COVER SHEET

SEC Registration Number

							3	4	0	0	1

Company Name

B	D	O		U	N	I	B	A	N	K	,		I	N	C	.														

Principal Office (No./Street/Barangay/City/Town/Province)

B	D	O		C	O	R	P	O	R	A	T	E		C	E	N	T	E	R	,		7	8	9	9				
M	A	K	A	T	I		A	V	E	N	U	E	,		M	A	K	A	T	I		C	I	T	Y				

Form Type	Department requiring the report	Secondary License Type, If Applicable
1 7 - A		

COMPANY INFORMATION

Company's Email Address	Company's Telephone Number/s	Mobile Number
	(632) 8840-7000	

No. of Stockholders	Annual Meeting Month/Day	Fiscal Year Month/Day
		December 31

CONTACT PERSON INFORMATION

The designated contact person ***MUST*** be an Officer of the Corporation

Name of Contact Person	Email Address	Telephone Number/s	Mobile Number
Edmundo L. Tan	**tan.edmundo@bdo.com.ph**	**+63 (2) 8878-4210**	

Contact Person's Address

BDO Towers Valero, 8741 Paseo de Roxas, Makati City

Note: In case of death, resignation or cessation of office of the officer designated as contact person, such incident shall be reported to the Commission within thirty (30) calendar days from the occurrence thereof with information and complete contact details of the new contact person designated.

SECURITIES AND EXCHANGE COMMISSION

SEC FORM 17-A

ANNUAL REPORT PURSUANT TO SECTION 17
OF THE SECURITIES REGULATION CODE AND SECTION 141
OF THE CORPORATION CODE OF THE PHILIPPINES

1. For the fiscal year ended: **31 December 2025**

2. SEC Identification Number: **34001**

3. BIR Tax Identification No.: **000-708-174-000**

4. Exact name of registrant as specified in its charter: **BDO UNIBANK, INC.**

5. Province, Country or other jurisdiction of incorporation or organization: **Metro Manila, Philippines**

6. Industry Classification Code: _____ (SEC Use Only)

7. Address of principal office: **BDO Corporate Center, 7899 Makati Avenue, Makati City**

   Postal Code: **0726**

8. Issuer's telephone number, including area code: **(632) 8840-7000**

9. Former name, former address, and former fiscal year, if changed since last report: **N.A.**

10. Securities registered pursuant to Sections 8 and 12 of the SRC, or Sec. 4 and 8 of the RSA

Title of Each Class	Number of Shares (as of 31 December 2025)
Common Stock, ₱10.00 par value	5,333,999,967
Preferred Stock, ₱10.00 par value	618,000,000

11. Are any or all of these securities listed on a Stock Exchange.

Yes [X] No [ ]

If yes, state the name of such stock exchange and the classes of securities listed therein:

Philippine Stock Exchange	5,333,871,976 Common Shares (as of 31 December 2025)

12. Check whether the issuer:

(a) has filed all reports required to be filed by Section 17 of the SRC and SRC Rule 17.1 thereunder or Section 11 of the RSA and RSA Rule 11(a)-1 thereunder, and Sections 26 and 141 of The Corporation Code of the Philippines during the preceding twelve (12) months (or for such shorter period that the registrant was required to file such reports);

Yes [X] No [ ]

(b) has been subject to such filing requirements for the past ninety (90) days.

Yes [X] No [ ]

13. Aggregate market value of the voting stock held by non-affiliates:
₱317,472,012,298.80 (₱134.60 BDO share price as of 31 December 2025)

TABLE OF CONTENTS

		Page No.
PART I - BUSINESS AND GENERAL INFORMATION		
Item 1	Business	**5**
Item 2	Properties	**20**
Item 3	Legal Proceedings	**73**
Item 4	Submission of Matters to a Vote of Security Holders	**74**
PART II - OPERATIONAL AND FINANCIAL INFORMATION		
Item 5	Market for Issuers Common Equity and Related Stockholders Matters	**75**
Item 6	Management's Discussion and Analysis or Plan of Operations	**81**
Item 7	Financial Statements	**90**
Item 8	Changes in and Disagreements with Accountants on Accounting and Financial Disclosures	**90**
PART III - CONTROL AND COMPENSATION INFORMATION		
Item 9	Directors and Executive Officers of the Issuer	**92**
Item 10	Executive Compensation	**113**
Item 11	Security Ownership of Certain Beneficial Owners and Management	**116**
Item 12	Certain Relationships and Related Transactions	**123**
PART IV - CORPORATE GOVERNANCE		
Item 13	Corporate Governance	**126**
PART V- EXHIBITS AND SCHEDULES		
Item 14	List of Branches, Reports on SEC Form 17-C	**169**
SIGNATURES		**185**

EXHIBITS & ANNEXES

Audited Financial Statements and Independent Auditors' Report
(31 December 2025, 2024 and 2023)
Supplementary Schedules
Sustainability Report

PART I – BUSINESS AND GENERAL INFORMATION

Item 1. Business

1) Business Development

Form and Year of Organization

BDO Unibank, Inc. (BDO or the "Bank"), originally known as Acme Savings Bank, was acquired by the SM Group in 1976. The SM Group is one of the largest conglomerates in the Philippines, with substantial interests in financial services, real estate development, and tourism and entertainment, founded around its core business in commercial centers and retailing. BDO listed its shares on the Philippine Stock Exchange (PSE) on 21 May 2002.

BDO is now the market leader in most of its core business lines following its merger with Equitable PCI Bank (EPCI) in May 2007. The Bank offers a complete array of products and services including Lending (Corporate, and Consumer), Deposit-taking, Foreign Exchange Brokering, Trust and Investments, Credit Cards, Retail Cash Cards, Corporate Cash Management and Remittances. Through its subsidiaries, the Bank offers Leasing and Financing, Investment Banking, Private Banking, Rural Banking, Life Insurance, Property and Casualty Insurance Brokerage, and Online and Traditional Stock Brokerage services.

It has one of the largest branch networks, with 1,994 operating domestic branches (including 637 BDO Network Bank, Inc. (BDO Network) (formerly One Network Bank, Inc.) branches), two full-service branches in Hong Kong and Singapore and 7,716 ATMs, CDMs, branch universal machines (UMs) and corporate cash deposit machines (CCDMs) as of 31 December 2025. BDO’s network includes various overseas remittance subsidiaries and representative offices across Asia, North America, Europe and the United States.

Over the past several years, the Bank has experienced significant growth. This resulted from organic growth arising from a wider array of products and services, as well as through mergers and acquisitions of banks. Sustaining earlier gains, the Bank is currently the largest bank in the Philippines in terms of total assets, loans, deposits and trust assets under management.

BDO's diverse subsidiaries and investments in allied undertakings provide an extensive range of banking and other financial services. The Bank's subsidiaries and associates as of 31 December 2025 are as follows:

Subsidiaries	% Interest Held
Thrift Bank	
BDO Network Bank, Inc. (BDO Network)	85.86%
Investment House	
BDO Capital & Investment Corporation (BDO Capital)	99.88%
Private Banking	
BDO Private Bank, Inc. (BDO Private)	100%
Leasing and Finance	
Averon Holdings Corporation (Averon)	99.88% [1]
BDO Finance Corporation (BDO Finance)	100% [2]
BDO Rental, Inc. (BDO Rental)	100% [3]
BDORO Europe Ltd. (BDORO)	100%
Securities Company	
BDO Securities Corporation (BDO Securities)	99.88% [4]
Real Estate Company	
Equimark-NFC Development Corporation [9]	60%
Insurance Companies	
BDO Life Assurance Company, Inc. (BDO Life)	100% [5]
BDO Insurance and Reinsurance Brokers, Inc. (BDO Insure)	100%
Holding Companies	
Dominion Holdings, Inc. (Dominion Holdings)	88.54% [6]
BDO Strategic Holdings, Inc. (BDOSHI)	100%
Remittance Companies	
BDO Remit (Canada) Ltd.	100%
BDO Remit (Japan) Ltd.	100%
BDO Remit (USA), Inc. (BRUSA) [11]	100%
BDO Remit (UK) Ltd. (BDO Remit UK) [10]	99.88% [1]
BDO Remit Limited	100% [2]
BDO Remit (Macau) Ltd.	100% [7]
BDO Remit International Holdings B.V. (BDO RIH) [9]	96.20% [1]
CBN Greece S.A. [9]	96.13% [8]
Associates	
Taal Land, Inc.	33.33%

Subsidiaries	% Interest Held
NorthPine Land, Inc. [9]	20%
NLEX Corporation (formerly Manila North Tollways Corporation)	12.12%

[1] Effective ownership of BDO through BDO Capital
[2] Effective ownership of BDO through BDOSHI
[3] Effective ownership of BDO through BDOSHI and BDO Finance
[4] 99.20% indirect ownership of BDO through BDO Capital and 0.68% direct ownership of BDO
[5] 97% direct ownership of BDO and 3% indirect ownership of BDO through BDO Capital
[6] As of March 19, 2026, Dominion Holdings, Inc. is no longer a subsidiary of BDO.
[7] Effective ownership of BDO through BDOSHI and BDO Remit Limited
[8] Effective ownership of BDO through BDO Capital and BDO RIH
[9] Under liquidation
[10] For liquidation
[11] For sale or liquidation

None of the Bank's subsidiaries and associates is under any bankruptcy, receivership or similar proceedings. Further, such subsidiaries and associates have not engaged in any material reclassification, merger, consolidation or purchase or sale of a significant amount of assets that is not in the ordinary course of business.

2) Business of Issuer

(i) Principal Products and Services

Deposits

BDO offers a wide array of Peso, US Dollar, and Third Currency deposit products and services catering to a broad and diversified client base. These products cut across all age groups and customer profiles (such as kids, young professionals, entrepreneurs, OFWs and their beneficiaries and retirees). Further details on the Bank's various deposit products can be accessed at its website www.bdo.com.ph.

Remittance

BDO's strength in providing top remittance services lies in its extensive international reach spanning Asia, Europe, North America, and the Middle East. On the distribution side, a strong domestic coverage consisting of the Bank's wide branch network and remittance partners that include, among others, ShoeMart (SM), thrift banks, pawnshops, as well as other financial service partners, complements the Bank's international presence. BDO also has tie-ups with SM and its partner establishments, as well as food outlets that provide clients with unique value-added services such as gift and food remittance delivery.

Trust Services

BDO has created and grown its trust services and investment product offerings to provide solutions for every kind of client or investor need under a trust or an agency agreement. It is currently the dominant player in the local trust industry. In the Unit Investment Trust Fund business, BDO also has a lion's share, a testament to its investment expertise.

Treasury

The Bank provides treasury products and services to clients ranging from retail, middle market and large corporates, both onshore and offshore. These services include purchase and sale of foreign exchange, fixed income securities as well as offering hedging tools (in the form of derivatives) to mitigate the clients' interest and foreign exchange risks. As the Bank is committed to be its clients' partner for growth, the Bank holds periodic economic briefings and forums to keep its clients abreast of the financial market conditions. This also serves as a venue for the Bank to listen to the clients' needs and offer solutions. On several occasions, the Bank has been recognized and has been a recipient of various awards in the area of foreign exchange and fixed income securities.

Transaction Banking

BDO's transaction-based services provide high value-added cash management government entities, and small- and medium-enterprises (SMEs). The Bank's electronic banking services, which include the Bank's 7,716 ATMs, CDMs, CCDM, and UMs, as well as browser-based, mobile app, and landline banking facilities, allow customers to access their accounts and perform an extensive range of banking transactions at their convenience anytime and anywhere.

Meanwhile, the Bank's debit card facility lets customers enjoy the convenience of hassle-free cashless payment and easy cash access using either pre-loaded or account-funded cards

Credit Cards

In the credit card industry, BDO issues the most brands in the country, namely Mastercard, Visa, JCB, UnionPay, Diners Club and American Express, including corporate and tie-up cards with different

companies. It is the market leader in terms of cardholder base, billings and volume of credit card receivables.

The Bank likewise dominates the merchant acquiring business in the Philippines with BDO POS terminals being the pioneering terminals in the industry to accept all major credit and debit cards as well as mobile pay transactions such as BDO Pay, QR Ph, GCash, GrabPay, WeChat Pay and Alipay.

Investment Banking

Through its subsidiary, BDO Capital, the Bank provides expertise and optimal solutions to address the capital raising needs of corporations and government entities plus meet the investment needs of retail and institutional investors. The Bank's strong origination and structuring capabilities, robust distribution network, dominant presence in both the equities and capital markets, and established track record all highlight BDO's brand of investment banking.

Insurance

The Bank provides its clients with a variety of non-life insurance products through BDO Insure, a wholly-owned subsidiary. The Bank also has a bancassurance partnership with BDO Life another wholly-owned subsidiary that permits it to market and sell life insurance through its nationwide network, giving customers access to a wide array of insurance products.

Trade Services

Trade finance plays a key role in the Bank. BDO's commitment to the trade business is reflected in its significant investments in technology, processing capabilities and people. BDO's strategy is to be able to provide a variety of trade solutions that fit clients' requirements at the least cost possible. The Bank take a proactive role in finding out what its clients need and customize trade solutions to meet these needs.

Given BDO's premiere standing in the industry and broad client coverage, BDO is able to capture a significant market share of customers' trade finance transactions.

Trade transactions are being serviced in five (5) Trade Processing Centers geographically located across the country with three (3) centers in Metro Manila and one each in Cebu and Davao. These centers are manned by employees who are trained in all aspects of

international trade processing. Moreover, each center has a dedicated Customer Service team who are equipped to provide prompt response to clients' inquiries and concerns. The Bank also implemented groundbreaking services in the Philippines which include weekend banking and extended banking hours for its domestic branch network.

BDO is also able to service trade requirements of clients who would like to open their Letters of Credit offshore through the trade capabilities of BDO Hong Kong and BDO Singapore branches.

BDO offers a wide variety of documentary products and services including: 1) Letters of Credit (LC); 2) Import LC Openings and Negotiations; 3) Domestic LC; 4) Standby LCs; 5) Trust Receipt Financing; 6) Export Letters of Credit; 7) Export LC Advising and Confirmation; 8) Export Advances; 9) Export Bills Purchase; 10) Non-Letters of Credit; 11) Open account remittances; 12) Documents against Acceptance; 13) Documents against Payment; and, 14) Collection of Advance and Final Duties.

International Desks

The International Desks (IDesks) of BDO's Institutional Banking Group comprise teams of relationship managers with international and local banking experience, dedicated to address the financial needs of foreign companies and nationals conducting business and/or with business interests, or residing in the Philippines, as well as embassies, diplomats, multilateral organizations, foreign chambers of commerce and international schools. IDesk teams have been organized along geographic lines: Australia, New Zealand, India, Taiwan, China, Europe, Middle East, North America, Japan and Korea. Furthermore, several IDesk team members speak Japanese, Korean and the Chinese dialects of Mandarin and Fookien.

Leasing and Finance

BDO Finance provides leasing and financing products to commercial clients. Leasing products include direct leases and sale and leaseback arrangements. Its financing products consist of commercial and consumer loans, installment paper purchases, receivables discounting and factoring. Assets financed include automobiles, trucks, office equipment, industrial, agricultural and office machinery, real property, and financial assets such as receivables.

(ii) Distribution Methods of Products or Services

The Bank's products and services are available mainly through the branches, but select services are also accessible through other channels such as ATMs, call centers, mobile and landline telephones, internet, and point-of sale terminals The Bank's extensive distribution network provides it good market coverage that is superior to many of its competitors. Aside from a branch in Hong Kong and Singapore, and a consolidated domestic network of 1,994 domestic branches and offices (including 637 branches of BDO Network), the Bank has 7,716 ATMs, CDMs, UMs and CCDMs as of 31 December 2025.

The Bank’s foreign operation is comprised of banking branches in Hong Kong and Singapore along with various remittance subsidiaries and representative offices operating in Asia, Europe, and the United States.

(iii) Status of Publicly Announced New Products or Service

The Bank continues to enhance its product offerings, especially its digital services. In February 2025, it launched the new BDO Online website, providing customers with a seamless, secure, and efficient digital banking experience. Key enhancements in the new BDO Online Website include enhanced security, more flexible money transfers, and advance card management. With a modernized interface and enhanced functionality, the new BDO Online website is designed to complement the Bank's existing digital banking ecosystem, including the BDO Online and BDO Pay mobile applications.

BDO, in partnership with VISA, also launched the BDO Visa Signature during the first quarter. The new BDO Visa Signature offers cardholders various benefits, such as low foreign exchange conversion rates for overseas purchases, travel insurance coverage, and complimentary global lounge access, providing entry to a wide network of airport lounges worldwide.

Meanwhile, BDO Insure launched the Vital 3 in the third quarter. Vital 3 is a critical illness plan designed to provide financial protection against three major illnesses: cancer, stroke, and heart attack.

(iv) Competition

The Philippine universal and commercial banking sector consists of 22 universal and 22 commercial banks for a total of 44 banks. Of the universal banks, 13 are private universal domestic banks, 6 are branches of foreign universal banks and 3 are government-controlled universal banks. The commercial banks, meanwhile, consist of 2 private commercial domestic banks, 18 branches of foreign banks, and 2 subsidiaries of foreign banks.

The total assets of the universal/commercial banking system as of December 2025 reached P27.88 trillion. Liabilities amounted to P24.52 trillion of which deposits were at P20.39 trillion. Meanwhile, the system's total capital accounts amounted to P3.36 trillion.

Note: All the data used in the discussion of competition above are from the Bangko Sentral ng Pilipinas (BSP).

(v) Transactions with and/or Dependence on Related Parties

In the ordinary course of business, the Bank has loans, deposits and other transactions with its related parties, and with certain directors, officers, stockholders and related interests (DOSRI). These loans and other transactions are made on the same terms as with other individuals and businesses of comparable risks and in compliance with all regulatory requirements.

(vi) Patents, Trademarks, Licenses, Franchises, Concession, Royalty Agreement or labor contracts including duration

The Bank has registered the following trademarks with the Intellectual Property Office of the Philippines:

No.	Trademarks	Duration
1	BDO Cash Management	September 13, 2013 to September 13, 2033
2	BDO Kabayan Loans	September 13, 2013 to September 13, 2033
3	BDO Kabayan Auto Loan	September 13, 2013 to September 13, 2033
4	BDO Kabayan Home Loan	September 13, 2013 to September 13, 2033
5	BDO Kabayan Personal Loan	September 13, 2013 to September 13, 2033
6	BDO Asenso Kabayan	September 13, 2013 to September 13, 2033
7	BDO Remit	September 13, 2013 to September 13, 2033
8	BDO Remit	September 13, 2013 to September 13, 2033
9	BDO Kabayan Savings	September 13, 2013 to September 13, 2033

No.	Trademarks	Duration
10	BDO Kabayan Bills Bayad	September 13, 2013 to September 13, 2033
11	BDO Remit	September 13, 2013 to September 13, 2033
12	BDO Stylized and in color	September 13, 2013 to September 13, 2033
13	BDO Padala & Device	September 13, 2013 to September 13, 2033
14	BDO Banco De Oro (wordmark)	September 13, 2013 to September 13, 2033
15	BDO Unibank (wordmark)	September 13, 2013 to September 13, 2033
16	BDO Unibank (device)	September 13, 2013 to September 13, 2033
17	BDO Unibank (device)	September 13, 2013 to September 13, 2033
18	bdo.com.ph	May 4, 2014 to May 4, 2034
19	BDO Stylized and in color	May 9, 2014 to May 9, 2034
20	BDO Banco De Oro (Device in blue bg)	May 4, 2014 to May 4, 2034
21	BDO Insurance Brokers, Inc.	May 4, 2014 to May 4, 2034
22	BDO Private Bank	May 4, 2014 to May 4, 2034
23	BDO Foundation, Inc.	May 2, 2014 to May 2, 2034
24	BDO Capital & Investment Corporation	May 4, 2014 to May 4, 2034
25	BDO Securities Corporation	April 29, 2014 to April 29, 2034
26	Banco De Oro (wordmark)	May 12, 2011 to May 12, 2031
27	BDORO Europe Ltd.	April 3, 2014 to April 3, 2034
28	BDORO Europe Ltd.	April 3, 2014 to April 3, 2034
29	BDORO	May 8, 2014 to May 8, 2034
30	BDORO	May 8, 2014 to May 8, 2034
31	Kabayan Personal Loan	June 30, 2008 to June 30, 2028
32	Kabayan Home Loan	June 23, 2008 to June 23, 2028
33	Kabayan Auto Loan	June 23, 2008 to June 23, 2028
34	We Find Ways (wordmark)	November 20, 2014 to November 20, 2034
35	BDO Banco De Oro	May 7, 2025 to May 7, 2031
36	BDO Life (wordmark)	August 4, 2016 to August 4, 2026
37	BDO Life	September 8, 2016 to September 8, 2026
38	BDO Life	September 8, 2016 to September 8, 2026
39	BDO Life	October 6, 2016 to October 6, 2026
40	BDO Life	October 6, 2016 to October 6, 2026
41	We Protect	September 1, 2016 to September 1, 2026
42	We Protect	September 1, 2016 to September 2, 2026
43	We protect (logo in blue bg)	September 8, 2016 to September 8, 2026
44	We Protect (wordmark)	September 8, 2016 to September 8, 2026
45	BDO Life	September 8, 2016 to September 8, 2026
46	BDO Life	September 8, 2016 to September 8, 2026
47	BDO Invest Online(wordmark)	December 8, 2016 to December 8, 2026
48	Just Debit with BDO (wordmark)	May 11,2017 to May 11,2027
49	BDO Kabayan	March 1, 2018 to March 1, 2028

No.	Trademarks	Duration
50	BDO Kabayan	December 21, 2017 to December 21, 2027
51	BDO Kabayan	December 21, 2017 to December 21, 2027
52	BDO Kabayan	December 21, 2017 to December 21, 2027
53	BDO Kabayan	December 21, 2017 to December 21, 2027
54	BDO Kabayan	December 21, 2017 to December 21, 2027
55	BDO Unibank(wordmark)	May 31, 2018 to May 31, 2028
56	BDO Unibank (Device)	May 31, 2018 to May 31, 2028
57	BDO Banco De Oro (Device)	May 31, 2018 to May 31, 2028
58	BDO Remit (Device)	May 31, 2018 to May 31, 2028
59	BDO We Find Ways (Dreamline marks)	February 3, 2018 to February 3, 2028
60	BDO We Find Ways (Dreamline marks)	February 3, 2018 to February 3, 2028
61	BDO We Find Ways (Dreamline marks)	February 3, 2018 to February 3, 2028
62	BDO We Find Ways (Dreamline marks)	February 3, 2018 to February 3, 2028
63	BDO NETWORK BANK (wordmark)	August 29, 2019 to August 29, 2029
64	BDO NETWORK BANK, INC. (wordmark)	August 29, 2019 to August 29, 2029
65	WE FIND WAYS (wordmark)	July 28, 2019 to July 28, 2029
66	BDO WE FIND WAYS (wordmark)	November 7, 2019 to November 7, 2029
67	BDO We find ways (black)	November 7, 2019 to November 7, 2029
68	BDO We find ways (blue)	November 7, 2019 to November 7, 2029
69	BDO We find ways (blue and yellow)	December 5, 2019 to December 5, 2029
70	WE FIND WAYS (wordmark)	January 19, 2020 to January 19, 2030
71	We find ways	January 19, 2020 to January 19, 2030
72	BDO (wordmark)	November 7, 2019 to November 7, 2029
73	BDO Remit (wordmark)	June 28, 2020 to June 28, 2030
74	We find ways (blue)	November 7, 2019 to November 7, 2029
75	We find ways (yellow)	November 7, 2019 to November 7, 2029
76	BDO Network Bank Logo (Horizontal)	April 4, 2020 to April 4, 2030
77	BDO Network Bank Logo (Vertical)	April 4, 2020 to April 4, 2030
78	FIND YOUR WAY (wordmark)	June 28, 2020 to June 28, 2030
79	BDO Finance (wordmark)	November 20, 2020 to November 20, 2030
80	BDO Finance Corp. (wordmark)	November 20, 2020 to November 20, 2030
81	BDO Finance logo (vertical white bg)	December 6, 2020 to December 6, 2030
82	BDO Finance logo (horizontal white bg)	December 6, 2020 to December 6, 2030
83	BDO PRIME (wordmark)	February 26, 2021 to February 26, 2031

No.	Trademarks	Duration
84	BDO Pension 360	July 30, 2021 to July 30, 2031
85	BDO Pension 360°	July 30, 2021 to July 30, 2031
86	BDO Easy Investment Plan	July 30, 2021 to July 30, 2031
87	BDO Easy Pension Pay	July 30, 2021 to July 30, 2031
88	Plan B (blue bg)	February 28, 2022 to February 28, 2032
89	Plan B (black font)	April 7, 2022 to April 7, 2032
90	Plan B (blue font)	February 28, 2022 to February 28, 2032
91	Deals on Wheels	September 8, 2022 to September 8, 2032
92	SME Ready Check	October 6, 2022 to October 6, 2032
93	BDO Deals	September 8, 2022 to September 8, 2032
94	Diamond Rewards	November 5, 2015 to November 5, 2025
95	BDO Rewards	November 10, 2014 to November 10, 2034
96	BDO Rewards	November 10, 2014 to November 10, 2034
97	Emerald Rewards	November 10, 2014 to November 10, 2034
98	Cash Agad	August 4, 2016 to August 4, 2026
99	Cash Agad in Partnership with BDO	October 27, 2016 to October 27 2026
100	Insure me, insurance made easy (white background)	December 9, 2018 to December 9, 2028
101	Insure me, insurance made easy (blue background)	December 9, 2018 to December 9, 2028
102	Insure me, insurance made easy @SM (white background)	December 9, 2018 to December 9, 2028
103	Insure me, insurance made easy @SM (blue background)	December 9, 2018 to December 9, 2028
104	Insure me (white background	September 9, 2018 to September 9, 2028
105	Insure me (blue background	September 9, 2018 to September 9, 2028
106	BDO Insure	July 11, 2019 to July 11, 2029
107	BDO Insure	July 11, 2019 to July 11, 2029
108	BDO Insure	July 11, 2019 to July 11, 2029
109	BDO Insure	July 11, 2019 to July 11, 2029
110	BDO INSURE(wordmark)	July 11, 2019 to July 11, 2029
111	Dominion Holdings	June 15, 2023 to June 15, 2033
112	Dominion Holdings	June 15, 2023 to June 15, 2033
113	Dominion Holdings	June 15, 2023 to June 15, 2033
114	Dominion Holdings	June 15, 2023 to June 15, 2033
115	Cash Agad Partner ng BDO Lahat ng atm card, pwede!	October 30, 2023 to October 30, 2033
116	NEGOSYANTE DAY	January 19, 2024 to January 19, 2034
117	BDO PAY (wordmark)	July 11, 2024 to July 11, 2034
118	BDO CHECKOUT (word)	August 22, 2024 to August 22, 2034
119	BDO ONLINE (word)	July 11, 2024 to July 11, 2034
120	BDO Online (logo horizontal)	July 11, 2024 to July 11, 2034
121	BDO Online (logo vertical)	July 11, 2024 to July 11, 2034

No.	Trademarks	Duration
122	BDO Pay (logo horizontal)	July 11, 2024 to July 11, 2034
123	BDO Pay (logo vertical)	July 11, 2024 to July 11, 2034
124	BDO Checkout (horizontal logo)	August 22, 2024 to August 22, 2034
125	BDO Checkout (vertical logo)	August 22, 2024 to August 22, 2034
126	BDO NETWORK, A SAVINGS BANK (re-filed)	October 31, 2024 to October 21, 2034
127	BDO NETWORK BANK, A SAVINGS BANK (re-filed)	October 31, 2024 to October 21, 2034
128	BDO Insurance and Reinsurance Brokers, Inc. (logo blue bg)	January 18, 2025 to January 18, 2035
129	BDO Insurance and Reinsurance Brokers, Inc. (logo black font)	January 18, 2025 to January 18, 2035
130	BDO Insurance and Reinsurance Brokers, Inc. (logo blue font)	January 18, 2025 to January 18, 2035
131	Cash Agad Partner ng BDO (logo)	March 24, 2025 to March 24, 2035
132	One Network A Rural Bank of BDO (horizontal logo)	July 24, 2025 to July 24, 2035
133	One Network A Savings Bank of BDO (horizontal logo)	July 24, 2025 to July 24, 2035
134	BDO Prime (logo) re-filed	October 31, 2024 to October 31, 2034
135	ONB	July 7, 2016 to July 7, 2026
136	ONE NETWORK	July 28, 2016 to July 28, 2026
137	BDO Private Banking (logo in black)	August 1, 2024 to August 1, 2034
138	BDO Private Banking (logo in gold)	August 1, 2024 to August 1, 2034
139	BDO Private Banking (logo in black)	August 1, 2024 to August 1, 2034
140	AUTOMATED TAO MACHINE	October 18, 2025 to October 18, 2035
141	BDO Banco De Oro Kabayan Auto Loan	September 13, 2023 to September 13, 2033
142	BDO Banco De Oro Kabayan Personal Loan	September 13, 2023 to September 13, 2033
143	Just Debit with BDO	May 11, 2017 to May 11, 2027
144	BDOPERA	April 12, 2018 to April 12, 2028
145	BDO Easy Retirement Plan	October 14, 2018 to October 14, 2028
146	NEGOSYANTE HOUR	January 19, 2024 to January 19, 2034
147	KABAYAN CASH LOAN	May 25, 2024 to May 25, 2034
148	ABOT ANG PANGARAP	October 3, 2024 to October 3, 2034
149	ABOT PANGARAP PAG BDO ANG KAUSAP	October 3, 2024 to October 3, 2034
150	BDO NETWORK BANK NEGOSYANTE LOAN	March 2, 2025 to March 2, 2035

No.	Trademarks	Duration
151	BDO NETWORK BANK NEGOSYANTE CHECK	June 2, 2025 to June 2, 2035
152	BDO NETWORK BANK SIMPLE LANG	June 14, 2025 to June 14, 2035
153	TARA NA SA BDO!	June 23, 2025 to June 23, 2035
154	KAPITBAHAY MO NA ANG ATM	December 25, 2025 to December 25, 2035

(vii) Governmental Approval of Principal Products or Services

The Bank secures approval from the BSP for its products and services, as required.

(viii) Effect of Existing or Probable Governmental Regulations on the Business

Being a banking institution subject to the General Banking Law and banking regulations, BDO is under the supervision of the BSP, whose approval BDO requires to undertake certain activities. BDO strictly complies with the BSP requirements in terms of reserves, liquidity position, limits on loan exposure, limits on net open foreign exchange position, provision for losses, anti-money laundering provisions and other regulatory requirements.

(ix) Estimate of Amount Spent for Research and Development Activities

This is not applicable to the Bank.

(x) Total Number of Employees

The Bank has a total of 47,111 employees as of 31 December 2025 broken down as follows:

	Non-Officers	Officers	TOTAL
Total for Parent Company	**19,124**	**19,158**	**38,282**
Head Office	2,547	11,215	**13,762**
Branches	16,577	7,943	**24,520**
Total for Subsidiaries	**2,702**	**6,127**	**8,829**
TOTAL EMPLOYEES	**21,826**	**25,285**	**47,111**

Bank staff employees, other than those expressly excluded in the Collective Bargaining Agreement (**CBA**), are represented by the Banco De Oro Employees Association (the **Union**), an affiliate of the Associated Labor Unions. The Bank's CBA is in effect for a period of five years from 1 November 2025 to 31 October 2030 in so far as the representation aspect is concerned. Discussion on the renewal of economic provisions for the covered period from 1 November 2028 to 31 October 2030 shall be conducted on a future date.

The Bank has not suffered any strikes since it started operations, and the management of the Bank considers the maintenance of harmonious relations with its employees and the Union as one of its key human capital agenda.

(xi) Risk Management

Risk management at BDO begins at the highest level of the organization. At the helm of the risk management infrastructure is the Board of Directors who is responsible for establishing and maintaining a sound risk management system. The Board of Directors assumes oversight over the entire risk management process.

The Board of Directors has the ultimate responsibility for all risks taken by the Bank. It regularly reviews and approves the institution's tolerance for risks, as well as, the business strategy and risk philosophy of the Bank. It takes the lead in disseminating the institution's risk philosophy and control culture throughout the organization. It approves strategies and implementing policies affecting the management of all types of risks relating to the Bank's activities. It sets the risk-based organizational structure that will implement and ensure the effectiveness of the overall risk control system of the Bank. Towards this end, it is regularly updated on developments that could materially affect the Bank's liquidity position or the value of its resources. Likewise, the Board is responsible for overseeing the investment and credit activities of the Bank.

The Board of Directors has constituted committees tasked with key functions in the over-all risk framework of the Bank. The Risk Management Committee (**RMC**) is responsible for the development and oversight of the Bank's risk management program. The Executive Committee (**EXCOM**) has responsibility over the approval processes of the Bank's loans and investments, property-related proposals, as well as, other credit-related issues over a prescribed amount delegated by the Board of Directors. The Asset and Liability Committee (**ALCO**) is tasked with managing the Bank's balance sheet and off-balance sheet activities, maintaining adequate liquidity, ensuring sufficient capital and

appropriate funding to meet all business requirements within regulatory limits. The Risk Management Group (**RMG**) is mandated to adequately and consistently evaluate, manage, control, and monitor the overall risk profile of the Bank's activities across the different risk areas (i.e. credit, liquidity, market, interest rate, operational, and environmental and social risks).

The Bank operates an enterprise-wide risk management system to address the risks it faces in its banking activities, including credit, liquidity, market, interest rate, operational risks (including business continuity risk, IT risk, information security and cybersecurity risks, data privacy risk, and social media risk), consumer protection risk, and environmental & social risks. The Bank's RMC has overall responsibility for the Bank's risk management system and sets risk management policies across the full range of risks to which the Bank is exposed. It is responsible for approving the risk management plan developed by management, defining the policies, limits, and strategies for managing and controlling the major risks of the Bank. It oversees the system of limits of discretionary authority that the Board of Directors delegates to management under its purview, ensures that the system of limits of discretionary authority remains effective, that the limits are observed, and immediate corrective actions are taken whenever limits are breached. It is also responsible for evaluating the risk management plan as needed to ensure its continued relevance, comprehensiveness and effectiveness.

The RMC is a Board-Level Committee composed of three (3) members of the Board of Directors, with Vipul Bhagat (Independent Director) as Chairman, and Jones M. Castro, Jr. (Non-Executive Director) and Alfredo E. Pascual (Independent Director) as Members. Christopher A. Bell-Knight, Dioscoro I. Ramos, and Nestor V. Tan serve as Advisors.

Below is the attendance of the members for the Committee meetings in 2025:

	No. of Meetings Attended	Total No. of Meetings	Percentage
Vipul Bhagat	12	12	100.00%
Jones M. Castro, Jr.	12	12	100.00%
Alfredo E. Pascual *	7	7	100.00%
Dioscoro I. Ramos **	5	5	100.00%

* Appointed as Member of the RMC on 25 April 2025, hence, attendance count started on 30 May 2025

** Term as Member of the RMC ended and was appointed as Advisor on 25 April 2025

Item 2 – Properties

Description of Property

(1) Principal Properties Owned

A. Presented below is a list of the Bank's principal properties as of 31 December 2025 owned by the Bank and utilized as Head Offices:

No.	NAME	ADDRESS
1	BDO Building (Radio Marine - MTech)	BDO Bldg., Sen. Gil Puyat Avenue corner Paseo de Roxas, Brgy. Bel-Air, Makati City
2	BDO Corporate Center – Makati *	7899 Makati Avenue cor. H.V. Dela Costa St., Makati City
3	BDO Corporate Center – Ortigas	12 ADB Avenue Ortigas Center Mandaluyong City
4	BDO Salcedo-Tower	156 Valero St., Bel-air, Makati District 1, Makati City 1227
5	BDO Towers Paseo	8741 Paseo de Roxas Cor. Villar St. Salcedo Village Makati

** Building under Construction*

B. Presented below is a list of the Bank's principal properties as of 31 December 2025 owned or majority-owned by the Bank which are utilized as Head Offices and partly tenanted:

No.	NAME	ADDRESS
1	BDO Equitable Bank Tower	8751 Paseo de Roxas, Makati City
2	BDO Towers Valero	Valero corner Villar St., Salcedo Village, Makati City, Metro Manila
3	Dagupan Vicar	Vicar Hotel Bldg. along A.B. Fernandez Ave. Brgy. Herrero Perez Dagupan City, Pangasinan
4	Pacific Star Building	Makati Avenue, Makati City
5	The Podium West Tower	The Podium West Tower, 12 ADB Avenue, Ortigas Center, Barangay Wack-Wack Greenhills East Mandaluyong City

C. Presented below is a list of the Bank's real properties as of 31 December 2025 owned by the Bank and utilized as BDO branches:

(a) Metro Manila Branches

No.	BRANCH	ADDRESS
1	A. Santos - St. James	8406 A. Santos Avenue, Brgy. BF Homes, Parañaque City

No.	BRANCH	ADDRESS
2	ADB Avenue Ortigas	Robinsons PCIBank Tower, ADB Avenue, Ortigas Center, 1600 Pasig City
3	Airport Road	Airport Road corner Quirino Avenue, Baclaran, Parañaque City
4	Alfaro - Salcedo Village	G/F PCCI Bldg., 118 Leviste Street, Salcedo Village, Makati City
5	Arranque - T. Alonzo	733 T. Alonzo St., Brgy. 299, Zone 29, Sta. Cruz, Manila
6	Asia Tower - Paseo	G/F Asia Tower corner Paseo De Roxas & Benavides St.,1229 Makati City
7	Aurora Blvd - Notre Dame	0137 Aurora Blvd. corner Notre Dame St., Cubao, 1110 Quezon City
8	Aurora Blvd - Yale	Aurora Blvd. corner Yale St., Cubao, Quezon City
9	Baclaran - Redemptorist Road	Redemptorist Road, Baclaran, Parañaque, Metro Manila
10	Bagtikan - Chino Roces Avenue	Unit 102 G/F Pryce Center Condominium, 1179 Chino Roces Avenue corner Bagtikan St., San Antonio Village, Makati City
11	BDO Corporate Center	G/F, BDO Towers Paseo, 8741 Paseo de Roxas corner Villar St., Salcedo Village, Bel-Air, Makati City 1200
12	BDO Corporate Center Ortigas	2/F, BDO Corporate Center Ortigas, 12 ADB Avenue, Brgy. Wack-Wack, Mandaluyong City
13	Bel-Air - Gil Puyat	Country Space 1 Condominium Bldg., Sen. Gil Puyat Avenue, Bel-Air Village, 1209 Makati City
14	BGC - Fort Victoria	Unit 108B, G/F, Fort Victoria Condominium, 5th Avenue corner Rizal Avenue, Bonifacio Global City, Fort Bonifacio, Taguig City
15	Bicutan - Doña Soledad Ave. Ext.	Lot 3 Block 1, Doña Soledad Avenue Extension, Better Living Subd., Brgy. Don Bosco, Parañaque City
16	Blumentritt - Laong Laan	Laong Laan St. corner Blumentritt St., Brgy. 516, Zone 051, Sampaloc, Manila
17	Blumentritt - San Juan	Lot 11-B, Blk. 127 Blumentritt corner Sto. Toribio St., San Juan City
18	Boni - Maysilo	74 Maysilo Circle corner Boni Avenue, Mandaluyong City
19	C. Palanca - Quiapo	132 Carlos Palanca St., Quiapo, Manila
20	C.M. Recto - Nicanor Reyes	1925 C.M. Recto Avenue corner Nicanor Reyes St., Brgy. 395, Zone 41, District 4, Sampaloc, Manila
21	C.M. Recto - San Sebastian	2070 C.M. Recto St., 1008 Sampaloc, Manila
22	Caloocan - Sangandaan	628 A. Mabini St., 1408 Sangandaan, Caloocan City
23	Corinthian Gardens	BDO Leasing Center, Ortigas Avenue, Quezon City
24	Dasmariñas St. - Binondo	BDO Bldg., Dasmariñas St., Binondo, 1006 Manila
25	Dian - Gil Puyat	G/F EPCIB Bldg., Sen. Gil Puyat Avenue corner Dian St., Makati City
26	E. Rodriguez	1162 E. Rodriguez Sr. Avenue, New Manila, Quezon City

No.	BRANCH	ADDRESS
27	EDSA - Reliance St.	G/F Paragon Plaza, 162 EDSA corner Reliance St., Mandaluyong City
28	Fairview	Don Mariano Marcos Avenue, Fairview, Quezon City
29	Grace Park - 8th Avenue	259 Rizal Avenue Extension, Grace Park, Caloocan City
30	Grace Park - 9th Avenue	414 Rizal Avenue Extension, Grace Park, 1400 Caloocan City
31	Grace Park - 10th Avenue	359 Rizal Avenue Extension, Brgy. 62, Grace Park, Caloocan City
32	Greenhills - Missouri	12 Missouri St., Northeast Greenhills, Brgy. Greenhills, San Juan City
33	Greenhills - Roosevelt	EBC Bldg., Ortigas Avenue corner Roosevelt Avenue, Greenhills, San Juan City
34	Greenhills North	Unit 102-103 Sunrise Condominium, Ortigas Avenue, 1500 San Juan City
35	Ilaya - M. De Santos	632 M. de Santos St., Manila
36	Kalentong	MRDC Bldg., Shaw Blvd. corner Gen. Kalentong St., Mandaluyong City
37	Las Piñas - Pamplona	1741 Alabang-Zapote Road, Pamplona Dos, Las Piñas
38	Las Piñas - Philamlife Avenue	Alabang-Zapote Road, Pamplona Tres, 1740 Las Pinas City
39	Leveriza - Libertad	212 Libertad St., Pasay City
40	Luneta - T.M. Kalaw	707 T.M. Kalaw St. corner Churruca St., Ermita, Manila
41	Makati - Pasay Road	845 One Corporate Plaza Condominium, A. Arnaiz Avenue, San Lorenzo, Makati City
42	Makati Avenue - Ayala	L.V. Locsin Bldg., Ayala Avenue corner Makati Avenue, 1228 Makati City
43	Makati Cinema Square	Makati Cinema Square, Pasong Tamo, 1229 Makati City
44	Malabon	725 Rizal Avenue, San Agustin, Malabon City
45	Malabon - Rizal Avenue	694 Rizal Avenue, 1470 Malabon, Metro Manila
46	Marikina - Bayanbayanan	48 Bayanbayanan Avenue, Brgy. Concepcion Uno, Marikina City
47	Marikina - Concepcion	17 Bayan-Bayanan Avenue, Concepcion, Marikina City
48	Marikina - Sumulong Highway	Corner E. Dela Paz St. Amang Rodriguez Avenue, Sto. Nino, Marikina City
49	Marulas - MacArthur Highway	Lot 16 & 17 MacArthur Highway, Valenzuela, Metro Manila
50	Medical Plaza - Legaspi Village	Unit 101, G/F Medical Plaza Makati, Amorsolo St. corner Dela Rosa St., Legaspi Village, Makati City
51	Muntinlupa - National Highway	8 National Highway corner Aguila St., Brgy. Putatan, Muntinlupa
52	N. Domingo - Araneta Avenue	71 N. Domingo St. corner Katubusan St., Brgy. Rivera, San Juan City

No.	BRANCH	ADDRESS
53	Novaliches - Forest Hills	Lot 2 D 1 Quirino Avenue, Novaliches, Quezon City
54	Ortigas - Exchange Road	G/F, PSE Center, Exchange Road, Ortigas Commercial Complex, Pasig City
55	Ortigas Avenue	209 Ortigas Avenue, Greenhills, San Juan, MM
56	Paco - A. Linao	1635-1641 A. Linao St., Paco, Manila
57	Padre Faura - A. Mabini	A. Mabini corner Padre Faura St., 1000 Ermita, Manila
58	Pasay	Libertad corner Colayco St., Pasay City
59	Paseo - Gil Puyat	BDO Building, 381 Sen. Gil Puyat Avenue corner Paseo de Roxas, Brgy. Bel-Air, Makati City
60	Paseo Tower - Makati	Equitable Bank Tower, 8751 Paseo de Roxas, Makati City
61	Pasig - Danny Floro	125 Shaw Blvd. corner Danny Floro St. Pasig City
62	Pasig - Manggahan	Amang Rodriguez Avenue, Manggahan, Pasig City
63	Pasig - Market Avenue	8 Market Avenue, Brgy. Palatiw, Pasig City
64	Pasig - Sixto Antonio Ave. Pilapil	Lot 2 B, Sixto Antonio Ave., Brgy. Kapasigan, Pasig City
65	Perea - Paseo	G/F Universal Re Bldg., 106 Paseo de Roxas 1228 Makati City
66	Pioneer Highlands - Madison	Unit 01 (facing Madison St.) LG/F Globe Telecom Plaza 1 Bldg., Pioneer St. corner Madison St., Mandaluyong City
67	Pitimini - Roosevelt	EBC Bldg., Roosevelt Avenue corner Pitimini St., SFDM, Quezon City
68	Plaza Sta. Cruz - Dasmariñas St.	377 Plaza Sta. Cruz, Brgy. 303, Zone 29, Sta. Cruz, Manila
69	President's Avenue - BF Parañaque	President's Avenue corner J. Elizalde St., BF Homes, Parañaque, Metro Manila
70	Quezon Avenue - Heroes Hill	1052 Quezon Avenue, 1103 Quezon City
71	Quezon Avenue - West Triangle	Lot 3-B, Quezon Ave. Extension, Brgy. West Triangle, Quezon City
72	Quiapo - Quinta Market	Quezon Blvd. corner C. Palanca St., Quiapo, Manila
73	Reposo - Makati	EBC Bldg., JP Rizal corner N. Garcia (Formerly Reposo), Makati City
74	Rizal Avenue - Cavite St.	2502-2504 Rizal Avenue corner Cavite St., Brgy. 366, Zone 37, District 3, Sta. Cruz, Manila
75	Rockwell Center - Makati	Lot 3 Block 7, Rockwell Drive, Rockwell Center, Poblacion, Makati City
76	Salcedo Tower	G/F, BDO Salcedo Tower, 156 Valero St., Bel-Air, Makati District 1, Makati City 1227
77	Shaw Blvd. - Stanford	EBC Bldg., Shaw Blvd. corner Stanford St., Mandaluyong City
78	St. Ignatius - Katipunan	BDO Bldg., 137 Katipunan Avenue, St. Ignatius, Quezon City

No.	BRANCH	ADDRESS
79	Strata 100 - Ortigas	G/F Strata 100 Bldg., Don Francisco Ortigas Jr., Pasig City
80	Taft - Vito Cruz	Bankard Bldg., 2422 Taft Avenue, 1004 Malate, Manila
81	Taft Avenue - Estrada St.	2F, Bankard Bldg., 2422 Taft Avenue, Brgy. 727, Zone 79, Malate, 1004, Manila
82	Timog - South Triangle	G/F President Tower, 81 Timog Ave. corner Scout Ybardolaza St., Brgy. South Triangle, Diliman, Quezon City
83	Tomas Morato - Kamuning	Tomas Morato Ave. corner Kamuning Road, Brgy. Kamuning, Quezon City
84	Tutuban	DS 17-18 Tutuban Primeblock, Tutuban Center, CM Recto, Manila
85	U.N. Avenue - J. Bocobo	EBC Bldg., UN Avenue corner J. Bocobo St., Ermita, Manila
86	V.A. Rufino - Valero	G/F Chattam House, Herrrera St. corner Valero St. & San Agustin St., Salcedo Village, Makati City
87	Valenzuela - Malanday MacArthur Highway	656 MacArthur Highway, Brgy. Malanday, Valenzuela City 1444
88	West Trade Center - West Avenue	Unit #1, G/F West Trade Center, West Avenue, Quezon City
89	Yakal - Chino Roces Avenue	Units 2 & 3, G/F Tower 2, Avida Towers Makati West Condominium, corner Yakal, Lumbayao and Malugay Sts., San Antonio Village, Makati City

(b) Provincial Branches

No.	BRANCH	ADDRESS
1	Angeles - Balibago	BDO Building along Ramon Tang Avenue, Diamond Subd., Balibago, Angeles City, Pampanga
2	Angeles - MacArthur Highway	Lot 1, MacArthur Highway corner Magalang Avenue, Brgy. Salapungan, Angeles City, Pampanga
3	Angeles - Miranda	BDO Bldg., Miranda St., Sto. Rosario, Angeles City, Pampanga
4	Antique	Corner Gov. Villavert St. & Gov. Gella St., San Jose, Antique 5700
5	Bacolod - Capitol Shopping	Benigno Aquino Drive, Capitol Shopping 6100 Bacolod City, Negros Occidental
6	Bacolod - Gatuslao	26 & 28 Gov. V. Gatuslao St., Bacolod City, Negros Occidental
7	Bacolod - Lacson	Lacson St. corner Galo St., 6100 Bacolod City, Negros Occidental
8	Bacolod - Plaza	Araneta Ave. corner Gonzaga St., 6100 Bacolod City, Negros Occidental
9	Bacolod - Rosario Lacson	Lot 296-B-7, Lacson St. corner Rosario St., Bacolod City, Negros Occidental
10	Balanga - A. Banzon	A. Banzon St., Brgy. Poblacion, Balanga City, 2100 Bataan
11	Baliwag - JP Rizal	J.P. Rizal St., San Jose, Baliwag, Bulacan
12	Batangas - Nasugbu	J.P. Laurel St., Brgy. Poblacion, Nasugbu, Batangas
13	Batangas - Sto. Tomas	Maharlika Highway, San Antonio, Sto. Tomas, Batangas

No.	BRANCH	ADDRESS
14	Batangas City - Rizal Avenue	Rizal Avenue corner P. Burgos St., 4200 Batangas, Batangas City
15	BDO Corporate Center Cebu	2/F, BDO Corporate Center Cebu, Fuente Osmeña Rotunda, Brgy. Capitol Site, Cebu City Philippines 6000
16	Biñan	A. Bonifacio St., Barrio Canlalay, Biñan, Laguna
17	Bukidnon - Valencia	M.L. Quezon St. corner G. Laviña Avenue, Valencia City, Bukidnon 8709
18	Cabanatuan - Maharlika Road	Maharlika Road near corner Sanciangco St., Brgy. Sanbermicristi, Cabanatuan City, Nueva Ecija
19	Cabanatuan - Maharlika South	BDO Building, Maharlika Highway, Brgy. Dicarma, Cabanatuan City, Nueva Ecija
20	Cagayan - Aparri	Rizal St. corner Balisi St., Centro 8, Aparri, Cagayan
21	Cagayan de Oro - Lapasan	C.M. Recto Highway, Lapasan, 9000 Cagayan de Oro City, Misamis Oriental
22	Cagayan de Oro - Velez	Velez Road corner Abejuela St., Cagayan de Oro
23	Calamba Crossing	G/F, BDO Bldg., Old National Highway, Crossing, Brgy. Uno, Calamba City, Laguna 4027
24	Cavite - Dasmariñas Techno Park	Governor's Drive, Brgy. Paliparan I, Dasmariñas, Cavite
25	Cavite - General Trias Gateway	Gateway Business Park, C. Delos Reyes Avenue, 4107 Gen. Trias, Cavite
26	Cavite - GMA Congressional Road	Lot 4 Block C-5-CL, Congressional Road, Brgy. Poblacion 1, Gen. Mariano Alvarez (GMA) Cavite
27	Cavite - Imus Anabu	Gen. Aguinaldo corner Ambrosia Road, Anabu I, Imus, Cavite
28	Cavite City - P. Burgos	Corner P. Burgos St. & P. Julio St., Caridad, 4100 Cavite City
29	Cebu - Borromeo	Borromeo St. corner Magallanes St., Cebu City
30	Cebu - F. Gonzales	F. Gonzales St. corner Magallanes St., Cebu City
31	Cebu - Gorordo	Gorordo Avenue, Lahug, 6000 Cebu City
32	Cebu - Magallanes Plaridel	Magallanes St. corner Plaridel St., 6000 Cebu City
33	Cebu - North Reclamation	Blk. 20-A corner Port Centre Avenue & Juan Luna Avenue, North Reclamation Area, Cebu City
34	Cebu Mandaue - M.C. Briones	M.C. Briones St., National Highway, Brgy. Bakilid, Mandaue City, Cebu
35	Cotabato - Kidapawan	Quezon Blvd., 9400 Kidapawan, North Cotabato
36	Cotabato - Makakua	Makakua St., 9600 Cotabato City, Maguindanao
37	Dagupan - Fernandez	A.B. Fernandez Avenue, Brgy. Pantal, Dagupan City, 2400 Pangasinan
38	Davao - C.M. Recto	383 Claro M. Recto St., Davao City
39	Davao - Claveria	BDO Building, No. 30 C.M. Recto Ave., Poblacion, Davao City
40	Davao - Digos	Rizal Avenue, Zone II, Digos, Davao Del Sur
41	Davao - JP Laurel	Landco-PDCP Corporate Center, JP Laurel Avenue, Bajada, Davao City
42	Davao - Mati	Rizal St. corner Mabini St., 8200 Mati, Davao Oriental
43	Davao - Tagum	577 Rizal St., 8100 Tagum, Davao Del Norte
44	Davao - Toril	Agton St., Toril, Davao City
45	Dipolog - Quezon Ave.	Quezon Avenue, 7100 Dipolog City, Zamboanga Del Norte

