



BDO UNIBANK, INC.
As of June 30, 2015

BALANCE SHEET
(Head Office and Branches)

ASSETS	AMOUNT	
	Current Quarter	Previous Quarter
Cash and Cash Items	P 31,815,027,211.73	P 28,768,819,419.35
Due from Bangko Sentral ng Pilipinas	244,941,754,450.56	345,589,624,270.89
Due from Other Banks	29,662,869,161.86	34,663,537,563.73
Financial Assets at Fair Value through Profit or Loss	5,162,273,631.87	3,981,250,854.58
Available-for-Sale Financial Assets-Net	207,814,193,239.94	202,001,592,631.64
Held-to-Maturity Financial Assets-Net	0.00	0.00
Unquoted Debt Securities Classified as Loans-Net	843,262,181.20	2,638,656,558.70
Investments in Non-Marketable Equity Security-Net	216,213,626.39	214,003,179.94
Loans and Receivables-Net	1,203,668,815,767.66	1,088,575,550,412.83
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	32,374,693,988.26	25,170,449,036.33
Loans and Receivables-Others	1,085,077,485,498.05	1,062,792,015,871.60
Loans and Receivables Arising from RA/CA/PR/SLB	100,928,000,000.00	14,759,000,000.00
General Loan Loss Provision	14,711,363,718.65	14,145,914,495.10
Other Financial Assets	9,861,969,105.90	9,383,434,121.53
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	24,420,728,736.08	24,096,080,781.62
Bank Premises, Furniture, Fixtures and Equipment-Net	22,910,686,773.00	22,654,339,480.46
Real and Other Properties Acquired-Net	6,189,885,823.13	6,531,401,178.25
Non-Current Assets Held for Sale	368,562,150.51	394,513,430.81
Other Assets-Net	43,073,089,330.27	41,874,119,842.03
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	P 1,830,949,331,190.10	P 1,811,366,923,726.36
LIABILITIES	AMOUNT	
	Current Quarter	Previous Quarter
Financial Liabilities at Fair Value through Profit or Loss	P 710,861,206.08	P 950,344,894.08
Deposit Liabilities	1,490,921,627,159.27	1,460,057,272,098.39
Due to Other Banks	639,898.04	634,289.49
Bills Payable	54,425,354,121.15	58,292,316,910.87
a) BSP (Rediscounting and Other Advances)	0.00	16,127,760.00
b) Interbank Loans Payable	20,410,927,272.00	17,991,750,000.00
c) Other Deposit Substitutes	16,890,030,912.20	20,712,593,698.34
d) Others	17,124,395,936.95	19,571,845,452.53
Bonds Payable-Net	27,018,574,054.48	26,778,994,914.52
Unsecured Subordinated Debt-Net	10,000,000,000.00	10,000,000,000.00
Redeemable Preferred Shares	0.00	0.00
Special Time Deposit	0.00	0.00
Due to Bangko Sentral ng Pilipinas	0.00	166,500,000.00
Other Financial Liabilities	19,509,630,965.34	15,591,409,286.85
Other Liabilities	48,540,796,278.86	59,404,578,586.64
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	P 1,651,127,483,683.22	P 1,631,242,050,980.84
STOCKHOLDERS' EQUITY	AMOUNT	
	Current Quarter	Previous Quarter
Capital Stock	P 104,846,759,334.26	P 104,846,759,334.26
Other Capital Accounts	9,041,521,875.93	6,202,401,273.04
Retained Earnings	65,933,566,296.69	69,075,712,138.22
Assigned Capital	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	P 179,821,847,506.88	P 180,124,872,745.52
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 1,830,949,331,190.10	P 1,811,366,923,726.36
CONTINGENT ACCOUNTS	AMOUNT	
	Current Quarter	Previous Quarter
Guarantees Issued	P 22,553,660.07	P 19,602,683.00
Financial Standby Letters of Credit	0.00	0.00
Performance Standby Letters of Credit	19,536,010,124.46	21,477,129,414.48
Commercial Letters of Credit	24,672,183,156.65	24,908,454,696.43
Trade Related Guarantees	11,786,033,110.77	8,342,333,814.33
Commitments	129,986,575,431.23	133,539,427,412.94
Spot Foreign Exchange Contracts	29,742,261,178.12	29,373,664,296.67
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	607,949,571,454.55	611,524,616,690.02
a) Trust and Other Fiduciary Accounts	452,138,785,496.41	451,998,376,371.23
b) Agency Accounts	155,810,785,958.14	159,526,240,318.79
c) Advisory/Consultancy	0.00	0.00
Derivatives	258,677,866,713.83	266,501,567,135.75
Others	10,601,790,581.90	11,553,881,730.18
TOTAL CONTINGENT ACCOUNTS	P 1,092,974,845,411.58	P 1,107,240,677,873.80
ADDITIONAL INFORMATION	AMOUNT	
	Current Quarter	Previous Quarter
Gross total loan portfolio (TLP)	P 1,232,771,882,047.94	P 1,117,397,711,583.05
Specific allowance for credit losses on the TLP	14,391,702,561.63	14,676,246,675.12
Non-Performing Loans (NPLs)		
a. Gross NPLs	15,535,855,128.06	15,797,233,825.99
b. Ratio of gross NPLs to gross TLP (%)	1.26%	1.41%
c. Net NPLs	1,144,152,566.43	1,120,987,150.87
d. Ratio of Net NPLs to gross TLP (%)	0.09%	0.10%
Classified Loans and Other Risk Assets, gross of allowance for credit losses	56,663,690,899.28	58,212,737,471.63
DOSRI loans and receivables, gross of allowance for credit losses	28,521,644,855.41	44,844,827,707.57
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	2.31%	4.01%
Gross non-performing DOSRI loans and receivables	263,184.18	696,183.13
Ratio of gross non-performing DOSRI loans and receivables to gross TLP (%)	0.00%	0.00%
Percent Compliance with Magna Carta (%)		
a. 8% for Micro and Small Enterprises	2.02%	2.06%
b. 2% for Medium Enterprises	3.28%	3.30%
Return on Equity (ROE) (%)	13.43%	13.42%
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		
a. Total CAR (%)	12.24%	12.76%
b. Tier 1 Ratio (%)	10.49%	10.98%
c. Common Equity Tier 1 Ratio (%)	10.08%	10.56%
Deferred Charges not yet Written Down	30,805,326.91	49,288,522.93
Unbooked Allowance for Credit Losses on Financial Instruments Received	0.00	0.00

