



COMPANY PRESENTATION





**FABIAN
DEE**

President



**TOTO
TANSINGCO**

Treasurer &
Head, Financial Markets



**MYLENE
CAPARAS**

Head, Institutional
Banking



**MONJ
DEL ROSARIO**

Head, Consumer
Business



**NELSON
SEE**

Head, Branch
Banking



**RENE
DE BORJA**

Controller



**MINDA
OLONAN**

Investor Relations

MACROECONOMIC VIEW

Macro-economic backdrop

GDP

| 2020 | 2021 | 2022 | 1Q23 |
|-------|------|------|------|
| -9.5% | 5.7% | 7.6% | 6.4% |

- 1Q23 growth within government target range with slower consumption growth of +6.3% normalizing to historical trends. Investment spending starting to rebound
- Consensus 2Q GDP growth at 6.4%

Inflation

| 2020 | 2021 | 2022 | 6M23 | Jun-23 |
|------|------|------|------|--------|
| 2.4% | 3.9% | 5.8% | 7.2% | 5.4% |

- Slowing inflation driven by transportation, food & beverages, and restaurant & accommodation services.
- Core inflation continues to ease at 7.4% from 7.7% last month

Policy rate

| 2020 | 2021 | 2022 | May-23 |
|------|------|------|--------|
| 2.0% | 2.0% | 5.5% | 6.25% |

- Policy rate moves on pause since May 2023 after 425 bps hike.
- With the easing inflation, the BSP considers that maintaining the policy interest rate at its current level is appropriate at this time

Unemployment rate

| 2020 | 2021 | May-23 |
|-------|------|--------|
| 10.3% | 7.8% | 4.3% |

- Unemployment rate continues to decline, even lower than the pre-pandemic level of 5.1% in 2019

Business & Consumer Expectations (%)

| 3Q22 | 4Q22 | 1Q23 | 2Q23 |
|--------------------|-------------------|-------------------|-------------------|
| B: 43.9 C: 13.4 | B: 31.3 C: 9.5 | B: 49.0 C: 7.5 | B: 46.4 C: 4.6 |

- B: Less buoyant due to concerns on seasonal decline in production and sales, elevated prices and rates, and fewer construction projects
- C: Decline due to concerns on rising prices and employment concerns

Capacity Utilization (%)

| 3Q22 | 4Q22 | 1Q23 | 2Q23 |
|------|------|------|------|
| 72.7 | 72.1 | 71.5 | 71.0 |

- Capacity Utilization at 71.0% back to pre-pandemic level, coming from a low of 66.2% in 3Q20

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 August 3, 2023

| | 2021A | 2022A | 2023F | 2024F |
|--------------------------------|-------|-------|---|--|
| GDP (2018=100) | 5.7% | 7.6% | 6.0% (DBCC ¹ : 6.0-7.0%) (IMF: 6.2%) | 6 – 7% (DBCC ¹ : 6.5-8.0%) (IMF: 5.5%) |
| Inflation (2018=100) | 3.9% | 5.8% | 5.8% (DBCC ¹ : 5.0-6.0%) (BSP, 5.4% ²) | 4.3% (DBCC ¹ : 2.0-4.0%) (BSP, 2.8 ²) |
| BSP RRP rate | 2.0% | 5.5% | 6.0% | 5.0% |
| PHPUSD Trend | 50.77 | 56.12 | 55.1 ↓ | 54.4 ↓ |

DISCLAIMER INFORMATION

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*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 May 2023

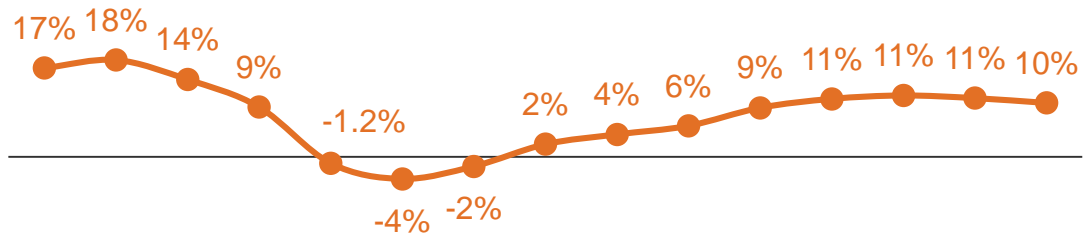
↑↓ *With directional bias*



Banking Industry: Loan growth moderates

Easing loan growth, rising NPLs

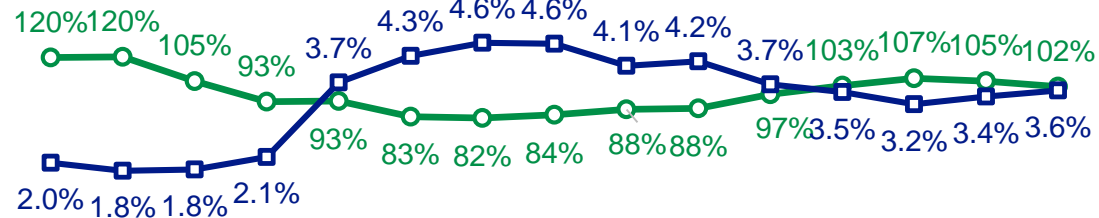
Loan growth



2016 2017 2018 2019 2020 1Q21 1H21 9M21 2021 1Q22 1H22 9M22 2022 1Q23 5M23

○ NPL cover
■ NPL ratio - net IBL

Asset quality

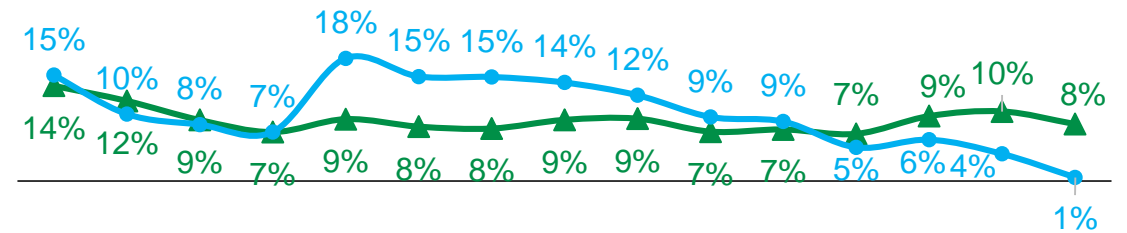


2016 2017 2018 2019 2020 1Q21 1H21 9M21 2021 1Q22 1H22 9M22 2022 1Q23 5M23

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

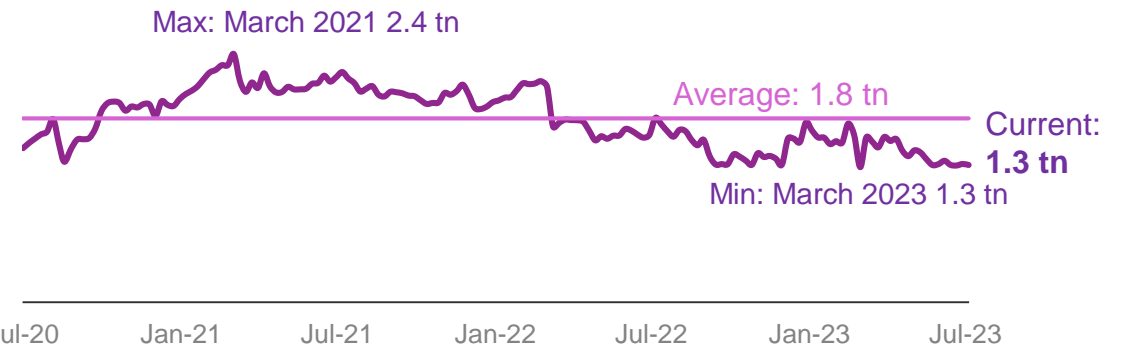
Easing deposit and CASA growth

▲ Deposit growth ● CASA growth



2016 2017 2018 2019 2020 1Q21 1H21 9M21 2021 1Q22 1H22 9M22 2022 1Q23 5M23

Estimated excess liquidity (Php) *



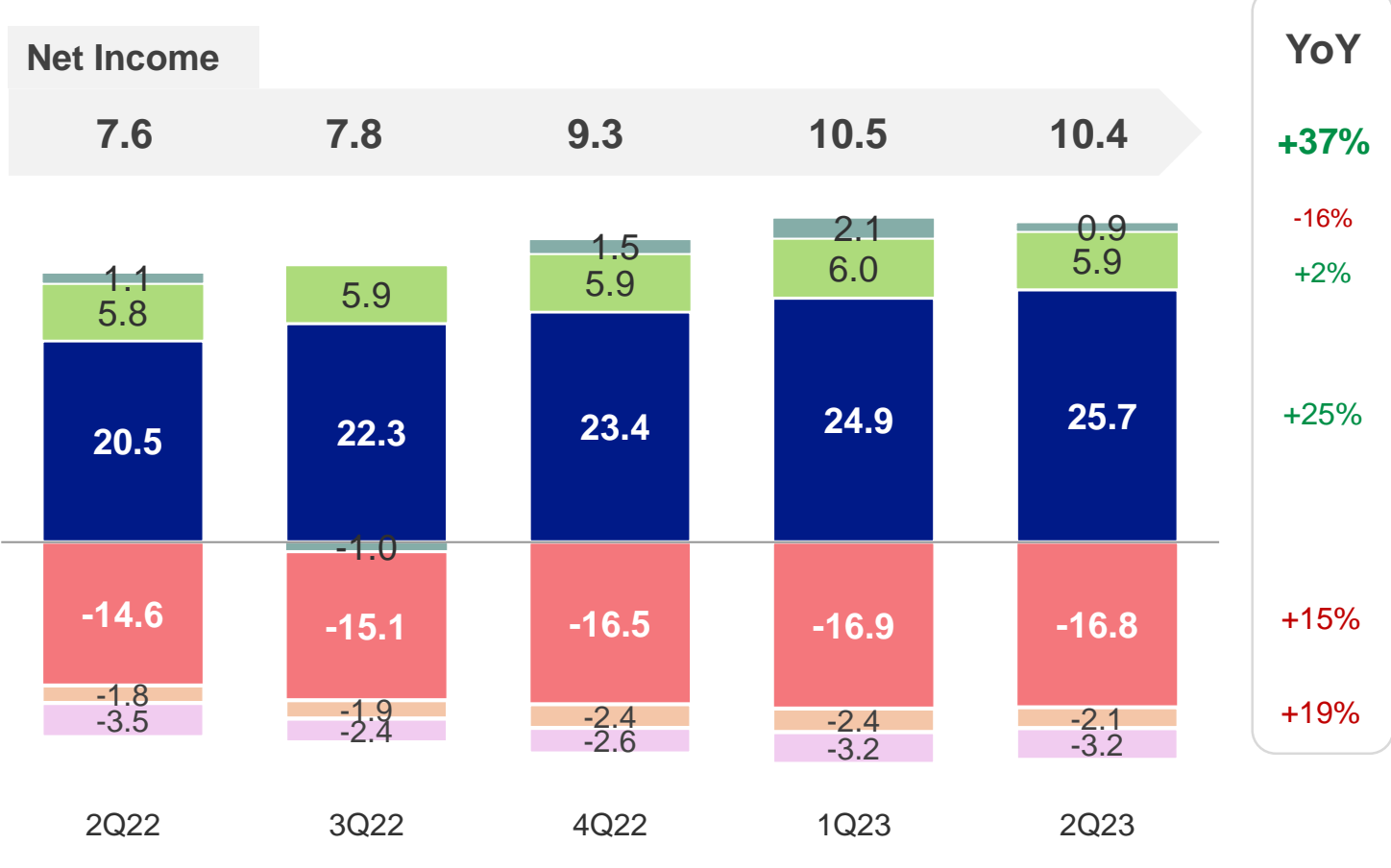
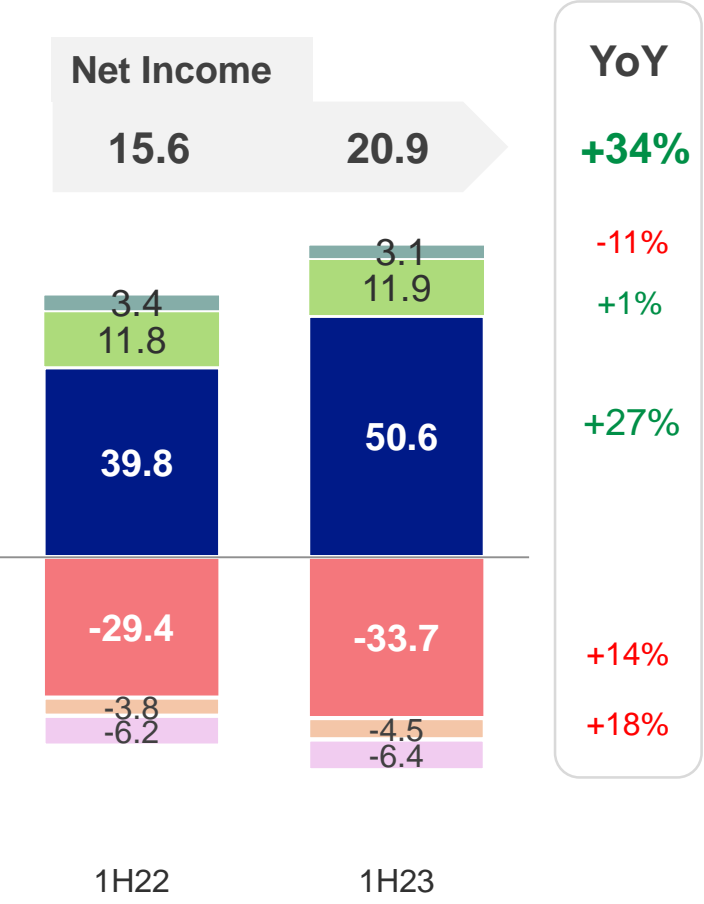
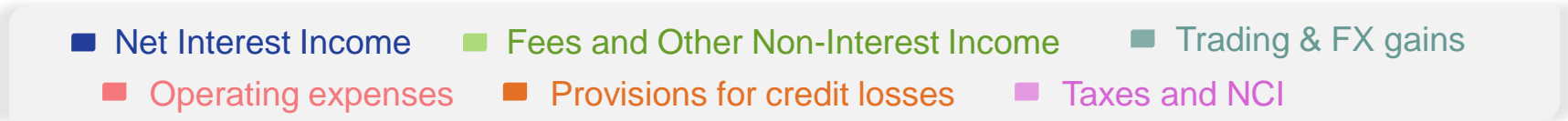
*Note: Excess Liquidity = Reverse Repurchase Facility + ODF + TDF + BSP Bills – Rediscounting – OLF



