



Investor Presentation

BDO 1Q26 Results

May 2026



We find ways®

Presentation Outline



▶ I. Overview

II. Financial Highlights

III. Ownership, Board and Management

IV. Sustainability

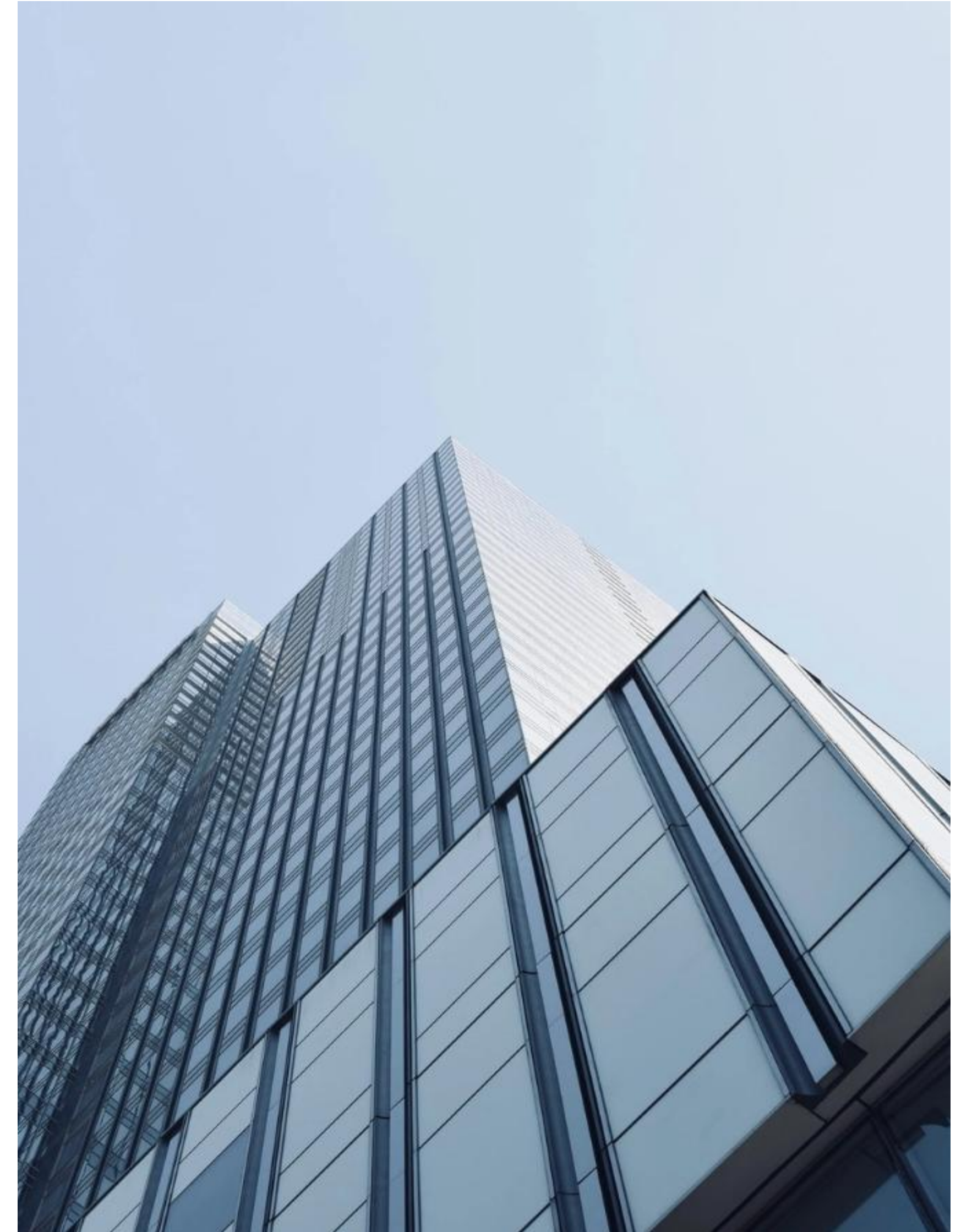
V. Awards and Citations



We find ways®

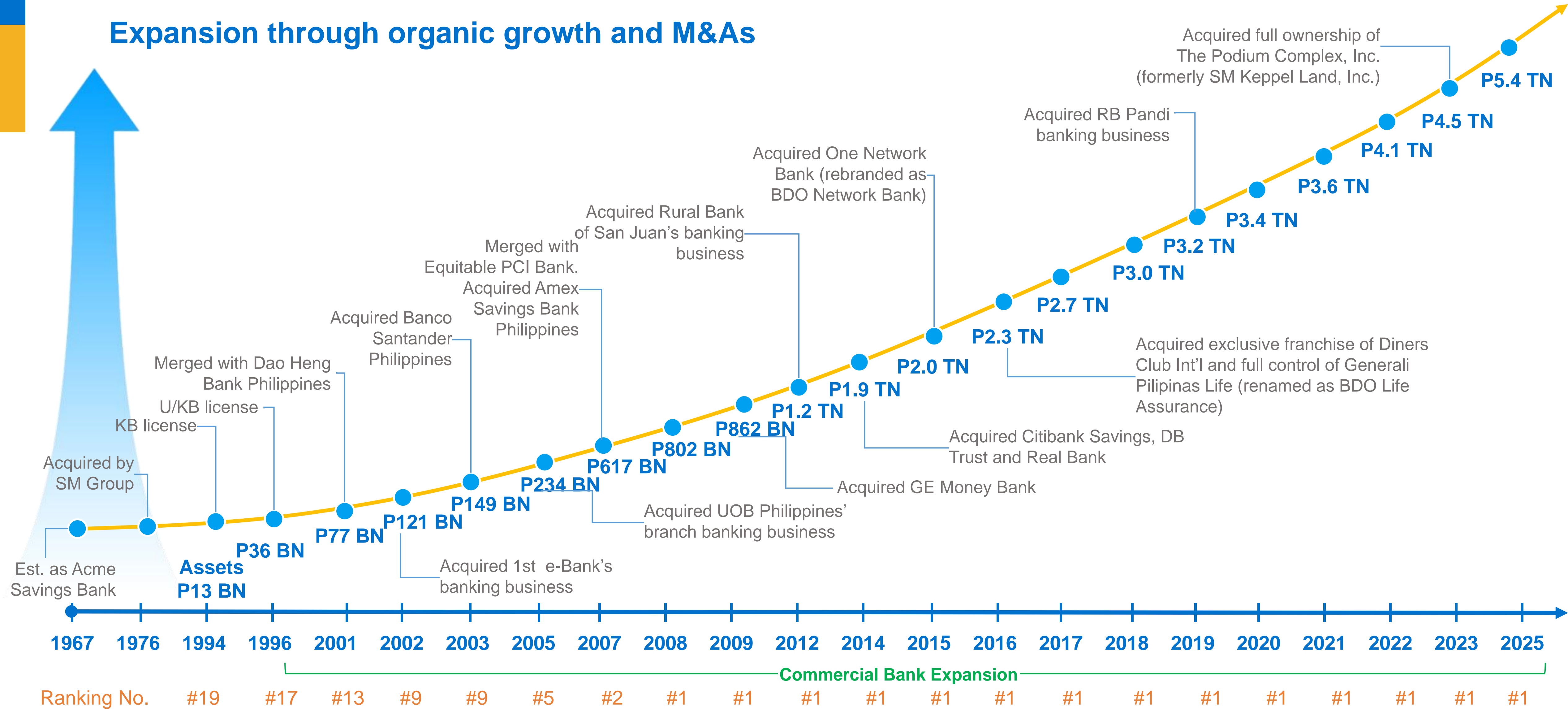
About BDO

- 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 almost 2,000 operating branches and 7,700 teller machines nationwide.
- BDO has 15 international offices (including full-service branches in Hong Kong and Singapore) spread across 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 December 2025.



