## **BDO UNIBANK, INC.** As of March 31, 2014

## BAI ANCE SHEET (Head Office and Branches)

(Read Onice and Branches)		
ASSETS		Amount
Cash and Cash Items	Р	22,881,676,161.54
Due from Bangko Sentral ng Pilipinas		364,612,778,791.65
Due from Other Banks		23,554,642,970.64
Financial Assets at Fair Value through Profit or Loss		3,434,788,381.48
Available-for-Sale Financial Assets-Net		161,277,888,629.57
Held-to-Maturity Financial Assets-Net		0.00
Unquoted Debt Securities Classified as Loans-Net		0.00
Investments in Non-Marketable Equity Security-Net		302,193,003.58
Loans and Receivables-Net		932,982,548,630.84
Loans to Bangko Sentral ng Pilipinas		0.00
Interbank Loans Receivable		26,459,622,290.73
Loans and Receivables-Others		918,428,406,001.95
Loans and Receivables Arising from RA/CA/PR/SLB		0.00
General Loan Loss Provision		11,905,479,661.84
Other Financial Assets		7,929,244,938.78
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net		22,498,861,152.88
Bank Premises, Furniture, Fixtures and Equipment-Net		18,106,191,667.01
Real and Other Properties Acquired-Net		6,129,086,327.52
Non-Current Assets Held for Sale		1,278,269,976.26
Other Assets-Net		36,934,255,279.64
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)		0.00
TOTAL ASSETS	Р	1,601,922,425,911.39
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	Р	1,146,958,368.21
Deposit Liabilities		1,301,732,218,620.65
Due to Other Banks		635,635.41
Bills Payable		40,043,088,484.59
a) BSP (Rediscounting and Other Advances)		61,211,390.01
b) Interbank Loans Payable		16,424,205,000.00
c) Other Deposit Substitutes		13,101,597,405.47
d) Others		10,456,074,689.11
Bonds Payable-Net		26,823,585,500.67
Unsecured Subordinated Debt-Net		0.00
Redeemable Preferred Shares		0.00
Special Time Deposit		0.00
Due to Bangko Sentral ng Pilipinas		156,613,324.66
Other Financial Liabilities		16,089,972,970.94
Other Liabilities		50,463,295,872.17
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)		0.00
TOTAL LIABILITIES	Р	1,436,456,368,777.30
STOCKHOLDERS' EQUITY		
Capital Stock	Р	104,846,759,334.26
Other Capital Accounts		6,330,288,135.90
Retained Earnings		E4 200 000 662 02
Retailed Earlings		54,289,009,663.93
Assigned Capital		0.00
Assigned Capital		0.00
Assigned Capital TOTAL STOCKHOLDERS' EQUITY	Р	0.00
Assigned Capital	P	0.00
Assigned Capital TOTAL STOCKHOLDERS' EQUITY		0.00
Assigned Capital TOTAL STOCKHOLDERS' EQUITY		0.00
Assigned Capital TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY		0.00
Assigned Capital TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS	Р	0.00 165,466,057,134.09 1,601,922,425,911.39
Assigned Capital TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued	Р	0.00 165,466,057,134.09 1,601,922,425,911.39 19,644,278.60
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	Р	0.00 165,466,057,134.09 1,601,922,425,911.39 19,644,278.60 0.00
Assigned Capital TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Trade Related Guarantees	Р	0.00 165,466,057,134.09 1,601,922,425,911.39 19,644,278.60 0.00 18,719,381,378.06
Assigned Capital TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Trade Related Guarantees Commitments	Р	0.00 165,466,057,134.09 1,601,922,425,911.39 19,644,278.60 0.00 18,719,381,378.06 23,354,431,062.85
Assigned Capital TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts	Р	0.00 165,466,057,134.09 1,601,922,425,911.39 19,644,278.60 0.00 18,719,381,378.06 23,354,431,062.85 1,882,651,715,75
Assigned Capital TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper	Р	0.00 165,466,057,134.09 1,601,922,425,911.39 19,644,278.60 0.00 18,719,381,378.06 23,354,431,062.85 1,882,651,715.75 126,683,351,623.81 15,388,516,510.88 0.00
Assigned Capital TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Tirust Department Accounts	Р	0.00 165,466,057,134.09 1,601,922,425,911.39 19,644,278.60 0.00 18,719,381,378.06 23,354,431,062.85 1,882,651,715.75 126,663,351,623.81 15,388,516,510.88 0.00 536,564,209,401.39