FINANCIAL PERFORMANCE

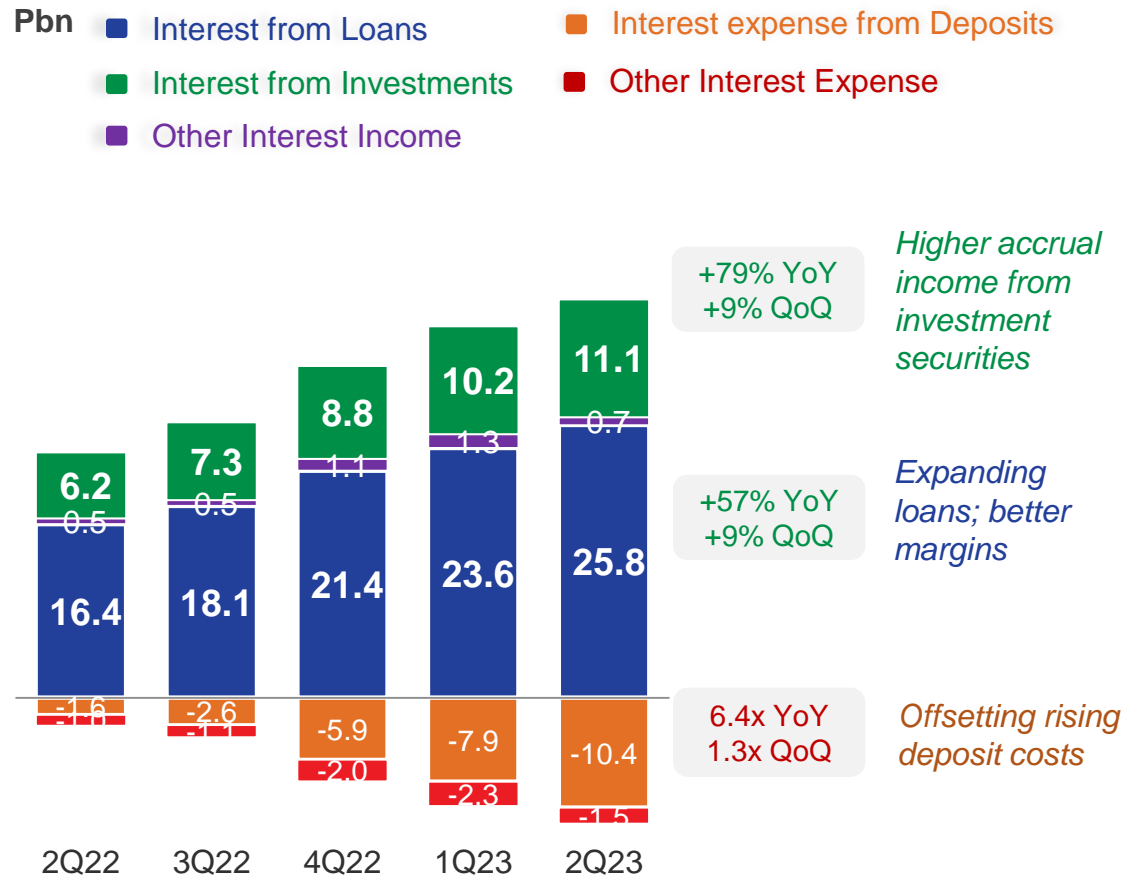
1H 2023

Strong NII sustains robust earnings growth

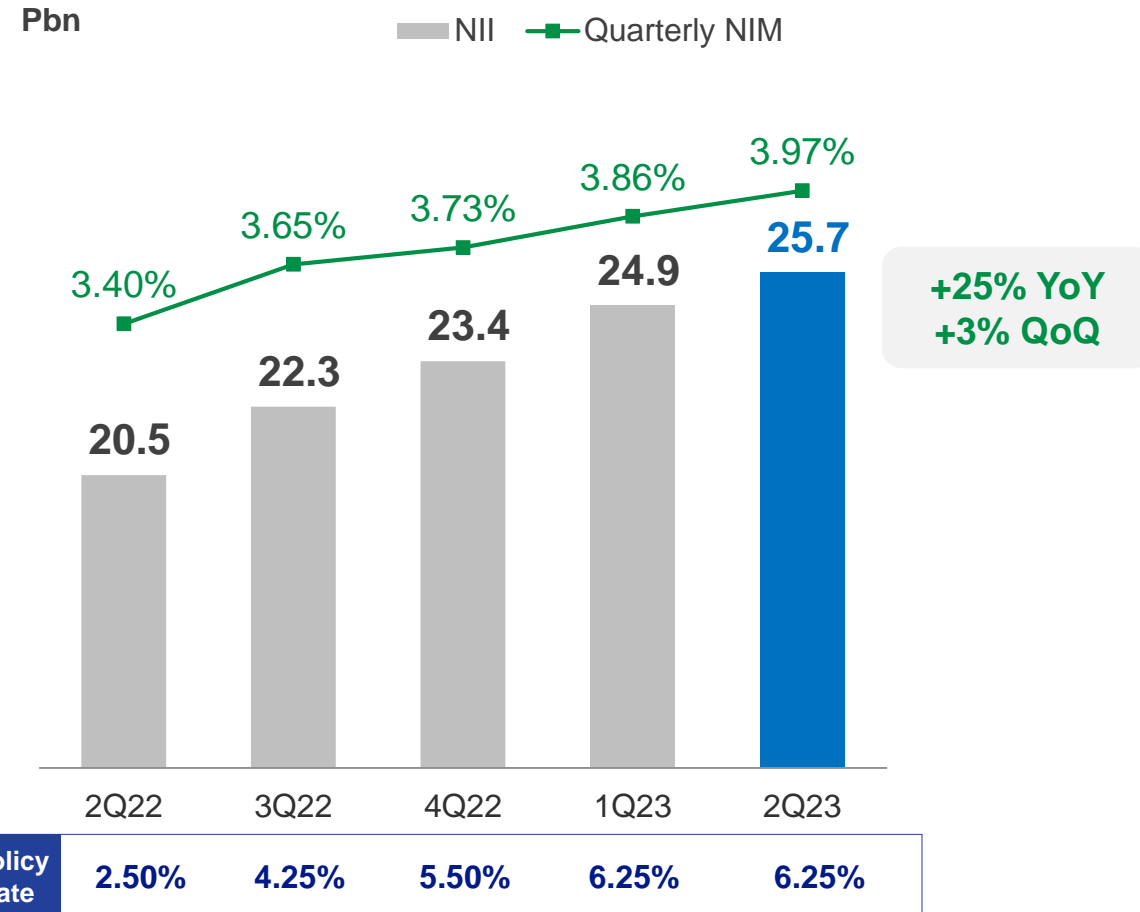


Expanding assets and higher margins boost NII

Interest income building up

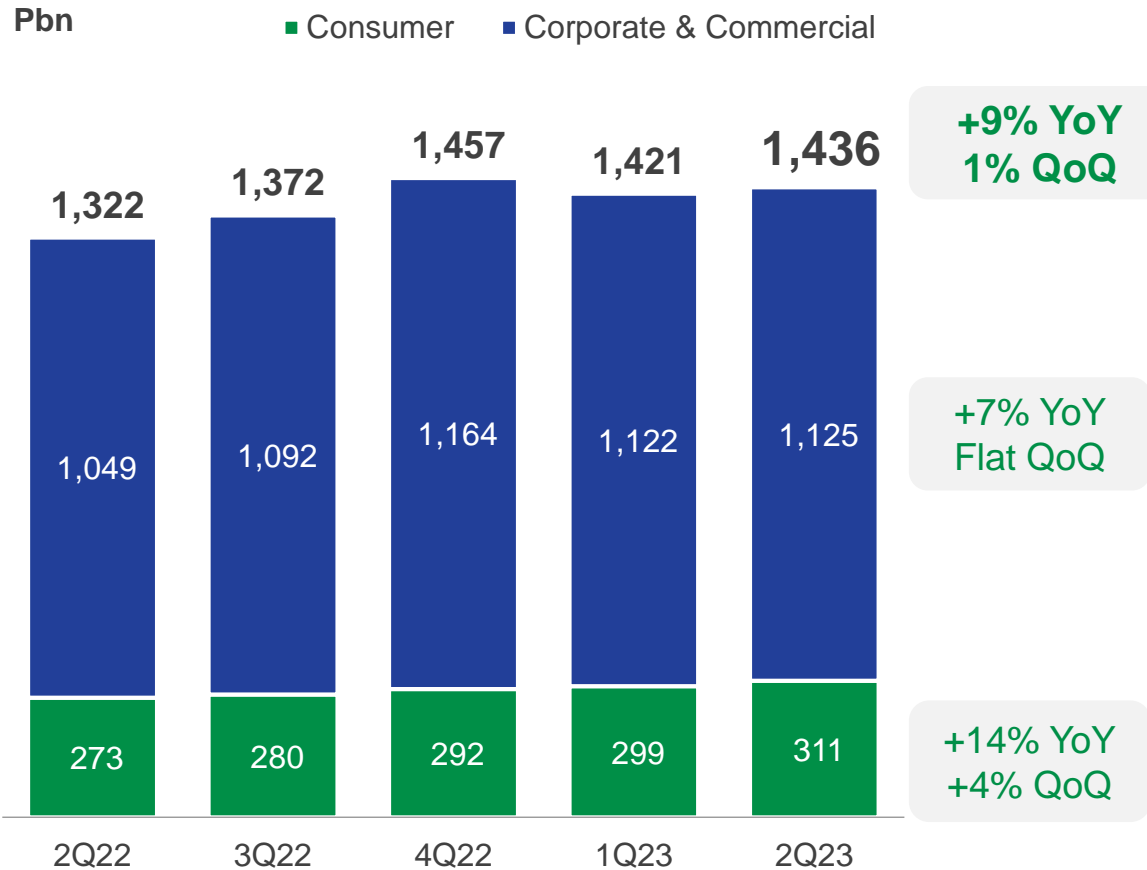


Margins still on an uptrend

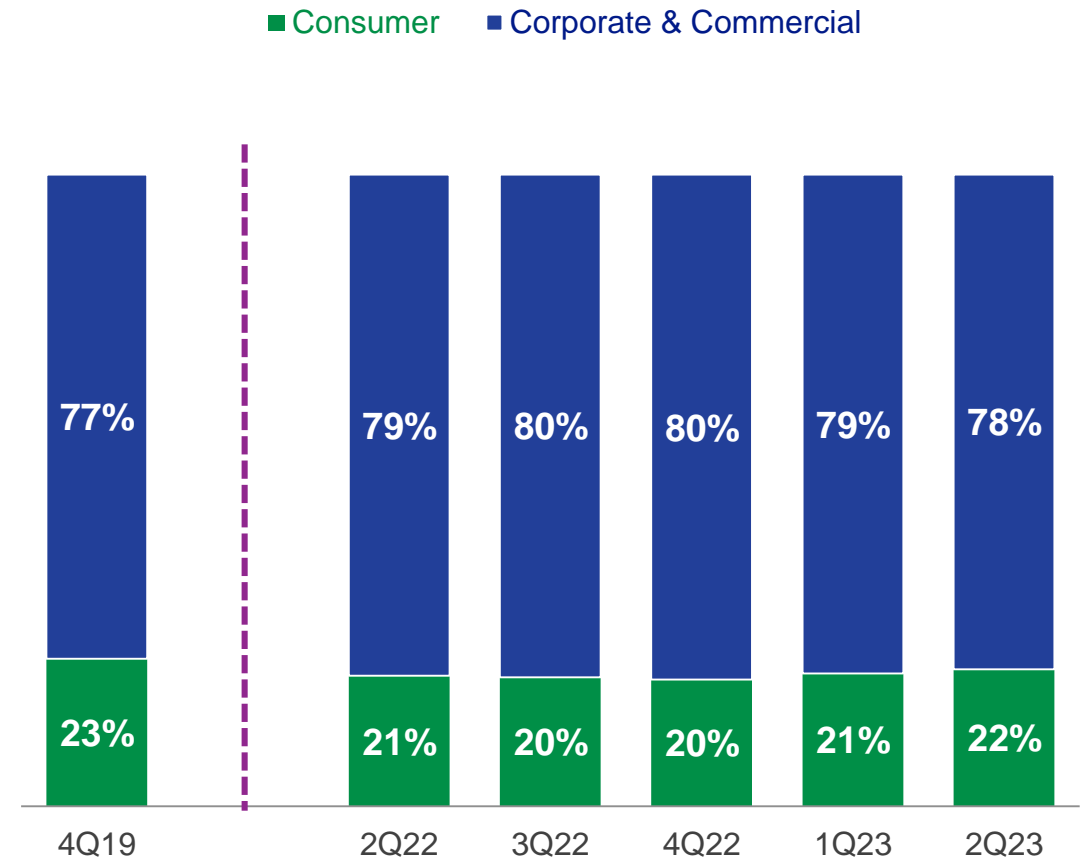


Loan book continues to expand

Consumer recovery driving loan growth



Loan portfolio mix approaching pre-pandemic level



Note: Gross of Unearned Interest and Discount (UID)

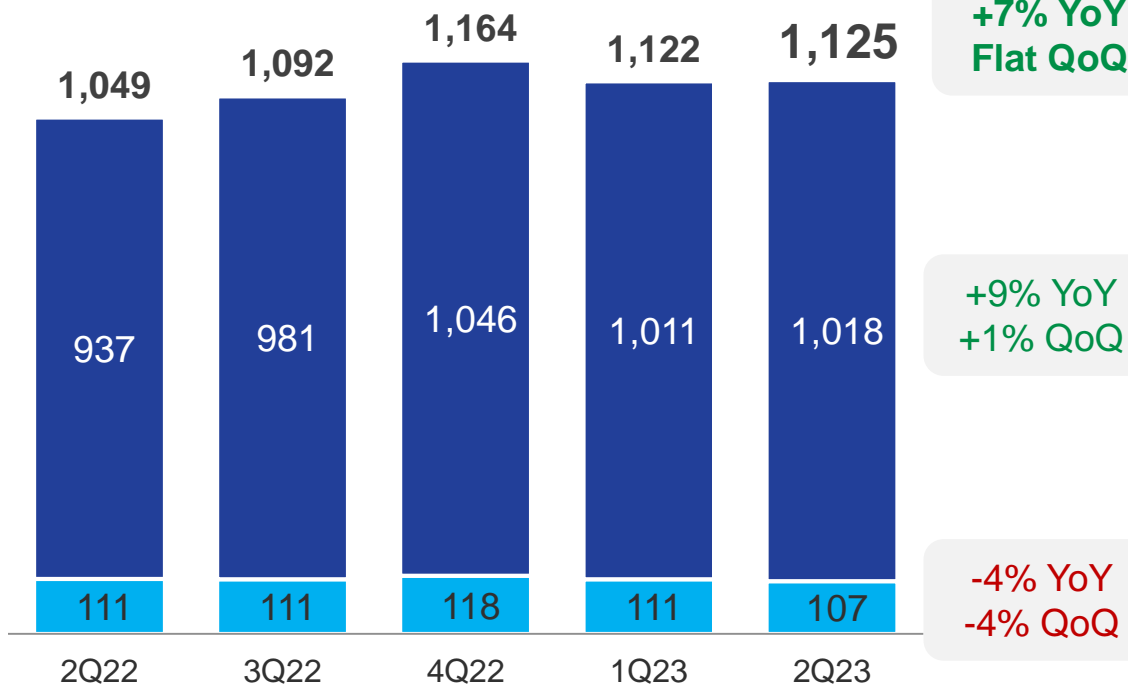


Corporate loan demand moderating

Top and middle market segment continues to expand

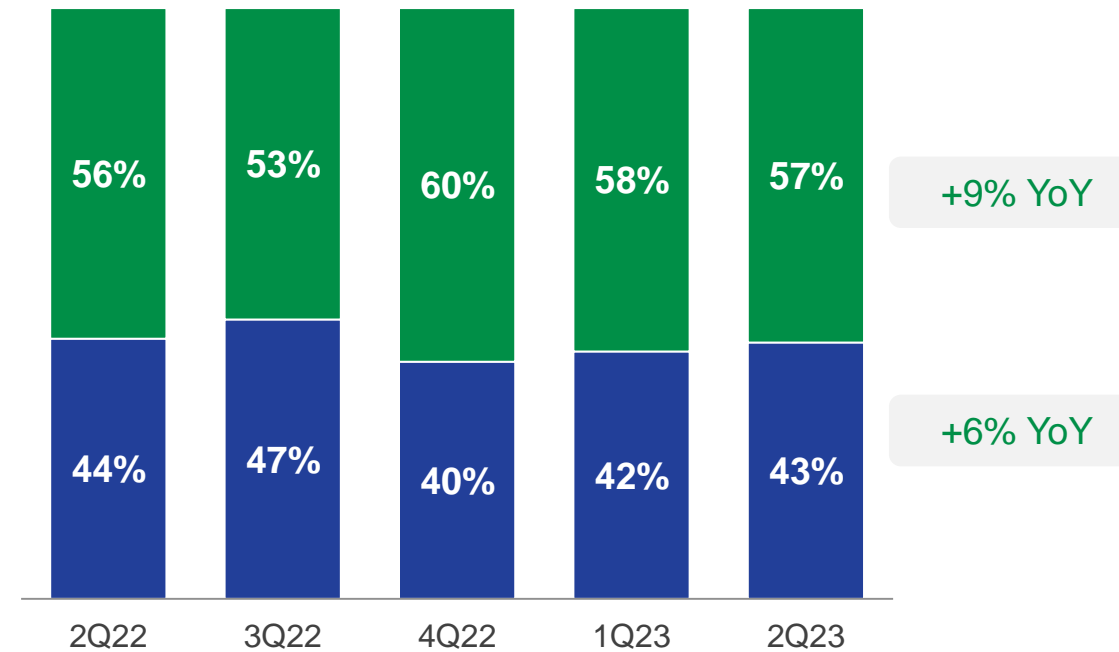
Pbn

■ SME ■ Corporate & Middle Market



Loans by remaining maturity (Parent only)

