



Investor Presentation

BDO 1Q22 Results

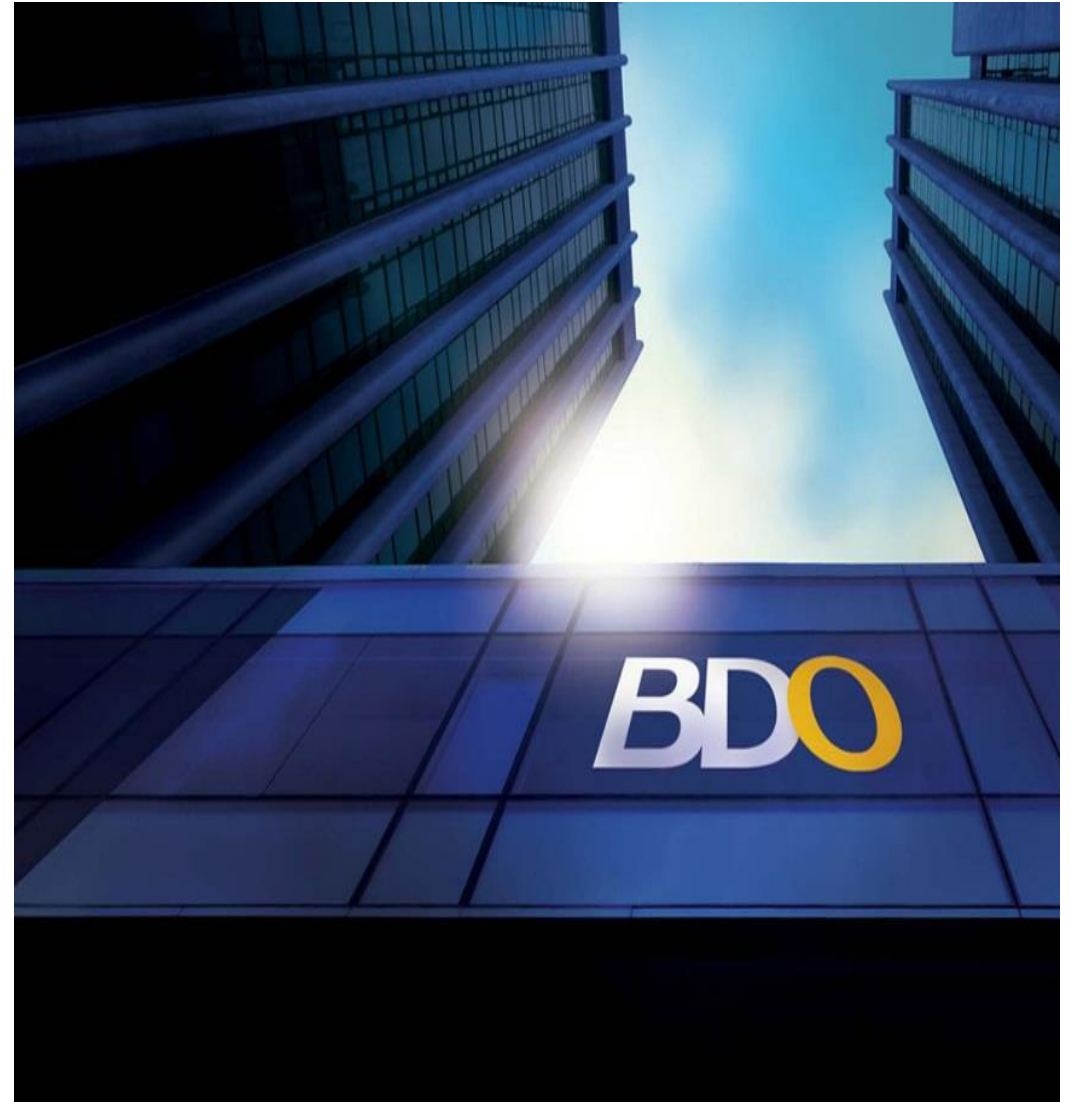
June 2022

Presentation Outline

- I. Overview
- II. Financial Highlights
- III. Ownership, Board and Management
- IV. Sustainability
- V. Awards and Citations

