Investor Presentation

BDO 1H25 Results

August 2025

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We find ways®

Presentation Outline

I. Overview

II. Financial Highlights

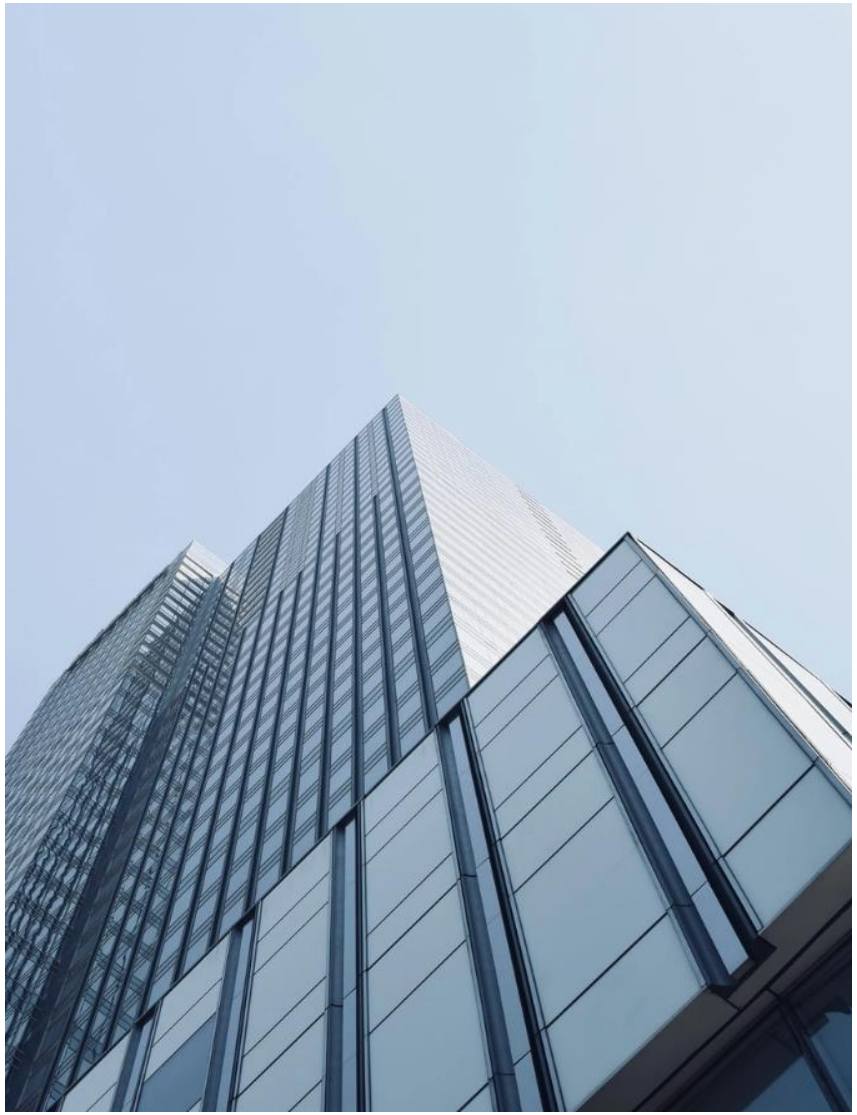
III. Ownership, Board and Management

IV. Sustainability

V. Awards and Citations

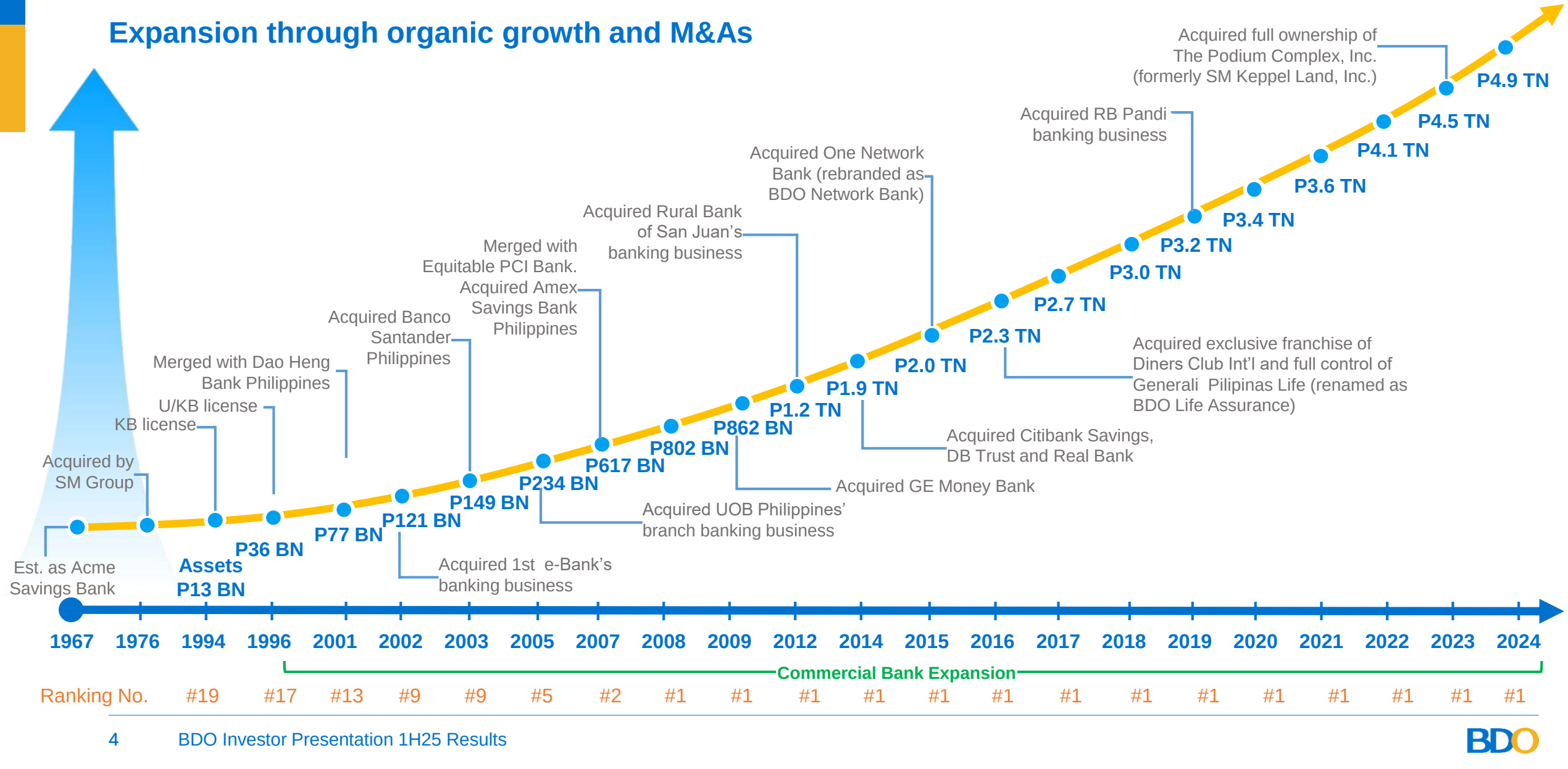
About BDO

- BDO is a full-service universal bank which provides a wide range of corporate and retail banking services.
- Our services include traditional loan and deposit products, as well as treasury, trust banking, 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 traditional stock brokerage services complemented by digital banking solutions to make banking easier, faster, and more secure for our clients.
- We have one of the largest distribution networks, with more than 1,800 operating branches and over 5,800 teller machines nationwide.
- We also have branches in Hong Kong and Singapore as well as 13 other international offices in Asia, Europe, North America and the Middle East.
- Our groundbreaking services in the Philippines include weekend banking and extended banking hours which have been highly acclaimed by the general public.
- 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 31 March 2025.



Milestones

Expansion through organic growth and M&As



Full Service Bank

- Complete range of financial products and services

Corporate & Institutional Banking	Leasing & Finance	Consumer Banking	Rural Banking & Microfinance	Branch Banking	Treasury Services
➢ Corporate and middle market lending ➢ Trade finance ➢ Specialized lending ➢ Financial institutions ➢ Cross-border financing	➢ Direct lease, sale and leaseback arrangements ➢ Installment paper purchases ➢ Receivable discounting and factoring	➢ Auto loans ➢ Mortgage loans ➢ Credit cards ➢ Personal loans ➢ Electronic banking ➢ Merchant payment processing	➢ Salary loans ➢ MSME loans ➢ Deposit products ➢ Cash management ➢ Remittances	➢ Deposit & related products ➢ Over-the-counter transactions ➢ ATMs ➢ Cross-selling distribution platform	➢ Fixed income dealership ➢ Foreign exchange transactions ➢ Portfolio management ➢ Liquidity management

Trust Banking	Private Banking	Investment Banking	Stock Brokerage	Insurance	Transaction Banking
➢ Investment management ➢ Unit investment trust funds ➢ Living trusts ➢ Retirement funds ➢ Special trusts / custodianship	➢ Wealth advisory ➢ Customized portfolio management	➢ Underwriting & distribution of fixed income & equity securities ➢ Financial advisory ➢ Project finance ➢ Loan syndication	➢ Equities trading ➢ Online stock trading	➢ Non-life insurance brokerage (property & casualty) ➢ Life insurance (individual & group life insurance)	➢ Cash management ➢ Prepaid cards ➢ Merchant acquiring ➢ Remittances