■ Long term ■ Short term



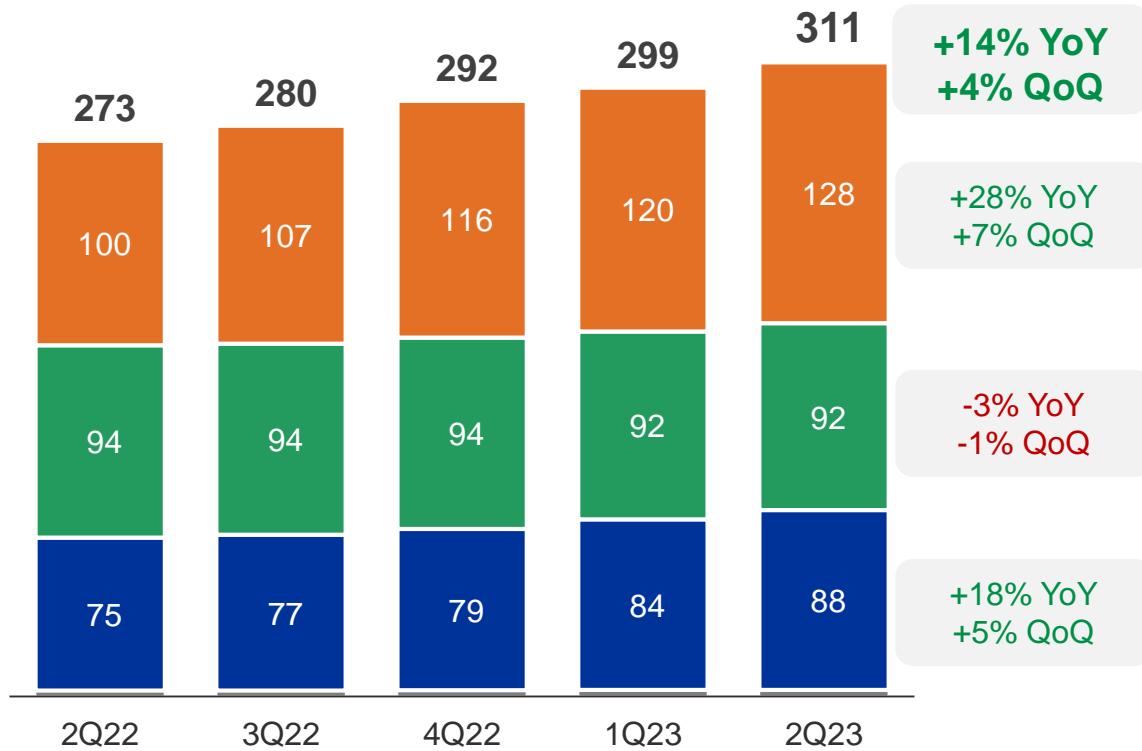
Note: BSP defines SMEs as enterprises with assets worth up to P100 mn



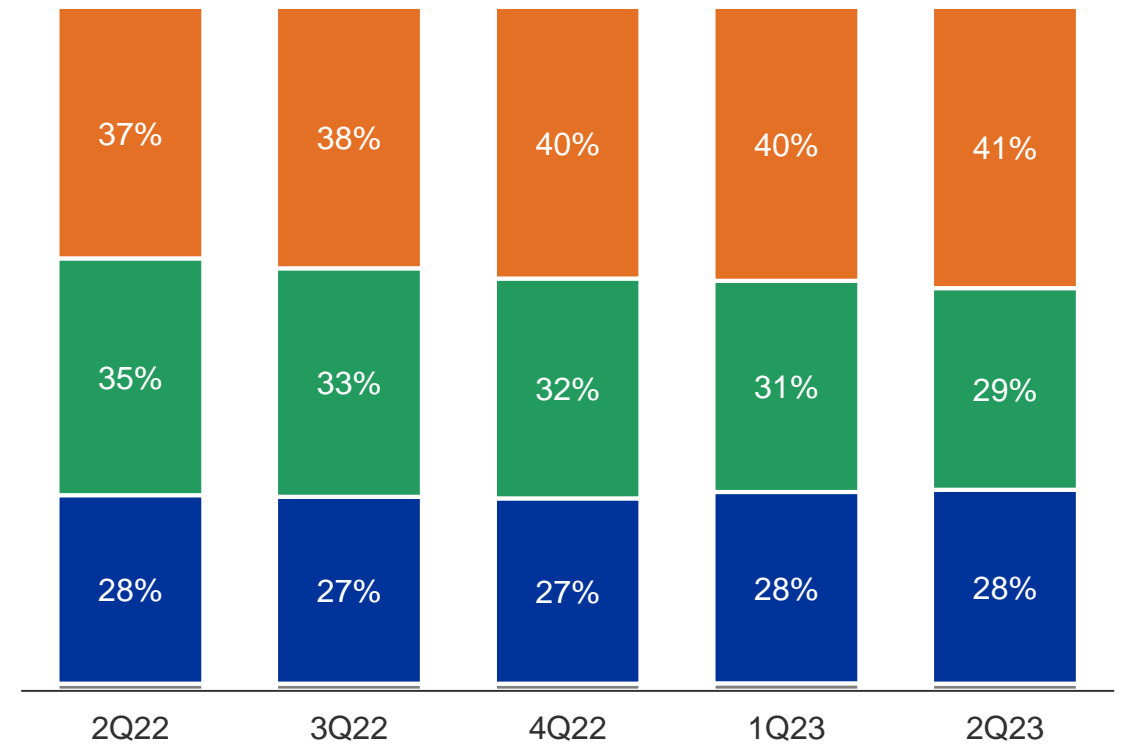
Credit cards and auto loans lead consumer segment recovery

Consumer Loans Breakdown

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



Consumer Loans By Product

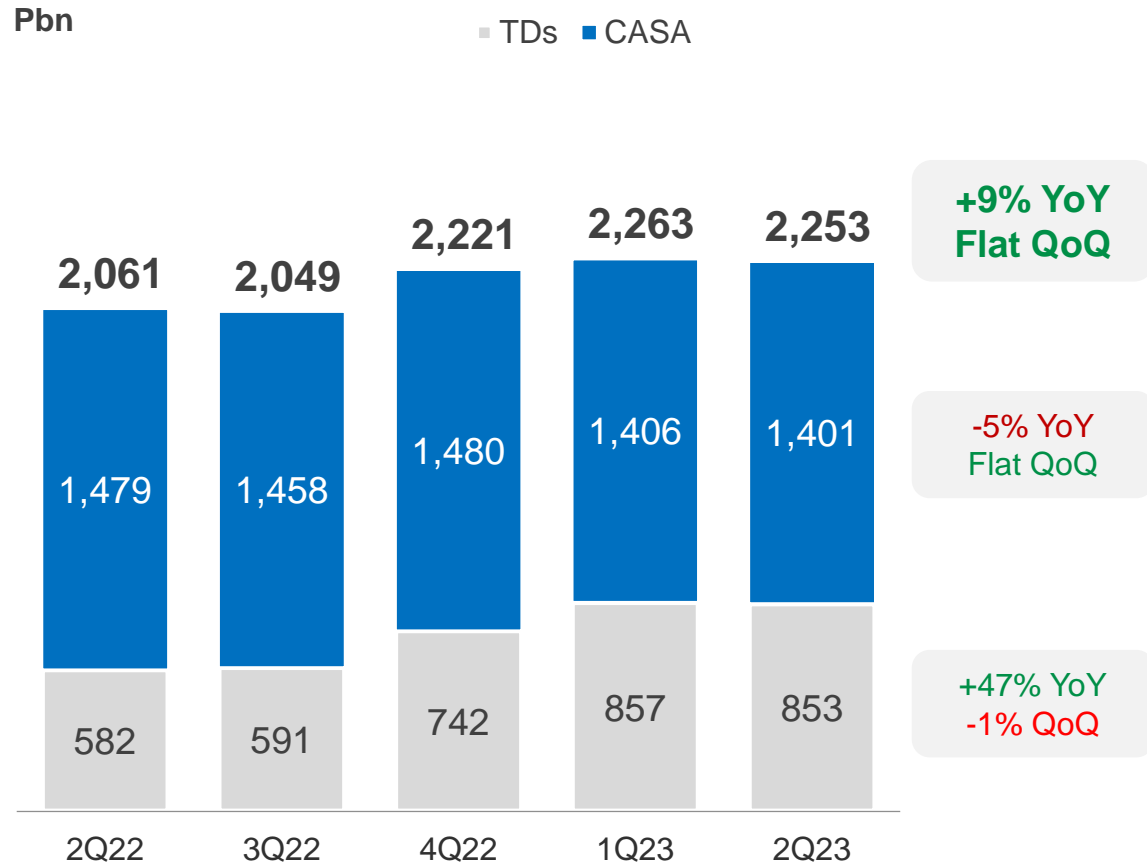


*Note: Gross of Unearned Interest and Discount (UID)
 Credit card receivables net of UID amounted to P116bn, +29% YoY

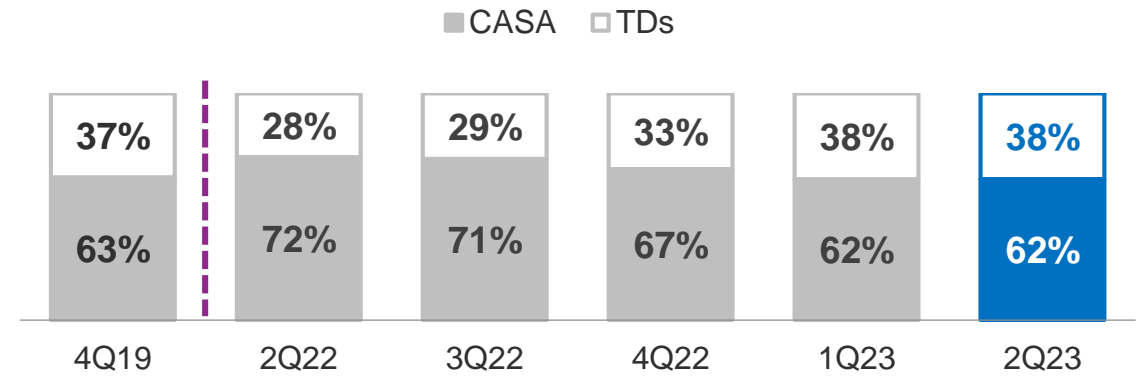


CASA ratio eases to pre-pandemic level

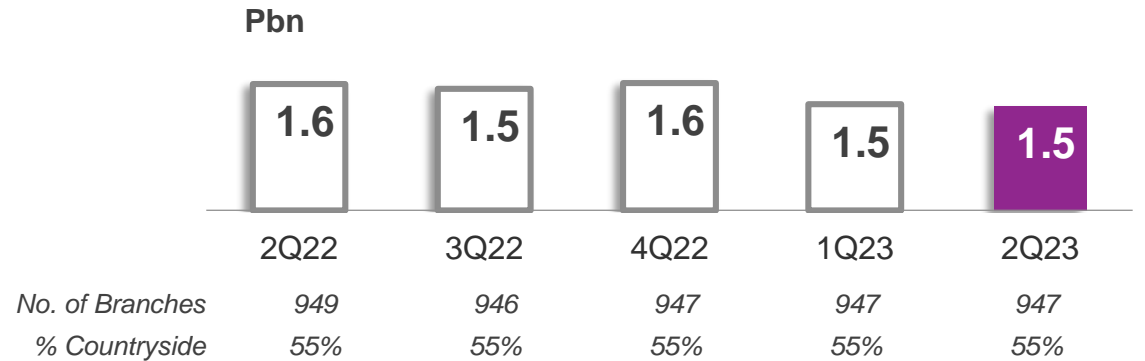
Modest growth in total deposits



CASA ratio reverting to pre-pandemic levels

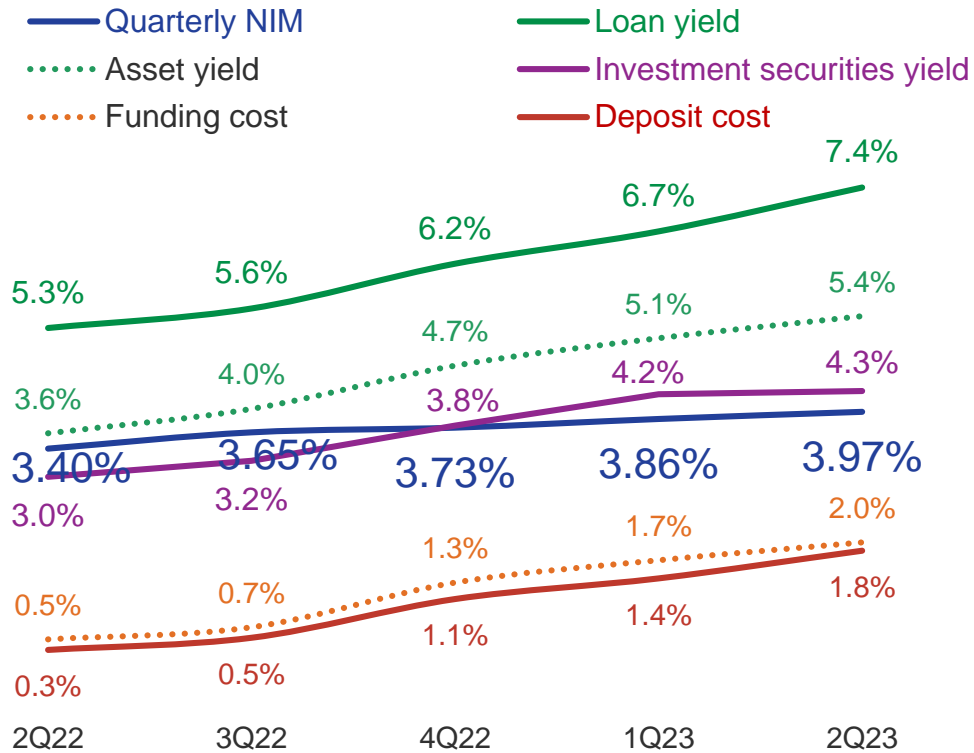


Steady CASA Deposits per Branch



Sustained margin improvement

Rising asset yields offsetting high funding costs



| Policy rate | 2.50% | 4.25% | 5.50% | 6.25% | 6.25% |
|-------------|-------|-------|-------|-------|-------|
|-------------|-------|-------|-------|-------|-------|

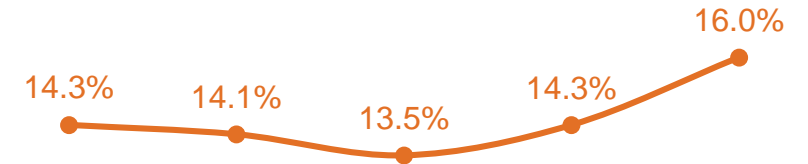
Notes:

- 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



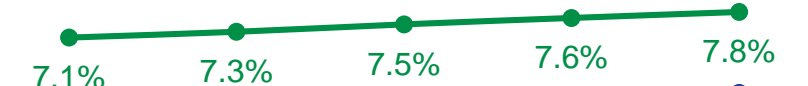
Credit Cards



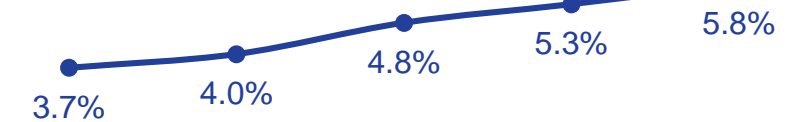
Auto



Home



Corporate & Commercial



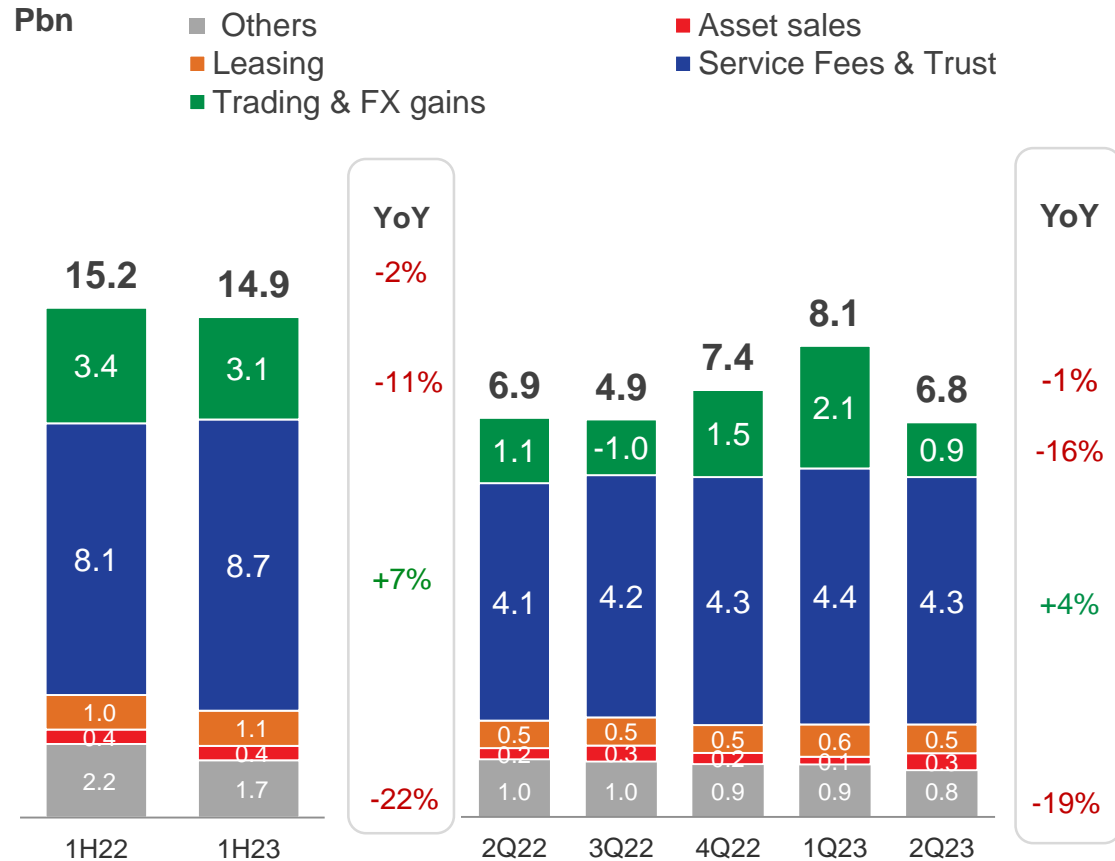
Notes:

- 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



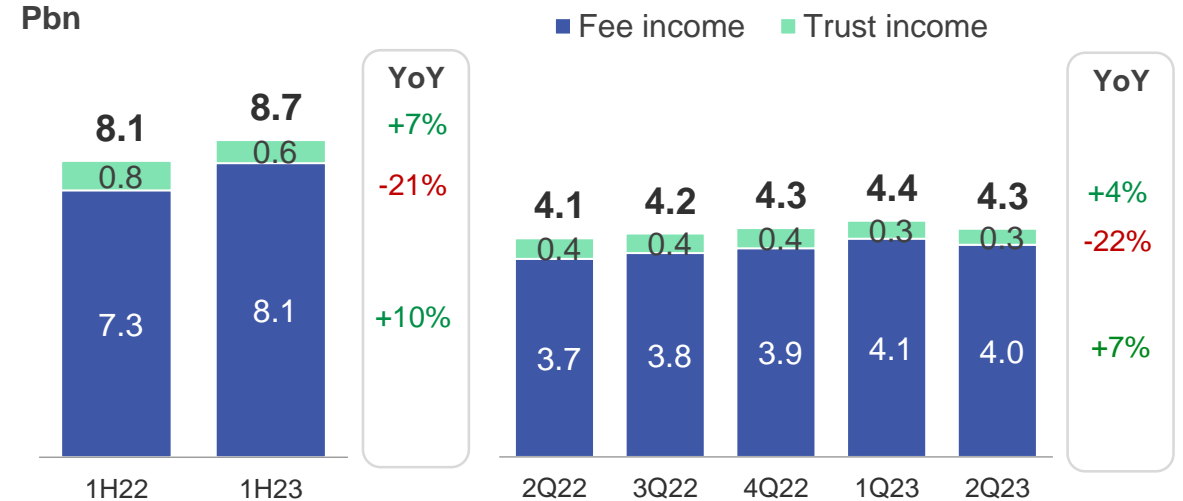
Steady non-interest income

Fees and client trading flows support non-interest income

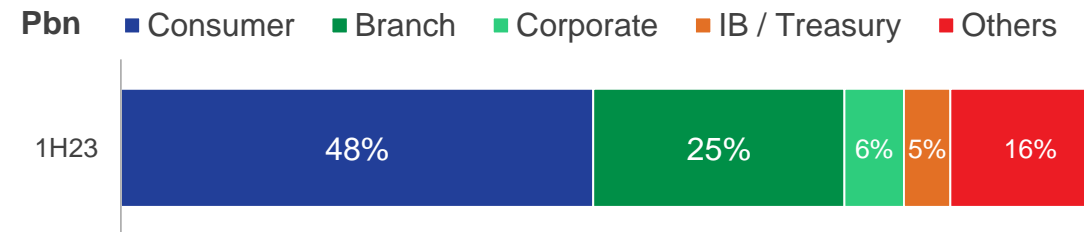


Note: Others include Dividend income, Gain on recognition of investment properties, Recovery on charged-off assets, IT and other fees

Modest fee income growth



Fee income breakdown

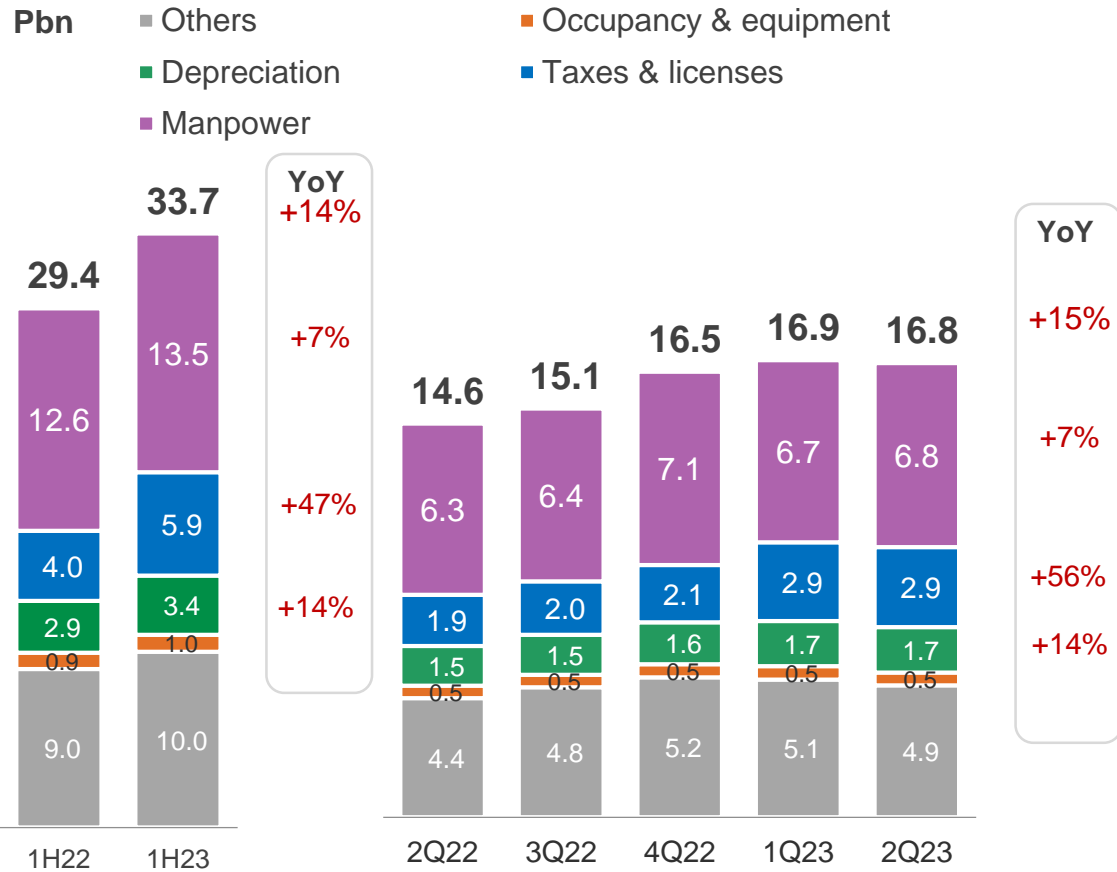


Note: Fee income includes credit card fees, trade and loan-related, fees from ATM or e-channel usage, remittance, deposit-related, product referral, etc



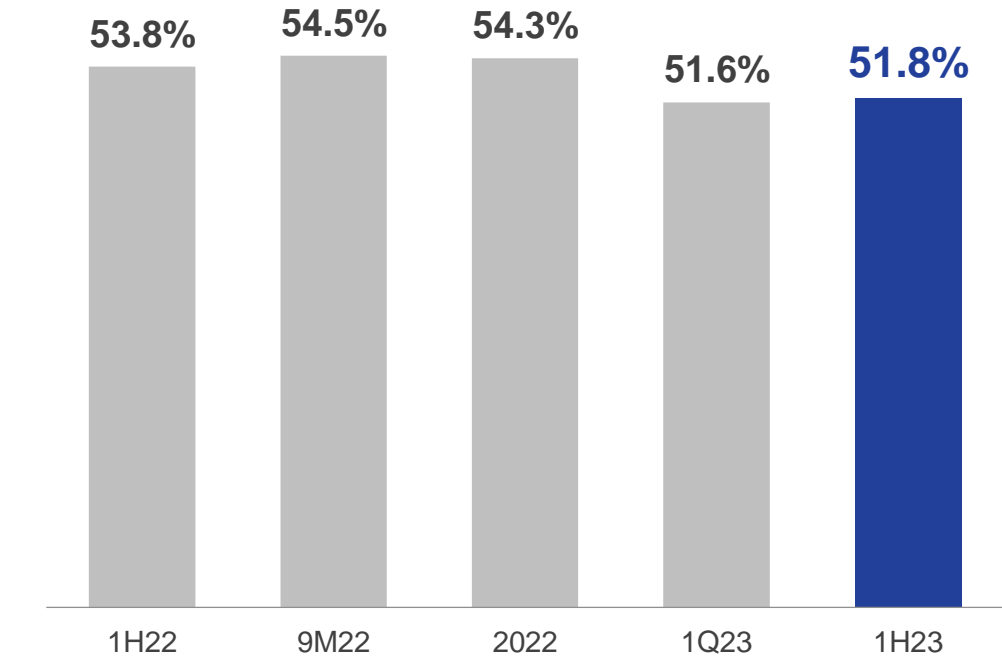
Cost to income ratio improves despite elevated costs

Transactions and technology related costs drive opex



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

Lower cost-to-income ratio sustained

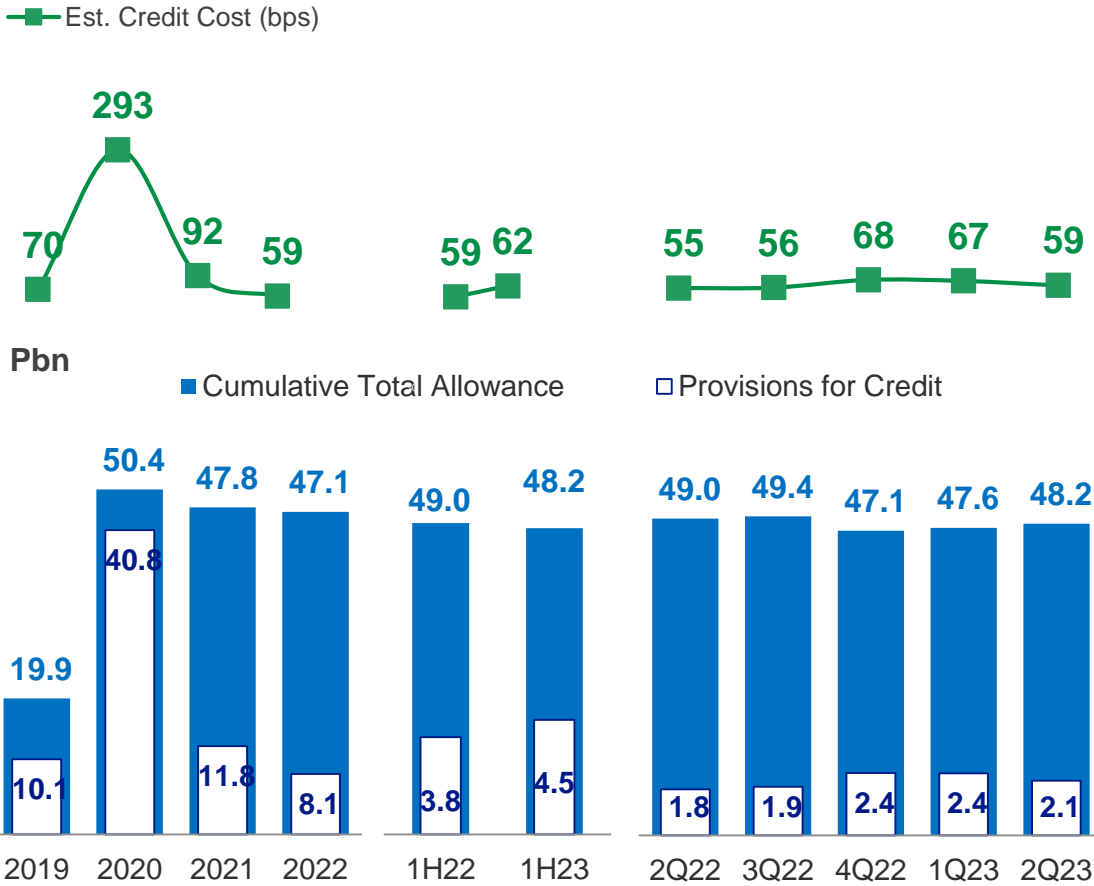


Note: Operating income used does not include MBT's share in net income of investees

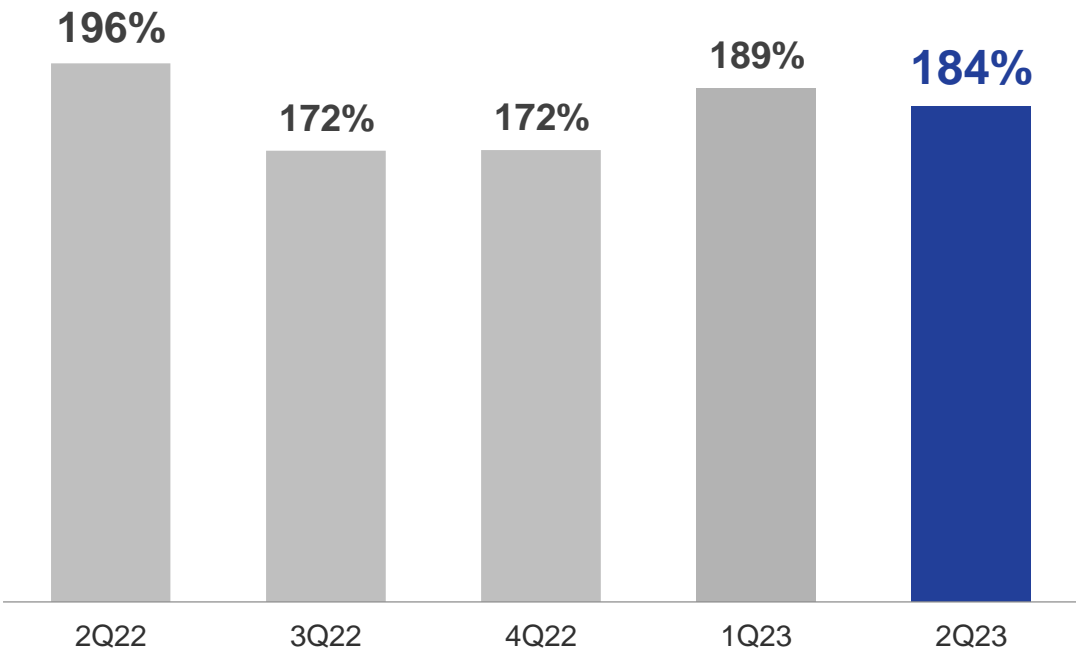


Credit costs continue to remain manageable

Sequential decline in credit costs



Provision cover remains substantial

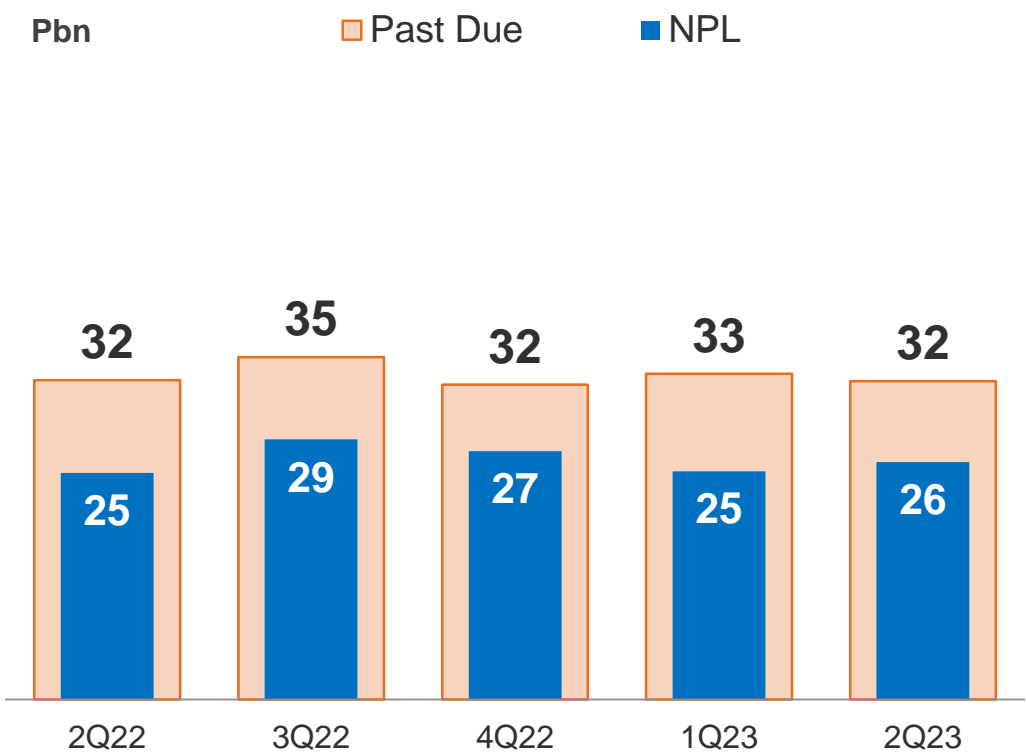


Note: Estimated credit cost = Annualized Provisions for Credit / Ave. Gross Loans & Receivables