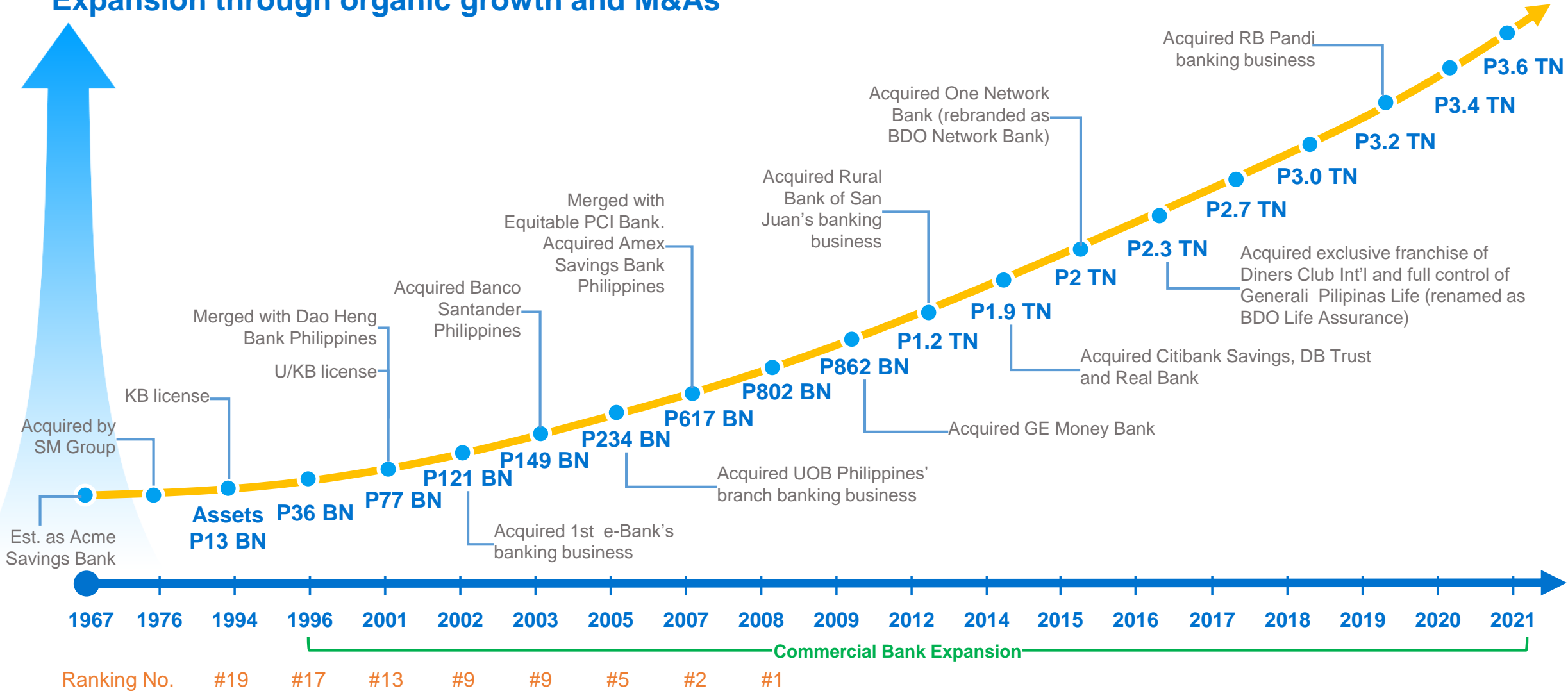
About BDO

- BDO is a full-service universal bank which provides a wide range of corporate and retail banking services.
- Our services include traditional loan and deposit products, as well as treasury, trust banking, investment banking, private banking, rural banking, cash management, leasing and finance, remittance, insurance, retail cash cards and credit card services.
- We have one of the largest distribution networks, with more than 1,500 operating branches and over 4,500 ATMs nationwide.
- We also have branches in Hong Kong and Singapore as well as 14 other international offices in Asia, Europe, North America and the Middle East.
- Our groundbreaking services in the Philippines include weekend banking and extended banking hours which have been highly acclaimed by the general public
- 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 31 March 2022



Milestones

Expansion through organic growth and M&As



Full Service Bank

- Complete range of financial products and services

Corporate & Institutional Banking	Leasing & Finance	Consumer Banking	Rural Banking	Branch Banking	Treasury Services
<ul style="list-style-type: none"> ➤ Corporate and middle market lending ➤ Trade finance ➤ Specialized lending ➤ Financial institutions ➤ Cross-border financing 	<ul style="list-style-type: none"> ➤ Direct lease, sale and leaseback arrangements ➤ Installment paper purchases ➤ Receivable discounting and factoring 	<ul style="list-style-type: none"> ➤ Auto ➤ Mortgage ➤ Credit cards ➤ Personal loans ➤ Merchant payment processing 	<ul style="list-style-type: none"> ➤ Salary loans ➤ MSME loans ➤ Deposit products ➤ Cash management ➤ Remittances 	<ul style="list-style-type: none"> ➤ Deposit & related products ➤ Over-the-counter transactions ➤ Cross-selling distribution platform 	<ul style="list-style-type: none"> ➤ Fixed income dealership ➤ Foreign exchange transactions ➤ Portfolio management ➤ Liquidity management
Trust Banking	Private Banking	Investment Banking	Stock Brokerage	Insurance	Transaction Banking
<ul style="list-style-type: none"> ➤ Investment management ➤ Unit investment trust funds ➤ Living trusts ➤ Retirement funds ➤ Special trusts / custodianship 	<ul style="list-style-type: none"> ➤ Wealth advisory ➤ Customized portfolio management 	<ul style="list-style-type: none"> ➤ Underwriting & distribution of fixed income & equity securities ➤ Financial advisory ➤ Project finance ➤ Loan syndication 	<ul style="list-style-type: none"> ➤ Equities trading ➤ Online stock trading 	<ul style="list-style-type: none"> ➤ Brokerage (property & casualty) ➤ Bancassurance (individual & group life insurance) 	<ul style="list-style-type: none"> ➤ Cash mgt ➤ Electronic banking ➤ ATMs ➤ Prepaid cards ➤ Merchant acquiring ➤ Remittances

Business Franchise

Market-leading positions in almost all business lines



#1
Customer
Loans



#1
Deposits



#1
Assets Under
Management



#1
Remittances



#1
Credit Cards¹



Major Player in
Cash
Management³



#1
Investment
Banking⁴



#1
Private
Banking



#1
Rural Banking



#1
Insurance
Brokerage⁵



Leading Trade
Services
Provider²

Notes:

1 In terms of cardholder base, merchant acquiring gross billings, and credit card receivables

2 According to Asian Banking and Finance, Global Finance

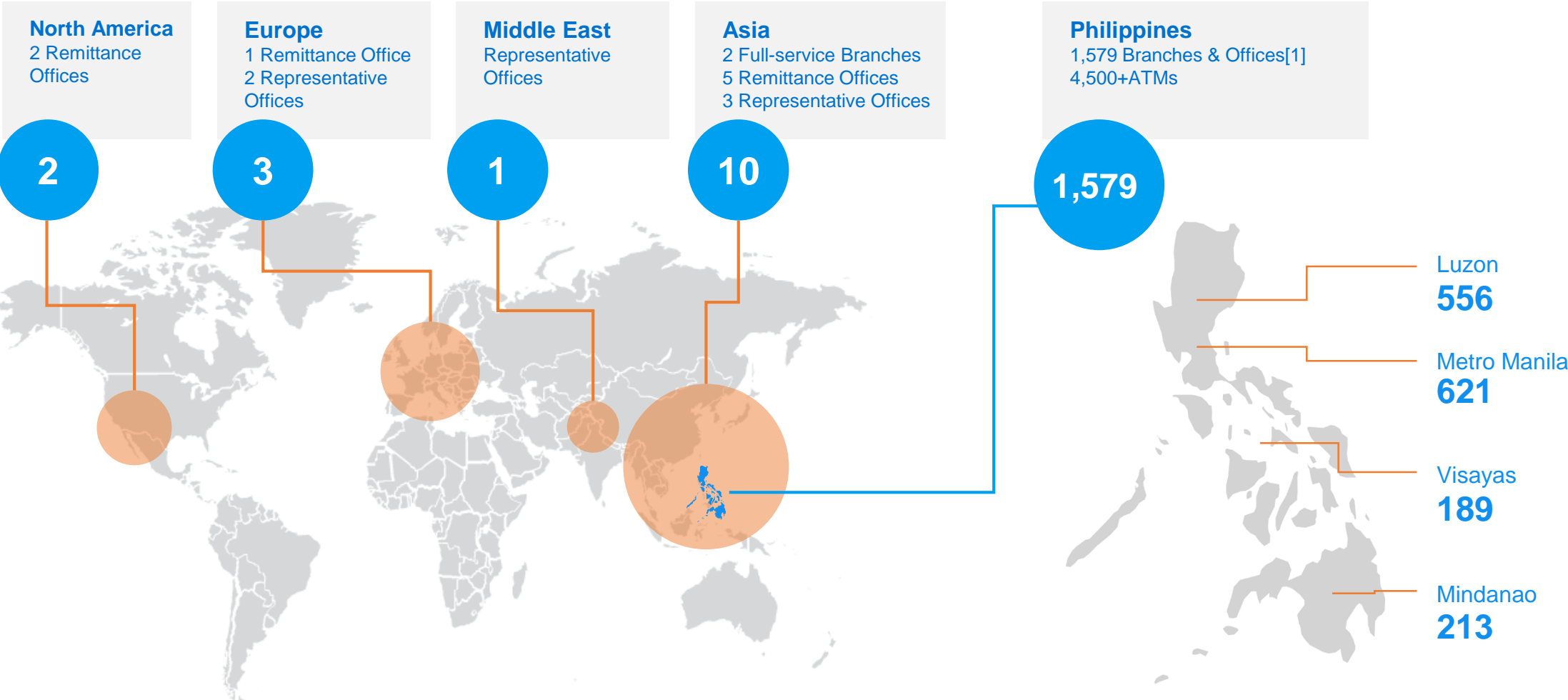
3 According to Alpha South East Asia, Asian Banking and Finance, The Asset

