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 (Da May 20, 2025	ate of earliest event reported)
2. SEC Identification	Number
34001	
3. BIR Tax Identificati	on No.
000-708-174-000	
4. Exact name of issu	ler as specified in its charter
BDO Unibank, In	с.
5. Province, country of	or other jurisdiction of incorporation
Philippines	
6. Industry Classifica	tion Code(SEC Use Only)
7. Address of principa BDO Corporate (Postal Code 0726	al office Center, 7899 Makati Ave., Makati City
8. Issuer's telephone (632)8840-7000	number, including area code / 8702-6000
()	rmer address, if changed since last report
10. Securities registe	red 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	5,272,764,456
Preferred	618,000,000
11. Indicate the item Item 9 - Other Ev	numbers reported herein rents

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.



PSE Disclosure Form 4-30 - Material Information/Transactions References: SRC Rule 17 (SEC Form 17-C) and Sections 4.1 and 4.4 of the Revised Disclosure Rules

Subject of the Disclosure

BDO Statement of Condition as of 31 March 2025

Background/Description of the Disclosure

Ladies and Gentlemen:

Please find attached the Balance Sheet and Consolidated Balance Sheet as of 31 March 2025 of BDO Unibank, Inc.

Thank you.

Other Relevant Information

Please see attachment.

Filed on behalf by:

Name	Elmer Serrano
Designation	Corporate Information Officer



BDO UNIBANK. INC.

