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1Q25 Company Presentation

MACROECONOMIC VIEW

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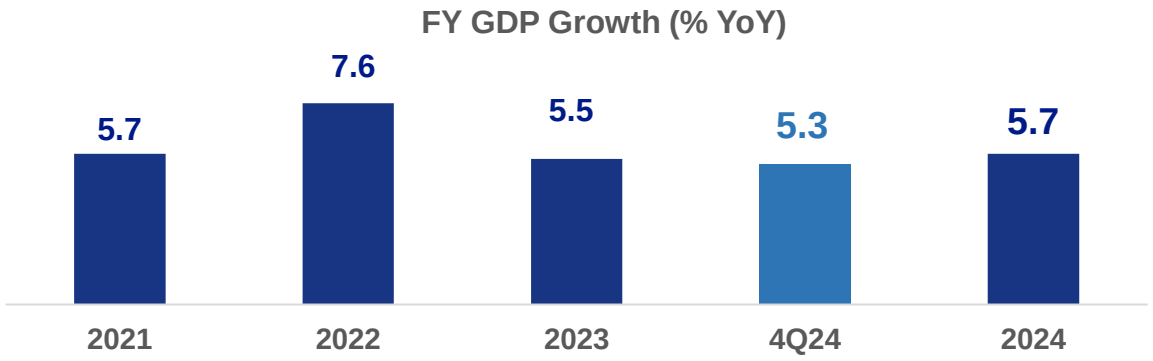
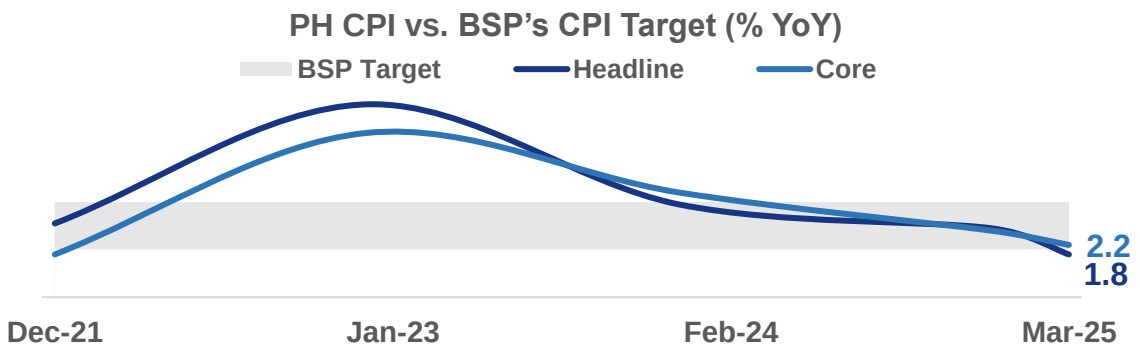
Recent macroeconomic developments

As of 11 April 2025

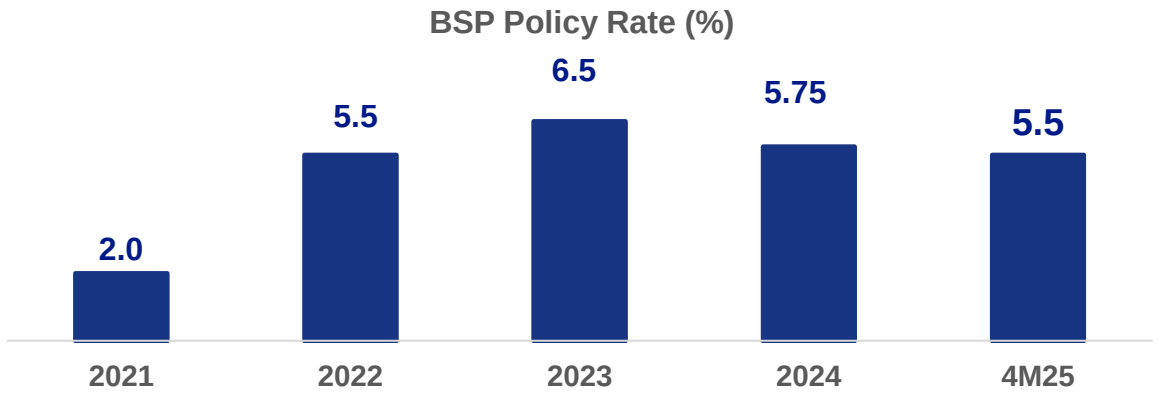
2024 GDP growth above regional average



Inflation slowed further in March due to easing food inflation



BSP policy rates on an easing trend; 25 bps cut to 5.5% in April



Business sentiment recovers

Notes:
*Figures are expectations for the next 3 Months
*CES data as of 4Q24

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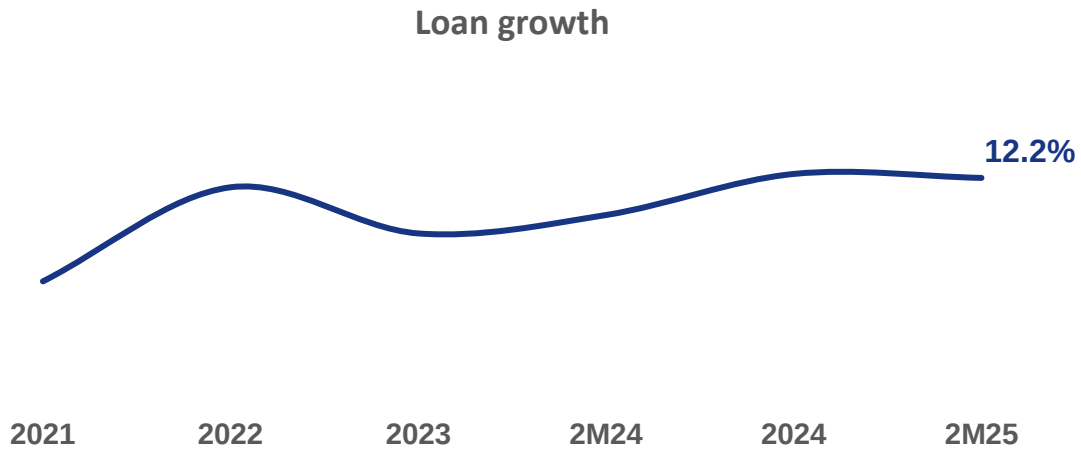
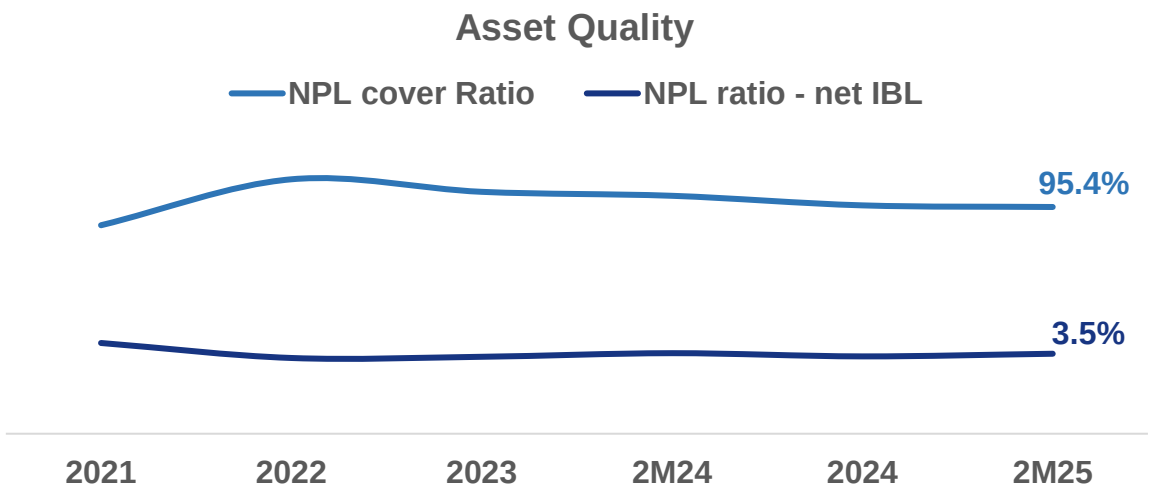
Banking industry trends

As of 21 April 2025

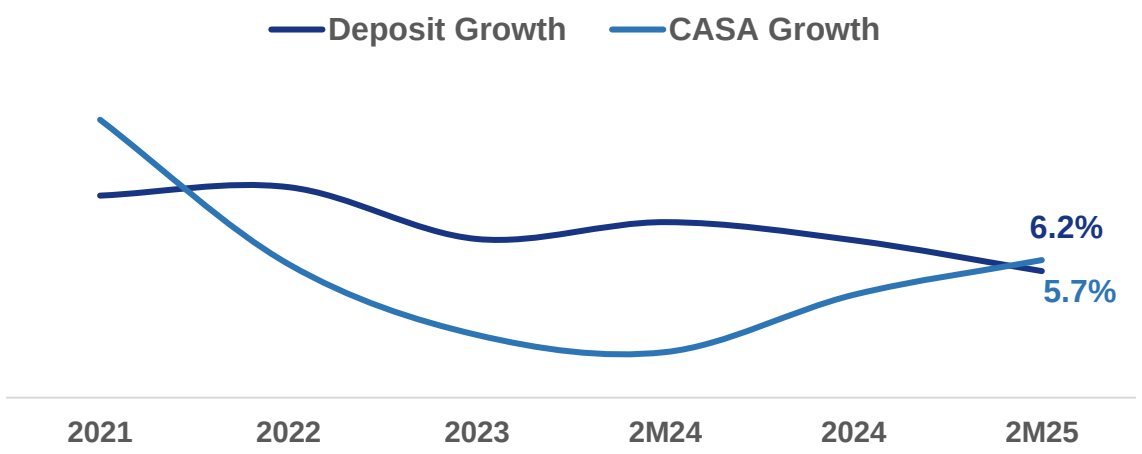
Loans sustain double digit growth while NPL remains steady

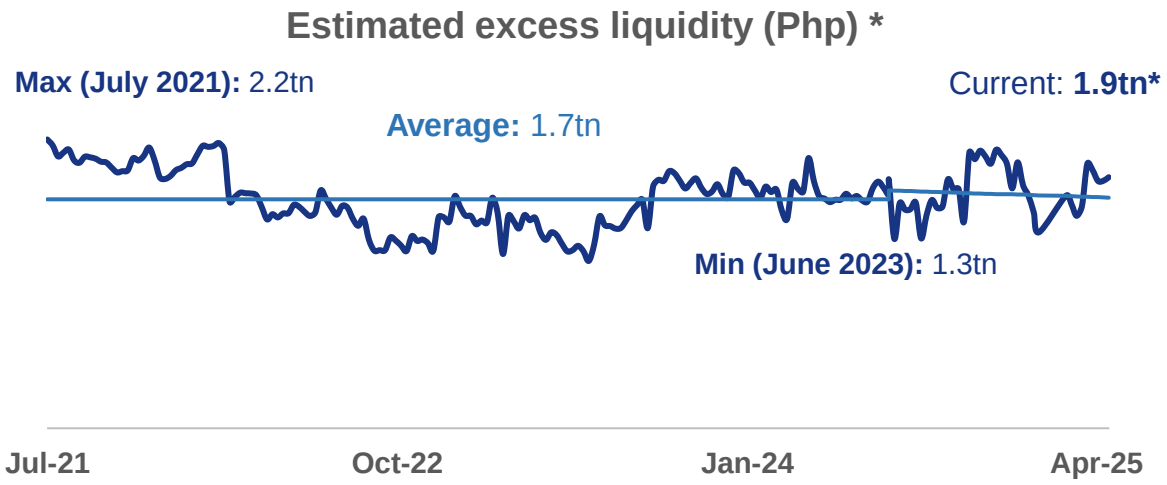




Source: *BSP Philippine Banking System (PBS) data*

CASA growth picks up; system liquidity spikes up





Note: **As of 28 April 2025*
Excess Liquidity = Reverse Repurchase Facility + ODF + TDF + BSP Bills – Rediscounting – OLF

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FINANCIAL PERFORMANCE

1Q 2025

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1Q25 Highlights

Earnings:

PPOP growth of 8.8% driven by sustained asset expansion, robust fee and trading income and moderating cost growth.

Balance Sheet:

Loan growth of 16.1% continue to outpace industry growth. Strong balance sheet and liquidity ratios. High dividend payout trims **1Q25 CET1 ratio to 14.7%** but still well above minimum regulatory thresholds

Asset Quality:

NPL ratio of 1.6%, well below industry average with high **NPL cover of 151%,** providing buffer against potential risks from macro and market uncertainties.

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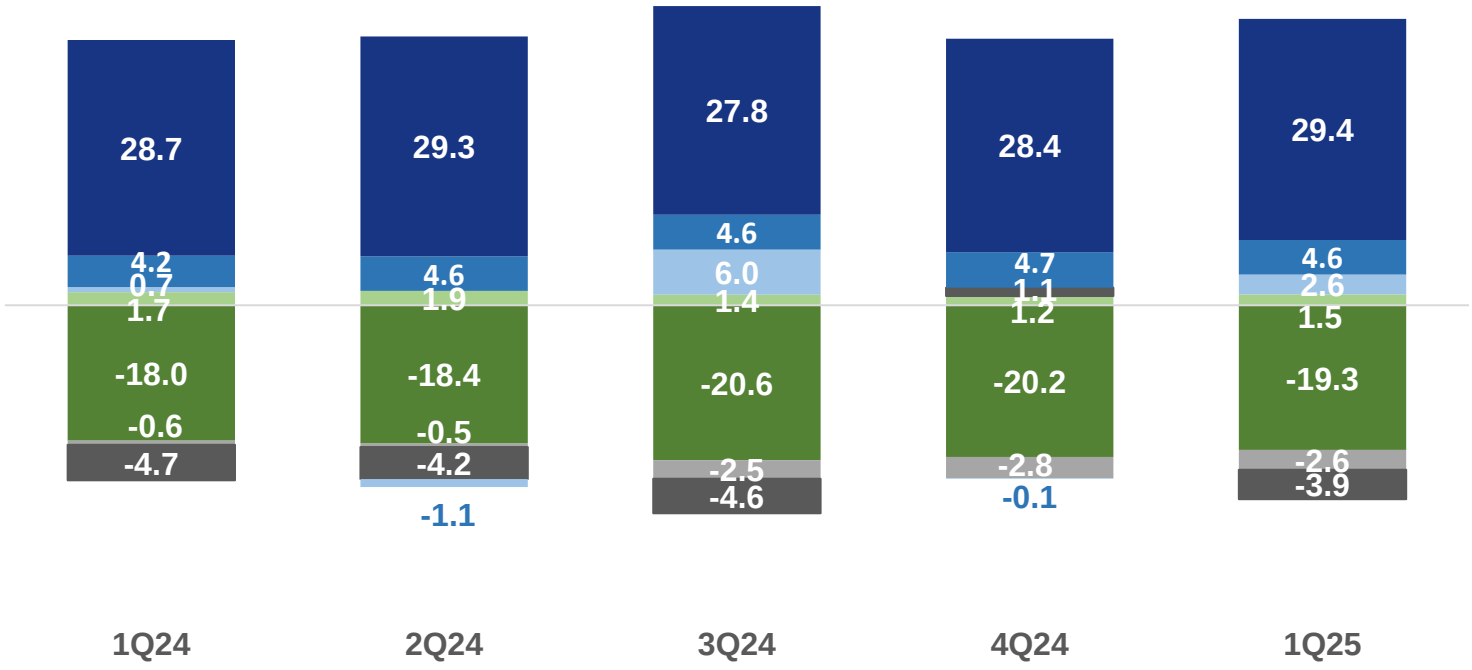
1Q25 earnings highlights

Net Income	1Q24	2Q24	3Q24	4Q24	1Q25	YoY
	12.0	11.6	12.1	12.4	12.3	+2%



	YoY
Net Interest Income	+2%
Service Fees and Trust	+10%
Trading & FX gains	+3.85x
Other NoII	+3%
Operating expenses	+7%
Provisions	+4.64x
Taxes and NCI	-16%

