

BDO UNIBANK, INC.

Name of Financial Institution

BASEL III LEVERAGE RATIO REPORT - CONSO

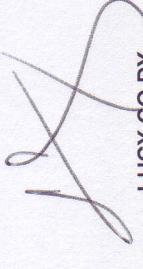
As of December 31, 2019

CONTROL PROOFLIST**PART I. CALCULATION OF BASEL III LEVERAGE RATIO**

Item	Nature of item	Reference	Account Code	Amount
A. CAPITAL MEASURE			300000000000000000	319,641,386,268.12
A.1 Tier 1 Capital	Basel III CAR Report (Version 3) (Item A.7)		300000000000000000	319,641,386,268.12
B. EXPOSURE MEASURE (Sum of B.1, B.2, B.3 and B.4)				3,194,108,165,699.11
B.1 Total On-balance sheet exposures (B.1.1 minus B.1.2)			100060000000000000	3,117,771,498,244.54
B.1.1 On-balance sheet items ^{1/}			100060500000000000	3,153,859,367,949.18
B.1.2 Regulatory Adjustments ^{2/}			365000000000000000	36,087,869,704.64
B.2 Total Derivative exposures (Sum of B.2.1 to B.2.3)	Part II		435000000000000000	7,127,590,542.85
B.2.1 Replacement Cost associated with all derivatives transactions	Part I - Item 5 - Column b		435000000000000000	3,096,140,556.72
B.2.2 Add-on amounts for potential future exposure associated with all derivative transactions	Part II - Item 5 - Column d		435000000000000000	4,031,449,386.14
B.2.3 Adjusted effective notional amount of written credit derivatives	Part II - Sum of Items 4.a.ii and 4.b.ii - Column a		435000000000000000	0.00
B.3 Total Securities Financing Transaction (SFT) exposures (Sum of B.3.1 and B.3.2)	Part III		195402000000000000	0.00
B.3.1 Gross SFT assets (with no recognition of netting)	Part III - Item 2 - Column a		195402000000000000	0.00
B.3.2 GCR exposures for SFT assets	Part III - Item 2 - Column b		195402000010000000	0.00
B.4 Off-balance Sheet Exposures	Part IV - Item 2 - OBS Exposures column		400060000000000000	69,209,076,911.71
C. BASEL III LEVERAGE RATIO (Ratio of A to B)			990000000000000000	10.01%

^{1/} Gross of General Loan Loss Provision (GLLP) and excluding derivatives and SFTs^{2/} Deductions from Basel III Tier 1 capital are excluded from the leverage ratio exposure measure

We hereby certify that all matters set forth in this Basel III Leverage Ratio Report are true and correct to the best of our knowledge and belief.


LUCY CO DY
 ✓ EXECUTIVE VICE PRESIDENT

EVELYN L. VILLANUEVA
 ✓ EXECUTIVE VICE PRESIDENT

BDO UNIBANK, INC.
Summary Comparison of Accounting Assets vs. Leverage Ratio Exposure
As of 12/31/2019
Amounts in Million Pesos

	Item	Leverage Ratio Framework
1	Total consolidated assets as per published financial statements ^{1/}	3,145,157.804
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation ^{2/}	
3	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure ^{2/}	
4	Adjustments for derivative financial instruments	4,031.450
5	Adjustments for securities financial transactions (i.e., repos and similar secured lending)	0.000
6	Adjustments for off-balance sheet items (i.e., conversion to credit equivalent amounts of off-balance sheet exposures)	69,209.077
7	Other adjustments	-24,290.165
8	Leverage ratio exposure ^{3/}	3,194,108.166

^{1/} Refers to total on-balance sheet assets per quarterly published balance sheet

^{2/} Not included under the framework

^{3/} Sum of items 1 to 7. Should be consistent with item 21 of the Basel III Leverage Ratio Common Disclosure Template

BDO UNIBANK, INC.

