

BALANCE SHEET
 (Head Office and Branches)

	As of March 31, 2026	As of December 31, 2025
ASSETS		
Cash and Cash Items	₱ 23,295,118,187.27	₱ 32,870,807,809.22
Due from Bangko Sentral ng Pilipinas	85,387,204,938.92	105,641,227,854.71
Due from Other Central Banks and Banks - Net	26,566,330,905.28	42,583,092,578.29
Financial Assets at Fair Value through Profit or Loss (FVPL) ^{1/}	127,332,279,908.07	113,797,377,660.61
Financial Assets at Fair Value Through Other		
Comprehensive Income (FVOCI) - Net	740,307,221,980.21	876,354,230,398.37
Debt Securities at Amortized Cost - Net	467,411,227,687.74	444,490,214,033.61
Interbank Loans Receivable	40,565,434,863.22	35,952,962,811.31
Loans and Receivables - Others	1,727,893,272,591.43	1,718,753,506,056.25
Total Loan Portfolio (TLP) - Gross	1,768,458,707,454.65	1,754,706,468,867.56
Allowance for Credit Losses ^{2/}	50,911,151,264.08	51,722,391,236.29
Total Loan Portfolio - Net	1,717,547,556,190.57	1,702,984,077,631.27
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	81,221,584,929.30	79,904,166,673.39
Bank Premises, Furniture, Fixture and Equipment - Net	23,338,539,242.00	23,126,926,309.88
Real and Other Properties Acquired - Net	2,716,427,857.73	2,768,816,822.73
Sales Contract Receivables - Net	6,008,204.03	7,801,881.52
Other Assets - Net	119,398,273,402.73	115,700,676,418.60
TOTAL ASSETS	₱ 3,414,527,773,433.85	₱ 3,540,229,416,072.20

	As of March 31, 2026	As of December 31, 2025
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL) ^{3/}	₱ 26,044,070,928.81	₱ 13,500,301,337.57
Deposit Liabilities	2,342,483,578,196.17	2,374,975,627,849.43
Bills Payable	444,512,891,853.29	505,731,901,335.21
Interbank Loans Payable	66,596,845,187.09	60,596,245,234.49
Other Borrowings, including Deposit Substitutes	377,916,046,666.20	445,135,656,100.72
Bonds Payable-Net	79,116,804,757.39	106,529,727,393.03
Other Liabilities	136,813,762,459.80	128,600,994,426.39
TOTAL LIABILITIES	₱ 3,028,971,108,195.46	₱ 3,129,338,552,341.63

	As of March 31, 2026	As of December 31, 2025
STOCKHOLDERS' EQUITY		
Capital Stock	₱ 89,948,311,100.00	₱ 89,948,311,100.00
Additional Paid-In Capital	79,311,247,386.99	79,311,247,386.99
Undivided Profits	12,555,256,222.08	0.00
Retained Earnings	232,481,654,106.04	254,968,731,881.04
Other Capital Accounts	(28,739,803,576.72)	(13,337,426,637.46)
TOTAL STOCKHOLDERS' EQUITY	₱ 385,556,665,238.39	₱ 410,890,863,730.57
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	₱ 3,414,527,773,433.85	₱ 3,540,229,416,072.20

	As of March 31, 2026	As of December 31, 2025
CONTINGENT ACCOUNTS		
Guarantees Issued	₱ 35,611,807,764.43	₱ 25,527,751,926.52
Performance Standby Letters of Credit	59,242,020,444.23	60,546,298,941.96
Commercial Letters of Credit	13,383,744,908.26	9,569,538,903.98
Trade Related Guarantees	525,510,675.02	603,783,001.25
Commitments	501,629,085,856.56	508,491,213,502.23
Spot Foreign Exchange Contracts	90,092,139,890.01	47,928,997,412.17
Trust Department Accounts	1,026,678,389,718.96	938,889,272,184.61
Derivatives	1,750,032,107,128.17	1,419,591,350,821.41
Others	12,910,537,874.03	12,854,625,515.13
TOTAL CONTINGENT ACCOUNTS	₱ 4,490,105,344,259.67	₱ 3,024,002,832,209.26

FINANCIAL INDICATORS (in %)		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	1.55%	1.53%
Net NPL Ratio	0.29%	0.22%
Gross NPL Coverage Ratio	185.97%	192.80%
Net NPL Coverage Ratio	134.90%	141.25%
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	5.26%	5.84%
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	0.03%	0.02%
Ratio of DOSRI Loans to gross TLP	0.29%	0.29%
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.03%	0.02%
LIQUIDITY		
Liquidity Coverage Ratio ^{4/}	148.75%	184.05%
Net Stable Funding Ratio ^{4/}	121.05%	147.94%
Minimum Liquidity Ratio ^{5/}	0.00%	0.00%
PROFITABILITY		
Return on Equity (ROE)	12.44%	12.94%
Return on Assets	1.66%	1.76%
Net Interest Margin	3.80%	3.77%
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	13.10%	15.14%
Tier 1 Capital Ratio	13.10%	15.14%
CAR	13.76%	15.83%
LEVERAGE		
Basel III Leverage Ratio ^{4/}	7.88%	8.35%

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

We, **Maricel L. Madrid** and **Fabian S. Dee** of the above-mentioned Bank do solemnly swear that all matters set forth in the above Balance Sheet are true and correct to the best of our knowledge and belief.