Milestones

Expansion through organic growth and M&As

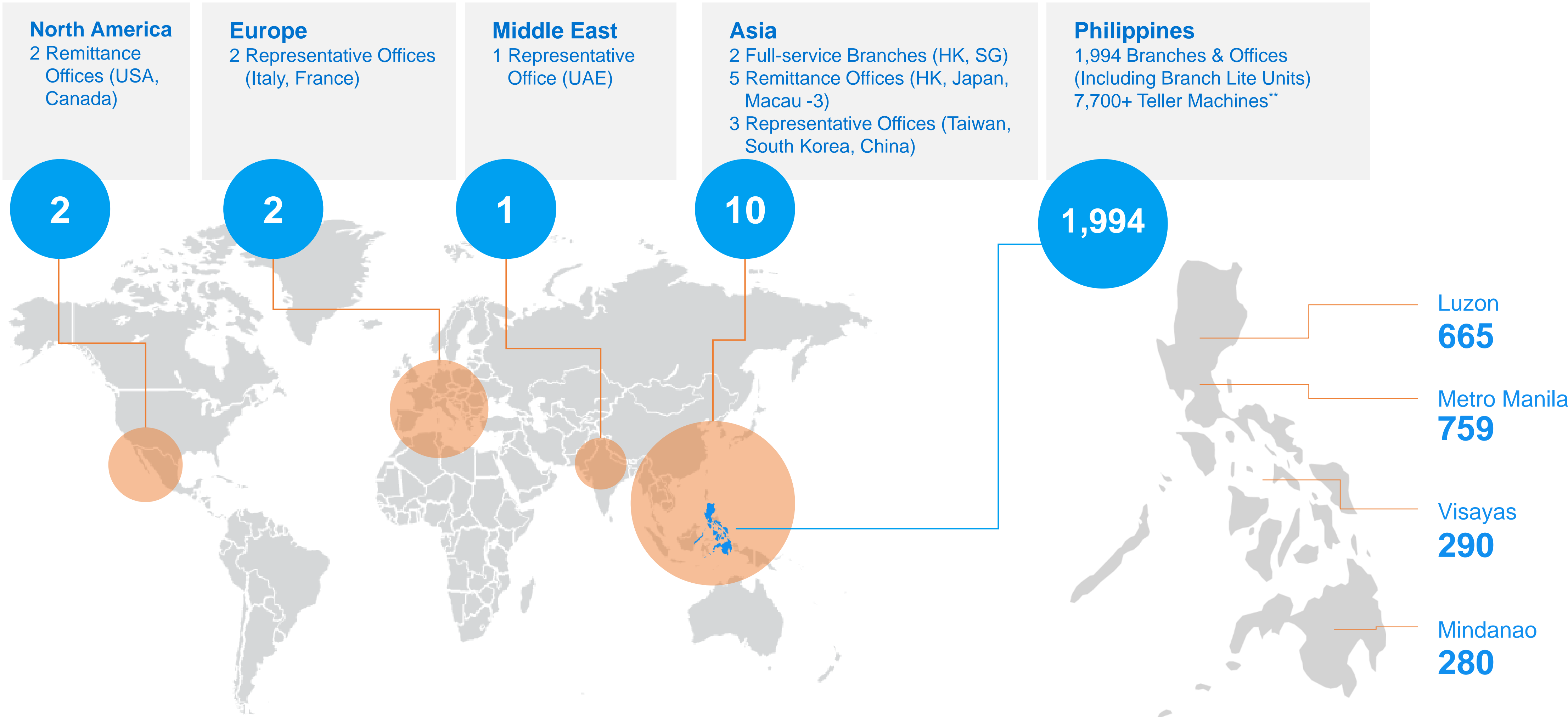


Full Service Bank

- Complete range of financial products and services

Corporate & Institutional Banking	Leasing & Finance	Consumer Banking	Rural Banking & Microfinance	Branch Banking	Treasury Services
<ul style="list-style-type: none"> ➤ Corporate and middle market lending ➤ Trade finance ➤ Specialized lending ➤ Financial institutions ➤ Cross-border financing 	<ul style="list-style-type: none"> ➤ Direct lease, sale and leaseback arrangements ➤ Installment paper purchases ➤ Receivable discounting and factoring 	<ul style="list-style-type: none"> ➤ Auto loans ➤ Mortgage loans ➤ Credit cards ➤ Personal loans ➤ Electronic banking ➤ Merchant payment processing 	<ul style="list-style-type: none"> ➤ Salary loans ➤ MSME loans ➤ Deposit products ➤ Cash management ➤ Remittances 	<ul style="list-style-type: none"> ➤ Deposit & related products ➤ Over-the-counter transactions ➤ ATMs ➤ Cross-selling distribution platform 	<ul style="list-style-type: none"> ➤ Fixed income dealership ➤ Foreign exchange transactions ➤ Portfolio management ➤ Liquidity management
Trust Banking	Private Banking	Investment Banking	Stock Brokerage	Insurance	Transaction Banking
<ul style="list-style-type: none"> ➤ Investment management ➤ Unit investment trust funds ➤ Living trusts ➤ Retirement funds ➤ Special trusts / custodianship 	<ul style="list-style-type: none"> ➤ Wealth advisory ➤ Customized portfolio management 	<ul style="list-style-type: none"> ➤ Underwriting & distribution of fixed income & equity securities ➤ Financial advisory ➤ Project finance ➤ Loan syndication 	<ul style="list-style-type: none"> ➤ Equities trading ➤ Online stock trading 	<ul style="list-style-type: none"> ➤ Non-life insurance brokerage (property & casualty) ➤ Life insurance (individual & group life insurance) 	<ul style="list-style-type: none"> ➤ Cash management ➤ Prepaid cards ➤ Merchant acquiring ➤ Remittances

Wide and Extensive Coverage in Key Areas



**Automated Teller Machines, Cash Deposit Machines, Corp. Cash Deposit Machines, Universal Teller as of 31 December 2025

As of 31 December 2025

Business Franchise

Market-leading positions in almost all business lines



#1

Customer
Loans



#1

Deposits



#1

Assets Under
Management



#1

Remittances



#1

Credit Cards¹



Major Player in
Cash
Management³



#1

Investment
Banking⁴



#1

Private Banking



#1

Life
Insurance⁵



#1

Insurance
Brokerage⁶



Leading Trade
Services
Provider²

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

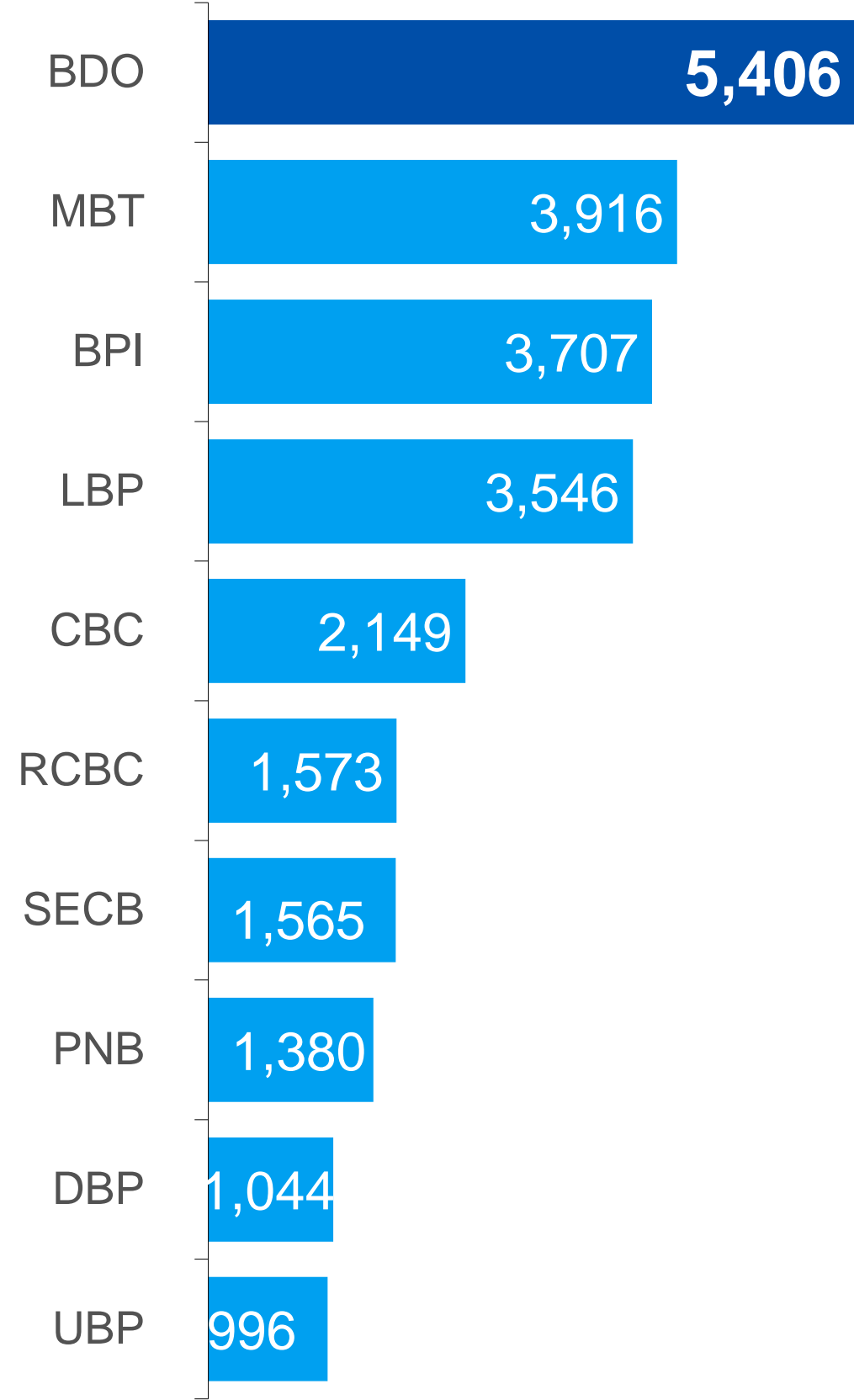
5 Among local life insurance companies in terms of traditional premium income

6 Among insurance brokers in terms of premiums produced and commissions earned

No. 1 among Philippine Banks

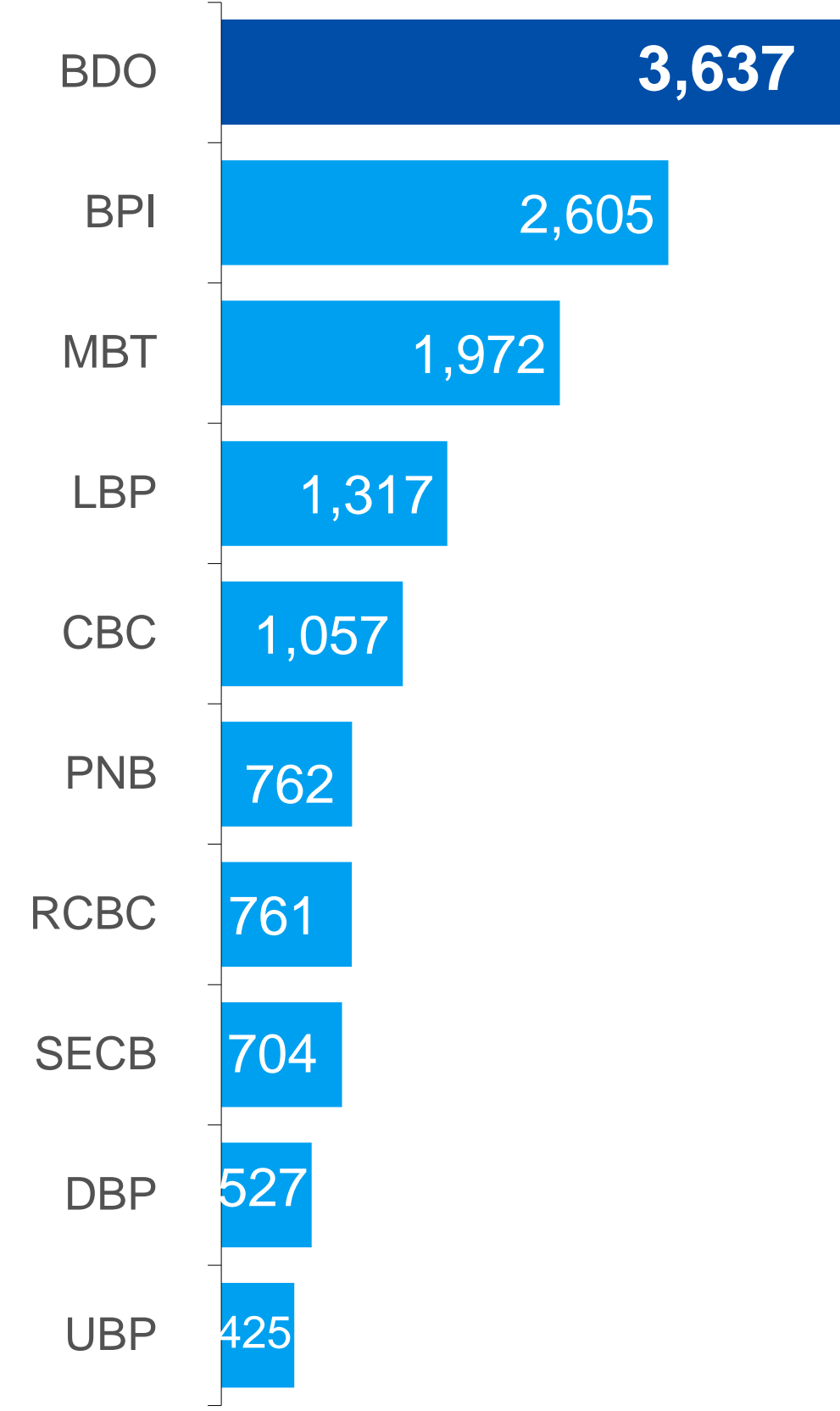
Total Assets
(PHP bn)

