

# REGIONAL DEPOSIT PROFILE

## DECEMBER 2010\*

### Regional Shares of Total Deposits

#### Share of Deposits per Area

P3.5 trillion or 68.1 percent of total deposits is concentrated in the National Capital Region (NCR), while 31.9 percent or P1.6 trillion of deposits is distributed in the other regions of the country. The picture has not changed significantly from December 2009, when NCR accounted for 68.3 percent of total deposits while other regions accounted for 31.7 percent.

#### PHILIPPINE BANKING SYSTEM: DISTRIBUTION OF DOMESTIC DEPOSITS December 2009 and December 2010

AREA	No. of Banking Offices	TOTAL DEPOSITS			
		Account (in millions)	Share to Total	Amount (in P billions)	Share to Total
<b>December 2009</b>					
Total Philippines	7,878	34.5	100.0%	4,659.8	100.0%
Total NCR	2,691	14.4	41.7%	3,180.5	68.3%
Total Provincial	5,187	20.1	58.3%	1,479.3	31.7%
<b>December 2010</b>					
Total Philippines	8,132	39.8	100.0%	5,119.6	100.0%
Total NCR	2,808	18.7	46.9%	3,488.5	68.1%
Total Provincial	5,324	21.1	53.1%	1,631.2	31.9%

However, the share of deposits in terms of accounts has changed significantly with the share of NCR deposits accounting for 46.9 percent from only 41.7 percent the previous year. Share of deposit accounts in provincial based banks dropped to 53.1 percent from 58.3 percent.

P1.3 trillion of deposits or 25.8 percent of total domestic deposits, is in the city of Makati, followed by Manila (11.8 percent), Quezon City (10.2 percent), Pasig (4.9 percent) and Mandaluyong (3.0 percent).

\*Data as of 25 February 2010. Data based on percentage submission of banks as follows: KBs - 100%, TBs - 100% and RBs - 93.4%.

**TOP 5 CITIES IN NCR**  
**DISTRIBUTION OF DOMESTIC DEPOSITS**  
 December 2010

AREA	No. of Banking Offices	TOTAL DEPOSITS			
		Account (in millions)	Share to Total	Amount (in P billions)	Share to Total
Makati City	418	6.8	17.2%	1,319.0	25.8%
City of Manila	567	2.2	5.5%	603.4	11.8%
Quezon City	653	2.7	6.8%	521.2	10.2%
Pasig City	181	0.8	2.1%	250.6	4.9%
Mandaluyong City	109	2.8	7.0%	155.7	3.0%

In the Provincial areas, the region that has the most deposits is Region 4-A, with 6.7 percent of total deposits, followed by Regions 7, 3, 6, and 11.

**TOP 5 PROVINCIAL REGIONS**  
**DISTRIBUTION OF DOMESTIC DEPOSITS**  
 December 2010

AREA	No. of Banking Offices	TOTAL DEPOSITS			
		Account (in millions)	Share to Total	Amount (in P billions)	Share to Total
Region 4-A (CALABARZON)	1,194	4.7	11.7%	341.3	6.7%
Region 7 (Central Visayas)	538	2.1	5.3%	257.2	5.0%
Region 3 (Central Luzon)	880	2.9	7.2%	250.2	4.9%
Region 6 (Western Visayas)	425	1.8	4.6%	145.3	2.8%
Region 11 (Davao Region)	286	1.3	3.4%	107.3	2.1%

## Average Deposit Size of Banking Offices per Area

### National Capital Region

With only 418 banking offices, the average deposit size per banking office in cities and municipalities in the NCR is highest in Makati City with P3.16 billion average deposit per banking office. Makati is followed by Mandaluyong City with P1.43 billion per banking office, Pasig City with P1.38 billion, Pasay with P1.26 billion and Taguig City with P1.08 billion average deposits per banking office. Quezon City which is third to Makati in terms of total deposits, comes only in ninth place with average deposit size of P0.80 billion per banking office. Quezon City has the highest number of banking offices in the NCR with 653 banking units.

**AVERAGE DEPOSIT SIZE PER BANK**  
NCR (December 2010)  
Amounts in P billion

	# of Units	Total Deposits	Average
<b>TOTAL NCR</b>	<b>2,808</b>	<b>3,488.47</b>	<b>1.24</b>
Makati City	418	1,318.95	3.16
Mandaluyong City	109	155.72	1.43
Pasig City	181	250.56	1.38
Pasay City	82	103.32	1.26
Taguig	82	88.53	1.08
City of Manila	567	603.43	1.06
San Juan	89	89.25	1.00
Kaloocan City	100	80.93	0.81
Quezon City	653	521.21	0.80
City of Muntinlupa	98	62.96	0.64
Parañaque City	142	87.57	0.62
Valenzuela City	64	31.55	0.49
Malabon City	43	21.16	0.49
Navotas	20	8.83	0.44
Las Piñas City	76	32.46	0.43
Marikina City	73	29.26	0.40
Pateros	11	2.80	0.25

## Areas Outside NCR

For areas outside of NCR, Region 7 (Central Visayas) had the highest average deposit size per banking unit at P0.48 billion. Followed by CAR at P0.39 billion, Region 11 (Davao) at P0.38 billion, Region 6 (Western Visayas) at P0.34 billion, and Region 9 (Zamboanga Peninsula) at P0.31 billion. Region 4-A which has the highest total deposits outside of NCR is only in seventh place with average deposits per banking unit of only P0.29 billion as it has the highest number of banking units among the regions at 1,194.

**AVERAGE DEPOSIT SIZE PER BANK  
AREAS OUTSIDE NCR (December 2010)**  
Amounts in P billion

	# of Units	Total Deposits	Average
<b>Provincial Total</b>	<b>5,324</b>	<b>1,631.2</b>	<b>0.31</b>
Region 7 (Central Visayas)	538	257.2	0.48
CAR	122	47.9	0.39
Region 11 (Davao Region)	286	107.3	0.38
Region 6 (Western Visayas)	425	145.3	0.34
Region 9 (Zamboanga Peninsula)	152	47.1	0.31
Region 8 (Eastern Visayas)	142	43.2	0.30
Region 4-A (CALABARZON)	1,194	341.3	0.29
Region 3 (Central Luzon)	880	250.2	0.28
Region 12 (SOCCSKSARGEN)	173	47.5	0.27
Region 5 (Bicol Region)	222	60.5	0.27
Region 10 (Northern Mindanao)	273	72.9	0.27
Region 1 (Ilocos Region)	389	97.6	0.25
ARMM	17	3.8	0.22
CARAGA	128	28.2	0.22
Region 2 (Cagayan Valley)	250	54.8	0.22
Region 4-B (MIMAROPA)	133	26.3	0.20

## Average Deposit Size per Account per Region

For the entire country, the average deposit size per account is P128,721 with average for the NCR highest among all regions at P186,888 per account. Region 7 has the highest average among other regions with P121,363 per account, followed by Regions 3 and 11. Regions with the lowest average deposit size per account are Regions 4-B, ARMM and CARAGA.

