



COMPANY PRESENTATION





**FABIAN
DEE**

President



**TOTO
TANSINGCO**

Treasurer &
Head, Financial
Markets



**MYLENE
CAPARAS**

Head, Institutional
Banking



**MONJ
DEL ROSARIO**

Head, Consumer
Banking



**NELSON
SEE**

Head, Branch
Banking



**RENE
DE BORJA**

Controller



**MINDA
OLONAN**

Investor Relations

MACROECONOMIC VIEW

Macro-economic backdrop

GDP

2020	2021	2022	2023
-9.5%	5.7%	7.6%	5.6%

- 4Q23 GDP settled at 5.6% with weaker government spending offset by strong recovery in capital formation and healthy discretionary spending .
- FY23 GDP growth broadly in line driven by the recovery in investment and consumer spending

Inflation

2020	2021	2022	2023	Jan-24
2.4%	3.9%	5.8%	6.0%	2.8%

- January saw sustained inflation deceleration primarily driven by easing of prices of food and non-alcoholic beverage, housing, utilities, and transport
- Core inflation continued to ease to 3.8% in January

Policy rate

2020	2021	2022	2M24
2.0%	2.0%	5.5%	6.5%

- Rate movements on pause BSP Gov. not ruling out the possibility of another rate hike depending on inflation trends However, with January's inflation print being lower than expected, there is more leeway for a pause

Unemployment rate

2020	2021	2022	Dec-23
10.3%	7.8%	5.4%	3.1%

- Dec's unemployment rate further declined to 3.1% from Nov's 3.6%, well below 5.1% in 2019. This is the lowest unemployment rate recorded in nearly two decades

Business & Consumer – Next Quarter Expectations- (%)

3Q22	4Q22	1Q23	2Q23	3Q23	4Q23
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: 53.8 C: 7.8	B: 38.2 C: 5.6

- B: Less upbeat on expectations of a decline in consumer spending post-holiday season, and impact of Israel-Hamas conflict on supply chain
- C: Less optimistic due to rising prices and less additional sources of income

Capacity Utilization (%)

3Q22	4Q22	1Q23	2Q23	3Q23	4Q23
72.7	72.1	71.5	71.0	70.5	70.9

- From an easing trend since 2Q22, manufacturing capacity utilization slightly inched up to 70.9% in 4Q23..

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 February 20, 2024

	2021A	2022A	2023A	2024F
GDP (2018=100)	5.7%	7.6%	5.6%	6.00% (DBCC ¹ : 6.5-7.5%) (IMF: 6.0%)
Inflation (2018=100)	3.9%	5.8%	6.0%	4.3% ↓ (DBCC ¹ : 2.0-4.0%) (BSP, 3.9 ²)
BSP RRP rate	2.0%	5.5%	6.50%	5.50%

↑ ↓ *With directional bias*

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 February 2024, Risk Adjusted Forecasts

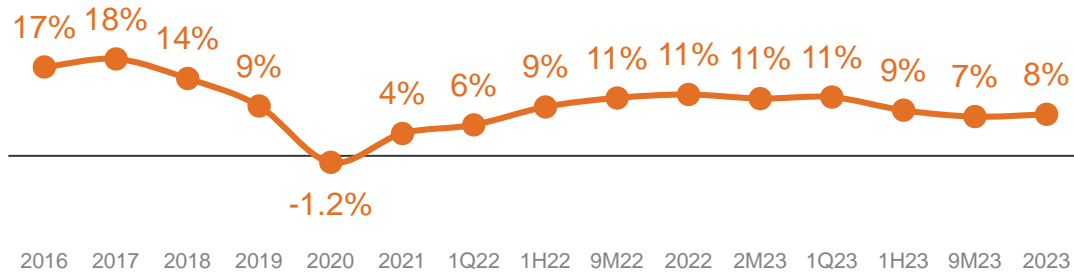
(A) = Actual



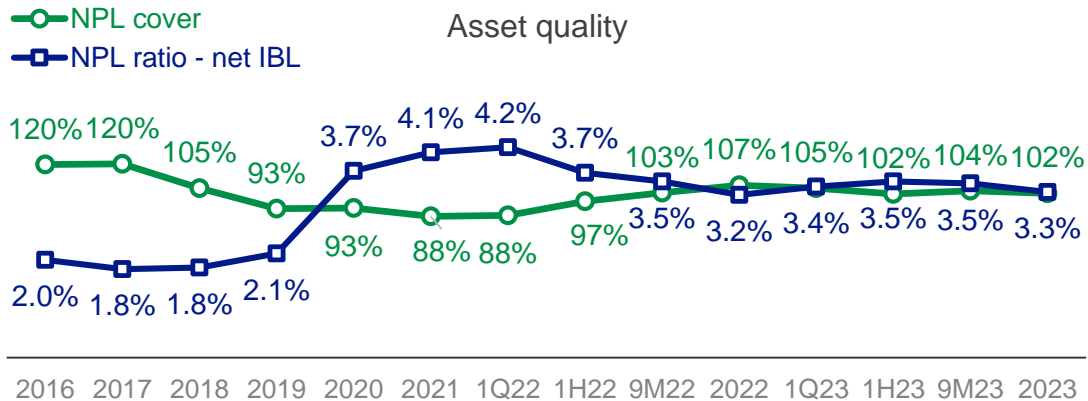
Banking Industry: Loan and deposit growth slows; asset quality stable

Slower loan growth, stable asset quality

Loan growth



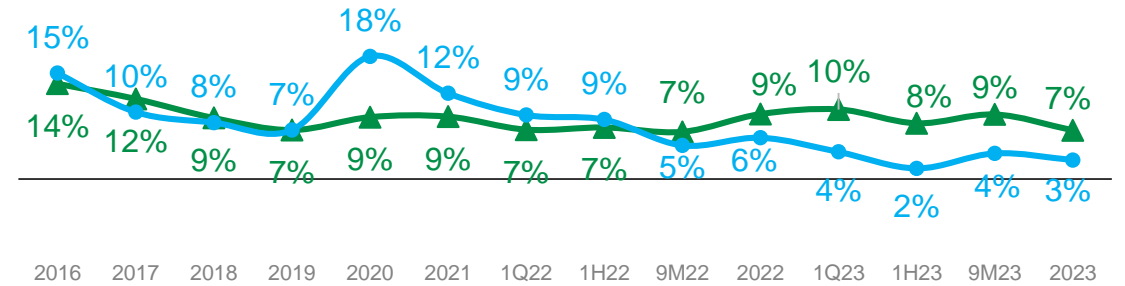
Asset quality



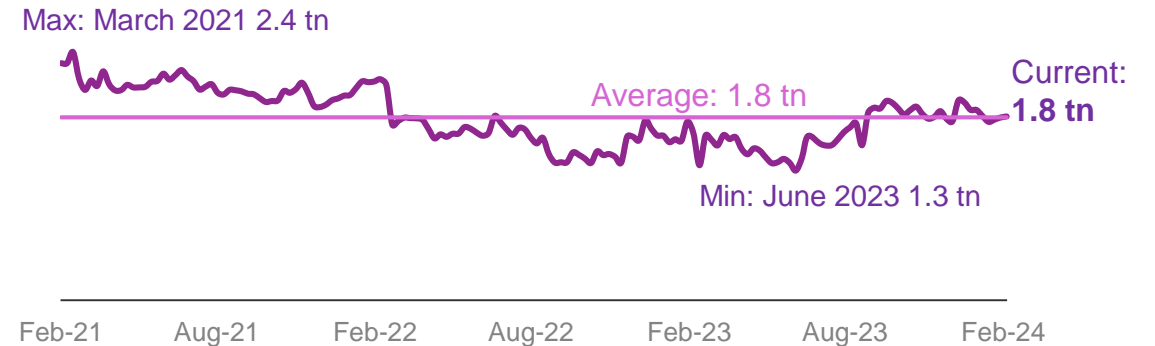
Source: BSP Philippine Banking System (PBS) data; Metrobank estimates

Easing CASA growth

Deposit growth (green line with triangles) CASA growth (blue line with circles)



