

BDO UNIBANK, INC. As of December 31, 2013

BALANCE SHEET

CONSOLIDATED BALANCE SHEET (Bank and Financial Subsidiaries)

ASSETS		Amount	ASSETS		
Cash and Cash Items	P 29	9,977,801,536.90	Cash and Cash Items	Р	Amount 30,059,296,135.80
Due from Bangko Sentral ng Pilipinas		,265,766,049.26	Due from Bangko Sentral ng Pilipinas	•	408,283,323,650.24
Due from Other Banks		1,654,309,649.43	Due from Other Banks		26,937,864,131.78
Financial Assets at Fair Value through Profit or Loss		3,734,983,114.67	Financial Assets at Fair Value through Profit or Loss		8,719,863,577.78
Available-for-Sale Financial Assets-Net),693,672,519.73	Available-for-Sale Financial Assets-Net		214,903,898,412.10
Held-to-Maturity Financial Assets-Net	200	0.00	Held-to-Maturity Financial Assets-Net		0.00
Unquoted Debt Securities Classified as Loans-Net		0.00	Unquoted Debt Securities Classified as Loans-Net		0.00
Investments in Non-Marketable Equity Security-Net		321,915,896.42	Investments in Non-Marketable Equity Security-Net		334,582,591.42
Loans and Receivables-Net	895	5.828.523.846.14	Loans and Receivables-Net		910,074,446,959.01
Loans to Bangko Sentral ng Pilipinas		0.00	Loans to Bangko Sentral ng Pilipinas		0.00
Interbank Loans Receivable	19	9,930,182,252.01	Interbank Loans Receivable		19,930,182,252.01
Loans and Receivables-Others		,210,736,367.74	Loans and Receivables-Others		893,686,357,794.15
Loans and Receivables Arising from RA/CA/PR/SLB	8	3,390,000,000.00	Loans and Receivables Arising from RA/CA/PR/SLB		8,390,000,000.00
General Loan Loss Provision	11	,702,394,773.61	General Loan Loss Provision		11,932,093,087.15
Other Financial Assets	9	,108,400,028.18	Other Financial Assets		10,446,613,837.55
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net		5,876,234,306.27	Equity Investment in Subsidiaries, Associates and Joint Ventures-Net		5,209,339,987.55
Bank Premises, Furniture, Fixtures and Equipment-Net		7,812,835,859.99	Bank Premises, Furniture, Fixtures and Equipment-Net		19,367,264,730.11
Real and Other Properties Acquired-Net		6,613,570,424.42	Real and Other Properties Acquired-Net		6,742,450,758.55
Non-Current Assets Held for Sale		,183,669,490.28	Non-Current Assets Held for Sale		1,421,035,156.22
Other Assets-Net	29	,780,957,425.65	Other Assets-Net		35,889,165,058.34
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 1,629	,852,640,147.34	TOTAL ASSETS	P	1,678,389,144,986.45
LIABILITIES		-	LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	P 1	,456,359,176.32	Financial Liabilities at Fair Value through Profit or Loss	Р	2,550,896,353.50
Deposit Liabilities	1,315	5,576,872,223.92	Deposit Liabilities		1,344,540,986,105.31
Due to Other Banks		629,907.93	Due to Other Banks		629,907.93
Bills Payable		5,879,927,657.66	Bills Payable		67,272,893,491.18
a) BSP (Rediscounting and Other Advances)		300,282,026.02	a) BSP (Rediscounting and Other Advances)		300,282,026.02
b) Interbank Loans Payable		,314,039,500.00	b) Interbank Loans Payable		22,357,322,000.00
c) Other Deposit Substitutes		7,932,778,154.17	c) Other Deposit Substitutes		27,932,778,154.17
d) Others		5,332,827,977.47	d) Others		16,682,511,310.99
Bonds Payable-Net		5,566,002,352.41	Bonds Payable-Net		26,566,002,352.41
Unsecured Subordinated Debt-Net	3	3,000,000,000.00	Unsecured Subordinated Debt-Net		3,000,000,000.00
Redeemable Preferred Shares		0.00	Redeemable Preferred Shares		0.00
Special Time Deposit		0.00	Special Time Deposit		0.00
Due to Bangko Sentral ng Pilipinas		0.00	Due to Bangko Sentral ng Pilipinas		0.00
Other Financial Liabilities		,383,334,293.57	Other Financial Liabilities		15,336,462,614.78
Other Liabilities	49	9,355,751,618.64	Other Liabilities		55,070,215,739.69
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	P 1.466	0.00 5,218,877,230.45	Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank) TOTAL LIABILITIES		0.00