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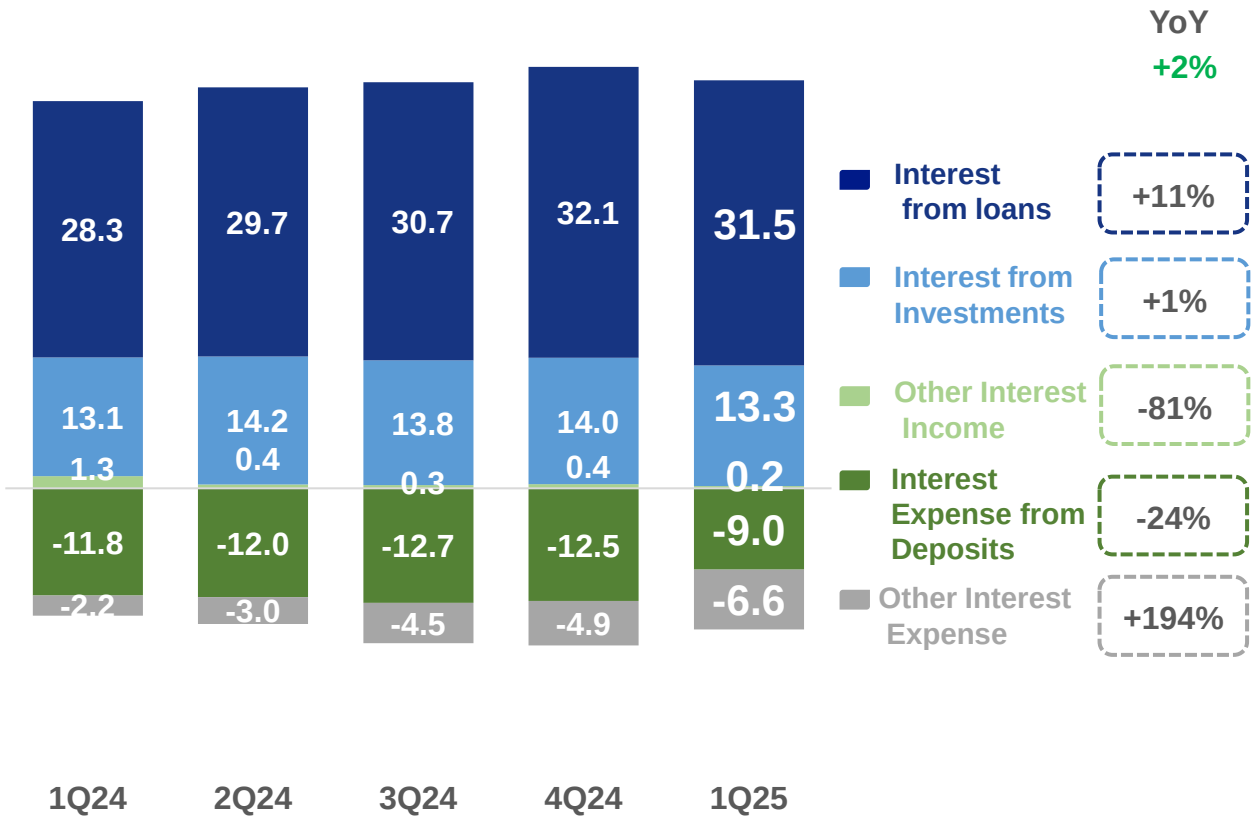
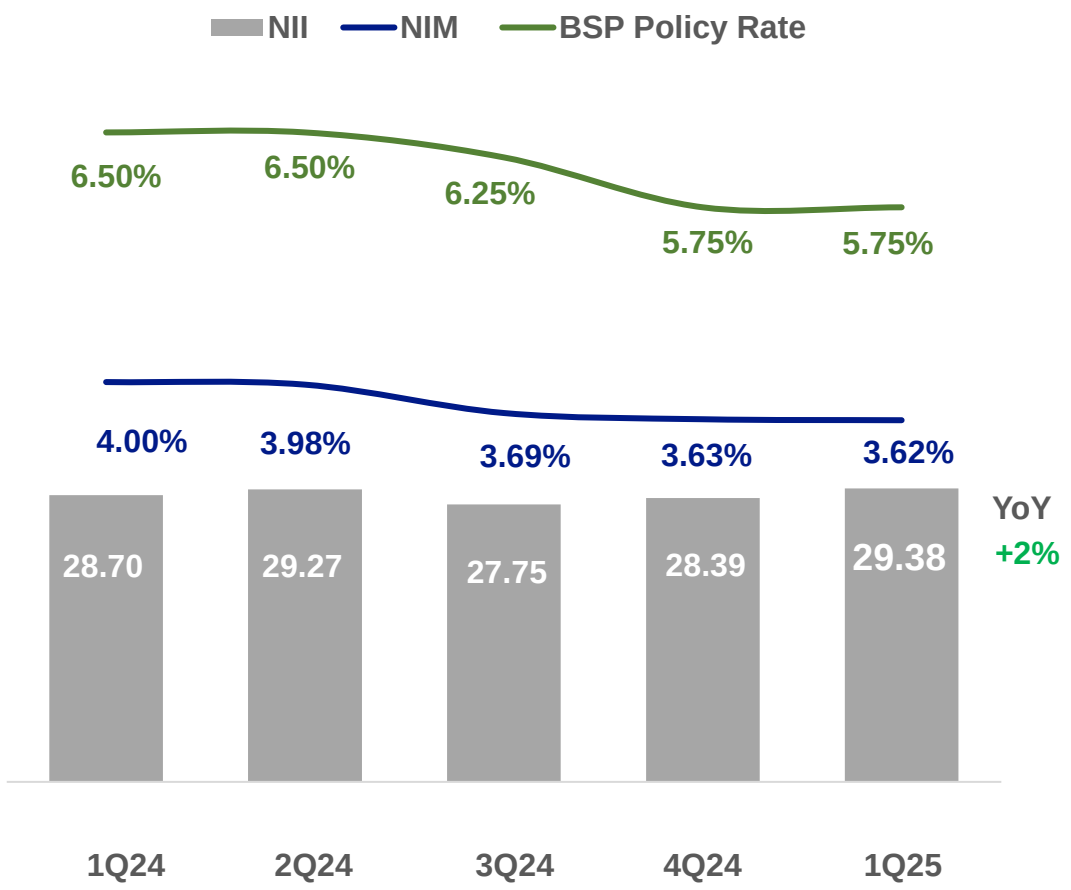
Net interest income drivers

Interest income supported by loan expansion



NIMs sequentially steady



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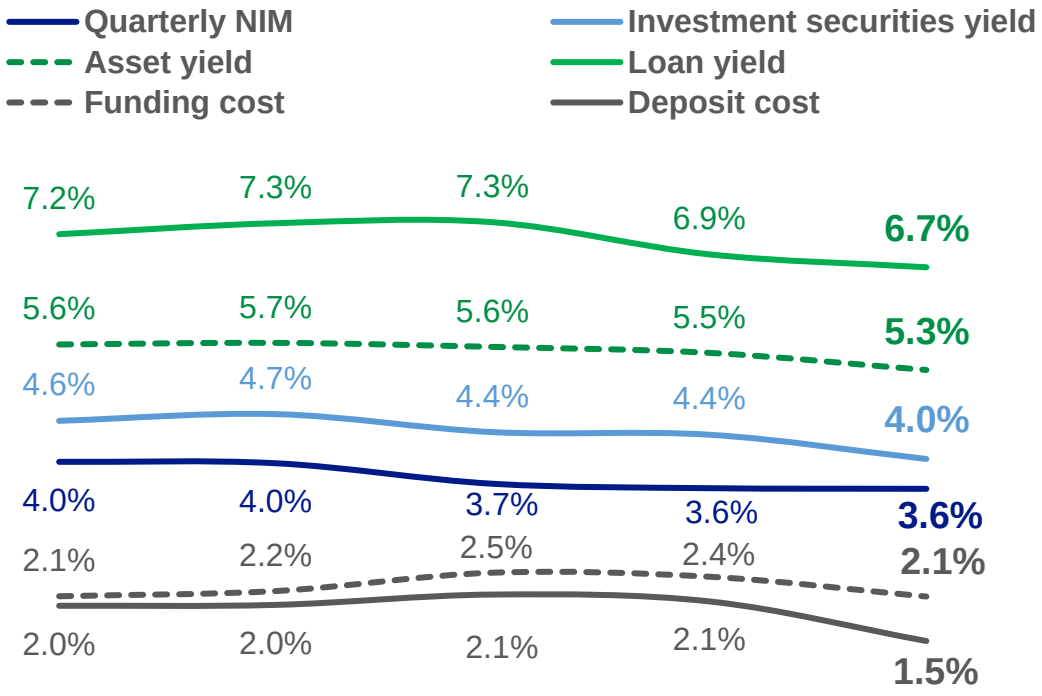
Margin drivers

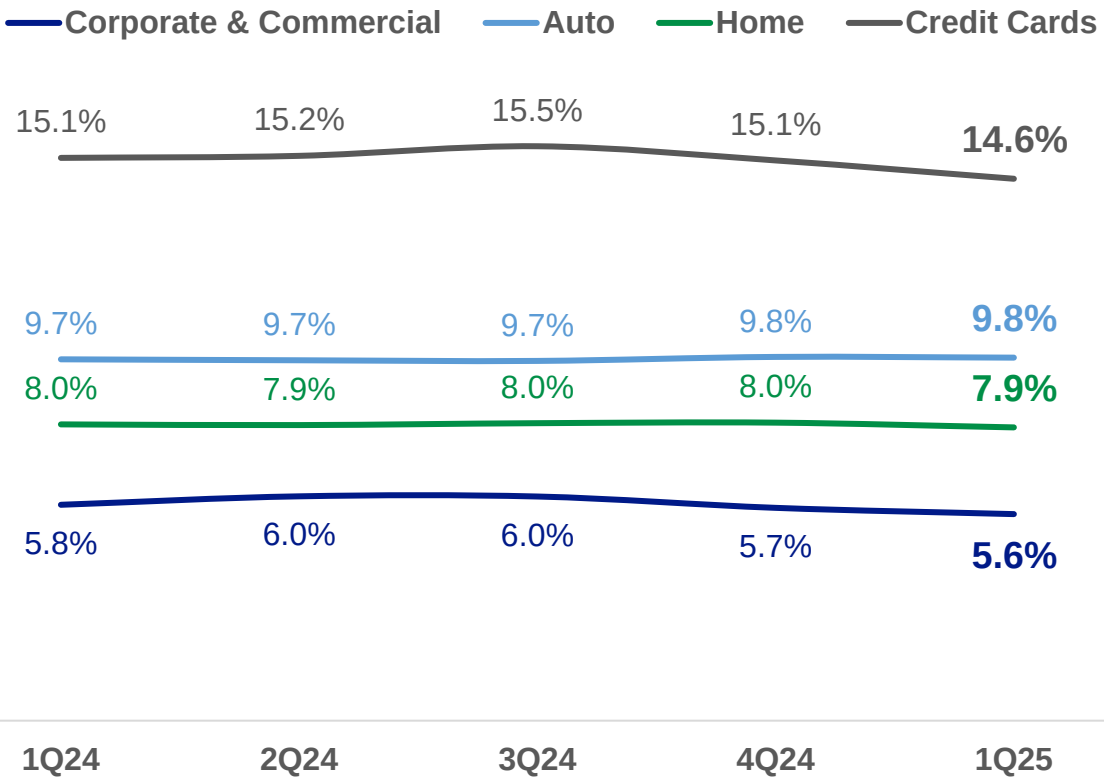
Lower funding cost offset falling yields



	1Q24	2Q24	3Q24	4Q24	1Q25
Policy rate	6.50%	6.50%	6.25%	5.75%	5.75%

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. Gross Loans (Previously Net Loans)*
- *Funding Cost = Annualized Gross Interest Expense / Ave. Interest Bearing Liabilities*
- *Deposit Cost = Annualized Gross Deposit Expense / Ave. Deposits*

Mixed yield trend across 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*

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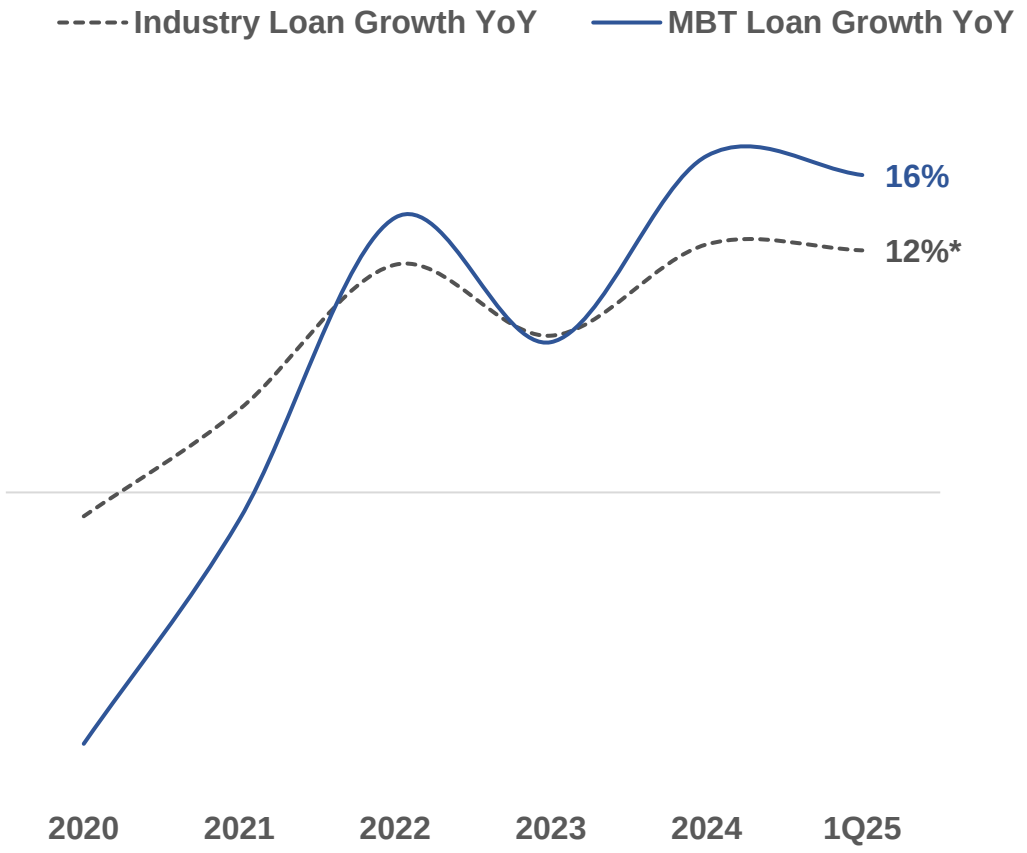
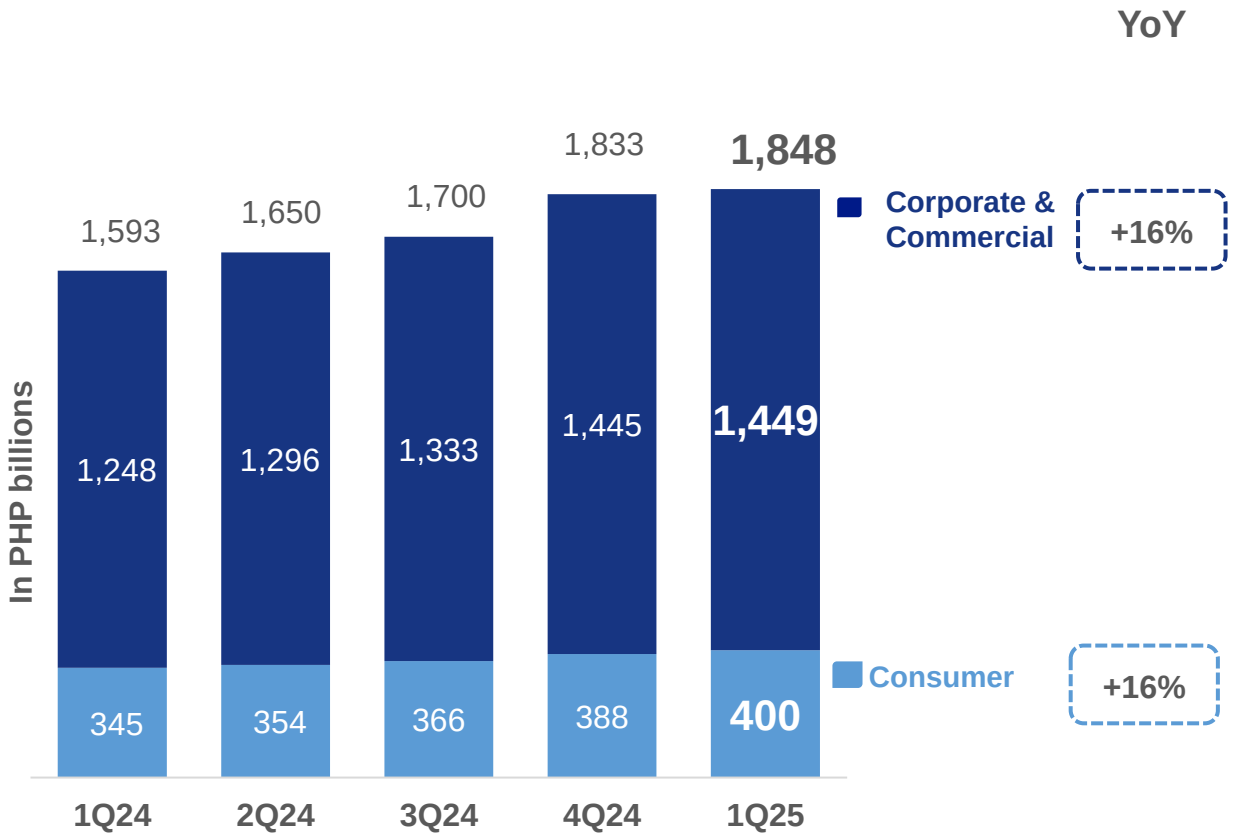
Loan portfolio profile

Continued to outpace industry loan growth



*Note: *Industry Loan Growth is 2M25*
Industry loan growth is Total Loans Outstanding to Residents and Non-Residents net of BSP RRP

