

Rural Banking Industry: *Seizing Opportunities for Continuing Growth*

63rd RBAP National Convention & Membership Meeting
23-24 May 2016
Radisson Blu Hotel, Cebu City

Mr. Nestor A. Espenilla, Jr.
Deputy Governor
Supervision Examination Sector

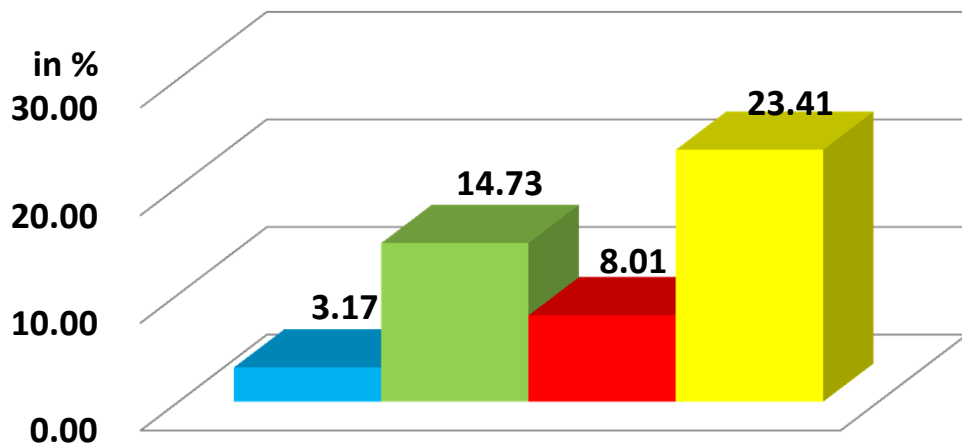


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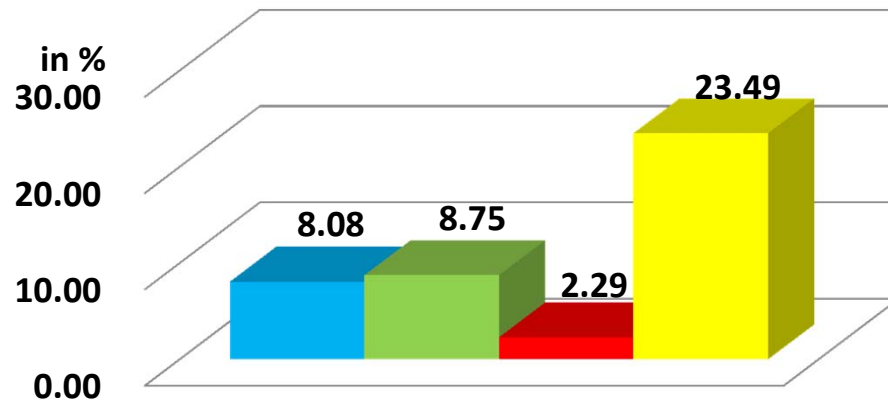
Selected Performance Indicators (December 2015)

