

# 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)  
Feb 16, 2026
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	5,334,485,510
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 4-30 - 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 December 2025

**Background/Description of the Disclosure**

Ladies and Gentlemen:

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

Thank you.

**Other Relevant Information**

Please see attachment.

**Filed on behalf by:**

<b>Name</b>	Elmer Serrano
<b>Designation</b>	Corporate Information Officer



**BDO UNIBANK, INC.**  
As of December 31, 2025

**BALANCE SHEET**  
(Head Office and Branches)

	AMOUNT	
	Current Quarter	Previous Quarter
<b>ASSETS</b>		
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
<b>TOTAL ASSETS</b>	<b>P 5,273,783,178,533.14</b>	<b>P 5,077,701,121,400.67</b>
<b>LIABILITIES</b>		
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
<b>TOTAL LIABILITIES</b>	<b>P 4,632,013,411,193.13</b>	<b>P 4,450,150,688,931.25</b>
<b>STOCKHOLDERS' EQUITY</b>		
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
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>P 641,769,767,340.01</b>	<b>P 627,550,432,469.42</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>P 5,273,783,178,533.14</b>	<b>P 5,077,701,121,400.67</b>
<b>CONTINGENT ACCOUNTS</b>		
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
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>P 3,446,060,307,215.18</b>	<b>P 3,312,723,651,629.92</b>
<b>FINANCIAL INDICATORS</b>		
<b>ASSET QUALITY</b>		
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%
<b>RELATED PARTY TRANSACTIONS</b>		
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%
<b>LIQUIDITY</b>		
Liquidity Coverage Ratio (%)	121.71%	144.33%
Net Stable Funding Ratio (%)	117.53%	121.21%
<b>PROFITABILITY</b>		
Return on Equity (ROE) (%)	14.30%	13.99%
Return on Assets (%)	1.94%	1.89%
Net Interest Margin (%)	4.56%	4.56%
<b>CAPITAL ADEQUACY</b>		
Common Equity Tier 1 Ratio (%)	13.29%	13.97%
Tier 1 Capital Ratio (%)	13.46%	14.15%
CAR (%)	14.41%	15.11%
<b>LEVERAGE</b>		
Basel III Leverage Ratio (%)	9.71%	9.80%

**CONSOLIDATED BALANCE SHEET**  
(Bank and Financial Subsidiaries)

	AMOUNT	
	Current Quarter	Previous Quarter
<b>ASSETS</b>		
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	32,255,933,314.48
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	82,627,982,171.56	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	35,982,233,870.52
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
<b>TOTAL ASSETS</b>	<b>P 5,405,971,819,400.23</b>	<b>P 5,223,553,111,652.47</b>
<b>LIABILITIES</b>		
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
<b>TOTAL LIABILITIES</b>	<b>P 4,761,991,041,027.60</b>	<b>P 4,593,790,898,817.17</b>
<b>STOCKHOLDERS' EQUITY</b>		
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	376,794,968,899.24	295,362,324,789.92
Other Capital Accounts	-30,515,760,894.12	-25,974,198,102.80
Assigned Capital	0.00	0.00
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>P 643,980,778,372.63</b>	<b>P 629,762,212,835.30</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>P 5,405,971,819,400.23</b>	<b>P 5,223,553,111,652.47</b>
<b>CONTINGENT ACCOUNTS</b>		
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
<b>TOTAL CONTINGENT ACCOUNTS</b>	<b>P 4,225,340,558,152.14</b>	<b>P 4,097,087,234,643.93</b>
<b>FINANCIAL INDICATORS</b>		
<b>ASSET QUALITY</b>		
Gross Non-Performing Loans (NPL) Ratio	1.67%	1.76%
Net NPL Ratio	0.82%	0.84%
Gross NPL Coverage Ratio	133.09%	133.67%
Net NPL Coverage Ratio	100.35%	103.05%
<b>RELATED PARTY TRANSACTIONS</b>		
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%
<b>LIQUIDITY</b>		
Liquidity Coverage Ratio (%)	121.15%	142.79%
Net Stable Funding Ratio (%)	118.20%	121.29%
<b>PROFITABILITY</b>		
Return on Equity (ROE) (%)	14.23%	13.85%
Return on Assets (%)	1.86%	1.81%
Net Interest Margin (%)	4.64%	4.63%
<b>CAPITAL ADEQUACY</b>		
Common Equity Tier 1 Ratio (%)	13.78%	14.43%
Tier 1 Capital Ratio (%)	13.93%	14.59%
CAR (%)	14.88%	15.55%
<b>LEVERAGE</b>		
Basel III Leverage Ratio (%)	10.18%	10.24%

- 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.

- 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.

Sgd.

GWYNETH M. ENTAO  
Senior Vice President & Comptroller

Sgd.

NESTOR V. TAN  
President & Chief Executive Officer

Sgd.

GWYNETH M. ENTAO  
Senior Vice President & Comptroller

Sgd.

NESTOR V. TAN  
President & Chief Executive Officer