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)

   Aug 18, 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	5,335,606,199
Preferred	618,000,000

11. Indicate the item numbers reported herein

    Item 9 - Other Events

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 30 June 2026
Background/Description of the Disclosure
Ladies and Gentlemen: Please find attached the Balance Sheet and Consolidated Balance Sheet as of 30 June 2026 of BDO Unibank, Inc. Thank you.
Other Relevant Information
Please see attachment.

Filed on behalf by:

Name	Elmer Serrano
Designation	Corporate Information Officer

BDO

BDO UNIBANK, INC.

As of June 30, 2026

BALANCE SHEET

(Head Office and Branches)

		AMOUNT	
		Current Quarter	Previous Quarter
ASSETS			
Cash and Cash Items	P	85,840,811,957.19	P 87,593,746,619.20
Due from Bangko Sentral ng Pilipinas		259,975,375,777.75	272,829,841,729.91
Due from Other Central Banks and Banks - Net		76,508,312,946.44	115,066,053,989.00
Financial Assets at Fair Value through Profit or Loss (FVPL)		24,240,675,260.76	17,419,969,653.15
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net		432,631,204,969.32	426,182,477,225.01
Debt Securities at Amortized Cost - Net		670,480,517,477.73	631,808,397,210.87
Loans to Bangko Sentral ng Pilipinas		0.00	0.00
Interbank Loans Receivable		64,139,995,091.50	80,334,413,448.39
Loans and Receivables-Others		3,760,014,805,007.67	3,605,734,663,951.24
Loans and Receivables Arising from RA/CA/PR/SLB		28,350,909,090.00	0.00
Total Loan Portfolio (TLP) - Gross		3,852,505,709,189.17	3,686,069,077,399.63
Allowance for Credit Losses		84,224,036,120.36	82,117,445,852.15
Total Loan Portfolio - Net		3,768,281,673,068.81	3,603,951,631,547.48
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net		85,754,492,452.54	75,431,296,201.01
Bank Premises, Furniture, Fixture and Equipment - Net		81,300,177,529.10	79,747,525,451.75
Real and Other Properties Acquired - Net		31,409,013,865.38	17,815,694,933.53
Sales Contract Receivables - Net		1,209,076,867.00	1,340,279,205.65
Non-Current Assets Held for Sale		1,148,323,587.82	1,102,460,302.71
Other Assets - Net		224,692,057,088.98	200,376,332,037.02
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)		0.00	0.00
TOTAL ASSETS	**P**	**5,743,471,712,848.82**	**P 5,530,665,706,106.29**
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	P	4,243,588,762.58	P 6,543,016,618.34
Deposit Liabilities		4,420,427,045,408.07	4,290,114,856,162.40
Due to Other Banks		139,287,200.00	108,131,440.00
Bills Payable		165,442,447,339.68	118,584,866,298.12
a) BSP (Rediscounting and Other Advances)		0.00	0.00
b) Interbank Loans Payable		112,718,320,000.00	88,266,844,000.00
c) Other Borrowings, including Deposit Substitutes		52,724,127,339.68	30,318,022,298.12
Bonds Payable-Net		251,805,138,325.24	251,437,441,605.64
Unsecured Subordinated Debt-Net		0.00	0.00
Redeemable Preferred Shares		0.00	0.00
Other Liabilities		241,659,954,366.10	220,286,344,558.54
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)		0.00	0.00
TOTAL LIABILITIES	**P**	**5,083,717,461,401.67**	**P 4,887,074,656,683.04**
STOCKHOLDERS' EQUITY			
Capital Stock	P	59,530,974,650.00	P 59,525,628,280.00
Additional Paid-In Capital		238,315,752,579.09	238,256,232,920.61
Undivided Profits		40,784,949,070.53	20,125,489,164.00
Retained Earnings		365,139,275,520.09	371,197,825,382.80
Other Capital Accounts		-44,016,700,372.56	-45,514,126,324.16
Assigned Capital		0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	**P**	**659,754,251,447.15**	**P 643,591,049,423.25**
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	**P**	**5,743,471,712,848.82**	**P 5,530,665,706,106.29**
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		59,658,094,534.56	35,093,022,083.02
Commercial Letters of Credit		33,836,481,872.35	29,559,970,106.09
Trade Related Guarantees		18,710,704,103.52	17,533,735,866.10
Commitments		1,054,698,279,815.42	965,251,678,763.69
Spot Foreign Exchange Contracts		31,439,056,089.55	47,655,440,771.67
Securities Held Under Custodianship by Bank Proper		0.00	0.00
Trust Department Accounts		1,877,734,180,214.31	1,883,972,295,906.57
Derivatives		697,973,434,775.36	634,383,757,988.69
Others		167,927,980,857.59	144,541,917,940.05
TOTAL CONTINGENT ACCOUNTS	**P**	**3,942,014,753,554.66**	**P 3,758,028,360,717.88**
FINANCIAL INDICATORS			
ASSET QUALITY			
Gross Non-Performing Loans (NPL) Ratio		1.59%	1.63%
Net NPL Ratio		0.82%	0.81%
Gross NPL Coverage Ratio		137.51%	136.96%
Net NPL Coverage Ratio		101.96%	101.18%
RELATED PARTY TRANSACTIONS			
Ratio of Loans to Related Parties to gross TLP		2.99%	3.33%
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		0.48%	0.47%
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI		0.19%	0.21%
LIQUIDITY			
Liquidity Coverage Ratio (%)		120.90%	126.96%
Net Stable Funding Ratio (%)		114.73%	116.20%
PROFITABILITY			
Return on Equity (ROE) (%)		12.57%	12.45%
Return on Assets (%)		1.63%	1.65%
Net Interest Margin (%)		4.41%	4.44%
CAPITAL ADEQUACY			
Common Equity Tier 1 Ratio (%)		12.75%	13.00%
Tier 1 Capital Ratio (%)		12.90%	13.16%
CAR (%)		13.85%	14.11%
LEVERAGE			
Basel III Leverage Ratio (%)		9.00%	9.28%