Estimated excess liquidity (Php) *



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

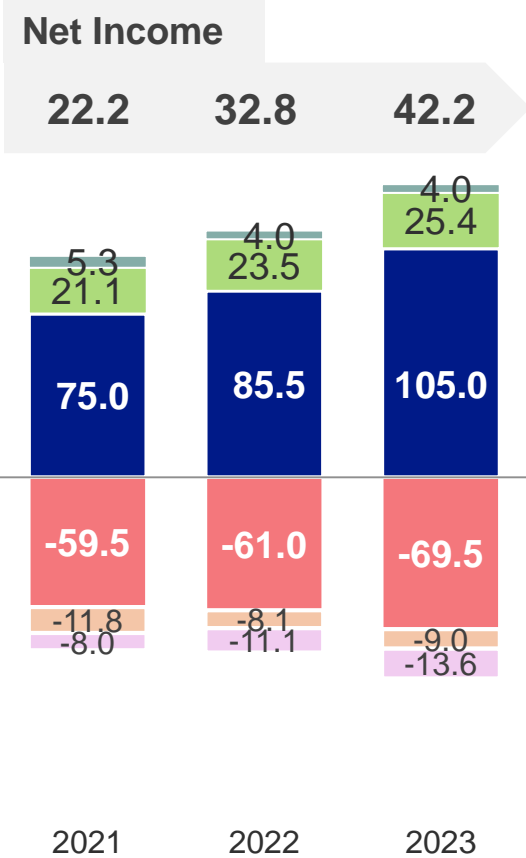


FINANCIAL PERFORMANCE

FY 2023

Sustaining strong earnings growth

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



YoY

+29%

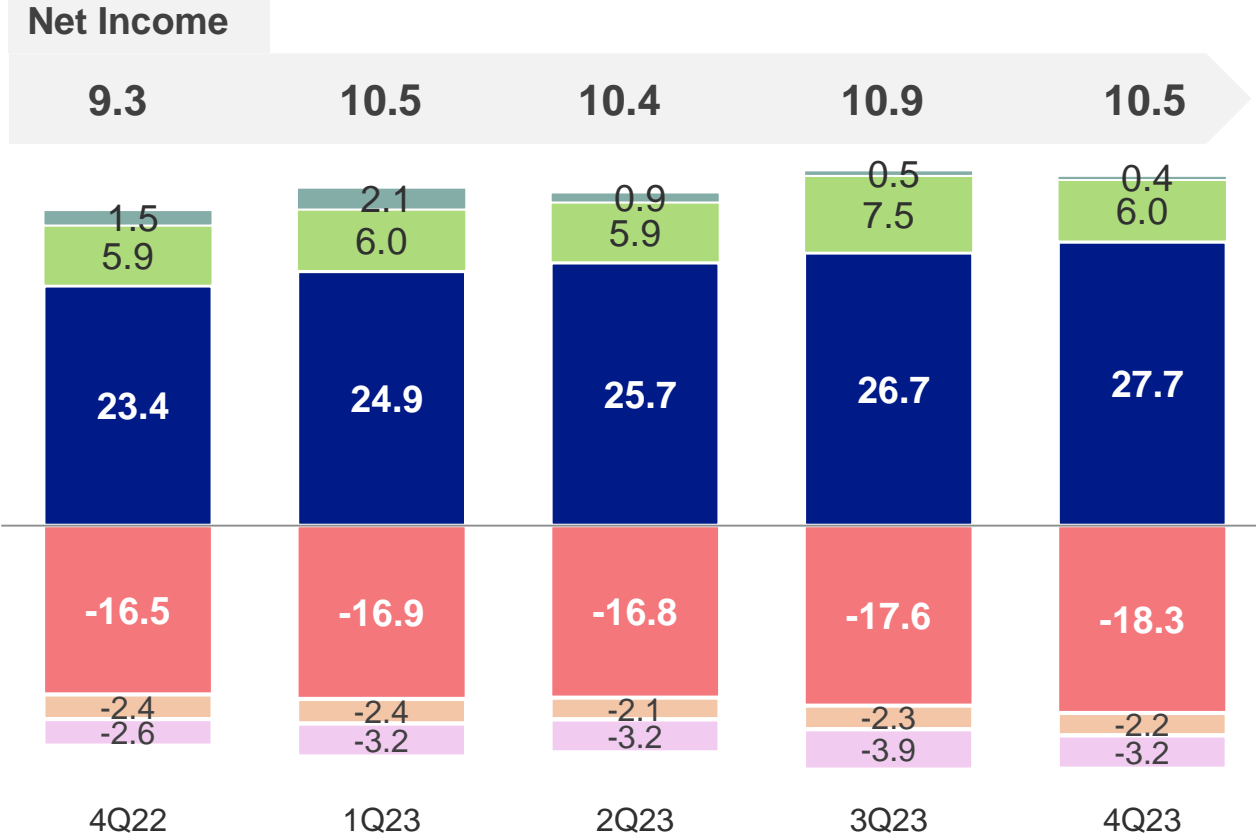
+1%

+8%

+23%

+14%

+22%



YoY

+12%

+3%

+18%

+11%

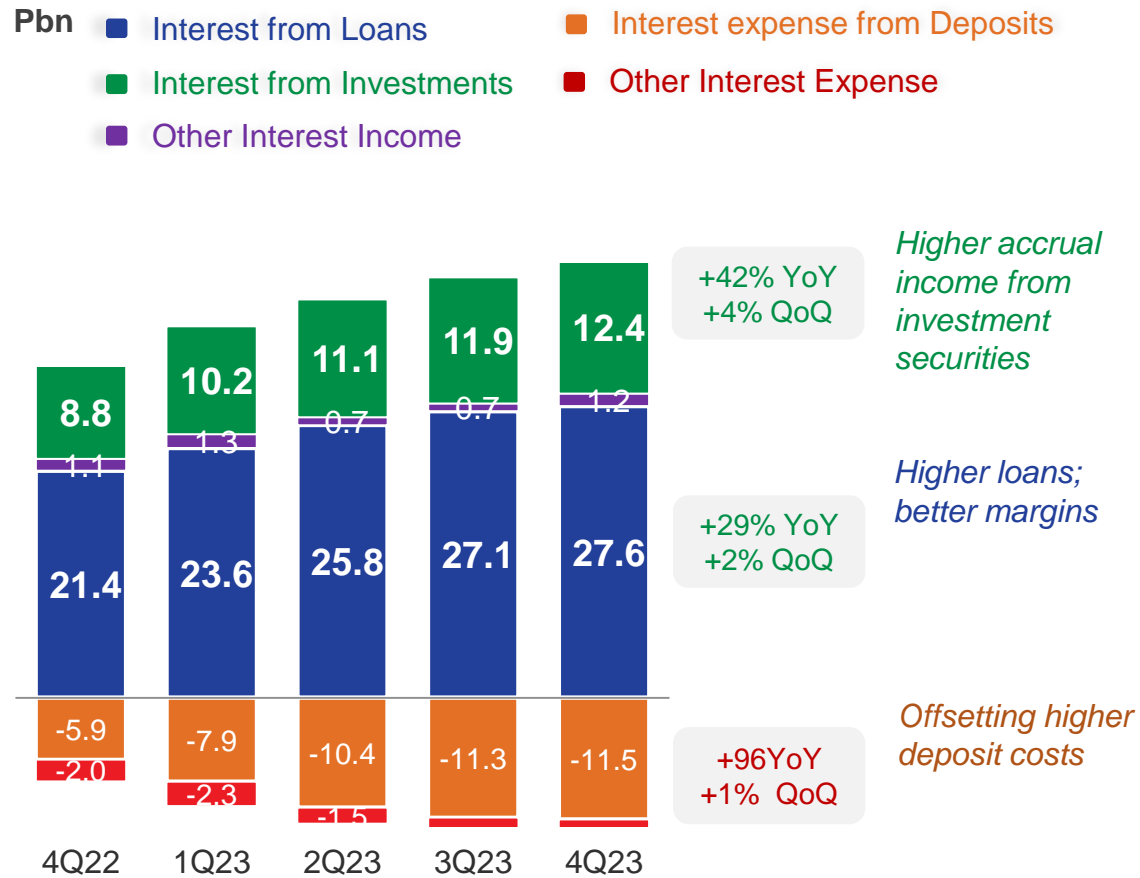
-10%

+25%

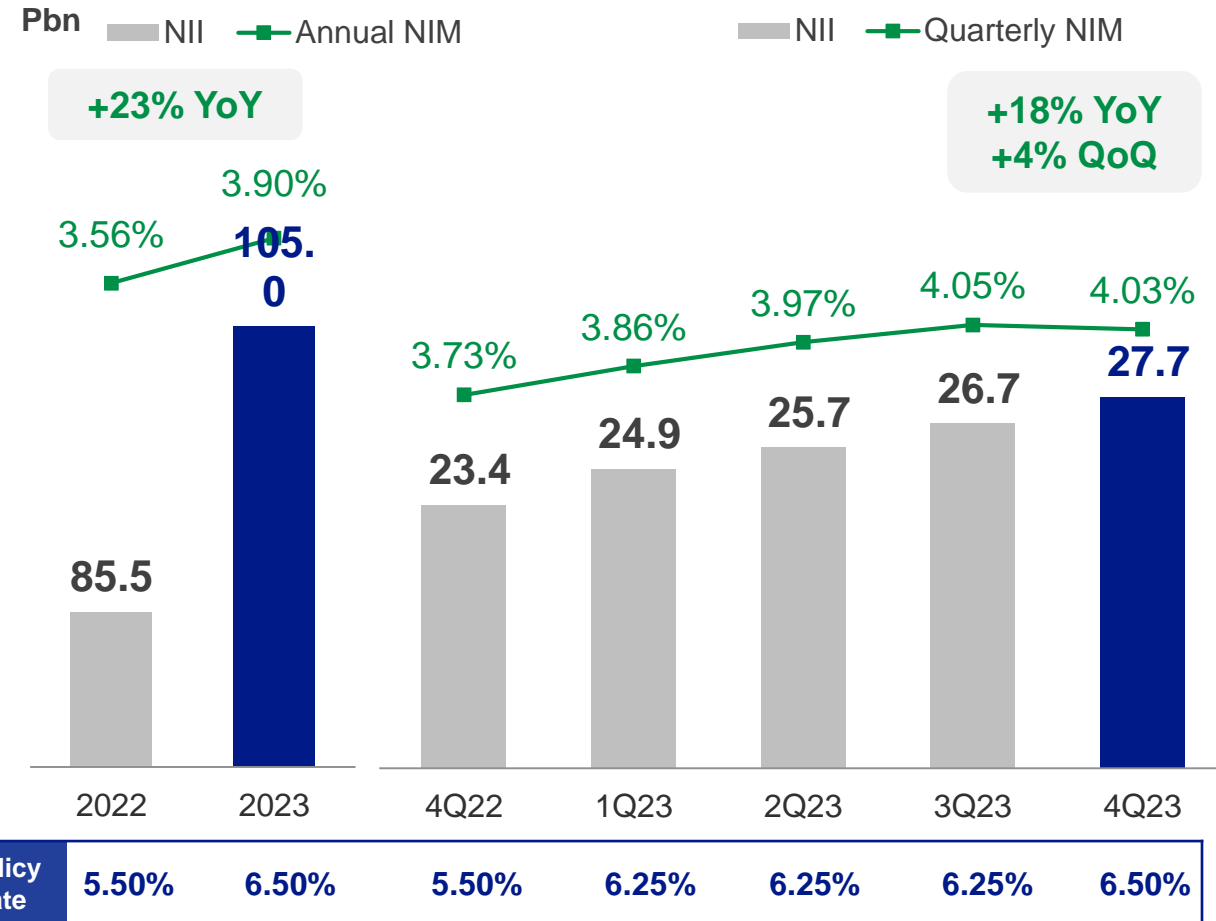


Expanding assets and stable margins boost NII

Interest income continues to build up

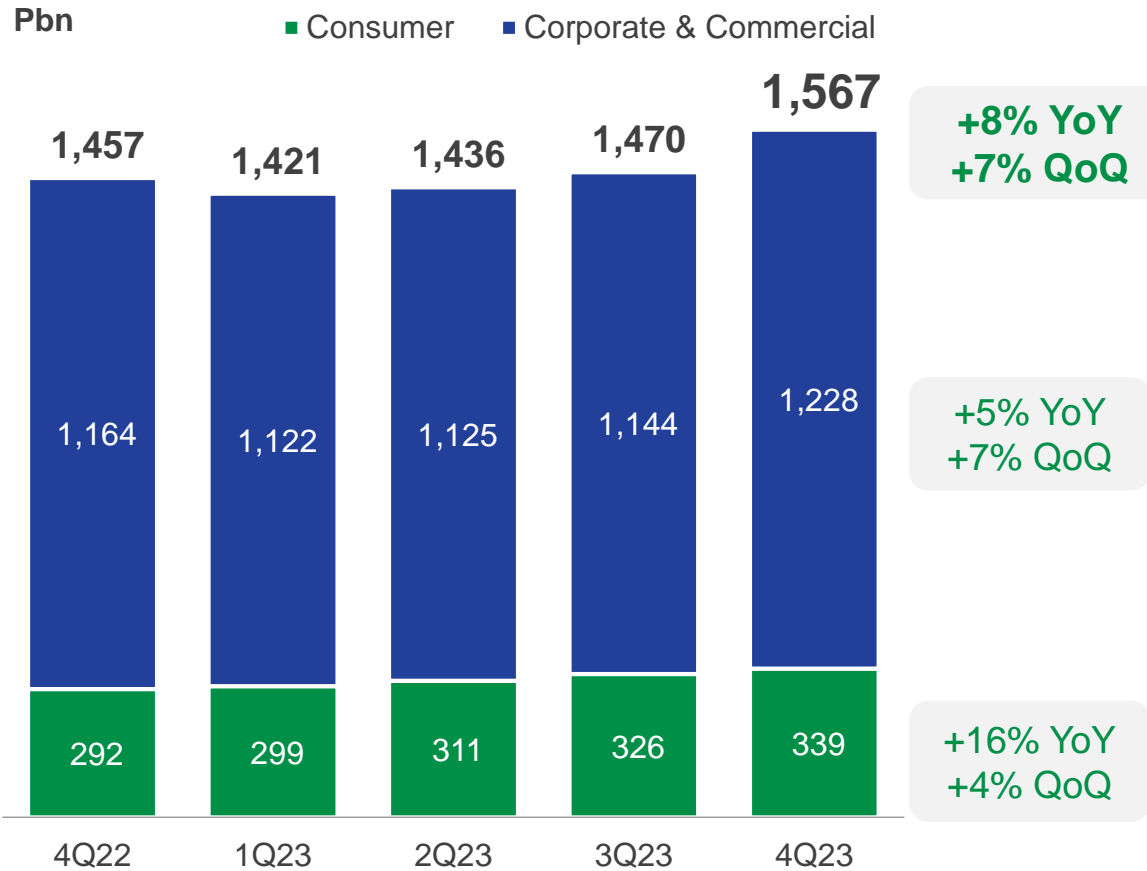


Margins stable

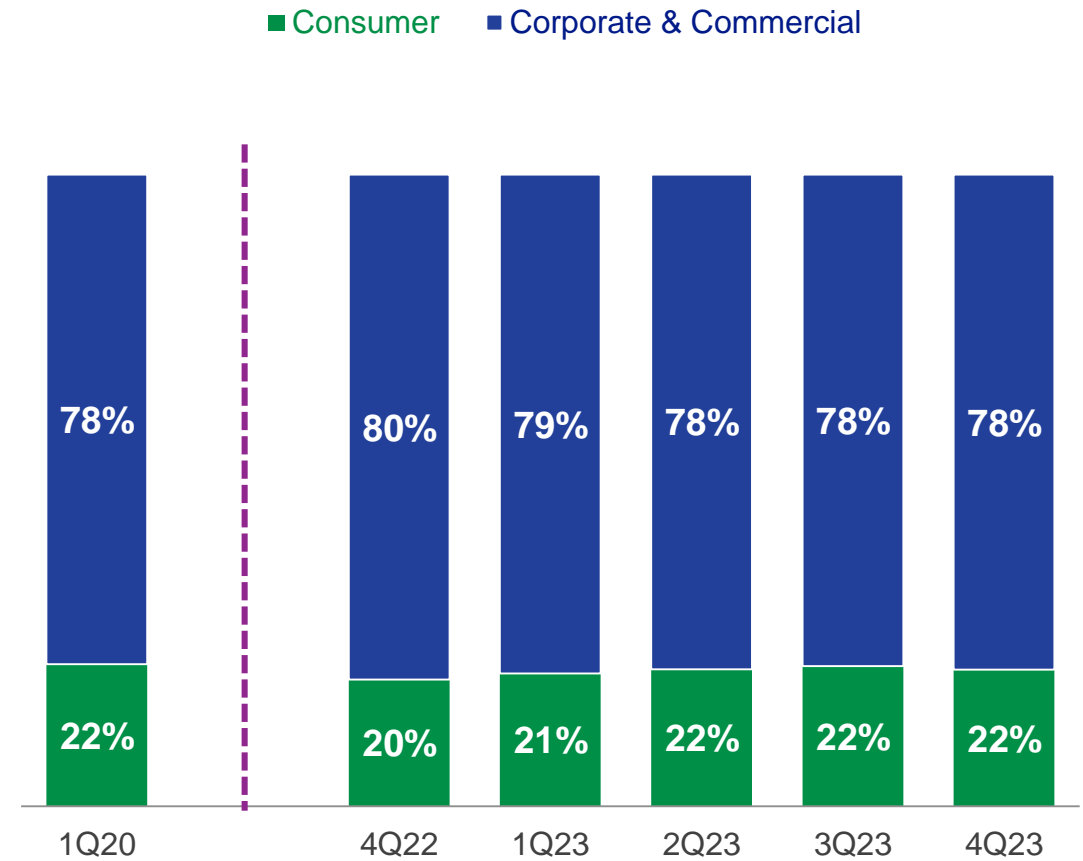


Loan book continues to expand

Consumer outpaces commercial loan growth



Loan portfolio mix near pre-pandemic level

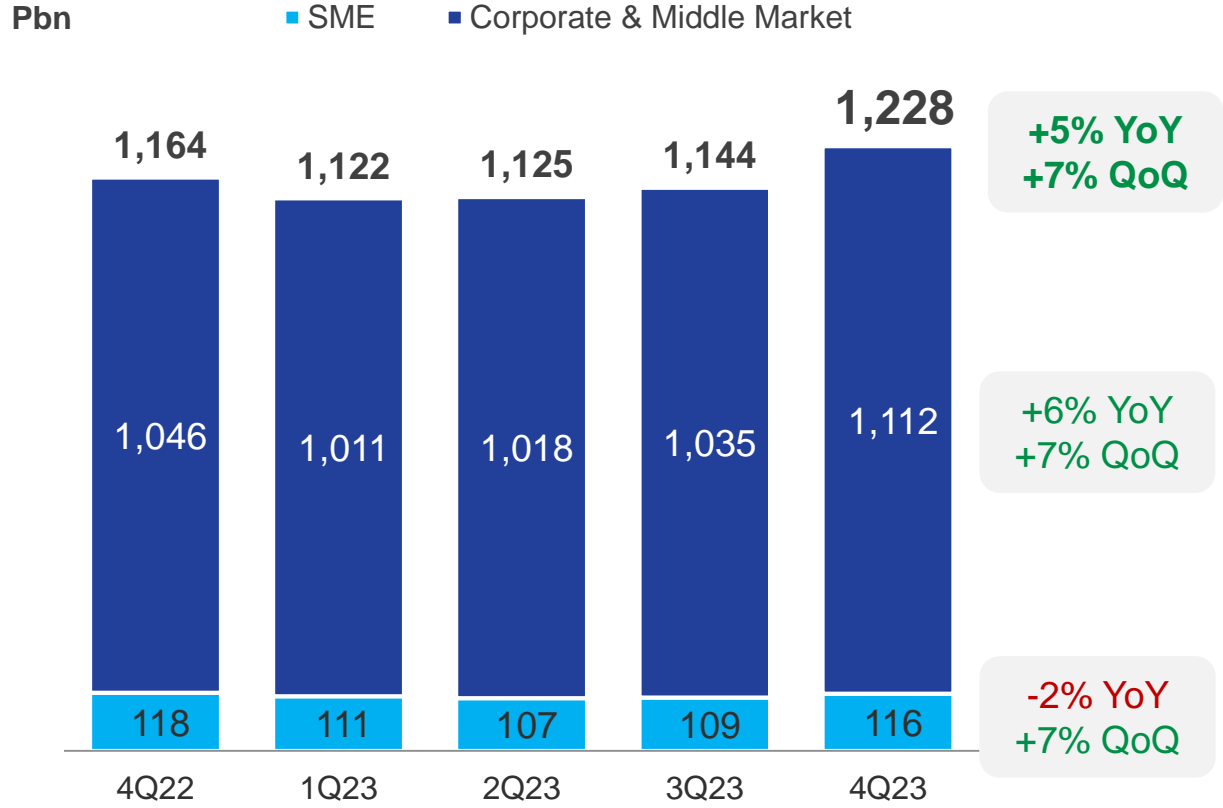


Note: Gross of Unearned Interest and Discount (UID)