AVERAGE DEPOSIT SIZE PER ACCOUNT PER REGION, December 2010

Region	Deposit Amount P billions	No of Accounts (in millions)	Average Deposit per Account
Philippines	5,119.6	39.8	128,721
NCR	3,488.5	18.7	186,888
Region 7 (Central Visayas)	257,194.4	2,119.2	121,363
Region 3 (Central Luzon)	250,229.0	2,881.3	86,846
Region 11 (Davao Region)	107,296.8	1,334.9	80,379
CAR	47,854.7	601.8	79,523
Region 6 (Western Visayas)	145,318.8	1,831.4	79,349
Region 2 (Cagayan Valley)	54,829.1	749.8	73,127
Region 4-A (CALABARZON)	341,268.3	4,667.9	73,110
Region 9 (Zamboanga Peninsula)	47,126.3	656.3	71,802
Region 1 (Ilocos Region)	97,633.7	1,376.2	70,945
Region 8 (Eastern Visayas)	43,231.7	648.6	66,654
Region 5 (Bicol Region)	60,454.9	954.6	63,332
Region 10 (Northern Mindanao)	72,864.9	1,168.7	62,348
Region 12 (SOCCSKSARGEN)	47,507.4	793.9	59,840
Region 4-B (MIMAROPA)	26,346.9	570.2	46,207
ARMM	3,751.7	88.2	42,560
CARAGA	28,244.9	664.0	42,539

## Regional Deposit Growth

### Growth in Deposit Amount

Deposits in NCR grew by 9.7 percent for the period, slower than the 9.9 percent growth for the entire Philippines.

In NCR, the top five cities that experienced highest deposit growth in terms of amount for the period are:

Taguig with deposit growth of 350.1 percent where Demand/NOW deposits grew by 758.1 percent, FCDs at 569.5 percent, Time Deposits growing by 156.4 percent and Savings Deposits at 102.7 percent. Mandaluyong is a distant second with 66.1 percent growth, Las Piñas with 24.0 percent, Parañaque City with 21.2 percent and Navotas City with 13.0 percent.

#### GROWTH OF BANKING OFFICES AND DOMESTIC DEPOSITS NATIONAL CAPITAL REGION As of December 31, 2010

AREA	No. of Banking Offices	TOTAL DEPOSITS		DEMAND/NOW DEPOSITS		SAVINGS DEPOSITS		TIME DEPOSITS		FCD'S	
		Account	Amount	Account	Amount	Account	Amount	Account	Amount	Account	Amount
<b>TOTAL NCR</b>	<b>4.3%</b>	29.5%	9.7%	17.9%	13.4%	33.0%	9.8%	-5.2%	12.1%	21.4%	4.9%
Taguig City	49.1%	51.2%	350.1%	103.9%	758.1%	39.4%	102.7%	64.3%	156.4%	158.3%	569.5%
Mandaluyong City	4.8%	407.4%	66.1%	316.1%	21.7%	452.7%	62.3%	-1.8%	92.0%	116.5%	61.3%
Las Piñas City	11.8%	6.9%	24.0%	9.9%	-0.1%	7.0%	11.7%	2.3%	22.4%	4.5%	85.9%
Parañaque City	3.6%	6.6%	21.2%	7.1%	27.7%	7.6%	31.6%	-8.2%	12.3%	2.8%	8.8%
City of Navotas	5.3%	4.9%	13.0%	17.2%	12.5%	4.0%	3.9%	-0.1%	46.5%	1.6%	-15.6%
Kaloocan City	7.5%	3.1%	10.3%	1.7%	31.2%	3.6%	8.5%	1.0%	15.2%	1.8%	-10.4%
City of Muntinlupa	5.4%	6.4%	9.4%	5.1%	21.4%	7.8%	6.3%	-2.1%	21.9%	-0.5%	-8.1%
Malabon City	7.5%	4.6%	9.0%	7.6%	11.7%	5.3%	8.3%	-7.7%	20.7%	1.3%	-8.1%
Valenzuela City	6.7%	8.0%	8.6%	16.2%	10.0%	8.2%	12.7%	-2.2%	7.9%	1.8%	-4.4%
Pasig City	4.6%	1.7%	7.2%	8.3%	18.1%	1.4%	12.8%	-10.8%	26.0%	2.0%	-19.2%
City of Manila	2.2%	3.8%	5.8%	6.0%	3.4%	4.1%	16.1%	-4.6%	-12.9%	2.5%	6.0%
Makati City	2.7%	29.1%	5.5%	7.1%	9.0%	30.9%	2.1%	-5.0%	12.2%	55.1%	1.4%
Quezon City	1.7%	5.1%	4.4%	5.2%	13.4%	6.3%	8.1%	-8.1%	0.2%	0.1%	-7.3%
Marikina City	5.8%	1.2%	3.5%	12.6%	3.2%	0.6%	4.1%	-5.1%	7.5%	0.9%	-4.6%
City of San Juan	1.1%	3.2%	0.3%	5.4%	6.1%	5.0%	0.6%	-14.3%	0.2%	-0.1%	-3.8%
Pasay City	6.5%	6.4%	-3.8%	12.2%	-37.1%	6.6%	-23.5%	-5.2%	34.4%	1.5%	97.2%
Pateros	0.0%	-15.0%	-19.3%	-7.5%	-34.9%	-14.6%	-15.3%	-20.5%	-13.2%	-32.4%	-28.8%
<b>TOTAL PHILIPPINES</b>	<b>3.2%</b>	15.2%	9.9%	13.6%	13.6%	16.1%	10.7%	-3.7%	11.0%	14.0%	4.6%

The cities of Pasay and Pateros experienced a contraction in terms of deposit amounts with Pasay experiencing a 3.8 percent contraction, and Pateros 19.3 percent. Three other cities with slowest deposit growths are Quezon City with only 4.4 percent, Marikina with 3.5 percent and San Juan with 0.3 percent.

