



Highlights on the Philippine Commercial Banking System as of 3Q11

Based on Published Statements of Condition

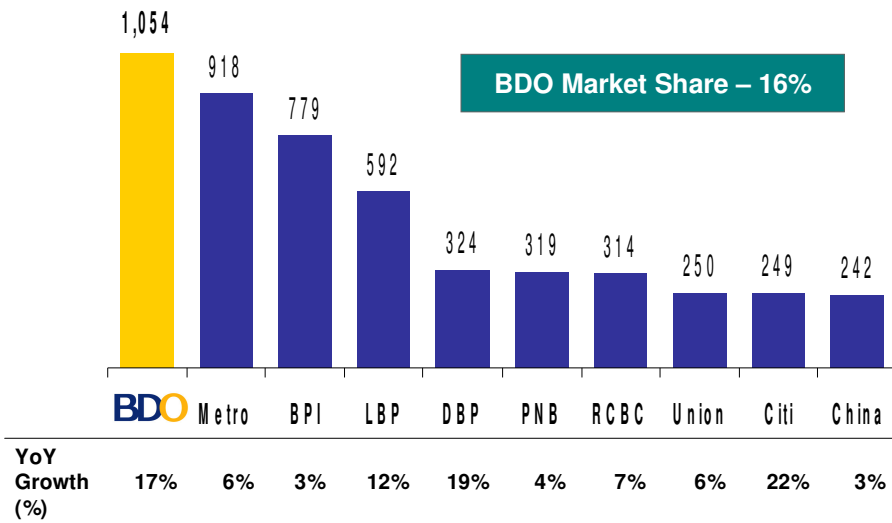
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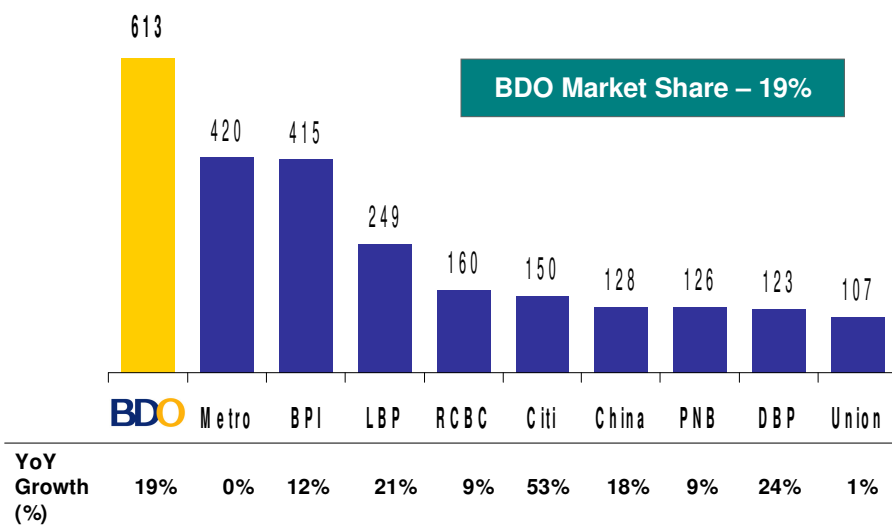
Assets