Market Share 19%



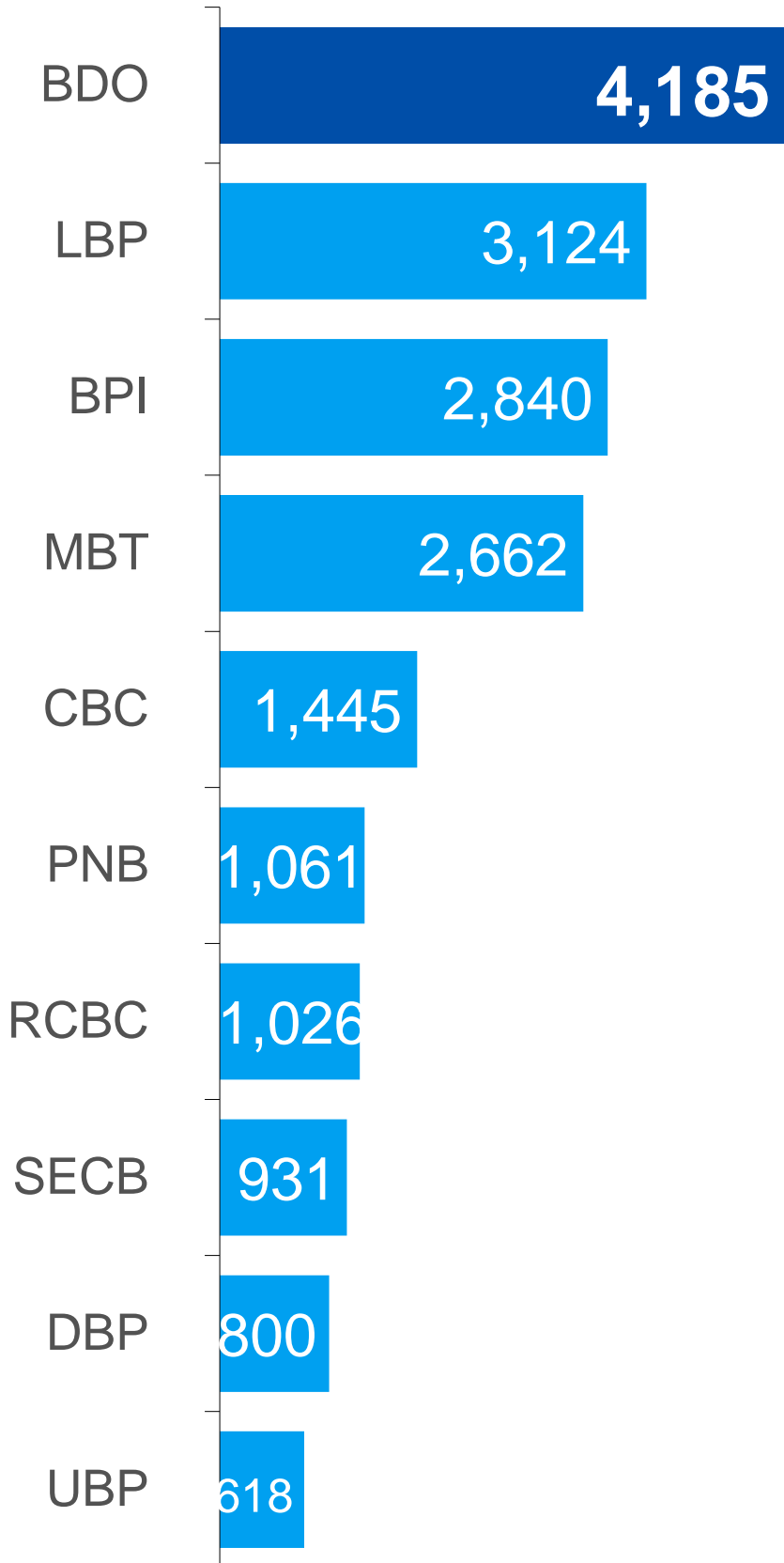
Gross Customer Loans
(PHP bn)

Market Share 24%



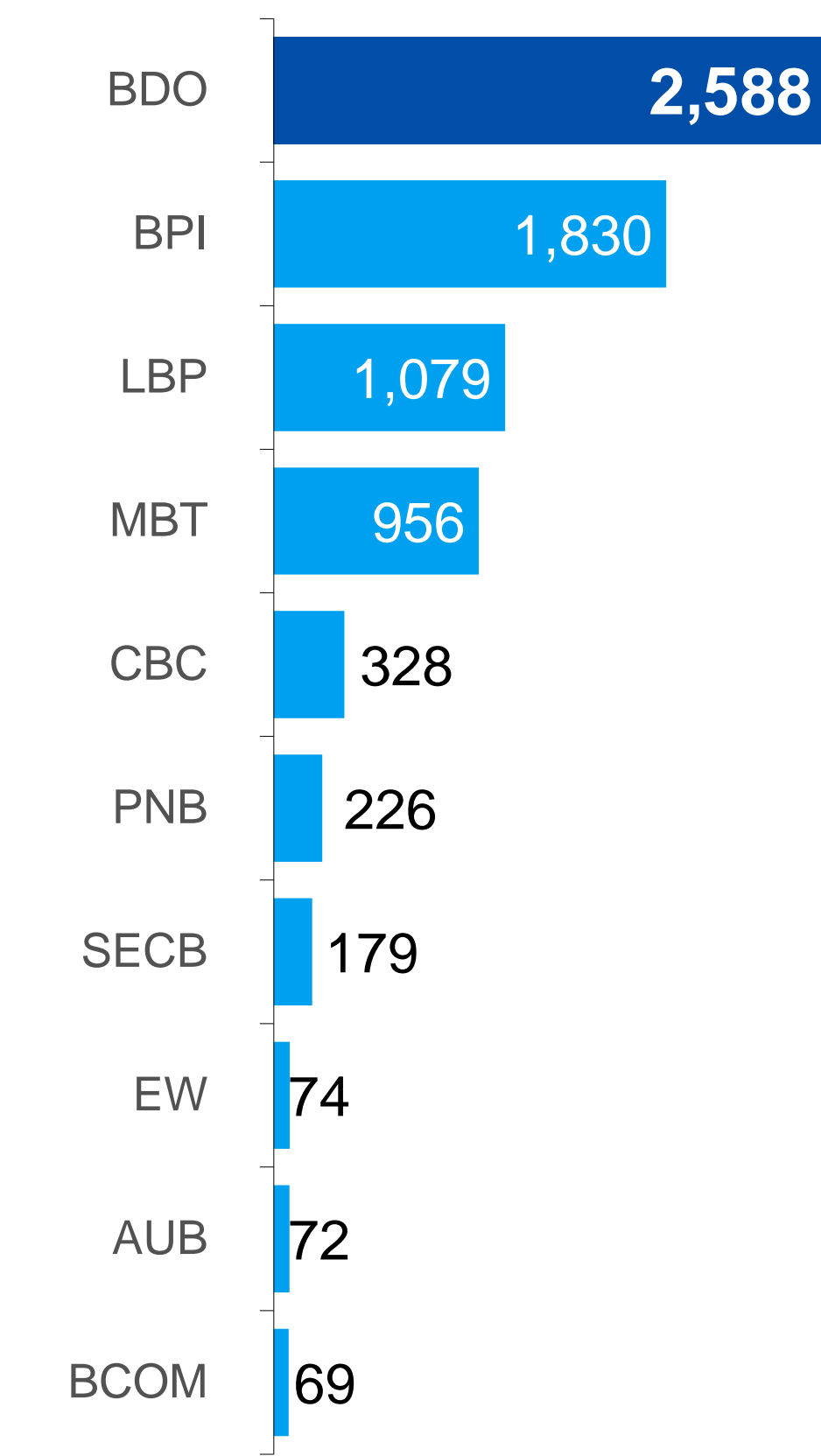
Customer Deposits
(PHP bn)

Market Share 20%



Assets Under Management
(PHP bn)

Market Share 32%

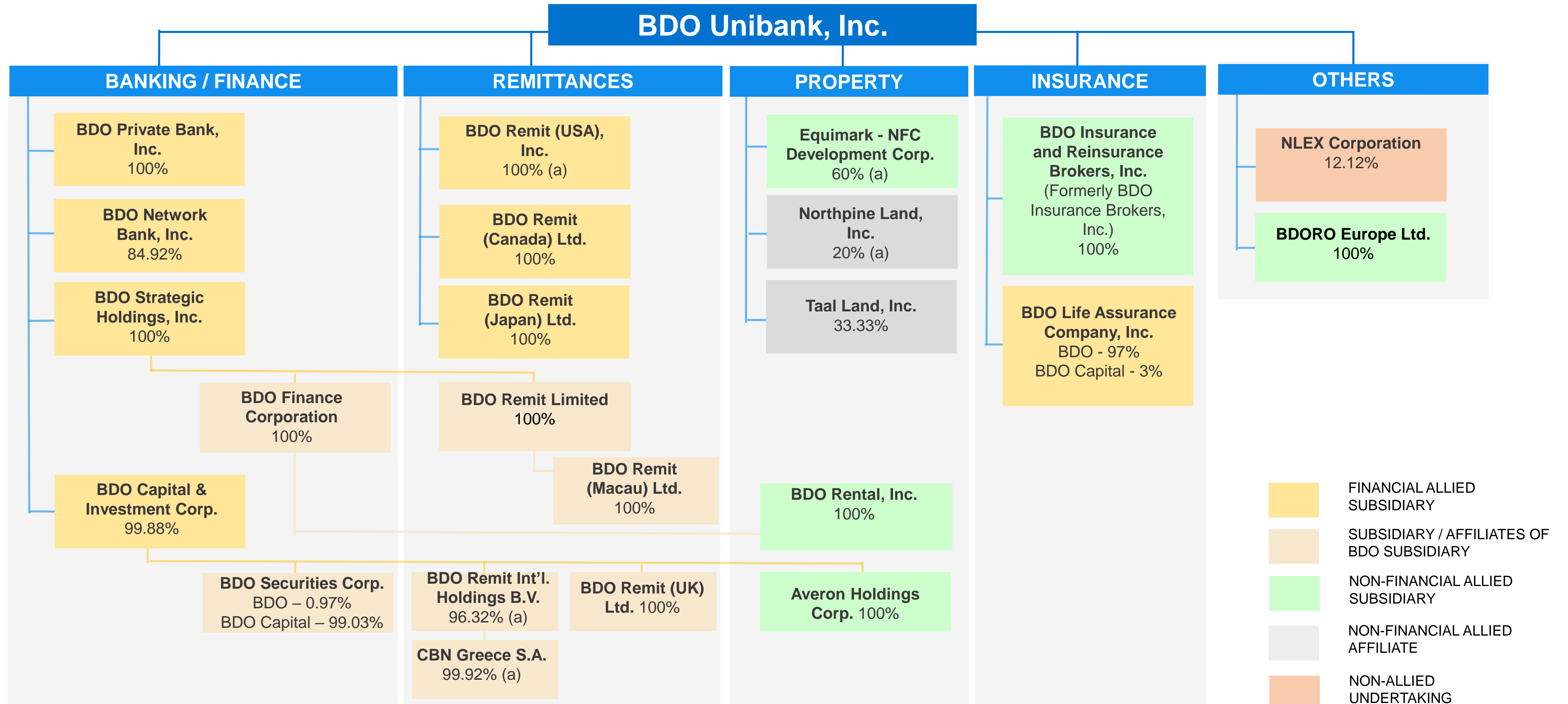


NOTES:
 Ranking and market share based on compilation of consolidated published statements of condition (SOC) of U/KBs as of 31 December 2025; does not include non-bank trust corporations.
 *Financials prepared by banks under BSP's SOC requirements differ slightly from reported financials under SEC guidelines 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 March 2026

Credit Ratings

	Moody's	Fitch
	28-May-2025	7-May-2026
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-
<i>"xgs" refers to Ex-Government Support Ratings</i>		
<i>Source: Moody's, Fitch</i>		

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*	5,333,999,967 (as of December 31, 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
Depository 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
Depository Bank's Local Custodian	Deutsche Bank AG, Manila

*Number of shares outstanding subsequently increased to 5,334,934,376 as of 30 April 2026 due to the purchase of additional common shares by the Bank's eligible senior officers pursuant to the Bank's employee stock option/grant program.

