



September 2020

Philippine Commercial Banking System Highlights as of 2Q20

Based on Consolidated Statements of Condition Published by U/KBs

We find ways®

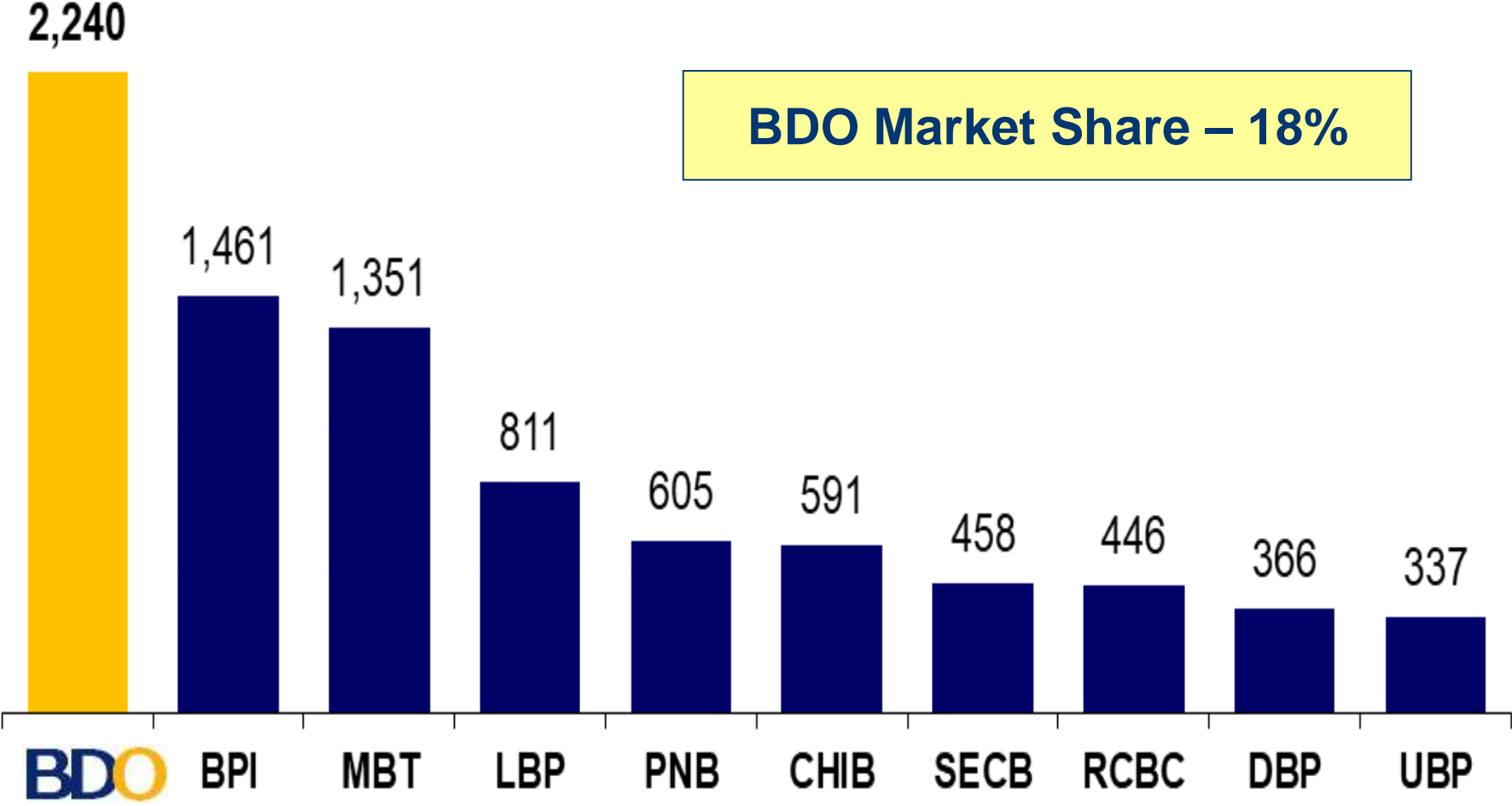
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Assets

