

Basel III Liquidity Coverage Ratio (LCR) of BDO Unibank Inc. as of March 31, 2024 per Bangko Sentral ng Pilipinas (BSP) required disclosure.

<b>LIQUIDITY COVERAGE RATIO DISCLOSURE TEMPLATE - SOLO</b> <b>(In Single Currency, Absolute Amount)</b>		
<b>NATURE OF ITEM</b>	<b>TOTAL UNWEIGHTED <sup>1</sup></b> <b>VALUE</b> <b>(AVERAGE)</b>	<b>TOTAL WEIGHTED <sup>2</sup></b> <b>VALUE</b> <b>(AVERAGE)</b>
<b>STOCK OF HIGH-QUALITY LIQUID ASSETS (HQLA)</b>		
<b>1. TOTAL STOCK OF HQLA</b>		1,052,887,692,522.93
<b>EXPECTED CASH OUTFLOWS</b>		
<b>2. Deposits, of which:</b>	<b>3,520,538,169,209.19</b>	<b>949,846,011,393.28</b>
3. Retail funding	1,902,321,411,142.72	210,994,929,147.81
4. Wholesale Funding of which:	1,618,216,758,066.47	738,851,082,245.47
5. <i>Operational deposits</i>	936,660,706,813.57	280,998,212,044.07
6. <i>Non-operational deposits (all counterparties)</i>	681,556,051,252.90	457,852,870,201.40
<b>7. Unsecured wholesale funding (all counterparties)</b>	<b>14,750,777,981.23</b>	<b>13,827,573,882.36</b>
<b>8. Secured Funding</b>		<b>0.00</b>
<b>9. Derivatives contracts, of which:</b>	<b>238,768,401,410.98</b>	<b>238,768,401,410.98</b>
10. Outflows related to derivatives exposures (net)	238,768,401,410.98	238,768,401,410.98
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>36,446,662,442.00</b>	<b>3,644,610,244.20</b>
<b>14. Other contractual obligations within a 30-day period</b>	<b>35,046,023,105.36</b>	<b>35,046,023,105.36</b>
<b>15. Other contingent funding obligations</b>	<b>3,238,484,151,125.01</b>	<b>97,154,524,533.75</b>
<b>16 TOTAL EXPECTED CASH OUTFLOWS</b>		<b>1,338,287,144,569.93</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>398,098,769,302.49</b>	<b>250,615,179,298.36</b>
<b>19. Other cash inflows</b>	<b>249,869,684,842.45</b>	<b>249,869,684,842.45</b>
<b>20. TOTAL EXPECTED CASH INFLOWS</b>	<b>647,968,454,144.94</b>	<b>500,484,864,140.81</b>
		<b>Total Adjusted <sup>3</sup></b> <b>Value</b>
<b>21. TOTAL STOCK OF HQLA</b>		<b>1,052,887,692,522.93</b>
<b>22. TOTAL EXPECTED NET CASH OUTFLOWS</b>		<b>837,802,280,429.12</b>
<b>23. LIQUIDITY COVERAGE RATIO (%)</b>		<b>125.67%</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, 2024.