



February 2021

Philippine Commercial Banking System Highlights as of 4Q20

Based on Consolidated Statements of Condition Published by U/KBs

We find ways[®]

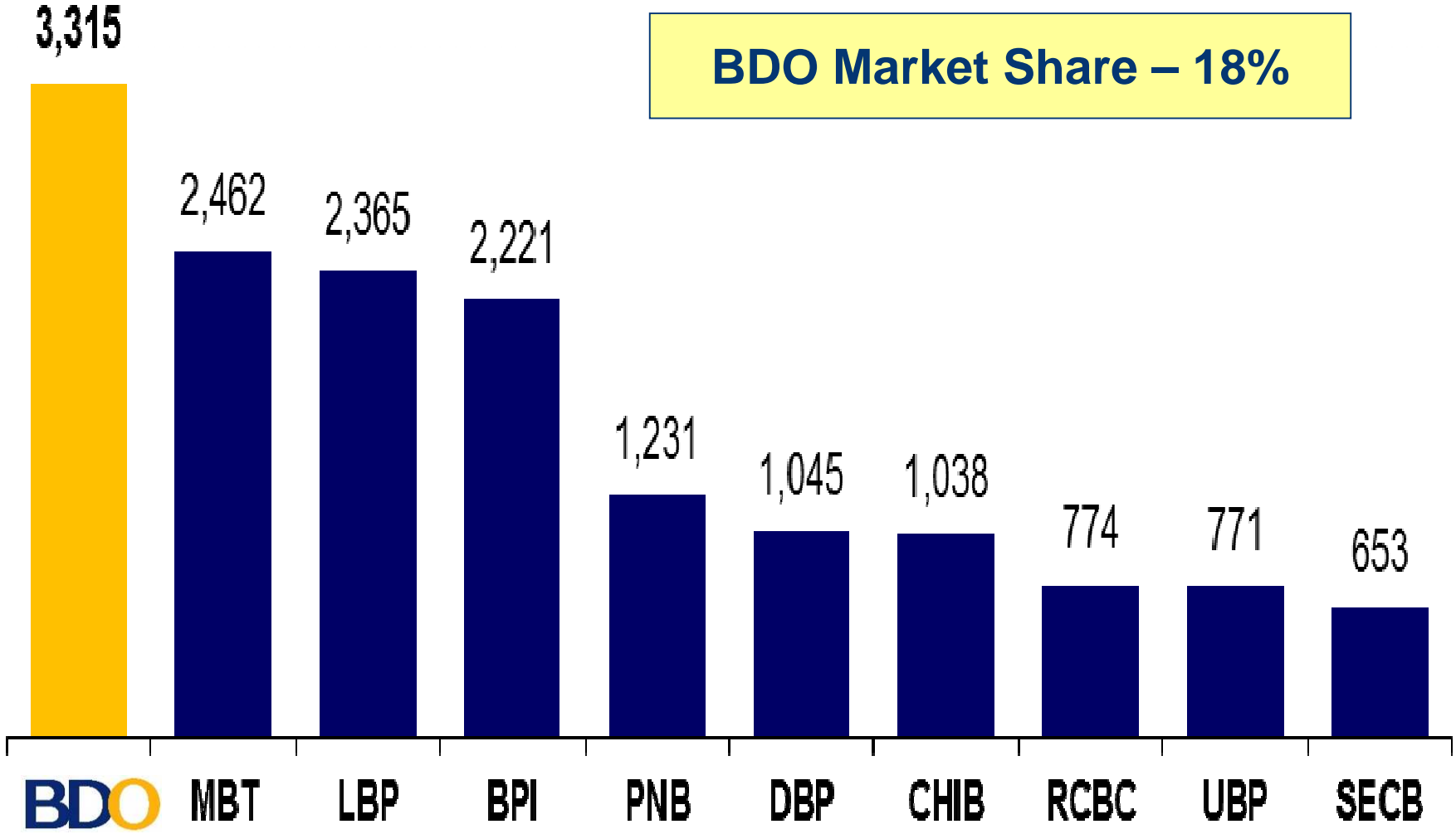
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Assets

