

Equity

Company Description

BDO Unibank Inc provides banking services. The Bank offers saving accounts, investment, loans, credit and debit cards, remittance, insurance, and trade financing services. BDO Unibank serves customers in Philippines.

Company Summary

Name	BDO UNIBANK INC	BICS Sector	Financials
Country	PH	BICS Industry	Banking
Last Price	116.9	Financial Year End	12/31/2026
Currency	PHP	Next Reporting Date	07/28/2026
Reporting Currency	PHP	# Analyst Ratings	23
Market Cap (m)	623,653.8286	# Analyst BUY Ratings	21
Div Yield	3.9778	CEO	Nestor V Tan
Next Ex Div Date	06/16/2026	CEO Tenure (yr)	11.3333
Last Ex Div Date	03/12/2026	Net Debt/EBITDA	N.A.

ESG

Third Party Raters	Company Metrics	
MSCI Rating	BBB	
MSCI Latest Update	03/23/2026	
Sustainalytics Risk Score	18.7417	
Sustainalytics Risk Cat.	Low	
Sustainalytics Controversy Level	1	
S&P Global ESG Rank	72	
	GHG (scope 1+2) per Rev	6.072
	GHG (scope 1+2) per EVIC	2.247

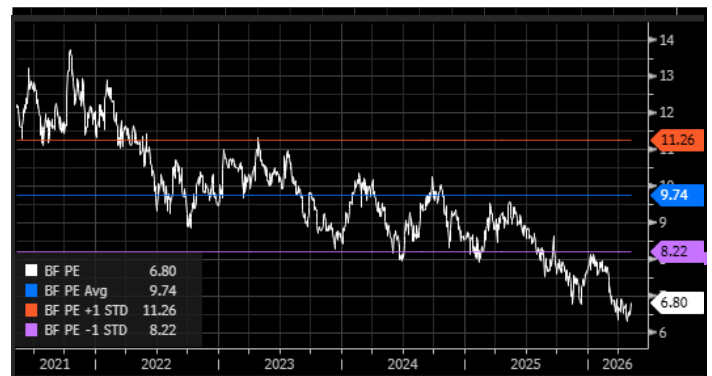
Key Financial Metrics

Period	5 Yr CAGR/ Avg.	2023 (A)	2024 (A)	2025 (A)	2026 (E)	2027 (E)
Revenue	9.8	270,404	257,489	280,175	313,300	344,429
Rev_Growth	--	22.5	-4.8	8.8	11.8	9.9
Net_Income	11.5	172,387	186,596	203,101	224,452	245,025
Net_Income_Growth	--	15.5	8.2	8.8	10.5	9.2
Efficiency	49.7	48	49.6	51.6	49.7	49.7
ROA	1.66	1.72	1.75	1.69	1.57	1.56
ROE	14.21	15.16	15.14	14.42	13.14	13.18
CET1_Tier1	14.06	14	14.3	13.9	14.03	14.09
Loan_to_Deposit	87.13	79.9	85	87.13	90.31	93.31
NPL	1.77	1.85	1.83	1.67	1.73	1.76
EPS	19.7	13.73	15.29	16.28	16.58	18.36

Last Price vs. Index



BF PE +/-1 STD



Peers & Valuation

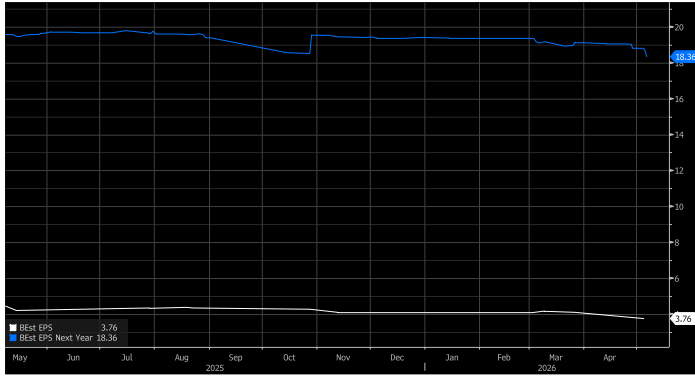
ID	Name	Market Cap	Sales_5 Y_CAGR	EPS_5Y_CAGR	PE	Fwd_PE
BDO PM Equity	BDO Unibank Inc East	623,654	12.3	25.4	6.2	7
EW PM Equity	West Banking Corp	29,250	9.9	7.2	3.2	3
MBT PM Equity	Metropolitan Bank & Trust Co Philippine	292,332	10.2	29.1	5.8	5.5
PNB PM Equity	National Bank	87,731	7.8	57.5	3.7	3.8
SECB PM Equity	Security Bank Corp	48,641	9.2	9.4	3.9	3.6

Top Holders

Holder Name	Own % of Class	Shares	Market Value	% Change	Cost Basis (Avg.)	Filing Date	Holder Country
SM INVESTMENTS CORP	40.60	2.17B	4.20B		0.61	12/31/2025	Philippines
REALTY DEV CORP	7.03	375.24M	726.88M	6.29	1.20	12/31/2025	Philippines
SYBASE EQUITY INVS CORP	5.43	289.64M	561.06M		0.71	12/31/2025	Philippines

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Earnings Revisions



Holder Name	Own % of Class	Shares	Market Value	% Change	Cost Basis (Avg.)	Filing Date	Holder Country
SM PRIME HOLDIN GS INC VANGU	2.04	109.02M	211.19M		1.07	12/31/2025	Philippines
ARD GROUP INC	1.94	103.56M	200.60M	2.27	1.48	05/06/2026	United States
BLACKROCK Norges Bank Government Pension Fund Global T	1.85	98.81M	191.40M	2.46	1.65	05/07/2026	United States
ROWE ASSOCIATES Tan Nestor V	0.80	42.60M	82.53M	39.68	2.35	12/31/2025	Norway
FRANKLIN RESOURCES	0.52	27.64M	53.55M	-22.95	1.60	05/08/2026	United States
FRANKLIN RESOURCES	0.51	27.45M	53.18M		1.63	12/31/2025	
FRANKLIN RESOURCES	0.50	26.79M	51.90M	5.99	1.99	05/07/2026	United States

Other

Credit

Ratings	
BB Default Risk	IG8
Moody's LT Rating	N.A.
S&P LT Rating	NR
Fitch LT Rating	04/21/2016

Outlooks	
Moody's Outlook	STABLE
S&P Outlook	N.A.
Fitch Outlook	STABLE

ESG

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