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

LIQUIDITY COVERAGE RATIO DISCLOSURE TEMPLATE - SOLO (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		968,722,777,569.38
EXPECTED CASH OUTFLOWS		
2. Deposits, of which:	**3,733,103,302,985.65**	**981,321,223,035.11**
3. Retail funding	2,122,171,432,108.68	241,394,855,793.67
4. Wholesale Funding of which:	1,610,931,870,876.97	739,926,367,241.44
5. Operational deposits	*896,424,421,182.09*	*268,927,326,354.63*
6. Non-operational deposits (all counterparties)	*714,507,449,694.88*	*470,999,040,886.81*
7. Unsecured wholesale funding (all counterparties)	**6,030,507,541.86**	**5,014,944,977.40**
8. Secured Funding		**0.00**
9. Derivatives contracts, of which:	**218,454,657,036.35**	**218,454,657,036.35**
10. Outflows related to derivatives exposures (net)	218,454,657,036.35	218,454,657,036.35
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	**29,233,372,888.85**	**29,233,372,888.85**
15. Other contingent funding obligations	**1,753,483,746,836.68**	**53,839,852,427.74**
16 TOTAL EXPECTED CASH OUTFLOWS		**1,288,962,064,187.92**
EXPECTED CASH INFLOWS		
17. Secured lending	**0.00**	**0.00**
18. Fully performing exposures (all counterparties)	**503,498,558,254.58**	**322,280,041,068.69**
19. Other cash inflows	**228,421,565,614.13**	**228,421,565,614.13**
20. TOTAL EXPECTED CASH INFLOWS	**731,920,123,868.71**	**550,701,606,682.82**
		Total Adjusted [3] Value
21. TOTAL STOCK OF HQLA		**968,722,777,569.38**
22. TOTAL EXPECTED NET CASH OUTFLOWS		**738,260,457,505.10**
23. LIQUIDITY COVERAGE RATIO (%)		**131.22%**

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[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 solo report as of March 31, 2025.