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2025 SUSTAINABILITY REPORT  
APPENDIX II

**BDO 2025 SUSTAINABILITY REPORT**  
**APPENDIX II**

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# DNV Independent Assurance Statement

## Annex I and Annex II

### Annex I

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- GRI 102-7 Scope 3 GHG emissions
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- GRI 301-1 Materials used by weight or volume
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- GRI 409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor
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- GRI 416-1 Assessment of the health and safety impacts of product and service categories
- GRI 416-2 Incidents of non-compliance concerning the health and safety impacts of products and services
- GRI 418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data

## IFRS S1: General Requirements for Disclosure of Sustainability-related Financial Information and IFRS S2: Climate-related Disclosures

- S1 59.a: The specific standards, pronouncements, industry practice and other sources of guidance that the entity has applied in preparing its sustainability-related financial disclosures, including, if applicable, identifying the disclosure topics in the SASB Standards
- S1 59.b: The industry(s) specified in the IFRS Sustainability Disclosure Standards, the SASB Standards or other sources of guidance relating to a particular industry(s) that the entity has applied in preparing its sustainability-related financial disclosures, including in identifying applicable metrics
- S1 66: The period covered by the sustainability-related financial disclosures
- S1 B58.a: If an entity identifies a material error in its prior period(s) sustainability-related financial disclosures, it shall disclose the nature of the prior period error
- S1 B58.b: If an entity identifies a material error in its prior period(s) sustainability-related financial disclosures, it shall disclose the correction, to the extent practicable, for each prior period disclosed
- S1 B58.c: If correction of the error is impracticable, the circumstances that led to the existence of that condition and a description of how and from when the error has been corrected.

## Governance

- S1 27, S2 6: The governance body(s) (which can include a board, committee or equivalent body charged with governance) or individual(s) responsible for oversight of sustainability-related risks and opportunities.

## Risk management

- S1 44, S2 25: The processes and related policies the entity uses to identify, assess, prioritize and monitor sustainability-related risks.
- S2 29a (i): Disclose its absolute gross greenhouse gas emissions generated during the reporting period, expressed as metric tonnes of CO2 equivalent
- S2 29a (ii): Measure its greenhouse gas emissions in accordance with the Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (2004) unless required by a jurisdictional authority or an exchange on which the entity is listed to use a different method for measuring its greenhouse gas emissions
- S2 29a (iii): Disclose the approach it uses to measure its greenhouse gas emissions

## Metrics and targets

- S1 51, S1 33: Information about the targets it has set to monitor progress towards achieving its strategic goals, and any targets it is required to meet by law or regulation
- S2 35: Information about its performance against each climate-related target and an analysis of trends or changes in the entity's performance

## Sustainability Accounting Standards Board (SASB) Standards

- FN-CB-230a.1: (1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected
- FN-CB-230a.2, FN-CF-230a.3: Description of approach to identifying and addressing data security risks
- FN-CF-230a.2: Card-related fraud losses from (1) card-not present fraud and (2) card-present and other fraud
- FN-IB-330a.1, FN-AC-330, a.1: Percentage of gender and racial/ethnic group representation for (1) executive management, (2) non-executive management, (3) professionals, and (4) all other employees
- FN-IB-510a.2, FN-CB-510a.2: Description of whistleblower policies and procedures
- FN-IB-550a.2, FN-CB-550a.2: Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities

## Task Force on Climate-related Disclosures

### Governance

- Describe the board's oversight of climate-related risks and opportunities.
- Describe management's role in assessing and managing climate-related risks and opportunities.

### Risk management

- Describe the organization's processes for identifying and assessing climate-related risks.
- Describe the organization's processes for managing climate-related risks.
- Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization's overall risk management.

### Metrics and Targets

- Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process.
- Disclose Scope 1, Scope 2 and, if appropriate, Scope 3 greenhouse gas (GHG) emissions and the related risks.
- Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets.

## Annex II

### Sites selected for On-site audits

S.no	Site	Location
1.	Corporate Office	BDO Corporate Center Ortigas, 12 ADB Avenue, Brgy. Wack-Wack, Mandaluyong City
2.	BDO Salcedo Towers	Valero St. Salcedo Village, Salcedo Village, Makati City, 1227 Metro Manila, Philippines.
3.	BDO Towers Paseo	8741 Paseo de Roxas corner Villar Street, Salcedo Village, Makati City

# IFRS Index

## International Financial Reporting Standards (IFRS) Sustainability Disclosure Standard

IFRS S1: General Requirements for Disclosure of Sustainability-related Financial Information

IFRS S2: Climate-related Disclosures

### General Requirements

Reference Paragraph	Disclosure	Response/Reference
S1 59.a	The specific standards, pronouncements, industry practice and other sources of guidance that the entity has applied in preparing its sustainability-related financial disclosures, including, if applicable, identifying the disclosure topics in the SASB Standards	About the Report, page 2
S1 59.b	The industry(s) specified in the IFRS Sustainability Disclosure Standards, the SASB Standards or other sources of guidance relating to a particular industry(s) that the entity has applied in preparing its sustainability-related financial disclosures, including in identifying applicable metrics.	
S1 66	The period covered by the sustainability-related financial disclosures	About the Report, page 2
S1 B58.a	If an entity identifies a material error in its prior period(s) sustainability-related financial disclosures, it shall disclose the nature of the prior period error	Economic Value Table, page 82
S1 B58.b	If an entity identifies a material error in its prior period(s) sustainability-related financial disclosures, it shall disclose the correction, to the extent practicable, for each prior period disclosed	
S1 B58.c	If correction of the error is impracticable, the circumstances that led to the existence of that condition and a description of how and from when the error has been corrected	