- Consolidated; in Php billions -



Loans and Receivables – net*

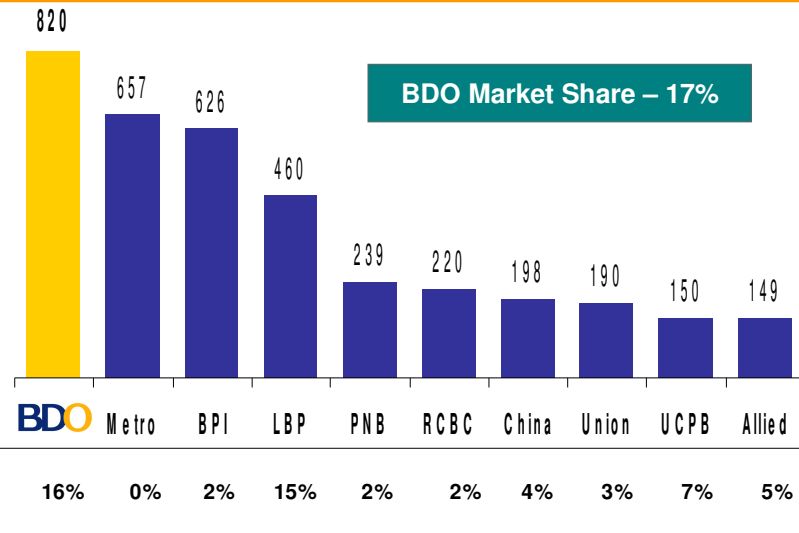
- Consolidated; in Php billions -



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

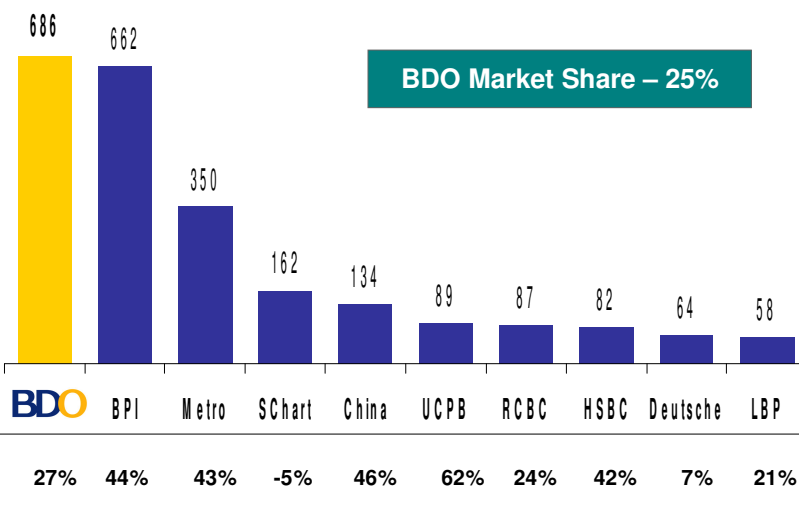
Deposits

- Consolidated; in Php billions -



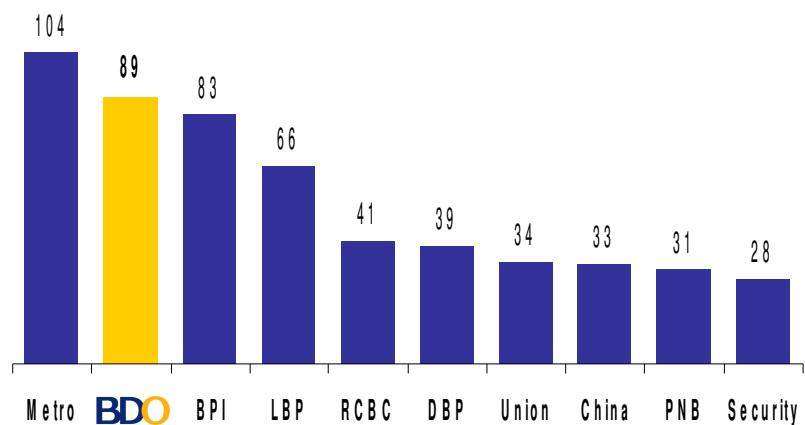
Trust Accounts

- Consolidated; in Php billions -



Total Capital Accounts

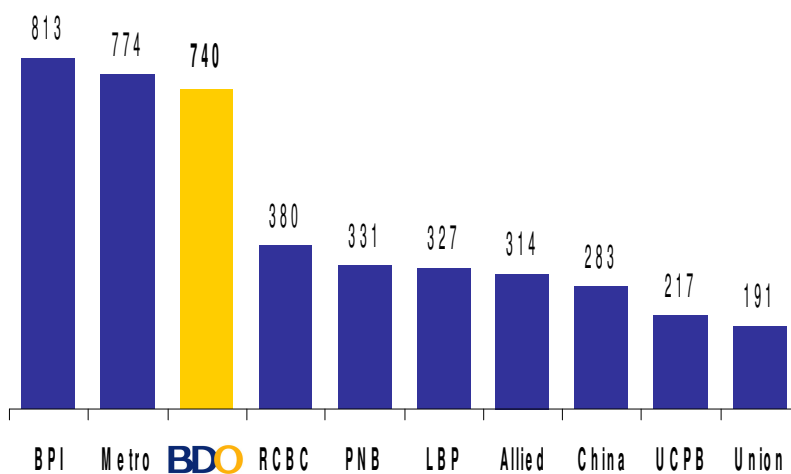
- Consolidated; in Php billions -



YoY Growth (%)	Metro	BDO	BPI	LBP	RCBC	DBP	Union	China	PNB	Security
	24%	5%	7%	9%	24%	-4%	6%	6%	2%	36%

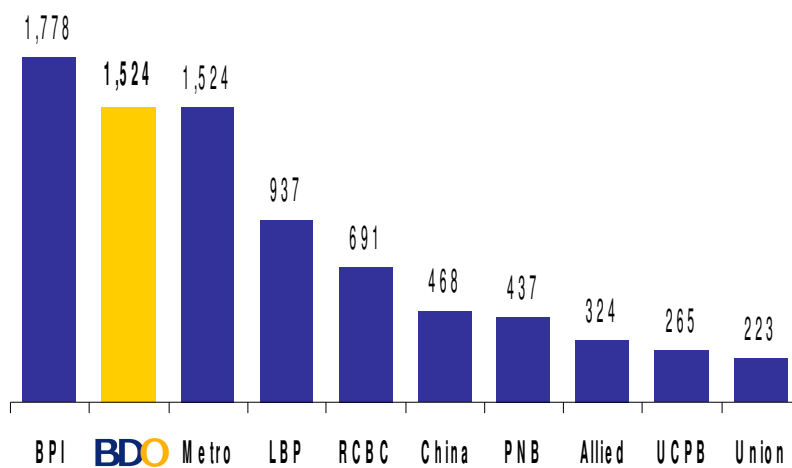
Operating Branch Network

- Consolidated -



ATMs

- Consolidated -



End of Presentation



Thank you.
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