

| BDO Credit Ratings | Moody's 27-Mar-2024 | Fitch 3-Apr-2024 |
|---|-------------------------------|----------------------------|
| Date | | |
| BDO Unibank, Inc. | | |
| Outlook | Stable | Stable |
| Bank Deposits (Foreign/Local) | | |
| Long Term | Baa2 | |
| Short Term | P-2 | |
| Issuer/Debt Rating (IDR) | | |
| Long Term (Foreign/Local) | | BBB- |
| Long Term (xgs) (Foreign/Local) | | BB+(xgs) |
| Short Term (Foreign) | | F3 |
| Short Term (xgs) (Foreign) | | B(xgs) |
| Senior Unsecured Debt (Foreign) | Baa2 | |
| Other Short Term (Foreign) | (P)P-2 | |
| Baseline Credit Assessment | baa2 | |
| Adjusted Baseline Credit Assessment | baa2 | |
| Viability Rating (Local) | | bb+ |
| Counterparty Risk Rating (Foreign/Local) | | |
| Long Term | Baa1 | |
| Short Term | P-2 | |
| Counterparty Risk Assessment (Local) | | |
| Long Term | Baa1(cr) | |
| Short Term | P-2(cr) | |
| Government Support Rating | | bbb- |
| BDO Unibank, Inc., Hong Kong Branch | | |
| Outlook | Stable | |
| Senior Unsecured MTN | (P)Baa2 | |
| Other Short Term | (P)P-2 | |
| "xgs" refers to Ex-Government Support Ratings | | |
| Source: Moody's, Fitch | | |