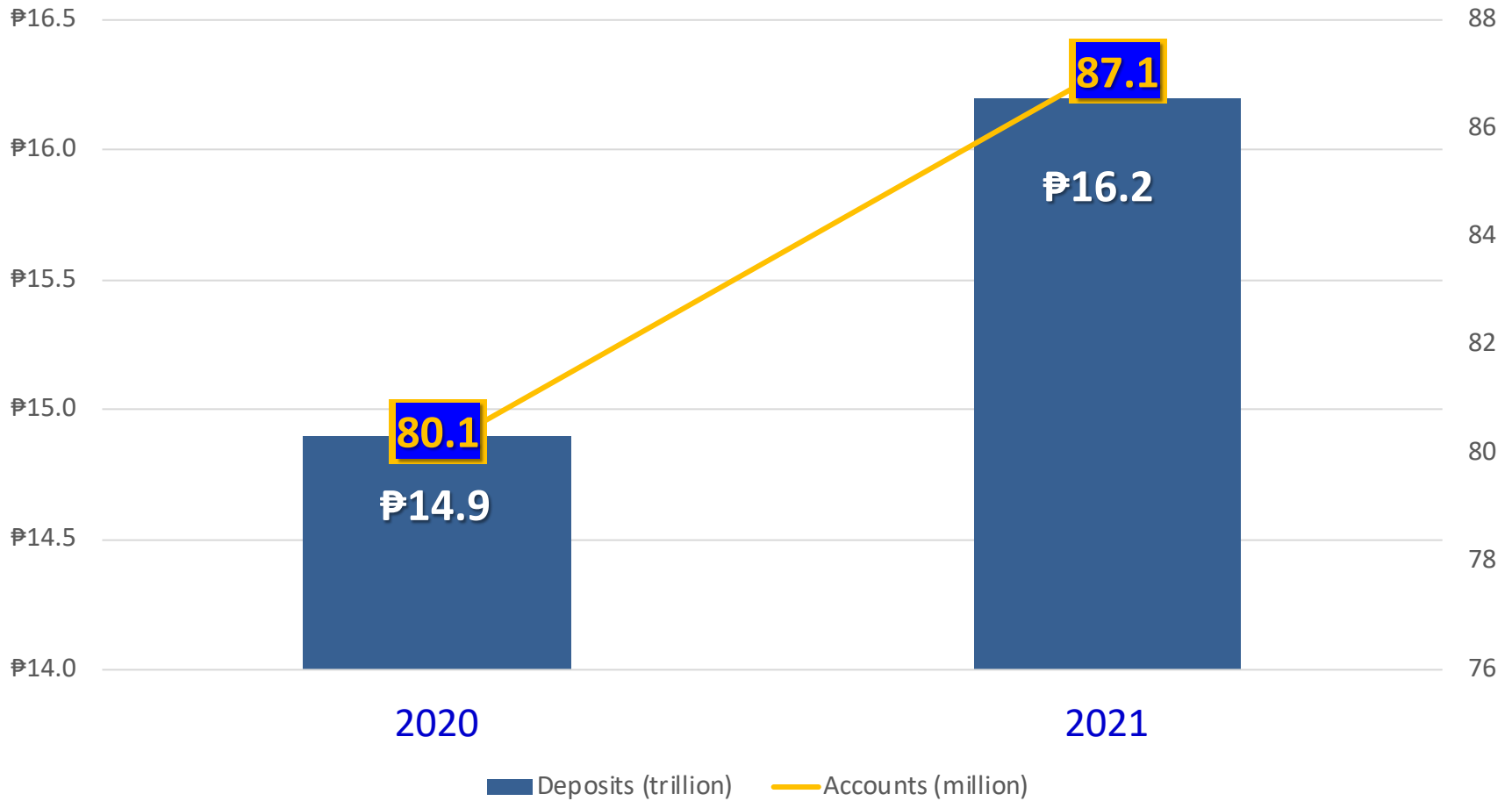


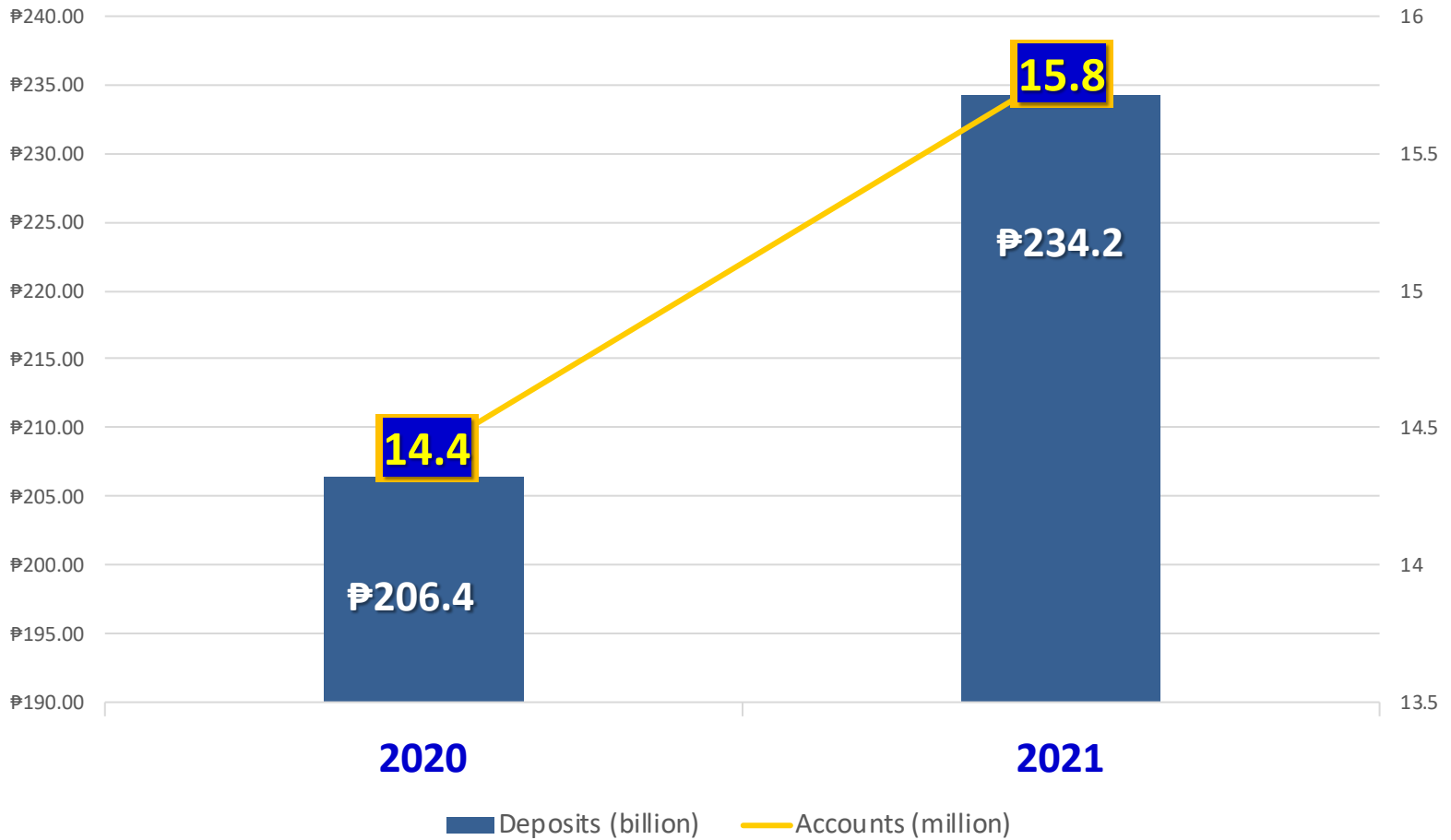
# PDIC and Rural Banks: Rising Above the Challenges