TOTAL LIABILITIES	P 1,400	0,210,077,230.43		P	1,514,338,086,564.80
STOCKHOLDERS' EQUITY			STOCKHOLDERS' EQUITY	_	10101075000100
Capital Stock		,846,759,334.26	Capital Stock	Р	104,846,759,334.26
Other Capital Accounts		3,722,571,441.31	Other Capital Accounts		23,448,890,835.47 35,149,707,177.08
Retained Earnings	35	5,064,432,141.32	Retained Earnings		0.00
Assigned Capital		0.00	Assigned Capital Minority Interest In Subsidiaries		605,701,074.84
TOTAL STOCKHOLDERS' EQUITY	P 163.	3,633,762,916.89	TOTAL STOCKHOLDERS' EQUITY	- Р	164,051,058,421.65
IOIAL STOCKHOLDERS EQUITI	F 103.	,033,702,310.03	TOTAL STOCKHOLDERS EQUIT		1,678,389,144,986.45
	D 1620	952 640 447 24	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 1,629),852,640,147.34	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	Р	1,676,309,144,900.45
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 1,629	0,852,640,147.34		Р	1,676,369,144,966.45
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS			CONTINGENT ACCOUNTS		
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued	P 1,629	19,467,271.20	CONTINGENT ACCOUNTS Guarantees Issued	P P	19,467,271.20
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit	Р	19,467,271.20 0.00	CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit		19,467,271.20 0.00
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit	P 20	19,467,271.20 0.00 0,797,833,384.27	CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit		19,467,271.20 0.00 20,797,833,384.27
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit	P 20	19,467,271.20 0.00 0,797,833,384.27 6,624,683,639.73	CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit		19,467,271.20 0.00
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit	P 20 16	19,467,271.20 0.00 0,797,833,384.27 6,624,683,639.73 683,274,842.22	CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit		19,467,271.20 0.00 20,797,833,384.27 16,624,683,639.73
CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments	P 20 16 121	19,467,271.20 0.00 0,797,833,384.27 6,624,683,639.73 683,274,842.22 1,675,739,271.28	CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments		19,467,271.20 0.00 20,797,833,384.27 16,624,683,639.73 683,274,842.22 121,988,798,037.33
CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees	P 20 16 121	19,467,271.20 0.00 0,797,833,384.27 6,624,683,639.73 683,274,842.22	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		19,467,271.20 0.00 20,797,833,384.27 16,624,683,639,73 683,274,842.22
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 20 16 121 12	19,467,271.20 0.00 0,797,833,384.27 6,624,683,639.73 683,274,842.22 6,675,739,271.28 2,047,296,055.94	CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments		19,467,271.20 0.00 20,797,833,384.27 16,624,683,639.73 683,274,842.22 121,988,798,037.33 12,446,661,055.94
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 20 16 121 12 582	19,467,271.20 0.00 0,797,833,384.27 6,624,683,639.73 683,274,842.22 6,675,739,271.28 2,047,296,055.94 0.00	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		19,467,271.20 0.00 20,797.833,384.27 16,624,683,639,73 683,274,842.22 121,988,798,037.33 12,446,661,055.94 0.00 772,657,247,409.21 563,258,014,449.05
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 20 16 121 12 582 395	19,467,271.20 0.00 0,797,833,384.27 6,624,683,639.73 683,274,842.22 1,675,739,271.28 2,047,296,055.94 0,00 2,021,270,833.07	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		19,467,271,20 0,00 20,797,833,384,27 16,624,683,639,73 683,274,842,22 121,988,798,037,33 12,446,661,055,94 0,00 772,657,247,409,21
