



March 2022

Philippine Commercial Banking System Highlights as of the 4th Quarter 2021

Based on Consolidated Statements of Condition Published by U/KBs

We find ways[®]

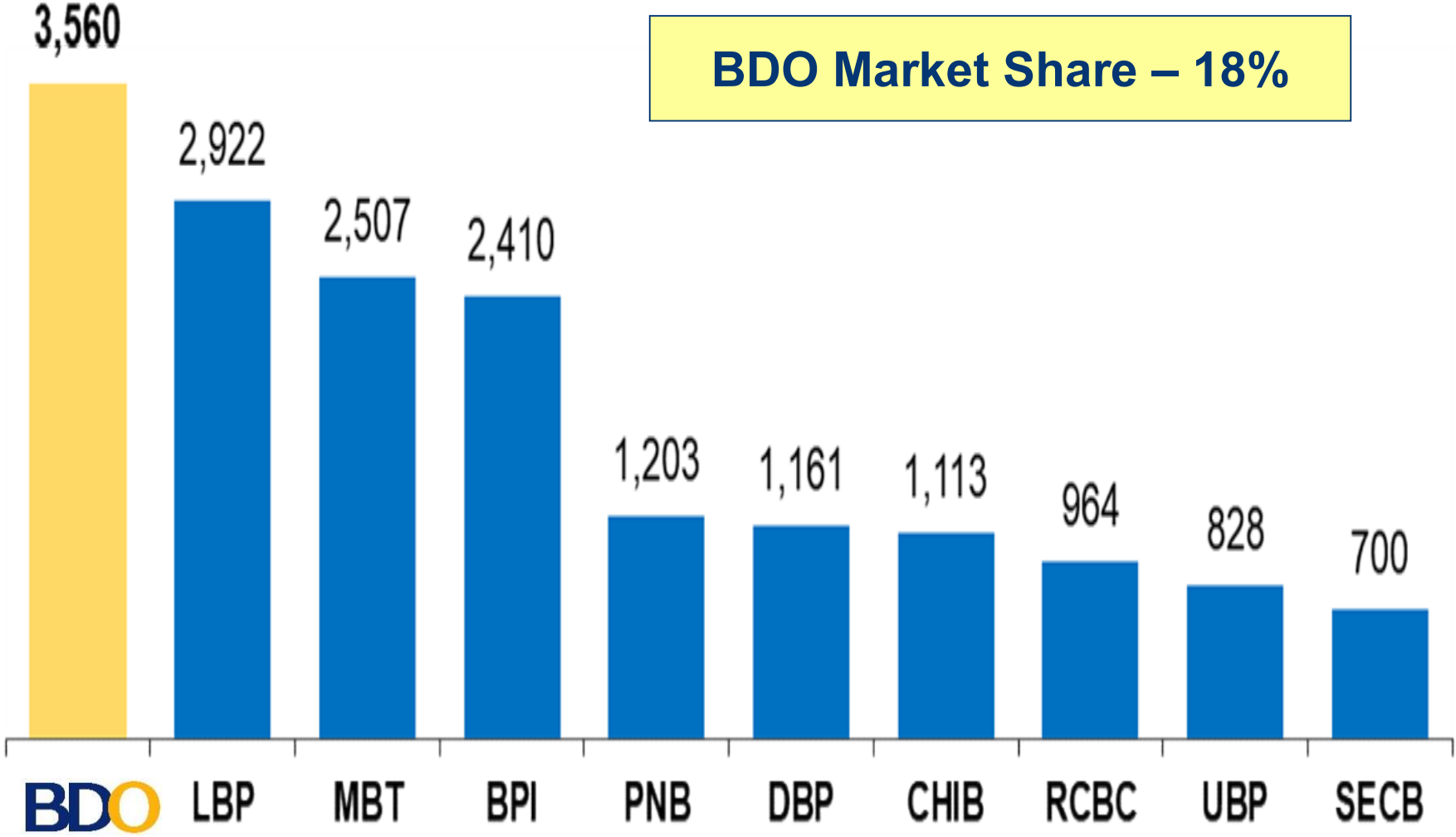
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I. Industry Rankings

