

Basel III Liquidity Coverage Ratio (LCR) of BDO Unibank Group as of March 31, 2019 per Bangko Sentral ng Pilipinas (BSP) required disclosure.

<b>LIQUIDITY COVERAGE RATIO DISCLOSURE TEMPLATE - CONSOLIDATED</b> (In Single Currency, Absolute Amount)		
<b>NATURE OF ITEM</b>	<b>TOTAL UNWEIGHTED <sup>1</sup> VALUE (AVERAGE)</b>	<b>TOTAL WEIGHTED <sup>2</sup> VALUE (AVERAGE)</b>
<b>STOCK OF HIGH-QUALITY LIQUID ASSETS (HQLA)</b>		
<b>1. TOTAL STOCK OF HQLA</b>		606,847,133,022.24
<b>EXPECTED CASH OUTFLOWS</b>		
<b>2. Deposits, of which:</b>	<b>2,274,537,333,940.20</b>	<b>616,828,877,913.55</b>
3. Retail funding	1,326,770,189,901.28	160,271,323,999.13
4. Wholesale Funding of which:	947,767,144,038.92	456,557,553,914.42
5. <i>Operational deposits</i>	466,575,020,642.00	139,972,506,192.60
6. <i>Non-operational deposits (all counterparties)</i>	481,192,123,396.92	316,585,047,721.82
<b>7. Unsecured wholesale funding (all counterparties)</b>	<b>24,026,157,293.09</b>	<b>23,809,648,296.89</b>
<b>8. Secured Funding</b>		<b>0.00</b>
<b>9. Derivatives contracts, of which:</b>	<b>195,382,323,516.31</b>	<b>195,382,323,516.31</b>
10. Outflows related to derivatives exposures (net)	195,382,323,516.31	195,382,323,516.31
11. Outflows related to collateral requirements	0.00	0.00
<b>12. Structured financing instruments</b>	<b>0.00</b>	<b>0.00</b>
<b>13. Committed business facilities (all counterparties)</b>	<b>17,378,880,513.93</b>	<b>7,840,501,773.82</b>
<b>14. Other contractual obligations within a 30-day period</b>	<b>12,103,555,799.51</b>	<b>12,103,555,799.51</b>
<b>15. Other contingent funding obligations</b>	<b>1,795,248,822,058.74</b>	<b>53,857,464,661.76</b>
<b>16 TOTAL EXPECTED CASH OUTFLOWS</b>		<b>909,822,371,961.83</b>
<b>EXPECTED CASH INFLOWS</b>		
<b>17. Secured lending</b>	<b>1,726,455,826.22</b>	<b>4,208,777.52</b>
<b>18. Fully performing exposures (all counterparties)</b>	<b>316,556,167,291.85</b>	<b>201,195,982,084.82</b>
<b>19. Other cash inflows</b>	<b>203,662,668,037.87</b>	<b>203,662,668,037.87</b>
<b>20. TOTAL EXPECTED CASH INFLOWS</b>	<b>521,945,291,155.94</b>	<b>404,862,858,900.21</b>
		<b>Total Adjusted <sup>3</sup> Value</b>
<b>21. TOTAL STOCK OF HQLA</b>		<b>606,847,133,022.24</b>
<b>22. TOTAL EXPECTED NET CASH OUTFLOWS</b>		<b>504,959,513,061.62</b>
<b>23. LIQUIDITY COVERAGE RATIO (%)</b>		<b>120.18%</b>

<sup>1</sup> Unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).

<sup>2</sup> Weighted values must be calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows).

<sup>3</sup> Adjusted values must be calculated after the application of both: (i) haircuts (for Total HQLA) and inflow and outflow rates (for Total Net Cash Outflows); and (ii) applicable cap and ceiling (i.e., cap on Level 2 assets for HQLA and ceiling on inflows).

Datapoint used was the quarterly consolidated report as of March 31, 2019