

Investor Presentation

BDO 9M25 Results

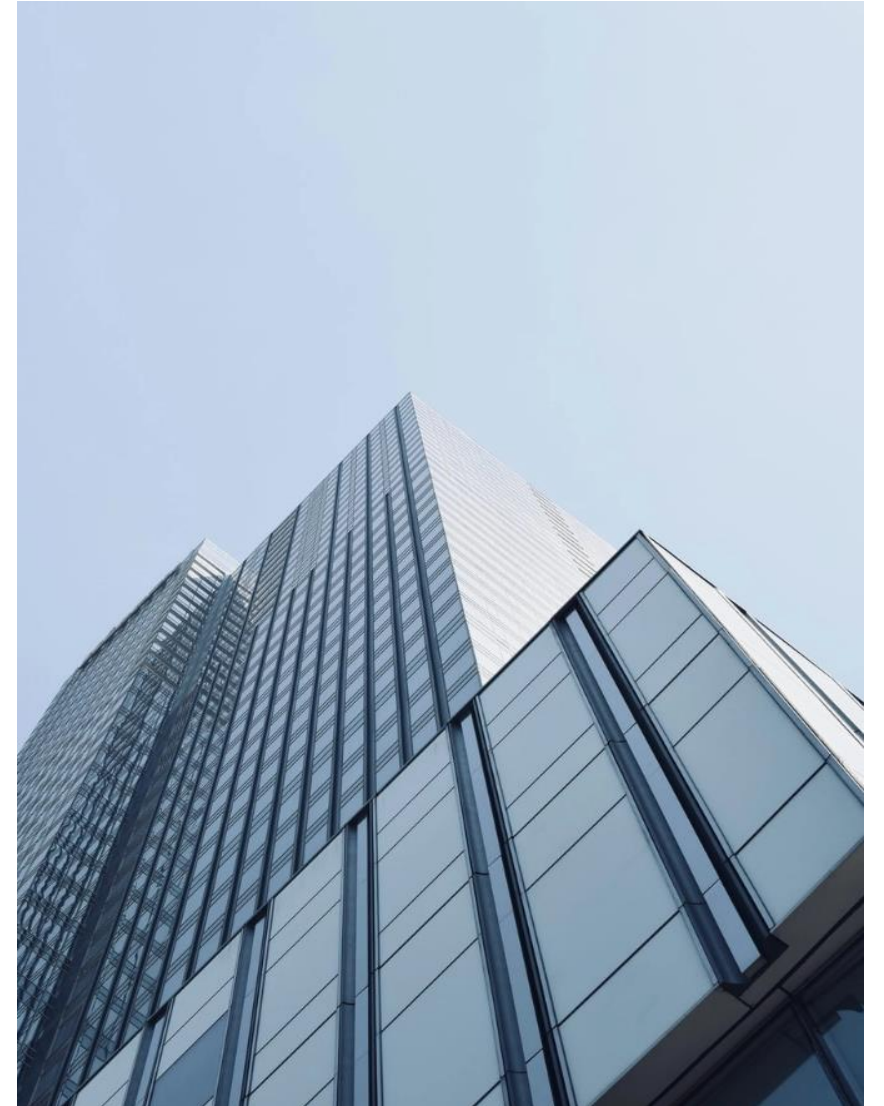
October 2025

Presentation Outline

- ▶ I. Overview
- II. Financial Highlights
- III. Ownership, Board and Management
- IV. Sustainability
- V. Awards and Citations

