



24 April 2026

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 Reports**
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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 “**Concreat unit obtains P5-B loan from BDO**” published in the *Philippine Daily Inquirer* on April 23, 2026, as follows:

MANILA, Philippines — Concreat Holdings Philippines Inc., formerly Cemex Holdings Philippines Inc., said one of its key subsidiaries has secured fresh funding to support capital spending and operations.’

In a disclosure on Wednesday, the company said Solid Cement Corp. entered into a term loan facility agreement with BDO Unibank Inc. for up to P5 billion.

Proceeds from the loan will be used to fund capital expenditures and other general corporate purposes, the Concreat said.

To support the transaction, Concreat and another subsidiary, Apo Cement Corp., signed a surety agreement to secure Solid Cement’s obligations under the facility.

The move comes as cement producers continue to invest in capacity and operational improvements amid steady demand tied to infrastructure and construction activities.

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BDO Unibank, Inc. (**BDO**) confirms the accuracy of the above news article.

Very truly yours,


ELMER B. SERRANO
Corporate Information Officer 