Wide and Extensive Coverage in Key Areas

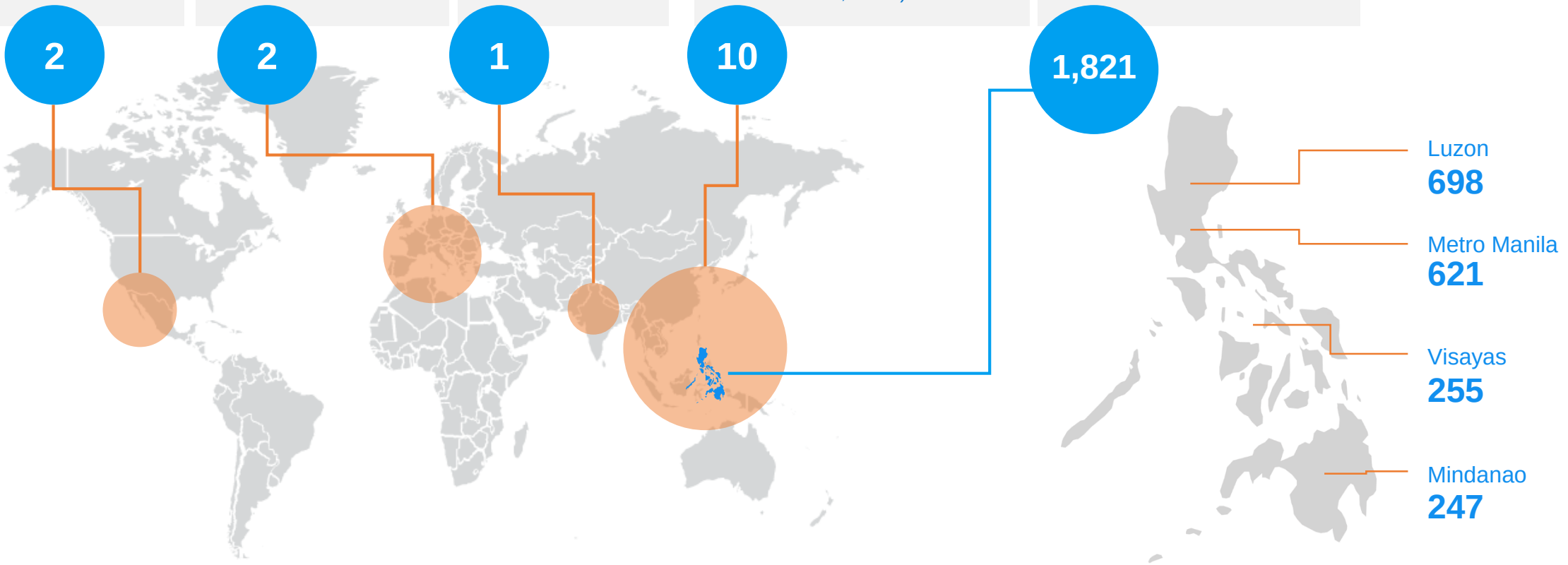
North America
2 Remittance Offices (USA, Canada)

Europe
2 Representative Offices (Italy, France)

Middle East
1 Representative Office (UAE)

Asia
2 Full-service Branches (HK, SG)
5 Remittance Offices (HK, Japan, Macau -3)
3 Representative Offices (Taiwan, South Korea, China)

Philippines
1,821 Branches & Offices
5,800+ Teller Machines**



**Cash accept machines, universal teller machines, and self-service teller machines as of 31 March 2025

As of 30 June 2025

Business Franchise

Market-leading positions in almost all business lines

#1 Customer Loans

#1 Deposits

#1 Assets Under Management

#1 Remittances

#1 Credit Cards[1]

Major Player in Cash Management[3]

#1 Investment Banking[4]

#1 Private Banking

#1 Life Insurance[5]

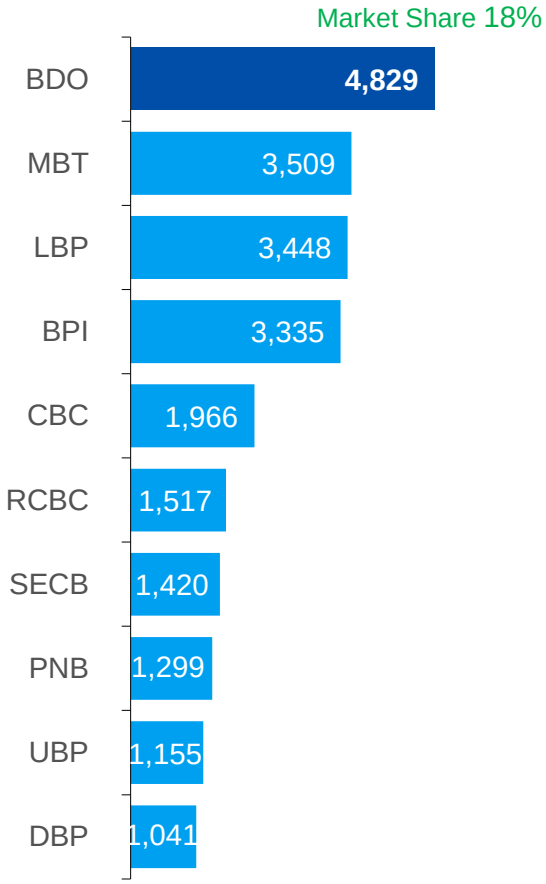
#1 Insurance Brokerage[6]

Leading Trade Services Provider[2]

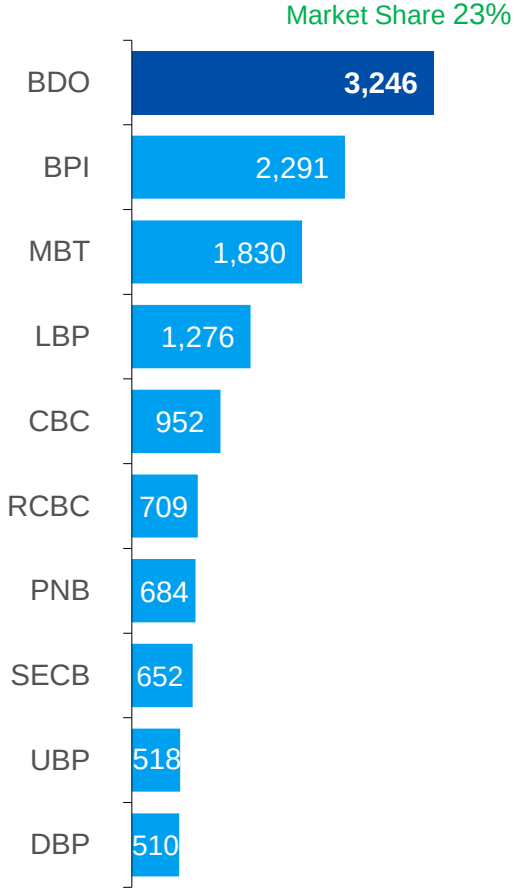
Notes:
1 In terms of cardholder base, merchant acquiring gross billings, and credit card receivables
2 According to Asian Banking and Finance, Global Finance
3 According to Alpha South East Asia, Asian Banking and Finance, The Asset
4 In terms of debt and equity capital markets corporate issuances, excluding banks' stock rights offers
5 Among local life insurance companies in terms of traditional premium income
6 Among insurance brokers in terms of premiums produced and commissions earned

No. 1 among Philippine Banks

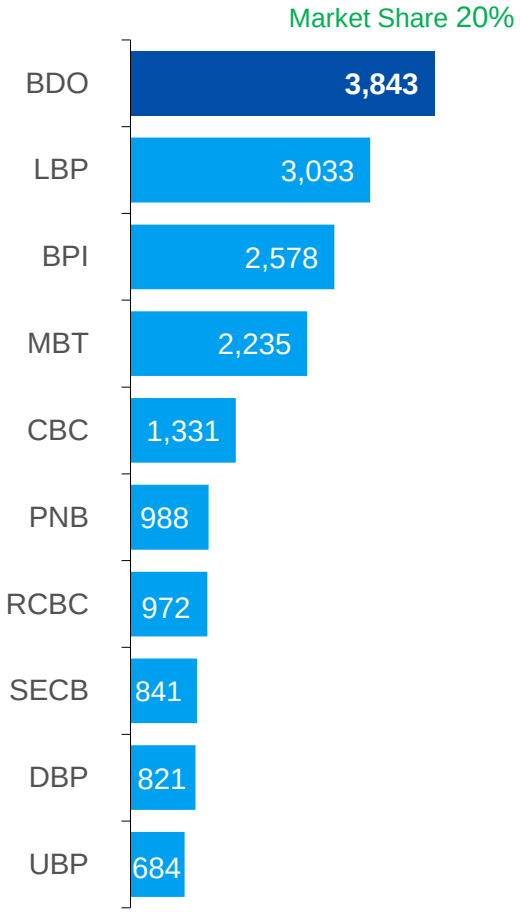
Total Assets
(PHP bn)



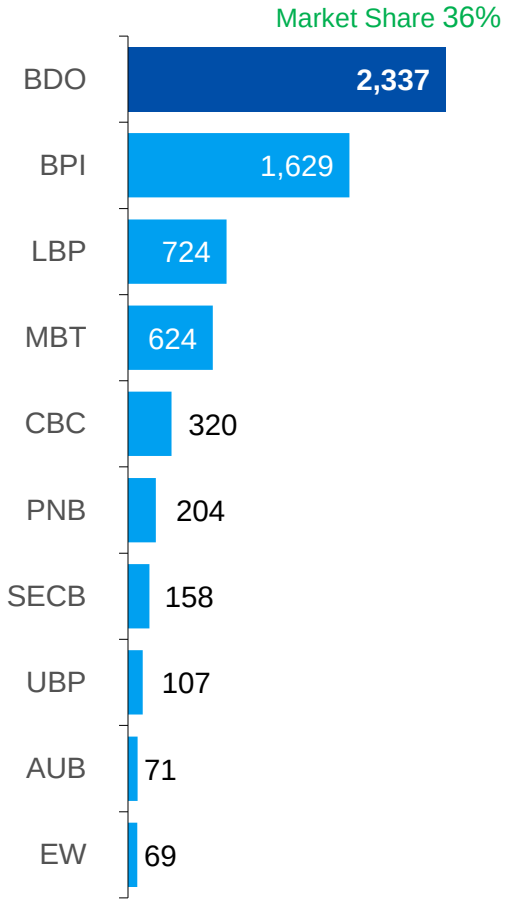
Gross Customer Loans
(PHP bn)



