

July 31, 2015

## 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 June 30, 2015.

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



## **BALANCE SHEET** CONSOLIDATED BALANCE SHEET (Bank and Financial Subsidiaries) (Head Office and Branches) As of June 30, 2015 As of March 31, 2015 Cash and Cash Items 21.880.090.536.42 19.484.071.495.05 19 206 533 981 88 Cash and Cash Items 21 998 147 316 47 Due from Bangko Sentral ng Pilipinas Due from Other Banks 186,909,218,331.37 21,135,093,797.71 186,154,496,778.40 11,959,148,650.39 lue from Bangko Sentral ng Pilipinas Jue from Other Banks 29,777,936,533.34 22,503,224,647.7 Financial Assets at Fair Value through Profit or Loss ..... 27.247.032.572.39 24,830,933,897,46 Financial Assets at Fair Value through Profit or Loss 36.251.202.670.22 31 779 255 061 33 Available-for-Sale Financial Assets-Net Held-to-Maturity (HTM) Financial Assets-Net Unquoted Debt Securities Classified as Loans-Net 242,376,391,391.01 197,712,228,109.94 213,229,318,256.24 150,316,797,492.31 Available-for-Sale Financial Assets-Net 208.795.673.807.32 178.308.692.706.02 Held-to-Maturity (HTM) Financial Assets-Net . Unquoted Debt Securities Classified as Loans-Net 169,094,964,016.25 167,445,356.01 131,804,915,783.48 150.028.093.14 1.535.300.851.36 1.791.843.484.19 Investments in Non-Marketable Equity Security-Net Investments in Non-Marketable Equity Security-Net ..... 154,300,943,72 154,650,943,77 3 501 955 890 96 3,502,305,890,96 Loans and Receivables-Net Interbank Loans Receivable Loans and Receivables-Net Interbank Loans Receivable 627,119,395,071.55 693,273,385,503.89 14,250,987,019.32 15,141,963,221.40 21,023,175,166.29 23,778,927,323,38 Loans and Receivables - Others 548,416,564,373,29 559,245,578,603,55 Loans and Receivables - Others 722.981.217.768.74 727 808 598 804 73 Loans and Receivables Arising from RA/CA/PR/SLB .... General Loan Loss Provision Loans and Receivables Arising from RA/CA/PR/SLB .... General Loan Loss Provision ..... 70,000,000,000.00 8,151,775,782.70 124,434,000,000.00 8,027,939,584.69 70,000,000,000,00 124 434 000 000 00 6,076,674,916.80 Other Financial Assets 5.329.590.026.92 Other Financial Assets 7.878.397.993.49 6.766.952.164.62 Equity Investment in Subsidiaries, Associates and Joint Ventures-Net Equity Investment in Subsidiaries, Associates and Joint 52 960 335 591 01 Bank Premises, Furniture, Fixture and Equipment-Net .... Bank Premises, Furniture, Fixture and Equipment-Net 10.832.827.439.07 10.916.567.138.97 14 590 749 016 16 14 596 074 639 17 Real and Other Properties Acquired-Net Non-Current Assets Held for Sale 6,086,868,559.40 151,611,606.18 7,449,760,178.92 Real and Other Properties Acquired-Net 3.538.923.335.96 4,960,777,292.87 FRANCISCO C. SEBASTIAN Other Assets-Net .... +1,629,612,487,352.99 +1,606,379,298,359.17 TOTAL ASSETS LIABILITIES LIABILITIES 3,337,874,948.80 1,098,896,098,474.16 Financial Liabilities at Fair Value through Profit or Loss ... Financial Liabilities at Fair Value through Profit or Loss ... 3,150,077,904.22 1,071,143,027,664,32 3,337,874,948.80 1 205 537 569 197 64 39.706.391.247.65 32 315 968 658 41 Deposit Liabilities 1,224,581,939,387,11 Bills Payable: a) Interbank Loans Payable 124,618,508,690.89 112,997,752,164.93 8,456,270,609.92 a) Interbank Loans Pavable FABIAN S. DEE b) Other Deposit Substitute Unsecured Subordinated Debt-Net Due to Bangko Sentral ng Pilipinas 34.621.471.703.89 25.355.916.878.67 5,890,311,328,34 22,358,767,336.76 22,351,511,981,4 b) Other Deposit Substitute 102.758.337.505.17 89.027.901.996.93 116,812,325.55 8,732,856,193.58 15,969,859,857.38 11,966,110,149.28 15,513,579,558.08 11,963,849,425.81 0.00 8,266,773,765.05 Other Financial Liabilities Unsecured Subordinated Debt-Net 29.468.993.929.88 29,460,188,297,21 Due to Bangko Sentral ng Pilipinas Other Financial Liabilities ₱1.184.544.615.305.87 ₱1.208.235.927.046.68 9 292 533 81 154 708 458 66 STOCKHOLDERS' EQUITY 49,916,030,718.62 52,844,436,012.79 **\*P1,439,610,381,011.48 \*P1,451,843,926,782.28** TOTAL LIABILITIES Capital Stock Other Capital Accounts 99 801 492 069 22 68 267 102 170 81 STOCKHOLDERS' EQUITY Retained Farnings TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY 180.834.565.479.46 99,801,492,069,22 68.267.102.179.81 ₱1,365,379,180,785.33 ₱1,354,077,289,060.95 Other Capital Accounts 11,677,701,550.69 8,219,661,005.25 69 354 598 829 21 EDIOS L. MACALINCA