

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.

29th 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. SERRANOCorporate Information Officer



BDO UNIBANK, INC.

As of December 31, 2021

AMOUNT

Previous Quarter

57.747.609.037.81

338,681,268,310.62 63,815,411,559.50 7,113,361,975.22

111.029.009.612.46

363,844,266,271.18

2,299,410,902,280.79

0.00 91,133,920,343.17 2,202,299,253,693.05

18.587.899.132.00

12.610.170.887.43

16,912,360,219.83 41,961,708,247.76

42.280.166.536.09

9.447.420.317.49

1,410,514,635.02 55,558,891,219.91

3 764 135 402 75

36.086.480.230.23

20,787,296,356.71 0.00 15,299,183,873.52

163 991 448 919 52

46.751.554.410.42

66,177,863,115.38

175,560,314,578.08

20.327.560.279.93

225,199,224,220.55

36,541,292.00

32 249 814 630 90

27,312,722,700.38 8,809,121,818.77

418.889.310.736.81

37,854,239,260.40

0.00 1,180,200,553,654.63

785.345.811.329.14

394.854.742.323.49

337,223,658,223.65 19,279,337,263.34

2,359,957,179,292.37

47,936,106,124.15

71,165,292,473.15

170.569.117.449.01

27,073,453,305.91

3.02% 37,862,465,326.42

1.60%

102.60%

67.36%

1.15% 12.941.546.53

0.00%

0.74%

1.16%

10.63%

14.44%

13.51%

13.31%

10.03%

141.15%

0.00

3,764,735,402.15 2,671,354,309,066.82 0.00

0.00

0.00

0.00

0.00

0.00

Current Quarter

72.036.892.205.70 P

302,656,970,499.46 64,349,491,099.59 4,503,906,418.82

114 699 272 190 83

373,625,758,299.10 0.00

2,383,217,853,691.35

0.00 91,543,086,131.60 2,288,547,523,732.64

15.800.317.280.00

12 673 073 452 89

18,640,884,216.15 43,781,597,550.75

42.846.082.852.15

1,692,083,831.14 52,857,190,604.96

2 359 389 187 44 P

2,751,325,074,956.56

48.513.698.953.56

34,515,646,417.21 892,731,885.11

13,105,320,651.24

48,238,396,780.00 61,998,049,145.49

175,761,948,915.91 P

23.743.479.874.30

223,887,520,690.05

148 697 633 081 67

9.617.208.124.98

0.00

0.00

0.00

0.00

0.00

0.00

0.00

P 3,061,132,242,104.72 P 2,988,125,791,145.12

423.392.949.480.26 P 421.087.099.078.56

P 3,484,525,191,584.98 P 3,409,212,890,223.68

36,541,292.00 P

36 269 840 564 58

39,487,808,457.96

8,845,433,965.71

433,246,595,484,27

0.00

809.860.202.210.29

421.009.312.065.28

335,626,439,953.98

2,445,661,141,292.30

49,770,214,148.06

66,600,589,585.74

34,451,953,963.52

165 386 865 243 67

36,261,044,021.02

11.993.677.59

2 72%

1.41%

113.53%

74.73%

1.48%

0.00%

0.74%

1.25%

10.59%

14.19%

13.26%

13.07%

9.85%

0.00

145.85%

12.135.297.543.19

24,823,217,385.59

0.00

2.00

P 2,121,340,688,924.85 P 2,061,855,299,580.88

P 3,484,525,191,584.98 P 3,409,212,890,223.68

BALANCE SHEET

ASSETS

Cash and Cash Items

Due from Bangko Sentral ng Pilipinas

Due from Other Banks
Financial Assets at Fair Value through Profit or Loss
Available-for-Sale Financial Assets-Net
Held-to-Maturity Financial Assets-Net

Unquoted Debt Securities Classified as Loans-Net Investments in Non-Marketable Equity Security-Net Loans and Receivables-Net

Loans to Bargad Seniaring Impinias Interbank Loans Receivable Loans and Receivables-Others Loans and Receivables Arising from RA/CA/PR/SLB General Loan Loss Provision

Other Financial Assets
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net
Bank Premises, Furniture, Fixtures and Equipment-Net

Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)

LIABILITIES

Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)

