Metrobank
You're in good hands

August 17, 2026

Atty. Johanne Daniel M. Negre
Head, Disclosure Department
The Philippine Stock Exchange, Inc.
6/F PSE Tower
5th Avenue corner 28th Street
Bonifacio Global City, Taguig City

Dear Atty. Negre:

Pursuant to the Exchange's Structured Continuing Disclosure Requirements for Listed Companies, we hereby submit copies of the Balance Sheet and Consolidated Balance Sheet of Metropolitan Bank & Trust Company as of June 30, 2026.

Very truly yours,

[redacted]
Maricel L. Madrid
Senior Vice President

cc: Philippine Dealing and Exchange Corp.
29th Floor, BDO Equitable Tower
8751 Paseo de Roxas, 1226 Makati City

COVER SHEET

2 0 5 7 3

SEC Registration Number

METROPOLITAN BANK & TRUST COMPANY

(Company's Full Name)

GT Tower International, 6813
Ayala Ave., corner H.V. Dela
Costa St., Brgy. Bel-Air, 1227
Makati City

(Business Address: No. Street City/Town/Province)

MARICEL L. MADRID

(Contact Person)

[redacted]

(Company Telephone Number)

1 2 | 3 1

Month *Day*
(Fiscal Year)

1 7 - C

(Form Type)

Month *Day*
(Annual Meeting)

NONE

(Secondary License Type, If Applicable)

Dept. Requiring this Doc.

Amended Articles Number/Section

Total Amount of Borrowings

Total No. of Stockholders

Domestic

Foreign

To be accomplished by SEC Personnel concerned

File Number

LCU

Document ID

Cashier

STAMPS

Remarks: Please use BLACK ink for scanning purposes.

SECURITIES AND EXCHANGE COMMISSION
SEC FORM 17-C

CURRENT REPORT UNDER SECTION 17
OF THE SECURITIES REGULATION CODE
AND SRC RULE 17.2 (C) THEREUNDER

1. August 17, 2026
Date of Report

2. SEC Identification Number 20573 3. BIR Tax Identification No. 000-477-863

4. METROPOLITAN BANK & TRUST COMPANY
Exact name of issuer as specified in its charter

5. Manila
Province, country or other jurisdiction of incorporation

6. (SEC Use Only)
Industry Classification Code:

7. GT Tower International, 6813 Ayala Ave., corner H. V. Dela Costa St., Brgy. Bel-Air, Makati City
Address of principal office

1227
Postal Code

8. (02) 8-898-8000
Issuer's telephone number, including area code

9. N.A.
Former name or former address, if changed since last report

10. Securities registered pursuant to Sections 8 and 12 of the SRC or Sections 4 and 8 of the RSA

Title of Each Class	Number of Shares of Common Stock Outstanding
Common Shares	4,497,415,555

11. Indicate the item numbers reported herein:

Item No. 9 – Other Events

We hereby submit copies of the Balance Sheet and Consolidated Balance Sheet of Metropolitan Bank & Trust Company as of June 30, 2026.

Pursuant to the requirements of the Securities Regulation Code, the issuer has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

METROPOLITAN BANK & TRUST COMPANY
Issuer

By: [redacted]

MARICEL L. MADRID
Senior Vice President

17 AUG 2026

SUBSCRIBED AND SWORN TO BEFORE ME this _____ day of __________ affiant exhibiting to me her [redacted] valid until [redacted]

ATTY. GIL ARVIN C. ARANDIA
NOTARY PUBLIC
ROLL NO. 68895
MAKATI CITY, PHILIPPINES

NOTARY PUBLIC
Until December 31, 20 _____
[redacted]

GIL ARVIN C. ARANDIA
Notary Public for Makati City
[redacted]
2/F GT Tower Int'l., 6813 Ayala Ave. cor. H.V. Dela Costa St., Makati City

Doc. No. 318
Page No. 65
Book No. 11
Series of 2026

Metrobank

www.metrobank.com.ph

BALANCE SHEET
(Head Office and Branches)

ASSETS

	As of June 30, 2026	As of March 31, 2026
Cash and Cash Items	₱ 27,199,011,582.48	₱ 23,295,118,187.27
Due from Bangko Sentral ng Pilipinas	109,717,081,327.52	85,387,204,938.92
Due from Other Central Banks and Banks - Net	21,654,121,413.14	26,566,330,905.28
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	106,576,392,386.02	127,332,279,908.07
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	785,790,242,530.68	740,307,221,980.21
Debt Securities at Amortized Cost - Net	477,823,798,283.32	467,411,227,687.74
Interbank Loans Receivable	45,810,100,323.30	40,565,434,863.22
Loans and Receivables - Others	1,814,787,376,016.91	1,727,893,272,591.43
Total Loan Portfolio (TLP) - Gross	1,860,597,476,340.21	1,768,458,707,454.65
Allowance for Credit Losses 2/	52,942,609,149.74	50,911,151,264.08
Total Loan Portfolio - Net	1,807,654,867,190.47	1,717,547,556,190.57
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	81,804,585,493.45	81,221,584,929.30
Bank Premises, Furniture, Fixture and Equipment - Net	23,363,869,566.63	23,338,539,242.00
Real and Other Properties Acquired - Net	2,663,195,078.68	2,716,427,857.73
Sales Contract Receivables - Net	4,168,474.62	6,008,204.03
Other Assets - Net	137,373,155,629.15	119,398,273,402.73
TOTAL ASSETS	₱3,581,624,488,956.16	₱3,414,527,773,433.85

