

Basel III Liquidity Coverage Ratio (LCR) of BDO Unibank Inc. as of June 30, 2020 per Bangko Sentral ng Pilipinas (BSP) required disclosure.

<b>LIQUIDITY COVERAGE RATIO DISCLOSURE TEMPLATE - SOLO</b> (In Single Currency, Absolute Amount)		
NATURE OF ITEM	TOTAL UNWEIGHTED <sup>1</sup> VALUE (AVERAGE)	TOTAL WEIGHTED <sup>2</sup> VALUE (AVERAGE)
<b>STOCK OF HIGH-QUALITY LIQUID ASSETS (HQLA)</b>		
<b>1. TOTAL STOCK OF HQLA</b>		<b>651,154,672,005.53</b>
<b>EXPECTED CASH OUTFLOWS</b>		
<b>2. Deposits, of which:</b>	<b>2,460,421,167,958.57</b>	<b>597,858,441,019.89</b>
3. Retail funding	1,434,302,424,357.04	146,710,800,196.08
4. Wholesale Funding of which:	1,026,118,743,601.53	451,147,640,823.81
5. <i>Operational deposits</i>	640,694,426,563.83	192,208,327,969.15
6. <i>Non-operational deposits (all counterparties)</i>	385,424,317,037.70	258,939,312,854.66
<b>7. Unsecured wholesale funding (all counterparties)</b>	<b>9,209,043,273.39</b>	<b>9,005,276,410.29</b>
<b>8. Secured Funding</b>		<b>0.00</b>
<b>9. Derivatives contracts, of which:</b>	<b>71,954,458,130.39</b>	<b>71,954,458,130.39</b>
10. Outflows related to derivatives exposures (net)	71,954,458,130.39	71,954,458,130.39
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>7,676,680,954.08</b>	<b>3,978,122,031.74</b>
<b>14. Other contractual obligations within a 30-day period</b>	<b>23,122,589,621.45</b>	<b>23,122,589,621.45</b>
<b>15. Other contingent funding obligations</b>	<b>2,040,212,909,008.93</b>	<b>61,206,387,270.27</b>
<b>16 TOTAL EXPECTED CASH OUTFLOWS</b>		<b>767,125,274,484.02</b>
<b>EXPECTED CASH INFLOWS</b>		
<b>17. Secured lending</b>	<b>80,445,797.81</b>	<b>0.00</b>
<b>18. Fully performing exposures (all counterparties)</b>	<b>342,525,594,775.82</b>	<b>211,203,619,691.73</b>
<b>19. Other cash inflows</b>	<b>76,431,348,462.18</b>	<b>76,431,348,462.18</b>
<b>20. TOTAL EXPECTED CASH INFLOWS</b>	<b>419,037,389,035.81</b>	<b>287,634,968,153.90</b>
		<b>Total Adjusted <sup>3</sup> Value</b>
<b>21. TOTAL STOCK OF HQLA</b>		<b>651,154,672,005.53</b>
<b>22. TOTAL EXPECTED NET CASH OUTFLOWS</b>		<b>479,490,306,330.11</b>
<b>23. LIQUIDITY COVERAGE RATIO (%)</b>		<b>135.80%</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 solo report as of March 31, 2020 and June 30, 2020.