

November 22, 2023

Ms. Alexandra D. Tom Wong Head, Disclosure Department The Philippine Stock Exchange, Inc.

6/F PSE Tower
5th Avenue corner 28th Street
Bonifacio Global City, Taguig City

Dear Ms. Tom Wong:

Pursuant to the Exchange's Structured Continuing Disclosure Requirements for Listed Companies, we hereby submit copies of the Balance Sheet and Consolidated Balance Sheet of Metropolitan Bank & Trust Company as of September 30, 2023.

Very truly yours,

Renato K. De Borja, Jr. Senior Vice President/Controller

cc: Philippine Dealing and Exchange Corp.
 29th Floor, BDO Equitable Tower
 8751 Paseo de Roxas, 1226 Makati City

COVER SHEET

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SECURITIES AND EXCHANGE COMMISSION SEC FORM 17-C

CURRENT REPORT UNDER SECTION 17 OF THE SECURITIES REGULATION CODE AND SRC RULE 17.2 (C) THEREUNDER

1.	November 22, 2023 Date of Report
2.	SEC Identification Number 20573 3. BIR Tax Identification No. 000-477-863
4.	METROPOLITAN BANK & TRUST COMPANY Exact name of issuer as specified in its charter
5.	Manila Province, country or other jurisdiction of incorporation 6. [SEC Use Only) Industry Classification Code:
7.	GT Tower International, 6813 Ayala Ave., corner H. V. Dela Costa St., Brgy. Bel-Air, Makati City Address of principal office 1227 Postal Code
3.	(02) 8-898-8000 Issuer's telephone number, including area code
9.	N.A. Former name or former address, if changed since last report
10.	Securities registered pursuant to Sections 8 and 12 of the SRC or Sections 4 and 8 of the RSA
	Title of Each Class Number of Shares of Common Stock Outstanding
11.	Common Shares 4,497,415,555 Indicate the item numbers reported herein:

Item No. 9 – Other Events

We hereby submit copies of the Balance Sheet and Consolidated Balance Sheet of Metropolitan Bank & Trust Company as of September 30, 2023.

Pursuant to the requirements of the Securities Regulation Code, the issuer has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

METROPOLITAN BANK & TRUST COMPANY

Issuer

By:

RENATO K. DE BORJA, JR. Senior Vice President/Controller

NOV 2 2 2023 day of

SUBSCRIBED AND SWORN TO BEFORE ME this

NOTARY PUBLIC

Until December 31, 20 24

PTR No.

Place

Doc. No. 100 ; Page No. 21 Book No. I Series of 2023

ATTY. KEREN MICHELLE P. DEL ROSARIO

Notary Public for the City of Makati

Appointment No. M-357, until December 31, 2024

GT Tower International, 68 3 Ayala Ave., comer H.V. Dela

Costa St., Brgy. Bel-Air, Makati City, 1227



BALANCE SHEET

(Head Office and Branches)

CONSOLIDATED BALANCE SHEET

(Bank and Financial Subsidiaries)

