Investor Presentation

BDO 9M26 Results

October 2026

We find ways®

Presentation Outline

I. Overview

II. Financial Highlights

III. Ownership, Board and Management

IV. Sustainability

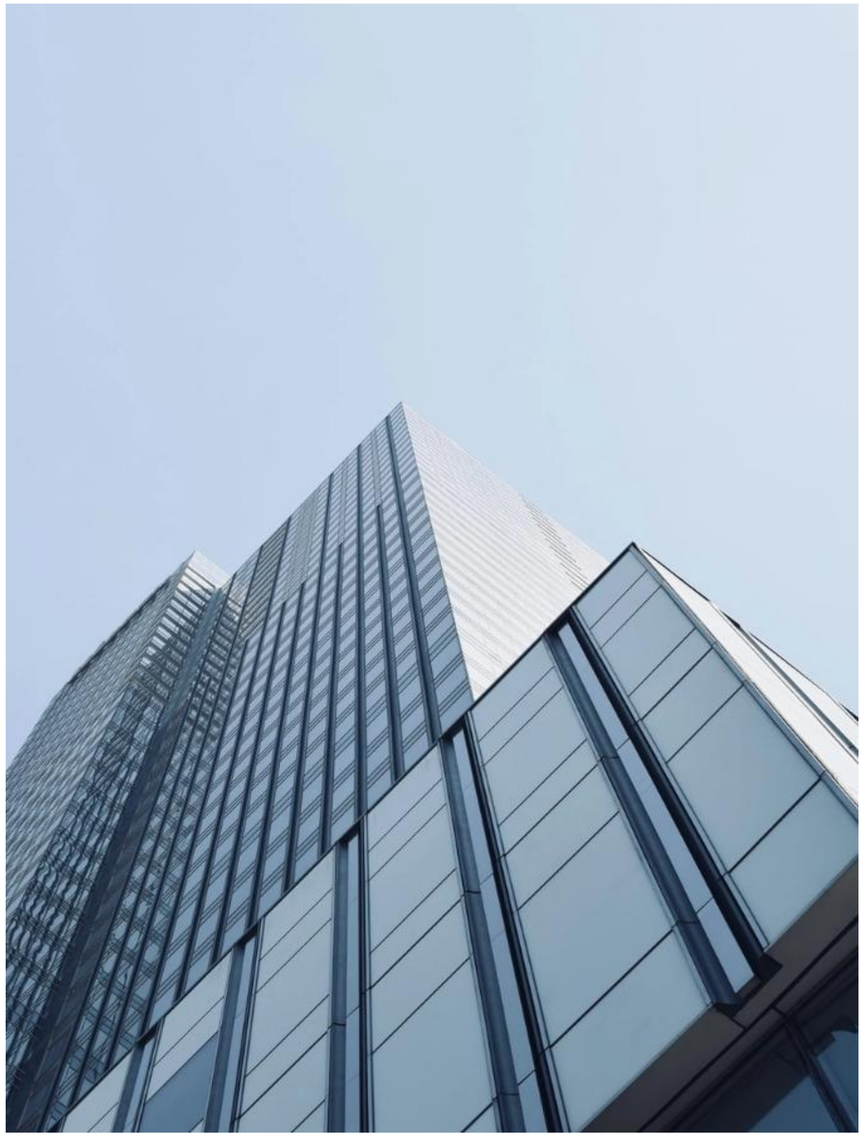
V. Awards and Citations

50 Years

We find ways®

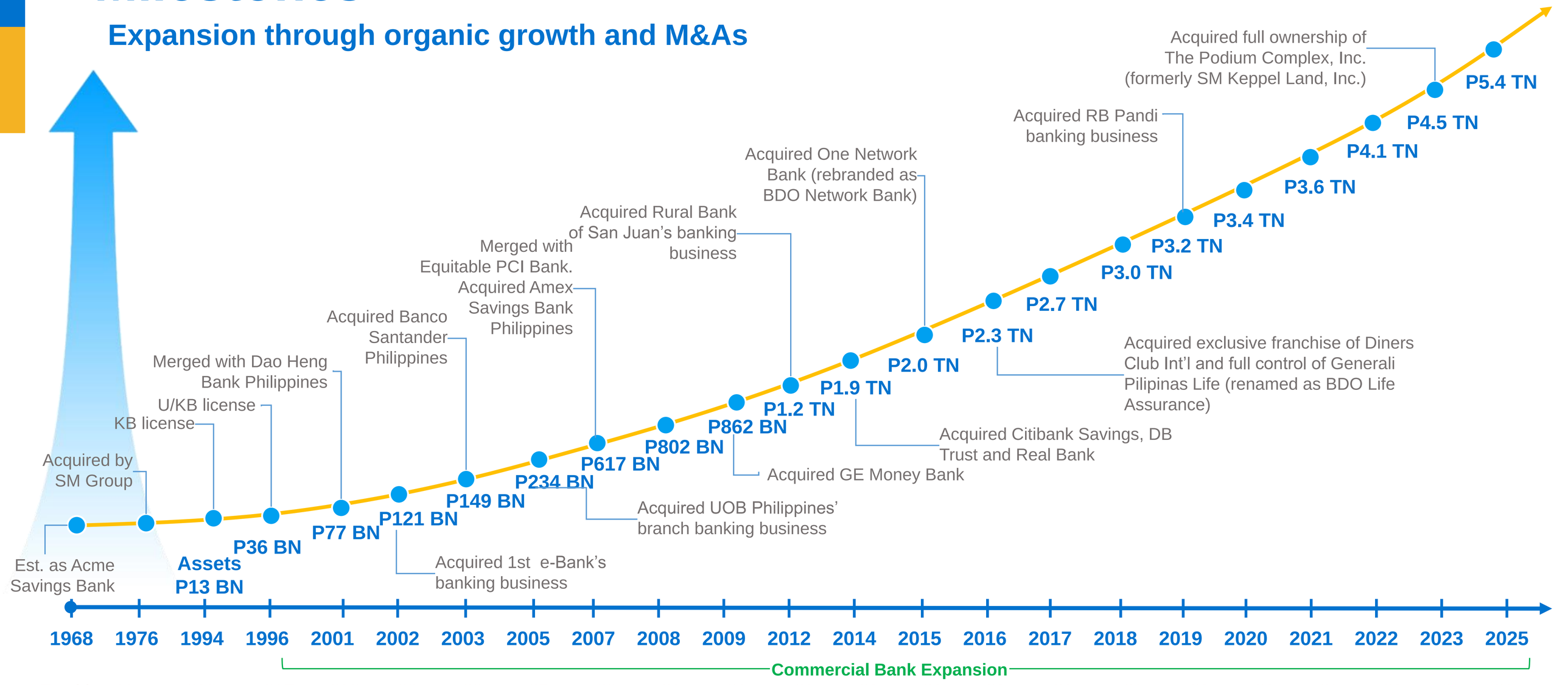
About BDO

- 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 more than 2,000 operating branches and over 8,000 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 30 June 2026.