STOCKHOLDERS' EQUITY

CONTINGENT ACCOUNTS

Loans to Bangko Sentral ng Pilipinas

Real and Other Properties Acquired-Net

Financial Liabilities at Fair Value through Profit or Loss

Deposit Liabilities
Due to Other Banks
Bills Payable

a) BSP (Rediscounting and Other Advances)

b) Interbank Loans Payable c) Other Deposit Substitutes d) Others Bonds Payable-Net

Unsecured Subordinated Debt-Net

Redeemable Preferred Shares Special Time Deposit Due to Bangko Sentral ng Pilipinas

TOTAL LIABILITIES

TOTAL STOCKHOLDERS' EQUITY

Financial Standby Letters of Credit

b) Agency Accounts c) Advisory/Consultancy

Specific allowance for credit loss

c. Net NPLs

Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees

Continuents
Spot Foreign Exchange Contracts
Securities Held Under Custodianship by Bank Proper
Trust Department Accounts
a) Trust and Other Fiduciary Accounts

TOTAL CONTINGENT ACCOUNTS

Non-Performing Loans (NPLs)
a. Gross NPLs
b. Ratio of gross NPLs to gross TLP (%)

ADDITIONAL INFORMATION
Gross total loan portfolio (TLP)

on the TIP

Gross non-performing DUSHI loans and receivables
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

D. IJer'l Hatto (%)
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
Unbooked Allowance for Credit Losses on Financial Instruments Received

Return on Equity (ROE) (%)
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations
a. Total CAR (%)
b. Tier 1 Ratio (%)

c. Net NPLs
d. Ratio of Net NPLs to gross TLP (%)
e. Ratio of total allowance for credit losses to gross NPLs (%)
f. Ratio of specific allowance for credit losses on the gross TLP to gross NPLs (%)
Classified Loans and Other Risk Assets, gross of allowance for credit losses
DOSRI loans and receivables, gross of allowance for credit losses
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)
Gross non-performing DOSRI loans and receivables

TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY

Other Financial Liabilities

Other Capital Accounts

Retained Earnings Assigned Capital

Other Liabilities

Capital Stock

Commitments

Others

Non-Current Assets Held for Sale

TOTAL ASSETS

Deposit Liabilities

CONSOLIDATED BALANCE SHEET

AMOUNT **Current Quarter** Previous Quarter ASSETS 74.701.512.475.26 59.565.783.263.29 Cash and Cash Items Due from Bangko Sentral ng Pilipinas Due from Other Banks Financial Assets at Fair Value through Profit or Loss 304,902,767,973.06 69,888,423,852.59 17,745,793,853.64 340,460,225,946.26 68,254,177,332.82 19,417,821,396.70 Available-for-Sale Financial Assets-Net Held-to-Maturity Financial Assets-Net Unquoted Debt Securities Classified as Loans-Net Investments in Non-Marketable Equity Security-Net 129.075.362.556.94 126.870.735.528.52 389,944,478,414.42 378,169,887,341.32 0.00 0.00 Loans and Receivables-Net 2,428,764,985,804.20 2,346,580,755,480.99 Loans to Bangko Sentral ng Pilipinas Interbank Loans Receivable Loans and Receivables-Others 0.00 91,543,086,131.60 2,333,191,478,725.95 0.00 91,133,920,343.17 2,246,267,099,852.56 Loans and Receivables Arising from RA/CA/PR/SLB 17.095.425.253.00 22.092.175.198.00 General Loan Loss Provision
Other Financial Assets
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net 13 065 004 306 35 12 912 439 912 74 20,058,449,881.67 16,893,052,049.75 18,277,068,550.23 15,791,763,099.60 Bank Premises, Furniture, Fixtures and Equipment-Net 45.010.189.319.37 44.389.361.566.42 Real and Other Properties Acquired-Net Non-Current Assets Held for Sale Other Assets-Net 9,463,655,707.64 1,411,999,260.59 58,323,766,675.20 9.652.010.982.05 1,693,568,456.71 51,630,484,979.49 Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank) 0.00 0.00 TOTAL ASSETS P 3,559,961,080,599.15 P 3,486,977,001,149.58 LIABILITIES 5 066 447 030 17 P Financial Liabilities at Fair Value through Profit or Loss 6 456 739 719 06 2,735,723,421,203.93 0.00 Deposit Liabilities
Due to Other Banks 2,822,196,626,747.05 0.00 55.746.036.414.10 44.709.963.236.79 Bills Payable a) BSP (Rediscounting and Other Advances) 0.00 0.00 a) BSP (Rediscounting and OI b) Interbank Loans Payable c) Other Deposit Substitutes d) Others Bonds Payable-Net Unsecured Subordinated Debt-Net Redeemable Preferred Shares Special Time Deposit 20,787,296,356.71 1,112,893,440.00 22,809,773,440.08 34,515,646,417.21 1,978,726,350.85 19,251,663,646.04 148 697 633 081 67 163 991 448 919 52 0.00 0.00 0.00 0.00 Due to Bangko Sentral ng Pilipinas 0.00 0.00 48,127,956,587.00 65,874,524,787.79 Other Financial Liabilities 49 820 518 158 39 Other Liabilities
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank) 54,028,978,927.33 0.00 P 3,135,556,240,358.71 P 3,064,884,054,454.09 TOTAL LIABILITIES STOCKHOLDERS' EQUITY P 175,761,948,915.91 175,560,314,578.08 Capital Stock Other Capital Accounts 23.473.706.057.77 20.052.337.853.07 Retained Earnings
Assigned Capital
Minority Interest In Subsidiaries 222,855,272,788.22 224,167,009,610.15 0.00 2,313,284,654.19 0.00 2,313,912,478.54 TOTAL STOCKHOLDERS' EQUITY 424,404,840,240.44 422,092,946,695.49 TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY P 3,559,961,080,599.15 P 3,486,977,001,149.58 CONTINGENT ACCOUNTS 36,541,292.00 P Guarantees Issued 36,541,292.00 Financial Standby Letters of Credit
Performance Standby Letters of Credit
Commercial Letters of Credit
Trade Related Guarantees 0.00 32,249,814,630.90 36 269 840 564 58 39,487,808,457.96 27,312,722,700.38 8,845,433,965.71 8,809,121,818.77 Commitments 433,246,595,484,27 418.889.310.736.81 Spot Foreign Exchange Contracts
Securities Held Under Custodianship by Bank Proper
Trust Department Accounts 24,851,256,701.58 38,606,656,722.89 0.00 1,778,718,482,374.16 0.00 1,723,814,659,382.87 a) Trust and Other Fiduciary Accounts b) Agency Accounts c) Advisory/Consultancy 976.502.340.315.83 955.914.476.480.50 802,216,142,056.33 767,900,182,900.37 2.00 388,595,678,468.31 19,288,428,544.68 2.00 389,111,250,749.76 Derivatives Others 12.146.170.337.40 P 2,722,713,379,927.42 P 2,657,602,934,297.61 TOTAL CONTINGENT ACCOUNTS ADDITIONAL INFORMATION List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companies)
 a. BDO Capital & Investment Corporation
 b. BDO Leasing and Finance, Inc.
 c. BDO Private Bank, Inc. d. BDO Remit (Canada) Ltd. e. 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. 3. Capital Adequacy Ratio (CAR) on Consolidated Basis, as prescribed under existing regulations
a. Total CAR (%)
b. Tier 1 Ratio (%) 14 63% 14 87% 13.71% 13.52% c. Common Equity Tier 1 Ratio (%) 13.75% 4. Basel III Leverage Ratio (BLR) on Consolidated Basis 10.25% 10.41%

Republic of the Philippines)) 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. Executive Vice President & Comptroller

Newson NESTOR V. TAN
President & Chief Executive Officer

SUBSCRIBED AND SWORN to before me this 24th day of February 2022 at Makati City, affinists exhibiting to me their Passport No. - P302656B issued at DFA NCR Northeast on September 11, 2019 / 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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Book No. 3
Roll No. 57025
Series of 2022
IBP No. 014370, PTR No. 8535994

Republic of the Philippines)

) 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.

Executive Vice President & Comptroller

5. Basel III Liquidity Coverage Ratio (LCR) on Consolidated Basis

Newson NESTOR V. TAN
President & Chief Executive Officer

145.37%

140.06%

SUBSCRIBED AND SWORN to before me this 24th day of February 2022 at Makati City, affiants exhibiting to me their Passport No. - P302656B issued at DFA NCR Northeast on September 11, 2019 / 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. 258

Atty. Affing M. Zosa
Appointment No. M-566
Notary Public until 30 June 2022
BOok No. 3
Series of 2022
BP No. 014370; PTR No. 8535994