No.	BRANCH	ADDRESS
46	Dumaguete - Colon	Colon St. fronting Bldg. V of City Public Market, Poblacion 003, Dumaguete City
47	General Santos - Makar	Hadano Avenue (Makar Wharf), Purok Bagong Silang, Brgy. Labangal, General Santos City, South Cotabato 9500
48	General Santos - Pioneer	Pioneer Avenue, General Santos City, 9500
49	General Santos - Quezon Avenue	Lot 4670. Ts-217, Quezon Avenue, Brgy. Dadiangas West, General Santos City, South Cotabato
50	General Santos - Santiago St.	Ireneo Santiago Blvd., 9500 General Santos St., South Cotabato
51	Iligan - Del Pilar	BC Labao corner Del Pilar St., Iligan City
52	Iloilo - Iznart	Iznart St., 5000 Iloilo City, Iloilo
53	Iloilo - Valeria	Valeria St., Brgy. Danao, Iloilo City
54	Isabela - Roxas	23 Osmeña Road., Bantug, Mallig Plain, 3320 Roxas, Isabela
55	Isabela Santiago - City Road	BDO Building, City Road corner Guzman St., Brgy. Calao West, Santiago City, Isabela
56	Isabela Santiago - Maharlika Highway	BDO Building, No. 57 Maharlika Highway corner Quezon Avenue St., Brgy. Victory Norte, Santiago City, Isabela
57	Koronadal - Gensan Drive	NE of Gensan Drive, Zone 1, Koronadal City, South Cotabato
58	Koronadal - R. Alunan Avenue	R. Alunan Avenue corner Osmeña St., 9506 Koronadal, South Cotabato
59	La Union San Fernando - Quezon Avenue	Quezon Avenue corner Gen. Luna St., Brgy. 4, City of San Fernando, 2500 La Union
60	Leyte - Maasin	Juan Luna St. corner Enage St., Brgy. Tunga-tunga, Maasin, Southern Leyte
61	Leyte - Ormoc	Corner Burgos St. & Rizal St., 6541 Ormoc City, Leyte
62	Lipa - C.M. Recto	131 C.M. Recto St., 4217 Lipa City, Batangas
63	Lipa - Rotonda	Ground Floor, BDO Lipa Regional Building, C.M. Recto Avenue, Brgy. 04, Lipa City, Batangas
64	Lucena - Merchan	Lot 2903 Merchan St. corner C.M. Recto St. corner Cabana St., Brgy. IV, Lucena City
65	Malolos - Congreso	Paseo Del Congreso, San Agustin, Malolos City, 3000 Bulacan
66	Meycauayan - Zamora	Zamora St., Brgy. Calvario, Meycauayan, Bulacan
67	Naga - Plaza Rizal	Gen. Luna St., 4400 Naga City, Camarines Sur
68	Negros Occ - Cadiz	Cabahug St., 6121 Cadiz, Negros Occidental
69	Negros Occ - Escalante	National Highway, Escalante City, 6124 Negros Occidental
70	Negros Occ - Kabankalan	Guanzon St., Kabankalan, 6111 Negros Occidental
71	Negros Occ - Silay	Figueroa St. corner Rizal St., Silay City, 6116 Negros Occidental
72	Nueva Ecija - Gapan	Tinio St., Brgy. San Vicente, Gapan City, 3105 Nueva Ecija
73	Nueva Ecija - Guimba	Afan Salvador St., Brgy. Sto. Cristo, Guimba, Nueva Ecija
74	Nueva Ecija - Muñoz	T. Delos Santos St., Brgy. Poblacion West, Science City of Munoz, Nueva Ecija
75	Ozamiz - Gallardo	Cebedo St. corner Gallardo St., 50th District (Pob), Ozamiz City, Misamis Occidental
76	Pagadian	F.S. Pajares Avenue, Pagadian City, 7016 Zambonga Del Sur
77	Pampanga - Apalit	MacArthur Highway, Brgy. San Vicente, Apalit, Pampanga

No.	BRANCH	ADDRESS
78	Pampanga - Guagua	Lot 4876, Brgy. Plaza Burgos, Guagua, 2003 Pampanga
79	Puerto Princesa - Rizal	261 Rizal Avenue, 5300 Puerto Princesa City, Palawan
80	Quezon - Candelaria	Rizal St. corner Del Valle St., Brgy. Poblacion, Candelaria, Quezon
81	Roxas - Roxas Avenue	Roxas Avenue, Roxas City, Capiz
82	San Pablo - Rizal St.	2/F Equitable PCI Bldg., Rizal St. corner P. Alcantara, San Pablo City, Laguna
83	Sta. Rosa - South Expressway	National Road Pulong Sta. Cruz, 4026 Sta Rosa, Laguna
84	Sultan Kudarat - Isulan	075 National Highway, Kalawag 2, Isulan, Sultan Kudarat
85	Sultan Kudarat - Tacurong	Alunan Highway, 9800 Tacurong, Sultan Kudarat
86	Surigao - Rizal St.	Rizal St., Brgy. Washington, Surigao City 8400, Surigao del Norte
87	Tarlac - F. Tañedo	27 F. Tañedo St., Brgy. Poblacion, Tarlac City, 2300 Tarlac
88	Tarlac - J. Luna	Juan Luna St. near corner MacArthur Highway, Brgy. Sto. Cristo, Tarlac City, 2300 Tarlac
89	Tarlac - Luisita	MacArthur Highway across Robinsons Complex, Brgy. San Miguel, Tarlac City, 2301 Tarlac
90	Tuguegarao - Bonifacio St.	135 Bonifacio St., Centro 6, Tuguegarao City, Cagayan
91	Urdaneta - Alexander	Amadeo R. Perez Jr. Avenue, Brgy. Poblacion, Urdaneta City, 2428 Pangasinan
92	Vigan - Quezon Avenue	Quezon Avenue corner Bonifacio St., Brgy. III, Vigan City, 2700 Ilocos Sur
93	Zamboanga - Rizal St.	Rizal St., Zamboanga City, 7000 Zamboanga Del Sur

D. Presented below is a list of the Bank's real properties as of 31 December 2025 owned by the Bank and utilized as Warehouses:

No.	NAME	ADDRESS
1	Howmart Warehouse	63 & 65 Howmart St., Brgy. Apolonio Samson, Quezon City
2	Malabon General Luna	Gen. Luna St., Barangay San Agustin, Malabon City
3	Presidents Tower (Unit G3)	Ground Floor Presidents Tower, 81 Timog Ave. corner Scout Ybardolaza St., Brgy. South Triangle, Diliman, Quezon City
4	Taguig Warehouse	Arthuro cor. Franco Drive, Sta. Maria Industrial Estate, Barrio Bagumbayan, Taguig, Metro Manila

E. Presented below is a list of the Bank's real properties (vacant lots and/or buildings) as of 31 December 2025 owned by the Bank reserved for Lease or for future Bank use:

No.	NAME	ADDRESS
1	Davao Global Township	Lot 1, Block 2, Brgy. Matina Crossing, Davao City, Davao Del Sur

No.	NAME	ADDRESS
2	Gercon Plaza	Lot 5 & 6 Gercon Plaza along Makati Ave., Brgy. Bel Air, Makati City
3	Greenhills Missouri	14 Missouri Street, Brgy. Greenhills, San Juan City, Metro Manila
4	Juan Luna Binondo	J. Luna/Quintin Paredes & Hormiga Sts., Binondo, Manila
5	Malungon Gensan	Brgy. Upper Balulang, Cagayan de Oro City
6	Nuvali Sta. Rosa	Lot 6 Block 9, Nuvali, Sta. Rosa, Laguna
7	Premises Management Division (Binondo)	411 Quintin Paredes St., Binondo, Manila
8	Premises Management Division (Blumentritt)	2325 Rizal Ave. cor Antipolo St., Brgy. 356, Zone 36, District 3, Sta. Cruz, Manila
9	Premises Management Division (BDO Corporate Center Cebu)	Fuente Osmeña Rotonda, Brgy. Capitol Site, Cebu City Philippines 6000
10	Premises Management Division (Cebu Fuente – Rotonda)	Lot 526-B, Fuente Rotonda, Brgy. Capitol Site, Cebu City Philippines 6000
11	Premises Management Division (Cebu–J. Mall)	National Highway, M.C. Briones St., Guizo, Mandaue City, 6014 Cebu
12	Premises Management Division (Laoag - Balintawak)	Rizal St. corner Balintawak St., Brgy. 9, Laoag City, 2900 Ilocos Norte
13	Premises Management Division (Mayon)	Unit 201 G/F Alpha Bldg. 174 Mayon St. La Loma, Quezon City

F. Presented below is a list of Bank's real properties as of 31 December 2025 owned by the Bank which are vacant (reserved for Lease or future Bank use) and/or tenanted:

No.	NAME	ADDRESS
1	Property Leasing Dept. (Potrero)	110 MacArthur Highway corner Riverside St. Potrero Malabon
2	PSE Tower	One Bonifacio High Street, 28th Street corner 5th Avenue, Bonifacio Global City, Taguig
3	RBSJ Tarlac Building (Monarch)	Lot 3-H & 3-I-2 Sto. Cristo, J.P. Rizal Extension, Tarlac City
4	Robinsons Equitable Tower	ADB Avenue, Ortigas Center, Pasig City
5	The Podium Mall	The Podium Mall, 12 ADB Avenue, Ortigas Center, Barangay Wack-Wack Greenhills East Mandaluyong City

(2) Leased Properties

A list of these leased properties is as follows:

(a) Utilized as Head Offices as of 31 December 2025:

No.	NAME	ADDRESS
1	BDO Towers Valero (34th Floor)	8741 Paseo de Roxas Ave., Salcedo Village, Bel-Air, Makati City

(b) Utilized as Representative Offices located abroad as of 31 December 2025:

No.	NAME	ADDRESS
1	Dubai Representative Office	Ground Floor, DUTCO House Building 44 Al Ittihad Road Diera, Dubai
2	Korea Representative Office	23rd Floor Seoul Finance Center, 136 Sejongdaero Jung-gu, Seoul 100-768 Korea
3	Milan Representative Office	Piazza del Duomo 17, 20121 Milan, Italy
4	Paris Representative Office	PARIS 16EME, 46 Paul Valery Street
5	Taipei Representative Office	Hung Kuo Building 7F-A-167 Tun Hua North Road, Song Shan District, Taipei, Taiwan
6	Xiamen Representative Office	Unit 244-246, SM City Mall No.468- Jiahe Road, Xiamen No.1351 Xianyue Rd.

(c) Utilized leased lot and/or buildings as ATM offsite location as of December 31, 2025:

No.	NAME	ADDRESS
1	Ebanking Center	3rd Level Tower 1, The Enterprise Center, 6766 Ayala Avenue Makati City

(d) Utilized as Regional Offices as of 31 December 2025:

No.	NAME	ADDRESS
1	Cash Hub – Ayala Business Center	N. Bacalso Avenue, Brgy. Nicolas, Cebu City
2	Cash Hub – FCIE	Governor's Drive, Brgy. Langkaan, Dasmariñas, Cavite
3	Cash Hub – Pampanga Offsite	Bldg. 1, Berthaphil II, South Industrial Park Bayanihan Road, Clark, Pampanga
4	Cash Hub - Sorsogon	2nd Floor, SITEX Bldg. SM City Sorsogon, Maharlika Balogo, East District, Sorsogon City

No.	NAME	ADDRESS
5	Cash Hub – Tagaytay Offsite	Brgy. East Tolentino, Tagaytay City
6	Cash Hub - Tagum	2nd Floor, BDO NB Tagum Building, Pioneer Avenue, Tagum City
7	CBG Office – Batangas P. Burgos	PBC Building, Brgy. 13 P. Burgos St. Batangas City
8	CBG Office – Cebu Ayala Business Park	9th floor, Unit 905 FLB Corporate Center, Bohol Avenue and Archbishop Reyes Avenue, Cebu Business Park, Barangay Luz Cebu City
9	CBG Office – Cebu Sky Tower	9th Floor, Skytower Building, #88 Acasia St., Brgy. Kamputhaw, Cebu City, Cebu, Philippines
10	CBG Office – Crosstown Mall Sta. Rosa	Crosstown Mall, Purok 4, Sta. Rosa Tagaytay Road, Pulong Sta. Cruz City, Sta. Rosa, Laguna
11	CBG Office – Laoag Ilocos Norte	G/F Insular Life Bldg, Balintawak St. Laoag City Ilocos Norte
12	CBG Office - Legaspi Albay	2/F City Enterprise Building Landco Business Park F. Imperial St., Bgy. Capantawan, Legazpi City, Albay
13	CBG Office – Madrigal Plaza	7th Floor, Paz Madrigal Plaza CBG Office - Alabang
14	CBG Office – Malolos Bulacan	2F of a Commercial Building, Mabini Street, Brgy. Guinhawa, Malolos City, Bulacan
15	CBG Office – MM East (SM Taytay)	B1, Bldg B - SM Taytay Manila East Road Brgy Dolores Taytay Rizal
16	CBG Office – San Pablo Laguna	2nd & 3rd Floor, Liangelo Bldg., Maharlika Highway, San Rafael, San Pablo City, Laguna
17	CBG Office - SM Cebu Consolacion	Unit 282, 2F SM City Consolacion, National Road, Brgy. Lamac, Consolacion, Cebu City
18	CBG Office – SM City Gensan	Unit 327A-328B-1, 3rd Floor, SM General Santos City
19	CBG Office – SM City Iloilo	LG/F SM City Iloilo, Benigno Aquino Avenue, Barangay Boliao, Mandurriao, Iloilo City
20	CBG Office - SM North Tower	10th & 11th Floor, SM North Tower 1, EDSA cor North Ave., Quezon City
21	CBG Office – SM Olongapo	410B-410D, 4F, SM City Olongapo Magsaysay Drive cor. Gordon Ave. Brgy Pag-Asa, Olongapo City, Zambales
22	CBG Office – Tagum Pioneer	2nd floor BDO Network Bank Tagum Building, Pioneer Avenue, Tagum City, Davao Del Norte
23	CBG Office - Tuguegarao	2F Sychangco Bldg. Bonifacio Street, Tuguegarao City Cagayan
24	CBG Office – Two E-com	6th Floor, Four Ecom Center, East Tower Bldg., JW Diokno Boulevard, Pasay City
25	CBG Office – Waltermart Calamba	2nd Floor Waltermart Makiling, Brgy. Makiling National Highway Calamba Laguna
26	Customer Contact	Ground Floor & 4th Floor, , BDO Network Banks Inc - Building

No.	NAME	ADDRESS
	Center – Davao Sasa	Kilometer 9, Sasa, Davao City
27	Customer Contact Center – Meridian Park	8th - 9th Floors Tower 1 Double Dragon Plaza, Meridian Park, Macapagal cor. Edsa Extn, Pasay City
28	Customer Contact Center – SM North Tower	12th floor SM North Tower 1 Edsa cor. North Ave. Quezon City
29	IBG Combank Legazpi	PVLB Building 7, Benny Imperial Street, Barangay 16, Kawit, East Washington Drive, Legazpi City
30	IBG Combank Tacloban	3F, AIA Building, Justice Romualdez Street, Tacloban City
31	ITO – Data Center Operations – Davao Sasa Building	5th Floor & 6th Floor BDO Network Bank Inc., Building Kilometer 9, Sasa, Davao City
32	SM Delgado Regional Office	Ground Floor, Annex Building, SM Delgado Iloilo City

(e) Metro Manila Branches

1. Lot leased

No.	BRANCH	ADDRESS
1	Better Living	Doña Soledad Avenue corner France St., Better Living, Parañaque City
2	BF Homes Aguirre - P. Corpuz	L1 B5 A. Aguirre Ave. corner Pio V. Corpuz St., Brgy. BF Homes, Parañaque City
3	Commonwealth Ave. - Holy Spirit	Lot 27 Commomwealth Avenue, Brgy. Holy Spirit, Quezon City
4	Congressional - Mindanao Avenue	Congressional Avenue corner Mindanao Avenue, Quezon City
5	Isidora Hills	BDO Bldg., Pook Ligaya Riding Ground, Interneighborhood Road, Isidora Hills Subdivision, Brgy. Holy Spirit, Quezon City
6	Las Piñas - BF Resort	BDO Bldg., Blk 4 Lot 9 BF Resort Drive Phase 4, BF Resort Village, Las Piñas
7	Makati - J.P. Rizal	872 JP Rizal St., Brgy. Poblacion, Makati City
8	Makati - P. Ocampo Sr.Ext.	243 P. Ocampo Sr. corner Flor de Lis St., Brgy. La Paz, Makati City
9	Marikina - Tañong	223 A. Bonifacio Avenue, Brgy. Tañong, Marikina City
10	Mayon	No 166 Mayon St., Brgy. Maharlika, Sta. Mesa Heights, Quezon City
11	Mayon - Simoun	116 Mayon St., Sta. Mesa Heights, Brgy. Lourdes, Quezon City
12	Munoz - Roosevelt	313 Roosevelt Avenue, Barangay San Antonio, San Francisco Del Monte, Quezon City
13	Novaliches	1016 Quirino Highway Town Proper, Brgy. Monica, Novaliches, Quezon City
14	Paso De Blas - North Expressway	Lot 921-B-1-B, Paso De Blas Road, Brgy. Paso De Blas, Valenzuela City
15	Quezon City - Kalayaan Avenue	108 Kalayaan Avenue, Brgy. Central, Central, Quezon City

No.	BRANCH	ADDRESS
16	Visayas Avenue - Project 6	57 Visayas Avenue, Brgy. Vasra, Quezon City

2. Building leased

No.	BRANCH	ADDRESS
1	6780 Ayala Avenue	G/F 6780 Ayala Avenue Bldg., 6780 Ayala Avenue, Brgy. San Lorenzo, Makati City
2	A Place - Coral Way	G/F A Place, Coral Way Drive, MOA Complex, Central Business Park 1, Island A, Pasay City
3	A. Arnaiz - Paseo	G/F Joni's Bldg., 832 Arnaiz Ave. corner Edades St., Brgy. San Lorenzo, Makati City
4	A. Arnaiz - San Lorenzo Village	1st Floor, Unit 101, Windsor Square Bldg., 1030 A. Arnaiz Avenue, Barangay San Lorenzo, Makati City
5	A. Bonifacio Ave. - Cloverleaf	2/F, Ayala Malls Cloverleaf, A. Bonifacio Avenue, Brgy. Balingasa, Quezon City
6	A. Mabini - Gen. Malvar	Unit R1 G/F, Hollywood Garden Square Bldg., 1709 A. Mabini St. corner Gen. Malvar St., Brgy. 699, Zone 076, Malate, Manila
7	ABS CBN - Mother Ignacia St.	Stall No. 22, East Wing, G/F ELJCC Bldg., Sgt. E.A. Esguerra Avenue corner Mother Ignacia St., Brgy. South Triangle, Quezon City
8	Acropolis - E. Rodriguez Jr.	G/F The SPA Bldg., E. Rodriguez Jr. Ave., Bagumbayan, Quezon City
9	Adriatico - Sta. Monica	1347 Adriatico near corner Sta. Monica across Robinson's Place Manila, Brgy. 669, Ermita, Manila
10	Alabang - Finance Street	Unit 3 & 4, Paz Madrigal Plaza, Alabang Zapote Road corner Finance Street, Brgy. Ayala Alabang, Madrigal Business Park, Ayala Alabang, Muntinlupa City
11	Alabang - Madrigal Avenue	Molito 2 Bldg., Units 1, 2 & 3, Alabang-Zapote Road corner Madrigal Avenue, Alabang, Muntinlupa City
12	Alabang Hills	Unit G02 UG/F Madison Galleries, No. 398 Don Jesus Blvd., Brgy. Cupang, Alabang Hills, Muntinlupa City
13	Alabang Town Center	1139 Lower Ground Floor, New Entertainment Complex Alabang Town Center, Brgy. Ayala - Alabang, Muntinlupa City 1780
14	Anonas - Kamias	Anonas St. corner K-6 St., East Kamias, 1102 Quezon City
15	Araneta Center - Ali Mall II	Level 2, A202019-202020R, Ali Mall II, P. Tuazon Avenue, Araneta Center, Brgy. Socorro, Cubao, Quezon City
16	Araneta Center - Gateway Mall	00016 Gateway Mall, Gen. Malvar Avenue, Brgy. Socorro, Cubao, Quezon City
17	Arranque	1359-1361 Soler St., Sta. Cruz, Manila
18	Aseana - Monarch Parksuites	Space 118 Monarch Parksuites, Bradco Avenue, Aseana Business Park, Brgy. Baclaran, Parañaque City
19	Aurora Blvd. - Anonas	Manahan Bldg., Aurora Blvd. corner Anonas Avenue, Quezon City
20	Aurora Blvd. - New Manila	669 Aurora Blvd., Broadway Heights Bldg., Brgy. Mariana, New Manila, Quezon City
21	Aurora Blvd. - Princeton Residences	SMDC Princeton Residences (LC 102a-103d), Aurora Blvd., Brgy. Valencia, Quezon City

No.	BRANCH	ADDRESS
22	Ayala - Rufino	G/F Rufino Bldg., Ayala Avenue corner Herrera St., 1226 Makati City
23	Ayala Alabang	G/F Condominium C Unioil Center Bldg., Acacia Avenue corner Commerce Avenue, Ayala Alabang, Muntinlupa
24	Ayala Alabang - Richville Center	Richville Center, 1314 Commerce Avenue Extension, Madrigal Business Park, Ayala Alabang, Muntinlipa
25	Ayala Avenue	6805 Multinational Bancorporation Bldg., Ayala Avenue, Makati City
26	Ayala Avenue - People Support	G/F People Support Center, Amorsolo St. corner Ayala Avenue, Makati City
27	Ayala Avenue - SGV 1 Bldg.	G/F SGV 1 Building, 6760 Ayala Avenue, Makati City
28	Ayala Avenue Extension - Alphaland Makati Place	Unit G10-G11, The Shops at Alphaland Makati Place, 7232 Ayala Avenue Ext. corner Malugay St., Brgy. Bel-Air, Makati City
29	Ayala Triangle 1	GM-B G/F Tower 1, Ayala Triangle, Ayala Avenue, Makati City
30	Baclaran	2987 Taft Avenue Extension, Pasay City
31	Balubaran - MacArthur Highway	G/F Bldg. 1, Arca Strip Commercial Center, 32 MacArthur Highway, Brgy. Dalandanan, Valenzuela City 1443
32	Banawe - Agno	202-204 Banawe St. corner Agno St., 1103 Quezon City
33	Banawe - Amoranto	650 N.S. Amoranto Avenue corner Banawe St., Quezon City
34	Banawe - Kitanlad	23-25 Banawe St. corner Kitanlad St., Quezon City
35	Banawe - N. Roxas	71 Nicanor Roxas St. corner Banawe St., Quezon City
36	Bel-Air - SM Cyberzone 1	G/F SM Makati Cyberzone 1, along Sen. Gil Puyat Avenue, Makati City
37	Better Living - Bicutan	43 Doña Soledad Avenue, Better Living Subdivision, Don Bosco, Parañaque City
38	BF Homes - Aguirre	RGM Bldg., 326 Aguirre Avenue, BF Homes, Parañaque
39	BF Homes - Tahanan Village	G/F, RRI Bldg. 1, No. 19 President's Avenue, Tahanan Village, Brgy. BF Homes, Parañaque City
40	BF Homes - Teoville	G/F Aurora Comm Bldg., President's Ave., Teoville Subd., Brgy. BF Homes, Paranaque City
41	BGC - 9th Avenue	Active Fun Bldg., 9th Avenue corner 28th St., Brgy. Fort Bonifacio, Bonifacio Global City, Taguig City
42	BGC - Burgos Circle	Unit 1-F & 1-E G/F, Crescent Park Residences, 2nd Avenue corner Burgos Circle, Bonifacio Global City, Taguig City
43	BGC - Crescent Park West	Arthaland & Century Pacific Tower, 30th St. corner 4th Avenue, Crescent Park West, Brgy. Fort Bonifacio, Bonifacio Global City, Taguig
44	BGC - Ecotower	G/F Ecotower, 32nd St. corner 9th Avenue, Bonifacio Global City, Taguig City
45	BGC - Fort Legends	G/F Fort Legends Tower, corner 31st St. & 3rd Avenue, Bonifacio Global City, Taguig City
46	BGC - Grand Hamptons Tower	Grand Hamptons Tower, 1st Avenue corner 31st St., Bonifacio Global City, Taguig City
47	BGC - Inoza Tower	G/F, Inoza Tower, 39th Street, Bonifacio North Triangle, Brgy. Fort Bonifacio, Bonifacio Global City, Taguig City
48	BGC - J.Y. Campos Center	G/F J.Y. Campos Center, 30th St. corner 9th Avenue, Bonifacio Global City, Taguig City
49	BGC - Market Market	Space No. 101, Market Market, Bonifacio Global City, Fort Bonifacio, Taguig, MM

No.	BRANCH	ADDRESS
50	BGC - One Mckinley Place	G/F One McKinley Place, 4th Avenue corner 25th St., Bonifacio Global City, Taguig
51	BGC - One Park Drive	G/F Retail Unit Nos. 1 & 2, One Park Drive, 9th Avenue cor 11th Drive, Brgy. Fort Bonifacio, Bonifacio Global City, Taguig City
52	BGC - One World Place	G/F, Unit 103, One World Place, 32nd St., Brgy. Fort Bonifacio, Bonifacio Global City, Taguig City
53	BGC - Phil. Stock Exchange	5/F One Bonifacio High Street Bldg., 28th St. corner 5th Avenue, Brgy. Fort Bonifacio, Bonifacio Global City, Taguig City
54	BGC - Picadilly Star	G/F Picadilly Star Corporate Center, 4th Avenue corner 27th St., Bonifacio Global City, Taguig
55	BGC - Shangri-La The Fort	Unit G/F 22, G/F Shangri-La at the Fort Manila, 30th St. corner 5th Ave., Brgy. Fort Bonifacio, Bonifacio Global City, Taguig
56	BGC - St. Luke's	St. Luke's Medical Center, Rizal Drive corner 5th Avenue & 32nd St., Fort Bonifacio Global City, Taguig
57	BGC - The Infinity Tower	Unit 103 The Infinity Tower, 26th St., Brgy. Fort Bonifacio, Bonifacio Global City, Taguig
58	BGC - University Parkway	G/F Avecshares Center, 1132 University Parkway, Bonifacio North Triangle, Bonifacio Global City, Taguig
59	BGC - Uptown Eastgate	G/F, Retail 1 Uptown Bldg., 11th Avenue corner 36th St., Uptown Bonifacio, Brgy. Fort Bonifacio, Taguig City
60	BGC - Uptown Palazzo	4/F, The Uptown Palazzo, 8th Avenue corner 38th St., Brgy. Fort Bonifacio, Bonifacio Global City, Taguig City
61	BGC - World Plaza	G/F, Unit 6, World Plaza, 4th Avenue, Brgy. Fort Bonifacio, Bonifacio Global City, Taguig City
62	Bicutan - East Service Road	Prime Corporate Center, Km. 15 East Service Road corner Marian Road 2, Brgy. San Martin de Porres, Parañaque City
63	Bicutan - Sun Valley	RA024-RA026, Aria A Amaia Steps Bicutan, Sun Valley Drive, Brgy. Sun Valley, Parañaque City
64	Bicutan - West Service Road	HRDC Bldg., KM. 16 South Super Highway corner Acsie Road, Severina Industrial Estate, Brgy. Marcelo Green, Parañaque
65	Binondo	Lot 34 and 35, Blk. 2012, Quintin Paredes St., Brgy. 289, Zone 27, Binondo, Manila
66	Binondo - San Fernando	Units 1-6, G/F, 500 San Fernando St., San Nicolas, 026, Brgy. 282, Manila
67	Blumnetritt - Yuseco	G/F & 2F, Cut Salon Main Office, 1581 F. Yuseco St. corner Rizal Avenue, Brgy. 358, Sta. Cruz, Manila 1012
68	Boni - Dansalan	G/F Exbonytz, Inc. Bldg., Boni Avenue corner M. Vicente St., Mandaluyong City
69	Boni - Ligaya	654 Boni Avenue, 1550 Mandaluyong City
70	Bonny Serrano Avenue	Unit 11 & 12, Aguinaldo Corporate Centre, 125 Col. Bonny S. Serrano Avenue, Brgy. Socorro, Quezon City
71	Bonny Serrano West Crame	G/F, Skylights Center, No. 314 Col. Bonny Serrano Avenue corner 2nd West Crame, Brgy. West Crame, San Juan City
72	Buendia - Taft	401 Sen. Gil Puyat Ave. corner Dominga St., Brgy. 48, Pasay City
73	C. M. Recto - Reina Regente	1059 CM Recto Avenue corner Reina Regente St., Binondo, Manila

No.	BRANCH	ADDRESS
74	Cainta - Sumulong Highway	Along Sumulong Highway, Brgy. Balanti, Cainta, Rizal
75	Calle Industria - Circulo Verde	G/F Unit I-102, Industria, Circulo Verde, No. 70 Calle Industria, Brgy. Bagumbayan, Quezon City
76	Caloocan	Rizal Avenue Extension near corner 11th Avenue, Grace Park, Caloocan City
77	Caloocan - A. Mabini	349 A. Mabini St., Poblacion, Brgy. 18, Zone 2, District 2, Caloocan City
78	Caloocan - Metroplaza Camarin	LG/F, Unit Nos. 1-2, Metroplaza, Lot 5, Camarin Road, Barangay 173, Caloocan City
79	Caloocan - Primark Deparo	Primark Town Center, Gilmar's Place Subd., BF Homes, Brgy. 168, Deparo, Caloocan City
80	Caloocan 7th Ave.	Rizal Avenue Extension corner 7th Avenue, Caloocan City
81	Carmen Planas - P. Rada	1033-1035 C. Planas St., 1012 Tondo, Manila
82	Carmen Planas - Zaragosa	921 Carmen Planas St. corner Zaragosa St., Tondo, Manila
83	Cash & Carry	G/F Unit No. G01A, Cash & Carry Mall, South Super Highway & Filmore St., Makati City
84	Central Market - V. Fugoso	1724 V. Fugoso St., Brgy. 311 Zone 31, District 3, Sta. Cruz, Manila
85	Chino Roces Avenue	Units 3 & 4 La Fuerza Plaza, Chino Roces, Makati City
86	Chino Roces Avenue - Dela Rosa	Unit 101 & 102, G/F, One Oculus Center, 2120 Chino Roces Avenue, Brgy. Pio del Pilar, Makati City
87	Chino Roces Avenue - V.A. Rufino	G/F Pacifica One Center, 2178 Don Chino Roces Avenue, Brgy. Pio Del Pilar, Makati City
88	Chino Roces Extension - Lumbang	G/F Dacon Bldg., 2281 Chino Roces Ave., Ext., Brgy. Magallanes, Makati City
89	City of Dreams Manila	2nd Level, City of Dreams Manila, Aseana corner Roxas Blvd., Brgy. Tambo, Parañaque City
90	Commonwealth	G/F Teresita Bldg., Holy Spirit Drive, Don Antonio Heights, Quezon City
91	Commonwealth - Don Antonio	Don Antonio Sports Center, Holy Spirit Drive, Don Antonio Heights Subdivision, Quezon City
92	Commonwealth - Ever Gotesco	Ever-Gotesco Commonwealth Center, Don Mariano Avenue corner Don Antonio Road, Brgy. Batasan Hills, Quezon City
93	Commonwealth - Shopwise	Units A3 and A4, G/F, Shopwise Commonwealth, Commonwealth Avenue, Brgy. Holy Spirit, Quezon City
94	Congressional Ave. Ext. - T.M. Kalaw	Blk. 3 Lot 6 Mira Nila Homes, Congressional Ave. Ext., Brgy. Pasong Tamo, Quezon City
95	Congressional Avenue	The Excelland System I, Congressional Avenue, Quezon City
96	Congressional Avenue - Project 8	149 Congressional Ave., Brgy. Bahay Toro, Project 8, Quezon City
97	Cubao - P. Tuazon	MEC Tower, P. Tuazon Ave. corner 21st St., Cubao, Quezon City
98	Dapitan St. - A. H. Lacson Ave.	Dioresa Plaza, Dapitan St. corner A.H. Lacson Avenue, Sampaloc, Manila
99	Del Monte - Araneta Avenue	641 Del Monte Avenue, San Francisco Del Monte, Quezon City
100	Del Monte - Sienna	409 Del Monte Avenue, Quezon City 1105
101	Del Monte Avenue	63 Del Monte Avenue, Brgy. Manresa, Quezon City

No.	BRANCH	ADDRESS
102	Dela Rosa - Gallardo	G/F Unit 15 Tropical Palms Condominium, 103 Dela Rosa St. corner Gallardo St. corner Perea St., Brgy. San Lorenzo, Legaspi Village, Makati City
103	Dela Rosa - Legazpi	G/F, Insular Health Care Bldg., 167 Dela Rosa corner Legazpi Streets, Legaspi Village, Brgy. San Lorenzo, Makati City
104	Dela Rosa - Rada	Ace Bldg., corner Dela Rosa St. & Rada St., Legaspi Village, 1229 Makati City
105	Diliman - Capitol Hills	Lot 2 and 3, Block 1, Capitol Hills Drive, Matandang Balara, Quezon City
106	Diliman - Matalino	G/F Suntrust Capitol Plaza, Matalino St. corner City Hall Drive corner Makatarungan St., Brgy. Central, Diliman, Quezon City
107	Divisoria - Juan Luna	744 - 746 Ilaya St., San Nicolas 025, Brgy. 268, Tondo, Manila
108	Divisoria - Sta. Elena	668 Sta. Elena St., Binondo, Manila
109	Dr. A. Santos Avenue - Amaia Steps	Units R108-R112, Amaia Steps Sucat, Dr. A. Santos Ave., Brgy. San Antonio, Parañaque City
110	Dr. A. Santos Avenue - Puregold Evacom	Commercial Units No. 8-10, Puregold San Dionisio, Dr. A. Santos Avenue, Brgy. San Dionisio, Parañaque City
111	Dr. A. Santos Avenue - UPS 5	G/F Omniworx Business Center, 0060 Dr. A. Santos Avenue, Brgy. San Isidro, Parañaque City
112	E. Rodriguez - Welcome Rotonda	G/F AEK Bldg., 40 E. Rodriguez Sr. Avenue, Don Manuel, Quezon City
113	E. Rodriguez Jr. Ave. - Bridgetowne	Shop 2-6 Tera Tower at Bridgetowne, E. Rodriguez Jr. Ave., Libis, Quezon City
114	E. Rodriguez Sr. - Hillcrest	G/F Rhodium Square Bldg., 1659 E. Rodriguez Sr. Avenue, Brgy. Pinagkaisahan, Quezon City
115	E. Rodriguez Sr. - New Manila	Unit 1B-1E, JCR Bldg., 958 E. Rodriguez Sr. Avenue, Brgy. Mariana, Quezon City
116	Eastwood City - E. Rodriguez Jr. Avenue	Magnitude Commercial Arcade, E. Rodriguez Jr. Avenue, Bagumbayan, Quezon City
117	Eastwood City - IBM Plaza	G/F IBM Plaza, Eastwood City, E. Rodriguez Jr., Avenue, Bagumbayan, Quezon City
118	Eastwood City - Olympic Heights	G/F Olympic Heights, Eastwood City Cyberpark, Bagumbayan, Quezon City
119	Echague	116-120 C. Palanca St., Quiapo, Manila
120	EDSA - A. De Jesus	474 EDSA corner B. Serrano & A. De Jesus St, 1403 Caloocan City
121	EDSA - Balintawak	G/F, 1310 EDSA, Brgy. Apolonio Samson, Balintawak, Quezon City
122	EDSA - Bangkal	3 EDSA, Brgy. Bangkal, Makati City
123	EDSA - Boni Avenue	LG/F, Phinma Properties Center, No. 29 EDSA Brgy. Barangka Ilaya, Mandaluyong City 1500
124	EDSA - Eton Centris	Retail B, Cyberpod Centris Three, Eton Centris, EDSA corner Quezon Ave., Brgy. Pinyahan, Quezon City
125	EDSA - Kalayaan Avenue	G/F Palmyra Bldg., Kalayaan Avenue corner EDSA, Brgy. Pinagkaisahan, Makati City
126	EDSA - New Farmers Plaza	Unit FPGF038R & FPGF054R, G/F New Farmers Plaza, General Roxas Avenue, Araneta City, Brgy. Socorro, Cubao, Quezon City
127	EDSA - New York	EDSA corner New York St., Cubao 1111, Quezon City

No.	BRANCH	ADDRESS
128	EDSA - Ortigas	Maranaw Plaza, 187 Edsa, Brgy. Wack-Wack, Greenhills East, Mandaluyong City
129	EDSA - Panorama Technocenter	G-02 Panorama Technocenter, 1029 EDSA, Brgy. Veterans Village I, Muñoz, Quezon City
130	EDSA - Pasay	507 EDSA corner B. Garcia St., 1300 Pasay City
131	EDSA - Skysuites Towers	927 The Skysuites Towers, Quezon Ave., corner EDSA, Brgy. West Triangle, District 1, Quezon City
132	EDSA Cubao	596 Simeon Medalla Bldg., corner Gen. MacArthur Avenue, EDSA, Quezon City
133	EDSA East - Caloocan	L & E Bldg., EDSA corner Gen. Concepcion St., Caloocan City
134	EDSA POEA	POEA Bldg., EDSA corner Ortigas Avenue, Mandaluyong City
135	Elcano	SHC Tower, 619 Elcano St., San Nicolas, Manila
136	Elcano - C.M. Recto	821, 821-A and 823 Elcano Street, Barangay 270, Binondo, Manila
137	Emerald Avenue	G/F, Unit 101, Taipan Place, Don Francisco Ortigas Jr. Road, Pasig City
138	Escolta	303 Escolta St., Brgy. 291, Binondo, Manila
139	España	Carmen Bldg., Espana corner G. Tolentino St., Sampaloc, Manila
140	España - Basilio	España St. corner Basilio St. corner Instruccion St., Brgy. 512, Manila
141	España - Blumentritt	2101-2103 España Avenue corner Blumentritt St., 1008 Sampaloc, Manila
142	España - Grand Residences 2	C1-C2, Grand Residences España Tower 2, 958 A.H. Lacson St., Brgy. 479, Zone 47, Sampaloc, Manila
143	España - M. Dela Fuente	Esperanza Place, España Blvd. corner M. Dela Fuente St., Sampaloc, Manila
144	Evangelista - Makati	1695 Evangelista St. corner Gen. Lacuna St., Bangkal, Makati City 1233
145	F. Ortigas Jr. Road	G/F Ortigas Center Association, Inc. Bldg., F. Ortigas Jr. Road, Brgy. Oranbo, Ortigas Center, Pasig City
146	Fairview - Ayala Terraces	UG/F Space No. U066, Ayala Fairview Terraces, Quirino Highway corner Maligaya Drive, Brgy. Pasong Putik, Novaliches, Quezon City
147	Fairview - Brittany Square	G/F IL 103, Brittany Square, Belfast St. corner Mindanao Avenue Extension, Brgy. Pasong Putik, Fairview, Quezon City
148	Fairview - Dahlia	No. 49, MDY Centre, Dahlia Avenue corner Jaguar St., West Fairview, Brgy. Fairview, Quezon City
149	Fairview - Doña Carmen	Shopking Doña Carmen Commercial Center, Commonwealth Avenue, Brgy. North Fairview, Quezon City
150	Fairview - Fairmont	Regalado Avenue, Brgy. North Fairview, Novaliches, Quezon City
151	Fairview - Peacock Plaza	Peacock Plaza, Lot 1 Blk 2, Commonwealth Ave. corner Peacock St., Brgy. Fairview Park, Quezon City
152	Filinvest - Alabang	G/F Tower 1, Insular Life Corporate Center, Insular Life Drive, Filinvest Corporate City, Alabang, Muntinlupa City
153	Filinvest - Civic Drive	Units 7 & 8, AA Corporate Plaza, Civic Drive, Filinvest Corporate City, Brgy. Alabang, Muntinlupa City

No.	BRANCH	ADDRESS
154	Filinvest - Northgate Aeon Center	Space 2, Aeon Center, Alabang Zapote Road corner North Bridgeway, Filinvest Corporate City, Brgy. Alabang, Muntinlupa City
155	Filinvest - Spectrum Midway	Space 3 & 4, Polaris Bldg., Spectrum Midway St., Filinvest Corporate City, Brgy. Alabang, Muntinlupa City
156	Filinvest Avenue	G/F BC Group Bldg., Filinvest Ave. corner Commerce Ave., Brgy. Ayala Alabang, Filinvest Corporate City, Alabang, Muntinlupa
157	FiveE-comCenter	G/F Five E-com Center, Pacific Drive corner Bayshore Ave., Brgy. 76, Zone 10, Mall of Asia Complex, Pasay City
158	Fort Bonifacio - Bayani Road	Bayani Road corner M. Roxas St., Fort Bonifacio, Taguig
159	Fort Bonifacio - Mckinley Hill	G/F Three World Square, McKinley Hill, Fort Bonifacio, Taguig
160	Fort Bonifacio - McKinley West	LG/F Shops 3-5, Cyber Sigma, Lawton Avenue, McKinley West, Brgy. Fort Bonifacio, Taguig City
161	G. Araneta - Brixton Hill	G/F ILO Bldg., 195 G. Araneta Avenue, Quezon City
162	Gandara - Soler	1268 Soler St. corner S. Padilla St., 1006 Binondo, Manila
163	Gandara - T. Pinpin	421 Tomas Pinpin St., Brgy. 290 Zone 27, District 3, Binondo, Manila
164	GC Corporate Plaza - Legaspi St.	150 GC Corporate Plaza, Legaspi St., Legaspi Village, Makati City
165	General Luis	297 Gen. Luis St., Barrio Kaybiga, Caloocan City
166	Gil Puyat - Filmore	1320 Filmore St., Brgy. Palanan, Makati City
167	Gil Puyat - Harrison	Unit IC, ID & IE, No. 53 Gil Puyat Avenue, Brgy. San Rafael, Pasay City
168	Gil Puyat - Metro House	Metro House Building, 345 Sen. Gil J. Puyat Avenue, Brgy. Bel-Air, Makati City
169	Gil Puyat - Taft	336-338 Gil Puyat Avenue, Brgy. 49, Pasay City
170	Gil Puyat - TechZone	G/F TechZone Philippines Bldg., 213 Sen. Gil Puyat Ave., Brgy. San Antonio, Makati City
171	Grace Park	G/F A & R Bldg., 213 Rizal Avenue Extension, Grace Park, Caloocan City
172	Grace Park - 11th Avenue	1619 Rizal Avenue Extension corner 11th Avenue, 1400 Caloocan City
173	Grass Residences	Unit 101-102B, The Strip at Grass Residences, Misamis St. corner Nueva Ecija and Nueva Vizcaya Sts., Sto. Cristo 3, Quezon City
174	Greenbelt - Paseo de Roxas	G/F, Corinthian Plaza Bldg., 121 Paseo de Roxas, Legaspi Village, Brgy. San Lorenzo, Makati City
175	Greenhills - Annapolis	Unit 101, G/F Vasquez-Madrigal Plaza, Annapolis, Greenhills, San Juan
176	Greenhills - Connecticut	287 Connecticut St., Greenhills East, Brgy. Wack Wack, Mandaluyong City
177	Greenhills - GH Mall	LG 042-043, Lower Ground, GH Mall, Greenhills Shopping Center, Brgy. Greenhills, San Juan City
178	Greenhills - O Square	G/F Unit OS-105, O Square Greenhills Shopping Center, Ortigas Avenue, Brgy. Greenhills, San Juan City
179	Greenhills - West	101 Limketkai Bldg., Ortigas Avenue, San Juan, MM
180	Greenhills - Wilson	227 Wilson St. corner Don Miguel St., San Juan, MM
181	Greenhills Shopping Center	G/F Jeweller Center, Greenhills Shopping Center, Ortigas Avenue, San Juan, Metro Manila

No.	BRANCH	ADDRESS
182	H.V. Dela Costa	120 Westgate Plaza Condominium, Salcedo Village, Makati City
183	Ilaya	1049-1051 Ilaya St., Divisoria, Manila
184	Ilaya - Padre Herrera	1089 Ilaya St., Brgy. 3, Zone 01, Tondo, Manila
185	Intramuros	G/F Chamber of Commerce Bldg., 3 Magallanes Drive, Intramuros, Manila
186	J. Abad Santos	G/F Ching Leong Temple, J. Abad Santos Avenue, Tondo, Manila
187	JAS - Antipolo	G/F Intercast Corporate Tower, 2230 J. Abad Santos Avenue, Tondo, Manila
188	JAS - Padre Algue	G/F, Unit C-4, Cintiley Residences, 1278 J. Abad Santos Ave., Brgy. 259, Zone 023, Tondo, Manila
189	Juan Luna	262 Juan Luna Street, Binondo, Manila
190	Juan Luna - Plaza Lorenzo Ruiz	GF, First Binondo Centre, 522 Juan Luna St., Brgy. 287, Zone 27, Binondo, Manila 1006
191	Julia Vargas - IBP Tower	G/F IBP Tower, Doña Julia Vargas Avenue and Jade Drive, Ortigas Center, Brgy. San Antonio, Pasig City
192	Julia Vargas - Ortigas Technopoint One	Unit Nos. G04-07, OTP Bldg. 1, No. 01, Julia Vargas Avenue, Ugong, Pasig City
193	Julia Vargas - Valle Verde	Units L1-01 & L1-02, Silver City, Frontera Verde, Brgy. Ugong, Pasig City
194	Jupiter - Reposo	G/F CEI Headquarters, 158 Jupiter St. corner N. Garcia St., Bel-Air Village, Makati City
195	Kamagong	2567 P. Ocampo (Vito Cruz Extension) corner Madre Perla St., Manila
196	Kamias Road	Trinidad Bldg., Kamias Road corner K- J St., Quezon City
197	Karrivin Plaza - Chino Roces Avenue Ext.	G/F Building A, Karrivin Plaza, 2316 Chino Roces Avenue Extension, Makati City
198	Karuhatan - MacArthur Highway	KM. 13 MacArthur Highway, 1441 Karuhatan, Valenzuela, Metro Manila
199	Katipunan	Regis Center, No. 327 Katipunan Avenue corner F. dela Rosa St., Loyola Heights, Quezon City
200	Katipunan - Blue Ridge	G/F, Place One Building, 205 Katipunan Avenue, Brgy. Milagrosa, Quezon City
201	Katipunan - Loyola Heights	De Borja Commercial Bldg., 299 Katipunan Avenue, Brgy. Loyola Heights, Quezon City
202	Katipunan - Xavierville	G/F Xavierville Square Condominium, 38 Xavierville Avenue, Loyola Heights, Quezon City
203	Katipunan Avenue - U.P. Town Center	Second Level, Phase 2, Space No. 278a, Ayala Malls U.P. Town Center, Katipunan Avenue, Brgy. U.P. Campus, Quezon City
204	Las Piñas - Almanza	Alabang-Zapote Road, Almanza Uno, Las Piñas, Metro Manila
205	Las Piñas - Evia Daang Hari	Evia Lifestyle Center, Daang Hari Road, Tindig na Mangga, Brgy. Almanza Dos, Las Piñas City
206	Las Piñas - J. Aguilar Avenue Casimiro	Blk. 1 Lot 9 J. Aguilar Avenue, Casimiro Village 3, Brgy. BF International, Las Piñas City
207	Las Piñas - Marcos Alvarez Avenue	B-2 L-19 Kimberkay Bldg., Marcos Alvarez Ave., Brgy. Talon Cinco, Las Piñas City
208	Las Piñas - Naga Road	Near corner Naga Road and Main Access Road, E.T. Homes 2, Pulanglupa 2, Las Piñas City

No.	BRANCH	ADDRESS
209	Las Piñas - Pamplona Tres	Unit 101-104, G/F, Lot G & H, Torre Sur, Alabang Zapote, Brgy. Pamplona Tres, Las Piñas City
210	Las Piñas - Talon	G/F Motiontrade Bldg, Alabang-Zapote Road, Talon, Las Piñas City
211	Lavezares	321-325 Garden City Condominium corner Lavezares & Camba St., San Nicolas,Manila
212	Legaspi Village - C. Palanca	G/F Colonade Residences, No. 132 Legaspi Village, Makati City
213	Legaspi Village - Gamboa	KL Tower, 117 Gamboa Street, Legaspi Village, Brgy. San Lorenzo, Makati City
214	Legaspi Village - Salcedo St.	Maxicare Tower, 203 Salcedo St., Legaspi Village, Makati City
215	Leon Guinto - Gen. Malvar	Wynn Plaza Commercial Unit 2, 1674 Leon Guinto corner Gen. Malvar & Agoncillo Sts., Brgy. 694, Zone 075, Malate, Manila
216	Leon Guinto - San Andres	G/F Unit A Queen Rose Bldg, 911 San Andres St. corner Leon Guinto St., Brgy. 723, Malate, Manila
217	Loyola Heights - Berkeley Residences	G/F Berkeley Residences, Katipunan Ave. corner Escaler St., Loyola Heights, Quezon City
218	Macapagal Blvd. - Aseana 3	G/F, Shop 3, Aseana 3, Pres. Diosdado Macapagal Blvd. corner Asean Avenue, Aseana City, Brgy. Tambo, Parañaque City
219	Macapagal Blvd. - Bay Area	Space Number 2013, Ayala Malls Manila Bay, Diosdado Macapagal Blvd. corner Asean Avenue, Brgy. Tambo, Parañaque City
220	Macapagal Blvd. - Meridian Park	G/F, Double Dragon Plaza, DD Meridian Park, Macapagal Ave. corner EDSA Ext., Bay Area, Brgy. 76, Zone 10, Pasay City
221	Macapagal Blvd. - Pearl Drive	Unit Nos. 105 & 106, Scape Bldg., Diosdado Macapagal Avenue corner Pearl Drive, Brgy. 76, San Rafael, Mall of Asia Complex, Pasay City
222	Macapagal Blvd. - W Mall	G/F W-Mall, Diosdado Macapagal Avenue corner Coral Way, Brgy. 76, Zone 10, Pasay City
223	Magallanes Village	Unit 104 The Gate Way Center, Paseo de Magallanes, Magallanes Village, Makati City
224	Makati - Century City Mall	L111, L113C & L110, Ground Floor, Century City Mall, Kalayaan Avenue corner Kalayaan Loop Road, Brgy. Poblacion, Makati City
225	Makati - Circuit Mall	Level 2, L2 049-L2 050, Ayala Malls Circuit, Circuit Makati, Hippodromo St., Brgy. Carmona, Makati City
226	Makati - Esteban	G/F A & V Crystal Tower, 105 Esteban St., Legaspi Village, Makati
227	Makati - Evangelista Macabulos	G/F QS Bldg., Evangelista St. corner General Macabulos St., Brgy. Bangkal, Makati City
228	Makati - Gramercy Residences	G/F Gramercy Residences, The Century City, Salamanca St., Brgy. Poblacion, Makati
229	Makati - Jazz Residences	G/F Jazz Residences, Jupiter St. corner N. Garcia St., Brgy. Bel-Air, Makati City
230	Makati - Metropolitan Avenue	G/F Metropolitan Terraces, Metropolitan Avenue corner Sacred Heart St., (formerly Dao St), Makati City
231	Makati Avenue - Zuellig	G/F Zuellig Building, Paseo de Roxas corner Makati Avenue, Makati City

No.	BRANCH	ADDRESS
232	Makati Shangrila Hotel	Unit 191 Shangrila Hotel Manila, Ayala Center, Makati City
233	Malabon - Concepcion	G/F Teresita Bldg., No. 4 Gov. Pascual Avenue, Brgy. Baritan, Malabon City 1470
234	Malabon - Fisher Mall	Unit 1F, G/F Malabon - Fisher Mall, Circumferential Road 4, Dagat-Dagatan Avenue, Brgy. Longos, Malabon City 1472
235	Malabon - Gov. Pascual	G/F MGC Veranda Bldg., 31 Gov. Pascual Avenue, Tenejeros, Malabon City
236	Malanday - McArthur Highway	G/F & 2/F, 584 MacArthur Highway, Brgy. Malanday, 1405 Valenzuela City
237	Malate - Adriatico	Adriatico Executive Center, Adriatico St., Ermita, Manila
238	Mall of Asia - S Maison	G/F S Maison, Marina Way, Mall of Asia Complex, Brgy. 76, Zone 10, Pasay City
239	Mall of Asia - Sea Residences	Location Code 119-121, G/F Sea Residences, Pearl Drive corner Sunrise Drive, SM Mall of Asia Complex, Brgy. 76, Zone 10, Pasay City
240	Mall of Asia - Shell Residences	SMDC Shell Residences (LC 123), EDSA corner Road 11, Brgy. 76, SM Mall of Asia Complex, Pasay City
241	Mall of Asia - Shore Residences	Location 120-121, G/F, Shore 1 Commercial, Shore Residences, Seaside Blvd. corner Sunrise Drive, SM Mall of Asia Complex, Brgy. 76, Zone 10, Pasay City
242	Mandaluyong - Calbayog	DMG Center, Libertad St. corner M. Cruz St., Mandaluyong City
243	Mandaluyong - Fame Residences	Location Code 131 - 133a, 163-165, G/F Fame Residences, EDSA and Mayflower St., Brgy. Highway Hills, Mandaluyong City
244	Mandaluyong - Libertad	Sierra Madre St. corner Libertad St. Mandaluyong City
245	Mandaluyong - Light Mall	G/F Light Mall, Light Residences, Edsa corner Madison St., Brgy. Barangka Ilaya, Mandaluyong City
246	Mandaluyong - Reliance	G/F, Units 3 & 4 Launch Pad Bldg., Reliance corner Sheridan Sts., Brgy. Highway Hills, Mandaluyong City
247	Mandaluyong - Rockwell Sheridan	Retail 10, G/F The Rockwell Business Center - Sheridan, Sheridan St. corner United St., Brgy. Highway Hills, Mandaluyong City
248	Manila - Otis	1763 Paz Mendoza Guanzon St., Paco, Manila
249	Marikina - Gil Fernando Ave.	Gil Fernando Avenue corner Dragon St., Marikina City
250	Marikina - JP Rizal	265 Jose Rizal St., Sta. Elena 1800, Marikina City
251	Marikina - Kalumpang	Florida 1 Bldg., J.P. Rizal corner M. A. Roxas St., Kalumpang, Marikina City
252	Marikina - Katipunan	G/F 107 Guerdon Commercial Center, Katipunan Avenue corner Rainbow St., Brgy. Concepcion Dos, Marikina City
253	Marikina - Lamuan	J. P. Rizal St. near corner Malaya St., Brgy. Lamuan, Marikina City
254	Marikina - Lilac Street	76 Lilac St., SSS Village, Brgy. Concepcion Dos, Marikina City
255	Marikina - Nangka	Unit 1A G/F Bldg 2 Citi Centre Nangka, J.P. Rizal Avenue corner Puerto Rico Avenue, Nangka, Marikina City
256	Marikina - Parang	105 Gen. B. G. Molina St., Brgy. Parang, Marikina City
257	Marikina - Xeland Gil Fernando Ave.	LS1-04 Xeland, Mayor Gil Fernando Avenue, Brgy. Sto. Niño, Marikina City

