



Investor Presentation

BDO 2021 Results

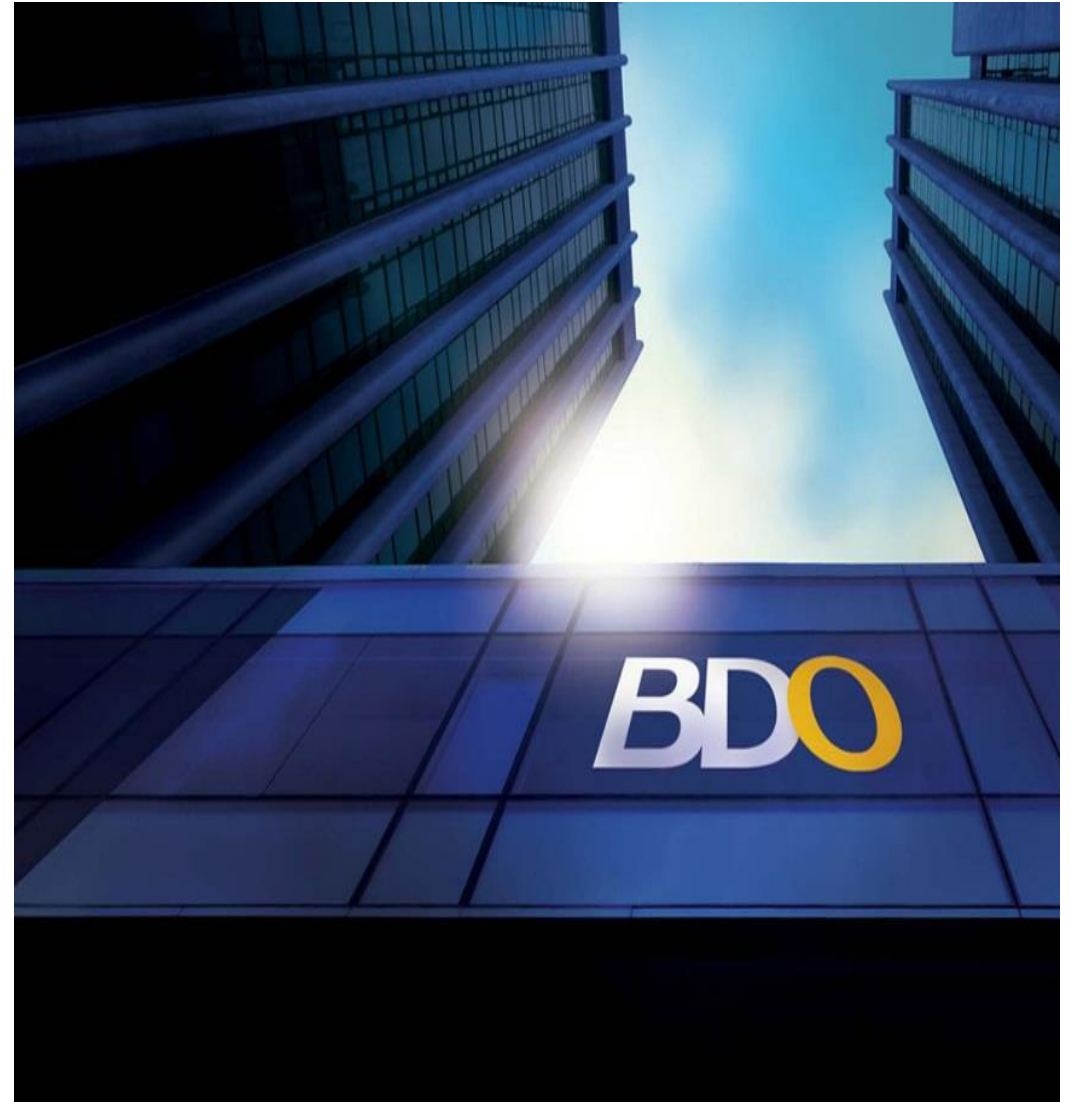
April 2022

Presentation Outline

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

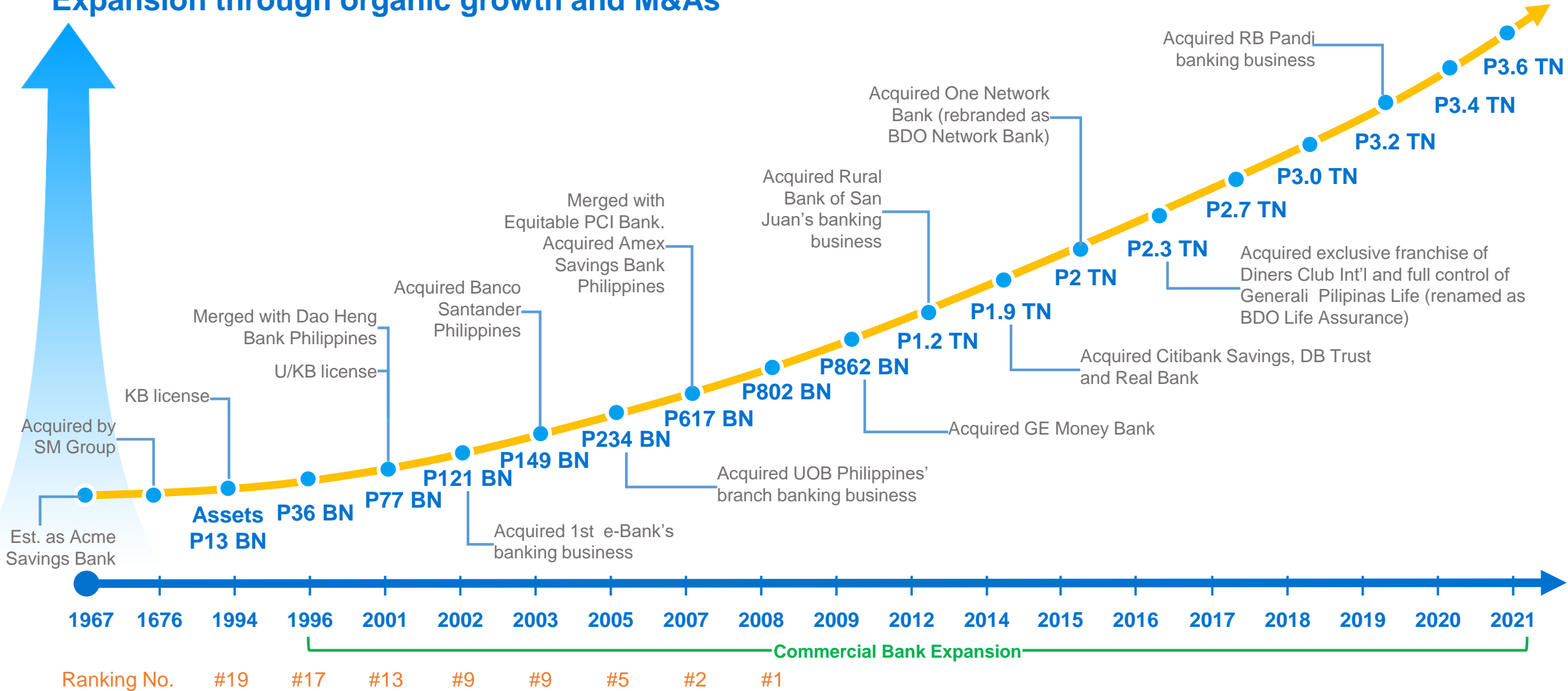
About BDO

