

BALANCE SHEET (Head Office and Branches)	AMOUNT		
ASSETS	Current Quarter	Previous Quarter	
Cash and Cash Items	P 56,164,700,182.02	P 80,878,639,854.70	
Due from Bangko Sentral ng Pilipinas	407,352,246,894.54	305,069,907,525.64	
Due from Other Banks	75,506,653,462.31	63,280,821,016.15	
Financial Assets at Fair Value through Profit or Loss Available-for-Sale Financial Assets-Net	5,039,754,669.80 86,658,678,362.93	4,780,446,234.04 125,887,174,449.33	
Held-to-Maturity Financial Assets-Net	277,128,794,471.52	264,881,887,552.32	
Unquoted Debt Securities Classified as Loans-Net	0.00	0.00	
Investments in Non-Marketable Equity Security-Net	0.00	0.00	
Loans and Receivables-Net	2,193,851,964,223.86	2,235,559,653,309.42	
Loans to Bangko Sentral ng Pilipinas Interbank Loans Receivable	0.00 72,712,572,226.75	0.00 66,614,168,510.51	
Loans and Receivables-Others	2,117,917,259,680.89	2,168,604,288,956.71	
Loans and Receivables Arising from RA/CA/PR/SLB	16,765,596,149.00	14,133,613,127.00	
General Loan Loss Provision	13,543,463,832.78	13,792,417,284.80	
Other Financial Assets	17,399,604,806.26	20,925,720,527.57	
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	39,302,762,510.13	37,563,334,291.82	
Bank Premises, Furniture, Fixtures and Equipment-Net Real and Other Properties Acquired-Net	41,996,012,080.38	42,527,670,849.77	
Non-Current Assets Held for Sale	9,640,907,081.93 1,406,261,301.88	9,673,503,816.05 943,192,133.91	
Other Assets-Net	50,182,330,400.74	54,676,740,692.10	
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)		0.00	
TOTAL ASSETS	P 3,261,630,670,448.30	P 3,246,648,692,252.82	
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss	P 1,458,902,087.28	P 1,926,632,711.49	
Deposit Liabilities	2,567,308,216,980.93	2,547,801,957,090.96	
Due to Other Banks	0.00	0.00	
Bills Payable	38,992,994,408.67	46,601,110,880.95	
a) BSP (Rediscounting and Other Advances)	0.00	0.00	
b) Interbank Loans Payable c) Other Deposit Substitutes	24,435,728,540.49 0.00	30,677,668,670.00 0.00	
d) Others	0.00 14,557,265,868.18	15,923,442,210.95	
Bonds Payable-Net	159,720,101,371.48	158,839,384,973.62	
Unsecured Subordinated Debt-Net	0.00	0.00	
Redeemable Preferred Shares	0.00	0.00	
Special Time Deposit	0.00	0.00	
Due to Bangko Sentral ng Pilipinas	333,928,886.37	0.00	
Other Financial Liabilities Other Liabilities	41,302,465,158.70	42,319,658,600.31	
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	52,784,793,140.47 0.00	56,957,286,135.72 0.00	
TOTAL LIABILITIES	P 2,861,901,402,033.90		
	2,001,301,402,033.30	2,004,440,000,000,000	
STOCKHOLDERS' EQUITY Capital Stock	P 175,402,004,895.95	P 175,311,213,890.74	
Other Capital Accounts	-3,434,055,894.91	16,133,354,484.30	
Retained Earnings	227,761,319,413.36	200,758,093,484.73	
Assigned Capital	0.00	0.00	
TOTAL STOCKHOLDERS' EQUITY	P 399,729,268,414.40	P 392,202,661,859.77	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 3,261,630,670,448.30	P 3,246,648,692,252.82	
CONTINGENT ACCOUNTS			
Guarantees Issued	P 36,541,292.00		
Financial Standby Letters of Credit	0.00	0.00	
Performance Standby Letters of Credit	30,511,361,138.26	31,317,725,293.83	
Commercial Letters of Credit Trade Related Guarantees	30,523,437,225.31 8,286,394,607.67	20,710,972,400.58 9,762,324,965.86	
Commitments	410,974,443,638.93	424,702,755,777.13	
Spot Foreign Exchange Contracts	29,488,984,841.07	18,803,539,920.08	
Securities Held Under Custodianship by Bank Proper	0.00	0.00	
Trust Department Accounts	1,128,714,465,838.14	1,124,422,197,512.00	
a) Trust and Other Fiduciary Accounts	754,125,686,193.25	734,355,921,962.93	
b) Agency Accounts c) Advisory/Consultancy	374,588,779,642.89	390,066,275,547.07 2 00	
Derivatives	383,144,845,854.31	2.00 298,439,917,448.40	
