



2Q 2022 EARNINGS CALL



**FABIAN
DEE**

President



**TOTO
TANSINGCO**

Treasurer &
Head, Financial Markets



**MYLENE
CAPARAS**

Head, Institutional Banking



**MONJ
DEL ROSARIO**

Head, Consumer Business



**RENE
DE BORJA**

Controller



**MINDA
OLONAN**

Investor Relations

MACROECONOMIC VIEW

Macro-economic backdrop – 1st Half 2022

GDP

2020	2021	1Q22
-9.5%	5.7%	8.3%

- Reopening driving the economic rebound
- COVID-19 cases manageable at 1,033/day (July 18-24) vs. peak of >30k/day in January

Inflation

2020	2021	1H22	Jun-22
2.4%	3.9%	4.4%	6.1%

- Increase in food and transport prices driving inflation with June 6.1% rate the highest recorded since October 2018

Policy rate

2020	2021	Jul-22
2.0%	2.0%	3.25%

- +125 hike YTD post off-cycle 75 bps rate hike in July 14 to curb inflation.

Unemployment rate

2020	2021	May-22
10.3%	7.8%	6.0%

- Improving unemployment rate from peak levels but still higher than pre-pandemic level of 5.1%

Business & Consumer Expectations

4Q19	4Q21	1Q22	2Q22
B: 40.3%	B: 52.8%	B: 59.7%	B: 46.4%
C: 15.7%	C: 9.3%	C: 6.4%	C: 11.2%

- Tempered business confidence from rising inflation concerns and elections
- Improved consumer confidence on the back of more jobs and easing COVID cases

Capacity Utilization

4Q19	4Q21	1Q22	2Q22
75.1%	70.6%	70.2%	72.7%

- Capacity Utilization has picked up from a low of 66.2% in 2020 but still far from the 75-76% pre-pandemic range

Notes: Business & Consumer Expectations; B: Business, C: Consumer, Figures are also 3 Months Forward
Average capacity utilization in the Industry and Construction sectors, as reported in BSP's Business Expectations Survey

Metrobank Economic Research Forecasts

As of July 2022

	2021A	2022F	2023F
GDP (2018=100)	5.7%	6.3% (DBCC ¹ : 6.5-7.5%) (IMF: 6.7%)	6 – 7% (DBCC ¹ : 6.5-8%) (IMF: ~5%)
Inflation (2018=100)	3.9%	5.4% ↑ (DBCC ¹ : 4.5-5.5%) (BSP, 5% ²)	3 – 5% (DBCC ¹ : 2.5-4.5%) (BSP, 4.2% ²)
BSP RRP rate	2.0%	3.5% ↑	4 – 5%
USDPHP Trend	50.77	55.1 ↑ (DBCC ¹ : 51-53)	56.5 ↑ (DBCC ¹ : 51-55)

DISCLAIMER INFORMATION

The report above is circulated for general information only. The opinions expressed are solely those of the contributors and are based on prevailing market conditions and public sources that are believed to be reliable. Metrobank and the report contributors/support staff do not make any guarantees or representation as to the accuracy, completeness or suitability of this report. The report may contain confidential or legally privileged material and may not be copied, redistributed, or published without prior written consent. Opinions or strategies contained in this publication may change without prior notice and should not take the place of professional investment advice or sound judgment on the part of the reader.

*Notes:

¹ DBCC = Development Budget Coordination Committee: formulates the National Government's fiscal program; composed of the Office of the President, DBM, NEDA, and DOF. The BSP attends the Committee meetings as a resource agency.

² BSP, news report

↑ = Upward Bias

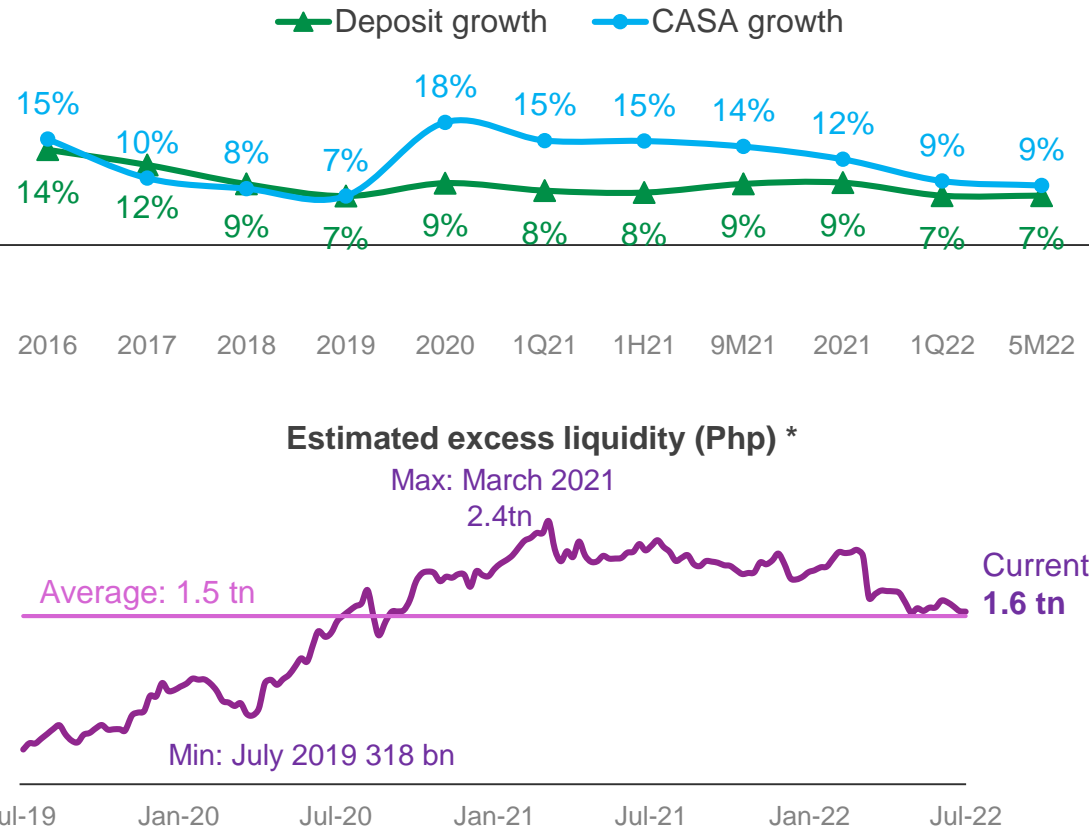
Banking Industry: Loan recovery amid improving NPLs

Recovery in loan growth continues, asset quality improves



Source: BSP Philippine Banking System (PBS) data

Deposit growth sustained amid ample market liquidity



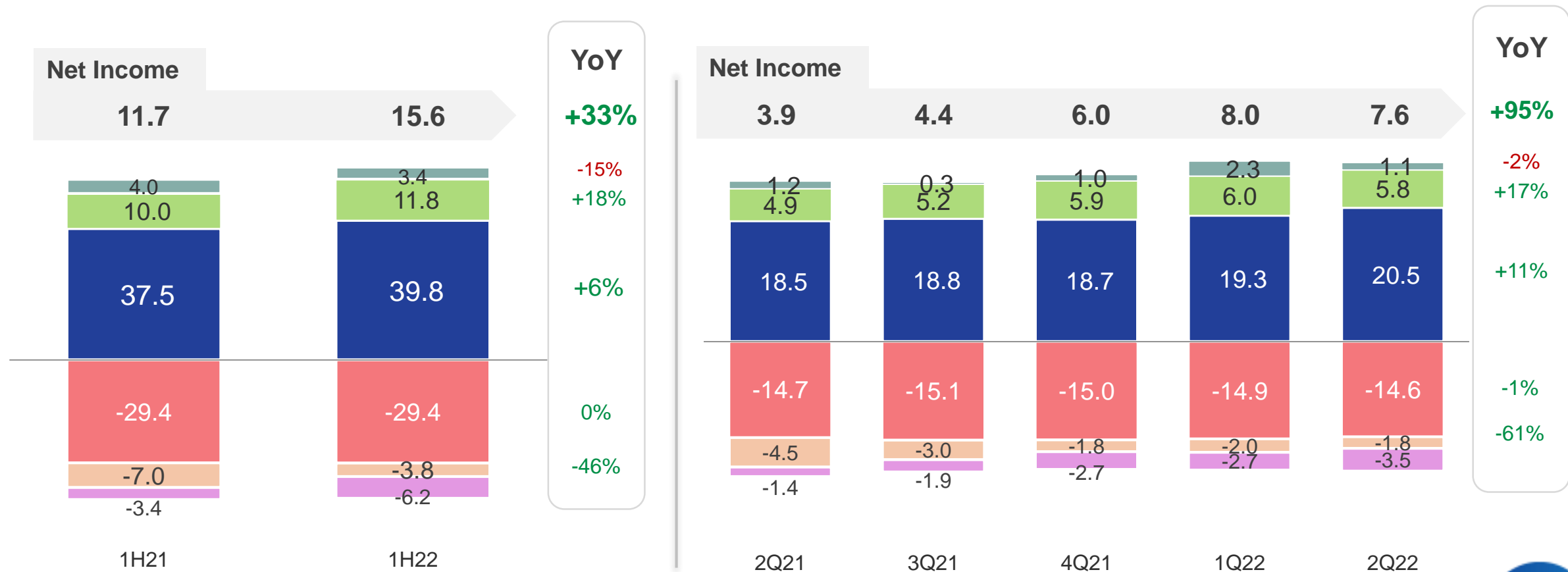
*Note: Excess Liquidity = Reverse Repurchase Facility + ODF + TDF + BSP Bills – Rediscounting – OLF

FINANCIAL PERFORMANCE

1H 2022

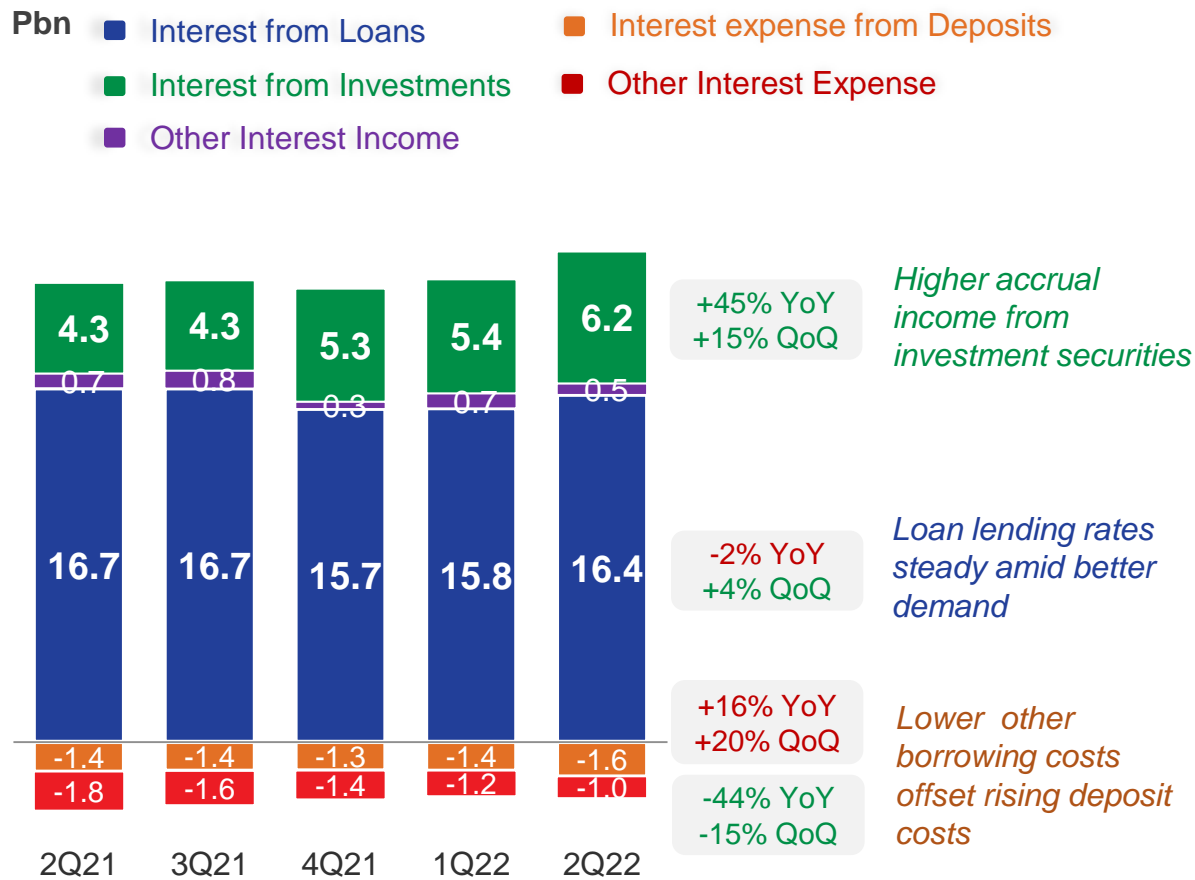
Improving NII, better fees, stable opex, lower provisions

- Net Interest Income
- Fees and Other Non-Interest Income
- Trading & FX gains
- Operating expenses
- Provisions for credit losses
- Taxes and NCI

