370,393,792,637.56 265,703,518,757.13 104,690,273,880.43 445,548,394,314.22 2,7536,460,676,94 27,7564,513,584.28 686,288,009,918.00 3,630,773,422.45 2,819,089,112.47 (811,184,309,98) 10,12% 17,065,527,468,74 6,538,944,432.84 6,538,944,432.84 6,538,944,432.84 6,538,944,432.84 6,538,944,432.84 6,538,944,432.84 6,538,944,432.84 6,538,944,432.84 6,538,944,432.84 6,538,944,538,84 6,538,944,548,84 6,538,944,548,84 6,538,	## 11,429 151,348.06 47,060,000.00 28,771,200,493.24 8,444,048,490.26 2,752,759,604.01 23,125,930,257.12 31,283,613,195,61 351,877,685,667.20 250,739,200,501.40 101,138,485,165.80 378,576,619,988.06 7,504,890,382.60 ## 825,812,959,426.16 ## 708,223,185,034.92 3,732,303,138.45 2,332,568,458,77 0,35% (1,195,614,679.68) (1,179,749.68) (1,179,614,679.68)
TOTAL STOCKHÖLDERS' EQUITY TOTAL LIABILITIES AND STOCKHÖLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees issued Financial Standby Letters of Credit Performance Standby Letters of Credit Performance Standby Letters of Credit Trade Related Guarantees Commitments Spot foreign Exchange Contracts Tirust Department Accounts: a) Trust and Other Fiduciary Accounts b) Agency Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS Additional Information: Gross total lang portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loss (PMLS) a. Gross INPLs b. Ratio of gross INPLs to gross TLP (%) C. Net INPLs d. Ratio of gross INPLs to gross TLP (%) C. Set INPLS C. Ret INPLS d. Ratio of gross INPLs to gross TLP (%) Cassinder Losses on the County of the Cou	185,480,722,434.16 **P1,375,659,948,472.53 **P1,375,659,948,472.53 **P11,587,080,082.76 **46,070,000.00 **27,604,093,989.02 **10,990,799,520.35 **20,013,190,990.23 **25,011,649,256.23 **25,011,649,256.23 **25,011,649,256.23 **26,073,518,773,13 **104,690,273,880.43 **44,548,394,314.22 **27,7564,513,584,28 **27,7564,514,512,514,28 **27,7564,514,512,514,28 **27,7564,514,512,514,28 **27,7564,514,512,514,28 **27,7564,514,512,514,28 **27,7564,514,512,514,28 **27,7564,514,512,514,28 **27,7564,514,512,514,28 **27,7564,514,512,514,28 **27,7564,514,512,514,28 **27,7564,514,514,28 **27,7564,514,514,28 **27,7564,514,514,28 **27,7564,514,514,28 **27,7564,514,514,28 **27,7564,514,514,28 **27,7564,514,514,28 **27,7564,514,514,28 **27,7564,514,514,28 **27,7564,514,514,28 **27,7564,514,514,28 **27,7564,514,514,28 **27,7564,514,514,28 **27,7564,514,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27	**P 11,429,151,348.06
TOTAL STOCKHÖLDERS' EQUITY TOTAL LIABILITIES AND STOCKHÖLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees issued Financial Standby Letters of Credit Performance Standby Letters of Credit Performance Standby 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 Isan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loss (PMLS) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) C. Net NPLS d. Ratio of gross NPLs to gross TLP (%) C. Net NPLS d. Ratio of gross NPLs to gross TLP (%) C. Net NPLS d. Ratio of gross NPLs to gross TLP (%) Cassified Losses & Other Risk Assets, gross of allowance for credit losses Natio of DSRI Boars and receivables, gross of allowance for credit losses Nation of DSRI Boars and receivables, gross of allowance for credit losses Nation of DSRI Boars and receivables, gross of allowance for credit losses Nation of DSRI Boars and receivables, gross of allowance for credit losses Nation of DSRI Boars and receivables, gross of allowance for credit losses Nation of DSRI Boars and receivables, gross of allowance for credit losses Nation of DSRI Boars and receivables, gross of allowance for credit losses Nation of DSRI Boars and receivables, gross of allowance for credit losses Nation of DSRI Boars and receivables, gross of allowance for credit losses Nation of DSRI Boars and receivables, gross of allowance for credit losses Nation of DSRI Boars and receivables, gross of allowance for credit losses Nation of DSRI Boars and receivables, gross of Boars and receivables Nation of RSRI Boars and RSRI Boars of RSRI Boars of RSRI Boars of RSRI Boars of RSRI Boars Nation of RSRI Boars of RSRI Boars Nation of RSRI Boars	185,480,722,434.16 1,375,659,948,472.53 11,587,080,082.76 46,070,000.00 27,604,903,989.02 10,990,799,520.35 22,013,190,990,23 22,013,190,990,23 22,013,190,990,23 24,033,021,844.53 24,013,049,528.67 370,393,792,637.56 265,703,518,757.13 104,690,273,880.43 445,548,394,314.22 2,7536,460,676,94 27,7564,513,584.28 686,288,009,918.00 3,630,773,422.45 2,819,089,112.47 (811,184,309,98) 10,12% 17,065,527,468,74 6,538,944,432.84 6,538,944,432.84 6,538,944,432.84 6,538,944,432.84 6,538,944,432.84 6,538,944,432.84 6,538,944,432.84 6,538,944,432.84 6,538,944,432.84 6,538,944,538,84 6,538,944,548,84 6,538,944,548,84 6,538,	## 11,429 151,348.06 47,060,000.00 28,771,200,493.24 8,444,048,490.26 2,752,759,604.01 23,125,930,257.12 31,283,613,195,61 351,877,685,667.20 250,739,200,501.40 101,138,485,165.80 378,576,619,988.06 7,504,890,382.60 ## 825,812,959,426.16 ## 708,223,185,034.92 3,732,303,138.45 2,332,568,458,77 0,35% (1,195,614,679.68) (1,179,749.68) (1,179,614,679.68)
