Basel III Liquidity Coverage Ratio (LCR) of BDO Unibank Group as of December 31, 2025 per Bangko Sentral ng Pilipinas (BSP) required disclosure.

LIQUIDITY COVERAGE RATIO DISCLOSURE TEMPLATE - CONSOLIDATED (In Single Currency, Absolute Amount)		
NATURE OF ITEM	**TOTAL UNWEIGHTED [1] VALUE (AVERAGE)**	**TOTAL WEIGHTED [2] VALUE (AVERAGE)**
STOCK OF HIGH-QUALITY LIQUID ASSETS (HQLA)		
1. TOTAL STOCK OF HQLA		1,090,679,752,127.41
EXPECTED CASH OUTFLOWS		
2. Deposits, of which:	**4,034,876,158,294.10**	**1,076,124,985,192.73**
3. Retail funding	2,337,111,681,717.94	264,724,173,179.65
4. Wholesale Funding of which:	1,697,764,476,576.16	811,400,812,013.08
5. Operational deposits	*873,877,173,400.26*	*262,163,152,020.08*
6. Non-operational deposits (all counterparties)	*823,887,303,175.90*	*549,237,659,993.00*
7. Unsecured wholesale funding (all counterparties)	**56,782,952,004.38**	**54,322,457,944.21**
8. Secured Funding		**0.00**
9. Derivatives contracts, of which:	**209,076,282,922.64**	**209,076,282,922.64**
10. Outflows related to derivatives exposures (net)	209,076,282,922.64	209,076,282,922.64
11. Outflows related to collateral requirements	0.00	0.00
12. Structured financing instruments	**0.00**	**0.00**
13. Committed business facilities (all counterparties)	**5,868,437,207.02**	**586,769,490.70**
14. Other contractual obligations within a 30-day period	**35,031,604,885.46**	**35,031,604,885.46**
15. Other contingent funding obligations	**1,893,243,223,620.22**	**57,538,508,653.26**
16 TOTAL EXPECTED CASH OUTFLOWS		**1,432,680,609,089.00**
EXPECTED CASH INFLOWS		
17. Secured lending	**38,036,476.77**	**3,374,131.98**
18. Fully performing exposures (all counterparties)	**518,051,173,573.39**	**323,669,221,324.98**
19. Other cash inflows	**269,626,593,245.24**	**269,626,593,245.24**
20. TOTAL EXPECTED CASH INFLOWS	**787,715,803,295.40**	**593,299,188,702.20**
		Total Adjusted [3] Value
21. TOTAL STOCK OF HQLA		**1,090,679,752,127.41**
22. TOTAL EXPECTED NET CASH OUTFLOWS		**839,381,420,386.80**
23. LIQUIDITY COVERAGE RATIO (%)		**129.94%**

[1] Unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).

[2] Weighted values must be calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows).

[3] 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, 2025, June 30, 2025, September 30, 2025 and December 31, 2025.