As of March 31, 2025

(Head Office and Branches)	Δ.	IOUNT	CONSOLIDATED BALANCE SHEET (Bank and Financial Subsidiaries)	
ACCETO	Current Quarter	Previous Quarter	ACCETO	
ASSETS Cash and Cash Items	P 83,877,442,791.12	P 116,053,075,506.36	ASSETS Cash and Cash Items	
Due from Bangko Sentral ng Pilipinas Due from Other Central Banks and Banks - Net	269,211,478,212.73 49,978,212,198.89		Due from Bangko Sentral ng Pilipinas Due from Other Central Banks and Banks - Net	
Financial Assets at Fair Value through Profit or Loss (FVPL)	15,532,673,222.42		Financial Assets at Fair Value through Profit or Loss (FVPL)	
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	267,876,691,387.81	259,658,443,961.29	Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Ne	
Debt Securities at Amortized Cost - Net	568,963,323,971.93		Debt Securities at Amortized Cost - Net	
Loans to Bangko Sentral ng Pilipinas Interbank Loans Receivable	0.00		Loans to Bangko Sentral ng Pilipinas Interbank Loans Receivable	
Loans and Receivables-Others	110,607,505,412.13 3,127,743,761,553.88		Loans and Receivables-Others	
Loans and Receivables Arising from RA/CA/PR/SLB	12.523.970.588.00		Loans and Receivables Arising from RA/CA/PR/SLB	
Total Loan Portfolio (TLP) - Gross	3,250,875,237,554.01	3,207,355,237,870.95	Total Loan Portfolio (TLP) - Gross	
Allowance for Credit Losses	82,779,939,921.64	85,360,318,690.30	Allowance for Credit Losses	
Total Loan Portfolio - Net	3,168,095,297,632.37	3,121,994,919,180.65	Total Loan Portfolio - Net Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net Bank Premises, Furniture, Fixture and Equipment - Net	67,637,635,048.03		Bank Premises, Furniture, Fixture and Equipment - Net	
Real and Other Properties Acquired - Net	68,428,442,027.50 14,935,105,328,64		Real and Other Properties Acquired - Net	
Sales Contract Receivables - Net	1,365,556,103.14	1	Sales Contract Receivables - Net	
Non-Current Assets Held for Sale	1,049,666,188.41	1,072,082,604.51	Non-Current Assets Held for Sale	
Other Assets - Net Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	116,902,246,832.38 0.00		Other Assets - Net Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	
	P 4,693,853,770,945.37			
TOTAL ASSETS LIABILITIES	P 4,693,853,770,945.37	P 4,668,556,059,694.98	TOTALASSETS LIABILITIES	
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	P 2,784,528,431.91	P 2,983,845,949.74	Financial Liabilities at Fair Value through Profit or Loss (FVPL)	
Deposit Liabilities	3,736,050,648,206.50	3,680,551,114,811.73	Deposit Liabilities	
Due to Other Banks	196,230,300.00	1,368,034,250.00	Due to Other Banks	
Bills Payable	61,619,879,362.73		Bills Payable	
 a) BSP (Rediscounting and Other Advances) b) Interbank Loans Payable 	0.00		 a) BSP (Rediscounting and Other Advances) b) Interbank Loans Payable 	
c) Other Borrowings, including Deposit Substitutes	42,049,350,000.00 19,570,529,362.73		c) Other Borrowings, including Deposit Substitutes	
Bonds Payable-Net	159,025,427,818.43		Bonds Payable-Net	
Unsecured Subordinated Debt-Net	0.00		Unsecured Subordinated Debt-Net	
Redeemable Preferred Shares	0.00		Redeemable Preferred Shares	
Other Liabilities Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	141,632,612,720.57 0.00	168,032,778,985.91 0.00	Other Liabilities Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	
TOTAL LIABILITIES	P 4,101,309,326,840.14	P 4,091,736,174,622.33	TOTAL LIABILITIES	
STOCKHOLDERS' EQUITY	<u>F 4,101,303,320,040.14</u>	<u>F 4,031,730,174,022.33</u>	STOCKHOLDERS' EQUITY	
Capital Stock	P 59,449,721,730.00	P 59,444,920,450.00	Capital Stock	
Additional Paid-In Capital	237,502,549,413.17		Additional Paid-In Capital	
Undivided Profits	19,763,824,190.05	82,135,714,524.32	Undivided Profits	
Retained Earnings	314,383,810,892.67	236,806,867,754.26	Retained Earnings	
Other Capital Accounts Assigned Capital	-38,555,462,120.66 0.00		Other Capital Accounts Assigned Capital	
TOTAL STOCKHOLDERS' EQUITY	P 592,544,444,105.23		TOTAL STOCKHOLDERS' EQUITY	
TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY		P 576,819,885,072.65 P 4,668,556,059,694.98	TOTAL STOCKHOLDERS' EQUITY TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued	P 4,693,853,770,945.37 P 36,541,292.00	P 4,668,556,059,694.98 P 36,541,292.00	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit	P 4,693,853,770,945.37 P 36,541,292.00 1,788,355,851.98	P 4,668,556,059,694.98 P 36,541,292.00 1,821,437,242.80	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit	P 4,693,853,770,945.37 P 36,541,292.00 1,788,355,851.98 49,885,256,501.81	P 4,668,556,059,694.98 P 36,541,292.00 1,821,437,242.80 50,525,986,476.34	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit	P 36,541,292.00 1,788,355,851.98 49,885,256,501.81 38,279,386,840.54	P 36,541,292.00 1,821,437,242.80 50,525,986,476.34 36,733,133,169.45	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit	P 4,693,853,770,945.37 P 36,541,292.00 1,788,355,851.98 49,885,256,501.81	P 36,541,292.00 1,821,437,242.80 50,525,986,476.34 36,733,133,169.45	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees	P 36,541,292.00 1,788,355,851.98 49,885,256,501.81 38,279,386,840.54 15,797,232,903.93	P 36,541,292.00 1,821,437,242.80 50,525,986,476.34 36,733,133,169.45 16,633,784,759.88 656,129,244,759.96	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments	P 36,541,292.00 1,788,355,851.98 49,885,256,501.81 38,279,386,840.54 15,797,232,903.93 740,491,099,328.61 43,820,120,189.45 0.00	P 36,541,292.00 1,821,437,242.80 50,525,986,476.34 36,733,133,169.45 16,633,784,759.88 656,129,244,759.86 56,731,149,367.63 0.00	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts	P 4,693,853,770,945.37 P 36,541,292.00 1,788,355,851.98 49,885,256,501.81 38,279,386,840.54 15,797,232,903.93 740,491,099,328.61 43,820,120,189.45 0.00	P 4,668,556,059,694.98 P 36,541,292.00 1,821,437,242.80 50,525,986,476.34 36,733,133,169.45 16,633,784,759.88 656,129,244,759.98 56,731,149,67.63 0.00 1,668,245,821,733.02	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY CONTINGENT ACCOUNTS Guarantees Issued Financial Standby Letters of Credit Performance Standby Letters of Credit Commercial Letters of Credit Trade Related Guarantees Commitments Spot Foreign Exchange Contracts Securities Held Under Custodianship by Bank Proper Trust Department Accounts	
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List of Subsidiary Insurance Companies

 a. BDO Insurance and Reinsurance Brokers, Inc.
 b. BDO Life Assurance Co., Inc.