Others	20,141,532,632.09	18,878,702,810.21	
TOTAL CONTINGENT ACCOUNTS	P 2,041,822,007,067.78	P 1,947,074,677,420.09	
ADDITIONAL INFORMATION			
Gross total loan portfolio (TLP)	P 2,248,893,275,519.69	P 2,288,727,468,434.29	
Specific allowance for credit losses on the TLP	41,497,847,463.05	39,375,397,840.07	
Non-Performing Loans (NPLs)			
a. Gross NPLs	61,073,437,996.95	58,199,518,985.11	
b. Ratio of gross NPLs to gross TLP (%)	2.72%	2.54%	
c. Net NPLs	33,243,783,866.65	31,906,472,266.11	
 d. Ratio of Net NPLs to gross TLP (%) e. Ratio of total allowance for credit losses to gross NPLs (%) 	1.48% 109.02%	1.39% 111.83%	
f. Ratio of specific allowance for credit losses to gross TLP to gross NPLs (%)	67.95%	67.66%	
Classified Loans and Other Risk Assets, gross of allowance for credit losses	173,013,058,424.32	169,706,829,638.03	
DOSRI loans and receivables, gross of allowance for credit losses	30,926,456,256.78	25,274,673,952.35	
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)		1.10%	
Gross non-performing DOSRI loans and receivables	10,852,915.72	11,373,569.36 0.00%	
	0.00%	0.00%	
Ratio of gross non-performing DOSRI loans and receivables to gross TLP (%)			
Ratio of gross non-performing DOSRI loans and receivables to gross TLP (%) Percent Compliance with Magna Carta (%)	0.80%	().88%	
Ratio of gross non-performing DOSRI loans and receivables to gross TLP (%)	0.80% 1.25%		
Ratio of gross non-performing DOSRI bans and receivables to gross TLP (%) Percent Compliance with Magna Carta (%) a. 8% for Micro and Small Enterprises		1.47%	
Ratio of gross non-performing DOSRI bans 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	1.25% 7.69%	1.47% 6.03%	
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) on Solo Basis, as prescribed under existing regulations a. Total CAR (%)	1.25% 7.69% 14.18%	1.47% 6.03% 13.79%	
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) on Solo Basis, as prescribed under existing regulations a. Total CAR (%) b. Tier 1 Ratio (%)	1.25% 7.69% 14.18% 13.26%	1.47% 6.03% 13.79% 12.85%	
Ratio of gross non-performing DOSRI bans 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 (%) b. Tier 1 Ratio (%) c. Common Equity Tier 1 Ratio (%)	1.25% 7.69% 14.18% 13.26% 13.05%	1.47% 6.03% 13.79% 12.85% 12.65%	
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) on Solo Basis, as prescribed under existing regulations a. Total CAR (%) b. Tier 1 Ratio (%) c. Common Equity Tier 1 Ratio (%) Basel III Leverage Ratio (BLR) on Solo Basis	1.25% 7.69% 14.18% 13.26% 13.05% 9.94%	1.47% 6.03% 13.79% 12.85% 12.65% 9.76%	
Ratio of gross non-performing DOSRI bans 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 (%) b. Tier 1 Ratio (%) c. Common Equity Tier 1 Ratio (%)	1.25% 7.69% 14.18% 13.26% 13.05%	0.88% 1.47% 6.03% 13.79% 12.85% 9.76% 129.03% 0.000	
Ratio of gross non-performing DOSRI bans and receivables to gross TLP (%) Percent Compliance with Magna Carta (%) a. 8% for Micro and Small Enterprises b. 2% for Micro and Small Enterprises Return 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 Tier 1 Ratio (%) Basel III Leverage Ratio (BLR) on Solo Basis Basel III Leverage Ratio (BLR) on Solo Basis	1.25% 7.69% 14.18% 13.26% 9.94% 135.76%	1.47% 6.03% 13.79% 12.85% 9.76% 129.03%	
Ratio of gross non-performing DOSRI bans 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 (%) b. Tier 1 Ratio (%) c. Common Equity Tier 1 Ratio (%) Basel III Leverage Ratio (BLR) on Solo Basis Basel III Liquidity Coverage Ratio (LCR) on Solo Basis Deferred Charges not yet Written Down	1 25% 7.69% 14.18% 13.26% 13.05% 9.94% 135.76% 0.00	1.47% 6.03% 13.79% 12.85% 12.65% 9.76% 129.03% 0.00	

Republic of the Philippines) Makati City) S.S.