### Governance

Reference Paragraph	Disclosure	Response/Reference
S1 27.a	The governance body(s) (which can include a board, committee or equivalent body charged with governance) or individual(s) responsible for oversight of sustainability-related risks and opportunities.	<ul style="list-style-type: none"> <li>■ Sustainability Governance, pages 12-13</li> <li>■ Managing Climate Change, Biodiversity Loss, and other Environmental and Social Risks and Opportunities, pages 18-19</li> <li>■ Continuing Education for Directors and Senior Management, page 85</li> <li>■ Corporate Governance and Sustainability Committee, page 87</li> </ul>
S1 27.b		
S2 6.a		
S2 6.b		

# Strategy

Reference Paragraph	Disclosure	Response/Reference
S1 30.a S2 9 S2 10 S2 13	<p>The climate-related risks and opportunities that could reasonably be expected to affect the entity's prospects</p> <p>The current and anticipated effects of those climate-related risks and opportunities on the entity's business model and value chain</p> <p>The effects of those climate-related risks and opportunities on the entity's strategy and decision-making, including information about its climate-related transition plan</p> <p>Explain, for each climate-related risk the entity has identified, whether the entity considers the risk to be a climate-related physical risk or climate-related transition risk</p>	<p>Managing Climate Change, Biodiversity Loss, and other Environmental and Social Risks and Opportunities, pages 19-22</p>
S1 32.a	A description of the current and anticipated effects of sustainability-related risks and opportunities on the entity's business model and value chain	<p>Managing Climate Change, Biodiversity Loss, and other Environmental and Social Risks and Opportunities, pages 19-22</p>
S1 32.b	A description of where in the entity's business model and value chain sustainability-related risks and opportunities are concentrated (for example, geographical areas, facilities and types of assets)	<ul style="list-style-type: none"> <li>■ Managing Climate Change, Biodiversity Loss, and other Environmental and Social Risks and Opportunities, pages 19-22</li> <li>■ Environmental and Social Risks Exposure, pages 23-30</li> <li>■ Financial Services Presence and Impact, page 58</li> </ul>

Reference Paragraph	Disclosure	Response/Reference
S1 33.a	How the entity has responded to, and plans to respond to, sustainability-related risks and opportunities in its strategy and decision-making;	<p>Managing Climate Change, Biodiversity Loss, and other Environmental and Social Risks and Opportunities, pages 19-22</p>
S1 33.b	The progress against plans the entity has disclosed in previous reporting periods, including quantitative and qualitative information	<p>Energy Transition Finance Commitment, page 39</p>
S2 14	Information about how the entity has responded to, and plans to respond to, climate-related risks and opportunities in its strategy and decision-making, including how the entity plans to achieve any climate-related targets it has set and any targets it is required to meet by law or regulation.	<ul style="list-style-type: none"> <li>■ Supporting Evolving Consumer Preferences: Consumer Banking Group, pages 39-42</li> <li>■ Reimagining Customer Onboarding, page 53</li> <li>■ Advancing Risk Solutions for Sustainable Assets and Operations: BDO Insure, page 54</li> <li>■ Reducing Environmental Impact Through IT Solutions, page 99</li> <li>■ Infrastructure and Energy Optimization, page 100</li> <li>■ Environmental Impact, pages 107-117</li> </ul>

Reference Paragraph	Disclosure	Response/Reference
S2 22.a	The entity's assessment of its climate resilience as at the reporting date	<ul style="list-style-type: none"> <li>Climate-related Risks and Opportunities, page 20-21</li> </ul>
S2 22.b	How and when the climate-related scenario analysis was carried out	<ul style="list-style-type: none"> <li>Climate Change and Nature Opportunities and Potential Financial Impacts, page 22</li> <li>Social, Economic, and Physical Risk Exposure, page 29</li> <li>Operations in Water Stressed Areas, page 29</li> </ul>

## Risk Management

Reference Paragraph	Disclosure	Response/Reference
S1 44 S2 25	The processes and related policies the entity uses to identify, assess, prioritize and monitor sustainability-related risks	<ul style="list-style-type: none"> <li>Managing Climate Change, Biodiversity Loss, and other Environmental and Social Risks and Opportunities, pages 19-22</li> <li>Climate-related Risks and Opportunities, page 20-21</li> <li>Climate Change and Nature Opportunities and Potential Financial Impacts, page 22</li> </ul>

Reference Paragraph	Disclosure	Response/Reference
S2 29.a (i)	Disclose its absolute gross greenhouse gas emissions generated during the reporting period, expressed as metric tonnes of CO2 equivalent	<ul style="list-style-type: none"> <li>Climate-related Risks and Opportunities, page 20-21</li> </ul>
S2 29.a (ii)	Measure its greenhouse gas emissions in accordance with the Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (2004) unless required by a jurisdictional authority or an exchange on which the entity is listed to use a different method for measuring its greenhouse gas emissions	<ul style="list-style-type: none"> <li>Climate Change and Nature Opportunities and Potential Financial Impacts, page 22</li> <li>Environmental and Social Risks Exposure, pages 23-30</li> </ul>
S2 29.a (iii)	Disclose the approach it uses to measure its greenhouse gas emissions	<ul style="list-style-type: none"> <li>Sustainable Finance, pages 31-38, 72-77</li> </ul>
S2 29.b	Climate-related transition risks—the amount and percentage of assets or business activities vulnerable to climate-related transition risks	<ul style="list-style-type: none"> <li>Resource consumption, pages 112-113</li> </ul>
S2 29.c	Climate-related physical risks—the amount and percentage of assets or business activities vulnerable to climate-related physical risks;	
S2 29.d	Climate-related opportunities—the amount and percentage of assets or business activities aligned with climate-related opportunities	
S2 29.e	Capital deployment—the amount of capital expenditure, financing or investment deployed towards climate-related risks and opportunities	

## Metrics and Targets

Reference Paragraph	Disclosure	Response/Reference
S1 51 S2 33	information about the targets it has set to monitor progress towards achieving its strategic goals, and any targets it is required to meet by law or regulation	Energy Transition Finance Commitment, page 39
S2 35	information about its performance against each climate-related target and an analysis of trends or changes in the entity's performance.	