	As of September 30, 2023	As of June 30, 2023		As of September 30, 2023	As of June 30, 20
ASSETS Cash and Cash Items	P 24,294,431,825.99	P 26,712,546,600.10	ASSETS Cash and Cash Items	P 26,078,136,770.45	₽ 28,528,743,037.
Due from Bangko Sentral ng Pilipinas	247,081,465,449.95	163,141,953,428.98	Due from Bangko Sentral ng Pilipinas	. 266,677,633,632.01	189,172,034,745.
Due from Other Banks	39,174,455,185.42 65,905,612,775.34	49,334,728,833.56 74,596,192,331.56	Due from Other BanksFinancial Assets at Fair Value through Profit or Loss		62,828,778,779. 74,761,616,317.
Available-for-Sale Financial Assets-Net	430,737,026,406.88	431,535,316,943.78	Available-for-Sale Financial Assets-Net	516,733,296,090.20	514,258,111,744.
Held-to-Maturity (HTM) Financial Assets-Net	439,034,493,699.58	428,160,082,480.19	Held-to-Maturity (HTM) Financial Assets-Net	. 469,997,223,639.38	458,880,834,175.
Loans and Receivables-Net	1,230,844,104,218.47 24,409,349,847.18	1,224,634,296,644.67 42,412,753,407.72	Loans and Receivables-Net		1,414,782,857,462. 48,032,324,588.
Loans and Receivables - Others	1,219,174,564,708.88	1,195,418,697,368.65	Loans and Receivables - Others	. 1,414,869,916,434.39	1,381,113,528,195.
General Loan Loss Provision Other Financial Assets	12,739,810,337.59 16,249,114,240.14	13,197,154,131.70 15,403,386,013.17	Loans and Receivables Arising from RA/CA/PR/SLB General Loan Loss Provision		3,947,569,685. 18,310,565,006.
Equity Investment in Subsidiaries, Associates and Joint	10,247,114,240.14	15,405,500,015.17	Other Financial Assets	19,267,868,701.82	18,524,114,827.
Ventures-Net	71,186,998,698.88	70,314,235,974.21	Equity Investment in Subsidiaries, Associates and Joint	11,232,790,145.97	11,721,520,818.
Bank Premises, Furniture, Fixture and Equipment-Net Real and Other Properties Acquired-Net	20,695,033,357.11 2,727,978,649.81	20,806,115,881.67 2,625,026,304.26	Ventures-NetBank Premises, Furniture, Fixture and Equipment-Net	. 24,631,943,236.38	24,724,022,025.
Other Assets-Net	247,824,964,626.77	125,084,947,473.95	Real and Other Properties Acquired-Net	5,494,991,276.71	5,345,763,307.
TOTAL ASSETS	P 2,835,755,679,134.34	P 2,632,348,828,910.10	Other Assets-Net		131,370,440,646. P2,934,898,837,886.
LIABILITIES			LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	P 18,951,206,300.70	P 18,287,695,947.44	Financial Liabilities at Fair Value through Profit or Loss	. P 18,955,825,320.36	P 18,293,424,266.
Deposit Liabilities	2,080,676,628,876.39	1,993,139,219,392.51	Deposit Liabilities	2.348.759.596.747.22	2,254,537,516,304.
Bills Payable:a) Interbank Loans Payable	56,516,020,113.18 10,247,337,903.88	75,413,478,667.21 8,730,027,429.26	Bills Payable: a) Interbank Loans Payable	. 67,353,393,690.34 16,091,561,147.89	84,641,689,478. 14,262,770,674.
b) Other Deposit Substitute	46,268,682,209.30	66,683,451,237.95	b) Other Deposit Substitute	. 46,866,949,544.35	67,334,827,265.
Bonds Payable-Net	70,622,628,055.12	69,875,723,551.20	c) Others		3,044,091,538
Unsecured Subordinated Debt-Net	1,169,766,829.96 22,916,567,840.55	1,169,498,684.92 20,815,115,553.82	Unsecured Subordinated Debt-Net	. 70,622,628,055.12 . 1,169,766,829.96	69,875,723,551 1,169,498,684
Other Liabilities	253,752,208,649,65	134,596,152,038.32	Other Financial Liabilities	. 36,777,393,251.78	33,353,984,585
TOTAL LIABILITIËS	P 2,504,605,026,665.55	P-2,313,296,883,835.42	Other Liabilities		144,435,477,035. P 2,606,307,313,906.
STOCKHOLDERS' EQUITY			STOCKHOLDERS' EQUITY		
Capital Stock	P 169,259,558,486,99	P 169,259,558,486.99	Capital Stock	. 1 169.259.558.486.99	₱ 169.259.558.486.
Other Capital Accounts	2,709,349,086.96	(9,389,358,307.15)	Other Capital Accounts	. 2,709,349,086.96	(9,389,358,307.
Retained Earnings TOTAL STOCKHOLDERS' EQUITY	159,181,744,894.84 P 331 150 652 468 79	159,181,744,894.84 P 319,051,945,074.68	Retained Earnings	. 159,181,744,894.84 . 9,666,646,524.31	159,181,744,894 9,539,578,905
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 2,835,755,679,134.34	P 2,632,348,828,910.10	TOTAL STOCKHOLDERS' EQUITY	P 340,817,298,993.10	P 328,591,523,979
			TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P3,147,167,822,375.57	P 2,934,898,837,886.
CONTINGENT ACCOUNTS	_	_	CONTINGENT ACCOUNTS		
Guarantees IssuedPerformance Standby Letters of Credit	20,857,516,358.40 34,042,902,423.16	P 19,821,485,528.89 35,157,355,084.22	Guarantees IssuedPerformance Standby Letters of Credit	20,857,516,358.40 34,072,902,423.16	19,821,485,528. 35,187,355,084.
Commercial Letters of Credit	11,741,565,077.03	7,379,728,718.77	Commercial Letters of Credit		16,802,685,256.
Trade Related Guarantees	2,004,093,043.38	1,258,228,331.51	Trade Related Guarantees	2,004,093,043.38	1,258,228,331