Driven by robust commercial and consumer loans



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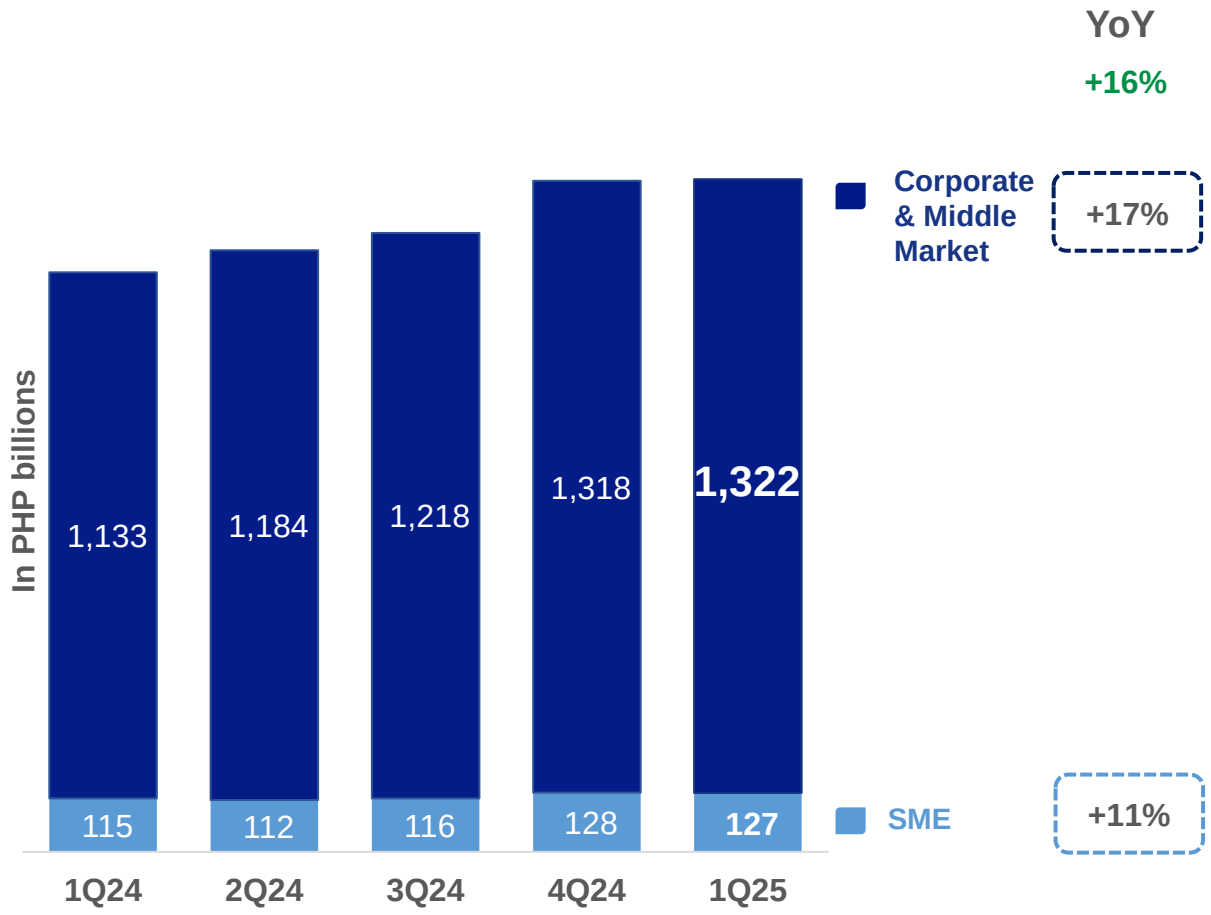
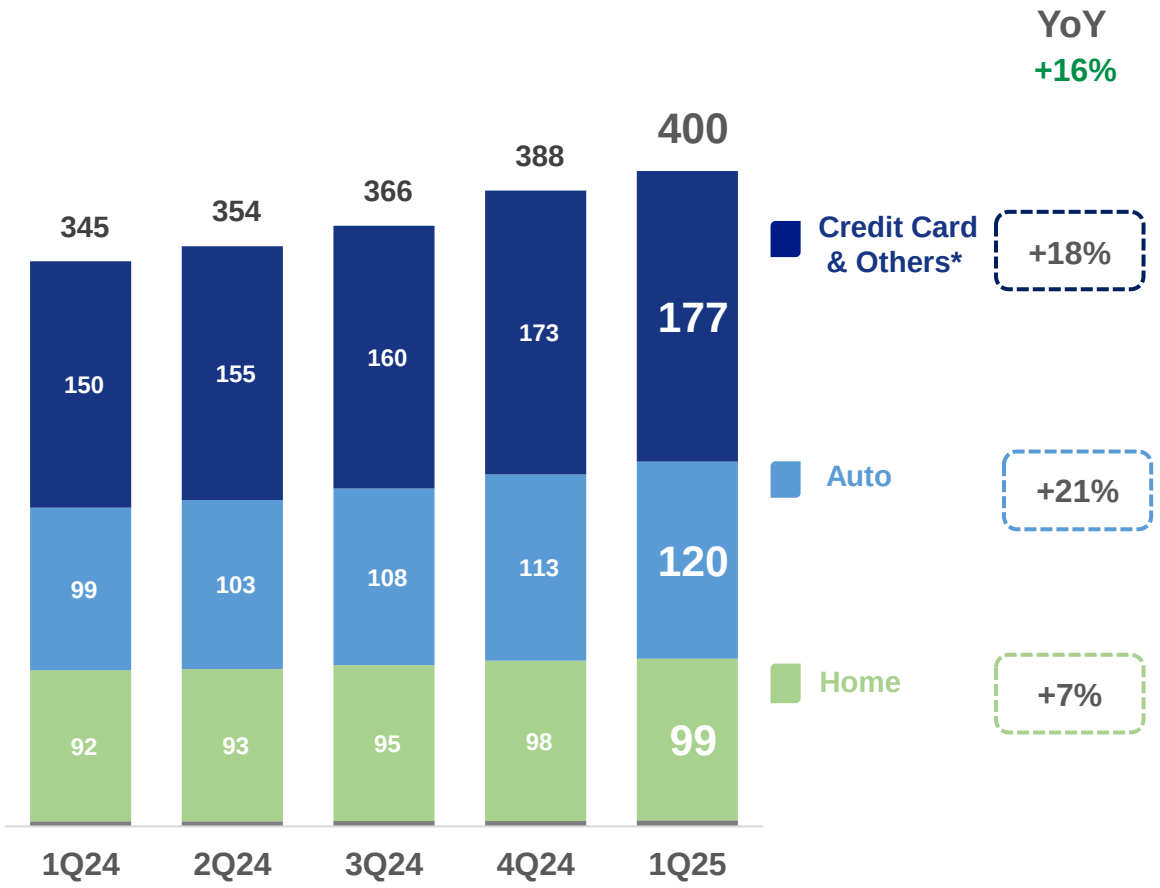
Loan growth drivers

Sustained corporate loan demand



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

Auto loans and credit cards supported retail growth



Note: Gross of Unearned Interest and Discount (UID)
Credit card receivables net of UID amounted to P161bn, +18% YoY

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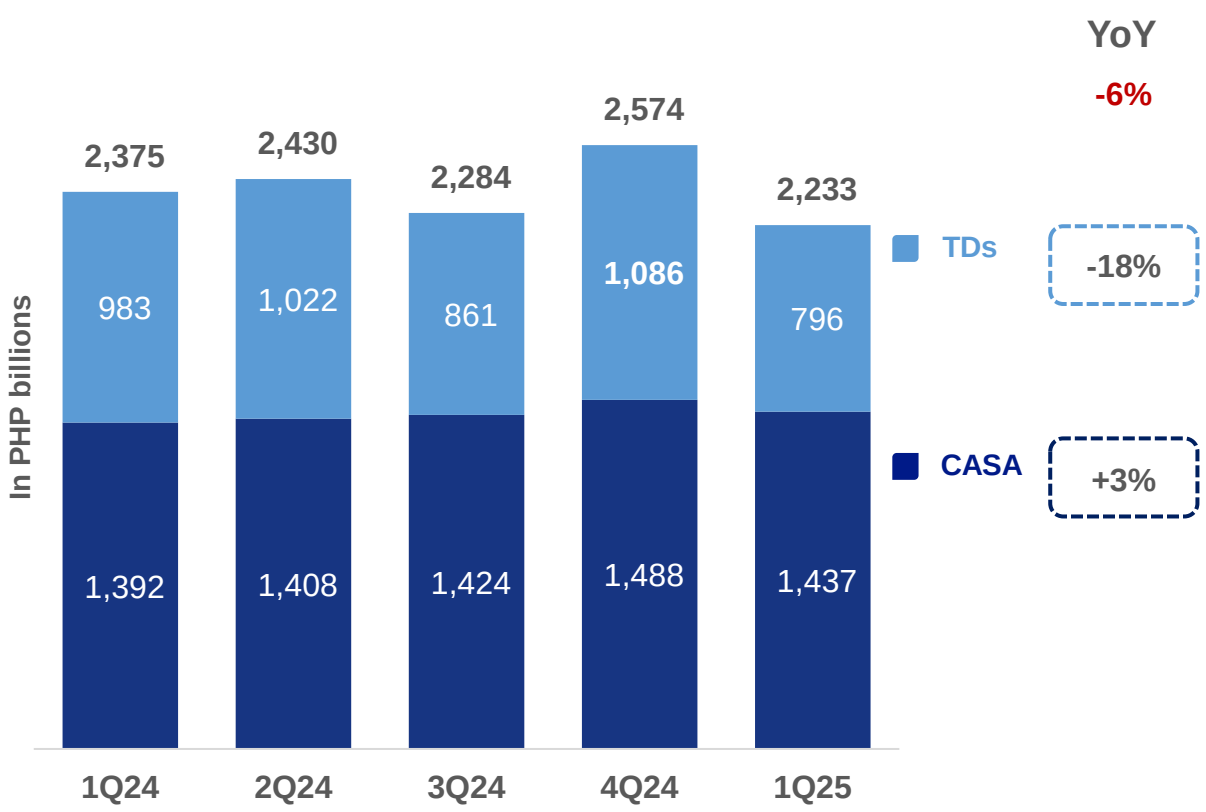
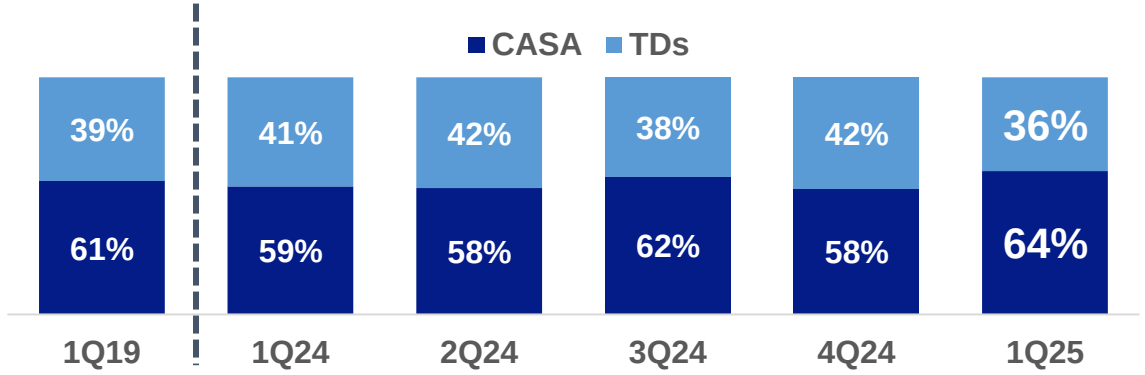
Deposit profile

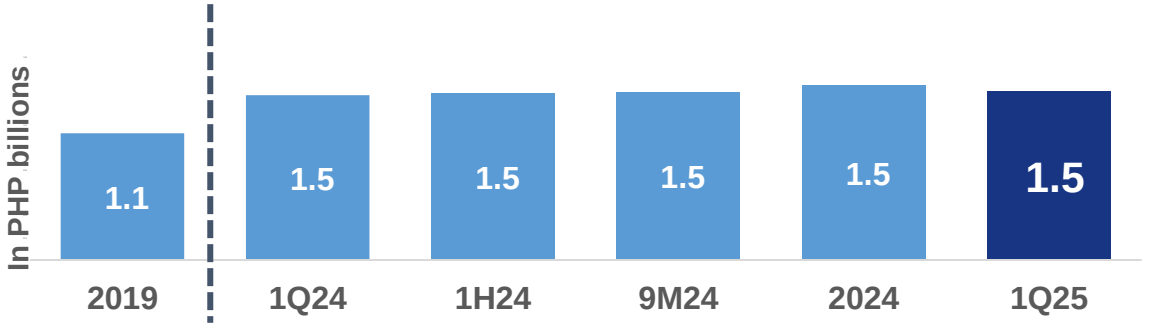
Costlier time deposits trimmed



CASA ratio improves



CASA deposits per branch largely stable



	1Q24	1H24	9M24	2024	1Q25
No. of Branches	*952*	*952*	*956*	*960*	*962*
% Countryside	*55%*	*55%*	*55%*	*55%*	*55%*

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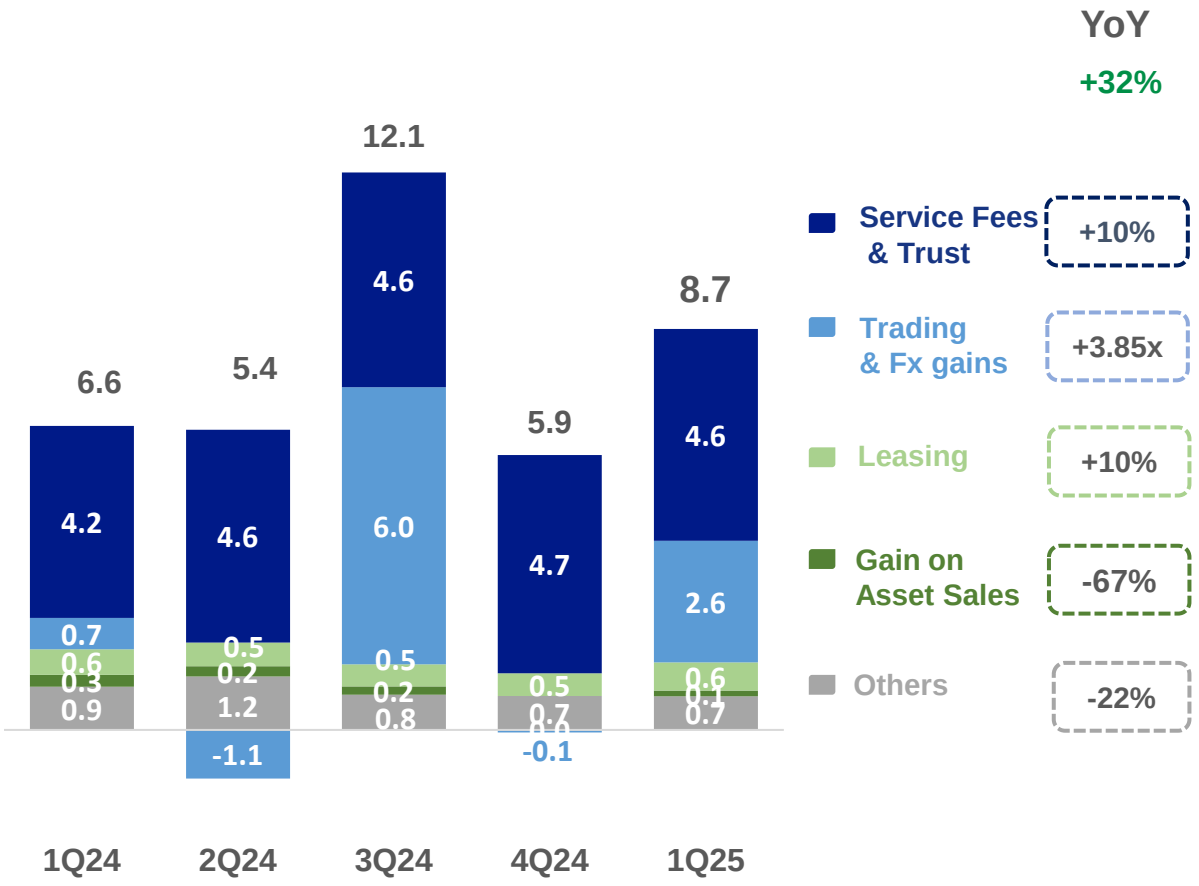
Non-interest income drivers

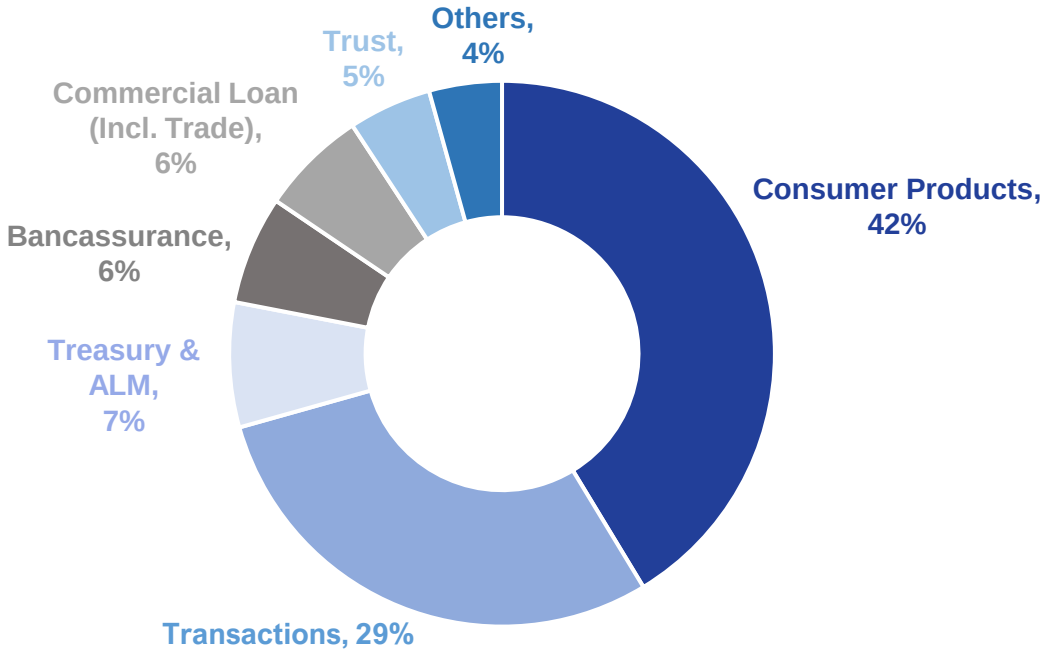
Trading income recovery drove NoII growth



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

Consumer drives fee income growth

Breakdown of NOII excluding Trading Income



Note: Others include other Service Fees, Miscellaneous Income, Recoveries, and Dividend Income

