



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

# Philippine Commercial Banking System Highlights as of the 2nd Quarter 2026

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# Presentation Outline



I. Industry Rankings

II. BDO Capital Adequacy Ratios

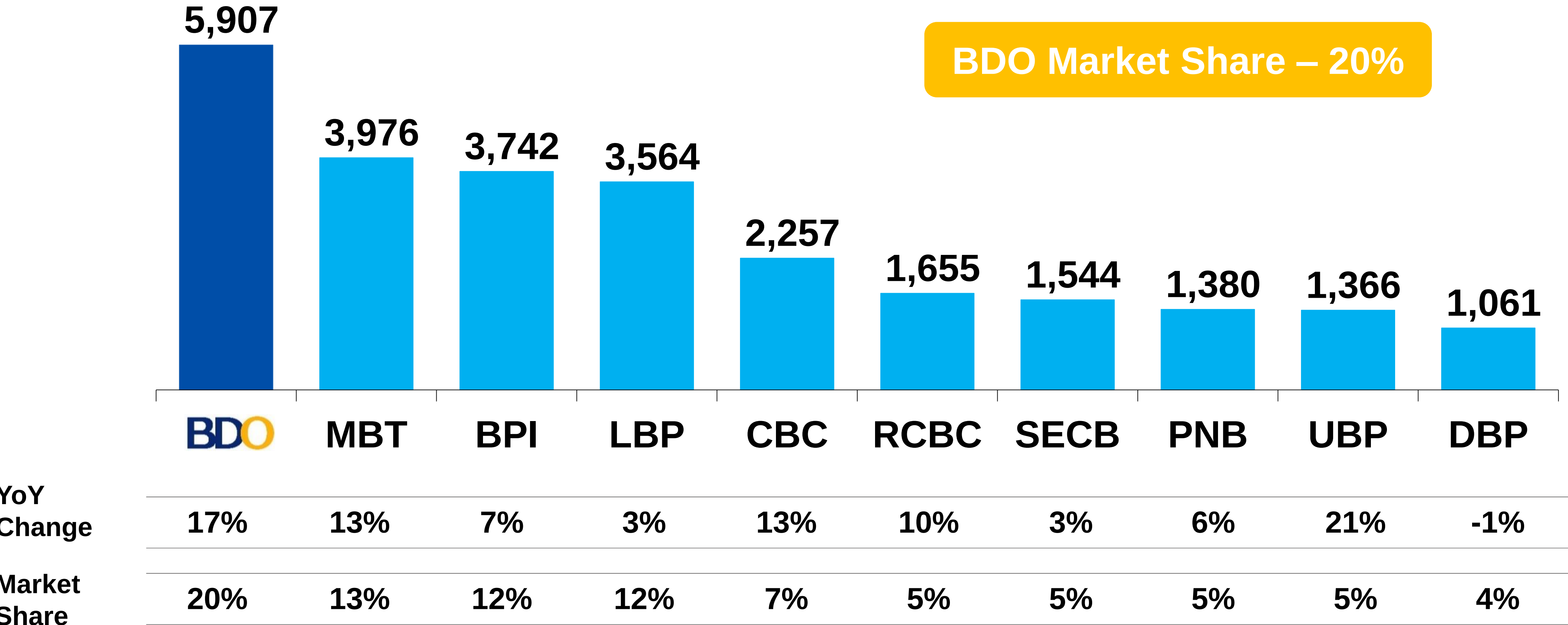
# List of Banks



| 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

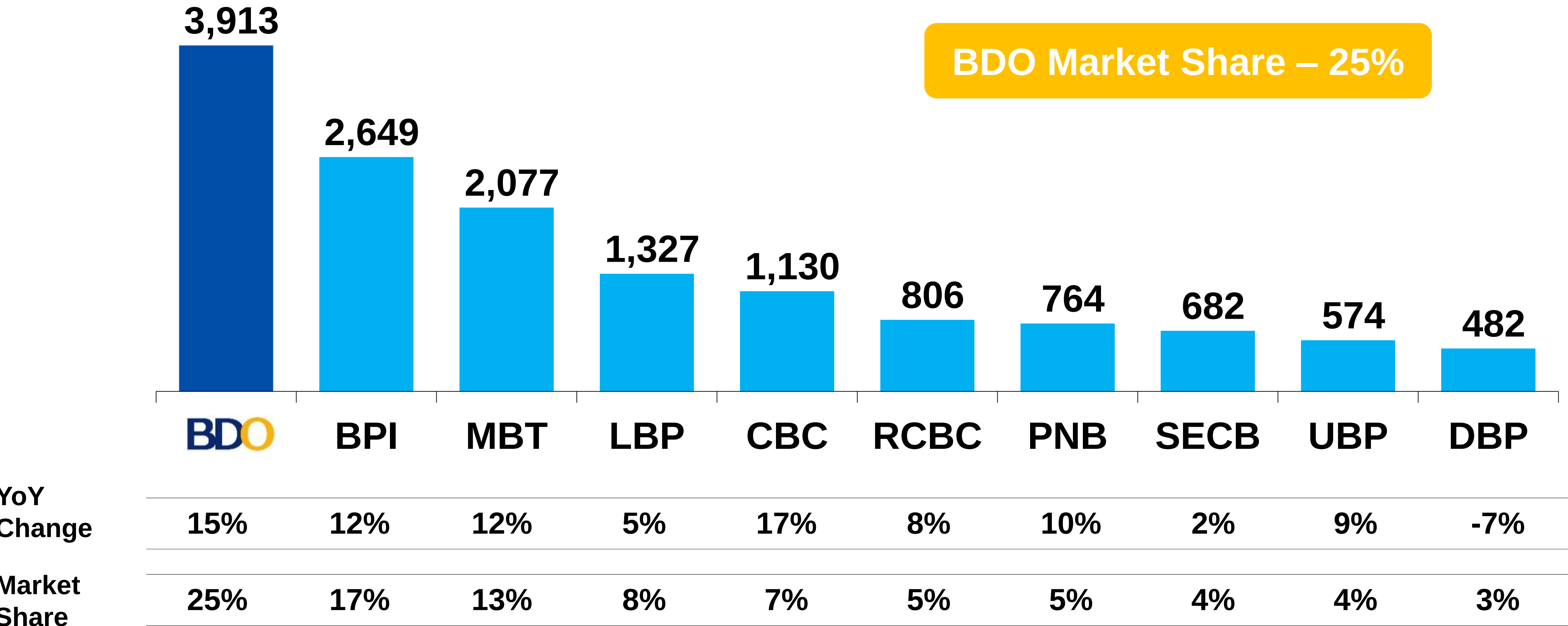
