



BDO UNIBANK, INC.
As of September 30, 2025

BALANCE SHEET
(Head Office and Branches)

ASSETS	AMOUNT	
	Current Quarter	Previous Quarter
Cash and Cash Items	P 75,763,577,604.34	P 82,899,270,696.57
Due from Bangko Sentral ng Pilipinas	201,130,509,282.54	252,044,628,569.30
Due from Other Central Banks and Banks - Net	87,213,816,344.13	70,970,059,489.06
Financial Assets at Fair Value through Profit or Loss (FVPL)	23,409,371,513.58	19,266,970,134.71
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	368,738,896,593.18	290,508,520,527.25
Debt Securities at Amortized Cost - Net	573,776,320,660.76	583,223,645,009.78
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	86,027,094,697.42	122,391,813,471.93
Loans and Receivables-Others	3,334,611,325,448.76	3,286,815,370,938.12
Loans and Receivables Arising from RA/CA/PR/SLB	85,183,000,000.00	0.00
Total Loan Portfolio (TLP) - Gross	3,505,821,420,146.18	3,409,207,184,410.05
Allowance for Credit Losses	83,188,948,304.05	84,076,520,090.26
Total Loan Portfolio - Net	3,422,632,471,842.13	3,325,130,664,319.79
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	73,185,917,227.76	71,036,648,781.12
Bank Premises, Furniture, Fixture and Equipment - Net	71,554,593,300.48	70,288,061,951.82
Real and Other Properties Acquired - Net	16,218,824,468.82	15,402,811,134.92
Sales Contract Receivables - Net	1,348,420,845.74	1,363,241,600.75
Non-Current Assets Held for Sale	1,125,350,620.32	1,011,331,983.57
Other Assets - Net	161,605,051,096.89	122,813,188,291.03
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	P 5,077,701,121,400.67	P 4,905,959,042,489.67
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	P 3,860,610,322.68	P 2,869,285,316.94
Deposit Liabilities	3,980,919,999,344.33	3,908,695,540,848.71
Due to Other Banks	342,192,480.00	341,359,800.00
Bills Payable	66,925,954,185.29	81,678,514,593.52
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	57,905,020,000.00	72,947,350,000.00
c) Other Borrowings, including Deposit Substitutes	9,020,934,185.29	8,731,164,593.52
Bonds Payable-Net	211,429,197,995.30	158,416,469,561.02
Unsecured Subordinated Debt-Net	0.00	0.00
Redeemable Preferred Shares	0.00	0.00
Other Liabilities	186,672,734,603.65	145,159,877,297.04
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	P 4,450,150,688,931.25	P 4,297,161,047,417.23
STOCKHOLDERS' EQUITY		
Capital Stock	P 59,513,528,270.00	P 59,450,320,880.00
Additional Paid-In Capital	238,109,283,896.89	237,448,401,145.94
Undivided Profits	63,182,469,660.69	40,697,537,169.31
Retained Earnings	295,398,599,441.89	301,714,761,585.76
Other Capital Accounts	-28,653,448,800.05	-30,513,025,708.57
Assigned Capital	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	P 627,550,432,469.42	P 608,797,995,072.44
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 5,077,701,121,400.67	P 4,905,959,042,489.67
CONTINGENT ACCOUNTS		
Guarantees Issued	P 36,541,292.00	P 36,541,292.00
Financial Standby Letters of Credit	0.00	0.00
Performance Standby Letters of Credit	38,322,934,665.02	42,827,379,315.69
Commercial Letters of Credit	30,314,760,741.10	36,112,174,817.18
Trade Related Guarantees	16,321,835,640.15	14,062,968,876.88
Commitments	841,902,580,024.71	789,536,802,494.86
Spot Foreign Exchange Contracts	30,263,766,614.72	25,759,400,340.12
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	1,773,127,520,684.25	1,719,944,485,306.75
Derivatives	475,545,119,133.76	395,122,016,792.22
Others	106,888,592,834.21	89,878,932,448.31
TOTAL CONTINGENT ACCOUNTS	P 3,312,723,651,629.92	P 3,113,280,701,684.01
FINANCIAL INDICATORS		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	1.72%	1.70%
Net NPL Ratio	0.82%	0.74%
Gross NPL Coverage Ratio	137.97%	144.80%
Net NPL Coverage Ratio	106.16%	114.44%
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	3.73%	3.95%
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	0.59%	0.60%
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.20%	0.19%
LIQUIDITY		
Liquidity Coverage Ratio (%)	144.33%	127.52%
Net Stable Funding Ratio (%)	121.21%	119.23%
PROFITABILITY		
Return on Equity (ROE) (%)	13.99%	13.73%
Return on Assets (%)	1.89%	1.86%
Net Interest Margin (%)	4.56%	4.55%
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio (%)	13.97%	13.85%
Tier 1 Capital Ratio (%)	14.15%	14.02%
CAR (%)	15.11%	14.98%
LEVERAGE		
Basel III Leverage Ratio (%)	9.80%	9.87%

CONSOLIDATED BALANCE SHEET
(Bank and Financial Subsidiaries)

