



February 2019

Philippine Commercial Banking System Highlights as of 4Q19

Based on Consolidated Statements of Condition Published by U/KBs

We find ways®

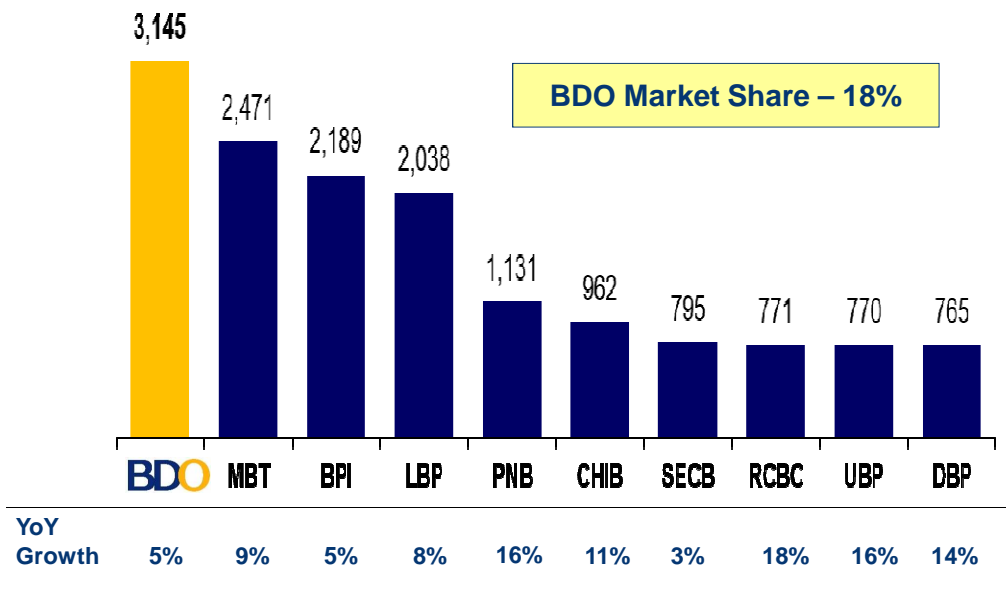
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I. Industry Rankings