# SASB Content Index

## Sustainability Accounting Standards Board (SASB) Standards

### Across Multiple Standards

Topic	SASB code	Accounting metrics	Response / Reference
Data Security	FN-CB-230a.1 FN-CF-230a.1	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	The Bank has an established process in reporting and preventing recurrences of personal data breaches, as detailed in its Data Privacy Manual.  The number of data breaches involving our account holders is confidential and proprietary information to the Bank.
	FN-CB-230a.2 FN-CF-230a.3	Description of approach to identifying and addressing data security risks	<ul style="list-style-type: none"> <li>■ Security, Efficiency, and Access at Scale: Information Technology Group, pages 99-101</li> <li>■ Data Privacy Governance and Protection, pages 101-102</li> <li>■ Cybersecurity, page 102</li> </ul>
	FN-CF-230a.2	Card-related fraud losses from (1) card-not present fraud and (2) card-present and other fraud	Customer Contact Center, pages 119-120

Topic	SASB code	Accounting metrics	Response / Reference
Employee Diversity & Inclusion	FN-IB-330a.1 FN-AC-330a.1	Percentage of gender and racial/ethnic group representation for (1) executive management, (2) non-executive management, (3) professionals, and (4) all other employees	<ul style="list-style-type: none"> <li>■ Refer to BDO Annual Report, page 25</li> <li>■ Employee Profile, pages 139-146</li> <li>■ Human Capital Development - Ethical, Inclusive, and Community-Driven Talent Acquisition, page 104</li> </ul>
Incorporation of Environmental, Social, and Governance Factors in Investment Management & Advisory	FN-IB-410a.1	Revenue from (1) underwriting, (2) advisory, and (3) securitization transactions incorporating integration of environmental, social, and governance (ESG) factors, by industry	<ul style="list-style-type: none"> <li>■ Environmental and Social Risks Exposure, pages 23-27</li> <li>■ Sustainable Finance, pages 31-38</li> <li>■ Accelerating Green Mobility, pages 39-40</li> <li>■ Solar Panel Financing via Credit Card, page 40</li> </ul>
	FN-IB-410a.2	1) Number and (2) total value of investments and loans incorporating integration of environmental, social, and governance (ESG) factors, by industry	<ul style="list-style-type: none"> <li>■ ESG Equity Fund for Investing with Impact, page 44</li> <li>■ Wealth Stewardship for Tomorrow: BDO Private Bank, page 45-46</li> <li>■ Innovating the Capital Markets with Sustainable Financing: BDO Capital, pages 47-48</li> <li>■ Driving Sustainable Good Health and Well-Being: BDO Finance, pages 63-64</li> </ul>

Topic	SASB code	Accounting metrics	Response / Reference
	FN-IB-410a.3	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment banking and brokerage activities	<ul style="list-style-type: none"> <li>■ Managing Climate Change, Biodiversity Loss, and other Environmental and Social Risks and Opportunities, pages 18-21</li> <li>■ Executing Strategies for Financial Wellness: BDO Trust and Investments Group, pages 43-44</li> <li>■ Advancing Sustainable Investments for Impact: BDO Treasury Group, page 45</li> <li>■ Wealth Stewardship for Tomorrow: BDO Private Bank, pages 45-46</li> <li>■ Innovating the Capital Markets with Sustainable Financing: BDO Capital, pages 47-48</li> </ul>
	FN-CB-410a.1	Commercial and industrial credit exposure, by industry	<ul style="list-style-type: none"> <li>■ Environmental and Social Risks Exposure, pages 23-27</li> </ul>
	FN-CB-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	<ul style="list-style-type: none"> <li>■ Managing Climate Change, Biodiversity Loss, and other Environmental and Social Risks and Opportunities, pages 18-21</li> </ul>
	FN-AC-410a.1	Amount of assets under management, by asset class, that employ (1) integration of environmental, social, and governance (ESG) issues, (2) sustainability-themed investing, and (3) screening	<ul style="list-style-type: none"> <li>■ ESG Equity Fund for Investing with Impact, page 44</li> </ul>

Topic	SASB code	Accounting metrics	Response / Reference
	FN-AC-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investments and/or wealth management processes and strategies	<ul style="list-style-type: none"> <li>■ Managing Climate Change, Biodiversity Loss, and other Environmental and Social Risks and Opportunities, pages 18-21</li> <li>■ Wealth Stewardship for Tomorrow: BDO Private Bank, pages 45-46</li> <li>■ Innovating the Capital Markets with Sustainable Financing: BDO Capital, pages 47-48</li> </ul>
<b>Business Ethics</b>	FN-IB-510a.1 FN-CB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	<ul style="list-style-type: none"> <li>■ Internal Fraud, Breach of the Code, or other Unethical/Illegal Activities, page 94</li> <li>■ Disclosure of Sensitive/Confidential Matters to Management (Whistleblowing), page 94</li> <li>■ Acceptance/Solicitation of Gifts, Bribery, Corruption, and Anti-Competitive Behavior, page 94-95</li> </ul>
	FN-IB-510a.2 FN-CB-510a.2	Description of whistleblower policies and procedures	
<b>Systemic Risk Management</b>	FN-IB-550a.2 FN-CB-550a.2	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	<ul style="list-style-type: none"> <li>■ Refer to BDO's Annual Report Financial Supplements: Capital Management and Regulatory Capital</li> </ul>

