

BASEL III Liquidity Coverage Ratio (LCR) of BDO Private Bank as of June 30, 2025 per Bangko Sentral ng Pilipinas (BSP) required disclosure

<b>LIQUIDITY COVERAGE RATIO DISCLOSURE TEMPLATE - SOLO</b>		
<b>(In Single Currency, Absolute amount)</b>		
	<b>TOTAL UNWEIGHTED <sup>1</sup></b>	<b>TOTAL WEIGHTED <sup>2</sup></b>
	<b>VALUE</b>	<b>VALUE</b>
	<b>(AVERAGE)</b>	<b>(AVERAGE)</b>
<b>STOCK OF HIGH-QUALITY LIQUID ASSETS (HQLA)</b>		
1. TOTAL STOCK OF HQLA		11,168,225,525.46
<b>EXPECTED CASH OUTFLOWS</b>		
2. Deposits, of which:	16,676,118,068.39	9,745,823,391.50
3. Retail Funding	6,830,402,270.17	837,007,870.81
4. Wholesale funding of which:	9,845,715,798.22	8,908,815,520.69
5. <i>Operational deposits</i>	6,858,401.26	2,057,520.38
6. <i>Non-operational deposits (all counterparties)</i>	9,838,857,396.96	8,906,758,000.31
7. Unsecured wholesale funding (all counterparties)	734,444.13	734,444.13
8. Secured funding		-
9. Derivatives contracts, of which:	8,117,053,948.11	8,117,053,948.11
10. <i>Outflows related to derivatives exposures (net)</i>	8,117,053,948.11	8,117,053,948.11
11. <i>Outflows related to collateral requirements</i>	-	-
12. Structured financing instruments	-	-
13. Committed business facilities (all counterparties)	-	-
14. Other contractual obligations within a 30-day period	-	-
15. Other contingent funding obligations	-	-
<b>16. TOTAL EXPECTED CASH OUTFLOWS</b>		<b>17,863,611,783.74</b>
<b>EXPECTED CASH INFLOWS</b>		
17. Secured lending	38,404,084.74	2,689,324.09
18. Fully performing exposures (all counterparties)	59,783,921.98	46,484,866.48
19. Other cash inflows	9,818,726,743.98	9,818,726,743.98
<b>20. TOTAL EXPECTED CASH INFLOWS</b>	<b>9,916,914,750.70</b>	<b>9,867,900,934.55</b>
Total Adjusted Value <sup>3</sup>		
21. TOTAL STOCK OF HQLA		11,168,225,525.46
22. TOTAL EXPECTED NET CASH OUTFLOWS		7,995,710,849.19
23. LIQUIDITY COVERAGE RATIO (%)		139.68%

<sup>1</sup> Unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows)

<sup>2</sup> Weighted values must be calculated after the application of respective haircuts (for HQLA) or inflows and outflow rates (for inflows and outflows)

<sup>3</sup> Adjusted values must be calculated after the application of both: (i) haircuts (for Total HQLA) and inflows and outflow rates (for Total Net Cash Outflows); and (ii) applicable cap and ceiling (i.e. cap on Level 2 assets for HQLA and ceiling on inflows)

Datapoints used were the simple average of the quarterly consolidated reports as of March 31, 2025 and June 30, 2025