

REGIONAL DEPOSIT PROFILE

JUNE 2010

Regional Shares of Total Deposits

Share of Deposits per Area

P3.18 trillion or 67.0 percent of total deposits is concentrated in the National Capital Region (NCR), while 33.0 percent or P1.6 trillion of deposits is distributed in the other regions of the country. The picture hasn't changed significantly from June 2009, when NCR accounted for 68.0 percent of total deposits while other regions accounted for 32.0 percent.

PHILIPPINE BANKING SYSTEM: DISTRIBUTION OF DOMESTIC DEPOSITS

June 2009 and June 2010

AREA	No. of Banking Offices	TOTAL DEPOSITS			
		Account (in millions)	Share to Total	Amount (in P billions)	Share to Total
June 2009					
Total Philippines	7,797	33.1	100.0%	4,310.8	100.0%
Total NCR	2,659	13.6	41.2%	2,931.4	68.0%
Total Provincial	5,138	19.5	58.8%	1,379.4	32.0%
June 2010					
Total Philippines	7,978	35.7	100.0%	4,750.2	100.0%
Total NCR	2,738	15.1	42.2%	3,180.8	67.0%
Total Provincial	5,240	20.6	57.8%	1,569.3	33.0%

P1.20 trillion of deposits or 25.1 percent of total domestic deposits, is in the city of Makati, followed by Manila (11.2 percent), Quezon City (10.8 percent), Pasig (5.3 percent) and Mandaluyong (2.1 percent).

TOP 5 CITIES IN NCR
DISTRIBUTION OF DOMESTIC DEPOSITS
June 2010

AREA	No. of Banking Offices	TOTAL DEPOSITS			
		Account (in millions)	Share to Total	Amount (in P billions)	Share to Total
Makati City	412	5.7	16.1%	1,193.1	25.1%
City of Manila	557	2.1	5.9%	529.8	11.2%
Quezon City	645	2.6	7.3%	513.4	10.8%
Pasig City	177	0.8	2.4%	251.6	5.3%
Mandaluyong City	105	0.5	1.5%	97.4	2.1%

In areas outside of the NCR, the region that has the most deposits is Region 4-A, with 7.1 percent of total deposits, followed by Regions 3, 7, 6, and 11.

TOP 5 PROVINCIAL REGIONS
DISTRIBUTION OF DOMESTIC DEPOSITS
June 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)	1,187	4.6	12.8%	336.2	7.1%
Region 3 (Central Luzon)	859	2.8	7.9%	248.8	5.2%
Region 7 (Central Visayas)	531	2.0	5.7%	235.7	5.0%
Region 6 (Western Visayas)	420	1.8	4.9%	135.7	2.9%
Region 11 (Davao Region)	278	1.4	3.8%	103.7	2.2%

Average Deposit Size of Banking Offices per Area

National Capital Region

With only 412 banking offices, the average deposit size per banking office in cities and municipalities in the NCR is highest in Makati City with P2.90 billion average deposit per banking office. Makati is followed by Pasig City with P1.42 billion per banking office, Taguig City with P1.30 billion, Pasay with P1.17 billion and San Juan City tied with Manila with P0.95 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 645 banking units.

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

	# of Units	Total Deposits	Average
OTAL NCR	2,738	3,180.82	1.16
Makati City	412	1,193.06	2.90
Pasig City	177	251.6	1.42
Taguig	67	87.37	1.30
Pasay City	80	93.46	1.17
City of San Juan	89	84.67	0.95
City of Manila	557	529.82	0.95
Mandaluyong City	105	97.39	0.93
Kaloocan City	95	76.78	0.81
Quezon City	645	513.36	0.80
City of Muntinlupa	94	59.44	0.63
Parañaque City	141	77.08	0.55
Malabon City	40	19.94	0.50
Valenzuela City	61	29.46	0.48
City of Navotas	19	8.61	0.45
Marikina City	73	29.14	0.40
Las Piñas City	72	26.68	0.37
Pateros	11	2.98	0.27

Areas Outside NCR

For areas outside of NCR, Region 7 (Central Visayas) had the highest average deposit size per banking unit at P0.44 billion. Followed by CAR at P0.38 billion, Region 11 (Davao) at P0.37 billion, Region 6 (Western Visayas) at P0.32 billion, and Region 8 (Eastern Visayas) at P0.30 billion. Region 4-A which has the highest total deposits outside of NCR is only eighth with only P0.28 billion average deposit per banking unit as it has the highest number of banking units among the regions at 1,187.

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

	# of Units	Total Deposits	Average
Provincial Total	5,240	1,569.3	0.30
Region 7 (Central Visayas)	531	235.7	0.44
CAR	123	46.5	0.38
Region 11 (Davao Region)	278	103.7	0.37
Region 6 (Western Visayas)	420	135.7	0.32
Region 8 (Eastern Visayas)	138	42.1	0.30
Region 9 (Zamboanga Peninsula)	149	45.0	0.30
Region 3 (Central Luzon)	859	248.8	0.29
Region 4-A (CALABARZON)	1,187	336.2	0.28
Region 10 (Northern Mindanao)	264	69.0	0.26
Region 5 (Bicol Region)	218	57.0	0.26
Region 12 (SOCCSKSARGEN)	175	45.5	0.26
Region 1 (Ilocos Region)	377	97.8	0.26
ARMM	17	3.8	0.22
Region 2 (Cagayan Valley)	247	51.7	0.21
Region 4-B (MIMAROPA)	129	25.6	0.20
CARAGA	128	25.3	0.20

Average Deposit Size per Account per Region

For the entire country, the average deposit size per account is P133,136 with average for the NCR highest among all regions at P211,192 per account. Region 7 has the highest average among other regions with P115,199 per account, followed by Region 3 and CAR. Regions with the lowest average deposit size per account are Regions 4-B, ARMM and CARAGA.

