

## BALANCE SHEET

(Head Office and Branches)

As of September 30, 2024

As of June 30, 2024

### ASSETS

Cash and Cash Items	₱ 24,413,152,518.34	₱ 22,641,270,611.13
Due from Bangko Sentral ng Pilipinas	176,714,652,807.66	178,151,316,633.88
Due from Other Central Banks and Banks - Net	27,820,214,735.72	66,654,787,219.25
Financial Assets at Fair Value through Profit or Loss (FVPL) <sup>1/</sup>	325,699,680,948.88	209,222,192,204.76
Financial Assets at Fair Value Through Other		
Comprehensive Income (FVOCI) - Net	430,158,819,223.42	460,688,862,535.55
Debt Securities at Amortized Cost - Net	438,896,859,456.52	440,031,953,277.04
Interbank Loans Receivable	22,229,360,999.69	38,375,593,827.51
Loans and Receivables - Others	1,462,062,469,042.61	1,424,237,147,878.72
Total Loan Portfolio (TLP) - Gross	1,484,291,830,042.30	1,462,612,741,706.23
Allowance for Credit Losses <sup>2/</sup>	45,198,198,464.64	44,982,778,235.98
<b>Total Loan Portfolio - Net</b>	<b>1,439,093,631,577.66</b>	<b>1,417,629,963,470.25</b>
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	76,753,994,351.22	75,291,949,278.13
Bank Premises, Furniture, Fixture and Equipment - Net	20,429,424,644.45	20,146,845,463.46
Real and Other Properties Acquired - Net	2,602,793,332.47	2,673,640,521.29
Sales Contract Receivables - Net	17,608,524.90	19,292,258.66
Other Assets - Net	153,578,345,145.74	203,840,388,703.87
<b>TOTAL ASSETS</b>	<b>₱ 3,116,179,177,266.98</b>	<b>₱ 3,096,992,462,177.27</b>

### LIABILITIES

Financial Liabilities at Fair Value through Profit or Loss (FVPL) <sup>3/</sup>	₱ 12,647,576,397.61	₱ 22,570,163,982.58
Deposit Liabilities	2,039,195,477,885.90	2,181,258,846,506.77
<b>Bills Payable</b>	<b>417,762,675,582.45</b>	<b>217,602,823,075.78</b>
BSP (Rediscounting and Other Advances)	30,000,000,000.00	0.00
Interbank Loans Payable	32,558,005,708.76	12,255,460,768.10
Other Borrowings, including Deposit Substitutes	355,204,669,873.65	205,347,362,307.68
Bonds Payable-Net	102,096,578,401.08	105,857,213,013.52
Other Liabilities	175,936,690,233.68	225,714,604,180.74
<b>TOTAL LIABILITIES</b>	<b>₱ 2,747,638,998,500.68</b>	<b>₱ 2,753,003,650,759.39</b>

### STOCKHOLDERS' EQUITY

Capital Stock	₱ 89,948,311,100.00	₱ 89,948,311,100.00
Additional Paid-In Capital	79,311,247,386.99	79,311,247,386.99
Undivided Profits	35,626,924,387.45	23,584,015,615.96
Retained Earnings	179,318,934,446.67	179,318,934,446.67
Other Capital Accounts	(15,665,238,554.81)	(28,173,697,131.74)
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>₱ 368,540,178,766.30</b>	<b>₱ 343,988,811,417.88</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>₱ 3,116,179,177,266.98</b>	<b>₱ 3,096,992,462,177.27</b>

### CONTINGENT ACCOUNTS

Guarantees Issued	₱ 20,216,959,634.12	₱ 20,563,644,155.02
Performance Standby Letters of Credit	39,264,754,668.53	36,329,073,679.43
Commercial Letters of Credit	12,584,774,053.42	11,225,983,871.18
Trade Related Guarantees	812,221,803.68	652,954,572.75
Commitments	365,998,588,920.47	344,347,039,588.17
Spot Foreign Exchange Contracts	119,010,631,182.83	97,446,425,515.62
Trust Department Accounts	532,953,132,405.88	483,060,688,508.04
Derivatives	1,723,162,762,800.81	1,915,243,419,814.94
Others	11,042,813,338.07	10,433,635,480.14
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>₱ 2,825,046,638,807.81</b>	<b>₱ 2,919,302,865,131.29</b>