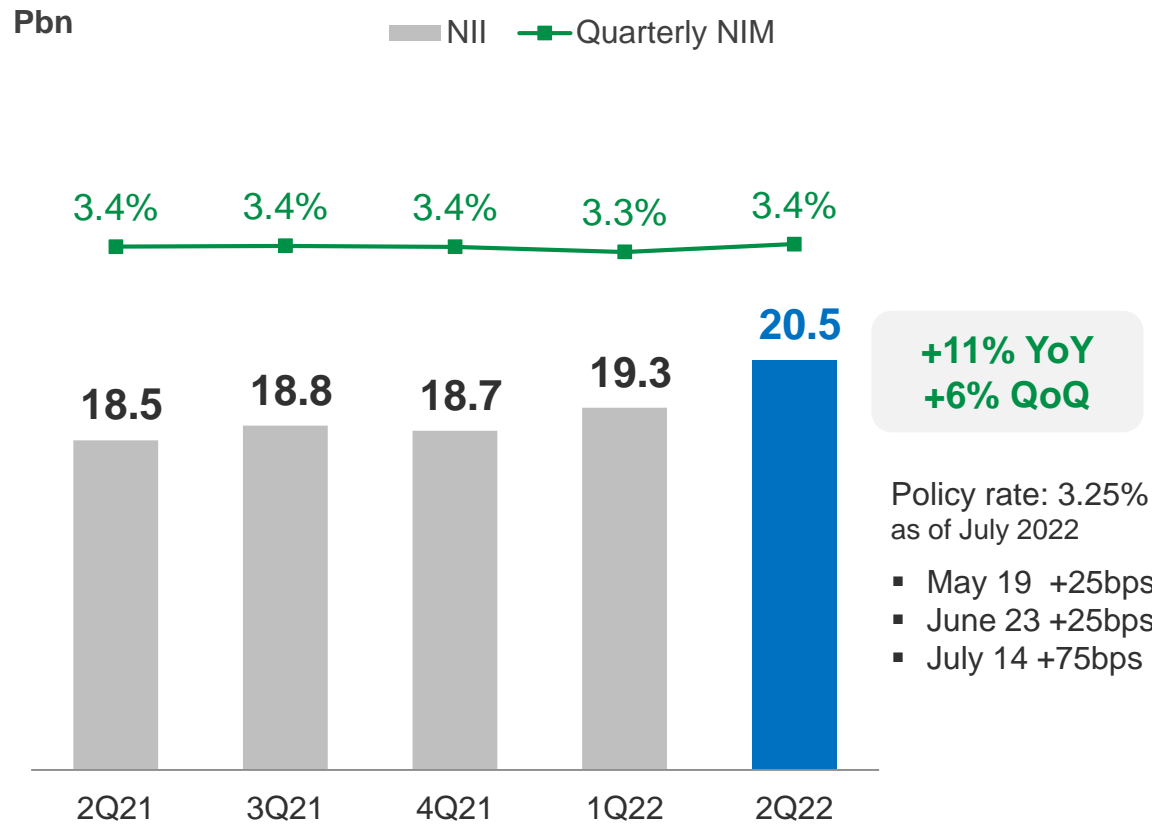


Improving net interest income and NIM

Interest income building up

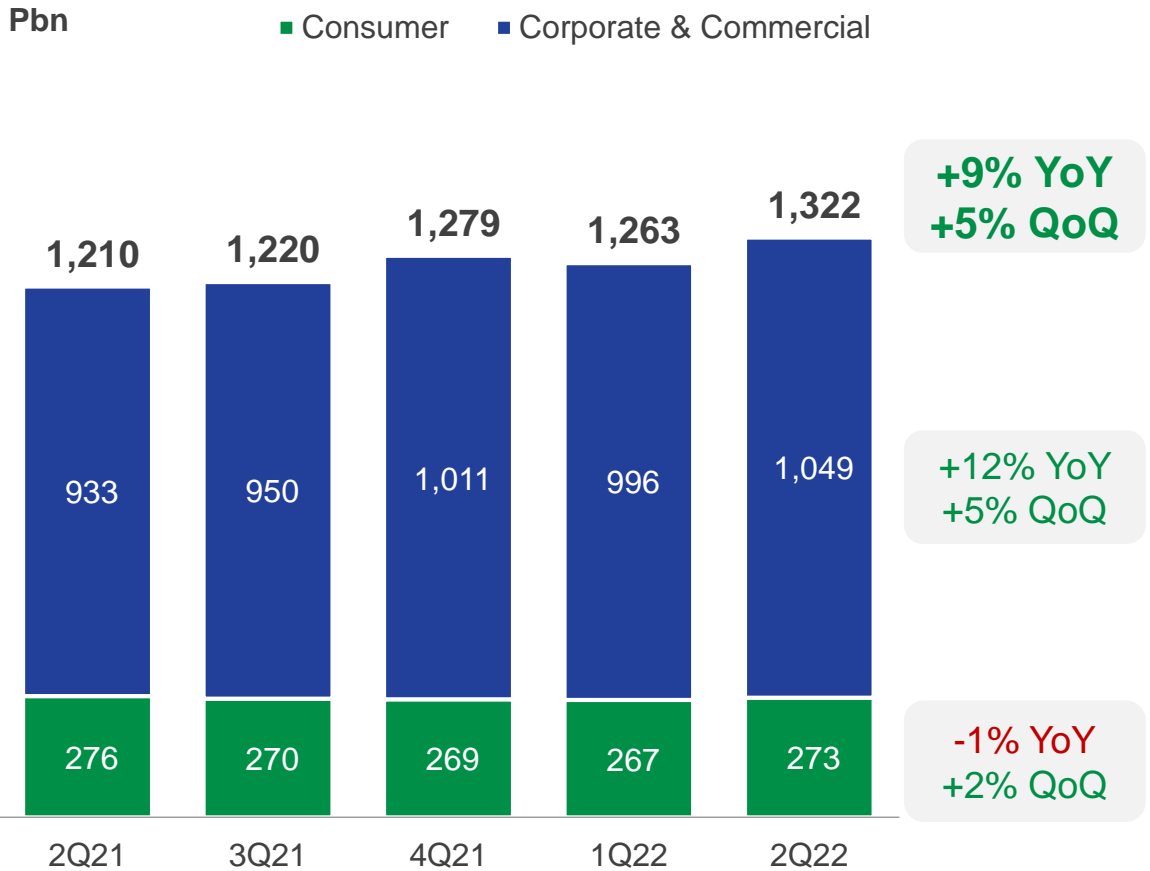


Margins on an uptrend

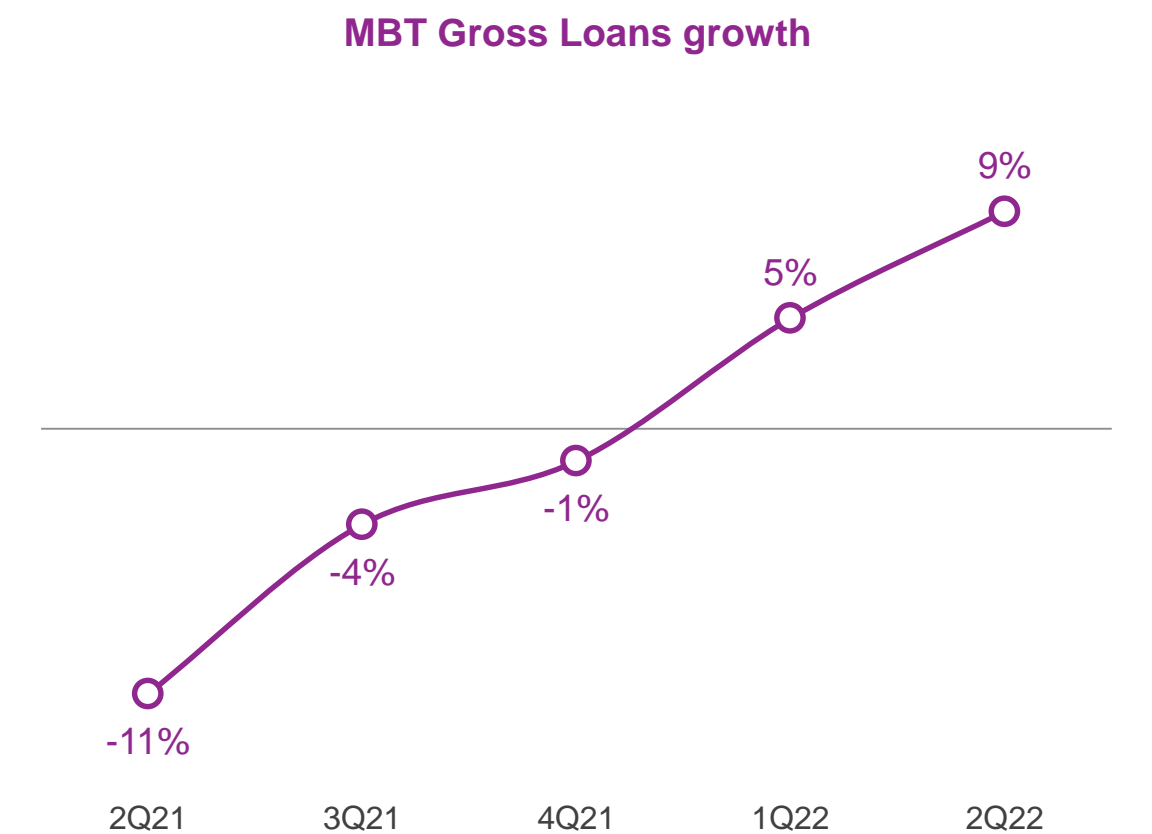


Loan growth recovering, led by corporate demand

Strong commercial demand driving loan growth



Positive loan momentum sustained

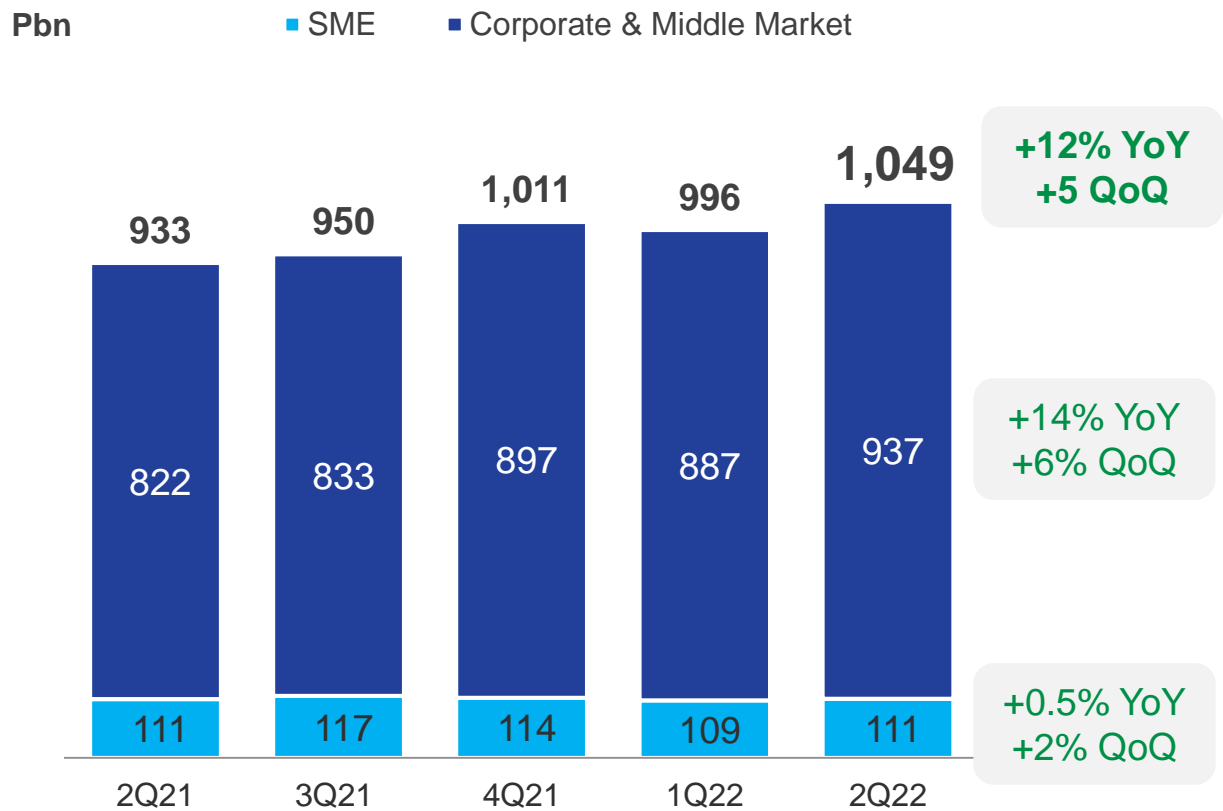


Note: Gross of Unearned Interest and Discount (UID)

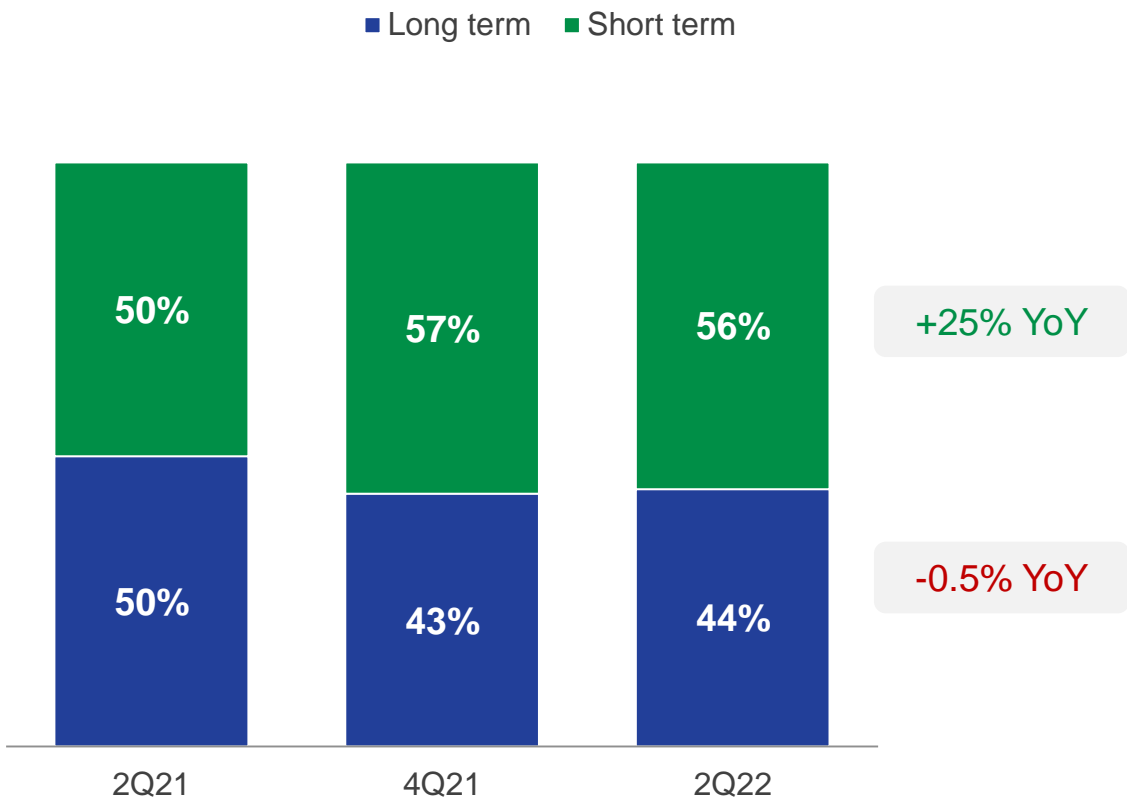


Corporate segment driving loan demand

Corporate continues to lead growth



Loans by remaining maturity (Parent only)

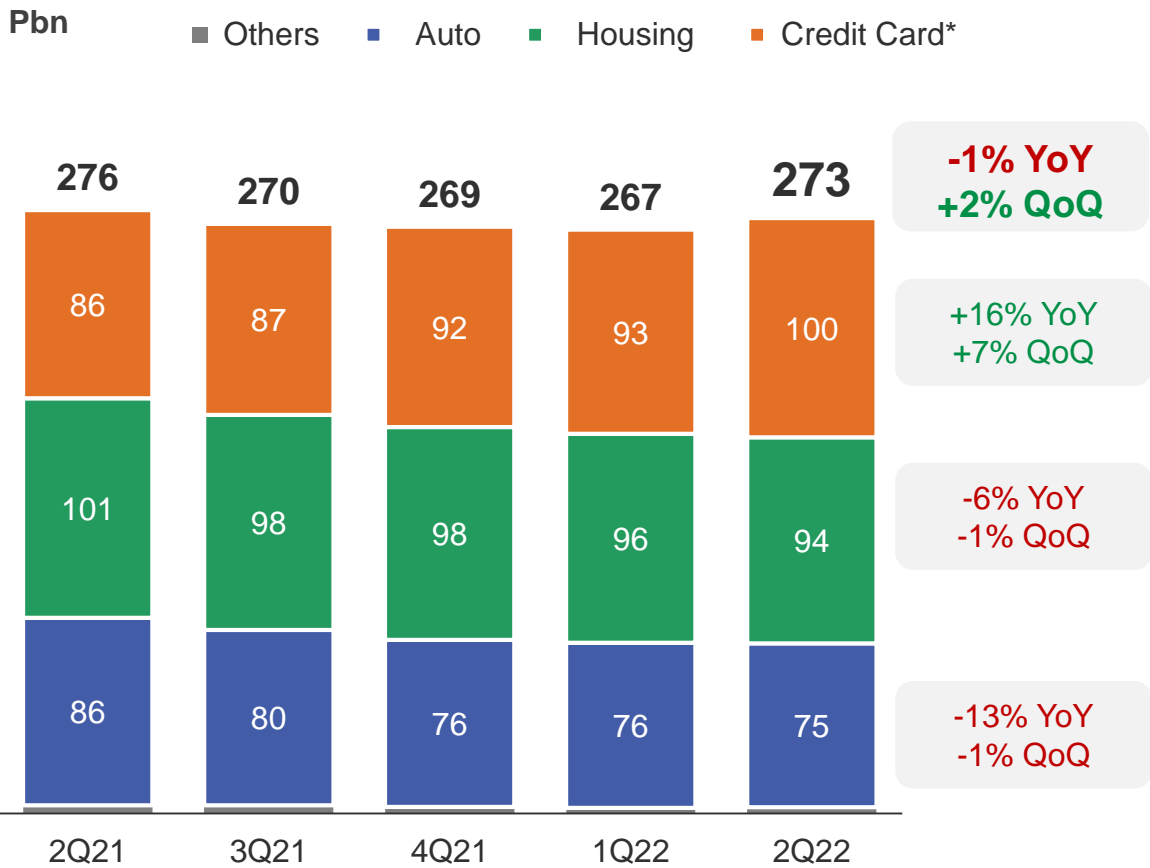


Notes:
BSP defines SMEs as enterprises with assets worth up to P100 mn
SME book restated to better reflect the nature of the loans

