



Industry Ranking Presentation Based on BSP Published Consolidated Balance Sheets by U/KBs

Philippine Commercial Banking System Highlights as of the 1st Quarter 2026

THIS PRESENTATION AND THE INFORMATION CONTAINED HEREIN AS WELL AS THE MATERIALS DISTRIBUTED HERewith ARE THE SOLE AND EXCLUSIVE PROPERTY OF BDO UNIBANK, INC. AND SHALL ONLY BE USED FOR THE PURPOSE INTENDED HEREIN.



We find ways®

Presentation Outline



I. Industry Rankings

II. BDO Capital Adequacy Ratios

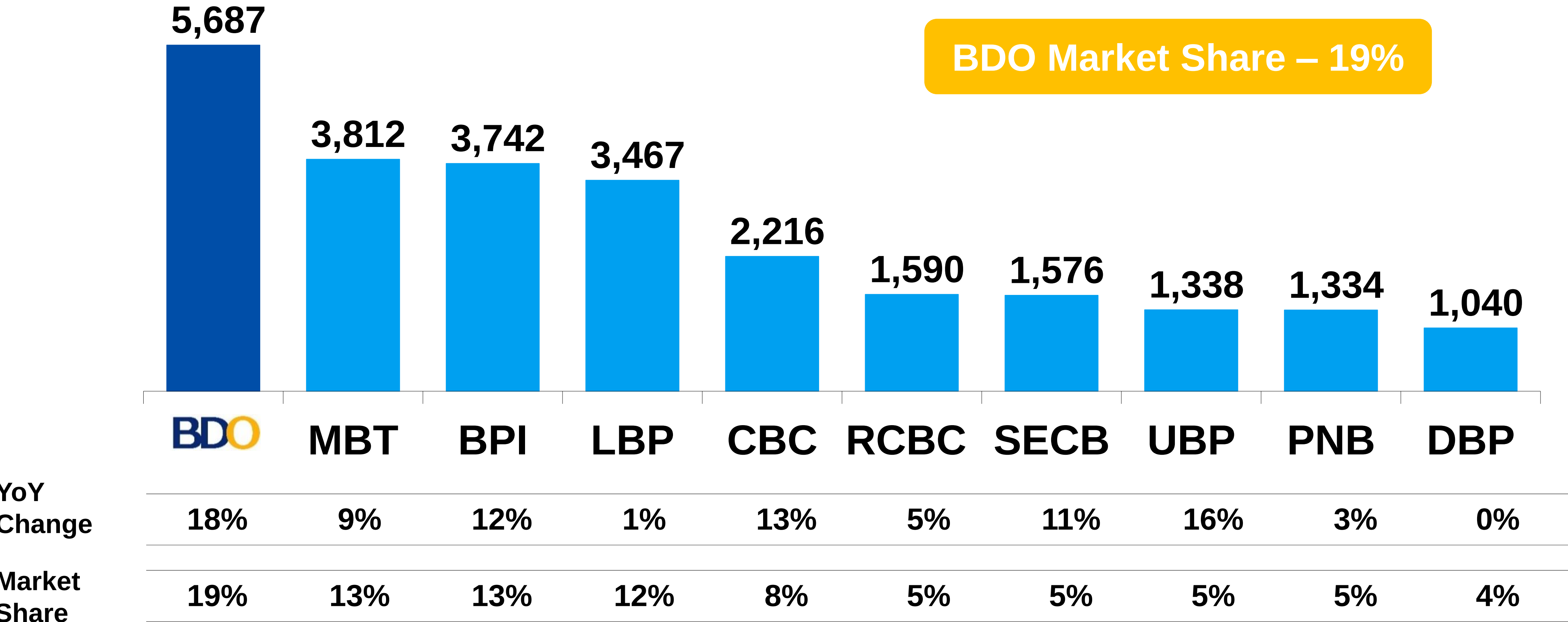
List of Banks



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
RCBC	Rizal Commercial Banking Corporation
SECB	Security Bank Corporation
UBP	Union Bank of the Philippines