## Commercial Banks

Topic	SASB code	Accounting metrics	Response / Reference
Financial Inclusion & Capacity Building	FN-CB-240a.1	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	<ul style="list-style-type: none"> <li>■ BDO's Path to Creating Economic, Environmental, and Social Impact, pages 8-9</li> <li>■ Expanding Access to the Unbanked and Underserved: BDO Network Bank, page 65-67</li> </ul>
	FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	<ul style="list-style-type: none"> <li>■ Building Financial Futures Beyond Borders: BDO Remit, pages 68-70</li> </ul>
Activity Metrics	FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	<ul style="list-style-type: none"> <li>■ BDO's Path to Creating Economic, Environmental, and Social Impact, pages 8-9</li> <li>■ Supporting Evolving Consumer Preferences: Consumer Banking Group, pages 38-42</li> <li>■ Governance, Inclusion, and Growth: Branch Banking Group, pages 56-58</li> <li>■ Expanding Access to the Unbanked and Underserved: BDO Network Bank, page 65-67</li> <li>■ Empowering Women as Consumers and Entrepreneurs, page 80</li> </ul>

Topic	SASB code	Accounting metrics	Response / Reference
	FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	<ul style="list-style-type: none"> <li>■ Environmental and Social Risks Exposure, pages 23-27</li> <li>■ Supporting Evolving Consumer Preferences: Consumer Banking Group, pages 38-42</li> <li>■ Advancing the Phygital Banking Strategy: Branch Banking Group, pages 56-58</li> <li>■ Expanding Access to the Unbanked and Underserved: BDO Network Bank, page 65-67</li> </ul>

## Consumer Finance

Topic	SASB code	Accounting metrics	Response / Reference
Customer Privacy	FN-CF-220a.1	Number of account holders whose information is used for secondary purposes	<ul style="list-style-type: none"> <li>■ The Bank has a Data Privacy Policy, and Privacy Statements and Notices (found on the website, bank forms, office locations and branches) which detail the process by which it obtains consent and withdrawal of consent, as well as the policies on data sharing and management of third-party personal information processors. Refer to Privacy Statement, under "Your Data Privacy Rights" section: <a href="https://www.bdo.com.ph/privacy-statement">https://www.bdo.com.ph/privacy-statement</a></li> </ul>
	FN-CF-220a.2	Total amount of monetary losses as a result of legal proceedings associated with customer privacy	
Activity Metrics	FN-CF-000.A	Number of (1) credit card accounts and (2) pre-paid debit card accounts	<ul style="list-style-type: none"> <li>■ Cards Issuing, pages 41-42</li> </ul>

## Investment Banking and Brokerage

Topic	SASB code	Accounting metrics	Response / Reference
Professional Integrity	FN-IB-510b.1	(1) Number and (2) percentage of covered employees with a record of investment-related investigations, consumer-initiated complaints, private civil litigations, or other regulatory proceedings	<ul style="list-style-type: none"> <li>Acceptance/Solicitation of Gifts, Bribery, Corruption, and Anti-Competitive Behavior, page 94-95</li> </ul>
	FN-IB-510b.4	Description of approach to ensuring professional integrity, including duty of care	<ul style="list-style-type: none"> <li>Code of Conduct and Business Ethics, page 94</li> <li>Acceptance/Solicitation of Gifts, Bribery, Corruption, and Anti-Competitive Behavior, page 94-95</li> </ul>
Activity Metrics	FN-IB-000.A	(1) Number and (2) value of (a) underwriting, (b) advisory, and (3) securitization transactions	<ul style="list-style-type: none"> <li>Innovating the Capital Markets with Sustainable Financing: BDO Capital, pages 47-48</li> </ul>
	FN-IB-000.B	(1) Number and (2) value of proprietary investments and loans by sector	<ul style="list-style-type: none"> <li>Environmental and Social Risks Exposure, pages 23-27</li> </ul>
	FN-IB-000.C	(1) Number and (2) value of market making transactions in (a) fixed income, (b) equity, (3) currency, (d) derivatives, and (e) commodity products	<ul style="list-style-type: none"> <li>Refer to BDO's Annual Report Financial Supplements</li> </ul>

## Insurance

Topic	SASB code	Accounting metrics	Response / Reference
Transparent Information & Fair Advice for Customers	FN-IN-270a.4	Description of approach to informing customers about products and services	<ul style="list-style-type: none"> <li>Description of approach to informing customers about products and services</li> </ul>
Environmental Risk Exposure	FN-IN-450a.3	Description of approach to incorporation of environmental risks into (1) the underwriting process for individual contracts and (2) the management of firm-level risks and capital adequacy	
Activity metrics	FN-IN-000.A	Number of policies in force, by segment: (1) property and casualty, (2) life, (3) assumed reinsurance	

# TCFD Index

## Task Force on Climate-Related Financial Disclosures (TCFD) Recommended Disclosures

Topic	Disclosure	Reference
<b>Governance</b> Disclose the organization's governance around climate-related risks and opportunities	<b>a.</b> Describe the Board's oversight of climate-related risks and opportunities	<ul style="list-style-type: none"> <li>■ Sustainability Governance, pages 12-13</li> <li>■ Corporate Governance and Sustainability Committee, page 87</li> </ul>
	<b>b.</b> Describe management's role in assessing and managing climate-related risks and opportunities	<ul style="list-style-type: none"> <li>■ Message from the President and CEO, page 6</li> <li>■ Sustainability Governance, pages 12-13</li> <li>■ Corporate Governance and Sustainability Committee, page 87</li> </ul>
<b>Strategy</b> Disclose the actual and potential impacts of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning where such information is material	<b>a.</b> Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long-term	<ul style="list-style-type: none"> <li>■ On Sustainability and Business Strategy, pages 20-21</li> <li>■ Climate Change and Nature Opportunities and Potential Financial Impacts, page 22</li> <li>■ Environmental and Social Risks Exposure, pages 23-27</li> <li>■ Social, Economic, and Physical Risk Exposure, page 28</li> <li>■ Operations in Water Stressed Areas, page 28</li> <li>■ Biodiversity Risk Exposure, page 29</li> </ul>

