

Industry Ranking Presentation

Philippine Commercial Banking System Highlights as of the 1st Quarter 2025

Based on BSP Published Consolidated Balance Sheets by U/KBs

July 2025

Presentation Outline

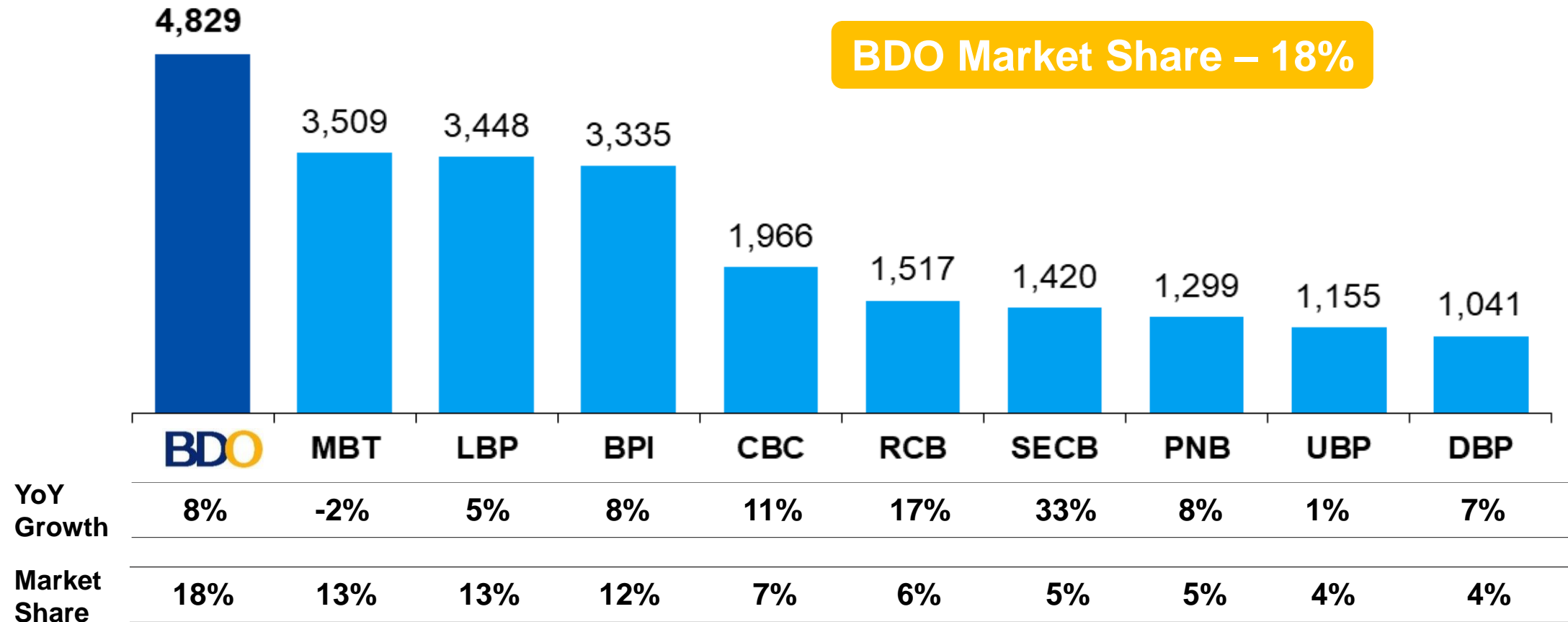
- ▶ I. Industry Rankings
- II. BDO Capital Adequacy Ratios

