



**BDO UNIBANK, INC.**  
As of March 31, 2026

**BALANCE SHEET**  
(Head Office and Branches)

ASSETS	AMOUNT	
	Current Quarter	Previous Quarter
Cash and Cash Items	P 87,593,746,619.20	P 124,934,164,107.37
Due from Bangko Sentral ng Pilipinas	272,829,841,729.91	208,461,163,487.60
Due from Other Central Banks and Banks - Net	115,066,053,989.00	97,488,573,563.01
Financial Assets at Fair Value through Profit or Loss (FVPL)	17,419,969,653.15	25,271,753,429.30
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	426,182,477,225.01	324,711,271,769.71
Debt Securities at Amortized Cost - Net	631,808,397,210.87	587,943,567,448.41
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	80,334,413,448.39	64,477,512,948.43
Loans and Receivables-Others	3,605,734,663,951.24	3,500,329,865,493.20
Loans and Receivables Arising from RA/CA/PR/SLB	0.00	21,664,611,888.00
Total Loan Portfolio (TLP) - Gross	3,686,069,077,399.63	3,586,471,990,329.63
Allowance for Credit Losses	82,117,445,852.15	80,264,516,244.06
Total Loan Portfolio - Net	3,603,951,631,547.48	3,506,207,474,085.57
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	75,431,296,201.01	77,111,936,654.29
Bank Premises, Furniture, Fixture and Equipment - Net	79,747,525,451.75	74,585,461,542.96
Real and Other Properties Acquired - Net	17,815,694,933.53	17,878,321,058.72
Sales Contract Receivables - Net	1,340,279,205.65	1,444,019,164.40
Non-Current Assets Held for Sale	1,102,460,302.71	1,074,115,960.89
Other Assets - Net	200,376,332,037.02	226,671,356,260.91
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00

<b>TOTAL ASSETS</b>	<b>P 5,530,665,706,106.29</b>	<b>P 5,273,783,178,533.14</b>
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LIABILITIES	AMOUNT	
	Current Quarter	Previous Quarter
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	P 6,543,016,618.34	P 2,308,114,606.26
Deposit Liabilities	4,290,114,856,162.40	4,063,697,276,431.82
Due to Other Banks	108,131,440.00	154,617,700.00
Bills Payable	118,584,866,298.12	82,210,560,624.36
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	88,266,844,000.00	64,845,370,000.00
c) Other Borrowings, including Deposit Substitutes	30,318,022,298.12	17,365,190,624.36
Bonds Payable-Net	251,437,441,605.64	241,235,427,661.50
Unsecured Subordinated Debt-Net	0.00	0.00
Redeemable Preferred Shares	0.00	0.00
Other Liabilities	220,286,344,558.54	242,407,414,169.19
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00

<b>TOTAL LIABILITIES</b>	<b>P 4,887,074,656,683.04</b>	<b>P 4,632,013,411,193.13</b>
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STOCKHOLDERS' EQUITY	AMOUNT	
	Current Quarter	Previous Quarter
Capital Stock	P 59,525,628,280.00	P 59,519,999,670.00
Additional Paid-In Capital	238,256,232,920.61	238,191,570,697.51
Undivided Profits	20,125,489,164.00	87,373,067,244.19
Retained Earnings	371,197,825,382.80	289,898,895,884.99
Other Capital Accounts	-45,514,126,324.16	-33,213,766,156.68
Assigned Capital	0.00	0.00

<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>P 643,591,049,423.25</b>	<b>P 641,769,767,340.01</b>
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<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>P 5,530,665,706,106.29</b>	<b>P 5,273,783,178,533.14</b>
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CONTINGENT ACCOUNTS	AMOUNT	
	Current Quarter	Previous Quarter
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	35,093,022,083.02	38,455,127,953.02
Commercial Letters of Credit	29,559,970,106.09	20,916,521,686.80
Trade Related Guarantees	17,533,735,866.10	16,627,711,001.12
Commitments	965,251,678,763.69	843,015,659,237.86
Spot Foreign Exchange Contracts	47,655,440,771.67	25,934,083,357.12
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	1,883,972,295,906.57	1,883,292,482,608.98
Derivatives	634,383,757,988.69	495,772,650,713.81
Others	144,541,917,940.05	122,009,529,364.47

