

Basel III Liquidity Coverage Ratio (LCR) of BDO Unibank Group as of June 30, 2019 per Bangko Sentral ng Pilipinas (BSP) required disclosure.

<b>LIQUIDITY COVERAGE RATIO DISCLOSURE TEMPLATE - CONSOLIDATED</b> (In Single Currency, Absolute Amount)		
<b>NATURE OF ITEM</b>	<b>TOTAL UNWEIGHTED <sup>1</sup> VALUE (AVERAGE)</b>	<b>TOTAL WEIGHTED <sup>2</sup> VALUE (AVERAGE)</b>
<b>STOCK OF HIGH-QUALITY LIQUID ASSETS (HQLA)</b>		
<b>1. TOTAL STOCK OF HQLA</b>		611,252,690,495.84
<b>EXPECTED CASH OUTFLOWS</b>		
<b>2. Deposits, of which:</b>	<b>2,292,402,649,896.48</b>	<b>628,865,279,029.81</b>
3. Retail funding	1,322,387,788,419.52	155,152,784,515.64
4. Wholesale Funding of which:	970,014,861,476.96	473,712,494,514.17
5. <i>Operational deposits</i>	471,816,236,686.64	141,544,871,005.99
6. <i>Non-operational deposits (all counterparties)</i>	498,198,624,790.33	332,167,623,508.18
<b>7. Unsecured wholesale funding (all counterparties)</b>	<b>23,953,875,994.89</b>	<b>23,745,681,299.50</b>
<b>8. Secured Funding</b>		<b>0.00</b>
<b>9. Derivatives contracts, of which:</b>	<b>124,241,637,013.03</b>	<b>124,241,637,013.03</b>
10. Outflows related to derivatives exposures (net)	124,241,637,013.03	124,241,637,013.03
11. Outflows related to collateral requirements	0.00	0.00
<b>12. Structured financing instruments</b>	<b>0.00</b>	<b>0.00</b>
<b>13. Committed business facilities (all counterparties)</b>	<b>16,508,219,306.36</b>	<b>7,689,938,834.46</b>
<b>14. Other contractual obligations within a 30-day period</b>	<b>14,905,633,305.99</b>	<b>14,905,633,305.99</b>
<b>15. Other contingent funding obligations</b>	<b>1,896,736,344,845.30</b>	<b>56,902,090,345.36</b>
<b>16 TOTAL EXPECTED CASH OUTFLOWS</b>		<b>856,350,259,828.14</b>
<b>EXPECTED CASH INFLOWS</b>		
<b>17. Secured lending</b>	<b>1,434,292,583.38</b>	<b>5,939,910.42</b>
<b>18. Fully performing exposures (all counterparties)</b>	<b>317,222,445,341.31</b>	<b>202,316,660,883.63</b>
<b>19. Other cash inflows</b>	<b>137,083,489,825.25</b>	<b>137,083,489,825.25</b>
<b>20. TOTAL EXPECTED CASH INFLOWS</b>	<b>455,740,227,749.94</b>	<b>339,406,090,619.30</b>
		<b>Total Adjusted <sup>3</sup> Value</b>
<b>21. TOTAL STOCK OF HQLA</b>		<b>611,252,690,495.84</b>
<b>22. TOTAL EXPECTED NET CASH OUTFLOWS</b>		<b>516,944,169,208.84</b>
<b>23. LIQUIDITY COVERAGE RATIO (%)</b>		<b>118.24%</b>

<sup>1</sup> Unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).

<sup>2</sup> Weighted values must be calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows).

<sup>3</sup> Adjusted values must be calculated after the application of both: (i) haircuts (for Total HQLA) and inflow and outflow rates (for Total Net Cash Outflows); and (ii) applicable cap and ceiling (i.e., cap on Level 2 assets for HQLA and ceiling on inflows).

Datapoints used were the simple average of the quarterly consolidated report as of March 31, 2019 and June 30, 2019