BDO UNIBANK, INC.
Name of Bank
BASEL III LEVERAGE RATIO REPORT
As of 30 Jun 2026

**PART I. CALCULATION OF BASEL III LEVERAGE RATIO**

| Item | Nature of Item | Reference | Account Code | Amount | |
|---|---|---|---|---|---|
| **A. CAPITAL MEASURE** | | | 300000000000900000 | | **524,309,251,254.91** |
| A.1 | Tier 1 Capital | Basel III CAR Report (Version 3) (Item A.7) | 300000000000910000 | 524,309,251,254.91 | |
| **B. EXPOSURE MEASURE (Sum of B.1, B.2, B.3 and B.4)** | | | 100060000000900000 | | **5,828,725,758,554.77** |
| **B.1** | **Total On-balance sheet exposures (B.1.1 minus B.1.2)** | | 100060500000900000 | **5,622,193,767,454.82** | |
| B.1.1 | On-balance sheet items [1/] | | 100060500500900000 | 5,732,775,466,737.33 | |
| B.1.2 | Regulatory Adjustments [2/] | | 365000000000910000 | 110,581,699,282.51 | |
| **B.2** | **Total Derivative exposures (Sum of B.2.1 to B.2.3)** | Part II | 435000000000900000 | **11,684,346,996.43** | |
| B.2.1 | Replacement Cost associated with all derivatives transactions | Part II - Item 5 - Column b | 435000000000910000 | 4,118,155,401.63 | |
| B.2.2 | Add-on amounts for potential future exposure associated with all derivative transactions | Part II - Item 5 - Column d | 435000000000920000 | 7,566,191,594.80 | |
| B.2.3 | Adjusted effective notional amount of written credit derivatives | Part II - Sum of Items 4.a.ii and 4.b.ii - Column a | 435000000000930000 | 0.00 | |
| **B.3** | **Total Securities Financing Transaction (SFT) exposures (Sum of B.3.1 and B.3.2 )** | Part III | 195402000000000000 | **28,350,909,090.00** | |
| B.3.1 | Gross SFT assets (with no recognition of netting) | Part III - Item 2 - Column a | 195402000005000000 | 28,350,909,090.00 | |
| B.3.2 | CCR exposures for SFT assets | Part III - Item 2 - Column b | 195402000010000000 | 0.00 | |
| **B.4** | **Off-balance Sheet Exposures** | Part IV - Item 2 - OBS Exposures column | 400060000000000000 | **166,496,735,013.52** | |
| **C. BASEL III LEVERAGE RATIO (Ratio of A to B)** | | | 990000000000900000 | | **9.00%** |

[1/] *Gross of General Loan Loss Provision (GLLP) and excluding derivatives and SFTs*
[2/] *Deductions from Basel III Tier 1 capital are excluded from the leverage ratio exposure measure*

**BDO UNIBANK, INC.**
**Summary Comparison of Accounting Assets vs. Leverage Ratio Exposure**
As of 06/30/2026
Amounts in Million Pesos

| | Item | Leverage Ratio Framework |
|---|---|---|
| 1 | Total consolidated assets as per published financial statements [1/] | 5,743,471.713 |
| 2 | Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation [2/] | |
| 3 | Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure [2/] | |
| 4 | Adjustments for derivative financial instruments | 7,566.192 |
| 5 | Adjustments for securities financial transactions (i.e., repos and similar secured lending) | 0.000 |
| 6 | Adjustments for off-balance sheet items (i.e., conversion to credit equivalent amounts of off-balance sheet exposures) | 166,496.735 |
| 7 | Other adjustments | -88,808.881 |
| **8** | **Leverage ratio exposure [3/]** | **5,828,725.759** |

[1/] Refers to total on-balance sheet assets per quarterly published balance sheet
[2/] Not included under the framework
[3/] Sum of Items 1 to 7. Should be consistent with item 21 of the Basel III Leverage Ratio Common Disclosure Template

