Metrobank
You're in good hands

4 November 2026

THE PHILIPPINE STOCK EXCHANGE, INC.
6/F PSE Tower
5th Avenue corner 28th Street
Bonifacio Global City, Taguig City

ATTENTION: **ATTY. MARIGEL B. GARCIA**
Head, Issuer Regulation Division

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. Garcia and Atty. Selleza:

We furnish you a copy of our press release entitled "**Metrobank posts PHP36.3 billion in net income as of Q3 2026**."

Thank you.

Very truly yours,

Minda Claver A. Olonan
Head, Investor Relations

November 4, 2026

Metrobank posts PHP36.3 billion in net income as of Q3 2026

Metropolitan Bank & Trust Co. (Metrobank) reported a net income of PHP36.3 billion in the first nine months of 2026, supported by double-digit loan growth, improving margins, and healthy fee income growth despite a challenging environment. The Bank likewise managed to maintain strong asset quality and capital buffers during the period.

"The resiliency and strength of the Bank come from the Bank's robust fundamentals and prudent approach in managing its core businesses. With the economic landscape still uncertain, we will continue to invest in our capabilities to better serve our customers, while managing risks prudently," said Metrobank President Fabian Dee.

"We are making sure that we will sustain our ability to create long-term value to all our stakeholders," he added.

Net interest income increased by 11.9% to PHP102.7 billion with net interest margin improving to 3.9% from 3.7% in the previous year.

Gross loans expanded by 13.0% year-on-year, outpacing the industry's growth. Sustained investment spending and rising working capital requirements of corporates fueled the 14.2% growth in institutional loans. Meanwhile, consumer loans rose by 8.9%, supported by credit cards and mortgage loans. Total deposits reached PHP2.5 trillion, mainly driven by the continued rise of low-cost Current and Savings Accounts (CASA), which comprised 61.2% of total deposits. With loan to deposit ratio of 83.8%, the Bank still has adequate capacity to fund the growing financial needs of customers.

Fee and Trust income grew by 6.7% to PHP14.9 billion, tempering the impact of fluctuating market conditions on trading income.

Operating costs amounted to PHP64.8 billion, reflecting continued investments in people and technology.

The non-performing loans (NPL) ratio stood at 1.9%, well-below the industry's 3.4%. NPL cover was kept high at 131.8%, reflecting the Bank's prudent approach to maintaining adequate buffer against potential pressures on asset quality due to weaker macro conditions. Meanwhile, our restructured loans remain minimal at 0.3% of total loans versus the 1.9% industry print.

Metrobank's total assets stood at PHP3.7 trillion while equity increased to PHP410 billion.

The Bank's capital position remains strong and well above minimum regulatory thresholds. Capital Adequacy Ratio (CAR) and Common Equity Tier 1 (CET1) ratio stood at 14.5% and 13.8%**,** respectively. Liquidity Coverage Ratio (LCR) also remains substantial at 141%**.**

The Bank's robust fundamentals and prudent approach in expanding its core businesses continue to earn international recognition. Metrobank was named the Strongest Bank in the Philippines by The Asian Banker for the sixth straight year. This is part of the publication's annual ranking of the world's 1,000 largest and strongest banks, which evaluates institutions based on financial performance, balance sheet strength, liquidity, and risk management by an independent panel of central bankers, global financial experts, and research professionals.

ABOUT METROBANK:

Metrobank is a Philippine 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 970 domestic branches nationwide, more than 2,100 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. Consolidated assets stood at PHP3.7 trillion as of end- September 2026. Capital Adequacy Ratio (CAR) at 14.5% and Common Equity Tier 1 (CET1) ratio at 13.8%, making it one of the largest and strongest banks in the country. Metrobank has investment-grade ratings of Baa2 from Moody's and BBB- from Fitch Ratings (https://metrobank.com.ph)