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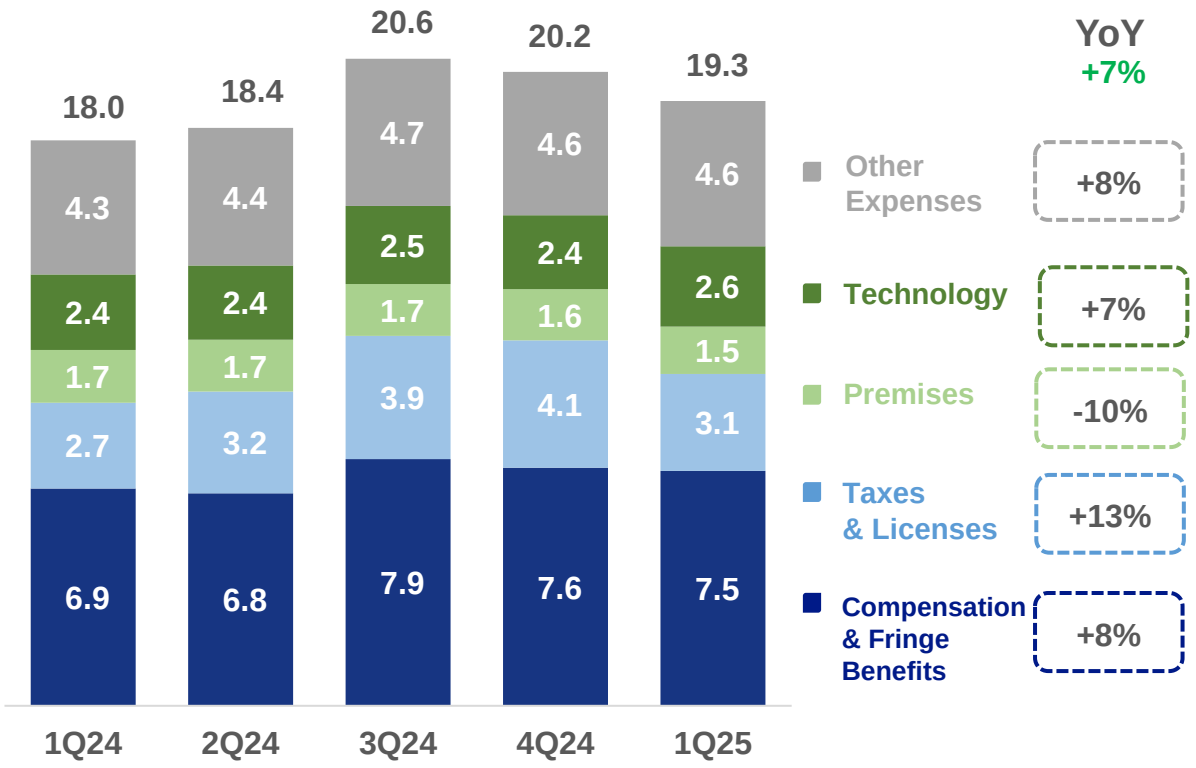
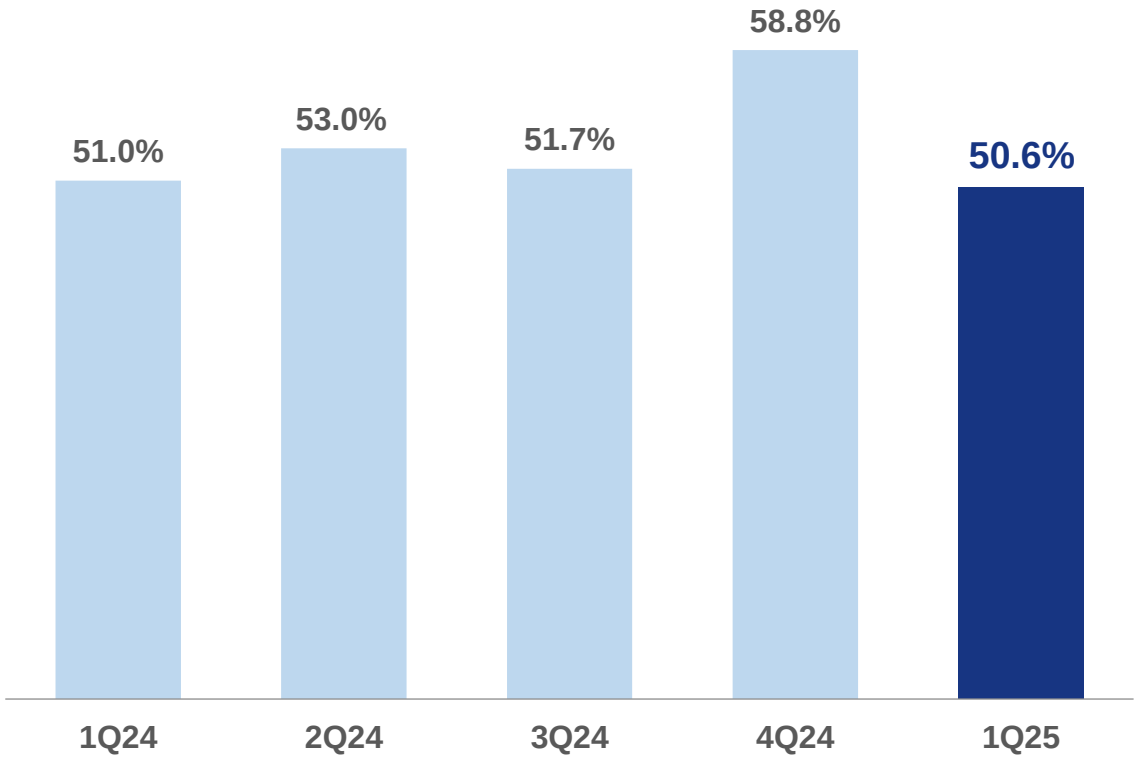
Operating expense breakdown

Moderating cost growth



Note: *Others include Insurance, Security, messengerial and janitorial services, Advertising, Management, professional and supervision fees, Travel and communication*

Lower cost to income ratio



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

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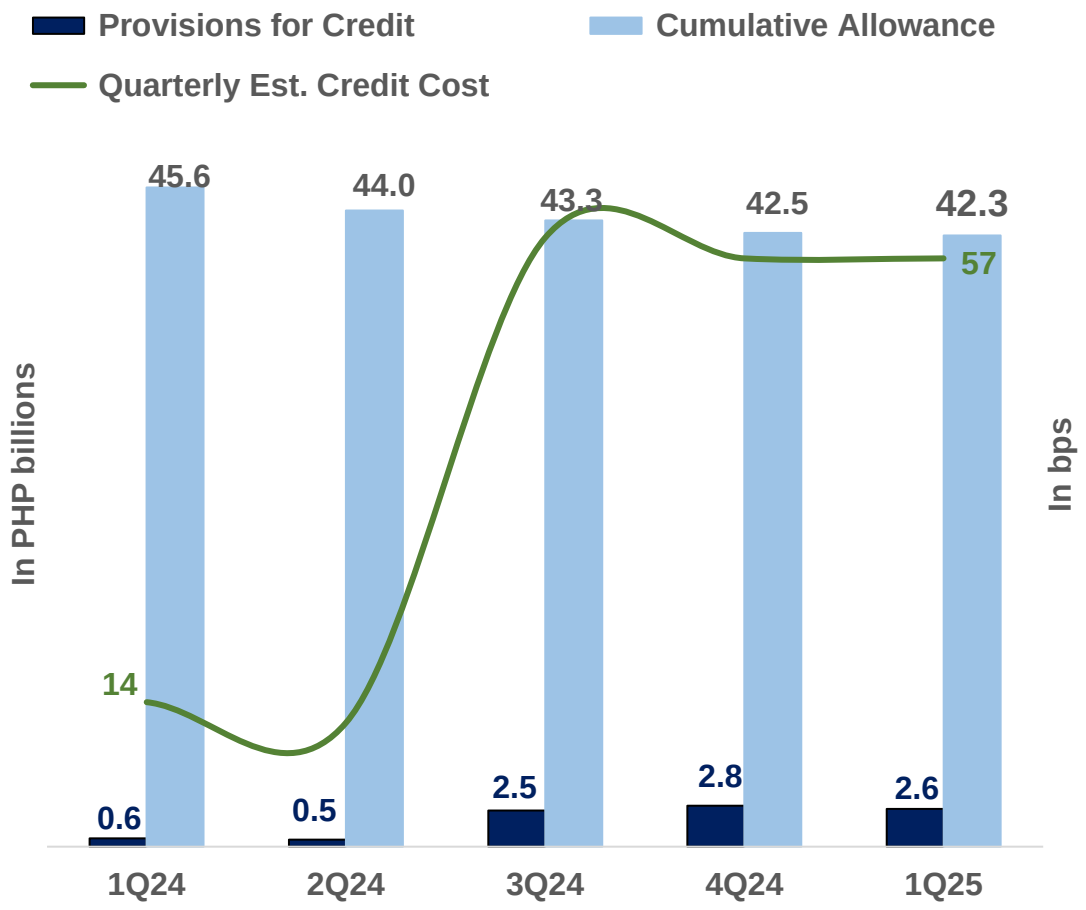
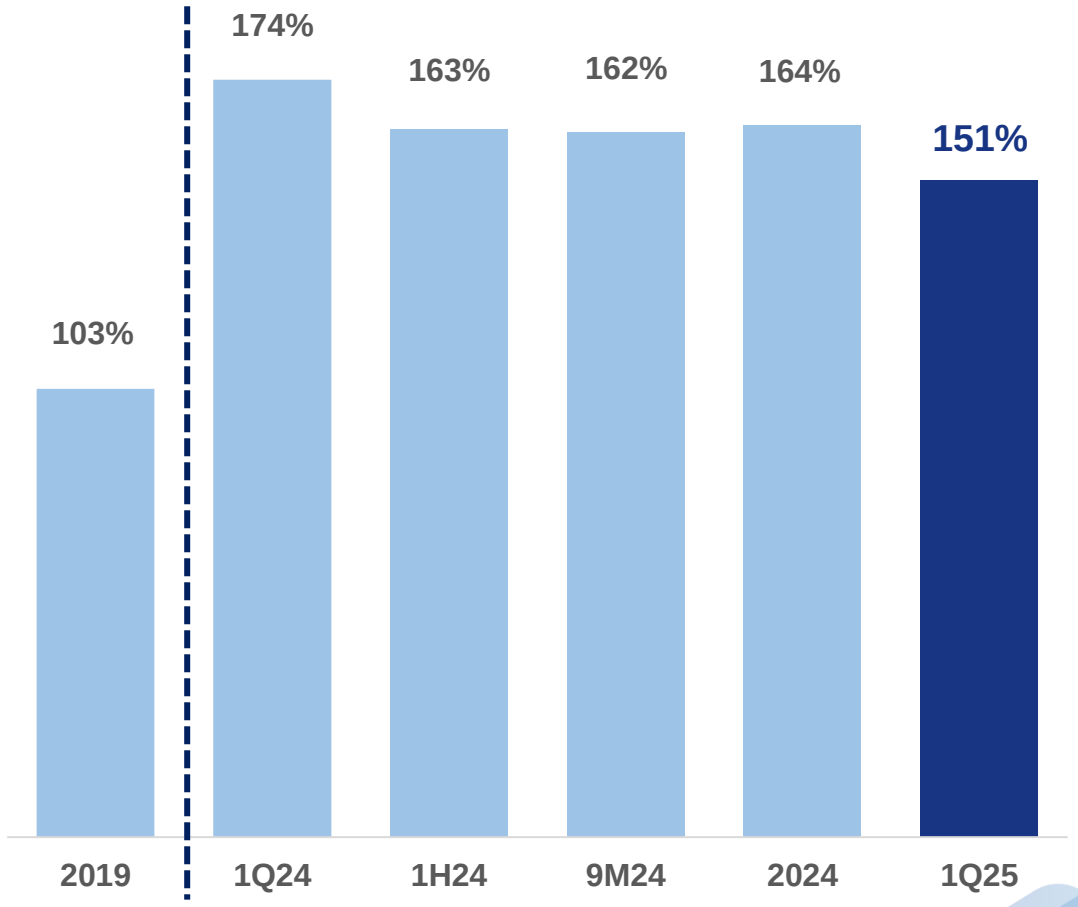
Provisions trend

Credit costs normalizes from a low base



NPL cover still provides substantial buffer



Note: *Estimated credit cost = Annualized Provisions for Credit / Ave. Gross Loans & Receivables*
Excludes impairment losses on equity investments

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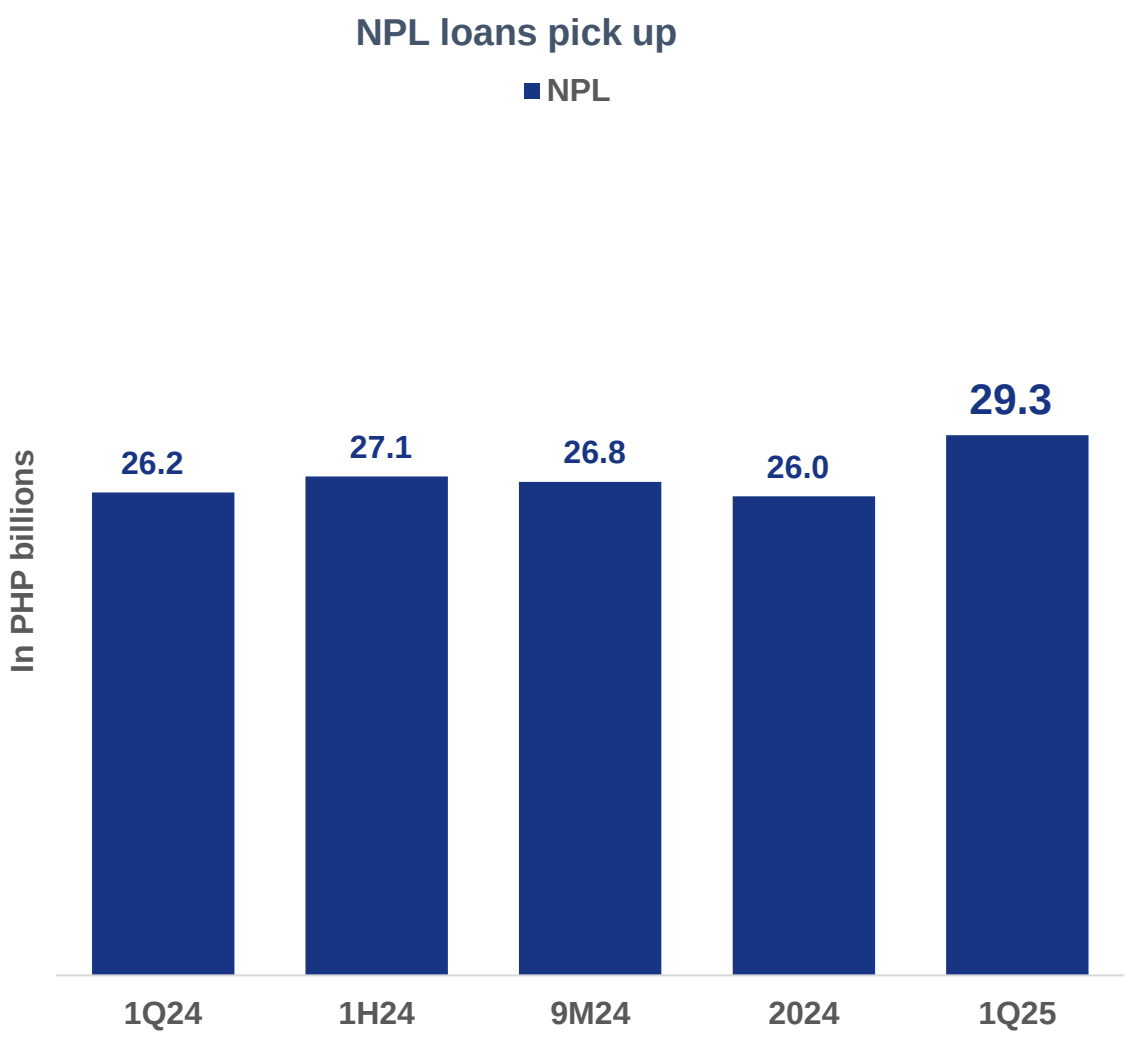
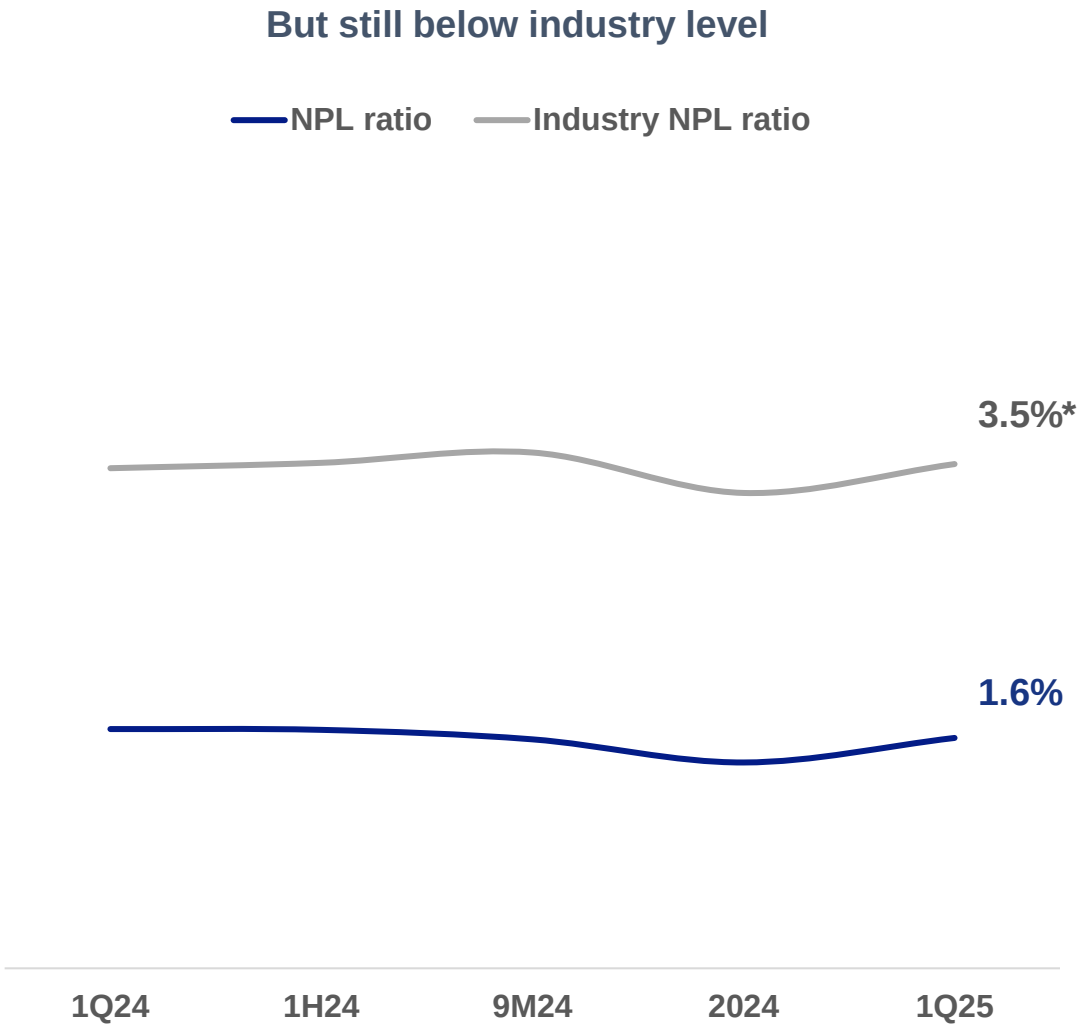
Asset quality indicators





