

**BDO PRIVATE BANK, INC.**

Name of Financial Institution  
**BASEL III LEVERAGE RATIO REPORT**  
 As of September 30, 2020

**CONTROL PROOFLIST**

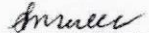
**PART I. CALCULATION OF BASEL III LEVERAGE RATIO**

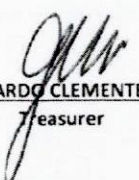
Item	Nature of Item	Reference	Account Code	Amount
<b>A.</b>	<b>CAPITAL MEASURE</b>		300000000000900000	5,637,157,216.83
A.1	Tier 1 Capital	Basel III CAR Report (Version 3) (Item A 7)	300000000000910000	5,637,157,216.83
<b>B.</b>	<b>EXPOSURE MEASURE (Sum of B.1, B.2, B.3 and B.4)</b>		100060000000900000	43,584,985,910.06
<b>B.1</b>	<b>Total On-balance sheet exposures (B.1.1 minus B.1.2)</b>		100060500000900000	36,980,912,992.86
B.1.1	On-balance sheet items <sup>17</sup>		100060500500900000	37,018,916,127.78
B.1.2	Regulatory Adjustments <sup>22</sup>		365000000000910000	38,003,134.92
<b>B.2</b>	<b>Total Derivative exposures (Sum of B.2.1 to B.2.3)</b>	Part II	435000000000900000	3,808,796,898.41
B.2.1	Replacement Cost associated with all derivatives transactions	Part II - Item 5 - Column b	435000000000910000	2,092,371,469.38
B.2.2	Add-on amounts for potential future exposure associated with all derivative transactions	Part II - Item 5 - Column d	435000000000920000	1,716,425,429.03
B.2.3	Adjusted effective notional amount of written credit derivatives	Part II - Sum of Items 4 a.ii and 4 b.ii - Column a	435000000000930000	0.00
<b>B.3</b>	<b>Total Securities Financing Transaction (SFT) exposures (Sum of B.3.1 and B.3.2)</b>	Part III	195402000000000000	2,649,647,147.00
B.3.1	Gross SFT assets (with no recognition of netting)	Part III - Item 2 - Column a	195402000000000000	2,649,647,147.00
B.3.2	CCR exposures for SFT assets	Part III - Item 2 - Column b	195402000000000000	0.00
<b>B.4</b>	<b>Off-balance Sheet Exposures</b>	Part IV - Item 2 - OBS Exposures column	400060000000000000	145,628,871.78
<b>C.</b>	<b>BASEL III LEVERAGE RATIO (Ratio of A to B)</b>		990000000000900000	12.93%

<sup>17</sup> Gross of General Loan Loss Provision (GLLP) and excluding derivatives and SFTs

<sup>22</sup> Deductions from Basel III Tier 1 capital are excluded from the leverage ratio exposure measure

We hereby certify that all matters set forth in this Basel III Leverage Ratio Report are true and correct, to the best of my knowledge and belief.

  
**VP MARIA LOURDES M. SEVILLA**  
 Head- Financial Control

  
**FVP GERARDO CLEMENTE C. RIVERA**  
 Treasurer

**BDO PRIVATE BANK, INC.****Summary Comparison of Accounting Assets vs. Leverage Ratio Exposure**

As of 09/30/2020

Amounts in Million Pesos

	<b>Item</b>	<b>Leverage Ratio Framework</b>
1	Total consolidated assets as per published financial statements <sup>1/</sup>	41,753.834
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation <sup>2/</sup>	
3	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure <sup>2/</sup>	
4	Adjustments for derivative financial instruments	1,716.425
5	Adjustments for securities financial transactions (i.e., repos and similar secured lending)	0.000
6	Adjustments for off-balance sheet items (i.e., conversion to credit equivalent amounts of off-balance sheet exposures)	145.629
7	Other adjustments	-30.903
<b>8</b>	<b>Leverage ratio exposure <sup>3/</sup></b>	<b>43,584.986</b>

<sup>1/</sup> Refers to total on-balance sheet assets per quarterly published balance sheet

<sup>2/</sup> Not included under the framework

<sup>3/</sup> Sum of Items 1 to 7. Should be consistent with item 21 of the Basel III Leverage Ratio Common Disclosure Template

**BDO PRIVATE BANK, INC.**  
**Basel III Leverage Ratio Common Disclosure Template**  
As of 09/30/2020  
Amounts in Million Pesos; Ratios in Percent

