

QUARTERLY REPORT ON DEPOSITS

JUNE 2010

TOTAL DEPOSITS

Deposits grew 10.2 percent to P4.7 trillion for the period June 2009 to June 2010 slower than the 13.4 percent deposit growth for June 2008 to June 2009.

PROFILE OF DEPOSITS

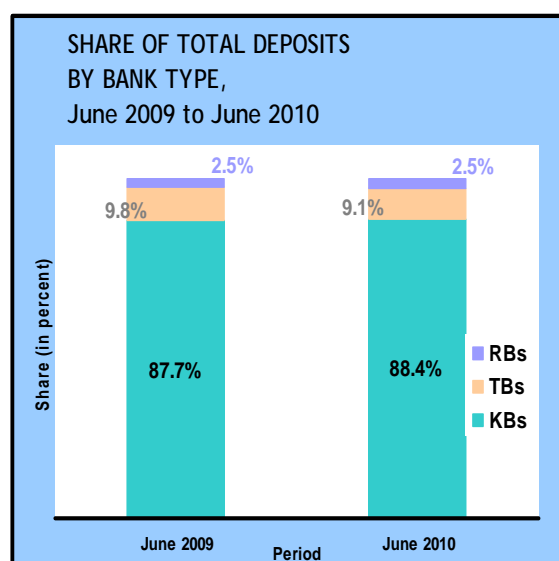
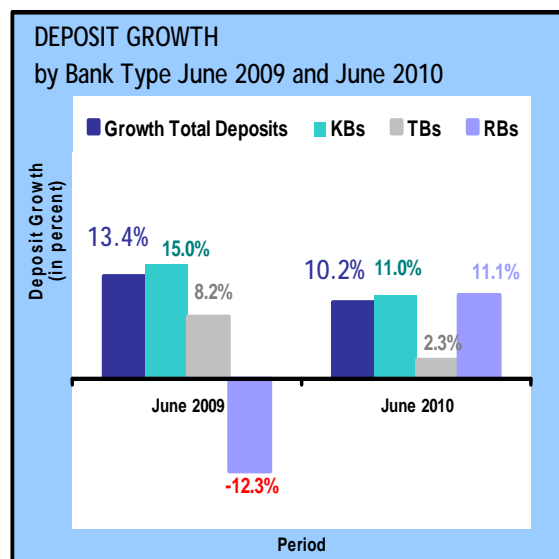
By Bank Type

Deposit growth for KBs was lower at 11.0 percent from the 15.0 percent growth in the previous period. TBs also experienced a lower growth rate at 2.3 percent from 8.2 percent. Deposits in RBs made a turn-around from last year's contraction and posted the highest growth among bank types at 11.1 percent from a contraction of 12.3 percent in the previous period.

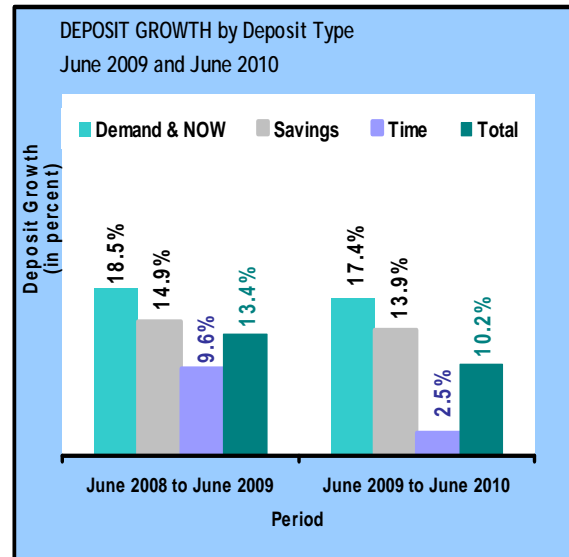
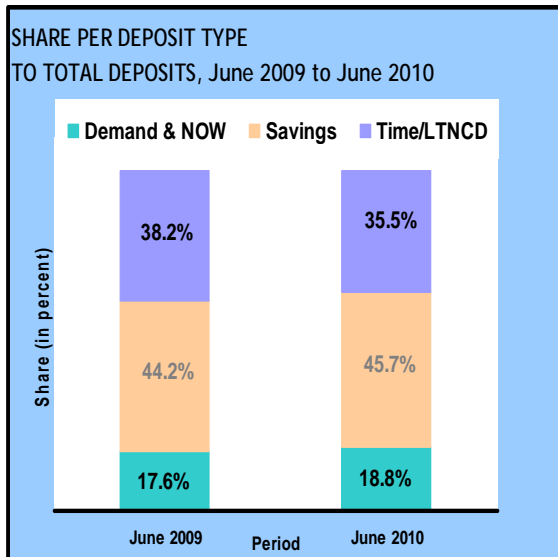
Commercial banks (KBs) continue to hold the largest share of deposit liabilities of the PBS as of quarter-end. KBs share of deposits held at 88.4 percent of total deposits from 87.7 percent. The share of Thrift banks (TBs) shrank to 9.1 percent from 9.8 percent while Rural banks (RBs) share to total deposits was unchanged at 2.5 percent.

By Deposit Type

Savings deposits account for the biggest share of deposits at 45.7 percent. Followed by Time deposits at 35.5 percent and Demand & NOW deposits at 18.8 percent of total.



Demand & NOW deposits grew most at 17.4 percent, followed by Savings deposits at 13.9 percent while time deposits grew by only 2.5 percent. The slow down in the growth of time deposits for the period is a contrast to the 9.6 percent growth in the preceding period.

