



December 2022

# Philippine Commercial Banking System Highlights as of the 3rd Quarter 2022

Based on Consolidated Statements of Condition Published by U/KBs

We find ways®

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**I. Industry Rankings**

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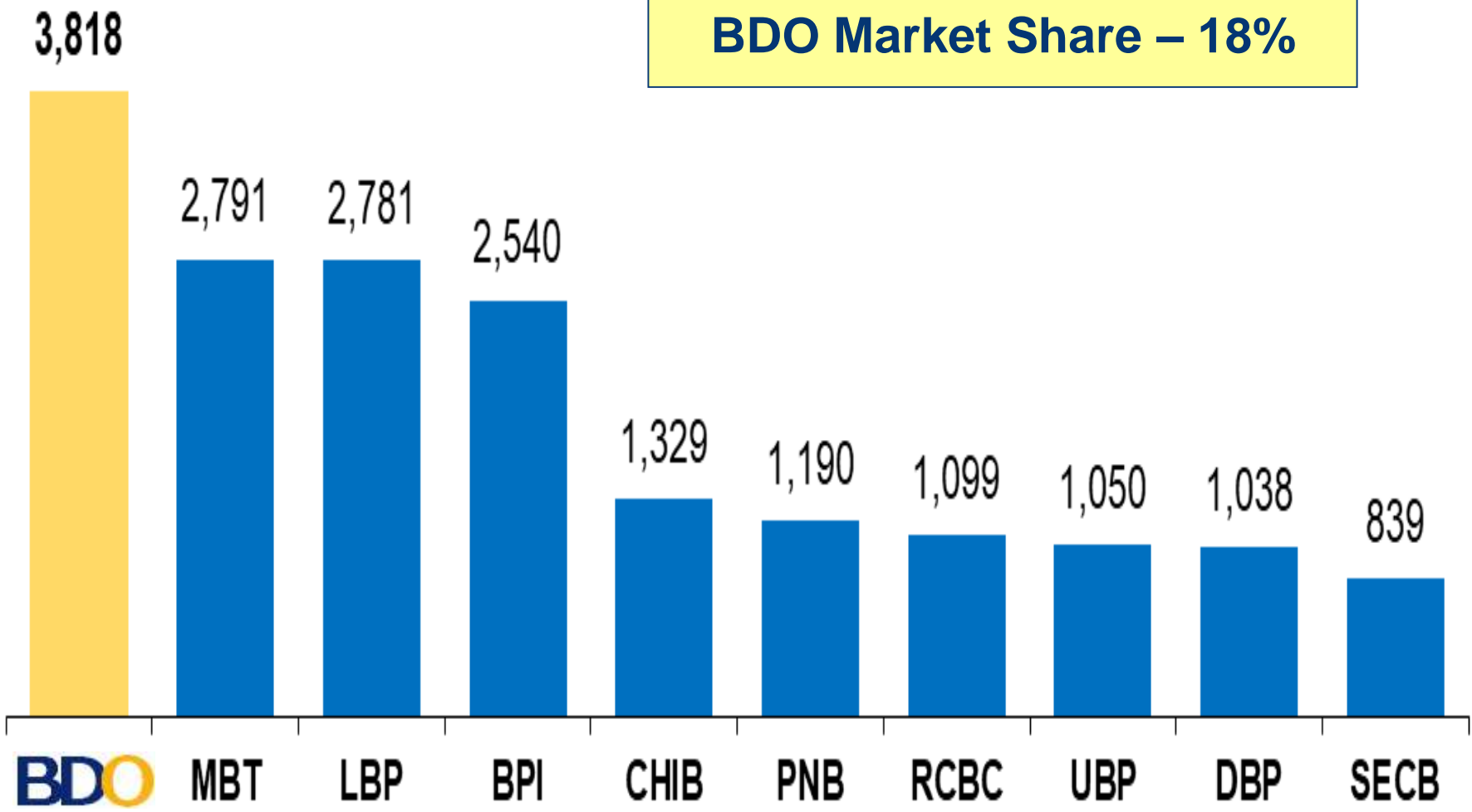
**II. BDO Capital Adequacy Ratios**

