

# Equity

## Company Description

Metropolitan Bank & Trust Company offers commercial and investment banking services. The Bank's business activities include borrowing and lending, trade finance, remittances, treasury, investment banking and savings.

## Company Summary

|                  |                           |                       |              |
|------------------|---------------------------|-----------------------|--------------|
| Name             | METROPOLITAN BANK & TRUST | BICS Sector           | Financials   |
| Country          | PH                        | BICS Industry         | Banking      |
| Last Price       | 65                        | Financial Year End    | 12/31/2026   |
| Currency         | PHP                       | Next Reporting Date   | 07/31/2026   |
| Reporting Date   | PHP                       | # Analyst Ratings     | 21           |
| Currency         | PHP                       | # Analyst BUY Ratings | 16           |
| Market Cap (m)   | 292,332.0111              | CEO                   | Fabian S Dee |
| Div Yield        | N.A.                      | CEO Tenure (yr)       | 14.1667      |
| Next Ex Div Date | 09/03/2026                | Net Debt/EBITDA       | N.A.         |
| Last Ex Div Date | 03/06/2026                |                       |              |

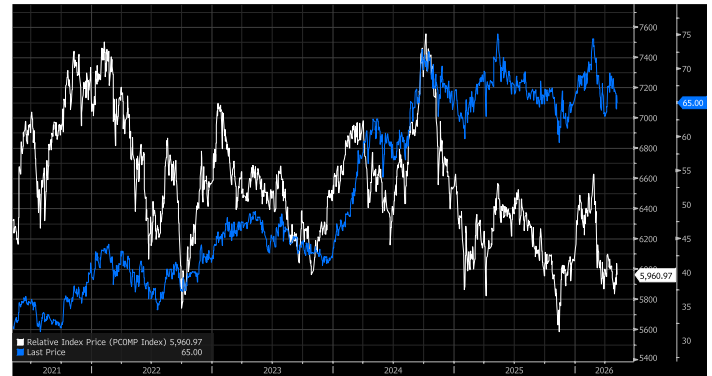
## ESG

| Third Party Raters               | Company Metrics |
|----------------------------------|-----------------|
| MSCI Rating                      | BBB             |
| MSCI Latest Update               | 03/23/2026      |
| Sustainalytics Risk Score        | 18.793          |
| Sustainalytics Risk Cat.         | Low             |
| Sustainalytics Controversy Level | 0               |
| S&P Global ESG Rank              | 64              |
| GHG (scope 1+2) per Rev          | 9.165           |
| GHG (scope 1+2) per EVIC         | 2.218           |

## Key Financial Metrics

| Period            | 5 Yr CAGR/ Avg. | 2023 (A) | 2024 (A) | 2025 (A) | 2026 (E) | 2027 (E) |
|-------------------|-----------------|----------|----------|----------|----------|----------|
| Revenue           | 11.7            | 133,474  | 143,334  | 157,164  | 168,424  | 180,838  |
| Rev_Growth        | --              | 18.8     | 7.4      | 9.6      | 7.2      | 7.4      |
| Net_Income        | 13.5            | 104,970  | 114,115  | 124,628  | 135,435  | 145,612  |
| Net_Income_Growth | --              | 22.7     | 8.7      | 9.2      | 8.7      | 7.5      |
| Efficiency        | 51.9            | 51.3     | 53.6     | 50.7     | 51.9     | 51.9     |
| ROA               | 1.36            | 1.42     | 1.45     | 1.34     | 1.3      | 1.31     |
| ROE               | 12.36           | 12.51    | 12.97    | 12.32    | 12.02    | 11.97    |
| CET1_Tier1        | 16.08           | 17.44    | 15.94    | 16.12    | 15.48    | 15.4     |
| Loan_to_Deposit   | 72.74           | 65.77    | 71.21    | 74.91    | 74.95    | 76.85    |
| NPL               | 1.65            | 1.7      | 1.4      | 1.7      | 1.72     | 1.75     |
| EPS               | 22.4            | 9.39     | 10.71    | 11.06    | 11.61    | 12.46    |

