

Via ODiSy

7 August 2013

## PHILIPPINE STOCK EXCHANGE, INC.

Tower One and Exchange Plaza Ayala Triangle, Ayala Avenue Makati City

Attention: Ms. Janet A. Encarnacion

Head

**Christina Marie C. Fortes** 

Assistant Manager
Disclosure Department

Re: Statement of Condition as of 30 June 2013

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Ladies:

We submit with this letter the Statement of Condition of BDO Unibank, Inc. as of 30 June 2013, to be published tomorrow, 8 August 2013.

Thank you.

Very truly yours,

**ELMER B. SERRANO**Corporate Information Officer



## **BDO UNIBANK, INC.**

As of June 30, 2013

CONSOLIDATED BALANCE SHEET

(Bank and Financial Subsidiaries)

## **BALANCE SHEET**

(Head Office and Branches)

Percent Compliance with Magna Carta (%)

a. 8% for Micro and Small Enterprises

b. 2% for Medium Enterprises

ASSETS	Amount	ASSETS	Amount
Cash and Cash Items	P 18,053,992,188.34	Cash and Cash Items	P 18,181,343,511.71
Due from Bangko Sentral ng Pilipinas	204.667.252.463.55	Due from Bangko Sentral ng Pilipinas	210.321.301.562.33
Due from Other Banks	13,349,234,019.68	Due from Other Banks	14,745,224,602.35
Financial Assets at Fair Value through Profit or Loss	8,436,406,460.90	Financial Assets at Fair Value through Profit or Loss	12,440,790,711.73
Available-for-Sale Financial Assets-Net	197,143,695,157.95	Available-for-Sale Financial Assets-Net	209,775,331,745.77
Held-to-Maturity Financial Assets-Net	0.00	Held-to-Maturity Financial Assets-Net	0.00
Unquoted Debt Securities Classified as Loans-Net	865,048,543.92	Unquoted Debt Securities Classified as Loans-Net	865,048,543.92
Investments in Non-Marketable Equity Security-Net	349,372,769.49	Investments in Non-Marketable Equity Security-Net	362,039,464.49
Loans and Receivables-Net	768,929,880,200.42	Loans and Receivables-Net	789,540,245,931.76
Loans to Bangko Sentral ng Pilipinas	0.00	Loans to Bangko Sentral ng Pilipinas	0.00
Interbank Loans Receivable	6,849,295,950.48	Interbank Loans Receivable	6,849,295,950.48
Loans and Receivables-Others	771,930,946,940.71	Loans and Receivables-Others	784,992,604,441.49
Loans and Receivables Arising from RA/CA/PR/SLB	2,000,000,000.00	Loans and Receivables Arising from RA/CA/PR/SLB	9,743,000,000.00
General Loan Loss Provision	11,850,362,690.77	General Loan Loss Provision	12,044,654,460.21
Other Financial Assets	8,461,981,476.56	Other Financial Assets	9,609,840,086.36
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	24,786,134,028.56	Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	5,045,354,582.40
Bank Premises, Fumiture, Fixtures and Equipment-Net	17,274,915,726.66	Bank Premises, Fumiture, Fixtures and Equipment-Net	18,425,672,102.94
Real and Other Properties Acquired-Net	6,976,648,785.74	Real and Other Properties Acquired-Net	7,326,798,800.38
Non-Current Assets Held for Sale	679,773,103.36	Non-Current Assets Held for Sale	764,872,572.52
Other Assets-Net	37,216,958,564.51	Other Assets-Net	41,792,255,667.47
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 1,307,191,293,489.64	TOTAL ASSETS	P 1,339,196,119,886.13
LIABILITIES		LIABILITIES	
Financial Liabilities at Fair Value through Profit or Loss	P 5,674,999,937.00	Financial Liabilities at Fair Value through Profit or Loss	P 6,815,593,101.40
Deposit Liabilities	998,237,717,398.27	Deposit Liabilities	1,014,398,333,034.93
Due to Other Banks	612,790.74	Due to Other Banks	612,790.74
Bills Payable	39,060,958,259.44	Bills Payable	46,944,391,592.94
a) BSP (Rediscounting and Other Advances)	1,440,362,120.67	a) BSP (Rediscounting and Other Advances)	1,440,362,120.67
b) Interbank Loans Payable	20,778,120,000.00	b) Interbank Loans Payable	20,994,120,000.00
c) Other Deposit Substitutes	11,855,822,813.72	c) Other Deposit Substitutes	11,855,822,813.72
d) Others	4,986,653,325.05	d) Others	12,654,086,658.55
	25.839.694.869.84	Bonds Payable-Net	
Bonds Payable-Net			25,839,694,869.84
Unsecured Subordinated Debt-Net	18,000,000,000.00	Unsecured Subordinated Debt-Net	18,000,000,000.00
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	11,840,354,595.06	Other Financial Liabilities	12,639,489,445.55
Other Liabilities	50,575,079,468.81	Other Liabilities	56,020,580,515.84
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00
TOTAL LIABILITIES	P 1,149,229,417,319.16	TOTAL LIABILITIES	P 1,180,658,695,351.24
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STOCKHOLDERS' EQUITY		STOCKHOLDERS' EQUITY	
STOCKHOLDERS' EQUITY Capital Stock	P 104,846,759,334.26		P 104,846,759,334.26
Capital Stock	P 104,846,759,334.26	STOCKHOLDERS' EQUITY Capital Stock	P 104,846,759,334.26
Capital Stock Other Capital Accounts	P 104,846,759,334.26 18,615,161,354.70	STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts	P 104,846,759,334.26 18,560,909,603.47
Capital Stock Other Capital Accounts Retained Earnings	P 104,846,759,334.26 18,615,161,354.70 34,499,955,481.52	STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Retained Earnings	P 104,846,759,334.26 18,560,909,603.47 34,470,784,674.75
Capital Stock Other Capital Accounts	P 104,846,759,334.26 18,615,161,354.70	STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Retained Earnings Assigned Capital	P 104,846,759,334.26 18,560,909,603.47 34,470,784,674.75 0.00
Capital Stock Other Capital Accounts Retained Earnings Assigned Capital	P 104,846,759,334.26 18,615,161,354.70 34,499,955,481.52 0.00	STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Retained Earnings Assigned Capital Minority Interest in Subsidiaries	P 104,846,759,334.26 18,560,909,603.47 34,470,784,674.75 0.00 658,970,922.41
Capital Stock Other Capital Accounts Retained Earnings Assigned Capital  TOTAL STOCKHOLDERS' EQUITY	P 104,846,759,334.26 18,615,161,354.70 34,499,955,481.52	STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Retained Earnings Assigned Capital Minority Interest in Subsidiaries TOTAL STOCKHOLDERS' EQUITY	P 104,846,759,334.26 18,560,909,603.47 34,470,784,674.75 0.00 658,970,922.41 P 158,537,424,534.89
