



BDO Private Bank

Wealth Management

A future fine-tuned to your specifications.



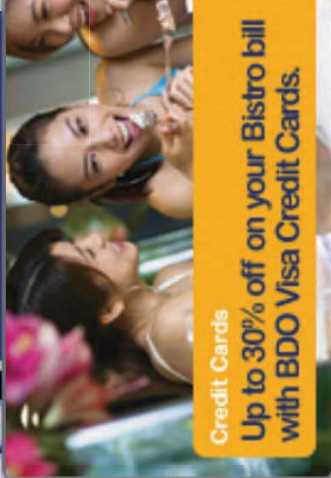
In planning or preserving your wealth, list our wealth management solutions. Our wealth management solutions are designed to help you achieve your life goals sooner.

Call or visit us today.

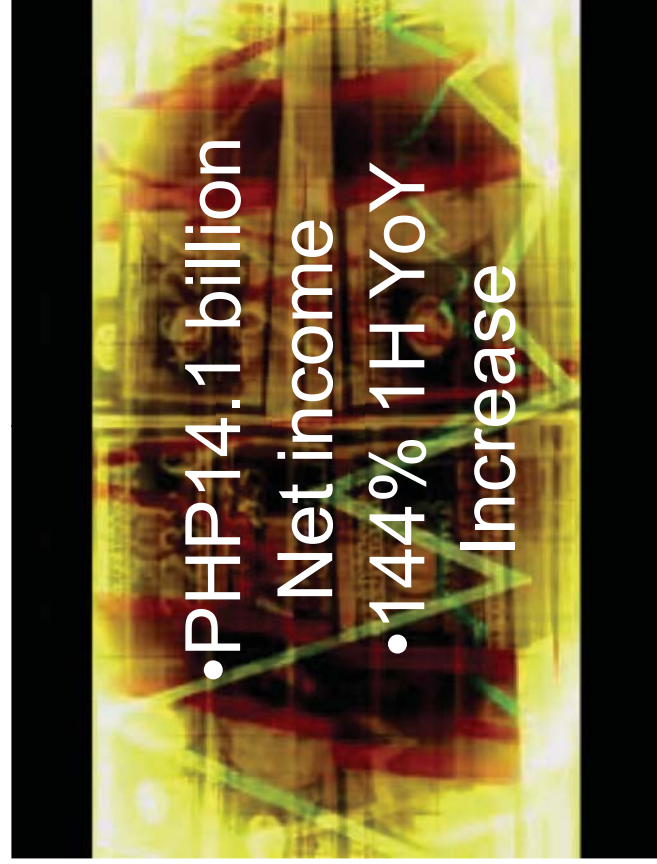
<http://www.bdo.com.ph/wealthmanagement>

BDO Private Bank is the Philippines' first Private Bank. BDO Private Bank is the Philippines' first Private Bank. BDO Private Bank is the Philippines' first Private Bank.