Consolidated; in Php billions



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

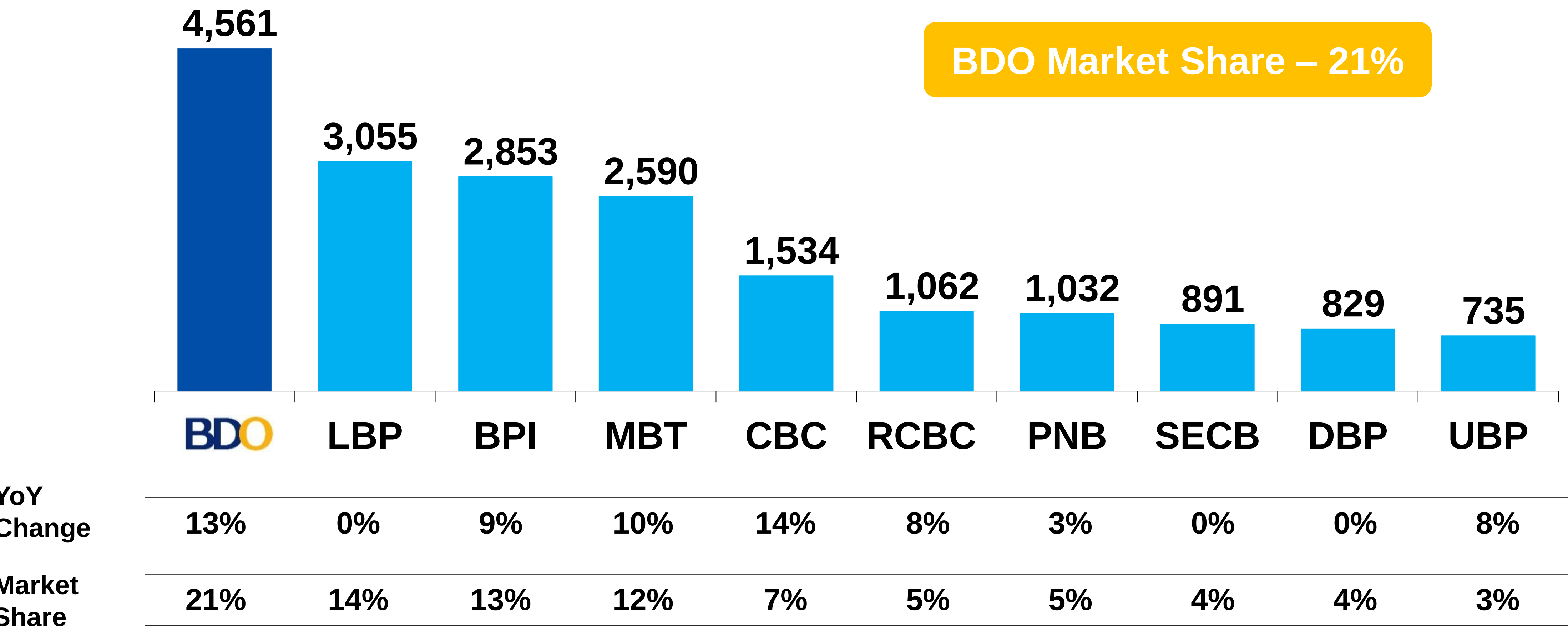


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Figures shown are from the consolidated balance sheets of the U/KBs published following BSP standards.  
Market shares were computed as the ratio of each bank's figure to total U/KBs.

\* Defined as “Loans and Receivables – Others”