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 our knowledge and belief. RV. TAN

	Nece
LUCY CO DY)	NESTOR
Executive Vice President & Comptroller	Presid
A M LAN	

SUBSCRIBED AND SWORN to before me this April 30, 2021 at City of Makati, affiant exhibiting his/her/their Community Tax Certificate No. 26699849, issued at Makati City on February 5, 2021 / SSS No. 03-4074342-5, issued at Quezon City and Driver's License Number X01-82-035-485 issued on February 20, 2018 / Passport No. - P5830111B issued at DFA NCR EAST on November 23, 2020, respectively.

Doc. No. 489 Page No. 99 Book No. 2 Series of 2021	Atty ATHENA M. ZOSA Appointment No. M-566 Notary Public until 30 June 2021 Roll No. 57025 IBP No. 014370; PTR No. 8535994
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(Bank and Financial Subsidiaries)		AMOUNT		
ASSETS		Current Quarter		Previous Quarter
ASSETS Cash and Cash Items	Р	58,186,479,653.43	F	83,422,449,318.32
Due from Bangko Sentral ng Pilipinas	Ċ	409,698,084,565.51	Ċ	308,626,993,619.42
Due from Other Banks		80,968,368,462.02		65,277,994,553.43
Financial Assets at Fair Value through Profit or Loss		16,808,692,576.51		15,171,919,943.62
Available-for-Sale Financial Assets-Net		103,384,177,559.26		142,618,495,382.63
Held-to-Maturity Financial Assets-Net		292,087,687,544.83		280,636,112,633.42
Unquoted Debt Securities Classified as Loans-Net		0.00		0.00
Investments in Non-Marketable Equity Security-Net		0.00		0.00
Loans and Receivables-Net		2,235,278,719,212.45		2,274,470,996,143.92
Loans to Bangko Sentral ng Pilipinas		0.00		0.00
Interbank Loans Receivable		72,712,572,226.75		66,614,168,510.51
Loans and Receivables-Others		2,158,155,577,153.78		2,205,213,686,685.70
Loans and Receivables Arising from RA/CA/PR/SLB		18,249,763,677.00		16,726,936,636.00
General Loan Loss Provision		13,839,193,845.08		14,083,795,688.29
Other Financial Assets Equity Investment in Subsidiaries, Associates and Joint Ventures-Net		18,763,116,780.10		22,348,719,673.53
Bank Premises, Furniture, Fixtures and Equipment-Net		12,298,248,405.59 44,027,022,849.85		11,061,060,936.79 44,526,370,311.86
Real and Other Properties Acquired-Net		9,647,915,055.55		9,680,682,207.43
Non-Current Assets Held for Sale		1,406,261,301.88		943,192,133.91
Other Assets-Net		51,836,669,427.88		56,454,991,524.72
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	0.00		0.00
TOTAL ASSETS	Ē	3,334,391,443,394.86	Ē	3,315,239,978,383.00
LIABILITIES	-	3,334,331,443,334.00	÷	3,313,233,370,303.00
Financial Liabilities at Fair Value through Profit or Loss	Р	3,632,647,269.26	F	3,677,670,318.66
Deposit Liabilities		2,632,718,797,225.03		2,611,151,321,548.42
Due to Other Banks		0.00		0.00
Bills Payable		47,057,922,583.80		53,459,876,537.58
a) BSP (Rediscounting and Other Advances)		0.00		0.00
b) Interbank Loans Payable		24,435,728,540.49		30,677,668,670.00
c) Other Deposit Substitutes		1,053,249,501.80		0.00
d) Others		21,568,944,541.51		22,782,207,867.58
Bonds Payable-Net		159,720,101,371.48		158,839,384,973.62
Unsecured Subordinated Debt-Net		0.00		0.00
Redeemable Preferred Shares		0.00		0.00
Special Time Deposit		0.00		0.00
Due to Bangko Sentral ng Pilipinas		372,183,663.54		0.00
Other Financial Liabilities		42,590,823,208.34		43,468,930,122.79
Other Liabilities		47,638,687,701.57		51,604,494,587.47
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	_	0.00	-	0.00
TOTAL LIABILITIES	P	2,933,731,163,023.02	F	2,922,201,678,088.54
STOCKHOLDERS' EQUITY	Р	475 400 004 005 05	_	475 044 040 000 74
Capital Stock	Ρ	175,402,004,895.95	F	
Other Capital Accounts Retained Earnings		-3,781,789,948.89 226,729,071,671.59		15,356,363,242.65
Assigned Capital		220,729,071,071.59		200,062,292,399.42 0.00
Minority Interest In Subsidiaries		2,310,993,753.20		2,308,430,761.65
TOTAL STOCKHOLDERS' EQUITY	-		=	
	P	400,660,280,371.84	- F	9 393,038,300,294.46
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P	3,334,391,443,394.86		9 3,315,239,978,383.00
CONTINGENT ACCOUNTS Guarantees Issued	Р	26 541 202 00		26 541 202 00
Financial Standby Letters of Credit	Р	36,541,292.00 0.00		2 36,541,292.00 0.00
Performance Standby Letters of Credit		30,511,361,138.26		31,317,725,293.83
Commercial Letters of Credit		30,523,437,225.31		20,710,972,400.58
Trade Related Guarantees		8,286,394,607.67		9,762,324,965.86
Commitments		410,974,443,638.93		424,702,755,777.13
Spot Foreign Exchange Contracts		30,472,514,699.52		19,072,574,769.61
Securities Held Under Custodianship by Bank Proper		0.00		0.00
Trust Department Accounts		1,631,023,336,021.46		1,629,128,736,178.50
a) Trust and Other Fiduciary Accounts		914,645,942,538.12		903,485,039,496.40
b) Agency Accounts		716,377,393,481.34		725,643,696,680.10
c) Advisory/Consultancy		2.00		2.00
Derivatives		429,472,922,125.11		343,347,074,822.12
Others		20,147,182,333.24		18,889,075,295.41
TOTAL CONTINGENT ACCOUNTS	P	2,591,448,133,081.50	Ē	2,496,967,780,795.04
ADDITIONAL INFORMATION	-	, .,,	Ē	, , , ,
ADDITIONAL INFORMATION				

