BDO UNIBANK, INC.

As of September 30, 2026

BALANCE SHEET

(Head Office and Branches)

	AMOUNT	
	Current Quarter	Previous Quarter
ASSETS		
Cash and Cash Items	P 80,159,592,671.00	P 85,840,811,957.19
Due from Bangko Sentral ng Pilipinas	209,546,663,741.62	259,975,375,777.75
Due from Other Central Banks and Banks - Net	124,246,716,849.57	76,508,312,946.44
Financial Assets at Fair Value through Profit or Loss (FVPL)	24,814,858,233.26	24,240,675,260.76
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	462,711,289,755.15	432,631,204,969.32
Debt Securities at Amortized Cost - Net	684,514,666,004.40	670,480,517,477.73
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	85,168,679,406.48	64,139,995,091.50
Loans and Receivables-Others	3,865,676,639,939.02	3,760,014,805,007.67
Loans and Receivables Arising from RA/CA/PR/SLB	0.00	28,350,909,090.00
Total Loan Portfolio (TLP) - Gross	3,950,845,319,345.50	3,852,505,709,189.17
Allowance for Credit Losses	83,893,502,543.96	84,224,036,120.36
Total Loan Portfolio - Net	3,866,951,816,801.54	3,768,281,673,068.81
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	90,434,490,770.48	85,754,492,452.54
Bank Premises, Furniture, Fixture and Equipment - Net	84,018,594,422.65	81,300,177,529.10
Real and Other Properties Acquired - Net	34,950,952,653.69	31,409,013,865.38
Sales Contract Receivables - Net	1,244,999,563.98	1,209,076,867.00
Non-Current Assets Held for Sale	1,327,158,703.19	1,148,323,587.82
Other Assets - Net	290,305,458,742.34	224,692,057,088.98
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	**P 5,955,227,258,912.87**	**P 5,743,471,712,848.82**
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	P 3,888,577,796.08	P 4,243,588,762.58
Deposit Liabilities	4,416,931,360,263.83	4,420,427,045,408.07
Due to Other Banks	208,591,200.00	139,287,200.00
Bills Payable	189,329,379,110.56	165,442,447,339.68
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	128,975,760,000.00	112,718,320,000.00
c) Other Borrowings, including Deposit Substitutes	60,353,619,110.56	52,724,127,339.68
Bonds Payable-Net	384,573,542,511.33	251,805,138,325.24
Unsecured Subordinated Debt-Net	0.00	0.00
Redeemable Preferred Shares	0.00	0.00
Other Liabilities	290,987,044,564.24	241,659,954,366.10
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	**P 5,285,918,495,446.04**	**P 5,083,717,461,401.67**
STOCKHOLDERS' EQUITY		
Capital Stock	P 59,540,049,300.00	P 59,530,974,650.00
Additional Paid-In Capital	238,425,708,193.97	238,315,752,579.09
Undivided Profits	63,689,419,605.91	40,784,949,070.53
Retained Earnings	359,368,780,367.18	365,139,275,520.09
Other Capital Accounts	-51,715,194,000.23	-44,016,700,372.56
Assigned Capital	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	**P 669,308,763,466.83**	**P 659,754,251,447.15**
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	**P 5,955,227,258,912.87**	**P 5,743,471,712,848.82**
CONTINGENT ACCOUNTS		
Guarantees Issued	P 36,541,292.00	P 36,541,292.00
Financial Standby Letters of Credit	7,269,372,000.00	0.00
Performance Standby Letters of Credit	63,999,328,994.07	59,658,094,534.56
Commercial Letters of Credit	37,889,770,274.60	33,836,481,872.35
Trade Related Guarantees	18,099,303,393.75	18,710,704,103.52
Commitments	1,064,650,139,661.52	1,054,698,279,815.42
Spot Foreign Exchange Contracts	38,404,502,945.52	31,439,056,089.55
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	1,873,680,468,385.79	1,877,734,180,214.31
Derivatives	745,629,255,437.08	697,973,434,775.36
Others	191,395,528,987.50	167,927,980,857.59
TOTAL CONTINGENT ACCOUNTS	**P 4,041,054,211,371.83**	**P 3,942,014,753,554.66**
FINANCIAL INDICATORS		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	1.55%	1.59%
Net NPL Ratio	0.81%	0.82%
Gross NPL Coverage Ratio	136.89%	137.51%
Net NPL Coverage Ratio	100.08%	101.96%
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	3.67%	2.99%
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	0.02%	0.03%
Ratio of DOSRI Loans to gross TLP	0.43%	0.48%
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.21%	0.19%
LIQUIDITY		
Liquidity Coverage Ratio (%)	118.06%	120.90%
Net Stable Funding Ratio (%)	114.53%	114.73%
PROFITABILITY		
Return on Equity (ROE) (%)	12.98%	12.57%
Return on Assets (%)	1.66%	1.63%
Net Interest Margin (%)	4.42%	4.41%
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio (%)	12.08%	12.75%
Tier 1 Capital Ratio (%)	12.23%	12.90%
CAR (%)	13.19%	13.85%
LEVERAGE		
Basel III Leverage Ratio (%)	8.63%	9.00%