# Deposits

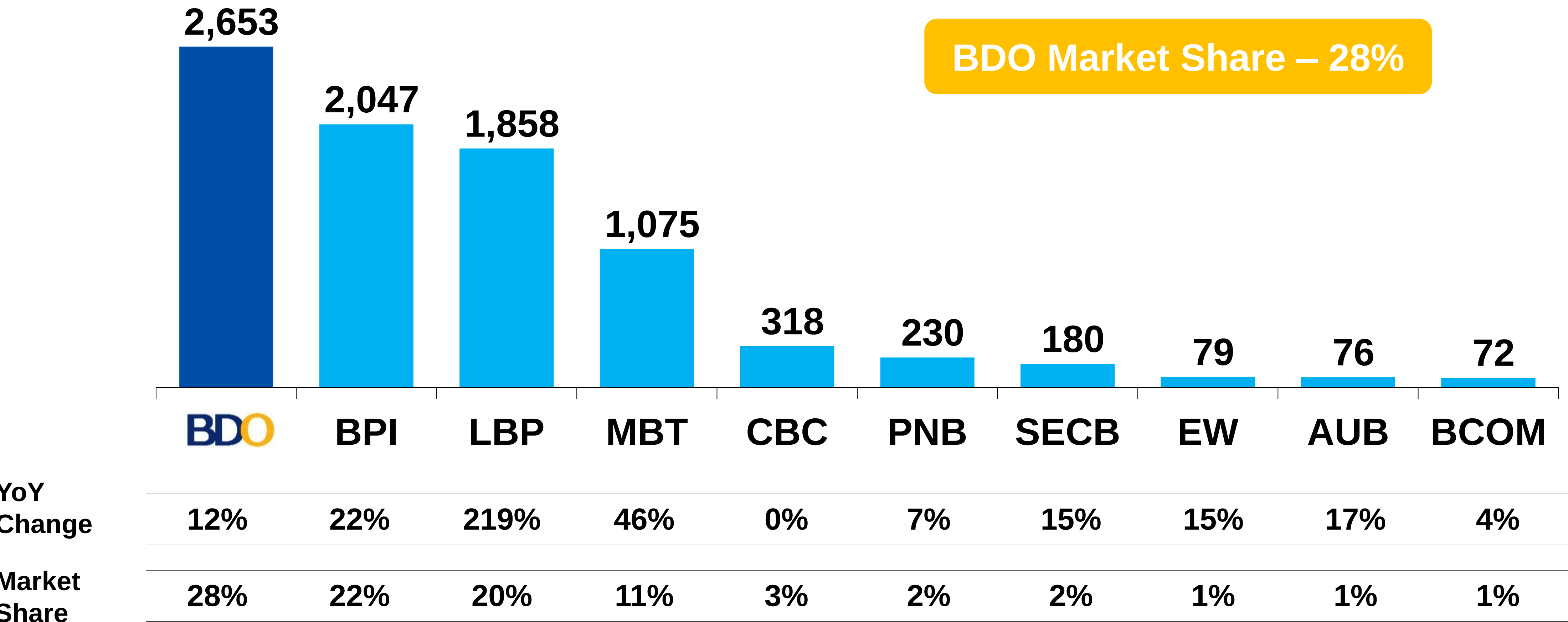
Consolidated; in Php billions



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