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	Р	0.00 165,466,057,134.09 1,601,922,425,911.39 19,644,278.60 0.00 18,719,381,378.06 23,354,431,062.85 1,882,651,715.75 126,683,351,623.81 15,385,716,510.88 0.00 536,554,209,401.39 399,163,716,644.39
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Assigned Capital TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives	P	0.00 165,466,057,134.09 1,601,922,425,911.39 19,644,278.60 0.00 18,719,381,378.06 23,354,431,062.85 1,882,651,715.75 126,683,351,623.81 15,388,516,510.88 0.00 536,564,209,401.39 399,163,716,644.30 137,400,492,757.09 0.00 391,765,841,924,299 11,976,761,875,229 11,976,761,875,29 11,976,761,975,761,975,761,975,775,775,775,775,775,775,775,775,775
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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  TOTAL CONTINGENT ACCOUNTS  Commitments Contracts Control Custon Control Custon Control Custon	P	0.00 165,466,057,134.09 1,601,922,425,911.39 19,644,278.60 0.00 18,719,381,378.06 23,354,431,062.85 1,882,651,715,75 126,683,351,623.81 15,388,516,510.88 0.00 536,554,209,401.39 399,163,716,644.30 137,400,492,757.09 11,976,761,875,28 1,126,354,789,770.91 960,941,277,879,78 16,053,249,587.10 17,110,528,484.20
Assigned Capital TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY COTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Commitments Spot Foreign Exchange Contracts Socurities Heid Under Custodianship by Bank Proper Tust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS Cross total loan portfolio (TLP) Specific allowance for credit Susses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%)	P	0.00 165,466,057,134.09 1,601,922,425,911.39 19,644,278.60 0.00 18,719,381,378.06 23,354,431,062.85 1,882,651,715.75 126,683,351,623.81 15,388,516,510.88 0.00 536,564,209,401.39 399,163,716,644.30 137,400,492,757.09 0.00 391,175,841,924.29 11,976,761,875.28 1,126,354,789,770.97 16,053,249,587.10 17,710,528,484.20 1,78%
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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  TOTAL CONTINGENT ACCOUNTS  Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross TLP (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses	P P	0.00 165,466,057,134.09 1,601,922,425,911.39 19,644,278.60 0.00 18,719,381,378.06 23,354,431,062.85 1,882,651,715.75 126,683,351,623.81 15,388,516,510.88 0.00 536,564,209,401.39 399,163,716,644.30 137,400,492,757.09 113,765,841,924.29 11,976,781,875.28 1,126,354,789,770.91 960,941,277,879.78 16,053,249,587.10 17,110,528,484.20 1.78% 1,057,278,897.10 0,11%
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Assigned Capital TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY COTAL LIABILITIES AND STOCKHOLDERS' EQUITY COTAL LIABILITIES AND STOCKHOLDERS' EQUITY COTAL LIABILITIES AND STOCKHOLDERS' EQUITY Guarantees Guarantees Issued Financial Letters of Credit Commernia Letters of Credit Commernia 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 TOTAL CONTINGENT ACCOUNTS Const total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs to gross TLP (%) C. Net NPLs d. Ratio of Met NPLs to gross TLP (%) Cassified Loans and Other Risk Assets, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%) Cross for DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%) Cross non-performing DOSRI loans and receivables Const of Coss Non-performing DOSRI loans and receivables Cos	P P	0.00 165,466,057,134.09 1,601,922,425,911.39 19,644,278.60 0.00 18,719,381,378.06 23,354,431,062.85 1,882,661,715.75 126,683,351,623.81 15,388,516,510.88 0.00 536,564,209,401.39 399,163,716,644.30 137,400,492,757.09 137,400,492,757.09 11,976,761,875,28 1,126,354,789,770.91 1,976,761,875,28 1,126,354,789,770.91 17,110,528,484,20 1,78% 1,057,278,897,10 0,011% 36,530,968,167.18 62,065,298,306,83