Domestic Banks

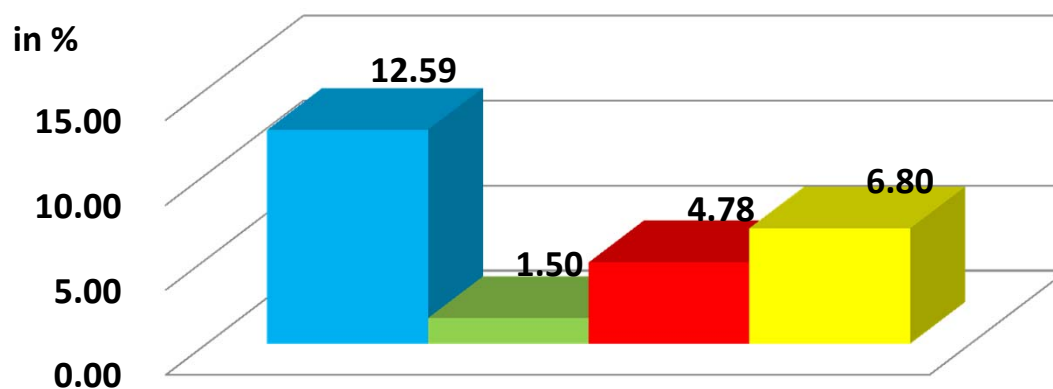
Loan Growth



Deposit Growth



NPL Ratio

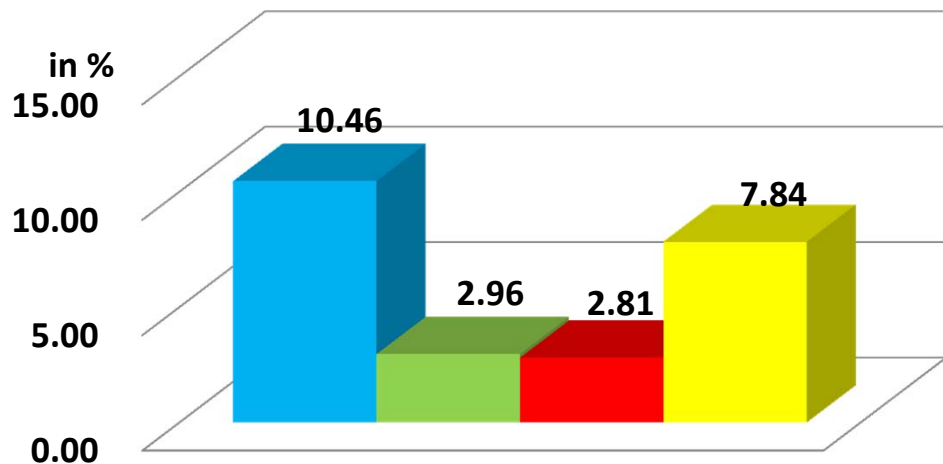


■ Stand-alone RB ■ Private Domestic UB ■ Private Domestic KB ■ Private Stand-alone TB

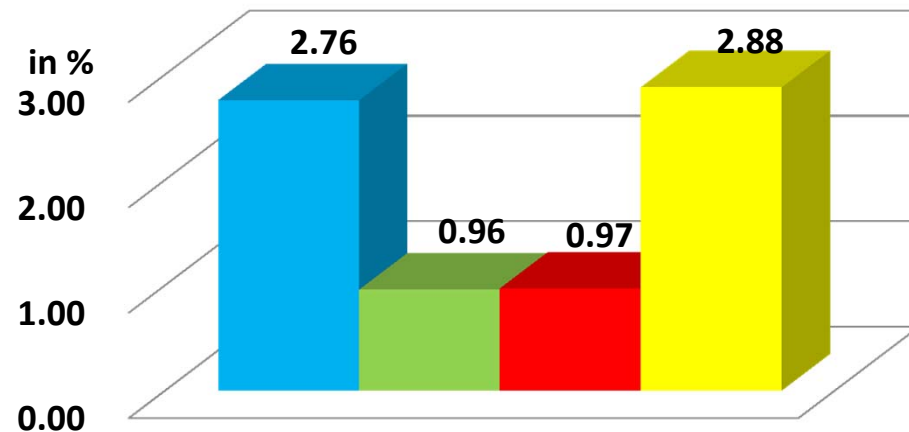
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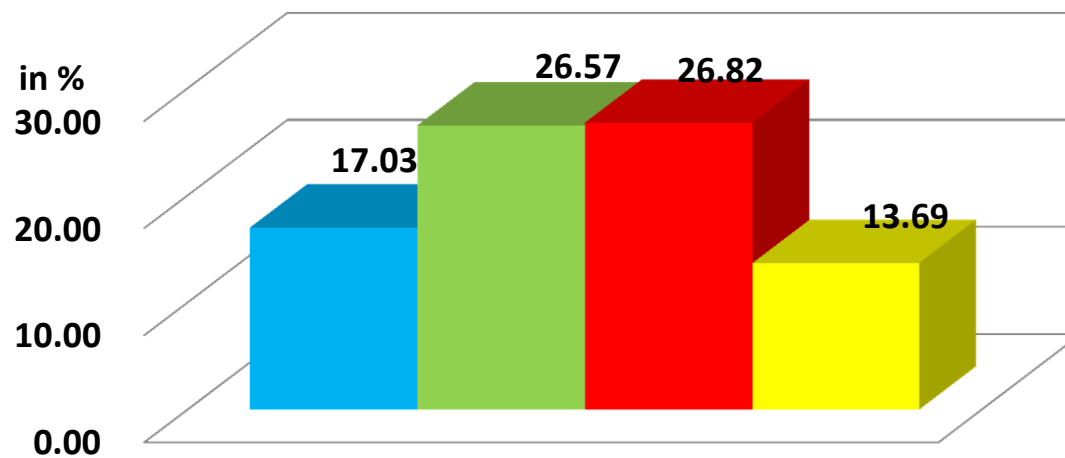
Net Interest Margin



