

BDO UNIBANK, INC.

As of September 30, 2019

AMOUNT

BALANCE SHEET (Head Office and Branches)

CONSOLIDATED BALANCE SHEET

AMOUNT

ASSETS	Current Quarter	Previous Quarter	ACCETC	Current Quarter	Previous Quarter
Cash and Cash Items	P 50,020,100,415.78	P 47,223,992,542.48	ASSETS Cash and Cash Items	P 51,313,790,410.04	P 48,522,966,948.96
Due from Bangko Sentral ng Pilipinas	318,473,802,185.58	329,652,783,202.25	Due from Bangko Sentral ng Pilipinas	321,889,737,988.63	332,952,427,644.26
Due from Other Banks	38,804,064,394.81	33,720,695,753.01	Due from Other Banks	40,931,395,579.51	37,001,303,369.57
Financial Assets at Fair Value through Profit or Loss	3,847,898,329.94	5,648,294,235.12	Financial Assets at Fair Value through Profit or Loss	9,962,364,843.30	10,893,938,872.65
Available-for-Sale Financial Assets-Net	100,722,639,002.44	94,838,013,957.53	Available-for-Sale Financial Assets-Net	118,579,869,801.59	113,506,813,875.20
Held-to-Maturity Financial Assets-Net	239,291,427,878.47	232,229,578,167.84	Held-to-Maturity Financial Assets-Net	255,729,538,608.66	248,642,074,664.51
Unquoted Debt Securities Classified as Loans-Net	0.00	0.00	Unquoted Debt Securities Classified as Loans-Net	0.00	0.00
Investments in Non-Marketable Equity Security-Net Loans and Receivables-Net	0.00	0.00	Investments in Non-Marketable Equity Security-Net	0.00	0.00
Loans to Bangko Sentral ng Pilipinas	2,075,262,531,342.53 0.00	2,048,456,144,210.49 0.00	Loans and Receivables-Net Loans to Bangko Sentral ng Pilipinas	2,124,301,584,304.02 0.00	2,096,490,496,575.19 0.00
Interbank Loans Receivable	71,899,295,200.68	63,405,177,925.88	Interbank Loans Receivable	71,899,295,200.68	62,805,177,925.88
Loans and Receivables-Others	1,993,777,691,708.30	1,964,006,609,275.00	Loans and Receivables-Others	2,042,530,865,193.04	2,013,026,342,754.73
Loans and Receivables Arising from RA/CA/PR/SLB	21,000,000,000.00	31,491,161,824.00	Loans and Receivables Arising from RA/CA/PR/SLB	21,800,000,000.00	31,491,161,824.00
General Loan Loss Provision	11,414,455,566.45	10,446,804,814.39	General Loan Loss Provision	11,928,576,089.70	10,832,185,929.42
Other Financial Assets	14,398,449,872.51	16,712,979,485.95	Other Financial Assets	15,553,190,843.88	17,778,131,639.37
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	41,483,131,851.27	39,844,555,364.33	Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	15,855,594,277.02	15,159,840,882.33
Bank Premises, Furniture, Fixtures and Equipment-Net	34,079,597,193.23	34,459,261,328.78	Bank Premises, Furniture, Fixtures and Equipment-Net	36,201,261,959.96	36,591,698,434.64
Real and Other Properties Acquired-Net Non-Current Assets Held for Sale	9,967,676,098.13 808,219,370,67	10,351,115,304.75 727,101,817.97	Real and Other Properties Acquired-Net Non-Current Assets Held for Sale	10,129,209,509.99 809,487,538.47	10,507,307,039.23 728,752,165.77
Other Assets-Net	39,459,672,626.24	45,437,224,624.31	Other Assets -Net	47,288,872,206.34	63.635.114.878.03
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank	() 0.00	0.00	Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign ba		0.00
TOTAL ASSETS	P 2,966,619,210,561.60		TOTAL ASSETS	P 3,048,545,897,871.41	
	P 2,900,019,210,301.00	2,939,301,739,994.61		P 3,040,545,697,671.41	9 3,032,410,000,909.71
LIABILITIES Financial Liabilities at Fair Value through Profit or Loss	P 1 290 381 743 13	D 0.574.000.040.44	LIABILITIES	P 3.080 289 709 78	D 4470.005.005.05
Deposit Liabilities	P 1,290,381,743.13 2,361,475,579,289.01	P 2,574,880,942.11 2,349,015,456,900.17	Financial Liabilities at Fair Value through Profit or Loss Deposit Liabilities	P 3,080,289,709.78 2,408,498,417,689.68	P 4,178,285,235.35 2,398,373,575,026.58
Due to Other Banks	2,361,475,579,269.01	2,349,015,436,900.17	Due to Other Banks	2,406,496,417,669.66	2,390,373,373,020.30
Bills Payable	51,500,766,380.32	46,054,132,298.20	Bills Payable	72,678,878,971.85	71,352,107,627.54
a) BSP (Rediscounting and Other Advances)	0.00	0.00	a) BSP (Rediscounting and Other Advances)	0.00	2,000,000,000.00
b) Interbank Loans Payable	30,761,105,000.00	24,363,595,200.00	b) Interbank Loans Payable	31,538,555,000.00	25,775,995,200.00
c) Other Deposit Substitutes	0.00	0.00	c) Other Deposit Substitutes	762,866,873.82	754,182,878.92
d) Others	20,739,661,380.32	21,690,537,098.20	d) Others	40,377,457,098.03	42,821,929,548.62
Bonds Payable-Net Unsecured Subordinated Debt-Net	93,316,928,481.68	92,651,464,358.98	Bonds Payable-Net	93,316,928,481.68	92,651,464,358.98
Redeemable Preferred Shares	10,000,000,000.00	10,000,000,000.00	Unsecured Subordinated Debt-Net Redeemable Preferred Shares	10,000,000,000.00	10,000,000,000.00
Special Time Deposit	0.00 0.00	0.00 0.00	Special Time Deposit	0.00	0.00
Due to Bangko Sentral ng Pilipinas	0.00	0.00	Due to Bangko Sentral ng Pilipinas	0.00	0.00
Other Financial Liabilities	26,565,978,955.25	27,775,906,025.55	Other Financial Liabilities	27,660,054,200.06	28,925,053,619.04
Other Liabilities	59,995,117,417.71	61,924,466,371.95	Other Liabilities	69,515,328,904.19	76,315,038,116.25
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00	Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	P 2,604,144,752,267.10	P 2,589,996,306,896.96	TOTAL LIABILITIES	P 2,684,749,897,957.24	P 2,681,795,523,983.74
STOCKHOLDERS' EQUITY			STOCKHOLDERS' EQUITY		
Capital Stock	P 174,238,204,583.96	P 172,566,497,284.57	Capital Stock	P 174,238,204,583.96	P 172,566,497,284.57
Other Capital Accounts	22,911,835,315.83	9,902,747,836.80	Other Capital Accounts	22,607,153,432.60	9,577,285,315.87
Retained Earnings	165,324,418,394.71	166,836,187,976.48	Retained Earnings	164,586,701,927.11	166,098,471,773.96
Assigned Capital	0.00	0.00	Assigned Capital	0.00	0.00
TOTAL CTOCKUOLDEDOLEOUTDY			Minority Interest In Subsidiaries	2,363,939,970.50	2,373,088,631.57
TOTAL STOCKHOLDERS' EQUITY	P 362,474,458,294.50		TOTAL STOCKHOLDERS' EQUITY	P 363,795,999,914.17	P 350,615,343,005.97
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 362,474,458,294.50 P 2,966,619,210,561.60		TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 363,795,999,914.17	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS	P 2,966,619,210,561.60	P 2,939,301,739,994.81	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS	P 363,795,999,914.17 P 3,048,545,897,871.41	P 350,615,343,005.97 P 3,032,410,866,989.71
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued	P 2,966,619,210,561.60 P 36,541,292.00	P 2,939,301,739,994.81 P 36,541,292.00	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued	P 363,795,999,914.17 P 3,048,545,897,871.41 P 36,541,292.00	P 350,615,343,005.97 P 3,032,410,866,989.71 P 36,541,292.00
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit	P 2,966,619,210,561.60 P 36,541,292.00 0.00	P 2,939,301,739,994.81 P 36,541,292.00 0.00	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit	P 363,795,999,914.17 P 3,048,545,897,871.41 P 36,541,292.00 0.00	P 350,615,343,005.97 P 3,032,410,866,989.71 P 36,541,292.00 0.00
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit	P 2,966,619,210,561.60 P 36,541,292.00 0.00 29,633,321,779.87	P 2,939,301,739,994.81 P 36,541,292.00 0.00 28,237,491,797.11	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit	P 363,795,999,914.17 P 3,048,545,897,871.41 P 36,541,292.00 0.00 29,633,321,779.87	P 350,615,343,005.97 P 3,032,410,866,989.71 P 36,541,292.00 0.00 28,237,491,797.11
