

Basel III Liquidity Coverage Ratio (LCR) of BDO Unibank Group as of March 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 | | 992,456,261,973.15 |
| EXPECTED CASH OUTFLOWS | | |
| 2. Deposits, of which: | 3,839,899,112,978.60 | 1,006,962,747,895.40 |
| 3. Retail funding | 2,191,648,006,876.07 | 249,310,023,376.99 |
| 4. Wholesale Funding of which: | 1,648,251,106,102.53 | 757,652,724,518.41 |
| 5. <i>Operational deposits</i> | 915,495,938,554.30 | 274,648,781,566.29 |
| 6. <i>Non-operational deposits (all counterparties)</i> | 732,755,167,548.23 | 483,003,942,952.12 |
| 7. Unsecured wholesale funding (all counterparties) | 8,419,236,083.77 | 7,403,673,519.32 |
| 8. Secured Funding | | 0.00 |
| 9. Derivatives contracts, of which: | 221,597,851,663.67 | 221,597,851,663.67 |
| 10. Outflows related to derivatives exposures (net) | 221,597,851,663.67 | 221,597,851,663.67 |
| 11. Outflows related to collateral requirements | 0.00 | 0.00 |
| 12. Structured financing instruments | 0.00 | 0.00 |
| 13. Committed business facilities (all counterparties) | 10,981,782,424.65 | 1,098,013,822.47 |
| 14. Other contractual obligations within a 30-day period | 29,895,422,971.75 | 29,895,422,971.75 |
| 15. Other contingent funding obligations | 1,753,483,746,836.68 | 53,839,852,427.74 |
| 16 TOTAL EXPECTED CASH OUTFLOWS | | 1,320,797,562,300.35 |
| EXPECTED CASH INFLOWS | | |
| 17. Secured lending | 12,991,577.34 | 1,831,911.97 |
| 18. Fully performing exposures (all counterparties) | 503,785,145,983.41 | 322,338,304,838.74 |
| 19. Other cash inflows | 239,403,661,160.54 | 239,403,661,160.54 |
| 20. TOTAL EXPECTED CASH INFLOWS | 743,201,798,721.29 | 561,743,797,911.25 |
| | | Total Adjusted ³ Value |
| 21. TOTAL STOCK OF HQLA | | 992,456,261,973.15 |
| 22. TOTAL EXPECTED NET CASH OUTFLOWS | | 759,053,764,389.10 |
| 23. LIQUIDITY COVERAGE RATIO (%) | | 130.75% |

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).

Datapoint used was the simple average of the quarterly consolidated report as of March 31, 2025.