
S&P TEST

SWOT & PESTLE.com

BANK OF THE PHILIPPINE ISLANDS SWOT & PESTLE ANALYSIS

© Barakaat Consulting - An Ezzy IT Consulting Business

This is a licensed product and is not to be photocopied or distributed. All rights reserved. Unauthorized reproduction is strictly prohibited. Research is based on best available materials and resources. To purchase reprints of this document, please email support@swotandpestle.com.

Company Name : Bank of the Philippine Islands

Company Sector : Banking and Financial Services

Operating Geography : Philippine, Asia, Global

About the Company :

The Bank of the Philippine Islands was established in 1851 and is the country's and Southeast Asia's first bank. BPI is a universal bank that provides both retail and business customers with a wide range of financial products and solutions through its subsidiaries and affiliates. Services offered by BPI include consumer loan and banking, asset management, insurance, securities distribution and brokerage, foreign exchange, leasing, and corporate and investment banking. In addition, to close to 3,000 ATMs and cash deposit machines, the bank has a network of over 800 branches in the Philippines, Hong Kong, and Europe (CDMs). The Philippine banking and finance sector got its beginnings with the founding of BPI, formerly known as El Banco Espaol Filipino de Isabel II. The bank served a variety of purposes, including printing and issuing money and extending credit to the National Treasury, effectively making it the first Central Bank of the nation. This heritage is proudly continued by BPI, which provides funding for several projects and businesses in the public and private sectors that assist economic development and nation-building. In June 2022, the bank announced that it had signed a ground-breaking agreement with Alipay+ to let users of digital banking conduct international business. As a result, BPI is the first bank to work with Alipay+ as a mobile payment service provider to expand the reach of its payments service beyond small local businesses.

The unique selling proposition of BPI is that it is one of the most renowned banks in the Philippines and ranks second in terms of market capitalization and assets, making it the fourth-largest bank overall. The mission statement of the company reads, "to contribute to the financial well-being of its Clients and the progress of society as a whole".

Revenue :

? 80,116 million - FY ending 31st December 2021 (y-o-y growth -9.3%)

? 88,335 million - FY ending 31st December 2020

SWOT Analysis :

The SWOT Analysis for Bank of the Philippine Islands is given below:

Strengths	Weaknesses
<ol style="list-style-type: none"> 1.First and the oldest bank in Philippines and Southeast Asia 2.Very strong network present within Philippines with one of the largest branch & ATM networks 3.Customer base has doubled since 2010 4.Very strong digital presence with 3.2 million active users and around 5 million total users 5.Strong lending practices with the Bank's Non-Performing Loan ratio much better than industry average 6.Second largest market capitalization out of all Philippines banks 7.Bank of the Philippine Islands is showing exceptional growth in all lines of businesses 	<ol style="list-style-type: none"> 1.Presence in Europe and outside of Philippines is very limited 2.Number of physical branches and employees are reducing
Opportunities	Threats
<ol style="list-style-type: none"> 1.Rapid digitalisation across the Philippines is advantageous to Bank of the Philippine Islands 2.Very strong rebound by Philippine economy post pandemic 3.Expanding into more Southeast Asian Countries 	<ol style="list-style-type: none"> 1.Increasing number of cybercrimes such as phishing and ransomware in Philippines 2.Increase in impaired-loan ratio may impact credit ratings

PESTLE Analysis :

The PESTLE Analysis for Bank of the Philippine Islands is given below:

<p style="text-align: center;">Political</p> <p>1. Government is loosening covid restrictions in Manila, the capital city, and all over the country</p> <p>2. The sanctions against Russia have pushed up the inflation rate in Philippines</p>	<p style="text-align: center;">Economical</p> <p>1. Inflation in March 2022 already reached the upper end of Bangko Sentral ng Pilipinas' (BSP), Philippines' Central Bank's, target band</p> <p>2. Philippine's GDP is performing well post Covid</p> <p>3. Labour market is stable and improving</p>
<p style="text-align: center;">Social</p> <p>1. Growth and acceptance of microfinance institutions has made banking more accessible</p> <p>2. The population and the businesses are becoming more digital friendly</p>	<p style="text-align: center;">Technological</p> <p>1. Promotion by BSP and necessitated by pandemic, rise in traditional bank providing more digital offerings and adopting fintech</p>
<p style="text-align: center;">Legal</p> <p>1. Philippine banks are demanding stricter cyber laws</p>	<p style="text-align: center;">Environmental</p> <p>1. Financial Institutions globally are incentivising and investing in sustainable projects</p>

Please note that our free summary reports contain the SWOT and PESTLE table contents only.

The complete report for **Bank of the Philippine Islands** SWOT & PESTLE Analysis is a paid report at 27 U.S.D.



* By clicking on "Buy Now" you agree to accept our "Terms and Conditions."



S&P

SWOT & PESTLE.com

SWOT & PESTLE.com is a leading strategy research portal covering detailed Strengths, Weaknesses, Opportunities, Threats (SWOT) and Political, Economic, Social, Technological, Legal and Environmental (PESTLE) analysis of leading industry sectors and organizations across the globe. Our full and comprehensive collection on SWOT and PESTLE has been written by our team of professional analysts consisting of MBA's, CFA's and industry experts. Our analysis has helped businesses, researchers and scholars with valuable insights to make strategic decisions and take their research forward.

We at SWOT & PESTLE.com aim to aid the understanding of the multifaceted business world by presenting a list of diverse companies from across the globe. Business organizations today cannot function in ways that ignore the surroundings that they are set in. SWOT & PESTLE.com makes a keen observation into this aspect and accounts for factors affecting such businesses.

Copyright Notice

The information provided in the SWOT and PESTLE research reports on www.swotandpestle.com are from publicly available documents and sources which are deemed reliable. Further the reports contain analysis and views from the SWOT & PESTLE.com research and analyst team which consists of qualified experts. While every attempt has been made to ensure completeness, accuracy and reliability of the analysis, Barakaat Consulting and its associate websites cannot be held responsible or legal liable for omissions or errors in our reports or on any of our pages.

(C)2025 Barakaat Consulting. All rights reserved. This report may not be reproduced, copied or redistributed, in whole or in part, in any form or by any means, without the express written consent of Barakaat Consulting. Also, Barakaat Consulting is the sole copyright owner of this report, and any use of this report by any third party is strictly prohibited without a license expressly granted by Barakaat Consulting. Neither all nor any part of the contents of this report, or any opinions expressed herein, can be used in advertising, press releases, or promotional materials without prior written approval from Barakaat Consulting. Any violation of Barakaat Consultings rights in this report will be executed to the fullest extent of the law, including the pursuit of monetary damages and injunctive relief in the event of any breach of the foregoing restrictions.

Client Support:
support@swotandpestle.com