Roberto B. Tan  
President and CEO  
Philippine Deposit Insurance Corporation

# Deposits in Philippine Banks



# Deposits in Rural Banks

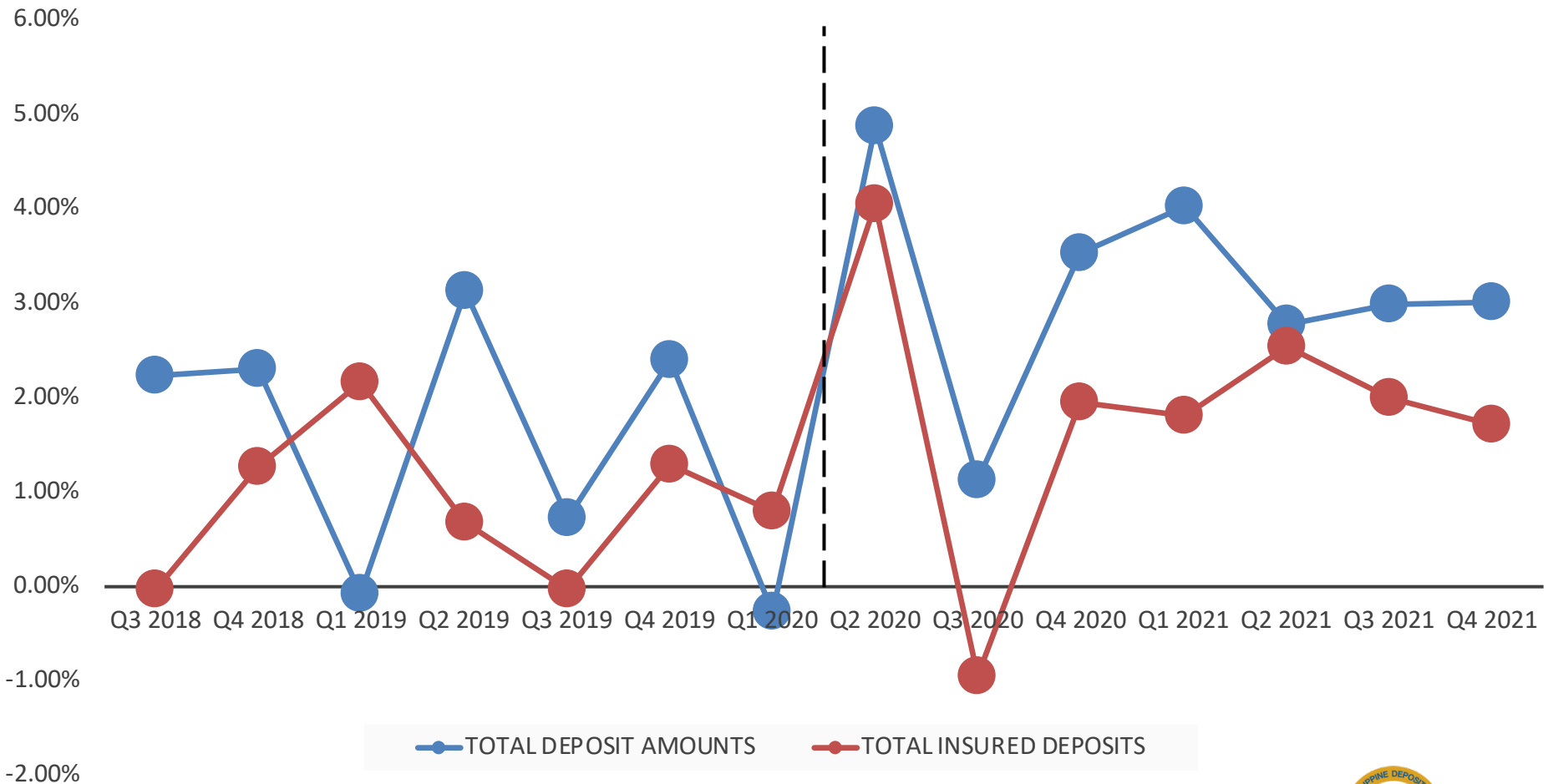




“Insured deposits worldwide have grown significantly during the first quarters of the pandemic.”

