



2025 ANNUAL REPORT
AND SUSTAINABILITY REPORT



Vision-Mission Statement

To be the country's premiere financial conglomerate, empowering our individual and business clients to realize their goals and reach their full potential. By creating and customizing financial solutions in response to our stakeholders' needs, continuously expanding our scope of reach, and leading in community services, we live up to our "You're in Good Hands" promise that embodies who we are and what we do. We are Metrobank¹.

¹Approved by the Board in January 2020

Core Values

Passion for Results

Integrity

Teamwork

Commitment to Customer Service

Heart for Community

Our Commitment

We commit to be:

THE TRUSTED FINANCIAL PARTNER. Our business relies on the principles of trust, honesty, and integrity as we serve our customers and help them attain their financial goals.

THE EMPLOYER OF CHOICE. We strengthen the organization by continuously developing and enhancing the abilities of our people. We nurture them into professional individuals with integrity and passion for service and excellence. We ensure their future by providing them with fulfilling careers.

A RESPONSIBLE BANK. We adhere to the highest standards of corporate governance, exercising accountability, fairness, and transparency across all our business operations. We exercise good management to provide our shareholders with sustainable returns on their investments.

AN INSTITUTION WITH A HEART. We give back to the communities we serve, committed to making meaningful contributions to the economic and social development of our nation.

About the Report

The Metrobank 2025 Annual Report provides an extensive overview of the financial performance and operations of the Metropolitan Bank & Trust Company ("Metrobank"). It corroborates our financial strength and sustainable growth, driven by our strategic partnerships, customer-centric processes, and keen eye for market trends and opportunities.

The annual report covers Metrobank as the Parent company, as well as the Bank's subsidiaries and affiliates. It discusses our business activities and accomplishments from January 1, 2025 to December 31, 2025, unless otherwise specified.

To ensure the comprehensiveness of our disclosures, our report complies with the requirements set out in the Bangko Sentral ng Pilipinas' (BSP) Annual Report Assessment Checklist (ARAC).

Metrobank maintains our transparency to stakeholders by presenting the Annual Report to shareholders, the BSP, Securities and Exchange Commission (SEC), the Philippine Stock Exchange (PSE), and the Philippine Dealing and Exchange Corporation (PDex), and is made accessible to the public via Metrobank's website and the PSE EDGE portal.

Further information, comments, or inquiries about this annual report can be forwarded to: investor.relations@metrobank.com.ph

About the Bank

Since our establishment in Manila in 1962, Metrobank has grown into one of the country's top universal banks, with 967 local branches, 28 foreign offices, and 2,242 automated teller machines (ATMs) delivering a wide range of financial services to our customers across the Philippines and overseas.

Metrobank is the primary banking arm of GT Capital Holdings, Inc. Alongside our corporate, commercial, and consumer banking services, as well as investment and trust banking, Metrobank offers insurance, leasing, and remittance services through our subsidiaries and affiliates, including the First Metro Investment Corporation (FMIC), ORIX METRO Leasing and Finance Corporation (OMLF), Philippine Savings Bank (PSBank), and AXA Philippines Life and General Insurance Corporation (AXA Philippines).

We remain committed to supporting the financial goals of our diverse clientele, including multinational corporations, small and medium-sized enterprises (SMEs), retail customers, high-net-worth individuals (HNWIs), and ultra-high-net-worth individuals (UHNWIs). This commitment is anchored in our brand promise, "You're in Good Hands with Metrobank," which we uphold through customer-centric strategies across our operations and channels.

Beyond banking, we contribute to community development through the Metrobank Foundation, Inc., which we established in 1979 to support education and social development initiatives.

In 2025, we maintained our strong position in the banking sector, having been named the "Strongest Bank in the Philippines" by The Asian Banker for the fifth consecutive year. We continue to reinforce our commitment to sustainable growth—advancing our business, supporting our customers, and contributing meaningfully to communities and the broader economy.

Corporate Structure

Ticker: GTCAP PM / GTCAP PS
Market cap: USD2.0 Bn



**Ty Family
& Other Related
Parties**

Free Float

39.8%

12.2%¹

47.9%²

Metrobank
You're in good hands

Investment Banking*

Savings Bank*

Leasing*

99.3%

88.4%

59.9%



Ticker: PSB PM / PSB PS
Market cap: USD 0.4Bn

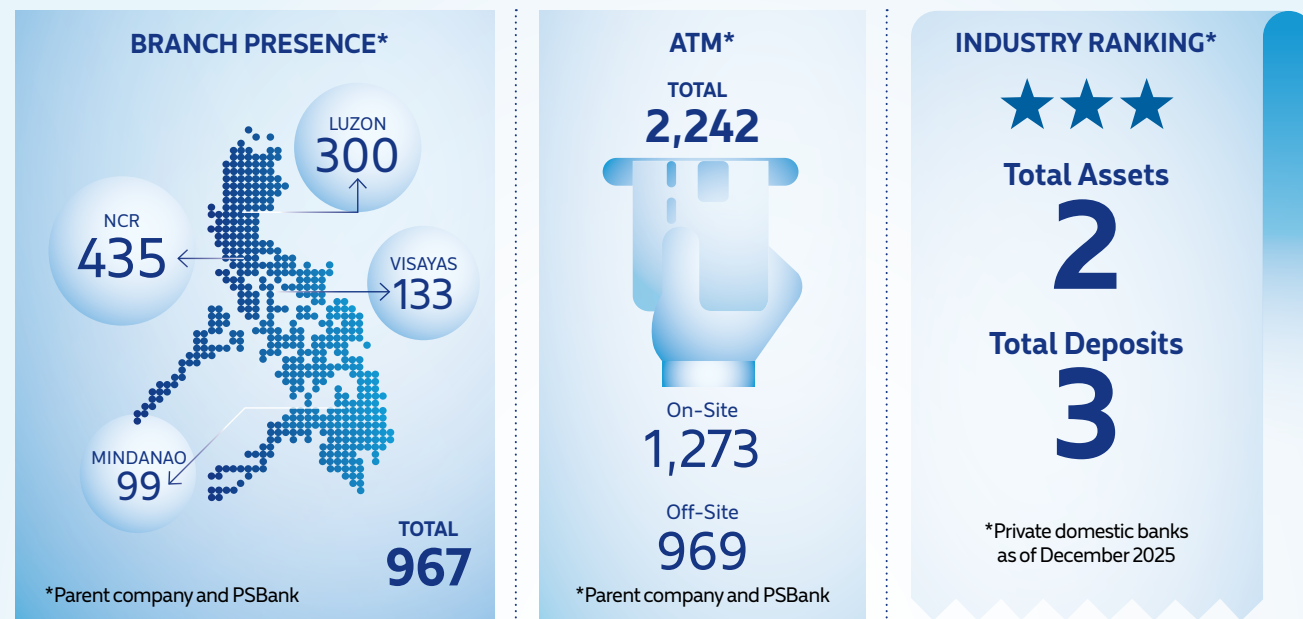
Effective Ownership

General & Life Insurance*

28.2%*



Note:
¹ estimate
² 30 December 2025
* Domestic subsidiaries only
* MBT's Effective Ownership on AXA is at 28.0%



AWARDS AND RECOGNITIONS

- The Asian Banker**
The Strongest Bank in the Philippines

The Asian Banker – Leadership Achievement Award 2025

 - Best Managed Bank in the Philippines
 - Best Bank CEO in the Philippines – Fabian S. Dee

Euromoney Awards for Excellence 2025

 - Philippines' Best Bank for Corporate Responsibility
 - Philippines' Best Bank for Large Corporates

Euromoney Global Private Banking Awards 2025

 - Philippines' Best for Ultra-High-Net-Worth

- 2025 Philippine Dealing System (PDS) Annual Awards**
- Cesar E.A. Virata Award – Best Securities House
 - Top Corporate Securities Market Maker
 - Top Fixed-Income Dealing Participant (Rank 1st)
 - Top Dealing Participant for Corporate Securities
 - Top 5 Fixed-Income Cash Settlement Bank (Rank 3rd)
 - Top 5 Fixed-Income Brokering Participant (Rank 5th)
- National Anti-Money Laundering and Counter-Terrorism Financing Coordinating Committee (NACC)**
Recognition for helping the Philippines' successful exit from the Financial Action Task Force (FATF) Grey List
- The Asset Benchmark Research 2025**
- Top Investment House (Bank Category)
 - 2nd as Best Sell Side Firm for Local Currency in the Secondary Market (Corporate Bonds)
 - 7 Metrobankers recognized
 - 4 Metrobanker Trust traders included in "Most Astute Investors"

- Citywire ASEAN Awards**
- Best CIO Office Award
 - Best Investment Services Award
- ASEAN Corporate Governance Scorecard (ACGS) by the Institute of Corporate Directors**
- 4-Golden Arrow award
- Forbes' Best Employers**
- 3rd in the Philippines
 - 154th in the World
- CFA Society Philippines' 10th Annual Best Managed Funds of the Year Awards**
Best Managed Funds of the Year Awards for 2025
- Metro High Dividend Yield Unit Paying Fund
 - Metro\$ US Investment Grade Corporate Bond Feeder Fund
 - Metro\$ Short Term Bond Fund
- Bureau of the Treasury (BTr)**
- 2025 Top Government Securities Eligible Dealer (GSED)
 - GSED with the Highest Auction Share in Treasury Bills
 - Top Retail GSED

Historical Milestones

- 1962**
Inauguration of Metrobank

1963
Opened our first branch in Ylaya, Divisoria

1967
Opened our first provincial branch in Davao City

1970
Established our first international branch in Taipei, Taiwan

1973
Set up our first representative office in Hong Kong

1974
Acquisition of First Metro Investment Corporation (FMIC)

1977
Development of Metrobank Plaza in Makati City
Operational license granted to the Foreign Currency Deposit Unit (FCDU)

1979
Creation of Metrobank Foundation

1999
Acquired majority stake in SolidBank, which was eventually merged with FMIC

1998
Launch of Metrobank Visa

1994
Metrobank became the largest private universal bank in the Philippines

1990
Metrobank became a founding member of the multi-channel electronic payment network BancNet

1985
Establishment of the Bank's credit card company, Unibancard Corporation, which later became Metrobank Card Corporation (consolidated into Metrobank Group in 2020)

1981
Universal banking license granted to Metrobank
First listed at the PSE
Acquired majority ownership of PSBank

2001
Metrobank became the first Philippine bank to raise Tier 2 capital

2003
Metrobank partnered with ANZ Funds, gaining access to global card technologies.

2007
Raised PHP 8.5 billion worth of Tier 2 Peso-Denominated Step-Up Callable Subordinated Notes recognized as "Deal of the Year" by International Financing Review Asia

2010
Opened Metropolitan Bank (China) Ltd (MBCL), the first wholly-owned foreign enterprise incorporated in Nanjing, China

2012
Celebrated 50th anniversary
Honored as the Best Bank by Euromoney for three years in a row

2018
Metrobank fully acquired ANZ's 40% stake

2025
Recognized as the "Strongest Bank in the Philippines" by The Asian Banker for five consecutive years

2024
Raised a landmark USD 1 billion from international debt capital markets through five and 10-year bonds

2023
Awarded as the Best Domestic Private Bank in the Philippines by Asiamoney for the second straight year

2022
Honored as the Best Bank in the Philippines at the Euromoney Excellence Awards

2020
Full acquisition of Metrobank Card Corporation (MCC)
- 63 years of growing with you**

Strength that Sustains

Beyond our organization, Metrobank remains to be a pillar in strengthening the economy. Our strong balance sheet and organization ensure our ability to support the capital spending plans of top conglomerates and corporates.

In 2025, we moved forward with resilience amid the economic and market challenges by keeping our stakeholders at the center of our every decision and action.

At the start of the year, we were hopeful that the Philippine economy was well on its way to achieving above 6% growth post the mid-term elections. We expected further cuts in policy rates, supported by easing inflationary pressures, would spur consumer demand and recovery in investment spending. However, the sentiment turned around by the second half of the year as political challenges prompted

a sharp slowdown in government construction spending and weakened consumer sentiment. Eventually, economic growth slowed down to 4.4%, its weakest since 2011.

Metrobank, nonetheless, emerged stronger, as demonstrated by our healthy balance sheet, high capital ratios, and good asset quality. Our assets expanded to PHP 3.9 trillion, strengthening Metrobank's position as the second-largest universal bank in the Philippines.

The Bank delivered record earnings of PHP49.7 billion in 2025, driven by modest asset expansion, resilient margins, healthy trading income and well contained cost growth. Our portfolio health remained intact, with non-performing loans (NPLs) ratio at 1.7%, well below industry's 3.2%. We also kept our NPL cover ratio high at 140.8%.

Our solid balance sheet, with high Common Equity Tier 1 (CET1) ratio of 16.1%, further bolstered our capacity to serve our clients' financial needs as we continue to face domestic and global uncertainties.



Supporting the Nation's Growth

Even as we may still face volatility this year, Metrobank continues to see opportunities across markets to expand our business and contribute meaningfully to the broader economy. Favorable demographic trends present long-term growth potential. As more Filipinos enter their prime earning years, with greater capacity to earn, borrow, and invest, we are well positioned to support their evolving financial needs. We are thus focused on building enduring customer relationships with our retail clients by offering the right financial solutions at every life stage. Through continuous innovation, we ensure that our products and services remain relevant, responsive, and aligned with the diverse goals of customers across demographics.

Beyond our organization, Metrobank remains to be a pillar in strengthening the economy. Our strong balance sheet and organization ensure our ability to support the capital spending plans of top conglomerates and corporates. The Bank stands ready to support institutional clients' financial needs in expanding and bolstering infrastructure developments in the country. By financing critical spending and managing investments, the Bank supported projects in infrastructure, telecommunications and technology, transportation, logistics, and other key industries to advance economic development.

Meanwhile, we have long recognised that our mid-market commercial clients are vital for job creation and regional development, hence, we will

continue to focus our efforts in helping them weather periods of uncertainty as well as expand as the economy recovers.

We are also keeping pace with the rapid advancement of the digital economy. In 2025, we scaled the features of our digital platforms, providing multiple functionalities for customers to better access, manage, and even grow their finances.

As we advance to a more digital future, we are continuing with our expansion on the ground. Our branch presence covers various cities and provinces across the country. We also continuously enhance our branches' frontline services to improve customer experience.

Managing Risk While Scaling Sustainable Finance

At Metrobank, protecting shareholder value requires more than delivering financial performance in a given year. It requires disciplined exposure management, prudent capital allocation, and sustained investment in resilience.

This discipline is evident in how we manage legacy exposures responsibly, finance credible transition pathways, and expand green and social financing where risk-adjusted returns are sound and aligned with long-term national development priorities.

Our financing of renewable energy, energy efficiency, and sustainable water initiatives collectively reached PHP69.9 billion. These are evaluated under our established credit standards and Environmental and Social Risk Management processes, ensuring that

growth in sustainable financing does not compromise asset quality.

To date, we have extended more than PHP140.0 billion in committed sustainable finance-eligible loans. A portion of this portfolio is allocated to the development and operations of renewable energy assets delivering several thousand megawatts of installed capacity across solar, wind, hydro, and geothermal technologies. These projects contribute to grid stability, energy diversification, and long-term decarbonization objectives, while also supporting economic development and infrastructure reliability.

Our Sustainable Finance Framework provides the discipline behind this approach. In 2025, we secured an independent Second Party Opinion and received an SQS2 Sustainability Quality Score from Moody's Ratings. The assessment recognized the quality of our project selection process, governance controls, risk management, and reporting practices.

Growth Through Responsible Engagement

A successful transition must also be inclusive and economically grounded. In 2025, we served 2,972 Micro, Small and Medium Enterprise (MSME) borrowers with PHP34.4 billion in outstanding loans. By providing access to financing, we enable entrepreneurs to expand operations, invest in productivity growth, adopt new technologies, and strengthen resilience. In addition, total remittance flows facilitated through our network reached USD9.8 billion across more than 15 million transactions, supporting household consumption.

Financial resilience also requires knowledge. Through Earnest Learning, LifeBanking guidance, and Wealth Insights programs, we support clients across life stages and levels of financial complexity. In 2025, financial education initiatives reached more than 1,800 participants nationwide, promoting responsible financial decision-making and long-term wealth creation while equipping them with knowledge on safeguarding themselves against fraud.

Building stronger communities

Our support to communities extends beyond financing.

In 2025, Metrobank Foundation deployed PHP25.5 million in grants to 24 partner organizations across education, health, livelihood development, arts and culture, and disaster resilience. The Metrobank Scholarship Program supports 122 scholars and has produced 1,268 graduates. Metrobank Foundation has been a key proponent to the National Teachers' Month campaign since its inception 2008. In 2025, the program reached around 300,000 teachers and engaged 90 like-minded organizations supportive of the nationwide advocacy honoring Filipino teachers.

Educational grants for underserved areas supported more than 7,000 learners. Health and nutrition grants reached 750 beneficiaries. Livelihood and MSME development grants served 331 individuals. Disaster response operations assisted 24,726 families across multiple provinces, reinforcing preparedness and recovery capacity. It is in recognition of these initiatives of Metrobank Foundation that

Euromoney conferred the title of Best Bank for Corporate Social Responsibility on Metrobank in 2025.

Our employees further strengthened these efforts through the Purple Hearts Club. In 2025, 11,991 members across 85 chapters mobilized volunteer initiatives. Volunteer participation reached 34% of our workforce, contributing more than 7,200 volunteer hours.

Staying Strong in a Changing Environment

The environment, in which we operate will continue to transform. Metrobank will continue to innovate our products and channels to meet the evolving needs of our customers. We will also deepen partnerships among our clients and across the Metrobank Group, fostering collaboration that supports mutual growth and shared success.

At the same time, our growth strategies will remain anchored on disciplined stewardship and financial resilience – foundations that have long defined our promise of "You're in Good Hands with Metrobank."

We extend our sincere appreciation to all our customers, shareholders, partners and fellow Metrobankers for their steadfast support to our initiatives to create meaningful, sustainable impact. Together, we will continue to deliver greater value to our communities, contribute to economic progress, and help build a stronger nation.

(Sgd.)

ARTHUR TY
Chairman

"Metrobank will continue to innovate our products and channels to meet the evolving needs of our customers. We will also deepen partnerships among our clients and across the Metrobank Group, fostering collaboration that supports mutual growth and shared success."

Strength in Action

As the frontliners of the Bank's commitment to grow together with our clients, Metrobankers play a pivotal role in advancing our strategy.

Our ability to navigate the challenges in 2025 has been made possible by the dynamic collaboration among Metrobankers and our clients. We supported each other to overcome market hurdles and worked hand in hand in executing our growth strategies.

Our Growth at a Glance

Despite the moderating growth in the domestic economy, the Bank posted a record net income of PHP49.7 billion in 2025, with pre-provision operating profit rising by 17.1% year-on-year to

PHP78.4 billion. Our continued asset expansion, steady margins, strong trading income, and moderate cost growth were the key drivers of our solid performance.

Net interest income increased by 9.2% to PHP124.6 billion, in line with loan growth as margins stayed resilient despite policy rate cuts. Meanwhile, total non-interest income jumped by 11.6% to PHP33.5 billion, with a modest 6.0% increase in fee and trust income to PHP19.2 billion. In addition, trading and foreign exchange income surged 47.2% to PHP8.2 billion in 2025, backed by strong customer flows and effective management of our investment securities portfolio. Operating cost growth was contained at 3.3% year-on-year to PHP79.7 billion. As a result, cost to income ratio improved to 50.7% from 53.8% in 2024.

We expanded our total consolidated assets by 10.2% to PHP3.9 trillion, making us the second largest private universal bank. Our lending business continued to thrive, as our gross loans increased by 8.8%. We recorded a modest 7.4% expansion in our corporate and commercial



"We have all the necessary buffers in place. Our high NPL cover prepares us for whatever contingency that may come. We have maintained a strong balance sheet with high capital ratios and we have more than sufficient liquidity. Hence, we are well-prepared to leverage on the growth opportunities."

loans, in line with GDP growth trends. Meanwhile, consumer loans climbed by 13.9%, with net credit card receivables increasing at a healthy pace of 21.9%, auto loans by 8.9% and housing loans by 7.3%.

Total deposits at the Bank also edged up to PHP2.7 trillion, driven by a 5.9% growth in low-cost Current and Savings Accounts (CASA), which made up at 59.2% of total deposits. With our healthy loan to deposit ratio of 74.9%, customers are assured that Metrobank is well positioned to meet their additional financial needs during the eventual economic recovery.

Our non-performing loans (NPLs) at 1.7%, are well below the industry average of 3.2%. Our NPL cover ratio also stood high at 140.8%, giving us a significant buffer against risks that could affect our asset quality.

Our total equity increased by 9.4% to PHP432.2 billion. The Bank is well above BSP's minimum regulatory requirements in Capital Adequacy Ratio (CAR) and Common Equity Tier 1 (CET1), recording 16.8% and 16.1%, respectively.

After our solid business performance and robust capital base in 2025, our Board of Directors has recently approved a total cash dividend of PHP22.5 billion or PHP5.00 per share for 2026. Aside from the regular dividend of PHP3.00 per share, a special cash dividend of PHP2.00 was declared, sustaining shareholder returns for the third year.

Our success has also been widely recognized by top financial publications. Metrobank has once again emerged as the "Strongest Bank in the Philippines," an honor we have received from The Asian Banker for five consecutive years. The same institution also awarded us as the Best Managed Bank.

Metrobank is also acknowledged as the Best Bank for Large Corporates at the Euromoney Awards for Excellence, as well as the Philippines' Best for Ultra High-Net-Worth at Euromoney Global Private Banking Awards.

Shared Success

The overall success of Metrobank has been largely driven by the collective efforts of our subsidiaries and affiliates.

Philippine Savings Bank (PSBank), our thrift bank subsidiary, grew its total assets to PHP237.3 billion in 2025. Despite industry wide asset quality pressures, PSBank's consumer NPL ratio fared better than industry, supported by enhanced credit models and disciplined risk management.

First Metro Investment Corporation (FMIC) strengthened its partnership with large corporations, particularly in supporting their sustainability agenda. It successfully completed 20 deals in 2025 including arranging financing for key projects supporting the government's economic priorities, particularly in renewable energy.

AXA Philippines Life and General Insurance Corporation (AXA Philippines) also finished strong in

2025, recording a double-digit growth in Annualized Premium Equivalent (APE) and gross written premiums in General Insurance.

We also recognized improvements in ORIX Metro Leasing and Finance Corporation's (OMLF) loan portfolio health, with its NPL ratio reduced to single-digit levels, marking its return to pre-pandemic benchmarks. It further expanded its Electric Vehicle – Full Service Operating lease program and offering financing solutions to small businesses in Mindanao, supporting the Bank's sustainability and financial inclusion agenda.

Partners in Progress

Our collaboration at Metrobank has a shared purpose: to better serve our clients and grow with them. We amplified this commitment in Metrobank's "Let's Grow Together" campaign in 2025. It highlights our partnership with all our clients, whether it's small businesses or large enterprises and individual customers, achieve their financial goals by supporting them through loans, investment opportunities, and advisory services, among others. While we ensure that our financial solutions are comprehensive, we also ensure clients find the right products and services through our suitability guides and financial education initiatives.

As the frontliners of the Bank's commitment to grow together with our clients, Metrobankers play a pivotal role in advancing our strategy. In turn, we remain steadfast in supporting their

growth and equipping them with the tools, training, and opportunities they need to succeed.

We continue to invest in the professional development of our Metrobankers, anchored in delivering enhanced customer experiences across all our channels. Our Relationship Managers, branch personnel, and investment counselors are continually enhancing their capabilities to engage clients more meaningfully and provide solutions that best address their needs.

Having seen the value of strong relationships across our business units and with our clients, Metrobank will further strengthen collaboration to optimize our banking solutions and channels. Furthermore, we will continue to expand our client base by reaching a broader range of demographics, especially younger generations.

Looking Ahead

Despite seeing a slower economy in the last quarter of 2025, we are still optimistic about what Metrobank can do in 2026. The growth of our commercial business is closely aligned with real GDP growth, with financing working capital needs of businesses taking up a substantial portion of the loan book. We expect a recovery as soon as the government is able to implement its public works agenda. The top conglomerates and corporates are continuing to pursue their capital spending plans. We are quite positive on the outlook for our consumer business. We have already

consolidated the management of consumer loans and deposits under one team, making the approach to customer expansion strategies more holistic.

More importantly, we have all the necessary buffers in place. Our high NPL cover prepares us for whatever contingency that may come. We have maintained a strong balance sheet with high capital ratios and we have more than sufficient liquidity. Hence, we are well-prepared to leverage on the growth opportunities.

We sincerely acknowledge the dedication of our Metrobankers and the guidance of our Board of Directors, which have been instrumental in driving sustainable growth. To our customers and communities, we reaffirm our commitment: you are truly in good hands, and we look forward to continuing this journey of growth together in 2026 and beyond.

(Sgd.)

FABIAN S. DEE
President

Our Strategic Pillars

Metrobank consistently strives to expand our customer base by reviewing and enhancing our products to better meet the evolving needs of both existing and new customers, including those across emerging markets.

Living up to our brand promise of "You're in Good Hands," Metrobank anchors our strategic pillars in customer centricity, guiding our objectives and efforts to strengthen our operations, workforce, and risk management. This customer-centric approach goes beyond delivering enhanced financial products and services; it positions the Bank as a trusted partner to our clients throughout their financial journeys.

These strategies and key initiatives are exercised across the Parent company and our subsidiaries to ensure unified

sustainable growth for the Metrobank Group. In 2025, our business units continued to work together to enhance solutions and processes in alignment with the Bank's overall strategy.

Growth

Metrobank consistently strives to expand our customer base by reviewing and enhancing our products to better meet the evolving needs of both existing and new customers, including those across emerging markets.

We maintain a disciplined pricing strategy framework to ensure our loan products remain affordable and competitive. Furthermore, we continue to implement initiatives such as the Good Repeat Client Program and Lifebanking activities to identify our ideal customers and offer more targeted and personalized solutions, thereby strengthening client relationships over the long term.

In 2025, our business units actively pursued growth opportunities with a focus on improving market share and enhancing customer experience. Key initiatives included:

- Strengthening our partnerships with business clients, driving the 7.4% growth in corporate and commercial loans;
- Enhancing our UITFs platforms, which led to our Trust Banking Group's 1,500 new customers accounts and 64.4% AUM increase to PHP955.8 billion ;
- Deepening collaboration across the Metrobank Group to enhance our UITFs and fixed-income services;

- Leveraging the Bank's extensive ecosystem to provide UHNWIs with integrated solutions;
- Cross-selling through bundled offerings to individual clients to expand our consumer banking;
- Targeting of priority industries to strengthen client acquisition and CASA growth; and,
- Building more partnerships with financial technology companies to develop new solutions

Customer Experience

Metrobank commits to our campaign of "growing together" with clients at every step. This involves embedding our *malasakit* brand of service throughout the customer journey. We continuously streamline our omni-channel experience to deliver more seamless and consistent interactions for Metrobank customers.

Our customer experience initiatives are anchored on valuing client feedback and strengthening our responsiveness to requests and complaints. To support this, the Bank has invested in a Customer Feedback Management platform that enables more efficient monitoring and analysis of customer insights, which we use to enhance our products, services, and processes.

We also recognize the critical role of our Metrobankers in delivering quality customer service, which we consider a collective responsibility, particularly in addressing customer concerns. Our Customer Governance Committee ensures that employees undergo regular training on our Customer Protection Policy and consistently

uphold our customer protection standards across all touchpoints.

In 2025, our business units—particularly the Branch Banking Sector—have accelerated channel enhancements to further improve customer experience. These initiatives include:

- The development of suitability guides to match clients with appropriate products based on their financial goals, needs, and capacities;
- Enhanced application and onboarding processes;
- Streamlined QR PH features for merchant clients; and,
- The expansion of our advisory team of investment counselors to better serve regional clients

Operational Efficiency

In 2025, we contained our operating cost growth at 3.3%, keeping total expenses at PHP79.7 billion, which improved our cost-to-income ratio to 50.7%, down from 53.8%.

We made significant investments to scale our digital capabilities across the Bank and our subsidiaries to strengthen data management capabilities and operational resilience. At the same time, we are actively transitioning our clients toward digital banking solutions while fostering meaningful relationships between customers and branch personnel through an advisory-led approach, rather than transactional servicing. Our activities in 2025 focused on:

- Rationalizing duplicate functions in FMIC's backroom operations and governance units
- Streamlining and reevaluation of OMLF's branch network
- Artificial intelligence and machine learning adoption for smarter processes at PSBank

Digital Initiatives

As we advance our technological capabilities at Metrobank, we ensure that clients remain at the center of innovation. Our digitalization efforts focus on boosting client engagement throughout our channels. We continue to enhance the Metrobank Online App (MBOA) and Metrobank Business Online Solutions (MBOS) by developing new platforms and features that provide clients with easier access to a wider range of financial services and greater transparency in financial information.

In support of these efforts, we continued to strengthen our digital and information resources in 2025 with:

- Delivery of regular updates and investment advice through our financial information resources, Metrobank Wealth Insights and Earnest
- Regular presentation of Economic and Capital Markets Briefings on Metrobank Wealth Insights to share expert analysis about the economy and financial markets
- Maintained FMIC's The Market Call to keep clients and the public well-informed about capital markets
- Automation of loan collection letters through M Connect to improve efficiency and timeliness

- App optimization to support various online products, such as eSavings and online time deposits
- Introduction of electronic statements of account on MBOA
- Improvements to the mobile remittance solutions of our foreign subsidiaries
- Organized fraud prevention awareness campaigns on digital platforms

Corporate Governance and Compliance & Risk Management

Metrobank upholds good corporate governance to preserve a culture of integrity across our organization. At the same time, we consistently improve our risk management amidst the rapidly evolving business environment. Part of strengthening our governance and risk management is staying abreast of developments in the regulatory landscape to ensure compliance and considering sustainable development in our business operations and relationships.

Among the regulatory requirements we adhere to is protecting the data privacy of our customers and the Bank. We have a dedicated Data Privacy Department that conducts a Privacy Impact Assessment (PIA) to review and identify potential issues, the results of which we use to improve our processes.

The Bank also aligns our operations with the Philippine Development Plan, the United Nations Sustainable Development Goals (UN SDGs), and the United Nations Global Compact Principles. We ensure that our lending

and investment solutions are not used for projects that are illegal or may harm the environment and the people. We engage only with organizations that follow responsible and lawful practices, and we expect our contractors and suppliers to abide by environmental regulations and good governance practices.

Aside from these environmental and social matters, our risk management also remains attentive to market, operational, and material risks. We are vigilant about adopting risk mitigation and controls for anti-money laundering, lending and deposit-taking, and statement of account, among others.

Metrobank manages risks through a top-down approach and focuses on improving our employees' risk awareness through training and mentoring programs.

- Continued compliance with our Corporate Governance Manual to uphold good governance and operations in the Board
- Annual groupwide corporate governance training for Metrobank leaders

People Development

Metrobankers play a vital role in delivering meaningful customer experiences and supporting our day-to-day operations. As such, the Bank continues to invest in the professional growth of our employees through targeted training and development programs, including communication and presentation skills, critical and analytical thinking, product and

project management, and leadership development. We also nurture future leaders through structured mentorship and succession planning initiatives. To ensure alignment with organizational priorities, we are enhancing our Key Result Areas (KRAs) to assess employee performance and contributions against the Bank's objectives.

In 2025, our people development initiatives emphasized strengthening Metrobankers' capabilities to deliver superior client experiences. These efforts include:

- Specialized training sessions for branch frontline teams to improve the handling of BSP cases and customer complaints
- Upskilling wealth specialists to deepen their expertise and enhance client engagement
- Assignment of HR Business Partners in each business unit of FMIC to evaluate job efficiency
- Review of benefits and salary scale, as well as redesigning employee training curriculum at OMLF
- Personalized training for middle and senior managers through the PSBank Business Campus

Meaningful Banking

In executing our strategies and pursuing our objectives, we are guided by our commitment to Meaningful Banking. We will continue to provide relevant financial solutions and quality customer experiences, assuring every stakeholder of our efforts to fulfill our brand promise, "You're in Good Hands with Metrobank."

2025 highlight: A Growth Partner of Enterprises

Customers are at the core of Metrobank's growth strategy. More than simply expanding our reach, we aim to be a trusted partner in our clients' growth journeys. In 2025, we reinforced this commitment through our "Let's Grow Together" campaign, which highlights our role as a long-term partner in helping clients grow their businesses.

Metrobank's comprehensive suite of financial solutions—from commercial and SME loans, retail loans and investments to advisory services—supports our customers at every stage of their growth, whether aspiring entrepreneurs or established business owners.

To further sustain their progress, we equip our clients with relevant knowledge and timely insights through our financial education and market intelligence platforms, Earnest and Metrobank Wealth Insights.

By helping our business clients strengthen their enterprises through access to capital and sound financial management, we grow alongside them—contributing not only to shared success, but also to broader economic progress.



We will continue to provide relevant financial solutions and quality customer experiences, assuring every stakeholder of our efforts to fulfill our brand promise, "You're in Good Hands" with Metrobank.

Financial Highlights



Summary of Financial Statements

(In PHP millions, Except Per Share Amounts)

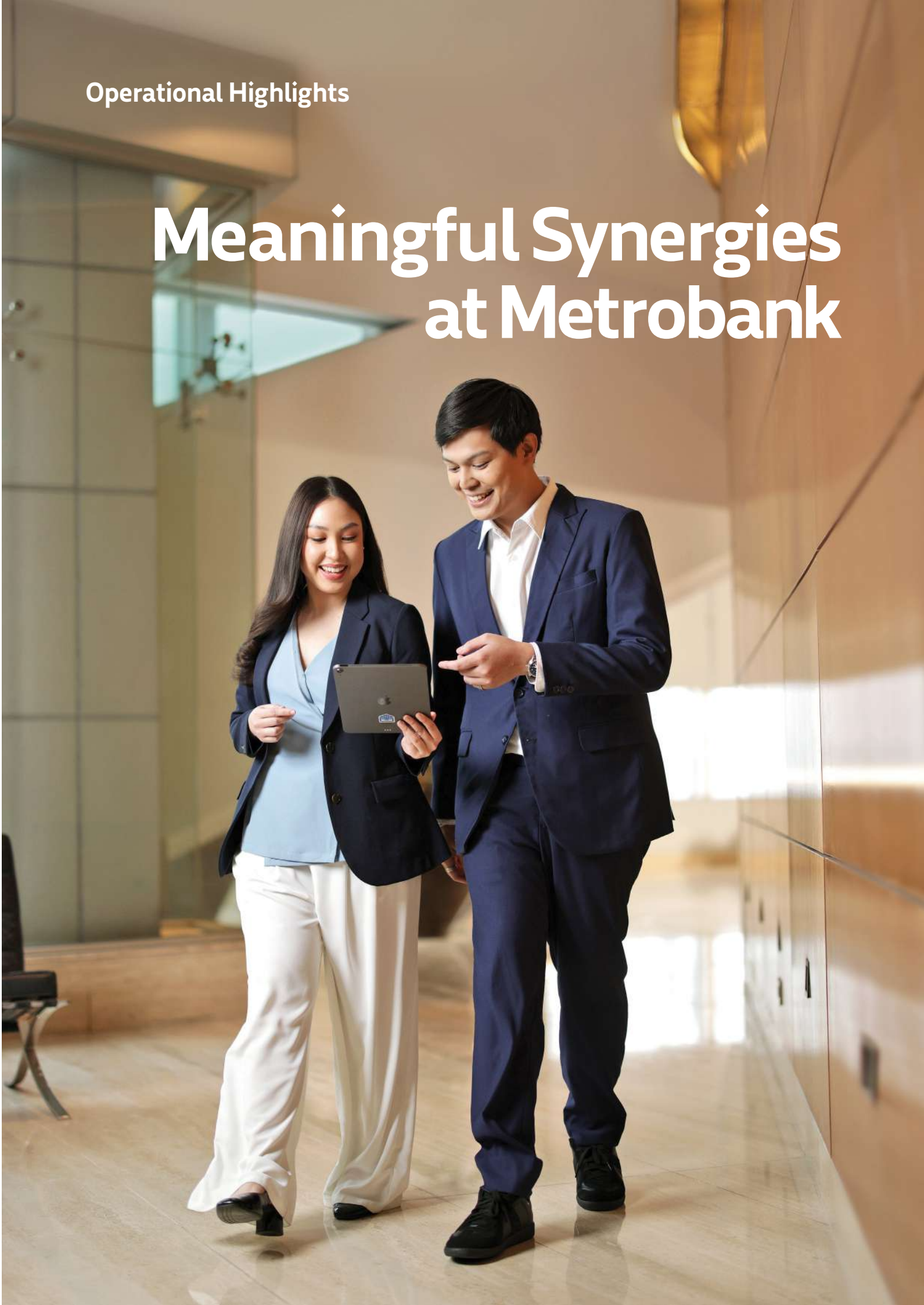
At Year End	Consolidated			Parent		
	2025	2024	2023	2025	2024	2023
Total Assets	3,880,317	3,520,355	3,104,902	3,502,521	3,194,138	2,766,366
Loans and Receivables – Net	1,976,438	1,816,010	1,537,166	1,713,037	1,577,619	1,335,336
Investment Securities	1,541,575	1,274,327	1,082,117	1,434,642	1,182,793	947,612
Others	362,304	430,018	485,619	354,842	433,726	483,418
Total Liabilities	3,448,150	3,123,950	2,738,164	3,080,131	2,807,951	2,409,016
Deposit Liabilities	2,660,956	2,573,878	2,382,772	2,374,976	2,321,464	2,113,559
Demand	642,415	608,370	586,345	586,157	559,133	536,772
Savings	932,693	879,568	853,028	884,817	832,157	807,153
Time	1,085,848	1,085,940	925,885	904,002	930,174	757,204
Long-Term Negotiable Certificates of Deposit	-	-	17,514	-	-	12,430
Others	787,194	550,072	355,392	705,155	486,487	295,457
Total Equity	432,167	396,405	366,738	422,390	386,187	357,350
Attributable to:						
Equity Holders of the Parent Company	421,705	385,502	356,665	422,390	386,187	357,350
Non-Controlling Interest	10,462	10,903	10,073			
Book Value Per Share (BVPS)	93.8	85.7	79.3	93.9	85.9	79.5

For the Year	Consolidated			Parent		
	2025	2024	2023	2025	2024	2023
Net Interest Income	124,628	114,115	104,970	106,776	97,776	88,785
Interest Income	186,039	177,664	153,612	161,066	153,975	129,251
Interest Expense	61,411	63,549	48,642	54,290	56,199	40,466
Non-interest Income	33,451	29,984	29,379	31,394	28,315	26,237
Service Charges, Fees and Commissions	17,882	16,932	16,390	14,438	13,733	13,079
Trading and Securities Gain (Loss) – Net	4,659	8,904	(94)	3,978	8,582	(128)
Foreign Exchange Gain (Loss) – Net	3,549	(3,328)	4,096	3,435	(3,610)	3,805
Leasing	2,273	2,033	2,019	144	153	159
Income from Trust Operations	1,328	1,195	1,220	1,275	1,145	1,173
Other Non-interest Income ¹	3,760	4,248	5,748	8,124	8,312	8,149
Total Operating Income	158,079	144,099	134,349	138,170	126,091	115,022
Total Operating Expenses	91,626	83,521	78,500	74,015	68,095	60,724
Provision for Credit and Impairment Losses	11,919	6,360	8,978	9,994	6,379	6,661
Other Operating Expenses	79,707	77,161	69,522	64,021	61,716	54,063
Provision for Income Tax	15,829	11,345	12,890	14,435	9,859	12,060
Net Income	50,624	49,233	42,959	49,720	48,137	42,238
Attributable to:						
Equity Holders of the Parent Company	49,720	48,137	42,238			
Non-controlling Interest	904	1,096	721			
Basic/Diluted Earnings Per Share (EPS)	11.06	10.71	9.39			
Attributable to Equity Holders of the Parent Company						
¹ - Includes share in net income of subsidiaries, associates and a joint venture						

For the Year	Consolidated			Parent		
	2025	2024	2023	2025	2024	2023
Net Interest Margin	3.6%	3.8%	3.9%	3.5%	3.7%	3.8%
Return on Average Equity	12.3%	13.0%	12.5%	12.3%	13.0%	12.5%
Return on Average Assets	1.3%	1.5%	1.4%	1.5%	1.6%	1.6%
Non-performing Loans Ratio	1.7%	1.4%	1.7%	1.6%	1.3%	1.4%
Capital Adequacy Ratio	16.8%	16.7%	18.3%	15.8%	15.2%	16.7%
Tier 1 Capital	16.1%	15.9%	17.4%	15.1%	14.5%	15.9%
Common Equity Tier 1	16.1%	15.9%	17.4%	15.1%	14.5%	15.9%

Operational Highlights

Meaningful Synergies at Metrobank



Reflecting on our performance in 2025, Metrobank recognizes the value of collaborative growth across our subsidiaries and affiliates, as well as with our institutional and individual clients. Despite market headwinds, the Bank remained proactive in identifying opportunities to drive progress for our business and our clients.

Our **Corporate and Commercial Banking** Groups strengthened customer partnerships by financing expansion initiatives, including projects that advance sustainable national development, such as clean energy and improved connectivity. To date, we have mobilized more than PHP140 billion for projects eligible under our Sustainable Finance Framework. Overall, our corporate and commercial loan portfolio grew by 7.4% in 2025, reflecting sustained demand and strengthened client relationships.

Meanwhile, our **Transaction Banking Group** remained focused on acquiring new institutional clients within priority industries to expand our current account and savings account (CASA) base.

Through our **Financial Markets Sector**, we continued to deepen relationships with HNWIs and UHNWIs by delivering enhanced wealth management and investment strategies. Our business units leveraged group synergies to strengthen investment platforms and support client acquisition.

Collaboration between our **Trust Banking Group** and other business units bolstered our UITFs. As a result, our Trust Banking Group recorded a 64.4% increase in Assets Under Management (AUM).

At the same time, our **Investment Distribution** and our **Private Wealth Division** sustained active engagement across our investment and wealth management platforms, leveraging on the strengths of our **Institutional Investor Coverage Division** which continued to deliver timely, advisory-led investment insights.

Institutional Sales also continued to grow driven by active collaboration with Institutional Banking, Branch Banking, and Operations units.

Our **Consumer Business Sector** continued to expand consumer footprint particularly in credit cards, auto and mortgage lending. Along this line, our subsidiaries and affiliates also made meaningful contributions to the Bank's retail business. PSBank recorded increases in assets, investments, deposits, and its loan portfolio. AXA Philippines likewise achieved strong financial performance, particularly in Life and General Insurance.

Improving customer experiences continued to be the focus of our **Branch Banking Sector** in 2025. We grew our presence to 967 branches. These initiatives contributed to increasing our total CASA Outstanding Balance by 5.9% to PHP1.6 trillion.

Metrobank's growth endeavors have long been centered on building long-term relationships with both corporate and individual clients, to whom we promise "You're in Good Hands." As reflected in our 2025 performance, the Bank will continue to deliver shared value by working closely with our stakeholders and business units to deliver meaningful banking solutions and positive customer experiences.

BANKING FOR BUSINESS GROWTH

Lending a Hand to Sustainability and Innovation

Metrobank's Institutional Business Sector (IBS) continued to help our business customers in their expansion initiatives in 2025. Our institutional loan portfolio grew by 7.4%, year-on-year, in 2025, driven by corporate and commercial and SME lending growth of 7.1% and 10.5%, respectively.

The Bank fortified our partnership with ACEN Corporation by helping fund its long-term renewable energy targets for 2030. In 2025, we granted a PHP15 billion Green Loan Facility to ACEN. The energy platform plans to allocate the capital expenditure to large-scale clean energy projects in the Philippines and abroad in 2026.

We also supported renewable energy expansion through Terra Solar Philippines, Inc. (TSPI). The Bank joined a consortium of Philippine banks in closing a PHP150 billion project finance facility for the Meralco PowerGen Corporation subsidiary affiliate. The proceeds went to TSPI's 3500 - MW solar photovoltaic (PV) and 4,500-MWh battery energy storage system (BESS) in Nueva Ecija and Bulacan.

The Bank also helped scale up the country's energy storage systems by serving as the Senior Lender for the development of Prime Infrastructure Capital Inc's 1,400-MW Ahunan Power Inc. and 600-MW Olympia Violago Water and Power Inc. pumped storage hydro power plants.

We continued to support renewable energy development with our financing for a major project in Laguna. Metrobank assisted Aboitiz Renewables, Sumitomo Corporation, and Electric Power Development Co. (J-Power) in the PHP 36.6 billion acquisition of the Caliraya-Botocan-Kalayaan Hydroelectric Power Plant Complex from the Power Sector Assets and Liabilities Management (PSALM) Corporation.

Beyond clean energy, Metrobank also supported innovative and improved enhanced connectivity across the Philippines. We maintained our partnership with Smart Communications, Inc., which entered into its maiden PHP2 billion Green Loan Facility with the Bank. The facility will partially finance the upgrade and expansion of Smart's fifth-generation (5G) network.

We view these lending initiatives as long-term investments in national development. Metrobank will continue to support projects that advance sustainable growth, strengthen critical infrastructure, and deliver meaningful benefits to communities across the country.

Diversifying Our Commercial Clients

Our Commercial Banking Group's (CBG) growth strategy is focused on diversifying our client base. Having been focused on serving large and well-established clients, we pivoted in 2025 by seeking new customer relationships. These clients largely come from branch referrals, but we also considered

underserved and high potential segments, including dealer networks of major corporates, and top suppliers and customers of existing borrowers.

We serve these clients through a forward-looking approach, which enables us to anticipate client needs before they formally state their requirements. We also consistently innovate our loan offerings to ensure market relevance. These initiatives are conducted through close coordination with other business units and partner branches.

Alongside improving our products and services, we expanded our customer reach by pursuing growth areas and establishing satellite offices. As our workforce grew, we supported Metrobankers through targeted capacity-building initiatives and process improvements, further equipping them to deliver better and more responsive services.

To sustain growth in our commercial loan segment, we will remain to be forward-looking in our strategies to seek and capitalize on market opportunities. We are looking to establish more customers in growing sectors, including infrastructure, manufacturing, and services.

Strategic Transactions Amid Market Challenges

In 2025, Metrobank's Transaction Banking business continued to see a steady increase of 9.0% in the utilization of our cash management and trade solutions.

Our Transaction Banking Group will continue to pursue growth opportunities to improve our CASA, while actively managing market risks. As clients increasingly shift toward higher-yield instruments, we aim to move forward along with this trend to capture a greater share of transactional cash flows by prioritizing the acquisition of operating cash, trade-related settlements, and payables and receivables.

We will also maintain a strong focus on both existing and new clients within our targeted industries. In parallel, we are positioning our trade and cash management solutions as gateways for rising import and export volumes, enabling us to channel transactional flows through our platforms. Over time, this approach is expected to convert throughput into more sustainable CASA balances while unlocking cross-selling opportunities.

We anticipate that these initiatives will strengthen our CASA base and contribute to the growth of fee-based and interest income.

Pillar in Nation Building

In a year marked by economic uncertainty and evolving market conditions, FMIC remained steadfast in its commitment to create meaningful opportunities and innovative financial solutions for its clients. Through Metrobank's renewed focus on strengthening our core investment banking business and improving operational efficiency, FMIC delivered solid financial performance in 2025, while reinforcing its commitment to the country's economic development.

- **No. of transactions for sustainability projects (including RE) – 3**
- **No. transactions for market expansion – 17**

FMIC successfully completed 20 deals in 2025, including arranging financing for key projects supporting the government's economic priorities, particularly in renewable energy. It facilitated project financing for TPSI's development of the world's largest integrated solar farm and battery storage facility and the construction of the Razon Group's pumped

storage hydroelectric power plant. The company also helped advance sustainable financing by participating in the issuances of the PHP 15 billion Sustainability-Linked Bonds of Ayala Land, Inc. (ALI), and the PHP34.3 billion initial public offering (IPO) of Maynilad Water Services, Inc. (Maynilad).

Additionally, FMIC continues to actively support the expansion of domestic capital markets. In 2025, it introduced Toyota Financial Services Philippines and Metro Pacific Tollways Corporation to the bond market, with fixed-rate bond issuances of PHP 5 billion and PHP 20 billion, respectively.



Awards

- Best DCM House in the Philippines – FinanceAsia Awards

Client Recognitions

FMIC also celebrates clients' recognitions in the deals it helped organize.

- Maynilad | Best Blue Bond – Asset Triple A Sustainable Finance Awards
- Maynilad | Water Deal of the Year – Asset Triple A Sustainable Infrastructure Awards
- Maynilad | Blue Bond of the Year – Asian Banking & Finance (ABF) Corporate & Investment Banking Awards
- Maynilad | Best IPO for Retail Investors in Asia & Best Equity/IPO Deal of the Year in the Philippines – Alpha Southeast Asia 19th Annual Deal & Solution Awards
- Ayala Land Inc. | Sustainability-Linked Bond of the Year – ABF Asian & Finance Corporate & Investment Banking Awards
- SM Prime Holdings Inc. | Best Local Currency Bond in the Philippines – Alpha Southeast Asia 19th Annual Deal & Solution Awards

Championing Financial Inclusion for Enterprises

ORIX METRO reaffirmed its position as a cornerstone of Metrobank's non-bank financial services in 2025. The company continued to grow and evolve, generating solid financial results with PHP1.2 billion in net income, while strengthening its portfolio and expanding its reach.

This performance reflected a disciplined and well-balanced strategy. ORIX METRO demonstrated resilience and agility in navigating market changes through prudent cost management and enhanced operational efficiency. It also maintained a diversified product suite calibrated to the evolving needs of Philippine enterprises.

Among its operational accomplishments in 2025 was the significant improvement in its asset quality. Through rigorous credit controls, proactive risk management, and strong client relationships, ORIX METRO successfully reduced its Non-Performing Loan (NPL) ratio to single-digit levels—marking a pivotal return to pre-pandemic benchmarks. The restoration of its portfolio health underscores ORIX METRO's commitment to responsible and sustainable lending, providing a solid foundation for capital deployment in high-growth sectors and enabling businesses to grow with confidence.

Innovation remains a primary growth lever for ORIX METRO. Its subsidiary, ORIX Rental Corporation (ORC), accelerated its Electric Vehicle Full-Service Operating Lease program, with its fleet now offering a wider range of hybrid and fully electric vehicles. By lowering barriers to electric vehicle adoption for corporate clients, ORIX METRO supports Metrobank's sustainability agenda and contributes to the country's transition toward a low-carbon economy.

ORIX METRO's commitment to sustainability also involves boosting financial inclusion for small businesses. The company expanded its footprint in underserved regions, focusing on Mindanao. ORIX METRO deployed bespoke financing solutions for the logistics, manufacturing, construction, and agribusiness sectors in these underserved areas. By bridging the gap in financing for regional SMEs, ORIX METRO supported local economic development and created new growth opportunities. This expansion attests to ORIX METRO's commitment to inclusive economic progress.

Alongside its financial inclusion initiative, ORIX METRO also ensures a better customer experience, which has been vital in driving our success in 2025. Through a combination of digital processes and personalized services, ORIX METRO saw improvements in transaction volumes.

ORIX METRO remains dedicated to its value for innovation, sustainability, and inclusivity in delivering our financial solutions. It will stay aligned with Metrobank's mission for business growth and community development.

With a strong foundation and a forward-thinking approach, the Bank is confident that ORIX METRO is well-positioned as the preferred partner for businesses navigating an increasingly dynamic economic landscape. With a strong foundation and a forward-thinking approach, the Bank is confident that OMLF is well-positioned as the preferred partner for businesses navigating an increasingly dynamic economic landscape.

Resilience in Volatility

We approached 2025 with cautious optimism, with easing inflation and continued policy rate cuts expected to boost economic growth. However, the turbulent global financial market along with the domestic political issues dampened sentiment derailing these initial expectations. But despite these market challenges, the Financial Markets Sector remained resilient and continued to post strong results.

The Treasury Group proactively managed the Bank’s investment securities portfolio to sustain asset yields and funding sources to keep interest costs lower. As a result, we have reduced margin compression associated with rate cuts. Our net interest margin stood at 3.6% in 2025, despite the 125 basis points cut in policy rates.

During the year, our trading and foreign exchange income increased by 47.2% to PHP 8.2 billion in 2025, driven by continued growth in customer flows. Metrobank remains to be the largest trader of Peso fixed income securities.

Looking ahead, we expect markets to remain challenging. Geopolitical uncertainties and persistent tariff frictions and political challenges will continue to disrupt pricing and liquidity. Nonetheless, our commitment to developing data-driven, innovative solutions that will help clients navigate risks and capture opportunities in an increasingly volatile market.

This positions us to strengthen our leadership as the preferred financial markets solutions provider.

