



BDO UNIBANK, INC.
As of September 30, 2016

BALANCE SHEET
(Head Office and Branches)

Table with columns: AMOUNT, Current Quarter, Previous Quarter. Rows include ASSETS (Cash and Cash Items, Financial Assets, Loans and Receivables, etc.), LIABILITIES (Financial Liabilities, Bonds Payable, etc.), STOCKHOLDERS' EQUITY (Capital Stock, Retained Earnings, etc.), CONTINGENT ACCOUNTS (Guarantees Issued, Performance Standby Letters, etc.), and ADDITIONAL INFORMATION (Loan portfolio, NPLs, DOSRI loans, etc.).

Republic of the Philippines)
Makati City) S.S.

We, LUCY CO DY and NESTOR V. TAN 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.

LUCY CO DY
Executive Vice President & Comptroller
(Signature Over Printed Name)

NESTOR V. TAN
President
(Signature Over Printed Name)

SUBSCRIBED AND SWORN to before me this 21st day of October 2016 at City of Makati affiant exhibiting his/her/their Community Tax Certificate No. 15276882, issued at Makati City on February 29, 2016 and Community Tax Certificate No. 05135105, issued at Makati City on February 16, 2016.

CONSOLIDATED BALANCE SHEET
(Bank and Financial Subsidiaries)

Table with columns: AMOUNT, Current Quarter, Previous Quarter. Rows include ASSETS (Cash and Cash Items, Financial Assets, Loans and Receivables, etc.), LIABILITIES (Financial Liabilities, Bonds Payable, etc.), STOCKHOLDERS' EQUITY (Capital Stock, Retained Earnings, etc.), CONTINGENT ACCOUNTS (Guarantees Issued, Performance Standby Letters, etc.), and ADDITIONAL INFORMATION (List of Bank's Financial Allied Subsidiaries, List of Subsidiary Insurance Companies, Capital Adequacy Ratio (CAR) on Consolidated Basis, etc.).

Republic of the Philippines)
Makati City) S.S.

We, LUCY CO DY and NESTOR V. TAN 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.

LUCY CO DY
Executive Vice President & Comptroller
(Signature Over Printed Name)

NESTOR V. TAN
President
(Signature Over Printed Name)

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