Topic	Disclosure	Reference
	<b>b.</b> Describe the impact of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning	<ul style="list-style-type: none"> <li>■ On Sustainability and Business Strategy, pages 20-21</li> <li>■ Environmental and Social Risks Exposure, pages 23-27</li> </ul>
	<b>c.</b> Describe the resilience of the organization's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario	<ul style="list-style-type: none"> <li>■ Message from the President and CEO, page 6</li> <li>■ Managing Climate Change, Biodiversity Loss, and other Environmental and Social Risks and Opportunities, page 18</li> <li>■ Governance on Enterprise Risk Management, page 19</li> <li>■ On Sustainability and Business Strategy, pages 20-21</li> </ul>

Topic	Disclosure	Reference
<b>Risk Management</b> Disclose how the organization identifies, assesses, and manages climate-related risks	<b>a.</b> Describe the organization's processes for identifying and assessing climate-related risks	<ul style="list-style-type: none"> <li>■ Environmental and Social Risks Exposure, pages 23-27</li> <li>■ Social, Economic, and Physical Risk Exposure, page 28</li> <li>■ Operations in Water Stressed Areas, page 28</li> <li>■ Biodiversity Risk Exposure, page 29</li> </ul>
	<b>b.</b> Describe the organization's processes for managing climate-related risks	<ul style="list-style-type: none"> <li>■ Managing Climate Change, Biodiversity Loss, and other Environmental and Social Risks and Opportunities, page 18</li> <li>■ Governance on Enterprise Risk Management, page 19</li> <li>■ On Sustainability and Business Strategy, pages 20-21</li> </ul>
	<b>c.</b> Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization's overall risk management	<ul style="list-style-type: none"> <li>■ Governance on Enterprise Risk Management, page 19</li> <li>■ On Sustainability and Business Strategy, pages 20-21</li> </ul>

Topic	Disclosure	Reference
<b>Metrics and Targets</b> Disclose the metrics and targets used to assess and manage relevant climate-related risks and opportunities where such information is material	<b>a.</b> Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process	<ul style="list-style-type: none"> <li>■ Climate-related Risk and Opportunities, pages 20-21</li> <li>■ Social, Economic, and Physical Risk Exposure, page 28</li> <li>■ Operations in Water Stressed Areas, page 28</li> <li>■ Biodiversity Risk Exposure, page 29</li> </ul>
	<b>b.</b> Disclose Scope 1, Scope 2, and if appropriate, Scope 3 greenhouse gas (GHG) emissions and related risks	<ul style="list-style-type: none"> <li>■ Resource consumption, pages 112-113, 115-117</li> </ul>
	<b>c.</b> Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets	<ul style="list-style-type: none"> <li>■ On Sustainability and Business Strategy, pages 20-22</li> <li>■ Energy Transition Finance Commitment, page 39</li> </ul>

# Supporting the UN Sustainable Development Goals

## Product Sustainability Strategy

Mainstreaming Sustainable Banking		
Target	Section	
1.3	Implement social protection systems	<ul style="list-style-type: none"> <li>■ <b>Sustainable Finance</b> <ul style="list-style-type: none"> <li>→ Supporting Evolving Consumer Preferences: Consumer Banking Group</li> <li>→ Auto Loan, Personal Loans, Home Loan, Multipurpose Loan, Cards Issuing, Personal Loans, Merchant Partnerships, page 39-42</li> </ul> </li> <li>■ <b>Investments</b> <ul style="list-style-type: none"> <li>→ Executing Strategies for Financial Wellness: BDO Trust and Investments Group, page 43-44</li> </ul> </li> <li>■ <b>Insurance</b> <ul style="list-style-type: none"> <li>→ Preparing for Life's Unexpected Turns: BDO Life, page 51</li> <li>→ Advancing Risk Solutions for Sustainable Assets and Operations: BDO Insure, page 52-53</li> </ul> </li> <li>■ <b>Financial Services Presence and Impact</b> <ul style="list-style-type: none"> <li>→ Governance, Inclusion, and Growth: Branch Banking Group, page 54-56</li> <li>→ Expanding Access, Supporting Financial Inclusion: BDO Cash &amp; Check Services, page 57</li> <li>→ Expanding Access: BDO Digital</li> </ul> </li> </ul>
1.4	Equal rights to ownership, basic services, technology and economic resources	
3.8	Achieve universal health coverage	
3.c	Increase health financing and support health workforce in developing countries	
4.6	Universal literacy and numeracy	
5.7	Equal rights to economic resources, property ownership and financial services	
7.1	Ensure universal access to affordable, reliable and modern energy services	
7.2	Increase global percentage of renewable energy	
7.3	Double the improvement in energy efficiency	
7.b	Expand infrastructure and upgrade technology for supplying modern and sustainable energy services	
8.2	Diversify, innovate and upgrade for economic productivity	