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.

[redacted]
GWYNETH M. ENTAO
Senior Vice President & Comptroller

[redacted]
NESTOR V. TAN
President & Chief Executive Officer

CONSOLIDATED BALANCE SHEET

(Bank and Financial Subsidiaries)

	AMOUNT	
	Current Quarter	Previous Quarter
ASSETS		
Cash and Cash Items	P 84,559,747,319.82	P 90,628,779,268.19
Due from Bangko Sentral ng Pilipinas	222,078,842,124.87	268,177,842,952.69
Due from Other Central Banks and Banks - Net	134,739,553,802.67	88,373,145,650.70
Financial Assets at Fair Value through Profit or Loss (FVPL)	33,733,515,049.45	34,655,330,211.93
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	472,020,654,940.75	441,920,460,587.72
Debt Securities at Amortized Cost - Net	702,098,072,338.00	687,114,496,052.14
Loans to Bangko Sentral ng Pilipinas	0.00	0.00
Interbank Loans Receivable	76,651,279,406.48	58,667,395,091.50
Loans and Receivables-Others	4,032,743,591,147.88	3,912,544,668,455.45
Loans and Receivables Arising from RA/CA/PR/SLB	4,000,000,000.00	31,350,909,090.00
Total Loan Portfolio (TLP) - Gross	4,113,394,870,554.36	4,002,562,972,636.95
Allowance for Credit Losses	86,845,688,772.38	86,838,968,236.64
Total Loan Portfolio - Net	4,026,549,181,781.98	3,915,724,004,400.31
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	44,468,986,676.13	42,446,958,970.67
Bank Premises, Furniture, Fixture and Equipment - Net	87,600,509,974.81	84,783,878,632.08
Real and Other Properties Acquired - Net	35,398,540,826.74	31,835,088,464.57
Sales Contract Receivables - Net	1,257,697,513.48	1,226,723,760.84
Non-Current Assets Held for Sale	1,328,995,352.84	1,151,537,769.36
Other Assets - Net	283,189,185,009.22	218,800,734,106.00
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL ASSETS	**P 6,129,023,482,710.76**	**P 5,906,838,980,827.20**
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	P 6,952,105,164.15	P 7,469,424,232.72
Deposit Liabilities	4,565,644,277,397.23	4,560,639,690,368.98
Due to Other Banks	208,591,200.00	139,287,200.00
Bills Payable	221,522,168,508.81	195,954,029,860.54
a) BSP (Rediscounting and Other Advances)	0.00	0.00
b) Interbank Loans Payable	128,975,760,000.00	112,718,320,000.00
c) Other Borrowings, including Deposit Substitutes	92,546,408,508.81	83,235,709,860.54
Bonds Payable-Net	384,573,542,511.33	251,805,138,325.24
Unsecured Subordinated Debt-Net	0.00	0.00
Redeemable Preferred Shares	0.00	0.00
Other Liabilities	284,914,106,216.24	235,138,592,604.82
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0.00	0.00
TOTAL LIABILITIES	**P 5,463,814,790,997.76**	**P 5,251,146,162,592.30**
STOCKHOLDERS' EQUITY		
Capital Stock	P 59,540,049,300.00	P 59,530,974,650.00