**BDO UNIBANK, INC.**
**Basel III Leverage Ratio Common Disclosure Template**
As of 06/30/2026
Amounts in Million Pesos; Ratios in Percent

| | Item | Leverage Ratio Framework |
|---|---|---|
| | **On-balance sheet exposures** | |
| 1 | On-balance sheet items [1/] | 5,732,775.467 |
| 2 | (Asset amounts deducted in determining Basel III Tier 1 Capital) | -110,581.699 |
| **3** | **Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)** | **5,622,193.767** |
| | **Derivative exposures** | |
| 4 | Replacement Cost associated with all derivatives transactions | 4,118.155 |
| 5 | Add-on amounts for Potential Future Exposure associated with all derivative transactions | 7,566.192 |
| 6 | Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework [2/] | |
| 7 | (Deductions of receivables assets for cash variation margin provided in derivatives transactions) [2/] | |
| 8 | (Exempted CCP leg of client-cleared trade exposures) [2/] | |
| 9 | Adjusted effective notional amount of written credit derivatives | 0.000 |
| 10 | (Adjusted effective offsets and add-on deductions for written credit derivatives) | |
| **11** | **Total derivative exposures (sum of lines 4 to 10)** | **11,684.347** |
| | **Securities financing transaction exposures** | |
| 12 | Gross SFT assets (with no recognition of netting) | 28,350.909 |
| 13 | (Netted amounts of cash payables and cash receivables of gross SFT assets)2/ | |
| 14 | CCR exposures for SFT assets | |
| 15 | Agent transaction exposures [3/] | |
| **16** | **Total securities financing transaction exposures (sum of lines 12 to 15)** | **28,350.909** |
| | **Other off-balance sheet exposures** | |
| 17 | Off-balance sheet exposure at gross notional amount | 1,365,822.208 |
| 18 | (Adjustments for conversion to credit equivalent amounts) | |
| **19** | **Off-balance sheet items** | **166,496.735** |
| | **Capital and total exposures** | |
| **20** | **Tier 1 capital** | **524,309.251** |
| **21** | **Total exposures (sum of lines 3, 11, 16 and 19)** | **5,828,725.759** |
| | **Leverage ratio** | |
| **22** | **Basel III leverage ratio** | **9.00%** |

[1/] Gross of General Loan Loss Provision (GLLP) and excluding derivatives and SFTs

[2/] Not included under the framework

[3/] When a bank/non-bank acting as an agent in an SFT provides an indemnity or guarantee to a customer or counterparty for any difference between the value of the security or cash the customer has lent and the value of the collateral the borrower has provided

**Explanatory Table for Common Disclosure Template [1/]**

| Item [2/] | Explanation [3/] |
|---|---|
| 1 | On-balance sheet assets according to Item A.2.b.1. |
| 2 | Deductions from Basel III Tier 1 capital determined by Item A.1 paragraph 2 excluded from the leverage ratio exposure measure, reported as negative amounts. |
| 3 | Sum of lines 1 and 2. |
| 4 | Replacement Cost (RC) determined by Item A.2.b.2. |
| 5 | Add-on amount for all derivative exposures according to Item A.2.b.2 paragraphs 2-4. |
| 9 | Adjusted effective notional amount (i.e., the effective notional amount reduced by any negative change in fair value) for written credit derivatives according to Item A.2.b.2 paragraphs 5-6. |
| 10 | Adjusted effective notional offsets of written credit derivatives according to paragraph Item A.2.b.2 paragraphs 5-6 and deducted add-on amounts relating to written credit derivatives according to Item A.2.b.2 paragraph 7, reported as negative amounts, if applicable. |
| 11 | Sum of lines 4 - 10. |
| 12 | Gross SFT assets with no recognition of netting other than novation as set out in footnote 9, removing certain securities received as determined by Item A.2.b.3.a. |
| 13 | Cash payables and cash receivables of gross SFT assets netted according to Item A.2.b.3.a, reported as negative amounts. |
| 14 | Measure of counterparty credit risk for SFTs as determined by Item A.2.b.3.a. |
| 15 | Agent transaction exposure amount determined according to Item A.2.b.3.b. |
| 16 | Sum of lines 12-15. |
| 17 | Total off-balance sheet exposure amounts on a gross notional basis, before any adjustment for credit conversion factors according to Item A.2.b.4. |
| 18 | Reduction in gross amount of off-balance sheet exposures due to the application of credit conversion factors in Item A.2.b.4. |
| 19 | Sum of lines 17-18. |
| 20 | Tier 1 capital as determined by Item A.1. |
| 21 | Sum of lines 3, 11, 16 and 19. |
| 22 | Basel III leverage ratio according to Item A. |

1/ Individual banks/QBs need not disclose the explanatory table.

2/ Only items which are applicable are retained from the BIS prescribed template. However, row numbering remains unchanged for easy mapping with the BIS prescribed template.

3/ Refers to appropriate items in the Guidelines on the Implementation of the Basel III Leverage Ratio Framework (Appendix 111 of the MORB).