Customer Deposits
(PHP bn)



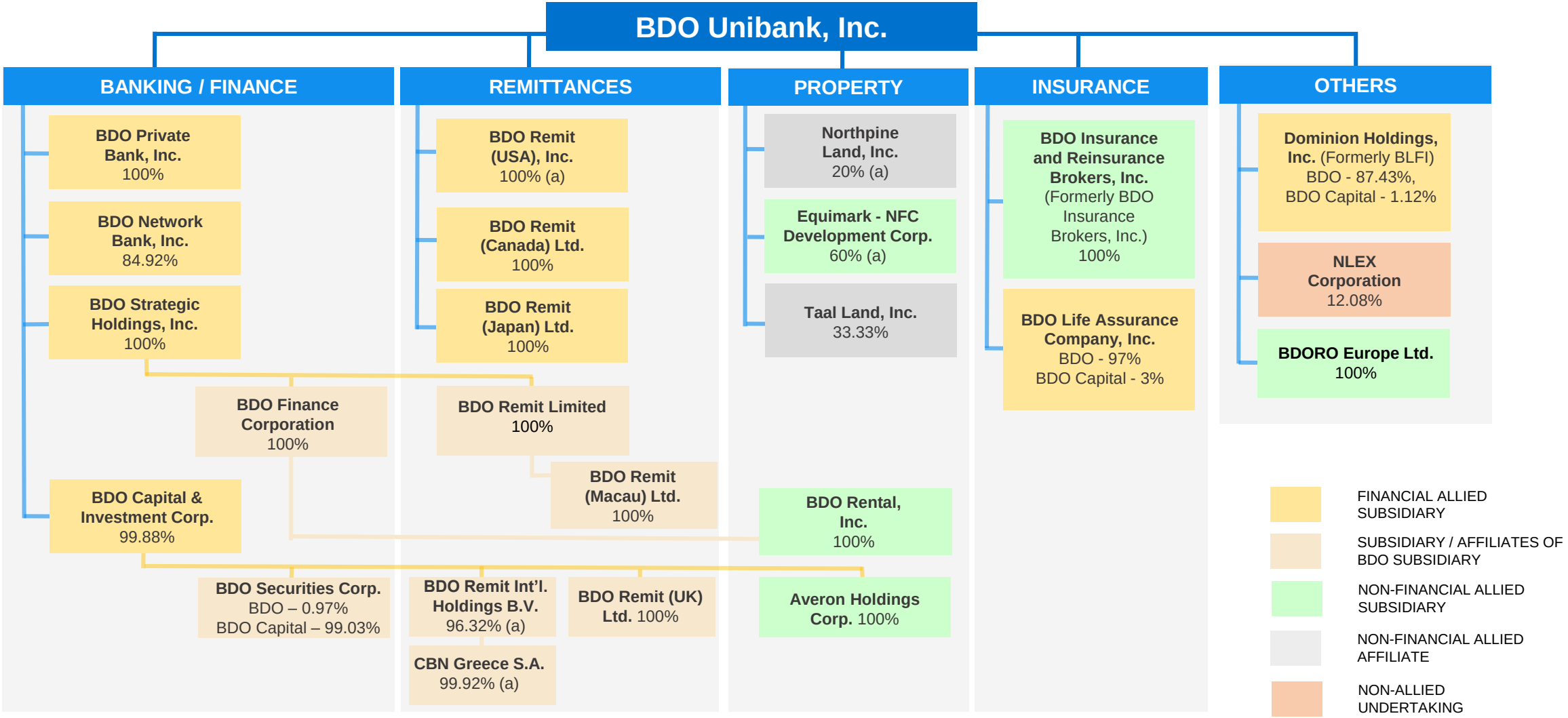
Assets Under Management
(PHP bn)



NOTES:
Ranking and market share based on compilation of consolidated published statements of condition (SOC) of U/KBs as of 31 March 2025; does not include non-bank trust corporations.
*Financials prepared by banks under BSP's SOC requirements differ slightly from reported financials under SEC guidelines due to certain differences in accounting rules followed by the two authorities.

Organizational Structure

With equity investments in allied and non-allied enterprises



(a) For dissolution

As of 31 December 2024

Credit Ratings

	Moody's	Fitch
	28-May-2025	20-Mar-2025
Outlook	**Stable**	**Stable**
Bank Deposits/IDR (Foreign/Local)		
Long Term	Baa2	BBB-
Long Term xgs		BBB-(xgs)
Short Term	P-2	F3
Short Term xgs		F3(xgs)
Senior Unsecured debt (Foreign)	Baa2	
Other Short Term	(P)P-2	
BCA/Viability Rating		
Baseline Credit Assessment (BCA)	baa2	
Adjusted BCA Rating	baa2	
Viability Rating		bbb-
Counterparty Risk Rating (CRR)* (Foreign/Local)		
Long Term	Baa1	
Short Term	P-2	
Counterparty Risk (CR) Assessment (Local)		
Long Term	Baa1(cr)	
Short Term	P-2 (cr)	
Government Support Rating		bbb-

"xgs" refers to Ex-Government Support Ratings

Source: Moody's, Fitch

Trading Fact Sheet

Stock Details	
Type	**Common Shares**
Stock Ticker	**BDO**
ISIN	**PHY077751022**
Exchange	**Philippine Stock Exchange**
Par Value	**P10.00**
Outstanding No. of Shares*	**5,327,027,018** *as of 30 June 2025*
Foreign Ownership	**Up to 40%**

American Depositary Receipts (ADR) Program Details	
Type	**Sponsored Level 1 ADR**
ADR Ticker	**BDOUY**
ISIN	**US05537Y3045**
Ratio	**1 ADR = 10 Ordinary Shares**
Depositary Bank	**Deutsche Bank Trust Company Americas**
Contact Details	
ADR Broker Helpline	
Tel (New York)	**+ 1 212 250 9100**
Tel (London)	**+ 44 207 547 6500**
Email	**adr@db.com**
ADR website	**www.adr.db.com**
Depositary Bank's Local Custodian	**Deutsche Bank AG, Manila**

*Number of shares outstanding subsequently increased to 5,331,479,690 as of 31 July 2025 due to the purchase of additional common shares by the Bank's eligible senior officers pursuant to the Banks employee stock option/grant program.

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1H25 P&L

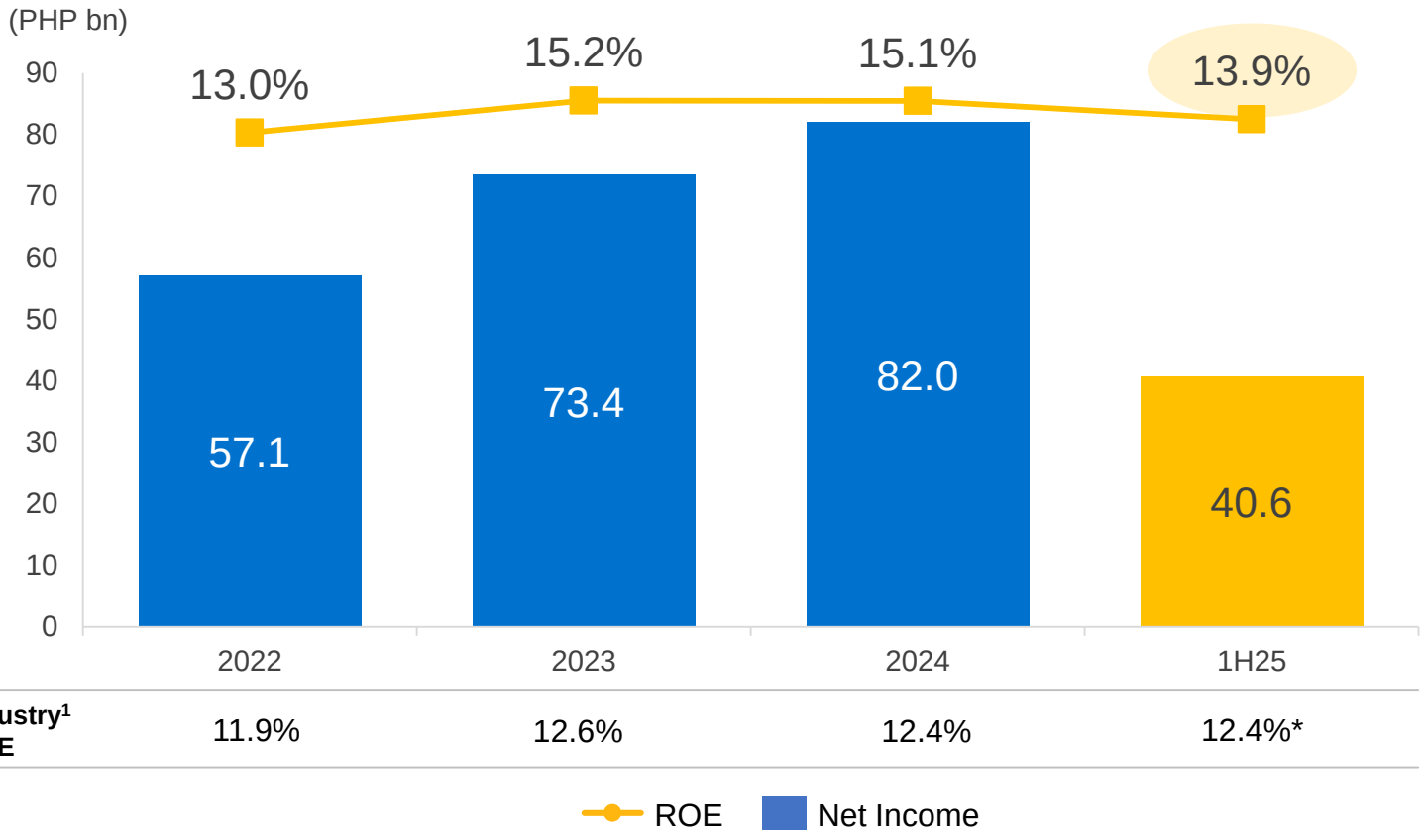
	BDO Conso		
(PHP bn)	**1H24**	**1H25**	**YoY%**
Interest Income	132.6	142.0	7%
Interest Expense	41.2	43.8	6%
Net Interest Income	**91.5**	**98.1**	**7%**
Non-interest Income	**33.1**	**38.0**	**15%**
• Fee income	25.6	30.0	17%
• Trading & FX	3.8	3.4	-11%
• Others	3.8	4.5	20%
Income from Insurance Operations	**3.3**	**3.9**	**19%**
Gross Operating Income	**127.9**	**140.0**	**9%**
Operating Expense	71.5	82.4	15%
Pre-Provision Operating Profit	**56.3**	**57.6**	**2%**
• Provisions	6.4	7.2	13%
Net Income Before Tax	49.9	50.4	1%
Taxes	10.4	9.6	-7%
Net Income	**39.4**	**40.6**	**3%**
Return on Common Equity	**15.1%**	**13.9%**	

