BDO Private Bank

BDO Equitable Tower, 8751 Paseo de Roxas, Makati City

A subsidiary of BDO

BALANCE SHEET
As of September 30, 2026

ASSETS	Current Quarter	Previous Quarter
Due from Bangko Sentral ng Pilipinas	₱ 5,008,904,406.46	₱ 2,262,269,278.91
Due from Other Central Banks and Banks - Net	4,806,668,314.23	6,910,148,281.96
Financial Assets at Fair Value through Profit or Loss (FVPL)	7,480,032,564.71	9,153,135,457.11
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	3,999,493,669.13	4,055,535,091.91
Debt Securities at Amortized Cost - Net	12,443,379,824.93	11,490,245,768.05
Interbank Loans Receivable	-	-
Loans and Receivables - Others	2,069,024,922.40	1,790,746,971.16
Loans and Receivables Arising from RA/CA/PR/SLB	4,000,000,000.00	3,000,000,000.00
Total Loan Portfolio (TLP) - Gross	6,069,024,922.40	4,790,746,971.16
Allowance for Credit Losses	130,730.42	95,035.07
Total Loan Portfolio - Net	6,068,894,191.98	4,790,651,936.09
Bank Premises, Furniture, Fixtures and Equipment-Net	248,554,159.00	233,198,223.18
Other Assets - Net	5,956,093,670.88	4,166,155,959.50
TOTAL ASSETS	**₱ 46,012,020,801.32**	**₱ 43,061,339,996.71**
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	₱ 3,167,533,770.14	₱ 3,407,230,752.33
Deposit Liabilities	25,579,575,104.92	24,295,990,499.87
Due to Other Banks	-	-
Bills Payable	3,232,481,313.85	3,006,288,415.79
a) BSP (Rediscounting and Other Advances)	-	-
b) Interbank Loans Payable	2,192,400,000.00	2,147,600,000.00
c) Other Borrowings, including Deposit Substitutes	1,040,081,313.85	858,688,415.79
Other Liabilities	5,939,231,183.32	4,298,534,297.02
TOTAL LIABILITIES	**₱ 37,918,821,372.23**	**₱ 35,008,043,965.01**
STOCKHOLDER'S EQUITY		
Capital Stock	₱ 2,165,000,000.00	₱ 2,165,000,000.00
Additional Paid-In Capital	-	-
Undivided Profits	456,012,015.86	321,310,915.33
Retained Earnings	5,871,233,011.33	5,871,233,011.33
Other Capital Accounts	(399,045,598.10)	(304,247,894.96)
TOTAL STOCKHOLDER'S EQUITY	**₱ 8,093,199,429.09**	**₱ 8,053,296,031.70**
TOTAL LIABILITIES AND STOCKHOLDER'S EQUITY	**₱ 46,012,020,801.32**	**₱ 43,061,339,996.71**
CONTINGENT ACCOUNTS		
Spot Foreign Exchange Contracts	₱ 2,362,202,166.35	₱ 1,163,888,528.67
Trust Department Accounts	806,614,753,155.72	774,825,052,584.38
Derivatives	82,826,723,745.17	100,332,798,778.78
Others	251.00	162.00
TOTAL CONTINGENT ACCOUNTS	**₱ 891,803,679,318.24**	**₱ 876,321,740,053.83**

FINANCIAL INDICATORS (in%)	Current Quarter	Previous Quarter
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio		
Net NPL Ratio		
Gross NPL Coverage Ratio		
Net NPL Coverage Ratio		
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	0.33%	0.00%
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties		
Ratio of DOSRI Loans to gross TLP		
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI		
LIQUIDITY		
Liquidity Coverage Ratio	125.03%	125.42%
Net Stable Funding Ratio	152.63%	129.44%
Minimum Liquidity Ratio		
PROFITABILITY		
Return on Equity (ROE)	7.63%	8.11%
Return on Assets	1.69%	1.82%
Net Interest Margin	2.95%	2.86%
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	36.21%	33.25%
Tier 1 Capital Ratio	36.21%	33.25%
CAR	36.42%	33.44%
LEVERAGE		
Basel III Leverage Ratio	16.27%	17.09%

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