Metrobank

www.metrobank.com.ph

BALANCE SHEET
(Head Office and Branches)

ASSETS

	As of September 30, 2025	As of June 30, 2025
Cash and Cash Items	₱ 25,812,977,967.09	₱ 26,850,761,079.76
Due from Bangko Sentral ng Pilipinas	99,220,136,170.33	119,687,359,790.26
Due from Other Central Banks and Banks - Net	29,924,894,693.03	41,865,204,730.93
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	131,853,791,663.12	301,863,761,048.12
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	788,331,213,162.73	440,667,742,003.39
Debt Securities at Amortized Cost - Net	444,114,435,756.31	444,682,647,575.56
Interbank Loans Receivable	25,602,946,741.39	36,839,843,619.70
Loans and Receivables - Others	1,614,858,293,302.73	1,604,958,427,062.18
Total Loan Portfolio (TLP) - Gross	1,640,461,240,044.12	1,641,798,270,681.88
Allowance for Credit Losses 2/	49,623,170,315.76	47,122,913,750.88
Total Loan Portfolio - Net	1,590,838,069,728.36	1,594,675,356,931.00
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	82,433,441,328.39	80,174,020,520.77
Bank Premises, Furniture, Fixture and Equipment - Net	22,794,456,647.43	21,664,886,349.60
Real and Other Properties Acquired - Net	2,395,365,978.73	2,384,763,009.59
Sales Contract Receivables - Net	9,570,106.73	11,504,741.49
Other Assets - Net	125,526,053,846.53	108,438,924,294.33
TOTAL ASSETS	₱3,343,254,407,048.78	₱3,182,966,932,074.80

LIABILITIES

	As of September 30, 2025	As of June 30, 2025
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	₱ 14,040,177,771.62	₱ 15,090,751,206.54
Deposit Liabilities	2,195,847,127,018.34	2,082,386,997,595.97
Bills Payable	491,499,853,280.00	474,713,153,960.58
BSP (Rediscounting and Other Advances)	0.00	40,000,000,000.00
Interbank Loans Payable	41,458,061,219.83	17,702,786,903.86
Other Borrowings, including Deposit Substitutes	450,041,792,060.17	417,010,367,056.72
Bonds Payable-Net	105,579,172,880.12	102,737,555,757.85
Other Liabilities	139,795,394,696.11	128,641,435,477.97
TOTAL LIABILITIES	₱2,946,761,725,646.19	₱2,803,569,893,998.91

STOCKHOLDERS' EQUITY

	As of September 30, 2025	As of June 30, 2025
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	37,397,975,851.88	24,716,271,064.44
Retained Earnings	205,112,746,639.05	205,112,746,639.05
Other Capital Accounts	(15,277,599,575.33)	(19,691,538,114.59)
TOTAL STOCKHOLDERS' EQUITY	₱ 396,492,681,402.59	₱ 379,397,038,075.89
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	₱3,343,254,407,048.78	₱3,182,966,932,074.80

CONTINGENT ACCOUNTS

	As of September 30, 2025	As of June 30, 2025
Guarantees Issued	₱ 27,972,147,944.26	₱ 23,756,125,974.37
Performance Standby Letters of Credit	43,005,549,918.25	42,098,012,389.36
Commercial Letters of Credit	8,783,587,508.80	10,696,812,240.88
Trade Related Guarantees	463,198,567.45	502,784,653.53
Commitments	472,379,774,918.31	438,975,703,248.67
Spot Foreign Exchange Contracts	132,943,145,138.15	68,786,798,929.90
Trust Department Accounts	829,133,760,574.92	724,003,077,386.05
Derivatives	1,517,714,571,189.76	1,485,755,725,415.16
Others	11,426,084,976.32	10,564,645,575.89
TOTAL CONTINGENT ACCOUNTS	₱3,043,821,820,736.22	₱2,805,139,685,813.81

FINANCIAL INDICATORS (in %)

	As of September 30, 2025	As of June 30, 2025
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	1.48%	1.32%
Net NPL Ratio	0.20%	0.20%
Gross NPL Coverage Ratio	204.20%	217.45%
Net NPL Coverage Ratio	148.00%	155.32%
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	5.51%	5.19%
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%	0.35%
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.01%	0.01%
LIQUIDITY		
Liquidity Coverage Ratio 4/	195.90%	192.37%
Net Stable Funding Ratio 4/	142.65%	142.27%
Minimum Liquidity Ratio 5/	0.00%	0.00%
PROFITABILITY		
Return on Equity (ROE)	13.19%	13.27%
Return on Assets	1.78%	1.77%
Net Interest Margin	3.75%	3.67%
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	15.00%	14.17%
Tier 1 Capital Ratio	15.00%	14.17%
CAR	15.71%	14.87%
LEVERAGE		
Basel III Leverage Ratio 4/	8.47%	8.44%

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, **Maricel L. Madrid** 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.) MARICEL L. MADRID
First Vice President

(Sgd.) FABIAN S. DEE
President

CONSOLIDATED BALANCE SHEET
(Bank and Financial Subsidiaries)

