

19 February 2026

**THE PHILIPPINE STOCK EXCHANGE, INC.**

6/F PSE Tower  
5<sup>th</sup> Avenue corner 28<sup>th</sup> 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 achieves another record income of PHP 49.7 Bn in 2025**”.

Thank you.

Very truly yours,

**Minda Claver A. Olonan**  
Head, Investor Relations

19 February 2026, Manila

## **Metrobank achieves another record income of PHP 49.7 Bn in 2025**

Metropolitan Bank & Trust Co.'s (Metrobank) delivered a net income of PHP49.7 billion in 2025 supported by modest asset expansion, resilient margins, healthy trading income and contained cost growth. Pre-provision operating profit accelerated by 17.1% to PHP78.4 billion.

With the Bank's robust capital base, the Board of Directors recently approved a total cash dividend of PHP5.00 per share for 2026. Aside from the regular dividend of PHP3.00 per share that will be paid out on a semi-annual basis, a special cash dividend of P2.00 was also declared. The first payout of PHP3.50 (PHP1.50 regular and PHP2.00 special dividend) will be given to shareholders on record as of March 9, 2026.

*"This full year performance reflects the trust of our clients, the dedication of our people, and our commitment to disciplined growth. We continue to strengthen our balance sheet while expanding support to businesses and consumers who drive the Philippine economy. Our focus remains clear, and that is, to grow alongside our stakeholders and contribute to the country's sustained progress," said Metrobank President Fabian S. Dee.*

Net interest income increased by 9.2% to PHP124.6 billion, in line with the 8.8% expansion in gross loans. Corporate and commercial loans posted a 7.4% growth, reflecting economic growth trends. Consumer loans grew at a healthy pace of 13.9%. Total deposits edged up to PHP2.7 trillion, of which low-cost Current and Savings Accounts (CASA) accounted for 59.2%. Loan to deposit ratio of 74.9% shows the Bank still has ample capacity to meet additional funding needs of customers.

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 favorable trading opportunities.

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.

Metrobank's portfolio health remains intact, with non-performing loans (NPLs) ratio at 1.7%, well below industry's 3.2%. High NPL cover ratio of 140.8% still provides a substantial buffer against potential risks to asset quality.

Metrobank's total consolidated assets expanded by 10.2% to PHP3.88 trillion, as of end-2025. Balance sheet remains strong with total equity increasing by 9.4% to

PHP421.7 billion. Capital adequacy ratio of 16.8% and Common Equity Tier 1 (CET1) ratio of 16.1% are well above the BSP's minimum regulatory requirements. Metrobank's Liquidity Coverage Ratio (LCR) is also still high at 181.7%.

In 2025, Metrobank was recognized by the Asian Banker as the country's Strongest Bank for the fifth consecutive year as well as the Best Managed Bank. Euromoney Awards for Excellence 2025 also named Metrobank as the Best Bank for Large Corporates and for Corporate Responsibility due to its efforts through its philanthropic arm, Metrobank Foundation, to support the country's education, arts and social sectors.

**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 above 28 foreign branches, subsidiaries, and representative offices. The Bank believes that its robust capital position and balance sheet strength will provide ample support as it navigates through uncertain times. Capital ratios, with total Capital Adequacy Ratio (CAR) at 16.8% and Common Equity Tier 1 (CET1) ratio at 16.1% as of end-2025. Consolidated assets stood at PHP3.88 trillion, making it one of strongest and well capitalized banks in the country. Metrobank has investment-grade ratings of Baa2 from Moody's and BBB- from Fitch Ratings (<https://metrobank.com.ph>)