Sustaining relationships with our clients'

Aside from being the top solutions provider to our corporate and commercial clients, we continue to broaden our Wealth proposition by deepening our relationships with our High potential retail customers (HPR), High Net Worth Individual (HNWI) and Ultra High Net Worth (UHNWI) customers by being their trusted financial adviser which provides access to a wide range of investment products.

Our Investment Distribution (ID) unit’s AUM increased by a healthy 16.0% in 2025. Throughout the year, client engagement across our digital platforms remained strong. These include the Metrobank Operation Support Engine (MOSE) and Metrobank Wealth Manager. We also continued to enhance Metrobank Wealth Insights, where we curate market news, insights, and investment strategies to support informed decision-making among HNWIs and UHNWIs.

Going forward, we have identified opportunities to refine our acquisition approach and will focus on defining solutions for consumer segments. To further improve operational efficiency and client accessibility, we are expanding our digital infrastructure. We are developing the ID Investment Hub to centralize our consumer strategy, alongside establishing an ID Contact Center that will serve as a

secondary client touchpoint. Complementing these digital initiatives is our continued investment in human capital. We strengthen client relationships by upskilling our Wealth specialists and equipping them with the necessary licenses in dealing more complex financial products.

Our **Trust Banking Group’s (TBG)** AUM surged by 64.4% to PHP 955.8 billion. The group enhanced its UITF platforms to drive customer growth, strategically positioning them as a core component of diversified investment portfolios. In 2025, we improved client access by launching online UITF account opening, Automatic Subscription Arrangements (ASA), and Managed UITF Portfolios. These initiatives resulted in operational and cost efficiencies while supporting client acquisition, enabling the Trust Banking Group to onboard 1,500 new customer accounts during the year.



As we solidify our partnership with clients, we also leverage a more dynamic collaboration across our business units to improve our operations.

Our **Private Wealth Division (PWD)** also strengthened coordination with our affiliates and subsidiaries, maximizing the Bank’s ecosystem to deliver integrated solutions and optimize client referrals. As the primary interface for Metrobank’s most valuable clients, the Private Wealth Division continues to sustain long-term relationships with UHNWIs through comprehensive wealth planning, advisory-led engagement, and tailored solutions across asset classes.

In 2025, client acquisitions and increased wallet share among existing clients drove sustained growth in our Private Wealth Division, reinforcing our position as a trusted partner in wealth creation and preservation. Private Wealth was once again recognized by Euromoney as the Best Bank for UHNWI in 2025.

We also continued to build our Investment Counselors of the **Institutional Investment Coverage Division (IICD)** to expand their portfolio advisory coverage to our Private Wealth clients in the countryside.

Growth and Innovation in Retail Banking

Leveraging Opportunities in Consumer Business

Our Consumer Business Sector continued to see growth in our credit card, auto and home loan portfolios in 2025, with outstanding balances increasing by 20.9%, 8.7% and 7.3%, respectively. Asset quality for the consumer segment reflected economic trends, with the NPL ratio of the consumer business sector printing at 4.3% in 2025, below the industry average, primarily reflected in our auto and credit portfolios. Such an increase is nevertheless within the Bank’s risk limits.

Awards

- Citywire ASEAN Awards 2025 | Best CIO Office, Best Investment Services, and Top 25 ASEAN Selector in the Philippines
- CFA Society Philippines | Top Employer of CFA Charterholders in the Philippines and Best Managed Funds of the Year for
- Metro High Dividend Yield Unit Paying Fund
- Metro\$ US Investment Grade Corporate Bond Feeder Fund
- Metro\$ Short Term Bond Fund
- Alpha Southeast Asia | Best Asset Manager (Money Market Funds), Best Asset Manager (Income-Oriented Funds), and Best Fund with the Optimal Information Ratio in the Philippines



Awards

- The Asset, Local Currency Bonds – Best Individuals in Research (Pan-Asia)



Credit card loans
+20.9%

Auto loans
+8.7%

Home loans
+7.3%

Our credit cards segment maintained the previous year's outperformance, growing net receivables 20.9% year-on-year, achieving a 16.0% rise in billings, driven by effective customer retention and increased usage. In 2025, our customer base expanded by 14.0%, reflecting improving market appeal and building customer trust and loyalty. We defended our strong market position by rolling out enhanced credit card offerings related to travel and running sustained marketing campaigns encouraging greater card usage.

Moreover, we delivered on consistently improving our overall brand health as reflected in our higher net promoter score (NPS), which ranked in the top tier. Our retail business also saw increased digital penetration to 48.0% from 43.0% last year, and still maintained best-in-class levels for seamless customer experience and transactions for our credit cards, personal loans, and digital platform.

Moving forward, we are committed to accelerating our key growth drivers. We will further maximize digitalization to innovate our products, such as launching the e-Savings deposit product and optimizing our existing Visa Travel Signature Card and Card Value Proposition, as well as enhance the onboarding process and servicing on our online platforms. This will be accompanied by improving our operational efficiency, particularly by accelerating our turnaround times

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in processing loans. We are also leveraging Metrobank's network for cross-selling opportunities to offer comprehensive solutions to our clients.

Despite the rising market competition, we continue to monitor trends to accelerate growth. We posit sustained demand in the housing market, especially for certain formats, given the rise in banking industry real estate loans compared to the previous year and developers' promotional offerings leading to better take up rates. Recovering residential property prices, particularly in Metro Manila, and continued demand in locations outside Metro Manila and city centers also present favorable conditions for our home loan segment.

In the automotive sector, we anticipate higher sales of electric and hybrid vehicles, alongside the introduction of new models. We are expanding partnerships with car dealers and offering fleet credit facilities to commercial clients as we capture emerging demand.

While competitive pressures persist, we are setting clear strategic priorities—including portfolio optimization and digital acquisition—to sustain earnings and improve capital efficiency.

Overall, our diverse consumer banking segments delivered strong performance, driving growth while addressing consumer demand through tailored promotions, competitive offerings, and unique products.



Empowering Filipinos to Prosper

PSBank, our consumer banking arm that caters to mass retail clients, continues to be a reliable partner in financial inclusion and growth. It remains focused on delivering simple, accessible, and reliable banking solutions that support Filipinos' everyday financial needs.

- **+10% Total Assets**
- **+8% Loan Portfolio**

In 2025, PSBank reported a 10% growth in total assets, driven by an 8% expansion in the loan portfolio. Total deposits grew by 9%, reflecting sustained customer trust and the Bank's continued efforts to strengthen its retail deposit base. PSBank also enhanced its Mobile App by introducing an improved account-opening process, leveraging online customer verification via a streamlined electronic Know Your Customer (eKYC) process to provide a more convenient onboarding customer experience.

Despite industry-wide asset quality pressures, PSBank maintained a consumer NPL ratio that fared better than the industry average, supported by enhanced credit models and disciplined risk management.

On the income front, PSBank benefited from realized trading gains in 2025, while prudent operating expense growth underscored disciplined cost

management amid persistent inflationary pressures, resulting in a net income of PHP3.5Bn.

Meanwhile, PSBank also reported successful capital market initiatives, including the issuance of PHP 5 billion worth of two-year bonds under its PHP 40-billion bond program. The offer period was shortened to just one day after orders exceeded the initial offering by more than six times, reflecting strong demand from both institutional and retail investors. PSBank also received the highest credit rating of PRS Aaa (Corporate) with a Stable Outlook from PhilRatings, affirming its strong credit fundamentals and financial resilience.

Looking ahead, PSBank sees continued opportunities in sustained demand for auto and housing loans, anticipated BSP policy rate cuts, and the ongoing growth of digital banking. To support its medium- to long-term goals, PSBank will continue to grow consumer and SME loans, strengthen deposit generation, expand market presence, enhance digital capabilities, invest in people development, and maintain disciplined cost management. These efforts are all aimed at ensuring that banking remains true to its promise of making everyday banking simple, accessible, and reliable for every customer—positioning PSBank for sustainable growth in an evolving financial landscape.



Awards

- Bronze Award for Innovation in Annual Reports at the Asia-Pacific Stevie Awards
- Best Disbursement Partner for the Thrift Bank Category - SSS Balikat ng Bayan Awards
- Silver Anvil Award for Public Relations Multimedia Tool - Sana Lahat Simple Campaign
- Golden Arrow Award - Institute of Corporate Directors
- Received honors from the Marketing Excellence Awards, the HR Excellence Awards Philippines, and the Philippine Quill Awards



The Value of Discipline in Sustainable Growth

AXA Philippines continues to execute its growth strategy while further diversifying its business and channel mix, in line with its ambition to double the business by 2028. In 2025, the company delivered steady business performance, customer experience, and people priorities.

Robust financial results across Life and General Insurance defined AXA Philippines' business performance for 2025. It recorded a double-digit growth in Annualized Premium Equivalent (APE) in Life and gross written premiums in General Insurance.

Improved New Business Value (NBV) and profitability metrics reflected a continued shift toward value creation for the Life business line, while General Insurance benefited from an improved combined ratio. These outcomes were enabled by controlled cost management, continued efforts to strengthen the business mix, and sustained initiatives to improve persistency and customer retention, therefore upholding long-term financial stability.

Execution across growth pillars remained consistent. Agency business focused on stabilizing results and building foundations for scalable progress, aiming to establish a best-in-class agency ecosystem over time. Bancassurance, on the other hand, strengthened partner collaborations as it continued to contribute significantly through better productivity. Strong new inflows from Group Life and affiliate accounts helped Corporate Solutions/Employee Benefits deliver robust business momentum. Across the non-life business, General Insurance maintained continuous growth across priority Retail and Commercial lines, reinforced by scaling initiatives and improvements in operational efficiency.

In providing these products and services, AXA Philippines also demonstrated resilient and disciplined operations. The company stayed on track to deliver full-year objectives despite external challenges. Investments in digitalization, automation, and operational simplification improved operational efficiency and the customer journey across key touchpoints.

Customer focus also remained strong through stable engagement and service metrics, while promoting a performance-driven culture across employees and distributors—further supporting its position as an employer of choice.

Overall, AXA Philippines considers 2025 as a year of disciplined delivery and balanced progress, strengthening its sustainable growth prospects moving forward.

OPTIMIZED CHANNELS AND ENGAGEMENTS

Better Connections with Customers

Whether within the Philippines, abroad, or in the digital world, Metrobank fosters a safe, expansive, and convenient space for customers to manage their finances. Our Branch Banking Sector augmented Metrobank's presence by increasing our branches to 967.

The expansion and innovation of our channels for better customer experiences in 2025, helped achieve the 5.9% increase in our total CASA outstanding balance, valued at PHP 1.6 trillion.

Caring for Customer Experience

In 2025, our Branch Banking Sector and Consumer Banking Sector significantly scaled its innovation on our digital platforms to expand customers' access and enhance their overall experience. Such innovation is accompanied by improvements in our branch operations, particularly in bolstering our frontlines' problem-solving skills to better accommodate customer concerns.

The Bank ensures a smooth and intuitive customer journey from the very beginning. Even before purchasing our financial products, we help customers understand their needs and make informed financial decisions.

We have strengthened our presence on financial comparison platforms to provide customers with updated, helpful information about our

products. Our financial education hub, Lifebanking, further supports this journey by equipping customers with practical knowledge on credit and digital banking.

We also implemented suitability guides to help match customers with financial products aligned with their lifestyles, financial goals, risk appetite, and income profiles. To reinforce trust, we present transparent, jargon-free terms and conditions that clearly explain fees, minimum balances, interest rates, rewards mechanics, and repayment terms. Our channels are also ready to provide prompt question-and-answer support to help customers understand our offerings.

As they start their finance journey with us, we assure customers of a streamlined onboarding process. We have made the application process more accessible by minimizing forms and pre-filling data for existing customers, eliminating redundant enrollment steps. Merchants can also expect a briefer agreement on QR PH features for their convenience.

We keep customers informed about the status of their applications by sending notices whenever their application has been received, approved or denied, or moved forward to delivery. In 2025, we saw significant improvement in successful card deliveries, which had been a bottleneck for customers.

We have also made our activation path more welcoming for customers by providing instructions to guide them through online banking, card controls, security settings, and alerts.

While clients can easily transact through our online banking solutions, we also ensure their convenience in our branch services. In 2025, we rolled out a lane segmentation optimization strategy, which reduced their waiting time when transacting in our branches.

We are also enhancing our ATMs' functionalities and extending their availability and presence to continue serving our clients with their cash transactions. As of December 2025, we have a total of 2,242 ATMs within and beyond our branches.

Beyond our branches in the Philippines, Metrobank also assures customers that they can still smoothly conduct remittance transactions from overseas through our extensive network of foreign offices across the Americas, Asia, and Europe.

Digital Innovations for Enhanced Experiences

Customers can leverage our latest app enhancements to better manage their finances. App features have been optimized to support the newly launched eSavings, as well as features including rewards redeeming, online time deposits, and card locking. We also introduced an Electronic Statement of Account (eSOA) feature to the app, so customers can easily access their financial records. These app improvements contributed to branch offloading, reducing the usual call volume by at least 30%.

The Bank also increased the frequency of customer reminders and responses to better address their needs. Our M Connect channels automate collection letters for loans. We also sped up our

turnaround time for resolving concerns on home and car loans, reversals, fraud alerts, credit limit management, and service requests.

For our customers transacting overseas, we sought to improve remittance accessibility and convenience by investing in technological enhancements of our foreign subsidiaries' mobile remittance solutions. In 2025, we recorded a significant improvement in inward remittance processing via Instapay, with turnaround time accelerating to 10 seconds from 15 to 30 minutes experienced in 2024. This expeditious process primarily drove Metrobank's growth in remittance business.

Overall, Metrobank invested around PHP 2.1 billion to enhance our digital capabilities. These improvements resulted in a 47.7% digital penetration rate among our retail consumer base. Our active consumer base also significantly increased by 22.4%, with 1.9 million active digital users on 90-day basis.

Valuing Our Customers' Feedback

Metrobank considers our customers' preferences to boost their satisfaction with our services. To better understand preferences, we collect customers' feedback through our app, online surveys, email, social media sentiment analysis, Interactive Voice Response Systems (IVRS), and Short Message Service (SMS). We are also onboarding all Metrobank branches to the customer feedback management program to comprehensively capture feedback and recommendations.

Metrobank will further streamline our feedback management by leveraging artificial intelligence to advance

feedback processing efforts and enhancing our surveys to generate real-time feedback to our branches.

Putting a Premium on Consumer Protection

Improving our channels and services involves reinforcing our customers' security. Our consumer protection initiatives include product-level incoming transaction limits, system upgrades, customer alerts, and fraud prevention measures.

We have also launched the Financial Consumer Protection (FCP) Playbook to guide our branches in adopting best practices for consumer protection. Through this initiative, branch personnel were trained with real-life scenarios and practical techniques to help them deliver safer and more secure customer experiences across our network.

Maintaining Consumer Protection Standards

Metrobank abides by our Consumer Protection Standards to uphold safe experiences for our customers throughout our channels. Our standards are established on five key principles:

- **Full Disclosure and Transparency**
We provide clear and accurate information on the terms and conditions, benefits, and risks of our products or services to help customers make informed choices.
- **Strong IT Security and Data Protection**
We maintain a secure database, strict protocols, and up-to-date security to safeguard customer transactions and private information.

- **Fraud Prevention and Mitigation**

Our Fraud Management Division utilizes tools and techniques to prevent and mitigate fraudulent activities and secure our customers' accounts.

- **Fair Treatment of Customers**

We establish and apply clear rules and guidelines to uphold ethical behavior, responsible sales practices, as well as respectful and fair treatment of every customer.

- **Data Protection**

We strictly comply with the Data Privacy Act and high security standards to ensure confidentiality and protection of customer information.

Improved Responsiveness to Customer Concerns

Metrobank maintains monitoring and responding to customer complaints across our channels. In 2025, our received complaints lessened by 3.0% compared to 2024, largely driven by the reduced issues about cards. Total complaints for every 1,000 customers decreased to 35 in 2025 from 55 in the year prior.

Customers can reach us through our Contact Center hotlines and emails and personal visits to any of our branches. We have also harnessed chatbot capabilities and virtual assistance through Mia for immediate responses. We are also available on our official social media channels, including Facebook, X (formerly Twitter), and Instagram. Complaints received through these platforms go to our official customer service channels to maintain privacy in addressing sensitive issues and information.

They may also raise their concerns to the **BSP Consumer Protection and Market Conduct Office (CPMCO)** via these contact details:

- Email: consumeraffairs@bsp.gov.ph
- BSP Online Buddy (BOB): Use BSP Webchat by visiting BSP's official website and clicking the webchat feature
- Talk-to-BSP SMS: Send details of your concern to 2158-2277 (data and SMS fees apply)
- BSP Facebook: Send a message via Bangko Sentral ng Pilipinas Facebook page
- BSP Telephone: Call (02) 8811-1BSP (8811-1277)



The Bank ensures a smooth and intuitive customer journey from the very beginning. Even before purchasing our financial products, we help customers understand their needs and make informed financial decisions.

To better track and understand customer complaints, the Bank implements innovative mechanisms, such as the **Consumer Assistance Management System (CAMS)** to standardize complaint handling processes, the **Customer Incident Management System (CIMS)** to keep our customer complaints in a central repository, and the **iFRIEND System** to efficiently trace and resolve credit card issues. We are also extending the **CS Talk 2.0** (Managing Customer Complaints) to regional branches, therefore ensuring our reachability in attending to customer concerns.

Additionally, we keep ourselves informed about the root causes and trends in our customer complaints. We further manage these concerns by implementing milestone updates, reputational risk escalation procedures, and refined client segmentation.

To address and prevent issues, we are continuously enhancing the Metrobank App and Metrobank Online. Our branch frontliners are also supported to improve First Contact Resolution rates for more immediate and effective responses. We also assure customers of our streamlined processes to reduce turnaround times for responding to their concerns and requests.

Metrobank follows a Customer Incident Management Policy (CIMP) to ensure proper and timely investigation, resolution, and preventive actions on handling complaints.

Assuring Our Customer Assistance and Availability

Metrobank ensures the 24/7 availability of our Contact Center to listen and help customers with their concerns. We

also maintain the Metrobank Chatbot for instant, automated responses to general queries, including allowing prospective clients to request calls to further discuss our products and services.

For fraud-related matters, Metrobank's Fraud Operations Department is equipped to answer calls from our customers. We have also implemented a fraud management system to secure credit cards. We sought to prevent fraud by removing clickable links on our SMS and emails, as well as educating clients about fraud prevention. Our fraud prevention awareness campaigns are also amplified on our social media channels and Viber.

Customers and the public can learn more about fraud prevention on Scam Proof, an online educational resource co-founded by Metrobank and other banks and organizations.

Upskilling Our Branch Personnel

Our responsiveness in our online channels and addressing customer concerns are complemented by developing the skills of our branches' frontlines. Our employees participated in training sessions on handling branch complaints, VIP Account Management, and special cases.

We also eased employee concern management by creating a dedicated inbox for Commercial Banking issues and transitioning from Consumer Lending Operations Division (CLOD) After Sales Fulfillment Department (ASFD) to Avaya for recording phone conversations with customers, which will be considered in their performance quality monitoring.

To enhance their service beyond complaint handling, Metrobank embedded a dynamic customer service standard across branches, which involved providing our personnel with Action Kits containing reference materials and tools on improving engagement and motivation.

Metrobank further boosts our personnel's morale by acknowledging their outstanding performance in improving customer experiences. In 2025, we continued to recognize Metrobankers during Customer Service Week to celebrate exceptional service demonstrated by our Branch front-liners.

Strong Initiatives on Risk and Control

Metrobank aligns customer experience enhancements with regulations to strengthen compliance, risk mitigation, and control. We believe that improving customer journeys is not all about speed and convenience, but also prioritizing safety and compliance.

To better understand risks and prevent further concerns, especially on fraudulent activities, Metrobank's Commercial CASA Fraud Risk Declaration enabled us to identify underlying causes, such as lack of customer risk awareness; no control officer assigned to deal with reconciling accounts and reporting anomalies; and no reliable means for customers to reconcile transactions.

We are also scaling our efforts to comprehend our branches' unique experiences and ways of working. We implement an immersive and simulated branch experience program to align our Head Office Units and senior branch leaders about such operations.



Our dedication to corporate governance has been recognized with the Institute of Corporate Directors' 4-Golden Arrow distinction based on our performance in the latest ASEAN Corporate Governance Scorecard.

CORPORATE GOVERNANCE

Responsible Leadership at Metrobank

Metrobank regards sound corporate governance as a fundamental pillar of its long term sustainability and a key driver in reinforcing the trust and confidence of its stakeholders. Guided by this conviction, the Bank remains firmly committed to upholding governance practices that demonstrate accountability, fairness, and transparency across all levels of the organization.

In pursuit of exemplary governance, the Bank ensures that its business conduct, banking operations, risk management framework, compliance culture, and internal control systems are firmly anchored on ethical leadership and a strong sense of fiduciary responsibility. These principles are integral to Metrobank's adherence to the regulatory expectations of the Bangko Sentral ng Pilipinas and the Securities and Exchange Commission.

Metrobank's governance practices extend beyond regulatory compliance. They reflect the Bank's dedication

to aligning with globally recognized standards, including the ASEAN Corporate Governance Scorecard (ACGS) and the OECD Principles of Corporate Governance. This commitment underscores the Bank's continuous efforts to strengthen governance structures, promote responsible stewardship, and sustain long term value creation for all its stakeholders.

We assure all our stakeholders of our steadfast promise to keep them in good hands when banking with us, with good governance at the heart of

everything we do. This means taking full responsibility for our actions and decisions while maintaining a resolute focus on stakeholder interests.

As a responsible and well-governed financial institution, we continue to set a high standard for the banking industry. The diverse expertise of our Board of Directors helps ensure prudent

and fair management of the Bank's operations, with utmost consideration for our stakeholders' best interests. This is consistent with our purpose of growing alongside the nation, serving our customers, and forging ahead through sustained value creation.

Our dedication to corporate governance has been recognized with the Institute

of Corporate Directors' 4-Golden Arrow distinction based on our performance in the latest ASEAN Corporate Governance Scorecard. Having received this accolade for a second consecutive year, we have demonstrated our ongoing commitment to establishing robust corporate governance policies at Metrobank.

Board Governance

Our Board of Directors has a critical role in shaping the Bank's long-term success. The Board actively participates in determining a strategic direction that aligns with our vision and mission. Through regular discussions, analysis, and engagement with management, the Board provides valuable guidance and oversight in implementing the selected strategy.

Furthermore, the Board is integral to safeguarding the interests of shareholders and stakeholders. They are responsible for the annual review, monitoring, and oversight of management's implementation, as well as approvals, that include but are not limited to the following:

- Corporate culture and long-term vision and mission
- The Bank's strategic objectives, business plans, as well as capital and debt structure
- Appointment/selection of key members of senior management and heads of control functions
- Sound remuneration and other incentives policy
- The Bank's corporate governance, risk, internal control systems, business continuity, and consumer protection governance framework
- An effective governance process in handling interlocking positions of directors and officers in other entities
- Adoption of sustainability or environmental, social, and governance (ESG) principles

To ensure the effective implementation of these principles and initiatives, we believe in fostering a Board with a diverse range of skills and experiences to align with the competencies required for successful strategy implementation. We also ensure that our Board comprises a balanced mix of directors with relevant knowledge, tenure, gender, ethnicity, independence, competence, industry experience, and diverse perspectives. This fosters productive discussions that lead to sound and balanced decision-making and risk management.

Regular competency assessments are conducted to identify any gaps and ensure the Board's expertise remains aligned with the evolving needs of our strategic direction.

The Bank implements policies to guide our Board in fostering a more dynamic and engaged environment while addressing potential conflicts. These policies include:

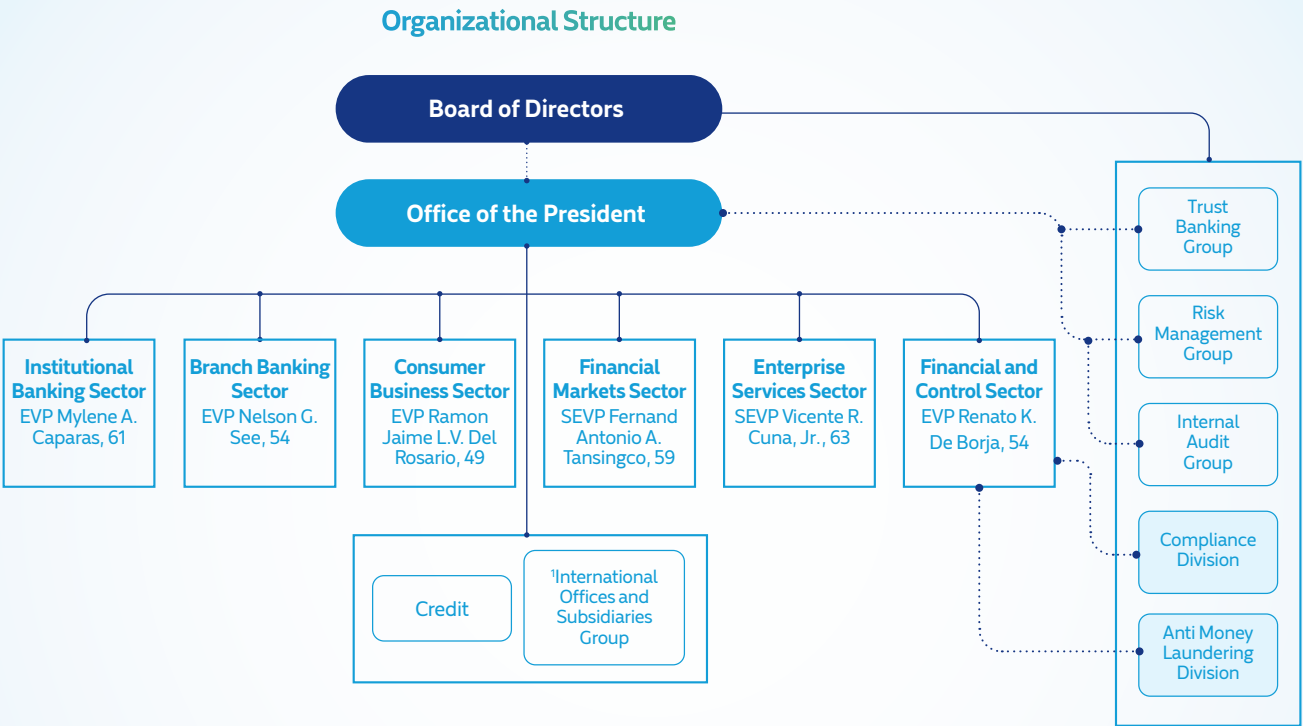
- Term limits for Independent Directors (IDs)
- Threshold of board memberships in publicly listed companies
- Disclosure about holding multiple board seats/memberships, and other significant commitments
- Periodic evaluation of directors with interlocking positions by the Board through the Corporate Governance and Compensation Committee tasked to guard against any conflict of interest and adverse effect on the bank

- For first-time directors, compliance with attending a corporate governance seminar and full understanding and acceptance of the general and specific duties and responsibilities of the Board, as prescribed by the BSP Manual of Regulations for Banks (MORB)

Our IDs also abide by the following policies to ensure their objectivity:

- Prohibition from management roles
- Non-engagement in any transaction with the Bank or with any of its related companies, or with any of its majority shareholders, whether by themselves or with other persons or through a firm in which they are partners, directors, or majority shareholders. On the other hand, they may engage in transactions conducted at arm's length and those that do not materially interfere with or influence the exercise of their judgment.
- No reelection to the Board for those who have served their maximum cumulative term of nine years.

Additionally, the Board fosters a strong and collaborative relationship with our business units, which allows for a clear understanding of operational challenges and opportunities across the organization. Several members also serve on the board of subsidiaries and affiliates, giving them a firsthand overview of the distinct dynamics



¹International Offices and Subsidiaries Group was renamed to Overseas Banking Group effective January 1, 2026

Functional and administrative ———
Administrative only, reports to the respective Board committees•

and performance of each business segment, ultimately leading to more strategic decisions for the entire group.

Chairman of the Board and the President

The Chairman of the Board and the President perform clearly defined roles and responsibilities independently, in accordance with our By-laws and our Corporate Governance Manual (CGM). This delineation ensures the independence of their functions and reinforces effective oversight, sound governance, and the protection of the Bank's interest.

Our Chairman, Mr. Arthur Ty, provides overall leadership and direction to the Board. He oversees the Board of Directors' fulfillment of their obligations to our Bank and our stakeholders. As Chairman, he fosters a collaborative environment where directors can openly discuss matters and collectively decide in the best interests of our Bank.

Meanwhile, our President, Mr. Fabian S. Dee, manages our Bank's business and operations in accordance with the Board's decisions, and conveys our vision and mission to the organization. Furthermore, the Bank's CGM states his accountability to the Board in championing the desired conduct and behavior, implementing strategies, and promoting the long-term interest of the Bank.

Lead Independent Director

The Bank's CGM provides for the designation of a Lead Independent Director (LID). The Board ensures that the LID is able to effectively challenge the President when warranted. Since

August 2021, the appointment of Lead Independent Director has significantly enhanced the effectiveness of our Board. Our Lead Independent Director, Philip G. Soliven, plays an important role in facilitating constructive board discussion, fostering an environment where all directors can voice their opinions, and ensuring balanced decision-making that considers the Bank's and our stakeholders' best interests.

Corporate Secretary

Our Board of Directors is ably supported by a dedicated Corporate Secretary who ensures adherence to corporate governance best practices and facilitates efficient board operations. Our Corporate Secretary, who is not a member of the Board and is separate from the Chief Compliance Officer, serves as an adviser to the Directors on their obligations and responsibilities and manages the flow of relevant and timely information to the Board prior to meetings. The Corporate Secretary's functions are stated in the Bank's Amended By-laws and the CGM.

Board Charter/Corporate Governance Manual

The Board Charter serves as the foundation of the Bank's governance framework and supports the effective functioning of the Board. It is embedded within the Bank's Corporate Governance Manual (CGM), which undergoes an annual review and approval by the Board of Directors. In line with the Bank's commitment to uphold the highest standards of corporate governance, the CGM underwent a comprehensive revision

in the first quarter of 2025 and was subsequently approved by the Board of Directors in March 2025. The updated manual is publicly disclosed on the Bank's website to ensure transparency and stakeholder accessibility. The Bank has designated a Compliance/Corporate Governance Officer responsible for overseeing adherence to the CGM and ensuring that governance policies are consistently observed across the organization. For 2025, the Bank confirms that it has complied with all material provisions of the CGM.

Board Composition

During the 2025 Annual Stockholders' Meeting, the Board was re-elected with the continued support from our shareholders. Our Board composition reflects a strong commitment to both experience and independence. It comprises twelve (12) directors, including ten (10) non-executive directors (NEDs) who provide crucial independent oversight, and two (2) executive directors who contribute valuable operational insight.

Notably, five (5) of the ten (10) NEDs are independent, with a female representative, further strengthening the Board's independence, objectivity and diverse perspective. All current directors possess the requisite qualifications and are free from any disqualifications to serve on the Board.

Our Board of Advisors has also been retained, ensuring continuity of experience and leadership.

To maintain focus on key areas, the composition and membership of all

Board-level committees (e.g., Audit Committee, Corporate Governance and Compensation Committee, Risk Oversight Committee, etc.) remained unchanged. The continued reliance on existing committee members, with their deep industry knowledge and strong network, proved invaluable in navigating complex challenges and driving strategic initiatives. The Board, through the Corporate Governance and Compensation Committee, regularly assesses the independence and diversity of Board committee assignments.

Board Diversity

Our unwavering commitment to Board diversity continues to be a key driver of the Bank's success. In 2025, we drew strength from a Board composed of a balanced mix of individuals with extensive industry and global expertise, varied tenures, and diversity in gender, ethnicity, and independence. Collectively, our directors bring professional experience across finance, investment, technology, marketing, anti-money laundering, internal controls, accounting, credit, sustainability, and resiliency—ensuring comprehensive oversight and a well-rounded understanding of the financial sector. The presence of female representation, both on the Board and Board Advisors, further enriches the Board's deliberations by contributing a broader range of perspectives, experiences, and competencies. This diversity fosters more informed, inclusive, and innovative decision-making that enhances value creation for all.

Board Meetings

Our growth journey is underpinned by the collective wisdom and expertise of our Board of Directors. Through diligent and focused board meetings, we have cultivated a dynamic environment for strategic collaboration, risk mitigation, and value creation.

Conduct of meetings. In accordance with our By-laws, regular meetings are held every second Wednesday of each month. Special meetings may be called anytime, either by the Chairman or, in his absence, the Vice Chairman, or upon written request from at least four directors. Committees meet in accordance with their respective charters and approved schedules. Throughout the year, the Board and its committees continued to adopt a hybrid meeting setup, providing both in-person and virtual participation options. This approach supports flexibility and ensures that all directors can meaningfully participate in deliberations. Directors attending remotely through electronic means are fully integrated into the proceedings, allowing real-time engagement in discussions and decision-making. A director's absence or non-participation for whatever reason in more than 50% of all meetings, both regular and special, may be a ground for temporary disqualification in the succeeding election.

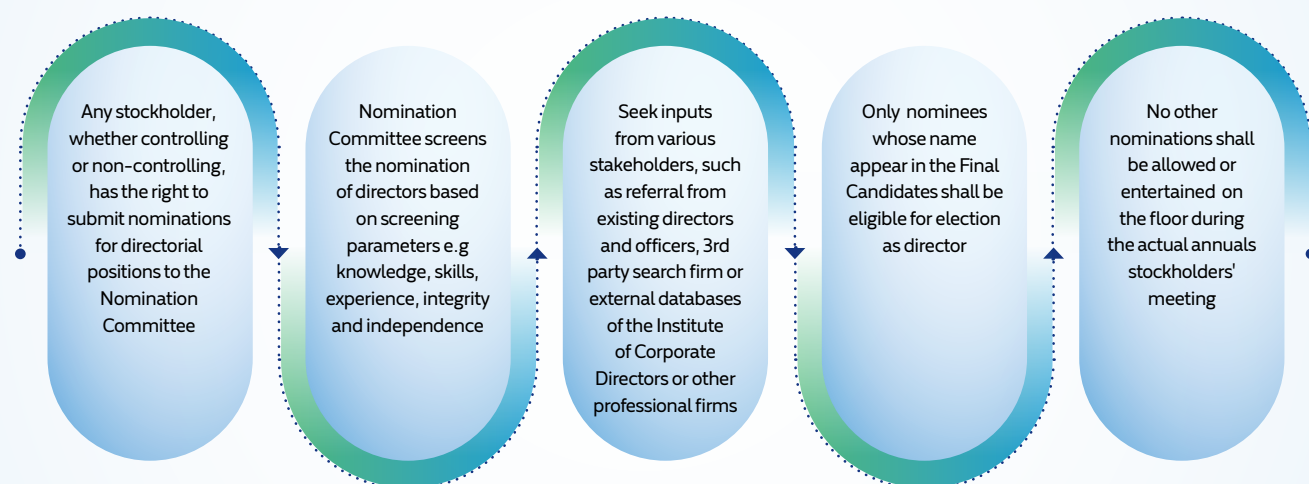
The directors' attendance at Board meetings can be found on pages 44–45.

Meeting setting and materials. We continue to hold Board and committee meetings in a hybrid setup to provide flexibility and inclusivity for directors,

enabling them to participate openly in the deliberations, whether in person or virtually. Our Corporate Secretary and committee secretaries ensure that the agenda and meeting materials are accessible on our intranet site at least five (5) banking days before the meeting, whenever practicable. Our directors also maintain open lines of communication with senior management and key advisors to discuss any matters relating to our operations and strategy.

Meeting quorum. Our directors shall act only as a Board, and the individual directors shall have no power as such. The Bank requires a majority of the Board to constitute a quorum for the transaction of business, and the vote of a majority of the Board's quorum is also required to decide on any action. In accordance with the corporate governance guidelines, the Bank has no agreements or arrangements in place that could compromise the independent voting rights of its directors.

Executive Session of Non-Executive Directors. Demonstrating their commitment to proactive oversight, our Board's NEDs, headed by Lead Independent Director, Mr. Philip G. Soliven, met with the heads of compliance, audit, and risk as well as representatives from our external auditor, SGV & Co., on October 30, 2025. The NEDs focused their key discussion on the latest industry trends and best practices related to artificial intelligence, the Risk Management Group's accomplishments and ongoing initiatives, the Internal Audit Group's action plan, and updates on ACGS.



Board Nomination and Election Process

The Bank maintains a transparent and rigorous nomination and election process for appointing new directors. The Nominations Committee undertakes the process of identifying and assessing the skills and experience of potential board members, ensuring they possess the competencies and independence necessary to align with the company's strategic objectives. The full details of the board nomination and election process are disclosed in the Bank's CGM on our intranet site and website.

Board Oversight/Committees

Our Board of Directors actively utilizes a robust committee structure to oversee critical areas. For 2025, the Board opted to retain the previous compositions and memberships. This decision reflects the committees' proven effectiveness and fosters continuity in oversight responsibilities. Seven of the committees are chaired by the IDs with relevant expertise, providing focused guidance and in-depth review in their respective areas. Their respective Board-approved charters, which are reviewed annually by the committee secretaries,

provide comprehensive details of the committees' duties and responsibilities, purposes, compositions, reporting process, and other relevant information. The charters are fully disclosed in our CGM and posted on our website.

Members of these Board-level committees meet in-person or via remote communication, and as prescribed in their respective charters:

1. Anti-Money Laundering Committee

The committee helps the Board fulfill its oversight responsibility over our Anti-Money Laundering Compliance Management, the Anti-Money Laundering Act (AMLA) and its revised Implementing Rules and Regulations, and other related orders. The committee is composed entirely of four (4) NEDs, two (2) of whom are IDs, including the Chairperson. The committee meets every other month or as often as necessary.

2. Audit Committee

The committee serves as the Board's arm in fulfilling statutory and fiduciary responsibilities, enhancing shareholder value, and protecting shareholders' interests. It oversees our internal and external audit functions and controls,

transparent and proper reporting, compliance with laws and the Code of Conduct, and implementation of adequate and effective internal controls. It is also responsible for selecting, appointing or re-appointing, and dismissing the internal auditor and independent external auditor, in accordance with fair and transparent criteria. The committee is composed of three NEDs, two of whom are IDs, including the Chairperson. All members have relevant financial/accounting expertise. The committee meets monthly or as often as necessary.

3. Corporate Governance and Compensation Committee

The committee ensures that we fulfill our corporate governance responsibilities and effectively implement our Compliance System. It is primarily responsible for creating a formal, transparent process for determining the remuneration of directors and officers that is aligned with our culture, strategy, business environment, and industry practices. It is run by three IDs, including the Chairperson.

4. Executive Committee

The committee is primarily tasked with reviewing and approving credit proposals

and policies within its authority and limitations, as well as providing sound recommendations or conditions on lending. It sets the direction and does oversight for the Bank's Sustainability Framework and Strategy. It may also attend to matters delegated by the Board and/or stockholders within its capability and in accordance with our By-Laws.

5. Information Technology Steering Committee

The committee is chiefly responsible for governing and overseeing the management of our information technology (IT) resources and for ensuring the alignment of our IT strategies with our business objectives. It also supervises our IT Risk Management Program and lends its competence by helping develop policies, controls, and specific accountabilities in line with our IT Risk Management Framework. The Board delegated to the committee the approval of IT-related requests and services/arrangements, including outsourcing/insourcing activities. The committee submits periodic reports on our IT performance, the status of major IT projects, and other significant IT risk matters. The committee is composed of four directors, the Head of Financial Control Sector, and the Head of the Information Technology Group.

6. Nominations Committee

The committee reviews and evaluates the qualifications of all persons nominated to the Board. It also scrutinizes the eligibility of persons nominated to other positions that require the Board's approval. The committee is composed entirely of IDs, including the Chairperson.

7. Overseas Banking Committee

The committee oversees the operational conduct and financial performance of our overseas branches and subsidiaries. It also serves as the Board's oversight on Metrobank expatriates assigned to countries without a foreign office, but with remittance tie-up arrangements. It also helps the Board ensure that overseas branches and subsidiaries comply with the rules and regulations of their host countries and adhere to our business and corporate governance policies. The committee is composed of three (3) NEDs.

8. Related Party Transactions Committee

The committee helps the Board ensure that transactions with related parties are reviewed to minimize and mitigate risks, and that appropriate actions are enforced. It also makes sure that related party transactions (RPTs) are conducted on an arm's-length basis and that misappropriation of resources is avoided. Three (3) IDs, including the Chairperson, compose the committee, which meets monthly and is supported by the Compliance Officer.

9. Risk Oversight Committee

The committee develops and oversees how our Bank, our subsidiaries and affiliates, and our trust-banking arm strictly follow our risk management framework. It is directed by three NEDs, the majority of whom are IDs, including the Chairperson. We ensure that committee members are experts in risk management and have a deep understanding of our risk exposures.

10. Trust Committee

The committee has oversight control over our trust and fiduciary activities. Its

mandate follows BSP rules, as laid down in the Manual of Regulations for Banks and Circular No. 766, which outline the guidelines for strengthening corporate governance and risk management on trust, other fiduciary business, and investment management activities. The committee is run by three NEDs, the President, and a Trust Officer. The Chairperson is an ID and is not a member of the Audit Committee.

Attendance of the Board members at their respective committee meetings in 2025 is shown on pages 44-45.

Company Policies

Policies on Performance Evaluation

Board of Directors. Our Board of Directors conducts a comprehensive self-evaluation to assess its performance in fulfilling its fiduciary duties and contributing to the Bank's strategic objectives. The evaluation is focused on the Board's effectiveness in providing strategic leadership, overseeing risk management, and ensuring sound financial stewardship. The Board, through the Corporate Governance and Compensation Committee (CGCCOM), conducts performance assessment across five levels: the Board as a whole, Individual Directors, Chairman, President, and Board committees.

We use a combination of quantitative data and qualitative assessments to gain a holistic understanding of performance across key areas. Our CGCCOM designs the Board-approved rating system/template. A five-point rating system is used for self-assessment. The applicable questionnaires are also found in our CGM posted on our website.

For 2025, the Board and its committees completed self-assessments via a cloud-based online survey form and printed questionnaires in February. Based on the evaluation, the Board identified key strengths and areas for improvement with a particular focus on continuing engagement with management, deeper knowledge of artificial intelligence, and involvement in the development of key staff. The overall results were presented to the CGCCOM at its meeting on 12 March 2025.

Control Functions. The Board, through the Audit Committee, CGCCOM, and Risk Oversight Committee, conducts a performance assessment of the

Rating	Description
5	Strong – Exceeds what is considered necessary given the size, risk profile, and complexity of operations of the Bank. Deficiencies/weaknesses are considered to be minor and insignificant.
4	Satisfactory – Meets what is considered necessary given the size, risk profile, and complexity of operations of the Bank. Deficiencies/weaknesses are considered to be minor and insignificant.
3	Less than Satisfactory – Does not meet what is considered necessary given the size, risk profile, and complexity of operations of the Bank. However, the Board is committed (with ability and willingness) to correct the situation in a timely manner.
2	Deficient – Deficient, in a material way, to meet what is considered necessary given the size, risk profile, and complexity of operations of the Bank. Moreover, the ability of the Board to correct the situation in a timely manner is doubtful.
1	Critically deficient – Critically deficient to meet what is considered necessary given the size, risk profile, and complexity of operations of the Bank. The deficiencies/weaknesses pose an imminent threat to the safety and soundness of the Bank.

respective heads of control units – Internal Audit, Compliance, and Risk Management. The assessment is integrated into the overall bank’s performance evaluation framework. The results of the evaluation indicate that these key personnel are operating in the best interest of the Bank and meeting the established performance expectations in mitigating risks, ensuring compliance, and safeguarding the Bank’s assets.

Employee. Employee performance is evaluated regularly. Assessments are conducted through one-on-one meetings between employees and their supervisors, followed by a leader-led review of evidence-based performance metrics. In 2025, we maintained our performance management framework and processes to monitor employee productivity.

Third Party External Facilitator. In February 2024, the Bank engaged Reyes Tacandong & Co. (RT&Co.) to independently assess the Board of Directors' efficiency and overall effectiveness in executing its roles and responsibilities. The latest assessment, which complied with both BSP and SEC regulations, proved to be a significant improvement in the Bank’s corporate governance practices and concluded that it met all applicable regulatory requirements. Such result demonstrated the Bank’s commitment to strong corporate governance. After presentation to the Corporate Governance Compensation Committee, the results were endorsed by the same body to the Board on June 19, 2024. The next round of external assessment will be done in 2027.

Policies on Onboarding and Continuing Education
Onboarding Process. The Bank developed a robust orientation program to equip new directors with the knowledge and insights needed to contribute meaningfully from the outset of their appointment. New directors are required to attend an orientation session of at least 8 hours, in line with applicable SEC rules and as stated in our CGM. They are given an orientation kit that contains a copy of our Articles of Incorporation, By-Laws, Code of Conduct, CGM, and applicable Board Committee Charters, among others.

During the orientation, they learn about the general responsibilities and specific duties of the Board and as an individual director. To hold them to account, first-time directors certify under oath that they have received copies of, fully understood, and wholeheartedly accepted their general responsibilities and specific duties. New directors also have the opportunity to engage with senior executives and operational/functional heads to gain insights into current business challenges and the regulatory landscape. There was no new director who required the orientation program in 2025.

Continuing Education. Directors and key officers must continually learn about our organization, the industry, and our operating environment to be effective supervisors of the Bank. With shareholders holding high expectations, directors and key officers are required to undergo and complete their annual training. Our Compliance Division, supported by the Organization Development and Learning Division,

rolls out a four-hour training program for directors and principal officers every year.

On October 24 and November 13, 2025, we conducted an annual groupwide corporate governance training for our directors and principal officers, together with the directors and officers of our subsidiaries and selected affiliates, facilitated by RT & Co. via Zoom. The training covered various topics, including Board Oversight into a Converging Risk Landscape, Cyber Resilience and Third-Party Risk, Financial Crime and Anti-Money Laundering, BASEL IV, Emerging Risk Governance, Digitalization, and AI Adoption.

Employee Learning. Building the Bank's capabilities is central to sustaining long-term performance, enabling a workforce that is agile and capable in navigating an evolving business and regulatory landscape. The Learning and Development strategy continues to provide the right learning solutions for the right employees at the right time. This ensures that employees are equipped and have access to carefully curated learning content aligned with the Bank’s business priorities and strategic direction.

In 2025, the Learning and Development Department (LDD) continues to strengthen and expand its learning portfolio, anchored on Foundational, Functional, and Leadership capabilities, while introducing role-based training plans that clearly define the critical learning interventions required for specific roles across the Bank.

- The Foundational learning portfolio continues to cover essential

knowledge areas such as core values, policies, and regulatory requirements that all employees must understand and comply with.

- The Functional learning portfolio builds role-specific expertise through targeted programs and certifications. In 2025, this portfolio was complemented by role-based training plans that outline the required learning pathways for key and high-impact roles. LDD has begun rolling out these structured plans for the most populous and business-critical roles across the Bank, with further role coverage planned for 2026.

- The Leadership learning portfolio focuses on developing leaders in alignment with the Bank’s leadership framework DAMA—Diskarte, Aspirasyon, Malasakit, and Aksyon. Leadership programs are designed to translate these competencies into observable leadership behaviors that drive performance, employee engagement, and effective execution at all levels of the organization.

Investing in our employees' growth today strengthens the foundation of the Bank’s transformation, fostering a workforce capable of delivering sustainable results and strategic impact.

Compensation Policy
We ensure our compensation policies are aligned to our strategic and financial objectives, performance, market conditions, as well as labor laws and regulations. These are designed to

promote performance and excellence among our people. To attract and retain talent, we ensure that our compensation package remains competitive against industry standards.

Directors’ Remuneration Structure
Board Directors receive a fixed package, which includes a per diem, transportation allowance, and other fees. Their pay is based on their banking or finance experience, professional background, level of responsibilities, attendance in Board and committee meetings, and market conditions.

Executive Directors receive compensation as full-time Executive Officers while NEDs receive a per diem and other fees for attending Board and committee meetings.

In 2025, the Board of Directors, as a whole, received a total of PHP 70.8 million in fees and other compensation for the board and board committee meetings. The summary of directors' compensation is disclosed in the Compensation of Directors and Executive Officers section of 2026 Bank’s Definitive Information Statement.

Executive and Employee Remuneration Structure
Executive officers and employees receive salaries reflective of their qualifications and experience, job nature, position, and level of responsibility.

Composed of fixed pay and variable bonus, individual compensation is reviewed regularly and benchmarked against competition through annual industry compensation and benefit

2025																
Board	Name	Number of Shares		% to Total Outstanding Shares (As Disclosed)	Board Meetings	Executive Committee	Anti-Money Laundering Committee		Risk Oversight Committee	Trust Committee	Audit Committee	Corporate Governance and Compensation Committee	Related Party Transactions Committee	Overseas Banking Committee	Nominations Committee	IT Steering Committee
		Direct	Indirect													
Group Chairman (NED)	Arthur Ty	15,627,513	75,000	0.35%	13/13	39/49	5/6					(A) 3/5				(A) 10/10
Vice Chairman (NED)	Francisco C. Sebastian	1,445,283	0	0.03%	13/13	43/49			7/12					2/2		
President/Director (ED)	Fabian S. Dee	734	0	0.00%	13/13	47/49										10/10
Director (NED)	Alfred V. Ty	17,087,722	75,000	0.38%	12/13									2/2		
Director (ED)	Vicente R. Cuna, Jr	129	32,770	0.00%	13/13	46/49			8/12							(CC) 10/10
Director (NED)	Solomon S. Cua	113	45,444	0.00%	13/13						14/14			2/2		
Independent	Edgar O. Chua	113	0	0.00%	13/13		6/6				13/14		13/13		*12/12	
Independent	Angelica H. Lavares	113	0	0.00%	13/13		(CC) 6/6				14/14	(CC) 5/5	12/13			
Independent	Philip G. Soliven	30,100	0	0.00%	13/13				12/12	12/12 (CC)			(CC) 13/13		*12/12	
Independent	Marcelo C. Fernando, Jr.	100	0	0.00%	13/13				12/12	12/12		5/5			*12/12	
Director (NED)	Jose Vicente L. Alde	100	0	0.00%	13/13		6/6		12/12	12/12						9/10
Independent	Juan Miguel L. Escaler	100	0	0.00%	13/13							5/5			(CC)*12/12	8/10
				0.77%												

(ED) Executive Director (NED) Non-Executive Director (CC) Committee Chairman (VC) Committee Vice Chairman (A) Advise *virtual meeting

surveys. Adjustments are made commensurate with adherence to individual and company-wide scorecards as well as salary scales.

Our Corporate Governance and Compensation Committee oversees our compensation strategy.

Fair Compensation

Labor laws and requirements guide our compensation package for non-officers or rank-and-file employees, whose salaries are linked to both their performance and mutually agreed upon obligations under the Bank’s Collective Bargaining Agreement (CBA).

Policies on Succession Planning and Retirement

Our long-term success depends on the Board’s and Senior Management’s ability to remain a strong and stable force of leadership. Thus, the Board created a succession plan to identify, encourage, and nurture top-caliber leaders who can readily assume high-

level positions in the event of change, vacancies, or retirements.

Board Succession. Our By-Laws provide that any vacancy in the Board may be filled by the vote of a majority of the directors constituting a quorum. Through a regular or special meeting, stockholders can also fill a vacant director’s post that may result from their removal by stockholders, term expiration, or an increase in the number of directors.

President and Senior Management Selection and Succession. As the banking environment continues to evolve, robust succession management underpins the Bank’s strong position to sustain performance, manage risk, and future-proof its leadership through a forward-looking pipeline. Senior leaders are selected and appointed through a rigorous assessment of leadership potential, identified current and future-critical capabilities, anchored in clearly defined behavioral and

performance criteria. All appointments are reviewed and approved by the Manpower Committee, the Nominations Committee, and the Board, ensuring disciplined governance, transparency, and continuity of leadership.

Moreover, the Bank continues to identify and develop high-performing and high-potential talent through regular talent reviews, supported by multiple data points, including performance metrics, leadership capability assessment, and 360-degree feedback. These inputs provide structured behavioral insights to support objective readiness assessments and focused development discussions.

To strengthen the depth and quality of the leadership pipeline, the Bank reinforced the use of Individual Development Plans (IDPs) for all priority talents. In 2025, all identified successors and priority talents were covered by more intentional and targeted development plans. To further accelerate readiness for critical roles,

the Bank implemented Development Advisories in partnership with Human Resources, providing focused guidance to leaders and talents on development priorities and actions. These efforts were complemented by a blended suite of developmental interventions, including special project assignments, cross-postings, mentoring, and leadership immersions. These initiatives enabled high-potential talents to gain exposure to critical roles and complex business environments, while supporting leadership continuity, including the anticipation of planned retirement of incumbent leaders.