Capital Stock Other Capital Accounts Retained Earnings Assigned Capital	P 104,846,759,334.26 18,615,161,354.70 34,499,955,481.52 0.00 P 157,961,876,170.48	STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Retained Earnings Assigned Capital Minority Interest in Subsidiaries	P 104,846,759,334.26 18,560,909,603.47 34,470,784,674.75 0.00 658,970,922.41 P 158,537,424,534.89
Capital Stock Other Capital Accounts Retained Earnings Assigned Capital  TOTAL STOCKHOLDERS' EQUITY	P 104,846,759,334.26 18,615,161,354.70 34,499,955,481.52 0.00 P 157,961,876,170.48	STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Retained Earnings Assigned Capital Minority Interest in Subsidiaries TOTAL STOCKHOLDERS' EQUITY	P 104,846,759,334.26 18,560,909,603.47 34,470,784,674.75 0.00 658,970,922.41 P 158,537,424,534.89
Capital Slock Other Capital Accounts Retained Earnings Assigned Capital  TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 104,846,759,334.26 18,615,161,354.70 34,499,955,481.52 0.00 P 157,961,876,170.48	STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Retained Earnings Assigned Capital Minority Interest in Subsidiaries TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 104,846,759,334.26 18,560,909,603.47 34,470,784,674.75 0.00 658,970,922.41 P 158,537,424,534.89
Capital Slock Other Capital Accounts Retained Earnings Assigned Capital  TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY  CONTINGENT ACCOUNTS	P 104,846,759,334.26 18,615,161,354.70 34,499,955,481.52 0.00 P 157,961,876,170.48 P 1,307,191,293,489.64	STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Retained Earnings Assigned Capital Minority Interest in Subsidiaries TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS	P 104,846,759,334.26 18,560,909,603.47 34,470,784,674.75 0.00 658,970,922.41 P 158,537,424,534.89 P 1,339,196,119,886.13
Capital Slock Other Capital Accounts Retained Earnings Assigned Capital  TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY  CONTINGENT ACCOUNTS Guarantees Issued	P 104.846,759,334.26 18,615,161,354.70 34,499,955,481,52 0.00 P 157,961,876,170.48 P 1,307,191,293,489.64 P 18,938,265.20	STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Retained Earnings Assigned Capital Minority Interest in Subsidiaries TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY  CONTINGENT ACCOUNTS Guarantees Issued	P 104.846,759,334.26 18.560,909,603.47 34.470,784,674.75 0.00 658.970,922.41 P 158,537,424,534.89 P 1,339,196,119,886.13 P 18,938,265.20
Capital Slock Other Capital Accounts Retained Earnings Assigned Capital  TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY  CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit	P 104,846,759,334.26 18,615,161,354.70 34,499,955,481.52 0.00 P 157,961,876,170.48 P 1,307,191,293,489.64 P 18,938,265.20 0.00	STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Retained Earnings Assigned Capital Minority Interest In Subsidiaries TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY  CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit	P 104,846,759,334.26 18,560,909,603.47 34,470,784,674.75 0.00 656,970,922.41 P 158,537,424,534.89 P 1,339,196,119,886.13 P 18,938,265.20 0.00
Capital Slock Other Capital Accounts Retained Earnings Assigned Capital  TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY  CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit	P 104,846,759,334.26 18,615,161,354.70 34,499,955,481.52 0.00 P 157,961,876,170.48 P 1,307,191,293,489.64 P 18,938,265.20 0.00 19,596,718,771.90	STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Retained Earnings Assigned Capital Minority Interest in Subsidiaries TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY  CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit	P 104,846,759,334.26 18,560,909,603.47 34,470,784,674.75 0.00 658,970,922.41 P 158,537,424,534.89 P 1,339,196,119,886.13 P 18,938,265.20 0.00 19,596,718,771,90
Capital Slock Other Capital Accounts Retained Earnings Assigned Capital  TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY  CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit	P 104,846,759,334.26 18,615,161,354.70 34,499,955,481.52 0.00 P 157,961,876,170.48 P 1,307,191,293,489.64 P 18,938,265.20 0.00 19,596,718,771.90	STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Retained Earnings Assigned Capital Minority Interest in Subsidiaries TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY  CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit	P 104,846,759,334.26 18,560,909,603.47 34,470,784,674.75 0.00 658,970,922.41 P 158,537,424,534.89 P 1,339,196,119,886.13 P 18,938,265.20 0.00 19,596,718,771,90
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Capital Slock Other Capital Accounts Retained Earnings Assigned Capital  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	P 104,846,759,334.26 18,615,161,354.70 34,499,955,481.52 0.00 P 157,961,876,170.48 P 1,307,191,293,489.64 P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719.20	STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Retained Earnings Assigned Capital Minority Interest In Subsidiaries 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	P 104,846,759,334.26 18,560,909,603.47 34,470,784,674.75 0.00 658,970,922.41 P 158,537,424,534.89 P 1,339,196,119,886.13 P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719.20
Capital Stock Other Capital Accounts Retained Earnings Assigned Capital  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 104,846,759,334.26 18,615,161,354.70 34,499,955,481,52 0.00 P 157,961,876,170.48 P 1,307,191,293,489.64 P 18,938,265.20 0.00 19,596,718,771,90 12,201,923,990.83 477,859,719.20	STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Retained Earnings Assigned Capital Minority Interest in Subsidiaries 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 104,846,759,334.26 18,560,909,603.47 34,470,784,674.75 0.00 658,970,922.41 P 158,537,424,534.89 P 1,339,196,119,886.13  P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719.20 19,763,334,908.07
