

Basel III Liquidity Coverage Ratio (LCR) of BDO Unibank Group as of March 31, 2021 per Bangko Sentral ng Pilipinas (BSP) required disclosure.

<b>LIQUIDITY COVERAGE RATIO DISCLOSURE TEMPLATE - CONSOLIDATED</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>		731,744,122,057.02
<b>EXPECTED CASH OUTFLOWS</b>		
<b>2. Deposits, of which:</b>	<b>2,569,981,534,694.22</b>	<b>566,039,074,012.67</b>
3. Retail funding	1,572,363,675,242.97	161,725,391,564.14
4. Wholesale Funding of which:	997,617,859,451.25	404,313,682,448.53
5. <i>Operational deposits</i>	701,929,147,126.98	210,578,744,138.09
6. <i>Non-operational deposits (all counterparties)</i>	295,688,712,324.27	193,734,938,310.44
<b>7. Unsecured wholesale funding (all counterparties)</b>	<b>8,634,169,533.51</b>	<b>8,438,279,531.15</b>
<b>8. Secured Funding</b>		<b>0.00</b>
<b>9. Derivatives contracts, of which:</b>	<b>143,851,266,770.24</b>	<b>143,851,266,770.24</b>
10. Outflows related to derivatives exposures (net)	143,851,266,770.24	143,851,266,770.24
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>29,327,951,099.93</b>	<b>2,872,312,923.21</b>
<b>14. Other contractual obligations within a 30-day period</b>	<b>19,996,023,249.73</b>	<b>19,996,023,249.73</b>
<b>15. Other contingent funding obligations</b>	<b>2,610,185,292,938.08</b>	<b>78,305,558,788.14</b>
<b>16 TOTAL EXPECTED CASH OUTFLOWS</b>		<b>819,502,515,275.14</b>
<b>EXPECTED CASH INFLOWS</b>		
<b>17. Secured lending</b>	<b>56,682,147.07</b>	<b>8,411,147.15</b>
<b>18. Fully performing exposures (all counterparties)</b>	<b>205,857,968,814.93</b>	<b>121,979,754,814.05</b>
<b>19. Other cash inflows</b>	<b>155,006,600,744.82</b>	<b>155,006,600,744.82</b>
<b>20. TOTAL EXPECTED CASH INFLOWS</b>	<b>360,921,251,706.82</b>	<b>276,994,766,706.02</b>
		<b>Total Adjusted <sup>3</sup> Value</b>
<b>21. TOTAL STOCK OF HQLA</b>		<b>731,744,122,057.02</b>
<b>22. TOTAL EXPECTED NET CASH OUTFLOWS</b>		<b>542,507,748,569.12</b>
<b>23. LIQUIDITY COVERAGE RATIO (%)</b>		<b>134.88%</b>

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

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

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

Datapoint used was the simple average of the quarterly consolidated report as of March 31, 2021.