

Basel III Liquidity Coverage Ratio (LCR) of BDO Unibank Group as of September 30, 2023 per Bangko Sentral ng Pilipinas (BSP) required disclosure.

LIQUIDITY COVERAGE RATIO DISCLOSURE TEMPLATE - CONSOLIDATED (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>		995,744,014,498.56
<b>EXPECTED CASH OUTFLOWS</b>		
<b>2. Deposits, of which:</b>	<b>3,278,870,626,482.87</b>	<b>839,507,086,430.20</b>
3. Retail funding	1,839,105,683,686.79	197,901,583,337.89
4. Wholesale Funding of which:	1,439,764,942,796.08	641,605,503,092.31
5. <i>Operational deposits</i>	869,825,253,362.47	260,947,576,008.74
6. <i>Non-operational deposits (all counterparties)</i>	569,939,689,433.61	380,657,927,083.57
<b>7. Unsecured wholesale funding (all counterparties)</b>	<b>8,431,836,264.40</b>	<b>7,648,664,726.27</b>
<b>8. Secured Funding</b>		<b>0.00</b>
<b>9. Derivatives contracts, of which:</b>	<b>225,758,128,805.59</b>	<b>225,758,128,805.59</b>
10. Outflows related to derivatives exposures (net)	225,758,128,805.59	225,758,128,805.59
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>14,478,116,021.79</b>	<b>1,447,615,435.35</b>
<b>14. Other contractual obligations within a 30-day period</b>	<b>27,544,222,837.97</b>	<b>27,544,222,837.97</b>
<b>15. Other contingent funding obligations</b>	<b>2,962,144,435,128.49</b>	<b>88,864,333,053.85</b>
<b>16 TOTAL EXPECTED CASH OUTFLOWS</b>		<b>1,190,770,051,289.23</b>
<b>EXPECTED CASH INFLOWS</b>		
<b>17. Secured lending</b>	<b>10,236,965.89</b>	<b>1,299,175.98</b>
<b>18. Fully performing exposures (all counterparties)</b>	<b>351,925,771,733.35</b>	<b>231,894,024,903.48</b>
<b>19. Other cash inflows</b>	<b>238,075,796,031.32</b>	<b>238,075,796,031.32</b>
<b>20. TOTAL EXPECTED CASH INFLOWS</b>	<b>590,011,804,730.56</b>	<b>469,971,120,110.78</b>
		<b>Total Adjusted <sup>3</sup> Value</b>
<b>21. TOTAL STOCK OF HQLA</b>		<b>995,744,014,498.56</b>
<b>22. TOTAL EXPECTED NET CASH OUTFLOWS</b>		<b>720,798,931,178.45</b>
<b>23. LIQUIDITY COVERAGE RATIO (%)</b>		<b>138.14%</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 consolidated report as of March 31, 2023, June 30, 2023 and September 2023.