

February 9, 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 December 31, 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

CONSOLIDATED BALANCE SHEET

(Bank and Financial Subsidiaries)



#### **BALANCE SHEET**

(Head Office and Branches)

As of December 31, 2015 As of September 30, 2015 As of December 31, 2015 As of September 30, 2015 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-Maturity (HTM) Financial Assets-Net
Unquoted Debt Securities Classified as Loans-Net
Investments in Non-Marketaale 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 Cash and Cash Items Cash and Cash Items 28.570.430.388.90 18.342.499.159.33 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
Loans and Receivables- Others
Loans and Receivables- Others
Loans and Receivables- Arising from RA/CA/PR/SLB 32 535 602 766 99 20 933 110 961 59 185,483,519,088.59 26,213,341,700.43 175,747,109,933.64 17,034,331,843.99 25,821,723,445.70 54,491,894,017.09 36,520,703,507.09 34.565.109.578.09 40.177.791.594.75 39 261 029 629 49 231,279,013,287.15 208,010,284,573.12 201,989,355,709.09 194,638,295,310,62 175,815,670,406.64 193,900,427.83 175,610,939,983.60 259,066,551.96 1,562,586,157.51 3,500,046,724.30 1,627,298,166.70 152,391,777.06 153,346,360,39 3 501 001 307 63 628,927,229,895.57 14,299,453,774.41 697.840.149.527.49 25,950,522,347.85 678,540,359,548.62 33.618.338.374.29 23.055,511,926.09 Loans and Receivables - Others
Loans and Receivables Arising from RA/CA/PR/SLB
General Loan Loss Provision
those Flowering Alexets 570.175.932.442.22 870.005.298.552.40 752,488,203,095,67 2,500,000,000.00 9,388,771,730.19 50,000,000,000.00 8,288,681,234.81 50,000,000,000,00 6,650,732,368.98 5,548,156,321.06 5,907,561,387.86 Other Financial Assets
Equity Investment in Subsidiaries, Associates and Joint Other Financial Assets
Equity Investment in Subsidiaries, Associates and Joint 6,488,900,468.37 8,542,381,748,81 7.513.631.903.47 
 Equity investment in subsisiolanes, Associates and Joint
 \$3,826,831,658.46
 \$2,492,649,362.52

 Bank Premises, Furniture, Fixture and Equipment-Net
 \$11,090,313,805.01
 \$10,983,943,223.85

 Real and Other Properties Acquired-Net
 \$3,216,302,497.31
 3,384,321,527.76

 Other Assets-Net
 \$3,722,886,914.47
 43,986,435,003.90

 TOTAL ASSETS
 \*1,461,169,103,947.74
 \*1,367,627,521,137.75
 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 Ventures-Net 14,907,413,798.30 6,061,589,076.02 14.949.884.852.21 6,021,368,385.54 149,564,273.08 43,379,414,277.08 149,564,273.08 150,587,939.46 43,379,414,277.08 51,424,010,144.33 **P1,746,538,804,936.18 P1,657,460,370,826.53** Financial Liabilities at Fair Value through Profit or Loss 2,921.13
Deposit Liabilities 1,259,008,250,192.58
Billis Payable: 175,423,946,364.39
a) Interbank Loans Payable 26,873,568,623.92
b) Other Deposit Substitute 129,033,791,452.62
c) Others 19,510,586,287.85
Bonds Payable-Net 111,970,720,297.48
Unsecured Subordinated Debt-Net 29,486,958,908.50
Due to Bangko Sentral ng Pilipinas 20,633,342.38
Other Financial Liabilities 17,537,523,949.87
Other Liabilities 52,889,418,984.33
TOTAL LIABILITIES 71,550,482,514,960.66 Financial Liabilities at Fair Value through Profit or Loss 4,145,062,921.13 5,024,422,047.31 1,034,247,393,079.58 | Financial Liabilities | Fina 4,145,062,921.13 5,024,422,047.31 1,176,644,608,719.99 166 844 844 474 85 21,109,461,678.95 129,352,913,843.05 16,382,468,952.85 11,968,400,314,10 29,477,911,910.76 15,006,233.21 17,226,675,002.74 STOCKHOLDERS' EQUITY Capital Stock 99,801,492,069.22 99,801,492,069.22 Other Capital Accounts 
 Other Capital Accounts
 734,121,156.00
 14,090,466,536.57

 Retained Farmings
 86,321,344,600.99
 69,098,740,676.