ASSETS	AMOUNT	
	Current Quarter	Previous Quarter
Cash and Cash Items	P 79,102,049,182.45	P 87,131,814,513.94
Due from Bangko Sentral ng Pilipinas	206,778,989,134.81	257,429,155,122.29
Due from Other Central Banks and Banks - Net	97,989,402,581.50	80,532,368,863.85
Financial Assets at Fair Value through Profit or Loss (FVPL)	32,255,933,314.46	26,359,404,343.36
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	378,386,194,302.29	300,091,299,294.54
Debt Securities at Amortized Cost - Net	591,666,470,732.97	604,468,006,294.76
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	78,442,565,162.22	115,379,987,110.93
Loans and Receivables-Others	3,468,383,990,042.47	3,412,951,146,500.91
Loans and Receivables Arising from RA/CA/PR/SLB	87,383,000,000.00	296,756,313.00
Total Loan Portfolio (TLP) - Gross	3,634,209,555,204.69	3,528,627,889,924.84
Allowance for Credit Losses	85,711,773,664.19	86,502,844,686.59
Total Loan Portfolio - Net	3,548,497,781,540.50	3,442,125,045,238.25
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	35,992,233,702.52	34,728,398,970.22
Bank Premises, Furniture, Fixture and Equipment - Net	74,750,272,657.88	73,398,757,213.04
Real and Other Properties Acquired - Net	16,537,191,204.53	15,685,433,106.43
Sales Contract Receivables - Net	1,364,760,874.45	1,386,707,553.66
Non-Current Assets Held for Sale	1,125,350,620.32	1,011,331,983.57
Other Assets - Net	159,106,481,635.79	122,935,677,275.97
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	P 5,223,553,111,652.47	P 5,047,283,489,773.88
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	P 6,783,177,603.23	P 4,943,574,553.41
Deposit Liabilities	4,102,188,945,471.60	4,025,623,961,879.40
Due to Other Banks	342,192,480.00	341,359,800.00
Bills Payable	91,029,238,835.23	104,223,180,557.69
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	57,905,020,000.00	72,947,350,000.00
c) Other Borrowings, including Deposit Substitutes	33,124,218,835.23	31,275,830,557.69
Bonds Payable-Net	211,429,197,995.30	158,416,469,561.02
Unsecured Subordinated Debt-Net	0.00	0.00
Redeemable Preferred Shares	0.00	0.00
Other Liabilities	182,018,146,431.81	142,789,231,971.92
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	P 4,593,790,898,817.17	P 4,436,337,778,323.44
STOCKHOLDERS' EQUITY		
Capital Stock	P 59,513,528,270.00	P 59,450,320,880.00
Additional Paid-In Capital	238,109,283,896.89	237,448,401,145.94
Undivided Profits	62,751,273,981.29	40,291,434,116.18
Retained Earnings	295,362,324,789.92	301,678,486,933.79
Other Capital Accounts	-25,974,198,102.80	-27,922,931,625.47
Assigned Capital	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	P 629,762,212,835.30	P 610,945,711,450.44
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 5,223,553,111,652.47	P 5,047,283,489,773.88
CONTINGENT ACCOUNTS		
Guarantees Issued	P 36,541,292.00	P 36,541,292.00
Financial Standby Letters of Credit	0.00	0.00
Performance Standby Letters of Credit	38,322,934,665.02	42,827,379,315.69
Commercial Letters of Credit	30,314,760,741.10	36,112,174,817.18
Trade Related Guarantees	16,321,835,640.15	14,062,968,876.88
Commitments	841,902,580,024.71	789,536,802,494.86
Spot Foreign Exchange Contracts	33,153,847,023.73	26,692,479,720.80
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	2,460,978,371,212.32	2,372,582,359,694.59
Derivatives	569,122,092,814.40	478,241,242,480.55
Others	106,934,271,230.50	89,988,061,313.10
TOTAL CONTINGENT ACCOUNTS	P 4,097,087,234,643.93	P 3,850,080,010,005.65
FINANCIAL INDICATORS		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	1.76%	1.75%
Net NPL Ratio	0.84%	0.76%
Gross NPL Coverage Ratio	133.67%	139.99%
Net NPL Coverage Ratio	103.05%	110.76%
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	3.60%	3.82%
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	0.57%	0.58%
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.20%	0.19%
LIQUIDITY		
Liquidity Coverage Ratio (%)	142.79%	126.30%
Net Stable Funding Ratio (%)	121.29%	119.40%
PROFITABILITY		
Return on Equity (ROE) (%)	13.85%	13.54%
Return on Assets (%)	1.81%	1.77%
Net Interest Margin (%)	4.63%	4.62%
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio (%)	14.43%	14.32%
Tier 1 Capital Ratio (%)	14.59%	14.48%
CAR (%)	15.55%	15.43%
LEVERAGE		
Basel III Leverage Ratio (%)	10.24%	10.31%

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. BDORO Europe Ltd.
- i. BDO Network Bank, Inc.

List of Subsidiary Insurance Companies

- a. BDO Insurance and
- b. BDO Life Assurance Co., Inc.
- c. BDO Reinsurance Brokers, 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