SECURITIES AND EXCHANGE COMMISSION SEC FORM 17-C

CURRENT REPORT UNDER SECTION 17 OF THE SECURITIES REGULATION CODE AND SRC RULE 17.2(c) THEREUNDER

1. Date of Report (Date of earliest event reported)

May 13, 2022

2. SEC Identification Number

34001

3. BIR Tax Identification No.

000-708-174-000

4. Exact name of issuer as specified in its charter BDO Unibank, Inc.

5. Province, country or other jurisdiction of incorporation Metro Manila

- 6. Industry Classification Code(SEC Use Only)
- 7. Address of principal office

BDO Corporate Center, 7899 Makati Ave., Makati City Postal Code 0726

8. Issuer's telephone number, including area code (632) 8840-7000 / 8702-6000

9. Former name or former address, if changed since last report

--

10. Securities registered pursuant to Sections 8 and 12 of the SRC or Sections 4 and 8 of the RSA

Title of Each Class	Number of Shares of Common Stock Outstanding and Amount of Debt Outstanding		
Common	4,385,938,015		
Preferred	515,000,000		

11. Indicate the item numbers reported herein

Item 9 - Other Events

The Exchange does not warrant and holds no responsibility for the veracity of the facts and representations contained in all corporate disclosures, including financial reports. All data contained herein are prepared and submitted by the disclosing party to the Exchange, and are disseminated solely for purposes of information. Any questions on the data contained herein should be addressed directly to the Corporate Information Officer of the disclosing party.



PSE Disclosure Form 4-30 - Material Information/Transactions References: SRC Rule 17 (SEC Form 17-C) and Sections 4.1 and 4.4 of the Revised Disclosure Rules

Subject of the Disclosure			
BDO Statement of Condition as of 31 March 20	22		
Background/Description of the Disclosure			
Ladies and Gentlemen: Please find attached the Balance Sheets as of 3	31 March 2022 of BDO Unibank, Inc.		
Thank you.			
Other Relevant Information			
Please see attachment.			
Filed on behalf by:			
Name	Elmer Serrano		
Designation	Corporate Information Officer		



13 May 2022

THE PHILIPPINE STOCK EXCHANGE, INC.

6th Floor, PSE Tower 28th St. corner 5th Ave. BGC, Taguig City

Attention: Ms. Alexandra D. Tom Wong

OIC, Disclosure Department

PHILIPPINE DEALING & EXCHANGE CORP.

29th Floor, BDO Equitable Tower 8751 Paseo de Roxas, Makati City

Attention: Atty. Marie Rose M. Magallen-Lirio

Head, Issuer Compliance and Disclosure Department

Re: Statement of Condition as of March 31, 2022

Ladies and Gentlemen:

Please find attached the Balance Sheet and the Consolidated Balance Sheet as of March 31, 2022 of BDO Unibank, Inc.

Thank you.

