



BDO UNIBANK, INC.
As of September 30, 2024

BALANCE SHEET
(Head Office and Branches)

ASSETS	AMOUNT	
	Current Quarter	Previous Quarter
Cash and Cash Items	P 74,359,701,740.73	P 70,985,695,233.94
Due from Bangko Sentral ng Pilipinas	207,512,292,521.16	366,607,841,567.65
Due from Other Central Banks and Banks - Net	71,298,642,239.61	69,940,116,332.00
Financial Assets at Fair Value through Profit or Loss (FVPL)	18,151,288,891.97	9,755,430,160.97
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	304,144,934,836.97	289,078,031,403.72
Debt Securities at Amortized Cost - Net	565,373,055,916.94	564,794,392,191.39
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	76,598,796,343.29	73,246,094,365.64
Loans and Receivables-Others	2,952,905,124,852.99	2,904,034,430,418.42
Loans and Receivables Arising from RA/CA/PR/SLB	160,000,000,000.00	12,000,000,000.00
Total Loan Portfolio (TLP) - Gross	3,189,503,921,196.28	2,989,280,524,784.06
Allowance for Credit Losses	83,631,936,146.19	84,306,928,551.59
Total Loan Portfolio - Net	3,105,871,985,050.09	2,904,973,596,232.47
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	76,294,812,128.49	72,096,890,143.85
Bank Premises, Furniture, Fixture and Equipment - Net	49,509,428,210.55	49,257,830,567.69
Real and Other Properties Acquired - Net	12,215,251,396.46	11,864,178,578.33
Sales Contract Receivables - Net	1,445,069,920.99	1,295,774,103.66
Non-Current Assets Held for Sale	1,059,978,806.44	777,332,893.85
Other Assets - Net	116,734,039,532.40	96,638,772,598.56
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00

TOTAL ASSETS	P 4,603,970,481,192.80	P 4,508,065,882,008.08
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	P 3,795,542,136.94	P 4,354,354,297.66
Deposit Liabilities	3,632,094,767,913.95	3,635,023,656,855.17
Due to Other Banks	381,004,000.00	1,143,481,100.00
Bills Payable	72,704,814,097.29	80,741,983,948.61
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	43,479,280,000.00	48,411,860,000.00
c) Other Borrowings, including Deposit Substitutes	29,225,534,097.29	32,330,123,948.61
Bonds Payable-Net	166,591,028,366.70	113,075,387,042.55
Unsecured Subordinated Debt-Net	0.00	0.00
Redeemable Preferred Shares	0.00	0.00
Other Liabilities	166,506,874,343.59	134,438,550,231.28
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00

TOTAL LIABILITIES	P 4,042,074,030,858.47	P 3,968,777,413,475.27
STOCKHOLDERS' EQUITY		
Capital Stock	P 58,900,779,790.00	P 58,884,499,890.00
Additional Paid-In Capital	233,124,688,143.22	232,964,843,830.84
Undivided Profits	60,821,798,240.38	39,581,278,749.70
Retained Earnings	234,173,683,490.59	239,445,822,925.68
Other Capital Accounts	-25,124,499,329.86	-31,587,976,863.41
Assigned Capital	0.00	0.00

TOTAL STOCKHOLDERS' EQUITY	P 561,896,450,334.33	P 539,288,468,532.81
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 4,603,970,481,192.80	P 4,508,065,882,008.08

CONTINGENT ACCOUNTS		
Guarantees Issued	P 36,541,292.00	P 36,541,292.00
Financial Standby Letters of Credit	1,568,840,000.00	2,327,227,856.10
Performance Standby Letters of Credit	51,610,276,681.81	54,538,873,829.56
Commercial Letters of Credit	48,616,723,292.92	64,896,849,262.59
Trade Related Guarantees	17,138,849,730.42	16,463,169,090.88
Commitments	600,097,083,617.36	605,866,633,424.49
Spot Foreign Exchange Contracts	40,967,988,353.68	52,635,657,419.61
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	1,557,440,335,197.49	1,399,461,659,534.11
Derivatives	560,855,210,266.04	572,754,406,674.19
Others	52,748,753,486.54	45,132,828,986.60

TOTAL CONTINGENT ACCOUNTS	P 2,931,080,601,918.26	P 2,814,113,847,370.13
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ADDITIONAL INFORMATION		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	1.75%	1.98%
Net NPL Ratio	0.68%	0.73%
Gross NPL Coverage Ratio	184.90%	174.61%
NPL Coverage Ratio (excl. Total GLLP)	121.42%	116.82%
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	4.34%	4.77%
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	0.02%	0.02%
Ratio of DOSRI Loans to gross TLP	0.82%	0.94%
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.11%	0.10%
LIQUIDITY		
Liquidity Coverage Ratio (%)	137.53%	125.34%
Net Stable Funding Ratio (%)	123.56%	124.73%
PROFITABILITY		
Return on Equity (ROE) (%)	15.19%	15.09%
Return on Assets (%)	1.96%	1.93%
Net Interest Margin (%)	4.55%	4.57%
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio (%)	13.66%	13.15%
Tier 1 Capital Ratio (%)	13.85%	13.35%
CAR (%)	14.80%	14.30%
LEVERAGE		
Basel III Leverage Ratio (%)	9.52%	9.30%

CONSOLIDATED BALANCE SHEET
(Bank and Financial Subsidiaries)