AVERAGE DEPOSIT SIZE PER ACCOUNT PER REGION, June 2010

Region	Deposit Amount P billions	No of Accounts (in millions)	Average Deposit per Account
Philippines	4,750.2	35.7	133,136
NCR	3,180.8	15.1	211,192
Region 7 (Central Visayas)	235.7	2.0	115,199
Region 3 (Central Luzon)	248.8	2.8	88,302
CAR	46.5	0.6	78,664
Region 6 (Western Visayas)	135.7	1.8	76,925
Region 11 (Davao Region)	103.7	1.4	76,660
Region 1 (Ilocos Region)	97.8	1.3	73,822
Region 4-A (CALABARZON)	336.2	4.6	73,816
Region 2 (Cagayan Valley)	51.7	0.7	71,796
Region 9 (Zamboanga Peninsula)	45.0	0.6	71,499
Region 8 (Eastern Visayas)	42.1	0.6	66,860
Region 5 (Bicol Region)	57.0	0.9	61,679
Region 10 (Northern Mindanao)	69.0	1.2	59,452
Region 12 (SOCCSKSARGEN)	45.5	0.8	57,615
Region 4-B (MIMAROPA)	25.6	0.6	46,034
ARMM	3.8	0.1	44,931
CARAGA	25.3	0.7	37,552

Regional Deposit Growth

Growth in Deposit Amount

Deposits in NCR grew by 8.5 percent for the period, slower than the 10.2 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:

GROWTH OF BANKING OFFICES AND DOMESTIC DEPOSITS NATIONAL CAPITAL REGION As of June 30, 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
TOTAL NCR	3.0%	10.4%	8.5%	7.7%	17.0%	11.9%	11.2%	-5.7%	-0.4%	5.6%	8.5%
Taguig City	48.9%	71.8%	347.2%	281.5%	696.5%	45.9%	105.3%	93.3%	139.5%	196.1%	586.2%
Parañaque City	2.9%	4.1%	19.8%	5.3%	22.6%	3.8%	23.0%	4.8%	1.4%	6.1%	31.9%
City of Navotas	0.0%	3.3%	16.0%	4.7%	21.0%	3.1%	21.7%	2.5%	17.2%	6.6%	-8.9%
Pasig City	2.9%	-67.9%	14.1%	10.2%	0.1%	-72.6%	2.7%	6.0%	36.1%	4.1%	22.8%
Kaloocan City	2.2%	1.6%	11.8%	2.1%	14.0%	1.3%	16.0%	3.9%	11.2%	1.9%	2.3%
Pasay City	5.3%	6.7%	11.6%	9.5%	8.9%	7.0%	22.4%	-6.9%	-2.0%	5.7%	20.6%
Marikina City	5.8%	1.1%	10.7%	9.6%	23.6%	-0.2%	6.0%	4.6%	14.8%	7.2%	3.7%
City of Muntinlupa	4.4%	9.8%	8.9%	16.0%	8.9%	8.9%	29.0%	9.0%	4.7%	9.8%	-4.3%
Quezon City	1.3%	5.2%	7.2%	5.7%	23.5%	5.2%	7.6%	3.8%	-2.7%	4.4%	5.1%
Las Piñas City	7.5%	6.4%	7.2%	5.7%	4.8%	6.3%	9.1%	11.1%	5.8%	6.9%	6.4%
City of Manila	0.2%	3.8%	6.5%	6.3%	11.2%	3.4%	11.0%	1.6%	-10.5%	6.0%	11.7%
Valenzuela City	0.0%	7.4%	6.0%	10.8%	10.2%	7.5%	9.2%	2.4%	1.2%	4.0%	1.3%
Malabon City	0.0%	2.3%	5.8%	7.7%	14.1%	2.1%	2.4%	-1.9%	4.9%	-0.3%	8.8%
Makati City	3.8%	103.9%	4.2%	55.3%	7.3%	131.1%	13.6%	-27.5%	-2.5%	0.7%	2.5%
Mandaluyong City	2.9%	-23.1%	-4.0%	-76.5%	23.3%	-1.9%	3.2%	-17.9%	-13.1%	7.0%	-12.7%
City of San Juan	2.3%	-2.0%	-5.1%	-8.3%	4.3%	0.5%	-0.5%	-9.4%	-8.1%	-4.8%	-11.8%
Pateros	0.0%	-11.1%	-10.6%	1.1%	-11.1%	-11.0%	-8.2%	-12.5%	-8.1%	-31.4%	-23.1%
TOTAL PHILIPPINES	2.3%	7.7%	10.2%	9.8%	17.8%	8.0%	13.3%	-1.9%	1.7%	7.2%	8.5%

Taguig with deposit growth of 347.2 percent where Demand/NOW deposits grew by 696.5 percent, FCDs at 586.2 percent, time deposits growing by 139.5 percent and savings deposits at 105.3 percent. Parañaque is a distant second with 19.8 percent growth, Navotas with 16.0 percent, Pasig City with 14.1 percent and Kaloocan City with 11.8 percent.

The cities of Mandaluyong, San Juan and Pateros experienced a contraction in terms of deposit amounts with Mandaluyong experiencing a 4.0 percent contraction, San Juan 5.1 percent and Pateros 10.6 percent. Two other cities with slowest deposit growth are Makati with only 4.2 percent and Malabon with 5.8 percent.

Deposits in the provincial areas grew faster than the NCR, with deposit growth at 13.8 percent. Growth of total deposits was highest in Region 11 at 21.8 percent as demand deposits grew by 33.1 percent, savings deposits by 23.9, Time deposits at 12.9 percent and FCDs by 13.2 percent.

