

5 May 2026

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 posts income of PHP 12.6 billion in 1Q26**”.

Thank you.

Very truly yours,

Minda Claver A. Olonan
Head, Investor Relations

5 May 2026, Manila

Metrobank posts income of PHP 12.6 billion in 1Q26

Metropolitan Bank & Trust Co. (Metrobank) reported a net income of PHP12.6 billion in the first quarter of 2026 driven by modest asset expansion alongside better margins and healthy fee income growth.

“Our first quarter results underscore the resilience of Metrobank’s core businesses and the consistency of our execution. With strong capitalization, solid asset quality and healthy buffers, we remain well-positioned to manage risks while continuing to support the growth and funding needs of our customers,” said Metrobank President Fabian S. Dee.

The Bank’s net interest income rose by 13.6% to PHP33.4 billion, with net interest margin higher by 12 basis points to 3.7%. Gross loans grew by 9.2% year-on-year with corporate and commercial loans up 8.6% and consumer loan growth increasing by 11.2%, indicative of economic growth trends.

Total deposits expanded to PHP2.6 trillion, with low-cost Current and Savings Accounts (CASA) rising by 8.4% year-on-year, accounting for 59.2% of total deposits. The Bank continues to have sufficient capacity to support lending with loan to deposit ratio of 76.6%.

Meanwhile, fee and trust income jumped by 11.8% to PHP5.1 billion, mitigating the impact of volatile markets on trading income.

Operating costs grew by 9.8% to PHP21.1 billion, mainly driven by transaction related taxes and technology expenses. Cost to income ratio stood at 52.5%.

Metrobank’s portfolio health remains intact. Non-performing loans (NPL) ratio stood at 1.75% during the quarter, largely steady from end-2025 level and well below industry’s 3.44%, as of February 2026. NPL cover of 137.1% further provides a strong buffer against risks to asset quality.

Metrobank’s total consolidated assets expanded by 8.3% to PHP3.8 trillion, making it the second largest among private universal banks, in asset terms. Equity increased by 5.1% to PHP396.4 billion. The Bank’s capital position remains strong with Capital Adequacy Ratio of 14.9% and Common Equity Tier 1 (CET1) ratio of 14.2%, well above the BSP’s minimum regulatory requirements. Metrobank’s Liquidity Coverage Ratio (LCR) is also still high at 151.1%.

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 27 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 14.9% and Common Equity Tier 1 (CET1) ratio at 14.2% as of end-March 2026. Consolidated assets stood at PHP3.8 trillion, making it one of the 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>)