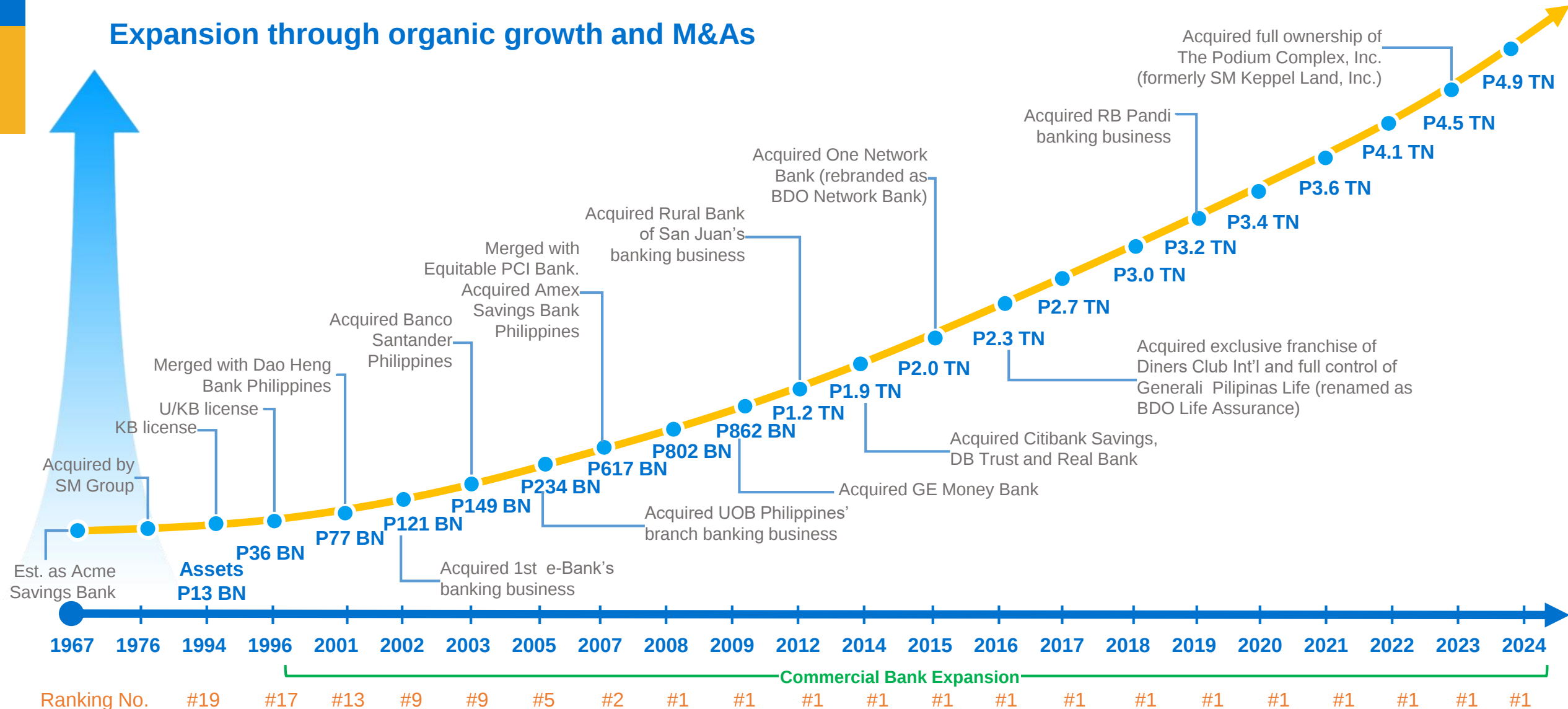
About BDO

- 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 5,900 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 30 June 2025.



