



# COMPANY PRESENTATION





**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

## GDP

2020	2021	2022
-9.5%	5.7%	7.6%

- 2022 GDP back to pre-pandemic levels; growth ahead of government's target of 6.5-7.5% on the back of strong consumption spending from economic reopening.
- 4Q22 GDP print at 7.2% driven by healthy private consumption and narrower net imports

## Inflation

2020	2021	2022	4M23	Apr-23
2.4%	3.9%	5.8%	7.9%	6.6%

- Slowed down to 6.6% from 7.6% in Mar-23, driven by the price deceleration in food, energy, and transportation.
- Core inflation starting to ease at 7.9% from 8.0% last month

## Policy rate

2020	2021	2022	Mar-23
2.0%	2.0%	5.5%	6.25%

- Inflationary pressures prompt BSP to raise RRP rate by another 25bps to 6.25% in March 2023

## Unemployment rate

2020	2021	Mar-23
10.3%	7.8%	4.7%

- Improving unemployment rate from peak levels, and now lower than the pre-pandemic level of 5.1%

## Business & Consumer Expectations (%)

2Q22	3Q22	4Q22	1Q23
B: 46.4 C: 11.2	B: 43.9 C: 13.4	B: 31.3 C: 9.5	B: 49.0 C: 7.5

- B: Upbeat due to expectations of higher sales volume, improved business conditions, and demand uptick during summer
- C: Less upbeat due to concerns on rising prices, and unemployment

## Capacity Utilization (%)

2Q22	3Q22	4Q22	1Q23
72.7	72.7	72.1	74.8

- Capacity Utilization at 74.8% coming from a low of 66.2% in 3Q20 and already tracking pre-pandemic level

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

# Metrobank Economic Research Forecasts

As of May 5, 2023

	2021A	2022A	2023F	2024F
<b>GDP</b> (2018=100)	5.7%	7.6%	6 – 7% (DBCC <sup>1</sup> : 6.0-7.0%) (IMF: 6%)	6 – 7% (DBCC <sup>1</sup> : 6.5-8.0%) (IMF: 5.8%)
<b>Inflation</b> (2018=100)	3.9%	5.8%	6.0% (DBCC <sup>1</sup> : 5.0-7.0%) (BSP, 6.0% <sup>2</sup> )	4.5 – 5.5% (DBCC <sup>1</sup> : 2.0-4.0%) (BSP, 2.9 <sup>2</sup> )
<b>BSP RRP rate</b>	2.0%	5.5%	6.0%	5.0%
<b>PHPUSD Rate</b>	50.77	56.12	55.1	54.4

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\*Notes:

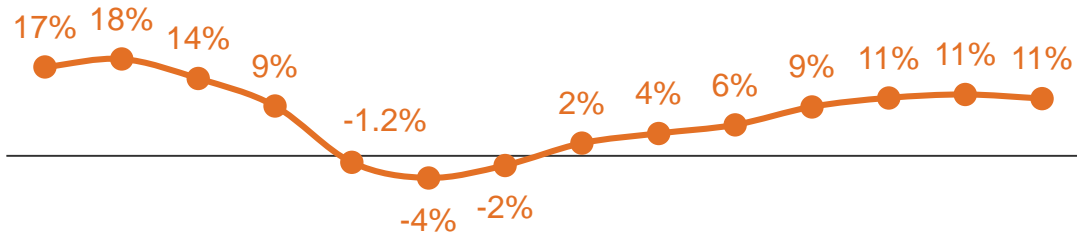
<sup>1</sup> DBCC = Development Budget Coordination Committee: formulates the National Government's fiscal program; composed of the Office of the President, DBM, NEDA, and DOF. The BSP attends the Committee meetings as a resource agency.

<sup>2</sup> BSP March 2023

# Banking Industry: Loan recovery sustained, slight pick-up in NPL ratio

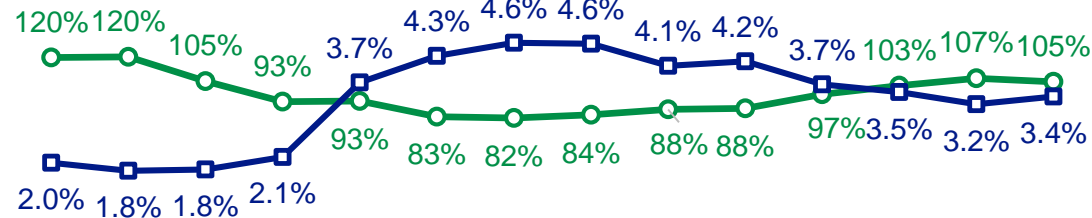
## Continued loan growth recovery, NPL ratio inches up

Loan growth



2016 2017 2018 2019 2020 1Q21 1H21 9M21 2021 1Q22 1H22 9M22 2022 2M23

Asset quality  
 -○- NPL cover  
 -□- NPL ratio - net IBL

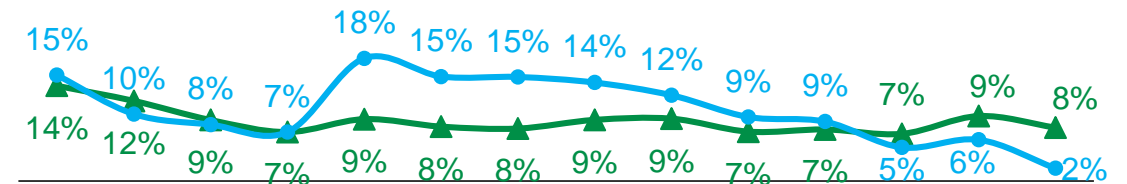


2016 2017 2018 2019 2020 1Q21 1H21 9M21 2021 1Q22 1H22 9M22 2022 2M23

Source: BSP Philippine Banking System (PBS) data; Metrobank estimates

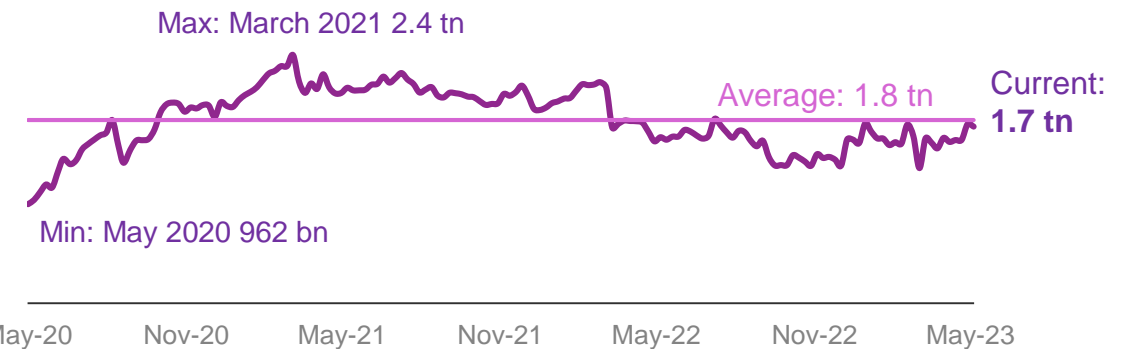
## Easing deposit and CASA growth

▲ Deposit growth    ● CASA growth



2016 2017 2018 2019 2020 1Q21 1H21 9M21 2021 1Q22 1H22 9M22 2022 2M23

Estimated excess liquidity (Php) \*

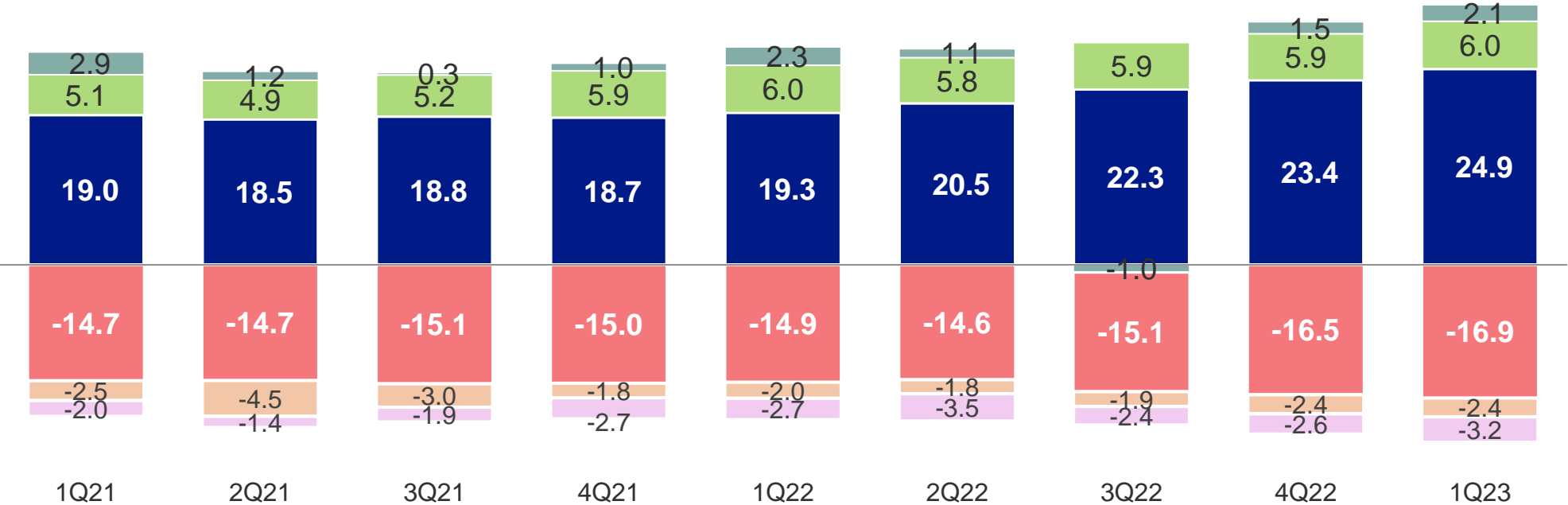
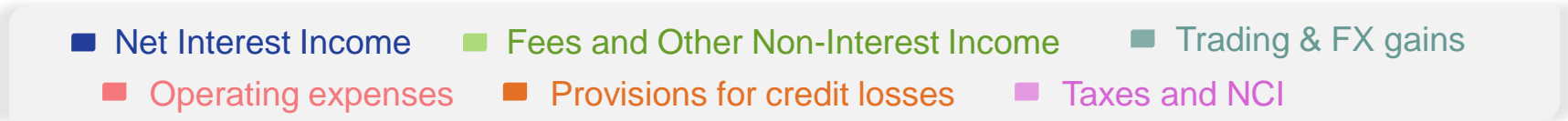


\*Note: Excess Liquidity = Reverse Repurchase Facility + ODF + TDF + BSP Bills – Rediscounting – OLF

# FINANCIAL PERFORMANCE

1Q 2023

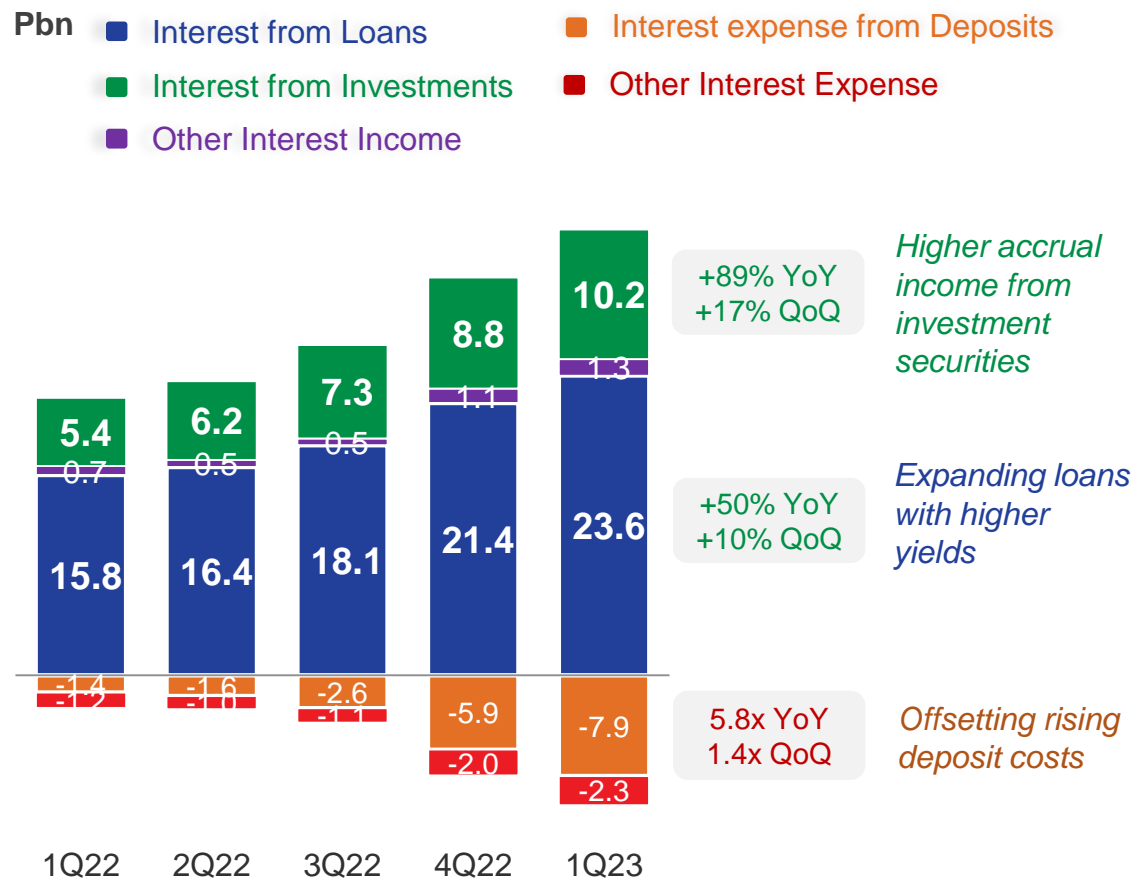
# Strong NII, steady fees mitigate rising opex