Very truly yours,

Elmer B. Serrano

Chief Information Officer



AMOUNT

Previous Quarter

Current Quarter

BALANCE SHEET

CONSOLIDATED BALANCE SHEET

AMOUNT

Previous Quarter

Current Quarter

ASSETS	Current Quarter	Previous Quarter	ASSETS	Current Quarter	Previous Quarter
Cash and Cash Items	P 56,623,590,809.34	P 72,036,892,205.70	Cash and Cash Items	P 58,474,278,914.10	P 74,701,512,475.26
Due from Bangko Sentral ng Pilipinas	359,601,498,429.99	302,656,970,499.46	Due from Bangko Sentral ng Pilipinas	362,672,693,490.72	304,902,767,973.06
Due from Other Banks	60,631,472,254.53	64,349,491,099.59	Due from Other Banks	65,847,288,712.35	69,888,423,852.59
Financial Assets at Fair Value through Profit or Loss Available-for-Sale Financial Assets-Net	7,101,286,231.63 111,733,815,139.91	4,503,906,418.82 114,699,272,190.83	Financial Assets at Fair Value through Profit or Loss Available-for-Sale Financial Assets-Net	18,975,466,826.88 124,848,560,625.48	17,745,793,853.64 129,075,362,556.94
Held-to-Maturity Financial Assets-Net	400,243,874,055.51	373,625,758,299.10	Held-to-Maturity Financial Assets-Net	419,084,207,508.12	389,944,478,414.42
Unquoted Debt Securities Classified as Loans-Net	0.00	0.00	Unquoted Debt Securities Classified as Loans-Net	0.00	0.00
Investments in Non-Marketable Equity Security-Net	0.00	0.00	Investments in Non-Marketable Equity Security-Net	0.00	0.00
Loans and Receivables-Net	2,353,039,686,649.78	2,383,217,853,691.35	Loans and Receivables-Net	2,405,290,459,415.61	2,428,764,985,804.20
Loans to Bangko Sentral ng Pilipinas Interbank Loans Receivable	0.00 82,266,311,893.17	0.00 91,543,086,131.60	Loans to Bangko Sentral ng Pilipinas Interbank Loans Receivable	0.00 82,266,311,893.17	0.00 91,543,086,131.60
Loans and Receivables-Others	2,263,677,142,603.48	2,288,547,523,732.64	Loans and Receivables-Others	2,312,780,577,604.06	2,333,191,478,725.95
Loans and Receivables Arising from RA/CA/PR/SLB	18,881,194,107.00	15,800,317,280.00	Loans and Receivables Arising from RA/CA/PR/SLB	22,440,763,487.00	17,095,425,253.00
General Loan Loss Provision	11,784,961,953.87	12,673,073,452.89	General Loan Loss Provision	12,197,193,568.62	13,065,004,306.35
Other Financial Assets Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	17,442,298,796.69 45,501,738,026.07	18,640,884,216.15 43,781,597,550.75	Other Financial Assets Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	18,783,665,002.30 18,637,577,843.37	20,058,449,881.67 16,893,052,049.75
Bank Premises, Furniture, Fixtures and Equipment-Net	43,387,875,877.57	42,846,082,852.15	Bank Premises, Furniture, Fixtures and Equipment-Net	45,561,754,821.60	45,010,189,319.37
Real and Other Properties Acquired-Net	9,558,389,133.31	9,617,208,124.98	Real and Other Properties Acquired-Net	9,595,513,828.37	9,652,010,982.05
Non-Current Assets Held for Sale	2,207,434,720.13	1,692,083,831.14	Non-Current Assets Held for Sale	2,208,919,345.70	1,693,568,456.71
Other Assets-Net	63,724,456,234.93	52,857,190,604.96	Other Assets-Net	61,073,521,563.48	51,630,484,979.49
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank		0.00	Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank		0.00
TOTAL ASSETS	P 3,530,797,416,359.39	P 3,484,525,191,584.98	TOTAL ASSETS	P 3,611,053,907,898.08	P 3,559,961,080,599.15
