



March 3, 2022

**THE PHILIPPINE STOCK EXCHANGE, INC.**

6th Floor, PSE Tower  
28th St. corner 5th Ave.  
BGC, Taguig City

Attention: **Ms. Janet A. Encarnacion Head**  
*Disclosure Department*

**PHILIPPINE DEALING & EXCHANGE CORP.**

29<sup>th</sup> Floor, BDO Equitable Tower  
8751 Paseo de Roxas, Makati City

Attention: **Atty. Marie Rose M. Magallen-Lirio**  
*Head, Issuer Compliance and Disclosure Department*

Re: **BDO Statement of Condition as of December 31, 2021**

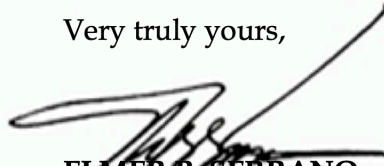
=====

Ladies and Gentlemen:

Please find attached the Balance Sheet and Consolidated Balance Sheet as of December 31, 2021 of BDO Unibank, Inc.

Thank you.

Very truly yours,



**ELMER B. SERRANO**  
Corporate Information Officer



BDO UNIBANK, INC.
As of December 31, 2021

BALANCE SHEET
(Head Office and Branches)

Table with columns: ASSETS, AMOUNT, Current Quarter, Previous Quarter. Rows include Cash and Cash Items, Due from Bangko Sentral ng Pilipinas, Financial Assets at Fair Value through Profit or Loss, etc.

Table with columns: LIABILITIES, AMOUNT, Current Quarter, Previous Quarter. Rows include Financial Liabilities at Fair Value through Profit or Loss, Deposits, Bills Payable, Bonds Payable-Net, etc.

Table with columns: STOCKHOLDERS' EQUITY, AMOUNT, Current Quarter, Previous Quarter. Rows include Capital Stock, Other Capital Accounts, Retained Earnings, Assigned Capital, etc.

Table with columns: CONTINGENT ACCOUNTS, AMOUNT, Current Quarter, Previous Quarter. Rows include Guarantees Issued, Performance Standby Letters of Credit, Commercial Letters of Credit, etc.

Table with columns: ADDITIONAL INFORMATION, AMOUNT, Current Quarter, Previous Quarter. Rows include Gross total loan portfolio (TLP), Specific allowance for credit losses on the TLP, Non-Performing Loans (NPLs), etc.

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 my/our knowledge and belief.

LUCY CO DY
Executive Vice President & Comptroller

NESTOR V. TAN
President & Chief Executive Officer

Doc. No. 257
Page No. 53
Book No. 3
Series of 2022

Atty. Athan M. Zosa
Appointment No. M-566
Notary Public until 30 June 2022
Roll No. 57025
IBP No. 014370; PTR No. 8535994

CONSOLIDATED BALANCE SHEET
(Bank and Financial Subsidiaries)

Table with columns: ASSETS, AMOUNT, Current Quarter, Previous Quarter. Rows include Cash and Cash Items, Due from Bangko Sentral ng Pilipinas, Financial Assets at Fair Value through Profit or Loss, etc.

Table with columns: LIABILITIES, AMOUNT, Current Quarter, Previous Quarter. Rows include Financial Liabilities at Fair Value through Profit or Loss, Deposits, Bills Payable, Bonds Payable-Net, etc.

Table with columns: STOCKHOLDERS' EQUITY, AMOUNT, Current Quarter, Previous Quarter. Rows include Capital Stock, Other Capital Accounts, Retained Earnings, Assigned Capital, etc.

Table with columns: CONTINGENT ACCOUNTS, AMOUNT, Current Quarter, Previous Quarter. Rows include Guarantees Issued, Performance Standby Letters of Credit, Commercial Letters of Credit, etc.

Table with columns: ADDITIONAL INFORMATION, AMOUNT, Current Quarter, Previous Quarter. Rows include 1. List of Bank's Financial Allied Subsidiaries, 2. List of Subsidiary Insurance Companies, 3. Capital Adequacy Ratio (CAR), etc.

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 my/our knowledge and belief.

LUCY CO DY
Executive Vice President & Comptroller

NESTOR V. TAN
President & Chief Executive Officer

Doc. No. 258
Page No. 53
Book No. 3
Series of 2022

Atty. Athan M. Zosa
Appointment No. M-566
Notary Public until 30 June 2022
Roll No. 57025
IBP No. 014370; PTR No. 8535994