Assigned Capital TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY COTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commirmenta Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust and Other Fiduciary Accounts b) A gency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS TOTAL CONTINGENT ACCOUNTS Control Control (LP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of Inter Risk Assets, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%) Ratio of DOSRI loans and receivables Ratio of DOSRI loans and receivables Comming DOSRI loans and receivables Coms TLP (%)	P P	0.00 165,466,057,134.09 1,601,922,425,911.39 19,644,278.60 0.00 18,719,381,378.06 23,354,431,062.85 1,882,651,715.75 126,683,351,623.81 15,388,516,510.88 0.00 536,564,209,401.39 399,163,716,644.30 137,400,492,757.09 11,976,781,875.28 11,126,354,789,770.91 960,941,277,879,78 16,053,249,587.10 17,110,528,484.20 1.78% 1,057,278,897.10 0.11% 36,530,968,167.18 62,065,298,306.83 6,46%
Assigned Capital TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY COTAL LIABILITIES AND STOCKHOLDERS' EQUITY COTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Commercial Standby Letters of Credit Letters Specific allowance for credit Losses on the TLP Non-Performing Loans (NPLs) a. Gross total loan portfolio (TLP) Specific allowance for credit Losses DOSR Leans and Cotter Risk Assets, gross of allowance for credit Losses DOSR Loans and Coexivables, gross of allowance for credit Losses DOSR Loans and Credexivables, gross of allowance for credit Losses DOSR Loans and Credexivables, gross of allowance for credit Losses DOSR Loans and receivables, gross of allowance for credit Losses Ratio of gross non-performing DOSR Loans and receivables Ratio Gross TLP (%) Percent Compliance with Magna Carta (%)	P P	0.00 165,466,057,134.09 1,601,922,425,911.39 19,644,278.60 0.00 18,719,381,378.06 23,354,431,062.85 1,882,651,715.75 126,683,351,623.81 15,388,516,510.88 0.00 536,564,209,401.39 399,163,716,644.30 137,400,492,757.09 0.00 391,765,841,924.29 11,976,761,875.28 1,126,354,789,770.91 960,941,277,879,78 16,053,249,587.10 0.11% 36,530,968,167.18 62,065,298,306.83 6,46% 1,686,547,48 0,00%
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 Commercial Letters of Credit 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 TOTAL CONTINGENT ACCOUNTS Const Items Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs to gross TLP (%) C. Net NPLs d. Ratio of Bross TLP to gross of allowance for credit losses DOSRI Joans and receivables, gross of allowance for credit losses, to gross TLP (%) Percent Compliance with Magna Carta (%) Percent Compliance with Magna Carta (%)	P P	0.00 165,466,057,134.09 1,601,922,425,911.39 1,601,922,425,911.39 1,601,922,425,911.39 1,601,922,425,911.39 1,82,651,715,75 126,683,351,623,81 15,388,516,510,88 0.00 536,564,209,401.39 399,163,716,644.30 137,400,492,757,09 0.00 391,765,841,924.29 11,976,761,875,28 1,126,354,789,770.91 960,941,277,879,78 16,053,249,587,10 17,110,528,484.20 1,78% 1,057,278,897,10 0,11% 36,530,968,167,18 62,065,298,306,83 6,6% 1,686,547,48 0,00% 2,10%
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 Commercial 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 TOTAL CONTINGENT ACCOUNTS Control (Credit Control (	P P	0.00 165,466,057,134.09 1,601,922,425,911.39 19,644,278.60 0.00 18,719,381,378.06 23,354,431,062.85 1,882,651,715.75 126,683,351,623.81 15,388,516,510.88 0.00 536,564,209,401.39 399,163,716,644.30 137,400,492,757.09 137,400,492,757.09 11,976,781,875.28 1,126,354,789,770.91 960,941,277,879.78 16,053,249,587.10 17,110,528,484,20 1.778% 1,057,278,897.10 0.11% 36,530,968,167.18 62,065,298,306,83 6,46% 1,686,547,48 0,00% 2,10%