# Assets Under Management

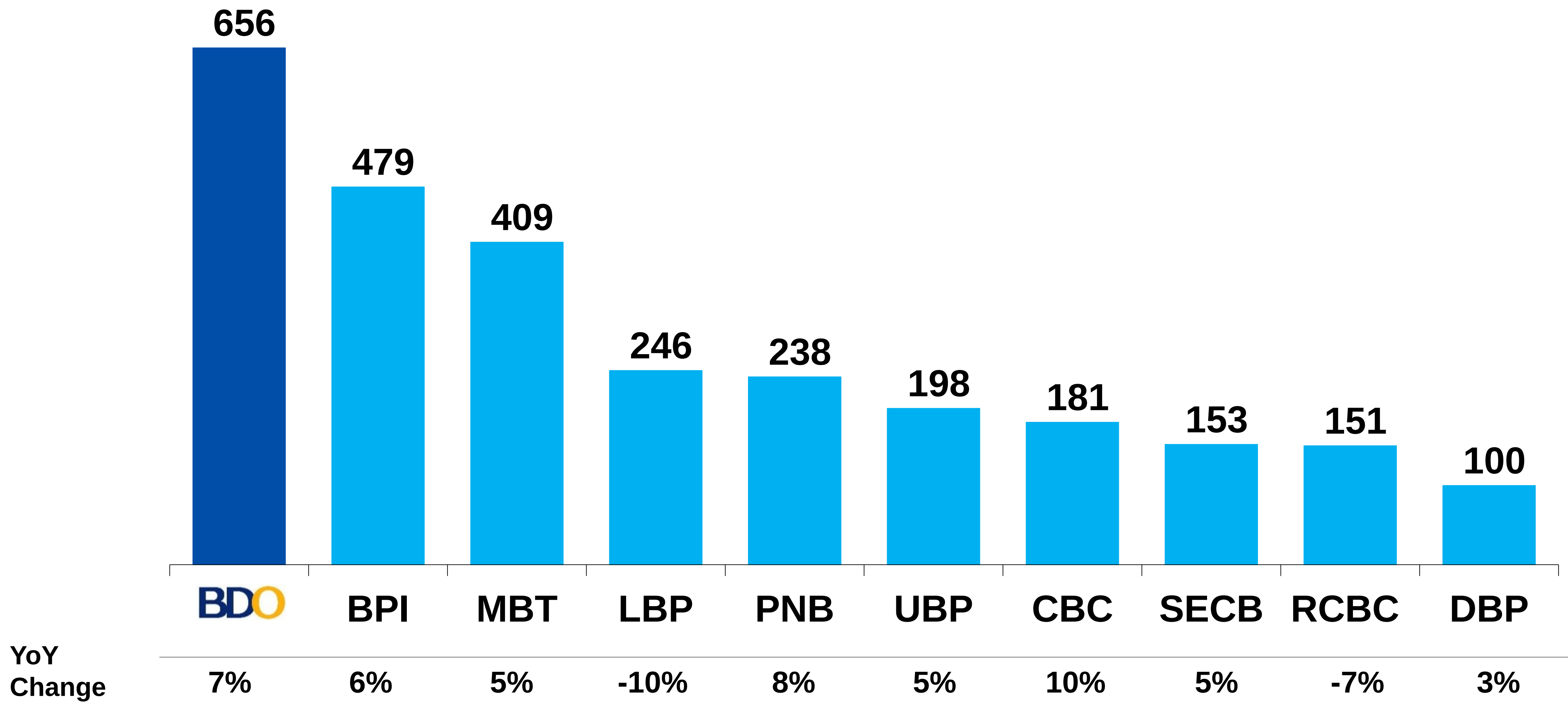
Consolidated; in Php billions



