



BDO UNIBANK, INC.
As of June 30, 2026

BALANCE SHEET
(Head Office and Branches)

		AMOUNT	
ASSETS		Current Quarter	Previous Quarter
Cash and Cash Items	P	85,840,811,957.19	P 87,593,746,619.20
Due from Bangko Sentral ng Pilipinas		259,975,375,777.75	272,829,841,729.91
Due from Other Central Banks and Banks - Net		76,508,312,946.44	115,066,053,989.00
Financial Assets at Fair Value through Profit or Loss (FVPL)		24,240,675,260.76	17,419,969,653.15
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net		432,631,204,969.32	426,182,477,225.01
Debt Securities at Amortized Cost - Net		670,480,517,477.73	631,808,397,210.87
Loans to Bangko Sentral ng Pilipinas		0.00	0.00
Interbank Loans Receivable		64,139,995,091.50	80,334,413,448.39
Loans and Receivables-Others		3,760,014,805,007.67	3,605,734,663,951.24
Loans and Receivables Arising from RA/CA/PR/SLB		28,350,909,090.00	0.00
Total Loan Portfolio (TLP) - Gross		3,852,505,709,189.17	3,686,069,077,399.63
Allowance for Credit Losses		84,224,036,120.36	82,117,445,852.15
Total Loan Portfolio - Net		3,768,281,673,068.81	3,603,951,631,547.48
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net		85,754,492,452.54	75,431,296,201.01
Bank Premises, Furniture, Fixture and Equipment - Net		81,300,177,529.10	79,747,525,451.75
Real and Other Properties Acquired - Net		31,409,013,865.38	17,815,694,933.53
Sales Contract Receivables - Net		1,209,076,867.00	1,340,279,205.65
Non-Current Assets Held for Sale		1,148,323,587.82	1,102,460,302.71
Other Assets - Net		224,692,057,088.98	200,376,332,037.02
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)		0.00	0.00

TOTAL ASSETS		P 5,743,471,712,848.82	P 5,530,665,706,106.29
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	P	4,243,588,762.58	P 6,543,016,618.34
Deposit Liabilities		4,420,427,045,408.07	4,290,114,856,162.40
Due to Other Banks		139,287,200.00	108,131,440.00
Bills Payable		165,442,447,339.68	118,584,866,298.12
a) BSP (Rediscounting and Other Advances)		0.00	0.00
b) Interbank Loans Payable		112,718,320,000.00	88,266,844,000.00
c) Other Borrowings, including Deposit Substitutes		52,724,127,339.68	30,318,022,298.12
Bonds Payable-Net		251,805,138,325.24	251,437,441,605.64
Unsecured Subordinated Debt-Net		0.00	0.00
Redeemable Preferred Shares		0.00	0.00
Other Liabilities		241,659,954,366.10	220,286,344,558.54
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)		0.00	0.00

TOTAL LIABILITIES		P 5,083,717,461,401.67	P 4,887,074,656,683.04
STOCKHOLDERS' EQUITY			
Capital Stock	P	59,530,974,650.00	P 59,525,628,280.00
Additional Paid-In Capital		238,315,752,579.09	238,256,232,920.61
Undivided Profits		40,784,949,070.53	20,125,489,164.00
Retained Earnings		365,139,275,520.09	371,197,825,382.80
Other Capital Accounts		-44,016,700,372.56	-45,514,126,324.16
Assigned Capital		0.00	0.00

TOTAL STOCKHOLDERS' EQUITY		P 659,754,251,447.15	P 643,591,049,423.25
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY		P 5,743,471,712,848.82	P 5,530,665,706,106.29
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		59,658,094,534.56	35,093,022,083.02
Commercial Letters of Credit		33,836,481,872.35	29,559,970,106.09
Trade Related Guarantees		18,710,704,103.52	17,533,735,866.10
Commitments		1,054,698,279,815.42	965,251,678,763.69
Spot Foreign Exchange Contracts		31,439,056,089.55	47,655,440,771.67
Securities Held Under Custodianship by Bank Proper		0.00	0.00
Trust Department Accounts		1,877,734,180,214.31	1,883,972,295,906.57
Derivatives		697,973,434,775.36	634,383,757,988.69
Others		167,927,980,857.59	144,541,917,940.05