BDO
We find ways®



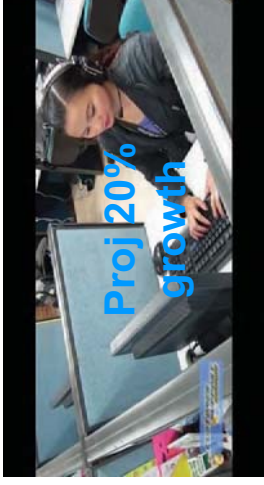
First Half 2013



“Clear Skies” for Sustainable Growth



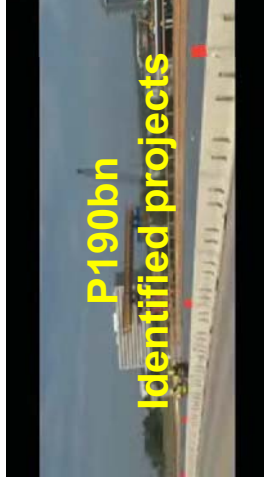
OFW Remittance



BPO



Govt Spending



PPP

Three (3) Main Engines of Growth

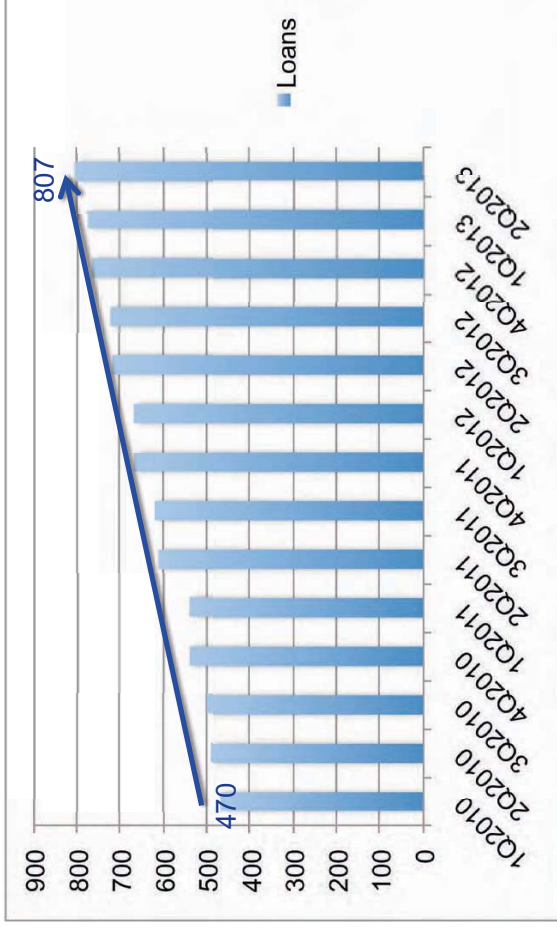
- ❑ Net interest income (NII)
- ❑ Fee income
- ❑ Recurring trading/
FX income



