

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.
 29th Floor, BDO Equitable Tower
 8751 Paseo de Roxas, 1226 Makati City

# **COVER SHEET**

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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 6. SEC Use Only) Province, country or other jurisdiction of incorporation 6. 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
11.	Common Shares 4,497,415,555 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

day of NOV 0 3 2025

affiant exhibiting to me her valid until

ATTY MARIA PENGHAS V. ELE

Doc. No. <u>367</u>; Page No. <u>73</u>; Book No. <u>1</u>; Series of 2025

As of June 30, 2025

As of September 30, 2025



As of September 30, 2025

As of June 30, 2025

#### **BALANCE SHEET**

(Head Office and Branches)

## **CONSOLIDATED BALANCE SHEET**

(Bank and Financial Subsidiaries)

	As of September 30, 2025	As of June 30, 2025		As of September 30, 2025	As of June 30, 2025
ASSETS			ASSETS		
Cash and Cash Items		<b>P</b> 26,850,761,079.76	Cash and Cash Items	<b>P</b> 27,586,687,437.34	<b>P</b> 28,729,477,340.83
Due from Bangko Sentral ng Pilipinas  Due from Other Central Banks and Banks - Net	99,220,136,170.33 29,924,894,693.03	119,687,359,790.26 41,865,204,730.93	Due from Bangko Sentral ng Pilipinas Due from Other Central Banks and Banks - Net	99,780,875,347.03 48,204,993,988.69	120,020,152,891.41 56,852,569,360.26
Financial Assets at Fair Value through Profit or Loss (FVPL) 17	131,853,791,663.12	301,863,761,048.12	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			Financial Assets at Fair Value Through Other		
Comprehensive Income (FVOCI) - Net Debt Securities at Amortized Cost - Net	788,331,213,162.73 444,114,435,756.31	440,667,742,003.39 444,682,647,575.56	Comprehensive Income (FVOCI) - Net Debt Securities at Amortized Cost - Net	847,109,162,059.39 471,488,817,817.18	491,063,005,825.45 474,137,829,391.89
Interbank Loans Receivable	25,602,946,741.39	36.839.843.619.70	Interbank Loans Receivable	60.182.965.135.11	76,890,473,875.17
Loans and Receivables - Others	1,614,858,293,302.73	1,604,958,427,062.18	Loans and Receivables - Others	1,861,901,981,581.25	1,848,235,682,960.71
Total Loan Portfolio (TLP) - Gross	1,640,461,240,044.12	1,641,798,270,681.88	Loans and Receivables Arising from RA/CA/PR/SLB	1,681,532,105.11	1,285,944,025.00
Allowance for Credit Losses <sup>27</sup> <b>Total Loan Portfolio - Net</b> Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	49,623,170,315.76 1,590,838,069,728.36	47,122,913,750.88 1,594,675,356,931.00	Total Loan Portfolio (TLP) - Gross Allowance for Credit Losses 27	1,923,766,478,821.47 56,473,167,707.81	1,926,412,100,860.88 54,328,980,062.96
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	82,433,441,328.39	80,174,020,520.77	Allowance for Credit Losses 27  Total Loan Portfolio - Net  Equity Insertment in Subsidiaries Associates and Initial Matures. Net	1,867,293,311,113.66	1,872,083,120,797.92
Rank Promises Furniture Fixture and Fauinment - Not	22,794,456,647.43	21,664,886,349.60	Equity investment in Substituties, Associates and Joint Ventures - Net	11,000,720,000.00	10,835,347,963.03
Real and Other Properties Acquired - Net Sales Contract Receivables - Net	2,395,365,978.73 9,570,106.73	2,384,763,009.59 11,504,741.49	Bank Premises, Furniture, Fixture and Equipment - Net Real and Other Properties Acquired - Net	26,664,532,992.17 5,411,423,245.88	25,548,277,745.26 5,311,697,243.51
Other Assets - Net	125,526,053,846.53	108,438,924,294.33	Sales Contract Receivables - Net	11,865,456.33	13.800.091.09
TOTAL ASSETS	P 3,343,254,407,048.78	P 3,182,966,932,074.80	Other Assets - Net	149,100,338,658.74	126,167,442,625.36
			TOTAL ASSETS	P3,686,632,216,382.31	P3,513,398,135,855.55
LIABILITIES			LIABILITIES		
		B 45.000 TEL 004.04		B 44 041 200 200 17	B 45 005 775 546 42
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/ Deposit Liabilities	P 14,040,177,771.62 2,195,847,127,018.34	<b>P</b> 15,090,751,206.54 2,082,386,997,595.97	Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/  Deposit Liabilities		15,095,775,546.42 2,346,856,450,981.55
Bills Payable	491,499,853,280.00	474,713,153,960.58	Rills Pavahla	506 505 775 039 50	488,205,767,642.62
BSP (Rediscounting and Other Advances)	0.00	40,000,000,000.00	BSP (Rediscounting and Other Advances)	0.00	40,000,000,000.00
Interbank Loans PayableOther Borrowings, including Deposit Substitutes	41,458,061,219.83 450,041,792,060.17	17,702,786,903.86 417,010,367,056.72	Interbank Loans Payable Other Borrowings, including Deposit Substitutes		28,204,068,140.66 420,001,699,501.96
Bonds Payable-Net	105,579,172,880.12	102,737,555,757.85	Bonds Payable-Net	113,030,632,823.32	105,096,571,662.85
Other Liabilities	139,795,394,696.11	128,641,435,477.97	Other Liabilities	185.375.188.563.54	167,600,362,091.45
TOTAL LIABILITIES	P 2,946,761,725,646.19	P 2,803,569,893,998.91	TOTAL LIABILITIES	P 3,278,818,211,441.46	P3,122,854,927,924.89
STOCKHOLDERS' EQUITY			STOCKHOLDERS' EQUITY		
	<del>P</del> 89.948.311.100.00	P 89.948.311.100.00	-	₱ 89.948.311.100.00	- 00 040 311 100 00
Capital Stock	P 89,948,311,100.00 79,311,247,386.99	<b>P</b> 89,948,311,100.00 79,311,247,386.99	Capital Stock Additional Paid-In Capital		** 89,948,311,100.00 79,311,247,386.99
Undivided Profits	37,397,975,851.88	24,716,271,064.44	Undivided Profits	37,397,975,851.88	24,716,271,064.44
Retained Earnings	205,112,746,639.05	205,112,746,639.05	Retained Earnings		205,112,746,639.05
Other Capital Accounts TOTAL STOCKHOLDERS' EQUITY	(15,277,599,575.33) P 396,492,681,402.59	(19,691,538,114.59) <b>P</b> 379,397,038,075.89	Other Capital Accounts TOTAL STOCKHOLDERS' EQUITY	(3,956,276,037.07) <b>+</b> 407,814,004,940.85	(8,545,368,259.82) <b>P</b> 390,543,207,930.66
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 3,343,254,407,048.78	P 3,182,966,932,074.80	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY		P-3,513,398,135,855.55
CONTINGENT ACCOUNTS			CONTINGENT ACCOUNTS		
Guarantees Issued	P 27,972,147,944.26	₱ 23,756,125,974.37	Guarantees Issued	<b>P</b> 27,972,147,944.26	<b>P</b> 23,756,125,974.37
Performance Standby Letters of Credit	43,005,549,918.25 8,783,587,508.80	42,098,012,389.36 10,696,812,240.88	Performance Standby Letters of Credit	43,025,549,918.25 27,972,798,790.86	42,118,012,389.36 28,226,580,797.07