- Consolidated; in Php billions -

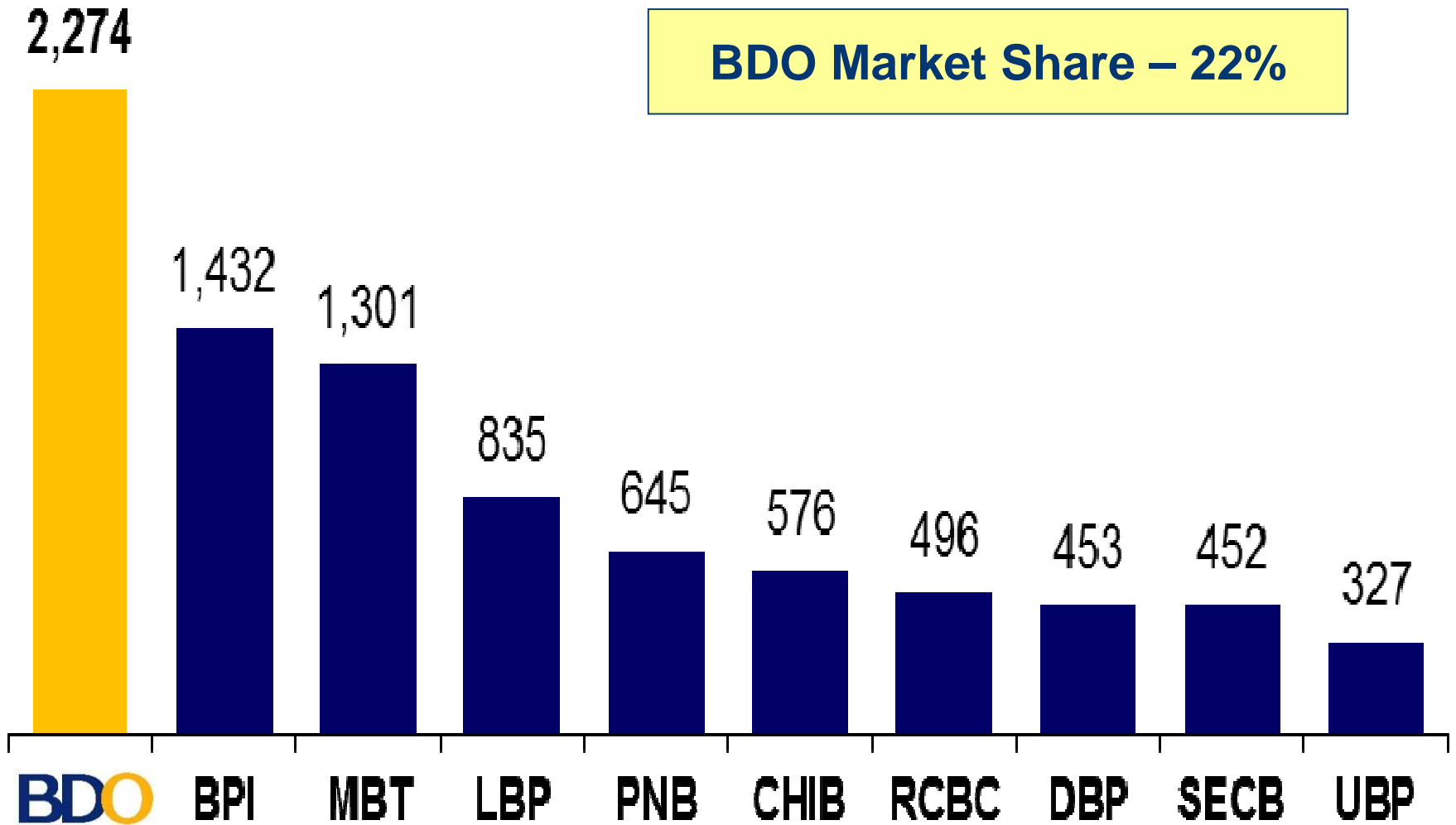


BDO Market Share – 18%

YoY Growth	BDO	MBT	LBP	BPI	PNB	DBP	CHIB	RCBC	UBP	SECB
YoY Growth	5%	0%	16%	1%	9%	37%	8%	0%	0%	-18%

