

Basel III Liquidity Coverage Ratio (LCR) of BDO Unibank Group as of December 31, 2022 per Bangko Sentral ng Pilipinas (BSP) required disclosure.

| <b>LIQUIDITY COVERAGE RATIO DISCLOSURE TEMPLATE - CONSOLIDATED</b><br><b>(In Single Currency, Absolute Amount)</b> |  |  |
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| <b>NATURE OF ITEM</b>  | <b>TOTAL UNWEIGHTED <sup>1</sup></b><br><b>VALUE</b><br><b>(AVERAGE)</b> | <b>TOTAL WEIGHTED <sup>2</sup></b><br><b>VALUE</b><br><b>(AVERAGE)</b> |
| <b>STOCK OF HIGH-QUALITY LIQUID ASSETS (HQLA)</b>  |  |  |
| <b>1. TOTAL STOCK OF HQLA</b>  |  | 842,682,194,526.94   |
| <b>EXPECTED CASH OUTFLOWS</b>  |  |  |
| <b>2. Deposits, of which:</b>  | <b>2,961,889,090,046.29</b>  | <b>662,676,116,487.30</b>  |
| 3. Retail funding  | 1,718,811,442,379.80   | 179,698,404,255.29   |
| 4. Wholesale Funding of which:   | 1,243,077,647,666.49   | 482,977,712,232.01   |
| 5. <i>Operational deposits</i>   | 884,586,218,033.48   | 265,375,865,410.04   |
| 6. <i>Non-operational deposits (all counterparties)</i>  | 358,491,429,633.01   | 217,601,846,821.97   |
| <b>7. Unsecured wholesale funding (all counterparties)</b>   | <b>18,366,108,107.74</b>   | <b>18,053,192,832.21</b>   |
| <b>8. Secured Funding</b>  |  | <b>125,405,128.38</b>  |
| <b>9. Derivatives contracts, of which:</b>   | <b>183,570,282,627.95</b>  | <b>183,570,282,627.95</b>  |
| 10. Outflows related to derivatives exposures (net)  | 183,570,282,627.95   | 183,570,282,627.95   |
| 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>23,403,000,000.00</b>   | <b>2,340,300,000.00</b>  |
| <b>14. Other contractual obligations within a 30-day period</b>  | <b>26,084,632,852.41</b>   | <b>26,084,632,852.41</b>   |
| <b>15. Other contingent funding obligations</b>  | <b>2,928,275,407,017.22</b>  | <b>87,848,262,210.52</b>   |
| <b>16 TOTAL EXPECTED CASH OUTFLOWS</b>   |  | <b>980,698,192,138.77</b>  |
| <b>EXPECTED CASH INFLOWS</b>   |  |  |
| <b>17. Secured lending</b>   | <b>267,974,509.48</b>  | <b>53,131,417.41</b>   |
| <b>18. Fully performing exposures (all counterparties)</b>   | <b>309,437,214,064.17</b>  | <b>197,663,450,461.83</b>  |
| <b>19. Other cash inflows</b>  | <b>195,112,147,723.46</b>  | <b>195,112,147,723.46</b>  |
| <b>20. TOTAL EXPECTED CASH INFLOWS</b>   | <b>504,817,336,297.11</b>  | <b>392,828,729,602.70</b>  |
|  |  | <b>Total Adjusted <sup>3</sup></b><br><b>Value</b>                     |
| <b>21. TOTAL STOCK OF HQLA</b>   |  | <b>842,682,194,526.94</b>  |
| <b>22. TOTAL EXPECTED NET CASH OUTFLOWS</b>  |  | <b>587,869,462,536.07</b>  |
| <b>23. LIQUIDITY COVERAGE RATIO (%)</b>  |  | <b>143.35%</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).

Datapoints used were the simple average of the quarterly consolidated report as of March 31, 2022; June 30, 2022; September 30, 2022 and December 31, 2022.