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 2M25*

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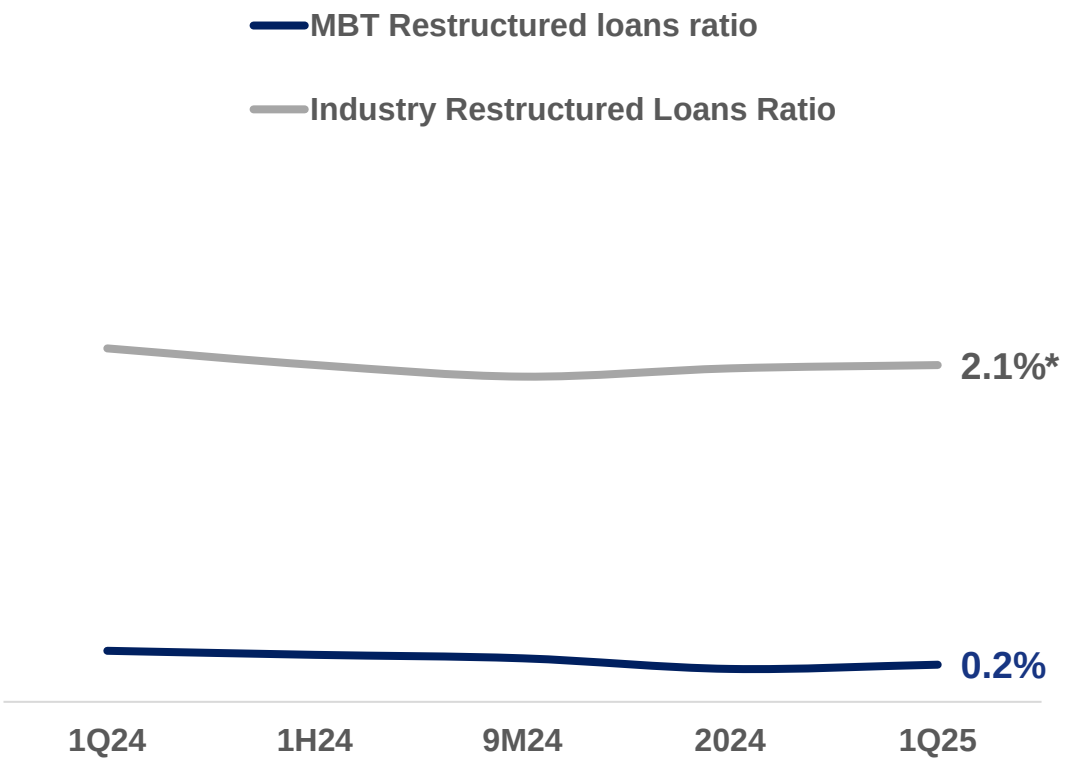
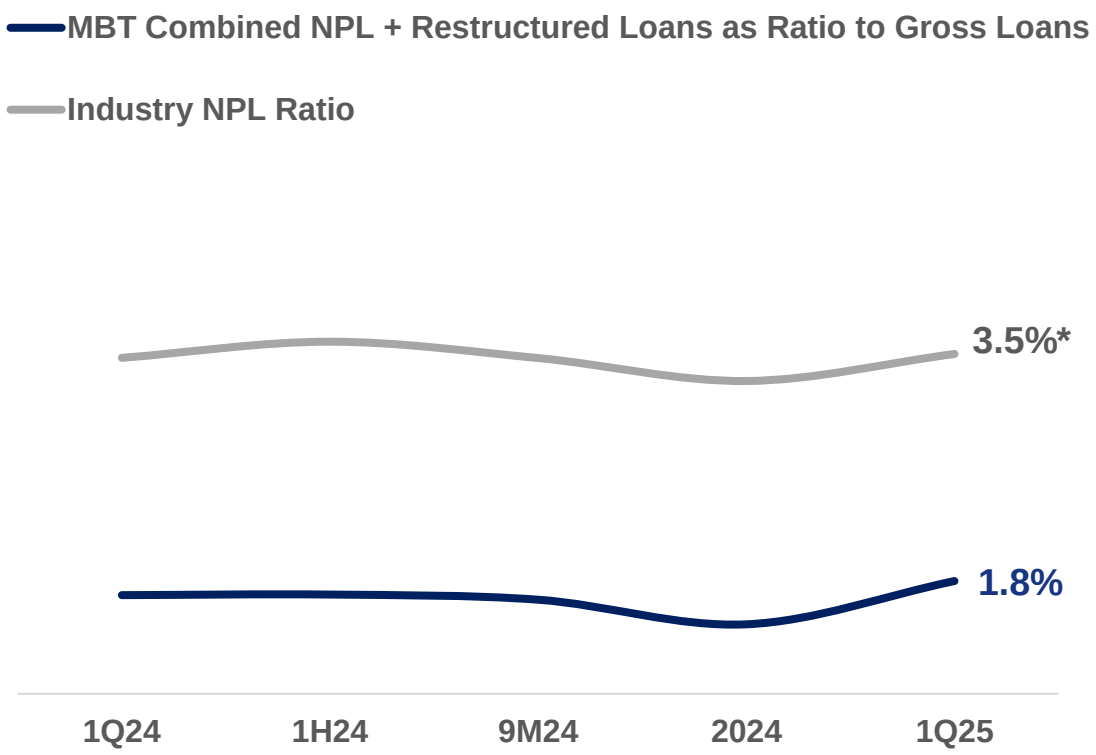
Asset quality indicators

Restructured loans remains minimal



Combined NPLs and Restructured loans well below industry NPLs



**2M25*
Note: *Gross loans net of Unearned Interest and Discount (UID)*
**Industry Data refers to the latest Philippine Banking Sector data from the BSP*

Note: *Restructured Loans – Performing*

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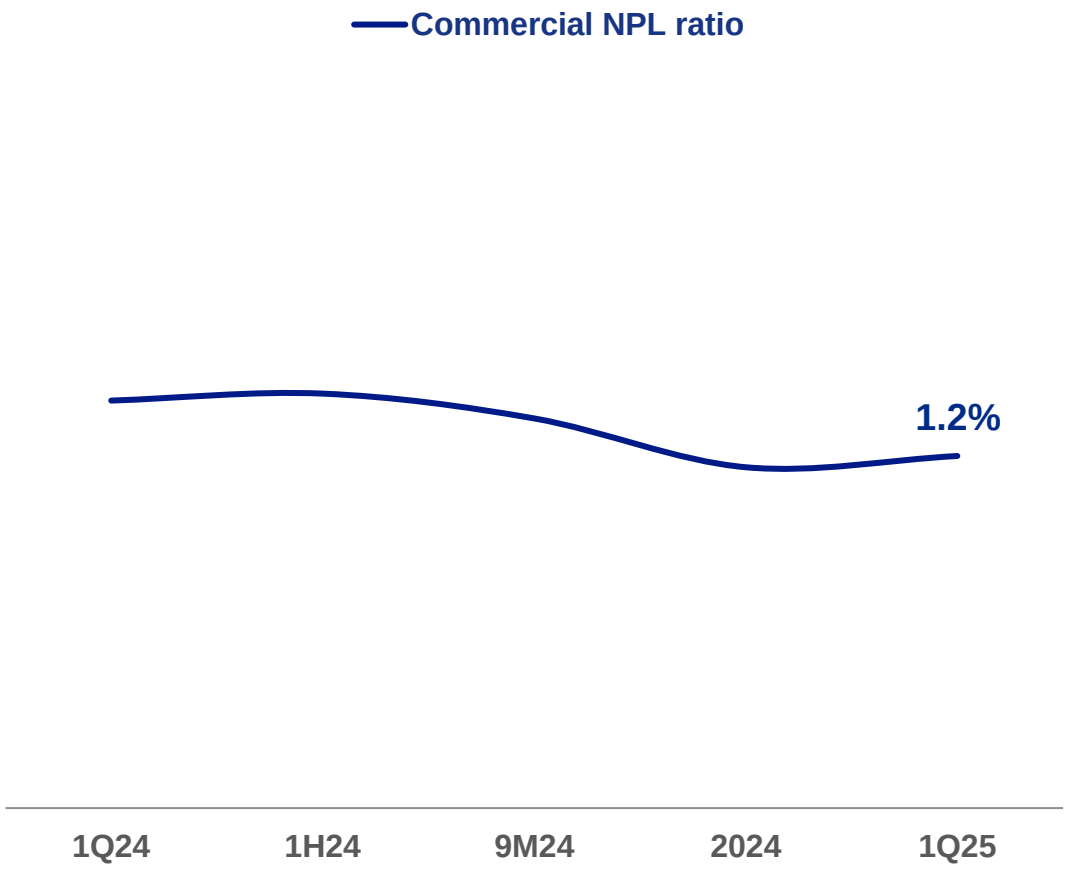
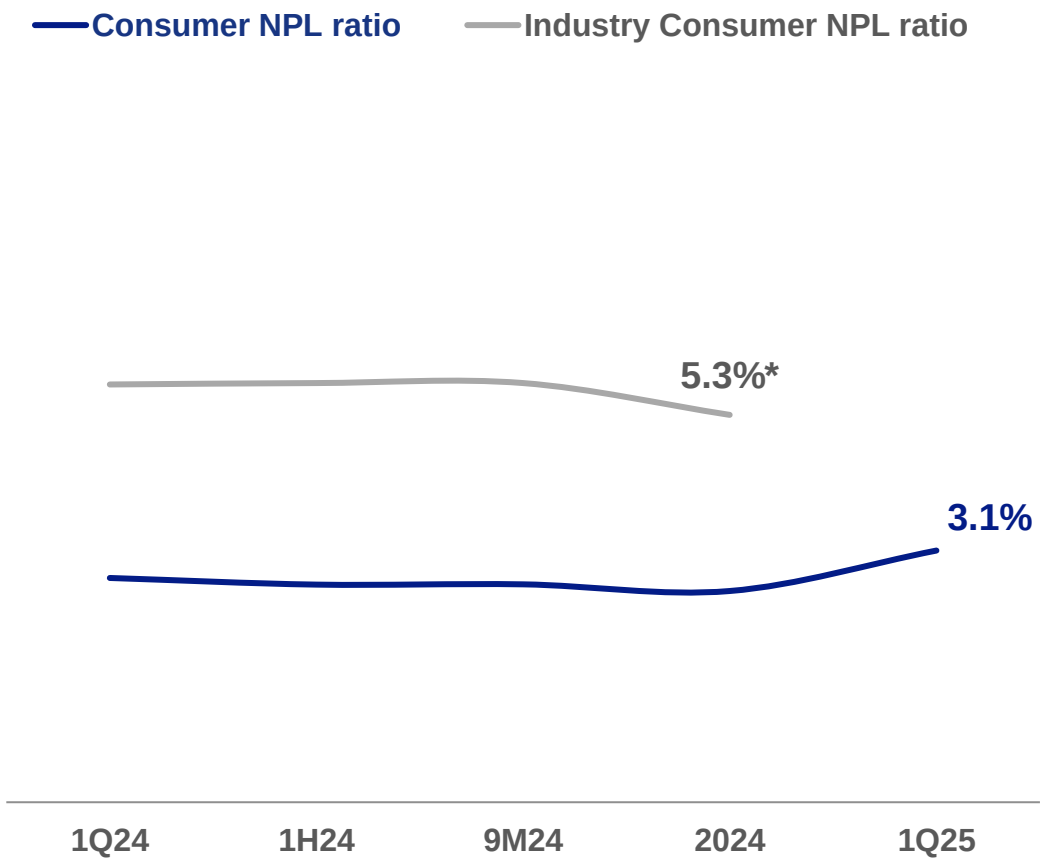
Asset quality indicators

Commercial NPL ratio largely steady



Consumer NPL ratio trending higher but well below industry levels



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 December 2024*

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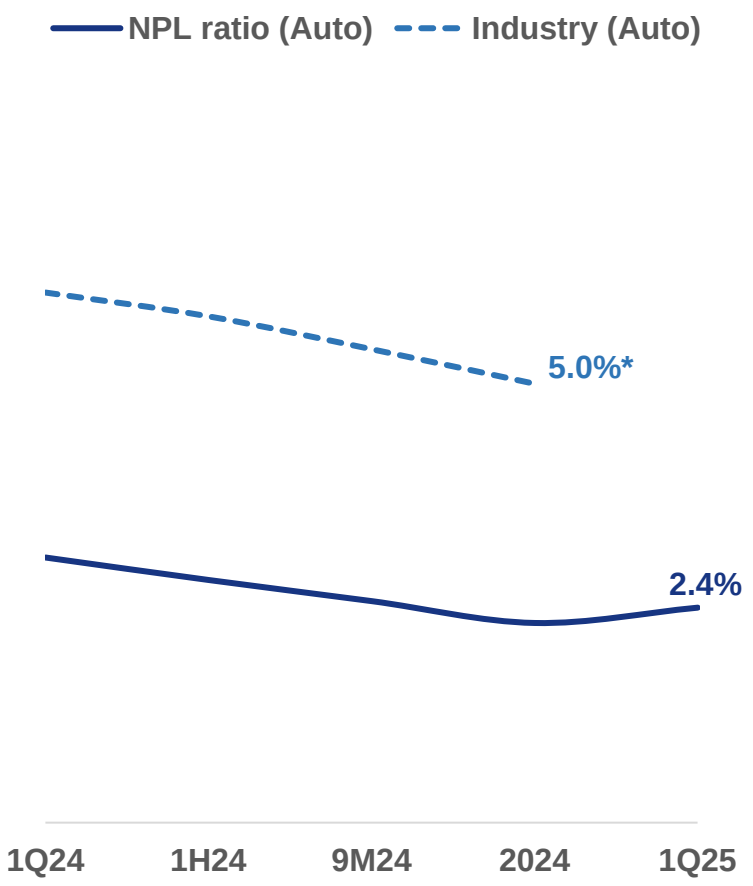
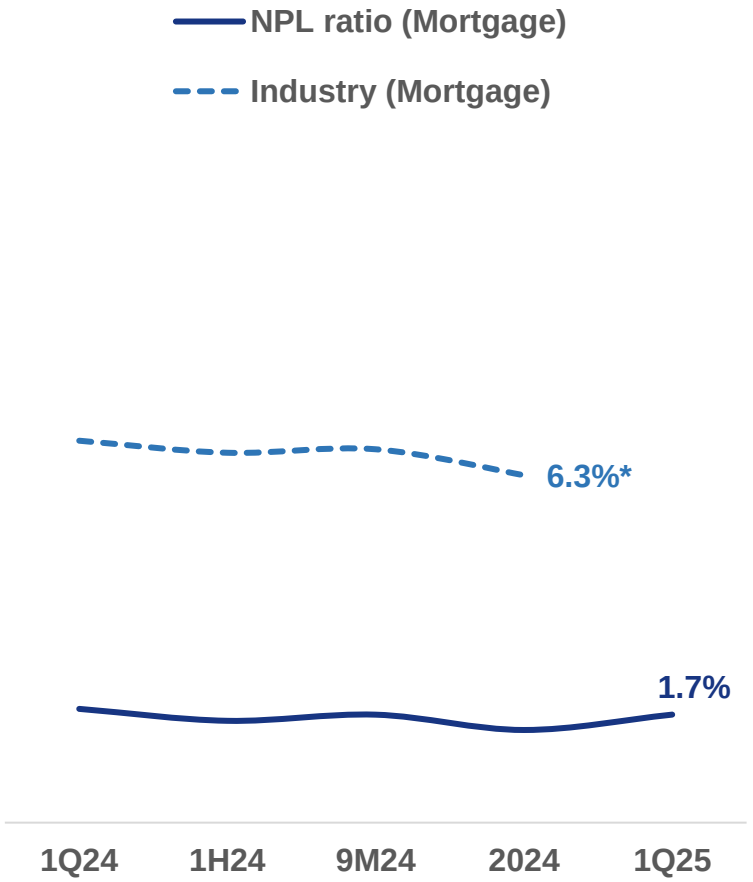
Consumer asset quality trend