Loans and Receivables – net*

- Consolidated; in Php billions -



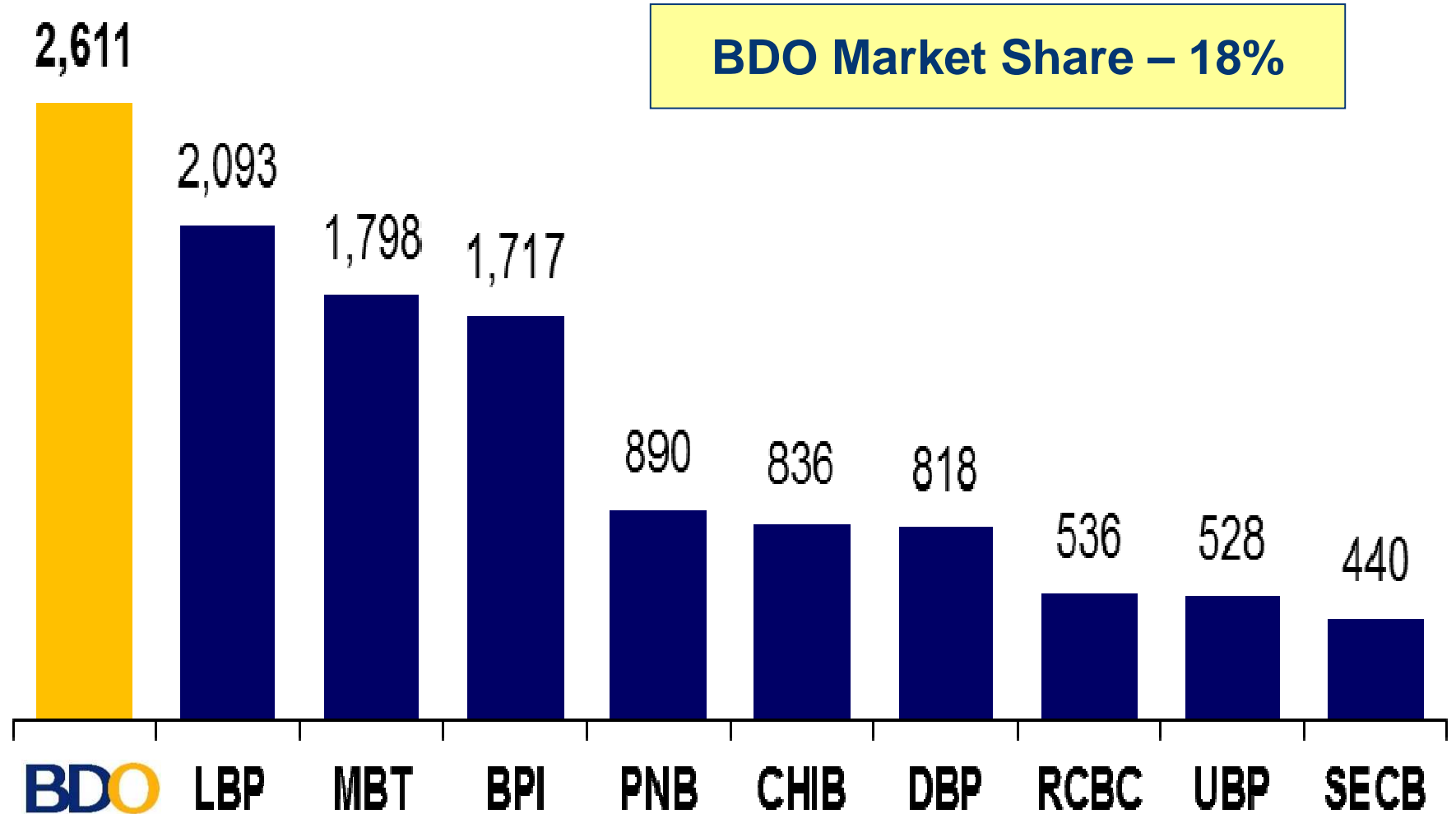
BDO Market Share – 22%

YoY Growth	BDO	BPI	MBT	LBP	PNB	CHIB	RCBC	DBP	SECB	UBP
YoY Growth	3%	-4%	-15%	-5%	-2%	-1%	11%	11%	1%	-15%