LIABILITIES

	As of June 30, 2026	As of March 31, 2026
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	₱ 23,998,209,636.04	₱ 26,044,070,928.81
Deposit Liabilities	2,299,237,154,681.75	2,342,483,578,196.17
Bills Payable	590,830,235,678.88	444,512,891,853.29
Interbank Loans Payable	73,641,903,780.10	66,596,845,187.09
Other Borrowings, including Deposit Substitutes	517,188,331,898.78	377,916,046,666.20
Bonds Payable-Net	114,517,128,509.39	79,116,804,757.39
Other Liabilities	154,297,401,330.20	136,813,762,459.80
TOTAL LIABILITIES	₱3,182,880,129,836.26	₱3,028,971,108,195.46

STOCKHOLDERS' EQUITY

	As of June 30, 2026	As of March 31, 2026
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	24,860,597,787.04	12,555,256,222.08
Retained Earnings	232,481,654,106.04	232,481,654,106.04
Other Capital Accounts	(27,857,451,260.17)	(28,739,803,576.72)
TOTAL STOCKHOLDERS' EQUITY	₱ 398,744,359,119.90	₱ 385,556,665,238.39
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	₱3,581,624,488,956.16	₱3,414,527,773,433.85

CONTINGENT ACCOUNTS

	As of June 30, 2026	As of March 31, 2026
Guarantees Issued	₱ 37,047,119,992.96	₱ 35,611,807,764.43
Performance Standby Letters of Credit	60,192,521,621.81	59,242,020,444.23
Commercial Letters of Credit	13,165,177,494.79	13,383,744,908.26
Trade Related Guarantees	551,313,450.45	525,510,675.02
Commitments	539,349,839,471.11	501,629,085,856.56
Spot Foreign Exchange Contracts	80,603,729,281.21	90,092,139,890.01
Trust Department Accounts	1,056,527,425,878.92	1,026,678,389,718.96
Derivatives	1,658,004,037,734.00	1,750,032,107,128.17
Others	13,848,993,646.69	12,910,537,874.03
TOTAL CONTINGENT ACCOUNTS	₱3,459,290,158,571.94	₱3,490,105,344,259.67

FINANCIAL INDICATORS (in %)

	As of June 30, 2026	As of March 31, 2026
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	1.59%	1.55%
Net NPL Ratio	0.26%	0.29%
Gross NPL Coverage Ratio	179.51%	185.97%
Net NPL Coverage Ratio	131.36%	134.90%
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	5.13%	5.26%
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	0.03%	0.03%
Ratio of DOSRI Loans to gross TLP	0.20%	0.29%
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.06%	0.03%
LIQUIDITY		
Liquidity Coverage Ratio 4/	147.59%	148.75%
Net Stable Funding Ratio 4/	120.47%	121.05%
Minimum Liquidity Ratio 5/	0.00%	0.00%
PROFITABILITY		
Return on Equity (ROE)	12.49%	12.44%
Return on Assets	1.62%	1.66%
Net Interest Margin	3.82%	3.80%
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	12.99%	13.10%
Tier 1 Capital Ratio	12.99%	13.10%
CAR	13.63%	13.76%
LEVERAGE		
Basel III Leverage Ratio 4/	7.78%	7.88%

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)

ASSETS

	As of June 30, 2026	As of March 31, 2026
Cash and Cash Items	₱ 28,981,588,595.47	₱ 24,991,925,494.85
Due from Bangko Sentral ng Pilipinas	109,990,383,859.78	85,657,283,904.67
Due from Other Central Banks and Banks - Net	43,222,273,830.71	50,804,437,266.64
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	107,099,575,562.41	127,867,910,206.33
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	845,738,632,805.32	800,199,413,834.69
Debt Securities at Amortized Cost - Net	511,237,960,640.06	499,234,109,932.53
Interbank Loans Receivable	83,385,253,177.46	74,399,918,982.95
Loans and Receivables - Others	2,076,542,947,534.02	1,996,225,422,085.19
Loans and Receivables Arising from RA/CA/PR/SLB	5,507,889,177.68	7,128,274,461.33
Total Loan Portfolio (TLP) - Gross	2,165,436,089,889.16	2,077,753,615,529.47
Allowance for Credit Losses 2/	60,716,031,182.81	58,133,629,716.32
Total Loan Portfolio - Net	2,104,720,058,706.35	2,019,619,985,813.15
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	10,073,598,405.52	10,597,651,511.93
Bank Premises, Furniture, Fixture and Equipment - Net	27,562,616,072.40	27,369,395,329.08
Real and Other Properties Acquired - Net	5,862,460,147.33	5,842,152,417.82
Sales Contract Receivables - Net	6,647,271.41	8,487,000.82
Other Assets - Net	181,221,928,566.45	159,405,135,167.24
TOTAL ASSETS	₱3,975,717,724,463.21	₱3,811,597,887,879.75