# Insured Deposits in Rural Banks

## Quarterly Growth





Filipinos put their funds in banks during times of uncertainty.

# FOCUS ON CUSTOMERS



# FOCUS ON CUSTOMERS

- Assess feedback from customers
- Adjust services to address customer concerns
- Pursue digitalization and if needed, work together with other banks
- Enhance customer database

*Refer to PDIC RI No. 2021-01 for guidance*



# PREPARE FOR POSSIBILITIES

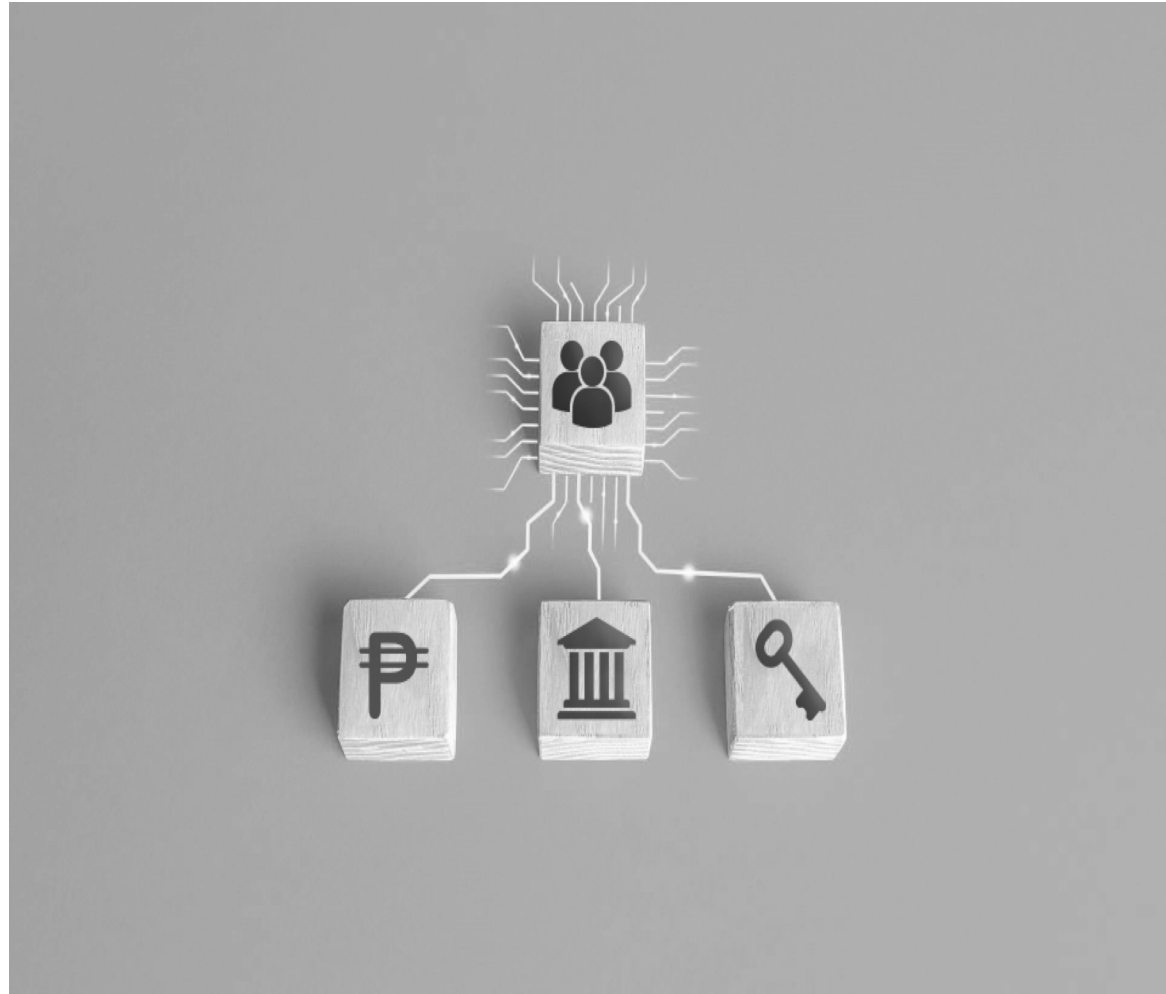


# PREPARE FOR POSSIBILITIES

- Acknowledge that banks are exposed to climate risks that can cause economic disruption and affect asset quality
- Build operational resilience through contingency planning and crisis management
- Consider MCA to ensure viability

*Contact PDIC to know more*

# TAKE ADVANTAGE OF OPPORTUNITIES



# TAKE ADVANTAGE OF OPPORTUNITIES

- Purchase assets and assume liabilities of a bank under liquidation
- Purchase loan portfolio and/or properties for sale of closed banks

*Contact PDIC for more information on the above transactions*

**PDIC PHILIPPINE DEPOSIT INSURANCE CORPORATION**  
*Bank deposit na, protektado!* Deposits are insured by PDIC up to P500,000 per depositor PDIC is an attached agency of the Department of Finance

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# PUBLIC ADVISORY

We are improving client access to serve better.

### For Mail or Courier Correspondences

Clients may now send their correspondences to PDIC via mail or courier to any of these two addresses:

- PDIC Chino Bldg.: 2228 Chino Roces Avenue, Makati City 1231
- PDIC Ayala: SSS Bldg., 6782 Ayala Avenue, corner V.A. Rufino St., Makati City 1226

### For Personal Transactions

Personal transactions will continue to be serviced at the PDIC Public Assistance Center (PAC) located at the 3rd Floor, PDIC Ayala.

PAC visits by appointment is highly encouraged. Appointments may be secured either through telephone, e-mail or Facebook private message. Thank you.