Assets

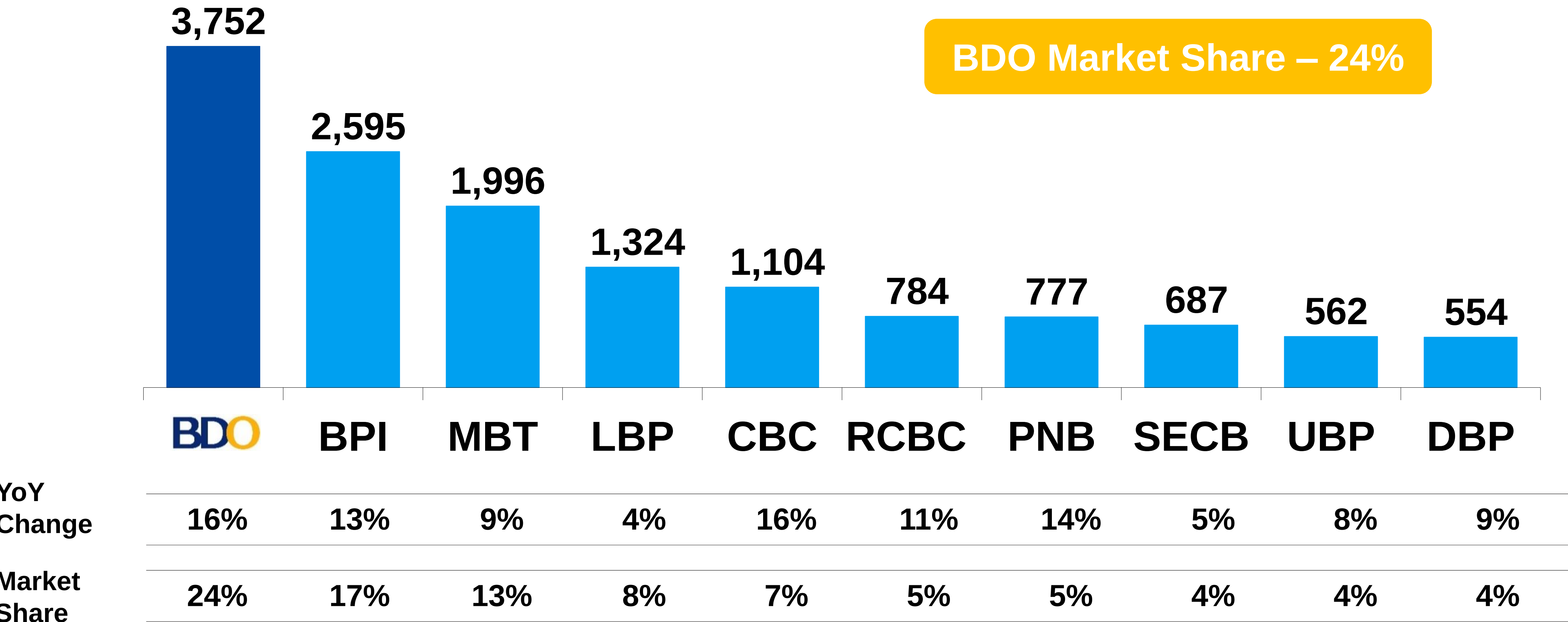
Consolidated; in Php billions



NOTES:
Figures shown are from the consolidated balance sheets of the U/KBs published following BSP standards.
Market shares were computed as the ratio of each bank's figure to total U/KBs.