Funding Cost



Non Int. Inc. to Operating Income

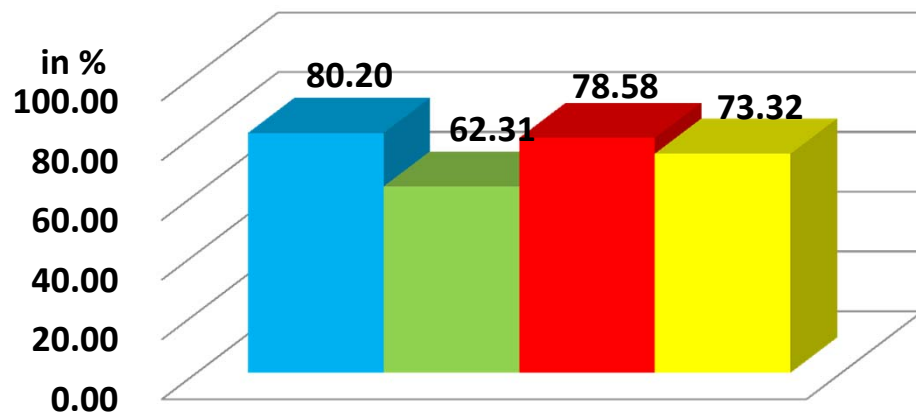


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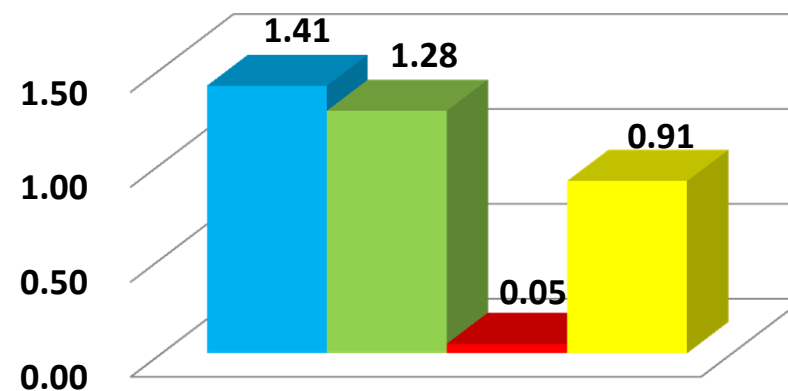
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Domestic Banks