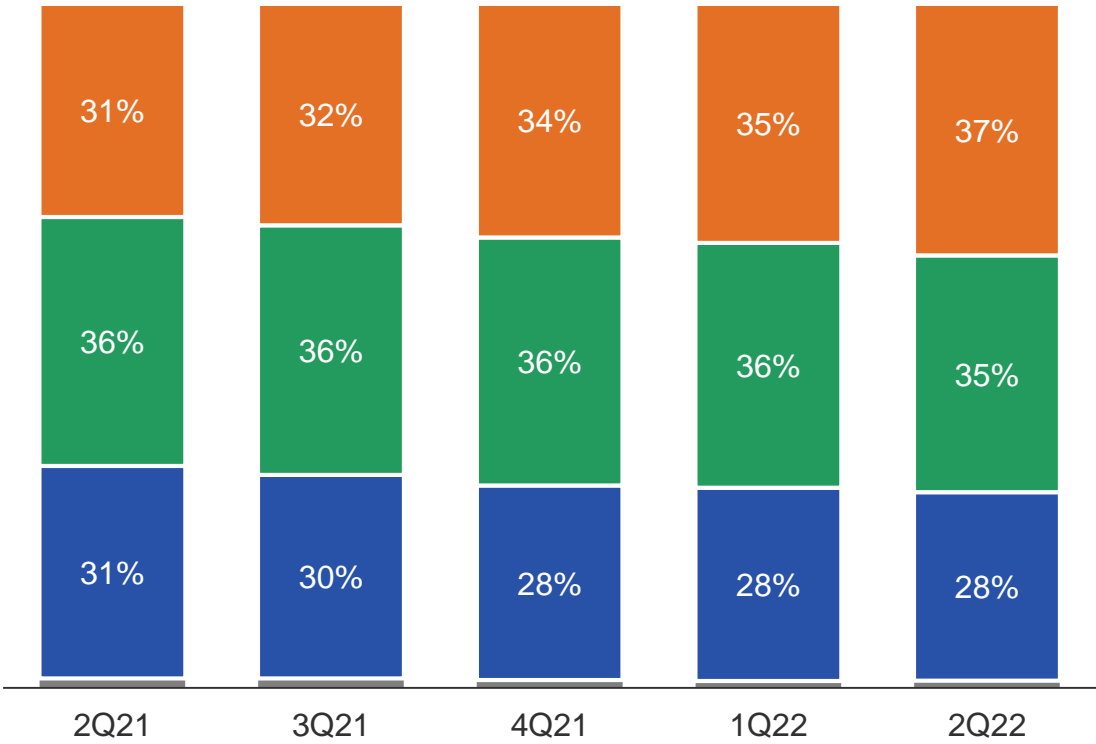


Consumer loans driven by credit cards

Consumer Loans Breakdown



Consumer Loans By Product



**Note: Gross of Unearned Interest and Discount (UID)
Credit card receivables net of UID amounted to P90.3bn, +19% YoY*



Encouraging trends in big-ticket consumer loans production

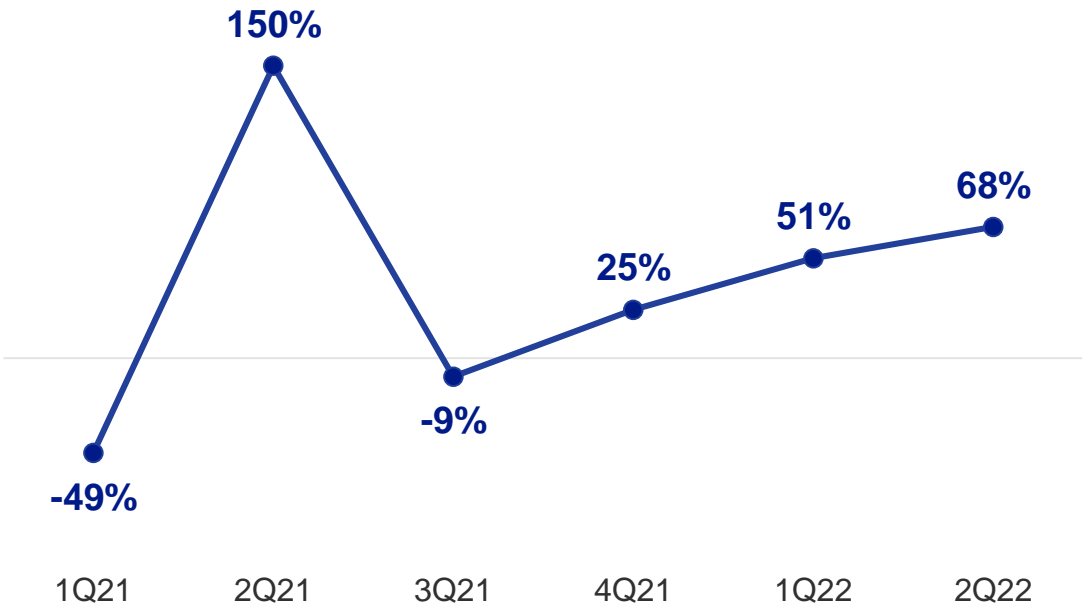
New car loans production accelerates



Car Loans

+68% YoY

New car loans



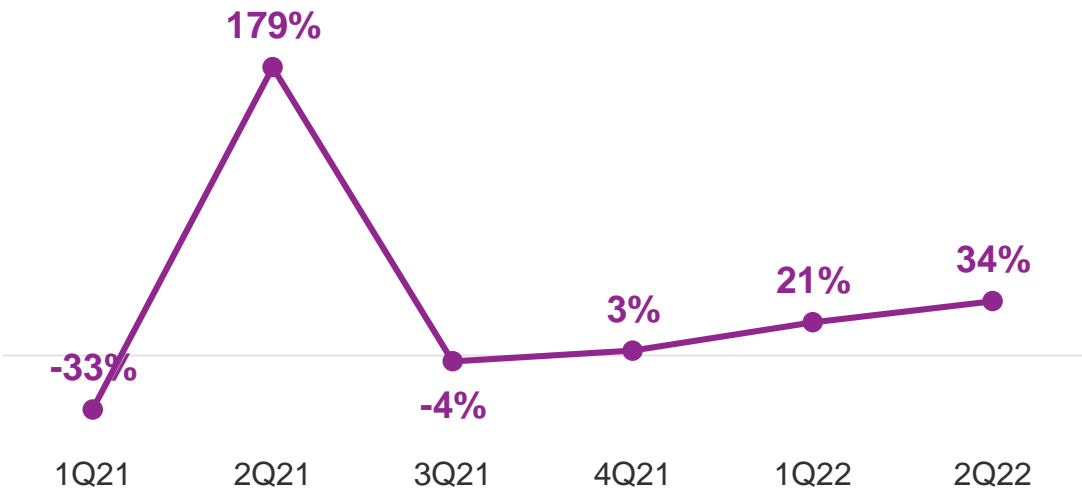
New home loans on a steady uptrend



Home Loans

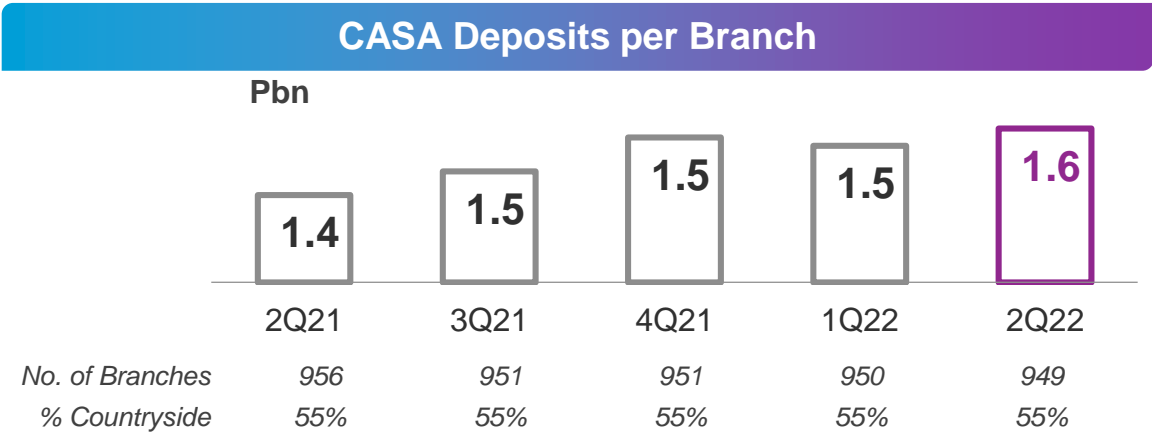
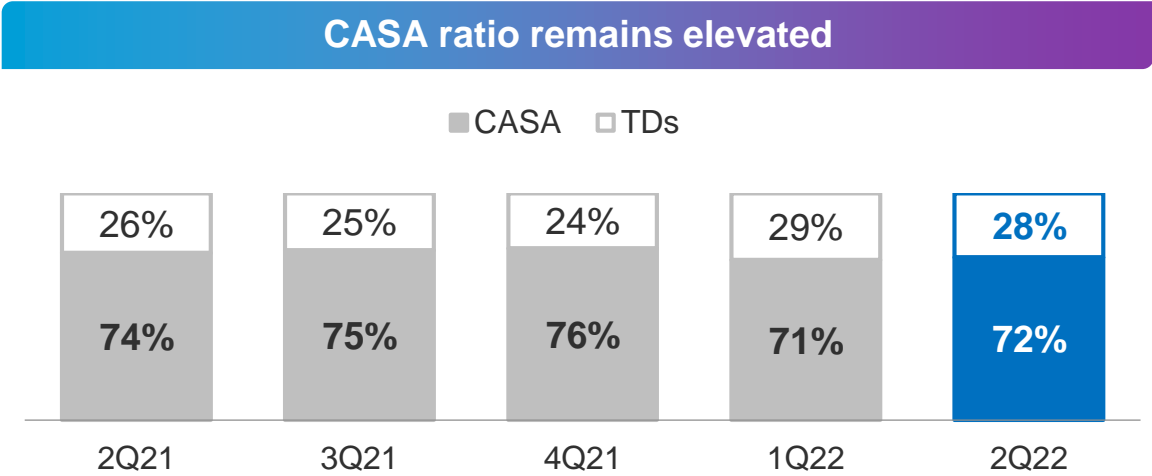
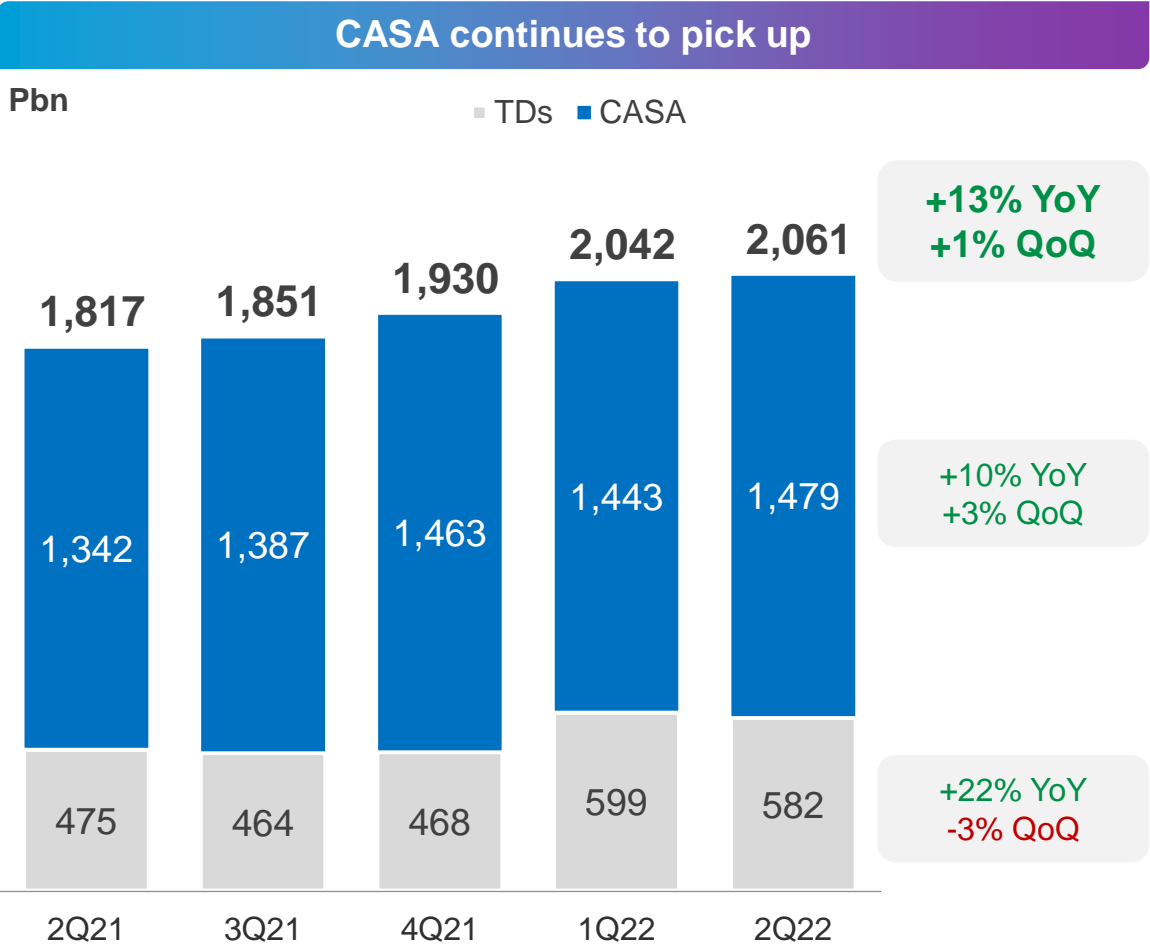
+34% YoY

New home loans



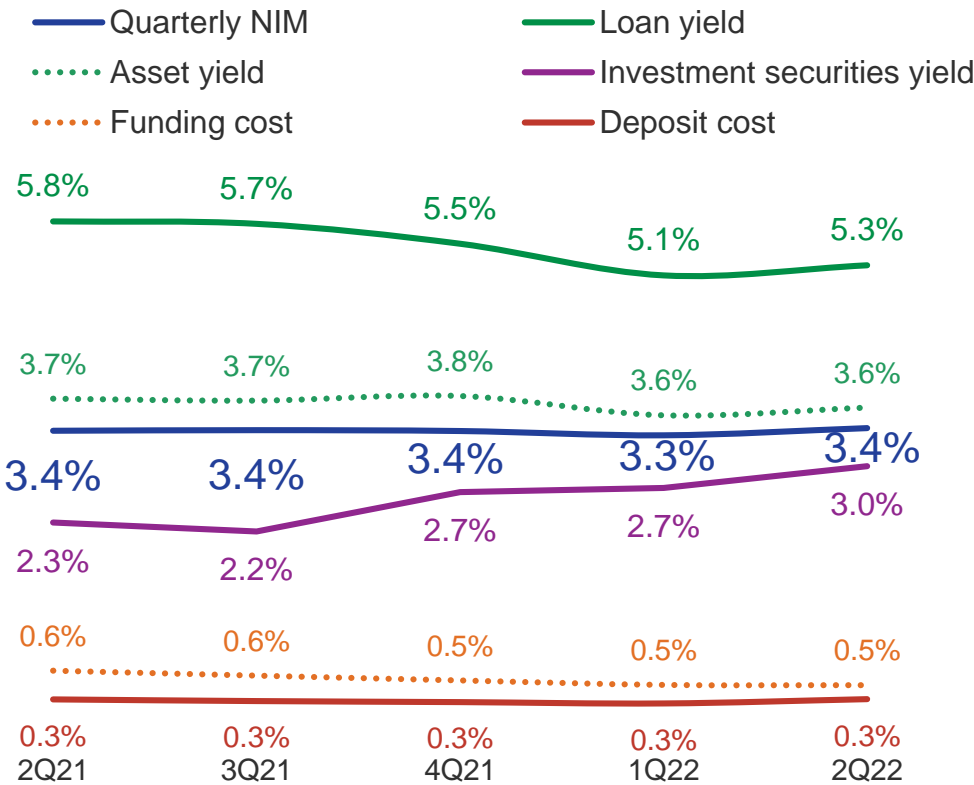
Metrobank
You're in good hands

Healthy CASA generation sustained



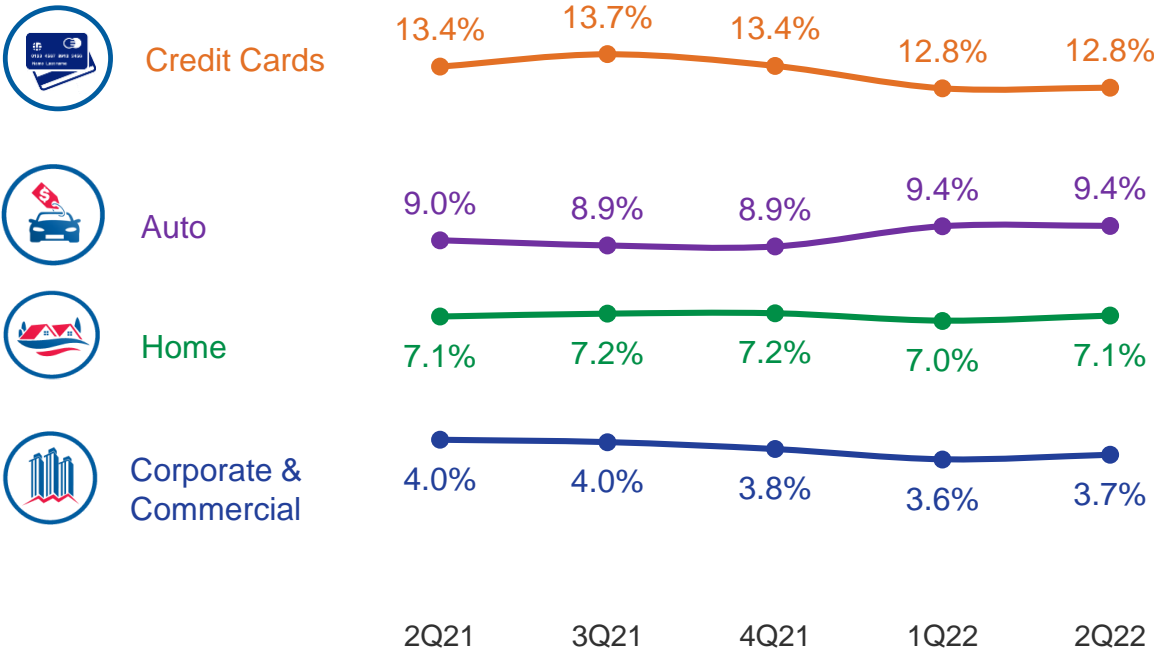
Improving margins

Better asset yields; stable funding costs



- Notes:
- NIM = Net Interest Income / Ave. Interest Earning Assets
 - Asset Yield = Annualized Gross Interest Income / Ave. Interest Earning Assets
 - Loan Yield = Annualized Gross Interest Income from Loans / Ave. Net Loans
 - Funding Cost = Annualized Gross Interest Expense / Ave. Interest Bearing Liabilities
 - Deposit Cost = Annualized Gross Deposit Expense / Ave. Deposits

Stable to improving yields across segments

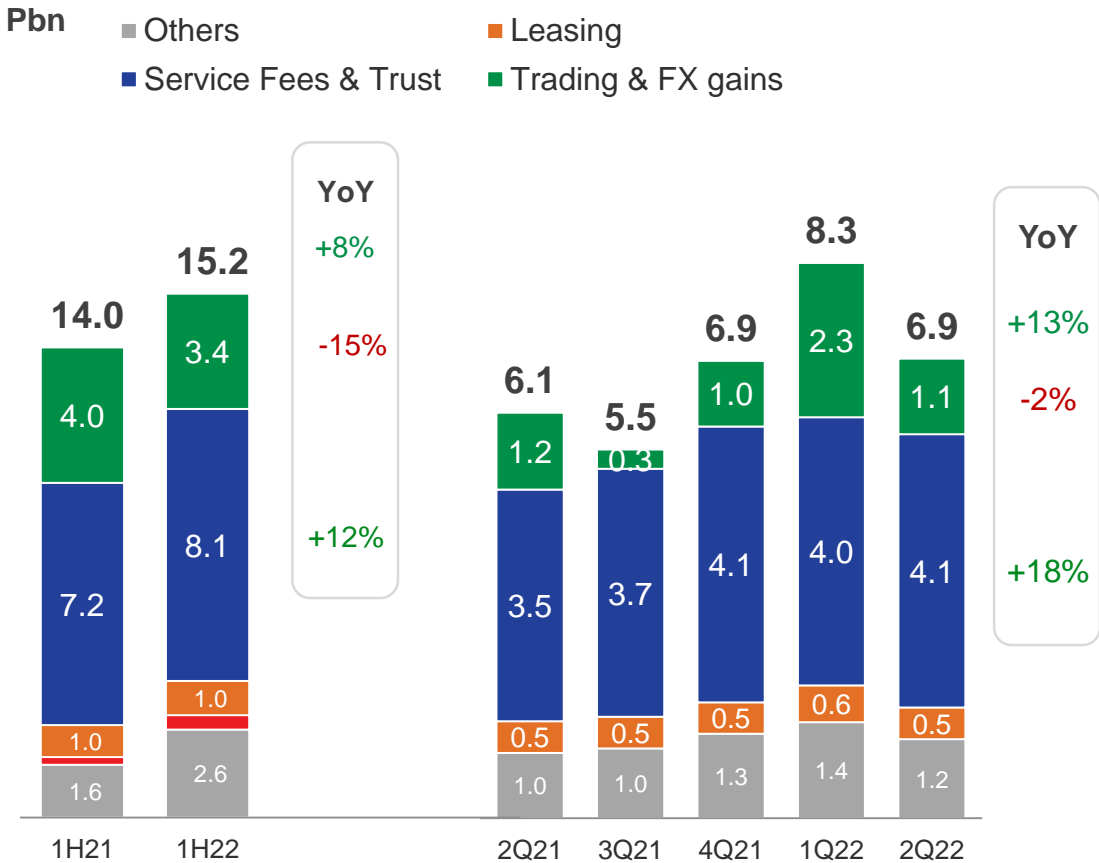


- Notes:
- Gross yield on loans net of Unearned Interest and Discount (UID)
 - Credit card rate cap took effect on Nov 2020, to be reviewed every 6 months



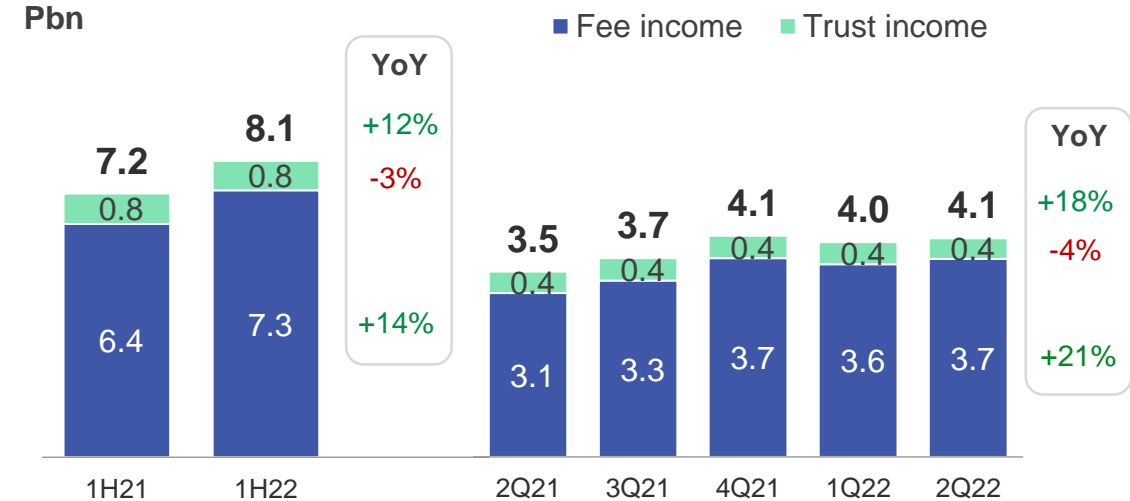
Healthy non-interest income growth

Robust fee income growth; solid trading income

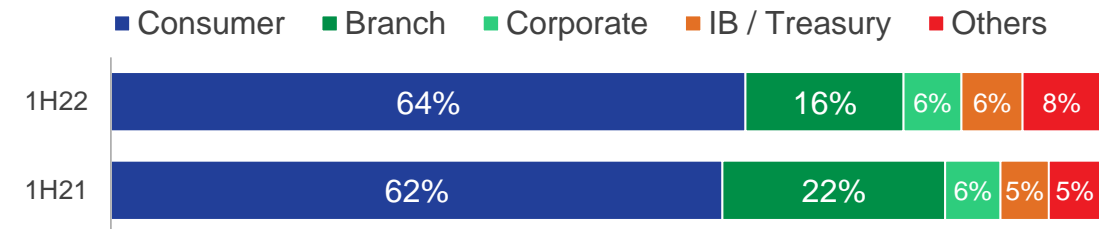


Note: Others include Dividend income, Gain on recognition of investment properties, Recovery on charged-off assets, IT and other fees