Gross Customer Loans*

Consolidated; in Php billions



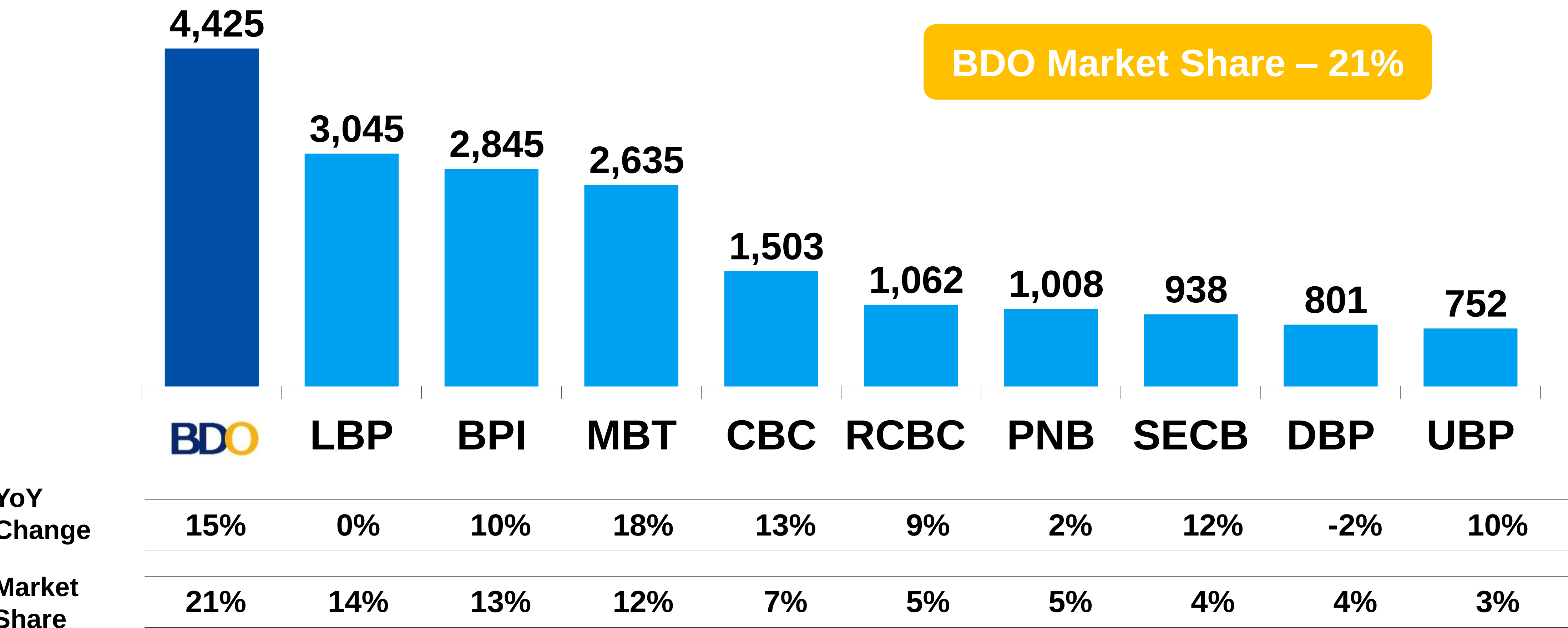
NOTES:

Figures shown are from the consolidated balance sheets of the U/KBs published following BSP standards. Market shares were computed as the ratio of each bank's figure to total U/KBs.

* Defined as “Loans and Receivables – Others”

Deposits

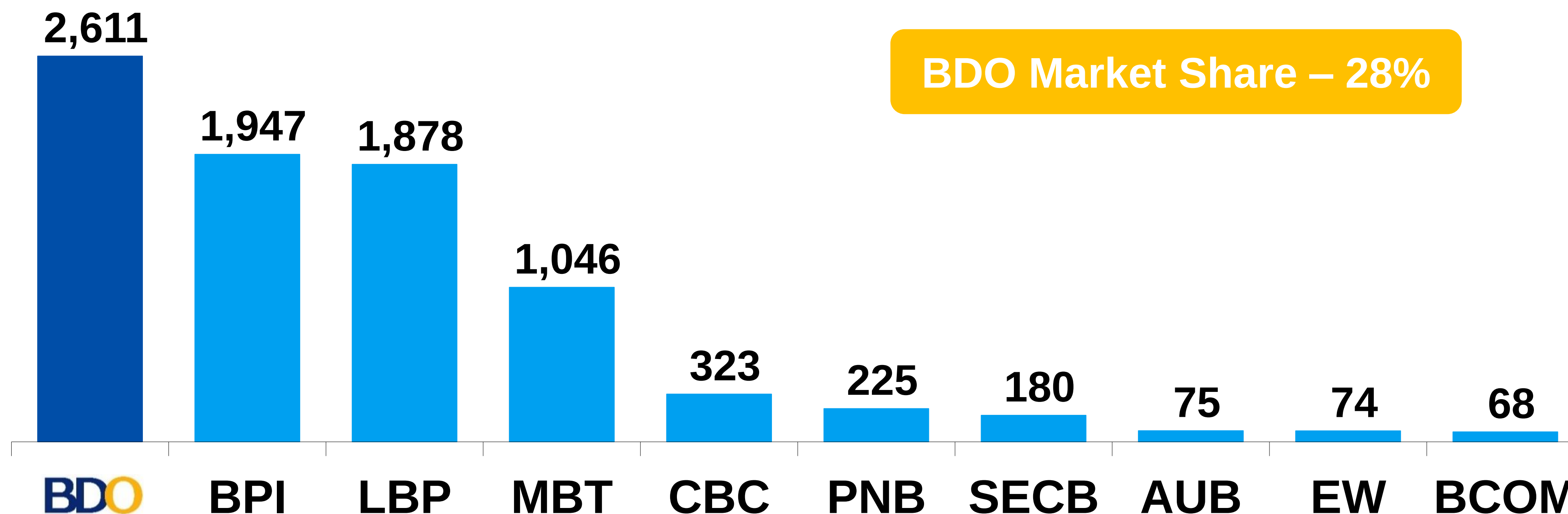
Consolidated; in Php billions



NOTES:
Figures shown are from the consolidated balance sheets of the U/KBs published following BSP standards.
Market shares were computed as the ratio of each bank's figure to total U/KBs.

