C03402-2024

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 21, 2024

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

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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	5,268,804,789	
Preferred	618,000,000	

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 202	24
Background/Description of the Disclosure	
Ladies and Gentlemen: Please find attached the Balance Sheets as of 3	1 March 2024 of BDO Unibank, Inc.
Thank you.	
Other Relevant Information	
Please see attachment.	
Filed on behalf by:	
Name	Elmer Serrano
Designation	Corporate Information Officer



BDO UNIBANK, INC.

As of March 31, 2024

AMOUNT

Previous Quarter

100.608.948.031.32

332,402,452,888.44 76,789,510,931.69

8.316.901.142.41

222.817.770.035.80

548,878,382,514.40 0.00 69,841,918,615.31

2.756.710.558.747.57

24,962,984,574.00 2,851,515,461,936.88

77,983,308,512.28 2.773.532.153.424.60

70,813,796,064.91 45,606,313,646.14

11,459,988,086.84

1,213,855,338,53

1 117 989 569 94

90,272,557,086.44

1.759.334.436.38 3,471,326,255,297.21 413,613,900.00 67,378,897,466.62

41 638 240 000 00

25,740,657,466.62 99,710,591,034.35

128,315,233,304.31

58,863,623,740.00 232,653,218,217.07

71.990.994.914.95

181 936 603 473 99

-30,517,747,023.42

36,541,292.00

0.00 54,926,173,716.95

40,600,273,893.26 15,260,504,110.97

517,559,742,670.09

33,132,969,545.92

0.00 1,397,170,176,729.06

371.187.490.617.94

33.038.681.806.75

1 79%

0.71%

124.70%

4 44%

0.01%

0.97%

0.06%

123.46%

123.82%

14 74%

4.66%

13 26%

14.42%

942%

0.00

0.00

0.00

Current Quarter

376,118,835,359.77 61,362,653,816.66

230.539.429.965.51

555,237,654,509.41 0.00 80,700,187,087.17

2.818.239.138.877.38

20,000,000,000.00 2,918,939,325,964.55

2.837.473.659.292.79

81,465,666,671.76

70,844,421,951.60 46,894,261,644.50

11,489,660,663.90

1.202.058.444.22

93,739,221,546.69

709 824 558 61

1.980.532.044.07 P

3,536,174,842,103.74 511,784,000.00 65,919,363,597.94

42 348 720 000 00

23,570,643,597.94 111,055,936,526.64

0.00 137,084,840,270.49 0.00

58,867,160,150.00 P 232,857,119,637.47

18.528.453.232.41

244 716 500 012 95

-31,779,788,857.08 0.00

36,541,292.00 P

54,735,164,999.75

48,899,847,776.38 14,732,540,197.06

514,859,596,114.35

0.00 1,385,269,270,104.68

617.047.883.384.78

42.137.013.716.81

59.093.353.999.38

0.00

0.00 P 4,375,916,742,718.63 P 4,283,830,618,761.46

0.00

0.00

P 3,852,727,298,542.88 P 3,768,903,925,438.87

P 523,189,444,175.75 P 514,926,693,322.59

P 4,375,916,742,718.63 P 4,283,830,618,761.46

P 2,736,811,211,585.19 P 2,462,912,554,382.94

1.82%

0.67% 153.74%

126.00%

4 27%

0.02%

0.94%

0.08%

125.67%

124.97%

14 29%

4.59%

13 17%

14.32%

9.40%

9.320.800.970.51

80.984.259.994.46 F

BALANCE SHEET

ASSETS

Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net Debt Securities at Amortized Cost - Net Loans to Bangko Sentral ng Pilipinas

Note: Assets - Net
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)

Other Liabilities

Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)

STOCKHOLDERS' EQUITY

CONTINGENT ACCOUNTS

FINANCIAL INDICATORS

Ratio of Loans to Related Parties to gross TLP
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties
Ratio of DOSRI Loans to gross TLP
Ratio of DOSRI Loans to gross TLP
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI

LIABILITIES

Due from Bangko Sentral ng Pilipinas Due from Other Central Banks and Banks - Net Financial Assets at Fair Value through Profit or Loss (FVPL)

Loans and Receivables Arising from RA/CA/PR/SLB Total Loan Portfolio (TLP) - Gross

Food Product Net Equity Investment in Subsidiaries, Associates and Joint Ventures - Net Bank Premises, Furniture, Fixture and Equipment - Net Real and Other Properties Acquired - Net