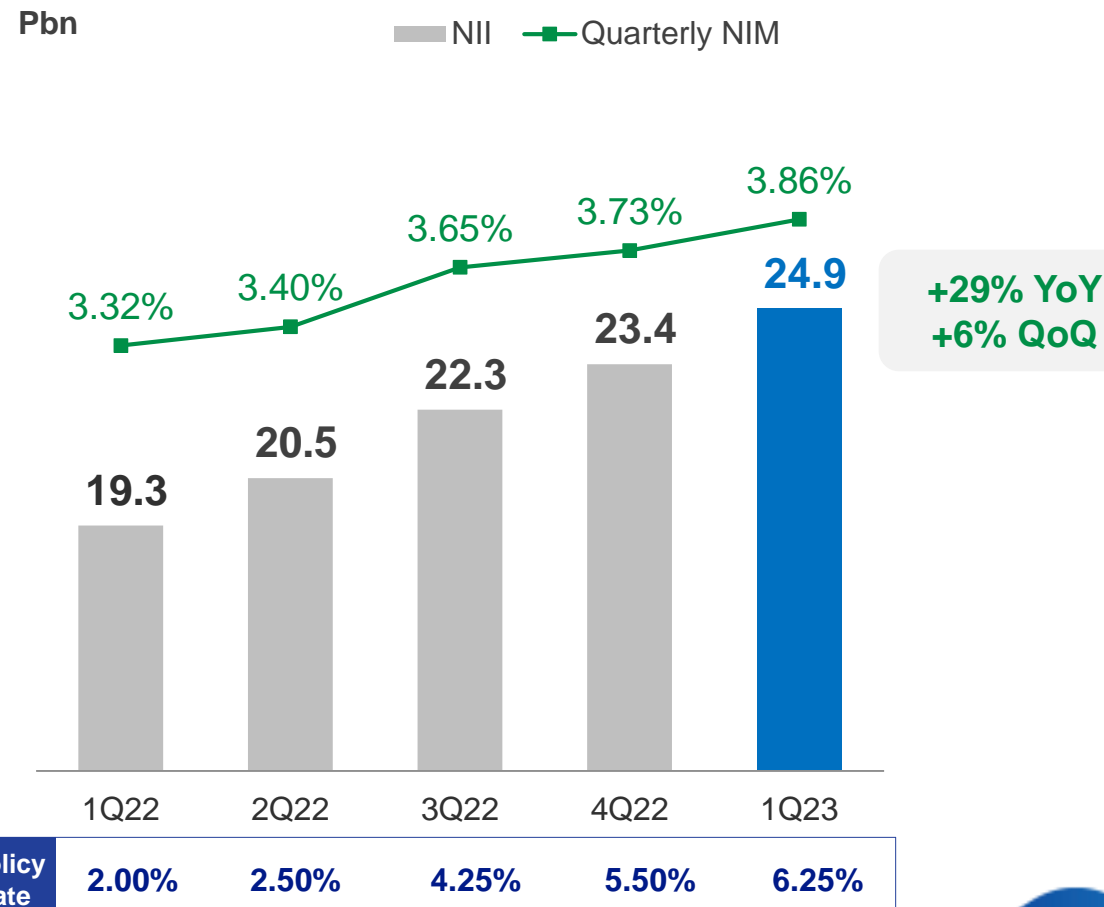


# Expanding assets and rising margins boost NII

## Interest income building up

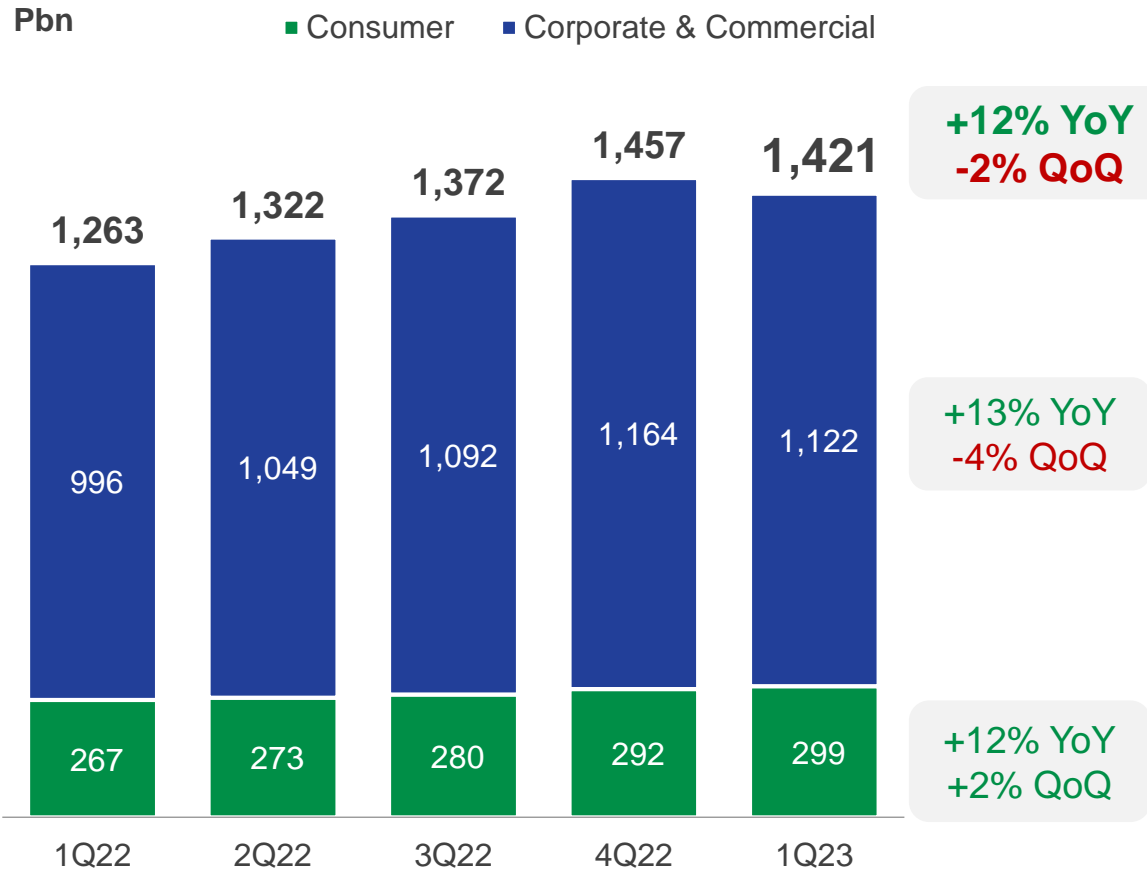


## Margins still on an uptrend



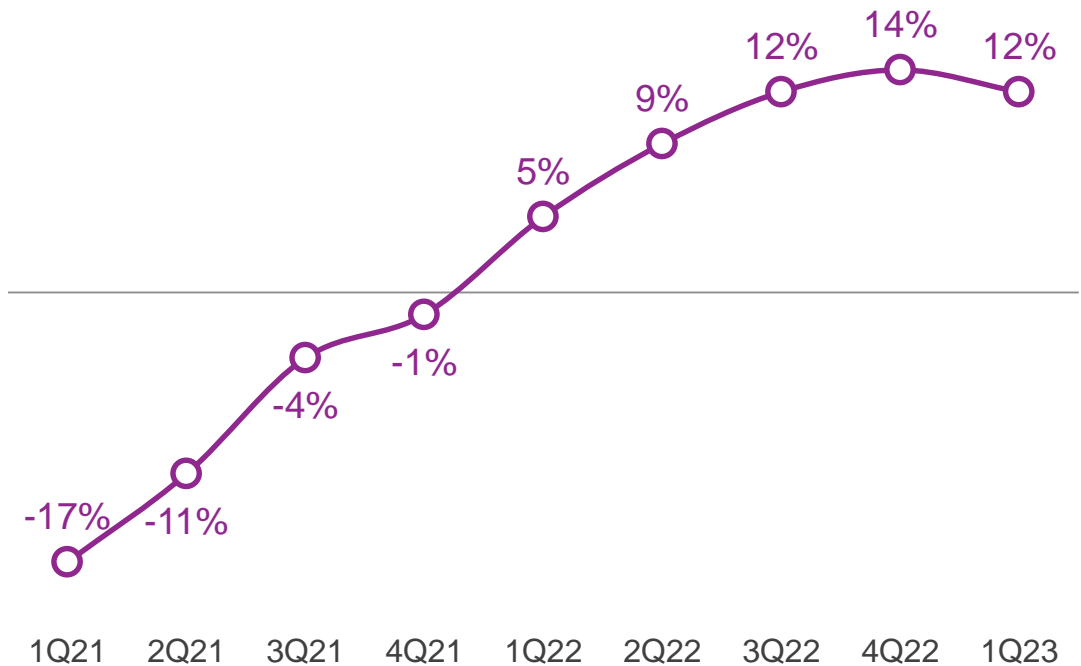
# Loan book driven by both corporate and consumer segments

## Strong commercial demand driving loan growth



## Positive loan momentum sustained

### MBT Gross Loans growth



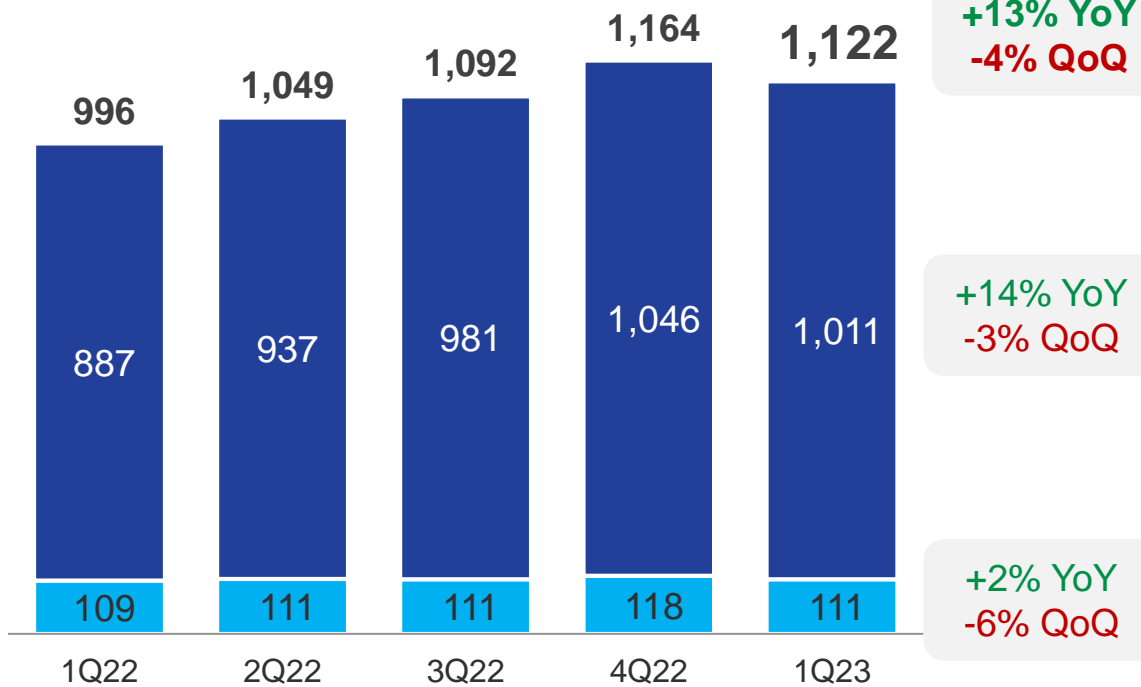
Note: Gross of Unearned Interest and Discount (UID)

# Corporate segment driving loan demand

## Corporate continues to lead growth

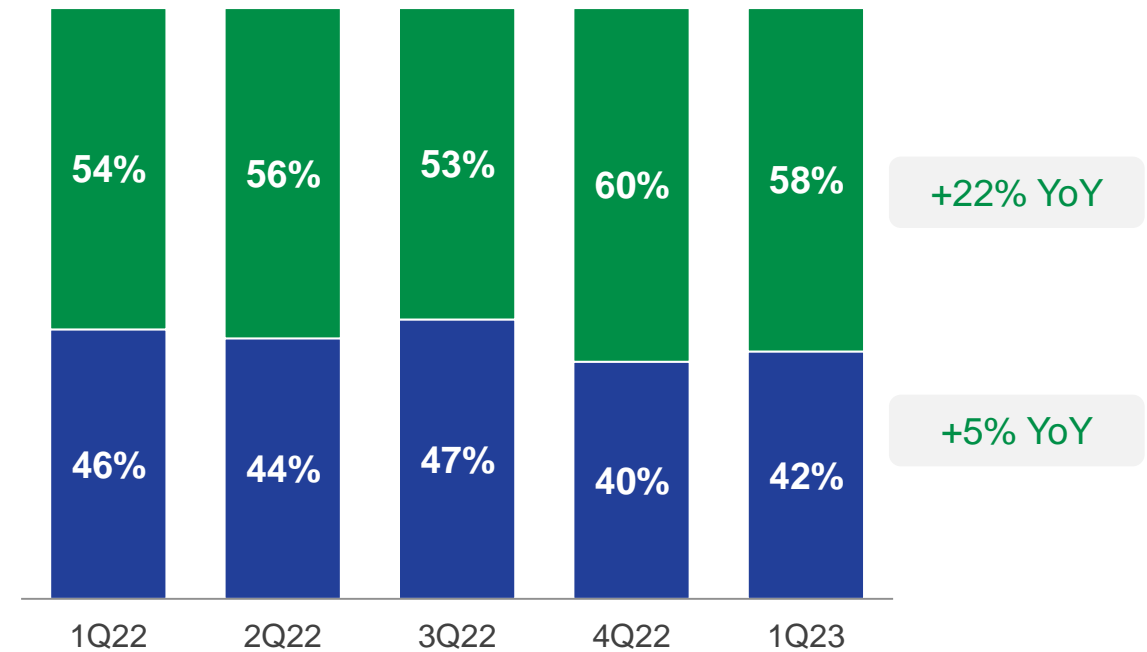
Pbn

■ SME ■ Corporate & Middle Market



## Loans by remaining maturity (Parent only)

■ Long term ■ Short term

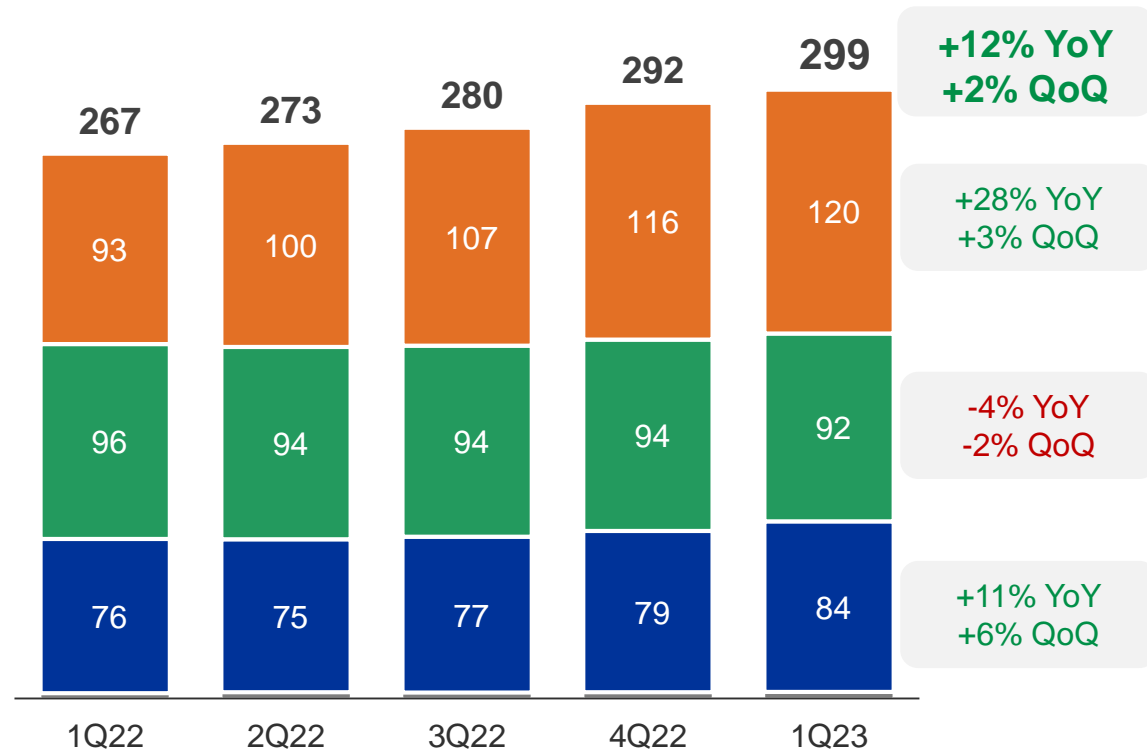


Note: BSP defines SMEs as enterprises with assets worth up to P100 mn

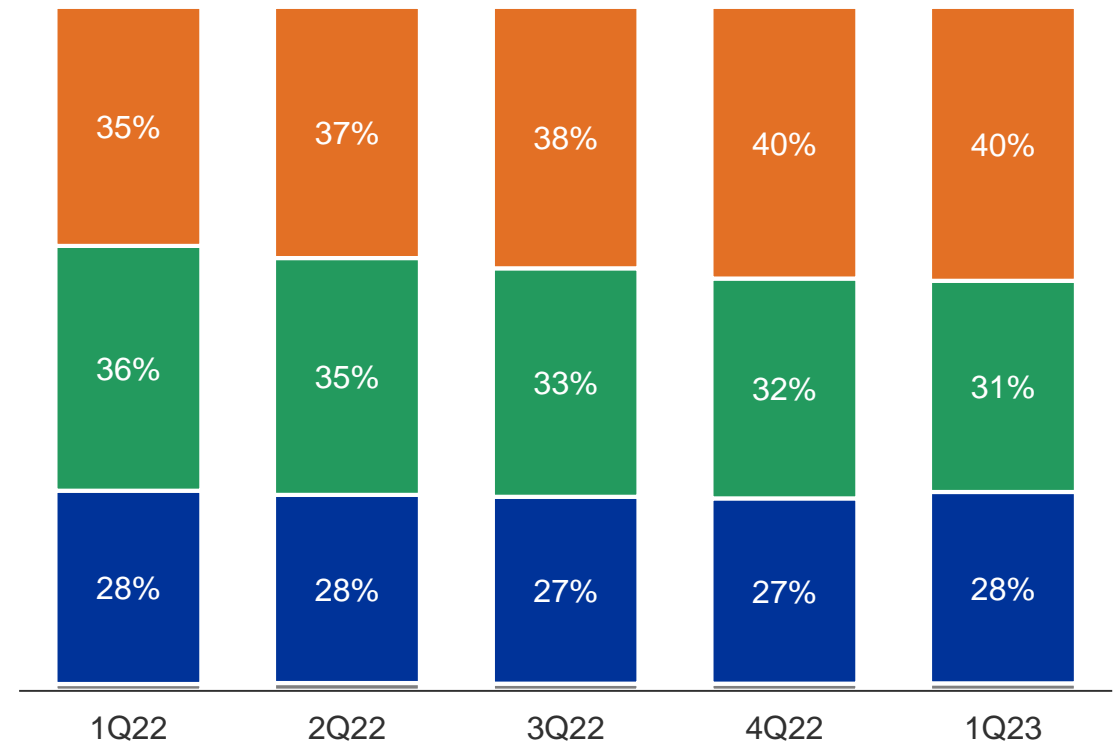
# Consumer loans driven by credit cards and auto recovery