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# Assets

- Consolidated; in Php billions -

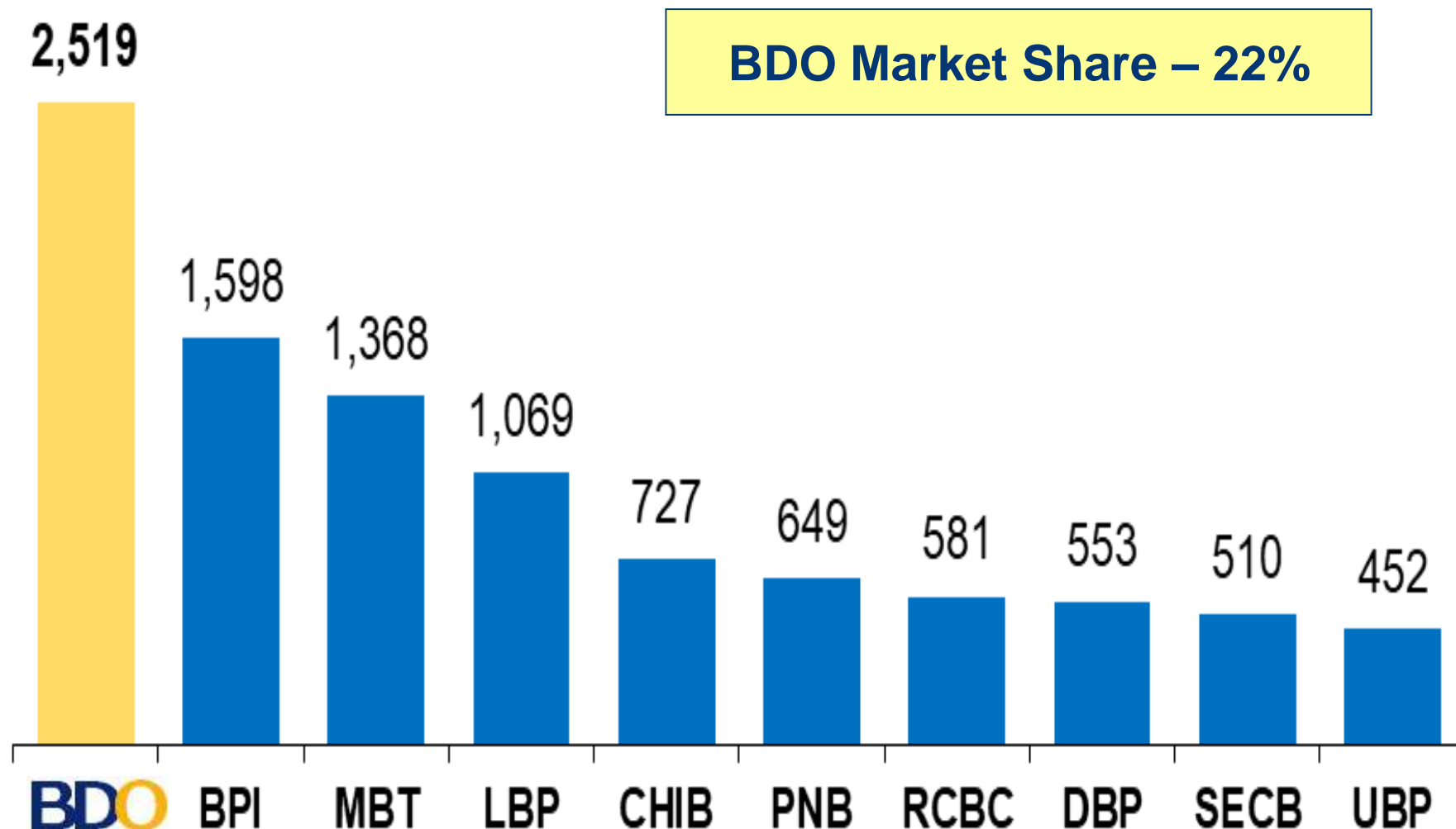
**BDO Market Share – 18%**



YoY Growth	10%	14%	-4%	13%	26%	3%	24%	37%	-7%	20%
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# Loans and Receivables – net\*