Financial Liabilities at Fair Value through Profit or Loss (FVPL)

b) Interbank Loans Payable
c) Other Borrowings, including Deposit Substitutes

Bills Payable

a) BSP (Rediscounting and Other Advances)

TOTAL STOCKHOLDERS' FOULTY

Securities Held Under Custodianship by Bank Proper

TOTAL CONTINGENT ACCOUNTS

Gross Non-Performing Loans (NPL) Ratio

TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY

Cash and Cash Items

Interbank Loans Receivable Loans and Receivables-Others

Allowance for Credit Losses

Sales Contract Receivables - Net

Non-Current Assets Held for Sale

TOTAL ASSETS

Due to Other Banks

Bonds Payable-Net Unsecured Subordinated Debt-Net

Redeemable Preferred Shares

TOTAL LIABILITIES

Guarantees Issued Financial Standby Letters of Credit

Spot Foreign Exchange Contracts

Commercial Letters of Credit Trade Related Guarantees Commitments

Trust Department Accounts

Net NPL Ratio NPL Coverage Ratio

NPL Coverage Ratio, excl. GLLP RELATED PARTY TRANSACTIONS

Liquidity Coverage Ratio (%)
Net Stable Funding Ratio (%)
PROFITABILITY

Return on Equity (ROE) (%) Return on Assets (%) Net Interest Margin (%)

Common Equity Tier 1 Ratio (%) Tier 1 Capital Ratio (%)

Basel III Leverage Ratio (%)

CAPITAL ADEQUACY

CAR (%)

