Seizing Strategic Opportunities

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Seizing Strategic Opportunities

Challenges faced by RBs:

- Stiff Competition
- Fast-Paced Technological Advancement
- Globalization
- Stricter standards on corporate governance and risk management practices
Seizing Strategic Opportunities

High Cost of Doing Business – small scale of operations

- Information Technology
- Hiring of Professionals
- Others
“Our most significant opportunities are found during the times of greatest challenge.”

~ Thomas Monson
Seizing Strategic Opportunities

• Mergers, Consolidations, Acquisitions (MCAs)

• Scale up operations

• Reduce cost of doing business
### Positive Resolution of Banks

<table>
<thead>
<tr>
<th>PCA Status Lifted</th>
<th>Total</th>
<th>RBs</th>
</tr>
</thead>
<tbody>
<tr>
<td>MCAs</td>
<td>22</td>
<td>12*</td>
</tr>
<tr>
<td>Improved Operations</td>
<td>69</td>
<td>49**</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>91</td>
<td>61</td>
</tr>
</tbody>
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* with total resources of P10 – P50 million.
** with total resources of more than P100 million.
Seizing Strategic Opportunities

- Changing the mindset
  - Willingness to accept white knights
  - Willingness to enter into partnerships
- Rethinking of traditional business models
Thank you.

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