These efforts strengthen leadership continuity and build a future-ready pipeline to support the Bank’s long-term success.

Retirement Age. As a rule, no director may be reelected following the calendar year in which they turn 75 years old. However, the Nominations Committee may recommend a waiver of the age

requirement to the Board if it is deemed in the best interests of the Bank.

Retirement is compulsory for employees who either reach the age of 55 years or complete 30 years of continuous service, whichever comes first.

Governance Policies and Standards

Metrobank’s corporate governance puts a premium on transparency, accountability, and ethical conduct in the implementation of policies and procedures across its business. Shareholders and other stakeholders can access these policies on the Bank’s intranet site and website.

Corporate Governance Manual.

Metrobank, in keeping with its high standards of corporate governance, puts a premium on compliance with our CGM. Our Board Charter, embedded in the CGM, regulates effective Board operations. The Bank annually reviews the CGM. We comprehensively updated the Manual in the first quarter of the year,

which the Board approved in March. It is publicly available on the Bank’s website. Our Compliance/Corporate Governance Officer oversees the observance of the CGM. The Bank fully complied with all its material provisions in 2025.

Term Limit and Policies on Directorships.

Our CGM provides guidelines on the prescribed maximum term for Independent Directors and policy on interlocking directorships and officerships. The Bank maintains compliance with the BSP and SEC rules, which prescribe a maximum cumulative term of nine (9) years for independent directors, maximum of five (5) board seats for non-executive directors, and two (2) board seats for executive directors in other publicly listed companies. No directors have exceeded any of the prescribed limits in 2025.

Managing Compliance Risks. Given the scope of our business, Metrobank faces various risks, including compliance

risk, which may affect operations and financial performance. We are committed to managing and mitigating these risks across our business, industry, and regulatory environment.

Our Compliance Policy Manual underpins our compliance framework, detailing policies, procedures, and controls across the Group. The Bank regularly updates the Compliance Policy Manual to align with evolving regulations and best practices. Beyond processes, the Manual fosters a culture where compliance is integral to Metrobank's values and operations.

Our Compliance Officer, reporting to the Board via the Corporate Governance and Compensation Committee, provides leadership by:

- Overseeing regulatory risk management
- Supervising compliance staff and coordinators across domestic and foreign branches
- Ensuring oversight of BSP-supervised institutions within the Metrobank Group

Code of Conduct and Ethics for Directors. The Bank's Code of Conduct for Directors, established in 2013, remains a cornerstone of our corporate governance framework. In 2024, the Board reviewed and affirmed the Code, underscoring our unwavering commitment to ethical leadership and responsible stewardship. This Code strictly prohibits directors from using their position for personal gain, prioritizing self-interest over the Bank's interests, or engaging in activities that

could compromise their independence and impartiality.

As part of the onboarding process, new directors receive an orientation kit that includes the Code of Conduct to ensure a clear understanding of the standards governing their professional and ethical behavior. All directors are expected to uphold these principles at all times. The latest version of the Code is accessible through the Bank's intranet and the corporate governance section of our website.

Code of Conduct for Employees. The Bank maintains a Code of Conduct that defines expected behavior and ethical standards for all employees. First adopted in November 2017 and reaffirmed by the Board in June 2024, the Code underscores the Bank's commitment to its PITCH values: Passionate for Results, Integrity, Teamwork, Customer Service, and Heart for Community. All employees participated in an e-learning session conducted by Metrobank Academy in June 2024, which reinforced their understanding of the Code and formally attested their commitment to upholding its principles. Another e-learning session and attestation are in the pipeline for 2026. The Code's latest version is accessible on the Bank's intranet and corporate governance webpage.

Anti-Bribery and Corruption Policy. We strengthened our commitment to ethical business practices by implementing a comprehensive Anti-Bribery and Corruption Policy (ABC). This policy, designed to uphold the highest standards of integrity, applies to all directors, employees,

and their dealings with clients, service providers, counterparties, and other parties, regardless of their location. The policy is integral to our onboarding process for new employees, while existing staff receive regular training on its implementation as part of the Code of Conduct e-learning session. We have established a clear reporting mechanism, in line with our Whistleblowing Policy, for employees to report any suspected instances of bribery or corruption. Any breach of the policy will be subject to appropriate sanctions. Our Compliance Division is continuously embedding guidelines about ABC-related matters in its various training sessions conducted in 2025.

Anti-Money Laundering. We regard compliance with the country's Anti-Money Laundering Act (AMLA) as a business imperative. Our business is built on public trust, and, for us, money laundering is a serious reputational risk that could affect our customer relationships. Thus, we give utmost importance to customer due diligence and commit to maintain public confidence in the bank's capacity to prevent money laundering, terrorist financing, and proliferation, to effectively manage the risk of financial crimes. In this regard, we continue to strengthen our compliance system and foster a culture of adherence by establishing strong risk management practices from end to end in our entire ecosystem.

This involves strong oversight from our Board of Directors and Senior Management, articulation of acceptable policies and procedures

in our money laundering and terrorist financing prevention compliance program, an appropriate and working monitoring system, effective management information systems, comprehensive internal controls and audits, and adequate training, clear communications among stakeholders, and risk-based compliance testing within our operations. With these robust systems in place, we effectively manage risks related to money laundering, terrorist financing, and proliferation financing, while ensuring strict compliance with the AMLA and other relevant national laws. In 2025, an e-learning session was conducted in August as part of the Bank's ongoing training program. This initiative, along with other risk-mitigating measures, enables Metrobank to effectively manage financial crime risks and maintain consistent compliance with AMLA and all other applicable laws and regulations.

Conflict of Interest. The Bank's Board of Directors exercises care, diligence, and good faith in fulfilling its fiduciary duties and making informed decisions in the Bank's best interest. Material facts and conflicts of interest are promptly disclosed and addressed. Employees are expected to manage personal affairs to avoid conflicts and to report any unethical behavior or potential conflicts through the Whistleblowing Policy.

Related Party Transactions. Metrobank's Related Party Transactions (RPT) Framework ensures fair transactions with related parties, conducted in the ordinary course of business and on an arm's length basis. The policy is reviewed annually to comply with regulations and

best practices. The latest update was approved by the Board in September 2025.

All related parties are identified, and transactions are evaluated and approved by either the RPT Management Committee (management-level committee) or the RPT Committee (board-level committee), depending on the set thresholds. Directors and officers abstain from any involvement in transactions in which they or their close relations have an interest. Directors and officers also abstain from the discussion, approval, and management of any transaction in which they or any member of their close family or related interests are involved. This includes transactions involving subordinates, except for providing material information on the transaction.

Material RPTs amounting to 10% or more of the Bank's consolidated assets, individually or aggregated within 12 months, are assessed by an appointed external independent party. To uphold transparency and fairness, all actions of the Board, including material RPTs, were ratified by the majority of non-related party shareholders during the 2025 Annual Stockholders Meeting.

For 2025, all RPTs were conducted fairly and at arm's length. Full discussion on these can be found under the Notes to the Financial Statements No. 32 in our Audited Financial Statements (AFS).

Protection of Stockholders' Rights and Interests

Metrobank is committed to upholding the fundamental rights of all its

shareholders, including minority shareholders, in accordance with the Revised Corporation Code, Securities Regulation Code, and aligning with the principles of the ACGS. The Bank implements the following measures:

Timely Notice. Notices of the Annual Stockholders Meeting (ASM) are disseminated at least 21 days prior to the meeting date, providing full and timely information concerning the agenda of items and issues for decision. For the 2025 ASM, the notice of the meeting, along with other important information, was published and distributed to all shareholders on March 14, ahead of the April 23 meeting held via Cisco Webex. To further broaden access, the Notice was also published in three (3) widely circulated newspapers on March 18 and 19, in both print and digital formats. To ensure that all stockholders' concerns are properly addressed, the Chairperson of the Board, the Board of Directors, the President, the Corporate Secretary, and the Investor Relations Officer are present during the meeting.

Voting in Absentia/Electronic Voting. Metrobank facilitates shareholder attendance and voting through secure electronic means, including online participation and real time voting in poll, absentia or by proxy. The rules and procedures governing electronic voting are detailed in the Notice of the ASM. The proxies, attendance, and votes cast at the 2025 ASM were tabulated by Stock Transfer Agent (Metrobank – Trust Banking Group) and validated by SGV & Co., as a third-party validator. The Minutes of the ASM were made publicly available on the website and the Philippine Stock Exchange Electronic

Disclosure Generation Technology (PSE Edge) portal within 24 hours after the meeting’s adjournment.

Shareholder Participation. Shareholders are informed of, and have the right to approve, corporate changes, including but not limited to the sale of corporate assets, inspection of books and records, dividends, and appraisal rights. They are given the opportunity to place items on the agenda of regular/special stockholders’ meetings and to propose resolutions, subject to reasonable limitations related to time, cost, and relevance. They may exercise their appraisal right, which allows them to dissent and demand payment of the fair value of their shares. Procedures for exercising this right are detailed in the Definitive Statement.

Voting Procedures. All stockholders are entitled to one share, one vote. Cumulative voting is allowed as long as the total votes cast by a stockholder shall not exceed the number of shares in their name as of the record date, multiplied by the number of directors to be elected. Matters submitted to stockholders for ratification shall be decided by the required vote of stockholders present in person or by proxy.

A majority vote is required for the approval of the minutes of the annual meeting of the stockholders; ratification of corporate acts; election of a member of the Board of Directors; and election of external auditors.

Contact Mechanism. Shareholders, including minority shareholders, have a clear avenue to seek redress for corporate actions that are deemed

abusive or oppressive. The Bank has a dedicated Investor Relations Office to promptly and effectively address shareholder queries and concerns, even beyond the ASM. Contact details of the Investor Relations Office are available on the corporate website.

Creditors Rights. The Bank is committed to treating all creditors fairly and transparently. We adhere to all applicable laws and regulations governing creditors’ rights. The Bank’s creditors have the right to timely payment, access to financial information, and the ability to resolve disputes through our internal procedures or external mechanisms. All required disclosures are provided in a timely and accessible manner through our website and the PSE Edge portal.

To fulfill our contractual commitments to our depositors, subordinated debt noteholders, and service providers, we conduct business in an ethical and streamlined manner. Our annual report on pages 176-177 outlines procedures for creditors to raise concerns and/or complaints regarding potential violations of their rights.

Customers’ Interest First. Metrobank ensures the protection of its customers’ interests. From our Board and management, to all our employees, serving and protecting our customers is a shared responsibility.

We set a high standard of service when dealing with customers and creditors. Everyone must follow these five pillars of customer protection:

- Equitable and Fair Treatment
- Disclosure and Transparency of

Financial Products and Services

- Protection of Consumer Assets Against Fraud and Misuse
- Data Privacy and Protection
- Timely Handling and Redress of Complaints

We expect everyone in the organization to embody these ideals. Our Customer Protection Policy enables us to integrate a customer-centric mindset in our daily operations and dealings. Overseeing our customer practices is also the Board’s responsibility, through the Corporate Governance and Compensation Committee and Customer Governance Committee.

To meet the requirements of our regulators and the expectations of our customers, we continuously update our policies and processes, including standardizing customer complaint handling and redefining turnaround time for resolving incidents.

We have a Social Media Risk Management Policy to safeguard customers on social media channels. The policy guides covered individuals on the business and legal risks of using social media. These rules enable us to respect co-workers’ and customers’ privacy, protect the confidentiality and security of their personal information, and safeguard our information and assets.

Policy on Suppliers and Contractors. We conduct our business with our suppliers and partners fairly and responsibly. This allows us to make an economic impact and promote inclusion through our local procurement practices. We carefully select suppliers and

contractors through an accreditation/ reaccreditation process that is in accordance with BSP regulations.

Our General Services Group (GSG) collaborates with concerned business units for the accreditation, contracting, selection, bidding, and performance review of vendors. We have a policy on canvassing and bidding in the conduct of purchase of products or contracts for services to ensure that we secure the best deal in terms of price, quality of materials or work services, delivery time frame, and related terms and conditions.

Our Outsourcing Policy guides our business units in outsourcing an activity or function. The policy is aligned with the outsourcing regulations of the BSP to ensure our compliance with applicable rules and regulations. As part of vendor accreditation, we require securing an Environmental Compliance Certificate for projects that may potentially impact the environment. We also secure certifications from relevant government agencies to ensure that vendors classified as a manpower services provider are legitimate and in good standing with the Social Security System, Pag-IBIG Fund, and PhilHealth in payments and contributions.

Investor Relations/ Disclosure and Transparency. Our Investor Relations Department (IRD) is dedicated to enhancing transparency, fostering open dialogue, and providing timely and accurate information to our investors. The team serves as the resource for shareholders, equity and financial analysts, rating agencies, regulators, and the media to appreciate the Bank’s

operations, recent performance and significant developments. We believe that strong investor relations are essential for building trust, attracting capital, and driving long term value.

We continue to engage with our shareholders through various channels, including:

- Regular investor conferences and roadshows
- One-on-one meetings with institutional investor and analysts
- Quarterly earnings calls
- A dedicated Investor Relations website and social media channels, regularly updated to include the latest news and information about the Metrobank Group

In 2025, our IRD, together with senior officers of the Bank, participated in over twenty-two (22) investors-related events and engagements beyond the general Annual Stockholders’ Meeting, consisting of the following:

- 17 investor conferences
- 1 non-deal roadshow, and
- 4 quarterly earnings briefings

Official disclosures, quarterly and annual financial reports, shareholder lists, and other regulatory and company reports are posted on the PSE Edge or the Bank’s website to provide the general public with a balanced and well-informed assessment of the Bank’s performance and prospects.

Insider Trading Policy. The Bank’s Insider Trading Policy, which forms part of the Corporate Governance Manual and is available on the website, provides clear rules and strict policies to prohibit insider

trading and abusive self-dealing by Directors, Officers, and employees. The Bank prohibits trading during blackout periods when access to certain actions is restricted or denied. This includes all directors, covered employees within the Metrobank Group, and their immediate family members residing in the same household, as well as corporate entities, other organizations, and funds under influence or control. These individuals and reporting insiders are required to disclose their respective beneficial ownership of Metrobank shares, if applicable. They must also report to the Bank any changes in their ownership by the next trading day, in accordance with the regulations of the Securities and Exchange Commission and Philippine Stock Exchange.

Dividend Policy. Our Dividend Policy is part of our capital management process that ensures we have sufficient resources to support our long-term growth, and to improve shareholders’ returns.

In February 2025, our Board approved the following:

- The annual regular cash dividends of PHP3.0 per common share, which is equivalent to 15% of par value. The regular cash dividend will be paid in two equal semi-annual tranches of PHP1.5 per common share, on March 28, 2025 and on September 23, 2025.
- A special cash dividend of PHP2.0 per common share, payable on March 28, 2025. In accordance with laws and regulations, the Board determines how dividends are declared and paid out of the Bank’s

- unrestricted retained earnings.
- The majority of the Board approves the declaration of cash dividends. The record date should not be earlier than 10 trading days from the declaration, while payment date should not be later than 18 trading days from the record date. Meanwhile, stock dividends require prior clearance from the BSP, the SEC, and the PSE.

The Board may also approve special cash dividends on top of the regular dividends from time to time, if conditions and regulations allow. The cash dividend payout depends on the Bank's earnings, cash flows, financial condition, and regulatory requirements for capital, among other factors.

On the other hand, the payment of dividends may be restricted should the Bank undertake major projects and developments that require substantial cash outflow, among other circumstances. In these cases, the Board may change the dividend ratio based on the results of its operations, plans, and projects.

Whistleblowing Policy. Whistleblowing prevents corruption, violations, and malpractice. Our Whistleblowing Policy aims to create a safe space and secure process so anyone can speak up without fear of retribution. Reports or concerns may be filed through our company website, emailed to whistleblowing@metrobank.com.ph, or messaged via the text hotline at (+63) 942 747 1359.

Our employees and other stakeholders may file complaints with our Chief Audit Executive/Head of the Internal Audit. Exceptional cases may be filed directly with the Chairman of the Board.

In 2025, a total of 25 concerns were raised across multiple categories, with employee misconducts at 40% and customer complaints at 32%, respectively.

The turnout reflects strong engagement with the reporting channel and provides meaningful insights into organizational risk areas. A significant portion of the submissions involved alleged violations of company policies, professional conduct issues, and matters such as suspected gambling involvement, misappropriation of bank funds, and forgery. Several of these reports resulted in dismissals, while others were not substantiated.

These reports, which are handled with utmost confidentiality, and investigation results are reported to the Board. Overall, active and engaged reporting reflects employees' awareness of organizational standards, values, and Code of Ethics, and their right and obligation to raise violations thereof; and trust and belief in the Bank's culture of transparency and accountability.

Employees' Health, Safety, and Well-being. Employees' health and well-being are our top priorities. We design our safety and wellness programs to ensure all aspects of our employees' well-being are safeguarded.

Physical Well-being

Metrobank advocates and provides a safe and healthy workplace. We continuously improve our preventive measures, empower employees in their health and wellness, and ensure compliance with relevant labor laws and emergency/disaster preparedness protocols.

In 2025, we continued to engage our employees through the Metrobank CARES Program, the Bank's holistic health and wellness initiative. Metrobank CARES is our commitment to foster employee well-being, focusing on physical, emotional/mental, social, spiritual, financial, and occupational wellness. Through this program, we aim to:

1. Provide employees with support and resources to help them achieve well-being
2. Enable employees to be more productive
3. Engage employees to have a more positive employee experience

In 2025, Metrobank engaged employees to actively manage their health through:

- a. Health assessments via annual physical examinations and executive checkups
- b. Health and wellness resources via various webinars and infographics
- c. Health and wellness caravans at various Metrobank sites

RISK MANAGEMENT

Investing in Stronger Risk Management

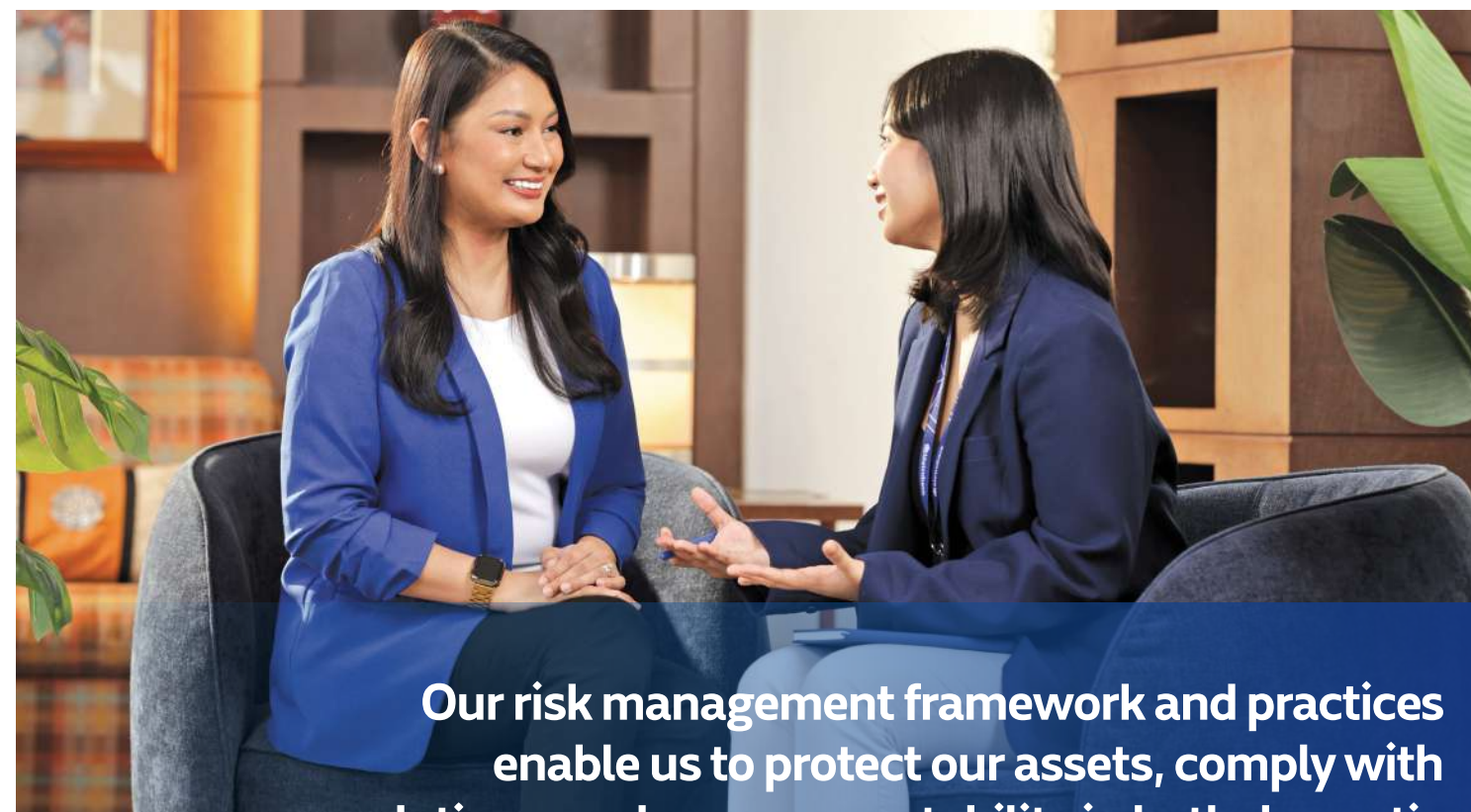
Metrobank's daily operational efficiency and long-term growth require perceptive and responsive risk management. As such, we consistently improve our risk management framework to safeguard our business and strengthen investor and customer trust. Our risk management framework and practices enable us to protect our assets, comply with regulations, and ensure our stability in both domestic and global financial environments.

Various external and internal factors can affect our processes and performance. This includes health emergencies and geopolitical events that can disrupt our operations. The policy environment involving monetary, fiscal, or trade matters can lead to market volatility, liquidity shortage, and recession, which adversely impact the value and expansion of our assets and liabilities. These potential incidents urge us to continuously enhance our risk management framework to safeguard the interests of our company and stakeholders.

We are committed to creating value for each stakeholder by balancing returns and managing risks.

Every decision is guided by the following principles:

- We only take risks that we can understand, manage, mitigate, or accept.
- We develop and offer products aligned with our business objectives and within our permitted scope.
- We adapt our process to the evolving business landscape and



Our risk management framework and practices enable us to protect our assets, comply with regulations, and ensure our stability in both domestic and global financial environments.

- align it with industry best practices and relevant regulatory standards.
- We follow a risk management framework that ensures that risks are recognized, mitigated, or avoided, while maximizing gains from business opportunities.
 - We operate with a view that risk management is a shared goal and responsibility of the Bank, our customers, and all stakeholders.

Our Risk Management Approach

In our pursuit of sustainable growth, Metrobank strategically devises business plans by evaluating risks and rewards, as well as the capital adequacy to support these endeavors.

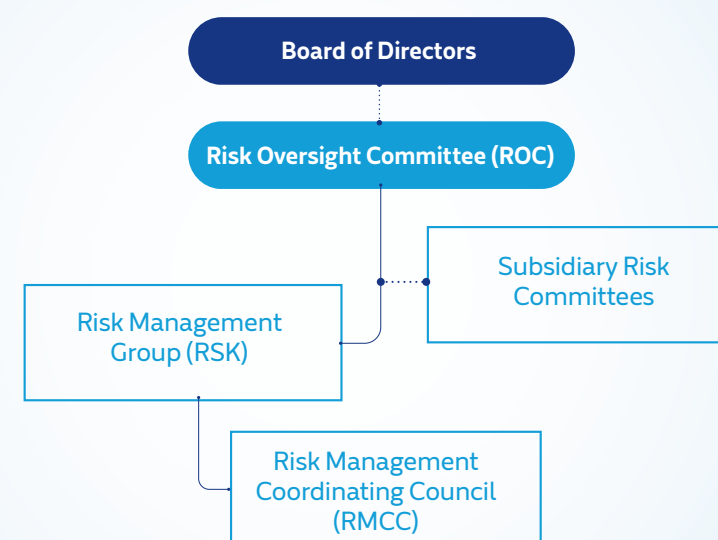
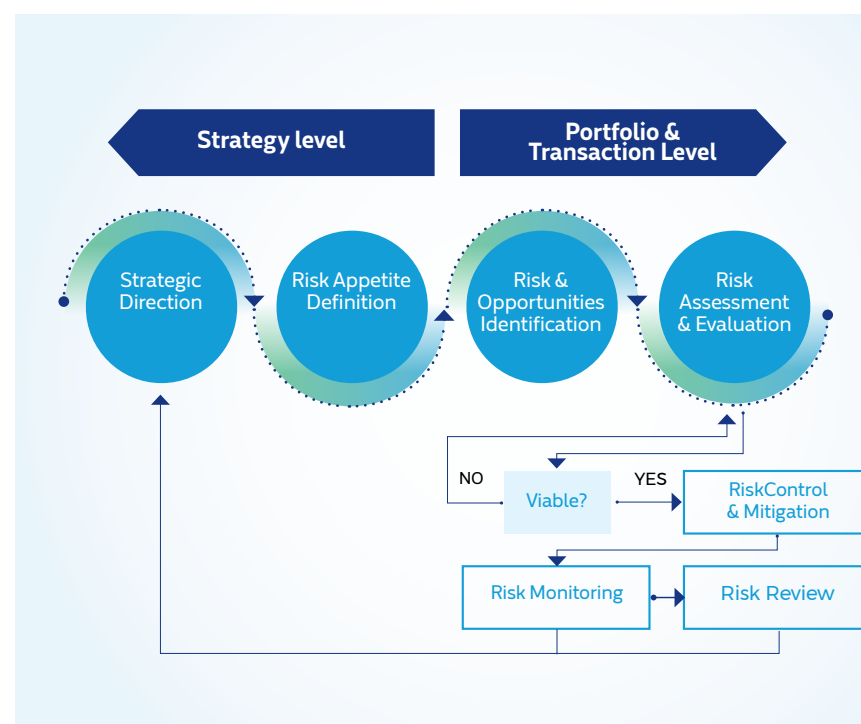
We utilize top-tier, regulatory-compliant metrics and assessment tools to identify and analyze material risks arising from our activities and to set the appetite for taking them. We constantly manage risks and monitor our exposures against approved thresholds. When needed, we escalate potential concerns to relevant control units to promptly address them.

By effectively managing risks, we prevent serious issues and situations that may require capital to cover losses. This allows for optimal allocation of financial resources and capital at all times.

Overview of Risk Management Structure

Metrobank's risk governance structure enables us to capitalize on business opportunities while minimizing the consequences of associated risks.

Our Board of Directors establishes our risk culture, balancing risk appetite



and prudence.* Through the Risk Oversight Committee (ROC), the Board ensures that we have the appropriate risk infrastructure, tools, and operating policies, and that exposures are within the Bank's risk appetite.

* See page 54 for committees tasked to implement risk culture

Supporting and directly reporting to the ROC is the Risk Management Group (RSK), an independent unit that closely coordinates with business units to identify, analyze, measure, and monitor material risks. RSK also has oversight responsibility over the risk management function of the Metrobank Group's various subsidiaries. It convenes the Risk Management Coordinating Council (RMCC) every quarter to ensure the Group's adherence to a consistent risk management framework. RSK has dedicated divisions that look after the different risk exposures of the Bank and its subsidiaries.

The Credit Risk Division (CRD) oversees credit risk management and recommends management policies, standards, and practices. It performs an independent credit risk review of the Bank's lending units, focusing on monitoring portfolio quality, loan impairment testing, accurate account classification and loss recognition, identification and management of "high risk" names, and data integrity.

The Market and Liquidity Risk Division (MLRD) supervises the management of liquidity and market risks across the trading and banking books. Additionally, it supports the optimization of Asset and Liability Management (ALM) strategies by implementing effective risk control processes.

RSK's specialized Operational Risk Divisions (ORDs) enable the Bank to provide more customer-focused attention to its activities by guiding business units in understanding and

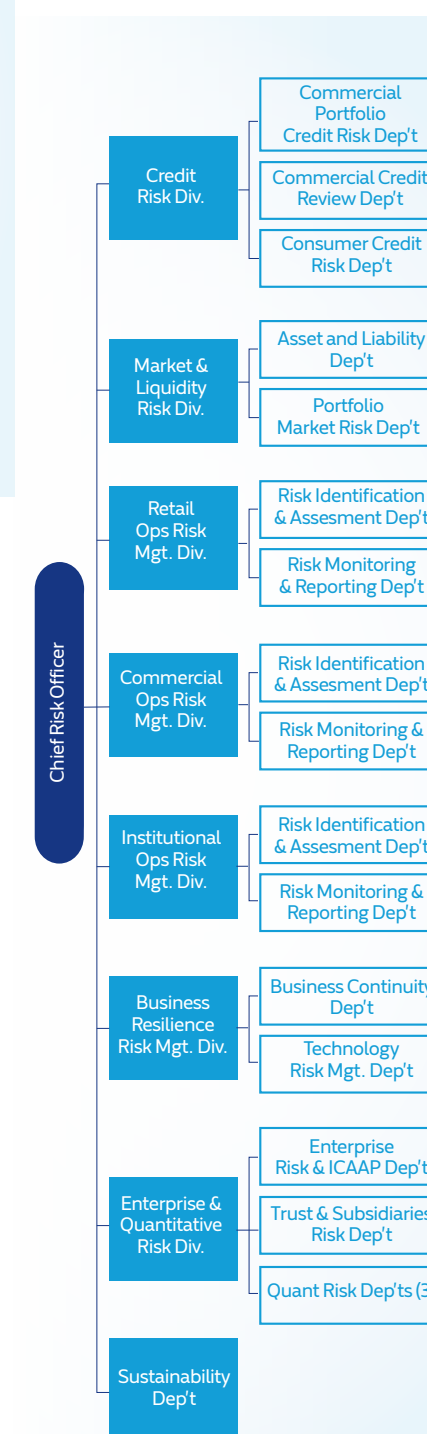
managing operational risks specific to products and client types. These ORDs include the Retail Operational Risk Management Division (RORMD), which handles retail products such as deposit accounts, credit cards, and consumer loans; the Commercial Operational Risk Management Division (CORMD) for commercial lending, trade, and treasury products; and the Institutional Operational Risk Management Division (IORMD) for institutional support units. We have also formed a separate Business Resilience Risk Management Division (BRRMD) to oversee technology risk, business continuity, and disaster recovery.

The Enterprise and Quantitative Risk Division (EQRD) executes RSK's group oversight mandate, oversees the risk management of the Trust Banking business, manages our Internal Capital Adequacy Assessment Process (ICAAP), and builds and maintains risk models that are robust and at pace with the fast-evolving risk landscape.

The Sustainability Department (SD) leads the integration of sustainability principles and climate change considerations into the Bank's overall operations. The SD collaborates with business units and subject-matter experts to formulate policies, programs, and priorities concerning sustainability and climate-related risks and opportunities.

To strengthen the Bank's risk management ecosystem, our different business units have their respective Business Risk Managers who report to RSK.

Completing the risk management structure are all employees, from the first line of defense (risk-taking units), through the second line of defense (RSK and controls units), and to the third line of defense (internal audit and other assurance functions), who are duty-bound to identify and manage risks.



The following management committees are responsible for implementing the Board-approved risk culture:

Risk Area	Management Oversight ^a
Credit	Sr CreCom, CreCom, NPAC, ALCO
Credit Concentration	Sr CreCom, CreCom, NPAC, ALCO
Market	ALCO
Interest Rate	ALCO
Liquidity	ALCO
Operations (including Legal)	ITGC, SAC, EMCOM, ManCom
Technology	ITGC, EMCOM
Compliance (including ML/TF)	AMLCC
Reputation	ALCO ^b , EMCOM, CGCOM
Sustainability and Climate Risk ^c	EXCOM, ROC
Strategic	BudCom, ALCO, ITGC, CGCOM, ManCom
Contagion	RPTMC, ALCO

^aSr CreCom = Senior Credit Committee; NPAC = Non-Performing Accounts Committee; ALCO = Asset & Liability Committee; ITGC = IT Governance Committee; SAC = Special Action Committee; EMCOM = Emergency Management Committee; ManCom = Manpower Committee; AMLCC = Anti-Money Laundering Compliance Committee; CGCOM = Customer Governance Committee; BudCom = Budget Committee; RPTMC = Related Party Transactions Management Committee

^b As it relates to impact on liquidity risk

^c Oversight of Metrobank's Sustainability and Climate Risk rests with the Board of Directors, while the Executive Committee (EXCOM) and ROC support the management of approved strategies and policies – consistent with the expectation of BSP Circular no. 1085.

Navigating Risks in Our Operations

Various risks may affect our lending activities, treasury operations, and extensive client network. As a Domestic Systemically Important Bank (D-SIB), we mitigate these risks to maintain the stability of the financial system and support the economy. While we acknowledge the infeasibility of eliminating risk, we only take calculated risks within our capacity, and that can help us grow.

Overview of Risks in Our Business

Metrobank remains vigilant to risks that may emerge across our business operations and is proactive in addressing potential issues.

Credit Risk

As a financial intermediary, we generate income largely from our credit relationships in lending, trade finance, treasury operations, and similar activities. We recognize that these carry risks from defaulting borrowers, issuers, or counterparties.

As one of the country's largest lenders, we maintain a low credit risk appetite. We manage credit risk through sound policies, informed analyses, and adherence to credit mandates. We follow a stringent credit process covering loan origination, evaluation, approval, availment, and monitoring. This process is guided by our credit

strategies and risk appetite. To enhance our evaluations, we also use credit assessments and ratings from agencies like Standard & Poor's, Moody's, Fitch Ratings, and PhilRatings.

We set aside a portion of our income as provisions for expected credit losses (ECL) to account for possible deterioration in the quality of our credit exposures. More details on our ECL methodology are in Notes 2, 3, and 4 of our 2025 AFS.

We mitigate credit risk from loans and advances by accepting quality collateral, such as mortgage interests, real estate, letters of credit or bank guaranties, government guaranties, chattel mortgages, pledges of shares, personal or corporate guaranties, among others. We also regularly monitor our portfolio and assess the fair value of collaterals to ensure sufficient cover and adherence to defined strategies, risk appetite, and internal and regulatory guidelines. The fair value estimates for collaterals against loans and receivables are detailed in Notes 4 and 9 of our 2025 AFS.

The Bank's lending units work with our Credit Group to assess account performance and report any issues to the Non-Performing Asset Committee (NPAC). The NPAC recommends specific actions for reported accounts with red flags, that are watch-listed or adversely classified.

RSK-Credit Risk Division independently monitors our credit portfolio, focusing on credit quality and policy compliance. The Division reviews sample accounts of various business groups, oversees implementation of credit risk management processes, and reports regularly to the ROC.

Credit Concentration Risk

Focusing on credit support in certain growth areas may result in pockets of exposure concentration in some industries. Thus, we maintain a moderate risk appetite for credit concentration risk. To manage this risk, we follow assessment processes, set internal limits, and comply with regulatory limits. We regularly monitor utilization of limits and escalate observed breaches to the business and ROC.

Market Risk

Interest rates, currency rates, and movements in commodity/equity prices affect our trading portfolios and overall financial health.

Our senior management, through the Asset and Liability Committee (ALCO), sets the business model for our trading portfolio based on macroeconomic conditions, financial market trends, potential events, regulations, and Board-set risk appetite. The Financial Markets Sector implements this model through transaction origination and product development.

As we maintain a low appetite for market risk, we continue to manage it by identifying and analyzing relevant factors that affect our portfolios. We use appropriate risk metrics and set limits to control our exposures, such as Value-at-Risk (VaR) limits, profit/loss triggers, stop loss limits, product caps, sensitivity and tenor limits, which are reviewed annually or as needed. These limits are set against expected returns to ensure that rewards are commensurate with the level of risk taken.

We monitor risk measures against approved limits in accordance with our Limits Monitoring and Reporting

Guidelines (LMRG). RSK-Market and Liquidity Risk Division (MLRD) provides daily compliance reports to key officers. The results are reported weekly to ALCO and monthly to the ROC and Board. Additional details are in Note 4 of our 2025 AFS.

Interest Rate Risk in the Banking Book (IRRBB)

The Bank's financial intermediation activities, such as deposit-taking and lending, are naturally imperfectly matched in terms of maturity and applicable benchmark rates. These gaps/differences expose our balance sheet to adverse movements in interest rates, which can eventually affect our earnings, economic value, and capital.

The Financial Markets Sector and the RSK independently assess earnings potential and risks and evaluate the impact of interest rate movements to align with the Bank's risk appetite as part of the new asset and liability management (ALM) strategy.

We have a low-risk appetite for IRRBB. To keep fluctuations within acceptable limits, we follow policies to manage asset and liability mismatches. We also monitor and control the degree of risk that our banking book is exposed to, placing limits and Management Action Triggers (MAT) on metrics such as Earnings-at-Risk (EaR), Delta Economic Value of Equity (ΔEVE), Net Unrealized Gain/Loss (NUGL), portfolio volume, and tenor.

RSK works with the Controllershship Group and Treasury Group to annually review these limits based on our expected income and capital. The limits can be adjusted as needed to reflect the current business environment, strategy changes, and new regulations. This

ensures we meet our target net interest income (NII) without exceeding our risk appetite. Adhering to our guidelines, we constantly measure, monitor, and report risk levels against approved limits.

Liquidity Risk

As a financial institution, we acknowledge the importance of prompt and effective liquidity risk management. This risk arises from the inability to meet financial obligations on time. Since liquidity is the lifeline of any bank, we have a low appetite for liquidity risk.

We manage liquidity risk by matching the inflows and outflows of our assets and liabilities, ensuring deposits remain stable, enhancing our liabilities profile, and holding sufficient high-quality, liquid assets.

Our Funding Strategy Framework guides us in using funding sources under normal and stressed conditions, while considering internal and regulatory limits. To reduce liquidity risk, we focus on increasing long-term funding through our Term Funding Plan. We monitor various liquidity indicators, such as our short-term funding capacity and intraday liquidity. We also have a tested Contingency Funding Plan for liquidity stress scenarios.

To further ensure our capacity to meet funding requirements, we also set limits on net cash flows (Maximum Cumulative Outflow limit), available funding sources (Liquidity Coverage Ratio MAT, Net Stable Funding Ratio MAT, Funding Utilization MAT), and funding concentration (Funding Concentration MAT). We assess these limits and related guidelines annually, or earlier if needed, to ensure they remain applicable and sound.

Meanwhile, the Treasury Group-Asset & Liability Management Division (TG-ALMD) is responsible for managing our liquidity position, including that of our foreign branches and select subsidiaries. The division monitors the daily and short- to medium-term liquidity of the Regular Banking Unit (RBU) and Foreign Currency Deposit Unit (FCDU) books, ensuring compliance with regulatory liquidity and reserve requirements.

The MLRD generates daily liquidity risk reports that show current exposures against established thresholds to ensure limit compliance and identify emerging liquidity issues. Breaches in limits are escalated to the relevant management level for immediate action. These reports are shared daily with TG-ALMD, weekly with the ALCO, and monthly with the ROC and the Board.

Operational Risk

The Bank's daily processes and services can be disrupted by operational risks, such as system failures or disruptions, process breakdowns, unforeseen events, or personnel issues. To address these risks, we continuously identify, assess, monitor, mitigate, and control risks across key areas where losses are likely to be significant.

These activities are managed by units from our three lines of defense:

- 1. First Line of Defense: Risk-taking business units and operations support units
- 2. Second Line of Defense: RSK, Subject Matter Experts (SME), and control units
- 3. Third Line of Defense: Internal Audit Group (IAG)

Our appetite for operational risk is low. Thus, we put in place policies, procedures, and various operational risk management tools to promote a strong control environment. Some of the tools we use to manage operational risks are:

- Risk Incident Report (RIR)
- Loss Event Database (LED)
- Risk and Control Self-Assessment (RCSA)
- Process Risk Self-Assessment (PRSA)
- Key Performance Indicators (KPI)/Key Risk Indicators (KRI)
- IT Risk Self-Assessment (IT RSA)
- Disaster Risk Assessment (DRA)
- Business Impact Analysis (BIA)
- Business Continuity Plan (BCP)
- Call Tree Directory and Structure
- Systems Requirement Template
- Transportation Contingency Plan

We regularly conduct risk and control self-assessments to identify risks throughout our operations. Significant risk incidents, performance, and risk indicators are constantly monitored and reported to the appropriate management committees and the Board through the ROC as needed. These assessments and risk management tools help us identify potential vulnerabilities and emerging risks across people, processes, systems, and external factors/events, enabling us to address such weaknesses and take appropriate actions.

Technology Risk

Banking disruptions can be triggered by a range of operations, including cybersecurity threats, IT system failures, integration of new technologies, exploitation from fraudulent activities, and third-party services. Given our low-risk appetite in technology, we have a comprehensive IT risk

management policy in place to protect the Bank from these risks. We employ a multifaceted approach to secure the Bank from potential disruptions and vulnerabilities. Our approach includes IT risk assessment, vulnerability testing, penetration testing, stringent controls, and implementation of effective mitigation strategies to safeguard the organization from technology risks and potential threats.

Compliance and Regulatory Risk
Failing to comply with laws, regulations, and good governance practices can negatively impact our earnings and reputation. The Bank has a low appetite for regulatory and compliance risk, which we manage through a strict Compliance Program. With our zero tolerance for Money Laundering and Terrorist Financing risks, we have an Anti-Money Laundering Division (AMLD) that reports directly to the Board's AML Committee. This division conducts independent, risk-based, and materiality-based compliance testing to evaluate existing AML/CFT processes, policies, and procedures, as outlined in the Bank's Money Laundering and Terrorist Financing Prevention Program (MTPP).

We thoroughly evaluate our risk management practices concerning money laundering, terrorist financing, and proliferation financing through annual regulatory audits, internal audits, and independent testing as part of our comprehensive compliance review.

Reputational Risk

We have a low appetite for reputational risk, as the banking business is anchored on trust. Metrobank safeguards our name and brand by adhering to a Reputational Risk

Management Framework that helps us identify emerging issues and proactively manage them before they escalate to unmanageable levels.

We understand that reputational risk arises as a byproduct of other risks; thus, we manage it alongside such other risks. We conduct self-assessments and evaluate whether certain failures, such as operational errors or the implementation of new products and services, could lead to reputational issues even before they happen. If such issues should arise, we continuously monitor the resolution of these incidents and their impact on the Bank's image and manage these risks across the group.

Strategic Risk

The Bank reviews and develops its business plan every year to give direction for activities that we want to grow, maintain, or minimize. However, we are aware that the environment will not always be favorable for our formulated plans. Thus, we are constantly seeking opportunities for strategic action and observing challenges to our plans. We manage strategic risks through careful identification and assessment, regular monitoring of performance and exposures, and prompt action when needed.

Contagion Risk

Any member of the Metrobank Group could influence the financial stability of the entire organization. To mitigate this risk, we established robust policies, limits, and structures, as well as monitoring controls in dealing with RPTs, Directors, Officers, Stockholders, and Related Interests (DOSRI), and Subsidiaries, Affiliates, and Associates (SAAs).

Sustainability and Climate Risk

Material risks associated with sustainability and climate pose potential impacts on the Bank. Such issues include physical hazards brought by climate change, the consequences and costs of transitioning to a more carbon-conscious economy, the direct impact on nature and biodiversity, and human rights concerns. Conversely, sustainability and climate risks also include the potential environmental and societal impacts of an organization's poor governance. Failure to effectively manage these issues can lead to financial, legal, reputational, compliance, and regulatory repercussions.

To address these sustainability-related risks, we integrate Environment and Social Risk Management (ESRM) into our corporate governance, risk frameworks, and strategic objectives in alignment with prevailing regulatory guidelines. These include the BSP Circular 1085 (Sustainable Finance Framework), BSP Circular 1128 (Environment and Social Risk Management Framework), BSP Circular 1149 (Guidelines on the Integration of Sustainability Principles in Investment Activities of Banks), BSP Circular 1187 (Philippine Sustainable Finance Taxonomy Guidelines), SEC Memorandum Circular no. 4, series of 2019 (Sustainability Reporting Guidelines), and other related issuances. The Bank complies with directives from other key regulatory agencies, such as the Department of Environment and Natural Resources, the Department of Labor and Employment, the Department of Energy, and the National Privacy Commission. These regulatory frameworks collectively guide the identification, management, and

monitoring of environmental and social risks across lending and investment activities, as well as within operational processes.

Moreover, Metrobank's sustainability strategy is anchored on three principles: Do No Harm, Do Good, and Do More. These principles also guide risk mitigation efforts, ensuring we rationalize exposure to high-risk sectors, support the transition of industries with significant environmental footprints, and accelerate the growth of our sustainable finance portfolio. The Bank maintains a low tolerance for sustainability and climate risks that could result in material financial, legal, or reputational consequences. We actively monitor both current and emerging sustainability- and climate-related risks across lending, investment, and operational activities. The ESRM framework is designed to ensure that risks are systematically identified, assessed, and managed in alignment with global best practices and national sustainability roadmaps.

We also employ a structured risk monitoring approach to ensure a proactive stance against emerging sustainability- and climate-related challenges and report to key internal and external stakeholders. We track sustainability and climate risks through quarterly reports that provide insights into exposure to high-, medium-, and low-risk sectors, as well as emerging developments aligned with the Bank's sustainability and climate priorities.

We integrate sustainability and climate risk assessments into our credit evaluation process to assess borrowers' alignment with sustainability principles. We closely monitor borrowers

operating in high-risk sectors, while also enforcing an exclusion list to avoid businesses engaged in environmentally and socially harmful activities such as illegal deforestation, human rights violations, and projects that threaten biodiversity or lead to displacement. We also embed sustainability and climate considerations into operational risk management, employing tools such as due diligence measures, incident reporting, risk assessments, and business continuity plans.

Furthermore, the Bank responds to the accelerating impact of climate change and considers it in our disaster preparedness strategies to build up our long-term resilience. We also uphold our environmental responsibility across our operations by implementing complementary resource management initiatives, including transitioning to renewable energy, adopting energy-efficient technologies, and ensuring compliance with environmental regulations.

Risk Compliance

RSK, along with our specialized units, diligently reports the identified risks to our senior management and the Board through the ROC. This ensures that all risks are managed and accepted within the risk appetite approved by the Board.

Risk Area	Sample Risk Exposure Indicators
1. Credit Risk	Non-Performing Loans (NPL), Past Due/Items in Litigation (PD/ITL), Expected Credit Loss (ECL), Internal Credit Risk Rating, and Watchlist Migration
2. Market Risk	Value-at-Risk (VaR), Profit & Loss (P&L), position, sensitivity, and tenor limits
3. Operational Risk	Key Performance Indicators (KPI), Key Risk Indicators (KRI), Risk Incident Reports (RIR), Risk and Control Self-Assessment results (RCSA), Disaster Risk Assessment (DRA), and Business Impact Analysis (BIA)
4. Credit Concentration Risk	Large exposure share, industry and country share, Herfindahl-Hirschman Index (HHI), Single Borrower's Limit (SBL), and Real Estate (RE) limit
5. Interest Rate Risk in the Banking Book (IRRBB)	Interest rate repricing gap (IRRG), Earnings-at-Risk (EaR), Delta Economic Value of Equity (EVE)
6. Liquidity Risk	Maximum Cumulative Outflow (MCO), funding utilization, funding concentration, Liquidity Coverage Ratio (LCR), and Net Stable Funding Ratio (NSFR)
7. Cybersecurity Risk	Various KPIs & KRIs
8. Compliance Risk (including Money Laundering)	Compliance testing, penalties, BSP Report of Examination (ROE), AML reports (e.g., Suspicious Transaction Reports [STR], Covered Transaction Reports [CTR], and red flag reports), and Internal audit reports
9. Reputational Risk	Social media listening and customer complaints
10. Sustainability and Climate Risk	Exposure report related to outstanding balances to closely monitored sectors (account-level) and high-medium-low risk sectors (portfolio-level)
11. Strategic Risk	Scenario analysis and ICAAP runs
12. Contagion Risk	Stock price movements, intragroup exposures, and ICAAP runs

Maintaining Capital Adequacy

The Bank manages its capital by complying with regulatory capital requirements on both a per-entity and consolidated basis and maintains healthy capital ratios to support its business and maximize shareholders' value.

We oversee our consolidated capital structure and adjust it in response to shifts in economic conditions and

changes in risk factors. We adhere to a solid Capital Planning Process, starting with defining our Strategic Plan and setting clear objectives. We then translate these plans into financial forecasts and actions aligned with our expected risk profile and capital needs and assess the adequacy of our capital based on the identified risk profile and available capital. The Controllershship Group generates actual capital ratios, which are reported regularly to the ROC.

We have early warning indicators in place to signal capital usage beyond our capacity.

As prescribed by Section X190.5 and Part VIII of Appendix 63b of the BSP MORB, we reported to the BSP the pertinent risk and capital measures for Metrobank and its subsidiaries. The following data were as of December 31, 2024 and 2025:

In PHP millions	Consolidated		Parent Company	
	2025	2024	2025	2024
Tier 1 Capital	421,188	385,656	410,891	374,941
CET1 Capital	421,188	385,656	410,891	374,941
Less: Required Deductions	39,924	39,257	108,090	109,469
Net Tier 1 Capital	381,264	346,399	302,801	265,472
Tier 2 Capital	16,518	16,096	13,828	13,035
Total Qualifying Capital	397,782	362,495	316,628	278,508
Credit Risk-Weighted Assets	2,035,002	1,875,154	1,716,755	1,582,671
Market Risk-Weighted Assets	98,767	93,631	87,086	81,064
Operational Risk-Weighted Assets	231,879	204,508	195,795	168,262
Total Risk-Weighted Assets	2,365,648	2,173,294	1,999,635	1,831,997
CET1 Ratio	16.12%	15.94%	15.14%	14.49%
Tier 1 Capital Ratio	16.12%	15.94%	15.14%	14.49%
Total Capital Adequacy Ratio	16.81%	16.68%	15.83%	15.20%

Audit Committee Report to the Board of Directors

As set forth in the Board-approved Committee Charter, the primary role and key responsibility of the Audit Committee is to assist the Board of Directors in fulfilling its statutory and fiduciary responsibilities, enhancing shareholder value, and protecting shareholders’ interest through (a) effective oversight of internal and external audit functions, (b) transparency and proper reporting, (c) compliance with laws, rules and regulations; and code of conduct, and (d) adequate and effective internal controls.

The Audit Committee is composed of three qualified non-executive members duly appointed by the Board of Directors, with two of its members as independent directors including the Chairperson. All Committee members have relevant background and experiences, and possess appropriate knowledge and skills necessary in carrying out their functions. The directors also hold membership positions in other Board-level Committees of the Bank, through which they are apprised of developments in other areas and are able to provide advice on risk taking and management activities.

In 2025, the Audit Committee held a total of 14 regular meetings. Each committee meeting was attended by the Chief Audit Executive and the Internal Audit Leadership Team to present the strategic plans and focus areas, including any revisions or updates thereto; to report on the progress or results of audit activities, and highlight the significant issues arising from audit reviews, as well as the committed actions of the Management and impact of the implemented audit recommendations to the organization; to provide an overall assessment on the adequacy and effectiveness of the Bank’s governance, risk management and internal control; and to periodically attest to the independence and objectivity of auditors as well as the quality of the internal audit function. The Financial Control Sector Head, Chief Compliance Officer, Chief Risk Officer, and other key Management Officers, and External Auditor attended relevant sessions and provided pertinent information.

The Audit Committee kept the Board of Directors regularly informed of the results of audit activities and recommendations. The Chairman of the Committee had duly performed the Committee’s main responsibility to apprise the Board of Directors as to the soundness of the Bank’s internal control and risk management system over financial reporting, compliance and operational matters, as well as audit-related activities, and reported the identified areas requiring actions and improvements. The Committee also attended a special session with all other independent and non-executive Board members, the External Auditor, and the Heads of Internal Audit, Risk Management, and Compliance, held without the presence of Senior Executives. During this session, the Committee discussed critical risk areas, the implications of emerging technologies, and key developments in Environment, Social and Governance (ESG) matters. It likewise reviewed Management’s action plans and commitments to address these risks, as well as the IA’s strategies and initiatives to assess the effectiveness of Management’s controls and solutions in monitoring and mitigating exposures within an evolving risk environment.

The Committee completed the regular work program for the year 2025 and effectively performed its core duties and oversight function on the following areas:

- 1. **Financial Reporting and Disclosure:** Performed effective oversight over the Bank’s financial reporting process/system and disclosure controls. Evaluated adequacy and effectiveness of the Bank’s accounting policies; assessed proper implementation of financial management controls; ensured that the reporting process and disclosure requirements are in compliance with applicable accounting standards and regulations; and, recommended necessary improvements and determined appropriateness of corrective actions taken by the Management.

The Audit Committee reviewed and discussed with Management and the External Auditor the results of audit of the financial statements and related disclosures for the year ended December 31, 2025, and reported the same to the Board of Directors for approval.