TOTAL STOCKHÖLDERS' EQUITY TOTAL LIABILITIES AND STOCKHÖLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees issued Financial Standby Letters of Credit Performance Standby Letters of Credit Performance Standby Letters of Credit Trade Related Guarantees Commitments Spot foreign Exchange Contracts Tirust Department Accounts: a) Trust and Other Fiduciary Accounts b) Agency Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS Additional Information: Gross total lang portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loss (PMLS) a. Gross INPLs b. Ratio of gross INPLs to gross TLP (%) C. Net INPLs d. Ratio of gross INPLs to gross TLP (%) C. Set INPLS C. Ret INPLS d. Ratio of gross INPLs to gross TLP (%) Cassinder Losses on the County of the Cou	185,480,722,434.16 **P1,375,659,948,472.53 **P1,375,659,948,472.53 **P11,587,080,082.76 **46,070,000.00 **27,604,093,989.02 **10,990,799,520.35 **20,013,190,990.23 **25,011,649,256.23 **25,011,649,256.23 **25,011,649,256.23 **26,073,518,773,13 **104,690,273,880.43 **44,548,394,314.22 **27,7564,513,584,28 **27,7564,514,512,514,28 **27,7564,514,512,514,28 **27,7564,514,512,514,28 **27,7564,514,512,514,28 **27,7564,514,512,514,28 **27,7564,514,512,514,28 **27,7564,514,512,514,28 **27,7564,514,512,514,28 **27,7564,514,512,514,28 **27,7564,514,512,514,28 **27,7564,514,514,28 **27,7564,514,514,28 **27,7564,514,514,28 **27,7564,514,514,28 **27,7564,514,514,28 **27,7564,514,514,28 **27,7564,514,514,28 **27,7564,514,514,28 **27,7564,514,514,28 **27,7564,514,514,28 **27,7564,514,514,28 **27,7564,514,514,28 **27,7564,514,514,28 **27,7564,514,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27	**P 11,429,151,348.06
TOTAL LISTOCKHÖLDERS' EQUITY TOTAL LIABILITIES AND STOCKHÖLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Performance Standby 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 lang portion (TLP) Specific allowance for credit losses on the TLP Non-Performing Loss (PRLS) a. Gross INPLs b. Ratio of gross IPL's to gross TLP (%) C. Net IPL's d. Ratio of her KPLs to gross TLP (%) C. Net IPL's d. Ratio of her KPLs to gross TLP (%) C. Cassified Losses & Other Risk Assets, gross of allowance for credit losses Natio of DOSRI loss and receivables, gross of allowance for credit losses Shatio of DOSRI loss and receivables, gross of allowance for credit losses A 8% for Networms DOSRI loss and receivables, gross of allowance for credit losses b. 2% for Networms DOSRI loss and receivables, gross of allowance for credit losses b. 2% for Networms DOSRI loss and receivables, gross of allowance for credit losses b. 2% for Networms DOSRI loss and receivables, gross of allowance for credit losses b. 2% for Networms DOSRI loss and receivables, gross of allowance for credit losses b. 2% for Networms DOSRI loss and receivables b. 2% for Networms DOSRI loss and receivabl	185,480,722,434.16 **P1,375,659,948,472.53 **P1,375,659,948,472.53 **P11,587,080,082.76 **46,070,000.00 **27,604,093,989.02 **10,990,799,520.35 **20,013,190,990.23 **25,011,649,256.23 **25,011,649,256.23 **25,011,649,256.23 **26,073,518,773,13 **104,690,273,880.43 **44,548,394,314.22 **27,7564,513,584,28 **27,7564,514,512,514,28 **27,7564,514,512,514,28 **27,7564,514,512,514,28 **27,7564,514,512,514,28 **27,7564,514,512,514,28 **27,7564,514,512,514,28 **27,7564,514,512,514,28 **27,7564,514,512,514,28 **27,7564,514,512,514,28 **27,7564,514,512,514,28 **27,7564,514,514,28 **27,7564,514,514,28 **27,7564,514,514,28 **27,7564,514,514,28 **27,7564,514,514,28 **27,7564,514,514,28 **27,7564,514,514,28 **27,7564,514,514,28 **27,7564,514,514,28 **27,7564,514,514,28 **27,7564,514,514,28 **27,7564,514,514,28 **27,7564,514,514,28 **27,7564,514,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27,7564,514,28 **27	**P 11,429,151,348.06