AMOUNT

Previous Quarter

120,031,175,467.17 249,582,168,376,98 90,411,975,935,19 26,994,298,787,19 269,921,590,332,53 569,848,303,732,06 0,00 81,832,980,290,70 3,210,311,110,547,61 25,450,000,000,00

25,450,000,000.00 3,317,594,090,838.31

87,709,083,682.78 3,229,885,007,155.53

229,885,007,155.53 31,108,691,773.06 69,032,966,369.92 13,137,082,277.23 1,656,350,939.22 1,072,082,604.51

130,241,302,952.70 0.00

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3,789,949,691,305.47 1,368,034,250.00

91,318,354,250.73

91,318,354,250.73 0.00 48,589,800,000.00 42,728,554,250.73 168,139,625,058.73 0.00 0.00 167,756,040,694,41

167,756,040,694.41 0.00

59,444,920,450.00 240,014,891,212.74

81.815.523.155.50

236,752,030,922,65

-39,194,814,430.69 0.00

36,541,292,00

36,541,292.00 1,821,437,242.80 50,525,966,476.34 36,733,133,169.45 16,633,784,759.88 656,129,244,759.96 58,221,566,063.35 0.00 2,305,471,415,342.93 587,838,503,506.01

587,838,503,506.01 65,115,133,195.73

1.82% 0.71% 144.97% 116.93%

3.68% 0.02% 0.57% 0.16%

132.12% 122.14%

15.04%

1.89% 4.61%

14.10% 14.28% 15.23%

10.28%

Current Quarter

87,581,355,020.04 P 270,748,769,911.23 63,283,855,973.45 21,189,760,963.05 277,702,360,930.93 587,332,047,883.93 0.00 105,391,205,412.13 3246,491.807,035.20

3,246,491,807,035.20 12,823,970,588.00 3,364,706,983,035.33

85,236,998,137.28

2/9,469,964,898.05 32,009,234,303.77 71,521,808,574.03 15,192,165,935.86 1,382,398,062.36 1,049,666,188.41

120,144,876,391.82 0.00

5.107.680.122.70 P

196,230,300.00

3.843.358.671.658.56

196,230,300.00 84,016,273,494.45 0.00 42,049,350,000.00 41,966,923,494.45 159,025,427,818.43 0.00 0.00 142,245,769,983,29

142,245,769,983.29 0.00

59,449,721,730.00 P 237,502,549,413.17

19.382.263.822.67

314,347,538,162,33

-36,023,841,468.67 0.00

36,541,292.00 P

36,541,292.00 1,788,355,851.98 49,885,256,501.81 38,279,386,840.54 15,797,232,903.93 740,491,099,328.61 44,191,068,745.83 0,00

0.00 2,336,533,941,781.99 562,678,553,821.93 74,934,425,701.46

P 4,828,608,285,036.93 P 4,802,922,996,703.29

P 4,233,950,053,377.43 P 4,224,090,445,393.09

P 594,658,231,659.50 P 4,828,608,285,036.93 P 4,802,922,996,703.29

P 3,864,615,862,770.08 P 3,778,526,745,808.45

1.77% 0.74% 0.74% 143.41% 113.82%

3.76% 0.03%

0.61% 0.17%

130.75% 119.73%

13.24% 1.72% 4.55%

14.41% 14.58% 15.53% 10.54%

3.279.469.984.898.05

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.

Sqd.

Executive Vice President & Comptroller

Sgd. K NESTOR V. TAN President & Chief Executive Officer

Sgd. LUCY CODY /ice President & Comptroller Executive Vice Presid

Sgd. ٢ NESTOR V. TAN President & Chief Executive Officer

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.

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