

PDIC and RBAP:

Partnering for
Financial Inclusion
in the Digital Age

ROBERTO B. TAN

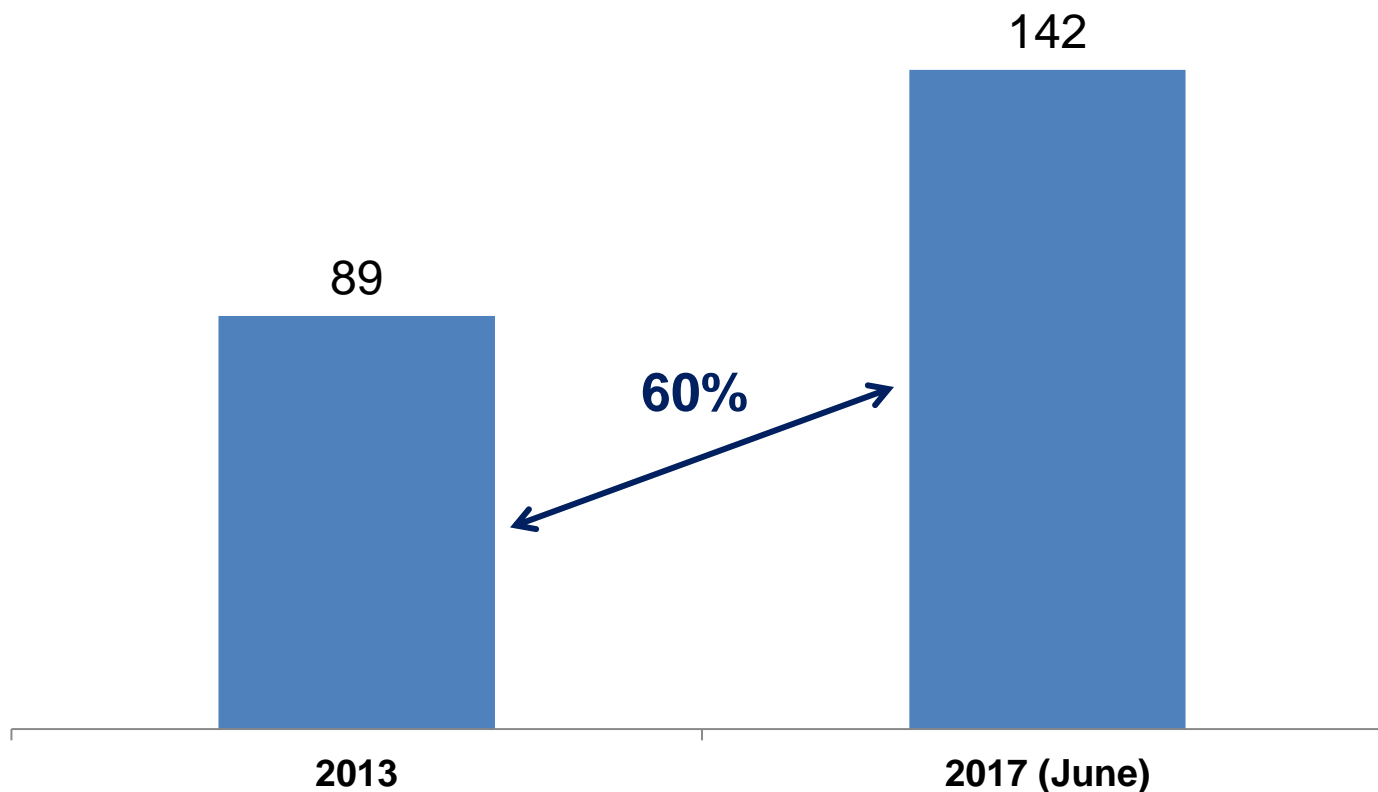
President

Philippine Deposit Insurance Corporation



Deposit Insurance Fund

(in Billion PHP)