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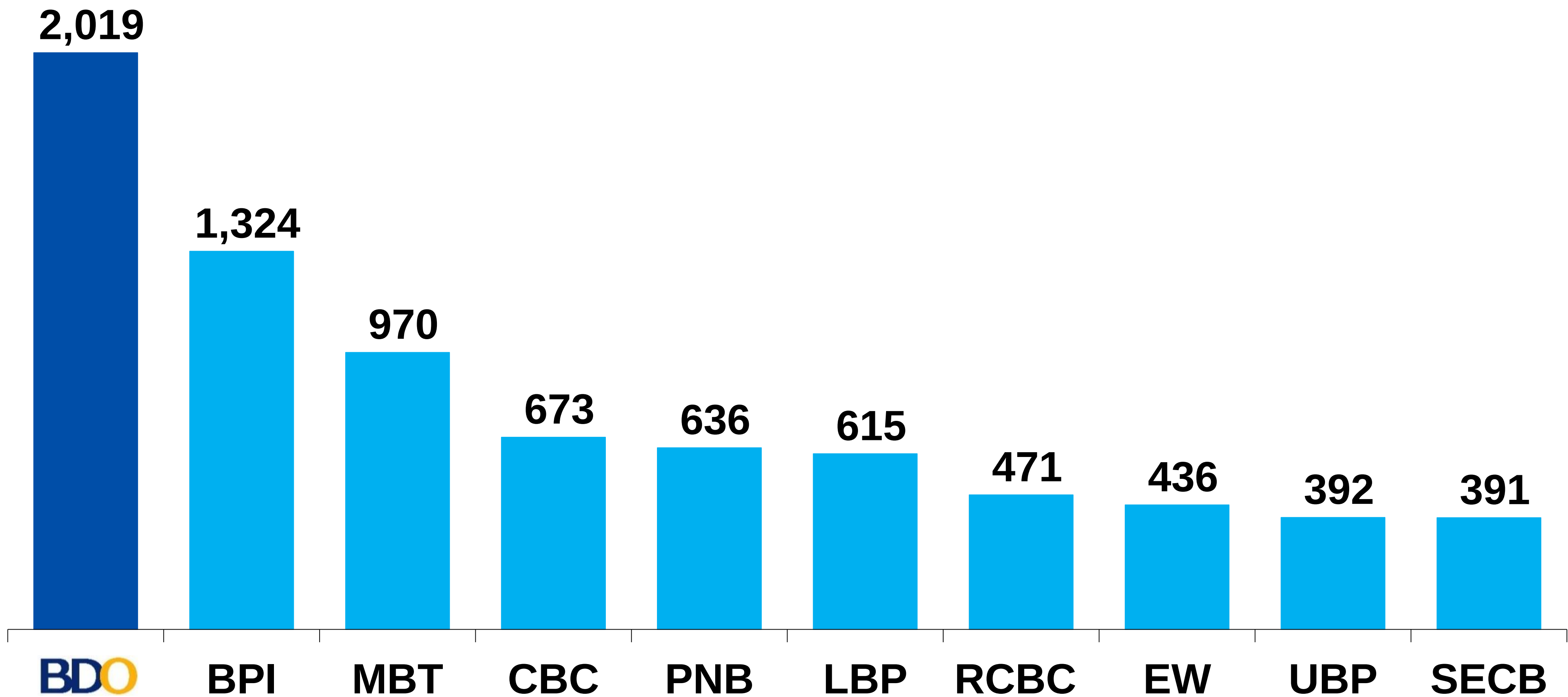
# Total Capital Accounts