- 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 4,400 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 December 2021



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

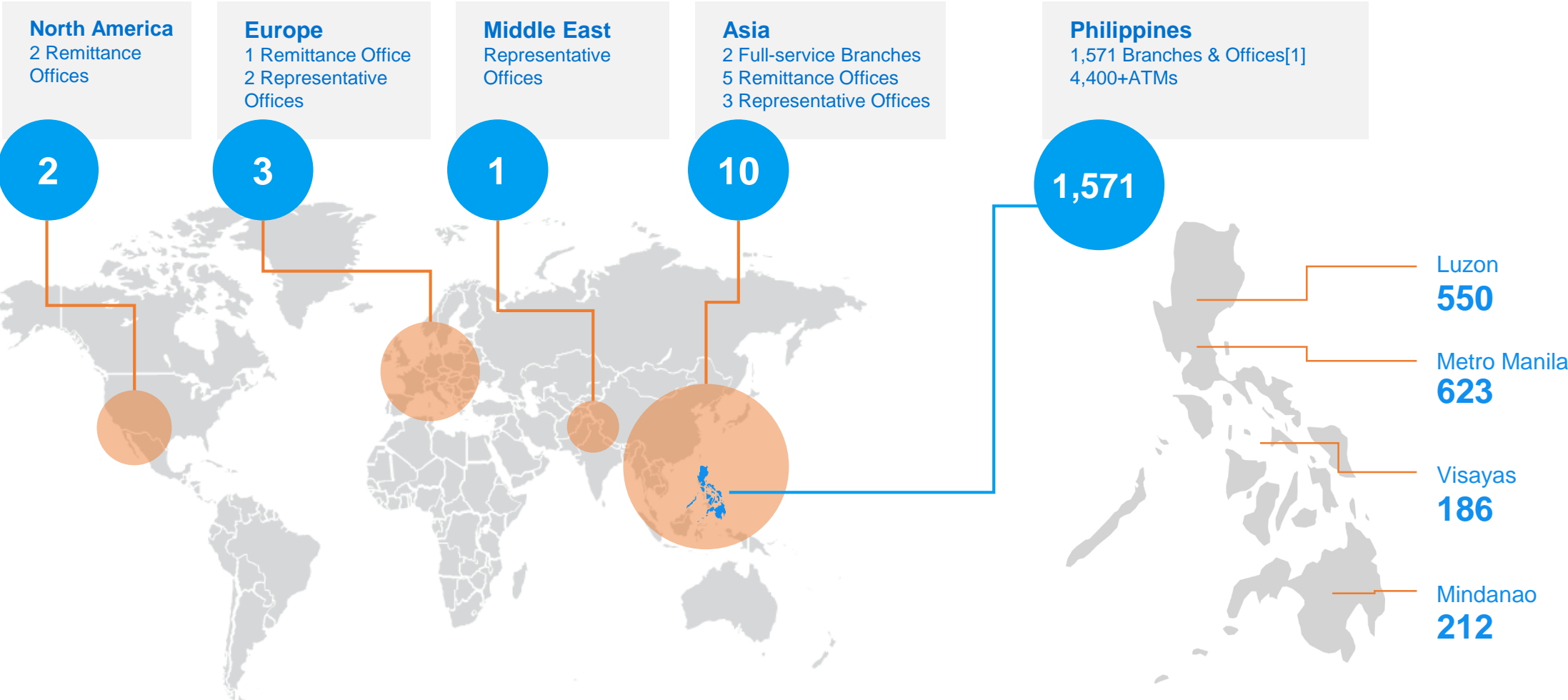
3 According to Alpha South East Asia, Asian Banking and Finance, The Asset

