

October 27, 2016

Mr. Jose Valeriano B. Zuño III
OIC – Head, Disclosure Department
Philippine Stock Exchange, Inc.
3/F Philippine Stock Exchange Plaza
Ayala Triangle, Ayala Avenue
Makati City

Dear Mr. Zuño:

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, 2016.

Very truly yours,

Martilou 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 September 30, 2016	As of June 30, 2016
ASSETS		
Cash and Cash Items		
Due from Bangko Sentral ng Pilipinas		1 8,160,842,252.24
Due from Other Banks	,,,,	227,140,146,837.26
Financial Assets at Fair Value through Profit or Loss		21,296,757,774.94
Available-for-Sale Financial Assets-Net	31,264,584,878.96 97,465,032,315.95	29,698,231,752.18
Held-to-Maturity (HTM) Financial Assets-Net	175,152,498,053.05	96,096,895,228.69
Unquoted Debt Securities Classified as Loans-Net	175,152,498,053.05	175,110,559,309.26
Investments in Non-Marketable Equity Security-Net	152,266,777.06	146,871,531.88 152,081,777.06
Loans and Receivables-Net	751,609,594,272.87	744,101,293,604.57
Interbank Loans Receivable	10 152 746 402 44	32,042,610,201.49
Loans and Receivables - Others Loans and Receivables Arising from RA/CA/PR/SLB	. 739,692,245,166.20	700,122,155,613.43
Loans and Receivables Arising from RA/CA/PR/SLB	0.00	18,884,854,661.00
General Loan Loss Provision	7,236,397,296.77	6,948,326,871.35
Other Financial Assets Equity Investment in Subsidiaries, Associates and Joint	. 4,859,298,011.46	4,907,323,192.25
Equity Investment in Subsidiaries, Associates and Joint	,,	1/20/1020/102120
Ventures-Net Bank Premises, Furniture, Fixture and Equipment-Net	. 57,740,418,857.75	55,800,145,622.63
Bank Premises, Furniture, Fixture and Equipment-Net	. 15,742,495,741.63	15,679,728,705.62
Real and Other Properties Acquired-Net	2.991.091.127.61	2,831,459,551.18
Other Assets-Net	38 581 134 130 55	31,867,939,813.52
TOTAL ASSETS	P1,398,305,307,041.20	1 7,422,990,276,953.28
LIABILITIES		
		300
Financial Liabilities at Fair Value through Profit or Loss		5,106,839,108.81
Deposit Liabilities		1,100,308,570,321.22
Bills Payable:	46,972,012,340.31	58,230,189,154.57
a) Interbank Loans Payable b) Other Deposit Substitute	. 11,357,722,076.56	14,326,248,159.01
Unsecured Subordinated Debt-Net	. 35,614,290,263.75	43,903,940,995.56
Other Financial Liabilities	. 22,396,570,479.62	22,388,801,653.96
Other Liabilities		8,473,852,131.00
TOTAL LIABILITIES	45,126,249,318.42	38,881,529,595.06
	. 1,203,000,037,332.39	P1,233,389,781,964.62
STOCKHOLDERS' EQUITY		
Capital Stock	00 901 402 060 22	00 001 402 000 22
Other Capital Accounts		99,801,492,069.22 6,944,859,843.87
	. 2,100,17,001.32	0,244,033,043.07
Retained Farnings	87 848 797 487 77	92 954 142 075 57
Retained Earnings	. 82,848,297,482.27 192 439 269 508 81	82,854,143,075.57
Retained Earnings	. 192,439,269,508,81	189,600,494,988.66
Retained Earnings	. 192,439,269,508,81	
Retained Earnings TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	. 192,439,269,508,81	189,600,494,988.66
Retained Earnings TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS	. 192,439,269,508.81 P1,398,305,307,041.20	189,600,494,988.66
Retained Earnings TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued	. 192,439,269,508.81 • 1,398,305,307,041.20	189,600,494,988.66
Retained Earnings TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit	P12,439,269,508.81 P1,398,305,307,041.20 P12,395,189,342.48 48.500.000.00	189,600,494,988.66 1,422,990,276,953.28
Retained Earnings TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit	192,439,269,508.81 P1,398,305,307,041.20 12,395,189,342.48 48,500,000.00 27,803,704,809,41	189,600,494,988.66 1,422,990,276,953.28 11,894,372,581.23
Retained Earnings TOTAL 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	. 192,439,269,508.81 . 12,398,305,307,041.20 . 12,395,189,342.48 . 48,500,000.00 . 27,803,704,899.41 . 10,502,677,077.28	189,600,494,988.66 1,422,990,276,953.28 11,894,372,581.23 47,060,000.00 27,634,162,784,79 9,065,990,861.23