- 2. **Risk Management and Internal Controls:** Evaluated the Bank’s risk management techniques and results thereof, and the internal control policies and procedures, systems, and processes through the audit assessment results derived from the focused testing on priority risk areas, particularly controls on fraud prevention, anti-money laundering and terrorist financing, information security/data privacy, cybersecurity, and business disruption. The Audit Committee continued the proactive engagement and involvement of Management in assessing adequacy of process control designs and effectiveness of implementation of control procedures, as well as in ensuring timely resolution of audit observations and recommendations, effectively conveying the culture of risk awareness and ownership within the organization.

- 3. **Regulatory Compliance:** Assessed the effectiveness of governance functions which provided oversight on the Bank’s compliance with legal and regulatory requirements, including the monitoring of whistleblowing policy and processes, as promulgated by the Bangko Sentral ng Pilipinas and other regulatory government agencies.

The Audit Committee has performed the required review of its Charter to ensure that it is updated, aligned with peers, and compliant with regulatory changes and recommended best practice. The Committee also conducted an annual self-assessment to evaluate their performances against the requirements of the Charter.

- 4. **Management and Internal Audit:** Confirmed the effectiveness and quality of the internal audit function, including audit services and activities provided to Bank’s subsidiaries and associates. Among the oversight activities performed by the Committee for the internal audit function are the following: (i) reviewed and approved the risk assessment framework and the annual audit plan, including subsequent revisions and adjustments throughout the year; (ii) ensured adequacy of scope and activities, and monitored accomplishments and plan completion to provide basis for the overall audit conclusion; (iii) reviewed the Internal Audit charter and noted the enhancements in the audit policies and manual, and supervised its implementation; (iv) reviewed the audit reports received on a regular basis to assess the overall condition of the Bank’s internal control system; (v) discussed significant matters with Senior Management, as necessary, and evaluated timeliness of resolution of control weaknesses and compliance issues; and (vi) recommended enhancements in the audit processes for continuous improvement.

The Committee ensured that the internal audit function has maintained its independence throughout the year, has adequate expertise and competent resources, and has appropriate authority to effectively discharge its duties and achieve its goals and objectives to add value and deliver quality output to the organization. The Audit Committee continuously extends support and guidance to the Internal Audit Group as it navigates further through its journey towards enhancements in the audit methodology.

- 5. **External Audit:** Exercised effective oversight of external audit function as the Committee assessed and approved the reappointment of SyCip Gorres Velayo & Co. (SGV), as the Bank’s external auditor for 2025; ensured the external auditor's independence and objectivity for both assurance and non-assurance services rendered to the controlled entities of the Bank; discussed and agreed to the terms of the audit engagement, services, and fees; reviewed and approved all non-audit services and related fees to ensure that there is no conflict to independence; reviewed and approved the audit engagement plan, approach and scope of work; assessed the quality of work performed through the review of the results of audit and recommendations in the External Auditor’s Management Letter of Observations/Comments, and the action plans of Management on reported observations, including monitoring of disposition and status of corrective actions.

Based on the Committee’s accomplishments, representation from the Bank Management, External Auditor’s unqualified opinion on the financial statements, and the Chief Audit Executive’s overall satisfactory assessment on the adequacy and effectiveness of the Bank’s internal controls, risk management, and governance processes, the Audit Committee concludes that the business risks and emerging threats are effectively identified, measured and managed.

(Sgd.) Edgar O. Chua
Chairman

(Sgd.) Solomon S. Cua
Member

(Sgd.) Angelica H. Lavares
Member



Strength that Sustains

2025 Sustainability Report

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About the Report

Metrobank enters 2025 as the Strongest Bank in the Philippines for five consecutive years—a distinction grounded in disciplined risk management, responsible governance, and a resilient balance sheet. This strength is not an end in itself. It is what allows us to support our customers, foster inclusive growth, and contribute meaningfully to national development.

Strength That Sustains reflects our conviction that financial strength creates the greatest value when it supports long-term progress. Our stability allows us to advance sustainable finance, expand inclusive lending, and champion community initiatives that help shape a more resilient future for Filipinos.

Reporting Scope, Boundaries, and Frameworks

This report marks our seventh year of sustainability reporting, covering the annual cycle from January 1 to December 31, 2025. It presents our performance and management approach across economic, environmental, social, and governance (EESG) dimensions. The scope and boundaries remain consistent with previous years, and include Metrobank Foundation, Inc., local subsidiaries, and the Purple Hearts Club.

This report was prepared with reference to Global Reporting Initiative (GRI) Standards, supporting comprehensive reporting on economic, environmental, and social impact; and guided by leading global and local sustainability reporting frameworks, including:

- International Financial Reporting Standards (IFRS) S1 and S2, providing a global baseline for sustainability-related and climate-related financial disclosures;
- Task Force on Climate-related Financial Disclosures (TCFD) recommendations, strengthening governance, risk, and strategy transparency;
- Sustainability Accounting Standards Board (SASB) standards, ensuring industry-specific and decision-useful disclosures;
- Securities and Exchange Commission (SEC) sustainability reporting requirements, ensuring alignment with national regulatory expectations; and
- Bangko Sentral ng Pilipinas (BSP) regulations and sustainable finance guidelines, reinforcing responsible banking practices and risk oversight.

For a detailed overview of our sustainability metrics, please refer to the Content Index section of this report.

For inquiries or feedback regarding this report, please reach out to our Sustainability Department:
Email: rsk.sd@metrobank.com.ph

To access a digital copy of this report, visit our website at www.metrobank.com.ph.

Strength Built for Growth

EXECUTIVE SUMMARY AND KEY HIGHLIGHTS

In 2025, we advanced sustainable finance, economic value creation, financial inclusion, strong governance, digital resilience, and environmental stewardship, reinforcing our commitment to build enduring value for our customers, stakeholders, and the Philippine economy. It highlights how Metrobank translates financial strength into responsible action by managing risk with discipline while creating long-term value.

Driving Sustainable Finance and Economic Impact

We direct capital toward projects that generate measurable environmental and social benefits while maintaining prudent risk oversight and strong portfolio quality.

To date, we have extended over **PHP140 billion** in committed facilities aligned with our Sustainable Finance Framework.

- In 2025, our sustainable finance portfolio continued to expand, mobilizing:
PHP34.38 billion in sustainable water management
PHP11.32 billion in renewable energy
- At the same time, we reduced coal exposure to **4.09% of the total loan portfolio of the parent**, in line with our transition pathways.

Economic Value and Nation-Building

Our financial performance enables us to create and distribute value at scale. In 2025, we generated **PHP192.46 billion** in economic value and distributed **PHP163.31 billion** to stakeholders.

This includes:

- **PHP86.49 billion** in operating costs that support suppliers and service providers
- **PHP25.05 billion** in employee wages and benefits
- **PHP24.27 billion** in taxes and government fees
- **PHP117 million** invested in community programs

Through our investment banking arm, we mobilized **PHP4.37 trillion** in capital funding to help finance key government programs and national development priorities.

Financial Inclusion and MSME Support

We continue to expand access to financial services across both physical and digital channels. We now operate **717 branches nationwide**, with 55% located outside Metro Manila, bringing banking services closer to more communities.

We facilitated **USD9.81 billion** in remittances through 15.26 million transactions, supporting Filipino families and strengthening household financial resilience.

We also supported **2,972 micro, small, and medium enterprises**, with **PHP35.95 billion** in outstanding MSME loans. By extending credit, advisory support, and accessible banking solutions, we help small businesses grow, generate employment, and contribute to local economic activity. We also sourced 88% of our procurement spend locally, strengthening domestic supply chains and livelihoods.

Governance, Risk, and Digital Resilience

Strong governance is foundational to sustainable growth. Through our Environmental and Social Risk Management framework, we integrate sustainability considerations into how we lend, invest, and operate.

In 2025:

- **Obtained SQS2 score on Second Party Opinion on the Sustainable Finance Framework**
- Received back-to-back **4 Golden Arrow Award from the Institute of Corporate Directors**

As digital transactions continue to grow, we further strengthen cybersecurity governance, digital fraud controls, and technology risk oversight. Protecting customer data and safeguarding remittance systems remain top priorities as we advance our digital capabilities.

Environmental Stewardship and Operational Efficiency

We continue to improve operational efficiency while managing our environmental footprint responsibly.

In 2025, we reduced our Scope 2 emissions to **30,569 tCO₂e**, and lowered emissions intensity to **0.20 tCO₂e per PHP million in revenue**. Energy efficiency initiatives delivered estimated **savings of 5-10%** across facilities. Beginning in 2026, we will pilot renewable electricity supply transition across **30** identified sites, phasing in our decarbonization efforts and reinforcing our long-term environmental commitments.

Sustainability at a Glance

At Metrobank, sustainability reflects the strength behind how we create long-term value. Our financial resilience and responsible governance support inclusive growth, resilient communities, and environmental stewardship for our customers, communities, and the nation.

Economic and Governance

ECONOMIC VALUE

PHP 192.46 B generated,
PHP 163.31 B distributed
to stakeholders.

BUSINESS GROWTH

PHP 340.55 B in commercial
loans for trade and industry.

FINANCIAL INCLUSION

USD 9.81 B in remittances facilitated,
717 branches, **1,838** ATMs and CAMs,
28 foreign offices.

INCLUSIVE INFRASTRUCTURE

PHP 248.76 B in infrastructure
and transportation loans.

Environmental

ACCESS TO MODERN ENERGY

PHP 35.55 B financing extended
for sustainable energy production
and management projects.

PHP 178.58 B financing
extended for improving access
to energy.

MSME AND LOCAL SUPPORT

PHP 14.48 B
spent on local suppliers,
2.09% of loans to MSMEs.

GOVERNMENT SUPPORT

PHP 4.37 T generated through
government securities for economic
programs.

Social

EMPLOYEE ENGAGEMENT

PHP 2.71 M donated by
employees for social programs.

DIVERSITY & INCLUSION

15,820 employees,
65% women,
36% under 30.

EDUCATIONAL SUPPORT

PHP 971.69 M in loans
for educational institutions.

1,368 students supported
through scholarship grants
since 1995.

ACCESS TO CLEAN WATER

PHP 39.28 B in loans dedicated
to enhancing sustainable water and
wastewater management and water
supply security.

REFORESTATION

11,525 trees
and mangrove
seedlings planted.

POVERTY REDUCTION

PHP 117 M in
community investments,
24,726 families
aided during disasters.

FINANCIAL LITERACY

674 events reaching
46,900+ participants.

FOOD SECURITY

PHP 104.86 B in loans
for food and agriculture.

Note: Inclusive of subsidiaries

SUSTAINABILITY AT METROBANK

At Metrobank, sustainability is about advancing inclusive and lasting progress. We support people and businesses as they pursue opportunities today, while strengthening the foundations of long-term national prosperity. Through our financial solutions, we empower individuals, enable enterprises, and help communities thrive. Beyond addressing immediate needs, we integrate economic, environmental, and social considerations into our decision-making, ensuring that growth today does not come at the expense of tomorrow.

Guided by our promise, “You’re in Good Hands,” our approach reflects a long-standing commitment to responsible banking and stewardship. We recognize the realities shaping our operating environment, including resource constraints, evolving market conditions, and the growing urgency of climate and social challenges. These realities guide how we design and deliver financial solutions, balancing near-term impact with long-term resilience and creating meaningful value for our stakeholders.

Sustainable Finance Framework

We recognize the important role the financial sector plays in supporting the Philippines’ transition to a more resilient, inclusive, and sustainable economy. As a leading universal bank, Metrobank integrates sustainability considerations into its core business strategy, risk management, and financing activities. Sustainable Finance is embedded in how the Bank allocates capital, manages environmental and social risks, and supports national development policies.

Our Sustainable Finance Framework (SFF) provides a clear and transparent structure for mobilizing capital toward projects aligned with environmental and social objectives while maintaining strong credit discipline and portfolio quality. The SFF reflects our view that sustainability and financial performance are mutually reinforcing. Financing decisions under the SFF prioritize projects that strengthen climate resilience, improve resource efficiency, and promote social inclusion. The SFF aligns with widely recognized standards, including:

- International Capital Market Association (ICMA) Green Bond Principles 2025
- ICMA Social Bond Principles 2025
- ICMA Sustainability Bond Guidelines 2021
- Loan Market Association / Loan Syndications and Trading Association / Asia-Pacific Loan Market Association (LMA/LSTA/APLMA) Green and Social Loan Principles 2025
- ASEAN Capital Markets Forum (ACMF) Green, Social, and Sustainability Bond Standards
- ASEAN Taxonomy for Sustainable Finance
- Philippine Sustainable Finance Taxonomy Guidelines

This alignment ensures that our sustainable finance activities remain credible, comparable, and responsive to both regulatory expectations and investor priorities.

Our sustainable finance strategy is guided by these core principles:



Rationalize exposure to identified closely monitored industries/sectors due to potential environmental and social impact.

- Plan for the gradual wind-down of exposure to activities that are assessed to be environmentally and socially harmful.
- Align with government goals towards exposure targets for identified closely monitored industries/sectors due to potential environmental and social impact.



Support transition finance for hard-to-abate sectors.

- Consider the provision of transition finance to borrowers to support their sustainability journey.
- Identify high environmental and social risk clients that require enhanced due diligence and create a roadmap to reduce high-risk exposure.



Accelerate the growth of a sustainable portfolio.

- Identify and assess opportunities for growth of a sustainable loan book.
- Where applicable, strengthen the sustainable products portfolio.

	PROCEEDS CATEGORY	IMPACT METRICS
Green Financing	RENEWABLE ENERGY Renewable energy projects, including solar, wind, hydroelectric, geothermal, and eligible bioenergy, as well as grid infrastructure that supports renewable energy integration.	Installed capacity, electricity generated, greenhouse gas emissions avoided.
	CLEAN TRANSPORTATION Low- or zero-emission transport solutions and enabling infrastructure, including electric vehicle fleets, rail systems, charging infrastructure, and zero-emission port or airport equipment.	Electric vehicles financed, charging points installed, modal shift indicators, greenhouse gas emissions avoided.
	ENERGY EFFICIENCY Projects that deliver material energy savings and emissions reductions, such as energy storage systems and energy-efficient retrofits, equipment, building systems, and infrastructure.	Energy saved, efficiency improvement, emissions reduced, storage capacity.
	GREEN BUILDINGS Acquisition, construction, or retrofit of buildings that meet recognized green building standards, including BERDE, LEED, EDGE, or BREEAM certifications, as well as eligible data centers meeting efficiency thresholds.	Certified floor area, energy and water savings, greenhouse gas emissions avoided.
	POLLUTION PREVENTION AND CONTROL Projects that reduce pollution and support circular economy practices, including waste segregation, recycling, industrial pollution controls, and nature-based solutions.	Waste diverted, recycling rate, pollutants reduced, greenhouse gas emissions avoided.
	SUSTAINABLE WATER AND WASTEWATER Water supply, treatment, distribution, and efficiency projects, including water and wastewater treatment, reuse and recycling systems, and non-revenue water reduction.	Water treated or saved, non-revenue water/leakage reduction, population served, water quality indicators.
Social Financing	SUSTAINABLE AGRICULTURE Climate-smart and regenerative agriculture projects that improve resource efficiency, including precision agriculture, efficient irrigation, crop rotation, and soil health management.	Yield improvement, input reduction, hectares under sustainable practices.
	ACCESS TO ESSENTIAL SERVICES Infrastructure, education, and healthcare projects that expand access to essential services, particularly in underserved areas.	Beneficiaries served, access improvement metrics, facilities added or upgraded.
	FOOD SECURITY Projects that strengthen food systems and support sustainable food production, storage, and distribution.	Farmer beneficiaries, post-harvest loss reduction, production or output supported.
	AFFORDABLE HOUSING Socialized and economic housing projects that improve access to safe and affordable homes.	Housing units financed, low-income households supported.
	MICROFINANCE AND SME EMPOWERMENT Support for micro, small, and medium enterprises and inclusive businesses, including MSME working capital, women-led enterprises, social enterprises, and microfinance lending.	Enterprises supported, jobs supported or created, clients from priority segments served.

Driving Green and Social Impact

Our SFF governs the issuance of green, social, and sustainability financial instruments. Net proceeds are allocated to eligible project categories with defined environmental and social benefits, and all projects remain subject to our Environmental and Social Risk Management (ESRM) framework and internal credit processes.

These use-of-proceeds categories reflect established sustainable finance practices and provide a disciplined structure for channeling capital toward measurable sustainability outcomes. Alongside this framework, our broader sustainability strategy is guided by our priority Sustainable Development Goals (SDGs).

While the SFF determines where and how we deploy capital, our priority SDGs clarify the development outcomes we aim to advance. Together, they ensure that sustainable finance, risk management, and national development priorities remain aligned under our guiding principles of Do No Harm, Do Good, and Do More, reinforcing our commitment to responsible banking and inclusive growth.

To safeguard the integrity of our sustainable finance activities, we apply exclusion criteria to ensure that proceeds are not used for activities

that cause material environmental or social harm. Proceeds are tracked through dedicated internal systems. We commit to annual allocation reporting and, where practicable, relevant environmental and social impact indicators are also disclosed.

With these selection, evaluation, and reporting processes in place, we have extended more than PHP 140 billion in SFF-aligned committed facilities to date. This capital has supported large-scale projects through project financing and structured facilities that deliver meaningful environmental and social outcomes.

External Review and Second-Party Opinion

To reinforce transparency and credibility, we obtained an independent Second Party Opinion from Moody's Ratings on our Sustainable Finance Framework. Moody's assigned the Framework a SQS2 Sustainability Quality Score, indicating a 'Very Good' contribution to sustainability and strong alignment with international principles. This assessment reflects not only

compliance with recognized standards, but also the substantive quality of our framework design, governance, and expected impact.

The review highlighted the robustness of our project evaluation and selection processes, the clarity of our management of proceeds, and the transparency of our allocation and impact reporting. It also recognized the relevance of our eligible categories,

particularly in renewable energy, energy efficiency, and sustainable water management—areas that are central to both national development priorities and global climate goals.

The SFF and the corresponding Second Party Opinion will be made publicly available on Metrobank's website. Any future revised or updated versions of the Framework will also be published and will replace the existing

version. This independent validation strengthens investor confidence by demonstrating that our approach to sustainable finance meets recognized international benchmarks and affirms our commitment to transparency, disciplined risk management, and measurable contribution to sustainable development outcomes.

Contributions to the UN SDGs

Our approach to sustainability is anchored on Metrobank's founding mandate to support nation-building. We focus on five sustainability pillars that guide how we create value, manage risks, and contribute to a resilient and inclusive future. These pillars help us set clear priorities, direct resources effectively, and align our actions with global sustainability benchmarks, while supporting long-term business growth.

As one of the Philippines' leading financial institutions, we advance these pillars through responsible banking practices, strategic investments, and the specialized services of our subsidiaries, including PSBank, First Metro Investment Corporation, and Orix Metro. We also extend our impact through community programs led by the Metrobank Foundation and our employee volunteer arm, the Purple Hearts Club, strengthening access to finance, supporting livelihoods, and building more resilient communities.

Our initiatives contribute across all 17 United Nations Sustainable Development Goals (SDGs), with a strong focus on financial inclusion, job creation, resilient infrastructure, and innovation. While our work supports

Contribution to the UN Sustainable Development Goals



the full SDG agenda, we prioritize five SDGs that best reflect our sustainability strategy and where we can create the most meaningful and measurable impact for the economy and the communities we serve.

Financing the Sustainable Development Goals

We recognize the important role that financial institutions play in advancing sustainable development. At Metrobank, we align our lending and investment activities with the UN SDGs to support inclusive growth, environmental sustainability, and social progress across the country.

Metrobank's Loan Contributions to SDGs

As of December 2025, **66.93%** of the total loan portfolio of the parent was aligned with SDG-related activities.

These loans support sectors critical to national development, including food security, clean energy, resilient infrastructure, and financial inclusion. Through this approach, we help channel capital toward projects that strengthen communities and support long-term economic resilience.

Our subsidiaries complement these efforts by extending sustainable financing to individuals, MSMEs, and enterprises. Together, they broaden our reach and enable us to support key SDGs across different customer segments, reinforcing Metrobank's commitment to financing development that is inclusive, resilient, and sustainable.

Strengthening the Grid, Scaling Clean Energy

We believe the energy transition requires more than capital. It requires long-term partnerships built on trust, discipline, and a shared commitment to resilience. In 2025, we continued to support landmark renewable energy projects that strengthen grid stability and accelerate decarbonization.

One of our key transactions is the PHP 36.27 billion acquisition of the Caliraya-Botocan-Kalayaan (CBK) Hydroelectric Power Plant Complex, where we supported the Aboitiz Renewables, Sumitomo, and J-Power consortium in acquiring CBK from Power Sector Assets and Liabilities Management Corporation (PSALM). With 797 MW of installed capacity, CBK accounts for over 4% of Luzon's total installed capacity.

CBK's performance reflects its importance to national energy security. The complex generated 1,271.15 GWh in 2023, 1,300.95 GWh in 2024, and 1,317.78 GWh in 2025, reflecting its reliable contribution to national energy security. Beyond generation, CBK hosts the largest pumped storage hydroelectric facility in the Philippines to date. It provides essential grid-balancing services that regulate frequency and support the integration of intermittent renewable energy sources such as solar and wind. As more renewable capacity enters the system, this balancing function becomes even more critical.

Hydroelectric generation at CBK does not rely on fossil fuel combustion and is non-contributory to national

greenhouse gas emissions under the Philippine Clean Air Act (RA 8749). Power is generated through the natural movement of water and pumped storage technology in a zero-combustion process. As recognized under the Renewable Energy Act of 2008 (RA 9513), hydropower displaces fossil fuel-based generation and contributes to a net reduction in the country's carbon footprint. Through this transaction, we support an asset that delivers both decarbonization and system-level resilience.

Building on this commitment to grid stability, we are also strengthening our long-standing partnership with ACEN to accelerate renewable expansion across the Philippines and Asia Pacific. We extended additional green financing to support its growing portfolio of approximately 7 GW of renewable capacity, with about 2.7 GW under construction and in committed phases.

The 300 MW Palauig Solar Phase 2 project in Zambales, the first renewable energy project financed under our partnership, is expected to generate over 450 GWh annually, power around 110,000 households, and avoid an estimated 320,000 tonnes of carbon emissions each year. Since commissioning in 2023, it has created more than 2,200 green jobs.

Looking ahead, ACEN plans to deploy approximately PHP 80 billion in capital expenditure in 2026 to advance its renewable pipeline in line with the Ayala Group's net zero target by 2050.

Through these partnerships, we help secure the grid today while driving the country's steady shift toward a cleaner and more resilient energy future.

Subsidiaries' Contributions

First Metro Investment Corp. (First Metro) helped the National Government and private sector issuers raise more than PHP 890 billion in capital, supporting national development and business growth.

- **PHP 807.16 billion** raised through government securities to support public services, infrastructure, and recovery programs;
- **PHP 52.00 billion** raised through corporate and sustainability-linked bonds to fund business expansion and climate-related initiatives; and
- **PHP 34.33 billion** raised through an initial public offering to expand water infrastructure and essential services.

SDGs supported: 2, 3, 4, 6, 8, 9, 11, 12, 13, 17

Philippine Savings Bank (PSBank) expanded access to finance and supported inclusive economic growth through PHP 8.66 billion in sector-focused lending.

- **PHP 6.53 billion** supporting business operations and employment across production and service industries;
- **PHP 877.0 million** in electricity, gas, steam, and air conditioning supply financing;
- **PHP 506.24 million** in construction and related infrastructure sectors;
- **PHP 472.84 million** in transportation and storage; and additional lending to consumption, agriculture and health-related activities, education, and water supply and waste management services.

SDGs supported: 1, 2, 4, 6, 7, 8, 9, 11

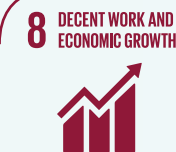
ORIX Metro helped businesses expand capacity and improve productivity by extending PHP15.20 billion in financing.

- **PHP 10.36 billion** to MSME and countryside clients, supporting job creation, economic growth, and access to finance;
- **PHP 3.86 billion** to infrastructure-related activities, supporting infrastructure development; and
- **PHP 990.50 million** to agriculture and farming, promoting food security.

SDGs supported: 2, 8, 9

IMPACT ON UN SDGS

Focus Area

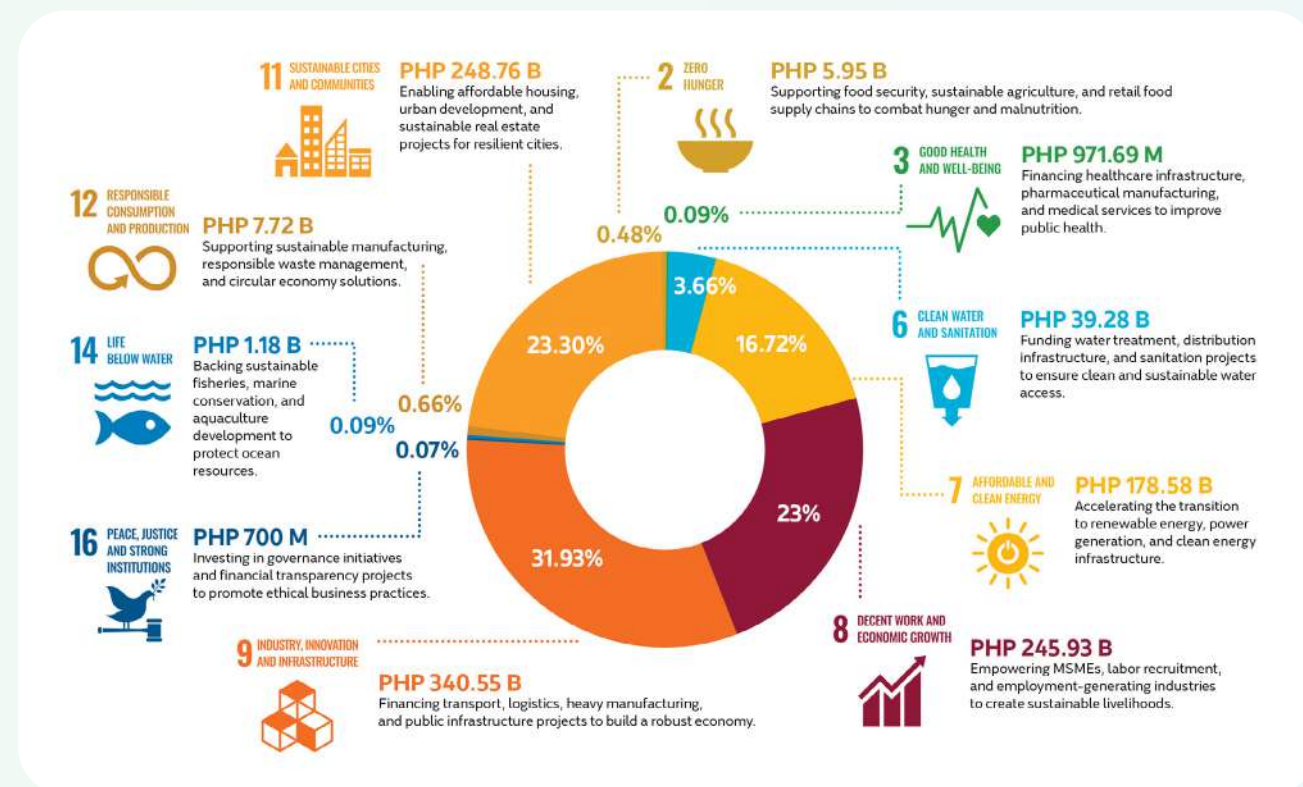


8 DECENT WORK AND ECONOMIC GROWTH

UN Target	Initiatives	Performance
8.1, 8.2, 8.3, 8.a Achieve higher levels of economic productivity, support decent job creation, and expand access to banking, insurance, and financial services	Contribution of Commercial Loans to SDGs	• PHP 245.93 billion in commercial loans to stimulate trade activities, operations of holding companies and other financial intermediaries, hotels and resorts, and professional and technical services.
	Contribution of Parent Bank and Subsidiaries to the UN Sustainable Development Goals	• More than PHP 1.63 trillion in funding by means of participation in securities auctions, while the entire MBTC Group mobilized private investors to help the government generate PHP 4.37 trillion in capital funding.
8.2 Achieve higher levels of economic productivity through diversification, technological upgrading, and innovation	Economic Value Generated and Distributed	• PHP 192.46 billion economic value generated, of which PHP 163.31 billion was distributed to key stakeholders.
8.3 Support productive activities, decent job creation, entrepreneurship, creativity, and innovation through access to financial services	Facilitating Access to Financial Resources	• USD 9.81 billion remittance value facilitated.
8.5 Achieve full and productive employment and decent work for all women and men, including young people and persons with disabilities, and equal pay for work of equal value	Employee Profile	• 15,820 total employee headcount. • 36% of the total employee headcount is below 30 years old. • Equal base entry-level salary for men and women.
8.8 Protect labour rights and promote safe and secure working environments	Collective Bargaining Agreements	• 88% of permanent rank-and-file employees are covered by collective bargaining agreements.
8.9 Promote sustainable tourism that creates jobs and promotes local culture and products	Contribution of Commercial Loans to SDGs	• PHP 6.41 billion in commercial loans to support tourism.
	Supporting Community Development	• 435 local artists and designers have been awarded through the Metrobank Art and Design Excellence Program since 1984.
8.10 Encourage and expand access to banking, insurance, and financial services for all	Scale of Operations	• 717 branches and 1,838 ATMs and CAMs nationwide, and 28 foreign branches, subsidiaries, and representative offices.
	Countryside Banking	• Presence in 8 out of the 9 poorest provinces in the country.
	Remittances	• 103 international remittance partners.
	Financial Literacy	• 2 Metrobank educational online platforms - Earnest and Wealth Insights. • Over 600 financial education-related events with an audience of over 58,000 through Metrobank and FMIC Group.
9.1, 9.3, 9.4, 9.c Develop quality, reliable, sustainable, and resilient infrastructure, increase access of small-scale enterprises to value chains and markets, upgrade infrastructure and retrofit industries, increase access to information and communications technology	Contribution of Commercial Loans to SDGs	• PHP 340.55 billion in commercial loans to develop public infrastructure projects such as roads and highways, and commercial properties, support the manufacturing and operations of transportation, storage, and telecommunication activities.
	Contribution of Parent Bank and Subsidiaries to the UN Sustainable Development Goals	• More than PHP 1.63 trillion in funding by means of participation in securities auctions, while the entire MBTC Group mobilized private investors to help the government generate PHP 4.37 trillion in capital funding.
9.3 Increase access of small-scale industrial and other enterprises to financial services and integrate them into value chains and markets	Spending on Local Suppliers	• PHP 14.48 billion spent on local suppliers and service providers.
	Support for SMEs	• 2.09% of the total portfolio of the parent is linked to SME financing.
	Contribution of Commercial Loans to SDGs	• PHP 177.70 billion in commercial loans to support electric power generation, transmission, distribution, and other energy sector activities.



9 INDUSTRY, INNOVATION AND INFRASTRUCTURE



IMPACT ON UN SDGS

Focus Area	UN Target	Initiatives	Performance
1 NO POVERTY 	1.1 Eradicate extreme poverty for all	Supporting Community Development	6,136 individuals assisted through Metrobank Foundation's financial and in-kind grant assistance programs. - PHP 2.7 million total employee donations raised for Purple Hearts Club's programs on community development, health, education, livelihood, and disaster relief.
	1.4 Ensure that all men and women have equal rights to economic resources as well as access to basic services	Support for Micro and Small enterprises Economic Value Generated and Distributed	- PHP 3.85 billion in loans to support micro and small enterprises. - PHP 117 million in community investments.
	1.5 Build the resilience of the poor and those in vulnerable situations and reduce their exposure to climate-related extreme events	Supporting Community Development	24,726 families aided during super typhoons and other natural disasters.
2 ZERO HUNGER 	Ensure access to safe, nutritious, and sufficient food, double the agricultural productivity and incomes of small-scale food producers, ensure sustainable food production systems, and implement resilient agricultural practices	Contribution of Commercial Loans to SDGs	PHP 104.86 billion in commercial loans to enable the production and trade of food and agricultural activities.
4 QUALITY EDUCATION 	4.3 Ensure equal access for all women and men to affordable and quality technical, vocational, and tertiary education, including university education.	Supporting Community Development	122 current college scholars under Metrobank Foundation's Scholarship Program. - PHP 1.01 million donated under Education through Purple Hearts Club chapters.
		Availment of Employee Scholarship Program	564 employees availed educational subsidies –Metrobank Educational Assistance for Dependents of Employees (MEADE) and Metrobank Employees Graduate Assistance Program (MEGA), and Master's in Business Administration (MBA).
	4.a Build and upgrade education facilities that are safe, inclusive, and effective learning environments for all	Contribution of Commercial Loans to SDGs	PHP 971.69 million in commercial loans to support the development of educational facilities and services of academic institutions.
	4.c Substantially increase the supply of qualified teachers	Supporting Community Development	3,620 academically challenged learners supported through Metrobank Foundation's literacy and numeracy programs. 388 teachers recognized as Outstanding Filipinos by Metrobank Foundation to date.

3 GOOD HEALTH AND WELL-BEING



- ◆ **PHP 5.95 billion in commercial loans** to support hospital activities, production, and trade of pharmaceutical products
- ◆ Year-round MetrobankCARES program focusing on seven wellness dimensions
- ◆ Mental health sessions via MetrobankCARES: Mindful Moments program
- ◆ The Doña Victoria Ty Tan Professorial Chairs in Medical Education – a partnership with the UST

5 GENDER EQUALITY



- ◆ **63% of senior officers are women** in revenue-generating units
- ◆ 65% of total employees are women
- ◆ Equal base entry-level salary for men and women

6 CLEAN WATER AND SANITATION



- ◆ PHP 39.28 billion in commercial loans to support water supply, waste management, and remediation activities

7 AFFORDABLE AND CLEAN ENERGY



- ◆ We offer **Metro Clean Energy Equity Feeder Fund UITF** to clients as an opportunity to invest in global companies engaged in renewable and alternative energy
- ◆ 0% interest rate for credit card installment for the availment of solar power systems via accredited partners
- ◆ Ongoing replacement of energy-efficient fixtures and equipment for corporate centers and branches

10 REDUCED INEQUALITIES



- ◆ 36% of total employees are below 30 years old
- ◆ 65% of total employees are women
- ◆ **PHP 35.95 billion in loans to support micro and small enterprises**
- ◆ We offer clients, regardless of

- economic status, affordable investments through Metrobank Aspire Feeder Funds for as low as PHP1,000
- ◆ We offer clients affordable tax-free investments for retirement through Metrobank Personal Equity and Retirement Account (PERA) for as low as PHP 5,000

11 SUSTAINABLE CITIES AND COMMUNITIES



- ◆ **PHP 248.76 billion in commercial loans** to support funding of public infrastructure, sustainable urbanization, and safe and affordable housing

12 RESPONSIBLE CONSUMPTION AND PRODUCTION



- ◆ **PHP 7.72 billion in commercial loans** to support the responsible production and trade of household items and other goods
- ◆ Regular replacement of conventional fluorescent to LED and air-conditioning to inverter units
- ◆ Support for sustainable agriculture and supporting businesses

13 CLIMATE ACTION



- ◆ **PHP 69.93 billion in sustainable financing** for energy production and management, green infrastructure development, and sustainable water management, supported through Metrobank and its subsidiaries via lending and underwriting
- ◆ Implementation of Sustainable Finance Framework (SFF) and integration of E&S considerations into business operations and risk management
- ◆ Ongoing engagement with solutions providers and subject matter experts on streamlining our ESG data management system and supporting the completion of the emissions inventory
- ◆ Capacity building initiatives to build awareness on sustainability and climate risks, and opportunities



- ◆ **PHP 1.18 billion in commercial loans** to support responsible fishing
- ◆ Coastal clean-up activities conducted through Purple Hearts Club volunteer initiatives



- ◆ **11,525 trees and seedlings** planted by Metrobankers through Purple Hearts Club
- ◆ Mangrove rehabilitation and planting activities conducted with community partners and Purple Hearts Club volunteers



- ◆ **PHP 700 million in commercial loans** to support news, television, and radio broadcasting activities
- ◆ 175 soldiers, 162 police officers recognized as Outstanding Filipinos by Metrobank Foundation to date



- ◆ Continue to be a reliable partner for the government towards the realization of its national development agenda and roadmap through direct generation of funds and mobilization of private investors to help the government generate capital funding.
- ◆ MBFI's flagship grants program and social development partnerships continue to extend financial assistance to socio-civic and non-government organizations, as well as local and national government initiatives aligned with the thrusts of the Foundation on health, education, and livelihood, toward the attainment of select SDGs
- ◆ **PHP 14.48 billion** spent on local suppliers and service providers.

Note: Contributions include subsidiaries.

Stakeholder Engagement

Metrobank's long-term resilience and value creation are grounded in strong, trust-based relationships with its stakeholders. The Bank recognizes that sustainability-related risks and opportunities emerge through its interactions with customers, employees, suppliers, investors, regulators, communities, and assessment bodies across the value chain. Meaningful engagement enables Metrobank to understand stakeholder priorities, anticipate emerging risks, and respond through responsible banking practices, inclusive growth strategies, and transparent disclosures.

Stakeholders are identified and prioritized based on their level of influence, dependence, and interest in the Bank's activities and ESG performance. Engagement outcomes are systematically consolidated and integrated into the Bank's materiality assessment, risk management processes, sustainability roadmap, and reporting, ensuring that stakeholder perspectives inform both strategy and day-to-day decision-making.

Insights from the latest stakeholder engagement and synthesis highlighted heightened expectations around climate resilience and disaster preparedness, cybersecurity and data protection, responsible use of digital and AI technologies, financial inclusion, just transition considerations, and strengthened governance and transparency. Stakeholders also emphasized the importance of combining formal reporting with accessible, real-time communication channels, reinforcing the need for engagement approaches that are both structured and responsive.

Our Approach to Meaningful Engagement

Metrobank's stakeholder engagement approach is designed to be inclusive, consistent, and outcome-oriented, with the following core principles:

- **Purpose-driven engagement** - Engagement activities are aligned with clear objectives, such as understanding ESG risks and opportunities, improving products and services, strengthening trust, and informing sustainability priorities.
- **Multiple engagement platforms** - The Bank uses a

mix of digital channels, face-to-face interactions, surveys, consultations, and partnerships to ensure accessibility and relevance for different stakeholder groups.

- **Regular and responsive dialogue** - Engagement frequency is tailored to stakeholder needs and risk exposure, ranging from ongoing operational interactions to annual or issue-based consultations.
- **Integration into decision-making** - Feedback is synthesized and translated into actions, informing material topic prioritization, policy enhancements, risk controls, and program design.

- **Transparency and accountability** - Key concerns, responses, and progress are reflected in sustainability and annual disclosures, reinforcing credibility and trust.

Through Metrobank Foundation, Inc. (MBFI) and employee-led initiatives, the Bank also extends engagement beyond its financial operations, supporting community development, disaster resilience, education, and livelihood programs that respond directly to stakeholder-identified needs.

Meaningful engagement enables Metrobank to understand stakeholder priorities, anticipate emerging risks, and respond through responsible banking practices, inclusive growth strategies, and transparent disclosures.

Stakeholder Engagement Overview

To support meaningful and inclusive dialogue, Metrobank engages its stakeholders through platforms and mechanisms tailored to each group. These interactions help ensure that stakeholder insights are reflected in our decisions, risk management, and sustainability priorities.

Legend:

Ongoing

Daily

Quarterly

Annually

As needed

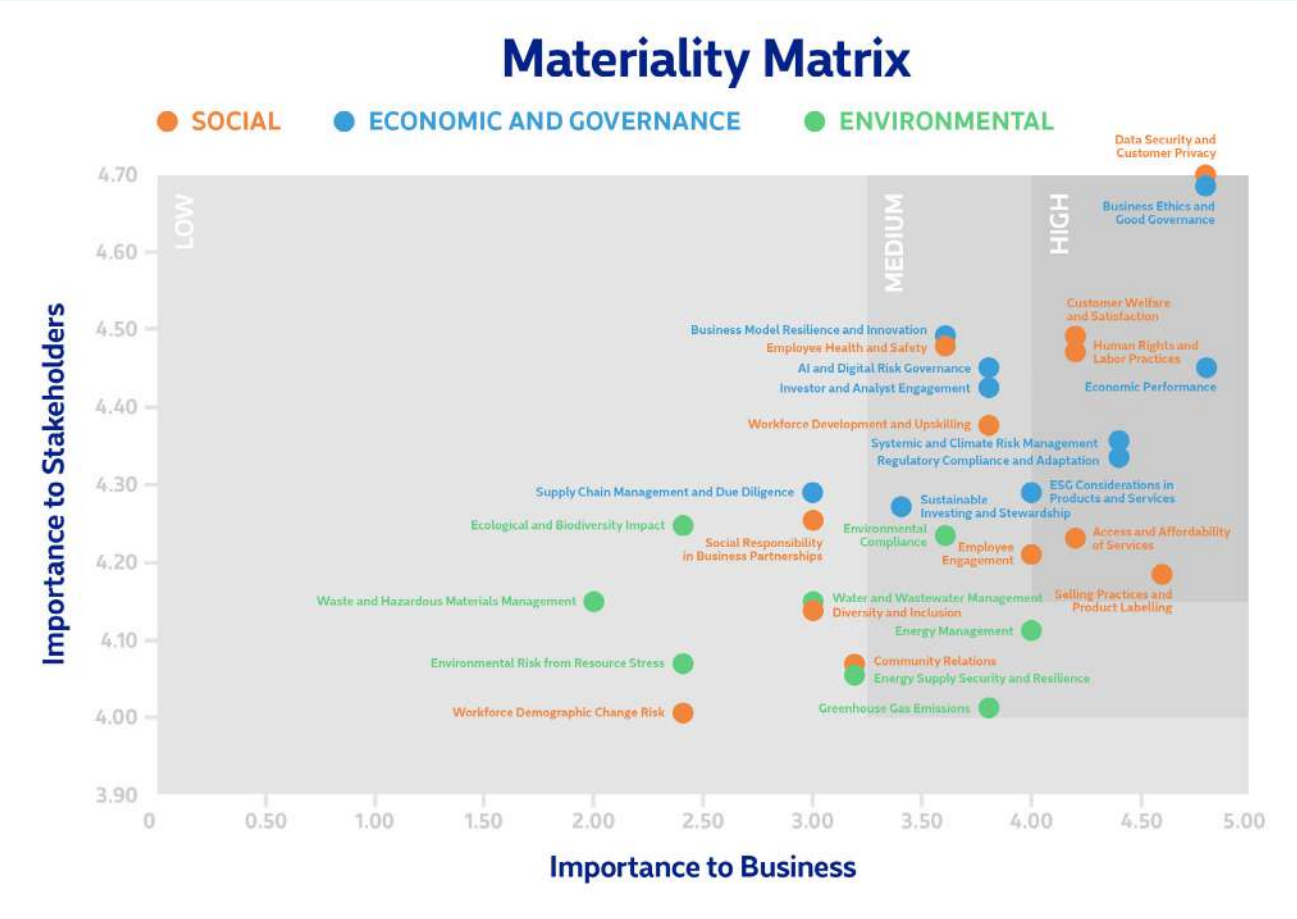
Stakeholder Group	How They are Engaged	Frequency of Engagement	Key Concerns and Expectations	Management Approach
Customers	Branch and relationship manager interactions, digital banking platforms, customer service channels, satisfaction surveys, Net Promoter Score (NPS) studies, financial education initiatives, Materiality Assessment Survey	D A AN	Service reliability, cybersecurity and data privacy, fraud prevention, accessibility and inclusion, ethical selling practices, ESG-aligned products	Customer assistance and protection programs, strengthened cybersecurity controls, fraud awareness campaigns, continuous digital platform enhancements, inclusive and sustainable financial solutions.
Employees	Engagement and pulse surveys, performance reviews, HR Helpdesk (E-Connect), town halls, Workplace platform, training and upskilling programs, employee volunteerism	O A AN	Compensation and well-being, career development, diversity and inclusion, workplace safety, ESG integration, community involvement	Competitive rewards and benefits, learning and leadership programs, DEI initiatives, health and safety measures, sustainability training and volunteer opportunities.
Suppliers	Vendor accreditation and onboarding, procurement processes, performance reviews, contractual engagements, Materiality Assessment Survey	A AN	Ethical sourcing, transparency, data security, compliance, sustainability expectations	Clear procurement and accreditation policies, supplier due diligence, sustainability-aligned sourcing and monitoring.
Investors	Stockholders' meetings, earnings calls, investor briefings and roadshows, regulatory disclosures, one-on-one engagements, Materiality Assessment Survey	Q A AN	Financial performance, risk management, climate and ESG exposure, business resilience, governance	Transparent and timely disclosures, robust governance practices, integration of ESG considerations into strategy and risk management.
Regulators	Compliance reporting, supervisory engagements, consultations, policy discussions, risk assessments, Materiality Assessment Survey	A AN	Regulatory compliance, financial stability, risk governance, data protection, climate-related risks	Adherence to regulatory requirements, proactive engagement, strengthened risk and compliance frameworks.
Community (MBFI Engagement)	Grants and partnerships, focus group discussions, monitoring and evaluation sessions, alumni and beneficiary engagement, social investment and disaster response programs	O Q AN A	Education, health, livelihood, disaster preparedness and recovery, program sustainability	Structured social investment programs, community-driven project design, long-term partnerships and impact monitoring.
Assessment Bodies	ESG ratings engagements, sustainability disclosures, due diligence questionnaires, benchmarking exercises	A	ESG performance, risk exposure, transparency, data quality	Active engagement, continuous improvement of ESG data and disclosures, alignment with global standards.

Materiality Assessment

Understanding the ESG issues that matter most to our stakeholders and to us guides how we set priorities and make decisions. In 2025, we conducted our Materiality Assessment in alignment with the double materiality principle. We assessed both our impacts on the economy, environment, and society, and the financial risks and opportunities that sustainability issues pose to our strategy and performance. This approach helps keep our priorities and disclosures relevant, credible, and forward-looking.

Compared with the previous assessment, we introduced refinements to strengthen clarity, comparability, and alignment with current reporting requirements. We updated the stakeholder scoring methodology from a 1–10 scale to a 1–5 scale to make the process clearer and more consistent for respondents, while maintaining enough differentiation for effective prioritization. We also refreshed the list of material topics by refining or consolidating overlapping items and adding new and emerging topics based on regulatory developments, stakeholder feedback, and evolving risks and opportunities in the banking sector.

To anchor the assessment in real-world impacts, we examined how ESG issues arise across our value chain. We looked at our interactions with suppliers, internal operations, customer touchpoints, and community partnerships to identify where environmental and social impacts are most likely to occur and where risks or opportunities may emerge. This perspective helps ensure that the topics we prioritize reflect both day-to-day operations and the broader ecosystem in which we operate.



Assess

We assess the Bank’s organizational context, including our mission, strategy, and value chain, to identify ESG risks, opportunities, and impacts across our operations and relationships. In determining material topics, we consider actual and potential, positive and negative impacts on the economy, environment, and people, including impacts linked to our activities and those of entities across our value chain.

We map stakeholders based on influence, dependence, and interest, and gather their perspectives through surveys and targeted consultations with customers, employees, investors, regulators, suppliers, communities, and assessment bodies.

1. **Impact to Stakeholders**
External groups rated the importance of each ESG topic. Equal weighting was applied to ensure balanced representation.
2. **Impact to Business**
Sustainability Department assessed how each topic affects strategy, risk, operations, financial performance, and regulatory compliance as reflected in the priorities laid out in the bank’s sustainability roadmap and workplan.

Together, these perspectives provided a comprehensive view of what is most important across our stakeholder ecosystem.

Benchmark

We align identified ESG topics against applicable regulatory requirements and leading frameworks, including the GRI Standards, IFRS S1 and S2, and the SEC’s guidance on sustainability disclosures. The Bank also considers ESG rating agency criteria, peer and industry practices, and emerging global and local sustainability trends such as climate change, biodiversity loss, social inequality, and digital transformation. New and emerging topics identified at the GT Capital level and within the banking sector are incorporated to ensure completeness and relevance.

Collaborate

Business units play a critical role in validating and refining material topics. Working closely with the Sustainability Department, relevant units confirm topic relevance, provide sustainability data, and identify associated risks, opportunities, and performance indicators. Internal collaboration strengthens the assessment of impact to business, enhances data quality, and supports effective monitoring of ESG risks and opportunities across the organization.

Disclose

The consolidated results are prioritized using a materiality matrix, where ESG topics are plotted based on impact to business and impact to stakeholders. **High priority topics** on both dimensions are identified as most material and prioritized for

strategic focus, governance oversight, risk management, and disclosure. **Medium priority topics** remain actively managed and disclosed, while **Lower priority topics** are monitored and reassessed as conditions evolve.

Senior management and the Board-level Corporate Governance and Compensation Committee review and approve the final materiality results, including the prioritized list and matrix. Approved material topics guide our sustainability disclosures, including the Sustainability Report and regulatory filings, supporting accuracy, transparency, and accountability.

Evaluate

Metrobank continuously reviews and enhances its materiality-related policies, processes, and disclosures. The Sustainability Department monitors emerging risks, regulatory developments, and stakeholder expectations and provides recommendations to senior management. While the formal materiality assessment is conducted every two years, the Bank may update or refine the assessment earlier in response to significant changes in operations, regulations, or the external environment.

This structured approach helps Metrobank focus resources and reporting on the issues that matter most today, while remaining responsive to emerging ESG risks and opportunities over time.

Linking Material Issues to Strategy and Impact

Our materiality assessment identifies the sustainability issues that are most significant to Metrobank’s long-term business performance and to our stakeholders. These issues reflect both ESG risks and opportunities and guide how we integrate sustainability into strategy, risk management, and decision-making. This approach demonstrates how material sustainability considerations affect enterprise value and connect to external impacts across our value chain.

Key Issues	Our Response	Link to External Impacts
Climate-related physical and transition risks Risk and cost: Extreme weather can disrupt operations, damage assets, and weaken borrowers’ repayment capacity, particularly in agriculture, real estate, MSMEs, and coastal industries. Opportunity and value: Low-carbon transition may affect carbon-intensive sectors while creating opportunities in adaptation and transition finance.	We integrate climate and ESG risks into enterprise risk management, strengthen portfolio monitoring, and expand climate-resilient and transition-aligned financing, including renewable energy and sustainable infrastructure.	Communities and customers are exposed to typhoons, floods, droughts, and heat experience livelihood and infrastructure disruption. These impacts weaken economic resilience and repayment capacity, amplifying systemic financial risk.
Cybersecurity, data privacy, and responsible AI use Risk and cost: Cyberattacks, fraud, data breaches, bias, and AI misuse can lead to financial loss, regulatory sanctions, and reputational damage. Opportunity and value: Digitalization and AI can improve efficiency and service quality.	We strengthen cybersecurity controls, data protection measures, and AI governance frameworks to manage digital risks while enabling responsible innovation and efficiency.	Customers and the financial system face risks to safety, privacy, and trust from cyber incidents and AI misuse, which can undermine confidence in digital banking and financial services.
Business model resilience, innovation, and sustainable finance Risk and cost: Failure to adapt increases transition and competitiveness risks. Opportunity and value: Green and sustainable finance opens new markets and diversifies income.	We expand sustainable finance offerings, including green, transition, and climate-resilient products, to diversify the portfolio and meet evolving client and investor expectations.	Client sectors and communities benefit from financing that supports clean energy, climate resilience, and sustainable livelihoods, helping reduce environmental harm and support economic transition.
Access and affordability of financial services Risk and cost: Financial exclusion limits growth and raises reputational and regulatory risks. Opportunity and value: Inclusive finance supports customer growth and resilience.	We expand inclusive products, digital channels, and partnerships to improve access for underserved segments, while strengthening customer protection.	Underserved and vulnerable groups gain improved access to financial services, supporting economic participation, livelihood stability, and resilience to shocks.
Strong governance, ethics, and regulatory compliance Risk and cost: Weak governance amplifies financial, legal, and reputational exposure. Opportunity and value: Effective oversight supports investor confidence and long-term value creation.	We reinforce governance through Board oversight, clear policies, responsible financing practices, and alignment with evolving regulatory and disclosure requirements.	Stakeholders and markets benefit from transparency, ethical conduct, and credible disclosures, which support trust, regulatory compliance, and market stability.

Strength in Responsible Governance

KEY HIGHLIGHTS

generated revenue
PHP 192.46 billion

community investments
PHP 117 million

income tax provision
PHP 24.27 billion

local procurement
88%



Recognized by the Institute
of Corporate Directors (ICD)

**2024 & 2025
Four Golden Arrow
Awardee**

Business Ethics and Good Governance

At Metrobank, ethical business conduct anchors how we operate and how we earn the trust of our shareholders and stakeholders. We embed integrity, transparency, and accountability into everyday decisions—across business units, leadership levels, and stakeholder engagements. This is how we ensure that our success goes beyond financial results and creates value that lasts.