ADDITIONAL INFORMATION 1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companies)

CONSOLIDATED BALANCE SHEET

a. BDO Capital & Investment Corporations (L. b. BDO Leasing and Finance, Inc.
c. BDO Private Bank, Inc.
d. BDO Remit (Canada) Ltd. a. BDO Remit (Carlada) Ltd.
b. BDO Remit (Japan) Ltd.
f. BDO Remit (USA), Inc.
g. BDO Strategic Holdings, Inc.
h. BDORO Europe Ltd. i. BDO Network Bank. Inc. 2. List of Subsidiary Insurance Companies a. BDO Insurance Brokers, Inc. b. BDO Life Assurance Co., Inc. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulations

 Total CAR (%)
 Tier 1 Ratio (%)

 14.67% 14.31% 13.76% 13.39% 13.19% 13.56% c. Common Equity Tier 1 Ratio (%) 4. Basel III Leverage Ratio (BLR) on Consolidated Basis 10.38% 10.22% 5. Basel III Liquidity Coverage Ratio (LCR) on Consolidated Basis 134 88% 127 13%

Republic of the Philippines) Makati City)) S.S.

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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.

NESTOR V. TAN Executive Vice President & Comptroller President

SUBSCRIBED AND SWORN to before me this April 30, 2021 at City of Makati, affiant exhibiting his/her/their Community Tax Certificate No. 26699849, issued at Makati City on February 5, 2021 / SSS No. 03-4074342-5, issued at Quezon City and Driver's License Number X01-82-035-485 issued on February 20, 2018 / Passport No. - P5830111B issued at DFA NCR EAST on November 23, 2020, respectively.

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Atty. ATHENA M. ZOSA
Appointment No. M-566
Notary Public until 30 June 2021
Roll No. 57025
IBP No. 014370; PTR No. 8535994