Capital Stock Other Capital Accounts Retained Earnings Assigned Capital  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 104,846,759,334.26 18,615,161,354.70 34,499,955,481.52 0.00 P 157,961,876,170.48 P 1,307,191,293,489.64 P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719.20 109,636,033,344.53 21,346,862,750.39	STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Retained Earnings Assigned Capital Minority Interest in Subsidiaries 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 104,846,759,334.26 18,560,909,603.47 34,470,784,674.75 0.00 658,970,922.41 P 158,537,424,534.89 P 1,339,196,119,886.13  P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719.20 109,763,394,908.07 23,704,155,750.39
Capital Stock Other Capital Accounts Retained Earnings Assigned Capital  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 104,846,759,334.26 18,615,161,354.70 34,499,955,481.52 0.00 P 157,961,876,170.48 P 1,307,191,293,489.64 P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719.20 109,636,033,344.53 21,346,862,750.39 0.00	STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Retained Earnings Assigned Capital Minority Interest In Subsidiaries 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 104,846,759,334.26 18,560,909,603.47 34,470,784,674.75 0.00 658,970,922.41 P 158,537,424,534.89 P 1,339,196,119,886.13  P 18,938,265.20 0.00 19,596,718,771,90 12,201,923,990.83 477,859,719.20 109,763,394,908.07 23,704,155,750.39 0.00
Capital Slock Other Capital Accounts Retained Earnings Assigned Capital  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 Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper	P 104,846,759,334.26 18,615,161,354.70 34,499,955,481.52 0.00 P 157,961,876,170.48 P 1,307,191,293,489.64 P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719.20 109,636,033,344.53 21,346,862,750.39 0.00	STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Retained Earnings Assigned Capital Minority Interest In Subsidiaries 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 104,846,759,334.26 18,560,909,603.47 34,470,784,674.75 0.00 658,970,922.41 P 158,537,424,534.89 P 1,339,196,119,886.13  P 18,938,265.20 0.00 19,596,718,771,90 12,201,923,990.83 477,859,719.20 109,763,394,908.07 23,704,155,750.39 0.00
Capital Stock Other Capital Accounts Retained Earnings Assigned Capital  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 104,846,759,334.26 18,615,161,354.70 34,499,955,481.52 0.00 P 157,961,876,170.48 P 1,307,191,293,489.64 P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719.20 109,636,033,344.53 21,346,862,750.39 0.00 693,805,934,992.48	STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Retained Earnings Assigned Capital Minority Interest in Subsidiaries 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 104,846,759,334.26 18,560,909,603.47 34,470,784,674.75 0.00 658,970,922.41 P 158,537,424,534.89 P 1,339,196,119,886.13  P 18,938,265.20 0.00 19,596,718,771,90 12,201,923,990.83 477,859,719.20 109,763,394,908.07 23,704,155,750.39 0.00 851,420,792,138.46
Capital Slock Other Capital Accounts Retained Earnings Assigned Capital  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 a) Trust and Other Fiduciary Accounts	P 104,846,759,334.26 18,615,161,354.70 34,499,955,481.52 0.00 P 157,961,876,170.48 P 1,307,191,293,489.64 P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719.20 109,636,033,344.53 21,346,862,750.39 0.00 693,805,934,992.48 332,039,382,484.97	STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Retained Earnings Assigned Capital Minority Interest in Subsidiaries 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 a) Trust and Other Fiduciary Accounts	P 104,846,759,334.26 18,560,909,603.47 34,470,784,674.75 0.00 658,970,922.41 P 158,537,424,534.89 P 1,339,196,119,886.13  P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719.20 109,763,334,908.07 23,704,155,750.39 0.00 851,420,792,138.46 449,844,879,481.32
Capital Slock Other Capital Accounts Retained Earnings Assigned Capital  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 a) Trust and Other Fiduciary Accounts b) Agency Accounts	P 104,846,759,334.26 18,615,161,354.70 34,499,955,481.52 0.00 P 157,961,876,170.48 P 1,307,191,293,489.64 P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719.20 109,636,033,344.53 21,346,862,750.39 0.00 693,805,934,992.48 332,039,382,484.97 361,766,552,507.51	STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Retained Earnings Assigned Capital Minority Interest In Subsidiaries 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 a) Trust and Other Fiduciary Accounts b) Agency Accounts	P 104,846,759,334.26 18,560,909,603.47 34,470,784,674.75 0.00 658,970,922.41 P 158,537,424,534.89 P 1,339,196,119,886.13 P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719.20 109,763,394,908.07 23,704,155,750.39 0.00 851,420,792,138.46 449,844,879,481.32 401,575,912,657,14
Capital Stock Other Capital Accounts Retained Earnings Assigned Capital  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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy	P 104,846,759,334.26 18,615,161,354.70 34,499,955,481.52 0.00 P 157,961,876,170.48 P 1,307,191,293,489.64 P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719.20 109,636,033,344.53 21,346,862,750.39 0.00 693,805,934,992.48 332,039,382,484.97 361,766,552,507.51 361,766,552,507.51	STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Retained Earnings Assigned Capital Minority Interest in Subsidiaries TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND 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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy	P 104,846,759,334.26 18,560,909,603.47 34,470,784,674.75 0.00 658,970,922.41 P 158,537,424,534.89 P 1,339,196,119,886.13  P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719.20 109,763,394,908.07 23,704,155,750.39 0.00 851,420,792,138.46 449,844,879,481.32 401,575,912,657.14