- Consolidated; in Php billions -



**BDO Market Share – 22%**

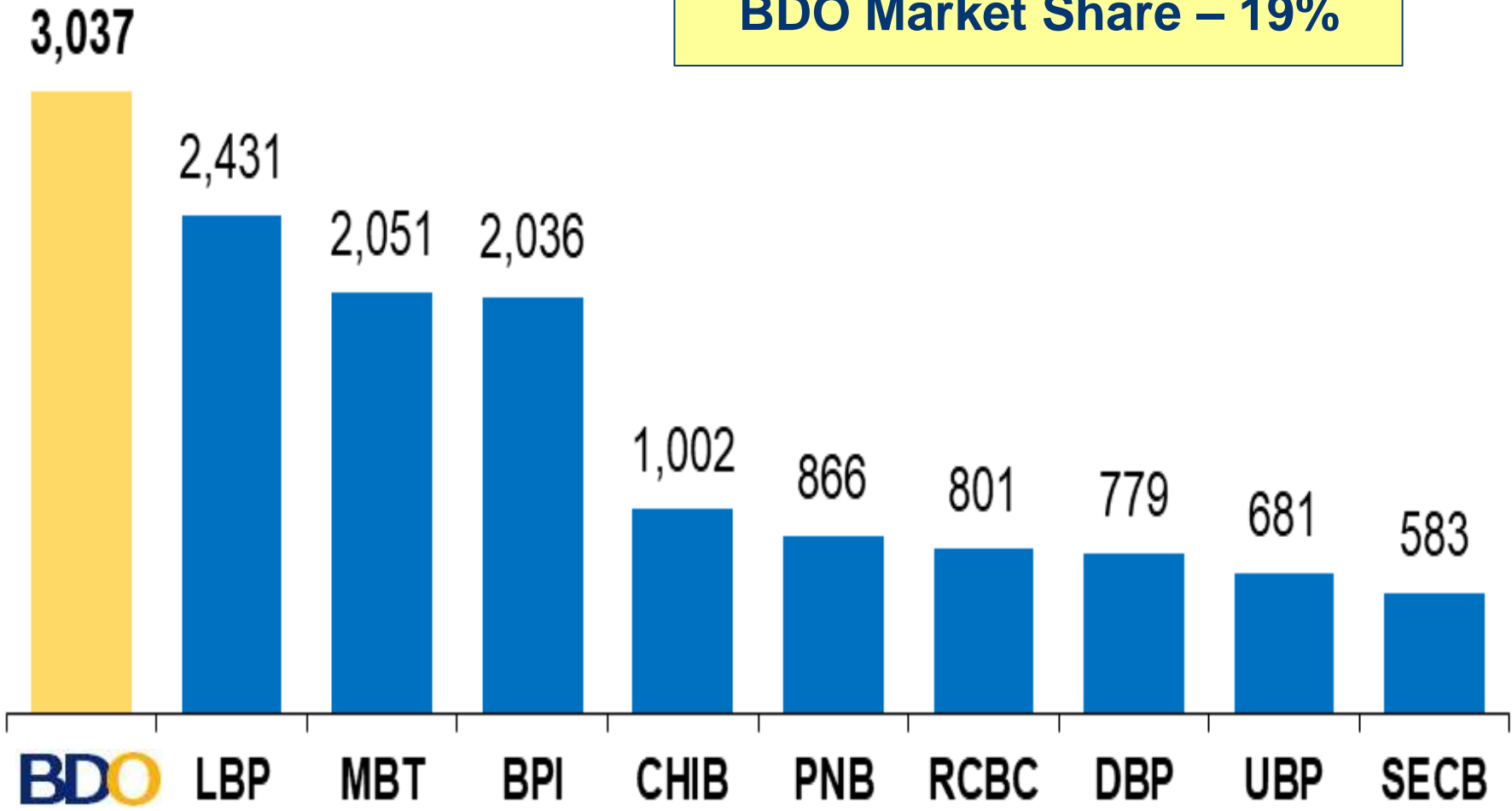
YoY Growth	BDO	BPI	MBT	LBP	CHIB	PNB	RCBC	DBP	SECB	UBP
	7%	12%	12%	6%	16%	2%	10%	19%	11%	32%

