

COVER SHEET

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SEC Registration Number

M	E	T	R	O	P	O	L	I	T	A	N		B	A	N	K		&		T	R	U	S	T		C	O	M	P	A	N	Y

(Company's Full Name)

G	T		T	o	w	e	r			I	n	t	e	r	n	a	t	i	o	n	a	l	,		6	8	1	3				
A	y	a	l	a		A	v	e	n	u	e		c	o	r	.		H	.	V	.		D	e	l	a		C	o	s	t	a
S	t	.		B	r	g	y	.		B	e	l		A	i	r	,		1	2	2	7		M	a	k	a	t	i			
C	i	t	y																													

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

MINDA CLAVER A. OLONAN

(Contact Person)

8898-8000

(Company Telephone Number)

1	2
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Month Day

(Fiscal Year)

17-C

(Form Type)

0	4
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Month Day

(Annual Meeting)

NONE

(Secondary License Type, If Applicable)

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Dept. Requiring this Doc.

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Amended Articles Number/Section

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Total No. of Stockholders

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Domestic

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Foreign

To be accomplished by SEC Personnel concerned

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File Number

LCU

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Document ID

Cashier

STAMPS

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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. 000-477-863-000
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 Avenue cor. H.V. Dela Costa St. Brgy. Bel Air,
Makati City
Address of principal office 1227
Postal Code
8. (02) 8898-8000
Issuer's telephone number, including area code
9. Metrobank Plaza, Sen. Gil Puyat Ave., Urdaneta Village Makati City 1200
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

Metropolitan Bank & Trust Company (MBT) will be releasing to the press the attached statement entitled "Metrobank delivers strongest nine-month income of PHP37.3 billion in 9M25". Highlights are as follows:

- Metropolitan Bank & Trust Co. (Metrobank) reported record net earnings of PHP37.3 billion in the first nine months of the year, driven by solid loan growth, improving margin trend, healthy trading income alongside well managed cost growth. Pre-provision operating profit in 9M 2025 grew 12.1% year-on-year to PHP59.2 billion.

- The Bank's net interest income increased by 7.1% to PHP91.8 billion in the first nine months of the year, owing to broad-based gains across business segments and sustained quarterly margin improvement.
- Gross loans expanded by 10.8% year-on-year to PHP1.9 trillion, with consumer loans rising by 15.8%. Institutional loans likewise rose by 9.5%. Meanwhile, total deposits amounted to PHP2.5 trillion, up 7.6% year-on-year, of which PHP1.5 trillion are low-cost current and savings accounts (CASA). Loan to deposit ratio of 76.6% reflects ample capacity to support client funding needs.
- Non-interest income grew 5.3% to PHP25.4 billion during the first nine months, driven by steady growth in service fees and trust income. Trading and foreign exchange gains surged by 18% to P6.6 billion, driven by continued growth in customer flows and effective management of the investment securities portfolio.
- Operating cost growth was well contained, rising by just 1.7% year-on-year. Consequently, cost to income ratio fell to 49.8% from 52.2% in 9M 2024.
- Asset quality continued to fare better than industry, with non-performing loans' (NPL) ratio coming in at 1.7%, far lower than the industry's reported 3.6% NPL ratio as of August 2025. Year to date provisions stood at P8.7 billion, maintaining high NPL cover of 147.4%, a hefty buffer against rising uncertainties.
- Alongside this, the Bank remains well-capitalized, with Capital Adequacy Ratio at 17.0% and Common Equity Tier 1 (CET1) ratio at 16.3%, well above the minimum regulatory requirements. As such, Asian Banker named Metrobank as the Strongest Bank in the Philippines for the fifth straight year and was given the Best Managed Bank title for 2025.
- The Bank's total consolidated assets increased by 8.9% to PHP3.6 trillion, solidifying its position as the second largest private universal bank in the country. Total equity climbed by 7.2% to PHP407.6 billion.
- 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:

MINDA CLAVER A. OLONAN
Head of Investor Relations