

# BDO Private Bank

BDO Equitable Tower, 8751 Paseo de Roxas, Makati City

A subsidiary of BDO

## BALANCE SHEET As of September 30, 2024

ASSETS	Current Quarter	Previous Quarter	FINANCIAL INDICATORS (in%)	Current Quarter	Previous Quarter
Due from Bangko Sentral ng Pilipinas	₱ 981,109,091.51	₱ 2,224,577,740.21	<b>ASSET QUALITY</b>		
Due from Other Central Banks and Banks - Net	2,795,371,727.62	4,515,096,213.73	Gross Non-Performing Loans (NPL) Ratio		
Financial Assets at Fair Value through Profit or Loss (FVPL)	3,456,248,695.20	5,485,324,681.61	Net NPL Ratio		
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	5,945,253,619.35	3,716,397,109.26	Gross NPL Coverage Ratio		
Debt Securities at Amortized Cost - Net	15,046,612,642.55	14,289,536,369.80	Net NPL Coverage Ratio		
Loans and Receivables - Others	1,573,054,934.67	1,632,167,813.76	<b>RELATED PARTY TRANSACTIONS</b>		
Loans and Receivables Arising from RA/CA/PR/SLB	2,800,000,000.00	1,000,000,000.00	Ratio of Loans to Related Parties to gross TLP	0.00%	0.00%
Total Loan Portfolio (TLP) - Gross	4,373,054,934.67	2,632,167,813.76	Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties		
Allowance for Credit Losses	184,015.66	2,159,063.87	Ratio of DOSRI Loans to gross TLP		
Total Loan Portfolio - Net	4,372,870,919.01	2,630,008,749.89	Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI		
Bank Premises, Furniture, Fixtures and Equipment-Net	238,930,002.65	246,823,866.82	<b>LIQUIDITY</b>		
Other Assets - Net	1,537,129,190.11	3,746,406,083.92	Liquidity Coverage Ratio	128.80%	118.99%
<b>TOTAL ASSETS</b>	<b>₱ 34,373,525,888.00</b>	<b>₱ 36,854,170,815.24</b>	Net Stabel Funding Ratio	153.15%	114.91%
			Minimum Liquidity Ratio		
<b>LIABILITIES</b>			<b>PROFITABILITY</b>		
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	₱ 2,374,875,843.59	₱ 4,589,336,635.52	Return on Equity (ROE)	5.87%	6.64%
Deposit Liabilities	21,918,832,240.02	19,866,012,965.32	Return on Assets	1.32%	1.50%
Due to Other Banks	42,022,500.00	49,232,400.00	Net Interest Margin	3.35%	3.42%
Bills Payable	1,094,563,559.37	1,744,419,589.46	<b>CAPITAL ADEQUACY</b>		
a) BSP (Rediscounting and Other Advances)	—	—	Common Equity Tier 1 Ratio	35.17%	29.23%
b) Interbank Loans Payable	560,300,000.00	1,172,200,000.00	Tier 1 Capital Ratio	35.17%	29.23%
c) Other Borrowings, including Deposit Substitutes	534,263,559.37	572,219,589.46	CAR	35.37%	29.41%
Other Liabilities	1,551,982,776.58	3,506,688,904.28	<b>LEVERAGE</b>		
<b>TOTAL LIABILITIES</b>	<b>₱ 26,982,276,919.56</b>	<b>₱ 29,755,690,494.58</b>	Basel III Leverage Ratio	19.57%	17.33%
<b>STOCKHOLDER'S EQUITY</b>			REPUBLIC OF THE PHILIPPINES)		
Capital Stock	₱ 2,165,000,000.00	₱ 2,165,000,000.00	CITY OF MAKATI ) S.S.		
Additional Paid-In Capital	—	—	We, Neil O. Pagkatipunan and Joseph Albert L. Gotuaco 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.		
Undivided Profits	313,037,160.44	233,384,932.72	(Sgd.) NEIL O. PAGKATIPUNAN	(Sgd.) JOSEPH ALBERT L. GOTUACO	
Retained Earnings	5,016,788,725.38	5,016,788,725.38	SAVP- Head Financial Control	President	
Other Capital Accounts	(103,576,917.38)	(316,693,337.44)	SUBSCRIBED AND SWORN to before me this 28th day of October 2024 affiant exhibiting their Passport No. P9609646B issued at DFA Manila on April 12, 2022 valid until April 11, 2032/SSS No. 33-09646803 and Passport No. P9159524A issued at NCR West on October 12, 2018 valid until October 11, 2028/SSS No. 03-96404491.		
<b>TOTAL STOCKHOLDER'S EQUITY</b>	<b>₱ 7,391,248,968.44</b>	<b>₱ 7,098,480,320.66</b>			
<b>TOTAL LIABILITIES AND STOCKHOLDER'S EQUITY</b>	<b>₱ 34,373,525,888.00</b>	<b>₱ 36,854,170,815.24</b>			
<b>CONTINGENT ACCOUNTS</b>					
Spot Foreign Exchange Contracts	₱ 696,019,443.91	₱ 2,686,569,767.26			
Trust Department Accounts	633,052,530,008.52	626,145,013,223.64			
Derivatives	74,951,135,458.15	118,002,590,643.85			
Others	49.00	69.00			
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>₱ 708,699,684,959.58</b>	<b>₱ 746,834,173,703.75</b>			

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**Atty. GERVACIO B. ORTIZ, JR.**  
Notary Public City of Makati Until 12-31-24  
IBP#656155 Lifetime Member/MCLE Compliance No VII-0022734  
Appt. No M-39(2023-2024) PTR No.10073909 Jan 3, 2024  
Makati City Roll No.40091 101 Urbah Ave. Campos  
Rueda Bldg. Brgy Pio Del Pilar, Makati City