Milestones

Expansion through organic growth and M&As



Full Service Bank

- Complete range of financial products and services

Corporate & Institutional Banking

- Corporate and middle market lending
- Trade finance
- Specialized lending
- Financial institutions
- Cross-border financing

Leasing & Finance

- Direct lease, sale and leaseback arrangements
- Installment paper purchases
- Receivable discounting and factoring

Consumer Banking

- Auto loans
- Mortgage loans
- Credit cards
- Personal loans
- Electronic banking
- Merchant payment processing

Rural Banking & Microfinance

- Salary loans
- MSME loans
- Deposit products
- Cash management
- Remittances

Branch Banking

- Deposit & related products
- Over-the-counter transactions
- ATMs
- Cross-selling distribution platform

Treasury Services

- Fixed income dealership
- Foreign exchange transactions
- Portfolio management
- Liquidity management

Trust Banking

- Investment management
- Unit investment trust funds
- Living trusts
- Retirement funds
- Special trusts / custodianship

Private Banking

- Wealth advisory
- Customized portfolio management

Investment Banking

- Underwriting & distribution of fixed income & equity securities
- Financial advisory
- Project finance
- Loan syndication

Stock Brokerage

- Equities trading
- Online stock trading

Insurance

- Non-life insurance brokerage (property & casualty)
- Life insurance (individual & group life insurance)

Transaction Banking

- Cash management
- Prepaid cards
- Merchant acquiring
- Remittances

Wide and Extensive Coverage in Key Areas

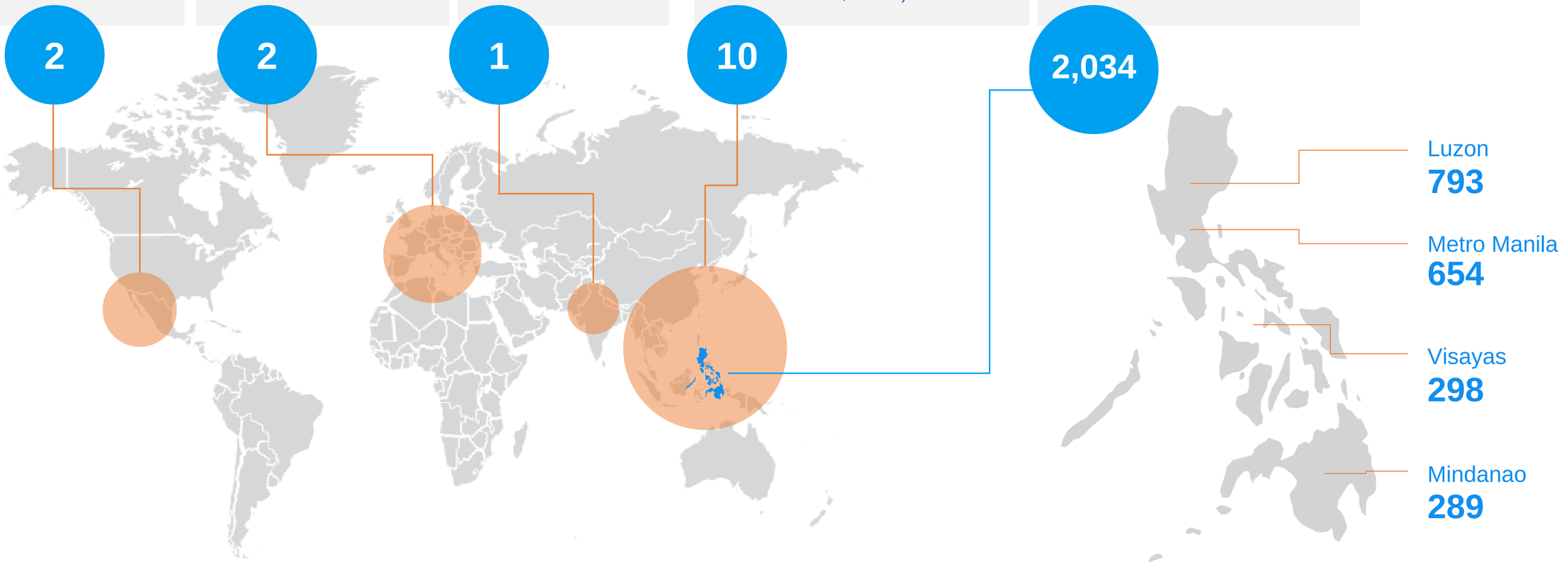
North America
2 Remittance Offices (USA, Canada)

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
2,034 Branches & Offices (Including Branch Lite Units)
8,000+ Teller Machines**



**Automated Teller Machines, Cash Deposit Machines, Corp. Cash Deposit Machines, Universal Teller Machines

As of 30 September 2026

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]

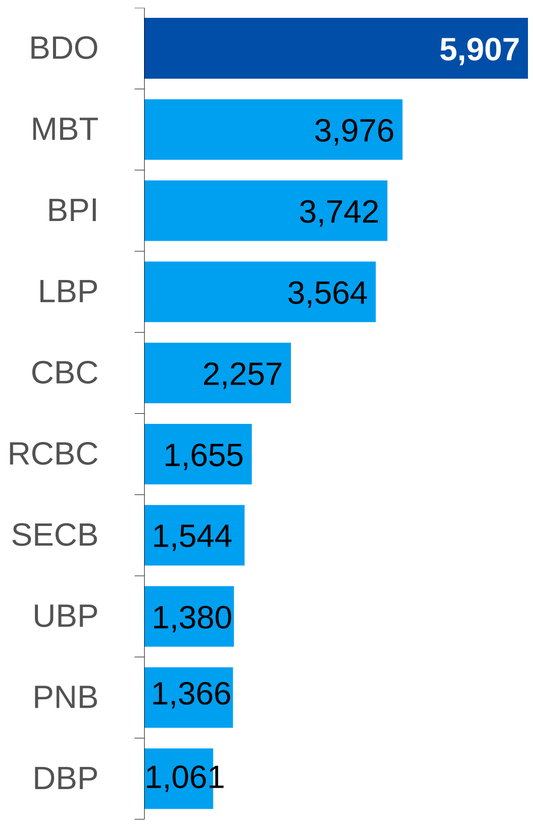
Leading Trade Services Provider[2]

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

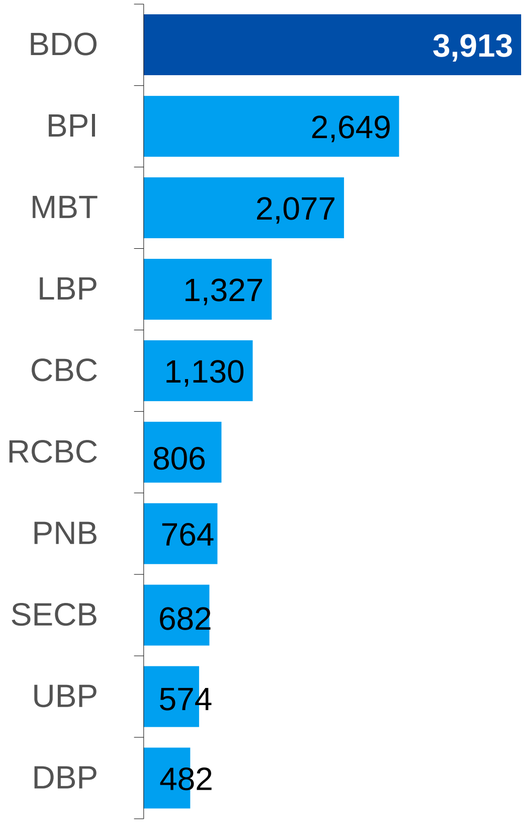
Total Assets
(PHP bn)