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Assets

- Consolidated; in Php billions -



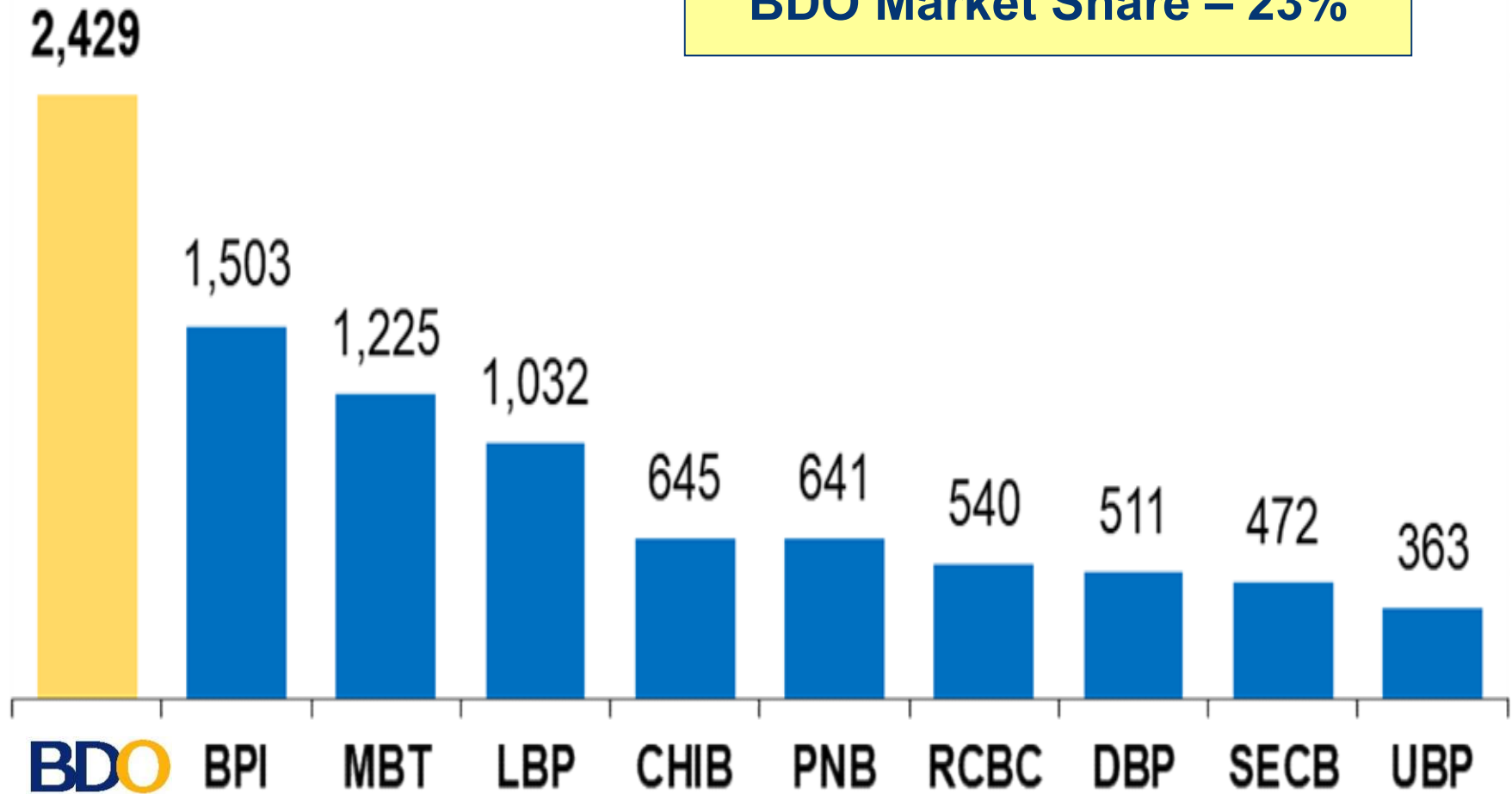
BDO Market Share – 18%

YoY Growth	BDO	LBP	MBT	BPI	PNB	DBP	CHIB	RCBC	UBP	SECB
	7%	24%	2%	9%	-2%	11%	7%	25%	7%	7%

Loans and Receivables – net*

- Consolidated; in Php billions -

