

Industry Ranking Presentation

Philippine Commercial Banking System Highlights as of the 4th Quarter 2023

Based on Consolidated Statements of Condition Published by U/KBs

March 2024

Presentation Outline

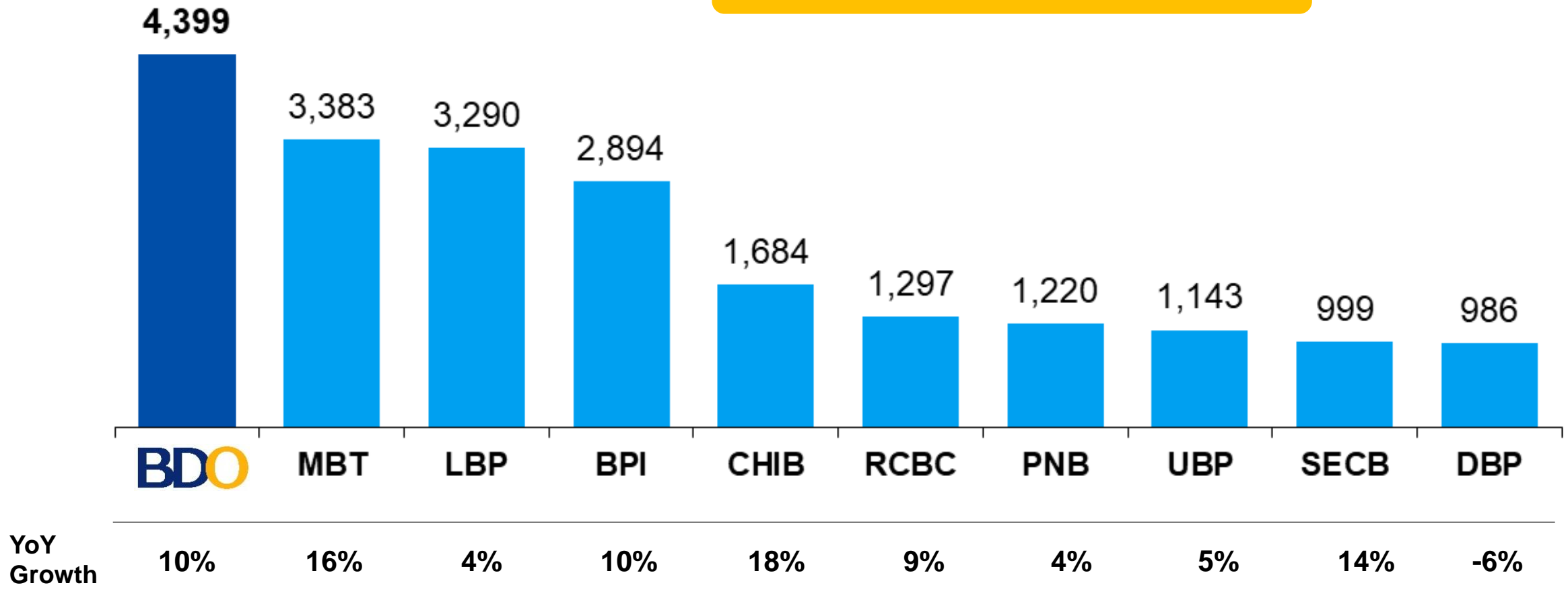
- ▶ I. Industry Rankings

- II. BDO Capital Adequacy Ratios

Assets

Consolidated; in Php billions

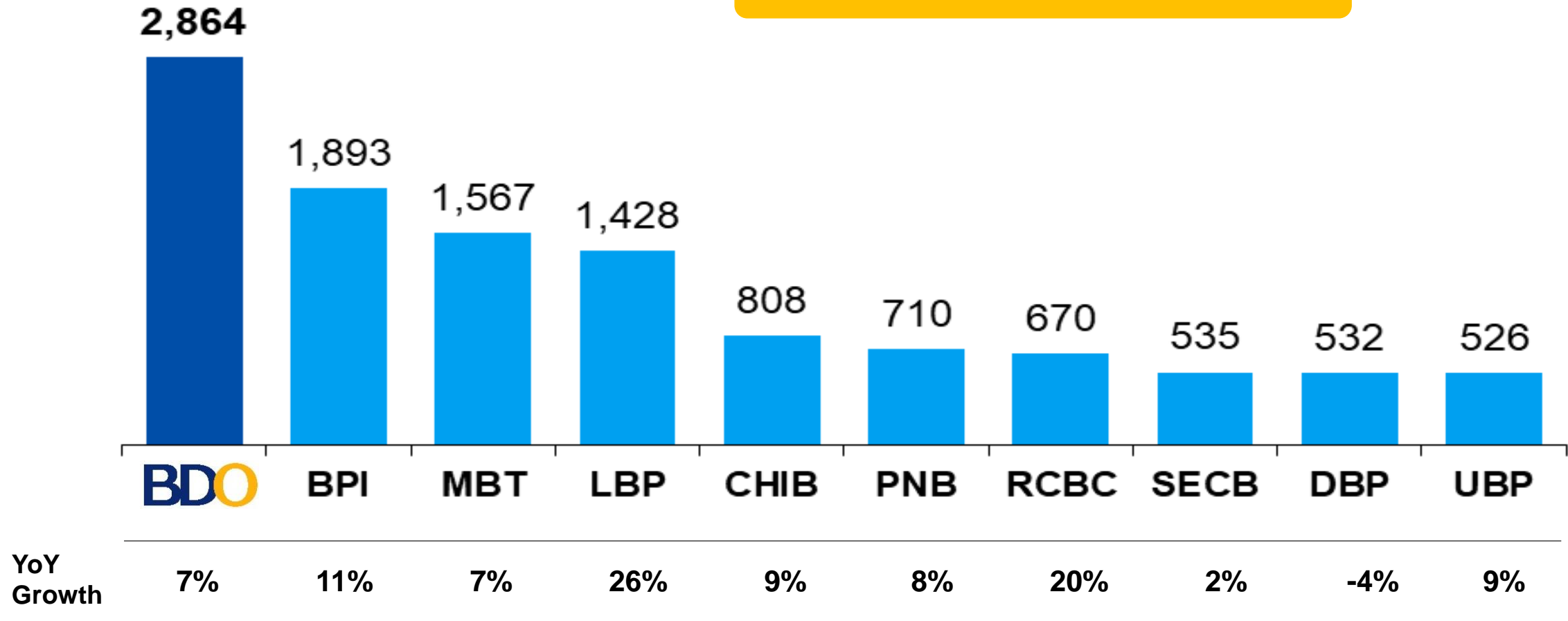
BDO Market Share – 18%



Loans and Receivables – net*