Deposits in the provincial areas grew faster than the NCR, with deposit growth at 10.3 percent. Growth of total deposits was highest in Region 7 at 14.0 percent as Demand/NOW deposits grew by 24.6 percent, Savings deposits by 10.7, Time deposits at 18.6 percent and FCDs by 5.5 percent.

#### GROWTH OF BANKING OFFICES AND DOMESTIC DEPOSITS

##### PROVINCIAL

As of December 31, 2010

AREA	No. of Banking Offices	TOTAL DEPOSITS		DEMAND/NOW DEPOSITS		SAVINGS DEPOSITS		TIME DEPOSITS		FCD'S	
		Account	Amount	Account	Amount	Account	Amount	Account	Amount	Account	Amount
<b>TOTAL PROVINCIAL</b>	<b>2.6%</b>	5.0%	10.3%	9.3%	13.9%	4.9%	11.9%	-2.3%	7.8%	4.6%	3.3%
Region 7 (Central Visayas)	5.9%	5.7%	14.0%	8.0%	24.6%	5.5%	10.7%	-0.5%	18.6%	9.7%	5.5%
CARAGA	0.0%	-2.2%	13.7%	11.6%	17.1%	-3.0%	13.1%	4.4%	8.2%	6.4%	11.2%
Region 5 (Bicol Region)	3.3%	5.2%	13.0%	9.8%	16.7%	5.1%	15.4%	-10.1%	5.4%	3.4%	-1.9%
Region 11 (Davao Region)	3.2%	5.1%	12.8%	12.5%	13.5%	4.6%	15.8%	1.1%	15.0%	6.4%	-2.7%
Region 10 (Northern Mindanao)	3.4%	2.2%	12.4%	4.2%	14.9%	2.0%	13.0%	-4.1%	5.4%	5.8%	13.8%
Region 6 (Western Visayas)	1.9%	8.4%	12.3%	26.4%	15.1%	7.2%	11.9%	-1.5%	6.2%	6.5%	19.4%
Region 2 (Cagayan Valley)	2.5%	6.9%	12.1%	3.1%	19.9%	7.4%	8.6%	3.7%	20.7%	5.1%	-0.1%
Region 9 (Zamboanga Peninsula)	2.7%	6.8%	10.0%	5.8%	5.1%	7.1%	17.5%	-0.4%	0.8%	5.4%	0.8%
Region 8 (Eastern Visayas)	4.4%	5.9%	10.0%	10.2%	11.1%	5.6%	12.5%	3.6%	2.9%	9.1%	1.9%
Region 4-B (MIMAROPA)	5.6%	7.5%	9.6%	23.7%	13.0%	6.9%	9.8%	-8.4%	6.0%	6.2%	-0.9%
Region 1 (Ilocos Region)	2.9%	6.6%	9.5%	7.3%	12.2%	7.3%	13.4%	-2.7%	4.1%	0.6%	-0.5%
Region 3 (Central Luzon)	2.4%	4.4%	8.0%	4.6%	8.7%	4.8%	11.4%	-2.3%	4.1%	2.8%	1.8%
Region 4-A (CALABARZON)	1.5%	4.6%	7.6%	7.3%	9.7%	4.8%	11.3%	-4.0%	4.4%	3.2%	0.6%
Region 12 (SOCCSKSARGEN)	-0.6%	1.4%	7.3%	4.6%	10.0%	1.0%	10.4%	-1.1%	-0.6%	8.1%	-3.5%
CAR	1.7%	4.8%	6.4%	16.8%	12.4%	4.5%	6.8%	-5.0%	3.6%	2.4%	0.1%
ARMM	0.0%	2.6%	2.5%	2.5%	-17.5%	2.6%	9.5%	3.3%	12.4%	10.5%	8.9%
<b>TOTAL PHILIPPINES</b>	<b>3.2%</b>	15.2%	9.9%	13.6%	13.6%	16.1%	10.7%	-3.7%	11.0%	14.0%	4.6%

The CARAGA region is second with 13.7 percent growth, followed by Region 5 with 13.0 percent, Region 11 with 12.8 percent and Region 10 with 12.4 percent.

The regions where deposits grew slowest for the period are Regions 3, 4-A, 12, CAR and ARMM with growths of 8.0, 7.6, 7.3, 6.4 and 2.5 percent respectively.

## Growth in Deposit Accounts

Deposit accounts in the NCR grew by 29.5 percent for the period. Demand/NOW deposit accounts expanded by 17.9 percent, Savings by 33.0 percent, and FCD's by 21.4 percent. Time deposit accounts contracted by 5.2 percent for the period.

