



Met Bank

Met Bank Corporate Performance Financial Results for 2024

Met Bank is a U.S. bank holding company. The following information is presented on a consolidated basis for the year ended December 31, 2024. All dollar amounts are in millions of dollars unless otherwise indicated.

Balance Sheet	2024	2023
Assets		
Cash and cash equivalents	1,234	1,100
Securities	15,678	14,500
Loans	45,000	43,500
Other assets	2,100	2,000
Liabilities		
Deposits	38,000	37,000
Borrowings	8,000	7,500
Other liabilities	1,000	1,000
Equity	18,000	17,000

Met Bank's financial performance is summarized in the following table:

Income Statement	2024	2023
Interest income	1,500	1,400
Interest expense	(800)	(750)
Net interest income	700	650
Provision for credit losses	(50)	(60)
Non-interest income	100	120
Non-interest expense	(200)	(220)
Income before taxes	550	490
Income tax expense	(150)	(140)
Net income	400	350

Met Bank's performance is further detailed in the following table:

Key Metrics	2024	2023
Return on Assets (ROA)	2.2%	2.0%
Return on Equity (ROE)	15.0%	14.0%
Cost of Funds	3.5%	3.8%
Net Interest Margin	4.8%	4.6%
Loan Loss Ratio	0.1%	0.1%
Capital Ratio	12.0%	11.5%

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Account	2019	2018	2017
Accounts receivable	1,000	1,000	1,000
Inventory	1,000	1,000	1,000
Prepaid expenses	1,000	1,000	1,000
Property, plant, and equipment	1,000	1,000	1,000
Intangible assets	1,000	1,000	1,000
Goodwill	1,000	1,000	1,000
Other assets	1,000	1,000	1,000
Accounts payable	1,000	1,000	1,000
Accrued liabilities	1,000	1,000	1,000
Deferred tax liabilities	1,000	1,000	1,000
Other liabilities	1,000	1,000	1,000
Equity	1,000	1,000	1,000
Common stock	1,000	1,000	1,000
Retained earnings	1,000	1,000	1,000
Accumulated other comprehensive income	1,000	1,000	1,000
Other equity	1,000	1,000	1,000

Total Assets = Total Liabilities + Equity
 10,000 = 10,000