

Basel III Liquidity Coverage Ratio (LCR) of BDO Unibank Group as of March 31, 2020 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>		659,969,256,953.83
<b>EXPECTED CASH OUTFLOWS</b>		
<b>2. Deposits, of which:</b>	<b>2,493,073,500,111.05</b>	<b>624,466,187,389.12</b>
3. Retail funding	1,431,583,903,580.06	146,611,354,843.07
4. Wholesale Funding of which:	1,061,489,596,530.99	477,854,832,546.05
5. <i>Operational deposits</i>	645,678,582,750.53	193,703,574,825.16
6. <i>Non-operational deposits (all counterparties)</i>	415,811,013,780.47	284,151,257,720.89
<b>7. Unsecured wholesale funding (all counterparties)</b>	<b>29,007,153,757.81</b>	<b>28,807,134,334.56</b>
<b>8. Secured Funding</b>		<b>132,404,770.40</b>
<b>9. Derivatives contracts, of which:</b>	<b>82,767,522,514.72</b>	<b>82,767,522,514.72</b>
10. Outflows related to derivatives exposures (net)	82,767,522,514.72	82,767,522,514.72
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>11,604,094,230.46</b>	<b>7,738,748,179.59</b>
<b>14. Other contractual obligations within a 30-day period</b>	<b>21,498,945,631.41</b>	<b>21,498,945,631.41</b>
<b>15. Other contingent funding obligations</b>	<b>2,156,268,418,617.81</b>	<b>64,688,052,558.53</b>
<b>16 TOTAL EXPECTED CASH OUTFLOWS</b>		<b>830,098,995,378.34</b>
<b>EXPECTED CASH INFLOWS</b>		
<b>17. Secured lending</b>	<b>35,872,576.42</b>	<b>6,137,670.89</b>
<b>18. Fully performing exposures (all counterparties)</b>	<b>347,542,977,214.77</b>	<b>214,921,514,438.37</b>
<b>19. Other cash inflows</b>	<b>95,716,625,202.75</b>	<b>95,716,625,202.75</b>
<b>20. TOTAL EXPECTED CASH INFLOWS</b>	<b>443,295,474,993.94</b>	<b>310,644,277,312.01</b>
		<b>Total Adjusted <sup>3</sup> Value</b>
<b>21. TOTAL STOCK OF HQLA</b>		<b>659,969,256,953.83</b>
<b>22. TOTAL EXPECTED NET CASH OUTFLOWS</b>		<b>519,454,718,066.33</b>
<b>23. LIQUIDITY COVERAGE RATIO (%)</b>		<b>127.05%</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).

Datapoint used was the simple average of the quarterly consolidated report as of March 31, 2020.