Consolidated; in Php billions

BDO Market Share – 22%

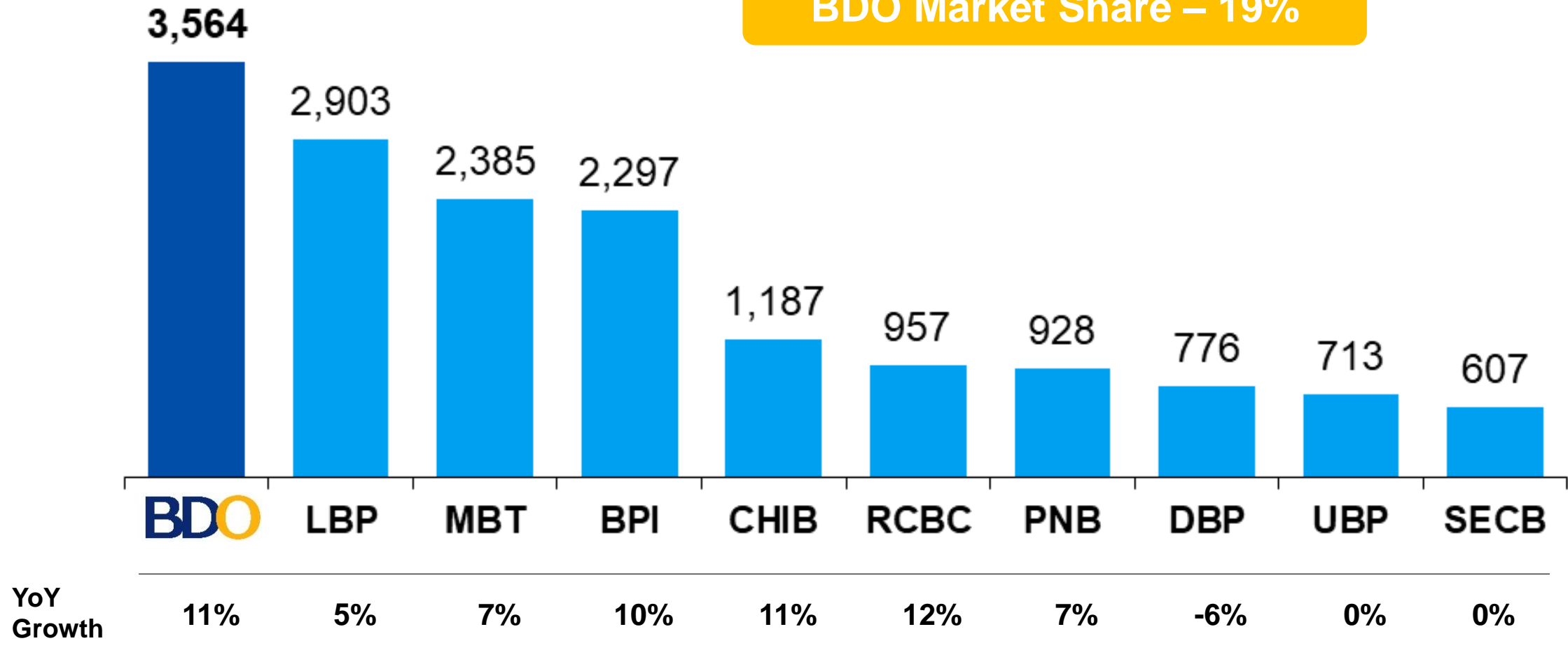


* Consists of Loans to BSP, Interbank Loans Receivable, Loans and Receivables-Others, and Loans and Receivables arising from RA/CA/PR/SLB

