

PDIC and RBAP:

Strengthening Partnership for Financial Inclusion

ROBERTO B. TAN

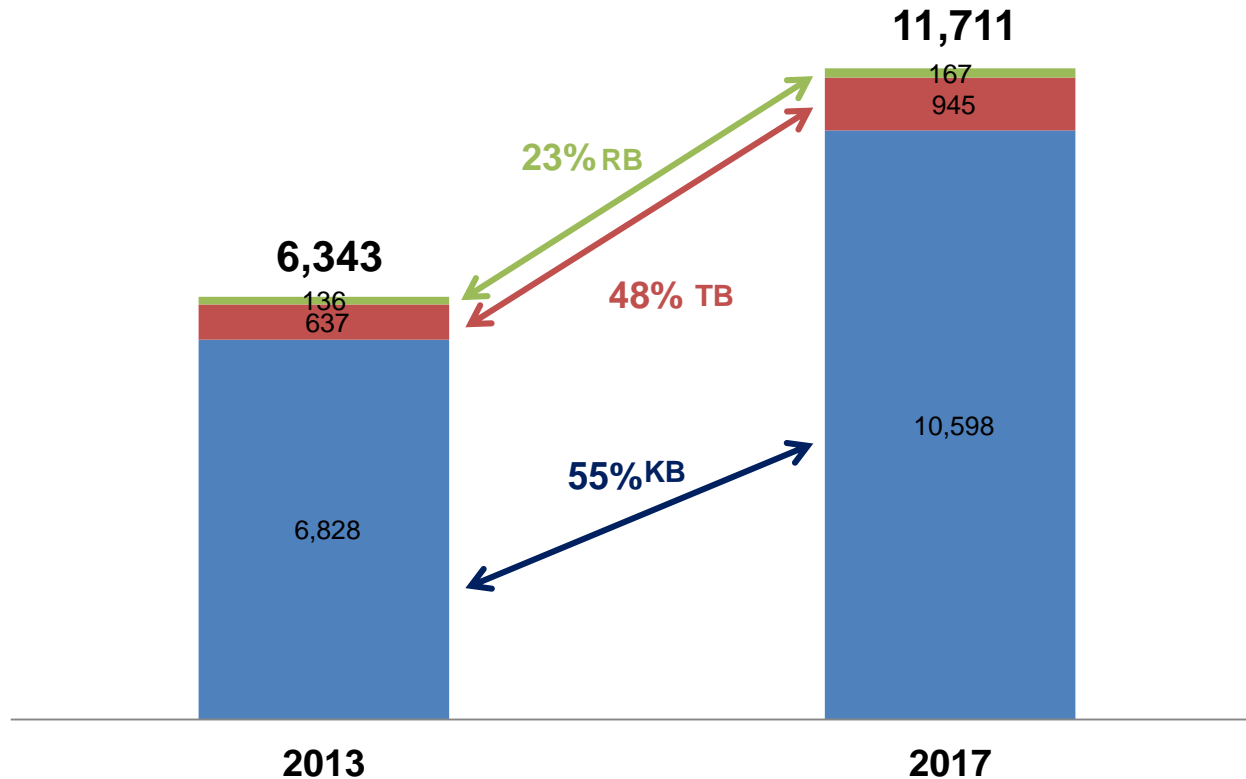
President and CEO

Philippine Deposit Insurance Corporation



Deposits in the Banking System

(in billion PHP)