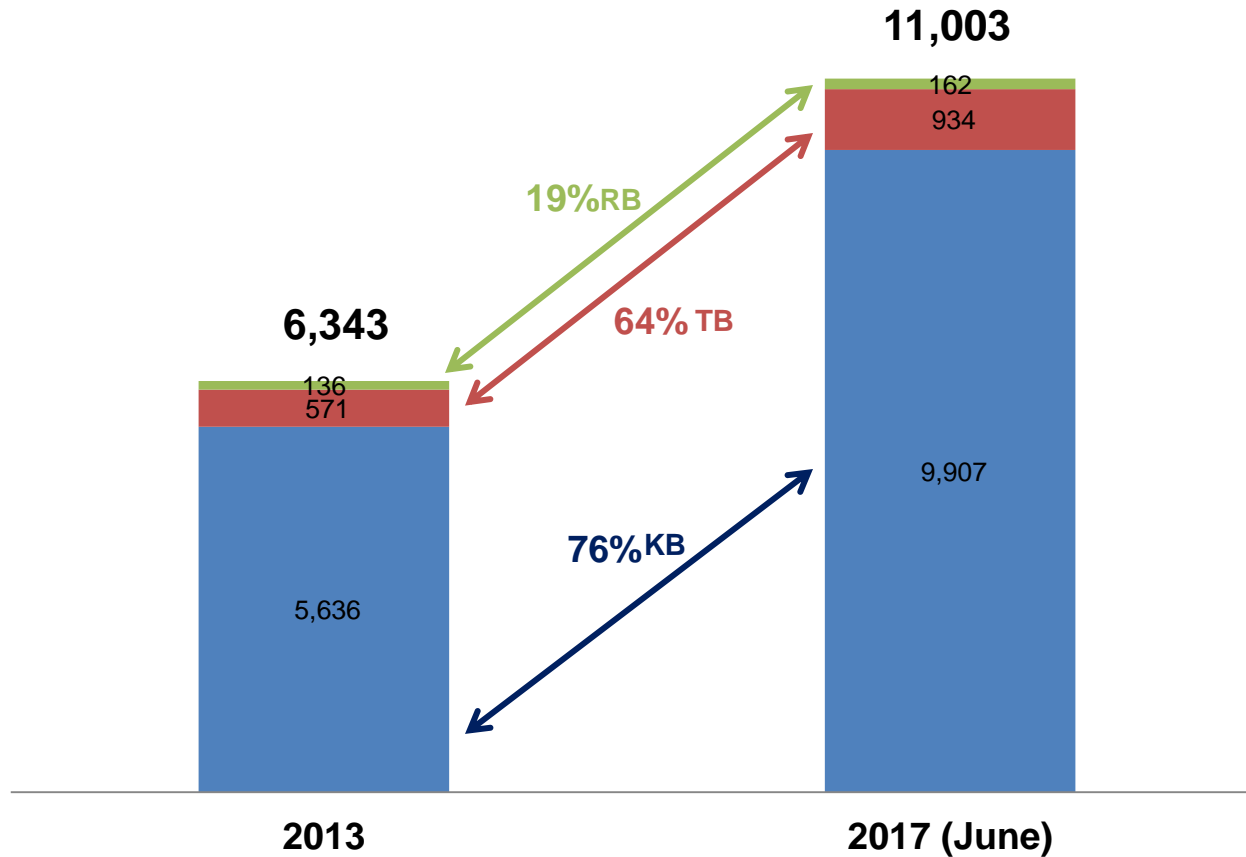


Higher DIF promotes depositor confidence



Deposits in the Banking System

(in Billion PHP)

