



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

Philippine Commercial Banking System Highlights as of the 4th Quarter 2025

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Presentation Outline



I. Industry Rankings

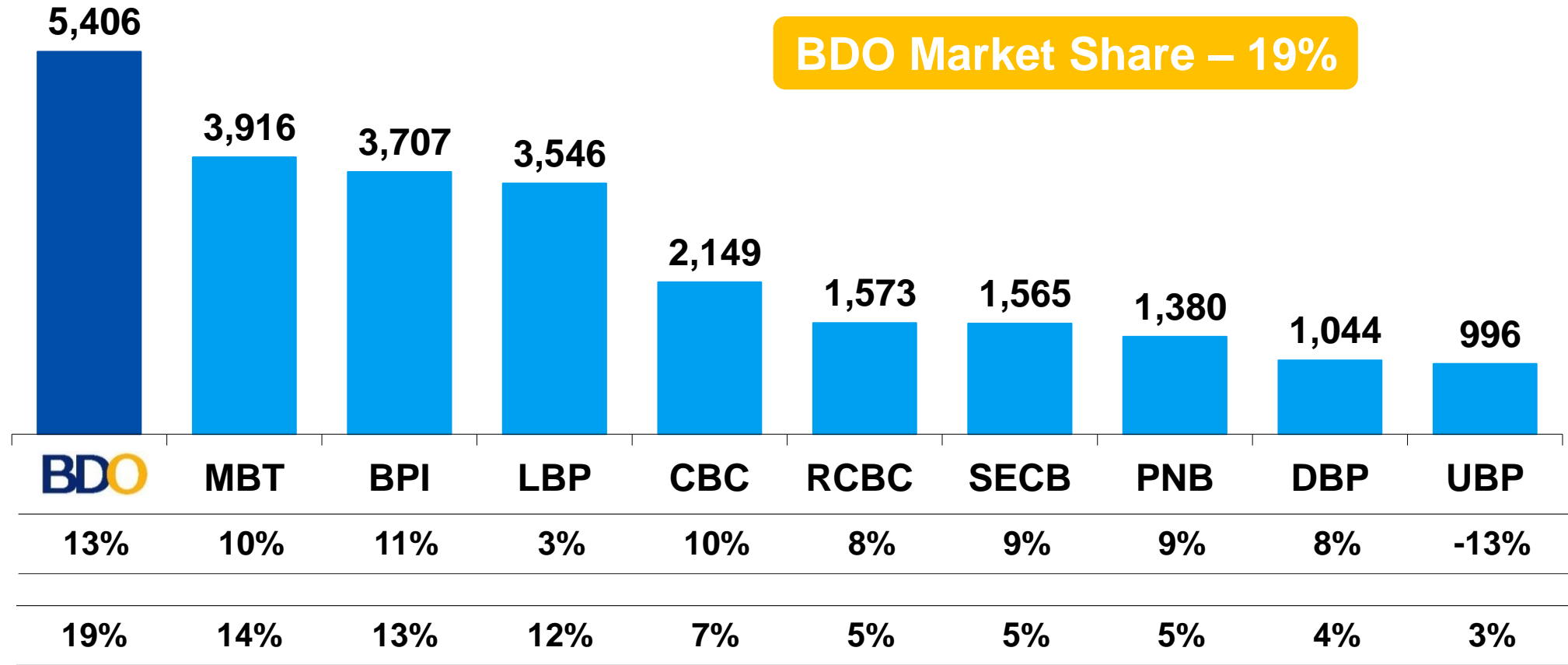
II. BDO Capital Adequacy Ratios

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

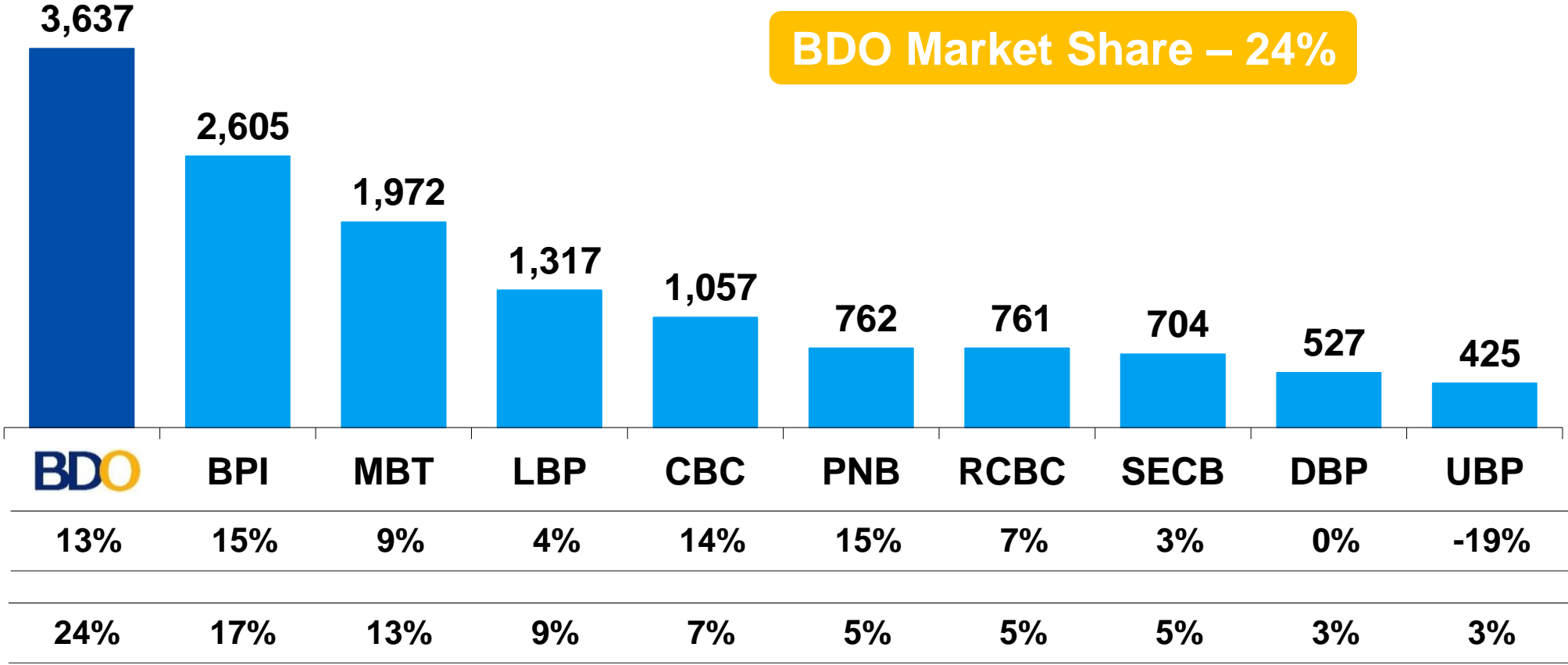


NOTES:

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



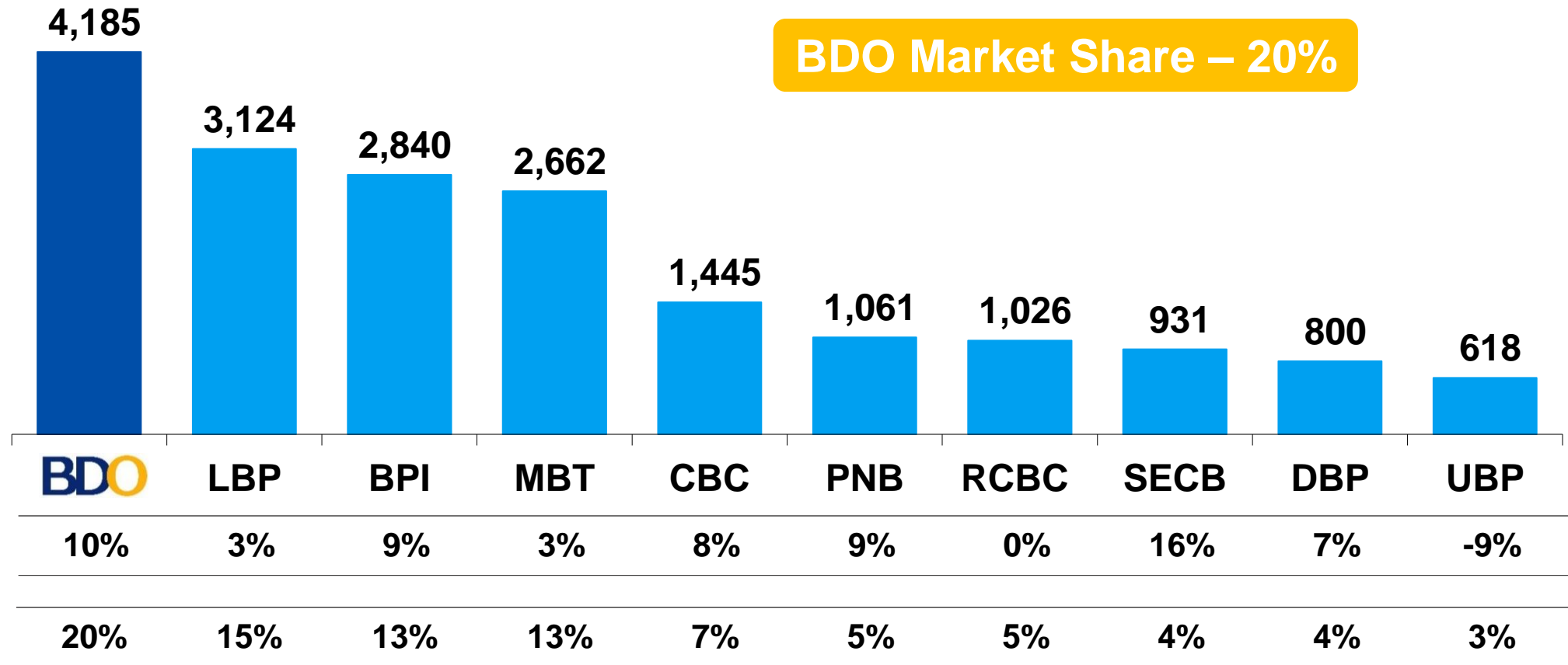
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* Defined as "Loans and Receivables – Others"