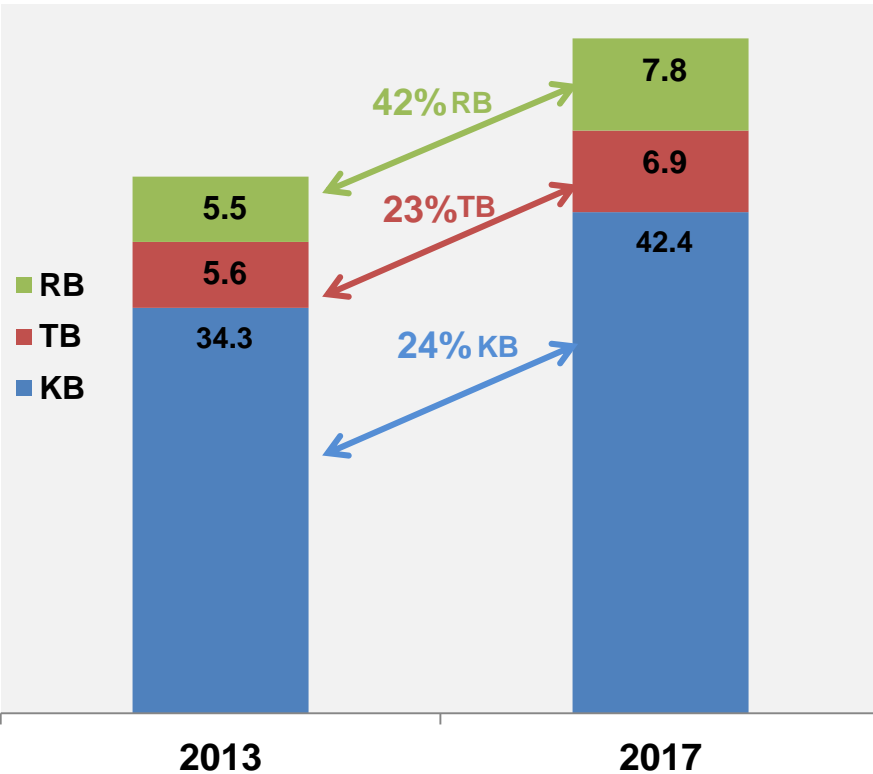


Deposits in banks continue to grow

Deposit Accounts and Banking Offices

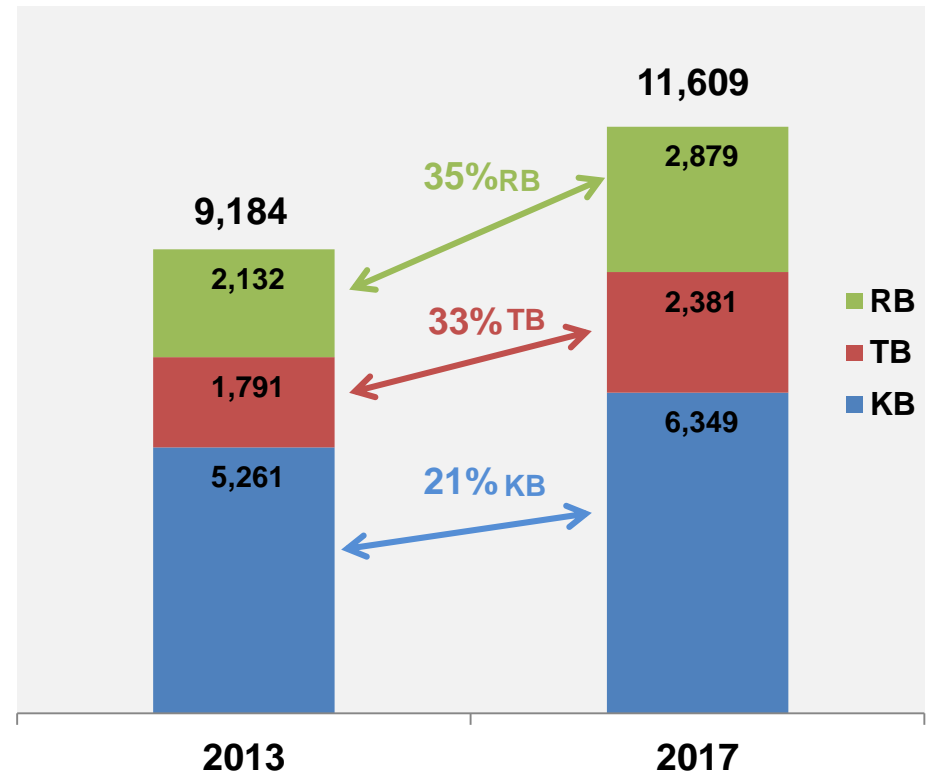
Deposit Accounts

(in millions)