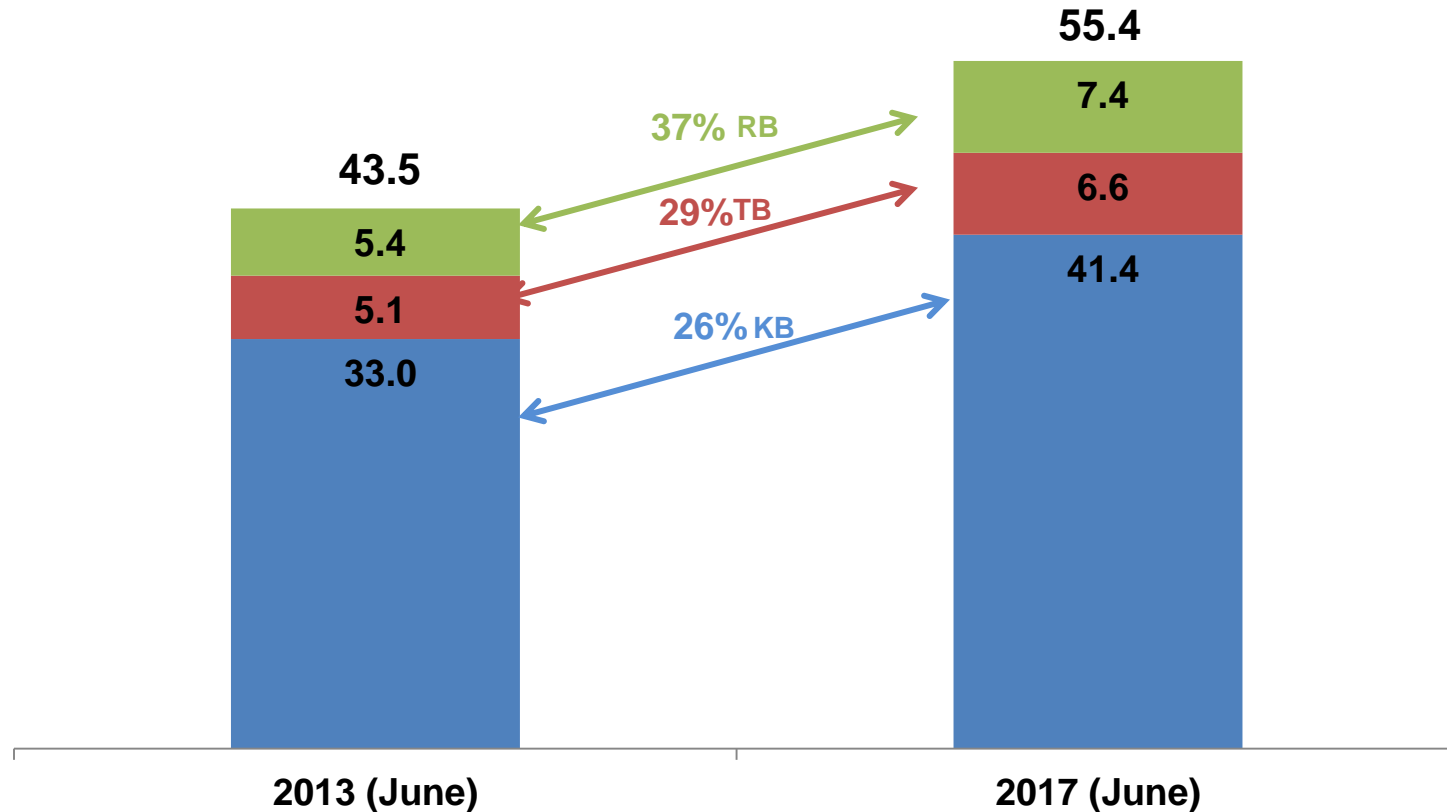


Deposits in banks continue to grow



Deposit Accounts

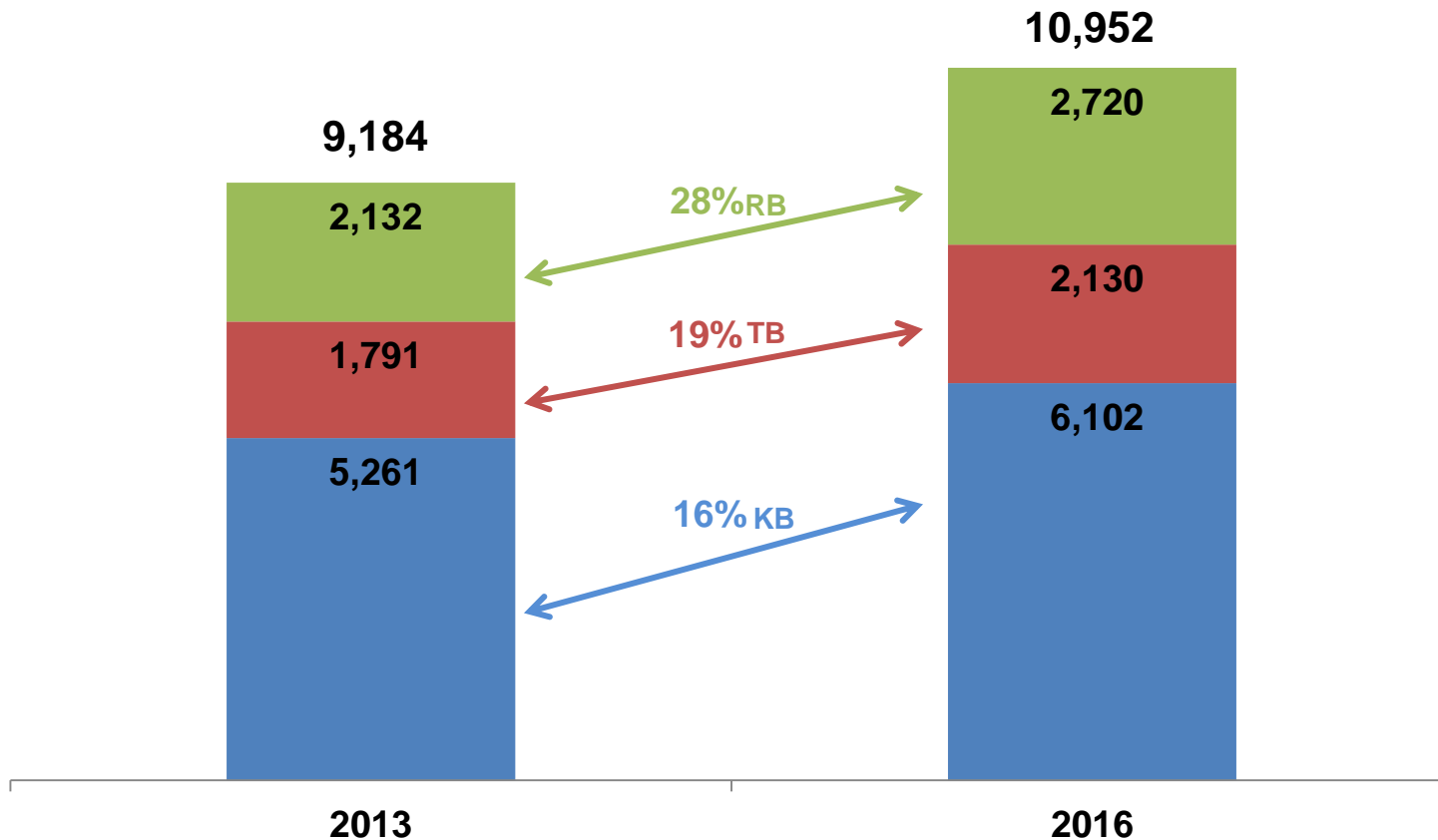
(in million)