Deposits

Consolidated; in Php billions

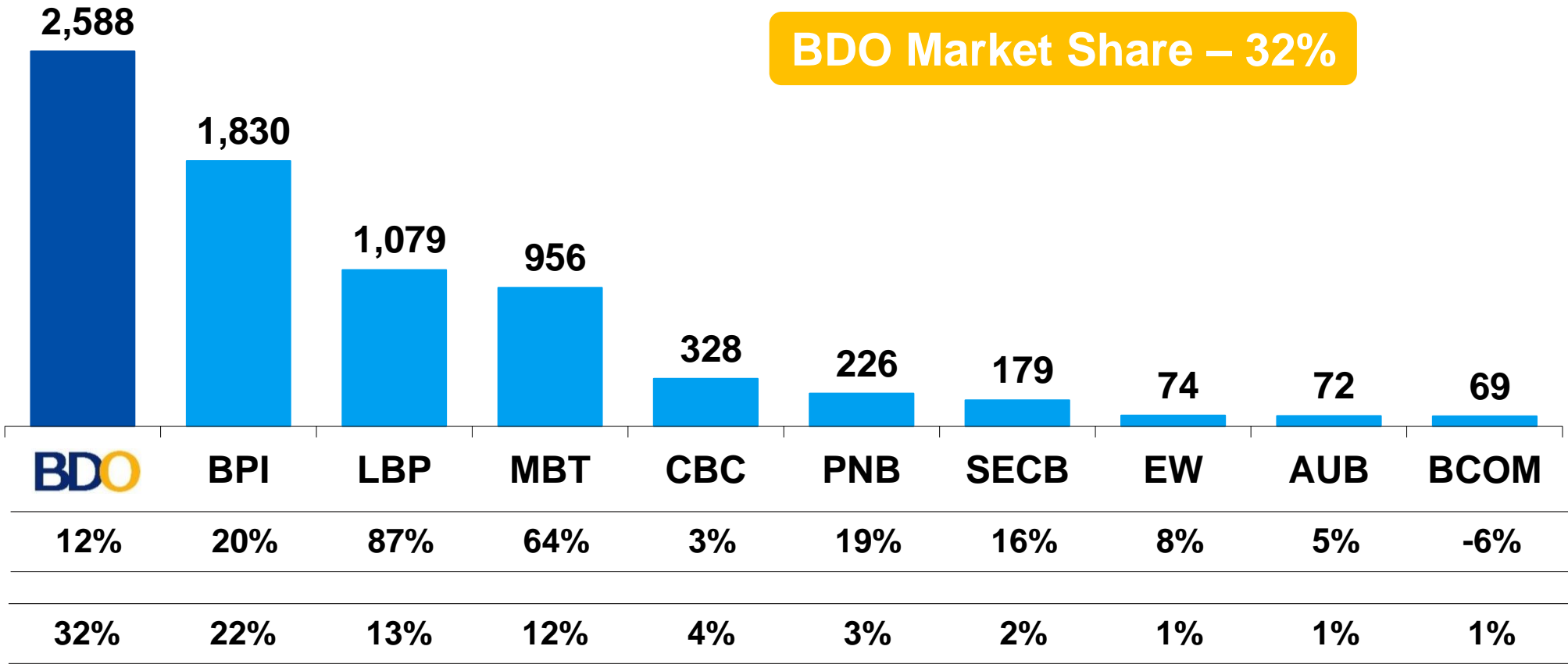


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Assets Under Management

