



Philippine Commercial Banking System Highlights as of 3Q18

Based on:
Published Consolidated Statements of Condition

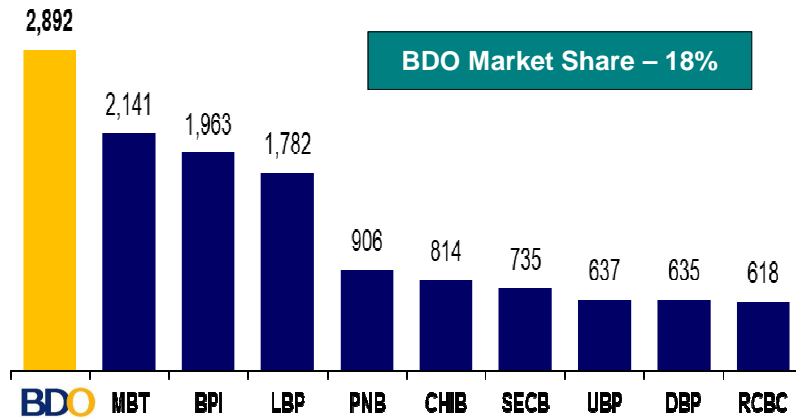
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Assets

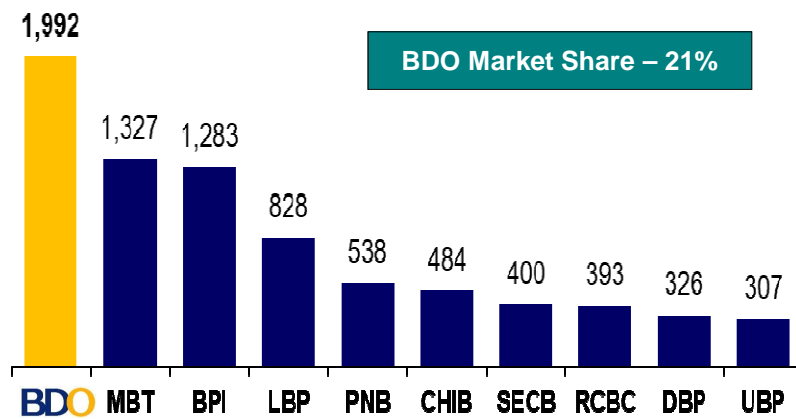
- Consolidated; in Php billions -



YoY Growth	BDO	MBT	BPI	LBP	PNB	CHIB	SECB	UBP	DBP	RCBC
	12%	8%	9%	20%	12%	18%	-8%	16%	13%	17%

Loans and Receivables – net*

- Consolidated; in Php billions -

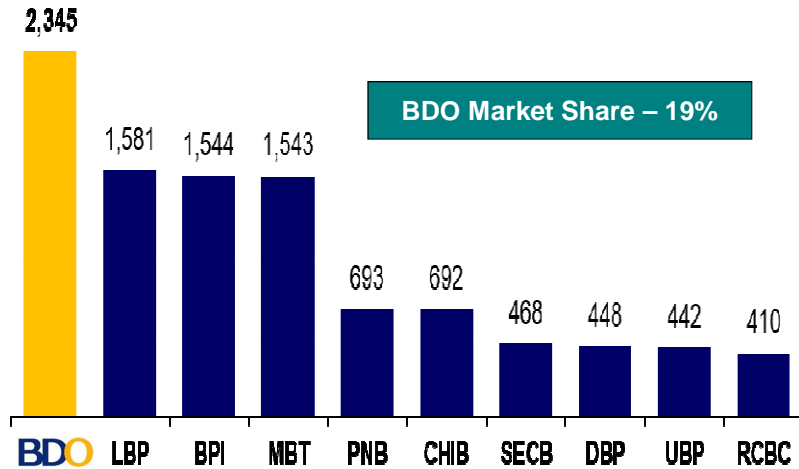


YoY Growth	BDO	MBT	BPI	LBP	PNB	CHIB	SECB	RCBC	DBP	UBP
	15%	13%	13%	38%	15%	13%	9%	17%	20%	17%

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

Deposits

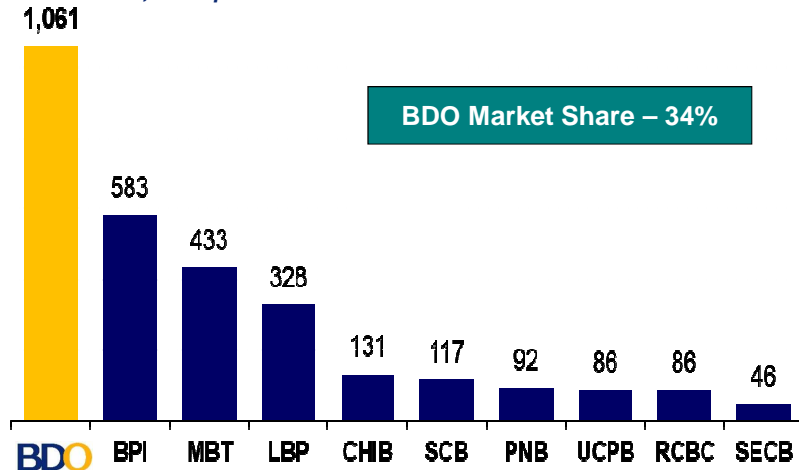
- Consolidated; in Php billions -



YoY Growth	BDO	LBP	BPI	MBT	PNB	CHIB	SECB	DBP	UBP	RCBC
	12%	21%	3%	5%	13%	20%	9%	22%	1%	9%

Assets Under Management