Presentation Outline



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1Q26 P&L: Positive Operating Jaws

(PHP bn)	BDO Conso		
	1Q25	1Q26	YoY%
Interest Income	69.7	77.5	11%
Interest Expense	22.0	24.4	11%
Net Interest Income	47.8	53.0	11%
Non-interest Income	18.6	19.8	6%
• Fee income	14.9	15.5	4%
• Trading & FX	1.6	1.8	11%
• Others	2.0	2.4	19%
Life Insurance Operations	1.7	2.1	27%
Gross Operating Income	68.0	74.9	10%
Operating Expense	40.9	43.4	6%
Pre-Provision Operating Profit	27.2	31.5	16%
• Provision for credit losses	3.0	6.1	103%
Net Income Before Tax	24.1	25.3	5%
Taxes	4.4	5.1	18%
Net Income	19.7	20.1	2%
Return on Common Equity	13.8%	12.8%	

Revenue Mix	
Net Interest Income	70.6%
Non-interest Income	26.8%
Life Insurance Operations	2.6%
Total	100.0%

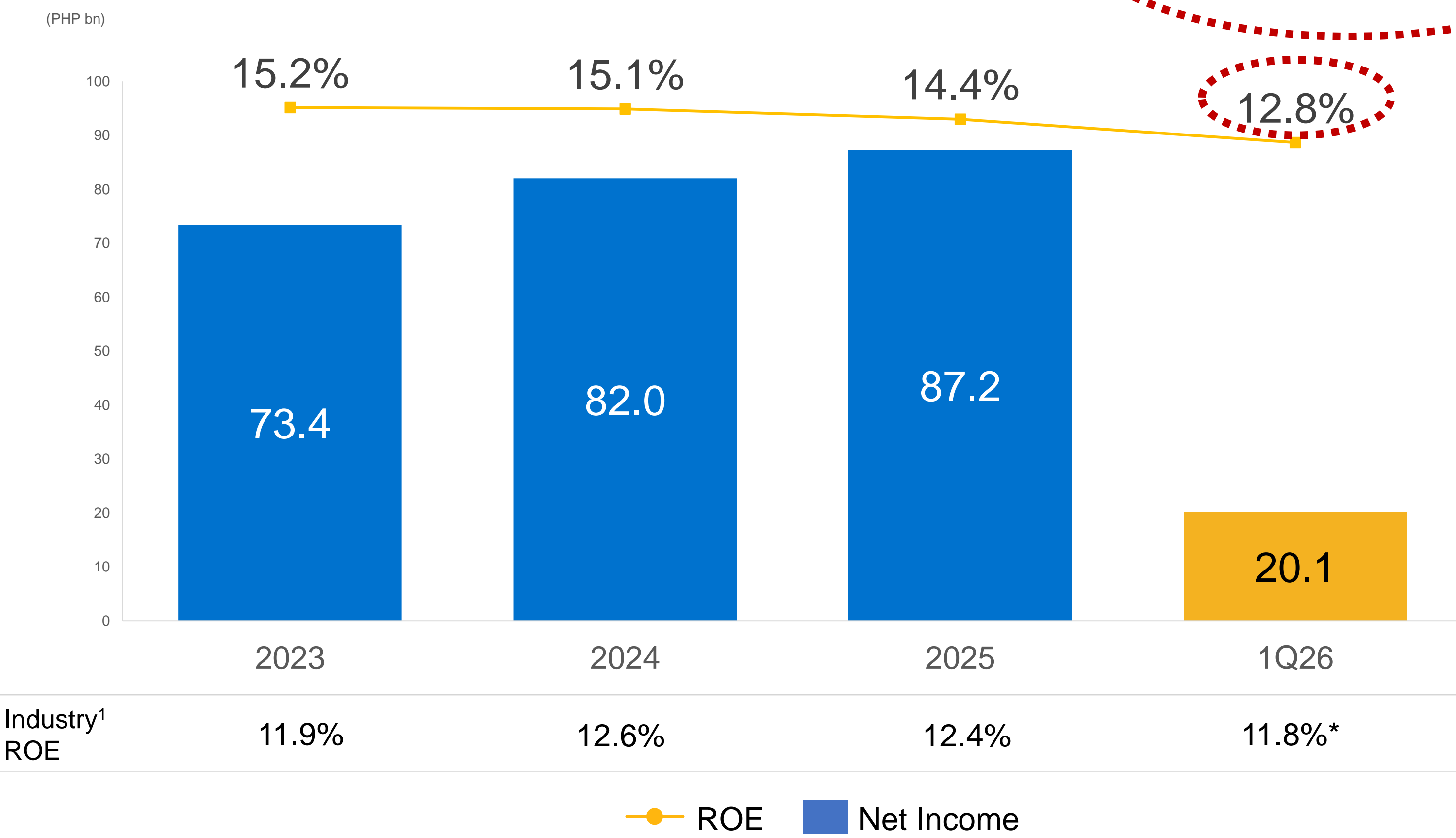
1Q26 Balance Sheet: Strong Growth in Earning Assets

BDO Conso

(PHP bn)	1Q25	1Q26	YoY%
Resources			
•Liquid Assets	534.1	567.5	6%
•Investment Securities	893.1	1,127.6	26%
•Gross Customer Loans	3,261.7	3,771.7	16%
•Investment Properties	35.8	42.7	19%
•Assets for Life Insurance Contracts	124.0	133.6	8%
•Other Assets	55.5	71.7	29%
Total Resources	4,904.1	5,714.8	17%
Liabilities			
•Deposits	3,846.5	4,428.5	15%
•CASA	2,703.8	2,905.9	7%
•Bills Payable/Sub-Debt	245.5	405.4	65%
•Insurance Contract Liabilities	92.7	99.0	7%
•Other Liabilities	124.5	136.3	9%
Total Liabilities	4,309.2	5,069.1	18%
Total Capital	594.9	645.7	9%
•Shareholders' Equity	592.1	642.9	9%
Total Liabilities & Capital	4,904.1	5,714.8	17%

Profitability: Sustained Mid-Teens ROEs

Net Income & ROE

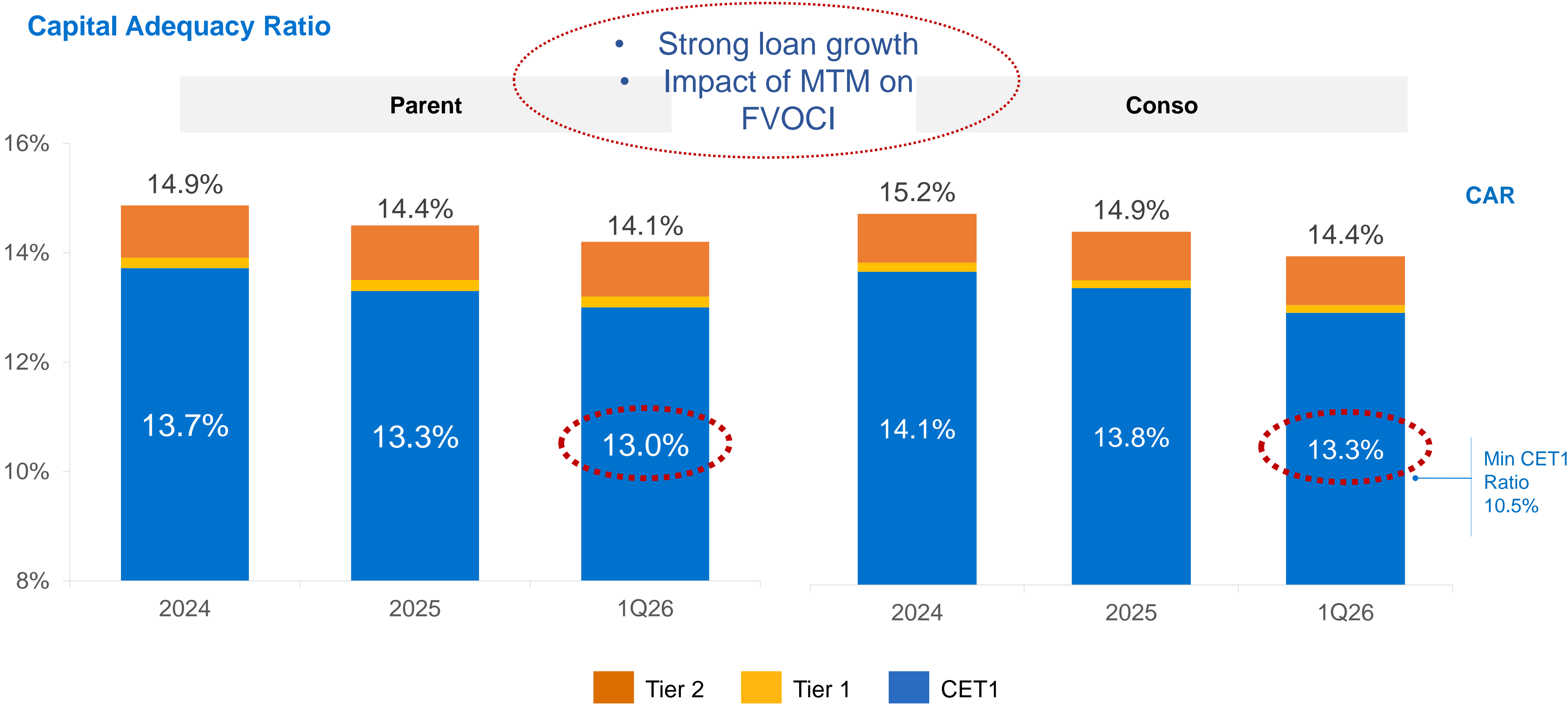


- MT to LT ROE drivers:**
- Sustained growth in core businesses
 - Benefits from strategic initiatives in wealth management, insurance, and MSME
 - Productivity/Efficiency gains from IT