• 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 -

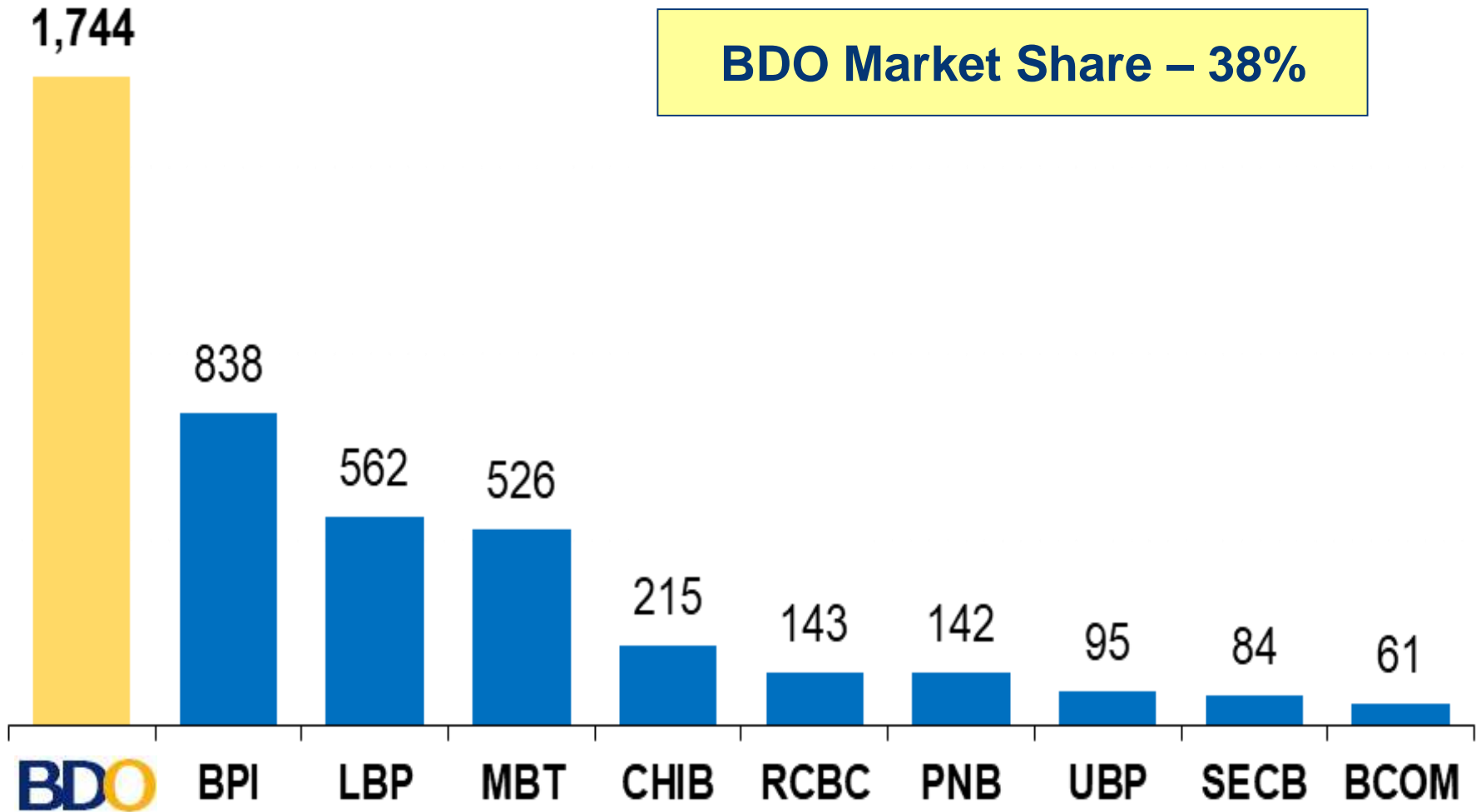
**BDO Market Share – 19%**



YoY Growth	BDO	LBP	MBT	BPI	CHIB	PNB	RCBC	DBP	UBP	SECB
YoY Growth	11%	-5%	11%	13%	18%	1%	28%	-12%	32%	12%

