

Basel III Liquidity Coverage Ratio (LCR) of BDO Unibank Inc. as of June 30, 2024 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>		1,053,872,506,903.47
<b>EXPECTED CASH OUTFLOWS</b>		
<b>2. Deposits, of which:</b>	<b>3,570,196,327,902.19</b>	<b>954,782,405,136.97</b>
3. Retail funding	1,988,132,065,116.41	217,064,147,106.96
4. Wholesale Funding of which:	1,582,064,262,785.78	737,718,258,030.01
5. <i>Operational deposits</i>	891,275,159,480.39	267,382,547,844.12
6. <i>Non-operational deposits (all counterparties)</i>	690,789,103,305.39	470,335,710,185.89
<b>7. Unsecured wholesale funding (all counterparties)</b>	<b>12,107,666,928.23</b>	<b>11,156,977,750.77</b>
<b>8. Secured Funding</b>		<b>0.00</b>
<b>9. Derivatives contracts, of which:</b>	<b>238,809,288,649.52</b>	<b>238,809,288,649.52</b>
10. Outflows related to derivatives exposures (net)	238,809,288,649.52	238,809,288,649.52
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>34,431,541,642.00</b>	<b>3,443,126,164.20</b>
<b>14. Other contractual obligations within a 30-day period</b>	<b>35,751,995,885.26</b>	<b>35,751,995,885.26</b>
<b>15. Other contingent funding obligations</b>	<b>3,339,229,560,904.11</b>	<b>100,289,889,814.18</b>
<b>16 TOTAL EXPECTED CASH OUTFLOWS</b>		<b>1,344,233,683,400.90</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>414,615,493,050.35</b>	<b>256,333,692,044.07</b>
<b>19. Other cash inflows</b>	<b>248,204,376,535.87</b>	<b>248,204,376,535.87</b>
<b>20. TOTAL EXPECTED CASH INFLOWS</b>	<b>662,819,869,586.22</b>	<b>504,538,068,579.94</b>
		<b>Total Adjusted <sup>3</sup> Value</b>
<b>21. TOTAL STOCK OF HQLA</b>		<b>1,053,872,506,903.47</b>
<b>22. TOTAL EXPECTED NET CASH OUTFLOWS</b>		<b>839,695,614,820.96</b>
<b>23. LIQUIDITY COVERAGE RATIO (%)</b>		<b>125.51%</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, 2024 and June 30, 2024.