Consolidated; in Php billions



# Operating Branch and Office Network\*

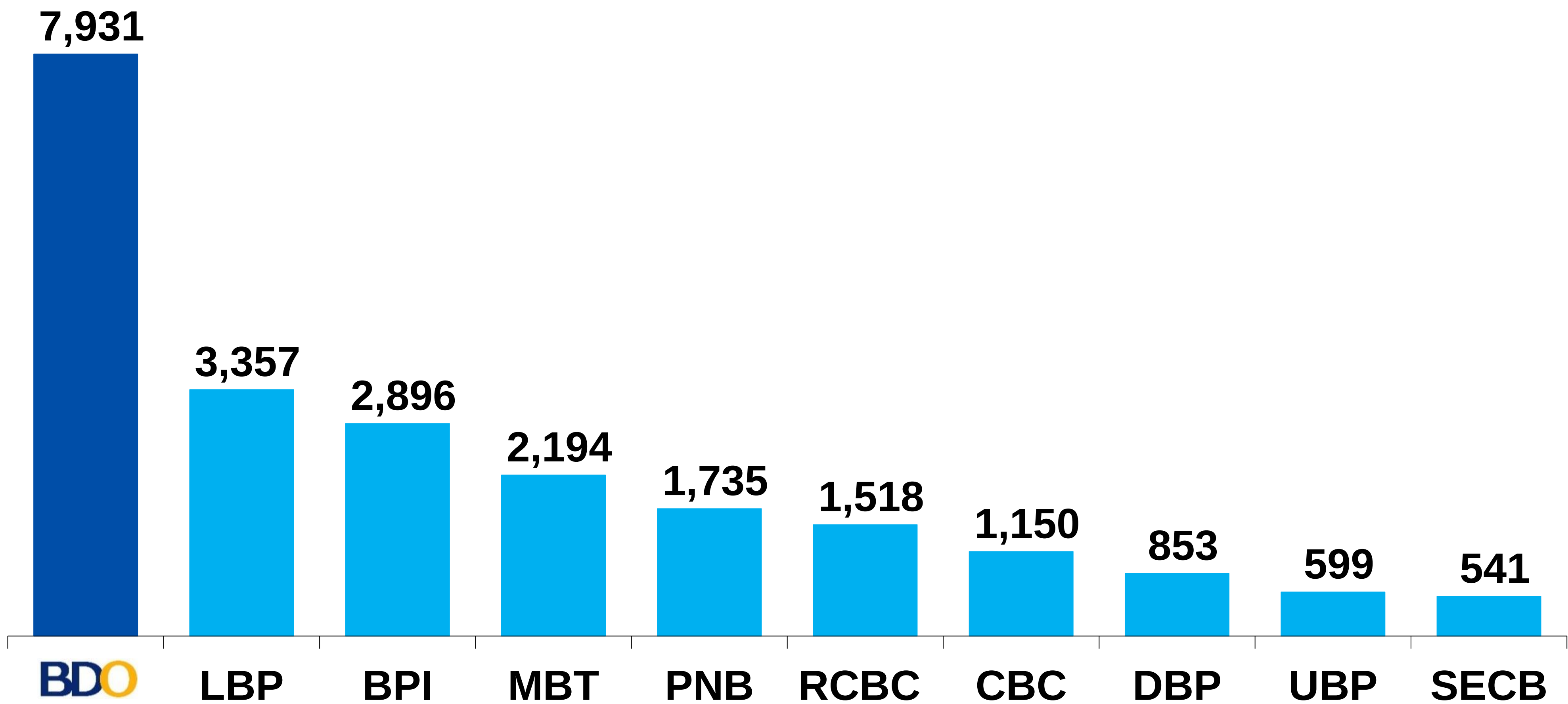
*Consolidated*



\*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)

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I. Industry Rankings



II. BDO Capital Adequacy Ratios

# BDO Capital Adequacy Ratios



| Jun-26                    | Parent        |               | Consolidated  |               |
|---------------------------|---------------|---------------|---------------|---------------|
|                           | CET1          | Total CAR     | CET1          | Total CAR     |
| <b>BDO</b>                | <b>12.76%</b> | <b>13.86%</b> | <b>13.13%</b> | <b>14.22%</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>2.26%</b>  | <b>3.86%</b>  | <b>2.63%</b>  | <b>4.22%</b>  |

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