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

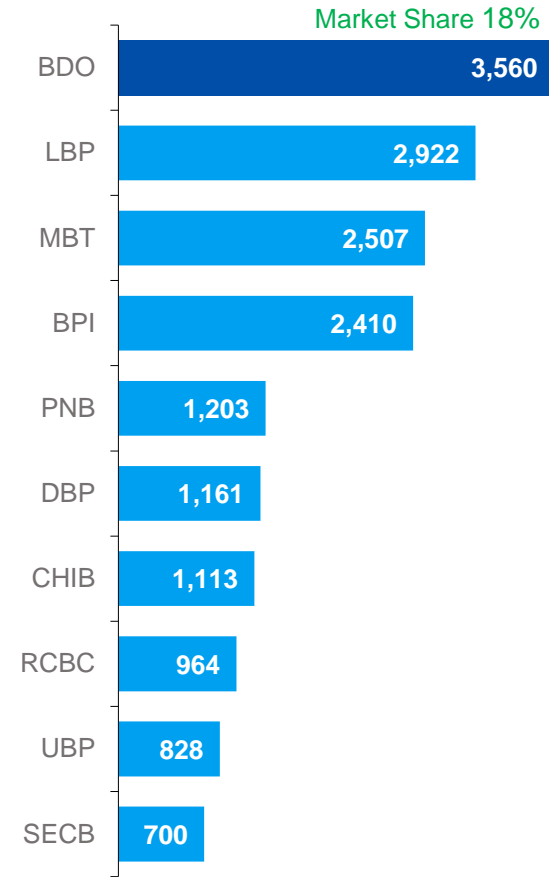


* As of 31 Mar 2022

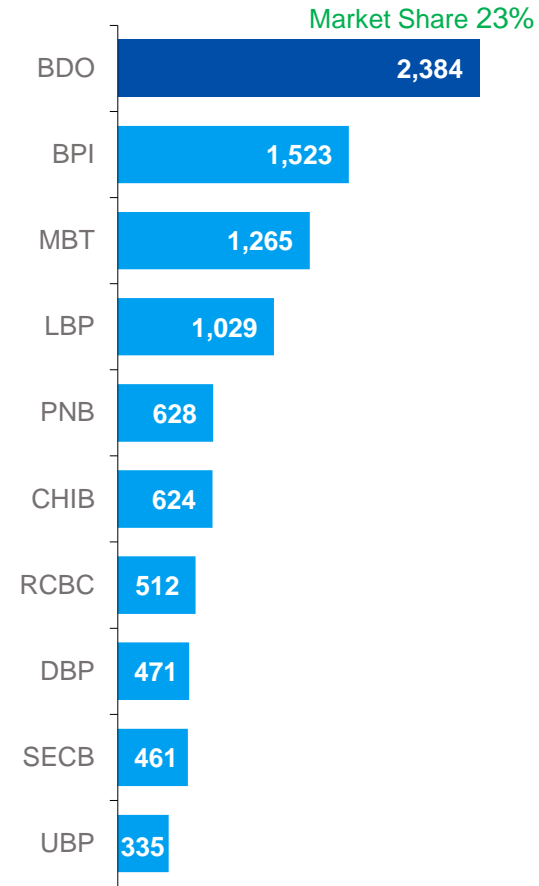
Industry Ranking

No. 1 among Philippine banks

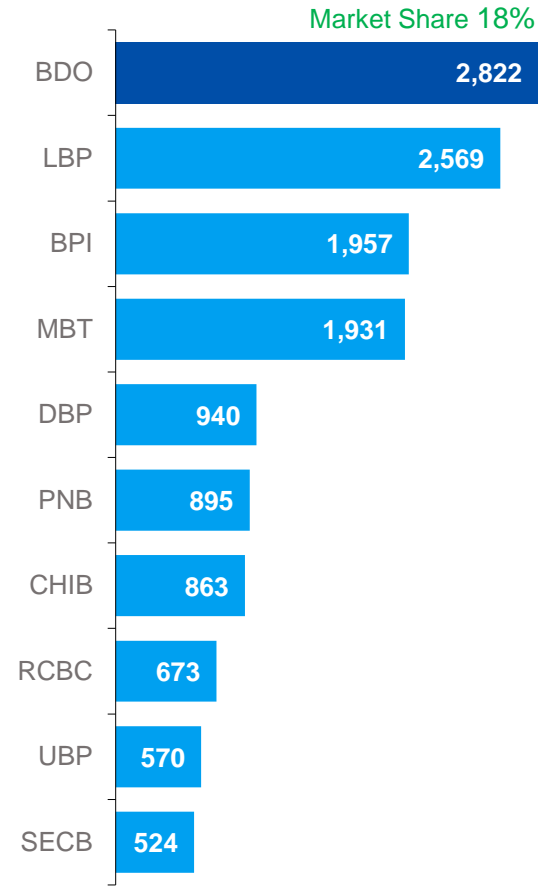
Total Assets
(PHP bn)



