

BDO Private Bank

BDO Equitable Tower, 8751 Paseo de Roxas, Makati City

A subsidiary of BDO

BALANCE SHEET As of June 30, 2024

ASSETS	Current Quarter	Previous Quarter
Due from Bangko Sentral ng Pilipinas	P 2,224,577,740.21	P 1,768,913,929.61
Due from Other Central Banks and Banks - Net	4,515,096,213.73	3,700,531,235.21
Financial Assets at Fair Value through Profit or Loss (FVPL)	5,485,324,681.61	3,260,825,767.59
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	3,716,397,109.26	3,796,906,933.04
Debt Securities at Amortized Cost - Net	14,289,536,369.80	13,811,781,995.44
Loans and Receivables - Others	1,632,167,813.76	1,945,122,151.71
Loans and Receivables Arising from RA/CA/PR/SLB	1,000,000,000.00	400,000,000.00
Total Loan Portfolio (TLP) - Gross	2,632,167,813.76	2,345,122,151.71
Allowance for Credit Losses	2,159,063.87	2,095,586.49
Total Loan Portfolio - Net	2,630,008,749.89	2,343,026,565.22
Bank Premises, Furniture, Fixtures and Equipment-Net	246,823,866.82	206,840,840.90
Other Assets - Net	3,746,406,083.92	2,815,860,924.56
TOTAL ASSETS	P 36,854,170,815.24	P 31,704,688,191.57
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	P 4,589,336,635.52	P 2,620,587,900.42
Deposit Liabilities	19,866,012,965.32	19,009,811,721.78
Due to Other Banks	49,232,400.00	47,241,600.00
Bills Payable	1,744,419,589.46	-
BSP (Rediscounting and Other Advances)	-	-
Interbank Loans Payable	1,172,200,000.00	-
Other Borrowings, including Deposit Substitutes	572,219,589.46	-
Other Liabilities	3,506,688,904.28	2,949,066,147.29
TOTAL LIABILITIES	P 29,755,690,494.58	P 24,626,707,369.49
STOCKHOLDER'S EQUITY		
Capital Stock	P 2,165,000,000.00	P 2,165,000,000.00
Additional Paid-In Capital	-	-
Undivided Profits	233,384,932.72	140,641,105.02
Retained Earnings	5,016,788,725.38	5,016,788,725.38
Other Capital Accounts	(316,693,337.44)	(244,449,008.32)
TOTAL STOCKHOLDER'S EQUITY	P 7,098,480,320.66	P 7,077,980,822.08
TOTAL LIABILITIES AND STOCKHOLDER'S EQUITY	P 36,854,170,815.24	P 31,704,688,191.57
CONTINGENT ACCOUNTS		
Spot Foreign Exchange Contracts	P 2,686,569,767.26	P 2,774,838,680.48
Trust Department Accounts	626,145,013,223.64	613,075,347,150.56
Derivatives	118,002,590,643.85	101,471,499,068.68
Others	69.00	56.00
TOTAL CONTINGENT ACCOUNTS	P 746,834,173,703.75	P 717,321,684,955.72

FINANCIAL INDICATORS (in%)	Current Quarter	Previous Quarter
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio		
Net NPL Ratio		
Gross NPL Coverage Ratio		
Net NPL Coverage Ratio		
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	0.00%	0.85%
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties		
Ratio of DOSRI Loans to gross TLP		
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI		
LIQUIDITY		
Liquidity Coverage Ratio	118.99%	120.36%
Net Stable Funding Ratio	114.91%	139.77%
Minimum Liquidity Ratio		
PROFITABILITY		
Return on Equity (ROE)	6.64%	8.03%
Return on Assets	1.50%	1.90%
Net Interest Margin	3.42%	3.65%
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	29.23%	32.86%
Tier 1 Capital Ratio	29.23%	32.86%
CAR	29.41%	33.07%
LEVERAGE		
Basel III Leverage Ratio	17.33%	19.91%

REPUBLIC OF THE PHILIPPINES)
CITY OF MAKATI) S.S.

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.

(Sgd.) NEIL O. PAGKATIPUNAN
AVP- Head Financial Control

(Sgd.) JOSEPH ALBERT L. GOTUACO
President

SUBSCRIBED AND SWORN to before me this 29th day of July 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.

Atty. GERVACIO B. ORTIZ, JR.

Notary Public City of Makati Until 12-31-24

IBP#05729 Lifetime Member/MCLE Compliance No VI-0022734

Appt. No M-39(2023-2024) PTR No.9563522 Jan 3, 2023

Makati City Roll No.40091 101 Urbah Ave. Campos

Rueda Bldg. Pio Del Pilar, Makati City

Doc. No. 100

Book No. XXXI

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Series of 2024

Board of Directors

Chairperson
Teresita T. Sy

Vice Chairperson
Nestor V. Tan

Members
Joseph Albert L. Gotuaco
Elizabeth T. Sy
Violeta O. LuYm
Gregory L. Domingo

Independent Directors
Luis Ma. G. Uranza
Dioscoro I. Ramos
Jose Victor C. Zalamea

EXECUTIVE OFFICERS

President
Joseph Albert L. Gotuaco

Senior Vice President
Gerardo Clemente C. Rivera
(Treasurer)