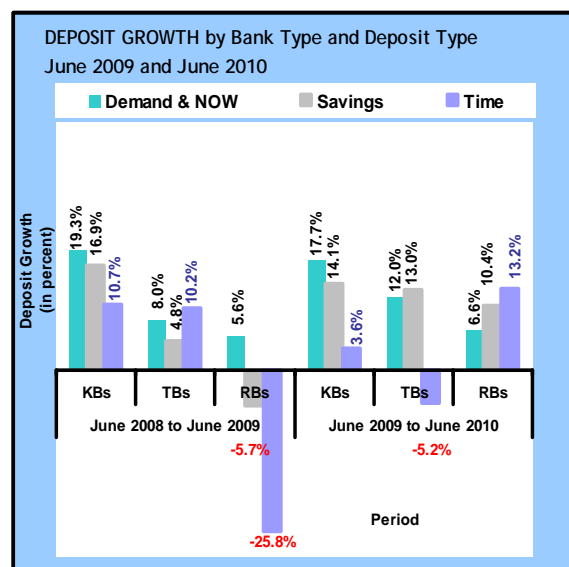


By Bank Type and Deposit Type

KBs posted the highest growth rate for Demand & NOW deposits with 17.7 percent and also for Savings deposits, at 14.1 percent, but growth was slowest for Time deposits at 3.6 percent for the period June 2009 to June 2010.

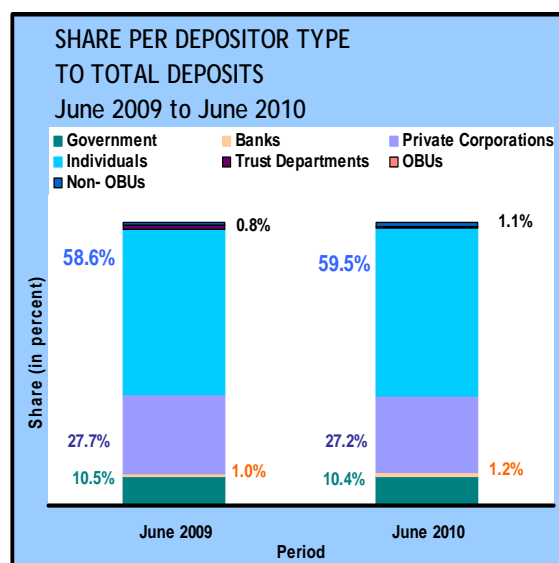
TBs experienced growth of 12.0 percent and 13.0 percent for Demand & NOW and Savings deposits, respectively, but posted a contraction of 5.2 percent for Time deposits.

On the other hand, RBs have recovered from the contraction in total deposits from the preceding period by posting growth rates for all deposit types, with Demand & NOW deposits growing at 6.6 percent, Savings at 10.4 percent and Time deposits at 13.2 percent.



By Depositor Type

By June 2010, deposits of Individuals account for 59.5 percent of total deposits, which is higher than the 58.6 percent for the preceding year. The share of Private Corporations' deposits decreased to 27.2 percent from 27.7 percent while Government deposits share was marginally lower at 10.4 percent from 10.5 percent of total deposits as of end June 2009. The aggregate Individuals' deposits continue to account for more than twice the deposits that Private Corporations hold.



INSURED DEPOSITS AND THE DEPOSIT INSURANCE FUND

As of end June 2010, deposits that are P15,000 and below comprise 75.2 percent of total deposits in terms of number of accounts, but is only 1.1 percent of total deposits in terms of amount. On the other end of the deposit range, deposits over P2.00 million are only 0.8 percent of total deposits in terms of total accounts, but takes up 66.3 percent of deposits in terms of amount.

Domestic Deposit Liabilities - PHILIPPINE BANKING SYSTEM
As of June 30, 2010
(Accounts in Thousands; Amounts in Millions)

DEPOSIT SIZE			% to Total	
	Account	Amount	Account	Amount
P 15,000 & Below	26,752	51,414	75.2	1.1
P 15,000.01 - P 40,000	2,696	67,002	7.6	1.4
P 40,000.01 - P 60,000	1,290	62,450	3.6	1.3
P 60,000.01 - P 80,000	616	42,513	1.7	0.9
P 80,000.01 - P 100,000	488	44,216	1.4	0.9
P 100,000.01 - P 150,000	891	106,539	2.5	2.2
P 150,000.01 - P 200,000	463	80,354	1.3	1.7
P 200,000.01 - P 250,000	409	91,272	1.1	1.9
P 250,000.01 - P 300,000	251	68,618	0.7	1.4
P 300,000.01 - P 400,000	350	119,189	1.0	2.5
P 400,000.01 - P 500,000	272	123,906	0.8	2.6
P 500,000.01 - P 750,000	344	203,513	1.0	4.3
P 750,000.01 - P 1,000,000	168	149,390	0.5	3.1
P 1,000,000.01 - P 1,500,000	209	245,822	0.6	5.2
P 1,500,000.01 - P 2,000,000	82	142,778	0.2	3.0
Over P 2,000,000	302	3,150,211	0.8	66.3
Total	35,583	4,749,187	100.0	100.0

With the Maximum Deposit Insurance Cover (MDIC) increased to P500,000 from P250,000, total insured deposits as of June 2010 stand at P1.4 trillion, with

96.9 percent of total accounts fully-insured and only 3.1 percent of accounts partially insured.

The DIF stands at P63.8 billion as of June 2010, which is sufficient to cover 4.5 percent of the P1.4 trillion total insured deposits.