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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy	P 20 16 121 12 12 582 395 186	19,467,271.20 0.00 0,797,833,384.27 1,624,683,639,73 683,274,842.22 6,757,739,271.28 0,047,296,055.94 0.00 0,021,270,833.07 1,164,310,452.22 6,856,960,380.85 0.00	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 Securifies Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts		19,467,271.20 0.00 20,797,833,384.27 16,624,683,639.73 683,274,842.22 121,988,798,037.33 12,446,661,055.94 0.00 772,657,247,409.21 563,258,014,449.05 209,399,232,960.16 0.00
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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives	P 20 16 121 12 582 395 186 197	19,467,271.20 0.00 0,797,833,384.27 6,624,683,639,73 683,274,842.22 6,675,739,271.28 0,00 2,021,270,833.07 0,164,310,452.22 8,856,960,380.85 0,00 0,004,009,660.32	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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives		19,467,271.20 0.00 20,797.833,384.27 16,624,683,639,73 683,274,842.22 121,988,798,037.33 12,446,661,055.94 0.00 772,657,247,409.21 563,258,014,449.05 209,399,232,960.16 0.00 239,064,426,080.43
CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance 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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others	P 20 16 121 12 582 395 186 197 11	19,467,271.20 0.00 0.797,833,384.27 6,624,683,639,73 683,274,842.22 6,675,739,271.28 2,047,296,055.94 0.00 0,021,270,833.07 0,164,310,482.22 6,856,960,380.85 0.00 0,04,009,560.32 0,044,322,495.61	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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others		19,467,271.20 0.00 20,797,833,384.27 16,624,683,639.73 683,274,842.22 121,988,798,037.33 12,446,661,055.94 0.00 772,657,247,409.21 563,258.014,449.05 209,399,232,960.16 0.00 239,064,426,080.43 11,044,379,721.61
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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives	P 20 16 121 12 582 395 186 197 11	19,467,271.20 0.00 0,797,833,384.27 6,624,683,639,73 683,274,842.22 6,675,739,271.28 0,00 2,021,270,833.07 0,164,310,452.22 8,856,960,380.85 0,00 0,004,009,660.32	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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives		19,467,271.20 0.00 20,797.833,384.27 16,624,683,639,73 683,274,842.22 121,988,798,037.33 12,446,661,055.94 0.00 772,657,247,409.21 563,258,014,449.05 209,399,232,960.16 0.00 239,064,426,080.43
CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance 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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others	P 20 16 121 12 582 395 186 197 11	19,467,271.20 0.00 0.797,833,384.27 6,624,683,639,73 683,274,842.22 6,675,739,271.28 2,047,296,055.94 0.00 0,021,270,833.07 0,164,310,482.22 6,856,960,380.85 0.00 0,04,009,560.32 0,044,322,495.61	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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others		19,467,271.20 0.00 20,797.833,384.27 16,624,683,639.73 683,274,842.22 121,988,798,037.33 12,446,661,055.94 0.00 772,657,247,409.21 563,258,014,449.05 209,359,232,960.16 0.00 239,064,426,080.43 11,044,379,721.61
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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP)	P 20 16 121 12	19,467,271.20 0.00 0,797,833,384.27 6,624,683,639,73 683,274,842.22 6,675,739,271.28 0,00 0,0021,270,833.07 0,164,310,452.22 6,856,960,380.85 0,00 0,004,009,560.32 0,044,322,495.61 1,917,897,353.64 8,851,193,041.51	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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS		19,467,271.20 0.00 20,797.833,384.27 16,624,683,639.73 683,274,842.22 121,988,798,037.33 12,446,661,055.94 0.00 772,657,247,409.21 563,258,014,449.05 209,359,232,960.16 0.00 239,064,426,080.43 11,044,379,721.61
CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance 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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP	P 20 16 121 12	19,467,271.20 0.00 0,797,833,384.27 6,624,683,639,73 683,274,842.22 6,675,739,271.28 0,00 0,021,270,833.07 6,164,310,452.22 8,856,960,380.85 0,00 0,004,009,560.32 0,044,322,495.61 1,917,897,353.64	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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companies) a. BDO Capital & Investment Corporation		19,467,271.20 0.00 20,797.833,384.27 16,624,683,639.73 683,274,842.22 121,988,798,037.33 12,446,661,055.94 0.00 772,657,247,409.21 563,258,014,449.05 209,359,232,960.16 0.00 239,064,426,080.43 11,044,379,721.61
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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs)	P 200 166 121 122 582 395 186 197 11 P 961 923 16	19,467,271.20 0.00 0,797,833,384.27 6,624,683,639,73 683,274,842.22 6,675,739,271.28 0,047,296,055.94 0.00 2,021,270,833.07 5,164,310,452.22 8,856,960,380.85 0,004,009,560.32 0,044,0322,495.61 1,917,897,353.64 8,851,193,041.51 6,320,274,421.76	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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companies) a. BDO Capital & Investment Coporation b. BDO Eitle Savings Bank, Inc.		19,467,271.20 0.00 20,797,833,384.27 16,624,683,639.73 683,274,842.22 121,988,798,037.33 12,446,661,055.94 0.00 772,657,247,409.21 563,258.014,449.05 209,399,232,960.16 0.00 239,064,426,080.43 11,044,379,721.61
CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance 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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs	P 200 166 121 122 582 395 186 197 11 P 961 923 16	19,467,271.20 0.00 0.797,833,384.27 6,624,683,639,73 683,274,842.22 6,675,739,271.28 0.00 0.00 0.01,270,833.07 0,164,310,452.22 6,856,960,380.85 0.00 0,004,009,560.32 0,044,322,495.61 1,917,897,353.64 0,851,193,041.51 1,320,274,421.76	Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial 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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companies) a. BDO Capital & Investment Corporation b. BDO Elite Savings Bank, Inc. c. BDO Leasing and Finance, Inc.		19,467,271.20 0.00 20,797,833,384.27 16,624,683,639.73 683,274,842.22 121,988,798,037.33 12,446,661,055.94 0.00 772,657,247,409.21 563,258.014,449.05 209,399,232,960.16 0.00 239,064,426,080.43 11,044,379,721.61
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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%)	P 20 16 121 122 582 395 186 197 111 P 961 16 17	19,467,271.20 0.00 0,797,833,384.27 6,624,683,639,73 683,274,842.22 675,739,271.28 0,00 0,021,270,833.07 5,164,310,452.22 8,856,960,380.85 0,00 0,004,009,560.32 1,917,897,353.64 1,917,897,353.64 2,239,144,625,78 1,87%	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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companies) a. BDO Capital & Investment Corporation b. BDO Elite Savings Bank, Inc. c. BDO Private Bank, Inc. d. BDO Private Bank, Inc.		19,467,271.20 0.00 20,797,833,384.27 16,624,683,639.73 683,274,842.22 121,988,798,037.33 12,446,661,055.94 0.00 772,657,247,409.21 563,258.014,449.05 209,399,232,960.16 0.00 239,064,426,080.43 11,044,379,721.61
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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs	P 20 16 121 122 582 395 186 197 111 P 961 16 17	19,467,271.20 0.00 0,797,833,384.27 6,624,683,639,73 683,274,842.22 6,675,739,271.28 0,047,296,055.94 0.00 0,021,270,833.07 0,164,310,452.22 8,856,960,380.85 0,004,009,560.32 0,044,322,495.61 1,917,897,353.64 1,917,897,353.64 1,320,274,421.76 7,239,114,625.78 918,840,204.02	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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companies) a. BDO Capital & Investment Corporation b. BDO Elite Savings Bank, Inc. c. BDO Private Bank, Inc. e. BDO Private Bank, Inc. e. BDO Remit (USA), Inc.		19,467,271.20 0.00 20,797,833,384.27 16,624,683,639.73 683,274,842.22 121,988,798,037.33 12,446,661,055.94 0.00 772,657,247,409.21 563,258.014,449.05 209,399,232,960.16 0.00 239,064,426,080.43 11,044,379,721.61
CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance 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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to gross TLP (%)	P 20 16 121 122 582 395 186 197 11 P 961 17	19,467,271.20 0.00 0.07,797,833,384.27 624,683,639,73 683,274,842.22 6,675,739,271.28 2,047,296,055.94 0.00 0,021,270,833.07 2,164,310,452.22 5,856,960,380.85 0.00 0,004,009,560.32 0,044,322,495.61 1,917,897,353.64 3,851,193,041.51 3,320,274,421.76 7,239,114,625.78 1,87% 918,840,204.02 0,010%	Guarantees Issued Financial Standby Letters of Credit Performance 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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companies) a. BDO Capital & Investment Corporation b. BDO Ellie Savings Bank, Inc. c. BDO Leasing and Finance, Inc. d. BDO Private Bank, Inc. e. BDO Remit (USA), Inc. f. BDO Strategic Holdings, Inc.		19,467,271.20 0.00 20,797,833,384.27 16,624,683,639.73 683,274,842.22 121,988,798,037.33 12,446,661,055.94 0.00 772,657,247,409.21 563,258.014,449.05 209,399,232,960.16 0.00 239,064,426,080.43 11,044,379,721.61
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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to gross TLP (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses	P 20 16 121 122 582 395 186 197 11 P 961 17 37 37	19,467,271.20 0.00 0,797,833,384.27 6,624,683,639,73 683,274,842.22 6,675,739,271.28 0,047,296,055.94 0.00 0,021,270,833.07 6,164,310,452.22 8,856,960,380.85 0,004,322,495.61 1,917,897,353.64 3,851,193,041.51 3,320,274,421.76 7,239,114,625.78 1,87% 918,840,204.02 0,10% 0,051,289,808.23	Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securifies Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companies) a. BDO Capital & Investment Corporation b. BDO Elite Savings Bank, Inc. c. BDO Leasing and Finance, Inc. d. BDO Private Bank, Inc. e. BDO Remit (USA), Inc. f. BDO Strategic Holdings, Inc. g. BDORO Europe Ltd.		19,467,271.20 0.00 20,797,833,384.27 16,624,683,639.73 683,274,842.22 121,988,798,037.33 12,446,661,055.94 0.00 772,657,247,409.21 563,258.014,449.05 209,399,232,960.16 0.00 239,064,426,080.43 11,044,379,721.61
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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses	P 200 166 121 122 5822 395 186 197 11 P 961 177 377 65	19,467,271.20 0.00 0,797,833,384.27 0,624,683,639,73 683,274,842.22 6,675,739,271.28 0,047,296,055,94 0,002,021,270,833.07 0,164,310,452.22 0,856,960,380.85 0,004,009,560.32 0,044,322,495.61 0,917,897,353.64 0,851,193,041.51 0,320,274,421.76 7,239,114,625,78 1,87% 918,840,204.02 0,10% 0,051,289,808.23 0,547,380,374.73	Guarantees Issued Financial Standby Letters of Credit Performance 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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companies) a. BDO Capital & Investment Corporation b. BDO Elite Savings Bank, Inc. c. BDO Leasing and Finance, Inc. d. BDO Partil (USA), Inc. f. BDO Strategic Holdings, Inc. g. BDOR Europe Ltd. h. Express Padala Frankfurt GmbH		19,467,271.20 0.00 20,797,833,384.27 16,624,683,639.73 683,274,842.22 121,988,798,037.33 12,446,661,055.94 0.00 772,657,247,409.21 563,258.014,449.05 209,399,232,960.16 0.00 239,064,426,080.43 11,044,379,721.61
CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance 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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to gross TLP (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	P 200 166 121 122 5822 395 186 197 11 P 961 177 377 65	19,467,271.20 0.00 0,797,833,384.27 1,624,683,639,73 683,274,842.22 6875,739,271.28 2,047,296,055.94 0.00 0,021,270,833.07 1,164,310,452.22 0,856,960,380.85 0.00 0,004,009,560.32 0,044,322,495.61 1,917,897,353.64 3,851,193,041.51 1,320,274,421.76 7,239,114,625,78 11,87% 918,840,204.02 0,051,289,808.23 0,547,380,374.73 7,10%	CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Performance Standby Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companies) a. BDO Capital & Investment Corporation b. BDO Elite Savings Bank, Inc. c. BDO Leasing and Finance, Inc. d. BDO Private Bank, Inc. e. BDO Remit (USA), Inc. f. BDO Strategic Holdings, Inc. g. BDORO Europe Ltd. h. Express Padala (Hongkong) Limited		19,467,271.20 0.00 20,797,833,384.27 16,624,683,639.73 683,274,842.22 121,988,798,037.33 12,446,661,055.94 0.00 772,657,247,409.21 563,258.014,449.05 209,399,232,960.16 0.00 239,064,426,080.43 11,044,379,721.61
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CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance 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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to gross TLP (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses, ratio of gross non-performing DOSRI loans and receivables	P 200 166 121 122 5822 395 186 197 11 P 961 177 377 65	19,467,271.20 0.00 0,797,833,384.27 1,624,683,639,73 683,274,842.22 6875,739,271.28 2,047,296,055.94 0.00 0,021,270,833.07 1,164,310,452.22 0,856,960,380.85 0.00 0,004,009,560.32 0,044,322,495.61 1,917,897,353.64 3,851,193,041.51 1,320,274,421.76 7,239,114,625,78 11,87% 918,840,204.02 0,051,289,808.23 0,547,380,374.73 7,10%	CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Performance Standby Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companies) a. BDO Capital & Investment Corporation b. BDO Elite Savings Bank, Inc. c. BDO Leasing and Finance, Inc. d. BDO Private Bank, Inc. e. BDO Remit (USA), Inc. f. BDO Strategic Holdings, Inc. g. BDORO Europe Ltd. h. Express Padala (Hongkong) Limited		19,467,271.20 0.00 20,797,833,384.27 16,624,683,639.73 683,274,842.22 121,988,798,037.33 12,446,661,055.94 0.00 772,657,247,409.21 563,258.014,449.05 209,399,232,960.16 0.00 239,064,426,080.43 11,044,379,721.61
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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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to gross TLP (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%) Gross non-performing DOSRI loans and receivables Ratio of gross non-performing DOSRI loans and receivables to gross TLP (%) Percent Compliance with Magna Carta (%) Percent Compliance with Magna Carta (%) Percent Compliance with Magna Carta (%) a. 8% for Micro and Small Enterprises	P 200 166 121 122 5822 395 186 197 11 P 961 177 377 65	19,467,271.20 0.00 0,797,833,384.27 6,624,683,639,73 683,274,842.22 6,75,739,271.28 0,047,296,055.94 0,00 2,021,270,833,07 6,164,310,452.22 8,356,960,380.85 0,00 6,004,009,560.32 0,044,322,495.61 1,917,897,353.64 3,320,274,421.76 7,239,114,625.78 918,840,204.02 0,10% 0,051,289,808.23 6,547,380,374.73 7,10% 1,826,954.37	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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companies) a. BDO Capital & Investment Corporation b. BDO Eitle Savings Bank, Inc. c. BDO Private Bank, Inc. e. BDO Remit (USA), Inc. f. BDO Strategic Holdings, Inc. g. BDORO Europe Ltd. h. Express Padala Frankfurt GmbH i. Express Padala Frankfurt GmbH		19,467,271.20 0.00 20,797,833,384.27 16,624,683,639.73 683,274,842.22 121,988,798,037.33 12,446,661,055.94 0.00 772,657,247,409.21 563,258.014,449.05 209,399,232,960.16 0.00 239,064,426,080.43 11,044,379,721.61
