



SECURITIES AND EXCHANGE COMMISSION

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The following document has been received:

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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

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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. April 24, 2026
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 incorporation Industry Classification Code:
7. BDO Corporate Center, 7899 Makati Avenue, Makati 0726
City, Philippines Postal Code
Address of principal office
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	5,334,895,944
PREFERRED	618,000,000

11. Indicate the item numbers reported herein:

Item 9

BDO Unibank, Inc. (BDO) will be releasing to the press the attached statement entitled "BDO posts ₱87.2 billion net income in 2025; Q1 2026 earnings reach ₱20.1 billion."

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bdo.com.ph

President and Chief Executive Officer Nestor V. Tan announced the results during the Bank's 2026 Annual Stockholders' Meeting, noting that the strong performance delivered a Return on Common Equity (ROCE) of 14.4% for the year.

The country's largest lender continued its positive momentum in the first quarter of 2026, posting a net income of ₱20.1 billion, higher than ₱19.7 billion in the same period last year. ROCE for the quarter stood at 12.8%.

Despite ongoing macroeconomic headwinds, BDO said it remains cautiously optimistic, maintaining a balanced outlook while staying focused on long-term growth and sustainable profitability. The Bank continues to reinforce its market leadership, supported by a strong capital position and a diversified business franchise.

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 24, 2026

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Sgd.

EDMUNDO L. TAN
Corporate Secretary

Att.: a/s



2026 Annual Stockholders' Meeting

BDO posts ₱87.2 billion net income in 2025; Q1 2026 earnings reach ₱20.1 billion

MANILA, Philippines — April 24, 2026 — BDO Unibank, Inc. on Friday reported a record net income of ₱87.2 billion in 2025, up 6% from ₱82.0 billion in 2024, driven by sustained growth across its core businesses.

President and Chief Executive Officer Nestor V. Tan announced the results during the Bank's 2026 Annual Stockholders' Meeting, noting that the strong performance delivered a Return on Common Equity (ROCE) of 14.4% for the year.

The country's largest lender continued its positive momentum in the first quarter of 2026, posting a net income of ₱20.1 billion, higher than ₱19.7 billion in the same period last year. ROCE for the quarter stood at 12.8%.

Despite ongoing macroeconomic headwinds, BDO said it remains cautiously optimistic, maintaining a balanced outlook while staying focused on long-term growth and sustainable profitability. The Bank continues to reinforce its market leadership, supported by a strong capital position and a diversified business franchise.

About BDO

BDO is a full-service universal bank providing a wide range of corporate and retail banking products and services, including lending and deposit products, treasury, trust and investment banking, private banking, rural banking and microfinance, cash management, leasing and finance, remittance, life insurance, property and casualty insurance brokerage, cash cards, credit cards, and online and offline stock brokerage services.

BDO has the country's largest distribution network, with more than 1,900 consolidated operating branches and over 7,700 automated teller machines nationwide. It also maintains 15 international offices, including full-service branches in Hong Kong and Singapore, across Asia, Europe, North America, and the Middle East.

The Bank continues to expand its digital banking capabilities to make banking simpler, 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, 2025. For more information, please visit www.bdo.com.ph