No.	BRANCH	ADDRESS
258	Marikina Heights	G/F Commercial Unit No. 108-110, Puregold & Ayala Malls Marikina, Liwasang Kalayaan, Brgy. Marikina Heights, Marikina City
259	Masangkay	Lun Hong Townmates Association Bldg., 1226 Masangkay, Sta. Cruz, Manila
260	Masangkay - CM Recto	1029-1031 JP. Bldg., Masangkay St. corner Tronqued St., Sta. Cruz, Manila
261	Masangkay - Luzon St.	907 Luzon St. corner Masangkay St., Tondo, Manila
262	Mascardo - Chino Roces Avenue	1101 Chino Roces corner Mascardo St., Brgy. Sta. Cruz, Makati City
263	Mayon - N. Roxas	241 Mayon Avenue corner Nicanor Roxas St., 1161 Quezon City
264	Maysilo Circle - F. Martinez Avenue	No. 315 Maysilo Circle, Brgy. Plainview, Mandaluyong City
265	Meralco - Ortigas	Meralco Compound, Ortigas Avenue, 1604 Pasig City
266	Meralco Avenue - Millenium Place	Unit 102 Millenium Place, Meralco Ave., Brgy. San Antonio, Pasig City
267	Mezza Residences	G/F Mezza Residences, Aurora Blvd. corner Araneta Avenue, Guirayan St., Brgy. Doña Imelda, Quezon City
268	Mindanao Ave. Ext. - Brittany	EC Center Bldg., Mindanao Ave. Extension corner Commonwealth Ave., Brgy. Pasong Putik, Quezon City
269	Mindanao Avenue - Bagong Pag-asa	Golden Sun Realty Bldg. II, No. 29 Mindanao Avenue, Brgy. Bagong Pag-asa, Quezon City
270	Mindanao Avenue - St. Charbel	G/F, Lot 2 Block 1, Mindanao Avenue, Brgy. Tandang Sora, Quezon City
271	Mindanao Avenue - Tandang Sora	G/F & 2/F, No. 18 Mindanao Avenue, Brgy. Tandang Sora, Quezon City
272	Monumento	G/F Sunhope Bldg., 78 MacArthur Highway, Brgy. 81, Caloocan City
273	Mother Ignacia - M Place	SMDC M Place South Triangle (LC 106-107), Mother Ignacia corner Panay Avenue, Brgy. South Triangle, Quezon City
274	Muntinlupa - Ayala South Park	First Floor, Unit 1008-1011, 1014, Ayala Mall South Park, National Road, Brgy. Alabang, Muntinlupa City
275	Muntinlupa - East Bay Residences	Ground Floor, East Bay Residences, KM21, East Service Road, Brgy. Sucat, Muntinlupa City
276	Muntinlupa - Poblacion	G/F, Elizabeth Center Bldg., National Road, Putatan, Muntinlupa
277	Muntinlupa - W Mall	G/F, W Mall Muntinlupa, Km 21 West Service Road, Brgy. Sucat, Muntinlupa City
278	N. Domingo - Gilmore Avenue	G/F Gilmore Tower, No. 2 Gilmore Ave. corner N. Domingo St., Brgy. Valencia, New Manila, Quezon City
279	N. Domingo - M. Paterno	G/F Maxsteel Bldg., No. 266 N. Domingo St., Brgy. Pasadena, San Juan City
280	NAIA 1	Arrival Area, Ninoy Aquino International Airport, Ninoy Aquino Avenue, 1705 NAIA, Parañaque City
281	NAIA 3	G/F, Arrival Lobby of Terminal 3, Ninoy Aquino International Airport, Andrews Avenue, Brgy. Villamor, Pasay City
282	Navotas	514 Northbay Blvd. corner Lacson St., Brgy. Bangkulasi, Navotas City 1485
283	Neptune - Makati Avenue	101 Neptune St. corner Makati Avenue, 1209 Makati City
284	Newport City	G/F Newport Office Building 1, Newport City, Pasay City

No.	BRANCH	ADDRESS
285	Newport City - Plaza 66	Unit Retail 13a, Plaza 66, Newport City, Manlunas St., Brgy. 183, Villamor Airbase, Pasay City
286	Newport World Resorts	18 B, G/F, Newport World Resorts, Villamor Airbase, Brgy. 183, Pasay City
287	Northbay - Virgo Drive	Melandrea V Bldg., Honorio Lopez Blvd. near corner Virgo Drive, North Bay, Navotas City
288	Novaliches - Lagro	Unit 108, SMDC Trees Residences, Quirino Highway, Barangay Pasong Putik, Novaliches, Quezon City
289	Novaliches - Quirino Highway Bagbag	612 Quirino Highway, Brgy. Bagbag, Novaliches, Quezon City
290	Novaliches - Regalado Avenue	G/F, Lot 11 Block 114, Regalado Avenue, Brgy. Greater Lagro, Novaliches, Quezon City
291	Novaliches - S&R Commonwealth Ave.	G/F, Unit 1, S&R Commonwealth, Commonwealth Avenue corner Quirino Highway, Brgy. Kaligayahan, Novaliches, Quezon City
292	Novaliches - Zabarte	G/F C.I. Plaza, 1151 Quirino Highway corner Zabarte Road, Brgy. Kaligayahan, Novaliches, Quezon City
293	Okada Manila Pearl Wing	Hotel Pearl Wing, Okada Manila, Atlantic Drive, Asiaworld City, Boulevard 2000, Brgy. Tambo, Parañaque City
294	Old Sta. Mesa - Albina	Newton Plaza, Old Sta. Mesa corner Albina St., Sampaloc, Manila
295	OneE-comCenter	G/F OneE-comCenter, Palm Coast Avenue, Mall of Asia Complex, Pasay City
296	Ongpin	Unit ABC, Imperial Sky Garden, Ongpin St. corner T. Pinpin St. Binondo, Manila
297	Ongpin - T. Alonzo	G/F Anchor Skysuites, No. 827 Ongpin St., Brgy. 300, Zone 29, Sta. Cruz, Manila
298	Ongpin - Tomas Mapua	1004-1006 Ongpin St., Sta. Cruz, Manila
299	Ortigas - Garnet Road	Unit 1 G/F Cyberscape Alpha Bldg., Garnet & Sapphire Rds., Ortigas Central Business District, San Antonio, Pasig City
300	Ortigas - Octagon Centre	G/F Octagon Centre, San Miguel Avenue, Ortigas Center, Pasig City
301	Ortigas Avenue - E. Rodriguez, Jr.	Units A-D, G/F L & Y Plaza Bldg., 120 E. Rodriguez Jr. Avenue corner Ortigas Avenue, Brgy. Ugong, Pasig City
302	Ortigas Avenue Ext. - Pace Bldg	Pace Bldg., 98 Granada St., Ortigas Avenue Extension, Brgy. Valencia, Quezon City
303	Ortigas Avenue Ext. - Pasig	Along Ortigas Avenue Extension, Rosario, Pasig City
304	Pablo Ocampo Sr. St. - Arellano Avenue	Barko Bldg., P. Ocampo Sr. St. corner Arellano Avenue & Enrique St., Malate, Manila
305	Pacific Star - Makati	G/F Pacific Star Bldg., Sen. Gil Puyat Avenue corner Makati Avenue, Makati City
306	Paco	1054-1060 Pedro Gil St., Paco, Manila
307	Padre Rada	Gosiupo Bldg., 480-482 Padre Rada corner Elcano St., Tondo, Manila
308	Parañaque - La Huerta	0422 Quirino Avenue corner J. Ferrer St., La Huerta, Parañaque City
309	Parañaque - Moonwalk	G/F Seal I Bldg., Armstrong Avenue corner Yosemite St., Moonwalk Subdivision, Parañaque City
310	Parañaque - Moonwalk E. Rodriguez Ave.	15413 A&M Bldg., E. Rodriguez Ave. corner Daang Batang St., Brgy. Moonwalk, Parañaque City

No.	BRANCH	ADDRESS
311	Parañaque - NAIA Road	G/F Park N' Fly Carpark Bldg. 2, NAIA (MIA) Road corner Mayuga St., Brgy. Tambo, Parañaque City
312	Parañaque - Pascor Drive	Sky Freight Bldg., Ninoy Aquino Avenue near corner Pascor Drive, St. Niño, Parañaque City
313	Parañaque - San Antonio Valley 1	San Antonio Plaza, Blk 6 Lot 20 & 21, San Antonio Ave., Brgy. San Antonio Valley 1, Sucat, Parañaque
314	Parañaque - Sto. Niño	Units U & V, Columbia Airfreight Complex, No. 707 Ninoy Aquino Avenue, Brgy. Sto. Niño, Parañaque City
315	Pasay - Domestic Road	Caltex Compound (PDSC/Park 'N Fly Bldg.), NAIA corner Domestic Road, 1300, Pasay City
316	Pasay - Two Shopping Center	2nd Level. Retail Shops Area, Two Shopping Center, Taft Avenue, Pasay City
317	Pasig - 106 Shaw Boulevard	106 Shaw Blvd., Brgy. Kapitolyo, Pasig City
318	Pasig - A. Sandoval Ave.	G/F Isagabanna Bldg., A. Sandoval Ave. corner Col. R. Fernandez St., Villa Alegre Subd., Brgy. Pinagbuhatan, Pasig City
319	Pasig - Amang Rodriguez Caruncho Road	Retail 1, Acacia Escalades, Amang Rodriguez corner Caruncho Road, Brgy. Manggahan, Pasig City
320	Pasig - C. Raymundo Ave.	JEMCO Bldg., Raymundo Ave. corner Bernal St., Rosario, Pasig City
321	Pasig - Capitol Commons Estancia	Estancia Mall, Capitol Commons, Pasig City
322	Pasig - Felix Ave. Karangalan	G/F, Hanlu Bldg., Felix Avenue, Karangalan Village, Brgy. Manggahan, Pasig City
323	Pasig - Kapasigan	Mariposa Arcade, A. Mabini corner Dr. Pilapil St., Pasig City
324	Pasig - Maybunga	G/F Armal Bldg. 3, Blk 1 Lot 1-3, C. Raymundo Avenue, Maybunga, Pasig City
325	Pasig - Meralco Avenue	G/F One Corporate Centre, Julia Vargas Avenue corner Meralco Avenue, Pasig City
326	Pasig - Mercedes Avenue	Unit 101-103, Mercedes Square 1, Mercedes Plaza, Mercedes Avenue corner Luis St., Brgy. San Miguel, Pasig City
327	Pasig - Oranbo Drive	G/F A.B. Sandoval Bldg., Shaw Blvd. corner Oranbo Drive, Pasig City
328	Pasig - Pioneer	Pioneer Centre, Pioneer St. corner United St. & Brixton St., Kapitolyo, Pasig City
329	Pasig - Pioneer Shaw Blvd.	CVFC Corporate Center, Pioneer St. corner San Rafael St., Brgy. Kapitolyo, Pasig City
330	Pasig - Puregold San Joaquin	G/F Puregold, 165 M. Concepcion St., Brgy. Buting, Pasig City
331	Pasig - San Antonio Meralco Ave.	Iriz One Corporate Center, No. 35 Meralco Ave. corner Gen. Segundo St., Brgy. San Antonio, Ortigas Center, Pasig
332	Pasig - Sixto Antonio Ave. - Stella Maris	478 G/F CLM Bldg., Dr. Sixto Antonio Avenue, Brgy. Maybunga, Pasig City
333	Pasig - Sixto Antonio Ave. Bedaña	Sixto Antonio Avenue corner R. Bedaña St., Pasig City
334	Pasig - The 30th Meralco Avenue	LG/F, Space No. L0060-61, Ayala Malls The 30th, Meralco Avenue, Brgy. Ugong, Pasig City 1604
335	Pasig - The Grove Rockwell	G/F The Grove by Rockwell, 117 E. Rodriguez Jr. Avenue, Brgy. Ugong, Pasig City

No.	BRANCH	ADDRESS
336	Pasig - Valle Verde Country Club	Valle Verde Country Club, Capt. Henry P. Javier St. corner St. Martin St., Brgy. Oranbo, Pasig City
337	Pasig - The Vantage Kapitolyo	The Vantage at Kapitolyo, 50 West Capitol Drive corner United St., Brgy. Kapitolyo, Pasig City
338	Pasig Blvd. - E. Rodriguez Jr.	G/F P & J Bldg., Pasig Blvd. corner E. Rodriguez Jr. Ave., Brgy. Bagong Ilog, Pasig City
339	Pasong Tamo Ext.	G/F Allegro Center, Pasong Tamo Extension, Makati City
340	Pateros - Poblacion	77 M. Almeda St., Brgy. San Roque, Pateros
341	Pedro Gil - A. Mabini	1567-1571 Salud Bldg., Pedro Gil corner A. Mabini St. Ermita, Manila
342	Pedro Gil - Adriatico	Adriatico St. near corner Pedro Gil St., Malate, Manila
343	Philam Tower - Valero	G/F Philamlife Tower, 8767 Paseo de Roxas, Brgy. Bel-Air, Makati City
344	Plaza Calderon - Pedro Gil	G/F Unit C, Harmonic Seven Bldg., 2332- 2334 Pedro Gil corner Vesta St., Sta. Ana, Manila
345	Port Area - South Harbor	G/F Velco Center, R.S. Oca corner A. C. Delgado St., Port Area, Manila
346	Potrero	G/F Panco Square, 67 MacArthur Highway, Malabon City 1475
347	Project 8 - Shorthorn	BDO Bldg., No. 41 Shorthhorn Street, Brgy. Toro, Project 8, Quezon City
348	Quezon Avenue - Araneta	G/F CSP Bldg., 815 Quezon Avenue, Quezon City
349	Quezon Avenue - Cordillera	37 Quezon Avenue corner Cordillera St., Quezon City
350	Quezon Avenue - D. Tuazon	Unit 101 & 103, Bernmann Centre, No. 28 Quezon Ave., Brgy. Doña Josefa, Quezon City
351	Quezon Avenue - Examiner	G/F Maxmor Bldg., Examiner St. corner Quezon Ave., Brgy. West Triangle, Quezon City
352	Quezon Avenue - Fisher Mall	UB-Bank 1, Fisher Mall, Quezon Ave. corner Roosevelt Ave., Brgy. Sta. Cruz, Quezon City
353	Quezon Avenue - Prima Residences	G/F Prima Residences, 243 Quezon Avenue, Brgy. Tatalon, Quezon City
354	Quezon Avenue - Scout Albano	No. 1B, Quezon Avenue near corner Scout Albano, Brgy. South Triangle, Quezon City
355	Quezon Avenue - South Triangle	Unit LG02-03, SKC Service Center Bldg., 1320 Quezon Avenue, Brgy. South Triangle, Quezon City
356	Quiapo - Quezon Blvd.	Quezon Blvd., 1001, Quiapo, Manila
357	Quintin Paredes	524 Enterprise Bldg., Quintin Paredes St. corner Carvajal St., Binondo, Manila
358	Quirino Paco	CRS Tower, corner Perdigon St., Pres. Quirino Avenue, Paco, Manila
359	Rada - Legaspi Village	G/F One Legaspi Park, Rada St., Legaspi Village, Makati City
360	Rizal Avenue - Bambang	1607 Alvarez St. corner Rizal Avenue, Sta. Cruz, 1003 Manila
361	Rizal Avenue - Batangas St.	2200 Rizal Avenue corner Batangas St., Sta. Cruz, Manila
362	Robinsons - Magnolia	Level 1, Unit 107B, Robinsons Magnolia, Aurora Boulevard corner Dona Hemady St. and N. Domingo St., Brgy. Kaunlaran, New Manila, Quezon City 1112
363	Robinsons - Metro East	Level 1 (L1 160 & 162), Robinsons Metro East Mall, Brgy. Dela Paz, Marcos Highway, Pasig City 1611

No.	BRANCH	ADDRESS
364	Robinsons Galleria - Ortigas	LG/F Basement Westwing, Robinsons Galleria Mall, Brgy. Ugong, Norte Ortigas Avenue, 1602 Quezon City
365	Robinsons Place - Manila	G/F Robinsons Mall, corner Pedro Gil and Maria Orosa St., Brgy. 669, Zone 72, District 5, Ermita, Manila
366	Roces Avenue	57 (Don A.) Roces Avenue, Brgy. Laging Handa, Quezon City
367	Rockwell - Ortigas	Level 1, Tower 3 (South), The Rockwell Business Center, Ortigas Avenue, Brgy. Ugong, Pasig City
368	Rockwell - Power Plant	G/F Power Plant Mall, Rockwell Center, Amapola corner Estrella St., Makati City
369	Rockwell - Proscenium	G/F, Stall No. LOR-GO1, The Proscenium Retail Row at Lorraine Tower, Rockwell Center, Brgy. Guadalupe Viejo, Makati City
370	Roxas Blvd. - Admiral Baysuites	G/F Admiral Baysuites, 2138 Aldecoa St. corner M.H. Del Pilar St., Brgy. 701, Malate, Manila
371	Roxas Blvd. - Breeze Residences	Unit 101-102, G/F SMDC Breeze Residences, Roxas Blvd., Brgy. 5, Zone 2, Pasay City
372	Roxas Blvd. - Coast Residences	Lot 3 & 4, Block 5, Coast Residences, Roxas Blvd. corner Dapitan St., Brgy. 7, Pasay City
373	Roxas Blvd. - R. Salas	S & L Bldg., Roxas Blvd. corner Romero Salas St., Ermita, Manila
374	Roxas Blvd. - Radiance Manila Bay	Retail No. 3, Radiance Manila Bay, Roxas Blvd., Brgy 001, Pasay City
375	Salcedo - Dela Rosa	Golden Rock Bldg., 168 Salcedo St., Legaspi Village, Makati City
376	Salcedo - Gamboa	Optima Building, Salcedo St. near corner Gamboa St., Legaspi Village, Makati City
377	Sales St. - Raon	545 Sales St. corner G. Puyat St. (Raon) 1016 Brgy. 307, Quiapo, Manila 1001
378	Sampaloc - A.H. Lacson	G/F JHL Centre Bldg., 519 A.H. Lacson St., Brgy 434, Zone 44, Sampaloc, Manila
379	Sampaloc - G. Tuazon	SCG Building 2, Along G. Tuazon St., Barangay 576, Sampaloc, Manila
380	Sampaloc - Legarda	G/F Legarda Place Bldg., 2327 Legarda St., Sampaloc 042, Brgy. 416, Manila
381	Sampaloc - Pureza	TP Building, No. 0414 Pureza Extension, Brgy. 425, Zone 043, Sampaloc, Manila
382	Samson Road	G/F, Veacon Hope Sports Center, No. 209 Samson Road corner J.P. Bautista Avenue, Brgy. 80, Caloocan City
383	San Andres	San Andres corner A. Linao St., Malate, Manila
384	San Juan - P. Guevarra	G/F No. 299 P. Guevarra St., Brgy. Little Baguio, San Juan City
385	San Juan - Pinaglabanan	G/F, Benson Apartelle, No. 627 & 629 Pinaglabanan St., Brgy. Corazon de Jesus, San Juan City 1500
386	San Juan - Santolan Town Plaza	G/F Santolan Town Plaza, 276 Santolan Road, Brgy. Little Baguio, San Juan City
387	Savemore - Amang Rodriguez	G/F Savemore Amang Rodriguez, GBU Bldg., Amang Rodriguez Avenue corner Evangelista St., Brgy. Santolan, Pasig City
388	Savemore - Marulas	NF-5 & NF-6, G/F Savemore Marulas Valenzuela, 40 Pio Valenzuela St., Brgy. Marulas, Valenzuela City 1440
389	Savemore - Nagtahan	G/F Savemore Nagtahan, Magsaysay Blvd. corner Nagtahan Road, Brgy. 634, Sampaloc, Manila

No.	BRANCH	ADDRESS
390	Savemore - Novaliches	Savemore Novaliches, General Luis St., Novaliches, Quezon City
391	Savemore - Project 8	Savemore Project 8, Benefit St. corner Redemption and Grant St., Brgy. Sangandaan, Project 8, Quezon City
392	Scout Limbaga - T. Morato	102 & 103 The Forum, Tomas Morato Avenue corner Scout Limbaga St., 1103, Quezon City
393	Shangri-La Plaza Mall - EDSA	Unit 516-517, Level 5 Shangri-La Plaza Mall, EDSA corner Shaw Blvd., Brgy. Wack-Wack, Mandaluyong City
394	Shaw - Pasig Blvd.	BDO Place, 145 Shaw Blvd., Brgy. Pineda, Pasig City
395	Shaw Blvd. - Beacon Plaza	UG 105-UG 106 Beacon Plaza, Shaw Blvd. corner Ideal St., Mandaluyong City
396	Shaw Blvd. - High Pointe Center	G/F Units 125 -128 High Pointe Center, Shaw Boulevard corner M. Yulo St., Brgy. Bagong Silang, Mandaluyong City
397	Shaw Blvd. - Mandala Park	G/F Units 1 & 2, Bldg. B, Shaw Blvd, Mandala Park, Brgy. Pleasant Hills, Mandaluyong City
398	Shaw Blvd. - Wack-Wack	Unit A, BCC Showroom, 545 Shaw Blvd., Brgy. Wack-Wack, Mandaluyong City
399	Silver City - Pasig	G/F Silver City Building 3, Frontera Verde, Ortigas Center, Pasig City
400	SM Araneta City	G/F SM Araneta City, Araneta City, Brgy. Socorro, Cubao, Quezon City
401	SM Aura Premier	LG/F SM Aura Premier, Bonifacio Global City, Brgy. Fort Bonifacio, Taguig City
402	SM Center Congressional	LC 004-006 & 111-113, SM Center Congressional, Congressional Ave., Brgy. Bahay Toro, Quezon City
403	SM Center Las Piñas	LG/F SM Center Las Piñas, Alabang-Zapote Road, Brgy. Pamplona Dos, Las Piñas City
404	SM Center Muntinlupa	UG/F SM Center Muntinlupa, Brgy. Tunasan, National Road, Muntinlupa City
405	SM Center Pasig	G/F SM Supercenter Pasig, Frontera Verde, Ortigas Center, Pasig City
406	SM Center Sangandaan	G/F SM Center Sangandaan, Marcelo H. Del Pilar St. corner Samson Road, Brgy. 003, 1408 Caloocan City
407	SM Center Shaw	SM Center Shaw Blvd. (LC CS 1-09), Shaw Blvd. corner Old Wack-Wack Rd., Brgy. Pleasant Hills, Mandaluyong City
408	SM City BF Parañaque	G/F SM City BF Parañaque, Dr. A. Santos Avenue, Brgy. BF Homes, Sucat, Parañaque City
409	SM City Bicutan	LG/F, MF and UG/F, SM City Bicutan, Dona Soledad Avenue corner West Service Road, Paranaque City
410	SM City Caloocan	G/F, Area Code 141-143, SM City Caloocan, Deparo Road, Brgy. 171, Zone 15, District 1, Bagumbong, Caloocan City
411	SM City East Ortigas	G/F, Area Code EX119-121, SM City East Ortigas, Ortigas Avenue Extension, Brgy. Sta. Lucia, Pasig City
412	SM City Fairview A	Location Code AX3 175-179, LG/F SM City Fairview, Quirino Highway corner Ragalado St., Brgy. Greater Lagro, Fairview, Quezon City
413	SM City Fairview B	SM City Fairview, Quirino Highway corner Regalado Avenue, Fairview, Quezon City
414	SM City Fairview C	LG/F, Annex 2, SM City Fairview, Quirino Highway corner Regalado Avenue, Fairview, Quezon City

No.	BRANCH	ADDRESS
415	SM City Grand Central	LC 024B; 025-027, LG/F, SM City Grand Central, Rizal Avenue Extension, Grace Park East, Brgy. 88, Zone 8, District II, Caloocan City 1403
416	SM City Manila	LG/F SM City Manila, Concepcion St. corner Arroceros St. and San Marcelino St., Manila
417	SM City Marikina	G/F SM City Marikina, Brgy. Calumpang, Marikina City
418	SM City North EDSA A	GF & MF, The Block SM City North, EDSA corner North Avenue, Quezon City
419	SM City North EDSA B	SM City North EDSA Annex I Bldg., North Avenue corner EDSA, Quezon City
420	SM City North EDSA C	UG/F & M/F, SM Center Complex North EDSA, 1105 Quezon City
421	SM City North EDSA D	G/F BPO Tower 3, SM City North EDSA Complex, EDSA corner North Avenue, Brgy. Bagong Pag-asa, Quezon City
422	SM City Novaliches	G/F SM City Novaliches, Quirino Highway, Novaliches, Quezon City
423	SM City San Lazaro	UGF, SM City San Lazaro, Felix Huertas corner A.H. Lacson St., Sta. Cruz, Manila
424	SM City Sta. Mesa	SM City Sta. Mesa Annex Bldg., Aurora Blvd., Quezon City
425	SM City Sucat A	G/F SM Supercenter Sucat, Paranque City
426	SM City Sucat B	G/F Annex Bldg. B SM City Sucat, Dr. A Santos Avenue, Parañaque City
427	SM City Valenzuela	Unit 126 G/F SM City Valenzuela, McArthur Highway, Brgy. Karuhatan, Valenzuela City 1441
428	SM Hypermarket Cubao	EDSA corner Main Street, Cubao, Quezon City
429	SM Hypermarket FTI Taguig	G/F SM Hypermarket FTI Taguig, Lot 85 A & B, DBP Avenue, FTI Complex, Brgy. Western Bicutan, Taguig City
430	SM Hypermarket Makati	SM Hypermarket Makati, 5560 Osmeña Highway corner Finlandia St, San Isidro, Makati City
431	SM Hypermarket Novaliches	G/F SM Hypermarket Novaliches, No. 402 Quirino Highway, Brgy. Talipapa, Novaliches, Quezon City
432	SM Hypermarket Sucat - Lopez	SM Hypermarket Sucat-Lopez (LC102-103), Dr. A. Santos Ave., Brgy. San Isidro, Sucat, Paranaque City
433	SM Makati	G/F (GF05) Shoemart Bldg., Ayala Center, Brgy. San Lorenzo, Makati City
434	SM Mall of Asia A	LC 3133-3135 MM, 3/F Main Mall, SM Mall of Asia, J.W. Diokno Blvd., Mall of Asia Complex, Brgy. 76, Zone 10, Pasay City
435	SM Mall of Asia B	G/F Entertainment Mall, SM Mall of Asia, J.W. Diokno Blvd., Mall of Asia Complex, Brgy. 76, Pasay City
436	SM Megamall A	Unit Nos. 104-108 G/F, Mega Tower SM Megamall, Julia Vargas Ave. corner EDSA, Brgy. Wack Wack, Mandaluyong City
437	SM Megamall B	Upper & Lower Ground Floors, SM Megamall Bldg. B, Julia Vargas corner EDSA ,Ortigas Center, Mandaluyong City
438	SM Megamall C	LC B4050-4053, 4/F, SM Megamall Bldg. B, Julia Vargas Ave. corner EDSA, Brgy. Wack-Wack, Mandaluyong City
439	SM Retail HQ Bldg. A	SM Retail Headquarters Bldg. A Location Code 104-105 A, J. W. Diokno corner Seaside Blvd., Mall of Asia Complex, Brgy. 76 Pasay City

No.	BRANCH	ADDRESS
440	SM Retail HQ Bldg. B	SM Retail Headquarters Bldg. B LC 106-110B Sunrise Drive corner Bayshore Avenue Mall of Asia Complex, Brgy. 76, Pasay City
441	SM Southmall A	UG/F SM Southmall, Alabang - Zapote Road, Las Piñas City
442	SM Southmall B	UG/F SM Southmall, Alabang - Zapote Road, Las Piñas City
443	Solaire - Manila Resort	Solaire Manila, Bagong Nayong Pilipino Entertainment City, Parañaque City
444	Solaire - North EDSA	B1-029 & B1-029B, Basement 1, Solaire Resort North, 1 Sola Drive, EDSA, Vertis North, Brgy. Bagong Pag-asa, Quezon City
445	Solaire - The Shoppes	Solaire Resorts and Casino Manila, Ang Bagong Nayong Pilipino Entertainment City, Brgy. Tambo, Parañaque City
446	Soler	U-1118 & 1120 Gracetown Bldg., corner Soler & Alvarado St., Binondo, Manila
447	Soler - Reina Regente	1087 Soler St., Binondo, Manila
448	Southgate Mall - EDSA	G/F Southgate Mall, EDSA corner Pasong Tamo Ext., Makati City
449	Sta. Ana - Xentro Mall	Space No. LS-02, Xentro Mall Sta. Ana City Market, Pedro Gil St., Brgy. 876, Zone 96, Sta. Ana, Manila
450	Sta. Mesa - P. Sanchez	Units G-04 & G-05, G/F, Doña Elena Tower, P. Sanchez St. corner 3rd St., Brgy. 605, Zone 60, Sta. Mesa, Manila
451	Sta. Mesa - The Silk Residences	G/F Retail 5, The Silk Residences, Ramon Magsaysay Boulevard corner Santol St., Zone 057, Brgy. 586, Sta. Mesa, Manila
452	Sta. Mesa - V. Mapa	G/F & MF, Units H, I, J, LJS Logistics Center, No. 3331, V. Mapa St. corner Second St., Brgy. 601, Sta. Mesa, Manila
453	Sta. Mesa Heights - D. Tuazon	G/F, Unit ABC, TCC Center, 190 D. Tuazon St., Brgy. Maharlika, Sta. Mesa Heights, Quezon City
454	Sto. Cristo	475-477 Kim Siu Ching Foundation Bldg., Sto. Cristo St., Binondo, Manila
455	Sto. Cristo - Commercio	686 Sto Cristo St., Binondo, Manila
456	Sto. Domingo	6 Sto. Domingo Avenue, Quezon City
457	Sto. Niño St. - Roosevelt	284 Roosevelt Avenue, San Francisco Del Monte, 1105 San Antonio, Quezon City
458	Sucat - Villa Mendoza	Dr. A. Santos Avenue corner Villa Mendoza Subdivision, Sucat Road, Parañaque City 1700
459	Sun Residences	G/F Sun Residences, España Blvd. corner Mayon St., Brgy. Sta. Teresita, Quezon City
460	Tabora	859-861 L & J Bldg. Tabora St., Divisoria, Manila
461	Taft - Libertad	2250 MCF Bldg., Taft Avenue corner College Road, Pasay City
462	Taft - Pedro Gil	1430 Taft Avenue, Manila
463	Taft Avenue - J. Nakpil	1747 Taft Avenue corner J. Nakpil St., Manila
464	Taft Avenue - Pres. Quirino	G/F FFW Bldg., 1943 Taft Avenue, Malate, Manila
465	Taguig - Grace Residences	Grace Residences (Location Code 131-132), Levi B. Mariano Avenue, Brgy. Ususan, Taguig City
466	Taguig - Levi Mariano Avenue	160 Levi Mariano Avenue, Brgy. Ususan, Taguig City
467	Taguig - Vista Mall	G/F-108A Vista Mall Taguig, Camella Road, Brgy. Tuktukan (formerly Brgy. Sta. Ana), Taguig City

No.	BRANCH	ADDRESS
468	Tandang Sora - Commonwealth	Tierra Commercial Center Bldg., Commonwealth Ave. corner Tandang Sora Ave., Quezon City
469	Tandang Sora - Culiat	Royal Midway Plaza, No. 419 Tandang Sora Avenue, Brgy. Culiat, Quezon City
470	Tandang Sora - San Vicente de Paul	ERN Commercial Complex, Tandang Sora Avenue, Brgy. Tandang Sora, Quezon City
471	Tandang Sora - Tagumpay	M & J Bldg., 578 Tandang Sora Avenue corner Tagumpay St., Brgy. New Era, Quezon City
472	Tayuman	G/F Delton Bldg., 1808 Rizal Avenue, Sta. Cruz, Manila
473	Teacher's Village	115 Maginhawa St., Brgy. Teacher's Village, Quezon City
474	ThreeE-comCenter	Location Code 107, G/F, Three E-com Center, Block 21 Harbor Drive corner Bay Shore, Mall of Asia Complex, Brgy. 76 Zone 10, Pasay City
475	Timog	26 Cedar Executive Building, Timog Avenue corner Scout Tobias St., Quezon City
476	Timog - EDSA	G/F GEMPC Bldg., 132 Timog Avenue, Brgy. Sacred Heart, 1103 Quezon City
477	Timog - Rotonda	G/F Imperial Palace Suites, Tomas Morato corner Timog Avenue, South Triangle, Quezon City
478	Timog - Scout Torillo	Unit 11 & 12, Timog Arcade, Timog Avenue corner Scout Torillo, Brgy. South Triangle, Quezon City
479	Timog - Victoria Towers	Unit F-2 & F-3 Victoria Towers, Timog Avenue corner Panay Avenue, Quezon City
480	Tomas Morato - Metrofocus Commercial	G/F, Units 101 & 102, Metrofocus Commercial Bldg., Tomas Morato Avenue, Brgy. Kristong Hari, Quezon City
481	Tondo - Gagalangin	2459 Juan Luna St. corner Paez St., Gagalangin, Tondo, Manila
482	Tondo - Pritil	1815 N. Zamora St., 1012 Tondo, Manila
483	Tordesillas - Gallardo	G/F Cambridge Centre, 108 Tordesillas corner Gallardo St., Salcedo Village, Makati City
484	Tordesillas - The Orient Mansion	G/F The Orient Mansion Condominium, 118 Tordesillas St. near corner H.V. dela Costa St., Brgy. Bel-Air, Salcedo Village, Makati City
485	Trident - Gil Puyat	G/F Trident Tower Bldg., 312 Sen. Gil. Puyat Avenue, Makati City
486	UN Avenue	Puso ng Maynila Bldg., UN Avenue corner A. Mabini St., Ermita, Manila
487	UN Avenue - Times Plaza	Units 16 & 17 G/F, Units SC-3A & SC-8B 2F, Times Plaza Bldg., U.N. Avenue corner Taft Avenue, Brgy. 666, Ermita, Manila
488	V - Mall	G/F New V- Mall, Greenhills Shopping Center, Brgy. Greenhills, San Juan City
489	V. A. Rufino - Sotto	115 YL Building, V.A. Rufino St. corner Sotto St., Legaspi Village, Brgy. San Lorenzo, Makati City
490	V.A. Rufino - Tuscan	G/F Tuscan Condominium, 114 V.A. Rufino St., Legaspi Village, Makati City
491	V. Luna - Kalayaan Avenue	Unit 101 Kalayaan Center Bldg., 65-67 V. Luna Road corner Kalayaan Avenue corner Maginoo St., Brgy. Pinyahan, Quezon City
492	Valenzuela	Km. 15 MacArthur Highway, Dalandanan, Valenzuela
493	Valenzuela - Gateway Complex	Valenzuela Gateway Complex, 318 GS Paso De Blas St., Brgy. Paso De Blas, Valenzuela City

No.	BRANCH	ADDRESS
494	Valenzuela - Gen. T. De Leon	Gen. T. De Leon St., Valenzuela City
495	Valenzuela - Happy Go Shopping Mall	Shop 2, Happy Go Shopping Mall, Ibaba St., Brgy. Bignay, Valenzuela City
496	Valero - Salcedo Village	G/F Pearlbank Center, 146 Valero St., Salcedo Village, Makati City
497	Villar - Salcedo Village	Eurovilla III Condominium 154 Villar St. corner L.P. Leviste St., Salcedo Village, Makati City
498	Visayas Avenue	30 Visayas Ave. near corner Congressional Ave., Brgy. Bahay Toro, Quezon City
499	Waltermart - Bicutan	G/F Waltermart Bicutan, Km 16 East Service Road corner Mañalac Avenue, Brgy. San Martin de Porres, Bicutan, Parañaque
500	Waltermart - Caloocan	G11, Waltermart Caloocan, 1174 A. Mabini St., Brgy. 25, Zone 3, District II, Caloocan City
501	Waltermart - E. Rodriguez	WQCC 019, Waltermart E. Rodriguez, No. 222 Pacific Center E. Rodriguez Sr. Avenue, Brgy. Kalusugan, Quezon City
502	Waltermart - North EDSA	G/F Waltermart Center - North EDSA, Dangay St., Veterans Village, Quezon City
503	Waltermart - Sucat	G/F Waltermart Sucat, Dr. A Santos Ave., Paranaque City
504	Waltermart - The Junction Place Novaliches	G/F, Waltermart The Junction Place, 328 Quirino Highway, Brgy. Talipapa, Novaliches, Quezon City
505	Washington - Gil Puyat	G/F Keystone Bldg., 220 Gil Puyat Avenue, Makati City
506	West Avenue - Baler	G/F 118 Jafer Bldg., 118 West Avenue, Quezon City
507	West Avenue - Del Monte	40 West Avenue, 1104 West Triangle, Quezon City
508	West Avenue - East Maya	160 Ground floor Columbian Bldg., near corner EDSA, West Avenue corner East Maya Drive, Philam, Quezon City
509	Zabarte - Kaligayahan	Lot 16 Block 5, Zabarte Road, Brgy. Kaligayahan, Quezon City
510	Zurbaran	Rizal Avenue corner Fugoso St., Sta. Cruz, Manila

(e) Provincial Branches:

1. Lot leased

No.	BRANCH	ADDRESS
1	Angono - National Highway	Lot 3 Blk. 4, M.L. Quezon Avenue, Brgy. San Isidro, Angono, Rizal
2	Bacoor - New Molino Blvd.	Bacoor Blvd., Brgy. Molino III, Bacoor City, Cavite
3	Bacoor Molino - Bahayang Pag - asa	L-20 B-5 Avenida Rizal St., Bahayang Pag-asa Subd., Brgy. Molino 5, Bacoor, Cavite
4	Baliwag - Poblacion	B.S. Aquino St. corner J. Buizon St., Brgy. Poblacion, Baliwag, Bulacan
5	Bataan - Mariveles FAB	Avenue of the Philippines corner 8th Avenue, Freeport Area of Bataan (the FAB), Brgy. Malaya, Mariveles, 2106 Bataan
6	Batangas - Mabini	National Road, Brgy. Pulong Niogan, Mabini, Batangas

No.	BRANCH	ADDRESS
7	Batangas - Rosario	BDO Bldg., G. Carandang St., Brgy. C Poblacion, Rosario, Batangas
8	Bocaue - MacArthur Highway	MacArthur Highway, Brgy. Wakas, Bocaue, Bulacan
9	Bohol Tagbilaran - Visarra	C.P. Garcia Avenue near corner Visarra St., Bohol, Tagbilaran City
10	Bulacan - Obando	224 J.P. Rizal St., Brgy Pag-asa, Obando, Bulacan
11	Cabanatuan - Sanciangco	261 Sanciangco St., Brgy. Sanbermicristi, Cabanatuan City, Nueva Ecija
12	Cagayan De Oro - Bulua	Zone 3 Upper Bulua, Butuan-Cagayan de Oro-Iligan Rd., Cagayan de Oro City, 9000 Misamis Oriental
13	Cagayan De Oro - Limketkai	L-6 B-2, Limketkai Ave., Limketkai Commercial Complex, Brgy. 31, Poblacion, Cagayan De Oro City, Misamis Oriental
14	Cavite - Dasmariñas Aguinaldo Highway	Gen. Emilio Aguinaldo Highway corner Natividad St., Dasmariñas, Cavite
15	Cavite - Dasmariñas FCIE	Governor's Drive, Brgy. Langkaan, Dasmariñas, Cavite
16	Cavite - EPZA	Cavite EPZA Compound, 4106 Rosario, Cavite
17	Cavite - Naic	Governor's Drive corner Soriano Highway, Naic, Cavite
18	Cavite - Silang	J.P. Rizal St. corner Kiamzon St., Brgy. Poblacion III, Silang, Cavite
19	Cebu - Carcar	Dr. Jose Rizal St., Brgy. Poblacion, Carcar City, Cebu
20	Cotabato - Kabacan	Rizal Avenue, National Highway, 9407 Kabacan, North Cotabato
21	Cotabato Midsayap - Quezon Avenue	Quezon Avenue, Brgy. Poblacion 5, Midsayap, North Cotabato
22	Dumaguete - Silliman Campus	North National Highway, Dumaguete City, Negros Oriental
23	Iloilo - Central	Iznart St., Lot 317-B-2-A-1, 5000 Iloilo City, Iloilo
24	Iloilo - Molo	M.H. Del Pilar St. corner Jocson St., Molo, Iloilo City
25	Kawit - Binakayan	Lot 305 - B-3, 140 National Road, Brgy. Binakayan, Kawit, Cavite
26	Mactan - EPZA 1	Mactan-EPZA Compound, 6000 Lapu-Lapu City, Cebu
27	Masbate	Quezon St., Brgy. Pating, Masbate City
28	Meycauayan - MacArthur Highway	MacArthur Highway, Brgy. Calvario, Meycauayan, Bulacan
29	Ozamiz - Rizal Avenue	J.P. Rizal Avenue corner H.T. Feliciano St., 50th District, Ozamiz City, Misamis Occidental
30	Pangasinan - Alaminos Poblacion	Sadsaran St., Brgy. Poblacion, Alaminos City, Pangasinan
31	Pangasinan - Lingayen	80 Avenida Rizal East, Brgy. Poblacion, Lingayen, 2401 Pangasinan
32	Quezon - Sariaya	Maharlika Road corner Rizal St. corner Quezon St., Brgy. Poblacion, Sariaya, Quezon
33	San Pedro - Rosario Complex 1	Lots 11 & 12, Rosario Avenue Complex 1, San Pedro, Laguna
34	Tarlac - Paniqui	M.H. Del Pilar St., MacArthur Highway, Brgy. Estacion, Paniqui, 2307 Tarlac

2. Building leased

No.	BRANCH	ADDRESS
1	Abra - Bangued	G/F, LFG Commercial Bldg., Taft corner Villamor Manzano St., Brgy. Zone 5, Bangued, Abra
2	Abra - Bangued Capitulacion	Marcov Commercial Building, 32 Capitulacion St., Nalasin Zone 1, Bangued, Abra 2800
3	Agusan del Sur - San Francisco Gaisano	G/F Stall 28 & 29, Gaisano Grand Mall San Francisco, Davao-Agusan National Highway, Brgy. 5, San Francisco, Agusan del Sur
4	Aklan - Boracay	Station 2, Brgy. Balabag, Boracay Island, Malay, Aklan
5	Aklan - CityMall Boracay	Units 5-6 & 11-12 CityMall Boracay, Sitio Diniwid, Brgy. Balabag, Boracay Island, Malay, Aklan
6	Aklan - Kalibo	Along XIX Martyrs St., Kalibo, Aklan 5600
7	Aklan - Kalibo Gaisano Grand Mall	G/F, Unit Nos. KLO-GFS 9, 10, 11, 12, Gaisano Grand Mall Kalibo, Roxas Ave. Ext., Brgy. Andagaw, Kalibo, Aklan
8	Albay - Daraga	Rizal St. corner Burgos St., Brgy Centro Ilawod, Daraga, Albay
9	Albay - Polangui	Provincial Road corner Brgy. Road, Brgy. Ubaliw, Polangui, Albay
10	Albay - Tabaco	Along Ziga Avenue, Tabaco, Albay
11	Angeles - Friendship Highway	ECCO Bldg., Fil-Am Friendship Highway, Brgy. Anunas, Angeles City, Pampanga
12	Angeles - Marquee Mall	Level 1, Space No. 1070, Marquee Mall, A. Gueco St., Brgy. Pulung Maragul, Angeles City, Pampanga 2009
13	Angeles - Nepo Mart	Entec Bldg., Teresa Avenue, Nepo Mart Complex, Brgy. Cutcut, Angeles City, Pampanga
14	Angeles - Sto. Domingo	Bee King Bldg., MacArthur Highway, Brgy. Sto. Domingo, Angeles City, Pampanga
15	Angono - Xentro Mall	G/F AB Commercial Plaza, M.L. Quezon Avenue, Brgy. San Isidro, Angono, Rizal
16	Antipolo - B. V. Soliven	Blk 24, Lot 1, Benito V. Soliven Avenue, Greenheights Subdivision, Brgy. Mayamot, Antipolo City
17	Antipolo - Circumferential Rd.	G/F 1 Cirq Bldg., Circumferential Road, Brgy. San Roque, Antipolo City
18	Antipolo - M.L. Quezon St.	151 M.L. Quezon St., Brgy. San Roque, Antipolo City
19	Antipolo - Sumulong Highway	BDO Bldg., Sumulong Highway, Masinag, Mayamot, Antipolo
20	Antipolo - The Vest Shopping Mall	G/F, Shop 1, The Vest Shopping Mall, Sumulong Highway, Brgy. Dela Paz, Antipolo City
21	Antipolo - Xentro Mall	LS01-05, Xentro Mall Antipolo, Sumulong Highway, Brgy. Mambugan, Antipolo City
22	Antipolo Plaza	Gatsby Bldg. II, M. L. Quezon St., Antipolo
23	Aurora - Baler	1E, Uy Town Center, Quezon Highway, Brgy. Suklayin, Baler, Aurora
24	Bacolod - Araneta	Cineplex Complex, Araneta St., Bacolod City
25	Bacolod - East Block IT Park	G/F Villa Angela East Block Bldg A, The Block IT Park, Carlos Hilado National Highway, Bacolod City
26	Bacolod - Goldenfield	Building 1, Goldenfield Commercial Complex, Araneta St., Brgy. Singcang, Bacolod City

27	Bacolod - Gonzaga	Gonzaga - Lopez Enterprise Bldg., Gonzaga St., Bacolod City
28	Bacolod - Hilado	Hilado corner F. Y. Manalo St., 6100 Bacolod City, Negros Occidental
29	Bacolod - Libertad	Corner Hernaez St. & Lopez Jaena St., Bacolod City, Negros Occidental
30	Bacolod - Mandalagan	G/F Sta. Clara Estate Bldg., Lacson St., Mandalagan, Bacolod City
31	Bacoor - Molino Town Center	Ground Floor, Unit B Molino Town Center, Molino - Paliparan Road, Brgy. Molino IV, Bacoor City, 4102 Cavite
32	Bacoor - Puregold Panapaan	G/F Commercial Unit No. 2-4, Puregold Bacoor Cavite, Aguinaldo Highway, Brgy. Panapaan, Cavite
33	Bacoor - Zapote	Zapote Centre, Aguinaldo Highway, Zapote Road, Brgy. Zapote 4, Bacoor, Cavite
34	Baguio - Abanao Square	Abanao Square Mall, Abanao St. corner Zandueta St., Brgy. AZKCO, Baguio City
35	Baguio - Bokawkan Road	71 Bokawkan Road, Brgy. Dizon Subdivision, Baguio City
36	Baguio - Harrison Road	G/F Our Lady of Lourdes Bldg., No.7 Harrison Rd., Brgy. Harrison Carantes Claudio, Baguio City
37	Baguio - Kennon Road	C & Triple A Bldg., Kennon Road corner Parisas St., Brgy. Camp 7, Baguio City
38	Baguio - Legarda	Our Lady of Fatima Bldg., Yandoc St., Kayang Extension, Brgy. Palma-Urbano, Baguio City
39	Baguio - Leonard Wood Road	ETCC Commercial Complex, Leonard Wood Road, Brgy. Cabinet Hill - Teachers Camp, Baguio City
40	Baguio - Luneta	Luneta Hill, Upper Session Road, Session Road-Governor, Brgy. Pack Road, Baguio City
41	Baguio - Marcos Highway Balsigan	G/F, ECCO Bldg., No. 39 Marcos Highway, Brgy. Imelda Marcos, Baguio City
42	Baguio - Marcos Highway Centerpoint	G/F Centerpoint Plaza, Marcos Highway, Brgy. Bakakeng Central, Baguio City
43	Baguio - Session Road	G/F, National Life Bldg., Session Road, Session Road-Governor, Brgy. Pack Road, Baguio City
44	Balanga - Capitol Drive	G/F, CT Edifice, Capitol Drive corner Kinatawan Rd., San Jose, Balanga City, Bataan
45	Bataan - Hermosa	G/F, 925 Plaza, Mataas na Lupa, Brgy. Culis, Hermosa, Bataan
46	Bataan - Orani	Provincial Road corner Calle Coronel Leyba, Brgy. Parang-Parang, Orani, Bataan
47	Batangas - Alangilan	Unit 1 & 2, G/F, OJH Bldg., President Jose P. Laurel Highway, National Road, Brgy. Alangilan, Batangas City
48	Batangas - Balayan	Antorcha St., Balayan, Batangas
49	Batangas - Bauan	Kapitan Ponso St., Bauan, Batangas
50	Batangas - Bauan Poblacion 2	Kapitan Ponso Street corner Sta. Cruz Street, Barangay Poblacion 2, Bauan, Batangas
51	Batangas - Diego Silang	Tom's Place, Diego Silang St. corner Maria de Jesus St., Brgy. 15, Batangas City
52	Batangas - First Phil. Industrial Park	G/F Administration Bldg., First Philippine Industrial Park, Brgy. Sta. Anastacia, Sto. Tomas, Batangas
53	Batangas - Gulod	MB Bldg., Batangas Tabangao-Lobo Road, Brgy. Gulod Labac, Batangas City, Batangas
54	Batangas - Lemery Ilustre	Ilustre Avenue corner Lakandula St., Lemery, Batangas

55	Batangas - Lemery Xentro Mall	G/F Xentro Mall Lemery, Brgy. Malinis, Lemery, Batangas
56	Batangas - Lima Technology Center	Units R08-S02, Block E, The Outlets at Lima Technology Center, Brgy. Bugtong na Pulo, Lipa City, Batangas 4217
57	Batangas - P. Burgos	P. Burgos St. corner Evangelista St., Brgy. Poblacion, Batangas City
58	Batangas - San Juan	Marasigan St. corner Kalayaan St., San Juan, Batangas
59	Benguet - Itogon	G/F, Caligtan-Domilos Building, Antamok National Highway, Domilos Compound, Purok Domilos Brgy, Tuding, Itogon, Benguet
60	Benguet - La Trinidad	G/F VC Arcadain Bldg., Km. 5, La Trinidad, Benguet
61	Biñan - A. Mabini	Rey Bldg., A. Mabini St., Poblacion, 4024 Binan, Laguna
62	Biñan - San Antonio	Alalmeda 2 Arcade, Tulay Bato Old National Highway, Brgy. San Antonio, Biñan City, Laguna
63	Biñan Central Mall	G/F Biñan Central Mall, Units 8 & 9, Malvar St. corner Old National Highway, Biñan, Laguna
64	Bohol - Panglao	G/F Units 1-5, Hennan Resort Commercial Bldg., Panglao Circumferential Road, Brgy. Tawala, Panglao Island, Bohol
65	Bohol Tagbilaran - C.P. Garcia	C.P. Garcia Avenue, Brgy. Poblacion II, Tagbilaran City, 6300 Bohol
66	Bohol - Tubigon	Holy Cross Academy, National Highway, Brgy. Centro, Tubigon, Bohol
67	Bohol Tagbilaran - Rajah Sikatuna	G/F, JLU Centre Bloc, Rajah Sikatuna Avenue, Brgy. Dampas, Tagbilaran City, Bohol
68	Bukidnon - Malaybalay	Unit 1, Ramos Bldg., Fortich Street, Sayre Highway, Barangay 7, Malaybalay City, Bukidnon
69	Bulacan - Balagtas	MacArthur Highway, Brgy. San Juan, 3016 Balagtas, Bulacan
70	Bulacan - Bocaue	MacArthur Highway, Brgy. Biñang 1st, Bocaue, Bulacan
71	Bulacan - Bustos	LRM Complex, Hilario St., Brgy. Poblacion, Bustos, Bulacan
72	Bulacan - Calumpit	MacArthur Highway, Barangay Corazon, Calumpit, Bulacan
73	Bulacan - EB Town Center San Jose Del Monte	Unit 5, G/F, EB Town Center, Brgy. Graceville, San Jose Del Monte City, Bulacan
74	Bulacan - Hagonoy	Provincial Road, Brgy. Sto. Niño, Hagonoy, Bulacan
75	Bulacan - Hagonoy San Pedro	G/F, Centrio Commercial Bldg, Purok 4, Brgy. San Pedro, Hagonoy, Bulacan
76	Bulacan - Norzagaray	G/F, Prince Ken Bldg. II, Circle, Gen. Alejo G. Santos Highway, Brgy. Poblacion, Norzagaray, Bulacan
77	Bulacan - Pandi	J.P. Rizal St., Poblacion, Pandi, Bulacan
78	Bulacan - Plaridel	G/F, Unit Nos. 101-102, C & B Commercial Bldg., Maharlika Highway, Brgy. Banga 1st., Plaridel, Bulacan
79	Bulacan - Primark Plaridel	G/F, Primark Town Center Plaridel, Cagayan Valley Road, Brgy. Banga 1st,Plaridel, Bulacan
80	Bulacan - Pulilan	Doña Remedios Trinidad Highway, Sto. Cristo, Pulilan, Bulacan
81	Bulacan - Puregold Baliwag	G/F Puregold Baliwag, Benigno S. Aquino Ave., Brgy. Bagong Nayon, Baliwag, Bulacan
82	Bulacan - Puregold Bulakan	G/F Commercial Unit 1, Puregold Bulakan, Brgy. Bagumbayan, Bulakan, Bulacan

83	Bulacan - San Ildefonso	UG/F, One San Ildefonso Mall, Cagayan Valley Road, Brgy. Poblacion, San Ildefonso, Bulacan
84	Bulacan - San Miguel	LV Bldg., Maharlika Highway, Brgy. Camias, San Miguel, Bulacan
85	Bulacan - San Rafael	Km. 59.5, Cagayan Valley Road, Brgy. Maguinao, San Rafael, Bulacan
86	Bulacan - Sapang Palay	G/F Elizabeth Place 1 Bldg., Bagong Buhay Ave., Brgy. Sapang Palay, San Jose Del Monte City, Bulacan
87	Bulacan - Sta. Maria M.G. De leon	15 M.G. De Leon St., Poblacion, 3022 Sta. Maria, Bulacan
88	Bulacan - Sta. Rita Guiguinto	126 Cagayan Valley Road, Brgy. Sta. Rita, Guiguinto, Bulacan
89	Bulacan Sta. Maria - Bagbaguin	NEM Bldg., Gov. F. Halili Avenue, Bagbaguin, Sta. Maria, Bulacan
90	Bulacan Sta. Maria - Pulong Buhangin	Km. 37 National Road, Brgy. Pulong Buhangin, Sta. Maria, Bulacan
91	Butuan - Estacio Village	Butuan Doctor's College, J.C. Aquino Ave. corner Victoria St., Brgy. Bayanihan, Butuan City, Agusan del Norte
92	Butuan - J.C. Aquino Avenue	D & V Plaza II Bldg., J.C. Aquino Avenue, Butuan City
93	Butuan - Montilla	Montilla Blvd. near corner Lopez Jaena St., Butuan City, Agusan Del Norte
94	Cabanatuan - Maharlika Highway North	G/F DGS Building, Along Maharlika Road, Brgy. Bitas, Cabanatuan City, Nueva Ecija
95	Cabanatuan - Paco Roman	Along Paco Roman St., Brgy. City Supermarket, Cabanatuan City, Nueva Ecija
96	Cagayan - Ceza Sta. Ana	G/F, CEZA Corporate Center, CEZA Business District, Brgy. Centro, Sta. Ana, Cagayan
97	Cagayan - CityMall Aparri	CityMall Aparri, Cagayan Valley Road, Barrio of Macanaya, Cagayan
98	Cagayan de Oro - Carmen	Max Y. Suriel St. corner V. Neri St., Carmen, Cagayan de Oro
99	Cagayan de Oro - Cogon	JR Borja St., Cogon, Cagayan de Oro City
100	Cagayan de Oro - Hayes	G/F Trendline Department Store, Arch. James Hayes St., Cogon, Cagayan de Oro City
101	Cagayan de Oro - Osmeña	Pres. S. Osmeña St. corner Ramon Chavez St., Cogon, 9000 Cagayan de Oro, Misamis Oriental
102	Cagayan de Oro - R.N. Pelaez Blvd.	Georgetown Cyber Mall, Rodolfo N. Pelaez Blvd., Kauswagan, Cagayan de Oro City
103	Cagayan De Oro - Xavier	Library Annex Bldg., Corrales Avenue, Cagayan de Oro City
104	Cainta - A. Bonifacio Ave.	Ledor Commercial Center, A. Bonifacio Avenue corner Samonte St., Brgy. San Juan, Cainta, Rizal
105	Cainta - Felix Avenue	Felix Avenue near Cainta Junction, Brgy. Sto. Domingo, Cainta, Rizal
106	Cainta - Puregold	Puregold Cainta Junction, A. Bonifacio Ave., Brgy. Sto. Domingo, Cainta, Rizal
107	Cainta Junction	Hipolito Bldg., Ortigas Avenue Extension, Cainta Junction, Cainta, Rizal
108	Calamba - CityMall	National Highway, Brgy. Lecheria, Calamba City, Laguna
109	Calamba - Halang National Highway	D'Verde Commercial Bldg., National Highway, Brgy. Halang, Calamba City, Laguna