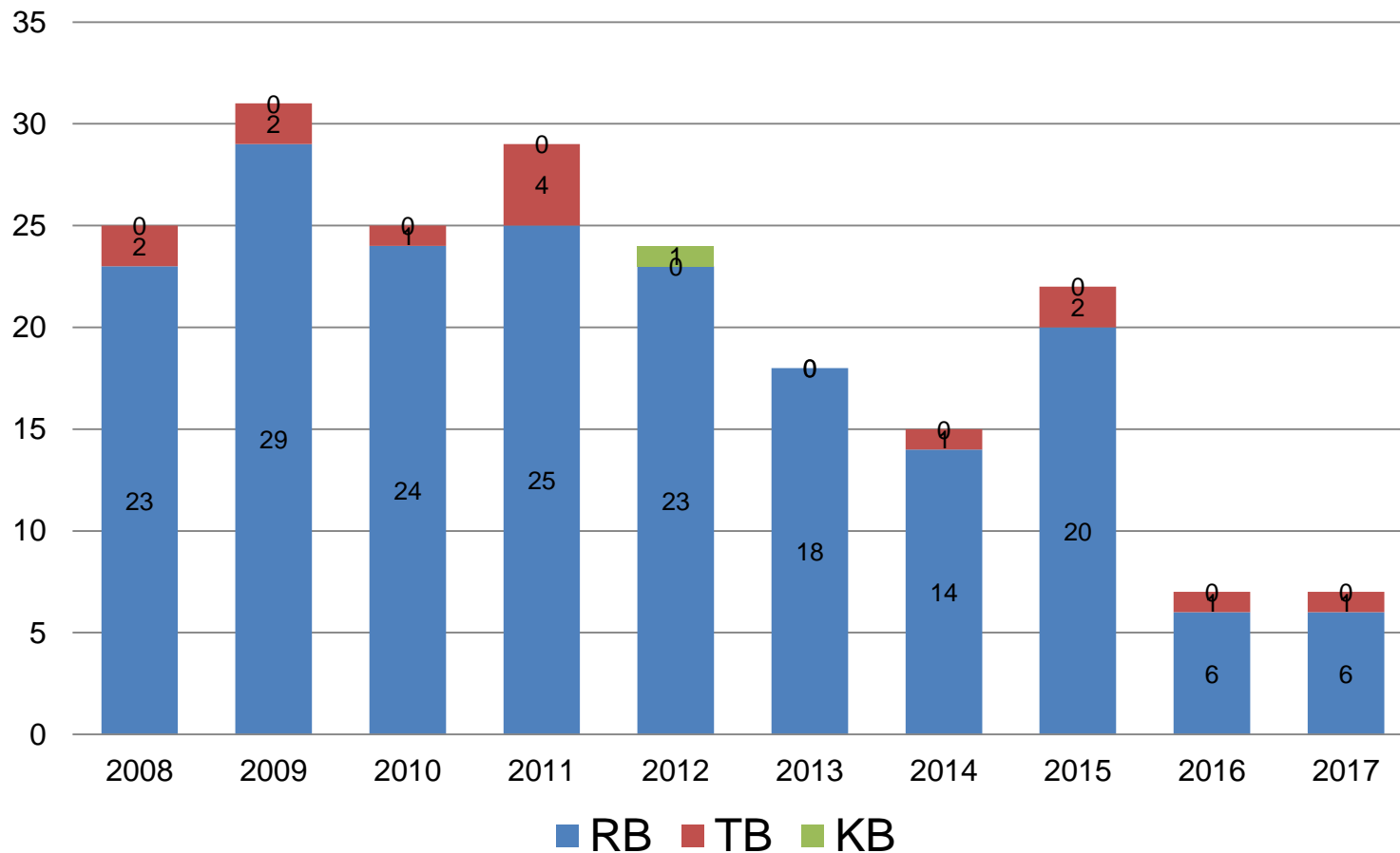
Banking Units

(including Head Office)



With bank networks expanding, more depositors are saving

Number of Closed Banks



Banking system is strengthening, less closures seen

Financial Inclusion in the Philippines



90% of Municipalities have at least one access point*



65% of Municipalities have bank branches



31.3% of Filipino adults have registered transactions;
14% have savings accounts

Regions with low banking presence

- Autonomous Region in Muslim Mindanao
- Eastern Visayas
- Cordillera Administrative Region
- Zamboanga Peninsula
- Central Visayas
- Northern Mindanao
- Ilocos Region
- CARAGA
- Western Visayas
- Bicol Region
- MIMAROPA
- SOCCSKSARGEN
- Cagayan Valley
- Davao Region
- CALABARZON
- Central Luzon

More Filipinos are still financially excluded

Source: Bangko Sentral ng Pilipinas Financial Inclusion Initiatives 2017

* Access Point is defined as regulated entities where both cash-in and cash-out transactions can be performed.



The Philippine Deposit Insurance System



Insures deposits of up to
Php500,000 per depositor



Covers all types of deposits
in the banking system



Fully insures 96% of deposit
accounts and covers 21% of
deposits in 587 member banks