**GROWTH OF BANKING OFFICES AND DOMESTIC DEPOSITS
PROVINCIAL
As of June 30, 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
TOTAL PROVINCIAL	2.0%	5.9%	13.8%	11.9%	19.2%	5.4%	16.1%	1.7%	7.2%	9.2%	8.5%
Region 11 (Davao Region)	1.5%	11.4%	21.8%	10.3%	33.1%	11.7%	23.9%	4.0%	12.9%	7.8%	13.2%
ARMM	0.0%	4.6%	18.1%	7.8%	22.0%	4.4%	17.0%	9.5%	18.0%	8.7%	8.3%
Region 2 (Cagayan Valley)	4.7%	7.0%	17.8%	2.7%	30.6%	7.4%	15.0%	3.5%	14.7%	8.9%	6.3%
Region 10 (Northern Mindanao)	-0.8%	4.6%	17.0%	4.3%	28.1%	4.6%	15.2%	3.0%	10.1%	8.3%	7.4%
Region 4-B (MIMAROPA)	4.0%	11.2%	16.8%	25.8%	21.0%	10.6%	16.2%	2.4%	18.3%	10.8%	3.8%
Region 6 (Western Visayas)	1.0%	9.4%	16.4%	34.3%	18.6%	7.5%	17.2%	1.1%	6.4%	8.9%	25.6%
Region 3 (Central Luzon)	1.5%	7.1%	15.6%	9.5%	17.0%	7.1%	22.1%	-0.5%	5.7%	8.5%	9.5%
Region 5 (Bicol Region)	1.9%	6.4%	15.1%	17.2%	19.2%	5.3%	15.7%	0.7%	8.0%	12.4%	9.5%
Region 4 (Southern Tagalog)	1.9%	5.9%	13.8%	8.7%	13.4%	5.7%	16.3%	2.1%	14.6%	8.9%	6.5%
Region 4-A (CALABARZON)	1.7%	5.3%	13.5%	7.4%	12.5%	5.1%	16.3%	2.1%	14.5%	8.9%	6.6%
Region 8 (Eastern Visayas)	0.7%	4.6%	13.5%	8.3%	13.8%	4.2%	16.6%	6.4%	7.1%	10.1%	5.1%
Region 1 (Ilocos Region)	-2.1%	0.4%	13.1%	9.5%	45.7%	-0.5%	9.0%	2.4%	6.6%	6.3%	5.3%
CARAGA	4.9%	0.1%	12.4%	6.5%	10.9%	-0.3%	13.1%	6.2%	12.9%	8.2%	13.4%
Region 9 (Zamboanga Peninsula)	3.5%	2.8%	10.7%	-2.0%	18.6%	3.0%	12.2%	0.3%	-1.9%	8.2%	6.5%
CAR	4.2%	6.6%	9.6%	8.6%	14.4%	6.8%	11.4%	4.6%	3.9%	1.7%	4.7%
Region 12 (SOCCSKSARGEN)	4.8%	4.9%	8.3%	32.3%	10.0%	2.9%	13.0%	-0.5%	3.3%	9.4%	-11.5%
Region 7 (Central Visayas)	5.1%	5.2%	8.3%	9.1%	14.3%	4.5%	12.5%	2.0%	-2.0%	14.9%	6.3%
TOTAL PHILIPPINES	2.3%	7.7%	10.2%	9.8%	17.8%	8.0%	13.3%	-1.9%	1.7%	7.2%	8.5%

Deposits in ARMM grew by 18.1 percent, with demand deposits growing by 22.0 percent, savings deposits by 17.0 percent, time deposits by 18.0 percent and FCDs by 8.3 percent.

Regions 2, 10 and 4-B with growths of 17.8, 17.0 and 16.8 percent make up the rest of the Top 5.

The regions where deposits grew slowest for the period are CARAGA, Region 9, CAR, Region 12 and 7 posting growths of 12.4, 10.7, 9.6, 8.3 and 8.3 percent respectively.

Growth in Deposit Accounts

Deposit accounts in the NCR grew by 10.4 percent for the period.

The top 5 cities in NCR in terms of growth of deposits accounts are: Makati, 103.9 percent; Taguig, 71.8 percent; Muntinlupa, 9.8 percent; Valenzuela, 7.4 percent; and Pasay, 6.7 percent.

GROWTH OF BANKING OFFICES AND DOMESTIC DEPOSITS NATIONAL CAPITAL REGION As of June 30, 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
TOTAL NCR	3.0%	10.4%	8.5%	7.7%	17.0%	11.9%	11.2%	-5.7%	-0.4%	5.6%	8.5%
Makati City	3.8%	103.9%	4.2%	55.3%	7.3%	131.1%	13.6%	-27.5%	-2.5%	0.7%	2.5%
Taguig City	48.9%	71.8%	347.2%	281.5%	696.5%	45.9%	105.3%	93.3%	139.5%	196.1%	586.2%
City of Muntinlupa	4.4%	9.8%	8.9%	16.0%	8.9%	8.9%	29.0%	9.0%	4.7%	9.8%	-4.3%
Valenzuela City	0.0%	7.4%	6.0%	10.8%	10.2%	7.5%	9.2%	2.4%	1.2%	4.0%	1.3%
Pasay City	5.3%	6.7%	11.6%	9.5%	8.9%	7.0%	22.4%	-6.9%	-2.0%	5.7%	20.6%
Las Piñas City	7.5%	6.4%	7.2%	5.7%	4.8%	6.3%	9.1%	11.1%	5.8%	6.9%	6.4%
Quezon City	1.3%	5.2%	7.2%	5.7%	23.5%	5.2%	7.6%	3.8%	-2.7%	4.4%	5.1%
Parañaque City	2.9%	4.1%	19.8%	5.3%	22.6%	3.8%	23.0%	4.8%	1.4%	6.1%	31.9%
City of Manila	0.2%	3.8%	6.5%	6.3%	11.2%	3.4%	11.0%	1.6%	-10.5%	6.0%	11.7%
City of Navotas	0.0%	3.3%	16.0%	4.7%	21.0%	3.1%	21.7%	2.5%	17.2%	6.6%	-8.9%
Malabon City	0.0%	2.3%	5.8%	7.7%	14.1%	2.1%	2.4%	-1.9%	4.9%	-0.3%	8.8%
Kaloocan City	2.2%	1.6%	11.8%	2.1%	14.0%	1.3%	16.0%	3.9%	11.2%	1.9%	2.3%
Marikina City	5.8%	1.1%	10.7%	9.6%	23.6%	-0.2%	6.0%	4.6%	14.8%	7.2%	3.7%
City of San Juan	2.3%	-2.0%	-5.1%	-8.3%	4.3%	0.5%	-0.5%	-9.4%	-8.1%	-4.8%	-11.8%
Pateros	0.0%	-11.1%	-10.6%	1.1%	-11.1%	-11.0%	-8.2%	-12.5%	-8.1%	-31.4%	-23.1%
Mandaluyong City	2.9%	-23.1%	-4.0%	-76.5%	23.3%	-1.9%	3.2%	-17.9%	-13.1%	7.0%	-12.7%
Pasig City	2.9%	-67.9%	14.1%	10.2%	0.1%	-72.6%	2.7%	6.0%	36.1%	4.1%	22.8%
TOTAL PHILIPPINES	2.3%	7.7%	10.2%	9.8%	17.8%	8.0%	13.3%	-1.9%	1.7%	7.2%	8.5%