110	Calamba - Paseo Uno	G/F Paseo Uno de Calamba, National Highway, Brgy. Paciano, Calamba City, Laguna
111	Camarines Norte - Daet	J. Lukban St. corner Moreno St., Poblacion, Daet, Camarines Norte
112	Camarines Sur - Calabanga	Galleria de Calabanga, Lot 2, Provincial Road, Brgy. San Francisco, Calabanga, Camarines Sur
113	Camarines Sur - GOA	Ground Floor, RCO Building, Rizal Street, Brgy. Panday, GOA, Camarines Sur
114	Camarines Sur - Nabua	Lot 374 CZA Bldg., National Rd. near corner Maganda St., Brgy. San Antonio, Poblacion, Nabua, Camarines Sur
115	Camarines Sur - Pili	Santiago, Pili, Camarines Sur
116	Canlubang iMall	Don Bosco Ave. corner Silangan Industrial Park Road, Brgy. Canlubang, Calamba City, Laguna
117	Catanduanes - Virac	Rizal Avenue, Brgy. San Pedro, Virac, Catanduanes
118	Cavite - Carmona Governor's Drive	G/F, Great Wall Aluminum and Glass Sales Bldg., Governor's Drive, Brgy. Maduya, Carmona, Cavite, IV-A
119	Cavite - Dasmariñas Central Mall	Central Mall Dasmariñas, Emilio Aguinaldo Highway corner Salitran St., Dasmariñas, Cavite
120	Cavite - Dasmariñas Salawag	EVY Commercial Bldg., Molino-Paliparan Rd., Brgy. Salawag, Dasmariñas, Cavite
121	Cavite - Gen. Trias San Francisco	Lot 1, along Arnaldo Highway, Brookside Lane, Brgy. San Francisco, Gen. Trias, Cavite
122	Cavite - General Trias Manggahan	New Hall Commercial Center, Governor's Drive corner Crisanto delos Santos Ave., Brgy. Manggahan, General Trias, Cavite
123	Cavite - Green 2 Residences Dasmariñas	G/F, Area Code 105-106, 109 Strip at Green 2 Residences, Governor Mangubat Ave., Brgy. Burol Main, Dasmariñas City, Cavite
124	Cavite - Imus Aguinaldo Highway	G/F DCR Bldg., Aguinaldo Highway, 4103 Imus, Cavite
125	Cavite - Imus Nueno Avenue	358 Exodus Bldg., Nueno Avenue, Imus, Cavite
126	Cavite - Puregold Buhay na Tubig	G/F Commercial Unit Nos. 4, 5 and 3A, Puregold Buhay na Tubig, Buhay na Tubig, Imus, Cavite
127	Cavite - Puregold GMA	Ground Floor and Second Floor, Puregold Building, Brgy. San Gabriel, Governor's Drive, GMA, Cavite
128	Cavite - Puregold Noveleta	Puregold Noveleta Cavite, National Road, Brgy. Magdiwang, Noveleta, Cavite
129	Cavite - Puregold Tanza	G/F Puregold Tanza, Provincial Road, Tanza, Cavite
130	Cavite - Silang Aguinaldo Highway	LS 42-43: CS-03 Premier Plaza, Emilio Aguinaldo Highway, Brgy. Lucsuhin, Silang, Cavite
131	Cavite - Trece Martires	L Paseo Arcade, near corner Indang-Trece Road, Trece Martires City, Cavite
132	Cavite - Unitop Mall Dasmariñas	Commercial Space 103 & 105, Ground Floor, Unitop Mall Dasmariñas, Governor's Drive corner Paliparan - Silang Rd. Brgy. Paliparan 1, Dasmariñas City, Cavite
133	Cavite Imus - The District	Ground Floor Unit 109 Ayala Malls The District Imus, Aguinaldo Highway corner Daang Hari Road, Brgy. Anabu II-D, Imus City, Cavite
134	Cebu - Ayala Business Park	Cebu Towers, Mindanao Avenue corner Bohol Avenue, Cebu Business Park, Cebu City
135	Cebu - Banilad	Gov. M. Cuenco Avenue, Banilad, Cebu City

136	Cebu - Bogo	P. Rodriguez St. corner San Vicente St., 6010 Bogo, Cebu City
137	Cebu - Capitol	Osmeña Blvd. corner Ma. Cristina St., 6000 Cebu City, Cebu
138	Cebu - CityMall Danao	T 10-12 CityMall Danao, Olivar Sr. Extension corner F. Ralota St., Brgy. Poblacion, Danao City, Cebu
139	Cebu - Colon	279 Colon St., Brgy. Kalubihan, Cebu City
140	Cebu - Elizabeth Mall	G/F Elizabeth Mall, Leon Kilat St. corner South Expressway, Cebu City
141	Cebu Escario	Unit No. 1, GF, NIC 2 Bldg., Capitol Square, N. Escario St., Brgy. Camputhaw (Pob), Cebu City
142	Cebu - F. Cabahug	Unit 10 Northwood Square, F. Cabahug St., Brgy. Kasambagan, Panagdait, Cebu City
143	Cebu - F. Ramos	134 Borromeo Bldg., F. Ramos corner Arlington Pond, Cebu City 6000
144	Cebu - Guadalupe	R. Duterte corner V. Rama St., Guadalupe, Cebu City
145	Cebu - Insular Life Business Centre	G/F Insular Life Cebu Business Centre, Mindanao Avenue corner Biliran Road, Cebu Business Park, Cebu City
146	Cebu - Legaspi	Legaspi St. corner Zamora St., Cebu City
147	Cebu - Magallanes	Plaridel St. corner Magallanes St., Cebu City
148	Cebu - Mambaling	Grand Orchard Commercial Bldg., C. Padilla St., Mambaling, Cebu City
149	Cebu - Minglanilla	G/F, Unit B & C, Belmont One Commercial Bldg., Cebu South Road, Sitio Puntod, Brgy. Upper Calajoan, Minglanilla, Cebu
150	Cebu - Osmeña	JR Martinez Bldg., Osmena Blvd., Sta. Cruz, Cebu City
151	Cebu - Parkmall	Unit 29 - 31 Parkmall, No. 168 Ouano Avenue, Mandaue Reclamation Road, Mandaue City, Cebu
152	Cebu - AIA Center	Units 6 & 7, AIA Center Cebu, Cardinal Rosales Avenue corner Samar Loop, Cebu Business Park, Brgy. Hipodromo, Cebu City
153	Cebu - Tabo-an	T. Abella St., San Nicolas Central 6000, Cebu City
154	Cebu - Toledo	Units 1-3 Eliton Strip Mall, D. Macapagal Highway, Brgy. Luray II, Toledo City, Cebu
155	Cebu IT Park - HM Tower	Units G01 and G02 HM Tower, Abad St. corner Geonzon St., Cebu IT Park, Brgy. Apas, Cebu City
156	Cebu IT Park - TGU Tower	G/F TGU Tower, Salinas Drive corner J. M. Del Mar St., Asiatown IT Park, Apas, Cebu City
157	Cebu Mandaue - A. C. Cortes	Units 1-4 Ibabao Square, A. Cortes Avenue, Brgy. Ibabao, Mandaue City, Cebu
158	Cebu Mandaue - A. S. Fortuna	RKD Bldg., 867 A.S. Fortuna St., Brgy. Banilad, Mandaue City, Cebu
159	Cebu Mandaue - North Road	G/F North Road Plaza, National Highway, Labogon, Mandaue City, Cebu
160	Cebu Mandaue - Subangdaku	Units 9 & 10, Leope North Road Bldg., Lopez Jaena St., Subangdaku, Mandaue City, 6014 Cebu
161	Cebu Mandaue - U.N. Avenue	The North Park, U.N. Avenue, Brgy. Alang-Alang, Mandaue City, Cebu
162	Cebu Tabunok	PBS Bldg., 2668 National Highway, Brgy. Tabunok, Talisay City
163	Cebu Talisay - Starmall	G/F, Starmall Talisay, Seaview Heights Subdivision, Brgy. Lawaan I, Talisay City, Cebu

164	Clark - Philexcel Business Park	Philexcel Business Park, Manuel A. Roxas Highway, Clark Freeport Zone, Pampanga
165	Clark Center	Unit 1, 2, 9 & 10, Clark Center 14, Jose Abad Santos Avenue, Brgy. Sapangbato, Clark Freeport Zone, Pampanga
166	Cotabato - Gov. Gutierrez Avenue	G/F, ADS Building, Gov. Gutierrez Avenue, Brgy. Rosary Heights IX, Cotabato City
167	Cotabato - Midsayap	Jaycee St., 9410 Midsayap, North Cotabato
168	Cotabato - S. K. Pendatun	G/F Insular Life Bldg., Salipada K. Pendatun Ave., Brgy. Poblacion 5, Cotabato City, Maguindanao
169	Cotabato Kidapawan - Gaisano Grand Mall	G/F Gaisano Grand Mall Kidapawan, Quezon Blvd., Purok 1, Brgy. Lanao, Kidapawan City, North Cotabato
170	Dagupan - Mayombo	G/F, BHF Family Plaza, MacArthur Highway, Brgy. Mayombo, Dagupan City, 2400 Pangasinan
171	Dagupan - Perez	386 Perez Blvd., Brgy. Pogo Chico, Dagupan City, 2400 Pangasinan
172	Dagupan - Tapuac	Units 8, 9, 10 Mother Goose Play School Bldg., MacArthur Highway, Brgy. Tapuac District, Dagupan City, 2400 Pangasinan
173	Davao - Agdao	Lapu-Lapu St., 8000 Agdao, Davao City
174	Davao - Buhangin	KSS Bldg., Buhangin Road corner Olive St., Brgy. Buhangin, Davao City
175	Davao - Calinan	WTKC Realty Bldg., Davao-Bukidnon National Highway, Brgy. Calinan, Davao City
176	Davao - Felcris Centrale	Felcris Centrale, Quimpo Boulevard, Brgy. Bucana, Davao City
177	Davao - Gaisano Grand Citygate Mall	G/F Gaisano Grand Citygate Mall, Cabantian corner Tigatto Roads, Brgy. Buhangin, Davao City 8000, Davao Del Sur
178	Davao - Lanang Insular Village	SJRDC Bldg., Insular Village 1 Commercial Area, Lanang, Davao City
179	Davao - Lizada	Ramon Magsaysay Avenue corner Lizada St., 8000 Davao City, Davao del Sur
180	Davao - Magsaysay	Ramon Magsaysay Avenue, Davao City
181	Davao - Matina	MacArthur Highway corner Diamond St., Sto. Niño, Barangay Matina Crossing, Davao City
182	Davao - Monteverde Gov. Sales	G/F Felcris Supermarket, Inc. Building, Gov. Sales Street, Brgy. 27 - C. Davao City, Davao Del Sur
183	Davao - Narra	Tomas Monteverde Avenue corner Narra St., Davao City
184	Davao - Panabo	National Highway, Brgy. Sto. Niño, Panabo City, Davao del Norte
185	Davao - Poblacion Market Central	Ground Floor, Units 19, 20, 21 and 22, Poblacion Market Central, C. Bangoy St., Brgy. 4A, Poblacion, Davao City
186	Davao - Quirino Avenue	Nicolas 1 Bldg., Quirino Avenue, 8000 Davao City
187	Davao - R. Castillo	G/F Uptown Center, R. Castillo St., Brgy. Gov. Vicente Duterte, Agdao District, Davao City
188	Davao - Rizal	365 Farmar Building, Rizal St., Brgy. 3-A Poblacion, Davao City
189	Davao - Sta. Ana	Monteverde corner F. Bangoy St., 8000 Davao City, Davao del Sur
190	Davao - Sta. Ana Gempesaw	Sta. Ana Avenue corner Gempesaw St., Brgy. 015, Davao City

191	Davao - Sta. Lucia Mall	Ground Floor, Sta. Lucia Mall Davao, Ponte Verde Drive, Barangay Communal, Buhangin District, Davao City 8000
192	Davao - Toril Gaisano Grand Mall	G/FS 01-02, Gaisano Grand Toril, National Highway corner Saavedra St., Brgy. Lizada, Toril, Davao City
193	Davao - Wood Lane Diversion Road	Unit 1B G/F Bldg. 2, The Shoppes at Wood Lane, Diversion Road (Carlos P. Garcia Highway), Brgy. Ma-a, Davao City, Davao del Sur
194	Davao Digos - San Jose	G/F Ladera Bldg., Rizal Avenue, Brgy. Zone III, Digos City, Davao Del Sur
195	Davao Panabo - National Highway	National Highway, Barangay San Francisco, Poblacion, Panabo City, Davao Del Norte
196	Davao Tagum - National Highway	BIBU Square, Liwayway Commercial Area, National Highway, Brgy. Magugpo East, Tagum City, Davao del Norte
197	Dipolog - Rizal Avenue	Rizal Avenue near corner Gonzales St., Brgy. Central, Dipolog City
198	Dumaguete - CityMall	Unit 03 CityMall Dumaguete, North National Highway, Brgy. Daro, Dumaguete City
199	General Santos - J.P. Laurel	Santiago Blvd. corner J.P. Laurel St., Brgy. Dadiangas East, General Santos City, 9500
200	General Santos - National Highway	Tandem Center, Pasiliao Subdivision, National Highway, Brgy. City Heights, General Santos City, South Cotabato
201	General Santos - Robinsons Place	Level 1, Robinsons Place General Santos, J. Catolico Sr. Avenue, Purok 4, Brgy. Lagao, General Santos City
202	Iligan - Andres Bonifacio Avenue	Unit 101, Solana District, Andres Bonifacio Avenue, Brgy. San Miguel, Iligan City, Lanao Del Norte
203	Iligan - Quezon Avenue	Quezon Avenue, 9200 Iligan City, Lanao Del Norte
204	Ilocos Norte - Batac	G/F, JRN Centre, Washington St., Brgy. 2 Ablan, City of Batac, Ilocos Norte
205	Ilocos Sur - Cabugao	MacArthur Highway, Brgy. Baclig, Cabugao, Ilocos Sur
206	Ilocos Sur - Candon	National Highway corner Abaya St., Brgy. San Jose, Candon City, 2710, Ilocos Sur
207	Ilocos Sur - Narvacan	National Road, Brgy. Sta Lucia, Narvacan, Ilocos Sur
208	Ilocos Sur - Savemore Santa Cruz	G/F, Savemore Building, along MacArthur Highway, Brgy. Poblacion Este, Santa Cruz, Ilocos Sur
209	Iloilo - Arevalo	Calle M.L. Quezon corner Gen. Yulo Drive, Brgy. Quezon, Arevalo, Iloilo City
210	Iloilo - CityMall Pavia	G/F, Units 01 & 02, Citymall Pavia, Iloilo R3 Road corner C1 Road, Brgy. Ungka, Pavia, Iloilo
211	Iloilo - General Luna	48 LPHTP Bldg., General Luna St., Iloilo City, 5000
212	Iloilo - Jaro	NB Bldg., Lopez Jaena St., Jaro, Iloilo City
213	Iloilo - La Paz	G/F INJAP Bldg. corner Luna St. & Huervana St., La Paz, Iloilo City
214	Iloilo - Ledesma	G/F Esther Bldg., Ledesma St., Iloilo City
215	Iloilo - Passi	G/F Fronthub Ventures Bldg. Simeon Aguilar St. (National Road) corner Commonwealth Drive, Brgy. Ilawod, Passi City, Iloilo
216	Iloilo - Quezon St.	Lots 3 & 5 Quezon St., Iloilo City
217	Iloilo - Tabuc Suba	Roger's Bldg., McArthur Highway, Tabuc Suba, Iloilo City
218	Iloilo Jaro - CityMall Tagbak	UO2 CityMall Tagbak Jaro Iloilo, MacArthur Highway, Brgy. Tagbak, Jaro, Iloilo City
219	Iriga City	Iriga Plaza Hotel, Msgr. Lanuza St., San Francisco, Iriga City, Camarines Sur

220	Iriga City - Puregold	G/F Commercial Unit 1, Puregold Iriga City, Highway 1, San Roque, Iriga City 4431
221	Isabela - Ilagan Maharlika Highway	4J Commercial Building, Along Maharlika Highway, Brgy. Baligatan, City of Ilagan, Isabela
222	Isabela - Ilagan National Highway	National Highway, Brgy. Calamagui 2nd, City of Ilagan, Isabela
223	Isabela - Primark Cauayan	Primark Town Center, Maharlika Highway corner Cortes St., Brgy. San Fermin, Cauayan City, Isabela
224	Isabela - Primark Cordon	G04, G/F, Primark Cordon Isabela, Pan Philippine Highway, Brgy. Roxas, Cordon, Isabela
225	Isabela - Tumauini	National Highway, Brgy. San Pedro, Tumauini, Isabela
226	Isabela Cabagan - Xentro Mall	G/F Xentro Mall, Brgy. Ugad, Cabagan, Isabela
227	Isabela Santiago - Xentro Mall	G/F Xentro Mall, corner National Highway & 4 Lanes Rd., Brgy. Villasis, Santiago City, Isabela
228	Kawit - Centennial Road	Unit 102, V Central Mall, Centennial Road, Brgy. Magdalo Putol, Kawit, Cavite
229	La Union - Agoo	CMC North Bldg., National Highway, Brgy. San Nicolas Sur, Agoo, La Union
230	La Union - Naguilian Epic Mall	G/F, EPIC Mall Naguilian, Quirino Highway, Brgy. Ortiz, Naguilian, La Union
231	La Union San Fernando - Manna Mall	G/F Manna Mall, National Highway corner Diversion Road, Brgy. Pagdaraoan, San Fernando City, La Union
232	La Union San Fernando - Rizal Avenue	Rizal Avenue corner Ortega St., Brgy. IV, City of San Fernando, La Union
233	La Union San Fernando - Sevilla	G/F, G World Building, MacArthur Highway, Brgy. Sevilla, San Fernando City, La Union
234	Laguna - Alaminos	KCD Commercial Complex, National Highway, Brgy. II Poblacion, Alaminos, Laguna
235	Laguna - Cabuyao	G/F Lim-Bell Business Center, J.P. Rizal St., Cabuyao, Laguna
236	Laguna - Carmelray I	Administration Bldg., Carmelray Industrial Park I, Carmeltown, Canlubang, Calamba, Laguna
237	Laguna - Carmelray II	Ground Floor, RBF 5 Building, Makiling Drive, Carmelray Industrial Park II, Km. 54 National Highway, Brgy. Milagrosa, Calamba City, Laguna
238	Laguna - Pagsanjan	JP Rizal St. corner F. De San Juan St., Brgy. Dos, Poblacion, Pagsanjan, Laguna
239	Laguna - Sta. Cruz	Along Regidor St., Sta. Cruz, Laguna
240	Laguna - Sta. Cruz National Highway	G/F E Home Town Center, National Highway, Brgy. Pagsawitan, Sta. Cruz, Laguna
241	Laguna - Technopark	G/F Laguna Technopark, Admin. Bldg. 1, North Main Avenue, Laguna Technopark Biñan, Laguna
242	Laoag - Balintawak	G/F & 2/F, Insular Life Building, Balintawak St., Brgy. No. 9 Santa Angela, Laoag City, Ilocos Norte
243	Laoag - Castro	Pichay Bldg., J.P. Rizal St. corner A. Castro St., Brgy. 16, San Jacinto, Laoag City
244	Legazpi City - Albay District	G/F & Mezzanine Floor, ZPC Bldg., Rizal St., Brgy. Baño, Old Albay, Legazpi City, Albay
245	Legazpi City - Benny Imperial St.	PVLB Building 7, Benny Imperial St., Barangay 16, Kawit, East Washington, Legazpi City 4500
246	Legazpi City - Rizal St.	Rizal St. corner Gov. Imperial St., Legaspi City
247	Legazpi City - Rotonda	Rizal St., 4500 Legaspi City, Albay

248	Legazpi City - Unitop Mall	G/F, Unitop Mall, Rizal St., Brgy. 15-Ilawod East, Legazpi City, Albay, Bicol
249	Leyte - Baybay	GB-12, Baybay Central Mall, Rizal Blvd., Brgy. Poblacion, Zone 10, Baybay City, Leyte
250	Leyte - Ormoc Gaisano	G/F Gaisano Capital Ormoc Riverside, Brgy. Alegria, Ormoc City, Leyte
251	Lipa - Ayala Highway	Casa Esparanza Bldg., Pres. JP Laurel Highway, Brgy. Mataas na lupa, Lipa City
252	Lipa - High 5 Square	High 5 Square, Ayala Highway, Mataas na Lupa, Lipa City, Batangas
253	Lipa - Puregold	G/F Puregold Lipa, Gen. Luna St. corner D.P. Laygo St. & H. La Torre St., Brgy. 10, Lipa City, Batangas
254	Lipa Town Center	Unit Nos. 101 and 102, Lipa Town Center, JP Laurel Highway, Brgy. Sico, Lipa City, Batangas
255	Los Baños - Olivarez Plaza	Olivarez Plaza Cinema & Supermarket Complex, Along National Highway, Brgy. Batong Malake, Los Baños
256	Los Baños - National Highway	UG/F, QAB Building, National Highway, Brgy. San Antonio, Los Banos, Laguna
257	Lucena - Enriquez	Enriquez St. corner Evangelista St., Lucena City
258	Lucena - Ilaya	Lot 3106-B Quezon Avenue corner Hermana St. Barangay 1, Lucena City
259	Lucena - Iyam	Space 4-6, Kester Bldg., Maharlika Highway corner Love St., Rosario Village Subd., Brgy. Ilayang Iyam, Lucena City
260	Lucena - Mayao	Units 1 to 4, Ground Floor, JM-A Building, Maharlika Highway, Barangay Kanluran Mayao, Lucena City, 4301 Quezon
261	Lucena - Quezon Avenue	Quezon Avenue corner Profugo St., Lucena City, Quezon
262	Lucena - Tagarao	Ground Floor, MTS Bldg., M.L. Tagarao St., Brgy. 3, Lucena City, Quezon
263	Mactan - EPZA 2	Unit 204 NGA Bldg. 2, Pueblo Verde MEZ II, Basak, Lapu-lapu City
264	Mactan - Lapu-lapu GMC	Unit 9, The Arcade, ML Quezon Highway, Pajo, Lapu-lapu City
265	Mactan - Pajo National Highway	Hofuna Cresente Building, 2783 ML Quezon National Highway, Sangi, Pajo, Lapu-lapu City
266	Malolos - Crossing	G/F Margen Bldg., MacArthur Highway, Sumapang Matanda, Malolos City, Bulacan
267	Marcos - Sumulong Highway	Kingsville Commercial Arcade, Marcos Highway, 1870 Antipolo, Rizal
268	Marcos Highway	Town & Country Commercial Arcade, Marcos Highway corner Narra St., Cainta, Rizal
269	Marcos Highway - Feliz Mall	G/F Space No. 171, Ayala Malls Feliz, Marcos Highway, Brgy. Dela Paz, Pasig City
270	Marcos Highway - Vermont Park	Park Place Building, Marcos Highway corner Vermont Park, Brgy Mayamot, Antipolo City
271	Marilao - MacArthur Highway	Km. 23 MacArthur Highway, Brgy. Abangan Sur, Marilao, Bulacan
272	Masbate - F. Magallanes	Lot Nos. 1058 - B - 1 & 2, Quezon Street, Brgy. F. Magallanes, Masbate City, Masbate
273	Meycauayan - Malhacan	Supima Square Commercial Complex, Lukytex Compound, Malhacan Road, Meycauayan, Bulacan
274	Mindoro - Calapan	J.P. Rizal St., 5200 Calapan, Oriental Mindoro

275	Mindoro - CityMall Calapan	T-3, T-4 & T-5 CityMall - Calapan, A. Bonifacio corner Roxas Drive, Brgy. Ilaya, Calapan City, Oriental Mindoro
276	Mindoro - Nuciti Central Calapan	Unit NCC-GF-116, Nuciti Central - Calapan, J.P. Rizal St., Brgy. Camilmil Calapan City, Oriental Mindoro
277	Mindoro - Puregold Calapan	Puregold Calapan Mindoro, J.P. Rizal St., Brgy. Camilmil, Calapan City, Oriental Mindoro
278	Misamis Occ. - Oroquieta	Mayor A. Enerio St., Oroquieta City, 7207 Misamis Occidental
279	Misamis Oriental - Gingoog	National Highway, Gingoog City, Misamis Oriental
280	Montalban - Puregold	G/F Units 3-5, Rodriguez Highway, Brgy. Rosario, Montalban, Rizal
281	Naga - Concepcion Grande	G/F Commercial Bldg., Maharlika Highway, Brgy. Concepcion Grande, Naga City
282	Naga - Diversion Road	Building 5, Stalls A and B, M Plaza Roxas Avenue, Diversion Road, Concepcion Pequeña, Naga City
283	Naga - Elias Angeles	Chua O. Co Bldg., Elias Angeles St., Brgy. San Francisco, Naga City, Camarines Sur
284	Naga - Magsaysay Avenue	One Magsaysay Bldg., Magsaysay Avenue corner Reno St., Brgy. Concepcion Pequeña, Naga City
285	Naga - Panganiban Drive	G/F DECA Corporate Center, Panganiban Drive, Brgy. Tinago, Naga City, Camarines Sur
286	Naga - San Francisco	Brgy. San Francisco, Peñafrancia Avenue, Naga City
287	Naga - Tabuco	G/F, BRDC Bldg., Biak-Na-Bato St., Brgy. Tabuco, Naga City 4400
288	Negros Occ - Bago	Araneta Avenue corner Gen. Luna St., Bago City, Negros Occidental 6101
289	Negros Occ - Binalbagan	Biscom Compound, Binalbagan, Negros Occidental
290	Negros Occ - CityMall Kabankalan	Unit 07 & 08, CityMall - Kabankalan, Justice Perez Highway corner Noceco Road, Brgy. Talubangi, Kabankalan City, Negros Occidental
291	Negros Occ - Hinigaran	Aguinaldo St. corner Rizal St., Hinigaran, 6106 Negros Occidental
292	Negros Occ - La Carlota	Yunque St. corner Gurrea St., Brgy. 1, La Carlota City, Negros Occidental
293	Negros Occ - San Carlos	S. Carmona St. corner Rizal St., San Carlos City, Negros Occidental
294	Negros Occ - Talisay	Paseo Mabini St., Brgy. Poblacion, Zone 9, Talisay City, Negros Occidental
295	Negros Occ - Victorias	Osmeña Avenue, Victorias City, Negros Occidental, 6119
296	Negros Oriental - Puregold Bayawan	G/F, Puregold Bayawan 6221, Bollos St., Brgy. Poblacion, Bayawan City 6221, Negros Oriental
297	Nueva Ecija - CityMall Sta. Rosa	T-23 & 24, CityMall-Sta. Rosa, Maharlika Highway, Brgy. Rizal, Sta. Rosa City, Nueva Ecija
298	Nueva Ecija - Gapan Maharlika Highway	Units 3-7, Maharlika Highway corner Sampaguita St., Brgy. Bayanihan,Gapan, Nueva Ecija
299	Nueva Ecija - Primark Cabiao	G/F Primark Cabiao, Jose Abad Santos Avenue, Brgy. San Roque, Cabiao, Nueva Ecija
300	Nueva Ecija - Primark Gapan	Primark Gapan, Maharlika Highway corner Abad Santos Avenue, Brgy. San Vicente, Gapan City, Nueva Ecija
301	Nueva Ecija - San Jose	Maharlika Road, Brgy. Rafael Rueda Sr., San Jose City, Nueva Ecija

302	Nueva Ecija - San Leonardo	G/F, Nueva Ecija Medical Center, Inc., Maharlika Highway, Brgy. San Anton, San Leonardo, Nueva Ecija
303	Nueva Ecija - Sta. Rosa	Along Maharlika Highway, Brgy. Cojuangco, Sta. Rosa, Nueva Ecija
304	Nueva Ecija - Talavera	G/F RDL Square 1 Bldg., Maharlika Highway, Brgy. Marcos District, Poblacion, Talavera, Nueva Ecija
305	Nueva Ecija - Zaragoza	Along Tarlac-Sta. Rosa Road, Brgy. Del Pilar East, Zaragoza, Nueva Ecija
306	Nueva Vizcaya - Bambang	G/F, Zen Galleria Bldg., National Highway, Brgy. Banggot, Bambang, Nueva Vizcaya
307	Nueva Vizcaya - Solano	Maharlika Highway, Brgy. Poblacion North, Solano, Nueva Vizcaya
308	Pampanga - Guagua Town Center	GTC Building, Lot 2, Olongapo-Gapan & Provincial Road, Brgy. San Matias, Guagua, Pampanga
309	Pampanga - Lubao	G/F, Mendoza-Diwa Bldg., Jose Abad Santos Avenue, Sta. Cruz, Lubao, Pampanga
310	Pampanga - Magalang	Pablo Luciano Avenue, Brgy. San Pedro 1, Poblacion, Magalang, Pampanga
311	Pampanga San Fernando - Dolores	G/F, Rodriguez Bldg., MacArthur Highway, Dolores, City of San Fernando, Pampanga
312	Pampanga San Fernando - MacArthur Highway	G/F, Doña Isa Fel Bldg. II, MacArthur Highway, Dolores, San Fernando City, Pampanga
313	Pampanga San Fernando - San Isidro	Kingspire Business Center, MacArthur Highway, Brgy. San Isidro, City of San Fernando, Pampanga
314	Pampanga San Fernando - Sindalan	Palm Bldg., MacArthur Highway, Sindalan, San Fernando City, Pampanga
315	Pangasinan - Alaminos	Marcos Avenue, Brgy. Palamis, Alaminos City, 2404 Pangasinan
316	Pangasinan - Bayambang	Rizal Avenue, Brgy. Zone II, Bayambang, 2423 Pangasinan
317	Pangasinan - Calasiao	G/F, Señor Tesoro Academy Bldg., Brgy. San Miguel, Calasiao, 2418, Pangasinan
318	Pangasinan - Carmen	MacArthur Highway, Brgy. Carmen East, Rosales, 2441 Pangasinan
319	Pangasinan - Malasiqui	ARLU Bldg., Magsaysay St., Brgy. Poblacion, Malasiqui, 2421 Pangasinan
320	Pangasinan - Mangaldan	Along Rizal Avenue, Brgy. Poblacion, Mangaldan, 2432 Pangasinan
321	Pangasinan - Pozorrubio	MacArthur Highway, Brgy. Cablong, Pozorrubio, Pangasinan 2435
322	Pangasinan - San Carlos	Palaris St., Brgy. Poblacion, San Carlos City, 2420 Pangasinan
323	Pangasinan - Tayug	Steve N Sons Bldg., Quezon Blvd., Brgy. B, Tayug, 2445 Pangasinan
324	Pangasinan San Carlos - Magic Mall	G/F, Magic Mall, Roxas Blvd. corner Zamora St., Brgy. Roxas Blvd., San Carlos City, Pangasinan 2420
325	Puerto Princesa - San Pedro	G/F Palawan Uno Hotel, National Highway, Brgy. San Pedro, Puerto Princesa City, Palawan
326	Quezon - CityMall Tiaong	Units T 3-5 CityMall-Tiaong, Maharlika Highway, Brgy. Lalig, Tiaong, Quezon
327	Quezon - Gumaca	JT Bldg., Maharlika Highway, Brgy. Peñafrancia, Gumaca, Quezon

328	Rizal - Binangonan	Lexar Building, Manila East Road, Brgy. Calumpang, Binangonan, Rizal
329	Rizal - Montalban	G/F Montalban Town Center, Rodriguez Highway corner Lardizabal St., Brgy. San Jose, Rodriguez, Rizal
330	Rizal - Morong	G/F & 2/F Morong Centerpoint, No. 58 T. Claudio St., Brgy. San Juan, Morong, Rizal
331	Rizal - Primark Cainta	G05-G06, Primark Cainta Rizal, Ortigas Avenue Extension corner Don Celso Tuazon Ave., Brgy. San Juan, Cainta, Rizal
332	Rizal - San Mateo	G/F & Mezzanine Flr., Doña Isabel Bldg., No. 29 Gen. Luna St., Brgy. Guitnang Bayan 1, San Mateo, Rizal
333	Rizal - Tanay	Tanay Town Center, Sampaloc Road corner F.T. Catapusan St., Plaza Aldea, Tanay, Rizal
334	Rizal - Teresa	G/F, A & A Square Bldg., Corazon C. Aquino Avenue corner R. De Jesus St., Brgy. Poblacion, Teresa, Rizal
335	Robinsons - Dumaguete	Level 2, Space No. 00244, Robinsons Dumaguete, Dumaguete Business Park, South Road, Barangay Calindagan, Dumaguete City
336	Robinsons Place - General Trias	Level 1 130-133, Robinsons Place General Trias, Antero Soriano Highway, EPZA, Bacao Diversion Road, Brgy. Tejero, General Trias, Cavite
337	Robinsons Place - Lipa	Level 1, Space L1- 177, Robinsons Place-Lipa, Lipa Highway, Brgy. Mataas na Lupa, Lipa City, Batangas
338	Robinsons Place - San Nicolas	Unit 1-00144, Robinsons Place Ilocos, Brgy. 1 San Francisco, San Nicolas, Ilocos Norte
339	Robinsons Place - Tuguegarao	Level 1 Tenant 1085-1086, Robinsons Place Tuguegarao, Maharlika Highway, Brgy. Tanza, Tuguegarao City, Cagayan
340	Robinsons Townville - Cabanatuan	G/F Unit RA1, Robinsons Townville, Brgy. H. Concepcion, Km. 111, Maharlika Highway, Cabanatuan City
341	Roxas - CityMall	CityMall-Roxas, Arnaldo Boulevard, Brgy. Baybay, Roxas City, Capiz
342	Roxas - Pueblo De Panay	G/F Hotel Veronica Bldg., Immaculate Heart of Mary Ave., Pueblo de Panay, Brgy. Lawa-an, Roxas City
343	Samar - Calbayog	Magsaysay Blvd. corner Burgos St., Brgy. East Awang, Calbayog City, Samar
344	Samar - Catarman	E.B. Moore St. corner Anunciacion St., Brgy Lapu-Lapu, Catarman, Northern Samar
345	Samar - Catbalogan	Del Rosario St. corner Allen Avenue, 6700 Catbalogan, Samar
346	San Pablo - Angeles Heights	Ground Floor, Units 1-3, LLT Building, Maharlika Highway, Barangay 1-B, San Pablo City, Laguna
347	San Pablo - Maharlika Highway	G/F BienPaz Arcade, Maharlika Highway Junction, San Rafael, San Pablo City
348	San Pablo - Paulino	M. Paulino St., San Pablo City
349	San Pedro	National Highway Junction & Mabini St., Brgy. Nueva, San Pedro, Laguna
350	San Pedro - Pacita	G/F M. Allen Bldg., Km 31, Old National Highway, San Pedro, Laguna
351	San Pedro - Robinsons Galleria South	Level 2 Robinsons Galleria South, National Highway, Brgy. Nueva, San Pedro City
352	Savemore Market - EPZA	G/F Savemore Market EPZA General Trias, Diversion Road, EPZA, Brgy. Bacao Dos, General Trias, Cavite

353	Siargao	No. 1623 & 1625, Siargao Town Center, Siargao Circumferential Rd., Brgy. Osmeña, Dapa, Siargao Island, Surigao del Norte
354	SM CDO Downtown Premier	Location Code 112-114, G/F, SM CDO Downtown Premier, C.M. Recto corner Osmeña Sts., Brgy. Lapasan, Cagayan de Oro City
355	SM Center Angono	UG/F SM Center Angono, Manila East Road, Brgy. San Isidro, Angono, Rizal
356	SM Center Dagupan	Location Code 115, G/F, SM Center Dagupan, Herrero St., Brgy. Herrero- Perez, Dagupan City, 2400 Pangasinan
357	SM Center Imus	G/F, SM Center Imus (LC 163-164a, 173-174a), NIA and Alapan Road, Brgy. Bucandala, Imus, Cavite
358	SM Center Lemery	Location Code 127-130, G/F SM Center Lemery, Illustre Avenue corner Calle P. Gomez St., Brgy. District IV, Lemery, Batangas
359	SM Center Ormoc	G/F SM Center Ormoc (Location Code 123-125), Real St., Brgy. District 14, Ormoc City, Leyte
360	SM Center Pulilan	Location Code 140-142, G/F SM Center Pulilan, Plaridel-Pulilan Diversion Road, Brgy. Sto. Cristo, Pulilan, Bulacan
361	SM Center San Pedro	SM Center San Pedro, Ramon Magsaysay Avenue, Brgy. United Bayanihan, San Pedro City Laguna
362	SM Center Tuguegarao Downtown	LC 117-119, G/F & 246B & 247A, SM Center Tuguegarao Downtown, Luna St. corner Mabini St. Brgy. Ugac Sur, Tuguegarao City
363	SM Center Antipolo Downtown	UG/F 122, 123 & 124, SM Center Antipolo Downtown, Marcos Highway, Brgy. Mayamot, Antipolo City
364	SM City Bacolod	G/F South Wing Bldg. SM City Bacolod, Poblacion Reclamation Area, Bacolod City
365	SM City Bacolod North	G/F SM City Bacolod North Wing Bldg., Brgy. 12, Poblacion, Reclamation Area, Bacolod City
366	SM City Bacoor	UG/F SM City Bacoor, Gen. Aguinaldo Highway corner Tirona Highway Bacoor, Cavite
367	SM City Baguio	Location Code 176-179, Upper Ground Floor, SM City Baguio, Luneta Hill, Upper Session Road, Session Road-Governor, Brgy. Pack Road, Baguio City 2600
368	SM City Baliwag	G/F, SM City Baliwag (LC EX 101-102, 105b-107b), DRT Highway, Brgy. Pagala, Baliwag, Bulacan
369	SM City Bataan	G/F, Area Code 1085b & 1088, SM City Bataan, Lerma St., Brgy. Ibayo, City of Balanga, Bataan
370	SM City Batangas	G/F SM City Batangas, Brgy. Pallocan West, Batangas City
371	SM City Butuan	Location Code 178-181 A, Ground Floor, SM City Butuan, Jose C. Aquino Avenue corner Jose Rosales Avenue, Brgy. Lapu Lapu, Butuan City
372	SM City Cabanatuan	UG/F SM City Cabanatuan, Maharlika Highway, Brgy. Hermogenes C. Concepcion Sr., Cabanatuan City, Nueva Ecija
373	SM City Cagayan De Oro	G/F SM City Cagayan de Oro, Pueblo de Oro Business Park, Upper Canituan, Cagayan de Oro, Misamis Oriental
374	SM City Calamba	G/F SM City Calamba, National Highway, Brgy. Real, Calamba City, Laguna
375	SM City Cauayan	G/F & 2/F SM City Cauayan, Maharlika Highway, Brgy. San Fermin, Cauayan, Isabela
376	SM City Cebu	SM City Cebu North Reclamation Area, Cebu City

377	SM City Cebu B	LG/F, Main Mall Bldg., SM City Cebu, North Reclamation Area, Juan Luna Ave. Ext., Mabolo, Cebu City
378	SM City Clark A	LC 101-104, G/F, SM City Clark, M.A. Roxas St., Malabanias, Angeles City, Pampanga
379	SM City Clark B	G/F SM City Clark BPO Tower 1&2 (LC B1-101-107), Brgy. Malabanias, Pampanga
380	SM City Consolacion Cebu	G/F SM City Consolacion Cebu, Cebu North Road, Brgy. Lamac, Consolacion, Cebu
381	SM City Daet	G/F, SM City Daet, Purok 1, Brgy. Lag-on, Vinzons Avenue, Daet, Camarines Norte
382	SM City Dasmariñas A	Upper Ground Floor, SM City Dasmarinas , Barrio Pala-Pala, Dasmarinas, Cavite
383	SM City Dasmariñas B	LG/F SM City Dasmarinas, Governor's Drive, Brgy. Pala-Pala, Dasmariñas, Cavite
384	SM City Davao	G/F, Main Mall Expansion, SM City Davao, along Quimpo Blvd., Brgy. 76-A, Bucana, Talomo District, Davao City
385	SM City Davao Annex	G/F and M/F Annex Bldg., SM City Davao, Brgy. Matina, Davao City
386	SM City General Santos	G/F SM City General Santos, Santiago Boulevard corner San Miguel St., General Santos City
387	SM City Iloilo	UG/F SM City Iloilo, Benigno Aquino Avenue, Mandurriao, Iloilo City
388	SM City Iloilo B	UG/F SM City Iloilo Expansion Bldg. (LC1053A-1053F), Benigno Aquino Avenue, Brgy. Bolilao, Mandurriao, Iloilo City 5000
389	SM City J Mall	LG/F, SM City J Mall, A.S. Fortuna St., Brgy Bakilid, Mandaue City, 6014 Cebu
390	SM City La Union	UG/F, Area Code 1001-1004, SM City La Union, By-Pass Road, Brgy. Biday, San Fernando, La Union
391	SM City Laoag	UG/F, Area Code 1011-1012, 1019, SM City Laoag, Airport Road, Brgy. 51-B, Nangalisan West, 2900, Laoag City, Ilocos Norte
392	SM City Legazpi	G/F SM City Legazpi (Location Code 1045-1047), Imelda Roces Avenue, Zone 9, Brgy. 37 Bitano, Legazpi City, Albay
393	SM City Lipa	G/F SM City Lipa, Ayala Highway, Lipa City, Batangas
394	SM City Lucena	G/F SM City Lucena (LC - 177- 178) Pagbilao National Road, Lucena City
395	SM City Marilao	G/F SM City Marilao, MacArthur Highway, Marilao, Bulacan
396	SM City Masinag	G/F SM City Masinag, Marcos Highway, Mayamot, Antipolo City
397	SM City Mindpro	Ground Floor, SM City Mindpro, La Purisima Street, Brgy. Zone III, Zamboanga City
398	SM City Molino	G/F SM City Molino, Brgy. Molino 4, Bacoor, Cavite
399	SM City Naga	G/F SM City Naga, Brgy. Triangulo, Central Business District II, Naga City
400	SM City Olongapo	G/F SM City Olongapo (Location Code EXP 105-106), Magsaysay Drive corner Gordon Ave., Pag-asa, Olongapo City, Zambales
401	SM City Olongapo Central	Location Code 125-129, G/F, SM City Olongapo Central, Rizal Avenue, Brgy. East Tapinac, Olongapo City
402	SM City Pampanga A	G/F, SM City Pampanga, Brgy. San Jose, City of San Fernando, Pampanga

403	SM City Pampanga B	G/F & M/F, SM City Pampanga Annex Bldg. 4, Brgy. Lagundi, Mexico, Pampanga
404	SM City Puerto Princesa	LG/F SM City Puerto Princesa, Malvar corner Lacao Sts., Brgy. San Miguel, Puerto Princesa City, Palawan
405	SM City Rosales	G/F, SM City Rosales, Brgy. Carmen East, Rosales, 2441 Pangasinan
406	SM City Rosario	G/F SM City Rosario, General Trias Drive, Brgy. Tejero, Rosario, Cavite
407	SM City Roxas	1101 B - 1102 Ground Floor, SM City Roxas, Arnaldo Blvd., Brgy. Baybay, Roxas City, Capiz 5800
408	SM City San Fernando	G/F, SM City San Fernando Downtown, V. Tiomico St., Sto. Rosario, City of San Fernando, Pampanga
409	SM City San Jose Del Monte	Unit 164-167, G/F, SM City San Jose Del Monte, Quirino Highway, Brgy. Tungkong Mangga, San Jose Del Monte City, Bulacan
410	SM City San Mateo	SM City San Mateo, General Luna, Brgy. Ampid 1, San Mateo, Rizal
411	SM City San Pablo	G/F SM City San Pablo, National Highway, Brgy. San Rafael, San Pablo City, Laguna
412	SM City Sorsogon	Unit nos. 173-176, Ground Floor, SM City Sorsogon, Maharlika Highway, Brgy. Balogo, East District, Sorsogon City 4700
413	SM City Sta. Rosa	G/F SM City Sta. Rosa, Barrio Tagapo, Sta. Rosa, Laguna
414	SM City Sto. Tomas	Ground Floor, Units 1072 -1073, SM City Sto. Tomas, Maharlika Higway, Brgy. San Bartolome City of Sto. Tomas, Batangas 4234
415	SM City Tanza	Ground Floor, Area Code 1117, SM City Tanza, Antero Soriano Highway, Brgy. Daang Amaya II, Tanza, Cavite
416	SM City Tarlac	UG/F, SM City Tarlac, MacArthur Highway, Brgy. San Roque, Tarlac City, 2300 Tarlac
417	SM City Taytay	G/F Bldg. A, SM City Taytay, Manila East Road, Brgy. Dolores, Taytay, Rizal
418	SM City Telabastagan	184-185, Ground Floor, SM City Telabastagan, MacArthur Highway, Brgy. Telabastagan, 2000 City of San Fernando, Pampanga
419	SM City Trece Martires	UG/F SM City Trece Martires (LC 33A-135A), Brgy. San Agustin, Trece Martires, Cavite
420	SM City Tuguegarao	G/F, Area Code 179-180-181, 189A, SM City Tuguegarao, Bagay Road corner Diversion Road, Brgy. Caritan Norte, Tuguegarao City, Cagayan
421	SM City Urdaneta Central	LC 155-157, G/F, SM City Urdaneta Central, MacArthur Highway, Brgy. Nancayasan, Urdaneta City, 2428 Pangasinan
422	SM Delgado	G/F SM Delgado Bldg., Valeria St., Iloilo City
423	SM Hypermarket Cainta	SM Hypermarket Cainta, Felix Ave., Cainta, Rizal
424	SM Hypermarket Daet	G/F SM Hypermarket Daet, Vinzons Avenue, Brgy. IV, Daet, Camarines Norte
425	SM Hypermarket Imus	GF, Location Code IL-101, SM Hypermarket Imus, General Aguinaldo Highway, Brgy. Anabu I-B, Imus, Cavite
426	SM Hypermarket Mabalacat	G/F, SM Hypermarket Pampanga, MacArthur Highway, Brgy. Camachiles, Mabalacat City, Pampanga
427	SM Iloilo Central Market	G/F, SM Iloilo Central Market, Iznart St., Brgy. Nonoy, Iloilo City

428	SM Iloilo Terminal Market	G/F, SM Iloilo Terminal Market, Rizal St., Brgy. Flores, Iloilo City
429	SM Lanang Premier	UG/F SM Lanang Premier, J.P. Laurel Avenue, Brgy. San Antonio Bajada, Lanang, Davao City
430	SM Market Mall Dasmariñas	G/F Dasmariñas Bagong Bayan Resettlement Project Area B (DBB-B), Congressional Road, Kadiwa, Dasmarinas, Cavite
431	SM Megacenter Cabanatuan	UG/F SM Megacenter Cabanatuan, Gen. Tinio & Melencio Sts., San Roque Norte, Cabanatuan City
432	SM Savemore Davao Bangkal	G/F SM Savemore Market Bangkal, Davao Km. 7 MacArthur Highway, Brgy. Bangkal, Davao City
433	SM Savemore Tacloban	G/F SM Savemore Tacloban, Justice Romualdez St., Brgy. 13, Tacloban City
434	SM Seaside City Cebu A	LG/F SM Seaside City Cebu, Brgy. Mambaling, South Road Reclamation Area, Cebu City
435	SM Seaside City Cebu B	2/F SM Seaside City Cebu, Brgy. Mambaling, South Road Reclamation Area, Cebu City
436	Sorsogon - Primark J.P. Rizal	Primark Sorsogon 3, J.P. Rizal St. corner De Vera St., Brgy. Talisay, Sorsogon City
437	Sorsogon City	Ground Floor, St. Matthew's Building, Magsaysay St., Brgy. Almendras, East District, Sorsogon City 4700
438	South Cotabato - Gaisano Polomolok	G/F 3, 5 and 6 Gaisano Grand Mall, Polomolok, National Highway, Brgy. Magsaysay, Polomonok, South Cotabato
439	Sta. Lucia East - Cainta	Sta. Lucia East Grand Mall, Marcos Highway corner Felix Avenue, 1900 Cainta, Rizal
440	Sta. Lucia East - Felix Avenue	G/F Phase 1, Sta. Lucia Grand Mall, Marcos Highway corner Felix Avenue, Cainta
441	Sta. Rosa - Arcadia	Unit Anchor 2, Arcadia Bldg., Greenfield City, Tagaytay-Balibago Road, Brgy. Don Jose, Sta. Rosa City, Laguna
442	Sta. Rosa - Don Jose	PCC Bldg., Sta. Rosa Tagaytay Road, Brgy. Don Jose, Sta. Rosa, Laguna
443	Sta. Rosa - Nuvali	2/F, Bldg. E. Ayala Malls Solenad 3, Sta. Rosa - Tagaytay Road , Nuvali Estate, Brgy. Sto. Domingo, Sta. Rosa City, Laguna
444	Sta. Rosa - Puregold Tagapo	Puregold Sta. Rosa - Tagapo, Rizal Blvd., Brgy. Tagapo, Sta. Rosa, Laguna
445	Subic - Puregold SBMA	G/F, Commercial Units 1-3, Puregold Duty Free Subic, Argonaut Highway, Subic Port District, Brgy. Asinan, Subic Bay Freeport Zone, Olongapo City, Zambales
446	Subic - Times Square	420 Rizal Highway, Subic Bay Freeport Zone, 2200 Olongapo City, Zambales
447	Sultan Kudarat - Primark Tacurong	G10, G/F, Primark Town Center, Magsaysay Avenue corner Bonifacio St., Purok 1, Brgy. Poblacion, Tacurong City, Sultan Kudarat
448	Surigao	Magallanes St. corner San Nicolas St., 8400 Surigao City
449	Tabaco City - Karangahan Boulevard	G/F, JRV Pamar Complex, Lot 4 B, P-6, Karangahan Blvd., Brgy. Bombon Tabaco City, Albay 4511
450	Tacloban - Justice Romualdez	Philamlife Bldg., Justice Romualdez St. corner P. Paterno St., Tacloban City
451	Tacloban - Rizal Avenue	Rizal Avenue, Brgy. 41, Tacloban City
452	Tacloban - Zamora	Carlos Chan Bldg., P. Zamora St., Tacloban City
453	Tagaytay - Mendez Junction	E. Aguinaldo Highway, Mendez Crossing, Tagaytay City

454	Tagaytay - Rotonda	Frablyn Tower (Tolentino Bldg.), Emilio Aguinaldo Highway, Tagaytay (near Tagaytay Rotonda)
455	Tagaytay - Wind Residences	G/F Tower 2, SM Wind Residences, Aguinaldo Highway, Brgy. Maharlika West, Tagaytay City
456	Tanauan - A. Mabini	A. Mabini St., Tanauan 4232, Batangas
457	Tanauan - JP Laurel Highway	Pres. J.P. Laurel Highway corner Sixto Castillo St., Poblacion, Tanauan, Batangas
458	Tarlac - Camiling	Romulo St., Brgy. Poblacion A, Camiling, 2306 Tarlac
459	Tarlac - Capas	San Trope Bldg., No. 57 MacArthur Highway, Brgy. Sto. Domingo 1st, Capas, 2315 Tarlac
460	Tarlac - CityMall	T-01, CityMall-Tarlac, MacArthur Highway, Brgy. San Rafael, Tarlac City, 2300 Tarlac
461	Tarlac - Concepcion	L. Jaena St., Brgy. San Nicolas Poblacion, Concepcion, 2316 Tarlac
462	Tarlac - Gerona	Nick Hotel Commercial Complex, MacArthur Highway, Brgy. Abagon, Gerona, 2302 Tarlac
463	Tarlac - MacArthur Highway	Block 7, MacArthur Highway, Brgy. San Nicolas, Tarlac City, 2300 Tarlac
464	Tarlac - San Roque	1567 Zamora St., Brgy. San Roque, Tarlac City, 2300 Tarlac
465	Tarlac - San Vicente	G/F, Unit B, City Center Fairlane, 7th St., Fairlane Subdivision, San Vicente, Tarlac City
466	Taytay - Manila East Road	BDO Bldg., East Road, Taytay, Rizal
467	Taytay - National Highway	Korte Rosario Restaurant, Taytay National Highway, Ilog Pugad, Brgy. San Juan, Taytay Rizal
468	Tuguegarao - Buntun	Luna St., Brgy. Buntun, Tuguegarao City, Cagayan
469	Tuguegarao - CityMall	CityMall Tuguegarao, Pan-Philippine Highway, Brgy. Leonarda, Tuguegarao City, Cagayan
470	Urdaneta - MacArthur Highway	182 LIS Bldg., MacArthur Highway, Brgy. San Vicente, Urdaneta City, 2428 Pangasinan
471	Urdaneta - Nancayasan	587 MacArthur Highway, Phinma UPang College Building, Brgy. Nancayasan, Urdaneta City, 2428 Pangasinan
472	Vigan - Plaza Burgos	G/F, Cordillera Family Inn, Leona Florentino St., Brgy. 1, Vigan City, 2700 Ilocos Sur
473	Vigan - Puregold	Puregold Vigan, Jose Singson St., Brgy VIII, Sta. Elena, Vigan City, Ilocos Sur
474	Virac Town Center	G/F Virac Town Center, Rizal Avenue, Brgy. Gogon Sirangan, Virac, Catanduanes
475	Waltermart - Antipolo	G/F, Waltermart Antipolo, L. Sumulong Memorial Circle, Brgy. San Roque, Antipolo City
476	Waltermart - Arayat	G/F Waltermart Arayat, Jose Abad Santos Avenue, Brgy. San Jose Mesulo, Arayat, Pampanga
477	Waltermart - Bacoor	Ground Floor, Waltermart Bacoor, Molino Blvd., Brgy. Mambog IV, Bacoor City, Cavite
478	Waltermart - Balanga	Location Code WBLN 040, G/F, Waltermart Balanga, Roman Superhighway, Brgy. Tenejero, Balanga City, Bataan
479	Waltermart - Balayan	G/F Waltermart Balayan, Balibago-Balayan Highway corner Paz St., Brgy. Caloocan, Balayan, Batangas
480	Waltermart - Batangas City	G/F, Waltermart Batangas, P. Burgos St., Brgy. Calicanto, Batangas City, Batangas

481	Waltermart - Baliwag	G/F, Waltermart Baliwag, Doña Remedios Trinidad Highway, Brgy. Sabang, Baliwag, Bulacan
482	Waltermart - Bel-Air Sta. Rosa	G/F Waltermart Bel-Air Sta. Rosa, Tagaytay National Highway, Brgy. Pulong , Sta. Cruz, Sta. Rosa, Laguna
483	Waltermart - Cabanatuan	G/F Waltermart Cabanatuan, Brgy. Dicarma, Cabanatuan City, Nueva Ecija
484	Waltermart - Candelaria	Ground Floor, Waltermart Candelaria, Sambat, Maharlika Highway, Brgy. Malabanban Norte, Candelaria Quezon
485	Waltermart - Capas Tarlac	G/F Waltermart Capas, MacArthur Highway, Brgy. Sto. Domingo 1, Capas, Tarlac 2315
486	Waltermart - Carmona	G/F Waltermart Carmona, Macaria Business Center, National Highway, Brgy. Mabuhay, Carmona, Cavite
487	Waltermart - Concepcion Tarlac	G/F Waltermart Concepcion (LC WCON 033), L. Cortez St., Brgy. Alfonso, 2316 Concepcion, Tarlac
488	Waltermart - Dasmariñas	G/F Waltermart Dasmariñas, National Highway, Brgy. Barrio Burol, Dasmariñas, Cavite
489	Waltermart - Guiguinto	Waltermart Guiguinto Bulacan, MacArthur Highway, Brgy. Ilang-ilang, Guiguinto, Bulacan
490	Waltermart - Mabalacat	G/F, LC G-09, Waltermart Mabalacat, MacArthur Highway, Brgy. Dau, Mabalacat, Pampanga
491	Waltermart - Malolos	G/F, Waltermart Malolos, Km 44, MacArthur Highway, Brgy. Longos, Malolos City Bulacan
492	Waltermart - Naic	Ground Floor, Waltermart Naic, Governor`s Drive, Brgy. Sabang, Naic, Cavite 4110
493	Waltermart - Nasugbu	Location Code WNAS 017, G/F Waltermart Nasugbu, J.P. Laurel Highway, Brgy. Lumbangan, Nasugbu, Batangas
494	Waltermart - Pampanga	G/F Waltermart San Fernando, MacArthur Highway, San Agustin, City of San Fernando, Pampanga
495	Waltermart - Paniqui	G/F, Waltermart Paniqui, MacArthur Highway, Brgy. Estacion, Paniqui, Tarlac 2307
496	Waltermart - San Jose	G/F, Waltermart San Jose, Pan Philippine Highway, Brgy. Malasin, San Jose, Nueva Ecija
497	Waltermart - San Pascual Batangas	Ground Floor, Waltermart San Pascual, Lumang Kalye, Barangay San Anotnio, San Pascual, Batangas
498	Waltermart - Silang	G/F, Waltermart Silang, Aguinaldo Highway corner Biluso Road, Brgy. San Vicente II, Silang, Cavite
499	Waltermart - Sta. Maria	G/F Waltermart Sta. Maria, Provincial Road corner By-Pass Road, Brgy. Sta.Clara, Sta. Maria, Bulacan
500	Waltermart - Sta. Rosa	San Lorenzo Drive corner Balibago Road, Brgy. Balibago, 4026 Sta. Rosa, Laguna
501	Waltermart - Subic	G/F, Waltermart Subic, National Highway, Brgy. Mangan-Vaca, Subic, Zambales
502	Waltermart - Talavera	Unit WMT G-32, G/F Waltermart Talavera, Maharlika Highway, Brgy. La Torre, Talavera, Nueva Ecija 3114
503	Waltermart - Tanauan	G/F Waltermart Tanauan, Pres. J.P. Laurel Highway, Brgy. Darasa, Tanauan City, Batangas
504	Waltermart - Taytay	LG/F Waltermart Taytay, Ortigas Avenue Extension, Brgy. San Isidro, Taytay, Rizal
505	Waltermart Center - Cabuyao	G/F Waltermart Center Cabuyao, Km 47 National Highway, Brgy. Banlic, Cabuyao, Laguna
506	Waltermart Center - Makiling	G/F Waltermart Center Makiling, National Highway, Brgy. Makiling, Calamba, Laguna

507	Zambales - Castillejos	G/F RM Mall, National Highway, Brgy. San Nicolas, Castillejos, Zambales
508	Zambales - Iba	Zambales - Pangasinan Provincial Road, Brgy. Sagapan, Iba, Zambales
509	Zamboanga - Ipil	National Highway, Ipil, 7001 Zamboanga Del Sur
510	Zamboanga - Canelar	Mayor Jaldon Avenue, Brgy. Canelar, Zamboanga City
511	Zamboanga - City Mall Tetuan	U33 CityMall Tetuan Zamboanga, Gov. Alvarez Extension, Tetuan, Zamboanga City
512	Zamboanga - La Purisima	La Purisima St., Brgy. Zone II, Zamboanga City
513	Zamboanga - Veterans Avenue	G/F Wee Agro Commercial Bldg., Veterans Avenue, Brgy. Camino Nuevo, Zamboanga City

(3) Limitations on Property

Other than the properties owned by the Bank, the other properties utilized by the Bank are subject to the respective terms of lease.