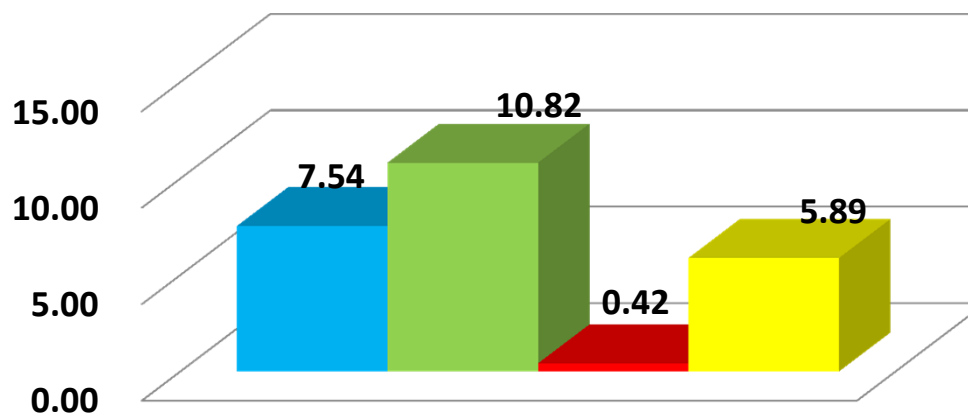
Cost to Income Ratio



ROA



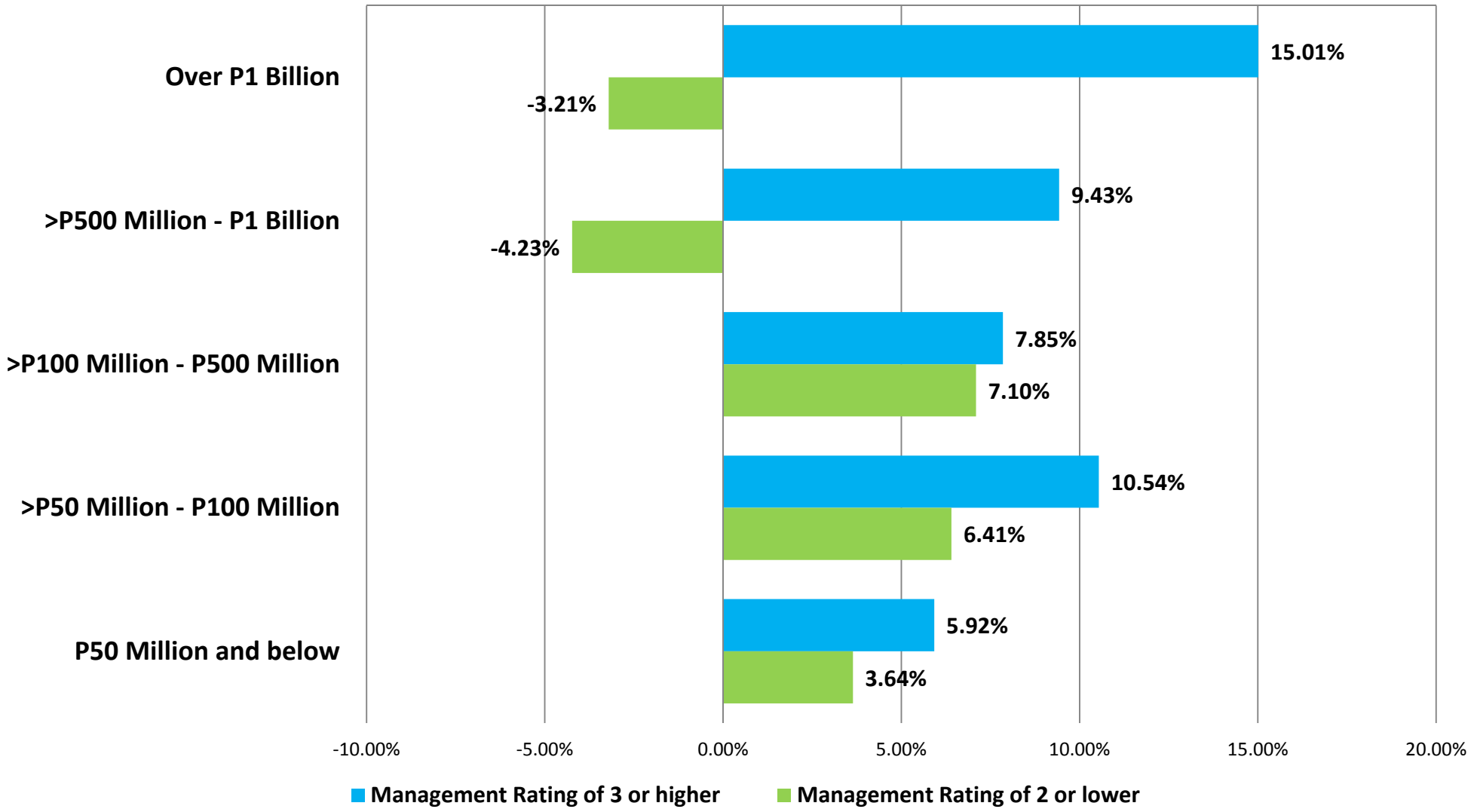
ROE



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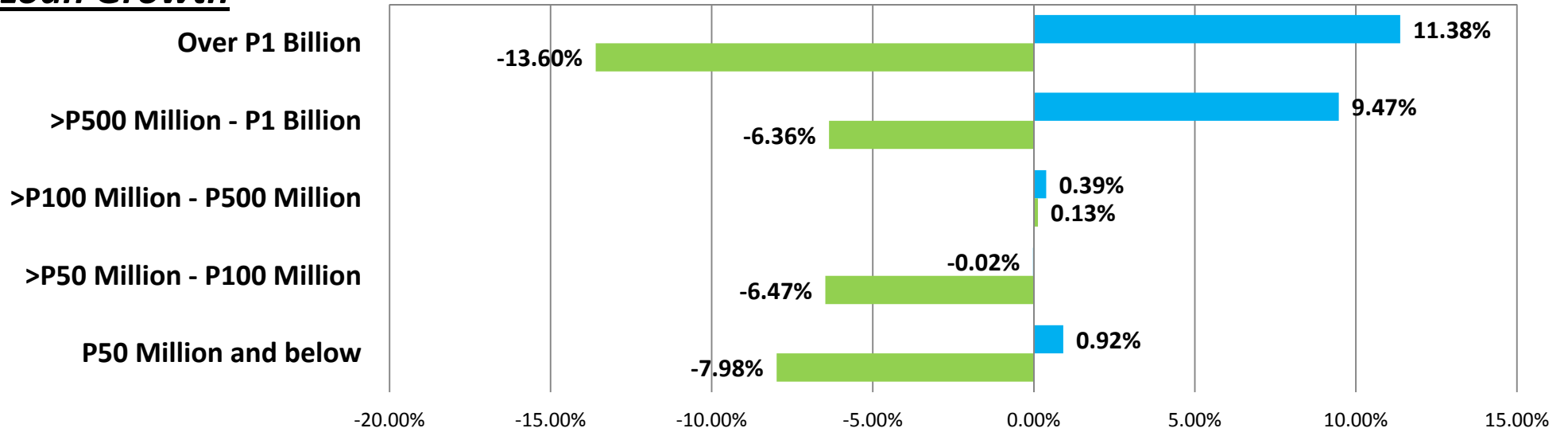
Selected Performance Indicators: Stand-alone Rural Banks (RBs) by Asset Size & Management Rating