The growth in the number of accounts for Makati is accounted for by the 55.3 percent increase in Demand/NOW deposit accounts and 131.1 percent increase in Savings accounts. Time deposit accounts in Makati declined by 27.5 percent, while FCDs marginally grew by only 0.7 percent.

Four cities experienced a contraction in terms of the number of deposits accounts: San Juan (2.0 percent), Pateros (11.1 percent), Mandaluyong (23.1 percent) and Pasig (67.9 percent). However, unlike San Juan, Pateros and Mandaluyong which also experienced a contraction in deposit amounts, Pasig experienced deposit growth of 14.1 percent. The massive drop in the number of accounts in Pasig City is due to the transfer of almost 1.8 million accounts of a commercial bank's branch from Ortigas Center to two of its branches in Makati.

Growth in deposit accounts in the Provincial areas was at 5.9 percent, where growth of total deposit accounts was highest in Region 11 at 11.4 percent as demand deposit accounts grew by 10.3 percent, savings accounts by 11.7 percent, time deposit accounts by 4.0 percent and FCD accounts by 7.8 percent.

**GROWTH OF BANKING OFFICES AND DOMESTIC DEPOSITS
PROVINCIAL
As of June 30, 2010**

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		Account	Amount	Account	Amount	Account	Amount	Account	Amount	Account	Amount
TOTAL PROVINCIAL	2.0%	5.9%	13.8%	11.9%	19.2%	5.4%	16.1%	1.7%	7.2%	9.2%	8.5%
Region 11 (Davao Region)	1.5%	11.4%	21.8%	10.3%	33.1%	11.7%	23.9%	4.0%	12.9%	7.8%	13.2%
Region 4-B (MIMAROPA)	4.0%	11.2%	16.8%	25.8%	21.0%	10.6%	16.2%	2.4%	18.3%	10.8%	3.8%
Region 6 (Western Visayas)	1.0%	9.4%	16.4%	34.3%	18.6%	7.5%	17.2%	1.1%	6.4%	8.9%	25.6%
Region 3 (Central Luzon)	1.5%	7.1%	15.6%	9.5%	17.0%	7.1%	22.1%	-0.5%	5.7%	8.5%	9.5%
Region 2 (Cagayan Valley)	4.7%	7.0%	17.8%	2.7%	30.6%	7.4%	15.0%	3.5%	14.7%	8.9%	6.3%
CAR	4.2%	6.6%	9.6%	8.6%	14.4%	6.8%	11.4%	4.6%	3.9%	1.7%	4.7%
Region 5 (Bicol Region)	1.9%	6.4%	15.1%	17.2%	19.2%	5.3%	15.7%	0.7%	8.0%	12.4%	9.5%
Region 4 (Southern Tagalog)	1.9%	5.9%	13.8%	8.7%	13.4%	5.7%	16.3%	2.1%	14.6%	8.9%	6.5%
Region 4-A (CALABARZON)	1.7%	5.3%	13.5%	7.4%	12.5%	5.1%	16.3%	2.1%	14.5%	8.9%	6.6%
Region 7 (Central Visayas)	5.1%	5.2%	8.3%	9.1%	14.3%	4.5%	12.5%	2.0%	-2.0%	14.9%	6.3%
Region 12 (SOCCSKSARGEN)	4.8%	4.9%	8.3%	32.3%	10.0%	2.9%	13.0%	-0.5%	3.3%	9.4%	-11.5%
Region 10 (Northern Mindanao)	-0.8%	4.6%	17.0%	4.3%	28.1%	4.6%	15.2%	3.0%	10.1%	8.3%	7.4%
ARMM	0.0%	4.6%	18.1%	7.8%	22.0%	4.4%	17.0%	9.5%	18.0%	8.7%	8.3%
Region 8 (Eastern Visayas)	0.7%	4.6%	13.5%	8.3%	13.8%	4.2%	16.6%	6.4%	7.1%	10.1%	5.1%
Region 9 (Zamboanga Peninsula)	3.5%	2.8%	10.7%	-2.0%	18.6%	3.0%	12.2%	0.3%	-1.9%	8.2%	6.5%
Region 1 (Ilocos Region)	-2.1%	0.4%	13.1%	9.5%	45.7%	-0.5%	9.0%	2.4%	6.6%	6.3%	5.3%
CARAGA	4.9%	0.1%	12.4%	6.5%	10.9%	-0.3%	13.1%	6.2%	12.9%	8.2%	13.4%
TOTAL PHILIPPINES	2.3%	7.7%	10.2%	9.8%	17.8%	8.0%	13.3%	-1.9%	1.7%	7.2%	8.5%

Region 4-B was a close second where deposit accounts grew by 11.2 percent, with demand deposit accounts growing by 25.8 percent, savings accounts by 10.6 percent, time deposit accounts by 2.4 percent and FCD accounts by 10.8 percent.

Regions 6, 3, and 2 with growths of 9.4, 7.1 and 7.0 percent make up the rest of the Top 5.