## Consumer Loans Breakdown

Pbn ■ Others ■ Auto ■ Housing ■ Credit Card & Others\*



## Consumer Loans By Product



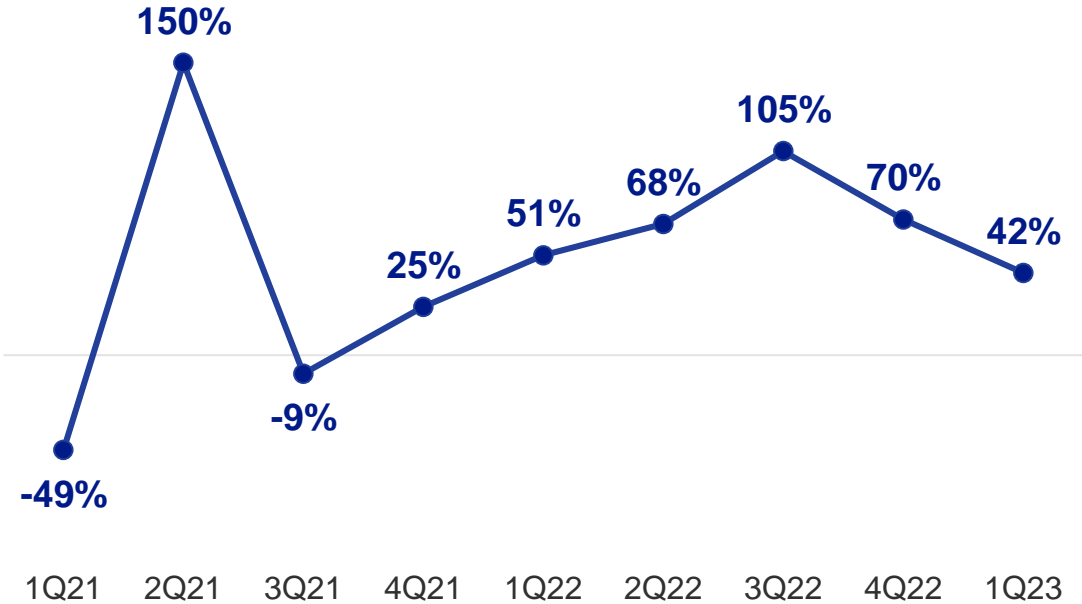
*\*Note: Gross of Unearned Interest and Discount (UID)  
Credit card receivables net of UID amounted to P109bn, +30% YoY*

# Sustained growth in big-ticket consumer loans production

## New car loans production accelerates



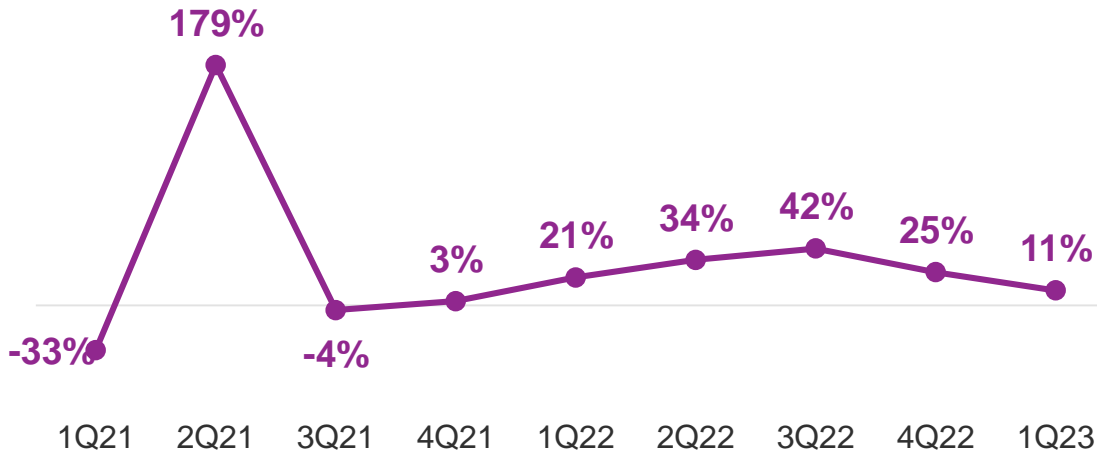
**+42% YoY**  
New car loans



## New home loans on an uptrend

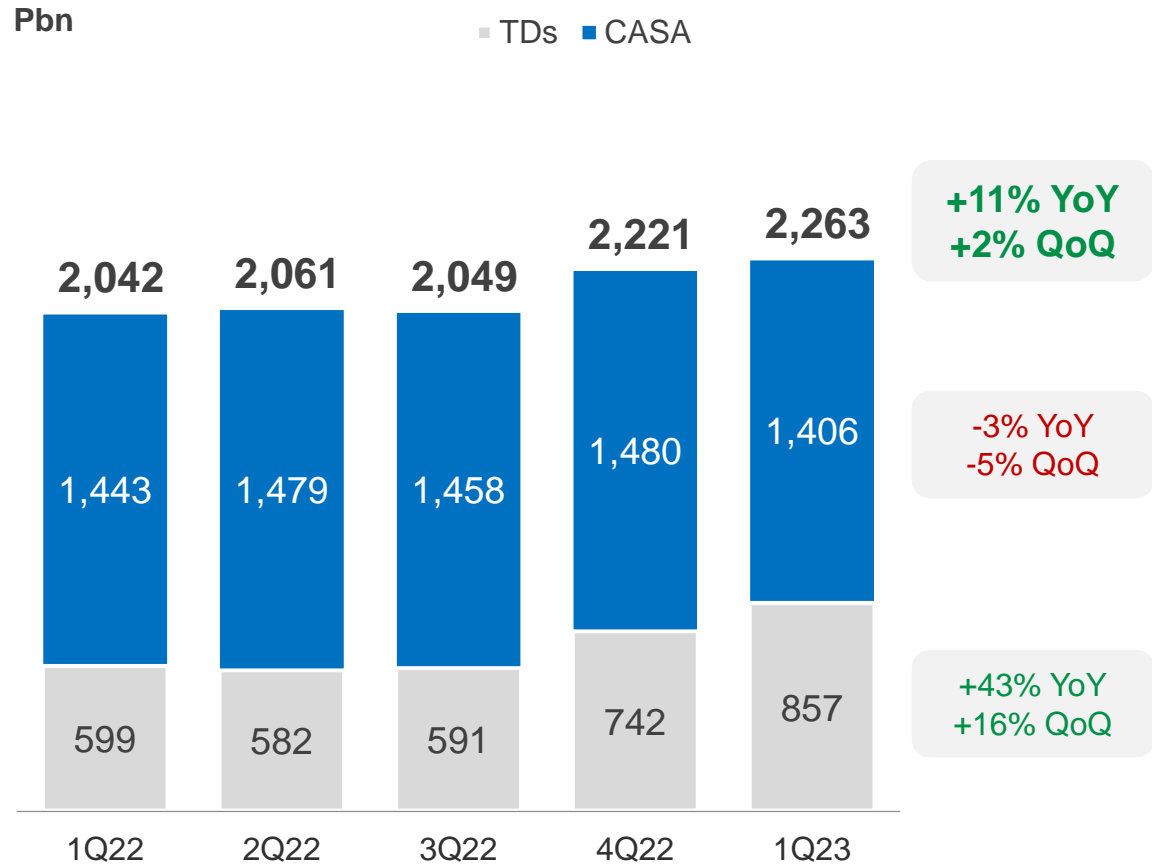


**+11% YoY**  
New home loans

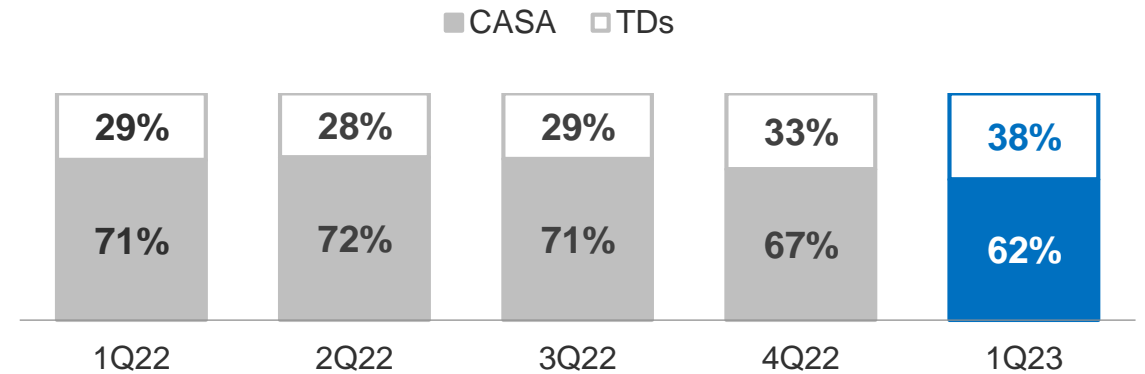


# CASA ratio eases to pre-pandemic level

## Total deposits continue to pick up



## CASA ratio eases

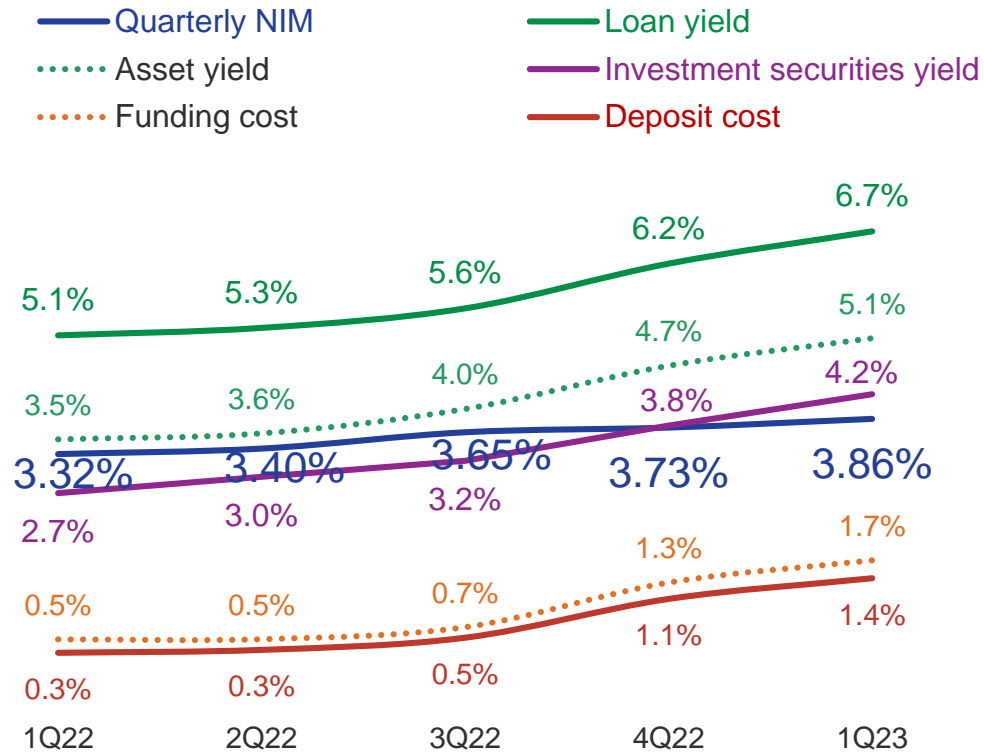


## Steady CASA Deposits per Branch



# Sustained margin improvement

## Better asset yields offsetting uptick in funding costs



Policy rate	2.00%	2.50%	4.25%	5.50%	6.25%
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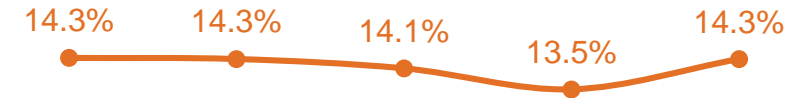
Notes:

- 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

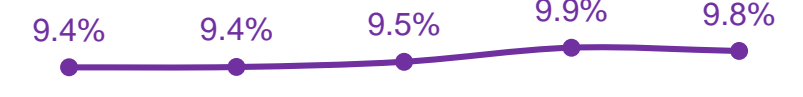
## Stable to improving yields across segments



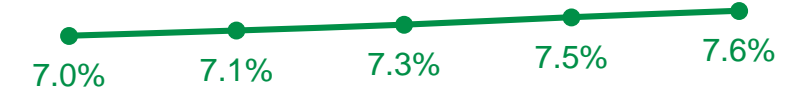
Credit Cards



Auto



Home



Corporate & Commercial

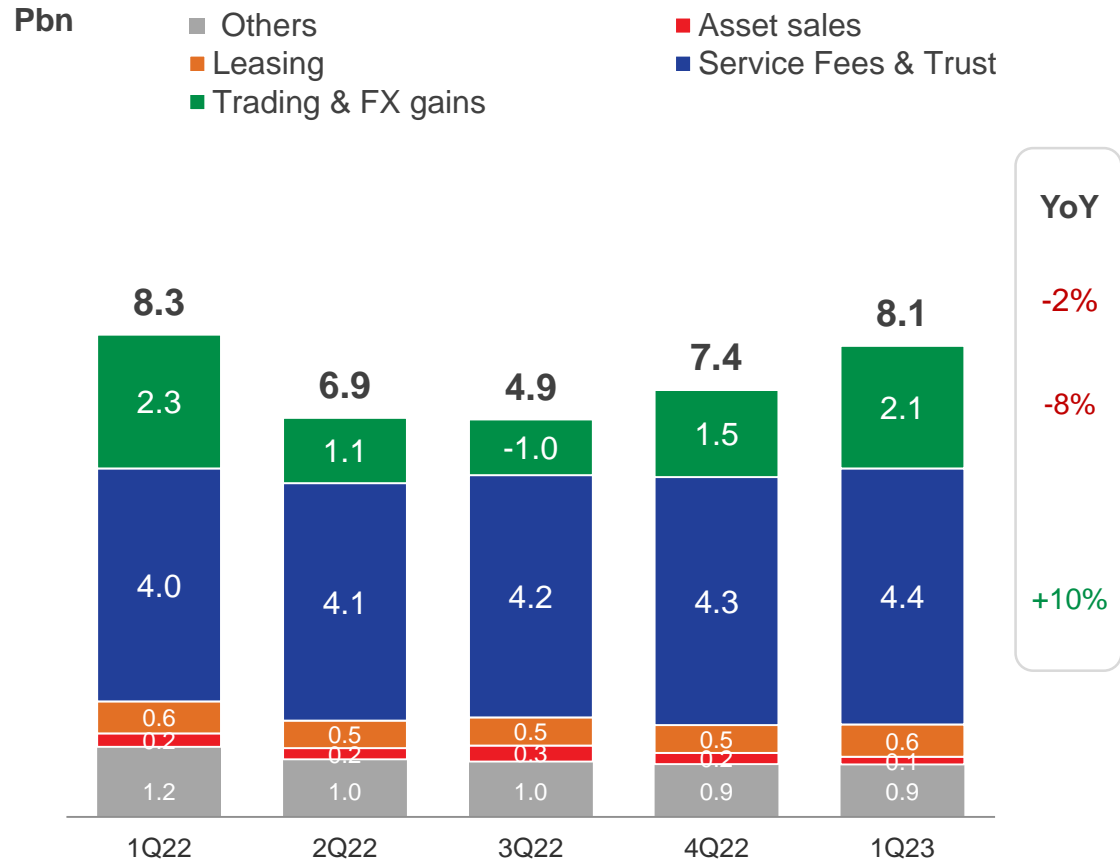


Notes:

- Gross yield on loans net of Unearned Interest and Discount (UID)
- Credit card rate cap set at 2% on Nov 2020, raised to 3% on Feb 2023

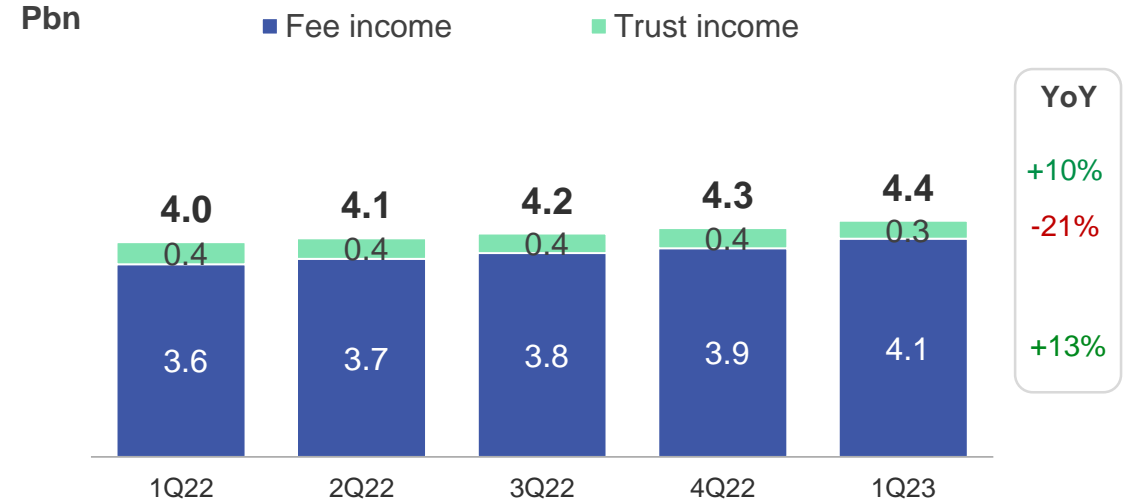
# Rising fee income driving non-interest income growth