¹U/KBs; *as of December 2025

Capital: Strong Foundation for Sustained Growth

Capital Adequacy Ratio



Income Statement

(PHP bn)	2021	2022*	2023*	2024	2025	1Q26
Interest Income	144.9	161.8	231.7	272.0	294.7	77.5
Interest Expense	13.5	22.9	59.3	85.4	91.6	24.4
Net Interest Income	131.3	139.0	172.4	186.6	203.1	53.0
Non-interest Income	61.4	52.2	65.3	70.9	77.1	19.8
Fee Income	34.8	43.1	47.9	55.9	59.8	15.5
Insurance Premiums	18.1	—	—	—	—	—
Trading & FX	3.8	5.5	6.3	6.7	6.6	1.8
Others	4.5	3.7	11.1	8.3	10.7	2.4
Income from Insurance Operations	—	5.0	6.4	6.8	7.6	2.1
Gross Operating Income	192.7	196.2	244.1	264.3	287.7	74.9
Operating Expenses	119.9	106.6	130.5	146.6	165.1	43.4
Pre-Provision Operating Profit	72.8	89.5	113.6	117.7	122.6	31.5
Provisions	17.1	16.3	16.4	14.0	15.0	6.1
Taxes	12.9	16.0	23.6	21.5	20.1	5.1
Net Income	42.8	57.1	73.4	82.0	87.2	20.1

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)	2021	2022**	2023**	2024	2025	1Q26
Resources						
Liquid Assets	551.9	671.1	609.8	557.1	520.9	567.5
Investment Securities	616.3	641.7	824.8	876.1	984.7	1,127.6
Gross Customer Loans	2,400.2	2,610.5	2,848.8	3,225.2	3,654.7	3,771.7
Investment Properties	18.8	17.2	42.4	37.2	42.8	42.7
Assets for Life Insurance Contracts		89.5	115.6	121.9	136.8	133.6
Other Assets	36.6	44.6	36.2	58.5	91.6	71.7
Total Resources	3,623.7	4,074.7	4,477.7	4,876.1	5,431.6	5,714.8
Liabilities						
Deposits	2,820.9	3,220.9	3,567.6	3,794.0	4,189.8	4,428.5
Bills Payable/Sub-debt	204.4	198.9	189.6	261.5	351.8	405.4
Insurance Contract Liabilities.	65.3	69.4	82.5	91.5	101.6	99.0
Other Liabilities	108.5	124.1	119.5	151.7	144.2	136.3
Total Liabilities	3,199.2	3,613.3	3,959.1	4,298.7	4,787.4	5,069.1
Total Capital	424.5	461.5	518.6	577.4	644.1	645.7
Total Liabilities & Capital	3,623.7	4,074.7	4,477.7	4,876.1	5,431.6	5,714.8

**Restated 2022 – 2023

Financial Performance Indicators

	2021	2022**	2023**	2024	2025	1Q26
Profitability						
Return on Ave. Common Equity	10.5%	13.0%	15.2%	15.1%	14.4%	12.8%
Return on Average Assets	1.2%	1.5%	1.7%	1.8%	1.7%	1.5%
Margins and Liquidity						
Net Interest Margin (NIM)	4.0%	3.9%	4.4%	4.4%	4.3%	4.2%
Loan to Deposit Ratio	85.1%	81.1%	79.9%	85.0%	87.2%	85.2%
Liquid Assets to Total Assets	32.2%	32.2%	34.4%	31.7%	30.1%	32.0%
Liquidity Coverage Ratio (LCR)	145.4%	140.7%	123.2%	132.1%	121.2%	126.2%
Cost Efficiency						
Cost to Income Ratio	62.2%	54.4%	53.5%	55.5%	57.4%	58.0%
Cost to Assets Ratio	3.4%	2.8%	3.1%	3.1%	3.2%	3.2%
Asset Quality						
NPL Ratio	2.80% ^a	1.95% ^a	1.85% ^a	1.83% ^a	1.68% ^a	1.68% ^a
NPL Cover (ex-RE)	92.0% ^b	136.9% ^b	152.2% ^b	145.0% ^b	133.1% ^b	131.9% ^b
Capital and Leverage^c						
			<i>Basel III</i>			
CET1	13.5%	13.4%	13.8%	14.1%	13.8%	13.3%
Tier 1 Ratio	13.7%	13.6%	14.0%	14.3%	13.9%	13.5%
Capital Adequacy Ratio (CAR)	14.6%	14.5%	14.9%	15.2%	14.9%	14.4%
Basel III Leverage Ratio (BLR)	10.3%	9.8%	9.9%	10.3%	10.2%	9.6%

^a Per BSP Circ. 941

^b Per BSP Circ. 1011 (ex-RE)

^c Per SOC, BSP

**Restated 2022 – 2023

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We find ways®

Shareholder Structure

Majority owned by the SM Group

As of 31 March 2026

Name	Nationality	Shareholdings	Percentage of Ownership
SM Investments Corp.	Filipino	2,165,725,022	40.60%
PCD Nominee	Foreign	1,437,037,375	26.94%
PCD Nominee	Filipino	842,066,216	15.79%
Multi-Realty Development Corporation	Filipino	353,035,964	6.62%
Sybase Equity Investments Corporation	Filipino	289,564,814	5.43%
Sub-Total, Top 5 Shareholders		5,087,429,391	95.37%
Total Outstanding Shares		5,334,562,828	100.00%

Source: BDO Top 100 Shareholders

*Number of shares outstanding subsequently increased to 5,334,934,376 as of 30 April 2026 due to the purchase of additional common shares by the Bank's eligible senior officers pursuant to the Bank's employee stock option/grant program.

The SM Group

Harnessing synergies with the country's largest conglomerate



Retail

Largest local retail chain with 4,831 stores nationwide (78 The SM Store, 2,007 brand affiliates, 68 SM Supermarkets, 58 SM Hypermarkets, 1 Mindpro, 221 Savemore, 89 WalterMart, and 2,309 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 - 90 malls in the Philippines with GFA of 9.7 mn sqm (with 9 more malls in China).

Access to SM's customer network

- 22,949 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

	<p>TERESITA T. SY CHAIRPERSON</p> <ul style="list-style-type: none"> ➤ 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 		<p>DIOSCORO I. RAMOS NON-EXECUTIVE DIRECTOR</p> <ul style="list-style-type: none"> ➤ 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 		<p>FRANKLIN M. DRILON INDEPENDENT DIRECTOR</p> <ul style="list-style-type: none"> ➤ 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
	<p>NESTOR V. TAN PRESIDENT AND CEO</p> <ul style="list-style-type: none"> ➤ 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 		<p>ESTELA P. BERNABE LEAD INDEPENDENT DIRECTOR</p> <ul style="list-style-type: none"> ➤ 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 		<p>ALFREDO E. PASCUAL INDEPENDENT DIRECTOR</p> <ul style="list-style-type: none"> ➤ 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
	<p>JONES M. CASTRO, JR. NON-EXECUTIVE DIRECTOR</p> <ul style="list-style-type: none"> ➤ First appointed to the Board in 2012 ➤ Served as Head for South Asia and SEA at Wells Fargo Bank ➤ MBA Stanford University 		<p>GEORGE T. BARCELON INDEPENDENT DIRECTOR</p> <ul style="list-style-type: none"> ➤ 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 		<p>VICENTE S. PEREZ, JR. INDEPENDENT DIRECTOR</p> <ul style="list-style-type: none"> ➤ 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
	<p>JOSEFINA N. TAN NON-EXECUTIVE DIRECTOR</p> <ul style="list-style-type: none"> ➤ 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 		<p>VIPUL BHAGAT INDEPENDENT DIRECTOR</p> <ul style="list-style-type: none"> ➤ 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. 		

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



Arnold Q. Bengco
Head of Treasury

- With BDO since 2025
- Over 28 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



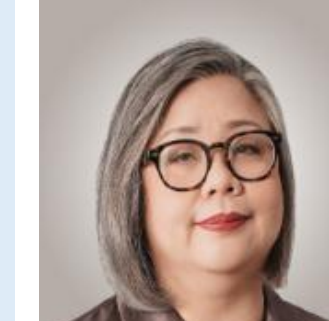
CARLO B. NAZARENO
Head of Transaction Banking – Cash Management Services

- 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



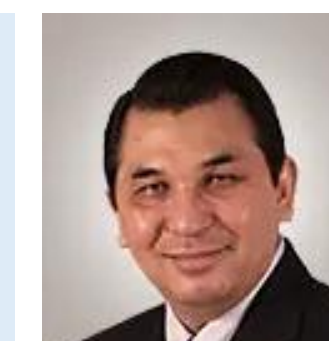
GENEVA T. GLORIA
Head of Transaction Banking – Remittance

- 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

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



LAZARO JEROME C. GUEVARRA
Chief of Staff, Office of the President

- With BDO since 2001
- Over 32 years of banking experience



EVELYN C. SALAGUBANG
Head of Human Resources

- With BDO since 2011
- Over 29 years of experience in HR



ALVIN C. GO
Head of Legal Services

- With BDO since 2013
- In the practice of law for 34 years



RUFUS PINTO
Head of Enterprise Services Group

- Joined BDO in March 2025
- Over 24 years of banking experience



FEDERICO P. TANCONGCO
Head of Compliance

- With BDO since 2005
- Over 28 years of banking experience



RENE B. MORTA
Head of Information Technology

- With BDO since 2025
- Over 27 years of experience in financial and IT services



JEFFREY M. ALEJANDRO
Head of Internal Audit

- Joined BDO in 2024
- Over 28 years of banking experience



EVELYN L. VILLANUEVA
Head of Risk Management

- With BDO since 2002
- Over 40 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

Presentation Outline



I. Overview

II. Financial Highlights

III. Ownership, Board and Management

▶ IV. Sustainability

V. Awards and Citations



We find ways®

2025 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.

Eight Sustainability Report outlining the Bank's ESG performance



Access the [BDO 2025 Sustainability Report](http://www.bdo.com.ph) at www.bdo.com.ph.

BDO's Commitment to Sustainability

Alignment with the United Nations Global Compact Principles

Product Sustainability



Expanding Access to the Unbanked and Underserved

92%
Provinces
Covered

Teachers Loan

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

Kabayan Loan (for OFWs)

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

Negosyante Loan

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

BDO's Commitment to Sustainability

Alignment with the United Nations Global Compact Principles

Product Sustainability



BDO life®

Driving Insurance Awareness Locally

1,074,479
Lives insured

Kabalikat Plan

Personal accident insurance for only PHP500

Kabalikat ng Pamilya

Accident insurance with hospital confinement and burial assistance for P1,500 per year, up to five family members.