Slight uptick QoQ in auto NPL ratio



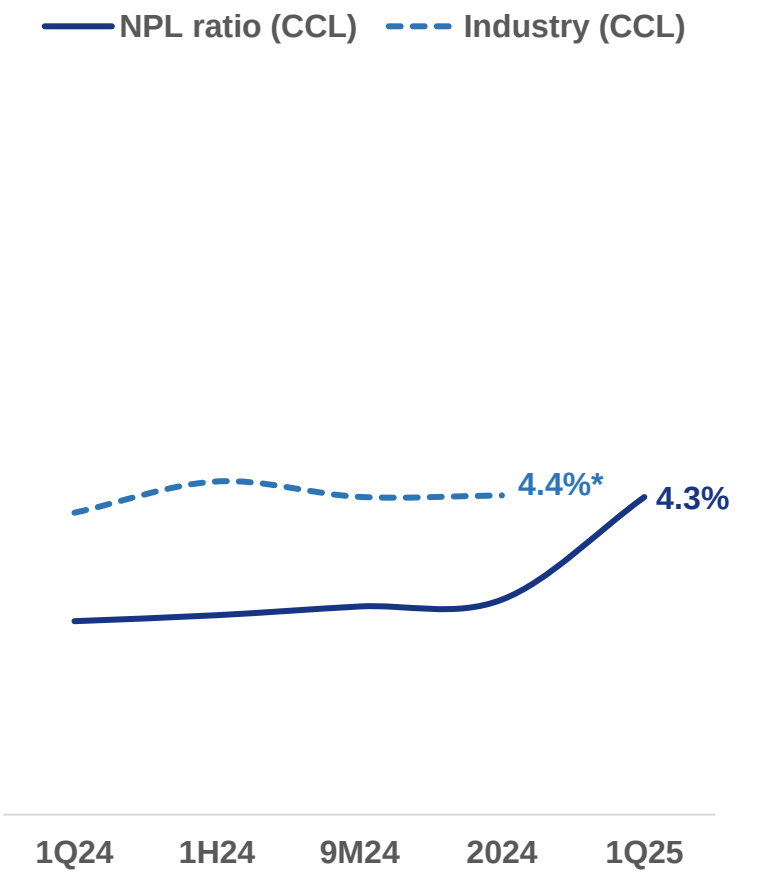
*as of December 2024
Note: NPL Ratios computed using Net of Unearned Interest and Discount (UID)
Industry Data refers to Philippine Banking Sector data from the BSP

Mortgage NPL ratio slightly up QoQ



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

Higher NPLs partly due timing of write-offs



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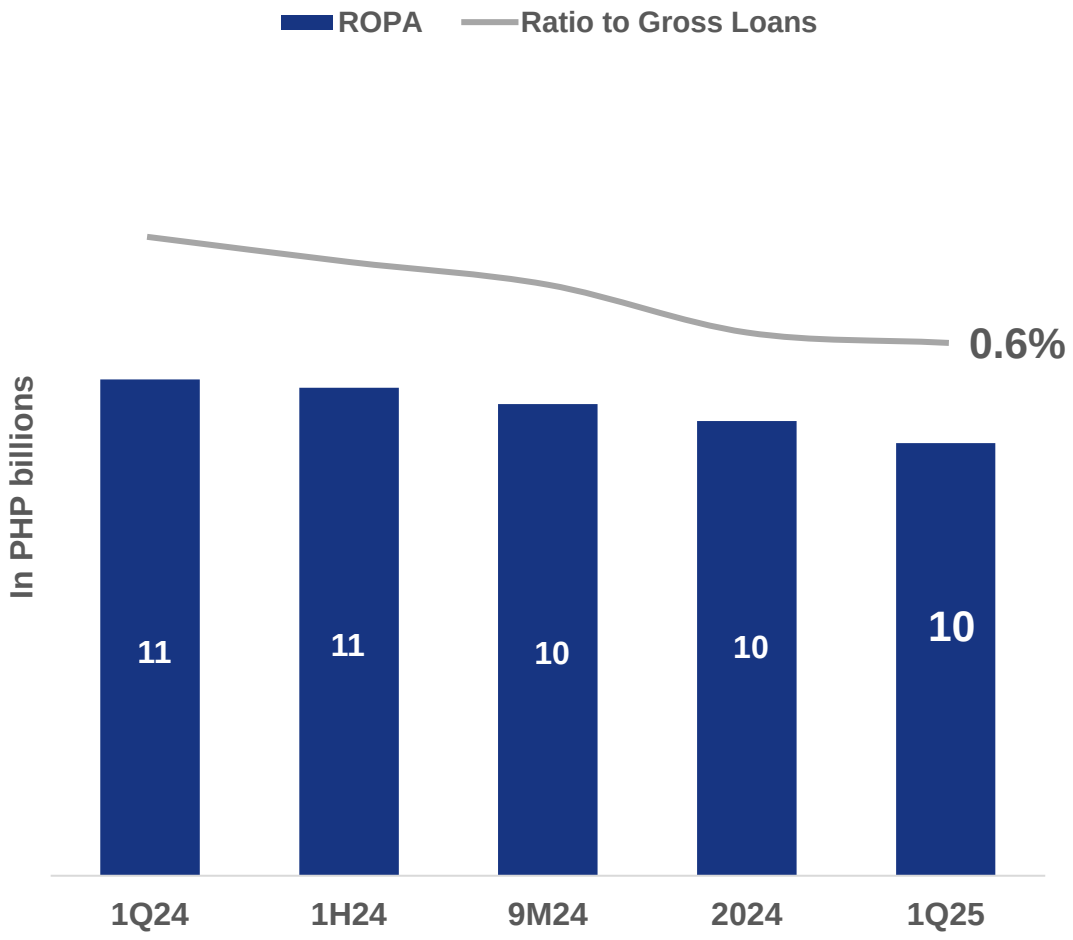
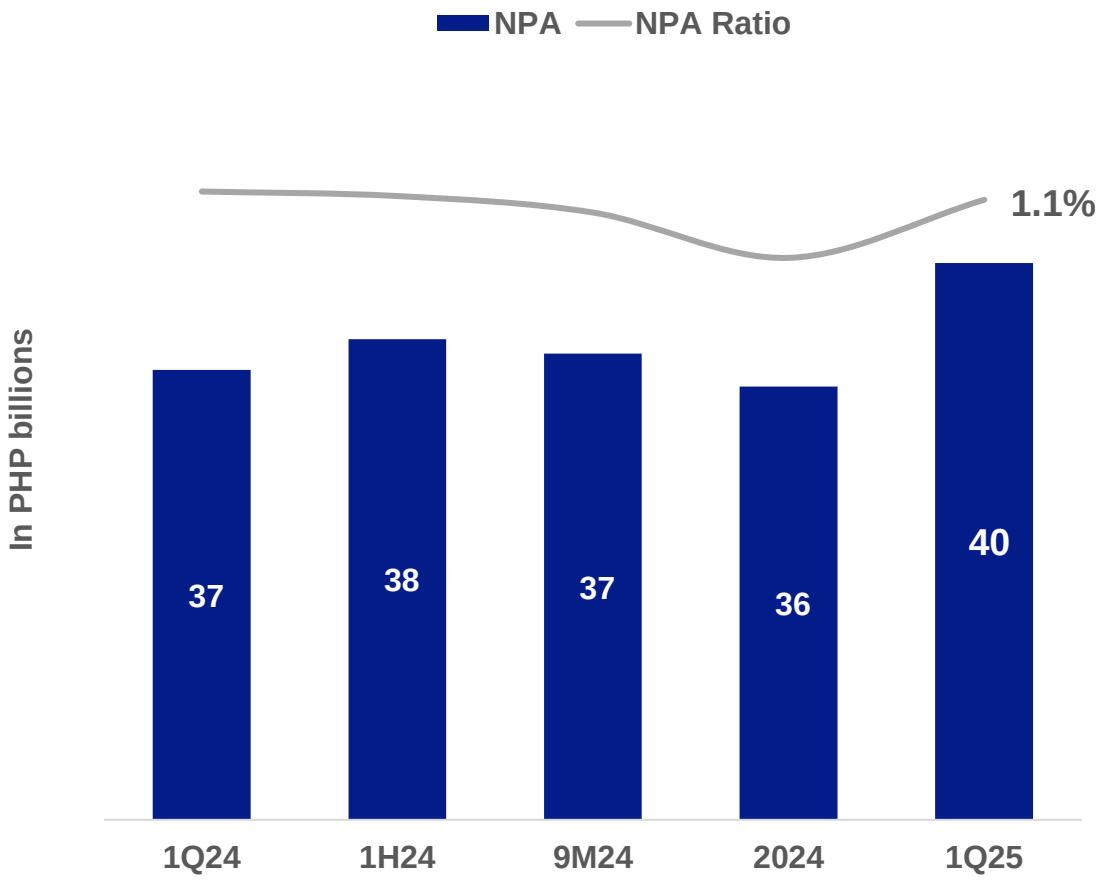
Other asset quality indicators

Real and other properties acquired (ROPA) still flat



Total non-performing assets (NPA) remains low



Note: *NPA = ROPA + NPL*

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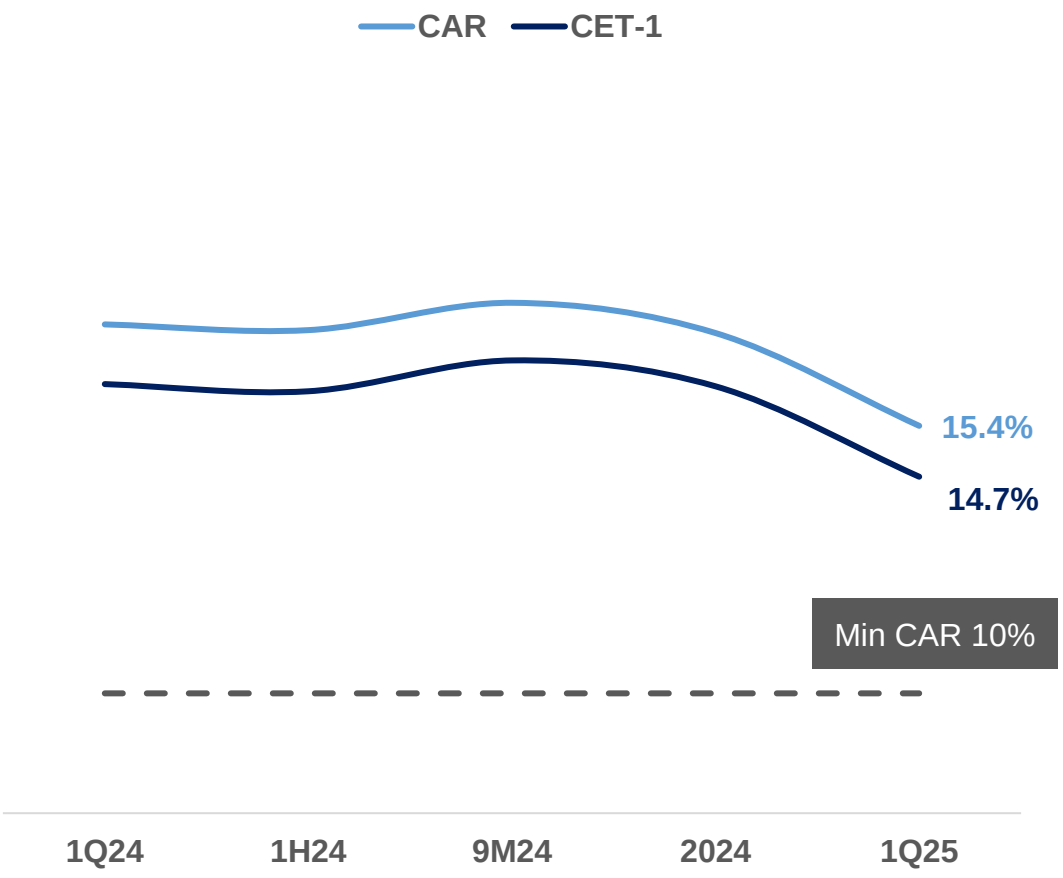
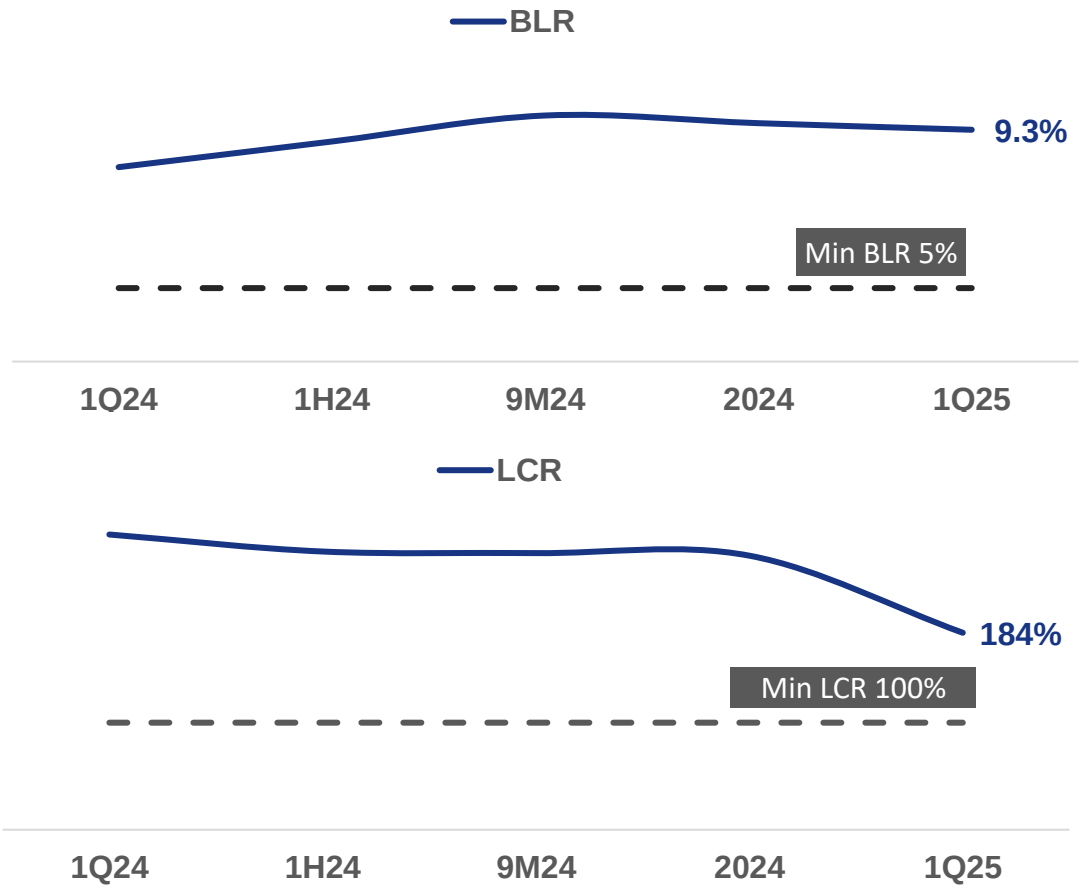
Capital and liquidity

Capital ratios provide buffers against risks



Liquidity ratios still above threshold



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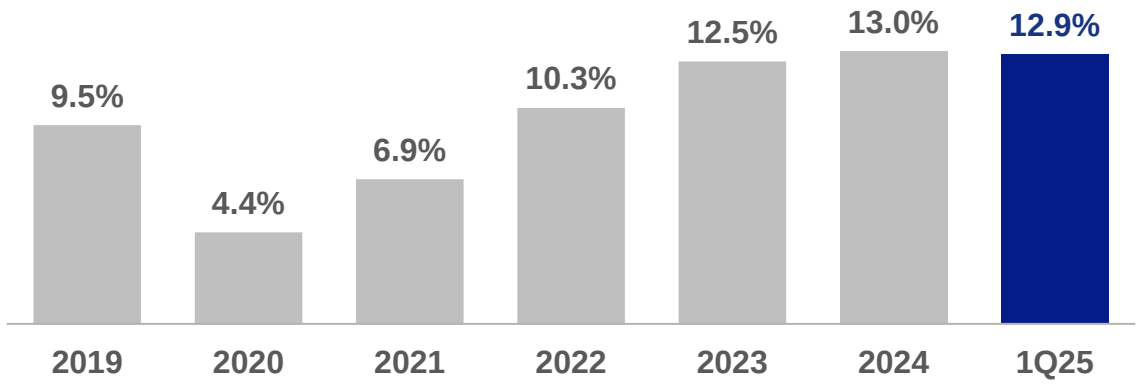
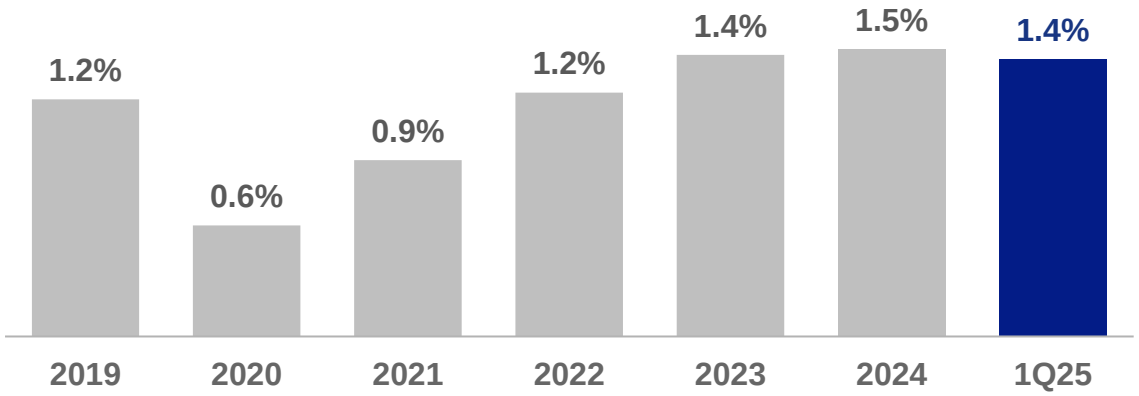
Return on Equity – Trend

Return on Equity (ROE) decreased but still higher than pre-pandemic



Return on Assets (ROA) slightly declined in 1Q25



Medium-term ROE drivers

Portfolio Growth

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

Improve Operational Efficiency

- **Lower CIR to below 50%** as digital investments improve efficiencies

Stable Asset Quality

- Maintain prudent credit standards, proactive portfolio monitoring and collection efforts to **manage credit costs**