We maintain a zero-tolerance policy toward corruption. We do not condone bribery, fraud, extortion, collusion, conflicts of interest, money laundering, or any similar misconduct. Our strong ethical culture helps us

stay ahead of emerging risks and reinforces responsible behavior across the organization. As a result of these controls and expectations, the Bank did not face any legal proceedings related to unethical conduct during the reporting period.

Good governance allows us to protect this trust today and in the long term. It reassures our stakeholders that Metrobank remains a safe, stable, and reliable financial partner. By fostering open communication and responsible decision-making at all levels, we build an organization where people feel secure not only about our current performance, but also about our ability to grow sustainably.

How We Govern Responsibly

We designed our governance framework to make ethics part of everyday work, not just something written in policies. Our Board of Directors approves all key policies, including the Code of Ethics, and clearly delegates responsibilities across management to ensure consistent application across the Bank. Policy Users and Accountable Units are clearly defined, reinforcing accountability at every level. These principles are introduced and reinforced through New Employee Orientation (NEO) training, making every employee a steward of trust from the start.

Oversight of sustainability-related risks and opportunities begins at the Board level and flows through management through clear mandates, regular reporting, and disciplined decision-making. The Board exercises this oversight primarily through the Executive Committee (EXCOM) and the Risk Oversight Committee (ROC), each with distinct but complementary responsibilities set out in their respective charters and supported by Board-approved policies that embed environmental and social considerations into how we govern the Bank.

- **EXCOM** oversees how sustainability considerations are integrated into the Bank's strategy and execution. The Committee meets regularly to guide the implementation of the Bank's sustainability agenda and reviews updates on sustainability-related initiatives as part of its quarterly reporting cycle. This includes oversight of the SFF, alignment with regulatory requirements,

and monitoring progress against short-, medium-, and long-term objectives where applicable.

- **ROC** provides focused oversight on environmental and social risks and how these may affect the Bank's overall risk profile. The Committee reviews updates on environmental and social risk exposure across the loan portfolio, closely monitored industries, and progress in sustainable financing. Material risks are assessed through assessments with key findings elevated to the Board for guidance and action.

Senior management carries out the direction set by our Board and its committees. We integrate sustainability considerations into our risk management frameworks, credit processes, and internal controls so they inform day-to-day decisions. Our Risk Management Group works closely with the Sustainability Department and business units to ensure sustainability-related risks and opportunities are aligned with our overall strategy and enterprise risk management.

Competence, Stakeholder Focus, and Responsible Incentives

We ensure our Board committees bring the competencies needed to oversee the Bank's impacts and risk profile. Members of the ROC and Anti-Money Laundering Committee (AMLACOM) have strong risk management expertise and knowledge of the Group's risk exposures. Audit Committee (AUDITCOM) members bring relevant background and experience in accounting, auditing, and finance appropriate to the Bank's size and complexity. Through

structured nomination, evaluation, and continuing education, we maintain and strengthen these competencies, with further enhancements underway through the proposed ESG Skills Matrix.

Each Board-level committee also addresses matters material to specific stakeholders. AMLACOM oversees activities relevant to depositors, AUDITCOM and the Corporate Governance Committee focus on regulators, EXCOM oversees borrower-related exposures, and TRUSTCOM focuses on trust clients. Other committees address matters material to internal and external stakeholders, including overseas branches and clients. This structure helps us consider stakeholder interests in our oversight and decision-making.

ROC oversees the design and operation of our remuneration and incentive policies. It works closely with the Corporate Governance Committee to ensure compensation systems take into account risk, capital, and the timing of earnings.

For rank-and-file employees, compensation complies with labor law requirements and reflects both performance and our collective bargaining agreement, including loyalty bonuses for long-serving staff. This supports fairness while aligning incentives with prudent risk management.

We monitor progress on sustainability-related risks, opportunities, and priorities through periodic management reports and updates to the EXCOM and the ROC, supporting informed oversight and timely action. For a more detailed discussion of our

governance structure, policies, and oversight mechanisms, please refer to the Corporate Governance section of our Annual Report.

How ESG Influences Our Strategy

Our governance structure is designed to move beyond oversight and drive action. Sustainability considerations directly influence how we set targets, approve transactions, and manage risk across the Bank.

EXCOM approved the Bank's target to limit coal financing, guided by regulatory developments, energy transition risks, and the need to support a stable and responsible energy supply. This target was calibrated based on loan maturity profiles and clearly defined activities the Bank will and will not support.

Industries included in the Bank's exclusion list are not granted loan accommodations, reinforcing our commitment to ethical and sustainable financing. For large credit proposals and significant group exposures, sustainability-related risks are assessed alongside financial considerations, with EXCOM providing oversight on approvals and potential impacts on the Bank's overall environmental and social risk profile.

The ROC complements this by overseeing enterprise risk assessments and the application of the Environmental and Social Risk Management (ESRM) Framework. Tools such as enhanced due diligence and climate scenario analysis are being reviewed in line with regulatory advancements for future guidance in setting controls and corrective actions to ensure consistent oversight, escalation, and accountability.

Recognizing Excellence in Corporate Governance

Our commitment to strong governance continues to be recognized externally. In 2025, the Institute of Corporate Directors awarded Metrobank the 4 Golden Arrow Award for the second consecutive year, based on the ASEAN Corporate Governance Scorecard.

This recognition reflects our consistent performance in shareholder rights, stakeholder engagement, transparency, and Board responsibilities, and reinforces the trust placed in us by our shareholders and stakeholders.

Commitment to Ethical Business

We uphold the highest ethical standards across our operations, guided by global frameworks and national regulations. These principles shape the way we conduct business and interact with customers, suppliers, contractors, and other partners. They reflect our commitment to responsible conduct and respect for human rights throughout our operations and value chain.

Our Human Resources policies promote fair labor practices, equal opportunity, and safe, inclusive workplaces. Clear guidelines govern employee conduct, workplace behavior, and grievance management to ensure accountability and protection for all employees.

Key Employees that received training on Anti-Corruption in 2025 (as part of New Employee Orientation)	
Senior Management	13
Junior Management	373
Rank and File	868
Total	1,254

As part of our efforts to maintain integrity, we enforce strict anti-bribery and anti-corruption rules. Newly hired employees receive Anti-Corruption training as part of the orientation and onboarding program, ensuring that every employee enters the organization with a strong understanding of our expectations. In addition, all employees are required to complete a mandatory refresher training on the Code of Conduct, which includes Anti-Corruption, every two years. The most recent refresher was conducted in 2024. These trainings reinforce our commitment to ethical conduct across all levels of the organization.

We prohibit employees from offering, giving, soliciting, or receiving improper benefits, whether directly or indirectly. All reported cases are promptly addressed, with a target of 100% resolution within the prescribed turnaround time. These expectations are detailed in our Anti-Bribery and Corruption Policy and Code of Conduct, and are reinforced through regular communications and Business Unit roadshows.

Our ethical commitments extend to our supply chain. We expect suppliers, contractors, and business partners to align with our standards

on ethics, governance, environmental responsibility, and human rights. We avoid engagements that conflict with our values or compromise our principles.

We focus our efforts on areas where we can make the most meaningful impact, such as:

- supporting sustainable finance and climate resilience
- promoting fair labor practices, safe workplaces, and inclusion
- Strengthening anti-bribery, anti-corruption, and compliance mechanisms
- Advancing secure and responsible digital innovation
- Upholding transparency, accountability, and sound risk management

These priorities guide how we grow responsibly. They help us support communities, protect shared value, and strengthen trust over the long term.

Regulatory Compliance and Adaptation

We operate in a highly regulated environment and treat regulatory compliance as a core part of how we protect stakeholders and sustain long-term value. We monitor developments across banking, financial reporting, data privacy, and sustainability-related regulations, and translate these requirements into internal policies, controls, and operating practices.

In 2025, we complied with all material regulatory requirements applicable to our operations, including regulations and supervisory issuances of BSP, SEC, and Philippine Deposit Insurance Corporation (PDIC). These include BSP Circular No. 1085 on Sustainable Finance and SEC Memorandum

Circular (MC) No. 4, series of 2019 on Sustainability Reporting, which continues to guide the structure and disclosures in this report. No material regulatory breaches or penalties were recorded.

We also complied with the Data Privacy Act of 2012 (RA 10173), supported by Bank-wide information security standards, oversight by our designated Data Protection Officer (DPO), and regular privacy reviews.

We recognize the shift introduced by SEC Memorandum Circular No. 16, series of 2025, which adopts the Philippine Financial Reporting Standards (PFRS) on Sustainability Disclosures. While this report remains aligned with SEC MC No. 4, we have begun transitioning to the new requirements. We mapped our disclosures against the PFRS standards and assessed gaps using our existing governance structures, enterprise risk management processes, and internal control systems, particularly our ESRM Framework, provide a strong foundation for compliance. Current disclosures already emphasize governance oversight, risk identification and management processes, and transition strategies, consistent with the phased adoption approach.

To prepare for expanded requirements, we are enhancing climate risk assessment methodologies and to support future requirements, we continue to enhance our data capabilities. This includes strengthening climate risk assessment methodologies and improving greenhouse gas emissions measurement systems to enable more robust quantitative disclosures and scenario-based analysis over

time. These enhancements will be implemented in line with regulatory guidance, data availability, and methodological maturity.

Looking ahead to 2026 and beyond, we will deepen the integration of sustainability risks into financial decision-making, improve data quality and comparability, and ensure readiness for full implementation of the PFRS Sustainability Disclosure requirements, while maintaining alignment with BSP and SEC expectations.

Systemic and Climate Risk Management

Environmental, social, and climate-related risks can affect financial stability, business continuity, and long-term economic resilience. These risks may develop gradually through regulatory, market, and technological shifts, or materialize suddenly through extreme weather events, natural disasters, public health crises, and infrastructure disruptions.

At Metrobank, these risks are managed as part of the Bank's overall risk management approach, recognizing their potential impact on credit quality, operations, reputation, and long-term value creation.

To address these risks in a proactive manner, we established the Environmental and Social Risk Management (ESRM) Framework as our integrated governance and risk management approach for sustainability- and climate-related risks and opportunities. Sustainability and climate considerations are not treated as a separate agenda. They are embedded in how we govern risk, allocate capital, execute strategy, and

uphold trust across our stakeholder ecosystem.

The ESRM Framework supports the Bank's Credit Risk Management, Operational Risk Management, and the SFF, and integrates into corporate governance, enterprise risk frameworks, and strategic objectives across lending, investment, and operations, in line with prevailing regulations and evolving local and global standards.

- BSP Circular 1085 - Sustainable Finance Framework
- BSP Circular 1128 - Environmental and Social Risk Management
- BSP Circular 1149 - Integration of Sustainability Principles in Investment Activities
- BSP Circular 1187 - Philippine Sustainable Finance Taxonomy Guidelines
- SEC Memorandum Circular No. 16, series of 2025 - Philippine Financial Reporting Standards on Sustainability Disclosures

Through our ESRM Framework, we embed sustainability considerations into lending, investment, and operational decisions, monitor emerging physical and transition climate risks, and enhance organizational resilience in response to shifting market and policy landscapes. This integrated approach allows us to advance national development priorities while upholding sound and disciplined risk management.

This approach enables us to uphold our fiduciary responsibilities to depositors and investors while remaining accountable to our employees and the communities we serve, in alignment with the Philippine Development Plan.

It ensures that our growth remains anchored in environmental protection and social responsibility, recognizing that unmanaged sustainability risks can translate into financial, operational, and reputational impacts.

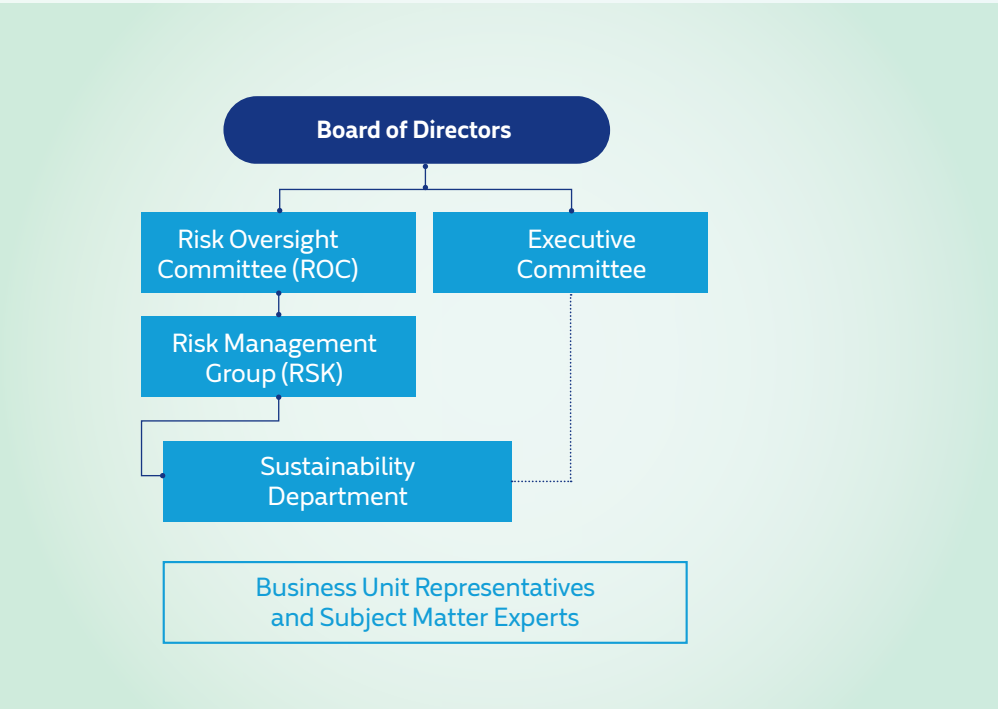
Governance Structure and Oversight

Oversight begins at the Board level and is carried through management execution, ensuring environmental, social, and climate risks are addressed consistently across strategy, policies, and operations. The Board of Directors, through the EXCOM and the ROC:

- Sets sustainability objectives across short-, medium-, and long-term horizons;
- Aligns environmental and social risks with enterprise-wide risk management strategies;
- Integrates risk mitigation measures into credit, investment, and operational policies; and
- Strengthens governance and ensures compliance with environmental and social regulations.

Our senior management, led by the Chief Sustainability Officer (CSO), who also serves as Chief Risk Officer (CRO) and heads the Risk Management Group, executes the Bank's sustainability agenda by:

- Implementing sustainability objectives across short-, medium-, and long-term horizons;
- Overseeing execution of the ESRM Framework;



How Sustainability Risks Translate into Business Risks

If environmental and social risks are not effectively managed, they can escalate into material financial and non-financial impacts across the Bank. Key risk pathways include:

	Credit Risk Climate-related disruptions can strain borrower operations and cash flows, increasing the likelihood of loan defaults.
	Market Risk Shifts in sustainability regulations and investor expectations may affect asset valuations and market dynamics.
	Operational Risk Extreme weather events and disasters can disrupt branch operations, systems, and service continuity.
	Reputational Risk Exposure to unsustainable or unethical activities can erode stakeholder trust and damage the Bank's reputation.

These risks are interconnected and can reinforce one another. Managing them in an integrated and proactive manner is essential to protecting financial stability and supporting long-term value creation.

- Embedding sustainability principles into credit, investment, and operational processes; and
- Conducting periodic reviews of sustainability policies to ensure alignment with strategy and risk priorities.

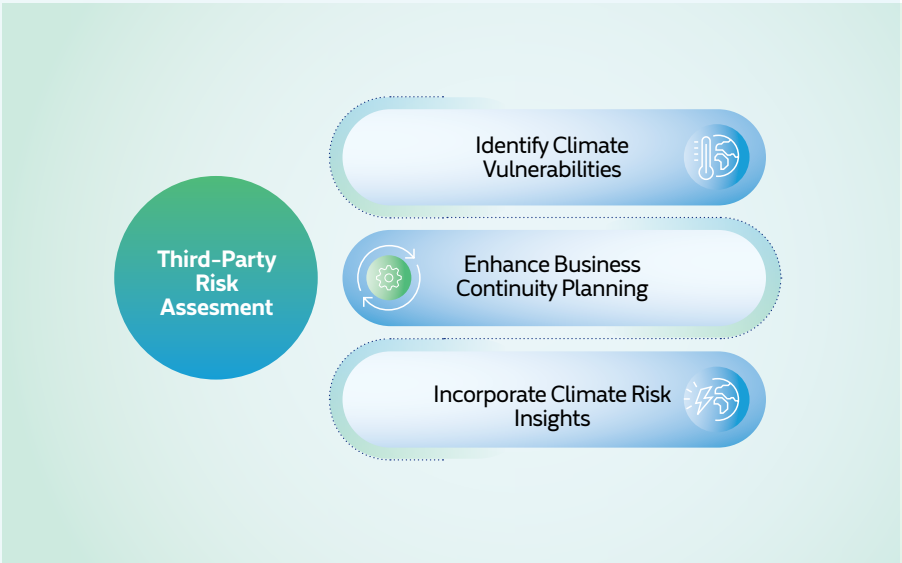
The Sustainability Department, under the guidance of the CRO/CSO, translates this direction into operational practice by supporting front-line functions and business units, overseeing the implementation of sustainability initiatives, leading compliance with sustainability-related regulatory requirements, and monitoring adherence to mandatory disclosure guidelines.

Identifying and Monitoring Existing and Emerging Risks

We actively identify, measure, and monitor sustainability-related risks across its lending, investment, and operational activities. This approach strengthens our ability to remain resilient amid evolving environmental, social, and climate challenges.

To further strengthen risk oversight, we engaged a third-party consultant to pilot a climate risk assessment covering our centers, branches, and loan portfolio. The assessment supported the identification of climate vulnerabilities across physical and financial assets, informed enhancements to business continuity planning for extreme weather events, and provided insights that strengthen the integration of climate considerations into internal processes.

Environmental, social, and climate risks affect Metrobank through interconnected pathways across our portfolio and operations. Our ESRM



Framework allows us to anticipate these risks early and respond in a structured and consistent manner.

From Risk Identification to Operational Readiness

Systemic and climate-related risks may arise through sudden disruptions as well as gradual change. To strengthen preparedness and protect service continuity, we complement our ESRM Framework with tools that translate risk identification into operational readiness.

Integration of Sustainability in Credit Risk

We apply a principle-based taxonomy alignment in our lending and investment activities, guided by the Philippine Sustainable Finance Taxonomy Guidelines, the UN SDGs, and prevailing market standards. The SFF serves as a tool for assessing and categorizing economic activities based on their sustainability and climate impact.

It enhances risk identification through the use of an exclusion list, eligible green and social categories, and structured integration of environmental

and social considerations across business processes. Borrowers are classified as High-, Medium-, or Low-risk based on environmental and social exposure, sector characteristics, and alignment with our sustainability agenda, supporting internal monitoring and management reporting.

Integration of Sustainability in Operational Risk

We embed environmental and social considerations into our Operational Risk Management System to ensure sustainability risks are identified early, assessed consistently, and managed across products, processes, and operations.

- **Risk Assessment Questionnaire (RAQ)** screens new or enhanced products and channels before approval. It identifies potential environmental and social exposures and requires proponents to outline key risks and corresponding controls.
- **Risk Control Self-Assessment (RCSA)** is conducted annually by business units to evaluate inherent risks, test control effectiveness, and determine residual risks.

We identify key sustainability, climate, nature, and social risks and related opportunities across short-, medium-, and long-term horizons, embedding these factors into governance, risk appetite, and enterprise risk management to protect asset quality and support resilient growth.

Risk Category	Time Horizon	Key Risks to the Bank	Strategic Opportunities
Climate Physical Risks Risks from extreme weather and long-term climate change, including typhoons, floods, droughts, heatwaves, and rising sea levels. Potential Impact: These risks can increase credit and market exposure through asset damage and collateral decline, while disrupting branches, systems, and third-party providers. Management Approach: We strengthen resilience by integrating climate risk into credit and portfolio monitoring, enhancing business continuity planning, improving energy efficiency, and using climate-informed tools to protect operations.	Short	Severe weather events damage collateral, branch facilities, and other Bank assets.	Stronger operational resilience through climate-informed business continuity planning, expanded digital banking, and improved facility preparedness.
	Medium	More frequent and intense climate events disrupt borrower operations, branch availability, systems, and third-party providers.	Growth in climate-resilient and adaptation-focused financing, supported by stronger climate-informed credit monitoring.
	Long	Persistent physical climate impacts increase credit risk and create sustained operational strain.	Long-term capital deployment into climate-resilient and adaptation financing that strengthens balance sheet resilience.
Climate Transition Risks Financial and operational risks from regulatory, technological, and market shifts linked to the low-carbon transition. Potential Impact: Transition risks may affect asset values, portfolio quality, and reputation, while increasing compliance costs and operational exposure. Management Approach: We align financing with national climate and energy roadmaps, reduce exposure to high-carbon sectors, expand renewable and transition financing, and closely monitor market developments and emerging regulations.	Short	New climate and environmental regulations increase legal and compliance exposure.	Stronger climate data governance and regulatory tracking improve compliance and disclosure readiness.
	Medium	Financing misaligned with climate pathways heightens regulatory and reputational risk.	Portfolio realignment through expanded sustainable finance and transition initiatives reduces exposure to carbon-intensive sectors.
	Long	Ongoing exposure to carbon-intensive assets may lead to value erosion as net-zero policies accelerate.	Low-carbon facility upgrades and energy-efficient investments generate long-term cost savings and align with national decarbonization goals.
Biodiversity and Nature Risks Risks from deforestation, pollution, land-use change, and over-extraction of natural resources. Potential Impact: Nature-related risks may increase credit exposure in resource-dependent sectors and create regulatory, operational, and supply chain disruptions. Management Approach: We integrate biodiversity into due diligence, apply exclusion criteria for harmful activities, monitor environmental regulations, and promote responsible resource use.	Short	Non-compliance with environmental regulations and permit requirements increases regulatory and operational risk.	Stronger environmental compliance through capacity building and improved oversight reduces penalties and disruptions.
	Medium	Financing linked to ecosystem degradation heightens reputational exposure.	Expanded lending for pollution control, waste management, and resource efficiency supports improved client performance.
	Long	Declining natural capital increases credit risk in resource-intensive sectors.	Nature-linked and conservation financing enables long-term value creation and sustainable growth.
Social Risks Risks related to labor practices, human rights, community relations, data privacy, social stability, and cyber threats. Potential Impact: These risks may increase credit and reputational exposure through borrower disruptions and regulatory sanctions, while affecting operations due to labor disputes, unrest, or cybersecurity incidents. Management Approach: We integrate social risk into due diligence, apply exclusion criteria, strengthen compliance monitoring, and embed social considerations into operational risk and business continuity planning.	Short	Non-compliance with labor, data privacy, and consumer protection laws may lead to penalties and sanctions.	Stronger oversight of labor practices, data privacy, and cybersecurity reduces financial and operational exposure.
	Medium	Social disruptions may impair borrower performance and affect operations.	Policy enhancements and sustained stakeholder engagement strengthen governance and trust.
	Long	Prolonged social instability may affect business viability and long-term performance.	Adaptive social risk governance frameworks support resilience amid evolving workforce and community expectations.

Environmental and social risks are formally recognized as an Operational Risk Exposure Category and are reported through regular risk governance channels.

- **Product or Channel Implementation Review (PIR)** assesses post-launch performance against approved objectives and evaluates changes in risk profile to identify corrective actions or enhancements.
- Risk Incident Report (RIR) ensures timely reporting, escalation, and resolution of operational risk events. Environmental and social incidents are tracked within our Operational Risk Management System to strengthen accountability and support continuous improvement.

Beyond day-to-day risk controls, we integrate sustainability into our business continuity cycle to address disruptive and climate-intensified risks.

- **Disaster Risk Assessment (DRA)** is conducted annually to identify credible threat scenarios based on historical local and global events. It evaluates the likelihood and potential impact on people, facilities, and operations. Scenarios rated Moderate, High, or Extreme guide risk prioritization and preparedness measures.
- **Business Impact Analysis (BIA)** uses DRA findings to estimate operational and financial impacts, identify critical processes and system dependencies, and determine recovery priorities across business units.

- **Business Continuity Planning (BCP)** translates these insights into structured response and recovery plans. These defined roles, alternate work arrangements, recovery time objectives, communication protocols, and manual workarounds to sustain essential banking services during disruptions.

We validate readiness through scenario-based simulations and tabletop exercises, including large-scale disaster exercises conducted with government agencies. Lessons learned strengthen crisis response, resource mobilization, and recovery planning, reinforcing operational resilience and service continuity.

Metrobank’s Exclusion List

We identified certain types of business relationships that are either directly prohibited by law or pose risks to life, the environment, and societal well-being. Guided by a precautionary approach to environmental and social risk management, our exclusion list covers activities associated with illegal practices, human rights violations, and environmental degradation, reinforcing our commitment to sustainable and responsible financing.

- | | | |
|---|---|---|
| 1. Atomic / nuclear power | mining activities, fishing, wildlife trade, and other similar | significance (indigenous sacred sites, UNESCO) |
| 2. Virtual currencies | banned activities affecting the environment and nature | |
| 3. Unregulated charities | 8. Activities involving harmful or exploitative human rights violations such as child labor, forced and inhumane labor, human trafficking, or unfair labor practices | 10. Activities that are in areas that may reasonably lead to unmitigated displacement or involuntary resettlement of indigenous communities |
| 4. Shell banks and other shell institutions | | |
| 5. Red light business / adult entertainment | 9. Activities that could lead to the degradation or destruction of areas designated to be of high ecological value (critical habitat, biodiversity hotspot) or cultural | |
| 6. Activities deemed illegal under host country laws or regulations related to pharmaceuticals, chemicals, or hazardous materials | | |
| 7. Activities deemed illegal under host country laws or regulations related to forestry products, | | |

This exclusion list is reviewed periodically to remain aligned with regulatory requirements, evolving sustainability standards, and Metrobank’s sustainability strategy.

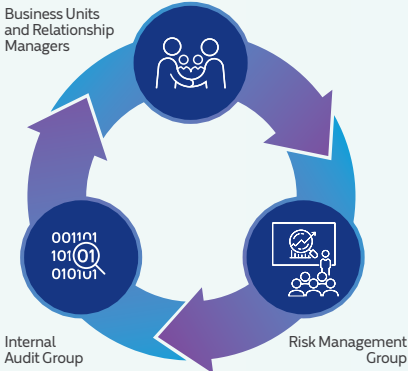
Managing Climate Risk and Opportunities for Long-Term Resilience

Metrobank recognizes climate risk as a financial and economic issue that requires timely and decisive action. We manage sustainability- and climate-related risks as part of our core risk framework, aligning with national climate policies and transition roadmaps while supporting a just shift to a low-carbon economy. Climate considerations are embedded into our lending, investment, and operational decisions to safeguard financial stability and support national climate goals.

We maintain a low tolerance for environmental and social risks that may adversely affect the business. Emerging risks are actively monitored across our portfolio and operations, recognizing their potential to heighten credit, operational, and reputational exposure. Our comprehensive ESRM policy guides risk identification, mitigation, and monitoring in line with our defined environmental and social risk appetite.

To operationalize this approach, we reduce exposure to high-risk activities and expand investments that build long-term resilience. We enforce a defined exclusion list covering illegal activities, environmental degradation, and human rights violations. All financing, including green loans, remains subject to industry and exposure limits, with credit conditions aligned to our Sustainable Finance Framework and ongoing portfolio monitoring to protect asset quality and promote responsible business practices.

Operational resilience is reinforced through a dynamic operational risk management framework and a sound BCP. We utilized the Three Lines of Defense model in ensuring sustainability risks are identified early, managed consistently, and independently reviewed. Accountability is shared across business units, risk management and compliance functions, and internal audit, providing disciplined oversight and continuous improvement across the organization.



Outstanding Financing for Coal-related Loans (in PHP billions)			
	2023	2024	2025
Coal-fired Power Plants	84.27	70.24	70.24
Coal Mining	0.01	0.02	0.02
Percentage of Total Loan Portfolio	6.24%	4.43%	4.09%

Disclosure: Restated to reflect updated loan account tagging: 6.24% (from 5.40%) in 2023 and 4.43% (from 3.80%) in 2024. Data shown are based on the Parent Company's financial results.

Outstanding Sustainable Finance-Eligible Loans (in PHP billions)			
	2023	2024	2025
Renewable Energy	1.33	5.41	11.32
Energy Efficiency	0.10	0.09	24.23
Sustainable Water Management	9.00	26.18	34.38
Percentage of Total Loan Portfolio	0.77%	2.00%	4.07%

Disclosure: Data shown are based on the Parent Company's financial results.

As part of our transition strategy, we are establishing decarbonization pathways for carbon-intensive and hard-to-abate sectors, beginning with the coal industry under a Board-approved position adopted in 2024.

- **Adherence to the Department of Energy's 2020 moratorium** on new coal-fired power plants and related issuances.
- **Capping coal-related term loan exposure** at no more than 3% of the loan portfolio by 2033 and reducing it further to 2% by 2037.
- **Expanding financing for renewable and transition energy**, energy efficiency, sustainable water use, green infrastructure, sustainable transport, and circular economy solutions. While we reduce exposure to high-carbon activities, we expand financing that supports the country's climate objectives.

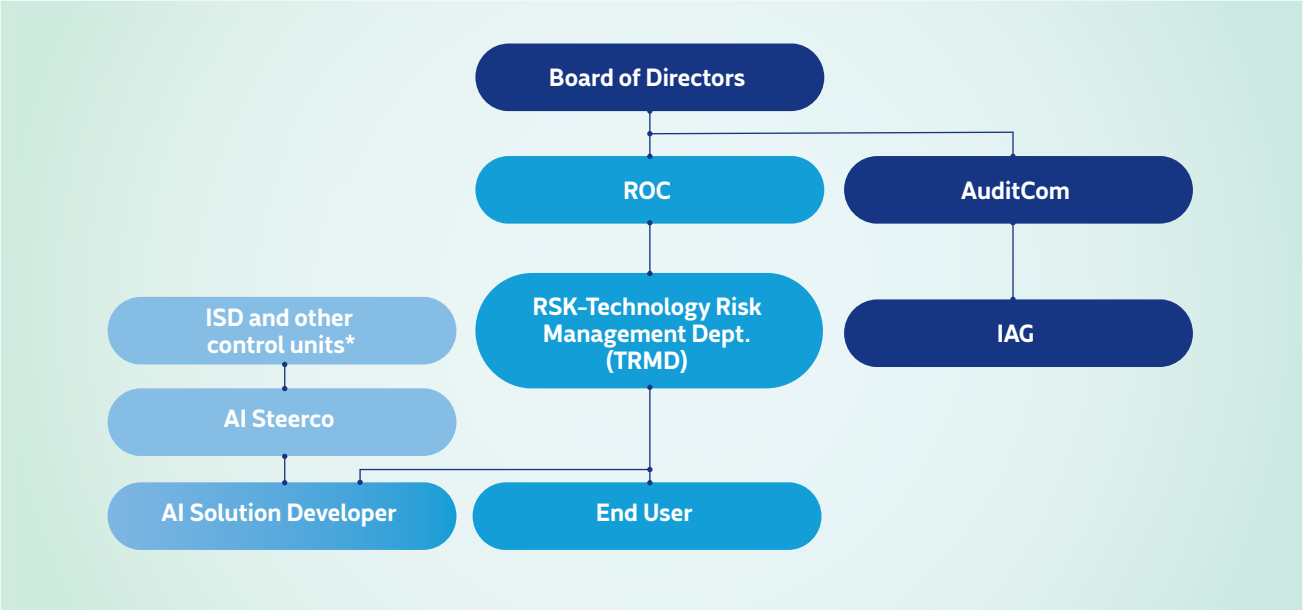
Our approach balances risk reduction with transition support. We enforce our ESRM Framework across all lending and investment activities, not only coal exposures. Financing decisions remain subject to industry and exposure limits, credit conditions aligned with our Sustainable Finance Framework, and continuous portfolio monitoring. We also apply a defined exclusion list covering activities that are illegal or pose significant environmental or human rights risks, reinforcing our precautionary approach to responsible financing.

Beyond portfolio adjustments, we prioritize sustainability improvements within our own operations, including energy efficiency, responsible resource consumption, and process optimization across branches, corporate centers, and supply chains. We also endeavor to do more by supporting clients seeking to reduce their carbon footprint, improve energy

efficiency, and access transition financing, while remaining mindful of communities that may be affected by sectoral shifts. This balanced approach enables us to manage transition risk, safeguard asset quality, and contribute to an orderly and inclusive shift toward a low-carbon economy.

We will continue refining our decarbonization pathways as policies, markets, and technologies evolve, ensuring that Metrobank remains resilient, responsible, and aligned with the country's long-term climate goals.

AI and Digital Risk Governance
As banking becomes more digital and data-driven, we strengthen how we govern technology-related risks to protect our customers, maintain system reliability, and support responsible innovation. Artificial Intelligence (AI) enhances how we serve clients, streamline processes, and improve workforce productivity. We do



not treat AI as a passing trend. We treat it as a strategic capability that helps us deliver better service, operate more efficiently, and remain competitive.

Generative AI now supports document summarization, drafting, coding assistance, and knowledge retrieval across teams. These tools improve speed and insight, but they also introduce risks. Data privacy concerns, model inaccuracies, bias, misuse, overreliance, and reputational exposure require clear oversight. Without strong governance, AI can create financial, operational, information security, compliance, ethical, and reputational risks.

We address this by embedding AI oversight within our broader enterprise risk management framework. This ensures that innovation advances responsibly and that trust remains protected. To guide safe adoption, we established the AI Steering Council (AI Steerco) and implemented a structured AI Risk Management Framework. Our approach balances enterprise-wide AI initiatives with controlled individual and team-level use of generative AI tools, applying controls that are proportionate to each solution's risk and impact.

How We Oversee AI Across the Bank

We established a structured AI governance model to ensure accountability and independent oversight across the AI lifecycle.

- Our Board of Directors, through the ROC, oversees technology-related risks, including those arising from AI adoption. This ensures

alignment with our risk appetite and long-term strategy.

- At the management level, the RSK Technology Risk Management Department reviews AI risk assessments and evaluates whether controls are sufficient before deployment. The ISD and other control units assess data protection, cybersecurity exposure, and control implications.
- The AI Steerco promotes responsible and ethical AI adoption across business units and ensures consistent implementation. Developers conduct risk self-assessments and embed required safeguards into solutions. End users comply with usage guidelines and report incidents or unusual behavior.
- Independent validation reinforces this structure. The AUDITCOM and the Internal Audit Group review the adequacy and implementation of the AI risk framework.

This multi-layered structure reinforces oversight from development and onboarding to deployment, use, and ongoing monitoring.

Our AI Risk Management Framework

We adopt a risk-based approach where governance and guardrails are commensurate with each AI solution's risk profile. We recognize that AI solutions vary significantly in complexity and impact. As such, we do not apply a uniform control approach, we assess how AI is used, what data it processes, who interacts with it, and how critical it is to our operations. We align governance measures with the level of risk presented by each solution.

This allows us to apply stronger oversight to higher-risk use cases while enabling innovation in lower-risk applications.

Higher-risk applications require stronger validation, defined human oversight, enhanced monitoring, and stricter controls. Lower-risk applications operate under lighter but clearly defined safeguards. This approach enables enterprise-level automation and analytics initiatives while allowing responsible use of generative AI productivity tools at the individual and team levels.

Our framework is anchored on responsible use, proportional controls, human oversight for high-impact decisions, data protection, regulatory compliance, and transparency to ensure that AI is introduced in a safe and disciplined manner. It provides a structured method to identify, assess, mitigate, monitor, and report AI-related risks while enabling innovation. The framework is designed to be simple enough for practical implementation yet robust enough to address future AI developments.

Every new AI initiative follows a structured lifecycle process.

- During risk identification and assessment, developers use approved AI risk tools to evaluate the solution and determine applicable guardrails. The Technology Risk Management team and relevant control units review and validate the assessment.

- During risk mitigation and control, developers implement required safeguards and align the solution with information security and compliance standards before deployment.
- During risk monitoring and reporting, we track system performance, user feedback, and incidents. Significant issues are escalated to appropriate oversight bodies. We also conduct periodic reviews to ensure controls remain effective as AI solutions evolve.

Tools and Guardrails for Safe AI Use

To translate governance into day-to-day practice, we developed practical tools that guide consistent decision-making across business units.

1. We assess AI risks based on data sensitivity, business criticality, user exposure, model maturity, hosting environment, and potential regulatory or reputational impact. Identified risks may include

inaccuracies, bias, insufficient human oversight, data privacy concerns, and control limitations.

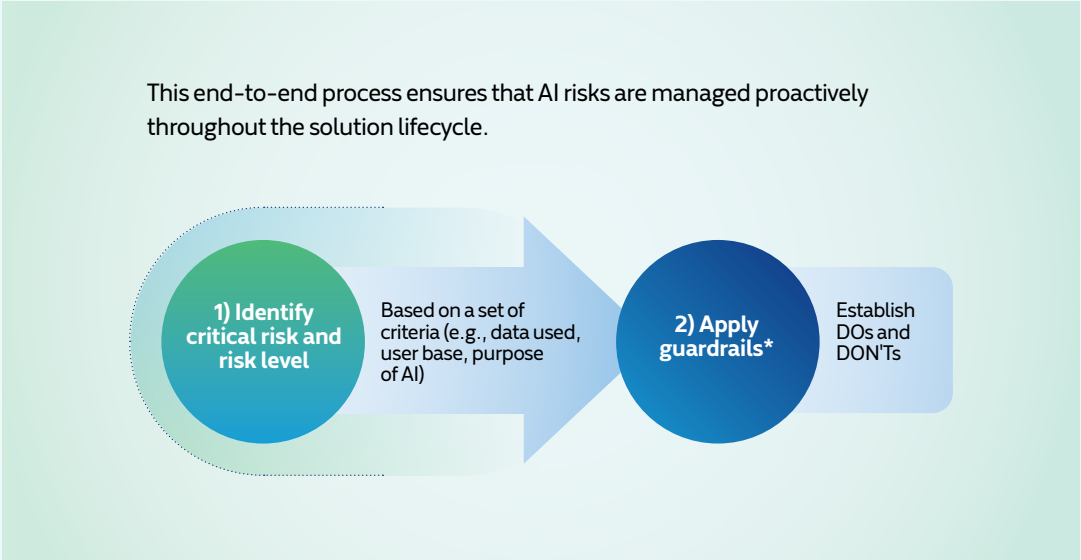
We use an AI Risk Rating Scorecard to determine an overall risk level ranging from very low to very high. The scorecard assigns weighted scores across multiple criteria and produces a consolidated rating. It also highlights the most material risk dimensions and links each rating to required controls and oversight levels.

2. Based on the assigned risk level, we apply tailored guardrails. These may include human-in-the-loop review requirements, stricter data handling controls, defined monitoring protocols, escalation procedures, and limitations on external deployment.

We issued clear DOs and DON'Ts to guide responsible generative AI use across the Bank. Employees may use

generative AI to summarize reports, generate ideas, draft content, and simplify complex materials. However, they must review outputs for accuracy, tone, and appropriateness before use. We strictly prohibit entering customer information, personally identifiable data, or proprietary bank information into public AI tools. AI outputs must not be treated as verified facts without validation. High-risk decisions, including legal, financial, and compliance matters, require human review and cannot rely solely on AI-generated outputs. Employees are required to report unexpected behavior, errors, or potential misuse through established reporting channels.

These tools and guardrails allow us to improve productivity while safeguarding data, compliance, and trust. As our AI capabilities expand, we will continue refining our governance framework and strengthening oversight to deliver secure, compliant, and trusted banking services.



Economic Performance

Metrobank remained resilient amid changing economic conditions and continued to support the growth of the Philippine economy. For us, resilience is not only about navigating uncertainty. It is about helping our customers, communities, and partners move forward with confidence.

As one of the country's leading banks, we stay committed to nation-building by expanding equitable access to banking services. We go beyond traditional banking by mobilizing capital for infrastructure development and public-private investments that enable long-term economic progress. Even as global markets fluctuated and policies evolved, we applied disciplined risk management and sound judgment to protect stability and seize opportunities responsibly.

In 2025, we delivered strong economic results as the Parent Company. We generated PHP 192.46 billion in direct economic value. This performance was supported by sustained loan growth, solid trading income, and prudent cost management. It reflects the trust of our clients, the dedication of our people, and our commitment to disciplined expansion. Through our operations, we spent PHP 86.49 billion on goods and services, supporting local suppliers and reinforcing domestic economic activity.

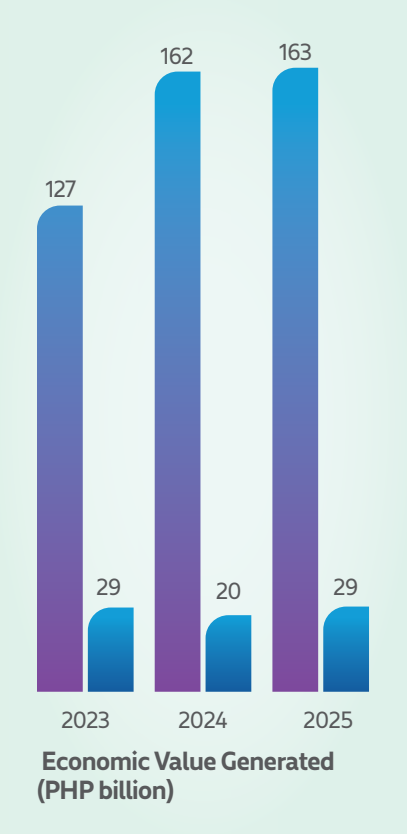
Our people remain central to our success. In 2025, we invested PHP 25.05 billion in employee wages, benefits, and capability development. These investments strengthen our workforce and ensure we continue to deliver consistent, high-quality service to our stakeholders.

We managed our financial obligations with discipline. We paid PHP 27.37 billion to shareholders and capital providers, supporting sustainable growth. We also contributed PHP 24.27 billion in taxes and government fees, helping fund public infrastructure and essential services that sustain national development. At the same time, we continued to strengthen our balance sheet while expanding support to businesses and consumers who power the economy.

We recognize our broader responsibility to society. In 2025, we invested PHP 117 million in community development programs focused on education, health, and disaster response. Our goal is not only to allocate resources, but to create meaningful and lasting impact.

These results reflect how we grow responsibly. We remain focused on expanding alongside our stakeholders, reinforcing trust, and contributing to the country's sustained progress while creating long-term value beyond our core banking activities.

Economic Value Distributed (PHP million)	2023	2024	2025
Operating costs	66,764	82,824	86,493
Employee wages and benefits	21,633	24,433	25,052
Payments to providers of capital	16,685	27,220	27,374
Payments to government	21,686	27,711	24,269
Community investments	102	152	117



Provision for Income Tax (PHP million)	2023	2024	2025
Final tax	8,315	9,992	9,537
Regular corporate income tax	3,873	5,567	2,976
Statutory taxes and levies	9,498	12,152	11,756
	21,686	27,711	24,269

Tax Strategy

We approach taxes as part of our responsibility as a good corporate citizen. We comply with all applicable tax laws and regulations and carry out our tax obligations with integrity and transparency. We view taxes not only as a compliance requirement, but as a meaningful contribution to nation-building and public development.

Beyond compliance, we support government efforts to drive economic growth and sustainable development. In 2025, we recognized **PHP 24.27 billion** in income tax provision, reflecting our strong financial performance and continued contribution to national progress. Responsible tax management enables us to support public infrastructure and social programs that drive inclusive growth. To reinforce transparency and accountability, we provide detailed tax-related disclosures in Notes 28 and 38 of our Audited Financial Statements.

Business Model Resilience and Innovation

Adapting to a fast-changing economic and climate landscape requires constant innovation, agility, and a strong commitment to our clients. At Metrobank, we pursue sustainable growth, accelerate digital transformation, and expand financial inclusion to stay ahead of emerging risks and opportunities. This approach

strengthens resilience, supports timely decision-making, and reinforces trust across our stakeholder ecosystem.

Enhancing the banking experience remains central to how we create value. We improve digital processes, build strategic partnerships, and strengthen our risk frameworks to focus on what matters most to our clients and communities. Guided by innovation, we continue to invest in technologies and collaborations that enable secure, intuitive, and reliable banking while supporting operational excellence, sustainable finance, and inclusive growth.

Enhancing ESG Data and Reporting

We continue to advance plans to strengthen how we manage, monitor, and report sustainability information. We are progressing toward the implementation of an ESG Data Management System designed to improve data quality, consistency, and decision-usefulness across the Bank.

Once implemented, the platform is expected to streamline data collection, enhance transparency, and support

risk identification. It is also intended to enable more consistent tracking of Scope 3 emissions and improve alignment with evolving regulatory, investor, and reporting expectations. This initiative reflects our continued commitment to strengthening ESG governance and supporting sound risk management.

Sustainable Investing and Stewardship

We manage our invested capital with a long-term view, integrating sustainability and climate considerations into how we allocate and monitor our portfolio. Our sustainable debt holdings include green bonds and other instruments that finance projects with defined environmental and social objectives.

Green bonds, which exclusively support environmental initiatives such as renewable energy and sustainable infrastructure, form part of this allocation. As of December 2025, our sustainable investments totaled **PHP 38.71 billion**. These investments are primarily issued by sovereigns, quasi-sovereigns, financial institutions, and development banks, with proceeds aligned to priority UN SDGs.

Through this portfolio, we demonstrate that sustainability is embedded not only in our lending activities but also in how we manage our own capital, while maintaining disciplined liquidity, risk oversight, and portfolio quality.

Sustainability Bonds (PHP billion)	FVOCI	HTC
Green	4.96	-
Sustainability	28.10	5.66
Total Sustainable Investment	33.05	5.66

Metro Clean Energy Equity Feeder Fund

The Metro Clean Energy Equity Feeder Fund is a Unit Investment Trust Fund (UITF) designed for clients with an aggressive risk profile who seek long-term capital growth. We invest primarily in a USD-denominated collective investment scheme focused on alternative energy and energy technologies, including renewable energy technology, renewable energy developers, alternative fuels, energy efficiency, and enabling energy infrastructure.

This fund is suitable for institutional clients such as corporations and pension funds that want to integrate sustainability and climate-aligned investments into their long-term portfolios. It addresses the need for investment options that support clean energy transition goals, meet ESG commitments, and provide exposure to low-carbon, sustainable assets.

Metro Clean Energy Equity Feeder Fund	
Clients served	270
Transaction count	1,021
Volume	PHP 90.29 M

Through this fund, we give clients direct access to green investments focused on clean, sustainable energy. It makes it easier for institutions to incorporate climate-positive assets into their portfolios while supporting long-term, climate-aligned outcomes.

Supply Chain Management and Due Diligence

We manage our supply chain with the same discipline and integrity that guide our core banking operations. Our upstream supply chain supports

our branches, corporate offices, and technology infrastructure. As a service-oriented bank, we primarily procure technology and IT services, office and branch operations support, professional and outsourced services, and construction and facilities management.

Our supply chain is largely domestic, with most procurement directed to Philippine-based vendors. International sourcing is limited to specialized technology solutions.

In line with BSP guidelines, we apply fair and transparent supplier accreditation and re-accreditation processes. All suppliers undergo BSP-compliant due diligence, including checks for legal registration, regulatory compliance, and required social security contributions. Through our General Services Group, we screen, assess, approve, and regularly review suppliers to ensure alignment with our standards.

Environmental and social responsibility are embedded from onboarding onward. We screen suppliers for compliance with environmental laws, labor standards, and ethical business practices. Projects with material environmental risks must secure an Environmental Compliance Certificate, while manpower providers are required to submit government certifications confirming compliance with labor laws and statutory contributions. We require our suppliers and business partners to

Spending on Suppliers (PHP million)	2023	2024	2025
Percentage of procurement budget spent on local suppliers	84%	91%	88%
Procured from international suppliers	1,481	801	1,976
Procured from local suppliers	7,526	7,780	14,480

uphold our zero tolerance approach to human rights abuses throughout our value chain.

We also integrate sustainability considerations into the goods we procure. For IT supplies, we prioritize laptops with TCO Certification, which covers environmental and social criteria across the product lifecycle, from responsible manufacturing to safe end-of-life disposal. For non-IT supplies, we source select paper products from a Green Choice Philippines certified supplier, supporting sustainable resource management and environmentally sound production practices.

We prioritize suppliers using a risk-based approach, with reviews guided by the nature of services provided and potential environmental or social risks. We evaluate performance regularly and engage suppliers to address identified gaps. Where serious or unresolved non-compliance arises, we may suspend or terminate the relationship in line with contractual provisions.

We also strengthen responsible sourcing through long-term partnerships and timely payments. In 2025, locally sourced procurement accounted for 88% of our total procurement spend. We continue to refine our assessment processes and deepen engagement with priority suppliers to support responsible sourcing and local economic growth.

ESG Considerations in Products and Services

At Metrobank, we embed environmental, social, and governance (ESG) considerations into how we design, deliver, and manage our products and services. This approach ensures that responsible business practices guide how we serve our clients every day, while strengthening risk management and supporting long-term value creation.

Our ESG integration goes beyond managing our own environmental footprint. We apply ESG principles in

retail offerings and financing activities so clients can make informed decisions that align with their objectives and support a more resilient and inclusive economy. This includes guiding capital toward activities that support the transition to a lower-carbon economy while managing exposure to higher-risk sectors in line with our risk appetite.

This approach applies to commercial and industrial lending, including project finance, where environmental and social risks may be more pronounced. ESG considerations inform credit approval, risk management decisions,

and ongoing monitoring, particularly for sectors with higher environmental, social, and transition risk exposure.

Sustainability is embedded into everyday business decisions across products, services, and credit processes. This integration supports responsible growth, strengthens risk management, and enables Metrobank to create long-term value while responding to evolving stakeholder expectations and transition-related risks.

Area	How ESG is Integrated	Intended Outcome
Retail Products and Customer Solutions	Solar Energy Promotions (Cards): Selected card programs support solar installation initiatives in partnership with Solviva Energy and Cebu Solar Solutions. Qualified cardholders may access promotional discounts on solar power systems based on system capacity. Installment Options for Solar Systems: Eligible Metrobank Credit, Debit, and Prepaid Card users may avail of 0% installment terms of up to 12 months, with selected campaigns offering up to 24 months. Certain promotions are subject to minimum spend requirements. Employee and Client Access to Solar Solutions: During defined campaign periods, employees and qualified clients may access limited-time solar installation offers through partner merchants, supporting renewable energy adoption.	Greater access to sustainable solutions and improved household energy resilience
Sustainable Financing and Ethical Boundaries	Green Loans: We provide Green Loans to finance projects with clear environmental benefits, including renewable energy development, energy efficiency improvements, sustainable water management, and environmentally responsible infrastructure. Metrobank Exclusion List: To uphold ethical investment standards, we maintain a strict exclusion list that prevents financing activities that may cause harm to the environment, society, or governance integrity. This ensures that capital is directed toward activities aligned with our values and risk appetite.	Responsible capital allocation aligned with risk appetite and long-term value creation

Strength for a Resilient Future

KEY HIGHLIGHTS

5-10% efficiency savings on Metrobank centers

0.20

intensity ratio per PHP million in revenue

28

employee-led environmental initiatives

PHP 34.38 billion

in water-related financing

Energy Management

We manage energy consumption with efficiency and discipline, focusing on actions we can directly control and monitor. Across our offices, we deploy LED lighting, inverter-type air-conditioning units, timer-switches for signages, and motion sensors to reduce electricity demand.

Through targeted conservation and efficiency measures, we maintained steady energy consumption across key facilities and achieved estimated efficiency savings of 5-10% during the reporting period. In 2025, power consumption across major centers amounted to 41,224.7 MWh. These savings are based on direct measurements from utility bills and

internal comparisons before and after efficiency initiatives, excluding changes related to reduced activity or outsourcing.

We reinforce efficiency through periodic energy audits and a 52-week

preventive maintenance program for our key facilities that keeps equipment operating at optimal levels and avoids unnecessary energy loss. Energy-efficient lighting and equipment upgrades are nearing completion across offices.

Fuel consumption, primarily from generator sets and the car fleet, is tracked separately and reported by asset category. Variations in fuel use reflect operational requirements and are monitored to support ongoing efficiency planning. All energy consumption data are consolidated at the Bank level using direct measurements from electricity bills and fuel purchase records.

Energy consumption (MWh)	2023	2024	2025
Centers	13,063.5	14,482.2	13,940.3
Branches	26,918.5	27,994.2	26,572.2
Other assets	3,822.3	366.0	712.2
Fuel consumption (L)	2023	2024	2025
Centers**	73,395	78,716	70,409
Branches	63,008	67,345	50,825

**Includes car fleet fuel consumption.

Transitioning Our Own Operations to Renewable Energy
In parallel with our energy efficiency initiatives, we are taking practical steps to transition parts of our operations to cleaner energy sources through a phased, site-specific approach. This considers regulatory readiness, cost implications, and operational requirements across our centers and branches, ensuring that reliability and business continuity remain uncompromised.