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



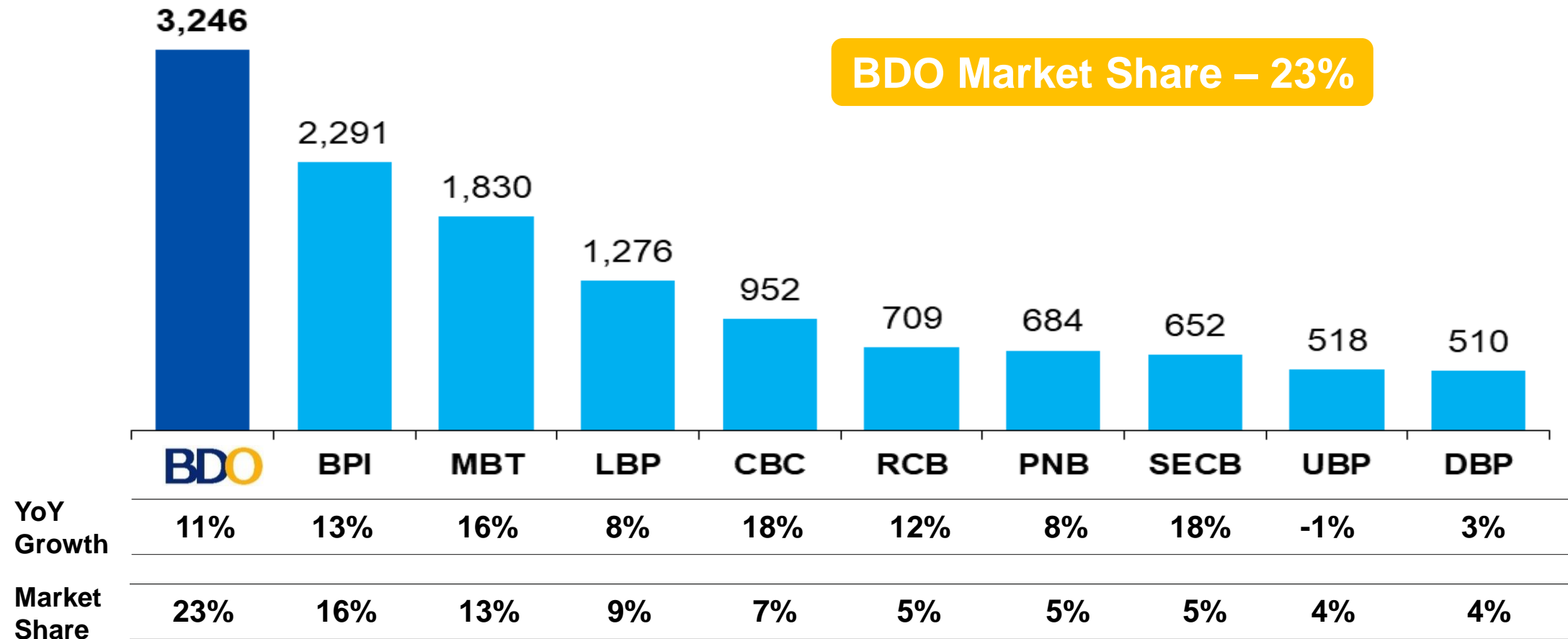
Notes:

Ranking and market share based on compilation of consolidated published statements of condition (SOC) of U/KBs as of 31 March 2025.

*Financials prepared by banks under BSP's SOC requirements differ slightly from reported financials under SEC guidelines due to certain differences in accounting rules followed by the two authorities.