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

Deposits

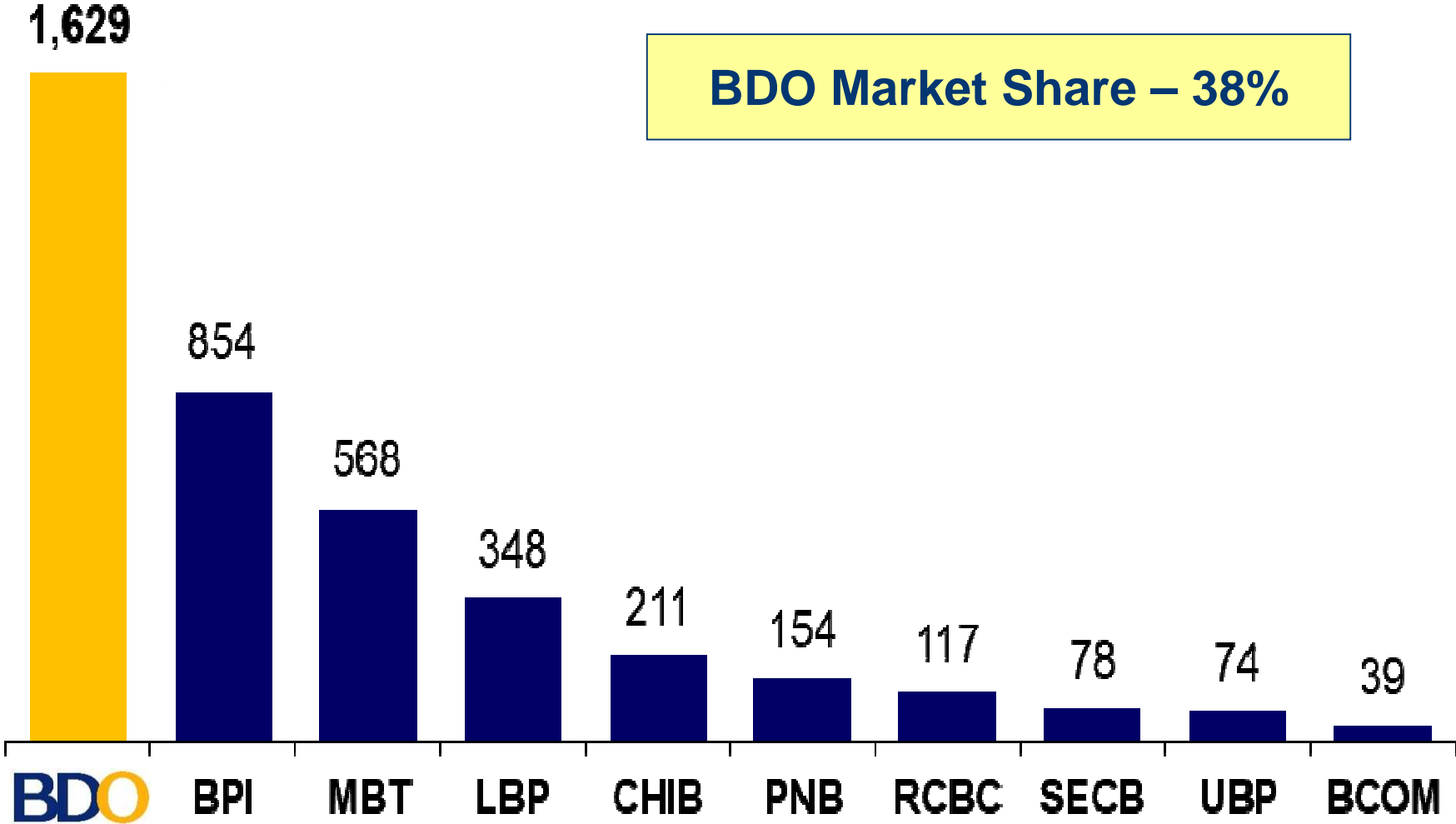
- Consolidated; in Php billions -



YoY Growth	BDO	LBP	MBT	BPI	PNB	CHIB	DBP	RCBC	UBP	SECB
	5%	17%	5%	1%	8%	8%	47%	17%	9%	-12%

