



BDO UNIBANK, INC.
As of June 30, 2016

BALANCE SHEET
(Head Office and Branches)

	AMOUNT	
	Current Quarter	Previous Quarter
ASSETS		
Cash and Cash Items	P 32,497,152,002.48	P 36,047,934,249.28
Due from Bangko Sentral ng Pilipinas	308,435,495,043.35	256,932,169,059.78
Due from Other Banks	34,990,645,032.69	31,555,156,522.71
Financial Assets at Fair Value through Profit or Loss	5,522,012,653.30	4,834,976,449.86
Available-for-Sale Financial Assets-Net	67,564,476,632.27	70,728,353,210.95
Held-to-Maturity Financial Assets-Net	126,927,279,089.49	119,670,452,692.35
Unquoted Debt Securities Classified as Loans-Net	781,713,548.77	797,977,625.40
Investments in Non-Marketable Equity Security-Net	206,384,137.10	203,740,815.68
Loans and Receivables-Net	1,351,759,650,877.72	1,350,820,052,422.97
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	48,522,823,128.89	51,790,799,667.43
Loans and Receivables-Others	1,298,138,513,194.90	1,206,818,195,343.61
Loans and Receivables Arising from RA/CA/PR/SLB	18,884,854,661.00	105,966,000,000.00
General Loan Loss Provision	13,786,540,107.07	13,754,942,588.07
Other Financial Assets	10,013,461,936.21	9,931,521,133.65
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	35,454,678,439.41	29,634,742,202.48
Bank Premises, Furniture, Fixtures and Equipment-Net	26,525,358,295.99	26,416,452,107.31
Real and Other Properties Acquired-Net	6,456,085,404.88	6,312,930,917.02
Non-Current Assets Held for Sale	536,161,452.15	503,626,556.86
Other Assets-Net	33,172,417,192.78	42,165,414,157.44
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	P 2,040,842,971,738.59	P 1,986,555,500,123.74
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	P 1,560,962,543.48	P 2,427,339,702.63
Deposit Liabilities	1,709,863,730,691.61	1,644,048,997,559.52
Due to Other Banks	195,347.41	191,301.70
Bills Payable	44,513,730,376.15	40,955,247,503.40
a) BSP (Rediscounting and Other Advances)	18,698,939.93	0.00
b) Interbank Loans Payable	22,504,092,000.00	18,404,965,000.00
c) Other Deposit Substitutes	564,720,000.00	552,840,000.00
d) Others	21,426,219,436.22	21,997,442,503.40
Bonds Payable-Net	14,106,574,809.44	27,625,546,458.85
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	190,329,555.00
Other Financial Liabilities	16,462,393,335.45	16,722,074,106.83
Other Liabilities	33,782,297,289.45	41,384,591,234.30
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	P 1,830,289,884,392.99	P 1,783,354,317,422.23
STOCKHOLDERS' EQUITY		
Capital Stock	P 111,614,331,519.78	P 111,519,273,046.38
Other Capital Accounts	10,675,908,081.89	2,304,097,118.61
Retained Earnings	88,262,847,743.93	89,377,812,536.52
Assigned Capital	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	P 210,553,087,345.60	P 203,201,182,701.51
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 2,040,842,971,738.59	P 1,986,555,500,123.74
CONTINGENT ACCOUNTS		
Guarantees Issued	P 0.00	P 20,194,711.40
Financial Standby Letters of Credit	0.00	0.00
Performance Standby Letters of Credit	26,157,950,074.11	19,750,848,570.61
Commercial Letters of Credit	18,897,288,707.45	20,544,001,438.76
Trade Related Guarantees	27,943,512,285.30	22,970,552,914.86
Commitments	158,840,192,455.27	142,101,563,438.31
Spot Foreign Exchange Contracts	22,000,198,976.92	9,430,505,068.74
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	696,249,255,756.40	650,303,897,090.96
a) Trust and Other Fiduciary Accounts	511,986,607,583.11	479,353,819,737.98
b) Agency Accounts	184,262,648,173.29	170,950,077,352.98
c) Advisory/Consultancy	0.00	0.00
Derivatives	296,096,619,625.82	344,219,165,580.55
Others	9,211,302,856.12	8,816,760,912.03
TOTAL CONTINGENT ACCOUNTS	P 1,255,396,320,737.39	P 1,218,157,489,726.22
ADDITIONAL INFORMATION		
Gross total loan portfolio (TLP)	P 1,376,093,491,960.36	P 1,374,988,302,221.52
Specific allowance for credit losses on the TLP	10,547,300,975.57	10,413,307,210.48
Non-Performing Loans (NPLs)		
a. Gross NPLs	14,719,008,662.34	13,800,355,156.83
b. Ratio of gross NPLs to gross TLP (%)	1.07%	1.00%
c. Net NPLs	4,171,707,686.77	3,387,047,946.35
d. Ratio of Net NPLs to gross TLP (%)	0.30%	0.25%
Classified Loans and Other Risk Assets, gross of allowance for credit losses	50,422,685,028.31	51,178,121,800.96
DOSRI loans and receivables, gross of allowance for credit losses	37,461,506,704.54	36,176,958,096.48
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	2.72%	2.63%
Gross non-performing DOSRI loans and receivables	503,184.87	24,983,320.66
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	2.10%	1.98%
b. 2% for Medium Enterprises	2.92%	2.81%
Return on Equity (ROE) (%)	10.89%	13.30%
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		
a. Total CAR (%)	11.99%	12.51%
b. Tier 1 Ratio (%)	10.37%	10.85%
c. Common Equity Tier 1 Ratio (%)	10.03%	10.49%
Deferred Charges not yet Written Down	0.00	0.00
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 Aug. 1, 2016 at Makati City, affiant exhibiting his/her/their Community Tax Certificate No. 15276882, issued at Makati City on February 29, 2016 and Community Tax Certificate No.05135105, issued at Makati City on February 16, 2016.

