



BDO UNIBANK, INC.
As of June 30, 2025

BALANCE SHEET
(Head Office and Branches)

	AMOUNT	
	Current Quarter	Previous Quarter
ASSETS		
Cash and Cash Items	P 82,899,270,696.57	P 83,877,442,791.12
Due from Bangko Sentral ng Pilipinas	252,044,628,569.30	269,211,478,212.73
Due from Other Central Banks and Banks - Net	70,970,059,489.06	49,978,212,198.89
Financial Assets at Fair Value through Profit or Loss (FVPL)	19,266,970,134.71	15,532,673,222.42
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	290,508,520,527.25	267,876,691,387.81
Debt Securities at Amortized Cost - Net	583,223,645,009.78	568,963,323,971.93
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	122,391,813,471.93	110,607,505,412.13
Loans and Receivables-Others	3,286,815,370,938.12	3,127,743,761,553.88
Loans and Receivables Arising from RA/CA/PR/SLB	0.00	12,523,970,588.00
Total Loan Portfolio (TLP) - Gross	3,409,207,184,410.05	3,250,875,237,554.01
Allowance for Credit Losses	84,076,520,090.26	82,779,939,921.64
Total Loan Portfolio - Net	3,325,130,664,319.79	3,168,095,297,632.37
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	71,036,648,781.12	67,637,635,048.03
Bank Premises, Furniture, Fixture and Equipment - Net	70,288,061,951.82	68,428,442,027.50
Real and Other Properties Acquired - Net	15,402,811,134.92	14,935,105,328.64
Sales Contract Receivables - Net	1,363,241,600.75	1,365,556,103.14
Non-Current Assets Held for Sale	1,011,331,983.57	1,049,666,188.41
Other Assets - Net	122,813,188,291.03	116,902,246,832.38
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00

TOTAL ASSETS	P 4,905,959,042,489.67	P 4,693,853,770,945.37
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	P 2,869,285,316.94	P 2,784,528,431.91
Deposit Liabilities	3,908,695,540,848.71	3,736,050,648,206.50
Due to Other Banks	341,359,800.00	196,230,300.00
Bills Payable	81,678,514,593.52	61,619,879,362.73
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	72,947,350,000.00	42,049,350,000.00
c) Other Borrowings, including Deposit Substitutes	8,731,164,593.52	19,570,529,362.73
Bonds Payable-Net	158,416,469,561.02	159,025,427,818.43
Unsecured Subordinated Debt-Net	0.00	0.00
Redeemable Preferred Shares	0.00	0.00
Other Liabilities	145,159,877,297.04	141,632,612,720.57
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00

TOTAL LIABILITIES	P 4,297,161,047,417.23	P 4,101,309,326,840.14
STOCKHOLDERS' EQUITY		
Capital Stock	P 59,450,320,880.00	P 59,449,721,730.00
Additional Paid-In Capital	237,448,401,145.94	237,502,549,413.17
Undivided Profits	40,697,537,169.31	19,763,824,190.05
Retained Earnings	301,714,761,585.76	314,383,810,892.67
Other Capital Accounts	-30,513,025,708.57	-38,555,462,120.66
Assigned Capital	0.00	0.00

TOTAL STOCKHOLDERS' EQUITY	P 608,797,995,072.44	P 592,544,444,105.23
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 4,905,959,042,489.67	P 4,693,853,770,945.37
CONTINGENT ACCOUNTS		
Guarantees Issued	P 36,541,292.00	P 36,541,292.00
Financial Standby Letters of Credit	0.00	1,788,355,851.98
Performance Standby Letters of Credit	42,827,379,315.69	49,885,256,501.81
Commercial Letters of Credit	36,112,174,817.18	38,279,386,840.54
Trade Related Guarantees	14,062,968,876.88	15,797,232,903.93
Commitments	789,536,802,494.86	740,491,099,328.61
Spot Foreign Exchange Contracts	25,759,400,340.12	43,820,120,189.45
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	1,719,944,485,306.75	1,707,068,637,869.49
Derivatives	395,122,016,792.22	511,980,946,196.84
Others	89,878,932,448.31	74,897,989,509.91

