



RURAL BANKS: RELIABLE PARTNERS OF LOCAL COMMUNITIES FOR GROWTH

Bank Capital Requirements and Strengthening Programs for Rural Banks



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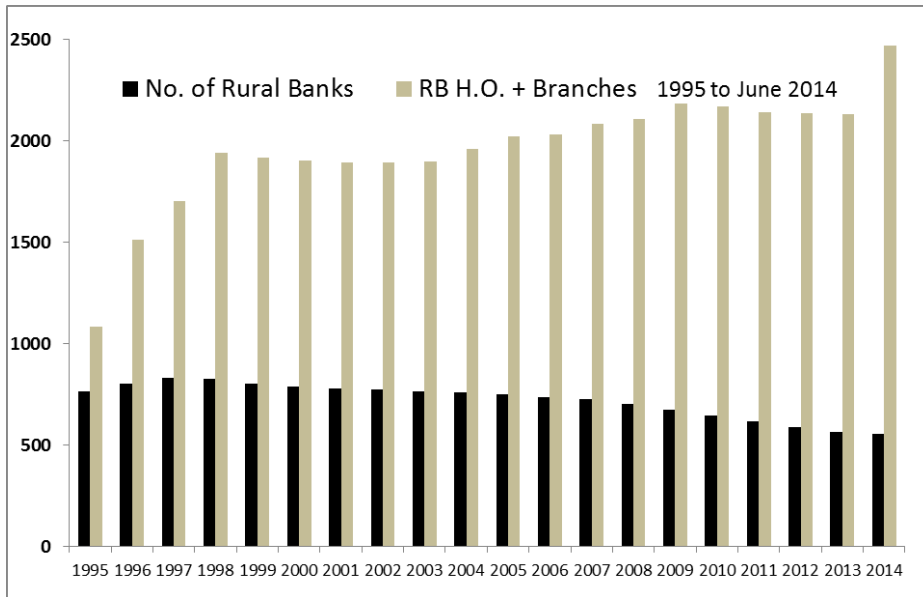
RB Industry : PARTNERS IN REGIONAL GROWTH

AREA	1995	JUN-2014	INC./(DEC.)
NCR	16	75	59
Areas Outside NCR	1,070	2,397	1,327
Region 1	126	169	43
Region 2	49	148	99
Region 3	160	325	165
Region 4-A	230	538	308
Region 4-B	38	111	73
Region 5	70	172	102
Region 6	88	183	95
Region 7	89	156	67
Region 8	37	55	18
Region 9	17	62	45
Region 10	44	135	91
Region 11	57	108	51
Region 12	23	61	338
CAR	18	66	48
ARMM	3	2	(1)
CARAGA	21	106	85
TOTAL	1,086	2,472	2,035

- Rural Banks' presence expanded throughout the country supporting regional economic growth & development.



The Rural Banking Industry: OVERVIEW (1995-2014)



Branches of Commercial & Thrift banks increased by 3,126 during the same period, or an average of 156 new branches every year.

RBs declined in number from 766 in 1995 to 558 as of June 2014 but branch network expanded from 320 to 1,914 during the same period, i.e., 80 new branches per year.

BANK TYPE	1995	JUN-2014	INC./ (DEC.)
COMMERCIAL (KB)			
Head Office	47	36	(11)
Branches	3,212	5,398	2,186
THRIFT (TB)			
Head Office	100	70	(30)
Branches	877	1,817	940
TOTAL KB & TB			
Head Office	147	106	(41)
Branches	4,089	7,215	3,126
AVE. KB & TB BRANCH GROWTH IN 20 YEARS			156

