SECURITIES AND EXCHANGE COMMISSION
THE SEC HEADQUARTERS 7907 Makati Avenue, Salcedo Village, Bel-Air, Makati City
1209 Trunk Line No:02-5322-7696 Email Us:www.sec.gov.ph/imessagemo@sec.gov.ph

The following document has been received:

Receiving: DONNA ENCARNADO
Receipt Date and Time: February 27, 2026 01:33:37 PM

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

Document ID: OST10227202683961905
Document Type: Current Report
Document Code: SEC_Form_17-C
Period Covered: February 27, 2026
Submission Type: Original Filing
Remarks: None

Acceptance of this document is subject to review of forms and contents

COVER SHEET

3 4 0 0 1
SEC Registration Number

B D O U N I B A N K , I N C .
(Company's Full Name)

B D O T O W E R S V A L E R O
8 7 4 1 P A S E O D E R O X A S S A L C E D O V I L L .
M A K A T I C I T Y 1 2 2 6
(Business Address: No. Street City/Town/Province)

EDMUNDO L. TAN
(Contact Person)

8840-7000/8702-6000
(Company Telephone Number)

1	2		3	1

Month *Day*
(Fiscal Year)

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
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

File Number

LCU

Document ID

Cashier

STAMPS

Remarks: Please use BLACK ink for scanning purposes.

BDO

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. February 27, 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 City, Philippines 0726
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	5,334,506,432
PREFERRED	618,000,000

11. Indicate the item numbers reported herein:

Item 4

Following the Board of Directors of BDO Unibank, Inc. (BDO)'s approval of the 2025 Audited Financial Statements at its meeting held today, February 27, 2026, BDO will be releasing to the press the attached statement entitled *"BDO recorded ₱87.2 billion net income in 2025."*

BDO Unibank, Inc.
BDO Towers Valero
8741 Paseo De Roxas
Salcedo Village
Makati City 1226
Philippines
Swift Code BNORPHMM
Tel (+632) 8840-7000
bdo.com.ph

BDO delivered a record net income of ₱87.2 Billion in 2025, a 6% increase from ₱82.0 Billion last year driven by the solid performance of its core businesses. Return on Average Common Equity was reported at 14.4% for the period. Gross loans increased by 13%, supported by double-digit growth across all market segments, reflecting a balanced growth strategy. Non-Performing Loan (NPL) ratio improved to 1.68% with NPL coverage at 133%. Capital position remained stable with a CET1 ratio of 13.8%. Book Value Per Share rose 11% to ₱119.03.

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: February 27, 2026
……………………………………

Sgd.
EDMUNDO L. TAN
Corporate Secretary

27 February 2026

BDO recorded ₱87.2 billion net income in 2025

Highlights:

- Earnings grew by 6%, driven by expansion in core businesses; ROCE stands at 14.4%

- Gross loans increased by 13%, supported by double-digit growth across all market segments, reflecting a balanced growth strategy

- NPL ratio improved to 1.68% with NPL coverage at 133%

- Capital position remained stable with a CET1 ratio of 13.8%; Book Value Per Share rose 11% to ₱119.03

BDO Unibank, Inc. (BDO) delivered a record net income of ₱87.2 billion in 2025, a 6% increase from ₱82.0 billion last year driven by the solid performance of its core businesses. Return on Average Common Equity (ROCE) was reported at 14.4% for the period.

Net Interest Income increased by 9% as Gross Customer Loans expanded by 13% to ₱3.7 trillion, supported by double-digit growth across all market segments. Total deposits grew by 10%, with a Current Account/Savings Account (CASA) ratio of 68%. Non-interest income rose by 9%, while income from insurance operations went up by 10%.

Asset quality improved, with Non-Performing Loan (NPL) ratio declining to 1.68% from 1.83% in the previous year. NPL coverage stood at 133%.

Shareholders' equity increased by 12% on sustained profitable operations, with Book Value Per Share up by 11% to ₱119.03. The Bank's CET1 ratio was recorded at 13.8%.

In 2025, BDO advanced its sustainability initiatives with the successful issuance of its fourth Peso-denominated ASEAN Sustainability Bond in July. The issuance raised a record ₱115 billion to fund eligible assets under the Bank's Sustainable Finance Framework, support its lending activities, and further diversify its funding sources.

BDO's market leadership and robust business franchise, supported by a strong balance sheet and solid financial performance, position the Bank well to capture long-term growth opportunities and emerging 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, thrift 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 6,000 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 September 30, 2025. For more information, please visit www.bdo.com.ph