



BDO UNIBANK, INC.  
As of June 30, 2018

BALANCE SHEET  
(Head Office and Branches)

	AMOUNT	
	Current Quarter	Previous Quarter
<b>ASSETS</b>		
Cash and Cash Items	P 39,490,307,924.09	P 44,041,646,594.99
Due from Bangko Sentral ng Pilipinas	354,887,381,989.69	366,678,087,249.47
Due from Other Banks	57,233,177,561.22	41,092,112,521.24
Financial Assets at Fair Value through Profit or Loss	3,810,058,522.48	4,485,002,553.96
Available-for-Sale Financial Assets-Net	72,149,563,420.61	72,371,650,154.46
Held-to-Maturity Financial Assets-Net	202,628,479,428.81	195,225,993,404.51
Unquoted Debt Securities Classified as Loans-Net	3,996,824,229.80	2,359,221,097.18
Investments in Non-Marketable Equity Security-Net	199,904,041.78	199,904,041.78
Loans and Receivables-Net	1,880,688,292,512.88	1,813,446,468,790.86
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	46,389,162,483.66	31,281,396,770.13
Loans and Receivables-Others	1,838,223,563,141.90	1,749,768,305,009.93
Loans and Receivables Arising from RA/CA/PR/SLB	16,500,000,000.00	50,826,940,007.00
General Loan Loss Provision	20,424,433,112.68	18,430,172,996.20
Other Financial Assets	14,931,051,987.25	13,353,383,177.82
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	35,593,117,766.97	37,399,033,290.14
Bank Premises, Furniture, Fixtures and Equipment-Net	34,024,855,137.35	33,410,426,252.57
Real and Other Properties Acquired-Net	9,229,584,667.97	8,705,046,366.47
Non-Current Assets Held for Sale	480,070,786.71	597,290,291.27
Other Assets-Net	29,444,087,587.77	31,941,962,219.97
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	0.00	0.00
<b>TOTAL ASSETS</b>	<b>P 2,738,786,757,565.38</b>	<b>P 2,665,307,228,006.69</b>
<b>LIABILITIES</b>		
Financial Liabilities at Fair Value through Profit or Loss	P 1,595,493,470.42	P 1,429,760,172.63
Deposit Liabilities	2,253,072,060,409.09	2,177,537,856,799.71
Due to Other Banks	0.00	0.00
Bills Payable	44,578,367,445.10	52,938,213,607.80
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	15,564,612,000.00	25,313,248,000.00
c) Other Deposit Substitutes	0.00	0.00
d) Others	29,013,755,445.10	27,624,965,607.80
Bonds Payable-Net	61,309,621,306.95	59,951,630,975.96
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	240,101,490.45
Other Financial Liabilities	25,143,670,292.65	23,978,706,859.56
Other Liabilities	40,359,851,740.17	40,432,562,675.57
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
<b>TOTAL LIABILITIES</b>	<b>P 2,436,059,064,664.38</b>	<b>P 2,366,508,832,581.68</b>
<b>STOCKHOLDERS' EQUITY</b>		
Capital Stock	P 171,847,854,567.92	P 171,827,262,145.57
Other Capital Accounts	3,136,954,178.68	-2,289,876,147.11
Retained Earnings	127,742,884,154.40	129,261,009,426.55
Assigned Capital	0.00	0.00
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>P 302,727,692,901.00</b>	<b>P 298,798,395,425.01</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>P 2,738,786,757,565.38</b>	<b>P 2,665,307,228,006.69</b>
<b>CONTINGENT ACCOUNTS</b>		
Guarantees Issued	P 36,541,292.00	P 36,541,292.00
Financial Standby Letters of Credit	0.00	0.00
Performance Standby Letters of Credit	25,111,926,504.97	25,160,749,548.55
Commercial Letters of Credit	27,006,968,725.93	28,676,411,375.45
Trade Related Guarantees	12,855,653,497.19	11,095,363,845.09
Commitments	358,051,395,410.60	313,515,377,388.87
Spot Foreign Exchange Contracts	14,215,497,423.60	37,004,559,236.87
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	733,681,295,653.59	728,471,994,389.25
a) Trust and Other Fiduciary Accounts	483,973,281,212.75	506,291,248,347.76
b) Agency Accounts	249,708,014,440.84	222,180,746,041.49
c) Advisory/Consultancy	0.00	0.00
Derivatives	214,883,336,236.89	236,069,663,512.29
Others	17,211,962,124.78	11,970,341,886.15
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>P 1,403,054,576,869.55</b>	<b>P 1,392,001,002,474.52</b>
<b>ADDITIONAL INFORMATION</b>		
Gross total loan portfolio (TLP)	P 1,912,976,460,184.75	P 1,845,080,955,467.83
Specific allowance for credit losses on the TLP	11,863,734,559.19	13,204,313,680.77
Non-Performing Loans (NPLs)		
a. Gross NPLs	17,834,422,710.86	17,688,078,804.39
b. Ratio of gross NPLs to gross TLP (%)	0.93%	0.96%
c. Net NPLs	6,689,688,931.94	5,606,274,284.50
d. Ratio of Net NPLs to gross TLP (%)	0.35%	0.30%
e. Ratio of total allowance for credit losses to gross NPLs (%)	181.04%	178.85%
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)	66.52%	74.65%
Classified Loans and Other Risk Assets, gross of allowance for credit losses	39,476,952,226.46	46,475,942,488.21
DOSRI loans and receivables, gross of allowance for credit losses	49,028,859,916.91	45,587,028,887.82
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	2.56%	2.47%
Gross non-performing DOSRI loans and receivables	324,240.98	524,891.25
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	1.40%	1.36%
b. 2% for Medium Enterprises	2.00%	2.00%
Return on Equity (ROE) (%)	7.83%	9.87%
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		
a. Total CAR (%)	13.56%	13.80%
b. Tier 1 Ratio (%)	12.11%	12.33%
c. Common Equity Tier 1 Ratio (%)	11.88%	12.07%
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 our knowledge and belief.