Milestones

Expansion through organic growth and M&As

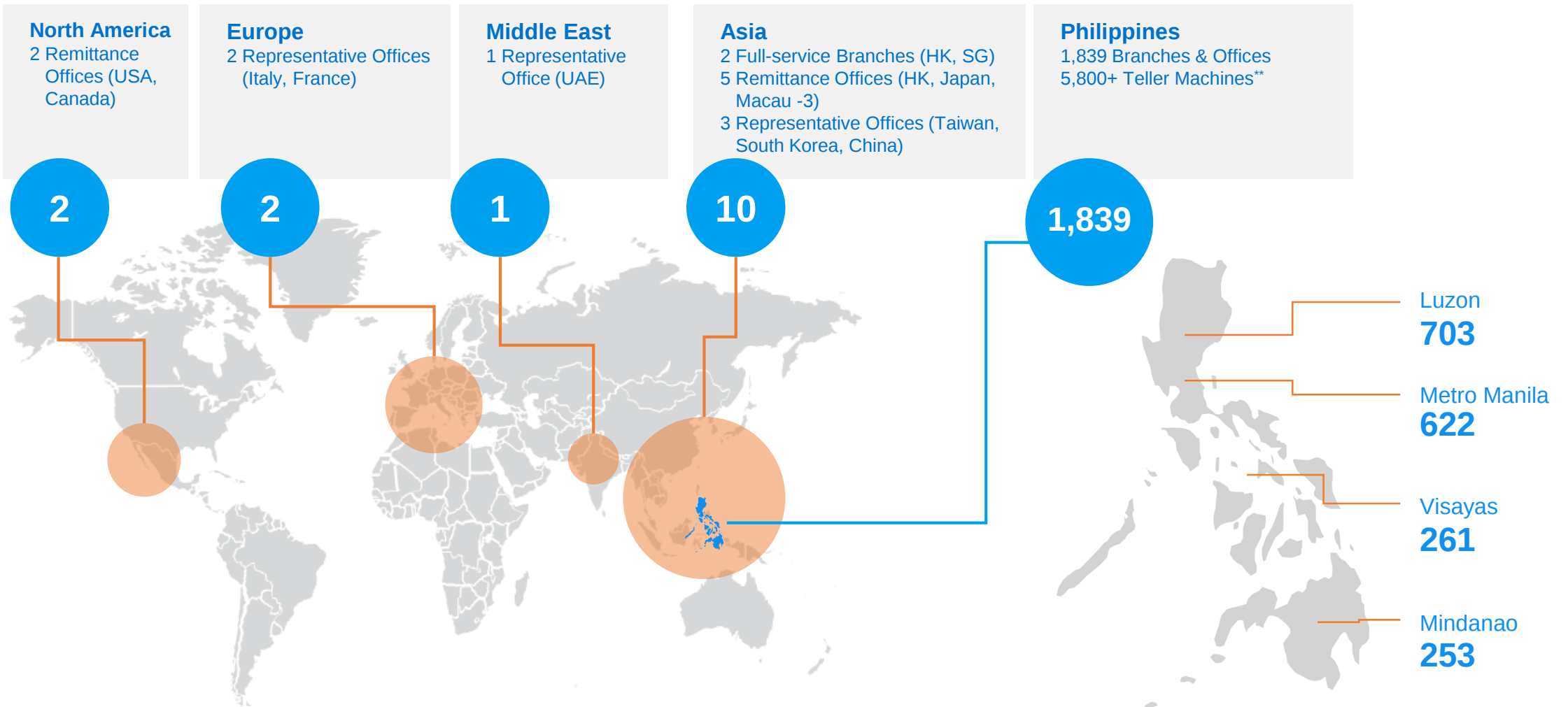


Full Service Bank

- 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



**Cash accept machines, universal teller machines, and self-service teller machines as of 30 September 2025

As of 30 September 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

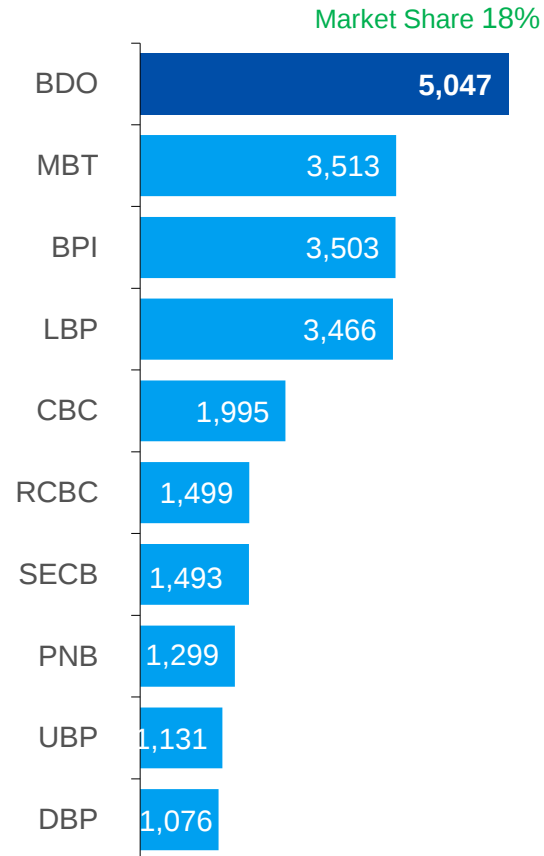
4 In terms of debt and equity capital markets corporate issuances, excluding banks' stock rights offers

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

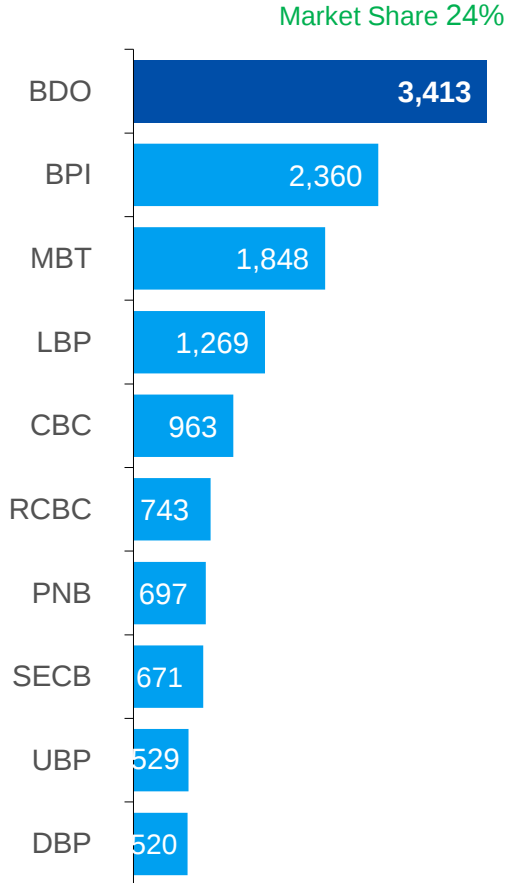
6 Among insurance brokers in terms of premiums produced and commissions earned

No. 1 among Philippine Banks

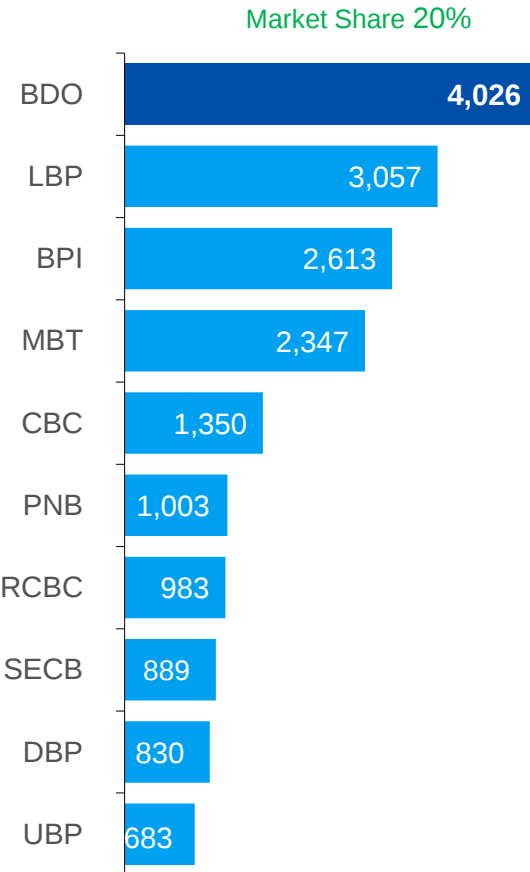
Total Assets
(PHP bn)



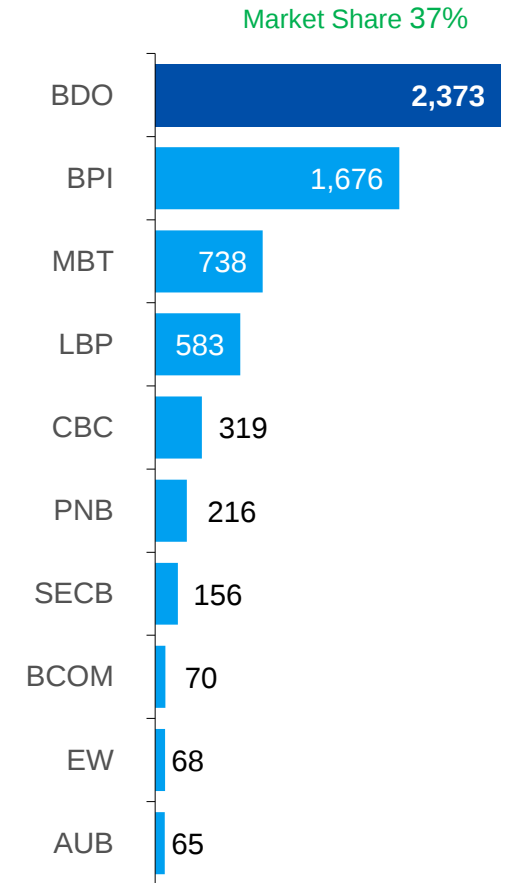
Gross Customer Loans
(PHP bn)



Customer Deposits
(PHP bn)