Basel III Leverage Ratio Common Disclosure Template

As of 12/31/2019

Amounts in Million Pesos; Ratios in Percent

Item	Leverage Ratio Framework
On-balance sheet exposures	
1 On-balance sheet items ^{1/}	3,153,859.368
2 (Asset amounts deducted in determining Basel III Tier 1 Capital)	-36,087.870
3 Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	3,117,771.498
Derivative exposures	
4 Replacement Cost associated with all derivatives transactions	3,096.141
5 Add-on amounts for Potential Future Exposure associated with all derivative transactions	4,031.450
6 Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework ^{2/}	
7 (Deductions of receivables assets for cash variation margin provided in derivatives transactions) ^{2/}	
8 (Exempted CCP leg of client-cleared trade exposures) ^{2/}	
9 Adjusted effective notional amount of written credit derivatives	0.000
10 (Adjusted effective offsets and add-on deductions for written credit derivatives)	
11 Total derivative exposures (sum of lines 4 to 10)	7,127.591
Securities financing transaction exposures	
12 Gross SFT assets (with no recognition of netting)	0.000
13 (Netted amounts of cash payables and cash receivables of gross SFT assets) ^{2/}	
14 CCR exposures for SFT assets	
15 Agent transaction exposures ^{3/}	
16 Total securities financing transaction exposures (sum of lines 12 to 15)	0.000
Other off-balance sheet exposures	
17 Off-balance sheet exposure at gross notional amount	514,540.570
18 (Adjustments for conversion to credit equivalent amounts)	
19 Off-balance sheet items	69,209.077
Capital and total exposures	
20 Tier 1 capital	319,641.386
21 Total exposures (sum of lines 3, 11, 16 and 19)	3,194,108.166
Leverage ratio	
22 Basel III leverage ratio	10.01%

^{1/} Gross of General Loan Loss Provision (GLLP) and excluding derivatives and SFTs

^{2/} Not included under the framework

^{3/} When a bank/non-bank acting as an agent in an SFT provides an indemnity or guarantee to a customer or counterparty for any difference between the value of the security or cash the customer has lent and the value of the collateral the borrower has provided

Explanatory Table for Common Disclosure Template ^{1/}

Item ^{2/}	Explanation ^{3/}
1	On-balance sheet assets according to Item A.2.b.1.
2	Deductions from Basel III Tier 1 capital determined by Item A.1 paragraph 2 excluded from the leverage ratio exposure measure, reported as negative amounts.
3	Sum of lines 1 and 2.
4	Replacement Cost (RC) determined by Item A.2.b.2.
5	Add-on amount for all derivative exposures according to Item A.2.b.2 paragraphs 2-4.
9	Adjusted effective notional amount (i.e., the effective notional amount reduced by any negative change in fair value) for written credit derivatives according to Item A.2.b.2 paragraphs 5-6.
10	Adjusted effective notional offsets of written credit derivatives according to paragraph Item A.2.b.2 paragraphs 5-6 and deducted add-on amounts relating to written credit derivatives according to Item A.2.b.2 paragraph 7, reported as negative amounts, if applicable.
11	Sum of lines 4 - 10.
12	Gross SFT assets with no recognition of netting other than novation as set out in footnote 9, removing certain securities received as determined by Item A.2.b.3.a.
13	Cash payables and cash receivables of gross SFT assets netted according to Item A.2.b.3.a, reported as negative amounts.
14	Measure of counterparty credit risk for SFTs as determined by Item A.2.b.3.a.
15	Agent transaction exposure amount determined according to Item A.2.b.3.b.
16	Sum of lines 12-15.
17	Total off-balance sheet exposure amounts on a gross notional basis, before any adjustment for credit conversion factors according to Item A.2.b.4.
18	Reduction in gross amount of off-balance sheet exposures due to the application of credit conversion factors in Item A.2.b.4.
19	Sum of lines 17-18.
20	Tier 1 capital as determined by Item A.1.
21	Sum of lines 3, 11, 16 and 19.
22	Basel III leverage ratio according to Item A.

^{1/} Individual banks/QBs need not disclose the explanatory table.

^{2/} Only items which are applicable are retained from the BIS prescribed template. However, row numbering remains unchanged for easy mapping with the BIS prescribed template.

^{3/} Refers to appropriate items in the Guidelines on the Implementation of the Basel III Leverage Ratio Framework (Appendix 111 of the MORB).