Assets Under Management

- Consolidated; in Php billions -



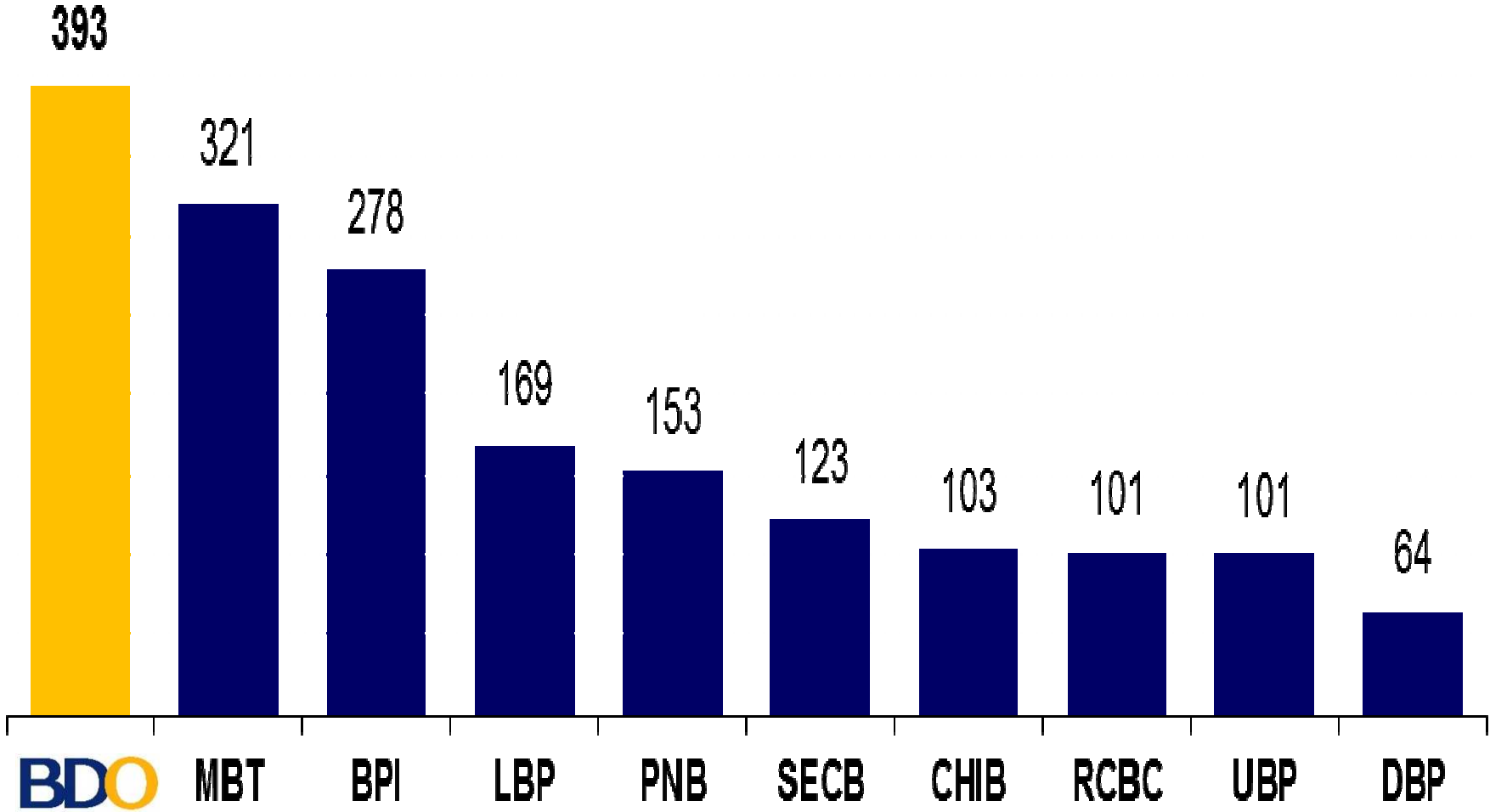
BDO Market Share – 38%

YoY Growth	BDO	BPI	MBT	LBP	CHIB	PNB	RCBC	SECB	UBP	BCOM
	22%	17%	15%	9%	24%	61%	24%	34%	37%	-6%