## Fees drive non-interest income

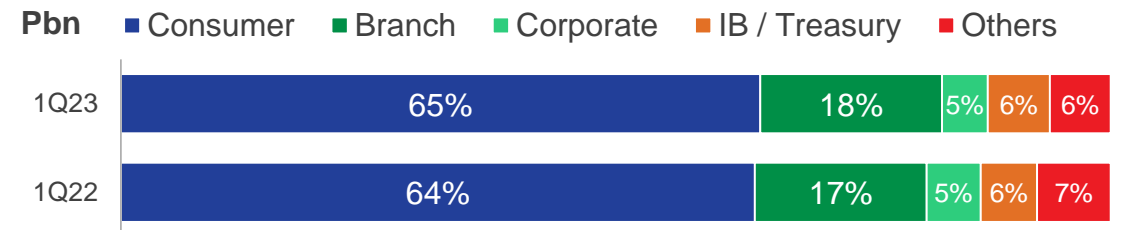


Note: Others include Dividend income, Gain on recognition of investment properties, Recovery on charged-off assets, IT and other fees

## Healthy fee income



## Fee income breakdown (Parent)

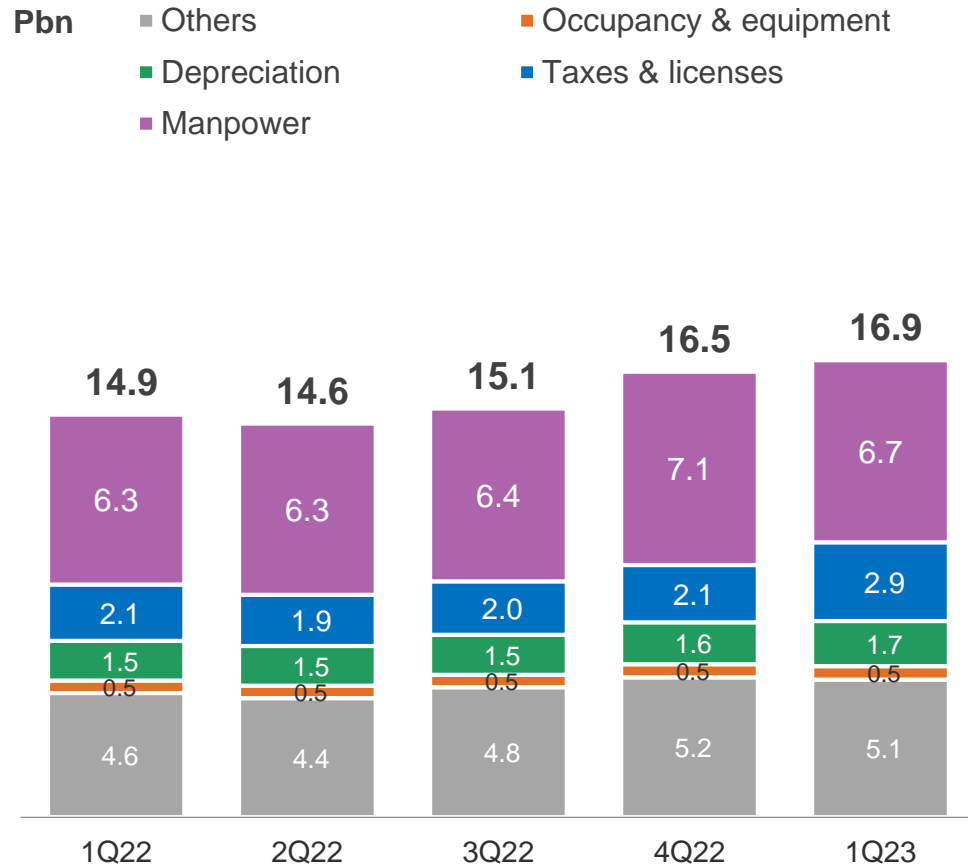


Note: Fee income includes credit card fees, trade and loan-related, fees from ATM or e-channel usage, remittance, deposit-related, product referral, etc



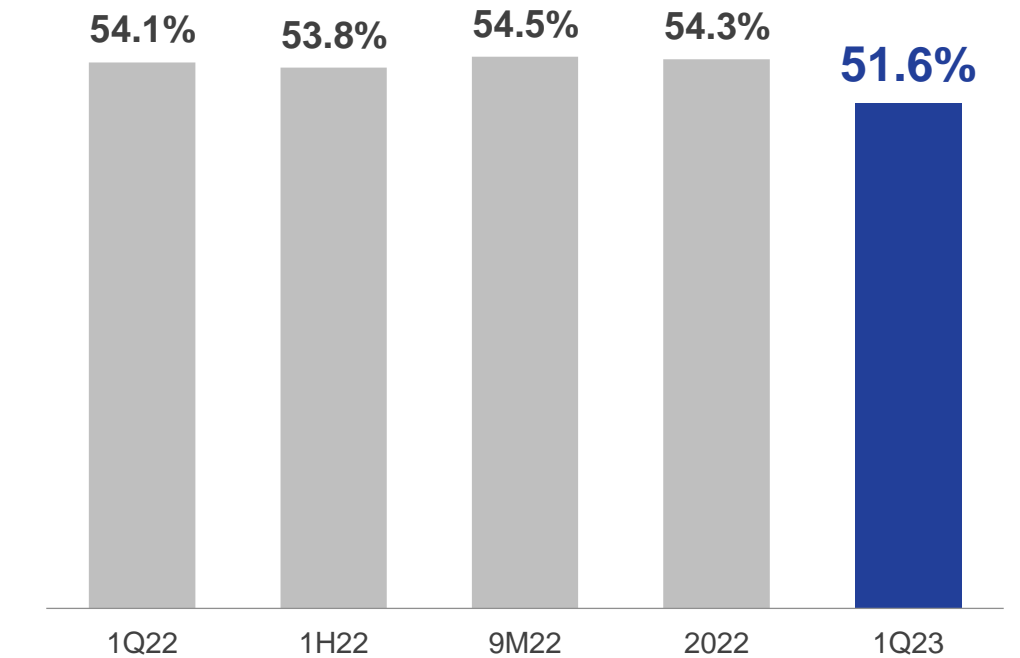
# CIR improves despite rising opex

## Rising opex on the back of increased transactions



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

## Improving cost-to-income ratio

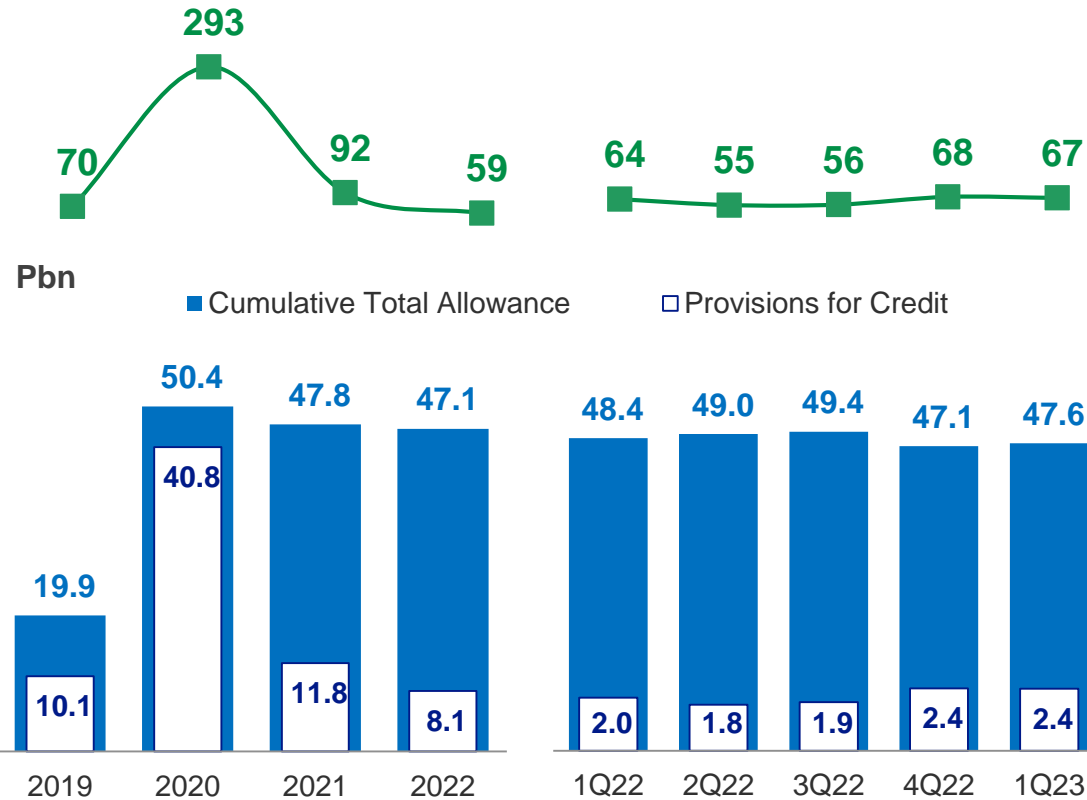


Note: Operating income used does not include MBT's share in net income of investees

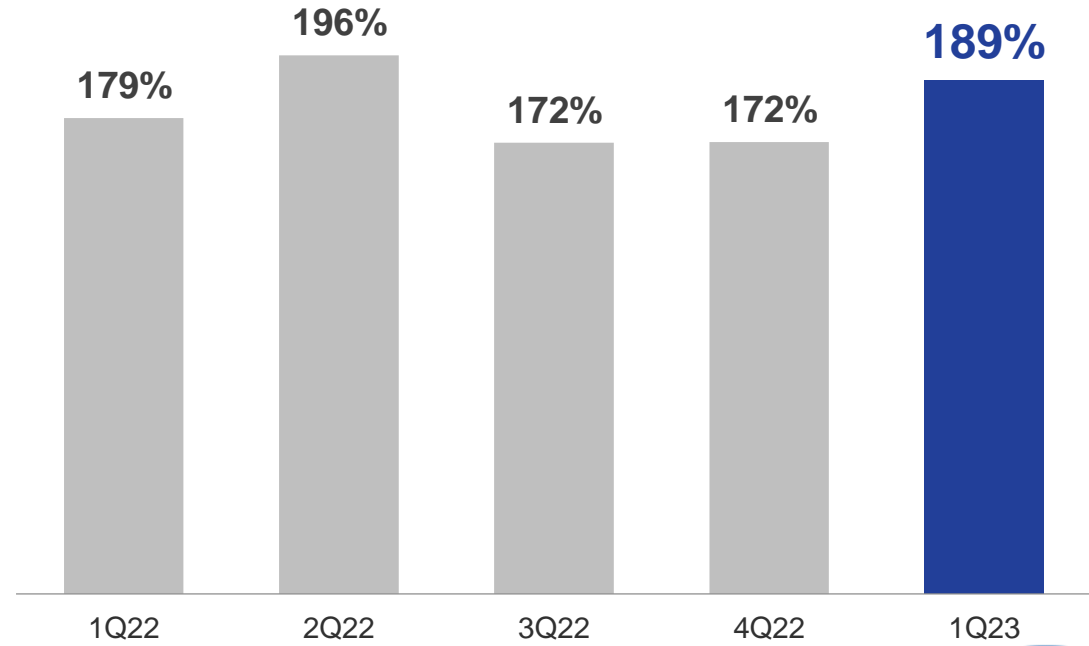
# Credit costs remains steady; ample NPL cover

## Temporary pick up in credit costs

— Est. Credit Cost (bps)



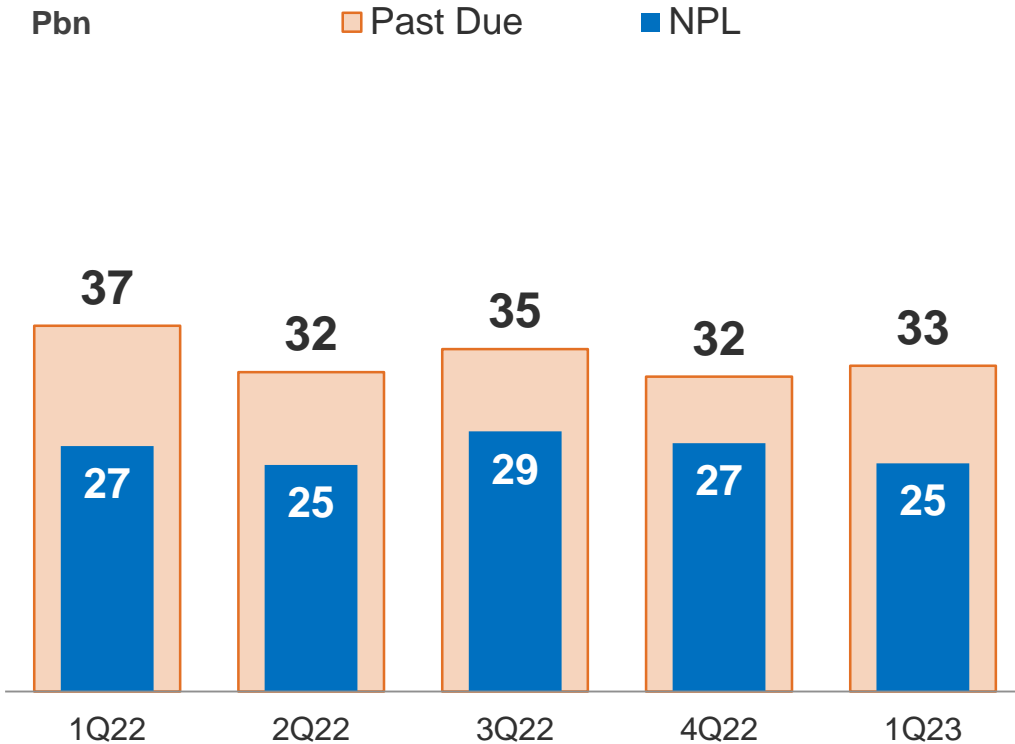
## Hefty provision cover



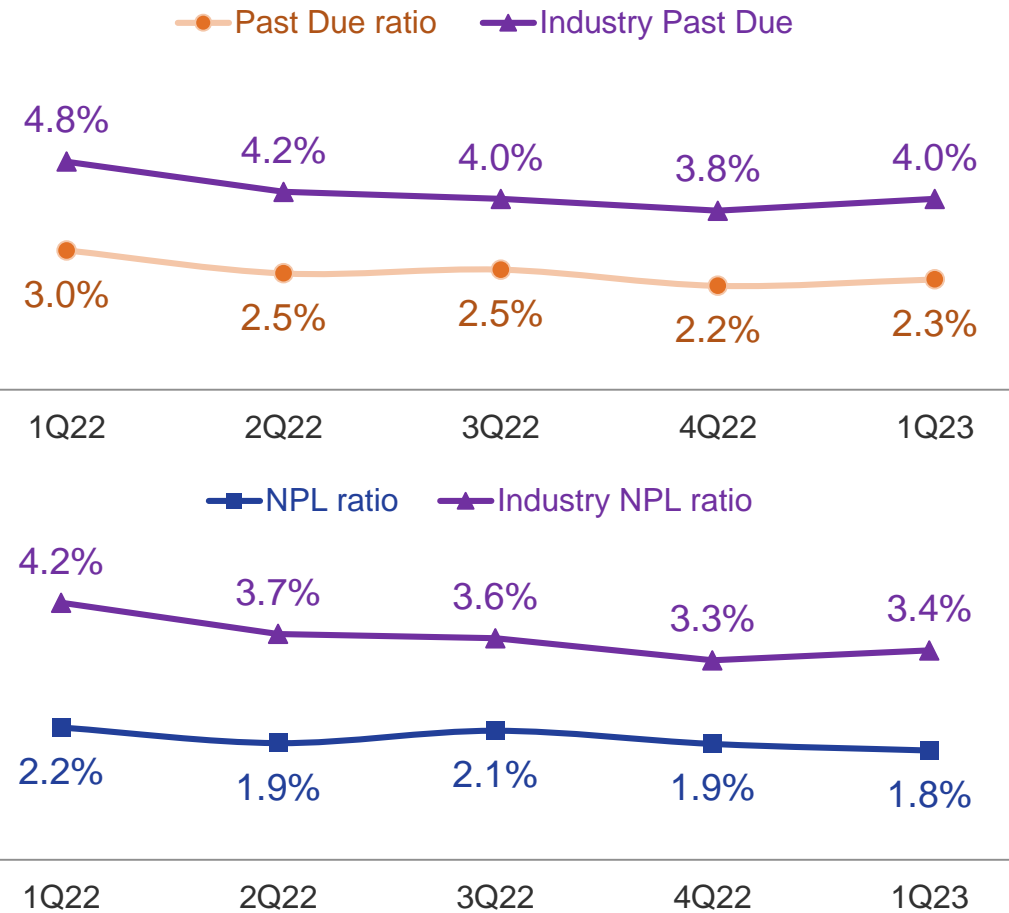
Note: Estimated credit cost = Annualized Provisions for Credit / Ave. Gross Loans & Receivables