### GROWTH OF BANKING OFFICES AND DOMESTIC DEPOSITS NATIONAL CAPITAL REGION As of December 31, 2010

AREA	No. of Banking Offices	TOTAL DEPOSITS		DEMAND/NOW DEPOSITS		SAVINGS DEPOSITS		TIME DEPOSITS		FCD'S	
		Account	Amount	Account	Amount	Account	Amount	Account	Amount	Account	Amount
<b>TOTAL NCR</b>	<b>4.3%</b>	29.5%	9.7%	17.9%	13.4%	33.0%	9.8%	-5.2%	12.1%	21.4%	4.9%
Mandaluyong City	4.8%	407.4%	66.1%	316.1%	21.7%	452.7%	62.3%	-1.8%	92.0%	116.5%	61.3%
Taguig City	49.1%	51.2%	350.1%	103.9%	758.1%	39.4%	102.7%	64.3%	156.4%	158.3%	569.5%
Makati City	2.7%	29.1%	5.5%	7.1%	9.0%	30.9%	2.1%	-5.0%	12.2%	55.1%	1.4%
Valenzuela City	6.7%	8.0%	8.6%	16.2%	10.0%	8.2%	12.7%	-2.2%	7.9%	1.8%	-4.4%
Las Piñas City	11.8%	6.9%	24.0%	9.9%	-0.1%	7.0%	11.7%	2.3%	22.4%	4.5%	85.9%
Parañaque City	3.6%	6.6%	21.2%	7.1%	27.7%	7.6%	31.6%	-8.2%	12.3%	2.8%	8.8%
Pasay City	6.5%	6.4%	-3.8%	12.2%	-37.1%	6.6%	-23.5%	-5.2%	34.4%	1.5%	97.2%
City of Muntinlupa	5.4%	6.4%	9.4%	5.1%	21.4%	7.8%	6.3%	-2.1%	21.9%	-0.5%	-8.1%
Quezon City	1.7%	5.1%	4.4%	5.2%	13.4%	6.3%	8.1%	-8.1%	0.2%	0.1%	-7.3%
City of Navotas	5.3%	4.9%	13.0%	17.2%	12.5%	4.0%	3.9%	-0.1%	46.5%	1.6%	-15.6%
Malabon City	7.5%	4.6%	9.0%	7.6%	11.7%	5.3%	8.3%	-7.7%	20.7%	1.3%	-8.1%
City of Manila	2.2%	3.8%	5.8%	6.0%	3.4%	4.1%	16.1%	-4.6%	-12.9%	2.5%	6.0%
City of San Juan	1.1%	3.2%	0.3%	5.4%	6.1%	5.0%	0.6%	-14.3%	0.2%	-0.1%	-3.8%
Kalookan City	7.5%	3.1%	10.3%	1.7%	31.2%	3.6%	8.5%	1.0%	15.2%	1.8%	-10.4%
Pasig City	4.6%	1.7%	7.2%	8.3%	18.1%	1.4%	12.8%	-10.8%	26.0%	2.0%	-19.2%
Marikina City	5.8%	1.2%	3.5%	12.6%	3.2%	0.6%	4.1%	-5.1%	7.5%	0.9%	-4.6%
Pateros	0.0%	-15.0%	-19.3%	-7.5%	-34.9%	-14.6%	-15.3%	-20.5%	-13.2%	-32.4%	-28.8%
<b>TOTAL PHILIPPINES</b>	<b>3.2%</b>	15.2%	9.9%	13.6%	13.6%	16.1%	10.7%	-3.7%	11.0%	14.0%	4.6%

Eventhough the number of banking offices in Mandaluyong only grew by 4.8 percent, the City tops this year's growth in deposit accounts with 407.4 percent. This is accounted for by the transfer in the head office of a commercial bank from Makati and the increased number of deposit accounts opened in branches of an expanded commercial bank in the City. Demand/NOW deposits grew by 316.1 percent, Savings by 452.7 percent and FCD's by 116.5 percent, while Time deposits contracted by 1.8 percent.

The City is followed by Taguig, Makati, Valenzuela and Las Piñas with 51.2, 29.1 8.0 and 6.9 percent respectively.

Pateros is this year's bottom dweller with a 15.0 percent contraction in deposit accounts with San Juan, Kalookan, Pasig, Marikina and Pateros rounding up the bottom 5 with deposit accounts expanding by only 3.2, 3.1, 1.7, 1.2 percent respectively.



Growth in deposit accounts in the Provincial areas was at 5.0 percent, with Demand/NOW deposits growing by 9.3 percent, Savings by 4.9 percent and FCDs by 4.6 percent. Similar to the NCR, Time deposit accounts also contracted in the Provincial areas.

#### GROWTH OF BANKING OFFICES AND DOMESTIC DEPOSITS

##### PROVINCIAL

As of December 31, 2010

AREA	No. of Banking Offices	TOTAL DEPOSITS		DEMAND/NOW DEPOSITS		SAVINGS DEPOSITS		TIME DEPOSITS		FCD'S	
		Account	Amount	Account	Amount	Account	Amount	Account	Amount	Account	Amount
<b>TOTAL PROVINCIAL</b>	<b>2.6%</b>	5.0%	10.3%	9.3%	13.9%	4.9%	11.9%	-2.3%	7.8%	4.6%	3.3%
Region 6 (Western Visayas)	1.9%	8.4%	12.3%	26.4%	15.1%	7.2%	11.9%	-1.5%	6.2%	6.5%	19.4%
Region 4-B (MIMAROPA)	5.6%	7.5%	9.6%	23.7%	13.0%	6.9%	9.8%	-8.4%	6.0%	6.2%	-0.9%
Region 2 (Cagayan Valley)	2.5%	6.9%	12.1%	3.1%	19.9%	7.4%	8.6%	3.7%	20.7%	5.1%	-0.1%
Region 9 (Zamboanga Peninsula)	2.7%	6.8%	10.0%	5.8%	5.1%	7.1%	17.5%	-0.4%	0.8%	5.4%	0.8%
Region 1 (Ilocos Region)	2.9%	6.6%	9.5%	7.3%	12.2%	7.3%	13.4%	-2.7%	4.1%	0.6%	-0.5%
Region 8 (Eastern Visayas)	4.4%	5.9%	10.0%	10.2%	11.1%	5.6%	12.5%	3.6%	2.9%	9.1%	1.9%
Region 7 (Central Visayas)	5.9%	5.7%	14.0%	8.0%	24.6%	5.5%	10.7%	-0.5%	18.6%	9.7%	5.5%
Region 5 (Bicol Region)	3.3%	5.2%	13.0%	9.8%	16.7%	5.1%	15.4%	-10.1%	5.4%	3.4%	-1.9%
Region 11 (Davao Region)	3.2%	5.1%	12.8%	12.5%	13.5%	4.6%	15.8%	1.1%	15.0%	6.4%	-2.7%
CAR	1.7%	4.8%	6.4%	16.8%	12.4%	4.5%	6.8%	-5.0%	3.6%	2.4%	0.1%
Region 4-A (CALABARZON)	1.5%	4.6%	7.6%	7.3%	9.7%	4.8%	11.3%	-4.0%	4.4%	3.2%	0.6%
Region 3 (Central Luzon)	2.4%	4.4%	8.0%	4.6%	8.7%	4.8%	11.4%	-2.3%	4.1%	2.8%	1.8%
ARMM	0.0%	2.6%	2.5%	2.5%	-17.5%	2.6%	9.5%	3.3%	12.4%	10.5%	8.9%
Region 10 (Northern Mindanao)	3.4%	2.2%	12.4%	4.2%	14.9%	2.0%	13.0%	-4.1%	5.4%	5.8%	13.8%
Region 12 (SOCCSKSARGEN)	-0.6%	1.4%	7.3%	4.6%	10.0%	1.0%	10.4%	-1.1%	-0.6%	8.1%	-3.5%
CARAGA	0.0%	-2.2%	13.7%	11.6%	17.1%	-3.0%	13.1%	4.4%	8.2%	6.4%	11.2%
<b>TOTAL PHILIPPINES</b>	<b>3.2%</b>	15.2%	9.9%	13.6%	13.6%	16.1%	10.7%	-3.7%	11.0%	14.0%	4.6%

Region 6 experienced the fastest expansion in deposit accounts with 8.4 percent. Demand/NOW deposits in the Region grew by 26.4 percent, Savings by 7.2 percent and FCDs by 6.5 percent.