The regions where deposit accounts grew slowest for the period were ARMM, Regions 8, 9, 1 and CARAGA posting growths of 4.6, 4.6, 2.8, 0.4 and 0.1 percent respectively.

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 and Pasig Cities both expanded the number of banking offices by 2.9 percent but experienced declines in the number of deposit accounts of 23.1 and 67.9 percent respectively. On the other hand, Regions 10 and 1 both had a contraction in the number of banking offices, but nevertheless experienced growth in the number of deposit accounts.

GROWTH OF BANKING OFFICES AND DOMESTIC DEPOSITS As of June 30, 2010

AREA	PHILIPPINE BANKING SYSTEM			COMMERCIAL BANKS ^{3/}			THRIFT BANKS			RURAL BANKS		
	# of Bkg. Offices ^{2/}	DEPOSIT		# of Bkg. Offices ^{2/}	DEPOSIT		# of Bkg. Offices ^{2/}	DEPOSIT		# of Bkg. Offices ^{2/}	DEPOSIT	
		ACCOUNT	AMOUNT		ACCOUNT	AMOUNT		ACCOUNT	AMOUNT		ACCOUNT	AMOUNT
TOTAL NCR	3.0%	10.4%	8.5%	3.7%	8.3%	9.5%	0.4%	24.8%	-1.4%	3.2%	9.7%	15.3%
Taguig	48.9%	71.8%	347.2%	67.9%	85.9%	394.4%	37.5%	-1.7%	-7.4%	0.0%	4.0%	8.8%
Las Piñas City	7.5%	6.4%	7.2%	9.5%	3.5%	6.3%	5.0%	13.2%	5.6%	0.0%	19.0%	47.9%
Marikina City	5.8%	1.1%	10.7%	2.2%	-0.3%	8.3%	16.7%	12.2%	23.6%	0.0%	-1.2%	-6.5%
Pasay City	5.3%	6.7%	11.6%	8.2%	7.0%	11.5%	-6.7%	3.8%	14.3%			
City of Muntinlupa	4.4%	9.8%	8.9%	5.0%	10.4%	12.6%	0.0%	4.0%	-4.3%	25.0%	50.5%	27.2%
Makati City	3.8%	103.9%	4.2%	5.0%	120.4%	6.4%	-2.8%	56.2%	-22.1%	20.0%	23.4%	24.0%
Mandaluyong City	2.9%	-23.1%	-4.0%	2.4%	-25.1%	-5.0%	5.3%	12.8%	15.9%	0.0%	-16.0%	24.3%
Parañaque City	2.9%	4.1%	19.8%	1.9%	3.3%	20.0%	7.1%	10.4%	18.9%	0.0%	-2.8%	2.6%
Pasig City	2.9%	-67.9%	14.1%	7.7%	-72.7%	15.5%	-8.3%	5.1%	4.5%	-5.3%	11.3%	-14.3%
City of San Juan	2.3%	-2.0%	-5.1%	3.1%	-3.8%	-6.4%	0.0%	9.6%	3.0%	0.0%	-17.8%	-14.5%
Kalocan City	2.2%	1.6%	11.8%	-3.0%	2.8%	10.6%	16.7%	-5.3%	18.8%	0.0%	-2.3%	14.6%
Quezon City	1.3%	5.2%	7.2%	2.0%	5.2%	6.7%	-2.3%	5.1%	10.8%	33.3%	-3.7%	-11.0%
City of Manila	0.2%	3.8%	6.5%	0.9%	4.6%	6.6%	-3.0%	-4.9%	5.7%			
Malabon City	0.0%	2.3%	5.8%	0.0%	0.0%	3.7%	0.0%	17.0%	22.1%			
City of Navotas	0.0%	3.3%	16.0%	7.1%	3.1%	16.1%	-25.0%	21.1%	13.6%	0.0%	-15.2%	10.9%
Pateros	0.0%	-11.1%	-10.6%	-14.3%	-16.9%	-17.8%	50.0%	18.6%	4.3%	0.0%	-3.4%	7.9%
Valenzuela City	0.0%	7.4%	6.0%	0.0%	7.0%	6.7%	0.0%	12.3%	1.1%	0.0%	-1.4%	4.5%
TOTAL PROVINCIAL	2.0%	5.9%	13.8%	2.6%	8.2%	14.4%	2.8%	6.0%	9.8%	1.0%	0.9%	12.3%
Region 7 (Central Visayas)	5.1%	5.2%	8.3%	3.6%	7.1%	8.7%	5.9%	1.6%	3.3%	7.8%	-1.2%	14.3%
CARAGA	4.9%	0.1%	12.4%	2.7%	7.7%	11.8%	16.7%	1.2%	24.0%	5.1%	-3.3%	13.9%
Region 12 (SOCCSKSARGEN)	4.8%	4.9%	8.3%	3.5%	8.3%	8.4%	33.3%	3.7%	0.5%	4.0%	-1.1%	10.6%
Region 2 (Cagayan Valley)	4.7%	7.0%	17.8%	9.3%	8.6%	19.6%	0.0%	5.3%	-10.6%	2.6%	3.9%	16.2%
CAR	4.2%	6.6%	9.6%	1.8%	8.1%	11.0%	0.0%	0.8%	-4.2%	7.5%	4.5%	14.4%
Region 4-B (MIMAROPA)	4.0%	11.2%	16.8%	2.6%	12.1%	16.4%	7.7%	13.1%	25.6%	3.4%	9.8%	13.1%
Region 9 (Zamboanga Peninsula)	3.5%	2.8%	10.7%	3.8%	5.5%	11.0%	-9.1%	-8.5%	-12.4%	5.7%	-0.8%	24.8%
Region 5 (Bicol Region)	1.9%	6.4%	15.1%	3.1%	10.1%	14.4%	3.2%	2.9%	24.1%	0.0%	-0.2%	12.0%
Region 4-A (CALABARZON)	1.7%	5.3%	13.5%	1.1%	6.4%	14.2%	-1.6%	8.7%	11.2%	4.1%	1.8%	11.9%
Region 3 (Central Luzon)	1.5%	7.1%	15.6%	2.8%	8.9%	16.7%	3.7%	9.9%	9.5%	-0.6%	0.3%	15.4%
Region 11 (Davao Region)	1.5%	11.4%	21.8%	2.1%	8.5%	21.6%	10.7%	-1.0%	23.6%	-2.0%	16.4%	22.2%
Region 6 (Western Visayas)	1.0%	9.4%	16.4%	1.4%	10.9%	16.8%	3.3%	6.2%	11.0%	-0.7%	4.8%	16.7%
Region 8 (Eastern Visayas)	0.7%	4.6%	13.5%	4.1%	10.9%	13.6%	7.7%	12.1%	19.5%	-5.9%	-13.8%	1.9%
ARMM	0.0%	4.6%	18.1%	0.0%	6.6%	17.9%	0.0%	-25.5%	19.3%	0.0%	2.4%	31.3%
Region 10 (Northern Mindanao)	-0.8%	4.6%	17.0%	3.5%	6.9%	18.4%	3.8%	-2.1%	3.8%	-5.6%	2.6%	14.2%
Region 1 (Ilocos Region)	-2.1%	0.4%	13.1%	2.0%	8.6%	15.3%	5.3%	5.8%	18.0%	-6.5%	-19.5%	-9.4%
TOTAL PHILIPPINES	2.3%	7.7%	10.2%	3.1%	8.2%	11.0%	1.8%	15.8%	2.3%	1.1%	1.2%	12.6%

