

Industry Ranking Presentation

# Philippine Commercial Banking System Highlights as of the 4th Quarter 2024

Based on BSP Published Consolidated Balance Sheets by U/KBs

March 2025

# Presentation Outline

- ▶ I. Industry Rankings

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- II. BDO Capital Adequacy Ratios

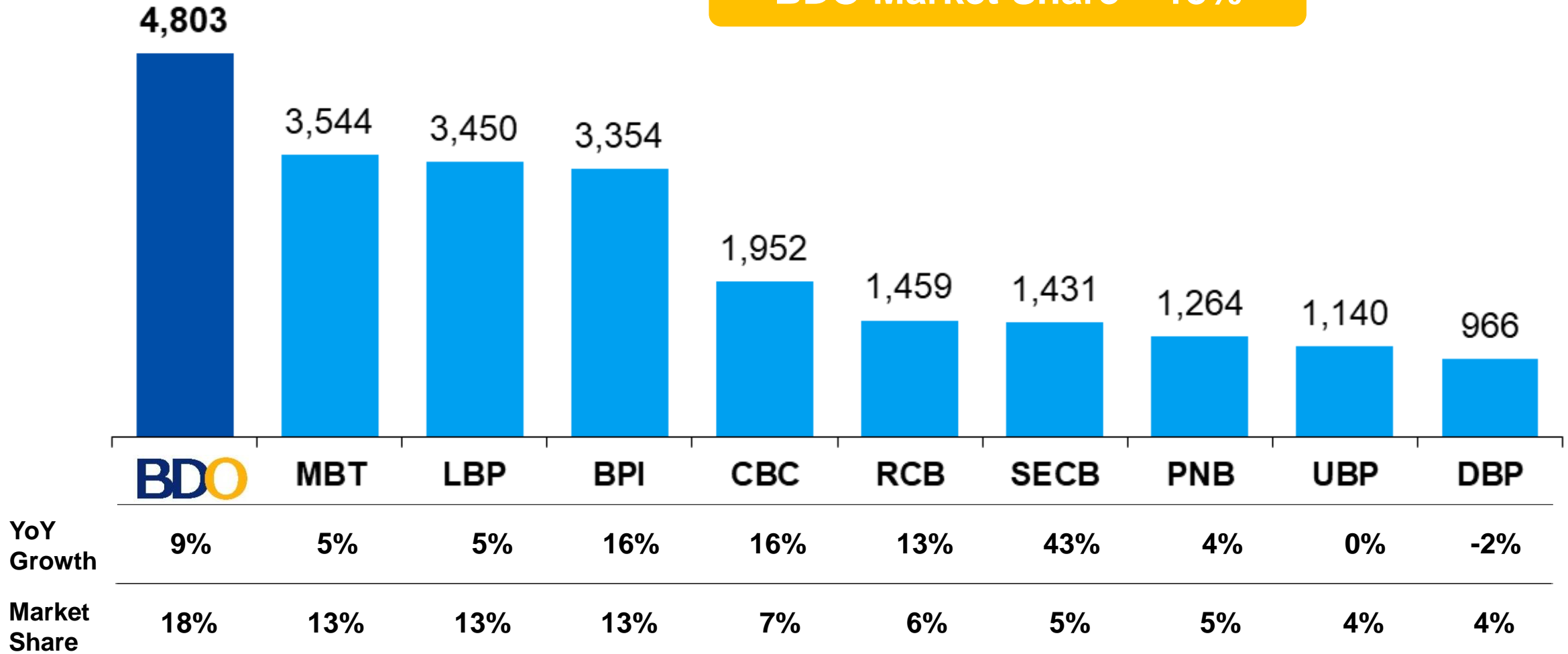
# List of Banks

Symbol Used	Full Name
BDO	BDO Unibank, Inc.
BPI	Bank of the Philippine Islands
BCOM	Bank of Commerce
CBC	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
RCB	Rizal Commercial Banking Corporation
SECB	Security Bank Corporation
UBP	Union Bank of the Philippines

