



**BDO UNIBANK, INC.**  
As of December 31, 2014

**BALANCE SHEET**  
(Head Office and Branches)

Table with columns: AMOUNT, Current Quarter, Previous Quarter. Rows include ASSETS, LIABILITIES, STOCKHOLDERS' EQUITY, CONTINGENT ACCOUNTS, and ADDITIONAL INFORMATION.

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

We, LUCY CO DY and NESTOR V. TAN of the above-mentioned bank do solemnly swear that all matters set forth in the above balance sheet are true and correct to the best of my/our knowledge and belief.

LUCY CO DY  
Executive Vice President & Comptroller  
(Signature Over Printed Name)

NESTOR V. TAN  
President  
(Signature Over Printed Name)

SUBSCRIBED AND SWORN to before me this Jan. 30, 2015 at Makati City, affiant 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

**CONSOLIDATED BALANCE SHEET**  
(Bank and Financial Subsidiaries)

Table with columns: AMOUNT, Current Quarter, Previous Quarter. Rows include ASSETS, LIABILITIES, STOCKHOLDERS' EQUITY, CONTINGENT ACCOUNTS, and ADDITIONAL INFORMATION.

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

We, LUCY CO DY and NESTOR V. TAN of the above-mentioned bank do solemnly swear that all matters set forth in the above balance sheet are true and correct to the best of my/our knowledge and belief.

LUCY CO DY  
Executive Vice President & Comptroller  
(Signature Over Printed Name)

NESTOR V. TAN  
President  
(Signature Over Printed Name)

SUBSCRIBED AND SWORN to before me this Jan. 30, 2015 at Makati City, affiant 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