Regional Deposit Per Capita

It is a lopsided picture in terms of per capita distribution of deposits. The national deposit per capita as of June 2010 is P50,527 but the NCR has a deposit per capita of P275,346 which is 250 times the lowest deposit per capita of the ARMM Region's P1,100.

A distant second is Region 7 with deposit per capita of P34,205, Region 4-A with P28,851, CAR with P27,445, and Region 3 with P24,495.

Regional Ranking: Deposits per Capita as of June 2010

	Population*	Total Deposits in P billions	Deposits per Capita
Philippines	94,013,200	4,750.2	50,527
NCR	11,552,100	3,180.8	275,346
Region 7 (Central Visayas)	6,890,800	235.7	34,205
Region 4-A (CALABARZON)	11,653,000	336.2	28,851
CAR	1,694,400	46.5	27,445
Region 3 (Central Luzon)	10,159,300	248.8	24,495
Region 11 (Davao Region)	4,291,900	103.7	24,172
Region 1 (Ilocos Region)	5,172,900	97.8	18,911
Region 6 (Western Visayas)	7,432,400	135.7	18,257
Region 10 (Northern Mindanao)	4,260,400	69.0	16,189
Region 2 (Cagayan Valley)	3,365,400	51.7	15,351
Region 9 (Zamboanga Peninsula)	3,418,800	45.0	13,158
Region 12 (SOCCSKSARGEN)	3,991,800	45.5	11,400
Region 5 (Bicol Region)	5,604,600	57.0	10,162
CARAGA	2,501,400	25.3	10,115
Region 8 (Eastern Visayas)	4,358,900	42.1	9,651
Region 4-B (MIMAROPA)	2,941,400	25.6	8,691
ARMM	3,473,600	3.8	1,100

* 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 11,784 persons per banking unit.

The region that services the least number of persons per unit is NCR with 4,219 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 June 2010

Area	No. of Persons per Unit
Philippines	11,784
NCR	4,219
Region 4-A (CALABARZON)	9,817
Region 3 (Central Luzon)	11,827
Region 7 (Central Visayas)	12,977
Region 2 (Cagayan Valley)	13,625
Region 1 (Ilocos Region)	13,721
CAR	13,776
Region 11 (Davao Region)	15,438
Region 10 (Northern Mindanao)	16,138
Region 6 (Western Visayas)	17,696
CARAGA	19,542
Region 4-B (MIMAROPA)	22,802
Region 12 (SOCCSKSARGEN)	22,810
Region 9 (Zamboanga Peninsula)	22,945
Region 5 (Bicol Region)	25,709
Region 8 (Eastern Visayas)	31,586
ARMM	204,329

Regional Deposit Growth by Bank Type

KBs

By bank type, KBs had a nationwide growth in deposits of 11.0 percent. In provincial areas, the KB deposit growth is higher at 14.4 percent. Region 11 had the highest deposit growth with 21.6 percent. The next four regions with the highest deposit growth for KBs are the following: Region 2, 19.6 percent; region 10, 18.4 percent; ARMM, 17.9 percent; and Region 6, 16.8 percent. Deposit growth for ARMM was achieved without any expansion in banking offices.

Deposit growth for KBs was slowest in Region 12 with only 8.4 percent growth.

KB Deposit Growth per Region

June 2009 to June 2010

Region	Growth	
	Number of Banking Offices	Deposits
Philippines	3.1%	11.0%
Provincial	2.6%	14.4%
NCR	3.7%	9.5%
Region 11 (Davao Region)	2.1%	21.6%
Region 2 (Cagayan Valley)	9.3%	19.6%
Region 10 (Northern Mindanao)	3.5%	18.4%
ARMM	0.0%	17.9%
Region 6 (Western Visayas)	1.4%	16.8%
Region 3 (Central Luzon)	2.8%	16.7%
Region 4-B (MIMAROPA)	2.6%	16.4%
Region 1 (Ilocos Region)	2.0%	15.3%
Region 5 (Bicol Region)	3.1%	14.4%
Region 4-A (CALABARZON)	1.1%	14.2%
Region 8 (Eastern Visayas)	4.1%	13.6%
CARAGA	2.7%	11.8%
CAR	1.8%	11.0%
Region 9 (Zamboanga Peninsula)	3.8%	11.0%
Region 7 (Central Visayas)	3.6%	8.7%
Region 12 (SOCCSKSARGEN)	3.5%	8.4%

TBs

Nationwide, TB deposit growth was at 2.3 percent. Excluding NCR, deposit growth was at 9.8 percent. TBs in the NCR experienced a contraction of 1.4 percent.

