

BASEL III Liquidity Coverage Ratio (LCR) of BDO Private Bank as of June 30, 2019 per Bangko Sentral ng Pilipinas (BSP) required disclosure

<b>LIQUIDITY COVERAGE RATIO DISCLOSURE TEMPLATE - SOLO</b> (In Single Currency, Absolute amount)		
	TOTAL UNWEIGHTED <sup>1</sup> VALUE (AVERAGE)	TOTAL WEIGHTED <sup>2</sup> VALUE (AVERAGE)
<b>STOCK OF HIGH-QUALITY LIQUID ASSETS (HQLA)</b>		
1. TOTAL STOCK OF HQLA		17,308,254,767.73
<b>EXPECTED CASH OUTFLOWS</b>		
2. Deposits, of which:	30,891,095,704.03	12,704,165,789.21
3. Retail Funding	16,247,324,329.76	2,281,379,132.47
4. Wholesale funding of which:	14,643,771,374.26	10,422,786,656.74
5. <i>Operational deposits</i>	110,372,786.44	33,111,835.93
6. <i>Non-operational deposits (all counterparties)</i>	14,533,398,587.83	10,389,674,820.81
7. Unsecured wholesale funding (all counterparties)	3,839,539,516.04	3,839,539,516.04
8. Secured funding		-
9. Derivatives contracts, of which:	3,731,824,507.30	3,731,824,507.30
10. <i>Outflows related to derivatives exposures (net)</i>	3,731,824,507.30	3,731,824,507.30
11. <i>Outflows related to collateral requirements</i>	-	-
12. Structured financing instruments	-	-
13. Committed business facilities (all counterparties)	-	-
14. Other contractual obligations within a 30-day period	-	-
15. Other contingent funding obligations	-	-
16. TOTAL EXPECTED CASH OUTFLOWS		20,275,529,812.55
<b>EXPECTED CASH INFLOWS</b>		
17. Secured lending	74,568,770.43	5,939,910.42
18. Fully performing exposures (all counterparties)	409,674,834.13	204,837,417.07
19. Other cash inflows	8,739,085,501.99	8,739,085,501.99
20. TOTAL EXPECTED CASH INFLOWS	9,223,329,106.55	8,949,862,829.48
		Total Adjusted Value <sup>3</sup>
21. TOTAL STOCK OF HQLA		17,308,254,767.73
22. TOTAL EXPECTED NET CASH OUTFLOWS		11,325,666,983.07
23. LIQUIDITY COVERAGE RATIO (%)		152.82%

<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 inflows and outflow rates (for inflows and outflow)

<sup>3</sup> Adjusted values must be calculated after the application of both: (i) haircuts (for Total HQLA) and inflows 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)

Datapoints used were the simple average of the quarterly consolidated reports as of March 31, 2019 and June 30, 2019