

Basel III Liquidity Coverage Ratio (LCR) of BDO Unibank Inc. as of September 30, 2022 per Bangko Sentral ng Pilipinas (BSP) required disclosure.

LIQUIDITY COVERAGE RATIO DISCLOSURE TEMPLATE - SOLO (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>		802,514,252,917.73
<b>EXPECTED CASH OUTFLOWS</b>		
<b>2. Deposits, of which:</b>	<b>2,808,762,007,259.80</b>	<b>598,841,580,286.59</b>
3. Retail funding	1,638,986,664,141.92	170,960,943,673.80
4. Wholesale Funding of which:	1,169,775,343,117.88	427,880,636,612.79
5. <i>Operational deposits</i>	885,882,501,310.80	265,764,750,393.24
6. <i>Non-operational deposits (all counterparties)</i>	283,892,841,807.08	162,115,886,219.55
<b>7. Unsecured wholesale funding (all counterparties)</b>	<b>19,106,400,486.04</b>	<b>18,913,541,607.95</b>
<b>8. Secured Funding</b>		<b>0.00</b>
<b>9. Derivatives contracts, of which:</b>	<b>193,811,868,648.50</b>	<b>193,811,868,648.50</b>
10. Outflows related to derivatives exposures (net)	193,811,868,648.50	193,811,868,648.50
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>24,394,800,000.00</b>	<b>2,439,480,000.00</b>
<b>14. Other contractual obligations within a 30-day period</b>	<b>24,138,580,440.25</b>	<b>24,138,580,440.25</b>
<b>15. Other contingent funding obligations</b>	<b>2,919,327,252,985.09</b>	<b>87,579,817,589.55</b>
<b>16 TOTAL EXPECTED CASH OUTFLOWS</b>		<b>925,724,868,572.84</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>283,592,342,614.52</b>	<b>176,619,554,924.05</b>
<b>19. Other cash inflows</b>	<b>197,374,849,448.48</b>	<b>197,374,849,448.48</b>
<b>20. TOTAL EXPECTED CASH INFLOWS</b>	<b>480,967,192,063.00</b>	<b>373,994,404,372.53</b>
		<b>Total Adjusted <sup>3</sup> Value</b>
<b>21. TOTAL STOCK OF HQLA</b>		<b>802,514,252,917.73</b>
<b>22. TOTAL EXPECTED NET CASH OUTFLOWS</b>		<b>551,730,464,200.31</b>
<b>23. LIQUIDITY COVERAGE RATIO (%)</b>		<b>145.45%</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, 2022; June 30, 2022 and September 30, 2022.