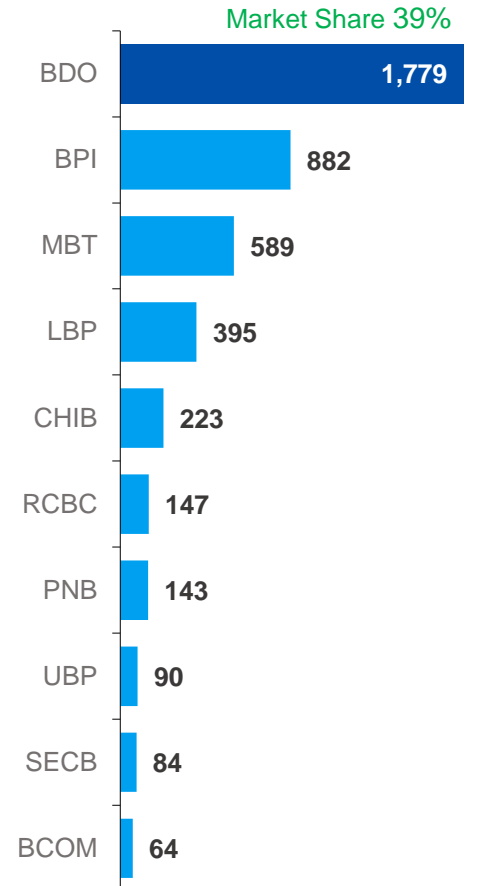
Gross Customer Loans
(PHP bn)



Customer Deposits
(PHP bn)



Assets Under Management
(PHP bn)



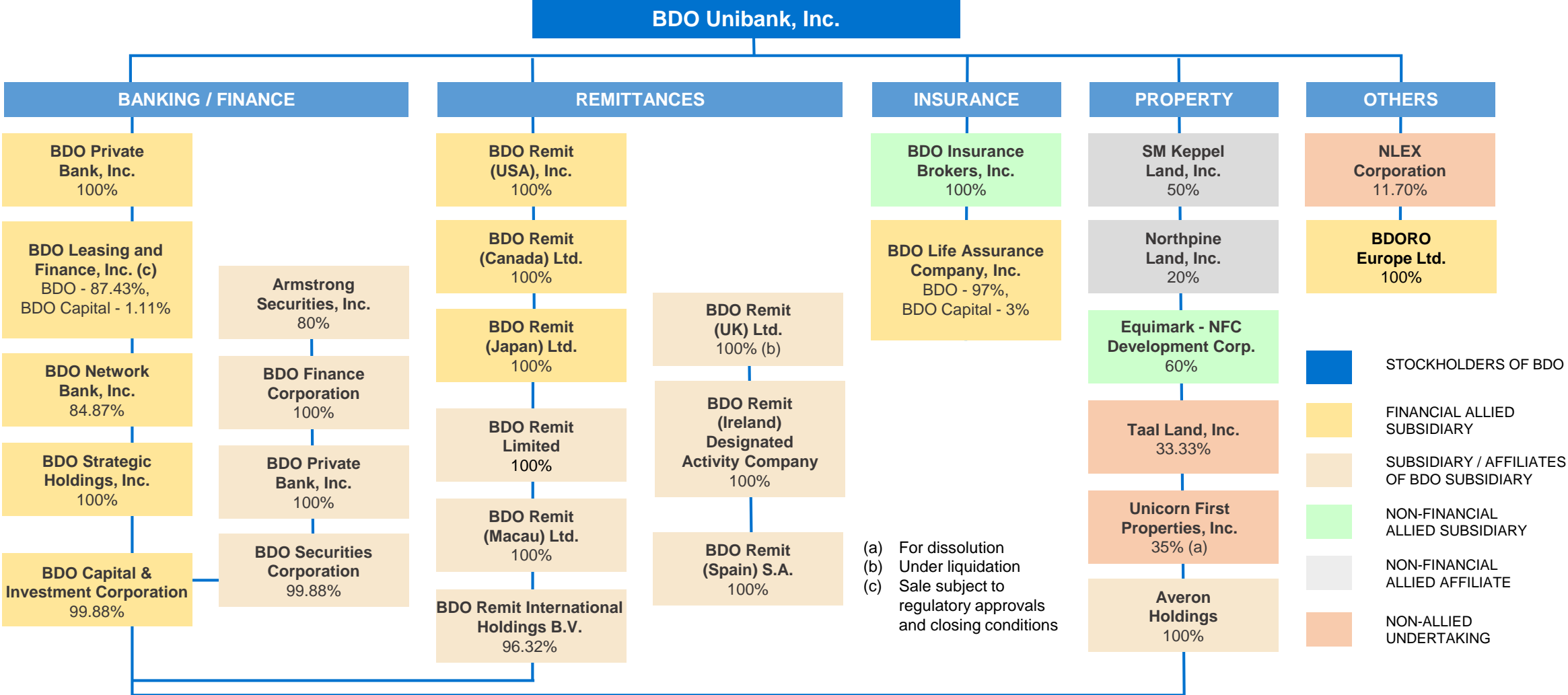
Notes:

Ranking and market share based on compilation of consolidated published statements of condition (SOC) of U/KBs as of 31 Dec 2021.

