

October 27, 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 September 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



As of September 30, 2015

www.metrobank.com.ph

As of June 30, 2015

As of September 30, 2015

BALANCE SHEET

(Head Office and Branches)

ASSETS			ASSETS	
Cash and Cash Items Due from Bangko Sentral ng Pilipinas Due from Other Banks Financial Assets at Fair Value through Profit or Loss Available-for-Sale Financial Assets-Net Held-to-Mautrity (HTM) Financial Assets-Net Unquoted Debt Securities Classified as Loans-Net Investments in Non-Marketable Equity Security-Net Loans and Receivables-Net Interbank Loans Receivables - Others Loans and Other Financial Assets Equity Investment in Subsidiaries, Associates and Joint Ventures-Net Bank Premises, Furniture, Fixture and Equipment-Net Real and Other Properties Acquired-Net Other Assets-Net TOTAL ASSETS	175,747,109,933.64 17,034,331,843.99 40,177,791,594.75 194,638,295,310.62 175,610,939,983.60 25,90,66,551.96 153,346,360.39 628,927,229,895.57 14,299,453,774.41 570,175,932,442.22 50,000,000,000.00 5,548,156,321.06 5,907,561,387.86 52,492,649,362.52 10,983,943,223.85 3,384,321,525.77	** 19,484,071,495,05 186,909,218,331,37 21,135,093,797,71 27,247,032,572,39 208,795,673,807,32 169,094,964,016,25 167,445,356,01 154,300,943,72 627,119,395,071,55 14,250,987,019,32 548,416,564,373,29 70,000,000,000,00 5,548,156,321,06 6,076,674,916.80 52,960,335,591,01 10,832,827,439,07 3,538,923,335,96 31,863,224,111,12 ***1,365,379,180,785,33	Cash and Cash Items Due from Bangko Sentral ng Pilipinas Due from Other Banks Financial Assets at Fair Value through Profit or Loss Available-for-Sale Financial Assets-Net Held-to-Maturity (HTM) Financial Assets-Net Unquoted Debt Securities Classified as Loans-Net Investments in Non-Marketable Equity Security-Net Loans and Receivables-Net Interbank Loans Receivable Loans and Receivables - Others Loans and Receivables - Assing from RA/CA/PR/SLB General Loan Loss Provision Other Financial Assets Equity Investment in Subsidiaries, Associates and Joint Ventures-Net Bank Premises, Furniture, Fixture and Equipment-Net Real and Other Properties Acquired-Net Non-Current Assets Held for Sale Other Assets-Net TOTAL ASSETS	208,043,793,432,23 25,821,723,445,70 54,491,894,017.09 231,279,013,287.15 208,010,284,573.12 1,627,298,166,70 3,501,001,307.63 817,255,033,786.95 23,055,511,926.09 752,488,203,095,67 50,000,000,000,000 8,288,681,234.81 7,513,631,903,47 6,439,984,986.79 14,907,413,798.30 6,061,589,076.02 150,587,939,46
			LIABILITIES	
Financial Liabilities at Fair Value through Profit or Loss Deposit Liabilities Bills Payable: a) Interbank Loans Payable b) Other Deposit Substitute Unsecured Subordinated Debt-Net Other Financial Liabilities Other Liabilities TOTAL LIABILITIES	1,034,247,393,079.58 65,670,497,024.67 18,621,306,702.41 47,049,190,322.26 22,366,122,596.37 8,741,555,437.67	P 3,150,077,904.22 1,071,143,027,664.32 39,706.391,247.65 5,084,919,543.76 34,621,471,703.89 22,358,767,336.76 8,266,773,765.05 39,919,577,387.87 P-1,184,544,615,305.87	Financial Liabilities at Fair Value through Profit or Loss Deposit Liabilities Bills Payable: a) Interbank Loans Payable b) Other Deposit Substitute c) Others Bonds Payable-Net Unsecured Subordinated Debt-Net Due to Bangko Sentral ng Pilipinas	
STOCKHOLDERS' EQUITY			Uther Financial Liabilities	17.226.675.002.74