ASSETS	AMOUNT	
	Current Quarter	Previous Quarter
Cash and Cash Items	P 77,759,939,579.66	P 73,434,556,094.13
Due from Bangko Sentral ng Pilipinas	209,488,107,673.56	370,917,901,775.17
Due from Other Central Banks and Banks - Net	82,657,666,626.11	79,084,956,354.30
Financial Assets at Fair Value through Profit or Loss (FVPL)	22,690,849,672.02	18,283,353,662.17
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	316,000,126,571.72	298,635,090,299.28
Debt Securities at Amortized Cost - Net	584,383,807,177.77	584,517,858,312.93
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	73,538,496,343.29	69,573,894,365.64
Loans and Receivables-Others	3,059,045,979,152.05	3,004,356,070,179.95
Loans and Receivables Arising from RA/CA/PR/SLB	162,800,000,000.00	13,000,000,000.00
Total Loan Portfolio (TLP) - Gross	3,295,384,475,495.34	3,086,929,964,545.59
Allowance for Credit Losses	86,093,076,957.38	86,861,094,366.20
Total Loan Portfolio - Net	3,209,291,398,537.96	3,000,068,870,179.39
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	42,273,567,278.73	38,916,660,041.78
Bank Premises, Furniture, Fixture and Equipment - Net	52,426,746,095.52	52,117,690,422.22
Real and Other Properties Acquired - Net	12,411,377,649.65	12,038,016,939.12
Sales Contract Receivables - Net	1,465,687,615.51	1,314,835,338.72
Non-Current Assets Held for Sale	1,059,978,806.44	777,332,893.85
Other Assets - Net	116,310,635,031.27	102,875,977,074.14
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00

TOTAL ASSETS	P 4,728,219,888,315.92	P 4,632,982,919,387.20
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	P 6,018,073,200.61	P 8,639,899,814.65
Deposit Liabilities	3,736,205,861,492.42	3,732,480,629,303.98
Due to Other Banks	423,026,500.00	1,192,713,500.00
Bills Payable	92,435,630,077.68	99,012,504,309.82
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	43,479,280,000.00	48,411,860,000.00
c) Other Borrowings, including Deposit Substitutes	48,956,350,077.68	50,600,844,309.82
Bonds Payable-Net	166,591,028,366.70	113,075,387,042.55
Unsecured Subordinated Debt-Net	0.00	0.00
Redeemable Preferred Shares	0.00	0.00
Other Liabilities	162,695,511,000.15	137,641,598,947.22
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00

TOTAL LIABILITIES	P 4,164,369,130,637.56	P 4,092,042,732,918.22
STOCKHOLDERS' EQUITY		
Capital Stock	P 58,900,779,790.00	P 58,884,499,890.00
Additional Paid-In Capital	233,124,688,143.22	232,964,843,830.84
Undivided Profits	60,498,505,103.58	39,285,195,446.48
Retained Earnings	234,119,109,021.43	239,391,248,456.51
Other Capital Accounts	-22,792,324,379.87	-29,585,601,154.85
Assigned Capital	0.00	0.00

TOTAL STOCKHOLDERS' EQUITY	P 563,850,757,678.36	P 540,940,186,468.98
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 4,728,219,888,315.92	P 4,632,982,919,387.20

CONTINGENT ACCOUNTS		
Guarantees Issued	P 36,541,292.00	P 36,541,292.00
Financial Standby Letters of Credit	1,568,840,000.00	2,327,227,856.10
Performance Standby Letters of Credit	51,610,276,681.81	54,538,873,829.56
Commercial Letters of Credit	48,616,723,292.92	64,896,849,262.59
Trade Related Guarantees	17,138,849,730.42	16,463,169,090.88
Commitments	600,097,083,617.36	605,866,633,424.49
Spot Foreign Exchange Contracts	41,411,867,797.59	53,445,117,186.87
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	2,190,492,865,206.01	2,025,606,672,757.75
Derivatives	624,492,570,724.19	672,298,277,318.04
Others	52,773,492,707.59	45,164,833,322.63

TOTAL CONTINGENT ACCOUNTS	P 3,628,239,111,049.89	P 3,540,644,195,340.91
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ADDITIONAL INFORMATION			
ASSET QUALITY			
Gross Non-Performing Loans (NPL) Ratio	1.81%	2.04%	
Net NPL Ratio	0.71%	0.76%	
Gross NPL Coverage Ratio	178.84%	169.49%	
NPL Coverage Ratio (excl. Total GLLP)	117.28%	113.21%	
RELATED PARTY TRANSACTIONS			
Ratio of Loans to Related Parties to gross TLP	4.22%	4.64%	
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	0.02%	0.02%	
Ratio of DOSRI Loans to gross TLP	0.80%	0.91%	
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.11%	0.10%	
LIQUIDITY			
Liquidity Coverage Ratio (%)	136.08%	125.09%	
Net Stable Funding Ratio (%)	123.77%	124.53%	
PROFITABILITY			
Return on Equity (ROE) (%)	15.06%	14.93%	
Return on Assets (%)	1.88%	1.85%	
Net Interest Margin (%)	4.60%	4.62%	
CAPITAL ADEQUACY			
Common Equity Tier 1 Ratio (%)	14.09%	13.67%	
Tier 1 Capital Ratio (%)	14.27%	13.86%	
CAR (%)	15.22%	14.81%	
LEVERAGE			
Basel III Leverage Ratio (%)	9.92%	9.75%	

- List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companies)
 - BDO Capital & Investment Corporation
 - Dominion Holdings, Inc.
 - BDO Private Bank, Inc.
 - BDO Remit (Canada) Ltd.
 - BDO Remit (Japan) Ltd.
 - BDO Remit (USA), Inc.
 - BDO Strategic Holdings, Inc.
 - BDORO Europe Ltd.
 - BDO Network Bank, Inc.
- List of Subsidiary Insurance Companies
 - BDO Insurance and Reinsurance Brokers, Inc.
 - BDO Life Assurance Co., Inc.

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.

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

LUCY CO DY
Executive Vice President & Comptroller

NESTOR V. TAN
President & Chief Executive Officer