*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
	2-Sep-2021	26-Jan-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+
Support Rating		2
Support Rating Floor		BBB-
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)	
<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*	4,385,905,115
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 April 20, 2022

Presentation Outline

I. Overview

▶ II. Financial Highlights

III. Ownership, Board and Management

IV. Sustainability

V. Awards and Citations

2021 P&L

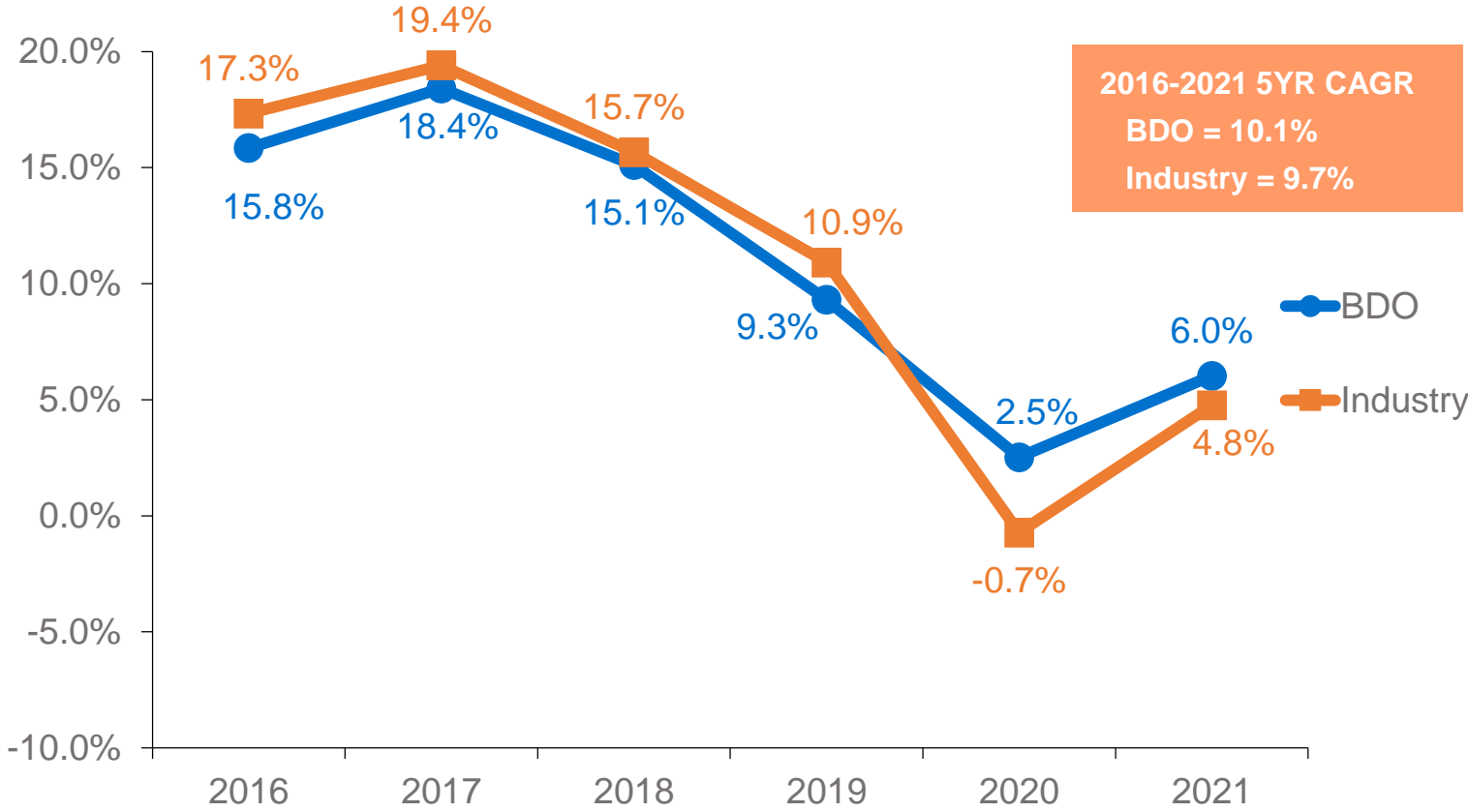
BDO Conso			
(PHP bn)	2021	2020	YoY%
Interest Income	144.9	157.0	-8%
Interest Expense	13.5	23.3	-42%
Net Interest Income	131.3	133.7	-2%
Non-interest Income	61.4	55.2	11%
Fee Income	34.8	28.6	22%
Insurance Premiums	18.1	15.0	21%
Trading & FX	3.8	7.3	-47%
Others	4.5	4.3	6%
Gross Operating Income	192.7	188.9	2%
Operating Expense	119.9	112.6	6%
Pre-Provision Operating Profit	72.8	76.3	-5%
Provisions	17.1	30.2	-44%
Net Income Before Tax	55.8	46.0	21%
Taxes	12.9	17.8	-27%
Net Income	42.8	28.2	51%
Return on Common Equity	10.5%	7.6%	