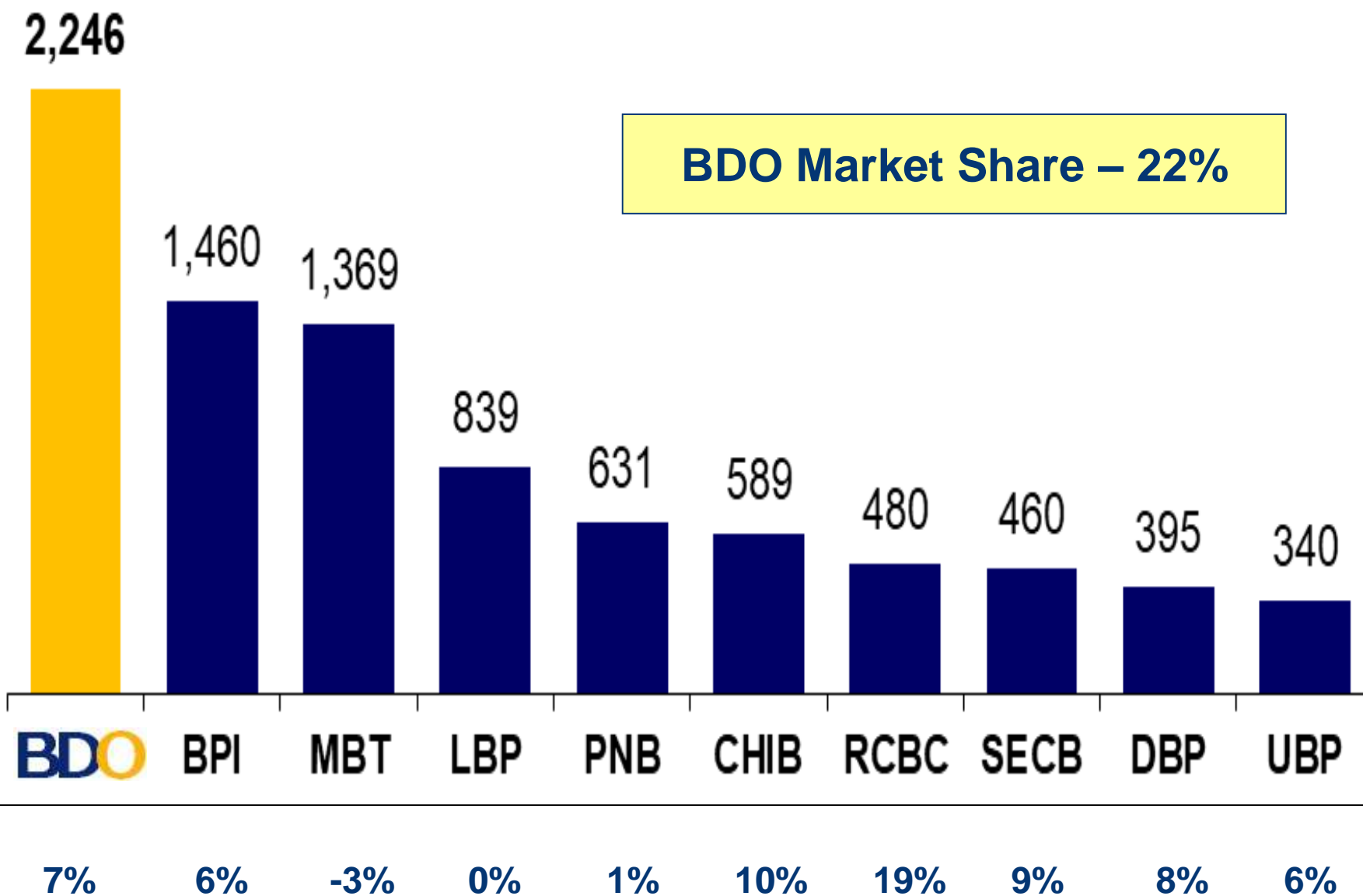
- Consolidated; in Php billions -



YoY Growth	8%	2%	6%	21%	0%	9%	-4%	6%	25%	8%
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Loans and Receivables – net*