pad@pdic.gov.ph | OfficialPDIC | (02) 8841-1141 (for those within Metro Manila)  
 www.pdic.gov.ph | 800-1-888-7342 | 800-1-888-PDIC (for those outside Metro Manila)

About PDIC

Deposit Insurance

Liquidation of Closed Banks

### News

PDIC advises borrowers of Farmers Savings and Loan Bank, Inc. to pay their obligations | *May 24, 2022*

Creditors of Rural Bank of Mahaplag (Leyte), Inc. have 1 week to file claims against bank's assets - Deadline set on May 30, 2022 | *May 23, 2022*

PDIC urges creditors of Metro-Cebu Public Savings Bank to file claims against the bank's assets by July 4, 2022 | *May 20, 2022*

Creditors of Rural Bank of Salcedo (Ilocos Sur)

**Assets for Sale**

**e-Bidding Portal (Assets for Sale Microsite)**

**Depositors' Corner**

**Borrowers' Corner**

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**PDIC Chino Bldg.:**  
2228 Chino Roces  
Avenue, Makati City 1231



**PDIC Ayala: SSS Bldg.,**  
6782 Ayala Avenue,  
corner V.A. Rufino St.,  
Makati City 1226

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Thank you.



(02) 8841-4141  
(for those within Metro Manila)



pad@pdic.gov.ph



www.pdic.gov.ph



1-800-1-888-7342  
or 1-800-1-888-PDIC  
(for those outside Metro Manila)



@OfficialPDIC



@OfficialPDIC



# TAKE ADVANTAGE OF OPPORTUNITIES

- Purchase assets and assume liabilities of a bank under liquidation
- Purchase loan portfolio and/or properties for sale of closed banks

*Contact PDIC for more information on the above transactions*

- Invest in agri-agra eligible securities



GCG ranks PDIC  
“**Outstanding**” in  
corporate governance  
scorecard during  
pandemic year



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*Bank deposit na, protektado!*



House of Representatives  
Quezon City  
EIGHTEENTH CONGRESS  
Second Regular Session



COMMITTEE REPORT No. 770

Committee on Banks and Financial Intermediaries on FEB 28 2021

No. 8818

its approval in substitution of House Bills Numbered 5812 and 8445

representative Cua, Junie E.

