



BDO UNIBANK, INC.
As of June 30, 2017

BALANCE SHEET
(Head Office and Branches)

	AMOUNT	
	Current Quarter	Previous Quarter
ASSETS		
Cash and Cash Items	P 33,949,311,250.71	P 33,283,574,832.94
Due from Bangko Sentral ng Pilipinas	321,528,440,877.99	361,774,332,959.33
Due from Other Banks	29,939,947,130.14	34,315,977,544.60
Financial Assets at Fair Value through Profit or Loss	5,788,528,417.52	4,572,832,637.02
Available-for-Sale Financial Assets-Net	67,759,086,258.50	62,411,922,252.14
Held-to-Maturity Financial Assets-Net	176,139,414,492.65	160,258,846,504.93
Unquoted Debt Securities Classified as Loans-Net	2,545,433,544.42	8,042,316,562.97
Investments in Non-Marketable Equity Security-Net	207,694,137.10	207,694,137.10
Loans and Receivables-Net	1,576,691,680,723.62	1,490,285,854,524.49
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	45,089,298,188.33	24,115,020,924.24
Loans and Receivables-Others	1,525,818,774,493.44	1,474,693,622,864.64
Loans and Receivables Arising from RA/CA/PR/SLB	20,664,783,943.00	5,000,000,000.00
General Loan Loss Provision	14,881,175,901.15	13,522,789,264.39
Other Financial Assets	12,016,070,650.25	10,704,562,159.62
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	35,872,097,214.88	33,899,518,511.33
Bank Premises, Furniture, Fixtures and Equipment-Net	27,676,135,005.47	27,448,643,974.21
Real and Other Properties Acquired-Net	6,786,194,635.91	6,682,155,404.17
Non-Current Assets Held for Sale	545,692,453.83	511,246,021.56
Other Assets-Net	27,676,815,711.98	27,635,185,249.52
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	P 2,325,122,542,544.97	P 2,262,034,663,275.93
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	P 1,429,444,871.16	P 851,099,043.12
Deposit Liabilities	1,898,073,651,831.43	1,853,354,819,412.82
Due to Other Banks	0.00	0.00
Bills Payable	55,924,310,926.76	45,382,487,237.24
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	22,403,633,000.00	23,289,288,000.00
c) Other Deposit Substitutes	10,183,230,645.07	0.00
d) Others	23,337,447,281.69	22,093,199,237.24
Bonds Payable-Net	15,137,994,045.66	15,044,840,135.19
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	213,257,259.90
Other Financial Liabilities	20,029,842,659.29	21,453,527,197.27
Other Liabilities	36,028,471,104.97	34,103,744,501.66
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	P 2,036,623,715,439.27	P 1,980,403,774,787.20
STOCKHOLDERS' EQUITY		
Capital Stock	P 171,645,693,712.67	P 171,625,756,586.12
Other Capital Accounts	9,219,615,702.57	1,111,456,531.06
Retained Earnings	107,633,517,690.46	108,893,675,371.55
Assigned Capital	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	P 288,498,927,105.70	P 281,630,888,488.73
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 2,325,122,542,544.97	P 2,262,034,663,275.93
CONTINGENT ACCOUNTS		
Guarantees Issued	P 0.00	P 0.00
Financial Standby Letters of Credit	0.00	0.00
Performance Standby Letters of Credit	23,240,775,882.52	28,674,753,597.18
Commercial Letters of Credit	18,670,957,070.97	25,260,850,598.50
Trade Related Guarantees	12,033,373,439.01	11,061,994,351.28
Commitments	270,022,911,229.33	256,254,197,669.66
Spot Foreign Exchange Contracts	17,678,522,105.33	28,541,439,043.80
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	737,211,986,640.35	724,950,540,708.00
a) Trust and Other Fiduciary Accounts	529,975,293,444.34	532,039,889,204.48
b) Agency Accounts	207,236,693,196.01	192,910,651,503.52
c) Advisory/Consultancy	0.00	0.00
Derivatives	234,743,439,670.07	219,766,659,161.29
Others	10,287,997,903.74	10,074,013,191.05
TOTAL CONTINGENT ACCOUNTS	P 1,323,889,963,941.32	P 1,304,584,448,320.76
ADDITIONAL INFORMATION		
Gross total loan portfolio (TLP)	P 1,602,911,962,754.99	P 1,515,526,852,845.28
Specific allowance for credit losses on the TLP	11,339,106,130.22	11,718,209,056.40
Non-Performing Loans (NPLs)		
a. Gross NPLs	17,219,995,831.01	16,529,874,745.48
b. Ratio of gross NPLs to gross TLP (%)	1.07%	1.09%
c. Net NPLs	5,880,889,700.79	4,811,665,689.08
d. Ratio of Net NPLs to gross TLP (%)	0.37%	0.32%
Classified Loans and Other Risk Assets, gross of allowance for credit losses	47,633,612,895.12	45,944,748,586.32
DOSRI loans and receivables, gross of allowance for credit losses	46,679,657,371.83	19,018,682,796.74
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	2.91%	1.25%
Gross non-performing DOSRI loans and receivables	1,443,746.28	1,262,187.12
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	1.44%	1.32%
b. 2% for Medium Enterprises	2.22%	2.35%
Return on Equity (ROE) (%)	8.77%	11.81%
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		
a. Total CAR (%)	14.96%	14.73%
b. Tier 1 Ratio (%)	13.47%	13.28%
c. Common Equity Tier 1 Ratio (%)	13.17%	12.97%
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 July 24, 2017 at Makati City, 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. 25029903, issued at Makati City on January 17, 2017, Passport No. - EB7352142 issued at Manila on February 11, 2013.