Deposits

Consolidated; in Php billions

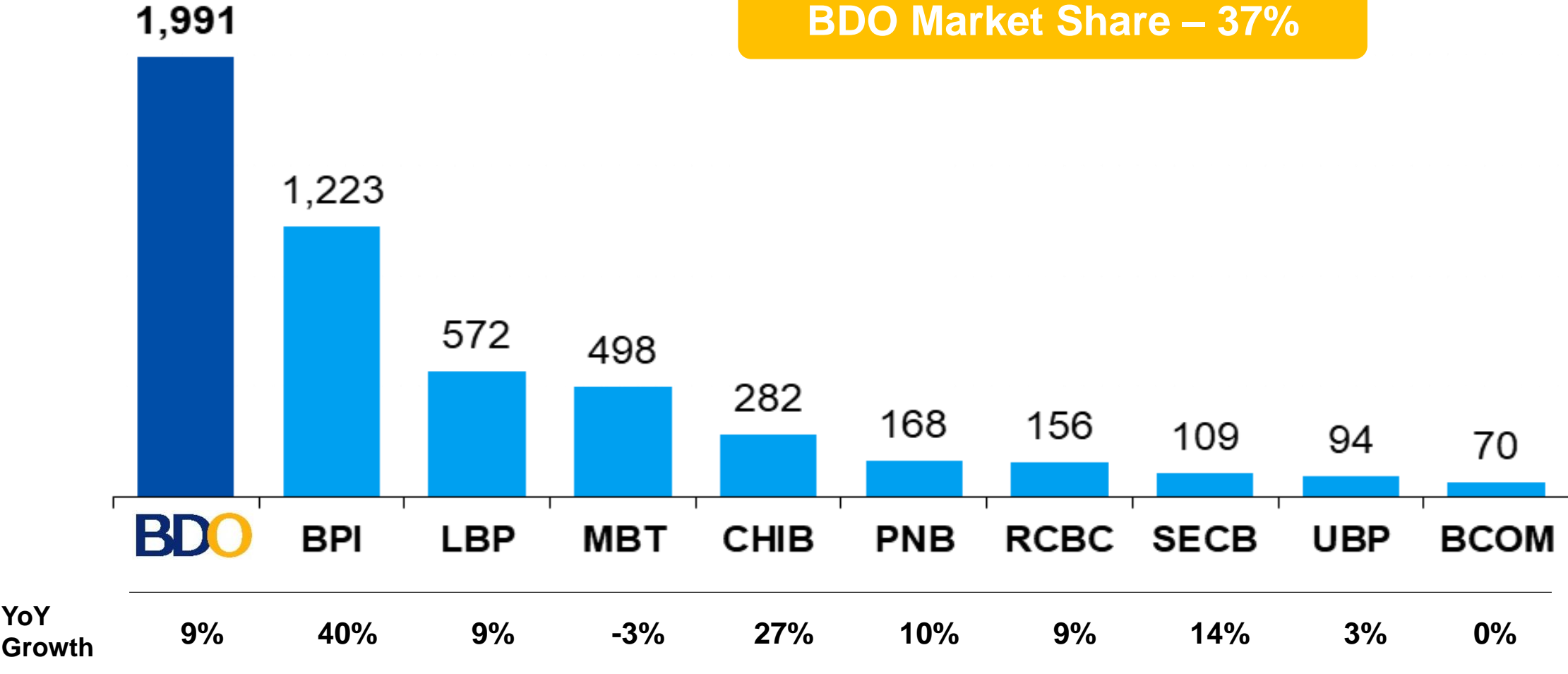
BDO Market Share – 19%



Assets Under Management

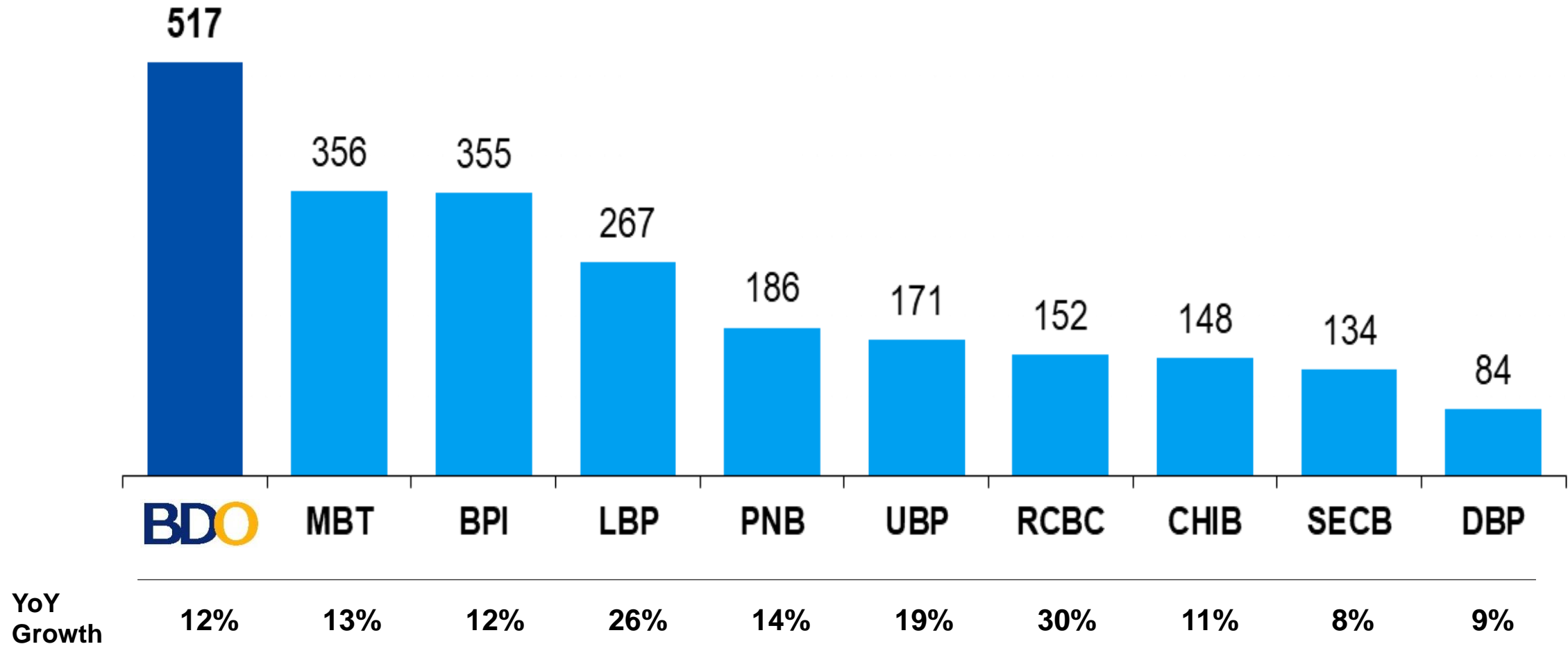
Consolidated; in Php billions

BDO Market Share – 37%



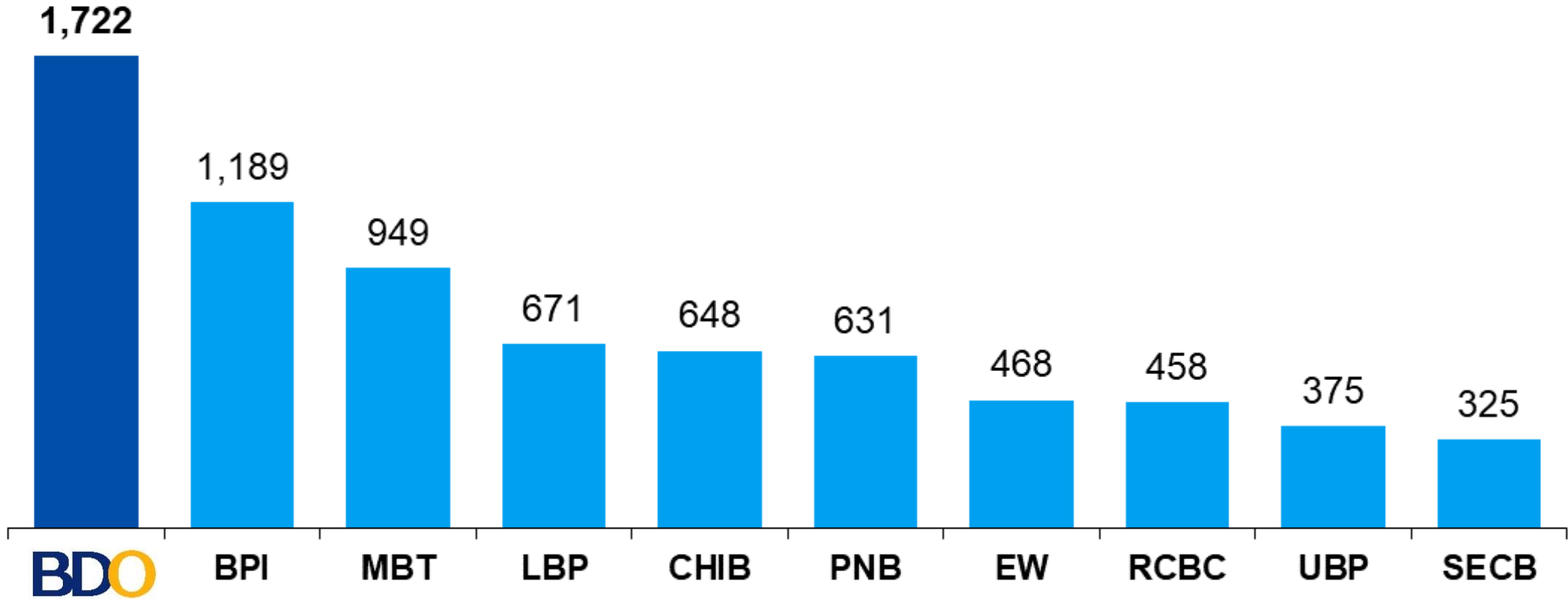
Total Capital Accounts