Group Kabalikat Plan

Offers similar benefits for P500 per employee per year,

BDO Insure

Facilitating Recovery

2,774
Disaster-related claims

P1.43 Bn
In value

9.62% - Flood-related
43.73% - Earthquake-related
46.65% - Typhoon-related

BDO's Commitment to Sustainability

Alignment with the United Nations Global Compact Principles

Product Sustainability



BDO Foundation

Financial Literacy Through Multi-Sector Partnerships

31

Financial Education Videos since 2018

14

Partner Government Agencies

3

Financial Education games developed

12,263,116

Total beneficiaries in 2025 alone

25,486,814

Total beneficiaries reached since 2018

BDO Trust: Executing Strategies for Financial Wellness

BDO ESG Equity Fund

The first ESG-themed Unit Investment Trust Fund

P167 Mn

Fund's Net Asset Value in 2025

BDO Capital: Jointly arranged the first Gender Bond in the Country: BDO Capital

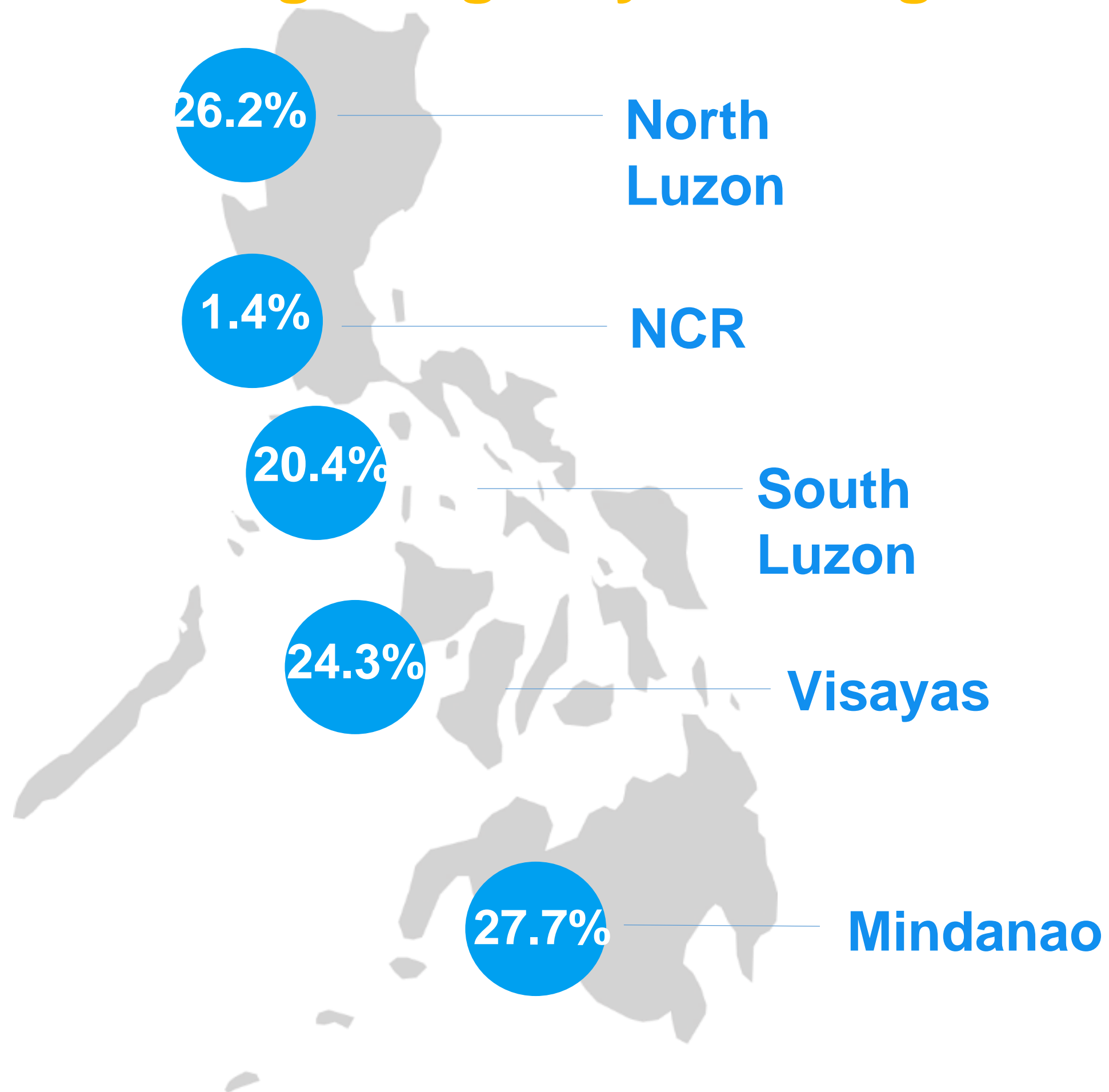
P5 billion

First Gender Bond Issuance in the PH

BDO's Commitment to Sustainability

Alignment with the United Nations Global Compact Principles

Cash Agad Agency Banking Network



12,401

Cash Agad Partner Agents

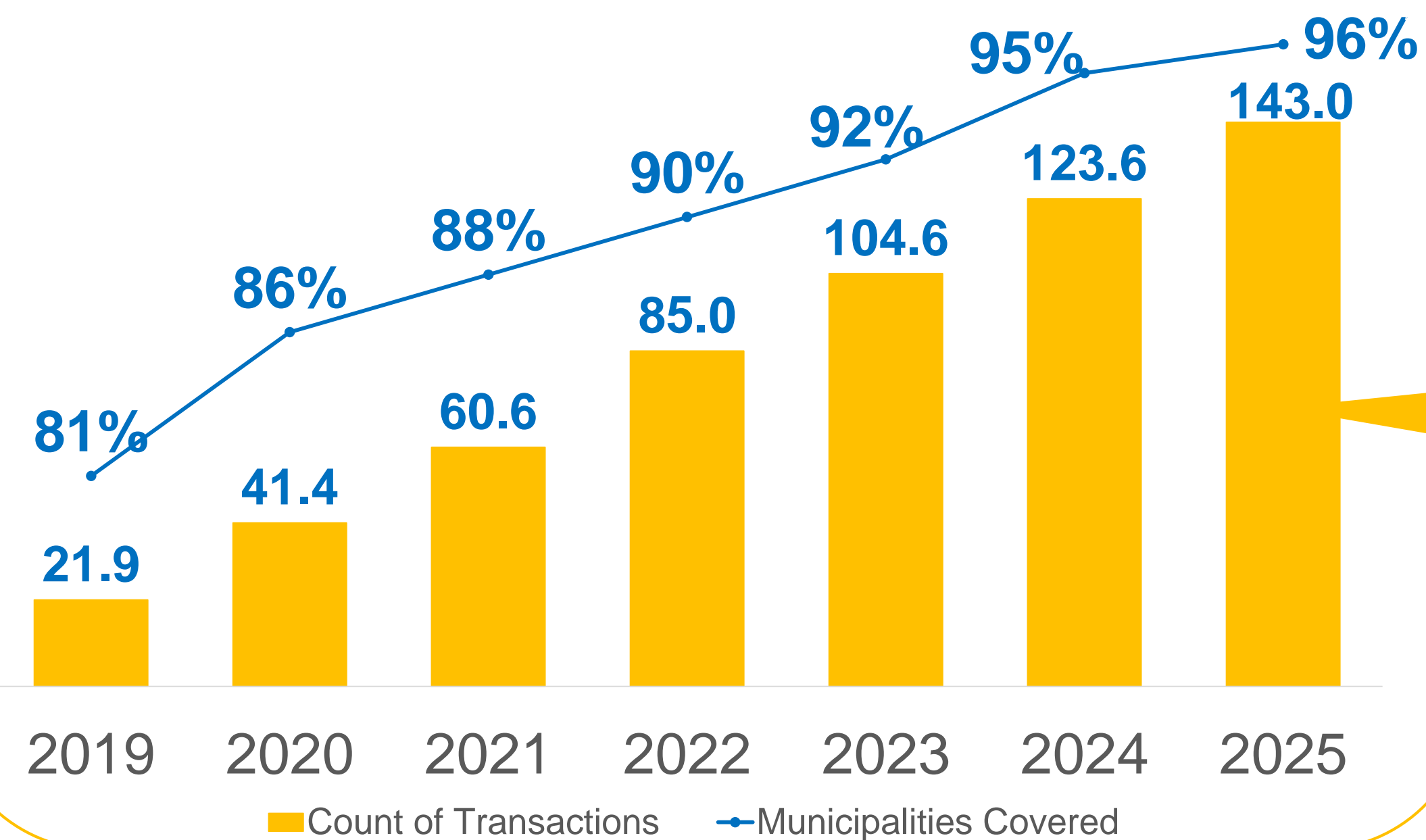
143 mn

Cash Withdrawal Transactions

96%

Municipalities Covered

Cash Agad Coverage and Transaction Count



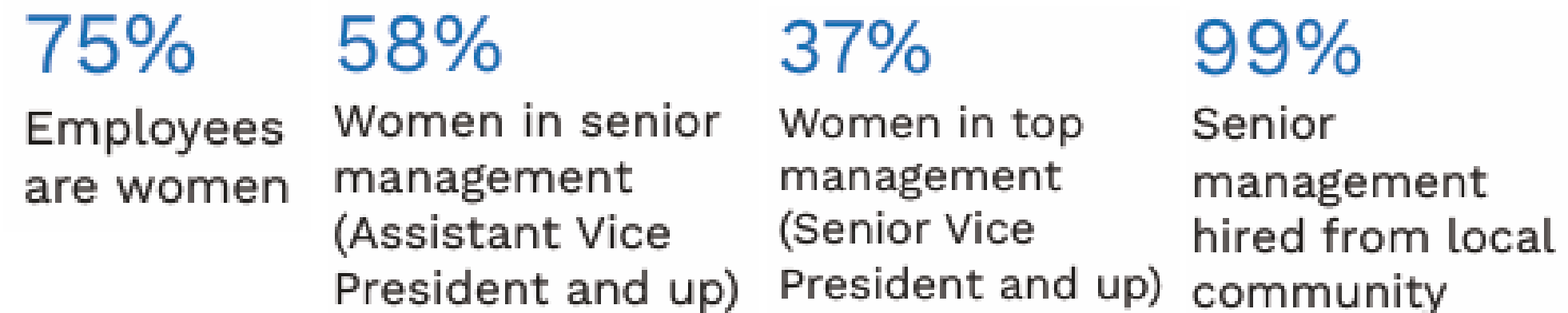
BDO's Commitment to Sustainability

Alignment with the United Nations Global Compact Principles

Human Capital



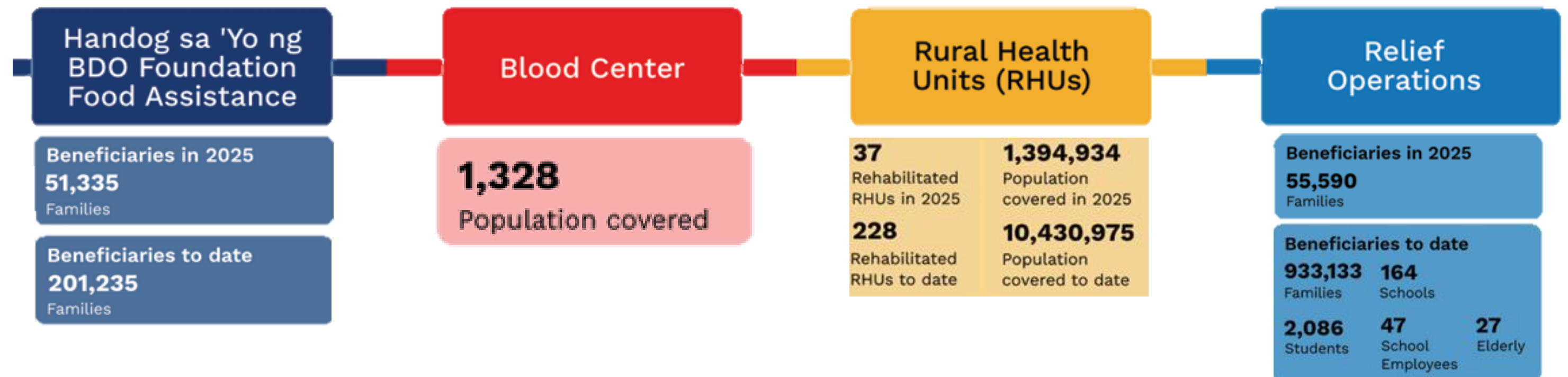
Employee Demographics



Disaster Response



BDO Foundation



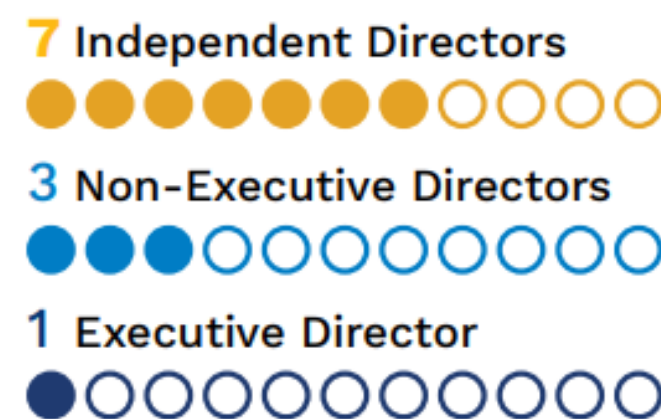
Governance-Based



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



DIRECTOR INDEPENDENCE



DIRECTOR DIVERSITY



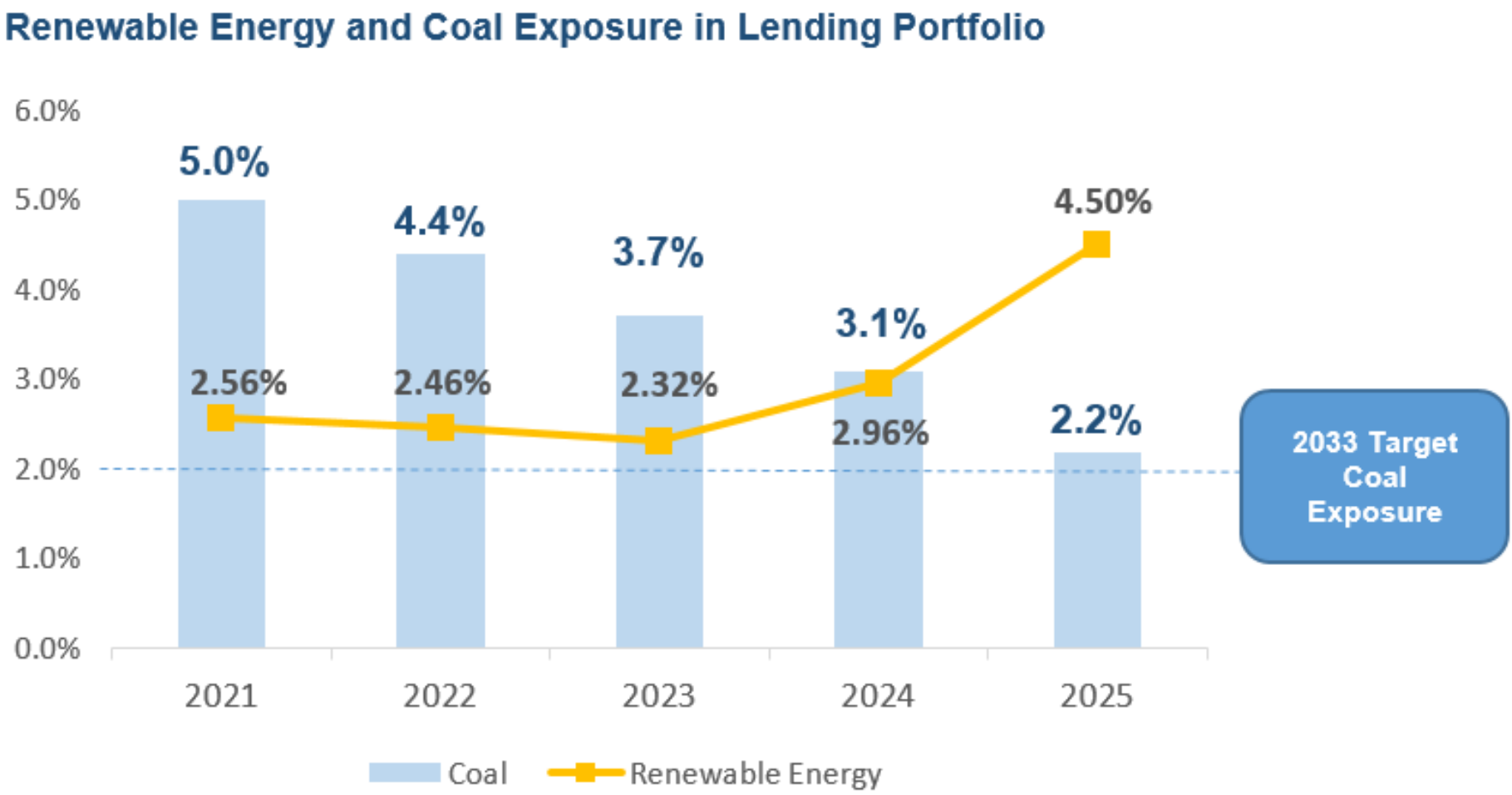
- Best Bank for ESG in the Philippines (*Euromoney Awards for Excellence 2024-2025*)
- Top Community Centric Companies in Asia (*Asia Corporate Excellence & Sustainability Awards (ACES) 2025*)
- Four Golden Arrow recognition (*ASEAN Corporate Governance Scorecard*)
- Platinum Awardee for the 15th consecutive year & Best Sustainability Team (*The Asset's ESG Corporate Awards 2025*)

BDO's Commitment to Sustainability

Alignment with the United Nations Global Compact Principles

Sustainability Contribution Strategy

