

QUARTERLY REPORT ON DEPOSITS

SEPTEMBER 2011

TOTAL DEPOSITS*

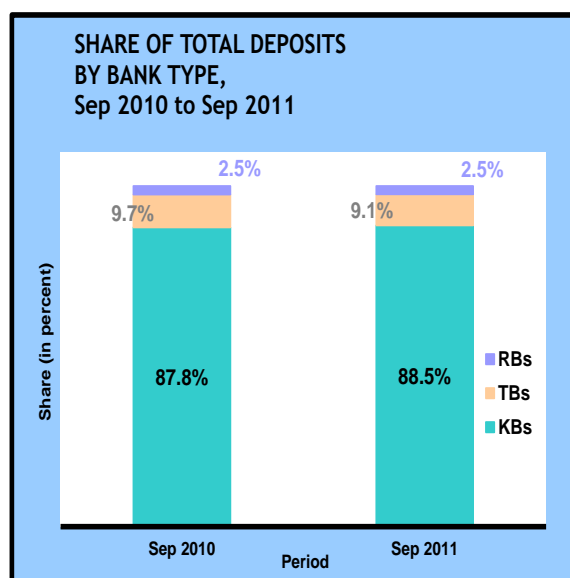
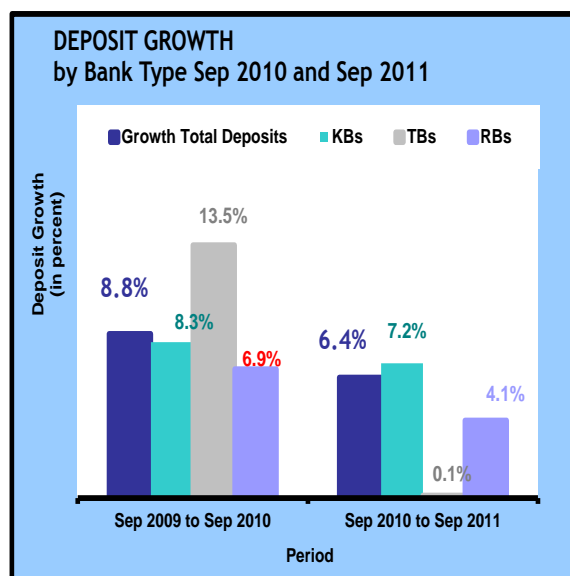
Deposits grew 6.4 percent to P5.1 trillion for the period September 2010 to September 2011 slower than the 8.8 percent deposit growth for September 2009 to September 2010.

PROFILE OF DEPOSITS

By Bank Type

Deposit growth for KBs was lower at 7.2 percent from the 8.3 percent growth in the previous period. TBs experienced slower growth at 0.1 percent from 13.5 percent. Deposits in RBs grew slower at 4.1 percent from 6.9 percent in the previous period.