TOTAL CONTINGENT ACCOUNTS	P 3,113,280,701,684.01	P 3,184,045,566,484.56
FINANCIAL INDICATORS		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	1.70%	1.72%
Net NPL Ratio	0.74%	0.72%
Gross NPL Coverage Ratio	144.80%	148.38%
Net NPL Coverage Ratio	114.44%	117.65%

RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	3.95%	3.88%
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	0.03%	0.03%
Ratio of DOSRI Loans to gross TLP	0.60%	0.63%
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.19%	0.17%

LIQUIDITY		
Liquidity Coverage Ratio (%)	127.52%	131.22%
Net Stable Funding Ratio (%)	119.23%	119.74%

PROFITABILITY		
Return on Equity (ROE) (%)	13.73%	13.55%
Return on Assets (%)	1.86%	1.82%
Net Interest Margin (%)	4.55%	4.47%

CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio (%)	13.85%	13.97%
Tier 1 Capital Ratio (%)	14.02%	14.15%
CAR (%)	14.98%	15.10%

LEVERAGE		
Basel III Leverage Ratio (%)	9.87%	10.12%

CONSOLIDATED BALANCE SHEET
(Bank and Financial Subsidiaries)

	AMOUNT	
	Current Quarter	Previous Quarter
ASSETS		
Cash and Cash Items	P 87,131,814,513.94	P 87,581,355,020.04
Due from Bangko Sentral ng Pilipinas	257,429,155,122.29	270,748,769,911.23
Due from Other Central Banks and Banks - Net	80,532,368,863.85	63,283,855,973.45
Financial Assets at Fair Value through Profit or Loss (FVPL)	26,359,404,343.36	21,189,760,963.05
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	300,091,299,294.54	277,702,360,930.93
Debt Securities at Amortized Cost - Net	604,468,006,294.76	587,332,047,883.93
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	115,379,987,110.93	105,391,205,412.13
Loans and Receivables-Others	3,412,951,146,500.91	3,246,491,807,035.20
Loans and Receivables Arising from RA/CA/PR/SLB	296,756,313.00	12,823,970,588.00
Total Loan Portfolio (TLP) - Gross	3,528,627,889,924.84	3,364,706,983,035.33
Allowance for Credit Losses	86,502,844,686.59	85,236,998,137.28
Total Loan Portfolio - Net	3,442,125,045,238.25	3,279,469,984,898.05
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	34,728,398,970.22	32,009,234,303.77
Bank Premises, Furniture, Fixture and Equipment - Net	73,398,757,213.04	71,521,808,574.03
Real and Other Properties Acquired - Net	15,685,433,106.43	15,192,165,935.86
Sales Contract Receivables - Net	1,386,707,553.66	1,382,398,062.36
Non-Current Assets Held for Sale	1,011,331,983.57	1,049,666,188.41
Other Assets - Net	122,935,767,275.97	120,144,876,391.82
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00

TOTAL ASSETS	P 5,047,283,489,773.88	P 4,828,608,285,036.93
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	P 4,943,574,553.41	P 5,107,680,122.70
Deposit Liabilities	4,025,623,961,879.40	3,843,358,671,658.56
Due to Other Banks	341,359,800.00	196,230,300.00
Bills Payable	104,223,180,557.69	84,016,273,494.45
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	72,947,350,000.00	42,049,350,000.00
c) Other Borrowings, including Deposit Substitutes	31,275,830,557.69	41,966,923,494.45
Bonds Payable-Net	158,416,469,561.02	159,025,427,818.43
Unsecured Subordinated Debt-Net	0.00	0.00
Redeemable Preferred Shares	0.00	0.00
Other Liabilities	142,789,231,971.92	142,245,769,983.29
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00

TOTAL LIABILITIES	P 4,436,337,778,323.44	P 4,233,950,053,377.43
STOCKHOLDERS' EQUITY		
Capital Stock	P 59,450,320,880.00	P 59,449,721,730.00
Additional Paid-In Capital	237,448,401,145.94	237,502,549,413.17
Undivided Profits	40,291,434,116.18	19,382,263,822.67
Retained Earnings	301,678,486,933.79	314,347,536,162.33
Other Capital Accounts	-27,922,931,625.47	-36,023,841,468.67
Assigned Capital	0.00	0.00