Region 4-B follows with 7.5 percent growth. Regions 2, 9 and 1 round up the Top 5 with 6.9, 6.8 and 6.6 percent growth.

Deposit accounts expanded slowest in Regions 3, ARMM, 10, 12 and CARAGA with 4.4, 2.6, 2.2, 1.4 and -2.2 percent growth.

## Growth in Number of Banking Offices

It would be interesting to note that a growth in the number of banking offices in a particular area does not automatically translate to growth in deposit accounts, nor does a contraction in the number banking offices result to a decline in deposit accounts. In the NCR, Mandaluyong expanded the number of banking offices by only 4.8 percent but experienced the highest growth in deposit accounts in the NCR. On the other hand, Region 12 had a contraction in the number of banking offices, but nevertheless experienced 1.4 percent growth in the number of deposit accounts.

### GROWTH OF BANKING OFFICES AND DOMESTIC DEPOSITS NATIONAL CAPITAL REGION As of December 31, 2010

AREA	No. of Banking Offices	TOTAL DEPOSITS		DEMAND/NOW DEPOSITS		SAVINGS DEPOSITS		TIME DEPOSITS		FCD'S	
		Account	Amount	Account	Amount	Account	Amount	Account	Amount	Account	Amount
<b>TOTAL NCR</b>	<b>4.3%</b>	29.5%	9.7%	17.9%	13.4%	33.0%	9.8%	-5.2%	12.1%	21.4%	4.9%
Taguig City	49.1%	51.2%	350.1%	103.9%	758.1%	39.4%	102.7%	64.3%	156.4%	158.3%	569.5%
Las Piñas City	11.8%	6.9%	24.0%	9.9%	-0.1%	7.0%	11.7%	2.3%	22.4%	4.5%	85.9%
Kaloocan City	7.5%	3.1%	10.3%	1.7%	31.2%	3.6%	8.5%	1.0%	15.2%	1.8%	-10.4%
Malabon City	7.5%	4.6%	9.0%	7.6%	11.7%	5.3%	8.3%	-7.7%	20.7%	1.3%	-8.1%
Valenzuela City	6.7%	8.0%	8.6%	16.2%	10.0%	8.2%	12.7%	-2.2%	7.9%	1.8%	-4.4%
Pasay City	6.5%	6.4%	-3.8%	12.2%	-37.1%	6.6%	-23.5%	-5.2%	34.4%	1.5%	97.2%
Marikina City	5.8%	1.2%	3.5%	12.6%	3.2%	0.6%	4.1%	-5.1%	7.5%	0.9%	-4.6%
City of Muntinlupa	5.4%	6.4%	9.4%	5.1%	21.4%	7.8%	6.3%	-2.1%	21.9%	-0.5%	-8.1%
City of Navotas	5.3%	4.9%	13.0%	17.2%	12.5%	4.0%	3.9%	-0.1%	46.5%	1.6%	-15.6%
Mandaluyong City	4.8%	407.4%	66.1%	316.1%	21.7%	452.7%	62.3%	-1.8%	92.0%	116.5%	61.3%
Pasig City	4.6%	1.7%	7.2%	8.3%	18.1%	1.4%	12.8%	-10.8%	26.0%	2.0%	-19.2%
Parañaque City	3.6%	6.6%	21.2%	7.1%	27.7%	7.6%	31.6%	-8.2%	12.3%	2.8%	8.8%
Makati City	-2.7%	29.1%	5.5%	7.1%	9.0%	30.9%	-2.1%	-5.0%	12.2%	55.1%	1.4%
City of Manila	2.2%	3.8%	5.8%	6.0%	3.4%	4.1%	16.1%	-4.6%	-12.9%	2.5%	6.0%
Quezon City	1.7%	5.1%	4.4%	5.2%	13.4%	6.3%	8.1%	-8.1%	0.2%	0.1%	-7.3%
City of San Juan	1.1%	3.2%	0.3%	5.4%	6.1%	5.0%	0.6%	-14.3%	0.2%	-0.1%	-3.8%
Pateros	0.0%	-15.0%	-19.3%	-7.5%	-34.9%	-14.6%	-15.3%	-20.5%	-13.2%	-32.4%	-28.8%
<b>TOTAL PHILIPPINES</b>	<b>3.2%</b>	15.2%	9.9%	13.6%	13.6%	16.1%	10.7%	-3.7%	11.0%	14.0%	4.6%

