

# BDO Private Bank

BDO Equitable Tower, 8751 Paseo de Roxas, Makati City

A subsidiary of BDO

## BALANCE SHEET As of December 31, 2024

ASSETS	Current Quarter	Previous Quarter	FINANCIAL INDICATORS (in%)	Current Quarter	Previous Quarter
Due from Bangko Sentral ng Pilipinas	₱ 2,654,883,811.17	₱ 981,109,091.51	<b>ASSET QUALITY</b>		
Due from Other Central Banks and Banks - Net	3,988,997,225.42	2,795,371,727.62	Gross Non-Performing Loans (NPL) Ratio		
Financial Assets at Fair Value through Profit or Loss (FVPL)	3,831,233,970.90	3,456,248,695.20	Net NPL Ratio		
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	4,440,352,066.04	5,945,253,619.35	Gross NPL Coverage Ratio		
Debt Securities at Amortized Cost - Net	14,664,151,545.83	15,046,612,642.55	Net NPL Coverage Ratio		
Loans and Receivables - Others	1,413,303,688.44	1,573,054,934.67	<b>RELATED PARTY TRANSACTIONS</b>		
Loans and Receivables Arising from RA/CA/PR/SLB	450,000,000.00	2,800,000,000.00	Ratio of Loans to Related Parties to gross TLP	0.00%	0.00%
Total Loan Portfolio (TLP) - Gross	1,863,303,688.44	4,373,054,934.67	Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties		
Allowance for Credit Losses	83,386.95	184,015.66	Ratio of DOSRI Loans to gross TLP		
Total Loan Portfolio - Net	1,863,220,301.49	4,372,870,919.01	Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI		
Bank Premises, Furniture, Fixtures and Equipment-Net	227,018,201.89	238,930,002.65	<b>LIQUIDITY</b>		
Other Assets - Net	3,740,714,084.86	1,537,129,190.11	Liquidity Coverage Ratio	136.37%	128.80%
<b>TOTAL ASSETS</b>	<b>₱ 35,410,571,207.60</b>	<b>₱ 34,373,525,888.00</b>	Net Stabel Funding Ratio	148.08%	153.15%
			Minimum Liquidity Ratio		
<b>LIABILITIES</b>			<b>PROFITABILITY</b>		
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	₱ 2,616,815,994.01	₱ 2,374,875,843.59	Return on Equity (ROE)	5.97%	5.87%
Deposit Liabilities	20,064,620,932.05	21,918,832,240.02	Return on Assets	1.34%	1.32%
Due to Other Banks	-	42,022,500.00	Net Interest Margin	3.37%	3.35%
Bills Payable	1,130,020,151.56	1,094,563,559.37	<b>CAPITAL ADEQUACY</b>		
a) BSP (Rediscounting and Other Advances)	-	-	Common Equity Tier 1 Ratio	36.32%	35.17%
b) Interbank Loans Payable	578,450,000.00	560,300,000.00	Tier 1 Capital Ratio	36.32%	35.17%
c) Other Borrowings, including Deposit Substitutes	551,570,151.56	534,263,559.37	CAR	36.52%	35.37%
Other Liabilities	4,224,559,264.15	1,551,982,776.58	<b>LEVERAGE</b>		
<b>TOTAL LIABILITIES</b>	<b>₱ 28,036,016,341.77</b>	<b>₱ 26,982,276,919.56</b>	Basel III Leverage Ratio	18.88%	19.57%
<b>STOCKHOLDER'S EQUITY</b>			REPUBLIC OF THE PHILIPPINES)		
Capital Stock	₱ 2,165,000,000.00	₱ 2,165,000,000.00	CITY OF MAKATI ) S.S.		
Additional Paid-In Capital	-	-	We, Neil O. Pagkatipunan 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.		
Undivided Profits	427,733,856.19	313,037,160.44	(Sgd.) NEIL O. PAGKATIPUNAN	(Sgd.) JOSEPH ALBERT L. GOTUACO	
Retained Earnings	5,016,788,725.38	5,016,788,725.38	SAVP- Head Financial Control	President	
Other Capital Accounts	(234,967,715.74)	(103,576,917.38)	SUBSCRIBED AND SWORN to before me this 31st day of January 2025 affiant exhibiting their Passport No. P9609646B issued at DFA Manila on April 12, 2022 valid until April 11, 2032/SSS No. 33-09646803 and Passport No. P9159524A issued at NCR West on October 12, 2018 valid until October 11, 2028/SSS No. 03-96404491.		
<b>TOTAL STOCKHOLDER'S EQUITY</b>	<b>₱ 7,374,554,865.83</b>	<b>₱ 7,391,248,968.44</b>			
<b>TOTAL LIABILITIES AND STOCKHOLDER'S EQUITY</b>	<b>₱ 35,410,571,207.60</b>	<b>₱ 34,373,525,888.00</b>			
<b>CONTINGENT ACCOUNTS</b>					
Spot Foreign Exchange Contracts	₱ 4,065,086,695.72	₱ 696,019,443.91	Doc. No. 393	Atty. GERVACIO B. ORTIZ, JR.	
Trust Department Accounts	637,225,593,609.91	633,052,530,008.52	Page No. 80	Notary Public City of Makati Until 12-31-26	
Derivatives	55,437,190,451.31	74,951,135,458.15	Book No. V	IBP#656155 Lifetime Member/MCLE Compliance No VII-0022734	
Others	47.00	49.00	Series of 2025	Appt. No M-007(2025-2026) PTR No.10466005 Jan 2, 2025	
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>₱ 696,727,870,803.94</b>	<b>₱ 708,699,684,959.58</b>		Makati City Roll No.40091 101 Urbah Ave. Campos	
				Rueda Bldg. Brgy Pio Del Pilar, Makati City	