

COVER SHEET

SEC Registration Number

3 4 0 0 1

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

(Company's Full Name)

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 0 7 2 6

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

EDMUNDO L. TAN

(Contact Person)

8840-7000/8702-6000

(Company Telephone Number)

1 2

Month

(Fiscal Year)

3 1

Day

SEC Form 17-C

(Form Type)

Every last Friday of the Month of May

Month Day

(Annual Meeting)

(Secondary License Type, If Applicable)

MSRD

Dept. Requiring this Doc.

Amended Articles Number/Section

Total Amount of Borrowing

Domestic

Foreign

To be accomplished by SEC Personnel concerned

File Number

LCU

Document ID

Cashier

STAMPS

Remarks: Please use BLACK ink for scanning purposes.



**SECURITIES AND EXCHANGE COMMISSION
SEC FORM 17-C**

**CURRENT REPORT UNDER SECTION 17
OF THE SECURITIES REGULATION CODE
AND SRC RULE 17.2(c) THEREUNDER**

1. October 25, 2021
Date of Report (Date of earliest event reported)
2. SEC Identification Number 34001 3. BIR Tax Identification No. 000-708-174-000
4. **BDO Unibank, Inc.**
Exact name of issuer as specified in its charter
5. METRO MANILA 6. (SEC Use Only)
Province, country or other jurisdiction of Industry Classification Code:
incorporation
7. BDO Corporate Center, 7899 Makati Avenue, Makati 0726
City, Philippines Postal Code
Address of principal office
8. (632) 8840-7000/8702-6000
Issuer's telephone number, including area code
9. N.A.
Former name or former address, if changed since last report

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

Title of Each Class	Number of Shares of Common Stock Outstanding and Amount of Debt Outstanding
COMMON	4,385,325,215
PREFERRED	515,000,000

11. Indicate the item numbers reported herein:

Item 9

Please be informed that the Board of Directors of BDO Unibank, Inc. (the "Bank"), at its regular meeting held on October 23, 2021, approved the financial statements of the Bank for the 3rd Quarter of 2021.

The Bank will be releasing to the press the attached statement. Thank you.

BDO Unibank, Inc.
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Makati City 0726
Philippines
Swift Code BNORPHMM
Tel +632 8840-7000

bdo.com.ph

We find ways®

SIGNATURES

Pursuant to the requirements of the Securities Regulation Code, the issuer has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

BDO Unibank, Inc.
Issuer

Date: October 25, 2021

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EDMUNDO L. TAN
Corporate Secretary



25 October 2021

BDO earnings back to pre-pandemic levels 9M 2021 profits at ₱32.4 billion

BDO Unibank, Inc. (BDO) delivered a net income of ₱32.4 billion in 9M 2021 compared to ₱16.6 billion a year-ago, on the Bank's resilient business franchise and normalized provisions.

Key Highlights of the Bank's performance are as follows:

- Earnings normalize to pre-pandemic levels, shows stable quarter on quarter business performance with loan growth turning positive,
- Asset quality remains stable with NPL ratio at 3.1% and NPL coverage at 101%,
- Digital investments continue with a series of new product launches,
- Outlook turns positive with increasing vaccination rates and improving mobility.

Gross customer loans outpaced the industry with a 5% year-on-year (YoY) increase while total deposits went up by 6% YoY, driven by the 14% YoY expansion in Current Account/Savings Account (CASA) deposits that now comprise 85% of total deposits. Non-interest income increased by 13% YoY while trading and forex gains normalized to ₱2.8 billion.

The Bank sustained investments in its IT/digital infrastructure and expanded its digital capabilities to further elevate customer experience and raise productivity. The Bank launched early this year its mobile wallet *BDO Pay*. In addition, BDO clients can now enjoy paperless in-branch transactions, card-less ATM transactions using biometrics and QR codes, and fully digital account opening.

Total capital base strengthened to ₱422.3 billion, with Common Equity Tier 1 (CET1) ratio at 13.8%, well above regulatory minimum. The Bank's Book Value per common share went up to ₱94.76 as of end-September 2021 vs. ₱84.82 in the same period last year, for a 12% growth. Return on Average Common Equity (ROE) for the 9M2021 was higher at 10.72% from 5.97% in the same period last year.

More significantly, the Bank has now vaccinated 95% of its employees against COVID-19, thus raising the level of safety for clients and Bank personnel.

About BDO

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

BDO has the country's largest distribution network, with over 1,500 consolidated operating branches and more than 4,400 ATMs nationwide. It also has 15 international offices (including full-service branches in Hong Kong and Singapore) in Asia, Europe, North America and the Middle East.

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

BDO ranked as the largest bank in terms of total assets, loans, deposits and trust funds under management based on published statements of condition as of June 30, 2021. For more information, please visit www.bdo.com.ph