Market Share 20%



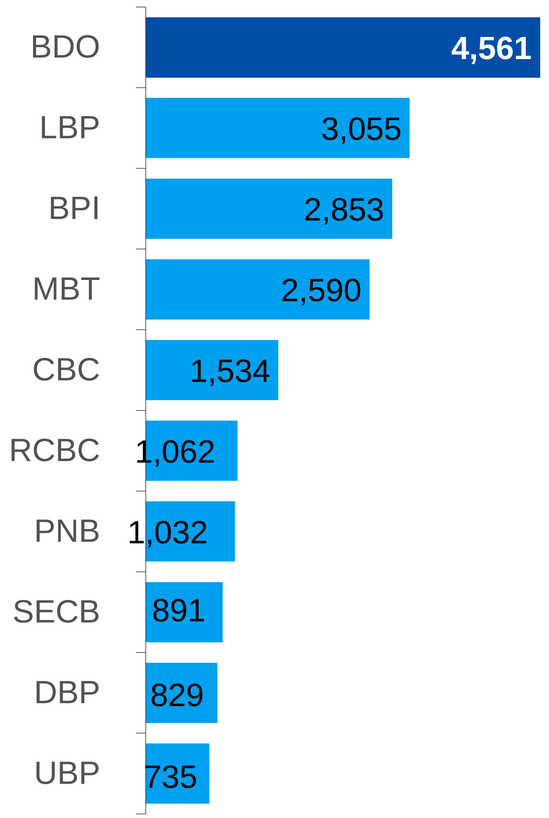
Gross Customer Loans
(PHP bn)

Market Share 25%



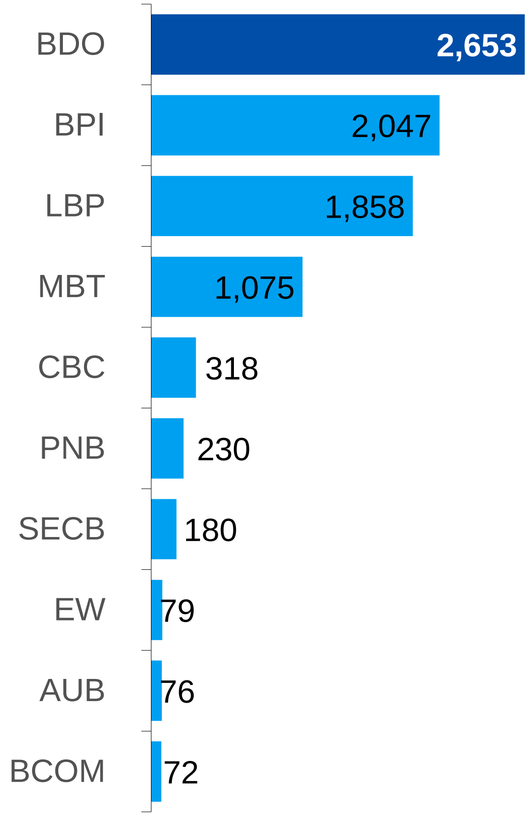
Customer Deposits
(PHP bn)

Market Share 21%



Assets Under Management
(PHP bn)

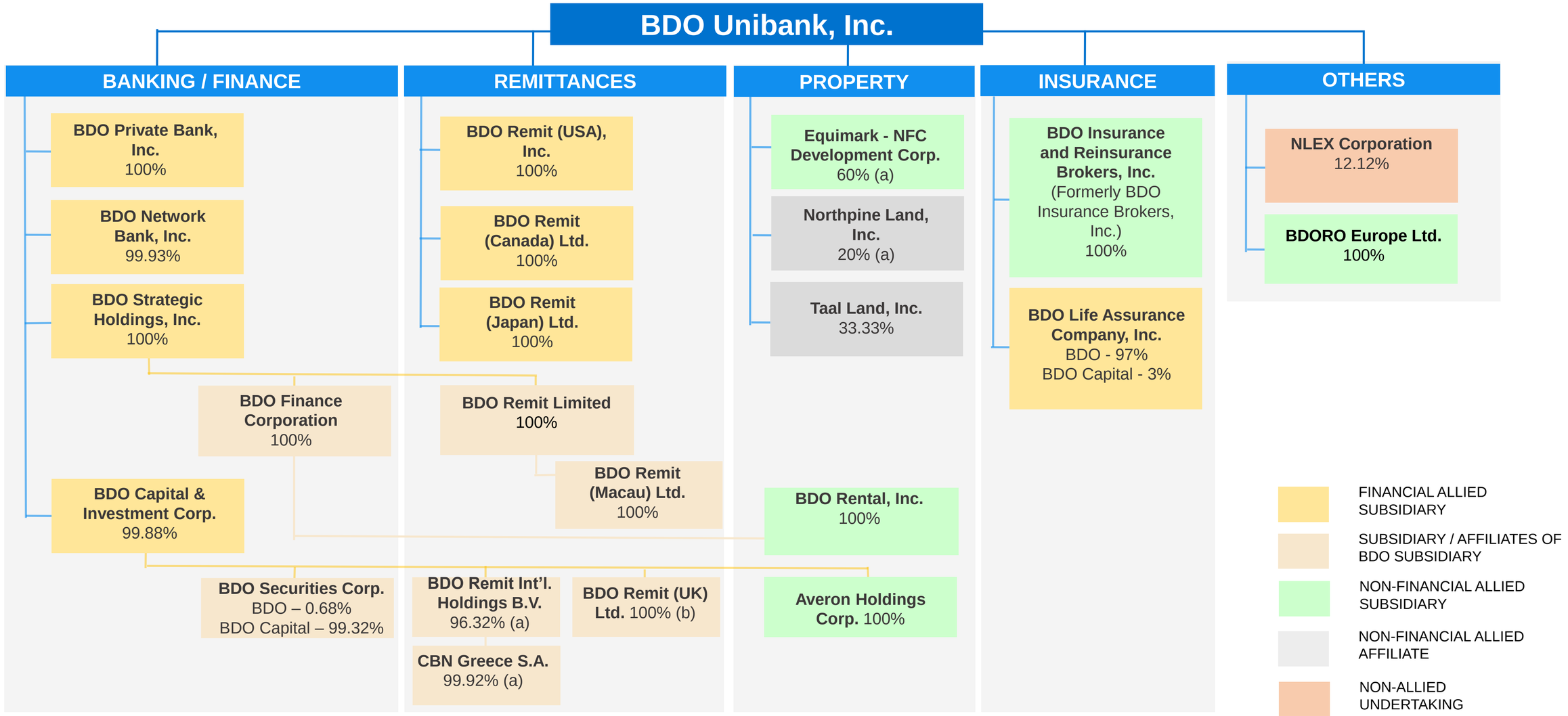
Market Share 28%



NOTES:
Ranking and market share based on compilation of consolidated published statements of condition (SOC) of U/KBs as of 30 June 2026; 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) Under Liquidation
(b) For Liquidation

As of July 2026

Credit Ratings

	Moody's	Fitch
	20-May-2026	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-

"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*	**5,333,999,967 (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**
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 5,336,127,046 as of 31 October 2026 due to the purchase of additional common shares by the Bank's eligible senior officers pursuant to the Banks employee stock option/grant program.

