

BDO Private Bank

BDO Equitable Tower, 8751 Paseo de Roxas, Makati City

A subsidiary of BDO

BALANCE SHEET As of September 30, 2025

ASSETS	Current Quarter	Previous Quarter	FINANCIAL INDICATORS (in%)	Current Quarter	Previous Quarter
Due from Bangko Sentral ng Pilipinas	₱ 1,414,438,069.22	₱ 998,603,887.39	ASSET QUALITY		
Due from Other Central Banks and Banks - Net	2,744,707,123.51	2,529,671,493.14	Gross Non-Performing Loans (NPL) Ratio		
Financial Assets at Fair Value through Profit or Loss (FVPL)	7,207,323,028.82	5,612,457,032.48	Net NPL Ratio		
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	3,551,375,287.13	3,559,738,516.47	Gross NPL Coverage Ratio		
Debt Securities at Amortized Cost - Net	12,096,076,361.70	14,185,655,171.78	Net NPL Coverage Ratio		
Interbank Loans Receivable	68,310,464.80	66,373,639.00	RELATED PARTY TRANSACTIONS		
Loans and Receivables - Others	1,650,834,590.40	1,561,915,789.04	Ratio of Loans to Related Parties to gross TLP	0.00%	0.00%
Loans and Receivables Arising from RA/CA/PR/SLB	2,200,000,000.00	296,756,313.00	Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties		
Total Loan Portfolio (TLP) - Gross	3,919,145,055.20	1,925,045,741.04	Ratio of DOSRI Loans to gross TLP		
Allowance for Credit Losses	121,512.58	110,343.29	Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI		
Total Loan Portfolio - Net	3,919,023,542.62	1,924,935,397.75	LIQUIDITY		
Bank Premises, Furniture, Fixtures and Equipment-Net	228,825,920.15	235,971,272.97	Liquidity Coverage Ratio	133.41%	142.84%
Other Assets - Net	1,885,397,671.69	2,436,075,546.73	Net Stable Funding Ratio	147.45%	148.20%
TOTAL ASSETS	₱ 33,047,167,004.84	₱ 31,483,108,318.71	Minimum Liquidity Ratio		
LIABILITIES			PROFITABILITY		
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	₱ 2,976,335,964.26	₱ 2,210,687,456.72	Return on Equity (ROE)	6.38%	6.41%
Deposit Liabilities	18,049,805,213.86	16,855,330,631.40	Return on Assets	1.64%	1.66%
Due to Other Banks	-	-	Net Interest Margin	3.45%	3.58%
Bills Payable	2,327,840,000.00	2,723,292,344.83	CAPITAL ADEQUACY		
a) BSP (Rediscounting and Other Advances)	-	-	Common Equity Tier 1 Ratio	34.51%	37.76%
b) Interbank Loans Payable	2,327,840,000.00	2,253,200,000.00	Tier 1 Capital Ratio	34.51%	37.76%
c) Other Borrowings, including Deposit Substitutes	-	470,092,344.83	CAR	34.70%	37.98%
Other Liabilities	1,897,809,177.53	2,077,933,785.80	LEVERAGE		
TOTAL LIABILITIES	₱ 25,251,790,355.65	₱ 23,867,244,218.75	Basel III Leverage Ratio	21.44%	22.00%
STOCKHOLDER'S EQUITY					
Capital Stock	₱ 2,165,000,000.00	₱ 2,165,000,000.00	REPUBLIC OF THE PHILIPPINES)		
Additional Paid-In Capital	-	-	CITY OF MAKATI) S.S.		
Undivided Profits	362,477,541.06	240,648,815.91			
Retained Earnings	5,445,579,248.86	5,445,579,248.86			
Other Capital Accounts	(177,680,140.73)	(235,363,964.81)			
TOTAL STOCKHOLDER'S EQUITY	₱ 7,795,376,649.19	₱ 7,615,864,099.96			
TOTAL LIABILITIES AND STOCKHOLDER'S EQUITY	₱ 33,047,167,004.84	₱ 31,483,108,318.71			
CONTINGENT ACCOUNTS					
Spot Foreign Exchange Contracts	₱ 2,890,080,409.01	₱ 933,079,380.68			
Trust Department Accounts	687,850,850,528.07	652,637,874,387.84			
Derivatives	100,259,545,974.64	95,272,545,416.33			
Others	63.00	49.00			
TOTAL CONTINGENT ACCOUNTS	₱ 791,000,476,974.72	₱ 748,843,499,233.85			

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.

(Sgd.) NEIL O. PAGKATIPUNAN
SAVP- Head Financial Control

(Sgd.) JOSEPH ALBERT L. GOTUACO
President