- Consolidated; in Php billions -

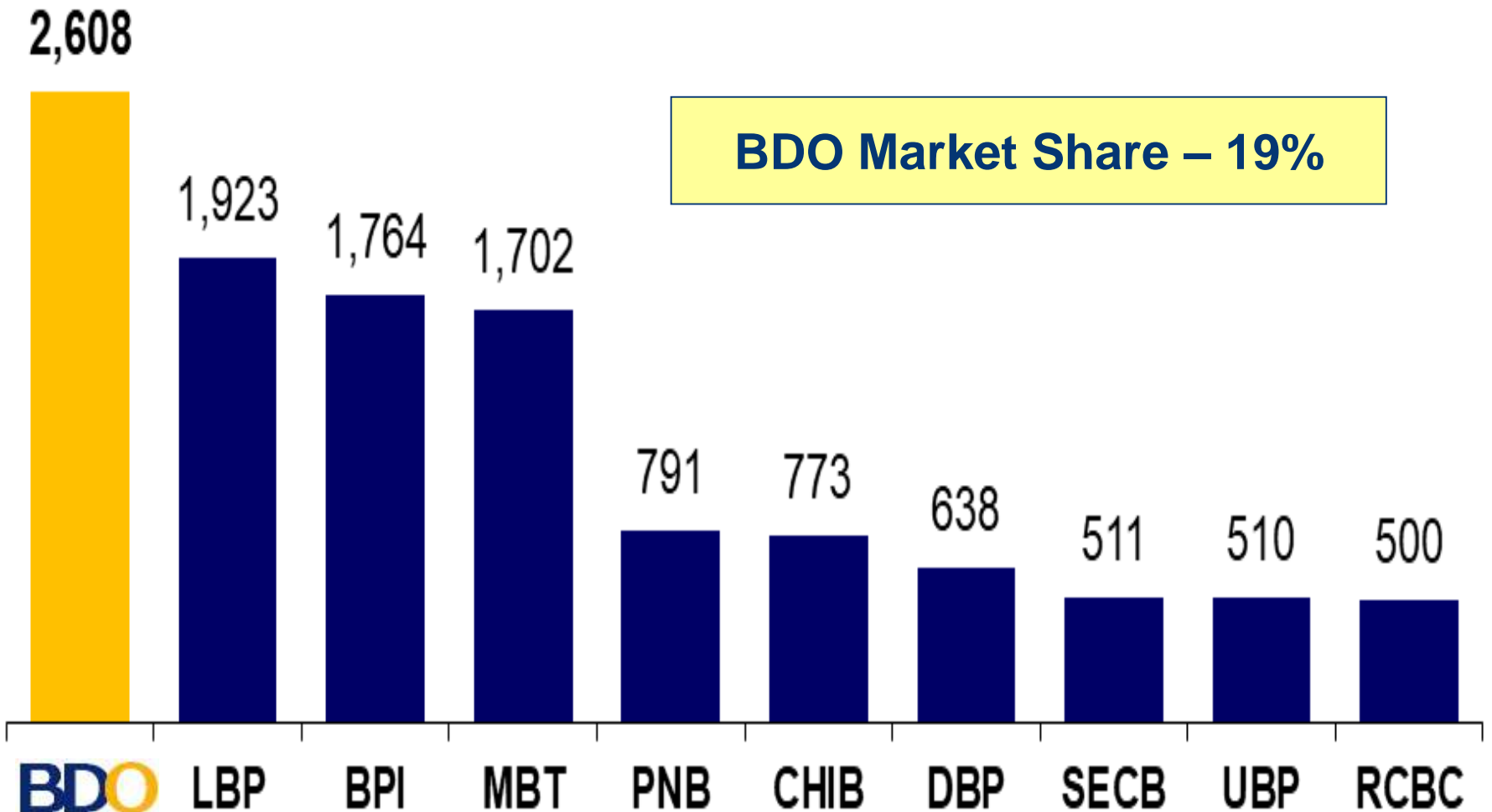


BDO Market Share – 22%

* 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 -

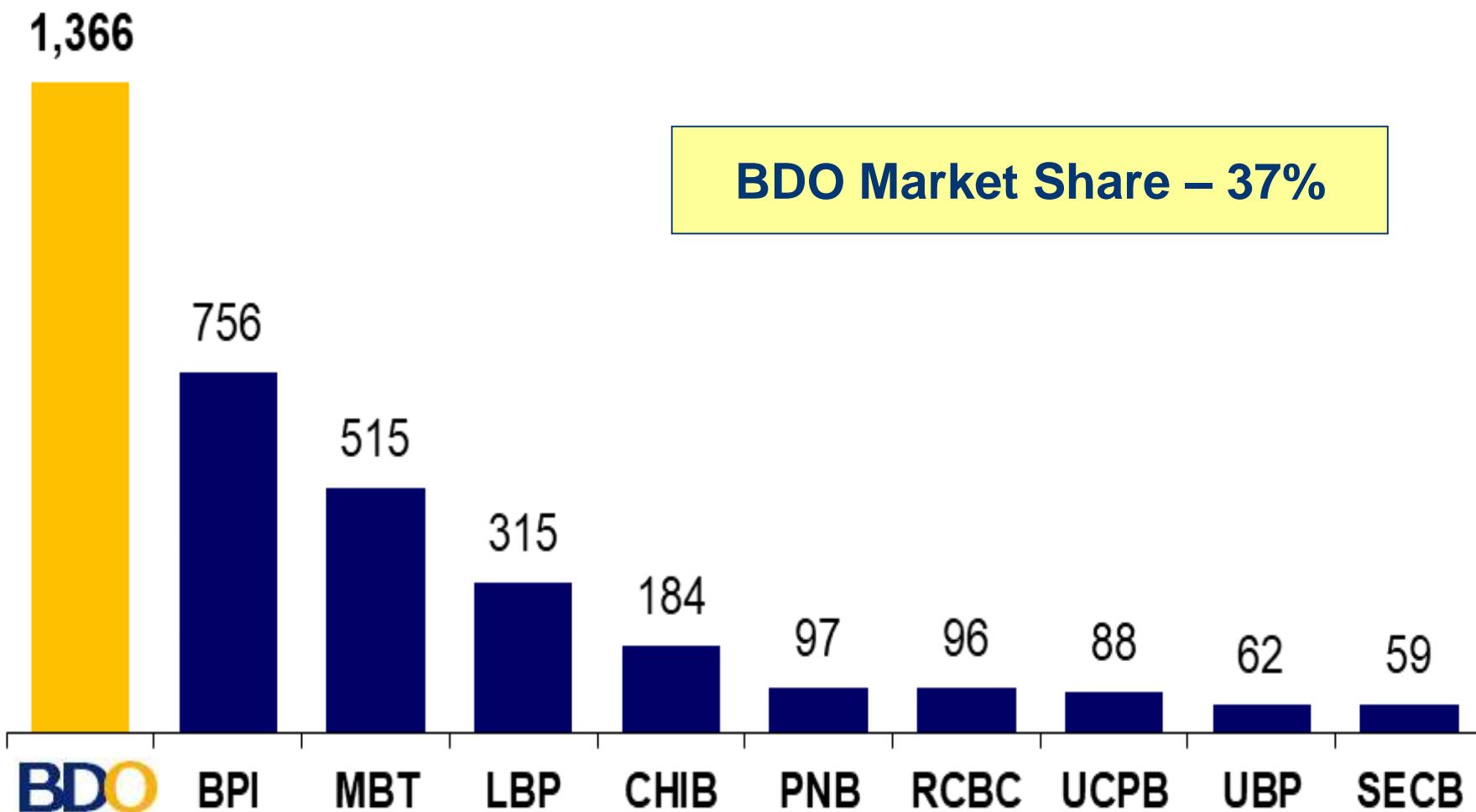