Capital Slock Other Capital Accounts Retained Earnings Assigned Capital  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 a) Trust and Other Fiduciary Accounts b) Agency Accounts	P 104,846,759,334.26 18,615,161,354.70 34,499,955,481.52 0.00 P 157,961,876,170.48 P 1,307,191,293,489.64 P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719.20 109,636,033,344.53 21,346,862,750.39 0.00 693,805,934,992.48 332,039,382,484.97 361,766,552,507.51	STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Retained Earnings Assigned Capital Minority Interest In Subsidiaries 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 a) Trust and Other Fiduciary Accounts b) Agency Accounts	P 104,846,759,334.26 18,560,909,603.47 34,470,784,674.75 0.00 658,970,922.41 P 158,537,424,534.89 P 1,339,196,119,886.13  P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719.20 109,763,394,908.07 23,704,155,750.39 0.00 851,420,792,138.46 449,844,879,481.32 401,575,912,657.14
Capital Stock Other Capital Accounts Retained Earnings Assigned Capital  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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy	P 104,846,759,334.26 18,615,161,354.70 34,499,955,481.52 0.00 P 157,961,876,170.48 P 1,307,191,293,489.64 P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719.20 109,636,033,344.53 21,346,862,750.39 0.00 693,805,934,992.48 332,039,382,484.97 361,766,552,507.51 0.00 384,672,344,460.48	STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Retained Earnings Assigned Capital Minority Interest in Subsidiaries TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND 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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy	P 104,846,759,334.26 18,560,909,603.47 34,470,784,674.75 0.00 658,970,922.41 P 158,537,424,534.89 P 1,339,196,119,866.13  P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719,20 109,763,394,908.07 23,704,155,750.39 0.00 851,420,792,138.46 449,844,879,481.32 401,575,912,657.14 0.00 418,435,977,684.92
Capital Slock Other Capital Accounts Retained Earnings Assigned Capital  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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others	P 104,846,759,334.26 18,615,161,354.70 34,499,955,481,52 0.00 P 157,961,876,170.48 P 1,307,191,293,489.64 P 18,938,265.20 0.00 19,596,718,771,90 12,201,923,990.83 477,859,719.20 109,636,033,344.53 21,346,862,750.39 0.00 693,805,934,992,48 332,039,382,484.97 361,766,552,507.51 0.00 384,672,344,460,48 13,134,469,131.84	STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Retained Earnings Assigned Capital Minority Interest in Subsidiaries 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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others	P 104,846,759,334.26 18,560,909,603.47 34,470,784,674.75 0.00 658,970,922.41 P 158,537,424,534.89 P 1,339,196,119,886.13  P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719.20 19,763,394,908.07 23,704,155,750.39 0.00 851,420,792,138.46 449,844,879,481.32 401,575,912,657,14 0.00 418,435,977,684.92 13,134,518,684.92.84
Capital Stock Other Capital Accounts Retained Earnings Assigned Capital  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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS	P 104,846,759,334.26 18,615,161,354.70 34,499,955,481.52 0.00 P 157,961,876,170.48 P 1,307,191,293,489.64 P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719.20 109,636,033,344.53 21,346,862,750.39 0.00 693,805,934,992.48 332,039,382,484.97 361,766,552,507.51 0.00 384,672,344,460.48	STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Retained Earnings Assigned Capital Minority Interest in Subsidiaries TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND 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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS	P 104,846,759,334.26 18,560,909,603.47 34,470,784,674.75 0.00 658,970,922.41 P 158,537,424,534.89 P 1,339,196,119,866.13  P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719,20 109,763,394,908.07 23,704,155,750.39 0.00 851,420,792,138.46 449,844,879,481.32 401,575,912,657.14 0.00 418,435,977,684.92
Capital Slock Other Capital Accounts Retained Earnings Assigned Capital  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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others  TOTAL CONTINGENT ACCOUNTS  ADDITIONAL INFORMATION	P 104,846,759,334.26 18,615,161,354.70 34,499,955,481.52 0.00  P 157,961,876,170.48 P 1,307,191,293,483.64  P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719.20 109,636,033,344.53 21,346,862,750.39 0.00 693,805,934,992.48 332,039,382,484.97 361,766,552,507.51 0.00 384,672,344,460.48 13,134,469,131.84 P 1,254,891,085,426.85	STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Retained Earnings Assigned Capital Minority Interest in Subsidiaries 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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION	P 104,846,759,334.26 18,560,909,603.47 34,470,784,674.75 0.00 658,970,922.41 P 158,537,424,534.89 P 1,339,196,119,886.13  P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719.20 19,763,394,908.07 23,704,155,750.39 0.00 851,420,792,138.46 449,844,879,481.32 401,575,912,657,14 0.00 418,435,977,684.92 13,134,518,684.92.84
Capital Stock Other Capital Accounts Retained Earnings Assigned Capital  TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY  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)	P 104,846,759,334.26 18,615,161,354.70 34,499,955,481,52 0.00 P 157,961,876,170.48 P 1,307,191,293,489.64 P 18,938,265.20 0.00 19,596,718,771,90 12,201,923,990.83 477,859,719.20 19,636,033,344.53 21,346,862,750.39 0.00 693,805,934,992,48 332,039,382,484.97 361,766,552,507,51 0.00 384,672,344,460,48 13,134,469,131.84 P 1,254,891,085,426.85 P 801,305,774,382.24	STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Retained Earnings Assigned Capital Minority Interest in Subsidiaries 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 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)	P 104,846,759,334.26 18,560,909,603.47 34,470,784,674.75 0.00 658,970,922.41 P 158,537,424,534.89 P 1,339,196,119,886.13  P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719.20 19,763,394,908.07 23,704,155,750.39 0.00 851,420,792,138.46 449,844,879,481.32 401,575,912,657,14 0.00 418,435,977,684.92 13,134,518,684.92.84
