



Philippine Commercial Banking System Highlights as of 2Q17

Based on:
Published Consolidated Statements of Condition

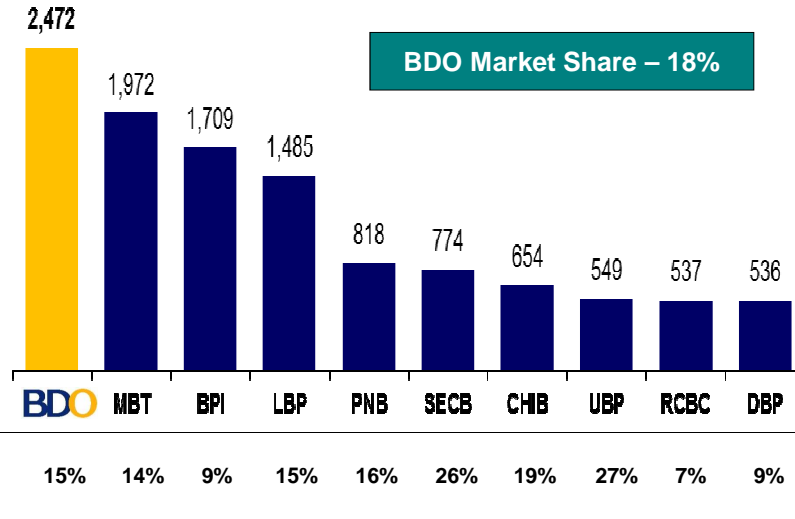
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II. BDO Capital Adequacy Ratios

