

02 February 2023

THE PHILIPPINE STOCK EXCHANGE, INC.

6th Floor, PSE Tower 28th St. corner 5th Ave. BGC, Taguig City

> Attention: Ms. Alexandra D. Tom Wong OIC, Disclosure Department

PHILIPPINE DEALING & EXCHANGE CORP.

29th Floor, BDO Equitable Tower 8751 Paseo de Roxas, Makati City

> Attention: Atty. Marie Rose M. Magallen-Lirio Head, Issuer Compliance and Disclosure Department

Re: Statement of Condition as of December 31, 2022

Ladies and Gentlemen:

Please find attached the Balance Sheet and the Consolidated Balance Sheet as of December 31, 2022 of BDO Unibank, Inc.

Thank you.

Very truly yours,

ELMER B. SERRANO Corporate Information Officer



As of December 31, 2022

BALANCE SHEET		
(Head Office and Branches)	AN Current Quarter	IOUNT Previous Quarter
ASSETS		
Cash and Cash Items Due from Bangko Sentral ng Pilipinas	P 91,238,409,443.02 382,155,160,140.50	P 57,055,253,986.71 335,478,814,388.90
Due from Other Banks	51,055,471,474.05	68,880,601,953.45
Financial Assets at Fair Value through Profit or Loss Available-for-Sale Financial Assets-Net	5,757,912,112.68	17,467,173,130.57
Held-to-Maturity Financial Assets-Net	108,337,351,036.71 486,416,836,754.54	111,839,189,959.66 476,191,922,555.75
Unquoted Debt Securities Classified as Loans-Net	0.00	0.00
Investments in Non-Marketable Equity Security-Net	0.00	0.00
Loans and Receivables-Net Loans to Bangko Sentral ng Pilipinas	2,596,614,319,597.81 0.00	2,452,499,927,376.62 0.00
Interbank Loans Receivable	118,879,511,111.21	57,521,845,736.78
Loans and Receivables-Others	2,464,642,343,345.81	2,388,447,134,030.85
Loans and Receivables Arising from RA/CA/PR/SLB	26,084,420,709.00	19,226,270,439.00
General Loan Loss Provision Other Financial Assets	12,991,955,568.21 22,203,512,293.18	12,695,322,830.01 18,228,652,105.66
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	56,107,857,475.75	51,495,650,003.23
Bank Premises, Furniture, Fixtures and Equipment-Net	43,700,268,027.82	43,654,225,634.01
Real and Other Properties Acquired-Net Non-Current Assets Held for Sale	11,596,870,628.13	11,283,852,894.41
Other Assets - Net	2,987,365,964.28 66,291,277,590.98	3,309,089,994.18 79,531,122,824.77
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank		0.00
TOTAL ASSETS	P 3,924,462,612,539.45	P 3,726,915,476,807.92
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	P 3,510,521,885.39	
Deposit Liabilities Due to Other Banks	3,138,712,906,989.37 0.00	2,947,808,256,048.12 0.00
Bills Payable	52,531,499,488.63	36,244,943,814.46
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	29,120,026,937.40	22,614,137,656.40
c) Other Deposit Substitutes d) Others	12,547,986,716.10 10,863,485,835.13	3,371,041,022.37
Bonds Payable-Net	136,470,440,174.91	10,259,765,135.69 140,877,888,432.77
Unsecured Subordinated Debt-Net	0.00	0.00
Redeemable Preferred Shares	0.00	0.00
Special Time Deposit Due to Bangko Sentral ng Pilipinas	0.00	0.00
Other Financial Liabilities	58,023,338,576.14	60,673,217,271.86
Other Liabilities	75,396,204,868.36	90,214,890,068.66
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	P 3,464,644,911,982.80	P 3,283,965,050,349.67
STOCKHOLDERS' EQUITY Capital Stock	P 290.511.164.469.87	D 475 400 500 007 40
Other Capital Accounts	P 290,511,164,469.87 28,234,216,949.85	P 175,123,596,607.43 9,985,220,676.27
Retained Earnings	141,072,319,136.93	257,841,609,174.55
Assigned Capital	0.00	0.00
	D 450 917 700 556 65	D 442 050 426 459 25
TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 459,817,700,556.65 P 3.924,462,612,539,45	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS	P 459,817,700,556.65 P 3,924,462,612,539.45	P 442,950,426,458.25 P 3,726,915,476,807.92
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued	,	P 3,726,915,476,807.92
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit	P 3,924,462,612,539.45 P 36,541,292.00 0.00	P 3,726,915,476,807.92 P 36,541,292.00 0.00
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued	P 3,924,462,612,539.45 P 36,541,292.00 0.00 46,726,818,018.62	P 3,726,915,476,807.92 P 36,541,292.00 0.00 45,421,507,336.05
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit	P 3,924,462,612,539.45 P 36,541,292.00 0.00	P 3,726,915,476,807.92 P 36,541,292.00 0.00 45,421,507,336.05 47,082,725,055.88
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments	P 3,924,462,612,539,45 P 36,541,292.00 0.00 46,726,818,018.62 48,124,474,165.07 17,026,648,228,73 445,682,674,155.32	P 3,726,915,476,807.92 P 36,541,292.00 0.00 45,421,507,336.05 47,082,725,055.88 8,356,075,155.52 446,397,880,741.12
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts	P 3,924,462,612,539.45 P 36,541,292.00 0.00 46,726,818,018,62 48,124,474,165.07 17,026,648,228.73 445,682,674,155.22 16,673,611,060.36	P 3,726,915,476,807.92 P 36,541,292.00 0.00 45,421,507,336.05 47,082,725,055.88 8,356,075,155.52 446,397,880,741,12 60,160,274,163,76
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper	P 3,924,462,612,539.45 P 36,541,292.00 0.00 46,726,818,018,62 48,124,474,165.07 17,026,648,228.73 445,682,674,155.32 16,673,611,060.36 0.00	P 3,726,915,476,807.92 P 36,541,292.00 0.00 45,421,507,336.05 47,082,725,055.88 8,356,075,155,52 446,397,880,741.12 60,160,274,163.76 0.00
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts	P 3,924,462,612,539.45 P 36,541,292.00 0.00 46,726,818,018,62 48,124,474,165.07 17,026,648,228.73 445,682,674,155.22 16,673,611,060.36	P 3,726,915,476,807.92 P 36,541,292.00 0.00 45,421,507,336.05 47,082,725,055.88 8,356,075,155.52 446,397,880,741,12 60,160,274,163,76
