



BDO UNIBANK, INC.
As of September 30, 2015

BALANCE SHEET
(Head Office and Branches)

	AMOUNT	
	Current Quarter	Previous Quarter
ASSETS		
Cash and Cash Items	P 30,723,601,468.77	P 31,815,027,211.73
Due from Bangko Sentral ng Pilipinas	256,720,647,518.42	244,941,754,450.56
Due from Other Banks	32,794,801,792.16	29,662,869,161.86
Financial Assets at Fair Value through Profit or Loss	5,238,644,455.03	5,162,273,631.87
Available-for-Sale Financial Assets-Net	205,331,928,724.02	207,814,193,239.94
Held-to-Maturity Financial Assets-Net	0.00	0.00
Unquoted Debt Securities Classified as Loans-Net	826,846,787.04	843,262,181.20
Investments in Non-Marketable Equity Security-Net	215,547,804.97	216,213,626.39
Loans and Receivables-Net	1,234,243,291,071.22	1,203,668,815,767.66
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	26,341,602,150.76	32,374,693,988.26
Loans and Receivables-Others	1,157,904,395,782.20	1,085,077,485,498.05
Loans and Receivables-Arising from RA/CA/PR/SLB	63,597,000,000.00	100,928,000,000.00
General Loan Loss Provision	13,599,706,861.74	14,711,363,718.65
Other Financial Assets	10,174,184,891.94	9,861,989,105.90
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	31,291,865,363.66	24,420,728,736.08
Bank Premises, Furniture, Fixtures and Equipment-Net	23,645,458,258.32	22,910,686,773.00
Real and Other Properties Acquired-Net	6,089,386,732.08	6,189,885,823.13
Non-Current Assets Held for Sale	364,543,687.77	368,562,150.51
Other Assets-Net	46,813,121,197.96	43,073,089,330.27
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	P 1,884,473,869,753.36	P 1,830,949,331,190.10
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	P 1,410,266,074.76	P 710,861,206.08
Deposit Liabilities	1,543,650,727,307.97	1,490,921,627,159.27
Due to Other Banks	631,487.71	639,898.04
Bills Payable	38,961,246,634.77	54,425,354,121.15
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	15,713,988,000.00	20,410,927,272.00
c) Other Deposit Substitutes	6,278,797,372.73	16,890,030,912.20
d) Others	16,968,461,262.04	17,124,395,936.95
Bonds Payable-Net	28,014,213,772.58	27,018,574,054.48
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	18,766,654,198.33	19,509,630,965.34
Other Financial Liabilities	52,121,286,797.80	48,540,796,278.86
Other Liabilities	0.00	0.00
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	P 1,692,925,026,273.92	P 1,651,127,483,683.22
STOCKHOLDERS' EQUITY		
Capital Stock	P 111,519,273,046.38	P 104,846,759,334.26
Other Capital Accounts	14,096,004,136.37	9,041,521,875.93
Retained Earnings	65,933,566,296.69	65,933,566,296.69
Assigned Capital	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	P 191,548,843,479.44	P 179,821,847,506.88
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 1,884,473,869,753.36	P 1,830,949,331,190.10
CONTINGENT ACCOUNTS		
Guarantees Issued	P 20,505,250.40	P 22,553,660.07
Financial Standby Letters of Credit	0.00	0.00
Performance Standby Letters of Credit	19,990,341,305.29	19,536,010,124.46
Commercial Letters of Credit	23,146,202,220.59	24,672,183,156.65
Trade Related Guarantees	16,067,049,950.05	11,786,033,110.77
Commitments	130,316,597,068.12	129,986,575,431.23
Spot Foreign Exchange Contracts	15,166,998,884.10	29,742,261,178.12
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	622,395,511,514.05	607,949,571,454.55
a) Trust and Other Fiduciary Accounts	461,327,497,759.62	452,138,785,496.41
b) Agency Accounts	161,068,013,754.43	155,810,785,958.14
c) Advisory/Consultancy	0.00	0.00
Derivatives	293,103,161,515.91	258,677,866,713.83
Others	10,195,796,549.64	10,601,790,581.90
TOTAL CONTINGENT ACCOUNTS	P 1,130,402,164,258.15	P 1,092,974,845,411.58
ADDITIONAL INFORMATION		
Gross total loan portfolio (TLP)	P 1,259,816,765,014.23	P 1,232,771,882,047.94
Specific allowance for credit losses on the TLP	11,973,767,081.27	14,391,702,561.63
Non-Performing Loans (NPLs)		
a. Gross NPLs	13,085,104,036.76	15,535,855,128.06
b. Ratio of gross NPLs to gross TLP (%)	1.04%	1.26%
c. Net NPLs	1,111,336,955.49	1,144,152,566.43
d. Ratio of Net NPLs to gross TLP (%)	0.09%	0.09%
Classified Loans and Other Risk Assets, gross of allowance for credit losses	62,382,640,825.35	56,663,690,899.28
DOSRI loans and receivables, gross of allowance for credit losses	29,176,492,677.63	28,521,644,855.41
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	2.32%	2.31%
Gross non-performing DOSRI loans and receivables	318,442.29	263,184.18
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	2.22%	2.02%
b. 2% for Medium Enterprises	3.34%	3.28%
Return on Equity (ROE) (%)	12.90%	13.43%
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		
a. Total CAR (%)	12.12%	12.24%
b. Tier 1 Ratio (%)	10.39%	10.49%
c. Common Equity Tier 1 Ratio (%)	10.01%	10.08%
Deferred Charges not yet Written Down	12,322,130.89	30,805,326.91
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)