# Improving asset quality

## NPL and Past Due loans



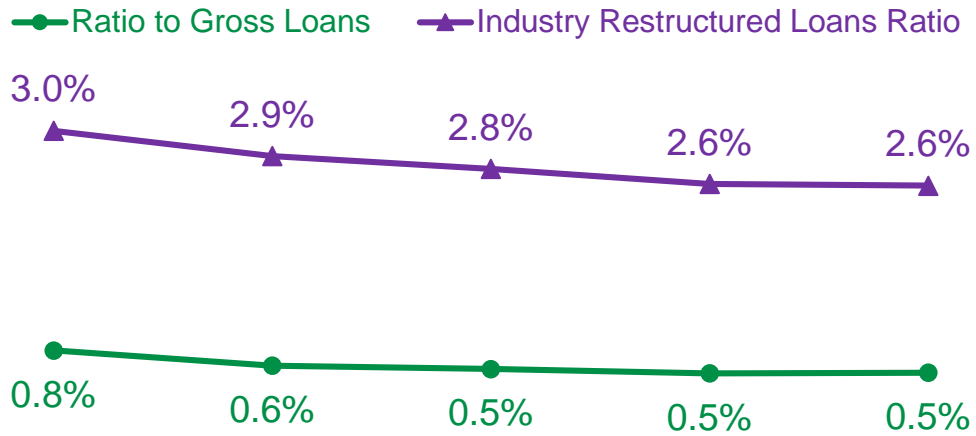
## NPL and Past Due ratios much lower than industry



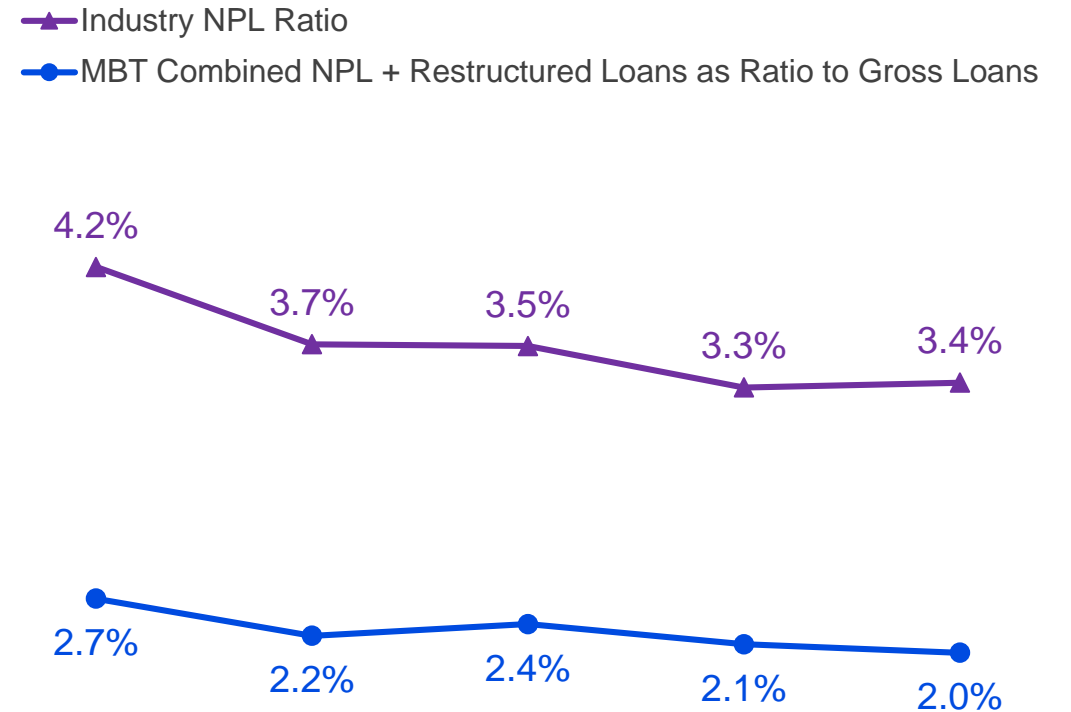
Note: Gross loans net of Unearned Interest and Discount (UID)  
Industry Data refers to the latest Philippine Banking Sector data from the BSP

# Asset quality still better than industry

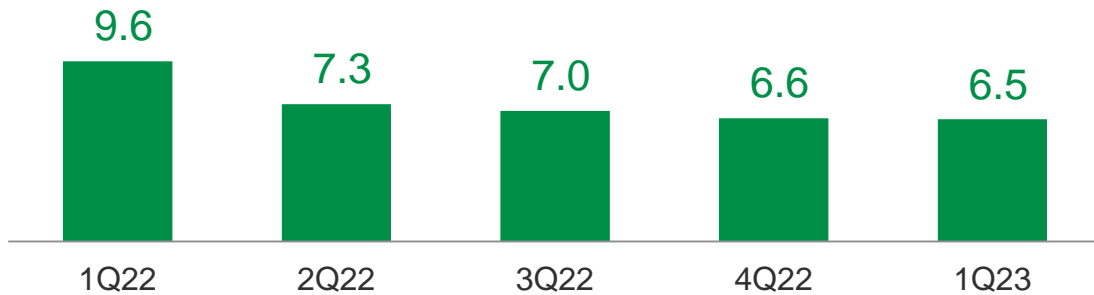
## Restructured loans level off



## Combined NPLs/Restructured still below Industry NPL Ratio



Pbn

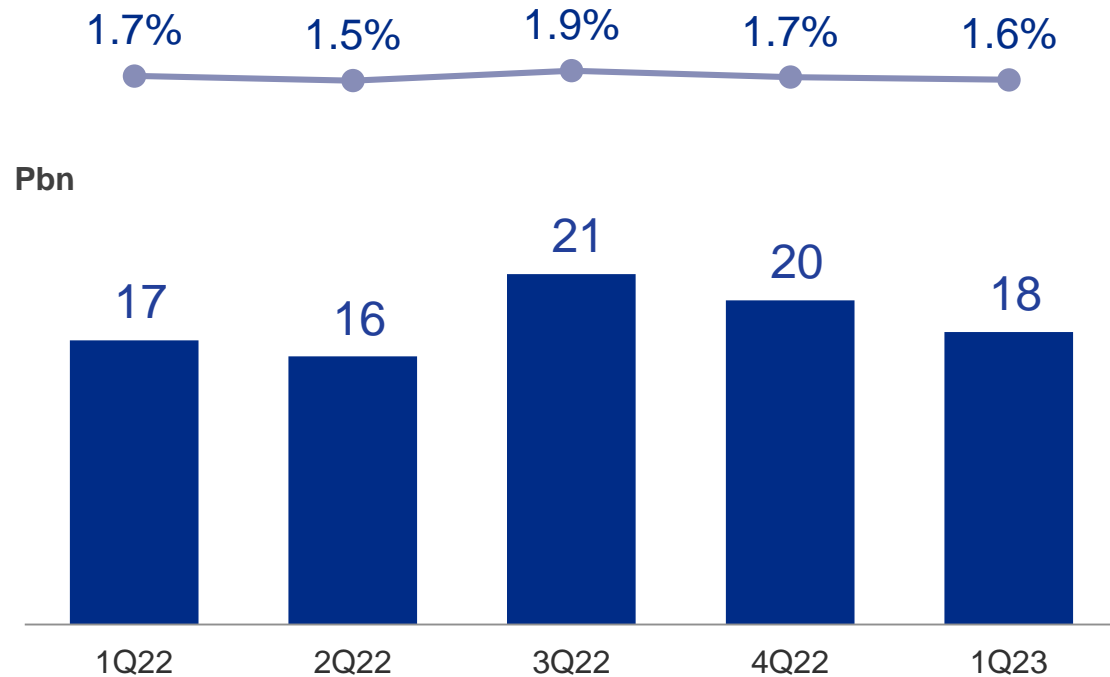


Note: Gross loans net of Unearned Interest and Discount (UID)  
Industry Data refers to the latest Philippine Banking Sector data from the BSP

# Improving NPL trend

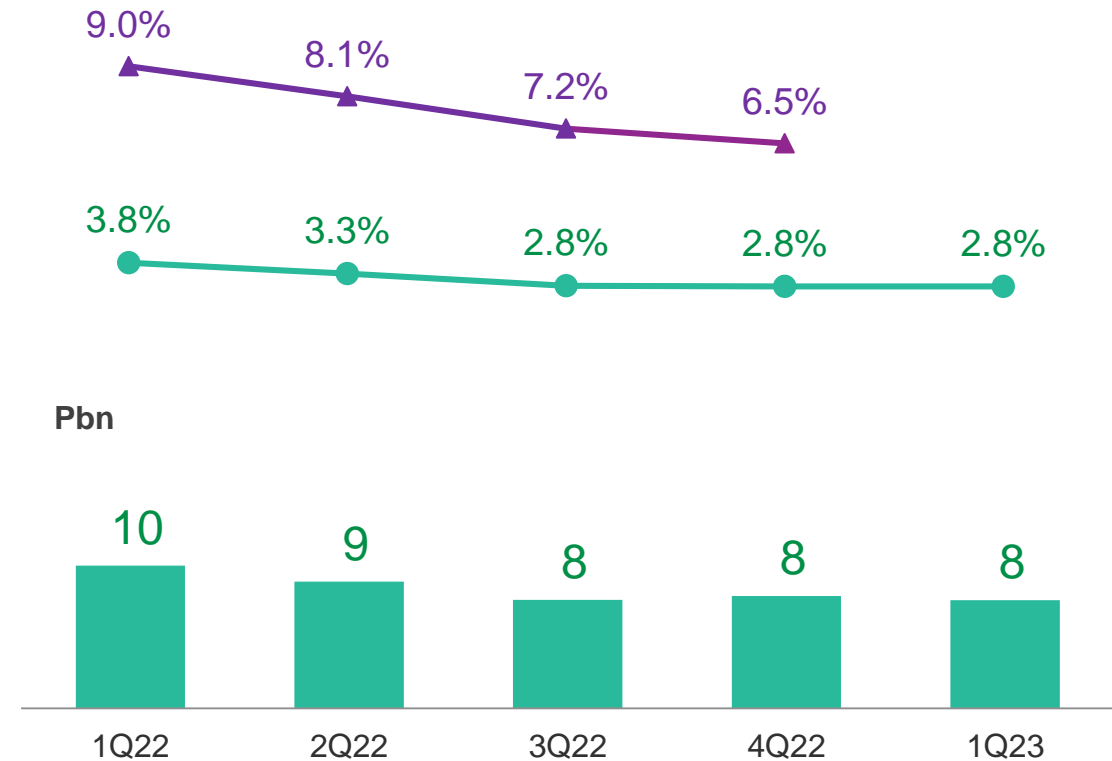
## Commercial NPLs

■ NPLs ● NPL ratio



## Consumer NPLs

● NPL ratio ▲ Industry Consumer NPL ratio

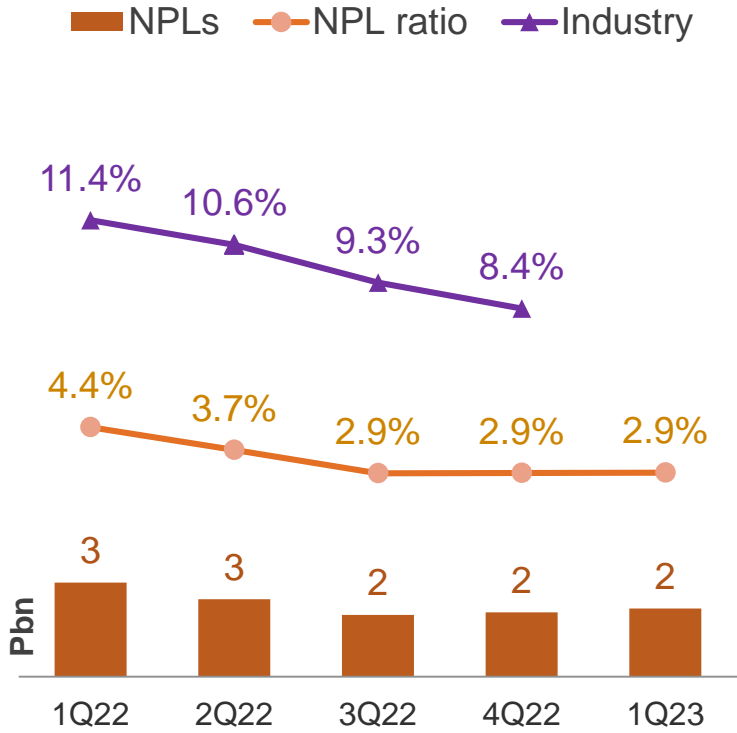


Note: NPL Ratios computed using Net of Unearned Interest and Discount (UID)  
 \*Industry Data refers to Philippine Banking Sector data from the BSP

