



24 July 2025

PHILIPPINE DEALING & EXCHANGE CORP.

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

Attention: **Atty. Suzy Claire R. Selleza**
Head, Issuer Compliance and Disclosure Department

Re: **BDO Unibank, Inc. – Clarification of News Report**
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Ladies and Gentlemen:

We write in connection with the request of the Philippine Dealing & Exchange Corp. for clarification of the news article entitled “**Kyoto firms eye Phl expansion in visit to BDO**” on 23 July 2025, as follows:

“Japanese companies are looking beyond Tokyo and Osaka to expand their footprint in Southeast Asia — and the Philippines is firmly on their radar.

A delegation from the Kyoto Employers Association (KEA), composed of next-generation business leaders, visited BDO Unibank’s headquarters in Makati as part of their first business mission to the country.

Organized with the Philippine Trade and Investment Center in Osaka, the visit aimed to strengthen business, labor, and investment ties between Japan and the Philippines. The KEA delegation, comprised of entrepreneurs and executives aged 50 and below, represents a broad spectrum of industries including automotive, real estate, IT, design, food manufacturing, recycling, refrigeration, and legal services.

BDO Unibank, through its Senior Vice President and Deputy Department Head of Financial Institutions and International Desks Monina Elena Camigla, presented the group with key insights on the local labor market, investment prospects, and regulatory landscape.

KEA is one of the four major economic organizations in Kyoto Prefecture, with over 430 member companies under its wing—including globally known brands like Kyocera, Nidec, Horiba, and Shimadzu.

The discussions at BDO focused on building deeper cooperation between Kyoto-based firms and Philippine stakeholders, especially in regions outside the traditional Japanese business hubs.

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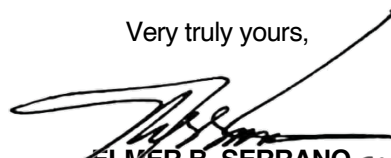
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We confirm the accuracy of the cited excerpts from the news article.

Thank you.

Very truly yours,


ELMER B. SERRANO *EO*
Corporate Information Officer