Balance Sheet

	BDO Conso		
(PHP bn)	**2Q24**	**2Q25**	**YoY%**
Resources			
• Liquid Assets	598.0	535.4	-10%
• Investment Securities	910.6	941.2	3%
• Gross Customer Loans	3,009.3	3,427.6	14%
• Investment Properties	42.5	36.2	-15%
• Assets for Life Insurance Contracts	114.7	128.6	12%
• Other Assets	37.3	57.6	54%
Total Resources	**4,712.5**	**5,126.6**	**9%**
Liabilities			
• Deposits	3,737.3	4,029.9	8%
• *CASA*	*2,597.1*	*2,764.8*	*6%*
• Bills Payable/Sub-Debt	214.6	265.1	24%
• Insurance Contract Liabilities	84.1	95.2	13%
• Other Liabilities	129.2	125.2	-3%
Total Liabilities	**4,165.1**	**4,515.4**	**8%**
Total Capital	**547.3**	**611.2**	**12%**
• Shareholders' Equity	544.9	608.4	12%
Total Liabilities & Capital	**4,712.5**	**5,126.6**	**9%**

Profitability

Net Income & ROE

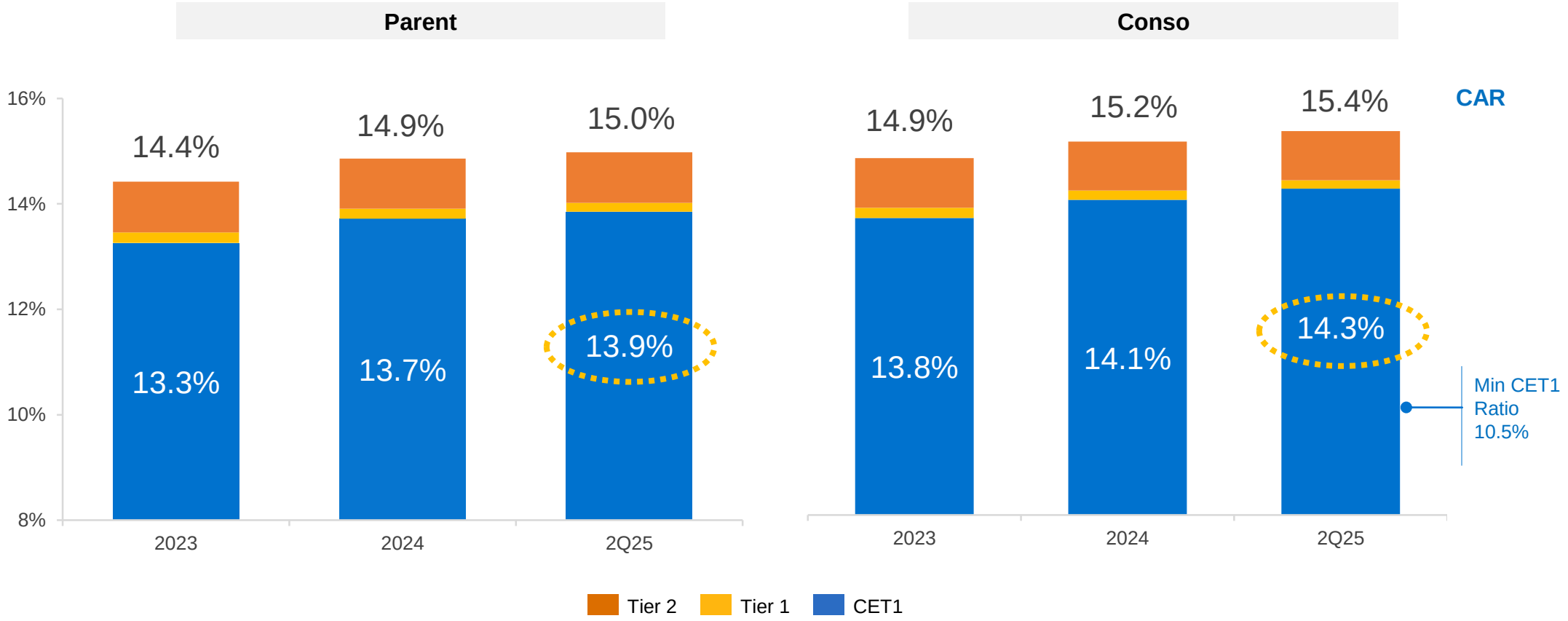


	2022	2023	2024	1H25
Industry[1] ROE	11.9%	12.6%	12.4%	12.4%*

[1]U/KBs; *as of 1Q25

Capital

Capital Adequacy Ratio



Income Statement

(PHP bn)	2020	2021	2022*	2023*	2024	1H25
Interest Income	157.0	144.9	161.8	231.7	272.0	142.0
Interest Expense	23.3	13.5	22.9	59.3	85.4	43.8
Net Interest Income	**133.7**	**131.3**	**139.0**	**172.4**	**186.6**	**98.1**
Non-interest Income	**55.2**	**61.4**	**52.2**	**65.3**	**70.9**	**38.0**
Fee Income	28.6	34.8	43.1	47.9	55.9	30.0
Insurance Premiums	15.0	18.1	–	–	–	–
Trading & FX	7.3	3.8	5.5	6.3	6.7	3.4
Others	4.3	4.5	3.7	11.1	8.3	4.5
Income from Insurance Operations	**–**	**–**	**5.0**	**6.4**	**6.8**	**3.9**
Gross Operating Income	**188.9**	**192.7**	**196.2**	**244.1**	**264.3**	**140.0**
Operating Expenses	**112.6**	**119.9**	**106.6**	**130.5**	**146.6**	**82.4**
Pre-Provision Operating Profit	**76.3**	**72.8**	**89.5**	**113.6**	**117.7**	**57.6**
Provisions	30.2	17.1	16.3	16.4	14.0	7.2
Taxes	17.8	12.9	16.0	23.6	21.5	9.6
Net Income	**28.2**	**42.8**	**57.1**	**73.4**	**82.0**	**40.6**

Note: * Adjustments were made to make the 2024 financial statements more comparable to regional standards per auditors' recommendation, with 2022 and 2023 numbers restated

Balance Sheet

(PHP bn)	2020	2021	2022**	2023**	2024	2Q25
Resources						
Liquid Assets	532.2	551.9	671.1	609.8	557.1	535.4
Investment Securities	508.8	616.3	641.7	824.8	876.1	941.2
Gross Customer Loans	2,263.7	2,400.2	2,610.5	2,848.8	3,225.2	3,427.6
Investment Properties	15.9	18.8	17.2	42.4	33.8	36.2
Assets for Life Insurance Contracts			89.5	115.6	121.9	128.6
Other Assets	54.4	36.6	44.6	36.2	61.9	57.6
Total Resources	**3,374.9**	**3,623.7**	**4,074.7**	**4,477.7**	**4,876.1**	**5,126.6**
Liabilities						
Deposits	2,610.2	2,820.9	3,220.9	3,567.6	3,794.0	4,029.9
Bills Payable/Sub-debt	209.7	204.4	198.9	189.6	261.5	265.1
Insurance Contract Liabilities.	58.4	65.3	69.4	82.5	91.5	95.2
Other Liabilities	103.6	108.5	124.1	119.5	151.7	125.2
Total Liabilities	**2,981.9**	**3,199.2**	**3,613.3**	**3,959.1**	**4,298.7**	**4,515.4**
Total Capital	**393.0**	**424.5**	**461.5**	**518.6**	**577.4**	**611.2**
Total Liabilities & Capital	**3,374.9**	**3,623.7**	**4,074.7**	**4,477.7**	**4,876.1**	**5,126.6**