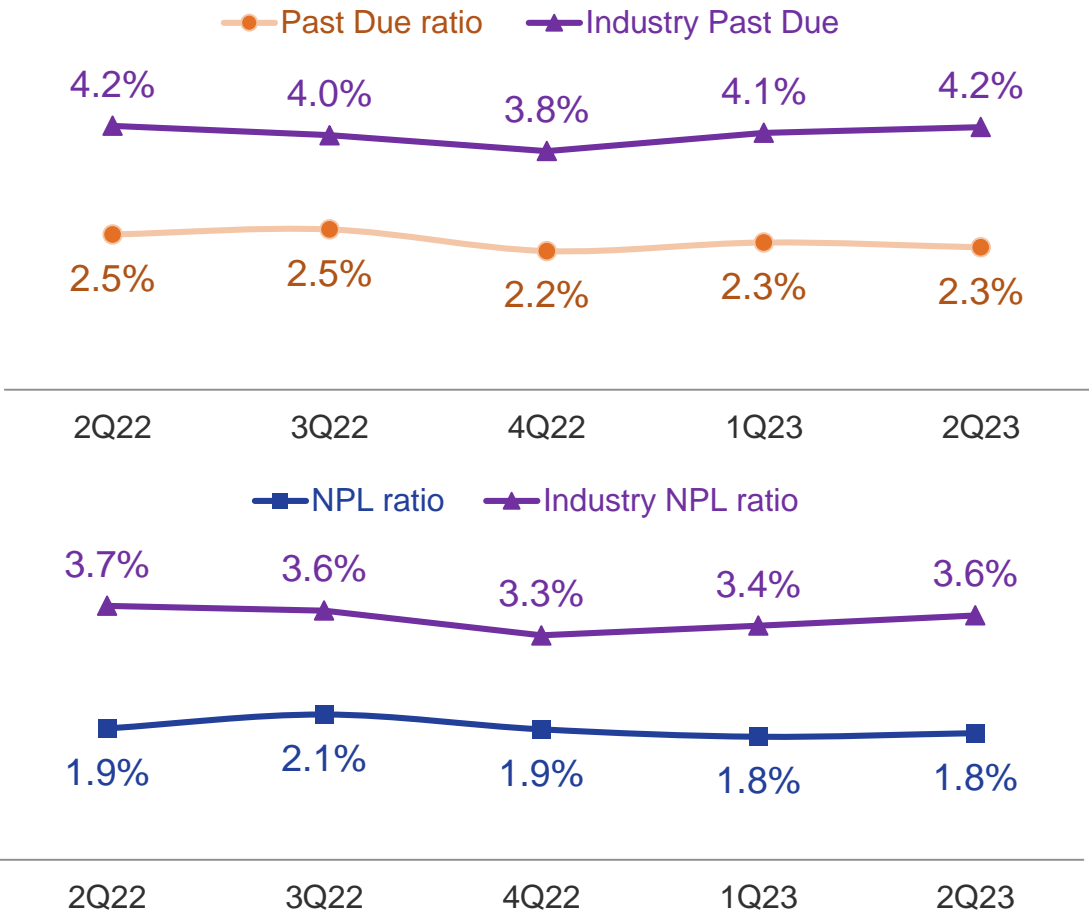


Stable asset quality with NPL ratios well below industry levels

Past Due loans remain steady



NPL and Past Due ratios much lower than industry

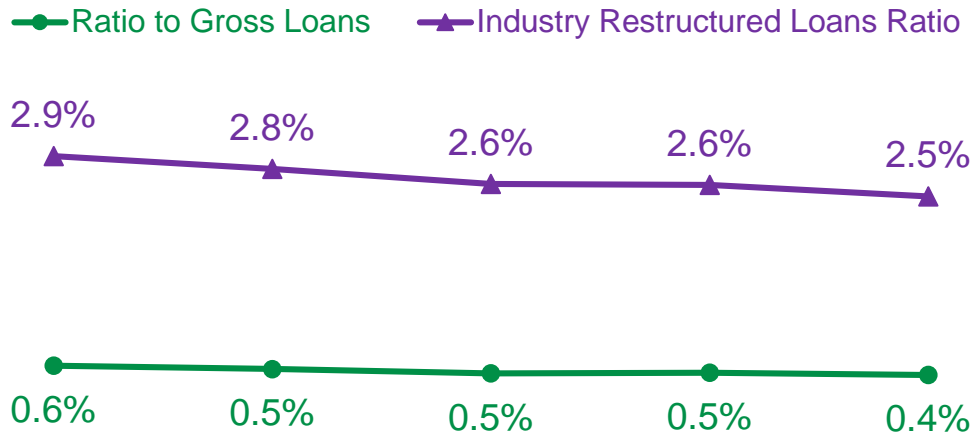


Note: Gross loans net of Unearned Interest and Discount (UID)
 Industry Data refers to the latest Philippine Banking Sector data from the BSP

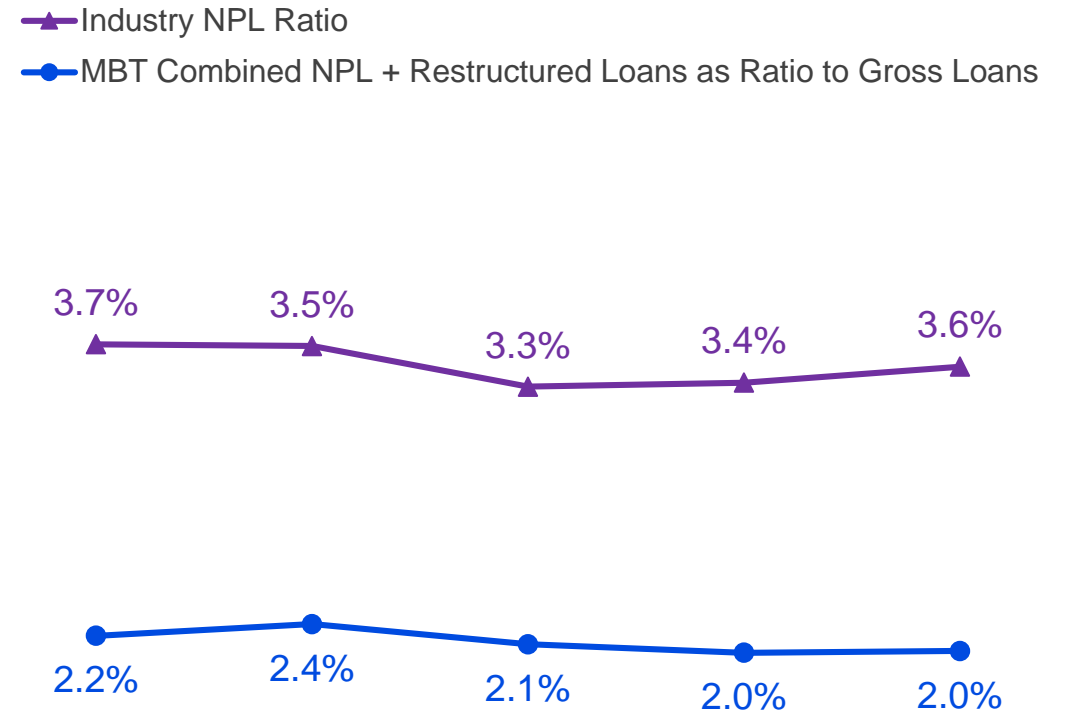


NPLs + Restructured loans ratio well below industry NPL ratio

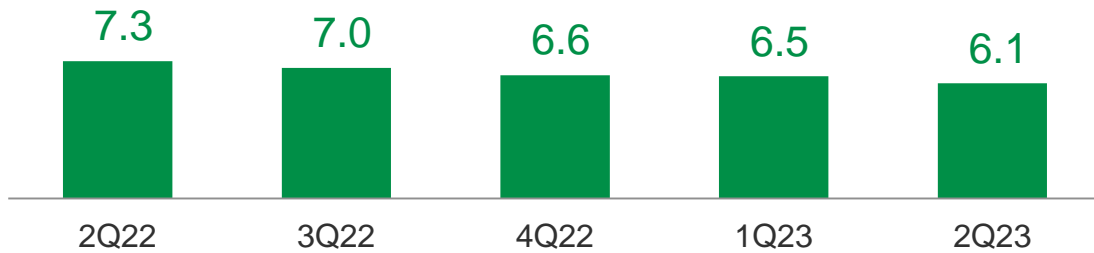
Marginal Restructured loans ratio



Combined NPLs and Restructured loans stable



Pbn



Note: Gross loans net of Unearned Interest and Discount (UID)

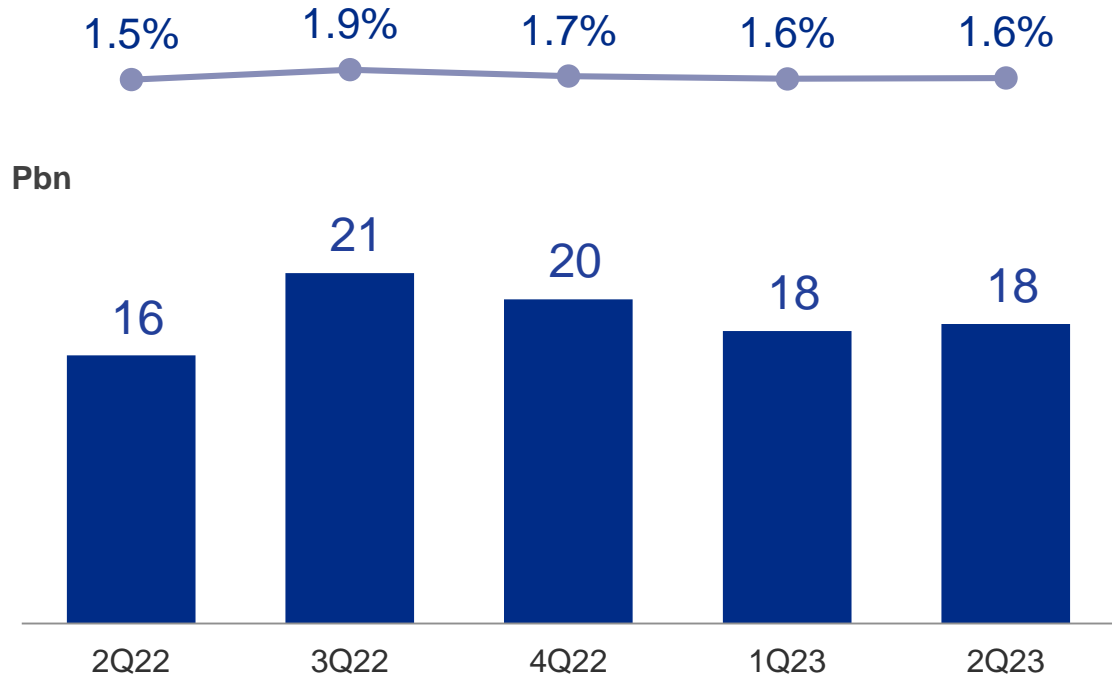
*Industry Data refers to the latest Philippine Banking Sector data from the BSP, as of 5M23



Stable NPL trend

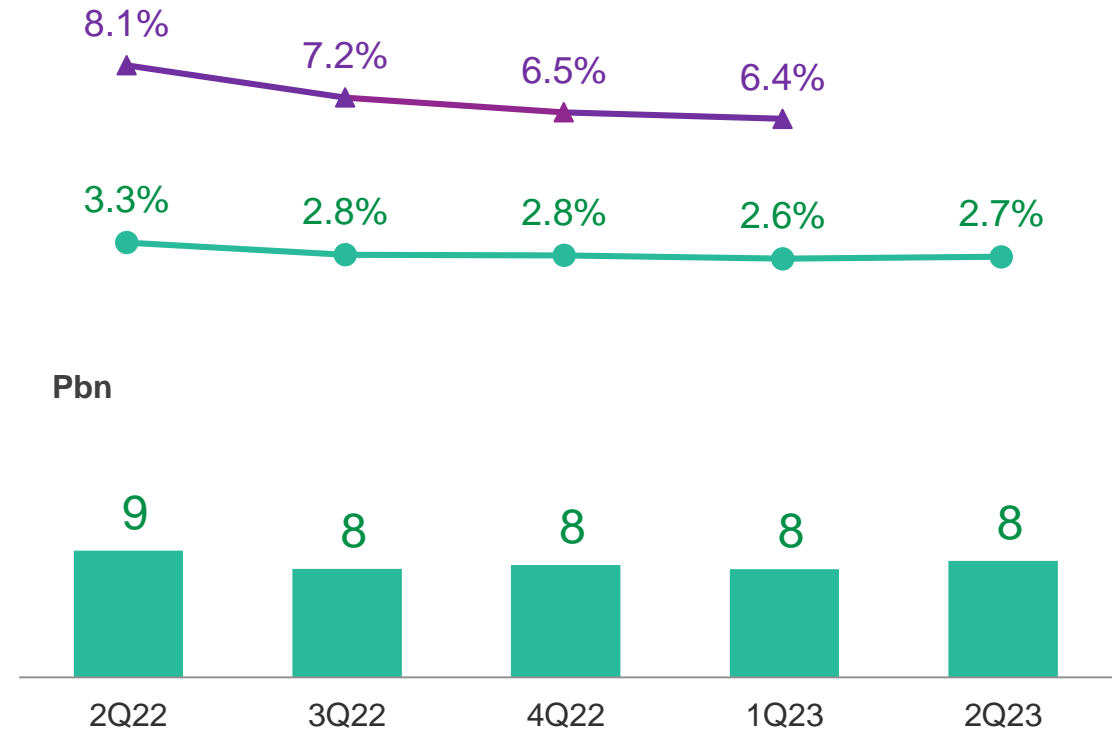
Commercial NPLs

■ NPLs ● NPL ratio



Consumer NPLs

● NPL ratio ▲ Industry Consumer NPL ratio

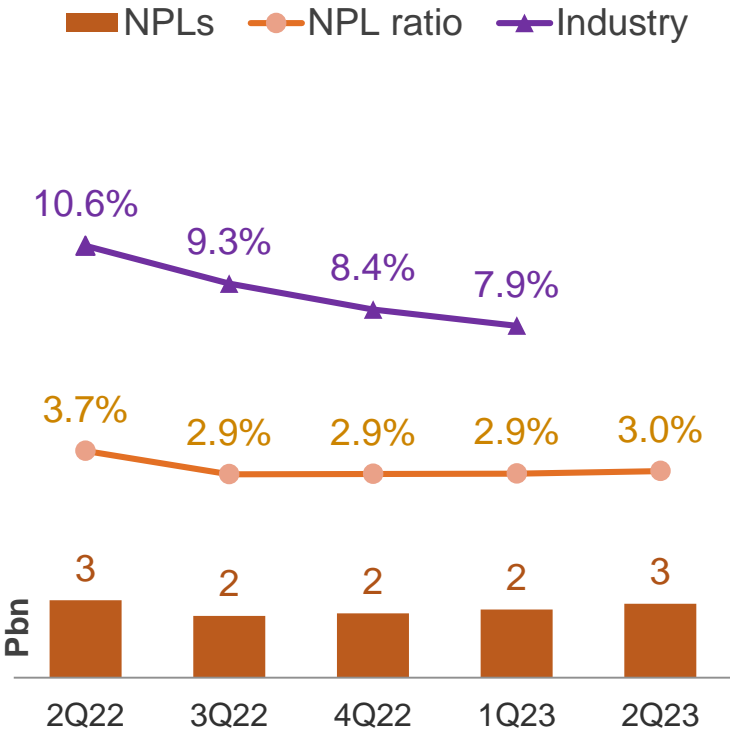


Note: NPL Ratios computed using Net of Unearned Interest and Discount (UID)
 *Industry Data refers to Philippine Banking Sector data from the BSP, as of 5M23 for Commercial Loans