Presentation Outline

I. Overview

II. Financial Highlights

III. Ownership, Board and Management

IV. Sustainability

V. Awards and Citations

50 Years

We find ways®

9M26 P&L: Strong Operating Results Sustained

BDO Conso

(PHP bn)	9M25	9M26	YoY%
Interest Income	218.0	247.5	14%
Interest Expense	67.9	81.3	20%
Net Interest Income	**150.0**	**166.2**	**11%**
Non-interest Income	**63.1**	**65.2**	**3%**
• Fee income	45.1	47.0	4%
• Trading & FX	5.1	4.5	-12%
• Life Insurance Operations	5.7	6.4	13%
• Others	7.2	7.3	1%
Gross Operating Income	**213.1**	**231.4**	**9%**
Operating Expense	123.6	133.0	8%
Pre-Provision Operating Profit	**89.5**	**98.4**	**10%**
• Provision for credit losses	11.3	17.7	56%
Net Income Before Tax	78.2	80.7	3%
Taxes	14.9	17.0	14%
Net Income	**63.1**	**63.6**	**1%**
Return on Equity	**14.1%**	**13.1%**	

Broad-based loan growth of **16%**

Modest growth in fee-based income

Positive Jaws = ⬆ PPOP

Provisions increased due to:
- Pre-emptive provisioning
- General loan loss provisions for loan growth

Revenue Mix	
Net Interest Income	71.8%
Non-interest Income	28.2%
Total	100.0%

3Q26 Balance Sheet: Strong Growth in Earning Assets

BDO Conso

(PHP bn)	3Q25	3Q26	YoY%
Resources			
•Liquid Assets	543.8	516.6	-5%
•Investment Securities	1,010.3	1,218.8	21%
•Gross Customer Loans	3,486.1	4,053.3	16%
•Investment Properties	38.0	46.4	22%
•Assets for Life Insurance Contracts	131.0	142.4	9%
•Other Assets	58.8	116.4	98%
Total Resources	**5,268.0**	**6,093.9**	**16%**
Liabilities			
•Deposits	4,106.5	4,571.6	11%
•CASA	*2,733.5*	*2,863.7*	*5%*
•Bills Payable/Sub-Debt	304.5	609.4	100%
•Insurance Contract Liabilities	97.6	101.9	4%
•Other Liabilities	129.5	145.5	12%
Total Liabilities	**4,638.0**	**5,428.4**	**17%**
Total Capital	**630.0**	**665.4**	**6%**
•Shareholders' Equity	627.1	665.4	6%
Total Liabilities & Capital	**5,268.0**	**6,093.9**	**16%**

Rates remained high

Broad-based growth across all market segments; LDR at **89%**

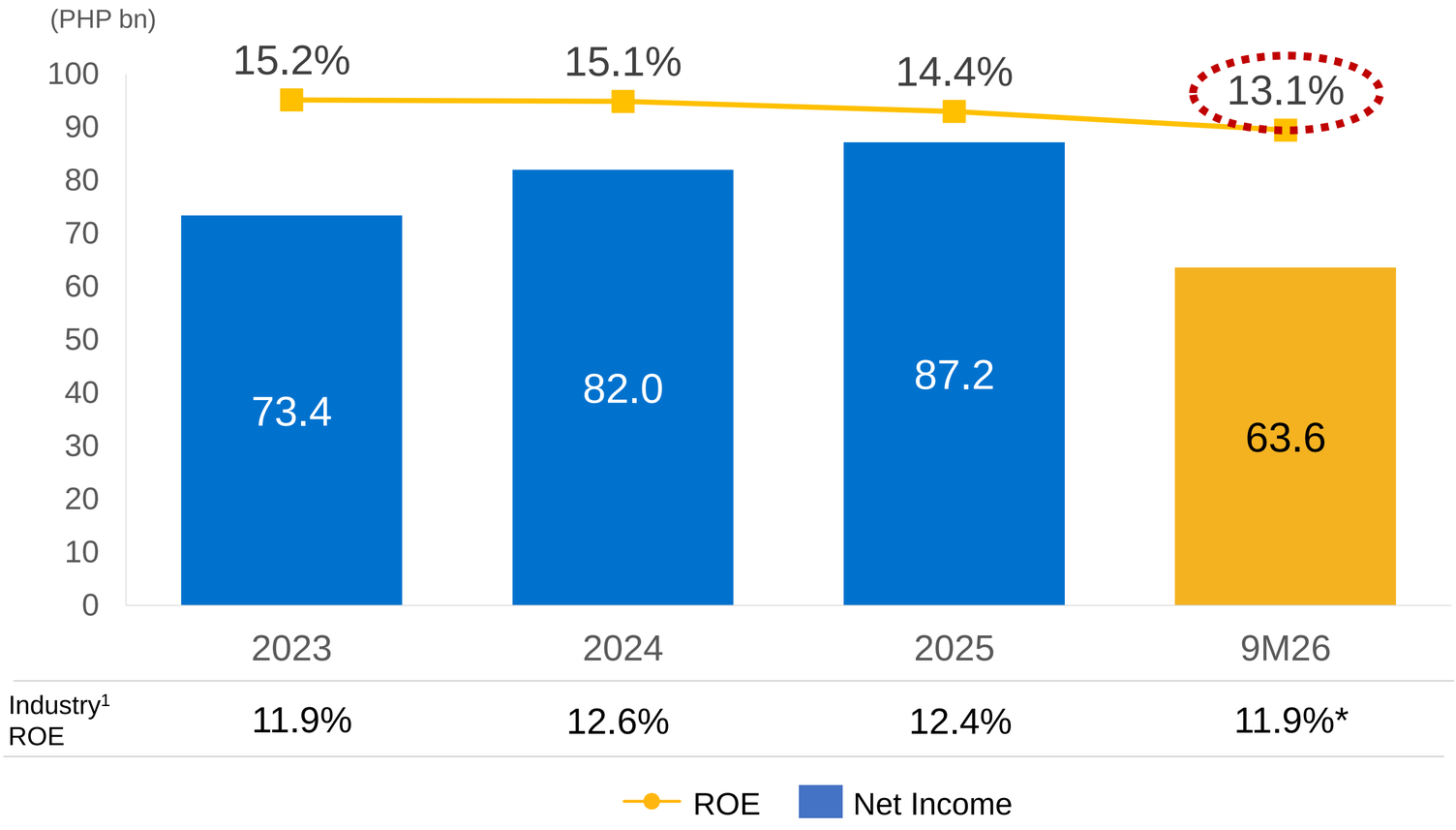
CASA ratio at 63%

Issuance of Sustainable Bonds

BVPS at **PHP123.6**

Profitability: Cautious Stance Dampens Returns

Net Income & ROE



	2023	2024	2025	9M26
Industry[1] ROE	11.9%	12.6%	12.4%	11.9%*

MT to LT ROE drivers:

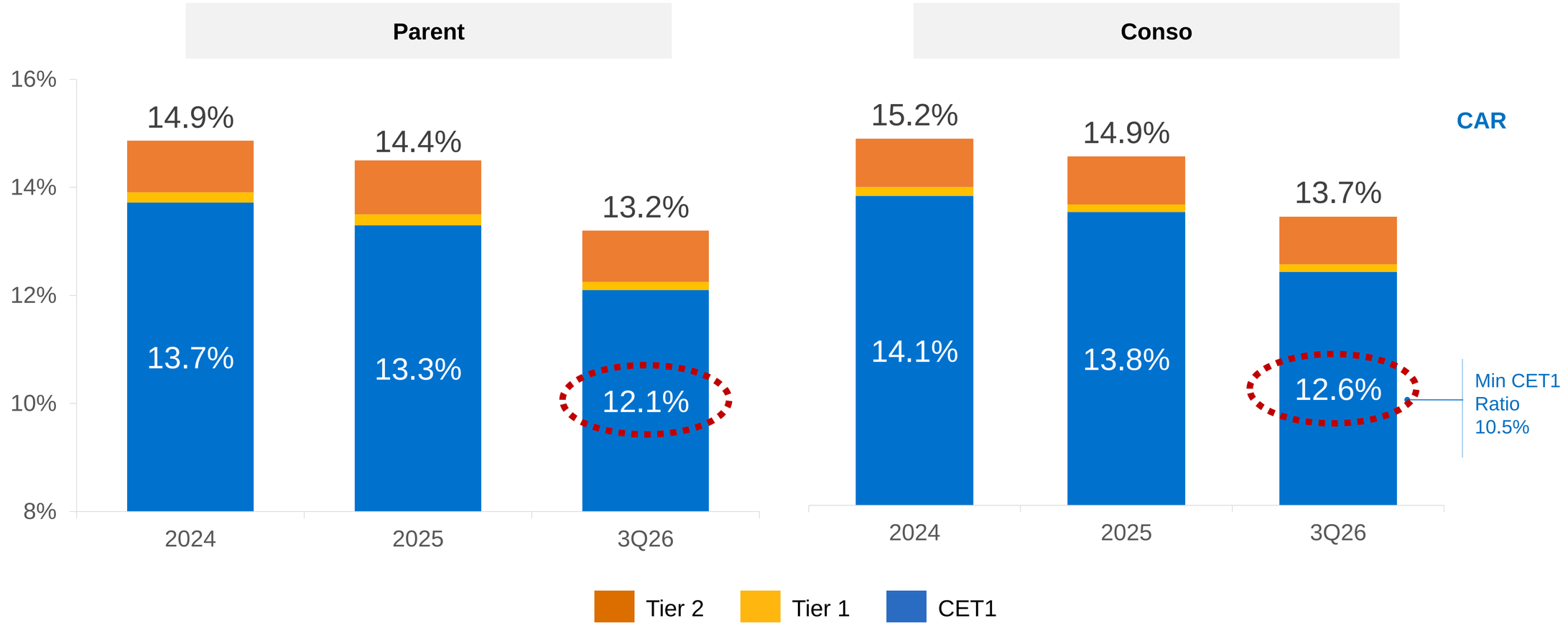
- Sustained growth in core businesses
- Strategic thrusts related to financial inclusion and wealth management
- Productivity/Efficiency gains from tech and digital initiatives
- Catch-up in interest rate adjustments

[1]U/KBs; *as of June 2026

Capital: Solid Foundation for Sustained Growth

- **Strong loan growth**
- **Impact of MTM**

Capital Adequacy Ratio



Total Shareholder Returns

	BDO	BPI	MBT	PSEi
10-Yr.	4.6%	3.2%	2.9%	-0.4%
15-Yr.	9.6%	7.1%	5.8%	4.3%
From May 20, 2002 (IPO)	10.6%	8.7%	6.6%	8.9%

Return p.a., as of end-Oct 2026
Source: Bloomberg

Income Statement

(PHP bn)	2021	2022*	2023*	2024	2025	9M26
Interest Income	144.9	161.8	231.7	272.0	294.7	247.5
Interest Expense	13.5	22.9	59.3	85.4	91.6	81.3
Net Interest Income	**131.3**	**139.0**	**172.4**	**186.6**	**203.1**	**166.2**
Non-interest Income	**61.4**	**57.3**	**71.7**	**77.7**	**84.7**	**65.2**
Fee Income	34.8	43.1	47.9	55.9	59.8	47.0
Trading & FX	3.8	5.5	6.3	6.7	6.6	4.5
Income from Insurance Operations	18.1**	5.0	6.4	6.8	7.6	6.4
Others	4.5	3.7	11.1	8.3	10.7	7.3
Gross Operating Income	**192.7**	**196.2**	**244.1**	**264.3**	**287.7**	**231.4**
Operating Expenses	**119.9**	**106.6**	**130.5**	**146.6**	**165.1**	**133.0**
Pre-Provision Operating Profit	**72.8**	**89.5**	**113.6**	**117.7**	**122.6**	**98.4**
Provisions	17.1	16.3	16.4	14.0	15.0	17.7
Taxes	12.9	16.0	23.6	21.5	20.1	17.0
Net Income	**42.8**	**57.1**	**73.4**	**82.0**	**87.2**	**63.6**

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

Balance Sheet

(PHP bn)	2021	2022**	2023**	2024	2025	3Q26
Resources						
Liquid Assets	551.9	671.1	609.8	557.1	520.9	516.6
Investment Securities	616.3	641.7	824.8	876.1	984.7	1,218.8
Gross Customer Loans	2,400.2	2,610.5	2,848.8	3,225.2	3,654.7	4,053.3
Investment Properties	18.8	17.2	42.4	37.2	42.8	46.4
Assets for Life Insurance Contracts		89.5	115.6	121.9	136.8	142.4
Other Assets	36.6	44.6	36.2	58.5	91.6	116.4
Total Resources	**3,623.7**	**4,074.7**	**4,477.7**	**4,876.1**	**5,431.6**	**6,093.9**
Liabilities						
Deposits	2,820.9	3,220.9	3,567.6	3,794.0	4,189.8	4,571.6
Bills Payable/Sub-debt	204.4	198.9	189.6	261.5	351.8	609.4
Insurance Contract Liabilities.	65.3	69.4	82.5	91.5	101.6	101.9
Other Liabilities	108.5	124.1	119.5	151.7	144.2	145.5
Total Liabilities	**3,199.2**	**3,613.3**	**3,959.1**	**4,298.7**	**4,787.4**	**5,428.4**
Total Capital	**424.5**	**461.5**	**518.6**	**577.4**	**644.1**	**665.4**
Total Liabilities & Capital	**3,623.7**	**4,074.7**	**4,477.7**	**4,876.1**	**5,431.6**	**6,093.9**

**Restated 2022 – 2023

Financial Performance Indicators

	2021	2022**	2023**	2024	2025	3Q26
Profitability						
ROE	10.5%	13.0%	15.2%	15.1%	14.4%	13.1%
ROA	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%	88.7%
Liquid Assets to Total Assets	32.2%	32.2%	34.4%	31.7%	30.1%	30.7%
Liquidity Coverage Ratio (LCR)	145.4%	140.7%	123.2%	132.1%	121.2%	117.7%
Cost Efficiency						
Cost to Income Ratio	62.2%	54.4%	53.5%	55.5%	57.4%	57.5%
Cost to Assets Ratio	3.4%	2.8%	3.1%	3.1%	3.2%	3.1%
Asset Quality						
NPL Ratio	2.80%[a]	1.95%[a]	1.85%[a]	1.83%[a]	1.68%[a]	1.60%[a]
NPL Cover	92.0%[b]	136.9%[b]	152.2%[b]	145.0%[b]	133.1%[b]	131.7%[b]
Capital and Leverage[c]			*Basel III*			
CET1	13.5%	13.4%	13.8%	14.1%	13.8%	12.6%
Tier 1 Ratio	13.7%	13.6%	14.0%	14.3%	13.9%	12.8%
Capital Adequacy Ratio (CAR)	14.6%	14.5%	14.9%	15.2%	14.9%	13.7%
Basel III Leverage Ratio (BLR)	10.3%	9.8%	9.9%	10.3%	10.2%	9.1%