# Assets Under Management

- Consolidated; in Php billions -



**BDO Market Share – 38%**

**YoY Growth**

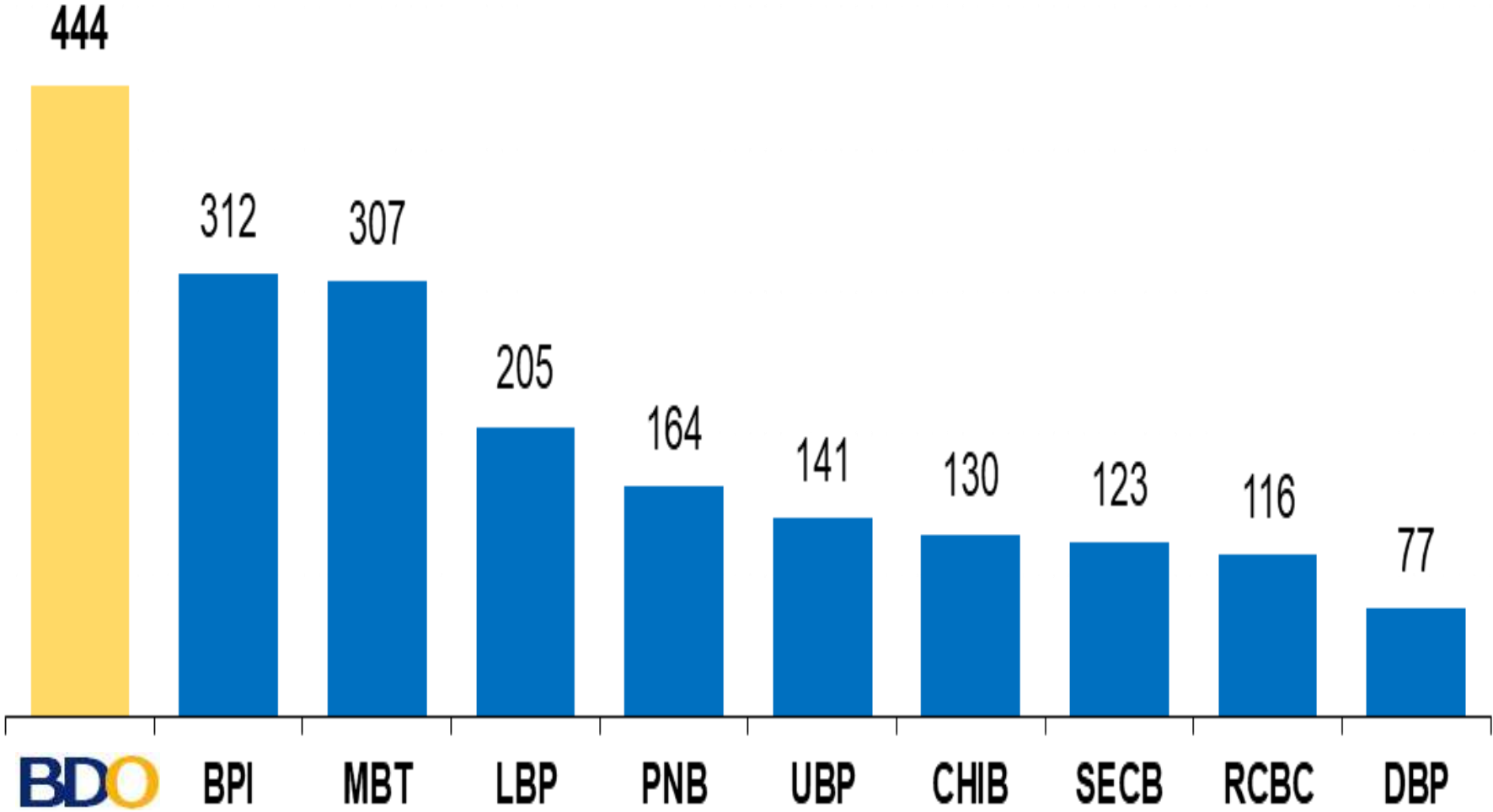
1%    -5%    42%    -14%    -3%    7%    -2%    12%    2%    14%