Mainstreaming Sustainable Banking		
Target	Section	
8.3	Promote policies to support job creation and growing enterprises	→ BDO Online, BDO Pay, Agency Banking, page 58-59
8.1	Universal access to banking, insurance and financial services	→ Case Study: Aligo's Store Powers Local Banking, page 59
9.3	Increase the access of small-scale industrial and other enterprises to financial services and markets	→ Empowering Businesses with Integrated Cash Management and Supply Chain Solutions: BDO Cash Management Services, page 60-61
9.b	Support domestic technology development and industrial diversification	→ Driving Sustainable Good Health and Well-Being: BDO Finance, page 61-62
10.2	Promote universal social, economic and political inclusion	→ Case Study: Genace Pharma: Greening Healthcare Distribution with Electric Mobility, page 62
10.c	Reduce transaction costs for migrant remittances	
11.1	Safe and affordable housing	
11.2	Affordable and sustainable transport systems	
12.5	Substantially reduce waste generation	
12.6	Encourage companies to adopt sustainable practices and sustainability reporting	
12.8	Promote universal understanding of sustainable lifestyles	
17.3	Mobilize additional financial resources for developing countries from multiple sources (remittances)	

# Sustainability Contribution Strategy

Mainstreaming Sustainable Banking		Section
Target		
1.a/ 17.1	Mobilize resources to implement policies to end poverty	<ul style="list-style-type: none"> <li>■ <b>Managing Climate Change and other Environmental and Social Risks and Opportunities, pages 18-28</b></li> <li>■ <b>Environmental and Social Risks Exposure</b> <ul style="list-style-type: none"> <li>→ Social, Economic, and Physical Risk Exposure, page 28</li> <li>→ Operations in Water Stressed Areas, page 28</li> <li>→ Biodiversity Risk Exposure, page 29</li> </ul> </li> <li>■ <b>Sustainable Finance</b> <ul style="list-style-type: none"> <li>→ Financial Instruments for Sustainability, page 31</li> </ul> </li> <li>■ <b>Lending</b> <ul style="list-style-type: none"> <li>→ Sustainable Financing from Pilot to Scale: BDO Institutional Banking Group, page 32-33</li> <li>→ Economic, Environmental, and Social Impact Table, page 34</li> <li>→ Sustainable Energy Finance Projects, page 35-37</li> <li>→ Energy Transition Finance Commitment, page 39</li> </ul> </li> <li>■ <b>Investments</b> <ul style="list-style-type: none"> <li>→ Advancing Sustainable Investments for Impact: BDO Treasury Group, page 45</li> <li>→ BDO Private Bank: Wealth Stewardship for Tomorrow, page 45-46</li> <li>→ Building Investor Knowledge and Market Participation: BDO Securities, page 49-50</li> </ul> </li> <li>■ <b>Underwriting</b> <ul style="list-style-type: none"> <li>→ Innovating the Capital Markets with Sustainable Financing: BDO Capital, page 47-48</li> </ul> </li> </ul>
1.4	Equal rights to ownership, basic services, technology and economic resources	
1.5, 11.5, 13.1	Build resilience to environmental, economic and social disasters	
2.1	Universal access to safe and nutritious food	
2.2	Double the agricultural productivity and incomes of small-scale food producers	
4.4	Increase the number of youth and adults with relevant skills for employment, decent jobs and entrepreneurship	
4.6	Ensure universal literacy and numeracy	
4.7	Ensure education for sustainable development and global citizenship	
5.7	Equal rights to economic resources, property ownership and financial services	
6.1	Achieve universal and equitable access to safe and affordable drinking water for all	
6.3	Improve water quality, wastewater treatment and safe reuse	
6.4	Increase water-use efficiency and ensure freshwater supplies	
6.7	Expand water and sanitation support to developing countries	
7.1	Ensure universal access to affordable, reliable and modern energy services	
7.2	Increase global percentage of renewable energy	

Mainstreaming Sustainable Banking		Section
Target		
7.3	Double the improvement in energy efficiency	<ul style="list-style-type: none"> <li>■ <b>Special Report: 15 Years of Sustainable Finance Leadership, page 71-76</b> <ul style="list-style-type: none"> <li>→ Case Study: Financing MTerra Solar, the World's Largest Integrated Solar-Battery Facility, page 74</li> <li>→ Case Study: Scaling ACEN Onshore Wind Power Through Sustainable Finance, page 74</li> <li>→ Case Study: Strengthening Community Resilience Through Richli Water's Sustainable Surface Water Solutions, page 76</li> <li>→ Case Study: Decarbonizing Urban Logistics Through Mober Electric Fleets and Charging Infrastructure, page 76</li> </ul> </li> <li>■ <b>Financial Inclusion</b> <ul style="list-style-type: none"> <li>→ Expanding Access to the Unbanked and Underserved: BDO Network Bank, page 63-65                             <ul style="list-style-type: none"> <li>→ Case Study: Roadside Stall to Rural Distributor: A Woman Entrepreneur Scaling Livelihoods in the Visayas, page 65</li> <li>→ Case Study: From Classroom to Farmland: A Teacher's Path to Resilience in Rural Mindanao, page 65</li> </ul> </li> <li>→ Building Financial Futures Beyond Borders: BDO Remit, page 66-68                             <ul style="list-style-type: none"> <li>→ Project ENDOW: Reintegration Through Enterprise Development, page 67-68</li> </ul> </li> <li>→ Empowering Women as Consumers and Entrepreneurs, page 78</li> </ul> </li> </ul>
7.b	Expand infrastructure and upgrade technology for supplying modern and sustainable energy services	
8.2	Diversify, innovate and upgrade for economic productivity	
8.3	Promote policies that support decent job creation, entrepreneurship, and formalization and growth of MSMEs, including through access to financial services	
8.1	Universal access to banking, insurance and financial services	
9.1	Develop sustainable, resilient and inclusive infrastructure	
9.3	Increase access to financial services and markets	
9.8	Universal access to information and communications technology	
10.2	Promote universal social, economic and political inclusion	
11.1	Safe and affordable housing	
11.2	Affordable and sustainable transport systems	
11.6	Reduce the environmental impact of cities	
12.5	Substantially reduce waste generation	
13.3	Build knowledge and capacity to meet climate change	
14.1	Reduce marine pollution	
14.4	Sustainable fishing	
17.3	Mobilize additional financial resources for developing countries from multiple sources (remittances)	