Capital Stock Other Capital Accounts Retained Earnings TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS	14,090,466,536.57	99,801,492,069.22 11,677,701,550.69 69,355,371,859.55 180,834,565,479.46 P1,365,379,180,785.33	Other Liabilities TOTAL LIABILITIES STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Retained Earnings	99,801,492,069.22 14,090,466,536.57
Guarantees Issued	10,679,954,955.62	10 240 422 500 02	TOTAL STOCKHOLDERS' FOLLITY	8,817,384,792.29
Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments	46,740,000.00 27,730,191,842.68 8,894,169,028.35 1,782,138,237.31	10,240,423,508.02 103,912,159.50 27,270,317,832.82 9,355,029,900.90 1,261,728,959.37 26,638,787,787.41	CONTINGENT ACCOUNTS Guarantees Issued	* 10 679 954 955 62
Spot Foreign Exchange Contracts Trust Department Accounts: a) Trust and Other Fiduciary Accounts b) Agency Accounts Derivatives	33,012,814,520.21 343,942,203,912.03 248,954,876,304.99 94,987.327.607.04	27,357,293,259.55 343,122,177,586.48 243,875,153,366.42 99,247,024,220.06 425,445,113,737.51	Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments	535,375,184.72 27,730,191,842.68 8,942,493,619.48 1,791,379,134.00
TOTAL CONTINGENT ACCOUNTS Additional Information:	7,762,216,146.08 890,044,277,650.75	7,926,020,974.31 P 878,720,805,705.87	Spot Foreign Exchange Contracts Trust Department Accounts: a) Trust and Other Fiduciary Accounts b) Agency Accounts Derivatives	33,059,554,520.21 348,953,796,480.26 251,083,972,135.99 97,869,824,344,27
Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%)		6,857,422,799.45 2,557,929,137.05	TOTAL CONTINGENT ACCOUNTS Additional Information:	10 204 020 606 46
C. Net NPLS d. Ratio of net NPLs to gross TLP (%) Classified loans & Other Risk Assets, gross of allowance for credit losses DOSRI loans and recevables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%) Gross non-performing DOSRI loans and receivables Ratio of gross non-performing DOSRI loans and receivables to gross TLP (%) Perroad Conditions and McMercal Carts (%)	(4,095,274,788.27) (0.64%) 20,560,045,039.58 4,221,326,407.05 0.66% 0.00 0.00%	0.40% (4,299,493,662.40) (0.67%) 22,694,633,465.47 3,824,719,017.53 0.60% 0.00	1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies) 1. First Metro Investment Corporation 2. Philippine Sawings Bank 3. Metropolitan Bank (China) Ltd. 4. Metrobank Card Corporation (A Finance Company) 5. ORIX Metro Leasing and Finance Corporation 6. Metropolitan Bank (Bahamas) Limited 7. First Metro International Investment Company Limited 8. Metro Remittance (Hong Kong) Limited	9. Metro Remittance (Singapore) 10. Metro Remittance (USA), Inc. 11. Metro Remittance Center, Inc. 12. Metro Remittance (Iapan) Co., 13. Metro Remittance (Italia), S.p.J. 14. Metro Remittance (Italia), S.p.J. 15. Philibancor Venture Capital Corp.
a. 8% for Micro and Small Enterprises b. 2% for Medium Enterprises b. 2% for Medium Enterprises Return on Equity (RoE) (%) Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations a. Total CAR (%) b. Tier 1 Ratio (%) c. Common Equity Tier 1 Ratio (%) // Common Equity Tier 1 Ratio (%) // Common Equity Tier 1 Ratio (%)	. 7.39% 9.42% . 19.24%	2.85% 5.94% 11.01% 19.22% 15.29% 15.29%	2. List of Subsidiary Insurance Companies - None - 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing a. Total CAR (%) b. Tier 1 Ratio (%) c. Common Equity Tier 1 Ratio (%) 1/ Common Equity Tier 1 Ratio (%)	19.86% 16.01%