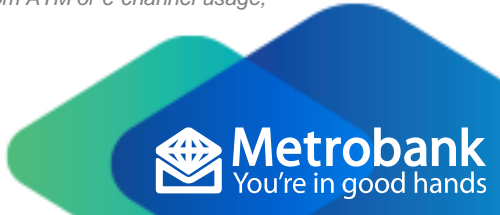
Consumer driving fee-based income



Fee income breakdown (Parent)

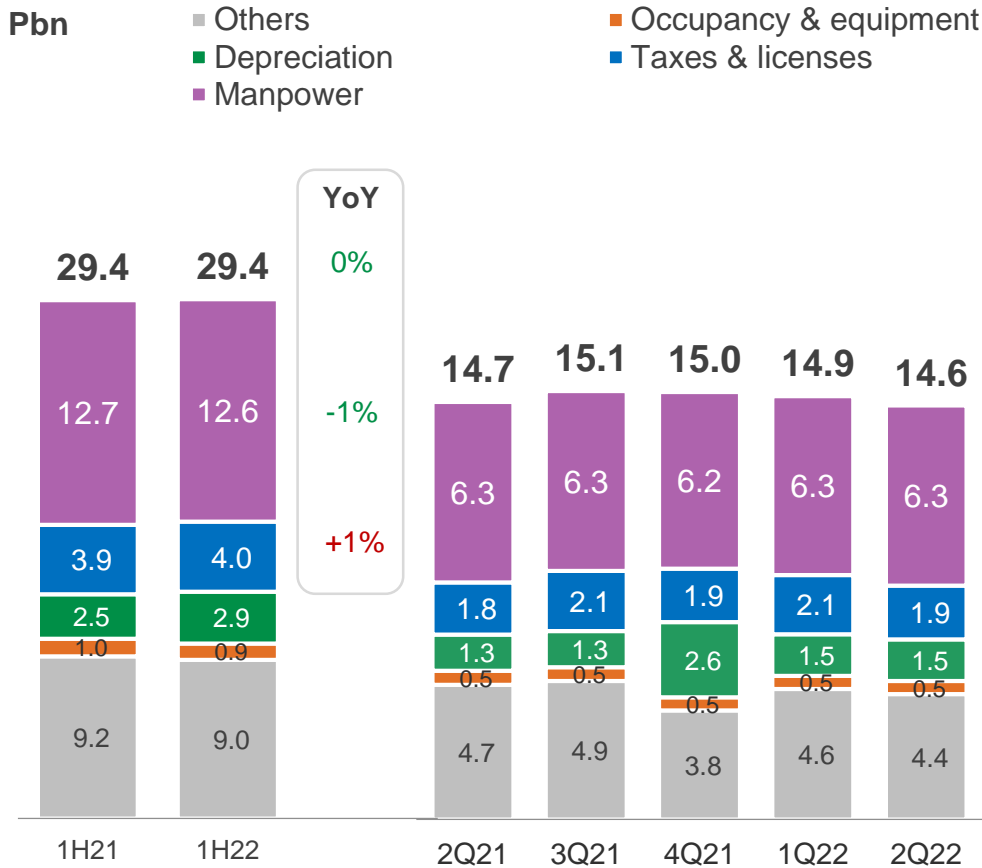


Note: Fee income includes credit card fees, trade and loan-related, fees from ATM or e-channel usage, remittance, deposit-related, product referral, etc



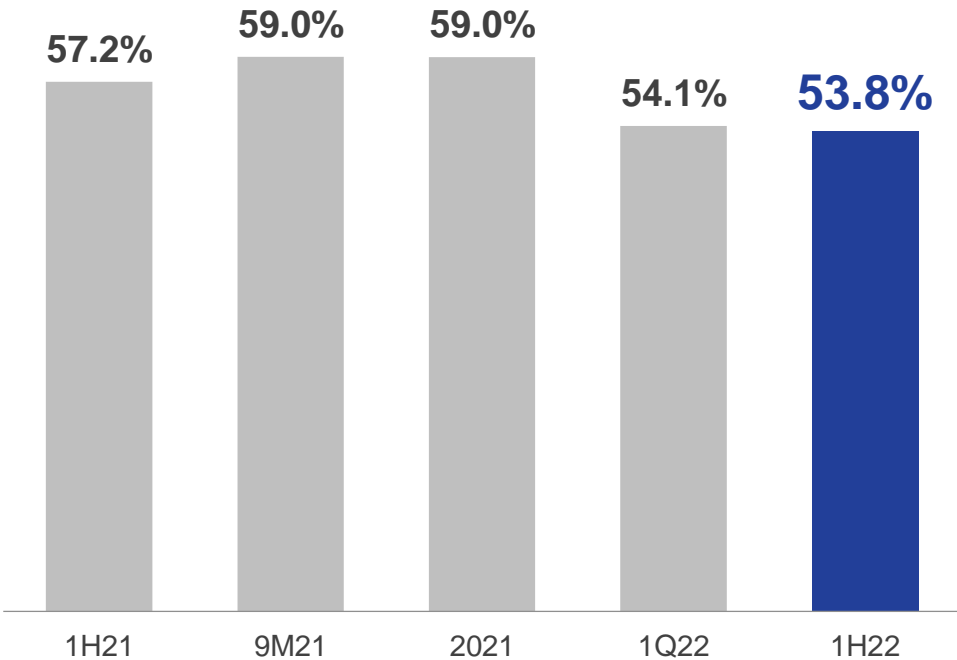
Costs kept under control

Steady opex levels



Note: Others include Insurance, Security, messengerial and janitorial services, Management, professional and supervision fees, Information technology, Advertising

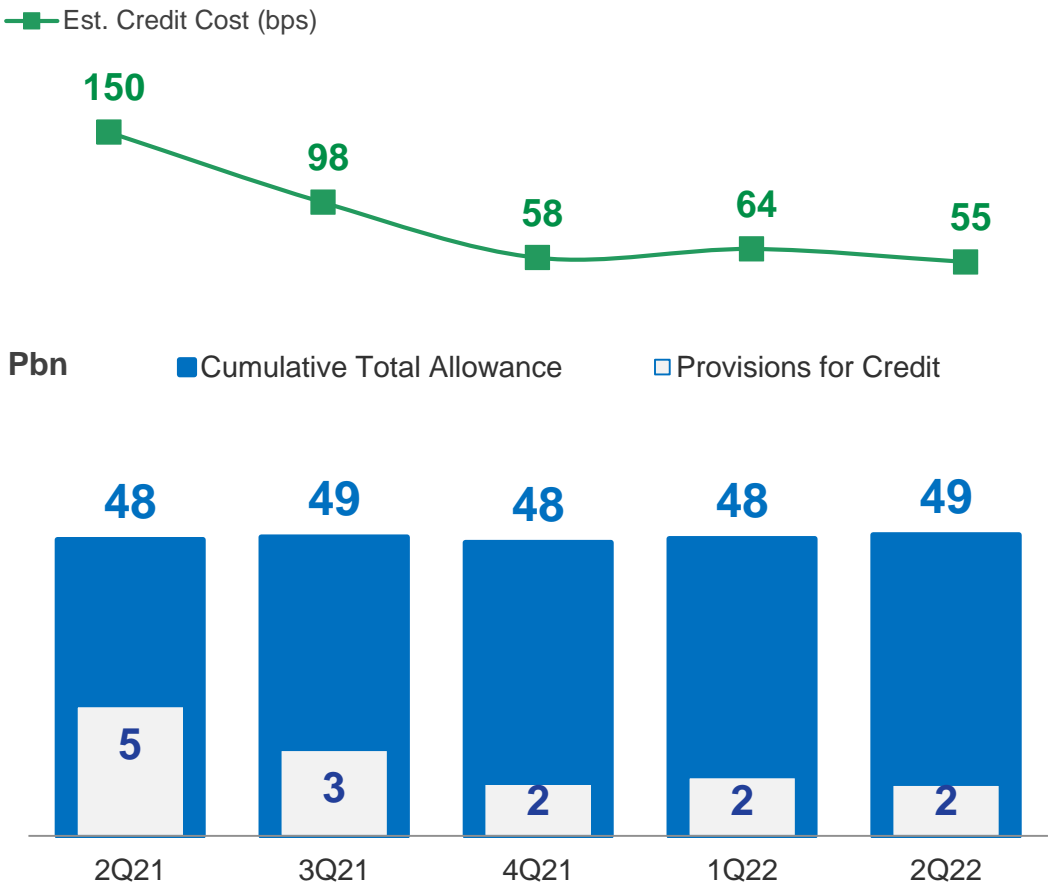
Improving cost-to-income ratio



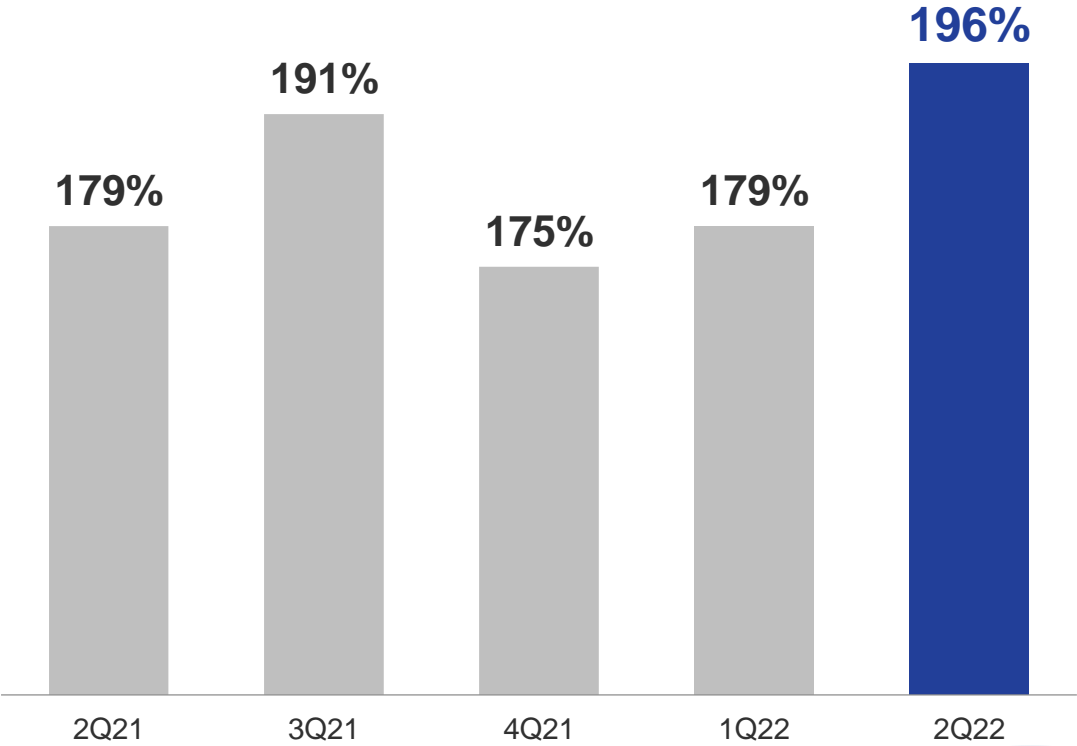
Note: Operating income does not include MBT's share in net income of investees

Lower provisions, ample cover maintained

Credit costs continue to ease



Hefty provision cover

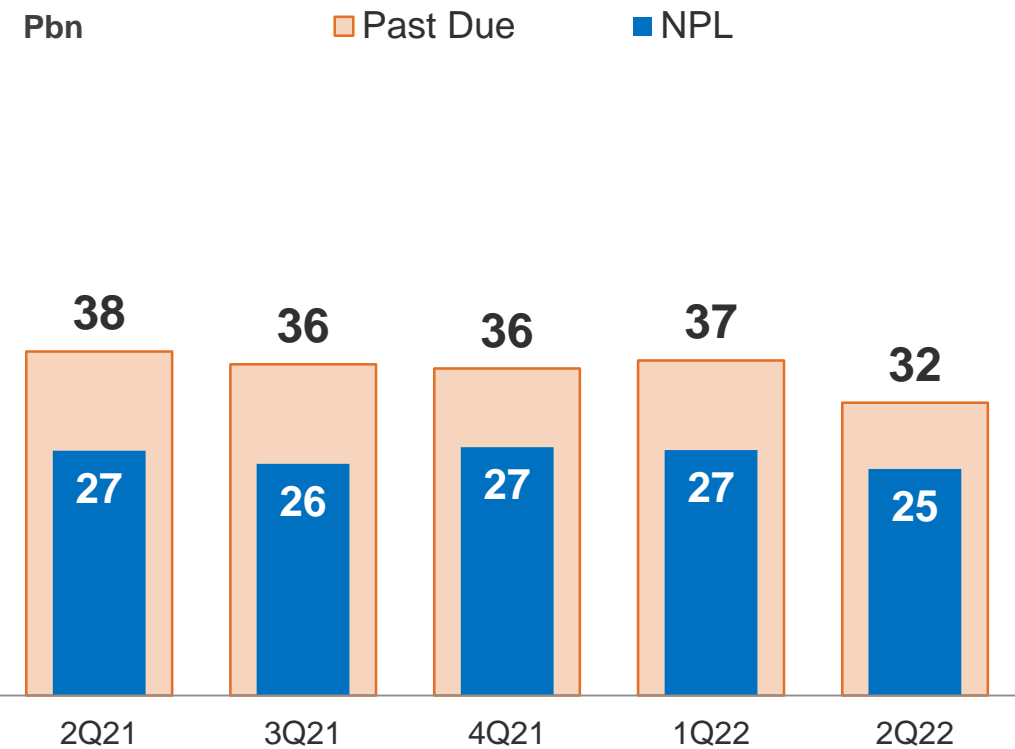


Note: Estimated credit cost = Annualized Provisions for Credit / Ave. Gross Loans & Receivables

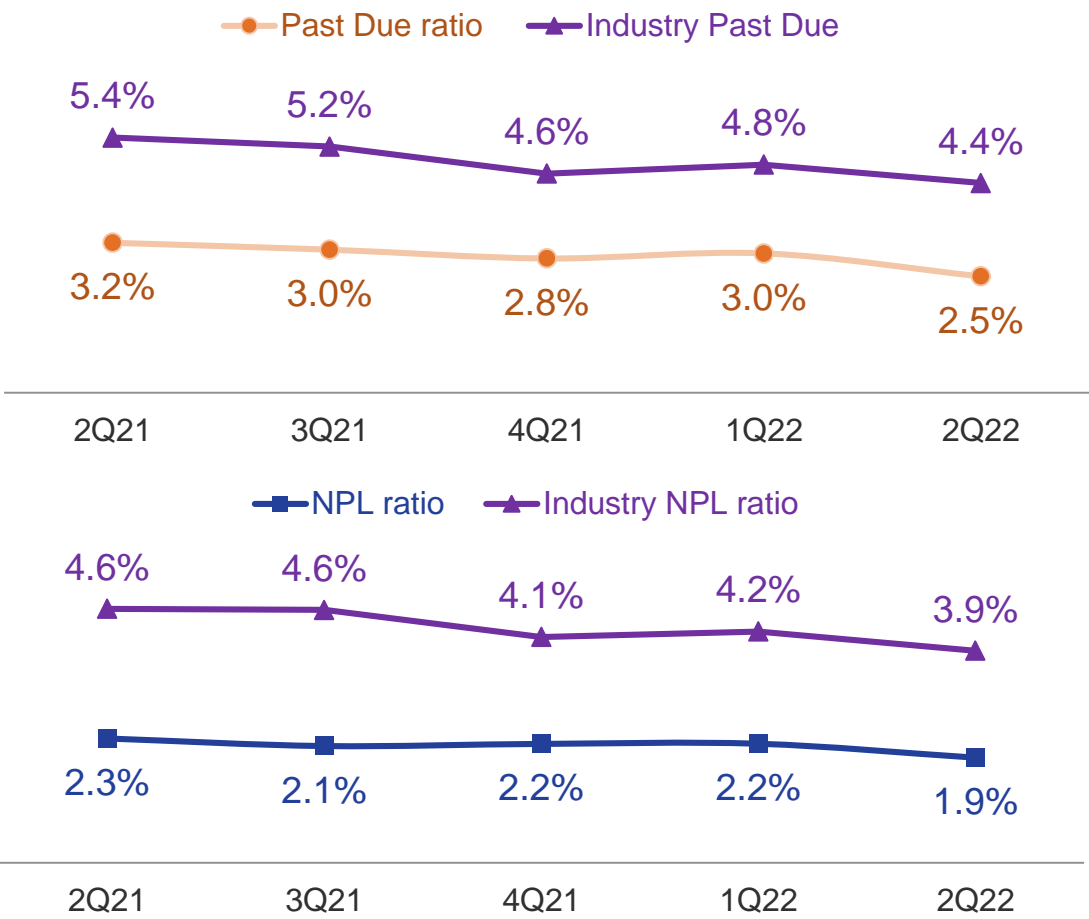


Asset quality further improves

NPL and Past Due loans continue to taper off



NPL and Past Due ratios much lower than industry

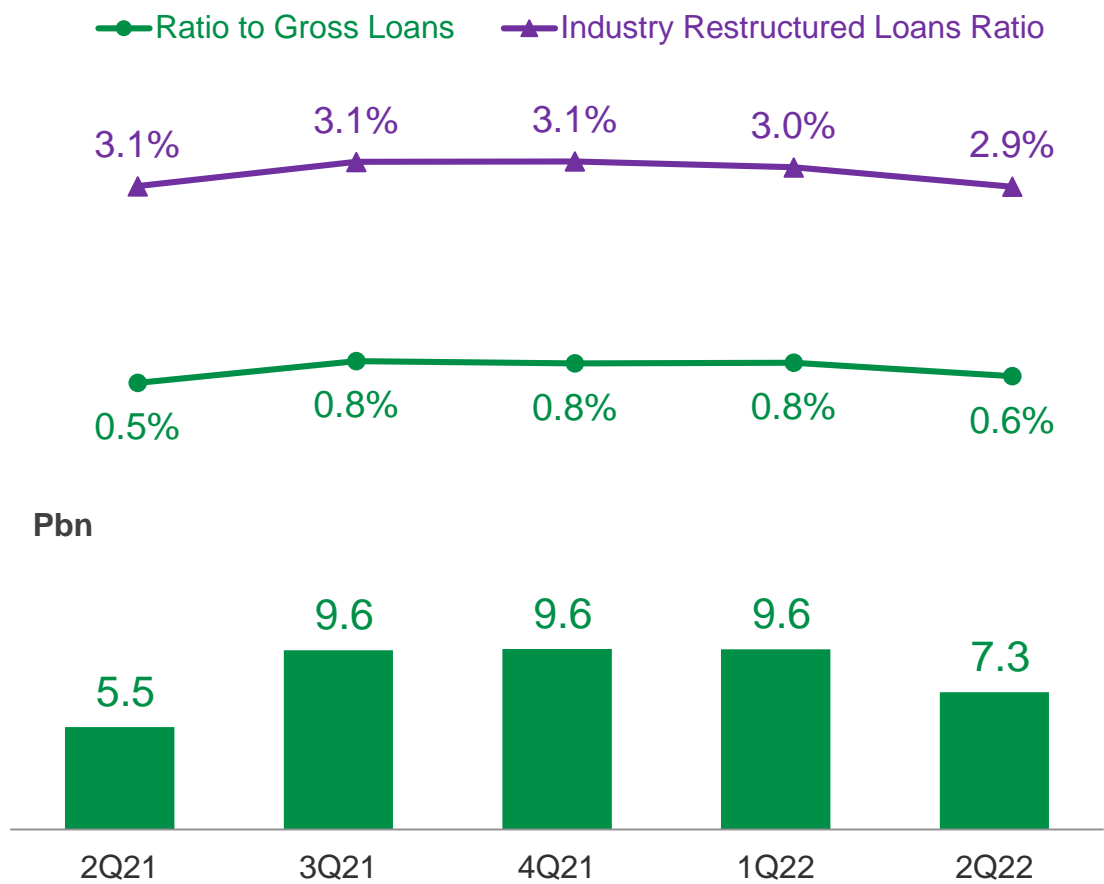


Note: Gross loans net of Unearned Interest and Discount (UID)
Industry Data refers to the latest Philippine Banking Sector data from the BSP



