



BDO UNIBANK, INC.
As of September 30, 2017

BALANCE SHEET
(Head Office and Branches)

	AMOUNT	
	Current Quarter	Previous Quarter
ASSETS		
Cash and Cash Items	P 34,445,800,328.37	P 33,949,311,250.71
Due from Bangko Sentral ng Pilipinas	366,248,032,257.71	321,528,440,877.99
Due from Other Banks	41,579,517,378.16	29,939,947,130.14
Financial Assets at Fair Value through Profit or Loss	3,918,873,779.54	5,788,528,417.52
Available-for-Sale Financial Assets-Net	69,379,646,332.41	67,759,086,258.50
Held-to-Maturity Financial Assets-Net	181,412,683,904.79	176,139,414,492.65
Unquoted Debt Securities Classified as Loans-Net	22,176,500.38	2,545,433,544.42
Investments in Non-Marketable Equity Security-Net	200,535,684.65	207,694,137.10
Loans and Receivables-Net	1,672,479,358,650.87	1,576,691,680,723.62
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	75,024,616,794.37	45,089,298,188.33
Loans and Receivables-Others	1,592,930,583,705.60	1,525,818,774,493.44
Loans and Receivables Arising from RA/CA/PR/SLB	20,000,000,000.00	20,664,783,943.00
General Loan Loss Provision	15,475,841,849.10	14,881,175,901.15
Other Financial Assets	12,471,000,728.12	12,016,070,650.25
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	36,028,761,471.27	35,872,097,214.88
Bank Premises, Furniture, Fixtures and Equipment-Net	27,864,263,599.68	27,676,135,005.47
Real and Other Properties Acquired-Net	6,796,788,960.16	6,786,194,635.91
Non-Current Assets Held for Sale	610,003,673.73	545,692,453.83
Other Assets-Net	31,163,130,357.08	27,676,815,751.98
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	P 2,484,620,573,596.92	P 2,325,122,542,544.97
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	P 955,250,970.90	P 1,429,444,871.16
Deposit Liabilities	2,017,429,141,693.91	1,898,073,651,831.43
Due to Other Banks	0.00	0.00
Bills Payable	46,703,796,066.32	55,924,310,926.76
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	8,064,340,500.00	22,403,633,000.00
c) Other Deposit Substitutes	10,100,881,485.78	10,183,230,645.07
d) Others	28,538,574,080.54	23,337,447,281.69
Bonds Payable-Net	50,780,183,709.44	15,137,994,045.66
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	0.00
Other Financial Liabilities	25,936,268,341.83	20,029,842,659.29
Other Liabilities	38,829,313,064.00	36,028,471,104.97
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	P 2,190,633,953,846.40	P 2,036,623,715,439.27
STOCKHOLDERS' EQUITY		
Capital Stock	P 171,700,631,249.37	P 171,645,693,712.67
Other Capital Accounts	15,669,815,685.11	9,219,615,702.57
Retained Earnings	106,328,756,698.07	107,633,517,690.46
Assigned Capital	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	P 293,686,619,750.52	P 288,498,827,105.70
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 2,484,620,573,596.92	P 2,325,122,542,544.97
CONTINGENT ACCOUNTS		
Guarantees Issued	P 0.00	P 0.00
Financial Standby Letters of Credit	0.00	0.00
Performance Standby Letters of Credit	27,684,346,021.04	23,240,775,882.52
Commercial Letters of Credit	24,378,516,569.23	18,670,957,070.97
Trade Related Guarantees	16,822,333,394.79	12,033,373,439.01
Commitments	284,627,211,210.89	270,022,911,229.33
Spot Foreign Exchange Contracts	35,749,920,753.71	17,678,522,105.33
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	745,333,636,054.85	737,211,986,640.35
a) Trust and Other Fiduciary Accounts	538,629,992,729.06	529,975,293,444.34
b) Agency Accounts	206,703,643,325.79	207,236,693,196.01
c) Advisory/Consultancy	0.00	0.00
Derivatives	256,921,161,543.09	234,743,439,670.07
Others	12,370,795,198.79	10,287,997,903.74
TOTAL CONTINGENT ACCOUNTS	P 1,403,887,920,746.39	P 1,323,889,963,941.32
ADDITIONAL INFORMATION		
Gross total loan portfolio (TLP)	P 1,699,590,325,341.91	P 1,602,911,962,754.99
Specific allowance for credit losses on the TLP	11,635,124,841.94	11,339,106,130.22
Non-Performing Loans (NPLs)		
a. Gross NPLs	18,340,530,156.37	17,219,995,831.01
b. Ratio of gross NPLs to gross TLP (%)	1.08%	1.07%
c. Net NPLs	7,782,822,248.31	5,880,889,700.79
d. Ratio of Net NPLs to gross TLP (%)	0.46%	0.37%
e. Ratio of total allowance for credit losses to gross NPLs (%)	147.82%	152.27%
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	63.44%	65.85%
Classified Loans and Other Risk Assets, gross of allowance for credit losses	48,026,096,905.25	47,633,612,895.12
DOSRI loans and receivables, gross of allowance for credit losses	54,332,292,223.13	46,679,657,371.83
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	3.20%	2.91%
Gross non-performing DOSRI loans and receivables	1,294,730.39	1,443,746.28
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	1.46%	1.44%
b. 2% for Medium Enterprises	2.16%	2.22%
Return on Equity (ROE) (%)	9.65%	8.77%