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Slandby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts	P 3,924,462,612,539.45 P 36,541,292.00 0.00 46,726,818,018,62 48,124,474,165.07 17,026,648,228.73 445,682,674,155.32 16,673,611,060.36 0.00 1,255,751,285,047,53 640,362,059,510.31 615,389,225,535.22	P 3,726,915,476,807.92 P 36,541,292.00 0.00 45,421,507,336.05 47,082,725,055.88 8,365,075,155,52 446,397,880,741.12 60,160,274,163.76 0.00 1,187,352,284,764.35 687,980,529,010.44 499,371,755,751.91
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciany Accounts b) Agency Accounts c) Advisory/Consultancy	P 3,924,462,612,539.45 P 36,541,292.00 0.00 46,726,818,018,62 48,124,474,165.07 17,026,643,228.73 445,682,674,155.32 16,673,611,060.36 0.00 1,255,751,285,047.53 640,362,059,510.31 615,389,225,535.22 2.00	P 3,726,915,476,807.92 P 36,541,292.00 0.00 45,421,507,336.05 47,062,725,055.88 8.356,075,155.52 446,397,880,741.12 60,160,274,163.76 0.00 1,187,352,284,764.35 687,980,529,010.44 499,371,755,751.91 2.00
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives	P 3,924,462,612,539,45 P 36,541,292.00 0.00 46,726,818,018,62 48,124,474,165.07 17,026,648,228,73 445,582,674,155.32 16,673,611,060,36 0.00 1,255,751,285,047,53 640,362,059,510.31 615,389,225,535.22 .00 311,792,244,964,17	P 3,726,915,476,807.92 P 36,541,292.00 0.00 45,421,507,336.05 47,082,725,055.88 8,356,075,155.52 446,397,880,741,12 60,160,274,163,76 0.00 1,187,352,284,764,35 687,980,529,010.44 499,371,755,751.91 2,00 443,903,974,003 62
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciany Accounts b) Agency Accounts c) Advisory/Consultancy	P 3,924,462,612,539,45 P 36,541,292.00 0.00 46,726,818,018,62 48,124,474,165.07 17,026,648,228,73 445,682,674,155.32 16,673,611,060.36 0.00 1,255,751,285,047,53 640,362,059,510.31 615,389,225,535.22 2.00 311,792,244,964.17 21,723,719,043,89	P 3,726,915,476,807.92 P 36,541,292.00 0,000 45,421,507,336.05 47,082,725,055.88 8,356,075,155,52 446,397,880,741,12 60,160,274,163,76 687,980,528,010.44 499,371,755,751.91 2,00 443,903,974,003,62 24,879,140,827.32
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others	P 3,924,462,612,539,45 P 36,541,292.00 0.00 46,726,818,018,62 48,124,474,165.07 17,026,648,228,73 445,582,674,155.32 16,673,611,060,36 0.00 1,255,751,285,047,53 640,362,059,510.31 615,389,225,535.22 .00 311,792,244,964,17	P 3,726,915,476,807.92 P 36,541,292.00 0,000 45,421,507,336.05 47,082,725,055.88 8,356,075,155,52 446,397,880,741,12 60,160,274,163,76 687,980,528,010.44 499,371,755,751.91 2,00 443,903,974,003,62 24,879,140,827.32
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total Ioan portfolio (TLP)	P 3,924,462,612,539.45 P 36,541,292.00 0.00 46,726,818,018,82 48,124,474,165.07 17,7026,648,228,73 445,582,674,155.32 16,673,611,060,36 16,673,611,060,36 16,5389,225,535.22 2.00 311,792,244,964,17 21,723,719,043,89 P 2,163,538,015,975.69 2,667,536,885,487,29 2,667,536,885,487,29	P 3,726,915,476,807.92 P 36,541,292,00 0,000 45,421,507,336,05 47,082,725,055,88 8,356,075,155,52 446,397,880,741,12 60,160,274,163,76 60,160,274,163,76 687,980,529,010,44 499,371,755,751,91 2,00 443,903,974,003,62 24,879,140,827,32 P 2,263,590,403,339,62 2,523,105,145,091,89 2,523,105,145,091,89
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commiments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciany Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total Ioan portfolio (TLP) Specific allowance for credit losses on the TLP	P 3,924,462,612,539.45 P 36,541,292.00 0.00 46,726,818,018.62 48,124,474,165.07 17,026,648,228.73 445,682,674,155.32 16,673,611,060.36 0.00 1,255,751,285,047.53 640,362,059,510.31 615,389,225,535.22 0.00 311,792,244,964.17 21,723,719,043.89 P 2,163,538,015,975.69	P 3,726,915,476,807.92 P 36,541,292.00 45,421,507,336.05 47,082,725,055.88 8,356,075,155.52 446,397,880,741,12 60,160,274,163,76 0.00 1,187,352,284,764,35 687,980,529,010.44 499,371,755,751.91 2.00 443,903,974,003.62 24,879,140,827.32 P 2,263,590,403,339,62
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others COTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total Ioan portfolio (TLP) Specific allowance for credit Iosses on the TLP Non-Performing Loans (NFLs)	P 3,924,462,612,539,45 P 3,6,541,292,00 0,00 46,728,818,018,82 48,124,474,165,07 17,026,648,228,73 445,682,674,155,32 16,673,811,060,36 640,362,059,510,31 615,389,225,535,22 2,00 311,792,244,964,17 21,723,719,043,89 P 2,163,538,015,975,69 2,667,536,885,487,29 57,930,610,321,27	P 3,726,915,476,807.92 P 36,541,292,00 45,421,507,336,05 47,082,725,055,88 47,082,725,055,88 8,356,075,155,52 446,397,880,741,12 60,160,274,163,76 60,160,274,163,76 687,980,529,010,44 499,371,755,751,91 2.00 443,903,974,003,62 24,879,140,827,32 P 2,263,590,403,339,62 2,523,105,145,091,89 57,909,894,885,26
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commiments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciany Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total Ioan portfolio (TLP) Specific allowance for credit losses on the TLP	P 3,924,462,612,539.45 P 36,541,292.00 0.00 46,726,818,018,82 48,124,474,165.07 17,7026,648,228,73 445,582,674,155.32 16,673,611,060,36 16,673,611,060,36 16,5389,225,535.22 2.00 311,792,244,964,17 21,723,719,043,89 P 2,163,538,015,975.69 2,667,536,885,487,29 2,667,536,885,487,29	P 3,726,915,476,807.92 P 36,541,292,00 0,000 45,421,507,336,05 47,082,725,055,88 8,356,075,155,52 446,397,880,741,12 60,160,274,163,76 60,160,274,163,76 687,980,529,010,44 499,371,755,751,91 2,00 443,903,974,003,62 24,879,140,827,32 P 2,263,590,403,339,62 2,523,105,145,091,89 2,523,105,145,091,89