**Restated 2022 – 2023

Financial Performance Indicators

	2020	2021	2022**	2023**	2024	2Q25
Profitability						
Return on Ave. Common Equity	7.6%	10.5%	13.0%	15.2%	15.1%	13.9%
Return on Average Assets	0.9%	1.2%	1.5%	1.7%	1.8%	1.6%
Margins and Liquidity						
Net Interest Margin (NIM)	4.4%	4.0%	3.9%	4.4%	4.4%	4.3%
Loan to Deposit Ratio	86.7%	85.1%	81.1%	79.9%	85.0%	85.1%
Liquid Assets to Total Assets	30.8%	32.2%	32.2%	34.4%	31.7%	31.2%
Liquidity Coverage Ratio (LCR)	127.1%	145.4%	140.7%	123.2%	132.1%	126.3%
Cost Efficiency						
Cost to Income Ratio	59.6%	62.2%	54.4%	53.5%	55.5%	58.8%
Cost to Assets Ratio	3.4%	3.4%	2.8%	3.1%	3.1%	3.3%
Asset Quality						
NPL Ratio	2.65%[a]	2.80%[a]	1.95%[a]	1.85%[a]	1.83%[a]	1.75%[a]
NPL Cover (ex-RE)	91.1%[b]	92.0%[b]	136.9%[b]	152.2%[b]	145.0%[b]	140.0%[b]
Capital and Leverage[c]			*Basel III*			
CET1	13.2%	13.5%	13.4%	13.8%	14.1%	14.3%
Tier 1 Ratio	13.4%	13.7%	13.6%	14.0%	14.3%	14.5%
Capital Adequacy Ratio (CAR)	14.3%	14.6%	14.5%	14.9%	15.2%	15.4%
Basel III Leverage Ratio (BLR)	10.2%	10.3%	9.8%	9.9%	10.3%	10.3%

[a] Per BSP Circ. 941
[b] Per BSP Circ. 1011 (ex-RE)
[c] Per SOC, BSP

**Restated 2022 – 2023

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Shareholder Structure

Majority owned by the SM Group

As of 30 June 2025

Name	Nationality	Shareholdings	Percentage of Ownership
SM Investments Corp.	Filipino	**2,165,725,022**	**40.66%**
PCD Nominee	Foreign	**1,523,156,545**	**28.59%**
PCD Nominee	Filipino	**748,950,838**	**14.06%**
Multi-Realty Development Corporation	Filipino	**353,035,964**	**6.63%**
Sybase Equity Investments Corporation	Filipino	**289,564,814**	**5.44%**
Sub-Total, Top 5 Shareholders		**5,080,433,183**	**95.38%**
Total Outstanding Shares		**5,327,027,018**	**100.00%**

Source: BDO Top 100 Shareholders

*Number of shares outstanding subsequently increased to 5,331,479,690 as of 31 July 2025 due to the purchase of additional common shares by the Bank's eligible senior officers pursuant to the Banks employee stock option/grant program.

The SM Group

Harnessing synergies with the country's largest conglomerate

Retail

Largest local retail chain with 4,652 stores nationwide (77 The SM Store, 1,913 brand affiliates, 67 SM Supermarkets, 56 SM Hyper-markets, 1 Mindpro, 220 Savemore, 89 WalterMart, and 2,229 Alfamart).

Financial Services

Biggest domestic banking operations
Interests in BDO and China Bank

Property

- One of the leading property developers in South East Asia with strong presence in lifestyle mall operations and residential developments
- Dominant domestic mall developer/operator - 88 malls in the Philippines with GFA of 9.5 mn sqm (with 8 more malls in China).

Access to SM's customer network

- 22,192 PHL tenants
- More than 9,500 suppliers
- 3.8 million average daily foot traffic (pre-pandemic, not including China)
- In-house business
- Home mortgage financing for SM property projects

New business opportunity

- Goodwill from the SM franchise
- Joint product development

SM expertise

- Middle market knowledge
- Expertise in retail market and real estate

Branch locations

- Branches, ATMs in SM malls

Board of Directors

- One of the strongest Board of Directors in the industry with extensive banking and finance, legal and business backgrounds
- Independent directors comprise 7 out of the 11-member Board

Experienced Bankers	Six directors have an average of 38 years of banking experience, including a former Partner and Head of Asia Financials Research at Goldman Sachs and former CIO in PPP Advisory Services at IFC.
Successful Entrepreneurs	Two directors are successful businesspersons. One with diverse expertise in banking and finance, retail merchandising, mall and real estate development. And the other, a visionary of a company dedicated to providing effectual IT solutions to businesses and institutions.
Legal Expertise and Distinguished Public Service	Three directors with vast experience in public and private law practice and government service. One director is a former Supreme Court Associate Justice. Another is a former Senate President, Chairperson of multiple Senate Committees and Secretary of Executive Departments. And the other, a former Secretary of the Department of Trade and Industry.

Board of Directors

With broad business and professional experience

TERESITA T. SY
CHAIRPERSON
- First appointed to the Board in 1977
- Serves as Director in multiple subsidiaries of BDO
- Vice Chairperson of SMIC and Director of other SM Group companies

DIOSCORO I. RAMOS
NON-EXECUTIVE DIRECTOR
- First appointed to the Board in 2016
- CIO of RY&S Investments Ltd., Hong Kong since 2011
- Former Partner and Head of Asia Financials Research from 1994 to 2011 at Goldman Sachs

FRANKLIN M. DRILON
INDEPENDENT DIRECTOR
- Appointed to the Board in October 2023
- Served as Senate President, Secretary of the Department of Justice and the Department of Labor and Employment
- Former Chairperson of the Senate Committee on Finance and Committee on Banks, Financial Institutions, and Currencies

NESTOR V. TAN
PRESIDENT AND CEO
- First appointed to the Board in 1998
- Former COO of the Financial Institution Services Group of BZW, the investment banking arm of the Barclays Group
- Holds Directorships at numerous BDO subsidiaries
- MBA Wharton School

ESTELA P. BERNABE
LEAD INDEPENDENT DIRECTOR
- First appointed to the Board in 2022 and appointed lead independent director in 2025
- Former Senior Associate Justice of the Supreme Court of the Philippines
- With more than 40 years' experience in public and private legal practice

ALFREDO E. PASCUAL
INDEPENDENT DIRECTOR
- First appointed to the Board in 2024
- Served as Secretary of the Department of Trade and Industry from 2022-2024
- Former Independent director of SMIC, Megawide, Concepcion Industrial
- 20th President of the University of the Philippines

JONES M. CASTRO, JR.
NON-EXECUTIVE DIRECTOR
- First appointed to the Board in 2012
- Served as Head for South Asia and SEA at Wells Fargo Bank
- MBA Stanford University

GEORGE T. BARCELON
INDEPENDENT DIRECTOR
- First appointed to the Board in 2019
- Currently Chairman of the Philippine Chamber of Commerce and Industry
- The visionary behind Integrated Computer Systems Inc., a Top 1000 company

VICENTE S. PEREZ, JR.
INDEPENDENT DIRECTOR
- First appointed to the Board in 2019
- Served as Secretary of the Department of Energy 2001-2005
- Chairman of Alternergy and Solar Pacific
- MBA Wharton School

JOSEFINA N. TAN
NON-EXECUTIVE DIRECTOR
- First appointed to the Board in 2007
- Former President of BDO Private Bank
- Former Director of EPCIB from 2005 to 2007
- Former Director of Banco de Oro from 2001 to 2005

VIPUL BHAGAT
INDEPENDENT DIRECTOR
- First appointed to the Board in 2022
- Independent board advisor of BDO Unibank & Independent advisor to BDO Risk Mgt. & Corp. Gov. Committees
- Former CIO in PPP Advisory Services Department at IFC in Washington, DC.

As of April 2025

Senior Management Team

With extensive professional banking expertise

NESTOR V. TAN
President and CEO
- With BDO since 1997
- Over 40 years of banking experience

INTERMEDIATION

CHARLES M. RODRIGUEZ
Head of Institutional Banking
- With BDO since September 2023
- Over 38 years of banking experience

DALMACIO D. MARTIN
Head of Treasury
- With BDO since 2009
- Over 34 years of banking experience

ROLANDO C. TANCHANCO
Head of Consumer Banking
- With BDO since 2004
- Over 29 years of banking experience

MA. CORAZON A. MALLILLIN
Head of Branch Banking
- With BDO since 2005
- Over 41 years of banking experience

JESUS ANTONIO S. ITCHON
President of BDO Network Bank, Inc.
- With BDO since Sep. 15, 2017
- Over 35 years of banking experience

SERVICES

EDUARDO V. FRANCISCO
Head of Investment Banking
- With BDO since 1999
- Over 34 years of banking experience

CARLO B. NAZARENO
Head of Transaction Banking – Cash Management Services
- Over 25 years of banking experience

JOSEPH ALBERT L. GOTUACO
President of BDO Private Bank, Inc.
- With BDO since 2019
- Over 37 years of banking experience

GENEVA T. GLORIA
Head of Transaction Banking – Remittance
- With BDO for over 20 years
- Over 30 years of banking experience

MANUEL PATRICIO C. MALABANAN
Trust Officer
- With BDO since 2015
- Over 40 years of banking experience

RENATO A. VERGEL DE DIOS
President & CEO of BDO Life Assurance Co. Inc.
- With BDO since 2016
- Over 45 years of experience in insurance

As of July 2025

Senior Management Team, continued

With extensive professional banking expertise

NESTOR V. TAN
President and CEO
- With BDO since 1997
- Over 40 years of banking experience

CORPORATE SUPPORT

GWYNETH M. ENTAO
Head of Comptrollership
- With BDO since 2016
- Over 19 years of banking experience

ALVIN C. GO
Head of Legal Services
- With BDO since 2013
- In the practice of law for 34 years

PAUL JOHN SIY
Head of Information Technology
- With BDO since 2019
- Over 30 years of work experience

LAZARO JEROME C. GUEVARRA
Chief of Staff, Office of the President
- With BDO since 2001
- Over 32 years of banking experience

RUFUS PINTO
Head of Enterprise Services Group
- Joined BDO in March 2025
- Over 24 years of banking experience

JEFFREY M. ALEJANDRO
Head of Internal Audit
- Joined BDO in 2024
- Over 28 years of banking experience

LUIS S. REYES, JR.
Head of Investor Relations and Corporate Planning
- With BDO since 2003
- Over 43 years of banking experience

EVELYN C. SALAGUBANG
Head of Human Resources
- With BDO since 2011
- Over 29 years of experience in HR

FEDERICO P. TANCONGCO
Head of Compliance
- With BDO since 2005
- Over 28 years of banking experience

EVELYN L. VILLANUEVA
Head of Risk Management
- With BDO since 2002
- Over 40 years of banking experience

As of July 2025

Presentation Outline

I. Overview

II. Financial Highlights

III. Ownership, Board and Management

IV. Sustainability

V. Awards and Citations

2024 Sustainability Report

BDO Sustainability Philosophy

We seek to achieve strategic resilience by incorporating sustainability principles in the way we do business and in everything we do – from making business decisions to assessing relationships to creating products.