Retained Earnings TOTAL 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	P1,398,305,307,041.20 P1,398,305,307,041.20 P12,395,189,342.48 48,500,000.00 27,803,704,899.41 10,502,677,077.28 4,731,687,838.72	189,600,494,988.66 1,422,990,276,953.28 11,894,372,581.23 47,060,000.00 27,634,162,784.76 9,065,990,861.23 2,081,846,330.37
Retained Earnings TOTAL 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	. 192,439,269,508.81 . 191,398,305,307,041.20 . 27,803,704,899.41 . 10,502,677,077.28 . 4,731,687,383.72 . 18,674,501,903.53	189,600,494,988.66 1,422,990,276,953.28 11,894,372,581.23 47,060,000.00 27,634,162,784.76 9,065,990,861.23 2,081,846,330.37 14,764,316,208.71
Retained Earnings TOTAL 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	. 192,439,269,508.81 .P1,398,305,307,041.20 .P 12,395,189,342.48 .48,500,000.00 .27,803,704,899.41 .10,502,677,077.28 .4,731,687,838.72 .18,674,501,963.53 .34,903,653,320.41	189,600,494,988.66 1,422,990,276,953.28 11,894,372,581.23 47,060,000.00 27,634,162,784.76 9,065,990,861.23 2,081,846,330.37 14,764,316,208.71 22,374,516,115.04
Retained Earnings TOTAL 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:	. 192,439,269,508.81 . 191,398,305,307,041.20 . 27,803,704,899.41 . 10,502,677,077.28 . 4,731,687,838.72 . 18,674,501,963.53 . 34,903,653,220.41	189,600,494,988.66 1,422,990,276,953.28 11,894,372,581.23 47,060,000.00 27,634,162,784.76 9,065,990,861.23 2,081,846,330.37 14,764,316,208.71 22,374,516,115.04 399,111,780,143.59
Retained Earnings TOTAL 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	P 12,395,305,307,041.20 P 12,395,189,342.48	₱ 11,894,372,581.23 47,060,000.00 27,634,162,784.76 9,065,990,861.23 2,081,846,330.37 14,764,316,208.71 22,374,516,115.04 399,111,780,143.59 287,878,547,185.84
Retained Earnings TOTAL 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 Flduciary Accounts b) Agency Accounts	192,439,269,508.81 P1,398,305,307,041.20 P1,398,305,307,041.20 P12,395,189,342.48 48,500,000.00 27,803,704,899.41 10,502,677,077.28 47,731,687,838.72 18,674,501,963.53 34,903,653,220.41 444,935,567,726.68 310,160,045,596.99 114,775.721.104.68	189,600,494,988.66 *1,422,990,276,953.28 * 11,894,372,581.23 47,060,000.00 27,634,162,784.76 9,065,990,861.23 2,081,846,330.37 14,764,316,208.71 22,374,516,115.04 399,111,780,143.59 287,878,547,185.84 111,233,232,957.75
Retained Earnings TOTAL 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 Derivatives	P12,439,269,508.81 P1,398,305,307,041.20 P12,395,189,342.48 48,500,000.00 27,803,704,899.41 10,502,677,077.28 4,731,687,838.72 18,674,501,963.53 34,903,653,220.41 424,935,567,726.68 310,160,045,596.99 114,775,522,129.69	189,600,494,988.66 P1,422,990,276,953.28 P11,894,372,581.23 47,060,000.00 27,634,162,784.76 9,065,990,861.23 2,081,846,330.37 14,764,316,208.71 22,374,516,115.04 399,111,780,143.59 287,878,547,185.84 111,233,232,957.75 447,209,349,826.55
Retained Earnings TOTAL 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 Derivatives	P12,439,269,508.81 P1,398,305,307,041.20 P12,395,189,342.48 48,500,000.00 27,803,704,899.41 10,502,677,077.28 4,731,687,838.72 18,674,501,963.53 34,903,653,220.41 424,935,567,726.68 310,160,045,596.99 114,775,522,129.69	₱ 11,894,372,581.23 47,060,000.00 27,634,162,784.76 9,065,990,861.23 2,081,846,330.37 14,764,316,208.71 22,374,516,115.04 399,111,780,143.59 287,878,547,185.84 111,233,232,957.75 447,209,349,826.59 8,571,069,035.00
Retained Earnings TOTAL 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS	P12,439,269,508.81 P1,398,305,307,041.20 P12,395,189,342.48 48,500,000.00 27,803,704,899.41 10,502,677,077.28 4,731,687,838.72 18,674,501,963.53 34,903,653,220.41 424,935,567,726.68 310,160,045,596.99 114,775,522,129.69	189,600,494,988.66 P1,422,990,276,953.28 P11,894,372,581.23 47,060,000.00 27,634,162,784.76 9,065,990,861.23 2,081,846,330.37 14,764,316,208.71 22,374,516,115.04 399,111,780,143.59 287,878,547,185.84 111,233,232,957.75 447,209,349,826.55
