

Sustainability Report

Strength that Sustains: Sustainability at First Metro Insurance and Reinsurance Brokers Inc.

As a newly incorporated insurance brokerage entity licensed by the Insurance Commission to engage in Direct Insurance Brokerage, Reinsurance, and HMO Brokerage, First Metro Insurance and Reinsurance Brokers Inc. recognizes that sustainability is foundational to building a resilient, responsible, and future-ready organization.

In alignment with the Metrobank Group's commitment to sustainable development, First Metro Insurance and Reinsurance Brokers Inc.'s inaugural year of operations focused on establishing a robust framework for long-term value creation. By embedding disciplined corporate governance, proactive risk management, digital innovation, and purposeful community engagement into our core business model, we ensure that our initial growth supports economic resilience and delivers lasting value to our clients, shareholders, employees, regulators, and partners.

Economic & Governance Sustainability

First Metro Insurance and Reinsurance Brokers Inc.'s business strategy is anchored on delivering innovative insurance and healthcare brokerage solutions while maintaining disciplined operational efficiency and financial resilience. In stride with the Group's emphasis on strong risk oversight, we have established a comprehensive Risk Management Framework designed to proactively identify, evaluate, and mitigate systemic and operational risks.

Central to this framework is our institutionalized Risk and Control Self-Assessment (RCSA) process, enabling management to continuously strengthen internal controls and maintain compliance readiness across the organization.

To support scalable and sustainable growth, FMIRBI deployed an integrated insurance brokerage platform. By automating key business workflows and breaking down functional silos, this digital transformation optimizes service delivery, eliminates manual vulnerabilities, and reinforces data integrity and cybersecurity—mirroring the Group's strategic pillar of secure, seamless digital innovation.

FIRST METRO INSURANCE AND REINSURANCE BROKERS INC.

Environmental Sustainability

FMIRBI is dedicated to mitigating its operational footprint through resource efficiency and responsible corporate practices. Championing a digital-first operating model, the Company has actively pursued a paperless workplace architecture.

Through the implementation of enterprise automated systems, electronic documentation, digital approval pathways, and cloud-based collaboration tools, we have significantly minimized paper consumption and reduced resource dependencies. As FMA scales its operations, we remain committed to exploring further decarbonization avenues, expanding waste management efficiencies, and integrating environmental stewardship into our corporate ecosystem to support national transition pathways.

Social Responsibility & Community Wellbeing

At FMIRBI, corporate success is intrinsically linked to the social wellbeing of the communities we serve, driving us to foster a culture of active volunteerism and compassion among our workforce.

During our initial operating timeline, FMIRBI catalysed meaningful employee participation through targeted social impact initiatives. In 2024, the Company mobilized a **Shoebox Drive** to deliver essential goods and care packages to underserved sectors. Building on this momentum in 2025, FMA championed the **"Heart for a Cause"** program, driving fundraising and awareness through the promotion of charitable merchandise to aid grassroots community development.

Moving forward, FMA aims to institutionalize its corporate social responsibility (CSR) agenda into an annual framework, intentionally partnering with credible charitable organizations and development projects to scale our positive social impact and promote inclusive regional empowerment.