Consolidated; in Php billions

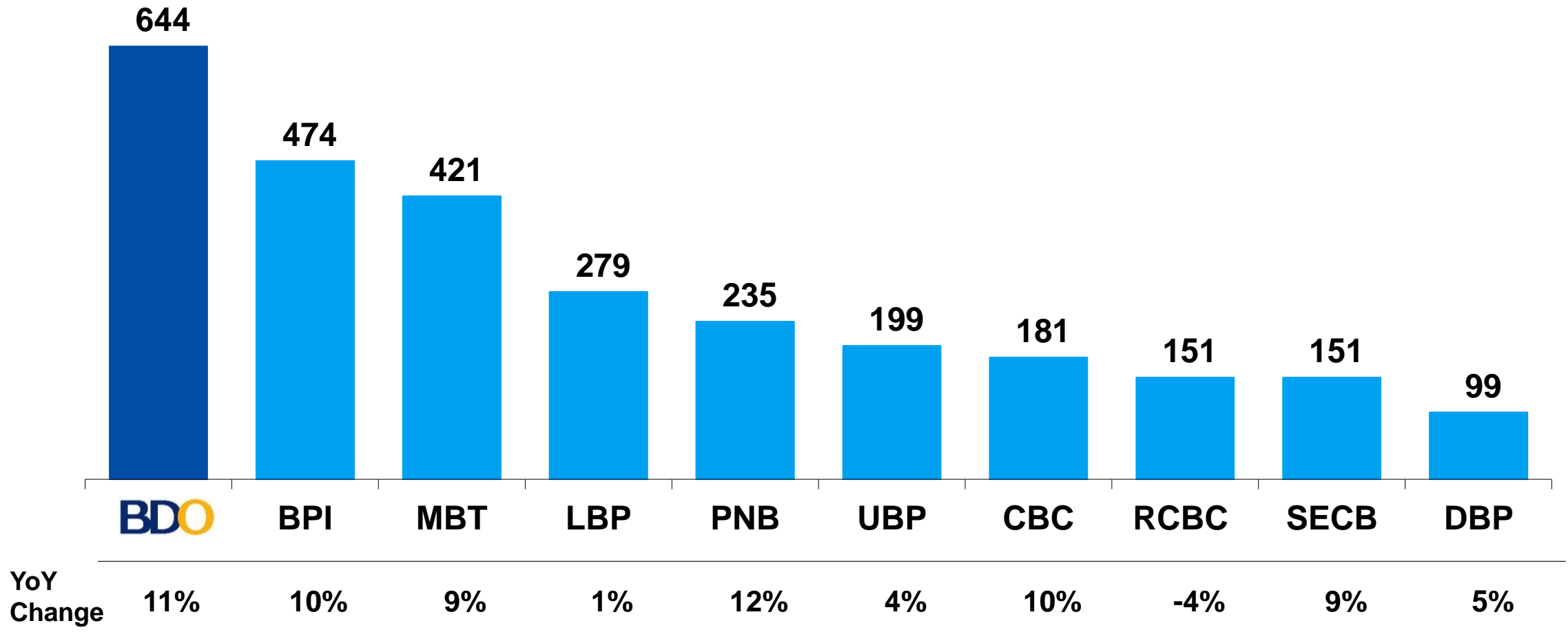


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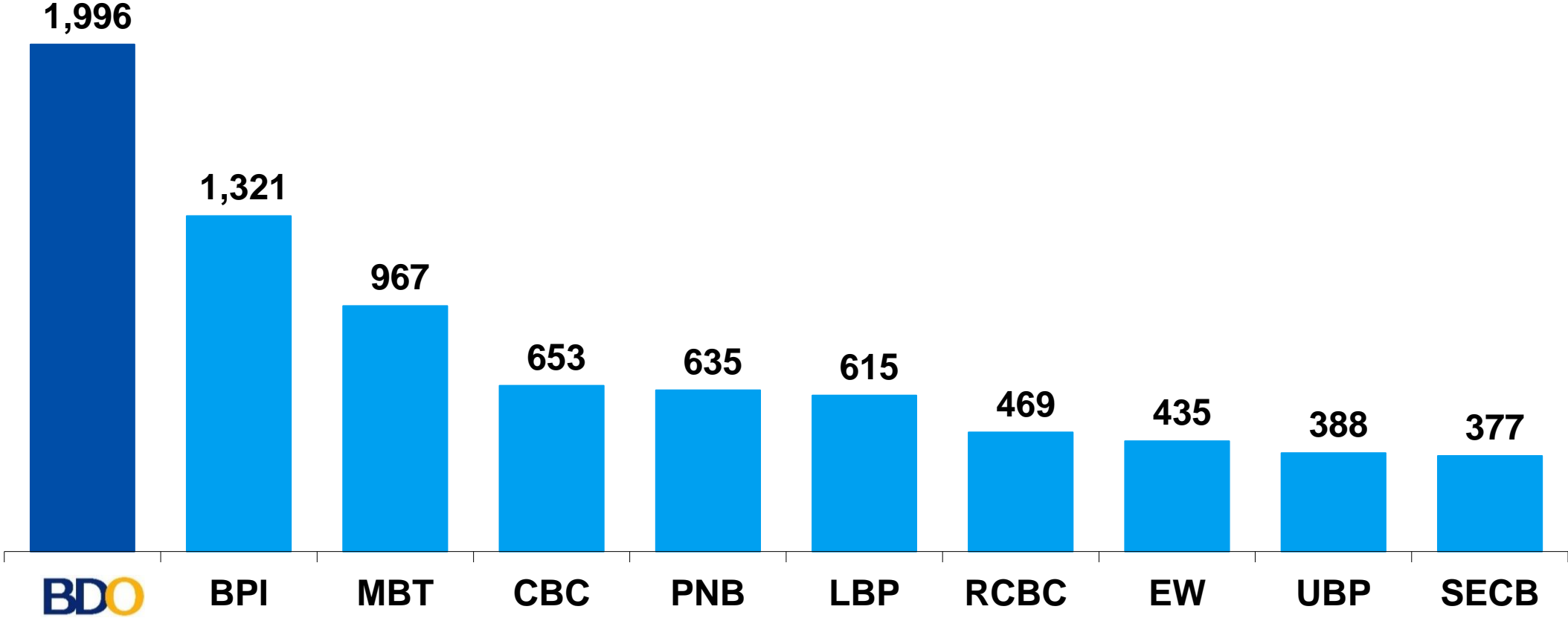
Total Capital Accounts