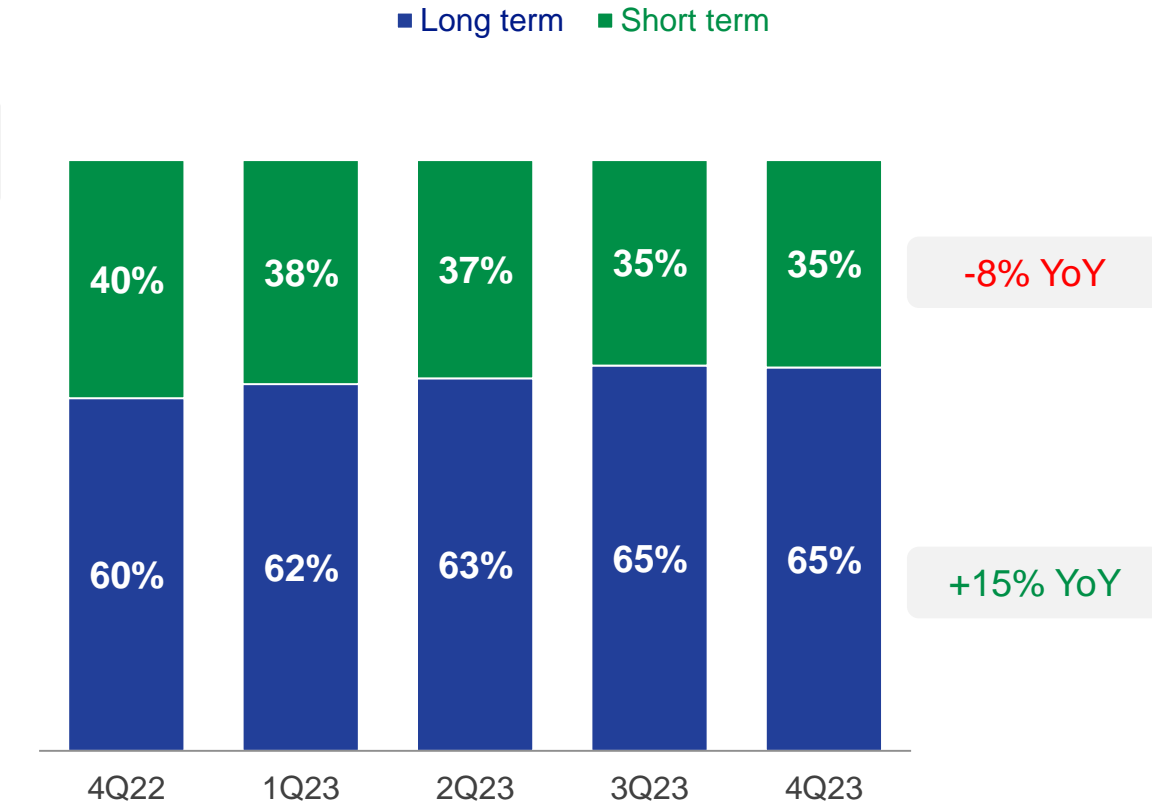


Corporate loan demand on the recovery track

Top and middle market segment continues to expand



Loans by remaining maturity

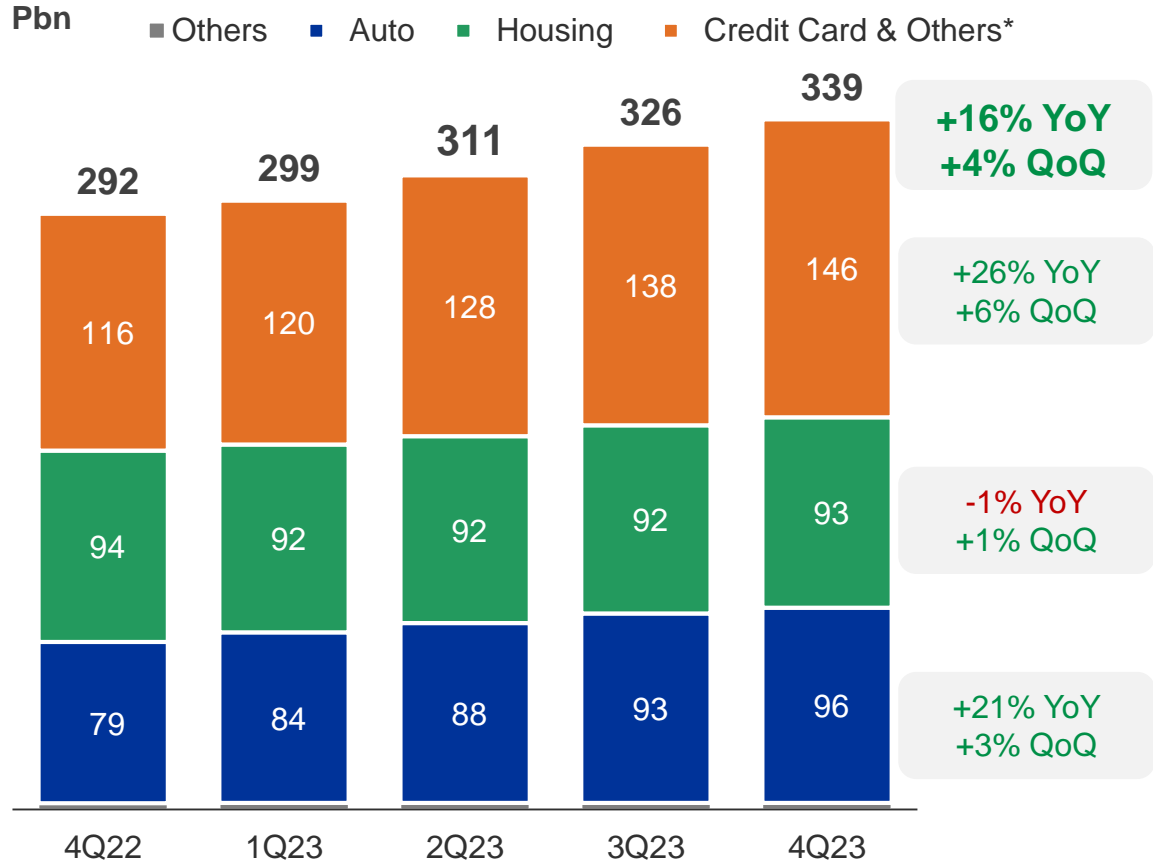


Note: BSP defines SMEs as enterprises with assets worth up to P100 mn

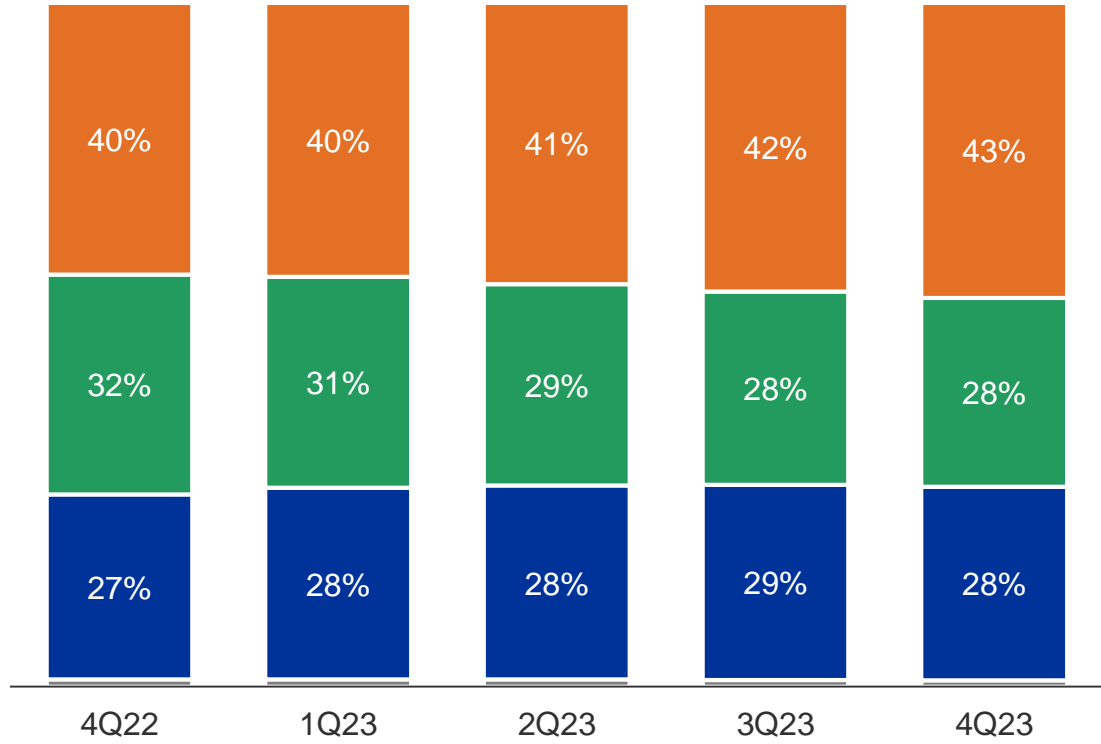


Credit cards and auto loans continue to outperform

Consumer Loans Breakdown



Consumer Loans By Product

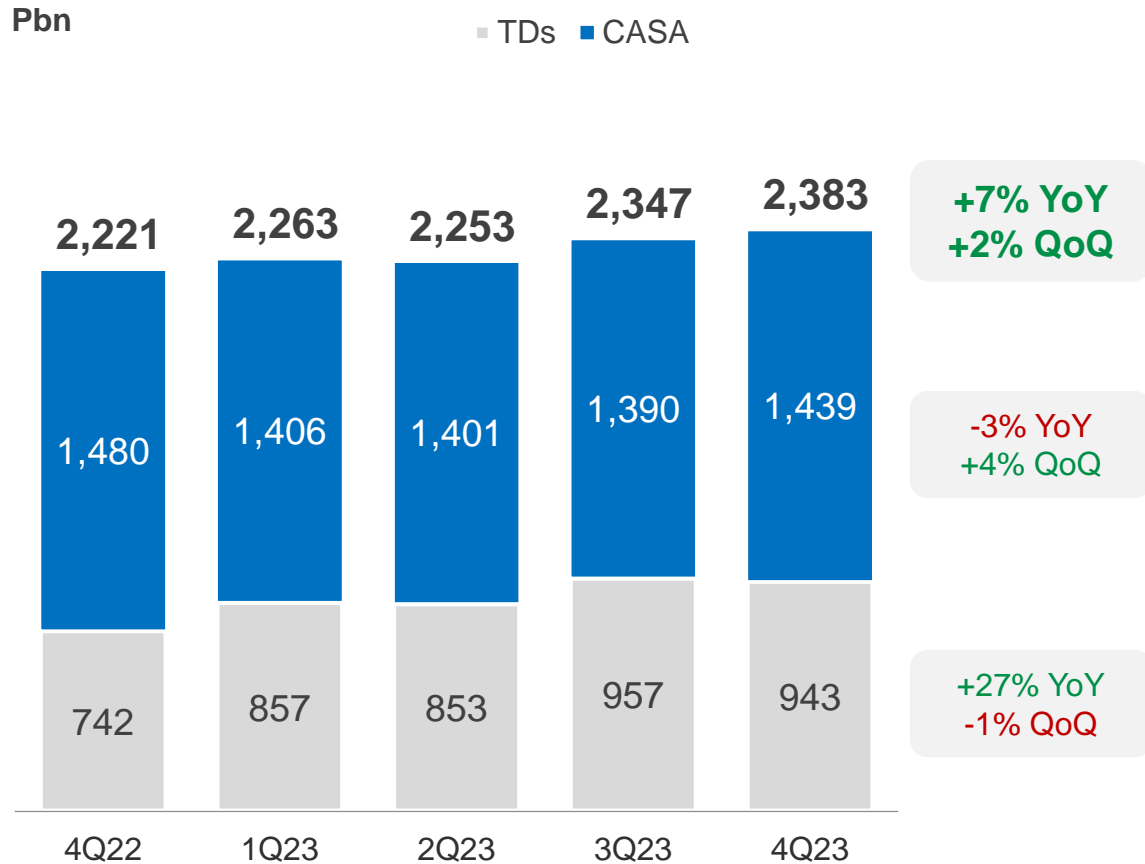


**Note: Gross of Unearned Interest and Discount (UID)
 Credit card receivables net of UID amounted to P133bn, +26% YoY*

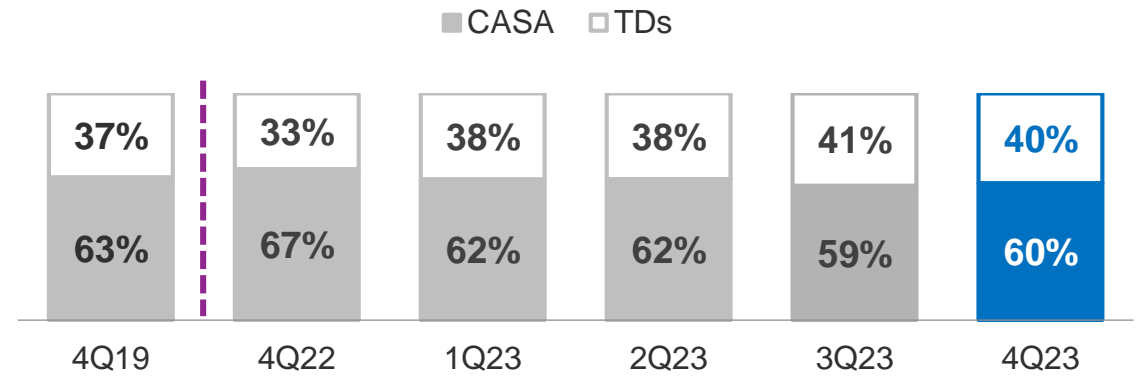


CASA ratio easing

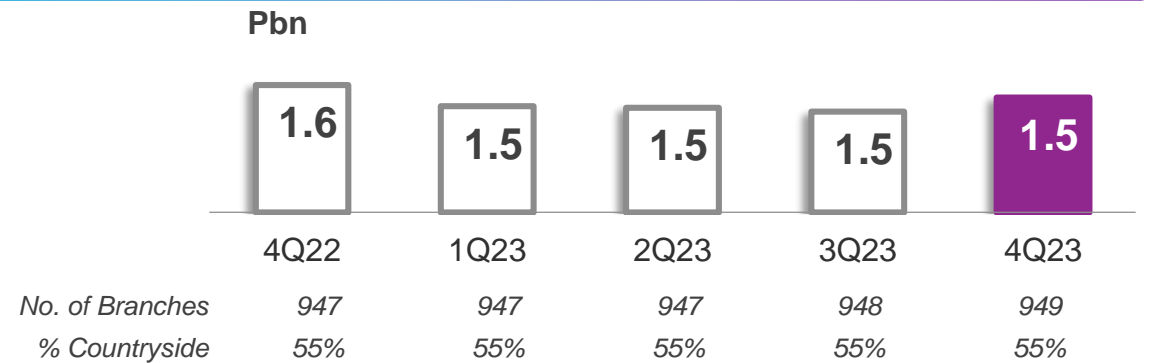
High cost deposits driving growth



CASA ratio

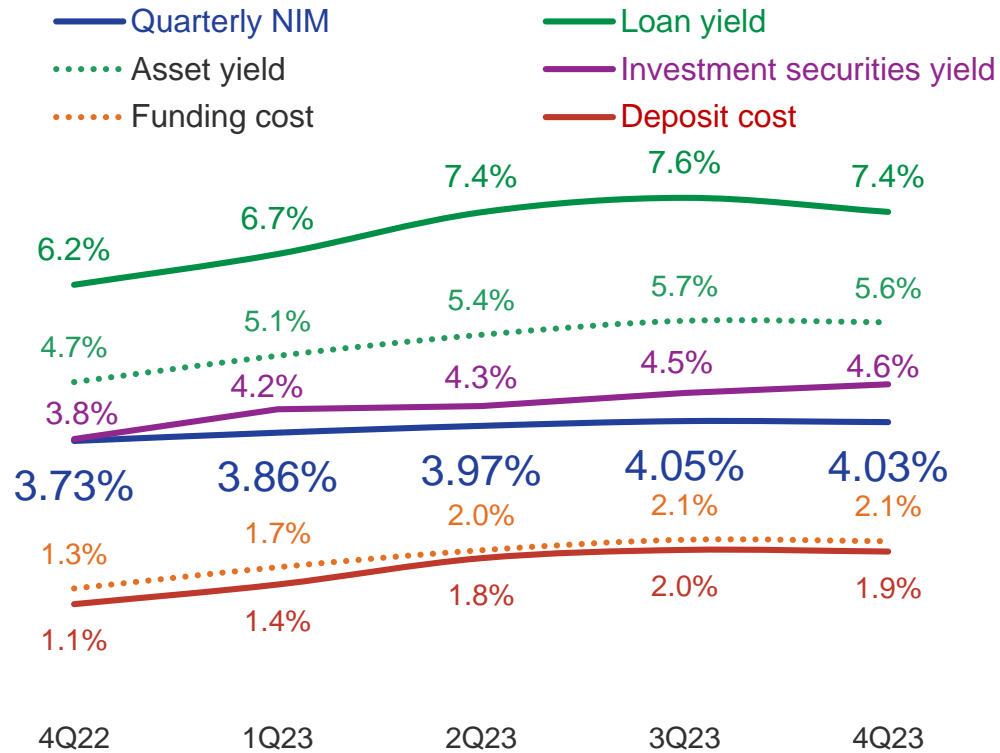


CASA Deposits per Branch



Margins stabilizing

Asset yields and funding costs easing slightly

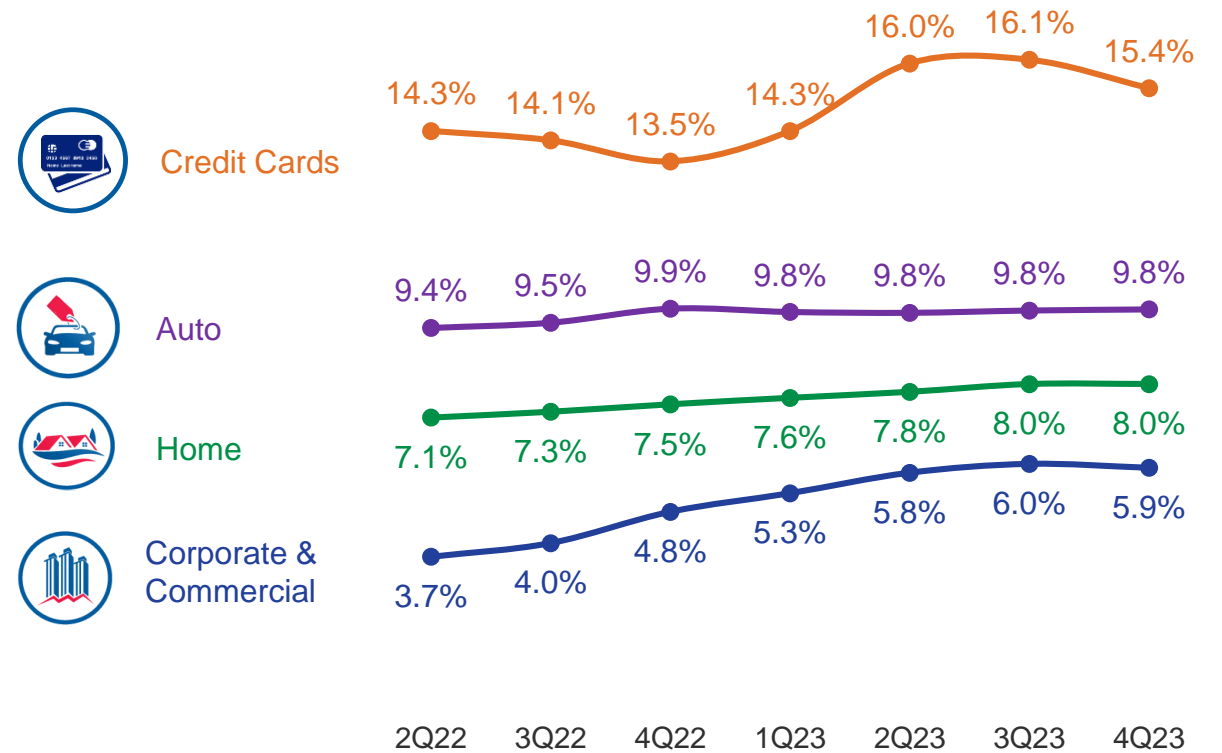


Policy rate	5.50%	6.25%	6.25%	6.25%	6.50%
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Notes:

- 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

Interest rates yields steady across most segments



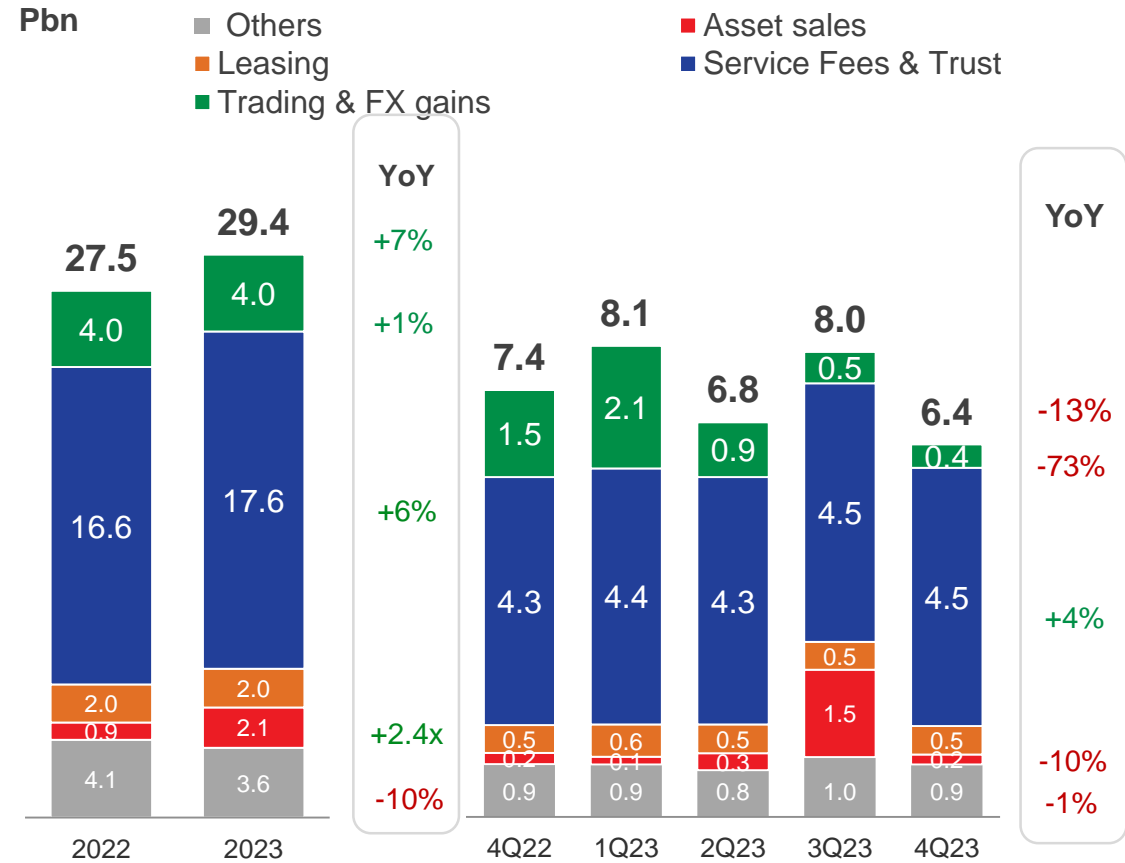
Notes:

- 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



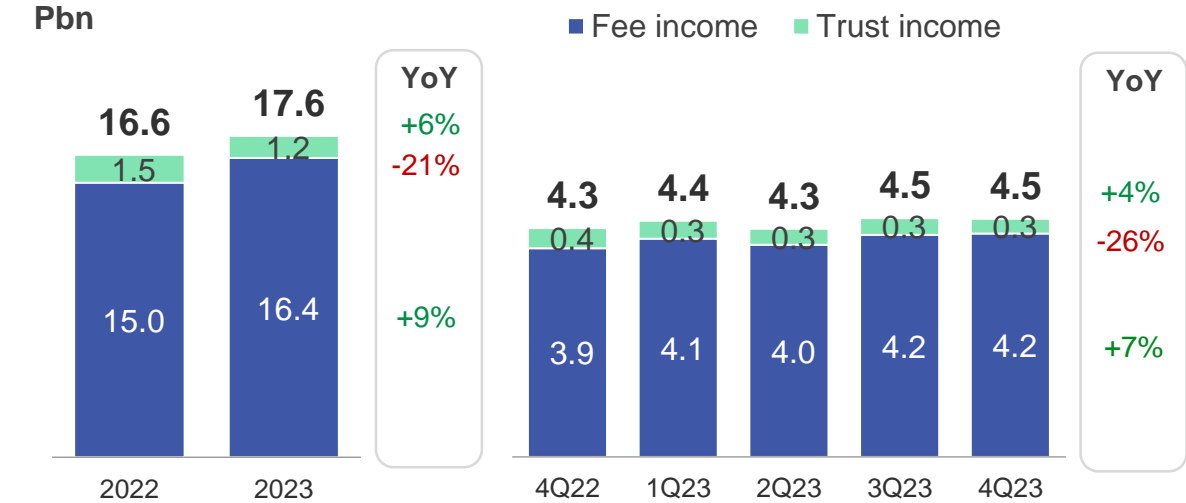
Modest growth in non-interest income

Fee income, gains from asset sales drive growth

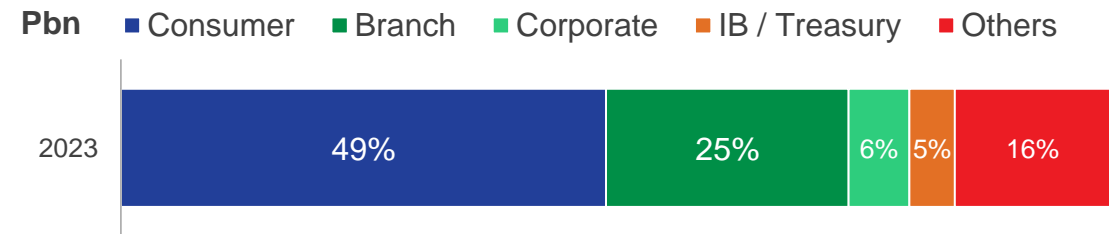


Note: Others include Dividend income, Gain on recognition of investment properties, Recovery on charged-off assets, IT and other fees

Modest fee income growth



Fee income breakdown

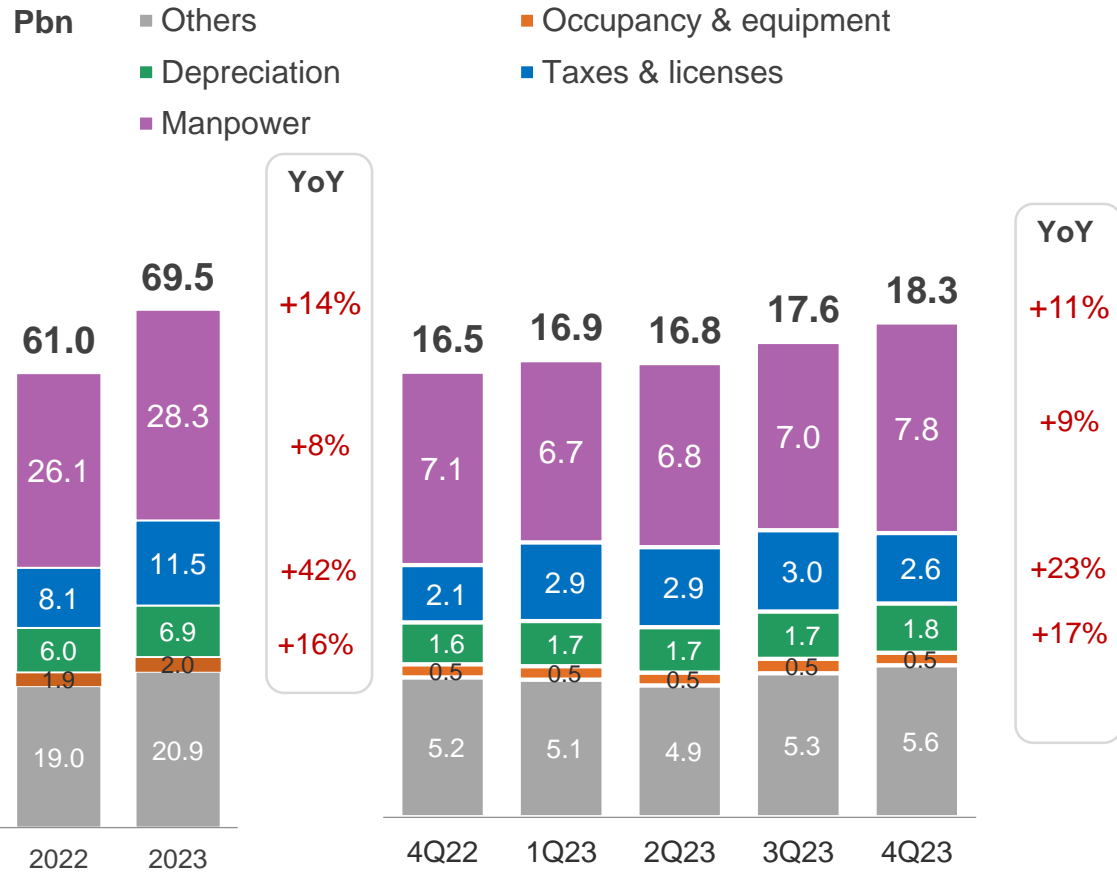


Note: Fee income includes credit card fees, trade and loan-related, fees from ATM or e-channel usage, remittance, deposit-related, product referral, etc



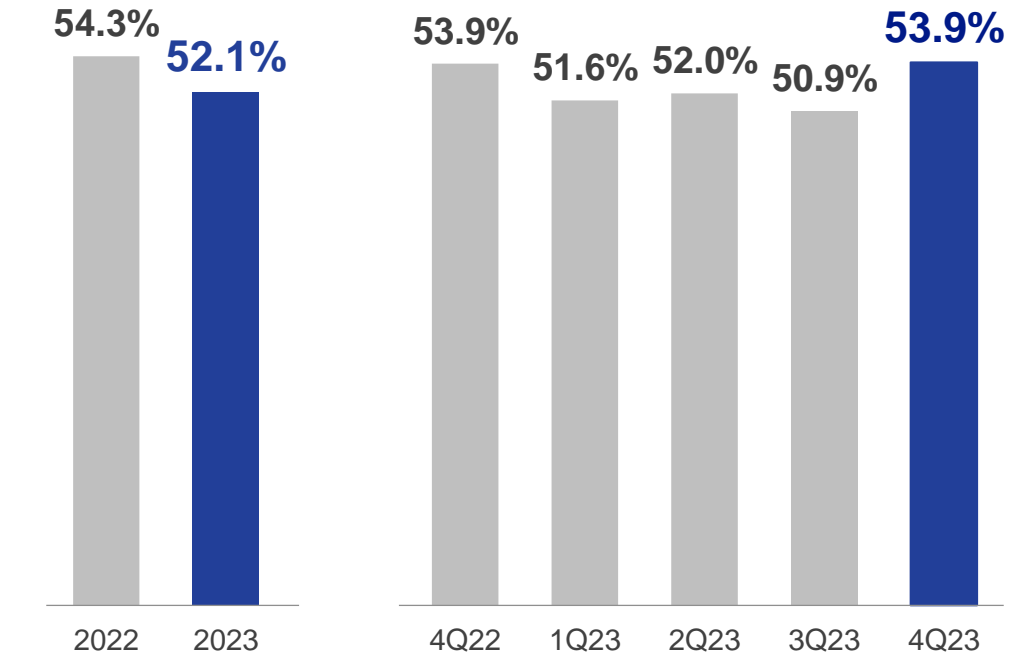
Cost to income ratio improves despite elevated costs

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 annual cost-to-income ratio



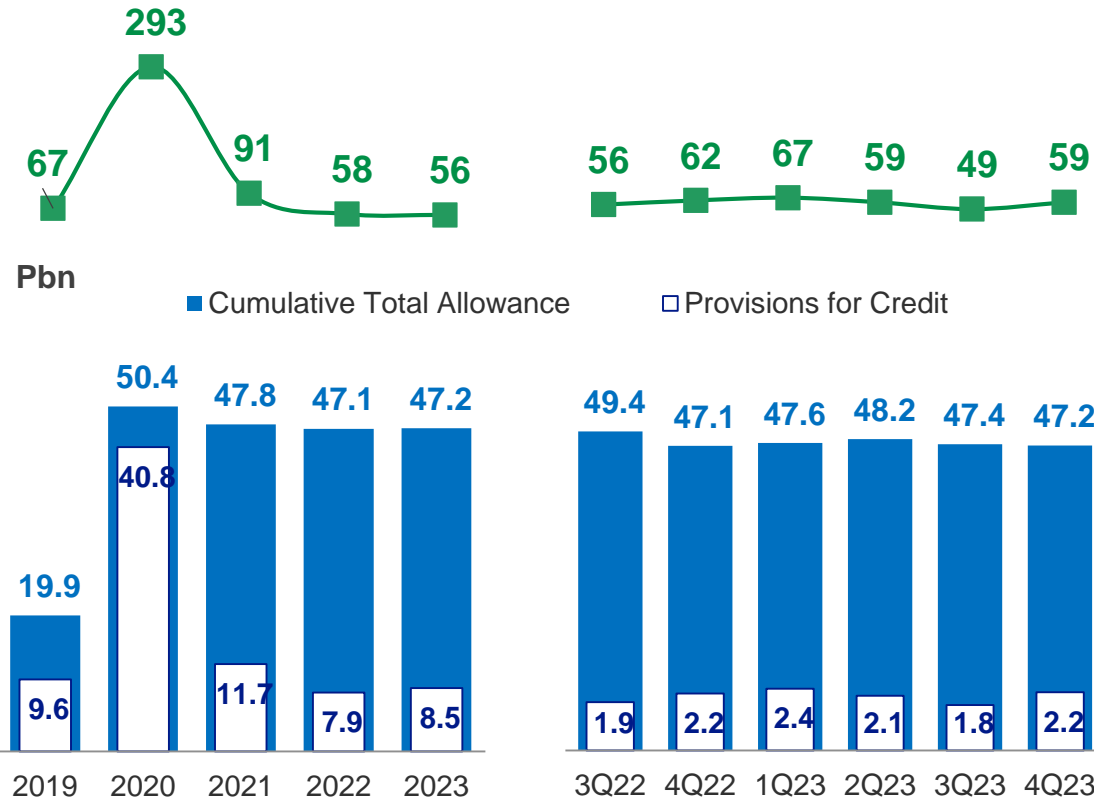
Note: Operating income used does not include MBT's share in net income of investees