Consolidated Balance Sheet
(Bank and Financial Subsidiaries)

	AMOUNT	
	Current Quarter	Previous Quarter
ASSETS		
Cash and Cash Items	P 34,903,818,714.80	P 34,234,397,856.13
Due from Bangko Sentral ng Pilipinas	338,268,823,808.78	378,462,957,589.77
Due from Other Banks	33,769,376,568.86	40,147,280,281.57
Financial Assets at Fair Value through Profit or Loss	16,301,924,928.98	15,022,098,517.55
Available-for-Sale Financial Assets-Net	117,881,488,186.33	112,286,647,155.46
Held-to-Maturity Financial Assets-Net	189,031,227,937.99	166,921,955,831.84
Unquoted Debt Securities Classified as Loans-Net	4,557,262,350.44	10,039,624,537.79
Investments in Non-Marketable Equity Security-Net	213,194,237.10	213,194,237.10
Loans and Receivables-Net	1,639,585,997,647.47	1,543,071,651,066.49
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	45,089,298,188.33	24,115,020,924.24
Loans and Receivables-Others	1,579,488,386,763.38	1,523,614,955,070.42
Loans and Receivables Arising from RA/CA/PR/SLB	30,527,521,734.00	9,500,000,000.00
General Loan Loss Provision	15,519,209,038.24	14,158,324,938.17
Other Financial Assets	13,833,359,400.92	12,428,865,681.55
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	6,249,600,541.16	5,881,671,476.68
Bank Premises, Furniture, Fixtures and Equipment-Net	29,916,615,445.97	29,685,303,893.78
Real and Other Properties Acquired-Net	7,005,699,070.80	6,901,482,793.34
Non-Current Assets Held for Sale	546,109,143.50	511,662,711.23
Other Assets-Net	39,801,543,897.36	40,238,584,705.71
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	P 2,471,866,041,880.46	P 2,396,027,378,325.99
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	P 4,630,858,986.51	P 3,879,808,082.44
Deposit Liabilities	1,980,232,835,414.68	1,928,127,169,553.52
Due to Other Banks	0.00	0.00
Bills Payable	79,202,666,677.73	64,686,249,112.25
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	22,403,633,000.00	23,289,288,000.00
c) Other Deposit Substitutes	10,183,230,645.07	0.00
d) Others	46,615,803,032.66	41,396,961,112.25
Bonds Payable-Net	15,137,994,045.66	15,044,840,135.19
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	240,439,566.57
Other Financial Liabilities	21,584,246,196.01	22,860,901,465.84
Other Liabilities	72,043,105,364.54	69,015,207,237.59
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	P 2,182,831,706,685.13	P 2,113,854,615,153.41
STOCKHOLDERS' EQUITY		
Capital Stock	P 171,645,693,712.67	P 171,625,756,586.12
Other Capital Accounts	9,894,941,483.90	746,460,501.85
Retained Earnings	107,687,702,048.93	109,084,377,429.80
Assigned Capital	0.00	0.00
Minority Interest In Subsidiaries	715,997,949.83	716,168,654.82
TOTAL STOCKHOLDERS' EQUITY	P 289,034,335,195.33	P 282,172,763,172.59
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 2,471,866,041,880.46	P 2,396,027,378,325.99
CONTINGENT ACCOUNTS		
Guarantees Issued	P 12,667,050.00	P 12,667,050.00
Financial Standby Letters of Credit	0.00	0.00
Performance Standby Letters of Credit	23,240,775,882.52	28,674,753,597.18
Commercial Letters of Credit	18,670,957,070.97	25,260,850,598.50
Trade Related Guarantees	12,049,430,301.38	11,078,051,213.65
Commitments	270,222,173,955.72	256,429,926,577.29
Spot Foreign Exchange Contracts	19,166,757,174.74	30,826,865,343.80
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	1,020,878,757,841.67	1,004,788,595,644.81
a) Trust and Other Fiduciary Accounts	755,684,702,956.56	774,797,077,862.45
b) Agency Accounts	265,194,054,885.11	229,991,517,782.36
c) Advisory/Consultancy	0.00	0.00
Derivatives	290,921,621,727.73	272,882,331,133.21
Others	10,329,120,559.90	10,106,540,189.39
TOTAL CONTINGENT ACCOUNTS	P 1,665,492,261,564.63	P 1,640,060,581,347.83
ADDITIONAL INFORMATION		
1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companies)		
a. BDO Capital & Investment Corporation		
b. BDO Leasing and Finance, Inc.		
c. BDO Life Assurance Holdings Corp.		
d. BDO Private Bank, Inc.		
e. BDO Nomura Securities, 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 (Hongkong) Limited		
l. One Network Bank, Inc.		
m. 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 (%)	15.69%	15.64%
b. Tier 1 Ratio (%)	14.27%	14.26%
c. Common Equity Tier 1 Ratio (%)	13.99%	13.97%

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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 July 24, 2017 at Makati City, 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. 25029903, issued at Makati City on January 17, 2017, Passport No. - EB7352142 issued at Manila on February 11, 2013.

BDO UNIBANK, INC.

Board of Directors

Chairman Emeritus

Henry Sy, Sr.

Chairperson

Teresita T. Sy

Vice Chairman

Jesús 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

Executive Vice Presidents