Consolidated; in Php billions



Operating Branch and Office Network*

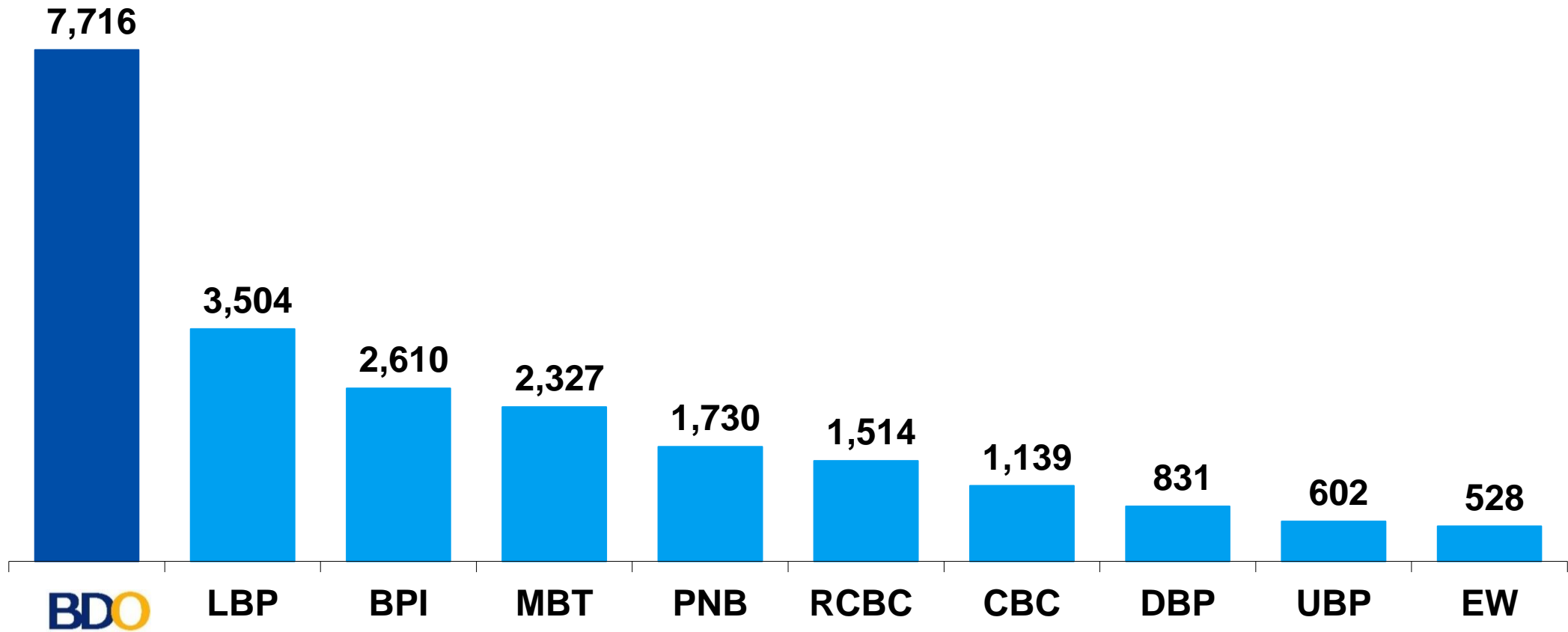
Consolidated



*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)

Presentation Outline

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

BDO Capital Adequacy Ratios

Dec-25	Parent		Consolidated	
	CET1	Total CAR	CET1	Total CAR
BDO	13.29%	14.41%	13.78%	14.88%
Regulatory Minimum	10.50%	10.00%	10.50%	10.00%
BDO Buffer	2.79%	4.41%	3.28%	4.88%

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