(4) Properties to be acquired

The Bank does not have any current plans to acquire any property within the next twelve (12) months.

(5) Properties of Subsidiaries

The Bank's subsidiaries own and lease several real properties for use as main and branch offices, for corporate leases, for sale and for investments.

Leases on such premises are for various periods and terms, and are renewable upon the mutual agreement of the parties. Lease terms ranges from 1 to 20 years. Some contracts provide for renewal options subject to mutual agreement of the parties. Rental rates are based on prevailing market rental rates for the said properties. Please refer to Notes 2.17, 13, and 34.2 of the accompanying Notes to Financial Statements for further details on Lease.

(6) Limitations on Property

Other than the properties owned by the Bank, the properties leased and utilized by the subsidiaries are subject to the respective terms of lease.

Item 3. Legal Proceedings

The Bank is a party to various legal proceedings which arise in the ordinary course of its operations. Following existing regulatory requirements, no such legal proceedings, either individually or in the aggregate, are expected to have a material adverse effect on the Bank or its consolidated financial condition. A discussion of the other legal proceedings of the Bank is found in Note 34.1 of the accompanying Notes to Financial Statements as of the year ended 31 December 2025.

Others

The Group is also a defendant in various cases pending in courts for alleged claims against the Group, the outcome of which are not fully determinable at present. As of 31 December 2025, management believes that, liabilities or losses, if any, arising from these claims would not have a material effect on the financial position and results of operations of the Group and will be taken up if and when a final resolution by the courts is made on each claim.

Item 4. Submission of Matters to a Vote of Security Holders

During the 2025 Annual Shareholders Meeting of BDO on 25 April 2025, the shareholders of the Corporation approved the additional allocation of up to 111 Million common primary shares or up to 2% of the Bank's outstanding common shares, for future awards under the Bank's Employee Stock Option Plan (**ESOP**). The Board of Directors approved the said allocation and endorsed the same for shareholder approval on 22 February 2025.

PART II - OPERATIONAL AND FINANCIAL INFORMATION

Item 5. Market for Issuers Common Equity and Related Stockholder Matters

1) Stock Prices

The Bank's common shares are traded at the PSE. The high and low sales prices for each quarter within the last two (2) fiscal years are as follows:

	High	Low
First Quarter 2024	157.80	125.70
Second Quarter 2024	160.70	127.00
Third Quarter 2024	169.00	127.10
Fourth Quarter 2024	168.70	137.50
First Quarter 2025	163.50	134.36
Second Quarter 2025	166.47	147.64
Third Quarter 2025	155.70	131.20
Fourth Quarter 2025	140.00	119.00

Source: www.edge.pse.com.ph

As of 31 December 2025, the closing price of the Bank's common shares is P134.60.

2) Holders of Securities

The number of common shareholders as of 31 December 2025 was 12,335 Common shares outstanding as of 31 December 2025 stood at 5,333,999,967. The top twenty (20) common shareholders are as follows:

Rank	Name of Stockholder	Nationality	No. of Shares Owned	% of Ownership
1	SM Investments Corporation	Filipino	2,165,725,022	40.60%
2	PCD Nominee Corp.	Non-Filipino	1,449,764,339	27.18%
3	PCD Nominee Corp.	Filipino	827,322,613*	15.51%
4	Multi-Realty Development Corporation	Filipino	353,035,964	6.62%
5	Sybase Equity Investments Corporation (SEIC)	Filipino	289,638,699**	5.43%
6	Shoemart, Inc. (now SM Prime Holdings, Inc.)	Filipino	109,023,766	2.04%
7	DFC Holdings, Inc.	Filipino	36,852,570	0.69%

Rank	Name of Stockholder	Nationality	No. of Shares Owned	% of Ownership
8	Dacon Corporation	Filipino	30,791,430**	0.58%
9	Sysmart Corporation	Filipino	12,226,315**	0.23%
10	Executive Optical Inc.	Filipino	3,299,586**	0.06%
11	Edilberto Narciso	Filipino	3,164,545	0.06%
12	DHS Investments, Inc.	Filipino	2,831,147	0.05%
13	Jorge T. Mendiola or Nicolo Senen L. Mendiola	Filipino	2,624,297	0.05%
14	Tansy Holdings Inc.	Filipino	1,342,637**	0.03%
15	Cedar Commodities, Inc.	Filipino	1,305,684**	0.03%
16	Ernest Lee Go	Filipino	1,260,909	0.02%
17	Jonathan Dee Co	Filipino	806,628	0.02%
18	Regina Capital Dev. Corp.	Filipino	731,244	0.01%
19	Teresita T. Sy	Filipino	645,536**	0.01%
20	Harley T. Sy	Filipino	620,849	0.01%
Total			**5,293,013,780**	**99.23%**

* Exclusive of PCD-lodged shares of SEIC, Dacon Corporation, Sysmart Corporation, Executive Optical Inc., Tansy Holdings Inc., Cedar Commodities, Inc., and Chairperson Teresita T. Sy

** Inclusive of PCD-lodged shares

The material information on the current shareholders and voting rights are discussed in Items 4(d) and 4(c), respectively, of the Information Statement.

In particular, the following are known to BDO to be directly or indirectly the record and/or beneficial owners of more than 5% of BDO's voting securities:

Title of Clas	Name, address of record owner and relationship with BDO	Name of Beneficial Owner and Relationship with Record Owner	Citizenship	No. of Shares Held	Percent
Common	SM Investments Corporation 10th Floor One E-Com Center, Harbour Drive, Mall of Asia Complex, CBP-I-A, Pasay City/ Parent Company	Sy Family (Substantial Stockholders)	Filipino	2,165,725,022	40.60%
Common	PCD Nominee Corp. (Non-Filipino) 29th Floor, BDO Equitable Tower, 8751 Paseo de Roxas, Makati City/Various stockholders	Various stockholders	Foreign	1,449,764,339	27.18%

Title of Clas	Name, address of record owner and relationship with BDO	Name of Beneficial Owner and Relationship with Record Owner	Citizenship	No. of Shares Held	Percent
Common	PCD Nominee Corp. (Filipino) 29th Floor, BDO Equitable Tower, 8751 Paseo de Roxas, Makati City/ Various stockholders	Various stockholders	Filipino	828,662,141*	15.54%
Common	Multi-Realty Development Corporation 10th Floor L.V. Locsin Building, 6752 Ayala Ave., Makati City/ Stockholder	SM Investments Corp. (Subsidiary)	Filipino	353,035,964	6.62%
Common	Sybase Equity Investments Corporation (SEIC) 10th Floor L.V. Locsin Building, 6752 Ayala Ave., Makati City/ Stockholder	Various corporate stockholders	Filipino	289,638,699**	5.43%
TOTAL (COMMON)				**5,086,826,165**	**95.37%**

* Exclusive of PCD-lodged shares of SEIC.
** Inclusive of PCD-lodged shares of SEIC.

Title of Class	Name, address of record owner and relationship with BDO	Name of Beneficial Owner and Relationship with Record Owner	Citizenship	No. of Shares Held	Percent
Preferred	Sybase Equity Investments Corporation 10th Floor L.V. Locsin Building, 6752 Ayala Ave., Makati City/ Stockholder	Various corporate stockholders	Filipino	469,680,000	76.00%
Preferred	SM Investments Corporation 10th Floor One E-Com Center, Harbour Drive, Mall of Asia Complex, CBP-I-A, Pasay City/ Parent Company	Sy Family (Substantial Stockholders)	Filipino	148,320,000	24.00%

TOTAL (PREFERRED)	**618,000,000**	**100.00%**

The persons authorized to vote the shares of SM Investments Corporation, Multi-Realty Development Corporation and SEIC are Ms. Teresita T. Sy and/or Mr. Henry T. Sy, Jr. and/or Mr. Harley T. Sy.

As of 31 December 2025 the following are known to BDO as the PCD participants holding 5% or more of BDO's voting securities:

Member	Name and Address	Citizenship	No. of Shares	Percent of Shareholdings
HSBC Clients' Account	The Hong Kong and Shanghai Banking Corporation HSBC Securities Services 12th Floor, The Enterprise Center, Tower 1, 6766 Ayala Avenue corner Paseo de Roxas, Makati City 1200	Non-Filipino	338,534,684	5.69%
DB Clients' Account	Deutsche Bank Manila 19th Floor Four NEO 31st corner 4th Avenue E Square Zone Bonifacio Global City, Taguig City	Non-Filipino	312,733,668	5.25%
	TOTAL		**651,268,352**	**10.94%**

- The PCD, being a nominee corporation, only holds legal title, not beneficial ownership of the lodged shares. The beneficial owners, such as the clients of PCD, have the power to decide how their shares are to be voted.

*(*NOTE: *There are no voting trust shares or shares issued pursuant to a Voting Trust Agreement registered with BDO nor has there been any change in control of BDO. BDO is also not aware of any contractual arrangement or otherwise between its shareholders and/or third parties, which may result in change in control of BDO).*

On voting rights, each shareholder holding Common Shares and Series A Preferred Shares (each, a "Voting Share/s") as of 31 December 2025 is entitled to as many votes as there are directors to be elected. Thus, if there are eleven (11) directors to be elected, each Voting Share is entitled to eleven (11) votes. Such shareholder may cumulate and cast all his votes in favor of one candidate or distribute them among as many candidates as he/she shall see fit, provided that the total number of votes cast by him/her does not exceed the number of shares owned by him/her multiplied by the number of directors to be elected.

As of 31 December 2025, the Bank has a public float level of 44.22%.

3) Dividends

The Bank's Board of Directors is authorized to declare dividends annually. Stock Dividend declarations require further approval of stockholders representing not less than two-thirds (2/3) of all stocks outstanding and entitled to vote. Such stockholders' approval may be given at a general or special meeting duly called for the purpose. Dividends may be declared only from surplus profits after making proper provisions for necessary reserves in accordance with applicable laws and the regulations of the BSP.

On 7 December 2024, the Board of Directors of the Bank approved the declaration of treasury shares as property dividends, which resulted from the merger of the Parent Bank and The Podium Complex, Inc. (**TPCI**), formerly known as SM Keppel Land, Inc. (**SMKL**), with the Bank as the surviving entity. The treasury shares, equivalent to approximately 1.00% of the Bank's current outstanding shares, and amounting to P7.1 billion were distributed to eligible shareholders on 30 May 2025.

On 31 January 2025, the Board of Directors approved the declaration of annual cash dividends on preferred shares at the rate of 6.5% per annum for a total dividend amount of P408 million. The dividends were paid on 21 February 2025.

The Board of Directors approved the declaration of quarterly cash dividends in the amount of P1.00 per common share for the first quarter of 2025 and P1.10 per common share for the second, third and fourth quarters of 2025 on 22 February 2025, 31 May 2025, 30 August 2025 and 6 December 2025, respectively. The dividends were paid on 31 March 2025, 30 June 2025, 30 September 2025 and 29 December 2025, respectively.

On 27 January 2024, the Board of Directors of BDO approved the declaration of annual cash dividends on preferred shares at the rate of 6.5% per annum for a total dividend amount of P407 million. The dividends were paid on 19 February 2024.

The Board of Directors approved the declaration of quarterly cash dividends in the amount of P0.75 per common share for the first quarter of 2024 and P1.00 per common share for the second, third and fourth quarters of 2024 on 24 February 2024, 25 May 2024, 31 August 2024 and 28 November 2024, respectively. The dividends were paid on 27 March 2024, 28 June 2024, 30 September 2024 and 27 December 2024, respectively.

On 28 January 2023, the Board of Directors of BDO approved the declaration of annual cash dividends on preferred shares at the rate of 6.5% per annum for a total dividend amount of P407 million. The dividends were paid on 20 February 2023.

The Board of Directors approved the declaration of quarterly cash dividends in the amount of P0.75 per common share for the first, second, third and fourth quarters of 2023 on 24 February 2023, 27 May 2023, 25 August 2023 and 6 December 2023, respectively. The dividends were paid on 31 March 2023, 30 June 2023, 29 September 2023 and 29 December 2023, respectively.

On 29 January 2022, the Board of Directors of BDO approved the declaration of annual cash dividends on preferred shares at the rate of 6.5% per annum for a total dividend amount of P339 million. The dividends were paid on 22 February 2022.

The Board of Directors approved the declaration of quarterly cash dividends in the amount of P0.30 per common share for the first, second, third and fourth quarters of 2022 on 24 February 2022, 28 May 2022, 26 August 2022 and 3 December 2022, respectively. The dividends were paid on 31 March 2022, 30 June 2022, 30 September 2022 and 29 December 2022, respectively.

On 26 March 2022, the Board of Directors approved the declaration of stock dividends equivalent to 20% of the Bank's outstanding capital stock, as well as an increase in its authorized capital stock (common shares) from 5,500,000,000 to 8,500,000,000 shares. This was ratified by the Bank's stockholders representing at least two-thirds (2/3) of the outstanding capital stock on 22 April 2022. The stock dividends were issued on 29 December 2022.

On 22 April 2022, the Board of Directors approved the declaration of a special cash dividend in the amount of P1.00 per common share for a total of P4.4 billion. The dividends were paid on 31 May 2022.

On 30 January 2021, the Board of Directors of BDO approved the declaration of annual cash dividends on preferred shares at the rate of 6.5% per annum for a total dividend amount of P340 million. The dividends were paid on 22 February 2021.

The Board of Directors approved the declaration of quarterly cash dividends in the amount of P0.30 per common share for the first, second, third and fourth quarters of 2021 on 24 February 2021, 29 May 2021, 27 August 2021 and 4 December 2021, respectively. The dividends were paid

on 25 March 2021, 25 June 2021, 24 September 2021 and 29 December 2021, respectively.

4) Recent Sales of Unregistered Securities (within 3 years)

On 3 December 2025, the Bank issued US$500 million 5-year Senior Notes under the Bank's Medium Term Note Program. 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.

On 29 July 2025, the Bank raised P115.0 billion for its fourth Peso-denominated fixed-rate ASEAN Sustainability Bond issue. Proceeds of the issuance financed/refinanced eligible assets as defined in the Bank's Sustainable Finance Framework, supported the Bank's lending activities and diversified the Bank's funding sources.

On 24 July 2024, the Bank raised P55.7 billion from its third Peso-denominated fixed-rate ASEAN Sustainability Bond issue. Proceeds of the issuance financed/refinanced eligible assets as defined in the Bank's Sustainable Finance Framework and diversified the Bank's funding sources.

On 29 January 2024, the Bank raised P63.3 billion in its second Peso-denominated fixed-rate ASEAN Sustainability Bond issue. The proceeds were used to finance/refinance eligible assets as defined in the Bank's Sustainable Finance Framework.

Item 6 – Management's Discussion and Analysis or Plan of Operations

(1) Management's Discussion and Analysis

Balance Sheet – 2025 vs. 2024

Total Resources expanded 11% to P5.4 trillion mainly from growth in loans and other receivables as well as Investment Securities, which climbed 13% and 12% to P3.7 trillion and P984.7 billion, respectively. Cash and Other Cash Items went up 9% to P119.4 billion following deposit growth. Due from BSP dropped 16% to P209.8 billion following the 2% cut in reserve requirement in March 2025. Due from Other Banks rose 23% to P111.4 billion coming from higher level of placements and working balances with correspondent banks.

Premises, Furniture, Fixtures and Equipment increased 15% to P62.5 billion owing to investments in information technology (IT) systems and in the Bank's offices and distribution channels. Equity Investments rose 11% to P5.3 billion due to earnings from associates. Investment Properties hiked 27% to P42.8 billion on foreclosures and dacion payments. Assets Attributable to Life Insurance grew 12% to P136.8 billion on higher BDO Life business volumes.

Deposit Liabilities hiked 10% to P4.2 trillion as Demand and Time deposits grew 13% and 25%, respectively. Bills Payable surged 35% to P351.8 billion following the Sustainability Bond and Senior Notes issued in July and December 2025, respectively. Liabilities Attributable to Life Insurance increased 11% to P101.6 billion on higher BDO Life business volumes.

Total Equity expanded 12% to P644.1 billion from the Bank's profitable operations.

Contingent Accounts – 2025 vs. 2024

Total Contingent Accounts grew 12% to P4.2 trillion with material movements from the following accounts:

- Trust Department Accounts climbed 12% to P2.6 trillion owing to continued growth in portfolio of funds managed.
- Unused L/Cs, Outstanding Guarantees Issued as well as Late Deposits and Payments Received slid 33%, 62% and 21% to P59.4 billion, P1.1 billion and P2.4 billion, respectively, as of the cut-off date.
- Export L/Cs Confirmed and Bills for Collection went up 12% and 66% to P15.6 billion and P23.8 billion, respectively, on higher levels of outstanding transactions as of year-end 2025.
- Treasury trading activities yielded reductions in levels of Spot Exchange Bought and Sold as well as Forward Exchange Sold, while outstanding Interest Rate Swap Receivable and Payable increased year-on-year.
- Committed Credit Lines and Other Contingent Accounts, likewise, grew to P843.0 billion and P89.6 billion, respectively.

Income Statement – For the years Ended 31 December 2025 vs. 2024

The Bank recorded a Net Income attributable to Equity holders of the Parent Company of P87.2 billion in 2025, a 6% increase from the previous year's P82.0 billion. Net Interest Income rose 9% to P203.1 billion following earning assets growth. The Bank retained its conservative provisioning stance with Provision for Impairment Losses, 7% higher year-

on-year, at P15.0 billion. Other income went up 9% to P77.1 billion due to growth in Service Charges and Fees, Trust Fees and Miscellaneous Income. Income from Insurance Operations, likewise, rose 10% to P7.6 billion.

Operating Expenses was up 13% to P165.1 billion due to the following:

- Employee Benefits hiked 17% from salary increases and a higher manpower headcount.
- Occupancy increased 8% from improvements and investments in IT systems, offices and various distribution channels.
- Taxes and Licenses climbed 10% from Gross Receipt Taxes on a higher revenue base.
- Insurance expenses went up 8% following higher deposit levels.
- Advertising expenses grew 15% from increased marketing, promotional and advertising expenditures.
- Litigation/Assets Acquired rose 39% on account of higher costs associated with litigation and maintenance of acquired assets.
- Security, Clerical and Janitorial expenses as well as Other expenses rose 19% and 9%, respectively, on increased business volumes and a wider distribution network.

Tax Expense declined 6% to P20.1 billion on loan write-offs.

Comprehensive Income – For the years Ended 31 December 2025 vs. 2024

Total Comprehensive Income for 2025 registered at P88.6 billion consisting of a Consolidated Net Income of P87.5 billion, a net unrealized gain of P5.1 billion on fixed income investments at FVOCI, a P192 million translation adjustment related to foreign operations, a P1.5 billion remeasurement of life insurance reserves, an actuarial loss on remeasurement of retirement benefit obligation amounting to P5.9 billion and a P262 million unrealized mark-to-market gain on equity investments at FVOCI. The Total Comprehensive Income represented a 13% improvement from P78.3 billion in 2024.

Key Performance Indicators – 2025 vs. 2024

	2025	2024	Inc/(Dec)
Return on Average Common Equity	14.42%	15.14%	-0.72%
Return on Average Equity	14.32%	15.00%	-0.68%
Return on Average Assets	1.7%	1.8%	-0.1%
Net Interest Margin	4.3%	4.4%	-0.1%

Capital to Risk Assets	14.9%	15.2%	-0.3%
Basic Earnings Per Share	16.28	15.34	0.94
Liquidity Ratio	30.1%	31.7%	-1.6%
Solvency Ratio (Debt-to-Equity)	743.2%	744.5%	-1.3%
Asset-to-Equity Ratio	843.2%	844.5%	-1.3%
Interest Rate Coverage Ratio	217.5%	221.4%	-3.9%
Profit Margin	23.1%	23.5%	-0.4%

Return on Average Common Equity, Return on Average Equity and Return on Average Assets were lower at 14.42%, 14.32% and 1.7% as Net Income increased at a slower pace vis-a-vis average common equity and average assets.

Net Interest Margin was slightly lower at 4.3% due to BSP's policy rate cuts and competitive market pricing.

Capital to Risk Assets went down to 14.9% as the growth in risk weighted assets outpaced the increase in capital, coming from bottomline profits.

Basic Earnings Per Share increased to P16.28 following a higher Net Income.

Liquidity Ratio was lower year-on-year at 30.1% resulting from loan assets growing at a faster pace.

Solvency Ratio and Assets-to-Equity Ratio declined to 743.2% and 843.2%, respectively, as the increase in total equity outpaced changes in both liabilities and total assets.

Interest Rate Coverage and Profit Margin went down to 217.5% and 23.1%, respectively, owing to higher funding cost.

Balance Sheet – 2024 vs. 2023

Total Resources grew 9% to P4.9 trillion primarily from growth in loans and other receivables, which climbed 14% to P3.3 trillion. Cash and Other Cash Items rose 16% to P109.7 billion partly due to deposit growth. Due from BSP declined 26% to P249.6 billion following the reserve requirement cut in October 2024. Due from Other Banks went up 5% to P90.4 billion owing to higher level of placements and working balances with correspondent banks. Investment Securities increased 6% to P876.1 billion from growth in FVTPL and FVOCI of 89% and 15%, respectively.

Premises, Furniture, Fixtures and Equipment went up 13% to P54.2 billion due to investments in IT systems and in the Bank's distribution channels.

Equity Investments hiked 21% to P4.7 billion owing to earnings from associates. Investment Properties slid 20% to P33.8 billion coming from the Bank's merger with its wholly-owned subsidiary, The Podium Complex, Inc. and the subsequent reclassification of a portion of its assets to Non-Current Assets Held for Sale (NCAHS) under Other Assets. Assets Attributable to Life Insurance rose 5% to P121.9 billion on higher BDO Life business volumes. Other Assets jumped 38% to P62.9 billion due to increases in NCAHS, retirement assets, prepaid expenses and miscellaneous assets.

Deposit Liabilities climbed 6% to P3.8 trillion owing to expansion across Demand, Savings and Time deposits. Bills Payable surged 38% to P261.5 billion due to the issuance of Sustainability Bonds in January and July 2024. Liabilities Attributable to Life Insurance went up 11% to P91.5 billion on higher BDO Life business volumes. Other Liabilities jumped 27% to P151.7 billion mainly from increases in outstanding checks and acceptances from trade transactions, accounts payable as well as bills purchased contra account.

Total Equity expanded 11% to P577.4 billion on account of continued profitable operations.

Contingent Accounts – 2024 vs. 2023

Total Contingent Accounts surged 21% to P3.8 trillion with material movements from the following accounts:

- Trust Department Accounts hiked 16% to P2.3 trillion from continued growth in portfolio of funds managed.
- Outstanding Guarantees Issued soared 65% to P2.8 billion on higher trade transactions.
- Late Deposits and Payments Received jumped 31% to P3.1 billion while Unused L/Cs went down 7% to P89.1 billion as of year-end 2024.
- Treasury trading activities yielded increases in levels of Spot Exchange Bought and Sold as well as Forward Exchange Bought and Sold, while outstanding Interest Rate Swap Receivable and Payable declined year-on-year.
- Committed Credit Lines and Other Contingent Accounts, likewise, grew to P656.1 billion and P41.5 billion, respectively.

Income Statement – For the years Ended 31 December 2024 vs. 2023

The Bank registered a Net Income attributable to Equity holders of the Parent Company of P82.0 billion in 2024, a 12% improvement from the previous year's P73.4 billion. Net Interest Income grew 8% to P186.6 billion

brought about by an expansion in earning assets. The Bank maintained its conservative provisioning stance with P14.0 billion booked as Provision for Impairment Losses. Other income likewise rose 8% to P77.7 billion owing to growth in Service Charges and Fees, Trust Fees, FX Gain, as well as Income from Insurance Operations.

Operating Expenses was up 12% to P146.6 billion due to the following:

- Employee Benefits climbed 14% from salary increases and a higher manpower headcount.
- Taxes and Licenses hiked 21% from Gross Receipt Taxes on a higher revenue base.
- Insurance expenses went up 11% following higher deposit levels.
- Advertising expenses rose 35% from higher marketing, promotional and advertising expenditures.
- Litigation/Assets Acquired grew 41% on higher costs associated with litigation and maintenance of acquired assets.
- Security, Clerical and Janitorial expenses as well as Other expenses rose 9% apiece on increased business volumes and a wider distribution network.

Tax Expense declined 9% to P21.5 billion on loan write-offs.

Comprehensive Income – For the years Ended 31 December 2024 vs. 2023

Total Comprehensive Income for 2024 stood at P78.3 billion comprised of a Consolidated Net Income of P82.2 billion, a net unrealized loss of P1.1 billion on fixed income investments at FVOCI, a negative P46 million translation adjustment related to foreign operations, a P391 million remeasurement of life insurance reserves, an actuarial loss on remeasurement of retirement benefit obligation amounting to P3.5 billion and a P369 million unrealized mark-to-market gain on equity investments at FVOCI. The Total Comprehensive Income was up 9% from P71.8 billion in 2023.

Key Performance Indicators – 2024 vs. 2023

	2024	2023	Inc/(Dec)
Return on Average Common Equity	15.14%	15.16%	-0.02%
Return on Average Equity	15.00%	15.01%	-0.01%
Return on Average Assets	1.8%	1.7%	0.1%
Net Interest Margin	4.4%	4.4%	0.0%
Capital to Risk Assets	15.2%	14.9%	0.3%

Basic Earnings Per Share	15.48	13.86	1.62
Liquidity Ratio	31.7%	34.4%	-2.7%
Solvency Ratio (Debt-to-Equity)	744.5%	763.5%	-19.0%
Asset-to-Equity Ratio	844.5%	863.5%	-19.0%
Interest Rate Coverage Ratio	221.4%	263.8%	-42.4%
Profit Margin	23.5%	24.3%	-0.8%

Return on Average Common Equity and Return on Average Equity were steady at 15.14%, 15.00%, respectively, while Return on Average Assets improved to 1.8% on the Bank's continued profitability.
Net Interest Margin was likewise firm at 4.4% from earning asset expansion despite competitive pricing pressures.

Capital to Risk Assets improved to 15.2% as the increase in capital, coming from bottomline profits, outpaced the growth in risk weighted assets.

Basic Earnings Per Share improved to P15.48 on a higher Net Income.

Liquidity Ratio went down to 29.4% primarily from the reserve requirement cut in October 2024.

Solvency Ratio and Asset-to-Equity Ratio dropped to 744.5% and 844.5%, respectively, as the the change in total equity outpaced increases in both liabilities and total assets.

Interest Rate Coverage and Profit Margin declined to 221.4% and 23.5%, respectively, due to higher interest expense from time deposit growth.

(2) Past and Future Financial Condition and Results of Operations

BDO delivered a record net income of P87.2 billion in 2025, a 6% increase from P82.0 billion last year driven by the solid performance of its core businesses. Return on Average Common Equity was reported at 14.4% for the period.

Net Interest Income increased by 9% as Gross Customer Loans expanded by 13% to ₱3.7 trillion, supported by double-digit growth across all market segments. Total deposits grew by 10%, with a Current Account/Savings Account (CASA) ratio of 68%. Non-interest income rose by 9%, while income from insurance operations went up by 10%.

Asset quality improved, with Non-Performing Loan (NPL) ratio declining to 1.68% from 1.83% in the previous year. NPL coverage stood at 133%.

Shareholders' equity increased by 12% on sustained profitable operations, with Book Value Per Share up by 11% to P119.03. The Bank's CET1 ratio was recorded at 13.8%.

In 2025, BDO advanced its sustainability initiatives with the successful issuance of its fourth Peso-denominated ASEAN Sustainability Bond in July. The issuance raised a record P115 billion to fund eligible assets under the Bank's Sustainable Finance Framework, support its lending activities, and further diversify its funding sources.

BDO's market leadership and robust business franchise, supported by a strong balance sheet and solid financial performance, position the Bank well to capture long-term growth opportunities and emerging prospects amid a challenging macroeconomic environment.

Prospects for the Future/Plans of Operation

The Bank expects continued economic growth as GDP drivers remain intact, due to sustained consumption spending, the impact of low inflation and declining interest rates. The Philippines is expected to still be among the fastest growing economies in the ASEAN. The Government's Cabinet-level Development Budget Coordination Committee (DBCC) forecasts GDP growth to range between 5.0%- 6.0% in 2026, backed by robust private consumption with low inflation and higher investments.

Key drivers of domestic consumption remain in place with foreign worker remittances growing at around 3%, Business Process Outsourcing (BPO) revenues growing at around 5%, and labor conditions improving with low unemployment rates. Private sector balance sheets also remain healthy while the demographic profile and consumption trends continue to be attractive.

The Bank is ready to further support the country's economic growth through its unparalleled physical and digital network, providing easy and seamless access to its comprehensive suite of banking products and services throughout the country. Additionally, the Bank continues to expand its reach in both urban and underserved communities across the country through physical branches and digital channels.

While low inflation will allow the BSP scope to lower interest rates in 2026, the economy faces the threat of unexpected commodity supply shocks and slow global growth. Fiscal consolidation efforts resulting in constrained government spending may also temper government's contribution to economic activity.

(3) Material Changes

(a) Any Known Trends, Events or Uncertainties (material impact on Liquidity)

None.

(b) Internal and External Sources of Liquidity

The internal and external sources of liquidity are herein discussed under item 6(2) of SEC Form 17-A of the Bank.

(c) Any Material Commitments for Capital Expenditure and Expected Funds

None.

(d) Any Known Trends, Events or Uncertainties (material impact on sales)

Trends, events or uncertainties, which can have a material impact on sales, are explained under item 6(2) of SEC 17-A of the Bank.

(e) Causes for any Material Changes from Period to Period of Financial Statements

The causes for any material changes from 2024-2025 are explained in item 6(1) of SEC Form 17-A of the Bank.

(f) Seasonal Aspects that has Material Effect on the Financial Statements

None.

Item 7. Financial Statements

The consolidated financial statements of the Bank for the year ended 31 December 2025 are incorporated herein by reference.

Item 8. Changes in and Disagreements with Accountants on Accounting and Financial Disclosure

BDO's present external auditor, Punongbayan & Araullo, Grant Thornton will be recommended to the shareholders for re-appointment as the external auditor for the ensuing year. Representatives of the said firm are expected to be present at the annual meeting, and they will have the opportunity to make a statement if they desire to do so and are expected to be available to respond to appropriate questions from the shareholders.

Punongbayan & Araullo, Grant Thornton was first appointed external auditor of BDO in 2000 and has not resigned, been dismissed, or its services ceased since its appointment. BDO has had no material disagreement with Punongbayan & Araullo, Grant Thornton on any matter of accounting principle or practices or disclosures in BDO's financial statements.

In accordance with the requirements of the revised SRC Rule 68 (3)(b)(ix), BDO complies with the provisions on long association of audit personnel, including partner rotation, as prescribed in the Code of Ethics for Professional Accountants in the Philippines adopted by the Board of Accountancy (BOA) and the Professional Regulation Commission (PRC), and such other standards as may be issued by the SEC.

Consistent with these requirements, Mr. Romualdo V. Murcia III served as the Signing Partner of the financial audit from 2020 to 2024. Prior to his assignment, the engagement was handled by Mr. Leonardo D. Cuaresma, Jr., Partner of Punongbayan & Araullo, Grant Thornton, from 2017-2019. Effective 2025, Mr. Jerald M. Sanchez is designated as the Signing Partner for the 2025 financial audit.

The Board Audit Committee endorses for approval of Board of Directors the appointment and removal of BDO's internal and external auditor.

Audit and Audit-Related Fees

The aggregate fees billed for each of the last two (2) fiscal years for professional services rendered by the external auditor for the audit of the financial statements of BDO and other services in connection with statutory and regulatory filings for fiscal years 2025 and 2024, are as follows:

	In Millions	
	2025	**2024**
Total Audit Fees	**4.49**	**4.36**

Non-audit services fees:		
Other assurance services	3.93	1.97
All other services*	2.09	0.05
Total Non-audit Fees	**6.02**	**2.02**
Total Audit and Non-audit Fees	**10.51**	**6.38**

**such services are not considered conflicting engagement on the audit of BDO Unibank, Inc. in accordance with relevant Independence Standards (IESBA Code of Ethics).*

Tax Fees and Other Fees

No other fees were paid to Punongbayan & Araullo, Grant Thornton for the last two (2) fiscal years.

It is the policy of BDO that all audit findings are presented to the Board Audit Committee which reviews and makes recommendations to the Board on actions to be taken thereon. The Board of Directors passes upon and approves the Board Audit Committee's recommendations.

The members of the Board Audit Committee of BDO are as follows:

1. Vicente S. Pérez, Jr. - Chairman (Independent Director)
2. Estela P. Bernabe - Member (Lead Independent Director)
3. Jones M. Castro, Jr. - Member (Non-Executive Director)
4. Vipul Bhagat - Advisor* (Independent Director)

* Appointed as Advisor to the Board Audit Committee on 25 April 2025.

Below is the attendance of the members for the Committee meetings held as of December 2025:

	No. of Meetings Attended	Total No. of Meetings	Percentage
Vicente S. Pérez, Jr.	13	13	100%
Estela P. Bernabe	13	13	100%
Jones M. Castro, Jr.	12	13	92.31%

PART III – CONTROL AND COMPENSATION INFORMATION

Item 9. Directors and Executive Officers of the Issuer

1) Directors and Executive Officers

The Board of Directors is empowered to direct, manage and supervise, under its collective responsibility, the affairs of BDO. It is also responsible for the proper administration and management of BDO's trust business. The members of the Board are elected annually by the stockholders to hold office for a term of one (1) year, and shall serve until their respective successors have been elected and qualified.

The Board of Directors meets monthly to discuss BDO's operations and approve matters requiring its approval. Materials containing matters to be taken up during the Board meeting are distributed to the directors at least five (5) days prior to the scheduled Board meeting.

Director Orientation and Continuing Education

All newly-elected directors are required to undergo an orientation program within three (3) months from date of election. This is intended to familiarize the new directors on their statutory/fiduciary roles and responsibilities in the Board and Committees, BDO's strategic plans, enterprise risks, group structures, business activities, compliance programs, Code of Business Conduct and Ethics, Personal Trading Policy and Corporate Governance Manual.

All directors are also encouraged to participate in continuing education programs at BDO's expense to maintain a current and effective Board. In 2025, Directors of BDO Unibank complied with the annual corporate governance training requirement of four (4) hours. They attended the in-house corporate governance seminar held on 25 July 2025, along with members of the Bank's senior management, directors and key officers of entities in the BDO Group.

The Board also held strategic meetings and received regular economic briefings and briefings on new regulatory issuances.

Following is the list of the members of the Board, and the corporate officers and their business experience during the past five (5) years:

Teresita T. Sy
Chairperson
Non-Executive Director
Filipino, 75 years old

Teresita T. Sy has been a member of the Board of Directors of the Bank since 1977 and currently serves as Chairperson of the Board. Concurrently, she serves as the Chairperson and/or Director of various subsidiaries and affiliates of BDO: BDO Private, BDO Finance, BDO Capital, BDO Foundation, Inc. (**BDO Foundation**), and BDO Life. Ms. Sy also serves as Advisor to the Board of BDO Network.

Ms. Sy is the Vice Chairperson of SM Investments Corporation and Advisor to the Board of SM Prime Holdings, Inc. She also sits as Chairperson of the Board and President of SM Retail, Inc. A graduate of Assumption College with a degree in Bachelor of Arts and Science in Commerce major in Management, she brings to the board her diverse expertise in banking and finance, retail merchandising, mall and real estate development.

Nestor V. Tan
President & Chief Executive Officer
Executive Director
Filipino, 67 years old

Nestor V. Tan is the President and CEO of BDO. He was elected to the Board of Directors on 27 June 1998. In addition to his role in BDO, he also holds the following positions in the BDO Group: Chairmanship of BDOSHI and BDO Network; Vice chairmanships and/or directorships in BDO Capital, BDO Finance, BDO Life, and BDO Private; and Trusteeship of BDO Foundation.

In addition, he is the Chairman of Bancnet, the operator of the electronic payment system, InstaPay, and the ATM switching utility for Philippine banks; and Chairman of Mastercard Asia Pacific Advisory Board. He is currently Director of the Bankers Association of the Philippines, Trustee of De La Salle Medical & Health Science Institute and President of the Internationl Monetary Conference. He was formerly Chairman of the De La Salle University Board of Trustees.

Prior to joining BDO, Mr. Tan was Chief Operating Officer of the Financial Institutions Services Group of BZW, the investment-banking subsidiary of the Barclays Group. His banking career spans more than four (4) decades and includes posts at global financial institutions, among them Mellon Bank

in Pittsburgh, PA; Bankers Trust Company in New York, NY; and the Barclays Group in New York and London. He holds a bachelor's degree in Commerce from De La Salle University and an MBA from the Wharton School, University of Pennsylvania.

Estela P. Bernabe
Lead Independent Director
Filipino, 73 years old

Estela P. Bernabe was elected as Independent Director of BDO effective 31 July 2022 and appointed as Lead Independent Director effective 25 April 2025. Prior thereto, she was Senior Associate Justice of the Supreme Court of the Philippines. She served the Judiciary for 26 years as Justice of the Supreme Court and Court of Appeals, Judge of the Regional Trial Court of Makati City and Metropolitan Trial Court of the same city, and as Technical Assistant in the Office of the Court Administrator, Supreme Court of the Philippines. She also worked in various private and government offices, namely, China Banking Corporation, Paramount Finance Corp., National Home Mortgage and Finance Corp., and Bernabe Perlas Morte and Associates. She has over 40 years of experience in public and private legal practice. She earned her Bachelor of Science degree in Commerce (Banking and Finance) and graduated magna cum laude from St. Paul College of Manila, and obtained her law degree from the Ateneo de Manila University College of Law, graduating as class salutatorian.

She also sits as Independent Director of San Miguel Food and Beverage, Inc., Petrogen Insurance Corporation, Converge Information and Communications Technology Solutions, Inc., Aboitiz Power Corporation, BDO Private Bank, and SM Prime Holdings Inc.; as Director of Philippine Judicial Academy (PHILJA) Development Center, Inc.; and as Member of the Singapore International Arbitration Centre (SIAC) Panel of Arbitrators and the Board of Trustees of the Foundation for Liberty and Prosperity.

George T. Barcelon
Independent Director
Filipino, 76 years old

George T. Barcelon was elected Independent Director of BDO on 22 April 2019. He is the visionary behind Integrated Computer Systems, Inc. (ICS), one of the Top 1000 Companies based in the Philippines, dedicated to providing effectual IT Solutions for small to large-scale business and institutions. For 45 years, ICS has provided its customers with technological expertise and quality services. As the president of a company with 400

employees whose success depends on uncompromising leadership, imagination, and careful quality control, Mr. Barcelon seeks to promote the values of Integrity, Commitment, and Service Quality, the cornerstones upon which ICS was built. He is also a board member of the Cardinal Medical Charities Foundation, Inc. in San Juan City, Philippines; and is involved in other business ventures and organizations. He served as Chairman of the Philippine Chamber of Commerce and Industry (PCCI) from 2024 to 2025. Mr. Barcelon graduated cum laude from De La Salle University, Manila and received a bachelor's degree in Chemical Engineering.

Vipul Bhagat
Independent Director
American, 63 years old

Vipul Bhagat was elected as Independent Director of BDO on 8 January 2022.

Mr. Bhagat is a seasoned banking and finance professional with significant experience living and working globally, particularly, in the emerging markets over 35+ years span. With development banking, investment and advisory experience with the International Finance Corporation (IFC, World Bank Group), most recently as Global Client Leader, he pioneered many firsts. Having lived in, while running various aspects of IFC in several emerging markets, (including the Philippines, Thailand, China and India), he has deep on the ground expertise geared towards delivering Impact through investment and advisory interventions, especially in the financial and infrastructure sectors. He was a part of the management team of IFC's Climate Business and Public Private Partnership (PPP) Departments which innovated blended finance approaches for meaningful transactions.

Mr. Bhagat's private sector experience includes stints with Deutsche Bank, Fannie Mae, and KPMG. He is a Chartered Financial Analyst (CFA) and a Certified Public Accountant (CPA), with an MBA in Finance and Management from the Wharton School of the University of Pennsylvania. He also holds a BS in Computer Science. In December 2023, he was appointed a Visiting Fellow at the University of Cambridge (UK) Judge Business School.

Currently, he is Chairman of the Board of a US-based social enterprise (VisionSpring) providing eye care to poor and lower income segments in developing countries; Senior Adviser to a leading infrastructure consulting firm; and Founding Advisory Member of the Wharton Alumni Club in Washington, DC. He was a Board Member of a top tier US-regulated

financial institution with a $6B asset base (Bank-Fund Staff Federal Credit Union), and has served on various Boards and Advisory Committees of emerging market Corporates and Funds over the years.

Jones M. Castro, Jr.
Non-Executive Director
Filipino and American, 76 years old

Jones M. Castro, Jr. was elected to the Board of Directors of BDO on 20 April 2012. He was Lead Independent Director of BDO from 7 December 2013 to 23 April 2021. Mr. Castro has 52 years of banking expertise, with 45 years of international banking experience. From 2009 to 2011, Mr. Castro was the Area Head for South and Southeast Asia of Wells Fargo Bank, San Francisco. As Area Head, Mr. Castro had responsibility for 12 countries and managed 11 overseas offices with a total of 102 team members, and US$3 billion in loans. From 2006 to 2009, Mr. Castro was Regional Head for Latin America 1, including the Caribbean, of the Wachovia Bank in Miami, and likewise had responsibility for 25 countries, 3 overseas offices, 30 team members, and a US$1.8-billion loan portfolio. From 2005 to 2006, he was Executive Vice President and International Banking Group Head of the Union Bank of California, San Francisco. From 1990 to 1994, he was Senior Vice President – Controller of Bank of California, San Francisco, and from 1994 to 1997, he was its Senior Vice President of Strategic Planning in the Office of the President.

Mr. Castro is currently Trustee of the Philippine Development Foundation (PhilDev) USA, Trustee of Philippine S&T Development Foundation – Manila, Inc., Trustee of Jaime V. Ongpin Foundation Inc., Director of Baguio Sunflower Apartment Corp., and is a Fellow at the Institute of Corporate Directors.

Mr. Castro obtained his bachelor's degree in Applied Mathematics in Economics and graduated cum laude from Harvard University. He received his master's degree in Business Administration, Accounting & Finance from Stanford University.

Franklin M. Drilon
Independent Director
Filipino, 80 years old

Franklin M. Drilon was elected Independent Director of BDO on 25 October 2023.

He served in two (2) different branches of government in various capacities from 1987 to 2022. In the Senate, he served as Senate President, Majority Leader, Minority Leader and Chairperson of the Committee on Finance, as well as the Committee on Banks, Financial Institutions, and Currencies. In the Executive, he served as Executive Secretary, Secretary of the Department of Justice and the Department of Labor and Employment.

He is one of the country's highly decorated Senators having served four (4) non-consecutive terms as Senator of the Philippines. He authored and sponsored numerous landmark laws including the GOCC Governance Act of 2011, Foreign Investments Act, Tax Incentives and Transparency Act and the Revised Corporation Code, to name a few.

He also served as Chairman of Philippine National Bank and as a Director of Land Bank of the Philippines. He thus brings added perspectives on Philippine finance and banking policy, regulations and operations.

He is currently a Director of Phinma Education Holdings, Inc. and a Senior Counsel of ACCRA Law. He earned his Bachelor of Arts in Political Science, law degree and Doctor of Laws from the University of the Philippines Diliman. He placed third in the 1969 Bar Examinations and worked as a private practice lawyer before joining the government.

Alfredo E. Pascual
Independent Director
Filipino, 77 years old

Alfredo E. Pascual was elected Independent Director of BDO on 31 August 2024. From June 2022 to August 2024, Mr. Pascual served as the Secretary of Trade and Industry, where he played a pivotal role in steering the Philippines through significant economic growth amid global challenges. Before joining the government, he was the President of the Management Association of the Philippines (MAP).

His dedication to sound corporate governance is evident through his leadership roles in various organizations. He served as the Lead Independent Director of SM Investments Corporation and held independent director positions at Megawide Construction and Concepcion Industrial. Additionally, he was the President and CEO of the Institute of Corporate Directors (ICD) and a Board Trustee of the Institute for Solidarity in Asia (ISA).

Mr. Pascual's career spans over five decades and is marked by transformative leadership in both the public and private sectors, locally and

internationally. From 2011 to 2017, he served as the 20th President of the University of the Philippines, where he modernized the institution and enhanced its global standing. He worked at the Asian Development Bank (ADB) for 19 years in various roles, including Director of Private Sector Operations, Director of Infrastructure Finance, and PPP Adviser. At ADB, he promoted PPPs in infrastructure and investments in financial institutions across Asia. He also represented ADB on the boards of more than a dozen of its portfolio companies in banking, venture capital, and manufacturing. During the 1980s, Mr. Pascual was a finance professor at the Asian Institute of Management.

His contributions to governance and education have earned him numerous accolades, including honorary doctorates and the Presidential Lingkod Bayan Award. Mr. Pascual holds a Master of Business Administration and a Bachelor of Science in Chemistry (cum laude) from the University of the Philippines.

Vicente S. Pérez, Jr.
Independent Director
Filipino, 67 years old

Vicente S. Pérez, Jr. was elected Independent Director of BDO on 22 April 2019. He is currently Chairman of Alternergy, a publicly-listed wind, solar and run-of river power developer and an Independent Director of DoubleDragon Corporation (formerly DoubleDragon Properties Corporation), a real estate developer. He is a member of the Advisory Boards of Bhutan Foundation, New Zealand Trade and Enterprise, Geneva-based Pictet Clean Energy Fund, and the Yale Center for Business and the Environment.

In September 2020, he was appointed Honorary Consul of the Kingdom of Bhutan in the Philippines. He was Director of Singapore Technologies Telemedia Pte, Ltd. and its subsidiary, STT Communications Ltd. from 2006 to 2025; and was Philippine Energy Secretary from 2001 to 2005. Mr. Pérez briefly served in early 2001 as Undersecretary at the Department of Trade and Industry and as Managing Head of the Board of Investments. Prior to his government service, Mr. Pérez had 17 years banking experience, first in Latin America debt restructuring at Mellon Bank in Pittsburgh, and later in debt capital markets in emerging countries at Lazard in London, New York, and Singapore. At 35, he became General Partner at New York Investment Bank Lazard Frères as head of its Emerging Markets Group. He was Managing Director of Lazard Asia in Singapore from 1995 until 1997, when he co-founded Next Century Partners, a private equity firm based in Singapore. In 2005, he was briefly a government appointed Director of

Philippine National Bank until its privatization. He also has affiliations in other sectors and organizations.

Mr. Pérez obtained an MBA from the Wharton Business School of the University of Pennsylvania in 1983 and a bachelor's degree in Business Economics from the University of the Philippines in 1979. He was a 2005 World Fellow at Yale University where he lectured an MBA class at the Yale School of Management.

Dioscoro I. Ramos
Non-Executive Director
Filipino, 67 years old

Dioscoro I. Ramos was elected to the Board of Directors of BDO on 9 January 2016 and was appointed Lead Independent Director on 23 April 2021 until 25 April 2025. Mr. Ramos is also an Advisor to the Board in BDO Private Bank and BDO Network.

Mr. Ramos has been the Chief Executive Officer & Chief Investment Officer of RY&S Investments Ltd., Hong Kong since 28 September 2012. He was Independent Director of BDO Private and BDO Securities from 2022 to 2025, Head of Asia Financials Investment Research of Goldman Sachs Asia, LLC, Hong Kong from 1994 to 2011, and appointed Managing Director in 1998 and Partner in 2006. Prior to that, he was with Mellon Bank, N.A. with postings in Pittsburgh, Philadelphia, New York, and Hong Kong. Mr. Ramos is a Certified Public Accountant. He holds a Bachelor of Science degree in Business Administration and Accountancy, cum laude, from the University of the Philippines; and a master's degree in Business from Wharton School, University of Pennsylvania.

Josefina N. Tan
Non-Executive Director
Filipino, 80 years old

Josefina N. Tan was Director of Banco De Oro Universal Bank [now BDO Unibank, Inc. (BDO)] from February 2001 to August 2005. She then became a Director of Equitable PCI Bank, Inc. from September 2005 until its merger with BDO Unibank in May 2007. Ms. Tan was re-elected to the Board of Directors of BDO (then Banco de Oro-EPCI, Inc.) on 27 July 2007. Concurrently, she is Board Advisor of BDO Private Bank. She is also Chairperson of the Board of Miriam College, Trustee and Corporate Secretary of the Development Center for Finance, and Trustee of the Laura Vicuña Foundation.