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs	P 3,924,462,612,539.45 P 36,541,292.00 0.00 46,726,818,018,82 48,124,474,165.07 17,7026,648,228.73 445,682,674,155.32 16,673,611,060.36 16,673,611,060.36 1255,751,285,047.53 640,382,059,510.31 640,362,059,510.31 611,389,225,535.22 21,723,719,043,89 P 21,667,536,885,487,29 57,930,610,321.27 50,542,959,630,43 50,542,959,630,43	P 3,726,915,476,807.92 P 36,541,292,00 0,000 45,421,507,336,05 47,082,725,055,88 8,356,075,155,52 446,397,880,741,12 60,160,274,163,76 60,160,274,163,76 687,980,529,010,44 499,371,755,751,91 2,00 443,903,974,003,62 24,879,140,827,32 P 2,263,590,403,339,62 2,523,105,145,091,89 57,909,894,885,26 55,003,264,611,83 55,003,264,611,83
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total Ioan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs	P 3,924,462,612,539.45 P 36,541,292.00 0.00 46,726,818,018,62 48,124,474,165.07 17,7026,648,228.73 445,682,674,155.32 16,673,611,060.36 0.00 1,255,751,285,047.53 640,362,059,510.31 640,362,059,510.31 640,362,059,510.31 21,723,719,043,89 P 2,163,538,015,975,69 P 2,163,538,015,975,69 57,930,610,321,27 50,542,959,630,43 1,89% 20,147,789,770,51 0,769 0.766 0.769	P 3,726,915,476,807.92 P 36,541,292,00 0,000 45,421,507,336,05 47,082,725,055,88 8,356,075,155,52 446,397,880,741,12 60,160,274,163,76 60,160,274,163,76 0,00 1,187,352,284,764,35 687,980,529,010,44 499,371,755,751,91 2,00 443,903,974,003,62 24,879,140,827,32 P 2,263,590,403,339,62 2,523,105,145,091,89 57,909,894,885,26 55,003,264,611,83 2,18% 23,001,349,736,95 0,91%
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Slandby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total Ican portfolio (TLP) Specifica Ilovance for credit Ibases on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs to gross NPLs (%)	P 3,924,462,612,539,45 P 3,924,462,612,539,45 P 36,541,292,00 0,00 46,728,818,018,82 48,124,74,165,07 17,026,648,228,73 445,682,674,155,32 16,673,611,060,36 640,362,059,510,31 615,389,225,535,22 2,00 311,792,244,964,17 2,1723,719,043,89 P 2,163,538,015,975,669 2,667,536,885,487,29 57,930,610,321,27 50,542,956,03,43 1,89% 20,147,789,770,51 0,76% 170,95%	P 3,726,915,476,807.92 P 36,541,292.00 45,421,507,380.05 47,082,725,055.88 8,356,075,155.52 446,397,880,741.12 60,160,274,163,76 600,000 1,187,352,284,764,35 667,980,529,010.44 499,371,755,751.91 2.00 2443,903,974,003,62 24,879,140,827.32 P 2,263,590,403,339,62 2,523,105,145,091,89 57,909,894,885,26 55,003,264,611.83 2.18% 23,001,349,736,95 0.91% 154,90% 154,90%
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total Ican portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to gross TLP (%) e. Ratio of total allowance for credit losses on the gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross NPLs (%) f. Ratio of ther Risk Assets, gross of allowance for credit losses	P 3,924,462,612,539.45 P 36,541,292.00 0.00 46,726,818,018,62 48,124,474,165.07 17,7026,648,228.73 445,682,674,155.32 16,673,611,060.36 0.00 1,255,751,285,047.53 640,362,059,510.31 640,362,059,510.31 640,362,059,510.31 21,723,719,043,89 P 2,163,538,015,975,69 P 2,163,538,015,975,69 57,930,610,321,27 50,542,959,630,43 1,89% 20,147,789,770,51 0,769 0.766 0.769	P 3,726,915,476,807.92 P 36,541,292,00 0,000 45,421,507,336,05 47,082,725,055,88 8,356,075,155,52 446,397,880,741,12 60,160,274,163,76 60,160,274,163,76 0,00 1,187,352,284,764,35 687,980,529,010,44 499,371,755,751,91 2,00 443,903,974,003,62 24,879,140,827,32 P 2,263,590,403,339,62 2,523,105,145,091,89 57,909,894,885,26 55,003,264,611,83 2,18% 23,001,349,736,95 0,91%
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Slandby Letters of Credit Performance Standby Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fickciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross Itotal loar portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (INPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of total allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses	P 3,924,462,612,539,45 P 36,541,292.00 0.00 46,728,818,018,82 48,124,474,165,07 17,026,648,228,73 445,682,674,155,32 16,673,811,060,36 0.00 1,255,751,285,047,53 640,362,059,510,31 615,339,225,535,22 2,000 311,792,244,964,17 21,723,719,043,89 2,000 9 2,163,538,015,975,659 2,667,538,885,487,29 57,930,610,321,27 50,542,2959,630,43 1,89% 20,147,789,770,51 0,76% 170,955% 114,62% 116,528,730,069,64 23,275,778,256,627	P 3,726,915,476,807.92 P 36,541,292.00 45,421,507,380.05 47,082,725,055.88 8,356,075,155.52 446,397,880,741.12 60,160,274,163,76 687,980,729,010.44 499,371,755,751.91 2.00 443,903,974,003.62 2.4,879,140,827.32 P 2,263,590,403,338.62 2,523,105,145,091.89 57,909,894,885.26 55,003,264,611.83 2.18% 23,001,349,736.95 0.91% 131,519,646,582.98 125,183,207,269,70