<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>P 3,758,028,360,717.88</b>	<b>P 3,446,060,307,215.18</b>
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FINANCIAL INDICATORS	AMOUNT	
	Current Quarter	Previous Quarter
<b>ASSET QUALITY</b>		
Gross Non-Performing Loans (NPL) Ratio	1.63%	1.62%
Net NPL Ratio	0.81%	0.79%
Gross NPL Coverage Ratio	136.96%	137.81%
Net NPL Coverage Ratio	101.18%	103.67%
<b>RELATED PARTY TRANSACTIONS</b>		
Ratio of Loans to Related Parties to gross TLP	3.33%	3.54%
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	0.47%	0.49%
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.21%	0.21%
<b>LIQUIDITY</b>		
Liquidity Coverage Ratio (%)	126.96%	121.71%
Net Stable Funding Ratio (%)	116.20%	117.53%
<b>PROFITABILITY</b>		
Return on Equity (ROE) (%)	12.45%	14.30%
Return on Assets (%)	1.65%	1.94%
Net Interest Margin (%)	4.44%	4.56%
<b>CAPITAL ADEQUACY</b>		
Common Equity Tier 1 Ratio (%)	13.00%	13.29%
Tier 1 Capital Ratio (%)	13.16%	13.46%
CAR (%)	14.11%	14.41%
<b>LEVERAGE</b>		
Basel III Leverage Ratio (%)	9.28%	9.71%

**CONSOLIDATED BALANCE SHEET**  
(Bank and Financial Subsidiaries)

ASSETS	AMOUNT	
	Current Quarter	Previous Quarter
Cash and Cash Items	P 91,997,989,290.11	P 130,945,511,353.21
Due from Bangko Sentral ng Pilipinas	276,146,734,152.24	209,820,601,081.33
Due from Other Central Banks and Banks - Net	125,781,754,816.34	111,568,467,017.12
Financial Assets at Fair Value through Profit or Loss (FVPL)	28,817,577,152.39	32,307,938,857.74
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	435,320,584,738.09	333,110,044,817.12
Debt Securities at Amortized Cost - Net	653,384,390,393.38	607,762,767,524.01
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	76,098,193,448.39	57,300,912,948.43
Loans and Receivables-Others	3,751,693,763,892.65	3,637,374,844,701.65
Loans and Receivables Arising from RA/CA/PR/SLB	5,500,000,000.00	23,164,611,888.00
Total Loan Portfolio (TLP) - Gross	3,833,291,957,341.04	3,717,840,369,538.08
Allowance for Credit Losses	84,768,398,930.13	82,827,982,171.56
Total Loan Portfolio - Net	3,748,523,558,410.91	3,635,012,387,366.52
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	39,107,274,820.42	38,254,292,418.34
Bank Premises, Furniture, Fixture and Equipment - Net	83,116,402,123.08	77,926,373,303.80
Real and Other Properties Acquired - Net	18,226,750,780.20	18,250,720,520.49
Sales Contract Receivables - Net	1,367,227,805.38	1,472,045,664.83
Non-Current Assets Held for Sale	1,105,674,484.25	1,077,330,142.43
Other Assets - Net	183,745,718,822.15	208,333,339,333.29
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00

<b>TOTAL ASSETS</b>	<b>P 5,686,641,637,788.94</b>	<b>P 5,405,971,819,400.23</b>
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LIABILITIES	AMOUNT	
	Current Quarter	Previous Quarter
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	P 9,806,663,596.71	P 5,041,289,085.07
Deposit Liabilities	4,424,560,270,312.87	4,185,275,349,301.07
Due to Other Banks	108,131,440.00	154,617,700.00
Bills Payable	151,840,790,478.25	108,403,132,401.20
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	88,266,844,000.00	64,845,370,000.00
c) Other Borrowings, including Deposit Substitutes	63,573,946,478.25	43,557,762,401.20
Bonds Payable-Net	251,437,441,605.64	241,235,427,661.50
Unsecured Subordinated Debt-Net	0.00	0.00
Redeemable Preferred Shares	0.00	0.00
Other Liabilities	203,425,506,182.92	221,881,224,878.76
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00

