

Basel III Liquidity Coverage Ratio (LCR) of BDO Unibank Inc. as of June 30, 2019 per Bangko Sentral ng Pilipinas (BSP) required disclosure.

<b>LIQUIDITY COVERAGE RATIO DISCLOSURE TEMPLATE - SOLO</b> (In Single Currency, Absolute Amount)		
NATURE OF ITEM	TOTAL UNWEIGHTED <sup>1</sup> VALUE (AVERAGE)	TOTAL WEIGHTED <sup>2</sup> VALUE (AVERAGE)
<b>STOCK OF HIGH-QUALITY LIQUID ASSETS (HQLA)</b>		
<b>1. TOTAL STOCK OF HQLA</b>		<b>590,156,920,148.09</b>
<b>EXPECTED CASH OUTFLOWS</b>		
<b>2. Deposits, of which:</b>	<b>2,241,946,278,300.93</b>	<b>613,172,410,051.89</b>
3. Retail funding	1,289,771,218,909.99	151,613,416,311.01
4. Wholesale Funding of which:	952,175,059,390.94	461,558,993,740.88
5. <i>Operational deposits</i>	472,967,904,051.75	141,890,371,215.53
6. <i>Non-operational deposits (all counterparties)</i>	479,207,155,339.18	319,668,622,525.35
<b>7. Unsecured wholesale funding (all counterparties)</b>	<b>8,487,540,486.23</b>	<b>8,279,345,790.84</b>
<b>8. Secured Funding</b>		<b>0.00</b>
<b>9. Derivatives contracts, of which:</b>	<b>120,509,812,505.72</b>	<b>120,509,812,505.72</b>
10. Outflows related to derivatives exposures (net)	120,509,812,505.72	120,509,812,505.72
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>16,508,219,306.36</b>	<b>7,689,938,834.46</b>
<b>14. Other contractual obligations within a 30-day period</b>	<b>12,194,577,505.25</b>	<b>12,194,577,505.25</b>
<b>15. Other contingent funding obligations</b>	<b>1,896,736,344,845.30</b>	<b>56,902,090,345.36</b>
<b>16 TOTAL EXPECTED CASH OUTFLOWS</b>		<b>818,748,175,033.53</b>
<b>EXPECTED CASH INFLOWS</b>		
<b>17. Secured lending</b>	<b>0.00</b>	<b>0.00</b>
<b>18. Fully performing exposures (all counterparties)</b>	<b>315,750,807,957.36</b>	<b>201,748,565,784.70</b>
<b>19. Other cash inflows</b>	<b>125,437,312,414.40</b>	<b>125,437,312,414.40</b>
<b>20. TOTAL EXPECTED CASH INFLOWS</b>	<b>441,188,120,371.76</b>	<b>327,185,878,199.10</b>
		<b>Total Adjusted <sup>3</sup> Value</b>
<b>21. TOTAL STOCK OF HQLA</b>		<b>590,156,920,148.09</b>
<b>22. TOTAL EXPECTED NET CASH OUTFLOWS</b>		<b>491,562,296,834.43</b>
<b>23. LIQUIDITY COVERAGE RATIO (%)</b>		<b>120.06%</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).

Datapoints used were the simple average of the quarterly solo report as of March 31, 2019 and June 30, 2019.