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

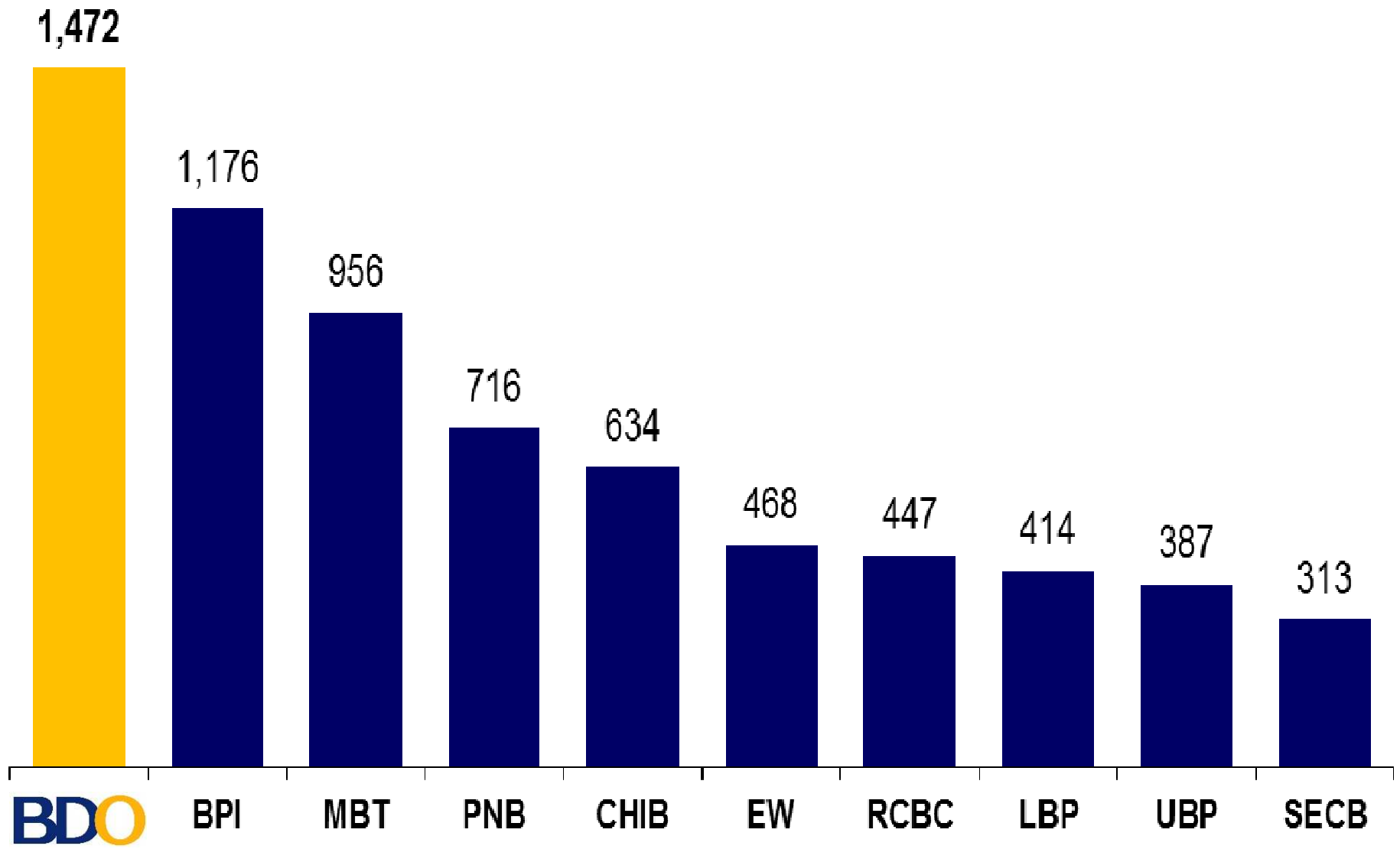
- Consolidated; in Php billions -



YoY Growth	6%	4%	3%	14%	4%	4%	11%	22%	6%	8%
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Operating Branch and Office Network*