Assigned Capital TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY COTAL LIABILITIES AND STOCKHOLDERS' EQUITY COTAL LIABILITIES AND STOCKHOLDERS' EQUITY COUNTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Commitments Spot Foreign Exchange Contracts Securities Heid 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 TOTAL CONTINGENT ACCOUNTS Cross 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 Coten Risk Assets, gross of allowance for credit losses DOSRI loans and Ceter Advises gross of allowance for credit losses DOSRI loans and Ceter Assets, gross of allowance for credit losses DOSRI loans and Ceter Risk Assets, gross of allowance for credit losses DOSRI loans and Ceter Risk Assets, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross for profest losses, to gross TLP (%) Percent Compliance with Magna Carta (%) a. 8% for Micro and Small Enterprises Return on Equity (ROE) (%)	P P	0.00 165,466,057,134.09 1,601,922,425,911.39 1,601,922,425,911.39 1,601,922,425,911.39 1,601,922,425,911.39 1,82,651,715,75 126,683,351,623,81 15,388,516,510,88 0.00 536,564,209,401.39 399,163,716,644.30 137,400,492,757,09 0.00 391,765,841,924.29 11,976,761,875,28 1,126,354,789,770.91 960,941,277,879,78 16,053,249,587,10 17,110,528,484.20 1,78% 1,057,278,897,10 0,11% 36,530,968,167,18 62,065,298,306,83 6,6% 1,686,547,48 0,00% 2,10%
Assigned Capital TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY COTAL 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 TOTAL CONTINGENT ACCOUNTS Const Italian portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of pross NLPs to gross TLP (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses DOSRI Ioans 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 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 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 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 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 Ratio af the Ratio	P P	0.00 165,466,057,134.09 1,601,922,425,911.39 19,644,278,60 0.00 18,719,381,378,06 23,354,431,062,85 1,882,651,715,75 126,683,351,623,81 15,388,516,510,88 0.00 536,564,209,401,39 399,163,716,644,30 137,400,492,757,09 11,976,761,875,28 1,126,354,789,770,91 17,110,528,484,20 1,787,278,897,10 0,01% 36,530,968,167,18 62,065,298,306,83 6,46% 1,686,547,48 0,00% 2,10% 2,96% 14,17%
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 Commercial Letters of Credit 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) Advisony/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS TOTAL CONTINGENT ACCOUNTS Definition (Credit Issues on the TLP Non-Performing Loans (NPLs) a. Gross total loan portfolio (TLP) Specific allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses Retio of DOSRI loans and receivables Retio of DOSRI loans and receivables Retio of OSR Itans and receivables Retio of Meximp DOSRI loans and receivables Retio of Meximp DOSRI loans and receivables Securities DOSRI loans and receivables Retion of Retion Performing DOSRI loans and receivables Retion of Retion and Small Enterprises b. 2% for Medium Enterprises c) 2% for Medium Enterprises Retion of DOSRI loans and receivables Retion of Retion and Small Enterprises Retion of Retion (RCE) (%) Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed und	P P	0.00 165,466,057,134.09 1,601,922,425,911.39 19,644,278.60 0.00 18,719,381,378.06 23,354,431,062.85 1,882,651,715.75 126,683,351,623.81 15,388,516,510.88 0.00 536,564,209,401.39 399,163,716,644.30 137,400,492,757.09 137,400,492,757.09 11,976,781,875.28 1,126,354,789,770.91 960,941,277,879.78 16,053,249,587.10 17,110,528,484,20 1.778% 1,057,278,897.10 0.11% 36,530,968,167.18 62,065,298,306,83 6,46% 1,686,547,48 0,00% 2,10%
Assigned Capital TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY COTAL LIABILITIES AND STOCKHOLDERS' EQUITY COTAL LIABILITIES AND STOCKHOLDERS' EQUITY COUNTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Commitments Spot Foreign Exchange Contracts Commitments Spot Foreign Exchange Contracts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others ToTAL CONTINGENT ACCOUNTS TOTAL CONTINGENT ACCOUNTS TOTAL CONTINGENT ACCOUNTS Cross 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 Cher Risk Assets. gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables Ratio of gross non-performing DOSRI loans and receivables Ratio of gross non-performing DOSRI loans and receivables Ratio af gross non-performing DOS	P P	0.00 165,466,057,134.09 1,601,922,425,911.39 19,644,278,60 0.00 18,719,381,378,06 23,354,431,062,85 1,882,651,715,75 126,683,351,623,81 15,388,516,510,88 0.00 536,564,209,401,39 399,163,716,644,30 137,400,492,757,09 11,976,761,875,28 1,126,354,789,770,91 17,110,528,484,20 1,787,278,897,10 0,01% 36,530,968,167,18 62,065,298,306,83 6,46% 1,686,547,48 0,00% 2,10% 2,96% 14,17%