In provincial areas, TBs had the highest deposit growth in the following regions: Region 4-B, with 25.6 percent deposit growth, Region 5 with 24.1 percent, CARAGA with 24.0 percent, Region 11 with 23.6 percent and Region 8 with 19.5 percent.

TBs in the following Regions experienced a contraction in deposit growth: CAR, 2, and 9 with 4.2, 10.6 and 12.4 percent.

RBs

The total deposits in RBs grew by 12.6 percent. RB deposit growth in the NCR was at 15.3 percent. In provincial areas, deposit growth of RBs is at 12.3 percent.

RBs in ARMM experienced highest deposit growth with 31.3 percent, Region 9 with 24.8 percent, Region 11 with 22.2 percent, Region 6 with 16.7 percent and Region 2 with 16.2 percent growth.

TB Deposit Growth per Region

June 2009 to June 2010

Region	Growth	
	Number of Banking Offices	Deposits
Philippines	1.8%	2.3%
Provincial	2.8%	9.8%
CR	0.4%	-1.4%
Region 4-B (MIMAROPA)	7.7%	25.6%
Region 5 (Bicol Region)	3.2%	24.1%
CARAGA	16.7%	24.0%
Region 11 (Davao Region)	10.7%	23.6%
Region 8 (Eastern Visayas)	7.7%	19.5%
ARMM	0.0%	19.3%
Region 1 (Ilocos Region)	5.3%	18.0%
Region 4-A (CALABARZON)	-1.6%	11.2%
Region 6 (Western Visayas)	3.3%	11.0%
Region 3 (Central Luzon)	3.7%	9.5%
Region 10 (Northern Mindanao)	3.8%	3.8%
Region 7 (Central Visayas)	5.9%	3.3%
Region 12 (SOCCSKSARGEN)	33.3%	0.5%
CAR	0.0%	-4.2%
Region 2 (Cagayan Valley)	0.0%	-10.6%
Region 9 (Zamboanga Peninsula)	-9.1%	-12.4%

RB Deposit Growth per Region

June 2009 to June 2010

Region	Growth	
	Number of Banking Offices	Deposits
Philippines	1.1%	12.6%
Provincial	1.0%	12.3%
NCR	3.2%	15.3%
ARMM	0.0%	31.3%
Region 9 (Zamboanga Peninsula)	5.7%	24.8%
Region 11 (Davao Region)	-2.0%	22.2%
Region 6 (Western Visayas)	-0.7%	16.7%
Region 2 (Cagayan Valley)	2.6%	16.2%
Region 3 (Central Luzon)	-0.6%	15.4%
CAR	7.5%	14.4%
Region 7 (Central Visayas)	7.8%	14.3%
Region 10 (Northern Mindanao)	-5.6%	14.2%
CARAGA	5.1%	13.9%
Region 4-B (MIMAROPA)	3.4%	13.1%
Region 5 (Bicol Region)	0.0%	12.0%
Region 4-A (CALABARZON)	4.1%	11.9%
Region 12 (SOCCSKSARGEN)	4.0%	10.6%
Region 8 (Eastern Visayas)	-5.9%	1.9%
Region 1 (Ilocos Region)	-6.5%	-9.4%

Regional Deposit Growth by Type of Deposit

Nationwide, demand deposits grew by 17.8 percent, savings by 13.3 percent, time deposits by 1.7 percent, and FCDs by 8.5 percent. Growth of each type of deposit per region is as follows:

Demand Deposits

Nationwide, demand or NOW deposits grew by 17.8 percent, with growth in NCR of 17.0 percent. Demand deposits grew faster in provincial areas at 19.2 percent.

Demand deposits or NOW deposits grew fastest in Region 1 with 45.7 percent growth (KB demand deposit growth for Region 1 was 48.8 percent, 2.6 percent for TBs and 12.2 percent for RBs).

Demand deposits grew faster than the national average growth in eight (8) other regions.

Regional Deposit Growth DEMAND/NOW DEPOSITS June 2009 to June 2010

	PBS	KBs	TBs	RBs
Philippines	17.8%	18.2%	11.7%	8.6%
NCR	17.0%	17.3%	12.8%	5.1%
Provincial	19.2%	19.8%	9.3%	8.8%
Region 1 (Ilocos Region)	45.7%	48.8%	2.6%	12.2%
Region 11 (Davao Region)	33.1%	35.7%	3.8%	2.0%
Region 2 (Cagayan Valley)	30.6%	31.2%	1.0%	14.5%
Region 10 (Northern Mindanao)	28.1%	28.9%	10.4%	9.9%
ARMM	22.0%	22.4%	-92.7%	-
Region 4-B (MIMAROPA)	21.0%	20.3%	38.1%	113.7%
Region 5 (Bicol Region)	19.2%	18.0%	60.1%	43.0%
Region 9 (Zamboanga Peninsula)	18.6%	19.1%	-14.9%	32.3%
Region 6 (Western Visayas)	18.6%	18.6%	18.9%	4.9%
Region 3 (Central Luzon)	17.0%	16.4%	22.9%	18.9%
CAR	14.4%	15.3%	-2.9%	-4.2%
Region 7 (Central Visayas)	14.3%	15.0%	-1.6%	37.3%
Region 8 (Eastern Visayas)	13.8%	13.4%	57.7%	-15.0%
Region 4-A (CALABARZON)	12.5%	14.0%	1.8%	0.5%
CARAGA	10.9%	10.8%	66.8%	10.0%
Region 12 (SOCCSKSARGEN)	10.0%	10.0%	9.3%	8.8%

Savings Deposits

Nationwide, savings deposits grew by 13.3 percent, with NCR growth at 11.2 percent as Provincial savings deposits grew at 16.1 percent. Region 11 had the highest growth in Savings deposits at 23.9 percent. KBs in Region 11 had savings deposit growth of 23.3 percent; 34.8 percent in TBs and 23.9 percent in RBs.