Balance Sheet

(PHP bn)	BDO Conso		
	2021	2020	YoY%
Resources			
Reserve Assets	551.9	532.1	4%
Investment Securities	616.3	508.8	21%
Gross Customer Loans	2,400.2	2,263.7	6%
Investment Properties	18.8	15.9	19%
Other Assets	36.6	54.4	-33%
Total Resources	3,623.7	3,374.9	7%
Liabilities			
Deposits	2,820.9	2,610.2	8%
CASA	2,404.8	2,124.4	13%
Bills Payable/Sub-Debt	204.4	209.7	-3%
Insurance Contract Liabilities	65.3	58.4	12%
Other Liabilities	108.5	103.5	5%
Total Liabilities	3,199.2	2,981.8	7%
Total Capital	424.5	393.0	8%
Total Liabilities & Capital	3,623.7	3,374.9	7%

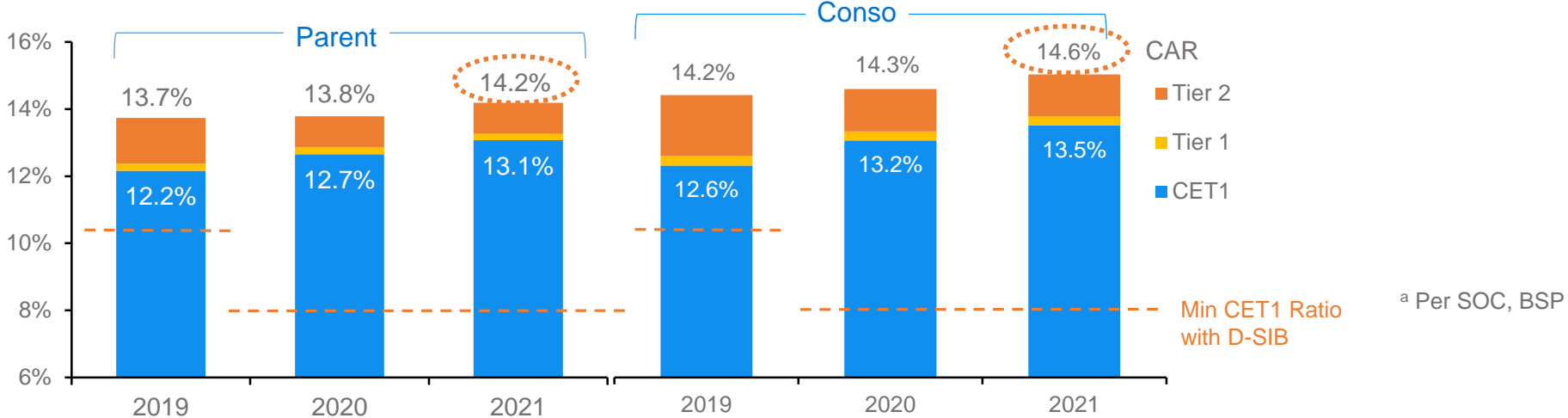
Loan Growth

BDO Loan Growth vs. Industry

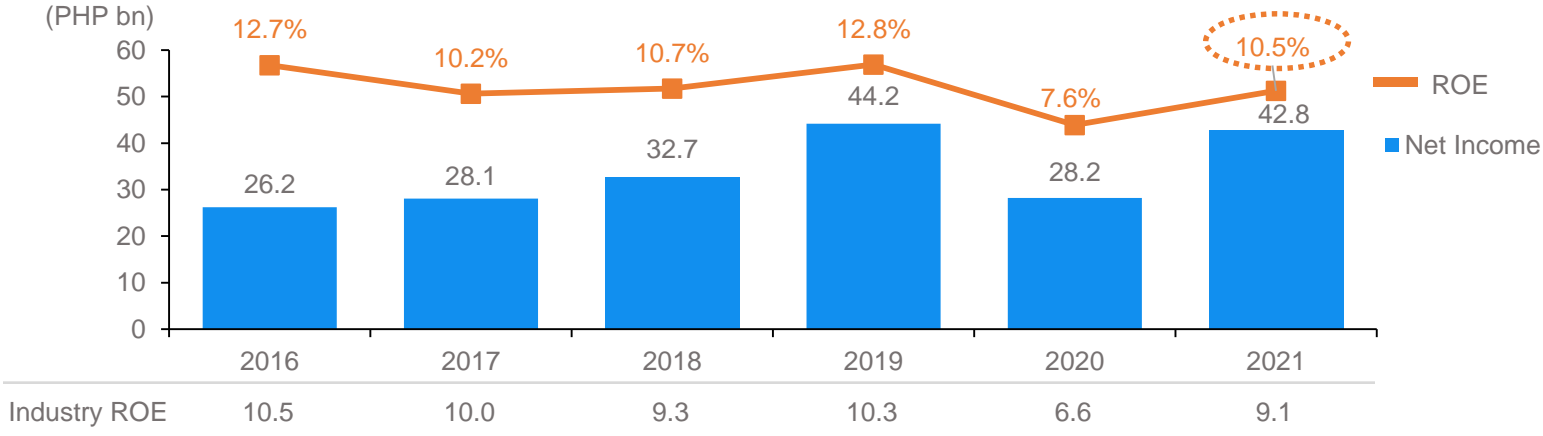


Capital and Profitability

Capital Adequacy Ratio^a



Net Income & ROE



Income Statement

(PHP bn)	2016	2017	2018*	2019*	2020	2021
Interest Income	82.0	99.8	129.0	160.6	157.0	144.9
Interest Expense	16.4	18.0	30.7	40.7	23.3	13.5
Net Interest Income	65.6	81.8	98.3	119.9	133.7	131.3
Non-interest Income	41.6	47.2	50.4	60.1	55.2	61.4
Fee Income	22.2	28.9	30.7	35.3	28.6	34.8
Insurance Premiums	8.1	9.9	11.8	14.8	15.0	18.1
Trading & FX	4.8	3.9	2.9	5.2	7.3	3.8
Others	6.5	4.5	5.0	4.9	4.3	4.5
Gross Operating Income	107.2	129.0	148.7	180.0	188.9	192.7
Operating Expenses	70.0	84.9	98.8	114.6	112.6	119.9
Pre-Provision Operating Profit	37.2	44.1	49.9	65.4	76.3	72.8
Provisions	3.8	6.5	6.3	6.2	30.2	17.1
Income bef. Pre-Acquisition	33.4	37.6	43.6	59.2	46.0	55.8
Pre-Acquisition Income	(0.4)	-	-	-	-	-
Taxes	6.8	9.5	11.0	15.0	17.8	12.9
Net Income	26.2	28.1	32.7	44.2	28.2	42.8

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)	2016	2017	2018	2019	2020	2021
Resources						
Reserve Assets	511.0	509.7	534.4	450.7	532.2	551.9
Investment Securities	269.0	332.9	385.2	435.9	508.8	616.3
Gross Customer Loans	1,482.0	1,754.9	2,020.1	2,208.1	2,263.7	2,400.2
Investment Properties	15.2	18.0	19.8	16.9	15.9	18.8
Other Assets	47.8	52.5	62.8	77.3	54.4	36.6
Total Resources	2,325.0	2,668.1	3,022.2	3,188.9	3,374.9	3,623.7
Liabilities						
Deposits	1,905.2	2,121.0	2,420.0	2,485.2	2,610.2	2,820.9
Bills Payable/Sub-debt	110.6	140.5	153.7	177.6	209.7	204.4
Insurance Contract Liab.	20.6	26.0	28.5	42.5	58.4	65.3
Other Liabilities	71.1	82.3	92.0	113.0	103.6	108.5