Assets Under Management
(PHP bn)



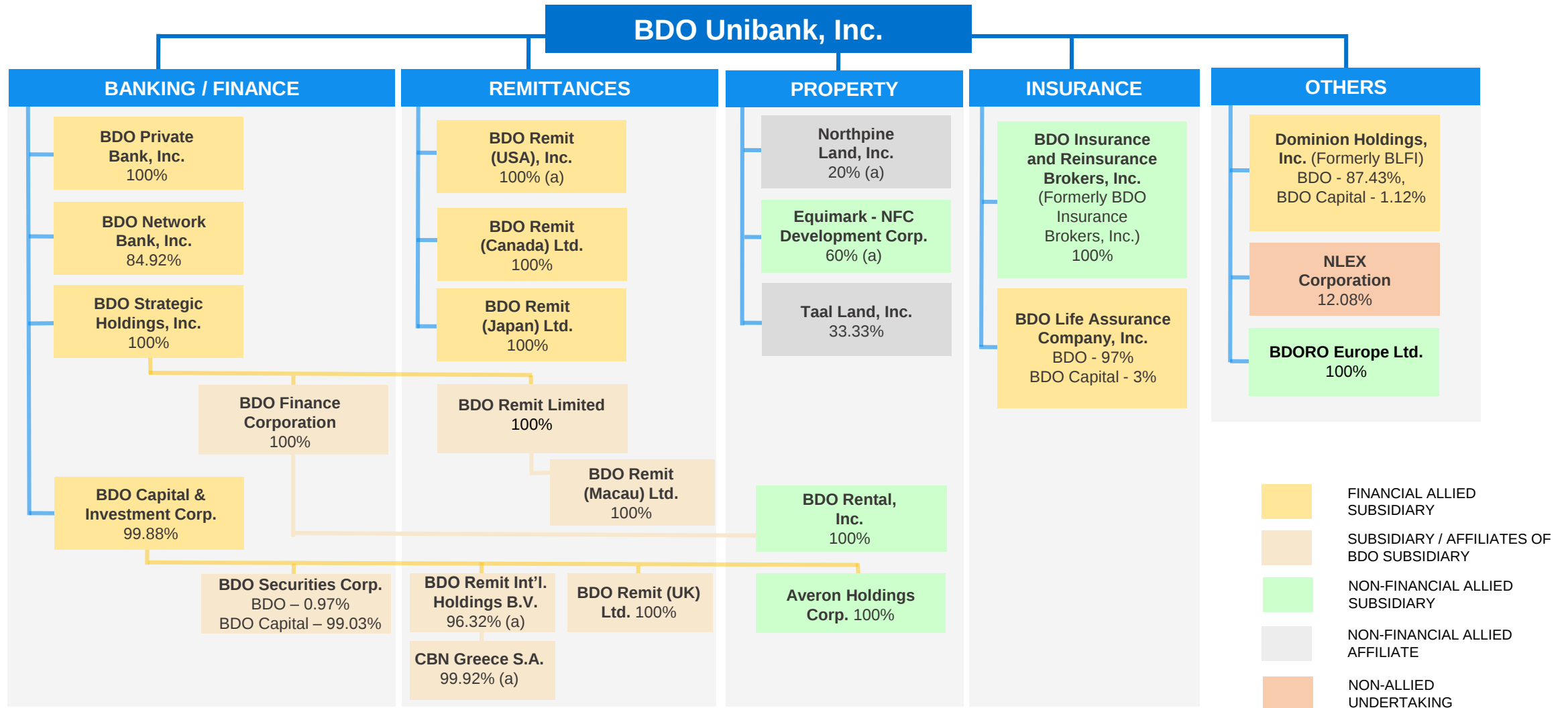
NOTES:

Ranking and market share based on compilation of consolidated published statements of condition (SOC) of U/KBs as of 30 June 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-
<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*	5,333,352,827 <i>as of 30 September 2025</i>
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 5,333,440,867 as of 24 October 2025 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

I. Overview



II. Financial Highlights

III. Ownership, Board and Management

IV. Sustainability

V. Awards and Citations

9M25 P&L

BDO Conso

(PHP bn)	9M24	9M25	YoY%
Interest Income	201.9	218.0	8%
Interest Expense	63.6	67.9	7%
Net Interest Income	138.3	150.0	8%
Non-interest Income	50.4	57.4	14%
• Fee income	39.3	45.1	15%
• Trading & FX	5.1	5.1	-1%
• Others	6.0	7.2	20%
Life Insurance Operations	5.6	5.7	2%
Gross Operating Income	194.2	213.1	10%
Operating Expense	107.7	123.6	15%
Pre-Provision Operating Profit	86.5	89.5	3%
• Provisions	10.1	11.3	12%
Net Income Before Tax	76.4	78.2	2%
Taxes	15.7	14.9	-5%
Net Income	60.6	63.1	4%
Return on Common Equity	15.0%	14.1%	

Revenue Mix

Net Interest Income	70%
Non-interest Income	27%
Life Insurance Operations	3%
Total	100%