LIABILITIES Financial Liabilities at Fair Value through Profit or Lega	P 2.328.010.737.20	D 2250 200 407 44	LIABILITIES Financial Liabilities at Fair Value through Profit or Loss	P 5.162.576.408.12	P 5,066,447,030.17
Financial Liabilities at Fair Value through Profit or Loss Deposit Liabilities	P 2,328,010,737.20 2,740,884,879,542.66	P 2,359,389,187.44 2,751,325,074,956.56	Deposit Liabilities	P 5,162,576,408.12 2,819,461,544,687.29	2,822,196,626,747.05
Due to Other Banks	0.00	0.00	Due to Other Banks	0.00	0.00
Bills Payable	33,819,894,199.79	48,513,698,953.56	Bills Payable	39,739,759,758.93	55,746,036,414.10
a) BSP (Rediscounting and Other Advances) Advances Advances Advances Advances Advances	0.00	0.00	a) BSP (Rediscounting and Other Advances) b) Interference Advances	0.00	0.00
b) Interbank Loans Payable c) Other Deposit Substitutes	22,572,699,192.31 905,703,008.60	34,515,646,417.21 892,731,885.11	b) Interbank Loans Payable c) Other Deposit Substitutes	22,572,699,192.31 1,348,412,524.50	34,515,646,417.21 1,978,726,350.85
d) Others	905,703,008.60	892,731,885.11 13,105,320,651.24	d) Others	15,818,648,042.12	19,251,663,646.04
Bonds Payable-Net	202,459,960,326.04	148,697,633,081.67	Bonds Payable-Net	202,459,960,326.04	148,697,633,081.67
Unsecured Subordinated Debt-Net	0.00	0.00	Unsecured Subordinated Debt-Net	0.00	0.00
Redeemable Preferred Shares	0.00	0.00	Redeemable Preferred Shares	0.00	0.00
Special Time Deposit Due to Bangko Sentral ng Pilipinas	0.00 360,703,656.94	0.00 0.00	Special Time Deposit Due to Bangko Sentral ng Pilipinas	0.00 410,711,080.93	0.00 0.00
Other Financial Liabilities	48,774,388,899.84	48,238,396,780.00	Other Financial Liabilities	50,577,288,333.87	49,820,518,158.39
Other Liabilities	73,579,848,365.21	61,998,049,145.49	Other Liabilities	63,624,185,350.89	54,028,978,927.33
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00	Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	P 3,102,207,685,727.68	P 3,061,132,242,104.72	TOTAL LIABILITIES	P 3,181,436,025,946.07	P 3,135,556,240,358.71
STOCKHOLDERS' EQUITY			STOCKHOLDERS' EQUITY		
Capital Stock	P 175,822,913,644.25		Capital Stock	P 175,822,913,644.25	
Other Capital Accounts Retained Earnings	-12,106,358,629.78 264,873,175,617.24	23,743,479,874.30 223,887,520,690.05	Other Capital Accounts Retained Earnings	-12,209,296,530.93 264,691,576,055.75	23,473,706,057.77 222,855,272,788.22
Assigned Capital	0.00	0.00	Assigned Capital	0.00	0.00
, asignod capital	0.00	0.00	Minority Interest In Subsidiaries	1,312,688,782.94	2,313,912,478.54
TOTAL STOCKHOLDERS' EQUITY	P 428,589,730,631.71	P 423,392,949,480.26	TOTAL STOCKHOLDERS' EQUITY		P 424,404,840,240.44
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 3,530,797,416,359.39		TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	,,,	P 3,559,961,080,599.15
CONTINGENT ACCOUNTS			CONTINGENT ACCOUNTS		
Guarantees Issued	P 36,541,292.00	P 36,541,292.00	Guarantees Issued	P 36,541,292.00	P 36,541,292.00
Financial Standby Letters of Credit	0.00	0.00	Financial Standby Letters of Credit	0.00	0.00
Performance Standby Letters of Credit	37,638,966,512.00	36,269,840,564.58	Performance Standby Letters of Credit	37,638,966,512.00	36,269,840,564.58
Commercial Letters of Credit Trade Related Guarantees	57,355,802,851.16 7,685,964,701.21	39,487,808,457.96 8,845,433,965.71	Commercial Letters of Credit Trade Related Guarantees	57,355,802,851.16 7,685,964,701.21	39,487,808,457.96 8,845,433,965.71
