



November 26, 2025

THE PHILIPPINE STOCK EXCHANGE, INC.

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

Attention: **Atty. Johanne Daniel M. Negre**
Head, Disclosure Department

PHILIPPINE DEALING & EXCHANGE CORP.

37th Floor, Tower 1, The Enterprise Center
6766 Ayala Ave., cor. Paseo de Roxas, Makati City

Attention: **Atty. Marie Rose M. Magellan-Lirio**
Head, Issuer Compliance and Disclosure Department (ICDD)

Re: **Press Release – BDO Prices USD 500 Million Senior Notes**

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Ladies and Gentlemen:

Please be informed that BDO Unibank, Inc. is releasing to the press the attached statement regarding BDO's pricing of USD 500 million Senior Notes.

Thank you.

Very truly yours,

A handwritten signature in black ink, appearing to read 'Elmer B. Serrano', written over a horizontal line.

ELMER B. SERRANO

Corporate Information Officer

COVER SHEET

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SEC Registration Number

[illegible]

(Company's Full Name)

[illegible]

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[illegible]

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

EDMUNDO L. TAN

(Contact Person)

8840-7000/8702-6000

(Company Telephone Number)

1	2
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Month

3	1
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Day

(Fiscal Year)

SEC 17-C

SEC 17-C

(Form Type)

Any day in April of each year, or if not practicable, on such date as may be fixed by the Board of Directors

Any day in April of each year, or if not practicable, on such date as may be fixed by the Board of Directors

Month Day

(Annual Meeting)

(Secondary License Type, If Applicable)

CGFD/MSRD

Dept. Requiring this Doc.

Amended Articles Number/Section

Total Amount of Borrowing

□ □ □ □ □

Domestic

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Foreign

To be accomplished by SEC Personnel concerned

[illegible]

File Number

LCU

[illegible]

Document ID

Cashier

STAMPS

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. November 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, 0726
Makati City, Philippines
Address of principal office Postal Code
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	5,333,885,771
PREFERRED	618,000,000

11. Indicate the item numbers reported herein:

Item 9

On 25 November 2025, BDO Unibank, Inc. (BDO) announced its pricing of USD 500 million 5-year Fixed Rate Senior Notes (the "Senior Notes") under the Bank's Medium Term Note ("MTN") Program. The transaction was more than 3.2 times oversubscribed, with orders reaching approximately USD 1.6 billion.

The Senior Notes will have a coupon rate of 4.375% per cent per annum. The Senior Notes are expected to be rated "Baa2" by Moody's. Settlement is expected on 3 December 2025.

The Senior Notes issue is part of BDO's liability management initiatives to tap longer term funding sources to support BDO's lending operations and for general corporate purposes.

Standard Chartered Bank acted as sole global coordinator, while Standard Chartered Bank, MUFG, and Wells Fargo Securities acted as joint bookrunners and joint lead managers for the transaction.

This press statement may contain forward-looking statements which may be subject to change by BDO.

NOT FOR PUBLICATION OR DISTRIBUTION, DIRECTLY OR INDIRECTLY, IN OR INTO THE UNITED STATES (INCLUDING ITS TERRITORIES AND POSSESSIONS, ANY STATE OF THE UNITED STATES AND THE DISTRICT OF COLUMBIA) OR TO ANY PERSON LOCATED OR RESIDENT IN ANY OTHER JURISDICTION WHERE IT IS UNLAWFUL TO DISTRIBUTE THIS PRESS RELEASE.

This press release does not constitute or form a part of any offer or solicitation to purchase or subscribe for securities in the United States or in any jurisdiction to any person to whom it is unlawful to make the offer or solicitation in such jurisdiction. Any offering of Senior Notes mentioned herein has not been, and will not be, registered under the United States Securities Act of 1933, as amended (the "Securities Act"), or the securities laws of any State of the United States or other jurisdiction.

The Senior Notes mentioned herein may not be offered or sold in the United States except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act. There will be no public offer of securities in the United States or in any other jurisdiction where such an offering is restricted or prohibited.

Stabilization, if any, will be conducted in accordance with the stabilization rules of the Financial Services Authority.

A rating is not a recommendation to buy, sell or hold securities and may be subject to suspension, reduction or withdrawal at any time by Moody's and Fitch. The significance of each rating should be analysed independently from any other rating. This has been prepared solely for informational purposes. It is not an offer, recommendation or solicitation to buy or sell any securities, nor is it an official confirmation of terms.

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: November 26, 2025

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ELMER B. SERRANO

Corporate Information Officer



26 November 2025

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About BDO

BDO is a full-service universal bank which provides a wide range of corporate and retail banking services.

BDO services include traditional loan and deposit products, as well as treasury, trust banking, investment banking, private banking, rural banking and microfinance, cash management, leasing and finance, remittance, life insurance, property and casualty insurance brokerage, cash cards, credit cards, and online and traditional stock brokerage services complemented by digital banking solutions to make banking easier, faster, and more secure for our clients

BDO has one of the largest distribution networks, with more than 1800 operating branches and 5900 teller machines nationwide. BDO also have branches in Hong Kong and Singapore as well as 14 other international 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 30 June 2025. For more information, please visit www.bdo.com.ph.