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commercial Letters of Credit Commercial Letters of Credit Commercial Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of specific allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross NPLs (%) f. Ratio of opecific allowance for credit losses Obselide Loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses	P 3,924,462,612,539.45 P 36,541,292.00 0.00 46,726,818,018,82 48,124,474,165.07 17,7026,648,228.73 445,682,674,155.32 16,673,611,060.36 16,673,611,060.36 640,362,059,510.31 640,362,059,510.31 641,362,059,510.31 6115,389,225,535.22 2,1723,719,043,89 P 2,163,538,015,975.69 2,0667,536,885,487.29 57,930,610,321.27 50,542,959,630.43 1,89% 20,147,789,770.51 20,147,789,770.51 114,622% 116,528,730,069,64 23,275,778,256.22 (%) 0,87%	P 3,726,915,476,807.92 P 36,541,292,00 0,00 45,421,507,336,05 47,082,725,055,88 8,356,075,155,52 446,397,880,741,12 60,160,274,163,76 60,160,274,163,76 687,980,529,010,44 499,371,755,751,91 2,00 443,903,974,003,62 24,879,140,827,32 P 2,263,590,403,339,62 2,523,105,145,091.89 57,909,894,885,26 55,003,264,611,83 2,18% 23,001,349,736,95 0,91% 131,519,646,862,98 25,183,207,269,70
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Slandby Letters of Credit Performance Standby Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fickciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross Itotal loar portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (INPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of total allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses	P 3,924,462,612,539,45 P 36,541,292.00 0.00 46,728,818,018,82 48,124,474,165,07 17,026,648,228,73 445,682,674,155,32 16,673,811,060,36 0.00 1,255,751,285,047,53 640,362,059,510,31 615,339,225,535,22 2,000 311,792,244,964,17 21,723,719,043,89 2,000 9 2,163,538,015,975,659 2,667,538,885,487,29 57,930,610,321,27 50,542,2959,630,43 1,89% 20,147,789,770,51 0,76% 170,955% 114,62% 116,528,730,069,64 23,275,778,256,627	P 3,726,915,476,807.92 P 36,541,292.00 45,421,507,380.05 47,082,725,055.88 8,356,075,155.52 446,397,880,741.12 60,160,274,163,76 687,980,729,010.44 499,371,755,751.91 2.00 443,903,974,003.62 2.4,879,140,827.32 P 2,263,590,403,338.62 2,523,105,145,091.89 57,909,894,885.26 55,003,264,611.83 2.18% 23,001,349,736.95 0.91% 131,519,646,582.98 125,183,207,269,70
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commercial Letters of Credit Commercial Letters of Credit Commercial Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs to gross TLP (%) a. Ratio of gross NPLs to gross TLP (%) c. Ratio of Net NPLs to gross TLP (%) c. Ratio of total allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losseses to gross TLP (%) Parent Compliance with Magna	P 3,924,462,612,539,45 P 36,541,292.00 0.00 46,726,818,018,82 48,124,474,165.07 17,7026,648,228,73 445,682,674,155.32 16,673,611,060,36 16,673,611,060,36 640,362,059,510,31 640,362,059,510,31 640,362,059,510,31 640,362,059,510,31 641,362,059,510,31 640,362,059,510,31 640,362,059,510,31 640,362,059,510,31 640,362,059,510,31 640,362,059,510,31 640,362,059,510,31 640,362,059,510,31 640,362,059,510,31 50,542,959,630,43 1,89% 20,147,789,770,515 20,147,789,770,511 114,82% 20,147,789,770,55% 114,82% 20,147,778,256.22 (%) 0,076% 115,725,233.35 0,0069,64 23,275,778,256.22 (%) 0,87% 15,725,233.35 0,00%	P 3,726,915,476,807.92 P 36,541,292,00 0,000 45,421,507,336,05 47,082,725,055,88 8,356,075,155,52 446,397,880,741,12 60,160,274,163,76 60,160,274,163,76 687,980,529,010,44 499,371,755,751,91 2,00 443,903,974,003,62 24,879,140,827,32 P 2,263,590,403,339,62 2,523,105,145,091,89 57,909,894,885,26 55,003,264,611,83 2,18% 23,001,349,736,95 0,91% 131,519,646,852,88 25,183,207,269,70 1,00% 1,00%, 10,005,871,66 0,00%
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Slandby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commercial Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts 0 0 Advisory/Consultancy Derivatives Others Other Site Story (Consultancy Derivatives Others DUTIONAL INFORMATION Gross NPLS Derivatives Others DUTIONAL INFORMATION Gross NPLS Derivatives Other Site of commercial tosses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs a. Gross NPLs to gross TLP (%) Cass of Net NPLs to gross TLP (%) Cass in the NLs to gross TLP (%) <tr< td=""><td>P 3,924,462,612,539,45 P 36,541,292.00 0,00 46,728,818,018,82 48,124,474,165,07 17,026,648,228,73 445,682,674,155,32 16,673,811,060,36 11,702,648,228,73 445,682,674,155,32 16,673,810,00,362,059,510,31 640,362,059,510,31 11,752,244,964,17 21,723,719,043,89 P 2,163,538,8015,975.69 2,667,536,885,487,29 57,930,610,321,27 50,542,2959,630,43 1,89% 20,147,789,770,51 0,76% 170,955% 114,82% 114,628,730,069,463 170,955% 114,628,730,069,462 23,275,778,256,22 (%) 0,87% 15,722,232,35 0,00% 0,71% 0,71%</td><td>P 3,726,915,476,807.92 P 36,541,292.00 45,421,507,380.05 47,082,772,5055.88 8,356,075,155.52 446,397,880,741.12 60,160,274,163,76 600,000 1,187,352,284,764,35 667,980,529,010.44 499,371,755,751.91 2.00 443,903,974,003,62 24,879,140,827.32 P 2,263,590,403,339,62 2,523,105,145,091,89 57,909,894,885,26 55,003,264,611.83 2.18% 23,001,349,736,95 0.91% 13,159,464,582,88 25,183,207,269,70 10,058,871,66 10,00% 0,00% 0.072%</td></tr<>	P 3,924,462,612,539,45 P 36,541,292.00 0,00 46,728,818,018,82 48,124,474,165,07 17,026,648,228,73 445,682,674,155,32 16,673,811,060,36 11,702,648,228,73 445,682,674,155,32 16,673,810,00,362,059,510,31 640,362,059,510,31 11,752,244,964,17 21,723,719,043,89 P 2,163,538,8015,975.69 2,667,536,885,487,29 57,930,610,321,27 50,542,2959,630,43 1,89% 20,147,789,770,51 0,76% 170,955% 114,82% 114,628,730,069,463 170,955% 114,628,730,069,462 23,275,778,256,22 (%) 0,87% 15,722,232,35 0,00% 0,71% 0,71%	P 3,726,915,476,807.92 P 36,541,292.00 45,421,507,380.05 47,082,772,5055.88 8,356,075,155.52 446,397,880,741.12 60,160,274,163,76 600,000 1,187,352,284,764,35 667,980,529,010.44 499,371,755,751.91 2.00 443,903,974,003,62 24,879,140,827.32 P 2,263,590,403,339,62 2,523,105,145,091,89 57,909,894,885,26 55,003,264,611.83 2.18% 23,001,349,736,95 0.91% 13,159,464,582,88 25,183,207,269,70 10,058,871,66 10,00% 0,00% 0.072%
