COVER SHEET

						3	4	0	0	1

SEC Registration Number

BDO UNIBANK, INC.

(Company's Full Name)

BDO TOWERS VALERO
8741 PASEO DE ROXAS SALCEDO VILL.
MAKATI CITY 1226

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

EDMUNDO L. TAN

(Contact Person)

8840-7000/8702-6000

(Company Telephone Number)

1 2 3 1

Month *Day*

(Fiscal Year)

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

Month *Day*

(Annual Meeting)

(Secondary License Type, If Applicable)

CGFD/MSRD

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. October 30, 2026
   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 incorporation Industry Classification Code:

7. BDO Corporate Center, 7899 Makati Avenue, Makati City, Philippines 0726
   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	5,336,117,024
PREFERRED	618,000,000

11. Indicate the item numbers reported herein:

Item 9

The Board of Directors of BDO Unibank, Inc. (BDO or the "Bank"), at its regular meeting held today, October 30, 2026, approved the following:

1. Financial Statements of BDO as of September 30, 2026 and the release to the press of the attached statement entitled "*BDO Unibank reports ₱63.6 billion net income in 9M 2026*".

BDO posted a net income of ₱63.6 Billion in the first nine months of 2026, underscoring the sustained strength of its core business segments despite the challenging economic environment. Return on equity stood at 13.1%. Loan portfolio grew 16%, driven by double-digit growth across all segments; and ahead of industry's 11% growth. Pre-provision operating profit increased 10%, supported by strong loan growth and disciplined cost management. Asset quality continued to improve, with non-performing loan (NPL) ratio down to 1.60% while NPL cover maintained at 132%. Capital remained sound, with CET 1 ratio at 12.6% and book value per share up 6% to ₱123.60.

2. Increase of the unissued portion of BDO's Peso Bond Program to P500 Billion.

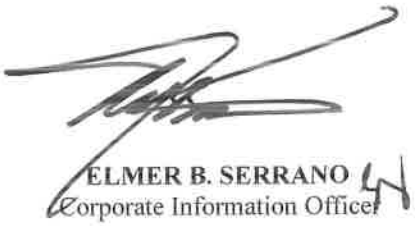
Thank you.

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: October 30, 2026



ELMER B. SERRANO
Corporate Information Officer

FOR IMMEDIATE RELEASE

BDO Unibank reports P63.6 billion net income in 9M 2026

Highlights:

- Results demonstrate the sustained strength of BDO's core businesses.
- Loan portfolio grew 16%, driven by double-digit growth across all segments; and ahead of industry's 11% growth.
- Pre-provision operating profit increased 10%, supported by strong loan growth and disciplined cost management.
- Asset quality continued to improve, with NPL ratio down to 1.60% while NPL cover maintained at 132%.
- Capital remained sound, with CET1 ratio at 12.6% and book value per share up 6% to ₱123.6.

MANILA, Philippines— BDO Unibank, Inc. (BDO) posted a net income of ₱63.6 billion in the first nine months of 2026, up from ₱63.1 billion in the same period last year, underscoring the sustained strength of its core business segments despite the challenging economic environment. Return on equity stood at 13.1%.

The Bank continued its strong operational performance, supported by robust loan growth, double-digit pre-provision operating profit growth and further improvement in asset quality.

Net interest income increased 11% year-on-year as gross customer loans grew 16% to ₱4.1 trillion, driven by broad-based loan portfolio growth across all segments. Total deposits advanced 11%, with current and savings account (CASA) increasing 5%. Non-interest income rose 3%. Operating expense growth remained well managed and within single-digit levels.

Asset quality improved further during the period despite strong lending momentum, with the non-performing loan (NPL) ratio declining to 1.60% from 1.77% a year earlier. NPL coverage ratio remained stable at 132%.

Shareholders' equity rose 6%, with book value per share increasing 6% to ₱123.6. The Bank's common equity Tier 1 (CET1) ratio was at 12.6%.

BDO remains poised to capitalize on opportunities that support its long-term growth objectives amid changing market conditions and a dynamic operating environment, backed by its diversified business model, solid financial position, and market-leading 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, thrift 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 2,000 consolidated operating branches and more than 8,000 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 June 30, 2026. For more information, please visit www.bdo.com.ph