Capital Slock Other Capital Accounts Retained Earnings Assigned Capital  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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others  TOTAL CONTINGENT ACCOUNTS  ADDITIONAL INFORMATION	P 104,846,759,334.26 18,615,161,354.70 34,499,955,481.52 0.00  P 157,961,876,170.48 P 1,307,191,293,483.64  P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719.20 109,636,033,344.53 21,346,862,750.39 0.00 693,805,934,992.48 332,039,382,484.97 361,766,552,507.51 0.00 384,672,344,460.48 13,134,469,131.84 P 1,254,891,085,426.85	STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Retained Earnings Assigned Capital Minority Interest in Subsidiaries 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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION	P 104,846,759,334.26 18,560,909,603.47 34,470,784,674.75 0.00 658,970,922.41 P 158,537,424,534.89 P 1,339,196,119,886.13  P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719.20 19,763,394,908.07 23,704,155,750.39 0.00 851,420,792,138.46 449,844,879,481.32 401,575,912,657,14 0.00 418,435,977,684.92 13,134,518,684.92.84
Capital Slock Other Capital Accounts Retained Earnings Assigned Capital  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 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 104,846,759,334.26 18,615,161,354.70 34,499,955,481,52 0.00  P 157,961,876,170.48 P 1,307,191,293,489.64  P 18,938,265.20 0.00 19,596,718,771,90 12,201,923,990.83 477,859,719.20 19,636,033,344.53 21,346,862,750.39 0.00 693,805,934,992,48 332,039,382,484.97 361,766,552,507,51 0.00 384,672,344,460,48 13,134,469,131.84 P 1,254,891,085,426.85 P 801,305,774,382.24	STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Retained Earnings Assigned Capital Minority Interest in Subsidiaries 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 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	P 104,846,759,334.26 18,560,909,603.47 34,470,784,674.75 0.00 658,970,922.41 P 158,537,424,534.89 P 1,339,196,119,886.13  P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719.20 19,763,394,908.07 23,704,155,750.39 0.00 851,420,792,138.46 449,844,879,481.32 401,575,912,657,14 0.00 418,435,977,684.92 13,134,518,684.92.84
Capital Slock Other Capital Accounts Retained Earnings Assigned Capital  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 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 tosses on the TLP Non-Performing Loans (INPLs)	P 104,846,759,334.26 18,615,161,354.70 34,499,955,481,52 0.00 P 157,961,876,170.48 P 1,307,191,293,489.64 P 18,938,265.20 0.00 19,596,718,771,90 12,201,923,990.83 477,859,719.20 19,636,033,344.53 21,346,862,750.39 0.00 693,805,934,992.48 332,039,382,484.97 361,766,552,507.51 0.00 384,672,344,460.48 13,134,469,131.84 P 1,254,891,085,426.85 P 801,305,774,382,24 20,525,531,491.05	STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Retained Earnings Assigned Capital Minority Interest in Subsidiaries 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 a) Trust and Other Fiduciany 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.	P 104,846,759,334.26 18,560,909,603.47 34,470,784,674.75 0.00 658,970,922.41 P 158,537,424,534.89 P 1,339,196,119,886.13  P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719.20 19,763,394,908.07 23,704,155,750.39 0.00 851,420,792,138.46 449,844,879,481.32 401,575,912,657,14 0.00 418,435,977,684.92 13,134,518,684.92.84
Capital Stock Other Capital Accounts Retained Earnings Assigned Capital  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 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 104,846,759,334.26 18,615,161,354.70 34,499,955,481.52 0.00  P 157,961,876,170.48 P 1,307,191,293,489.64  P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719.20 109,636,033,344.53 21,346,862,750.39 0.00 693,805,934,992.48 332,039,382,484.97 361,766,552,507.51 0.00 384,672,344,460.48 13,134,469,131.84 P 1,254,891,085,426.85  P 801,305,774,382,24 20,525,531,491.05	STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Retained Earnings Assigned Capital Minority Interest in Subsidiaries TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY  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 1) Trust and Other Fiduciary Accounts 1) Agency Accounts 2) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companies) 1. BDO Capital & Investment Corporation 1. BDO Cleasing and Finance, Inc. 2. BDO Leasing and Finance, Inc.	P 104,846,759,334.26 18,560,909,603.47 34,470,784,674.75 0.00 658,970,922.41 P 158,537,424,534.89 P 1,339,196,119,886.13  P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719.20 19,763,394,908.07 23,704,155,750.39 0.00 851,420,792,138.46 449,844,879,481.32 401,575,912,657,14 0.00 418,435,977,684.92 13,134,518,684.92.84
Capital Stock Other Capital Accounts Retained Earnings Assigned Capital  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 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 to gross TLP (%)	P 104,846,759,334.26 18,615,161,354.70 34,499,955,481.52 0.00 P 157,961,876,170.48 P 1,307,191,293,489.64 P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719.20 109,636,033,344.53 21,346,862,750.39 0.00 693,805,934,992.48 332,039,382,484.97 361,766,552,507.51 361,766,552,507.51 9,131,344,604,81 13,134,460,131.84 P 1,254,891,085,426.85 P 801,305,774,382.24 20,525,531,491.05 21,736,582,292.44 27,736,582,292.44	STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Retained Earnings Assigned Capital Minority Interest in Subsidiaries 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 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.	P 104,846,759,334.26 18,560,909,603.47 34,470,784,674.75 0.00 658,970,922.41 P 158,537,424,534.89 P 1,339,196,119,886.13  P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719.20 19,763,394,908.07 23,704,155,750.39 0.00 851,420,792,138.46 449,844,879,481.32 401,575,912,657,14 0.00 418,435,977,684.92 13,134,518,684.92.84