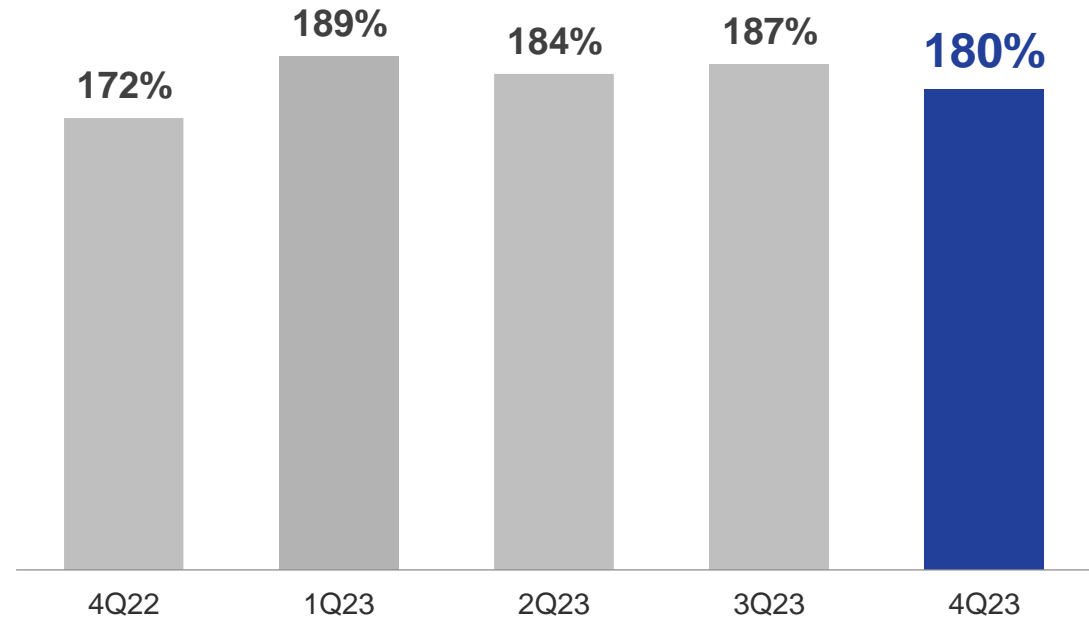
Credit costs continue to remain manageable

Credit costs at steady levels

— Est. Credit Cost (bps)



NPL cover remains substantial



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

Excludes impairment losses on equity investments

2019: Php439.2mn

2021: Php131.5mn

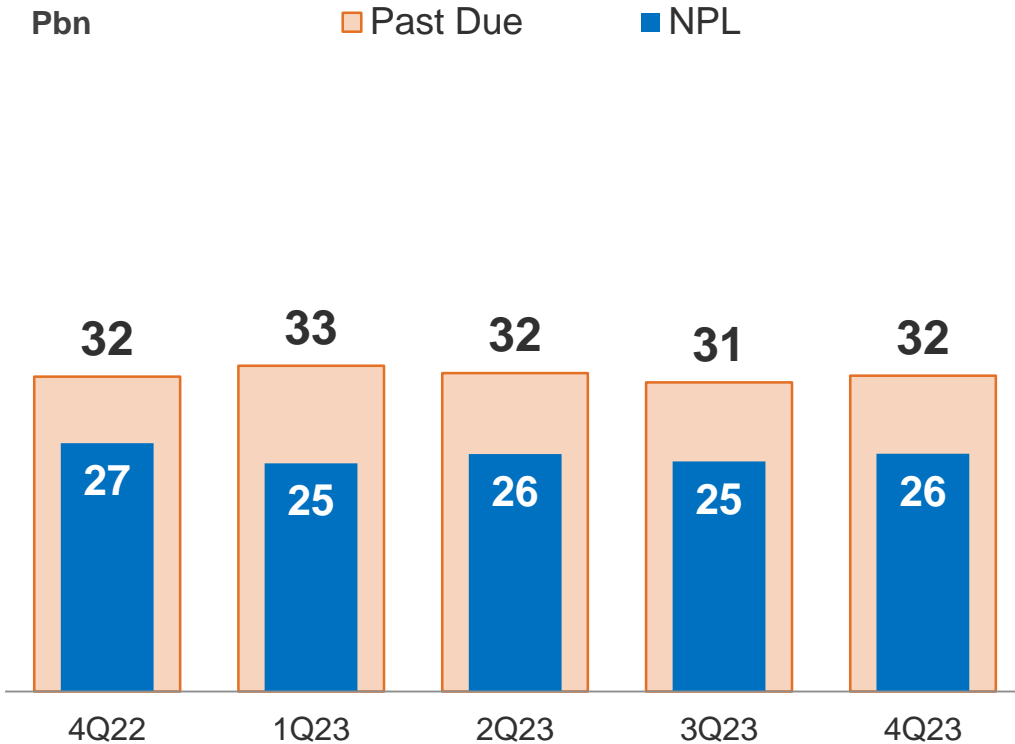
2022: Php211.6mn

2023: Php459.0mn

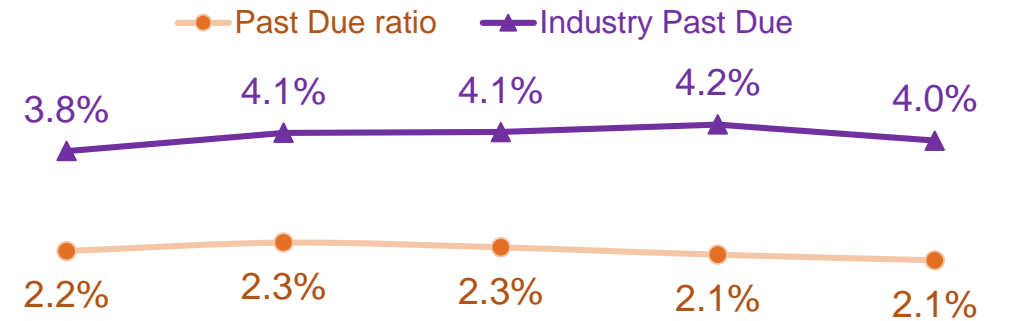


Improving asset quality

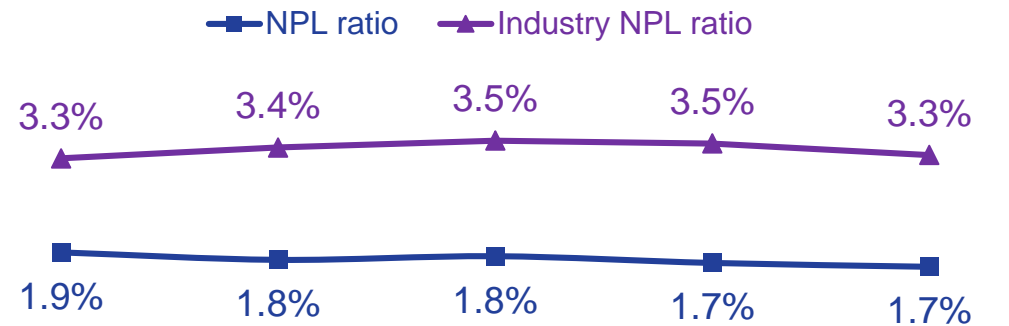
Past Due loans stable



NPL and Past Due ratios continue to improve; well below industry



4Q22 1Q23 2Q23 3Q23 4Q23



4Q22 1Q23 2Q23 3Q23 4Q23

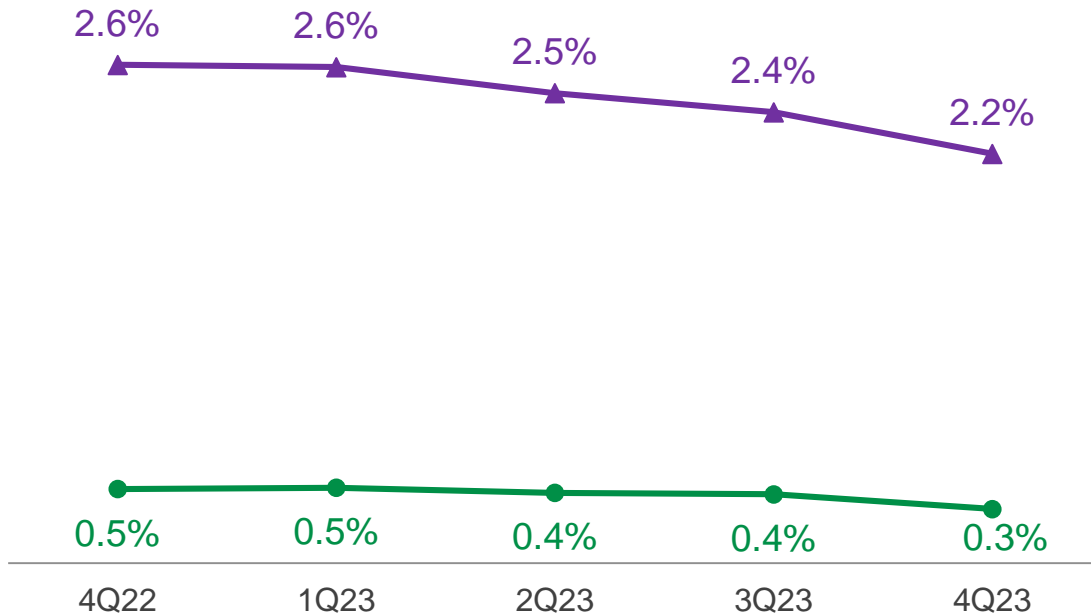
Note: Gross loans net of Unearned Interest and Discount (UID)
Industry Data refers to the latest Philippine Banking Sector data from the BSP



NPLs + Restructured loans ratio well-below industry NPL ratio

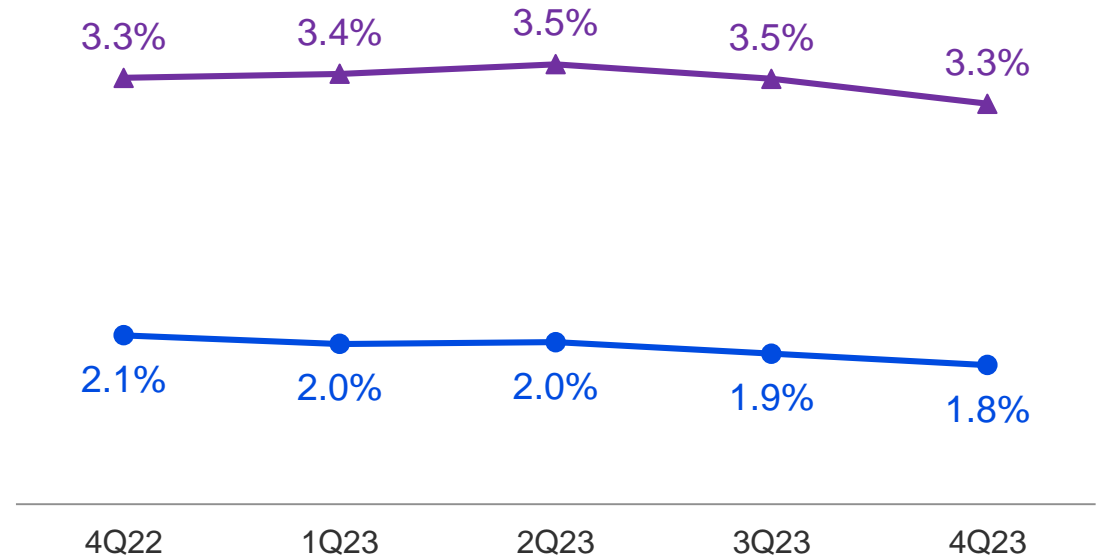
Marginal Restructured loans ratio

● MBT Restructured loans ratio ▲ Industry Restructured Loans Ratio



Combined NPLs and Restructured loans declining

▲ Industry NPL Ratio ● MBT Combined NPL + Restructured Loans as Ratio to Gross Loans



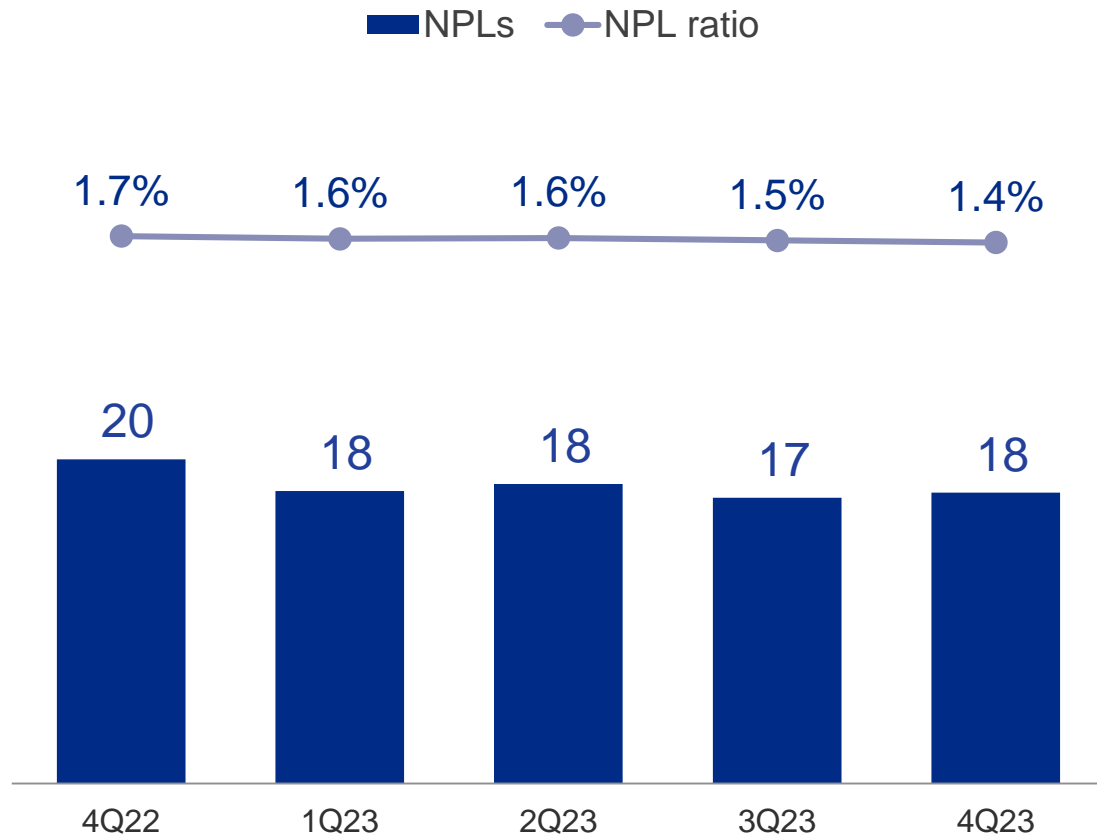
Note: Gross loans net of Unearned Interest and Discount (UID)

