



Philippine Commercial Banking System Highlights as of 3Q17

Based on:
Published Consolidated Statements of Condition

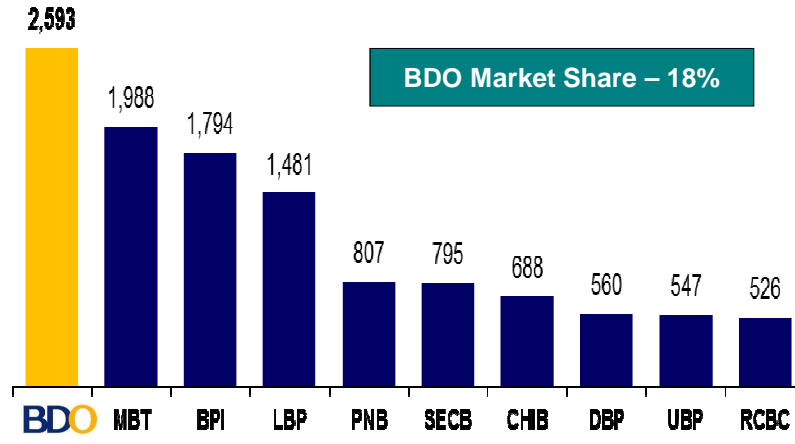
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Assets