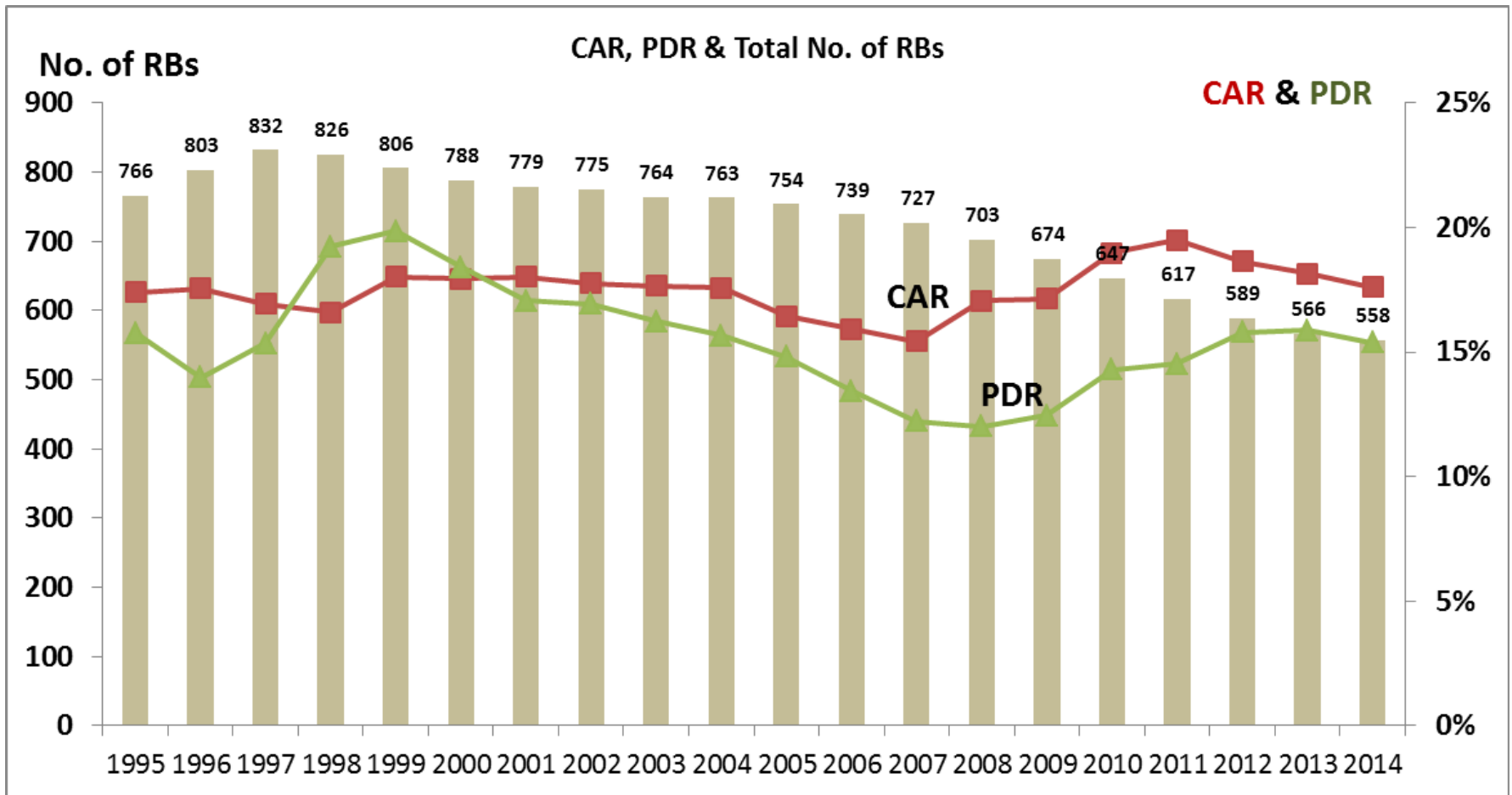


Total Deposits (in Billion Php)

BANK TYPE	1995	JUN-2014
TOTAL BANKING INDUSTRY	1,011.8	7,887.0
Commercial Banks (KB)	896.9 <i>88.65%</i>	7,078.9 <i>89.75%</i>
Thrift Banks (TB)	91.2 <i>9.02%</i>	667.1 <i>8.46%</i>
Rural Banks (RB)	23.6 <i>2.33%</i>	141.0 <i>1.79%</i>
<i>Ave. Deposit per RB (HO)</i>		<i>252.7 Mn</i>
<i>Ave. Deposit per RB (HO & Branch)</i>		<i>57.0 Mn</i>