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 our knowledge and belief.

Sgd.
GWYNETH M. ENTAO
Senior Vice President & Comptroller

Sgd.
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	90,628,779,268.19	P 91,997,989,290.11
Due from Bangko Sentral ng Pilipinas		268,177,842,952.69	276,146,734,152.24
Due from Other Central Banks and Banks - Net		88,373,145,650.70	125,781,754,816.34
Financial Assets at Fair Value through Profit or Loss (FVPL)		34,655,330,211.93	28,817,577,152.39
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net		441,920,460,587.72	435,320,584,738.09
Debt Securities at Amortized Cost - Net		687,114,496,052.14	653,384,390,393.38
Loans to Bangko Sentral ng Pilipinas		0.00	0.00
Interbank Loans Receivable		58,667,395,091.50	76,098,193,448.39
Loans and Receivables-Others		3,912,544,668,455.45	3,751,693,763,892.65
Loans and Receivables Arising from RA/CA/PR/SLB		31,350,909,090.00	5,500,000,000.00
Total Loan Portfolio (TLP) - Gross		4,002,562,972,636.95	3,833,291,957,341.04
Allowance for Credit Losses		86,838,968,236.64	84,768,398,930.13
Total Loan Portfolio - Net		3,915,724,004,400.31	3,748,523,558,410.91
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net		42,446,958,970.67	39,107,274,820.42
Bank Premises, Furniture, Fixture and Equipment - Net		84,783,878,632.08	83,116,402,123.08
Real and Other Properties Acquired - Net		31,835,088,464.57	18,226,750,780.20
Sales Contract Receivables - Net		1,226,723,760.84	1,367,227,805.38
Non-Current Assets Held for Sale		1,151,537,769.36	1,105,674,484.25
Other Assets - Net		218,800,734,106.00	183,745,718,822.15
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)		0.00	0.00
TOTAL ASSETS	**P**	**5,906,838,980,827.20**	**P 5,686,641,637,788.94**
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss (FVPL)	P	7,469,424,232.72	P 9,806,663,596.71
Deposit Liabilities		4,560,639,690,368.98	4,424,560,270,312.87
Due to Other Banks		139,287,200.00	108,131,440.00
Bills Payable		195,954,029,860.54	151,840,790,478.25
a) BSP (Rediscounting and Other Advances)		0.00	0.00
b) Interbank Loans Payable		112,718,320,000.00	88,266,844,000.00
c) Other Borrowings, including Deposit Substitutes		83,235,709,860.54	63,573,946,478.25
Bonds Payable-Net		251,805,138,325.24	251,437,441,605.64
Unsecured Subordinated Debt-Net		0.00	0.00
Redeemable Preferred Shares		0.00	0.00
Other Liabilities		235,138,592,604.82	203,425,506,182.92
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)		0.00	0.00
TOTAL LIABILITIES	**P**	**5,251,146,162,592.30**	**P 5,041,178,803,616.39**
STOCKHOLDERS' EQUITY			
Capital Stock	P	59,530,974,650.00	P 59,525,628,280.00
Additional Paid-In Capital		238,315,752,579.09	238,256,232,920.61
Undivided Profits		40,745,536,179.42	20,109,285,575.16