# Assets

Consolidated; in Php billions

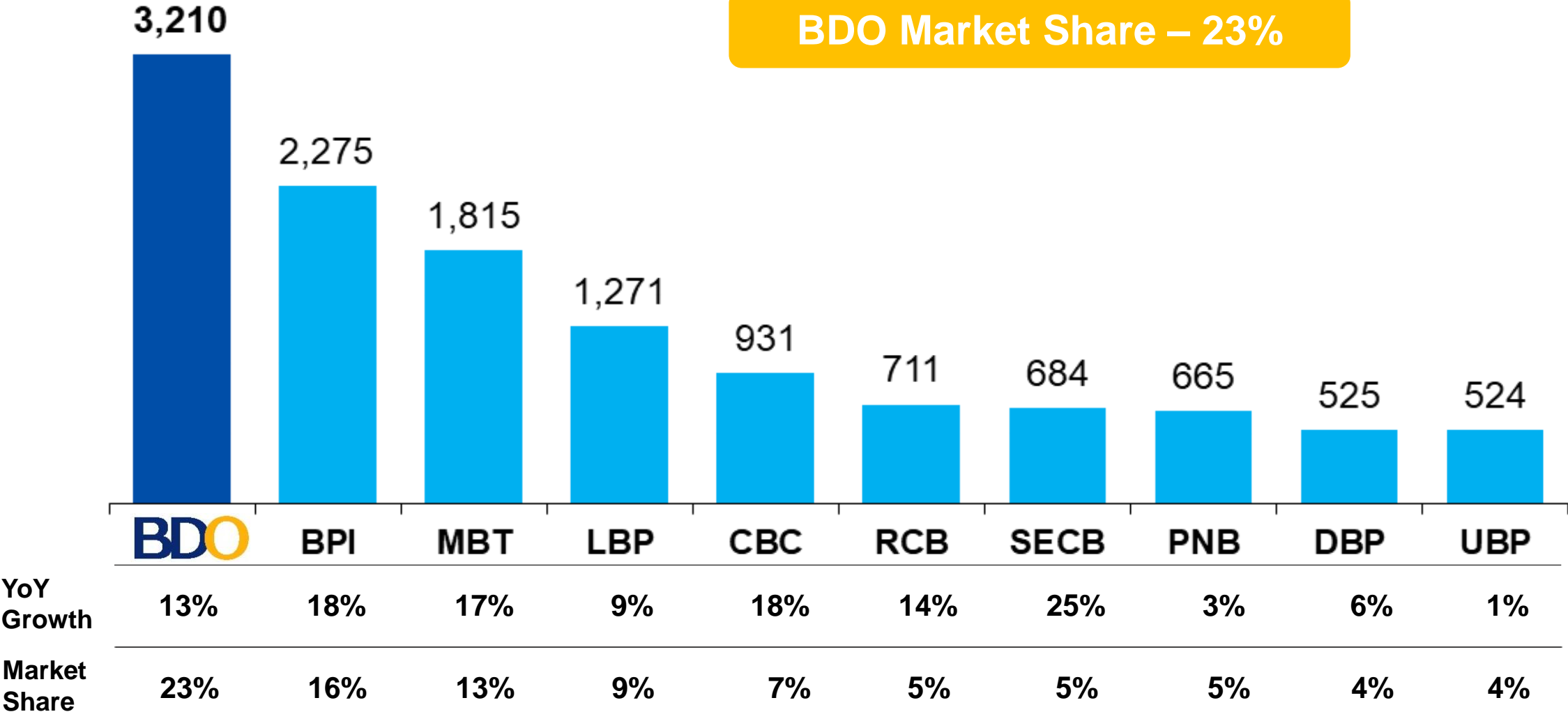
**BDO Market Share – 18%**



# Gross Customer Loans\*

Consolidated; in Php billions

**BDO Market Share – 23%**



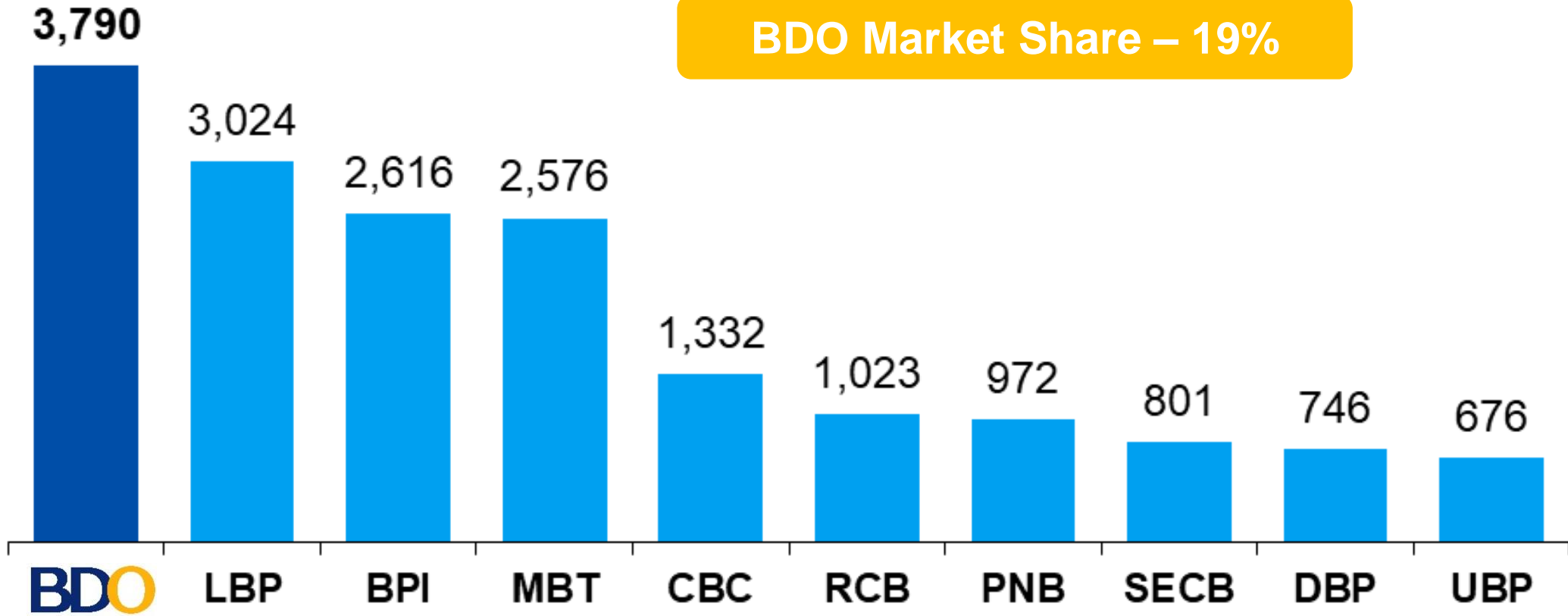
\* Defined as “Loans and Receivables – Others”