Capital Stock Other Capital Accounts Retained Earnings Assigned Capital  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 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others  TOTAL CONTINGENT ACCOUNTS  ADDITIONAL INFORMATION Gross Iotal Ioan 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 104,846,759,334.26 18,615,161,354.70 34,499,955,481,52 0.00 P 157,961,876,170.48 P 1,307,191,293,489.64 P 18,938,265.20 0.00 19,596,718,771,90 12,201,923,990.83 477,859,719.20 19,636,033,344,53 21,346,862,750.39 0.00 693,805,934,992,48 332,039,382,484.97 361,766,552,507,51 0.00 384,672,344,460,48 13,134,469,131,84 P 1,254,891,085,426.85 P 801,305,774,382,24 20,525,531,491.05 21,736,582,292,44 2,71% 1,211,050,801.39	STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Retained Earnings Assigned Capital Minority Interest in Subsidiaries TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY  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 Fiduciany 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.	P 104,846,759,334.26 18,560,909,603.47 34,470,784,674.75 0.00 658,970,922.41 P 158,537,424,534.89 P 1,339,196,119,886.13  P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719.20 19,763,394,908.07 23,704,155,750.39 0.00 851,420,792,138.46 449,844,879,481.32 401,575,912,657,14 0.00 418,435,977,684.92 13,134,518,684.92.84
Capital Stock Other Capital Accounts Retained Earnings Assigned Capital  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 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 to gross TLP (%)	P 104,846,759,334.26 18,615,161,354.70 34,499,955,481.52 0.00 P 157,961,876,170.48 P 1,307,191,293,489.64 P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719.20 109,636,033,344.53 21,346,862,750.39 0.00 693,805,934,992.48 332,039,382,484.97 361,766,552,507.51 361,766,552,507.51 9,131,344,604,81 13,134,460,131.84 P 1,254,891,085,426.85 P 801,305,774,382.24 20,525,531,491.05 21,736,582,292.44 27,736,582,292.44	STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Retained Earnings Assigned Capital Minority Interest in Subsidiaries 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 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.	P 104,846,759,334.26 18,560,909,603.47 34,470,784,674.75 0.00 658,970,922.41 P 158,537,424,534.89 P 1,339,196,119,886.13  P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719.20 19,763,394,908.07 23,704,155,750.39 0.00 851,420,792,138.46 449,844,879,481.32 401,575,912,657,14 0.00 418,435,977,684.92 13,134,518,684.92.84
Capital Stock Other Capital Accounts Retained Earnings Assigned Capital  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 Custoclianship 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 104,846,759,334.26 18,615,161,354.70 34,499,955,481,52 0.00 P 157,961,876,170.48 P 1,307,191,293,489.64 P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719,20 109,636,033,344.53 21,346,862,750.39 0.00 693,805,934,992.48 332,039,382,484.97 361,766,552,507.51 0.00 384,672,344,460,48 13,134,469,131.84 P 1,254,891,085,426.85 P 801,305,774,382,24 20,525,531,491.05 21,736,582,292,44 2,71% 1,211,050,801.39 0,155%	STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Retained Earnings Assigned Capital Minority Interest in Subsidiaries TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND 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 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 Chattegic Holdings, Inc.	P 104,846,759,334.26 18,560,909,603.47 34,470,784,674.75 0.00 658,970,922.41 P 158,537,424,534.89 P 1,339,196,119,886.13  P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719.20 19,763,394,908.07 23,704,155,750.39 0.00 851,420,792,138.46 449,844,879,481.32 401,575,912,657,14 0.00 418,435,977,684.92 13,134,518,684.92.84
Capital Slock Other Capital Accounts Retained Earnings Assigned Capital  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 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 104,846,759,334.26 18,615,161,354.70 34,499,955,481.52 0.00  P 157,961,876,170.48 P 1,307,191,293,489.64  P 18,938,265.20 0.00 19,596,718,771.90 19,596,718,771.90 109,636,033,344.53 21,346,862,750.39 0.00 693,805,934,992.48 332,039,382,484.97 361,766,552,507.51 0.00 384,672,344,460.48 13,134,469,131.84 P 1,254,891,085,242,282,525,531,491.05 21,736,582,292.44 27,736,582,292.44 21,736,582,292.44 27,71% 1,211,050,801.39 0.15% 38,354,846,555.95	STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Retained Earnings Assigned Capital Minority Interest in Subsidiaries 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 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 Capital & Investment Corporation b. BDO Elite Savings Bank, Inc. d. BDO Private Bank, Inc. e. BDO Remit (USA), Inc. f. BDO Strategic Holdings, Inc. g. BDORO Europe Ltd.	P 104,846,759,334.26 18,560,909,603.47 34,470,784,674.75 0.00 658,970,922.41 P 158,537,424,534.89 P 1,339,196,119,886.13  P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719.20 19,763,394,908.07 23,704,155,750.39 0.00 851,420,792,138.46 449,844,879,481.32 401,575,912,657,14 0.00 418,435,977,684.92 13,134,518,684.92.84
