

BALANCE SHEET

(Head Office and Branches)

As of December 31, 2025 As of September 30, 2025

| ASSETS | | | |
|--|-------------------------------|-------------------------------|--|
| Cash and Cash Items | ₱ 32,870,807,809.22 | ₱ 25,812,977,967.09 | |
| Due from Bangko Sentral ng Pilipinas | 105,641,227,854.71 | 99,220,136,170.33 | |
| Due from Other Central Banks and Banks - Net | 42,583,092,578.29 | 29,924,894,693.03 | |
| Financial Assets at Fair Value through Profit or Loss (FVPL) ^{1/} | 113,797,377,660.61 | 131,853,791,663.12 | |
| Financial Assets at Fair Value Through Other | | | |
| Comprehensive Income (FVOCI) - Net | 876,354,230,398.37 | 788,331,213,162.73 | |
| Debt Securities at Amortized Cost - Net | 444,490,214,033.61 | 444,114,435,756.31 | |
| Interbank Loans Receivable | 35,952,962,811.31 | 25,602,946,741.39 | |
| Loans and Receivables - Others | 1,718,753,506,056.25 | 1,614,858,293,302.73 | |
| Total Loan Portfolio (TLP) - Gross | 1,754,706,468,867.56 | 1,640,461,240,044.12 | |
| Allowance for Credit Losses ^{2/} | 51,722,391,236.29 | 49,623,170,315.76 | |
| Total Loan Portfolio - Net | 1,702,984,077,631.27 | 1,590,838,069,728.36 | |
| Equity Investment in Subsidiaries, Associates and Joint Ventures - Net | 79,904,166,673.39 | 82,433,441,328.39 | |
| Bank Premises, Furniture, Fixture and Equipment - Net | 23,126,926,309.88 | 22,474,456,647.43 | |
| Real and Other Properties Acquired - Net | 2,768,816,822.73 | 2,395,365,978.73 | |
| Sales Contract Receivables - Net | 7,801,881.52 | 9,570,106.73 | |
| Other Assets - Net | 115,700,676,418.60 | 125,526,053,846.53 | |
| TOTAL ASSETS | ₱ 3,540,229,416,072.20 | ₱ 3,343,254,407,048.78 | |

| LIABILITIES | | | |
|---|-------------------------------|-------------------------------|--|
| Financial Liabilities at Fair Value through Profit or Loss (FVPL) ^{3/} | ₱ 13,500,301,337.57 | ₱ 14,040,177,771.62 | |
| Deposit Liabilities | 2,374,975,627,849.43 | 2,195,847,127,018.34 | |
| Bills Payable | 505,731,901,335.21 | 491,499,853,280.00 | |
| Interbank Loans Payable | 60,596,245,234.49 | 41,458,061,219.83 | |
| Other Borrowings, including Deposit Substitutes | 445,135,656,100.72 | 450,041,792,060.17 | |
| Bonds Payable-Net | 106,529,727,393.03 | 105,579,172,880.12 | |
| Other Liabilities | 128,600,994,426.39 | 139,795,394,696.11 | |
| TOTAL LIABILITIES | ₱ 3,129,338,552,341.63 | ₱ 2,946,761,725,646.19 | |

| 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 | 0.00 | 37,397,975,811.88 | |
| Retained Earnings | 254,968,731,881.04 | 205,112,746,639.05 | |
| Other Capital Accounts | (13,337,426,637.46) | (15,277,599,575.33) | |
| TOTAL STOCKHOLDERS' EQUITY | ₱ 410,890,863,730.57 | ₱ 396,492,681,402.59 | |
| TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY | ₱ 3,540,229,416,072.20 | ₱ 3,343,254,407,048.78 | |

| CONTINGENT ACCOUNTS | | | |
|---------------------------------------|-------------------------------|-------------------------------|--|
| Guarantees Issued | ₱ 25,527,751,926.52 | ₱ 27,972,147,944.26 | |
| Performance Standby Letters of Credit | 60,546,298,941.96 | 43,005,549,918.25 | |
| Commercial Letters of Credit | 9,569,538,903.98 | 8,783,587,508.80 | |
| Trade Related Guarantees | 603,783,001.25 | 463,198,567.45 | |
| Commitments | 508,491,213,502.23 | 472,379,774,918.31 | |
| Spot Foreign Exchange Contracts | 47,928,997,412.17 | 132,943,145,138.15 | |
| Trust Department Accounts | 938,889,272,184.61 | 829,133,760,574.92 | |
| Derivatives | 1,419,591,350,821.41 | 1,517,714,571,189.76 | |
| Others | 12,854,625,515.13 | 11,426,084,976.32 | |
| TOTAL CONTINGENT ACCOUNTS | ₱ 3,024,002,832,209.26 | ₱ 3,043,821,820,736.22 | |

