

BDO Private Bank

BDO Equitable Tower, 8751 Paseo de Roxas, Makati City

A subsidiary of BDO

BALANCE SHEET As of March 31, 2025

ASSETS	Current Quarter	Previous Quarter	FINANCIAL INDICATORS (in%)	Current Quarter	Previous Quarter
Due from Bangko Sentral ng Pilipinas	₱ 600,712,565.11	₱ 2,654,883,811.17	ASSET QUALITY		
Due from Other Central Banks and Banks - Net	2,966,949,215.27	3,988,997,225.42	Gross Non-Performing Loans (NPL) Ratio		
Financial Assets at Fair Value through Profit or Loss (FVPL)	4,327,155,112.43	3,831,233,970.90	Net NPL Ratio		
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	3,846,281,232.68	4,440,352,066.04	Gross NPL Coverage Ratio		
Debt Securities at Amortized Cost - Net	14,405,793,405.60	14,664,151,545.83	Net NPL Coverage Ratio		
Loans and Receivables - Others	1,479,500,926.84	1,413,303,688.44	RELATED PARTY TRANSACTIONS		
Loans and Receivables Arising from RA/CA/PR/SLB	300,000,000.00	450,000,000.00	Ratio of Loans to Related Parties to gross TLP	0.00%	0.00%
Total Loan Portfolio (TLP) - Gross	1,779,500,926.84	1,863,303,688.44	Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties		
Allowance for Credit Losses	90,998.07	83,386.95	Ratio of DOSRI Loans to gross TLP		
Total Loan Portfolio - Net	1,779,409,928.77	1,863,220,301.49	Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI		
Bank Premises, Furniture, Fixtures and Equipment-Net	239,693,650.55	227,018,201.89	LIQUIDITY		
Other Assets - Net	2,933,565,079.36	3,740,714,084.86	Liquidity Coverage Ratio	136.09%	136.37%
TOTAL ASSETS	₱ 31,099,560,189.77	₱ 35,410,571,207.60	Net Stabel Funding Ratio	144.86%	148.08%
			Minimum Liquidity Ratio		
LIABILITIES			PROFITABILITY		
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	₱ 2,393,727,821.79	₱ 2,616,815,994.01	Return on Equity (ROE)	6.16%	5.97%
Deposit Liabilities	16,496,905,505.39	20,064,620,932.05	Return on Assets	1.56%	1.34%
Due to Other Banks	-	-	Net Interest Margin	3.53%	3.37%
Bills Payable	1,716,300,000.00	1,130,020,151.56	CAPITAL ADEQUACY		
a) BSP (Rediscounting and Other Advances)	-	-	Common Equity Tier 1 Ratio	37.23%	36.32%
b) Interbank Loans Payable	1,716,300,000.00	578,450,000.00	Tier 1 Capital Ratio	37.23%	36.32%
c) Other Borrowings, including Deposit Substitutes	-	551,570,151.56	CAR	37.45%	36.52%
Other Liabilities	2,976,734,199.87	4,224,559,264.15	LEVERAGE		
TOTAL LIABILITIES	₱ 23,583,667,527.05	₱ 28,036,016,341.77	Basel III Leverage Ratio	22.17%	18.88%
STOCKHOLDERS' EQUITY			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	114,743,072.39	427,733,856.19	(Sgd.) NEIL O. PAGKATIPUNAN	(Sgd.) JOSEPH ALBERT L. GOTUACO	
Retained Earnings	5,445,579,248.86	5,016,788,725.38	SAVP- Head Financial Control	President	
Other Capital Accounts	(209,429,658.53)	(234,967,715.74)	SUBSCRIBED AND SWORN to before me this 30th day of April 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.		
TOTAL STOCKHOLDERS' EQUITY	₱ 7,515,892,662.72	₱ 7,374,554,865.83			
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	₱ 31,099,560,189.77	₱ 35,410,571,207.60			
CONTINGENT ACCOUNTS					
Spot Foreign Exchange Contracts	₱ 714,668,556.38	₱ 4,065,086,695.72			
Trust Department Accounts	629,465,303,912.50	637,225,593,609.91			
Derivatives	59,833,357,625.09	55,437,190,451.31			
Others	36.00	47.00			
TOTAL CONTINGENT ACCOUNTS	₱ 690,013,330,129.97	₱ 696,727,870,803.94			

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Atty. GERVACIO B. ORTIZ, JR.
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 Urbah Ave. Campos
Rueda Bldg. Brgy. Pio Del Pilar, Makati City