4 In terms of debt and equity capital markets corporate issuances, excluding banks' stock rights offers

5 Among insurance brokers in terms of premiums produced and commissions earned

Market Reach

Wide and extensive coverage in key areas

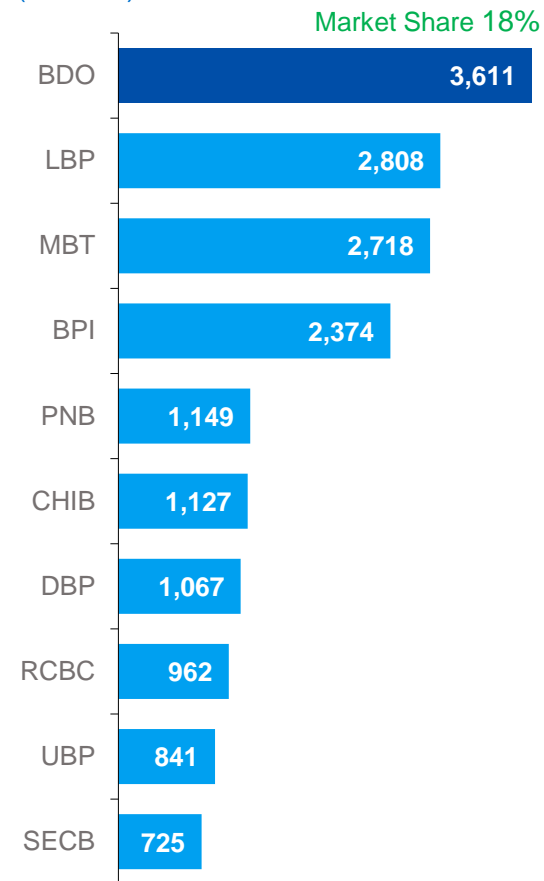


* As of 30 April 2022

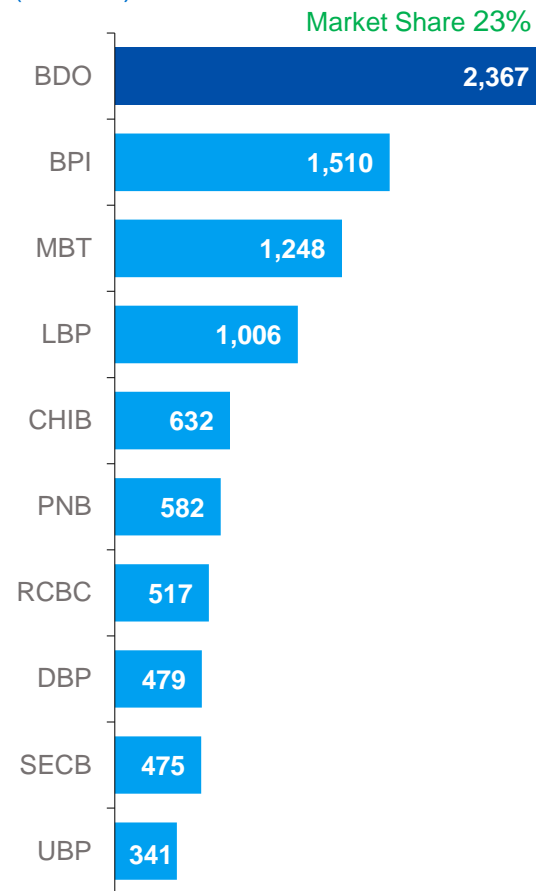
Industry Ranking

No. 1 among Philippine banks

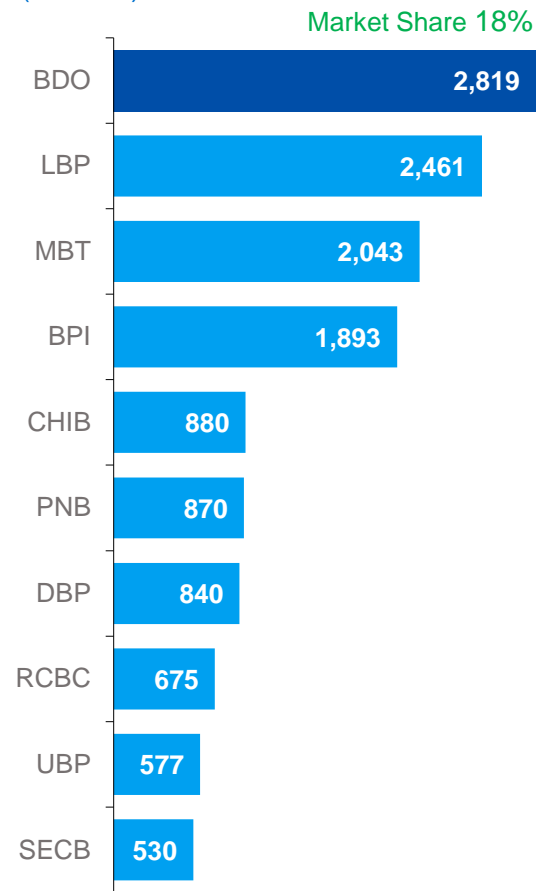
Total Assets
(PHP bn)



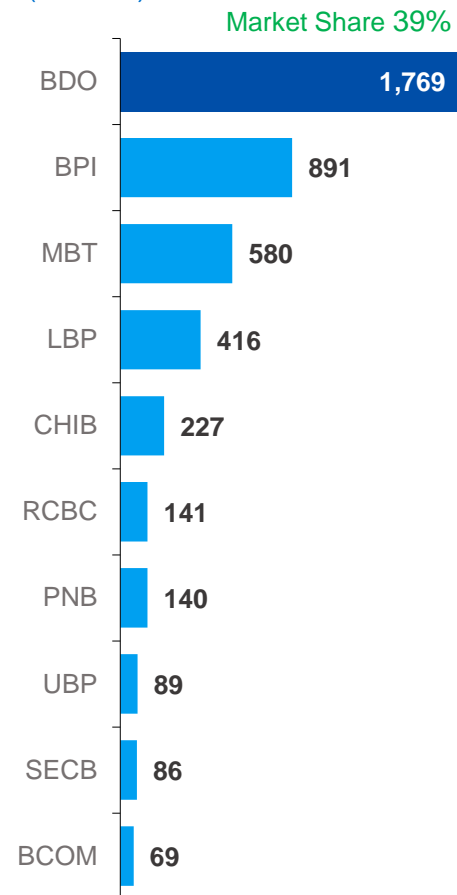
Gross Customer Loans
(PHP bn)



Customer Deposits
(PHP bn)



Assets Under Management
(PHP bn)