Commitments	428,871,230,978.09	433,246,595,484.27	Commitments	428,871,230,978.09	433,246,595,484.27
Spot Foreign Exchange Contracts	27,416,746,510.49	24,823,217,385.59	Spot Foreign Exchange Contracts	27,763,960,767.29	24,851,256,701.58
Securities Held Under Custodianship by Bank Proper	0.00	0.00	Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	1,220,570,029,150.61	1,230,869,514,277.57 809,860,202,210.29	Trust Department Accounts	1,769,245,852,935.00 946,000,442,432.82	1,778,718,482,374.16 976,502,340,315.83
a) Trust and Other Fiduciary Accounts b) Agency Accounts	780,208,071,569.52 440,361,957,579.09	421,009,312,065.28	a) Trust and Other Fiduciary Accounts b) Agency Accounts	823,245,410,500.18	802,216,142,056.33
c) Advisory/Consultancy	2.00	2.00	c) Advisory/Consultancy	2.00	2.00
Derivatives	416,643,399,655.04	335,626,439,953.98	Derivatives	478,309,508,884.98	389,111,250,749.76
Others	19,775,049,140.81	12,135,297,543.19	Others	19,797,375,594.41	12,146,170,337.40
TOTAL CONTINGENT ACCOUNTS	P 2,215,993,730,791.41	P 2,121,340,688,924.85	TOTAL CONTINGENT ACCOUNTS	P 2,826,705,204,516.14	P 2,722,713,379,927.42
ADDITIONAL INFORMATION			ADDITIONAL INFORMATION		
Gross total loan portfolio (TLP)		P 2,445,661,141,292.30	List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companie	es)	
Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs)	52,964,254,530.22	49,770,214,148.06	BDO Capital & Investment Corporation BDO Leasing and Finance, Inc.		
a. Gross NPLs	63,948,454,985.45	66,600,589,585.74	c. BDO Private Bank, Inc.		
b. Ratio of gross NPLs to gross TLP (%)	2.64%	2.72%	d. BDO Remit (Canada) Ltd.		
c. Net NPLs	31,040,819,358.90	34,451,953,963.52	e. BDO Remit (Japan) Ltd.		
d. Ratio of Net NPLs to gross TLP (%)	1.28%	1.41%	f. BDO Remit (USA), Inc.		
 e. Ratio of total allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) 	123.42% 82.82%	113.53% 74.73%	g. BDO Strategic Holdings, Inc. h. BDORO Europe Ltd.		
Classified Loans and Other Risk Assets, gross of allowance for credit losses	162,407,599,043.90	165,386,865,243.67	i. BDO Network Bank, Inc.		
DOSRI loans and receivables, gross of allowance for credit losses	24,541,283,927.74	36,261,044,021.02			
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%	1.02%	1.48%	List of Subsidiary Insurance Companies		
Gross non-performing DOSRI loans and receivables	12,368,578.65	11,993,677.59	a. BDO Insurance Brokers, Inc.		
Ratio of gross non-performing DOSRI loans and receivables to gross TLP (%) Percent Compliance with Magna Carta (%)	0.00%	0.00%	b. BDO Life Assurance Co., Inc.		
a. 8% for Micro and Small Enterprises	0.69%	0.74%	3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing re	egulations 14.64%	14.63%
b. 2% for Medium Enterprises	1.05%	1.25%	a. Total CAR (%)	13.73%	13.71%
Return on Equity (ROE) (%)	10.37%	10.59%	b. Tier 1 Ratio (%)	13.54%	13.52%
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations a. Total CAR (%)	14.19%	14.19%	c. Common Equity Tier 1 Ratio (%)		
		14.19% 13.26%	4. Basel III Leverage Ratio (BLR) on Consolidated Basis	10.21%	10.25%
p. Her I Ratio (%)	1.3.207/0				.0.2070
b. Tier 1 Ratio (%) c. Common Equity Tier 1 Ratio (%)	13.28% 13.08%	13.07%			
c. Common Equity Tier 1 Ratio (%) Basel III Leverage Ratio (BLR) on Solo Basis	13.08% 9.80%	9.85%	5. Basel III Liquidity Coverage Ratio (LCR) on Consolidated Basis	137.50%	145.37%