Capital Stock Other Capital Accounts Retained Earnings Assigned Capital  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 Socurities Held Under Custoclianship 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 Other Risk Assets, gross of allowance for credit losses	P 104,846,759,334.26 18,615,161,354.70 34,499,955,481,52 0.00  P 157,961,876,170.48 P 1,307,191,293,489.64  P 18,938,265.20 0.00 19,596,718,771,90 12,201,923,990.83 477,859,719.20 19,636,033,344.53 21,346,862,750.39 0.00 693,805,934,992,48 332,039,382,484.97 361,766,552,507.51 0.00 384,672,344,460.48 13,134,469,131.84 P 1,254,891,085,426.85  P 801,305,774,382,24 20,525,531,491.05 21,736,582,292.44 2,71% 1,211,050,801.39 0,15% 38,354,846,555.95 52,312,678,087.80	STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Retained Earnings Assigned Capital Minority Interest in Subsidiaries 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 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 Elete Savings Bank, Inc. c. BDO Leasing and Finance, Inc. d. BDO Private Bank, Inc. e. BDO Capital Bank, Inc. e. BDO Capital Bank, Inc. f. BDO Strategic Holdings, Inc. g. BDORO Europe Ltd. h. Express Padala Frankfurt GmbH	P 104,846,759,334.26 18,560,909,603.47 34,470,784,674.75 0.00 658,970,922.41 P 158,537,424,534.89 P 1,339,196,119,886.13  P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719.20 19,763,394,908.07 23,704,155,750.39 0.00 851,420,792,138.46 449,844,879,481.32 401,575,912,657,14 0.00 418,435,977,684.92 13,134,518,684.92.84
Capital Stock Other Capital Accounts Retained Earnings Assigned Capital  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 a) Trust and Other Fiduciany 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 INEN NPLs to gross TLP (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses DOSRI loans and receivables, gross allowance for credit losses, to gross TLP (%) Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	P 104,846,759,334.26 18,615,161,354.70 34,499,955,481,52 0.00 P 157,961,876,170.48 P 1,307,191,293,489.64 P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719.20 109,636,033,344.53 21,346,862,750.39 0.00 693,805,934,992.48 332,039,382,484.97 361,766,552,507.51 0.00 384,672,344,460,48 P 1,254,891,085,426.85 P 801,305,774,382.24 20,525,531,491.05 21,736,582,292.44 22,71% 1,211,050,801.39 0.15% 38,354,846,555.95 52,312,678,087.80 6,553%	STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Retained Earnings Assigned Capital Minority Interest in Subsidiaries TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND 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 Trada 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 Strategic Holdings, Inc. g. BDORO Europe Ltd. h. Express Padala Frankfurt GmbH l. Express Padala Frankfurt GmbH	P 104,846,759,334.26 18,560,909,603.47 34,470,784,674.75 0.00 658,970,922.41 P 158,537,424,534.89 P 1,339,196,119,886.13  P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719.20 19,763,394,908.07 23,704,155,750.39 0.00 851,420,792,138.46 449,844,879,481.32 401,575,912,657,14 0.00 418,435,977,684.92 13,134,518,684.92.84
Capital Stock Other Capital Accounts Retained Earnings Assigned Capital  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 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, to gross TLP (%) Gross non-performing DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%) Gross non-performing DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%) Gross non-performing DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%) Gross non-performing DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%) Gross non-performing DOSRI loans and receivables.	P 104,846,759,334.26 18,615,161,354.70 34,499,955,481,52 0.00 P 157,961,876,170.48 P 1,307,191,293,489.64 P 18,938,265.20 0.00 19,596,718,771,90 12,201,923,990.83 477,859,719.20 109,636,033,344.53 21,346,862,750.39 0.00 693,805,934,992.48 332,039,382,484.97 361,766,552,507.51 0.00 384,672,344,460.48 13,134,469,131.84 P 1,254,891,085,426.85 P 801,305,774,382,24 20,525,531,491.05 21,736,582,292.44 22,71% 1,211,050,801.39 0.15% 36,354,846,555,95 52,312,678,087.80 6,53% 1,486,624,39	STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Retained Earnings Assigned Capital Minority Interest in Subsidiaries TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND 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 a) Trust and Other Fiduciany 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. d. BDO Private Bank, Inc. e. BDO Remit (USA), Inc. f. BDO Strategic Holdings, Inc. g. BDORO Europe Ltd. h. Express Padala Frankfurt GmbH l. Express Padala Frankfurt GmbH l. Express Padala Frankfurt GmbH l. Express Padala Hongkong) Limited j. PCIB Europe SPA	P 104,846,759,334.26 18,560,909,603.47 34,470,784,674.75 0.00 658,970,922.41 P 158,537,424,534.89 P 1,339,196,119,886.13  P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719.20 19,763,394,908.07 23,704,155,750.39 0.00 851,420,792,138.46 449,844,879,481.32 401,575,912,657,14 0.00 418,435,977,684.92 13,134,518,684.92.84
Capital Stock Other Capital Accounts Retained Earnings Assigned Capital  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 a) Trust and Other Fiduciany 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 INEN NPLs to gross TLP (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses DOSRI loans and receivables, gross allowance for credit losses, to gross TLP (%) Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	P 104,846,759,334.26 18,615,161,354.70 34,499,955,481,52 0.00 P 157,961,876,170.48 P 1,307,191,293,489.64 P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719.20 109,636,033,344.53 21,346,862,750.39 0.00 693,805,934,992.48 332,039,382,484.97 361,766,552,507.51 0.00 384,672,344,460,48 P 1,254,891,085,426.85 P 801,305,774,382.24 20,525,531,491.05 21,736,582,292.44 22,71% 1,211,050,801.39 0.15% 38,354,846,555.95 52,312,678,087.80 6,553%	STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Retained Earnings Assigned Capital Minority Interest in Subsidiaries TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND 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 Trada 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 Strategic Holdings, Inc. g. BDORO Europe Ltd. h. Express Padala Frankfurt GmbH l. Express Padala Frankfurt GmbH	P 104,846,759,334.26 18,560,909,603.47 34,470,784,674.75 0.00 658,970,922.41 P 158,537,424,534.89 P 1,339,196,119,886.13  P 18,938,265.20 0.00 19,596,718,771.90 12,201,923,990.83 477,859,719.20 19,763,394,908.07 23,704,155,750.39 0.00 851,420,792,138.46 449,844,879,481.32 401,575,912,657,14 0.00 418,435,977,684.92 13,134,518,684.92.84

