

BALANCE SHEET

(Head Office and Branches)

	As of June 30, 2025	As of March 31, 2025
ASSETS		
Cash and Cash Items	₱ 26,850,761,079.76	₱ 24,451,293,237.38
Due from Bangko Sentral ng Pilipinas	119,687,359,790.26	72,529,182,944.71
Due from Other Central Banks and Banks - Net	41,865,204,730.93	54,297,945,724.90
Financial Assets at Fair Value through Profit or Loss (FVPL) ^{1/}	301,863,761,048.12	449,124,628,812.22
Financial Assets at Fair Value Through Other		
Comprehensive Income (FVOCI) - Net	440,667,742,003.39	381,331,804,031.33
Debt Securities at Amortized Cost - Net	444,682,647,575.56	439,432,893,699.06
Interbank Loans Receivable	36,839,843,619.70	9,441,245,259.34
Loans and Receivables - Others	1,604,958,427,062.18	1,588,283,650,624.18
Total Loan Portfolio (TLP) - Gross	1,641,798,270,681.88	1,597,724,895,883.52
Allowance for Credit Losses ^{2/}	47,122,913,750.88	47,717,367,556.28
Total Loan Portfolio - Net	1,594,675,356,931.00	1,550,007,528,327.24
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	80,174,020,520.77	79,358,705,803.32
Bank Premises, Furniture, Fixture and Equipment - Net	21,664,886,349.60	21,426,228,806.57
Real and Other Properties Acquired - Net	2,384,763,009.59	2,473,951,518.15
Sales Contract Receivables - Net	11,504,741.49	13,618,198.59
Other Assets - Net	108,438,924,294.33	108,740,316,834.35
TOTAL ASSETS	₱ 3,182,966,932,074.80	₱ 3,183,188,097,937.82

LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL) ^{3/}	₱ 15,090,751,206.54	₱ 13,527,900,005.46
Deposit Liabilities	2,082,386,997,595.97	1,974,763,738,815.10
Bills Payable	474,713,153,960.58	592,336,389,484.47
BSP (Rediscounting and Other Advances)	40,000,000,000.00	0.00
Interbank Loans Payable	17,702,786,903.86	3,854,161,005.68
Other Borrowings, including Deposit Substitutes	417,010,367,056.72	588,482,228,478.79
Bonds Payable-Net	102,737,555,757.85	103,980,700,989.44
Other Liabilities	128,641,435,477.97	132,164,914,385.10
TOTAL LIABILITIES	₱ 2,803,569,893,998.91	₱ 2,816,773,643,679.57

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	24,716,271,064.44	12,158,268,975.63
Retained Earnings	205,112,746,639.05	205,112,746,639.05
Other Capital Accounts	(19,691,538,114.59)	(20,116,119,843.42)
TOTAL STOCKHOLDERS' EQUITY	₱ 379,397,038,075.89	₱ 366,414,454,258.25
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	₱ 3,182,966,932,074.80	₱ 3,183,188,097,937.82

CONTINGENT ACCOUNTS		
Guarantees Issued	₱ 23,756,125,974.37	₱ 17,371,672,690.18
Performance Standby Letters of Credit	42,098,012,389.36	42,134,984,872.91
Commercial Letters of Credit	10,696,812,240.88	12,222,818,624.92
Trade Related Guarantees	502,784,653.53	309,902,540.59
Commitments	438,975,703,248.67	405,288,122,394.52
Spot Foreign Exchange Contracts	68,786,798,929.90	106,427,281,457.77
Trust Department Accounts	724,003,077,386.05	609,338,801,773.06
Derivatives	1,485,755,725,415.16	1,941,489,150,146.08
Others	10,564,645,575.89	10,390,155,103.04
TOTAL CONTINGENT ACCOUNTS	₱ 2,805,139,685,813.81	₱ 3,144,972,889,603.07

FINANCIAL INDICATORS (in %)		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	1.32%	1.45%
Net NPL Ratio	0.20%	0.28%
Gross NPL Coverage Ratio	217.45%	205.30%
Net NPL Coverage Ratio	155.32%	148.25%
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	5.19%	5.53%
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	0.35%	0.43%
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.01%	0.01%
LIQUIDITY		
Liquidity Coverage Ratio ^{4/}	192.37%	174.48%
Net Stable Funding Ratio ^{4/}	142.27%	140.50%
Minimum Liquidity Ratio ^{5/}	0.00%	0.00%
PROFITABILITY		
Return on Equity (ROE)	13.27%	13.13%
Return on Assets	1.77%	1.71%
Net Interest Margin	3.67%	3.52%
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	14.17%	13.22%
Tier 1 Capital Ratio	14.17%	13.22%
CAR	14.87%	13.90%
LEVERAGE		
Basel III Leverage Ratio ^{4/}	8.44%	8.00%

1/ This account is comprised of Financial Assets Held for Trading (HFT), Debt Securities Designated at FVPL, and Other Financial Assets Mandatorily Measured at FVPL.
2/ This account is comprised of Specific Allowance for Credit Losses and General Loan Loss Provision.
3/ This account is comprised of Financial Liabilities Held for Trading, and Financial Liabilities Designated at FVPL.
4/ Only applicable to All Universal and Commercial Banks and their subsidiary banks.
5/ Only applicable to All Stand-alone TBs, RBs, and CoopBanks

CONSOLIDATED BALANCE SHEET

(Bank and Financial Subsidiaries)