Gross Customer Loans*

Consolidated; in Php billions



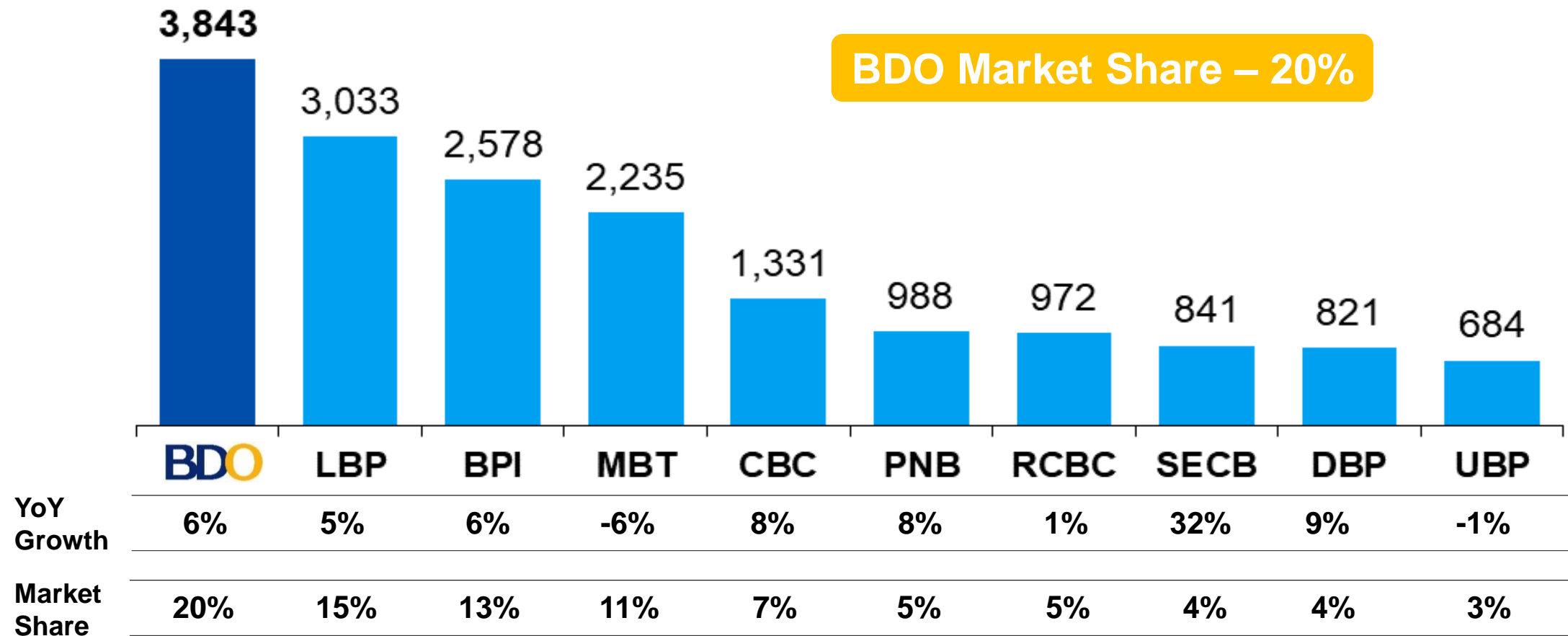
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Deposits