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 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS b) Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of fross NLs 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 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 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 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 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 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 rece	P P	0.00 165,466,057,134.09 1,601,922,425,911.39 19,644,278.60 0.00 18,719,381,378.06 23,354,431,062.85 1,882,651,715,75 126,683,351,623.81 15,388,516,510.88 0.00 536,564,209,401.39 399,163,716,644.30 137,400,492,757.09 137,400,492,757.09 11,767,761,875,28 1,126,354,789,770.91 17,110,528,484,20 1,767,781,875,28 1,057,278,897,10 0,01% 36,530,998,106.71 62,065,298,306.83 6,46% 1,686,547,48 0,00% 2,10% 2,96% 14,17% 13,33% 123,221,307.01
Assigned Capital TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY COTAL LIABILITIES AND STOCKHOLDERS' EQUITY COTAL LIABILITIES AND STOCKHOLDERS' EQUITY COUNTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Commitments Spot Foreign Exchange Contracts Commitments Spot Foreign Exchange Contracts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others ToTAL CONTINGENT ACCOUNTS TOTAL CONTINGENT ACCOUNTS TOTAL CONTINGENT ACCOUNTS Cross 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 Cher Risk Assets. gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables Ratio of gross non-performing DOSRI loans and receivables Ratio of gross non-performing DOSRI loans and receivables Ratio af gross non-performing DOS	P P	0.00 165,466,057,134.09 1,601,922,425,911.39 19,644,278.60 0.00 18,719,381,378.06 23,354,431,062.85 1,882,651,715.75 126,683,351,623.81 15,388,516,510.88 0.00 536,564,209,401.39 399,163,716,644.30 137,400,492,757.09 0.00 391,765,841,924.29 11,976,761,875.28 1,126,354,789,770.91 16,053,249,587.10 17,110,528,484.20 1,78% 1,057,278,897.10 0.11% 36,530,968,167.18 62,065,298,306.83 6,46% 1,686,547,48 0.00% 2,10% 2,20% 14,17% 13,33%
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 Commercial 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 TOTAL CONTINGENT ACCOUNTS Control (Credit Control (	P P	0.00 165,466,057,134.09 1,601,922,425,911.39 19,644,278.60 0.00 18,719,381,378.06 23,354,431,062.85 1,882,651,715,75 126,683,351,623.81 15,388,516,510.88 0.00 536,564,209,401.39 399,163,716,644.30 137,400,492,757.09 137,400,492,757.09 11,767,761,875,28 1,126,354,789,770.91 17,110,528,484,20 1,767,781,875,28 1,057,278,897,10 0,01% 36,530,998,106.71 62,065,298,306.83 6,46% 1,686,547,48 0,00% 2,10% 2,96% 14,17% 13,33% 123,221,307.01
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 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 Derivatives Others TOTAL CONTINGENT ACCOUNTS b) Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of fross NLs to gross TLP (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses Ratio of DOSRI loans and neceivables, 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 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 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 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 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 Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and rece	P P	0.00 165,466,057,134.09 1,601,922,425,911.39 19,644,278.60 0.00 18,719,381,378.06 23,354,431,062.85 1,882,651,715,75 126,683,351,623.81 15,388,516,510.88 0.00 536,564,209,401.39 399,163,716,644.30 137,400,492,757.09 137,400,492,757.09 11,767,761,875,28 1,126,354,789,770.91 17,110,528,484,20 1,767,781,875,28 1,057,278,897,10 0,01% 36,530,998,106.71 62,065,298,306.83 6,46% 1,686,547,48 0,00% 2,10% 2,96% 14,17% 13,33% 123,221,307.01