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit	P 2,966,619,210,561.60 P 36,541,292.00 0.00 29,633,321,779.87 16,485,894,345.04	P 2,939,301,739,994.81 P 36,541,292.00 0.00 28,237,491,797.11 19,591,842,597.48	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit	P 363,795,999,914.17 P 3,048,545,897,871.41 P 36,541,292.00 0.00 29,633,321,779.87 16,485,894,345.04	P 350,615,343,005.97 P 3,032,410,866,989.71 P 36,541,292.00 0.00 28,237,491,797.11 19,591,842,597.48
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit	P 2,966,619,210,561.60 P 36,541,292.00 0.00 29,633,321,779.87	P 2,939,301,739,994.81 P 36,541,292.00 0.00 28,237,491,797.11	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit	P 363,795,999,914.17 P 3,048,545,897,871.41 P 36,541,292.00 0.00 29,633,321,779.87	P 350,615,343,005.97 P 3,032,410,866,989.71 P 36,541,292.00 0.00 28,237,491,797.11
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts	P 36,541,292.00 0.00 29,633,321,779.87 16,485,894,345.04 10,991,955,553.29	P 2,939,301,739,994.81 P 36,541,292.00 0.00 28,237,491,797.11 19,591,842,597,48 11,223,862,344.29	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees	P 363,795,999,914.17 P 3,048,545,897,871.41 P 36,541,292.00 0.00 29,633,321,779.87 16,485,894,345.04 10,991,955,553.29	P 350,615,343,005.97 P 3,032,410,866,989.71 P 36,541,292.00 0.00 28,237,491,797.11 19,591,842,597.48 11,223,862,344.29
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper	P 2,966,619,210,561.60 P 36,541,292.00 0,000 29,633,321,779.87 16,485,894,345.04 10,991,955,553.29 408,606,716,605.26 13,652,835,934.16	P 2,939,301,739,994.81 P 36,541,292.00 28,237,491,797.11 19,551,842,597.48 11,223,862,344.29 389,300,914,042.02 22,170,132,191.45 0.00	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper	P 363,795,999,914.17 P 3,048,545,897,871.41 P 36,541,292.00 0.00 29,633,321,779.87 16,485,894,345.04 10,991,955,553.29 408,606,716,605.26 14,107,540,985.08 0.00	P 350,615,343,005.97 P 3,032,410,866,989.71 P 36,541,292.00
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts	P 2,966,619,210,561.60 P 36,541,292.00 0.00 29,633,321,779.87 16,485,894,345.04 10,991,955,553.29 408,606,716,605.26 13,652,835,934.16 0.00 945,124,337,006.00	P 2,939,301,739,994.81 P 36,541,292.00	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts	P 363,795,999,914.17 P 3,048,545,897,871.41 P 36,541,292.00 0,00 29,633,321,779.87 16,485,894,345.04 10,991,955,553.29 408,606,716,605.26 14,107,540,985.08 0,00 1,296,468,804,207.61	P 350,615,343,005.97 P 3,032,410,866,989.71 P 36,541,292.00 0.00 28,237,491,797.11 19,591,842,597.48 11 222 389,300,914,042.02 24,092,969,685.69 0.00 1,231,553,326,833.50
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts	P 2,966,619,210,561.60 P 36,541,292.00	P 2,939,301,739,994.81 P 36,541,292.00 28,237,491,797.11 19,591,842,597.48 11,223,862,344.29 389,300,914,042.02 22,170,132,191.45 0.00 888,098,494,520.27 451,421,536,972.99	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts	P 363,795,999,914.17 P 3,048,545,897,871.41 P 36,541,292.00	P 3,032,410,866,989,71 P 3,032,410,866,989,71 P 36,541,292,00 28,237,491,797,11 19,591,842,597,48 11,223,862,344,29 389,300,914,042,02 24,092,996,685,69 0,00 1,231,553,326,833,50 521,000,703,765,97
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts	P 2,966,619,210,561.60 P 36,541,292.00 0.00 29,633,321,779.87 16,485,894,345.04 10,991,955,553.29 408,606,716,605.26 13,652,835,934.16 0.00 945,124,337,006.00 945,124,337,006.00 561,069,320,385.48 384,055,016,618.52	P 2,939,301,739,994.81 P 36,541,292.00	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts	P 363,795,999,914.17 P 3,048,545,897,871.41 P 36,541,292.00 .0.00 29,633,321,779.87 16,485,894,345.04 10,991,955,553.29 408,606,716,605.26 14,107,540,985.08 .0.00 1,296,468,804,207.61 631,165,376,972.70 665,303,427,232.91	P 350,615,343,005.97 P 3,032,410,866,989.71 P 36,541,292.00 0.00 28,237,491,797.11 19,591,842,597.48 11,223,862,344.29 389,300,914,042.02 24,092,969,685.69 0.00 1,231,553,326,833.50 521,000,703,765,97 710,552,623,065.59
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy	P 2,966,619,210,561.60 P 36,541,292.00	P 2,939,301,739,994.81 P 36,541,292.00 0.00 28,237,491,797.11 19,591,842,597.48 11,223,862,344,29 389,300,914,042.02 22,170,132,191.45 0.00 888,098,494,520.27 451,421,536,972.99 436,676,957,545.28	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custocianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy	P 363,795,999,914.17 P 3,048,545,897,871.41 P 36,541,292.00	P 350,615,343,005.97 P 3,032,410,866,989.71 P 36,541,292.00 0.00 28,237,491,797.11 19,591,842,597.48 11,223,862,344.29 389,300,914,042.02 24,092,969,685.69 0.00 1,231,553,326,833.50 521,000,703,765.97 710,552,623,065.53
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts	P 2,966,619,210,561.60 P 36,541,292.00 0.00 29,633,321,779.87 16,485,894,345.04 10,991,955,553.29 408,606,716,605.26 13,652,835,934.16 0.00 945,124,337,006.00 945,124,337,006.00 561,069,320,385.48 384,055,016,618.52	P 2,939,301,739,994.81 P 36,541,292.00	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts	P 363,795,999,914.17 P 3,048,545,897,871.41 P 36,541,292.00 .0.00 29,633,321,779.87 16,485,894,345.04 10,991,955,553.29 408,606,716,605.26 14,107,540,985.08 .0.00 1,296,468,804,207.61 631,165,376,972.70 665,303,427,232.91	P 350,615,343,005.97 P 3,032,410,866,989.71 P 36,541,292.00 0.00 28,237,491,797.11 19,591,842,597.48 11,223,862,344.29 389,300,914,042.02 24,092,969,685.69 0.00 1,231,553,326,833.50 521,000,703,765,97 710,552,623,065.59
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives	P 2,966,619,210,561.60 P 36,541,292.00 0,000 29,633,321,779.87 16,485,894,345.04 10,991,955,553.29 408,606,716,605,26 13,652,835,934.16 0,00 945,124,337,006,00 945,124,337,006,00 561,069,320,385.48 384,055,016,618.52 2,00 264,231,334,762.00 16,317,200,659.48	P 2,939,301,739,994.81 P 36,541,292.00 28,237,491,797.11 19,591,842,597.48 11,223,862,344.29 389,300,914,042.02 22,170,132,191.45 0.00 888,098,494,520.27 451,421,536,972.99 436,676,957,545.28 2.00 309,141,756,052.91 16,103,762,052.03	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others	P 363,795,999,914.17 P 3,048,545,897,871.41 P 36,541,292.00	P 3,032,410,866,989.71 P 3,032,410,866,989.71 P 36,541,292.00
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS	P 2,966,619,210,561.60 P 36,541,292.00 0,000 29,633,321,779.87 16,485,894,345.04 10,991,955,553.29 408,606,716,605,26 13,652,835,934.16 0,00 945,124,337,006,00 945,124,337,006,00 561,069,320,385.48 384,055,016,618.52 2,00 264,231,334,762.00 16,317,200,659.48	P 2,939,301,739,994.81 P 36,541,292.00 28,237,491,797.11 19,591 842,597.48 11,223,862,344.29 389,300,914,042.02 22,170,132,191.45 22,170,132,191.45 451,421,536,972.99 436,676,957,545.28 200 309,141,756,052.91	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS	P 363,795,999,914.17 P 3,048,545,897,871.41 P 36,541,292.00	P 3,032,410,866,989.71 P 3,032,410,866,989.71 P 36,541,292.00
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION	P 2,966,619,210,561.60 P 36,541,292.00	P 2,939,301,739,994.81 P 36,541,292.00 0.00 28,237,491,797.11 19,591,842,597.48 11,223,862,344,29 389,300,914,042.02 22,170,132,191.45 0.00 888,098,494,520,27 451,421,536,972.99 436,676,957,545.28 2.00 309,141,756,052.91 16,103,762,052.03 P 1,683,904,796,889.56	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION	P 363,795,999,914.17 P 3,048,545,897,871.41 P 36,541,292.00	P 3,032,410,866,989,71 P 3,032,410,866,989,71 P 36,541,292,00 28,237,491,797,11 19,591,842,597,48 11,223,862,344,29 389,300,914,042,02 24,092,969,685,69 0,00 1,231,553,326,833,50 521,000,703,765,97 710,552,623,065,53 2,000 345,694,267,391,98 16,121,613,874,69