Retained Earnings		361,206,105,696.51	370,660,367,373.31
Other Capital Accounts		-44,105,550,870.12	-43,088,679,976.53
Assigned Capital		0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	**P**	**655,692,818,234.90**	**P 645,462,834,172.55**
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	**P**	**5,906,838,980,827.20**	**P 5,686,641,637,788.94**
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		59,658,094,534.56	35,093,022,083.02
Commercial Letters of Credit		33,836,481,872.35	29,559,970,106.09
Trade Related Guarantees		18,710,704,103.52	17,533,735,866.10
Commitments		1,054,698,279,815.42	965,251,678,763.69
Spot Foreign Exchange Contracts		32,173,704,618.22	48,852,558,558.31
Securities Held Under Custodianship by Bank Proper		0.00	0.00
Trust Department Accounts		2,652,559,232,798.69	2,611,385,446,476.33
Derivatives		788,799,773,960.14	725,485,945,118.92
Others		167,973,306,878.60	144,576,383,542.88
TOTAL CONTINGENT ACCOUNTS	**P**	**4,808,446,119,873.50**	**P 4,577,775,281,807.34**
FINANCIAL INDICATORS			
ASSET QUALITY			
Gross Non-Performing Loans (NPL) Ratio		1.64%	1.68%
Net NPL Ratio		0.85%	0.84%
Gross NPL Coverage Ratio		132.11%	131.86%
Net NPL Coverage Ratio		98.28%	97.78%
RELATED PARTY TRANSACTIONS			
Ratio of Loans to Related Parties to gross TLP		2.88%	3.21%
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%	0.45%
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI		0.18%	0.21%
LIQUIDITY			
Liquidity Coverage Ratio (%)		119.83%	126.15%
Net Stable Funding Ratio (%)		114.95%	116.86%
PROFITABILITY			
Return on Equity (ROE) (%)		12.53%	12.40%
Return on Assets (%)		1.56%	1.59%
Net Interest Margin (%)		4.49%	4.52%
CAPITAL ADEQUACY			
Common Equity Tier 1 Ratio (%)		13.12%	13.34%
Tier 1 Capital Ratio (%)		13.27%	13.49%
CAR (%)		14.21%	14.43%
LEVERAGE			
Basel III Leverage Ratio (%)		9.36%	9.64%

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 our knowledge and belief.

Sgd.
GWYNETH M. ENTAO
Senior Vice President & Comptroller

Sgd.
NESTOR V. TAN
President & Chief Executive Officer

BDO UNIBANK, INC.
Board of Directors

Chairperson
Teresita T. Sy

Members
Jones M. Castro, Jr.
Dioscoro I. Ramos
Josefina N. Tan
Nestor V. Tan

Independent Directors
George T. Barcelon
Justice Estela P. Bernabe
Vipul Bhagat
Franklin M. Drilon
Alfredo E. Pascual
Vicente S. Pérez, Jr.

President & CEO
Nestor V. Tan

Senior Executive Vice President
Rolando C. Tanchanco

Executive Vice Presidents
Arnold Q. Bengco
Gerard Lee B. Co
Lazaro Jerome C. Guevarra
Jeanette S. Javellana
Maria Corazon A. Mallillin
Dalmacio D. Martin
Rufus Pinto
Luis S. Reyes Jr.
Charles M. Rodriguez
Evelyn L. Villanueva

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.

List of Subsidiary Insurance Companies

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