Retained Earnings TOTAL 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS Additional Information:	P 12,439,269,508.81 P1,398,305,307,041.20 P 12,395,189,342.48 48,500,000.00 10,502,677,077.28 4,731,687,838.72 4,731,687,838.72 44,935,567,726.68 310,160,045,596.99 114,775,522,129.69 420,271,503,425.67 8,106.565,693.04 P 962,373,551,187.22	189,600,494,988.66 ₱1,422,990,276,953.28 ₱ 11,894,372,581.23 47,060,000.00 27,634,162,784.76 9,065,990,861.23 2,081,846,330.37 14,764,316,208.71 22,374,516,115.04 399,111,780,143.59 287,878,547,185.84 111,233,232,957.75 447,209,349,26.59 8,571,069,035.00 ₱ 942,754,463,886.52
Retained Earnings TOTAL 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS Additional Information:	P 12,439,269,508.81 P1,398,305,307,041.20 P 12,395,189,342.48 48,500,000.00 10,502,677,077.28 4,731,687,838.72 4,731,687,838.72 44,935,567,726.68 310,160,045,596.99 114,775,522,129.69 420,271,503,425.67 8,106.565,693.04 P 962,373,551,187.22	**P 11,894,372,581.23 47,060,000.00 27,634,162,784.76 9,065,990,861.23 2,081,846,330.37 14,764,316,208.71 22,374,516,115.04 399,111,780,143.59 287,878,547,185.84 111,233,232,957,75 447,209,349,826.59 8.571,069,035.00 **P 942,754,463,886.52
Retained Earnings TOTAL 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS Additional Information: Gross total Joan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loss (MPI) A	P 12,439,269,508.81 P1,398,305,307,041.20 P 12,395,189,342.48 48,500,000.00 10,502,677,077.28 4,731,687,838.72 4,731,687,838.72 44,935,567,726.68 310,160,045,596.99 114,775,522,129.69 420,271,503,425.67 8,106.565,693.04 P 962,373,551,187.22	189,600,494,988.66 ₱1,422,990,276,953.28 ₱ 11,894,372,581.23 47,060,000.00 27,634,162,784.76 9,065,990,861.23 2,081,846,330.37 14,764,316,208.71 22,374,516,115.04 399,111,780,143.59 287,878,547,185.84 111,233,232,957.75 447,209,349,26.59 8,571,069,035.00 ₱ 942,754,463,886.52
Retained Earnings TOTAL 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS Additional Information: Gross total Joan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loss (MPI) A	192,439,269,508.81 P1,398,305,307,041.20 12,395,189,342.48 48,500,000.00 27,803,704,899.41 10,502,677,077.28 4,731,687,838.72 18,674,501,963.53 34,903,653,220.41 424,935,567,726.68 310,160,045,596.99 114,775,522,129.69 420,271,503,425.67 8,106,565,693.04 P962,373,551,187.22 762,462,878,446.73 3,616,886,877.09	**P 11,894,372,581.23 47,060,000.00 27,634,162,784.76 9,065,990,861.23 2,081,846,330.37 14,764,316,208.71 22,374,516,115.04 399,111,780,143.59 287,878,547,185.84 111,233,232,957,75 447,209,349,826.59 8.571,069,035.00 **P 942,754,463,886.52
Retained Earnings TOTAL 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS Additional Information: Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (MPLS) a. Gross MPLS b. Ratio of gross MPLs b. aross TLP (96)	192,439,269,508.81 P1,398,305,307,041.20 P1,398,305,307,041.20 P12,395,189,342.48 48,500,000.00 27,803,704,899.41 10,502,677,077.28 47,731,687,838.72 18,674,501,963.53 34,903,653,220.41 444,935,567,726.68 310,160,045,596.99 114,775,522,129.69 420,271,503,425.67 8.106,565,693.04 P962,373,551,187.22 P762,462,878,446.73 3,616,886,877.09	*** 189,600,494,988.66 **********************************
Retained Earnings TOTAL 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS Additional Information: Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (MPLS) a. Gross MPLS b. Ratio of gross MPLs b. aross TLP (96)	192,439,269,508.81 P1,398,305,307,041.20 P1,398,305,307,041.20 P12,395,189,342.48 48,500,000.00 27,803,704,899.41 10,502,677,077.28 47,731,687,838.72 18,674,501,963.53 34,903,653,220.41 444,935,567,726.68 310,160,045,596.99 114,775,522,129.69 420,271,503,425.67 8.106,565,693.04 P962,373,551,187.22 P762,462,878,446.73 3,616,886,877.09	₱ 11,894,372,581,23 47,060,000.00 27,634,162,784,76 9,065,990,861,23 2,081,846,330,37 14,764,316,208,71 22,374,516,115.04 399,111,780,143,59 287,878,547,185,84 111,233,232,957,75 447,209,349,826,59 8,571,069,035,00 ₱ 942,754,463,886.52 ₱ 754,691,126,066,21 3,641,505,590,29 2,804,893,015,34 0,37% (836,612,574,95) (836,612,574,95)