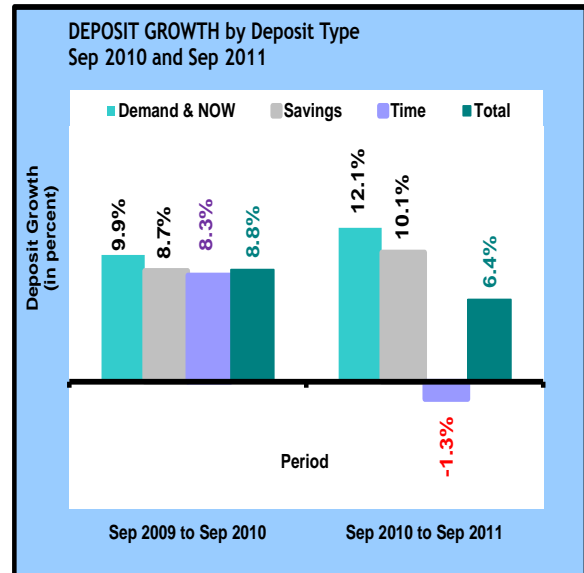
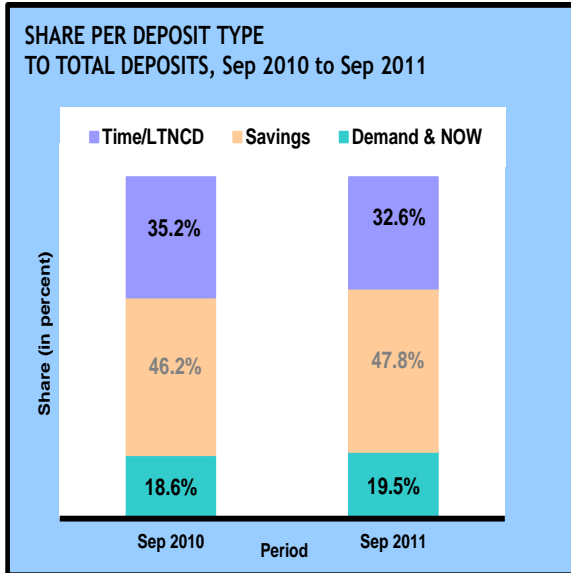
Commercial banks (KBs) continue to hold the largest share of deposit liabilities of the Philippine Banking System (PBS) as of quarter-end. KBs share of deposits held at 88.5 percent of total deposits higher than the 87.8 percent share last year. The share of Thrift banks (TBs) declined to 9.1 percent from 9.7 percent while Rural banks (RBs) share to total deposits remained at 2.5 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 611 of 622 RBs which account for 98.97% of total deposits in RBs. For banks with unsubmitted reports as of this report cut-off date, the latest quarter-end submission is used.*

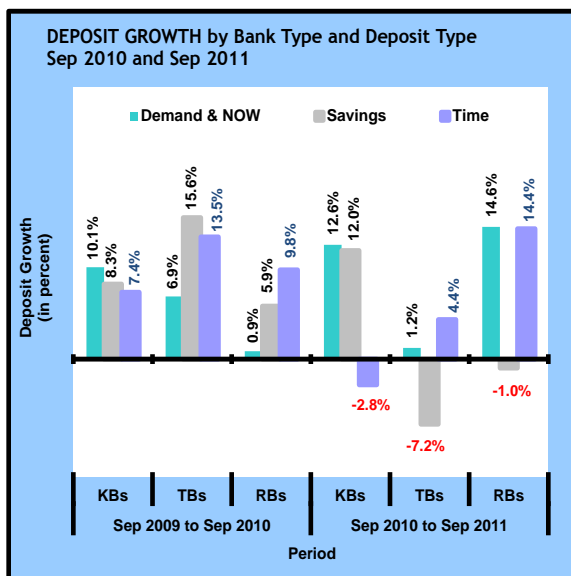
By Deposit Type

Savings deposits continue to dominate the type of deposit products and increasing its share of deposits at 47.8 percent from 46.2 percent for the same period last year. The share of Time and LTNCD deposits contracted to 32.6 percent from 35.2 percent while the share of Demand & NOW deposits increased to 19.5 percent from 18.6 percent of the total.



Demand and NOW deposits grew most at 12.1 percent for the period followed by Savings deposits at 10.1 percent. Time deposits dragged growth of total deposits with a contraction of 1.3 percent from a growth of 8.3 percent last year.

By Bank Type and Deposit Type



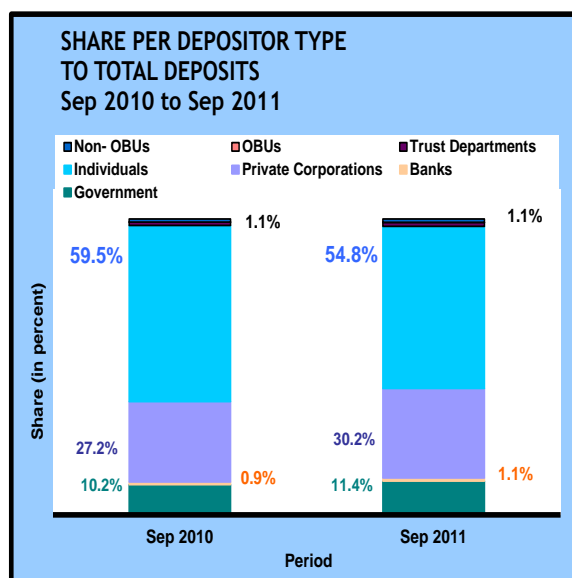
RBs posted the highest growth rate for Demand & NOW deposits with 14.6 percent, while growth rate for Time and LTNCDs was at 14.4 percent. However, there was a 1.0 percent contraction in Savings for the period September 2010 to September 2011.