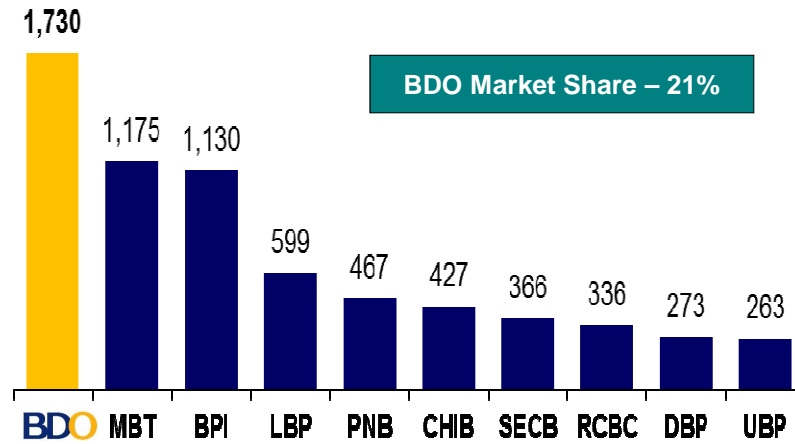
- Consolidated; in Php billions -



YoY Growth (%)	BDO	MBT	BPI	LBP	PNB	SECB	CHB	DBP	UBP	RCBC
	17%	16%	14%	11%	13%	17%	23%	13%	16%	4%

Loans and Receivables – net*

- Consolidated; in Php billions -

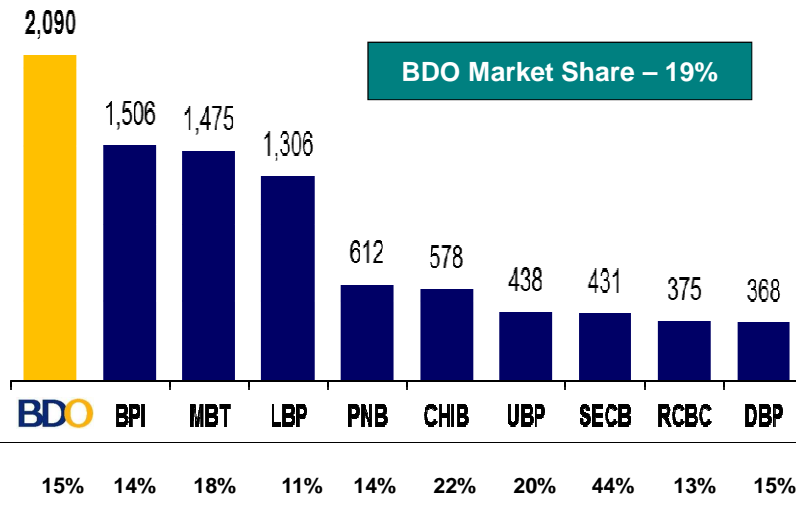


YoY Growth (%)	BDO	MBT	BPI	LBP	PNB	CHIB	SECB	RCBC	DBP	UBP
	19%	20%	20%	27%	17%	24%	27%	14%	37%	8%

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

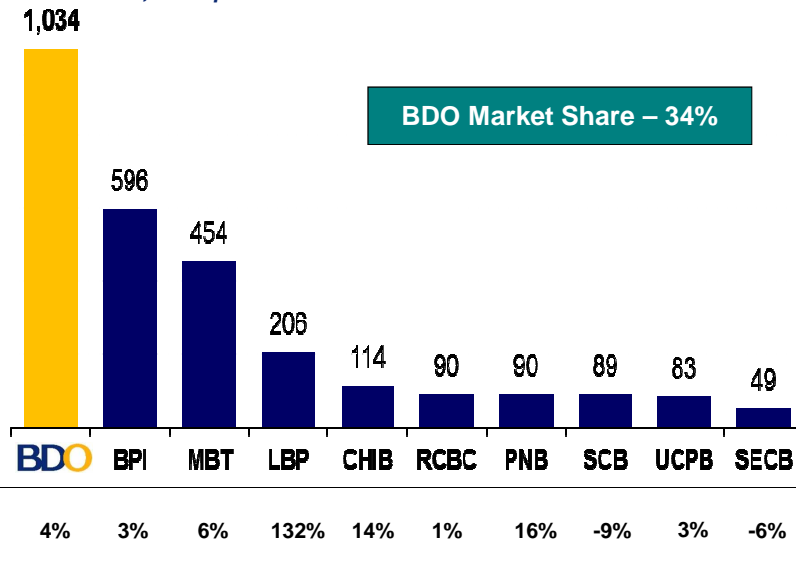
Deposits

- Consolidated; in Php billions -



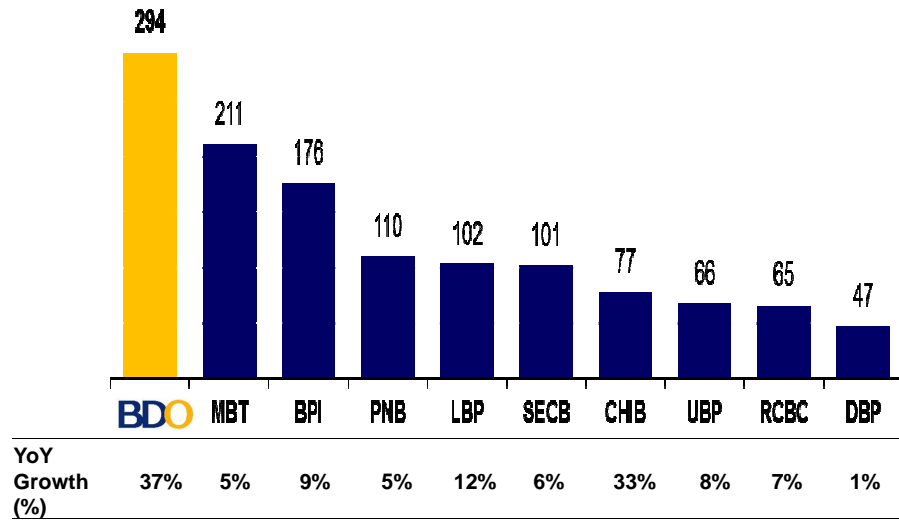
Assets Under Management

