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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

Document Information

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COVER SHEET

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SEC Registration Number

BDO UNIBANK, INC.

(Company's Full Name)

BDO TOWERS VALERO
8741 PASEO DE ROXAS SALCEDO VILL.
MAKATI CITY 1226

(Business Address: No. Street City/Town/Province)

EDMUNDO L. TAN	8840-7000/8702-6000
(Contact Person)	(Company Telephone Number)

12 31	SEC 17-C	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*	(Form Type)	*Month* *Day*
(Fiscal Year)		(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

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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. July 25, 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
Province, country or other jurisdiction of incorporation

6. (SEC Use Only)
Industry Classification Code:

7. BDO Corporate Center, 7899 Makati Avenue, Makati City, Philippines
Address of principal office

0726
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	5,335,364,043
PREFERRED	618,000,000

11. Indicate the item numbers reported herein:

Items 4 and 9

The Board of Directors of BDO Unibank, Inc. (BDO or the "Bank"), at its regular meeting held today, July 25, 2026, approved the Financial Statements of BDO for the 1st Half of 2026 and the release to the press of the attached statement entitled "*BDO Unibank posts ₱40.7 billion net income in first half of 2026*".

BDO reported a net income of ₱40.7 billion in the first half of 2026, slightly higher than ₱40.6 billion in the same period last year, driven by the continued strength of its core business segments. Return on equity stood at 12.7%. Loan portfolio grew 15% on broad-based growth across all segments, outpacing industry growth. Pre-provision operating profit increased 12%, supported by robust lending activity and disciplined cost management. Asset quality improved, with the NPL ratio declining to 1.64% and NPL coverage at 132%; increased provisions represent a prudential measure against evolving risks. Capital remained strong, with CET1 ratio of 13.1%, and BVPS rose 8% to ₱121.78.

At the same meeting, the Board noted the retirement of MR. JOSE ALFREDO GUINTO PASCUAL, Senior Vice President and Unit Head for Risk Management Group/Risk Portfolio Management/Credit Risk/Credit Committee Management of the Bank, effective August 1, 2026.

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: July 25, 2026

Sgd.

EDMUNDO L. TAN
Corporate Secretary

FOR IMMEDIATE RELEASE

BDO Unibank posts P40.7 billion net income in first half of 2026

Highlights:

- Net income reflects the continued strength and resilience of BDO's core businesses.
- Loan portfolio grew 15% on broad-based growth across all segments, outpacing industry growth.
- Pre-provision operating profit increased 12%, supported by robust lending activity and disciplined cost management.
- Asset quality improved, with the NPL ratio declining to 1.64% and NPL coverage at 132%; increased provisions represent a prudential measure against evolving risks.
- Capital remained strong, with CET1 ratio at 13.1%, and BVPS rose 8% to ₱121.78.

MANILA, Philippines— BDO Unibank, Inc. (BDO) reported a net income of ₱40.7 billion in the first half of 2026, slightly higher than ₱40.6 billion in the same period last year, driven by the continued strength of its core business segments. Return on equity stood at 12.7%.

The bank sustained strong operating momentum, delivering mid-teens loan growth, double-digit growth in pre-provision operating profit and improved asset quality. Provisions were increased as a prudential measure against evolving risks.

Net interest income rose 11% year over year as gross customer loans expanded 15% to ₱3.9 trillion, supported by double-digit growth across all segments. Total deposits increased 13% while current and savings account (CASA) grew 4%.

Non-interest income increased 4%, led by a 14% rise in insurance operations. Operating expense growth remained contained at a single-digit pace, resulting in a 12% increase in pre-provision operating profit.

Asset quality continued to improve, with nonperforming loan (NPL) ratio declining to 1.64% from 1.75% in the same period last year. NPL coverage stood at 132%. Credit cost increased to 67 basis points, reflecting management's proactive approach to potential risks.

Shareholders' equity rose 8%, with book value per share increasing to ₱121.78. The bank's common equity Tier 1 (CET1) ratio stood at 13.1%.

Backed by strong business fundamentals, a healthy balance sheet, and its market leadership position, BDO remains well-positioned to navigate prevailing uncertainties and capture opportunities in an evolving business environment.

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 2,000 consolidated operating branches and more than 7,900 teller machines nationwide. It also has 13 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 March 31, 2026. For more information, please visit www.bdo.com.ph