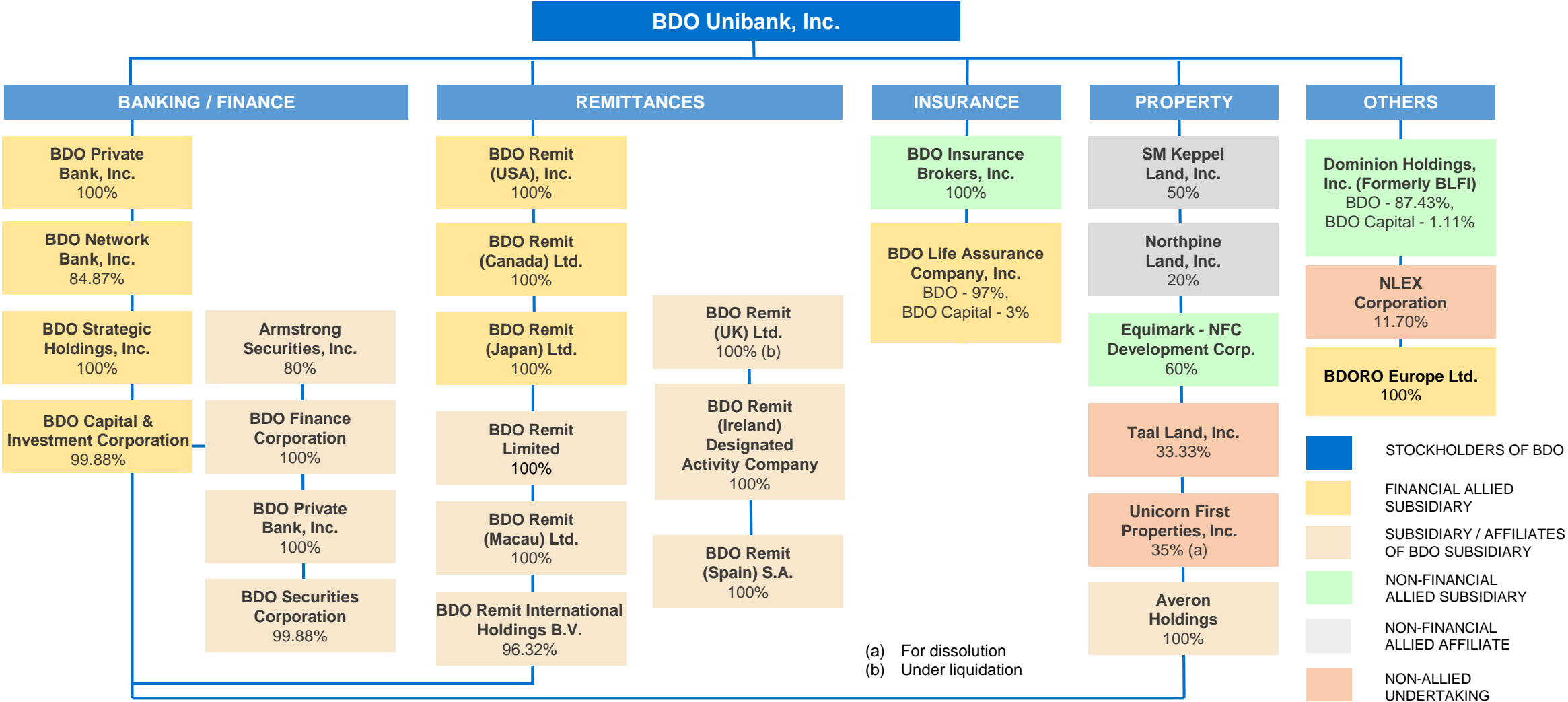
Notes:

Ranking and market share based on compilation of consolidated published statements of condition (SOC) of U/KBs as of 31 Mar 2022.

*Financials prepared by banks under BSP's SOC requirements differ slightly from reported financials under SEC guidelines due to certain differences in accounting rules followed by the two authorities.

Organizational Structure

- With equity investments in allied and non-allied enterprises



Credit Ratings

	Moody's	Fitch
	3-June-2022	10-May-2022
Outlook	Stable	Negative
Bank Deposits (Foreign/Local)		
Long Term	Baa2	BBB-
Short Term	P-2	F3
Senior Unsecured debt (Foreign)	Baa2	BBB-
Other Short Term	(P)P-2	
BCA/Viability Rating		
Baseline Credit Assessment (BCA)	baa2	
Adjusted BCA Rating	baa2	
Viability Rating		bb+
Counterparty Risk Rating (CRR)* (Foreign/Local)		
Long Term	Baa1	
Short Term	P-2	
Counterparty Risk (CR) Assessment (Local)		
Long Term	Baa1(cr)	
Short Term	P-2 (cr)	
Government Support Rating		bbb-
<i>Source: Moody's, Fitch,</i>		

Trading Fact Sheet

Stock Details	
Type	Common Shares
Stock Ticker	BDO
ISIN	PHY077751022
Exchange	Philippine Stock Exchange
Par Value	P10.00
Outstanding No. of Shares*	4,386,087,022
Foreign Ownership	Up to 40%

American Depositary Receipts (ADR) Program Details	
Type	Sponsored Level 1 ADR
ADR Ticker	BDOUY
ISIN	US05537Y3045
Ratio	1 ADR = 10 Ordinary Shares
Depository Bank	Deutsche Bank Trust Company Americas
Contact Details	
ADR Broker Helpline	
Tel (New York)	+ 1 212 250 9100
Tel (London)	+ 44 207 547 6500
Email	adr@db.com
ADR website	www.adr.db.com
Depository Bank's Local Custodian	Deutsche Bank AG, Manila