- Consolidated; in Php billions -



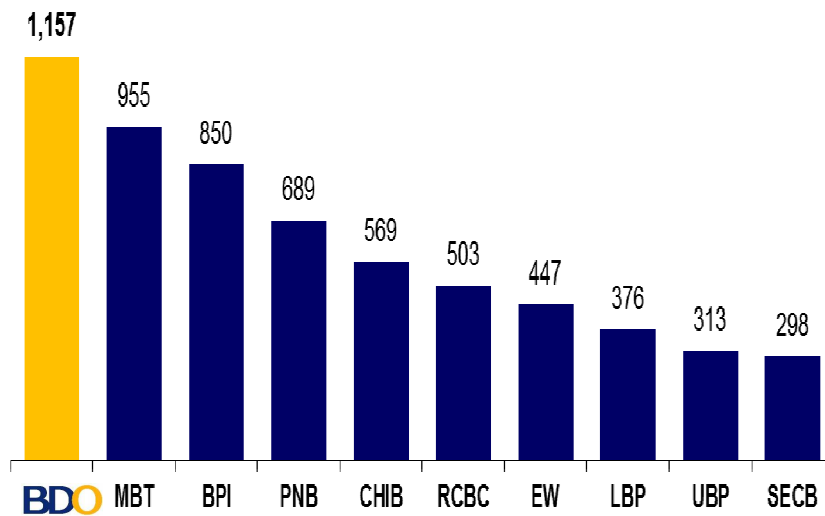
Total Capital Accounts

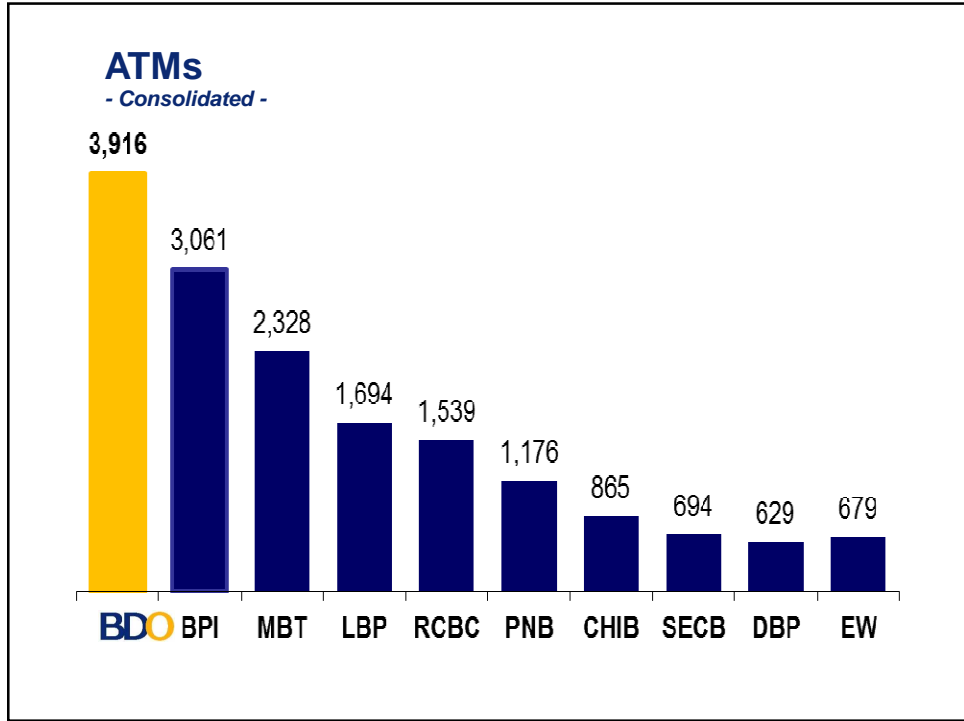
- Consolidated; in Php billions -



Operating Branch Network

- 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 September 2017

CAR as of 3Q17	Parent			Consolidated		
	CET1	Tier 1	Total	CET1	Tier 1	Total
BDO	12.83%	13.11%	14.57%	13.44%	13.71%	15.12%
BSP Minimum (2017)	9.33%	10.83%	10.83%	9.33%	10.83%	10.83%
BDO Buffer	3.50%	2.28%	3.74%	4.11%	2.88%	4.29%

Note:

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

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BDO