Additional Paid-In Capital	238,425,708,193.97	238,315,752,579.09
Undivided Profits	63,621,638,313.96	40,745,536,179.42
Retained Earnings	355,435,045,745.72	361,206,105,696.51
Other Capital Accounts	-51,813,749,840.65	-44,105,550,870.12
Assigned Capital	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	**P 665,208,691,713.00**	**P 655,692,818,234.90**
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	**P 6,129,023,482,710.76**	**P 5,906,838,980,827.20**
CONTINGENT ACCOUNTS		
Guarantees Issued	P 36,541,292.00	P 36,541,292.00
Financial Standby Letters of Credit	7,269,372,000.00	0.00
Performance Standby Letters of Credit	63,999,328,994.07	59,658,094,534.56
Commercial Letters of Credit	37,889,770,274.60	33,836,481,872.35
Trade Related Guarantees	18,099,303,393.75	18,710,704,103.52
Commitments	1,064,650,139,661.52	1,054,698,279,815.42
Spot Foreign Exchange Contracts	40,766,705,111.87	32,173,704,618.22
Securities Held Under Custodianship by Bank Proper	0.00	0.00
Trust Department Accounts	2,680,295,221,541.51	2,652,559,232,798.69
Derivatives	818,678,101,662.25	788,799,773,960.14
Others	191,468,863,503.57	167,973,306,878.60
TOTAL CONTINGENT ACCOUNTS	**P 4,923,153,347,435.14**	**P 4,808,446,119,873.50**
FINANCIAL INDICATORS		
ASSET QUALITY		
Gross Non-Performing Loans (NPL) Ratio	1.60%	1.64%
Net NPL Ratio	0.83%	0.85%
Gross NPL Coverage Ratio	131.71%	132.11%
Net NPL Coverage Ratio	96.69%	98.28%
RELATED PARTY TRANSACTIONS		
Ratio of Loans to Related Parties to gross TLP	3.53%	2.88%
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	0.02%	0.03%
Ratio of DOSRI Loans to gross TLP	0.41%	0.47%
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	0.21%	0.18%
LIQUIDITY		
Liquidity Coverage Ratio (%)	117.66%	119.83%
Net Stable Funding Ratio (%)	114.95%	114.95%
PROFITABILITY		
Return on Equity (ROE) (%)	12.97%	12.53%
Return on Assets (%)	1.60%	1.56%
Net Interest Margin (%)	4.50%	4.49%
CAPITAL ADEQUACY		
Common Equity Tier 1 Ratio (%)	12.61%	13.12%
Tier 1 Capital Ratio (%)	12.75%	13.27%
CAR (%)	13.70%	14.21%
LEVERAGE		
Basel III Leverage Ratio (%)	9.09%	9.36%

1. List of Bank's Financial Allied Subsidiaries (Excluding Subsidiary Insurance Companies)
   a. BDO Capital & Investment Corporation
   b. BDO Private Bank, Inc.
   c. BDO Remit (Canada) Ltd.
   d. BDO Remit (Japan) Ltd.
   e. BDO Remit (USA), Inc.
   f. BDO Strategic Holdings, Inc.
   g. BDORO Europe Ltd.
   h. BDO Network Bank, Inc.

2. List of Subsidiary Insurance Companies
   a. BDO Insurance and Reinsurance Brokers, Inc.
   b. 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.

[redacted]
GWYNETH M. ENTAO
Senior Vice President & Comptroller

[redacted]
NESTOR V. TAN
President & Chief Executive Officer