

August 15, 2025

Atty. Johanne Daniel M. Negre
Officer-in-Charge, Disclosure Department
The Philippine Stock Exchange, Inc.
6/F PSE Tower
5th Avenue corner 28th Street
Bonifacio Global City, Taguig City

Dear Atty. Negre:

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 June 30, 2025.

Very truly yours,



Renato K. De Borja, Jr.
Executive Vice President

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

COVER SHEET

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SEC Registration Number

[illegible]

(Company's Full Name)

[illegible]

(Business Address: No. Street City/Town/Province)

RENATO K. DE BORJA, JR.

(Contact Person)

Page 1 of 1

(Company Telephone Number)

Month *Day*
(Fiscal Year)

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(Form Type)

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Month Day
(Annual Meeting)

NONE

(Secondary License Type, If Applicable)

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Dept. Requiring this Doc.

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Amended Articles Number/Section

Total No. of Stockholders

Domestic

--

Foreign

To be accomplished by SEC Personnel concerned

[illegible]

File Number

LCU

LCU

[illegible]

Document ID

Cashier

Cashier

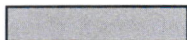
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SECURITIES AND EXCHANGE COMMISSION
SEC FORM 17-C

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

1. August 15, 2025
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
8. (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
Common Shares	4,497,415,555
11. 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 June 30, 2025.

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 R. DE BORJA, JR.
Executive Vice President

AUG 15 2025

_____.

DIST NO. 03764391

Place _____

ATTY. FENNA MARIE A. TILOS-ATIGA

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

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

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	2,235,026,813,273.22
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)

- | | | |
|---|---|--|
| 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 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