REPUBLIC OF THE PHILIPPINES)

CITY OF MAKATI)S.S.

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 (Sgd.) FABIAN S. DEE Senior Vice President/Controller

SUBSCRIBED AND SWORN to before me, this 26th day of April 2016 at Makati City, Metro Manila affiants exhibiting to me their Passport No. EB9792501 issued at DFA Manila on December 11, 2013 and Passport No. EB9374579 issued at PCG Vancouver on October 16, 2013, respectively.

Doc. No. 398; Page No. 81; Book No. 1; Series of 2016.

(Sgd.)ATTY. RHEA C. BALATO Notary Public Until December 31, 2016 PTR NO. MKT 5327748 1/17/2016, Makati City

CONSOLIDATED BALANCE SHEET

(Bank and Financial Subsidiaries)

TOTAL ASSETS	1,666,509,620,481.98	1,746,538,804,936.18
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss Deposit Liabilities Bills Payable: a) Interbank Loans Payable b) Other Deposit Substitute () Others Bonds Payable-Net Unsecured Subordinated Debt-Net Due to Bangko Sentral ng Pilipinas Other Financial Liabilities Other Liabilities TOTAL LIABILITIES	1,232,373,513,890.11 114,306,563,208.17 3,550,409,360.98 96,136,511,580.18 14,619,642,267.01 11,973,070,481.49 29,496,124,585.21 174,045,987.44	* 4,145,062,921.13 1,259,008,250,192,58 175,423,946,364.39 26,673,568,623.92 129,039,791,452.62 19,510,586,287.85 11,970,720,297.48 29,486,958,908.50 20,633,342.38 17,537,523,949,87 52,889,418,964.33 **1,550,482,514,960.66