She is also Corporate Secretary of Regal Properties, Inc. and PP&P Insurance Underwriters Agency Inc. Ms. Tan served as President and Director of BDO Private from 29 August 2003 to 17 April 2017. She was also Executive Vice President of the former Far East Bank & Trust Co.; Director and President of FEB Leasing & Finance Corporation; Executive Director and Trustee of FEB Foundation Inc.; Executive Vice President of FEB Investments, Inc. until 2000; and Director of Research and Publication of the Ateneo Graduate School of Business. Ms. Tan holds a Bachelor of Arts degree with a major in Communication Arts from Maryknoll College, and a master's degree in Business Administration from the Ateneo Graduate School of Business.

Edmundo L. Tan
Corporate Secretary
Filipino, 80 years old

Edmundo L. Tan has been serving as Corporate Secretary of BDO since 27 July 2007, and of BDO Private since February 2012. Atty. Tan sits on the Board of Directors of the following companies: APC Group, Inc. (Director from 2000 to present, Corporate Secretary from 2000 to 2016); Philippine Global Communications, Inc. (Director from 2000 to present, Corporate Secretary from 2000 to 2010); and Aragorn Power and Energy Corporation (Director from 2005 to present, Corporate Secretary from 2005 to 2012). Atty. Tan is also currently a Director of PRC MAGMA Resources, Inc. (2010 to present) and of Ortigas Land Corporation (formerly OHI from July 2012 to present). He is the Director/President of Bebemag Holdings, Resources, Inc. since 2011. He was elected Director of Sagittarius Mines, Inc. in March 2016 and Director of Ashdale Holdings, Inc. in June 2016. He was also elected Director of Concrete Aggregates Corporation on December 12, 2019. In June 2021, he was elected Director/President of Indophil Resources Philippines, Inc. He was a co-founder and was elected President of the Philippine Dispute Resolution Center, Inc. (PDRCI) in July 2017 until 2023. In May 2020, Atty. Tan was elected as Chairman/President of both Premier TownCenter Holdings, Inc. and Primtown Center Holdings, Inc.

Atty. Tan is the Managing Partner of Tan Acut Lopez & Pison Law Offices (1993 to present). Formerly, he was a Senior Partner in Ponce Enrile Cayetano Reyes & Manalastas Law Offices; a Partner in Angara Abello Concepcion, Regala & Cruz Law Offices; and an Associate in Cruz Villarin Ongkiko Academia & Durian Law Offices. Atty. Tan holds a Bachelor of Arts degree from De La Salle College, Bacolod, and a bachelor's degree in Law from the University of the Philippines.

Sabino E. Acut, Jr.
Assistant Corporate Secretary
Filipino, 75 years old

Sabino E. Acut, Jr. was appointed Assistant Corporate Secretary of BDO on 27 July 2007, a position he currently holds. He is presently a Senior Partner and Head of the Litigation Department of Tan Acut Lopez & Pison Law Offices. He was a former Senior Partner and Head of the Litigation Department of Ponce Enrile Cayetano Reyes & Manalastas Law Offices (PECABAR) and, before that, a Partner of ACCRA Law. At various times, he was Corporate Secretary of Boulevard Holdings, Inc., Puerto Azul Golf & Country Club, Philippine Hospital Association, and Eastern General Reinsurance Corporation; Legal Counsel of Alabang Country Club; Trustee of Makati Law Foundation; and President of the Legal Management Council of the Philippines. He was Journal Editor of the 1971 Constitutional Convention, Special Assistant to the Director of the Bureau of National and Foreign Information, and Confidential Attorney to former Supreme Court Justice Cecilia Muñoz Palma. He is a member of the Integrated Bar of the Philippines, the Philippine Bar Association, and Wharton-Penn Alumni Association. He is currently a Director of Philippine Global Communications, Inc. and Primtown Center Holdings, Inc. and Chairman/President of Ashdale Holdings, Inc. He was the Corporate Secretary of the then Equitable PCI Bank, Inc. until its merger with the Bank. He holds the degrees of Bachelor of Arts, *Magna Cum Laude*, from Mindanao State University; Bachelor of Laws, *Cum Laude*, from the University of the East; and Master of Laws from the University of Pennsylvania.

Alvin C. Go
Assistant Corporate Secretary
Filipino, 64 years old

Alvin C. Go is a Senior Vice President for the Legal Services Group of BDO. He was also appointed as Assistant Corporate Secretary and Alternate Corporate Information Officer on 1 October 2015. He sits as a Director of Suntrust Resort Holdings, Inc. since 15 June 2023. Prior to joining BDO, he was the Chief Legal Counsel of Philippine National Bank from 2003 to 2012. He was an Associate Attorney of Salonga, Ordonez, Yap, Corpuz Padlan & Associates Law Offices from 1985 to 1989. He served as Prosecution Attorney from 1989 to 1990 and State Prosecutor of the Department of Justice from 1990 to 1993. He was a Senior Partner at Go, Cojuangco, Mendoza, Ligon and Castro Law Offices from 1994 to 1999, and Senior Partner at Go and Castro Law Offices from 1999 to 2003. He obtained his Bachelor of Arts, Major in Political Science, from the

Immaculate Concepcion College, Ozamiz City and his Bachelor of Laws from Misamis University.

The independent directors of the Bank are **George T. Barcelon, Estela P. Bernabe, Vipul Bhagat, Franklin M. Drilon, Alfredo E. Pascual, and Vicente S. Pérez, Jr.**

Role of the Chairperson and President

The Board Chairperson and President collectively are responsible for the leadership of the company. The Chairperson's primary responsibility is for leading the Board and ensuring its effectiveness while the President is responsible for running the Bank's business.

The roles of the Board Chairperson and the Bank President are separate and distinct from each other to achieve a balance of authority, clear accountability, and capacity for independent decision-making by the Board.

Senior Executive Officers of the Bank

The members of senior management, subject to control and supervision of the Board, collectively have direct charge of all business activities of BDO. They are responsible for the implementation of the policies set by the Board. The following is a list of BDO's key officers as of 31 December 2025, and their business experiences during the past five (5) years:

Joseph Albert L. Gotuaco, 60, is Senior Executive Vice President of BDO and President of BDO Private. He joined BDO in February 2019 and was Head of its Central Operations Group until his appointment as President of BDO Private and election to its Board of Directors on 1 May 2024. He concurrently serves on its Risk Management and Trust Committees.

Mr. Gotuaco began his career in 1986 as a fixed income trader for Chemical Bank in New York. In 1994, he re-based to Hong Kong, where he was an investment banker covering corporate, financial institution, and sovereign clients in the Philippines and in Southeast Asia. Between 1994 and 2002, he worked at J.P. Morgan and then, in 2002, for Credit Suisse First Boston. In 2005, he served as a Managing Director at Merrill Lynch's Fixed Income, Currencies & Commodities (FICC) division and as a member of the firm's Asia Pacific Operating Committee. In 2009, Mr. Gotuaco moved to Singapore as a Partner and Managing Director in an investment company of the Brunei government, where he helped manage investments in the U.S. Mr. Gotuaco returned to the Philippines in 2013, when he joined Bank of the Philippine Islands (BPI). From 2013 to 2016, he served as BPI's Chief

Financial Officer; and from 2016 to 2018, as Head of Retail Banking. He obtained a BS Economics degree; summa cum laude, from the Wharton School of the University of Pennsylvania in 1986; and an MBA from Harvard Business School in 1994.

Rolando C. Tanchanco, 63, Filipino, is Senior Executive Vice President and Head of Consumer Banking Group. His responsibilities cover all retail lending businesses (Home Mortgages, Auto Financing, Multi-purpose Loans, Credit Cards and Personal Loans), Payment Channels, and Digital Banking. He currently sits on the board of BDO Network, BDO Insure, and Trans Union Philippines, Inc. Mr. Tanchanco is a member of Visa Asia Pacific Client and Risk Councils, American Express Partner Advisory Council, and UnionPay SEA Regional Council. Prior to joining BDO, he was President of AIG Savings Bank and Managing Director of AIG Credit Card Company. He has extensive banking experience having worked in several multinational organizations like Citibank, HSBC and AIG. He holds a Bachelor's degree in Business Economics, cum laude from the University of the Philippines and a Master's degree from the Asian Institute of Management.

Arnold Q. Bengco, 52, Filipino, is Executive Vice President and Deputy Treasurer [*] since 17 February 2025. He has more than twenty-eight (28) years of work experience in the banking industry. He was Executive Vice President and Head of Financial Markets Segment at Security Bank Corporation (February 2023 - February 2025). He also held notable roles such as Treasury Technical Consultant for Corporate Treasury at Temasek Holdings Limited (Singapore) (September 2021 - January 2023), Emerging Markets FX Asia Head at Barclays Singapore (September 2018 - July 2019), Portfolio Trading Management Head at OCBC Bank (Singapore) (January 2016 - October 2017), and Macro Portfolio Manager at Dymon Asia Capital Singapore (December 2013 - September 2015). Additionally, he worked with Citibank Singapore as Emerging Markets Trader for FX and Government Bonds (November 1999 – April 2007) and as Managing Director and Regional Head for Asian Currencies (April 2007 – September 2013), and with Citibank, N.A. Philippines as FX Trader for FX and Government Bonds (July 1996 – November 1999). He holds a Bachelor's Degree in Applied Mathematics (Actuarial Science) from the De La Salle University, Manila and a Master's Degree in Business Management from the Asian Institute of Management.

Gerard Lee B. Co, 66, Filipino, is Executive Vice President and Deputy Group Head for Institutional Banking. He is a Director of Markham One Development Corp. He served as Director of PCI Leasing and Finance, Inc.

[*] *Appointed Treasurer effective 1 January 2026*

and PCI Capital Corporation from 2002-2005 and of BDO Leasing and Finance, Inc. from 2010-2012. He graduated from the University of San Carlos with a Degree in Bachelor of Science in Commerce Major in Banking and Finance. He attended the Advanced Management Program for International Bankers at the Wharton School of the University of Pennsylvania, U.S.A. He likewise completed the Program for Executive Development at IMD in Laussane, Switzerland. He joined the Bank in October 1993 as Vice President for Visayas Division.

Eduardo V. Francisco, 64, Filipino, is Executive Vice President. He is President/Director of BDO Capital, the investment banking arm of BDO, and Chairman of BDO Securities and Averon. He sits on several non-profit boards such as the Development Center for Finance, CIBI Foundation, Shareholders Association of the Philippines (SharePhil), International School of Manila, UP College of Business Alumni Association, Financial Executives Institute of the Philippines (FINEX) Foundation, Makati Sports Club, Inc., and International School of Manila (ISM). He is also a member of Makati Business Club (MBC), and the POLO Triathlon Team. He is on the Capital Markets committees of the Bankers Association of the Philippines and Philippine Stock Exchange. He is also in the Listings committee of the Philippine Dealing and Exchange Corporation. He is the former Chairman of BDO Nomura Securities, Inc. and Chairman for the International Association of Financial Executives Institutes (IAFEI). He was the Co-Chairman of the Capital Market Development Council (CMDC) of the Philippines, Vice Chairman of the Integrity Initiative, and has been the President of the Management Association of the Philippines (MAP), FINEX, Wharton-Penn Club, Federation of Valle Verde Associations, First Valle Verde Association Inc. and BDO Securities. Mr. Francisco has worked with other financial institutions in New York and Hong Kong such as Bank of America and Barclays Bank. He holds an MBA from the Wharton School of the University of Pennsylvania and Bachelor's degree in Business Administration from the University of the Philippines. He is a recipient of Financial Management Excellence from the University of the Philippines and the Distinguished Alumnus Award from the U.P. College of Business Administration. He was honored by BizNewsAsia as one of the Nation Builders and Financial Management Excellence. He was also an Asia Leaders Awards' Mentor of the Year finalist.

Lazaro Jerome C. Guevarra, 59, Filipino, is Executive Vice President. He is the Chief of Staff for the Office of the President and concurrently the Head of the Governance Group, administratively overseeing the Legal Services & Corporate Secretary, Compliance, Internal Audit, and Information & Cyber Security Office. He also holds the following positions in the BDO Group: Chairman of BDO Remit (Canada), Ltd., BDO Remit (Japan), Ltd., BRUSA and BDO Insure; Director of BDOSHI, BDORO, Averon, and Dominion

Holdings, Inc.* (DHI, formerly BDO Leasing & Finance, Inc.); Trustee of BDO Foundation; and Advisor to the Board of BDO Securities. He was previously the Head of Advisory, Mergers & Acquisition of BDO Capital and President of BDO Securities. He holds a Bachelor's degree in Economics from the University of the Philippines. He has more than thirty five (35) years of experience in banking, mergers & acquisitions.

Jesus Antonio S. Itchon, 64, Filipino, is Executive Vice President of BDO since September 15, 2017. He is seconded to BDO Network Bank and serves as President and Vice Chairman of BDO Network. He has over thirty-eight (38) years of experience in the financial services industry. Prior to joining BDO, he was Executive Vice President of Property Company of Friends, Inc. and Williamton Financing Corporation since 2016, and Independent Director of Paymaya Phils. Inc. since 2015. Mr. Itchon was Managing Director at Citibank N.A. Philippines where he held various senior leadership positions from 1986 to 2015 including Citi Country Compliance Officer, President of Citibank Savings and Country Head of Global Transaction Banking. He graduated from De La Salle University with a degree in Bachelor of Arts in Economics and from the Johnson Graduate School of Management, Cornell University with a Master's Degree in Business Administration.

Jeanette S. Javellana, 66, Filipino, is Executive Vice President and Head for Commercial Banking Metro Manila. She joined BDO in October 2001.

Maria Corazon A. Mallillin, 63, Filipino, is Executive Vice President and Head of Branch Banking Group. She has been with the BDO for twenty (20) years, joining the Bank in March 2005 as Region Head. After three (3) years, she was given the role of Branch Banking Admin Head overseeing operations of the entire branch network and spearheading digital transformation projects of the branches. She became Deputy Head for Branch Banking by 2021 and then assumed the role of Group Head in April 2023. Currently, Ms. Mallillin is also a Board Trustee for BDO Foundation; member of the Board for BDO Network and BDO Insure; and Board Advisor for BDO Life. Prior to BDO, Ms. Mallillin was a Senior Vice President for Branch Banking of both Maybank, Phils. (2002-2005) and Asiatrust Bank (1998-2002). She started her career as a Management Trainee of PCIBank in 1982 and was an Assistant Vice President, Head of Cash Management, when she left in 1998. Ms. Mallillin holds a Bachelor of Arts degree in Economics and a Bachelor of Law degree from the University of the Philippines, Diliman, Quezon City. Outside the Bank, she is likewise Board Trustee of the International Graduate School of Leadership (IGSL) and Far East Broadcasting Corporation (FEBC).

* *Resigned as Director of DHI effective 16 March 2026*

Dalmacio D. Martin, 63, Filipino, is Executive Vice President and Treasurer of BDO. He has been with BDO for more than sixteen (16) years. He was BDO's Treasurer and Head of Treasury Group from 2019 to 31 December 2025. He holds a Bachelor's Degree in B.A Political Science from the U.C Berkeley University and a Master's in Management from the Arthur D. Little MEI.

Rufus Pinto, 45, Australian, is Senior Vice President* and Head of Enterprise Services Group (ESG). He joined BDO on 3 March 2025. He has more than twenty-five (25) years of work experience in the banking and financial services industry across multiple geographies. Prior to joining BDO, he was the Country Head of Australia and New Zealand Banking Group Limited (ANZ) India and Board Director of ANZ Operations and Technology Private Limited. He also held several key positions such as Country Head of ANZ Philippines and Board Director of ANZ Manila Centre (September 2020 - December 2021), Chief Executive Officer of ANZ Laos (October 2017 - August 2020), Board Director of ANZ Kiribati and Vanuatu (September 2016- June 2020), Regional Country Head of ANZ Vanuatu, Kiribati and New Caledonia (September 2016 – September 2017), Chief Executive Officer and Board Director of ANZ Kiribati (January 2014 - August 2016), Senior Private Wealth Manager of ANZ Melbourne (May 2013 - December 2013), Head of Market Research and Analytics of ANZ Melbourne (April 2013 - May 2013), and Director of Consumer and Services of ANZ Melbourne (February 2011 - March 2013). Mr. Pinto also worked with Westpac Institutional Bank, Melbourne (May 2008 - January 2011), National Australia Bank (January 2005 - April 2008), Standard Chartered Bank, Mumbai (June 2002 - February 2003), and GE Capital, Goa (August 2000 to June 2002). He is a Certified Practicing Accountant (CPA) from CPA Australia. He holds a Post Graduate Certificate in Applied Finance from Macquarie University, a Master of Business Administration from Victoria University, and a Bachelor of Commerce in Management & Accounting from Mumbai University.

Luis S. Reyes, Jr., 68, Filipino, is Executive Vice President for Investor Relations and Corporate Planning. He is concurrently a Director of BDOSHI and Chairman of Nashville Holdings, Inc. He is also a Director and Treasurer of DHI** and BDO Rental, and Treasurer of BDO Finance. He holds a Bachelor of Science degree in Business Economics from the University of the Philippines. He was First Vice President of Far East Bank & Trust Company, Trust Banking Group before joining BDO.

---

* *Promoted to Executive Vice President effective on 1 March 2026*

** *Resigned as Director of DHI effective 16 March 2026*

Charles M. Rodriguez, 61, Filipino, is Executive Vice President for Institutional Banking Group. He graduated with a degree in Bachelor of Science in Management Engineering from the Ateneo de Manila University. He holds a Master's Degree in Business Administration major in Finance from the University of Cincinnati, USA. Mr. Rodriguez has more than 38 years of experience in the banking industry. From formerly being a Senior Vice President under IBG-Corbank of BDO, he became the Executive Vice President and Head of Wholesale Banking Segment of Security Bank Corporation since 2018. He has an extensive experience in corporate and investment banking having worked at ANZ Banking Group Limited, ABN AMRO Bank, FEB Investments, Inc., and Far East Bank and Trust Company.

Evelyn L. Villanueva, 67, Filipino, is Executive Vice President and Chief Risk Officer of BDO. She holds a Bachelor's degree in Statistics from the University of the Philippines. She obtained her Master's in Business Management degree from the Asian Institute of Management. She has over forty (40) years of banking experience in corporate banking and enterprise-wide risk management covering credit, market, liquidity, interest rate, operational risk management, information security, and data privacy. She started out as a management trainee in Citytrust Banking Corporation and was connected with HSBC as Senior Vice President for Credit Risk Management before joining BDO.

Jeffrey M. Alejandro, 52, Filipino, is Senior Vice President and Chief Audit Executive and Head of Internal Audit Group, effective 1 January 2025. He has more than twenty-eight (28) years of work experience in the banking industry. He was Vice President for Asia Regional Internal Audit Team of ING Bank N.V. from March 2016 to December 2022. He also worked with Citibank N.A. in various capacities from December 1996 to March 2016. Previous to that, he was with Banco Santander Philippines, Inc. and Standard Chartered Bank from August 1995 to December 1996. Mr. Alejandro is a Certified Public Accountant. He graduated with a double degree of Bachelor of Science in Accountancy and Bachelor of Science in Applied Economics from the De La Salle University. He holds a Master's Degree (Master of Science in Computational Finance), with High Distinction, from the De La Salle University Graduate School of Business.

Gwyneth M. Entao, 52, Filipino, is Senior Vice President and Head of Comptrollership Group, effective June 2, 2025. Before moving to the Comptrollership Group, she was the Finance Head for Consumer Banking Group for almost 19 years. Prior to joining BDO, Ms. Entao was an Assistant Vice President of AIG Credit Card Company, handling Business Analysis and Marketing Expense Control. She holds a double major in Bachelor of Science in Accountancy and Bachelor of Science in Business

Administration major in Marketing from the Ateneo De Davao University, where she graduated *Magna Cum Laude*.

Geneva T. Gloria, 61, Filipino, holds the position of Senior Vice President & Head of Remittance – Transaction Banking Group at BDO. She also assumes directorships in the following subsidiaries: BDO Network, BDO RIH, BDO Remit (Canada) Ltd., BDO Remit (Japan) Ltd., BDO Remit Limited, BRUSA., BDO Remit (Macau) Limited and DHI.* Ms. Gloria's banking career spans more than three (3) decades, with almost 30 years of experience in the remittance business. Her expertise encompasses business development, operations, project management, marketing, as well as both local and foreign remittance. She gained a deep understanding of the overseas Filipino market during her five-year tenure as an expatriate, where she operated remittance subsidiaries. Under Ms. Gloria's leadership, BDO consistently received the BSP's "Commercial Bank that Generated the Largest Overseas Filipino Remittances" Award from 2008-2010 and 2013 to 2019. Ms. Gloria has been supporting various government projects for the Overseas Filipino Market. In 2014, Ms. Gloria & her team launched a grassroots marketing campaign across the country, alongside financial literacy programs for clients overseas. The project has then expanded into community marketing efforts in remote areas through the combined networks of BDO & BDO Network. Ms. Gloria led the two institutions into maximizing both of the banks' reach & accessibility – successfully reaching the underserved & unserved markets & fulfilling the Bank's commitment to financial inclusion. Through Ms. Gloria, the Bank's synergy with SM has also evolved into making the latter an avenue for the Overseas Filipino market to enjoy exclusive offers made especially for them. Ms. Gloria received her Bachelor of Science degree in Business Administration from the University of the Philippines.

John Emmanuel M. Lizares, 62, Filipino, is Senior Vice President of BDO. He is currently the President of BDO Finance. He was previously the Unit Head of Metro Manila East C under Commercial Banking of Institutional Banking Group. He has been with BDO for twenty-four (24) years. Mr. Lizares earned his degree in Bachelor of Science in Business Economics from the University of the Philippines, Diliman in 1985.

Manuel Patricio C. Malabanan, 64, Filipino, is Senior Vice President of BDO. He was appointed as Trust Officer and Member of the Trust Committee effective 1 February 2024. Mr. Malabanan has been with BDO for more than ten (10) years and has more than forty (40) years of experience in trust banking. Prior to joining BDO, he was with Deutsche Bank, AG Manila Branch holding various positions, as follows: Director /

* *Resigned as Director of DHI effective 16 March 2026*

Asset & Wealth Management Head (February 2007 to October 2014), and Vice President / Trust Department Head (January 1997 – February 2007). Mr. Malabanan also worked at Citytrust Banking Corporation as Vice President / Business Development & Portfolio Management Head of Trust Department (August 1982 – November 1996) and Bank Management Trainee (August 1981 – July 1982); and China Banking Corporation as Credit Analyst (June 1981 – July 1981). He holds a Bachelor of Science Degree in Business Economics from the University of the Philippines, Diliman and was a Dean's Medalist in 1981.

Rene B. Morta, 56, is Senior Vice President and Chief Information Officer and Head of Information Technology Group, effective 16 October 2025. He has over twenty-five (25) years of experience in the banking industry, with a strong focus on IT strategic leadership. He served as Managing Director for Growth Markets, Transformation Head, Chief Information Officer of Accenture Technology Center Philippines, and Lead for Asset and Automation, and Solution Architecture at Accenture, Inc. (Philippines) from September 2022 to 2025, prior to joining BDO. His previous roles include: Vice President, Philippines Site Leader (June 2020 - August 2022) at Open Text (Philippines), Inc.; SVP and Head for Technology (July 2013 - September 2019) at Citibank N.A. (Philippines); President (August 2012 - June 2013) at ASEC Asia; SVP and Global Head for Customer Services (May 2009 - August 2012) at Thomson Reuters Philippines; Director for Operations - Time Warner Cable (January 2008 - May 2009) at 24/7 Customer Philippines, Inc.; VP and Process Director for Operations (August 2006 - January 2008) at Dell Technologies Philippines Inc.; Head of Master Planning (August 2005 - August 2006) at Digitel Mobile Philippines, Inc. (“Sun Cellular”); Department Manager (May 2004 - August 2005) at Analog Devices (Phils.), Inc.; Chief Technology Officer (May 2003 - May 2004) at DAN Systems Philippines, Inc.; Assistant VP and Business Unit Head (May 2000 - May 2003) at Ayala Corporation; Deputy Director and Regional Manager of GSM/3G Market Application for APAC & Middle East (February 1997 - May 2000) at Ericson Telecommunications, Inc.; Engineering Manager (May 1996 – January 1997) at Island Country Telecommunications Incorporated; Engineering Section Manager of Systems Engineering (May 1995 - May 1996) at Express Telecommunication Company, Inc.; and Faculty Member of College of Engineering (September 1990 - May 1995) at De La Salle University. Mr. Morta has a degree of Bachelor of Science in Electronics and Communications Engineering and Master of Science in Electronics and Communications Engineering from the De La Salle University.

Carlo B. Nazareno, 53, Filipino, is Senior Vice President for Transaction Banking Group. He has more than twenty-eight (28) years of experience in the banking industry. He worked with HSBC Bank, Plc (London) from March

2013 until June 2020, occupying various positions, from Regional Head of Product Management, Europe, Payments and Cash Management; Global Standards Lead of Payment Services; and Global Lead of GLCM Strategic Business Initiatives of Global Liquidity Cash Management. Prior to joining HSBC, Mr. Nazareno worked with Bank of America Merrill Lynch N.A. (London) from 2011 to 2013 as Director of Global Treasury Services, and Director and Programme Lead of EMEA Global Banking Systems Transformation. He was also previously connected with JP Morgan Chase Bank, N.A. (London), Citibank, NA. (London), Citibank, N.A. (Philippines) and Andersen Consulting. Mr. Nazareno obtained his Bachelor of Science degree in Management Engineering from the Ateneo de Manila University, and Master's Degree in Business Management from the Asian Institute of Management.

Evelyn C. Salagubang, 62, Filipino, is Senior Vice President. She assumed the position of Head of the Human Resources Group of BDO in July 2011. She was formerly the Head of Human Resources (HR) of American Express Savings Bank, with oversight HR role over the American Express International, Inc., and American Express Bank Philippines. Prior to joining BDO, she was the HR Manager for Kraft Foods Philippines, Inc. She holds a degree in Psychology from Assumption College and completed a Diploma Program in Human Resource Management from the same institution.

Federico P. Tancongco, 65, Filipino, is Senior Vice President. He joined BDO in October 2005 and was then seconded to BDO Private as Head of the Compliance and Legal Department. His secondment was recalled and since 1 July 2017 serves as Chief Compliance Officer of BDO. Prior to this, he served as trial attorney and solicitor with the Office of the Solicitor General for six (6) years before joining the Rizal Commercial Banking Corporation where he was Trust Legal Counsel for the Trust and Investments Division for twelve (12) years. He also serves as trustee in religious non-profit corporations, namely: Far East Broadcasting Corporation, WorldTeach Ministries Philippines, Inc., and Pamilya Muna Pilipinas, Inc. He holds a Bachelor's Degree in Philosophy and Letters from De La Salle University and a Law degree from the University of the Philippines College of Law.

Renato A. Vergel de Dios, 72, Filipino, is the President, CEO and Director of BDO Life since October 2009. He serves as a member of the Board of Trustees of the Insurance Institute for Asia and the Pacific. Mr. Vergel de Dios has been in the life insurance business for nearly fifty (50) years. Prior to joining BDO Life, he served as CEO for Manulife Philippines Inc. and was Executive Vice President, Sales and Operations, for the Philippine American Life Insurance Company, Inc. He holds a Bachelor's Degree in Mathematics from Ateneo de Manila University and an MS Management

(Sloan) degree from Stanford Graduate School of Business. He completed the requirements for Associateship of the US Society of Actuaries and is a Fellow of the Life Office Management Association (USA).

NOTE: *BDO is not dependent on the services of any particular employee and does not have any special arrangements to ensure that any employee will remain with BDO and will not compete upon termination.*

Board and Senior Management Performance

The Board, through the Corporate Governance and Sustainability Committee, undertakes the evaluation of its performance as a collective body, its Committees and senior management to determine whether they are functioning effectively, pinpoint areas for improvement and ensures that the President is providing effective leadership to the Group.

The assessment criteria used cover among others the areas of leadership, stewardship, review and approval of strategic and operational plans, annual budgets, focus on strategic and long-term issues, monitoring of financial performance, management succession planning, integrity of financial reporting, review of the Bank's ethical conduct, defining roles and monitoring activities of committees.

It also conducts the Director peer evaluation survey intended to encourage improved performance and effectiveness of directors by identifying areas that need improvement. Each director is requested to rate their colleagues on the Board using the prescribed rating scale and questions. The assessment criteria used include among others the director's understanding of the strategy and vision, organizational structure and culture, business and regulatory environments, responsibilities as Director, accountability for his/her boardroom actions, contribution to board discussions, independent thinking, strategic insights and direction, active participation in committee meetings, time and commitment to board and committee duties, and finally, his/her overall contribution to the functioning of the Board.

Survey questionnaires were sent to all members of the Board including Advisors. Upon submission of accomplished forms, the external facilitator, in coordination with the Corporate Governance Officer, tabulates the responses and prepares the final report to the Corporate Governance Committee. In turn, the Committee reviews and approves the report and submits to the Board for appropriate action. The Board then issues a resolution noting the results of the evaluation and recommendations stated in the final report.

2) Significant Employees

BDO's senior executive officers are enumerated under Item 9.1. BDO has no employee who is not an executive officer expected to make a significant contribution to BDO's business.

3) Family Relationships

Ms. Carol P. Warner, Senior Vice President, and Leila P. Pascual, Assistant Vice President, are siblings. Charles M. Rodriguez, Executive Vice President, is the father of John Carlo D. Rodriguez, Assistant Manager. Mr. Rene B. Morta, Senior Vice President, and Ms. Carla M. Bacani, Manager 2, are siblings. Mr. Arnold Q. Bengco, Executive Vice President, is the father of Joaquin Enrico B. Bengco, Junior Assistant Manager 1.

4) Involvement of directors/executive officers in legal proceedings

To BDO's knowledge, none of the directors or executive officers is named or is involved during the last five (5) years in any legal proceedings which will have any material effect on BDO, its operations, reputation, or financial condition.

To BDO's knowledge, none of its directors and senior executives have been subject of the following legal proceedings during the last five (5) years:

1. bankruptcy petition by or against any business of which such director was a general partner or executive officer either at the time of bankruptcy or within two (2) years prior to that time;
2. a conviction by final judgment, in a criminal proceeding, domestic or foreign, or being subject to a pending criminal proceeding, domestic or foreign;
3. to any order, judgment, or decree, not subsequently reversed, suspended or vacated, of any court of competent jurisdiction, domestic or foreign, permanently or temporarily enjoining, barring, suspending or otherwise limiting his involvement in any type of business, securities, commodities or banking activities;
4. being found by a domestic or foreign court of competent jurisdiction (in a civil action), the Commission or comparable foreign body, or a domestic or foreign Exchange or other organized trading, market or self-regulatory organization, to have violated the securities or commodities law or regulation, and the judgment has not been reversed, suspended or vacated.

Item 10. Executive Compensation

Disclosure and Transparency

The Bank recognizes the need to report material information in a complete, accurate and timely manner thru easily accessible medium of communications. Significant items that are disclosed include the following:

A. Executive Compensation Policy

It is the objective of BDO to attract, motivate and retain high-performing executives necessary to maintain its leadership position in the industry. To be competitive in the marketplace, BDO offers a remuneration package composed of fixed salary, benefits and long-term incentives. Below are the comepsation details of the directors and key executive officers of BDO.

1) President and four (4) most highly compensated executive officers:

in million pesos	Year	Annual Compensation	Other Annual Compensation
President and four (4) most highly compensated executive officers	2026 (estimate)	242.05	none
	2025	230.52	none
	2024	224.03	none
Year	**Name**		**Position/Title**
2025	Nestor V. Tan		President
	Rolando C. Tanchanco		SEVP
	Joseph Albert L. Gotuaco		SEVP
	Renato A. Vergel De Dios		EVP
	Eduardo V. Francisco		EVP
2024	Nestor V. Tan		President
	Rolando C. Tanchanco		SEVP
	Joseph Albert L. Gotuaco		SEVP
	Renato A. Vergel De Dios		EVP
	Lucy Co Dy		EVP

The above compensation includes the usual bonus paid to bank officers. Except for salaries, allowances, retirement benefits provided under BDO's

retirement plan, and company-wide benefit extended to all qualified employees under BDO's stock option plan, there is no separate stock option, stock warrant or other security compensation arrangement between BDO and its individual officers.

2) Compensation of Directors and Officers as a Group

in million pesos	Year	Salary Bonuses	Other Annual Compensation
Aggregate Officers (from senior vice presidents) & Directors	2026 (estimate)	1,143.60	none
	2025	1,138.91	none
	2024	1,089.14	none

B. Directors' Fees

Each director shall receive a reasonable *per diem* for attendance in every Board meeting. The President is authorized to fix and/or increase the fees and other remuneration of any Director or any other officer of BDO as may be deemed necessary, subject to Board approval. The Board of Directors of BDO approves all compensation and remuneration schemes for all the executive directors and senior officers of BDO. As provided by law, the total compensation of directors shall not exceed ten percent (10%) of the net income before income tax of BDO during the preceding year.

Each director receives a per diem allowance of ₱12,000.00 net per meeting for attending board and committee meetings. There is no distinction on the fee for a committee chairman and member. The above table contains the details of the compensation of directors and officers of BDO. In view of possible security risks, BDO opted to disclose these on an aggregate basis as a group. Other than these fees, the non-executive directors do not receive any share options, profit sharing, bonus or other forms of emoluments.

BDO may grant to the directors any compensation other than *per diems* by the approval of the shareholders representing at least a majority of the outstanding capital stock.

Each member of the Board of Directors received the following as Directors for the year 2025:

Name of Director	Amount (in Millions)
George T. Barcelon	P6.49
Estela P. Bernabe	6.77
Vipul Bhagat	6.60
Jones M. Castro, Jr.	6.81
Franklin M. Drilon	6.45
Alfredo E. Pascual	6.47

Name of Director	Amount (in Millions)
Vicente S. Peréz, Jr.	6.71
Dioscoro I. Ramos	6.77
Teresita T. Sy	12.21
Josefina N. Tan	6.27
Nestor V. Tan	3.21
Total	P74.76

Above mentioned amounts include total fees and per diems received by the Directors for their attendance in meetings of the Board.

The Compensation Committee determines and proposes for Management and Board approval the salaries and compensation schemes for all executive directors and senior officers of BDO. The Compensation Committee meets at least twice a year to discuss matters pertaining to the determination of salaries and compensation schemes and proposals for any changes in the remuneration of executive officers of BDO.

The members of BDO's Compensation Committee are as follows:

1. George T. Barcelon - Chairman (Independent Director)
2. Franklin M. Drilon - Member (Lead Independent Director)
3. Teresita T. Sy - Member (Non-Executive Director)

Below is the attendance of the members for the Committee meetings held as of December 2025:

	No. of Meetings Attended	Total No. of Meetings	Percentage
George T. Barcelon	3	3	100%
Franklin M. Drilon*	2	2	100%
Teresita T. Sy	3	3	100%
Dioscoro I. Ramos**	1	1	100%

* Appointed as Member of the Compensation Committee on 25 April 2025, hence, attendance count started on 28 June 2025.

**Term as Member ended on 25 April 2025

3) Employment Contracts and Termination of Employment and Change-in-Control Arrangements

There are no special contracts of employment between BDO and the named directors and executive officers, as well as special compensatory plans or arrangements, including payment to be received from BDO with respect to any named director or executive.

Item 11. Security Ownership of Certain Beneficial Owners and Management

1) Security Ownership of Certain Record/Beneficial Owners

As of 31 December 2025, the following are known to BDO to be directly or indirectly the record and/or beneficial owners of more than 5% of BDO's voting securities:

* Exclusive of PCD-lodged shares of SEIC.
** Inclusive of PCD-lodged shares of SEIC.

Title of Class	Name, address of record owner and relationship with BDO	Name of Beneficial Owner and Relationship with Record Owner	Citizenship	No. of Shares Held	Percent
Common	SM Investments Corporation (SMIC) 10th Floor One E-Com Center, Harbour Drive, Mall of Asia Complex, CBP-I-A, Pasay City/ Parent Company	Sy Family (Substantial Stockholders)	Filipino	2,165,725,022	40.60%
Common	PCD Nominee Corp. 29th Floor, BDO Equitable Tower, 8751 Paseo de Roxas, Makati City/Various stockholders	Various stockholders	Foreign	1,449,764,339	27.18%
Common	PCD Nominee Corp. 29th Floor, BDO Equitable Tower, 8751 Paseo de Roxas, Makati City/ Various stockholders	Various stockholders	Filipino	828,662,141*	15.54%
Common	Multi-Realty Development Corporation (MRDC) 10th Floor L.V. Locsin Building, 6752 Ayala Ave., Makati City/ Stockholder	SM Investments Corp. (Subsidiary)	Filipino	353,035,964	6.62%
Common	Sybase Equity Investments Corporation (SEIC) 10th Floor L.V. Locsin Building, 6752 Ayala Ave., Makati City/ Stockholder	Various corporate stockholders	Filipino	289,638,699**	5.43%
TOTAL (COMMON)				5,086,826,165	95.37%

Title of Class	Name, address of record owner and relationship with BDO	Name of Beneficial Owner and Relationship with Record Owner	Citizenship	No. of Shares Held	Percent
Preferred	Sybase Equity Investments Corporation 10th Floor L.V. Locsin Building, 6752 Ayala Ave., Makati City/ Stockholder	Various corporate stockholders	Filipino	469,680,000	76.00%
Preferred	SM Investments Corporation 10th Floor One E-Com Center, Harbour Drive, Mall of Asia Complex, CBP-I-A, Pasay City/ Parent Company	Sy Family (Substantial Stockholders)	Filipino	148,320,000	24.00%
TOTAL (PREFERRED)				618,000,000	100.00%

The persons authorized to vote the shares of SM Investments Corporation, Multi-Realty Development Corporation and SEIC are Ms. Teresita T. Sy and/or Mr. Henry T. Sy, Jr. and/or Mr. Harley T. Sy.

Member	Name and Address	Citizenship	No. of Shares	Percent of Shareholdings
HSBC Clients' Account	The Hong Kong and Shanghai Banking Corporation HSBC Securities Services 12th Floor, The Enterprise Center, Tower 1, 6766 Ayala Avenue corner Paseo de Roxas, Makati City 1200	Non-Filipino	338,534,684	5.69%
DB Clients' Account	Deutsche Bank Manila 19th Floor Four NEO 31st corner 4th Avenue E Square Zone Bonifacio Global City, Taguig City	Non-Filipino	312,733,668	5.25%
	TOTAL		**651,268,352**	**10.94%**

The PCD, being a nominee corporation, only holds legal title, not beneficial ownership of the lodged shares. The beneficial owners, such as the clients of PCD, have the power to decide how their shares are to be voted.

(NOTE: There are no voting trust shares or shares issued pursuant to a Voting Trust Agreement registered with BDO nor has there been any change in control of BDO. BDO is also not aware of any contractual arrangement or otherwise between its shareholders and/or third parties, which may result in change in control of BDO).

2) Security Ownership of Management

As of 31 December 2025, the total number of shares owned by the directors and Management of the registrant as a group unnamed is 45,717,041 common shares, which is equivalent to 0.8574% of the total outstanding common capital stock of the registrant. The Bank's directors and officers own the following common shares of the Bank:

Title of Class	Name of Beneficial Owner	Nature of Beneficial Ownership (Direct (D)/ Indirect (I))	Position	Citizenship	No. of Shares (beginning balance as of January 01 2025/ effectivity date of election/ appointment in position)	Acquisitions (including property dividends)	Disposals	No. of Shares as of 31 December 2025	Percent of Class
Common	Teresita T. Sy	624,747 (D) 20,789 (I)	Chairperson	Filipino	640,233	5,133	0	645,536	0.0121%
Common	George T. Barcelon	D	Independent Director	Filipino	341,201	193,156	0	534,357	0.0100%
Common	Estela P. Bernabe	D	Lead Independent Director	Filipino	15,001	25,165	0	40,166	0.0008%
Common	Vipul Bhagat	D	Independent Director	American	1	0	0	1	0.0000%
Common	Jones M. Castro, Jr.	D	Non-Executive Director	Filipino & American	52,751	32,600	0	85,351	0.0016%
Common	Franklin M. Drilon	D	Independent Director	Filipino	1	0	0	1	0.0000%
Common	Alfredo E. Pascual	D	Independent Director	Filipino	3,501	28	0	3,529	0.0001%
Common	Vicente S. Pérez, Jr.	50,414 (D) 10,092 (I)	Independent Director	Filipino	50,000	10,506	0	60,506	0.0011%
Common	Dioscoro I. Ramos	D	Lead Independent Director	Filipino	294,690	8,455	0	303,145	0.0057%
Common	Josefina N. Tan	D	Non-Executive Director	Filipino	1,063,605	117,780	0	1,181,385	0.0221%
Common	Nestor V. Tan	27,205,660 (D) 248,743 (I)	President, CEO & Executive Director	Filipino	27,228,808	223,552	0	27,454,403	0.5147%

Common	Joseph Albert L. Gotuaco	D	SEVP	Filipino	650,000	5,385	0	655,385	0.0123%
Common	Rolando C. Tanchanco	D	SEVP	Filipino	822,049	248,966	0	1,071,015	0.0201%
Common	Arnold Q. Bengco	D	EVP & Deputy Treasurer *	Filipino	198	1	0	199	0.0000%
Common	Gerard Lee B. Co	D	EVP	Filipino	589,822	86,167	0	675,989	0.0127%
Common	Eduardo V. Francisco	D	EVP	Filipino	1,242,375	10,293	0	1,252,668	0.0235%
Common	Lazaro Jerome C. Guevarra	D	EVP	Filipino	132,269	21,879	0	154,148	0.0029%
Common	Jesus Antonio S. Itchon	D	EVP	Filipino	7,200	59	0	7,259	0.0001%
Common	Jeanette S. Javellana	D	EVP	Filipino	423,717	24,236	0	447,953	0.0084%
Common	Maria Corazon A. Mallillin	D	EVP	Filipino	177,022	114,531	54,000	237,553	0.0045%
Common	Dalmacio D. Martin	D	EVP & Treasurer *	Filipino	378,939	245,088	25,000	599,027	0.0112%
Common	Luis S. Reyes, Jr.	D	EVP	Filipino	1,148,645	251,672	0	1,400,317	0.0263%
Common	Charles M. Rodriguez	D	EVP		0	50,165	0	50,165	0.0009%
Common	Evelyn L. Villanueva	D	EVP & Chief Risk Officer		1,268,760	31,295	0	1,300,055	0.0244%
Common	Jeffrey M. Alejandro	N/A	SVP & Chief Audit Executive	Filipino	0	0	0	0	0.0000%
Common	Jose Virgilio O. Alvarez	D	SVP	Filipino	9,996	13,876	0	23,872	0.0004%
Common	Noel L. Andrada	D	SVP	Filipino	268,104	2,221	0	270,325	0.0051%
Common	Maria Carina S. Antonio	D	SVP	Filipino	211,508	22,536	0	234,044	0.0044%
Common	Ferdinand C. Bacungan	D	SVP	Filipino	76,730	21,419	0	98,149	0.0018%
Common	Marita E. Bueno	N/A	SVP	Filipino	0	0	0	0	0.0000%
Common	Mary Grace R. Caguioa	D	SVP	Filipino	42,174	21,795	0	63,969	0.0012%
Common	Monina Elena M. Camigla	N/A	SVP	Filipino	0	0	0	0	0.0000%
Common	Regina G. Caynap	D	SVP	Filipino	33,874	13,795	10,000	37,669	0.0007%
Common	Susie S. Cham	D	SVP	Filipino	65,032	14,333	0	79,365	0.0015%

* *Appointed as Treasurer effective 1 January 2026*
* *Treasurer until 31 December 2025*

Common	Edmund S. Chan	D	SVP	Filipino	70,546	22,914	0	93,460	0.0018%
Common	Ruby A. Chua	D	SVP	Filipino	84,409	14,494	-10000	88,903	0.0017%
Common	Romeo Ramon Martin R. Co, Jr.	D	SVP	Filipino	29,612	21,029	0	50,641	0.0009%
Common	Gwyneth M. Entao	D	SVP	Filipino	70,256	21,366	0	91,622	0.0017%
Common	Joel M. Escala	D	SVP	Filipino	132,447	13,795	0	146,242	0.0027%
Common	Belinda C. Fernandez	D	SVP	Filipino	29,805	12,301	37,489	4,617	0.0001%
Common	Gina Marie C. Galita	D	SVP	Filipino	1,080	8	0	1,088	0.0000%
Common	Caroline H. Garcia	D	SVP	Filipino	0	13,795	11,795	2,000	0.0000%
Common	Cheryll B. Gaviño	D	SVP	Filipino	107,807	14,688	0	122,495	0.0023%
Common	Geneva T. Gloria	D	SVP	Filipino	162,346	22,129	0	184,475	0.0035%
Common	Alvin C. Go	D	SVP & Assistant Corporate Secretary	Filipino	364,404	31,303	0	395,707	0.0074%
Common	Frederic Mark S. Gomez	D	SVP	Filipino	18,000	149	0	18,149	0.0003%
Common	Rommel S. Gomez	D	SVP	Filipino	4,955	49	0	5,004	0.0001%
Common	Maria Lourdes Donata C. Gonzales	N/A	SVP	Filipino	0	0	0	0	0.0000%
Common	Richard Emil R. Grau	D	SVP	Filipino	36,044	14,093	0	50,137	0.0009%
Common	Bremel Peter R. Guiao	D	SVP	Filipino	0	14,795	0	14,795	0.0003%
Common	Enrico R. Hernandez	D	SVP	Filipino	387,841	23,997	200,000	211,838	0.0040%
Common	Charles Bryan S. Ho	D	SVP	Filipino	30,628	9,861	0	40,489	0.0008%
Common	Ernesto L. Ladrido IV	D	SVP	Filipino	19,025	23,952	0	42,977	0.0008%
Common	Geraldine C. Liggayu	D	SVP	Filipino	118,028	21,596	42,000	97,624	0.0018%
Common	Gabriel U. Lim	D	SVP	Filipino	148,046	221,408	158,000	211,454	0.0040%
Common	John Emmanuel M. Lizares	D	SVP	Filipino	102,490	14,644	0	117,134	0.0022%
Common	Juan Sabino P. Lizares	D	SVP	Filipino	319,046	16,438	0	335,484	0.0063%

Common	Joseph Rhoderick B. Lledo	D	SVP	Filipino	211,812	1,754	0	213,566	0.0040%
Common	Michael Christopher B. Lualhati	D	SVP	Filipino	0	13,795	0	13,795	0.0003%
Common	Jose Paolo Enrique A. Magpale	D	SVP	Filipino	18,590	20,938	0	39,528	0.0007%
Common	Roy Allan V. Magturo	D	SVP	Filipino	146,330	21,913	10000	158,243	0.0030%
Common	Manuel Patricio C. Malabanan	D	SVP & Trust Officer	Filipino	83,444	21,201	33,000	71,645	0.0013%
Common	Angelita C. Manulat	D	SVP	Filipino	84,537	256,650	80,000	261,187	0.0049%
Common	Elena D. Mariano	D	SVP	Filipino	53,751	14,240	0	67,991	0.0013%
Common	Tomas Victor A. Mendoza	D	SVP	Filipino	78,611	14,280	20,000	72,891	0.0014%
Common	Aurea Imelda S. Montejo	D	SVP	Filipino	200,860	22,448	0	223,308	0.0042%
Common	Rene B. Morta	N/A	SVP	Filipino	0	0	0	0	0.0000%
Common	Francis Jay F. Nacino	N/A	SVP	Filipino	8,535	27595	-8530	0	0.0000%
Common	Karis Liam Johann S. Napa	N/A	SVP	Filipino	0	0	0	0	0.0000%
Common	Jaime M. Nasol	D	SVP	Filipino	84,604	14,413	10,000	89,017	0.0017%
Common	Carlo B. Nazareno	N/A	SVP	Filipino	0	0	0	0	0.0000%
Common	Cristina G. Ngo	D	SVP	Filipino	253,065	35,054	0	288,119	0.0054%
Common	Frederico Rafael D. Ocampo	D	SVP	Filipino	50,444	21,201	0	71,645	0.0013%
Common	Sophia O. Ong	D	SVP	Filipino	78,360	30,689	0	109,049	0.0020%
Common	Jose Alfredo G. Pascual	D	SVP	Filipino	133,474	10,682	6,500	137,656	0.0026%
Common	Rufus Pinto	N/A	SVP	Australian	0	0	0	0	0.0000%
Common	Cyrus M. Polloso	D	SVP	Filipino	81,145	44,301	40,000	85,446	0.0016%
Common	Alberto O. Quiogue	D	SVP	Filipino	17,025	13,935	0	30,960	0.0006%
Common	Rogel A. Raya	D	SVP	Filipino	246,184	22,823	0	269,007	0.0050%
Common	Maria Nannette R. Regala	D	SVP	Filipino	427,580	66,435	0	494,015	0.0093%
Common	Gerardo Clemente C. Rivera	D	SVP	Filipino	0	13,795	0	13,795	0.0003%

Common	Susan Audrey P. Rivera	D	SVP	Filipino	8,410	69	0	8,479	0.0002%
Common	Evelyn C. Salagubang	D	SVP	Filipino	236,538	1,959	0	238,497	0.0045%
Common	Christian D. San Juan	N/A	SVP & Deputy Chief Risk Officer	Filipino	0	0	0	0	0.0000%
Common	Roberto Ramon L. Santos	D	SVP	Filipino	0	20,784	0	20,784	0.0004%
Common	Paul John Siy	N/A	SVP	Filipino	0	0	0	0	0.0000%
Common	Howard Lincoln D. Son	N/A	SVP	Chinese	0	0	0	0	0.0000%
Common	Noel B. Sugay	D	SVP	Filipino	165,958	22,158	0	188,116	0.0035%
Common	Catherine S. Sy	N/A	SVP	Filipino	0	0	0	0	0.0000%
Common	Lorelei Lorraine L. Sy	D	SVP	Filipino	0	446,795	0	446,795	0.0084%
Common	Edwin R. Tajanlangit	D	SVP & Deputy Chief Risk Officer	Filipino	5,928	20,787	11,500	15,215	0.0003%
Common	Jaime A. Talingdan	D	SVP	Filipino	24,268	13,996	0	38,264	0.0007%
Common	Christopher Raymund P. Tan	D	SVP	Filipino	8,535	20,854	0	29,389	0.0006%
Common	Federico P. Tancongco	D	SVP & Chief Compliance Officer	Filipino	37,584	311	0	37,895	0.0007%
Common	Reynaldo A. Tanjangco, Jr.	D	SVP	Filipino	164,206	22,144	0	186,350	0.0035%
Common	Alice O. Teh	D	SVP	Filipino	8,535	70	0	8,605	0.0002%
Common	Dante R. Tinga, Jr.	D	SVP	Filipino	11,010	13,058	0	24,068	0.0005%
Common	Maria Dolores C. Uyliapco	D	SVP	Filipino	224,329	20,653	0	244,982	0.0046%
Common	Sharon Mae S. Vicente	D	SVP	Filipino	42,127	14,043	12,127	44,043	0.0008%
Common	Roy L. Villareal	N/A	SVP	Filipino	0	0	0	0	0.0000%
Common	Carol P. Warner	N/A	SVP	Filipino	0	0	0	0	0.0000%
Common	Shakira C. Yu		SVP	Filipino	24,469	9,608	0	34,077	0.0006%
Common	Edmundo L. Tan	D	Corporate Secretary	Filipino	121,574	1,006	0	122,580	0.0023%

Common	Sabino E. Acut, Jr.	D	Asst. Corporate Secretary	Filipino	24,000	198	0	24,198	0.0005%
	Total				42,840,843			45,717,041	0.8574%

Directors and officers are required to report to BDO any acquisition or disposition of BDO's shares within three (3) business days from the date of the transaction. As prescribed under the PSE Disclosure Rules, BDO shall disclose to the PSE any acquisition or disposition of BDO's shares by its directors and officers within five (5) trading days from the transaction. Moreover, beneficial ownership of BDO shares by the directors and officers is also required to be reported within ten (10) calendar days from the date of initial acquisition or within ten (10) calendar days after the close of each calendar month, if there has been any change in such ownership during the month, to the Securities and Exchange Commission (**SEC**).

(Note: There are no voting trust shares or shares issued pursuant to a Voting Trust Agreement registered with the Bank nor has there been any change in control of the Bank. The Bank is also not aware of any contractual arrangement or otherwise between its shareholders and/or third parties, which may result in change in control of the Bank.)

Item 12. Certain Relationships and Related Transactions

In the ordinary course of business, BDO has loan and other transactions and arrangements involving BDO's products and services, with its subsidiaries and affiliates and with certain DOSRI and other related parties. These loans and other transactions and arrangements involving BDO's products and services, are made on substantially the same terms as those given to other individuals and businesses of comparable risks.

The Bank has established policies and procedures on related party transactions (**RPT**) in accordance with the BSP and SEC regulations. These include the definition of related parties, coverage of RPT policy, guidelines in ensuring arm's-length terms, identification and prevention or management of potential or actual conflicts of interest which arise from RPTs, adoption of materiality thresholds, internal limits for individual and aggregate exposures, whistleblowing mechanisms, and restitution of losses and other remedies for abusive RPTs. The RPT Committee reviews, approves and endorses to the Board for final approval all material RPTs.

Material RPT, whose value exceeds 10% of the BDO Group's total assets resources based on the latest audited consolidated financial statements, either singly or aggregated within a 12-month period, with the same

related party, shall require review of an external independent party appointed by the Board. The approval of two-thirds vote of the Board, with at least a majority of the independent directors voting affirmatively shall be obtained prior to the execution of the material RPT. In case that majority of the independent directors' vote is not secured, the material related party transaction may be ratified by the vote of the stockholders representing at least two-thirds of the outstanding capital stock.

The RPT policy applies to BDO, its subsidiaries and affiliates, as appropriate, to ensure that every related party transaction is conducted in a manner that will protect the Bank from any conflict of interest which may arise between the Bank and its Related Parties. The policy also covers the proper review, approval, ratification and disclosure of transactions between the Bank and any of its related party/ies in compliance with legal and regulatory requirements. The policy likewise requires any member of the RPT Committee who has a potential interest in any related party transaction to abstain from the discussion and endorsement of the related party transaction. Similarly, any member of the Board who has an interest in the transaction must abstain from the deliberation and approval of any related party transaction.

The RPT Committee is chaired by Lead Independent Director Estela P. Bernabe. Its members are Messrs. Vicente S. Pérez, Jr. (Independent Director) and Dioscoro I. Ramos (Non-Executive Director).

Below is the attendance of the members for the Committee meetings held as of 31 December 2025:

	No. of Meetings Attended	Total No. of Meetings	Percentage
Estela P. Bernabe*	7	7	100%
Vicente S. Pérez, Jr.*	7	7	100%
Dioscoro I. Ramos	13	13	100%
Vipul Bhagat**	6	6	100%
Jones M. Castro, Jr.***	6	6	100%

* Appointment as Chairperson/Member of the RPTC was on 25 April 2025, hence, attendance count started on 31 May 2025.