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commercial Letters of Credit Commercial Letters of Credit Commercial Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Actisory/Consultancy Defivatives Others TOTAL CONTINGENT ACCOUNTS Monterial Control (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs a. Gross NPLs gross TLP (%) c. Ratio of Net NPLs to gross TLP (%) c. Ratio of total allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses on allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses	P 3,924,462,612,539,45 P 36,541,292.00 0.00 46,726,818,018,82 48,124,474,165.07 17,026,648,228,73 445,5682,674,155.32 16,673,611,060,36 0.60 1,255,751,285,047,53 640,362,059,510.31 615,389,225,535.22 2.00 311,792,244,964,17 21,723,719,043,89 P 2,163,538,015,975,69 2,667,536,885,487,29 57,930,610,321,27 50,542,959,630,43 1.89% 20,147,789,770,51 0.76% 114,62% 114,62% 114,528,730,069,64 23,275,778,256,223,35 (%) 0.87% 15,725,223,35 0.00% 0,771% 1.19%	P 3,726,915,476,807.92 P 36,541,292,00 0,000 45,421,507,336,05 47,082,725,055,88 8,356,075,155,52 446,397,880,741,12 60,160,274,163,76 60,160,274,163,76 0,000 1,187,352,284,764,35 687,980,529,010,44 499,371,755,751,91 2000 443,903,974,003,62 24,879,140,827,32 P 2,263,590,403,339,62 2,523,105,145,091,89 57,909,884,885,26 55,003,264,611,83 2,18% 23,001,349,736,85 0,91% 152,82% 131,519,646,582,98 25,133,207,289,70 1,00% 10,095,871,66 0,00% 0,00% 0,072%
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Slandby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commercial Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts 0 0 Advisory/Consultancy Derivatives Others Other Site Story (Consultancy Derivatives Others DUTIONAL INFORMATION Gross NPLS Derivatives Others DUTIONAL INFORMATION Gross NPLS Derivatives Other Site of commercial tosses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs a. Gross NPLs to gross TLP (%) Cass of Net NPLs to gross TLP (%) Cass in the NLs to gross TLP (%) <tr< td=""><td>P 3,924,462,612,539,45 P 36,541,292.00 0.00 46,728,818,018,82 48,124,474,165.07 17,026,648,228,73 445,682,674,155.32 16,673,811,060,36 0.00 1,255,751,285,047,53 640,362,059,510.31 640,362,059,510.31 615,338,9225,535.22 2,000 311,792,244,964,17 21,723,719,043,89 P 2,667,536,885,487.29 57,930,610,321.27 50,542,959,630,43 1.89% 20,147,789,770.51 0.76% 170,955 114,82% 114,628,730,069,464 23,275,778,256.22 (%) 0.87% 15,722,245,95,03,43 1.89% 20,147,789,770.51 0.76% 114,628,730,069,464 23,275,778,256.22 (%) 0.87% 15,725,232,35 0.00% 0,71% 0.71%</td><td>P 3,726,915,476,807.92 P 36,541,292.00 45,421,507,380.05 47,082,772,5055.88 8,356,075,155.52 446,397,880,741.12 60,160,274,163,76 600,000 1,187,352,284,764,35 667,980,529,010.44 499,371,755,751.91 2.00 443,903,974,003,62 24,879,140,827.32 P 2,263,590,403,339,62 2,523,105,145,091,89 57,909,894,885,26 55,003,264,611.83 2.18% 23,001,349,736,95 0.91% 13,159,464,582,88 25,183,207,269,70 10,058,871,66 10,00% 0,00% 0.072%</td></tr<>	P 3,924,462,612,539,45 P 36,541,292.00 0.00 46,728,818,018,82 48,124,474,165.07 17,026,648,228,73 445,682,674,155.32 16,673,811,060,36 0.00 1,255,751,285,047,53 640,362,059,510.31 640,362,059,510.31 615,338,9225,535.22 2,000 311,792,244,964,17 21,723,719,043,89 P 2,667,536,885,487.29 57,930,610,321.27 50,542,959,630,43 1.89% 20,147,789,770.51 0.76% 170,955 114,82% 114,628,730,069,464 23,275,778,256.22 (%) 0.87% 15,722,245,95,03,43 1.89% 20,147,789,770.51 0.76% 114,628,730,069,464 23,275,778,256.22 (%) 0.87% 15,725,232,35 0.00% 0,71% 0.71%	P 3,726,915,476,807.92 P 36,541,292.00 45,421,507,380.05 47,082,772,5055.88 8,356,075,155.52 446,397,880,741.12 60,160,274,163,76 600,000 1,187,352,284,764,35 667,980,529,010.44 499,371,755,751.91 2.00 443,903,974,003,62 24,879,140,827.32 P 2,263,590,403,339,62 2,523,105,145,091,89 57,909,894,885,26 55,003,264,611.83 2.18% 23,001,349,736,95 0.91% 13,159,464,582,88 25,183,207,269,70 10,058,871,66 10,00% 0,00% 0.072%
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commercial Letters of Credit Commercial Letters of Credit Commercial Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs to gross TLP (%) a. Ratio of specific allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses on allowance for credit losses OSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables Ratio of OSR loans and receivables, gross of allowance for credit losses DOSRI loans and receivables OSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables <td>P 3,924,462,612,539,45 P 36,541,292.00 0.00 46,726,818,018,82 48,124,474,165.07 17,7026,648,228,73 445,582,674,155.32 16,673,611,060,36 16,673,611,060,36 640,362,059,510,31 6115,389,225,535.22 311,792,244,964,17 21,723,719,043,89 P 2,163,538,015,975,69 2,667,536,885,487.29 57,930,610,321,27 50,542,959,630,43 1,89% 20,147,788,9770,51 0.76% 114,622% 0.87% 114,522,832,35 0.00% 0,778,256,222,35 0.00% 0,778,256,223,35 0.00% 0,71% 