<b>TOTAL LIABILITIES</b>	<b>P 5,041,178,803,616.39</b>	<b>P 4,761,991,041,027.60</b>
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STOCKHOLDERS' EQUITY	AMOUNT	
	Current Quarter	Previous Quarter
Capital Stock	P 59,525,628,280.00	P 59,519,999,670.00
Additional Paid-In Capital	238,256,232,920.61	238,191,570,697.51
Undivided Profits	20,109,285,575.16	87,285,885,087.13
Retained Earnings	370,660,367,373.31	289,499,083,812.11
Other Capital Accounts	-43,088,679,976.53	-30,515,760,894.12
Assigned Capital	0.00	0.00

<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>P 645,462,834,172.55</b>	<b>P 643,980,778,372.63</b>
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<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>P 5,686,641,637,788.94</b>	<b>P 5,405,971,819,400.23</b>
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CONTINGENT ACCOUNTS	AMOUNT	
	Current Quarter	Previous Quarter
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	35,093,022,083.02	38,455,127,953.02
Commercial Letters of Credit	29,559,970,106.09	20,916,521,686.80
Trade Related Guarantees	17,533,735,866.10	16,627,711,001.12
Commitments	965,251,678,763.69	843,015,659,237.86
Spot Foreign Exchange Contracts	48,852,558,558.31	26,745,615,819.48
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	2,611,385,446,476.33	2,587,814,066,465.84
Derivatives	725,485,945,118.92	569,664,339,794.47
Others	144,576,383,542.88	122,064,974,901.55

<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>P 4,577,775,281,807.34</b>	<b>P 4,225,340,558,152.14</b>
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FINANCIAL INDICATORS	AMOUNT	
	Current Quarter	Previous Quarter
<b>ASSET QUALITY</b>		
Gross Non-Performing Loans (NPL) Ratio	1.68%	1.67%
Net NPL Ratio	0.84%	0.82%
Gross NPL Coverage Ratio	131.86%	133.08%
Net NPL Coverage Ratio	97.78%	100.35%
<b>RELATED PARTY TRANSACTIONS</b>		
Ratio of Loans to Related Parties to gross TLP	3.21%	3.42%
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	0.45%	0.47%
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.21%	0.21%
<b>LIQUIDITY</b>		
Liquidity Coverage Ratio (%)	126.15%	121.15%
Net Stable Funding Ratio (%)	116.86%	118.20%
<b>PROFITABILITY</b>		
Return on Equity (ROE) (%)	12.40%	14.23%
Return on Assets (%)	1.59%	1.86%
Net Interest Margin (%)	4.52%	4.64%
<b>CAPITAL ADEQUACY</b>		
Common Equity Tier 1 Ratio (%)	13.34%	13.78%
Tier 1 Capital Ratio (%)	13.49%	13.93%
CAR (%)	14.43%	14.88%
<b>LEVERAGE</b>		
Basel III Leverage Ratio (%)	9.64%	10.18%

- List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companies)
  - BDO Capital & Investment Corporation
  - BDO Private Bank, Inc.
  - BDO Remit (Canada) Ltd.
  - BDO Remit (Japan) Ltd.
  - BDO Remit (USA), Inc.
  - BDO Strategic Holdings, Inc.
  - BDORO Europe Ltd.
  - BDO Network Bank, Inc.
- List of Subsidiary Insurance Companies
  - BDO Insurance and Reinsurance Brokers, Inc.
  - 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 my/our knowledge and belief.

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 my/our knowledge and belief.

GWYNETH M. ENTAO  
Senior Vice President & Comptroller

NESTOR V. TAN  
President & Chief Executive Officer

GWYNETH M. ENTAO  
Senior Vice President & Comptroller

NESTOR V. TAN  
President & Chief Executive Officer