REPUBLIC OF THE PHILIPPINES)

CITY OF MAKATI)S.S.

We, Manlou 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** Senior Vice President/Controller

(Sgd.) FABIAN S. DEE

SUBSCRIBED AND SWORN to before me, this 21st day of October 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.

Doc. No. 127: Page No. 27; Book No. II; Series of 2015

(Sgd.) ATTY. RHEA C. BALATO Notary Public Until December 31, 2016 PTR NO. MKT4759477 01/12/2015, Makati City

CONSOLIDATED BALANCE SHEET

(Bank and Financial Subsidiaries)

ASSETS		1000
Cash and Cash Items	P 20,933,110,961,59	P 21.880.090.536.42
Due from Bangko Sentral ng Pilipinas	208,043,793,432.23	217,693,380,233.86
Due from Other Banks	25,821,723,445.70	29,777,936,533.34
Financial Assets at Fair Value through Profit or Loss	54,491,894,017.09	36,251,202,670,22
Available-for-Sale Financial Assets-Net	231,279,013,287.15	242,376,391,391.01
Held-to-Maturity (HTM) Financial Assets-Net	208,010,284,573.12	197,712,228,109.94
Unquoted Debt Securities Classified as Loans-Net	1,627,298,166.70	1,535,300,851.36
Investments in Non-Marketable Equity Security-Net	3,501,001,307.63	3,501,955,890.96
Loans and Receivables-Net	817,255,033,786.95	805,852,617,152.33
Interbank Loans Receivable	23,055,511,926.09	21,023,175,166.29
Loans and Receivables - Others	752,488,203,095.67	722,981,217,768.74
Loans and Receivables Arising from RA/CA/PR/SLB	50,000,000,000.00	70,000,000,000.00
General Loan Loss Provision	8,288,681,234.81	8,151,775,782.70
Other Financial Assets	7,513,631,903.47	7,878,397,993.49
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net		
Deal Deal Francisco Francisco Francisco III	6,439,984,986.79	4,003,566,390.88
	14,907,413,798.30	14,590,749,016.16
Real and Other Properties Acquired-Net Non-Current Assets Held for Sale	6,061,589,076.02	6,086,868,559.40
	150,587,939.46	151,611,606.18
Other Assets-Net TOTAL ASSETS	51,424,010,144.33	40,320,190,417.44
IVIALABEIB	P1,657,460,370,826.53	* 1,629,612,487,352.99

LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	5,024,422,047.31	3 ,150,077,904.22
Deposit Liabilities	1,176,644,608,719.99	1,205,537,569,197.64
Bills Payable:	166,844,844,474.85	124,618,508,690.89
a) Interbank Loans Payable	21,109,461,678.95	5,890,311,328.34
b) Other Deposit Substitute	129,352,913,843.05	102,758,337,505.17
c) Others	16,382,468,952.85	15,969,859,857.38
Bonds Payable-Net	11,968,400,314.10	11,966,110,149.28
Unsecured Subordinated Debt-Net	29,477,911,910.76	29,468,993,929.88
Due to Bangko Sentral ng Pilipinas	15,006,233.21	9,292,533.81
Other Financial Liabilities	17,226,675,002.74	14,943,797,887.14
Other Liabilities	58,450,418,048.75	49,916,030,718.62
TOTAL LIABILITIES	P-1,465,652,286,751.71	P 1,439,610,381,011.48

STOCKHOLDERS' EQUITY	1.0	
Capital Stock Other Capital Accounts Retained Earnings Minority Interest in Subsidiaries TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	99,801,492,069.22 14,090,466,536.57 69,098,740,676.74 8,817,384,792.29 191,808,084,074.82 1,657,460,370,826.53	99,801,492,069.22 11,677,701,550.69 69,355,371,859.55 9,167,540,862.05 190,002,106,341.51 P 1,629,612,487,352.99

Guarantees Issued		-	10,240,423,508.02
Financial Standby Letters of Credit			597,052,708.15
Performance Standby Letters of Credit	27,730,191,842.68		27,270,317,832.82
Commercial Letters of Credit			9,461,582,106.99
Trade Related Guarantees			1,429,187,982.27
Commitments	. 118,324,566,074,39		120,076,026,506,65
Spot Foreign Exchange Contracts	33,059,554,520,21		27,357,293,259,55
Trust Department Accounts:	. 348,953,796,480,26		348,216,801,951,88
a) Trust and Other Fiduciary Accounts	. 251,083,972,135.99		245,771,238,155.38
b) Agency Accounts			102,445,563,796.50
Derivatives	440,931,802,466.07		426,623,153,737,51
Others	. 19,294,930,686,46		15,244,496,313.60
TOTAL CONTINGENT ACCOUNTS	P1,010,244,044,963.89	-	986,516,335,907,44
Additional Information:	1	-	
List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)			
First Metro Investment Corporation	Metro Remittance (Singapore		. Ltd.
2. 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		

First Metro International Investment Company Limited . Metro Remittance (Hong Kong) Limited	15. Philbancor Venture Capital Corporation	
st of Subsidiary Insurance Companies None – poilal Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under of Total CAR (%) . Tier 1 Ratio (%)		20.28% 16.34%
Common Equity Tier 1 Ratio (%) ¹⁷ emmon Equity Tier 1 is only applicable to all Universal and Commercial Banks and their subsidiary banks		16.34%

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 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

SUBSCRIBED AND SWORN to before me, this 21st day of October 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.

Doc. No. 128; Page No. 27; Book No Series of 2015.

(Sgd.) ATTY. RHEA C. BALATO Notary Public Until December 31, 2016 PTR NO. MKT4759477 01/12/2015, Makati City