

QUARTERLY REPORT ON DEPOSITS

MARCH 2011

TOTAL DEPOSITS*

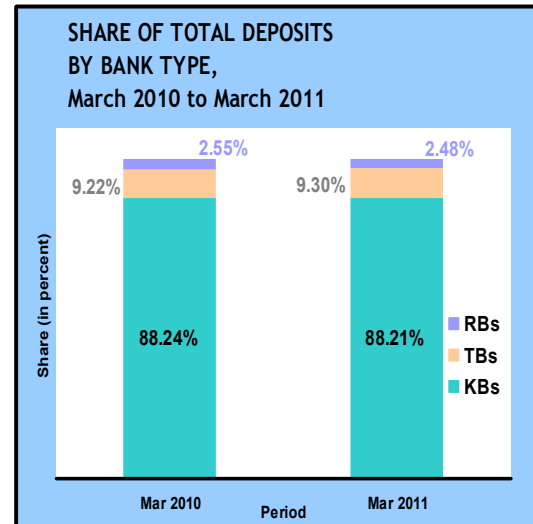
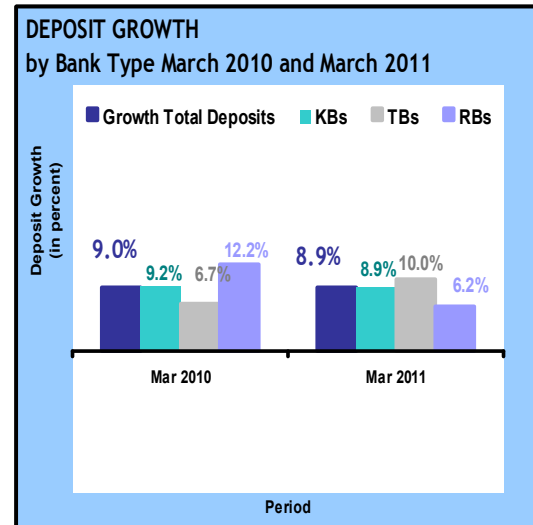
Deposits grew 8.9 percent to P5.0 trillion for the period March 2010 to March 2011 slower than the 9.0 percent deposit growth for March 2009 to March 2010.

PROFILE OF DEPOSITS

By Bank Type

Deposit growth for KBs was lower at 8.9 percent from the 9.2 percent growth in the previous period. TBs experienced accelerated growth at 10.0 percent from 6.77 percent. Deposits in RBs grew slower at 6.2 percent from 12.2 percent in the previous period.

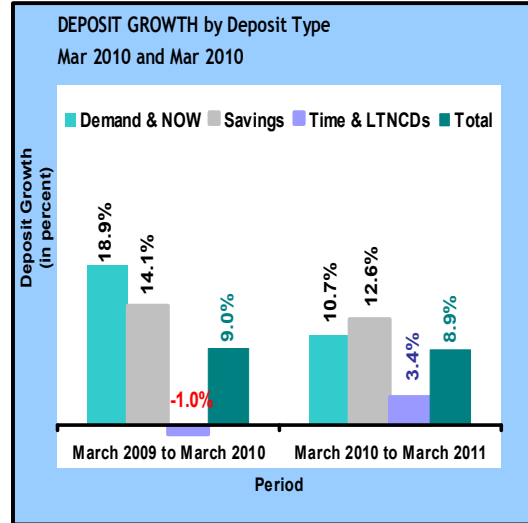
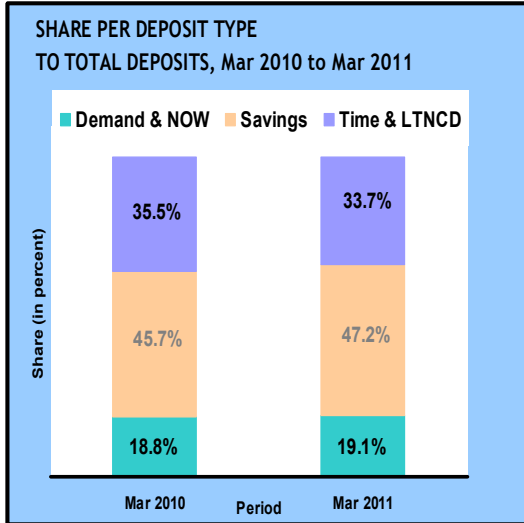
Commercial banks (KBs) continue to hold the largest share of deposit liabilities of the Philippine Banking System (PBS) as of quarter-end. KBs share of deposits held at 88.21 percent of total deposits slightly lower from the 88.24 percent share last year. The share of Thrift banks (TBs) marginally increased to 9.30 percent from 9.22 percent while Rural banks (RBs) share to total deposits was a hairline lower at 2.48 percent from 2.55 percent.



*Preliminary data based on the following rate of submissions of Schedule 22-A (Deposit Liabilities by Size of Account) by banks: 100% KBs, 100% TBs and 96.7% of RBs.