*as of May 30, 2022

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1Q22 P&L

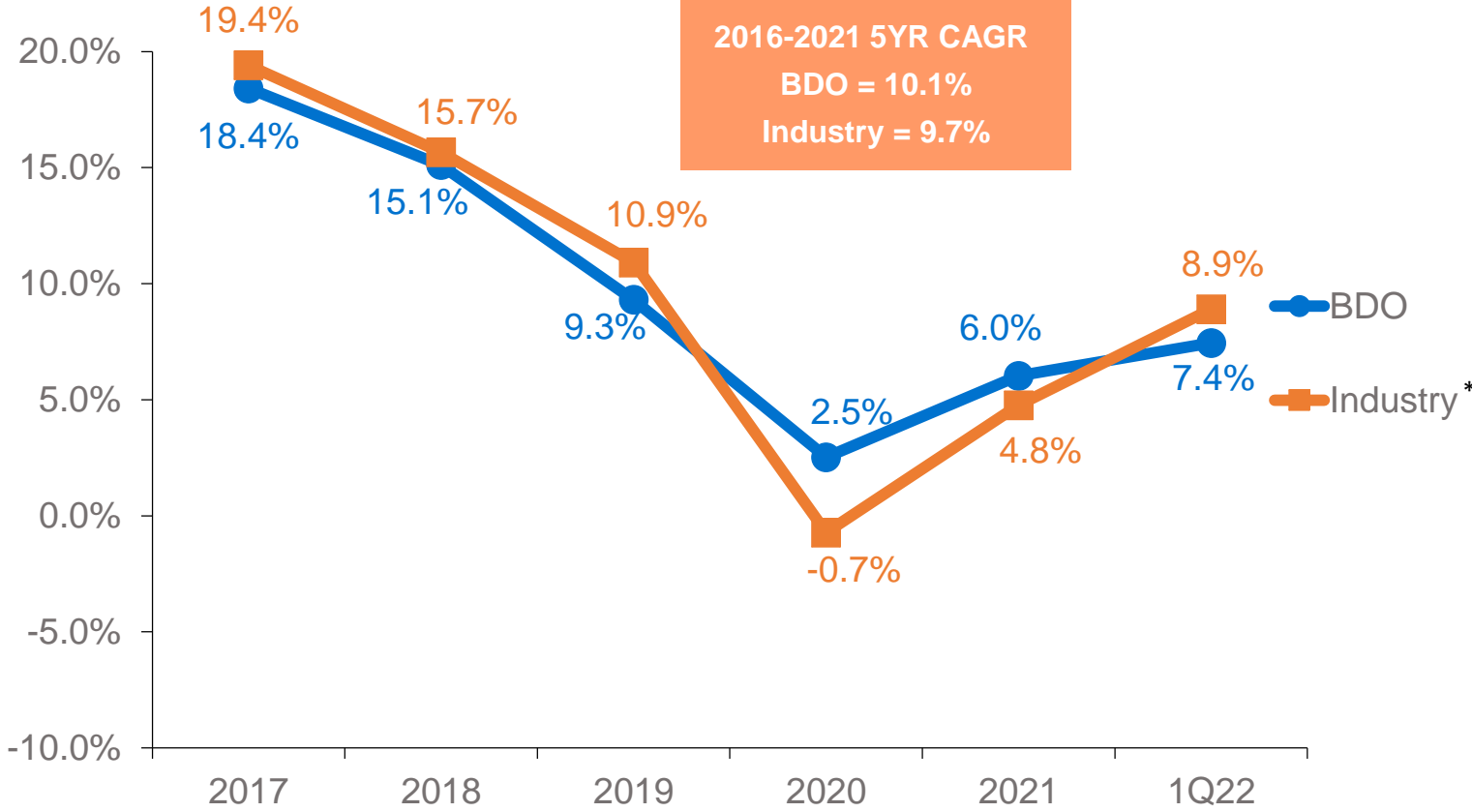
BDO Conso			
(PHP bn)	1Q22	1Q21	YoY%
Interest Income	37.2	35.5	5%
Interest Expense	3.3	3.5	-3%
Net Interest Income	33.9	32.0	6%
Non-interest Income	16.7	15.4	9%
Fee Income	9.4	8.1	16%
Insurance Premiums	5.0	5.1	-2%
Trading & FX	1.2	0.8	55%
Others	1.1	1.4	-23%
Gross Operating Income	50.6	47.4	7%
Operating Expense	31.8	31.1	3%
Pre-Provision Operating Profit	18.7	16.3	15%
Provisions	3.7	2.9	28%
Net Income Before Tax	15.0	13.4	12%
Taxes	3.2	3.0	8%
Net Income	11.7	10.4	13%
Return on Common Equity	11.1%	10.6%	

Balance Sheet

(PHP bn)	BDO Conso		
	1Q22	1Q21	YoY%
Resources			
Reserve Assets	584.3	634.1	-8%
Investment Securities	643.6	482.0	34%
Gross Customer Loans	2,383.0	2,217.9	7%
Investment Properties	18.7	15.5	20%
Other Assets	40.8	46.8	-13%
Total Resources	3,670.5	3,396.4	8%
Liabilities			
Deposits	2,817.8	2,631.4	7%
CASA	2,420.8	2,178.5	11%
Bills Payable/Sub-Debt	241.5	207.3	17%
Insurance Contract Liabilities	65.8	57.0	15%
Other Liabilities	115.5	99.8	16%
Total Liabilities	3,240.6	2,995.5	8%
Total Capital	429.9	400.9	7%
Total Liabilities & Capital	3,670.5	3,396.4	8%