With management approval, we will begin implementing renewable energy solutions at selected pilot locations starting in 2026. We are evaluating participation in the Retail Competition and Open Access (RCOA) and the Green Energy Option Program (GEOP) to source renewable electricity where feasible. In addition, we are assessing rooftop solar installations at strategic facilities to complement existing efficiency measures.

A total of 30 Metrobank locations – representing nearly 10% of the initially assessed eligible sites – have been approved for the pilot batch. Collectively, these sites account for approximately 11 GWh of annual electricity consumption and nearly 8,000 tCO₂e in operational emissions.

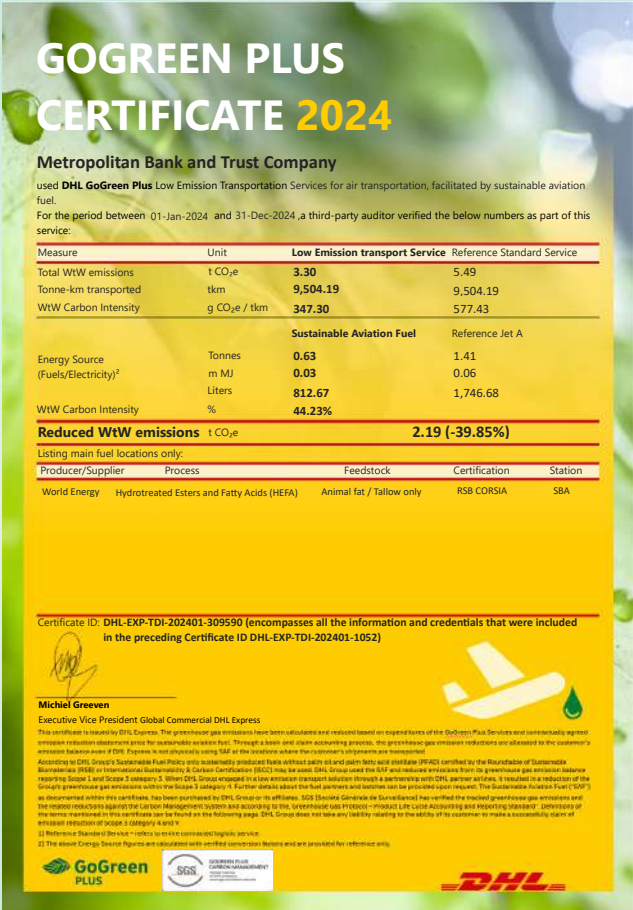
Beyond our own operations, we also support energy demand reduction through products and services that enable customers to adopt more energy-efficient solutions. Through partnerships with third-party providers, we offer financing and payment options for residential rooftop solar installations. While energy savings occur at the customer

level and are not directly measured by the Bank, these offerings help reduce long-term energy requirements compared with conventional energy use – aligning our product suite with broader energy efficiency and transition objectives.

Greenhouse Gas Emissions
We manage climate related risks and opportunities with the same discipline we apply to financial performance and operational resilience. Our approach focuses on reducing emissions from our own operations while strengthening how climate impacts are measured, monitored, and disclosed.

Managing Emissions and Performance
Our General Services Group runs regular preventive maintenance programs for service vehicles and standby generator sets. These programs extend asset life, improve fuel efficiency, and help reduce direct emissions. We work closely with vendors to adopt technologies that improve efficiency while keeping operations reliable.

We plan fuel requirements based on engine displacement to optimize consumption and manage costs. We also reduce value chain emissions through DHL's Go Green Plus Program, which supports carbon reduction



across logistics operations through investments in Sustainable Aviation Fuel, while maintaining service quality and pricing stability.

We measure greenhouse gas emissions in line with the GHG Protocol using an operational control approach.

- **Scope 1 emissions**, including fuel use from service vehicles and generator sets, as well as refrigerants from air conditioning systems, tracked through an asset inventory.
- **Scope 2 emissions**, covering electricity consumption across offices, branches, subsidiaries, and foreign branches, reported using a location-based method. Market based Scope 2 emissions and renewable energy certificates are not currently used. Changes in Scope 2 emissions are primarily driven by energy efficiency initiatives across facilities, including equipment upgrades and operational improvements that reduce electricity consumption.

Facilities consuming at least 500,000 kWh annually undergo third party verification in line with the Energy Efficiency and Conservation Act or RA No. 11285. Certified auditors or accredited energy service companies conduct energy audits every three years to support compliance and continuous improvement.

We track emissions intensity using metrics that reflect how we operate as a financial institution, including emissions per full time employee and per unit of revenue. Improvements in these indicators show that we are

GHG Emissions (in tCO2e)	2023	2024	2025
Gross direct (Scope 1)	345	370	307
Gross location-based energy indirect (Scope 2)	31,454	30,775	30,569
Intensity ratio, tCO2e per full time employee (FTE)*	2.14	1.95	1.95
Intensity ratio, tCO2e per Php million in revenue*	0.24	0.22	0.20

*Current intensity ratios reflect only Scope 1 and Scope 2

operating more efficiently even as our workforce and business activities grow.

We are also preparing to expand greenhouse gas reporting beyond Scope 1 and Scope 2. Initial work focuses on identifying relevant Scope 3 categories and developing methodologies for measuring financed emissions under Category 15, aligned with evolving regulatory and investor expectations.

Water and Wastewater Management

We integrate responsible water management into our workplace policies to promote conservation and manage consumption across daily operations. Our water use is primarily limited to office-based activities across branches and centers, with water sourced from local utilities. We do not operate in water intensive processes, and our direct water withdrawals are not considered significant relative to local water availability. Even so, we recognize water as a shared resource, particularly in urban areas where demand is high, and we manage our consumption with consideration for local conditions and regulatory requirements.

We monitor water consumption across our centers using utility billing records and facility level tracking. This allows us to understand usage patterns,

identify variances, and implement controls where needed. In 2025, we maintained water consumption across Metrobank centers at levels comparable to the previous year, despite continued operational activity. This reflects the effectiveness of our monitoring practices and day to day water efficiency measures.

We take a practical approach to water conservation. We address water leaks promptly to prevent unnecessary loss and continue to pilot solutions such as rainwater harvesting to supplement non potable water needs in selected locations. We also assess water efficient products, equipment, and solutions offered by accredited service providers. Regular engagement with vendors helps us stay informed of emerging technologies and evolving best practices. These actions support stable water use even as operational demands evolve.

In 2025, bankwide water consumption remained broadly consistent with 2024 levels, reflecting stable operations and the continued application of water management controls across our centers. At present, water consumption is tracked at the bankwide level. Disaggregation for locations in areas with water stress remains under assessment as our data systems and site level mapping continue to mature.

Water consumption (in cubic meters)	2023	2024	2025
Bankwide	267,805.3	271,241.5	272,616.0

Beyond our own operations, we support water sustainability by enabling responsible resource management across critical sectors. In 2025, we extended PHP 34.38 billion in financing to support water service expansion, development of additional water sources, reduction of nonrevenue water, and upgrades to sewerage and treatment facilities Through these investments, we contribute to long term water security for the communities served.

Wastewater Management and Discharge

We manage wastewater responsibly by complying with applicable environmental laws and discharge standards set by relevant regulatory authorities. This includes renewing discharge permits for our centers, assisting branches with their permitting requirements, and operating our Sewage Treatment Plant to ensure wastewater quality meets prescribed limits prior to discharge.

We coordinate closely with relevant government agencies to stay aligned with evolving regulatory requirements and to ensure timely compliance. Where local discharge requirements apply, our facilities follow the standards of the receiving authority and consider the characteristics of the receiving water body as part of compliance. These practices help minimize environmental impact and reinforce our role as a responsible corporate citizen.

Waste and Hazardous Materials Management

We manage waste responsibly as part of our commitment to minimizing our environmental footprint. Waste generated from our operations primarily arises from office-based activities such as paper use, consumables, equipment maintenance, and routine facilities operations. Based on our assessment, we did not identify any significant actual or potential waste-related impacts on the environment, as our activities do not involve hazardous industrial processes and waste volumes remain limited in scale.

Our waste management approach focuses on prevention, segregation, and responsible disposal. We continue to strengthen recycling practices, optimize resource use, and improve waste segregation across our facilities, building on progress achieved in prior years. These measures support waste reduction at source and help ensure that waste is managed safely and efficiently.

These efforts are supported by consistent operational controls. Solid waste is collected on schedule in all

centers, and designated hazardous waste bins are provided to ensure safe handling and disposal. Where waste handling and disposal are outsourced, we engage accredited third-party service providers and require compliance with applicable contractual and regulatory requirements. We also maintain internal processes to monitor waste generation and disposal across our operations.

We stay engaged with relevant government agencies to keep pace with evolving environmental policies and adjust our practices as requirements change.

In 2025, total waste generated amounted to 401.1 tonnes. Of this total, 59% was recyclable waste, 39% biodegradable waste, and 2% hazardous waste. Variations year on year reflect changes in operational activity levels and the continued refinement of waste segregation and recycling practices.

Ecological and Biodiversity Impact

Through the Purple Hearts Club, our employee chapters continue to turn environmental responsibility into everyday action. In 2025, we carried out 28 environmental initiatives focused on practical, community-based efforts that protect natural resources while strengthening local resilience.

Waste generated (in tonnes)	2023	2024	2025
Recyclable	237.2	178.8	237.5
Biodegradable	66.6	80.5	154.7
Hazardous	14.7	15.3	9.0

These efforts included tree growing, mangrove rehabilitation, coastal clean-ups, and site-based environmental activities carried out by employees across multiple regions.

Our teams worked closely with host communities to support localized restoration efforts in areas such as Rizal, Batangas, Bohol, Cebu, Davao, Albay, Laguna, Sorsogon, Benguet, and Metro Manila. Activities ranged from upland and mangrove tree planting to river and coastal clean-ups conducted in ecologically sensitive sites, schools, and community spaces. Across these initiatives, employees helped plant and nurture thousands of trees, seedlings, and mangrove propagules while supporting clean-up activities that improved coastal and river conditions.

We also supported biodiversity-focused conservation efforts through targeted activities linked to marine and wildlife protection programs, including initiatives connected to pawikan conservation and ecosystem stewardship sites. These actions complemented restoration work on the ground and reinforced awareness of biodiversity protection within participating communities.

These efforts reflect our belief that environmental protection and community well-being are closely linked. Through sustained employee engagement and locally grounded action, we continue to strengthen environmental resilience while reinforcing our commitment to do good while creating long-term value.

Environmental Compliance

At Metrobank, we comply with all applicable environmental laws and regulations while minimizing our environmental impact through the timely renewal and securing of required permits across our facilities. Through regular coordination with relevant government agencies, we stay aligned with current requirements and prepare early for regulatory updates that may affect our operations.

We also strengthen compliance by actively keeping informed on evolving environmental policies. Our branches are supported through the mandatory 40-hour Basic Training Course for Pollution Control Officers (PCOs), which is required for accreditation by the Department of Environment and Natural Resources (DENR). In 2025, 90 PCOs and Managing Heads completed the refresher training. These efforts support our commitment to maintain compliance to DENR accreditation guidelines for PCOs, ensuring that each branch is equipped with the knowledge and capability to manage environmental responsibilities effectively.

Strength Shared Through Engagement

Our Customers

KEY HIGHLIGHTS

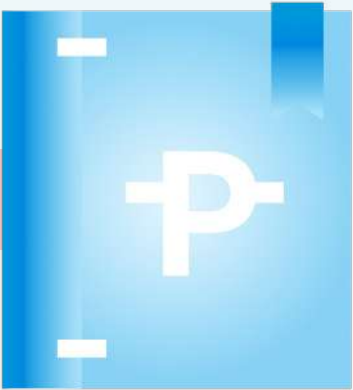
717 branches nationwide
serving communities across key provincial hubs

2,972 MSMEs supported
with PHP 35.95 billion in outstanding loans

14
data privacy initiatives

674 FinEd initiatives
reaching over 46,982 participants

USD 9.81 billion
remittances facilitated supporting overseas Filipinos and their families



foundation of knowledge supports inclusive growth and long-term financial well-being.

We monitor progress through coverage and reach indicators such as branch footprint, remittance volumes, digital transaction activity, MSME portfolio metrics, and participation in financial literacy initiatives. These indicators help track how expanded access and capability-building contribute to long-term financial resilience and inclusive economic participation.

Financial Inclusion

We remain a trusted partner for Filipinos who want to save, manage their finances, and move closer to their goals. Financial inclusion goes beyond access to products. Clear information, practical guidance, and financial education help people understand their options and choose solutions that fit their needs.

Access and Affordability of Services

Lasting financial strength starts with understanding. At Metrobank, we make financial literacy accessible so Filipinos can build confidence in managing money today while preparing for the future. Practical learning initiatives support informed

decision-making, stronger financial habits, and resilience across different life stages.

These programs reach both Metrobankers and the communities we serve, ensuring that financial capability is not constrained by location, income level, or life circumstance. This shared

This commitment is reinforced internally through continuous learning. Branch Banking and Consumer Banking conventions bring together leaders, sales teams, and support units to align on service standards and shared priorities. This collaboration helps ensure that financial solutions are delivered with clarity, consistency, and care.

Keeping financial services accessible to employees and communities reflects our belief that financial strength is sustained when people are placed in good hands.

Bringing Banking Closer to Communities

Access shapes opportunity. Metrobank extends its reach across provinces, borders, and digital channels so Filipinos can access financial tools where they live, work, and build their future. This sustained presence supports local livelihoods, strengthens family connections, and helps communities grow with confidence over time.

Our branch network, digital banking platforms, remittance channels, and transaction services function as essential financial services that support economic participation. These services enable individuals, households, and small businesses to access savings, payments, credit, and remittance facilities, particularly in areas with limited access to formal banking infrastructure.

Across the countryside

We continue to extend our reach beyond Metro Manila to ensure banking services remain accessible in provincial and growing communities. As of 2025, 395 branches, or 55% of our domestic network, are located outside Metro Manila, helping narrow access gaps and support local economic activity.

For Filipinos abroad

Filipinos working overseas rely on secure and reliable financial channels to support their families back home. Our international network bridges this distance through:

- 5 foreign branches in New York, Taipei, Tokyo, Osaka, and Seoul
- 21 subsidiaries and 2 representative offices in key global hubs
- 100 international remittance partners

In 2025, remittance flows facilitated through our network reached USD 9.81 billion across more than 15.26 million transactions, strengthening economic ties between overseas Filipinos and their families. Financial literacy sessions for departing overseas workers support long-term security by equipping them with practical money management skills at the start of their journey.

Through digital access, nationwide

Digital channels continue to expand access to everyday banking. Metrobank Online and the Metrobank App allow customers to manage transactions securely and efficiently. The Cash Pick-Up feature supports transfers of up to PHP 30,000 across the Philippines through more than 10,000 domestic remittance partner outlets, including major pawnshops, remittance centers, and select department stores

In 2025, digital platforms facilitated millions of transactions, reflecting growing customer trust in convenient and secure digital banking solutions. Expanded access across provinces, overseas corridors, and digital channels supports household financial stability, local livelihoods, and broader economic participation.

Supporting MSMEs

Micro-, small-, and medium-enterprises (MSMEs) form the backbone of the Philippine economy. They account for 99.5% of businesses, employ 63% of the workforce. Their

contribution to exports and GDP makes MSME growth central to inclusive economic development.

In 2025, we served 2,972 MSME borrowers with a total outstanding balance of PHP 35.95 billion, representing 2.09% of the commercial loan portfolio of the parent.

For financial inclusion and capacity-building purposes, these exposures qualify as small business and community development lending under Section 331 of the Manual of Regulations for Banks (MORB), as amended by BSP Circular No. 1159 and further revised by BSP Circular No. 1174, implementing the Agriculture, Fisheries, and Rural Development (AFRD) Financing Enhancement Act of 2022 (RA 11901).

MSMEs are defined under Magna Carta for Micro, Small and Medium Enterprises (RA 9501), with classifications embedded in BSP regulations. Coverage includes loans to MSMEs, including agribusinesses and rural enterprises, and excludes personal consumption and residential property loans.

Access to funding remains a priority. The Business Banking Center (BBC) supports MSMEs through onboarding to Metrobank Business Online Solutions (MBOS), which simplifies transactions and improves financial visibility. Responsible banking underpins this approach. Credit assessment processes, transparent communication of loan terms, and financial education help manage potential risks such as over-indebtedness. Essential information is made available in national and local languages to support informed borrowing decisions.

Firm Size	Borrower Count	Outstanding Balance (in PHP millions)	Past Due and Non-Accrual Loans (in PHP millions)
Micro	218	244.54	8.67
Small	866	3,603.95	124.91
Medium	1,888	32,103.82	1,060.89
Total MSME	2,972	35,952.31	1,194.46

Enabling Products and Services

Financial inclusion becomes meaningful when people can act on it. At Metrobank, we design products and services that respond to how Filipinos actually earn, spend, save, and plan for the future. Each solution aims to reduce barriers, strengthen financial confidence, and support progress that can be sustained across life stages and economic cycles.

Access to the right financial tools helps individuals manage daily needs, prepares families for milestones, and allows businesses to grow responsibly.

Supporting MSMEs through purpose-built financing

Small and medium enterprises (SMEs) sustain jobs, local economies, and household income. Our financing solutions support MSMEs at different stages of growth, from managing cash

flow to expanding operations.

- SME Puhunan Loans support working capital needs such as receivables, payables, and inventory, while also funding fixed capital investments including property acquisition, facility upgrades, and goods production.
- SME Franchise Business Loans support entrepreneurs who want to establish or expand franchises, covering franchise rights, construction or renovation, equipment purchases, and inventory requirements.
- SME Agri Business Loans support agripreneurs through financing for seeds, fertilizers, livestock, feeds, processing equipment, and the development of agri-related facilities such as warehouses and dryers.

These products allow MSMEs to plan with greater certainty, manage risks more effectively, and contribute to stronger local supply chains and communities.

Savings options for every life stage

Savings play a critical role in financial resilience. We offer savings accounts designed to support different life stages, making it easier for Filipinos to build and maintain healthy money habits.

- Fun Savers Club Account helps children below 18 begin their savings journey early.
- Spark Savings Account supports young Filipinos aged 7 to 21 with no initial deposit requirement and debit card access.
- OFW Savings Account provides overseas Filipinos with a secure way to manage savings and remittances.

	Fun Savers Club Savings Account	Spark Savings Account	OFW Savings Account*	SSS and US Pensioner Accounts	eSavings Account
Clients served	163,106	44,456	128,401	369,934	6,829
Transaction count	749.74	2,022.47	11,830.64	14,137.75	140.21
Volume	PHP 12,512.38 M	PHP 356.77 M	PHP 6,626.70 M	PHP 7,971.69 M	PHP 16.59 M

*Note: Transaction count in thousands.
* With debit card or passbook.*

- SSS and US Pensioner Accounts allow retirees to receive pension benefits directly, supporting income continuity and convenience.
- eSavings Account supports first-time and digital-first savers, particularly Gen Z clients aged 18 and above, by offering a simple, fully digital way to open and manage a savings account through the Metrobank App and the Bank's retail network.

Selected savings accounts are designed to be accessible and affordable, with low to zero maintaining balance requirements and no dormancy fees. These accounts can be accessed through branches, ATMs, point-of-sale terminals, and digital channels, and

support everyday transactions through electronic fund transfers via InstaPay and PESONet, as well as auto-debit arrangements that encourage regular bill payments and financial discipline.

Making investing more accessible
We continue to widen access to investing through Metro Aspire Funds. Designed as a structured entry pathway, Aspire lowers participation barriers by offering manageable minimum investments and automatic monthly contributions aligned with payroll cycles. The defined build-up period supports gradual and disciplined investing.

- **Metro Aspire Bond Feeder Fund** supports income-focused investors with a moderate risk

profile by primarily investing in the Metro Max-5 Fund.

- **Metro Aspire Balanced Feeder Fund** supports clients with a higher risk tolerance and invests in the Metro Balanced Fund to pursue both income and capital growth.
- **Metro Aspire Equity Feeder Fund** supports long-term capital appreciation for clients with an aggressive risk profile through exposure to the Metro Philippine Equity Index Tracker Fund.

Metro Aspire is particularly suited for payroll account holders who prefer a simple and automated way to start investing. Monthly debits aligned with salary timing make investing habitual and manageable.

Making saving easier to start

Filipinos save with different goals in mind, and these priorities change over time. A Metrobank survey conducted in October 2025 among more than 1,200 respondents shows that 21% save primarily for emergency funds or future needs. Others save to buy or improve a home (16%) or for travel and leisure (14%). Across groups, the underlying goal is financial security.

Saving patterns vary by life stage and location. Younger Filipinos focus on financial security and personal needs, while working adults prioritize home ownership and stability. Middle-aged savers shift toward retirement and their children's education. Outside Metro Manila, education is a leading savings goal, reflecting differences in access and opportunity.

The **Metrobank eSavings Account** supports these needs through a secure, fully digital savings option designed for first-time deposit clients. Customers can open and

manage their accounts through the Metrobank App, making it easier to start saving and build consistent financial habits.

Metrobank introduced eSavings through a café hopping activation aimed at younger savers. The "Dear Future You" sessions were held in partner cafés and combined guided creative activities with short discussions on saving and financial planning. These engagements helped connect everyday aspirations with practical steps toward saving.

Participants were also introduced to the Metrobank eSavings Account on site, highlighting how saving can begin through a simple digital process. The activation promoted financial mindfulness while supporting the launch of eSavings in a way that aligned with the priorities of younger Filipinos.

	Metro Aspire Bond Feeder Fund	Metro Aspire Balanced Feeder Fund	Metro Aspire Equity Feeder Fund
Clients served	661	385	2,025
Transaction count*	5,069	2,180	8,128
Volume	PHP 32.85 M	PHP 21.63 M	PHP 227.68 M

* Inclusive of both with and without Regular Subscription Plan (RSP)

	Metrobank PERA Money Market Fund	Metrobank PERA Bond Fund	Metrobank PERA Equity Fund
Clients served	145	185	407
Transaction count	69	182	202
Volume	PHP 5.01 M	PHP 8.01 M	PHP 20.96 M

These funds provide a disciplined, accessible pathway for clients to participate in capital markets and build long-term wealth in line with their risk profile and financial capacity.

Preparing for retirement with Metro PERA
Long-term financial security requires early and deliberate planning. Our PERA UITFs support retirement readiness through tax-exempt investment options aligned with different risk profiles under the PERA Law. PERA accounts are individually owned and portable, allowing participants to continue building retirement savings even when changing employers.

In 2025, Metrobank joined the BSP's Open Finance initiative for PERA, enabling more seamless and digitally enabled retirement solutions. As an accredited PERA Fund Provider, we continue to support accessible and secure long-term savings options for Filipinos.

- **Metrobank PERA Money Market Fund** is suitable for clients with a conservative risk profile and focuses on liquidity and capital preservation through diversified peso-denominated deposits and short-dated instruments.
- **Metrobank PERA Bond Fund** is designed for clients with a moderate risk profile, investing in peso-denominated fixed income securities to pursue income and potential returns above traditional deposits, with a maximum weighted average duration of five years.
- **Metrobank PERA Equity Fund** supports long-term capital appreciation for clients with an aggressive risk profile through diversified equities listed on the Philippine Stock Exchange.

PERA UITFs are for employees in industries with high mobility who require a portable retirement plan that remains intact across job transitions. It also provides companies with a regulated, tax-advantaged savings

option that can supplement SSS or GSIS benefits without the complexity of establishing a private retirement plan.

These funds help individuals take a proactive approach to retirement planning while supporting consistent, long-term wealth accumulation.

Everyday spending with confidence
Managing day-to-day expenses requires tools that balance flexibility, transparency, and control. Our credit cards support everyday spending through features that promote transparency, flexibility, and ease of account management. These tools help customers monitor expenses, manage payments, and stay informed across different spending needs and life stages.

- **0% Installment** allows cardholders to pay for purchases in interest-free installments at participating merchants, with flexible payment tenors that help manage cash flow for higher-value expenses.

- **M Online** provides secure, anytime access to credit card accounts, enabling customers to view statements, track transactions, and update account details conveniently.
- **Mobile Statement of Account (SOA)** delivers billing statements directly to registered email addresses in a password-protected format, offering faster access to account information and reducing reliance on paper statements.
- **Metrobank Interactive Assistant (MIA)** supports self-service account management by allowing cardholders to check balances, review recent transactions, redeem rewards, and access selected card services through guided digital prompts.

During the year, we strengthened financial education through a series of public-facing articles that reinforced the Bank’s core attributes and promoted responsible credit card use. These materials encourage disciplined spending, on-time payments, and informed borrowing, helping customers build stronger credit profiles and access broader financial opportunities over time.

We also expanded our portfolio with products such as the Metrobank Travel Signature Visa, designed for customers who value travel and rewards. The card enables everyday spending to translate into travel-related benefits while reinforcing responsible usage.

These features help customers manage everyday spending with greater visibility, control, and confidence as part of their overall financial lives.

Financial Literacy
Financial strength begins with understanding. At Metrobank, we continue to enhance financial literacy so Filipinos can navigate every stage of their financial journey with confidence. Drawing from decades of banking experience, we serve as a trusted source of practical financial knowledge, helping individuals and businesses make informed decisions that support stability, growth, and long-term resilience.

In 2025, 46,982 individuals participated in 674 learning activities delivered through both online and onsite formats nationwide, conducted in partnership with private, public, academic, and Metrobank-led institutions. Participants included students, overseas workers, microentrepreneurs, and individuals with limited access to formal financial services. These initiatives form part of our ongoing community engagement efforts and include digital learning programs, workplace sessions, campus engagements, and community-based activities delivered directly by the Bank or in partnership with external organizations.

Educating communities and strengthening our own people
As the bank that educates, we deliver financial literacy programs that translate everyday financial concepts into practical guidance. These initiatives equip individuals and businesses with tools to manage money responsibly, plan ahead, and respond to changing financial needs.

This commitment also extends inward. Through the FinEd for Metrobankers Workplace Group, we make personal

finance education accessible to our employees. In 2025, Metrobankers participated in internal financial education sessions delivered through learning forums and the FINTOK video series on Workplace.

New FINTOK episodes included product explainers on Online Time Deposit, guiding Metrobankers on how the product works and how clients can open accounts through the Metrobank App, Metrobank Online, or Earnest. A Treasury-focused series, led by the Investment Distribution team, covered traditional and non-traditional investment products and wealth management services, including an introductory session on Peso Government Securities and their role in serving high-net-worth clients.

As Metrobankers apply these principles in their own lives, they strengthen their financial well-being and become more effective and credible financial guides for clients, reinforcing service quality across the Bank.

Turning insight into informed decisions
Beyond foundational education, we support sound decision-making through timely economic and market insights. Our Research and Market Strategy team tracks key developments in inflation trends, monetary policy movements, and broader economic conditions, translating complex data into practical insights for households and businesses.

In 2025, inflation continued to moderate and remained below the target range, supported by easing price pressures, lower domestic food prices, and softer global oil prices. Inflation expectations stayed well

anchored, helping create a more stable environment for household budgeting and business planning. During the year, the BSP reduced the Target Reverse Repurchase Rate to 4.50%, supporting lending and investment while signaling that the monetary easing cycle was nearing its end. These insights help households manage expenses more effectively and guide businesses as they plan financing, investment, and growth decisions in a changing economic environment.

Financial Education Platforms
We continue to strengthen financial education by meeting Filipinos where they are. Through digital platforms, community engagement, and curated content, we make financial learning easier to access, easier to understand, and easier to apply. This approach helps individuals move from awareness to action and build financial habits that support long-term security.

Earnest Learning
Earnest Learning serves as our dedicated platform for financial literacy. Since consolidating our education initiatives under this brand, we have provided a more focused and consistent learning experience that covers everyday money management, investing basics, and long-term financial planning. Earnest Learning remains distinct from Earnest Investing,

What Guides Our Content	
Credibility	We provide reliable guidance grounded in banking expertise to help Filipinos navigate financial information with confidence.
Comprehensiveness	Content spans the full financial journey, from budgeting and saving to investing and retirement planning.
Relevance and Recency	Materials evolve with changing financial needs and market conditions, keeping advice timely and practical.

which serves as our product platform, allowing customers to learn first before taking the next financial step. Through articles, guides, and tools, Earnest Learning equips individuals with practical knowledge that supports informed decision-making and sustainable financial behavior. The platform reflects our commitment to keeping Filipinos in good hands by helping them develop sound money habits and greater financial confidence.

We extend financial education through digital campaigns, media features, and event partnerships to reach wider audiences. Learning materials such as our multi-chapter e-Book, newsletters, and blogs support continuous learning, while integration with Earnest Investing allows customers to connect knowledge with action.

A key theme we introduced during the year is SWOMO, or “saving without missing out.” This concept reinforces that financial security does not require sacrificing meaningful life experiences. Through practical tips from Earnest Learning, SWOMO encourages intentional money moves, setting clear priorities, creating realistic budgets, and consistently setting aside savings while still enjoying what matters today.

We also emphasize hands-on learning. Interactive tools such as budget trackers and guided modules help users apply concepts in real-life situations. Financial education activities extend beyond digital platforms through community events that reach employees, students, and



Encouraging better money habits through GIFT

We encourage smarter money habits through the GIFT campaign, which shifts financial resolutions from post-holiday regret to pre-holiday planning. The goal is simple: help Filipinos plan earlier, spend more intentionally, and make decisions that support financial stability beyond the holidays. At the heart of the campaign is the GIFT framework, which focuses on:

- Goal-setting to clarify financial priorities
- Investing wisely to grow money over time
- Following a budget to keep spending disciplined
- Taking advantage of deals to maximize value

In 2025, we continued the #EarlyGIFTChallenge, reaching individuals, students, and business owners through roadshows, campus engagements, and community sessions. Participants were encouraged to set one clear financial goal ahead of the holiday season and commit to starting early.



For entrepreneurs, the challenge reinforced that financial discipline sustains businesses just as much as growth and innovation. Early planning helps business owners anticipate seasonal expenses, manage cash flow, and make decisions that protect long-term value.

Through GIFT, we promote practical, repeatable habits that build financial mindfulness and resilience. This reflects our belief that strength that sustains comes from early action, consistent discipline, and financial choices that endure through change.

overseas Filipinos. These engagements support deeper understanding and encourage more confident financial choices.

Financial needs evolve as life progresses. Our financial education ecosystem recognizes that a first job, growing a family, building wealth, and planning for the future all require different financial decisions and levels of support. We connect learning with life-stage guidance and deeper insights so customers can plan with greater clarity and confidence at every stage.

- **LifeBanking** supports customers as they move through key milestones, from early adulthood to peak earning years and beyond. It provides guidance that helps individuals manage everyday

finances, protect what they have built, and prepare for long-term goals. This approach encourages thoughtful decision-making and helps customers turn progress into lasting financial stability.

- **Wealth Insights** supports clients with more complex financial needs by providing access to market research, investment perspectives, and expert analysis. Through curated content and digital tools, clients gain clearer visibility into market conditions and their portfolios, enabling more informed investment decisions and active portfolio management.

These platforms reflect our commitment to being a long-term financial partner. They help individuals and families strengthen financial

resilience, adapt to changing priorities, and build financial strength that sustains over time.

Subsidiaries

Our subsidiaries extend financial education and market understanding beyond traditional banking. Through in-person sessions, digital engagements, and public briefings, they help Filipinos better understand economic conditions, capital markets, and investment fundamentals. These efforts support informed participation in the financial system and reinforce financial strength that sustains over time.

First Metro Investment Corporation

Through our investment banking arm, First Metro Investment Corporation (FMIC), we help deepen capital market awareness while supporting the

funding needs of key industries. As a leading participant in the Philippine fixed-income market, FMIC facilitates bond issuances that raise capital for businesses and infrastructure projects, while making investment opportunities more accessible to a broader investor base. These activities contribute to market development and support long-term economic growth.

FMIC also engages investors and institutions through regular economic briefings. These sessions brought together economists, market strategists, and external experts to discuss macroeconomic trends, market conditions, and portfolio considerations. These briefings help participants interpret market developments and align financial plans with current economic realities.

Beyond corporate and institutional clients, FMIC extends financial education to educational and religious institutions through targeted teach-in sessions. These engagements introduce financial instruments and market concepts in a practical way, supporting more informed and disciplined investment decision-making.

First Metro Securities Brokerage Corporation

First Metro Securities Brokerage Corporation (FMSBC) focuses on expanding access to investing through financial education. Its seminars, webinars, and media engagements cover topics ranging from basic financial literacy to stock market investing and mutual funds, providing participants with a solid foundation for market participation.

In 2025, FMSBC conducted 674 education initiatives, reaching 46,982 individuals across the country. These sessions helped participants understand company fundamentals, market trends, and basic investment strategies, supporting more confident and responsible investing. As digital platforms continue to reshape how Filipinos engage with financial services, FMSBC strengthened its online presence to reach wider audiences. This approach helps bridge the gap between increasing digital access and the need for stronger investment knowledge, particularly among new and retail investors.

Selling Practices and Product Labelling

Transparency guides how we communicate our financial products and services so customers can make informed decisions with confidence. We align our product information and marketing communications with regulations issued by the BSP, PDIC, SEC, Department of Trade and Industry (DTI), BancNet, and the Ad Standards Council (ASC).

These procedures ensure the safe and appropriate use of our products and services through clear disclosure of key features, terms, conditions, fees, benefits, and limitations. We present information in plain, client-friendly language across all customer touchpoints so customers understand how products work and what they entail. Given the nature of banking services, requirements related to physical product components, disposal, or environmental and social impacts of substances are not applicable.

We apply these information and labelling procedures to 100% of significant product and service categories. All marketing communications, including advertisements, promotions, and sponsorships, undergo review by our Analytics, Brand, Communication, and Marketing Technology Group (ABCMTG) to ensure clarity and accuracy. Our Compliance Division validates that promotional mechanics align with BSP's Financial Consumer Protection standards and our Customer Protection Policy, and secures required approvals from the DTI. Every promotion displays a valid DTI permit number, and where applicable, mandatory PDIC and BSP statements are included in the terms and conditions.

In 2025, we recorded zero incidents of non-compliance with regulations or voluntary codes concerning product and service information and labelling. We also recorded zero incidents of non-compliance related to marketing communications, including advertising, promotions, and sponsorships. No fines, penalties, or warnings were issued during the reporting period.

Beyond compliance, we design products and promotions that respond to real customer needs. *Our Goals Made Real* promo helps customers move closer to home and car ownership through lower rates, waived fees, free insurance, and credit card pre-qualification. Through clear communication and responsible selling practices, we aim to build lasting trust and support our customers' financial goals.

Common Customer Concerns	How We Address Them
Inaccessibility of online channels <i>Temporary disruptions caused by system-related issues.</i>	We provide timely updates to clients on the nature and expected impact of the disruption. Once resolved, we promptly inform customers so they can resume transactions with confidence.
Branch service unavailability during holidays <i>Temporary closure of branches due to public holidays or special schedules.</i>	We announce branch schedules in advance through relevant channels, including social media, so customers can plan their transactions ahead of time.
Fraud and scam-related incidents <i>Customers being targeted by money-making schemes or fraudulent activities.</i>	Affected clients undergo our standard reporting and investigation process. To prevent incidents, we continuously publish content under our anti-fraud campaign to help customers recognize scams and protect their accounts.

Customer Welfare and Satisfaction

Customer welfare guides how we design services, manage concerns, and build trust. We aim to deliver banking experiences that are reliable, transparent, and responsive, supported by disciplined incident management, responsible use of data and technology, and continuous service improvement across our channels.

For services such as remittances, where speed and reliability directly affect households and families, system integrity and data protection are critical. Disruptions arising from system failures, cybersecurity incidents, or external fraud may result in delayed transactions or reduced customer confidence. The Bank is directly responsible for managing these risks within its remittance operations and for overseeing risks linked to third-party service providers.

In September 2025, this commitment was recognized when Metrobank received the TransUnion Excellence in Consumer Centricity Award. The award reflects our support during the launch of TransUnion's direct-to-consumer channel, where we helped ensure timely assistance and reliable access to credit-related services. This collaboration supports a shared goal of enabling customers to access accurate, secure, and credible credit information.

Service excellence is also a culture we actively build. Metrobankers joined the global celebration of Customer Service Week through online and on-ground activities across the Bank. What began within the Branch Banking Sector (BBS) in 2022 has grown into a wider, Bank-wide effort involving the Consumer Business Sector (CBS) and various support units. The celebration recognizes the collective role of our frontliners and support teams in delivering meaningful customer experiences every day.

Customer Incident Management

Customer concerns are managed through a structured, end-to-end process that ensures each case is acknowledged, investigated, communicated, and resolved within defined timelines. This approach supports fair outcomes for customers while helping identify recurring issues that require system improvements.

Beyond addressing specific issues, we ensure customers are well informed about our products, services, and advisories through coordinated communication across the Bank. Product details and updates are released through our official website and social media platforms, supported by press releases, media engagements, and disclosures in our Annual Report. We also send email and SMS advisories to keep clients updated on new products, service enhancements, and important announcements.

We monitor customer sentiment and emerging concerns through media monitoring and social listening tools managed by our ABCMTG. These tools help us identify issues that may pose reputational risks and allow us to respond early. When broader action is required, our Crisis Communication Plan guides teams in delivering coordinated and responsible responses. Across all customer touchpoints, we prioritize First Call Resolution (FCR) to deliver prompt and effective support. Our phone bankers, email officers, and community managers work to resolve concerns at the first interaction, reducing the need for repeat follow-ups and minimizing service disruptions. Through this approach, we make banking more accessible, efficient, and centered on our customers' needs.

Customer Engagement and Digital Enablement

Engagement extends beyond transactions. We guide customers through financial decisions by ensuring relevant information and support remain within easy reach. Our digital channels continue to evolve to support convenience, education, and security.

- **Metrobank App** allows end-to-end account and card management with in-app advisories and **educational content**.
- **Metrobank Chatbot** provides 24/7 support for frequently asked questions and branch referrals.
- **Metrobank Interactive Assistant (MIA)** guides credit card applications and offers tailored recommendations.

- **Interactive Voice Response System (IVRS)** ensures always-on self-service for essential functions such as card activation.
- **Earnest** supports savings while helping users understand investment options and build financial literacy.
- **Metrobank Broadcast Channel** on Facebook Messenger delivers real-time updates, important advisories, promos, major events, career openings, and other announcements directly to subscribers.

To strengthen protection against fraud, Scamproof.ph provides practical guidance on recognizing and avoiding fraudulent schemes. These efforts are reinforced through regular customer advisories, internal communications, and mandatory employee training on emerging fraud and security risks.

Building Trust Through Care and Connection

Our Customer C.A.R.E. philosophy guides every interaction. We actively monitor feedback through social listening and media tracking tools and maintain a crisis communication plan to ensure swift, coordinated responses when broader action is required.

Continued investment in people, partnerships, and technology strengthens our ability to serve diverse customer needs, from first-time savers and entrepreneurs to HNW clients. Annual Customer Service Week reinforces this culture of care, underscoring that meaningful



engagement, responsiveness, and trust define how we keep every Filipino in good hands throughout their financial journey.

Data Security and Customer Privacy

Safeguarding customer data and ensuring the integrity of transaction systems are fundamental to maintaining trust, particularly for time-sensitive services such as remittances. We protect the confidentiality, integrity, and availability of customer information and transaction data across digital banking and remittance platforms.

This responsibility is critical in our remittance operations, where system integrity, transaction accuracy, and service availability directly affect customers who rely on timely fund transfers. Disruptions or breaches

within our core remittance platforms, digital channels, or supporting IT infrastructure may expose customer information, interrupt transactions, trigger fraud, and lead to financial, regulatory, or reputational impact.

Because we operate these systems, we are directly accountable for ensuring that our remittance platforms function securely and reliably. Strengthening cybersecurity, IT governance, third-party oversight, and digital modernization enables us to enhance operational resilience, reinforce regulatory confidence, deepen customer trust, and sustain our competitive position in digital remittance services.

Governance of Digital and Emerging Technologies

Our information and cybersecurity framework aligns strategy, policies, and risk management practices with business objectives and regulatory requirements. Clear roles and responsibilities enable effective oversight at both Board and management levels.

- At the **Board level**, the IT Steering Committee oversees IT and cybersecurity governance, supported by the IT Governance Committee, which reviews and approves security plans, policies, and risk management programs. Cybersecurity risks and performance metrics are escalated to these committees and further reviewed by the ROC to ensure proper evaluation and response.
- At the **Management level**, the Chief Information Security Officer

(CISO) leads the Information Security Division (ISD) and drives security governance, strategy, and programs. Regular updates on cybersecurity posture, emerging threats, and key risk issues are presented to Senior Management and the Board. Our governance framework aligns with BSP regulations and recognized industry standards such as Control Objectives for Information and Related Technology (COBIT), strengthening resilience against evolving threats.

The Data Privacy Department (DPD), led by the designated DPO ensures compliance with the Data Privacy Act of 2012 and works closely with information security and systems teams. The Remittance Team works closely with ISD when adopting new technologies to ensure that innovation strengthens, rather than compromises, existing security controls.

Information Security and Privacy Management

We maintain enterprise-wide Information Security and Data Privacy policies that apply across our operations, including third-party service providers, and are embedded within our group-wide risk and compliance framework.

Information is classified based on sensitivity and regulatory requirements, with controls embedded in our Information Security Standards and operational processes. We apply a risk-based approach to safeguard data integrity, ensure responsible use, and restrict access to authorized personnel.

Clear escalation protocols are defined under the Information Security Incident Management Standard and reinforced through internal communications and disciplinary measures for non-compliance under the Code of Conduct. Employees are required to complete mandatory annual information security e-learning through the MB Learn platform. Compliance with privacy and security controls is assessed through internal reviews and independent third-party audits.

Layered cybersecurity controls protect systems from unauthorized access, fraud, and service disruptions. These include continuous threat monitoring, secure authentication tools such as AppKey, and defined incident response procedures supported by dedicated response teams.

High-impact cyber events are escalated to senior management, with regulatory notifications submitted to the BSP within required timelines. Non-compliance with security standards is subject to investigation and corrective action under the Bank’s operational risk framework.

Incident Response and Data Protection

Incident response and business continuity procedures support service availability and customer protection. BCPs and incident response protocols are regularly reviewed and tested, including annual exercises conducted with the Risk Management Division and targeted scenario testing throughout the year.

In 2025, the Bank identified 204 incidents involving identified data

Risk Area	Management Approach
Third-Party and Vendor Risk <i>Inadequate due diligence over technology providers may lead to data leakage, non-compliance, or operational issues.</i>	We perform commercial, legal, data privacy, and security due diligence. We monitor vendors and enforce contractual safeguards to reduce operational and reputational exposure.
IT Governance and Oversight Risk <i>Weak oversight or misaligned technology investments may create control gaps and ineffective risk mitigation.</i>	The IT Steering Committee, IT Governance Committee, and ROC provide oversight. The CISO leads execution through the Information Security Division. Governance aligns with BSP regulations and recognized standards.
Technology Obsolescence and Capability Risk <i>Failure to modernize infrastructure may result in outdated systems and reduced competitiveness.</i>	We review technology roadmaps, upgrade systems, and reduce reliance on legacy platforms. We support continuous digital transformation of remittance services.
Operational Resilience and Business Continuity Risk <i>Insufficient resilience testing or delayed patching may affect system availability and reliability.</i>	We conduct regular BCP testing and resilience exercises. We strengthen vulnerability management to minimize downtime and protect revenue streams.
Regulatory and Compliance Risk <i>Non-adherence to internal governance frameworks and regulatory requirements may lead to compliance breaches.</i>	We maintain compliance with internal frameworks and regulatory standards. We escalate incidents, notify regulators within required timelines, and implement corrective actions promptly.
Technology and Cybersecurity Risk <i>Weak testing, delayed updates, or outdated security tools may expose remittance systems to cyberattacks, data breaches, and service disruptions.</i>	We conduct regular vulnerability assessments and penetration testing (VAPT), apply timely patches, and continuously monitor systems. We protect the confidentiality, integrity, and availability of customer data and remittance transactions.

breaches, including leaks, thefts, or losses of customer data. During the year, 153 complaints related to customer privacy were addressed, while no complaints were received from regulatory bodies. All substantiated cases were investigated and resolved in accordance with established procedures.

Privacy Impact Assessments remain mandatory for new products, services, and processes involving personal data to embed data protection at the design stage. The security of the Bank’s IT infrastructure and information security management systems is regularly reviewed through independent external audits and third-party cybersecurity assessments, as required by regulators. While not formally certified under

ISO 27001 or NIST, the Bank aligns its practices with these standards.

Capability Building and Stakeholder Expectations

Stakeholder feedback and ongoing capability-building guide how we strengthen oversight and risk awareness across digital systems and data-driven tools. Insights from customer satisfaction surveys and engagement with business units inform improvements in coordination and responsiveness.

In 2025, the DPD launched a Customer Satisfaction (CSAT) Survey covering core services such as contract review, incident resolution, privacy impact assessments, training, and legal opinions. Results were consistently

strong, with most service areas rated Good to Excellent. Customers cited professionalism, prompt responses, and clarity of guidance. Feedback on routing, tracking tools, and service coverage is being used to refine workflows and strengthen service continuity.

We conducted 11 data privacy orientations and awareness seminars for branches, business units, and external partners. These sessions reinforced practical application of privacy requirements and shared accountability in handling personal data across banking and remittance operations.

Beyond formal training, we continue to build a strong culture of cybersecurity

awareness. In October, Metrobankers joined the global celebration of Cybersecurity Month under the theme "Secure Our World." Through internal campaigns and learning activities, we reinforced the shared responsibility of protecting our systems, our customers, and our country.

During the year, we implemented 14 data privacy initiatives to strengthen

compliance and oversight. These enhanced Legitimate Interest Assessments, streamlined Privacy Impact Assessment and contract review processes, strengthened monitoring of incidents and third-party providers, and reinforced accountability through organizational improvements, including the appointment of Business Risk Managers as Data Privacy Champions.

We continue to promote the Oo, I.K.A.W. best practice across the Bank.

- Identify phishing and social engineering attempts
- Keep passwords strong and secure
- Always secure documents and devices
- Write a report for each suspicious activity

These practices help embed cybersecurity into daily operations and strengthen vigilance across all levels of the organization.



May malasakit ka ba sa data security mo?

Oo, I.K.A.W.

I

K

A

W

- Identify phishing and social engineering attempts
- Keep my passwords strong & secure
- Always secure documents and devices
- Write a report for each suspicious activity



Our People

KEY HIGHLIGHTS

- 65% women in the workforce
- 88% employees covered in CBA agreements
- 50.16 average training hours per employee
- 4,062 individuals completed their APEs



- 92% Sustainable Engagement score
- 31 M Man-hours worked

Employee Engagement

We believe that a strong employee experience starts with listening and is sustained through action. In 2025, we strengthened employee engagement by sharpening how we listen to our people, how we translate feedback into action, and how we reinforce accountability across the Bank.

We begin by listening to what matters most to our employees. Through the MetroVoice Employee Engagement Survey and structured new-hire check-ins, we gather timely and organization-wide feedback. The 2025 MetroVoice Survey was conducted from April 2 - 23 by an independent third party, Willis Towers Watson, and achieved

a 96% participation rate. This level of participation reflects employees' trust in the process and their willingness to contribute openly.

The survey provides a comprehensive view of the employee experience. It measures Sustainable Engagement, which under the Willis Towers Watson framework reflects the extent to which employees are engaged, enabled, and energized to perform consistently over time. The survey tracks key dimensions such as job satisfaction, sense of purpose, and stress levels, providing a balanced view of motivation, meaning, and well-being at work. In 2025, MetroVoice recorded a 92% Sustainable Engagement score, improving from 2023 and performing above national, global high-performance, and financial services benchmarks. This met our objective to retain or surpass the prior year's result. The results indicate that our people feel connected, supported, and motivated. We also saw year-on-year improvements in empowerment, learning and career development, collaboration, leadership, and values, reinforcing a culture where employees can perform at their best and see how their work contributes to shared goals.

Listening creates value when it leads to action. Based on the 2025 results, we identified three priority focus areas to guide our response: **Total Rewards**, to better align pay with performance; **Execution Excellence**, to accelerate decision-to-action; and **Communication**, to strengthen

We Listen

Insights that Drive Employee-Centered Actions

Listening with Intention:

- MetroVoice Employee Engagement Survey
- New hire check-ins

What Happens After We Listen:

- Action Planning
- Wellness and engagement initiatives
- Process improvements

We care for overall well-being

Caring for the Body, Mind, and Connections

Physical and Mental Wellness:

- Metrobank CARES Program

Social Well-being: Feeling Connected and Appreciated

- Employee Appreciation Day
- Team Engagement Activities
- Service Awarding
- Customer Service Week

We care for the communities we serve

Activating Engagement through Volunteerism

Employee Volunteerism through Purple Hearts Club (PHC):

Empowering employees to champion our core value of Heart for Community

Volunteerism thrusts:

- Health
- Education
- Environment

upward feedback in a safe and open environment. Business units translated these priorities into targeted programs and projects, with progress monitored through regular check-ins and follow-up discussions.

Engagement does not rely on the survey alone. Throughout the year, employees can share feedback through the Employee Feedback Portal on Insight Online, unit-level town halls, focus group discussions, performance conversations, and Workplace helpdesks. These channels ensure that concerns and suggestions are addressed in a timely manner. MetroVoice is conducted every two years to track engagement trends and inform sustained improvements.

To reinforce follow-through at scale, we implemented institution-wide initiatives that strengthen communication, execution, empowerment and accountability, and rewards and recognition. These

efforts help leaders and managers convert feedback into practical improvements, sustaining engagement and strengthening our culture across the Bank.

Attracting and Retaining Talent
We focus on attracting people who are a strong fit for both the role and our culture, while building an environment that encourages them to stay and grow. Clear hiring standards, strengthened sourcing initiatives, and streamlined recruitment processes help us bring in the right talent at the right time. Structured onboarding then supports faster integration, enabling new hires to contribute with confidence.

In 2025, we continued to enhance our talent acquisition and workforce management practices. Vacancy levels stood at 3% as of year-end, supported by improved recruitment cycle times across employee categories. Internal candidate conversion also increased, reinforcing our commitment to career mobility

and progression from within. These efforts help maintain workforce stability while ensuring we have the capabilities needed to execute our strategy.

Metrobank aims to be a place where employees can grow across different career stages. Competitive pay, comprehensive benefits, and access to learning and development support long-term engagement and performance. Equal opportunity hiring and compensation practices remain a priority, including gender pay equity, with base entry-level salaries kept equal for male and female employees.

Support is also extended to employees during key life stages. In 2025, more than 880 employees availed of parental and family-related leave, with a 100% return-to-work rate, helping sustain workforce continuity. Flexible work arrangements were used by nearly one-third of the workforce, supporting work-life integration while maintaining productivity.