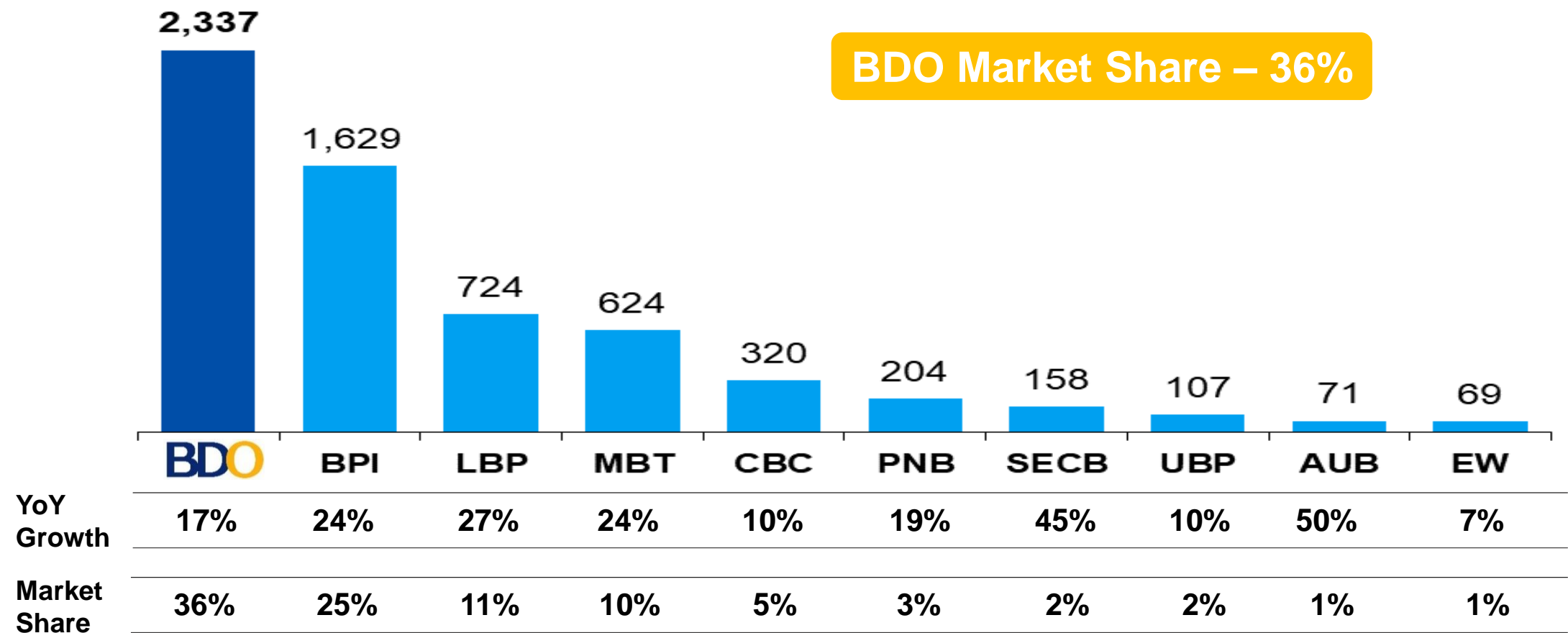
Consolidated; in Php billions



Notes:
Ranking and market share based on compilation of consolidated published statements of condition (SOC) of U/KBs as of 31 March 2025.
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Assets Under Management

