

**BDO Leasing and Finance, Inc. and Subsidiary**  
**Financial Ratios**  
**December 31, 2020 and 2019**  
*(Amounts in Millions of Philippine Pesos)*

	<u>2020</u>	<u>2019</u>	<u>2020</u>	<u>2019</u>
<b>I. Current/liquidity ratios</b>				
Current ratio				
<u>Total current assets</u>	<u>5,996.0</u>	<u>7,938.4</u>	<b>218.04</b>	0.36
Total current liabilities	27.5	21,827.4		
Acid Test Ratio				
<u>Quick assets</u>	<u>5,996.0</u>	<u>7,835.5</u>	<b>218.04</b>	0.36
Total current liabilities	27.5	21,827.4		
<b>II. Solvency ratios; debt-to-equity ratios</b>				
Solvency ratio				
<u>(After tax net profit + Depreciation)</u>	<u>776.8</u>	<u>840.6</u>	<b>28.25</b>	0.03
Total liabilities	27.5	25,333.6		
Debt-to-equity ratio				
<u>Total liabilities</u>	<u>27.5</u>	<u>25,333.6</u>	<b>0.00</b>	4.51
Total equity	5,968.5	5,614.3		

	<u>2020</u>	<u>2019</u>	<u>2020</u>	<u>2019</u>
<b>III. Asset-to-equity ratio</b>				
Asset-to-equity ratio				
<u>Total assets</u>	<u>5,996.0</u>	<u>30,947.9</u>	<b>1.00</b>	5.51
Total equity	5,968.5	5,614.3		
<b>IV. Interest coverage ratio</b>				
Interest coverage ratio				
<u>Earnings before interest and taxes</u>	<u>936.5</u>	<u>1,479.6</u>	<b>1.78</b>	1.06
Interest expense	526.0	1,399.2		
<b>V. Profitability ratios</b>				
Net profit margin				
<u>Net Profit</u>	<u>252.3</u>	<u>46.8</u>	<b>10.66%</b>	1.54%
Interest income + Other operating income	2,367.0	3,031.9		
Return on equity				
<u>Net profit</u>	<u>252.3</u>	<u>46.8</u>	<b>4.36%</b>	0.85%
Average equity	5,791.4	5,478.7		
Return on assets				
<u>Net profit</u>	<u>252.3</u>	<u>46.8</u>	<b>1.37%</b>	0.13%
Average assets	18,472.0	36,244.1		

	<u>2020</u>	<u>2019</u>	<u>2020</u>	<u>2019</u>
<b>VI. Others</b>				
Total real estate investments to Assets				
<u>Total investment properties</u>	-	393.8	<b>0.00%</b>	1.27%
Total assets	<b>5,996.0</b>	30,947.9		
Loans to Assets				
<u>Total loans and other receivables</u>	<b>127.3</b>	24,977.7	<b>2.12%</b>	80.71%
Total assets	<b>5,996.0</b>	30,947.9		
DOSRI to Net worth				
Receivables from Directors, Officers, <u>Stakeholders and Related Interests</u>	-	5.9	<b>0.00%</b>	0.11%
Total equity	<b>5,968.5</b>	5,614.3		
Amount of receivable from a single corporation to Total receivables				
<u>Loan to a single corporation</u>	-	527.9	<b>0.00%</b>	2.11%
Total loans and other receivables	<b>127.3</b>	24,977.7		