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

(Sgd.) **FABIAN S. DEE**
President

CONSOLIDATED BALANCE SHEET
 (Bank and Financial Subsidiaries)

	As of March 31, 2026	As of December 31, 2025
ASSETS		
Cash and Cash Items	₱ 24,991,925,494.85	₱ 34,576,611,918.64
Due from Bangko Sentral ng Pilipinas	85,657,283,904.67	106,045,049,958.64
Due from Other Central Banks and Banks - Net	50,804,437,266.64	64,614,102,397.32
Financial Assets at Fair Value through Profit or Loss (FVPL) ^{1/}	127,867,910,206.33	113,840,547,037.60
Financial Assets at Fair Value Through Other		
Comprehensive Income (FVOCI) - Net	800,199,413,834.69	954,546,192,484.77
Debt Securities at Amortized Cost - Net	499,234,109,932.53	473,274,317,918.94
Interbank Loans Receivable	74,399,918,982.95	71,825,506,478.37
Loans and Receivables - Others	1,996,225,422,085.19	1,971,897,742,694.56
Loans and Receivables Arising from RA/CA/PR/SLB	7,128,274,461.33	840,579,420.00
Total Loan Portfolio (TLP) - Gross	2,077,753,615,529.47	2,044,563,828,592.93
Allowance for Credit Losses ^{2/}	58,133,629,716.32	58,661,815,313.09
Total Loan Portfolio - Net	2,019,619,985,813.15	1,985,902,013,279.84
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	10,597,651,511.93	10,314,528,301.07
Bank Premises, Furniture, Fixture and Equipment - Net	27,369,395,329.08	27,202,270,342.39
Real and Other Properties Acquired - Net	5,842,152,417.82	5,707,384,597.54
Sales Contract Receivables - Net	8,487,000.82	10,280,678.31
Other Assets - Net	159,405,135,167.24	140,106,913,989.21
TOTAL ASSETS	₱ 3,811,597,887,879.75	₱ 3,916,140,212,904.27

	As of March 31, 2026	As of December 31, 2025
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL) ^{3/}	₱ 26,055,632,726.56	₱ 13,501,957,127.55
Deposit Liabilities	2,635,288,695,523.23	2,662,213,168,659.64
Bills Payable	467,582,151,868.61	530,482,043,369.11
Interbank Loans Payable	83,327,602,021.15	78,573,810,970.56
Other Borrowings, including Deposit Substitutes	384,254,549,847.46	451,908,232,398.55
Bonds Payable-Net	86,762,586,700.59	114,051,465,653.03
Other Liabilities	200,010,114,323.08	174,703,201,157.77
TOTAL LIABILITIES	₱ 3,415,699,181,142.07	₱ 3,494,951,835,967.10

	As of March 31, 2026	As of December 31, 2025
STOCKHOLDERS' EQUITY		
Capital Stock	₱ 89,948,311,100.00	₱ 89,948,311,100.00
Additional Paid-In Capital	79,311,247,386.99	79,311,247,386.99
Undivided Profits	12,555,256,222.08	0.00
Retained Earnings	232,481,654,106.04	254,968,731,881.04
Other Capital Accounts	(18,397,762,077.43)	(3,039,913,430.86)
TOTAL STOCKHOLDERS' EQUITY	₱ 395,898,706,737.68	₱ 421,188,976,937.17
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	₱ 3,811,597,887,879.75	₱ 3,916,140,212,904.27

	As of March 31, 2026	As of December 31, 2025
CONTINGENT ACCOUNTS		
Guarantees Issued	₱ 36,934,698,736.03	₱ 26,788,621,056.52
Performance Standby Letters of Credit	59,242,020,444.23	60,546,298,941.96
Commercial Letters of Credit	34,718,251,019.37	29,396,795,291.01
Trade Related Guarantees	525,510,675.02	603,783,001.25
Commitments	501,658,527,330.09	508,520,654,975.76
Spot Foreign Exchange Contracts	90,183,261,890.01	48,017,182,412.17
Trust Department Accounts	1,045,724,794,922.69	955,848,074,335.04
Derivatives	1,868,104,024,745.65	1,487,566,595,774.97
Others	47,794,289,259.15	42,193,895,009.60
TOTAL CONTINGENT ACCOUNTS	₱ 3,684,885,379,022.24	₱ 3,159,481,900,798.28

FINANCIAL INDICATORS (in %)		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	1.68%	1.67%
Net NPL Ratio	0.44%	0.39%
Gross NPL Coverage Ratio	166.86%	171.86%
Net NPL Coverage Ratio	119.14%	123.47%
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	4.34%	4.88%
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	0.03%	0.02%
Ratio of DOSRI Loans to gross TLP	0.26%	0.26%
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.03%	0.02%
LIQUIDITY		
Liquidity Coverage Ratio ^{4/}	151.05%	181.68%
Net Stable Funding Ratio ^{4/}	120.28%	144.92%
Minimum Liquidity Ratio ^{5/}	0.00%	0.00%
PROFITABILITY		
Return on Equity (ROE)	12.29%	12.56%
Return on Assets	1.38%	1.45%
Net Interest Margin	3.66%	3.64%
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	14.20%	16.12%
Tier 1 Capital Ratio	14.20%	16.12%
CAR	14.87%	16.81%
LEVERAGE		
Basel III Leverage Ratio ^{4/}	8.92%	9.34%

1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)

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

2. List of Subsidiary Insurance Companies- None

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

(Sgd.) **FABIAN S. DEE**
President