### FINANCIAL INDICATORS (in %)

<b>ASSET QUALITY</b>		
Gross Non-Performing Loans (NPL) Ratio	1.40%	1.42%
Net NPL Ratio	0.25%	0.29%
Gross NPL Coverage Ratio	218.28%	216.04%
Net NPL Coverage Ratio	158.58%	156.84%
<b>RELATED PARTY TRANSACTIONS</b>		
Ratio of Loans to Related Parties to gross TLP	4.43%	3.67%
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	0.01%	0.01%
Ratio of DOSRI Loans to gross TLP	0.47%	0.41%
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.01%	0.00%
<b>LIQUIDITY</b>		
Liquidity Coverage Ratio <sup>4/</sup>	253.85%	262.34%
Net Stable Funding Ratio <sup>4/</sup>	155.16%	154.28%
Minimum Liquidity Ratio <sup>5/</sup>	0.00%	0.00%
<b>PROFITABILITY</b>		
Return on Equity (ROE)	13.78%	13.96%
Return on Assets	1.79%	1.80%
Net Interest Margin	3.70%	3.81%
<b>CAPITAL ADEQUACY</b>		
Common Equity Tier 1 Ratio	15.06%	14.58%
Tier 1 Capital Ratio	15.06%	14.58%
CAR	15.76%	15.32%
<b>LEVERAGE</b>		
Basel III Leverage Ratio <sup>4/</sup>	8.50%	7.79%

<sup>1/</sup> This account is comprised of Financial Assets Held for Trading (HFT), Debt Securities Designated at FVPL, and Other Financial Assets Mandatorily Measured at FVPL.

<sup>2/</sup> This account is comprised of Specific Allowance for Credit Losses and General Loan Loss Provision.

<sup>3/</sup> This account is comprised of Financial Liabilities Held for Trading, and Financial Liabilities Designated at FVPL.

<sup>4/</sup> Only applicable to All Universal and Commercial Banks and their subsidiary banks.

<sup>5/</sup> Only applicable to All Stand-alone TBs, RBs, and CoopBanks

## CONSOLIDATED BALANCE SHEET

(Bank and Financial Subsidiaries)

As of September 30, 2024

As of June 30, 2024

### ASSETS

Cash and Cash Items	₱ 26,573,554,721.30	₱ 24,564,901,484.21
Due from Bangko Sentral ng Pilipinas	187,318,076,203.25	185,536,846,106.46
Due from Other Central Banks and Banks - Net	45,215,740,135.05	81,780,881,014.50
Financial Assets at Fair Value through Profit or Loss (FVPL) <sup>1/</sup>	326,007,604,919.62	210,294,858,374.55
Financial Assets at Fair Value Through Other		
Comprehensive Income (FVOCI) - Net	485,936,369,877.53	529,839,765,052.69
Debt Securities at Amortized Cost - Net	467,222,753,827.32	469,387,640,705.38
Interbank Loans Receivable	43,753,308,123.64	61,849,426,806.62
Loans and Receivables - Others	1,682,722,316,561.72	1,633,578,708,157.14
Loans and Receivables Arising from RA/CA/PR/SLB	759,579,024.25	4,613,005,810.00
Total Loan Portfolio (TLP) - Gross	1,727,235,203,709.61	1,700,041,140,773.76
Allowance for Credit Losses <sup>2/</sup>	53,946,537,677.01	54,461,231,776.57
<b>Total Loan Portfolio - Net</b>	<b>1,673,288,666,032.60</b>	<b>1,645,579,908,997.19</b>
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	10,522,716,194.02	10,759,405,038.18
Bank Premises, Furniture, Fixture and Equipment - Net	24,472,814,321.00	24,118,904,001.78
Real and Other Properties Acquired - Net	5,304,360,546.48	5,314,965,674.58
Sales Contract Receivables - Net	20,400,529.87	22,340,931.07
Other Assets - Net	166,470,604,912.86	217,938,925,304.83
<b>TOTAL ASSETS</b>	<b>₱ 3,418,353,662,220.90</b>	<b>₱ 3,405,139,342,685.42</b>

### LIABILITIES

Financial Liabilities at Fair Value through Profit or Loss (FVPL) <sup>3/</sup>	₱ 12,656,685,790.61	₱ 22,573,892,997.96
Deposit Liabilities	2,285,865,978,842.98	2,431,617,522,762.40
<b>Bills Payable</b>	<b>422,961,805,865.93</b>	<b>227,911,971,965.15</b>
BSP (Rediscounting and Other Advances)	30,000,000,000.00	0.00
Interbank Loans Payable	35,709,840,463.78	20,766,147,473.08
Other Borrowings, including Deposit Substitutes	357,251,965,402.15	207,145,824,492.07
Bonds Payable-Net	104,494,062,880.08	108,276,721,728.52
Other Liabilities	213,431,267,252.75	260,641,455,592.39
<b>TOTAL LIABILITIES</b>	<b>₱ 3,039,409,800,632.35</b>	<b>₱ 3,051,021,565,046.42</b>

### STOCKHOLDERS' EQUITY

Capital Stock	₱ 89,948,311,100.00	₱ 89,948,311,100.00
Additional Paid-In Capital	79,311,247,386.99	79,311,247,386.99
Undivided Profits	35,626,924,387.45	23,584,015,615.96
Retained Earnings	179,318,934,446.67	179,318,934,446.67
Other Capital Accounts	(5,261,555,732.56)	(18,044,730,910.62)
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>₱ 378,943,861,588.55</b>	<b>₱ 354,117,777,639.00</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>₱ 3,418,353,662,220.90</b>	<b>₱ 3,405,139,342,685.42</b>