Item		Leverage Ratio Framework
<b>On-balance sheet exposures</b>		
1	On-balance sheet items <sup>1/</sup>	37,018.916
2	(Asset amounts deducted in determining Basel III Tier 1 Capital)	-38.003
<b>3</b>	<b>Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)</b>	<b>36,980.913</b>
<b>Derivative exposures</b>		
4	Replacement Cost associated with all derivatives transactions	2,092.371
5	Add-on amounts for Potential Future Exposure associated with all derivative transactions	1,716.425
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework <sup>2/</sup>	
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions) <sup>2/</sup>	
8	(Exempted CCP leg of client-cleared trade exposures) <sup>2/</sup>	
9	Adjusted effective notional amount of written credit derivatives	0.000
10	(Adjusted effective offsets and add-on deductions for written credit derivatives)	
<b>11</b>	<b>Total derivative exposures (sum of lines 4 to 10)</b>	<b>3,808.797</b>
<b>Securities financing transaction exposures</b>		
12	Gross SFT assets (with no recognition of netting)	2,649.647
13	(Netted amounts of cash payables and cash receivables of gross SFT assets) <sup>2/</sup>	
14	CCR exposures for SFT assets	
15	Agent transaction exposures <sup>3/</sup>	
<b>16</b>	<b>Total securities financing transaction exposures (sum of lines 12 to 15)</b>	<b>2,649.647</b>
<b>Other off-balance sheet exposures</b>		
17	Off-balance sheet exposure at gross notional amount	1,456.289
18	(Adjustments for conversion to credit equivalent amounts)	
<b>19</b>	<b>Off-balance sheet items</b>	<b>145.629</b>
<b>Capital and total exposures</b>		
<b>20</b>	<b>Tier 1 capital</b>	<b>5,637.157</b>
<b>21</b>	<b>Total exposures (sum of lines 3, 11, 16 and 19)</b>	<b>43,584.986</b>
<b>Leverage ratio</b>		
<b>22</b>	<b>Basel III leverage ratio</b>	<b>12.93%</b>

<sup>1/</sup> Gross of General Loan Loss Provision (GLLP) and excluding derivatives and SFTs

<sup>2/</sup> Not included under the framework

<sup>3/</sup> When a bank/non-bank acting as an agent in an SFT provides an indemnity or guarantee to a customer or counterparty for any difference between the value of the security or cash the customer has lent and the value of the collateral the borrower has provided

## Explanatory Table for Common Disclosure Template <sup>1/</sup>

Item <sup>2/</sup>	Explanation <sup>3/</sup>
1	On-balance sheet assets according to <u>Item A.2.b.1.</u>
2	Deductions from Basel III Tier 1 capital determined by <u>Item A.1 paragraph 2</u> excluded from the leverage ratio exposure measure, reported as negative amounts.
3	Sum of lines 1 and 2.
4	Replacement Cost (RC) determined by <u>Item A.2.b.2.</u>
5	Add-on amount for all derivative exposures according to <u>Item A.2.b.2 paragraphs 2-4.</u>
9	Adjusted effective notional amount (i.e., the effective notional amount reduced by any negative change in fair value) for written credit derivatives according to <u>Item A.2.b.2 paragraphs 5-6.</u>
10	Adjusted effective notional offsets of written credit derivatives according to paragraph <u>Item A.2.b.2 paragraphs 5-6</u> and deducted add-on amounts relating to written credit derivatives according to <u>Item A.2.b.2 paragraph 7</u> , reported as negative amounts, if applicable.
11	Sum of lines 4 - 10.
12	Gross SFT assets with no recognition of netting other than novation as set out in footnote 9, removing certain securities received as determined by <u>Item A.2.b.3.a.</u>
13	Cash payables and cash receivables of gross SFT assets netted according to <u>Item A.2.b.3.a</u> , reported as negative amounts.
14	Measure of counterparty credit risk for SFTs as determined by <u>Item A.2.b.3.a.</u>
15	Agent transaction exposure amount determined according to <u>Item A.2.b.3.b.</u>
16	Sum of lines 12-15.
17	Total off-balance sheet exposure amounts on a gross notional basis, before any adjustment for credit conversion factors according to <u>Item A.2.b.4.</u>
18	Reduction in gross amount of off-balance sheet exposures due to the application of credit conversion factors in <u>Item A.2.b.4.</u>
19	Sum of lines 17-18.
20	Tier 1 capital as determined by <u>Item A.1.</u>
21	Sum of lines 3, 11, 16 and 19.
22	Basel III leverage ratio according to <u>Item A.</u>

<sup>1/</sup> Individual banks/QBs need not disclose the explanatory table.

<sup>2/</sup> Only items which are applicable are retained from the BIS prescribed template. However, row numbering remains unchanged for easy mapping with the BIS prescribed template.

<sup>3/</sup> Refers to appropriate items in the Guidelines on the Implementation of the Basel III Leverage Ratio Framework (Appendix 111 of the MORB).