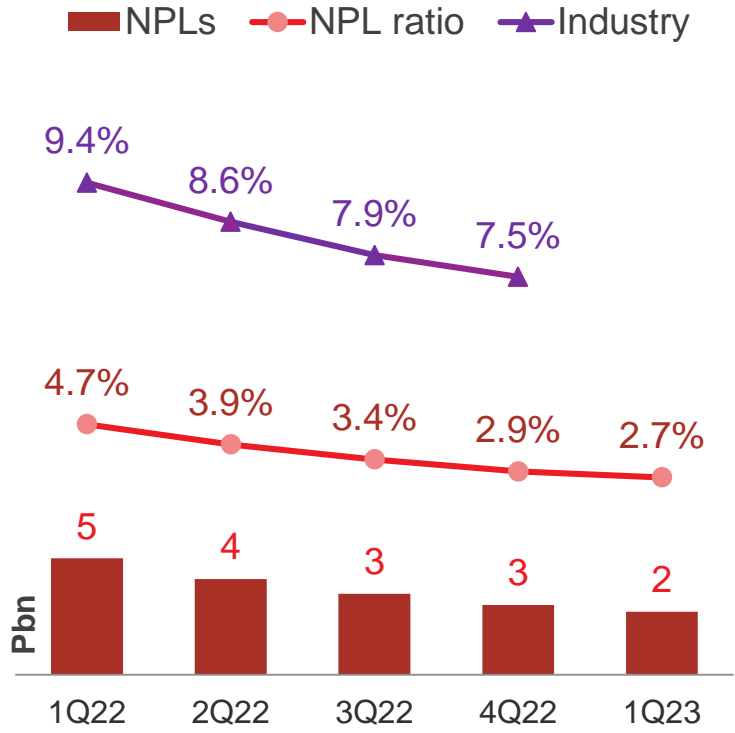


# Consumer NPLs well below industry levels

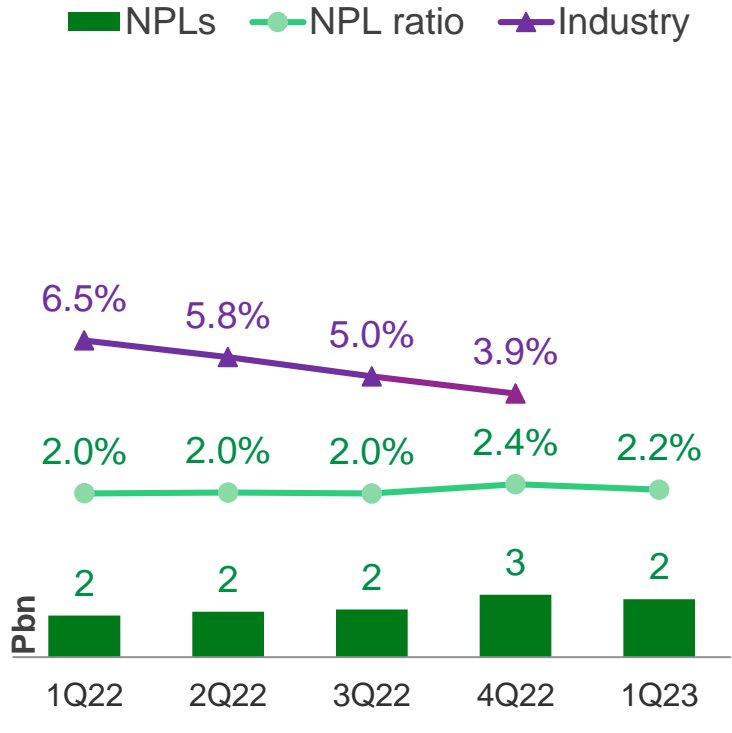
## Auto



## Home



## Credit Cards

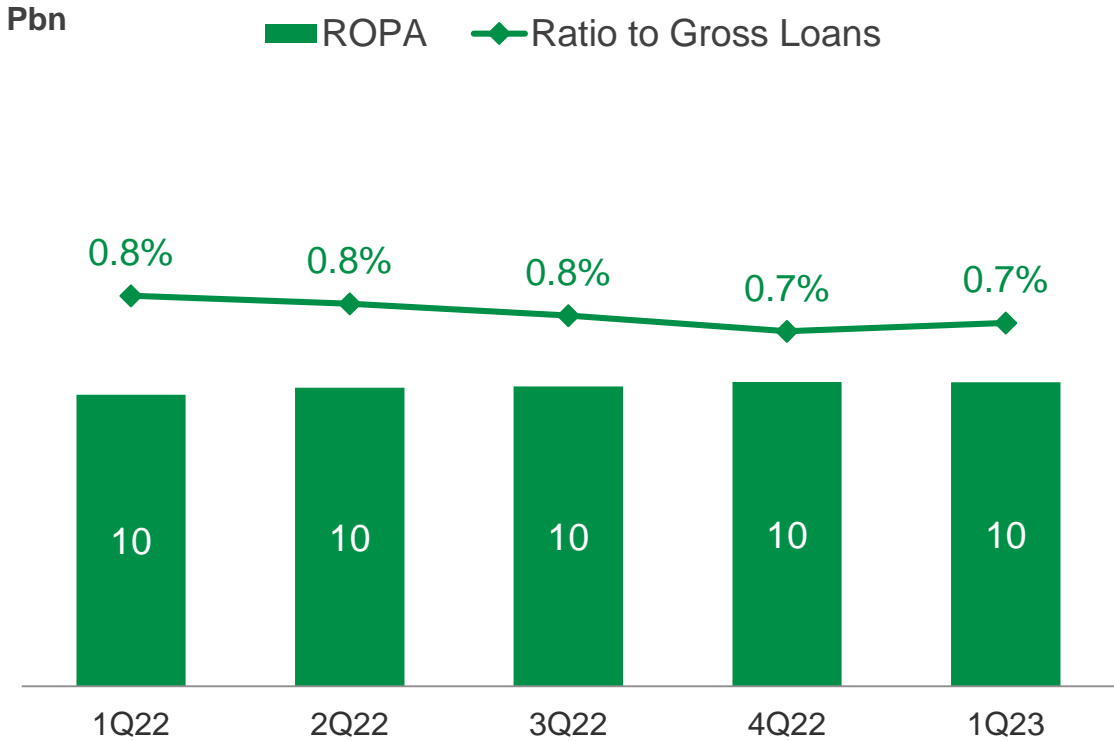


Note: NPL Ratios computed using Net of Unearned Interest and Discount (UID)  
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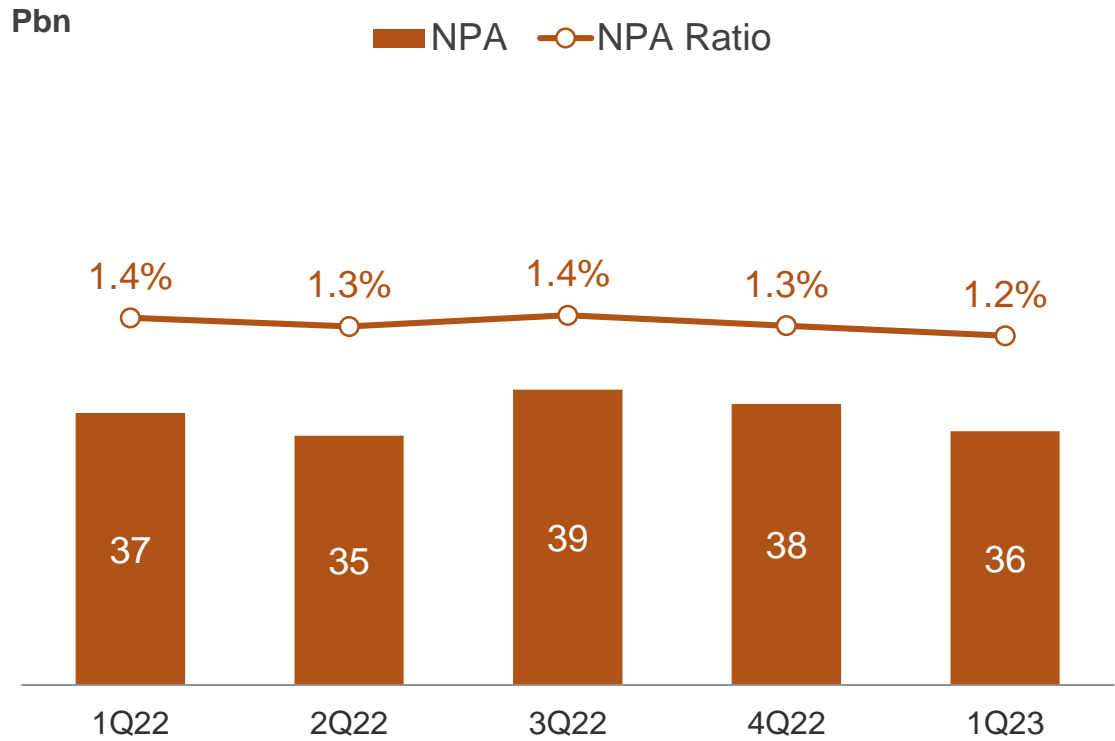


# Other asset quality indicators remain stable

## Real and other properties acquired (ROPA)

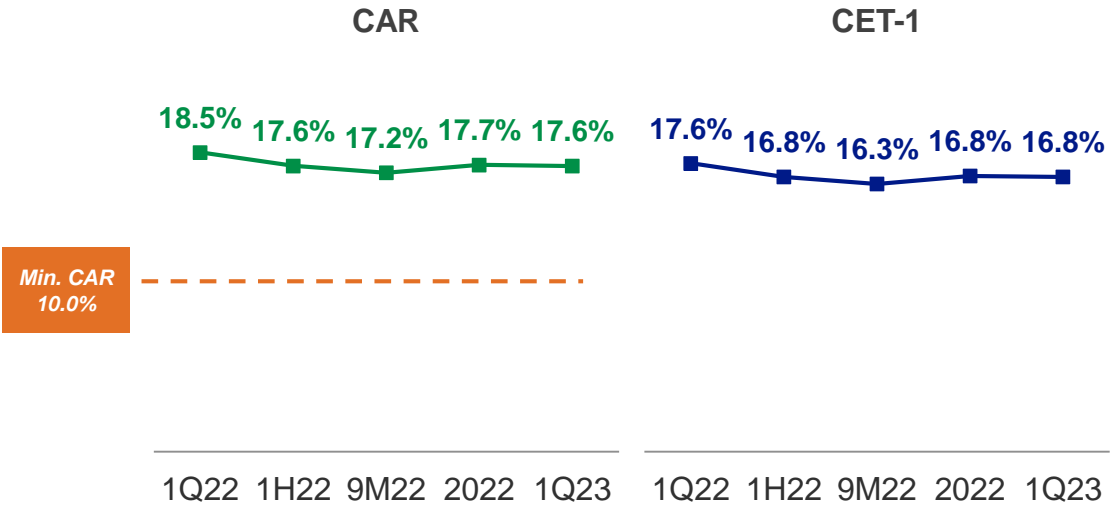


## Non-Performing Assets (NPA)

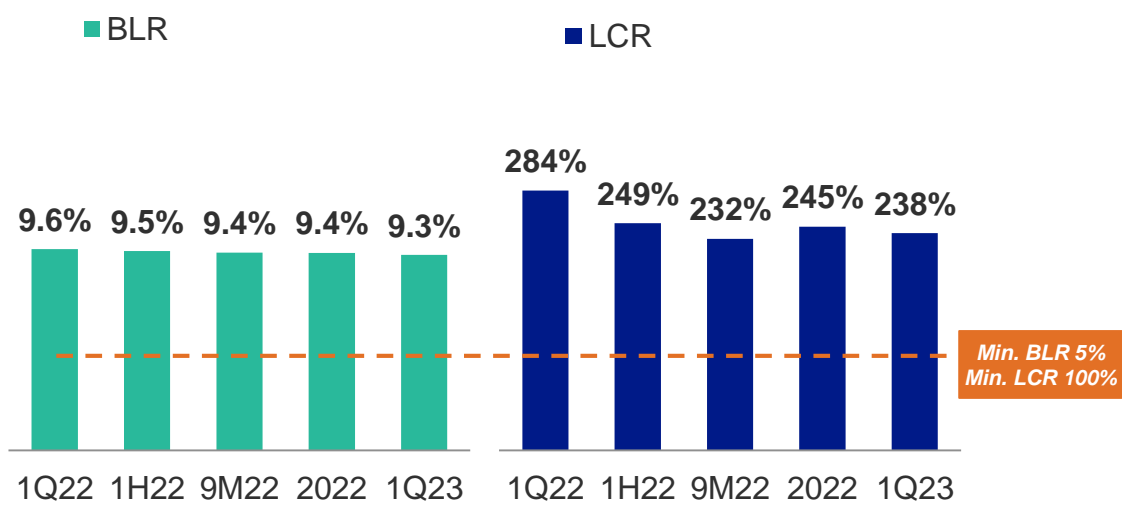


# Healthy capital and liquidity levels provide ample support

## Capital Ratios above minimum thresholds



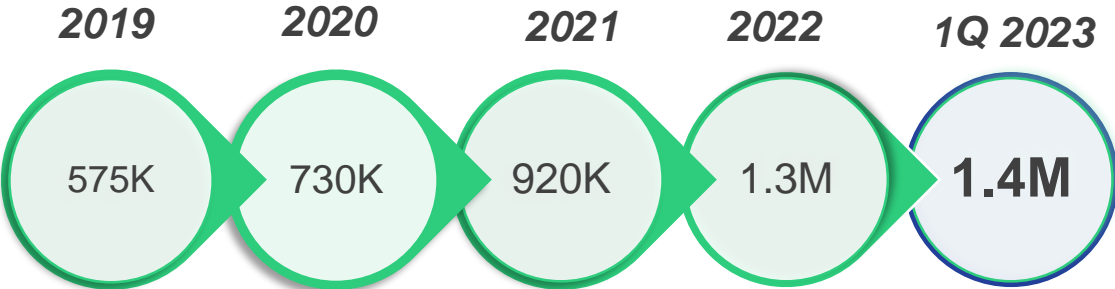
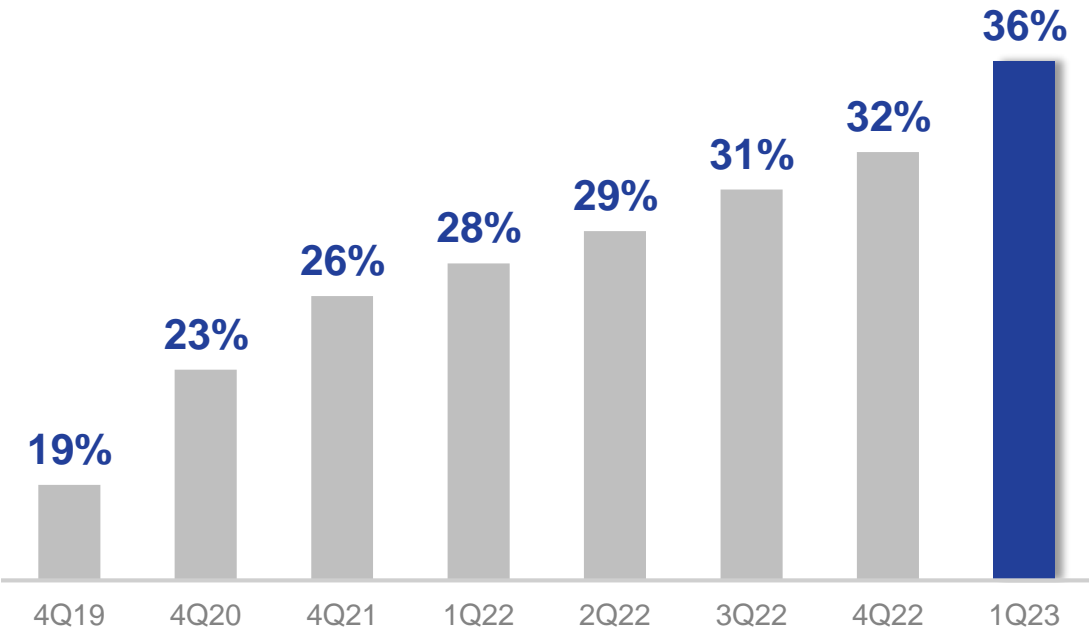
## High Basel III Leverage Ratio, Liquidity Coverage Ratio



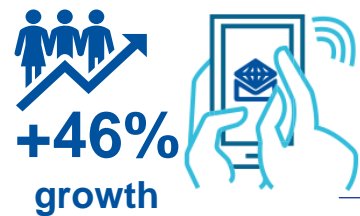


# Improving digital metrics on retail clients

Digital penetration rate on a continuous upward trend, now at 36%, with 1.6M total digital users



Active base with over 1M users: 90% active rate vs 81% pre-pandemic



**+46%**  
growth



Continuous growth in mobile app downloads as of 1Q 2023 vs 1Q 2022



# Outlook – Positives and Challenges



- **Resilient domestic economy to support loan expansion**
- **Stable margins**
- **Improving revenue base to support accelerated IT spending and capacity expansion. CIR expected to stay at low to mid 50s**
- **High reserve cover supportive of lower credit costs**
- **Healthy capital and liquidity position to support asset expansion**

- **Macro risks to demand recovery and asset quality:**
  - External - geopolitical issues; recession; global financial instabilities
  - Internal - inflationary pressures, forex volatility
- **Rising inflation keeping funding costs elevated**
- **Volatile capital markets to cap trading income and result in MTM losses**
- **Any unforeseen movements on regulatory pricing (i.e reduction in fees)**

# SUMMARY

- ✔ Sustained solid performance on robust topline growth supported by rising loans, better margins and healthy fee income.
- ✔ Improving profitability levels will support continued investments in IT and manpower assets to make banking easy and secure for our customers.
- ✔ Strong capital base and high liquidity ratios make Metrobank well positioned to support client needs in an expanding economy.
- ✔ Improving asset quality with substantial NPL cover provides strong buffer against macro risks.
- ✔ We will continue to monitor economic conditions and implement strategies that will balance growth and improve shareholder returns on a sustainable basis.

# Financial Summary

In PHP billion

Income Statement	1Q 2022	1Q 2023	YoY	FY 2021	FY 2022	YoY
<b>Net Interest Income</b>	<b>19.3</b>	<b>24.9</b>	<b>+29%</b>	<b>75.0</b>	<b>85.5</b>	<b>+14%</b>
Non Interest Income	8.3	8.1	-2%	26.4	27.5	+4%
Operating Income	27.6	33.0	+19%	101.4	113.0	+11%
Operating Expenses	14.9	16.9	+14%	59.5	61.0	+3%
<b>PPOP</b>	<b>12.7</b>	<b>16.1</b>	<b>+26%</b>	<b>42.0</b>	<b>52.0</b>	<b>+24%</b>
Provision for Credit	2.0	2.4	+17%	11.8	8.1	-31%
Provision for Taxes	2.6	3.1	+20%	7.8	10.6	+37%
<b>Net Income</b>	<b>8.0</b>	<b>10.5</b>	<b>+31%</b>	<b>22.2</b>	<b>32.8</b>	<b>+48%</b>

Balance Sheet	1Q 2022	1Q 2023	YoY
Total Assets	2,644	2,879	+9%
Loans and Receivables, Gross	1,263	1,421	+12%
Total Deposits	2,042	2,263	+11%
CASA	1,443	1,406	-3%
Equity	304	320	+5%

Financial Ratios	1Q 2022	1Q 2023	YoY
NIM	3.32%	3.86%	+0.5 ppt
CIR	54.1%	51.6%	-2.5 ppts
NPL Ratio	2.2%	1.8%	-0.4 ppts
NPL Cover	178.9%	189.3%	+10.4 ppts
CAR	18.5%	17.6%	-0.8 ppts
CET-1	17.6%	16.8%	-0.8 ppts
Gross LDR	61.9%	62.8%	+0.9 ppts

# ADDITIONAL INFORMATION

# Metropolitan Bank & Trust Company (Metrobank)

## Overview

# 60

YEARS OF MULTI-AWARDED SERVICE EXCELLENCE

Founded in 1962 by a group of Filipino-Chinese businessmen led by Dr. George S. K. Ty

Listed in 1981 on the Philippine Stock Exchange

## DIVERSIFIED FINANCIAL CONGLOMERATE



## TRADING INFORMATION

MBT PM | MBT.PS Ticker

USD 4.9 Bn Market cap

USD 1.9 Mn 3M Avg Daily Value T/O

20% Foreign Ownership

48% Public Float

As of 5 May 2023

## Financial Data (PHP bn)

1Q 2023

Total Assets	2,879
Loans and Receivables, Gross	1,421
Total Deposits	2,263
CASA	1,406
Equity	320
CAR	17.6%
CET-1	16.8%

## BIG 3 BANK WITH LEADING MARKET POSITION

**#2**    **#2**    **#3**    **#3**

Auto Loans	Credit Card Receivables	Mortgage Loans	Trust AUM
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## STRATEGIC PRESENCE AND COVERAGE

### DOMESTIC

947 branches  
55% outside NCR      2,311 ATMs

### OVERSEAS

30+ branches, subsidiaries, offices  
120+ remittance tie-ups  
150+ remittance agents

## INVESTMENT GRADE

### CREDIT RATINGS

MOODY'S    Baa2    Stable

FitchRatings    BBB-    Negative

Aligned with the Philippine sovereign rating

## BEST BOND BANK IN THE PHILIPPINES

### TOP MARKET MAKER

GOVERNMENT SECURITIES – BTr (2022)