Total Liabilities	2,107.4	2,369.8	2,694.1	2,818.3	2,981.9	3,199.2
Total Capital	217.6	298.3	328.1	370.6	393.0	424.5
Total Liabilities & Capital	2,325.0	2,668.1	3,022.2	3,188.9	3,374.9	3,623.7

Financial Performance Indicators

	2016	2017	2018	2019	2020	2021
Profitability						
Return on Ave. Common Equity	12.7%	10.2%	10.7%	12.8%	7.6%	10.5%
Return on Average Assets	1.2%	1.1%	1.1%	1.4%	0.9%	1.2%
Margins and Liquidity						
Net Interest Margin (NIM)	3.2%	3.5%	3.6%	4.2%	4.4%	4.1%
Loan to Deposit Ratio	77.8%	82.7%	83.5%	88.8%	86.7%	85.1%
Liquid Assets to Total Assets	33.5%	31.6%	30.4%	27.8%	30.8%	32.2%
Liquidity Coverage Ratio (LCR)				108.4%	127.1%	145.4%
Cost Efficiency						
Cost to Income Ratio	65.3%	65.8%	66.4%	63.7%	59.6%	62.2%
Cost to Assets Ratio	3.2%	3.4%	3.5%	3.7%	3.4%	3.4%
Asset Quality						
NPL Ratio	1.15%	1.09% ^a	0.96% ^a	1.13% ^a	2.65% ^a	2.80% ^a
NPL Cover	144.6%	149.6%	188.7% ^b	168.5% ^b	109.5% ^b	111.2% ^b
Capital and Leverage^c						
				<i>Basel III</i>		
CET1	10.6%	12.9%	12.1%	12.6%	13.2%	13.5%
Tier 1 Ratio	10.9%	13.1%	12.3%	12.8%	13.4%	13.7%
Capital Adequacy Ratio (CAR)	12.3%	14.5%	13.7%	14.2%	14.3%	14.6%
Basel III Leverage Ratio (BLR)				10.0%	10.2%	10.3%

^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 Dec 2021

Name	Nationality	Shareholdings	Percentage of Ownership
SM Investments Corp.	Filipino	1,750,930,649	39.93%
PCD Nominee	Foreign	1,099,584,793	25.07%
PCD Nominee	Filipino	1,038,227,420	23.67%
Multi-Realty Development Corporation	Filipino	282,890,230	6.45%
SM Prime Holdings	Filipino	90,024,395	2.05%
Sub-Total, Top Shareholders			97.18%
Total Outstanding Shares*		4,385,519,015	100.00%

Source: BDO Top 100 Shareholders, SMIC, PCD

*Number of shares outstanding subsequently increased to 4,385,908,115 as of April 20, 2022 due to the purchase of additional common shares by the Bank's eligible senior officers pursuant to the Banks 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 5 out of the 11-member Board

Experienced Bankers

8 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

Legal Expert

1 director is a senior partner in one of the most prestigious law firms in the Philippines

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.