CONTINGENT ACCOUNTS ANTONIO V. VIRAV 10.240.423.508.02 9.227.656.094.9 JESLI A. LAPUS Financial Standby Letters of Credit 103,912,159.50 27,270,317,832.82 35,760,000.0 26,740,815,400.2 VICENTE R. CUNA JR. Performance Standby Letters of Credit CONTINGENT ACCOUNTS RENATO C. VALENCIA Commercial Letters of Credit 9,355,029,900.90 8.937.140.981.11 1,261,728,959.37 26,638,787,787.41 1,841,134,761.08 23,216,940,845.83 Guarantees Issued DR. VICENTE B. VALDEPEÑAS. JR. Commitments Financial Standby Letters of Credit 597,052,708.15 542,617,041.90 Spot Foreign Exchange Contracts Trust Department Accounts: a) Trust and Other Fiduciary Accounts Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees 27,270,317,832.82 9,461,582,106.99 FRANCISCO F. DEL ROSARIO, JR. 27.357.293.259.55 52.345.266.994.91 26 740 815 400 27 343 122 177 586 48 389 803 165 626 0 9,504,585,310.60 1,896,807,162.13 ROBIN A. KING 1,429,187,982.27 99.247.024.220.06 b) Agency Accounts 106.957.622.388.83 120,076,026,506,65 116,934,563,787,70 REX C. DRILON II 27,357,293,259.55 348,216,801,951.88 52,345,266,994.91 393,762,462,144.52 425,445,113,737,51 427 388 666 589 53 pot Foreign Exchange Contracts Others TOTAL CONTINGENT ACCOUNTS 7,926,020,974.31 8,576,729,483.29 878,720,805,705.87 **948**,113,276,776.98 Trust Department Accounts: a) Trust and Other Fiduciary Accounts 245,771,238,155.38 284,577,073,868.16 102 445 563 796 50 109 185 388 276 36 Additional Information: Gross total lean portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Leans (NPLs) a. Gross PNPLs 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 et NPLs to gross TLP (%) Classified Leans & Other NPLs sheets, gross of allowance for credit losses Ratio of DOSR loans and receivables, gross of allowance for credit losses Ratio of DOSR loans and receivables gross of allowance for credit losses, gross TLP (%) Gross non-performing DOSR loans and receivables Ratio of gross non-performing DOSR loans and receivables to gross non-performing DOSR loans and receivables to gross the growth performing DOSR loans and receivables to gross non-performing DOSR loans to gross non-performing loans to gross non-performing loans to gross non-performing loans to gross non-15,244,496,313.60 17,284,760,134.18 986,516,335,907.44 71,056,085,192,555.86 639,524,974,192.06 705.662.172.869.04 TOTAL CONTINGENT ACCOUNTS 6,857,422,799,45 6,840,631,044.0 Additional Information: 1. First Metro Investment Corporation 2. Philippine Savings Bank 3. Metropolitan Bank (China) Ltd. 3. Metropolitan Bank (China) Ltd. 4. Metrobank Card Corporation (J. Finance Company) 5. ORIX Metro Lossing and Finance Companion 6. Metropolitan Bank (Bahamas) Limited 7. First Metro International Investment Company Limited 8. Metro Remittance (Hong Kong) Limited 8. Metro Remittance (Hong Kong) Limited 2,557,929,137.05 2,551,456,717.49 0.40% (4,299,493,662.40) (0.67%) 22,694,633,465.47 3,824,719,017.53 0.369 (4,289,174,326.60 (0.6196 23,643,176,349.46 3,747,007,098.32 FERNAND ANTONIO A. TANSINGCO 0.00% 0.00 h 2% for Medium Enterprises Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulation to zero from equity (ROE) (%) Return on Equity (ROE) (%) Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations 11.01% 12.65 a. Total CAR (%) b. Tier 1 Ratio (% existing regulations a. Total CAR (%) b. Tier 1 Ratio (%) c. Common Equity Tier 1 Ratio (%) 1/ Common Equity Tier 1 Ratio (%) 1/ 19 2296 14.22 MARITESS B. ANTONIO ARY MYLENE A. CAPARAS ELIGIO C. LABOG, JR. REPUBLIC OF THE PHILIPPINES) REPUBLIC OF THE PHILIPPINES RERNARDITO M. LAPUZ CITY OF MAKATI)S.S. 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 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 PAUL ROBERTY, MURGA CORAZON MA. THERESE B. NEPOMUCENO best of our knowledge and belief RICHARD BENEDICT S. SO (Sgd.) MARILOU C. BARTOLOME (Sgd.) MARILOU C. BARTOLOME (Sgd.) FABIAN S. DEE ANICETO M. SOBREPEÑA SUBSCRIBED AND SWORN to before me, this 28th day of July, 2015 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. SUBSCRIBED AND SWORN to before me, this 28th day of July, 2015 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

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(Sqd.) JAYMIE LYNN L. PARAFINA-CUEVAS

Notary Public Until December 31, 2016 PTR NO. 4754268 / 01-07-2015. Makati City

BERNARDO H. TOCMO JOSEFINA T. TUPLANO AMELIN S. YAO

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