Consolidated; in Php billions



Operating Branch and Office Network*

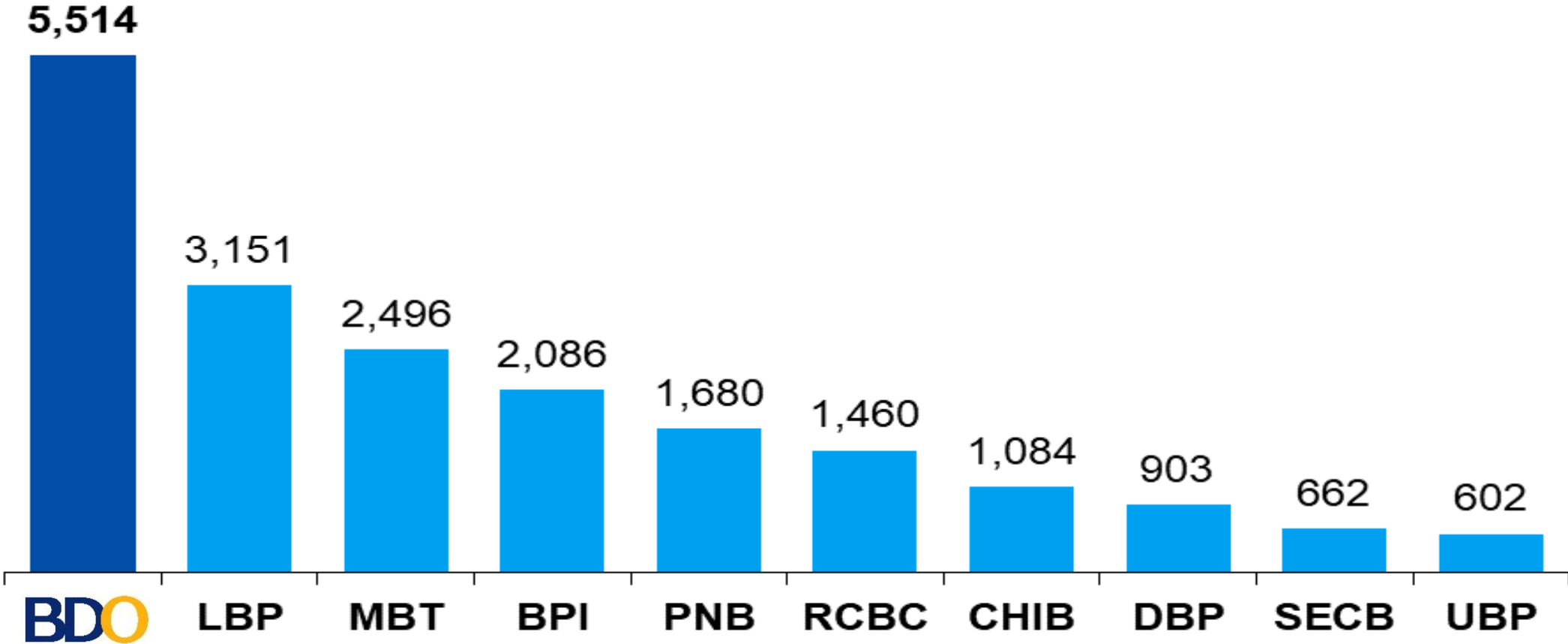
Consolidated



*Includes branch lites, extension offices and overseas branches

ATMs*

Consolidated



*ATM count includes Cash Accept Machines (CAMs), Cash Deposit Machines (CDMs), Universal Machines (UMs) 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-23	Parent		Consolidated	
	CET1	Total CAR	CET1	Total CAR
BDO	13.26%	14.42%	13.75%	14.91%
Regulatory Minimum	10.38%	10.00%	10.38%	10.00%
BDO Buffer	2.89%	4.42%	3.38%	4.91%

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