

Basel III Liquidity Coverage Ratio (LCR) of BDO Unibank Inc. as of March 31, 2023 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>		936,174,549,650.43
<b>EXPECTED CASH OUTFLOWS</b>		
<b>2. Deposits, of which:</b>	<b>3,113,387,430,280.80</b>	<b>783,374,073,003.88</b>
3. Retail funding	1,749,764,167,773.12	190,824,853,826.30
4. Wholesale Funding of which:	1,363,623,262,507.68	592,549,219,177.58
5. <i>Operational deposits</i>	860,403,179,396.01	258,120,953,818.80
6. <i>Non-operational deposits (all counterparties)</i>	503,220,083,111.67	334,428,265,358.78
<b>7. Unsecured wholesale funding (all counterparties)</b>	<b>7,286,351,411.66</b>	<b>6,569,299,631.73</b>
<b>8. Secured Funding</b>		<b>0.00</b>
<b>9. Derivatives contracts, of which:</b>	<b>246,858,185,217.58</b>	<b>246,858,185,217.58</b>
10. Outflows related to derivatives exposures (net)	246,858,185,217.58	246,858,185,217.58
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>16,818,116,670.00</b>	<b>1,681,635,833.50</b>
<b>14. Other contractual obligations within a 30-day period</b>	<b>23,953,543,651.01</b>	<b>23,953,543,651.01</b>
<b>15. Other contingent funding obligations</b>	<b>3,308,872,780,333.76</b>	<b>99,266,183,410.01</b>
<b>16 TOTAL EXPECTED CASH OUTFLOWS</b>		<b>1,161,702,920,747.71</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>347,986,854,330.66</b>	<b>231,518,671,801.99</b>
<b>19. Other cash inflows</b>	<b>255,474,819,833.24</b>	<b>255,474,819,833.24</b>
<b>20. TOTAL EXPECTED CASH INFLOWS</b>	<b>603,461,674,163.90</b>	<b>486,993,491,635.23</b>
		<b>Total Adjusted <sup>3</sup> Value</b>
<b>21. TOTAL STOCK OF HQLA</b>		<b>936,174,549,650.43</b>
<b>22. TOTAL EXPECTED NET CASH OUTFLOWS</b>		<b>674,709,429,112.48</b>
<b>23. LIQUIDITY COVERAGE RATIO (%)</b>		<b>138.75%</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).

Datapoint used was the simple average of the quarterly solo report as of March 31, 2023.