

August 7, 2019

Ms. Janet A. Encarnacion

Head, Disclosure Department The Philippine Stock Exchange, Inc. 6/F PSE Tower 5th Avenue corner 28th Street Bonifacio Global City, Taguig City

Dear Ms. Encarnacion:

Pursuant to the Exchange's Structured Continuing Disclosure Requirements for Listed Companies, we hereby submit copies of the Balance Sheet and Consolidated Balance Sheet of Metropolitan Bank & Trust Company as of June 30, 2019.

Very truly yours,

Marilou C. Bartolome Senior Vice President/Controller

cc: Philippine Dealing and Exchange Corp.
 29th Floor, BDO Equitable Tower
 8751 Paseo de Roxas, 1226 Makati City



BALANCE SHEET (Head Office and Branches)			CONSOLIDATED BALANCE SHEET (Bank and Financial Subsidiaries)			
	As of June 30, 2019	As of March 31, 2019		As of June 30, 2019	As of March 31, 2019	
ASSETS	, , ,	, 5 4 1 1 1 1	ASSETS	, 10 012 211 2 2 3,	, ,	
Cash and Cash Items	22,404,397,283.52		Cash and Cash Items			
Due from Bangko Sentral ng Pilipinas Due from Other Banks		39,099,095,881.67	Due from Other Banks	46,493,656,191.90	225,019,873,128.52 49,527,784,358.71	l l
Financial Assets at Fair Value through Profit or Loss	. 46,553,081,635.85	55,144,364,601.85	Financial Assets at Fair Value through Profit or Loss	49,826,006,186.94	57,390,568,052.73	ARTHUR TY
Available-for-Sale Financial Assets-Net Held-to-Maturity (HTM) Financial Assets-Net	211,865,263,823.64	212,402,177,945.49	Available-for-Sale Financial Assets-Net Held-to-Maturity (HTM) Financial Assets-Net	263,934,337,504.30	147,552,471,555.66 264,940,925,197.49	Chairman
Loans and Receivables-Net	1,124,532,640,522.53	1,087,013,194,013.08	Loans and Receivables-Net	1,416,947,345,211.72	1,375,003,844,293.72	l "
Interbank Loans Receivable Loans and Receivables - Others	. 1,096,615,981,715.50	9,666,858,039.40 1,067,670,186,482.22		1,383,524,780,532.43	22,105,150,230.39 1,347,898,163,992.72	l "
Loans and Receivables Arising from RA/CA/PR/SLB	. 26,992,424,421.00	20,000,000,000.00	Loans and Receivables Arising from RA/CA/PR/SLB	27,352,323,413.00	20,355,000,000.00	l "
General Loan Loss ProvisionOther Financial Assets		10,323,850,508.54 7,580,644,486.80		15,901,136,144.53 11,095,372,086.42	15,354,469,929.39 9,699,656,808.79	l "
Equity Investment in Subsidiaries, Associates and Joint			Equity Investment in Subsidiaries, Associates and Joint			FRANCISCO C. SEBASTIAN
Ventures-NetBank Premises, Furniture, Fixture and Equipment-Net		86,947,088,444.00 17,899,391,105.57	Ventures-Net	11,636,834,380.13 22,735,889,392.26	11,380,278,834.83 22,833,823,567.99	Vice Chairman
Real and Other Properties Acquired-Net	1,963,925,994.08	1,998,831,929.83	Real and Other Properties Acquired-Net	5,496,275,634.70	5,324,532,138.22	l "
Other Assets-Net		67,850,311,881.89	Non-Current Assets Held for Sale Other Assets-Net	5,606,761.20	5,785,814.94 77,757,174,718.87	l "
	1,958,/40,017,	P1,912,003,270,100	Other Assets-Net TOTAL ASSETS	P 2,29 <u>0,185,065,567.99</u>	77,757,174,718.87 P 2,270,114,211,914.76	l "
LIABILITIES Financial Liabilities at Fair Value through Drofit and account	5 554 470 260 1/	4 0 47 421 000 35				<u>l</u>
Financial Liabilities at Fair Value through Profit or Loss Deposit Liabilities	1,411,181,481,371.69	1,362,404,631,392.92	LIABILITIES Financial Liabilities at Fair Value through Dreft ex Locs		1 224 200 460 60	FABIAN S. DEE
Bills Payable:	104,898,132,747.32	129,917,690,754.81	Financial Liabilities at Fair Value through Profit or Loss Deposit Liabilities		+ 4,894,290,468.60 1,581,622,341,702.85	FABIAN S. DEE President / Director