CommitmentsSpot Foreign Exchange Contracts	338,239,924,369.63 212,096,690,111.49	288,539,420,441.38 135,506,942,383.07	Commitments		288,640,520,441 135,534,542,383
Trust Department Accounts:	485,311,514,978.26	474,701,719,043.80	Trust Department Accounts:	497,659,710,624.93	487,417,908,363
a) Trust and Other Fiduciary Accountsb) Agency Accounts	317,545,455,488.88 167,766,059,489.38	314,283,159,361.88 160,418,559,681.92	a) Trust and Other Fiduciary Accounts	329,893,651,135.55	326,999,348,681 160,418,559,681
Derivatives	1,775,280,019,343.42	1,647,283,884,213.35	b) Agency Accounts Derivatives		1,667,078,941,238.
Others TOTAL CONTINGENT ACCOUNTS	11,040,774,228.28 P 2,890,614,999,933.05	11,890,643,634.89 P 2,621,539,407,379.88	Others TOTAL CONTINGENT ACCOUNTS	32,0/1,321,204.33	32,311,854,304. P2,684,053,520,932.
Additional Information:			Additional Information:	•	
Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP	P 1,278,908,618,322.16 35,324,703,766.10	1,273,181,868,305.94 35,350,417,529.57	1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies) 1. First Metro Investment Corporation		
ion-Performing Loans (NPLs)			1. First Metro investment corporation 2. Philippine Savings Bank		
a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%)	18,663,895,749.36 1.46%	18,945,558,248.43 1.49%	Metropolitan Bank (China) Ltd. A. ORIX Metro Leasing and Finance Corporation		
c. Net NPLs d. Ratio of net NPLs to gross TLP (%)	4,796,526,470.19	4,790,187,075.78	5. Metropolitan Bank (Bahamas) Limited		
e. Ratio of total allowance for credit losses to gross NPLs (%)	0.38% 257.53%	0.38% 256.25%	6. First Metro International Investment Company Limited 7. Metro Remittance (Hong Kong) Limited		
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) Classified Loans & Other Risk Assets, gross of allowance for credit losses	189.27% 60.956.528.303.16	186.59% 60,636,675,155.72	8. Metro Remittance (Singapore) Pte. Ltd. 9. Metro Remittance (USA), Inc.		
OOSRI loans and receivables, gross of allowance for credit losses	8,306,642,947.97	8,242,024,273.99	10. Metro Remittance (Japan) Co., Ltd.		
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%) Gross non-performing DOSRI loans and receivables	0.65% 0.00	0.65% 0.00	11. Metro Remittance (UK) Limited 12. Philbancor Venture Capital Corporation		
Gross non-performing DOSRI loans and receivables Ratio of gross non-performing DOSRI loans and receivables to gross TLP (%) Percent Compliance with Magna Carta (%)	0.00%	0.00%			
a. 8% for Micro and Small Enterprises	0.35%	0.37%	2. List of Subsidiary Insurance Companies - None		
b. 2% for Medium Enterprises	2.26% 13.42%	2.47% 13.47%			
apital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations			Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing reg Table CAR (V)		
a. Total CAR (%) b. Tier 1 Ratio (%)	17.34% 16.51%	16.15% 15.31%	a. Total CAR (%) b. Tier 1 Ratio (%)	. 18.42% . 17.59%	17.9 17.0
c. Common Equity Tier 1 Ratio (%) 1/ Basel III Leverage Ratio on Solo Basis, as prescribed under existing regulations	16.51%	15.31%	b. Tier 1 Ratio (%) c. Common Equity Tier 1 Ratio (%) ^v 4. Basel III Leverage Ratio on Consolidated Basis, as prescribed under existing regulatio	. 17.59%	17.0
a. Tier 1 Capital	238,275,767,242.16	218,679,978,694.90	a Tier 1 Canital	306 683 776 033 48	293,687,896,463
b. Exposure Measure c. Leverage Ratio (%)	2,906,738,033,148.34 8.20%	2,663,736,949,328.99 8.21%	b. Exposure Measure c. Leverage Ratio (%) 5. Liquidity Coverage Ratio in Single Currency on Consolidated Basis, as prescribed	. 3,287,188,463,633.94 . 9.33%	3,040,905,923,746 9.6
iquidity Coverage Ratio in Single Currency on Solo Basis, as prescribed	0.20/0	0.21/0	5. Liquidity Coverage Ratio in Single Currency on Consolidated Basis, as prescribed	/9	5.0
under existing regulations a. Total Stock of High-Quality Liquid Assets	1,102,934,988,621.19	985,739,488,703.56	under existing regulations a. Total Stock of High-Quality Liquid Assets	. 1,236,043,743,735.41	1,121,280,921,275
17.10.010.0	419,505,658,271.59	394,708,535,902.34 249.74%	b. Total Net Cash Outflows c. Liquidity Coverage Ratio (%)	. 496,404,533,858.53 249.00%	460,722,422,119 243.3
b. Total Net Cash Outflows			S Englighty Coverage hadro (70)	LTJ.0070	243.3
b. lotal Net Cash Outflows c. Liquidity Coverage Ratio (%) 1/ Common Equity Tier 1 is only applicable to all Universal and Commercial Banks and their subsidiary banks	262.91%	247.7470	1/ Common Equity Tier 1 is only applicable to all Universal and Commercial Banks and their subsidiary banks		

(Sgd.) RENATO K. DE BORJA, JR. Senior Vice President/Controller

(Sgd.) FABIAN S. DEE President

(Sgd.) RENATO K. DE BORJA, JR. Senior Vice President/Controller

(Sgd.) FABIAN S. DEE President