	As of June 30, 2025	As of March 31, 2025
ASSETS		
Cash and Cash Items	₱ 28,729,477,340.83	₱ 26,222,277,127.74
Due from Bangko Sentral ng Pilipinas	120,020,152,891.41	75,092,688,817.19
Due from Other Central Banks and Banks - Net	56,852,569,360.26	67,138,625,053.96
Financial Assets at Fair Value through Profit or Loss (FVPL) ^{1/}	302,635,414,579.54	449,757,367,511.39
Financial Assets at Fair Value Through Other		
Comprehensive Income (FVOCI) - Net	491,063,005,825.45	432,653,995,717.34
Debt Securities at Amortized Cost - Net	474,137,829,391.89	469,194,949,012.22
Interbank Loans Receivable	76,890,473,875.17	38,736,949,350.29
Loans and Receivables - Others	1,848,235,682,960.71	1,829,526,920,163.18
Loans and Receivables Arising from RA/CA/PR/SLB	1,285,944,025.00	6,739,756,652.22
Total Loan Portfolio (TLP) - Gross	1,926,412,100,860.88	1,875,003,626,165.69
Allowance for Credit Losses ^{2/}	54,328,980,062.96	54,793,517,586.60
Total Loan Portfolio - Net	1,872,083,120,797.92	1,820,210,108,579.09
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	10,835,347,963.03	10,397,734,255.06
Bank Premises, Furniture, Fixture and Equipment - Net	25,548,277,745.26	25,396,118,087.41
Real and Other Properties Acquired - Net	5,311,697,243.51	5,310,633,544.13
Sales Contract Receivables - Net	13,800,091.09	15,940,106.82
Other Assets - Net	126,167,442,625.36	128,088,221,232.21
TOTAL ASSETS	₱ 3,513,398,135,855.55	₱ 3,509,478,659,044.56

LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL) ^{3/}	₱ 15,095,775,546.42	₱ 13,536,379,463.47
Deposit Liabilities	2,346,856,450,981.55	2,235,026,813,272.51
Bills Payable	488,205,767,642.62	607,856,364,666.68
BSP (Rediscounting and Other Advances)	40,000,000,000.00	0.00
Interbank Loans Payable	28,204,068,140.66	17,827,684,413.79
Other Borrowings, including Deposit Substitutes	420,001,699,501.96	590,028,680,252.89
Bonds Payable-Net	105,096,571,662.85	106,341,300,009.44
Other Liabilities	167,600,362,091.45	169,335,714,653.13
TOTAL LIABILITIES	₱ 3,122,854,927,924.89	₱ 3,132,096,572,067.37

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	24,716,271,064.44	12,158,268,975.63
Retained Earnings	205,112,746,639.05	205,112,746,639.05
Other Capital Accounts	(8,545,368,259.82)	(9,148,487,124.48)
TOTAL STOCKHOLDERS' EQUITY	₱ 390,543,207,930.66	₱ 377,382,086,977.19
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	₱ 3,513,398,135,855.55	₱ 3,509,478,659,044.56

CONTINGENT ACCOUNTS		
Guarantees Issued	₱ 23,756,125,974.37	₱ 17,371,672,690.18
Performance Standby Letters of Credit	42,118,012,389.36	42,154,984,872.91
Commercial Letters of Credit	28,226,580,797.07	29,717,139,275.51
Trade Related Guarantees	502,784,653.53	309,902,540.59
Commitments	439,004,208,117.67	405,348,007,707.52
Spot Foreign Exchange Contracts	68,786,798,929.90	106,455,886,457.77
Trust Department Accounts	738,312,661,650.09	624,457,252,642.08
Derivatives	1,537,672,176,615.80	1,983,121,682,144.29
Others	30,840,613,871.32	32,625,384,695.67
TOTAL CONTINGENT ACCOUNTS	₱ 2,909,219,962,999.11	₱ 3,241,561,913,026.52

FINANCIAL INDICATORS (in %)		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	1.47%	1.57%
Net NPL Ratio	0.36%	0.41%
Gross NPL Coverage Ratio	191.33%	186.70%
Net NPL Coverage Ratio	132.79%	130.84%
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	4.29%	4.51%
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	0.31%	0.38%
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.01%	0.01%
LIQUIDITY		
Liquidity Coverage Ratio ^{4/}	193.94%	183.93%
Net Stable Funding Ratio ^{4/}	141.05%	139.28%
Minimum Liquidity Ratio ^{5/}	0.00%	0.00%
PROFITABILITY		
Return on Equity (ROE)	12.86%	12.75%
Return on Assets	1.49%	1.46%
Net Interest Margin	3.61%	3.52%
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	15.57%	14.68%
Tier 1 Capital Ratio	15.57%	14.68%
CAR	16.30%	15.39%
LEVERAGE		
Basel III Leverage Ratio ^{4/}	9.67%	9.32%

- 1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)**
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|---|---|--|
| 1. First Metro Investment Corporation | 5. Metropolitan Bank (Bahamas) Limited | 9. First Metro Holdings 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**

1/ This account is comprised of Financial Assets Held for Trading (HFT), Debt Securities Designated at FVPL, and Other Financial Assets Mandatorily Measured at FVPL.
2/ This account is comprised of Specific Allowance for Credit Losses and General Loan Loss Provision.
3/ This account is comprised of Financial Liabilities Held for Trading, and Financial Liabilities Designated at FVPL.
4/ Only applicable to All Universal and Commercial Banks and their subsidiary banks.
5/ 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.**
Executive 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.**
Executive Vice President

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