BDO Market Share – 23%

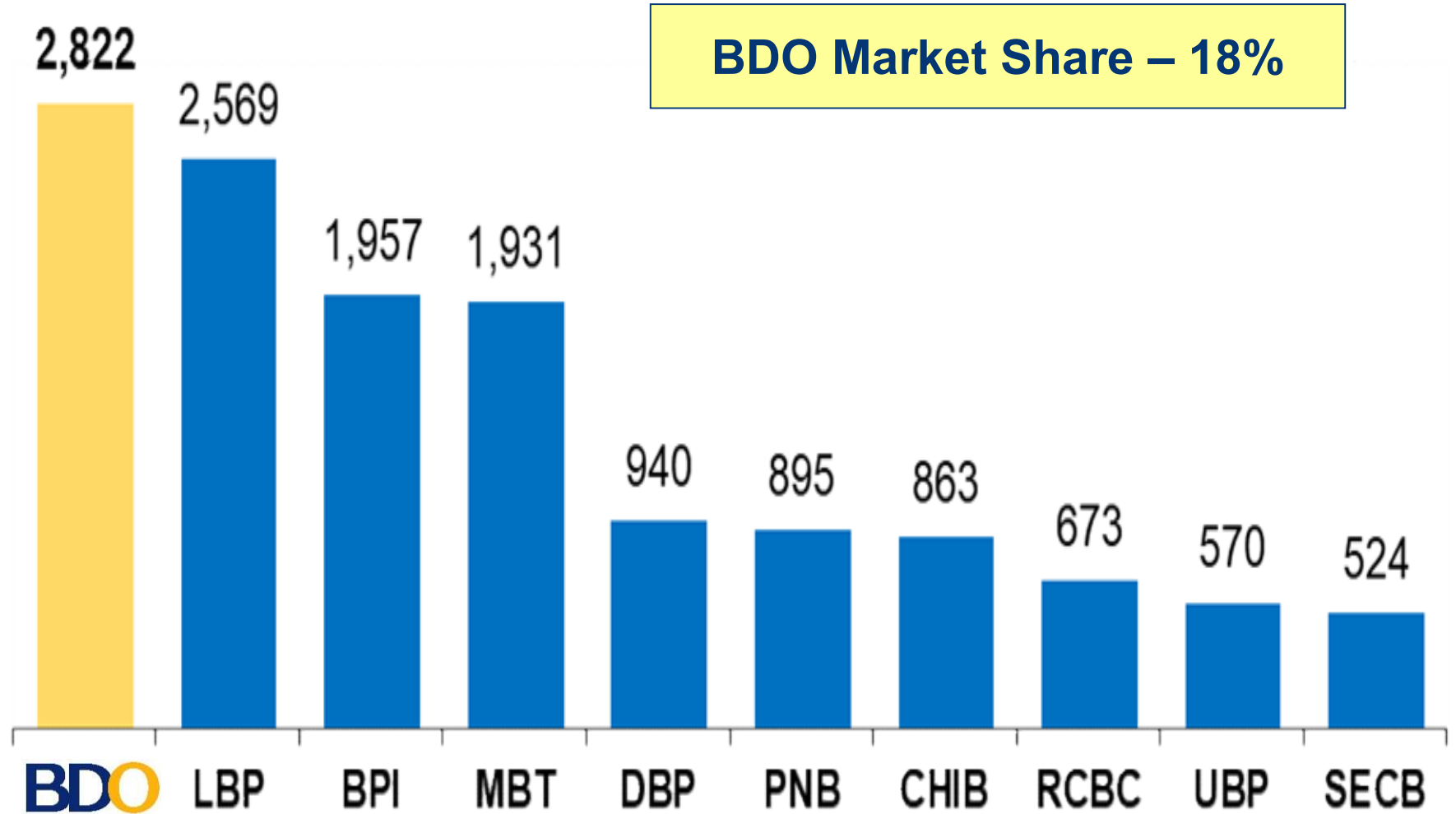


YoY Growth	BDO	BPI	MBT	LBP	CHIB	PNB	RCBC	DBP	SECB	UBP
	7%	5%	-2%	24%	12%	-1%	9%	13%	4%	11%

* Consists of Loans to BSP, Interbank Loans Receivable, Loans and Receivables-Others, and Loans and Receivables arising from RA/CA/PR/SLB