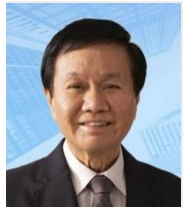
JONES M. CASTRO, JR.
DIRECTOR

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



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



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



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



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



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



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.



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



JOSE F. BUENAVENTURA
INDEPENDENT DIRECTOR

- First appointed to the Board in 2013
- Senior Partner of Romulo Mabanta Buenaventura Sayoc & De Los Angeles Law Offices since 1976
- Master of Laws from Georgetown University Law Center

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



WALTER C. WASSMER

Head of Business Lending

- With BDO since 1997
- Over 33 years of banking experience



DALMACIO D. MARTIN

Head of Treasury

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



ROLANDO C. TANCHANCO

Head of Consumer Banking

- With BDO since 2004
- Over 28 years banking experience



JESUS ANTONIO S. ITCHON

President of BDO Network Bank, Inc.

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



JAIME C. YU

Head of Branch Banking

- With BDO since 1997
- Over 37 years of 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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2020 Sustainability Report

BDO Sustainability Philosophy

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

Third Sustainability Report outlining the Bank's ESG performance



Access the [2020 BDO Sustainability Report](http://www.bdo.com.ph) at www.bdo.com.ph.

Translating Goals Into Actions

United Nations Sustainable Development Goals

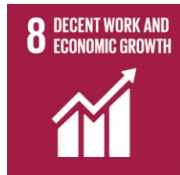


Product Sustainability



Kabuhayan Loan

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

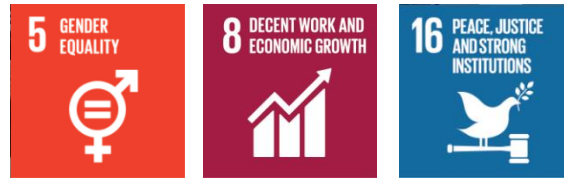


Sustainability Contribution to National Economic Goals



Translating Goals Into Actions

United Nations Sustainable Development Goals



Human Capital Sustainability



Disaster Response Sustainability



Governance-Based Sustainability

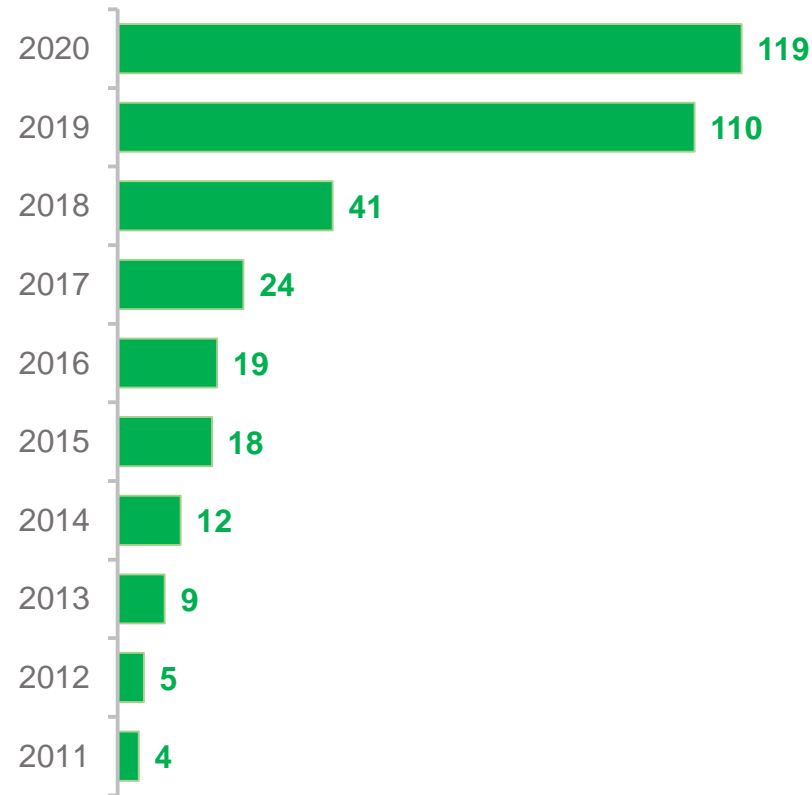


Translating Goals Into Actions

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

BDO Sustainable Energy Finance

(Php bn)



2,184 MW

Total installed renewable energy capacity in megawatts



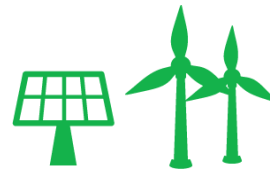
4,170,744

Tonnes Carbon dioxide avoided per year



68,953,558

Equivalent tree seedlings grown over 10 years



PHP400.9 bn

Total sustainable finance projects funded to date



885,381


Equivalent passenger vehicles taken off roads yearly



50

Renewable Energy projects funded to date

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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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