Deposit Growth

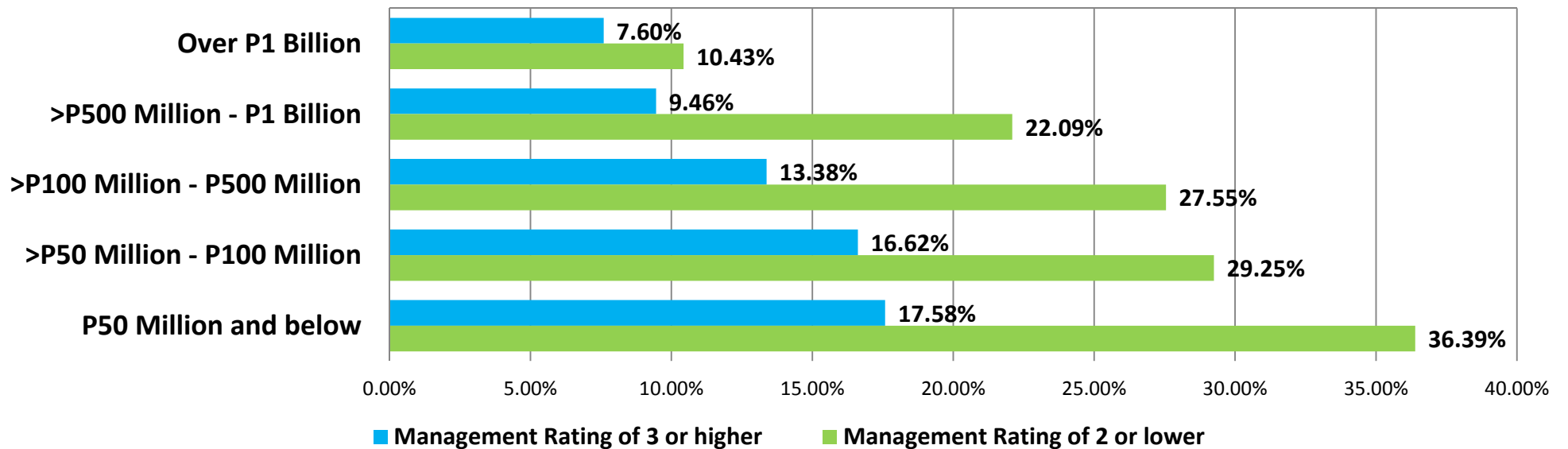


Selected Performance Indicators: Stand-alone Rural Banks (RBs) by Asset Size & Management Rating