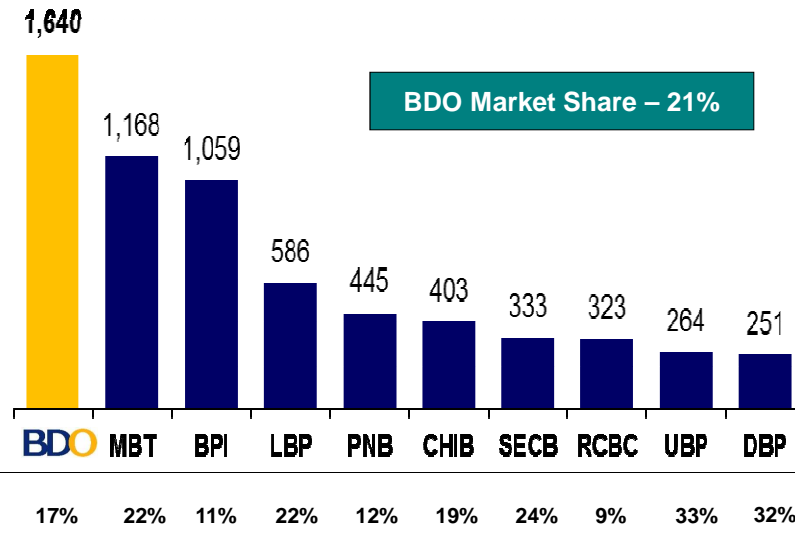
Assets

- Consolidated; in Php billions -



Loans and Receivables – net*

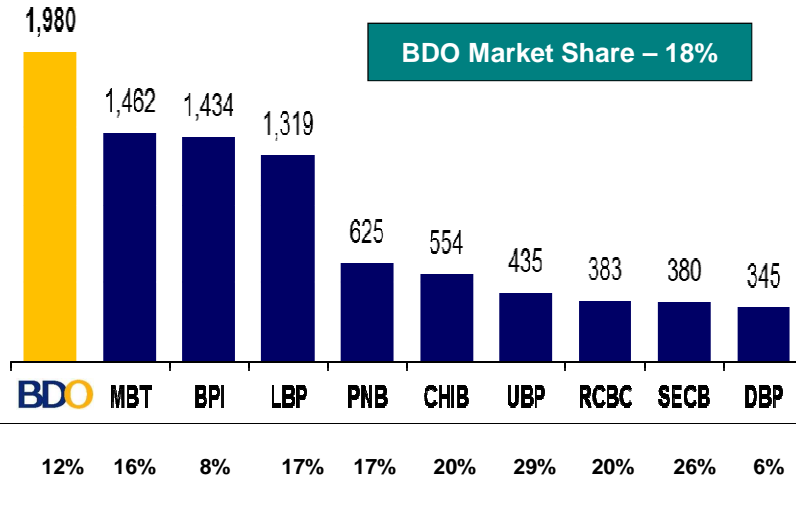
- Consolidated; in Php billions -



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

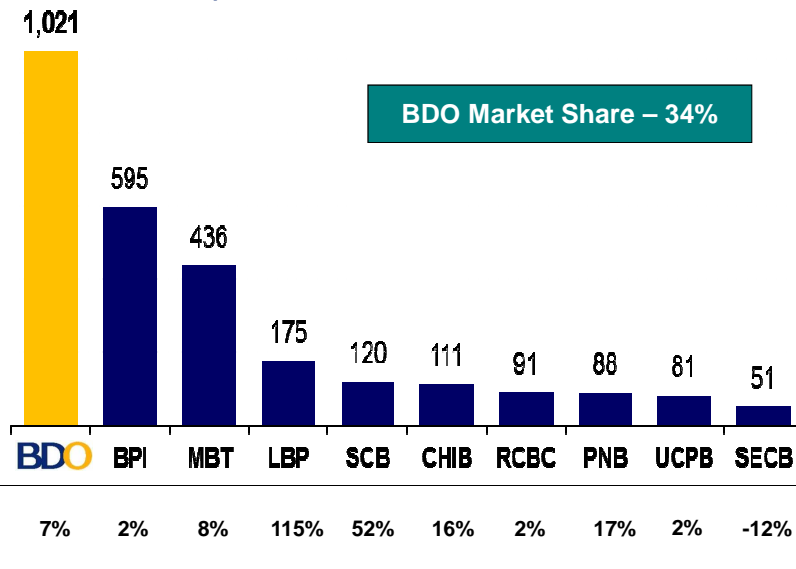
Deposits

- Consolidated; in Php billions -



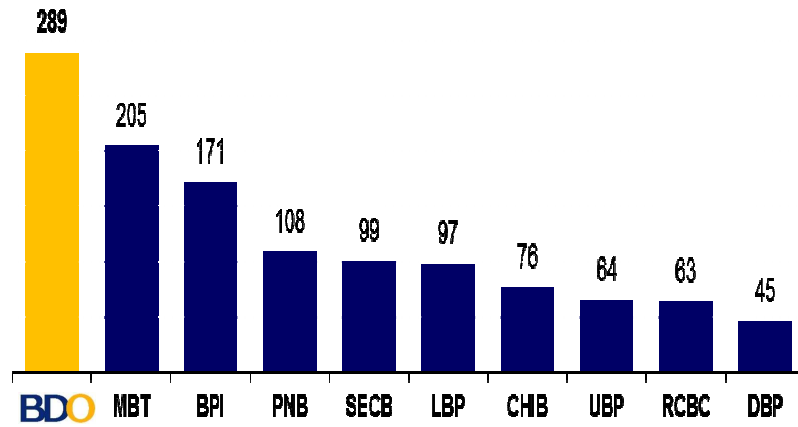
Assets Under Management

- Consolidated; in Php billions -



Total Capital Accounts

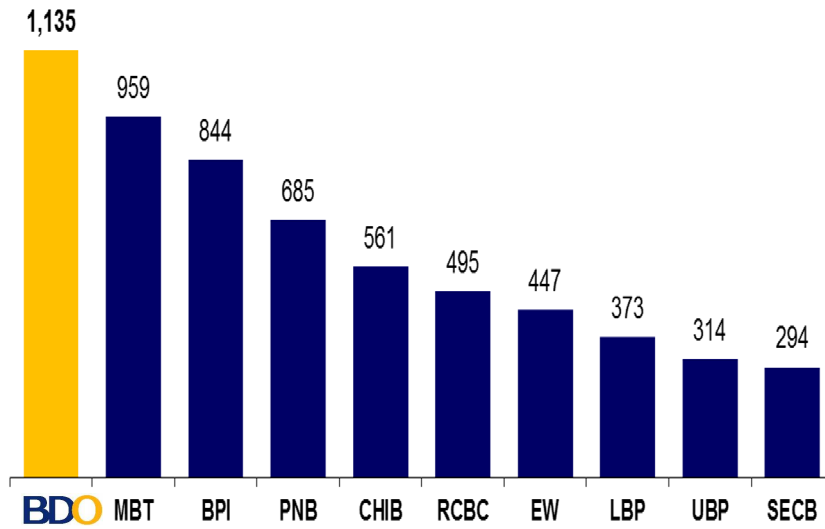
- Consolidated; in Php billions -



YoY Growth (%)	BDO	MBT	BPI	PNB	SECB	LBP	CHB	UBP	RCBC	DBP
	37%	3%	9%	3%	6%	9%	35%	13%	6%	-1%

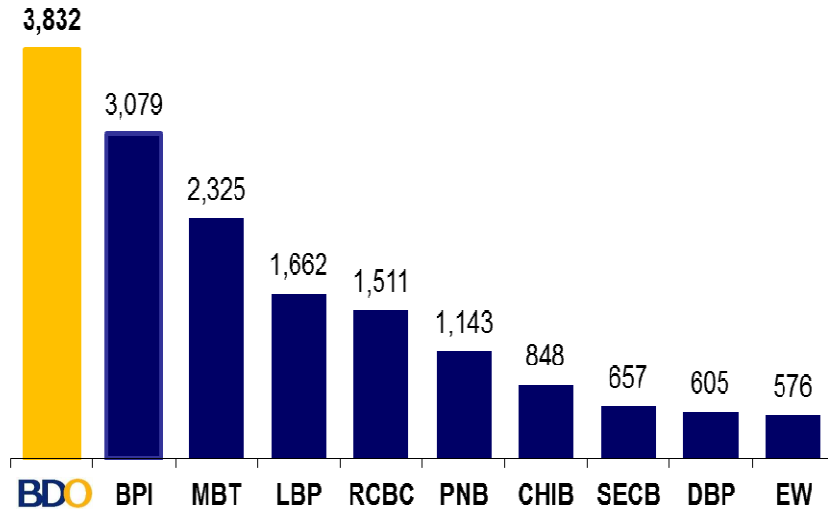
Operating Branch Network

- Consolidated -



ATMs

- Consolidated -



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
SCB	Standard Chartered Bank
UBP	Union Bank of the Philippines
UCPB	United Coconut Planters Bank

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BDO Capital Adequacy Ratios

- As of 30 June 2017

CAR as of 2Q17	Parent			Consolidated		
	CET1	Tier 1	Total	CET1	Tier 1	Total
BDO	13.17%	13.47%	14.96%	13.99%	14.27%	15.69%
BSP Minimum (2017)	9.33%	10.83%	10.83%	9.33%	10.83%	10.83%
BDO Buffer	3.84%	2.64%	4.13%	4.66%	3.44%	4.86%

Note:

Minimum CET 1 and Tier 1 ratios under Basel III are inclusive of the 2.5% capital conservation buffer and DSB surcharge applicable for 2017.

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BDO