Capital Optimization

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

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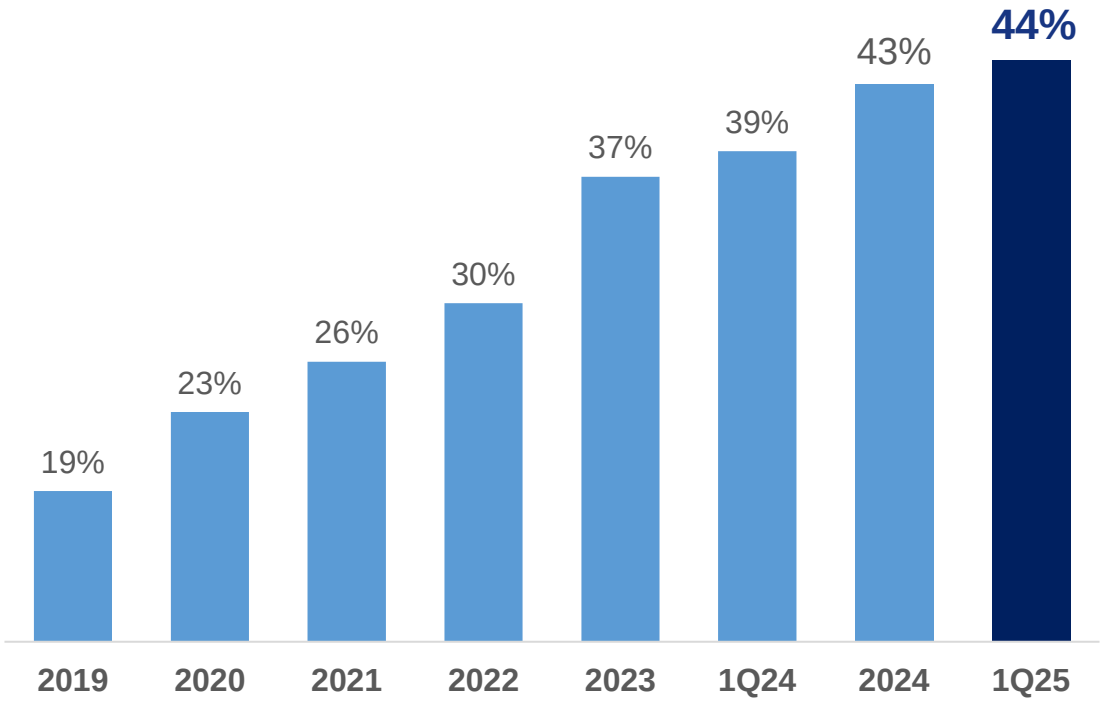
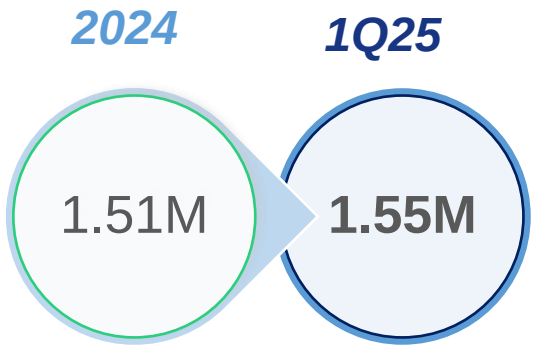
Digital Metrics on Retail Clients

1Q25 ended at 44% digital penetration, up from 39% PY, with 2.1M total digital users



Dig pen - Depositor 38% ; Credit Card 48%; Depositor + Credit Card 77%
Dig pen of newly acquired - Depositor 27% ; Credit Card 24%; Depositor + Credit Card 59%



P90Day active base up by 3% YTD, which shows that **1.55M** out of the 2.1M are **active users**

Note: Due to the decommissioning of MBS, active users are defined as MBO/MBOA transactors only. This is retroactively applied to the 2024 active user numbers.

Top transactions

1. *Funds Transfer- Instapay, Paynow, Generate QR*
2. *Bills payment*
3. *Appkey activation*

Fast growing

1. *Cash2Go*
2. *Balance transfer*
3. *Send load*
4. *CASA SOA download*

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Outlook – Positives and Challenges

- **Sustained recovery in corporate capex and discretionary consumer spending** from driving loan demand
- **Stable asset quality and high NPL cover** allow flexibility to manage credit costs.
- **Strong capital and liquidity position** to continue supporting loan demand and efforts to improve shareholder returns.
- **More supportive regulatory** measures such as more RRR cuts.

- **Weaker macro conditions** affecting consumer and business sentiment
  - Renewed inflationary pressures and FX volatility
  - Crowding out effect of twin fiscal deficits keeping funding costs elevated
  - Fall-out from global geopolitical crises and financial market instability affecting domestic market
- **Intensifying competition** in both assets and liabilities affecting margins.
- **Regulatory changes** such as fee waivers, lower credit card rate caps, and higher taxes

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Financial Summary

In PHP billions

Income Statement	1Q24	1Q25	*YoY*
Net Interest Income	**28.7**	**29.4**	**2%**
Non Interest Income	6.6	8.7	32%
Operating Income	35.3	38.1	8%
Operating Expenses	18.0	19.3	7%
PPOP	**17.3**	**18.8**	**9%**
Provision for Credit	0.6	2.6	364%
Provision for Taxes	4.5	3.7	-19%
Net Income	**12.0**	**12.3**	**2%**

Balance Sheet	1Q24	1Q25	*YoY*
Total Assets	3,186	3,475	9%
Loans and Receivables, Gross	1,593	1,849	16%
Total Deposits	2,375	2,233	-6%
CASA	1,392	1,437	3%
Equity	346	377	9%

Financial Ratios	1Q24	1Q25	*YoY*
NIM	4.0%	3.6%	*-0.4 ppts*
CIR	51.3%	50.6%	*-0.7 ppts*
ROE	13.7%	12.9%	*-0.8 ppts*
ROA	1.5%	1.4%	*-0.1 ppts*
NPL Ratio	1.7%	1.6%	*-0.1 ppts*
NPL Cover	174.1%	150.9%	*-23.2 ppts*
CAR	16.8%	15.4%	*-1.4 ppts*
CET1	16.0%	14.7%	*-1.3 ppts*
Gross LDR	67.1%	82.8%	*+15.7 ppts*

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ADDITIONAL INFORMATION

Metrobank
You're in good hands

Metropolitan Bank & Trust Company (Metrobank)

Overview

62

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 5.8 Bn	Market cap
USD 3.4 Mn	3M Avg Daily Value T/O
21%	Foreign Ownership
48%	Public Float

As of April 21, 2025

Financial Data (PHP bn)	1Q 2025
Total Assets	3,475
Loans and Receivables, Gross	1,849
Total Deposits	2,233
CASA	1,437
Equity	377
CAR	15.4%
CET-1	14.7%

BIG 3 BANK WITH LEADING
MARKET POSITION

#1	#3	#3
Auto Loans	Credit Card Receivables*	Trust AUM

** As of 3Q24*

STRATEGIC
PRESENCE AND COVERAGE

DOMESTIC

962 branches
55% outside NCR

2,276 ATMs

OVERSEAS

29 branches, subsidiaries, offices
100+ remittance tie-ups
150+ 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 (2023)

LARGEST TRADER
PHP FIXED INCOME SECURITIES

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Ownership and Investment Information

CORPORATE STRUCTURE

Ticker: GTCAP PM / GTCAP.PS
Market cap: USD2.0 Bn

GT CAPITAL HOLDINGS INCORPORATED

37.2%

Ty Family & Other Related Parties

14.8%

Free float

48.0%

Metrobank
You're in good hands

Investment Banking*

99.3%

FIRST METRO INVESTMENT CORPORATION
Metrobank Group

General & Life Insurance*

28.2%^

AXA

Savings Bank*

88.4%

PSBank
PHILIPPINE SAVINGS BANK
Metrobank Group

Ticker: PSB PM / PSB.PS
Market cap: USD0.4 Bn

Leasing*

59.9%

ORIX
ORIX METRO
Leasing and Finance Corporation

Effective Ownership

Note:
1 As of Mar 31, 2025
** Domestic subsidiaries only*
^ MBT's Effective Ownership on AXA is at 28.0%

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 30 April 2025	76.90
52-Week Range (Low | High)	62.05 | 82.60
Market cap (USD Mn)	5,815
3-Month Avg Daily Trading Value (USD Mn)	3.4
3-Month Avg Daily Trading Volume (Mn)	2.4
Public Float	48%
Foreign Ownership	21%

	2023	2024	1Q25	
BVPS (PHP)	79.33	85.72	83.88	
EPS (PHP)	9.39	10.71	10.76	*Last 4 quarters*
Trailing P/BV (x)	0.6	0.9	0.9	*Based on EOP share price*
Trailing P/E (x)	5.5	6.8	6.8	
DPS (PHP)	3.00	5.00*	5.00*	*For the year*

Note:
**** First tranche of 2025 Dividends of PHP3.50/sh (Reg: PHP1.50/sh and Special: PHP2.00/sh)***
Dividend Data: March 6, 2025 Payment Date: March 28, 2025
Second tranche of 2025 Dividends of PHP1.50/sh (Reg)
Dividend Data: TBD (In September 2025) Payment Date: TBD (In September 2025)

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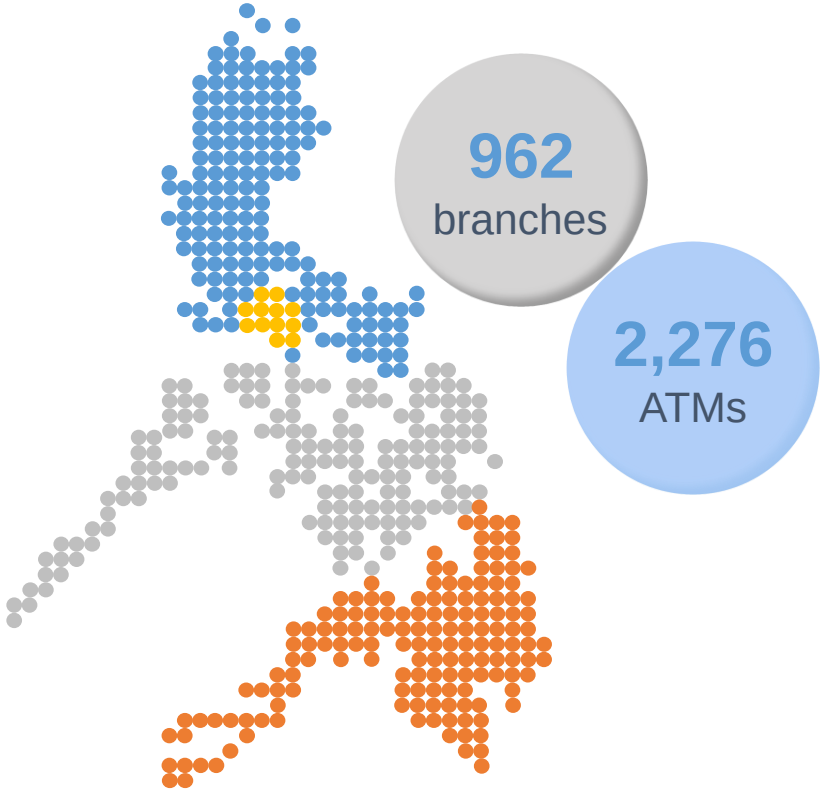
Extensive Domestic and Overseas Coverage

18,900+ Total Group employee base

Note: Includes Parent + Major Subs of the Bank

Domestic Branch and ATM Networks



Overseas Network Coverage

29
Branches, subsidiaries, offices

100+
Remittance tie-ups

150+
Remittance agents

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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: 6 March 2025 2nd payout: Exact date TBD (in September 2025)
Payment Date	1st payout: 28 March 2025 2nd payout: Exact Date TBD (in September 2025)

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Our Sustainability Progress and Commitments

Our Sustainable Finance Frameworks

The **Sustainable Finance Framework (SFF)** aligns with BSP circular 1085 and the Philippine Sustainable Finance Taxonomy, providing a clear structure to embed ESG across governance, strategy, and risk management.

- Directs capital toward projects that promote environmental, social, and economic development.
- Exclusion list prevents financing of activities causing significant environmental/ social harm.
- Incorporates sustainability indicators to track and report the impact of financed projects.

Our **Environmental and Social Risk Management (ESRM) Framework,** aligned with BSP circular 1128, strengthens risk oversight by integrating E&S risks into credit, investment, and operational processes, in line with relevant BSP circulars.

- Multi-layered system evaluates and reports E&S exposures, providing agility in responding to regulatory and climate risks.
- Extensive due diligence for high-risk sectors ensures alignment with sustainability goals.

These frameworks have enabled us to mobilize PHP 63 billion in sustainable finance, channeling capital into renewable energy, water access, sustainable infrastructure, and inclusive growth.

Our Commitment to Energy Transition

- Targeting a maximum of 3% coal loan exposure by 2033, reducing further to 2% by 2037, underscoring our commitment to a low-carbon economy.
- Our lending portfolio supports national energy and development plans, ensuring balanced decarbonization while enabling industry transitions.
- Continuing support for renewable energy, energy efficiency, water and waste management, green infrastructure, and circular economy projects.
- Metrobank's energy transition strategy remains flexible and forward-thinking, evolving in response to regulatory shifts, market changes, and emerging technologies, aligning with both our sustainability goals and the broader socio-economic context of the Philippines.

Our Role in Advancing Sustainable Finance

Loan to Maynilad to enhance water service coverage, upgrade water sources, facilities, and treatment, as well as reduce non-revenue water	PHP 10 billion
Loan to Manila Water to support capital requirements for water security and service accessibility improvement projects	PHP 15 billion
Green Loan to ACEN for the Phase 2 of the Palauig Solar Project, expected to generate 450 GWh of clean energy annually	PHP 5 billion
Green Loan to PLDT to expand its fiber network expansion in contribution to the telco's decarbonization roadmap	PHP 4 billion

Our Path Forward in Sustainability

- Reducing Coal, Financing Renewables: Actively reducing coal exposure while increasing financing for renewable and transition energy to support a resilient, low-carbon economy.
- Transitioning to Renewable Energy: Shifting 266 branches to renewable energy—projected to reduce Scope 2 emissions by ~50% or ~15,000 tCO_2e annually.
- Enhancing ESG Data: Implementing a robust ESG Data Management System will strengthen emissions tracking (Scope 1, 2, & 3), and support compliance and performance monitoring.
- Strengthening ESG Foundations: Enhancing our ESRM framework, growing sustainable finance, and expanding ESG training.

*Note: *U-O-P: Use of proceeds*

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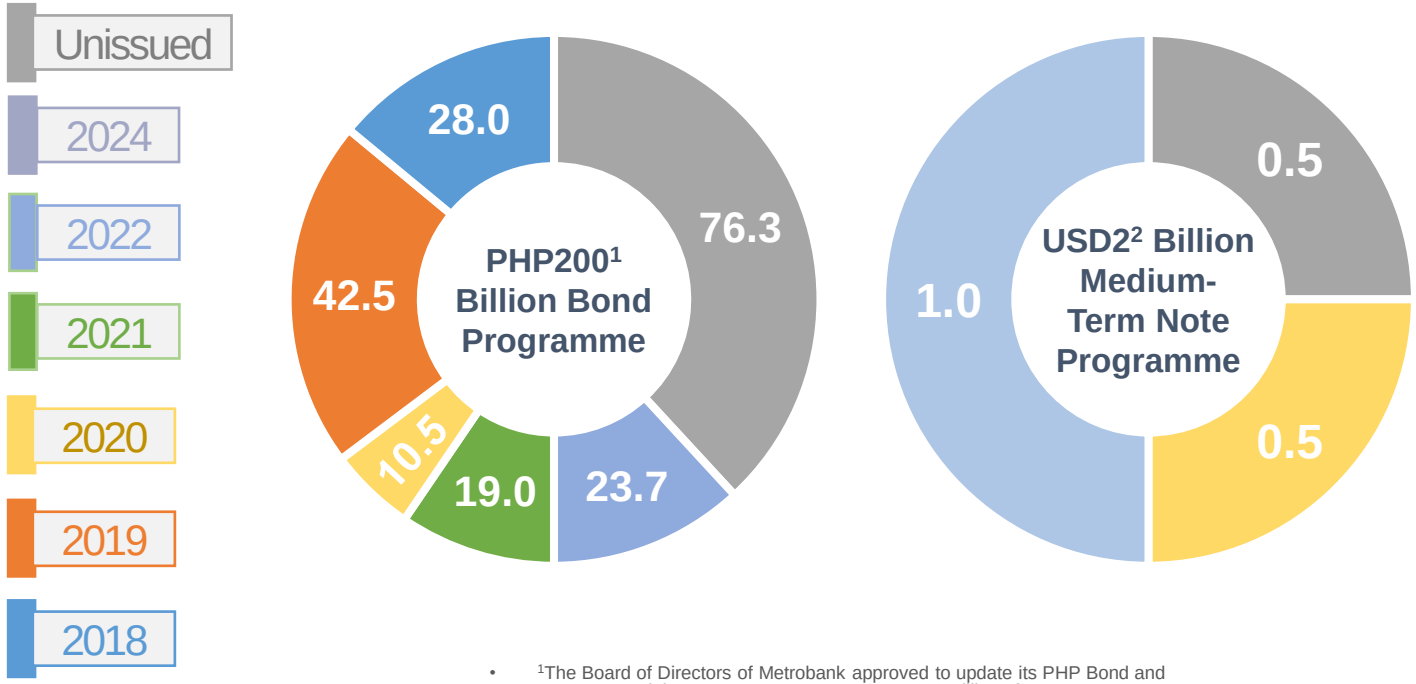
Debt Issuances



Bond Issuance

USD1 billion

5-Y and 10-Y USD Notes

Listed March 2024

5-Y: 5.375%
10Y: 5.50%
interest rate p.a.