| FINANCIAL INDICATORS (in %) | | | |
|--|---------|---------|--|
| ASSET QUALITY | | | |
| Gross Non-Performing Loans (NPL) Ratio | 1.53% | 1.48% | |
| Net NPL Ratio | 0.22% | 0.20% | |
| Gross NPL Coverage Ratio | 192.80% | 204.20% | |
| Net NPL Coverage Ratio | 141.25% | 148.00% | |
| RELATED PARTY TRANSACTIONS | | | |
| Ratio of Loans to Related Parties to gross TLP | 5.84% | 5.51% | |
| 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 | 0.29% | 0.35% | |
| Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI | 0.02% | 0.01% | |
| LIQUIDITY | | | |
| Liquidity Coverage Ratio ^{4/} | 184.05% | 195.90% | |
| Net Stable Funding Ratio ^{4/} | 147.94% | 142.65% | |
| Minimum Liquidity Ratio ^{5/} | 0.00% | 0.00% | |
| PROFITABILITY | | | |
| Return on Equity (ROE) | 12.94% | 13.19% | |
| Return on Assets | 1.76% | 1.78% | |
| Net Interest Margin | 3.77% | 3.75% | |
| CAPITAL ADEQUACY | | | |
| Common Equity Tier 1 Ratio | 15.14% | 15.00% | |
| Tier 1 Capital Ratio | 15.14% | 15.00% | |
| CAR | 15.83% | 15.71% | |
| LEVERAGE | | | |
| Basel III Leverage Ratio ^{4/} | 8.35% | 8.47% | |

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)

As of December 31, 2025 As of September 30, 2025

| ASSETS | | | |
|--|-------------------------------|-------------------------------|--|
| Cash and Cash Items | ₱ 34,576,611,918.64 | ₱ 27,586,687,437.34 | |
| Due from Bangko Sentral ng Pilipinas | 106,045,049,958.64 | 99,780,875,347.03 | |
| Due from Other Central Banks and Banks - Net | 64,614,102,397.32 | 48,204,993,988.69 | |
| Financial Assets at Fair Value through Profit or Loss (FVPL) ^{1/} | 113,840,547,037.60 | 132,171,481,385.84 | |
| Financial Assets at Fair Value Through Other | | | |
| Comprehensive Income (FVOCI) - Net | 954,546,192,484.77 | 847,109,162,059.39 | |
| Debt Securities at Amortized Cost - Net | 473,274,317,918.94 | 471,488,817,817.18 | |
| Interbank Loans Receivable | 71,825,506,478.37 | 60,182,965,135.11 | |
| Loans and Receivables - Others | 1,971,897,742,694.56 | 1,861,901,981,581.25 | |
| Loans and Receivables Arising from RA/CA/PR/SLB | 840,579,420.00 | 1,681,532,105.11 | |
| Total Loan Portfolio (TLP) - Gross | 2,044,563,828,592.93 | 1,923,766,478,821.47 | |
| Allowance for Credit Losses ^{2/} | 58,661,815,313.09 | 56,473,167,707.81 | |
| Total Loan Portfolio - Net | 1,985,902,013,279.84 | 1,867,293,311,113.66 | |
| Equity Investment in Subsidiaries, Associates and Joint Ventures - Net | 10,314,528,301.07 | 11,808,726,880.06 | |
| Bank Premises, Furniture, Fixture and Equipment - Net | 27,202,270,342.39 | 26,664,532,992.17 | |
| Real and Other Properties Acquired - Net | 5,707,384,597.54 | 5,411,423,245.88 | |
| Sales Contract Receivables - Net | 10,280,678.31 | 11,865,456.33 | |
| Other Assets - Net | 140,106,913,989.21 | 149,100,338,658.74 | |
| TOTAL ASSETS | ₱ 3,916,140,212,904.27 | ₱ 3,686,632,216,382.31 | |

| LIABILITIES | | | |
|---|-------------------------------|-------------------------------|--|
| Financial Liabilities at Fair Value through Profit or Loss (FVPL) ^{3/} | ₱ 13,501,957,127.55 | ₱ 14,041,308,268.17 | |
| Deposit Liabilities | 2,662,213,168,659.64 | 2,459,775,305,847.84 | |
| Bills Payable | 530,482,043,369.11 | 506,595,775,938.59 | |
| Interbank Loans Payable | 78,573,810,970.56 | 49,740,411,507.15 | |
| Other Borrowings, including Deposit Substitutes | 451,908,232,398.55 | 456,855,364,431.44 | |
| Bonds Payable-Net | 114,051,465,653.03 | 113,030,632,823.32 | |
| Other Liabilities | 174,703,201,157.77 | 185,375,188,563.54 | |
| TOTAL LIABILITIES | ₱ 3,494,951,835,967.10 | ₱ 3,278,818,211,441.46 | |