ASSETS

	As of September 30, 2025	As of June 30, 2025
Cash and Cash Items	₱ 27,586,687,437.34	₱ 28,729,477,340.83
Due from Bangko Sentral ng Pilipinas	99,780,875,347.03	120,020,152,891.41
Due from Other Central Banks and Banks - Net	48,204,993,988.69	56,852,569,360.26
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	132,171,481,385.84	302,635,414,579.54
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	847,109,162,059.39	491,063,005,825.45
Debt Securities at Amortized Cost - Net	471,488,817,817.18	474,137,829,391.89
Interbank Loans Receivable	60,182,965,135.11	76,890,473,875.17
Loans and Receivables - Others	1,861,901,981,581.25	1,848,235,682,960.71
Loans and Receivables Arising from RA/CA/PR/SLB	1,681,532,105.11	1,285,944,025.00
Total Loan Portfolio (TLP) - Gross	1,923,766,478,821.47	1,926,412,100,860.88
Allowance for Credit Losses 2/	56,473,167,707.81	54,328,980,062.96
Total Loan Portfolio - Net	1,867,293,311,113.66	1,872,083,120,797.92
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	11,808,726,880.06	10,835,347,963.03
Bank Premises, Furniture, Fixture and Equipment - Net	26,664,532,992.17	25,548,277,745.26
Real and Other Properties Acquired - Net	5,411,423,245.88	5,311,697,243.51
Sales Contract Receivables - Net	11,865,456.33	13,800,091.09
Other Assets - Net	149,100,338,658.74	126,167,442,625.36
TOTAL ASSETS	₱3,686,632,216,382.31	₱3,513,398,135,855.55

LIABILITIES

	As of September 30, 2025	As of June 30, 2025
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	₱ 14,041,308,268.17	₱ 15,095,775,546.42
Deposit Liabilities	2,459,775,305,847.84	2,346,856,450,981.55
Bills Payable	506,595,775,938.59	488,205,767,642.62
BSP (Rediscounting and Other Advances)	0.00	40,000,000,000.00
Interbank Loans Payable	49,740,411,507.15	28,204,068,140.66
Other Borrowings, including Deposit Substitutes	456,855,364,431.44	420,001,699,501.96
Bonds Payable-Net	113,030,632,823.32	105,096,571,662.85
Other Liabilities	185,375,188,563.54	167,600,362,091.45
TOTAL LIABILITIES	₱3,278,818,211,441.46	₱3,122,854,927,924.89

STOCKHOLDERS' EQUITY

	As of September 30, 2025	As of June 30, 2025
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	37,397,975,851.88	24,716,271,064.44
Retained Earnings	205,112,746,639.05	205,112,746,639.05
Other Capital Accounts	(3,956,276,037.07)	(8,545,368,259.82)
TOTAL STOCKHOLDERS' EQUITY	₱ 407,814,004,940.85	₱ 390,543,207,930.66
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	₱3,686,632,216,382.31	₱3,513,398,135,855.55

CONTINGENT ACCOUNTS

	As of September 30, 2025	As of June 30, 2025
Guarantees Issued	₱ 27,972,147,944.26	₱ 23,756,125,974.37
Performance Standby Letters of Credit	43,025,549,918.25	42,118,012,389.36
Commercial Letters of Credit	27,972,798,790.86	28,226,580,797.07
Trade Related Guarantees	463,198,567.45	502,784,653.53
Commitments	472,407,179,787.31	439,004,208,117.67
Spot Foreign Exchange Contracts	132,943,145,138.15	68,786,798,929.90
Trust Department Accounts	843,775,681,302.58	738,312,661,650.09
Derivatives	1,586,812,978,106.63	1,537,672,176,615.80
Others	37,562,482,762.58	30,840,613,871.32
TOTAL CONTINGENT ACCOUNTS	₱3,172,935,162,318.07	₱2,909,219,962,999.11

FINANCIAL INDICATORS (in %)

	As of September 30, 2025	As of June 30, 2025
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	1.62%	1.47%
Net NPL Ratio	0.37%	0.36%
Gross NPL Coverage Ratio	181.52%	191.33%
Net NPL Coverage Ratio	127.96%	132.79%
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	4.58%	4.29%
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	0.02%	0.01%
Ratio of DOSRI Loans to gross TLP	0.31%	0.31%
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.01%	0.01%
LIQUIDITY		
Liquidity Coverage Ratio 4/	196.50%	193.94%
Net Stable Funding Ratio 4/	140.89%	141.05%
Minimum Liquidity Ratio 5/	0.00%	0.00%
PROFITABILITY		
Return on Equity (ROE)	12.77%	12.86%
Return on Assets	1.48%	1.49%
Net Interest Margin	3.62%	3.61%
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	16.26%	15.57%
Tier 1 Capital Ratio	16.26%	15.57%
CAR	16.99%	16.30%
LEVERAGE		
Basel III Leverage Ratio 4/	9.63%	9.67%

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

1. First Metro Investment Corporation
2. Philippine Savings Bank
3. Metropolitan Bank (China) Ltd.
4. ORIX Metro Leasing and Finance Corporation
5. Metropolitan Bank (Bahamas) Limited
6. First Metro International Investment Company Limited
7. Metro Remittance (Hong Kong) Limited
8. Metro Remittance (Singapore) Pte. Ltd.
9. First Metro Holdings USA, Inc.
10. Metro Remittance (Japan) Co., Ltd.
11. Metro Remittance (UK) Limited
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, **Maricel L. Madrid** 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.) MARICEL L. MADRID
First Vice President

(Sgd.) FABIAN S. DEE
President