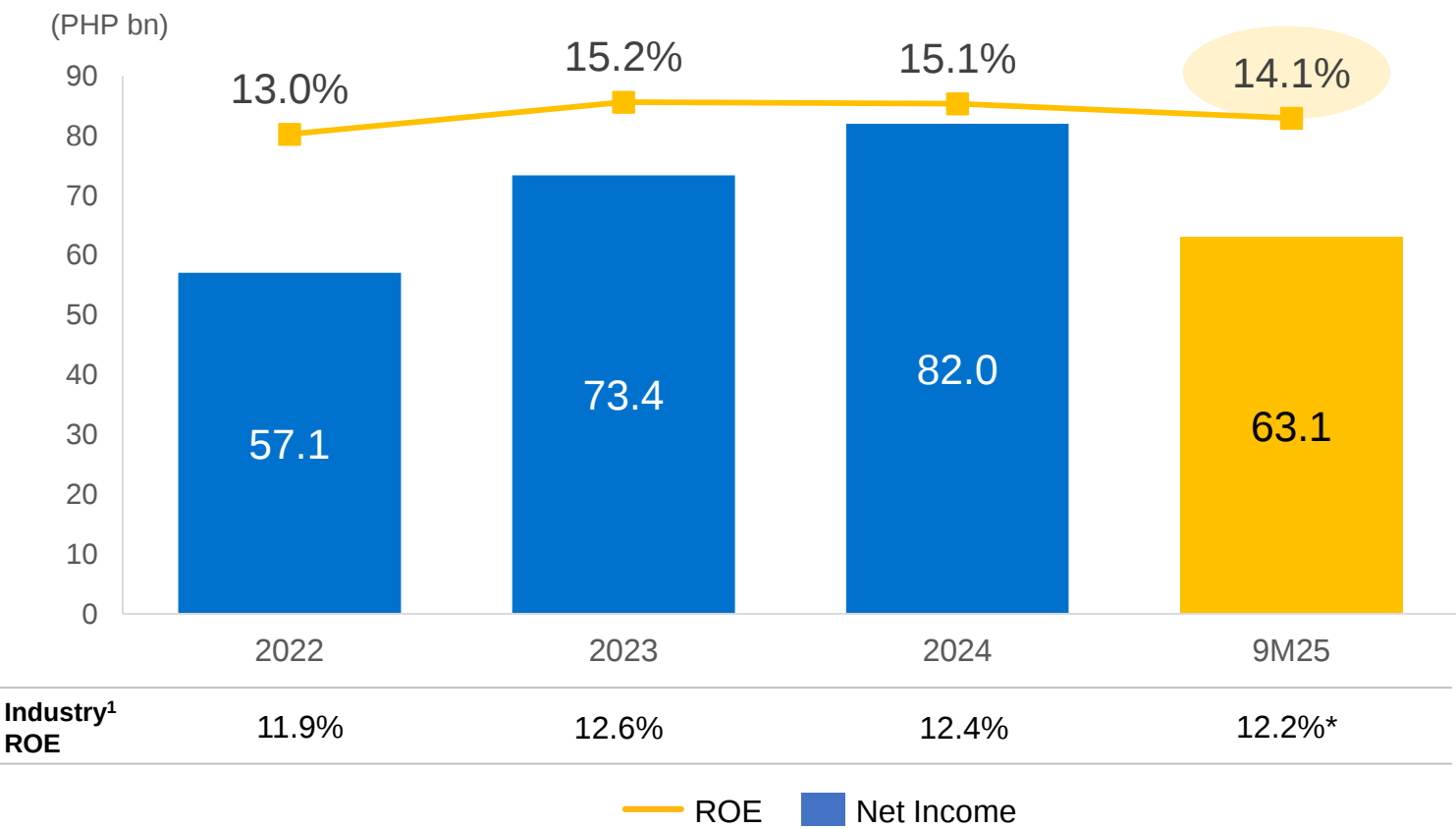
Balance Sheet

BDO Conso

(PHP bn)	3Q24	3Q25	YoY%
Resources			
• Liquid Assets	601.3	543.8	-10%
• Investment Securities	930.1	1,010.3	9%
• Gross Customer Loans	3,065.5	3,486.1	14%
• Investment Properties	42.7	38.0	-11%
• Assets for Life Insurance Contracts	125.8	131.0	4%
• Other Assets	37.5	58.8	57%
Total Resources	4,802.8	5,268.0	10%
Liabilities			
• Deposits	3,740.1	4,106.5	10%
• CASA	2,581.3	2,733.5	6%
• Bills Payable/Sub-Debt	262.0	304.5	16%
• Insurance Contract Liabilities	93.3	97.6	5%
• Other Liabilities	137.3	129.5	-6%
Total Liabilities	4,232.6	4,638.0	10%
Total Capital	570.2	630.0	10%
• Shareholders' Equity	567.5	627.1	10%
Total Liabilities & Capital	4,802.8	5,268.0	10%