Loan Growth

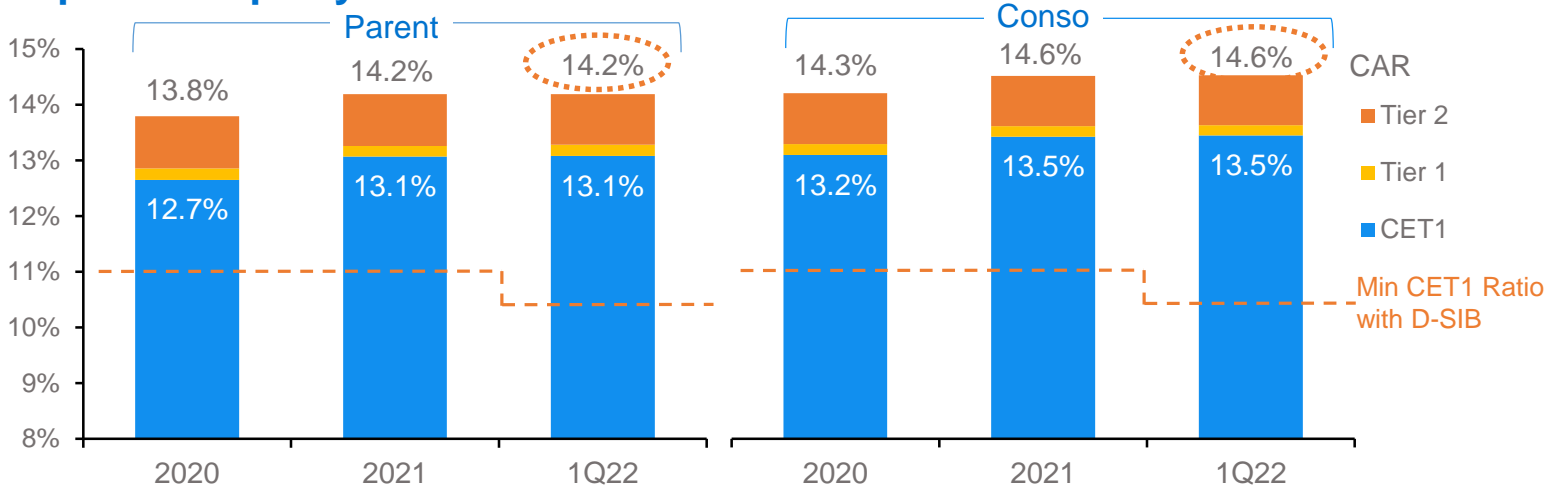
BDO Loan Growth vs. Industry



* U/KBs

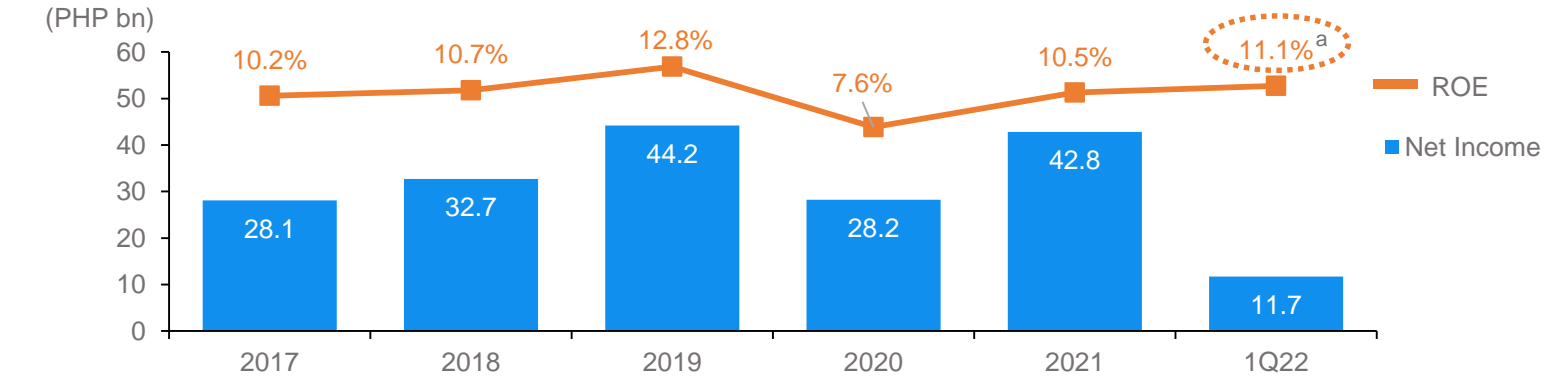
Capital and Profitability

Capital Adequacy Ratio^a



^a Per SOC, BSP

Net Income & ROE



Industry* ROE	2017	2018	2019	2020	2021	1Q22
	10.0	9.3	10.3	6.6	9.1	9.6

*U/KBs

^a annualized

Income Statement

(PHP bn)	2017	2018*	2019*	2020	2021	1Q22
Interest Income	99.8	129.0	160.6	157.0	144.9	37.2
Interest Expense	18.0	30.7	40.7	23.3	13.5	3.3
Net Interest Income	81.8	98.3	119.9	133.7	131.3	33.9
Non-interest Income	47.2	50.4	60.1	55.2	61.4	16.7
Fee Income	28.9	30.7	35.3	28.6	34.8	9.4
Insurance Premiums	9.9	11.8	14.8	15.0	18.1	5.0
Trading & FX	3.9	2.9	5.2	7.3	3.8	1.2
Others	4.5	5.0	4.9	4.3	4.5	1.1
Gross Operating Income	129.0	148.7	180.0	188.9	192.7	50.6
Operating Expenses	84.9	98.8	114.6	112.6	119.9	31.8
Pre-Provision Operating Profit	44.1	49.9	65.4	76.3	72.8	18.7
Provisions	6.5	6.3	6.2	30.2	17.1	3.7
Income bef. Pre-Acquisition	37.6	43.6	59.2	46.0	55.8	15.0
Pre-Acquisition Income	-	-	-	-	-	-
Taxes	9.5	11.0	15.0	17.8	12.9	3.2
Net Income	28.1	32.7	44.2	28.2	42.8	11.7

Note: * Restated 2018 and 2019 to align with 2020 AFS presentation of netting out BDO Life VUL-related policy reserves in trading line.

Balance Sheet

(PHP bn)	2017	2018	2019	2020	2021	1Q22
Resources						
Reserve Assets	509.7	534.4	450.7	532.2	551.9	584.3
Investment Securities	332.9	385.2	435.9	508.8	616.3	643.6
Gross Customer Loans	1,754.9	2,020.1	2,208.1	2,263.7	2,400.2	2,383.0
Investment Properties	18.0	19.8	16.9	15.9	18.8	18.7
Other Assets	52.5	62.8	77.3	54.4	36.6	40.8
Total Resources	2,668.1	3,022.2	3,188.9	3,374.9	3,623.7	3,670.5
Liabilities						
Deposits	2,121.0	2,420.0	2,485.2	2,610.2	2,820.9	2,817.8
Bills Payable/Sub-debt	140.5	153.7	177.6	209.7	204.4	241.5
Insurance Contract Liab.	26.0	28.5	42.5	58.4	65.3	65.8
Other Liabilities	82.3	92.0	113.0	103.6	108.5	115.5
Total Liabilities	2,369.8	2,694.1	2,818.3	2,981.9	3,199.2	3,240.6
Total Capital	298.3	328.1	370.6	393.0	424.5	429.9
Total Liabilities & Capital	2,668.1	3,022.2	3,188.9	3,374.9	3,623.7	3,670.5

Financial Performance Indicators

	2017	2018	2019	2020	2021	1Q22
Profitability						
Return on Ave. Common Equity	10.2%	10.7%	12.8%	7.6%	10.5%	11.1%
Return on Average Assets	1.1%	1.1%	1.4%	0.9%	1.2%	1.3%
Margins and Liquidity						
Net Interest Margin (NIM)	3.5%	3.6%	4.2%	4.4%	4.1%	
Loan to Deposit Ratio	82.7%	83.5%	88.8%	86.7%	85.1%	84.6%
Liquid Assets to Total Assets	31.6%	30.4%	27.8%	30.8%	32.2%	33.5%
Liquidity Coverage Ratio (LCR)			108.4%	127.1%	145.4%	137.5%
Cost Efficiency						
Cost to Income Ratio	65.8%	66.4%	63.7%	59.6%	62.2%	63.0%
Cost to Assets Ratio	3.4%	3.5%	3.7%	3.4%	3.4%	3.5%
Asset Quality						
NPL Ratio	1.09% ^a	0.96% ^a	1.13% ^a	2.65% ^a	2.80% ^a	2.72% ^a
NPL Cover	149.6%	188.7% ^b	168.5% ^b	109.5% ^b	111.2% ^b	120.8% ^b
Capital and Leverage^c						
			<i>Basel III</i>			
CET1	12.9%	12.1%	12.6%	13.2%	13.5%	13.5%
Tier 1 Ratio	13.1%	12.3%	12.8%	13.4%	13.7%	13.7%
Capital Adequacy Ratio (CAR)	14.5%	13.7%	14.2%	14.3%	14.6%	14.6%
Basel III Leverage Ratio (BLR)			10.0%	10.2%	10.3%	10.2%

^a Per BSP Circ. 941

^b Per BSP Circ. 1011

^c Per SOC, BSP

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Shareholder Structure

- Majority owned by the SM Group

As of 31 Mar 2022

Name	Nationality	Shareholdings	Percentage of Ownership
SM Investments Corp.	Filipino	1,750,930,649	39.92%
PCD Nominee	Foreign	1,104,197,120	25.18%
PCD Nominee	Filipino	1,035,100,405	23.60%
Multi-Realty Development Corporation	Filipino	282,890,230	6.45%
SM Prime Holdings	Filipino	90,024,395	2.05%
Sub-Total, Top Shareholders			97.20%
Total Outstanding Shares*		4,385,867,915	100.00%

Source: BDO Top 100 Shareholders, SMIC, PCD

*Number of shares outstanding subsequently increased to 4,386,087,022 as of May 30, 2022 due to the purchase of additional common shares by the Bank's eligible senior officers pursuant to the Bank's employee stock option/grant program.