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CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance 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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to gross TLP (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables gross of allowance for credit losses Ratio of DOSRI loans and receivables gross of allowance for credit losses to gross TLP (%) Percent Compliance with Magna Carta (%) a. 8% for Micro and Small Enterprises B. 2.% for Medium Enterprises Return on Equity (ROE) (%) Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations a. Total CAR (%) Deferred Charges not yet Written Down Unbooked Allowance for Credit Losses on Financial Instruments Received	P 200 166 121 122 5822 395 186 197 11 P 961 177 377 65	19,467,271.20 0.00 0,797,833,384.27 0,624,683,639,73 683,274,842.22 6,675,739,271.28 0,047,296,055,94 0.00 0,021,270,833.07 0,164,310,452.22 0,856,960,380.85 0,004,009,560.32 0,044,022,495.61 0,917,897,353.64 1,917,897,353.64 1,320,274,421.76 7,239,114,625,78 1,876 918,840,204,02 0,10% 0,051,289,808,23 0,547,380,374,73 7,10% 1,826,954,37 0,00% 2,39% 3,12% 13,34% 13,32% 141,704,503,03	Guarantees Issued Financial Standby Letters of Credit Performance 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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companies) a. BDO Capital & Investment Corporation b. BDO Elite Savings Bank, Inc. c. BDO Leasing and Finance, Inc. d. BDO Private Bank, Inc. e. BDO Remit (USA), Inc. f. BDO Strategic Holdings, Inc. g. BDOR Europe Ltd. h. Express Padala Frankfurt GmbH i. Express Padala (Hongkong) Limited j. PCIB Europe SPA k. PCIB Securities, Inc. 2. List of Subsidiary Insurance Companies a. BDO Insurance Brokers, Inc. 3. Capital Adequacy Ratio CAR on Consolidated Basis, as prescribed under existing regical and CAR (%) b. Tier 1CAR (%)	P	19,467,271.20 0.00 20,797.833,384.27 16,624,683,639,73 683,274,842.22 121,988,798,037.33 12,446,661,055.94 0.00 772,657,247,409.21 563,258,014,449.05 209,399,232,960.16 0.00 239,064,426,080.43 11,044,379,721.61 1,195,326,771,441.94
CONTINGENT ACCOUNTS Guarantees issued Financial Standby Letters of Credit Performance 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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to gross TLP (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables pross of allowance for credit losses Ratio of OSRI loans and receivables pross of allowance for credit losses Ratio of gross non-performing DOSRI loans and receivables to gross TLP (%) Percent Compliance with Magna Carta (%) a. 8% for Micro and Small Enterprises b. 2% for Medium Enterprises Return on Equity (ROE) (%) Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations a. Total CAR (%) b. Tier 1CAR (%) Deferred Charges not yet Written Down Unbooked Allowance for Credit Losses on Financial Instruments Received Republic of the Philippines)	P 200 166 121 122 5822 395 186 197 11 P 961 177 377 65	19,467,271.20 0.00 0,797,833,384.27 0,624,683,639,73 683,274,842.22 6,675,739,271.28 0,047,296,055,94 0.00 0,021,270,833.07 0,164,310,452.22 0,856,960,380.85 0,004,009,560.32 0,044,022,495.61 0,917,897,353.64 1,917,897,353.64 1,320,274,421.76 7,239,114,625,78 1,876 918,840,204,02 0,10% 0,051,289,808,23 0,547,380,374,73 7,10% 1,826,954,37 0,00% 2,39% 3,12% 13,34% 13,32% 141,704,503,03	Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Performance Standby Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securifies Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companies) a. BDO Capital & Investment Corporation b. BDO Elite Savings Bank, Inc. c. BDO Leasing and Finance, Inc. d. BDO Private Bank, Inc. e. BDO Remit (USA), Inc. f. BDO Strategic Holdings, Inc. g. BDORO