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## Philippine Commercial Banking System Highlights as of 4Q18

Based on:  
Published Consolidated Statements of Condition of U/KBs

## Table of Contents

**I. Industry Rankings**

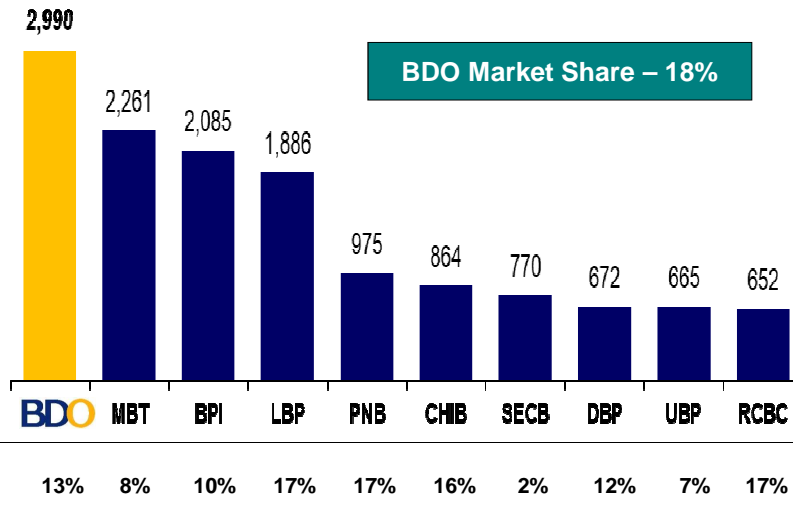
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**II. BDO Capital Adequacy Ratios**

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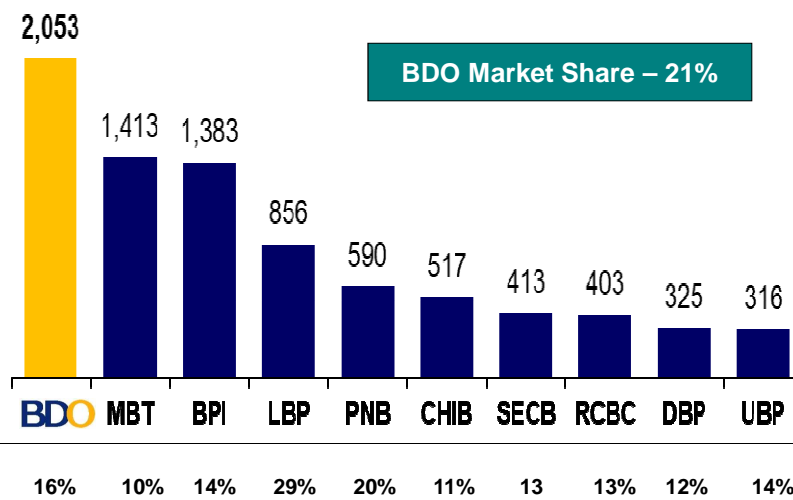
## Assets