By Deposit Type

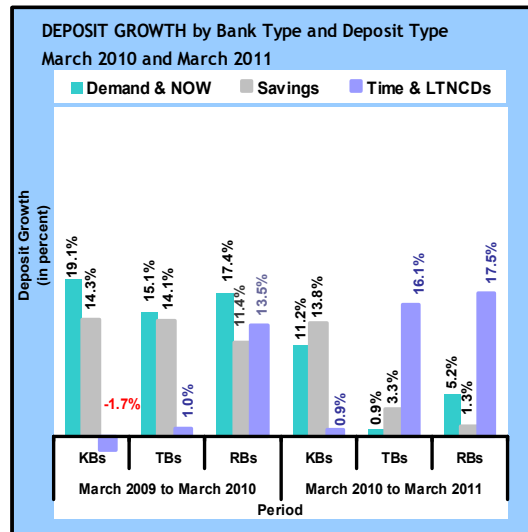
Savings deposits still account for the biggest share of deposits at 47.2 percent. Followed by Time and LTNCD deposits at 33.7 percent and Demand & NOW deposits at 19.1 percent of total.



Savings deposits grew most at 12.6 percent followed by Demand & NOW deposits at 10.7 percent, and by Time deposits growing by 3.4 percent after contracting by 1.0 percent last year.

By Bank Type and Deposit Type

KBs posted the highest growth rate for Demand & NOW deposits with 11.2 percent, while growth rate for Savings was at 13.8 percent. However, growth was slowest for KBs for Time deposits at 0.9 percent for the period March 2010 to March 2011.

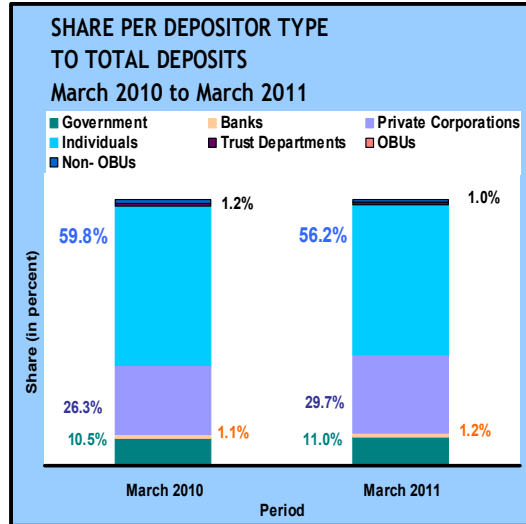


TBs experienced growth of 0.9 percent for Demand & NOW, 16.1 percent for Time and LTNCD deposits, and 3.3 percent for Savings deposits.

On the other hand, RBs posted growth rates of 5.2 percent for Demand & NOW deposits, 1.3 percent for Savings and 17.5 percent for Time deposits, the highest among bank types.

By Depositor Type

By March 2011, deposits of Individuals account for 56.2 percent of total deposits, lower than the 59.8 percent for the preceding year. The share of Private Corporations' deposits increased to 29.7 percent from 26.3 percent while Government deposits share was slightly up at 11.0 percent from 10.5 percent of total deposits for the comparative period. The aggregate Individuals' deposits is almost twice the deposits that Private Corporations hold.



INSURED DEPOSITS AND THE DEPOSIT INSURANCE FUND

As of end March 2011, deposits that are P15,000 and below comprise 75.4 percent of total deposits in terms of number of accounts, but is only 1.0 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 67.3 percent of deposits in terms of amount.

Time Series - PHILIPPINE BANKING SYSTEM
Domestic Deposit Liabilities By Size
as of March 2011
(Accounts in Millions; Amounts in Billions)

Range	Grand Total		Percent to Total	
	Account	Amount	Account	Amount
P 15,000 & Below	27.9	52.5	75.4%	1.0%
P 15,000.01 - P 40,000	2.8	69.7	7.6%	1.4%
P 40,000.01 - P 60,000	1.3	64.3	3.6%	1.3%
P 60,000.01 - P 80,000	0.6	44.3	1.7%	0.9%
P 80,000.01 - P 100,000	0.5	45.1	1.3%	0.9%
P 100,000.01 - P 150,000	0.9	109.1	2.5%	2.2%
P 150,000.01 - P 200,000	0.5	82.7	1.3%	1.7%
P 200,000.01 - P 250,000	0.4	90.6	1.1%	1.8%
P 250,000.01 - P 300,000	0.3	78.7	0.8%	1.6%
P 300,000.01 - P 400,000	0.3	114.3	0.9%	2.3%
P 400,000.01 - P 500,000	0.3	133.6	0.8%	2.7%
P 500,000.01 - P 750,000	0.4	208.4	1.0%	4.2%
P 750,000.01 - P 1,000,000	0.2	152.3	0.5%	3.0%
P 1,000,000.01 - P 1,500,000	0.2	245.2	0.6%	4.9%
P 1,500,000.01 - P 2,000,000	0.1	143.7	0.2%	2.9%
Over P 2,000,000	0.3	3,368.7	0.8%	67.3%
Total	37.1	5,003.2	100.0%	100.0%

With the Maximum Deposit Insurance Cover (MDIC) at P500,000, total insured deposits as of March 2011 stand at P1.4 trillion, with 97.0 percent of total accounts fully-insured and only 3.0 percent of accounts partially insured.

The DIF stands at P65.2 billion as of March 2011, which is sufficient to cover 4.5 percent of the P1.4 trillion total insured deposits.