Full Throttle on Core Income

- **Rising NII.**

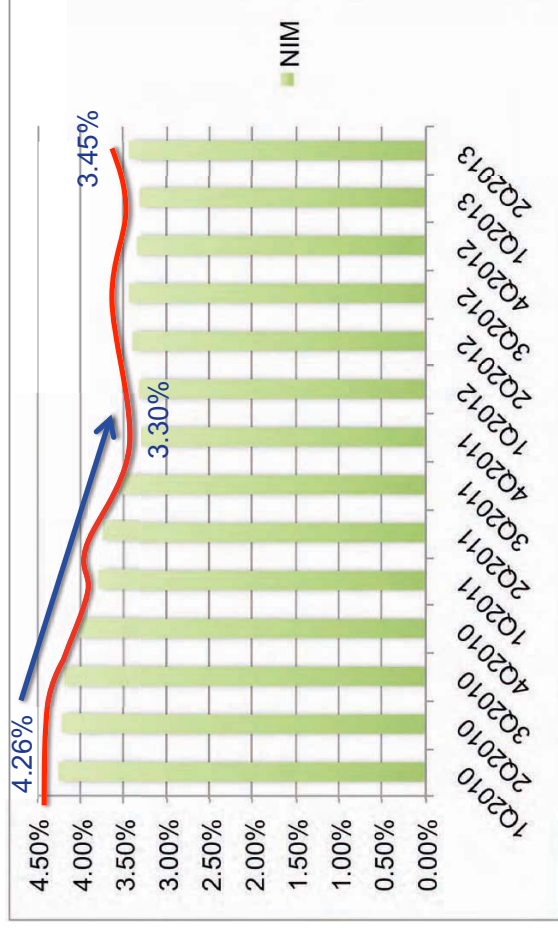
Double digit loan growth



Full Throttle on Core Income

- **Rising NII.**

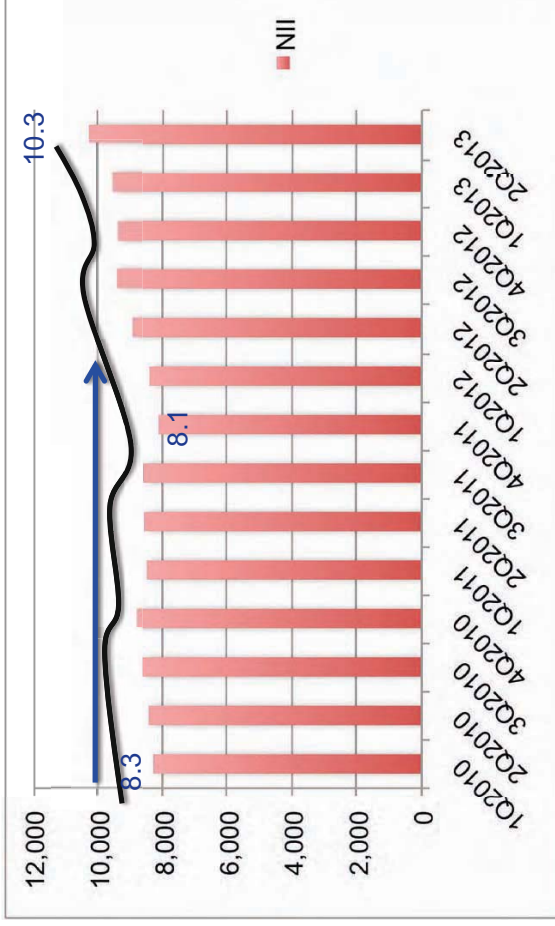
Net interest margins have compressed



Full Throttle on Core Income

- **Rising NII.**

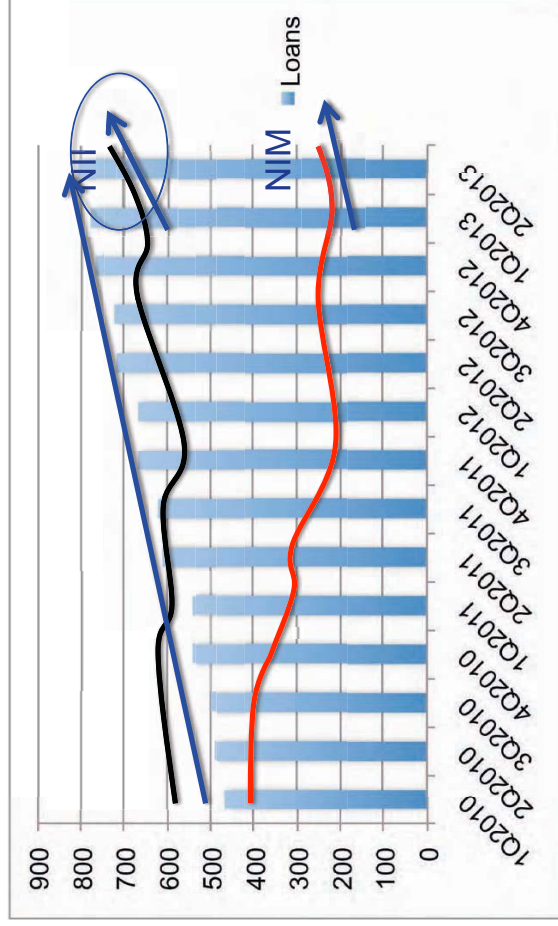
NII has remained flat



Full Throttle on Core Income

- **Rising NII.**

But start of 3Q2012, NII has stabilized and is on the rise



Full Throttle on Core Income

- Continued loan growth from:



Large Corporates (47%)



Medium Size Institutions (28%)

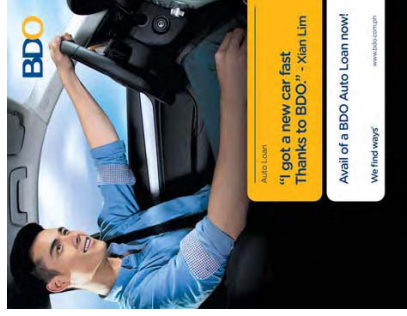
Institutional Lending (75%)
5Y CAGR: 19%

Full Throttle on Core Income

- Increased loan demand from:



