

November 3, 2017

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, 2017.

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



www.metrobank.com.ph

BALANCE SHEET

(Head Office and Branches)

	As of September 30, 2017	As of June 30, 2017
ASSETS		Mark San
Cash and Cash Items		₱ 19,223,737,907.05
Due from Bangko Sentral ng Pilipinas		208,838,347,134.87
Due from Other Banks	27,447,240,969.27	23,877,578,413.16
Financial Assets at Fair Value through Profit or Loss	51,626,882,571.25	49,630,034,753.46
Available-for-Sale Financial Assets-Net	268,045,215,105.24	268,703,716,607.89
Unquoted Debt Securities Classified as Loans-Net	49,346,563,48	71,104,988,41
Investments in Non-Marketable Equity Security-Net	149,888,687.83	149,888,687.83
Loans and Receivables-Net		923,877,912,958.12
Interbank Loans Receivable	26,864,468,163.37	28,146,744,907.53
Loans and Receivables - Others	897,293,551,301.91	870,534,518,793.04
Loans and Receivables Arising from RA/CA/PR/SLB	0.00	33,815,100,998.00
General Loan Loss Provision		8,618,451,740.45
Other Financial Assets	5,782,099,774.69	5,376,978,532.22
Other Financial Assets Equity Investment in Subsidiaries, Associates and Joint	5,, 62,655,7,7, 1105	3/3/ 0/// 0/332122
Ventures-Net	56 570 468 154 34	54,072,222,523.04
Bank Premises, Furniture, Fixture and Equipment-Net	15,994,196,350.14	15,982,660,898.29
Real and Other Properties Acquired-Net	2,182,349,058.33	2,492,345,018.49
Other Assets-Net	42,273,282,979.39	48,359,357,752.82
TOTAL ASSETS	₱1 627 441 032 025 43	₱1,620,655,886,175.65
	1,021,111,032,023.13	1 1,020,033,000,173.03
LIABILITIES		
E DELINE SERVICE DE LA COLLE		10000 0000 0000 000
Financial Liabilities at Fair Value through Profit or Loss		
Deposit Liabilities		1,253,623,006,682.60
Bills Payable:		80,989,984,736.11
a) Interbank Loans Payable	19,707,455,431.75	16,302,649,888.53
b) Other Deposit Substitute	60,784,758,879.52	64,687,334,847.58
Unsecured Subordinated Debt-Net	22,428,730,371.00	22,420,524,722.66
Other Financial Liabilities	12,236,274,559.61	11,906,279,184.52
Other Financial Liabilities Other Liabilities TOTAL LIABILITIES	44,119,167,099.79	52,282,965,352.36
TOTAL LIABILITIES	r 1,427,497,041,095.03	* 1,425,732,466,177.31
STOCKHOLDERS' EQUITY		
T		
Capital Stock		99,801,492,069.22
Other Capital Accounts		(1,065,778,642.80)
Retained Earnings		96,187,706,571.92
TOTAL STOCKHOLDERS' EQUITY		194,923,419,998.34
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	* 1,627,441,032,025.43	₱ <u>1,620,655,886,175.65</u>
CONTINGENT ACCOUNTS		
CONTINGENT ACCOUNTS		
Guarantees Issued	12,369,424,676.09	1 2,369,154,124.82
Financial Standby Letters of Credit		50,470,000.00
Performance Standby Letters of Credit		28,341,402,770.65
Commercial Letters of Credit	15,471,442,457.68	9,752,284,315.69
Trade Related Guarantees		5,536,573,246.06
Commitments		10,874,079,153.29
Spot Foreign Exchange Contracts		37,887,481,618.93
Trust Department Accounts:		429,632,192,987.10
a) Trust and Other Fiduciary Accounts	316,960,926,137.68	308,477,312,729.37
b) Agency Accounts		121,154,880,257.73
Dariustings	130,883,514,381.20	467.068.436,464.59
Derivatives		
Others TOTAL CONTINGENT ACCOUNTS	7,937,069,585.16	P 1,009,112,672,601.07
II TOTAL CONTINUENT ACCOUNTS	r 1,000,707,401,313.13	1,002,112,072,001.07
11		

b) Agency Accounts	. 130,883,514,381,20	121,154,880,257.73
Derivatives	. 514.168.562.071.38	467,068,436,464,59
		7,600,597,919,94
TOTAL CONTINGENT ACCOUNTS	P1,068,909,461,315.13	₱1,009,112,672,601.07
Additional Information:		
Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP	928,840,152,178.94	P 937,179,787,242.82
Specific allowance for credit losses on the TLP	4,682,132,713.66	4,683,422,544.25
Non-Performing Loans (NPLs)		
a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%)	6,115,557,253.03	4,034,181,576.50
b. Ratio of gross NPLs to gross TLP (%)	0.66%	0.43%
c. Net NPLs	1,433,424,539.37	(649,240,967.75)
d. Ratio of net NPLs to gross TLP (%)	0.15%	(0.07%)
e. Ratio of total allowance for credit losses to gross NPLs (%)		329.73%
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	76.56%	116.09%
Classified Loans & Other Risk Assets, gross of allowance for credit DOSRI loans and receivables, gross of allowance for credit losses	14,419,708,605.69	17,785,630,424.54
DOSRI loans and receivables, gross of allowance for credit losses	1,543,692,183.33	539,965,366.19
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	0.17%	0.06%
Gross non-performing DOSRI loans and receivables	0.00	0.00
Ratio of gross non-performing DOSRI loans and receivables to gross TLP (%)	0.00%	0.00%
Percent Compliance with Magna Carta (%)		
a. 8% for Micro and Small Enterprises	1.82%	2.38%
b. 2% for Medium Enterprises	5.55%	6.50%
Return on Equity (ROE) (%) Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations	8.85%	9.58%
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		
a. Total CAR (%)		14.93%
b. Tier 1 Ratio (%) c. Common Equity Tier 1 Ratio (%) ¹⁷	12.19%	11.92%
	12.19%	11.92%
 Common Equity Tier 1 is only applicable to all Universal and Commercial Banks and their subsidiary banks 		

