

Basel III Liquidity Coverage Ratio (LCR) of BDO Unibank Inc. as of September 30, 2020 per Bangko Sentral ng Pilipinas (BSP) required disclosure.

<b>LIQUIDITY COVERAGE RATIO DISCLOSURE TEMPLATE - SOLO</b> (In Single Currency, Absolute Amount)		
NATURE OF ITEM	TOTAL UNWEIGHTED <sup>1</sup> VALUE (AVERAGE)	TOTAL WEIGHTED <sup>2</sup> VALUE (AVERAGE)
<b>STOCK OF HIGH-QUALITY LIQUID ASSETS (HQLA)</b>		
<b>1. TOTAL STOCK OF HQLA</b>		<b>654,537,174,404.76</b>
<b>EXPECTED CASH OUTFLOWS</b>		
<b>2. Deposits, of which:</b>	<b>2,458,137,531,854.62</b>	<b>587,849,549,440.09</b>
3. Retail funding	1,446,274,084,564.79	148,075,404,158.03
4. Wholesale Funding of which:	1,011,863,447,289.84	439,774,145,282.07
5. <i>Operational deposits</i>	634,098,578,763.88	190,229,573,629.16
6. <i>Non-operational deposits (all counterparties)</i>	377,764,868,525.96	249,544,571,652.90
<b>7. Unsecured wholesale funding (all counterparties)</b>	<b>7,932,234,986.02</b>	<b>7,734,614,043.99</b>
<b>8. Secured Funding</b>		<b>0.00</b>
<b>9. Derivatives contracts, of which:</b>	<b>69,528,203,427.69</b>	<b>69,528,203,427.69</b>
10. Outflows related to derivatives exposures (net)	69,528,203,427.69	69,528,203,427.69
11. Outflows related to collateral requirements	0.00	0.00
<b>12. Structured financing instruments</b>	<b>0.00</b>	<b>0.00</b>
<b>13. Committed business facilities (all counterparties)</b>	<b>6,192,945,748.24</b>	<b>2,715,850,110.10</b>
<b>14. Other contractual obligations within a 30-day period</b>	<b>22,207,097,313.76</b>	<b>22,207,097,313.76</b>
<b>15. Other contingent funding obligations</b>	<b>2,116,965,320,701.34</b>	<b>63,508,959,621.04</b>
<b>16 TOTAL EXPECTED CASH OUTFLOWS</b>		<b>753,544,273,956.68</b>
<b>EXPECTED CASH INFLOWS</b>		
<b>17. Secured lending</b>	<b>177,956,332.33</b>	<b>0.00</b>
<b>18. Fully performing exposures (all counterparties)</b>	<b>320,167,174,356.90</b>	<b>198,936,945,332.81</b>
<b>19. Other cash inflows</b>	<b>75,122,513,053.23</b>	<b>75,122,513,053.23</b>
<b>20. TOTAL EXPECTED CASH INFLOWS</b>	<b>395,467,643,742.46</b>	<b>274,059,458,386.03</b>
		<b>Total Adjusted <sup>3</sup> Value</b>
<b>21. TOTAL STOCK OF HQLA</b>		<b>654,537,174,404.76</b>
<b>22. TOTAL EXPECTED NET CASH OUTFLOWS</b>		<b>479,484,815,570.64</b>
<b>23. LIQUIDITY COVERAGE RATIO (%)</b>		<b>136.51%</b>

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

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

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

Datapoints used were the simple average of the quarterly solo report as of March 31, 2020; June 30, 2020 and September 30, 2020.