# Deposits

Consolidated; in Php billions

**BDO Market Share – 19%**



YoY Growth

BDO: 6%, LBP: 4%, BPI: 14%, MBT: 8%, CBC: 12%, RCB: 7%, PNB: 5%, SECB: 32%, DBP: -4%, UBP: -5%

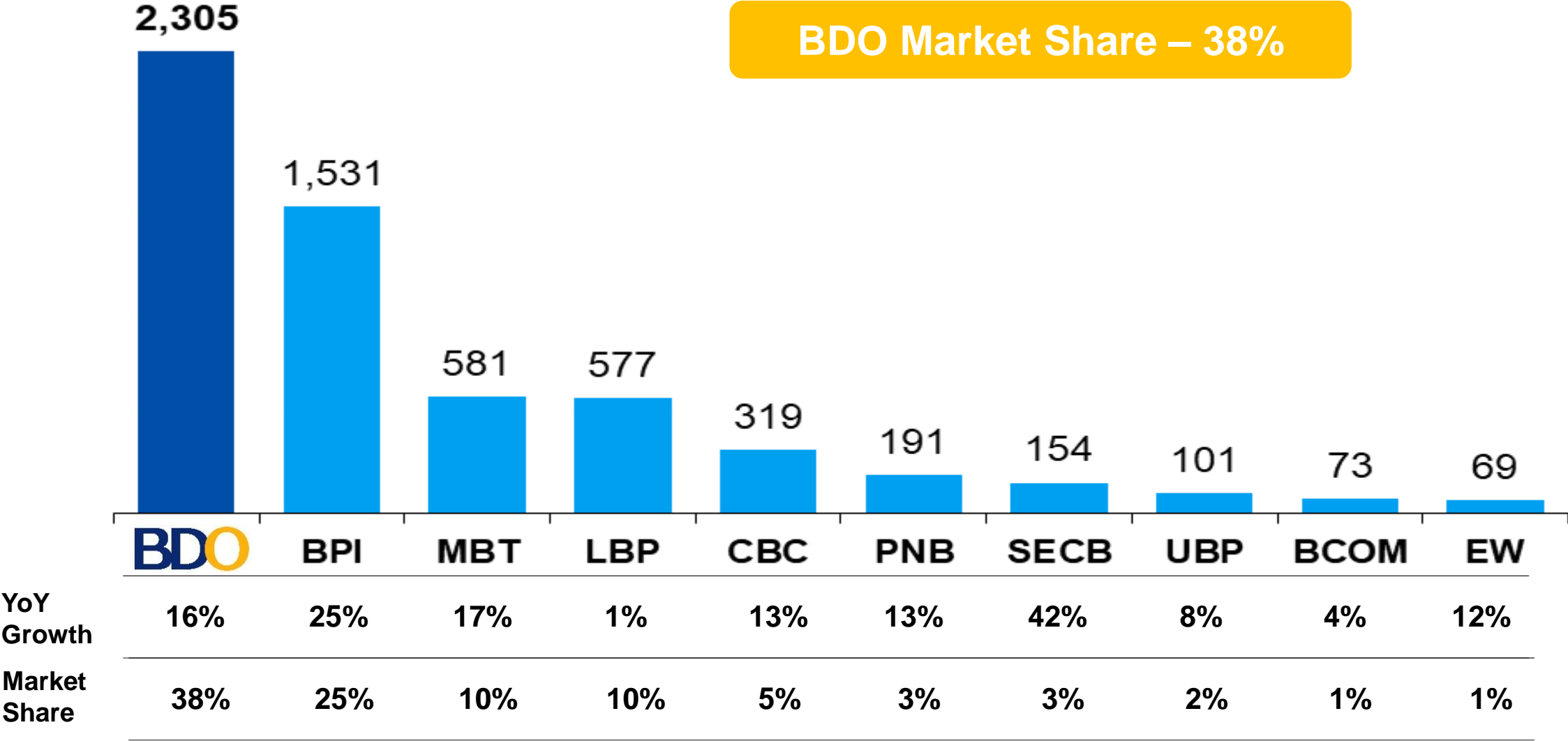
Market Share

BDO: 19%, LBP: 15%, BPI: 13%, MBT: 13%, CBC: 