LIABILITIES

	As of June 30, 2026	As of March 31, 2026
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	₱ 24,020,734,063.02	₱ 26,055,632,726.56
Deposit Liabilities	2,589,996,329,314.78	2,635,288,695,523.23
Bills Payable	608,689,741,170.42	467,582,151,868.61
Interbank Loans Payable	88,222,883,394.51	83,327,602,021.15
Other Borrowings, including Deposit Substitutes	520,466,857,775.91	384,254,549,847.46
Bonds Payable-Net	122,228,976,661.39	86,762,586,700.59
Other Liabilities	221,642,397,924.18	200,010,114,323.08
TOTAL LIABILITIES	₱3,566,578,179,133.79	₱3,415,699,181,142.07

STOCKHOLDERS' EQUITY

	As of June 30, 2026	As of March 31, 2026
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	24,860,597,787.04	12,555,256,222.08
Retained Earnings	232,481,654,106.04	232,481,654,106.04
Other Capital Accounts	(17,462,265,050.65)	(18,397,762,077.43)
TOTAL STOCKHOLDERS' EQUITY	₱ 409,139,545,329.42	₱ 395,898,706,737.68
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	₱3,975,717,724,463.21	₱3,811,597,887,879.75

CONTINGENT ACCOUNTS

	As of June 30, 2026	As of March 31, 2026
Guarantees Issued	₱ 39,081,006,106.96	₱ 36,934,698,736.03
Performance Standby Letters of Credit	60,192,521,621.81	59,242,020,444.23
Commercial Letters of Credit	35,128,987,549.33	34,718,251,019.37
Trade Related Guarantees	551,313,450.45	525,510,675.02
Commitments	539,379,280,944.64	501,658,527,330.09
Spot Foreign Exchange Contracts	80,603,729,281.21	90,183,261,890.01
Trust Department Accounts	1,075,474,459,420.95	1,045,724,794,922.69
Derivatives	1,776,409,201,582.30	1,868,104,024,745.65
Others	41,493,691,670.93	47,794,289,259.15
TOTAL CONTINGENT ACCOUNTS	₱3,648,314,191,628.58	₱3,684,885,379,022.24

FINANCIAL INDICATORS (in %)

	As of June 30, 2026	As of March 31, 2026
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	1.73%	1.68%
Net NPL Ratio	0.41%	0.44%
Gross NPL Coverage Ratio	161.85%	166.86%
Net NPL Coverage Ratio	116.84%	119.14%
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	4.14%	4.34%
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	0.03%	0.03%
Ratio of DOSRI Loans to gross TLP	0.18%	0.26%
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.05%	0.03%
LIQUIDITY		
Liquidity Coverage Ratio 4/	150.11%	151.05%
Net Stable Funding Ratio 4/	119.79%	120.28%
Minimum Liquidity Ratio 5/	0.00%	0.00%
PROFITABILITY		
Return on Equity (ROE)	12.16%	12.29%
Return on Assets	1.36%	1.38%
Net Interest Margin	3.70%	3.66%
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	14.22%	14.20%
Tier 1 Capital Ratio	14.22%	14.20%
CAR	14.86%	14.87%
LEVERAGE		
Basel III Leverage Ratio 4/	8.89%	8.92%

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

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

2. List of Subsidiary Insurance Companies- None

1/ This account is comprised of Financial Assets Held for Trading (HFT), Debt Securities Designated at FVPL, and Other Financial Assets Mandatorily Measured at FVPL.

2/ This account is comprised of Specific Allowance for Credit Losses and General Loan Loss Provision.

3/ This account is comprised of Financial Liabilities Held for Trading, and Financial Liabilities Designated at FVPL.

4/ Only applicable to All Universal and Commercial Banks and their subsidiary banks.

5/ Only applicable to All Stand-alone TBs, RBs, and CoopBanks

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

(Sgd.) MARICEL L. MADRID
Senior Vice President

(Sgd.) FABIAN S. DEE
President

For inquiries, please call our Metrobank Contact Center at (02) 88-700-700 (domestic toll free 1-800-1888-5775) or send an email to customercare@metrobank.com.ph.

GT Tower International, 6813 Ayala Ave., corner H.V. Dela Costa St., Brgy. Bel-Air, 1227 Makati City