Europe Ltd. h. Express Padala Frankfurt GmbH i. Express Padala Frankfurt GmbH i. Express Padala (Hongkong) Limited j. PCIB Europe SPA k. PCIB Securities, Inc. 2. List of Subsidiary Insurance Companies a. BDO Insurance Brokers, Inc. 3. Capital Adequacy Ratio CAR on Consolidated Basis, as prescribed under existing regra. Total CAR (%) b. Tier 1CAR (%)	P	19,467,271.20 0.00 20,797.833,384.27 16,624,683,639,73 683,274,842.22 121,988,798,037.33 12,446,661,055.94 0.00 772,657,247,409.21 563,258,014,449.05 209,399,232,960.16 0.00 239,064,426,080.43 11,044,379,721.61 1,195,326,771,441.94
CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance 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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to gross TLP (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables gross of allowance for credit losses Ratio of DOSRI loans and receivables gross of allowance for credit losses to gross TLP (%) Percent Compliance with Magna Carta (%) a. 8% for Micro and Small Enterprises B. 2.% for Medium Enterprises Return on Equity (ROE) (%) Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations a. Total CAR (%) Deferred Charges not yet Written Down Unbooked Allowance for Credit Losses on Financial Instruments Received	P 200 166 121 122 5822 395 186 197 11 P 961 177 377 65	19,467,271.20 0.00 0,797,833,384.27 0,624,683,639,73 683,274,842.22 6,675,739,271.28 0,047,296,055,94 0.00 0,021,270,833.07 0,164,310,452.22 0,856,960,380.85 0,004,009,560.32 0,044,022,495.61 0,917,897,353.64 1,917,897,353.64 1,320,274,421.76 7,239,114,625,78 1,876 918,840,204,02 0,10% 0,051,289,808,23 0,547,380,374,73 7,10% 1,826,954,37 0,00% 2,39% 3,12% 13,34% 13,32% 141,704,503,03	Guarantees Issued Financial Standby Letters of Credit Performance 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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companies) a. BDO Capital & Investment Corporation b. BDO Elite Savings Bank, Inc. c. BDO Leasing and Finance, Inc. d. BDO Private Bank, Inc. e. BDO Remit (USA), Inc. f. BDO Strategic Holdings, Inc. g. BDOR Europe Ltd. h. Express Padala Frankfurt GmbH i. Express Padala (Hongkong) Limited j. PCIB Europe SPA k. PCIB Securities, Inc. 2. List of Subsidiary Insurance Companies a. BDO Insurance Brokers, Inc. 3. Capital Adequacy Ratio CAR on Consolidated Basis, as prescribed under existing regical and CAR (%) b. Tier 1CAR (%)	P	19,467,271.20 0.00 20,797.833,384.27 16,624,683,639,73 683,274,842.22 121,988,798,037.33 12,446,661,055.94 772,657,247,409.21 563,258,014,449.05 209,399,232,960.16 0.00 239,064,426,080.43 11,044,379,721.61 1,195,326,771,441.94

SUBSCRIBED AND SWORN to before me this January 24, 2014 at Makati City, affiants exhibiting his/her/their Community Tax Certificate No. 10717401, issued at Makati City on February 28, 2013 and Community Tax Certificate No. 10712990, issued at Makati City on February 28, 2013. SUBSCRIBED AND SWORN to before me this January 24, 2014 at Makati City, affiants exhibiting his/her/their Community Tax Certificate No. 10717401, issued at Makati City on February 28, 2013 and Community Tax Certificate No. 10712990, issued at Makati City on February 28, 2013.

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Executive Vice President & Comptroller

Atty, Shyfia Abigail O. Go Apportment No. M-291 Notary Public until 31 December 2014 Rol No. 5823 IBP No. 915815; PTR No. 3673391

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NESTOR V. TAN President

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Executive Vice President & Comptroller

Atty, Shafa Abigail O. Go Appointment No. M-291 Notary Public until 31 December 2014 Roll No. 58223 IBP No. 915815; PTR No. 3673391

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NESTOR V. TAN

President