Seventh Sustainability Report
outlining the Bank's ESG performance

Access the BDO 2024 Sustainability Report
at www.bdo.com.ph.

Translating Goals Into Actions

United Nations Sustainable Development Goals

Product Sustainability

BDO Network Bank

Teachers Loan

- Loan from PHP10k to PHP1M
- No co-maker required
- Free credit life insurance

Negosyante Loan

- Zero Collateral for loans up to PHP50k
- Affordable loans from PHP30k to PHP1M
- Easy Installment Plan

Kabayan Loan (for OFWs)

- Multi-purpose loan
- Affordable loans from PHP30k to PHP300k

BDO life®

Kabalikat Plan

Personal accident insurance for only PHP500

Over 81,000

Lives covered as of year-end 2024

9,367

Domestic and International Financial Literacy Lessons Conducted

BDO ESG Equity Fund

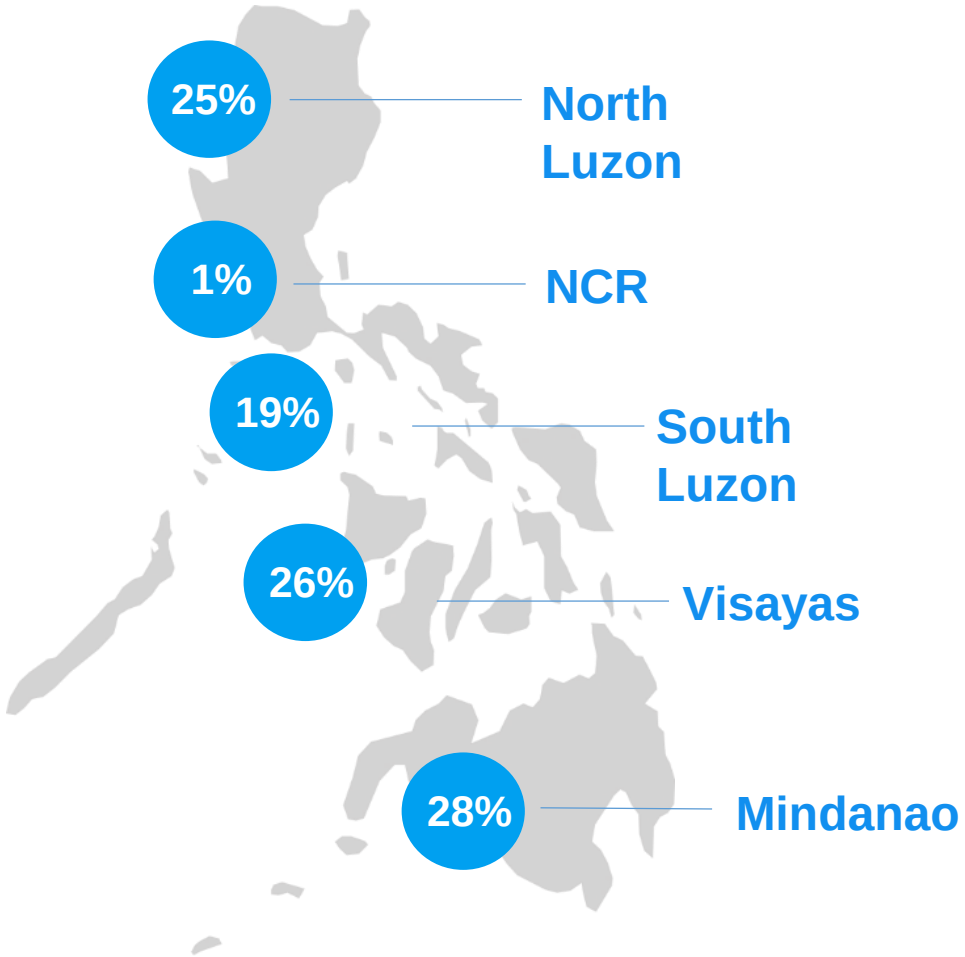
The first ESG-themed Unit Investment Trust Fund

Jointly arranged the first Gender Bond Issuance in the Country

Translating Goals Into Actions

United Nations Sustainable Development Goals

Cash Agad Agency Banking Network

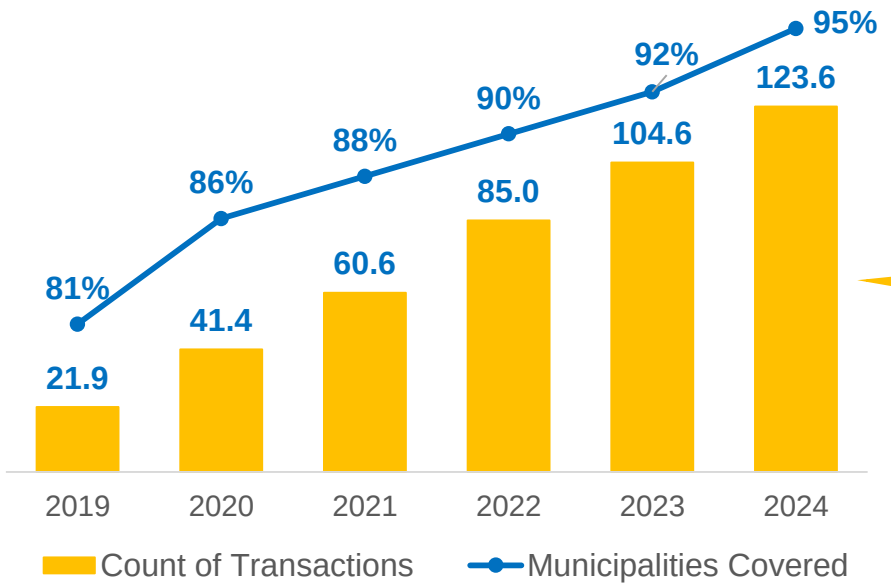


12,163
Cash Agad Partner Agents

124 mn
Cash Withdrawal Transactions

95%
Municipalities Covered

Cash Agad Coverage and Transaction Count



41.4%
5-Year CAGR

Translating Goals Into Actions

United Nations Sustainable Development Goals

Human Capital

Employee Profile

■ Male ■ Female

86%
Of CBA members are female

Employee Count

	(Permanent)		(Fixed-Term)	
	44,044		53	
2024	10,877	33,167	4	49
2023	10,316	31,331		

59%
Female Senior Officers

Employee Functions

STEM-Related			Revenue-Generating	
IT		Engineering	Sales	
598	1,278	38	225	27,578	6,494

Disaster Response

BDO Foundation

Beneficiaries in 2024 ■ Beneficiaries to date

Relief Operations

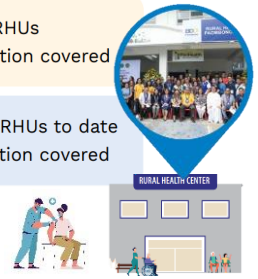
72,282 families
154 schools

877,543 families
164 schools
2,086 students
47 school employees
27 elderly

Rural Health Units (RHUs)

31 rehabilitated RHUs
1,204,668 population covered

191 rehabilitated RHUs to date
9,036,041 population covered



School Buildings Built

19 in Elementary schools
15 in High schools
1 in College

Beneficiaries per year

15,800 Elementary students
16,788 High schools students
1,589 College students

Classrooms Built

63 in Elementary schools
60 in High schools
4 in College

Tech-Voc Training Facilities

1,006 beneficiaries per year
6 Classrooms built
3 Workshops built

Governance-Based

BDO's commitment to sustainability is fostered at the Board Level

DIRECTOR INDEPENDENCE

7 Independent Directors ●●●●●●●○○○
3 Non-Executive Directors ●●●○○○○○○○
1 Executive Director ●○○○○○○○○○

DIRECTOR DIVERSITY

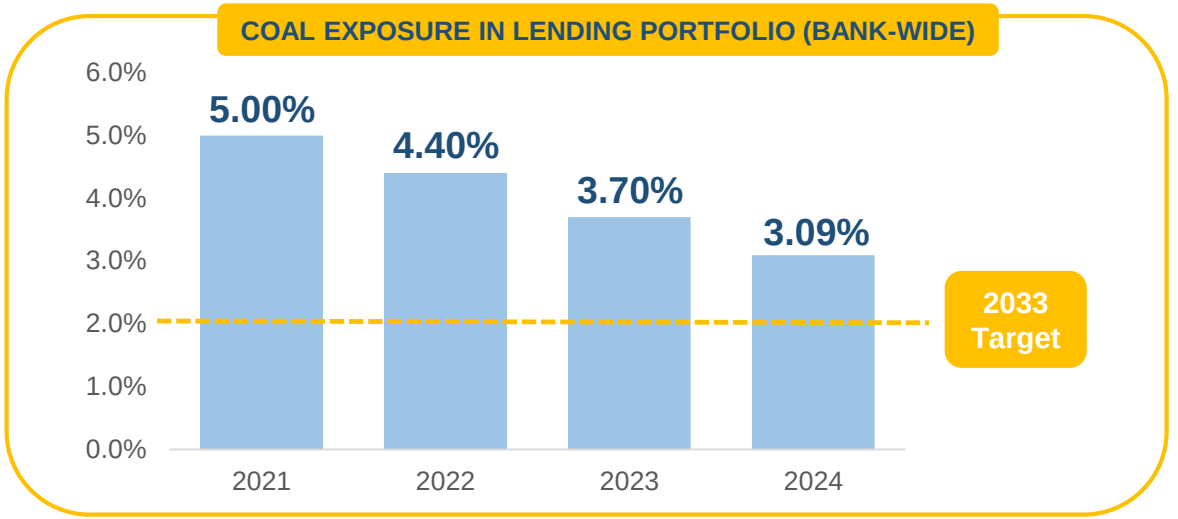
3 Females ●●●○○○○○○○
5 International ●●●●●○○○○○