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

**Restated 2022 – 2023

Presentation Outline

I. Overview

II. Financial Highlights

III. Ownership, Board and Management

IV. Sustainability

V. Awards and Citations

50 Years

We find ways®

Shareholder Structure

Majority owned by the SM Group

As of 30 September 2026

Name	Nationality	Shareholdings	Percentage of Ownership
SM Investments Corp.	Filipino	**2,165,725,022**	**40.59%**
PCD Nominee	Foreign	**1,375,048,038**	**25.77%**
PCD Nominee	Filipino	**904,306,993**	**16.95%**
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		**5,087,680,831**	**95.35%**
Total Outstanding Shares		**5,336,004,930**	**100.00%**

Source: BDO Top 100 Shareholders

*Number of shares outstanding subsequently increased to 5,336,127,046 as of 31 October 2026 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 4,854 stores nationwide (79 The SM Store, 2,005 brand affiliates, 68 SM Supermarkets, 59 SM Hyper-markets, 2 Mindpro, 216 Savemore, 88 WalterMart, and 2,337 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 9.8 mn sqm (with 9 more malls in China).

Access to SM's customer network
- 22,707 PHL tenants
- More than 9,500 suppliers
- 3.7 million average daily foot traffic
- 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 6 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 30 June 2026

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 39 years of banking experience



ARNOLD Q. BENGCO
Head of Treasury
- With BDO since 2025
- Over 29 years of banking experience



ROLANDO C. TANCHANCO
Head of Consumer Banking
- With BDO since 2004
- Over 30 years of banking experience



MA. CORAZON A. MALLILLIN
Head of Branch Banking
- With BDO since 2005
- Over 42 years of banking experience



JESUS ANTONIO S. ITCHON
President of BDO Network Bank, Inc.
- With BDO since Sep. 15, 2017
- Over 36 years of banking experience

SERVICES



EDUARDO V. FRANCISCO
Head of Investment Banking
- With BDO since 1999
- Over 35 years of banking experience



CARLO B. NAZARENO
Head of Transaction Banking – Cash Management Services
- Over 26 years of banking experience



JOSEPH ALBERT L. GOTUACO
President of BDO Private Bank, Inc.
- With BDO since 2019
- Over 38 years of banking experience



GENEVA T. GLORIA
Head of Transaction Banking – Remittance
- With BDO for over 21 years
- Over 31 years of banking experience



MANUEL PATRICIO C. MALABANAN
Trust Officer and Head, Trust and Investments
- With BDO since 2015
- Over 41 years of banking experience



RENATO A. VERGEL DE DIOS
President & CEO of BDO Life Assurance Co. Inc.
- With BDO since 2016
- Over 46 years of experience in insurance



RODERICK L. LIM
Head of BDO Insure and Reinsurance Brokers, Inc.
- With BDO since 2010
- Over 20 years of leadership experience in life and general insurance

As of 30 June 2026

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 20 years of banking experience



ALVIN C. GO
Head of Legal Services
- With BDO since 2013
- In the practice of law for 35 years



RENE B. MORTA
Head of Information Technology
- Joined BDO in 2025
- Over 31 years of experience in financial and IT services



LAZARO JEROME C. GUEVARRA
Chief of Staff, Office of the President
- With BDO since 2001
- Over 33 years of banking experience



RUFUS PINTO
Head of Enterprise Services Group
- Joined BDO in 2025
- Over 25 years of banking experience



JEFFREY M. ALEJANDRO
Head of Internal Audit
- Joined BDO in 2024
- Over 29 years of banking experience



LUIS S. REYES, JR.
Head of Investor Relations and Corporate Planning
- With BDO since 2003
- Over 44 years of banking experience



EVELYN C. SALAGUBANG
Head of Human Resources
- With BDO since 2011
- Over 30 years of experience in HR



ANNA THERESA L. LICAROS
Head of Compliance
- Joined BDO in 2024
- Over 15 years of experience



EVELYN L. VILLANUEVA
Head of Risk Management
- With BDO since 2002
- Over 41 years of banking experience

As of 30 June 2026

Presentation Outline

I. Overview

II. Financial Highlights

III. Ownership, Board and Management

IV. Sustainability

V. Awards and Citations

50 Years

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
at www.bdo.com.ph.

BDO's Commitment to Sustainability

Alignment with the United Nations Global Compact Principles

Product Sustainability



BDO Network Bank

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 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 employee benefits for P500 per year