a) BSP (Rediscounting and Other Advances)b) Interbank Loans Payable	11,487,036,000.00	8,438,889,000.00 29,657,904,892.71	Bills Payable	211,571,211,522.86	236,602,171,036.51	l l
c) Other Deposit Substitute	63,575,001,519.44	91,820,896,862.10	a) BSP (Rediscounting and Other Advances)b) Interbank Loans Payable	16,487,036,000.00 31,585,792,547.82	13,438,889,000.00 32,485,272,292.71	l l
Bonds Payable-Net Unsecured Subordinated Debt-Net		27,844,869,682.17 22,480,392,295.25	c) Other Deposit Substitute	119,204,851,882.82	146,645,445,505.42	l l
Unsecured Subordinated Debt-Net Due to Bangko Sentral ng Pilipinas	0.00	171,908,813.61	d) Others	44,293,531,092.22	44,032,564,238.38	l "
Other Financial Liabilities	15,471,983,122.36	17,467,343,774.74	Bonds Payable-Net Unsecured Subordinated Debt-Net	10,637,420,298.68	30,843,168,778.60 26,627,635,524.87	l "
Other Liabilities	53,569,793,447.27 P 1,642,392,897,438.20	60,156,648,221.20 P-1,625,290,906,934.05	Due to Bangko Sentral ng Pilipinas	0.00	193,809,471.10	l "
STOCKHOLDERS' EQUITY	, T_1/V:ss/e,-	1 Joseph	Other Financial Liabilities Other Liabilities	28,251,473,039.27	30,124,573,293.51 72,901,614,750.52	JESLI A. LAPUS
	770 044 540 106 00	011 540 106 00	TOTAL LIABILITIES		P 1,983,809,605,026.56	REX C. DRILON II
Capital Stock	14,300,723,109.24	158,911,548,106.99 5,566,638,465.52	STOCKHOLDERS' EQUITY			FRANCISCO F.
Retained Earnings	123,134,850,945.54	123,114,154,654.23			544 540 404 00	DEL ROSARIO, JR.
TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	296,347,122,161.77	287,592,341,226.74 P 1.912.883.248.160.79	Capital Stock Other Capital Accounts	158,911,548,106.99 4,548,513,931.09	158,911,548,106.99 (4,185,570,711.77)	ALFRED V. TY
	.P 1,930,140,0 17,777	7 1,312,003,270,100	Retained Earnings	123,134,850,945.54	123,114,154,654.23	VICENTE R. CUNA, JR.
CONTINGENT ACCOUNTS	10 002 021 608 67	10 052 407 778 24	Minority Interest in Subsidiaries TOTAL STOCKHOLDERS' EQUITY	8,578,147,923.86	8,464,474,838.75 286,304,606,888.20	EDMUND A. GO
Guarantees IssuedPerformance Standby Letters of Credit	25,751,025,987.65	25,407,257,128.83	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY 1			LDGAN O. CHOA
Commercial Letters of Credit	10,693,356,278.48	16,260,857,993.50		-r · ·		SOLOMON S. CUA
Trade Related Guarantees		14,353,225,405.13 28,896,245,406.92	CONTINGENT ACCOUNTS			ANGELICA H. LAVARES Directors
Spot Foreign Exchange Contracts	79,836,358,289.46	66,922,618,477.27	Guarantees Issued Financial Standby Letters of Credit			Directors
Trust Department Accounts	435,820,830,196.29		Financial Standby Letters of CreditPerformance Standby Letters of Credit		410,000,000.00 25,480,257,128.83	l "
b) Agency Accounts	157,218,882,225.03	158,014,081,792.46	Commercial Letters of Credit	12,058,028,638.65	17,588,686,011.94	l y
Derivatives	604,972,949,535.27	576,771,595,540.13	Trade Related Guarantees	17,160,569,147.23 222,046,139,300.84	14,406,985,903.60 222,518,295,177.81	l "
Others TOTAL CONTINGENT ACCOUNTS	9,039,625,236.31 ₱1,217,720,208,368.88	8,238,537,109.43 P1,182,874,732,090.18	Spot Foreign Exchange Contracts	79,861,978,289.46	67,001,368,477.27	l y
Additional Information:			Trust Department Accounts a) Trust and Other Fiduciary Accounts	442,255,661,487.29	441,246,651,214.13 283,232,569,421.67	l y
Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP	P 1,143,168,861,867.40 7.813.727.593.15	1,105,655,715,387.14 8,318,670,865.52	b) Agency Accounts	157,218,882,225.03	158,014,081,792.46	l "
Non-Performing Loans (NPLs)			Derivatives	635,856,969,303.35	604,248,946,693.55	VICENTE R. CUNA, JR.
a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%)	12,048,716,824.88 1.05%	12,034,840,517.25 1.09%	Others TOTAL CONTINGENT ACCOUNTS		18,966,708,323.51 P 1,422,721,386,708.88	JOSHUA E. NAING