Profitability

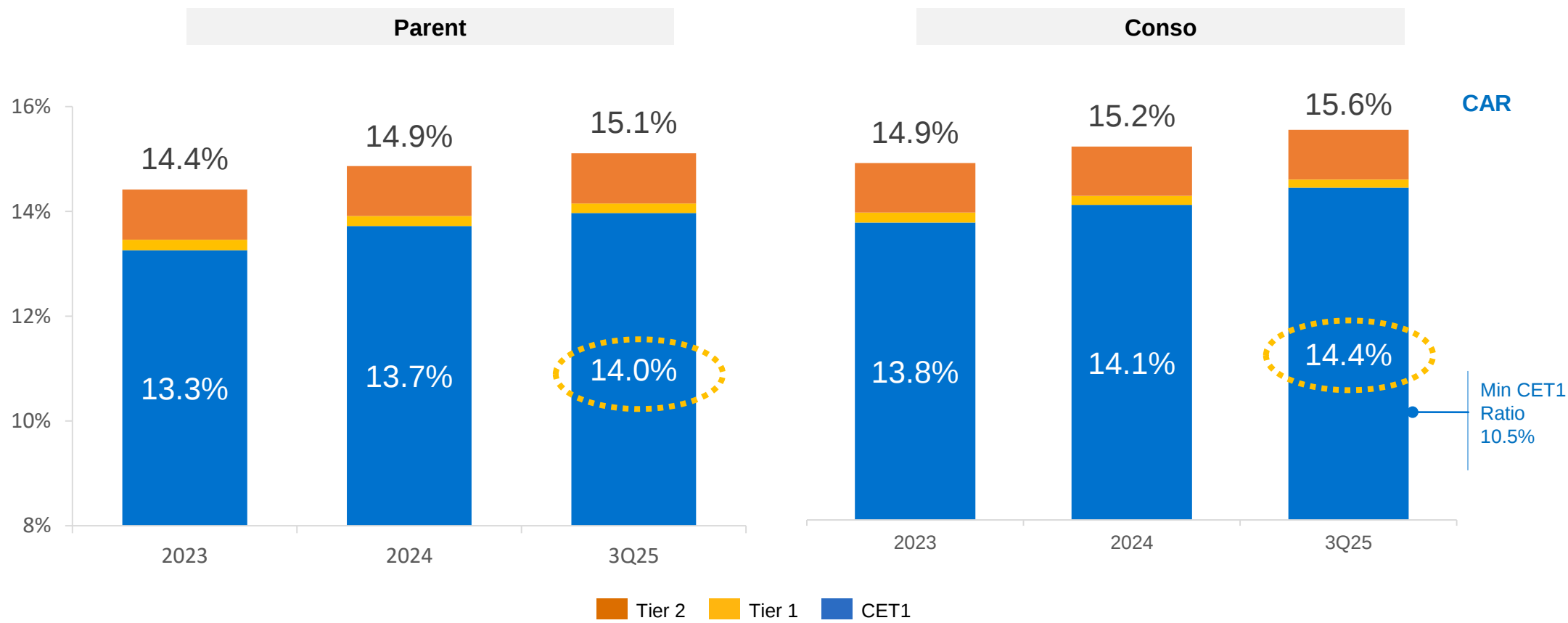
Net Income & ROE



¹U/KBs; *as of June 2025

Capital

Capital Adequacy Ratio



Income Statement

(PHP bn)	2020	2021	2022*	2023*	2024	9M25
Interest Income	157.0	144.9	161.8	231.7	272.0	218.0
Interest Expense	23.3	13.5	22.9	59.3	85.4	67.9
Net Interest Income	133.7	131.3	139.0	172.4	186.6	150.0
Non-interest Income	55.2	61.4	52.2	65.3	70.9	57.4
Fee Income	28.6	34.8	43.1	47.9	55.9	45.1
Insurance Premiums	15.0	18.1	—	—	—	—
Trading & FX	7.3	3.8	5.5	6.3	6.7	5.1
Others	4.3	4.5	3.7	11.1	8.3	7.2
Income from Insurance Operations	—	—	5.0	6.4	6.8	5.7
Gross Operating Income	188.9	192.7	196.2	244.1	264.3	213.1
Operating Expenses	112.6	119.9	106.6	130.5	146.6	123.6
Pre-Provision Operating Profit	76.3	72.8	89.5	113.6	117.7	89.5
Provisions	30.2	17.1	16.3	16.4	14.0	11.3
Taxes	17.8	12.9	16.0	23.6	21.5	14.9
Net Income	28.2	42.8	57.1	73.4	82.0	63.1

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)	2020	2021	2022**	2023**	2024	3Q25
Resources						
Liquid Assets	532.2	551.9	671.1	609.8	557.1	543.8
Investment Securities	508.8	616.3	641.7	824.8	876.1	1,010.3
Gross Customer Loans	2,263.7	2,400.2	2,610.5	2,848.8	3,225.2	3,486.1
Investment Properties	15.9	18.8	17.2	42.4	33.8	38.0
Assets for Life Insurance Contracts			89.5	115.6	121.9	131.0
Other Assets	54.4	36.6	44.6	36.2	61.9	48.8
Total Resources	3,374.9	3,623.7	4,074.7	4,477.7	4,876.1	5,268.0
Liabilities						
Deposits	2,610.2	2,820.9	3,220.9	3,567.6	3,794.0	4,106.5
Bills Payable/Sub-debt	209.7	204.4	198.9	189.6	261.5	304.5
Insurance Contract Liabilities.	58.4	65.3	69.4	82.5	91.5	97.6
Other Liabilities	103.6	108.5	124.1	119.5	151.7	129.5
Total Liabilities	2,981.9	3,199.2	3,613.3	3,959.1	4,298.7	4,638.0
Total Capital	393.0	424.5	461.5	518.6	577.4	630.0
Total Liabilities & Capital	3,374.9	3,623.7	4,074.7	4,477.7	4,876.1	5,268.0

**Restated 2022 – 2023

Financial Performance Indicators

	2020	2021	2022**	2023**	2024	3Q25
Profitability						
Return on Ave. Common Equity	7.6%	10.5%	13.0%	15.2%	15.1%	14.1%
Return on Average Assets	0.9%	1.2%	1.5%	1.7%	1.8%	1.7%
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%	84.9%
Liquid Assets to Total Assets	30.8%	32.2%	32.2%	34.4%	31.7%	31.8%
Liquidity Coverage Ratio (LCR)	127.1%	145.4%	140.7%	123.2%	132.1%	142.8%
Cost Efficiency						
Cost to Income Ratio	59.6%	62.2%	54.4%	53.5%	55.5%	58.0%
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	1.77% ^a
NPL Cover (ex-RE)	91.1% ^b	92.0% ^b	136.9% ^b	152.2% ^b	145.0% ^b	133.7% ^b
Capital and Leverage^c						
	<i>Basel III</i>					
CET1	13.2%	13.5%	13.4%	13.8%	14.1%	14.4%
Tier 1 Ratio	13.4%	13.7%	13.6%	14.0%	14.3%	14.6%
Capital Adequacy Ratio (CAR)	14.3%	14.6%	14.5%	14.9%	15.2%	15.6%
Basel III Leverage Ratio (BLR)	10.2%	10.3%	9.8%	9.9%	10.3%	10.2%

^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 September 2025

Name	Nationality	Shareholdings	Percentage of Ownership
SM Investments Corp.	Filipino	2,165,725,022	40.61%
PCD Nominee	Foreign	1,497,404,446	28.08%
PCD Nominee	Filipino	782,567,648	14.67%
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		5,088,297,894	95.41%
Total Outstanding Shares		5,333,352,827	100.00%

Source: BDO Top 100 Shareholders

*Number of shares outstanding subsequently increased to 5,333,440,867 as of 24 October 2025 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 4,652 stores nationwide (77 The SM Store, 1,913 brand affiliates, 67 SM Supermarkets, 56 SM Hypermarkets, 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.

