

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



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Seizing Strategic Opportunities

High Cost of Doing Business – small scale of operations

- Information Technology
- Hiring of Professionals
- Others



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“Our most significant opportunities are found during the times of greatest challenge.”

~Thomas Monson



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Seizing Strategic Opportunities

- Mergers, Consolidations, Acquisitions (MCAs)
- Scale up operations
- Reduce cost of doing business



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Positive Resolution of Banks

	Total	RBs
PCA Status Lifted		
MCAAs	22	12*
Improved Operations	69	49**
Total	91	61

* with total resources of P10 – P50 million.

**with total resources of more than P100 million.



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Seizing Strategic Opportunities

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



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