



March 16, 2020

PHILIPPINE STOCK EXCHANGE

6th Floor, PSE Tower
28th St. corner 5th Ave.
BGC, Taguig City

Attention: **Ms. Janet A. Encarnacion**
Head, Disclosure Department

PHILIPPINE DEALING & EXCHANGE CORP.

29th Floor, BDO Equitable Tower
8751 Paseo de Roxas, Makati City

Attention: **Atty. Marie Rose M. Magallen-Lirio**
Head, Issuer Compliance and Disclosure Department

Re: **BDO Unibank, Inc. – BDO Operations Normal, But on Guard vs.
COVID-19**

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Ladies and Gentlemen:

Please be informed that BDO Unibank, Inc. is releasing to the press the attached statement entitled “BDO operations normal, but on guard vs. COVID-19”.

Thank you.

Very truly yours,

ELMER B. SERRANO
Corporate Information Officer



16 March 2020

BDO operations normal, but on guard vs. COVID-19

BDO Unibank, Inc. (BDO) wishes to assure the general public that it is Business-as-Usual (BAU) in all of the Bank's branches and offices even with the "Community Quarantine" imposed in Metro Manila in light of the COVID-19 outbreak. The Bank will continue to service the requirements of its clients through its more than 1,400 branches nationwide, complemented by over 4,400 ATMs and digital channels via internet and mobile platforms.

To provide uninterrupted service to its customers and at the same time safeguard employee well-being, BDO has activated its Business Continuity Plan (BCP) as well as implemented precautionary workplace measures.

The Bank's BCP has back-up sites for critical functions such as client servicing, trading and treasury, operations and information technology, while key personnel have also been identified to man both critical and non-critical units to ensure banking operations continue even in the event of a severe business disruption.

Meanwhile, information campaigns on health preparedness and preventive measures are being applied across the whole BDO network to fight the spread of the virus. These measures include travel restrictions, controlled entry through designated points equipped with thermal scanners and personal disinfectants, and protocols on visitors, meetings and events.

To date, the impact of COVID-19 has been limited with the Bank experiencing normal loan and deposit growth. However, the longer-term impact is uncertain and will depend on the COVID-19's duration, depth and scale. With its robust business franchise and solid balance sheet, BDO believes it will remain resilient in the face of this current challenge.

About BDO

BDO is a full-service universal bank which provides a wide range of corporate and retail banking services. These services include traditional loan and deposit products, as well as treasury, trust banking, investment banking, private banking, rural banking, cash management, leasing and finance, remittance, insurance, retail cash cards and credit card services.

BDO has the country's largest distribution network, with over 1,400 consolidated operating branches and more than 4,400 ATMs nationwide. It also has 22 overseas remittance and representative offices (including full-service branches in Hong Kong and Singapore) in Asia, Europe, North America and the Middle East.

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 December 31, 2019. For more information, please visit www.bdo.com.ph.