

SECURITIES AND EXCHANGE COMMISSION

SEC FORM 17-C

CURRENT REPORT UNDER SECTION 17 OF THE SECURITIES REGULATION CODE AND SRC RULE 17.2(c) THEREUNDER

1. Date of Report (Date of earliest event reported)
Apr 25, 2025
2. SEC Identification Number
34001
3. BIR Tax Identification No.
000-708-174-000
4. Exact name of issuer as specified in its charter
BDO Unibank, Inc.
5. Province, country or other jurisdiction of incorporation
Philippines
6. Industry Classification Code(SEC Use Only)
7. Address of principal office
BDO Corporate Center, 7899 Makati Ave., Makati City
Postal Code
0726
8. Issuer's telephone number, including area code
(632)8840-7000 / 8702-6000
9. Former name or former address, if changed since last report
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10. Securities registered pursuant to Sections 8 and 12 of the SRC or Sections 4 and 8 of the RSA

Title of Each Class	Number of Shares of Common Stock Outstanding and Amount of Debt Outstanding
Common	5,272,738,089
Preferred	618,000,000

11. Indicate the item numbers reported herein
Item 9 - Other Events

The Exchange does not warrant and holds no responsibility for the veracity of the facts and representations contained in all corporate disclosures, including financial reports. All data contained herein are prepared and submitted by the disclosing party to the Exchange, and are disseminated solely for purposes of information. Any questions on the data contained herein should be addressed directly to the Corporate Information Officer of the disclosing party.



BDO Unibank, Inc.
BDO

PSE Disclosure Form 4-31 - Press Release
References: SRC Rule 17 (SEC Form 17-C)
Section 4.4 of the Revised Disclosure Rules

Subject of the Disclosure

Press Release - BDO hits P82.0 Bn income in 2024; Q1 2025 net income at P19.7 Bn."

Background/Description of the Disclosure

Ladies and Gentlemen:

Please be informed that BDO Unibank, Inc. (BDO) will be releasing to the press the attached statement entitled "BDO hits P82.0 Bn income in 2024; Q1 2025 net income at P19.7 Bn."

Thank you.

Other Relevant Information

Please see attachment.

Filed on behalf by:

Name	Elmer Serrano
Designation	Corporate Information Officer



April 25, 2025

THE PHILIPPINE STOCK EXCHANGE, INC.

6/F PSE Tower, 5th Avenue corner 28th Street
Bonifacio Global City, Taguig City

Attention: **Atty. Johanne Daniel M. Negre**
Officer-in-Charge, Disclosure Department

PHILIPPINE DEALING AND EXCHANGE CORP.

29th Floor, BDO Equitable Tower
8751 Paseo de Roxas, Makati City 1226

Attention: **Atty. Suzy Claire R. Selleza**
Head – Issuer Compliance and Disclosure Department

Ladies and Gentlemen:

BDO Unibank, Inc. (BDO) will be releasing to the press the attached statement entitled “BDO hits ₱82.0 Bn income in 2024; Q1 2025 net income at ₱19.7 Bn.”

President and CEO Nestor V. Tan reported during the 2025 Annual Stockholders’ Meeting that BDO recorded a net income of ₱82.0 billion in 2024, up by 12% from ₱73.4 billion in 2023. The expansion was driven by a strong balance sheet and growth across core businesses such as loans and fee income, resulting in a Return on Common Equity (ROCE) of 15.1%.

BDO sustained its momentum in the first quarter of 2025, with net income increasing to ₱19.7 billion from ₱18.5 billion in the same period last year supported by the double-digit growth in loans and a solid performance in fee income. ROCE was at 13.8% in the first quarter of 2025.

Thank you.

Very truly yours,

Sgd.