A grid of 17 icons representing the United Nations Sustainable Development Goals (SDGs). The icons are arranged in two rows: the first row contains goals 1 through 8, and the second row contains goals 9 through 17. Each icon includes a number, a title, and a representative symbol.



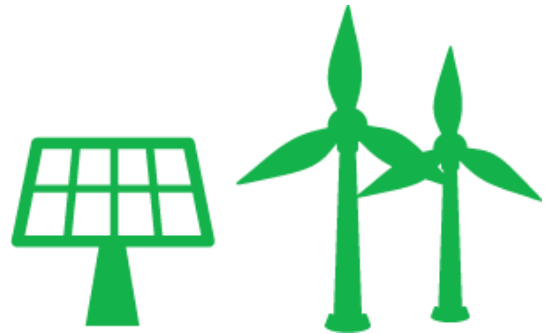
Sustainable Energy Finance Projects

Biodiesel 60 ML/Y ₱137 million	Bioethanol 44.12 ML/Y ₱920.9 million	Biomass 164 MW ₱25.7 million	Geothermal 1,475 MW ₱22.1 billion	Hydro 1,694 MW ₱60.3 billion	Solar 2,736 MW ₱64.1 billion	Wind 96 MW ₱4.1 billion

*Installed capacity and disbursed loan amount

BDO's Commitment to Sustainability

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



PHP1.21 Tn

Total Sustainable Finance projects funded to date



Renewable Energy Projects funded to date



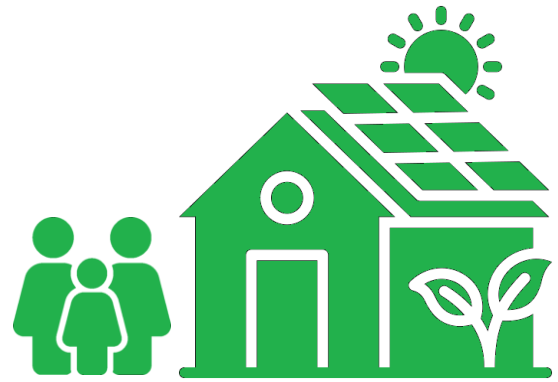
140,465,604

Equivalent tree seedlings grown over 10 years



6,165 MW

Total installed renewable energy capacity in megawatts



3,678,756

Families Served by Renewable Energy Projects



1,803,608

Equivalent passenger vehicles taken off roads yearly



8,494,943

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

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

OVERALL GOAL/RESULT

- Increased renewable energy capacity**
- Decreased GHG emission**



Fifteen Years of Sustainable Finance Leadership (2010-2025)

Established SEMS in partnership with the IFC
2010
 First local bank to establish the policy

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

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

P1.21 Trn in Sustainable Finance Projects
2025
 Largest of its kind among Philippine banks

BDO ASEAN Sustainability Bonds Issuances

Issuance	Period Offered	Rate (Coupon)	Tenor	Target (Php bn)	Amount raised (Php bn)
ASEAN Sustainability Bond I	January 2022	2.90% p.a.	2 years	5	52.7
ASEAN Sustainability Bond II	January 2024	6.025% p.a.	1.5 years	5	63.3
ASEAN Sustainability Bond III	July 2024	6.325% p.a.	1.5 years	5	55.7
ASEAN Sustainability Bond IV	July 2025	5.875% p.a.	1.5 years	5	115
ASEAN Sustainability Bond V	January 2026	5.7125% p.a.	3 years	5	100

P115 billion

ASEAN Sustainability Bond IV in 2025
 Highest sustainability-related issuance by a Philippine bank to date