TOTAL STOCKHOLDERS' EQUITY	P 610,945,711,450.44	P 594,658,231,659.50
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 5,047,283,489,773.88	P 4,828,608,285,036.93
CONTINGENT ACCOUNTS		
Guarantees Issued	P 36,541,292.00	P 36,541,292.00
Financial Standby Letters of Credit	0.00	1,788,355,851.98
Performance Standby Letters of Credit	42,827,379,315.69	49,885,256,501.81
Commercial Letters of Credit	36,112,174,817.18	38,279,386,840.54
Trade Related Guarantees	14,062,968,876.88	15,797,232,903.93
Commitments	789,536,802,494.86	740,491,099,328.61
Spot Foreign Exchange Contracts	26,692,479,720.80	44,191,068,745.83
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	2,372,582,359,694.59	2,336,533,941,781.99
Derivatives	478,241,242,480.55	562,678,553,821.93
Others	98,988,061,313.10	74,934,425,701.46

TOTAL CONTINGENT ACCOUNTS	P 3,850,080,010,005.65	P 3,864,615,862,770.08
FINANCIAL INDICATORS		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	1.75%	1.77%
Net NPL Ratio	0.76%	0.74%
Gross NPL Coverage Ratio	139.99%	143.41%
Net NPL Coverage Ratio	110.76%	113.82%

RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	3.82%	3.76%
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	0.03%	0.03%
Ratio of DOSRI Loans to gross TLP	0.58%	0.61%
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.19%	0.17%

LIQUIDITY		
Liquidity Coverage Ratio (%)	126.30%	130.75%
Net Stable Funding Ratio (%)	119.40%	119.73%

PROFITABILITY		
Return on Equity (ROE) (%)	13.54%	13.24%
Return on Assets (%)	1.77%	1.72%
Net Interest Margin (%)	4.62%	4.55%

CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio (%)	14.32%	14.41%
Tier 1 Capital Ratio (%)	14.48%	14.58%
CAR (%)	15.43%	15.53%

LEVERAGE		
Basel III Leverage Ratio (%)	10.31%	10.54%

BDO UNIBANK, INC.
Board of Directors

Chairperson

Teresita T. Sy

Members

Jones M. Castro, Jr.

Dioscoro I. Ramos

Josefina N. Tan

Nestor V. Tan

Independent Directors

George T. Barcelona

Estela P. Bernabe

Vipul Bhagat

Franklin M. Drilon

Alfredo E. Pascual

Vicente S. Pérez, Jr.

President & CEO

Nestor V. Tan

Senior Executive Vice President

Rolando C. Tanchanco

Executive Vice Presidents

Arnold Q. Bengco

Gerard Lee B. Co

Lazaro Jerome C. Guevarra

Jeanette S. Javellana

Maria Corazon A. Mallillin

Dalmacio D. Martin

Luis S. Reyes Jr.

Charles M. Rodriguez

Cecilia Luz L. Tan

Evelyn L. Villanueva

List of Bank's Financial Allied Subsidiaries
(Excluding Subsidiary Insurance Companies)

a. BDO Capital & Investment Corporation

b. Dominion Holdings, Inc.

c. BDO Private Bank, Inc.

d. BDO Remit (Canada) Ltd.

e. BDO Remit (Japan) Ltd.

f. BDO Remit (USA), Inc.

g. BDO Strategic Holdings, Inc.

h. BDO Europe Ltd.

i. BDO Network Bank, Inc.

List of Subsidiary Insurance Companies

a. BDO Insurance and Reinsurance Brokers, Inc.

b. BDO Life Assurance Co., Inc.

We, GWYNETH M. ENTAO and NESTOR V. TAN of the above-mentioned bank do solemnly swear that all matters set forth in the above balance sheet are true and correct to the best of our knowledge and belief.


GWYNETH M. ENTAO
Senior Vice President & Comptroller


NESTOR V. TAN
President & Chief Executive Officer

We, GWYNETH M. ENTAO and NESTOR V. TAN of the above-mentioned bank do solemnly swear that all matters set forth in the above balance sheet are true and correct to the best of our knowledge and belief.


GWYNETH M. ENTAO
Senior Vice President & Comptroller


NESTOR V. TAN
President & Chief Executive Officer