** Term as Member ended on 25 April 2025.

*** Term as Member ended and was appointed as Advisor to the RPTC on 25 April 2025.

For loans to a DOSRI, at least 70% of the loan, other credit accommodations and guarantees must be secured and the total amount should not exceed the combined value of their unencumbered deposit and book value of their paid-in capital contribution in the Bank. Total loans,

credit accommodations, and guarantees extended to DOSRIs must not exceed 15% of the total loan portfolio or 100% of the Bank's net worth, whichever is lower. The unsecured portion thereof must not exceed 30% of the aggregate ceiling or the outstanding amount, whichever is lower.

Each subsidiary/affiliate's total loans, credit accommodations, and guarantees must not exceed 10% of the Bank's net worth, and the unsecured portion thereof must not exceed 5% of the Bank's net worth. Additionally, all subsidiaries/affiliates' total loans, credit accommodations, and guarantees must not exceed 20% of the Bank's net worth.

For the period ended 31 December 2025, there were no material self-dealings or RPTs by any director which require disclosure.

Please refer to Notes 2.14 and 27 of the Notes to Financial Statements. Said Financial Statements are attached to this Information Statement as **Annex "A"**.

PART IV – CORPORATE GOVERNANCE

Item 13. Corporate Governance

Corporate governance at BDO reflects a steadfast commitment to effective oversight, rigorous regulatory compliance and sustainable value creation. More than a matter of compliance, it embodies accountability, fairness and transparency. These principles safeguard stakeholder interest and drive long-term growth through an ethical, balanced, and forward-looking approach to business operations and governance.

BDO consistently applies the highest standards of corporate governance across the organization, anchored on accountability, fairness, integrity, and transparency. This disciplined approach has strengthened BDO's market reputation built on a foundation of sound corporate culture and responsible business conduct, underpinned by a well-structured and effective system of governance.

The Bank adheres to the SEC Code of Corporate Governance for Publicly Listed Companies and the Enhanced Corporate Governance Guidelines for BSP-Supervised Financial Institutions. It also aligns with international corporate governance best practices issued by globally recognized standards-setting bodies such as the Organisation for Economic Co-operation and Development (**OECD**) and the ASEAN Corporate Governance Scorecard (**ACGS**), which serve as key benchmarks. Please refer to BDO's ACGS Self-Assessment Report (ACGS-BDO-Self-Assessment-May2025.pdf) published in our corporate website.

This report describes the highlights of BDO's corporate governance practices for the financial year ending 31 December 2025.

1. *Composition of the Board* – The Board's composition embodies diversity and independence, anchoring its ability to provide strategic oversight, uphold integrity, and deliver balanced perspective and judgement that advance stakeholder value. It consists of eleven (11) members and supported by three (3) advisors. Leadership rests with a Non-Executive Chairperson. The Board is composed of six (6) Independent Directors, four (4) Non-Executive Directors including the Chairperson, and one (1) Executive Director, who is the President and CEO.

   Independent and Non-Executive Directors account for 91% (10 of 11) of the Board exceeding regulatory requirements that mandate at least a majority. With six (6) of the eleven (11) Board seats held by Independent Directors, the Bank surpasses the one-third (1/3) minimum threshold set by the BSP and the SEC.

Board advisors are integral to the Board, with their insights and recommendations being highly valued by the Board members. The three (3) advisors are experts in their own fields, offering independent perspectives that enrich deliberations, add depth and objectivity to Board discussions, that strengthen the overall effectiveness of the Board.

2. *Composition of the Board-level Committees* – Independent, objective, and balanced judgment in decision-making is reinforced as Independent directors chair seven (7) of nine (9) board-level committees, namely Board Audit, Corporate Governance, Risk Management, Related Party Transactions, IT Steering, Nominations, and Compensation. This structure ensures that critical issues and strategies are objectively reviewed, constructively challenged, thoroughly discussed and rigorously examined.

3. *Audited financial statements for calendar year 2024* – During the year, the Board approved, reviewed, and oversaw the Bank's financial budget and capital funding, business targets and strategies, quarterly declaration of dividends, and the release of the 2024 audited financial statements within 57 days from year end, consistent with meeting the ACGS best practice standard.

4. *Executive Sessions of Independent/Non-Executive Directors* – Independent and Non-Executive Directors (INED) regularly convene meetings with the heads of the control functions (i.e. Chief Risk Officer, Chief Compliance Officer, and Chief Audit Executive) as well as the external auditor. These sessions are held without the presence of management or any bank executive, providing an opportunity for candid discussions on various matters outside the formal meetings of Board Audit Committee and Risk Management Committee. INEDs also engage with the heads of business and operating units to gain deeper insights and promote more comprehensive dialogue with the Bank's management. These meetings are chaired by the Lead Independent Director to ensure structured and effective discussions.

   In 2025, the INED held three (3) sessions with the Bank's key control functions and reviewed the Bank's governance, risk, compliance, and audit posture, focusing on the institution's ability to remain resilient and forward-looking amid evolving regulatory requirements and market conditions strengthened the Board's strategic oversight through a series of structured engagements with the Bank's key control functions. These

discussions enable the INED to assess whether the Bank's control frameworks and strategic priorities continue to support long-term stability and organizational agility.

Complementing these governance reviews, the INED conducted focused strategic dialogues with key business, operational, and support groups within the Bank. These sessions provided deeper visibility into the Bank's digital transformation progress, evolving client needs, and opportunities in key domestic and offshore markets. Insights from these engagements were subsequently relayed by the INED to the Executive Director in a separate meeting. This ensured alignment across governance and management, which reinforced the Board's commitment to strong oversight, strategic readiness, and long-term value creation.

5. *Annual Board performance self-assessment* – The Corporate Governance and Sustainability Committee oversees the conduct of a yearly Board assessment that focuses on the performance of the Board, directors, Board-level Committees and Senior Management. The assessment is facilitated by an external firm annually, which is beyond the regulatory requirement of every three (3) years. To the Committee, engaging an independent party every year, rather than every three years as recommended by the SEC, continues to provide valuable governance insights and ensures stronger comparability, consistency, and ongoing improvement. The performance evaluation process begins with sending out customized Board Evaluation Questionnaires to each director and advisor who are required to complete them and provide additional context, as applicable. The results are independently tabulated and assessed by the external facilitator, supplemented by interviews with the directors, advisors and selected Senior Management officers.

   The Bank re-engaged Isla Lipana & Co. / PwC Philippines (**PwC**) as external facilitator for the Bank's 2024 Board Effectiveness Evaluation (**BEE**). PwC facilitated and conducted a peer and self-evaluation process on the Board, Board-level Committees and individual directors, with additional insights from the Board Advisors and selected Senior Management officers.

   Based on the Board's assessment and PWC's report, the Board sustained a strong level of performance across all key dimensions, while its members continue to demonstrate proactive involvement in crucial governance areas. Their diverse skills and perspectives enable comprehensive analysis and robust strategic guidance thereby reinforcing the Bank's commitment to effective governance and sustainable business practices. The results further indicate strong

oversight and active engagement between the Board and Senior Management, contributing to effective decision making and execution. PwC's assessment report highlighted that the Chairperson and CEO continue to exemplify strong leadership, fostering an environment of transparency, collaboration, and disciplined execution across the organization.

The Board-level Committees likewise demonstrated their consistent strong performance. The evaluation highlighted their high-level engagement and effective oversight in their respective mandates. Evaluation results also underscored strong leadership exhibited by the Board-level Committee chairpersons, who effectively guide their respective committees, foster collaboration, and drive impactful decision-making. Their leadership is instrumental in maintaining the Board's overall effectiveness and ensuring robust, risk-sensitive, and responsive governance practices.

This report sets out the main corporate governance practices of the Bank in relation to the following OECD guiding principles:

Rights and Equitable Treatment of Stakeholders

Shareholders

The Bank deeply values and respects the inherent rights of its diverse shareholders, recognizing their crucial roles as defined by law. In line with this commitment, the Bank has established comprehensive governance practices, policies and programs aimed at safeguarding shareholders' rights and fostering their active engagement, in accordance with OECD principles. These rights encompass the ability to buy, sell, or transfer securities, receive dividends, vote on appointment of the external auditors, participate in decision-making, propose agenda items for shareholders' meeting and attend these meetings.

Annual Stockholders' Meeting

As a matter of policy, all stockholders on record are encouraged to attend the annual stockholders' meeting, personally, by proxy, or by remote communication, to ensure their participation and active involvement in the affairs of the Bank. Shareholders are provided with equal opportunities to raise questions, make suggestions and offer recommendations regarding the Bank's operations. They can vote remotely, in absentia, or assign proxies to vote on their behalf if they cannot attend the stockholders' meeting. To facilitate shareholders' participation, the venue, date, time and agenda of the annual meeting, along with detailed explanations of each agenda item requiring approval and method of vote tabulation, are announced well in advance. In 2025, the Notice of Annual Stockholders'

Meeting, which included comprehensive details and rationale for each agenda item, was released through the Definitive Information Statement on 24 March 2025, or 32 days prior to the Annual Stockholders' Meeting.

The Annual Stockholders' Meeting was held on 25 April 2025, and was attended by the Board Chairperson, President and CEO, and all Directors. During the meeting, the President and CEO presented the Bank's financial performance for the previous calendar year to the stockholders. Shareholders were given the opportunity to cast their votes on each nominee director and agenda item presented for approval. They were also encouraged to ask questions, express opinions and make suggestions on various issues.

For detailed Questions and Answers, as well as voting results showing Votes in Favor, Votes Against, and Abstentions cast by the shareholders on each agenda item, please refer to the minutes of the 2025 Annual Stockholders' Meeting available at Annual Stockholders' Meeting | BDO Unibank, Inc.

Dividends

The Bank is committed to maintaining a consistent and sustainable dividend policy that reflects sound financial performance and prudent capital management. Regular cash dividends are declared upon approval of the Board, taking into account the Bank's profitability, capital adequacy, and strategic priorities. In addition, the Board may exercise discretion to declare special dividends based on annual financial results, capital requirements, and other strategic considerations. These declarations are typically announced during the Annual Stockholders' Meeting and disclosed in the Bank's Annual Report and other regulatory channels.

Since December 2013, the Bank has provided a stable dividend stream to its stockholders through regular quarterly cash dividends, initially at P0.30 per share (P1.20 annually). Reflecting strong financial performance, the Bank increased dividends to P0.75 per share per quarter (P3.00 annually) in February 2023, to P1.00 per share (P4.00 annually) in the second quarter of 2024 and to P1.10 per share (P4.40 annually) beginning the second quarter of 2025.

The Bank's declaration and payment of dividends is in line with the relevant rules of the BSP, PSE, and SEC thereon and takes into consideration Management recommendations. Upon Board approval, necessary disclosures are made in compliance with such regulatory requirements. The full dividend policy statement is published on the Bank's corporate website.

Fair and Equal Treatment of Shareholders

The Bank is committed to treating all shareholders fairly and equally, regardless of whether they are controlling or minority, local or foreign. To uphold this principle, the Bank's Amended By-Laws stipulates that all shares within each class must carry identical rights, and any modification to voting rights requires shareholder approval. The Bank also recognizes and accepts the votes cast by nominees and custodians on behalf of the beneficial owners as valid. Additionally, shareholders have the right to exercise their right of appraisal in accordance with Section 80 of the Revised Corporation Code.

Investors

BDO adopts a proactive and structured approach to engage its diverse stakeholders, ensuring transparency and timely communication on financial performance and operational developments. The Investor Relations Unit (**IRU**) and Corporate Planning are responsible for institutional investors, analysts, credit rating agencies, and other external stakeholders. The Bank participates in global conferences and roadshows, hosts one-on-one meetings, conference calls, and briefings to share strategic priorities, financial results and significant events. It also joins corporate access programs organized by local and foreign brokers.

Official disclosures, quarterly and annual financial reports, shareholder lists, and other regulatory and company reports are posted either on the PSE Edge or the BDO website.

The IRU accomplished the following in 2025:

1. *Investor Engagement*
   The IRU engaged with more than 500 investors, through participation in both physical and virtual conferences, investor calls, as well as one-on-one meetings and virtual calls.

   The IRU apprised investors of the following developments in the Bank:
   - The Bank has increased profitability due to growth in its core businesses, along with a robust capital position and stable asset quality.
   - The Bank continued its expansion initiatives in underserved markets and consistently pursued investments in technology advancements.

2. *Analyst briefings*
   The IRU held physical and virtual briefings on the following dates during which the Bank's Senior Management presented the Bank's financial results, operations updates, and recent developments:
   - 24 February 2025 – covering full year-2024 results

- 28 April 2025 – covering 1Q 2025 results
- 28 July 2025 – covering 1H 2025 results
- 27 October 2025 – covering 9M 2025 results

Video coverage of the analysts' briefings is posted under the Investor Relations section of the Bank's website.

3. *Coordination on Sustainability, and Environmental, Social and Governance (**ESG**)*
   The IRU coordinated with the Sustainability Office and the Sustainable Finance Unit in addressing queries from regulators, investors and analysts, ESG ratings agencies, regarding the Bank's sustainability/ESG initiatives.

4. *Feedback from investors and analysts to Senior Management and the Board*
   The IRU regularly conveyed feedback from investors and analysts and prepared shareholder and industry analysis reports to Senior Management and the Board to apprise them on market sentiment, and opinions about the Bank, as well as to provide updates on shareholder developments and performance versus industry.

5. *Coordination with other units for the disclosure of public information about the Bank*
   The IRU recognizes the need for accurate and updated information on the Bank's financial condition and all matters affecting the Bank. It coordinates with the Office of the Corporate Secretary and Marketing Communications Group for both internal and external or public communications, through various media platforms, including the Bank's website.

   The IRU along with Office of the Corporate Secretary liaised with the Bank's stock transfer agent on matters relating to stockholders' claims for cash dividends, updating of contact information and requests for documents and/or information regarding their stockholdings.

   Shareholders can request relevant information from the Office of the Corporate Secretary or IRU through the contact details provided on the Bank's official website.

Customers

The clients are the Bank's most valuable asset, and BDO is committed to meeting their needs by providing exceptional service and offering relevant products.

The Bank's dedication to treating clients fairly is reflected in the following standards:

- *Fair and Transparent Communications:* BDO ensures that all communications are clear, fair and truthful.
- *Informed Decisions:* Clients receive comprehensive concise information, including the potential risks involved, before opting for financial products and services.
- *Tailored Solutions:* The Bank's products and services are designed to be appropriate, taking into account the clients' needs, financial profiles, risk tolerance, and goals.
- *Effective Complaint Resolution:* BDO addresses complaints promptly, courteously, fairly and effectively.

Consumer Protection

BDO's financial consumer protection framework is anchored on disclosure and transparency, protection of client information, fair treatment, effective recourse, and protection of consumer assets against fraud and misuse. The framework ensures that consumer protection practices are embedded in BDO's operations and considered in the development and implementation of the Bank's products and services.

The Board is responsible for maintaining effective oversight of the Bank's consumer protection policies and programs, while Senior Management implements Board-approved strategies and ensures appropriate control mechanisms. Governance and oversight are reinforced through various roles: a) Senior Management, which documents and implement consumer protection policies, b) the Compliance Office and Internal Audit, which support the Board in overseeing adherence to these policies, and c) the Operational Risk Management Unit (**ORMU**), which embeds operational risk culture and reports top complaint drivers and corrective measures to the Board on a quarterly basis. This structure ensures that consumer protection risks are mitigated, compliance is maintained, and significant developments are disclosed.

BDO enforces and monitors the Consumer Assistance Management System (**CAMS**) through established policies, streamlined processes, and dedicated teams. This system aims to deliver customer satisfaction through compliance with regulations. The CAMS Manual outlines consumer protection policies, including complaint resolution procedures, and customer communication standards. Specialized teams manage consumer inquiries, requests, and complaints, ensuring accurate, prompt, and effective service. A tracking system records clients' interactions, enabling trend identification and service level evaluation. Customer feedback and

complaints are analyzed and reported to the Board's Risk Management Committee on a periodic basis. BDO continuously improves CAMS by incorporating feedback, adapting to regulatory changes, and aligning with industry best practices.

In 2025, the Customer Assistance Management System logged 9.63 million customer cases, of which only 0.64 million or 7% were problem-related in nature. Majority of the cases were inquiries at 4.56 million and requests at 4.42 million.

Customer Service

The Bank is committed to embodying a "We Find Ways" mindset as an integral part of ourits Customer Experience Philosophy. This principle underscores the Bank's dedication to creating a banking experience that extends beyond basic transactions by offering a diverse range of products and providing personalized services. BDO achieves this through a comprehensive understanding of its customers' financial objectives and life circumstances.

Recognizing the evolving risks associated with digitalization, BDO has introduced voice biometrics as a secure and efficient authentication feature. This innovation enables faster and more secure verification of customer identity, offering enhanced protection against fraud and unauthorized access when customers call the BDO hotline.

As part of BDO's ongoing commitment to enhancing customer experience, several key initiatives have been implemented. The institutionalization of Customer Record Management has strengthened the ability of the Bank to address customer concerns in a more coordinated and consistent manner across service channels, supporting a more unified approach to issue resolution. In addition, process enhancements have been introduced for various customer transactions to reduce manual handling, improve turnaround times, and enhance overall servicing efficiency. Furthermore, improvements to the Bank's hotline capabilities enable faster resolution of common inquires and more efficient routing of customer requests, contributing to shorter wait times and improved overall customer satisfaction.

As of 31 December 2025, BDO Unibank Group has 1,994 domestic branches and two foreign branches, 7,716 ATMs, CDMs, UMs and CCDMs.

Data Privacy

The Data Privacy Management Program (**DPMP**) provides the foundation for safeguarding the rights of data subjects and fully ensuring compliance with Republic Act No. 10173, otherwise known as the Data Privacy Act (**DPA**) of 2012. Anchored on the National Privacy Commission's (**NPC**) *Five Pillars of Data Privacy Accountability and Compliance,* the program integrates governance, risk management, and operational controls across the Bank.

Pillar 1: Appointment of Data Protection Officer (**DPO**). A duly appointed and registered DPO oversees the Bank's privacy compliance and serves as the primary liaison with regulators.

Pillar 2: Conduct of Privacy Impact Assessments (PIA). All business and support units conduct and update PIAs annually for new and existing processes with potential privacy implications.

Pillar 3: Privacy Management Program and Privacy Manual. The DPMP is documented in the Bank's Data Privacy Manual, which serves as a comprehensive guide for compliance with the DPA.

Pillar 4: Implementation of Data Privacy and Protection Measures. The Bank applies the principles of transparency, legitimate purpose, and proportionality throughout the data life cycle.

- *Transparency.* The Bank provides its customers clear and concise privacy provisions as incorporated in its bank forms/documents, such as the BDO Group Data Privacy Statement and the BDO Group Data Privacy Consent, to ensure that customers are well-informed of the purposes of data processing, the parties involved, and the rights of data subjects.
- *Legitimate Purpose.* The Bank's data processing activities are aligned with the declared purposes communicated to its customers for services or transactions requested, allowed, or authorized by them.
- *Proportionality*. The Bank only processes personal data that is relevant, adequate, and commensurate with the declared and specified purposes, consistent with its commitment and dedication to respecting the rights of individuals and limiting data processing to what is only essential.

Each business and support unit has its own Compliance Officer for Privacy (COP) which coordinates with the DPO to ensure the proper implementation of the Bank's DPMP across the BDO Group.

Pillar 5: Data Privacy Breach Reporting Procedures. A formal breach reporting protocol is in place, supported by regular training to strengthen awareness and readiness in line with NPC requirements.

Oversight of data privacy risk rests with the RMC, which receives regular updates from the DPO on compliance status and program enhancements. This structured approach underscores BDO's commitment to protecting personal data and maintaining trust through robust privacy governance.

Creditors, Counterparties and Suppliers

The Bank is dedicated to fulfilling its contractual obligations with all creditors and counterparties, adhering to the agreed-upon covenants. In its business dealings, the Bank commits to honor all binding trade-related agreements and conditions based on widely accepted industry practices, mutual understanding, and cooperation with counterparties. According to the law, creditors and counterparties will be prioritized in the payment of the Bank's obligations during normal operations and in the event of liquidation. For suppliers, the Bank has established robust policies governing vendor accreditation, selection, bidding, and approval processes. The Bank strictly prohibits the solicitation or acceptance of any gifts, gratuities, commissions, or any form of payment from clients, business partners, suppliers, and third-party service providers in exchange for unnecessary or favorable treatment. This ensures fairness, transparency, and integrity in all its dealings.

Employees

The Bank highly values its Human Capital and is committed to ensuring their protection and well-being. To achieve this, the Bank has implemented comprehensive policies and programs that address the following areas:

a. Code of Conduct and Business Ethics
   As a financial institution, BDO believes that practicing right conduct and ethical behavior inspires and strengthens the confidence of all its stakeholders. The Code of Conduct and Business Ethics (the Code) outlines the principles and policies that govern the institutions' activities, setting forth the rules of conduct in the workplace and the standards of behavior of its directors, officers and employees in their interactions with external shareholders. These principles reflect the core values BDO subscribes to and promotes.

   The Code applies at all times to all members of the BDO Group Board of Directors and employees in their dealings with clients, suppliers, business partners and service providers. It encompasses the Bank's commitment to a gender friendly workplace, concern for occupational

health and safety in the workplace. It upholds principles of transparency, integrity, accountability, and regulatory compliance while supported by work culture and standards of good behavior, professional conduct and ethical business.

The Code is updated specifically on disclosures on conflict of interest, whether actual, potential or perceived, in the areas of:

- employee's/director's individual interest in external businesses,
- next of kin in supplier/service provider or customer's business,
- engagement in another entity,
- election/appointment in government/political office, and
- relatives employed in BDO.

Additionally, the Code now requires directors or officers appointed or running for any public office, whether in the Philippines or abroad, to resign from BDO prior to acceptance or filing of candidacy. If BDO becomes aware of such activities, the individuals are deemed resigned. There is also a requirement to disclose whether consultancy or contractual assignments are full-time or part-time.

These changes ensure that BDO maintains a clear separation between its operations and any political activities and/or outside engagements, thereby reducing potential conflicts of interest and upholding the integrity of its governance practices.

b. Training and Development

- *BDO Employees*
  BDO continues to provide training opportunities aligned with business requirements and employees' potentials and capabilities. These training opportunities include orientation for new hires, job specific technical training, management and leadership training programs that aim to develop and enhance the knowledge, skills, managerial and leadership capabilities, attitude and mindset of employees. All these are anchored on the sustained strength of the We Find Ways culture, and training programs that support the Bank's sustainability initiatives. The Bank allocates a yearly training budget

  for these developmental programs. The actual average training hours by employee segment are as follows:

	Staff	Junior Managers	Middle Managers	Senior Officers

Average Training Hours	26.29	20.84	15.83	13.16
No. of Employees Trained	21,812	14,510	8,495	2,236

Improvements in the design and delivery of eCourses and targeted training programs continue to ensure more effective retention of the knowledge learned for operational application. While courses on regulatory requirements are continued to be mandated for sound governance, targeted technical courses for specialized skills are facilitated by external resource facilitators with expertise in identified topics to ensure capability resiliency and readiness for digital transformation.

- *Directors and Key Officers*
  To ensure the enhancement of directors' skills and knowledge, the Board undergoes a continuing education program. Each year, all directors and key officers are updated, briefed and required to attend a corporate governance seminar on relevant topics to ensure that they are attuned with the developments in the business and regulatory environments, including emerging opportunities and risks in the financial industry. In 2025, all incumbent directors of BDO complied with the annual corporate governance training requirement of four (4) hours.

  The 2025 Corporate Governance Seminar featured Professor Ian Goldin (Director of Oxford Martin School, University of Oxford), Mr. Steve Martin (CEO, Influence at Work (UK)) and Mr. Shai Ganu (Managing Director, Willis Towers Watson) who are global thought leaders that provided them with insights on the impact of innovation on business operations and governance, ethical considerations in technology adoption, and strategies for aligning leadership with sustainability and stakeholder trust. The topics included artificial intelligence and ethical governance, consumer trust and digital engagement, and stewardship as a foundation for accountability and long-term value creation.

c. Employee Welfare

BDO is committed to promote the physical, social, and mental well-being of its employees. It aims to provide a workplace free from discrimination, and all forms of physical, sexual and psychological abuse including harassment, bullying and intimidation.

d. Disclosure of Information

BDO established the Policy on Disclosure of Sensitive/Confidential Matters to Management (Whistleblowing Policy) to give employees the access to communication channels to raise legitimate concerns on illegal, unethical or questionable practices in the workplace.

e. Health and Safety

BDO is committed to maintaining a positive, harmonious and professional work environment with due importance accorded to the occupational health and safety of the employees and related external constituencies.

The continuing activities to promote health and safety are the following:

- Safety hazards are identified through periodic inspection of all worksites, and the identified hazards are eliminated or mitigated;
- Official sources of information regarding various natural disasters, e.g. typhoons, floods, epidemics, volcanic activity, wildfires, etc., are monitored daily in order to detect indicators of any oncoming natural phenomenon and enable our employees to prepare for the same;
- Typhoon, earthquake, and fire response capabilities are reinforced and periodically improved in order to better ensure the minimization of injuries of our employees during such natural disasters;
- Flood mitigation infrastructure has been installed in our flood-prone worksites, and boat rescue capabilities have been developed;
- No Smoking Policy in all head offices and branches is strictly enforced;
- Installation of access ramps for persons with disability in our buildings and branches to make our offices safe and accessible to PWDs;
- Emergency Response Teams to ensure availability of emergency response personnel in time of disaster;
- Safety and health training;
- Licensed and qualified professionals are engaged for the design and construction of the Bank premises, as well as for periodic assessment and maintenance of key building infrastructure to ensure safety, reliability, and regulatory compliance;
- The premises are designed and maintained in accordance with established best practices and standards, ensuring high levels of indoor air quality, thermal comfort, task-appropriate lighting, and ergonomic furniture to support employee productivity, health, and overall well-being; and,

- Dedicated security professionals and technical service personnel safeguard the Bank's physical assets and employees through a comprehensive suite of technologies, including access control systems, closed circuit television (CCTV) surveillance, fire detection systems, emergency public address systems, and accelerographs.

Health and Wellness Programs for the year 2025:

The Bank continuously promotes employee's overall well-being and as such, for year 2025, below is the Health Calendar plotted that includes the following:

2025 Health & Wellness Calendar				
Month	**Health Education**	**Health Advisory**	**Mental Well-being**	**Health Initiatives**
	via Webinar	**via BDO Health Watch Enewsgram**	**via Webinar**	**Activity**
January	Hepatitis and Liver Cancer (164pax)			
February		Oral Health	Relationship, Parenting (412)	
March	Animal Bite and Rabies (86pax)	Heat Stroke Prevention		
April	Types of Headache (214pax)			Immunization Program (2,915pax)
May	Hypertension and Stroke (236pax)	COVID-19 Update		
June	Dengue Prevention (46pax)			Vaccination thru Watsons
July	Cholesterol & Weight Management (156pax)	Leptospirosis Prevention		Mobile Blood Donation (225pax - 4sessions)
August	Pneumonia: Addressing Myths (90pax)			
September			Suicide Detection and Prevention (224pax)	
October		Flu -Proof Workspace	Depression, Anxiety, Stress (170pax)	Annual Physical Exam

November	Lung Disease: COPD (86pax)		Oct - How to Manage Traumatic Events (334pax)	
December	Vertigo (Dizziness) - Dec 11			

- Health Education via monthly webinars
- Health Advisories thru email broadcasts via the Bank's eNewsgram
- Heath Initiatives through Immunization/Vaccination Programs and facilitation of Blood Letting Programs in coordination with the Philippine Red Cross
- Recorded webinar sessions were uploaded on the Bank's Infocast;
- Current efforts to transfer webinar Infocast posts to the Bank's eLearning System;
- First Aid Training for the Bank's Resiliency Planning/Program: On top of the regular Occupational First Aid and Life Support Training required by the DOLE, the Bank implemented this 2-day Occupational First Aid and Basic Life Support training to critically identified Bank employees;
- Bounce, the Bank's Mental Wellness Program: The Program shifted to a new platform (i.e., Minsdcapes) which has 24x7 chat and call facilities, to effectively and efficiently address the employees' mental well-being;
- Business Unit Specific Wellness Programs: The Bank's HR Benefits Team in coordination with the HMO Provider, ValuCare, arranged for specific wellness programs for the business units, such as face-to-face sessions on stress management, types of headaches, hypertension, stroke and allergic rhinitis;
- Three (3) webinar sessions were likewise arranged by the Bank with its HMO Provider ValuCare in response to the Davao and Cebu earthquakes;
- Implementation of BDO On Premise Personalized Access to Laboratory Services (PALS) Program [i.e., onsite blood extraction at BDO Head Office Clinics] facilitated;
- Coordination of LGU's Sanitary/Health Permit Requirement specific to Makati City;
- Regular meeting of the Health and Safety Committee, which is headed by the Enterprise Services Group Head, to review the progress on the implementation of its programs.

Below is the updated list of BDO In-House Clinics as of year 2025:

No.	Site	Address
1	BDO Binondo – Dasmariñas Clinic	8/F Binondo – Dasmariñas Bldg, Corner Marquina Sts., Binondo Manila
2	BDO CCC SM City North Clinic	12F, Tower 1, SM North Tower, SM City North EDSA, Quezon City
3	BDO Corporate Center Ortigas Clinic	10/F Corporate Center Ortigas, 12 ADB Avenue, Ortigas Center, 1550 Mandaluyong City
4	BDO Operations-Gil Puyat (old DD Meridian Plaza Clinic Dec 2025)	9/F Double Dragon Merridian Plaza, Pasay, Metro Manila
5	BDO Equitable Tower (New Jan 22, 2025)	BDO Equitable Tower 8751 Paseo De Roxas, Makati
6	BDO Greenhills – Customer Contact Center Clinic	4/F Customer Contact Center 209 Ortigas Avenue, Greenhills
7	BDO Greenhills Roosevelt Clinic	3/F BDO Bldg. 2 Roosevelt Ave., Greenhills San Juan
8	BDO MTech / Paseo Gil Puyat Clinic	G/F BDO Building 381 Sen Gil Puyat Ave cor Paseo de Roxas Brgy Bel Air Makati City
9	BDO Petron Mega Plaza Clinic	31/F Petron Megaplaza, 358 Sen. Gil J. Puyat Ave, Makati, 1227 Metro Manila
10	BDO Salcedo Tower Clinic	B1, 156 Valero Street, Salcedo Village, Makati, 1227 Metro Manila
11	BDO Towers Valero Clinic	Ground Floor BDO Towers Valero, 8741 Paseo de Roxas, Makati City
12	BDO Davao Claveria Clinic (New Oct 1, 2025)	BDO Davao-Claveria, BDO Building
13	BDO Davao Sasa Clinic (BDO NB)	BDO Network Bank Center, Sasa, Davao City

Society, Community and the Environment

BDO Foundation: Translating Advocacy into Meaningful Action

In 2025, BDO Foundation, the corporate social responsibility arm of BDO, continued to implement programs focused on disaster response, rehabilitation and rebuilding, and financial inclusion. It leaned on its core values—competency, compassion, community-centricity, contribution to national development, and collaboration—as it worked to ensure its programs made a difference in the lives of communities and sectors while contributing to national and global goals. Strengthened by partnerships with public and private sectors as well as BDO branches and business units, BDO Foundation delivered on these programs, mindful of its commitment to sustainable development and nation-building.

Relief Operations for Calamity-Stricken Communities

In line with its disaster response advocacy, BDO Foundation provided swift, coordinated assistance to Filipinos affected by calamities across the country, advancing the United Nations Sustainable Development Goals of SDG 2 Zero Hunger, SDG 3 Good Health & Well-Being, SDG 10 Reduced Inequalities, and SDG 17 Partnerships for the Goals.

In 2025, BDO Foundation responded to five disaster events, including typhoons, earthquakes, and flooding extending support to affected communities nationwide.

BDO Foundation mounted relief operations in provinces under a state of calamity, mobilizing volunteers for the immediate distribution of relief goods in affected communities. In 2025, these efforts enabled the delivery of thousands of relief packs across multiple disaster-affected areas nationwide, providing urgent assistance to communities most impacted by calamities.

Working together in the spirit of bayanihan—a Filipino tradition of communal unity and cooperation—volunteers from partner organizations, local government personnel, and BDO employees distributed relief packs containing food, rice, and drinking water. In some areas, hygiene kits were also provided.

The relief efforts aided families affected by major natural disasters in the Philippines, including a magnitude 6.9 earthquake in northern Cebu, an island province in the country's central region, and Typhoon Tino and Super Typhoon Uwan, two powerful storms that struck wide areas of the country in close succession.

These disasters caused severe flooding, widespread damage, and largescale displacement from the central Philippines to northern and eastern Luzon, with parts of Cebu receiving more than a month's worth of rain in a single day and Uwan affecting over a million people nationwide. Together, they resulted in loss of life, damage to homes and infrastructure, and prolonged power and water disruptions.

The disaster response efforts were made possible by partners, which included parishes, diocesan social action centers, non-governmental organizations, local government units, the military, and the police. The relief operations were also supported by employees of BDO and BDO Network branches, who helped BDO Foundation assess situations, determine the number of affected families, and coordinate logistics. Backed by the BDO community and its partners, BDO Foundation reached disaster-affected Filipinos in their time of need across 18 provinces.

Upgrading Rural Health Facilities to Enhance Primary Care

As part of continuing efforts to help improve the primary healthcare delivery system in the Philippines, BDO Foundation rehabilitated rural health units (RHUs) or primary care facilities (PCFs) in disadvantaged areas across the country, benefiting 35 municipalities and two cities. BDO Foundation reached a major milestone in 2025 with the turnover of its 200th rehabilitated rural health unit, surpassing this benchmark as it continued to rehabilitate additional facilities in support of Universal Health Care goals and SDG 3: Good Health and Well-Being.

Through these rehabilitation efforts, BDO Foundation upgraded both exterior and interior spaces to improve functionality and patient flow. Enhancements covered lobbies and waiting areas, offices, birthing clinics, consultation and treatment rooms, and pharmacies.

BDO Foundation also installed new signages, furniture, and fixtures to help health workers accommodate more patients. In RHUs with available space, it built breastfeeding stations for nursing mothers, play areas for children, and waiting lounges for the elderly.

The rehabilitation of health facilities empowered doctors, nurses, and midwives to serve their communities more effectively. It enabled them to provide primary healthcare services more efficiently to their constituents. The program benefited mothers, infants and children, adolescents, persons with disabilities, senior citizens and indigenous peoples living in remote areas, serving 1,394,934 beneficiaries annually. The initiative helped improve the health and well-being of the people.

Like other BDO Foundation projects, the rehabilitation program was backed by officers of BDO and BDO Network branches, who recommended health facilities in need of assistance. The initiative was also implemented in partnership with local government leaders and health officers, as well as Department of Health (DOH) regional and provincial offices, which provided technical guidance on the renovations.

As a result of the initiative, BDO Foundation helped health centers receive high assessment scores and obtain accreditation from the DOH and the Philippine Health Insurance Corporation. BDO Foundation helped improve the primary healthcare delivery system in the country, one of the goals under the Philippine health agenda and Universal Health Care. It gave disadvantaged Filipinos access to high-quality primary healthcare.

Financial Literacy Through Multi-Sector Partnerships

BDO Foundation continued implementing financial education programs in support of the National Strategy for Financial Inclusion of the BSP, reaching diverse sectors from farmers to overseas Filipino workers. These initiatives aim to improve financial literacy and economic well-being across the country, contributing to SDG 4: Quality Education and SDG 10: Reduced Inequalities.

Together with BSP, BDO Foundation worked with national government agencies across the agriculture, education, labor, social protection, housing, and public safety sectors to institutionalize financial education within existing public-sector programs. Representatives of these partner institutions, officers of BSP's Economic and Financial Learning Office, and BDO Foundation managers worked closely to integrate financial education into agency initiatives and delivery mechanisms.

Through the financial education programs, partners shared practical lessons on saving, budgeting and financial planning, fraud and scam awareness, debt management, investments, entrepreneurship, insurance, and retirement planning.

Beneficiaries included students, teachers and non-teaching personnel, overseas Filipino workers, civil servants, uniformed personnel, fisherfolk, farmers, technical-vocational learners, micro-entrepreneurs, families displaced by railway projects, and the investing public.

BDO Foundation and its financial education partners accomplished the following in 2025:

Partner	Achievements
Agricultural Credit Policy Council (ACPC)	• Farmers training • Rollout of KITA Mo Na! financial education game in Bacolod, Pangasinan, and Siargao
Armed Forces of the Philippines (AFP)	• Continuous implementation of financial education program for AFP personnel
Bureau of Fire Protection (BFP)	• Development of trainer's manual • Finalization of monitoring and evaluation (M&E) framework • Completion of knowledge-level survey • Continuous implementation of financial education program for BFP personnel
Bureau of Fisheries and Aquatic Resources (BFAR)	• Ongoing implementation of Fish N' LEarn financial education game for fisherfolk • Training of trainers for Fish N' LEarn in Benguet, Bohol, and Siargao

Partner	Achievements
Civil Service Commission (CSC)	• Continuous implementation of financial education program for civil servants
Department of Education (DepEd)	• Training of teachers during National Teachers Month • Completion and upload of more than 300 financial education lesson exemplars on DepEd's learning portal • Pilot run of e-learning financial education modules for teachers and non-teaching personnel
Department of Migrant Workers (DMW) and Overseas Workers Welfare Administration (OWWA)	• Enhancement of financial education program in Pre-Migration Orientation Seminar (PMOS) and Pre-Employment Orientation Seminar (PEOS) modules • Review of PMOS implementation in Camarines Norte • Continuing use of PiTaKa (Pinansyal na Talino at Kaalaman) in Pre-Departure Orientation Seminars (PDOS)
Department of Transportation (DOTr), NIRAS, and Social Housing Finance Corporation (SHFC)	• Signing of memorandum of understanding (MOU) • Training of families affected by North and South Railway projects
Department of Social Welfare and Development (DSWD)	• Training of trainers for LGU social welfare officers • Inclusion of financial education modules as part of DSWD Academy program offerings
Department of Trade and Industry (DTI)	• Training of DTI central and regional trainers
Social Housing Finance Corporation (SHFC)	• Rollout of KITAbuhayan financial education program
Philippine National Police (PNP)	• Pre-production of financial education videos for police personnel • Finalization of monitoring and evaluation (M&E) framework
SEC	• Participation in National Teachers Month training of teachers • Support for Investor Protection Week • Launch of two videos on investor protection
Technical Education and Skills Development Authority (TESDA)	• Upload of e-learning modules on TESDA Online Program

In 2025, BDO Foundation and BSP conducted KitaKita: A Financial Education Town Hall, attended by BDO Foundation trustees and BSP officials led by Deputy Governor Bernadette Romulo Puyat, with around 117 stakeholders present. Heads of partner government agencies and private institutions implementing financial education programs for various sectors of society were also in attendance. KitaKita is a deliberate play on words: in Filipino, it means "to come together," while kita also refers to earnings or income—reflecting the town hall's dual focus on collaboration and financial empowerment.

Co-organized by BDO Foundation and BSP's Economic and Financial Learning Office, Kita-Kita served as a venue for partners to share insights, challenges, and lessons learned in implementing their financial education programs. The event featured a town hall discussion among officers directly involved in program implementation and a presentation of key takeaways.

Discussions centered on three key aspects: effectiveness, which ensures financial literacy lessons are learned through sector-appropriate resources and training methods; scale, which focuses on expanding access to financial education nationwide; and sustainability, which emphasizes institutionalizing programs for long-term impact. Ahead of the town hall, technical working groups implementing financial education programs held a series of discussions on these aspects.

BDO Foundation and BSP completed the development of the Financial Education E-learning Modules in 2025. The modules were launched at a BSP event led by BDO Foundation trustees and BSP Deputy Governor Bernadette Romulo-Puyat, alongside officers of other government institutions, including TESDA—the first to use the modules for its learners.

The modules cover nine courses grouped into three batches: Batch One focuses on financial planning, saving and budgeting, and debt management; Batch Two covers the basics of investing, fraud and scam prevention, and financial consumer protection; while Batch Three includes digital financial literacy, the Personal Equity and Retirement Account (PERA), and relevant economic indicators.

Available on-demand and free of charge, the online courses expand coverage and accelerate the implementation of BDO Foundation and BSP's partnership programs. Lessons are delivered through videos, interactive activities, and end-of-session assessments. Through these modules, BDO Foundation and BSP aim to transform the financial education landscape by making learning digital, borderless, and accessible to Filipinos in the country and abroad.

BSP made the modules available on its BSP E-Learning Academy (BELA), an online platform offering courses on personal finance, economics, and central banking. TESDA uploaded the modules for its personnel and technical-vocational learners via the TESDA Online Program, while BDO made them accessible through its own learning portal. The modules attracted 102,764 learners, expanding access to financial literacy nationwide.

The modules will eventually be accessible to target beneficiaries and the public through partner government institutions and other education and private sector partners. Users can access courses via personal computers, laptops, and mobile devices.

In 2025, KITA (Kapital at Ipon Tungo sa Asenso) Mo Na!—a financial education game for farmers co-developed by BDO Foundation, ACPC, and BSP—received recognition from Singapore-based Asian Banking & Finance (ABF). ABF conferred the Financial Inclusion Initiative of the Year award to BDO Foundation at the Retail Banking Awards, citing its efforts to improve the economic well-being of Filipino farmers, benefiting over 1,800 farmers nationwide in 2025.

Aligned with the ACPC advocacies to support agricultural modernization, promote food security, and alleviate poverty, KITA Mo Na! is designed to improve the financial literacy of farmers and livestock raisers. The program equips them with the knowledge to make sound financial decisions and maintain good credit standing.

Beneficiaries include recipients of ACPC's credit assistance programs. ACPC, an attached agency of the Department of Agriculture, oversees rural finance policy and implements agricultural programs that provide small farmers with access to credit.

To broaden the reach of its programs, BDO Foundation partnered with various local government units to implement initiatives aimed at improving the financial literacy of local government unit (LGU) personnel, their constituents, and other beneficiaries. BDO Foundation partnered with two LGUs, reaching 194 individuals, accomplishing the following:

Partner LGUs	Achievements	Impact
Bohol	Financial education activities for farmers, government employees, and city college students	114 beneficiaries reached
Pangasinan	Implementation of KITA Mo Na! for farmers in the municipality of Alcala	80 beneficiaries reached

The Foundation also collaborated with non-government organizations and private sector institutions to help develop a financially literate citizenry. These partnerships achieved the following:

Partners	Achievements	Impact
Don Bosco One TVET	On-going implementation of Financial Stewardship Course for all Don Bosco schools	3,639 technical-vocational learners reached

LINK Center for the Deaf	Unlocking Entrepreneurial Potential training for DTI employees	37 employees reached
National University	Improvement of the Entrepreneurial Mindset course through integration of e-learning and MSME modules	5,012 students reached

In support of BSP's financial inclusion advocacy, BDO Foundation participated in the BSP Financial Education Stakeholders Congress for the eighth consecutive year, with participants from public and private sectors.

Conducted at the BSP Complex in Malate, Manila, the congress was themed "The Journey to Financial Success: Financial Learning that Connects, Transforms and Sustains." The two-day event served as a platform to build a network of financial inclusion advocates, promote programs, and share lessons.

The congress was highlighted by the launch of two new initiatives by BDO Foundation: a financial education program for the Boy Scouts of the Philippines (BSoP), designed to integrate financial education into scouting activities, and a financial education program with the Department of Human Settlements and Urban Development (DHSUD) to promote sustainable homeownership and financial resilience. These initiatives reflect BDO Foundation's commitment to empowering communities through financial literacy, fostering responsible money management, and supporting long-term economic stability.

Working with the Marketing Communications Group, BDO Foundation also contributed to the learning session "Money Mindset, Financial Habits and Personal Barriers: Strategies for Overcoming Challenges." At the session, BDO brand ambassador Alden Richards shared insights on achieving financial wellness. The session was moderated by financial inclusion advocate and business journalist Salve Ibañez, sponsored by the Foundation.

BDO Foundation was conferred the Exemplary Financial Education Partner award by BSP at the financial education congress. BSP Deputy Governor Bernadette Romulo-Puyat led BSP officials in recognizing the foundation, which was cited for "its outstanding leadership and exemplary commitment to advancing financial education through sustained, institution-wide initiatives that demonstrate innovation, measurable impact, and integration into organizational programs and policies".

For all its efforts to advance BSP's National Strategy for Financial Inclusion and foster collaboration with public and private sector partners, BDO Foundation was recognized at the 2025 Outstanding BSP Stakeholders Appreciation Ceremony. BSP Monetary Board member Romeo Bernardo,

representing BSP Governor Eli Remolona Jr., presented a certificate of appreciation to the Foundation in an event attended by central bank officials and financial education advocates.

Spurred by this recognition, BDO Foundation will continue working with partners to institutionalize financial education in capacity-building programs, uplift the economic well-being of beneficiaries, and improve the financial literacy of the Filipino citizenry.

Fostering Development Through Strategic Collaborations

One of the most trusted organizations in the Philippines, UNICEF provides humanitarian and developmental aid to children in more than 190 countries worldwide. The agency advocates for the rights of Filipino children to education and works with public and private sector partners to implement social welfare programs. In line with these efforts, BDO Foundation forged a partnership with UNICEF to implement a program aimed at enhancing the employability and entrepreneurial skills of youth in selected provinces within the Bangsamoro Autonomous Region in Muslim Mindanao (BARMM). This initiative supports SDG 10: Reduced Inequalities by empowering marginalized youth and SDG 17: Partnerships for the Goals through strong multi-sector collaboration.

This two-year initiative is expected to benefit 3,000 young people in Basilan, Maguindanao, and Tawi-Tawi, while strengthening collaboration between BDO Foundation, local government units, and the BARMM Ministry of Basic, Higher and Technical Education. The project will enable the training of teachers, construction of community learning centers, and development of learning resources that incorporate financial literacy and entrepreneurship modules created by the Foundation. It will also provide technical assistance in formulating municipal-level education plans, ensuring sustainable impact.

BDO Foundation also entered into an agreement with the Institute for Solidarity in Asia (ISA) to support the Performance Governance System (PGS).

Set for implementation in selected local government units and institutions over the next three years, PGS is a holistic and collaborative framework for designing and executing roadmaps for long-term reform. The project is expected to benefit two provincial governments and five schools division offices of the Department of Education, fostering stronger governance and accountability.

These partnerships affirm BDO Foundation's commitment to inclusive development and good governance, aligning with the Bank's ESG strategy to empower communities, reduce inequalities, and strengthen institutions through collaborative action.

Spreading Holiday Cheer Through Nationwide Giving

For the sixth consecutive year, BDO Foundation brought holiday cheer to communities nationwide through BDO Foundation's Handog sa 'Yo (A Gift for You), its annual Christmas giftgiving initiative. The Foundation organized the distribution of *noche buena* food packs—traditional Filipino Christmas Eve meals shared by families—to help households in 163 municipalities celebrate the season with dignity and joy, advancing SDG 2: Zero Hunger by addressing food insecurity during the holidays.

To make this effort more impactful, BDO Foundation partnered with respected nongovernmental organizations—Ako Ang Saklay, Ako Bakwit, Caritas Philippines, and Tanging Yaman Foundation—to ensure that assistance reached those who needed it most. These partners serve marginalized and atrisk groups through a mix of community-based, faith-based, and humanitarian delivery networks, including persons experiencing poverty and illness, families displaced by conflict or disasters, and communities affected by food insecurity. This collaborative approach reflects SDG 17: Partnerships for the Goals, demonstrating the power of multisector cooperation to uplift vulnerable communities.

In addition, BDO Foundation launched a donation drive to enable employees to contribute to the initiative. Proceeds from the campaign were used to purchase additional food packs, extending support to even more families in need.

This program reflects BDO Foundation's commitment to addressing hunger and fostering solidarity, reinforcing the Bank's ESG strategy to promote social well-being and strengthen partnerships for inclusive development.

Employee Volunteers for Education, Environment, and Empowerment

BDO Foundation, together with the Human Resources Group and Sustainability Office, implemented the BDO Employee Volunteer Program to promote employee engagement and participation in the Bank's corporate citizenship initiatives.

The program focused on activities addressing poverty and hunger, environmental protection, education, and financial inclusion—advancing SDG 1: No Poverty, SDG 2: Zero Hunger, SDG 4: Quality Education, and SDG 11: Sustainable Cities and Communities through community-driven action.

In collaboration with selected partners, the volunteer program carried out the following activities:

Partners	Volunteer events	Impact
Ako Ang Saklay, Ako Bakwit, Caritas Philippines, and Tanging Yaman Foundation	Handog sa 'Yo ng BDO Foundation: Nationwide distribution of *noche buena* food packs	163 municipalities reached
Department of Education	Brigada Eskwela: • Cagayan De Oro City Central School, Misamis Oriental • Jose Rizal Elementary School, Pasay City • Nabua National High School, Nabua, Camarines Sur • Nagkaisang Nayon Elementary School, Quezon City • Pasong Tamo Elementary School, Quezon City • Quezon City High School, Quezon City • Sapang Uwak Elementary School, Porac, Pampanga • Sta. Cruz Elementary School, Butuan City • Villa Maria Elementary School, Porac, Pampanga	[Data not available]
Haribon Foundation	Coastal clean-up: Las Piñas-Parañaque Wetland Park Native tree nursery activities: Nueva Ecija, Quezon, Rizal, and Zambales	[Data not available]
ICCP Group Foundation	Financial literacy for Pantawid Pamilyang Pilipino Program (4Ps) beneficiaries in Batangas, Cebu, and Misamis Oriental	2,181 beneficiaries trained
National University	Financial literacy sessions for students	1,506 students reached
Scholars of Sustenance	Rescue kitchen activities in Quezon City, Manila, Muntinlupa City, and Pampanga	4 cities served

The Employee Volunteer Program demonstrates BDO Foundation's commitment to social responsibility and collaborative action, reinforcing the Bank's ESG strategy to reduce inequalities, promote education, and strengthen partnerships for sustainable development. In 2025, the program benefited individuals across education, environment, and financial inclusion initiatives.

BDO Foundation aims to expand its programs in the coming years by implementing more initiatives on financial inclusion, disaster response, and RHU rehabilitation to achieve broader and deeper impact. Motivated by a genuine concern for communities and the country, BDO Foundation will continue to explore opportunities to uplift lives and create lasting change.

Supported by the BDO community, BDO Foundation remains committed to building a future that is sustainable, resilient, and inclusive for every Filipino.

Environmental Initiatives

BDO's green financing was the catalyst for the Bank's first program for sustainable finance in 2010. Through its cooperation with the IFC of the World Bank, BDO has financed many of the first large-scale Renewable Energy, Energy Efficiency, and Green Building projects nationwide. In 2017, at the time when green bonds were a novel financial instrument, BDO was the first bank to issue a USD150 million green bond in the Philippines and East Asia Pacific, with IFC as its sole investor.

In January 2022, BDO successfully raised P52.7 billion worth of Peso-denominated Fixed-Rate ASEAN Sustainability Bonds which was the largest issuance in the Philippines at that time. The proceeds from the issuance were allocated to 37 green and social projects. Of these, 23 have positive environmental impacts and 14 have positive social impacts.

In 2024, BDO issued its second and third ASEAN Sustainability Bonds and raised P63.3 billion and P55.7 billion, respectively, with both bonds oversubscribed from the original target issuance of P5 billion. The projects that will be financed through these bonds' proceeds will follow the Bank's comprehensive Sustainable Finance Framework (**SFF**) that has 29 eligible categories under its Green, Blue, Social, and Orange/Gender financing categories.

In May 2022, BDO issued its maiden Blue Bond amounting to USD100 million, with the IFC as sole anchor investor. This landmark Blue Bond will expand financing for projects that help preserve clean water resources and prevent marine pollution, while supporting the country's climate goals. The BDO Blue Bond is the first private sector issuance in Southeast Asia and the first to use IFC's Blue Finance Guidelines.

In the Blue Bond Impact Report released in December 2023, the proceeds from the issuance have been partially allocated to two water management companies for water conservation, and one waste management company for wastewater recycling. These companies ensure water reuse and recycling, preventing the direct flow of wastewater to rivers and other bodies of water that eventually lead to the ocean.
In September 2022, BDO released its Energy Transition Finance (**ETF**) Statement which commits to continue its current practice of not lending to new coal-fired power plant capacity, in place since 2019. Additionally, the Bank commits to reduce its coal exposure by 50% by 2033, while ensuring that its coal exposure does not exceed 2% of its total loan portfolio by 2033.

The Bank also committed to expanding financing for renewable energy capacity and greenhouse gas (**GHG**) avoidance and provide access to capital to support its customer's transition to lower GHG emissions.

In 2023, the BDO Board approved the Environmental & Social Risk Management System (**ESRMS**) which outlines how the Bank will identify, assess, and manage environmental and social risks associated with its lending, investments, and operations. The ESRMS fully incorporates the Bank's key focus areas, focus sectors with high probability of E&S risks, and risk appetites for these focus areas and sectors. In the same year, BDO updated its SFF to include 19 additional categories under its Green, Blue, Social, and the addition of Orange/Gender financing, bringing the total of the current BDO SFF to 29 eligible categories. While the previous SFF initially applied to the Bank's Institutional Banking Group handling corporate and commercial loans, as well as bond issuances, the updated SF framework now applies to all business units and subsidiaries covering the loan and investment activities of the Bank.

In updating the SFF, BDO referred to various local and international standards and guidelines including those from the International Capital Market Association (ICMA), ASEAN Capital Markets Forum (ACMF), IFC, the ASEAN Taxonomy Board, the Philippines DOF Sustainable Finance Framework, and SEC Guidelines on Eligible Green, Social, Sustainable, and Blue Projects and Activities for the issuance of Sustainable Finance instruments in the Philippines.

Guided by the Philippine government's focus on adaptation, with mitigation as a co-benefit, the categories aim to address adaptation projects that will help build climate resilience across sectors, while simultaneously expanding project categories that bring down the country's greenhouse gas emissions.

The Bank wanted to expand the scope of its sustainable finance so that the proceeds of its sustainability bonds can support more types of projects, delivering more measurable impact. Additionally, this framework sets clear expectations from clients, avoiding greenwashing in the Bank's portfolio.