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS	P 2,966,619,210,561.60 P 36,541,292.00	P 2,939,301,739,994.81 P 36,541,292.00 28,237,491,797.11 19,591,842,597.48 11,223,862,344.29 389,300,914,042.02 22,170,132,191.45 0.00 888,098,494,520.27 451,421,536,972.99 436,676,957,545.28 2.00 309,141,756,052.91 16,103,762,052.03	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS	P 363,795,999,914.17 P 3,048,545,897,871.41 P 36,541,292.00	P 3,032,410,866,989,71 P 3,032,410,866,989,71 P 36,541,292,00 28,237,491,797,11 19,591,842,597,48 11,223,862,344,29 389,300,914,042,02 24,092,969,685,69 0,00 1,231,553,326,833,50 521,000,703,765,97 710,552,623,065,53 2,000 345,694,267,391,98 16,121,613,874,69
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Specific allowance for credit basses on the TLP Non-Performing Leans (NPLs)	P 2,966,619,210,561.60 P 36,541,292.00	P 2,939,301,739,994.81 P 36,541,292.00 .0.00 .28,237,491,797.11 .19,591,842,597.48 .11,223,862,344.29 .389,300,914,042.02 .22,170,132,191.45 .0.00 .888,098,494,520.27 .451,421,536,972.99 .436,676,957,545.28 .2.00 .309,141,756,052.91 .16,103,762,052.03 P 1,683,904,796,889.56 2,073,870,902,127.80 .14,967,953,102.92	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Compa a. BDO Capital & Investment Corporation b. BDO Leasing and Finance, Inc.	P 363,795,999,914.17 P 3,048,545,897,871.41 P 36,541,292.00	P 3,032,410,866,989,71 P 3,032,410,866,989,71 P 36,541,292,00 28,237,491,797,11 19,591,842,597,48 11,223,862,344,29 389,300,914,042,02 24,092,969,685,69 0,00 1,231,553,326,833,50 521,000,703,765,97 710,552,623,065,53 2,000 345,694,267,391,98 16,121,613,874,69
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs	P 2,966,619,210,561.60 P 36,541,292.00	P 2,939,301,739,994.81 P 36,541,292.00 0.00 28,237,491,797.11 19,591,842,597.48 11,223,862,344.29 389,300,914,042.02 22,170,132,191.45 0.00 888,098,494,520.27 451,421,536,972.99 436,676,957,545,28 200 309,141,756,052.91 16,103,762,052.03 P 1,683,904,796,889.56 2,073,870,902,127.80 14,967,953,102.92 20,833,908,639.61	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Compa. a. BDO Capital & Investment Corporation b. BDO Leasing and Finance, Inc. c. BDO Private Bank, Inc.	P 363,795,999,914.17 P 3,048,545,897,871.41 P 36,541,292.00	P 3,032,410,866,989,71 P 3,032,410,866,989,71 P 36,541,292,00 28,237,491,797,11 19,591,842,597,48 11,223,862,344,29 389,300,914,042,02 24,092,969,685,69 0,00 1,231,553,326,833,50 521,000,703,765,97 710,552,623,065,53 2,000 345,694,267,391,98 16,121,613,874,69
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%)	P 2,966,619,210,561.60 P 36,541,292.00 0.00 29,633,321,779.87 16,485,894,345,04 10,991,955,553.29 408,606,716,605.26 13,652,835,934.16 0.00 945,124,337,006.00 561,069,320,385.48 384,055,016,618.52 2.00 264,231,334,762.00 264,231,334,762.00 16,317,200,659.48 P 1,705,080,137,937.10 2,101,853,506,905.17 15,176,521,996.19 21,034,014,672.06	P 2,939,301,739,994.81 P 36,541,292.00 0.00 28,237,491,797.11 19,591,842,597.48 11,223,862,344,29 389,300,914,042.02 22,170,132,191.45 0.00 888,098,494,520.27 451,421,536,972.99 436,676,957,545.28 2.00 309,141,756,052.91 16,103,762,052.03 P 1,683,994,796,889.56 2,073,870,902,127.80 14,967,953,102.99 20,833,908,639,61 1.00%	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Alled Subsidiaries (Excluding Subsidiary Insurance Compa a. BDO Capital & Investment Corporation b. BDO Leasing and Finance, Inc. c. BDO Private Bank, Inc. d. BDO Normura Securities, Inc.	P 363,795,999,914.17 P 3,048,545,897,871.41 P 36,541,292.00	P 3,032,410,866,989,71 P 3,032,410,866,989,71 P 36,541,292,00 28,237,491,797,11 19,591,842,597,48 11,223,862,344,29 389,300,914,042,02 24,092,969,685,69 0,00 1,231,553,326,833,50 521,000,703,765,97 710,552,623,065,53 2,000 345,694,267,391,98 16,121,613,874,69
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs	P 2,966,619,210,561.60 P 36,541,292.00	P 2,939,301,739,994.81 P 36,541,292.00 .00 28,237,491,797.11 19,5918,42,597.48 11,223,862,344.29 389,300,914,042.02 22,170,132,191.45 .21,70,132,191.45 .21,70,132,191.45 .20,0 309,141,756,052.91 16,103,762,052.03 P 1,683,904,796,889.56 2,073,870,902,127.80 14,967,953,102.92 20,833,908,639.61 1,00% 6,994,972,578.60	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custoclianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Alfed Subsidiaries (Excluding Subsidiary Insurance Compa a. BDO Capital & Investment Corporation b. BDO Leasing and Finance, Inc. c. BDO Private Bank, Inc. d. BDO Nemit (Canada) Ltd.	P 363,795,999,914.17 P 3,048,545,897,871.41 P 36,541,292.00	P 3,032,410,866,989,71 P 3,032,410,866,989,71 P 36,541,292,00
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to gross TLP (%)	P 2,966,619,210,561.60 P 36,541,292.00	P 2,939,301,739,994.81 P 36,541,292.00 28,237,491,797.11 19,591,842,597.48 11,223,862,344.29 399,300,914,042.02 22,170,132,191.45 0.00 888,098,494,520.27 451,421,536,972.99 436,676,957,545.28 2.00 309,141,756,052.91 16,103,762,052.03 P 1,683,904,796,889.56 2.073,870,902,127.80 14,967,953,102.92 20,833,908,639.61 1.00% 6,994,972,578.60 0.34%	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Compa 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 (Canada) Ltd. f, BDO Remit (Canada) Ltd.	P 363,795,999,914.17 P 3,048,545,897,871.41 P 36,541,292.00	P 3,032,410,866,989,71 P 3,032,410,866,989,71 P 36,541,292,00
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of Not NPLs to gross TLP (%) e. Ratio of total allowance for credit losses to gross NPLs (%)	P 2,966,619,210,561.60 P 36,541,292.00 29,633,321,779.87 16,485,894,345,04 10,991,955,553,29 408,606,716,605,26 13,652,835,934.16 0.00 945,124,337,006.00 561,069,320,385,48 384,055,016,618,52 2.00 264,231,334,762.00 16,317,200,659,48 P 1,705,080,137,937.10 2,101,853,508,905,17 15,176,521,966.19 21,034,014,672.06 1,00% 7,111,990,815,38 0,34% 183,54%	P 2,939,301,739,994.81 P 36,541,292.00 .00 .28,237,491,797.11 19,591,842,597.48 .11,223,862,344,29 .389,300,914,042.02 .22,170,132,191.45 .000 .888,098,494,520,27 .451,421,536,972.99 .436,676,957,545,28 .200 .309,141,756,052.91 .16,103,762,052.03 P 1,683,994,796,889.56 2,073,870,902,127.80 .14,967,953,102.92 .20,833,908,639.61 .1,00% .6,994,972,578.60 .0,34% .177,63%	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Alled Subsidiaries (Excluding Subsidiary Insurance Compa a, BDO Capital & Investment Corporation b, BDO Leasing and Finance, Inc. c, BDO Private Bank, Inc. d, BDO Nomura Securities, Inc. e, BDO Remit (Japan) Ltd. f, BDO Remit (Japan) Ltd. g, BDO Remit (Japan) Ltd. g, BDO Remit (Japan) Ltd. g, BDO Remit (Japan) Ltd.	P 363,795,999,914.17 P 3,048,545,897,871.41 P 36,541,292.00	P 3,032,410,866,989,71 P 3,032,410,866,989,71 P 36,541,292,00 28,237,491,797,11 19,591,842,597,48 11,223,862,344,29 389,300,914,042,02 24,092,969,685,69 0,00 1,231,553,326,833,50 521,000,703,765,97 710,552,623,065,53 2,000 345,694,267,391,98 16,121,613,874,69