Home Loan



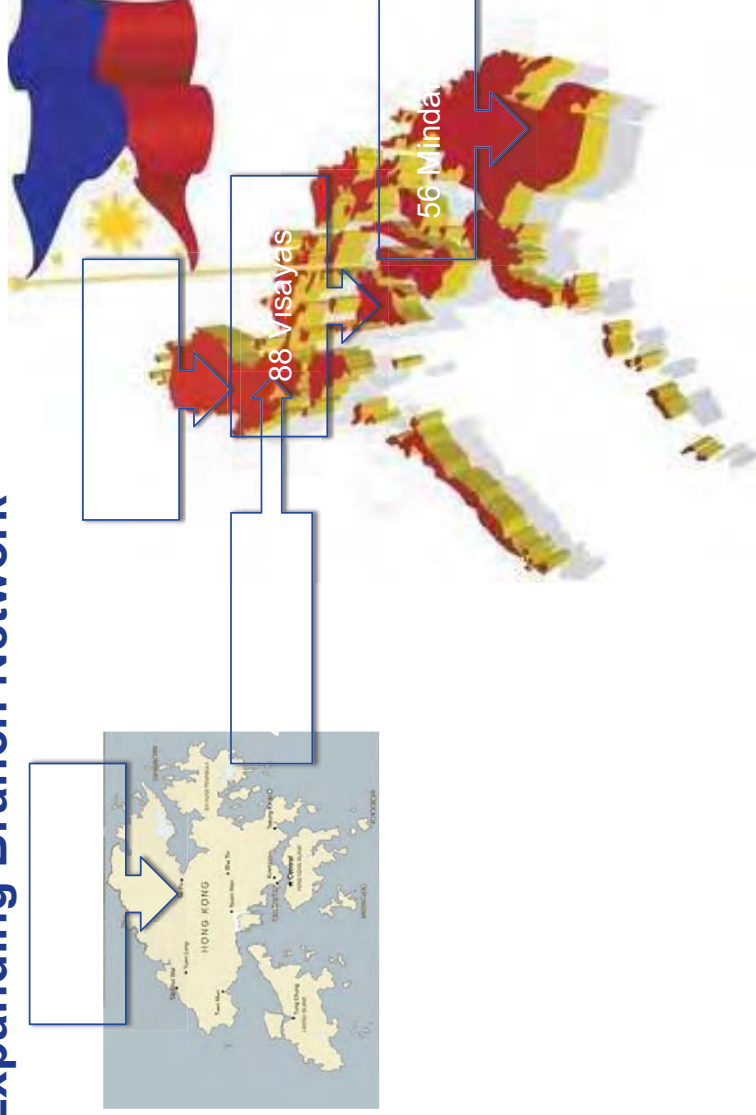
Auto Loan



Small Business Loan

Consumer Lending (20%)
5Y CAGR: 27%

Expanding Branch Network



Longer Banking Hours & Weekend Banking

BDO

Branch Banking

At BDO, we bring banking closer to you.

BDO Pedro Gil - Mabini Branch
 1567-1571 Salud Bldg., Pedro Gil cor. A. Mabini
 Ermita, Manila
 Mondays to Fridays, 9:00 a.m. - 6:00 p.m.
 Tel. Nos.: 400-7362, 400-7363, 525-6121
 Fax No.: 400-7364
www.bdo.com.ph

We find ways

BDO

Branch Banking

We're open as late as 7:00 p.m.

Because time is money.

The convenience of BDO's Weekend & Evening hours, never exceeds money. Real convenience is realized when there is your place, your time, BDO's regular banking hours. Start by our banking hours, your money and your time. BDO's regular banking hours are 9:00 a.m. to 6:00 p.m. on weekdays. BDO's weekend banking hours are 10:00 a.m. to 7:00 p.m. on Saturdays and 10:00 a.m. to 6:00 p.m. on Sundays. BDO's regular banking hours are 9:00 a.m. to 6:00 p.m. on weekdays. BDO's weekend banking hours are 10:00 a.m. to 7:00 p.m. on Saturdays and 10:00 a.m. to 6:00 p.m. on Sundays. BDO's regular banking hours are 9:00 a.m. to 6:00 p.m. on weekdays. BDO's weekend banking hours are 10:00 a.m. to 7:00 p.m. on Saturdays and 10:00 a.m. to 6:00 p.m. on Sundays.

CASA Deposit & Generation & Product Cross-sell

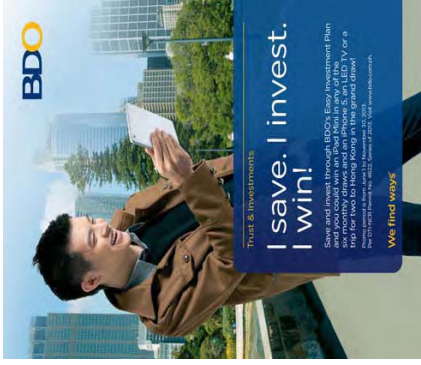
Full Throttle on Core Income

- Increasing fee income.

1.) Robust growth from our Fund Management (Trust) and Wealth Management (PB) businesses



BDO Trust & Investments Group



BDO Private Bank



Full Throttle on Core Income

- Increasing fee income.