Retained Earnings TOTAL 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS Additional Information: Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (MPLS) a. Gross MPLS b. Ratio of gross MPLs b. aross TLP (96)	192,439,269,508.81 P1,398,305,307,041.20 P1,398,305,307,041.20 P12,395,189,342.48 48,500,000.00 27,803,704,899.41 10,502,677,077.28 47,731,687,838.72 18,674,501,963.53 34,903,653,220.41 444,935,567,726.68 310,160,045,596.99 114,775,522,129.69 420,271,503,425.67 8.106,565,693.04 P962,373,551,187.22 P762,462,878,446.73 3,616,886,877.09	*** 189,600,494,988.66 **********************************
Retained Earnings TOTAL 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS Additional Information: Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (MPLS) a. Gross MPLS b. Ratio of gross MPLs b. aross TLP (96)	192,439,269,508.81 P1,398,305,307,041.20 P1,398,305,307,041.20 P12,395,189,342.48 48,500,000.00 27,803,704,899.41 10,502,677,077.28 47,731,687,838.72 18,674,501,963.53 34,903,653,220.41 444,935,567,726.68 310,160,045,596.99 114,775,522,129.69 420,271,503,425.67 8.106,565,693.04 P962,373,551,187.22 P762,462,878,446.73 3,616,886,877.09	P 11,894,372,581.23 47,060,000.00 27,634,162,784.76 9,065,990,861.23 2,081,846,330.37 14,764,316,208.71 22,374,516,115.04 399,111,780,143.59 287,878,547,185.84 111,233,232,957.75 447,209,349,826.59 8,571,069,035.00 P 942,754,463,886.52 P 754,691,126,066.21 3,641,505,590.29 2,804,893,015.34 0,37% (836,612,574,95) (0,11%) 17,825,34,483,745.26 17,821,34,482.77 7,429,897,492.58
Retained Earnings TOTAL 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS Additional Information: Gross total loan portfolio (ILP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLS b Ratio of gross NPLS to gross TLP (%) Classified Loans & Other Risk Assess, gross of allowance for credit losses DOSR Loans and receivables, gross of allowance for credit losses DOSR Loans and receivables, gross of allowance for credit losses DOSR Loans and receivables, gross of allowance for credit losses	**P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,308,308,308,308,308,308,308,308,308,308	*** 189,600,494,988.66 **********************************
Retained Earnings TOTAL 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS Additional Information: 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 (%) c. Net NPLs d. Ratio of net NPLs to gross TLP (%) c. Net NPLs d. Ratio of pross NPLs to gross TLP (%) C. Net NPLs d. Ratio of pross NPLs to gross TLP (%) Gross non-performing DOSR lloans and receivables to gross TLP (%) Gross non-performing DOSR lloans and receivables to gross TLP (%) Gross non-performing DOSR lloans and receivables fatto of pross NBL loans and receivables	**P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,308,308,308,308,308,308,308,308,308,308	₱ 11,894,372,581.23 47,060,000.00 27,634,162,784.76 9,065,990,861.23 2,081,846,330.37 14,764,316,208.71 22,374,516,115.04 399,111,780,143.59 287,878,547,185.84 111,233,232,957.75 447,209,349,826.59 8,571,069,035.00 ₱ 942,754,463,886.52 ₱ 754,691,126,066.21 3,641,505,590.29 2,804,893,015.34 0,37% (836,612,574.95) (11%) 17,825,134,148.27 7,429,874,925 0,98% 0,000
Retained Earnings TOTAL 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS Additional Information: 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 (%) C. Next NPLs d. Ratio for next NPLs to gross TLP (%) Classified Loans & Other Risk Assets, gross of allowance for credit losses Ratio 4DOSRI loans and receivables; gross of allowance for credit losses Ratio 4DOSRI loans and receivables; gross of allowance for credit losses Ratio 4DOSRI loans and receivables; gross of allowance for credit losses Ratio 60 gross non-performing DOSRI loans and receivables to gross TLP (%) Ratio 60 gross non-performing DOSRI loans and receivables to gross TLP (%) Performing public with Maria, Graft 1, (%) Performer Complication with Maria, Graft 1, (%)	**P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,398,342,48 48,500,000.00 27,803,704,899.41 10,502,677,077.28 47,31,687,838.72 18,674,501,963.53 310,160,045,596.99 114,775,522,129.69 420,271,503,425.67 8,106,565,693.04 **P962,373,551,187.22 **P762,462,878,446.73 3,616,886,877.09 2,689,483,124.87 0,012% (0,12%) 19,055,851,661.68 1,573,771,456.11 0,01% 0,00%	₱ 11,894,372,581.23 47,060,000.00 27,634,162,784.76 9,065,990,861.23 2,081,846,330.37 14,764,316,208.71 22,374,516,115.04 399,111,780,143.59 287,878,547,185.84 111,233,232,957.75 447,209,349,826.59 8,571,069,035.00 ₱ 942,754,463,886.52 ₱ 754,691,126,066.21 3,641,505,590.29 2,804,893,015.34 0,37% (836,612,574.95)