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to gross TLP (%)	P 2,966,619,210,561.60 P 36,541,292.00 29,633,321,779.87 16,485,894,345,04 10,991,955,553.29 408,606,716,605,26 13,652,835,934.16 0.00 945,124,337,006.00 561,069,320,385,48 384,055,016,618.52 2,00 264,231,334,762.00 16,317,200,659.48 P 1,705,080,137,937.10 2,101,853,508,905.17 15,176,521,996.19 21,034,014,672.06 1,00% 7,111,999,815,38 0,34% 183,54% 72,15%	P 2,939,301,739,994.81 P 36,541,292.00 .00 .28,237,491,797.11 .19,591,842,597.48 .11,223,862,344.29 .389,300,914,042.02 .22,170,132,191.45 .00,00 .888,098,494,520.27 .451,421,536,972.99 .436,676,957,545.28 .20,339,141,756,052.91 .16,103,762,052.03 P 1,683,904,796,889.56 2,073,870,902,127.80 .14,967,953,102.92 .20,833,908,639,61 .10,008 .6,994,972,578.00 .34% .177,63% .771,84%	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Alfed Subsidiaries (Excluding Subsidiary Insurance Compa a, BDO Capital & Investment Corporation b, BDO Leasing and Finance, Inc. c. BDO Private Bank, Inc. d. BDN Cemit (Canada) Ltd. f, BDO Remit (Jusan) Ltd. g, BDO Remit (Jusan) Ltd. g, BDO Remit (Jusa), Inc. h, BDO Strategic Holdings, Inc.	P 363,795,999,914.17 P 3,048,545,897,871.41 P 36,541,292.00	P 3,032,410,866,989,71 P 3,032,410,866,989,71 P 36,541,292,00 28,237,491,797,11 19,591,842,597,48 11,223,862,344,29 389,300,914,042,02 24,092,969,685,69 0,00 1,231,553,326,833,50 521,000,703,765,97 710,552,623,065,53 2,000 345,694,267,391,98 16,121,613,874,69
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Specific allowance for credit bases on the TLP Non-Performing Loans (NPLs) b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of NPLs to gross TLP (%) e. Ratio of total allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of specific allowance for credit losses on DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses	P 2,966,619,210,561.60 P 36,541,292.00	P 2,939,301,739,994.81 P 36,541,292.00 .00 .28,237,491,797.11 19,591,842,597.48 .11,223,862,344,29 .389,300,914,042.02 .22,170,132,191.45 .000 .888,098,494,520,27 .451,421,536,972.99 .436,676,957,545,28 .200 .309,141,756,052.91 .16,103,762,052.03 P 1,683,994,796,889.56 2,073,870,902,127.80 .14,967,953,102.92 .20,833,908,639.61 .1,00% .6,994,972,578.60 .0,34% .177,63%	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Alled Subsidiaries (Excluding Subsidiary Insurance Compa a, BDO Capital & Investment Corporation b, BDO Leasing and Finance, Inc. c, BDO Private Bank, Inc. d, BDO Nomura Securities, Inc. e, BDO Remit (Japan) Ltd. f, BDO Remit (Japan) Ltd. g, BDO Remit (Japan) Ltd. g, BDO Remit (Japan) Ltd. g, BDO Remit (Japan) Ltd.	P 363,795,999,914.17 P 3,048,545,897,871.41 P 36,541,292.00	P 3,032,410,866,989,71 P 3,032,410,866,989,71 P 36,541,292,00 28,237,491,797,11 19,591,842,597,48 11,223,862,344,29 389,300,914,042,02 24,092,969,685,69 0,00 1,231,553,326,833,50 521,000,703,765,97 710,552,623,065,53 2,000 345,694,267,391,98 16,121,613,874,69
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to gross TLP (%) e. Ratio of tod allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio Of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP	P 2,966,619,210,561.60 P 36,541,292.00	P 2,939,301,739,994.81 P 36,541,292.00 .00 .28,237,491,797.11 .19,591,842,597.48 .11,223,862,344.29 .389,300,914,042.02 .22,170,132,191.45 .451,421,536,972.99 .436,676,957,545.28 .200 .309,141,756,052.91 .16,103,762,052.03 P 1,683,904,796,889.56 2,073,870,902,127.80 .14,967,953,102.92 .20,833,908,639,61 .1,00% .6,994,972,578.69 .177,63% .771,84% .42,264,195,121.96 .43,505,945,818.40 .2,10%	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Alfed Subsidiaries (Excluding Subsidiary Insurance Compa a. BDO Capital & Investment Corporation b. BDO Leasing and Finance, Inc. c. BDO Private Bank, Inc. d. BDO Remit (Japan) Ltd. g. BDO Remit (Japan) Ltd. g. BDO Remit (Japan) Ltd. g. BDO Remit (Japan) Ltd. j. BDOR Strategic Holdings, Inc. i. BDORO Eurrope Ltd. j. BDO Network Bank, Inc.	P 363,795,999,914.17 P 3,048,545,897,871.41 P 36,541,292.00	P 3,032,410,866,989,71 P 3,032,410,866,989,71 P 36,541,292,00 28,237,491,797,11 19,591,842,597,48 11,223,862,344,29 389,300,914,042,02 24,092,969,685,69 0,00 1,231,553,326,833,50 521,000,703,765,97 710,552,623,065,53 2,000 345,694,267,391,98 16,121,613,874,69
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of Not NPLs to gross TLP (%) e. Ratio of total allowance for credit losses to the gross TLP to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses, to gross TLP Gross non-performing DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP Gross non-performing DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP Gross non-performing DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP Gross non-performing DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP Gross non-performing DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP Gross non-performing DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP Gross non-performing DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP Gross non-performing DOSRI loans and receivables.	P 2,966,619,210,561.60 P 36,541,292.00	P 2,939,301,739,994.81 P 36,541,292.00 .0.00 .28,237,491,797.11 19,591,842,597.48 11,223,862,344,29 .389,300,914,042.02 .22,170,132,191.45 .0.00 .888,098,494,520.27 .451,421,536,972.99 .436,676,957,545.28 .2.00 .309,141,756,052.91 .16,103,762,052.03 P 1,683,994,796,889.56 2,073,870,902,127.80 .14,967,953,102.99 .20,833,908,639,61 .1.00% .6,994,972,578.60 .0,34% .777,63% .771,84% .42,264,195,121,96 .43,505,945,818.40 .2.10% .14,066,664.12	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Alled Subsidiantes (Excluding Subsidiary Insurance Compa a. BDO Capital & Investment Corporation b. BDO Leasing and Finance, Inc. c. BDO Private Bank, Inc. d. BDO Remit (Lapan) Ltd. f. BDO Remit (Lapan) Ltd. g. BDO Remit (Lapan) Ltd. g. BDO Remit (Lapan) Ltd. j. BDO Network Bank, Inc. 2. List of Subsidiary Insurance Companies	P 363,795,999,914.17 P 3,048,545,897,871.41 P 36,541,292.00	P 3,032,410,866,989,71 P 3,032,410,866,989,71 P 36,541,292,00 28,237,491,797,11 19,591,842,597,48 11,223,862,344,29 389,300,914,042,02 24,092,969,685,69 0,00 1,231,553,326,833,50 521,000,703,765,97 710,552,623,065,53 2,000 345,694,267,391,98 16,121,613,874,69
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TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to gross TLP (%) e. Ratio of total allowance for credit losses on the gross TLP to gross NPLs (%) L Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables pross of allowance for credit losses Ratio of DOSRI loans and receivables regross of allowance for credit losses Ratio of gross Inon-performing DOSRI loans and receivables to gross TLP (%) Percent Compliance with Magna Carta (%)	P 2,966,619,210,561.60 P 36,541,292.00 29,633,321,779.87 16,485,894,345,04 10,991,955,553.29 408,606,716,605,26 13,652,835,934.16 3,652,835,934.16 3,652,835,934.16 20,0264,231,334,762.00 16,317,200,659.48 P 1,705,080,137,937.10 2,101,853,508,905.17 15,176,521,996.19 21,034,014,672.06 1,00% 7,111,990,815,38 0,34% 183,54% 72,15% 43,292,773,474.05 30,363,511,637.70 (%) 1,44% 19,901,300,52 0,00%	P 2,939,301,739,994.81 P 36,541,292.00 28,237,491,797.11 19,591,842,597.48 11,223,862,344.29 389,300,914,042.02 22,170,132,191.45 88,098,494,520.27 451,421,536,972.99 436,676,957,545.28 20,03 309,141,756,052.91 16,103,762,052.03 P 1,683,904,796,889.56 2,073,870,902,127.80 14,967,953,102.92 20,833,908,639,61 1,00% 6,994,972,578.60 0,34% 177.63% 71,84% 42,264,195,121,96 43,505,945,818.40 2,10% 14,066,664.12 0,00%	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Alled Subsidiantes (Excluding Subsidiary Insurance Compa a. BDO Capital & Investment Corporation b. BDO Leasing and Finance, Inc. c. BDO Private Bank, Inc. d. BDO Remit (Lapan) Ltd. f. BDO Remit (Lapan) Ltd. g. BDO Remit (Lapan) Ltd. g. BDO Remit (Lapan) Ltd. j. BDO Network Bank, Inc. 2. List of Subsidiary Insurance Companies	P 363,795,999,914.17 P 3,048,545,897,871.41 P 36,541,292.00	P 3,032,410,866,989,71 P 3,032,410,866,989,71 P 36,541,292,00
