

February 18, 2026

Atty. Johanne Daniel M. Negre
Head, Disclosure Department
The Philippine Stock Exchange, Inc.
6/F PSE Tower
5th Avenue corner 28th 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 December 31, 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

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. February 18, 2026
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 December 31, 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 **FEB 18 2026** day of
affiant exhibiting to me her [REDACTED]
valid until [REDACTED]

Doc. No. 420 ;
Page No. 85 ;
Book No. I ;
Series of 2026

NOTARY PUBLIC
Until December 31, 20 _____
PTR No. _____
Place _____



ATTY. CHARISSIMAE Y. VENTURA
Notary Public for Taguig City



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	37,397,975,851.88	
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	37,397,975,851.88	
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.
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 4/ Only applicable to All Universal and Commercial Banks and their subsidiary banks.
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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