

3 November 2025

THE PHILIPPINE STOCK EXCHANGE, INC.

6/F PSE Tower
5th Avenue corner 28th Street
Bonifacio Global City, Taguig City

ATTENTION: **ATTY. JOHANNE DANIEL M. NEGRE**
Officer-In-Charge, Disclosure Department

PHILIPPINE DEALING & EXCHANGE CORP.

29/F, BDO Equitable Tower
8751 Paseo de Roxas
1226 Makati City, Philippines

ATTENTION: **ATTY. SUZY CLAIRE R. SELLEZA**
Head – Issuer Compliance and Disclosure Department
Philippine Dealing & Exchange Corp.

Dear Atty. Go and Atty. Selleza:

We furnish you a copy of our press release entitled “**Metrobank delivers strongest nine-month income of PHP37.3 billion in 9M25**”.

Thank you.

Very truly yours,

Minda Claver A. Olonan
Head, Investor Relations

3 November 2025, Manila

Metrobank delivers strongest nine-month income of PHP37.3 billion in 9M25

Metropolitan Bank & Trust Co. (Metrobank) reported record net earnings of PHP37.3 billion in the first nine months of the year, driven by solid loan growth, improving margin trend, healthy trading income alongside well managed cost growth. Pre-provision operating profit in 9M 2025 grew 12.1% year-on-year to PHP59.2 billion.

"Our prudent approach in expanding our core businesses continued to support our performance in the first nine months. We're confident that the Philippines' long-term growth story remains strong," said Metrobank President Fabian S. Dee.

"We continue to be committed in helping our clients seize opportunities for growth as we navigate together any challenges and uncertainties on our journey ahead." he added.

The Bank's net interest income increased by 7.1% to PHP91.8 billion in the first nine months of the year, owing to broad-based gains across business segments and sustained quarterly margin improvement.

Gross loans expanded by 10.8% year-on-year to PHP1.9 trillion, with consumer loans rising by 15.8%. Institutional loans likewise rose by 9.5%. Meanwhile, total deposits amounted to PHP2.5 trillion, up 7.6% year-on-year, of which PHP1.5 trillion are low-cost current and savings accounts (CASA). Loan to deposit ratio of 76.6% reflects ample capacity to support client funding needs.

Non-interest income grew 5.3% to PHP25.4 billion during the first nine months, driven by steady growth in service fees and trust income. Trading and foreign exchange gains surged by 18% to P6.6 billion, driven by continued growth in customer flows and effective management of the investment securities portfolio.

Operating cost growth was well contained, rising by just 1.7% year-on-year. Consequently, cost to income ratio fell to 49.8% from 52.2% in 9M 2024.

Asset quality continued to fare better than industry, with non-performing loans' (NPL) ratio coming in at 1.7%, far lower than the industry's reported 3.6% NPL ratio as of August 2025. Year to date provisions stood at P8.7 billion, maintaining high NPL cover of 147.4%, a hefty buffer against rising uncertainties.

Alongside this, the Bank remains well-capitalized, with Capital Adequacy Ratio at 17.0% and Common Equity Tier 1 (CET1) ratio at 16.3%, well above the minimum regulatory requirements. As such, Asian Banker named Metrobank as the *Strongest Bank in the Philippines* for the fifth straight year and was given the Best Managed Bank title for 2025.

The Bank's total consolidated assets increased by 8.9% to PHP3.6 trillion, solidifying its position as the second largest private universal bank in the country. Total equity climbed by 7.2% to PHP407.6 billion.

ABOUT METROBANK:

Metrobank is the country's second largest private universal bank that empowers both retail and business clients with customized financial products and services fit to help them reach their goals and full potential. Metrobank has an extensive consolidated network that spans over 960 domestic branches nationwide, more than 2,200 ATMs, and 28 foreign branches, subsidiaries, and representative offices. Metrobank has investment-grade ratings of Baa2 from Moody's and BBB- from Fitch Ratings. To know more and get the latest on Metrobank, visit our website, <https://www.metrobank.com.ph/home> and follow our official social media pages on [Facebook](#), [X](#), [Instagram](#), and [Tiktok](#).