Retained Earnings TOTAL 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS Additional Information: Gross total loan portfolio (ILP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPL b. Ratio of gross NPLS to gross TLP (%) Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSR Iloans and receivables, gross of allowance for credit losses DOSR Iloans and receivables, gross of allowance for credit losses Statio of DOSR Iloans and receivables; gross of allowance for credit losses Gross non-performing DOSRI loans and receivables to gross TLP (%) Percent Compliance with Magna Carta (%)	**P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,308,308,308,308,308,308,308,308,308,308	■ 189,600,494,988.66 ₱ 1,422,990,276,953.28 ₱ 11,894,372,581.23
Retained Earnings TOTAL 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS Additional Information: Gross total loan portfolio (ILP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPL b. Ratio of gross NPLS to gross TLP (%) Classified Loans & Other Risk Assets, gross of allowance for credit losses DOSR Iloans and receivables, gross of allowance for credit losses DOSR Iloans and receivables, gross of allowance for credit losses Statio of DOSR Iloans and receivables; gross of allowance for credit losses Gross non-performing DOSRI loans and receivables to gross TLP (%) Percent Compliance with Magna Carta (%)	**P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,308,308,308,308,308,308,308,308,308,308	₱ 11,894,372,581.23 47,060,000.00 27,634,162,784.76 9,065,990,861.23 2,081,846,330.37 14,764,316,208.71 22,374,516,115.04 399,111,780,143.59 287,878,547,185.84 111,233,232,957.75 447,209,349,826.59 8,571,069,035.00 ₱ 942,754,463,886.52 ₱ 754,691,126,066.21 3,641,505,590.29 2,804,893,015.34 0,37% (836,612,574.95) (836,612,574.95) (836,612,574.95) (836,612,574.95) (836,612,574.95) (836,612,574.95) (836,612,574.95) 0,00% 17,825,131.148.27 7,429,897,492.58 0,00% 0,00% 2,86% 6,64%
Retained Earnings TOTAL 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS Additional Information: Gross total loan portfolio (TIP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) Classified Loans & Other Niks Assets, gross of allowance for credit losses DOSR Loans and receivables, gross of allowance for credit losses Ratio of gross non-performing DOSR Iloans and receivables. Ratio of gross non-performing DOSR Iloans and rece	P 12,439,269,508.81 P1,398,305,307,041.20 P 12,395,189,342.48	■ 189,600,494,988.66 ₱ 1,422,990,276,953.28 ₱ 11,894,372,581.23
Retained Earnings TOTAL 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS Additional Information: Gross total loan portfolio (TLP) Specific allowance for credit loses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio And Gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of gross NPLs to gross TLP (%) Calassified Loans & Other Risk Assets, gross of allowance for credit losses Ratio DOSR Iloans and receivables, gross of allowance for credit losses Ratio of gross non-performing DOSR Iloans and receivables Ratio of GROSS no	192,439,269,508.81 P1,398,305,307,041.20 12,395,189,342.48 48,500,000.00 27,803,704,899.41 10,502,677,077.28 4,731,687,838.72 18,674,501,963.53 34,903,653,220.41 424,935,567,726.68 310,160,045,596.99 114,775,522,129.69 420,271,503,425.67 8,106,565,693.04 P962,373,551,187,22 P762,462,878,446.73 3,616,886,877.09 2,689,483,124.87 0,35% (927,403,752,22) (91,703,752,22) (91,703,752,22) (91,703,752,22) (91,703,752,22) (91,703,752,22) (91,703,752,22) (91,703,752,22) (91,703,771,456.11 0,21% 0,000 0,00% 5,67% 8,70%	₱ 11,894,372,581.23 47,060,000.00 27,634,162,784.76 9,065,990,861.23 2,081,846,330.37 14,764,316,208.71 22,374,516,115.04 399,111,780,143.59 287,878,547,185.84 111,233,232,957.75 447,209,349,826.59 8,571,069,035.00 ₱ 942,754,463,886.52 ₱ 754,691,126,066.21 3,641,505,590.29 2,804,893,015.34 0,37% (836,612,574.95) (836,612,574.95) (836,612,574.95) (836,612,574.95) (836,612,574.95) (836,612,574.95) (836,612,574.95) 0,00% 17,825,131.148.27 7,429,897,492.58 0,00% 0,00% 2,86% 6,64%