TOTAL CONTINGENT ACCOUNTS		P 3,942,014,753,554.66	P 3,758,028,360,717.88
FINANCIAL INDICATORS			
ASSET QUALITY			
Gross Non-Performing Loans (NPL) Ratio		1.59%	1.63%
Net NPL Ratio		0.82%	0.81%
Gross NPL Coverage Ratio		137.51%	136.96%
Net NPL Coverage Ratio		101.96%	101.18%

RELATED PARTY TRANSACTIONS			
Ratio of Loans to Related Parties to gross TLP		2.99%	3.33%
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		0.48%	0.47%
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI		0.19%	0.21%

LIQUIDITY			
Liquidity Coverage Ratio (%)		120.90%	126.96%
Net Stable Funding Ratio (%)		114.73%	116.20%

PROFITABILITY			
Return on Equity (ROE) (%)		12.57%	12.45%
Return on Assets (%)		1.63%	1.65%
Net Interest Margin (%)		4.41%	4.44%

CAPITAL ADEQUACY			
Common Equity Tier 1 Ratio (%)		12.75%	13.00%
Tier 1 Capital Ratio (%)		12.90%	13.16%
CAR (%)		13.85%	14.11%

LEVERAGE			
Basel III Leverage Ratio (%)		9.00%	9.28%

CONSOLIDATED BALANCE SHEET
(Bank and Financial Subsidiaries)

		AMOUNT	
ASSETS		Current Quarter	Previous Quarter
Cash and Cash Items	P	90,628,779,268.19	P 91,997,989,290.11
Due from Bangko Sentral ng Pilipinas		268,177,842,952.69	276,146,734,152.24
Due from Other Central Banks and Banks - Net		88,373,145,650.70	125,781,754,816.34
Financial Assets at Fair Value through Profit or Loss (FVPL)		34,655,330,211.93	28,817,577,152.39
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net		441,920,460,587.72	435,320,584,738.09
Debt Securities at Amortized Cost - Net		687,114,496,052.14	653,384,390,393.38
Loans to Bangko Sentral ng Pilipinas		0.00	0.00
Interbank Loans Receivable		58,667,395,091.50	76,098,193,448.39
Loans and Receivables-Others		3,912,544,668,455.45	3,751,693,763,892.65
Loans and Receivables Arising from RA/CA/PR/SLB		31,350,909,090.00	5,500,000,000.00
Total Loan Portfolio (TLP) - Gross		4,002,562,972,636.95	3,833,291,957,341.04
Allowance for Credit Losses		86,838,968,236.64	84,768,398,930.13
Total Loan Portfolio - Net		3,915,724,004,400.31	3,748,523,558,410.91
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net		42,446,958,970.67	39,107,274,820.42
Bank Premises, Furniture, Fixture and Equipment - Net		84,783,878,632.08	83,116,402,123.08
Real and Other Properties Acquired - Net		31,835,088,464.57	18,226,750,780.20
Sales Contract Receivables - Net		1,226,723,760.84	1,367,227,805.38
Non-Current Assets Held for Sale		1,151,537,769.36	1,105,674,484.25
Other Assets - Net		218,800,734,106.00	183,745,718,822.15
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)		0.00	0.00

TOTAL ASSETS		P 5,906,838,980,827.20	P 5,686,641,637,788.94
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	P	7,469,424,232.72	P 9,806,663,596.71
Deposit Liabilities		4,560,639,690,368.98	4,424,560,270,312.87
Due to Other Banks		139,287,200.00	108,131,440.00
Bills Payable		195,954,029,860.54	151,840,790,478.25
a) BSP (Rediscounting and Other Advances)		0.00	0.00
b) Interbank Loans Payable		112,718,320,000.00	88,266,844,000.00
c) Other Borrowings, including Deposit Substitutes		83,235,709,860.54	63,573,946,478.25
Bonds Payable-Net		251,805,138,325.24	251,437,441,605.64
Unsecured Subordinated Debt-Net		0.00	0.00
Redeemable Preferred Shares		0.00	0.00
Other Liabilities		235,138,592,604.82	203,425,506,182.92
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)		0.00	0.00