BDO Trust

BDO ESG Equity Fund

The first ESG-themed Unit Investment Trust Fund

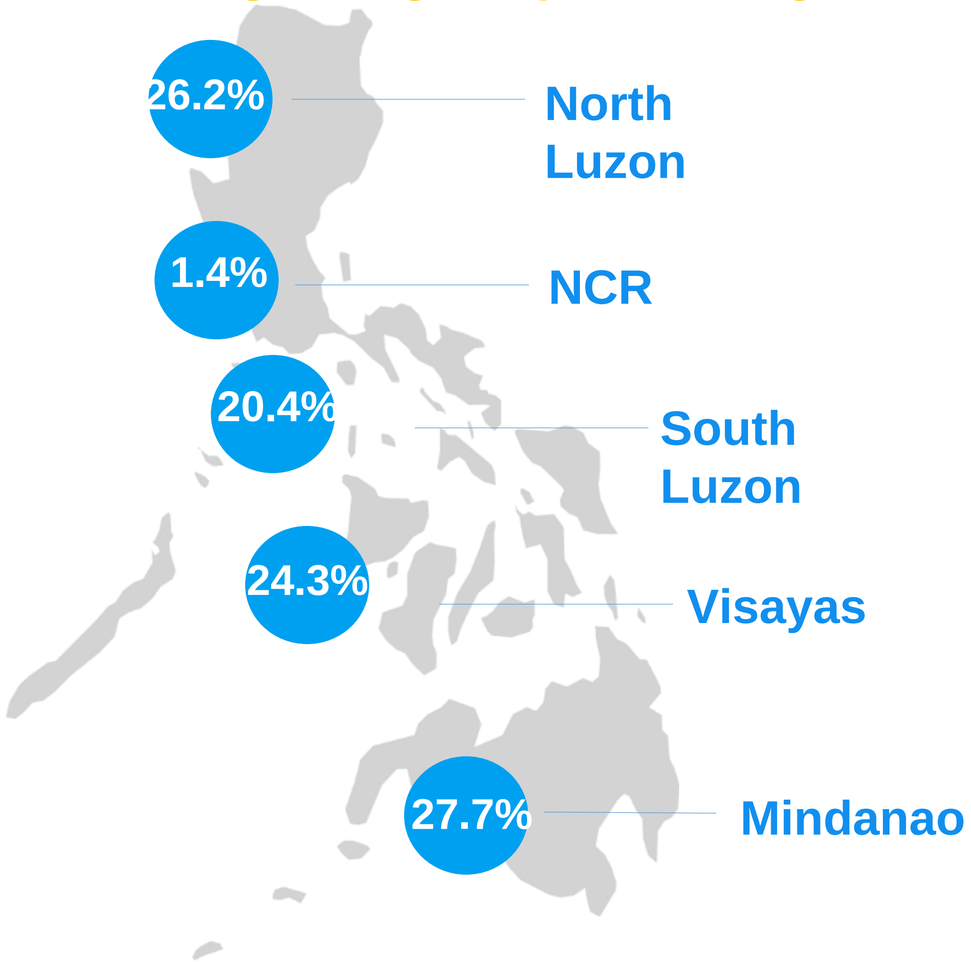
BDO Capital

Jointly arranged the first Gender Bond in the Country

BDO's Commitment to Sustainability

Alignment with the United Nations Global Compact Principles

Cash Agad Agency Banking Network

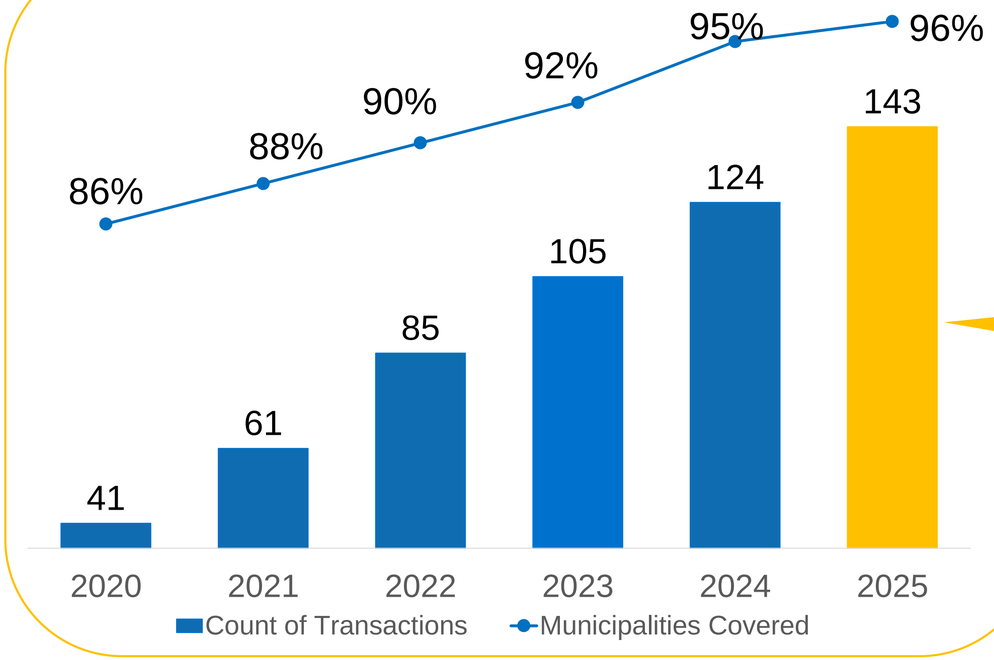


12,401
Cash Agad Partner Agents

142 mn
Cash Withdrawal Transactions

96%
Municipalities Covered

Cash Agad Coverage and Transaction Count



28%
5-Year CAGR

BDO's Commitment to Sustainability

Alignment with the United Nations Global Compact Principles

Human Capital



Employee Demographics

75% Employees are women

58% Women in senior management (Assistant Vice President and up)

37% Women in top management (Senior Vice President and up)

99% Senior management hired from local community



Disaster Response



BDO Foundation

Handog sa 'Yo ng BDO Foundation Food Assistance

Beneficiaries in 2025
51,335
Families

Beneficiaries to date
201,235
Families

Blood Center

1,328
Population covered

Rural Health Units (RHUs)

37
Rehabilitated RHUs in 2025

1,394,934
Population covered in 2025

228
Rehabilitated RHUs to date

10,430,975
Population covered to date

Relief Operations

Beneficiaries in 2025
55,590
Families

Beneficiaries to date
933,133 Families
164 Schools
2,086 Students
47 School Employees
27 Elderly

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

- **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)*

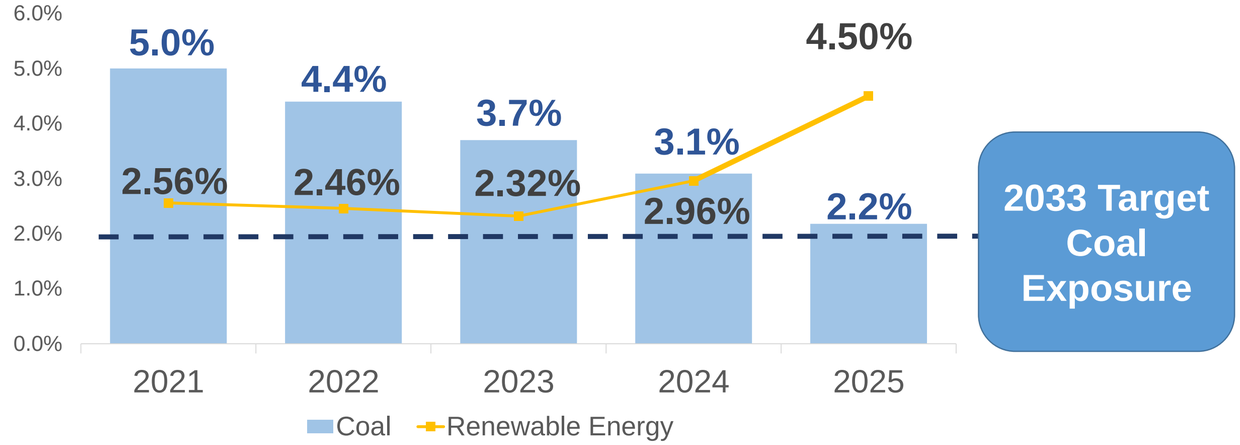
BDO's Commitment to Sustainability

Alignment with the United Nations Global Compact Principles

Sustainability Contribution Strategy



Renewable Energy and Coal Exposure in Lending Portfolio (Bank-Wide)



Sustainable Energy Finance Projects

PHP1.21 Tn

Total Sustainable Finance projects funded to date

71

Renewable Energy Projects funded to date



Biodiesel	Bioethanol	Biomass	Geothermal	Hydro	Solar	Wind
60 ML/Y	44 ML/Y	164 MW	1,475 MW	1,694 MW	2,736 MW	96 MW
₱137 million	₱920.9 million	₱25.7 million	₱22.1 billion	₱60.3 billion	₱64.1 billion	₱4.1 billion