## Strengthening Business Resilience

Target	Section
4.6	Universal literacy and numeracy
4.a	Build and upgrade inclusive and safe schools
6.3	Improve water quality, wastewater treatment and safe reuse
6.4	Increase water-use efficiency and ensure freshwater supplies
7.2	Increase global percentage of renewable energy
7.3	Double the improvement in energy efficiency
8.2	Diversify, innovate and upgrade for economic productivity
9.1	Develop sustainable, resilient and inclusive infrastructure
12.5	Substantially reduce waste generation
12.6	Encourage companies to adopt sustainable practices and sustainability reporting

  

Section
<ul style="list-style-type: none"> <li>■ <b>Environmental Impact</b></li> <li>→ Managing Energy, Water, and Waste for the Long Term</li> <li>→ Tracking Energy and Emissions, page 107</li> <li>→ Integrating Efficiency Initiatives, page 107</li> <li>→ Expanding Renewable Energy Sourcing, page 108</li> <li>→ Managing water Consumption, Discharge and Effluents, page 108</li> <li>→ Reducing Fuel Consumption, page 108</li> <li>→ Enforcing Waste Management, page 109</li> <li>→ Case Study: Building a Green Center in Cebu, page 111</li> <li>→ Case Study: Turning Waste into Community Support: X-trash Challenge, page 112</li> <li>→ Scope 1,2, and 3 emissions, page 115-117</li> </ul>
<ul style="list-style-type: none"> <li>■ <b>BDO Resource Consumption (Group-wide), page 113</b></li> <li>■ <b>BDO Network Bank Resource Consumption, page 114</b></li> <li>■ <b>Responsible Procurement and Resource Stewardship, page 122-124</b></li> <li>→ Managing Internal Consumption and Circularity, page 122</li> <li>→ Fleet Resource Efficiency, page 123</li> <li>→ Strengthening Supplier Oversight, page 123</li> </ul>

## Pursuing Partnerships for Impact

Target	Section
5.7	Equal rights to economic resources, property ownership and financial services
8.2	Diversify, innovate and upgrade for economic productivity
13.3	Build knowledge and capacity to meet climate change

  

Section
<ul style="list-style-type: none"> <li>■ <b>Partnerships with Government Agencies, Private Sector and NGOs</b></li> <li>→ Financial Literacy Through Multi-Sector Partnerships, page 129</li> </ul>

## Human Capital Sustainability Strategy

### Strengthening Business Resilience

Target	Section
1.3	Implement social protection systems
1.4	Equal rights to ownership, basic services, technology and economic resources
3.4	Reduce mortality from non-communicable diseases and promote mental health
3.8	Achieve universal health coverage
4.4	Increase the number of youth and adults with relevant skills for financial success
4.6	Universal literacy and numeracy
4.7	Ensure education for sustainable development and global citizenship
8.3	Promote policies to support job creation and growing enterprises
8.5	Achieve full and productive employment and decent work for all
8.6	Reduce proportion of youth not in employment
8.8	Protect labor rights and promote safe working environments

  

Section
<ul style="list-style-type: none"> <li>■ <b>Employee Profile, page 138-145</b></li> <li>■ <b>Human Capital Development</b></li> <li>→ Driving a Sustainability Mindset Across the Organization: Human Resources Group, page 103-105</li> <li>■ <b>Embedding Sustainability in Culture and Mindset, page 106</b></li> <li>■ <b>Physical Security and Occupational Safety: Enterprise Protection Department, page 98</b></li> </ul>

## Strengthening Business Resilience

Target	Section
10.2	Promote universal social, economic and political inclusion
10.4	Adopt fiscal and social policies that promote equality

## Pursuing Partnerships for Impact

Target	Section
2.1	Universal access to safe and nutritious food
2.2	End all forms of malnutrition
4.7	Ensure education for sustainable development and global citizenship
4.a	Upgrade education facilities
14.1	Reduce marine pollution
14.2	Restore marine and coastal ecosystems
15.2	Restore degraded forests and substantially increase afforestation and reforestation
17.16	Enhance the global partnership for sustainable development

- **Employee Volunteer Program**
  - Employee Volunteers for Education, Environment, and Empowerment, page 132
  - Case Study: Bohol Health Center Overcomes Adversity to Serve the Community, page 133

## Pursuing Partnerships for Impact

Target	Section
	<ul style="list-style-type: none"> <li>■ <b>Advancing Risk Solutions for Sustainable Assets and Operations: BDO Insure</b> <ul style="list-style-type: none"> <li>→ Partners in Resilience and Adaptation, page 52</li> </ul> </li> </ul>
1.4	Equal rights to ownership, basic services, technology and economic resources
1.5, 11.5, 13.1	Build resilience to environmental, economic and social disasters
2.3	Double the productivity and incomes of small-scale food producers
3.1	Reduce maternal mortality
3.2	End preventable deaths under 5 years of age
3.3	Fight communicable diseases
3.4	Reduce mortality from non-communicable diseases and promote mental health
4.3	Equal access to affordable technical, vocational and higher education
4.4	Increase the number of people with relevant skills for financial success
4.6	Universal literacy and numeracy
4.a	Build and upgrade inclusive and safe schools
9.3	Increase access to financial services and markets
10.2	Promote universal social, economic and political inclusion
14.1	Reduce marine pollution
15.2	Restore degraded forests and substantially increase afforestation and reforestation
16.6	Develop effective, accountable and transparent institutions
17.16	Enhance the global partnership for sustainable development