c. Common Equily Tier 1 Ratio (%) Basel III Leverage Ratio (BLR) on Solo Basis Basel III Liquidity Coverage Ratio (LCR) on Solo Basis	13.08% 9.80% 137.24%	9.85% 145.85%	5. Basel III Liquidity Coverage Ratio (LCR) on Consolidated Basis	137.50%	145.37%
c. Common Equity Tier 1 Ratio (%) Basel III Leverage Ratio (BLR) on Solo Basis Basel III Liquidity Coverage Ratio (LCR) on Solo Basis Deferred Charges not yet Written Down	13.08% 9.80% 137.24% 0.00	9.85% 145.85% 0.00	5. Basel III Liquidity Coverage Ratio (LCR) on Consolidated Basis	137.50%	145.37%
c. Common Equily Tier 1 Ratio (%) Basel III Leverage Ratio (BLR) on Solo Basis Basel III Liquidity Coverage Ratio (LCR) on Solo Basis	13.08% 9.80% 137.24%	9.85% 145.85%	5. Basel III Liquidity Coverage Ratio (LCR) on Consolidated Basis	137.50%	145.37%
c. Common Equity Tier 1 Ratio (%) Basel III Leverage Ratio (BLR) on Solo Basis Basel III Liquidity Coverage Ratio (LCR) on Solo Basis Deferred Charges not yet Written Down Unbooked Allowance for Credit Losses on Financial Instruments Received Republic of the Philippines)	13.08% 9.80% 137.24% 0.00	9.85% 145.85% 0.00	Basel III Liquidity Coverage Ratio (LCR) on Consolidated Basis Republic of the Philippines)	137.50%	145.37%
c. Common Equily Tier 1 Ratio (%) Basel III Leverage Ratio (BLR) on Solo Basis Basel III Liquidity Coverage Ratio (LCR) on Solo Basis Deferred Charges not yet Written Down Unbooked Allowance for Credit Losses on Financial Instruments Received	13.08% 9.80% 137.24% 0.00	9.85% 145.85% 0.00		137.50%	145.37%
c. Common Equity Tier 1 Ratio (%) Basel III Leverage Ratio (BLR) on Solo Basis Basel III Liquidity Coverage Ratio (LCR) on Solo Basis Deferred Charges not yet Written Down Unbooked Allowance for Credit Losses on Financial Instruments Received Republic of the Philippines) Makati City) S.S.	13.08% 9.80% 137.24% 0.00 0.00	9.85% 145.85% 0.00 0.00	Republic of the Philippines) Makati City) S.S.		
c. Common Equity Tier 1 Ratio (%) Basel III Leverage Ratio (BLR) on Solo Basis Basel III Liquidity Coverage Ratio (LCR) on Solo Basis Deferred Charges not yet Written Down Unbooked Allowance for Credit Losses on Financial Instruments Received Republic of the Philippines)	13.08% 9.80% 137.24% 0.00 0.00	9.85% 145.85% 0.00 0.00	Republic of the Philippines)		

Executive Vice President & Comptroller

SUBSCRIBED AND SWORN to before me this 12th day of May 2022 at Makati City, affiants exhibiting to me their Community Tax Certificate

No. 08810758 issued at Makati City on February 09, 2022 / SSS No. 03-4074342-5, and Community Tax Certificate No. 26781429 issued at Makati City on January 14, 2022 / SSS No. 03-4621989-8 respectively.

Page No. 59 Book No. II Series of 2022

Atty, Maria Felicia T. Zantua Appointment No. M-364 Notary Public until 31 December 2021 ROII No. 58016 IBP No. 12574; PTR No. 8864151

Executive Vice President & Comptroller

NESTOR V. TAN
President & Chief Executive Officer

SUBSCRIBED AND SWORN to before me this 12th day of May 2022 at Makati City, affiants exhibiting to me their Community Tax Certificate
No. 08810758 issued at Makati City on January 14, 2022 / SSS No. 03-4021989-8 respectively.

Doc. No. 286 Page No. 59 Book No. II Series of 2022

Atty, Maria Felicia T. Zantua Appointment No. M-364 Notary Public until 31 December 2021 ROII No. 58016 IBP No. 12574; PTR No. 8864151