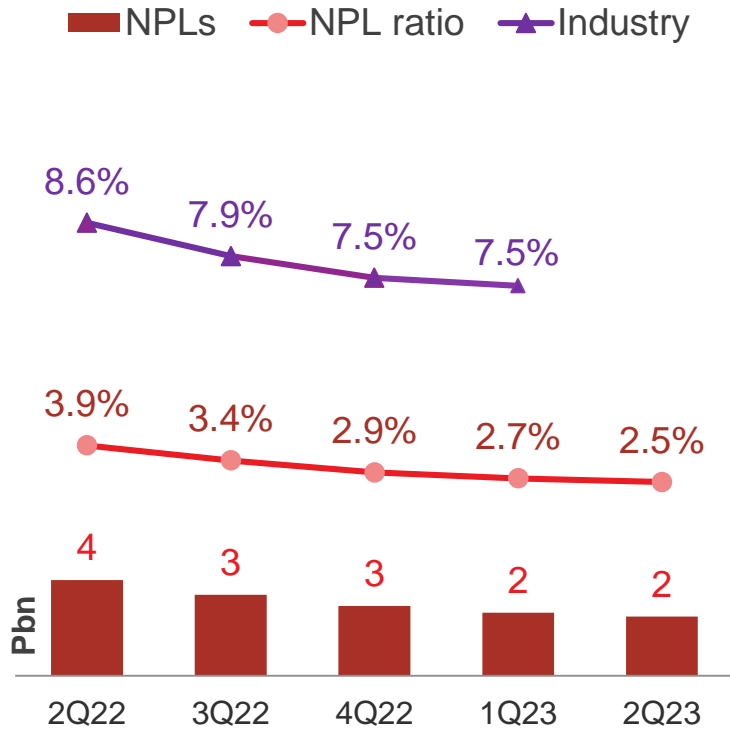


Consumer NPLs well below industry levels

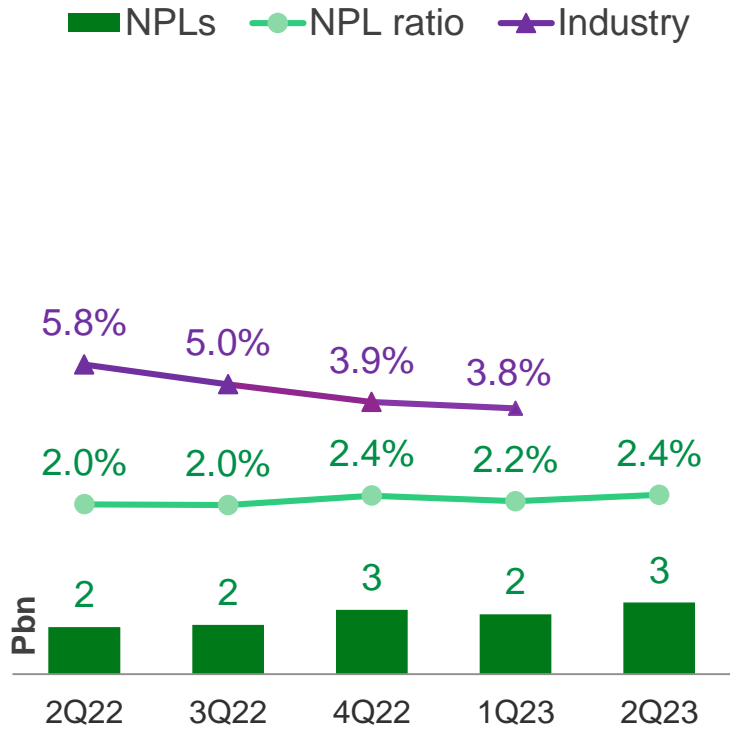
Auto



Home



Credit Cards

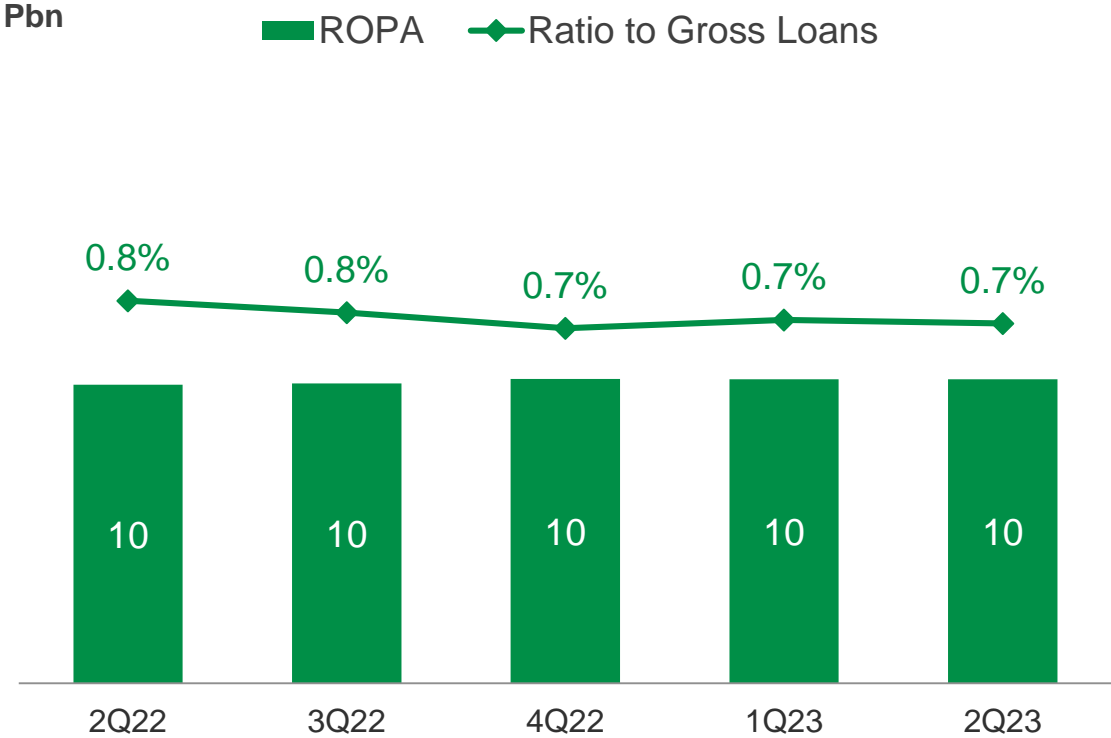


Note: NPL Ratios computed using Net of Unearned Interest and Discount (UID)
Industry Data refers to Philippine Banking Sector data from the BSP

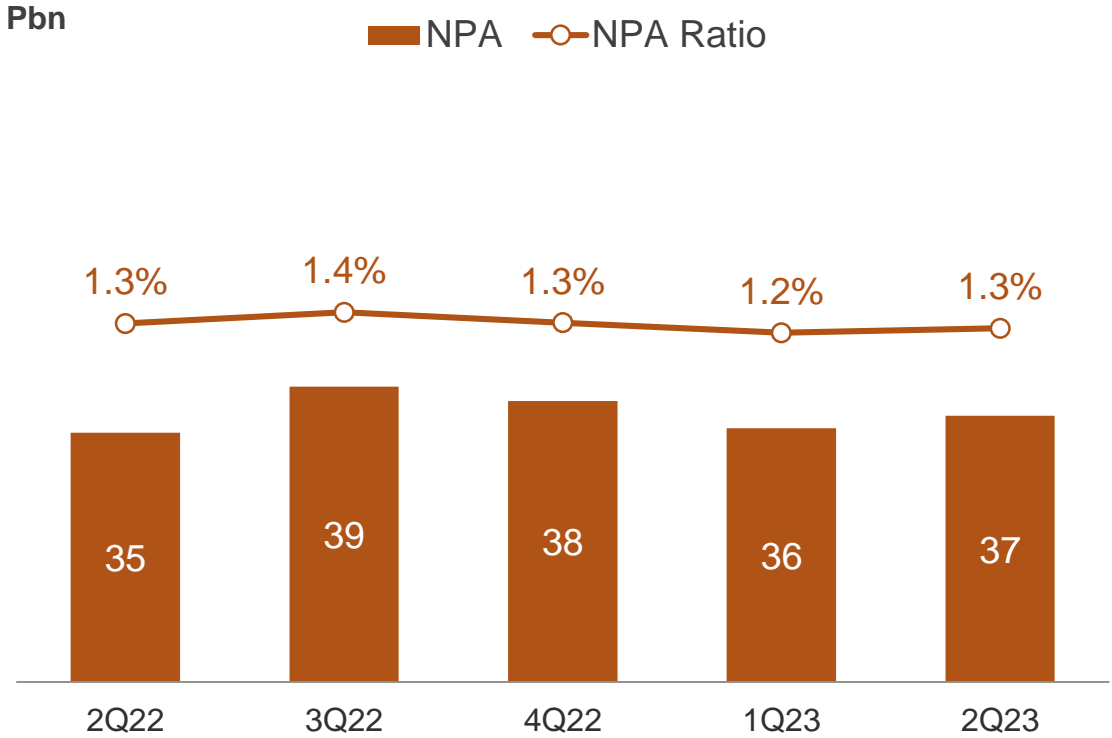


Other asset quality indicators remain healthy

Real and other properties acquired (ROPA)

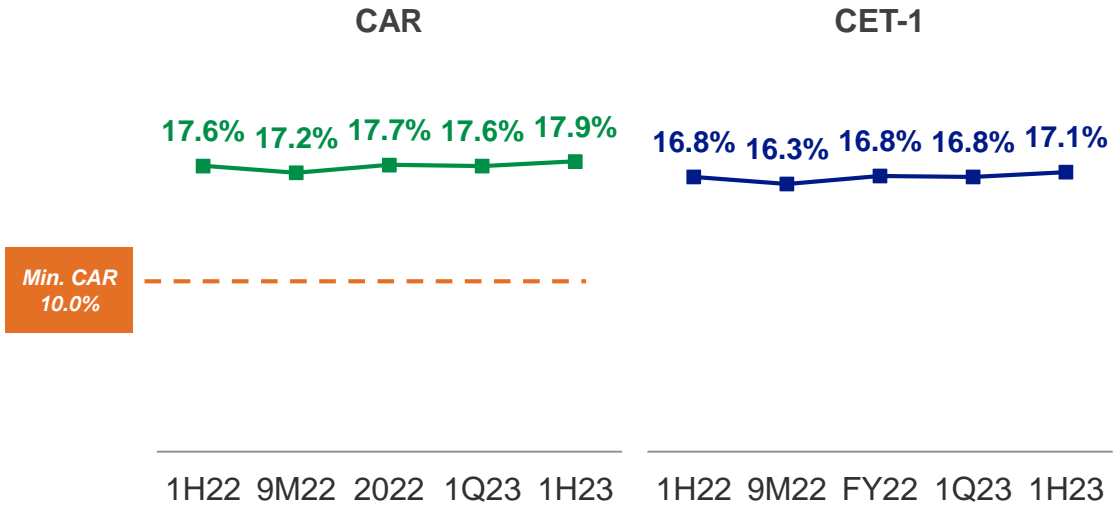


Non-Performing Assets (NPA)

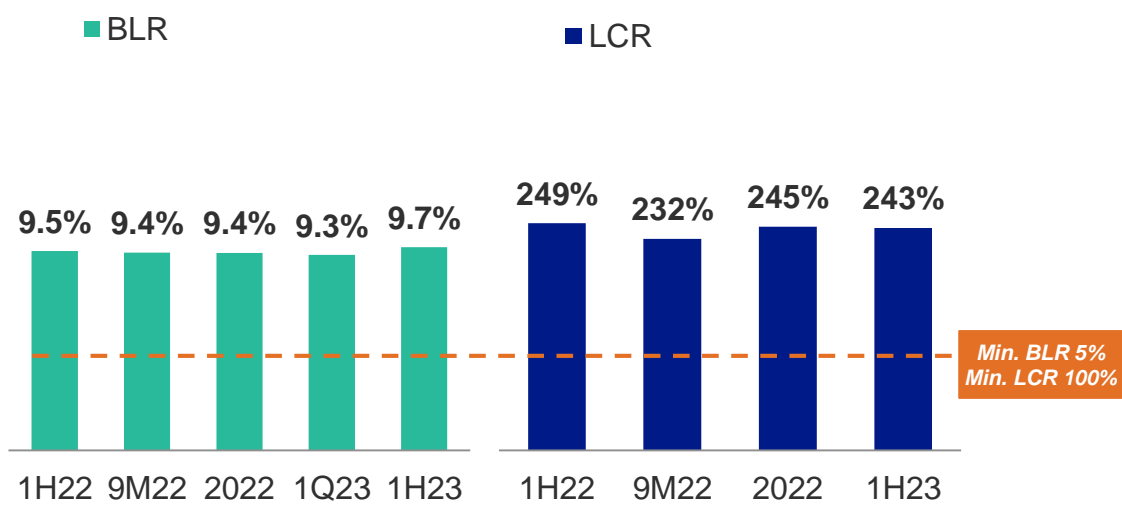


Healthy capital and liquidity levels provide ample support

Capital ratios well above minimum thresholds

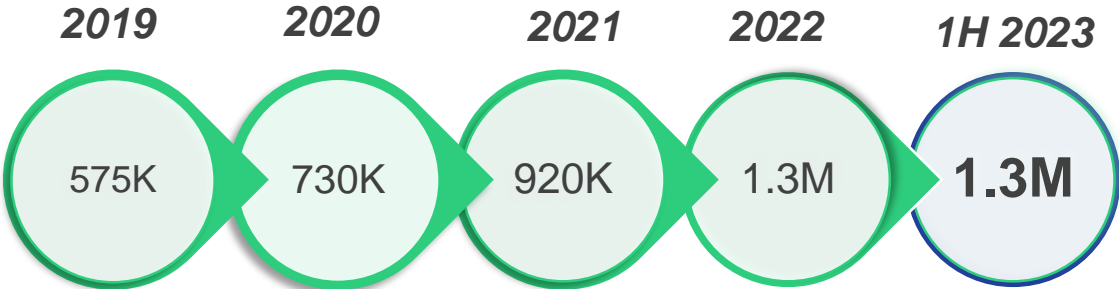
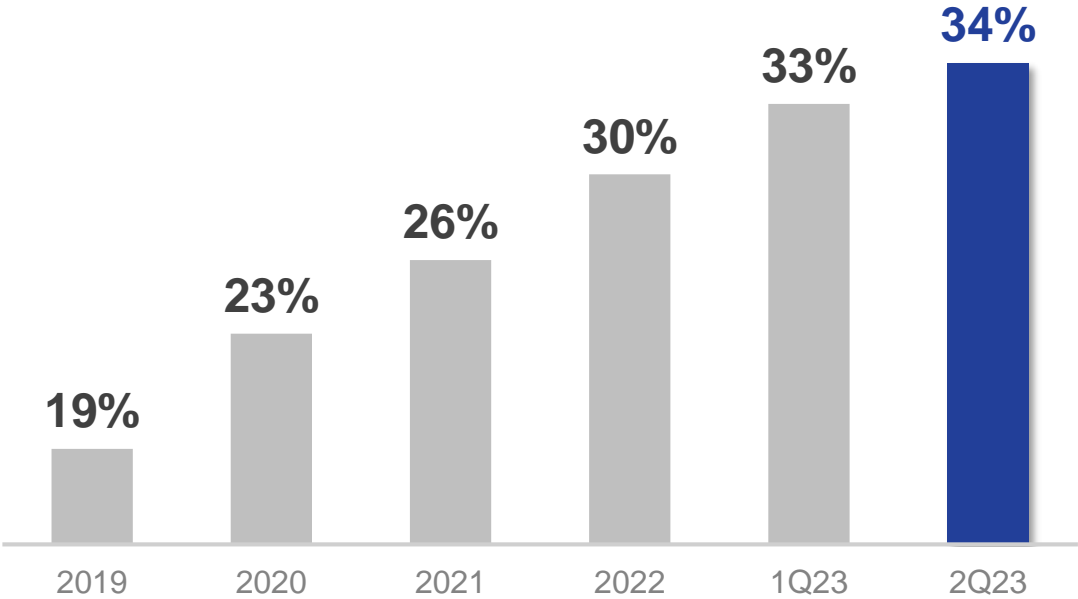


High Basel III Leverage Ratio, Liquidity Coverage Ratio

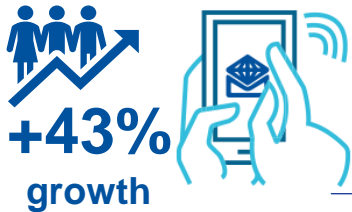


Improving digital metrics on retail clients

Digital penetration rate on a continuous upward trend, now at 34%, with 1.7M total digital users



Active base with over 1M users: 82% active rate vs 81% pre-pandemic



+43% growth



Sustained growth in mobile app downloads as of 2Q 2023 vs 2Q 2022



Outlook – Positives and Challenges



- **Loans to benefit from expected seasonal demand pick-up with potential uplift from capital spending**
- **Margins to stay elevated supported by RRR cut**
- **Higher revenue base to support accelerated IT spending and capacity expansion keeping CIR at low 50s**
- **Stable asset quality to sustain decline in credit costs**
- **Healthy capital and liquidity position to support asset expansion and enhance shareholder returns**



- **Macro risks to demand recovery and asset quality:**
 - External - geopolitical issues; global financial instabilities
 - Internal - inflationary pressures, forex volatility
- **Volatile capital markets to cap trading income**
- **Any unforeseen movements on regulatory pricing**



SUMMARY

- ✔ Sustained solid performance on robust topline growth supported by rising loans, better margins and stable fee income base.
- ✔ Strong capital and liquidity ratios ensure Metrobank's ability to support client needs as the economy continues to expand in the medium term.
- ✔ Improving profitability levels will support continued investments in IT and manpower to make banking easy and secure as we expand the customer base.
- ✔ Stable asset quality with substantial NPL cover will continue to serve as buffer against macro risks.
- ✔ We will continue to implement strategies that will balance growth and improve shareholder returns on a sustainable basis.



