



SECURITIES AND EXCHANGE COMMISSION

Secretariat Building, PICC Complex, Roxas Boulevard, Pasay City, 1307 Metro Manila Philippines

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The following document has been received:

Receiving: RICHMOND CARLOS AGTARAP

Receipt Date and Time: October 27, 2025 10:39:09 AM

Company Information

SEC Registration No.: 0000034001

Company Name: BDO UNIBANK, INC. DOING BUSINESS UNDER ANY OF THE FOLLOWING NAMES AND STYLES: BDO, BDO UNIBANK, BANCO DE ORO, BANCO DE ORO UNIBANK, BDO BANCO DE ORO

Industry Classification: J65931

Company Type: Stock Corporation

Document Information

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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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Month

3	1
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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

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

1. October 25, 2025
Date of Report (Date of earliest event reported)
2. SEC Identification Number 34001 3. BIR Tax Identification No. 000-708-174-000
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 Industry Classification Code:
incorporation
7. BDO Corporate Center, 7899 Makati Avenue, Makati 0726
City, Philippines
Address of principal office Postal Code
8. (632) 8840-7000/8702-6000
Issuer's telephone number, including area code
9. N.A.
Former name or former address, if changed since last report

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
PREFERRED

5,333,440,867
618,000,000

11. Indicate the item numbers reported herein:

Item 9

The Board of Directors of BDO Unibank, Inc. (BDO), at its regular meeting held today, October 25, 2025, approved the Financial Statements of BDO for the 3rd Quarter of 2025.

BDO will be releasing to the press the attached statement entitled "*BDO net income reaches ₱63.1 billion in 9M 2025*".

BDO Unibank, Inc.
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BDO recorded a net income of ₱63.1 billion in the first nine months of 2025, an increase by 4% from ₱60.6 billion last year due to sustained performance of its core business segments. Return on Average Common Equity stood at 14.1% for the period. Gross loans expanded by 14% on double-digit growth across all segments. Non-Performing Loan (NPL) ratio remained stable at 1.77%, with NPL coverage at 134%. Capital position is stronger with CET1 ratio at 14.4%. Book value per share was up 10% to ₱116.42.

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: October 25, 2025

.....

Sgd.

EDMUNDO L. TAN

Corporate Secretary



27 October 2025

BDO net income reaches ₱63.1 billion in 9M 2025

Highlights:

- Consistent earnings growth, driven by performance of core businesses; investments in technology and branch expansion continue
- Gross loans expanded by 14% on double-digit growth across all segments
- NPL ratio stable at 1.77% with NPL coverage at 134%
- Capital stronger with CET1 ratio at 14.4%; Book Value Per Share up 10% to ₱116.42

BDO Unibank, Inc. (BDO) recorded a net income of ₱63.1 billion in the first nine months of 2025, an increase by 4% from ₱60.6 billion last year due to sustained performance of its core business segments. Return on Average Common Equity (ROCE) stood at 14.1% for the period.

Net Interest Income grew by 8% as Gross Customer Loans climbed by 14% to ₱3.5 trillion on broad-based growth across all market segments. Deposits also expanded by 10%, with a Current Account/Savings Account (CASA) ratio of 67%. Non-interest income rose by 14%, fueled by a 15% growth in fee-based businesses.

Asset quality remained stable, with Non-Performing Loan (NPL) ratio at 1.77%, and NPL coverage at 134%.

Shareholders' equity increased by 10% on continued profitable operations, with Book Value Per Share up by 10% to ₱116.42. The Bank's CET1 ratio was higher at 14.4%, vs. 14.1% last year.

The Philippines is expected to demonstrate continued resilience despite global trade uncertainties from higher U.S. tariffs and local political issues, supported by stable inflation and strong domestic consumption. Meanwhile, the Bank's robust capital foundation and diversified business portfolio position it well to navigate current risks and capitalize on emerging growth prospects.

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 5,900 teller machines nationwide. It also has 15 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 June 30, 2025. For more information, please visit www.bdo.com.ph