YoY
Growth

9% 21% 6% 5% 2% 3% 37% 14% 19% 19%

Assets Under Management

- Consolidated; in Php billions -



BDO Market Share – 37%

YoY Growth

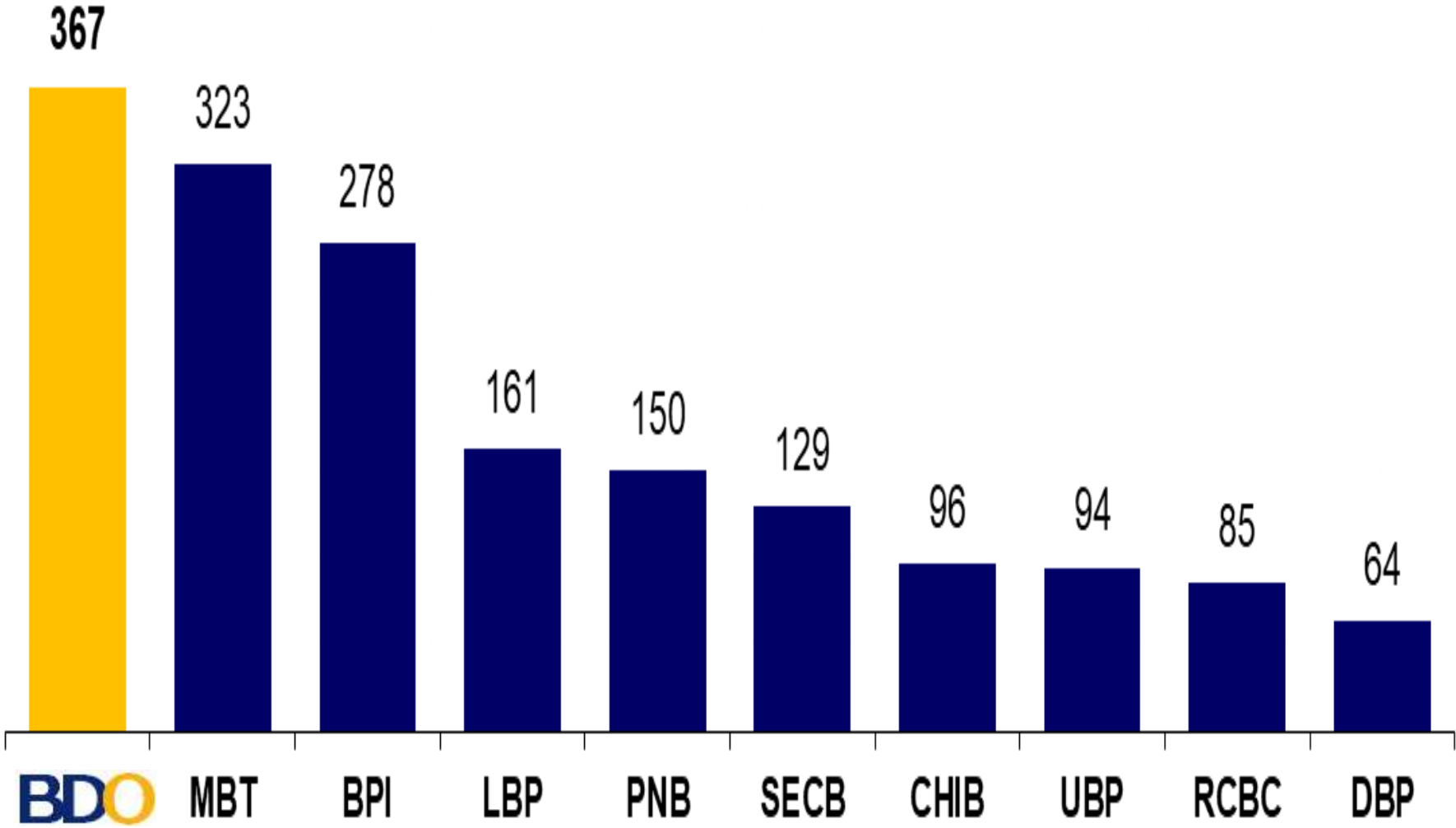
11% 12% 17% 2% 24% 3% 4% 0% 25% 13%

Note:

Market share based on industry AUM from the consolidated published statements of condition (SOC) of U/KBs
 BPI's consolidated SOC includes BPI Asset Mgt & Trust Corporation