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

Regional Deposit Growth

SAVINGS DEPOSITS

June 2009 to June 2010

	PBS	KBs	TBs	RBs
Philippines	13.3%	13.4%	13.2%	11.8%
NCR	11.2%	11.2%	11.4%	-0.7%
Provincial	16.1%	16.7%	15.2%	12.8%
Region 11 (Davao Region)	23.9%	23.3%	34.8%	23.9%
Region 3 (Central Luzon)	22.1%	23.4%	15.1%	19.1%
Region 6 (Western Visayas)	17.2%	16.9%	20.1%	19.6%
ARMM	17.0%	17.1%	9.4%	29.3%
Region 8 (Eastern Visayas)	16.6%	17.4%	16.2%	3.4%
Region 4-A (CALABARZON)	16.3%	17.4%	16.6%	10.9%
Region 4-B (MIMAROPA)	16.2%	15.7%	22.4%	13.7%
Region 5 (Bicol Region)	15.7%	15.1%	22.8%	11.2%
Region 10 (Northern Mindanao)	15.2%	15.6%	12.1%	14.5%
Region 2 (Cagayan Valley)	15.0%	16.5%	-10.7%	15.7%
CARAGA	13.1%	13.2%	14.3%	12.6%
Region 12 (SOCCSKSARGEN)	13.0%	13.3%	11.2%	10.2%
Region 7 (Central Visayas)	12.5%	12.7%	10.7%	11.9%
Region 9 (Zamboanga Peninsula)	12.2%	9.7%	19.4%	35.7%
CAR	11.4%	13.7%	-22.4%	13.3%
Region 1 (Ilocos Region)	9.0%	10.9%	20.2%	-10.6%

Time Deposits

Nationwide, time deposits grew by 1.7 percent with NCR contracting by 0.4 percent while Provincial time deposits expanded by 7.2 percent.

Time deposits grew fastest in Region 4-B at 18.3 percent. The growth of time deposits per bank type in the region shows that such deposits grew by 18.5 percent in KBs, 55.4 percent for TBs ; and 9.1 percent in RBs.

Time deposits grew faster than the national average growth in 13 other regions.

Regional Deposit Growth

TIME DEPOSITS

June 2009 to June 2010

	PBS	KBs	TBs	RBs
Philippines	1.7%	2.6%	-3.6%	14.8%
NCR	-0.4%	1.3%	-8.2%	28.9%
Provincial	7.2%	6.4%	8.2%	11.2%
Region 4-B (MIMAROPA)	18.3%	18.5%	55.4%	9.1%
ARMM	18.0%	12.5%	137.7%	123.2%
Region 2 (Cagayan Valley)	14.7%	16.8%	-12.6%	18.3%
Region 4-A (CALABARZON)	14.5%	16.0%	10.6%	16.1%
CARAGA	12.9%	7.6%	609.0%	18.9%
Region 11 (Davao Region)	12.9%	8.0%	27.2%	26.4%
Region 10 (Northern Mindanao)	10.1%	12.8%	-3.9%	14.2%
Region 5 (Bicol Region)	8.0%	5.8%	17.9%	12.8%
Region 8 (Eastern Visayas)	7.1%	5.6%	24.7%	-4.0%
Region 1 (Ilocos Region)	6.6%	5.5%	26.3%	-8.7%
Region 6 (Western Visayas)	6.4%	5.4%	10.4%	8.8%
Region 3 (Central Luzon)	5.7%	6.0%	4.7%	6.5%
CAR	3.9%	1.6%	5.6%	19.5%
Region 12 (SOCCSKSARGEN)	3.3%	3.1%	-8.5%	12.2%
Region 9 (Zamboanga Peninsula)	-1.9%	3.9%	-58.8%	1.7%
Region 7 (Central Visayas)	-2.0%	-3.7%	2.7%	18.7%

Foreign Currency Deposits (FCDs)

FCDs grew by an identical 8.5 percent, for the national, NCR and Provincial regions for the period.

FCDs grew fastest in Region 6 at 25.6 percent with growth of 28.2 percent in KBs and 24.2 percent in RBs, but contracting by 21.6 percent in TBs.

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

Regional Deposit Growth FOREIGN CURRENCY DEPOSITS June 2009 to June 2010

	PBS	KBs	TBs	RBs
Philippines	8.5%	9.3%	-5.6%	53.6%
NCR	8.5%	9.3%	-5.3%	56.7%
Provincial	8.5%	9.4%	-6.6%	52.3%
Region 6 (Western Visayas)	25.6%	28.2%	-21.6%	24.2%
CARAGA	13.4%	13.2%	a/	b/
Region 11 (Davao Region)	13.2%	14.4%	-13.8%	b/
Region 3 (Central Luzon)	9.5%	10.4%	-0.6%	-30.2%
Region 5 (Bicol Region)	9.5%	10.0%	-9.2%	b/
ARMM	8.3%	8.3%	b/	b/
Region 10 (Northern Mindanao)	7.4%	9.5%	-32.8%	b/
Region 4-A (CALABARZON)	6.6%	7.0%	1.7%	a/
Region 9 (Zamboanga Peninsula)	6.5%	6.5%	8.8%	b/
Region 2 (Cagayan Valley)	6.3%	6.6%	-12.2%	b/
Region 7 (Central Visayas)	6.3%	7.4%	-28.5%	b/
Region 1 (Ilocos Region)	5.3%	6.3%	-6.3%	b/
Region 8 (Eastern Visayas)	5.1%	5.8%	-6.5%	b/
CAR	4.7%	5.1%	-1.5%	b/
Region 4-B (MIMAROPA)	3.8%	3.3%	19.8%	b/
Region 12 (SOCCSKSARGEN)	-11.5%	-10.9%	-32.7%	b/

a/ No FCDs recorded in June 2009

b/ No FCDs recorded in June 2009 and June 2010