1,19% 12,34% 13,96%</td> <td>P 3,726,915,476,807.92 P 36,541,292,00 0,000 45,421,507,336,05 47,082,725,055,88 8,356,075,155,52 446,397,880,741,12 60,160,274,163,76 60,160,274,163,76 687,980,724,163,76 78,905,522,010,44 499,371,755,751,91 20,474,033,76 200 443,903,974,003,62 24,879,140,827,32 P 2,263,590,403,339,62 2,523,105,145,091,89 57,909,884,885,26 55,003,264,611,83 2,18% 23,001,349,736,85 1,00% 131,519,646,582,98 25,183,207,289,70 25,183,207,289,70 1,00% 10,095,871.66 0,00% 0,72% 1,00% 11,17% 13,94%</td>	P 3,924,462,612,539,45 P 36,541,292.00 0.00 46,726,818,018,82 48,124,474,165.07 17,7026,648,228,73 445,582,674,155.32 16,673,611,060,36 16,673,611,060,36 640,362,059,510,31 6115,389,225,535.22 311,792,244,964,17 21,723,719,043,89 P 2,163,538,015,975,69 2,667,536,885,487.29 57,930,610,321,27 50,542,959,630,43 1,89% 20,147,788,9770,51 0.76% 114,622% 0.87% 114,522,832,35 0.00% 0,778,256,222,35 0.00% 0,778,256,223,35 0.00% 0,71% 1,19% 12,34% 13,96%	P 3,726,915,476,807.92 P 36,541,292,00 0,000 45,421,507,336,05 47,082,725,055,88 8,356,075,155,52 446,397,880,741,12 60,160,274,163,76 60,160,274,163,76 687,980,724,163,76 78,905,522,010,44 499,371,755,751,91 20,474,033,76 200 443,903,974,003,62 24,879,140,827,32 P 2,263,590,403,339,62 2,523,105,145,091,89 57,909,884,885,26 55,003,264,611,83 2,18% 23,001,349,736,85 1,00% 131,519,646,582,98 25,183,207,289,70 25,183,207,289,70 1,00% 10,095,871.66 0,00% 0,72% 1,00% 11,17% 13,94%
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commercial Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS Control Control Information Gross total Ican portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs a. Gross NPLs b gross TLP (%) c. Net NPLs c. Ratio of Net NPLs to gross TLP (%) classified Loans and Other Risk Assets, gross of allowance for credit losses DOSRI Icans and receivables, gross of allowance for credit losses DOSRI Icans and receivables, gross of allowance for credit losses DOSRI Icans and receivables, gross of allowance for credit losses Cassified Loans and Theret Risk Assets, gross of allowance for credit loss	P 3,924,462,612,539,45 P 36,541,292,00 0,00 46,728,818,018,82 48,124,474,165,07 48,124,474,165,07 17,026,648,228,73 445,682,674,155,32 16,673,611,060,36 11,026,648,228,73 445,682,674,155,32 16,673,818,016,975,86 2,00 311,792,244,964,17 2,172,3719,043,89 P 2,163,538,015,975,669 2,667,536,885,487,29 57,930,610,321,27 50,542,956,03,43 1,89% 20,147,789,770,51 0,76% 170,955 0,00% 0,71% 15,722,223,255 0,00% 0,71% 1,19% 12,34% 13,06% 13,03%	P 3,726,915,476,807.92 P 36,541,292.00 45,421,507,336.05 47,082,772,365.8 47,082,772,055.88 8,356,075,155.52 446,397,880,741,12 60,160,274,163,76 60,160,274,163,76 687,980,741,12 60,160,274,163,76 687,980,741,12 60,160,274,163,76 2000 443,903,974,003,62 24,879,140,827,32 P 2,263,590,403,339,62 25,503,264,611,83 2,18% 23,001,349,786,95 0,91% 13,519,464,582,980 131,519,464,582,980 131,519,464,582,970 1,00% 10,055,871,66 0,00% 0,072% 1,06% 11,17% 13,304%
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commercial Letters of Credit Securities Held Under Custodianship by Bank Proper Trade Related Guarantees Commercial Letters of Credit a) Trust and Other Fictuciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS MonPerforming Loans (IVELs) a. Gross NPLs a. Gross NPLs Don-Performing Loans (IVELs) a. Gross NPLs Guarantee for credit Iosses to gross NPLs (%) c. Ratio of gross NPLs to gross TLP (%) c. Ratio of total allowance for credit Iosses DOSRI Ioans and receivables, gross of allowance for credit Iosses DOSRI Ioans and receivables, gross of allowance for credit Iosses PolSer Ioans and receivables, gross of allowance for credit Iosses DOSRI Ioans and receivables, gross of allowance for credit Iosses<	P 3,924,462,612,539,45 P 36,541,292.00 0.00 46,728,618,018,62 48,124,474,165.07 17,026,648,228,73 445,682,674,155.32 16,673,611,060,36 667,361,060,36 16,538,9225,535.22 200 311,792,244,964,17 21,723,719,043.89 P 2,667,536,885,487,29 57,930,610,321,27 50,542,959,630.43 10,673,611,605,366,885,487,29 57,930,610,321,27 50,542,959,630,43 189% 20,147,789,770,516 0.76% 116,528,700,660,64 23,275,778,256,223 35 (%) 0.77% 15,725,233,52 0.00% 0,71% 1,19% 12,637,840,660,64 23,275,778,256,223 35 0,00% 0,71% 116,528,700,606,64 23,245,778,256,223 35 0,00% 0,71% 11,99% 12,34% 13,03% 12,61%	P 3,726,915,476,807.92 P 36,541,292.00 0.00 45,421,507,380.05 47,082,725,055.88 8,356,075,155.52 446,397,880,741.12 60,160,274,163,76 60,160,274,163,76 0.000 1,187,352,284,764.35 687,980,529,010.44 499,371,755,751.91 2.000 24,879,140,827,32 2 P 2,263,590,403,339.62 2,523,105,145,091.89 57,909,894,885.26 55,003,264,611.83 2,18% 23,001,349,736.95 0.91% 154,90% 105,28% 131,519,646,582.98 25,183,207,269,70 20,00% 0.00% 0,072% 1.06% 11,17% 13,94% 130,14% 12,82%