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

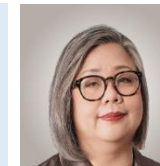
- Over 25 years of banking experience



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

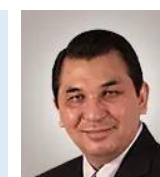
- With BDO for over 20 years
- Over 30 years of banking experience



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

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. TANCONGO

Head of Compliance

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



PAUL JOHN SIY

Head of Information Technology

- With BDO since 2019
- Over 30 years of work experience



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

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

Translating Goals Into Actions

United Nations Sustainable Development Goals

Product Sustainability



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

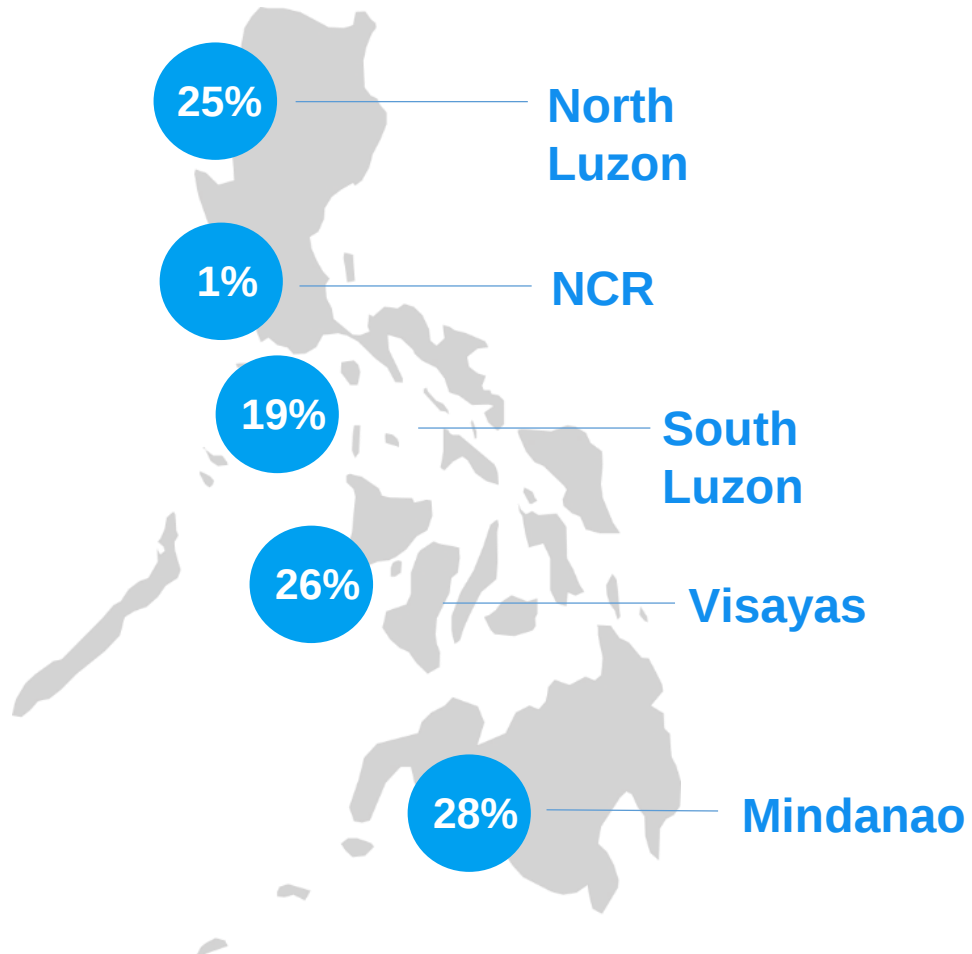
The first ESG-themed Unit
Investment Trust Fund

**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

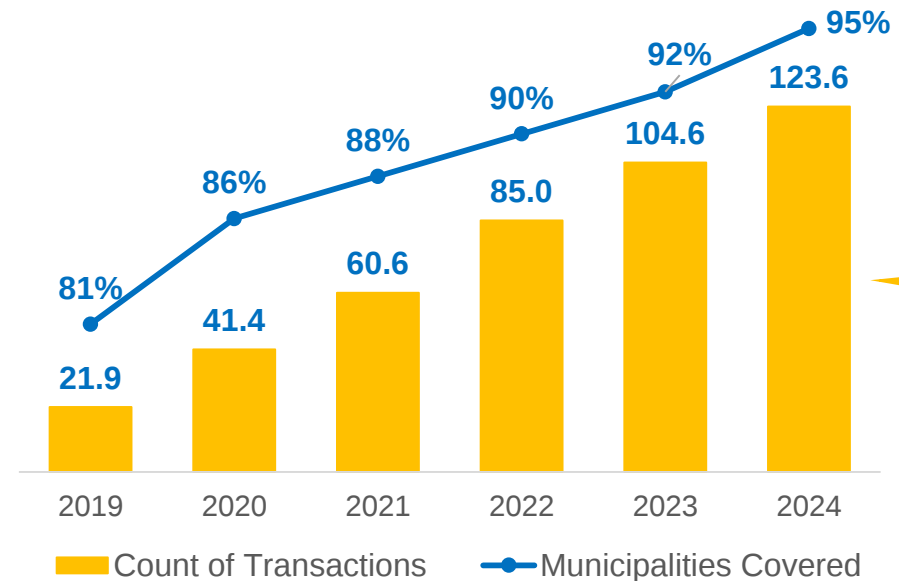
124 mn

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



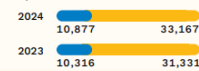
Employee Profile

■ Male ■ Female

Employee Count

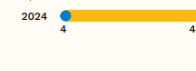
(Permanent)