LEVERAGE

Others

ASSET QUALITY

Performance Standby Letters of Credit

Capital Stock Additional Paid-In Capital Undivided Profits

Retained Earnings
Other Capital Accounts
Assigned Capital

Total Loan Portfolio - Net

CONSOLIDATED BALANCE SHEET

ASSETS	Current Quarter	Previous Quarter
Cash and Cash Items	P 83,273,808,406.49	P 103,252,200,119.87
Due from Bangko Sentral ng Pilipinas	378,903,676,344.61	335,050,799,714.12
Due from Other Central Banks and Banks - Net	72,323,932,946.07	89,886,205,352.90
Financial Assets at Fair Value through Profit or Loss (FVPL)	13,791,763,795.58	13,877,718,100.38
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	241,223,901,900.53	234,738,815,536.57
Debt Securities at Amortized Cost - Net	573,014,742,033.61	
Loans to Bangko Sentral ng Pilipinas	0.00	567,547,501,046.04 0.00
Interbank Loans Receivable	79,700,187,087.17	69,041,918,615.31
Loans and Receivables-Others	2,915,725,281,478.35	2,850,123,556,474.13
Loans and Receivables Arising from RA/CA/PR/SLB	20,400,000,000.00	25,362,392,327.00
Total Loan Portfolio (TLP) - Gross	3,015,825,468,565.52	2,944,527,867,416.44
Allowance for Credit Losses	83,834,500,916.75	80,145,111,846.15
Total Loan Portfolio - Net	2,931,990,967,648.77	2,864,382,755,570.29
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	36,922,054,197.68	36,689,548,465.09
Bank Premises, Furniture, Fixture and Equipment - Net	49,786,502,747.69	48,470,880,798.71
Real and Other Properties Acquired - Net	11,662,801,367.85	11,622,676,261.87
Sales Contract Receivables - Net	1,220,887,531.01	1,245,201,113.71
Non-Current Assets Held for Sale	709,824,558.61	1,117,989,569.94
Other Assets - Net	96,311,219,097.29	90,937,076,165.16
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	P 4,491,136,082,575.79	P 4,398,819,367,814.65
	. ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	1,000,000,000,000
LIABILITIES	D 4 EEE 000 000 01	D 4 077 000 740 05
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	P 4,555,329,620.04	P 4,377,269,746.35
Deposit Liabilities Due to Other Renke	3,627,092,260,159.21	3,564,143,181,150.02
Due to Other Banks	559,025,600.00	460,124,700.00
Bills Payable	86,258,905,591.77	87,801,831,253.14
a) BSP (Rediscounting and Other Advances) b) Interbank Loans Payable	0.00	0.00
b) Interbank Loans Payable	42,348,720,000.00	41,638,240,000.00
c) Other Borrowings, including Deposit Substitutes Bonds Payable Net	43,910,185,591.77	46,163,591,253.14
Bonds Payable-Net	111,055,936,526.64	99,710,591,034.35
Unsecured Subordinated Debt-Net Redeemable Preferred Shares	0.00	0.00
Other Liabilities	0.00	0.00
	136,406,329,535.07	125,403,694,008.42
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	P 3,965,927,787,032.73	P 3,881,896,691,892.28
STOCKHOLDERS' EQUITY		
Capital Stock	P 58,867,160,150.00	P 58,863,623,740.00
Additional Paid-In Capital	232,857,119,637.47	232,653,218,217.07
Undivided Profits	18,255,247,721.88	71,750,580,176.50
Retained Earnings	244,661,925,543.77	181,857,622,286.56
Other Capital Accounts	-29,433,157,510.06	-28,202,368,497.76
Assigned Capital	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	P 525,208,295,543.06	P 516,922,675,922.37
		P 516,922,675,922.37 P 4,398,819,367,814.65
TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 525,208,295,543.06	
TOTAL STOCKHOLDERS' EQUITY	P 525,208,295,543.06	
TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS	P 525,208,295,543.06 P 4,491,136,082,575.79	P 4,398,819,367,814.65
TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued	P 525,208,295,543.06 P 4,491,136,082,575.79 P 36,541,292.00	P 4,398,819,367,814.65 P 36,541,292.00
TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit	P 525,208,295,543.06 P 4,491,136,082,575.79 P 36,541,292.00 0.00	P 4,398,819,367,814.65 P 36,541,292.00 0.00
TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit	P 525,208,295,543.06 P 4,491,136,082,575.79 P 36,541,292.00 0.00 54,735,164,999.75	P 4,398,819,367,814.65 P 36,541,292.00 0.00 54,926,173,716.95
TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit	P 525,208,295,543.06 P 4.491,136,082,575.79 P 36,541,292.00 0.00 54,735,164,999.75 48,899,847,776.38 14,732,540,197.06	P 4,398,819,367,814.65 P 36,541,292.00 0.00 54,926,173,716.95 40,600,273,893.26 15,260,504,110.97
TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments	P 525,208,295,543.06 P 4,491,136,082,575.79 P 36,541,292.00 0.00 54,735,164,999.75 48,899,847,776.38 14,732,540,197.06 514,659,596,114.35	P 4,398,819,367,814.65 P 36,541,292.00 54,926,173,716.95 40,600,273,893.26 15,260,504,110.97 517,559,742,670.09
TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts	P 525,208,295,543.06 P 4.491,136,082,575.79 P 36,541,292.00 0.00 54,735,164,999.75 48,899,847,776.38 14,732,540,197.06	P 4,398,819,367,814.65 P 36,541,292.00 0.00 54,926,173,716.95 40,600,273,893.26 15,260,504,110.97
TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper	P 525,208,295,543.06 P 4,491,136,082,575.79 P 36,541,292.00 0.00 54,735,164,999.75 48,899,847,776.38 14,732,540,197.06 514,859,596,114.35 61,305,472,679.86 0.00	P 4,398,819,367,814.65 P 36,541,292.00 0.00 54,926,173,716.95 40,600,273,893.26 15,260,504,110.97 517,559,742,670.09 34,363,741,219.50 0.00
TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts	P 525,208,295,543.06 P 4,491,136,082,575.79 P 36,541,292.00 0.00 54,735,164,999.75 48,899,847,776.38 14,732,540,197.06 514,659,596,114.35 61,305,472,679.86 0.00 1,998,344,617,255.24	P 4,398,819,367,814.65 P 36,541,292.00 0,000 54,926,173,716.95 40,600,273,893.26 15,260,504,110.97 517,595,742,670.09 34,363,741,219.50 0,000 1,990,505,298,298,84
TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts	P 525,208,295,543.06 P 4,491,136,082,575.79 P 36,541,292.00 0.00 54,735,164,999.75 48,899,847,776.38 14,732,540,197.06 514,859,596,114.35 61,305,472,679.86 0.00	P 4,398,819,367,814.65 P 36,541,292.00 0.00 54,926,173,716.95 40,600,273,893.26 15,260,504,110.97 517,559,742,670.09 34,363,741,219.50 0.00
TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives	P 525,208,295,543.06 P 4,491,136,082,575.79 P 36,541,292.00 0.00 54,735,164,999.75 48,899,847,776.38 14,732,540,197.06 514,859,596,114.35 61,305,472,679.86 0.00 1,998,344,617,255,24 704,237,622,453.46	P 4.398.819.367.814.65 P 36,541,292.00
TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS	P 525,208,295,543.06 P 4,491,136,082,575.79 P 36,541,292.00 0.00 54,735,164,999.75 48,899,847,776.38 14,732,540,197.06 514,859,596,114.35 61,305,472,679.86 0.996,344,617.255.24 704,237,622,453.46 42,159,534,393.39	P 4,398,819,367,814.65 P 36,541,292.00 0,00 54,926,173,716.95 40,600,273,893.26 15,260,504,110.97 517,559,742,670.09 34,363,741,219.50 0,00 1,990,505,298,288,84 447,385,802,011.13 33,073,683,572.38
TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others	P 525,208,295,543.06 P 4,491,136,082,575.79 P 36,541,292.00 0.00 54,735,164,999.75 48,899,847,776.38 14,732,540,197.06 514,859,596,114.35 61,305,472,679.86 0.996,344,617.255.24 704,237,622,453.46 42,159,534,393.39	P 4,398,819,367,814.65 P 36,541,292.00 0,00 54,926,173,716.95 40,600,273,893.26 15,260,504,110.97 517,559,742,670.09 34,363,741,219.50 0,000 1,990,505,298,288.84 447,385,802,011.13 33,073,683,572.38
TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY	P 525,208,295,543.06 P 4,491,136,082,575.79 P 36,541,292.00 0.00 54,735,164,999.75 48,899,847,776.38 14,732,540,197.06 514,859,596,114.35 61,305,472,679.86 0.996,344,617.255.24 704,237,622,453.46 42,159,534,393.39	P 4,398,819,367,814.65 P 36,541,292.00 0,00 54,926,173,716.95 40,600,273,893.26 15,260,504,110.97 517,559,742,670.09 34,363,741,219.50 0,000 1,990,505,298,288.84 447,385,802,011.13 33,073,683,572.38
TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio	P 525,208,295,543.06 P 4,491,136,082,575.79 P 36,541,292.00 0.00 54,735,164,999.75 48,899,847,776.38 14,732,540,197.06 514,859,596,114.35 61,305,472,679.86 0.1,996,344,617,255.24 704,237,672,255,24 704,237,672,2453,46 42,159,534,393.39 P 3,439,310,937,161.49	P 4,398,819,367,814.65 P 36,541,292.00 0.00 54,926,173,716.95 40,600,273,893.26 15,260,504,110.97 517,559,742,670.09 34,363,741,219.50 0.00 1.990,505,298,298.84 447,388,602,011.13 33,073,683,572.38 P 3,133,711,760,785.12
TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio	P 525,208,295,543.06 P 4,491,136,082,575.79 P 36,541,292.00 0.00 54,735,164,999.75 48,899,847,776.38 14,732,540,197.06 514,659,596,114.35 61,305,472,679.86 0.00 1,998,344,617,255.24 704,237,622,453.46 42,159,534,393.39 P 3,439,310,937,161.49	P 4,398,819,367,814.65 P 36,541,292.00 54,926,173,716.95 40,600,273,893.26 15,260,504,110.97 517,599,742,670.09 34,363,741,219.50 0.00 1,990,505,298,298.84 447,385,802,011.13 33,073,683,572.38 P 3,133,711,760,785.12
TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio NPL Coverage Ratio	P 525,208,295,543.06 P 4,491,136,082,575.79 P 36,541,292.00 0.00 54,735,164,999.75 48,899,847,776.38 14,732,540,197.06 514,859,596,114.35 61,305,472,679.86 0.00 1,998,344,617,255.24 704,237,622,453.46 42,159,534,393.39 P 3,439,310,937,161.49	P 4,398,819,367,814.65 P 36,541,292.00 0.00 54,926,173,716.95 40,600,273,893.26 15,260,504,110.97 517,559,742,670.09 34,363,741,219.50 0.00 1,990,505,298,298.84 447,385,802,011.13 33,073,683,572.38 P 3,133,711,760,785.12
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TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio Net NPL Ratio NPL Coverage Ratio NPL Coverage Ratio NPL Coverage Ratio, excl. GLLP RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI LIQUIDITY Liquidity Coverage Ratio (%) Net Stable Funding Ratio (%) Return on Equity (ROE) Return on Assets (%) Net Interest Margin (%) CAP(74) Liquid Leverage Ratio (%) Tier 1 Capital Ratio (%) CAR (%) LEVERAGE Basel III Leverage Ratio (%)	P 525,208,295,543.06 P 4,491,136,082,575.79 P 36,541,292.00 .000 54,735,164,999.75 48,899,847,76.38 14,732,540,197.06 514,859,596,114.35 61,305,472,679.86 .0.00 1.996,344,617,255.24 704,237,622,453.46 42,159,534,393.39 P 3,439,310,937,161.49 1.87% 0.70% 148,89% 121,52% 4.15% 0.02% 0.91% 0.08% 125,18% 124,99% 14.03% 1,16% 4,64% 13,83% 14,78% 9,83%	P 4,398,819,367,814.65 P 36,541,292.00 0,00 54,926,173,716.95 40,600,273,893.26 15,260,504,110.97 517,559,742,670.09 34,363,741,219.50 0,00 1,990,505,298,298.84 447,385,802,011.33 30,773,683,572.38 P 3,133,711,760,785.12
TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts Derivatives Others TOTAL CONTINGENT ACCOUNTS FINANCIAL INDICATORS ASSET QUALITY Gross Non-Performing Loans (NPL) Ratio NPL Coverage Ratio NPL Coverage Ratio NPL Coverage Ratio, excl. GLLP RELATED PARTY TRANSACTIONS Ratio of Loans to Related Parties to gross TLP Ratio of Non-Performing Loans to gross TLP Ratio of Non-Performing Loans to gross TLP Ratio of Non-Performing DOSRI Loans 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 (%) Net Stable Funding Ratio (%) PROFITABILITY Return on Equity (ROE) (%) Return on Assets (%) Net Interest Margin (%) CAPTAL ADEQUACY Common Equity Tier 1 Ratio (%) Tier 1 Capital Ratio (%) CAR (%) LEVERAGE Basel III Leverage Ratio (%) 1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companie)	P 525,208,295,543.06 P 4,491,136,082,575.79 P 36,541,292.00 .0.00 54,735,164,999.75 48,899,847,776.38 14,732,540,197.06 514,859,596,114.35 61,305,472,679.86 704,237,622,453.46 42,159,534,393.39 P 3,439,310,937,161.49 1.87% 0.70% 148,89% 121.82% 4.15% 0.02% 0.91% 4.64% 124,99% 14.03% 1.76% 4.64% 13.64% 13.64% 13.68% 9.83% 14.78%	P 4,398,819,367,814.85 P 36,541,292.00 0.00 54,926,173,716.95 40,600,273,893.26 15,260,504,110.97 517,559,742,670.09 34,363,741,219.50 0.00 1,990,505,298,298.84 447,385,802,011.13 33,073,683,572.38 P 3,133,711,760,785.12 1.83% 0.74% 148,51% 120.85% 4.32% 0.01% 0.94% 0.06% 123,18% 124,05% 14,64% 1.85% 4.71% 13,75% 13,95% 14,91% 9,86% y Insurance Companies
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Republic of the Philippines)) S.S.