- **Asia's Top Sustainability Advocates** (*Asia Corporate Excellence & Sustainability Awards (ACES) 2024*)
- **Five Golden Arrow recognition, the highest distinction for corporate governance** *(ASEAN Corporate Governance Scorecard)*
- **Platinum Awardee for the 15th consecutive year** *(The Asset's ESG Corporate Awards 2024)*

Translating Goals Into Actions

United Nations Sustainable Development Goals

Sustainability Contribution to National Economic Goals



Sustainable Energy Finance Projects

Biodiesel
60 ML/Y
₱137 million

Bioethanol
44.1 ML/Y
₱920.9 million

Biomass
164 MW
₱25.4 billion

Geothermal
1,179 MW
₱17 billion

Hydro
598.1 MW
₱38.2 billion

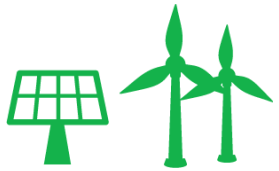
Solar
641.9 MW
₱21 billion

Wind
96 MW
₱4.1 billion

**Installed capacity and disbursed loan amount*

Translating Goals Into Actions

The SEF program financed renewable energy, energy efficiency and green building projects



PHP1.0 bn

Total Sustainable Finance projects funded to date

63

Renewable Energy Projects funded to date

78,835,672

Equivalent tree seedlings grown over 10 years

2,679 MW

Total installed renewable energy capacity in megawatts

1,012,270

Equivalent passenger vehicles taken off roads yearly

4,767,745

Tonnes Carbon dioxide avoided per year

Energy Transition Finance Statement

FINANCING

Since 2019
No new coal-fired powerplant capacity

Sustainable Finance Program
More renewable energy projects

DIVESTMENT

By 2033
Reduce coal exposure* by **50%**

Coal exposure* **does not exceed 2%** of loan portfolio
*Coal exposure refers to the term loans and does not include short-term working capital.

Risk Assessment and Due Diligence
Increased requirements for customers with coal and fossil fuel investments

CAVEATS

In the event of an energy crisis
BDO may reconsider extending capital for coal projects, to support the country's social goals

ENERGY TRANSITION SUPPORT

Expand Sustainable Finance
For renewable energy capacity and GHG avoidance

Provide access to capital
Support customer's transition to lower GHG emissions

Support communities affected by the energy transition

CLIMATE-RELATED DISCLOSURE AND TRANSPARENCY

TCFD

Report progress based on Task Force on Climate-related Financial Disclosures (recommendations

OVERALL GOAL/RESULT

Increased renewable energy capacity
Decreased GHG emission

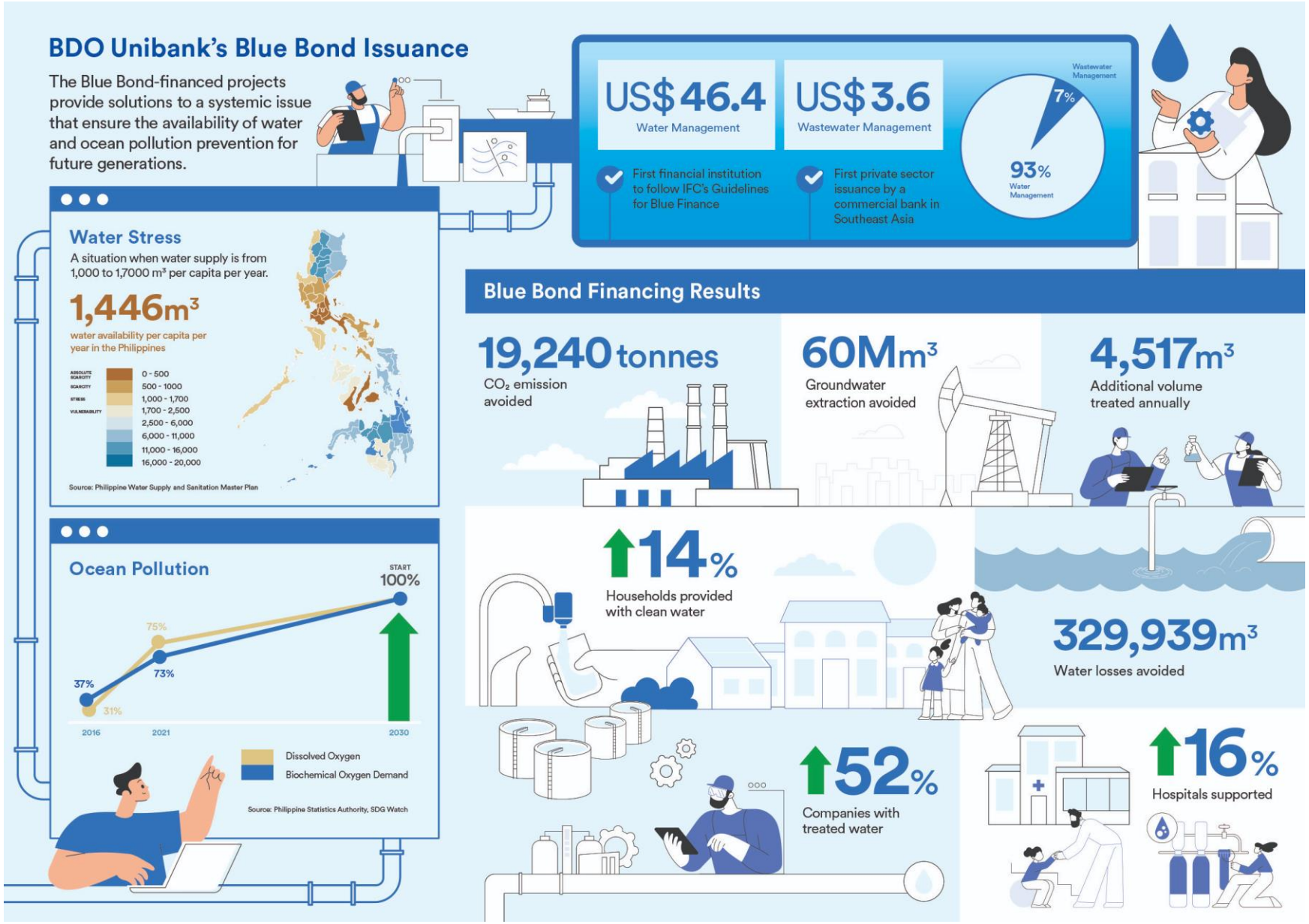
Sustainable Finance Leader since 2010

The first local bank to establish (in 2010) the risk-based Social and Environmental Management System (SEMS) policy in the country in partnership with the IFC

Green Bond (USD150 million) in 2018:
First commercial bank issuance in the Philippines and East Asia Pacific

Blue Bond (USD100 million) in 2022:
First private sector issuance in Southeast Asia