### GROWTH OF BANKING OFFICES AND DOMESTIC DEPOSITS PROVINCIAL As of December 31, 2010

AREA	No. of Banking Offices	TOTAL DEPOSITS		DEMAND/NOW DEPOSITS		SAVINGS DEPOSITS		TIME DEPOSITS		FCD'S	
		Account	Amount	Account	Amount	Account	Amount	Account	Amount	Account	Amount
<b>TOTAL PROVINCIAL</b>	<b>2.6%</b>	5.0%	10.3%	9.3%	13.9%	4.9%	11.9%	-2.3%	7.8%	4.6%	3.3%
Region 7 (Central Visayas)	5.9%	5.7%	14.0%	8.0%	24.6%	5.5%	10.7%	-0.5%	18.6%	9.7%	5.5%
Region 4-B (MIMAROPA)	5.6%	7.5%	9.6%	23.7%	13.0%	6.9%	9.8%	-8.4%	6.0%	6.2%	-0.9%
Region 8 (Eastern Visayas)	4.4%	5.9%	10.0%	10.2%	11.1%	5.6%	12.5%	3.6%	2.9%	9.1%	1.9%
Region 10 (Northern Mindanao)	3.4%	2.2%	12.4%	4.2%	14.9%	2.0%	13.0%	-4.1%	5.4%	5.8%	13.8%
Region 5 (Bicol Region)	3.3%	5.2%	13.0%	9.8%	16.7%	5.1%	15.4%	-10.1%	5.4%	3.4%	-1.9%
Region 11 (Davao Region)	3.2%	5.1%	12.8%	12.5%	13.5%	4.6%	15.8%	1.1%	15.0%	6.4%	-2.7%
Region 1 (Ilocos Region)	2.9%	6.6%	9.5%	7.3%	12.2%	7.3%	13.4%	-2.7%	4.1%	0.6%	-0.5%
Region 9 (Zamboanga Peninsula)	2.7%	6.8%	10.0%	5.8%	5.1%	7.1%	17.5%	-0.4%	0.8%	5.4%	0.8%
Region 2 (Cagayan Valley)	2.5%	6.9%	12.1%	3.1%	19.9%	7.4%	8.6%	3.7%	20.7%	5.1%	-0.1%
Region 3 (Central Luzon)	2.4%	4.4%	8.0%	4.6%	8.7%	4.8%	11.4%	-2.3%	4.1%	2.8%	1.8%
Region 6 (Western Visayas)	1.9%	8.4%	12.3%	26.4%	15.1%	7.2%	11.9%	-1.5%	6.2%	6.5%	19.4%
CAR	1.7%	4.8%	6.4%	16.8%	12.4%	4.5%	6.8%	-5.0%	3.6%	2.4%	0.1%
Region 4-A (CALABARZON)	1.5%	4.6%	7.6%	7.3%	9.7%	4.8%	11.3%	-4.0%	4.4%	3.2%	0.6%
ARMM	0.0%	2.6%	2.5%	2.5%	-17.5%	2.6%	9.5%	3.3%	12.4%	10.5%	8.9%
CARAGA	0.0%	-2.2%	13.7%	11.6%	17.1%	-3.0%	13.1%	4.4%	8.2%	6.4%	11.2%
Region 12 (SOCCSKSARGEN)	-0.6%	1.4%	7.3%	4.6%	10.0%	1.0%	10.4%	-1.1%	-0.6%	8.1%	-3.5%
<b>TOTAL PHILIPPINES</b>	<b>3.2%</b>	15.2%	9.9%	13.6%	13.6%	16.1%	10.7%	-3.7%	11.0%	14.0%	4.6%

## Regional Deposit Per Capita

It is a lopsided picture in terms of per capita distribution of deposits. The national deposit per capita as of December 2010 is P54,456 but the NCR has a deposit per capita of P301,977 which is 280 times the lowest deposit per capita of the ARMM Region's P1,080.

A distant second is Region 7 with deposit per capita of P37,324, Region 4-A with P29,286, CAR with P28,243, and Region 11 with P25,000.

Regional Ranking: Deposits per Capita as of December 2010

	Population*	Total Deposits in P billions	Deposits per Capita
Philippines	94,013,200	5,119.6	54,456
NCR	11,552,100	3,488.5	301,977
Region 7 (Central Visayas)	6,890,800	257.2	37,324
Region 4-A (CALABARZON)	11,653,000	341.3	29,286
CAR	1,694,400	47.9	28,243
Region 11 (Davao Region)	4,291,900	107.3	25,000
Region 3 (Central Luzon)	10,159,300	250.2	24,631
Region 6 (Western Visayas)	7,432,400	145.3	19,552
Region 1 (Ilocos Region)	5,172,900	97.6	18,874
Region 10 (Northern Mindanao)	4,260,400	72.9	17,103
Region 2 (Cagayan Valley)	3,365,400	54.8	16,292
Region 9 (Zamboanga Peninsula)	3,418,800	47.1	13,784
Region 12 (SOCCSKSARGEN)	3,991,800	47.5	11,901
CARAGA	2,501,400	28.2	11,292
Region 5 (Bicol Region)	5,604,600	60.5	10,787
Region 8 (Eastern Visayas)	4,358,900	43.2	9,918
Region 4-B (MIMAROPA)	2,941,400	26.3	8,957
ARMM	3,473,600	3.8	1,080

\* Source: National Census and Statistics Office (NCSO) - Medium Series Population Forecast

## Number of Persons Served Per Banking Unit

For the entire Philippines, banks serve an average of 11,561 persons per banking unit.

The region that services the least number of persons per unit is NCR with 4,114 while banking units in ARMM services the most number of persons with 204,329 persons per banking unit.

Number of Persons Served Per Banking Unit  
December 2010

Area	No. of Persons per Unit
Philippines	11,561
NCR	4,114
Region 4-A (CALABARZON)	9,760
Region 3 (Central Luzon)	11,545
Region 7 (Central Visayas)	12,808
Region 1 (Ilocos Region)	13,298
Region 2 (Cagayan Valley)	13,462
CAR	13,889
Region 11 (Davao Region)	15,007
Region 10 (Northern Mindanao)	15,606
Region 6 (Western Visayas)	17,488
CARAGA	19,542
Region 4-B (MIMAROPA)	22,116
Region 9 (Zamboanga Peninsula)	22,492
Region 12 (SOCCSKSARGEN)	23,074
Region 5 (Bicol Region)	25,246
Region 8 (Eastern Visayas)	30,696
ARMM	204,329

## Regional Deposit Growth by Bank Type

### KBs

By bank type, KBs had a nationwide growth in deposits of 9.5 percent. In provincial areas, the KB deposit growth is higher at 10.3 percent. The CARAGA region had the highest deposit growth with 14.4 percent. The next four regions with the highest deposit growth for KBs are the following: Region 7, 14.3 percent; Region 5, 12.8 percent; Region 6, 12.4 percent and Region 10, 12.0 percent. Deposit growth for CARAGA was achieved without any expansion in banking offices.

Deposit growth for KBs was slowest in the ARMM region with only 1.6 percent growth.

KB Deposit Growth per Region  
December 2009 to December 2010

Region	Growth	
	Number of Banking Offices	Deposits
Philippines	3.5%	9.5%
Provincial	2.6%	10.3%
NCR	4.6%	9.1%
CARAGA	0.0%	14.4%
Region 7 (Central Visayas)	2.1%	14.3%
Region 5 (Bicol Region)	2.1%	12.8%
Region 6 (Western Visayas)	2.7%	12.4%
Region 10 (Northern Mindanao)	2.6%	12.0%
Region 2 (Cagayan Valley)	5.1%	11.6%
Region 9 (Zamboanga Peninsula)	2.5%	10.7%
Region 11 (Davao Region)	1.4%	10.5%
Region 4-B (MIMAROPA)	5.1%	9.8%
Region 8 (Eastern Visayas)	4.1%	9.4%
Region 1 (Ilocos Region)	4.0%	9.2%
Region 4-A (CALABARZON)	2.2%	8.2%
Region 3 (Central Luzon)	2.7%	7.6%
Region 12 (SOCCSKSARGEN)	3.4%	7.0%
CAR	1.8%	6.4%
ARMM	0.0%	1.6%