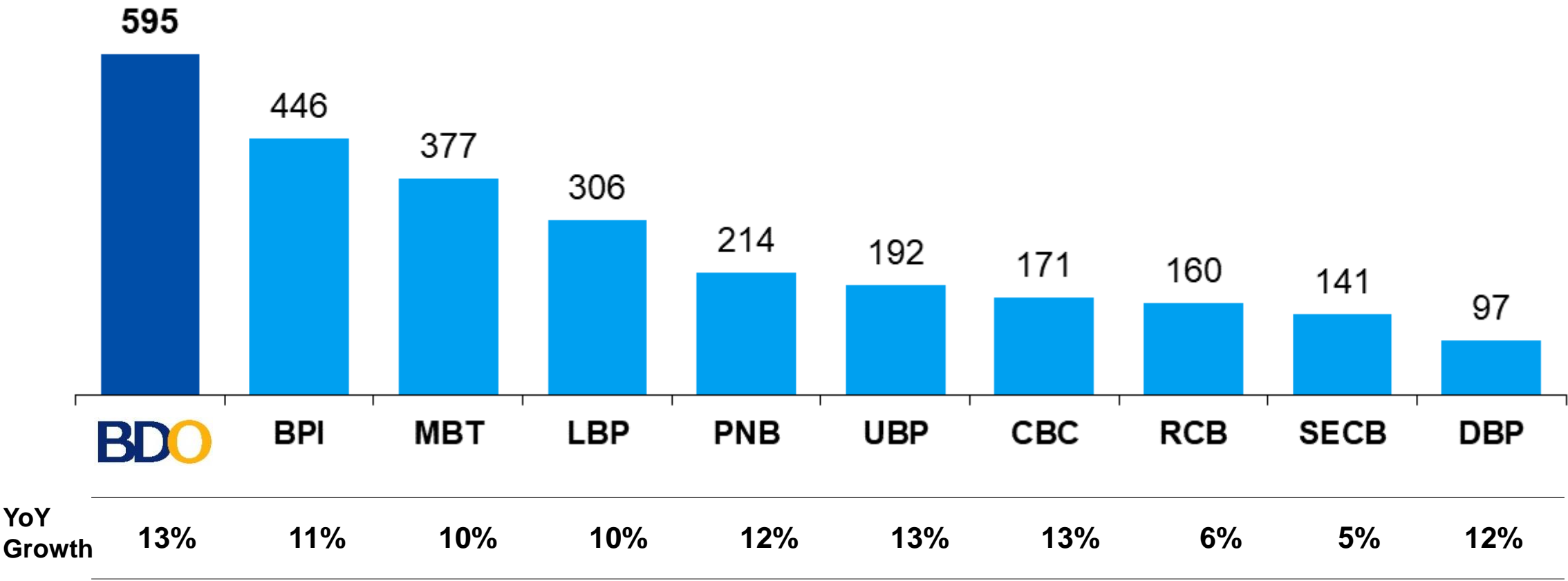
Consolidated; in Php billions



Notes:
Ranking and market share based on compilation of consolidated published statements of condition (SOC) of U/KBs as of 31 March 2025; does not include non-bank trust corporations.
*Financials prepared by banks under BSP's SOC requirements differ slightly from reported financials under SEC guidelines due to certain differences in accounting rules followed by the two authorities.

