

BDO UNIBANK, INC.

Name of Financial Institution

BEVERAGE RATIO BEBOBT - CONSO

• EVERAGE RATIO REF.

Item	Nature of item	Reference	Account Code	Amount
A. CAPITAL MEASURE			30000000000000000000	324,333,091,566.17
A.1 Tier 1 Capital		Basel III CAR Report (Version 3) (Item A.7)	324,333,091,566.17	
B. EXPOSURE MEASURE (Sum of B.1, B.2, B.3 and B.4)				3,305,120,312,315.15
B.1 Total On-balance sheet exposures (B.1 minus B.2)				
B.1.1 On-balance sheet items ^{1/}			10006050000000000000	3,209,122,896,119.85
B.1.2 Regulatory Adjustments ^{2/}			10006050000000000000	3,240,299,037,272.52
B.2 Total Derivative exposures (Sum of B.2.1 to B.2.3)		Part II	36500000000000000000	31,166,141,152.68
B.2.1 Replacement Cost associated with all derivatives transactions		Part II - Item 5 - Column b	43500000000000000000	7,537,407,595.60
B.2.2 Add-on amounts for potential future exposure associated with all derivative transactions		Part II - Item 5 - Column d	43500000000000000000	3,100,921,736.67
B.2.3 Adjusted effective notional amount of written credit derivatives		Part II - Sum of Items 4.b.ii and 4.b.iii - Column a	43500000000000000000	4,436,485,856.92
B.3 Total Securities Financing Transaction (SFT) exposures (Sum of B.3.1 and B.3.2)		Part III	19540200000000000000	0.00
B.3.1 Gross SFT assets (with no recognition of netting)		Part III - Item 2 - Column a	19540200000000000000	16,560,216,746.00
B.3.2 CCR exposures for SFT assets		Part III - Item 2 - Column b	19540200000000000000	16,560,216,746.00
B.4 Off-balance Sheet Exposures		Part IV - Item 2 - OBS Exposures column	40006000000000000000	0.00
C. RASF (III) LEVERAGE RATIO (Ratio of A to B)			99000000000000000000	71,889,791,853.71
				9.81%

1/1 Gmss of General / can / oss Provision (G1 / P) and excluding derivatives and SFTs

We hereby certify that all matters set forth in this Basel III Leverage Ratio Report are true:

ג'נָזִים בְּרִיאָה;

EXECUTIVE VICE PRESIDENT

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EVELYN L. VILLANUEVA

~~EXECUTIVE VICE PRESIDENT~~

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BDO UNIBANK, INC.**Summary Comparison of Accounting Assets vs. Leverage Ratio Exposure**

As of 03/31/2020

Amounts in Million Pesos

	Item	Leverage Ratio Framework
1	Total consolidated assets as per published financial statements ^{1/}	3,247,840.851
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation ^{2/}	
3	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure ^{2/}	
4	Adjustments for derivative financial instruments	4,436,486
5	Adjustments for securities financial transactions (i.e., repos and similar secured lending)	0.000
6	Adjustments for off-balance sheet items (i.e., conversion to credit equivalent amounts of off-balance sheet exposures)	71,899.792
7	Other adjustments	-19,056.817
8	Leverage ratio exposure ^{3/}	3,305,120.312

^{1/} Refers to total on-balance sheet assets per quarterly published balance sheet^{2/} Not included under the framework^{3/} Sum of Items 1 to 7. Should be consistent with item 21 of the Basel III Leverage Ratio Common Disclosure Template

BDO UNIBANK, INC.

Basel III Leverage Ratio Common Disclosure Template

As of 03/31/2020

Amounts in Million Pesos; Ratios in Percent

Item		Leverage Ratio Framework
On-balance sheet exposures		
1	On-balance sheet items ^{1/}	3,240,289.037
2	(Asset amounts deducted in determining Basel III Tier 1 Capital)	-31,166.141
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	3,209,122.896
Derivative exposures		
4	Replacement Cost associated with all derivatives transactions	3,100.922
5	Add-on amounts for Potential Future Exposure associated with all derivative transactions	4,436.486
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework ^{2/}	
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions) ^{2/}	
8	(Exempted CCP leg of client-cleared trade exposures) ^{2/}	
9	Adjusted effective notional amount of written credit derivatives	0.000
10	(Adjusted effective offsets and add-on deductions for written credit derivatives)	
11	Total derivative exposures (sum of lines 4 to 10)	7,537.408
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting)	16,560.217
13	(Netted amounts of cash payables and cash receivables of gross SFT assets) ^{2/}	
14	CCR exposures for SFT assets	
15	Agent transaction exposures ^{3/}	
16	Total securities financing transaction exposures (sum of lines 12 to 15)	16,560.217
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	518,467.946
18	(Adjustments for conversion to credit equivalent amounts)	
19	Off-balance sheet items	71,899.792
Capital and total exposures		
20	Tier 1 capital	324,333.092
21	Total exposures (sum of lines 3, 11, 16 and 19)	3,305,120.312
Leverage ratio		
22	Basel III leverage ratio	9.81%

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

^{2/} Not included under the framework

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

Explanatory Table for Common Disclosure Template ^{1/}

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

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

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

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