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to gross TLP (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP Gross non-performing DOSRI loans and receivables Ratio of gross non-performing DOSRI loans and receivables and Micro and Small Enterprises	P 2,966,619,210,561.60 P 36,541,292.00	P 2,939,301,739,994.81 P 36,541,292.00 .00 .28,237,491,797.11 19,591,842,597.48 .11,223,862,344.29 .389,300,914,042.02 .22,170,132,191.45 .000 .888,098,494,520,27 .451,421,536,972.99 .436,676,957,545,28 .200 .309,141,756,052.91 .6,103,762,052.03 P 1,683,904,796,889.56 2,073,870,902,127.80 .14,967,953,102.92 .20,833,908,639.61 .1,00% .6,994,972,578.60 .0,34% .177,63% .718,84% .42,264,195,121,98 .43,505,945,818.40 .2,10% .14,066,664,12 .100%	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Alied Subsidiaries (Excluding Subsidiary Insurance Compa a. BDO Capital & Investment Corporation b. BDO Leasing and Finance, Inc. c. BDO Private Bank, Inc. d. BDO Nomura Securities, Inc. e. BDO Remit (Capan) Ltd. g. BDO Remit (Lapan) Ltd. g. BDO Remit (Losh), Inc. h. BDO Strategic Holdings, Inc. i. BDO Notwork Bank, Inc. 2. List of Subsidiary Insurance Companies a. BDO Insurance Brokers, Inc. b. BDO Life Assurance Co., Inc.	P 363,795,999,914.17 P 3,048,545,897,871.41 P 36,541,292.00 29,633,321,779.87 16,485,894,345.04 10,991,955,553.29 408,606,716,605.26 14,107,540,985.08 0.00 1,296,468,804,207.61 631,165,376,972.70 665,303,427,232.91 20,307,133,490,660.41 16,347,074,884.05 P 2,099,811,340,312.61 nies)	P 350,615,343,005.97 P 3,032,410,866,989.71 P 36,541,292.00 28,237,491,797.11 19,591,842,597.48 11,223,862,344.29 389,300,914,042.02 24,092,969,685.69 0,00 1,231,553,326,833.50 521,000,703,765.97 710,552,623,065.53 2,000 345,694,267,391,98 16,121,613,874.69
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to gross TLP (%) e. Ratio of total allowance for credit losses on the gross TLP to gross NPLs (%) L Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables pross of allowance for credit losses Ratio of DOSRI loans and receivables regross of allowance for credit losses Ratio of gross Inon-performing DOSRI loans and receivables to gross TLP (%) Percent Compliance with Magna Carta (%)	P 2,966,619,210,561.60 P 36,541,292.00 29,633,321,779.87 16,485,894,345,04 10,991,955,553.29 408,606,716,605,26 13,652,835,934.16 3,652,835,934.16 3,652,835,934.16 20,0264,231,334,762.00 16,317,200,659.48 P 1,705,080,137,937.10 2,101,853,508,905.17 15,176,521,996.19 21,034,014,672.06 1,00% 7,111,990,815,38 0,34% 183,54% 72,15% 43,292,773,474.05 30,363,511,637.70 (%) 1,44% 19,901,300,52 0,00%	P 2,939,301,739,994.81 P 36,541,292.00 28,237,491,797.11 19,591,842,597.48 11,223,862,344.29 389,300,914,042.02 22,170,132,191.45 88,098,494,520.27 451,421,536,972.99 436,676,957,545.28 20,03 309,141,756,052.91 16,103,762,052.03 P 1,683,904,796,889.56 2,073,870,902,127.80 14,967,953,102.92 20,833,908,639,61 1,00% 6,994,972,578.60 0,34% 177.63% 71,84% 42,264,195,121,96 43,505,945,818.40 2,10% 14,066,664.12 0,00%	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Compa a. BDO Capital & Investment Corporation b. BDO Leasing and Finance, Inc. c. BDO Private Bank, Inc. d. BDO Nomura Securities, Inc. e. BDO Remit (Japan) Ltd. g. BDO Remit (Japan) Ltd. g. BDO Remit (Japan) Ltd. g. BDO Remit (Japan) Ltd. j. BDO Remit (Japan) Ltd. j. BDO Remit (Japan) Ltd. j. BDO Network Bank, Inc. l. BDORD Europe Ltd. j. BDO Network Bank, Inc. l. BDO Insurance Brokers, Inc.	P 363,795,999,914.17 P 3,048,545,897,871.41 P 3,648,545,897,871.41 P 36,541,292.00 29,633,321,779,87 16,485,894,345,04 10,991,955,553.29 408,606,716,605.26 14,107,540,985.08 0,00 1,296,468,804,207.61 631,165,376,972.70 665,303,427,232.91 200,307,133,490,660.41 16,347,074,884.05 P 2,099,811,340,312.61	P 350,615,343,005.97 P 3,032,410,866,989.71 P 36,541,292.00
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Specific allowance for credit bases on the TLP Non-Performing Loans (NPLs) b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of flotal allowance for credit losses to gross NPLs (%) f. Ratio of Specific allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of Specific allowance for credit losses on allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses Ratio of gross non-performing DOSRI loans and receivables Ratio of gross non-performing DOSRI loans Ratio Ratio R	P 2,966,619,210,561.60 P 36,541,292.00 29,633,321,779.87 16,485,894,345,04 10,991,955,553,29 408,606,716,605,26 13,652,835,934.16 0,00 945,124,337,006.00 561,069,320,385,43 384,055,016,618,52 2,00 264,231,334,762.00 16,317,200,659,48 P 1,705,080,137,937.10 2,101,853,508,905,17 15,176,521,996,19 21,034,014,672.06 7,111,990,815,38 0,34% 183,54% 72,15% 43,292,773,474,05 30,363,511,637.70 (%) 1,44% 19,901,300,52 0,00% 1,00% 1,00% 1,00%	P 2,939,301,739,994.81 P 36,541,292.00 .00 288,237,491,797.11 19,5918,42,597.48 11,223,862,344.29 389,300,914,042.02 22,170,132,191.45 451,421,536,972.99 436,676,957,545.28 .200 309,141,756,052.91 16,103,762,052.03 P 1,683,904,796,889.56 2,073,870,902,127.80 14,967,953,102.92 20,833,908,639.61 .100% 6,994,972,578.60 0,34% 177,63% 71.84% 42,264,195,121.96 43,505,945,818.19 14,066,664.12 0,000% 11,24% 11,24% 11,26%	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custoclianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Alfed Subsidiaries (Excluding Subsidiary Insurance Compa a. BDO Capital & Investment Corporation b. BDO Leasing and Finance, Inc. c. BDO Private Bank, Inc. d. BDO Nomura Securities, Inc. e. BDO Remit (Japan) Ltd. g. BDO Remit (Japan) Ltd. g. BDO Remit (Japan) Ltd. g. BDO Remit (Japan) Ltd. j. BDO Remit (Japan) Ltd. j. BDO Network Bank, Inc. i. BDORO Europe Ltd. j. BDO Network Bank, Inc. i. BDO Infe Assurance Companies a. BDO Insurance Brokers, Inc. b. BDO Life Assurance Co., Inc. 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing	P 363,795,999,914.17 P 3,048,545,897,871.41 P 36,541,292.00 29,633,321,779.87 16,485,894,345.04 10,991,955,553.29 408,606,716,605.26 14,107,540,985.08 0.00 1,296,468,804,207.61 631,165,376,972.70 665,303,427,232.91 20,307,133,490,660.41 16,347,074,884.05 P 2,099,811,340,312.61 nies)	P 350,615,343,005.97 P 3,032,410,866,989.71 P 36,541,292.00 28,237,491,797.11 19,591,842,597.48 11,223,862,344.29 389,300,914,042.02 24,092,969,685.69 0,00 1,231,553,326,833.50 521,000,703,765.97 710,552,623,065.53 2,000 345,694,267,391,98 16,121,613,874.69
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of specific allowance for credit losses to gross NPLs (%) c. Net NPLs d. Ratio of Net NPLs to gross TLP (%) e. Ratio of total allowance for credit losses on the gross TLP to gross NPLs (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables to gross TLP (%) Percent Compliance with Magna Carta (%) a. 8% for Micro and Small Enterprises b. 2% for Medium Enterprises Return on Equity (ROE) (%) Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations a. Total CAR (%)	P 2,966,619,210,561.60 P 36,541,292.00	P 2,939,301,739,994.81 P 36,541,292.00 .00 .28,237,491,797.11 .19,591,842,597.48 .11,223,862,344.29 .389,300,914,042.02 .22,170,132,191.45 .451,225,369,72.99 .436,676,957,545.28 .20,339,141,756,052.91 .16,103,762,052.03 P 1,683,904,796,889.56 2.073,870,902,127.80 .14,967,953,102.92 .20,833,908,639,61 .00% .6,994,972,578.60 .0,34% .177,63% .77,63% .71,64% .42,264,195,121.96 .43,505,945,818.40 .210% .14,066,664.12 .0,00% .124% .1,76% .1,76% .1,76% .1,71%	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custocilanship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Compa a. BDO Capital & Investment Corporation b. BDO Leasing and Finance, Inc. c. BDO Private Bank, Inc. d. BDO Remit (Capana) Ltd. f. BDO Remit (Capana) Ltd. g. BDO Remit (USA), Inc. h. BDO Steagic Holdings, Inc. i. BDO Remit (USA), Inc. h. BDO Steagic Holdings, Inc. i. BDO 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 a. Total CAR (%)	P 363,795,999,914.17 P 3,048,545,897,871.41 P 36,541,292.00	P 350,615,343,005.97 P 3,032,410,866,989.71 P 36,541,292.00
