

Three Big Ideas For Rural Banks

57th Anniversary Symposium:
Rural Bankers Association of the
Philippines



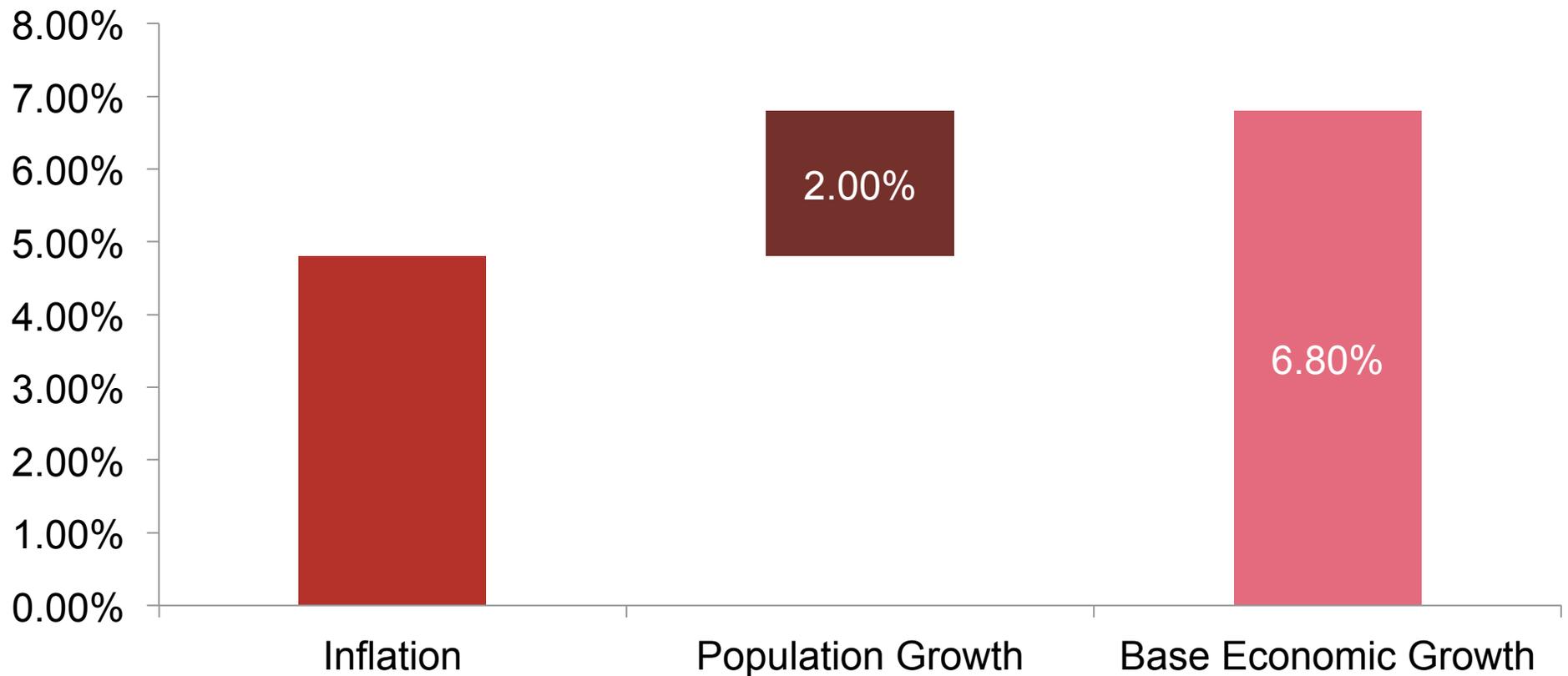
BIGGER IS BETTER

Capitalization of Rural Banks

	Total System	Ex-Top 4
Total Assets	Php195.7B	Php141.3B
Total Liabilities	Php160.5B	Php116.2B
Total Capital	Php35.2B	Php25.1B
Total Banks	530	526
Capital/Bank	Php66.4MM	Php47.7MM