Financial Summary

In PHP billion

| Income Statement | 1H 2022 | 1H 2023 | YoY | 2Q 2022 | 2Q 2023 | YoY |
|----------------------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Net Interest Income | 39.8 | 50.6 | +27% | 20.5 | 25.7 | +25% |
| Non Interest Income | 15.2 | 14.9 | -2% | 6.9 | 6.8 | -1% |
| Operating Income | 55.0 | 65.5 | +19% | 27.4 | 32.5 | +19% |
| Operating Expenses | 29.4 | 33.7 | +14% | 14.6 | 16.8 | +15% |
| PPOP | 25.6 | 31.8 | +24% | 12.8 | 15.7 | +22% |
| Provision for Credit | 3.8 | 4.5 | +18% | 1.8 | 2.1 | +19% |
| Provision for Taxes | 5.9 | 6.1 | +3% | 3.3 | 3.0 | -9% |
| Net Income | 15.6 | 20.9 | +34% | 7.6 | 10.4 | +37% |

| Balance Sheet | 1H 2022 | 1H 2023 | YoY |
|------------------------------|---------|---------|-----|
| Total Assets | 2,664 | 2,864 | +8% |
| Loans and Receivables, Gross | 1,322 | 1,436 | +9% |
| Total Deposits | 2,061 | 2,253 | +9% |
| CASA | 1,479 | 1,401 | -5% |
| Equity | 303 | 330 | +9% |

| Financial Ratios | 1H 2022 | 1H 2023 | YoY |
|------------------|---------|---------|-----------|
| NIM | 3.43% | 3.93% | +0.50 ppt |
| CIR | 53.8% | 51.8% | -2.0 pts |
| NPL Ratio | 1.9% | 1.8% | -0.07 pts |
| NPL Cover | 196.4% | 184.4% | +12.0 pts |
| CAR | 17.6% | 17.9% | +0.3 pts |
| CET-1 | 16.8% | 17.1% | +0.3 pts |
| Gross LDR | 64.1% | 63.7% | -0.4 pts |



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 1.7 Mn 3M Avg Daily Value T/O

20% Foreign Ownership

48% Public Float

As of 31 July 2023

Financial Data (PHP bn)

2Q 2023

| | |
|------------------------------|-------|
| Total Assets | 2,864 |
| Loans and Receivables, Gross | 1,436 |
| Total Deposits | 2,253 |
| CASA | 1,401 |
| Equity | 330 |
| CAR | 17.9% |
| CET-1 | 17.1% |

BIG 3 BANK WITH LEADING MARKET POSITION

#2 **#2** **#3** **#3**

| | | | |
|------------|-------------------------|----------------|-----------|
| Auto Loans | Credit Card Receivables | Mortgage Loans | Trust AUM |
|------------|-------------------------|----------------|-----------|

STRATEGIC PRESENCE AND COVERAGE

DOMESTIC

947 branches
55% outside NCR 2,320 ATMs

OVERSEAS

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

INVESTMENT GRADE

CREDIT RATINGS

MOODY'S Baa2 Stable

FitchRatings BBB- Stable

Aligned with the Philippine sovereign rating

BEST BOND BANK IN THE PHILIPPINES

TOP MARKET MAKER

GOVERNMENT SECURITIES – BTr (2022)

LARGEST TRADER

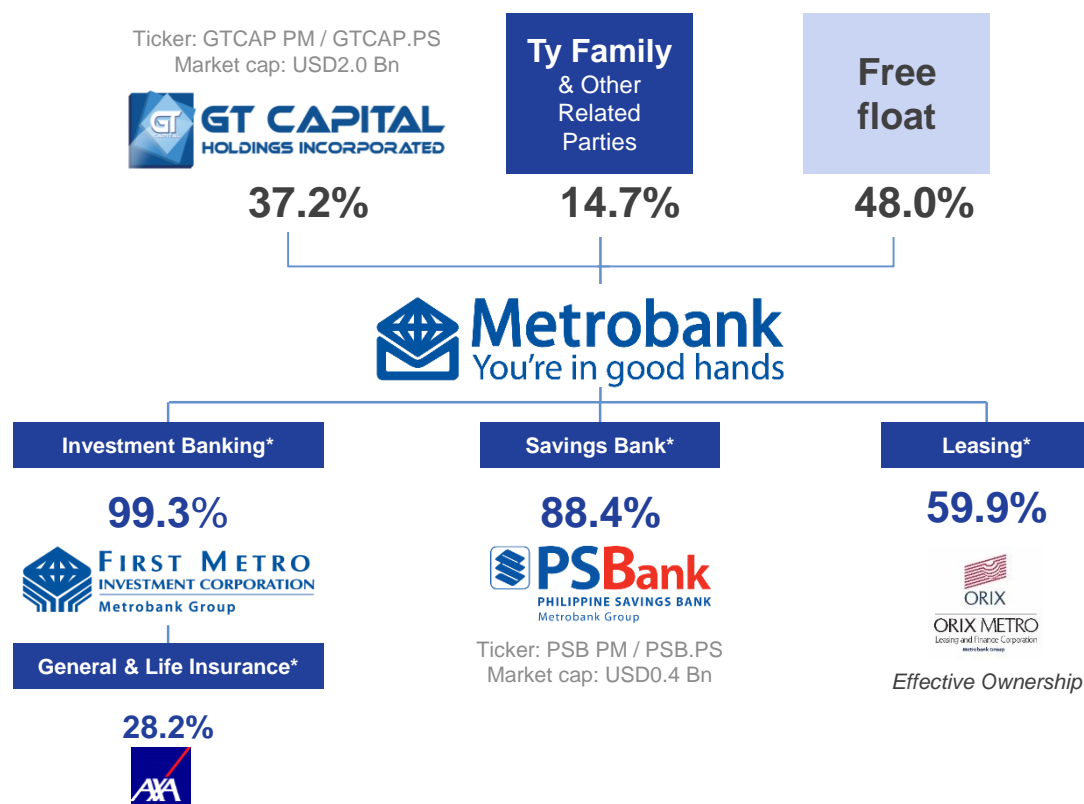
PHP FIXED INCOME SECURITIES

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 31 July 2023 | 60.00 |
| 52-Week Range (Low High) | 47.50 62.60 |
| Market cap (USD Mn) | 4,921 |
| 3-Month Avg Daily Trading Value (USD Mn) | 1.70 |
| 3-Month Avg Daily Trading Volume (Mn) | 1.65 |
| Public Float | 48% |
| Foreign Ownership | 20% |

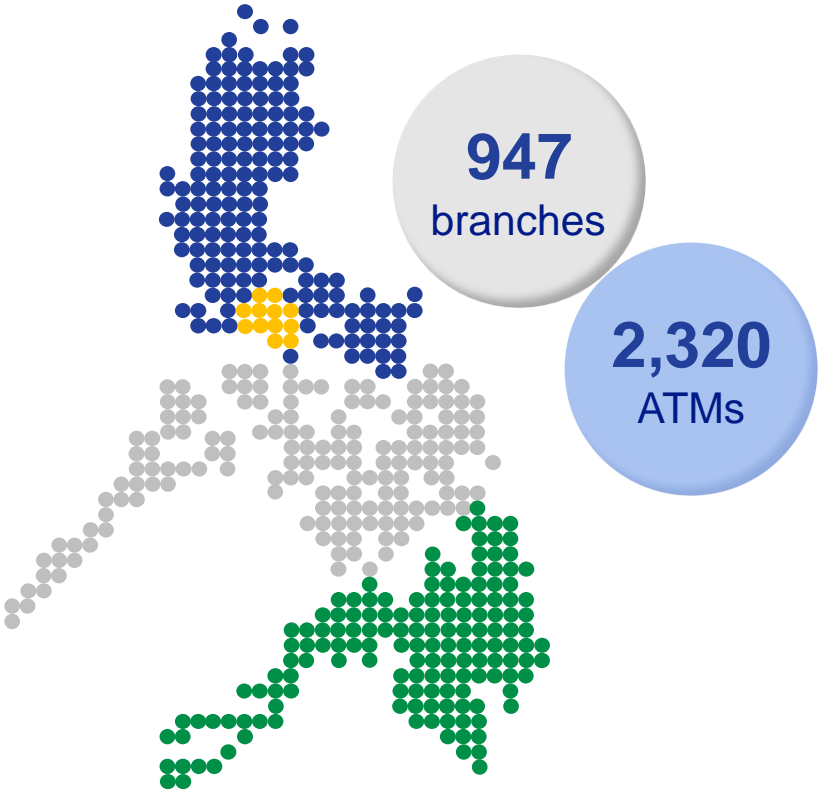
| | 2021 | 2022 | 1H23 | |
|-------------------|-------|-------|-------|---------------------------------|
| BVPS (PHP) | 70.84 | 70.84 | 73.36 | |
| EPS (PHP) | 4.93 | 7.29 | 8.47 | <i>Last 4 quarters</i> |
| Trailing P/BV (x) | 0.8 | 0.8 | 0.8 | <i>Based on EOP share price</i> |
| Trailing P/E (x) | 11.3 | 7.4 | 7.0 | <i>Based on EOP share price</i> |
| DPS (PHP) | 4.00 | 3.00 | 3.00 | <i>For the year</i> |



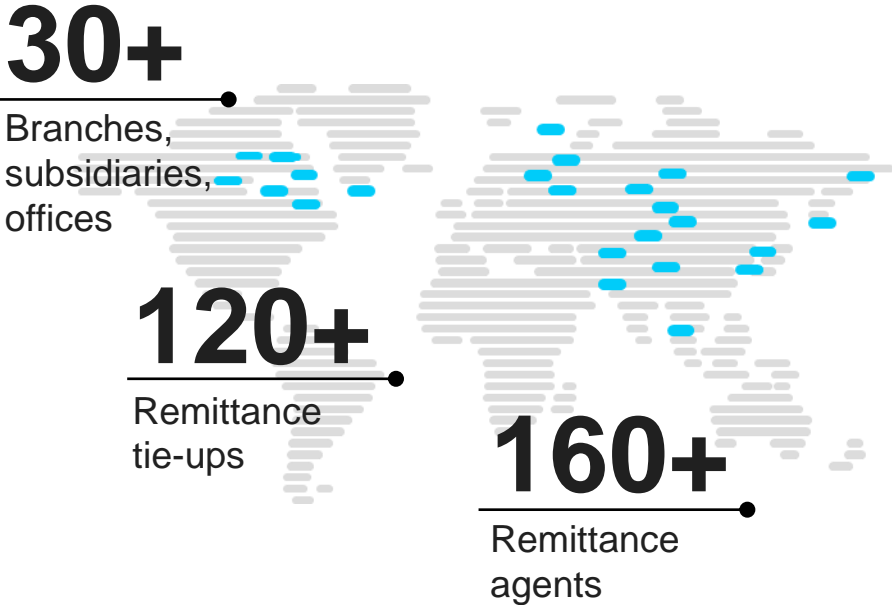
Extensive Domestic and Overseas Coverage

 **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, Best Bank for Ultra-High-Net-Worth
2023

ASIAMONEY



Best Service (Asian Bank) for the Philippines
2023

Trade Finance Survey 2023
ASIAMONEY



Bank of the Year in the Philippines
2022




Strongest Bank in the Philippines
2022, 2021

THE ASIAN BANKER



Best Bank in the Philippines
2022

EUROMONEY



Best Corporate Bank in the Philippines
2022

ASIAMONEY



Best Local Currency Bond Individuals #1 in Trading, #4 & #5 in Sales, #4 in Research
2022





Best Domestic Bank in the Philippines
2021


ASIAMONEY



Best Securities House Bank Category
2023, 2014-2021

Grand Anvil, 2 Gold Anvil
2022




Best Securities House in the Philippines
2022

ASIAMONEY



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
(1st payout)

17 March 2023

Payment Date
(1st 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



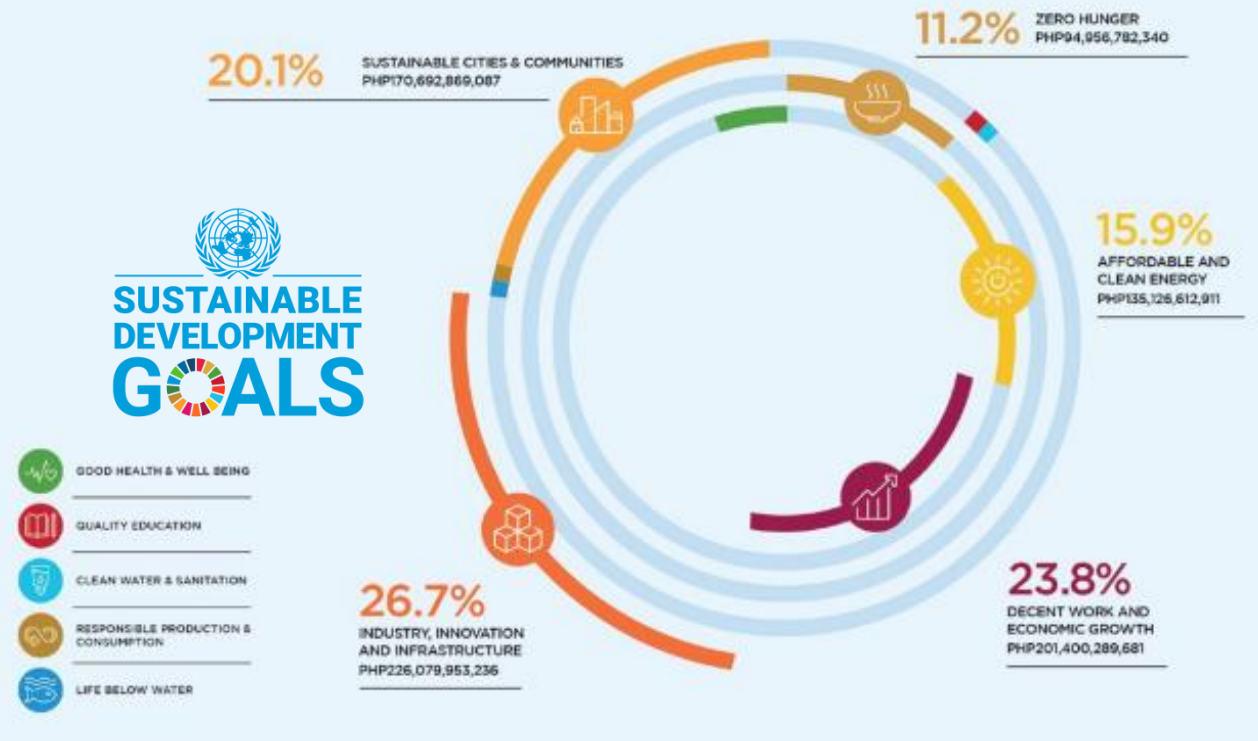
DO SOME GOOD



DO MORE

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.**

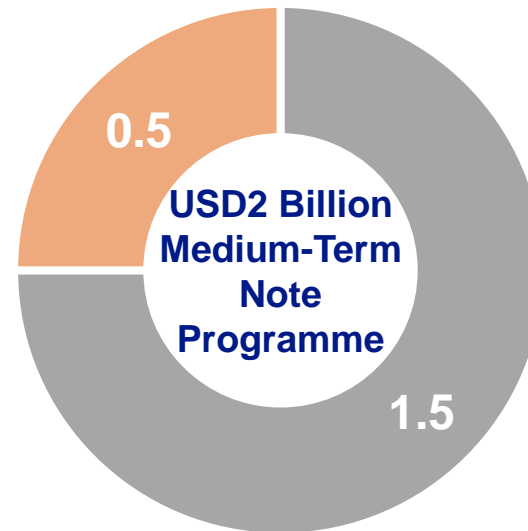
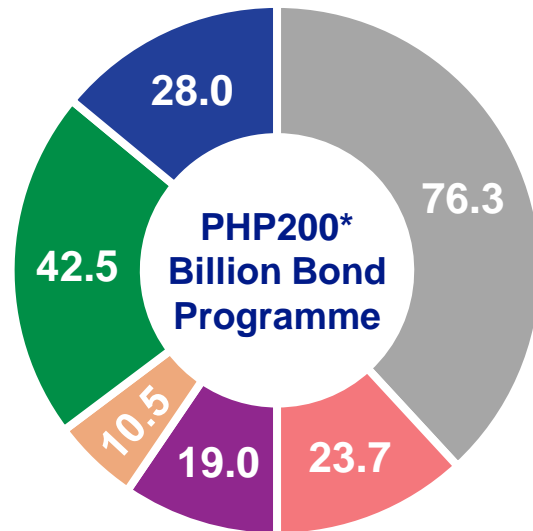
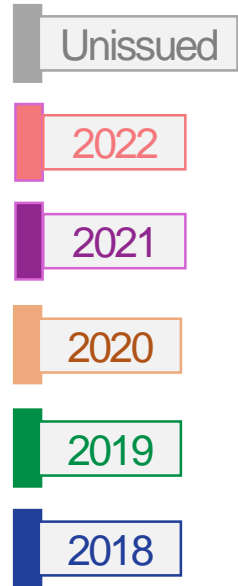
Social and Human Development Sector Strategies