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		
a. Total CAR (%)	14.57%	14.96%
b. Tier 1 Ratio (%)	13.11%	13.47%
c. Common Equity Tier 1 Ratio (%)	12.83%	13.17%
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 27 th day of October 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. 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 35,483,856,992.88	P 34,903,818,714.80
Due from Bangko Sentral ng Pilipinas	382,093,004,896.03	338,268,823,808.78
Due from Other Banks	45,933,278,173.02	33,769,376,568.86
Financial Assets at Fair Value through Profit or Loss	8,725,817,294.25	16,301,924,928.98
Available-for-Sale Financial Assets-Net	88,761,640,973.38	117,881,488,186.33
Held-to-Maturity Financial Assets-Net	193,632,388,726.06	189,031,227,937.99
Unquoted Debt Securities Classified as Loans-Net	3,062,097,676.37	4,557,262,350.44
Investments in Non-Marketable Equity Security-Net	206,035,784.65	213,194,237.10
Loans and Receivables-Net	1,729,714,580,931.48	1,639,585,997,647.47
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	75,024,616,794.37	45,089,298,188.33
Loans and Receivables-Others	1,648,658,669,638.06	1,579,488,386,763.38
Loans and Receivables Arising from RA/CA/PR/SLB	22,200,000,000.00	30,527,521,734.00
General Loan Loss Provision	16,168,705,500.95	15,519,209,038.24
Other Financial Assets	13,863,675,131.38	13,833,359,400.92
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	12,243,030,318.60	6,249,600,541.16
Bank Premises, Furniture, Fixtures and Equipment-Net	30,042,320,073.54	29,916,615,445.97
Real and Other Properties Acquired-Net	7,007,729,314.28	7,005,699,070.80
Non-Current Assets Held for Sale	610,420,363.40	546,109,143.50
Other Assets-Net	41,830,090,298.03	39,801,543,897.36
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	P 2,593,209,964,947.35	P 2,471,866,041,880.46
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	P 3,250,804,698.02	P 4,630,858,986.51
Deposit Liabilities	2,090,069,416,450.83	1,980,232,835,414.68
Due to Other Banks	0.00	0.00
Bills Payable	71,127,530,324.02	79,202,666,677.73
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	8,064,340,500.00	22,403,633,000.00
c) Other Deposit Substitutes	10,100,881,485.78	10,183,230,645.07
d) Others	52,962,308,338.24	46,618,003,032.66
Bonds Payable-Net	50,780,183,709.44	15,137,994,045.66
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	0.00
Other Financial Liabilities	27,108,486,370.65	21,584,246,196.01
Other Liabilities	46,446,151,227.32	72,043,105,364.54
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	P 2,298,782,572,780.27	P 2,182,831,706,685.13
STOCKHOLDERS' EQUITY		
Capital Stock	P 171,700,631,249.37	P 171,645,693,712.67
Other Capital Accounts	15,669,815,685.11	9,894,941,483.90
Retained Earnings	106,341,333,885.19	107,687,702,048.93
Assigned Capital	0.00	0.00
Minority Interest In Subsidiaries	715,611,347.41	715,997,949.83
TOTAL STOCKHOLDERS' EQUITY	P 294,427,392,167.08	P 289,034,335,195.33
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 2,593,209,964,947.35	P 2,471,866,041,880.46
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	27,684,346,021.04	23,240,775,882.52
Commercial Letters of Credit	24,378,516,569.23	18,670,957,070.97
Trade Related Guarantees	16,839,933,394.79	12,049,430,301.38
Commitments	285,157,883,821.68	270,222,173,955.72
Spot Foreign Exchange Contracts	37,065,180,911.74	19,166,757,174.74
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	1,033,562,809,794.96	1,020,878,757,841.67
a) Trust and Other Fiduciary Accounts	715,159,063,502.03	755,684,702,956.56
b) Agency Accounts	318,403,746,292.93	265,194,054,885.11
c) Advisory/Consultancy	0.00	0.00
Derivatives	300,638,158,278.73	290,921,621,727.73
Others	12,409,789,146.25	10,329,120,559.90
TOTAL CONTINGENT ACCOUNTS	P 1,737,749,288,988.42	P 1,665,492,261,564.63
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 Private Bank, Inc.		
d. BDO Nomura Securities, Inc.		
e. BDO Remit (Canada) Ltd.		
f. BDO Remit (Japan) Ltd.		
g. BDO Remit (USA), Inc.		
h. BDO Strategic Holdings, Inc.		
i. BDORO Europe Ltd.		
j. Express Padala (Hongkong) Limited		
k. One Network Bank, Inc.		
l. PCIB Europe SPA		
2. List of Subsidiary Insurance Companies		
a. BDO Insurance Brokers, Inc.		
b. BDO Life Assurance Co., Inc.		
3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulations		
a. Total CAR (%)	15.12%	15.69%
b. Tier 1 Ratio (%)	13.71%	14.27%
c. Common Equity Tier 1 Ratio (%)	13.44%	13.99%
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 27 th day of October 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. 25029903, issued at Makati City on January 17, 2017, Passport No. - EB7352142 issued at Manila on February 11, 2013.