Commercial Letters of Credit Trade Related Guarantees	463,198,567.45	502,784,653.53	Commercial Letters of Credit Trade Related Guarantees	462 400 567 45	502,784,653.53
Commitments	472,379,774,918.31	438,975,703,248.67	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	Cnot Foreign Fuchange Contracts	132,943,145,138.15	68,786,798,929.90
1 2002	020 122 760 574 02		Spot roreign exchange contracts	040 335 404 000 50	720 212 ((1 (50 00
Trust Department Accounts	829,133,760,574.92 1.517.714.571.189.76	724,003,077,386.05	Spot Foreign Exchange Contracts Trust Department Accounts	843,775,681,302.58	738,312,661,650.09 1,537,672,176,615.80
Trust Department Accounts Derivatives	1,517,714,571,189.76 11,426,084,976.32	724,003,077,386.05 1,485,755,725,415.16 10,564,645,575.89	Trust Department Accounts Derivatives	843,775,681,302.58 1,586,812,978,106.63 37,562,482,762.58	1,537,672,176,615.80 30,840,613,871.32
Trust Department Accounts	1,517,714,571,189.76	724,003,077,386.05 1,485,755,725,415.16	Trust Department Accounts Derivatives	843,775,681,302.58 1,586,812,978,106.63	1,537,672,176,615.80
Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS	1,517,714,571,189.76 11,426,084,976.32	724,003,077,386.05 1,485,755,725,415.16 10,564,645,575.89	Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS	843,775,681,302.58 1,586,812,978,106.63 37,562,482,762.58	1,537,672,176,615.80 30,840,613,871.32
Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)	1,517,714,571,189.76 11,426,084,976.32	724,003,077,386.05 1,485,755,725,415.16 10,564,645,575.89	Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)	843,775,681,302.58 1,586,812,978,106.63 37,562,482,762.58	1,537,672,176,615.80 30,840,613,871.32
Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %) ASSET QUALITY	1,517,714,571,189.76 11,426,084,976.32	724,003,077,386.05 1,485,755,725,415.16 10,564,645,575.89 <b>P</b> 2,805,139,685,813.81	Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio	843,775,681,302.58 1,586,812,978,106.63 37,562,482,762.58	1,537,672,176,615.80 30,840,613,871.32 P 2,909,219,962,999.11
Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio	1,517,714,571,189.76 11,426,084,976.32 <b>P</b> 3,043,821,820,736.22	724,003,077,386.05 1,485,755,725,415.16 10,564,645,575.89 P2_805,139,685,813.81	Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio	843,775,681,302.58 1,586,812,978,106.63 37,562,482,762.58 P3,172,935,162,318.07	1,537,672,176,615.80 30,840,613,871.32 <b>P2,909,219,962,999.11</b>
Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross MPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio	1,517,714,571,189.76 11,426,084,976.32 P3,043,821,820,736.22	724,003,077,386.05 1,485,755,725,415.16 10,564,645,575.89 <b>P</b> 2,805,139,685,813.81	Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio	843,775,681,302.58 1,586,812,978,106.63 37,562,482,762.58 <b>P</b> 3,172,935,162,318.07	1,537,672,176,615.80 30,840,613,871.32 P 2,909,219,962,999.11
Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPT. Ratio Gross NPL Overage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PRATY TRANSACTIONS	1,517,714,571,189.76 11,426,084,976.32 <b>P</b> 3,043,821,820,736.22 1.48% 0.20% 204.20% 148.00%	724,003,077,386,05 1,485,755,725,415.16 10,564,645,575.89 <b>P</b> 2,805,139,685,813.81 13,2% 0,20% 217,45% 155,32%	Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS	843,775,681,302.58 1,586,812,978,106.63 37,562,482,762.58 **3,172,935,162,318.07	1,537,672,176,615.80 30,840,613,871.32 <b>P2,909,219,962,999.11</b>
Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PRATY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	1,517,714,571,189.76 11,426,084,976.32 P3,043,821,820,736.22 1.48% 0.20% 204.20% 148.00% 5.51% 0.01%	724,003,077,386,05 1,485,755,725,415.16 10,564,645,575.89 <b>P</b> 2,805,139,685,813.81 132% 0,20% 217,45% 153,32% 5,19% 0,01%	Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Relatio PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Mon-Performing Loans to Related Parties Ratio Of Ratio Performing Loans to Related Parties  Ratio Of Ron-Performing Loans to Related Parties  The Ratio of Non-Performing Loans to Related Parties  Ratio Of Non-Performing Loans to Related Parties  The Ratio Of Non-Performing Loans to Related Parties  The Ratio Of Non-Performing Loans to Related Parties	843,775,681,302.58 1,586,812,978,106.63 37,562,482,762.58 *P3,172,935,162,318.07	1,537,672,176,615.80 30,840,613,871.32 P2,909,219,962,999.11
Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Order NPL Rote Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio GROSS ILLORS Illor	1,517,714,571,189.76 11,426,084,976.32 P3,043,821,820,736.22 1.48% 0.20% 0.20% 0.24 20% 148,00% 5.51% 0.01% 0.03%	724,003,077,386.05 1,485,755,72,415.16 10,564,645,575.89 <b>P2,805,139,685,813.81</b> 1.32% 0.20% 0.20% 0.217,45% 155,32% 5.19% 0.01% 0.03%	Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RelateD PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of Non-Performing Loans to Related Parties Total Loans to Related Parties Ratio of Non-Performing Loans to Related Parties Total Loans to Related Parties Ratio of Non-Performing Loans to Related Parties Total Loans to Related Parties Ratio of Non-Performing Loans to Related Parties Total Loans to Related Parties Ratio of Non-Performing Loans to Related Parties Total Loans to Related Parties Ratio of Non-Performing Loans to Related Parties Total Loans to Related Parties Ratio of Non-Performing Loans to Related Parties Total Loans to Related Parties Ratio of Non-Performing Loans to Related Parties Total Loans to Related Parties	\$43,775,681,302.58 1,586,812,978,106.63 37,562,482,762.58 \$\mathbb{P}_3,172,935,162,318.07  1.62% 0.37% 181.52% 127.96% 4.58% 0.02% 0.31%	1,537,672,176,615.80 30,840,613,871.32 <b>P2,909,219,962,999.11</b> 1,47% 0,35% 191.33% 132,79% 4,29% 0,01% 0,01%
Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Overage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio NEL NPL Overage Ratio RELATED PRATY TRANSACTIONS Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY LIQUIDITY	1,517,714,571,189.76 11,426,084,976.32 P3,043,821,820,736.22 1.48% 0.20% 0.20% 0.24,20% 148,00% 5.51% 0.01%	724,003,077,386.05 1,485,755,724,15.16 10,564,645,575.89 <b>P2,805,139,685,813.81</b> 1,32% 0,20% 0,20% 155,32% 5,19% 0,01% 0,35% 0,01%	Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Related Party Transkactions Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of ODSR Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to Related Parties Liquinty Liquinty	\$43,775,681,302.58 1,586,812,978,106.63 37,562,482,762.58 \$\mathbb{P}_3,172,935,162,318.07  1.62% 0.37% 181.52% 127.96% 4.58% 0.02% 0.31% 0.01%	1,537,672,176,615.80 30,840,613,871.32 <b>P2,909,219,962,999.11</b> 1,47% 0,156% 191.33% 132,79% 4.29% 0,011% 0,011%
Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANICIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio * Net Stable Funding Ratio *	1,517,714,571,189.76 11,426,084,976.32 P3,043,821,820,736.22 1.48% 0.20% 0.20% 0.24 20% 148,00% 5.51% 0.01% 0.03%	724,003,077,386.05 1,485,755,72,415.16 10,564,645,575.89 <b>P2,805,139,685,813.81</b> 1.32% 0.20% 0.20% 0.217,45% 155,32% 5.19% 0.01% 0.03%	Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %) ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net Stable Profession Stable Net Net Net Net Net Net Net Net Net Ne	\$43,775,681,302.58 1,586,812,978,106.63 37,562,482,762.58 \$\mathbb{P}_3,172,935,162,318.07  1.62% 0.37% 181.52% 127.96% 4.58% 0.02% 0.31%	1,537,672,176,615.80 30,840,613,871.32 <b>P2,909,219,962,999.11</b> 1,47% 0,35% 191.33% 132,79% 4,29% 0,01% 0,01%
Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio of Non-Performing DIOSI Loans to Total Loans to Related Parties Ratio of Non-Performing DIOSI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio of Net Stable Funding Ratio of Net Stable Fun	1,517,74,571,189,76 11,426,084,976.32 P3.043,821,820,736.22  1.48% 0.20% 204.20% 148.00% 0.35% 0.01% 0.35%	724,003,077,386.05 1,485,755,745.16 10,564,645,575.89 P2,805,139,685,813.81  132% 0,20% 217.45% 155.32% 5.19% 0,01% 0,35% 0,01%	Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Result Proverage Ratio Net NPL Coverage Ratio Result Deriver Proverage Ratio Result Deriver Result Result Proverage Ratio of Non-Performing Dossi Labars to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI Liquidity Coverage Ratio 4 Net Stable Funding Ratio 4 Net Stable Funding Ratio 4 Minimum Liquidity Ratio 5	843,775,681,302.58 1,586,812,978,106.63 37,562,482,762.58 <b>P</b> 3,172,935,162,318.07	1,537,672,176,615.80 30,840,613,871.32 P2,909,219,962,999.11 1.47% 0.36% 191.13% 132.79% 4.29% 0.01% 0.31%
Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PRATY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of Non-Performing DoSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio <sup>4</sup> Net Stable Funding Ratio <sup>4</sup> Milminum Liquidity Ratio <sup>5</sup> PROFITABILITY Return on Equity (ROE)	1,517,714,571,189.76 11,426,084,976.32 P3.043.821,820,736.22  1.48% 0.20% 204.20% 148.00% 5.51% 0.01% 0.01% 195.90% 142.65% 0.00%	724,003,077,386.05 1,485,755,754,751.16 10,564,645,575.89 P2,805,139,685,813.81  1.32% 0.20% 0.20% 0.217,45% 155.32%  5.19% 0.01% 0.01% 192.37% 142.27% 0.00%	Trust Department Accounts Derivatives Others Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of Non-Performing DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio 4* Net Stable Funding Ratio 4* Mel Stable Funding Ratio 5* PROFITABILITY Return on Equity (ROE) Return on Equity (ROE)	843,775,681,302.58 1,586,812,978,106.63 37,562,482,762.58 P3,172,935,162,318.07 1.62% 0.37% 181.52% 127.99% 4.58% 0.02% 0.01% 196.50% 140.89% 0.00%	1,537,672,176,615.80 30,840,613,871.32 P2,909,219,962,999.11  1.47% 0.35% 191.33% 191.33% 192.79%  4.29% 0.01% 193.94% 141.05% 0.00%
Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Met NPL Ratio Gross NPL Coverage Ratio Net Not Office Net Net Net Net Net Net Net Net Net Ne	1,517,74,571,189,76 11,426,084,976.32 P3.043,821,820,736.22  1.48% 0.20% 204.20% 148.00% 5.51% 0.01% 195.90% 142.65% 0.00%	724,003,077,386,05 1,485,755,725,415.16 10,564,645,575.89 P2_805,139,685,813.81  132% 0.20% 217.45% 153.32% 5.19% 0.01% 0.35% 0.01% 142,27% 0.00% 13,27% 1,77%	Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Caverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio ReLATED PARTYTRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio  Net Stable Funding Ratio 4 Minimum Liquidity Ratio 5 PROFITABILITY Return on Equity (ROE) Return on Assets	843,775,681,302,58 1,586,812,978,106.63 37,562,482,762,58 P3,172,935,162,318.07  1.62% 0.37% 181,52% 127,96% 4.58% 0.02% 0.31% 0.01% 196,50% 140,89% 0.00%	1,537,672,176,615.80 30,840,613,871.32 P2,909,219,962,999.11  1.47% 0.15% 191.13% 132.79% 4.29% 0.01% 0.11% 0.01% 141.05% 0.00%
Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Met NPL Ratio Gross NPL Coverage Ratio Net Stable PARTY TRANSACTIONS Ratio of Non-Performing DOSRI Loans to Related Parties to Ratio of DOSRI Loans to Gross NPL Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio Net Stable Funding Ratio Net Stable Funding Ratio Net Stable Funding Ratio Net	1,517,74,571,189,76 11,426,084,976.32 P3.043,821,820,736.22  1.48% 0.20% 204.20% 148.00% 0.35% 0.01% 195.90% 142.65% 0.00% 13.19% 1.18% 3.75%	724,003,077,386,05 1,485,755,725,415.16 10,564,645,575.89 P2_805,139,685,813.81  1.32% 0.20% 217,45% 155.32% 5.19% 0.01% 0.35% 0.01% 12,27% 0.00% 12,27% 1,77% 3,67%	Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Roverage Ratio Net NPL Coverage Ratio RelateD PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Mon-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio 4 Net Stable Funding Ratio 5 Net Total Loans to Total Loans to Total Loans to Related Parties Net Total Liquidity Ratio 5 PROFITABILITY Return on Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADROQUACY	843,775,681,302.58 1,586,812,978,106.63 37,562,482,762.58 P3,172,935,162,318.07  1.62% 0.37% 181.52% 127.96% 4.58% 0.02% 0.31% 0.01% 196.50% 140.89% 0.00% 1.27% 1.48% 3.62%	1,537,672,176,615.80 30,840,613,871.32 P2,909,219,962,999.11 1.47% 0.36% 191.33% 132.79% 4.29% 0.01% 0.31% 0.01% 141.05% 0.000% 12.86% 1.49% 3.61%
Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANICIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing DOSR Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio * Net Stable Funding Ratio * Minimum Liquidity Ratio * PROFTRABILITY Return on Equity (ROE) Return on Assets Net Interest Marajin CAPITAL ADEQUACY Common Equity Tier I Ratio	1,517,74,571,189,76 11,426,084,976.32 P3,043,821,820,736.22  1.48% 0.20% 0.20% 0.204,20% 148,00% 148,00% 15,51% 0.01% 0.03% 0.01% 195,90% 142,65% 0.00% 13,19% 1,78% 3,75%	724,003,077,386.05 1,485,755,72,415.16 10,564,645,575.89 P2,805,139,685,813.81  1,32% 0,20% 0,20% 0,217,45% 155,32% 5,19% 0,01% 0,01% 0,01% 192,37% 142,27% 0,00% 13,27% 142,77% 142,77% 142,77% 16,77% 16,77% 16,77% 16,77%	Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSR Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Gverage Ratio 4" Net Stable Funding Ratio 4" Mel Stable Funding Ratio 4" Minimum Liquidity Ratio 5" PROFITABILITY Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity (ROE) Return OA Seets Net Interest Margin CAPITAL ADEQUACY Common Equity Ter I Ratio	\$43,775,681,302.58 1,586,812,978,106.63 37,562,482,762.58 \$\mathbb{P}_3,172,935,162,318.07  1.62% 0.37% 181.52% 127.96% 4.58% 0.02% 0.31% 0.01% 196.50% 140.89% 0.00% 12.77% 1.48% 3.62%	1,537,672,176,615.80 30,840,613,871.32 P2,909,219,962,999.11  1.47% 0.36% 0.36% 191.33% 132.79%  4.29% 0.01% 0.01% 0.01% 193,94% 141.05% 0.00%  12.86% 1.49% 3.61%
Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANICIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PRATY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties. Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio ' Met Stable Funding Ratio ' Minimum Liquidity Ratio ' PROFITABILITY Return on Scets Net Interest Margin CAPITAL ADEQUACY Common Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity (Fel T Ratio) Tier 1 Capital Ratio CAR	1,517,74,571,189,76 11,426,084,976.32 P3.043,821,820,736.22  1.48% 0.20% 204.20% 148.00% 0.35% 0.01% 195.90% 142.65% 0.00% 13.19% 1.18% 3.75%	724,003,077,386,05 1,485,755,725,415.16 10,564,645,575.89 P2_805,139,685,813.81  1.32% 0.20% 217,45% 155.32% 5.19% 0.01% 0.35% 0.01% 12,27% 0.00% 12,27% 1,77% 3,67%	Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Relatio PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio " Net Stable Funding Ratio " Met Stable Funding Ratio " Minimum Liquidity Ratio " PROFITABLITY Return on Equity (NOC) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier I Ratio lier I Capital Ratio CAR	843,775,681,302.58 1,586,812,978,106.63 37,562,482,762.58 P3,172,935,162,318.07  1.62% 0.37% 181.52% 127.96% 4.58% 0.02% 0.31% 0.01% 196.50% 140.89% 0.00% 1.27% 1.48% 3.62%	1,537,672,176,615.80 30,840,613,871.32 P2,909,219,962,999.11  1.47% 0.36% 1913.33% 132.79% 4.29% 0.01% 0.31% 0.01% 193.94% 141.05% 0.00% 12.86% 1.49% 3.61%
Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Ratio Gross NPL Coverage Ratio Net Net Stable Funding Ratio State St	1,517,74,571,189,76 11,426,084,976.32 P3.043.821,820,736.22  1.48% 0.20% 204.20% 148.00% 5.51% 0.01% 0.01% 195.90% 142.65% 0.00% 13.19% 1.78% 3.75% 15.00% 15.00% 15.71%	724,003,077,386.05 1,485,755,754,751.16 10,564,645,575.89 P2,805,139,685,813.81  1.32% 0.20% 0.20% 0.217,45% 155.32%  5.19% 0.01% 192.37% 0.01% 192.37% 142.27% 0.00% 13.27% 1.77% 3.67% 14.17% 14.17% 14.87%	Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Men NPL Ratio Gross NPL Coverage Ratio Nen NPL Coverage Ratio Nen NPL Coverage Ratio Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of Loans to Related Parties to gross TLP Ratio of Hon-Performing DOSRI Loans to Total Loans to Related Parties Liquidity Coverage Ratio Nen Test Stable Funding Ratio 4 Net Stable Funding Ratio 5 PROFTIABILITY Return on Equity (Note) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Flots Live Table Live Ta	1.62% 0.37% 1.62% 0.37% 1.62% 0.37% 1.62% 0.37% 127.99% 4.58% 0.02% 0.01% 0.01% 0.01% 0.01% 1.48% 0.00% 1.40.89% 0.00%	1,537,672,176,615.80 30,840,613,871.32 P2,909,219,962,999.11  1.47% 0.35% 191.33% 132.79% 4.29% 0.01% 0.01% 193.94% 141.05% 10.00% 12.86% 1.49% 3.61% 15.57% 16.30%
Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANICIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PRATY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties. Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio ' Met Stable Funding Ratio ' Minimum Liquidity Ratio ' PROFITABILITY Return on Scets Net Interest Margin CAPITAL ADEQUACY Common Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity (Fel T Ratio) Tier 1 Capital Ratio CAR	1,517,74,571,189.76 11,426,084,976.32 P3.043.821,820,736.22  1.48% 0.20% 204.20% 204.20% 148.00% 148.00% 15.00% 13.19% 1.78% 3.75% 15.00%	724,003,077,386,05 1,485,755,725,415.16 10,564,645,575.89 P2_805,139,685,813.81  132% 0.20% 217,45% 153.32% 5.19% 0.01% 0.35% 0.01% 142,27% 0.00% 13,27% 14,27% 1,77% 3,67% 14,17%	Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Relatio PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio " Net Stable Funding Ratio " Met Stable Funding Ratio " Minimum Liquidity Ratio " PROFITABLITY Return on Equity (NOC) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier I Ratio lier I Capital Ratio CAR	\$43,775,681,302.58 1,586,812,978,106.63 37,562,482,762.58 \$\mathbb{P}\frac{3}{3},172,935,162,318.07 \$1.62\% 0.37\% 181.52\% 127.96\% 4.58\% 0.02\% 0.01\% 140.89\% 0.00\% 140.89\% 0.00\% 12.77\% 1.48\% 3.62\% 16.26\% 16.26\%	1,537,672,176,615.80 30,840,613,871.32 P2,909,219,962,999.11 1.47% 0.36% 191.33% 132.79% 4.29% 0.01% 0.31% 0.01% 193.94% 141.05% 0.00% 12,86% 1.49% 3.61%
Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Ratio Gross NPL Coverage Ratio Net Net Stable Funding Ratio State St	1,517,74,571,189,76 11,426,084,976.32 P3.043.821,820,736.22  1.48% 0.20% 204.20% 148.00% 5.51% 0.01% 0.01% 195.90% 142.65% 0.00% 13.19% 1.78% 3.75% 15.00% 15.00% 15.71%	724,003,077,386.05 1,485,755,754,751.16 10,564,645,575.89 P2,805,139,685,813.81  1.32% 0.20% 0.20% 0.217,45% 155.32%  5.19% 0.01% 192.37% 0.01% 192.37% 142.27% 0.00% 13.27% 1.77% 3.67% 14.17% 14.17% 14.87%	Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Caverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio ReLATED PARTYTRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio  Net Stable Funding Ratio « Net Stable Funding Ratio « Minimum Liquidity Ratio s PROFITABILITY Return on Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Ter 1 Ratio Tier 1 Capital Ratio CAR LEVERAGE Basel III Leverage Ratio «	843,775,681,302.58 1,586,812,978,106.63 37,562,482,762.58 P3,172,935,162,318.07  1.62% 0.37% 181.52% 127.96% 4.58% 0.02% 0.31% 0.01% 196.50% 140.89% 0.00% 12.77% 1.48% 3.62% 16.26% 16.26% 16.29% 9.63%	1,537,672,176,615.80 30,840,613,871.32 P2,909,219,962,999.11  1.47% 0.35% 191.33% 132.79% 4.29% 0.01% 0.01% 193.94% 141.05% 10.00% 12.86% 1.49% 3.61% 15.57% 16.30%
Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Ratio Gross NPL Coverage Ratio Net Net Stable Funding Ratio State St	1,517,74,571,189,76 11,426,084,976.32 P3.043.821,820,736.22  1.48% 0.20% 204.20% 148.00% 5.51% 0.01% 0.01% 195.90% 142.65% 0.00% 13.19% 1.78% 3.75% 15.00% 15.00% 15.71%	724,003,077,386.05 1,485,755,754,751.16 10,564,645,575.89 P2,805,139,685,813.81  1.32% 0.20% 0.20% 0.217,45% 155.32%  5.19% 0.01% 192.37% 0.01% 192.37% 142.27% 0.00% 13.27% 1.77% 3.67% 14.17% 14.17% 14.87%	Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Met NPL Ratio Gross NPL Coverage Ratio Net NPL Roverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Mon-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio 4 Net Stable Funding Ratio 4 Mention The Liquidity Ratio 5 PROFITABILITY Return on Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier I Ratio Lier 1 Capital Ratio CAR LEVERAGE Basel III Everage Ratio 4  1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companion	843,775,681,302,58 1,586,812,978,106.63 37,562,482,762,58 P3,172,935,162,318.07  1.62% 0.37% 181,52% 127,96% 4.58% 0.02% 0.31% 0.01% 196,50% 140,89% 0.00% 12,77% 1.48% 3.62% 16,26% 16,26% 16,26% 16,26% 9,63%	1,537,672,176,615.80 30,840,613,871.32 P2,909,219,962,999.11  1.47% 0.36% 191.33% 132.79% 4.29% 0.01% 0.31% 0.01% 193.94% 141.05% 0.00% 12.86% 1.49% 3.61% 15.57% 15.57% 16.30% 9.67%
Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Ratio Gross NPL Coverage Ratio Net Net Stable Funding Ratio State St	1,517,74,571,189,76 11,426,084,976.32 P3.043.821,820,736.22  1.48% 0.20% 204.20% 148.00% 5.51% 0.01% 0.01% 195.90% 142.65% 0.00% 13.19% 1.78% 3.75% 15.00% 15.00% 15.71%	724,003,077,386.05 1,485,755,754,751.16 10,564,645,575.89 P2,805,139,685,813.81  1.32% 0.20% 0.20% 0.217,45% 155.32%  5.19% 0.01% 192.37% 0.01% 192.37% 142.27% 0.00% 13.27% 1.77% 3.67% 14.17% 14.17% 14.87%	Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Men NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio  Net's Table Funding Ratio  CAPITAL ADEQUACY Common Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity First Ratio Tier I Capital Ratio CAR LEVERAGE Basel III Leverage Ratio  1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Compara  1. First Metro Investment Corporation  2. Philippine Savings Bank  3. Metropolitan Bank (Rahamas) Limited  6. First Metro International Investment Corporation  3. Metropolitan Bank (Rolland Lot.  Net Net Derivative Chipmon Comparation  6. First Metro International Investment Corporation  1. Metropolitan Bank (Rolland Lot.  Net Net Corporation  1. Metropolitan Bank (Rolland Lot.  Net Net Derivative Chipmon Comparation  1. Metropolitan Bank (Rolland Lot.  Net Net Derivative Chipmon Comparation  1. Metropolitan Bank (Rolland Lot.  Net Net Net Review Chipmon Comparation  1. Metropolitan Bank (Rolland Lot.  Net Net Net Review Chipmon Comparation  1. Metropolitan Bank (Rolland Lot.  Net Net Net Review Chipmon Comparation  1. Metropolitan Bank (Rolland Lot.  Net Net Net Review Chipmon Comparation  1. Metropolitan Bank (R	843,775,681,302.58 1,586,812,978,106.63 37,562,482,762.58 P3,172,935,162,318.07  1.62% 0.37% 181.52% 127,96% 4.58% 0.02% 0.31% 0.01% 196.50% 140.89% 0.00% 12.77% 1.48% 3.62% 16.26% 16.26% 16.26% 16.26% 16.26% 16.29% 9.63%	1,537,672,176,615.80 30,840,613,871.32 P2,909,219,962,999.11  1.47% 0.36% 191.33% 132.79% 4.29% 0.01% 0.31% 0.01% 193.94% 141.05% 0.00% 12.86% 1.49% 3.61% 15.57% 16.30% 9.67%
Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Ratio Gross NPL Coverage Ratio Net Net Stable Funding Ratio State St	1,517,74,571,189,76 11,426,084,976.32 P3.043.821,820,736.22  1.48% 0.20% 204.20% 148.00% 5.51% 0.01% 0.01% 195.90% 142.65% 0.00% 13.19% 1.78% 3.75% 15.00% 15.00% 15.71%	724,003,077,386.05 1,485,755,754,751.16 10,564,645,575.89 P2,805,139,685,813.81  1.32% 0.20% 0.20% 0.217,45% 155.32%  5.19% 0.01% 192.37% 0.01% 192.37% 142.27% 0.00% 13.27% 1.77% 3.67% 14.17% 14.17% 14.87%	Trust Department Accounts Derivatives Others Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties also of Non-Performing DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio « Net Stable Funding Ratio « Mel Total Ratio Gross TLP Return on Equity (ROE) Return on Equity (ROE) Return on Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity (ROE) Iler I Capital Ratio GR LEVERAGE Basel Ill Leverage Ratio «  1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Compan 1. First Metro Investment Corporation 5. Metropolitan Bank (Bahamas) United 5. Philippine Savings Bank 6. First Meto International Investment Compan 1. First Meto Investment Corporation 5. Metropolitan Bank (Bahamas) United 5. Philippine Savings Bank 6. First Meto International Investment Corporation 5. Metropolitan Bank (Bahamas) United 5. Philippine Savings Bank 6. First Meto International Investment Corporation 5. Metropolitan Bank (Bahamas) United 5. Philippine Savings Bank 6. First Meto International Investment Corporation 6. First Meto International Investment	843,775,681,302.58 1,586,812,978,106.63 37,562,482,762.58 P3,172,935,162,318.07  1.62% 0.37% 181.52% 127,96% 4.58% 0.02% 0.31% 0.01% 196.50% 140.89% 0.00% 12.77% 1.48% 3.62% 16.26% 16.26% 16.26% 16.26% 16.26% 16.29% 9.63%	1,537,672,176,615.80 30,840,613,871.32 P2,909,219,962,999.11  1.47% 0.36% 191.33% 132.79% 4.29% 0.01% 0.31% 0.01% 193.94% 141.05% 0.00% 12.86% 1.49% 3.61% 15.57% 16.30% 9.67%
Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Ratio Gross NPL Coverage Ratio Net Net Stable Funding Ratio State St	1,517,74,571,189,76 11,426,084,976.32 P3.043.821,820,736.22  1.48% 0.20% 204.20% 148.00% 5.51% 0.01% 0.01% 195.90% 142.65% 0.00% 13.19% 1.78% 3.75% 15.00% 15.00% 15.71%	724,003,077,386.05 1,485,755,754,751.16 10,564,645,575.89 P2,805,139,685,813.81  1.32% 0.20% 0.20% 0.217,45% 155.32%  5.19% 0.01% 192.37% 0.01% 192.37% 142.27% 0.00% 13.27% 1.77% 3.67% 14.17% 14.17% 14.87%	Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Men NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio  Net's Table Funding Ratio  CAPITAL ADEQUACY Common Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity First Ratio Tier I Capital Ratio CAR LEVERAGE Basel III Leverage Ratio  1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Compara  1. First Metro Investment Corporation  2. Philippine Savings Bank  3. Metropolitan Bank (Rahamas) Limited  6. First Metro International Investment Corporation  3. Metropolitan Bank (Rolland Lot.  Net Net Derivative Chipmon Comparation  6. First Metro International Investment Corporation  1. Metropolitan Bank (Rolland Lot.  Net Net Corporation  1. Metropolitan Bank (Rolland Lot.  Net Net Derivative Chipmon Comparation  1. Metropolitan Bank (Rolland Lot.  Net Net Derivative Chipmon Comparation  1. Metropolitan Bank (Rolland Lot.  Net Net Net Review Chipmon Comparation  1. Metropolitan Bank (Rolland Lot.  Net Net Net Review Chipmon Comparation  1. Metropolitan Bank (Rolland Lot.  Net Net Net Review Chipmon Comparation  1. Metropolitan Bank (Rolland Lot.  Net Net Net Review Chipmon Comparation  1. Metropolitan Bank (R	843,775,681,302.58 1,586,812,978,106.63 37,562,482,762.58 P3,172,935,162,318.07  1.62% 0.37% 181.52% 127,96% 4.58% 0.02% 0.31% 0.01% 196.50% 140.89% 0.00% 12.77% 1.48% 3.62% 16.26% 16.26% 16.26% 16.26% 16.26% 16.29% 9.63%	1,537,672,176,615.80 30,840,613,871.32 P2,909,219,962,999.11  1.47% 0.36% 191.33% 132.79% 4.29% 0.01% 0.31% 0.01% 193.94% 141.05% 0.00% 12.86% 1.49% 3.61% 15.57% 16.30% 9.67%
Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Ratio Gross NPL Coverage Ratio Net Net Stable Funding Ratio State St	1,517,74,571,189,76 11,426,084,976.32 P3.043.821,820,736.22  1.48% 0.20% 204.20% 148.00% 5.51% 0.01% 0.01% 195.90% 142.65% 0.00% 13.19% 1.78% 3.75% 15.00% 15.00% 15.71%	724,003,077,386.05 1,485,755,754,751.16 10,564,645,575.89 P2,805,139,685,813.81  1.32% 0.20% 0.20% 0.217,45% 155.32%  5.19% 0.01% 192.37% 0.01% 192.37% 142.27% 0.00% 13.27% 1.77% 3.67% 14.17% 14.17% 14.87%	Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Men NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to fotal Loans to Related Parties. Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to Related Parties. Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LLQUIDITY Liquidity Coverage Ratio 4 Net Stable Funding Ratio 5 PROFITABILITY Retrum or Equity (ROC) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier I Ratio Tier 1 Capital Ratio CAR LEVERAGE Basel III Leverage Ratio 4  1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Compan 1. First Meto Investment Corporation 2. Philippine Savings Bank 3. Metropolitan Bank (Bahamas) Limited 4. ORIX Metro Leasing and Finance Corporation 8. Metro Remittance (Singapore) Pte. Ltd 4. ORIX Metro Leasing and Finance Corporation 8. Metro Remittance (Singapore) Pte. Ltd 8. Metro Remittance (Singapore) P	843,775,681,302.58 1,586,812,978,106.63 37,562,482,762.58 P3,172,935,162,318.07  1.62% 0.37% 181.52% 127,96% 4.58% 0.02% 0.31% 0.01% 196.50% 140.89% 0.00% 12.77% 1.48% 3.62% 16.26% 16.26% 16.26% 16.26% 16.26% 16.29% 9.63%	1,537,672,176,615.80 30,840,613,871.32 P2,909,219,962,999.11  1.47% 0.36% 191.33% 132.79% 4.29% 0.01% 0.31% 0.01% 193.94% 141.05% 0.00% 12.86% 1.49% 3.61% 15.57% 16.30% 9.67%
Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Ratio Gross NPL Coverage Ratio Net Net Stable Funding Ratio State St	1,517,74,571,189.76 11,426,084,976.32 P3.043.821,820,736.22  1.48% 0.20% 204.20% 148.00% 148.00% 148.00% 148.00% 15.00% 15.00% 15.00% 15.71% 8.47%	724,003,077,386,05 1,485,755,725,415.16 10,564,645,575.89 P2_805,139,685,813.81  1.32% 0.20% 217.45% 153.32% 5.19% 0.01% 0.35% 0.01% 122.27% 0.00% 13.27% 1.77% 3.67% 14.17% 14.17% 14.17% 14.17% 14.87%	Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Men NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to fotal Loans to Related Parties. Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to Related Parties. Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LLQUIDITY Liquidity Coverage Ratio 4 Net Stable Funding Ratio 5 PROFITABILITY Retrum or Equity (ROC) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier I Ratio Tier 1 Capital Ratio CAR LEVERAGE Basel III Leverage Ratio 4  1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Compan 1. First Meto Investment Corporation 2. Philippine Savings Bank 3. Metropolitan Bank (Bahamas) Limited 4. ORIX Metro Leasing and Finance Corporation 8. Metro Remittance (Singapore) Pte. Ltd 4. ORIX Metro Leasing and Finance Corporation 8. Metro Remittance (Singapore) Pte. Ltd 8. Metro Remittance (Singapore) P	843,775,681,302.58 1,586,812,978,106.63 37,562,482,762.58 P3,172,935,162,318.07  1.62% 0.37% 181.22% 127.96% 4.58% 0.02% 0.31% 0.01% 196.50% 140.89% 0.00% 12.77% 1.48% 3.62% 16.26% 16.26% 16.26% 16.29% 9.63%  wites)  umpany Limited 10. Metro Remittance (Jul. Jul. Philibanor Venture Cal	1,537,672,176,615.80 30,840,613,871.32 P2,909,219,962,999.11  1.47% 0.36% 191.33% 132.79% 4.29% 0.01% 0.31% 0.01% 193.94% 141.05% 0.00% 12.86% 1.49% 3.61% 15.57% 16.30% 9.67%
Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net Net Stable Farties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of Non-Performing Dicans to Related Parties to Total Loans to Related Parties Ratio of Non-Performing Dicans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio * Net Stable Funding Ratio * Minimum Liquidity Ratio * PROFITABILITY Return on Assets Ret Interest Narajin CAPITAL ARDEQUACY Common Equity (ROS) Return on Assets Ret Interest Narajin CAPITAL ARDEQUACY Common Equity (ROS) Return on Assets Ret Interest Narajin CAPITAL PAREQUACY Common Equity (ROS) Return on Assets Ret Interest Narajin CAPITAL PAREQUACY Common Equity (ROS) Return on Assets Ret Interest Narajin CAPITAL PAREQUACY Common Equity (ROS) Return on Assets Ret	1,517,714,571,189.76 11,1426,084,976.32 P3.043.821,820,736.22  1.48% 0.20% 0.420% 148.00% 15.51% 0.01% 195.90% 142.65% 0.00% 13.19% 1.78% 15.00% 15.71% 8.47%	724,003,077,386,05 1,485,755,725,415.16 10,564,645,575.89 P2_805,139,685,813.81  1.32% 0.20% 217.45% 153.32% 5.19% 0.01% 0.35% 0.01% 122.27% 0.00% 13.27% 1.77% 3.67% 14.17% 14.17% 14.17% 14.17% 14.87%	Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Men NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Resulted Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Hon-Performing DOSRI Loans to Total Loans to DOSRI LUQUIDITY Liquidity Goverage Ratio 4 Ment Stable Funding Ratio 4 Ment Stable Funding Ratio 5 Minimum Liquidity Ratio 5 PROFITABILITY Return on Equity Rioc) Return on Equity Rioc Return on Expension States Return on Expension St	\$43,775,681,302.58  1,586,812,978,106.63 37,562,482,762.58  **P3,172,935,162,318.07  1.62% 0.37% 181.52% 127.96% 4.58% 0.02% 0.31% 140.89% 0.00% 140.89% 140.89% 16.26% 16	1,537,672,176,615.80 30,840,613,871.32 P2,909,219,962,999.11  1.47% 0.36% 191.33% 132.79% 4.29% 0.01% 0.31% 0.01% 193.94% 141.05% 0.00% 12.86% 1.49% 3.61% 15.57% 16.30% 9.67%
Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Met NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Mon-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio  Net Stable Funding Ratio  Net Stable F	1,517,714,571,189.76 11,1426,084,976.32 P3.043.821,820,736.22  1.48% 0.20% 0.420% 148.00% 15.51% 0.01% 195.90% 142.65% 0.00% 13.19% 1.78% 15.00% 15.71% 8.47%	724,003,077,386,05 1,485,755,725,415.16 10,564,645,575.89 P2_805,139,685,813.81  1.32% 0.20% 217.45% 153.32% 5.19% 0.01% 0.35% 0.01% 122.27% 0.00% 13.27% 1.77% 3.67% 14.17% 14.17% 14.17% 14.17% 14.87%	Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Men NPL Ratio Gross NPL Coverage Ratio Nen NPL Coverage Ratio Related Parties to gross TLP Ratio of Loans to Related Parties to gross TLP Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSR Loans to gross TLP Ratio of Non-Performing DOSR Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio 4 Net Stable Funding Ratio 4 Minimum Liquidity Ratio 5 PROFITABILITY Return on Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier I Ratio Tier 1 Capital Ratio CAR LEVERAGE Basel III Leverage Ratio 4  1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companion Capital Ratio Cap	\$43,775,681,302.58  1,586,812,978,106.63 37,562,482,762.58  **P3,172,935,162,318.07  1.62% 0.37% 181.52% 127.96% 4.58% 0.02% 0.31% 140.89% 0.00% 140.89% 140.89% 16.26% 16	1,537,672,176,615.80 30,840,613,871.32 P2,909,219,962,999.11  1.47% 0.36% 191.33% 132.79% 4.29% 0.01% 0.31% 0.01% 193.94% 141.05% 0.00% 12.86% 1.49% 3.61% 15.57% 16.30% 9.67%
Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Met NP. Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PRATY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio ** Met Stable Funding Ratio ** Minimum Liquidity Ratio ** PROFITABILITY Return on Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio Tier 1 Capital Ratio CAR LEVERAGE Basel III Leverage Ratio **  1/ This account is comprised of Financial Assets Held for Trading, and Financial Labilities Designated at FVPL, and 4 // Doly applicable to All Universal and Commercial Basis and their subsidiary basis.	1,517,714,571,189.76 11,1426,084,976.32 P3.043.821,820,736.22  1.48% 0.20% 0.420% 148.00% 15.51% 0.01% 195.90% 142.65% 0.00% 13.19% 1.78% 15.00% 15.71% 8.47%	724,003,077,386,05 1,485,755,725,415.16 10,564,645,575.89 P2_805,139,685,813.81  1.32% 0.20% 217.45% 153.32% 5.19% 0.01% 0.35% 0.01% 122.27% 0.00% 13.27% 1.77% 3.67% 14.17% 14.17% 14.17% 14.17% 14.87%	Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties and of Non-Performing Loans to Related Parties to Total Loans to Related Parties and to Office NPL Coverage Ratio Net NPL Coverage Ratio Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio  Net Stable Funding Ratio  Net Stable Funding Ratio  Net Stable Funding Ratio  Net Indignity Rote Return on Equity (ROE) Return on Equity (ROE) Return on Equity (ROE) Return on Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUÁCY Common Equity Ter I Ratio Iler I Capital Ratio CAR LEVERAGE Basel III Leverage Ratio   1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Compara 1. Pins Metro Investment Corporation 2. Philippine Saring Stank 6. First Meto International Investment City 3. Metropolitan Bank (China) Ltd. 7. Metro Remittance (Finagopore) Pte. Ltd 2. This account is comprised of Financial Liabilities I Met for Trading (NFT), Debt Securities Designated at FPPL and O 2. This account is comprised of Financial Liabilities the Met for Trading and Financial Liabilities Designated at FPPL and O 3. This account is comprised of Financial Liabilities the Met for Trading and Financial Liabilities Designated at FPPL and O 4. Only applicable to All Universal and Commercial Banks and their subsidiary banks.	\$43,775,681,302.58  1,586,812,978,106.63 37,562,482,762.58  **P3,172,935,162,318.07  1.62% 0.37% 181.52% 127.96% 4.58% 0.02% 0.31% 140.89% 0.00% 140.89% 140.89% 16.26% 16	1,537,672,176,615.80 30,840,613,871.32 P2,909,219,962,999.11  1.47% 0.36% 191.33% 132.79% 4.29% 0.01% 0.31% 0.01% 193.94% 141.05% 0.00% 12.86% 1.49% 3.61% 15.57% 15.57% 16.30% 9.67%
Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Met NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Mon-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio  Net Stable Funding Ratio  Net Stable F	1,517,714,571,189.76 11,1426,084,976.32 P3.043.821,820,736.22  1.48% 0.20% 0.420% 148.00% 15.51% 0.01% 195.90% 142.65% 0.00% 13.19% 1.78% 15.00% 15.71% 8.47%	724,003,077,386,05 1,485,755,725,415.16 10,564,645,575.89 P2_805,139,685,813.81  1.32% 0.20% 217.45% 153.32% 5.19% 0.01% 0.35% 0.01% 122.27% 0.00% 13.27% 1.77% 3.67% 14.17% 14.17% 14.17% 14.17% 14.87%	Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Men NPL Ratio Gross NPL Coverage Ratio Nen NPL Coverage Ratio Related Parties to gross TLP Ratio of Loans to Related Parties to gross TLP Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSR Loans to gross TLP Ratio of Non-Performing DOSR Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio 4 Net Stable Funding Ratio 4 Minimum Liquidity Ratio 5 PROFITABILITY Return on Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier I Ratio Tier 1 Capital Ratio CAR LEVERAGE Basel III Leverage Ratio 4  1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companion Capital Ratio Cap	\$43,775,681,302.58  1,586,812,978,106.63 37,562,482,762.58  **P3,172,935,162,318.07  1.62% 0.37% 181.52% 127.96% 4.58% 0.02% 0.31% 140.89% 0.00% 140.89% 140.89% 16.26% 16	1,537,672,176,615.80 30,840,613,871.32 P2,909,219,962,999.11  1.47% 0.36% 191.33% 132.79% 4.29% 0.01% 0.31% 0.01% 193.94% 141.05% 0.00% 12.86% 1.49% 3.61% 15.57% 15.57% 16.30% 9.67%
Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio Gross NPL Coverage Ratio Net NPL Retatio Gross NPL Coverage Ratio Net Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of Non-Performing Dosn to Related Parties to Total Loans to Related Parties Ratio of Non-Performing Dosn to Related Parties to Total Loans to DOSRI LIQUIDITY Liquidity (overage Ratio * Net Stable Funding Ratio * Minimum Liquidity Ratio * PROTTABILITY Return on Equity (ROD Return on Assets Net Interest Margin CAPITIA ADEQUACY Common Equity (ROD Return on Assets Net Interest Margin CAPITIA ADEQUACY Common Equity (ROD Ter 1 Capital Ratio CAR LEVERRAGE Basel III Leverage Ratio *  11 This account is comprised of Financial Assets Held for Trading, and Financial Labilities Designated at FPPL, and 4 Only applicable to All Stand-clone TBs, RBs, and CoopBanks	1,517,714,571,189.76 11,1426,084,976.32 P3.043.821,820,736.22  1.48% 0.20% 0.20% 0.204,20% 148.00% 15.51% 0.01% 195.90% 142.65% 0.00% 13.19% 1.78% 3.75% 15.00% 15.171% 8.47%	724,003,077,386.05 1,485,755,72,415.16 10,564,645,575.89 P2,805,139,685,813.81  1.32% 0.20% 0.20% 0.217,45% 155,32% 5.19% 0.01% 0.01% 192,37% 142,27% 0.00% 13,27% 142,27% 141,17% 14,17% 15,17% 16,17	Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Met NPL Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Goverage Ratio 4 Net Stable Funding Ratio 4 Net Stable Funding Ratio 4 Net Stable Funding Ratio 5 Minimum Liquidity Ratio 5 PROFTRABILITY Return on Equity (NOC) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity (NOC) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio Ilie1 1 Capital Ratio (AR LEVERAGE Basel III Leverage Ratio 6  1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Compan 1. First Metro Investment Corporation 2. Philippine Sarings Bank 4. First Metro Investment Corporation 3. Metropolitan Bank (China) Ltd. 4. ORM Metro Leasing and Finance Corporation 1. First Metro Investment Corporation 1. Metro Remittance (Finagopore) Pie. Ltd 1. This account is comprised of Financial Assets Held for Trading (NFT). Debt Securities Designated at FIPL. 4. Only applicable to All Stand-alone TBs, RBs, and Coopdinas	\$43,775,681,302.58  1,586,812,978,106.63 37,562,482,762.58  **P3,172,935,162,318.07  1.62% 0.37% 181.52% 127.96% 4.58% 0.02% 0.31% 140.89% 0.00% 12.77% 1.48% 3.62% 16.26% 16.26% 16.26% 16.29% 16.39% 9.63%  10.White or Perintiance (UR 11. Wheto Remittance (UR 12. Philibancor Venture Cap  11. Wheto Remittance (UR 12. Philibancor Venture Cap  14. Philibancor Venture Cap  14. Philibancor Venture Cap  15. Philibancor Venture Cap  16. Philibancor Venture Cap  17. Manual Cap  18. Philibancor Venture Cap  19. Philibancor Venture Cap  10. Philibancor Venture Cap  10. Philibancor Venture Cap  11. Meter Financial Assets Mandatorily Measured at FPPL	1,537,672,176,615.80 30,840,613,871.32 P2,909,219,962,999.11  1.47% 0.36% 191.33% 132,79%  4.29% 0.01% 0.01% 193,94% 141,05% 0.00%  12.86% 1.49% 3.61% 15.57% 16.30% 9.67%  5A,Inc. pank Co., Ltd.   Umited sital Corporation
Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Met NP. Ratio Gross NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio RELATED PRATY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of DOSRI Loans to gross TLP Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio ** Met Stable Funding Ratio ** Minimum Liquidity Ratio ** PROFITABILITY Return on Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUACY Common Equity Tier 1 Ratio Tier 1 Capital Ratio CAR LEVERAGE Basel III Leverage Ratio **  1/ This account is comprised of Financial Assets Held for Trading, and Financial Labilities Designated at FVPL, and 4 // Doly applicable to All Universal and Commercial Basis and their subsidiary basis.	1,517,714,571,189.76 11,1426,084,976.32 P3.043.821,820,736.22  1.48% 0.29% 204.20% 148.00% 15.51% 0.01% 195.90% 142.65% 0.00% 13.19% 1.78% 3.75% 15.00% 15.71% 8.47%	724,003,077,386,05 1,485,755,725,415.16 10,564,645,575.89 P2_805,139,685,813.81  1.32% 0.20% 217,45% 153,32% 0.01% 0.01% 0.35% 0.01% 142,27% 0.00% 142,27% 1.77% 3.67% 14.17% 14.17% 14.17% 14.17% 14.17% 14.87% 8.44%	Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS  FINANCIAL INDICATORS (in %)  ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Coverage Ratio Net NPL Coverage Ratio Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties and of Non-Performing Loans to Related Parties to Total Loans to Related Parties and to Office NPL Coverage Ratio Net NPL Coverage Ratio Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio  Net Stable Funding Ratio  Net Stable Funding Ratio  Net Stable Funding Ratio  Net Indignity Rote Return on Equity (ROE) Return on Equity (ROE) Return on Equity (ROE) Return on Equity (ROE) Return on Assets Net Interest Margin CAPITAL ADEQUÁCY Common Equity Ter I Ratio Iler I Capital Ratio CAR LEVERAGE Basel III Leverage Ratio   1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Compara 1. Pins Metro Investment Corporation 2. Philippine Saring Stank 6. First Meto International Investment City 3. Metropolitan Bank (China) Ltd. 7. Metro Remittance (Finagopore) Pte. Ltd 2. This account is comprised of Financial Liabilities I Met for Trading (NFT), Debt Securities Designated at FPPL and O 2. This account is comprised of Financial Liabilities the Met for Trading and Financial Liabilities Designated at FPPL and O 3. This account is comprised of Financial Liabilities the Met for Trading and Financial Liabilities Designated at FPPL and O 4. Only applicable to All Universal and Commercial Banks and their subsidiary banks.	843,775,681,302.58 1,586,812,978,106.63 37,562,482,762.58 P3,172,935,162,318.07  1.62% 0.37% 181.52% 127,96% 4.58% 0.02% 0.31% 140.89% 0.00% 140.89% 16.26% 16.26% 16.26% 16.26% 16.26% 16.29% 9.63%  18.152% 18.152% 19.188% 19.188% 19.188% 19.188% 19.188% 19.188% 10.188%	1,537,672,176,615.80 30,840,613,871.32 P2,909,219,962,999.11  1.47% 0.36% 0.36% 132,79% 4.29% 0.01% 0.31% 0.01% 133,94% 141.05% 0.00% 12.86% 1.49% 3.61% 15.57% 16.30% 9.67%

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 customercare@metrobank.com.ph.

(Sgd.) FABIAN S. DEE President

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(Sgd.) MARICEL L. MADRID First Vice President (Sgd.) FABIAN S. DEE President

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