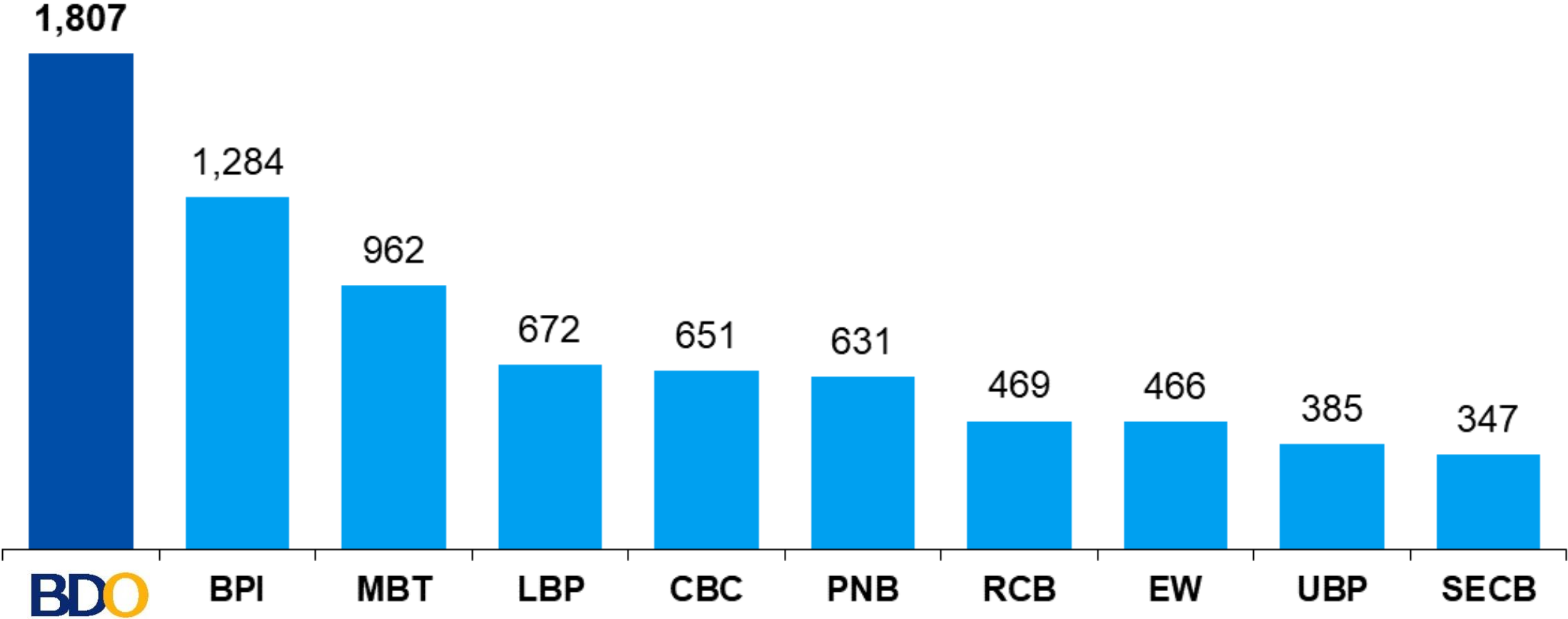
Total Capital Accounts

Consolidated; in Php billions



Operating Branch and Office Network*

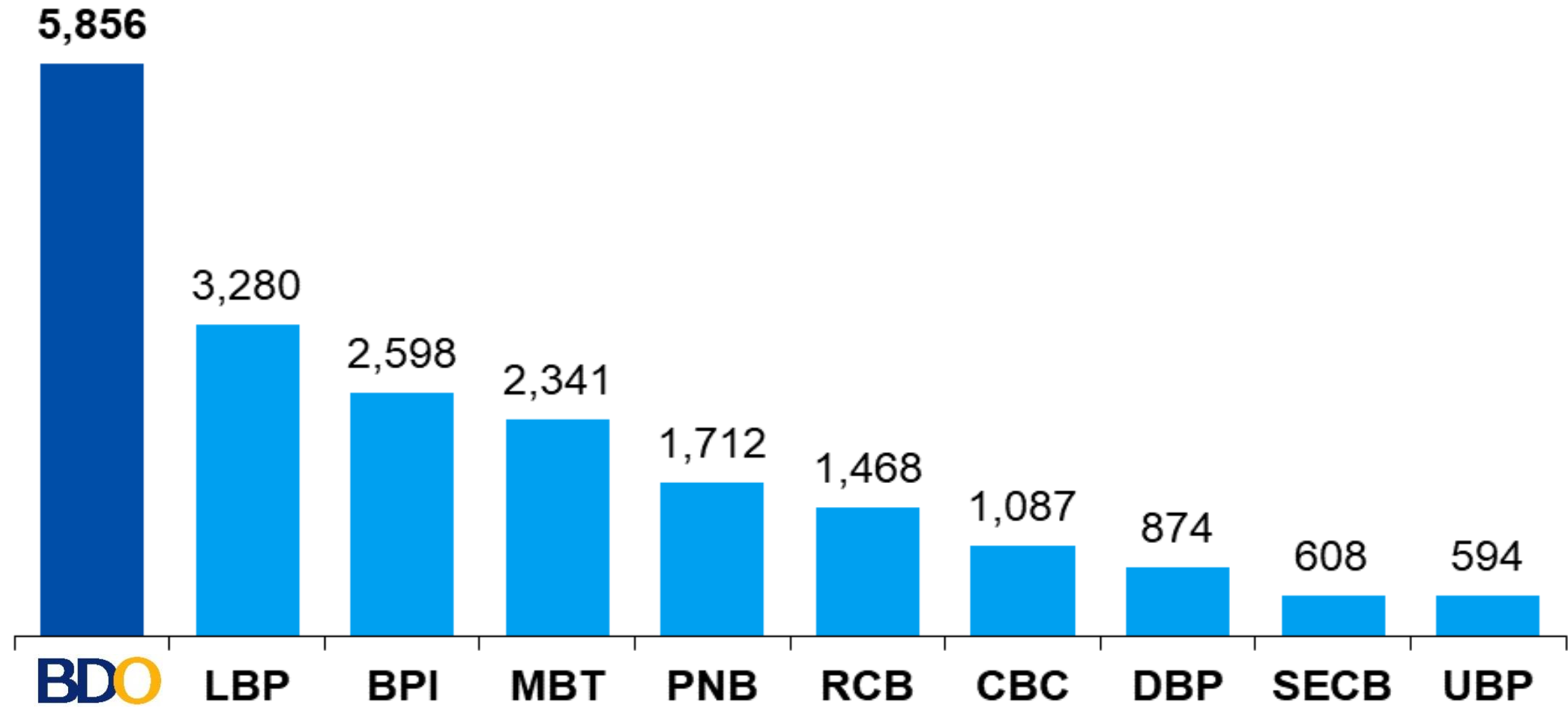
Consolidated



*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

Mar-25	Parent		Consolidated	
	CET1	Total CAR	CET1	Total CAR
BDO	13.97%	15.10%	14.41%	15.53%
Regulatory Minimum	10.50%	10.00%	10.50%	10.00%
BDO Buffer	3.47%	5.10%	3.91%	5.53%

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