This framework has been approved by the Bank's Board of Directors during the latter part of 2023 and received a Second Party Opinion (SPO) from Morningstar Sustainalytics, a leading and independent ESG research and ratings provider based in New York.
In its SPO issued last July 19, 2024, Sustainalytics states "BDO is well positioned to issue green, blue, social, gender, orange and sustainability bonds and loans, and other debt financing instruments and that the BDO Sustainable Finance Framework is robust, transparent and in alignment with the four core components of the Green Bond Principles 2021, Social

Bond Principles 2023, Green Loan Principles 2023, Social Loan Principles 2023, ASEAN Sustainability Bond Standards 2018 **(ASEAN SUS**), ASEAN Green Bond Standards 2018 (**GBS**) and ASEAN Social Bond Standards 2018 (**SBS**)." Furthermore, it mentions that "the eligible categories for the use of proceeds are aligned with those recognized by the Green Bond Principles (**GBP**), Social Bond Principles (**SBP**), Green Loan Principles (**GLP**), Social Loan Principles (**SLP**), ASEAN Sustainability Bond Standard, Green Bond Standard (**GBS**), and Social Bond Standard (**SBS**). Sustainalytics considers that investments in the eligible categories will lead to positive environmental or social impacts and advance the UN Sustainable Development Goals, specifically SDGs 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13 and 14."

BDO imposes exclusion from certain industries such as production or trade in weapons and munitions, online gaming and equivalent enterprises, hydroelectric plant with weir height of more than 50 meters, illegal mining, illegal fishing, and child labor, which are deemed to have adverse environmental and social effects to community.

BDO's practice in green financing is firmly based on its SFF which provides guidelines and parameters for green and social impact financing. With continued innovation in green financing, the Bank is positioned to lead Sustainable Finance across various industries.

Within the organization, the Bank continues to raise awareness on its environmental impact, promote good environmental practices in the workplace, and mobilize employee volunteers for activities that address sustainable goals on poverty, hunger, the environment, education, financial literacy, and human rights in its communities.

Business Competitors

The Bank is dedicated to treating business competitors with fairness and professionalism in all interactions. It will refrain from making any references or engaging in discussions that could negatively impact its competitors.

Government and Regulators

The Bank is committed to upholding both the spirit and the letter of the laws and regulations in all jurisdictions where it operates. All business transactions and dealings strictly adhere to regulatory requirements and applicable laws, particularly those concerning deposit confidentiality, data privacy and protection, anti-money laundering, financial crimes, anti-corruption and bribery, insider trading, and consumer protection. In 2025, the Bank continues to actively participate in providing feedback on various

proposed legislations and regulations, demonstrating its ongoing dedication to regulatory compliance and ethical business practices.

Transparency and Disclosures

BDO is fully committed to provide its investors and other stakeholders full transparency and timely information disclosure through filing with the SEC and the PSE, as found in the following:

- General Information Sheet (GIS)
- SEC form 17-A (Annual Report)
- SEC form 17-C (Current Report - Material Information)
- SEC form 17-Q (Quarterly Report)
- SEC form 20-IS (Preliminary Information Statement)
- SEC form 20-ISA (Definitive Information Statement)
- SEC form 23-A/B (Statement of Beneficial Owners)
- Audited Financial Statements (AFS)
- Sustainability Report

Required disclosures relating to:

1. Financial information is stated in the AFS, SEC Form 17-A, SEC Form 17-Q and the Information Statements
2. Executive compensation policy is stated in the DIS
3. Directors' fees are found in the DIS
4. Corporate actions, among others, are provided in the PSE official website (www.pse.com.ph) and reflected on the Bank's website (All Disclosures | BDO Unibank, Inc.).

In particular, BDO released the 2024 audited financial statements on February 26, 2025, or just 57 days after close of the financial year to promote transparency and full disclosure of the results of the operations of the Bank. This meets the ACGS best practice standard.

Other key information disclosed by the Bank included the composition of the Board, role and activities of board committees, meetings held and attendance of directors, director continuing education records, remuneration policy, shareholding structure, annual performance self-assessment of Board of Directors as a collective body, directors, committees and senior management, Code of Conduct and Business Ethics, Corporate Governance Manual, SEC Integrated Annual Corporate Governance Report, BDO organizational structure, conglomerate map an important corporate governance policies on whistle blowing, term limit of independent directors, personal trading, conflict of interest, dividend, Board diversity policy and related party transactions.

To ensure an even wider access by the investors and the public, these disclosures and other corporate information are also uploaded on the Bank's official website www.bdo.com.ph (See “Investor Relations” and “Corporate Governance”). The details of established corporate governance policies are found in the Revised Corporate Governance Manual.

Evaluation System

The Bank's Corporate Governance Manual mandates that all Board-level committees report regularly to the Board of Directors, ensuring compliance with the Manual's policies and procedures. The Bank upholds the principle and regulatory mandate of checks and balances across the entire Group by maintaining the segregation of powers and ensuring the independence of audit, compliance, and risk management functions. To support these independent checks and balances, the Board has appointed the Chief Audit Executive, Chief Risk Officer, and Chief Compliance Officer to assist in its oversight functions.

In its ongoing commitment to good corporate governance, the Board has empowered the Audit Committee to oversee the financial reporting process, internal control and risk management systems, internal and external audit functions, and compliance with applicable laws and regulations, the Committee discharged its oversight functions independently in accordance with its Terms of Reference, which are annually reviewed and updated, when necessary.

Their oversight function covers the following areas:

- On *financial reporting*, the Committee reviews the integrity of the reporting process to ensure the accuracy and reliability of financial statements and compliance with financial reporting standards and disclosure requirements set for publicly listed companies, and ensures that a review of the effectiveness of financial controls is conducted annually.

- On *internal control and risk management*, it monitors and evaluates the adequacy, soundness and effectiveness of the Bank’s established internal control and risk management systems, policies and procedures including implementation across all units of the Bank to provide reasonable assurance against fraud or other irregularities and material misstatement or loss, and conducts discussions with management regarding the effectiveness of the internal control system.

- On *internal and external audits*, it recommends the appointment, reappointment and removal of the internal and external auditors, remuneration, approval of terms of audit engagement and payment of fees. It reviews non-audit work, if any, ensuring that it would not conflict with their duties as external auditors or may pose a threat to their independence. It approves the annual audit plan and reviews audit results focusing on significant findings with financial impact and its resolution. It reviews the implementation of corrective actions to ensure that these are done in a timely manner to address deficiencies, non-compliance with policies, laws and regulations. Annually, it evaluates the performance of the Chief Audit Executive and the internal and external audit functions, and oversees the Internal Audit Charter and its implementation as part of its responsibility for the Internal Audit Division.

- On *compliance*, it recommends the approval of the Compliance Charter and reviews the performance of the Chief Compliance Officer and compliance function. It also reviews the annual plans of the Compliance Group including the Anti-Money Laundering Department and evaluates the effectiveness of the regulatory compliance framework and governance policies and practices of the Bank to ensure that these are consistently applied and observed throughout the institution. It reviews the report of examination of the BSP and other regulators including replies to such reports for endorsement to the Board for approval, in line with its mandate to oversee the Bank's compliance requisites as required by regulatory bodies.

In this context, the following were done during the year:

Board Audit Committee

- *Financial Reporting*
  The Board Audit Committee (BAC) reviewed the Bank's quarterly unaudited and annual audited financial statements ensuring compliance with accounting standards and tax regulations. On 18 February 2025, the BAC endorsed for Board approval the 2024 Audited Financial Statements, after assuring that appropriate internal controls related to the financial reporting process and compliance with accounting standards were observed. Based on its assessment, the BAC believes that the financial statements are fairly presented in conformity with the relevant financial reporting standards in all material aspects. The Board approved the Bank's audited financial statement on 22 February 2025, based on the BAC endorsement, and the financial statements were publicly disclosed on 26 February 2025, 57 days after the financial year-end, meeting the ACGS best practice standard. This timely disclosure underscores the Bank's commitment to transparency, accuracy, and

adherence to the highest standards of corporate governance and financial reporting.

- *Internal Audit Function*
  The BAC reinforced the Bank's assurance framework by approving the updated Internal Audit Charter and Internal Audit Group Manual, to align with The Institute of Internal Auditors' Global Internal Audit Standards effective January 2025. Audit plans were approved by the BAC, including subsequent adjustments based on continuous risk assessments.

  The BAC regularly monitored the timely resolution of audit findings and assessed the appropriateness and adequacy of Management's action plans to address key issues. It ensured the Internal Audit function's independence and unfettered access to all records, properties, and information.

  Based on the latest External Quality Assessment conducted by PwC in 2022, BDO Internal Audit generally conforms with the Standards and Code of Ethics. In 2025, based on the updated Internal Audit Charter, the BDO Internal Audit affirmed its commitment to adhere to the newly issued Global Internal Audit Standards. Supported by a robust risk-based methodology, Internal Audit delivered on its mandate to provide independent risk-based and objective assurance, advice, insight and foresight on governance, risk management, and controls. Through these measures, the BAC affirms that the Internal Audit function and the Chief Audit Executive have performed effectively in safeguarding the Bank's control environment and supporting its commitment to sound corporate governance.

- *External Audit*
  On 19 March 2025, the BAC ensured the adequacy and appropriateness of P&A's scope of engagement, audit plans, composition of the engagement team and timelines of its audit and non-audit activities and milestones for 2025, both for BDO Unibank and its Subsidiaries. Also on the same date, the BAC approved and endorsed to the Board for approval, the non-audit engagement of the external auditor, Punongbayan & Araullo, Grant Thornton as Board of Canvassers in the Annual Stockholders Meeting on 25 April 2025.

  The BAC comprehensively reviewed and discussed the external audit reports, focusing on internal controls, risk management, governance, and financial impact, particularly changes in accounting and reporting

standards. The Committee also reviewed thoroughly Management's responses to the external auditor's findings and recommendations.

- *Compliance Function*
  The BAC reviewed and approved the updates to the Compliance and Anti-Money Laundering (AML) Departments' manuals, institutional risk assessment, annual compliance plans, and independent compliance testing roadmaps. It closely monitored the progress on the annual compliance plans, results of independent compliance and AML testing, Bank's compliance with regulatory limits/ratios, regulatory report submissions, and continuous improvement of compliance and AML methodologies and systems.

  The BAC thoroughly discussed the results of regulatory examinations on BDO and vetted on Management's responses to the findings and recommendations. In 2025, the BAC reviewed the reports for various regulatory examinations, including those conducted by the BSP, SEC, and AMLC, and ensured that the appropriate corrective actions were identified, planned and/or implemented. The BAC likewise devoted time to understanding the emerging money laundering risks and tracked the progress on high-profile cases and other cases monitored by AMLD, ensuring that appropriate controls are in place and/or instituted to prevent the Bank from being a channel for money laundering or illegal activities. The BAC also continued to monitor the performance of the new version of the AML system which was implemented in 2025 and tracked the progress and utilization of the Related Party System, to ensure that they continue to meet the objective of enhancing compliance and AML risk management on AML alerts review and disposition and related parties. Throughout 2025, the BAC reviewed the adequacy of the manpower complement of Compliance Group and ensured that the group continues to have the capacity to handle its continually expanding regulatory obligations.

  The BAC assessed the performance of the Chief Compliance Officer and the compliance function, confirming that they effectively carried out their plans and programs and met their mandate as provided in their Charter.

- *Cases Involving Internal and External Fraud Cases, Whistleblower Accounts and Non-Loan Accounts*
  The BAC reviewed reports on fraud and operational cases, whistleblower accounts, and non-loan related cases impacting financial, internal controls, information systems, and reputation. The Committee

ensured that Management put adequate internal controls with focus on risk mitigation, legal handling, and fraud prevention to prevent recurrence. The BAC, throughout the year, received reports on significant internal and external fraud cases, non-fraud operational incidents and high value loss events across the Bank and its subsidiaries, and monitored Management's actions and accountability measures.

As part of its unwavering commitment to uphold the highest standards of corporate governance, the BAC conducted a comprehensive self-assessment of its performance for the year 2025. This assessment was meticulously carried out in accordance with its Terms of Reference, ensuring that all aspects of its mandate were evaluated.

The BAC's assessment of the Bank's internal controls, financial reporting process, and risk management systems considered several critical inputs:

- *External Auditor's Report and Unqualified Opinion:* An essential component that provided independent assurance of the Bank's financial health.

- *Regulatory Report of Examinations:* An essential component that provided independent assurance of the robustness of the Bank's risk management, capital adequacy, asset quality, earnings and liquidity.

- *Chief Internal Audit Executive's Auditor's Overall Assurance:* Offering an internal perspective on the efficiency and effectiveness of the Bank's operations.

- *Senior Management's Reports and Additional Information:* Ensuring comprehensive oversight and informed decision-making.

The BAC assessment indicated that the Bank's internal controls, financial reporting processes and systems are generally adequate and effective.

The BAC is chaired by Mr. Vicente S. Pérez, Jr. (Independent Director). Its other members are Justice Estela P. Bernabe (Ret.) (Lead Independent Director) and Mr. Jones M. Castro, Jr. (Non-Executive Director). Mr. Vipul Bhagat serves as an Advisor to the BAC.

The BAC held 13 meetings in 2025.

Below is the attendance of the members in Board Audit Committee meetings held in 2025:

Name	Director Type	No. of Meetings Attended	Total No. of Meetings	Percentage
Vicente S. Pérez, Jr.	Independent	13	13	100%
Estela P. Bernabe	Independent	13	13	100%
Jones M. Castro, Jr.	Non-Executive	12	13	92.31%

Corporate Governance and Sustainability Committee

The Corporate Governance and Sustainability Committee (**CG**) is primarily tasked to assist the Board in formulating the governance policies and overseeing the implementation of the governance practices of the Bank, its subsidiaries and affiliates, consistent with its mandate to take a leadership role in shaping the Bank's corporate governance policies and practices. Annually, it also oversees the performance evaluation of the Board of Directors, its committees, executive management, peer evaluation of directors, and conducts a self-evaluation of its performance. It provides an assessment of the outcome and reports to the Board the final results of the evaluation including recommendations for improvement and areas to focus on to enhance effectiveness, and ensures that results of the Board evaluation are shared and discussed with the Board and translated into concrete action plans. The CG reviews and assesses the adequacy of the Bank's policies and practices on corporate governance including the Corporate Governance Manual and Interlocking Policy and recommends changes for approval of the Board, and periodically reviews the corporate governance framework to ensure continued appropriateness in light of changes to the Bank's size, complexity, strategy, and regulatory environment.

The CG recommends a suitable induction and orientation process for new directors, ensuring the induction process remains appropriate and effective. Additionally, the CG oversees the continuing education program for directors and key officers, and proposes relevant trainings session for them. It also reviews the Bank's succession planning framework and management's plan for succession to key leadership positions within the Bank giving full consideration to the skills and expertise needed to support its strategic directions to ensure the Bank's long-term stability. It continually assesses the effectiveness of the framework and status of the succession plan.

Lastly, the CG oversees the sustainability initiatives of the Bank, particularly on key processes, standards and strategies designed to manage environmental and social impact, including culture-building, stakeholder

communication, progress reporting on programs, metrics and targets, and sustainability reporting.

During the year, the Corporate Governance and Sustainability Committee achieved the following:

- *Annual Continuing Education of Directors*
  The Corporate Governance and Sustainability Committee played a pivotal role in ensuring that directors continue to be equipped with appropriate knowledge and skills to govern effectively in the rapidly changing business environment. For 2025, the Committee approved the topics and resource speakers for the Bank's Corporate Governance Seminar, and all eleven (11) members of the Board completed the mandatory four (4) hour training requirement. The seminar held on July 25, 2025, was attended by directors and key officers of BDO's subsidiaries, reflecting the Bank's commitment to inclusive and comprehensive governance education across the Group. The completion of this seminar adheres to the regulatory requirement for an annual corporate governance training.

- *Adherence to Corporate Governance Standards*
  Throughout the year, the Corporate Governance and Sustainability Committee implemented several initiatives to elevate corporate governance standards. Notably, the Committee approved the 2024 Integrated Annual Corporate Governance Report and the Bank's report on compliance with leading governance practices, which were incorporated into the 2025 Information Statement (SEC Form 20-IS). Additionally, the Committee endorsed the revised 2024 2024 ASEAN Corporate Governance Scorecard (ACGS) Self-Assessment Document, providing guidance for ACGS assessors to identify the Bank's disclosures aligned with ACGS recommendations. The Bank likewise continued to receive significant regional governance and sustainability recognitions, including Best Bank for ESG Philippines from Euromoney and The Asset, and multiple awards from Retail Banker International and ESG Business. The Bank also received the Best Sustainability Team Award in Asia from the Asset for the second consecutive year. For its conformity with the best practice recommendations of the ACGS, the Bank also earned a spot as one of the Top 50 Association of Southeast Asian Nations (ASEAN) Publicly Listed Companies.

- *Revision of key governance documents*
  The Corporate Governance and Sustainability Committee approved and endorsed several revisions to key governance documents. This included amendments to the:

  - *Corporate Governance Manual*

The 2025 update to BDO's Corporate Governance Manual introduces significant refinements to strengthen board effectiveness and align governance practices with global standards. Key changes include clarifying the Board's oversight of senior management, reinforcing independence by removing exemptions for Independent Directors, and embedding sustainability and ESG principles into both Board-level oversight and enterprise-wide governance. The revisions also formalize the adoption of global sustainability reporting frameworks, expand dividend policy guidelines, and rationalize executive remuneration disclosures for greater transparency.

Revisions to the Corporate Governance Manual underscored provisions on real-time voting until the adjournment of the Annual Stockholders' Meeting and the integration of sustainability considerations into the Group's risk management and strategy frameworks. These updates support greater transparency, reinforce sound governance practices, and align the Manual with evolving regulatory and sustainability expectations across the BDO Group.

- *Sustainability Oversight*
  In 2025, the Board changed the name of the Corporate Governance Committee into Corporate Governance and Sustainability Committee to more clearly define the Board-level oversight accountability for the Bank's sustainability policies, programs, and initiatives. While sustainability-related enterprise risk policies are approved by the Risk Management Committee, the Corporate Governance and Sustainability Committee performs regular oversight on sustainability matters — sustainability-related reports, regulatory updates, bank activities and initiatives — as part of its regular agenda.

  Sustainability Updates were presented and thoroughly discussed during the seven (7) occasions that the Corporate Governance and Sustainability Committee convened in 2025. The Committeefocused on the Bank's key initiatives for sustainable finance and BDO operations with sustainability impact. Among these were: the implementation of the Environmental and Social Risk Management System (ESRMS) across the BDO conglomerate; the Bank's Sustainable Finance and Fossil Fuel Exposures; the Bank's carbon footprint and reporting based on the recommendations of the Task Force for Climate-based Financial Disclosures (TCFD); the content outline and performance highlights of the 2024 BDO Sustainability Report; and updates on the Bangko Sentral ng Pilipinas 2025 Examination of BDO's sustainability and sustainable finance transition.

The Committee also discussed the impact of the full allocation ASEAN Sustainability Bonds (ASB) proceedsof P52.7 billion (USD885.3 million). These investments supported solar and wind energy installations, which have significantly reduced greenhouse gas emissions and contributed to the Philippines' transition to cleaner energy sources. The funds also financed energy-efficient infrastructure, such as green buildings, resulting in measurable reductions in energy consumption and promoting sustainable urban development. On the social side, the projects funded under BDO's first ASB issuance align with the 17 United Nations Sustainable Development Goals (SDGs), particularly SDG 7 (Affordable and Clean Energy), SDG 11 (Sustainable Cities and Communities), and SDG 13 (Climate Action). The Committee likewise reviewed the performance of all five BDO Sustainability Bond issuances, and the record-breaking success of the fifth Sustainability Bond, issued at P115 billion (USD1.9 billion) in July 2025.

The Committee also reviewed the SEC's Exposure Draft on Philippine Financial Reporting Standards on sustainability disclosures; the International Financial Reporting Standards (IFRS) Sustainability Disclosure Standards and BDO's early adoption of said standards in its sustainability reporting; BDO's Energy Management Policy and compliance to the Energy Efficiency and Conservation Act; and the Philippine Energy Plan. Local and regional recognitions that the Bank received for its ESG practices were also highlighted to the Committee: The Retail Banker International Asia Trailblazer Award 2025, the Euromoney Excellence Awards 2025, Asia Corporate Excellence & Sustainability (ACES) Awards 2025, The Asset ESG Corporate Awards 2025, and the 4 Golden Arrows from the Institute of Corporate Directors, among others.

Directors who were new to the Board and who are members of the Corporate Governance and Sustainability Committee went through a sustainability onboarding session with the Sustainability Office to bring them up to speed on the Bank's sustainability framework, policies, commitments, and pioneering initiatives.

- *Board Effectiveness Evaluation*
  The Corporate Governance and Sustainability Committee engaged PWC to facilitate the 2024 BEE, covering Board conduct, committee performance and director self and peer assessments.

  Results of the BEE confirm a consistently strong performance, with upward trends in the performance of Board responsibilities, Board composition, and risk oversight, reinforcing the Board's strategic focus and governance resilience. Interaction and communication with

Management also improved, reflecting a culture of constructive engagement and informed decision-making.

Below is the attendance of the Corporate Governance and Sustainability Committee Members at meetings held in 2025:

Name	Director Type	No. of Meetings Attended	Total No. of Meetings	Percentage
Alfredo E. Pascual*	Independent	4	4	100.00%
George T. Barcelon*	Independent	4	4	100.00%
Franklin M. Drilon	Independent	6	7	85.71%
Estela P. Bernabe**	Independent	3	3	100.00%
Vicente S. Pérez, Jr.***	Independent	3	3	100.00%

* List ofAppointed as Chairman/Member of the Corporate Governance and Sustainability Committee on 25 April 2025, hence, attendance count started on 29 May 2025
** Term as Chairperson ended and appointed as Advisor on 25 April 2025
*** Term as Member ended on 25 April 2025

Measures on leading practices of good corporate governance

The Bank is constantly aligning its corporate governance system with the international practice, taking into account the continuous developments in national regulations.

Notably, the Committee approved the 2024 Integrated Annual Corporate Governance Report and the Bank's report on compliance with leading governance practices, which were incorporated into the 2025 Information Statement (SEC Form 20-IS). Additionally, the Committee endorsed the revised 2024 ACGS Self-Assessment Document, providing guidance for ACGS assessors to identify the Bank's disclosures aligned with ACGS recommendations. The Bank likewise continued to receive significant regional governance and sustainability recognitions, including Best Bank for ESG Philippines from Euromoney and the Asset, and multiple awards from Retail Banker International and ESG Business. The Bank also received the Best Sustainability Team Award in Asia from the Asset for the second consecutive year. For its conformity with the best practice recommendations of the ACGS, the Bank also earned a spot as one of the Top 50 ASEAN Publicly Listed Companies.

Any Deviation from the Corporate Governance Manual

There were no deviations from the Corporate Governance Manual.

Improvement on Corporate Governance

As the regulatory landscape, market conditions, and stakeholder expectations evolve, the Bank is preparing for the next horizon with a sharpened focus on governance, risk discipline, and long-term institutional resilience. The organization is reinforcing the systems and oversight structures that support sound decision making, responsible growth, and a culture anchored on accountability and ethical conduct.

The Board remains central to this direction by providing strategic guidance and ensuring that governance standards, compliance practices, and risk management frameworks remain fit for purpose. Its oversight covers key areas such as enterprise risk governance, prudential compliance, digital transformation, and strengthening cyber and operational resilience. Through active engagement, the Board helps ensure that management actions stay aligned with policy requirements, regulatory expectations, and the Bank's overall risk appetite.

Recognizing the increasing relevance of sustainability and ESG considerations to financial stability and long-term competitiveness, the Bank is deepening the integration of these factors within its strategy, governance processes, and enterprise risk framework. ESG related risks and opportunities are being assessed more comprehensively, climate related disclosures are being enhanced, and sustainability considerations are incorporated into key policies, product oversight, and enterprise level planning. This enables the organization to anticipate emerging challenges and align with evolving market and stakeholder expectations.

The Bank also aims to support national progress by enabling responsible financial intermediation and economic activity that empowers customers, strengthens communities, and contributes to inclusive development. Strengthening organizational capabilities, improving operational efficiency, and enhancing customer experience remain key priorities. These are supported by investments in data governance, technology modernization, internal controls, and compliance systems that reinforce proactive risk identification and institutional readiness for shifts in supervisory requirements and market conditions.

Across the organization, heightened attention is being placed on effective risk identification, stronger compliance monitoring, and the continual enhancement of internal control systems. These efforts ensure operational soundness, reinforce institutional integrity, and support the Bank's commitment to responsible conduct.

Anchored on sound governance, prudent risk oversight, and a clear long-term strategic vision, the Bank is poised to move confidently into an evolving financial landscape. By strengthening institutional discipline, advancing ESG integration where it meaningfully supports resilience, and aligning decision making with regulatory expectations and stakeholder priorities, the Bank reinforces its role as a stable and trusted financial institution. This forward-looking posture positions the organization to navigate emerging challenges, responsibly capture opportunities, and deliver sustained value for customers, shareholders, and the broader community. With transparency, integrity, and disciplined stewardship guiding its actions, the Bank remains firmly committed to safeguarding stakeholder trust and contributing to a resilient and progressive financial system in the years ahead.

PART V – EXHIBITS AND SCHEDULES

Item 14. List of Branches, Reports on SEC Form 17-C

a) Directory of Branch Offices

A list of the Bank's branches is provided in Item 2 of this report.

b) The SEC Form 17-C (Current Report) filed in 2025 and the first quarter of 2026 are set forth below, such as:

Date of Disclosure	Subject
January 6, 2025	BDO's Board of Directors' Attendance for Meetings Held in 2024
January 6, 2025	Result of Board Meeting on January 4, 2025: Approval of the appointment of Mr. Jeffrey Melgar Alejandro, Senior Vice President and incumbent Deputy Head of Internal Audit Group (IAG), as Chief Audit Executive and Head of IAG, effective January 1, 2025, subject to BSP confirmation.
January 9, 2025	Amended General Information Sheet of BDO for the Year 2024 to reflect the updated Capital Structure, List of Officers, and Stockholders' Information of the Bank
January 13, 2025	Change in Number of Issued and Outstanding Shares pursuant to BDO's employee stock option/grant program granted to an eligible senior officer, totaling 12,860 common shares
January 14, 2025	Amended General Information Sheet of BDO for the Year 2024 to reflect the updated Capital Structure, Officer Information, Stockholders' Information, and Additional Shares issued by the Bank
January 15, 2025	Public Ownership Report as of 31 December 2024
January 15, 2025	List of Top 100 Stockholders (Common Shares) as of 31 December 2024
January 31, 2025	Results of Board Meeting on January 31, 2025: Approval of the following: 1. Setting of the Annual Stockholders' Meeting of the Bank on April 25, 2025, Friday, at 2:00 in the afternoon, in hybrid format (a combination of in-person and remote attendance), and setting of the record date for stockholders entitled to vote and be voted, and participate at such meeting on March 3, 2025

Date of Disclosure	Subject
	2. Hiring of (a) Mr. Arnold Quismorio Bengco as Executive Vice President and Deputy Treasurer effective February 17, 2025 and (b) Mr. Rufus Pinto as Senior Vice President and Head of Enterprise Services Group effective March 3, 2025; 3. Appointment of SVP Paul John Siy as Chief Information Officer, Head of Information Technology (IT) Group, subject to BSP confirmation, and Member of the IT Steering Committee effective February 3, 2025, vice SVP Frederic Mark S. Gomez, who will assume a new role under the Office of the President, covering among others, enterprise initiatives and projects; 4. New membership composition of the IT Steering Committee of the Bank from February 3, 2025 until the 2025 Annual Stockholders' Meeting shall be as follows: George T. Barcelon - Chairman Dioscoro I. Ramos - Member Nestor V. Tan - Member Paul John Siy - Member 5. Declaration of cash dividends on Preferred Shares Series "A" at the rate of 6.5% per annum of the par value, for a total dividend amount of P408,395,000.00, payable within sixty (60) banking days from dividend declaration date
February 5, 2025	Amended disclosure on the results of Board Meeting on January 31, 2025 to indicate the Agenda of the Annual Stockholders' Meeting
February 10, 2025	Notice of Analysts' Briefing on February 24, 2025 (Monday), 12:00 PM PHT at the Narra Hall, 34/F BDO Towers Valero, 8741 Paseo de Roxas, Salcedo Village, Makati City
February 10, 2025	Change in Number of Issued and Outstanding Shares pursuant to BDO's employee stock option/grant program granted to eligible retirees, totaling 277,908 common shares
February 14, 2025	Amended General Information Sheet of BDO for the Year 2024 to reflect the updated Capital Structure, Officers Information, Stockholders' Information, Additional Shares issued by the Bank, and List of Subsidiaries/Affiliates of the Bank
February 18, 2025	BDO Statement of Condition as of 31 December 2024
February 24, 2025	Results of Board Meeting on February 22, 2024 Approval of the following:

Date of Disclosure	Subject
	1. 2024 Audited Financial Statements (AFS) of BDO and its Subsidiaries and the corresponding Notes to Financial Statements. 2. Press Release entitled *"BDO net income hits Php82 billion in 2024"* 3. Declaration of regular cash dividends on common shares of BDO in the amount of Php1.00 per share for the 1st Quarter of 2025 payable on March 31, 2025 to all stockholders of record as of March 11, 2025 4. Allocation of up to 111 Million common primary shares, which is approximately 2% of the total outstanding shares of BDO, for future Employee Stock Option Plan awards
February 25, 2025	Amended General Information Sheet of BDO for the Year 2024 to reflect the updated Officer Information
February 27, 2025	2024 AFS of BDO and its Subsidiaries and the Notes to AFS (Amended to reflect minor corrections in the notes to the AFS: (1) on the total amounts in the tables in pages 106 and 129, and (2) to delete the repetitive sentence on page 137 under Note 22.3 Surplus Free)
March 3, 2025	Change in Number of Issued and Outstanding Shares pursuant to BDO's employee stock option/grant program granted to eligible 3 senior officers and a retiree, totaling 49,131 common shares
March 4, 2025	Amended disclosure to update the Agenda of Annual Stockholders' Meeting
March 4, 2025	Preliminary Information Statement
March 10, 2025	Amended General Information Sheet of BDO for the Year 2024 to reflect the updated Capital Structure, Officers Information, Stockholders' Information and Additional Issued Shares
March 24, 2025	Separation from BDO Unibank, Inc. of Ms. Maria Theresa Lim Tan, Senior Vice President of BDO and President of BDO Insurance and Reinsurance Brokers, Inc. effective March 21, 2025
March 24, 2025	Definitive Information Statement
April 2, 2025	Change in Number of Issued and Outstanding Shares pursuant to BDO's employee stock option/grant program granted to an eligible senior officer and three (3) retirees, totaling 140,229 common shares

Date of Disclosure	Subject
April 7, 2025	Amended General Information Sheet of BDO for the Year 2024 to reflect the updated Capital Structure, List of Officers, Stockholders' Information, Additional Issued Shares and List of Subsidiaries/Affiliates of the Bank
April 10, 2025	Notice of Analysts' Briefing on April 28, 2025 (Monday), 12:00 PM PHT at the Narra Hall, 34/F BDO Towers Valero, 8741 Paseo de Roxas, Salcedo Village, Makati City
April 15, 2025	List of Top 100 Stockholders (Common Shares) as of March 31, 2025
April 15, 2025	Public Ownership Report as of March 31, 2025
April 15, 2025	SEC Form 17-A (Annual Report) as of December 31, 2024
April 16, 2025	SEC Form 17-A (Amended Annual Report) as of December 31, 2024
April 25, 2025	Results of Board Meeting on April 25, 2025: Approval of the following: 1. The Financial Statements of BDO for the First Quarter of 2025; 2. Increase in the regular quarterly cash dividends on common shares of BDO to P1.10 per share beginning second quarter of 2025, which shall be the new Dividend Policy of BDO going forward; and 3. Increase in BDO's Peso Bond Program to P500 billion Notation of the retirement of Mr. Steven Alan Rosen, Senior Vice President and Department Head of Information Technology Group/Frontend Delivery, effective May 1, 2025.
April 25, 2025	Press Release entitled "BDO earns ₱19.7 billion in Q1 2025"
April 25, 2025	Results of the Annual Stockholders' Meeting on April 25, 2025: Approval of the following: 1. Minutes of the Annual Shareholders' Meeting held on April 19, 2024; 2. Report of the President and the Audited Financial Statements of BDO Unibank, Inc. as of December 31, 2024; 3. All acts of the Board of Directors, Board Committees, and Management during their terms of office;

Date of Disclosure	Subject
	4. Election of the following members of the Board of Directors for the term 2025 - 2026: Mr. Jones M. Castro, Jr. Mr. Dioscoro I. Ramos Ms. Teresita T. Sy Ms. Josefina N. Tan Mr. Nestor V. Tan Mr. George T. Barcelon - Independent Director Ms. Estela P. Bernabe - Independent Director Mr. Vipul Bhagat - Independent Director Mr. Franklin M. Drilon - Independent Director Mr. Alfredo E. Pascual - Independent Director Mr. Vicente S. Pérez, Jr. - Independent Director 5. Approval of the allocation of up to 2% of BDO's outstanding primary common shares for future awards under BDO's Employee Stock Option Plan; and 6. Re-appointment of Punongbayan and Araullo, Grant Thornton as external auditor of BDO Unibank for the year 2025
April 25, 2025	Press Release entitled "BDO hits ₱82.0 Bn income in 2024; Q1 2025 net income at ₱19.7 Bn."
April 28, 2025	SEC Form 17-Q (Quarterly Report) as of March 31, 2025
	Results of the Organizational Meeting of the Board of Directors held on April 25, 2025: Election of Chairperson and Lead Independent Director, Advisors to the Board, Board Committee Members, and Corporate Officers
May 2, 2025	Summary of the Self-Assessment of the Board Audit Committee of BDO for the Year 2024
May 6, 2025	BDO Network Bank Conversion of License from a Rural Bank to a Thrift Bank, effective on May 5, 2025
May 6, 2025	Record Date for the Property Dividend Declaration
May 9, 2025	Change in Number of Issued and Outstanding Shares pursuant to BDO's employee stock option/grant program granted to two (2) eligible senior officers, totaling 11,888 common shares
May 9, 2025	Date of Approval by the Securities and Exchange Commission of the Property Dividend Declaration

Date of Disclosure	Subject
May 9, 2025	Payment Date of the Property Dividend Declaration
May 13, 2025	Amended General Information Sheet of BDO for the Year 2024 to reflect the updated Capital Structure, List of Officers, Stockholders' Information, and Additional Issued Shares of the Bank
May 21, 2025	BDO Statement of Condition as of March 31, 2025
May 21, 2025	Change in Number of Issued and Outstanding Shares pursuant to BDO's employee stock option/grant program granted to two (2) eligible senior officers, totaling 14,479 common shares
May 21, 2025	Entitlement Ratio and the Closing Price of ₱155.10 per Share as of Record Date for the Property Dividend Declaration
May 23, 2025	2025 General Information Sheet of BDO
May 29, 2025	Integrated Annual Corporate Governance Report of BDO for the year ended 2024
May 29, 2025	Change in Number of Issued and Outstanding Shares pursuant to BDO's Declaration of Property Dividends
May 30, 2025	Payment and Settlement Dates of the Property Dividends
June 2, 2025	Results of Board Meeting on May 31, 2025 1. Approval of the declaration of regular cash dividends on common shares of the Bank in the amount of P1.10 per share for the second quarter of 2025, payable on June 30, 2025 to all stockholders of record as of June 18, 2025; 2. Notation of the retirement of Ms. Lucy C. Dy, Executive Vice President and Head of Comptrollership Group, effective June 1, 2025; and 3. Approval of the appointment of Ms. Gwyneth M. Entao, Senior Vice President, as Comptroller/Head of Comptrollership Group, effective June 2, 2025
June 11, 2025	Amended Report on the Change in Number of Issued and Outstanding Shares pursuant to BDO's Declaration of Property Dividends to provide the Public Float of BDO
June 11, 2025	Amended General Information Sheet of BDO for the Year 2025 to reflect the updated Capital Structure, List of Officers, Stockholders' Information, and Treasury Shares of the Bank

Date of Disclosure	Subject
June 20, 2025	Change in Number of Issued and Outstanding Shares pursuant to BDO's employee stock option/grant program granted to two (2) eligible retirees, totaling 33,548 common shares
June 24, 2025	Amended General Information Sheet of BDO for the Year 2025 to reflect the updated Capital Structure, Stockholders' Information, and Additional Shares Issued by the Bank
June 30, 2025	Results of Board Meeting on June 28, 2025: Approval of the following: 1. Hiring of Mr. Karis Liam Johann Sese Napa as Senior Vice President and Head of Commercial Banking for BDO (Singapore), effective July 1, 2025; 2. Promotion of the following six (6) senior officers from the rank of First Vice President to Senior Vice President, effective February 1, 2025: a. Ms. Mary Grace R. Caguioa b. Ms. Regina G. Caynap c. Mr. Joel M. Escala d. Mr. Bremel Peter R. Guiao e. Mr. Roy L. Villareal f. Ms. Shakira C. Yu
July 3, 2025	Amended General Information Sheet of BDO for the Year 2025 to reflect the updated List of Officers, and Secondary License of the Bank
July 9, 2025	Press Release entitled "BDO launches fourth ASEAN Sustainability Bond issue"
July 11, 2025	Public Ownership Report as of June 30, 2025
July 14, 2025	List of Top 100 Stockholders (Common Shares) as of June 30, 2025
July 14, 2025	Notice of Analysts' Briefing on July 28, 2025 (Monday), 12:00 PM PHT at the Narra Hall, 34/F BDO Towers Valero, 8741 Paseo de Roxas, Salcedo Village, Makati City
July 15, 2025	Change in Number of Issued and Outstanding Shares pursuant to BDO's employee stock option/grant program granted to two (2) eligible retirees, totaling 654,334 common shares
July 15, 2025	Press Release entitled "BDO shortens offer period for fourth ASEAN Sustainability Bond issue"

Date of Disclosure	Subject
July 17, 2025	Amended General Information Sheet of BDO for the Year 2025 to reflect the updated Capital Structure, Stockholders' Information, and Additional Shares Issued by the Bank
July 21, 2025	Change in Number of Issued and Outstanding Shares pursuant to BDO's employee stock option/grant program granted to 188 eligible senior officers, totaling 2,792,229 common shares
July 28, 2025	Results of Board Meeting on July 26, 2025 Approval of the following: 1. Financial Statements of BDO for the 1st Half of 2025 and press statement entitled "BDO reports ₱40.6 billion income in 1H 2025"; and 2. Sale of a total of 5,070 treasury shares based on the closing price of BDO shares on transaction date
July 28, 2025	Press Release entitled "BDO reports ₱40.6 billion income in 1H 2025"
July 28, 2025	SEC Form 17-Q (Quarterly Report) as of June 30, 2025
July 29, 2025	Press Release entitled "BDO raises P 115 billion in fourth ASEAN Sustainability Bond issue"
July 30, 2025	Amended General Information Sheet of BDO for the Year 2025 reflect the updated Capital Structure, List of Officers, Stockholders' Information, and Additional Shares Issued by the Bank
July 31, 2025	Change in Number of Issued and Outstanding Shares pursuant to BDO's employee stock option/grant program granted to an eligible retiree and seventy-three (73) senior officers, totaling 1,006,109 common shares
August 4, 2025	Sale of 5,070 Treasury Shares
August 5, 2025	Amended General Information Sheet of BDO for the Year 2025 to reflect the updated Capital Structure, List of Officers, Stockholders' Information, and Additional Shares Issued by the Bank
August 12, 2025	Amended General Information Sheet of BDO for the Year 2025 to reflect the updated Capital Structure, Officer Information, Stockholders' Information, Number of Treasury Shares, and Additional Shares Issued by the Bank
August 12, 2025	Change in Number of Issued and Outstanding Shares pursuant to BDO's employee stock option/grant program granted to eligible

Date of Disclosure	Subject
	twenty-five (25) senior officers and three (3) retirees, totaling 1,138,043 common shares
August 18, 2025	BDO Statement of Condition as of June 30, 2025
August 20, 2025	Change in Number of Issued and Outstanding Shares pursuant to BDO's employee stock option/grant program granted to eligible seventeen (17) senior officers and a retiree, totaling 246,781 common shares
August 27, 2025	Amended General Information Sheet of BDO for the Year 2025 to reflect the updated Capital Structure, Officer Information, Stockholders' Information, and Additional Shares Issued by the Bank
September 1, 2025	Results of Board Meeting on August 30, 2025 Approval of the following: 1. Hiring of Mr. Christian Demesa San Juan as Senior Vice President and Deputy Chief Risk Officer of the Bank, effective September 16, 2025; 2. Declaration of regular cash dividend on common shares of the Bank in the amount of ₱1.10 per share for the third quarter of 2025, payable on September 30, 2025 to all stockholders of record as of September 16, 2025; and 3. Resignation of Mr. Ramon Vicente Del Villar De Vera II, SVP of Information Technology Group, effective October 16, 2025
September 2, 2025	Change in Number of Issued and Outstanding Shares pursuant to BDO's employee stock option/grant program granted to an eligible sixteen (16) senior officers, totaling 187,596 common shares
September 3, 2025	Amended General Information Sheet of BDO for the Year 2025 to reflect the updated Capital Structure, Stockholders' Information, and Additional Shares Issued by the Bank
September 10, 2025	Change in Number of Issued and Outstanding Shares pursuant to BDO's employee stock option/grant program granted to three (3) eligible senior officers, totaling 37,198 common shares
September 17, 2025	Amended General Information Sheet of BDO for the Year 2025 to reflect the updated Capital Structure, Stockholders' Information, and Additional Shares Issued by the Bank

Date of Disclosure	Subject
September 19, 2025	Change in Number of Issued and Outstanding Shares pursuant to BDO's employee stock option/grant program granted to five (5) eligible senior officers, totaling 72,659 common shares
September 25, 2025	Amended General Information Sheet of BDO for the Year 2025 to reflect the updated Capital Structure, List of Officers, Stockholders' Information, and Additional Shares Issued by the Bank
September 29, 2025	Results of Board Meeting on September 27, 2025: Approval the hiring of Mr. Rene Morta as Senior Vice President (SVP) for IT Initiatives under the Office of the President, effective October 16, 2025
October 1, 2025	Change in Number of Issued and Outstanding Shares pursuant to BDO's employee stock option/grant program granted to ten (10) eligible senior officers, totaling 185,790 common shares
October 2, 2025	Amended General Information Sheet of BDO for the Year 2025 to reflect the updated Capital Structure, Stockholders' Information, and Additional Issued Shares of the Bank
October 10, 2025	Change in Number of Issued and Outstanding Shares pursuant to BDO's employee stock option/grant program granted to five (5) eligible senior officers, totaling 48,040 common shares
October 13, 2025	Notice of Analysts' Briefing on October 27, 2025 (Monday), 12:00 PM PHT at the Narra Hall, 34/F BDO Towers Valero, 8741 Paseo de Roxas, Salcedo Village, Makati City
October 13, 2025	Public Ownership Report as of September 30, 2025
October 13, 2025	Amended General Information Sheet of BDO for the Year 2025 to reflect the updated Capital Structure, Stockholders' Information, and Additional Issued Shares of the Bank
October 14, 2025	List of Top 100 Stockholders (Common Shares) as of September 30, 2025
October 20, 2025	Change in Number of Issued and Outstanding Shares pursuant to BDO's employee stock option/grant program granted to three (3) eligible senior officers, totaling 40,000 common shares
October 23, 2025	Amended General Information Sheet of BDO for the Year 2025 to reflect the updated Capital Structure, List of Officers, Stockholders' Information, and Additional Issued Shares of the Bank
October 27, 2025	Results of Board Meeting on October 25, 2025:

Date of Disclosure	Subject
	Approval of the following: 1. Appointment of Senior Vice President Rene Morta as Chief Information Officer and Head of Information Technology (IT) Group, effective November 3, 2025, succeeding SVP Paul John Siy; 2. Appointment of Mr. Siy as SVP for IT Initiatives under the Office of the President, effective November 3, 2025, succeeding SVP Frederic Mark S. Gomez, who is due to retire effective January 1, 2026; and 3. Appointment of SVP Morta as Member of the IT Steering Committee (ITSC) in place of SVP Siy, resulting in change to the composition of the ITSC, as follows: ITSC as of November 3, 2025 Mr. George T. Barcelon - Chairman Mr. Jones M. Castro, Jr. - Member Mr. Dioscoro I. Ramos - Member Mr. Nestor V. Tan - Member Mr. Rene Morta – Member 4. Change of name of the Bank's Corporate Governance Committee to Corporate Governance and Sustainability Committee; and 5. Financial Statements of BDO for the 3rd Quarter of 2025 Notation of the retirement of the following SVPs of the Bank: 1. Ms. Melanie Susmerano Belen, Head of Risk Management Group (RMG) - Asset Recovery and Property Management, effective November 1, 2025; 2. Mr. Jonathan Cua Bian Tan Go II, Head of RMG - Asset Recovery and Property Management/Property Sales II & Chattel Sales, effective November 1, 2025; and 3. Mr. Frederic Mark Suaco Gomez, IT Initiatives Leader, effective January 1, 2026.
October 27, 2025	Press Release entitled "BDO net income reaches ₱63.1 billion in 9M 2025"

Date of Disclosure	Subject
October 27, 2025	SEC Form 17-Q (Quarterly Report) as of September 30, 2035
November 11, 2025	Change in Number of Issued and Outstanding Shares pursuant to BDO's employee stock option/grant program granted to an eligible two (2) senior officers and three (3) retirees, totaling 431,109 common shares
November 12, 2025	Amended General Information Sheet of BDO for the Year 2025 to reflect the updated Capital Structure, List of Officers, Stockholders' Information, and Additional Issued Shares of the Bank
November 18, 2025	BDO Statement of Condition as of September 30, 2025
November 24, 2025	Change in Number of Issued and Outstanding Shares pursuant to BDO's employee stock option/grant program granted to an eligible senior officer, totaling 13,795 common shares
November 24, 2025	BDO Unibank, Inc. - Euro Medium Term Notes – Mandate Announcement to arrange a series of fixed income investor calls
November 25, 2025	Amended General Information Sheet of BDO for the Year 2025 to reflect the updated Capital Structure, Stockholders' Information, and Additional Issued Shares of the Bank
November 26, 2025	Press Release entitled "BDO prices USD 500 million 5-year Fixed Rate Senior Notes"
December 2, 2025	Change in Number of Issued and Outstanding Shares pursuant to BDO's employee stock option/grant program granted to an eligible senior officer, totaling 20,922 common shares
December 4, 2025	Amended General Information Sheet of BDO for the Year 2025 to reflect the updated Capital Structure, Stockholders' Information, and Additional Issued Shares of the Bank
December 9, 2025	Results of Board Meeting on December 6, 2025 1. Approval of the appointment of Mr. Arnold Q. Bengco, Executive Vice President and currently Deputy Treasurer, as Treasurer and Treasury Group Head, effective January 1, 2026; and 2. Notation of the retirement of Mr. Gabriel Uy Lim, Senior Vice President and Head of BDO Capital and Investment Corporation/ Corporate Finance, effective January 1, 2026

Date of Disclosure	Subject
December 15, 2025	Change in Number of Issued and Outstanding Shares pursuant to BDO's employee stock option/grant program granted to an eligible retiree, totaling 55,652 common shares
December 17, 2025	Amended General Information Sheet of BDO for the Year 2025 to reflect the updated Capital Structure, Stockholders' Information, and Additional Issued Shares of the Bank
December 23, 2025	Resignation of Mr. Edwin R. Tajanlangit, Senior Vice President and Head of Risk Management Group - Risk Portfolio Management, effective December 31, 2025
December 26, 2025	Amended General Information Sheet of BDO for the Year 2025 to reflect the updated Capital Structure, Stockholders' Information, and Additional Issued Shares of the Bank
January 2, 2026	Board of Directors' Attendance for Meetings held in 2025
January 7, 2026	Manual of Corporate Governance
January 7, 2026	Press Release entitled "BDO offers fifth ASEAN Sustainability Bonds issue"
January 8, 2026	Amended General Information Sheet of BDO for the Year 2025 to reflect the updated List of Officers of the Bank
January 12, 2026	Results of Board Meeting on January 10, 2026: Acceptance of the resignation of Mr. Edwin R. Tajanlangit, Senior Vice President and Head of Risk Management Group - Risk Portfolio Management, effective December 31, 2025
January 13, 2026	Change in Number of Issued and Outstanding Shares pursuant to BDO's employee stock option/grant program granted to an eligible senior officer, totaling 20,784 common shares
January 14, 2026	Amended General Information Sheet of BDO for the Year 2025 to reflect the updated Capital Structure, Stockholders' Information, and Additional Issued Shares of the Bank
January 14, 2026	List of Top 100 Stockholders (Common Shares) as of December 31, 2025
January 15, 2026	Public Ownership Report as of December 31, 2025
January 20, 2026	Sale of Shareholdings in Dominion Holdings, Inc. by BDO
January 20, 2026	Press Release entitled "BDO shortens offer period for fifth ASEAN Sustainability Bond issue"

Date of Disclosure	Subject
January 21 2026	Change in Number of Issued and Outstanding Shares pursuant to BDO's employee stock option/grant program granted to ten (10) eligible retirees and a senior officer, totaling 435,935 common shares
January 26, 2026	Amended General Information Sheet of BDO for the Year 2025 to reflect the updated Capital Structure, Stockholders' Information, and Additional Issued Shares of the Bank
January 26, 2026	Press Release entitled "BDO raises P100 billion in fifth ASEAN Sustainability Bonds issue"
February 2, 2026	Results of Board Meeting on January 31, 2026: 1. Approval of the declaration of cash dividends on Preferred Shares Series "A" at the rate of 6.5% per annum of the par value, for a total dividend amount of ₱407,279,166.67, payable within sixty (60) banking days from dividend declaration date; 2. Approval of the setting of the Annual Stockholders' Meeting (ASM) of the Bank on April 24, 2026, Friday, at 2:00 in the afternoon, in hybrid format (a combination of in-person and remote attendance), and setting of the record date for stockholders entitled to vote and be voted and participate at such meeting on March 2, 2026. The ASM will be held at the Forbes Ballroom I, Third Floor, Conrad Manila, Pasay City; and 3. Acceptance of the resignation of Ms. Sharon Mae See Vicente, Senior Vice President, seconded to BDO Private Bank, Inc. as Center Head of Wealth Management/Relationship Management, effective January 31, 2026
February 2, 2026	Change in Number of Issued and Outstanding Shares pursuant to BDO's employee stock option/grant program granted to three (3) eligible senior officers, totaling 28,824 common shares
February 4, 2026	Amended General Information Sheet of BDO for the Year 2025 to reflect the updated Capital Structure, List of Officers, Stockholders' Information, and Additional Issued Shares of the Bank
February 16, 2026	Notice of Analysts' Briefing on March 2, 2026 (Monday), 12:00 PM PHT at the Narra Hall, 34/F BDO Towers Valero, 8741 Paseo de Roxas, Salcedo Village, Makati City
February 18, 2026	BDO Statement of Condition as of December 31, 2025

Date of Disclosure	Subject
February 24, 2026	Change in Number of Issued and Outstanding Shares pursuant to BDO's employee stock option/grant program granted to an eligible senior officer, totaling 20,922 common shares
February 26, 2026	Amended General Information Sheet of BDO for the Year 2025 to reflect the updated Capital Structure, Stockholders' Information, and Additional Issued Shares of the Bank
February 27, 2026	Press Release entitled “BDO recorded ₱87.2 billion net income in 2025”
February 27, 2026	Results of the Board Meeting on February 27, 2026 1. Approval of the following: (a) 2025 Audited Financial Statements of BDO (b) Promotion of Mr. Rufus Pinto from Senior Vice President to Executive Vice President, effective March 1, 2026; and (c) Declaration of regular cash dividends on common shares of the Bank in the amount of ₱1.10 per common share for the first quarter of 2026, payable on March 27, 2026 to all stockholders of record as of March 13, 2026 2. Notation of the retirement of Mr. Reynaldo Arguelles Tanjangco, Jr., Senior Vice President and Unit Head of Institutional Banking Group/Corbank, FI & IDesks/Corporate Banking I/Corporate Banking IB, effective March 1, 2026.
March 2, 2026	Change in Number of Issued and Outstanding Shares pursuant to BDO’s employee stock option/grant program granted two (2) eligible senior officers and a retiree, totaling 46,788 common shares
March 2, 2026	Disclosure on the promotion of Mr. Rufus Pinto from Senior Vice President to Executive Vice President, effective March 1, 2026 to correct his years of experience in his profile.
March 6, 2026	Preliminary Information Statement
March 10, 2026	Amended General Information Sheet of BDO for the Year 2025 to reflect the updated Capital Structure, List of Stockholders, Stockholders' Information, and Additional Issued Shares of the Bank
March 17, 2026	Disclosure on the sale by BDO of its shareholdings in DHI
March 23, 2026	Change in Number of Issued and Outstanding Shares pursuant to BDO's employee stock option/grant program granted to an eligible senior officer, totaling 9,608 common shares
March 25, 2026	Amended General Information Sheet of BDO for the Year 2025 to reflect the updated Capital Structure, Stockholders' Information,

Date of Disclosure	Subject
	Additional Issued Shares, and List of Subsidiaries/Affiliates of the Bank
March 26, 2026	Definitive Information Statement
*** Related Party Transactions (Please refer to Notes 2.14 and 27 of the Notes to Financial Statements)	

SIGNATURES

Pursuant to the requirements of Section 17 of the Code and Section 141 of the Corporation Code, this Annual Report is signed on behalf of BDO Unibank, Inc. by the undersigned, thereto duly authorized, in TAGUIG CITY, Philippines on APR 15 2026.

BDO UNIBANK, INC.
Issuer

By:



Nestor V. Tan
President and CEO



Arnold Q. Bengco
Executive Vice President and Treasurer



Gwyneth M. Entao
Senior Vice President
Comptroller & Head – Comptrollership Group



Edmundo L. Tan
Corporate Secretary

SUBSCRIBED AND SWORN to before me this APR 15 2026, affiants exhibiting to me their evidence of identity as follows:

Name	Tax Identification No.
Nestor V. Tan	TIN [redacted]
Arnold Q. Bengco	TIN
Gwyneth M. Entao	TIN
Edmundo L. Tan	TIN

Doc. No.: 249;
Page No.: 51;
Book No.: I;
Series of 2026.

[redacted]
MARK STEPHEN C. SY
Appointment No. 234 (2025-2026)
Notary Public for Taguig City
Until December 31, 2026
Attorney's Roll No. 80585
1105 Tower 2, Hight Street South Corporate Plaza
26th Street, Bonifacio Global City, Taguig City
PTR No. A-6769410; 01/05/2026; Taguig City
IBP Receipt No. INV 575194; 12/29/2025; RSM Chapter
MCLE Compliance No. VIII-0040621; valid until April 14, 2028