c. Net NPLs	6,308,288,982.83	5,024,417,521.10		1/100/60	1,1,-	FERNAND ANTONIO A.
d. Ratio of net NPLs to gross TLP (%)e. Ratio of total allowance for credit losses to gross NPLs (%)		0.45% 154.90%	Additional Information: 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance)		I	TANSINGCO Senior Executive Vice Presidents
f. Ratio of specific allowance for credit losses on the gross TLP			1. First Metro Investment Corporation	8. Metro Remi	ittance (Hong Kong) Limited	Senior executive vice i residente
to gross NPLs (%) Classified Loans & Other Risk Assets, gross of allowance for credit losses	21,585,555,097.33	69.12% 18,659,419,598.29	2. Philippine Savings Bank 3. Metropolitan Bank (China) Ltd.	10. Metro Remi	ittance (Singapore) Pte. Ltd. ittance (USA), Inc.	l y
DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance		7,948,265,650.24	Metrobank Card Corporation (A Finance Company and General Insura ORIX Metro Leasing and Finance Corporation	rance Agency) 11. Metro Remi	ittance (Japan) Co., Ltd. ittance (UK) Limited	l p
for credit losses, to gross TLP (%)	0.78%	0.72%	6. Metropolitan Bank (Bahamas) Limited	13. Metro Remi	ittance (Italia), S.p.A.	l y
Percent Compliance with Magna Carta (%) a. 8% for Micro and Small Enterprises		0.95%	7. First Metro International Investment Company Limited	14. Philbancor	Venture Capital Corporation	l l
b. 2% for Medium Enterprises	5.46%	5.52%	2. List of Subsidiary Insurance Companies - None		I	l l
Return on Equity (ROE) (%)Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under	9.56%	9.67%	3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed u	under	I	l y
existing regulations a. Total CAR (%)	15.16%	15.60%	existing regulations a. Total CAR (%)		17.38%	MARITESS B. ANTONIO
b. Tier 1 Ratio (%)	13.79%	13.06%	b. Tier 1 Ratio (%)	15.67%	14.99%	MARY MYLENE A. CAPARAS
c. Common Equity Tier 1 Ratio (%) ^{1/} Basel III Leverage Ratio on Solo Basis, as prescribed under	13.79%	13.06%	c. Common Equity Tier 1 Ratio (%) ^{1/}	15.67%	14.99%	PAUL ROBERT Y. MURGA
existing regulations	573 043 200 0K3 55	147 020 250 627 80	existing regulations	262 042 038 279 86	354 450 5Q1 53 <u>4</u> 87	CORAZON MA. THERESE B. NEPOMUCENO
a. Tier 1 Capitalb. Exposure Measure	1,886,654,710,465.73	167,928,358,632.80 1,864,206,454,119.02	a. Tier 1 Capitalb. Exposure Measure	2,355,924,933,758.66	254,450,581,534.87 2,336,162,774,288.70	RICHARD BENEDICT S. SO
c. Leverage Ratio (%) Liquidity Coverage Ratio in Single Currency on Solo Basis,		9.01%	c. Leverage Ratio (%)		10.89%	ANICETO M. SOBREPEÑA
as prescribed under existing regulations	400 13		as prescribed under existing regulations			VIVIAN L. TIU
a. Total Stock of High-Quality Liquid Assetsb. Total Net Cash Outflows		381,970,715,534.72 211,604,769,274.14	a. Total Stock of High-Quality Liquid Assets b. Total Net Cash Outflows		468,971,474,594.09 294,025,910,252.51	Executive Vice Presidents
c. Liquidity Coverage Ratio (%)	267.86%	180.51%	c. Liquidity Coverage Ratio (%)	218.94%	159.50%	l į
1/ Common Equity Tier 1 is only applicable to all Universal and Commercial Banks and their subsidiary ban	nks		1/ Common Equity Tier 1 is only applicable to all Universal and Commercial Banks and their subsidiary banks	ß		
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.			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.			
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(Sgd.) MARILOU C. BARTOLOME Senior Vice President/Controller	(Sgd.) FABIAN Presider		(Sgd.) MARILOU C. BARTOLOME Senior Vice President/Controller	(Sgd.) FABIAN Presiden		