Assets Under Management

Consolidated; in Php billions



YoY
Change

12%	20%	159%	67%	1%	10%	14%	5%	8%	3%
-----	-----	------	-----	----	-----	-----	----	----	----

Market
Share

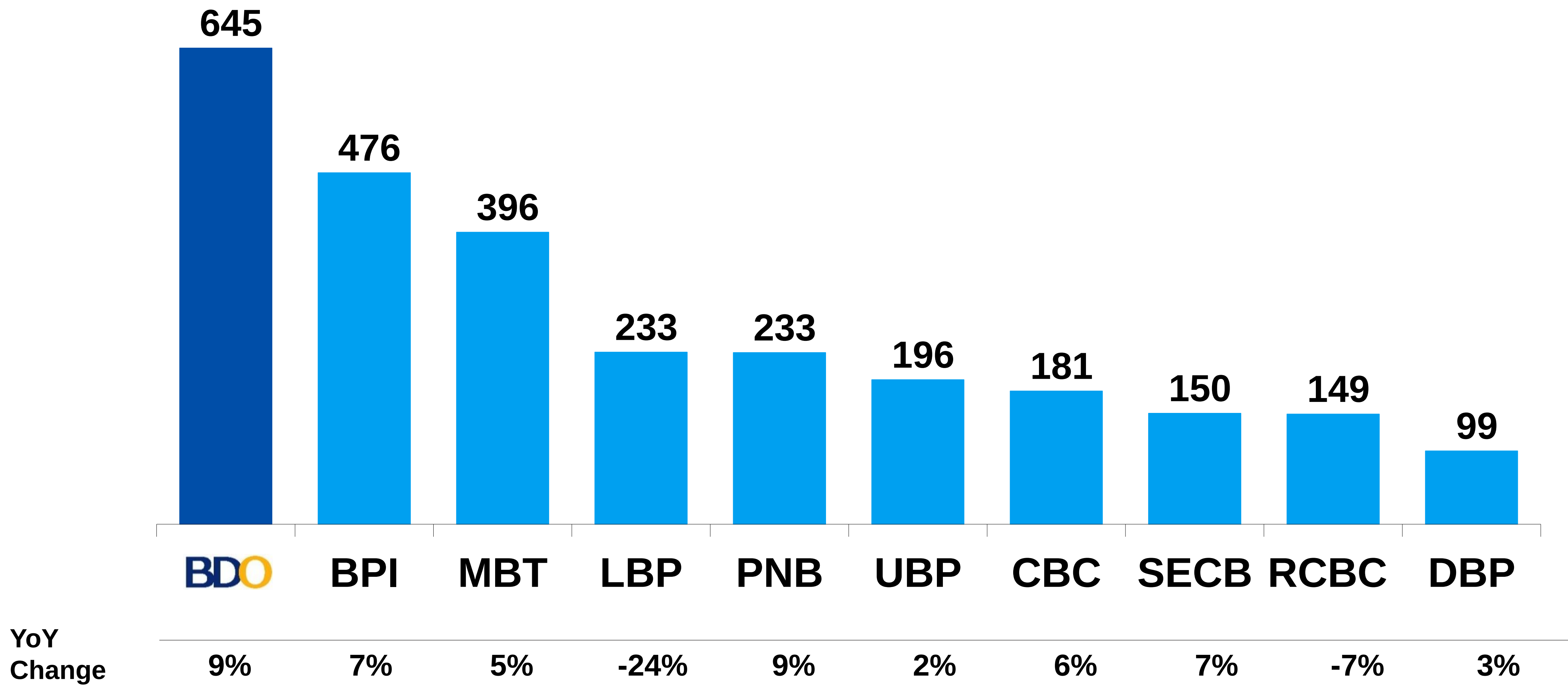
28%	21%	20%	11%	3%	2%	2%	1%	1%	1%
-----	-----	-----	-----	----	----	----	----	----	----

NOTES:

Figures shown are from the consolidated balance sheets of the U/KBs published following BSP standards.
Market shares were computed as the ratio of each bank's figure to total U/KBs.