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.

> (Sgd.) MARILOU C. BARTOLOME Senior Vice President/Controller

(Sgd.) FABIAN S. DEE President

SUBSCRIBED AND SWORN to before me, this 27th day of October, 2017 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. 159; Page No.33 ; Book No. 1 ; Series of 2017.

Notary Public Until December 31, 2018

(Sgd.) ATTY. IRENE V. PEÑA PTR No. MKT 5918373 1/11/2017, Makati City

CONSOLIDATED BALANCE SHEET

(Bank and Financial Subsidiaries)

	As of September 30, 2017	As of June 30, 2017
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 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 Real and Other Properties Acquired-Net Non-Current Assets Held for Sale	264,589,588,937.46 36,481,579,839.01 57,048,321,137.16 341,627,233,933.95 640,474,075.01 236,188,667.87 1,174,893,949,103.06 42,732,000,902.57	**21,677,981,657,99 252,093,521,866.42 33,135,254,320.48 56,193,415,711.20 342,874,595,386.59 769,887,197.10 238,629,005.00 1,167,615,287,751.40 39,456,573,177.21 1,105,398,299,542.82 34,627,602,730.00 11,867,187,698.63 7,733,837,242.17 7,223,437,630.26 19,700,784,643.94 5,701,583,095.50 138,862,883,265.
Other Assets-Net TOTAL ASSETS	51,346,237,486.03 P1,988,494,462,425.78	56,580,120,325.07 P-1,971,677,198,716.38
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STOCKHOLDERS' EQUITY		
Capital Stock	99,801,492,069.22	99,801,492,069.22
Other Capital Accounts	3,993,240,691.30	(1,235,544,929.54)
Retained Earnings	96,188,316,745.53	96,187,706,571.92
Minority Interest in Subsidiaries	11,177,230,217.62	10,365,366,578.72
TOTAL STOCKHOLDERS' EQUITY	211,160,279,723.67	205,119,020,290.32
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	1,988,494,462,425.78	P 1,971,677,198,716.38

Guarantees Issued Prinancial Standby Letters of Credit	12,369,424,676.09 486,100,002.00	12,369,154,124.82 484.829,243.00
Performance Standby Letters of Credit	30.142,969.094,91	
	30,142,909,094.91	28,398,321,505.65
Commercial Letters of Credit	15,794,695,893.46	10,009,530,597.35
Trade Related Guarantees	7,480,623,252.03	5,590,839,788.09
Commitments	165,294,052,216.59	165,422,044,291.22
Spot Foreign Exchange Contracts	24,385,472,090.79	37,887,481,618.93
Trust Department Accounts:	454,087,517,662.34	435,690,466,545.81
a) Trust and Other Fiduciary Accounts	323,204,003,281.14	314,535,586,288.08
b) Agency Accounts	130,883,514,381.20	121,154,880,257,73
Derivatives	540,808,552,665.87	501,241,729,518.80
Others	12,848,386,995.01	11,114,675,085.88
TOTAL CONTINGENT ACCOUNTS	1,263,697,794,549.09	* 1,208,209,072,319.55
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Additional Information:

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

1. First Metro Investment Corporation

2. Philippine Savings Bank

3. Metropolitan Bank (China) Itd.

4. Metrobank Card Corporation (A Finance Company)

5. ORIX Metro Leasing and Finance Corporation

6. Metropolitan Bank (Bahama) Limited

7. First Metro International Investment Company Limited

8. Metro Remittance (Hong Kong) Limited 9. Metro Remittance (Singapore) Pte. Ltd.
10. Metro Remittance (USn), 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

- None 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulations
a. Total CAR (%)
b. Ter 1 Ratio (%) 16.00% 13.18% 13.18% b. Tier 1 Ratio (%)
c. Common Equity Tier 1 Ratio (%) 1/
Cammon Equity Tier 1 is only applicable to all Universal and Commercial Banks and their subsidiary banks

REPUBLIC OF THE PHILIPPINES)

CONTINGENT ACCOUNTS

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 27th day of October, 2017 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.) ATTY, IRENE V. PEÑA Notary Public Until December 31, 2018 PTR No. MKT 5918373 1/11/2017, Makati City

Regulated by Bangko Sentral ng Pilipinas: Telephone Number: (632)708-7087 | E-mail: consumeraffairs@bsp.gov.ph

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