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commercial Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts c) Advisory/Consultancy Derivatives Others Derivatives Others DUTIONAL INFORMATION Gross total Ican portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs a. Gross NPLs b gross TLP (%) c. Net NPLs c. Ratio of Net NPLs to gross TLP (%) classified Loans and Other Risk Assets, gross of allowance for credit losses DOSRI Icans and receivables, gross of allowance for credit losses DOSRI Icans and receivables, gross of allowance for credit losses DOSRI Icans and receivables, gross of allowance for credit losses Gross non-performing DOSRI Icans and receivables Ratio of poesTic Lans	P 3,924,462,612,539,45 P 36,541,292,00 0,00 46,728,818,018,82 48,124,474,165,07 48,124,474,165,07 17,026,648,228,73 445,682,674,155,32 16,673,611,060,36 11,026,648,228,73 445,682,674,155,32 16,673,818,016,975,86 2,00 311,792,244,964,17 2,172,3719,043,89 P 2,163,538,015,975,669 2,667,536,885,487,29 57,930,610,321,27 50,542,956,03,43 1,89% 20,147,789,770,51 0,76% 170,955 0,00% 0,71% 15,722,223,255 0,00% 0,71% 1,19% 12,34% 13,06% 13,03%	P 3,726,915,476,807.92 P 36,541,292.00 45,421,507,336.05 47,082,772,365.8 47,082,772,055.88 8,356,075,155.52 446,397,880,741,12 60,160,274,163,76 60,160,274,163,76 687,980,741,12 60,160,274,163,76 687,980,741,12 60,160,274,163,76 2000 443,903,974,003,62 24,879,140,827,32 P 2,263,590,403,339,62 25,503,264,611,83 2,18% 23,001,349,786,95 0,91% 13,519,464,582,980 131,519,464,582,980 131,519,464,582,970 1,00% 10,055,871,66 0,00% 0,072% 1,06% 11,17% 13,304%
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commercial Letters of Credit Commercial Letters of Credit Commercial Letters of Credit Commercial Letters of Credit Commercial Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Actisory/Consultancy Defixatives Others TOTAL CONTINGENT ACCOUNTS TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs a. Gross NPLs b. Ratio of specific allowance for credit losses to gross NPLs (%) f. Ratio of Net NPLs to gross TLP (%) c. Ratio of total allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI	P 3,924,462,612,539,45 P 36,541,292.00 0.00 46,726,818,018,82 48,124,474,165.07 17,026,648,228,73 445,5682,674,155.32 16,673,611,060,36 0.00 1,255,751,285,047,53 640,362,059,510.31 615,389,225,535.22 2.00 311,792,244,964,17 21,723,719,043,89 P 2,163,538,015,975,69 2,667,536,885,487,29 57,930,610,321,27 50,542,959,630,43 1.89% 20,147,789,770,51 0.76% 114,62% 114,62% 114,528,730,069,64 23,275,778,256.22 (%) 0.87% 15,725,277,82,56 0.000% 0,71% 12,34% 13,96% 13,03% 14,15% 0.000%	P 3,726,915,476,807.92 P 36,541,292,00 0,00 45,421,507,336,05 47,082,725,055,88 8,356,075,155,52 446,397,880,741,12 60,160,274,163,76 61,160,274,163,76 0,000 1,187,352,284,764,35 687,980,529,010,44 499,371,755,751,91 2,000 443,903,974,003,62 24,879,140,827,32 P 2,263,590,403,339,62 2 2,523,105,145,091,89 57,909,884,885,26 55,003,264,611,83 2,523,105,145,091,89 57,909,844,852,89 23,001,349,736,55 0,01% 154,90% 105,28% 131,519,646,552,98 25,183,207,289,70 0,00% 1,00% 10,095,871,66 0,00% 0,00% 0,00% 0,10% 11,17% 13,94% 13,01% 12,28% 9,50% 142,28% 0,000
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Actisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS DOTACONTISENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of otal allowance for credit losses to gross NPLs (%) f. Ratio of Net NPLs to gross TLP (%) c. Ratio of total allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans a	P 3,924,462,612,539,45 P 36,541,292.00 0.00 46,728,818,018,82 48,124,474,165.07 17,026,648,228,73 445,682,674,155.32 16,673,811,060,36 0.00 1,255,751,285,047,53 640,362,059,510.31 615,339,225,535.22 2.00 311,792,244,964,17 21,723,719,043,89 P 2,163,538,015,975.69 2,667,536,885,487.29 57,930,610,321,27 50,542,2959,630,43 1.89% 20,147,789,770,51 0.76% 170,255% 114,827% 114,628,730,069,44 23,275,778,256.22 (%) 0.87% 15,725,232,35 0.000% 0,71% 1.19% 12,34% 13,30% 12,34% 13,30% 12,84% 9.36%	P 3,726,915,476,807.92 P 36,541,292.00 45,421,507,380.05 47,082,725,055.88 8,356,075,155.52 446,397,880,741.12 60,160,274,163,76 60,100,274,163,76 60,160,274,163,76 667,980,529,010,44 499,371,755,751,91 2.00 443,903,974,003,62 24,879,140,827,32 P 2,263,590,403,339,62 2,523,105,145,091,89 57,909,894,885,26 55,003,264,611,83 2,18% 23,001,349,736,95 0.91% 135,194,645,829,897 135,519,464,582,88 135,194,645,829,89 25,183,207,269,70 10,095,871,66 0.00% 0,72% 1.06% 11,17% 13,94% 13,01% 12,82% 9,50% 142,98%
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Commercial Letters of Credit Commercial Letters of Credit Commercial Letters of Credit Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trade Related Guarantees Others Others Others Others Others DOTAL CONTINGENT ACCOUNTS Mon-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to gross TLP (%) e. Ratio of total allowance for credit losses on allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses	P 3,924,462,612,539,45 P 36,541,292.00 0.00 46,726,818,018,82 48,124,474,165.07 17,026,648,228,73 445,5682,674,155.32 16,673,611,060,36 0.00 1,255,751,285,047,53 640,362,059,510.31 615,389,225,535.22 2.00 311,792,244,964,17 21,723,719,043,89 P 2,163,538,015,975,69 2,667,536,885,487,29 57,930,610,321,27 50,542,959,630,43 1.89% 20,147,789,770,51 0.76% 114,62% 114,62% 114,528,730,069,64 23,275,778,256.22 (%) 0.87% 15,725,277,82,56 0.000% 0,71% 12,34% 13,96% 13,03% 14,15% 0.000%	P 3,726,915,476,807.92 P 36,541,292,00 0,00 45,421,507,336,05 47,082,725,055,88 8,356,075,155,52 446,397,880,741,12 60,160,274,163,76 61,160,274,163,76 0,000 1,187,352,284,764,35 687,980,529,010,44 499,371,755,751,91 2,000 443,903,974,003,62 24,879,140,827,32 P 2,263,590,403,339,62 2 2,523,105,145,091,89 57,909,884,885,26 55,003,264,611,83 2,523,105,145,091,89 57,909,844,852,89 23,001,349,736,55 0,01% 154,90% 105,28% 131,519,646,552,98 25,183,207,289,70 0,00% 1,00% 10,095,871,66 0,00% 0,00% 0,00% 0,10% 11,17% 13,94% 13,01% 12,28% 9,50% 142,28% 0,000