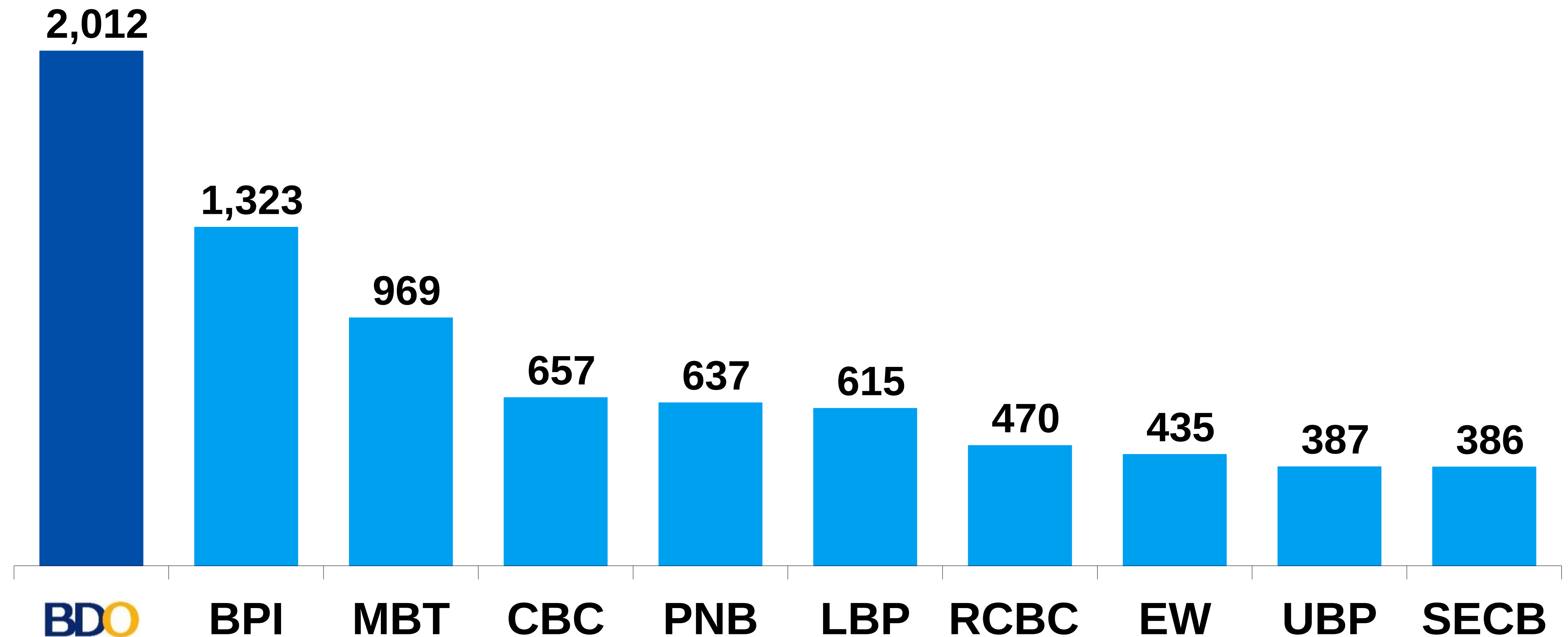
Total Capital Accounts

Consolidated; in Php billions



Operating Branch and Office Network*

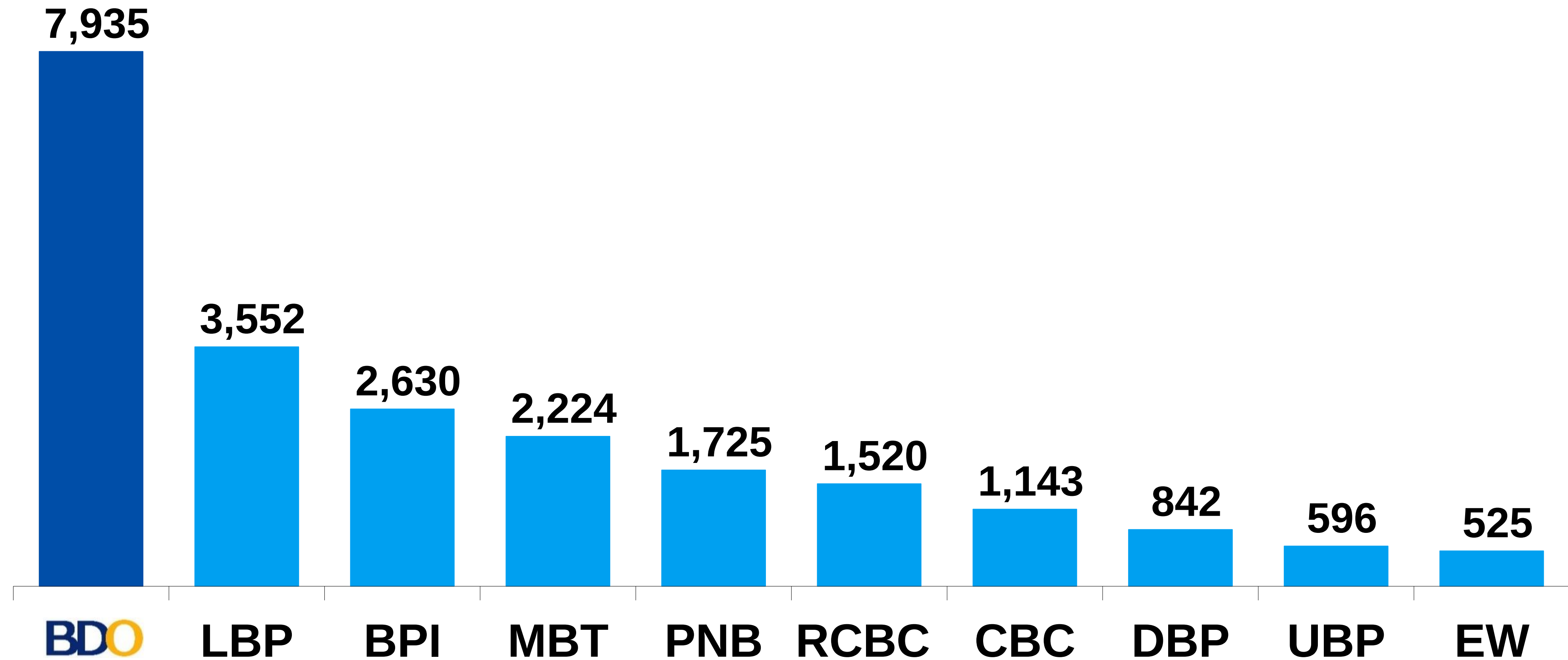
Consolidated



*Includes branch lite units, 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)

Presentation Outline

I. Industry Rankings



II. BDO Capital Adequacy Ratios

BDO Capital Adequacy Ratios



Mar-26	Parent		Consolidated	
	CET1	Total CAR	CET1	Total CAR
BDO	13.00%	14.11%	13.34%	14.43%
Regulatory Minimum	10.50%	10.00%	10.50%	10.00%
BDO Buffer	2.50%	4.11%	2.84%	4.43%

Legal Disclaimer



This presentation and the information contained herein as well as the materials distributed herewith ("Presentation") are the sole and exclusive property of BDO Unibank, Inc. ("BDO") and shall only be used for the purpose intended herein. None of the information contained in this Presentation constitutes a solicitation, offer, opinion, or recommendation by BDO to buy or to sell any securities or financial instrument or to provide any investment service or investment advice. The information contained in this Presentation is based on carefully selected sources believed to be reliable but no representation or warranty as to its accuracy or completeness is made. All statements in this Presentation, other than statements of historical facts, that address activities, events, or developments that BDO expects or anticipates will or may occur in the future (including but not limited to projections, targets, estimates and business plans) are forward-looking statements. BDO's actual results or developments may differ materially from those expressed or implied in these forward-looking statements as a result of various factors and uncertainties, including but not limited to price fluctuations, actual demand, exchange rate fluctuations, market shares, competition, changes in legal, financial and regulatory frameworks, international economic and financial market conditions, political risks, cost estimates, and other risks and factors beyond our control. Your use of the Presentation shall be at your sole risk and you shall form your own conclusions as to the reliability of any information presented and as to any conclusions to be drawn therefrom. BDO shall not be directly or indirectly liable, in any way, for any inaccuracies, errors, or omissions in the Presentation, including but not limited to any quotes or financial data contained therein, nor for any damages resulting therefrom. Any opinion/data/forward-looking statements herein reflected may be subject to change by BDO without notice.