2.) Good income prospects from transaction banking



BDO Debit Card

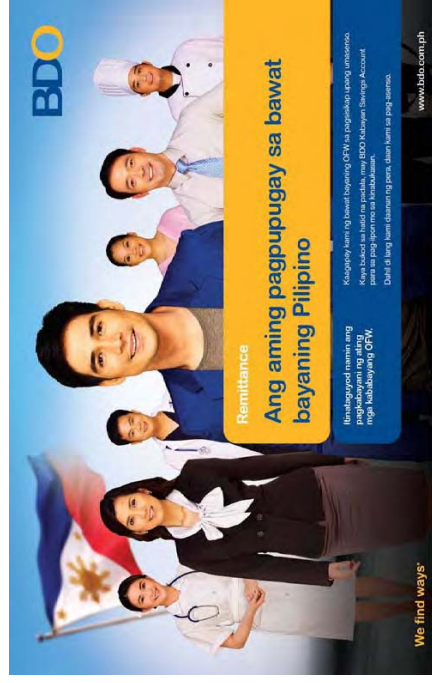


Online Banking and Cash Management Solutions

Full Throttle on Core Income

- **Increasing fee income.**

3.) Steady growth in our remittance business



Full Throttle on Core Income

- Increasing fee income.

4.) Fund raising via fixed income &/or equity through the capital markets



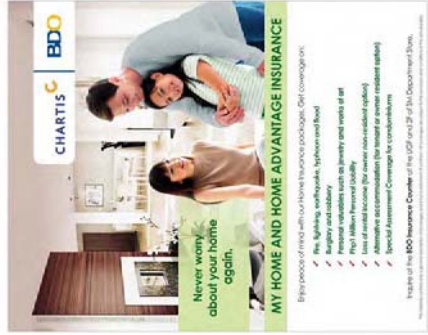
Full Throttle on Core Income

- **Increasing fee income.**

5.) Improving income contribution from subsidiaries



BDO Insurance

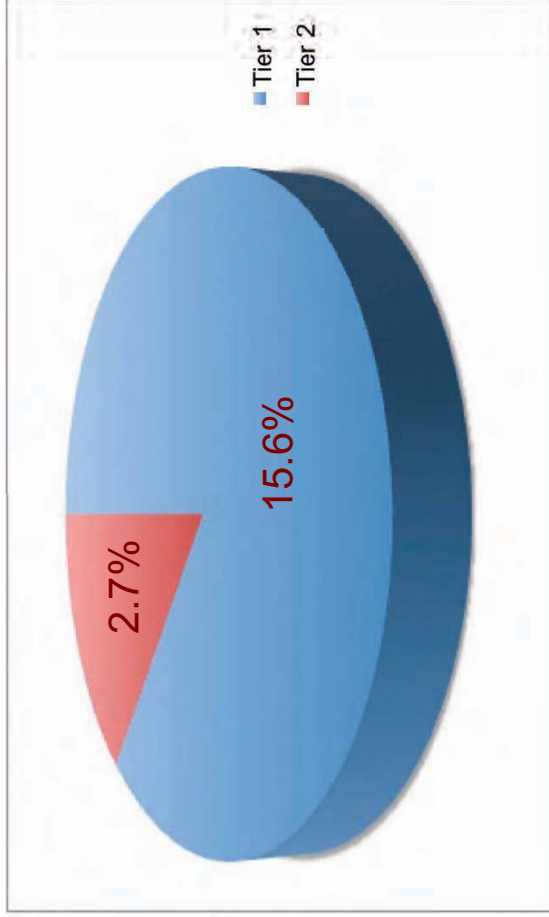


Generali Phils.

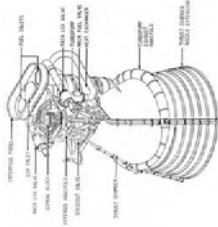


Capital Position

2Q13 Capital: P154bio
2Q13 CAR: 18.3%



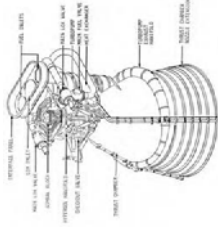
In Summary



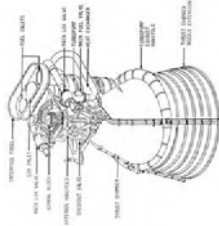
Diversified and sustainable earnings stream

Encouraging business outlook

**P20.4bio
FY2013**



Supported by improving asset quality and strong capital position



Controlled cost and economies of scale with our operating platforms in place