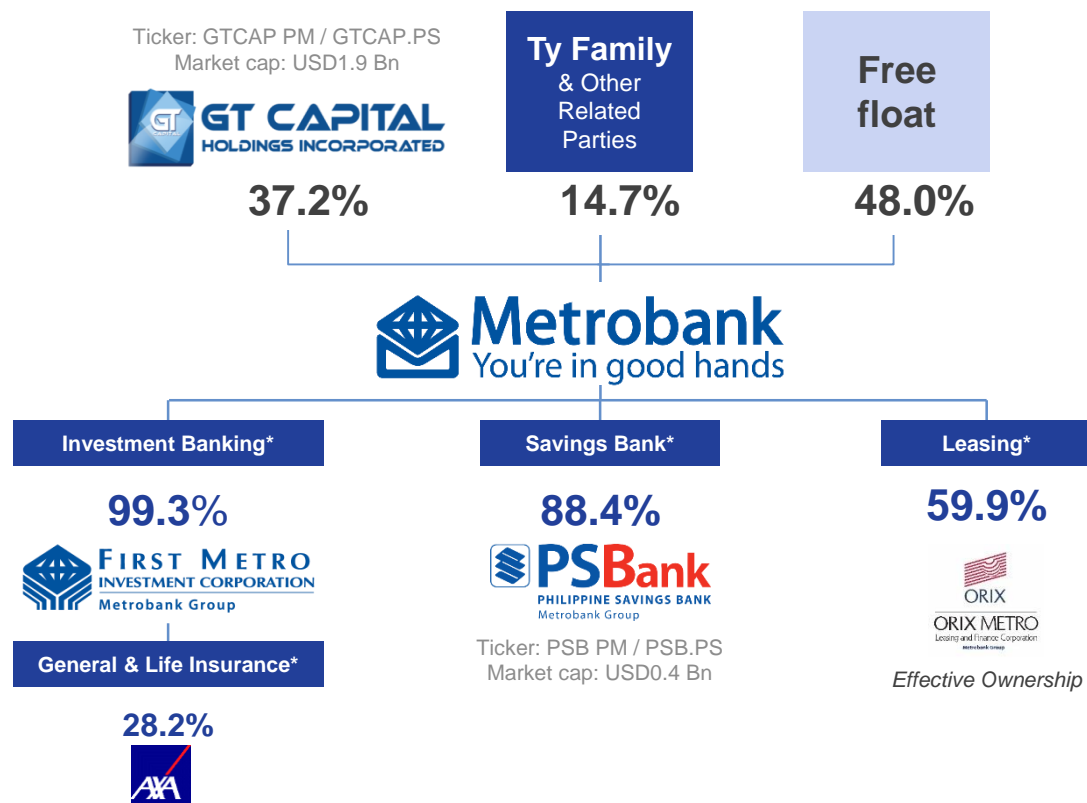
### LARGEST TRADER

PHP FIXED INCOME SECURITIES

35.3% market share in trading volume  
47.6% market share in number of trades

# Ownership and Investment Information

## CORPORATE STRUCTURE



\*Note: Domestic subsidiaries only

## MARKET DATA

### Trading information

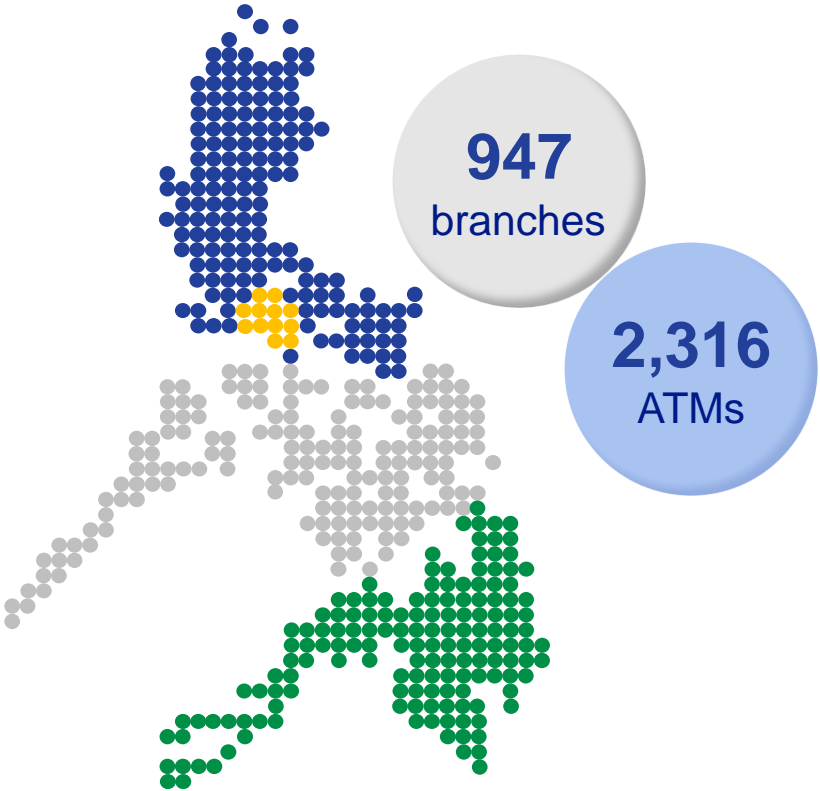
Ticker (Bloomberg   Reuters)	MBT.PM   MBT.PS
Par value (PHP)	20.00
Outstanding shares	4,497,415,555
Stock price as of 5 May 2023	60.30
52-Week Range (Low   High)	44.60   62.60
Market cap (USD Mn)	4,913
3-Month Avg Daily Trading Value (USD Mn)	1.88
3-Month Avg Daily Trading Volume (Mn)	1.79
Public Float	48%
Foreign Ownership	20%

	2021	2022	1Q23	
BVPS (PHP)	70.84	70.84	71.17	
EPS (PHP)	4.93	7.29	7.84	Last 4 quarters
Trailing P/BV (x)	0.8	0.8	0.8	Based on EOP share price
Trailing P/E (x)	11.3	7.4	7.5	
DPS (PHP)	4.00	3.00	3.00	For the year

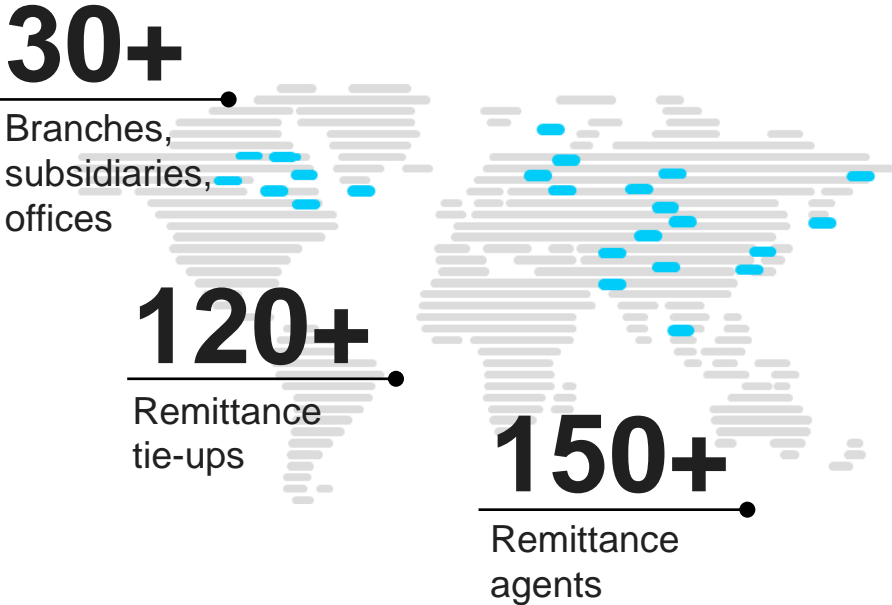
# Extensive Domestic and Overseas Coverage

 **17,000+** Total Group employee base

## Domestic Branch and ATM Networks



## Overseas Network Coverage





# Key Objectives and Strategies



# Recent Awards and Recognition



**Best Domestic Private Bank in the Philippines**

2023, 2022




**Bank of the Year in the Philippines**

2022





**Strongest Bank in the Philippines**

2022, 2021




**Best Bank in the Philippines**

2022




**Best Corporate Bank in the Philippines**

2022




**Top Banking Employer in the Philippines**

2022




**Best Local Currency Bond Individuals #1 in Trading, #4 & #5 in Sales, #4 in Research**

2022





**Best Domestic Bank in the Philippines**

2021





**Best Securities House Bank Category**

2023, 2014-2021

**Grand Anvil, 2 Gold Anvil**

2022




**Best Securities House in the Philippines**

2022




**Best Online Broker; Best Online Trading Platform**

2022



# Special dividend declaration in 2023

## 1. Improving growth prospects

Sufficient buffer to cover healthy loan demand over the medium term

## 2. Strong NPL risk buffers already in place

NPL cover remains ample 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 of the 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  
(1<sup>st</sup> payout)

17 March 2023

Payment Date  
(1<sup>st</sup> payout)

31 March 2023

# Sustainability Journey: Our Progress in 2022

## Enhancing the ESRM Framework

### We are guided by our E&S Risk Appetite Statement (RAS)

- ✓ We have **low tolerance** for E&S risks that adversely affect the business, and are committed to mitigating the negative impact of these risks in order to contribute positively to social development goals.
- ✓ We accept that our lending and investment operations are exposed to E&S risks that may cut across principal material risks, including credit, operational, and strategic risks. We employ an **Environment and Social Risk Management (ESRM) framework**, as well as a **three-lines-of-defense mechanism** to manage these risks and to ensure adherence to our E&S risk appetite.
- ✓ We **support counterparties and activities that add value to the economy**: a) by aiding in the national goal of jobs creation, and b) via the production of goods and services that are needed and sustainable.
- ✓ We seek to **promote sustainable business practices** by supporting customers who: a) earn from their businesses legitimately, b) choose legitimate counterparties, and c) manage their finances responsibly by practicing sound risk management.

## Our approach to Sustainable Finance



DO NO HARM

### [Do No Harm] Rationalize exposure to controversial sectors

- Plan for gradual wind down of exposure to activities that may be assessed to be environmentally and socially harmful
- Align with Government goals (Philippine Development Plan 2023-2028) towards exposure targets for controversial sectors

### [Do Some Good] Support transition finance for hard-to-abate sectors

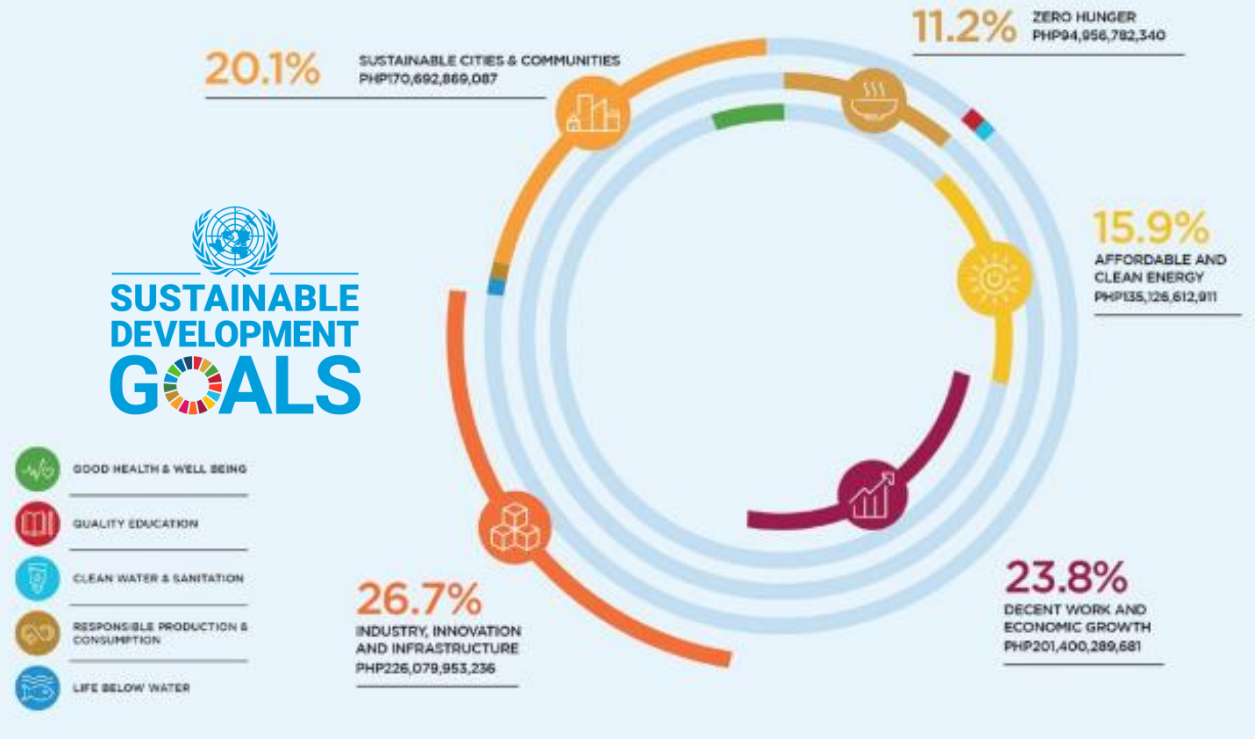
- Consider the provision of transition finance to borrowers to support their sustainability journey
- Identify high E&S risk clients that require enhanced due diligence, create roadmap to reduce high-risk exposure

### [Do More] Accelerate growth of sustainable portfolio

- Identify and assess opportunities for growth of a sustainable loan book
- Where applicable, strengthen sustainable products portfolio

## Parent Bank Contributions to the UN Sustainable Development Goals

Php 847,861,742,627



# Sustainability Journey: Our Progress in 2022

## Improving our disclosures:

### Our 2022 Sustainability Report



- ✓ We disclose the Bank's contributions to all 17 United Nations Sustainable Development Goals (UN SDG) in addition to our Sustainability Focus Areas
- ✓ Under Governance, we- defined Board Committee Oversight of Material Topics identified by our stakeholders
- ✓ We featured Metrobank Clients, the Shoebox Project, and an MBFI Outstanding Filipino Teacher awardee for each focus UN SDG to highlight how we cultivate sustainable partnerships and positively enable our stakeholders



## Moving Forward

We will support the Philippine Development Plan 2023- 2028 by:

- ✓ Continuing our support of the government's borrowing plans to fund sustainable projects under the PDP;
- ✓ Extending *viable* green loans to utilities and captive plants (domestic industries), mass transport system, green buildings and retrofitting, and other green developments; and
- ✓ Continuing our financial inclusion initiatives, support for infrastructure development, and investment in the Filipino's entrepreneurial spirit.



# Sustainability Journey: Our Progress in 2022

## Sustainability Focus Areas

9 INDUSTRY, INNOVATION AND INFRASTRUCTURE



Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation

Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all

8 DECENT WORK AND ECONOMIC GROWTH



1 NO POVERTY



End poverty in all its forms everywhere

End hunger, achieve food security and improved nutrition and promote sustainable agriculture

2 ZERO HUNGER



4 QUALITY EDUCATION



Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all

## Philippine Development Plan Headline Socioeconomic Targets

**Transform the production sectors through innovation.** The Philippines aims to continue its progress among the innovation achievers of the region by ranking higher and within the top 33 percent of the Global Competitiveness Index by 2028.

**Create more, better, and more resilient jobs.** By 2028, the unemployment rate shall be within 4.0 to 5.0 percent, and the percentage of wage and salary workers in private establishments to total employed shall be within 53 to 55 percent.