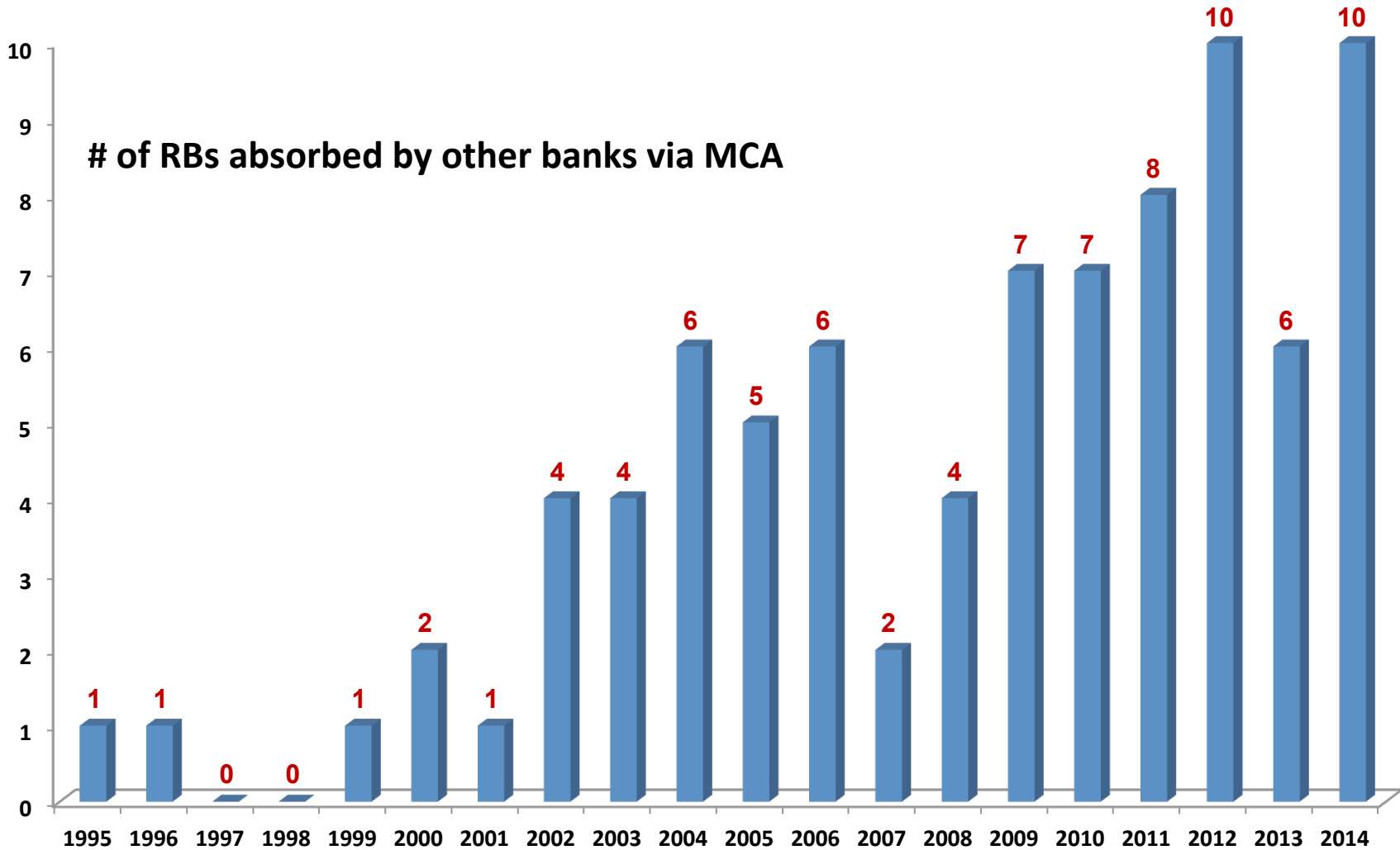


RB industry strengthened with CAR maintained above prudential benchmark, in part as a result of increase in MCA activities.





Merger, Consolidation and Acquisitions (MCAs) help promote banking stability





Strengthening Programs for Rural Banks

Particulars	SPRB PLUS	SPRB	SPCB PLUS	SPCB	TOTAL
Total Applications Received	20	18	2	5	45
Banks Involved	26	32	8	19	85
Roadshows Conducted	18	9	3	2	32



Amount of FA of Approved Applications

Particulars	Amount (in Million Php)
TOTAL AMOUNT	1,562.95
Preferred Shares	145.70
Direct Loan	1,417.25



Investor-Investee Helpdesk

A facility launched on 12 January 2010, whereby investor banks and non-bank financial institutions (NBFIs) looking for banks to acquire, merge or consolidate with, or invest in, may be introduced to banks seeking interested acquirers/ investors.

CONTACT DETAILS

The Manager

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Strengthening Program for Rural Banks

A joint undertaking of PDIC and BSP aimed at encouraging mergers and consolidations among RBs

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