Retained Earnings TOTAL 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS Additional Information: Gross total loan portfolio (TLP) Specific allowance for credit loses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio And Gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of gross NPLs to gross TLP (%) Calassified Loans & Other Risk Assets, gross of allowance for credit losses Ratio DOSR Iloans and receivables, gross of allowance for credit losses Ratio of gross non-performing DOSR Iloans and receivables Ratio of GROSS no	**P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,503,704,899.41 **P1,503,653,202,41 **P1,403,653,202,41 **P1,403,653,202,41 **P1,403,653,202,41 **P1,403,653,202,41 **P1,403,653,202,41 **P1,503,425,67 **R106,565,693,04 **P1,503,425,67 **R106,565,693,04 **P1,403,752,21 **P1,403,752,21 **P1,403,752,22 **P1,403,75	**P 11,894,372,581.23 47,060,000.00 27,634,162,784.76 9,065,990,861.23 2,081,846,330.37 14,764,316,208.71 22,374,516,115.04 399,111,780,143.59 287,878,547,185.84 111,233,232,957.75 447,209,349,826.59 ***S,571,069,035.00 ***P 942,754,463,886.52 ***P 754,691,126,066.21 3,641,505,590.29 2,804,893,015.34 0,37% (836,612,574.95) (1118) 17,825,1314,182,77 7,429,897,492.58 0,98% 0,000 0,00% 2,86% 6,04% 9,26%
Retained Earnings TOTAL 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS Additional Information: Gross total loan portfolio (TIP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) Classified Loans & Other Niks Assets, gross of allowance for credit losses DOSR Loans and receivables, gross of allowance for credit losses Ratio of gross non-performing DOSR Iloans and receivables. Ratio of gross non-performing DOSR Iloans and rece	192,439,269,508.81 P1,398,305,307,041.20 12,395,189,342.48 48,500,000.00 27,803,704,899.41 10,502,677,077.28 4,731,687,838.72 18,674,501,963.53 34,903,653,220.41 424,935,567,726.68 310,160,045,596.99 114,775,522,129.69 420,271,503,425.67 8,106,565,693.04 P962,373,551,187,22 P762,462,878,446.73 3,616,886,877.09 2,689,483,124.87 0,35% (927,403,752,22) (91,703,752,22) (91,703,752,22) (91,703,752,22) (91,703,752,22) (91,703,752,22) (91,703,752,22) (91,703,752,22) (91,703,771,456.11 0,21% 0,000 0,00% 5,67% 8,70%	189,600,494,988.66 P1,422,990,276,953.28 P 11,894,372,581.23 47,060,000.00 27,634,162,784.76 9,065,990,861.23 2,081,846,330.37 14,764,316,208.71 22,374,516,115.04 399,111,780,143.59 287,878,547,185.84 111,233,232,957.75 447,209,349,826.59 8,571,069,935.00 P 942,754,463,886.52 P 754,691,126,066.21 3,641,505,590.29 2,804,893,015.34 0,33% (336,612,574.95) (0,11%) 17,825,134,148.27 7,429,897,492.58 0,98% 0,00% 2,86% 6,04% 6,04% 6,04% 6,04% 6,04% 6,06%
Retained Earnings TOTAL 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS Additional Information: Gross total loan portfolio (TIP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLS) a Gross NPLs b. Ratio of gross NPLs to gross TLP (%) Classified Loans & Other Risk Assets, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of gross non-performing DOSRI loans and receivables, gross of allowance for credit losses Ratio of gross non-performing DOSRI loans and receivables, gross of allowance for credit losses Ratio of gross non-performing DOSRI loans and receivables. gross on performing DOSRI loans and receivables. gross grata (%) a. 8% for Micro and Small Enterprises Beturn on Equity (ROE) (%) Capital Adequary Ratio (CAR) on Solo Basis, as prescribed