- **Translating Advocacy Into Meaningful Action: BDO Foundation**
  - Relief Operations for Calamity-Stricken Communities, page 128
  - Upgrading Rural Health Facilities to Enhance Primary Care, page 128
  - Spreading Holiday Cheer Through Nationwide Giving, page 132

# Disaster Response Strategy

## Mainstreaming Sustainable Banking

Target	Section
1.5, 11.5, 13.1	Build resilience to environmental, economic and social disasters

- **Disaster Response Sustainability**
  - Building Branch Resilience and Service Continuity, page 56
  - Extending Access Through Mobile Banking Solutions, page 56
- **Building Financial Futures Beyond Borders: BDO Remit**
  - Support When Disasters Strike, page 66

# Government-Based Sustainability Strategy

Strengthening Business Resilience	
Target	Section
5.5	Ensure full participation in leadership and decision-making
9.5	Enhance research and upgrade industrial technologies
16.2	Protect children from abuse, exploitation, trafficking and violence
16.3	Promote the rule of law and ensure equal access to justice
16.4	Combat organized crime and illicit financial and arms flows
16.5	Substantially reduce corruption and bribery
16.6	Develop effective, accountable and transparent institutions
16.7	Ensure responsive, inclusive and representative decision-making
17.1	Mobilize resources to improve domestic revenue collection
17.16	Enhance the global partnership for sustainable development

  

Section
<ul style="list-style-type: none"> <li>■ <b>Special Report: Championing Children’s Rights Across Our Value Chain, page 69</b></li> <li>■ <b>Economic Impact, page 80</b></li> <li>■ <b>Good Governance for a Sustainable Future, page 81</b></li> <li>■ <b>Governance Structure</b> <ul style="list-style-type: none"> <li>→ Board of Directors, Board Composition, Screening of Directors, Board Diversity, Selection and Appointment of Senior Executive Management, Review of Bank’s Mission, Vision and Strategic Plans, page 81-83</li> </ul> </li> <li>■ <b>Improving Board Effectiveness</b> <ul style="list-style-type: none"> <li>Board Performance, Continuing Education for Directors, Chairperson of the Board, Independent and Non-Executive Directors’ Meeting, page 83-84</li> </ul> </li> <li>■ <b>Board-level Committees</b> <ul style="list-style-type: none"> <li>→ Executive Committee (ExCom), Board Audit Committee (BAC), Corporate Governance Committee (CorGov), Trust Committee (TrustCom), Risk Management Committee (RMC), Nominations Committee (NomCom), Compensation Committee (CompenCom), Information Technology Steering Committee, (ITSC), Related Party Transactions Committee (RPTC), page 84-89</li> </ul> </li> <li>■ <b>Compliance with the SEC Code of Corporate Governance, page 90</b></li> <li>■ <b>Independent Control Functions</b> <ul style="list-style-type: none"> <li>→ Compliance Group, page 90</li> <li>→ Internal Audit, page 92</li> </ul> </li> </ul>

Strengthening Business Resilience	
Target	Section
	<ul style="list-style-type: none"> <li>■ <b>Corporate Policies &amp; Practices</b> <ul style="list-style-type: none"> <li>→ Code of Conduct and Business Ethics, page 93</li> <li>→ Internal Fraud, Breach of the Code, page 93</li> <li>→ Disclosure of Sensitive/ Confidential Matters to Management (Whistleblowing)</li> <li>→ Acceptance/Solicitation of Gifts, Bribery, Corruption, and Anti-Competitive Behavior, page 93</li> <li>→ Risk Management and Business Continuity, page 94</li> <li>→ Anti-Money Laundering, Counter-terrorist Financing, Proliferation Financing, Anti-trafficking, page 94</li> <li>→ Tax Governance, page 96</li> </ul> </li> <li>■ <b>Building Trust on Technology</b> <ul style="list-style-type: none"> <li>→ Governance of Artificial Intelligence and Emerging Technologies, page 101</li> <li>→ Data Privacy Governance and Protection, page 102</li> <li>→ Cybersecurity, page 102</li> </ul> </li> <li>■ <b>Customer Engagement</b> <ul style="list-style-type: none"> <li>→ Customer Experience Philosophy, Board and Management Oversight on Customer Concerns, Customer Assistance Management System (CAMS), Process for Handling of Customer Concerns, Training for Customer Assistance, Listening to Customers Needs, Customer Contact Center, page 118-119</li> <li>→ Consumer Protection: Built Into Every Interaction, page 120</li> </ul> </li> </ul>

## Pursuing Partnerships for Impact

Target	Section
16.6 Develop effective, accountable and transparent institutions	<b>■ Stakeholder Communications to Foster Understanding and Participation</b>
16.7 Ensure responsive, inclusive and representative decision-making	<ul style="list-style-type: none"><li>→ Asia Transition Finance Study Group - Supporting a Just and Orderly Transition in Asia, page 135</li><li>→ International Labour Organization (ILO) with Steward Redqueen - Assessing the integration of Just Transition principles at BDO Unibank, page 135</li><li>→ Eco-Business Unlocking capital for sustainability – Advancing inclusive growth and credible transition in Southeast Asia (Philippines and Singapore), page 135</li></ul>

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The 2025 BDO Sustainability Report is produced by the Sustainability Office and can be viewed and downloaded online at [www.bdo.com.ph/sustainability-report](http://www.bdo.com.ph/sustainability-report). The 2025 BDO Annual Report and the Financial Supplements can be viewed and downloaded online at [www.bdo.com.ph/annual-report](http://www.bdo.com.ph/annual-report).

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