

Basel III Liquidity Coverage Ratio (LCR) of BDO Unibank Inc. as of June 30, 2023 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>		942,729,407,107.14
<b>EXPECTED CASH OUTFLOWS</b>		
<b>2. Deposits, of which:</b>	<b>3,144,729,878,631.68</b>	<b>798,336,646,368.21</b>
3. Retail funding	1,760,196,213,603.73	187,827,388,826.13
4. Wholesale Funding of which:	1,384,533,665,027.95	610,509,257,542.08
5. <i>Operational deposits</i>	863,460,812,336.78	259,038,243,701.03
6. <i>Non-operational deposits (all counterparties)</i>	521,072,852,691.17	351,471,013,841.05
<b>7. Unsecured wholesale funding (all counterparties)</b>	<b>7,138,141,038.60</b>	<b>6,387,539,911.63</b>
<b>8. Secured Funding</b>		<b>0.00</b>
<b>9. Derivatives contracts, of which:</b>	<b>217,485,883,169.02</b>	<b>217,485,883,169.02</b>
10. Outflows related to derivatives exposures (net)	217,485,883,169.02	217,485,883,169.02
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>15,715,606,421.00</b>	<b>1,571,382,308.60</b>
<b>14. Other contractual obligations within a 30-day period</b>	<b>24,705,907,618.64</b>	<b>24,705,907,618.64</b>
<b>15. Other contingent funding obligations</b>	<b>3,105,469,386,853.16</b>	<b>93,164,081,605.59</b>
<b>16 TOTAL EXPECTED CASH OUTFLOWS</b>		<b>1,141,651,440,981.69</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>356,333,867,931.20</b>	<b>240,132,697,327.82</b>
<b>19. Other cash inflows</b>	<b>223,762,815,748.25</b>	<b>223,762,815,748.25</b>
<b>20. TOTAL EXPECTED CASH INFLOWS</b>	<b>580,096,683,679.45</b>	<b>463,895,513,076.07</b>
		<b>Total Adjusted <sup>3</sup> Value</b>
<b>21. TOTAL STOCK OF HQLA</b>		<b>942,729,407,107.14</b>
<b>22. TOTAL EXPECTED NET CASH OUTFLOWS</b>		<b>677,755,927,905.62</b>
<b>23. LIQUIDITY COVERAGE RATIO (%)</b>		<b>139.10%</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, 2023 and June 30, 2023.