

BDO Private Bank

BDO Equitable Tower, 8751 Paseo de Roxas, Makati City

A subsidiary of BDO

BALANCE SHEET As of June 30, 2025

ASSETS	Current Quarter	Previous Quarter
Due from Bangko Sentral ng Pilipinas	₱ 998,603,887.39	₱ 600,712,565.11
Due from Other Central Banks and Banks - Net	2,529,671,493.14	2,966,949,215.27
Financial Assets at Fair Value through Profit or Loss (FVPL)	5,612,457,032.48	4,327,155,112.43
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	3,559,738,516.47	3,846,281,232.68
Debt Securities at Amortized Cost - Net	14,185,655,171.78	14,405,793,405.60
Interbank Loans Receivable	66,373,639.00	-
Loans and Receivables - Others	1,561,915,789.04	1,479,500,926.84
Loans and Receivables Arising from RA/CA/PR/SLB	296,756,313.00	300,000,000.00
Total Loan Portfolio (TLP) - Gross	1,925,045,741.04	1,779,500,926.84
Allowance for Credit Losses	110,343.29	90,998.07
Total Loan Portfolio - Net	1,924,935,397.75	1,779,409,928.77
Bank Premises, Furniture, Fixtures and Equipment-Net	235,971,272.97	239,693,650.55
Other Assets - Net	2,436,075,546.73	2,933,565,079.36
TOTAL ASSETS	₱ 31,483,108,318.71	₱ 31,099,560,189.77
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	₱ 2,210,687,456.72	₱ 2,393,727,821.79
Deposit Liabilities	16,855,330,631.40	16,496,905,505.39
Due to Other Banks	-	-
Bills Payable	2,723,292,344.83	1,716,300,000.00
a) BSP (Rediscounting and Other Advances)	-	-
b) Interbank Loans Payable	2,253,200,000.00	1,716,300,000.00
c) Other Borrowings, including Deposit Substitutes	470,092,344.83	-
Other Liabilities	2,077,933,785.80	2,976,734,199.87
TOTAL LIABILITIES	₱ 23,867,244,218.75	₱ 23,583,667,527.05
STOCKHOLDERS' EQUITY		
Capital Stock	₱ 2,165,000,000.00	₱ 2,165,000,000.00
Additional Paid-In Capital	-	-
Undivided Profits	240,648,815.91	114,743,072.39
Retained Earnings	5,445,579,248.86	5,445,579,248.86
Other Capital Accounts	(235,363,964.81)	(209,429,658.53)
TOTAL STOCKHOLDERS' EQUITY	₱ 7,615,864,099.96	₱ 7,515,892,662.72
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	₱ 31,483,108,318.71	₱ 31,099,560,189.77
CONTINGENT ACCOUNTS		
Spot Foreign Exchange Contracts	₱ 933,079,380.68	₱ 714,668,556.38
Trust Department Accounts	652,637,874,387.84	629,465,303,912.50
Derivatives	95,272,545,416.33	59,833,357,625.09
Others	36.00	36.00
TOTAL CONTINGENT ACCOUNTS	₱ 748,843,499,220.85	₱ 690,013,330,129.97

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	0.00%	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	142.84%	136.09%
Net Stabel Funding Ratio	148.20%	144.86%
Minimum Liquidity Ratio		
PROFITABILITY		
Return on Equity (ROE)	6.41%	6.16%
Return on Assets	1.66%	1.56%
Net Interest Margin	3.58%	3.53%
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio	37.76%	37.23%
Tier 1 Capital Ratio	37.76%	37.23%
CAR	37.98%	37.45%
LEVERAGE		
Basel III Leverage Ratio	22.00%	22.17%
REPUBLIC OF THE PHILIPPINES)		
CITY OF MAKATI) S.S.	

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

SUBSCRIBED AND SWORN to before me this 28th day of July 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.

Atty. GERVACIO B. ORTIZ, JR.

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Notary Public City of Makati Until 12-31-26
IBP#656155 Lifetime Member/MCLE Compliance No VII-0022734
Appt. No M-007(2025-2026) PTR No.10466005 Jan 2, 2025
Makati City Roll No. 40091 101 Urban Ave. Campos
Rueda Bldg., Brgy. Pio Del Pilar, Makati City

Board of Directors

Chairperson
Teresita T. Sy

Vice Chairman
Nestor V. Tan

Members
Joseph Albert L. Gotuaco
Gregory L. Domingo
Elizabeth T. Sy
Noel L. Andrada

Independent Directors
Stela P. Bernabe
Luis Ma. G. Uranza
Jose Victor C. Zalamea

Executive Officers

President
Joseph Albert L. Gotuaco

Senior Vice President
Gerardo Clemente C. Rivera
(Treasurer)