Membership is mandatory
and members pay a premium
of 1/5 of 1% of total deposits


Challenges to Rural Banks



**Aggressive
competition**



**Disruptive
technology**



**Compliance
pressures**



Opportunities for Partnership



Merge



Digitize



Engage



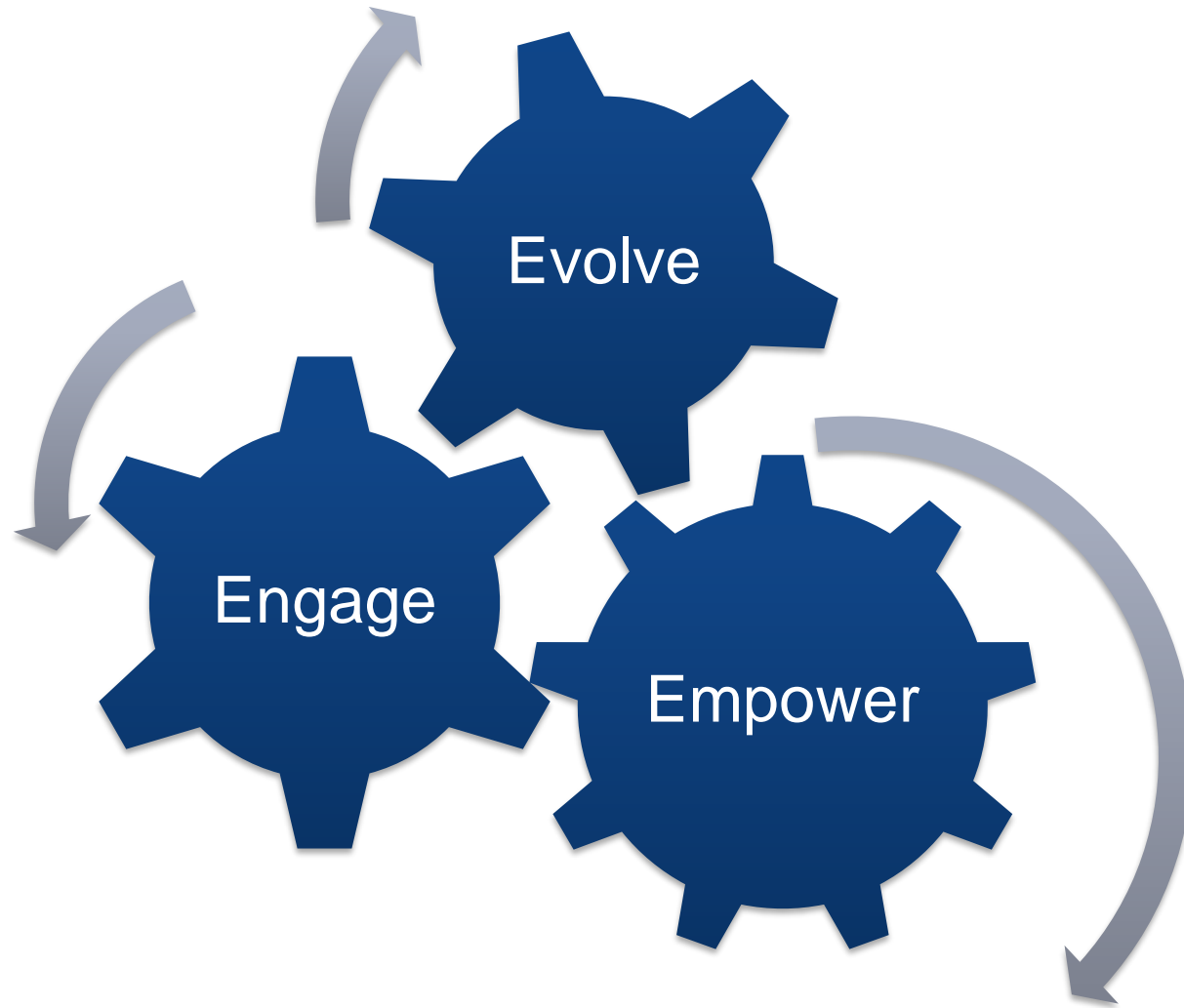


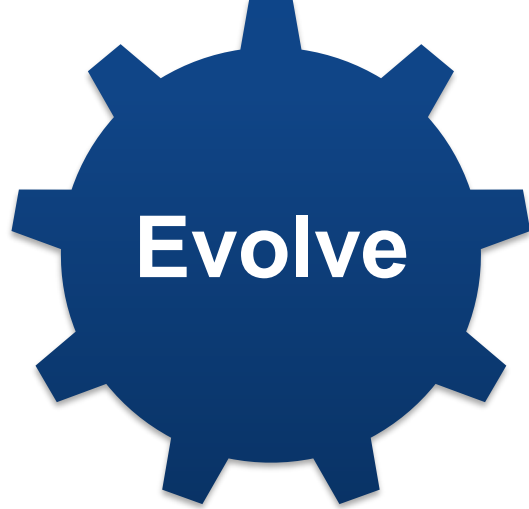
*“In the midst of chaos, there is
also opportunity....*