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

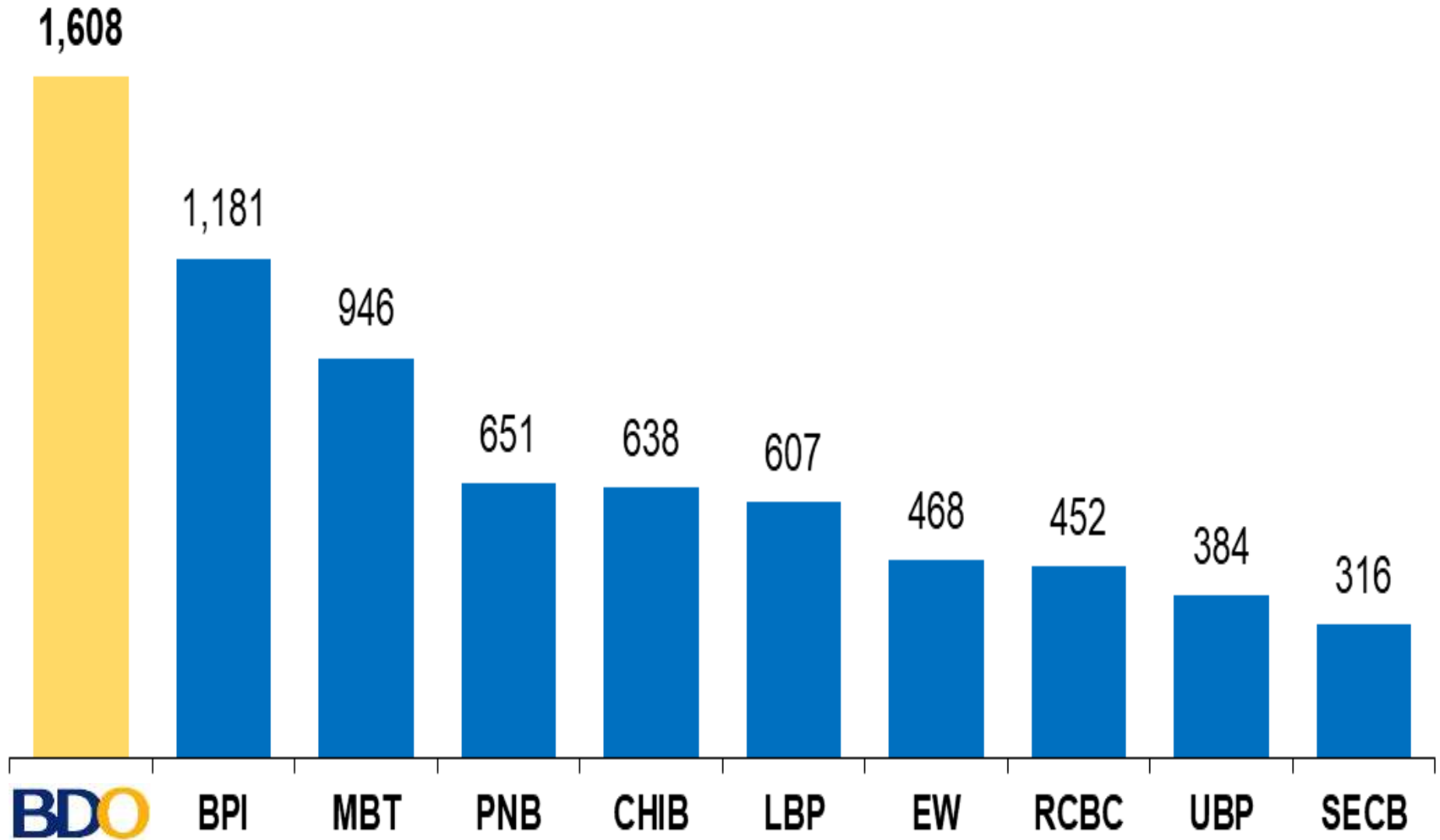
- Consolidated; in Php billions -



YoY Growth	BDO	BPI	MBT	LBP	PNB	UBP	CHIB	SECB	RCBC	DBP
YoY Growth	5%	8%	-2%	-7%	8%	32%	16%	-1%	6%	0%

