



BDO UNIBANK, INC.
As of December 31, 2023

BALANCE SHEET
(Head Office and Branches)

Table with columns for AMOUNT, Current Quarter, and Previous Quarter. Rows include ASSETS (Cash and Cash Items, Loans, etc.), LIABILITIES (Financial Liabilities, Bonds Payable, etc.), STOCKHOLDERS' EQUITY (Capital Stock, Retained Earnings, etc.), and CONTINGENT ACCOUNTS (Guarantees, Commitments, etc.).

CONSOLIDATED BALANCE SHEET
(Bank and Financial Subsidiaries)

Table with columns for AMOUNT, Current Quarter, and Previous Quarter. Rows include ASSETS (Cash and Cash Items, Loans, etc.), LIABILITIES (Financial Liabilities, Bonds Payable, etc.), STOCKHOLDERS' EQUITY (Capital Stock, Retained Earnings, etc.), and CONTINGENT ACCOUNTS (Guarantees, Commitments, etc.).

Table with columns for ASSET QUALITY, RELATED PARTY TRANSACTIONS, LIQUIDITY, PROFITABILITY, CAPITAL ADEQUACY, and LEVERAGE. Rows include Gross Non-Performing Loans (NPL) Ratio, Net NPL Ratio, Liquidity Coverage Ratio, Return on Equity (ROE) (%), etc.

Table with columns for ASSET QUALITY, RELATED PARTY TRANSACTIONS, LIQUIDITY, PROFITABILITY, CAPITAL ADEQUACY, and LEVERAGE. Rows include Gross Non-Performing Loans (NPL) Ratio, Net NPL Ratio, Liquidity Coverage Ratio, Return on Equity (ROE) (%), etc.

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.

LUCY CO DY
Executive Vice President & Comptroller

NESTOR V. TAN
President & Chief Executive Officer

SUBSCRIBED AND SWORN to before me this 8th day of February, 2024 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 PUBLIC
Atty. SYLVIA M. MARFIL-CADAPAN
Appointment No. M-322(Makati) City, Notary Public until December 31, 2024
11th Floor, BDO Towers Valero, Salcedo Village, Makati City
IBP No. 390372, 01/03/24, Laguna
PTR No. 10075835, 01/03/24, Makati City / Roll No. 43222
MCLE Compliance No. VII-0014673, until 04/14/2025

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Series of 2024

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.

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Executive Vice President & Comptroller

NESTOR V. TAN
President & Chief Executive Officer

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