ALVIN C. GO

SVP/Assistant Corporate Secretary and Alternate
Corporate Information Officer

BDO Unibank, Inc.
BDO Towers Valero
8741 Paseo De Roxas
Salcedo Village
Makati City 1226
Philippines
Swift Code BNORPHMM
Tel +632 8840-7000

bdo.com.ph

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2025 Annual Stockholders' Meeting 25 April 2025

BDO hits ₱82.0 Bn income in 2024

Q1 2025 net income at ₱19.7 Bn

President and CEO Nestor V. Tan reported during BDO Unibank, Inc.'s (BDO) 2025 Annual Stockholders' Meeting that the Bank recorded a net income of ₱82.0 billion in 2024, up by 12% from ₱73.4 billion in 2023. The expansion was driven by a strong balance sheet and growth across core businesses such as loans and fee income, resulting in a Return on Common Equity (ROCE) of 15.1%.

The Bank sustained its momentum in the first quarter of 2025, with net income increasing to ₱19.7 billion from ₱18.5 billion in the same period last year supported by the double-digit growth in loans and a solid performance in fee income. ROCE was at 13.8% in the first quarter of 2025.

The Philippine economy is expected to stay resilient despite economic uncertainties arising from US tariffs and trade policies. With BDO's strong business franchise, market leadership, and robust capital position, the Bank remains well-positioned to navigate potential risks and achieve sustainable growth and profitability.

About BDO

BDO is a full-service universal bank which provides a wide range of corporate and retail services such as loan and deposit products, treasury, trust banking, investment banking, private banking, rural banking and microfinance, cash management, leasing and finance, remittance, life insurance, property & casualty insurance brokerage, cash cards, credit cards, and online and non-online stock brokerage services.

BDO has the country's largest distribution network, with over 1,800 consolidated operating branches and more than 5,800 teller machines nationwide. It also has 16 international offices (including full-service branches in Hong Kong and Singapore) in Asia, Europe, North America and the Middle East.

The Bank also offers digital banking solutions to make banking easier, faster, and more secure for its clients.

BDO ranked as the largest bank in terms of total assets, loans, deposits and trust funds under management based on published statements of condition as of December 31, 2024. For more information, please visit www.bdo.com.ph

COVER SHEET

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SEC Registration Number

[illegible]

(Company's Full Name)

[illegible]

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[illegible]

(Business Address: No. Street City/Town/Province)

EDMUNDO L. TAN

(Contact Person)

8840-7000/8702-6000

(Company Telephone Number)

1	2
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3	1
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Month

Day

(Fiscal Year)

SEC 17-C

SEC 17-C

(Form Type)

Any day in April of each year, or if not practicable, on such date as may be fixed by the Board of Directors

Any day in April of each year, or if not practicable, on such date as may be fixed by the Board of Directors

Month

Day

(Annual Meeting)

(Secondary License Type, If Applicable)

CGFD/MSRD

Dept. Requiring this Doc.

Amended Articles Number/Section

Total Amount of Borrowing

Domestic

Foreign

To be accomplished by SEC Personnel concerned

[illegible]

File Number

LCU

[illegible]

Document ID

Cashier

STAMPS

STAMPS

Remarks: Please use BLACK ink for scanning purposes.



SECURITIES AND EXCHANGE COMMISSION
SEC FORM 17-C

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OF THE SECURITIES REGULATION CODE
AND SRC RULE 17.2(c) THEREUNDER

1. April 25, 2025
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4. **BDO Unibank, Inc.**
Exact name of issuer as specified in its charter
5. METRO MANILA 6. (SEC Use Only)
Province, country or other jurisdiction of incorporation Industry Classification Code:
7. BDO Corporate Center, 7899 Makati Avenue, Makati City, Philippines 0726
Address of principal office Postal Code
8. (632) 8840-7000/8702-6000
Issuer's telephone number, including area code
9. **N.A.**
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PREFERRED	618,000,000

11. Indicate the item numbers reported herein:

Item 9

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SIGNATURES

Pursuant to the requirements of the Securities Regulation Code, the issuer has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

BDO Unibank, Inc.

Issuer

Date: April 25, 2025

.....

Sgd.

EDMUNDO L. TAN
Corporate Secretary



2025 Annual Stockholders' Meeting 25 April 2025

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