Deposits

- Consolidated; in Php billions -



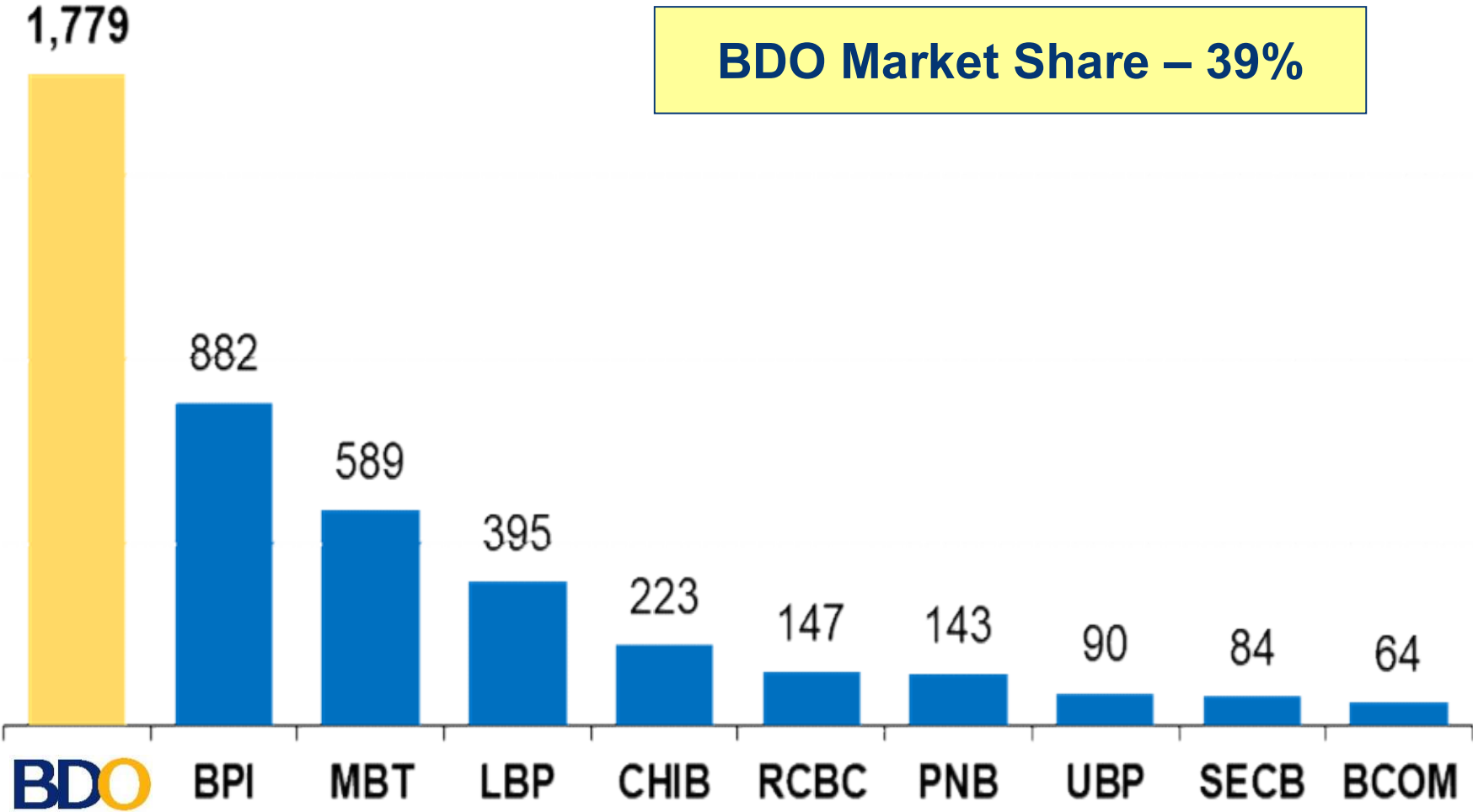
YoY
Growth

8% 23% 14% 7% 15% 0% 3% 26% 8% 19%

Assets Under Management

- Consolidated; in Php billions -

BDO Market Share – 39%



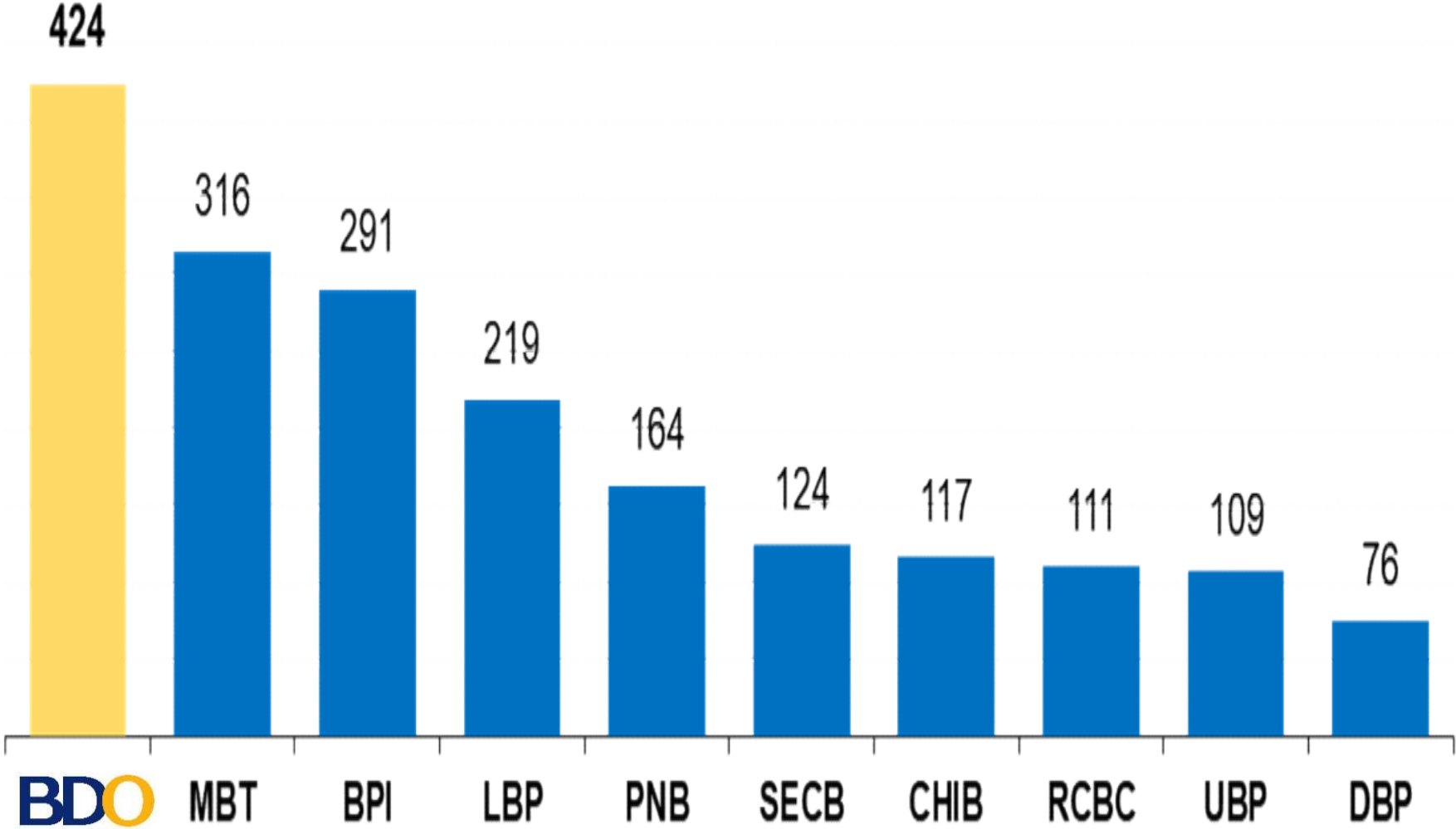
YoY Growth

9% 3% 4% 13% 6% 26% -7% 21% 8% 63%

Note:
 Market share based on industry AUM from the consolidated published statements of condition (SOC) of U/KBs
 BPI's consolidated SOC includes BPI Asset Mgt & Trust Corporation