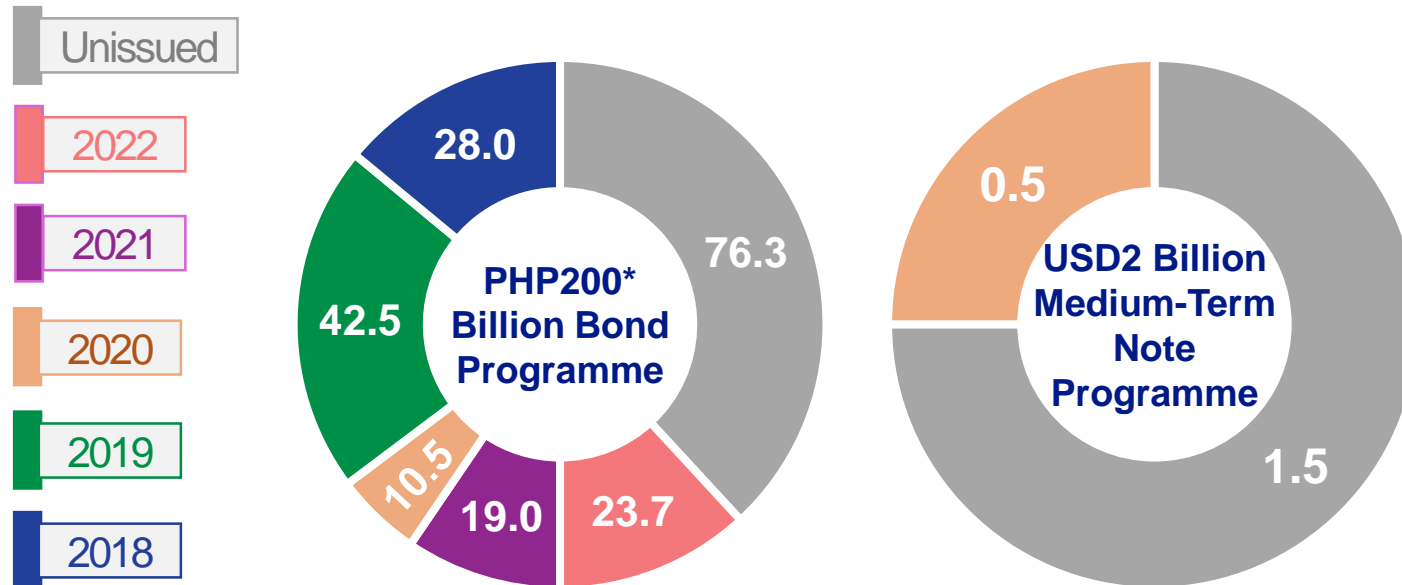
All of our efforts are intended to significantly improve the welfare of Filipinos. Our strategies are expected to **reduce poverty incidence from 18 percent in 2021 to between 8 to 9 percent by 2028.**

## Social and Human Development Sector Strategies

**Ensure food security and proper nutrition** through production and effective supply management.

**Promote and improve lifelong learning and education** by providing access to high-quality learning opportunities that develop adequate competencies and character qualities.

# Debt Issuances



Bond Issuance  
**PHP23.7 billion**  
**1.5Y Peso Notes**  
*Listed October 2022*  
 5.0% interest rate p.a.

*\*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*

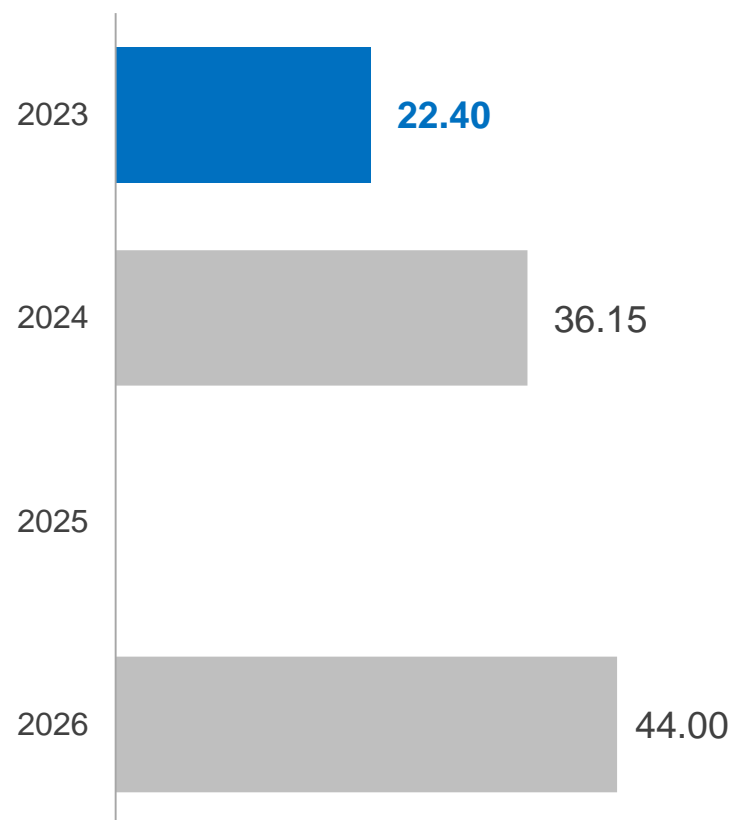


# Outstanding Debt Issuances & Investment Grade Credit Ratings

## 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	Oct-19	4.500%	Apr-23	13.75
	Jun-21	3.600%	Sep-26	19.00
	Oct-22	5.000%	Apr-24	23.71
MTN	Jul-20	2.125%	Jan-26	USD500Mn*

## 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-23**

- High systemic importance; adequate capital buffers and entrenched domestic franchise supporting its funding profile
- Risk-adjusted returns to improve in 2023 amid sustained margin expansion which will offset higher IT spending
- Steady capital buffers with improving internal capital generation

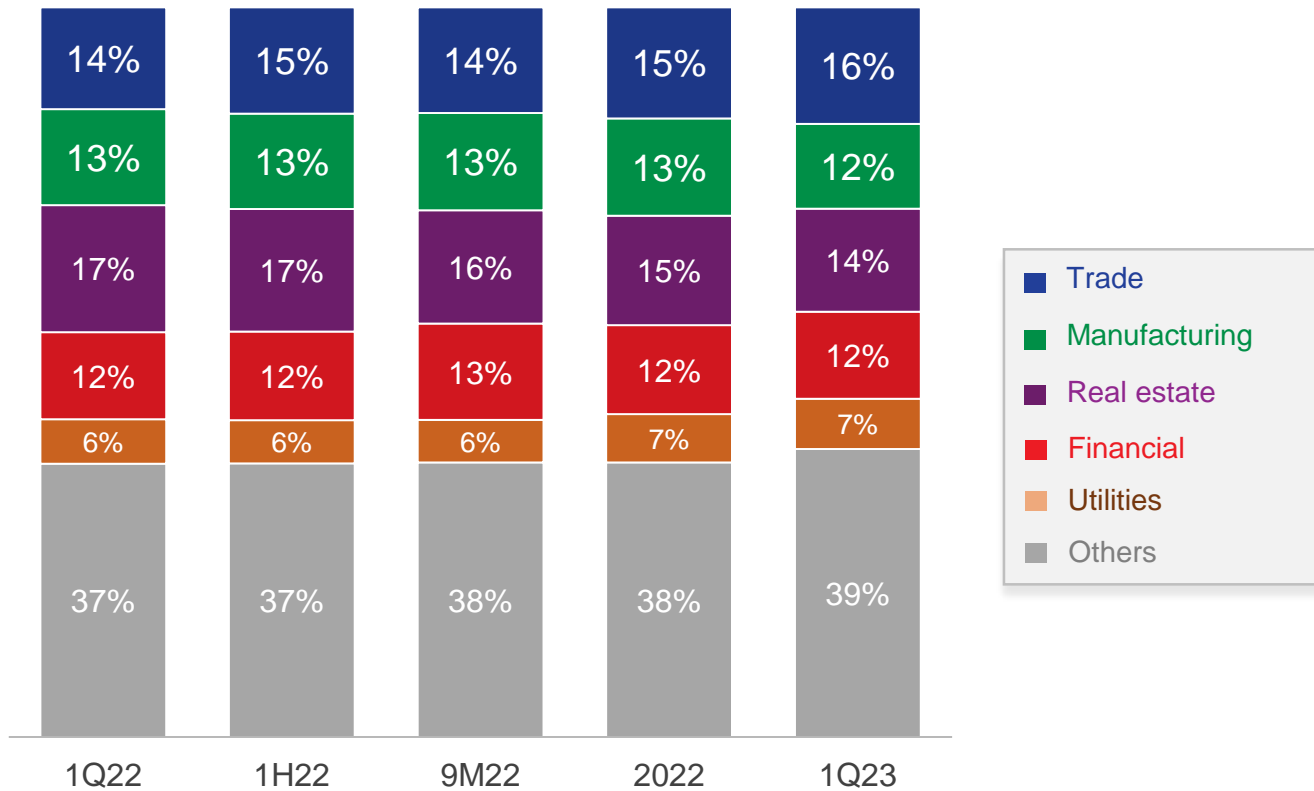
\*Assuming USDPHP 50.00;

Note: Above table includes only MBT Parent Bank issuances

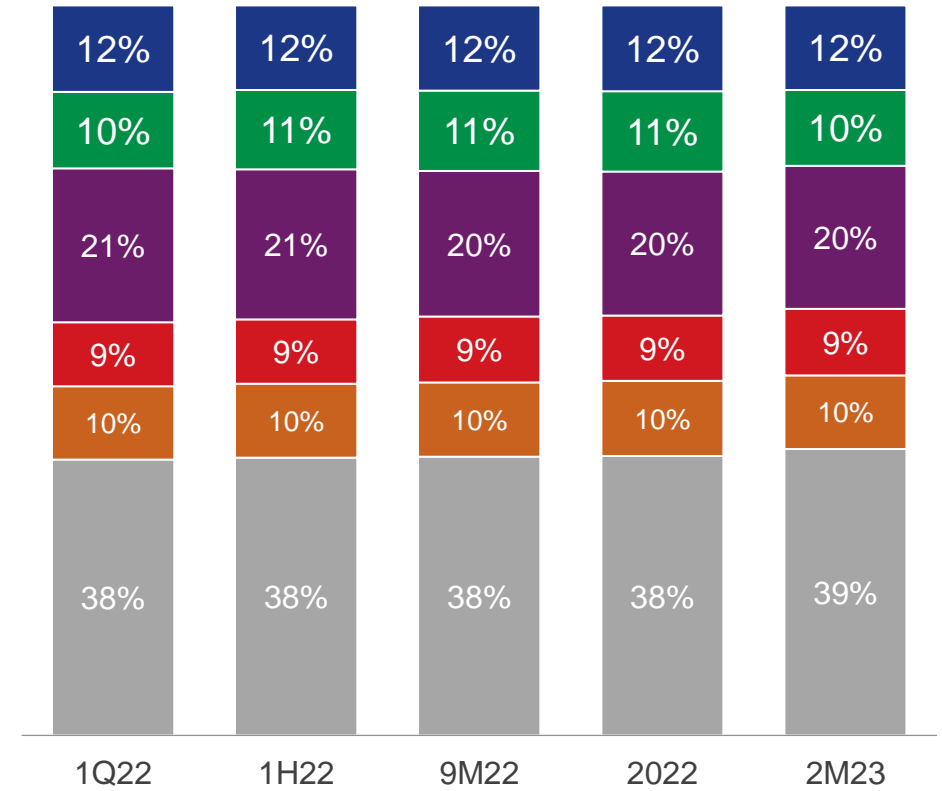


# Loan Portfolio Breakdown

## MBT Loan Portfolio By Industry



## Philippine Banks Loan Portfolio By Industry

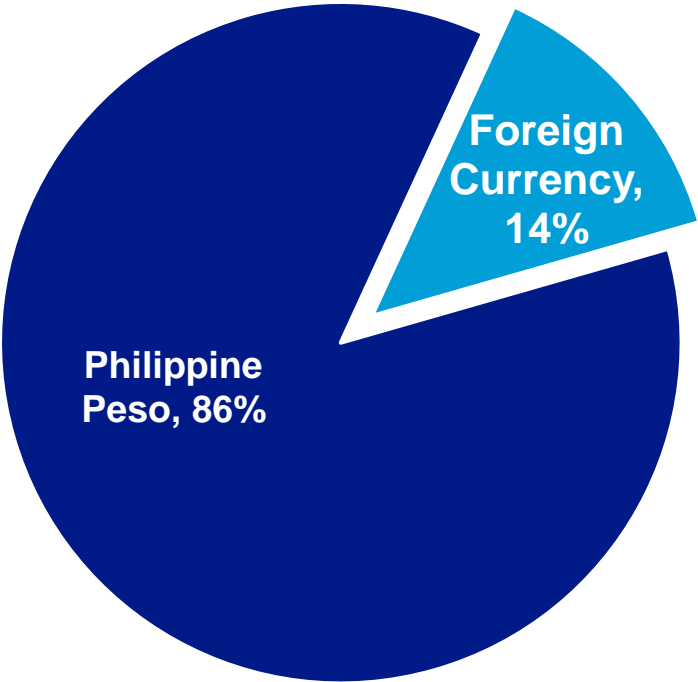


Based on Philippine Standard Industrial Classification  
 Others include Transport & storage, Construction, Agricultural, forestry and fishing; Accommodation & food service activities

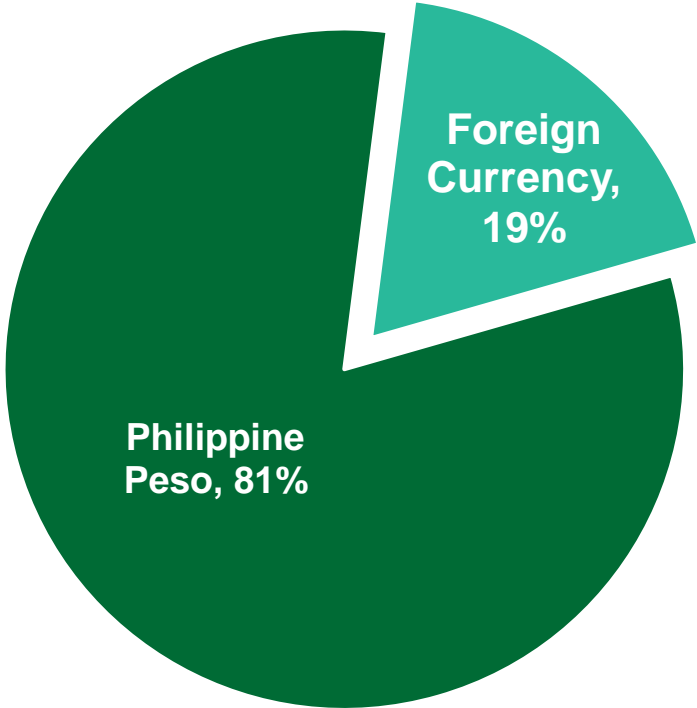


# Currency Breakdown

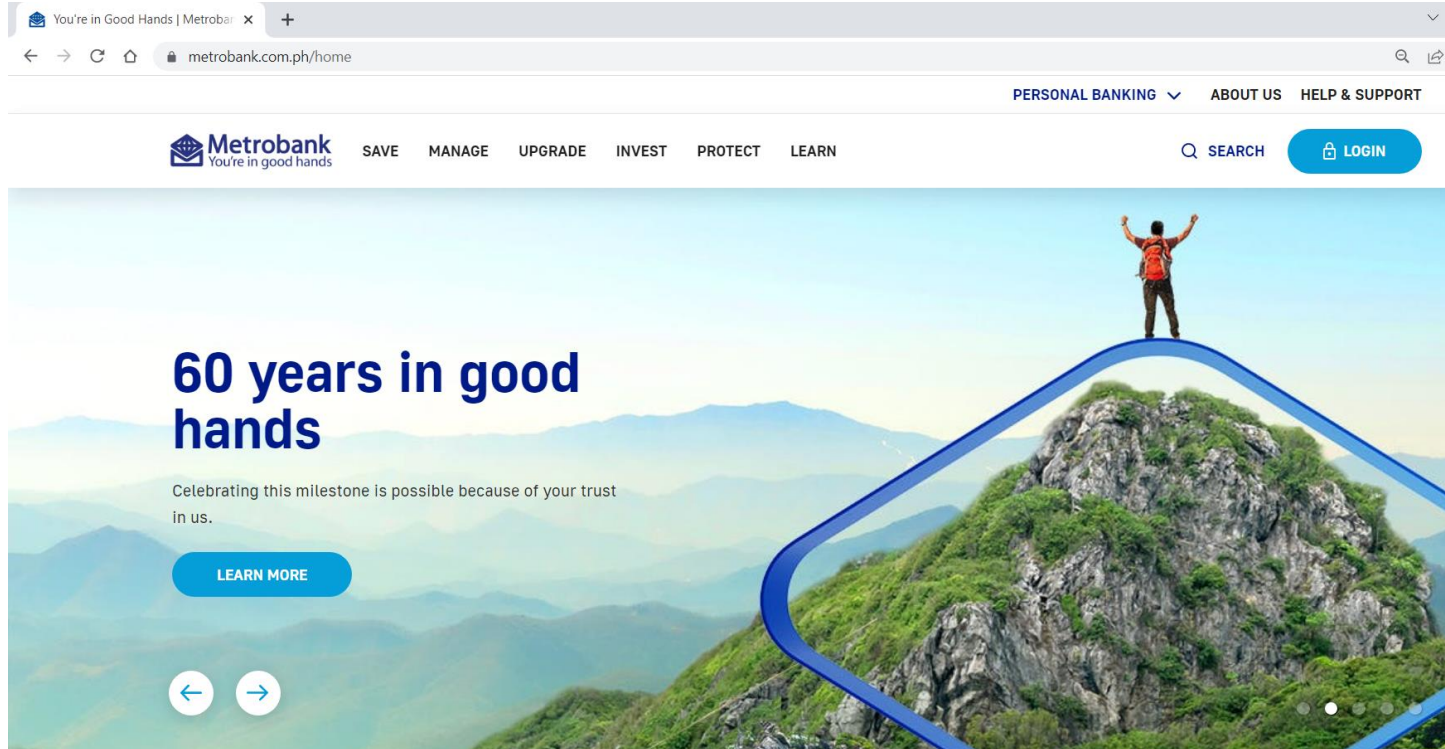
## LOAN PORTFOLIO



## 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

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## Latest Annual Reports



## 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>