Total Capital Accounts

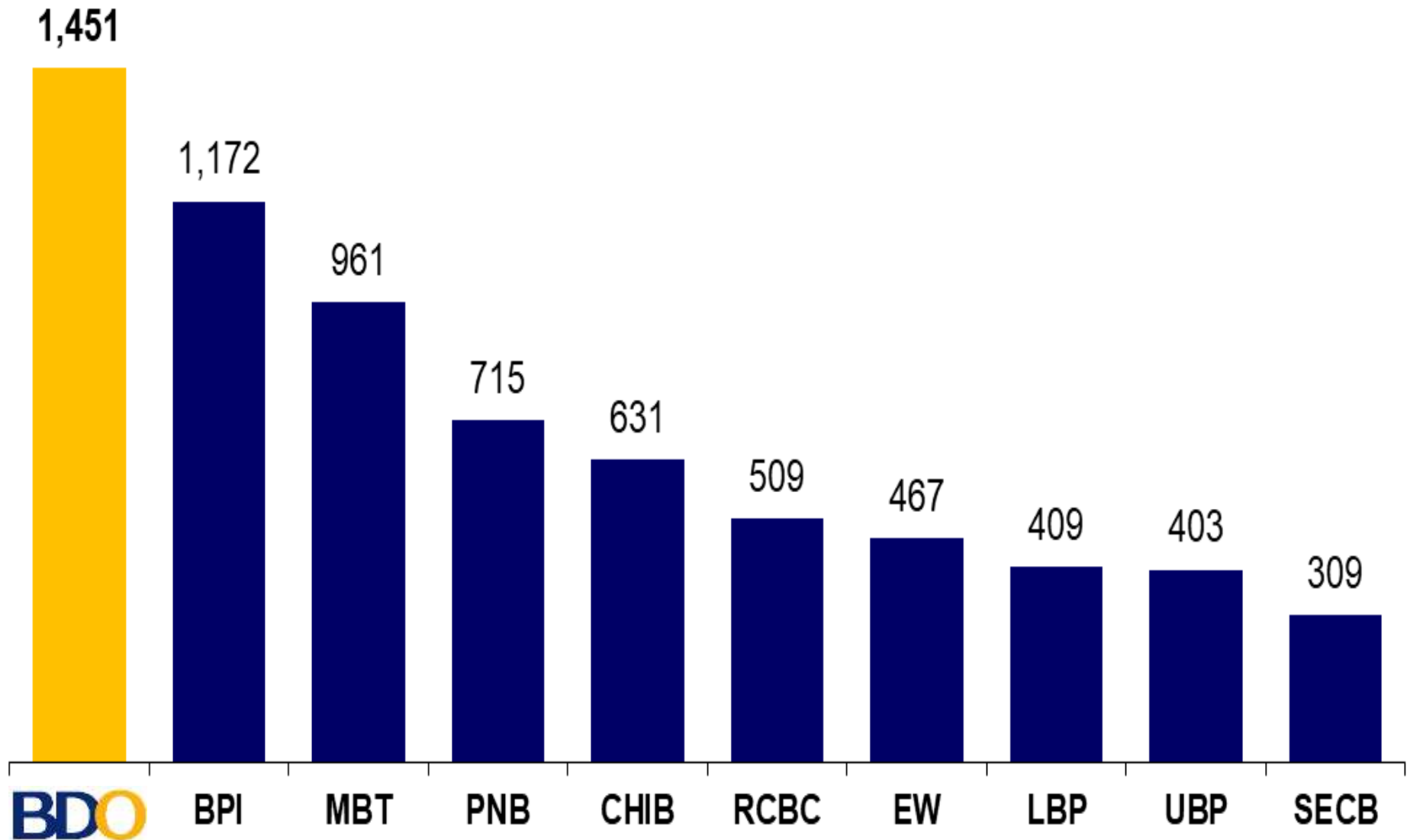
- Consolidated; in Php billions -



YoY Growth	5%	9%	7%	14%	16%	13%	11%	8%	1%	13%
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Operating Branch and Office Network*