TB Deposit Growth per Region  
December 2009 to December 2010

Region	Growth	
	Number of Banking Offices	Deposits
Philippines	8.7%	13.8%
Provincial	12.2%	11.1%
NCR	3.9%	15.2%
Region 2 (Cagayan Valley)	133.3%	53.1%
ARMM	0.0%	30.1%
Region 8 (Eastern Visayas)	21.4%	20.7%
Region 5 (Bicol Region)	29.0%	20.6%
Region 11 (Davao Region)	6.5%	20.3%
Region 1 (Ilocos Region)	46.2%	19.3%
CARAGA	0.0%	14.3%
Region 4-B (MIMAROPA)	11.1%	13.5%
Region 3 (Central Luzon)	19.3%	12.4%
Region 7 (Central Visayas)	8.7%	12.1%
Region 6 (Western Visayas)	13.3%	11.3%
Region 10 (Northern Mindanao)	3.6%	10.2%
Region 12 (SOCCSKSARGEN)	0.0%	9.4%
Region 4-A (CALABARZON)	0.0%	6.4%
CAR	22.2%	3.3%
Region 9 (Zamboanga Peninsula)	-9.1%	-14.4%

### TBs

Nationwide, TB deposit growth was at 13.8 percent. Excluding NCR, deposit growth was at 11.1 percent. TBs in the NCR experienced a growth of 15.2 percent.

In provincial areas, TBs had the highest deposit growth in the following regions: Region 2, with 53.1 percent deposit growth, ARMM with 30.1 percent, Region 8 with 20.7 percent, Region 5 with 20.6 percent and Region 11 with 20.3 percent.

Region 9 was the only region where TBs experienced a contraction in deposit growth for the period.

### RBs

The total deposits in RBs grew by 8.7 percent. RB deposit growth in the NCR was at 8.4 percent. In provincial areas, deposit growth of RBs is at 8.8 percent.

RBs in Region 11 experienced highest deposit growth with 32.7 percent, Region 10 with 20.1 percent, Region 9 with 19.9 percent, ARMM with 12.1 percent, and Region 6 with 11.5 percent growth.

RB Deposit Growth per Region  
December 2009 to December 2010

Region	Growth	
	Number of Banking Offices	Deposits
Philippines	-0.6%	8.7%
Provincial	-0.7%	8.8%
NCR	1.6%	8.4%
Region 11 (Davao Region)	5.1%	32.7%
Region 10 (Northern Mindanao)	4.2%	20.1%
Region 9 (Zamboanga Peninsula)	5.4%	19.9%
ARMM	0.0%	12.1%
Region 6 (Western Visayas)	-4.5%	11.5%
Region 12 (SOCCSKSARGEN)	-5.1%	10.7%
Region 8 (Eastern Visayas)	0.0%	10.6%
CAR	-1.8%	10.5%
CARAGA	0.0%	10.0%
Region 7 (Central Visayas)	12.2%	8.9%
Region 2 (Cagayan Valley)	-6.4%	5.2%
Region 3 (Central Luzon)	-4.2%	5.0%
Region 4-A (CALABARZON)	1.7%	5.0%
Region 4-B (MIMAROPA)	3.3%	4.5%
Region 5 (Bicol Region)	-4.6%	3.7%
Region 1 (Ilocos Region)	-6.8%	1.2%

## Regional Deposit Growth by Type of Deposit

Nationwide, Demand deposits grew by 13.6 percent, Savings by 10.7 percent, Time deposits by 11.0 percent, and FCDs by 4.6 percent. Growth of each type of deposit per region is as follows:

### Demand Deposits

Nationwide, demand or NOW deposits grew by 13.6 percent, with growth in NCR of 13.4 percent. Demand deposits grew faster in provincial areas at 13.9 percent.

#### Regional Deposit Growth DEMAND/NOW DEPOSITS December 2009 to December 2010

	PBS	KBs	TBs	RBs
Philippines	13.6%	14.4%	0.7%	7.2%
NCR	13.4%	14.4%	-1.5%	8.0%
Provincial	13.9%	14.4%	5.6%	7.1%
Region 7 (Central Visayas)	24.6%	25.8%	-1.4%	14.0%
Region 2 (Cagayan Valley)	19.9%	20.5%	29.2%	-22.8%
CARAGA	17.1%	17.2%	30.3%	14.7%
Region 5 (Bicol Region)	16.7%	16.7%	23.3%	-53.6%
Region 6 (Western Visayas)	15.1%	14.8%	28.2%	-20.9%
Region 10 (Northern Mindanao)	14.9%	14.9%	11.0%	19.9%
Region 11 (Davao Region)	13.5%	15.1%	-3.5%	-6.0%
Region 4-B (MIMAROPA)	13.0%	12.3%	25.5%	43.5%
CAR	12.4%	12.6%	8.4%	-0.7%
Region 1 (Ilocos Region)	12.2%	13.2%	4.2%	-20.8%
Region 8 (Eastern Visayas)	11.1%	11.0%	21.2%	-17.8%
Region 12 (SOCCSKSARGEN)	10.0%	10.1%	13.3%	2.7%
Region 4-A (CALABARZON)	9.7%	11.0%	-3.6%	27.9%
Region 3 (Central Luzon)	8.7%	8.1%	14.5%	15.6%
Region 9 (Zamboanga Peninsula)	5.1%	5.2%	-4.7%	28.7%
ARMM	-17.5%	-17.5%	-36.5%	0.0%

Demand deposits or NOW deposits grew fastest in Region 7 with 24.6 percent growth. KB demand deposit growth for Region 7 was 25.8 percent, -1.4 percent for TBs and 14.0 percent for RBs.

Demand deposits grew faster than the national average growth in five (5) other regions.

## Savings Deposits

Nationwide, Savings deposits grew by 10.7 percent, as Provincial Savings deposits grew at 11.9 percent outdoing NCR growth at 9.8 percent.

Region 9 had the highest growth in Savings deposits at 17.5 percent. KBs in Region 9 had savings deposit growth of 16.8 percent; 19.9 percent in TBs and 22.5 percent in RBs.

Savings deposits grew faster than the national average growth in 9 other regions.