Employee benefits		
Healthcare and Well-being		- Employee Medical and Dental Benefits Policy - Health benefits on top of Philhealth - Medical Allowance - Group Life Insurance Coverage
Competitive Compensation		- Merit Increase - Overtime and Night Shift Differential Pay 14th and 15th month pay - Loyalty Bonus
Allowances and Perks		- Clothing Allowance - Policy on Allowances - Car Plan or Bank Assigned Car - Perfect Attendance Incentive - Loan Privileges - Financial assistance with low interest rates
Leave and Work-Life Balance		- Leave Privileges Policy - Vacation Leave benefits superior than Service Incentive Leave - Maternity allowance on top of maternity leave - Sick leave on top of SSS sickness benefit - Work Schedule Policy
Professional Growth and Development		- Promotion Policy - Educational Assistance Programs Policy - Educational Assistance to support continuing development

Employee Demographics

Employee Headcount



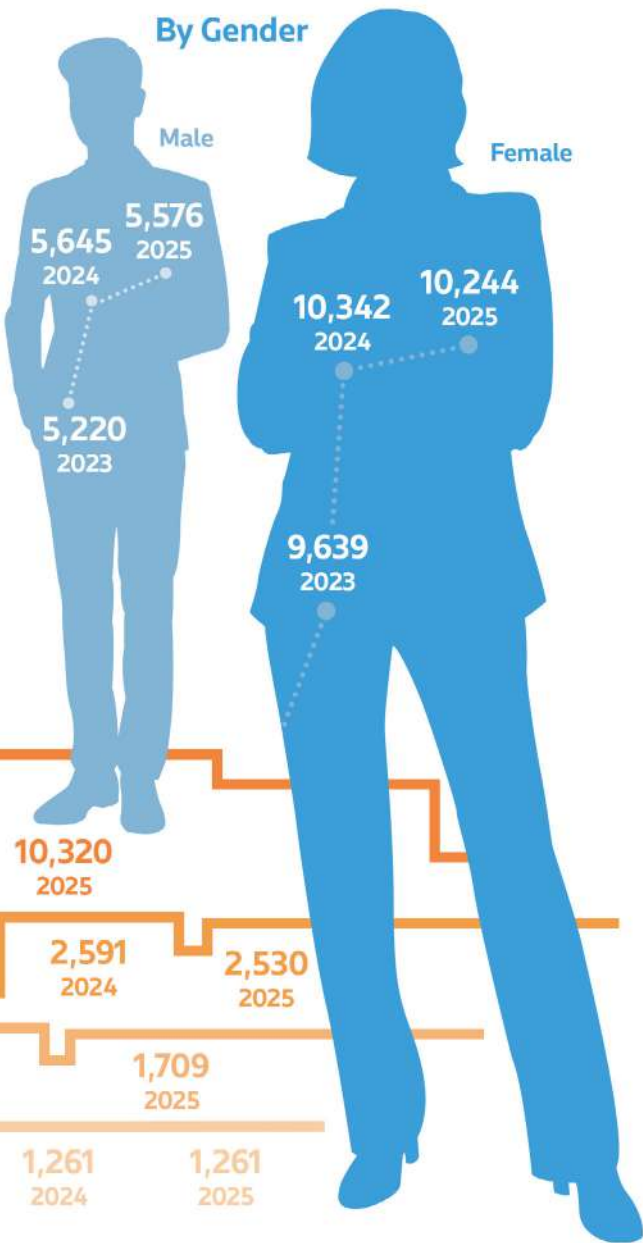
By Employment Category

Category	2023	2024	2025
Senior Management	704	791	843
Junior Management	6,777	7,447	7,735
Rank and File	7,378	7,749	7,242

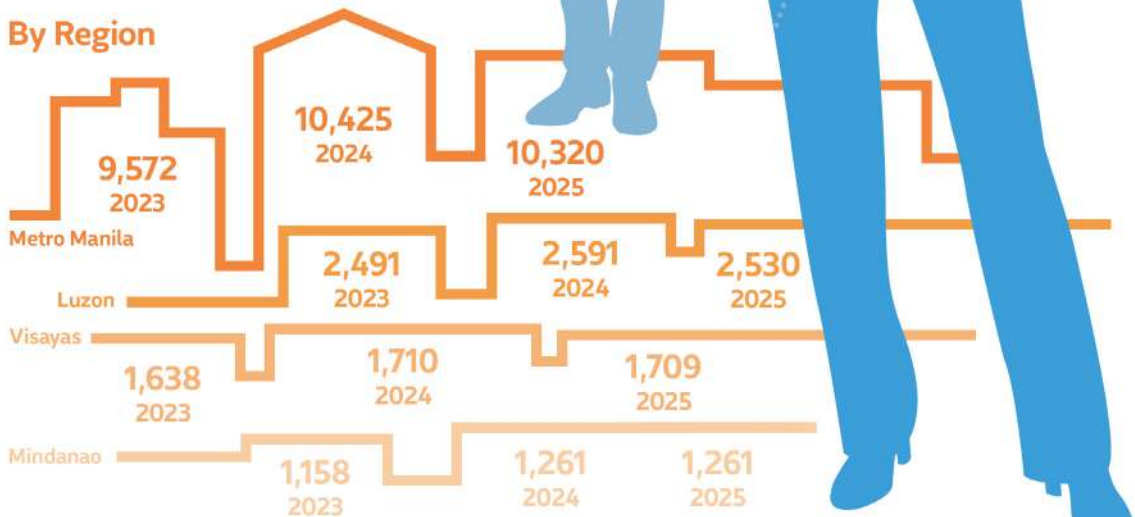
By Age



By Gender



By Region



DISCLOSURE: Counts are based on headcount. Temporary, non-guaranteed hours, and part-time employees are not included.

Beyond government-mandated benefits, permanent employees receive additional support designed to promote well-being and financial security. These benefits help employees manage personal responsibilities, continue developing professionally, and remain engaged throughout their careers.

Diversity and Inclusion

We are committed to fostering a workplace where everyone is treated with fairness, dignity, and respect. Our approach to diversity and inclusion is grounded in principles of non-discrimination and fair employment, applied consistently across the organization. This commitment is reinforced by our Corporate Governance Manual, which mandates the Board to ensure that our workforce reflects an appropriate balance of skills, experience, tenure, gender, age, and geographic representation.

As of December 31, 2025, Metrobank employed 15,820 full-time permanent employees across Metro Manila, Luzon, Visayas, and Mindanao. Of this total, 10,244 were women and 5,576 were men, supporting a wide range of roles across business operations, support functions, and leadership positions.

Our talent base is composed primarily of early- to mid-career employees, complemented by seasoned professionals and senior leaders. In 2025, we welcomed 1,428 new hires, mainly for rank-and-file and junior management roles. Recruitment remained concentrated in Metro Manila, with additional hiring across

regional locations. Overall hiring and turnover trends supported business continuity, keeping our headcount distribution broadly aligned with previous years.

Our diversity and inclusion practices are enabled by governance and human resource policies that shape recruitment, compensation, development, and workplace behavior. These policies include explicit prohibitions against discrimination and sexual or non-sexual harassment, clearly defined reporting and escalation procedures, and corrective or disciplinary actions when violations occur.

In 2025, there were no recorded incidents of unlawful discrimination. During the same period, three harassment cases were reported.

Contractual Employees by Gender			
Gender	2023	2024	2025
Male	1,710	2,015	1,867
Female	418	572	568
Total	2,128	2,587	2,435

Disclosure: Contractual relationships cover independent contractors and employment agency services. Work types include janitorial/housekeeping, messengerial, and IT-related functions.

Contractual Employees by Region			
Region	2023	2024	2025
Metro Manila	1,406	1,786	1,595
Luzon	350	388	464
Visayas	231	251	230
Mindanao	141	162	146
Total	2,128	2,587	2,435

All cases underwent formal review, appropriate remediation measures were implemented, outcomes were evaluated through internal management processes, and the incidents have since been closed.

Women continue to be well represented across various roles and leadership levels. In 2025, women held 41% of top management positions.

We also support women at different stages of employment by maintaining a practical and inclusive work environment. This includes assistance during key life transitions, such as returning to work after childbirth or managing caregiving responsibilities. Breastfeeding and lactation facilities are available across our workplaces to help employees balance work and family needs.

Employees who are Solo Parents			
	2023	2024	2025
Male	13	11	12
Female	138	143	139
Total	151	154	151

Women in the Workplace			
	2023	2024	2025
Board of Directors	8%	8%	8%
Total Positions	12	12	12
Female Directors	1	1	1
Top Management Positions	31%	34%	41%
Total Positions	29	29	29
Women in Top Management	9	10	12
Management Positions in Revenue-Generating Units	60%	60%	63%
Total Management Positions	400	446	474
Female Managers	241	269	297

New Hires by Employee Category			
Category	2023	2024	2025
Senior Management	38	37	16
Junior Management	635	775	431
Rank and File	2,293	1,825	981
Total	2,966	2,587	1,428

Employee Turnover by Employee Category			
Category	2023	2024	2025
Senior Management	63	53	66
Junior Management	645	591	689
Rank and File	1,218	862	1,047
Total	1,926	1,506	1,802

New Hires by Gender

	2023	2024	2025
 2023	1,024	1,005	501
 2024	1,942	1,632	927
Total	2,966	2,587	1,428
Hiring rate	20%	16%	9%

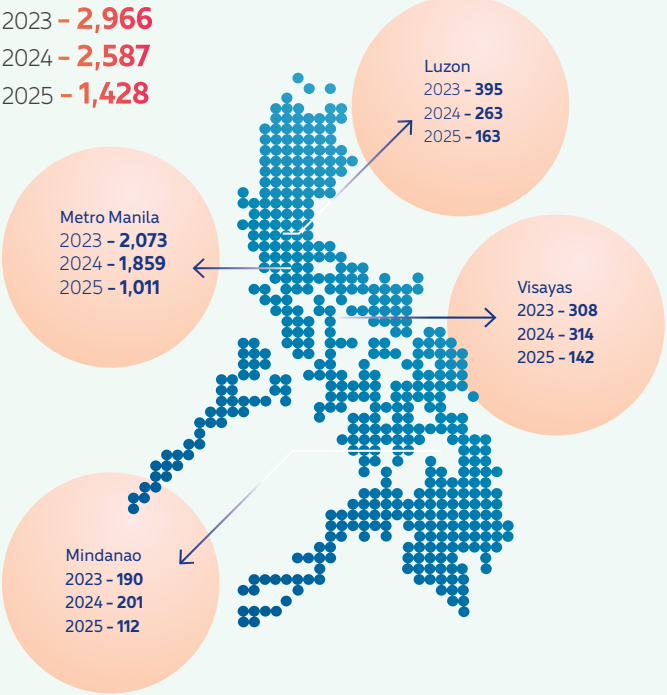
New Hires by Age			
Age	2023	2024	2025
20-29	2,312	1,982	1,090
30-39	545	539	264
40-49	88	107	70
≥ 50	21	9	4
Total	2,966	2,587	1,428

Employee Turnover by Gender

	2023	2024	2025
 2023	-	577	1,159
 2024	-	929	643
Total	1,926	1,506	1,802

Employee Turnover by Age			
Age	2023	2024	2025
20-29	918	686	740
30-39	588	464	669
40-49	132	111	151
≥ 50	288	245	242
Total	1,926	1,506	1,802

New Hires by Region



Employee Turnover by Region			
Region	2023	2024	2025
Metro Manila	1,408	1,005	1,228
Luzon	236	201	249
Visayas	176	175	200
Mindanao	106	125	125
Total	1,926	1,506	1,802

Employee Turnover by Type			
Type	2023	2024	2025
Voluntary Separations	1,642	577	1,159
Involuntary Separations	284	929	643
Total	1,926	1,506	1,802
Voluntary Attrition Rate	11.05%	7.77%	9.87%
Attrition Rate	12.96%	9.42%	11.39%

Employee Remuneration			
	2023	2024	2025
Pay-to-minimum-wage ratio	125%	125%	116%
Rank and File			
Male base salary	15,962	16,878	16,878
Female base salary	15,962	16,878	16,878

Disclosure: Pay-to-minimum-wage ratio - minimum hiring rate relative to the NCR minimum wage.

Educational Subsidies for 2025							
Subsidy	Total Eligible Employees			Subsidy Recipients			
	Male	Female	Total	Male	Female	Total Recipients	Percentage
MEADE College	3,471	6,581	10,052	77	227	304	3.02%
MEADE HS	1,979	4,169	6,148	69	147	216	3.51%
MEGA	3,471	6,581	10,052	1	3	4	0.04%
MBA	5,579	10,249	15,828	14	26	40	0.25%
Total	-	-	-	161	403	564	3.56%

Note: One body - One Count and refers only to regular employees who are eligible to apply for the benefit.

Employee Benefits							
Benefits	2023		2024		2025		
	Male	Female	Male	Female	Male	Female	Total for 2025
SSS*	782	1,762	989	2,223	803	2,479	3,282
Philhealth*	159	548	174	809	605	147	752
Pag-ibig*	299	627	596	1,190	700	1,492	2,192
Parental Leaves*	504	559	-	-	209	674	883
Medical Benefits* (aside from Philhealth)	3,809	7,848	3,789	7,952	4,401	9,079	13,480
Life Insurance*	7	1	4	8	4	10	14
Vacation Leaves**	4,649	8,493	-	-	5,791	10,158	15,949
Sick Leaves**	3,062	6,155	-	-	4,035	7,733	11,768
Retirement Fund** (aside from SSS)	103	242	127	219	95	180	275
Housing Assistance** (aside from Pag-ibig)	7	6	7	4	6	7	13
Further Educational Support**	152	337	131	394	161	403	564
Flexible-working Hours**	1,558	2,179	-	-	1,946	2,655	4,601

* Provided for All Employees, including project-based; ** Provided for Regular/Probationary Employees Only
Note: Flexible working hours refer to schedules outside the standard working hours (8:30–5:30 for staff and 8:30–6:00 for officers).

Parental Leave Availment for 2025				
Type of Leave	Entitled to Parental Leave	Took Parental Leave	Returned to Work	Retained After 12 Months
Paternity	2,416	194	194	181
Maternity	11,403	542	542	494
Solo Parent	151	151	151	140

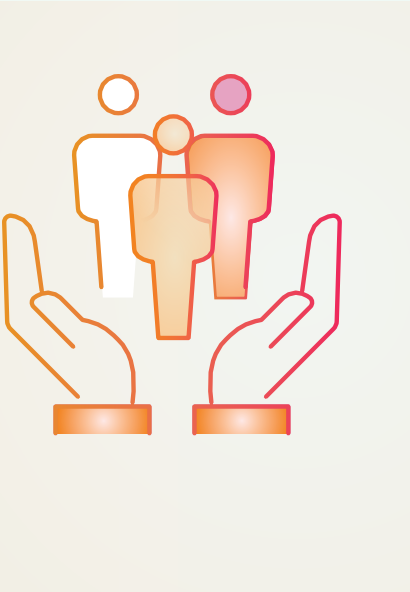
Type of Leave	Utilization Rate	Return Rate	Retention Rate
Paternity	8%	100%	93%
Maternity	5%	100%	91%
Solo Parent	100%	100%	93%

Historical Parental Leave Availment Rates

Type of Leave	2023		2024	
	Return Rate	Retention Rate	Return Rate	Retention Rate
Paternity	100%	95%	100%	96%
Maternity	100%	94%	100%	98%
Solo Parent	100%	95%	100%	91%

Human Rights and Labor Practices

At Metrobank, we respect human rights and uphold fair labor practices across our operations. We focus on maintaining a safe, inclusive, and respectful workplace, supported by clear policies, open dialogue, and consistent application of employment standards. This approach reflects our commitment to protecting our people while supporting the Bank's long-term resilience and performance.



We align our labor and human rights practices with the Ten Principles of the United Nations Global Compact (UNGC), which are grounded in the Universal Declaration of Human Rights (UDHR), the International Labour Organization (ILO) Declaration on Fundamental Principles and Rights at Work, and associated core conventions. These principles guide our internal policies, employee conduct, grievance mechanisms, and how we engage with customers, suppliers, and business partners.

Consistent with these principles, we maintain zero tolerance for human rights abuses, including human trafficking, forced or compulsory labor, child labor, discrimination, harassment, and corruption, across our operations and business relationships. In 2025, we recorded zero discrimination-related incidents. As a result, no remediation actions were required, no cases remained under review, and no incidents were open at year-end.

We respect employees' rights to freedom of association and collective bargaining, consistent with ILO fundamental principles. Our duly recognized employee union represents 6,340 members, equivalent to 88% of regular employees as of 2025. The 2025-2027 Collective Bargaining Agreement (CBA) defines terms on wages, benefits, and working conditions. Employment policies are applied consistently across the organization, with certain benefits structured differently for officers and non-CBA employees to reflect role-specific arrangements while ensuring fairness and compliance.

Labor relations are further supported through regular Labor Management Committee meetings, which provide a structured platform to discuss labor standards, workplace concerns, and CBA implementation. These meetings help surface issues early and support timely resolution. In 2025, we held 7 LMC meetings. During the reporting period, we did not identify any operations where freedom of association or collective bargaining rights were restricted or at significant risk.

Collective Bargaining	2023	2024	2025
Total Probationary Employees	1,099	811	776
Total Non-union Members	334	361	331
Total Rank and File Employees	7,378	7,749	7,242
Total Union Members	5,945	6,577	6,340
Percentage of total permanent employees covered by collective bargaining agreements	81%	85%	88%

Workplace Standards and Accountability

We enforce our commitments through clear policies, strong corporate discipline, and continuous awareness. All employees receive and acknowledge the Code of Conduct upon onboarding and complete regular refresher training to reinforce ethical behavior, workplace respect, and professional accountability.

In line with these, we ensure equal opportunity and fair treatment for all employees. Our policies prohibit discrimination based on race, gender, religion, age, disability, ethnicity, caregiver status, socioeconomic background, trade union membership, and other protected characteristics and address workplace conduct and employee well-being. Key policies and programs include:

- **Anti Sexual Harassment Policy**, with defined standards, reporting channels, and grievance mechanisms;
- **Anti Violence Against Women and Their Children Policy**, aligned with Republic Act No. 9262, which provides up to 10 days of paid leave for affected employees;
- Programs on **mental health, HIV and AIDS prevention and control**, and **Hepatitis B workplace standards**; and
- Drug-Free Workplace Control Standards to support a safe and healthy work environment.

Employees may raise concerns related to labor practices, discrimination, harassment, or workplace conduct through established grievance

channels, including Human Resources, formal grievance procedures, and escalation through management or committee structures. We handle reported cases with due process, confidentiality, and defined turnaround times. Our targets include zero discrimination incidents and full resolution of complaints within prescribed timeframes.

We strictly prohibit child labor and forced or compulsory labor, in line with ILO conventions on minimum age and the elimination of forced labor. In 2025, we did not identify any operations or suppliers with significant risk for child labor or forced labor incidents. Where young workers are involved, we comply with the Student Internship Program policy and follow the Commission on Higher Education (CHED) Memorandum Order No. 104, or the Revised Guidelines for the Student Internship Program in the Philippines. Student interns must be at least 18 years old at the start of the internship and receive allowances aligned with Department of Labor and Employment minimum wage standards in the locality of assignment.

Our human rights standards extend beyond our workforce to our business relationships, suppliers, and investment activities. We expect partners to uphold fair labor practices and ethical conduct, and we integrate environmental and social considerations into our risk management and due diligence processes.

These measures help sustain a workplace grounded in fairness, respect, and accountability. In 2025,

there were no reported incidents of discrimination or substantiated human rights grievances, reflecting the effectiveness of our policies, training, and grievance mechanisms.

Workforce Development and Upskilling

Learning happens when it matters most. We design our learning and development approach to deliver the right skills, at the right time, for the right people. This enables employees to grow with the Bank while strengthening the capabilities needed to support strategy execution and long-term resilience.

Our management approach to employee training, education, and development is grounded in strategic alignment and competency-based learning. Guided by the Training and Development Policy, the Learning and Development Division (LDD) works closely with business units through dedicated Learning Account Managers to identify capability gaps and translate business priorities into targeted learning interventions.

To ensure consistency and clarity, learning is delivered through a structured Learning Portfolio covering Foundational, Functional, and Leadership capabilities. The portfolio provides a curated set of programs that help employees and their managers identify development priorities and build Individual Development Plans (IDPs) aligned with role requirements, career progression, and succession pathways. Courses are offered on a scheduled basis to promote equitable access across the organization.

Learning Area	Focus	Contribution to Skill Upgrading
Foundational	Core values, regulatory policies, communication, customer experience, and essential technical skills	Builds baseline competencies, compliance readiness, and consistent service delivery
Functional	Role-specific and technical training, including process improvement, systems proficiency, and specialized skills	Strengthens job-specific expertise, productivity, and operational effectiveness
Leadership	Self-leadership, people management, coaching, change management, and strategic execution	Develops leadership capability, succession readiness, and organizational resilience

Learning is delivered through blended formats that combine classroom, virtual, digital, and on-the-job approaches. Role-based learning plans are implemented for selected positions such as Relationship Managers, Traders, Investment Specialists, Branch Heads, Branch Operations Officers, New Accounts Clerks, and Tellers. This ensures depth of capability in functions that are critical to performance, customer service, and risk management.

Training effectiveness is assessed through structured evaluation and feedback mechanisms. Post-training reviews apply the Kirkpatrick Model, covering learner feedback and knowledge acquisition, while selected flagship programs extend to Level 3 evaluations to validate behavioral change and workplace application through manager input and performance indicators. Insights from these assessments are reviewed with business leaders and used to refine programs and guide future learning priorities.

Training Hours	2023	2024	2025
Total Training Hours	462,378	517,923	793,476
Average Training Hours	31.12	32.40	50.16
Gender			
Male	26.52	37.62	42.46
Female	33.61	29.55	54.35
Age			
20–29	50.84	56.73	64.11
30–39	24.78	20.40	47.66
40–49	12.82	15.71	36.04
≥50	11.08	11.53	33.04
Employee Category			
Senior Management	15.39	16.32	43.78
Junior Management	26.06	31.80	47.63
Rank and File	37.27	34.61	53.59
Region			
Metro Manila	31.60	37.39	49.40
Luzon	30.95	19.00	71.45
Visayas	30.42	28.90	32.55
Mindanao	28.52	23.37	37.52

Learning initiatives are supported by clear performance commitments, including full delivery of approved learning programs within budget, completion of approved role-based training plans for identified roles, deployment of Level 3 evaluations for flagship programs, and achievement of launch milestones for major leadership initiatives.

Learning interventions are structured to address different capability needs. Mandatory programs support regulatory compliance, risk management, workplace safety, and role-critical requirements. Voluntary programs allow employees to build skills aligned with their roles, career paths, and development goals.

In 2025, employees completed an average of 50.16 training hours per employee, reflecting expanded participation in targeted, role based, and immersive learning programs. Total training hours also increased significantly, indicating stronger engagement in capability building and continued investment in developing skills that support performance, relevance, and practical application.

Education Support and Employability
Learning extends beyond formal training. We invest in education as an enabler of long-term employability and growth, supporting both employees and their families. This approach broadens access to learning and strengthens individual capability beyond immediate role requirements. In 2025, employees and eligible dependents received educational assistance through the following programs:

- **Metrobank Educational Assistance for Dependents of Employees (MEADE)**, supporting college and high school education for qualified dependents of officers and rank-and-file employees
- **Metrobank Employee Graduate Assistance Program (MEGA)**, providing support for employees pursuing graduate or postgraduate studies aligned with their current roles and the Bank's business needs
- **MBA and graduate degree assistance**, supporting advanced studies from Bank-recognized institutions

In total, 564 employees availed educational subsidies during the year.

Supporting Performance and Growth
We connect learning to performance and performance to progression. Clear goals, shared accountability, and regular feedback help our people understand expectations and build the capability to move forward.

Strengthening how we assess and guide performance begins with alignment. Each year, we define key result areas across units to ensure that individual objectives reflect business priorities. These result areas recognize both individual deliverables and contributions to cross-functional or project-based initiatives, reinforcing shared accountability for outcomes.

Performance discussions draw on insights from multiple sources, giving leaders and team members a clearer view of strengths and development priorities, particularly in areas linked

to leadership capability. Regular check-ins and focused coaching conversations throughout the year support timely feedback, early course correction, and continuous improvement.

In 2025, 97% of employees completed performance reviews, ensuring consistent evaluation across roles and levels. Performance outcomes guide development planning, learning priorities, and internal mobility decisions.

We place emphasis on building a ready pipeline of future leaders. Through structured Talent Reviews, we evaluate employees with the capacity to assume broader responsibilities and provide focused development support. Our 360-degree assessment tool strengthens this process by offering well rounded perspectives on leadership readiness, helping ensure successors are prepared to step into critical roles with confidence.

Reflecting our focus on growing talent from within, 91% of promotions were filled internally. The proportion of vacancies filled through internal hires provides a measure of the effectiveness of human capital development, indicating how well employees are equipped for advancement and how proactively the organization provides progressively broader responsibilities throughout their careers.

Promotions				Open positions filled internally for 2025*
Employee Category	2023	2024	2025	
Senior Management	144	146	154	95
Junior Management	2,094	1,946	1,256	747
Rank and File	1,917	1,438	1,468	1,784
Total	4,155	3,530	2,878	2,626

* Internal hires relative to total vacancies in the reporting year.

Performance Review	2023	2024	2025
Employees Eligible for Review	13,185	15,766	15,868
Total Employees Reviewed	13,185	15,481	15,445
Gender			
Male permanent	4,636	5,444	5,473
Female permanent	8,549	10,037	9,972
Age			
< 30 years old permanent	3,659	5,563	5,336
30-50 years old permanent	8,313	8,606	9,026
> 50 years old permanent	1,213	1,312	1,083
Employee Category			
Senior Management	701	782	840
Junior Management	6,405	7,104	7,565
Rank and File	6,079	7,595	7,040

Strengthening the Leadership Pipeline

Performance and development outcomes directly shape how we plan for leadership continuity. Through regular Talent Reviews, we identify high-performing and high-potential employees and assess readiness for expanded responsibilities, strengthening succession planning across critical roles.

We prepare leaders at every stage through structured development programs. The Junior Leadership Development Program (JLDP) builds core skills in communication, decision making, and team management. The Senior Leadership Development Program (SLDP) sharpens strategic thinking and transformation leadership. In 2025, we reinforced this pathway with the launch of LEAP for future senior leaders and the rollout of the People Manager Series for newly appointed managers. Complementary programs such as Situational Leadership, Personify Leadership, and People Manager Onboarding further strengthen managerial effectiveness.

Leadership development extends beyond formal classroom programs. Senior leaders actively mentor emerging talent through initiatives

such as Exponent, Nexus, JLDP, SLDP, and Japan Leadership, accelerating growth, supporting career progression, and enabling knowledge transfer across generations. Cross posting assignments, immersive experiences, and targeted reskilling initiatives help employees transition into broader roles and sustain employability as responsibilities evolve.

Capability building also takes place within our sectors. High potential individual contributors collaborate through COMMUNE to drive focused learning initiatives in Institutional Banking. Culture Champions within the Trust Banking Group lead programs that strengthen engagement and technical depth. Sector initiatives such as IBS&I and tailored team interventions reinforce inclusive leadership and shared accountability across units.

As digital transformation reshapes banking, we continue to strengthen data and technology fluency across the organization. Programs in artificial intelligence, Copilot on Microsoft 365, data storytelling, agile ways of working, analytics, advanced Excel, and AI for HR equip our leaders and teams to adapt confidently to change. We monitor the effectiveness of these initiatives through structured evaluations that track behavioral change and include supervisor validation of improvements in workplace performance. This ensures development investments translate into measurable capability gains.

We also recognize that leadership sustainability requires stability. Medical coverage, medical allowance, life coverage, and an Employee Assistance Program support financial, physical, social, spiritual, and mental wellbeing, allowing our people to lead with focus and resilience.

These initiatives deepen leadership capability, support continuity, and reinforce the strength that sustains our long term performance.

Workforce Demographic Change Risk

Demographic shifts affect skills continuity and leadership readiness. Our workforce profile shows a strong concentration below age 40, alongside smaller senior cohorts. This supports renewal while highlighting the importance of knowledge transfer and succession planning in specialized and leadership roles.

Talent movement patterns further shape this risk. In 2025, the hiring rate declined to 9%, while total employee attrition reached 11.39%, driven largely by voluntary separations among younger and mid-career employees. These trends underscore the need to

sustain engagement, strengthen retention, and ensure that critical capabilities are continuously developed internally.

We address these trends through proactive workforce planning, structured succession processes, and targeted capability development. These measures help preserve institutional knowledge and sustain leadership continuity as our workforce evolves.

Employee Health and Safety

We are committed to continually improving our Occupational Health and Safety Management System (OHSMS) to ensure a safe, healthy, and supportive work environment for our people. Our approach is anchored on prevention, preparedness, and care, supported by structured governance, measurable performance targets, and ongoing monitoring across our operations.

An OHSMS is implemented across Metrobank in compliance with applicable legal and regulatory requirements. The OHS policy is endorsed by Executive Management, which provides oversight of its



implementation and performance. Health and Safety Committees are established at both Head Office and branch levels to support consistent execution. These committees meet regularly to prioritize risks, define time-bound action plans, assign responsible units, and monitor progress against safety objectives.

The Bank’s OHS policy includes a commitment to measurable targets to strengthen safety performance. These include full compliance with regulatory requirements, active participation in safety programs, and minimizing work-related accidents and illnesses. Progress is reviewed through internal monitoring and committee oversight to ensure accountability and continuous improvement.

Clear reporting and grievance mechanisms reinforce the OHS framework. Employees are encouraged to report work-related injuries, illnesses, and incidents through established risk incident reporting channels or directly to OSH representatives. All reports are investigated and addressed or escalated as needed. These mechanisms are supported by certified Safety Officers and First Aiders within business units, a Whistleblowing Policy that enables confidential reporting of workplace concerns, and grievance procedures under the CBA covering both rank-and-file employees and management.

Managing Workplace Risks and Safety
Workplace risks are identified, assessed, and managed through regular safety inspections and a structured Hazard Identification, Risk

MetrobankCARES Wellness Dimension

- PHYSICAL** · Health and fitness endeavors, including proper nutrition, physical activity, and behaviors that support body health
- EMOTIONAL AND MENTAL** · Focuses on the ability to acknowledge and properly express feelings, including validating and managing emotions constructively.
- FAMILY** · Prioritizing care for the family that includes healthy mental functioning, productive activities, and fulfilling relationships with one another.
- SOCIAL** · Establishing beneficial connections with others and supporting harmony in these relationships
- SPIRITUAL** · Developing a purpose in life, having the ability to spend reflective time alone, taking time to reflect on the meaning of events in life, and acting for the welfare of others.

- FINANCIAL** · Having the ability to manage budgetary commitments, meet financial goals, protect against risks, save for contingencies or future needs
- OCCUPATIONAL SAFETY & HEALTH** · Ensuring a safe and healthful workplace by affording full protection against all hazards in the work environment



Assessment, and Control process. Risks are prioritized based on severity and likelihood, with controls implemented within defined timelines and monitored through committee oversight. This structured approach supports the Bank’s target of maintaining 100% compliance with applicable OSH regulatory requirements.

Emergency preparedness forms part of this preventive framework. In 2025, four safety drills, including earthquake drills, were conducted across Metrobank sites to strengthen response readiness. Safety Officers and First Aiders receive ongoing training, and employees undergo occupational health and safety orientation covering workplace-specific hazards and safe work practices. Participation in these programs supports our broader target of maintaining at least 80% employee participation in Metrobank CARES and related OSH initiatives.

In 2025, safety performance remained stable across the organization. No reported incidents resulted in reduced safe man-hours. Total man-hours worked exceeded 31.46 million, with 15,811 employees covered under the OHS management system. Through sustained preventive controls, inspections, and safety programs, we remain focused on achieving zero work-related accidents and illnesses.

Health Services and Employee Well-being
Occupational health services support the identification and management of health risks across the workforce. Onsite clinics are available at Head Office and select area offices, complemented by company-provided HMO coverage that ensures access to medical and healthcare services. Health risks are monitored through clinic consultations and Annual Physical Examinations (APE), including executive check-ups.

Aggregated health data is reviewed to guide preventive programs and targeted interventions, while individual medical information is handled with strict confidentiality and released only with written employee consent.

Through the Metrobank CARES Program, we integrate physical, mental, financial, social, and occupational wellness initiatives to support employee well-being. Insights from APE results

inform program design and preventive actions. By the third quarter of 2025, 34% of employees, or 4,062 individuals, had completed their APEs. These insights guided interventions such as healthier food options at Head Office canteens every Wednesday, quarterly nutrition counseling sessions, and health education webinars. The Bank also continued its partnership with Anytime Fitness to encourage regular physical activity.

Mental well-being is addressed through access to a Mental Health Toolkit that provides self-care resources, Department of Health-endorsed materials, and practical guidance for everyday well-being. Support is further strengthened through MB Reach Out, a peer support network led by trained employee volunteers, and psychological first-aid sessions that equip people managers to identify and respond to mental health concerns.

Financial well-being is supported through LifeBanking webinars and wellness caravans, which help employees make informed financial decisions at different life stages and contribute to overall stability and resilience.

Health monitoring also includes a review of attendance trends to inform preventive health and wellness initiatives. Absenteeism is assessed as part of overall workforce health, considering both health-related and personal absences and excluding approved leave such as maternity and paternity leave. In 2025, the absenteeism rate was 5.56%. These insights guide workplace health programs and attendance management efforts, with the aim of supporting employee well-being and continuity.

Work -related ill health	2023	2024	2025
Eye Diseases	110	267	126
Gastrointestinal Diseases	394	906	249
Genitourinary Illnesses	98	129	156
Head Illnesses	218	784	155
Heart and Blood Vessels **	228	594	259
Infectious Diseases	62	167	94
Mouth and Ent Diseases	410	1,124	172
Neuromuscular/Skeletal/Joints	372	697	261
Reproductive Illnesses	33	306	63
Respiratory Illnesses	631	883	1,185
Skin Diseases	244	611	1,913
Others***	695	783	7,874
Total	3,495	7,251	12,507
Total	3,495	7,251	12,507

*** Blood pressure monitoring services were classified under the "Heart and Blood Vessels" category in regulatory reports submitted by branches to DOLE.*

	2023	2024	2025
Absentee Rates	4.96%	5.30%	5.56%

Disclosure: Coverage calculations are currently limited due to the absence of corresponding operational or revenue-based data. The absenteeism rate is calculated as the number of absentee days divided by the total scheduled workdays during the accounting period, multiplied by 100. Each employee is assumed to work 250 days/year at 8 hours/day (100 employees = 200,000 hours).

Our Communities

KEY HIGHLIGHTS



11,991
PHC volunteers

85
active PHC chapters

PHP 25.52 million
in grants and in-kind assistance
deployed by MBFI

7,200+
volunteer hours contributed
through PHC activities

24
organizations supported
through MBFI grants

24,726
families assisted
through disaster response
and relief

Community Relations

Metrobank's community relations approach is built on meaningful and organized involvement with the people and places we serve. Our programs focus on addressing real needs across health, education, environmental stewardship, livelihood, and disaster response, while encouraging

employee participation and long-term partnerships at the community level.

Community engagement is carried out through a combination of employee-led volunteerism through the Purple Hearts Club (PHC), structured and long-term development programs through Metrobank Foundation,

Inc. (MBFI), and business-aligned initiatives led by First Metro Investment Corporation (FMIC). Together, these platforms allow the Bank to align national priorities with local action.

Employee Volunteerism and Care in Action

Community engagement at Metrobank is driven by our people. Through PHC, employees actively support the communities where we live and work, guided by our shared value of Heart for Community. With 85 active PHC chapters nationwide, our teams are able to design and deliver initiatives that respond directly to local needs, challenges, and opportunities—whether in urban centers or provincial communities.

In 2025, volunteer participation rose to 34%, representing 1,614 employees who contributed more than 7,200 volunteer hours, averaging 5.2 hours per volunteer. These figures reflect not just participation, but a shared sense of responsibility that runs through our branches and business units.

We Listen
Insights that Drive Employee-Centered Actions

Listening with Intention:

- MetroVoice Employee Engagement Survey
- New hire check-ins

What Happens After We Listen:

- Action Planning
- Wellness and engagement initiatives
- Process improvements

We care for overall well-being
Caring for the Body, Mind, and Connections

Physical and Mental Wellness:

- Metrobank CARES Program

Social Well-being:

- Feeling Connected and Appreciated
- Employee Appreciation Day
- Team Engagement Activities
- Service Awarding
- Customer Service Week

We care for the communities we serve
Activating Engagement through Volunteerism

Employee Volunteerism through Purple Hearts Club (PHC):
Empowering employees to champion our core value of Heart for Community

Volunteerism thrusts:

- Health
- Education
- Environment

Employee participation and reach

Total active employees: **15,828**
PHC members: **11,991**
Non-PHC volunteers: **3,837**
Active PHC chapters nationwide: **85**

Employee contributions

Employees who volunteered time: **3,553**
Employees who contributed financially: **6,711**
Total employee-led funds raised in 2025: **PHP 2.7 million**

To recognize employee efforts, we held the Purple Hearts Club Bayanihan Awards in September, honoring 39 PHC chapters for exemplary community impact. We also launched the Purple Hearts Club Volunteer Engagement Project Grant program in partnership with MBFI to further support chapter-led initiatives.

Beyond external communities, PHC also plays a role in supporting employees during difficult times. In 2025, the Bank extended PHP 409,000 in calamity assistance to 40 severely affected employees following typhoons, fires, and earthquakes. We complemented financial support with preparedness initiatives such as grab bag awareness campaigns, reminders to update contact information for business continuity planning, and promotion of peer-to-peer emotional support through the MB Reach Out program.

A Structured Approach to Community Development
Metrobank Foundation was established on January 8, 1979, guided by the vision of Dr. George S.K. Ty. He believed that

Area	Activity
Disaster and Relief Efforts PHP 1,061,452.63	• One MB Relief: Bankwide Fundraising Program for Earthquake Victims • Localized Relief Operations • Outreach / Gift Giving Activities
Education PHP 1,011,373.94	• Brigada Eskwela • National Teachers' Month • Scholarship / Sponsorships
Health PHP 461,313.10	• Dugong Metrobank Bloodletting Program • Feeding Program in Partnership with Caritas Manila • Medical and Dental Missions
Environmental Initiatives PHP 179,321.03	• Upland Tree Planting • Mangrove Tree Planting • Coastal Clean-up

business success should always be matched by a strong commitment to community service. The Foundation was created to share Metrobank's growth with the nation and to ensure that corporate leadership contributes meaningfully to social development.

From the outset, the Foundation focused on areas where long-term impact could be achieved. Early initiatives addressed urgent needs through investments in healthcare, scholarship programs for deserving

students, and support for educators. During periods of national unrest, the Foundation also turned to arts and culture as a source of resilience, launching the Young Painters' Annual (YPA), now known as Metrobank Art and Design Excellence (MADE). The Search for Outstanding Teachers (SOT) further reflected the belief that educators play a vital role in shaping the country's future. These early efforts laid the foundation for a legacy rooted in healing, inspiration, and empowerment.

In 1993, Dr. George S. K. Ty strengthened this legacy by donating one million personal shares, establishing one of the country's largest philanthropic endowments. This milestone enhanced the Foundation's capacity to deliver structured and sustained programs over the long term. Today, our vision is to be among the country's leading corporate philanthropic organizations, creating measurable social impact by uplifting individuals and working closely with partners who share the same commitment to inclusive growth.

Our approach to selecting CSR programs and beneficiaries is guided by the Foundation's Excel, Engage, Empower philosophy.

 **EXCEL.** Promoting excellence by recognizing outstanding service and leadership in education, public service, arts, and professional fields

 **ENGAGE.** Building strong partnerships with government agencies, academic institutions, civil society organizations, and community groups to ensure programs are relevant and aligned with national priorities

 **EMPOWER.** Empowering individuals and institutions by strengthening capabilities and enabling beneficiaries to pay their success forward to underserved communities

Guided by this framework, our programs focus on six thrusts: excellence recognition; arts and culture; education; health; social development and poverty alleviation; and disaster risk reduction. Through these areas, we respond to priority needs while helping strengthen local institutions and community capabilities.

We work closely with schools, local governments, civil society organizations, and grassroots partners to ensure that programs are relevant and grounded in local realities. Engagement does not end at funding. We stay involved through coordination, site visits, and regular dialogue with partners and beneficiaries.

We assess progress based on defined objectives and agreed deliverables. Program reviews allow us to identify what works, address gaps, and refine future initiatives.

Supporting Students Through Education and Opportunity
Access to education often begins with meeting practical needs. Through Bigay Liwanag: Thriving Future 2030, First Metro Investment Corporation supports public school and scholar students from Metro Manila and nearby provinces by addressing a basic barrier to learning. The program provides eye refraction services and prescription eyeglasses to help students see better and participate more confidently in class.

Bigay Liwanag is a yearly initiative of First Metro with a long-term goal of reaching 2,030 students by 2030. In 2025, the program supported more than 150 scholar-beneficiaries from Caritas Manila. The initiative reflects how focused partnerships can deliver simple solutions with immediate impact on learning outcomes.

This commitment to education continues through the Metrobank

STRONG Scholarship and Training Opportunities for the Next Generation program. Implemented with STI, STRONG supports students from school through early employment. It provides tuition support, allowances, skills training, and internship opportunities at Metrobank. Scholars follow a clear pathway from education to work, with roles that include intern, management trainee, and officer.

As of 2025, STRONG has supported 159 scholars and produced 66 management trainees. Recent graduating batches showed high participation in program activities and strong academic performance.

Recognition events provided space to celebrate these milestones and to reinforce values such as resilience, discipline, and service. The experiences shared by scholars show how sustained support can shape both professional readiness and personal confidence.

These initiatives reflect Metrobank's broader approach to community engagement. Programs are delivered with partners who understand local needs and priorities. First Metro complements the Bank's efforts through initiatives aligned with its role in the capital markets, focusing on education, financial capability, and inclusion.



We work closely with schools, local governments, civil society organizations, and grassroots partners to ensure that programs are relevant and grounded in local realities. Engagement does not end at funding. We stay involved through coordination, site visits, and regular dialogue with partners and beneficiaries.

MBFI Program Highlights

Thrust	Program and Key Activities	2025 Performance	SDGs Supported
Excellence Recognition	Metrobank Foundation Outstanding Filipinos <i>National search and recognition of exemplary teachers, soldiers, and police officers.</i> Engagement: Implemented through formal partnerships with DepEd, CHED, AFP, and PNP covering nomination, selection, judging, and recognition; awardees mobilized through alumni networks, including NOTED, TOPSOLDIERS, and PROTECT, and initiatives such as the GPS ² outreach program and other pay-it-forward activities.	10 awardees recognized (4 teachers, 3 soldiers, 3 police officers); 725 cumulative awardees since 1985 - PHP 21.8 million in cash and in-kind awards 43 teachers and 10 PNP and Special Education personnel supported through ICT donations and distribution of 981 workbooks 85 teachers and police officers, 33 farmers, and 61 students reached through health and preparedness initiatives 200 hygiene kits and 344 slippers distributed to learners 15 mobility aids and 5 barangay generators deployed, with food packs and emergency equipment provided 480 employee volunteer hours - Information campaigns, partner issuances, and alumni-led initiatives	SDG 4, SDG 16
	Arts and Culture Metrobank Art & Design Excellence (MADE) <i>National competition in painting, sculpture, and mixed media; exhibitions and artist development 2025 theme: "Boundless," introducing Mixed Media as the Featured Medium</i> Engagement: Artists engaged through competitions, exhibitions, workshops, and alumni networks; partnerships with museums, art institutions, and cultural organizations	41st cycle held with 7 awardees (3 Grand, 4 Special Citations); 435 cumulative artists since 1984 300% increase in submissions, with entries from all 17 regions - Month-long exhibition "Vast Horizon" with 2,484 visitors - PHP 10.0 million in program support 300 employee volunteer hours - Artist development workshop with KATHA Pilipinas	
	Arts Education and Cultural Outreach <i>Exhibitions, guided tours, learning activities</i> Engagement: Teachers, students, and employees engaged through exhibition tours and learning activities; collaboration with cultural partners	1 exhibition and multiple guided tours - PHP 5.0 million in support 100 employee volunteer hours	

Thrust	Program and Key Activities	2025 Performance	SDGs Supported
Education	Metrobank Scholarship Program <i>Scholarships, allowances, leadership development, and training-to-employment; expanded support through ACCESS, MBFI-BOYSEN, and MBTC STRONG, including the BOYSEN partnership for Architecture students from National University and the University of Santo Tomas.</i> Engagement: Regular engagement with school coordinators to monitor scholar performance; scholar development through iCAN kumustahan sessions and MINDSET formation programs; alumni engagement	122 current scholars (50 ACCESS IV, 8 BOYSEN, 64 STRONG); 1,268 cumulative college graduates - PHP 27.28 million scholarship financial support - PHP 3.36 million total BOYSEN grant (AY 2024–2028 commitment) - Leadership and values formation sessions conducted - Training-to-employment pathway for STRONG scholars	SDG 4
	National Teachers' Month (NTM) <i>Nationwide advocacy honoring Filipino teachers, with the 2025 celebration focused on Early Childhood Care and Development (ECCD) and equipping educators with age-appropriate, play-based digital tools.</i> Engagement: Led by MBFI as National Secretariat; engagement of government, NGOs, business, faith-based groups, and schools through the National Coordinating Council	90 partner organizations engaged; 1,515 organizations since 2008 134 gratitude initiatives nationwide - Around 300,000 teachers reached - PHP 509.7 million estimated value of partner-led and sector-supported initiatives 400 employee and student volunteer hours	
	SOLUTION Math Remediation Program <i>Teacher training and learner remediation; numeracy support integrating Teaching at the Right Level (TaRL), Social and Emotional Learning (SEL), and structured Saturday sessions for Grades 4 to 6 learners.</i> Engagement: Implemented with DepEd and AHA Learning Center; parents engaged to support learning continuity; Purple Hearts Club volunteers integrated into delivery; third-party evaluation conducted by NOTED.	- Pilot launched June 28, 2025 at San Miguel Heights Elementary School, Valenzuela City 6-session Saturday remediation program implemented 151 learners supported 12 teachers trained in TaRL and SEL strategies - Around 12 PHC volunteers mobilized per session	

MBFI Program Highlights

Thrust	Program and Key Activities	2025 Performance	SDGs Supported
	Education Grants (GIDA and Vulnerable Schools) <i>Learning kits, literacy and numeracy remediation, and teacher capacity building; targeted support for early-grade learners, struggling readers, STEM-focused students, indigenous communities, and underserved schools nationwide.</i> Engagement: Partnerships with socio-civic organizations and schools; community volunteers and teachers engaged in program delivery	1,216 learners (Cagayan Valley), 365 learners (Sorsogon), and 156 learners (Sarangani) provided learning kits 3,620 academically challenged learners supported across literacy and numeracy programs 120 non-readers and frustrated readers (Grades 4–6) supported under UPLB READ Program (4 schools in Laguna) 1,000 senior high school students targeted under KHAN Academy Philippines Math Intensive After School Learning Program (2-year pilot, Region XI) 500 low-performing learners supported through Silid Aralan (South Cotabato and Tacloban) 150 struggling public school learners supported under Binhi English Literacy Program; 15 teachers capacitated 80 Grades 3–6 learners supported under World Vision Brigada Pagbasa–Kalinga Aralan; 40 community volunteers capacitated 51 underprivileged students supported (Bakhita Canossa Foundation, Eastern Samar) 41 underprivileged students supported (MSC Mission Office, Caloocan City) 25 child development workers and teachers serving indigenous communities capacitated (Cartwheel Foundation, 6 provinces) - Filipino–language leveled books for Grades 1–3 developed and distributed (Give Me A Book Foundation) - Literacy package and teacher training implemented under UPLB READ Program - PHP 9.25 million grants (12 organizations)	SDG 17
	Metrobank Foundation Professorial Chairs <i>Academic lectures and professional knowledge sharing</i> Engagement: Partnerships with government and academic institutions; public lectures and knowledge-sharing activities	5 professorial chairholders conferred in law and medical education - PHP 550K program expenditure - Partnerships with PhilJA, Foundation for Liberty and Prosperity, and UST	

Thrust	Program and Key Activities	2025 Performance	SDGs Supported
Health	Health and Nutrition Grants <i>Nutrition, feeding, maternal and child health, and WASH-related interventions; support for the first 1,000 days, supplemental feeding for wasted learners, and capacity building for local health and nutrition workers.</i> Engagement: Collaboration with NGOs, barangay health workers, barangay nutrition scholars, parents, caregivers, DepEd, and the National Nutrition Council.	375 beneficiaries including malnourished children aged five and below, nutritionally at-risk pregnant women, infants, and barangay health and nutrition workers 30 nutritionally at-risk pregnant women, 30 infants, and 15 BHWs/BNS supported under the MaMa First 1000 Days Program in Zamboanga Sibugay 36-month comprehensive maternal and early childhood nutrition intervention implemented - Backyard gardening and nutrition education integrated for sustainable food access 300 wasted and severely wasted Kindergarten to Grade 3 learners supported under a 120-day supplemental feeding program in Camarines Sur - Health, nutrition, and vegetable gardening sessions conducted for parents and caregivers - PHP 2.03 million in health grants	SDG 2, SDG 3, SDG 6
	Social Development and Poverty Alleviation <i>Livelihood and MSME Development Grants</i> <i>Skills training, enterprise development, food security, eco-tourism</i> Engagement: Community-based implementation with LGUs, cooperatives, MSMEs, solo parents, PWDs, fisherfolk, and military families	- Livelihood programs implemented with Bayo Foundation, East-West Seed, Good Neighbors, and ICCP Group Foundation 331 individuals directly supported - PHP 2.91 million grants (4 organizations)	
Disaster Risk Reduction	Special Interventions and Arts-Related Social Projects <i>Support for IPs, PWDs, women, and cultural institutions</i>	1,775 individuals reached - PHP 2.00 million grants (2 organizations)	SDG 11, SDG 13
	Disaster Response and Relief Operations <i>Emergency relief, shelter repair, water, and hygiene support; timely assistance for communities affected by natural hazards across multiple provinces.</i> Engagement: Local implementation with Metrobank branches as partners; coordination with NGOs and LGUs	24,726 families assisted across multiple provinces - PHP 12.95 million assistance deployed (food packs, hot meals, shelter repair kits, water, hygiene kits) - PHP 7.46 million grants in disaster assistance	
	DRRM Prevention, Mitigation, and Preparedness <i>Capacity building, early warning, evacuation support, and emergency equipment; community-based preparedness initiatives including equipment turnover and evacuation readiness activities.</i> Engagement: Engagement with local responders, fisherfolk, barangay officials, and community volunteers	35 local service providers trained for psychosocial intervention 1 fire tanker donated to San Andres Manila Fire and Rescue Volunteer Association (SAMFRVAI), benefiting around 10,000 residents 123 fisherfolk trained in evacuation and disaster preparedness - PHP 1.50 million grants (2 organizations) - Fire truck provided benefiting ~10,000 residents	

Social Responsibility in Business Partnerships

We embed social responsibility into how we build and manage our partnerships. We work with institutions that share our standards for integrity, accountability, and inclusive growth. Through MBFI, we turned over PHP 25.52 million in social development grants to 24 partner organizations in 2025, supporting healthcare, education, livelihood, disaster risk reduction, and special interventions.

We formalize each partnership through clear agreements that define roles and responsibilities. We select partners based on alignment with our priorities, institutional capability, governance standards, and track record. This helps us protect resources and focus on programs that can deliver lasting results.

We measure effectiveness through a disciplined Results-Based Management approach. Each unit submits an annual workplan and budget for approval. We review progress monthly against milestones and budget targets. We conduct annual performance and budget analyses to assess whether objectives were achieved and resources were used efficiently.

We also listen. Participants, partners, and beneficiaries complete feedback forms after activities. We hold regular dialogues such as Graduates' Forums, Grants Round Table Discussions, and Awardees' Forums to gather insights and success stories. Our Grants Unit conducts monitoring and evaluation of funded programs, including focus group discussions and tracking against defined metrics. For selected major initiatives, we commission independent impact studies to strengthen accountability and benchmarking.

Through this approach, we ensure that our partnerships translate into measurable outcomes. We align our commercial relationships with our commitment to sustainable development, creating shared value for our stakeholders and the communities we serve.

We do not operate in isolation. Our partners bring sector expertise, community presence, and implementation capacity. Together, we deliver programs that respond to real needs and extend our reach across communities. These collaborations strengthen outcomes in education, health and nutrition, disaster response, environmental initiatives, and livelihood development.

We select partners based on alignment with our priorities, institutional capability, governance standards, and track record. This helps us protect resources and focus on programs that can deliver lasting results.

A Legacy of Excellence, A Commitment to Nation-Building

This year, Metrobank Foundation celebrates two defining milestones. Its Outstanding Filipinos program marks 40 years of honoring exemplary teachers, soldiers, and police officers. At the same time, the Metrobank Scholarship Program reaches 30 years of expanding access to education. Together, these anniversaries reflect a shared commitment to nation-building rooted in excellence, integrity, and opportunity.

Since its establishment in 1979 by Dr. George S.K. Ty, the Foundation has upheld a clear belief: business success must uplift society. That principle of service and shared prosperity shaped its early years and continues to guide its work today.

In the decades that followed, the Foundation transformed that vision into sustained programs that recognize excellence and develop future leaders. It deepened its focus on honoring public servants whose integrity strengthens communities, while creating pathways for students whose education can drive long-term social impact.

For four decades, the Outstanding Filipinos program has honored 725 distinguished teachers, soldiers, and police officers. Their stories affirm that integrity and excellence remain essential to public service and national progress. On September 5, 2025, Metrobank Foundation

awarded the 2025 Outstanding Filipinos at the Grand Hyatt Manila in Taguig City. In a special ceremony held at Malacañang Palace, Malacañang conferred the Medallion of Excellence on the awardees in recognition of their achievements.

On September 10, 2025, the Senate of the Philippines unanimously adopted Resolution No. 90, formally recognizing the awardees for their contributions to education, peace and security, and the armed services. The unanimous adoption underscored the national importance of honoring leaders who strengthen institutions and sustain long-term growth.

The Metrobank Scholarship Program carries that same legacy forward. Launched in 1995, it has supported

1,268 college graduates to date. In December 2025, scholars and alumni gathered at Manila Tytana Colleges to celebrate three decades of shared purpose and renewed commitment to service. Built on the belief that education is the greatest equalizer, the program goes beyond financial assistance. It helps shape character, unlock potential, and inspire a lifelong commitment to service.

