

**BDO Leasing and Finance, Inc. and Subsidiary**  
**Financial Ratios**  
**December 31, 2019 and 2018**  
*(Amounts in Millions of Philippine Pesos)*

	<u>2019</u>	<u>2018</u>	<u>2019</u>	<u>2018</u>
<b>I. Current/liquidity ratios</b>				
Current ratio				
<u>Total current assets</u>	7,938.4	12,347.8	0.36	0.42
Total current liabilities	21,827.4	29,427.3		
Acid Test Ratio				
<u>Quick assets</u>	7,835.5	12,195.7	0.36	0.41
Total current liabilities	21,827.4	29,427.3		
<b>II. Solvency ratios; debt-to-equity ratios</b>				
Solvency ratio				
<u>(After tax net profit + Depreciation)</u>	840.6	1,212.2	0.03	0.03
Total liabilities	25,333.6	36,197.2		

	<u>2019</u>	<u>2018</u>	<u>2019</u>	<u>2018</u>
Debt-to-equity ratio				
<u>Total liabilities</u>	<u>25,333.6</u>	<u>36,197.2</u>	4.51	6.77
Total equity	5,614.3	5,343.0		
<b>III. Asset-to-equity ratio</b>				
Asset-to-equity ratio				
<u>Total assets</u>	<u>30,947.9</u>	<u>41,540.3</u>	5.51	7.77
Total equity	5,614.3	5,343.0		
<b>IV. Interest coverage ratio</b>				
Interest coverage ratio				
<u>Earnings before interest and taxes</u>	<u>1,479.6</u>	<u>1,590.6</u>	1.06	1.36
Interest expense	1,399.2	1,170.2		
<b>V. Profitability ratios</b>				
Net profit margin				
<u>Net Profit</u>	<u>46.8</u>	<u>330.7</u>	1.54%	10.28%
Interest income + Other operating income	3,031.9	3,215.5		

	<u>2019</u>	<u>2018</u>	<u>2019</u>	<u>2018</u>
Return on equity				
<u>Net profit</u>	<u>46.8</u>	<u>330.7</u>	0.85%	6.13%
Average equity	5,478.7	5,392.6		
Return on assets				
<u>Net profit</u>	<u>46.8</u>	<u>330.7</u>	0.13%	0.78%
Average assets	36,244.1	42,191.0		
<b>VI. Others</b>				
Total real estate investments to Assets				
<u>Total investment properties</u>	<u>393.8</u>	<u>354.5</u>	1.27%	0.85%
Total assets	30,947.9	41,540.3		
Loans to Assets				
<u>Total loans and other receivables</u>	<u>24,977.7</u>	<u>34,352.6</u>	80.71%	82.70%
Total assets	30,947.9	41,540.3		

	<u>2019</u>	<u>2018</u>	<u>2019</u>	<u>2018</u>
DOSRI to Net worth				
Receivables from Directors, Officers, <u>Stakeholders and Related Interests</u>	<u>5.9</u>	<u>5.1</u>	0.11%	0.10%
Total equity	5,614.3	5,343.0		
Amount of receivable from a single corporation to Total receivables				
<u>Loan to a single corporation</u>	<u>527.9</u>	<u>882.3</u>	2.11%	2.57%
Total loans and other receivables	24,977.7	34,352.6		