44,044



(Fixed-Term)

53



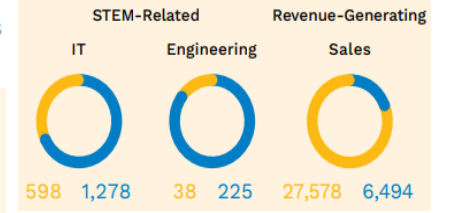
86%

Of CBA members are female

59%

Female Senior Officers

Employee Functions



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

Classrooms Built

63 in Elementary schools
60 in High schools
4 in College

Beneficiaries per year

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

Tech-Voc Training Facilities

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

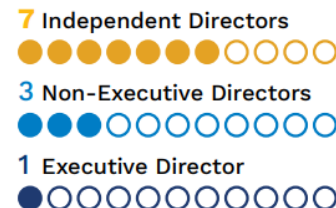
Governance-Based



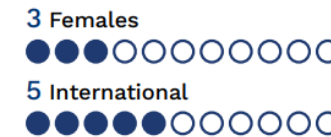
BDO's commitment to sustainability is fostered at the Board Level



DIRECTOR INDEPENDENCE



DIRECTOR DIVERSITY



- 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



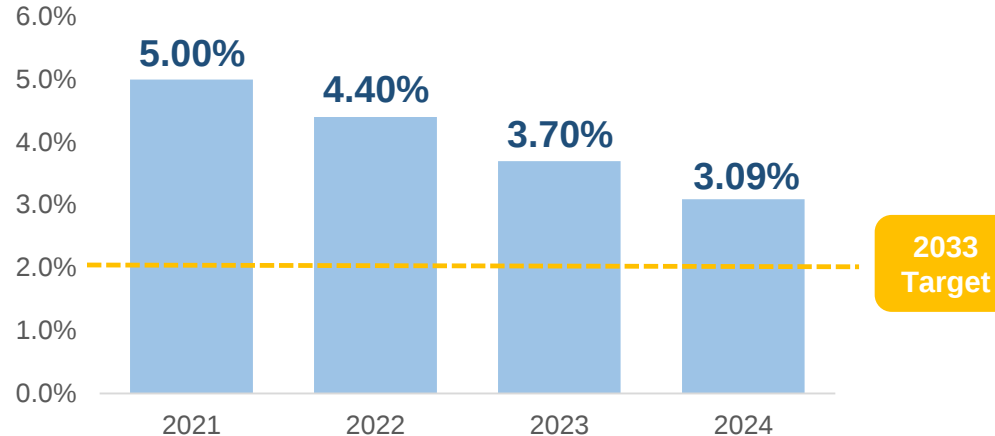
Solar
641.9 MW
₱21 billion



Wind
96 MW
₱4.1 billion

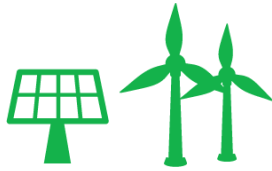
**Installed capacity and disbursed loan amount*

COAL EXPOSURE IN LENDING PORTFOLIO (BANK-WIDE)



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



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
Task Force on Climate-related Financial Disclosures

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

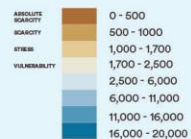


Water Stress

A situation when water supply is from 1,000 to 1,700 m³ per capita per year.

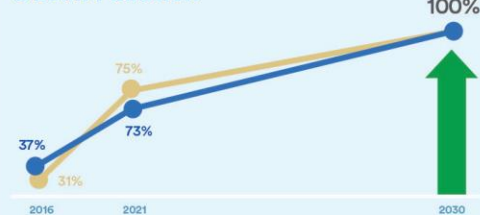
1,446m³

water availability per capita per year in the Philippines



Source: Philippine Water Supply and Sanitation Master Plan

Ocean Pollution



Legend:
Dissolved Oxygen (Yellow)
Biochemical Oxygen Demand (Blue)

Source: Philippine Statistics Authority, SDG Watch

Blue Bond Financing Results

19,240 tonnes

CO₂ emission avoided



60Mm³

Groundwater extraction avoided



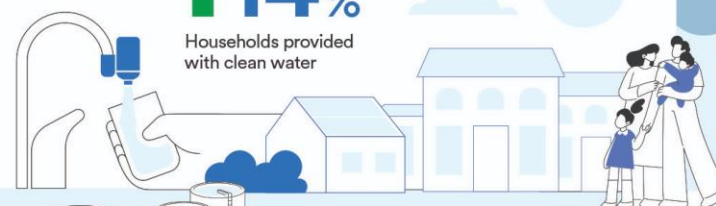
4,517m³

Additional volume treated annually



↑14%

Households provided with clean water



329,939m³

Water losses avoided



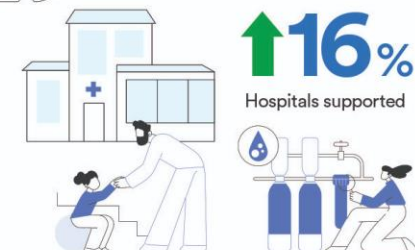
↑52%

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

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

Access the [BDO Sustainable Finance Framework](http://www.bdo.com.ph) 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



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

Presentation Outline

- I. Overview
- II. Financial Highlights
- III. Ownership, Board and Management
- IV. Sustainability
-  V. Awards and Citations

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

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](#)

[BDO Third Quarter 2025](#)



Thank you.
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