**Installed capacity and disbursed loan amount*

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



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

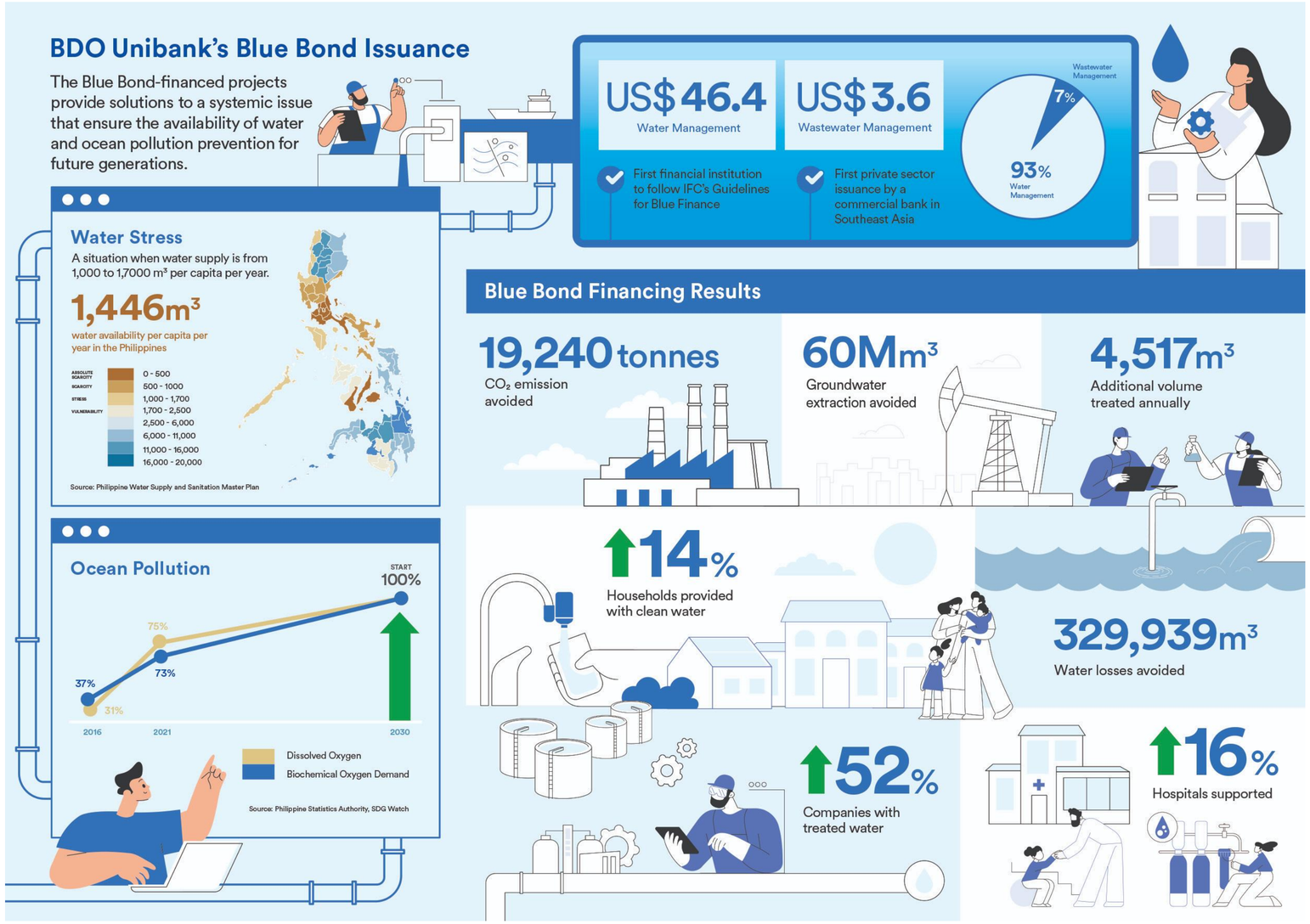
Blue Bond Issuance (USD100 million)
2022
First private sector issuance in Southeast Asia

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	5.713% p.a.	3 years	5	100
ASEAN Sustainability Bond VI	July 2026	6.260% p.a	1.5 years	5	132

P132 billion
ASEAN Sustainability Bond VI in July 2026
Highest sustainability-related issuance by a Philippine bank to date

Blue Bond 2023 Impact



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.

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 Conversation 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



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

Presentation Outline

I. Overview

II. Financial Highlights

III. Ownership, Board and Management

IV. Sustainability

V. Awards and Citations

50 Years

We find ways®

Awards & Recognition

Best Bank in the Philippines

Alpha Southeast Asia
(2010-2016, 2018, 2020-2026)

The Asian Banker
(2025)

Brand Finance
(2024-2025)

Euromoney
(2024, 2026)

FinanceAsia
(2023-2026)

Fortune Southeast Asia 500
(2024-2025)

Global Finance
(2025, 2026)



Awards & Recognition

Sustainability and ESG

ASEAN Corporate Governance Scorecard (ACGS)
Four Golden Arrows awardee (2025-2026)

Asia Corporate Excellence & Sustainability Awards (ACES)
Top Community Centric Companies in Asia (2025)

Asian Banking & Finance
BDO Foundation, Financial Inclusion Initiative of the Year – Philippines (2023-2025)

The Asset
Platinum Award (2010-2025)
Best Sustainabiility Team (2024-2025)
Best Bank for Sustainable Finance in the Phils. (2026)

Corporate Governance Asia
Asian Excellence awardee (2011-2025)
Asia's Best CSR awardee (2020-2025)
Best Corporate Communications awardee (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)

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



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

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)

Retail Banker International Asia

Best Advance in Sustainability Practices (2023)
Best Advance in Responsible Finance (2024, 2025)

Legal Disclaimer

This presentation and the information contained herein as well as the materials distributed herewith ("Presentation") are the sole and exclusive property of BDO Unibank, Inc. (“BDO”) and shall only be used for the purpose intended herein. None of the information contained in this Presentation constitutes a solicitation, offer, opinion, or recommendation by BDO to buy or to sell any securities or financial instrument or to provide any investment service or investment advice. The information contained in this Presentation is based on carefully selected sources believed to be reliable but no representation or warranty as to its accuracy or completeness is made. All statements in this Presentation, other than statements of historical facts, that address activities, events, or developments that BDO expects or anticipates will or may occur in the future (including but not limited to projections, targets, estimates and business plans) are forward-looking statements. BDO’s actual results or developments may differ materially from those expressed or implied in these forward-looking statements as a result of various factors and uncertainties, including but not limited to price fluctuations, actual demand, exchange rate fluctuations, market shares, competition, changes in legal, financial and regulatory frameworks, international economic and financial market conditions, political risks, cost estimates, and other risks and factors beyond our control. Your use of the Presentation shall be at your sole risk and you shall form your own conclusions as to the reliability of any information presented and as to any conclusions to be drawn therefrom. BDO shall not be directly or indirectly liable, in any way, for any inaccuracies, errors, or omissions in the Presentation , including but not limited to any quotes or financial data contained therein, nor for any damages resulting therefrom. Any opinion/data/forward-looking statements herein reflected may be subject to change by BDO without notice.

Investor Relations & Corplan:

31/F BDO Towers Valero, 8741 Paseo de Roxas, Salcedo Village, Makati City 1226, Philippines

Phone: (632) 8 840 7000 (loc. 36069)
Fax: (632) 8 878 4151
Email: irandcorplan@bdo.com.ph
Website: www.bdo.com.ph
Facebook: https://m.facebook.com/BDOUnibank/
YouTube: https://www.youtube.com/user/BDOPhilippines

Other Relevant Links:

BDO Third Quarter 2026

BDO Second Quarter 2026

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

www.bdo.com.ph

50 Years

We find ways®