

BDO UNIBANK, INC.
Name of Financial Institution
BASEL III LEVERAGE RATIO REPORT - SOLO
As of DECEMBER 31, 2022

CONTROL PROOFLIST

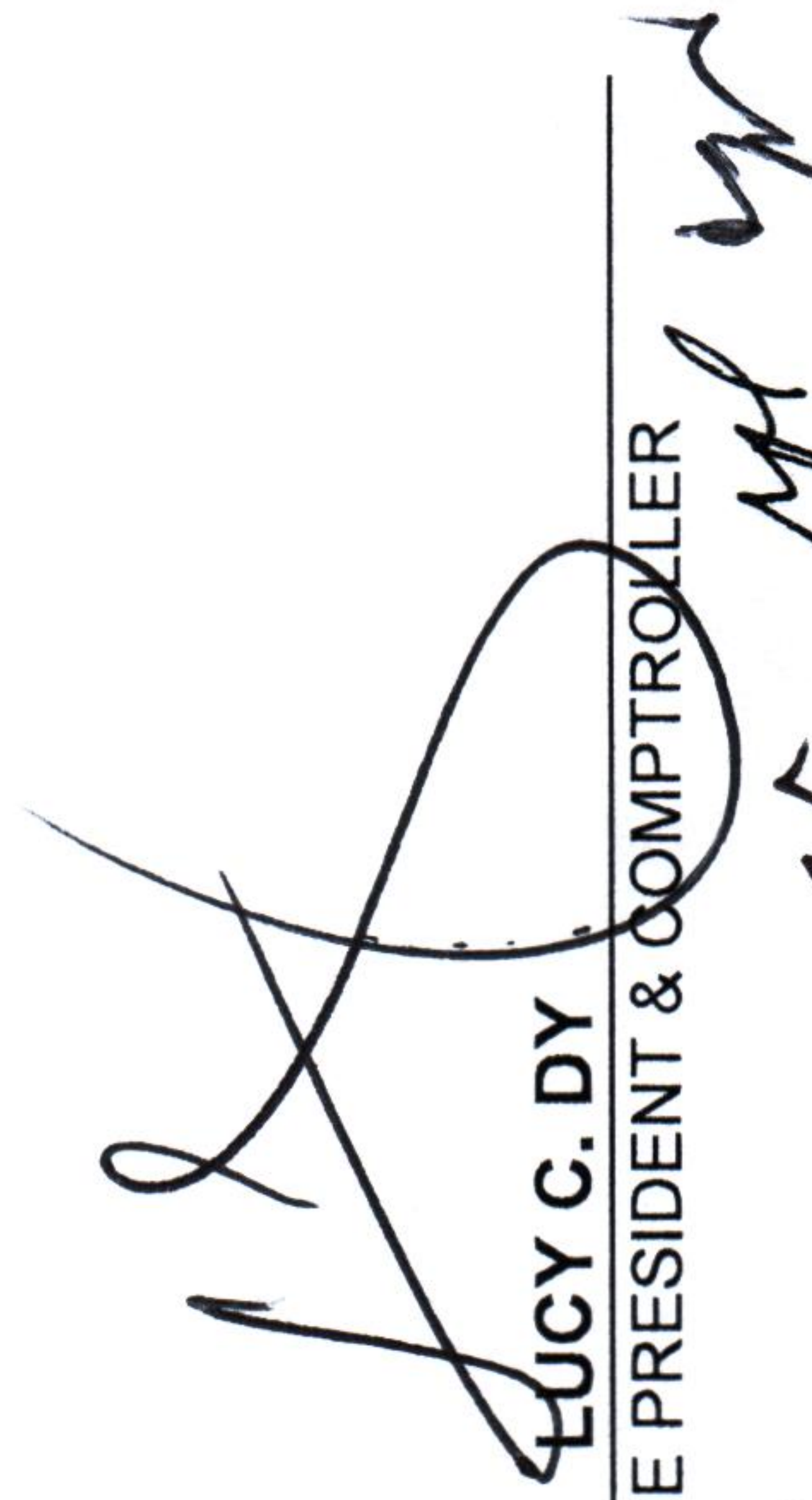
PART I. CALCULATION OF BASEL III LEVERAGE RATIO

Item	Nature of Item	Reference	Account Code	Amount
A. CAPITAL MEASURE				
A.1	Tier 1 Capital	Basel III CAR Report (Version 3) (Item A.7)	30000000000000000000	370,828,073,576.75
B. EXPOSURE MEASURE (Sum of B.1, B.2, B.3 and B.4)				
B.1	Total On-balance sheet exposures (B.1.1 minus B.1.2)		10006000000000000000	3,960,794,512,234.69
B.1.1	On-balance sheet items ^{1/}		10006050000000000000	3,835,367,704,883.91
B.1.2	Regulatory Adjustments ^{2/}		10006050000000000000	3,908,033,885,461.63
B.2	Total Derivative exposures (Sum of B.2.1 to B.2.3)		36500000000000000000	72,666,180,577.72
B.2.1	Replacement Cost associated with all derivatives transactions	Part II	43500000000000000000	6,600,714,917.73
B.2.2	Add-on amounts for potential future exposure associated with all derivative transactions	Part II - Item 5 - Column b	43500000000000000000	3,336,261,937.04
B.2.3	Adjusted effective notional amount of written credit derivatives	Part II - Item 5 - Column d	43500000000000000000	3,264,452,980.69
B.3	Total Securities Financing Transaction (SFT) exposures (Sum of B.3.1 and B.3.2)	Part II - Sum of Items 4.a.ii and 4.b.ii - Column a	43500000000000000000	0.00
B.3.1	Gross SFT assets (with no recognition of netting)	Part III	19540200000000000000	26,084,420,709.00
B.3.2	CCR exposures for SFT assets	Part III - Item 2 - Column a	19540200000000000000	26,084,420,709.00
B.4	Off-balance Sheet Exposures	Part III - Item 2 - Column b	19540200000000000000	0.00