- Consolidated; in Php billions -



## Loans and Receivables – net\*

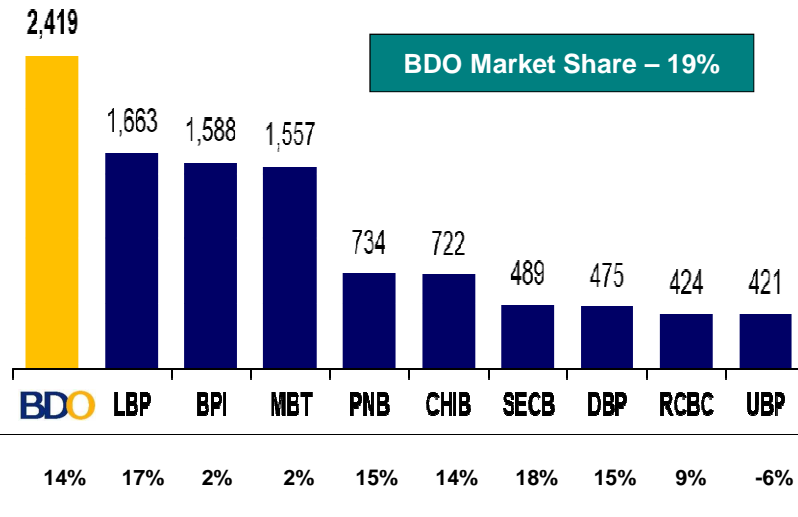
- Consolidated; in Php billions -



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

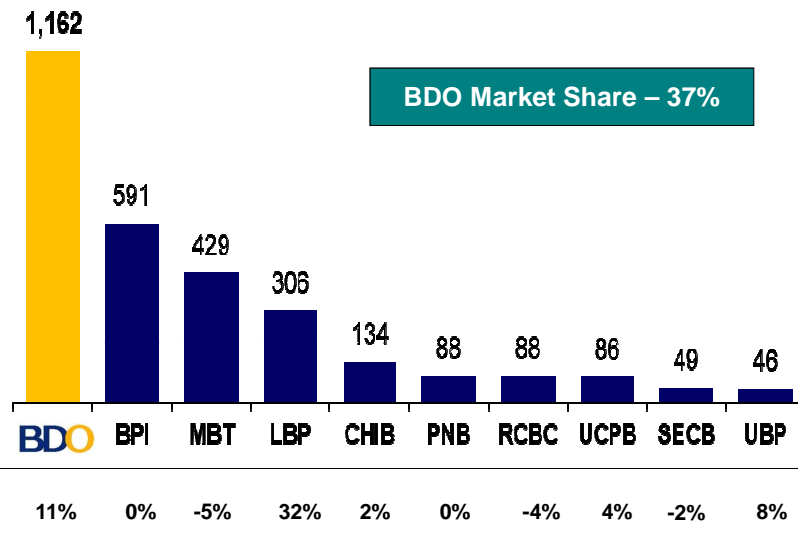
## Deposits

- Consolidated; in Php billions -



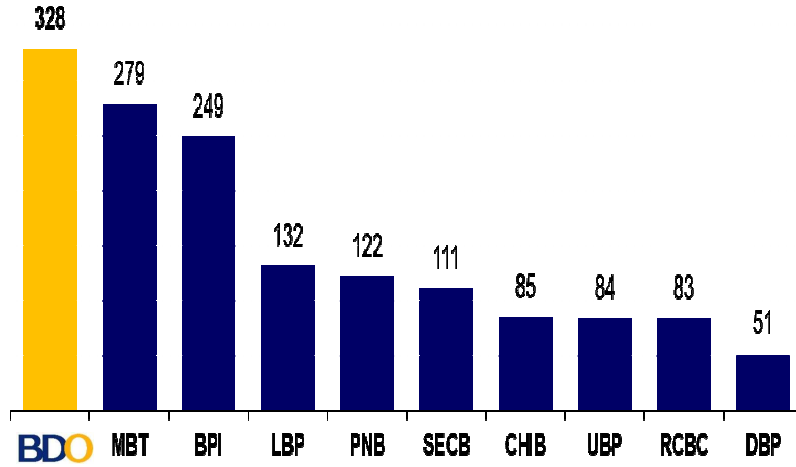
## Assets Under Management

- Consolidated; in Php billions -



## Total Capital Accounts

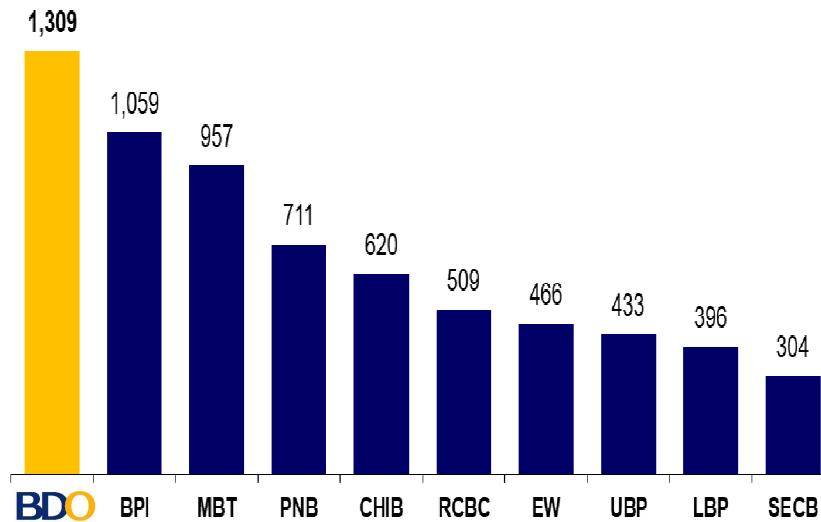
- Consolidated; in Php billions -



YoY Growth	BDO	MBT	BPI	LBP	PNB	SECB	CHB	UBP	RCBC	DBP
YoY Growth	10%	35%	40%	26%	8%	8%	9%	23	24%	8%

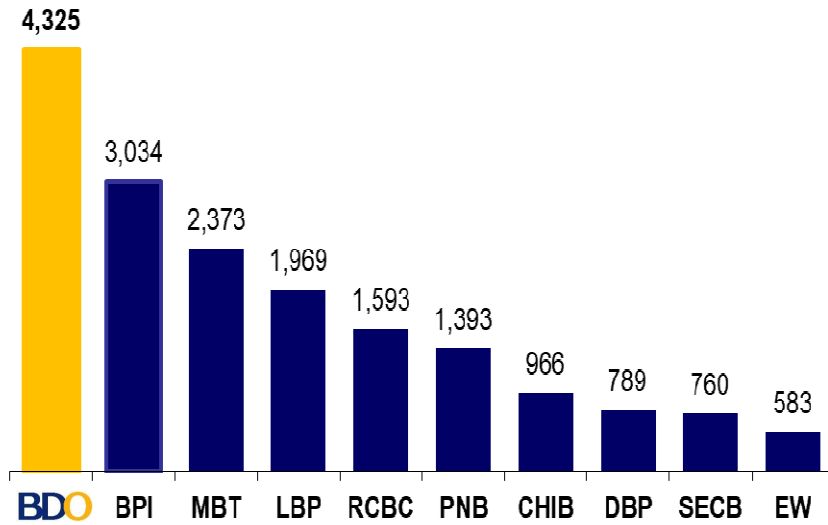
## Operating Branch Network

- 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

## Table of Contents

### I. Industry Rankings

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### II. BDO Capital Adequacy Ratios

## BDO Capital Adequacy Ratios

- As of 31 December 2018

CAR as of 4Q18	Parent		Consolidated	
	CET1	Total CAR	CET1	Total CAR
BDO	11.65%	13.31%	12.12%	13.73%
BSP Minimum (2018)	10.17%	11.67%	10.17%	11.67%
BDO Buffer	1.49%	1.64%	1.95%	2.06%

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 2018.

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