



BDO UNIBANK, INC.
As of December 31, 2025

BALANCE SHEET
(Head Office and Branches)

ASSETS	AMOUNT	
	Current Quarter	Previous Quarter
Cash and Cash Items	P 124,934,164,107.37	P 75,763,577,604.34
Due from Bangko Sentral ng Pilipinas	208,461,163,487.60	201,130,509,282.54
Due from Other Central Banks and Banks - Net	97,488,573,563.01	87,213,816,344.13
Financial Assets at Fair Value through Profit or Loss (FVPL)	25,271,753,429.30	23,409,371,513.58
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	324,711,271,769.71	368,738,896,593.18
Debt Securities at Amortized Cost - Net	587,943,567,448.41	573,776,320,660.76
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	64,477,512,948.43	86,027,094,697.42
Loans and Receivables-Others	3,500,329,865,493.20	3,334,611,325,448.76
Loans and Receivables Arising from RA/CA/PR/SLB	21,664,611,888.00	85,183,000,000.00
Total Loan Portfolio (TLP) - Gross	3,586,471,990,329.63	3,505,821,420,146.18
Allowance for Credit Losses	80,264,516,244.06	83,188,948,304.05
Total Loan Portfolio - Net	3,506,207,474,085.57	3,422,632,471,842.13
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	77,111,936,654.29	73,185,917,227.76
Bank Premises, Furniture, Fixture and Equipment - Net	74,585,461,542.96	71,554,593,300.48
Real and Other Properties Acquired - Net	17,878,321,058.72	16,216,824,468.82
Sales Contract Receivables - Net	1,444,019,164.40	1,348,420,845.74
Non-Current Assets Held for Sale	1,074,115,960.89	1,125,350,620.32
Other Assets - Net	226,671,356,260.91	161,605,051,096.89
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	P 5,273,783,178,533.14	P 5,077,701,121,400.67
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	P 2,308,114,606.26	P 3,860,610,322.68
Deposit Liabilities	4,063,697,276,431.82	3,980,919,999,344.33
Due to Other Banks	154,617,700.00	342,192,480.00
Bills Payable	82,210,560,624.36	66,925,954,185.29
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	64,845,370,000.00	57,905,020,000.00
c) Other Borrowings, including Deposit Substitutes	17,365,190,624.36	9,020,934,185.29
Bonds Payable-Net	241,235,427,661.50	211,429,197,995.30
Unsecured Subordinated Debt-Net	0.00	0.00
Redeemable Preferred Shares	0.00	0.00
Other Liabilities	242,407,414,169.19	186,672,734,603.65
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	P 4,632,013,411,193.13	P 4,450,150,688,931.25
STOCKHOLDERS' EQUITY		
Capital Stock	P 59,519,999,670.00	P 59,513,528,270.00
Additional Paid-In Capital	238,191,570,697.51	238,109,283,896.89
Undivided Profits	0.00	63,182,469,660.69
Retained Earnings	377,271,963,129.18	295,398,599,441.89
Other Capital Accounts	-33,213,766,156.68	-28,653,448,800.05
Assigned Capital	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	P 641,769,767,340.01	P 627,550,432,469.42
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 5,273,783,178,533.14	P 5,077,701,121,400.67
CONTINGENT ACCOUNTS		
Guarantees Issued	P 36,541,292.00	P 36,541,292.00
Financial Standby Letters of Credit	0.00	0.00
Performance Standby Letters of Credit	38,455,127,953.02	38,322,934,665.02
Commercial Letters of Credit	20,916,521,686.80	30,314,760,741.10
Trade Related Guarantees	16,627,711,001.12	16,321,835,640.15
Commitments	843,015,659,237.86	841,902,580,024.71
Spot Foreign Exchange Contracts	25,934,083,357.12	30,263,766,614.72
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	1,883,292,482,608.98	1,773,127,520,684.25
Derivatives	495,772,650,713.81	475,545,119,133.76
Others	122,009,529,364.47	106,888,592,834.21
TOTAL CONTINGENT ACCOUNTS	P 3,446,060,307,215.18	P 3,312,723,651,629.92
FINANCIAL INDICATORS		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	1.62%	1.72%
Net NPL Ratio	0.79%	0.82%
Gross NPL Coverage Ratio	137.81%	137.97%
Net NPL Coverage Ratio	103.67%	106.16%
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	3.54%	3.73%
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	0.03%	0.03%
Ratio of DOSRI Loans to gross TLP	0.49%	0.59%
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.21%	0.20%
LIQUIDITY		
Liquidity Coverage Ratio (%)	121.71%	144.33%
Net Stable Funding Ratio (%)	117.53%	121.21%
PROFITABILITY		
Return on Equity (ROE) (%)	14.30%	13.99%
Return on Assets (%)	1.94%	1.89%
Net Interest Margin (%)	4.56%	4.56%
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio (%)	13.29%	13.97%
Tier 1 Capital Ratio (%)	13.46%	14.15%
CAR (%)	14.41%	15.11%
LEVERAGE		
Basel III Leverage Ratio (%)	9.71%	9.80%

CONSOLIDATED BALANCE SHEET
(Bank and Financial Subsidiaries)