7%, RCB: 5%, PNB: 5%, SECB: 4%, DBP: 4%, UBP: 4%

# Assets Under Management\*

Consolidated; in Php billions

**BDO Market Share – 38%**

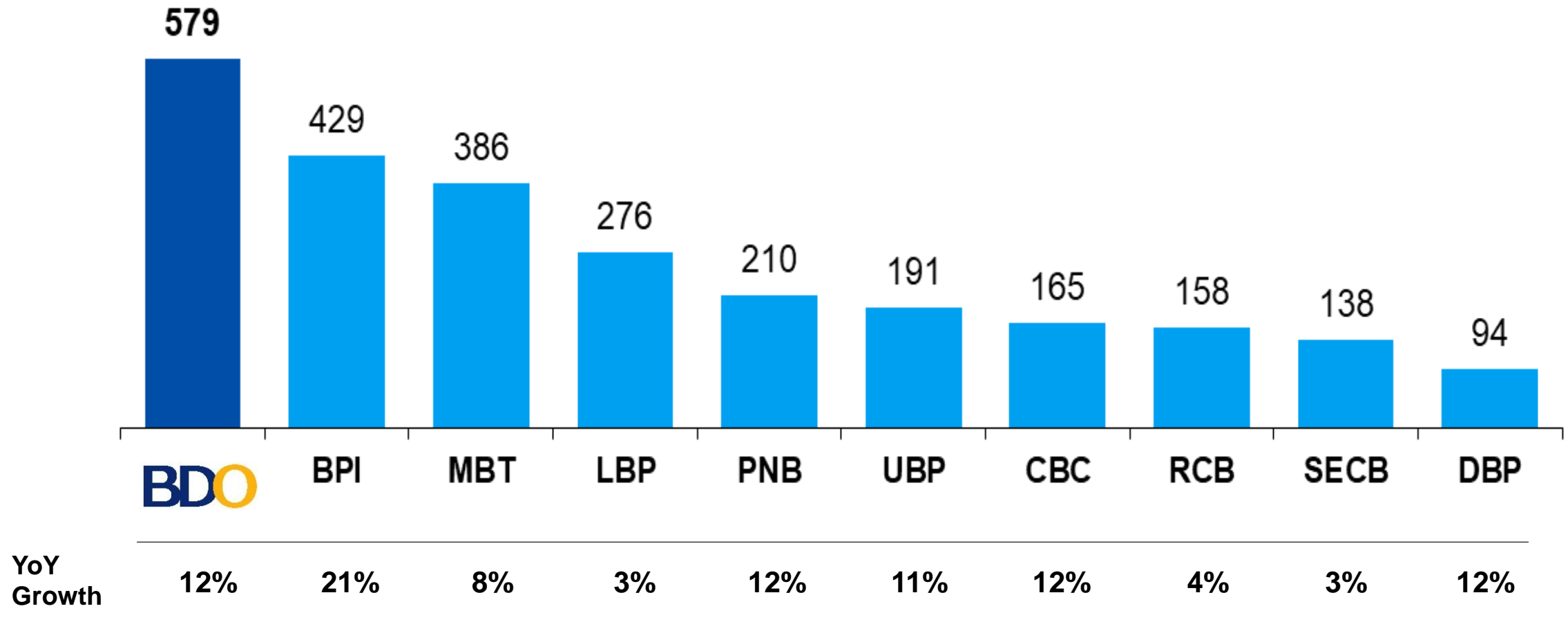


\* Based on consolidated published SOC's of U/KBs; does not include non-bank trust corporations