### Regional Deposit Growth

#### SAVINGS DEPOSITS

December 2009 to December 2010

	PBS	KBs	TBs	RBs
Philippines	10.7%	10.7%	13.9%	4.9%
NCR	9.8%	9.8%	12.4%	-17.2%
Provincial	11.9%	12.1%	15.6%	6.6%
Region 9 (Zamboanga Peninsula)	17.5%	16.8%	19.9%	22.5%
Region 11 (Davao Region)	15.8%	14.7%	28.0%	19.7%
Region 5 (Bicol Region)	15.4%	14.1%	24.8%	15.3%
Region 1 (Ilocos Region)	13.4%	14.2%	19.4%	1.8%
CARAGA	13.1%	14.7%	9.2%	8.4%
Region 10 (Northern Mindanao)	13.0%	12.1%	18.4%	16.4%
Region 8 (Eastern Visayas)	12.5%	12.4%	18.3%	9.8%
Region 6 (Western Visayas)	11.9%	11.2%	24.5%	12.0%
Region 3 (Central Luzon)	11.4%	12.1%	17.1%	2.9%
Region 4-A (CALABARZON)	11.3%	13.3%	8.6%	3.3%
Region 7 (Central Visayas)	10.7%	10.8%	13.6%	0.2%
Region 12 (SOCCSKSARGEN)	10.4%	10.2%	13.8%	11.0%
Region 4-B (MIMAROPA)	9.8%	10.3%	9.8%	7.5%
ARMM	9.5%	8.7%	27.8%	11.2%
Region 2 (Cagayan Valley)	8.6%	7.1%	67.9%	3.5%
CAR	6.8%	6.4%	5.7%	10.7%



## Time Deposits

Nationwide, Time deposits grew by 11.0 percent with Time deposits in the NCR expanding by 12.1 percent as such deposits in TBs and RBs in the NCR posted growths of 26.2 and 28.1 percent. Provincial time deposits expanded by 7.8 percent.

Time deposits grew fastest in Region 2 at 20.7 percent. The growth of time deposits per bank type in the region shows that such deposits grew by 21.2 percent in KBs, 31.5 percent for TBs ; and 15.3 percent in RBs.

Time deposits grew faster than the national average growth in 3 other regions. Worth noting is the growth of Time deposits for TBs in the CARAGA and ARMM regions which jumped by 79.5 and 44.9 percent, respectively while TBs in Region 9 experienced a 59.9 percent decline. Among RBs, those in Region 11 had the fastest growth for Time deposits at 62.3 percent.

### Regional Deposit Growth

#### TIME DEPOSITS

December 2009 to December 2010

	PBS	KBs	TBs	RBs
Philippines	11.0%	8.0%	21.6%	17.7%
NCR	12.1%	8.7%	26.2%	28.1%
Provincial	7.8%	6.2%	10.3%	14.8%
Region 2 (Cagayan Valley)	20.7%	21.2%	31.5%	15.3%
Region 7 (Central Visayas)	18.6%	18.7%	16.4%	32.5%
Region 11 (Davao Region)	15.0%	5.7%	23.9%	62.3%
ARMM	12.4%	10.0%	44.9%	37.6%
CARAGA	8.2%	3.9%	79.5%	13.6%
Region 6 (Western Visayas)	6.2%	6.3%	4.6%	11.5%
Region 4-B (MIMAROPA)	6.0%	8.0%	38.2%	-14.4%
Region 10 (Northern Mindanao)	5.4%	1.9%	1.0%	29.0%
Region 5 (Bicol Region)	5.4%	8.9%	5.7%	-16.3%
Region 4-A (CALABARZON)	4.4%	2.0%	8.2%	7.7%
Region 1 (Ilocos Region)	4.1%	-1.5%	29.7%	2.0%
Region 3 (Central Luzon)	4.1%	1.2%	8.9%	9.1%
CAR	3.6%	3.2%	2.9%	10.0%
Region 8 (Eastern Visayas)	2.9%	-0.7%	28.5%	16.1%
Region 9 (Zamboanga Peninsula)	0.8%	7.2%	-59.9%	12.9%
Region 12 (SOCCSKSARGEN)	-0.6%	-1.7%	3.4%	12.2%

### Foreign Currency Deposits (FCDs)

FCDs grew by 4.6 percent nationwide with NCR and Provincial regions posting 4.9 and 3.3 percent growth for the period.

FCDs in KBs expanded by 5.1 percent and by 55.0 percent in RBs but contracted by 5.4 percent in TBs nationwide.

RBs in the Provincial Regions posted the highest growth rate for FCDs at 96.3 percent with RBs in Regions 4-A and 3 posting growths of 179.7 and 67.5 percent respectively.

FCDs grew fastest in Region 6 at 19.4 percent with growth of 21.2 percent in KBs and 3.2 percent in RBs, but contracting by 15.4 percent in TBs.

FCDs grew higher than the national average growth in four (4) other provincial regions.

#### Regional Deposit Growth FOREIGN CURRENCY DEPOSITS December 2009 to December 2010

	PBS	KBs	TBs	RBs
Philippines	4.6%	5.1%	-5.4%	55.0%
NCR	4.9%	5.5%	-6.4%	-43.9%
Provincial	3.3%	3.6%	-1.8%	96.3%
Region 6 (Western Visayas)	19.4%	21.2%	-15.4%	3.2%
Region 10 (Northern Mindanao)	13.8%	15.1%	-13.6%	a/
CARAGA	11.2%	11.3%	0.6%	a/
ARMM	8.9%	8.9%	a/	a/
Region 7 (Central Visayas)	5.5%	6.1%	-12.3%	a/
Region 8 (Eastern Visayas)	1.9%	1.9%	2.7%	a/
Region 3 (Central Luzon)	1.8%	1.2%	8.4%	67.5%
Region 9 (Zamboanga Peninsula)	0.8%	1.3%	-17.4%	a/
Region 4-A (CALABARZON)	0.6%	0.7%	-1.0%	179.7%
CAR	0.1%	0.5%	-5.5%	a/
Region 2 (Cagayan Valley)	-0.1%	0.3%	-22.2%	a/
Region 1 (Ilocos Region)	-0.5%	-0.2%	-4.5%	a/
Region 4-B (MIMAROPA)	-0.9%	-1.5%	18.7%	a/
Region 5 (Bicol Region)	-1.9%	-1.9%	-4.4%	a/
Region 11 (Davao Region)	-2.7%	-3.0%	3.3%	a/
Region 12 (SOCCSKSARGEN)	-3.5%	-3.5%	-6.9%	a/

a/ No FCDs recorded in December 2009 and December 2010