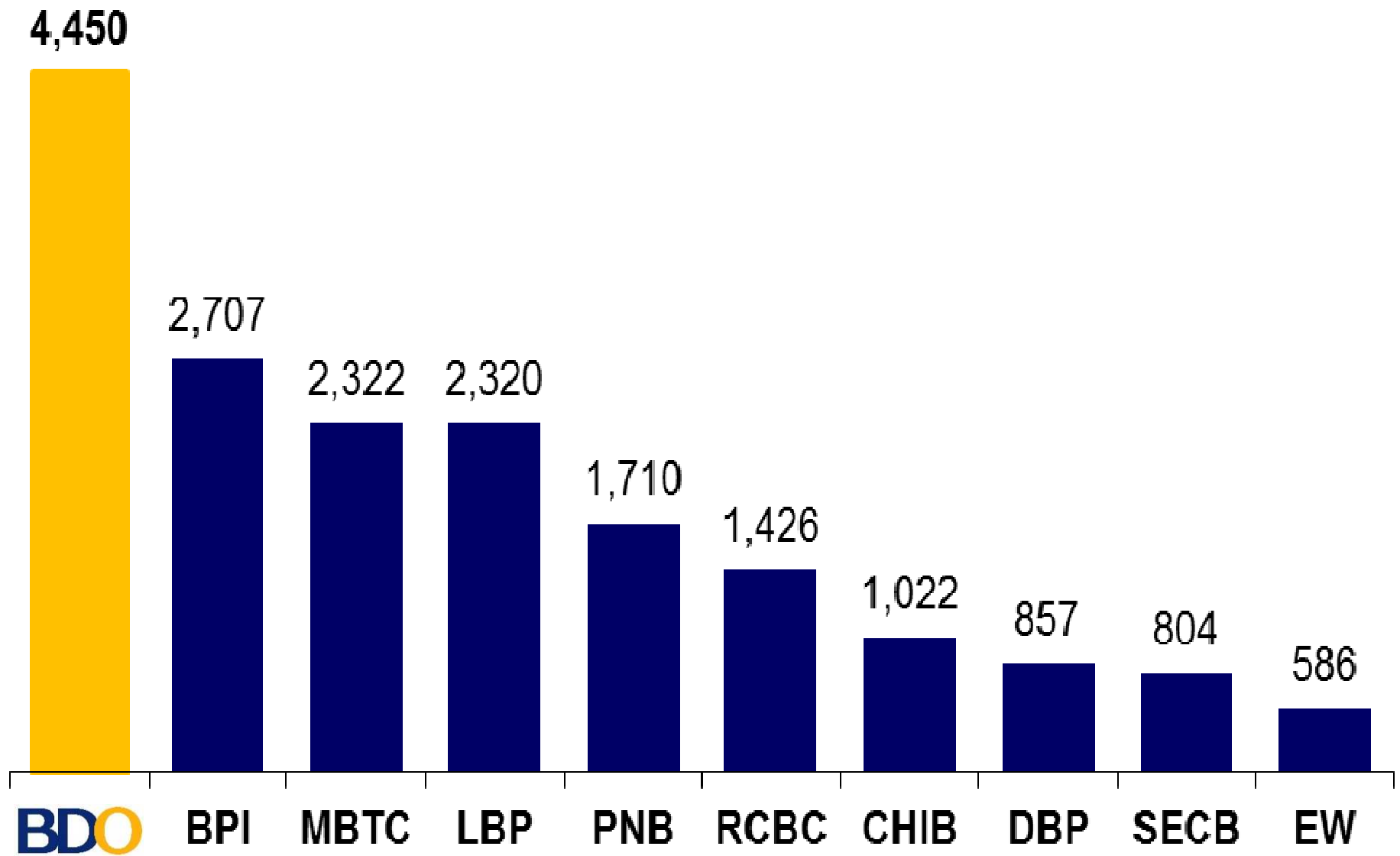
- Consolidated -



- Includes branch lites, extension offices and overseas branches

ATMs

- Consolidated -



List of Banks

Symbol Used	Full Name
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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BDO Capital Adequacy Ratios

Dec-20	Parent		Consolidated	
	CET1	Total CAR	CET1	Total CAR
BDO	12.65%	13.79%	13.19%	14.31%
BSP Minimum*	8.00%	12.00%	8.00%	12.00%
BDO Buffer	4.65%	1.79%	5.19%	2.31%

Note:

- Per BSP Circular 1051 dated 27 September 2019, D-SIB 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.

As part of the BSP regulatory relief measures during the COVID-19 health emergency, the Capital Conservation Buffer of 2.5% may be used per BSP Memorandum M-2020-039 dated 4 May 2020, effectively bringing down the minimum CET 1 ratio down to 8% inclusive of the D-SIB surcharge.

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