under existing regulations a. Total CAR (%) b. Tier I Ratio (%) c. Common Equity Ter I Ratio (%)	**P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,503,704,899.41 **P1,503,653,202,41 **P1,403,653,202,41 **P1,403,653,202,41 **P1,403,653,202,41 **P1,403,653,202,41 **P1,403,653,202,41 **P1,503,425,67 **R106,565,693,04 **P1,503,425,67 **R106,565,693,04 **P1,403,752,21 **P1,403,752,21 **P1,403,752,22 **P1,403,75	**P 11,894,372,581.23 47,060,000.00 27,634,162,784.76 9,065,990,861.23 2,081,846,330.37 14,764,316,208.71 22,374,516,115.04 399,111,780,143.59 287,878,547,185.84 111,233,232,957.75 447,209,349,826.59 ***S,571,069,035.00 ***P 942,754,463,886.52 ***P 754,691,126,066.21 3,641,505,590.29 2,804,893,015.34 0,37% (836,612,574.95) (1118) 17,825,1314,182,77 7,429,897,492.58 0,98% 0,000 0,00% 2,86% 6,04% 9,26%
Retained Earnings TOTAL 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS Additional Information: Gross total loan portfolio (TIP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLS) a Gross NPLs b. Ratio of gross NPLs to gross TLP (%) Classified Loans & Other Risk Assets, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of gross non-performing DOSRI loans and receivables, gross of allowance for credit losses Ratio of gross non-performing DOSRI loans and receivables, gross of allowance for credit losses Ratio of gross non-performing DOSRI loans and receivables. gross on performing DOSRI loans and receivables. gross grata (%) a. 8% for Micro and Small Enterprises Beturn on Equity (ROE) (%) Capital Adequary Ratio (CAR) on Solo Basis, as prescribed under existing regulations a. Total CAR (%) b. Tier I Ratio (%) c. Common Equity Ter I Ratio (%)	**P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,503,704,899.41 **P1,503,653,202,41 **P1,403,653,202,41 **P1,403,653,202,41 **P1,403,653,202,41 **P1,403,653,202,41 **P1,403,653,202,41 **P1,503,425,67 **R106,565,693,04 **P1,503,425,67 **R106,565,693,04 **P1,403,752,21 **P1,403,752,21 **P1,403,752,22 **P1,403,75	**P 11,894,372,581.23 47,060,000.00 27,634,162,784.76 9,065,990,861.23 2,081,846,330.37 14,764,316,208.71 22,374,516,115.04 399,111,780,143.59 287,878,547,185.84 111,233,232,957.75 447,209,349,826.59 ***S,571,069,035.00 ***P 942,754,463,886.52 ***P 754,691,126,066.21 3,641,505,590.29 2,804,893,015.34 0,37% (836,612,574.95) (1118) 17,825,1314,182,77 7,429,897,492.58 0,98% 0,000 0,00% 2,86% 6,04% 9,26%
Retained Earnings TOTAL 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS Additional Information: Gross total loan portfolio (TIP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLS) a Gross NPLs b. Ratio of gross NPLs to gross TLP (%) Classified Loans & Other Risk Assets, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of gross non-performing DOSRI loans and receivables, gross of allowance for credit losses Ratio of gross non-performing DOSRI loans and receivables, gross of allowance for credit losses Ratio of gross non-performing DOSRI loans and receivables. gross on performing DOSRI loans and receivables. gross grata (%) a. 8% for Micro and Small Enterprises Beturn on Equity (ROE) (%) Capital Adequary Ratio (CAR) on Solo Basis, as prescribed under existing regulations a. Total CAR (%) b. Tier I Ratio (%) c. Common Equity Ter I Ratio (%)	**P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,398,305,307,041.20 **P1,503,704,899.41 **P1,503,653,202,41 **P1,403,653,202,41 **P1,403,653,202,41 **P1,403,653,202,41 **P1,403,653,202,41 **P1,403,653,202,41 **P1,503,425,67 **R106,565,693,04 **P1,503,425,67 **R106,565,693,04 **P1,403,752,21 **P1,403,752,21 **P1,403,752,22 **P1,403,75	**P 11,894,372,581.23 47,060,000.00 27,634,162,784.76 9,065,990,861.23 2,081,846,330.37 14,764,316,208.71 22,374,516,115.04 399,111,780,143.59 287,878,547,185.84 111,233,232,957.75 447,209,349,826.59 ***S,571,069,035.00 ***P 942,754,463,886.52 ***P 754,691,126,066.21 3,641,505,590.29 2,804,893,015.34 0,37% (836,612,574.95) (1118) 17,825,1314,182,77 7,429,897,492.58 0,98% 0,000 0,00% 2,86% 6,04% 9,26%