More depositors save in banks

Number of Banking Units

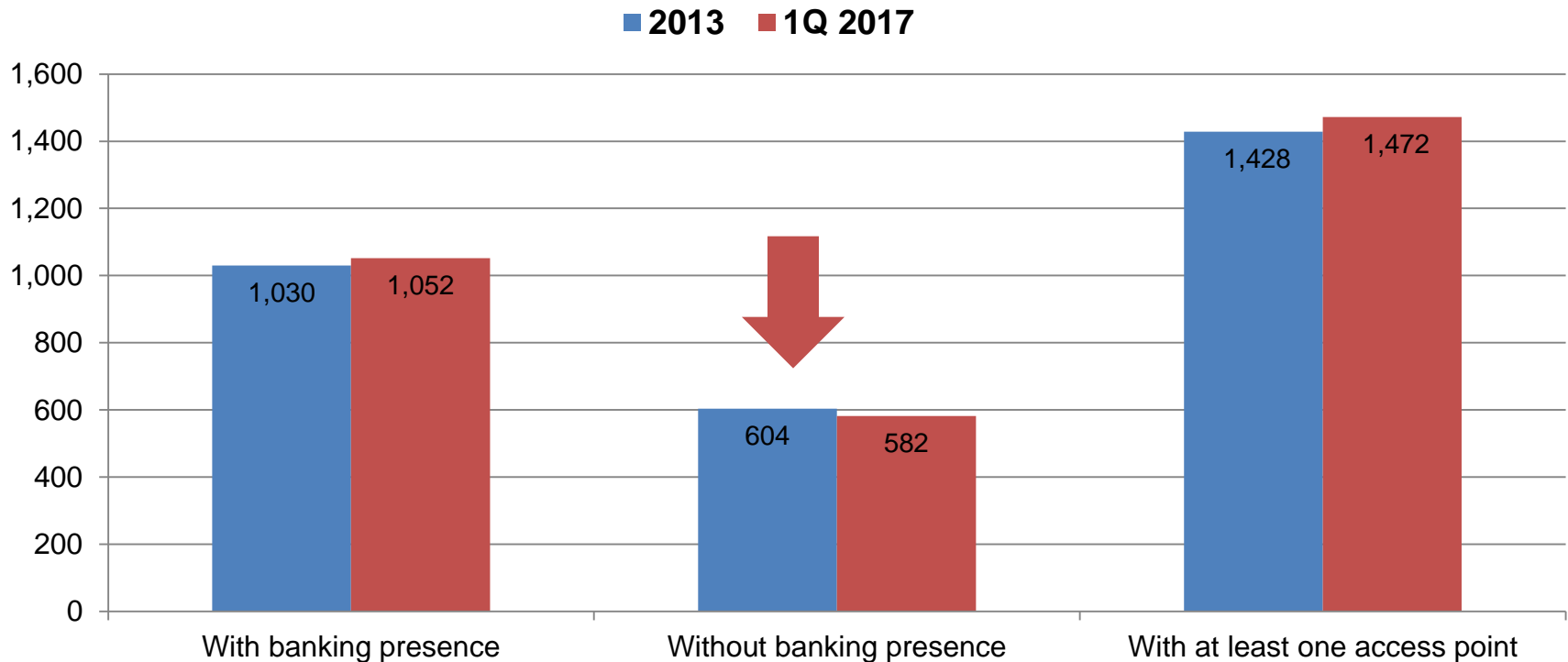
(including Head Office)