BIGGER IS BETTER

A Secret Not Many Know



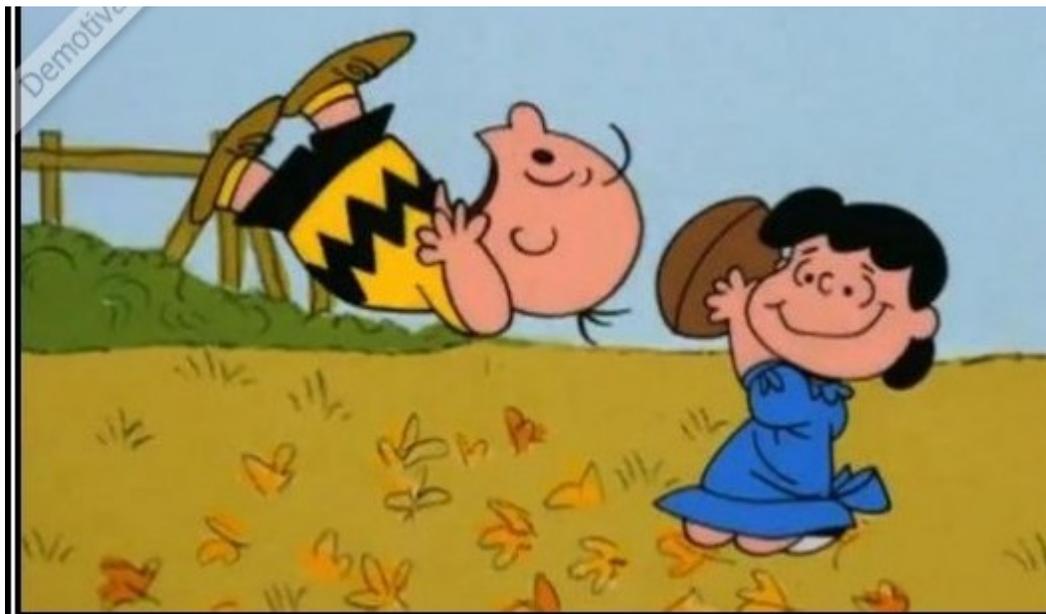
BIGGER IS BETTER

Fortress Balance Sheet



EMBRACE CHANGE

The Definition of Insanity

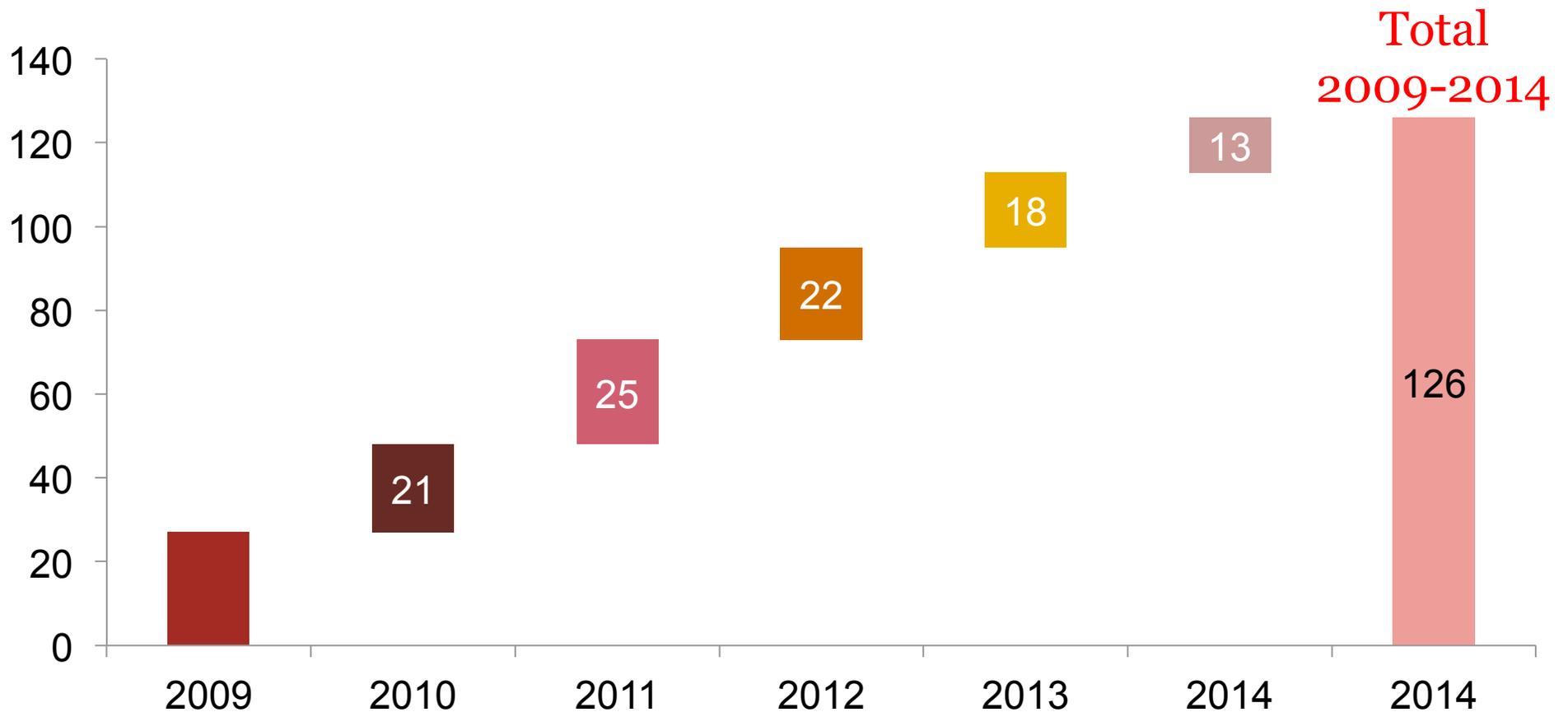


THE DEFINITION OF INSANITY

Is doing the same thing over and over again and expecting different results.