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

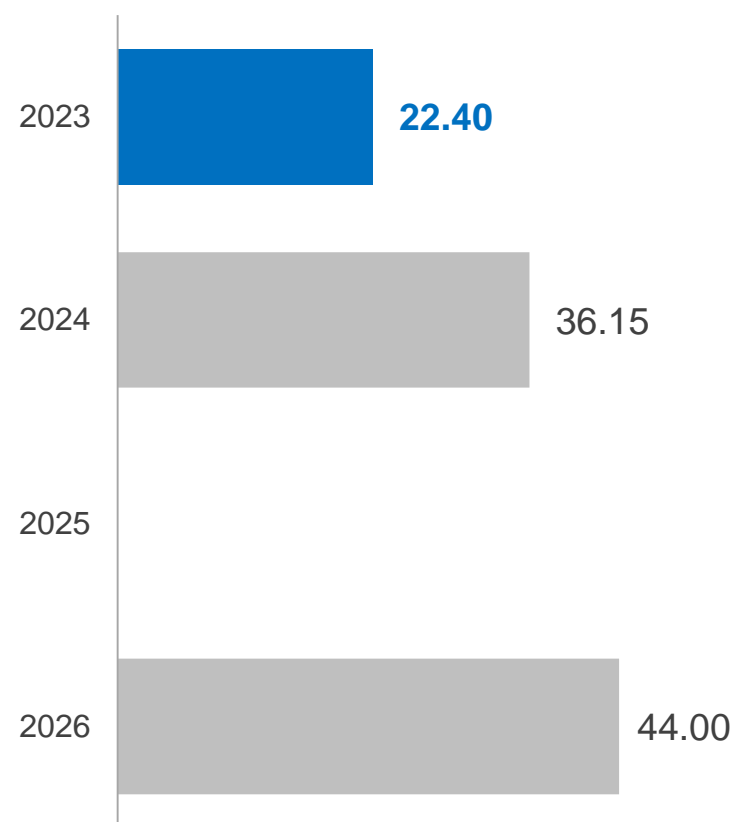
Debt Issuance Details

| 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* |

*Assuming USDPHP 50.00;

Note: Above table includes only MBT Parent Bank issuances

Debt Maturity Profile (PHP Bn)



MOODY'S

**Baa2
Stable**

Jul-23

- 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-
Stable**

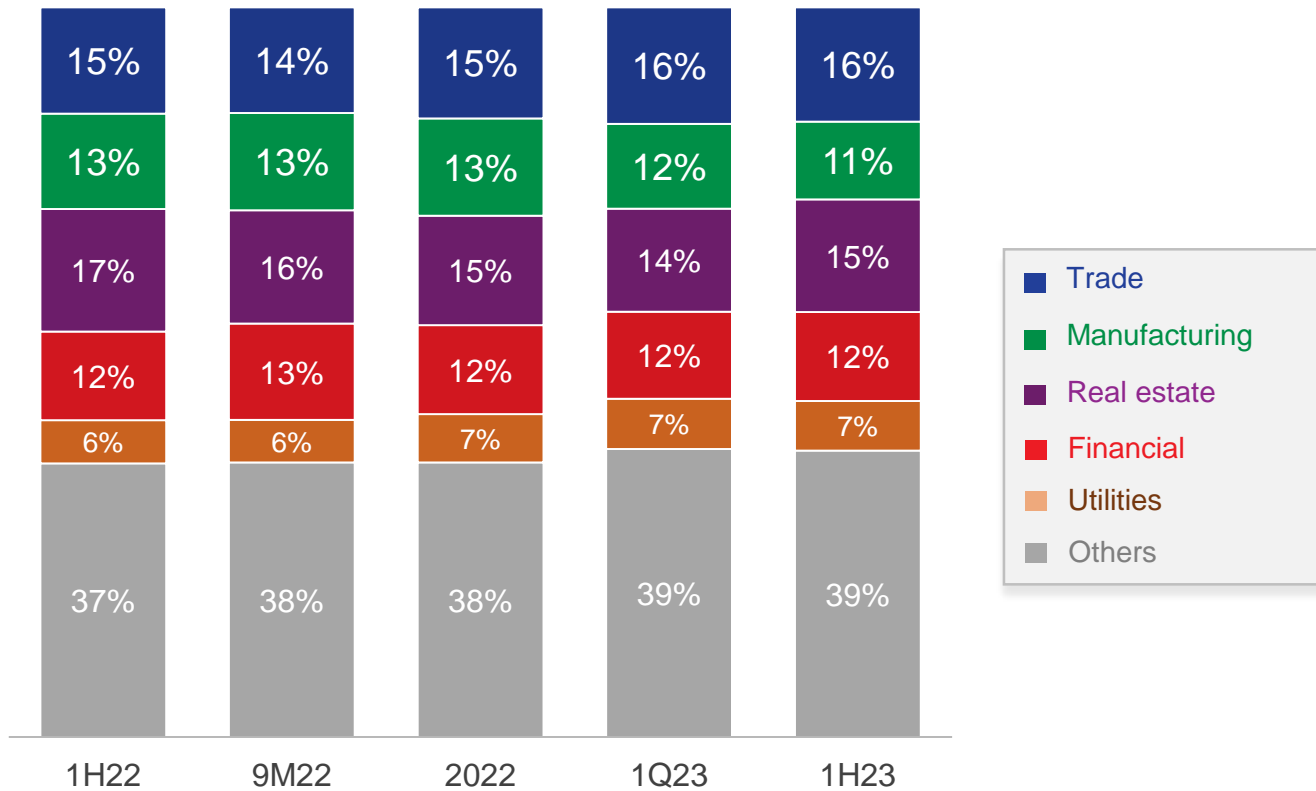
May-23

- 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

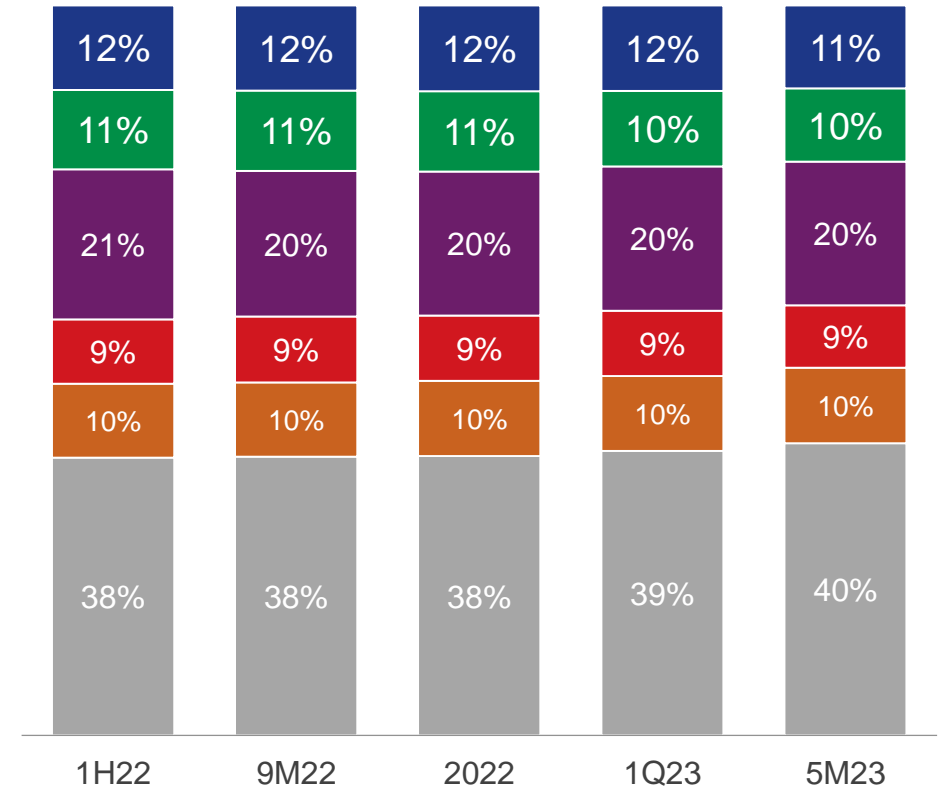


Loan Portfolio Breakdown

MBT Loan Portfolio By Industry



Philippine Banks Loan Portfolio By Industry

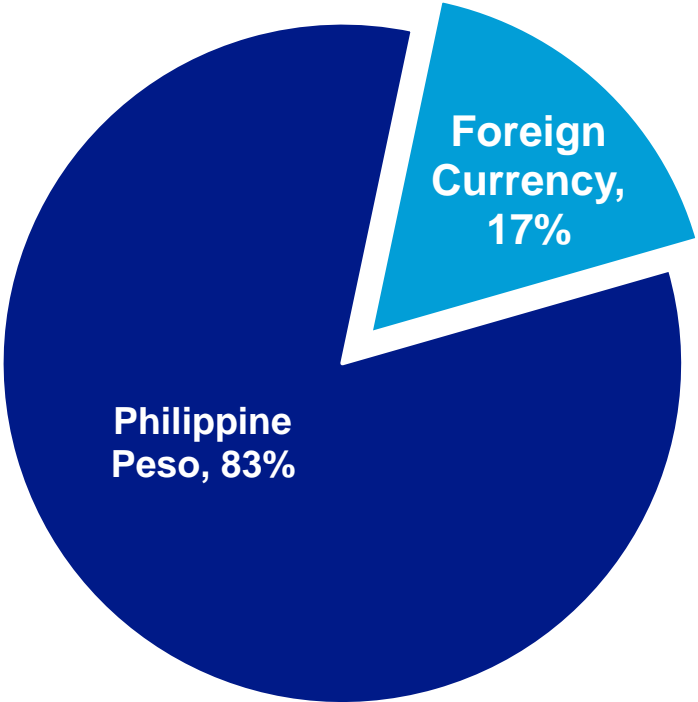


Based on Philippine Standard Industrial Classification
 Others include Transport & storage, Construction, Agricultural, forestry and fishing; Accommodation & food service activities

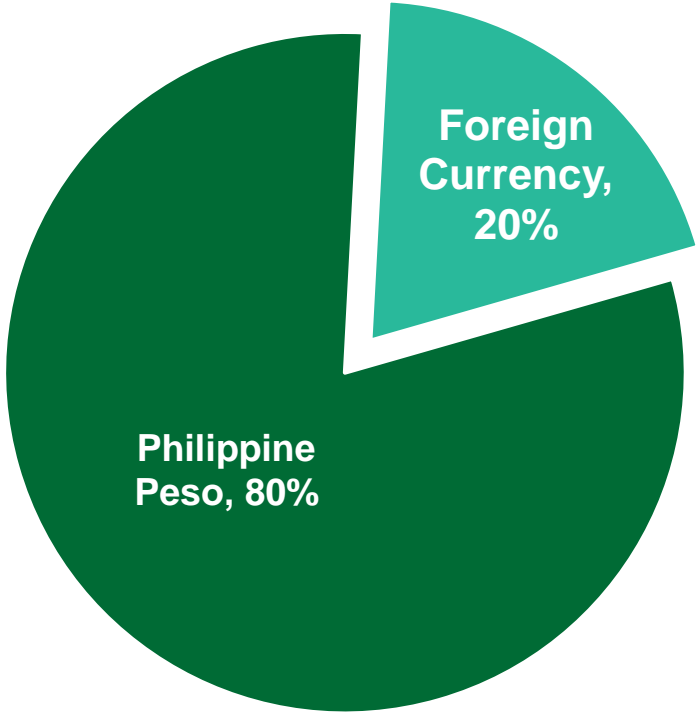


Currency Breakdown

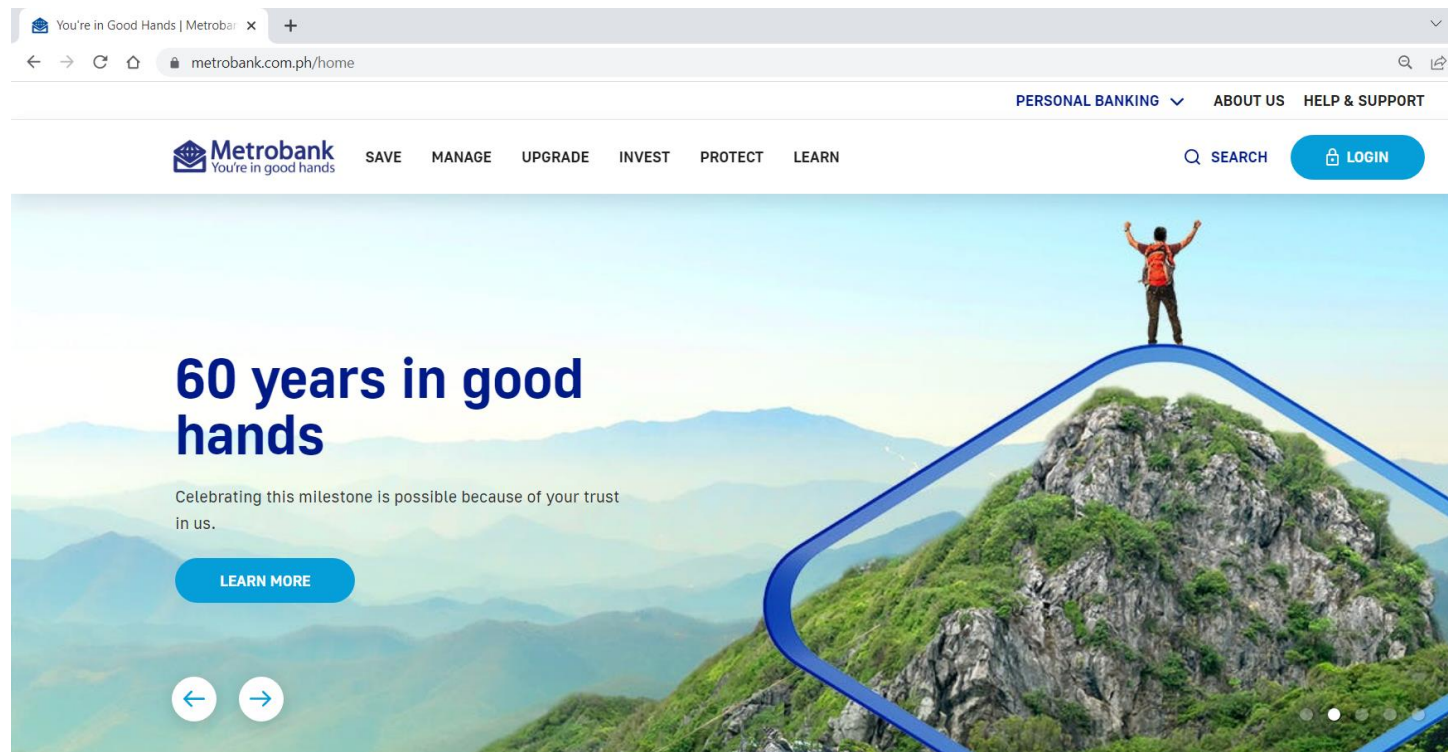
LOAN PORTFOLIO



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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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>