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.

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

(Sgd.) FABIAN S. DEE President

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

Page No. 5; Book No. IV; Series of 2016. (Sgd.) ATTY. DONATO V. ESPINO Notary Public

Until December 31, 2016
PTR NO. MKT 5323592 1/04/2016, Makati City

CONSOLIDATED BALANCE SHEET

(Bank and Financial Subsidiaries)

	As of September 30, 2016	As of June 30, 2016
ASSETS		
Cash and Cash Items Due from Bangko Sentral ng Pilipinas 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 Arising 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	218,775,739,260.57 30,677,770,685.61 36,700,870,801,34 124,504,898,829,54 212,929,922,618.79 241,007,094.23 980,711,612,718.50 34,182,900,851.62 952,436,229,360.30 4,493,084,024.00 10,400,601,517.42 6,780,969,406.99	256,225,571,715.10 33,364,009,326.85 41,720,513,706.83 119,922,271,218.59 210,360,147,008.89 1,164,720,725.61 241,150,247.14 960,501,860,720,725.4 42,650,017,081.45 906,371,573,917.77 21,469,912,634.00 9,989,642,930.37 7,079,876,495.87
Bank Premises, Furniture, Fixture and Equipment-Net Real and Other Properties Acquired-Net Non-Current Assets Held for Sale Other Assets-Net TOTAL ASSETS	. 6,113,203,787.23 . 146,493,272.92 . 46,079,268,412.34	19,470,340,975,04 5,759,316,373.00 147,516,939.64 39,940,384,920.60 1,723,390,547,391.67
LIABILITIES		
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 Other Financial Liabilities Other Liabilities	. 1,251,831,265,154.27 139,178,062,625.20 12,956,136,929.74 110,858,748,249.21 15,363,177,446.25 11,977,863,003.75 29,514,833,702.30	** 5,172,166,935,49 1,260,785,629,118.89 145,539,218,059,72 17,330,280,083.03 110,442,627,726.02 17,766,310,250.67 11,975,451,252.99 29,505,413,619.24 7,309,610.56 17,328,345,215.64 53,309,831,032,42

STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts 99.801.492.069.22 99.801.492.069.22 9,789,479,957.32 82,848,297,482.27 6,944,859,843.87 Retained Earnings Minority Interest in Subsidiaries TOTAL STOCKHOLDERS' EQUITY 82.854.143.075.57 8,875,014,570.10 201,314,284,078.91 1,710,894,354,738.39 TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS

CONTINUENT ACCOUNTS		
Guarantees Issued	12,395,189,342.48	1 1,894,372,581,23
Financial Standby Letters of Credit	549,634,932.66	555.362.562.02
Performance Standby Letters of Credit	27,803,704,899.41	27,634,162,784.76
Commercial Letters of Credit	10,609,442,652.70	9.650.714.458.90
Trade Related Guarantees	4,799,233,943.93	2,108,929,195.95
Commitments	145,316,796,353.25	140,848,771,332.83
Spot Foreign Exchange Contracts	34,903,653,220.41	22,407,458,115.04
Trust Department Accounts:	429,905,321,081.93	404,112,268,811,17
a) Trust and Other Fiduciary Accounts	313,779,287,702.98	291,408,284,806.03
b) Agency Accounts	116,126,033,378.95	112,703,984,005,14
Derivatives	434,577,697,551.02	463,961,797,291,57
Others	14,964,837,939.54	19,038,107,719,41
TOTAL CONTINGENT ACCOUNTS	1,115,825,511,917.33	1,102,211,944,852.88
Additional Information: 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)	7	

9. Metro Remittance (Singapore) Pte. Ltd.
10. Metro Remittance (USA), Inc.
11. Metro Remittance Center, Inc.
12. Metro Remittance (Japan) Co., Ltd.
13. Metro Remittance (Japan) Co., Ltd.
14. Metro Remittance (Italia), Sp. A.
15. Philbancor Venture Capital Corporation 1. First Metro Investment Corporation 1. First Metro Investment Corporation
2. Philippine Savings Bank
3. Metropolitan Bank (China) Ltd.
4. Metrobank Card Corporation (A Finance Company)
5. ORIX Metro Lessing and Finance Corporation
6. Metropolitan Bank (Bahamas) Limited
7. First March Homes Health Investment

1. First Ma First Metro International Investment Company Limited 8. Metro Remittance (Hong Kong) Limited

2. List of Subsidiary Insurance Companies - None:
A dequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulations
a. lotal CAR (%)
b. Iter I Ratio (%)
C. Common Equity IRer I Ratio (%) ¹⁷

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

(Sgd.) FABIAN S. DEE President

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

Page No. Book No. IV; Series of 2016.

(Sgd.) ATTY. DONATO V. ESPINO Notary Public Until December 31, 2016 PTR NO. MKT 5323592 1/04/2016, Makati City