TOTAL LIABILITIES		P 5,251,146,162,592.30	P 5,041,178,803,616.39
STOCKHOLDERS' EQUITY			
Capital Stock	P	59,530,974,650.00	P 59,525,628,280.00
Additional Paid-In Capital		238,315,752,579.09	238,256,232,920.61
Undivided Profits		40,745,536,179.42	20,109,285,575.16
Retained Earnings		361,206,105,696.51	370,660,967,373.31
Other Capital Accounts		-44,105,550,870.12	-43,088,679,976.53
Assigned Capital		0.00	0.00

TOTAL STOCKHOLDERS' EQUITY		P 655,692,818,234.90	P 645,462,834,172.55
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY		P 5,906,838,980,827.20	P 5,686,641,637,788.94
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		59,658,094,534.56	35,093,022,083.02
Commercial Letters of Credit		33,836,481,872.35	29,559,970,106.09
Trade Related Guarantees		18,710,704,103.52	17,533,735,866.10
Commitments		1,054,698,279,815.42	965,251,678,763.69
Spot Foreign Exchange Contracts		32,173,704,618.22	48,852,558,558.31
Securities Held Under Custodianship by Bank Proper		0.00	0.00
Trust Department Accounts		2,652,559,232,798.69	2,611,385,446,476.33
Derivatives		788,799,773,960.14	725,485,945,118.92
Others		167,973,306,878.60	144,576,383,542.88

TOTAL CONTINGENT ACCOUNTS		P 4,808,446,119,873.50	P 4,577,775,281,807.34
FINANCIAL INDICATORS			
ASSET QUALITY			
Gross Non-Performing Loans (NPL) Ratio		1.64%	1.68%
Net NPL Ratio		0.85%	0.84%
Gross NPL Coverage Ratio		132.11%	131.86%
Net NPL Coverage Ratio		98.28%	97.78%

RELATED PARTY TRANSACTIONS			
Ratio of Loans to Related Parties to gross TLP		2.88%	3.21%
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%	0.45%
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI		0.18%	0.21%

LIQUIDITY			
Liquidity Coverage Ratio (%)		119.83%	126.15%
Net Stable Funding Ratio (%)		114.95%	116.86%

PROFITABILITY			
Return on Equity (ROE) (%)		12.53%	12.40%
Return on Assets (%)		1.56%	1.59%
Net Interest Margin (%)		4.49%	4.52%

CAPITAL ADEQUACY			
Common Equity Tier 1 Ratio (%)		13.12%	13.34%
Tier 1 Capital Ratio (%)		13.27%	13.49%
CAR (%)		14.21%	14.43%

LEVERAGE			
Basel III Leverage Ratio (%)		9.36%	9.64%

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. Barcelon

Justice 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

Rufus Pinto

Luis S. Reyes Jr.

Charles M. Rodriguez

Evelyn L. Villanueva

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

a. BDO Capital & Investment Corporation

b. BDO Private Bank, Inc.

c. BDO Remit (Canada) Ltd.

d. BDO Remit (Japan) Ltd.

e. BDO Remit (USA), Inc.

f. BDO Strategic Holdings, Inc.

g. BDORO Europe Ltd.

h. BDO Network Bank, Inc.

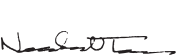
List of Subsidiary Insurance Companies

a. BDO Insurance and Reinsurance Brokers, Inc.

b. BDO Life Assurance Co., Inc.

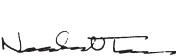
We, GWYNETH M. ENTAO and NESTOR V. TAN of the above-mentioned bank do solemnly swear that all matters set forth in the above balance sheet are true and correct to the best of our knowledge and belief.


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