


November 3, 2025

**Atty. Johanne Daniel M. Negre**  
Head, Disclosure Department  
The Philippine Stock Exchange, Inc.  
6/F PSE Tower  
5<sup>th</sup> Avenue corner 28<sup>th</sup> 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 September 30, 2025.

Very truly yours,

  
**Maricel L. Madrid**  
First Vice President

cc: Philippine Dealing and Exchange Corp.  
29<sup>th</sup> 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)

MARICEL L. MADRID

(Contact Person)

████████████████████

(Company Telephone Number)

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3	1
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Month Day  
(Fiscal Year)

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(Form Type)

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Month Day  
(Annual Meeting)

NONE
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(Secondary License Type, If Applicable)

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Dept. Requiring this Doc.

\_\_\_\_\_

Amended Articles Number/Section

\_\_\_\_\_

Total No. of Stockholders

	Total Amount

Domestic

of Borrowings

Foreign

To be accomplished by SEC Personnel concerned

[illegible]

File Number

[illegible]

Document ID

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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. November 3, 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 September 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:

  
**MARICEL L. MADRID**  
First Vice President

SUBSCRIBED AND SWORN TO BEFORE ME this NOV 03 2025 day of  
affiant exhibiting to me her [REDACTED]  
valid until [REDACTED]

[REDACTED]  
NOTARY PUBLIC  
ATTY. MARIA FELICITAS V. ELE  
Until December 31, 2025

Doc. No. 307 ;  
Page No. 73 ;  
Book No. I ;  
Series of 2025

## BALANCE SHEET

(Head Office and Branches)

As of September 30, 2025

As of June 30, 2025

### ASSETS

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) <sup>1/</sup>	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 <sup>2/</sup>	49,623,170,315.76	47,122,913,750.88
<b>Total Loan Portfolio - Net</b>	<b>1,590,838,069,728.36</b>	<b>1,594,675,356,931.00</b>
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
<b>TOTAL ASSETS</b>	<b>₱ 3,343,254,407,048.78</b>	<b>₱ 3,182,966,932,074.80</b>

### LIABILITIES

Financial Liabilities at Fair Value through Profit or Loss (FVPL) <sup>3/</sup>	₱ 14,040,177,771.62	₱ 15,090,751,206.54
Deposit Liabilities	2,195,847,127,018.34	2,082,386,997,595.97
<b>Bills Payable</b>	<b>491,499,853,280.00</b>	<b>474,713,153,960.58</b>
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
<b>TOTAL LIABILITIES</b>	<b>₱ 2,946,761,725,646.19</b>	<b>₱ 2,803,569,893,998.91</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	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)
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>₱ 396,492,681,402.59</b>	<b>₱ 379,397,038,075.89</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>₱ 3,343,254,407,048.78</b>	<b>₱ 3,182,966,932,074.80</b>

### CONTINGENT ACCOUNTS

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
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>₱ 3,043,821,820,736.22</b>	<b>₱ 2,805,139,685,813.81</b>

### FINANCIAL INDICATORS (in %)

<b>ASSET QUALITY</b>		
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%
<b>RELATED PARTY TRANSACTIONS</b>		
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%
<b>LIQUIDITY</b>		
Liquidity Coverage Ratio <sup>4/</sup>	195.90%	192.37%
Net Stable Funding Ratio <sup>4/</sup>	142.65%	142.27%
Minimum Liquidity Ratio <sup>5/</sup>	0.00%	0.00%
<b>PROFITABILITY</b>		
Return on Equity (ROE)	13.19%	13.27%
Return on Assets	1.78%	1.77%
Net Interest Margin	3.75%	3.67%
<b>CAPITAL ADEQUACY</b>		
Common Equity Tier 1 Ratio	15.00%	14.17%
Tier 1 Capital Ratio	15.00%	14.17%
CAR	15.71%	14.87%
<b>LEVERAGE</b>		
Basel III Leverage Ratio <sup>4/</sup>	8.47%	8.44%

<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, 2025

As of June 30, 2025

### ASSETS

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) <sup>1/</sup>	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 <sup>2/</sup>	56,473,167,707.81	54,328,980,062.96
<b>Total Loan Portfolio - Net</b>	<b>1,867,293,311,113.66</b>	<b>1,872,083,120,797.92</b>
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	11,808,726,880.06	11,808,726,880.06
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
<b>TOTAL ASSETS</b>	<b>₱ 3,686,632,216,382.31</b>	<b>₱ 3,513,398,135,855.55</b>

### LIABILITIES

Financial Liabilities at Fair Value through Profit or Loss (FVPL) <sup>3/</sup>	₱ 14,041,308,268.17	₱ 15,095,775,546.42
Deposit Liabilities	2,459,775,305,847.84	2,346,856,450,981.55
<b>Bills Payable</b>	<b>506,595,775,938.59</b>	<b>488,205,767,642.62</b>
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
<b>TOTAL LIABILITIES</b>	<b>₱ 3,278,818,211,441.46</b>	<b>₱ 3,122,854,927,924.89</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	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)
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>₱ 407,814,004,940.85</b>	<b>₱ 390,543,207,930.66</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>₱ 3,686,632,216,382.31</b>	<b>₱ 3,513,398,135,855.55</b>

### CONTINGENT ACCOUNTS

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
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>₱ 3,172,935,162,318.07</b>	<b>₱ 2,909,219,962,999.11</b>

### FINANCIAL INDICATORS (in %)

<b>ASSET QUALITY</b>		
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%
<b>RELATED PARTY TRANSACTIONS</b>		
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%
<b>LIQUIDITY</b>		
Liquidity Coverage Ratio <sup>4/</sup>	196.50%	193.94%
Net Stable Funding Ratio <sup>4/</sup>	140.89%	141.05%
Minimum Liquidity Ratio <sup>5/</sup>	0.00%	0.00%
<b>PROFITABILITY</b>		
Return on Equity (ROE)	12.77%	12.86%
Return on Assets	1.48%	1.49%
Net Interest Margin	3.62%	3.61%
<b>CAPITAL ADEQUACY</b>		
Common Equity Tier 1 Ratio	16.26%	15.57%
Tier 1 Capital Ratio	16.26%	15.57%
CAR	16.99%	16.30%
<b>LEVERAGE</b>		
Basel III Leverage Ratio <sup>4/</sup>	9.63%	9.67%

#### 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

<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

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

(Sgd.) **MARICEL L. MADRID**  
First 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).

GT Tower International, 6813 Ayala Ave., corner H.V. Dela Costa St., Brgy. Bel-Air, 1227 Makati City

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

Deposits are insured by PDIC up to P1 Million per depositor

A proud member of **BancNet**