| 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 | 0.00 | 37,397,975,811.88 | |
| Retained Earnings | 254,968,731,881.04 | 205,112,746,639.05 | |
| Other Capital Accounts | (3,039,913,430.86) | (3,956,276,037.07) | |
| TOTAL STOCKHOLDERS' EQUITY | ₱ 421,188,376,937.17 | ₱ 407,814,004,940.85 | |
| TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY | ₱ 3,916,140,212,904.27 | ₱ 3,686,632,216,382.31 | |

| CONTINGENT ACCOUNTS | | | |
|---------------------------------------|-------------------------------|-------------------------------|--|
| Guarantees Issued | ₱ 26,788,621,056.52 | ₱ 27,972,147,944.26 | |
| Performance Standby Letters of Credit | 60,546,298,941.96 | 43,025,549,918.25 | |
| Commercial Letters of Credit | 29,396,795,291.01 | 27,972,798,790.86 | |
| Trade Related Guarantees | 603,783,001.25 | 463,198,567.45 | |
| Commitments | 508,520,654,975.76 | 472,407,179,787.31 | |
| Spot Foreign Exchange Contracts | 48,017,182,412.17 | 132,943,145,138.15 | |
| Trust Department Accounts | 955,848,074,335.04 | 843,775,681,302.58 | |
| Derivatives | 1,487,566,595,774.97 | 1,586,812,978,106.63 | |
| Others | 42,193,895,009.60 | 37,562,482,762.58 | |
| TOTAL CONTINGENT ACCOUNTS | ₱ 3,159,481,900,798.28 | ₱ 3,172,935,162,318.07 | |

| FINANCIAL INDICATORS (in %) | | | |
|--|---------|---------|--|
| ASSET QUALITY | | | |
| Gross Non-Performing Loans (NPL) Ratio | 1.67% | 1.62% | |
| Net NPL Ratio | 0.39% | 0.37% | |
| Gross NPL Coverage Ratio | 171.86% | 181.52% | |
| Net NPL Coverage Ratio | 123.47% | 127.96% | |
| RELATED PARTY TRANSACTIONS | | | |
| Ratio of Loans to Related Parties to gross TLP | 4.88% | 4.58% | |
| Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties | 0.02% | 0.02% | |
| Ratio of DOSRI Loans to gross TLP | 0.26% | 0.31% | |
| Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI | 0.02% | 0.01% | |
| LIQUIDITY | | | |
| Liquidity Coverage Ratio ^{4/} | 181.68% | 196.50% | |
| Net Stable Funding Ratio ^{4/} | 144.92% | 140.89% | |
| Minimum Liquidity Ratio ^{5/} | 0.00% | 0.00% | |
| PROFITABILITY | | | |
| Return on Equity (ROE) | 12.56% | 12.77% | |
| Return on Assets | 1.45% | 1.48% | |
| Net Interest Margin | 3.64% | 3.62% | |
| CAPITAL ADEQUACY | | | |
| Common Equity Tier 1 Ratio | 16.12% | 16.26% | |
| Tier 1 Capital Ratio | 16.12% | 16.26% | |
| CAR | 16.81% | 16.99% | |
| LEVERAGE | | | |
| Basel III Leverage Ratio ^{4/} | 9.34% | 9.63% | |

1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)
- | | | |
|---|---|--|
| 1. First Metro Investment Corporation | 5. Metropolitan Bank (Bahamas) Limited | 9. First Metro Holdings USA, Inc. |
| 2. Philippine Savings Bank | 6. First Metro International Investment Company Limited | 10. Metro Remittance (Japan) Co., Ltd. |
| 3. Metropolitan Bank (China) Ltd. | 7. Metro Remittance (Hong Kong) Limited | 11. Metro Remittance (UK) Limited |
| 4. ORIX Metro Leasing and Finance Corporation | 8. Metro Remittance (Singapore) Pte. Ltd. | 12. Philbancor Venture Capital Corporation |

2. List of Subsidiary Insurance Companies- None

1/ This account is comprised of Financial Assets Held for Trading (HFT), Debt Securities Designated at FVPL, and Other Financial Assets Mandatorily Measured at FVPL.
 2/ This account is comprised of Specific Allowance for Credit Losses and General Loan Loss Provision.
 3/ This account is comprised of Financial Liabilities Held for Trading, and Financial Liabilities Designated at FVPL.
 4/ Only applicable to All Universal and Commercial Banks and their subsidiary banks.
 5/ Only applicable to All Stand-alone TBs, RBs, and CoopBanks

We, **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