# Operating Branch and Office Network\*

- Consolidated -

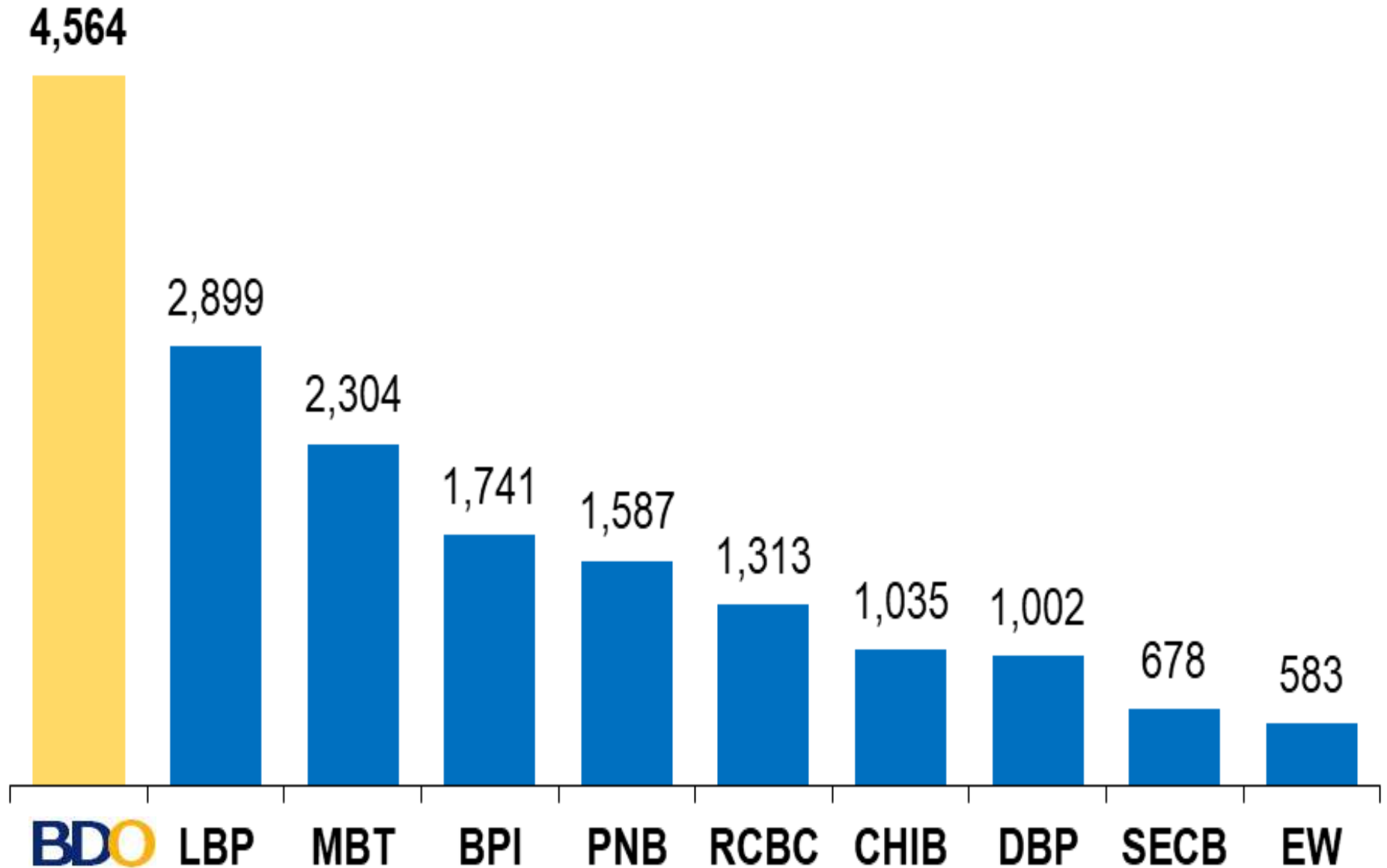


• Includes branch lites, extension offices and overseas branches



# ATMs\*

- Consolidated -



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

# List of Banks

<b>Symbol Used</b>	<b>Full Name</b>
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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## I. Industry Rankings

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## II. BDO Capital Adequacy Ratios

## BDO Capital Adequacy Ratios

Sep-22	Parent		Consolidated	
	CET1	Total CAR	CET1	Total CAR
<b>BDO</b>	<b>12.82%</b>	<b>13.94%</b>	<b>13.29%</b>	<b>14.41%</b>
<b>Regulatory Minimum</b>	<b>10.50%</b>	<b>10.00%</b>	<b>10.50%</b>	<b>10.00%</b>
<b>BDO Buffer</b>	<b>2.32%</b>	<b>3.94%</b>	<b>2.79%</b>	<b>4.41%</b>

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