Republic of the Philippines ) Makati City ) S.S.

Return on Equity (ROE) (%)

b. Tier 1 CAR (%)

Page No. 2

Book No. V

Series of 2013

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

Deferred Charges not yet Written Down Unbooked Allowance for Credit Losses on Financial Instruments Received

Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations a. Total CAR (%)

Nes QUOL NESTOR V. TAN President

SUBSCRIBED AND SWORN to before me this July 26, 2013 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

Chry -

Atty, Sandra Shiela R. Tuboro Appointment No. M-333 Notary Public uthil 31 December 2013 Roll No. 54658 IBP No. 010448; PTR No. 3673329

Republic of the Philippines ) ) S.S.

Page No. 106 Book No. IV

Series of 2013

2. List of Subsidiary Insurance Companies

a. BDO Insurance Brokers, Inc.

2.13% 3.10%

23.86%

16.21%

14.47%

178,670,895.07

> 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.

Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulations
 a. Total CAR (%)
 b. Tier 1 CAR (%)

Executive Vice President & Comptroller

Nesson NESTOR V. TAN President

SUBSCRIBED AND SWORN to before me this July 26, 2013 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

Atty, Sandra Shiela R. Tuboro Appointment No. M-333 Notary Public until 31 December 2013 ROIN. 5.4659 IBP No. 010418; PTR No. 3673329

15.60%

BDO UNIBANK, INC. Board of Directors

**Chairman Emeritus** Henry Sy, Sr.

> Chairperson Teresita T. Sy

Vice Chairman

Jesus A. Jacinto, Jr.

Members Antonio C. Pacis Cheo Chai Hong Henry T. Sy, Jr.

Josefina N. Tan Nestor V. Tan

Independent Directors

Jimmy T. Tang Jones M. Castro, Jr. Jose F. Buenaventura

President

Nestor V. Tan

Senior Executive Vice Presidents

Antonio N. Cotoco Jaime C. Yu Walter C. Wassmer

**Executive Vice Presidents** 

Ador A. Abrogena Dennis B. Velasquez Edmundo S. Soriano Evelyn L. Villanueva Gerard Lee B. Co Julie Y. Chua Lucy Co Dy - Comptroller Pedro M. Florescio III - Treasurer Ricardo V. Martin

Rolando C. Tanchanco