ASSETS	AMOUNT	
	Current Quarter	Previous Quarter
Cash and Cash Items	P 130,945,511,353.21	P 79,102,049,182.45
Due from Bangko Sentral ng Pilipinas	209,820,601,081.33	206,778,989,134.81
Due from Other Central Banks and Banks - Net	111,568,467,017.12	97,989,402,581.50
Financial Assets at Fair Value through Profit or Loss (FVPL)	32,307,938,857.74	32,255,933,314.46
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	333,110,044,817.12	378,386,194,302.29
Debt Securities at Amortized Cost - Net	607,762,767,524.01	591,666,470,732.97
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	57,300,912,948.43	78,442,565,162.22
Loans and Receivables-Others	3,637,374,844,701.65	3,468,383,990,042.47
Loans and Receivables Arising from RA/CA/PR/SLB	23,164,611,888.00	87,383,000,000.00
Total Loan Portfolio (TLP) - Gross	3,717,840,369,538.08	3,634,209,555,204.69
Allowance for Credit Losses	82,827,982,171.56	85,711,773,664.19
Total Loan Portfolio - Net	3,635,012,387,366.52	3,548,497,781,540.50
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	38,384,292,418.34	35,992,233,870.52
Bank Premises, Furniture, Fixture and Equipment - Net	77,926,373,303.80	74,750,272,657.88
Real and Other Properties Acquired - Net	18,250,720,520.49	16,537,191,204.53
Sales Contract Receivables - Net	1,472,045,664.83	1,364,760,874.45
Non-Current Assets Held for Sale	1,077,330,142.43	1,125,350,620.32
Other Assets - Net	208,333,339,333.29	159,106,481,635.79
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	P 5,405,971,819,400.23	P 5,223,553,111,652.47
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	P 5,041,289,085.07	P 6,783,177,603.23
Deposit Liabilities	4,185,275,349,301.07	4,102,188,945,471.60
Due to Other Banks	154,617,700.00	342,192,480.00
Bills Payable	108,403,132,401.20	91,029,238,835.23
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	64,845,370,000.00	57,905,020,000.00
c) Other Borrowings, including Deposit Substitutes	43,557,762,401.20	33,124,218,835.23
Bonds Payable-Net	241,235,427,661.50	211,429,197,995.30
Unsecured Subordinated Debt-Net	0.00	0.00
Redeemable Preferred Shares	0.00	0.00
Other Liabilities	221,881,224,878.76	182,018,146,431.81
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	P 4,761,991,041,027.60	P 4,593,790,898,817.17
STOCKHOLDERS' EQUITY		
Capital Stock	P 59,519,999,670.00	P 59,513,528,270.00
Additional Paid-In Capital	238,191,570,697.51	238,109,283,896.89
Undivided Profits	0.00	62,751,273,981.29
Retained Earnings	376,784,968,899.24	295,362,324,789.92
Other Capital Accounts	-30,515,760,894.12	-25,974,198,102.80
Assigned Capital	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	P 643,980,778,372.63	P 629,762,212,835.30
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	P 5,405,971,819,400.23	P 5,223,553,111,652.47
CONTINGENT ACCOUNTS		
Guarantees Issued	P 36,541,292.00	P 36,541,292.00
Financial Standby Letters of Credit	0.00	0.00
Performance Standby Letters of Credit	38,455,127,953.02	38,322,934,665.02
Commercial Letters of Credit	20,916,521,686.80	30,314,760,741.10
Trade Related Guarantees	16,627,711,001.12	16,321,835,640.15
Commitments	843,015,659,237.86	841,902,580,024.71
Spot Foreign Exchange Contracts	26,745,615,819.48	33,153,847,023.73
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	2,587,814,066,465.84	2,460,978,371,212.32
Derivatives	569,664,339,794.47	569,122,092,814.40
Others	122,064,974,901.55	106,934,271,230.50
TOTAL CONTINGENT ACCOUNTS	P 4,225,340,558,152.14	P 4,097,087,234,643.93
FINANCIAL INDICATORS		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	1.67%	1.76%
Net NPL Ratio	0.82%	0.84%
Gross NPL Coverage Ratio	133.08%	133.67%
Net NPL Coverage Ratio	100.35%	103.05%
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	3.42%	3.60%
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	0.03%	0.03%
Ratio of DOSRI Loans to gross TLP	0.47%	0.57%
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.21%	0.20%
LIQUIDITY		
Liquidity Coverage Ratio (%)	121.15%	142.79%
Net Stable Funding Ratio (%)	118.20%	121.29%
PROFITABILITY		
Return on Equity (ROE) (%)	14.23%	13.85%
Return on Assets (%)	1.86%	1.81%
Net Interest Margin (%)	4.64%	4.63%
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio (%)	13.78%	14.43%
Tier 1 Capital Ratio (%)	13.93%	14.59%
CAR (%)	14.88%	15.55%
LEVERAGE		
Basel III Leverage Ratio (%)	10.18%	10.24%

1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companies)

- BDO Capital & Investment Corporation
- Dominion Holdings, Inc.
- BDO Private Bank, Inc.
- BDO Remit (Canada) Ltd.
- BDO Remit (Japan) Ltd.
- BDO Remit (USA), Inc.
- BDO Strategic Holdings, Inc.
- BDORO Europe Ltd.
- BDO Network Bank, Inc.

2. List of Subsidiary Insurance Companies

- BDO Insurance and Reinsurance Brokers, Inc.
- BDO Life Assurance Co., Inc.

We, GWYNETH M. ENTAO 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.

We, GWYNETH M. ENTAO 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.

GWYNETH M. ENTAO
Senior Vice President & Comptroller

NESTOR V. TAN
President & Chief Executive Officer

GWYNETH M. ENTAO
Senior Vice President & Comptroller

NESTOR V. TAN
President & Chief Executive Officer