

Basel III Liquidity Coverage Ratio (LCR) of BDO Unibank Group as of September 30, 2025 per Bangko Sentral ng Pilipinas (BSP) required disclosure.

<b>LIQUIDITY COVERAGE RATIO DISCLOSURE TEMPLATE - CONSOLIDATED</b> (In Single Currency, Absolute Amount)		
<b>NATURE OF ITEM</b>	<b>TOTAL UNWEIGHTED <sup>1</sup> VALUE (AVERAGE)</b>	<b>TOTAL WEIGHTED <sup>2</sup> VALUE (AVERAGE)</b>
<b>STOCK OF HIGH-QUALITY LIQUID ASSETS (HQLA)</b>		
<b>1. TOTAL STOCK OF HQLA</b>		1,086,976,552,980.08
<b>EXPECTED CASH OUTFLOWS</b>		
<b>2. Deposits, of which:</b>	<b>3,986,289,577,720.20</b>	<b>1,074,001,852,179.90</b>
3. Retail funding	2,282,189,455,721.65	258,946,956,271.30
4. Wholesale Funding of which:	1,704,100,121,998.55	815,054,895,908.60
5. <i>Operational deposits</i>	884,073,714,918.42	265,222,114,475.53
6. <i>Non-operational deposits (all counterparties)</i>	820,026,407,080.13	549,832,781,433.07
<b>7. Unsecured wholesale funding (all counterparties)</b>	<b>41,662,925,796.10</b>	<b>39,152,286,375.99</b>
<b>8. Secured Funding</b>		<b>0.00</b>
<b>9. Derivatives contracts, of which:</b>	<b>205,198,995,387.82</b>	<b>205,198,995,387.82</b>
10. Outflows related to derivatives exposures (net)	205,198,995,387.82	205,198,995,387.82
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>6,783,605,856.49</b>	<b>678,261,612.32</b>
<b>14. Other contractual obligations within a 30-day period</b>	<b>31,515,421,136.54</b>	<b>31,515,421,136.54</b>
<b>15. Other contingent funding obligations</b>	<b>1,838,571,902,681.31</b>	<b>55,814,608,585.09</b>
<b>16 TOTAL EXPECTED CASH OUTFLOWS</b>		<b>1,406,361,425,277.66</b>
<b>EXPECTED CASH INFLOWS</b>		
<b>17. Secured lending</b>	<b>29,732,301.39</b>	<b>2,666,030.00</b>
<b>18. Fully performing exposures (all counterparties)</b>	<b>528,105,742,022.21</b>	<b>337,295,840,491.52</b>
<b>19. Other cash inflows</b>	<b>253,028,308,225.77</b>	<b>253,028,308,225.77</b>
<b>20. TOTAL EXPECTED CASH INFLOWS</b>	<b>781,163,782,549.37</b>	<b>590,326,814,747.29</b>
		<b>Total Adjusted <sup>3</sup> Value</b>
<b>21. TOTAL STOCK OF HQLA</b>		<b>1,086,976,552,980.08</b>
<b>22. TOTAL EXPECTED NET CASH OUTFLOWS</b>		<b>816,034,610,530.37</b>
<b>23. LIQUIDITY COVERAGE RATIO (%)</b>		<b>133.20%</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, 2025, June 30, 2025 and September 30, 2025.