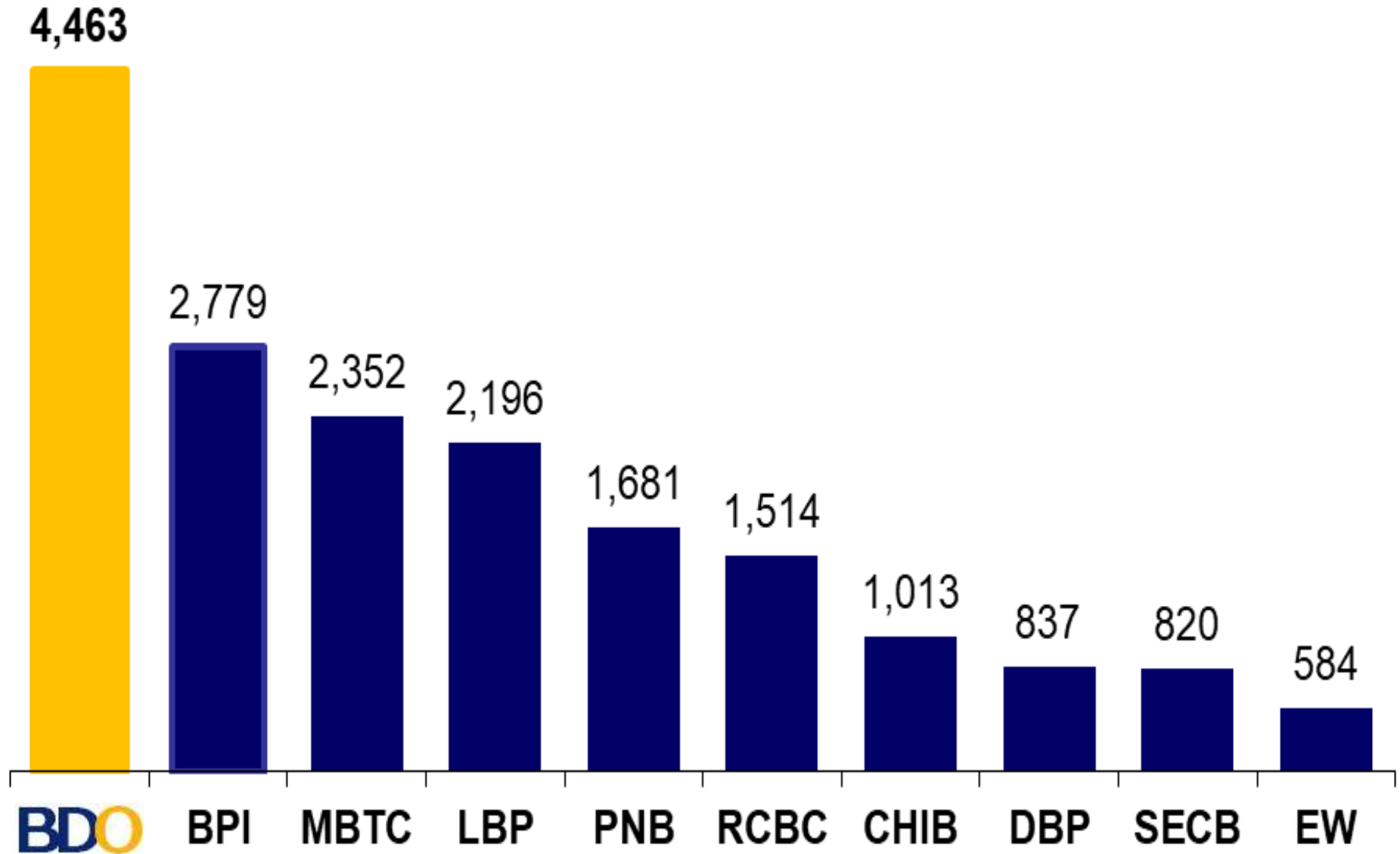
- Consolidated -



• Includes branch lites, extension offices and overseas branches

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
UBP	Union Bank of the Philippines
UCPB	United Coconut Planters Bank

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BDO Capital Adequacy Ratios

Jun-20	Parent		Consolidated	
	CET1	Total CAR	CET1	Total CAR
BDO	12.15%	13.29%	12.68%	13.82%
BSP Minimum*	8.00%	12.00%	8.00%	12.00%
BDO Buffer	4.15%	1.29%	4.68%	1.82%

Note:

- Per BSP Circular 1051 dated 27 September 2019, D-SIB surcharge was reduced to 2% (for banks categorized under Bucket 2), bringing down the minimum CET1 and Total CAR to 10.5% and 12% respectively, inclusive of 2.5% Capital Conservation Buffer.
As part of the BSP regulatory relief measures during the COVID-19 health emergency, the Capital Conservation Buffer may be used per BSP Memorandum M-2020-039 dated 4 May 2020, effectively bringing down the minimum CET 1 ratio down to 8% inclusive of the D-SIB surcharge.

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