STOCKHOLDERS' EQUITY		
Capital Stock Other Capital Accounts	99,801,492,069.22 2,823,273,418.05	99,801,492,069.22 734,121,156.00
Retained Earnings Minority Interest in Subsidiaries	82,855,956,946.89	86,321,344,600.99
TOTAL STOCKHOLDERS' EQUITY	9,548,817,604.67 195,029,540,038.83	9,199,332,149.31 196,056,289,975.52
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	1,666,509,620,481.98	*1,746,538,804,936.18

CONTINGENT ACCOUNTS			
Guarantees Issued	11.587.080.082.76	-	11,429,151,348.06
Financial Standby Letters of Credit	530,557,379,35		535,468,259,23
Performance Standby Letters of Credit	27.604.093.989.02		28,771,200,493,24
Commercial Letters of Credit			8,766,045,548,45
Trade Related Guarantees			2,793,475,064,04
Commitments	125,239,714,673,34		121,090,091,545.70
Spot Foreign Exchange Contracts	25,034,684,528.67		13,354,203,195.61
Trust Department Accounts:	375,518,599,344,31		357,000,947,103.93
a) Trust and Other Fiduciary Accounts	268,051,286,017,98		252,946,222,238,99
b) Agency Accounts	107,467,313,326,33		104.054.724.864.94
Derivatives	450,690,557,576.75		386,765,987,930.06
Others	18,472,391,071.72		17,960,817,757.83
TOTAL CONTINGENT ACCOUNTS	P1,050,443,261,838.50	P	948,467,388,246.15
Additional Information:		-	
List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies) First Metro Investment Corporation	0 H-1 D	\ D.	to I
1. First Metro investment Corporation	Metro Remittance (Singapore Metro Remittance (Singapore		LIO.

. List of Financial Allied Subsidiaries (excluding Subsidiary Insura	nce Companies)		
First Metro Investment Corporation	9. Metro Remittance (Singapore) Pte. Ltd.		
Philippine Savings Bank	10. Metro Remittance (USA), Inc.		
3. Metropolitan Bank (China) Ltd.	11. Metro Remittance Center, Inc.	*	
4. Metrobank Card Corporation (A Finance Company)	12. Metro Remittance (Japan) Co., Ltd.		
5. ORIX Metro Leasing and Finance Corporation	13. Metro Remittance (UK) Limited	i .	
6. Metropolitan Bank (Bahamas) Limited	14. Metro Remittance (Italia), S.p.A.		
7. First Metro International Investment Company Limited	15. Philbancor Venture Capital Corporation		
8. Metro Remittance (Hong Kong) Limited			
List of Subsidiary Insurance Companies			
- None -			
Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescrib	ed under existing regulations		
a. Total CAR (%)	18.30%		17.75%
b. Tier 1 Ratio (%)	15.00%		14.25%
c. Common Equity Tier 1 Ratio (%) 1/	15.00%		14.25%

REPUBLIC OF THE PHILIPPINES) CITY OF MAKATIIS.S.

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.

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

(Sgd.) FABIAN S. DEE
President

SUBSCRIBED AND SWORN to before me, this 26th day of April 2016 at Makati City, Metro Manila affiants exhibiting to me their Passport No. EB9792501 issued at DFA Manila on December 11, 2013 and Passport No. EB9374579 issued at PCG Vancouver on October 16, 2013, respectively.

Doc. No. 399; Page No. 81; Book No. 1; Series of 2016.

(Sgd.) ATTY. RHEA C. BALATO Notary Public Until December 31, 2016 PTR NO. MKT 5327748 1/17/2016, Makati City