



BDO UNIBANK, INC.
As of December 31, 2017

BALANCE SHEET
(Head Office and Branches)

Table with columns: ASSETS, AMOUNT, Current Quarter, Previous Quarter. Rows include Cash and Cash Items, Loans and Receivables-Net, Total Assets, LIABILITIES, STOCKHOLDERS' EQUITY, and CONTINGENT ACCOUNTS.

Table with columns: CONTINGENT ACCOUNTS, AMOUNT, Current Quarter, Previous Quarter. Rows include Guarantees Issued, Financial Standby Letters of Credit, Performance Standby Letters of Credit, etc.

Table with columns: ADDITIONAL INFORMATION, AMOUNT, Current Quarter, Previous Quarter. Rows include Gross total loan portfolio (TLP), Specific allowance for credit losses on the TLP, Non-Performing Loans (NPLs), etc.

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 26th day of January 2018 at City of Makati, affiant exhibiting his/her/their Community Tax Certificate No. 25058770, issued at Makati City on February 14, 2017, SSS No. 03-4074342-5, issued at Quezon City and Community Tax Certificate No. 24536268, issued at Makati City on January 09, 2018, Passport No. - EC7439560 issued in Manila on April 19, 2016.

CONSOLIDATED BALANCE SHEET
(Bank and Financial Subsidiaries)

Table with columns: ASSETS, AMOUNT, Current Quarter, Previous Quarter. Rows include Cash and Cash Items, Loans and Receivables-Net, Total Assets, LIABILITIES, STOCKHOLDERS' EQUITY, and CONTINGENT ACCOUNTS.

Table with columns: CONTINGENT ACCOUNTS, AMOUNT, Current Quarter, Previous Quarter. Rows include Guarantees Issued, Financial Standby Letters of Credit, Performance Standby Letters of Credit, etc.

Table with columns: ADDITIONAL INFORMATION, AMOUNT, Current Quarter, Previous Quarter. Rows include 1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companies), 2. List of Subsidiary Insurance Companies, 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, etc.

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)

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