TBs experienced growth of 4.4 percent for Time and LTNCDs, Demand & NOW grew by 1.2 percent while Savings deposits, contracted by 7.2 percent.

On the other hand, KBs posted growth for Demand & NOW deposits at 12.6 percent, Savings at 12.0 percent and contraction of 2.8 percent for Time deposits and LTNCDs.

By Depositor Type

By September 2011, deposits of Individuals account for 54.8 percent of total deposits, lower than the 59.5 percent for the preceding year. The share of Private Corporations' deposits increased to 30.2 percent from 27.2 percent while Government deposits share was up at 11.4 percent from 10.2 percent of total deposits for the comparative period.



INSURED DEPOSITS AND THE DEPOSIT INSURANCE FUND

As of end September 2011, deposits that are P10,000 and below comprise 74.4 percent of total deposits in terms of number of accounts, but is only 0.7 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 67.5 percent of deposits in terms of amount.

With the Maximum Deposit Insurance Cover (MDIC) at P500,000, total insured deposits as of September 2011 stand at P1.47 trillion, with 97.2 percent of total accounts fully-insured and only 2.8 percent of accounts partially insured.

The DIF stands at P67.0 billion as of September 2011, which is sufficient to cover 4.5 percent of the P1.47 trillion total insured deposits.

Domestic Deposit Liabilities - Philippine Banking System
(Amounts in Million; Accounts in Thousand)
as of September 2011

| DEPOSIT SIZE | Grand Total | | | |
|----------------------------|---------------|---------------|------------------|---------------|
| | Account | % to Total | Amount | % to Total |
| P 5,000 & Below | 28,588 | 68.2% | 17,275 | 0.3% |
| P 5,000.01 - P10,000 | 2,583 | 6.2% | 18,046 | 0.4% |
| P 10,000.01 - P15,000 | 1,556 | 3.7% | 18,466 | 0.4% |
| P 15,000.01 - P 40,000 | 2,815 | 6.7% | 70,188 | 1.4% |
| P 40,000.01 - P 60,000 | 1,344 | 3.2% | 64,182 | 1.3% |
| P 60,000.01 - P 80,000 | 639 | 1.5% | 44,071 | 0.9% |
| P 80,000.01 - P 100,000 | 494 | 1.2% | 44,482 | 0.9% |
| P 100,000.01 - P 150,000 | 913 | 2.2% | 108,964 | 2.1% |
| P 150,000.01 - P 200,000 | 479 | 1.1% | 82,835 | 1.6% |
| P 200,000.01 - P 250,000 | 407 | 1.0% | 90,301 | 1.8% |
| P 250,000.01 - P 300,000 | 260 | 0.6% | 71,295 | 1.4% |
| P 300,000.01 - P 400,000 | 368 | 0.9% | 125,022 | 2.5% |
| P 400,000.01 - P 500,000 | 301 | 0.7% | 136,601 | 2.7% |
| P 500,000.01 - P 750,000 | 363 | 0.9% | 213,249 | 4.2% |
| P 750,000.01 - P 1,000,000 | 173 | 0.4% | 153,278 | 3.0% |
| P1,000,000.01 - P1,500,000 | 211 | 0.5% | 245,963 | 4.8% |
| P1,500,000.01 - P2,000,000 | 83 | 0.2% | 143,862 | 2.8% |
| Over P 2,000,000 | 337 | 0.8% | 3,429,300 | 67.5% |
| Total | 41,914 | 100.0% | 5,077,378 | 100.0% |