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.

$1 \times 1$	Nacht
LUCY CO DY	NESTOR V. TAN
utive Vice President & Comptroller	President

SUBSCRIBED AND SWORN to before me this May 5, 2014 at Makati City, affiants exhibiting his/her/their Community Tax Certificate No. 2254646, issued at Makati City on February 10, 2014 and Community Tax Certificate No. 2254577, issued at Makati City on February 10, 2014.

No

Doc. No. 126	
Page No. 27	
Book No. II	
Series of 2014	

Execu

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Atty. Marich	le Q. Gerardo
Appointme	nt No. M-399
Notary Public unti	nt No. M-399 31 December 2014
Roll N	b. 45121
IBP No. 944176;	PTR No. 4230775

## CONSOLIDATED BALANCE SHEET (Bank and Financial Subsidiaries)

ASSETS Amount 23,064,150,286.91 Р Cash and Cash Items Due from Bangko Sentral ng Pilipinas Due from Other Banks Financial Assets at Fair Value through Profit or Loss 377 347 688 088 55 26,179,310,687.37 7,334,299,422.04 Available-for-Sale Financial Assets-Net 176.069.431.869.58 Held-to-Maturity Financial Assets-Net Unquoted Debt Securities Classified as Loans-Net 0.00 314,859,698.58 Investments in Non-Marketable Equity Security-Net Loans and Receivables-Net 962,350,027,909.72 Loans to Bangko Sentral ng Pilipinas Interbank Loans Receivable 0.00 26,459,622,290.73 Loans and Receivables-Others 939.072.763.894.36 Loans and Receivables Arising from RA/CA/PR/SLB General Loan Loss Provision 9,000,000,000.00 12,182,358,275.37 Other Financial Assets 9.029.016.966.90 Equity Investment in Subsidiaries, Associates and Joint Ventures-Net Bank Premises, Furniture, Fixtures and Equipment-Net Real and Other Properties Acquired-Net Non-Current Assets Held for Sale 5 208 267 210 78 19,798,139,197.69 6,253,190,583.09 1,520,380,275,29 Other Assets-Net 43,842,520,879.21 Verter Assets-Net Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank) TOTAL ASSETS 1,658,311,283,075.71 Р LIABILITIES Financial Liabilities at Fair Value through Profit or Loss Deposit Liabilities Р 2 471 623 970 12 1,333,947,831,994.95 635,635.41 Due to Other Banks 54 654 396 818 12 **Bills Pavable** 61,211,390,01 16,424,205,000.00 13,101,597,405.47 a) BSP (Rediscounting and Other Advances) b) Interbank Loans Payable c) Other Deposit Substitutes d) Others Bonds Payable-Net Unsecured Subordinated Debt-Net 25.067 383 022 64 26,823,585,500.67 0.00 Redeemable Preferred Shares 0.00 0.00 173,258,954.81 Special Time Deposit Due to Bangko Sentral ng Pilipinas 17,107,124,184.95 Other Financial Liabilities Other Liabilities 57.013.469.661.03 Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank) 0.00 TOTAL LIABILITIES P 1,492,191,926,720.06 STOCKHOLDERS' EQUITY Capital Stock Other Capital Accounts Р 104,846,759,334,26 6,356,449,923.61 54,344,749,119.20 Retained Earnings Assigned Capita 0.00 Minority Interest In Subsidiaries TOTAL STOCKHOLDERS' EQUITY 571,397,978.58 166,119,356,355.65 TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY P 1.658.311.283.075.71 CONTINGENT ACCOUNTS Guarantees Issued Þ 19,644,278.60 Financial Standby Letters of Credi 0.00 18,719,381,378.06 Performance Standby Letters of Credit 23,354,431,062.85 1,882,651,715.75 Commercial Letters of Credit Trade Related Guarantees Commitments 126,902,624,985.61 Spot Foreign Exchange Contracts 16.958.375.247.33 Securities Held Under Custodianship by Bank Proper Trust Department Accounts 0.00
734,675,466,319.47 a) Trust and Other Fiduciary Accounts 577.539.453.910.93 b) Agency Accounts 157,136,012,408.54 c) Advisory/Consultancy 0.00 440,641,311,322.59 Derivatives 11,976,821,688.28 1,375,130,707,998.54 Others TOTAL CONTINGENT ACCOUNTS Р 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.

BDORO Europe Itd.
BDORO Europe Itd.
Citibank Savings, Inc.
Express Padala Frankfurt GmbH
Express Padala (Hongkong) Limited

- k. PCIB Europe SPA I 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 regulations Total CAR (%) 14.83% b. Tier 1CAR (%) 13.86%

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es of 2014

) S.S. Makati City

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.

11/2 Executive Vice President & Comptroller

Nacht NESTOR V. TAN President

SUBSCRIBED AND SWORN to before me this May 5, 2014 at Makati City, affiants exhibiting his/her/their Community Tax Certificate No. 2254646, issued at Makati City on February 10, 2014 and Community Tax Certificate No. 2254577, issued at Makati City on February 10, 2014.

Atty. Marichere Q. Gerardo Appointmänt No. M-399 Notary Public urhi 31 December 2014 Roll No. 45121 IBP No. 944176 PTR No. 4230775