The SM Group

Harnessing synergies with the country's largest conglomerate



Board of Directors

- One of the strongest Board of Directors in the industry with extensive banking and finance, legal and business backgrounds
- Independent directors comprise 4 out of the 11-member Board

Experienced Bankers

9 directors have an average of 37 years of banking experience, including a former Partner and Head of Asia Financials Research at Goldman Sachs and former CIO in PPP Advisory Services at IFC

Successful Entrepreneurs

2 directors are successful businesspersons who have made their mark in their respective fields

Board of Directors

- With broad business and professional experience



TERESITA T. SY
CHAIRPERSON

- First appointed to the Board in 1977
- Serves as Director in multiple subsidiaries of BDO
- Vice Chairperson of SMIC and Director of other SM Group companies, including Multi-Reality Dev. Corp.



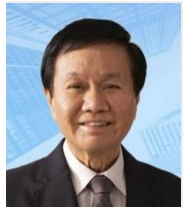
JONES M. CASTRO, JR.
DIRECTOR

- First appointed to the Board in 2012
- Served as Head for South Asia and SEA at Wells Fargo Bank
- MBA Stanford University



VIPUL BHAGAT
INDEPENDENT DIRECTOR

- First appointed to the Board in 2022
- Independent board advisor of BDO Unibank & Independent advisor to BDO Risk Mgt. & Corp. Gov. Committees
- Former CIO in PPP Advisory Services Department at IFC in Washington, DC.



JESUS A. JACINTO, JR.
VICE CHAIRMAN

- First appointed to the Board in 1996
- Chairman and President of BDO Insurance Brokers
- Chairman and President of Jaces Corp.
- President of Janil Realty, Inc. and JAJ Holdings
- MBA Columbia University



JOSEFINA N. TAN
DIRECTOR

- First appointed to the Board in 2007
- Former President of BDO Private Bank
- Former Director of EPCIB from 2005 to 2007
- Former Director of Banco de Oro from 2001 to 2005



VICENTE S. PEREZ, JR.
INDEPENDENT DIRECTOR

- First appointed to the Board in 2019
- Served as Secretary of the Department of Energy 2001-2005
- Chairman of Altenergy and Solar Pacific
- MBA Wharton School



NESTOR V. TAN
PRESIDENT AND CEO

- First appointed to the Board in 1998
- Former COO of the Financial Institution Services Group of BZW, the investment banking subsidiary of the Barclays Group
- Holds Directorships of numerous BDO subsidiaries
- MBA Wharton School



WALTER C. WASSMER
DIRECTOR

- First appointed to the Board in 2022
- Former head of BDO Institutional Banking Group
- Director of BDO Leasing and Finance, Inc., BDO Finance Corporation, and BDO Capital & Investment Corporation
- Former Chairman and OIC of BDO Elite Savings Bank, Inc.



DIOSCORO I. RAMOS
INDEPENDENT DIRECTOR

- First appointed to the Board in 2016
- CIO of RY&S Investments Ltd., Hong Kong since 2011
- Former Partner and Head of Asia Financials Research from 1994 to 2011 at Goldman Sachs



CHRISTOPHER A. BELL-KNIGHT
DIRECTOR

- Previously served as BDO Director from 2005-2010
- Re-elected to the Board in 2013
- Former VP and Country Head of the Bank of Nova Scotia
- Associate of the Chartered Institute of Bankers – British, and Institute of Canadian Bankers



GEORGE T. BARCELON
INDEPENDENT DIRECTOR

- First appointed to the Board in 2019
- Currently Chairman of the Philippine Chamber of Commerce and Industry
- The visionary behind Integrated Computer Systems Inc., a Top 1000 company

Senior Management Team

- With extensive professional banking expertise



NESTOR V. TAN

President and CEO

- With BDO since 1997
- Over 39 years of banking experience

INTERMEDIATION



CECILIA LUZ L. TAN

Lead Co-head of Business Lending

- Over 39 years of banking experience



JAIME C. YU

Head of Branch Banking

- With BDO since 1997
- Over 37 years of banking experience



GERARD LEE B. CO

Co-head of Business Lending

- With BDO since 1993
- Over 29 years of banking experience



DALMACIO D. MARTIN

Head of Treasury

- With BDO since 2009
- Over 33 years of banking experience



JEANETTE S. JAVELLANA

Co-head of Business Lending

- With BDO since 2001
- Over 22 years of banking experience



JESUS ANTONIO S. ITCHON

President of BDO Network Bank, Inc.

- With BDO since Sep. 15, 2017
- Over 33 years of banking experience



ROLANDO C. TANCHANCO

Head of Consumer Banking

- With BDO since 2004
- Over 28 years banking experience

SERVICES



RAFAEL G. AYUSTE JR.

Head of Trust and Investments

- With BDO since 2014
- Over 32 years of banking experience



MARIA THERESA L. TAN

General Manager of BDO Insurance, Inc.

- With BDO since 2009
- 25-year banking and insurance experience



EDUARDO V. FRANCISCO

Head of Investment Banking

- With BDO since 1999
- 33 years banking experience



RENATO A. VERGEL DE DIOS

President & CEO of BDO Life Assurance Co. Inc.

- With BDO since 2016
- Over 43 years of experience in insurance



EDWIN ROMUALDO G. REYES

Head of Transaction Banking

- With BDO since 2015
- Over 33 years banking experience



ALBERT S. YEOH

President of BDO Private Bank, Inc.

- With BDO since 2017
- Over 35 years banking experience

Senior Management Team, continued

- With extensive professional banking expertise



NESTOR V. TAN
President and CEO
 > With BDO since 1997
 > Over 39 years of banking experience

CORPORATE SUPPORT



LUCY CO DY
Head of Comptrollership
 > With BDO since 1985
 > Over 33 years of banking experience



JOSEPH ALBERT L. GOTUACO
Head of Central Operations Group
 > With BDO since 2019
 > Over 32 years of banking experience



EVELYN C. SALAGUBANG
Head of Human Resources
 > With BDO since 2011
 > Over 28 years experience in HR



ALVIN C. GO
Head of Legal Services
 > With BDO since 2013
 > In the practice of law for 33 years



LAZARO JEROME C. GUEVARRA
Chief of Staff, Office of the President
 > With BDO since 2001
 > Over 32 years of banking experience



FEDERICO P. TANCONGO
Head of Compliance and Legal Services
 > With BDO since 2005
 > Over 27 years of banking experience



FREDERIC MARK S. GOMEZ
Head of Information Technology
 > With BDO since 2017
 > Over 32 years financial services experience



ESTRELLITA V. ONG
Head of Internal Audit
 > With BDO since 2012
 > Over 26 years experience in audit




EVELYN L. VILLANUEVA
Head of Risk Management
 > With BDO since 2002
 > Over 33 years of banking experience



LUIS S. REYES JR.
Head of Investor Relations and Corporate Planning
 > With BDO since 2003
 > Over 42 years of banking experience

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2021 Sustainability Report

BDO Sustainability Philosophy

- We seek to achieve strategic resilience by incorporating sustainability in the way we do business.
- We aim to embed sustainability principles when making decisions, assessing relationships, and creating products.