## Last Price vs. Index



## BF PE =+/-1 STD



## Peers & Valuation

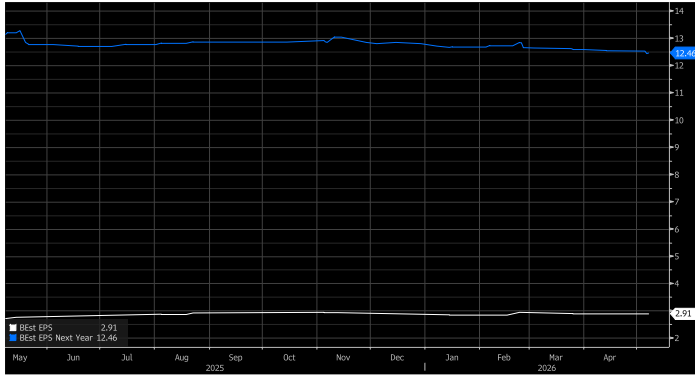
| ID             | Name                         | Market Cap | Sales_5 Y_CAGR | EPS_5Y _CAGR | PE  | Fwd_PE |
|----------------|------------------------------|------------|----------------|--------------|-----|--------|
| MBT PM Equity  | Metropolitan Bank & Trust Co | 292,332    | 10.2           | 29.1         | 5.8 | 5.5    |
| BDO PM Equity  | BDO Unibank Inc East         | 623,654    | 12.3           | 25.4         | 6.2 | 7      |
| EW PM Equity   | West Banking Corp Philippine | 29,250     | 9.9            | 7.2          | 3.2 | 3      |
| PNB PM Equity  | National Bank Security Corp  | 87,731     | 7.8            | 57.5         | 3.7 | 3.8    |
| SECB PM Equity | Bank Security Corp           | 48,641     | 9.2            | 9.4          | 3.9 | 3.6    |

## Top Holders

| Holder Name  | Own % of Class | Shares  | Market Value | % Change | Cost Basis (Avg.) | Filing Date | Holder Country |
|--|----------------|---------|--------------|----------|-------------------|-------------|----------------|
| GT CAPITAL HLDGS INC GRAND TITAN CAPITAL HOLDINGS PHILIPPINE | 37.32          | 1.68B   | 1.81B        |          |                   | 03/31/2026  | Philippines    |
| GT CAPITAL HLDGS INC GRAND TITAN CAPITAL HOLDINGS PHILIPPINE | 4.52           | 203.25M | 219.32M      |          |                   | 01/19/2026  | Philippines    |
| GT CAPITAL HLDGS INC GRAND TITAN CAPITAL HOLDINGS PHILIPPINE | 2.51           | 113.00M | 121.94M      |          | 0.80              | 03/31/2026  | Philippines    |

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Earnings Revisions



| Holder Name   | Own % of Class | Shares | Market Value | % Change | Cost Basis (Avg.) | Filing Date | Holder Country |
|---|----------------|--------|--------------|----------|-------------------|-------------|----------------|
| SECURITIES CORP VANGUARD GROUP INC                                | 1.80           | 81.07M | 87.48M       | -0.24    |                   | 05/06/2026  | United States  |
| FERUM HOLDING GROUP INC   | 1.69           | 76.23M | 82.26M       |          |                   | 01/19/2026  | Philippines    |
| BLACKROCK OCK   | 1.30           | 58.61M | 63.25M       | -0.40    |                   | 05/07/2026  | United States  |
| ALPHA HOLDING GROUP CORPORATION MASSACHUSETTS                     | 1.22           | 54.87M | 59.21M       |          |                   | 01/19/2026  | Philippines    |
| TTS FINANCIAL SERVICES NEIMAN RHODES HOLDING GROUP INC PHILIPPINE | 0.70           | 31.62M | 34.12M       | -0.01    | 0.99              | 03/31/2026  | United States  |
| RHODES HOLDING GROUP INC PHILIPPINE                               | 0.64           | 28.61M | 30.87M       |          |                   | 03/31/2026  | Philippines    |
| GEIKO HOLDING GROUP INC   | 0.63           | 28.53M | 30.79M       |          |                   | 03/31/2026  | Philippines    |

Other

Credit

| Ratings           |            |
|-------------------|------------|
| BB Default Risk   | IG6        |
| Moody's LT Rating | N.A.       |
| S&P LT Rating     | NR         |
| Fitch LT Rating   | 04/30/2014 |

| Outlooks        |        |
|-----------------|--------|
| Moody's Outlook | STABLE |
| S&P Outlook     | N.A.   |
| Fitch Outlook   | STABLE |

ESG

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