LUCY CO DY  
Executive Vice President & Comptroller

NESTOR V. TAN  
President

SUBSCRIBED AND SWORN to before me this Jul 30 2018 at City of Makati, affiant exhibiting his/her/their Community Tax Certificate No. 24603316, issued at Makati City on February 19, 2018, 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 at Manila on April 19, 2016.

CONSOLIDATED BALANCE SHEET  
(Bank and Financial Subsidiaries)

	AMOUNT	
	Current Quarter	Previous Quarter
<b>ASSETS</b>		
Cash and Cash Items	P 40,604,577,994.64	P 45,212,072,747.13
Due from Bangko Sentral ng Pilipinas	367,625,114,717.03	375,458,002,531.20
Due from Other Banks	63,129,148,957.13	45,440,094,674.78
Financial Assets at Fair Value through Profit or Loss	7,614,806,264.98	8,153,572,541.08
Available-for-Sale Financial Assets-Net	90,733,109,528.68	89,849,436,354.03
Held-to-Maturity Financial Assets-Net	223,734,982,184.06	216,598,573,554.41
Unquoted Debt Securities Classified as Loans-Net	3,996,824,229.80	2,359,221,097.18
Investments in Non-Marketable Equity Security-Net	199,904,041.78	199,904,041.78
Loans and Receivables-Net	1,933,282,715,130.38	1,868,590,397,594.23
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	46,389,162,483.66	31,281,396,770.13
Loans and Receivables-Others	1,889,218,767,634.62	1,803,682,896,074.71
Loans and Receivables Arising from RA/CA/PR/SLB	18,761,000,000.00	52,649,037,856.00
General Loan Loss Provision	21,086,214,987.90	19,022,933,106.61
Other Financial Assets	16,013,035,900.65	14,561,472,934.55
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	12,352,430,290.12	13,241,083,193.24
Bank Premises, Furniture, Fixtures and Equipment-Net	36,098,572,947.45	35,507,454,854.51
Real and Other Properties Acquired-Net	9,371,703,097.30	8,841,979,311.10
Non-Current Assets Held for Sale	491,218,540.56	607,109,633.47
Other Assets-Net	41,098,925,022.97	43,406,657,026.14
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	0.00	0.00
<b>TOTAL ASSETS</b>	<b>P 2,846,347,068,847.53</b>	<b>P 2,768,027,032,088.83</b>
<b>LIABILITIES</b>		
Financial Liabilities at Fair Value through Profit or Loss	P 4,322,208,032.08	P 3,851,891,528.28
Deposit Liabilities	2,323,066,981,685.78	2,241,954,503,262.76
Due to Other Banks	0.00	0.00
Bills Payable	69,822,593,887.83	79,138,986,317.44
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	15,564,612,000.00	25,313,248,000.00
c) Other Deposit Substitutes	0.00	0.00
d) Others	54,257,981,887.83	53,825,738,317.44
Bonds Payable-Net	61,309,621,306.95	59,951,630,975.96
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	269,681,378.61
Other Financial Liabilities	26,050,995,623.03	25,010,939,367.65