C. BASEL III LEVERAGE RATIO (Ratio of A to B)		Part IV - Item 2 - OBS Exposures column	40006000000000000000	92,741,671,724.04
			99000000000000000000	9.36%

^{1/} Gross of General Loan Loss Provision (GLLP) and excluding derivatives and SFTs

^{2/} Deductions from Basel III Tier 1 capital are excluded from the leverage ratio exposure measure

We hereby certify that all matters set forth in this Basel III Leverage Ratio Report are true and correct to the best of our knowledge and belief.


LUCY C. DY
EXECUTIVE VICE PRESIDENT & COMPTROLLER


EVELYN L. VILLANUEVA
EXECUTIVE VICE PRESIDENT & CHIEF RISK OFFICER

BDO UNIBANK, INC.
Summary Comparison of Accounting Assets vs. Leverage Ratio Exposure
As of 12/31/2022
Amounts in Million Pesos

Item		Leverage Ratio Framework
1	Total consolidated assets as per published financial statements ^{1/}	3,924,462.613
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation ^{2/}	
3	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure ^{2/}	
4	Adjustments for derivative financial instruments	3,264.453
5	Adjustments for securities financial transactions (i.e., repos and similar secured lending)	0.000
6	Adjustments for off-balance sheet items (i.e., conversion to credit equivalent amounts of off-balance sheet exposures)	92,741.672
7	Other adjustments	-59,674.225
8	Leverage ratio exposure ^{3/}	3,960,794.512

^{1/} Refers to total on-balance sheet assets per quarterly published balance sheet

^{2/} Not included under the framework

^{3/} Sum of Items 1 to 7. Should be consistent with item 21 of the Basel III Leverage Ratio Common Disclosure Template