Committee on Banks and Financial Intermediaries to which were referred House Bill No. 8445, by Rep. Cua, Junie E., entitled:

**AN ACT  
INCREASING THE MAXIMUM DEPOSIT INSURANCE COVERAGE,  
FOR THIS PURPOSE REPUBLIC ACT NO. 3591, AS AMENDED,  
KNOWN AS THE PHILIPPINE DEPOSIT INSURANCE CORPORATION  
(PDIC) CHARTER**

8445, by Rep. Cua, Junie E., entitled:

**AN ACT  
FOR STRENGTHENING THE REGULATORY FRAMEWORK FOR THE  
PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC),  
FOR THE PURPOSE SECTIONS 1, 3, 4, 5, 6, 8, 9, 10, 11, 18, 22, 24, 26 AND 28 OF  
REPUBLIC ACT NO. 3591, OTHERWISE KNOWN AS THE PDIC CHARTER,  
AS AMENDED**

the same and hereby recommends the approval of House Bill No. 8818 entitled:

**"AN ACT  
FOR STRENGTHENING THE REGULATORY FRAMEWORK FOR THE  
PHILIPPINE DEPOSIT INSURANCE CORPORATION (PDIC),  
FOR THE PURPOSE SECTIONS 1, 3, 4, 5, 6, 8, 9, 10, 11, 18, 22, 24, 26 AND 28 OF  
REPUBLIC ACT NO. 3591 AS AMENDED**

EIGHTEENTH CONGRESS OF THE )  
REPUBLIC OF THE PHILIPPINES )  
Third Regular Session )

SENATE  
S. B. No. 2365



(In Substitution of S.B. Nos. 1260 and 2089, and taking into consideration H.B. No. 8818)

Prepared by the Committees on Banks, Financial Institutions, and Currencies; Government Corporations and Public Enterprises as recommended by the Sub-Committee on S.B. Nos. 1260 and 2089 with Senators Revilla, Angara, Poe, and Gordon as authors.

**AN ACT  
AMENDING SECTIONS 1, 3, 4, 5, 6, 7, 8, 9, 10, 11, 13, 18, 22, 24, 26, AND  
28 OF REPUBLIC ACT NO. 3591, AS AMENDED, OTHERWISE KNOWN AS THE  
PHILIPPINE DEPOSIT INSURANCE CORPORATION CHARTER, AND FOR  
OTHER PURPOSES**

Be it enacted by the Senate and the House of Representatives of the Philippines in the Congress assembled:

**SECTION 1.** Section 1 of Republic Act No. 3591, as amended, or "An Act Establishing the Philippine Deposit Insurance Corporation, Defining its Powers and Duties and for Other Purposes" is hereby further amended to read as follows:

"THE CREATION OF THE PHILIPPINE DEPOSIT INSURANCE CORPORATION

"SECTION 1. There is hereby created a Philippine Deposit Insurance Corporation hereinafter referred to as the 'Corporation' which shall insure as



***As PDIC and rural banks rise  
above the challenges,  
we bring with us our clients  
specially the depositors to grow  
and recover from the pandemic.***



Bank deposit mo, protektado!

The **Philippine Deposit Insurance Corporation**  
leads the nationwide observance of the

## 20th Depositor Protection and Awareness Week

16-22 June 2022

# Deposito sa Bangko, Katuwang sa Pag-asenso

 @OfficialPDIC

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 [www.pdic.gov.ph](http://www.pdic.gov.ph)



Deposits are insured by PDIC up to P500,000 per depositor



***Thank you.***