 TOTAL STOCKHOLDERS' EQUITY
 186,856,957,826.21
 182,996,999,282.53

 TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY
 +1,461,169,103,947.47
 +1,367,627,521,137.75
 STOCKHOLDERS' EQUITY Capital Stock 99.801.492.069.22 99 801 492 069 22 
 Capital Stock
 99,801,492,009.22
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 <t CONTINGENT ACCOUNTS Guarantees Issued 10,679,954,955.62 Financial Standby Letters of Credit Financial Standby Letters of Credit
Performance Standby Letters of Credit
Commercial Letters of Credit
Trade Related Guarantees 47.060.000.00 46,740,000.00 27,730,191,842.68 28,771,200,493.24 8,444,048,490.26 CONTINGENT ACCOUNTS 8.894.169.028.35 2,752,759,604.01 1,782,138,237,31 Commitments
Spot Foreign Exchange Contracts
Trust Department Accounts
a) Trust and Other Fiduciary Accounts
b) Agency Accounts
Derivatives P Guarantees Issued ...... 10,679,954,955.62 535,375,184.72 27,730,191,842.68 22,265,926,304.55 33,012,814,520.21 23 125 930 257 12 Guarantees Issued
| Prinancial 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
| 11,429,151,348.06 13,283,613,195.61 351,877,685,667.20 535,468,259.23 28,771,200,493.24 343,942,203,912,03 8,942,493,619.48 1,791,379,134.00 118,324,566,074.39 250,739,200,501.40 248,954,876,304,99 8,766,045,548,45 101,138,485,165.80 378,576,619,988.06 94,987,327,607.04 433,927,922,703.92 2,793,475,064.04 121,090,091,545.70 
 Others
 7,504,890,382,60

 TOTAL CONTINGENT ACCOUNTS
 \*\*
 825,812,959,426.16
 7.762.216.146.08 13,354,203,195.61 33.059.554.520.21 \* 890,044,277,650.75 348,953,796,480.26 251,083,972,135.99 97,869,824,344.27 357 000 947 103 93 252,946,222,238.99 104,054,724,864.94 Additional Information:
Gross total loan portfolio (TLP)
Specific allowance for credit losses on the TLP
Non-Performing Dans (IPLs)
a. Gross MPLs
b. Ratio of gross NPLs to gross TLP (%)
C. Net NPLs
d. Ratio of gross NPLs to gross TLP (%)
C. Set NPLs
d. Ratio of net NPLs to gross TLP (%)
Classified Loans & Other Risk Assets, gross of allowance for credit losses
DOSRI bans and receivables, 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 bans and receivables
at load of gross non-per forming DOSRI bans and receivables to gross TLP (%)
Percent Compliance with Magna Catal (%)
a. 3% for Murco and Small Enterprises
b. 2% for Medium Enterprises 386,765,987,930,06 440 931 802 466 07 UTHERS
TOTAL CONTINGENT ACCOUNTS 2,532,688,458.77 0.36% (1,199,614,679.68) (0.17%) 22,407,341,709.98 Additional Information:

1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)

1. First Metho Insurtment Corporation

2. Philipione Savings Bank

3. Metropolitan Bank (China) It Ind

4. Metrobank Card Corporation (A Finance Company)

5. ORRV Metho Lessing and Finance Composition

6. Metropolitan Bank (Bahamas) Limited

7. First Metho International Investment Company Limited

8. Metro Remittance (Hong Kong) Limited

8. Metro Remittance (Hong Kong) Limited 2,590,456,257.63 0.40% (4,095,274,788.27) (0.64%) 20,560,045,039.58 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 (IVI) Limited 14. Metro Remittance (IVI), Sp. A. 15. Philbancor Venture Capital Corporation 4,803,837,904.15 0.68% 4.221.326.407.05

# 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 (Sqd.) FABIAN S. DEE senior Vice President/Controller

Return on Equity (ROE) (%)

(apital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations
a. Total CAR (2)
b. Tier I Ratio (%)

u. Her 1 Ratio (%)
c. Common Equity Tier 1 Ratio (%) 1/
Common Equity Tier 8 and one of the common Equity Tier 1 and the common Equity Tier 8 and one of the common Equity Tie

0.00%

10.05%

0.00%

SUBSCRIBED AND SWORN to before me, this 1st day of February 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. 77 Page No. 16; Book No. 1; Series of 2016.

(Sgd.) ATTY. EDWARD CESAR C. MARTIN, JR. Notary Public Until December 31, 2017 PTR NO. MKT 5327750 01/7/2016, Makati City

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(Sgd.) MARILOU C. BARTOLOME (Sgd.) FABIAN S. DEE

3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulations

a. iotal CAR (%)
b. Tier 1 Ratio (%)
c Common Equity Tier 1 Ratio (%) <sup>1/2</sup>

Senior Vice President/Controller

SUBSCRIBED AND SWORN to before me, this 1st day of February 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.

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