These anniversaries are more than celebrations of the past. They reaffirm why we do what we do. They are reminders that when we recognize excellence and invest in education, we strengthen the foundations of our nation. Guided by purpose, we continue to multiply success by opening doors for others and building a more hopeful, inclusive Philippines.

Since its establishment in 1979 by Dr. George S.K. Ty, the Foundation has upheld a clear belief: business success must uplift society. That principle of service and shared prosperity shaped its early years and continues to guide its work today.

Way Forward

We continue to embed sustainability more deeply into how we manage risk, deploy capital, and position the Bank for long-term growth. In 2025, we advanced several priority initiatives that reinforce credibility and execution.

- Leveraging Our Sustainable Finance Framework**
Having obtained the Second Party Opinion for our Sustainable Finance Framework, we are now positioned to leverage this validation to advance our sustainable finance strategy. The assessment highlights the

credibility of our framework and enhances transparency for investors. With this foundation in place, we are well-positioned to pursue a more strategic and proactive role in the capital markets for sustainability-labeled instruments as part of our broader funding strategy.

Renewable Energy Implementation Timeline				
2026	2027	2028	2029	2030
Pilot implementation				
Expand RE coverage across confirmed service areas under retail supply arrangements.				
	Confirm retail RE contracting eligibility in additional regions			
	Deploy rooftop solar installations in phases, toward 50% electricity demand offset target			

- Managing the Energy Transition**
 - Reducing Coal Exposure and Expanding Renewables**
Coal-related loan exposure declined to 4.09% of the total loan portfolio of the parent, keeping us on track toward our commitment to cap exposure. At the same time, renewable and transition energy financing reached 4.07% of the total loan portfolio of the parent. As we reduce exposure to higher-carbon activities, we continue expanding financing that supports the country's climate objectives while maintaining prudent credit standards.
 - Transitioning Our Own Operations to Renewable Energy (RE)**
Following a comprehensive review across business units of all eligible sites identified last year, the Bank has completed the necessary preparatory work and is set to commence implementation for an initial pilot group of 30 branches and centers.

- Strengthening ESG Data Infrastructure**
We are strengthening how we capture, manage, and use sustainability data across the Bank. In 2025, we completed the ideation phase of our ESG Data Management System, defining scope and core requirements. Subject to project award, development will follow an 11-month timeline, with User Acceptance Testing targeted by end-2026 and full deployment in 2027. Once operational, the platform will support more consistent monitoring, clearer audit trails, and more decision-useful reporting as regulatory expectations continue to advance.

Building on this progress, we are advancing alignment with IFRS S1 and IFRS S2 to further strengthen how sustainability risks and opportunities are reflected in governance, strategy, and financial decision-making.

Aligning with IFRS S1 and S2
In 2025, we completed a Gap Assessment aligned with IFRS S1 and IFRS S2 to establish a baseline and identify priority areas for improvement.

- Mapping ESG Risks Across the Value Chain**
We will conduct a Value Chain Assessment to map where sustainability-related risks and opportunities arise across our operations, products, and business units. An ESG vulnerability heatmap

will help identify risk concentrations and guide strategic prioritization and risk management action.

- Improving Climate and Financial Impact Disclosure**
We will identify anticipated financial effects of sustainability- and climate-related risks across short-, medium-, and long-term horizons. The analysis will assess potential impacts on income, provisions, capital expenditure, and portfolio quality and integrate these considerations into financial planning and capital allocation processes.
- Strengthening Emissions Data**
Building on the initiation of the ESG Data Management System, we will complete our Scope 3 assessment and establish methodologies for measuring financed emissions.

As we move forward, our focus remains on embedding sustainability more deeply into risk management, capital allocation, and operational planning. Through strengthened governance, clearer time horizons, improved data systems, and disciplined transition strategies, we aim to ensure that Metrobank remains resilient, responsible, and responsive to the changing economic and environmental landscape.

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Francisco C. Sebastian
Vice Chairman



Fabian S. Dee
President



Jose Vicente L. Alde
Director



Angelica H. Lavares
Independent Director



Juan Miguel L. Escaler
Independent Director



Alfred V. Ty
Director



Solomon S. Cua
Director



Vicente R. Cuna, Jr.
Director



Philip G. Soliven
Independent Director



Edgar O. Chua
Independent Director



Marcelo C. Fernando, Jr.
Independent Director

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Senior Adviser
Retired Chief Justice, Supreme Court
of the Philippines
Chairman, Board of Advisers,
Metrobank Foundation



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Senior Adviser
Chairman/CEO, Bank of East Asia, Ltd.
Hong Kong



Gabriel Chua
Senior Adviser
President, Solid State Multi
Products Corp.



Carlos S. Chan
Senior Adviser
Chairman, Liwayway Marketing Corp.
Chairman, Chan C. Bros, Inc.
Chairman, Liwayway (China) Co., Ltd.
Special Envoy of the President
for the People's Republic of China

Advisers



Mary V. Ty
Adviser
Adviser, GT Capital Holdings, Inc
Adviser, Federal Land, Inc.
Adviser, Manila Medical Services, Inc.
Trustee, Metrobank Foundation, Inc.



David O. Chua
Adviser
Director, First Philippine
Holdings Corp.
President, Cathay Pacific Steel Corp.
Vice Chairman, University of the East
Trustee, University of the East –
Ramon Magsaysay Memorial Medical
Center, Inc.
Vice President, Federation of Filipino-
Chinese Chambers of Commerce
and Industry, Inc.
Former Director, Philippine Stock
Exchange
Director, Manila House
Private Club, Inc.

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Senior Executive Vice President



Mary Mylene A. Caparas
Executive Vice President



Angelica S. Reyes
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Senior Vice President



David S. Ong
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Frances Gail E. Male
Senior Vice President



Marthyn S. Cuan
Senior Vice President

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Digs A. Dimagiba
Senior Vice President



Jose Antonio O. Vasco
Senior Vice President



Melizza Doris L. Guiao
Senior Vice President



Karen Salve L. Angeles
Senior Vice President



Adhunik
Senior Vice President

Board of Directors Profile

Arthur Ty
Chairman
Director since April 2002
59 years old
Director, GT Capital Holdings, Inc.*
Vice Chairman, Philippine Savings Bank*
Chairman, Metropolitan Bank (China) Ltd.
Chairman/President, Philippine Securities Corporation
MBA, Columbia University, New York

Francisco C. Sebastian
Vice Chairman
Director since April 2002
71 years old
Chairman, GT Capital Holdings, Inc.*
Director, Metro Pacific Investments Corporation
Director, Federal Land, Inc.
AB Economics, Ateneo de Manila

Fabian S. Dee
President/Director
President since April 2012
(Director from September 2007 to March 2011)
63 years old
President/Director, Bancnet, Inc.
Trustee, Metrobank Foundation, Inc.
Director, Bankers' Association of the Philippines
Director, First Metro Investment Corp. (FMIC)
BS Management Engineering,
Ateneo de Manila

Alfred V. Ty
Director
Director since September 2015
58 years old
Vice Chairman, GT Capital Holdings, Inc.*
Chairman, Toyota Motor Philippines Corporation
Vice Chairman, Metro Pacific Investments Corporation
Chairman, Federal Land, Inc.
BS Business Administration, University of Southern California

Vicente R. Cuna, Jr.
Director
Director since April 2014
63 years old
Chairman, Philippine Savings Bank*
Former Chairman, Orix Metro Leasing and Finance Corp.
Former President, Philippine Savings Bank*
Former Director, First Metro Investment Corporation
AB Economics, De La Salle University

* Publicly listed

Solomon S. Cua
Director
Director since April 2018
70 years old
Chairman, AXA Philippines
Vice Chairman/Director, Philippine Racing Club, Inc.*
Director, Grand Titan Capital Holdings, Inc.
President/Director, SC & SSC Holdings, Inc.
Director/Treasurer, Palm Integrated Commodities, Inc
Former Undersecretary of The Department of Finance
Masters of Laws, London School of Economics & Political Science

Jose Vicente L. Alde
Director
Director Since April 2022
59 years old
President/Director, Philippine Savings Bank*
Chairman, Sumisho Motor Finance Corporation
Trustee, Chamber of Thrift Banks
Director, First Metro Insurance and Reinsurance Brokers, Inc.
MBA, Asian Institute of Management

Edgar O. Chua
Independent Director
Director since April 2017
69 years old
Independent Director, Philcement Corp.
Independent Director, First Gen Corporation*
Independent Director, JG Summit Petrochemical Corporation
Chairman, Makati Business Club
Chairman, De La Salle Philippines
Advisor, Mitsubishi Motors Philippines
Independent Director, PHINMA Group
Independent Director, Shell Pilipinas Corporation
BS Chemical Engineering,
De La Salle University

Angelica H. Lavares
Independent Director
Director since April 2019
72 years old
Fellow Teaching Fellow, Institute of Corporate Directors
Independent Director, Prulife UK
Bachelor of Laws, University of the Philippines

Philip G. Soliven
Independent Director
Director since May 2020
64 years old
Vice Chairman, Multico Prime Power Inc
Treasurer/Director, American Chamber of Commerce Philippines
Director, Rotary Club of Makati
Independent Director, Century Pacific Food, Inc.
Former Vice President, Bank of Boston, Singapore
Former Director, First Metro Investment Corp.
Former President, Cargill Philippines Inc.
Business Management, Ateneo De Manila University

Marcelo C. Fernando, Jr.
Independent Director
Director since April 2021
65 years old
Director, AIC Group of Companies Holding Corp.
Member, AIM Board of Trustees
Former Head of Group Treasury, SM Investments Corporation (SMIC)*
Former Managing Director, Citibank N.A. , Philippines, Citibank N.A. Thailand
Independent Director, Singlife Philippines
MBA, Asian Institute of Management

Juan Miguel L. Escaler
Independent Director
Director since April 2022
59 years old
Country CEO/Director, Trusting Social AI Philippines
Chairman, ESE Realty Corp.
Chairman, URBANHOMES Corp.
Former Co-Head-Investment Banking, Credit Suisse Philippines
Former Executive Director, Goldman Sachs Singapore
Former Director, Merrill Lynch, Singapore
Former Vice President, ING Bank Manila
MBA, Columbia University

Senior Officers

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Anonas, Ana Maria Flora M.
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Barlis, Armand B.
Beltran, Ma. Jizzelle Lee M.
Beltran, Miguel Paolo L.
Bernardo, Melanie M.
Bulatao, Ralph Paul R.
Calderon, Estela S.
Capili, Judy Grace D.
Centena, Mia S.
Chan, Marie Chorie Candice R.
Chua, Jonathan Aldric C.
Chua, Cristina C.
Chua, Claudine U.
Cocabo, Jinnah E.
Cruz, Dennis Ryan V.
Cuizon, Ronald A.
De Los Reyes, Jonas R.
De Paz, Ma. Cecilia B.
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Gloriani, Emelita A.
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Legaspi, Elizabeth D.
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Lim, William C.
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Guevara, Ma. Joy P.
Guiao, Rowena C.
Guatayon, Florencio B.
Gutierrez, Christina Marie C.
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Haveria, Melchor F.
Henaes, Juan Antonio J.
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Ignacio, Marietta M.
Ignacio, Roy B.
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King, Caroline M.
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Kua, Sharon B.
Kua Chun Ming, Kimberly T.
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Tan, Elizabeth T.
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Tan, Vincent D.
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Porcel, Harold P.
Prado, Camille C.
Punzalan, Cathalina B.
Puod, Ryan T.
Quesada, Nencie A.
Quiñanola, Romberg E.
Quintero, Bernadette V.
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Short & Long-Term Time Deposit
Spark Savings Account
OFW Savings Account (with debit card/passbook)
eSavings Account
Online Time Deposit
SSS and US Pensioner Accounts
OFW PHP Savings Account (Passbook)
OFW PHP Savings Account (ATM)
OFW USD Savings Account (Passbook)
OFW EURO Savings Account (Passbook)
Treasury Time Deposit

DEPOSIT SERVICES - DIGITAL SERVICES

Online Customer Updating

CONSUMER LENDING

Metrobank Car Loan
Metrobank Home Loan

PERSONAL LOANS

Metrobank Personal Loan

CARD PRODUCTS

Credit Cards
Metrobank Rewards Plus Visa
Metrobank Titanium Mastercard
Metrobank M Free Mastercard
Metrobank Travel Signature Visa
Metrobank World Mastercard
Metrobank Cashback Visa
Metrobank Dollar Mastercard
Metrobank Platinum Mastercard
Metrobank Travel Platinum Visa

Toyota Mastercard
PSBank Credit Mastercard

Debit / Prepaid Cards

Metrobank Prime Debit Mastercard
Metrobank Paycard
Metrobank Prepaid Mastercard

Sta. Ana Multipurpose Cooperative Prepaid Mastercard
STI Alumni Association Prepaid Mastercard

CREDIT CARD PROGRAMS AND FACILITIES

M Here
0% Installment
National Usage Program
Cash2Go
Balance Transfer
Balance Conversion
Bills2Pay
M Online
Mobile SOA
Metrobank Interactive Assistant (MIA)
Cash Advance
Pay Bills
PayNow

MERCHANT ACQUIRING PAYMENT SOLUTIONS

Point-of-Sale (POS) Terminals
Metrobank Internet Payment Gateway
Metrobank Simplify Commerce
Metrobank Online Installment
Recurring Payment Solution facility
Mail Order Telephone Order (MOTO)
POS CashNow
QR Pay Acquiring of P2M QRPH and E-Wallets

POINT-OF-SALE (POS) TERMINAL FEATURES AND SERVICES

EMV Certified and Contactless capable (including Apple Pay and Google Pay)
Card Acceptance - Visa, Mastercard, JCB, UnionPay, AMEX and BancNet
Metrobank Installment Acceptance
QR Acceptance - P2M QRPH, GCash, GrabPay, UPI QR, Alipay and WeChat Pay
Mobile Point-Of-Sale Solution
Android POS Terminal with GPRS and WIFI connectivity
ECR (Electronic Cash Register) and Self Service Kiosk Integration
Dynamic Currency Conversion (DCC)
Auto Settlement Capability
Express Checkout for Hotel Merchants

ELECTRONIC BANKING FACILITIES

Automated Teller Machine
Affiliated with MasterCard/Cirrus/Maestro/Visa/BancNet/China UnionPay
Carded and Cardless Withdrawal
Credit Card Cash Advance
Balance Inquiry
Bills Payment
Checkbook Request
Statement Print/Request
PIN Change
Payroll Cash Advance

Wealth Manager
UITF Online
UITF Automatic Subscription Arrangement (ASA)
Metrobank Operations Support Engine (MOSE)

Cash Accept Machine
Balance Inquiry
Carded and Cardless Cash Deposit

Withdrawal & Deposit Machine (WDM)

Affiliated with MasterCard/Cirrus/Maestro/Visa/BancNet/China UnionPay
Carded and Cardless Withdrawal
Credit Card Cash Advance
Balance Inquiry
Bills Payment

Checkbook Request
Statement Print/Request
PIN Change
Payroll Cash Advance
Carded and Cardless Cash Deposit

Corporate Cash Accept Machine (CCAM)
Cash Deposit / Cash In

Metrobank Online
Dashboard overview
Balance Inquiry/Transaction History/SOA
Interbank - Transfer to other bank via Instapay & Pesonet
Intrabank - Transfer to own or any Metrobank Account
Generate/Save/Share/Scan/Upload QR Code
Cash Pick-Up

Bills Payment using CASA
Block Profile
Send Load/Load Prepaid
Order Checkbook
Cardless Withdrawal
Online Time Deposit opening/viewing
Banks, Billers, Contact and Account Enrollment
UITF
Wealth Manager link out
Schedule Transaction (Send Money & Pay Bills, Buy Load & Order Checkbook)

Forex Rate link out
ATMs, CAMs, Branch Locator link out
Auto Debit Arrangement (e-ADA)
Tax Payment redirect from EFPS

Metrobank App
Biometrics / FaceID login and Authentication (via AppKey)
Dashboard overview
My Accounts view
Balance Inquiry/Transaction History/ SOA
Interbank - Transfer to other bank via Instapay & Pesonet
Intrabank - Transfer to own or any Metrobank Account
Generate/Save/Share/Scan/Upload QR Code
Paynow (send money using credit card as source)
Bills Payment using CASA
Bills Payment using Credit Card
Cardless Withdrawal
Online Time Deposit opening/viewing
Credit Card Activation
Report Lost Credit Card
Cash2Go
Balance Transfer
Balance Conversion
Banks, Billers, Contact and Account Enrollment
Schedule Transaction (Send Money, Pay Bills & Order Checkbook)
AXA insurance link out (Travel, Motor and Health Protection)
Consumer Loans Link Out (Personal Loans, Metrobank Car and Home Loans)
Forex Rate link out
ATMs, CAMs, Branch Locator link out
Promos link out
Apply for Credit Card link out
Apply for Personal Loans link out
Cash Pick Up
Send Load/Load Prepaid
Order Checkbook
Auto Debit Arrangement
Electronic auto debit
Checkbook reorder
Real-time Time Deposit account application, creating and viewing
Apply for Auto or Home Loan link out
Help & Support (Video Tutorials, FAQ, Metrobank App Survey, Deposit Concerns link out, Credit Card concerns link out)
Credit Card Lock/Unlock
Credit Card Delivery Status
Credit Card Rewards Redemption
QR - Pay merchants

MISCELLANEOUS OVER-THE-COUNTER SERVICES

Manager's Check

CUSTODIAL SERVICES

Safety Deposit Boxes

DOMESTIC REMITTANCE

Remittance-To-Account
Cash Pick-up via Metrobank Mobile

ELECTRONIC FUND TRANSFER

InstaPay
PESONet

CASH MANAGEMENT SERVICES

Metrobank Business Online Solutions
Basic Banking Solutions
Account Inquiry and Statement
Transaction History
Own Account Funds Transfer
Check Status Inquiry
Checkbook Stock Request
Stop Payment Order
Loan Inquiry
Interest Rate Inquiry

Liquidity Solutions
Account Sweep
Reverse Sweep

Payment Solutions
To Another Metrobank Account Funds Transfer (TAMA)
Manager's check
Corporate Check
Domestic or Foreign Funds Transfer (PESONet, RTGS, PDDTS, GSRT & SWIFT)
Metrobank EasyLink

Payroll Solutions
Payroll Service
Online Payroll Plus

Collection Solutions
Direct Debit
Bills Payment (BPCA)
Present and Pay
Business Payment Gateway
Check Warehousing
Deposit Pick-Up (DPU)
Cash Delivery
Metro Check Collect (MCC)
CollectAnywhere - Domestic / International

GOVERNMENT COLLECTION AND OTHER PAYMENT SERVICES

(Available to Corporates & Retail)
BIR Tax Payments
Philhealth Premiums
Pag-ibig Payments
SSS Contributions, Sickness, Maternity and Employees Compensation (SMEC)
Bureau of Customs (BOC) Duties

TRADE SERVICES (EXPORT)

Export Letters of Credit (LC)
Advising, Confirmation, Transfer LC

Export Letters of Credit (LC) and Non-LC
Negotiation, Settlement

TRADE SERVICES (IMPORT)
Commercial Letters of Credit (LC)
LC Negotiation and Settlement

Guarantees
Standby LC, Bank Guarantee, CLCU
Shipping Guarantee/AWB/BL Endorsement

Certificate of Assigned Cash Deposit

Membership in Industry Associations

Non-LC Trade Transactions

Documents Against Payment
Documents Against Acceptance
Open Account
Direct Remittance
Advance Payment

Collection of Import Advance, Final Duties and Export Fee
Confirmation of SBLC/BG/CLCU

TRADE FINANCE

Supplier Financing Program
Dealer Financing Program

Trust Receipt Financing
Floor Stock Financing Trust Receipt
Export Packing Credit Line
Export Bills Purchase and Collection

COMMERCIAL LENDING

SME Puhunan Loans
SME Franchising Financing
SME Agribusiness Loans
Short Term Loan
Agricultural Loan
Real Estate Loan
FCDU Loans
Project Financing programs
Syndicated Loans

OVERSEAS FILIPINO SERVICES

Credit to Metrobank Account
Credit to Account with Other Philippine Banks
Cash Pick-up at Metrobank Branches
Cash Pick-up Anywhere
Bills Payment (Includes payment services for SSS
and PAG-IBIG Contributions)

Shipping Payroll Services

TREASURY PRODUCTS

Metrobank Issued Products

Peso Fixed-Rate Bonds
Medium Term Notes

Fixed Income Securities

Government Securities
Peso Treasury Bills (T-bills)
Peso Fixed Rate Treasury Notes (FXTNs)
Peso Retail Treasury Bonds (RTBs)
BSP Securities
Retail Dollar Bonds (RDBs)
Corporate Bonds
Sovereign/Quasi-Sovereign Bonds

Derivatives

Cross Currency Swaps (CCS)
Interest Rate Swaps (IRS)
Foreign Exchange Options (FXO)
Foreign Exchange Forwards
Foreign Exchange Swaps
Non-deliverable Forwards (NDF)

Foreign Exchange
Spot Foreign Exchange

Structured Products

Asset Swaps
Deposit Plus
Third Party Structured Products Brokering

UNIT INVESTMENT TRUST FUNDS (UITFS)

Peso Feeder Funds

Metro Aspire Bond Feeder Fund
Metro Aspire Balanced Feeder Fund
Metro Aspire Equity Feeder Fund

Peso PERA Funds

Metrobank PERA Money Market Fund
Metrobank PERA Bond Fund
Metrobank PERA Equity Fund

Peso and Dollar Fixed Income Funds

Metro Money Market Fund
Metro Short Term Bond Fund
Metro Max-3 Bond Fund
Metro Max-5 Bond Fund
Metro Corporate Bond Fund
Metro Unit Paying Fund
Metro\$ Money Market Fund
Metro\$ Short Term Bond Fund
Metro\$ Max-3 Bond Fund
Metro\$ Max-5 Bond Fund
Metro\$ Asian Investment Grade Bond Fund

Peso Balanced & Equity Funds

Metro Balanced Fund
Metro Equity Fund
Metro Philippine Equity Index Tracker Fund
Metro High Dividend Yield Unit Paying Fund
Metro Multi-Themed Equity Fund of Funds

Peso Feeder Fund with Offshore

Metro Clean Energy Equity Feeder Fund

Dollar Feeder Funds

Metro\$ World Equity Feeder Fund
Metro\$ US Equity Feeder Fund
Metro\$ Eurozone Equity Feeder Fund
Metro\$ Japan Equity Feeder Fund
Metro\$ US Investment Grade Corporate Bond Feeder Fund
Metro\$ China Equity Feeder Fund

PERSONAL WEALTH MANAGEMENT SERVICES

Personal Management Trust
Personal Investment Management Arrangement

INSTITUTIONAL FUND MANAGEMENT

Management of Corporate and Institutional Funds

Employee Benefit Trusts
Pre-Need Trusts
Corporate Investment Management Arrangements

Other Fiduciary Services

Escrow Services

Capital Markets Agency & Trust Services

Structured & Project Finance Fiduciary Services

Custody and Registry Services

Portfolio Advisory
Discretionary Mandates
Investment and Hedging Recommendation
Margin Financing
Wealth & Estate Planning

ACAMS (Certified Anti-Money Laundering Specialist)

ACI Financial Markets Association Philippines

Association of Bank Compliance Officers

Association of Bank Remittance Officers

Association of Certified Fraud Examiners

Association of Philippine Correspondent Bank Officers

Bank Marketing Association of the Philippines

Bank Security Management Association

Bankers Council for Personnel Management

Bankers Institute of the Philippines

Clearing Officers Club, Inc. (COCI)

Credit Card Association of the Philippines

Credit Management Association of the Philippines

Employers' Confederation of the Philippines

European Chamber of Commerce of the Philippines

Federation of Indian Chambers of Commerce Philippines

Financial Executives Institute of the Philippines

Fund Managers Association of the Philippines

Information Technology and Business Process Association of the Philippines

Integrated Bar of the Philippines

Internet and Mobile Marketing Association of the Philippines

Information Security Officers Group

Management Association of the Philippines

Money Market Association of the Philippines

National Association of Securities Broker Salesmen

People Management Association of the Philippines

Philippine Association of National Advertisers

Philippine Association of Stock Transfer and Registry Agencies

Philippine Chamber of Commerce and Industry

The American Chamber of Commerce of the Philippines

The Japanese Chamber of Commerce and Industry of the Philippines

Trust Officers Association of the Philippines

Philippines-Japan Economic Cooperation Committee

Philippine Society for Training and Development

Content Index

Material Topics and Related Disclosures

Material Topics	Relevant Disclosures			
	GRI	SASB	TCFD / IFRS	UN SDG
Business Ethics and Good Governance	2: Governance (2-9 to 2-21)	FN-CB-510a.1 FN-CB-510a.2	Governance; S1.27, S2.6	 
	205: Anti-corruption			
	206: Anti-competitive Behavior			
Regulatory Compliance and Adaptation	2-27: Compliance with laws and regulations			
Systemic and Climate Risk Management	2: Governance (2-12, 2-13)	FN-CB-550a.1 FN-CB-550a.2	Strategy; S1.30, S1.33, S1.34, S1.35, S1.41, S2.10, S2.12, S2.14, S2.15, S2.16, S2.22	  
	2: Strategy, policies and practices (2-23, 2-24)			
	203: Indirect Economic Impacts		Risk Management; S1.44, S2.25 Metrics and Targets; S1.46, S2.29	
AI and Digital Risk Governance	2: Governance (2-12, 2-13)			
	2: Strategy, policies and practices (2-23, 2-24)			
	418: Customer Privacy			
Economic Performance	201: Economic Performance			     
	202: Market Presence			
	207: Tax			
Business Model Resilience and Innovation				
Sustainable Investing and Stewardship	203: Indirect Economic Impacts			  
Supply Chain Management and Due Diligence	204: Procurement Practices			 
	308: Supplier Environmental Assessment			
	414: Supplier Social Assessment			
ESG Considerations in Products and Services	203: Indirect Economic Impacts	FN-CB-410a.2		   

Material Topics	Relevant Disclosures			
	GRI	SASB	TCFD / IFRS	UN SDG
Energy Management	302: Energy			 
Greenhouse Gas (GHG) Emissions	305: Emissions	FN-CB-410b.1 FN-CB-410b.2 FN-CB-410b.3 FN-CB-410b.4	Metrics and Targets; S1.46, S2.29, S2.36	
Water and Wastewater Management	303: Water and Effluents			 
Waste and Hazardous Materials Management	306: Waste			
Ecological and Biodiversity Impact				 
Environmental Compliance	2-27: Compliance with laws and regulations			 
Access and Affordability	203: Indirect Economic Impacts	FN-CB-000.A FN-CB-000.B FN-CB-240a.1 FN-CB-240a.2 FN-CB-240a.3 FN-CB-240a.4		     
Selling Practices and Product Labelling	416: Customer Health and Safety			
Customer Welfare and Satisfaction	417: Marketing and Labeling			
Data Security and Customer Privacy	418: Customer Privacy	FN-CB-230a.1 FN-CB-230a.2		
Employee Engagement	201: Economic Performance			
	202: Market Presence			
	401: Employment			
Diversity and Inclusion	405: Diversity and Equal Opportunity			  
	406: Non-discrimination			

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Material Topics	Relevant Disclosures			
	GRI	SASB	TCFD / IFRS	UN SDG
Human Rights and Labor Practices	2-23: Policy commitments 2-30: Collective bargaining 407: Freedom of Association and Collective Bargaining 408: Child Labor 409: Forced or Compulsory Labor			
Workforce Development and Upskilling	404: Training and Education			
Workforce Demographic Change Risk	401: Employment			
Employee Health and Safety	403: Occupational Health and Safety			
Community Relations	203: Indirect Economic Impacts 413: Local Communities			
Social Responsibility in Business Partnerships	413: Local Communities			

GRI Content Index

GRI Standard	Disclosure		Reference page and/or direct answer	Reason for Omission
General Disclosures				
GRI 2: General Disclosures 2021	The organization and its reporting practices			
	2-1	Organizational details	About the Report, p. 65	
	2-2	Entities included in the organization's sustainability reporting	Reporting Scope, Boundaries, and Frameworks, p. 65	
	2-3	Reporting period, frequency and contact point		
	2-4	Restatements of information	Outstanding Financing for Coal-related Loans, p. 92	
	2-5	External assurance		We have not engaged external assurance for our reported disclosures.
	Activities and workers			
	2-6	Activities, value chain and other business relationships	Financing the Sustainable Development Goals, pp. 73-74; Supply Chain Management and Due Diligence, p. 98	
	2-7	Employees	Employee Demographics, pp. 121-122	
	2-8	Workers who are not employees		
	Governance			
	2-9	Governance structure and composition	How We Govern Responsibly, pp. 84-85; Governance Structure and Oversight, p. 88	
	2-10	Nomination and selection of the highest governance body	AR Corporate Governance, p. 40; Competence, Stakeholder Focus, and Responsible Incentives, p. 85	
	2-11	Chair of the highest governance body	AR Corporate Governance, pp. 36, 38	
	2-12	Role of the highest governance body in overseeing the management of impacts	AR Corporate Governance, pp. 40-41; How We Govern Responsibly, pp. 84-85; Governance Structure and Oversight, p. 88; How We Oversee AI Across the Bank, p. 94	
	2-13	Delegation of responsibility for managing impacts		
	2-14	Role of the highest governance body in sustainability reporting	How We Govern Responsibly, pp. 84-85	
	2-15	Conflicts of interest	AR Company Policies, p. 47; Business Ethics and Good Governance, p. 84	
	2-16	Communication of critical concerns	AR Board Governance, p. 37; Workplace Standards and Accountability, p. 127	
	2-17	Collective knowledge of the highest governance body	AR Company Policies, pp. 41-44; Competence, Stakeholder Focus, and Responsible Incentives, p. 85	
	2-18	Evaluation of the performance of the highest governance body		
	2-19	Remuneration policies		
	2-20	Process to determine remuneration		
	2-21	Annual total compensation ratio		This information is confidential.

GRI Content Index

GRI Standard	Disclosure		Reference page and/or direct answer	Reason for Omission
	Strategy, policies and practices			
	2-22	Statement on sustainable development strategy	Chairman's Message, pp. 6-9; Sustainability at Metrobank, p. 70; Contributions to the UN SDGs, p. 73	
	2-23	Policy commitments	Sustainability at Metrobank, p. 70; Business Ethics and Good Governance, p. 84; Systemic and Climate Risk Management, p. 87; AI and Digital Risk Governance, pp. 93-94; Human Rights and Labor Practices, p. 126	
	2-24	Embedding policy commitments	Sustainable Finance Framework, pp. 70-71; How We Govern Responsibly, pp. 84-85; Systemic and Climate Risk Management, p. 87; Our AI Risk Management Framework, pp. 94-95	
	2-25	Processes to remediate negative impacts	Diversity and Inclusion, p. 122; Human Rights and Labor Practices, p. 126	
	2-26	Mechanisms for seeking advice and raising concerns	Stakeholder Engagement, pp. 78-80; Commitment to Ethical Business, p. 86	
	2-27	Compliance with laws and regulations	Regulatory Compliance and Adaptation, pp. 86-87; Environmental Compliance, p. 104; Human Rights and Labor Practices, p. 126	
	2-28	Membership associations	Membership in Industry Associations, p. 161	
	Stakeholder engagement			
	2-29	Approach to stakeholder engagement	Stakeholder Engagement, pp. 78-80	
	2-30	Collective bargaining agreements	Human Rights and Labor Practices, p. 126	
	Material Topics			
GRI 3: Material Topics 2021	3-1	Process to determine material topics	Materiality Assessment, pp. 81-83	
	3-2	List of material topics		
Business Ethics and Good Governance				
GRI 3: Material Topics 2021	3-3	Management of material topics	Business Ethics and Good Governance, pp. 84-86	
GRI 205: Anti-corruption 2016	205-1	Operations assessed for risks related to corruption	Commitment to Ethical Business, p. 86	
	205-2	Communication and training about anti-corruption policies and procedures		
	205-3	Confirmed incidents of corruption and actions taken		
GRI 206: Anti-competitive Behavior 2016	206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	Business Ethics and Good Governance, p. 84 We did not face any legal proceedings related to unethical conduct during the reporting period.	
Regulatory Compliance and Adaptation				
GRI 3: Material Topics 2021	3-3	Management of material topics	Regulatory Compliance and Adaptation, pp. 86-87	
Systemic and Climate Risk Management				
GRI 3: Material Topics 2021	3-3	Management of material topics	Systemic and Climate Risk Management, pp. 87-93	
GRI 201: Economic Performance 2016	201-2	Financial implications and other risks and opportunities due to climate change	How Sustainability Risks Translate into Business Risks, p. 88; Managing Climate Risk and Opportunities for Long-Term Resilience, pp. 92-93	
GRI 203: Indirect Economic Impacts 2016	203-2	Significant indirect economic impacts	Managing Climate Risk and Opportunities for Long-Term Resilience, pp. 92-93	

GRI Standard	Disclosure		Reference page and/or direct answer	Reason for Omission
AI and Digital Risk Governance				
GRI 3: Material Topics 2021	3-3	Management of material topics	AI and Digital Risk Governance, pp. 93-95	
GRI 418: Customer Privacy 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Tools and Guardrails for Safe AI Use, p. 95	
Economic Performance				
GRI 3: Material Topics 2021	3-3	Management of material topics	Economic Performance, pp. 96-97	
GRI 201: Economic Performance 2016	201-1	Direct economic value generated and distributed	Economic Value Generated and Distributed, p. 96	
	201-4	Financial assistance received from government	We have not received any financial assistance from the government.	
GRI 203: Indirect Economic Impacts 2016	203-1	Infrastructure investments and services supported	Strengthening the Grid, Scaling Clean Energy, p. 72; Financing the Sustainable Development Goals, pp. 73-74; Impact on UN SDGs, pp. 75-78	
	203-2	Significant indirect economic impacts	Economic Performance, p. 96	
GRI 207: Tax 2019	207-1	Approach to tax	Tax Strategy, p. 97	
	207-2	Tax governance, control, and risk management		
	207-3	Stakeholder engagement and management of concerns related to tax		
	207-4	Country-by-country reporting		The data is not available for disclosure at this time.
Business Model Resilience and Innovation				
GRI 3: Material Topics 2021	3-3	Management of material topics	Business Model Resilience and Innovation, p. 97	
Sustainable Investing and Stewardship				
GRI 3: Material Topics 2021	3-3	Management of material topics	Sustainable Investing and Stewardship, pp. 97-98	
GRI 203: Indirect Economic Impacts 2016	203-1	Infrastructure investments and services supported		
Supply Chain Management and Due Diligence				
GRI 3: Material Topics 2021	3-3	Management of material topics	Supply Chain Management and Due Diligence, p. 98	
GRI 204: Procurement Practices 2016	204-1	Proportion of spending on local suppliers		
GRI 308: Supplier Environmental Assessment 2016	308-1	New suppliers that were screened using environmental criteria		
	308-2	Negative environmental impacts in the supply chain and actions taken		
GRI 414: Supplier Social Assessment 2016	414-1	New suppliers that were screened using social criteria		
	414-2	Negative social impacts in the supply chain and actions taken		

GRI Content Index

GRI Standard	Disclosure		Reference page and/or direct answer	Reason for Omission
ESG Considerations in Products and Services				
GRI 3: Material Topics 2021	3-3	Management of material topics	ESG Considerations in Products and Services, p. 99	
GRI 203: Indirect Economic Impacts 2016	203-1	Infrastructure investments and services supported		
Energy Management				
GRI 3: Material Topics 2021	3-3	Management of material topics	Energy Management, pp. 100-101	
GRI 302: Energy 2016	302-1	Energy consumption within the organization		
	302-2	Energy consumption outside the organization	-	We have not yet collected the necessary data but are working to include this information in future reports.
	302-3	Energy intensity	-	
	302-4	Reduction of energy consumption	Transitioning Our Own Operations to Renewable Energy, p. 101	
	302-5	Reductions in energy requirements of products and services	Transitioning Our Own Operations to Renewable Energy, p. 101; Sustainable Finance Framework, p. 71	
Greenhouse Gas (GHG) Emissions				
GRI 3: Material Topics 2021	3-3	Management of material topics	Managing Emissions and Performance, pp. 101-102	
GRI 305: Emissions 2016	305-1	Direct (Scope 1) GHG emissions		
	305-2	Energy indirect (Scope 2) GHG emissions		
	305-3	Other indirect (Scope 3) GHG emissions	-	We have not yet collected the necessary data on Scope 3 emissions but are working towards including this information in future reports.
	305-4	GHG emissions intensity	Managing Emissions and Performance, p. 102	
	305-5	Reduction of GHG emissions	-	We have not yet collected the necessary data but are working towards including this information in future reports.
	305-6	Emissions of ozone-depleting substances (ODS)	-	
	305-7	Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions	-	
Water and Wastewater Management				
GRI 3: Material Topics 2021	3-3	Management of material topics	Water and Wastewater Management, pp. 102-103	
GRI 303: Water and Effluents 2018	303-1	Interactions with water as a shared resource		
	303-2	Management of water discharge-related impacts	Wastewater Management and Discharge, p. 103	
	303-3	Water withdrawal	-	We do not withdraw water in our operations.
	303-4	Water discharge	-	We have not yet collected the necessary data but are working towards including this information in future reports.
	303-5	Water consumption	Water and Wastewater Management, p. 103	

GRI Standard	Disclosure		Reference page and/or direct answer	Reason for Omission
Waste and Hazardous Materials Management				
GRI 3: Material Topics 2021	3-3	Management of material topics	Waste and Hazardous Materials Management, p. 103	
GRI 306: Waste 2020	306-1	Waste generation and significant waste-related impacts		
	306-2	Management of significant waste-related impacts		
	306-3	Waste generated		
	306-4	Waste diverted from disposal		-
	306-5	Waste directed to disposal	-	
Ecological and Biodiversity Impact				
GRI 3: Material Topics 2021	3-3	Management of material topics	Ecological and Biodiversity Impact, pp. 103-104	
Environmental Compliance				
GRI 3: Material Topics 2021	3-3	Management of material topics	Environmental Compliance, p. 104	
Access and Affordability				
GRI 3: Material Topics 2021	3-3	Management of material topics	Access and Affordability, pp. 105-113	
GRI 203: Indirect Economic Impacts 2016	203-1	Infrastructure investments and services supported	Across the countryside, p. 106; For Filipinos abroad, p. 106; Through digital access, nationwide, p. 106; Supporting MSMEs, p. 106-107	
	203-2	Significant indirect economic impacts	Supporting MSMEs, p. 106; Enabling Products and Services, pp. 107-110; Financial Literacy, pp. 110-113	
Selling Practices and Product Labelling				
GRI 3: Material Topics 2021	3-3	Management of material topics	Selling Practices and Product Labelling, p. 113	
GRI 416: Customer Health and Safety 2016	416-1	Assessment of the health and safety impacts of product and service categories		
	416-2	Incidents of non-compliance concerning the health and safety impacts of products and services		
GRI 417: Marketing and Labeling 2016	417-1	Requirements for product and service information and labeling		
	417-2	Incidents of non-compliance concerning product and service information and labeling		
	417-3	Incidents of non-compliance concerning marketing communications		
Customer Welfare and Satisfaction				
GRI 3: Material Topics 2021	3-3	Management of material topics	Customer Welfare and Satisfaction, pp. 114-115	
Data Security and Customer Privacy				
GRI 3: Material Topics 2021	3-3	Management of material topics	Data Security and Customer Privacy, pp. 115-118	
GRI 418: Customer Privacy 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Incident Response and Data Protection, p. 117	

GRI Content Index

GRI Standard	Disclosure		Reference page and/or direct answer	Reason for Omission
Employee Engagement				
GRI 3: Material Topics 2021	3-3	Management of material topics	Employee Engagement, pp. 119-120	
GRI 201: Economic Performance 2016	201-3	Defined benefit plan obligations and other retirement plans	Attracting and Retaining Talent, p. 120	
GRI 202: Market Presence 2016	202-1	Ratios of standard entry level wage by gender compared to local minimum wage	Attracting and Retaining Talent, p. 120; Employee Remuneration, p. 124	
	202-2	Proportion of senior management hired from the local community	Employee Demographics, p. 121	
GRI 401: Employment 2016	401-1	New-employee hires and employee turnover	Employee New Hires, p. 123; Employee Turnover, pp. 123-124	
	401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Employee Benefits, pp. 120, 125; Educational Subsidies for 2025, p. 124	
	401-3	Parental leave	Parental Leave Availment for 2025, p. 125	
Diversity and Inclusion				
GRI 3: Material Topics 2021	3-3	Management of material topics	Diversity and Inclusion, p. 122	
GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees	Employee Demographics, pp. 121, 124	
	405-2	Ratio of basic salary and remuneration of women to men		
GRI 406:Non-discrimination	406-1	Incidents of discrimination and corrective actions taken	Diversity and Inclusion, p. 122	
Human Rights and Labor Practices				
GRI 3: Material Topics 2021	3-3	Management of material topics	Human Rights and Labor Practices, p. 126	
GRI 407: Freedom of Association and Collective Bargaining 2016	407-1	Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk		
GRI 408: Child Labor 2016	408-1	Operations and suppliers at significant risk for incidents of child labor	Workplace Standards and Accountability, p. 127	
GRI 409: Forced or Compulsory Labor 2016	409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor		
Workforce Development and Upskilling				
GRI 3: Material Topics 2021	3-3	Management of material topics	Workforce Development and Upskilling, pp. 127-131	
GRI 404: Training and Education 2016	404-1	Average hours of training per year per employee	Training Hours, p. 128	
	404-2	Programs for upgrading employee skills and transition assistance programs	Education Support and Employability, p. 129; Strengthening the Leadership Pipeline, pp. 130-131; Educational Subsidies for 2025, p. 124	
	404-3	Percentage of employees receiving	Supporting Performance and Growth, p. 129-130	

GRI Standard	Disclosure		Reference page and/or direct answer	Reason for Omission
Workforce Demographic Change Risk				
GRI 3: Material Topics 2021	3-3	3-3	Workforce Demographic Change Risk, p. 131	
GRI 401: Employment 2016	404-2	401-1		
Employee Health and Safety				
GRI 3: Material Topics 2021	3-3	Management of material topics	Employee Health and Safety, pp. 131-133	
GRI 403: Occupational Health and Safety 2018	403-1	Occupational health and safety management system		
	403-2	Hazard identification, risk assessment, and incident investigation	Managing Workplace Risks and Safety, p. 132	
	403-3	Occupational health services	Health Services and Employee Well-being, pp. 132-133	
	403-4	Worker participation, consultation, and communication on occupational health and safety	Employee Health and Safety, pp. 131-132	
	403-5	Worker training on occupational health and safety	Managing Workplace Risks and Safety, p. 132	
	403-6	Promotion of worker health	Health Services and Employee Well-being, p. 133	
	403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Managing Workplace Risks and Safety, p. 132	
	403-8	Workers covered by an occupational health and safety management system		
	403-9	Work-related injuries	Health Services and Employee Well-being, p. 133	
	403-10	Work-related ill health		
Community Relations				
GRI 3: Material Topics 2021	3-3	Management of material topics	Community Relations, p. 134; A Structured Approach to Community Development, pp. 135-136	
GRI 203: Indirect Economic Impacts 2016	203-2	Significant indirect economic impacts	MBFI's Program Highlights, pp. 138-141	
GRI 413: Local Communities 2016	413-1	Operations with local community engagement, impact assessments, and development programs	Employee Volunteerism and Care in Action, pp. 134-135; Supporting Students Through Education and Opportunity, pp. 136-137; MBFI's Program Highlights, pp. 138-141	
	413-2	Operations with significant actual and potential negative impacts on local communities	No significant actual or potential negative impacts were recorded during the reporting period.	
Social Responsibility in Business Partnerships				
GRI 3: Material Topics 2021	3-3	Management of material topics	Social Responsibility in Business Partnerships, p. 142	
GRI 203: Indirect Economic Impacts 2016	413-1	Operations with local community engagement, impact assessments, and development programs		

SASB Content Index

This report is also aligned with the SASB Standards for Commercial Banks, reflecting industry-specific ESG guidance. The content index presents our Environmental, Social, and Governance disclosures in line with these sector-relevant standards.

Sustainability Disclosure Topics and Metrics			
Topic	Metric	Code	Reference
Data Security	(1) Number of data breaches,	FN-CB-230a.1	Incident Response and Data Protection, pp. 116-117
	(2) percentage that are personal data breaches,		
	(3) number of account holders affected		
	Description of approach to identifying and addressing data security risks	FN-CB-230a.2	Governance of Digital and Emerging Technologies, p. 116; Information Security and Privacy Management, p. 116
Financial Inclusion and Capacity Building	(1) Number and (2) amount of loans outstanding that qualify for programmes designed to promote small business and community development	FN-CB-240a.1	Supporting MSMEs, p. 106-107
	(1) Number and (2) amount of past due and nonaccrual loans or loans subject to forbearance that qualify for programmes designed to promote small business and community development	FN-CB-240a.2	
	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	FN-CB-240a.3	Savings options for every life stage, pp. 107-108
	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	FN-CB-240a.4	Financial Literacy, pp. 110-113
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis	Description of approach to incorporation of environmental, social and governance (ESG) factors in credit analysis	FN-CB-410a.2	Sustainable Finance Framework, pp. 70-71; Systemic and Climate Risk Management, p. 87; ESG Considerations in Products and Services, p. 99
Business Ethics	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, antitrust, anti-competitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations	FN-CB-510a.1	Business Ethics and Good Governance, p. 84
	Description of whistleblower policies and procedures	FN-CB-510a.2	Commitment to Ethical Business, p. 86
Systemic Risk Management	Description of approach to integrate results of mandatory and voluntary stress tests into capital adequacy planning, long- term corporate strategy, and other business activities	FN-CB-550a.2	Systemic and Climate Risk Management, p. 90

Activity Metrics		
Metric	Code	Reference
(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	FN-CB-000.A	Savings options for every life stage, p. 107
(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	FN-CB-000.B	Supporting MSMEs, p. 107

TCFD Content Index

Topic	Recommended Disclosures	Reference
Governance	a. Describe the Board's oversight of climate-related risks and opportunities.	Governance Structure and Oversight, p. 88
	Disclose the organization's governance around climate-related risks and opportunities.	
Strategy	a. Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term.	Risk Categories Table, p. 90
	Disclose the actual and potential impacts of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning.	How Sustainability Risks Translate into Business Risks, p. 88
	organization's businesses, strategy, and financial planning where such information is material.	Chairman's Message, p. 8
Risk management	a. Describe the organization's processes for identifying and assessing climate-related risks.	Identifying and Monitoring Existing and Emerging Risks, p. 89
	Disclose how the organization identifies, assesses, and manages climate-related risks.	ESRM Framework, p. 87; From Risk Identification to Operational Readiness, p. 89-91
		c. Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization's overall risk management.
Metrics and Targets	a. Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process.	Identifying and Monitoring Existing and Emerging Risks, p. 89; Managing Climate Risk and Opportunities for Long-Term Resilience, p. 92
	b. Disclose Scope 1, Scope 2, and, if appropriate, Scope 3 greenhouse gas (GHG) emissions, and the related risks.	Greenhouse Gas Emissions, p. 102
	c. Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets.	Managing Climate Risk and Opportunities for Long-Term Resilience, p. 92-93

IFRS S1 and S2 Content Index

This content index is prepared with reference to the International Sustainability Standards Board’s (ISSB) IFRS S1 General Requirements for Disclosure of Sustainability-related Financial Information and IFRS S2 Climate-related Disclosures.

Governance		
Recommended Disclosure	Reference Paragraph	Reference
The governance body(s) or individual(s) responsible for oversight of sustainability-related risks and opportunities, including their roles and responsibilities as defined in mandates or policies, relevant skills and competencies, frequency and form of reporting and communication, and processes for overseeing strategy, decision-making, and target-setting.	S1.27 a S2.6 a	How We Govern Responsibly, pp. 84–85; Governance Structure and Oversight, p. 88
Management's role in governing sustainability-related risks and opportunities, including the controls and procedures used to manage and oversee these risks, delegation of responsibilities to management bodies, and integration of these controls with other governance and control functions.	S1.27 b S2.6 b	Governance Structure and Oversight, p. 88

Strategy		
Recommended Disclosure	Reference Paragraph	Reference
Sustainability- and climate-related risks and opportunities that could reasonably be expected to affect the entity's prospects.	S1.30 a S2.10 a	Identifying and Monitoring Existing and Emerging Risks, pp. 89–90
The time horizons over which sustainability- and climate-related risks and opportunities are expected to affect the entity's prospects, including how 'short', 'medium', and 'long' terms are defined and how these definitions align with the entity's strategic planning horizons.	S1.30 b S1.30 c S2.10 c S2.10 d	
The classification of identified climate-related risks as physical or transition risks.	S2.10 b	
Consideration of applicable industry-based disclosure topics from the Industry-based Guidance on Implementing IFRS S2 in identifying climate-related risks and opportunities.	S2.12	
How the entity has responded, and plans to respond, to sustainability and climate related risks and opportunities in its strategy and decision making, including current and anticipated changes to the business model and resource allocation, direct and indirect mitigation and adaptation actions, transition planning and key assumptions, and plans to achieve climate related targets, including greenhouse gas emissions targets.	S1. 33 a S2.14 a	Systemic and Climate Risk Management, Managing Climate Risk and Opportunities for Long-Term Resilience
How the entity is resourcing, and plans to resource, its responses to sustainability and climate related risks and opportunities.	S2.14 b	Managing Climate Risk and Opportunities for Long-Term Resilience, pp. 92–93
Progress against previously disclosed plans, including both quantitative and qualitative information.	S1.33 b S2.14 c	
The trade offs considered between sustainability related risks and opportunities in strategic and operational decision making.	S1.33 c	
The effects of sustainability related risks and opportunities on the entity's financial position, financial performance, and cash flows for the reporting period, including quantitative and qualitative information.	S1.34 a S1.35 a	How Sustainability Risks Translate into Business Risks, p. 88
Sustainability related risks and opportunities that present a significant risk of material adjustments to the carrying amounts of assets and liabilities within the next annual reporting period.	S1.35 b	Managing Climate Risk and Opportunities for Long-Term Resilience, pp. 92–93
The company's organizational resilience to climate-related risks and opportunities, including the use of scenario analysis, key assumptions and inputs, timing and reporting periods, identified uncertainties and implications, potential response actions, and the company's ability to adjust its strategy and business model.	S2.22	Identifying and Monitoring Existing and Emerging Risks, p. 89

Risk management		
Recommended Disclosure	Reference Paragraph	Reference
The processes and related policies used to identify, assess, prioritize, and monitor sustainability-related risks and opportunities, including the key inputs and parameters applied in these processes.	S1.44 a (i) S2.25 a (i)S1.36 aS2.24 a	Identifying and Monitoring Existing and Emerging Risks, p. 89, 91
The processes and related policies used to identify, assess, prioritize, and monitor sustainability-related risks and opportunities, including the processes applied to identifying, assessing, prioritizing, and monitoring sustainability-related opportunities.	S1.44 b S2.25 b S1.36 b S2.24 b	Managing Climate Risk and Opportunities for Long-Term Resilience, p. 92
How the processes for identifying, assessing, prioritizing, and monitoring sustainability-related risks and opportunities are integrated into the company's overall risk management framework.	S1.44 c S2.25 c S1.36 c S2.24 c	Identifying and Monitoring Existing and Emerging Risks, pp. 89, 91; From Risk Identification to Operational Readiness, pp. 89, 91
Metrics and targets		
Recommended Disclosure	Reference Paragraph	Reference
Metrics used by the entity to measure sustainability-related risks and opportunities, including metrics used to assess performance and progress in managing those risks and opportunities.	S1.45 S1.46 a	Identifying and Monitoring Existing and Emerging Risks, pp. 89–91; Managing Climate Risk and Opportunities for Long-Term Resilience, pp. 92–93; Greenhouse Gas Emissions p. 102
Performance against climate-related metrics used to measure sustainability-related risks and opportunities, including greenhouse gas emissions (Scopes 1, 2, and 3) and the amount and proportion of assets and business activities exposed to physical and transition climate-related risks and opportunities.	S2.29 a S2.29 b S2.29 c S2.29 d	
Performance against sustainability- and climate-related metrics for risks and opportunities that could reasonably affect the entity's prospects, including the metrics used, their definitions and calculation methodologies, and performance against each metric.	S1.46 b	
Targets set for sustainability-related risks and opportunities, including greenhouse gas emissions targets and details on the gases covered and whether targets are set on a gross or net basis across relevant scopes, including progress toward achieving those targets.	S2.36 a S2.36 b S2.36 c	

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- Talk-to-BSP SMS by sending details of the concern to 21582277 (data and SMS fees apply)
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