NESTOR V. TAN
President
(Signature Over Printed Name)

SUBSCRIBED AND SWORN to before me this Oct. 21, 2015 at City of Makati, affiant exhibiting his/hers/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)

	AMOUNT	
	Current Quarter	Previous Quarter
ASSETS		
Cash and Cash Items	P 31,909,429,211.61	P 31,955,643,202.72
Due from Bangko Sentral ng Pilipinas	269,199,568,771.26	257,994,134,121.71
Due from Other Banks	37,053,702,716.07	32,374,114,301.72
Financial Assets at Fair Value through Profit or Loss	10,648,209,473.80	9,724,197,669.97
Available-for-Sale Financial Assets-Net	226,967,433,968.55	226,641,204,092.92
Held-to-Maturity Financial Assets-Net	0.00	0.00
Unquoted Debt Securities Classified as Loans-Net	826,846,787.04	843,262,181.20
Investments in Non-Marketable Equity Security-Net	234,662,962.27	228,880,321.39
Loans and Receivables-Net	1,284,127,128,300.95	1,227,437,038,845.66
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	26,341,602,150.76	32,374,693,988.26
Loans and Receivables-Others	1,204,424,225,666.60	1,109,245,916,875.70
Loans and Receivables-Arising from RA/CA/PR/SLB	67,697,000,000.00	100,928,000,000.00
General Loan Loss Provision	14,335,699,516.41	15,111,572,018.30
Other Financial Assets	11,602,411,525.84	11,098,467,621.07
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	6,022,522,071.23	5,966,987,445.17
Bank Premises, Furniture, Fixtures and Equipment-Net	27,514,056,491.02	25,281,901,644.38
Real and Other Properties Acquired-Net	6,340,366,367.29	6,434,052,964.03
Non-Current Assets Held for Sale	368,015,162.53	381,033,625.28
Other Assets-Net	59,312,236,634.45	49,529,126,101.10
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	P 1,972,126,590,443.91	P 1,885,890,044,138.32
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	P 3,542,319,940.33	P 1,949,189,608.74
Deposit Liabilities	1,599,459,858,739.09	1,520,095,548,672.52
Due to Other Banks	631,487.71	639,898.04
Bills Payable	58,081,521,634.77	71,039,054,121.16
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	15,713,988,000.00	20,410,927,272.00
c) Other Deposit Substitutes	6,278,797,372.73	16,890,030,912.20
d) Others	36,088,736,262.04	33,738,095,936.96
Bonds Payable-Net	28,014,213,772.58	27,018,574,054.48
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	19,823,535,947.56	20,542,602,489.57
Other Financial Liabilities	60,728,607,966.40	54,917,468,345.96
Other Liabilities	0.00	0.00
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	P 1,779,650,689,488.44	P 1,705,563,077,190.47
STOCKHOLDERS' EQUITY		
Capital Stock	P 111,519,273,046.38	P 104,846,759,334.26
Other Capital Accounts	14,637,954,660.42	9,208,813,868.01
Retained Earnings	65,713,321,397.29	65,673,650,430.70
Assigned Capital	0.00	0.00
Minority Interest In Subsidiaries	605,351,851.38	597,743,314.88
TOTAL STOCKHOLDERS' EQUITY	P 192,475,900,955.47	P 180,326,966,947.85
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 1,972,126,590,443.91	P 1,885,890,044,138.32
CONTINGENT ACCOUNTS		
Guarantees Issued	P 33,172,300.40	P 22,553,660.07
Financial Standby Letters of Credit	0.00	0.00
Performance Standby Letters of Credit	19,990,341,305.29	19,536,010,124.46
Commercial Letters of Credit	23,146,202,220.59	24,672,183,156.65
Trade Related Guarantees	16,067,049,950.05	11,786,033,110.77
Commitments	130,559,137,186.23	130,202,603,556.44
Spot Foreign Exchange Contracts	16,572,925,992.12	31,532,092,723.71
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	870,938,678,876.49	845,266,710,041.23
a) Trust and Other Fiduciary Accounts	675,783,748,568.15	661,184,541,445.98
b) Agency Accounts	195,154,930,308.34	184,082,168,595.25
c) Advisory/Consultancy	0.00	0.00
Derivatives	347,534,119,767.96	312,113,005,317.80
Others	10,247,283,925.55	10,601,862,431.90
TOTAL CONTINGENT ACCOUNTS	P 1,435,088,911,524.68	P 1,385,733,054,123.03
ADDITIONAL INFORMATION		
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 (Canada) Ltd.		
g. BDO Remit (Japan) Ltd.		
h. BDO Remit (USA), Inc.		
i. BDO Strategic Holdings, Inc.		
j. BDORO Europe Ltd.		
k. Express Padala Frankfurt GmbH		
l. Express Padala (Hongkong) Ltd.		
m. One Network Bank, Inc.		
n. PCIB Europe SPA		
o. 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 (%)	13.42%	13.60%
b. Tier 1 Ratio (%)	11.76%	11.89%
c. Common Equity Tier 1 Ratio (%)	11.40%	11.50%

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 Oct. 21, 2015 at City of Makati, affiant exhibiting his/hers/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