

Basel III Liquidity Coverage Ratio (LCR) of BDO Unibank Inc. as of March 31, 2020 per Bangko Sentral ng Pilipinas (BSP) required disclosure.

<b>LIQUIDITY COVERAGE RATIO DISCLOSURE TEMPLATE - SOLO</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>		<b>641,189,516,065.46</b>
<b>EXPECTED CASH OUTFLOWS</b>		
<b>2. Deposits, of which:</b>	<b>2,439,388,132,262.94</b>	<b>607,662,270,704.72</b>
3. Retail funding	1,398,174,740,309.24	143,140,072,270.11
4. Wholesale Funding of which:	1,041,213,391,953.70	464,522,198,434.61
5. <i>Operational deposits</i>	646,827,489,807.45	194,048,246,942.23
6. <i>Non-operational deposits (all counterparties)</i>	394,385,902,146.25	270,473,951,492.37
<b>7. Unsecured wholesale funding (all counterparties)</b>	<b>15,374,835,638.83</b>	<b>15,174,816,215.58</b>
<b>8. Secured Funding</b>		<b>0.00</b>
<b>9. Derivatives contracts, of which:</b>	<b>77,057,173,739.51</b>	<b>77,057,173,739.51</b>
10. Outflows related to derivatives exposures (net)	77,057,173,739.51	77,057,173,739.51
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>20,780,951,014.06</b>	<b>20,780,951,014.06</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>793,102,012,411.99</b>
<b>EXPECTED CASH INFLOWS</b>		
<b>17. Secured lending</b>	<b>0.00</b>	<b>0.00</b>
<b>18. Fully performing exposures (all counterparties)</b>	<b>347,215,956,443.28</b>	<b>215,172,730,835.87</b>
<b>19. Other cash inflows</b>	<b>82,990,880,642.46</b>	<b>82,990,880,642.46</b>
<b>20. TOTAL EXPECTED CASH INFLOWS</b>	<b>430,206,837,085.74</b>	<b>298,163,611,478.33</b>
		<b>Total Adjusted <sup>3</sup> Value</b>
<b>21. TOTAL STOCK OF HQLA</b>		<b>641,189,516,065.46</b>
<b>22. TOTAL EXPECTED NET CASH OUTFLOWS</b>		<b>494,938,400,933.66</b>
<b>23. LIQUIDITY COVERAGE RATIO (%)</b>		<b>129.55%</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 solo report as of March 31, 2020.