- [1]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
- [2]The Board of Directors of Metrobank approved the Bank's USD2 Billion Medium Tern Note Program on 22 March 2017

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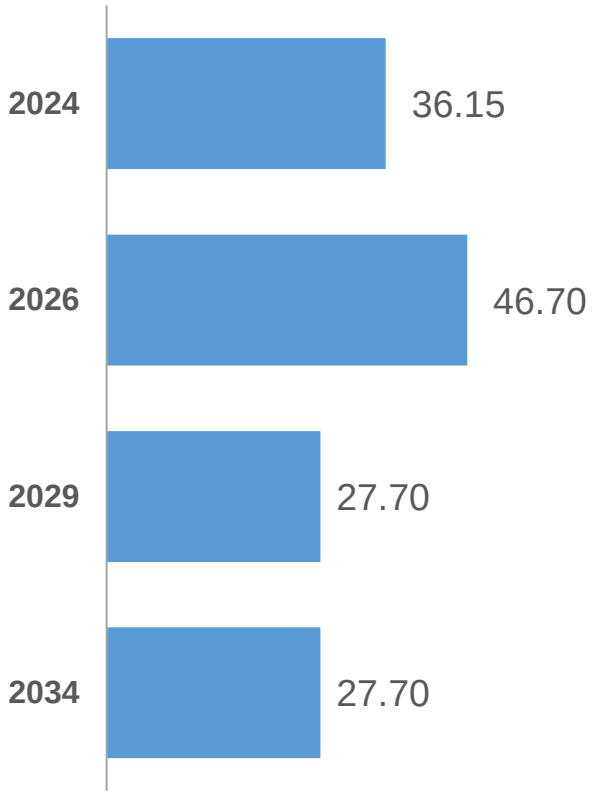
Outstanding Debt Issuances & Investment Grade Credit Ratings

Debt Issuance Details

Type	Issue Date	Coupon Rate	Maturity Date	Amount *(PHP Bn)*
LTNCD	Jul-17	3.875%	Jul-24	3.75
	Oct-18	5.375%	Apr-24	8.68
PHP Bonds	Jun-21	3.600%	Sep-26	19.00
	Oct-22	5.000%	Apr-24	23.71
MTN	Jul-20	2.125%	Jan-26	USD500Mn*
	Mar-24	5-Year: 5.375% 10-Year: 5.50%	5-Year: Mar-29 10-Year: Mar-34	USD1Bn*

**Assuming USDPHP 55.84 (April 30, 2025)*
Note: Above table includes only MBT Parent Bank issuances

Debt Maturity Profile *(PHP Bn)*



MOODY'S | **Baa2 Stable** | **Jul-24**

- High capitalization, with a proven history of shareholder support
- Robust asset quality and adequate profitability
- Strong liquidity, underpinned by leading domestic franchise

FitchRatings | **BBB- Stable** | **Mar-25**

- High systemic importance; leading market franchise supporting its customer base and risk-adjusted returns growth
- Leading local franchise with superior asset quality relative to the industry
- Healthy capitalization, highest among its peers

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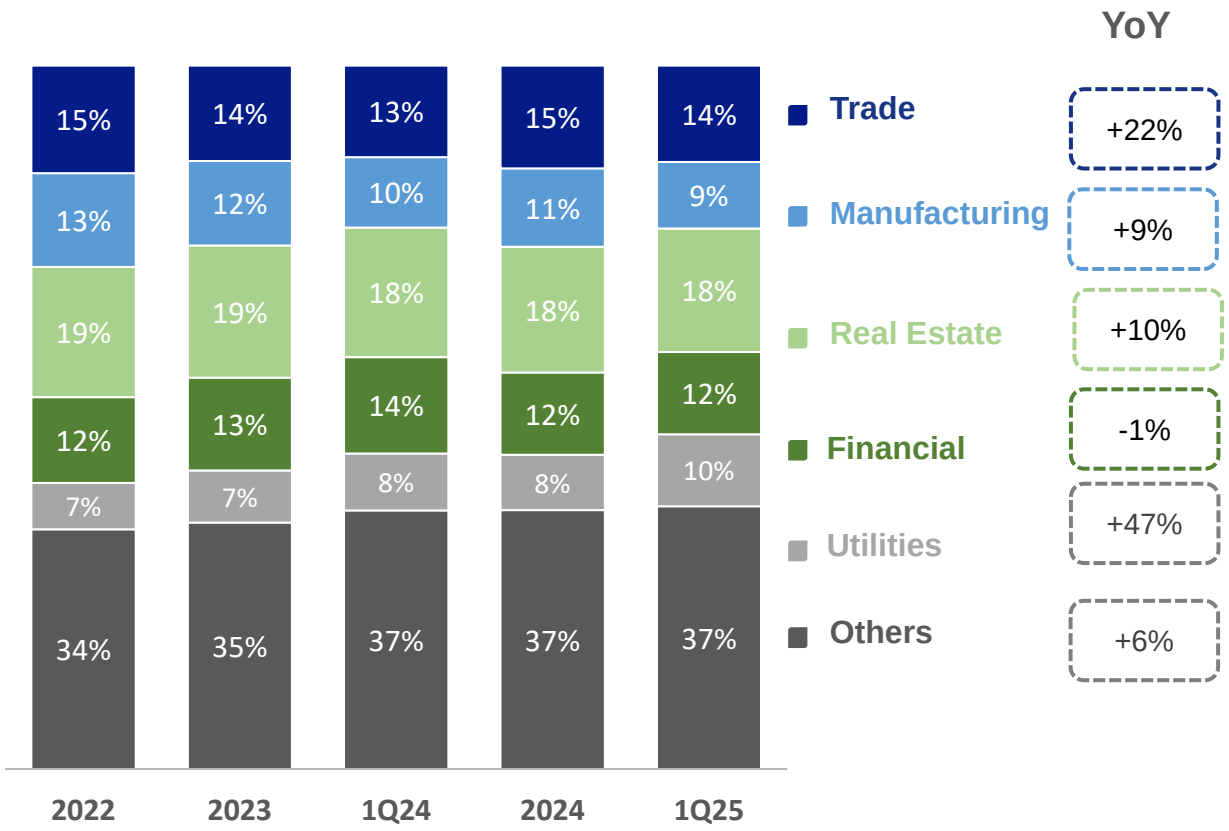
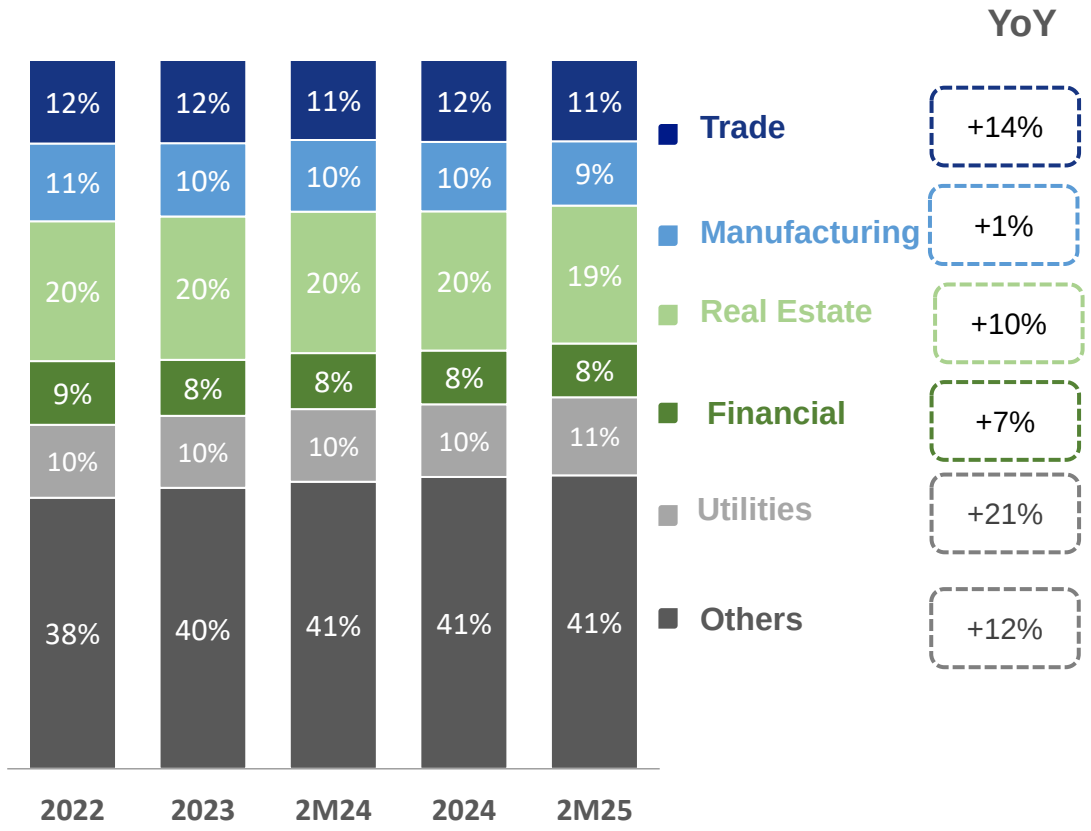
Loan Portfolio Breakdown

MBT Loan Portfolio By Industry



Based on Philippine Standard Industrial Classification
Others include Transport & storage, Construction, Agricultural, forestry and fishing; Accommodation & food service activities
Note: Reclassified Real Estate data before 2023; Transferred Mortgage from Activities of Household and Undifferentiated Goods and Services to Real Estate

Philippine Banks Loan Portfolio By Industry



Note: PBS data is until 2M25 as of April 25, 2025

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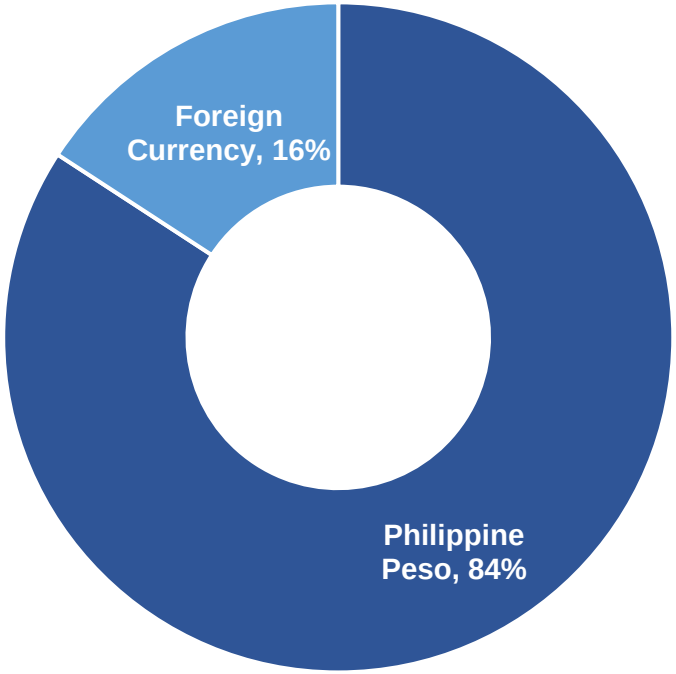
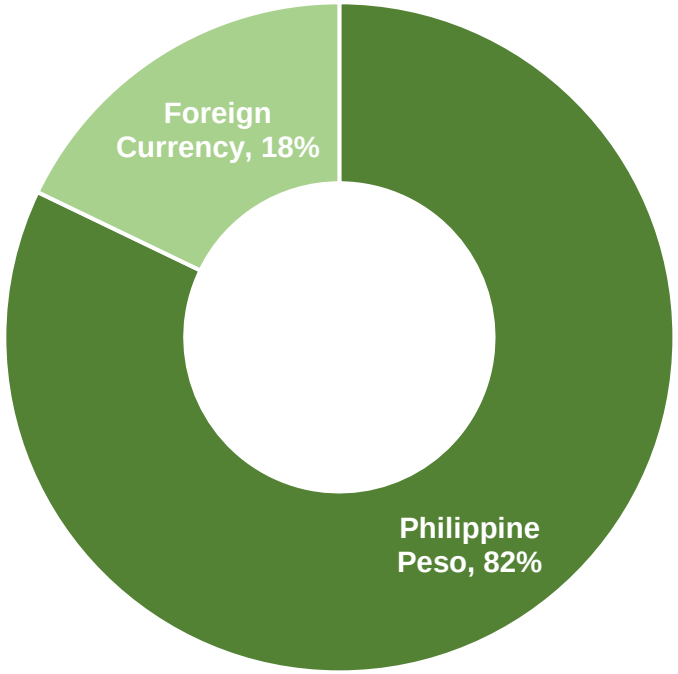
Currency Breakdown

LOAN PORTFOLIO



DEPOSITS



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Recent Awards and Recognition

Bank of the Year in the Philippines

2023, 2022

THE BANKER
BANK OF THE YEAR 2023
PHILIPPINES

Strongest Bank in the Philippines

2024, 2023, 2022, 2021

THE ASIAN BANKER
THE STRONGEST BANK IN THE PHILIPPINES 2023
by balance sheet

Best Domestic Bank in the Philippines

2023, 2021

BEST BANK AWARDS 2023
ASIAMONEY
BEST DOMESTIC BANK PHILIPPINES

Best Bank for Ultra-High-Net-Worth*

2024

EUROMONEY

Best Bank for Corporate Responsibility in the Philippines

2024

Euromoney
Awards for Excellence
2024

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

2023, 2022*

ASIAMONEY

Most Recommended Retail Bank in the Philippines

2024

Annual BankQuality™ Consumer Survey
The Asian Banker

Top Domestic Investment House in PH Currency Bonds, Bank Category

2023

BENCHMARK THE Asset RESEARCH

Best Securities House Bank Category

2023, 2014-2021

PDS Group
The Complete Capital Market Infrastructure

Metrobank Foundation

1 Gold Anvil, 3 Silver Anvils

2023

59TH ANVIL AWARDS

FIRST METRO INVESTMENT CORPORATION
Metrobank Group

Best Investment Bank in the Philippines

2023

FinanceAsia
AWARDS
2023

First Metro Securities Brokerage Corporation
Metrobank Group

Best Online Broker; Best Online Trading Platform

2023

International Finance
2023

*Note: * Euromoney Global Private Bank Awards 2024 was formerly Asiamoney Private Banking Awards*
*** Metrobank won Best Domestic Private Bank in the Philippines in 2022 as well, while Metrobank only won Best for Ultra-High Net Worth in the Philippines in 2023*

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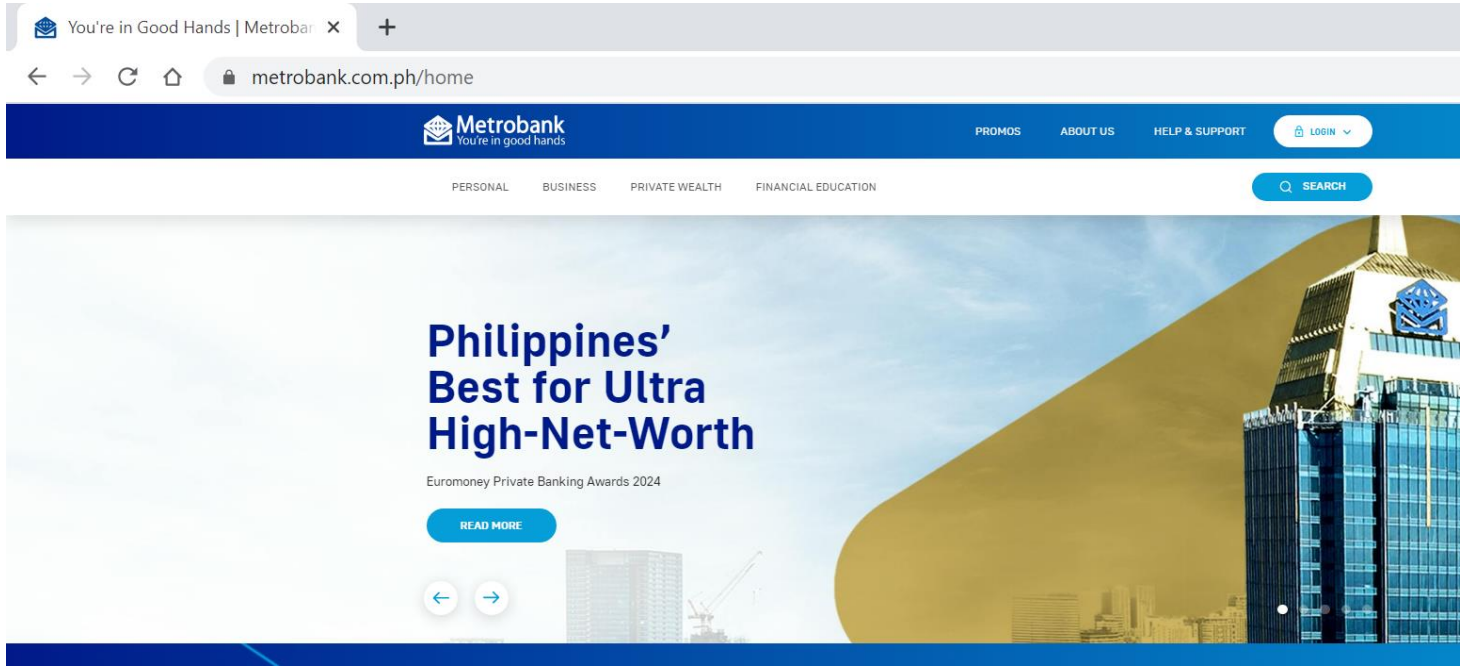

Latest Annual Reports

2024	2023	2022

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

For your comments and queries contact us via:
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Metrobank
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THE BANKER
BANK OF THE YEAR
2023
PHILIPPINES

THE ASIAN BANKER
THE STRONGEST BANK
IN THE PHILIPPINES 2023
by balance sheet