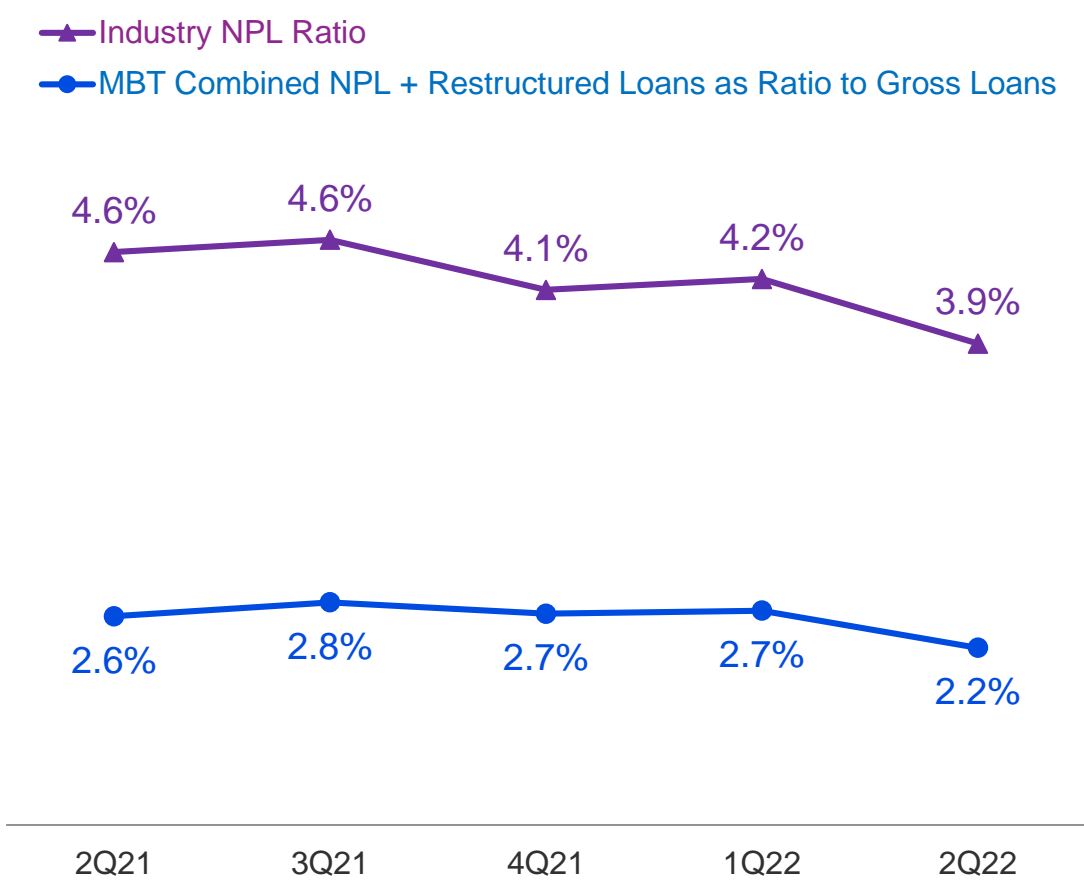
Asset quality further improves

Restructured loans level off



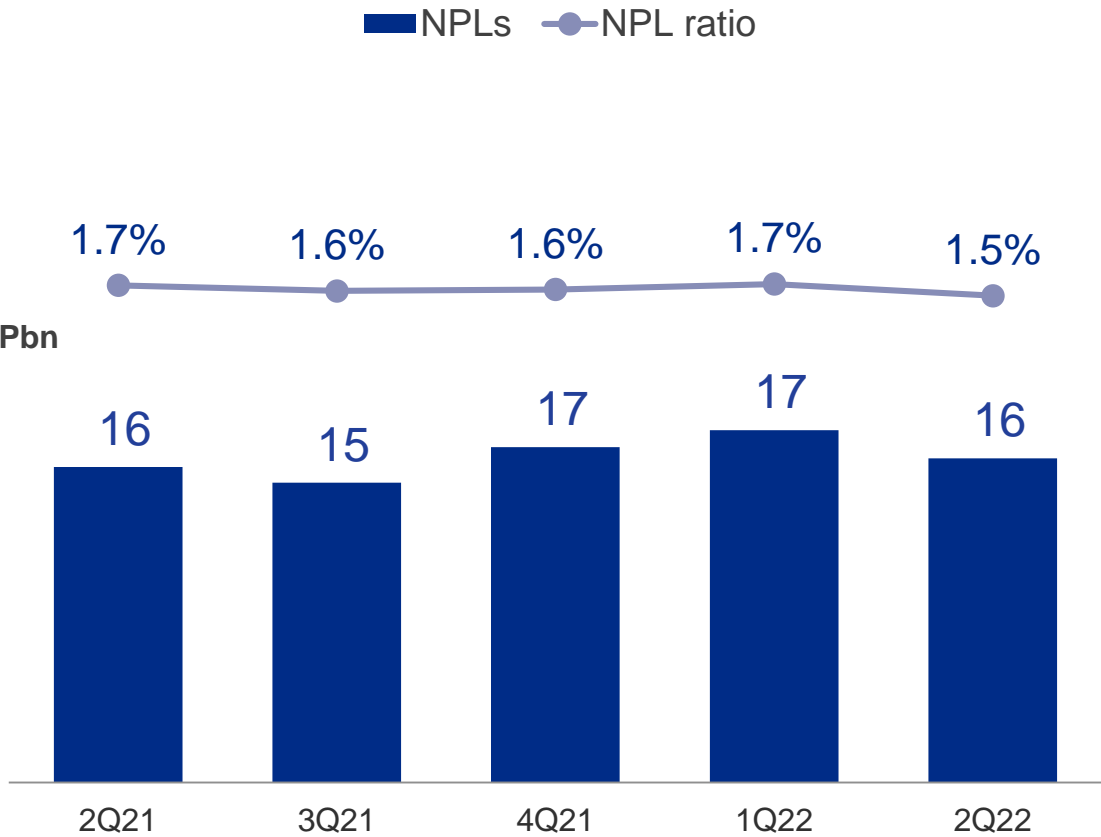
Note: Gross loans net of Unearned Interest and Discount (UID)
Industry Data refers to the latest Philippine Banking Sector data from the BSP

Combined NPLs/Restructured still below Industry NPL Ratio

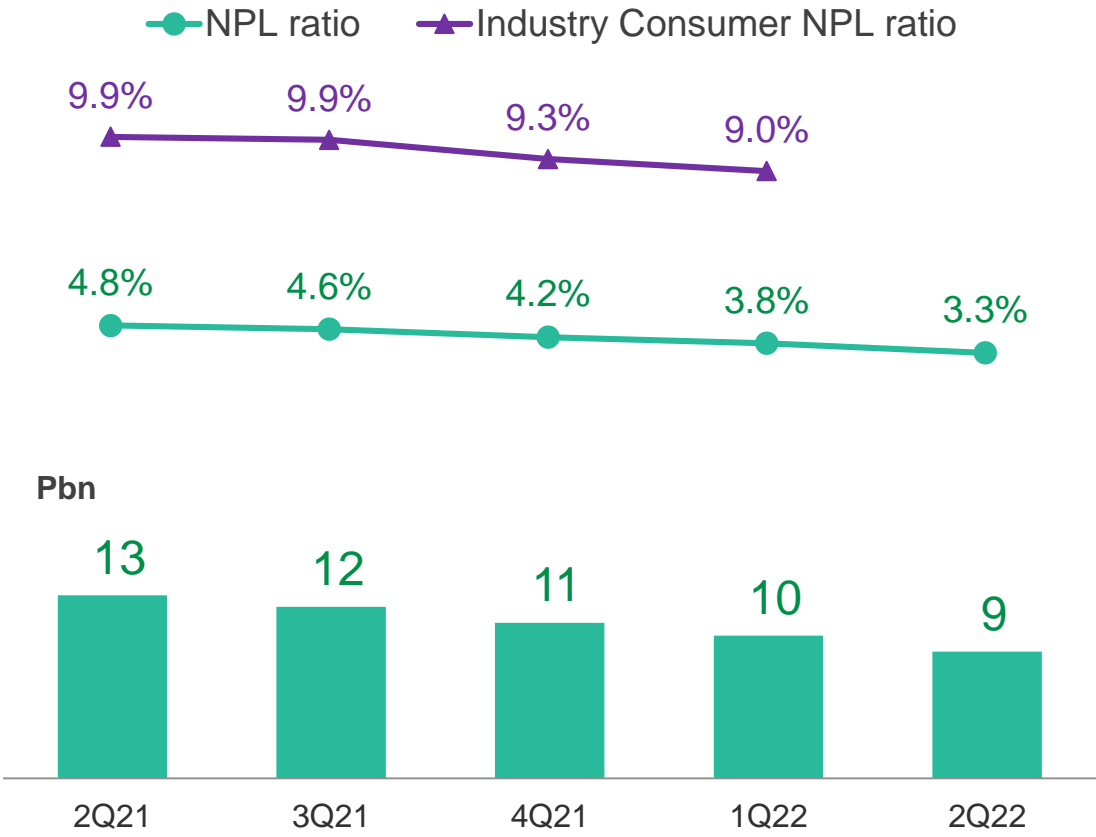


NPLs ease across segments

Commercial NPL ratio declines...



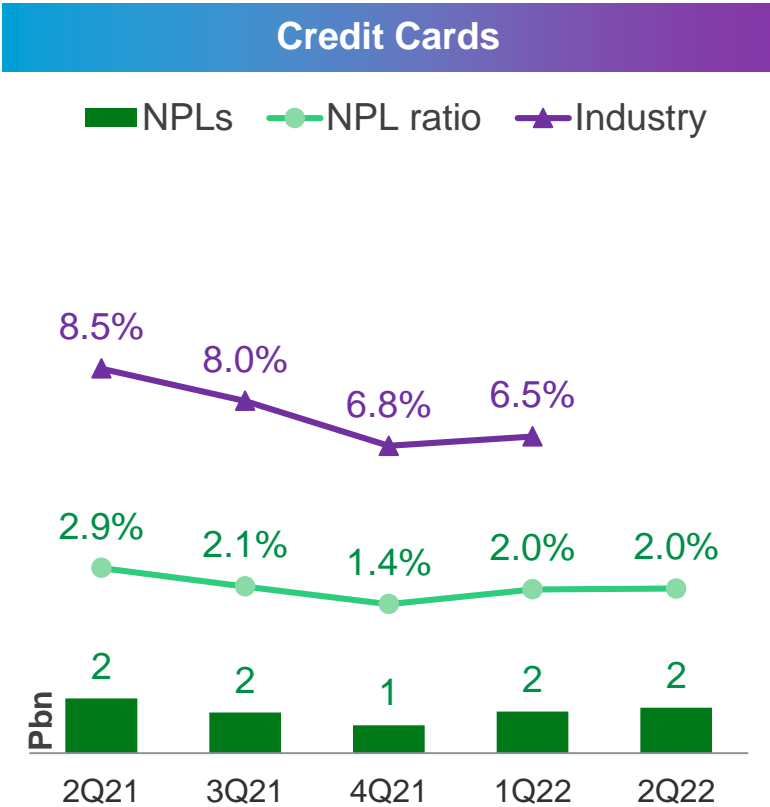
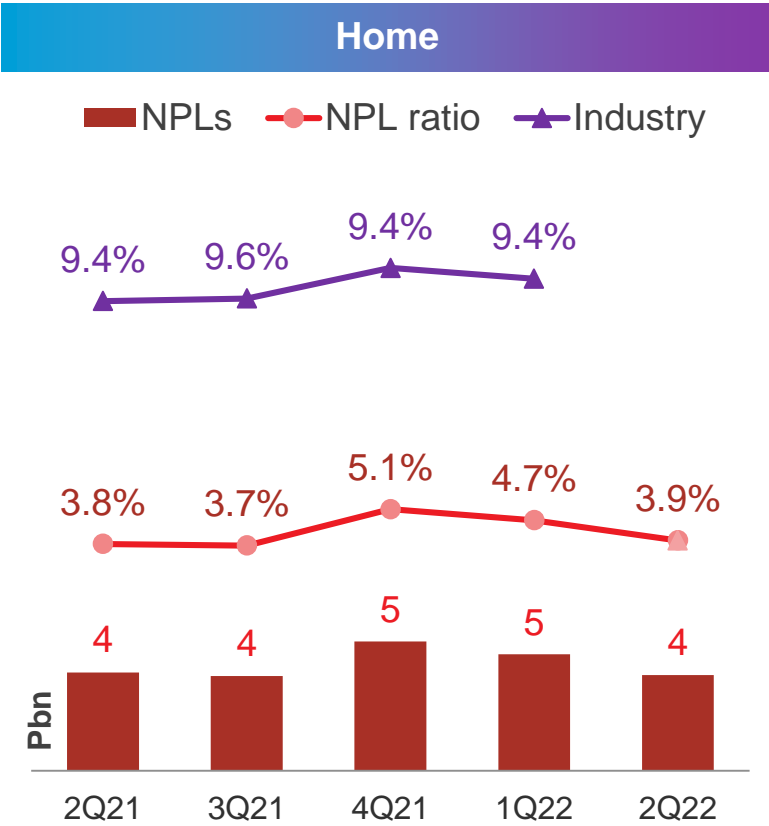
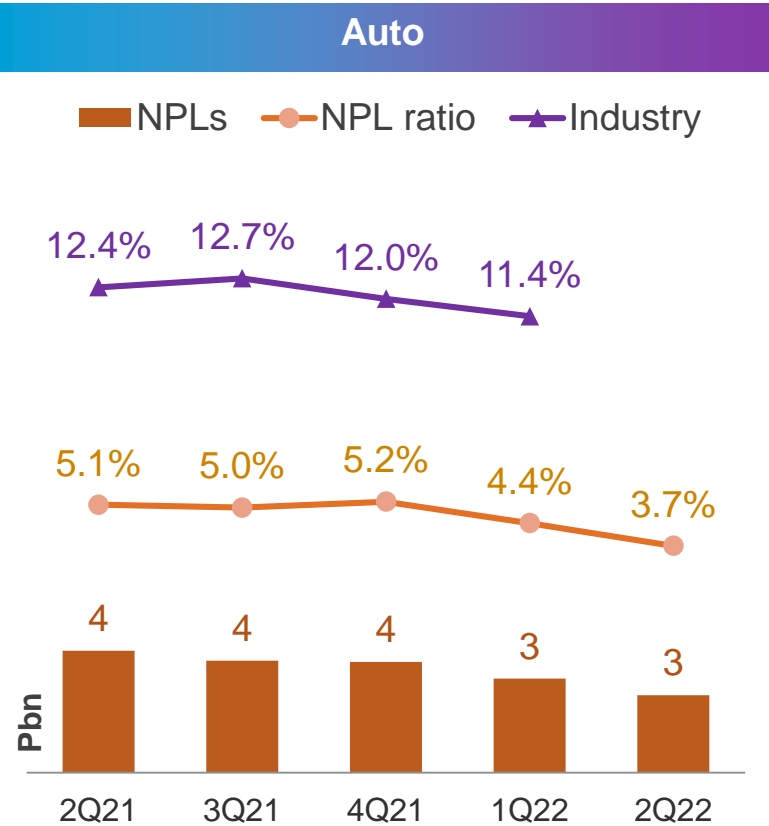
...as well as consumer NPLs



Note: NPL Ratios computed using Net of Unearned Interest and Discount (UID)
*Industry Data refers to Philippine Banking Sector data from the BSP