*Industry Data refers to the latest Philippine Banking Sector data from the BSP



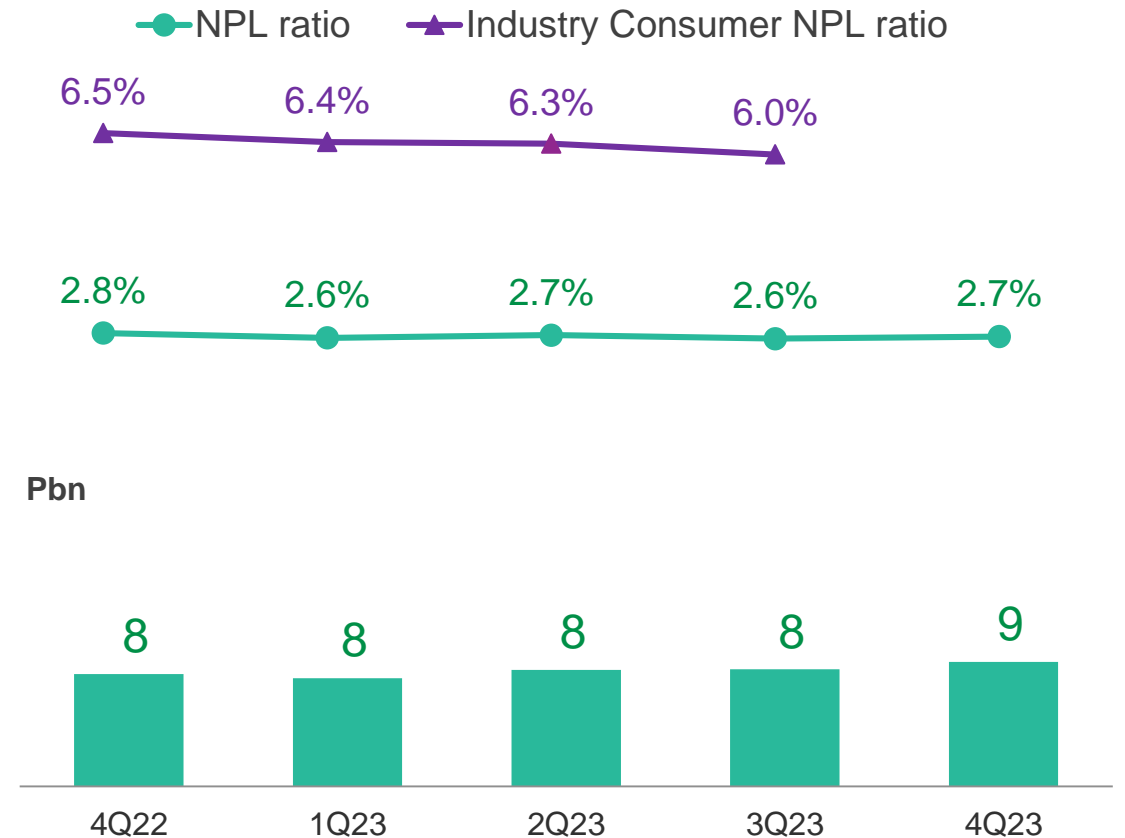
Improving NPL trend

Commercial NPLs



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

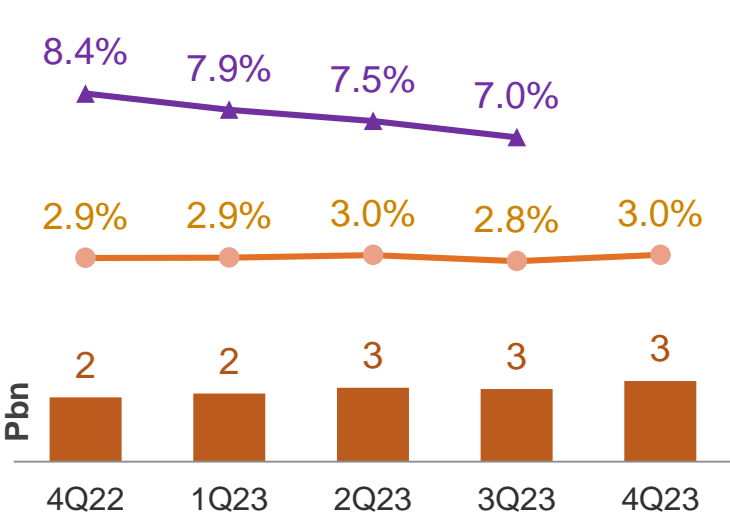
Consumer NPLs



Slight pick up in consumer NPLs but ratios still well below industry levels

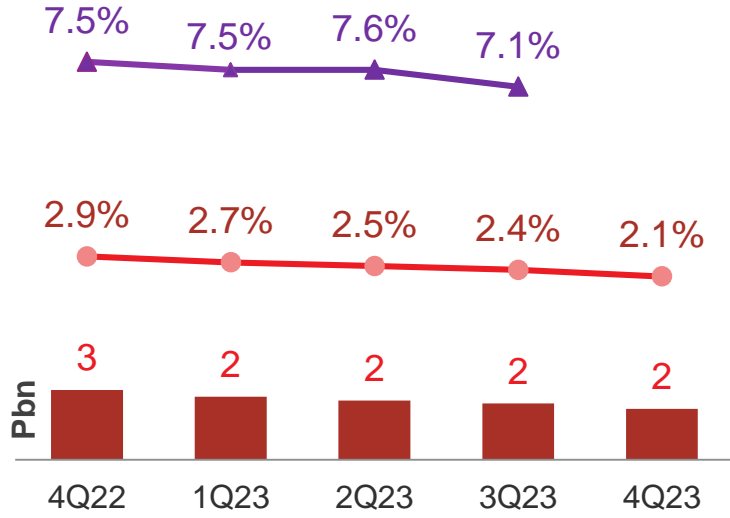
Auto

■ NPLs ● NPL ratio ▲ Industry



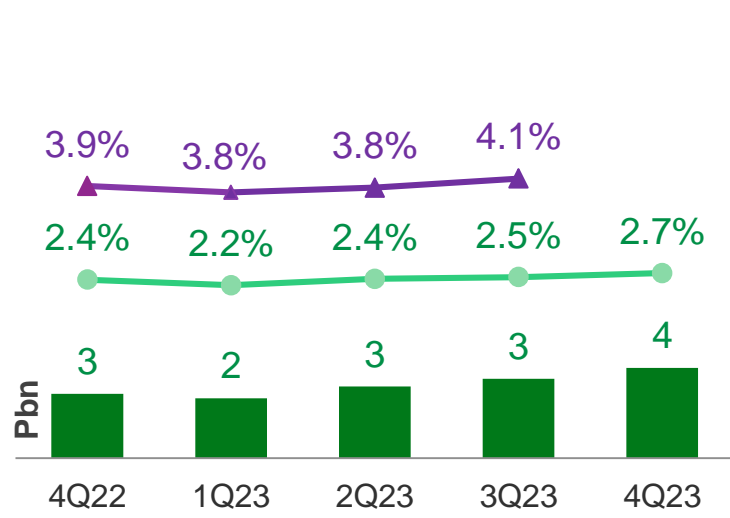
Home

■ NPLs ● NPL ratio ▲ Industry



Credit Cards

■ NPLs ● NPL ratio ▲ Industry

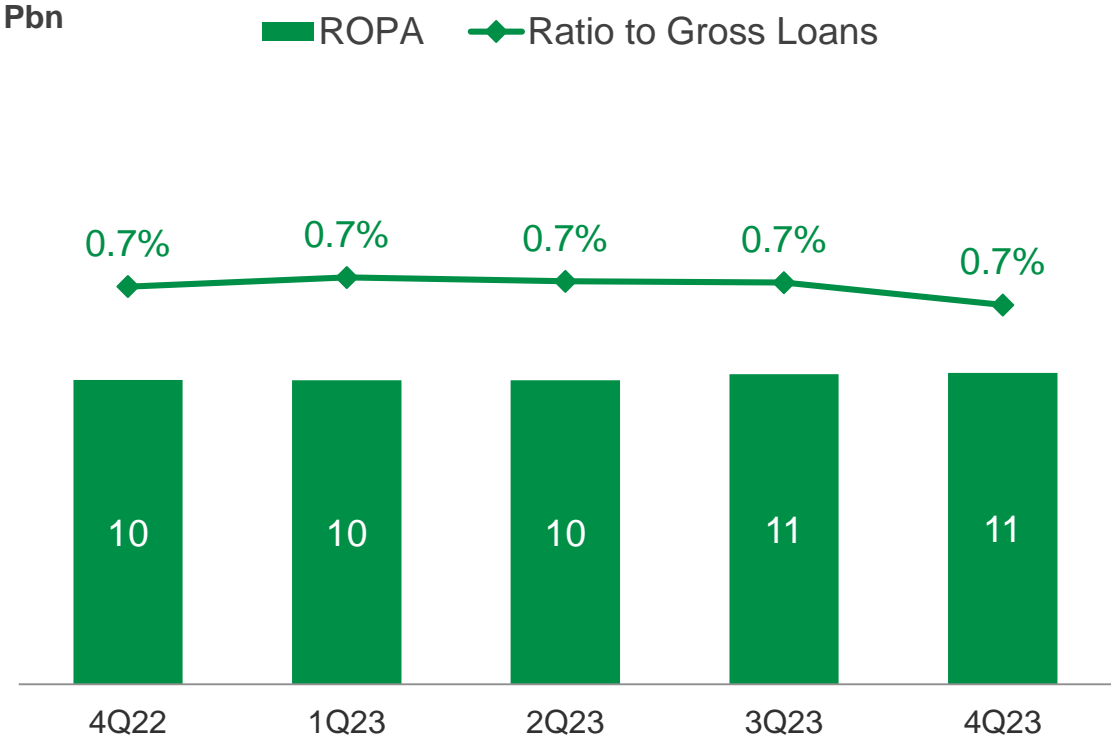


Note: NPL Ratios computed using Net of Unearned Interest and Discount (UID)
Industry Data refers to Philippine Banking Sector data from the BSP

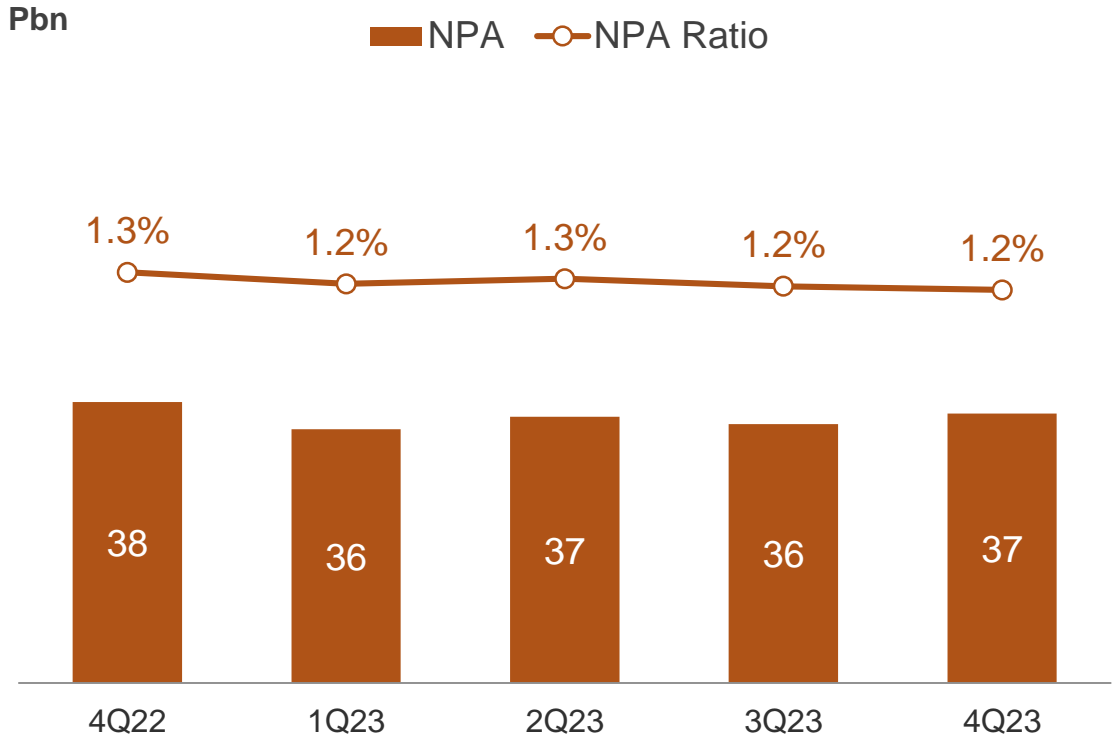


Other asset quality indicators remain healthy

Real and other properties acquired (ROPA)

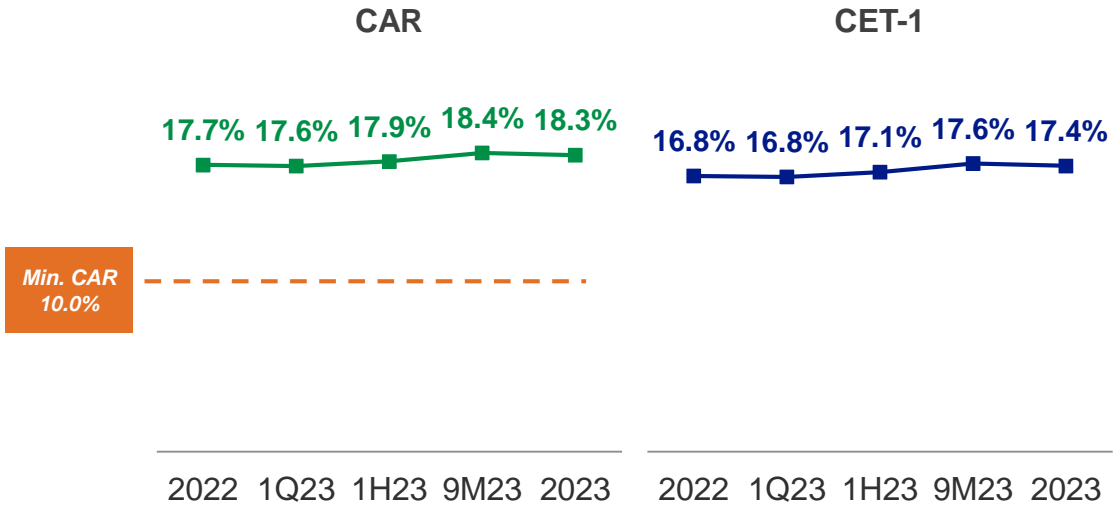


Non-Performing Assets (NPA)

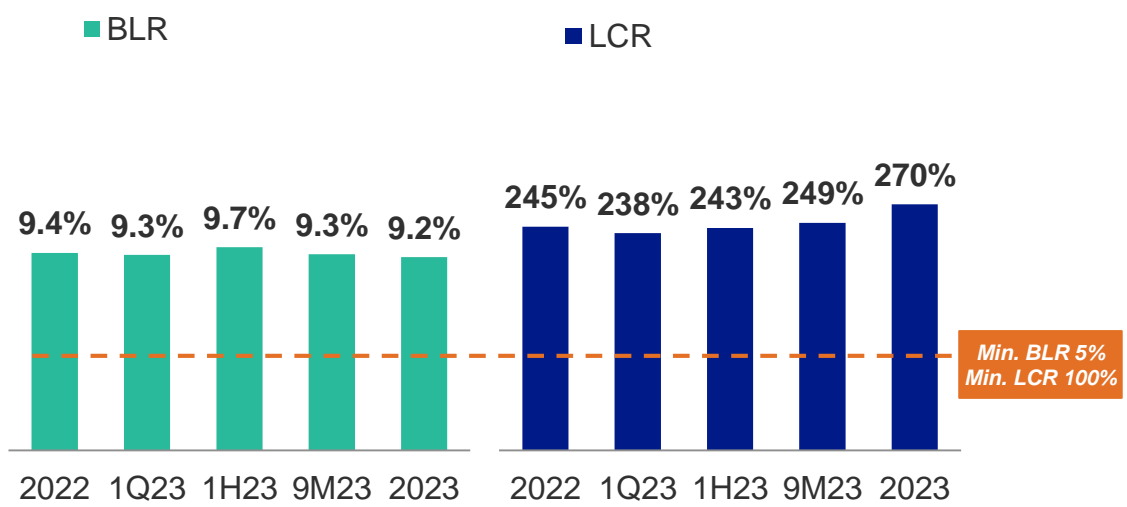


Healthy capital and liquidity levels provide ample buffer against risks

Capital ratios well above minimum thresholds

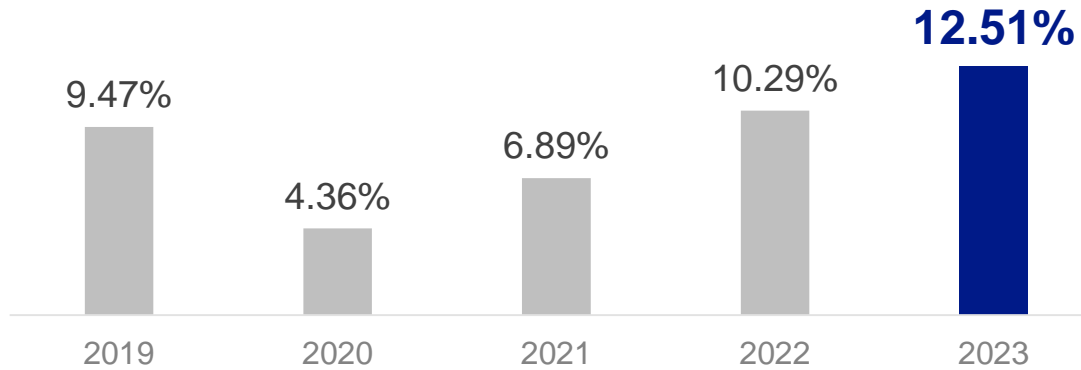


High Basel III Leverage Ratio, Liquidity Coverage Ratio

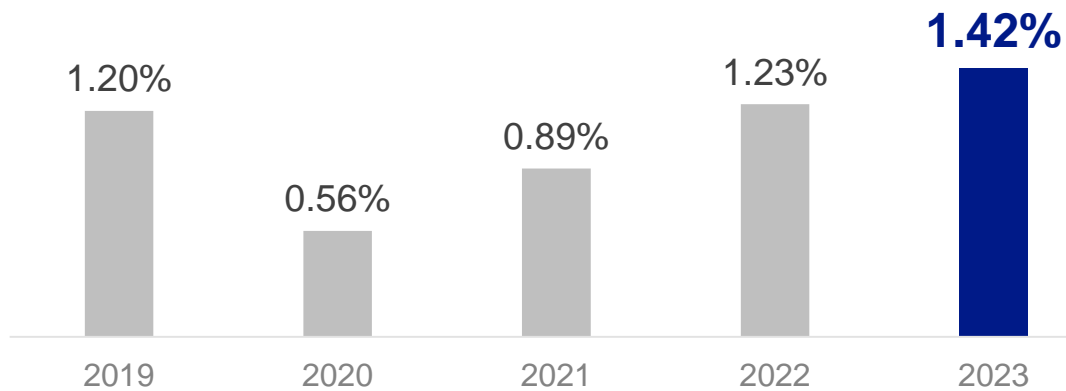


Returns Improvement Strategy

ROE



ROA



Portfolio Growth

- Grow loans portfolio by 1.5x-2.0x Real GDP
- Increase consumer to 25-30% of total portfolio