II. BDO Capital Adequacy Ratios

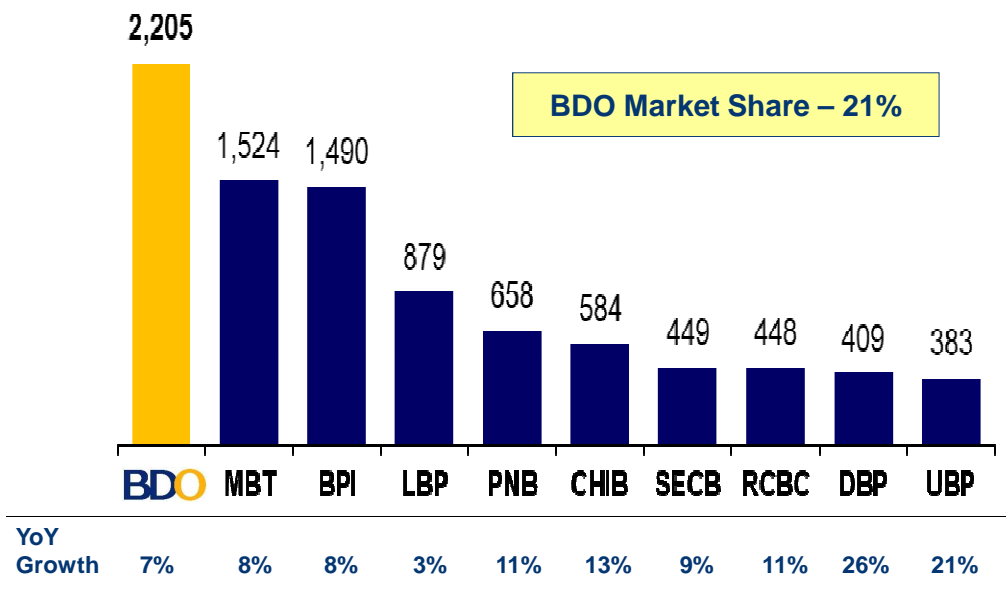
Assets

- Consolidated; in Php billions -



Loans and Receivables – net*

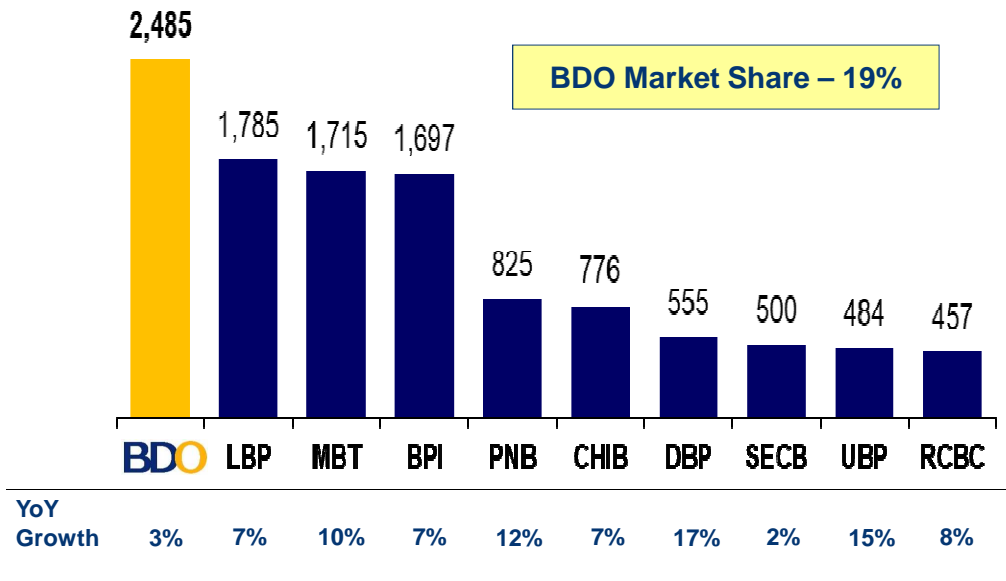
- Consolidated; in Php billions -



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

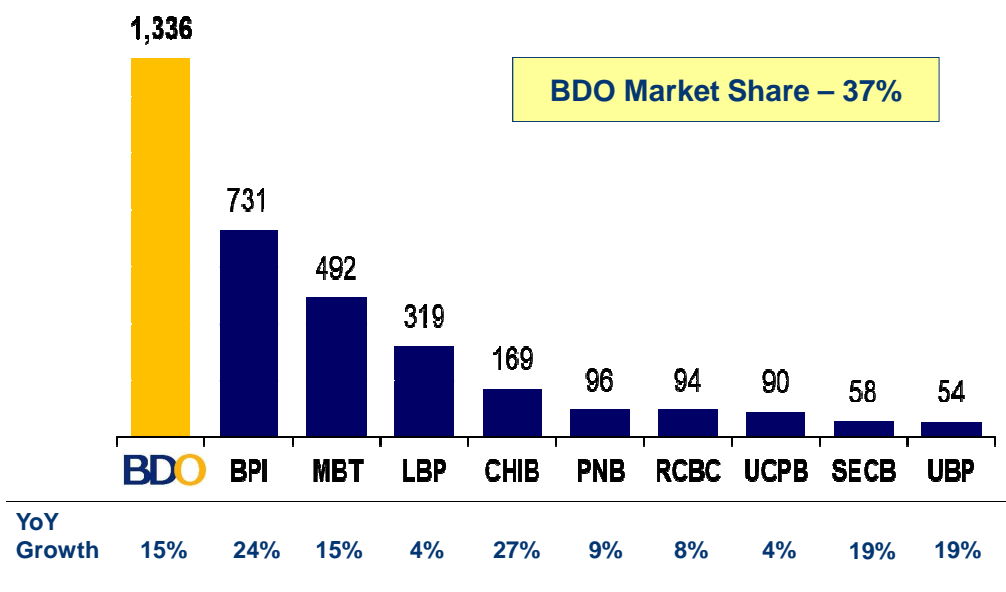
Deposits

- Consolidated; in Php billions -



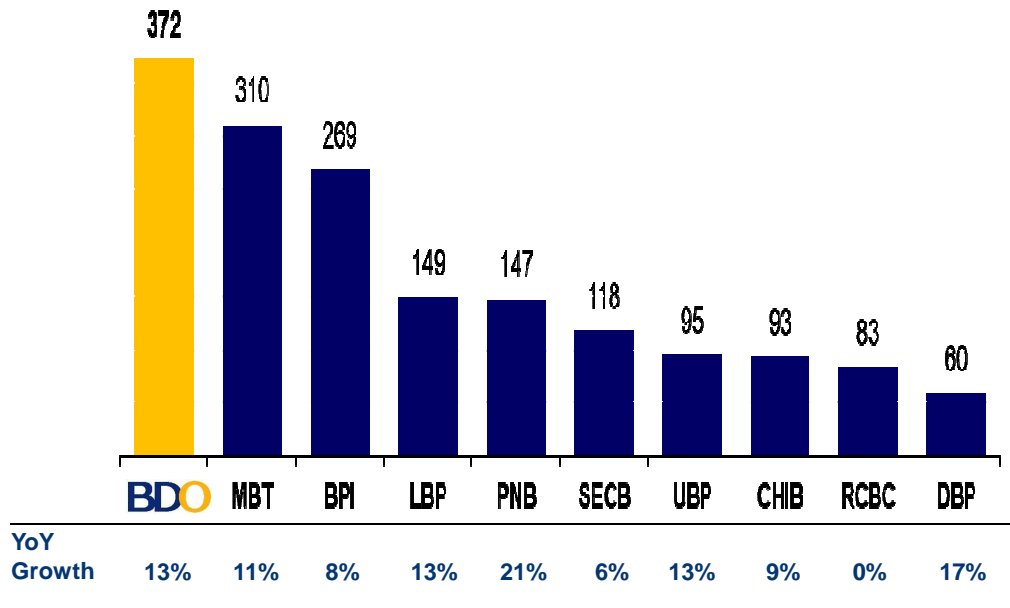
Assets Under Management

- Consolidated; in Php billions -



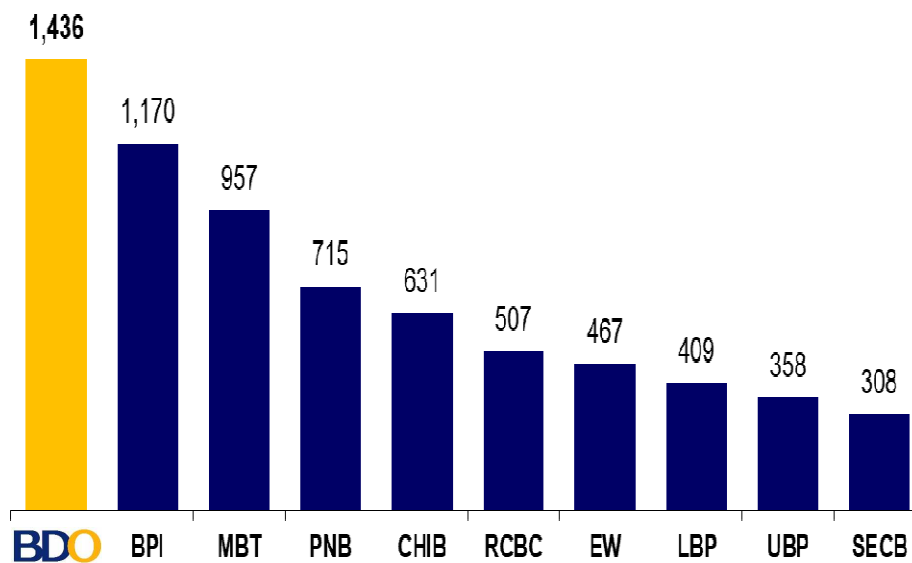
Total Capital Accounts