BDO UNIBANK, INC.
Basel III Leverage Ratio Common Disclosure Template

As of 12/31/2022

Amounts in Million Pesos; Ratios in Percent

Item		Leverage Ratio Framework
On-balance sheet exposures		
1	On-balance sheet items ^{1/}	3,908,033.885
2	(Asset amounts deducted in determining Basel III Tier 1 Capital)	-72,666.181
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	3,835,367.705
Derivative exposures		
4	Replacement Cost associated with all derivatives transactions	3,336.262
5	Add-on amounts for Potential Future Exposure associated with all derivative transactions	3,264.453
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework ^{2/}	
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions) ^{2/}	
8	(Exempted CCP leg of client-cleared trade exposures) ^{2/}	
9	Adjusted effective notional amount of written credit derivatives	0.000
10	(Adjusted effective offsets and add-on deductions for written credit derivatives)	
11	Total derivative exposures (sum of lines 4 to 10)	6,600.715
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting)	26,084.421
13	(Netted amounts of cash payables and cash receivables of gross SFT assets) ^{2/}	
14	CCR exposures for SFT assets	
15	Agent transaction exposures ^{3/}	
16	Total securities financing transaction exposures (sum of lines 12 to 15)	26,084.421
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	595,635.903
18	(Adjustments for conversion to credit equivalent amounts)	
19	Off-balance sheet items	92,741.672
Capital and total exposures		
20	Tier 1 capital	370,828.074
21	Total exposures (sum of lines 3, 11, 16 and 19)	3,960,794.512
Leverage ratio		
22	Basel III leverage ratio	9.36%

^{1/} Gross of General Loan Loss Provision (GLLP) and excluding derivatives and SFTs

^{2/} Not included under the framework

^{3/} When a bank/non-bank acting as an agent in an SFT provides an indemnity or guarantee to a customer or counterparty for any difference between the value of the security or cash the customer has lent and the value of the collateral the borrower has provided

Explanatory Table for Common Disclosure Template ^{1/}

Item ^{2/}	Explanation ^{3/}
1	On-balance sheet assets according to <u>Item A.2.b.1.</u>
2	Deductions from Basel III Tier 1 capital determined by <u>Item A.1 paragraph 2</u> excluded from the leverage ratio exposure measure, reported as negative amounts.
3	Sum of lines 1 and 2.
4	Replacement Cost (RC) determined by <u>Item A.2.b.2.</u>
5	Add-on amount for all derivative exposures according to <u>Item A.2.b.2 paragraphs 2-4.</u>
9	Adjusted effective notional amount (i.e., the effective notional amount reduced by any negative change in fair value) for written credit derivatives according to <u>Item A.2.b.2 paragraphs 5-6.</u>
10	Adjusted effective notional offsets of written credit derivatives according to paragraph <u>Item A.2.b.2 paragraphs 5-6</u> and deducted add-on amounts relating to written credit derivatives according to <u>Item A.2.b.2 paragraph 7</u> , reported as negative amounts, if applicable.
11	Sum of lines 4 - 10.
12	Gross SFT assets with no recognition of netting other than novation as set out in footnote 9, removing certain securities received as determined by <u>Item A.2.b.3.a.</u>
13	Cash payables and cash receivables of gross SFT assets netted according to <u>Item A.2.b.3.a.</u> , reported as negative amounts.
14	Measure of counterparty credit risk for SFTs as determined by <u>Item A.2.b.3.a.</u>
15	Agent transaction exposure amount determined according to <u>Item A.2.b.3.b.</u>
16	Sum of lines 12-15.
17	Total off-balance sheet exposure amounts on a gross notional basis, before any adjustment for credit conversion factors according to <u>Item A.2.b.4.</u>
18	Reduction in gross amount of off-balance sheet exposures due to the application of credit conversion factors in <u>Item A.2.b.4.</u>
19	Sum of lines 17-18.
20	Tier 1 capital as determined by <u>Item A.1.</u>
21	Sum of lines 3, 11, 16 and 19.
22	Basel III leverage ratio according to <u>Item A.</u>

^{1/} Individual banks/QBs need not disclose the explanatory table.

^{2/} Only items which are applicable are retained from the BIS prescribed template. However, row numbering remains unchanged for easy mapping with the BIS prescribed template.

^{3/} Refers to appropriate items in the Guidelines on the Implementation of the Basel III Leverage Ratio Framework (Appendix 111 of the MORB).