Improve Operational Efficiency

- Target low 50s CIR in the medium-term as efficiencies improve from digital investments

Stable Asset Quality

- Keep credit costs stable at around 50bps or lower in the near-term

Capital Optimization

- Conduct annual medium term capital planning exercise and review dividend policy



New Dividend Policy

1. Growth prospects intact

Sufficient buffer to meet healthy loan demand sustainably over the medium term

2. Robust NPL risk buffers already in place

NPL cover continues to remain ample vs. risk of rising NPLs

3. Sustainable medium-term CET1 Ratio

Special dividend of Php2.00 to calibrate Bank's medium term CET1 ratio to sustainable levels of ~15% to support asset expansion strategies

4. Post-special dividend, CET1 Ratio still strong

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

5. Boost to ROE

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

Key information

Regular Cash Dividends per share

- Php3.00
- Semi-annual payout

Special Cash Dividends per share

- Php2.00
- To be paid out in the 1st semester

Record Date

1st payout: 8 March 2024
2nd payout: Exact Date TBD
(in September 2024)

Payment Date

1st payout: 25 March 2024
2nd payout: Exact Date TBD
(in September 2024)



Outlook – Positives and Challenges



- **Faster GDP growth and capital spending to lift loan demand in the medium term**
- **Higher revenue base to support accelerated IT spending and capacity expansion keeping CIR at low 50s**
- **High NPL cover allows flexibility to keep credit costs manageable as loan book expands or even if portfolio risks increase.**
- **Healthy capital and liquidity position to support asset expansion and sustain initiatives to improve shareholder returns.**



- **Macro risks to demand recovery and asset quality:**
 - External - geopolitical issues; global financial instabilities
 - Internal - renewed inflation pressures could affect demand and asset quality, forex volatility
- **Any unforeseen movements on regulatory pricing**
- **Volatility in capital markets could affect trading income**
- **Competitive pressures**



SUMMARY

- ✔ Sustained solid performance on robust topline growth supported by expanding assets, better margins, improving efficiency levels and better asset quality.
- ✔ Strong balance sheet and liquidity ratios continue to ensure Metrobank's ability to support client needs as the economy continues to expand in the medium term.
- ✔ Better profitability will support higher investments in IT and manpower to make banking easy and safe as we expand the customer base.
- ✔ Our substantial NPL cover serves as a buffer against macro risks.
- ✔ We are committed to strategies that will balance growth and improve shareholder returns on a sustainable basis.



Financial Summary

In PHP billion

Income Statement	FY 2022	FY 2023	YoY	4Q 2022	4Q 2023	YoY
Net Interest Income	85.5	105.0	+23%	23.4	27.7	+18%
Non Interest Income	27.5	29.4	+7%	7.4	6.4	-13%
Operating Income	113.0	134.3	+19%	30.8	34.2	+11%
Operating Expenses	61.0	69.5	+14%	16.5	18.3	+11%
PPOP	52.0	64.8	+25%	14.3	15.9	+11%
Provision for Credit	8.1	9.0	+11%	2.4	2.2	-10%
Provision for Taxes	10.6	12.9	+21%	2.5	3.0	+22%
Net Income	32.8	42.2	+29%	9.3	10.5	+12%

Balance Sheet	FY 2022	FY 2023	YoY
Total Assets	2,843	3,105	+9%
Loans and Receivables, Gross	1,457	1,567	+8%
Total Deposits	2,221	2,383	+7%
CASA	1,480	1,439	-3%
Equity	319	357	+12%

Financial Ratios	FY 2022	FY 2023	YoY
NIM	3.56%	3.90%	+0.34 ppt
CIR	54.3%	52.1%	-2.2 pts
NPL Ratio	1.9%	1.7%	-0.1 pts
NPL Cover	172.4%	180.3%	+7.9 pts
CAR	17.7%	18.3%	+0.6 pts
CET-1	16.8%	17.4%	+0.6 pts
Gross LDR	65.6%	65.8%	+0.2 pts



ADDITIONAL INFORMATION

Metropolitan Bank & Trust Company (Metrobank)

Overview

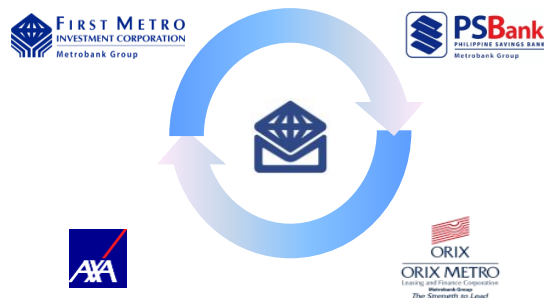
60

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 4.7 Bn Market cap

USD 2.5 Mn 3M Avg Daily Value T/O

20% Foreign Ownership

48% Public Float

As of 21 February 2024

Financial Data (PHP bn)

4Q 2023

Total Assets	3,105
Loans and Receivables, Gross	1,567
Total Deposits	2,383
CASA	1,439
Equity	342
CAR	18.3%
CET-1	17.4%

BIG 3 BANK WITH LEADING MARKET POSITION

#1 **#3** **#3** **#3**

Auto Loans Credit Card Receivables Mortgage Loans Trust AUM

As of 9M23

STRATEGIC PRESENCE AND COVERAGE

DOMESTIC

949 branches
55% outside NCR 2,321 ATMs

OVERSEAS

30+ branches, subsidiaries, offices
110+ 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

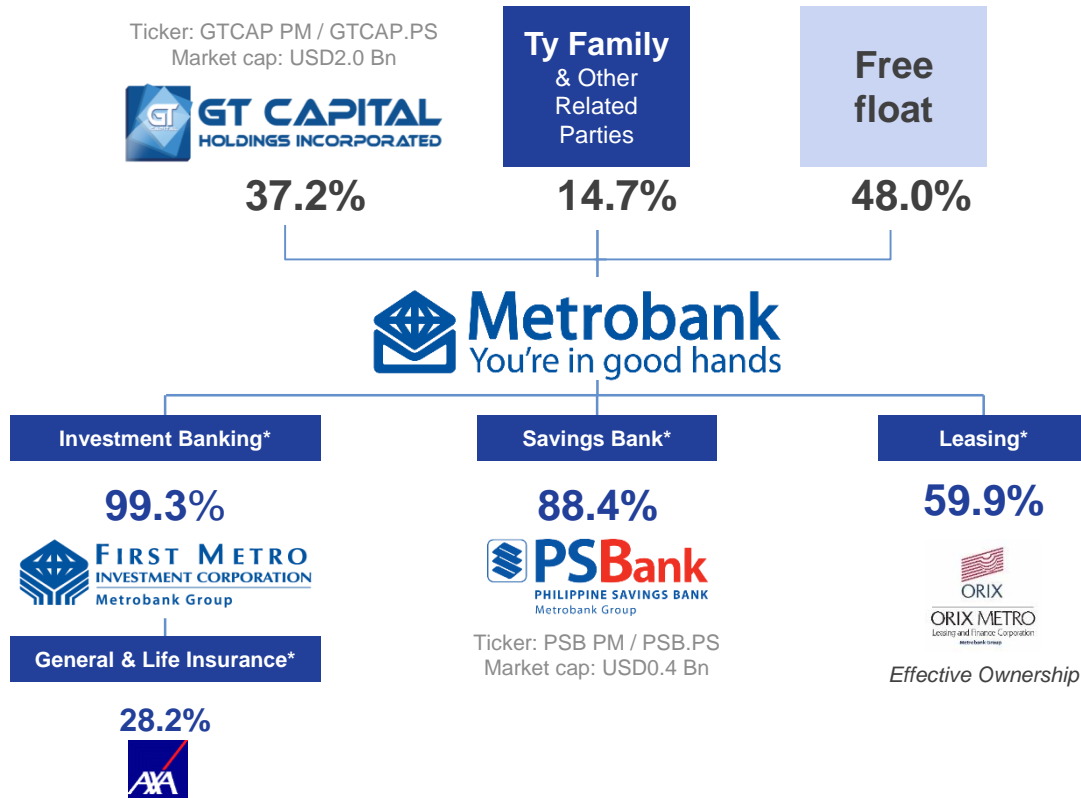
PHP FIXED INCOME SECURITIES

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 21 February 2024	58.70
52-Week Range (Low High)	49.20 61.65
Market cap (USD Mn)	4,708
3-Month Avg Daily Trading Value (USD Mn)	2.41
3-Month Avg Daily Trading Volume (Mn)	2.49
Public Float	48%
Foreign Ownership	20%

	2021	2022	2023	
BVPS (PHP)	70.84	70.84	79.33	
EPS (PHP)	4.93	7.29	9.39	<i>Last 4 quarters</i>
Trailing P/BV (x)	0.8	0.8	0.6	<i>Based on EOP share price</i>
Trailing P/E (x)	11.3	7.4	5.5	<i>Based on EOP share price</i>
DPS (PHP)	4.00	3.00	3.00	<i>For the year</i>



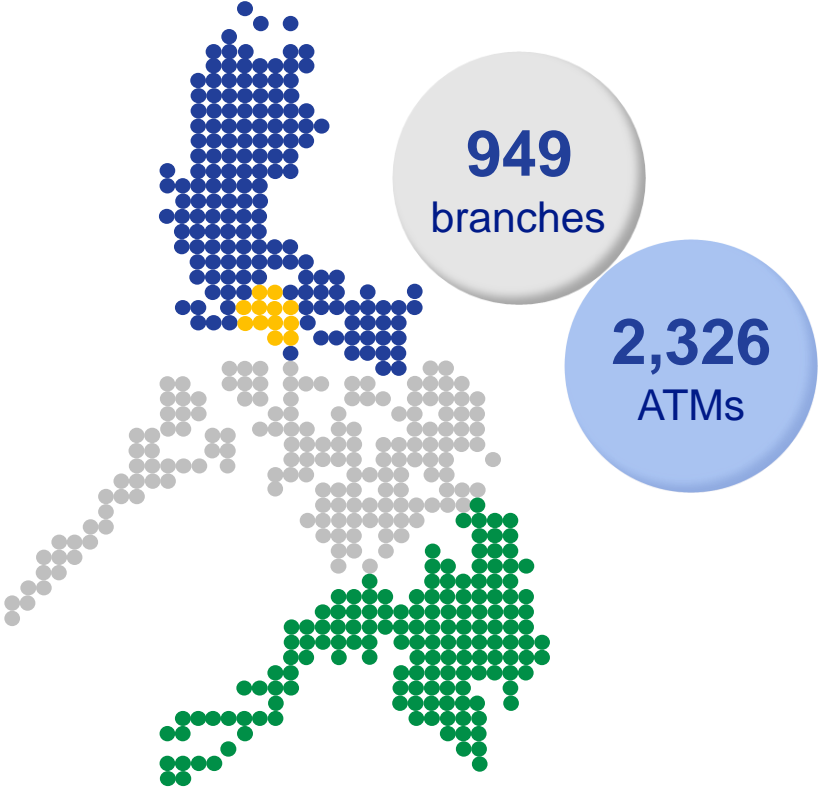
Extensive Domestic and Overseas Coverage

 **18,000+**

Total Group employee base

Note: Includes Parent + Major Subs of the Bank

Domestic Branch and ATM Networks



Overseas Network Coverage

30+

Branches, subsidiaries, offices

110+

Remittance tie-ups

160+

Remittance agents



Recent Awards and Recognition



**Bank of the Year
in the Philippines**

2023, 2022





**Strongest Bank
in the Philippines**

2023, 2022, 2021






**Best
Domestic Bank in
the Philippines**

2023, 2021


**Best Domestic
Private Bank
in the Philippines,
Best Bank for Ultra-
High-Net-Worth**

2023

**Best Service
(Asian Bank)
for the Philippines**

2023




**Best Bank
in the Philippines**

2022




**Best
Corporate Bank
in the Philippines**

2022




**Top Domestic
Investment House in
PH Currency Bonds,
Bank Category**

2023




**Best
Securities House
Bank Category**

2023, 2014-2021




**Grand Anvil,
2 Gold Anvil**

2022




**Best Investment
Bank in the
Philippines**

2023




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

2023

International Finance
2023



Sustainability Journey: Our Progress in 2023

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

Improving our sustainability disclosures:

We have working to being more transparent

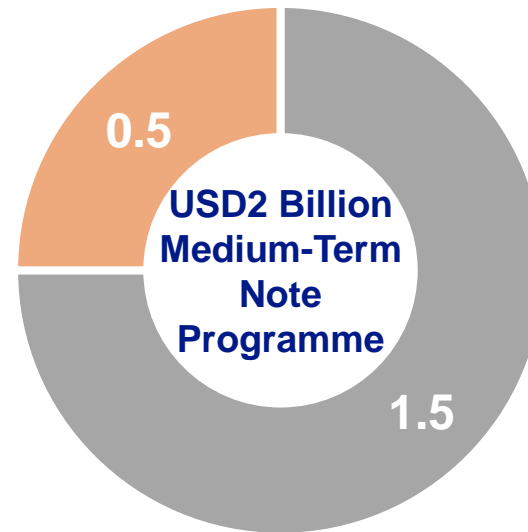
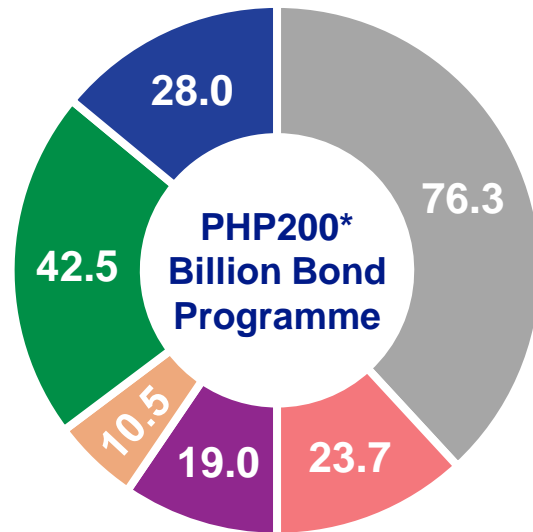
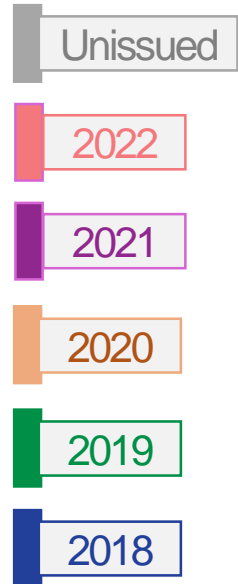
- ✓ We showcased our contributions to enabling communities prosper – nearly 4 billion in infrastructure development, more than 1,000 MSME clients, and highlights on improving customer experience.
- ✓ We declared that Metrobank is already subjected to external assurance audit through GT Capital and will establish its baseline Scope 3 GHG emissions inventory this 2024 to support the bank's continuing climate risk assessments exercises.
- ✓ We addressed disclosure gaps identified by ESG ratings agencies and NGO assessments, such as more details on stakeholder engagement frequency, improvement in employee training hours, alignment to the principles of the UN Global Compact.
- ✓ We expanded our discussions on the Bank's environmental and social risk management systems, particularly our stance on certain industries and sectors as well as those that the Bank will proactively support. Our environmental and social responsibility extends to our customers, clients, and vendors.