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to gross TLP (%) c. Net NPLs d. Ratio of botal allowance for credit losses to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses, Ratio of DOSRI loans and receivables, gross of allowance for credit losses, Ratio of gross non-performing DOSRI loans and receivables to gross TLP (%) Percent Compliance with Magna Carta (%) a. 8% for Micro and Small Enterprises b. 2% for Medium Enterprises Betum on Equity (ROE); (%) Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations a. Total CAR (%) b. Tier 1 Ratio (%)	P 2,966,619,210,561.60 P 36,541,292.00	P 2,939,301,739,994.81 P 36,541,292.00 .00 .28,237,491,797.11 19,591,842,597.48 .11,223,862,344,29 .389,300,914,042.02 .22,170,132,191.45 .000 .888,088,494,520,27 .451,421,536,972.99 .436,676,957,545,28 .200 .309,141,756,052.91 .16,103,762,052.03 P 1,683,994,796,889.56 2,073,870,902,127.80 .14,967,953,102.92 .20,833,908,639.61 .1,00% .6,994,972,578.60 .0,34% .177.63% .777.63% .777.63% .778.84% .42,264,195,121,98 .43,505,945,818.40 .2,10% .14,066,664.12 .10% .1,76% .1,76% .1,76% .1,76% .1,76% .1,76% .1,76% .1,386% .1,247%	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Alled Subsidiaries (Excluding Subsidiary Insurance Compa a. BDO Capital & Investment Corporation b. BDO Leasing and Finance, Inc. c. BDO Private Bank, Inc. d. BDO Nomura Securities, Inc. e. BDO Remit (Japan) Ltd. f. BDO Remit (Japan) Ltd. g. BDO Remit (Japan) Ltd. j. BDO Remit (Japan) Ltd. j. BDO Remit (Japan) Ltd. j. BDO Network Bank, Inc. List of Subsidiary Insurance Companies a. BDO Insurance Brokers, Inc. b. BDO Insurance Brokers, Inc. c) BDO Life Assurance Co., Inc. 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing a. Total CAR (%) b. Tier 1 Ratio (%)	P 363,795,999,914.17 P 3,048,545,897,871.41 P 36,541,292.00 29,633,321,779.87 16,485,894,345.04 10,991,955,553.29 408,606,716,605.26 14,107,540,985.08 0,00 1,296,468,804,207.61 631,165,376,972.70 665,303,427,232.91 20,307,133,490,660.41 16,347,074,884.05 P 2,039,811,340,312.61 niles)	P 350,615,343,005.97 P 3,032,410,866,989.71 P 36,541,292.00
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (RPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to gross TLP (%) e. Ratio of total allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of specific allowance for credit losses on allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of gross non-performing DOSRI loans and receivables Ratio of gross non-performing DOSRI loans	P 2,966,619,210,561.60 P 36,541,292.00 29,633,321,779.87 16,485,894,345,04 10,991,955,553,29 408,606,716,605,26 13,652,835,934,16 0,00 945,124,337,006,00 561,069,320,385,48 384,055,016,618,52 2,00 264,231,334,762.00 16,317,200,659,48 P 1,705,080,137,937.10 21,018,53,508,905,17 15,176,521,996,19 21,034,014,672.06 1,00% 7,111,990,815,38 0,34% 43,292,773,474,05 30,363,751,163,77,07 (%) 1,44% 19,901,300,52 0,00% 1,00% 1,109% 1,88% 11,91% 14,20% 12,81%	P 2,939,301,739,994.81 P 36,541,292.00 .00 .28,237,491,797.11 .19,591,842,597.48 .11,223,862,344.29 .389,300,914,042.02 .22,1701,322,191.45 .20,00 .888,098,494,520,279 .436,676,957,545.28 .20,0 .309,141,756,052.91 .16,103,762,052.03 P 1,683,904,796,889.56 2,073,870,902,127,80 .14,967,953,102.92 .20,833,908,639.61 .1,00% .71,84% .42,264,195,121.96 .43,505,945,818.40 .43,505,945,818.40 .43,606,6641,219.66 .11,71% .13,86% .12,47% .12,47%	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Alled Subsidiaries (Excluding Subsidiary Insurance Compa a. BDO Capital & Investment Corporation b. BDO Leasing and Finance, Inc. c. BDO Private Bank, Inc. d. BDO Nomura Securities, Inc. e. BDO Remit (Japan) Ltd. f. BDO Remit (Japan) Ltd. g. BDO Remit (Japan) Ltd. j. BDO Remit (Japan) Ltd. j. BDO Remit (Japan) Ltd. j. BDO Network Bank, Inc. List of Subsidiary Insurance Companies a. BDO Insurance Brokers, Inc. b. BDO Insurance Brokers, Inc. c) BDO Life Assurance Co., Inc. 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing a. Total CAR (%) b. Tier 1 Ratio (%)	P 363,795,999,914.17 P 3,048,545,897,871.41 P 36,541,292.00 29,633,321,779.87 16,485,894,345.04 10,991,955,553.29 408,606,716,605.26 14,107,540,985.08 0,00 1,296,468,804,207.61 631,165,376,972.70 665,303,427,232.91 20,307,133,490,660.41 16,347,074,884.05 P 2,039,811,340,312.61 niles)	P 350,615,343,005.97 P 3,032,410,866,989.71 P 36,541,292.00
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to gross TLP (%) e. Ratio of total allowance for credit losses on the gross TLP to gross NPLs (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables Ratio of gross non-performing DOSRI loans and receivables to gross TLP (%) Percent Compliance with Magna Carta (%) a. 8% for Micro and Small Enterprises b. 2% for Medium Enterprises Return on Equity (ROE) (%) Capital Adequacy Ratio (CAR) (%) Deferred Charges not yet Written Down Deferred Charges not yet Written Down	P 2,966,619,210,561.60 P 36,541,292.00 29,633,321,779.87 16,485,894,345,04 10,991,955,553.29 408,606,716,605,26 13,652,835,934.16 3,652,835,934.16 384,055,016,618.52 200 264,231,334,762.00 16,317,200,659.48 P 1,705,080,137,937.10 2,101,853,508,905.17 15,176,521,996.19 21,034,014,672.06 1,00% 7,111,999,815,38 7,215% 43,292,773,474.05 30,363,511,637.70 (%) 1,44% 19,901,300,52 0,00% 1,88% 11,91% 14,20% 1,281% 14,20% 12,59% 14,259% 0,000	P 2,939,301,739,994.81 P 36,541,292.00 .00 .28,237,491,797.11 .19,5918,42,597.48 .11,223,862,344.29 .389,300,914,042.02 .22,170,132,191.45 .451,421,536,972.99 .436,676,957,545.28 .309,141,756,052.91 .16,103,762,052.03 P 1,683,904,796,889.56 2,073,870,902,127.80 .14,967,953,102.92 .20,833,908,639,61 .00% .6,994,972,5786,072.99 .43,505,945,818,40 .17,63% .71,84% .42,264,195,121.96 .43,505,945,818,40 .21,0% .14,066,664,12 .0,00% .12,4% .1,76% .11,71% .13,86% .12,47% .12,24% .10,000	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Alled Subsidiaries (Excluding Subsidiary Insurance Compa a. BDO Capital & Investment Corporation b. BDO Leasing and Finance, Inc. c. BDO Private Bank, Inc. d. BDO Nomura Securities, Inc. e. BDO Remit (Japan) Ltd. f. BDO Remit (Japan) Ltd. g. BDO Remit (Japan) Ltd. j. BDO Remit (Japan) Ltd. j. BDO Remit (Japan) Ltd. j. BDO Network Bank, Inc. List of Subsidiary Insurance Companies a. BDO Insurance Brokers, Inc. b. BDO Insurance Brokers, Inc. c) BDO Life Assurance Co., Inc. 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing a. Total CAR (%) b. Tier 1 Ratio (%)	P 363,795,999,914.17 P 3,048,545,897,871.41 P 36,541,292.00 29,633,321,779.87 16,485,894,345.04 10,991,955,553.29 408,606,716,605.26 14,107,540,985.08 0,00 1,296,468,804,207.61 631,165,376,972.70 665,303,427,232.91 20,307,133,490,660.41 16,347,074,884.05 P 2,039,811,340,312.61 niles)	P 350,615,343,005.97 P 3,032,410,866,989.71 P 36,541,292.00