Consolidated Balance Sheet
(Bank and Financial Subsidiaries)

	AMOUNT	
	Current Quarter	Previous Quarter
ASSETS		
Cash and Cash Items	P 33,601,351,142.17	P 37,031,658,228.87
Due from Bangko Sentral ng Pilipinas	317,996,315,048.24	265,208,134,750.81
Due from Other Banks	40,657,321,603.63	36,050,783,816.65
Financial Assets at Fair Value through Profit or Loss	15,148,870,432.16	10,605,338,707.40
Available-for-Sale Financial Assets-Net	115,440,573,975.18	89,121,438,001.46
Held-to-Maturity Financial Assets-Net	132,861,630,164.27	125,211,132,628.03
Unquoted Debt Securities Classified as Loans-Net	781,713,548.77	797,977,625.40
Investments in Non-Marketable Equity Security-Net	211,884,237.10	209,240,915.68
Loans and Receivables-Net	1,404,222,222,596.10	1,409,878,322,401.66
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	48,522,823,128.89	51,790,799,667.43
Loans and Receivables-Others	1,349,816,672,894.04	1,257,124,781,176.62
Loans and Receivables Arising from RA/CA/PR/SLB	20,432,793,567.00	115,466,000,000.00
General Loan Loss Provision	14,550,066,993.83	14,503,258,442.39
Other Financial Assets	11,920,697,925.81	11,490,475,212.53
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	4,817,768,197.15	6,398,462,165.10
Bank Premises, Furniture, Fixtures and Equipment-Net	30,706,261,886.17	30,336,963,567.79
Real and Other Properties Acquired-Net	6,683,095,318.61	6,546,391,433.23
Non-Current Assets Held for Sale	537,285,299.58	507,850,484.88
Other Assets-Net	42,423,030,045.54	50,639,993,533.68
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	P 2,158,010,021,420.48	P 2,080,034,163,473.17
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	P 3,767,543,381.38	P 4,273,116,449.57
Deposit Liabilities	1,771,292,318,493.40	1,703,767,214,731.15
Due to Other Banks	195,347.41	191,301.70
Bills Payable	68,086,280,376.15	64,280,072,503.41
a) BSP (Rediscounting and Other Advances)	18,698,939.93	0.00
b) Interbank Loans Payable	22,504,092,000.00	18,404,965,000.00
c) Other Deposit Substitutes	564,720,000.00	552,840,000.00
d) Others	44,998,769,436.22	45,322,267,503.41
Bonds Payable-Net	14,106,574,809.44	27,625,546,458.85
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	214,435,923.78
Other Financial Liabilities	17,766,131,562.50	17,963,901,380.49
Other Liabilities	61,852,210,454.75	48,025,062,497.83
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	P 1,946,871,254,425.03	P 1,876,149,541,246.78
STOCKHOLDERS' EQUITY		
Capital Stock	P 111,614,331,519.78	P 111,519,273,046.38
Other Capital Accounts	10,595,744,807.84	2,751,400,063.00
Retained Earnings	88,230,962,179.65	88,934,756,181.44
Assigned Capital	0.00	0.00
Minority Interest In Subsidiaries	697,728,488.18	679,192,935.57
TOTAL STOCKHOLDERS' EQUITY	P 211,138,766,995.45	P 203,884,622,226.39
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 2,158,010,021,420.48	P 2,080,034,163,473.17
CONTINGENT ACCOUNTS		
Guarantees Issued	P 12,667,050.00	P 32,861,761.40
Financial Standby Letters of Credit	0.00	0.00
Performance Standby Letters of Credit	26,157,950,074.11	19,750,848,570.61
Commercial Letters of Credit	18,897,288,707.45	20,544,001,438.76
Trade Related Guarantees	27,943,512,285.30	22,970,552,914.86
Commitments	159,110,114,850.49	142,377,140,955.71
Spot Foreign Exchange Contracts	22,149,973,672.82	9,742,391,006.65
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	955,816,991,891.86	902,548,970,410.64
a) Trust and Other Fiduciary Accounts	741,622,318,062.31	701,518,208,280.75
b) Agency Accounts	214,194,673,829.55	201,030,762,129.89
c) Advisory/Consultancy	0.00	0.00
Derivatives	349,785,046,154.03	393,171,565,232.02
Others	9,389,933,682.33	8,903,194,426.59
TOTAL CONTINGENT ACCOUNTS	P 1,569,263,478,368.39	P 1,520,041,526,717.24
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 Life Assurance Holdings Corp.		
f. BDO Private Bank, Inc.		
g. BDO Nomura Securities, Inc.		
h. BDO Remit (Canada) Ltd.		
i. BDO Remit (Japan) Ltd.		
j. BDO Remit (USA), Inc.		
k. BDO Strategic Holdings, Inc.		
l. BDORO Europe Ltd.		
m. Express Padala Frankfurt GmbH		
n. Express Padala (Hongkong) Limited		
o. One Network Bank, Inc.		
p. PCIB Europe SPA		
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 (%)	13.15%	13.38%
b. Tier 1 Ratio (%)	11.59%	11.77%
c. Common Equity Tier 1 Ratio (%)	11.27%	11.44%

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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 Aug. 1, 2016 at Makati City, affiant exhibiting his/her/their Community Tax Certificate No. 15276882, issued at Makati City on February 29, 2016 and Community Tax Certificate No.05135105, issued at Makati City on February 16, 2016.

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

Antonio C. Pacis

Josefina N. Tan

Nestor V. Tan

Independent Directors

Jose F. Buenaventura

Jones M. Castro, Jr.

Dioscoro I. Ramos

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