Consumer NPLs well below industry levels

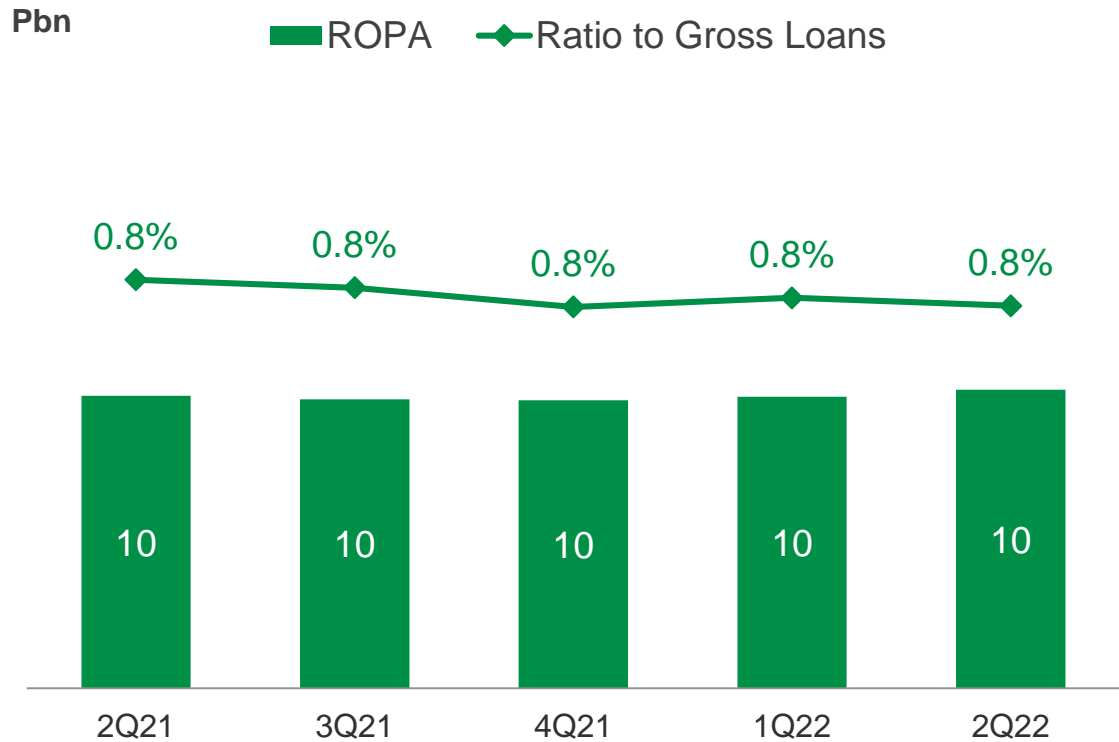


*Note: NPL Ratios computed using Net of Unearned Interest and Discount (UID)
Industry Data refers to Philippine Banking Sector data from the BSP*

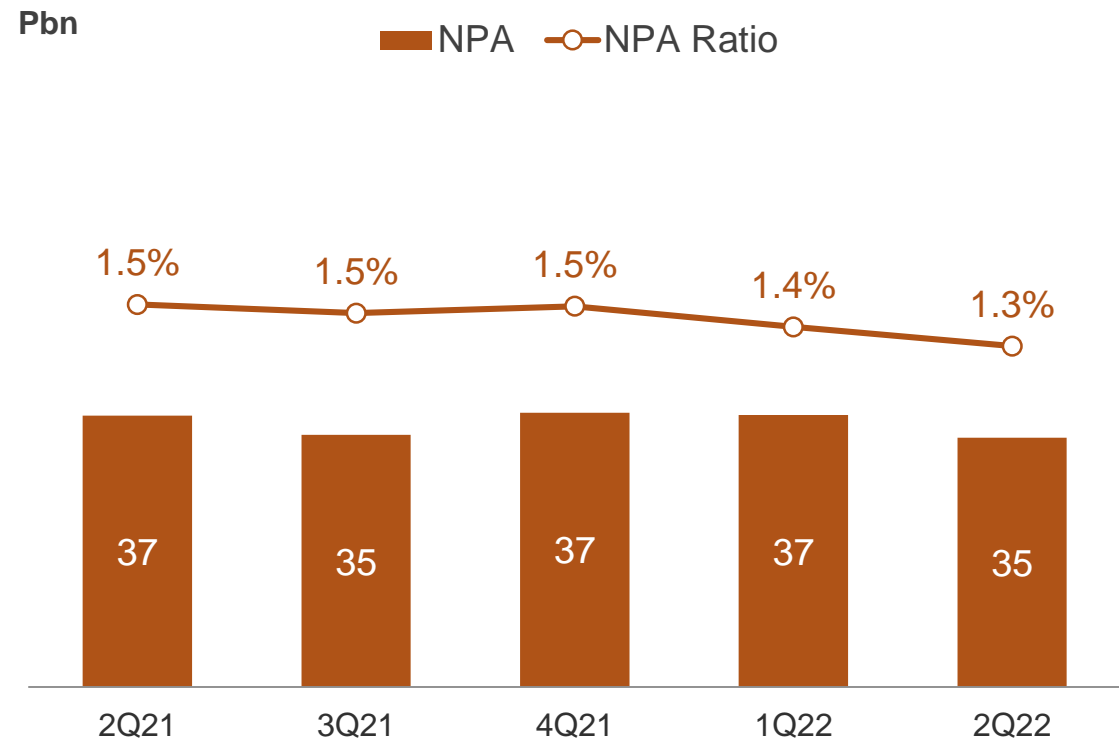


Other asset quality indicators remain stable

Real and other properties acquired (ROPA)

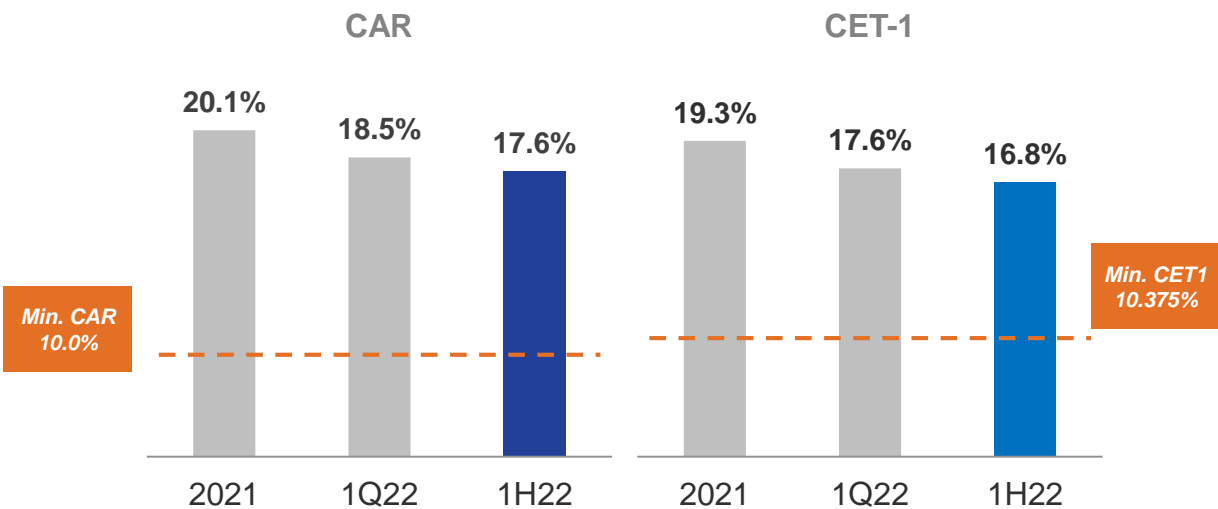


Non-Performing Assets (NPA)

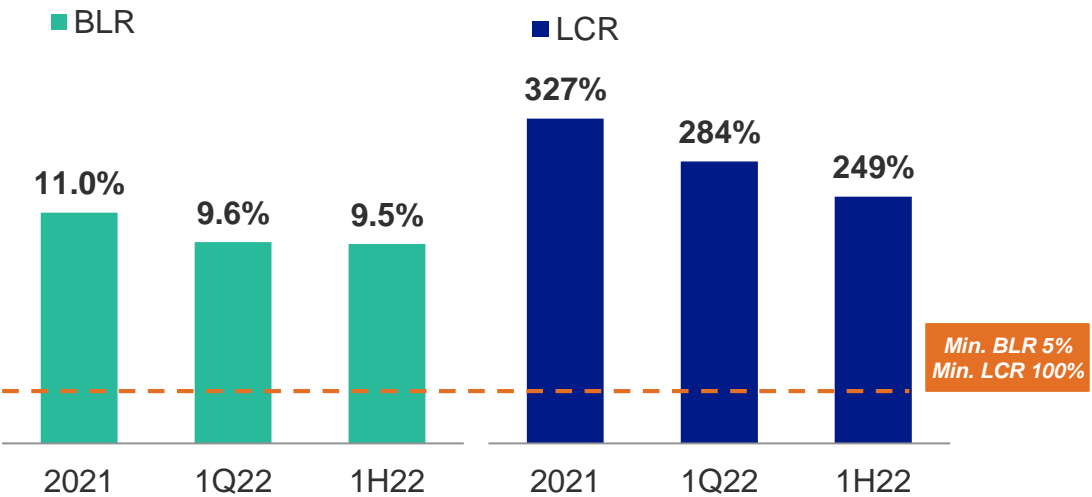


Healthy capital and liquidity levels provide ample support

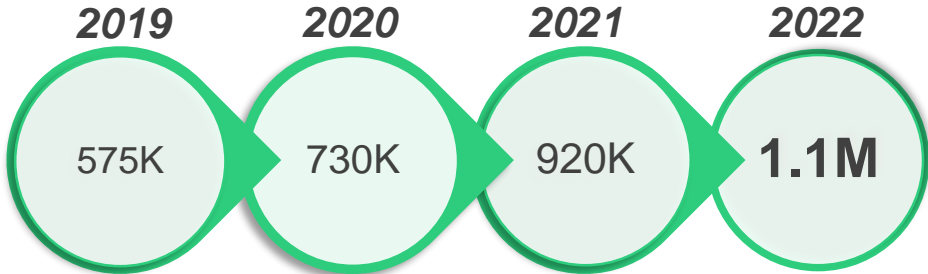
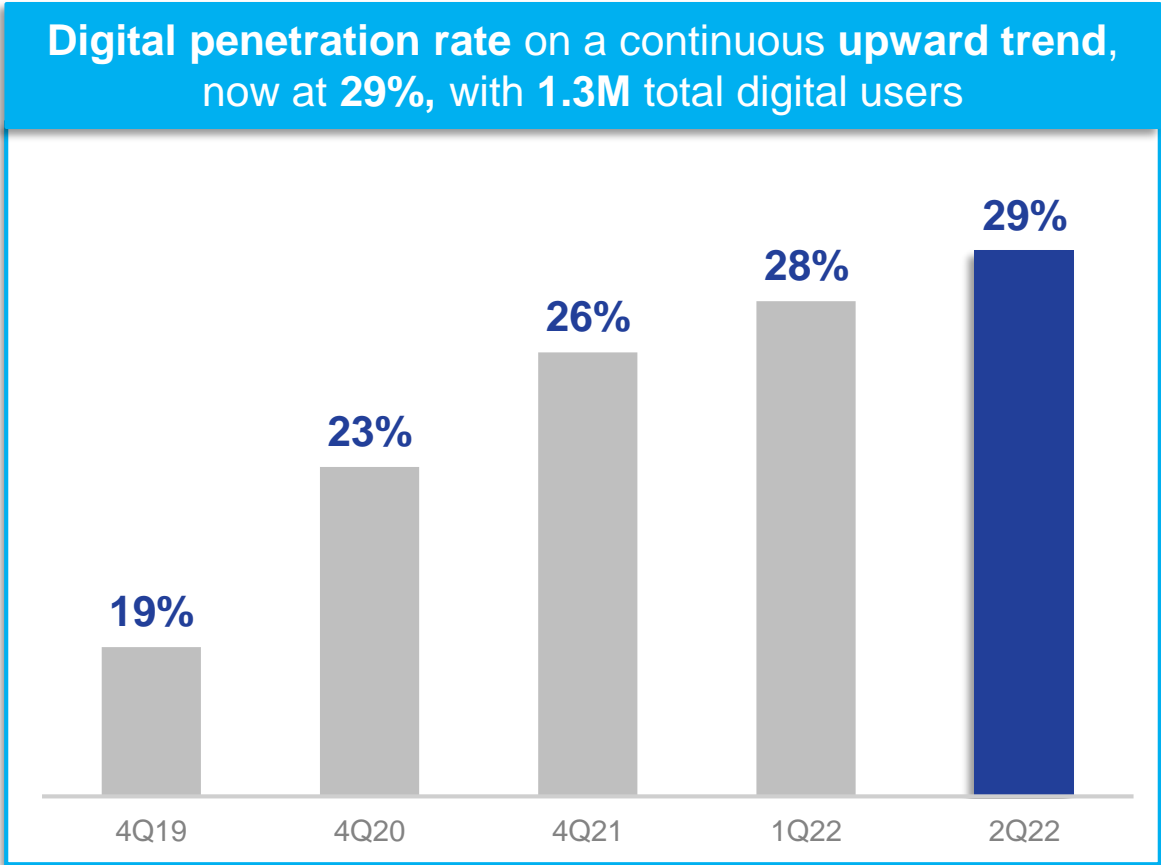
Capital Ratios above minimum thresholds



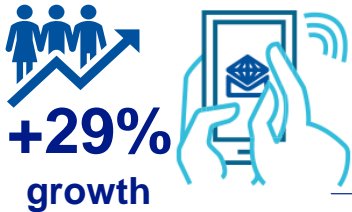
High Basel III Leverage Ratio, Liquidity Coverage Ratio



Improving digital metrics on retail clients



Active base steadily **expanding to over 1M users** – **87% active rate** vs 81% pre-pandemic



Significant increase in mobile app downloads, vs 2Q 2021



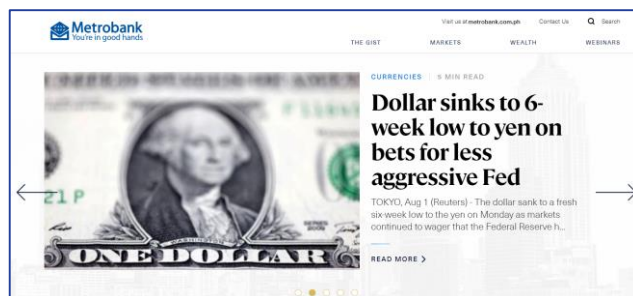
Ongoing Digital Initiatives

Wealth Insights

Online portal for high-net-worth clients

<https://wealthinsights.metrobank.ph/>

- ✓ Curated news on financial markets
- ✓ Actionable ideas from in-house experts
- ✓ Clear and timely recommendations on markets and investments
- ✓ Bespoke perspectives on wealth management, strategies, and lifestyle



Wealth Manager

Metrobank Online

Allows a client to:

- ✓ View outstanding treasury investments
- ✓ Generate Account Portfolio report
- ✓ Explore potential investments
- ✓ Access Market Updates
- ✓ Request Investment Specialist consultation / discussion

Investment Data
 as of 04-10-2023
 Exchange rate:
 USD - P (USD P)
 106,888,390.50 PHP

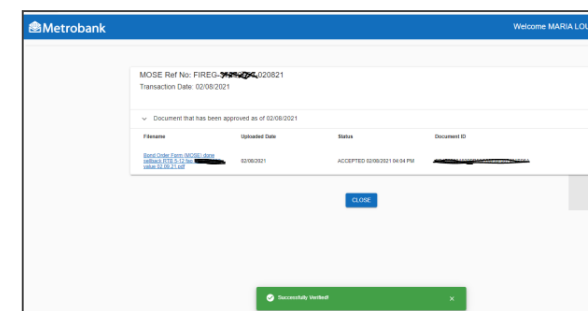
PRODUCT TYPE
 Fixed Income: 107,888,588.90 PHP

Product Type Value in PHP
 Fixed Income: 107,888,588.90 PHP
 Cross Currency Swap: (1,860,176.20) %

SECURITY NAME	MATURITY DATE	CURRENCY	FACE VALUE	MARKET VALUE	TOTAL P/L (%)
RTD 5-10	11-Feb-2023	PHP	10,188,170.00	10,462,274.01	10.64%
MTFPFXM2023	24-Apr-2023	PHP	7,000,000.00	7,201,261.76	11.87%
LTWDC 23	19-Sep-2023	PHP	12,000,000.00	11,935,989.39	-0.57%
RTD 5-12	12-Mar-2024	PHP	6,000,000.00	5,930,979.27	-22.91%
SIF 24-24	22-Apr-2024	PHP	3,000,000.00	3,046,183.86	5.50%
AC 28 R23	19-Feb-2025	PHP	6,000,000.00	4,947,828.90	-(24.64)%
AED-04-02-23	04-Feb-2023	PHP	1,900,000.00	1,856,356.19	-2.27%
SIF25 25-24	05-Feb-2026	PHP	5,000,000.00	5,041,267.20	3.90%
RTD 04-20-24	20-Oct-2024	PHP	10,000,000.00	10,030,000.00	0.30%
RTD 15-1	04-Dec-2026	PHP	6,000,000.00	5,847,731.16	-4.74%
BPRFA 4-25	04-Sep-2023	USD	600,000.00	600,641.21	10.03%

Metrobank Operations Support Engine (MOSE)

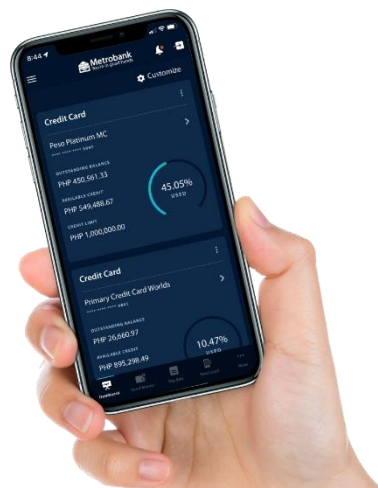
- ✓ Metrobank's online facility for transmission and customer acceptance of deal documents
- ✓ Eliminates need for physical deliveries of forms, and clients' wet signatures in documents



Upcoming Digital Initiatives

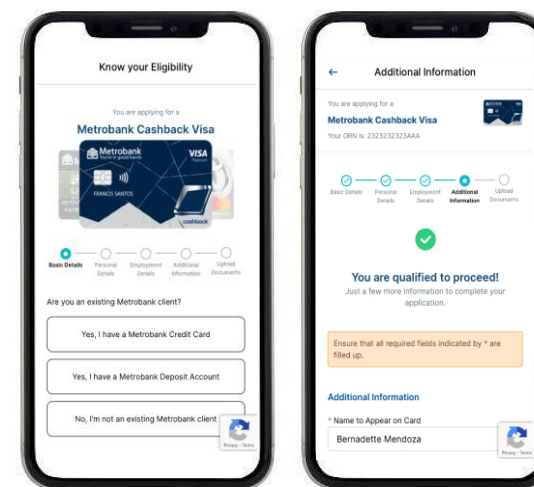
New Metrobank Online App Launch by Q4 2022

- **Digital Servicing** for our new and existing customers through the new mobile app
- Users will be enabled to:
 - ✓ Customize dashboard
 - ✓ Send money or pay bills from a credit card or bank account source
 - ✓ Do credit card installments
 - ✓ Activate and report lost credit cards



New Digital Onboarding Platform for Cards & PL

- Providing customers a **seamless and straight-through experience** when they apply for a credit card or a personal loan online
- **Instant credit decisioning** in as fast as 5mins!