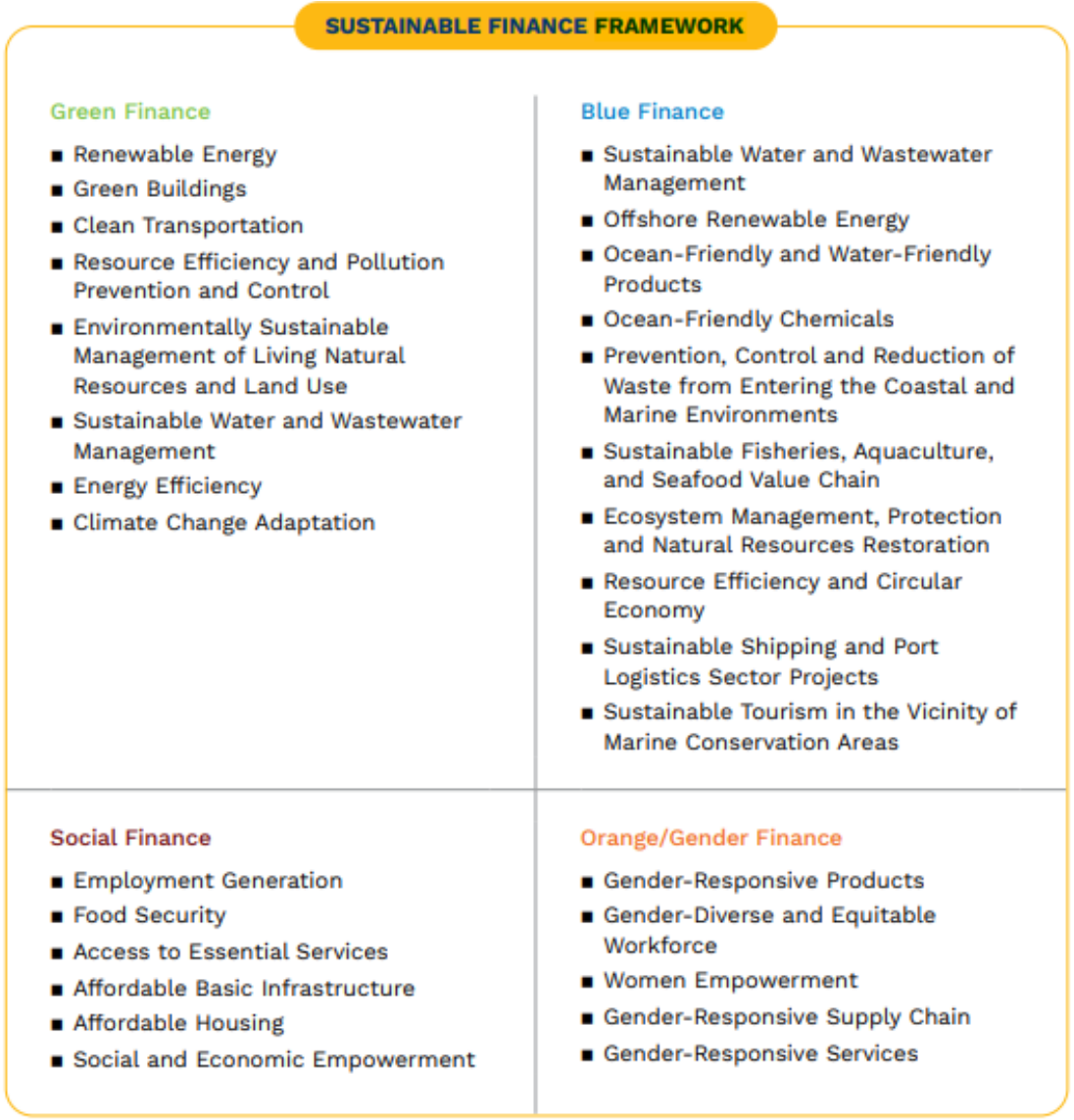
ASEAN Sustainability Bonds
PHP52.7 billion in January 2022, PHP63.3 billion in January 2024, PHP55.7 billion in July 2024, and PHP115 billion in July 2025 - largest issuance for any Philippine company


BDO Unibank's Blue Bond Issuance
The Blue Bond-financed projects provide solutions to a systemic issue that ensure the availability of water and ocean pollution prevention for future generations.
US$46.4
Water Management
US$3.6
Wastewater Management
First financial institution to follow IFC's Guidelines for Blue Finance
First private sector issuance by a commercial bank in Southeast Asia
Wastewater Management
7%
93%
Water Management
Water Stress
A situation when water supply is from 1,000 to 1,7000 m³ per capita per year.
1,446m³
water availability per capita per year in the Philippines
0 - 500
500 - 1000
1,000 - 1,700
1,700 - 2,500
2,500 - 6,000
6,000 - 11,000
11,000 - 16,000
16,000 - 20,000
Source: Philippine Water Supply and Sanitation Master Plan
Ocean Pollution
START
100%
75%
37%
73%
31%
2016
2021
2030
Dissolved Oxygen
Biochemical Oxygen Demand
Source: Philippine Statistics Authority, SDG Watch
Blue Bond Financing Results
19,240 tonnes
CO₂ emission avoided
60Mm³
Groundwater extraction avoided
4,517m³
Additional volume treated annually
14%
Households provided with clean water
329,939m³
Water losses avoided
52%
Companies with treated water
16%
Hospitals supported

Sustainable Finance Framework

Objectives

- Achieve strategic resilience by incorporating sustainability in the way BDO conducts business
- Integrate environmental, social and governance (ESG) and sustainability principles in financial products and services
- Embed sustainability principles when making decisions, assessing relationships and creating products
- Align business operations with the SDGs
- Support the principles of the United Nations Global Compact
- Strengthen leadership in Responsible Finance locally, regionally, and globally



Access the BDO Sustainable Finance Framework at www.bdo.com.ph.

Certified by Sustainalytics*

Green Bond Framework:

> ***"BDO's Sustainable Finance Framework is robust, transparent and in alignment with the four core components of the Green Bond Principles (2021), Social Bond Principles (2023), Green Loan Principles (2023), Social Loan Principles (2023), ASEAN Sustainability Bond Standards (2018), ASEAN Green Bond Standards (2018), and ASEAN Social Bond Standards (2018)."***

Blue Finance Framework:

The SPO also confirms alignment with the International Capital Market Association (ICMA) Green Bond Principles as well as the IFC's recently released Blue Finance Guidelines.

* A leading independent Environmental, Social and Governance (ESG) research and ratings provider

Per Second-Party Opinion by Sustainalytics dated July 19, 2024

Environmental & Social Risk Management System (ESRMS)

BDO has built on the SEMS Policy and developed it into a comprehensive ESRMS that will help identify, assess, and manage E&S risks associated with its lending, investments, and administrative operations

Fully incorporates the Bank's:

- ❖ key focus areas;
- ❖ key focus sectors with high probability of E&S risk;
- ❖ approach to lending, investments, and administrative operations, including its supply chain;
- ❖ enhanced due diligence, implementation, monitoring, and reporting

The ESRMS provides the Bank's risk appetite for key sectors, defining the nature and level of risk that BDO is willing to take in order to achieve its sustainability strategies

Environmental Responsibility and Social Equity

BDO will not finance any activity engaged in the following:

Any product or activity deemed illegal under host country laws

Weapons and munitions

Alcoholic beverages (excluding beer and wine)

Tobacco

Any business related to pornography and/or prostitution

Gambling, casinos, and equivalent enterprises

Online gaming and equivalent enterprises

Radioactive materials. (This does not apply to the purchase of medical equipment).

Unbonded asbestos fibers

Drift net fishing in the marine environment using nets in excess of 2.5 km. in length

Harmful or exploitative forms of forced labor/harmful child labor

Commercial logging operations for use in primary tropical moist forest

Wood or other forestry products other than from sustainably managed forests

Activities involving (i) involuntary resettlement; (ii) risk of adverse impacts on indigenous peoples, (iii) significant risks to or impacts on the environment, community health and safety, biodiversity, cultural heritage, or (iv) significant occupational health and safety risks

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Awards & Recognition

Best Bank in the Philippines

Alpha Southeast Asia
(2010-2016, 2018, 2020-2025)

AsiaMoney
(2020)

The Asian Banker
(2022)

The Asset
(2011, 2013-2020)

The Banker
(2021)

Brand Finance
(2024)

Enterprise Asia
(2020-2021)

Euromoney
(2024)

FinanceAsia
(2010-2021, 2023-2025)

Forbes
(2021)

Fortune Southeast Asia 500
(2024-2025)

Global Finance
(2014-2017, 2019-2024)

International Banker
(2020)

Reader's Digest
(2021)

Awards & Recognition

Sustainability and ESG

ASEAN Corporate Governance Scorecard (ACGS)
Five Golden Arrows awardee (2024)
Four Golden Arrows awardee (2022)

Asia Corporate Excellence & Sustainability Awards (ACES)
Top Sustainability Advocates in Asia awardee (2021-2024)
Industry Champions of the Year awardee (2019, 2022)

Asian Banking & Finance
BDO Unibank, Sustainable Finance Initiative of the Year – Philippines (2023)
BDO Foundation, Financial Inclusion Initiative of the Year – Philippines (2023-2025)
BDO Foundation, COVID Management Initiative of the Year – Philippines (2020-2021)

The Asset
Platinum Award (2010-2024)

Corporate Governance Asia
The Best of Asia awardee, Asian ESG Award (2005-2019, 2021)
Asian Excellence awardee (2011-2025)
Asia's Best CSR awardee (2020-2025)
Best Corporate Communications awardee (2014-2015, 2017-2025)
Best IR Company (Philippines) awardee (2011-2025)
Best Environmental Responsibility awardee (2025)
Sustainable Asia awardee (2020-2025)

Euromoney
Best Bank for ESG (2024)

FinanceAsia
Best Bank for Financial Inclusion in the Philippines (2024)
Best Investor Relations, Philippines (2020 – Gold, 2022 - Silver)
Best Corporate Governance (2020 – 2nd)

BDO Unibank is a constituent of the FTSE4Good Index of FTSE Russell (2019-Present)

FTSE4Good

Awards & Recognition

Sustainability and ESG (con’t)

Enterprise Asia
BDO Foundation (Category: Health Promotion)
Asia Responsible Enterprise Awards (2021)

Global Good Governance Awards (3G)
3G Green Innovation & Solution Category for Green Bond Framework (2024)
3G Best Corporate Governance Reporting (2023)
3G Social Empowerment Award (2023)
3G Championship Award in Transparency (2021)
3G Championship Award in Service Excellence (2021)
3G Excellence Award in Education & Literacy Programme (2021)

International Association of Business Communicators (IABC) Philippines
Excellence Award for Communication Skills - BDO 2020 Sustainability Report (2022)

MORS Group
Top Sustainability Advocates in Asia awardee (2021-2023)

Retail Banker International Asia
Best Advance in Sustainability Practices (2023)
Best Advance in Responsible Finance (2024)

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YouTube: https://www.youtube.com/user/BDOPhilippines

Other Relevant Links:

BDO 2024 Annual Report

BDO 2024 Annual Report Financial Supplements

BDO 2024 Audited Financial Statements

BDO 2024 Sustainability Report

BDO First Quarter 2025

BDO Second Quarter 2025

Thank you.
www.bdo.com.ph