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of specific allowance for credit losses to gross NPLs (%) c. Net NPLs d. Ratio of Net NPLs to gross TLP (%) e. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables gross of allowance for credit losses Ratio of DOSRI loans and receivables gross of allowance for credit losses Ratio of gross non-performing DOSRI loans and receivables Ratio of gross non-performing DOSRI loans and recei	P 2,966,619,210,561.60 P 36,541,292.00 29,633,321,779.87 16,485,894,345,04 10,991,955,553,29 408,606,716,605,26 13,652,835,934,16 0,00 945,124,337,006,00 561,069,320,385,48 384,055,016,618,52 2,00 264,231,334,762.00 16,317,200,659,48 P 1,705,080,137,937.10 21,018,53,508,905,17 15,176,521,996,19 21,034,014,672.06 1,00% 7,111,990,815,38 0,34% 43,292,773,474,05 30,363,751,163,77,07 (%) 1,44% 19,901,300,52 0,00% 1,00% 1,109% 1,88% 11,91% 14,20% 12,81%	P 2,939,301,739,994.81 P 36,541,292.00 .00 .28,237,491,797.11 .19,591,842,597.48 .11,223,862,344.29 .389,300,914,042.02 .22,1701,322,191.45 .20,00 .888,098,494,520,279 .436,676,957,545.28 .20,0 .309,141,756,052.91 .16,103,762,052.03 P 1,683,904,796,889.56 2,073,870,902,127,80 .14,967,953,102.92 .20,833,908,639.61 .1,00% .71,84% .42,264,195,121.96 .43,505,945,818.40 .43,505,945,818.40 .43,606,6641,219.66 .11,71% .13,86% .12,47% .12,47%	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Scourifies Held Under Custocilanship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Alfed Subsidiaries (Excluding Subsidiary Insurance Compa a. BDO Capital & Investment Corporation b. BDO Leasing and Finance, Inc. c. BDO Private Bank, Inc. d. BDO Nomura Securities, Inc. e. BDO Remit (Lapan) Ltd. f. BDO Remit (Usa), Inc. h. BDO Remit (Usa), Inc. h. BDO Remit (Usa), Inc. h. BDO Romet (Usa), Inc. c. BDO Remit (Usa), Inc. h. BDO Rometor Lordings, Inc. b. BDOR Europe Ltd. j. BDO 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 a. Total CAR (%) b. Tier 1 Ratio (%) c. Common Equity Tier 1 Ratio (%)	P 363,795,999,914.17 P 3,048,545,897,871.41 P 36,541,292.00 29,633,321,779.87 16,485,894,345.04 10,991,955,553.29 408,606,716,605.26 14,107,540,985.08 0,00 1,296,468,804,207.61 631,165,376,972.70 665,303,427,232.91 20,307,133,490,660.41 16,347,074,884.05 P 2,039,811,340,312.61 niles)	P 350,615,343,005.97 P 3,032,410,866,989.71 P 36,541,292.00
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of gross NPLs to gross TLP (%) c. Net NPLs d. Ratio of Net NPLs to gross TLP (%) c. Net NPLs d. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses DOSRI loans and receivables, gross of allowance for credit losses, Ratio of DOSRI loans and receivables, gross of allowance for credit losses, Ratio of gross non-performing DOSRI loans and receivables receivables to gross TLP (%) Percent Compliance with Magna Carta (%) a. 8% for Micro and Small Enterprises b. 2% for Medium Enterprises Betum on Equity (ROE); (%) Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations a. Total CAR (%) b. Tier 1 Ratio (%) c. Common Equity (ROE); (%) Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations a. Total CAR (%) b. Tier 1 Ratio (%) c. Common Equity (ROE); (%) Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations a. Total CAR (%) b. Tier 1 Ratio (%) c. Common Equity (ROE); (%) Capital Adequacy Ratio (CAR) (%) b. Tier 1 Ratio (%) c. Common Equity (ROE); (%) Capital Adequacy Ratio (CAR) (%) c. Common Equity (ROE); (%) Capital Adequacy Ratio (CAR) (%) c. Common Equity (ROE); (%) Capital Adequacy Ratio (CAR) (%) c. Common Equity (ROE); (%) Capital Adequa	P 2,966,619,210,561.60 P 36,541,292.00 29,633,321,779.87 16,485,894,345,04 10,991,955,553.29 408,606,716,605,26 13,652,835,934.16 3,652,835,934.16 384,055,016,618.52 200 264,231,334,762.00 16,317,200,659.48 P 1,705,080,137,937.10 2,101,853,508,905.17 15,176,521,996.19 21,034,014,672.06 1,00% 7,111,999,815,38 7,215% 43,292,773,474.05 30,363,511,637.70 (%) 1,44% 19,901,300,52 0,00% 1,88% 11,91% 14,20% 1,281% 14,20% 12,59% 14,259% 0,000	P 2,939,301,739,994.81 P 36,541,292.00 .00 .28,237,491,797.11 .19,5918,42,597.48 .11,223,862,344.29 .389,300,914,042.02 .22,170,132,191.45 .451,421,536,972.99 .436,676,957,545.28 .309,141,756,052.91 .16,103,762,052.03 P 1,683,904,796,889.56 2,073,870,902,127.80 .14,967,953,102.92 .20,833,908,639,61 .00% .6,994,972,5786,072.99 .43,505,945,818,40 .17,63% .71,84% .42,264,195,121.96 .43,505,945,818,40 .21,0% .14,066,664,12 .0,00% .12,4% .1,76% .11,71% .13,86% .12,47% .12,24% .10,000	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Alied Subsidiaries (Excluding Subsidiary Insurance Compa a. B.DO Capital & Investment Corporation b. BDO Leasing and Finance, Inc. c. BDO Private Bank, Inc. d. BDO Nomura Securities, Inc. e. BDO Remit (Capan) Ltd. g. BDO Remit (Capan) Ltd. g. BDO Remit (Usay), Inc. h. BDO Strategic Holdings, Inc. i. BDORO Europe Ltd. j. BDO 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 a. Total CAR (%) b. Tier 1 Ratio (%) c. Common Equity Tier 1 Ratio (%)	P 363,795,999,914.17 P 3,048,545,897,871.41 P 36,541,292.00 29,633,321,779.87 16,485,894,345.04 10,991,955,553.29 408,606,716,605.26 14,107,540,985.08 0,00 1,296,468,804,207.61 631,165,376,972.70 665,303,427,232.91 20,307,133,490,660.41 16,347,074,884.05 P 2,039,811,340,312.61 niles)	P 350,615,343,005.97 P 3,032,410,866,989.71 P 36,541,292.00
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION Gross total loan portfolio (TLP) Specific allowance for credit losses on the TLP Non-Performing Loans (NPLs) a. Gross NPLs b. Ratio of specific allowance for credit losses to gross NPLs (%) c. Net NPLs d. Ratio of Net NPLs to gross TLP (%) e. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%) Classified Loans and Other Risk Assets, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables, gross of allowance for credit losses Ratio of DOSRI loans and receivables gross of allowance for credit losses Ratio of DOSRI loans and receivables gross of allowance for credit losses Ratio of gross non-performing DOSRI loans and receivables Ratio of gross non-performing DOSRI loans and recei	P 2,966,619,210,561.60 P 36,541,292.00 29,633,321,779.87 16,485,894,345,04 10,991,955,553.29 408,606,716,605,26 13,652,835,934.16 3,652,835,934.16 384,055,016,618.52 200 264,231,334,762.00 16,317,200,659.48 P 1,705,080,137,937.10 2,101,853,508,905.17 15,176,521,996.19 21,034,014,672.06 1,00% 7,111,999,815,38 7,215% 43,292,773,474.05 30,363,511,637.70 (%) 1,44% 19,901,300,52 0,00% 1,88% 11,91% 14,20% 1,281% 14,20% 12,59% 14,259% 0,000	P 2,939,301,739,994.81 P 36,541,292.00 .00 .28,237,491,797.11 .19,5918,42,597.48 .11,223,862,344.29 .389,300,914,042.02 .22,170,132,191.45 .451,421,536,972.99 .436,676,957,545.28 .309,141,756,052.91 .16,103,762,052.03 P 1,683,904,796,889.56 2,073,870,902,127.80 .14,967,953,102.92 .20,833,908,639,61 .00% .6,994,972,5786,072.99 .43,505,945,818,40 .17,63% .71,84% .42,264,195,121.96 .43,505,945,818,40 .21,0% .14,066,664,12 .0,00% .12,4% .1,76% .11,71% .13,86% .12,47% .12,24% .10,000	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Scourifies Held Under Custocilanship by Bank Proper Trust Department Accounts a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy Derivatives Others TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION 1. List of Bank's Financial Alfed Subsidiaries (Excluding Subsidiary Insurance Compa a. BDO Capital & Investment Corporation b. BDO Leasing and Finance, Inc. c. BDO Private Bank, Inc. d. BDO Nomura Securities, Inc. e. BDO Remit (Lapan) Ltd. f. BDO Remit (Usa), Inc. h. BDO Remit (Usa), Inc. h. BDO Remit (Usa), Inc. h. BDO Romet (Usa), Inc. c. BDO Remit (Usa), Inc. h. BDO Rometor Lordings, Inc. b. BDOR Europe Ltd. j. BDO 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 a. Total CAR (%) b. Tier 1 Ratio (%) c. Common Equity Tier 1 Ratio (%)	P 363,795,999,914.17 P 3,048,545,897,871.41 P 36,541,292.00	P 350,615,343,005.97 P 3,032,410,866,989.71 P 36,541,292.00