2022 Outlook – Positives and Challenges



- Recovery in loans in line with economic growth
- Sustained NIM improvement on higher yields
- Healthy fee income growth from higher transaction volumes
- Operating efficiencies to sustain single digit cost growth
- Lower credit costs if NPLs remain manageable
- Healthy capital and liquidity position supportive to expansion

- Prolonged inflationary pressures could temper business and consumer sentiment stalling recovery prospects.
- Sharp rise in rates to cap trading income and expand MTM losses
- Geo-political issues and global growth headwinds

SUMMARY

- ✓ Metrobank's solid performance in 2Q is evident on all fronts: loan recovery, improving margins, healthy fee income, and stable operating costs.
- ✓ Asset quality continues to improve leading to lower provisions.
- ✓ Digitization efforts support initiatives to improve productivity and efficiency.
- ✓ High capital and liquidity ratios provide substantial buffers for potential risks. Metrobank is well positioned to support client needs in an expanding economy.
- ✓ We will continue to monitor economic conditions and implement strategies that will balance growth and improve returns on a sustainable basis.

Financial Summary

In PHP billion

Income Statement	1H 2021	1H 2022	YoY
Net Interest Income	37.5	39.8	+6%
Non Interest Income	14.0	15.2	+8%
Operating Income	51.5	55.0	+7%
Operating Expenses	29.4	29.4	-
PPOP	22.1	25.6	+16%
Provision for Credit	7.0	3.8	-46%
Provision for Taxes	3.3	5.9	+79%
Net Income	11.7	15.6	+33%

Balance Sheet	1H 2021	1H 2022	YoY
Total Assets	2,474	2,664	+8%
Loans and Receivables, Gross	1,210	1,322	+9%
Total Deposits	1,817	2,061	+13%
CASA	1,342	1,479	+10%
Equity	313	303	-3%

Financial Ratios	1H 2021	1H 2022	YoY
NIM	3.36%	3.43%	+0.1 ppt
CIR	57.2%	53.8%	-3.5 ppts
NPL Ratio	2.3%	1.9%	-0.3 ppts
NPL Cover	179.0%	196.4%	+17.4 ppts
CAR	20.4%	17.6%	-2.7 ppts
CET-1	19.5%	16.8%	-2.7 ppts
Gross LDR	66.6%	64.1%	-2.4 ppts

ADDITIONAL INFORMATION

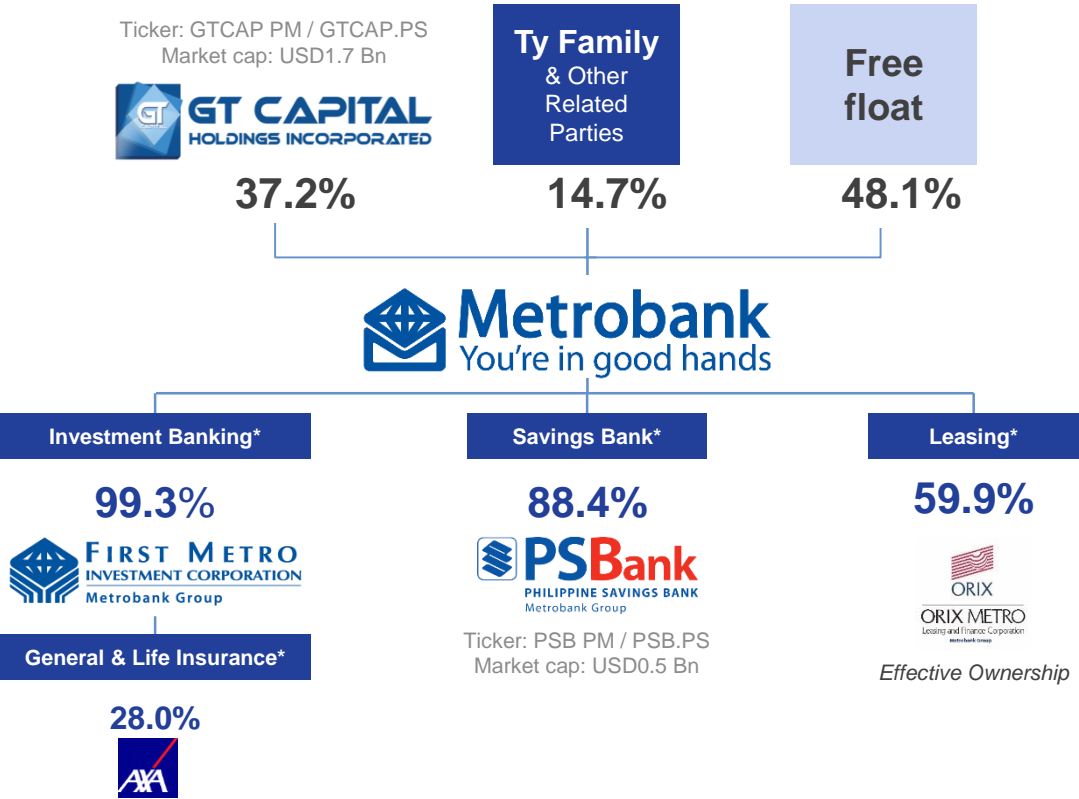
Metropolitan Bank & Trust Company (Metrobank)

Overview				Financial Data (PHP bn)		1H22		
<div>59</div> <div>YEARS OF MULTI-AWARDED SERVICE EXCELLENCE</div> <div>Founded in 1962 by a group of Filipino-Chinese businessmen led by Dr. George S. K. Ty</div> <div>Listed in 1981 on the Philippine Stock Exchange</div>		<div>DIVERSIFIED FINANCIAL CONGLOMERATE</div> <div></div>		<div>TRADING INFORMATION</div> <div>MBT PM MBT.PS Ticker</div> <div>USD 4.0 Bn Market cap</div> <div>USD 2.1 Mn 3M Avg Daily Value TO</div> <div>19% Foreign Ownership</div> <div>48% Public Float</div> <div>As of 29 July 2022</div>			Total Assets	2,664
<div>BIG 3 BANK WITH LEADING MARKET POSITION</div> <div><div>#2</div><div>#2</div><div>#3</div><div>#3</div></div> <div><div>Auto Loans</div><div>Credit Card Receivables</div><div>Mortgage Loans</div><div>Trust AUM</div></div>		<div>STRATEGIC PRESENCE AND COVERAGE</div> <div>DOMESTIC</div> <div>949 branches 55% outside NCR 2,310 ATMs</div> <div>OVERSEAS</div> <div>30+ branches, subsidiaries, offices</div> <div>140+ remittance tie-ups</div> <div>160+ remittance agents</div>		<div>INVESTMENT GRADE CREDIT RATINGS</div> <div><div>MOODY's</div><div>Baa2</div><div>Stable</div></div> <div><div>FitchRatings</div><div>BBB-</div><div>Negative</div></div> <div>Aligned with the Philippine sovereign rating</div>			Loans and Receivables, Gross	1,322
							Total Deposits	2,061
							CASA	1,479
							Equity	303
							CAR	17.6%
							CET-1	16.8%
							<div>BEST BOND BANK IN THE PHILIPPINES</div> <div>PDS Best Securities House (Bank) 2014 to 2021</div> <div>2021 LARGEST TRADER PHP Fixed Income Securities</div> <div>32.0% market share in trading volume</div> <div>44.2% market share in number of trades</div>	



Ownership and Investment Information

CORPORATE STRUCTURE



*Note: Domestic subsidiaries only

MARKET DATA

Trading information

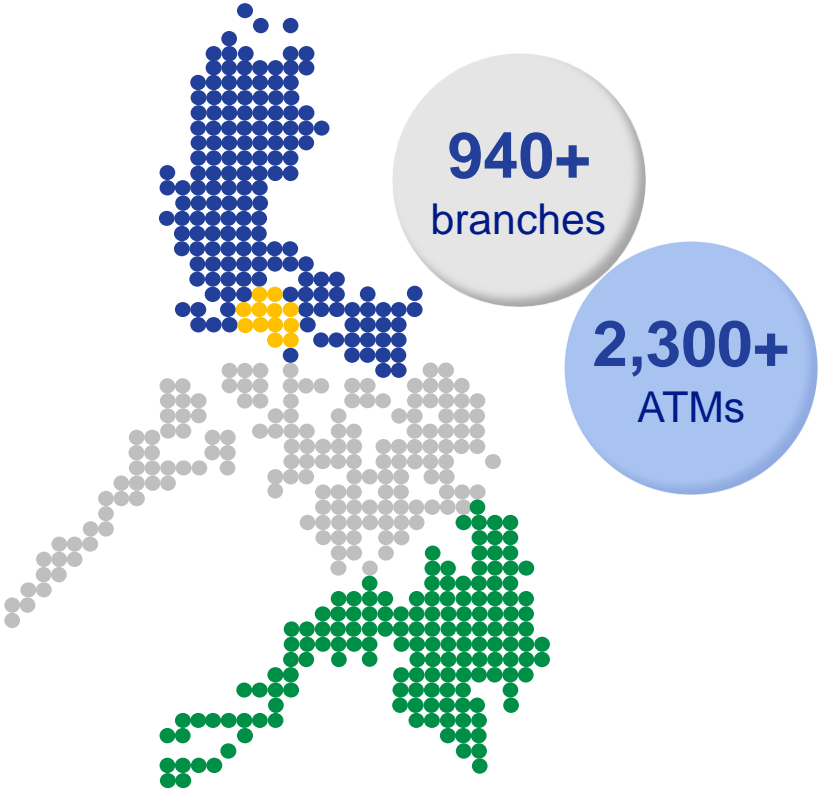
Ticker (Bloomberg Reuters)	MBT.PM MBT.PS
Par value (PHP)	20.00
Outstanding shares	4,497,415,555
Stock price as of 29 July 2022	48.60
52-Week Range (Low High)	43.00 63.50
Market cap (USD Mn)	3,951
3-Month Avg Daily Trading Value (USD Mn)	2.12
3-Month Avg Daily Trading Volume (Mn)	2.32
Public Float	48%
Foreign Ownership	19%

	2020	2021	1H22	
BVPS (PHP)	72.10	70.84	67.49	
EPS (PHP)	3.08	4.93	6.94	Annualized
Trailing P/BV (x)	0.7	0.8	0.7	Based on EOP share price
Trailing P/E (x)	15.9	11.3	8.2	
DPS (PHP)	1.00	4.00	3.00	For the year

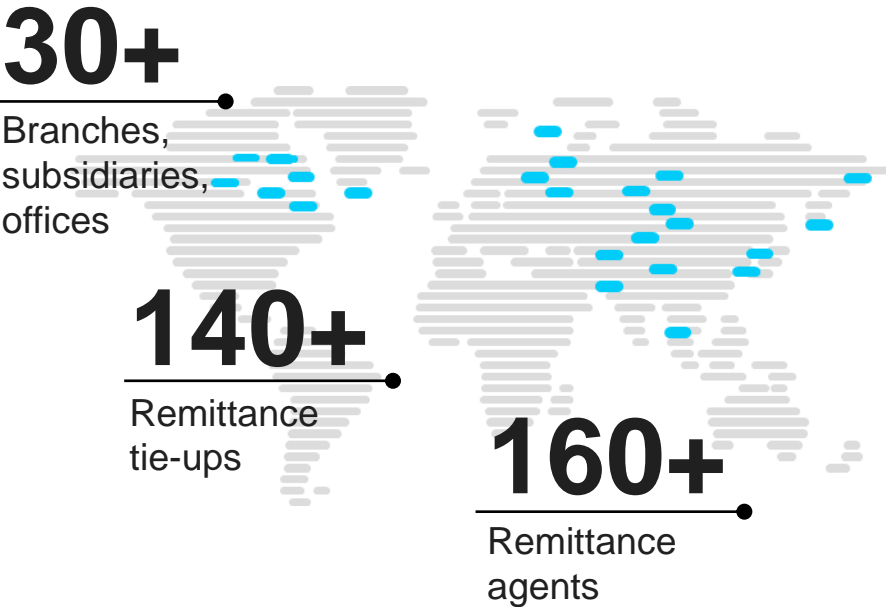
Extensive Domestic and Overseas Coverage

 **17,000+** employee base

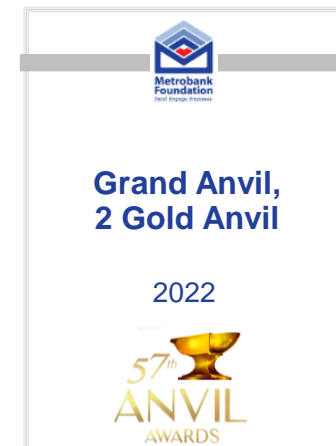
Domestic Branch and ATM Networks



Overseas Network Coverage



Recent Awards and Recognition

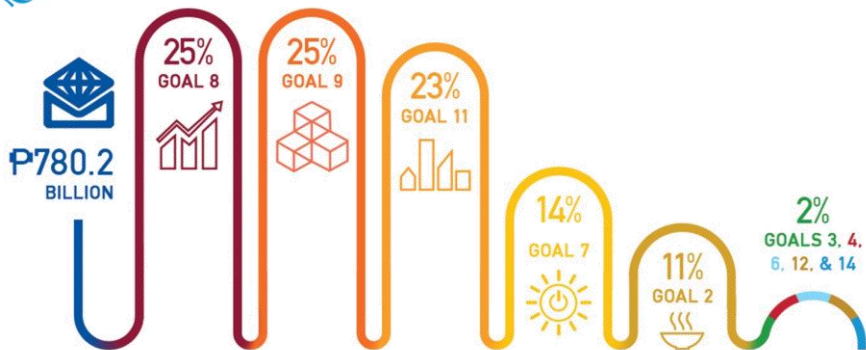


Meaningful Sustainability

Overview of Metrobank's Sustainability Framework



Breakdown of Contribution of Commercial Loans to the UN Sustainable Development Goals in 2021



GOAL 8 Decent Work and Economic Growth – Equivalent to P195 billion. Supported 206 businesses engaged in large scale retail activities, holding companies and financial institutions needing access to financial capital, hotels and restaurants, and professional and technical services | **GOAL 9 Industry, Innovation and Infrastructure** – Equivalent to P193 billion. Supported 144 businesses engaged in the development of public infrastructure such as roads and highways, establishment of commercial properties, as well as manufacturing, transportation, storage, and telecommunication activities | **GOAL 11 Sustainable Cities and Communities** | **GOAL 7 Affordable and Clean Energy** | **GOAL 2 Zero Hunger** | **GOAL 3 Good Health and Wellbeing** | **GOAL 4 Quality Education** | **GOAL 6 Clean Water and Sanitation** | **GOAL 12 Responsible Consumption and Production** | **GOAL 14 Life Below Water**

Source: [2021 Sustainability Report](#)

Sustainability Focus Areas



Metrobank
You're in good hands

Sustainability: Our Progress in 2021

Formalizing the governance structure

- ✓ The **Board**, through the Executive Committee, does the oversight and **Senior Management** executes the sustainability framework.
- ✓ The dedicated **Sustainability Department**, together with the **Technical Working Group** collaborate to embed sustainability principles into the Bank's business practices.

Expanding our coverage

- ✓ As part of the baselining exercise, there has been significant progress to **broaden the scope** of our environmental data monitoring to include:
 - Corporate Centers – fuel, power, and water consumption, and waste generated
 - Domestic Branches – power and water consumption
- ✓ Disclosed our **Scope 1 and 2 GHG emissions**

Promoting the sustainability culture

- ✓ Defined the Bank's **Sustainability Framework** and **Focus Areas**
- ✓ Launched **internal sustainability awareness campaign**
- ✓ Assessment and enhancement of existing **policies to integrate sustainability practices**

Improving our disclosures: Our 2021 Sustainability Report



- ✓ Our **2021 Sustainability Report** is the Bank's **first stand-alone** report to underscore our increasing **commitment on sustainability**.
- ✓ It has been prepared in accordance with the **Global Reporting Initiative (GRI) Standards**.
- ✓ The Report is already available in our website via the following link:
<https://www.metrobank.com.ph/about-us>
- ✓ A dedicated sustainability section in our official website was launched.