Doc. No. 467

Page No. 95 Book No. I Series of 2023 Executive Vice President & Comptroller

We, LUCY CO DY and NESTOR V. TAN of the above-mentioned bank do solemnly swear that all matters set forth in the above balance sheet are true and correct to the best of/my/our knowledge and belief.

Nacht	
NESTOR V. TAN President & Chief Executive Officer	

SUBSCRIBED AND SWORN to before me this 26th day of January 2023 at Makati City, affiants exhibiting to me their Passport No. P3026565B issued at DFA NCR NORTHEAST on September 11, 2019 valid until September 10, 2029 / SSS No. 03-4074342-5 and Passport No. P5830111B issued at DFA NCR EAST on November 23, 2020 valid until November 22, 2030 / SSS NO. 03-4621989-8 respectively.

NOTARY BUGU ANY MARINT ALUGTU	
Appointment No. M-213 Notary Public until 31 December 2023	
Roll No. 61299; IBP No. 177774, 10 February 2022, Makati City	r
PTR No. 8864140. 11 January 2022, Makati City	
MCLE Compliance No. VII-0014742, 06 April 2022	
21/F, BDO Towers Valero, 8741 Paseo de Roxas, Saloedo Village, Ma	kati City

CONSOLIDATED BALANCE SHEET			
(Bank and Financial Subsidiaries)	AMOUNT		
		Current Quarter	Previous Quarter
ASSETS			
Cash and Cash Items	Ρ	93,508,916,523.45	P 59,490,161,040.64
Due from Bangko Sentral ng Pilipinas		385,723,869,978.73	337,913,805,200.55
Due from Other Banks Financial Assets at Fair Value through Profit or Loss		58,665,094,108.04 12,473,026,697.86	76,443,346,355.53 32,367,025,135.06
Available-for-Sale Financial Assets-Net		117,685,380,084.12	121,468,418,354.29
Held-to-Maturity Financial Assets-Net		504,290,524,276.04	494,437,765,990.96
Unquoted Debt Securities Classified as Loans-Net		0.00	0.00
Investments in Non-Marketable Equity Security-Net		0.00	0.00
Loans and Receivables-Net		2,666,876,191,335.93	2,518,872,560,541.62
Loans to Bangko Sentral ng Pilipinas		0.00	0.00
Interbank Loans Receivable		115,543,186,111.21	55,521,845,736.78
Loans and Receivables-Others Loans and Receivables Arising from RA/CA/PR/SLB		2,538,628,017,162.32	2,457,362,730,870.48
General Loan Loss Provision		26,298,227,436.00 13,593,239,373.60	19,226,270,439.00 13,238,286,504.64
Other Financial Assets		23,784,011,784.16	19,392,228,488.06
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net		24,555,537,494.14	22,091,217,608.36
Bank Premises, Furniture, Fixtures and Equipment-Net		46,244,879,581.32	45,983,037,940.66
Real and Other Properties Acquired-Net		11,726,275,066.76	11,378,213,849.13
Non-Current Assets Held for Sale		2,987,365,964.28	3,310,574,619.75
Other Assets-Net		65,276,102,305.65	75,042,952,538.14
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank	_	0.00	0.00
TOTAL ASSETS	Ρ	4,013,797,175,200.48	P 3,818,191,307,662.75
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss	Ρ	6,970,565,804.97	P 13,555,546,661.78
Deposit Liabilities		3,219,769,513,694.43	3,036,700,223,295.02
Due to Other Banks		0.00	0.00
Bills Payable a) BSP (Rediscounting and Other Advances)		61,644,563,870.93 0.00	42,301,155,924.87 0.00
b) Interbank Loans Payable		29,120,026,937.40	22,614,137,656.40
c) Other Deposit Substitutes		12,547,986,716.10	3,872,661,535.90
d) Others		19,976,550,217.43	15,814,356,732.57
Bonds Payable-Net		136,470,440,174.91	140,877,888,432.77
Unsecured Subordinated Debt-Net		0.00	0.00
Redeemable Preferred Shares		0.00	0.00
Special Time Deposit		0.00	0.00
Due to Bangko Sentral ng Pilipinas Other Financial Liabilities		0.00 59,940,570,855.28	0.00 62,297,384,901.03
Other Liabilities		67,259,589,030.72	78,064,777,800.43
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)		0.00	0.00
TOTAL LIABILITIES	Р	3,552,055,243,431.24	P 3,373,796,977,015.90
STOCKHOLDERS' EQUITY	-	-,,,	
Capital Stock	Р	290,511,164,469.87	P 175,123,596,607.43
Other Capital Accounts		28,165,564,271.95	9,910,372,048.54
Retained Earnings		140,890,817,862.65	257,660,108,620.17
Assigned Capital		0.00	0.00
Minority Interest In Subsidiaries		2,174,385,164.77	1,700,253,370.71
TOTAL STOCKHOLDERS' EQUITY	Ρ	461,741,931,769.24	P 444,394,330,646.85
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	Ρ	4,013,797,175,200.48	P 3,818,191,307,662.75
CONTINGENT ACCOUNTS			
Guarantees Issued	Ρ	36,541,292.00	P 36,541,292.00
Financial Standby Letters of Credit		0.00	0.00
Performance Standby Letters of Credit		46,726,818,018.62	45,421,507,336.05
Commercial Letters of Credit		48,124,474,165.07	47,082,725,055.88
Trade Related Guarantees		17,026,648,228.73	8,356,075,155.52
Commitments		445,682,674,155.32 17,412,998,321.60	446,397,880,741.12 60,727,107,926.03
Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper		0.00	0.00
Trust Department Accounts		1,825,019,024,422.04	1,743,994,737,234.75
a) Trust and Other Fiduciary Accounts		807,232,997,704.76	836,231,004,631.68
b) Agency Accounts		1,017,786,026,715.28	907,763,732,601.07
c) Advisory/Consultancy		2.00	2.00
Derivatives		377,609,175,614.64	512,647,718,660.86
Others		21,742,171,004.72	24,888,660,281.24
TOTAL CONTINGENT ACCOUNTS	Р	2,799,380,525,222.74	P 2,889,552,953,683.45

ADDITIONAL INFORMATION

CONSOLIDATED BALANCE SHEET

Executive Vice President & Comptroller

Doc. No. 468

Page No. 95 Book No. I

Series of 2023

ADDITIONAL INFORMATION
1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companies)
a. BDO Capital & Investment Corporation
b. Dominion Holdings, Inc.
c. BDO Private Bank, Inc.
d. BDO Remit (Canada) Ltd.
e. BDO Remit (Japan) Ltd.
f. BDO Remit (USA), Inc.
g. BDO Strategic Holdings, Inc. g. BDO Strategic Holdings, Inc.h. BDORO Europe Ltd.i. BDO Network Bank, Inc. 2. List of Subsidiary Insurance Companies a. BDO Insurance Brokers. Inc b. BDO Life Assurance Co., Inc. 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulations a. Total CAR (%) b. Tier 1 Ratio (%) c. Common Equity Tier 1 Ratio (%) 14.50% 14.41% 13.57% 13.36% 13.47% 13.29% 4. Basel III Leverage Ratio (BLR) on Consolidated Basis 982% 992% 5. Basel III Liquidity Coverage Ratio (LCR) on Consolidated Basis 140.74% 141.58% Republic of the Philippines) Makati City) S.S.

We, LUCY CO DY and NESTOR V. TAN of the above-mentioned bank do solemnly swear that all matters set forth in the above balance sheet are true and correct to the best of my/our knowledge and belief.

South N NESTOR V. TAN President & Chief Executive Officer

SUBSCRIBED AND SWORN to before me this 26th day of January 2023 at Makati City, affiants exhibiting to me their Passport No. P3026565B issued at DFA NCR NORTHEAST on September 11, 2019 valid until September 10, 2029 / SSS No. 03-4074342-5 and Passport No. P5830111B issued at DFA NCR EAST on November 23, 2020 valid until November 22, 2030 / SSS NO. 03-4621989-8 respectively.

Alter Alter