Other Liabilities	48,621,253,057.87	48,564,238,166.89
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
<b>TOTAL LIABILITIES</b>	<b>P 2,543,193,653,593.54</b>	<b>P 2,468,741,870,997.59</b>
<b>STOCKHOLDERS' EQUITY</b>		
Capital Stock	P 171,847,854,567.92	P 171,827,262,145.57
Other Capital Accounts	2,843,869,204.06	-2,567,353,691.03
Retained Earnings	127,730,317,962.68	129,247,327,521.22
Assigned Capital	0.00	0.00
Minority Interest In Subsidiaries	731,373,519.33	777,925,115.48
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>P 303,153,415,253.99</b>	<b>P 299,285,161,091.24</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>P 2,846,347,068,847.53</b>	<b>P 2,768,027,032,088.83</b>
<b>CONTINGENT ACCOUNTS</b>		
Guarantees Issued	P 36,541,292.00	P 49,208,342.00
Financial Standby Letters of Credit	0.00	0.00
Performance Standby Letters of Credit	25,111,926,504.97	25,160,749,548.55
Commercial Letters of Credit	27,006,968,725.93	28,676,411,375.45
Trade Related Guarantees	12,871,253,497.19	11,112,963,845.09
Commitments	358,054,406,600.32	313,518,743,936.98
Spot Foreign Exchange Contracts	15,657,834,155.68	40,078,163,456.87
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	1,031,647,363,233.92	1,030,358,471,250.43
a) Trust and Other Fiduciary Accounts	564,881,834,821.07	607,826,667,976.20
b) Agency Accounts	466,765,528,412.85	422,531,803,274.23
c) Advisory/Consultancy	0.00	0.00
Derivatives	253,840,142,781.73	275,431,288,998.52
Others	17,242,671,639.04	11,986,960,362.01
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>P 1,741,469,108,430.78</b>	<b>P 1,736,372,961,115.90</b>
<b>ADDITIONAL INFORMATION</b>		
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. BDO Europe Ltd.		
j. Express Padala (Hongkong) Limited		
k. One Network Bank, Inc.		
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 (%)	14.00%	14.30%
b. Tier 1 Ratio (%)	12.59%	12.87%
c. Common Equity Tier 1 Ratio (%)	12.35%	12.62%
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

NESTOR V. TAN  
President

SUBSCRIBED AND SWORN to before me this Jul 30 2018 at City of Makati, affiant exhibiting his/her/their Community Tax Certificate No. 24603316, issued at Makati City on February 19, 2018, 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 at Manila on April 19, 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

Executive Vice Presidents  
Ador A. Abrogena  
Anthony Q. Chua  
Julie Y. Chua  
Gerard Lee B. Co  
Lucy Co Dy - Comptroller  
Pedro M. Florescio III - Treasurer  
Jeanette S. Javellana  
Guia C. Lim  
Ricardo V. Martin  
Mario B. Palou  
Edwin Romualdo G. Reyes  
Edmundo S. Soriano  
Cecilia Luz L. Tan  
Rolando C. Tanchanco  
Evelyn L. Villanueva