

# BDO Private Bank

BDO Equitable Tower, 8751 Paseo de Roxas, Makati City

A subsidiary of BDO

## BALANCE SHEET As of March 31, 2026

ASSETS	Current Quarter	Previous Quarter	FINANCIAL INDICATORS (in%)	Current Quarter	Previous Quarter
Due from Bangko Sentral ng Pilipinas	₱ 1,730,622,747.42	₱ 1,223,939,721.08	<b>ASSET QUALITY</b>		
Due from Other Central Banks and Banks - Net	4,303,306,298.53	3,443,904,845.11	Gross Non-Performing Loans (NPL) Ratio		
Financial Assets at Fair Value through Profit or Loss (FVPL)	9,880,656,316.20	5,697,423,590.60	Net NPL Ratio		
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	4,029,195,828.14	3,250,253,530.18	Gross NPL Coverage Ratio		
Debt Securities at Amortized Cost - Net	10,782,224,899.18	12,220,564,478.89	Net NPL Coverage Ratio		
Interbank Loans Receivable	-	-	<b>RELATED PARTY TRANSACTIONS</b>		
Loans and Receivables - Others	1,832,041,945.94	1,758,875,801.27	Ratio of Loans to Related Parties to gross TLP	0.00%	0.00%
Loans and Receivables Arising from RA/CA/PR/SLB	5,500,000,000.00	1,500,000,000.00	Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties		
Total Loan Portfolio (TLP) - Gross	7,332,041,945.94	3,258,875,801.27	Ratio of DOSRI Loans to gross TLP		
Allowance for Credit Losses	126,973.35	138,651.51	Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI		
Total Loan Portfolio - Net	7,331,914,972.59	3,258,737,149.76	<b>LIQUIDITY</b>		
Bank Premises, Furniture, Fixtures and Equipment-Net	246,085,247.00	237,275,990.44	Liquidity Coverage Ratio	119.11%	137.54%
Other Assets - Net	1,845,427,182.22	1,699,723,677.46	Net Stable Funding Ratio	143.90%	131.72%
<b>TOTAL ASSETS</b>	<b>₱ 40,149,433,491.28</b>	<b>₱ 31,031,822,983.52</b>	Minimum Liquidity Ratio		
<b>LIABILITIES</b>			<b>PROFITABILITY</b>		
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	₱ 3,449,689,104.29	₱ 2,778,133,688.17	Return on Equity (ROE)	7.20%	5.62%
Deposit Liabilities	24,888,307,763.66	16,586,425,567.87	Return on Assets	1.69%	1.44%
Due to Other Banks	-	-	Net Interest Margin	3.02%	3.38%
Bills Payable	1,761,343,922.46	2,351,600,000.00	<b>CAPITAL ADEQUACY</b>		
a) BSP (Rediscounting and Other Advances)	-	-	Common Equity Tier 1 Ratio	33.77%	37.42%
b) Interbank Loans Payable	911,220,000.00	2,351,600,000.00	Tier 1 Capital Ratio	33.77%	37.42%
c) Other Borrowings, including Deposit Substitutes	850,123,922.46	-	CAR	33.97%	37.64%
Other Liabilities	2,182,193,790.52	1,478,317,415.59	<b>LEVERAGE</b>		
<b>TOTAL LIABILITIES</b>	<b>₱ 32,281,534,580.93</b>	<b>₱ 23,194,476,671.63</b>	Basel III Leverage Ratio	18.01%	23.05%
<b>STOCKHOLDER'S EQUITY</b>					
Capital Stock	₱ 2,165,000,000.00	₱ 2,165,000,000.00			
Additional Paid-In Capital	-	-			
Undivided Profits	141,807,397.25	429,229,025.68			
Retained Earnings	5,871,233,011.33	5,445,579,248.86			
Other Capital Accounts	(310,141,498.23)	(202,461,962.65)			
<b>TOTAL STOCKHOLDER'S EQUITY</b>	<b>₱ 7,867,898,910.35</b>	<b>₱ 7,837,346,311.89</b>			
<b>TOTAL LIABILITIES AND STOCKHOLDER'S EQUITY</b>	<b>₱ 40,149,433,491.28</b>	<b>₱ 31,031,822,983.52</b>			
<b>CONTINGENT ACCOUNTS</b>					
Spot Foreign Exchange Contracts	₱ 1,318,587,786.64	₱ 929,032,462.36			
Trust Department Accounts	727,413,150,569.76	704,521,583,856.86			
Derivatives	100,959,771,996.23	81,666,081,374.66			
Others	161.00	146.00			
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>₱ 829,691,510,513.63</b>	<b>₱ 787,116,697,839.88</b>			

We, Anson L. Villaluz and Joseph Albert L. Gotuaco 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.

(Sgd.) ANSON L. VILLALUZ  
VP - Corporate Planning

(Sgd.) JOSEPH ALBERT L. GOTUACO  
President