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)

SUBSCRIBED AND SWORN to before me this Jul 28 2015 at City of Makati, affiant exhibiting his/her/their Community Tax Certificate No. 4952159, issued at Makati City on February 27, 2015 and Community Tax Certificate No. 4948705, issued at Makati City on March 02, 2015

CONSOLIDATED BALANCE SHEET
(Bank and Financial Subsidiaries)

ASSETS	AMOUNT	
	Current Quarter	Previous Quarter
Cash and Cash Items	P 31,955,643,202.72	P 28,859,952,644.27
Due from Bangko Sentral ng Pilipinas	257,994,134,121.71	352,478,138,930.83
Due from Other Banks	32,374,114,301.72	36,470,181,954.24
Financial Assets at Fair Value through Profit or Loss	9,724,197,669.97	8,209,254,671.64
Available-for-Sale Financial Assets-Net	226,641,204,092.92	223,030,131,523.98
Held-to-Maturity Financial Assets-Net	0.00	0.00
Unquoted Debt Securities Classified as Loans-Net	843,262,181.20	2,638,656,558.70
Investments in Non-Marketable Equity Security-Net	228,880,321.39	226,669,874.94
Loans and Receivables-Net	1,227,437,038,845.66	1,119,677,455,457.21
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	32,374,693,988.26	25,170,449,036.33
Loans and Receivables-Others	1,109,245,916,875.70	1,087,169,146,815.64
Loans and Receivables Arising from RA/CA/PR/SLB	100,928,000,000.00	21,859,000,000.00
General Loan Loss Provision	15,111,572,018.30	14,521,140,394.76
Other Financial Assets	11,098,467,621.07	10,302,550,577.68
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	5,966,987,445.17	6,117,412,252.30
Bank Premises, Furniture, Fixtures and Equipment-Net	25,281,901,644.38	24,944,808,758.80
Real and Other Properties Acquired-Net	6,434,052,964.03	6,825,955,750.88
Non-Current Assets Held for Sale	381,033,625.28	406,984,905.58
Other Assets-Net	49,529,126,101.10	48,168,223,178.04
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	P 1,885,890,044,138.32	P 1,868,356,377,039.09
LIABILITIES	AMOUNT	
	Current Quarter	Previous Quarter
Financial Liabilities at Fair Value through Profit or Loss	P 1,949,189,608.74	P 1,991,506,526.58
Deposit Liabilities	1,520,095,548,672.52	1,491,574,443,320.60
Due to Other Banks	639,898.04	634,289.49
Bills Payable	71,039,054,121.15	75,044,041,910.86
a) BSP (Rediscounting and Other Advances)	0.00	16,127,760.00
b) Interbank Loans Payable	20,410,927,272.00	17,991,750,000.00
c) Other Deposit Substitutes	16,890,030,912.20	20,712,593,698.34
d) Others	33,738,095,936.96	36,323,570,452.52
Bonds Payable-Net	27,018,574,054.48	26,778,994,914.52
Unsecured Subordinated Debt-Net	10,000,000,000.00	10,000,000,000.00
Redeemable Preferred Shares	0.00	0.00
Special Time Deposit	0.00	0.00
Due to Bangko Sentral ng Pilipinas	0.00	187,167,161.82
Other Financial Liabilities	20,542,602,489.57	16,500,910,365.17
Other Liabilities	54,917,468,345.96	65,515,934,219.47
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	P 1,705,563,077,190.47	P 1,687,593,632,708.51
STOCKHOLDERS' EQUITY	AMOUNT	
	Current Quarter	Previous Quarter
Capital Stock	P 104,846,759,334.26	P 104,846,759,334.26