Banks expand their branch network



Number of Cities/Municipalities with / without banking presence



Source: Financial Inclusion in the Philippines Dashboard (BSP Website)

Despite branch expansion, some areas remained financially excluded

Reaching out through FinTech

Regions with low banking presence

- Autonomous Region in Muslim Mindanao (ARMM)
- Cordillera Administrative Region (CAR)
- Eastern Visayas
- Zamboanga Peninsula
- Occidental Mindoro,
- Oriental Mindoro
- Marinduque, Romblon, and Palawan (MIMAROPA)



With the addition of over 50,000 alternative access points, only 12% of the cities and municipalities (3% of the population) remain unserved.

Source: <http://www.bsp.gov.ph/downloads/publications/2015/PhilippinesNSFIBooklet.pdf>

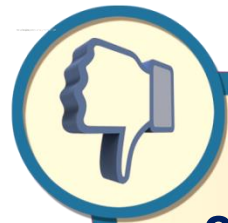


RB's distinct advantage

Intimate knowledge of the communities you serve



Challenges to RBs



**Aggressive
competition**



**Disruptive
technology**



**Compliance
pressures**



Opportunities for Partnership



Merge



Digitize



Engage



Merge

Consolidate for strength and increased viability





<http://www.pdic.gov.ph>



facebook.com/OfficialPDIC



twitter.com/OfficialPDIC





Digitize



PDIC's Public Assistance Center a one-stop-shop for the convenience of depositors, borrowers and all stakeholders

- depositors filing a claim, borrowers settling loans, creditors following up claims against closed banks
- prospective buyers of assets for sale.
- Clients use an electronic queuing system
- Priority lanes for senior citizens and those requiring special assistance





Digitize



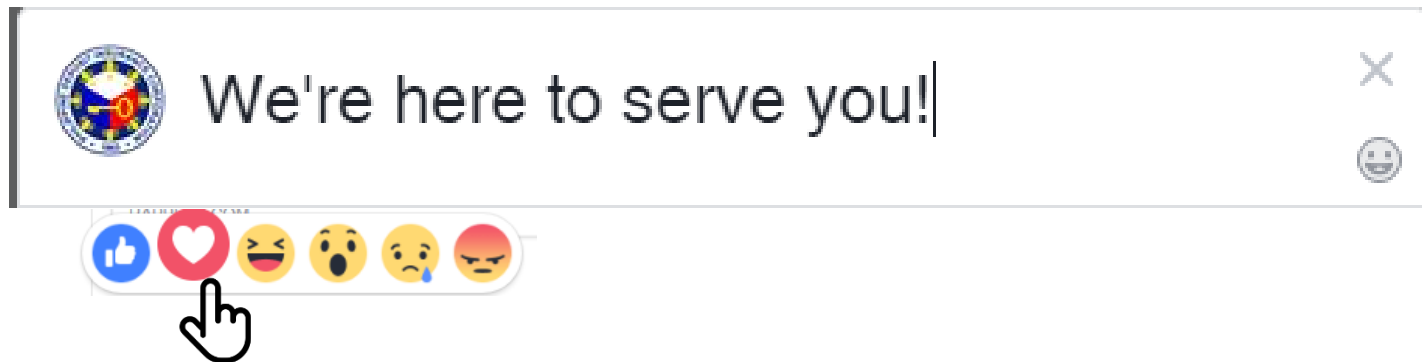
Like



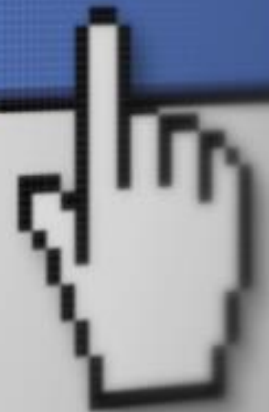
Engage



PDIC's “status”



Add as Friend



THANK YOU!



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in the Digital Age

ROBERTO B. TAN

President

Philippine Deposit Insurance Corporation

Philippine Deposit Insurance Corporation

Committed to Serve