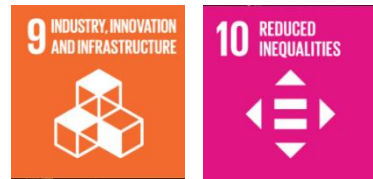
Fourth Sustainability Report outlining the Bank's ESG performance



Access the [2021 BDO Sustainability Report](http://www.bdo.com.ph) at www.bdo.com.ph.

Translating Goals Into Actions

United Nations Sustainable Development Goals



Product Sustainability



Kabuhayan Loan

- Zero Collateral
- Affordable loans from PHP30k to PHP1M
- Over 50% MSMEs financed are women-owned

- **BDO Pay**
- **1,205 Biometrics-enabled ATMs** nationwide
- **BDO ESG Equity Fund** (The first ESG-themed Unit Investment Trust Fund)



Sustainability Contribution to National Economic Goals

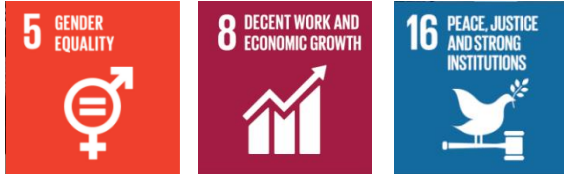
- **PHP548 bn in Sustainable Finance projects**
- **Financial Education Programs** for financial inclusion
- **BDO Network Bank** provides MSME financing and salary loans for public school teachers



As of 2021	Solar	Wind	Hydro	Biomass	Geothermal
Installed capacity (MW)	369	75	433	164	1,189

Translating Goals Into Actions

United Nations Sustainable Development Goals



Human Capital Sustainability

- **38,873 employees** nationwide and abroad; **75% females** in the workforce
- **59% female** representation in **senior leadership**
- **48% employees** covered by **Collective Bargaining Agreement**



Disaster Response Sustainability

Relief Operations	Served more than 49,000 calamity-stricken families
Rural Health Units	121 rehabilitated to benefit 6.5mn individuals
COVID-19 Pandemic Response	Served 16,750 families, 2,055 health workers and 1,800 vaccinees
Tech-Voc Training Facility	>140 students stand to benefit every year



Governance-Based Sustainability

- **BDO's commitment to sustainability is fostered at the Board Level**
- **Asia's Top Sustainability Advocates** (2021 Asia Corporate Excellence & Sustainability (ACES) Awards)
- **PH's Top 20 publicly-listed companies scoring highest in corporate governance** (ASEAN Corporate Governance Scorecard)
- **Platinum Awardee for the 12th consecutive year** (The Asset's 2020 ESG Corporate Awards)

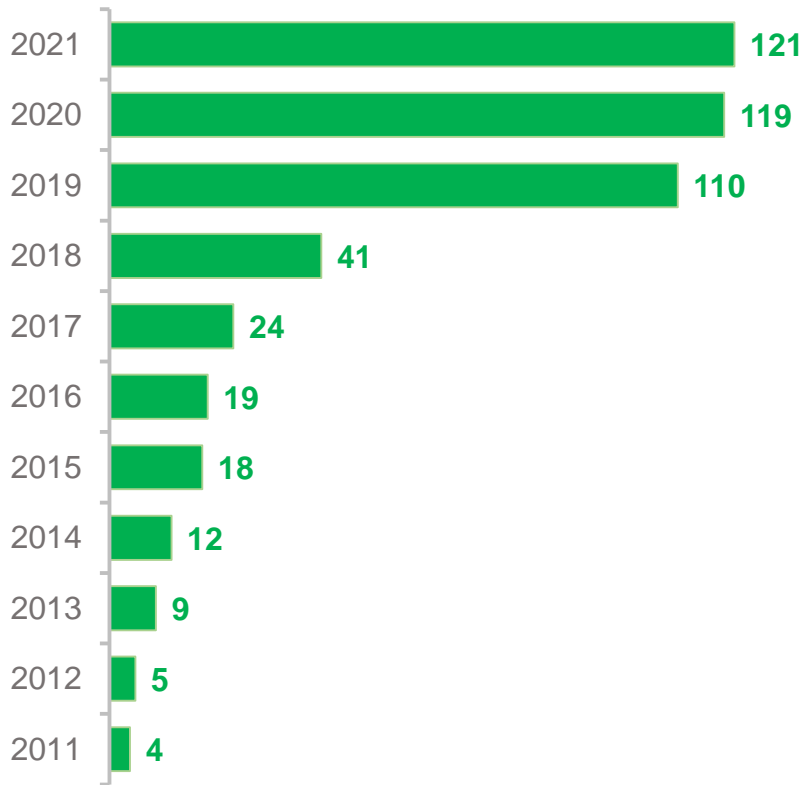


Translating Goals Into Actions

The SEF program financed renewable energy, energy efficiency and green building projects

BDO Sustainable Energy Finance

(Php bn)



2,230 MW

Total installed renewable energy capacity in megawatts



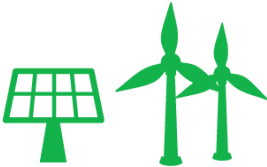
4,266,687

Tonnes Carbon dioxide avoided per year



70,550,565

Equivalent tree seedlings grown over 10 years



PHP548 bn

Total sustainable finance projects funded to date




905,887

Equivalent passenger vehicles taken off roads yearly



Renewable Energy projects funded to date

Presentation Outline

- I. Overview
- II. Financial Highlights
- III. Ownership, Board and Management
- IV. Sustainability
-  V. Awards and Citations

Awards & Recognition

Best Bank in the Philippines

Alpha Southeast Asia
(2010-2016, 2018, 2020-2021)

AsiaMoney
(2020)

The Asset
(2011, 2013-2021)

The Banker
(2021)

Enterprise Asia
(2020-2021)

FinanceAsia
(2010-2021)

Forbes
(2021)

Global Finance
(2014-2017, 2019-2021)

International Banker
(2020)

Reader's Digest
(2021)



Awards & Recognition

Sustainability and ESG

Asian Banking & Finance

BDO Foundation, COVID Management Initiative of the Year – Philippines (2020-2021)

The Asset

Platinum Award (2010-2021)

Corporate Governance Asia

The Best of Asia awardee, Asian ESG Award (2005-2019, 2021)

Asian Excellence awardee (2011-2020)

Asia's Best CSR awardee (2020-2021)

Best Corporate Communications awardee (2014-2015, 2017-2021)

Best IR Company (Philippines) awardee (2011-2021)

Enterprise Asia

BDO Foundation (Category: Health Promotion) Asia Responsible Enterprise Awards (2021)

FinanceAsia

Best Investor Relations, Philippines (2020)

2nd in Best Corporate Governance (2020)

Global Good Governance Awards (3G)

3G Championship Award in Transparency (2021)

3G Championship Award in Service Excellence (2021)

3G Excellence Award in Education & Literacy Programme (2021)

MORS Group

Top Sustainability Advocates in Asia awardee (2021)



BDO Unibank is a constituent of the FTSE4Good Index of FTSE Russell (2019-Present) FTSE4Good

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[BDO 2021 Audited Financial Statements](#)

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Thank you.
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