*Opportunities multiply as
they are seized.”*

Sun Tzu

Gearing up for Financial Inclusion





- Technology upgrade
- Consolidate and merge



Evolve



Consolidation Program for Rural Banks



- **Network with stakeholders to enhance customer service**





Philippine Deposit Insurance Corporation
Committed to Serve



- **Professionalize the workforce**
- **Modernize the systems**

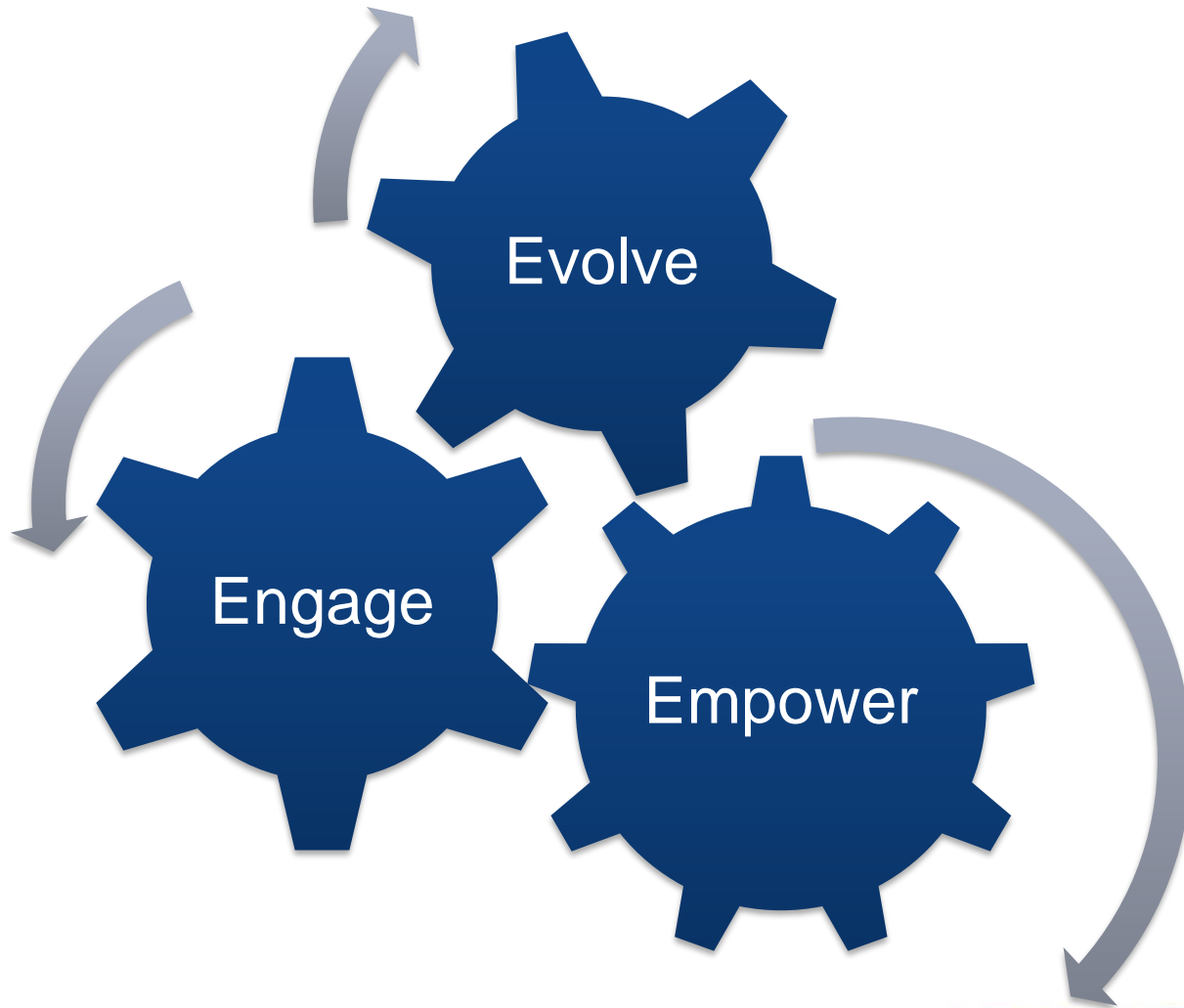




Raising Public Awareness on Deposit Mobilization and Protection in the Digital Media Space



Gearing up for Financial Inclusion





We are PDIC!

*We are your partner in
gearing up for financial
inclusion towards
countryside development!*



**When you're
surrounded by people
who share a passionate
commitment around a
common purpose,
anything is possible.**
Howard Schultz

SpeakingWithSpirit.com

Daghang Salamat!



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