Our commitment to sustainable development

- | | |
|---|--|
| 1 No Poverty | <ul style="list-style-type: none"> • PHP4.3 billion loans extended to micro and small enterprises • Over 19,000 care packages pledged to various beneficiaries under the Shoebox Project |
| 2 Zero Hunger | <ul style="list-style-type: none"> • PHP91.7 billion in commercial loans to enable production and trade of food and agricultural activities |
| 4 Quality Education | <ul style="list-style-type: none"> • PHP276.5 million in commercial loans to support development of educational facilities and services of academic institutions |
| 8 Decent Work and Economic Growth | <ul style="list-style-type: none"> • PHP191.9 billion in commercial loans to stimulate trade activities, operations of holding companies and other financial intermediaries, hotels and resorts, and professional and technical services |
| 9 Industry, Innovation, and Infrastructure | <ul style="list-style-type: none"> • PHP224.7 billion in commercial loans to develop public infrastructure projects such as roads and highways and commercial properties, support manufacturing and operations of transportation, storage, telecommunication activities • PHP30.5 billion of loans extended to MSMEs |



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

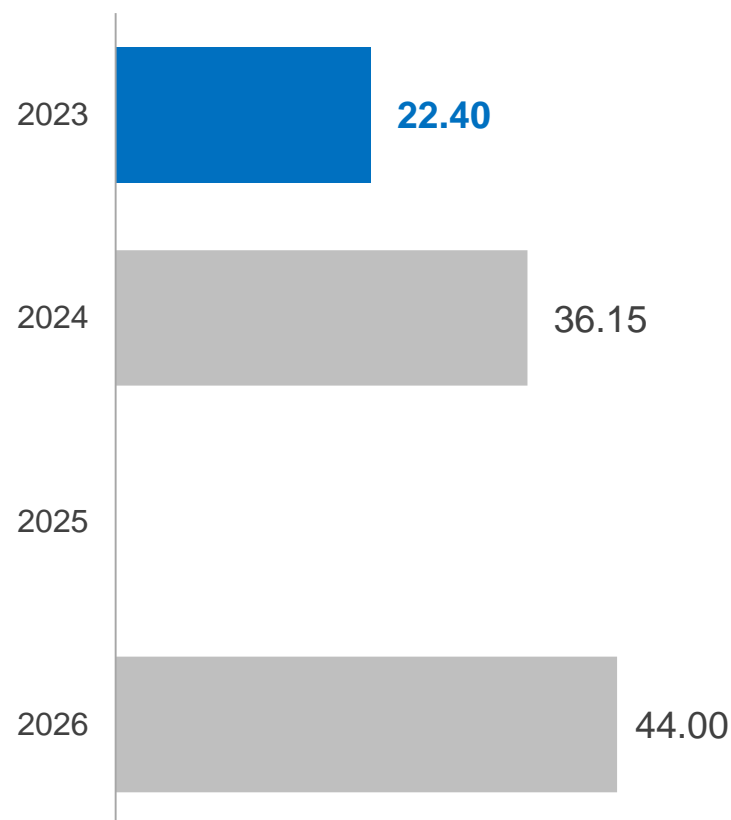
Debt Issuance Details

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**

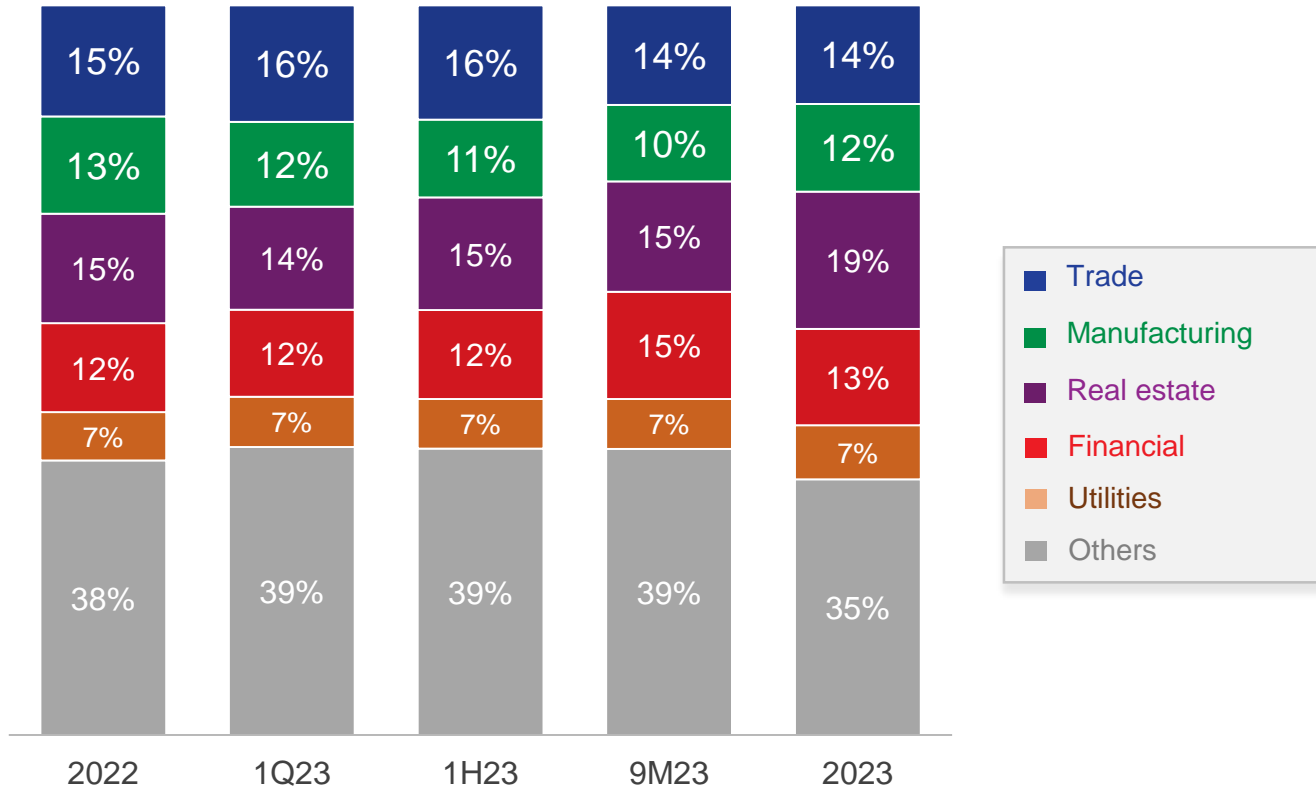
May-23

- 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

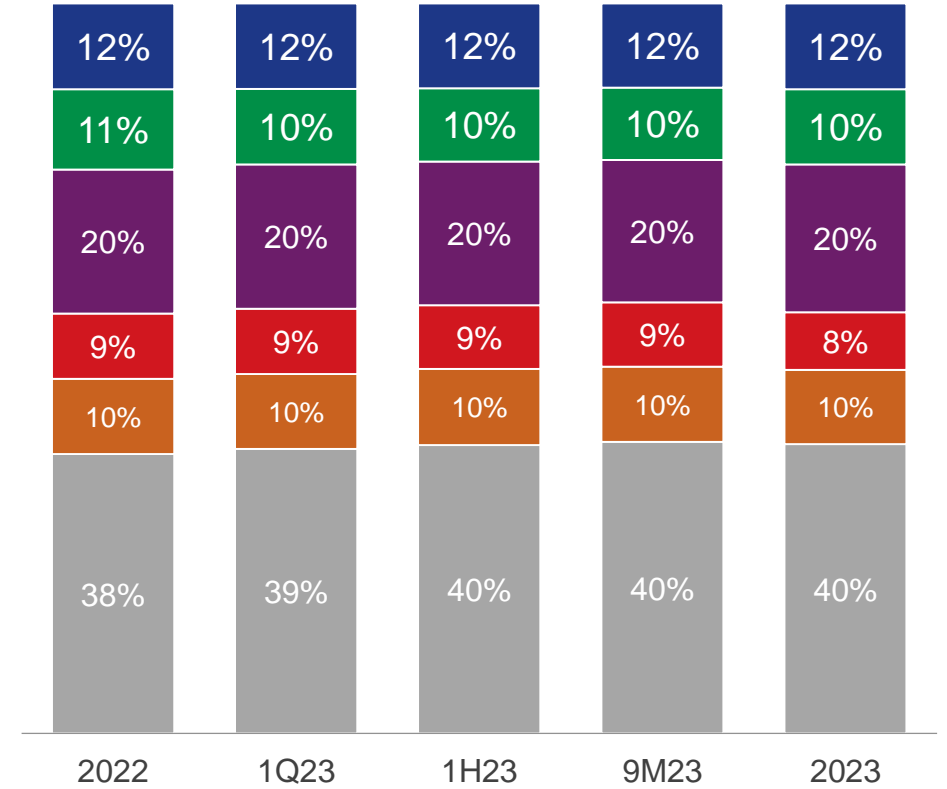


Loan Portfolio Breakdown

MBT Loan Portfolio By Industry



Philippine Banks Loan Portfolio By Industry

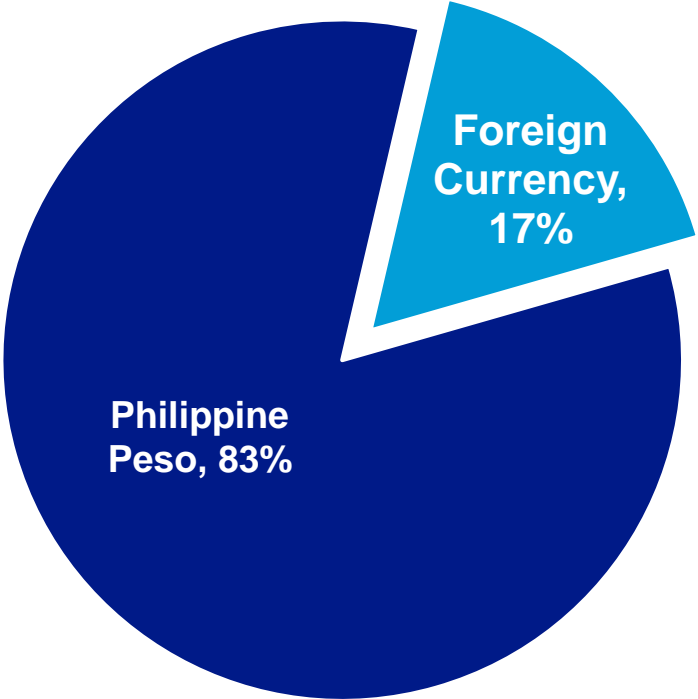


Based on Philippine Standard Industrial Classification
 Others include Transport & storage, Construction, Agricultural, forestry and fishing; Accommodation & food service activities

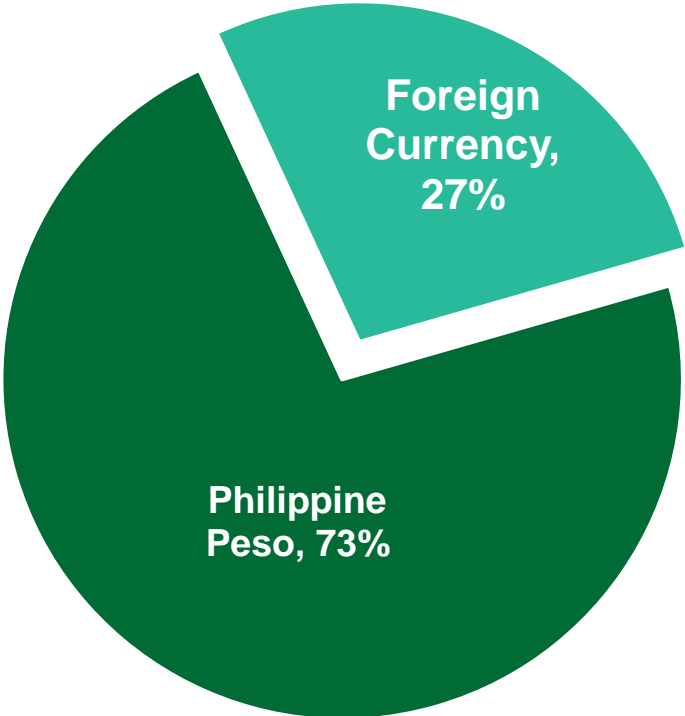


Currency Breakdown

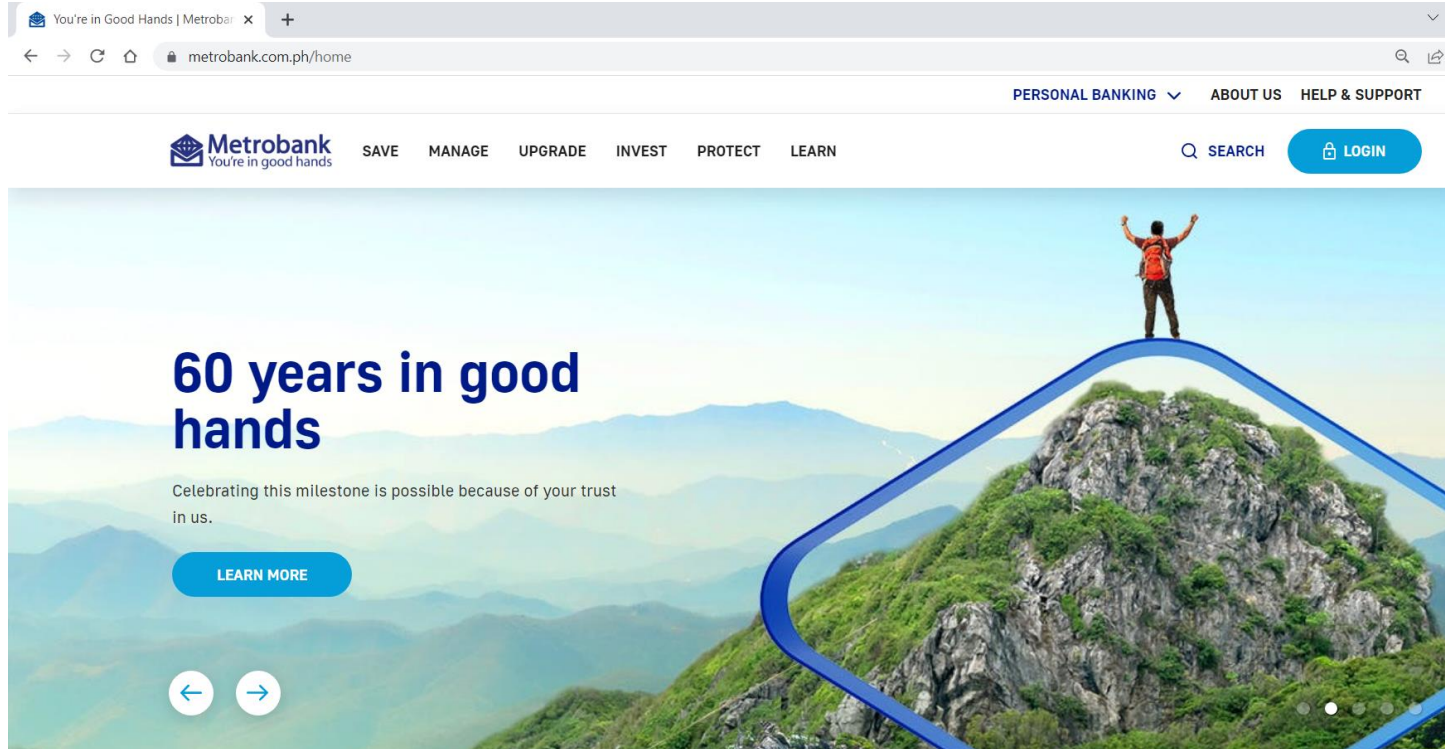
LOAN PORTFOLIO



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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[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>