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.

Executive Vice President & Comptroller (Signature Over Printed Name)

NESTOR V. TAN President (Signature Over Printed Name)

SUBSCRIBED AND SWORN to before me this 30th day of October, 2019 at City of Makati, affiants exhibiting to me their Community Tax Certificate No. 04215475, issued at Makati City on February 18, 2019 / SSS No. 03-4074342-5, issued at Quezon City and Community Tax Certificate No. 14471873, issued at Makati City on January 16, 2019 / Passport No. - EC7439560 issued at Manila on April 19, 2016,

Doc No. 287 Page No.59 Book No. I Series of 2019 Atty. Marich Me O. Gerardo Appointment No. M-332 Notary Public urfil 31 December 2020 Roll No. 45121 IBP No. 0633/1; PTR No. 7333868

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.

Executive Vice President & Comptroller (Signature Over Printed Name)

NESTOR V. TAN
President
(Signature Over Printed Name)

SUBSCRIBED AND SWORN to before me this 30th day of October, 2019 at City of Makati, affiants exhibiting to me their Community Tax Certificate No. 04215475, issued at Makati City on February 18, 2019 / SSS No. 03-4074342-5, issued at Quezon City and Community Tax Certificate No. 14471873, issued at Makati City on January 16, 2019 / Passport No. - EC7439560 issued at Manila on April 19, 2016,

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