Metrobank
You're in good hands

November 4, 2026

Mr. John S. Edralin
Head, Disclosure Department
The Philippine Stock Exchange, Inc.
6/F PSE Tower
5th Avenue corner 28th Street
Bonifacio Global City, Taguig City

Dear Mr. Edralin:

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 September 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. November 4, 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. [redacted] (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 September 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

SUBSCRIBED AND SWORN TO BEFORE ME this _____ day of NOV 04 2026 affiant exhibiting to me her [redacted] valid until [redacted]

NOTARY PUBLIC
Until December 31, 20 _____
PTR No. _____
Place _____

Doc. No. 408 ;
Page No. 83 ;
Book No. I ;
Series of 2026

[redacted]

ATTY. KEREN MICHELLE P. DEL ROSARIO
NOTARY PUBLIC, CITY OF TAGUIG

[redacted]

ATTY. KEREN MICHELLE P. DEL ROSARIO
NOTARY PUBLIC
ROLL NO. 75383
TAGUIG CITY, PHILIPPINES

Metrobank

www.metrobank.com.ph

BALANCE SHEET
(Head Office and Branches)

	As of September 30, 2026	As of June 30, 2026
ASSETS		
Cash and Cash Items	₱ 24,639,689,519.84	₱ 27,199,011,582.48
Due from Bangko Sentral ng Pilipinas	54,709,460,084.36	109,717,081,327.52
Due from Other Central Banks and Banks - Net	29,424,067,396.30	21,654,121,413.14
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	153,403,492,096.39	106,576,392,386.02
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	499,899,548,163.10	785,790,242,530.68
Debt Securities at Amortized Cost - Net	511,800,457,731.58	477,823,798,283.32
Interbank Loans Receivable	41,506,688,533.82	45,810,100,323.30
Loans and Receivables - Others	1,831,479,738,314.36	1,814,787,376,016.91
Total Loan Portfolio (TLP) - Gross	1,872,986,426,848.18	1,860,597,476,340.21
Allowance for Credit Losses 2/	55,216,251,224.91	52,942,609,149.74
Total Loan Portfolio - Net	1,817,770,175,623.27	1,807,654,867,190.47
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	82,660,166,162.67	81,804,585,493.45
Bank Premises, Furniture, Fixture and Equipment - Net	23,851,982,255.43	23,363,869,566.63
Real and Other Properties Acquired - Net	2,657,222,431.68	2,663,195,078.68
Sales Contract Receivables - Net	3,234,873.89	4,168,474.62
Other Assets - Net	176,548,956,475.42	137,373,155,629.15
TOTAL ASSETS	**₱ 3,377,368,452,813.93**	**₱ 3,581,624,488,956.16**
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	₱ 25,141,476,279.78	₱ 23,998,209,636.04
Deposit Liabilities	2,237,350,774,862.35	2,299,237,154,681.75
Bills Payable	430,975,904,927.99	590,830,235,678.88
Interbank Loans Payable	78,422,667,597.59	73,641,903,780.10
Other Borrowings, including Deposit Substitutes	352,553,237,330.40	517,188,331,898.78
Bonds Payable-Net	96,873,107,963.11	114,517,128,509.39
Other Liabilities	187,496,605,176.20	154,297,401,330.20
TOTAL LIABILITIES	**₱ 2,977,837,869,209.43**	**₱ 3,182,880,129,836.26**
STOCKHOLDERS' EQUITY		
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	36,261,650,841.54	24,860,597,787.04
Retained Earnings	232,481,654,106.04	232,481,654,106.04
Other Capital Accounts	(38,472,279,830.07)	(27,857,451,260.17)
TOTAL STOCKHOLDERS' EQUITY	**₱ 399,530,583,604.50**	**₱ 398,744,359,119.90**
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	**₱ 3,377,368,452,813.93**	**₱ 3,581,624,488,956.16**
CONTINGENT ACCOUNTS		
Guarantees Issued	₱ 37,285,919,234.55	₱ 37,047,119,992.96
Performance Standby Letters of Credit	64,360,518,872.60	60,192,521,621.81
Commercial Letters of Credit	12,888,583,103.66	13,165,177,494.79
Trade Related Guarantees	1,324,123,752.83	551,313,450.45
Commitments	548,962,774,920.24	539,349,839,471.11
Spot Foreign Exchange Contracts	102,187,646,610.93	80,603,729,281.21
Trust Department Accounts	1,091,865,901,511.87	1,056,527,425,878.92
Derivatives	1,708,593,107,954.29	1,658,004,037,734.00
Others	12,863,880,367.42	13,848,993,646.69
TOTAL CONTINGENT ACCOUNTS	**₱ 3,580,332,456,328.39**	**₱ 3,459,290,158,571.94**
FINANCIAL INDICATORS (in %)		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	1.68%	1.59%
Net NPL Ratio	0.27%	0.26%
Gross NPL Coverage Ratio	176.00%	179.51%
Net NPL Coverage Ratio	131.15%	131.36%
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	4.74%	5.13%
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%	0.20%
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.07%	0.06%
LIQUIDITY		
Liquidity Coverage Ratio 4/	139.52%	147.59%
Net Stable Funding Ratio 4/	120.02%	120.47%
Minimum Liquidity Ratio 5/	0.00%	0.00%
PROFITABILITY		
Return on Equity (ROE)	12.14%	12.49%
Return on Assets	1.58%	1.62%
Net Interest Margin	3.87%	3.82%
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	12.90%	12.99%
Tier 1 Capital Ratio	12.90%	12.99%
CAR	13.53%	13.63%
LEVERAGE		
Basel III Leverage Ratio 4/	8.24%	7.78%