### CONTINGENT ACCOUNTS

Guarantees Issued	₱ 20,216,959,634.12	₱ 20,563,644,155.02
Performance Standby Letters of Credit	39,294,754,668.53	36,359,073,679.43
Commercial Letters of Credit	25,846,767,522.41	26,928,662,542.04
Trade Related Guarantees	812,221,803.68	652,954,572.75
Commitments	366,067,308,033.62	344,395,558,701.32
Spot Foreign Exchange Contracts	119,038,646,182.83	97,446,425,515.62
Trust Department Accounts	547,578,159,674.88	497,725,943,128.28
Derivatives	1,755,250,691,617.85	1,954,451,527,579.79
Others	29,334,569,927.30	29,340,902,308.32
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>₱ 2,903,440,079,065.22</b>	<b>₱ 3,007,864,692,182.57</b>

### FINANCIAL INDICATORS (in %)

<b>ASSET QUALITY</b>		
Gross Non-Performing Loans (NPL) Ratio	1.55%	1.59%
Net NPL Ratio	0.39%	0.43%
Gross NPL Coverage Ratio	201.57%	201.28%
Net NPL Coverage Ratio	138.22%	136.42%
<b>RELATED PARTY TRANSACTIONS</b>		
Ratio of Loans to Related Parties to gross TLP	3.81%	3.40%
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	0.01%	0.01%
Ratio of DOSRI Loans to gross TLP	0.41%	0.42%
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.01%	0.00%
<b>LIQUIDITY</b>		
Liquidity Coverage Ratio <sup>4/</sup>	258.42%	259.93%
Net Stable Funding Ratio <sup>4/</sup>	154.17%	153.69%
Minimum Liquidity Ratio <sup>5/</sup>	0.00%	0.00%
<b>PROFITABILITY</b>		
Return on Equity (ROE)	13.27%	13.44%
Return on Assets	1.55%	1.56%
Net Interest Margin	3.72%	3.82%
<b>CAPITAL ADEQUACY</b>		
Common Equity Tier 1 Ratio	16.30%	15.87%
Tier 1 Capital Ratio	16.30%	15.87%
CAR	17.10%	16.72%
<b>LEVERAGE</b>		
Basel III Leverage Ratio <sup>4/</sup>	9.71%	9.02%

#### 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)

- |   |   |   |
|---|---|---|
| 1. First Metro Investment Corporation         | 5. Metropolitan Bank (Bahamas) Limited                  | 9. First Metro Holdings USA, Inc. (formerly Metro Remittance (USA), Inc.) |
| 2. Philippine Savings Bank                    | 6. First Metro International Investment Company Limited | 10. Metro Remittance (Japan) Co., Ltd.                                    |
| 3. Metropolitan Bank (China) Ltd.             | 7. Metro Remittance (Hong Kong) Limited                 | 11. Metro Remittance (UK) Limited   |
| 4. ORIX Metro Leasing and Finance Corporation | 8. Metro Remittance (Singapore) Pte. Ltd.               | 12. Philbancor Venture Capital Corporation                                |

#### 2. List of Subsidiary Insurance Companies- None

<sup>1/</sup> This account is comprised of Financial Assets Held for Trading (HFT), Debt Securities Designated at FVPL, and Other Financial Assets Mandatorily Measured at FVPL.

<sup>2/</sup> This account is comprised of Specific Allowance for Credit Losses and General Loan Loss Provision.

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<sup>4/</sup> Only applicable to All Universal and Commercial Banks and their subsidiary banks.

<sup>5/</sup> Only applicable to All Stand-alone TBs, RBs, and CoopBanks

We, **Renato K. De Borja, Jr.** and **Fabian S. Dee** of the above-mentioned Bank do solemnly swear that all matters set forth in the above Balance Sheet are true and correct to the best of our knowledge and belief.

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

(Sgd.) **FABIAN S. DEE**  
President

We, **Renato K. De Borja, Jr.** and **Fabian S. Dee** of the above-mentioned Bank do solemnly swear that all matters set forth in the above Consolidated Balance Sheet are true and correct to the best of our knowledge and belief.

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

(Sgd.) **FABIAN S. DEE**  
President

For inquiries, please call our Metrobank Contact Center at (02) 88-700-700 (domestic toll free 1-800-1888-5775) or send an email to [customer@metrobank.com.ph](mailto:customer@metrobank.com.ph).

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Metrobank is regulated by Bangko Sentral ng Pilipinas (<https://www.bsp.gov.ph/>)

Deposits are insured by PDIC up to P500,000 per depositor

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