Other Capital Accounts	9,208,813,868.01	6,344,547,422.70
Retained Earnings	65,673,650,430.70	68,992,564,894.15
Assigned Capital	0.00	0.00
Minority Interest in Subsidiaries	597,743,314.88	578,872,679.47
TOTAL STOCKHOLDERS' EQUITY	P 180,326,966,947.85	P 180,762,744,330.58
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 1,885,890,044,138.32	P 1,868,356,377,039.09
CONTINGENT ACCOUNTS	AMOUNT	
	Current Quarter	Previous Quarter
Guarantees Issued	P 22,553,660.07	P 19,602,683.00
Financial Standby Letters of Credit	0.00	0.00
Performance Standby Letters of Credit	19,536,010,124.46	21,477,129,414.48
Commercial Letters of Credit	24,672,183,156.65	24,908,454,696.43
Trade Related Guarantees	11,786,033,110.77	8,342,333,814.33
Commitments	130,202,603,556.44	133,755,674,626.32
Spot Foreign Exchange Contracts	31,532,092,723.71	30,192,741,484.82
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	845,266,710,041.23	841,913,152,308.82
a) Trust and Other Fiduciary Accounts	661,184,541,445.98	655,170,483,889.62
b) Agency Accounts	184,082,168,595.25	186,742,668,419.20
c) Advisory/Consultancy	0.00	0.00
Derivatives	312,113,005,317.80	319,077,630,282.80
Others	10,601,862,431.90	11,553,951,360.18
TOTAL CONTINGENT ACCOUNTS	P 1,385,733,054,123.03	P 1,391,240,670,671.18
ADDITIONAL INFORMATION	AMOUNT	
	Current Quarter	Previous Quarter
1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companies)		
a. Banco De Oro Savings Bank, Inc.		
b. BDO Capital & Investment Corporation		
c. BDO Elite Savings Bank, Inc.		
d. BDO Leasing and Finance, Inc.		
e. BDO Private Bank, Inc.		
f. BDO Remit (Japan) Ltd.		
g. BDO Remit (USA), Inc.		
h. BDO Strategic Holdings, Inc.		
i. BDOOR Europe Ltd.		
j. Express Padala Frankfurt GmbH		
k. Express Padala (Hongkong) Ltd.		
l. PCIB Europe SPA		
m. 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		
a. Total CAR (%)	13.60%	14.05%
b. Tier 1 Ratio (%)	11.89%	12.31%
c. Common Equity Tier 1 Ratio (%)	11.50%	11.92%

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)

SUBSCRIBED AND SWORN to before me this Jul 28 2015 at City of Makati, affiant exhibiting his/her/their Community Tax Certificate No. 4952159, issued at Makati City on February 27, 2015 and Community Tax Certificate No. 4948705, issued at Makati City on March 02, 2015

BDO UNIBANK, INC.
Board of Directors

Chairman Emeritus
Henry Sy, Sr.

Chairperson
Teresita T. Sy

Vice Chairman
Jesus A. Jacinto, Jr.

Members
Christopher A. Bell-Knight
Cheo Chai Hong
Antonio C. Pacis
Josefina N. Tan
Nestor V. Tan

Independent Directors
Jose F. Buenaventura
Jones M. Castro, Jr.
Jimmy T. Tang
Gilberto C. Teodoro, Jr.

President & CEO
Nestor V. Tan

Senior Executive Vice Presidents
Antonio N. Cotoco
Walter C. Wassmer
Jaime C. Yu

Executive Vice Presidents
Ador A. Abrogena
Anthony Q. Chua
Julie Y. Chua
Gerard Lee B. Co
Lucy Co Dy - Comptroller
Pedro M. Florescio III - Treasurer
Guia C. Lim
Ricardo V. Martin
Edwin Romualdo G. Reyes
Edmundo S. Soriano
Cecilia Luz L. Tan
Rolando C. Tanchanco
Dennis B. Velasquez
Evelyn L. Villanueva