Contact Information

For comments and queries: **Sustainability Department**
sustainability@metrobank.com.ph

Special Dividend Declaration in 2022

1. Tempered near-term growth prospects

Demand is modest in 2022, with pre-pandemic double-digit growth possible by year 2023 onwards

2. Strong NPL risk buffers already in place

NPL cover remains ample, a sizeable buffer vs. risk of rising NPLs

3. Medium term prospects support higher internal capital generation

Current capital still allows for robust expansion as economy rebounds

4. Post-special dividend, CET1 Ratio is robust

- Well clear minimum CET1 Ratio for D-SIBs
- Still significantly better than peers

5. Lift to ROE

- Higher payout reflects better profitability levels
- Supportive of ROE recovery

Key information

Regular Cash
Dividends
per share

- Php1.60
- Semi-annual payout

Special Cash
Dividends
per share

- Php1.40
- To be paid out in the 1st semester

Record Date
(1st payout)

17 March 2022

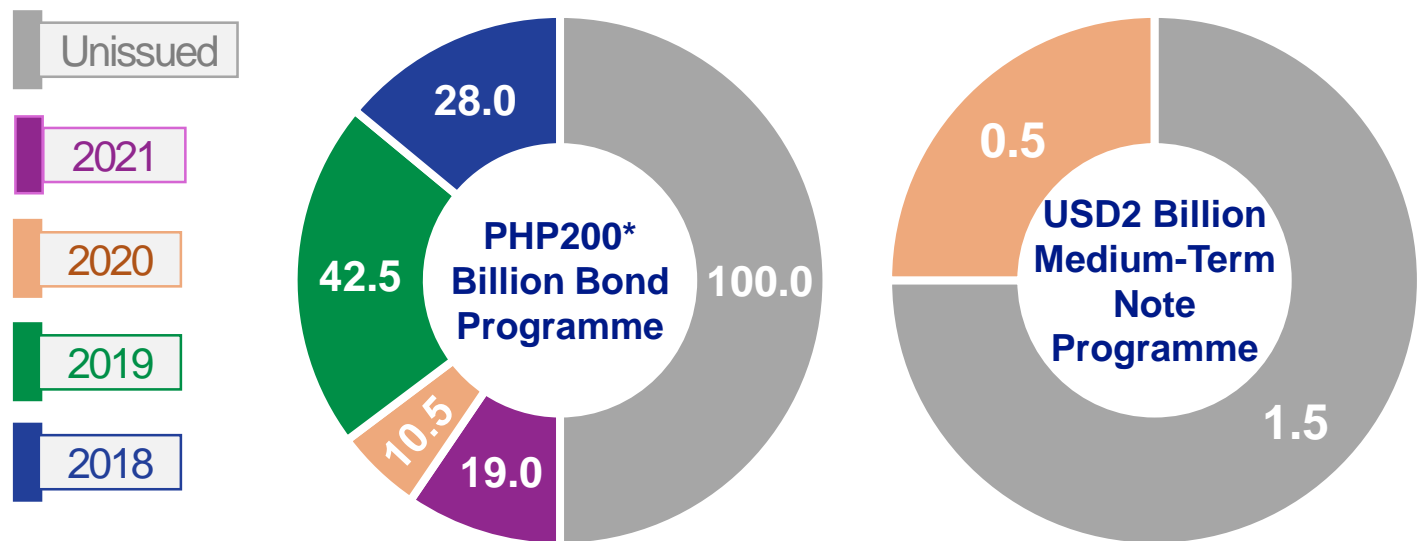
Payment Date
(1st payout)

31 March 2022



Metrobank
You're in good hands

Debt Issuances



Bond Issuance
PHP19.0 billion
5.25Y Peso Notes
Listed June 2021
1.9x oversubscribed
3.60% interest rate, 35bps above benchmark rate

**Note: The Board of Directors of Metrobank approved to update its PHP Bond and Commercial Paper Program to Up to PHP200 Billion of Issuances on 15 December 2021*



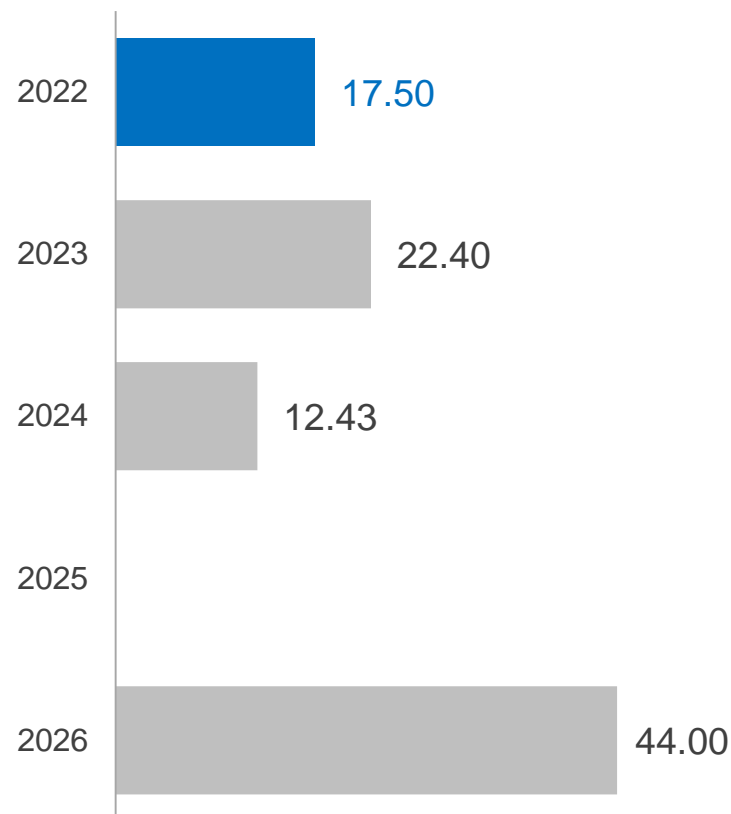
Outstanding Debt Issuances & Investment Grade Credit Ratings

Debt Issuance Details

Type	Issue Date	Coupon Rate	Maturity Date	Amount (PHP Bn)
LTNCD	Sep-16	3.500%	Sep-23	8.65
	Jul-17	3.875%	Jul-24	3.75
	Oct-18	5.375%	Apr-24	8.68
PHP Bond	Apr-19	6.300%	Apr-22	17.50
	Oct-19	4.500%	Apr-23	13.75
	Jun-21	3.600%	Sep-26	19.00
MTN	Jul-20	2.125%	Jan-26	USD500Mn*

*Assuming USDPHP 50.00;
Note: Includes only MBT Parent Bank issuances

Debt Maturity Profile (PHP Bn)



MOODY'S

**Baa2
Stable**

Jul-22

- Robust capitalization, with a proven history of support from shareholders
- Strong funding and liquidity, underpinned by a leading domestic franchise
- Highly correlated with sovereign rating; Asset quality and profitability will improve as the economy recovers

FitchRatings

**BBB-
Negative**

May-22

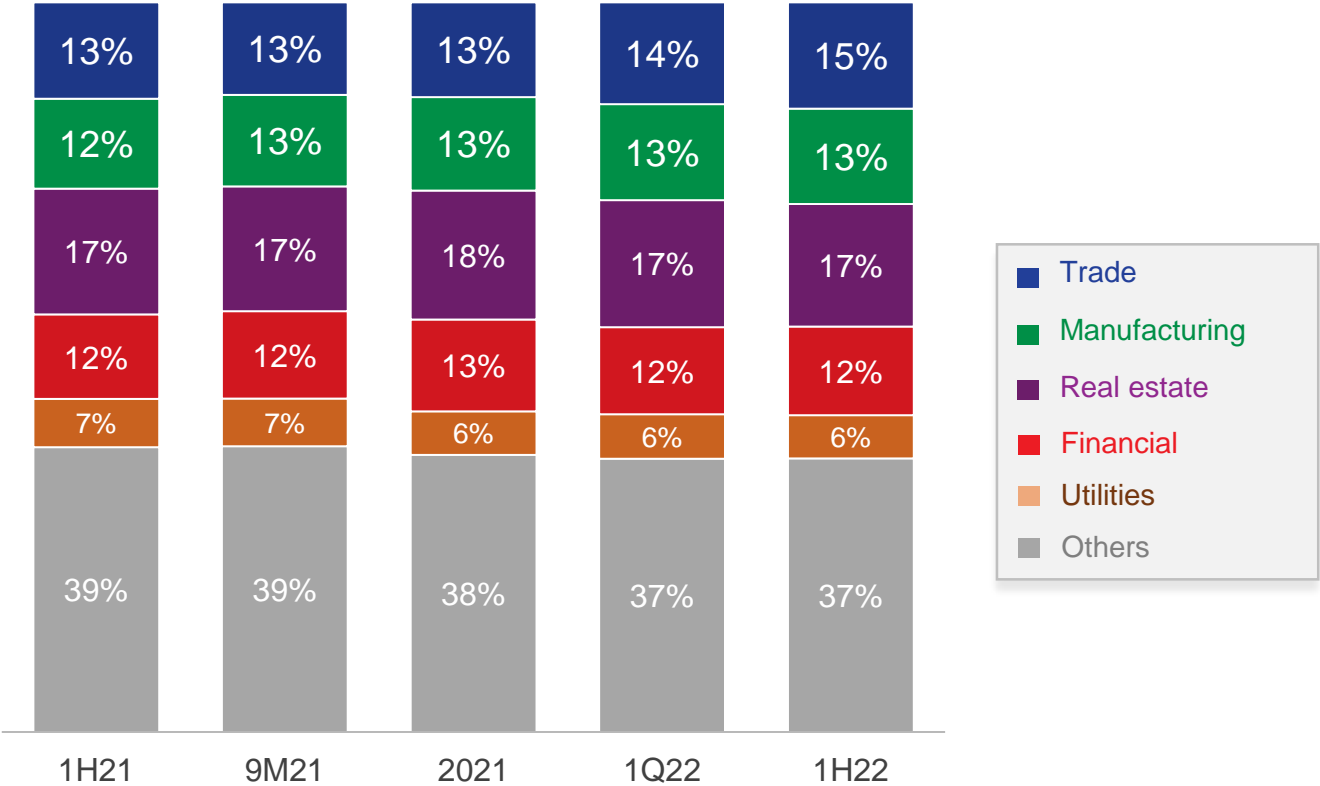
- High systemic importance; high loss-absorption buffers, established franchise, and steady risk controls
- Revenue is likely to improve as the bank ramps up loan growth amid improving economic outlook
- Bank to maintain superior capital buffers relative to peers



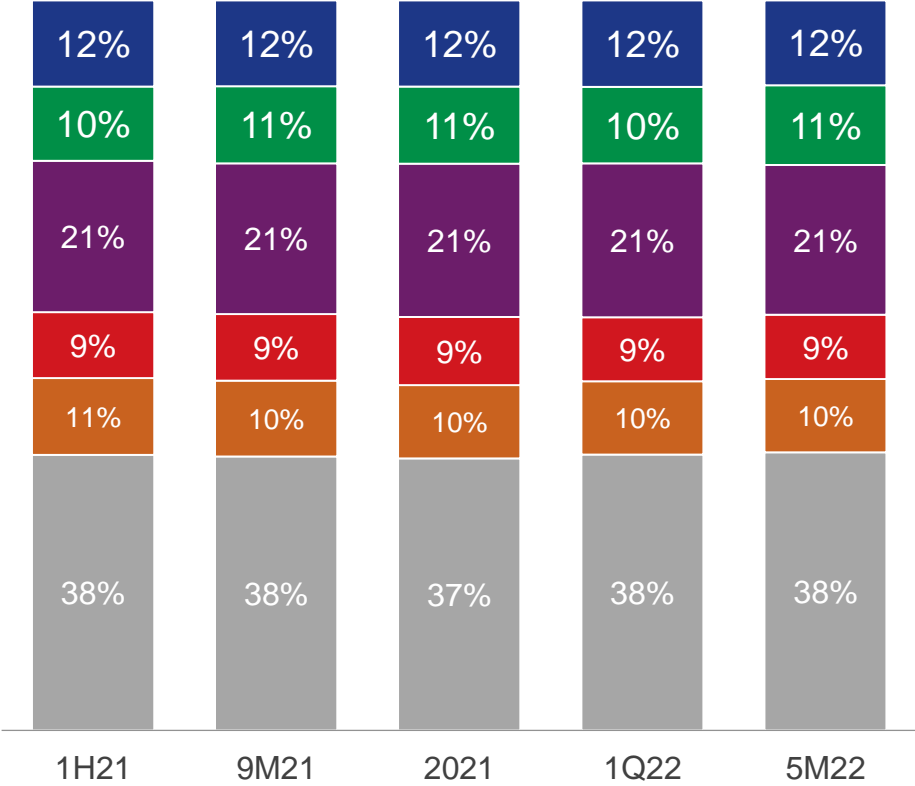
Metrobank
You're in good hands

Loan Portfolio Breakdown

MBT Loan Portfolio By Industry



Philippine Banks Loan Portfolio By Industry

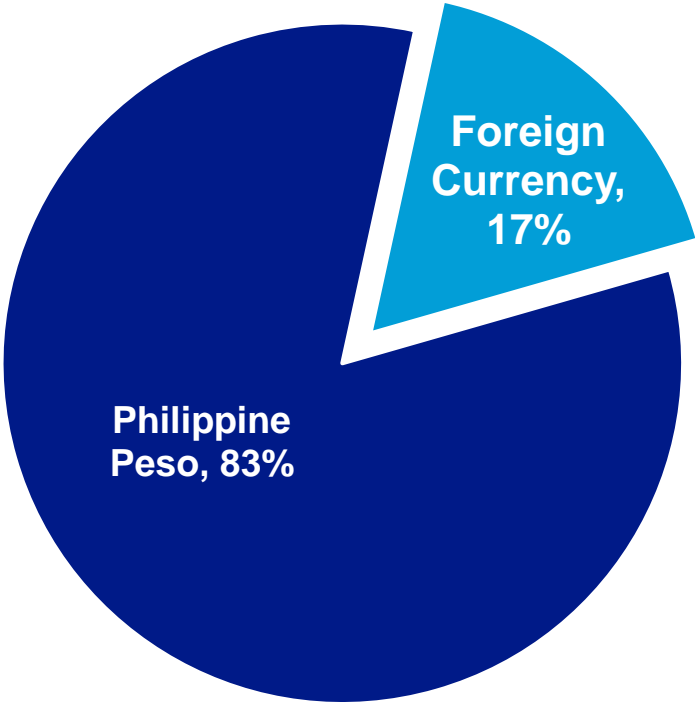


Based on Philippine Standard Industrial Classification
Others include Transport & storage, Construction, Agricultural, forestry and fishing; Accommodation & food service activities

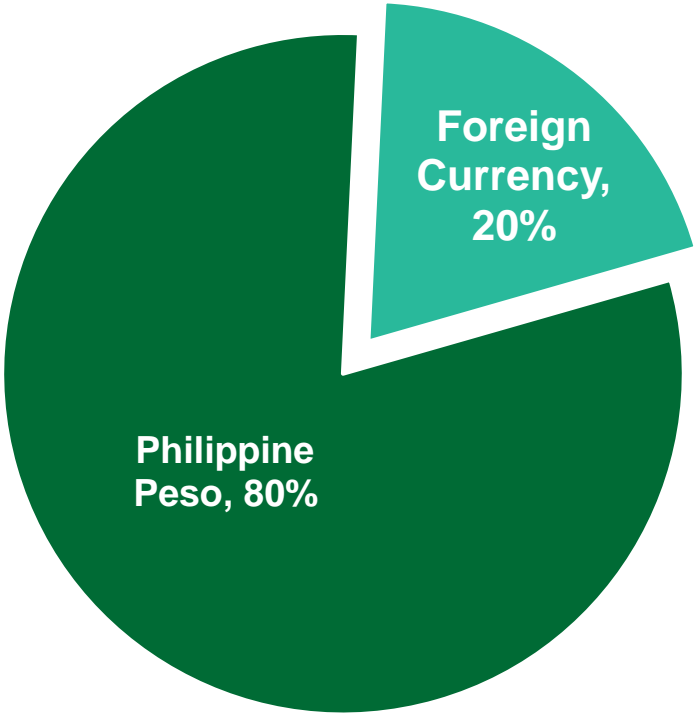


Currency Breakdown

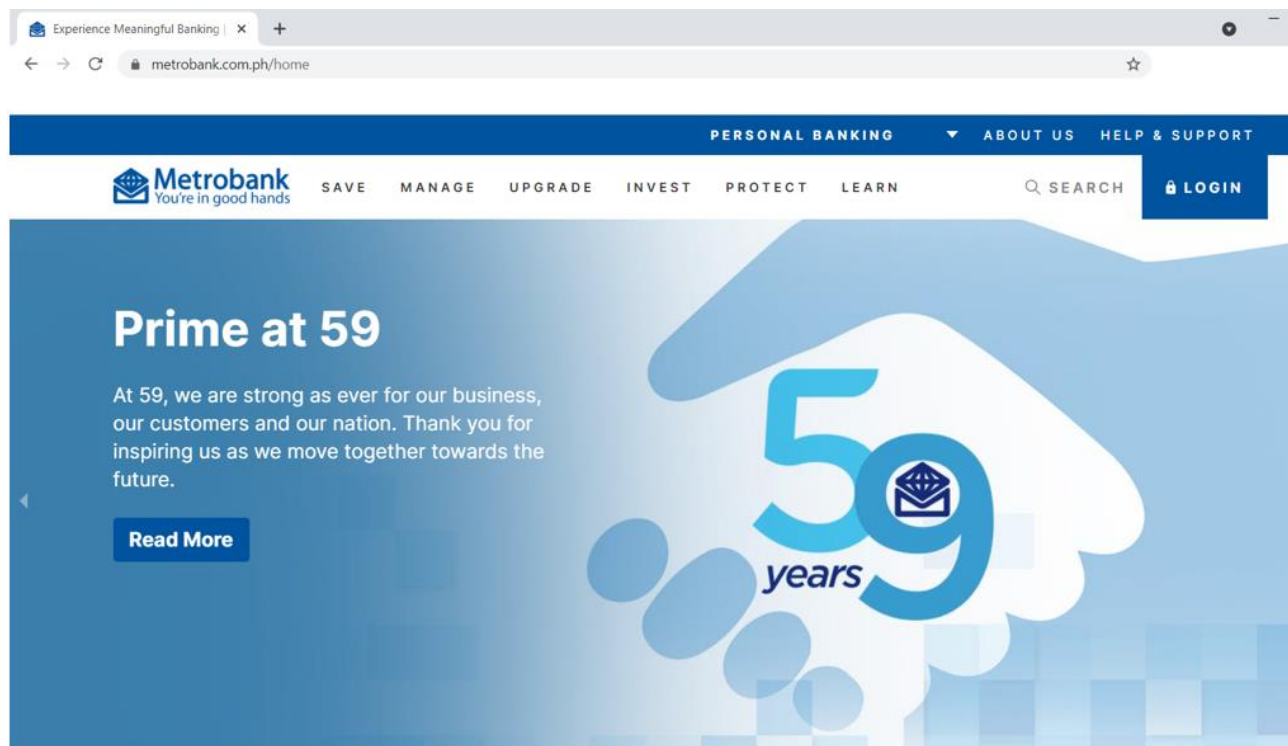
LOAN PORTFOLIO



DEPOSITS



For more information, please visit our website:



For your comments and queries contact us via:

investor.relations@metrobank.com.ph

Tel: (632) 8857 5348

DISCLAIMER: This material was produced by Metrobank Investor Relations Department for information purposes only and is intended to be used in presentations by the Bank at investor meetings and does not constitute a recommendation regarding the securities of the Bank or any of its affiliates. The information contained herein (including, among others, the market data, industry data and other industry statistics included in this presentation derived from public or third party sources) has not been independently verified and thus no representation or warranty, express or implied, is made as to the fairness, accuracy, currency, completeness or correctness of the information, opinions and conclusions contained in this presentation by the Company. Accordingly, no reliance should be placed on the fairness, accuracy, currency, completeness or correctness of this presentation, nor any inferences drawn from the manner in which the contents have been compiled and presented. Unauthorized distribution, alteration, or reproduction, whether in whole or in part in any form, is strictly prohibited by the Company. Data presented here was taken from publicly available sources (PSE, SEC, BSP). In case of any discrepancy, the information from the public sources will prevail.

Latest Annual Reports

[2021](#)



[2020](#)



[2019](#)



Financial Reports

[SEC 17-A](#)

[SEC 17-Q](#)

[BSP SOC](#)

Investor Relations

<https://metrobank.com.ph/about-us/investor-relations-program>

Annual Corporate Governance Report

<https://metrobank.com.ph/about-us/corporate-governance-report>



Metrobank

You're in good hands



THE ASIAN BANKER

**STRONGEST BANK
IN PHILIPPINES 2021**

by balance sheet

Best Domestic Bank

in the Philippines
Asiamoney Best Bank Awards 2021



BANKQUALITY.COM

CONSUMER SURVEY ON RETAIL BANKS 2020
MOST RECOMMENDED RETAIL BANK IN
PHILIPPINES AND 4TH IN APAC