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)

	As of September 30, 2026	As of June 30, 2026
ASSETS		
Cash and Cash Items	₱ 26,270,078,169.58	₱ 28,981,588,595.47
Due from Bangko Sentral ng Pilipinas	59,082,492,971.41	109,990,383,859.78
Due from Other Central Banks and Banks - Net	57,700,625,805.33	43,222,273,830.71
Financial Assets at Fair Value through Profit or Loss (FVPL) 1/	153,920,371,010.85	107,099,575,562.41
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	560,743,864,988.02	845,738,632,805.32
Debt Securities at Amortized Cost - Net	550,644,400,851.18	511,237,960,640.06
Interbank Loans Receivable	81,174,841,408.71	83,385,253,177.46
Loans and Receivables - Others	2,104,458,134,754.55	2,076,542,947,534.02
Loans and Receivables Arising from RA/CA/PR/SLB	93,401,877.60	5,507,889,177.68
Total Loan Portfolio (TLP) - Gross	2,185,726,378,040.86	2,165,436,089,889.16
Allowance for Credit Losses 2/	63,453,187,705.36	60,716,031,182.81
Total Loan Portfolio - Net	2,122,273,190,335.50	2,104,720,058,706.35
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	10,654,514,491.06	10,073,598,405.52
Bank Premises, Furniture, Fixture and Equipment - Net	28,040,618,301.89	27,562,616,072.40
Real and Other Properties Acquired - Net	5,782,140,466.09	5,862,460,147.33
Sales Contract Receivables - Net	5,713,670.68	6,647,271.41
Other Assets - Net	205,098,749,597.75	181,221,928,566.45
TOTAL ASSETS	**₱ 3,780,216,760,659.34**	**₱ 3,975,717,724,463.21**
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL) 3/	₱ 25,206,475,599.19	₱ 24,020,734,063.02
Deposit Liabilities	2,541,342,455,640.73	2,589,996,329,314.78
Bills Payable	458,066,418,284.09	608,689,741,170.42
Interbank Loans Payable	102,002,870,123.77	88,222,883,394.51
Other Borrowings, including Deposit Substitutes	356,063,548,160.32	520,466,857,775.91
Bonds Payable-Net	104,675,164,291.11	122,228,976,661.39
Other Liabilities	240,998,508,427.41	221,642,397,924.18
TOTAL LIABILITIES	**₱ 3,370,289,022,242.53**	**₱ 3,566,578,179,133.79**
STOCKHOLDERS' EQUITY		
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	36,261,650,841.54	24,860,597,787.04
Retained Earnings	232,481,654,106.04	232,481,654,106.04
Other Capital Accounts	(28,075,125,017.76)	(17,462,265,050.65)
TOTAL STOCKHOLDERS' EQUITY	**₱ 409,927,738,416.81**	**₱ 409,139,545,329.42**
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	**₱ 3,780,216,760,659.34**	**₱ 3,975,717,724,463.21**
CONTINGENT ACCOUNTS		
Guarantees Issued	₱ 39,387,461,480.55	₱ 39,081,006,106.96
Performance Standby Letters of Credit	64,360,518,872.60	60,192,521,621.81
Commercial Letters of Credit	33,010,826,048.32	35,128,987,549.33
Trade Related Guarantees	1,324,123,752.83	551,313,450.45
Commitments	548,992,216,393.77	539,379,280,944.64
Spot Foreign Exchange Contracts	102,187,646,610.93	80,603,729,281.21
Trust Department Accounts	1,115,211,151,396.13	1,075,474,459,420.95
Derivatives	1,793,177,227,237.36	1,776,409,201,582.30
Others	36,554,723,815.27	41,493,691,670.93
TOTAL CONTINGENT ACCOUNTS	**₱ 3,734,205,895,607.76**	**₱ 3,648,314,191,628.58**
FINANCIAL INDICATORS (in %)		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	1.83%	1.73%
Net NPL Ratio	0.45%	0.41%
Gross NPL Coverage Ratio	158.38%	161.85%
Net NPL Coverage Ratio	115.40%	116.84%
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	3.83%	4.14%
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%	0.18%
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.06%	0.05%
LIQUIDITY		
Liquidity Coverage Ratio 4/	140.67%	150.11%
Net Stable Funding Ratio 4/	119.83%	119.79%
Minimum Liquidity Ratio 5/	0.00%	0.00%
PROFITABILITY		
Return on Equity (ROE)	11.82%	12.16%
Return on Assets	1.33%	1.36%
Net Interest Margin	3.78%	3.70%
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	13.81%	14.22%
Tier 1 Capital Ratio	13.81%	14.22%
CAR	14.45%	14.86%
LEVERAGE		
Basel III Leverage Ratio 4/	9.32%	8.89%

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

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

Metrobank is regulated by Bangko Sentral ng Pilipinas (https://www.bsp.gov.ph/)

Deposits are insured by PDIC up to P1 Million per depositor

A proud member of BancNet