EMBRACE CHANGE

Cumulative Rural Bank Closures Since 2009



EMBRACE CHANGE

Cultivate An Impartial Perspective

Key Metrics:

- Financial performance
- Operating efficiency
- Customer centricity
- Risk management
- Workforce



OPPORTUNITIES BETTER THAN EVER

Population hit 100MM



- 73MM unbanked
- Growing by 2MM annually

OPPORTUNITIES BETTER THAN EVER

Capital is Available for Growth



Corporate Finance

M&A Strategy
Deal Origination
Buy-side and Sell-side
Advisory Services

Valuation

Transaction Advisory
Business Planning and
Valuation Consulting
Financial Reporting and
Tax Valuations

Due Diligence

Financial Due Diligence
Vendor Assistance

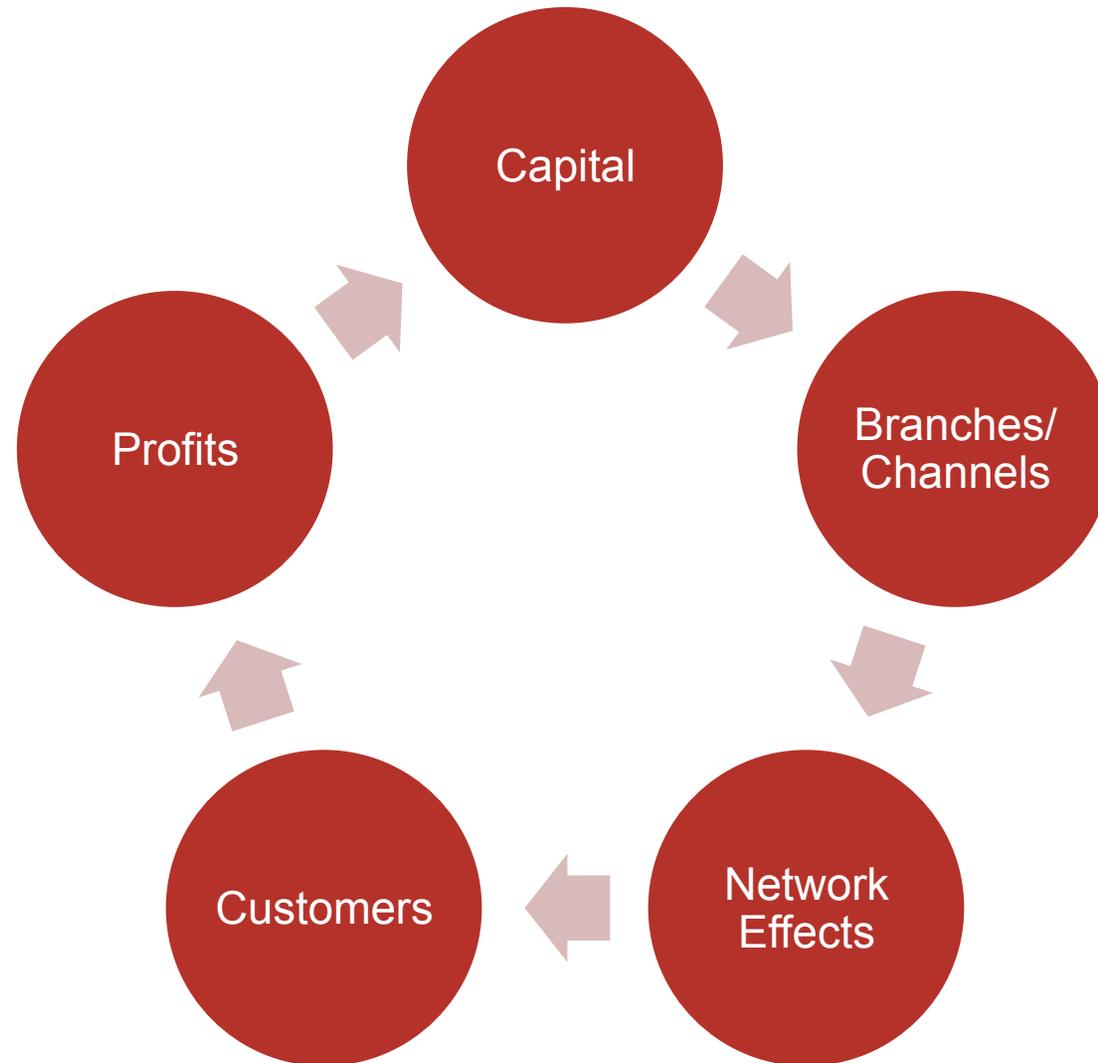
OPPORTUNITIES BETTER THAN EVER

Private Placement vs. Going Public



The logo for PSE Ed9e is centered at the top, with "pse" in red and "Ed9e" in blue. Below it, the text "Electronic Disclosure Generation Technology" is written in a smaller font. The background is a light blue gradient with a pattern of small, light blue squares at the bottom. The text "A world-class disclosure system" is written in a bold, blue font across the middle of the banner.

RURAL BANK GROWTH CYCLE



THANK YOU