Blue Bond 2023 Impact

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

✓ First financial institution to follow IFC's Guidelines for Blue Finance

US\$ 3.6

Wastewater Management

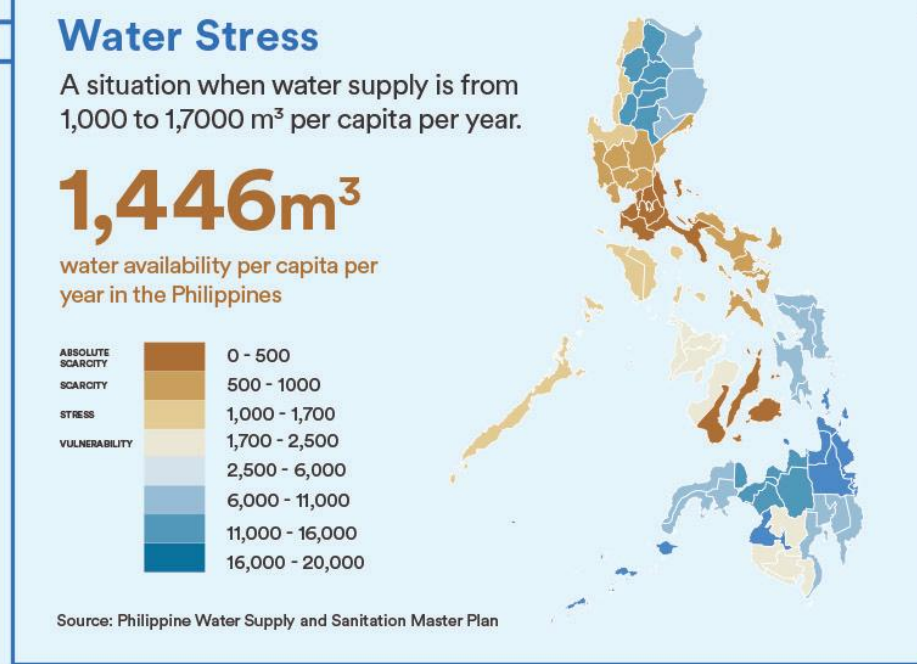
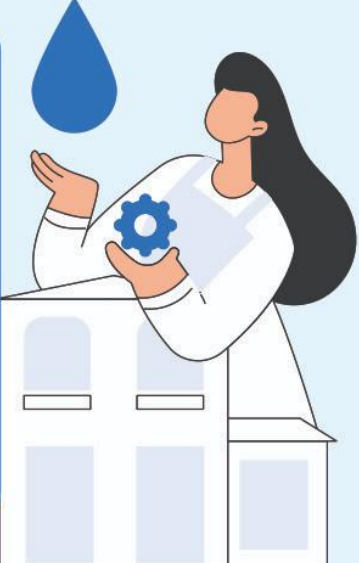
✓ First private sector issuance by a commercial bank in Southeast Asia

93%

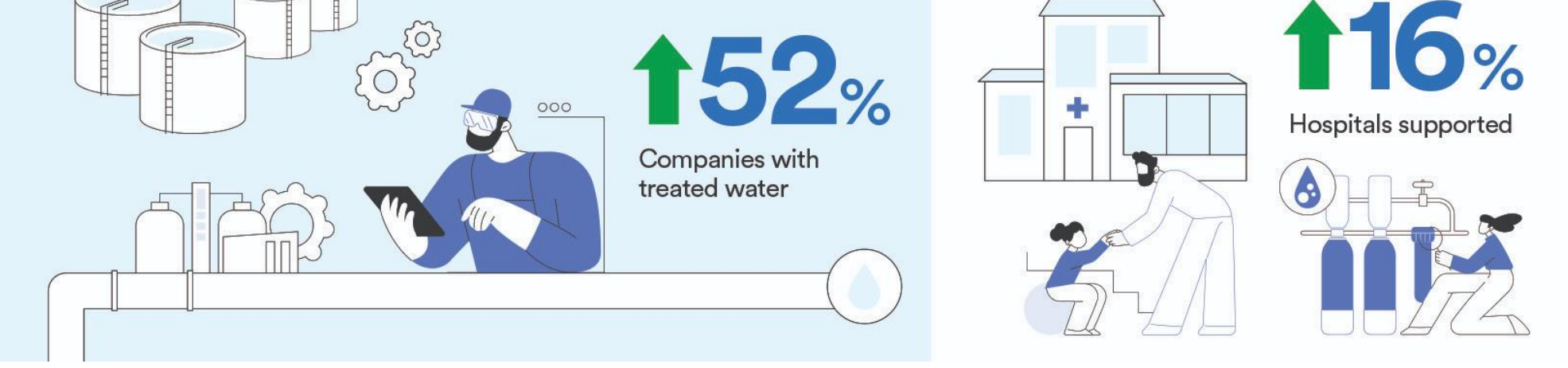
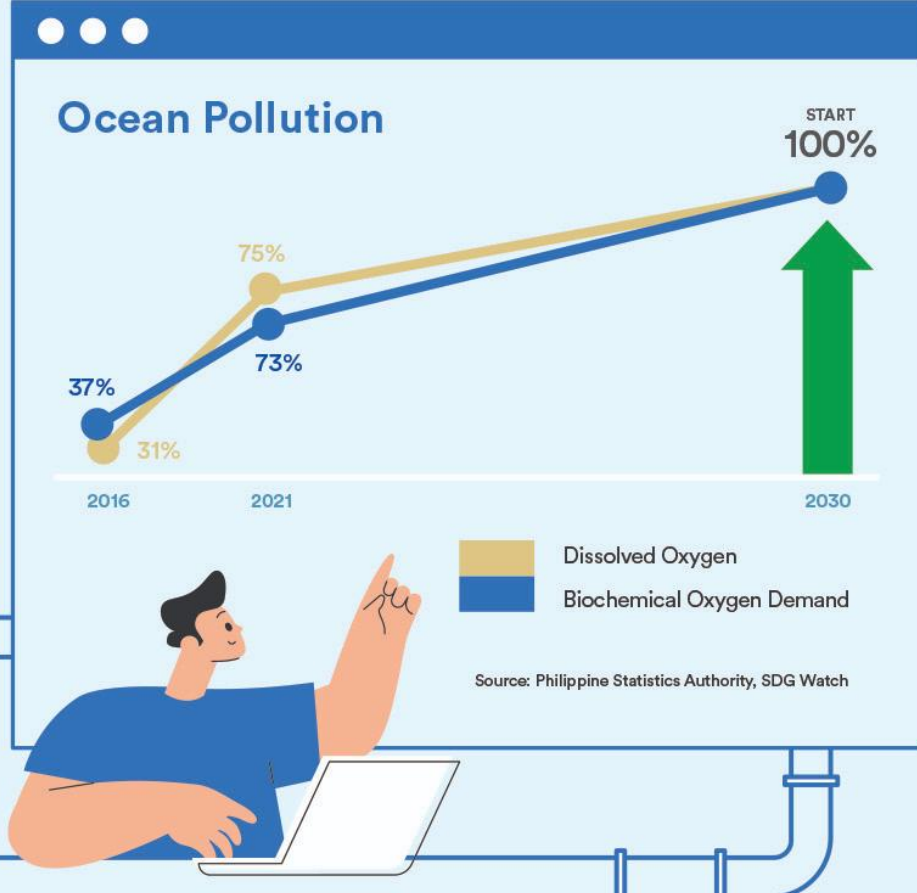
Water Management

7%

Wastewater Management



Blue Bond Financing Results



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](http://www.bdo.com.ph) at www.bdo.com.ph.

Sustainable Finance Framework

Green Finance

- Renewable Energy
- Green Buildings
- Clean Transportation
- Resource Efficiency and Pollution Prevention and Control
- Environmentally Sustainable Management of Living Natural Resources and Land Use
- Sustainable Water and Wastewater Management
- Energy Efficiency
- Climate Change Adaptation

Blue Finance

- Sustainable Water and Wastewater Management
- Offshore Renewable Energy
- Ocean-Friendly and Water-Friendly Products
- Ocean-Friendly Chemicals
- Prevention, Control and Reduction of Waste from Entering the Coastal and Marine Environments
- Sustainable Fisheries, Aquaculture, and Seafood Value Chain
- Ecosystem Management, Protection and Natural Resources Restoration
- Resource Efficiency and Circular Economy
- Sustainable Shipping and Port Logistics Sector Projects
- Sustainable Tourism in the Vicinity of Marine Conservation Areas

Social Finance

- Employment Generation
- Food Security
- Access to Essential Services
- Affordable Basic Infrastructure
- Affordable Housing
- Social and Economic Empowerment

Orange/Gender Finance

- Gender-Responsive Products
- Gender-Diverse and Equitable Workforce
- Women Empowerment
- Gender-Responsive Supply Chain
- Gender-Responsive Services

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



Gambling, casinos, and equivalent enterprises



Harmful or exploitative forms of forced labor/harmful child labor



Weapons and munitions



Online gaming and equivalent enterprises



Commercial logging operations for use in primary tropical moist forest



Alcoholic beverages (excluding beer and wine)



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



Wood or other forestry products other than from sustainably managed forests



Tobacco



Unbonded asbestos fibers



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



Any business related to pornography and/or prostitution



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

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We find ways®

Awards & Recognition

Best Bank in the Philippines

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

AsiaMoney
(2020)

The Asian Banker
(2025)

The Asset
(2011, 2013-2020)

The Banker
(2021)

Brand Finance
(2024-2025)

Enterprise Asia
(2020-2021)

Euromoney
(2024)

FinanceAsia
(2010-2021, 2023-2025)

Forbes
(2021)

Fortune Southeast Asia 500
(2024-2025)

Global Finance
(2014-2017, 2019-2023,2025)

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, 2025)

Asia Corporate Excellence & Sustainability Awards (ACES)

Top Community Centric Companies in Asia (2025)
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)

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



FTSE4Good

The Asset

Platinum Award (2010-2025)
Best Sustainability Team (2024-2025)

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 (2024-2025)
BDO Private Bank, Best for Sustainability in the Philippines (2025)

FinanceAsia

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

Awards & Recognition

Sustainability and ESG (con't)

ASEAN Capital Market Forum

The only Philippine bank in the Top 50 Publicly-Listed Companies in ASEAN for Good Governance

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)

ESG Business Awards

Renewable Energy Financing Programme Award –
Philippines Good Governance Award (2025)

MicroFinanza Rating

BDO Network Bank, Top-Rated Financial Institutions
Worldwide - Social and Environmental Performance and
Client Protection (2025)

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, 2025)

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<https://m.facebook.com/BDOUnibank/>

YouTube:

<https://www.youtube.com/user/BDOPhilippines>

Other Relevant Links:

[BDO First Quarter 2026](#)

[BDO 2025 Annual Report](#)

[BDO 2025 Annual Report Financial Supplements](#)

[BDO 2025 Audited Financial Statements](#)

[BDO 2025 Sustainability Report](#)

[BDO 2025 Sustainability Report Appendix II](#)



Thank you
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