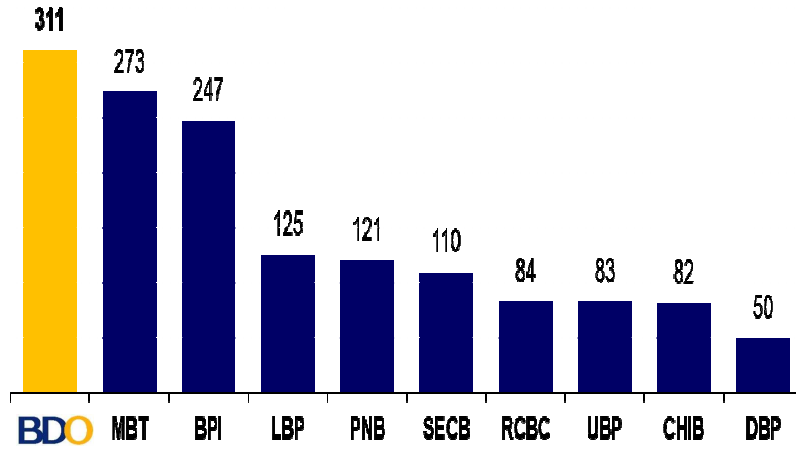
- Consolidated; in Php billions -



YoY Growth	BDO	BPI	MBT	LBP	CHIB	SCB	PNB	UCPB	RCBC	SECB
	3%	-2%	-5%	60%	15%	31%	2%	4%	-5%	-7%

Total Capital Accounts

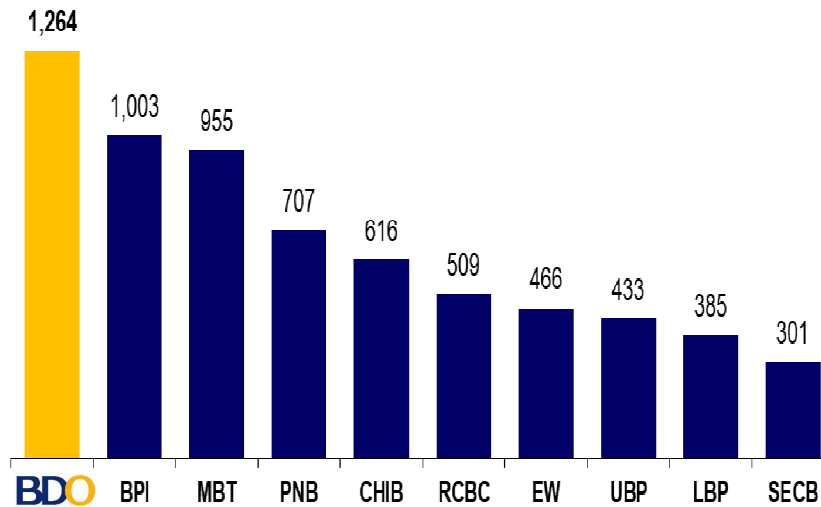
- Consolidated; in Php billions -



YoY Growth	BDO	MBT	BPI	LBP	PNB	SECB	RCBC	UBP	CHIB	DBP
	6%	29%	40%	23%	10%	8%	29%	25%	7%	7%

Operating Branch Network*

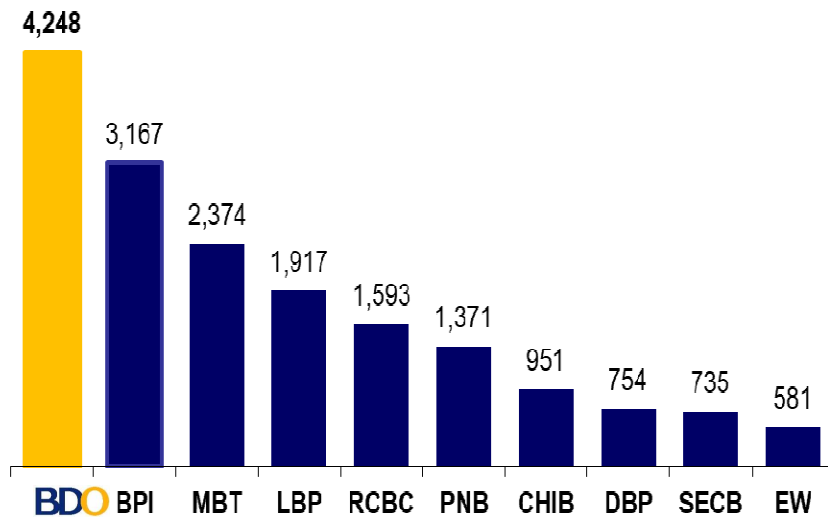
- Consolidated -



* Includes branch lites and extension offices

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 September 2018

CAR as of 3Q18	Parent		Consolidated	
	CET1	Total CAR	CET1	Total CAR
BDO	11.77%	13.45%	12.29%	13.93%
BSP Minimum (2018)	10.17%	11.67%	10.17%	11.67%
BDO Buffer	1.60%	1.78%	2.12%	2.26%

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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BDO