# Total Capital Accounts

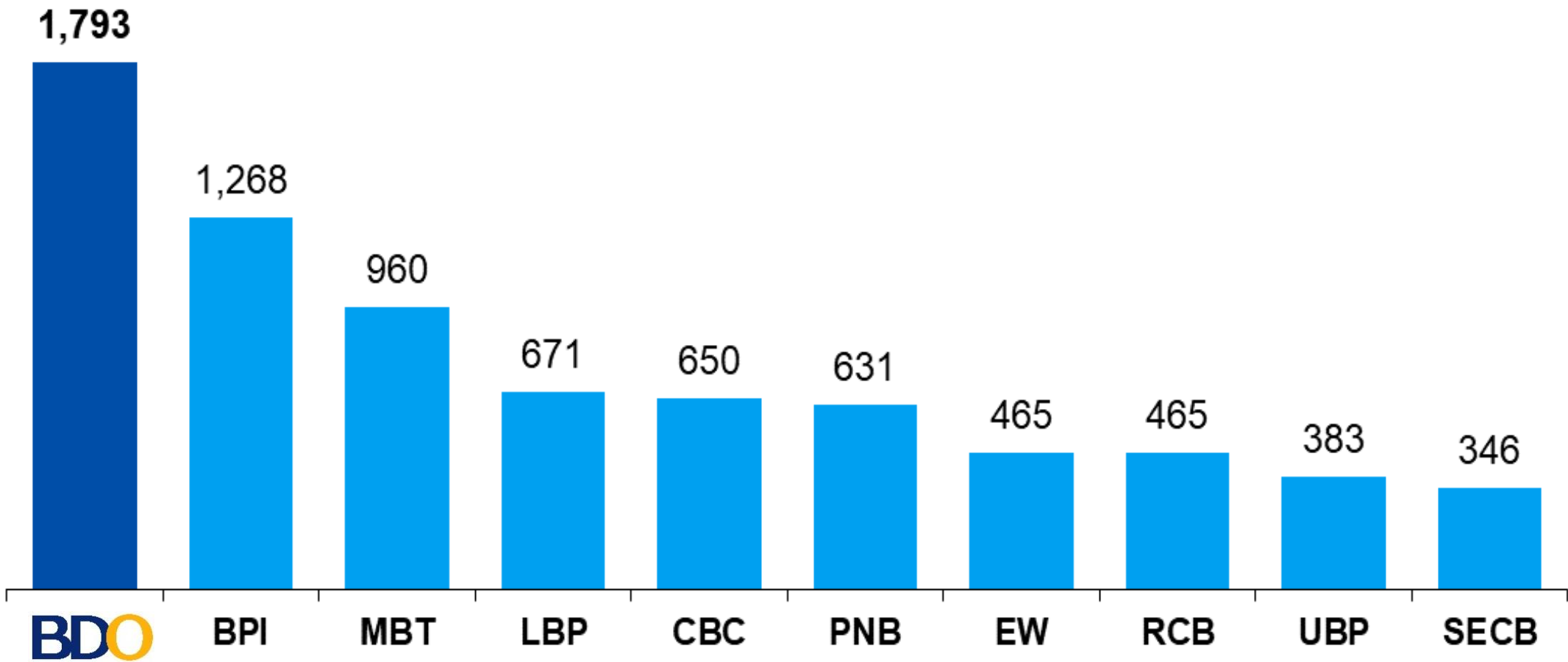
Consolidated; in Php billions





# Operating Branch and Office Network\*

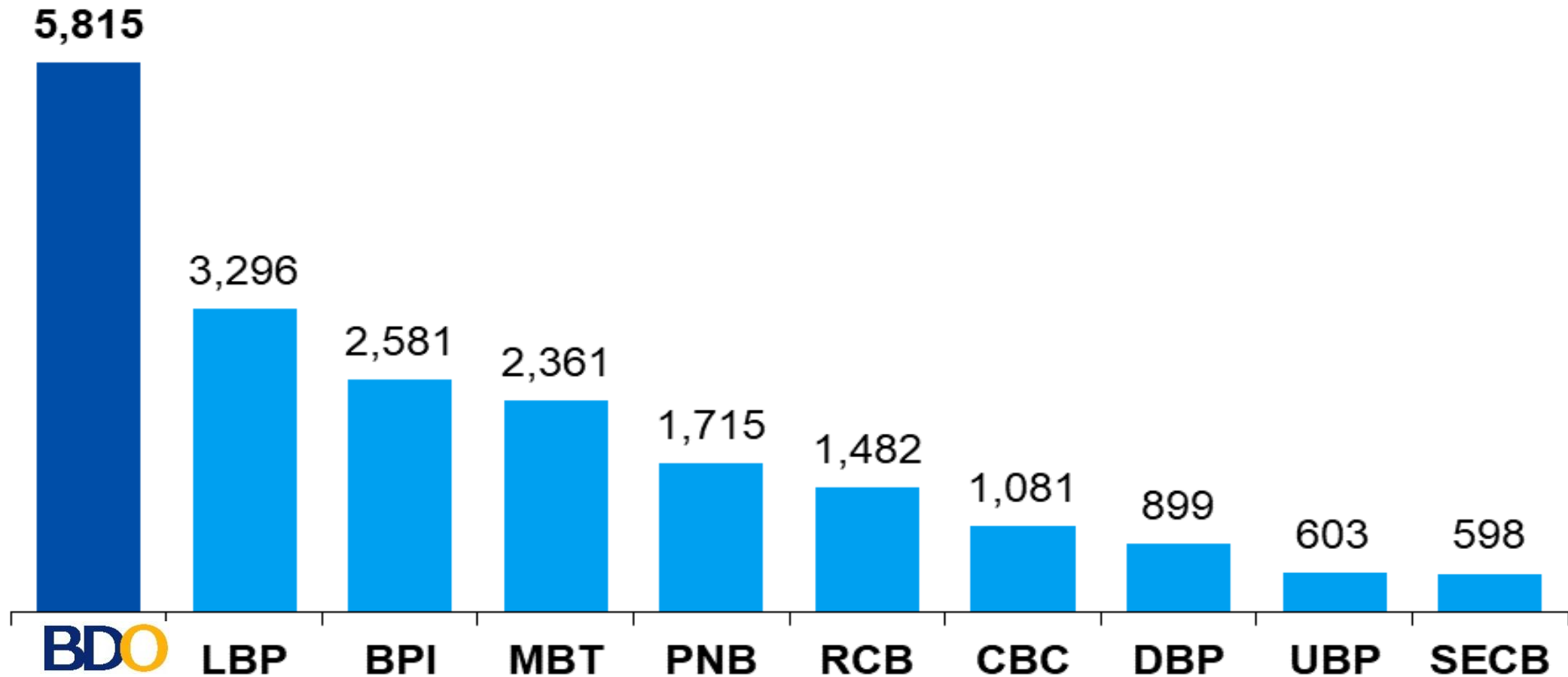
Consolidated



\*Includes branch lites, extension offices and overseas branches

# Teller Machines\*

*Consolidated*



\*Teller machine count includes Cash Accept Machines (CAMs), Cash Deposit Machines (CDMs), Universal Machines (UMs) and Self-service Teller Machines (STMs)

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# BDO Capital Adequacy Ratios

Dec-24	Parent		Consolidated	
	CET1	Total CAR	CET1	Total CAR
<b>BDO</b>	<b>13.72%</b>	<b>14.86%</b>	<b>14.10%</b>	<b>15.23%</b>
<b>Regulatory Minimum</b>	<b>10.38%</b>	<b>10.00%</b>	<b>10.38%</b>	<b>10.00%</b>
<b>BDO Buffer</b>	<b>3.35%</b>	<b>4.86%</b>	<b>3.73%</b>	<b>5.23%</b>

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