

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

<b>LIQUIDITY COVERAGE RATIO DISCLOSURE TEMPLATE - SOLO</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>		<b>584,398,850,767.52</b>
<b>EXPECTED CASH OUTFLOWS</b>		
<b>2. Deposits, of which:</b>	<b>2,222,778,406,623.55</b>	<b>601,038,283,050.37</b>
3. Retail funding	1,292,690,011,131.36	156,518,537,599.26
4. Wholesale Funding of which:	930,088,395,492.18	444,519,745,451.11
5. <i>Operational deposits</i>	467,911,106,755.87	140,373,332,026.76
6. <i>Non-operational deposits (all counterparties)</i>	462,177,288,736.31	304,146,413,424.35
<b>7. Unsecured wholesale funding (all counterparties)</b>	<b>8,756,611,495.68</b>	<b>8,540,102,499.48</b>
<b>8. Secured Funding</b>		<b>0.00</b>
<b>9. Derivatives contracts, of which:</b>	<b>192,348,872,423.19</b>	<b>192,348,872,423.19</b>
10. Outflows related to derivatives exposures (net)	192,348,872,423.19	192,348,872,423.19
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>11,964,370,593.60</b>	<b>11,964,370,593.60</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>875,589,595,002.22</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>314,741,891,982.09</b>	<b>200,183,290,754.28</b>
<b>19. Other cash inflows</b>	<b>196,802,559,692.37</b>	<b>196,802,559,692.37</b>
<b>20. TOTAL EXPECTED CASH INFLOWS</b>	<b>511,544,451,674.46</b>	<b>396,985,850,446.64</b>
		<b>Total Adjusted <sup>3</sup> Value</b>
<b>21. TOTAL STOCK OF HQLA</b>		<b>584,398,850,767.52</b>
<b>22. TOTAL EXPECTED NET CASH OUTFLOWS</b>		<b>478,603,744,555.57</b>
<b>23. LIQUIDITY COVERAGE RATIO (%)</b>		<b>122.10%</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 simple average of the quarterly solo report as of March 31, 2019.