Loan Growth

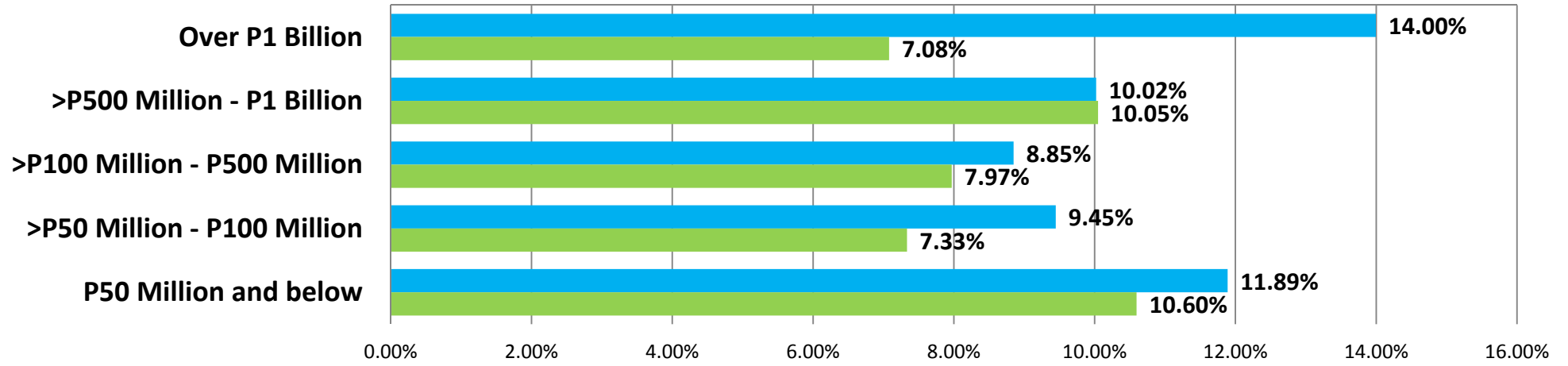


NPL Ratio

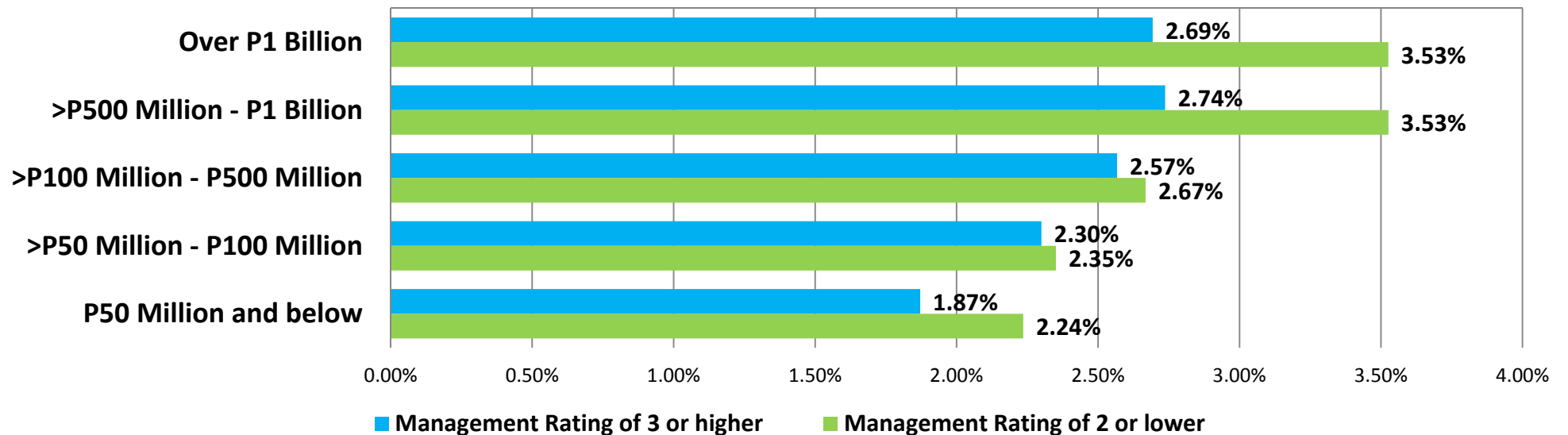


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Net Interest Margin