We, LUCY CO DY and NESTOR V. TAN 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.

Executive Vice President & Comptroller

Nacot NESTOR V. TAN President & Chief Executive Officer

SUBSCRIBED AND SWORN to before me this 17th day of May 2024 at Makati City, affiants exhibiting to me their Passport No. P3026565B issued at DFA NCR NORTHEAST on September 11, 2019 valid until September 10, 2029 / SSS No. 03-4074342-5 and Passport No. P5830111B issued at DFA NCR EAST on November 23, 2020 valid until November 22, 2030 / SSS NO. 03-4621989-8 respectively.

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NOTARY PUBLIC Republic of the Philippines)) S.S.

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Series of 2024

d. BDO Remit (Canada) Ltd. e. BDO Remit (Japan) Ltd.

We, LUCY CO DY and NESTOR V. TAN 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.

i. BDO Network Bank. Inc.

Executive Vice President & Comptroller

-D-D-NESTOR V. TAN
President & Chief Executive Officer

AMOUNT

SUBSCRIBED AND SWORN to before me this 17th day of May 2024 at Makati City, affiants exhibiting to me their Passport No. P3026565B issued at DFA NCR NORTHEAST on September 11, 2019 valid until September 10, 2029 / SSS No. 034074342-5 and Passport No. P5830111B issued at DFA NCR EAST on November 23, 2020 valid until November 22, 2030 / SSS NO. 034621989-8 respectively.

NOTARY PUBLIC Alty, PLESSYDUIE G, RICO
Alty, PLESSYDUIE G, RICO
Althorn Ro. M-103Massis Gly, Notary Public until December 2
11th Roy. BDQ-176vers Valero, Sabeot Valleg, Maleat O,
BBP No. 2010/01/01/02/4 MANILA3
PTR No. 10075940, 01/02/4 Makasy, Ogy Foal No. 46038
MCLE Compliance No. Villo-01449, until 0414/2025