Total Capital Accounts

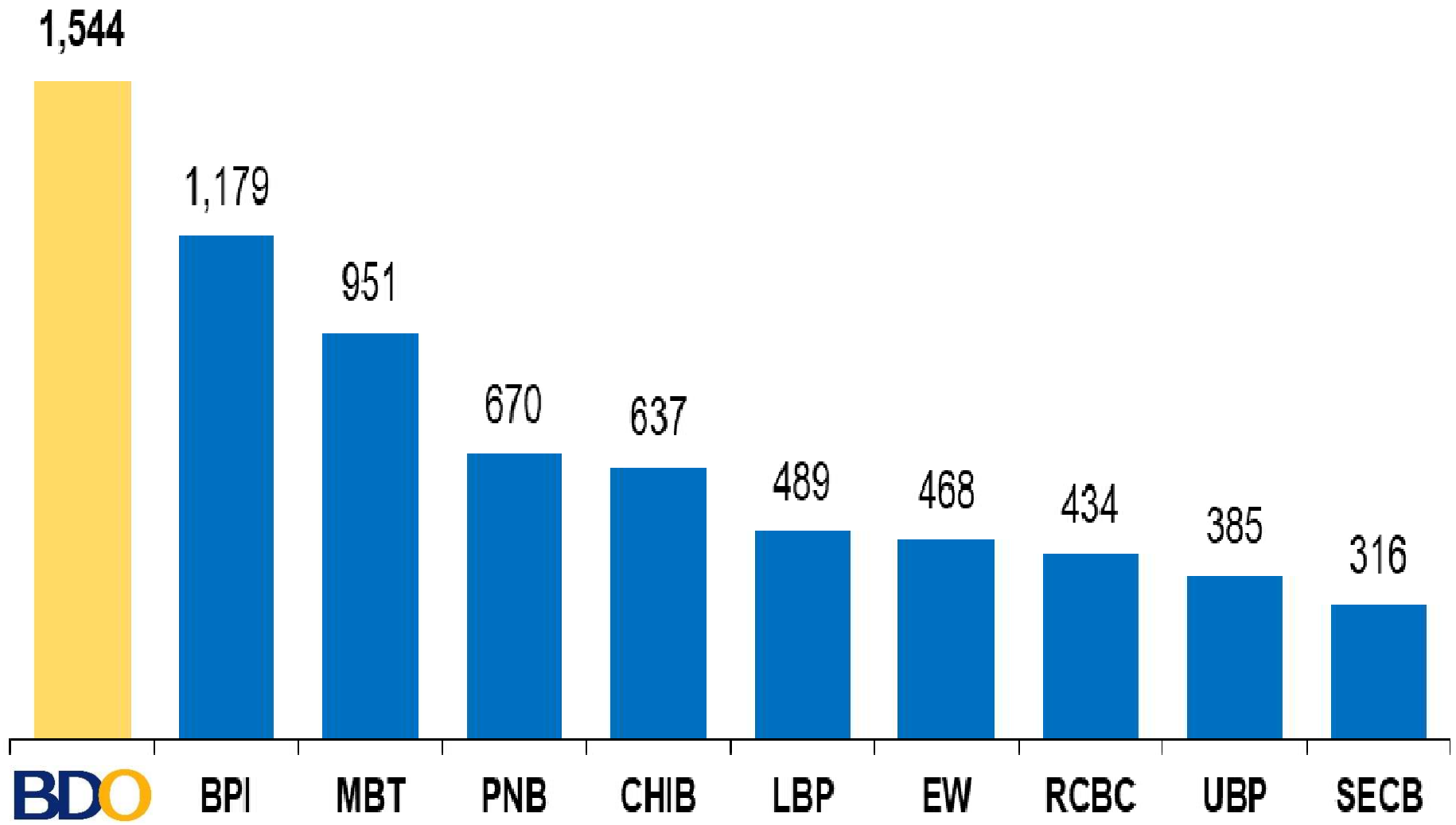
- Consolidated; in Php billions -



YoY Growth	BDO	MBT	BPI	LBP	PNB	SECB	CHIB	RCBC	UBP	DBP
	8%	-2%	5%	29%	7%	1%	13%	9%	8%	18%

Operating Branch and Office Network*

- Consolidated -

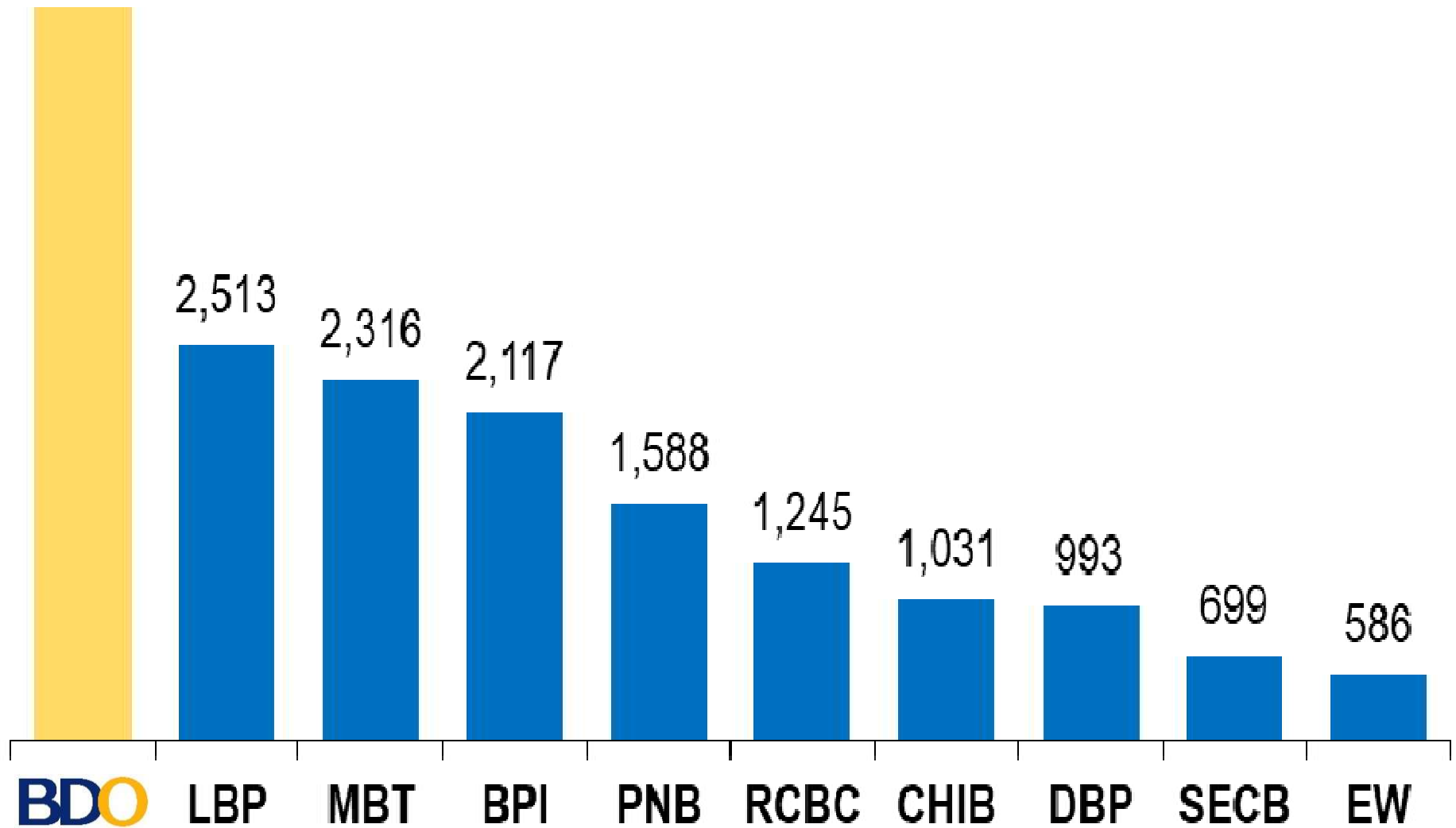


• Includes branch lites, extension offices and overseas branches

ATMs*

- Consolidated -

4,484



• ATMs only, does not include Cash Accept Machines(CAMs) and Self-Service Teller Machines (STMs)

List of Banks

Symbol Used	Full Name
BDO	BDO Unibank, Inc.
BPI	Bank of the Philippine Islands
BCOM	Bank of Commerce
CHIB	China Banking Corporation
DBP	Development Bank of the Philippines
EW	East West Banking Corporation
LBP	Land Bank of the Philippines
MBT	Metropolitan Bank and Trust Company
PNB	Philippine National Bank
RCBC	Rizal Commercial Banking Corporation
SECB	Security Bank Corporation
UBP	Union Bank of the Philippines

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BDO Capital Adequacy Ratios

Dec-21	Parent		Consolidated	
	CET1	Total CAR	CET1	Total CAR
BDO	13.07%	14.19%	13.52%	14.63%
BSP Minimum*	8.00%	12.00%	8.00%	12.00%
BDO Buffer	5.07%	2.19%	5.52%	2.63%

Note:

- Minimum requisite inclusive of Capital Conservation Buffer. Higher Loss Absorbency requirement for Domestic Systemically Important Banks will add from 1% to 3%.

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