- Consolidated; in Php billions -

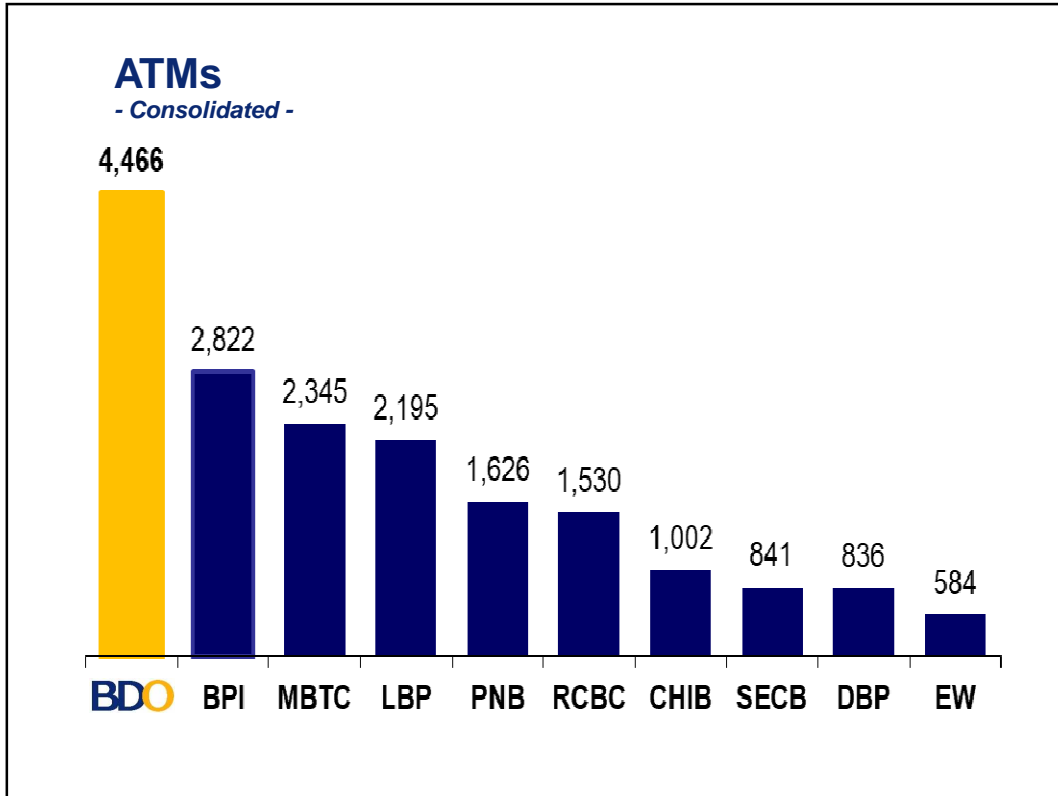


Operating Branch and Office Network*

- Consolidated -



* Includes branch lites, extension offices and overseas branches



List of Banks

Symbol Used	Full Name
BDO	BDO Unibank, Inc.
BPI	Bank of the Philippine Islands
CHIB	China Banking Corporation
DBP	Development Bank of the Philippines
EW	East West Banking Corporation
HSBC	The Hongkong and Shanghai Banking Corporation Limited
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
UCPB	United Coconut Planters Bank

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II. BDO Capital Adequacy Ratios

BDO Capital Adequacy Ratios

as of December 2019	Parent		Consolidated	
	CET1	Total CAR	CET1	Total CAR
BDO	12.16%	13.74%	12.64%	14.18%
BSP Minimum*	10.50%	12.00%	10.50%	12.00%
BDO Buffer	1.66%	1.74%	2.14%	2.18%

Note:

- Beginning 4Q19, DSIB surcharge was reduced to 2% (for banks categorized under Bucket 2), bringing down the minimum CET1 and Total CAR to 10.5% and 12% respectively, inclusive of 2.5% capital conservation buffer.

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