

COVER SHEET

SEC Registration Number

3 4 0 0 1

B D O U N I B A N K , I N C .

(Company's Full Name)

B D O C O R P O R A T E C E N T E R

7 8 9 9 M A K A T I A V E N U E

M A K A T I C I T Y 0 7 2 6

(Business Address: No. Street City/Town/Province)

EDMUNDO L. TAN

(Contact Person)

840-7000/702-6000

(Company Telephone Number)

1 2

Month

3 1

Day

(Fiscal Year)

SEC 17-C

(Form Type)

Every last Friday of the Month of May

Month Day

(Annual Meeting)

(Secondary License Type, If Applicable)

CORPORATION FINANCE

Dept. Requiring this Doc.

Amended Articles Number/Section

Total Amount of Borrowing

Domestic

Foreign

To be accomplished by SEC Personnel concerned

File Number

LCU

Document ID

Cashier

STAMPS

Remarks: Please use BLACK ink for scanning purposes.



**SECURITIES AND EXCHANGE COMMISSION
SEC FORM 17-C**

**CURRENT REPORT UNDER SECTION 17
OF THE SECURITIES REGULATION CODE
AND SRC RULE 17.2(c) THEREUNDER**

1. April 22, 2016
Date of Report (Date of earliest event reported)

2. SEC Identification Number 34001 3. BIR Tax Identification No. 000-708-174-000

4. **BDO Unibank, Inc.**
Exact name of issuer as specified in its charter

5. METRO MANILA 6. (SEC Use Only)
Province, country or other jurisdiction of Industry Classification Code:
incorporation

7. BDO Corporate Center, 7899 Makati Avenue, Makati 0726
City, Philippines Postal Code
Address of principal office

8. (632) 840-7000/702-6000
Issuer's telephone number, including area code

9. N.A.
Former name or former address, if changed since last report

10. Securities registered pursuant to Sections 8 and 12 of the SRC or Sections 4 and 8 of the RSA

Title of Each Class	Number of Shares of Common Stock Outstanding and Amount of Debt Outstanding
COMMON	3,645,375,218
PREFERRED	515,000,000

11. Indicate the item numbers reported herein:

Item 9

Please be informed that the Board of Directors of BDO Unibank, Inc. (BDO), at its regular meeting held today, April 22, 2016, approved the financial statements for the first quarter of 2016.

In this connection, BDO will be releasing to the press the attached statement regarding BDO's record-high Net Income in 2015 and posted Net Earning for 1Q16.

Thank you.

BDO Unibank, Inc.
BDO Corporate Center
7899 Makati Avenue
Makati City 0726, Philippines
Swift Code BNORPHMM
Tel +63(2) 840 7000

SIGNATURES

Pursuant to the requirements of the Securities Regulation Code, the issuer has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

BDO Unibank, Inc.
Issuer

Date: April 22, 2016

.....


EDMUNDO L. TAN
Corporate Secretary



2016 Annual Stockholders' Meeting and 1Q16 Results Press Release
22 April 2016

BDO Net Income hits record-high ₱25.0B in 2015
₱5.5 B Net Earnings posted in 1Q16

At the annual stockholders meeting today, BDO Unibank, Inc. (BDO) President and CEO, Mr. Nestor V. Tan reported full year 2015 results with net income hitting a record ₱25.0 billion, representing a 10% increase vs. year-ago and matching the Bank's earnings guidance for 2015.

The Bank's outstanding performance was attributed to the solid expansion across all business segments and the contribution of One Network Bank (ONB) which was acquired in July last year.

BDO is also undertaking other strategic initiatives to further accelerate its penetration into new markets. The Bank acquired full ownership of the life insurance business of Generali Pilipinas Holdings Company (pending regulatory approval) as well as established a joint venture with Nomura Holdings for an online stock trading platform. Through the Bank's subsidiary, BDO Leasing and Finance, the Bank will also tie up with Mitsubishi Motors Philippines Corp. (MMPC), Sojitz Corp. and JACCS Co., Ltd. to provide financing services to individual and corporate buyers of Mitsubishi Motors vehicles.

For the first quarter of 2016, the Bank posted a net income of ₱5.5 billion as core lending, deposit-taking and fee-generating businesses delivered solid numbers. Net Interest Income went up by 17% to ₱15.5 billion supported by the 15% jump in customer loans to ₱1.3 trillion and a 14% growth in deposits to ₱1.7 trillion, driven by the 23% increase in low-cost deposits.

Fee-based income from payments, transaction banking and asset management services increased by 11% to ₱4.8 billion. However, trading and foreign exchange gains were lower at ₱1.5 billion vs. ₱3.4 billion in the comparative period in 2015 due to less favorable market conditions.

The Bank's NPL ratio settled at 1.3% while NPL cover stood at 163% with the Bank setting aside ₱827 million in provisions for the quarter. With a capital base of ₱204 billion, the Bank's Capital Adequacy Ratio (CAR), Tier 1 Capital ratio and Common Equity Tier 1 (CET1) were at 13.4%, 11.8% and 11.4%, respectively, all above the current regulatory minimum levels under the Basel III framework.

The Bank earlier this year declared and paid ₱0.30 per share cash dividend on common shares for the first quarter of 2016. The Bank likewise disclosed its earnings guidance of ₱26.0 billion for the full-year 2016 as it expects its Treasury income to normalize this year.

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 one of the largest distribution networks, with more than 1,000 operating branches and over 3,000 ATMs nationwide. It also has a branch in Hong Kong as well as 27 overseas remittance and representative offices 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, 2015. For more information, please visit www.bdo.com.ph.