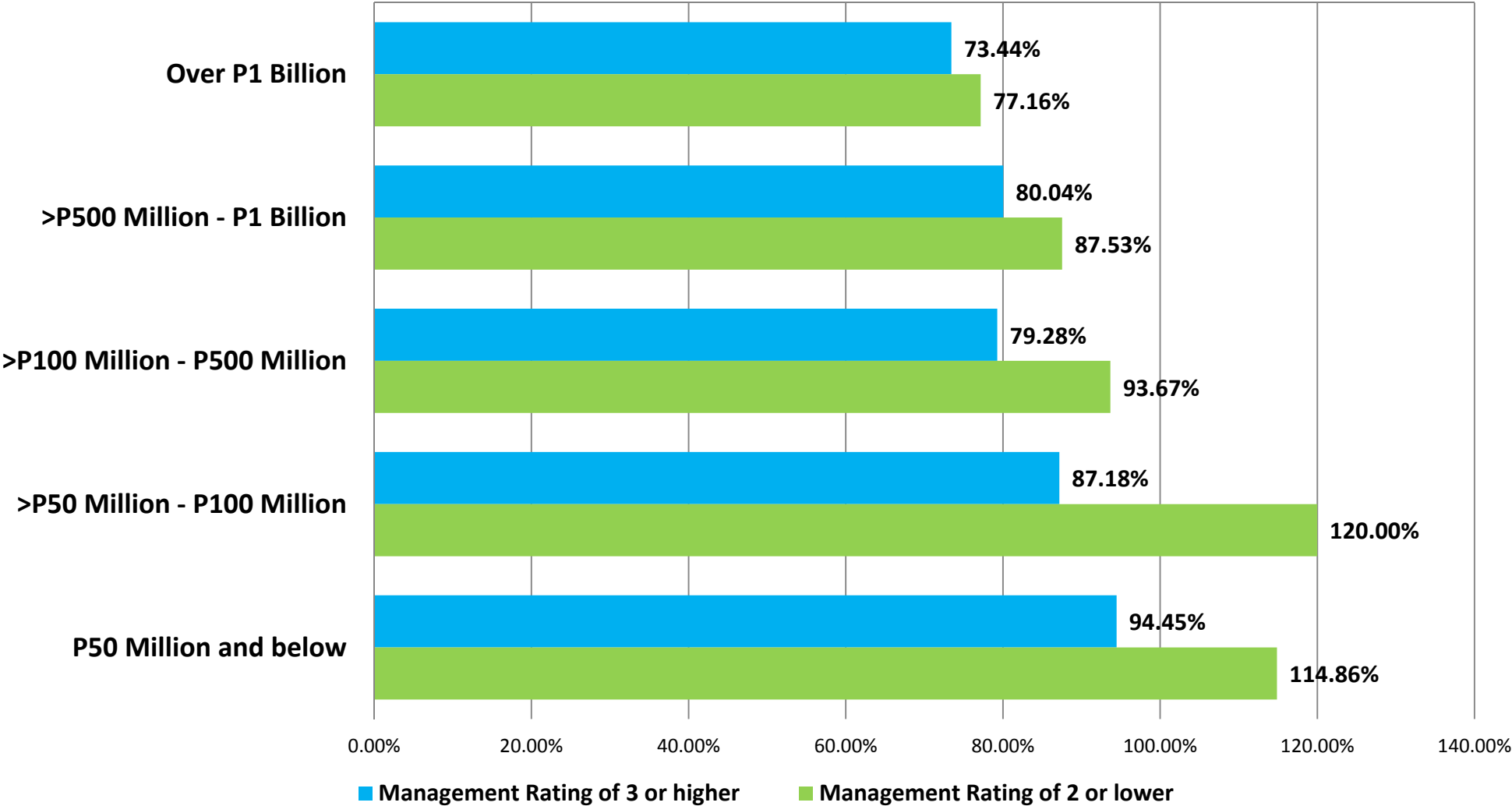


Funding Cost



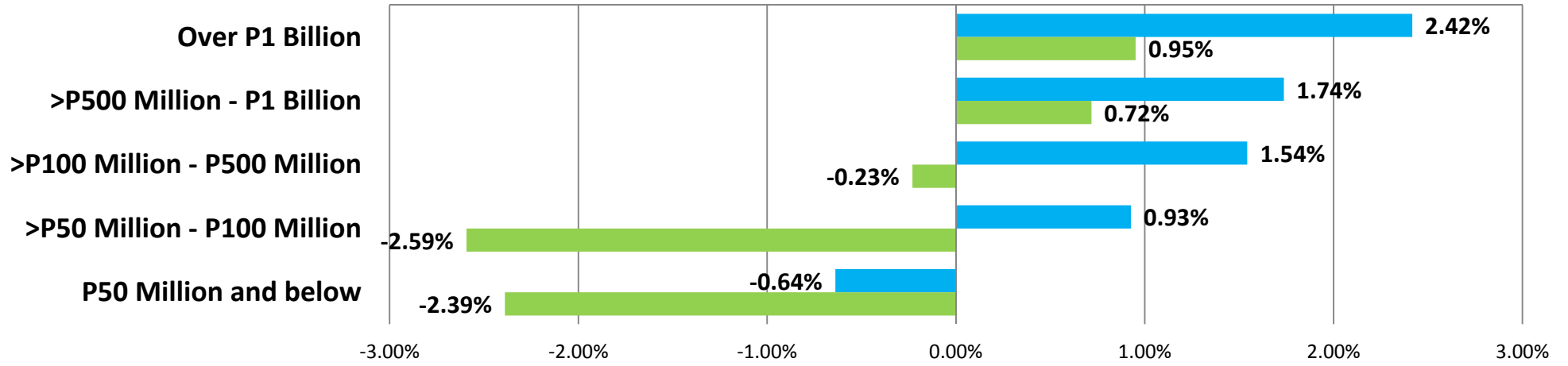
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Cost to Income

