



July 26, 2025

THE PHILIPPINE STOCK EXCHANGE, INC.

6/F PSE Tower, 5th Avenue corner 28th Street
Bonifacio Global City, Taguig City

Attention: **Atty. Johanne Daniel M. Negre**
Officer-in-Charge, Disclosure Department

PHILIPPINE DEALING AND EXCHANGE CORP.

29th Floor, BDO Equitable Tower
8751 Paseo de Roxas, Makati City 1226

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

Ladies and Gentlemen:

Please be informed that the Board of Directors of BDO Unibank, Inc. (BDO), at its regular meeting held today, July 26, 2025, approved the following:

- I. Financial Statements of BDO for the 1st Half of 2025 and press statement entitled “*BDO reports ₱40.6 billion income in 1H 2025*” (attached)

BDO generated a net income of ₱40.6 billion in 1H 2025, up 3% from ₱39.4 billion last year, driven by strong performance from its core businesses. Earnings growth was tempered by the continuing investments in market coverage and IT spending for operational efficiency. Net Interest Income increased by 7% as Gross Customer Loans climbed by 14% to ₱3.4 trillion, with broad-based growth across all market segments. Asset quality improved further, with Non-Performing Loan (NPL) ratio lower at 1.75%, and NPL coverage at 140%. Shareholders’ equity strengthened by 12% on the back of profitable operations, with Book Value Per Share up by 12% to ₱113.04. BDO’s Capital Ratio remained strong at 15.4%.

- II. Sale of a total of Five Thousand and Seventy (5,070) treasury shares based on the closing price of BDO shares on transaction date.

Thank you.

Very truly yours,

ALVIN C. GO
SVP/Assistant Corporate Secretary and
Alternate Corporate Information Officer

BDO Unibank, Inc.
BDO Towers Valero
8741 Paseo De Roxas
Salcedo Village
Makati City 1226
Philippines
Swift Code BNORPHMM
Tel +632 8840-7000

bdo.com.ph

We find ways®



28 July 2025

BDO reports ₱40.6 billion income in 1H 2025

Highlights:

- Earnings growth sustained, driven by strong performance of core businesses, tempered by investments in market coverage and improving capacity for operational efficiency
- Gross loans expanded by 14% on double-digit growth across all segments
- NPL ratio lower at 1.75% with NPL coverage stable at 140%
- Capital ratio at 15.4%; Book Value Per Share up by 12% to ₱113.04

BDO Unibank, Inc. (BDO) generated a net income of ₱40.6 billion in 1H 2025, up 3% from ₱39.4 billion last year, driven by strong performance from its core businesses. Earnings growth was tempered by the continuing investments in market coverage and IT spending for operational efficiency. Return on Average Common Equity (ROCE) stood at 13.9% for the period.

Net Interest Income increased by 7% as Gross Customer Loans climbed by 14% to ₱3.4 trillion, with broad-based growth across all market segments. Deposits also expanded by 8% to breach ₱4.0 trillion, with a Current Account/Savings Account (CASA) ratio of 69%.

Non-interest income grew by 15%, driven by the significant contributions from fee-based income and income from insurance operations.

Asset quality improved further, with Non-Performing Loan (NPL) ratio lower at 1.75%, and NPL coverage at 140%.

Shareholders' equity strengthened by 12% on the back of profitable operations, with Book Value Per Share up by 12% to ₱113.04. The Bank's Capital Ratio remained strong at 15.4%.

The Bank is set to issue its fourth ASEAN Sustainability Bonds on July 29, 2025 with a minimum aggregate issue size of ₱5 billion. Originally set to run from July 9 to 22, 2025, the strong demand from both retail and institutional investors prompted the early closing of the offer on July 14, 2025. The net proceeds will be used to finance and/or refinance eligible projects and further support the growth of the Bank's sustainable portfolio.

Amid global uncertainties arising from geopolitical tensions and the imposition of US tariffs, the Philippines is expected to remain resilient, supported by its consumer-driven

economy and sustained domestic demand. Likewise, the Bank remains well-positioned to manage emerging risks and capitalize on opportunities given its robust capital base and diversified business franchise.

About BDO

BDO is a full-service universal bank which provides a wide range of corporate and retail services such as loan and deposit products, treasury, trust banking, investment banking, private banking, rural banking and microfinance, cash management, leasing and finance, remittance, life insurance, property & casualty insurance brokerage, cash cards, credit cards, and online and non-online stock brokerage services.

BDO has the country's largest distribution network, with over 1,800 consolidated operating branches and more than 5,800 teller machines nationwide. It also has 15 international offices (including full-service branches in Hong Kong and Singapore) in Asia, Europe, North America and the Middle East.

The Bank also offers digital banking solutions to make banking easier, faster, and more secure for its clients.

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 March 31, 2025. For more information, please visit www.bdo.com.ph



**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. July 26, 2025
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) 8840-7000/8702-6000
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	5,330,473,581
PREFERRED	618,000,000

11. Indicate the item numbers reported herein:

Item 9

The Board of Directors of BDO Unibank, Inc. (BDO), at its regular meeting held today, July 26, 2025, approved the following:

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- II. Sale of a total of Five Thousand and Seventy (5,070) treasury shares based on the closing price of BDO shares on transaction date.


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: July 26, 2025

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EDMUNDO L. TAN
Corporate Secretary

Att.: a/s



28 July 2025

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