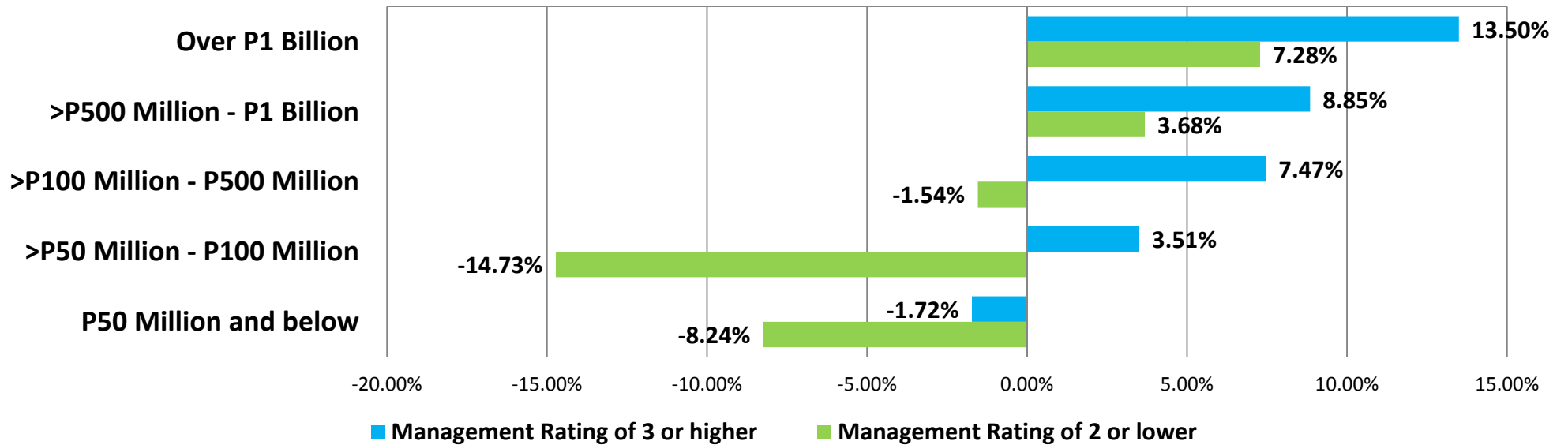


Selected Performance Indicators: Stand-alone Rural Banks (RBs) by Asset Size & Management Rating

ROA



ROE



Standalone RB Performance by Asset Size & Management Rating

Selected Performance Indicators (2015)

Philippine Domestic Banks

Ratios and growth in percent (%)

Bank Category	Loan Growth	Deposit Growth	NPL Ratio	Net Interest Margin	Funding Cost	Non Int. Inc. / TOI ¹	Cost to Inc. Ratio	ROA	ROE
Private Domestic UB	14.73	8.75	1.50	2.96	0.96	26.57	62.31	1.28	10.82
Private Domestic KB	8.01	2.29	4.78	2.81	0.97	26.82	78.58	0.05	0.42
Private Stand-alone TB*	23.41	23.49	6.80	7.84	2.88	13.69	73.32	0.91	5.89
Stand-alone RB**	3.17	8.08	12.59	10.46	2.76	17.03	80.20	1.41	7.54
Over P1 Billion	5.78	9.85	8.12	12.55	2.89	13.28	73.94	2.09	12.43
of w/c: Management Rating of 3 or higher	11.38	15.01	7.60	14.00	2.69	11.90	73.44	2.42	13.50
of w/c: Management Rating of 2 or lower	(13.60)	(3.21)	10.43	7.08	3.53	22.39	77.16	0.95	7.28
>P500 Million - P1 Billion	4.12	4.83	13.30	10.03	2.99	18.74	82.35	1.42	7.24
of w/c: Management Rating of 3 or higher	9.47	9.43	9.46	10.02	2.74	20.04	80.04	1.74	8.85
of w/c: Management Rating of 2 or lower	(6.36)	(4.23)	22.09	10.05	3.53	15.63	87.53	0.72	3.68
>P100 Million - P500 Million	0.32	7.64	16.87	8.63	2.59	19.76	82.84	1.08	5.64
of w/c: Management Rating of 3 or higher	0.39	7.85	13.38	8.85	2.57	19.51	79.28	1.54	7.47
of w/c: Management Rating of 2 or lower	0.13	7.10	27.55	7.97	2.67	20.60	93.67	(0.23)	(1.54)
>P50 Million - P100 Million	(2.79)	8.58	21.84	8.55	2.32	26.83	100.19	(0.60)	(2.65)
of w/c: Management Rating of 3 or higher	(0.02)	10.54	16.62	9.45	2.30	22.65	87.18	0.93	3.51
of w/c: Management Rating of 2 or lower	(6.47)	6.41	29.25	7.33	2.35	33.08	120.00	(2.59)	(14.73)
P50 Million and below	(5.11)	4.37	29.93	11.04	2.12	23.03	107.19	(1.77)	(5.57)
of w/c: Management Rating of 3 or higher	0.92	5.92	17.58	11.89	1.87	21.76	94.45	(0.64)	(1.72)
of w/c: Management Rating of 2 or lower	(7.98)	3.64	36.39	10.60	2.24	23.75	114.86	(2.39)	(8.24)

* excluding Government Banks and Foreign Banks

** excluding Cooperative Banks and subsidiaries of Universal and Commercial Banks

^{1/} excluding Gains/(Losses) from Sale/Derecognition of ROPA

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