



Bank deposit mo, protektado!

NEWS RELEASE

Date of Release: April 22, 2026
FOR IMMEDIATE RELEASE
PR-030-26

Corporate Communications Department
Tel: (02) 8841-4636 to 39
Trunkline: (02) 8841-4000
Email: ccd@pdic.gov.ph

PDIC: Insured deposits in PH banking system surge to ₱5.2-T in 2025

State deposit insurer Philippine Deposit Insurance Corporation (PDIC) reported a remarkable surge in insured deposits maintained in the Philippine banking system for 2025, reinforcing its role as a pillar of financial stability for millions of depositors.

By year-end 2025, total insured deposits were posted at ₱5.2 trillion, or an increase of ₱1.5 trillion or 40.9% from the ₱3.7 trillion level recorded in 2024. This sharp increase not only reflects sustained public confidence in the banking system but also signals a significantly stronger financial safety net for depositors.

A major driver behind this growth was the enhancement of maximum deposit insurance coverage (MDIC) which doubled from ₱500,000 to ₱1 million on March 15, 2025. This strategic policy initiative accounted for ₱1.3 trillion, or 86.1%, of the total increase in insured deposits. As a result, a greater share of savings is now better protected, giving depositors enhanced peace of mind and stronger assurance that their hard-earned money is secure under the PDIC's deposit insurance system.

The benefits of the new MDIC are clearly reflected in the increasing number of fully insured accounts. As of December 31, 2025, fully insured accounts reached 169.2 million, or up 20.9% from 140.0 million in the same period in 2024. These accounts now represent 98.8% of all deposit accounts nationwide and underscore the broad reach and inclusivity of deposit insurance, particularly for everyday savers.

Meanwhile, overall domestic deposit growth across the Philippine banking system remained robust. Total domestic deposits rose to ₱21.7 trillion by end-2025, an annual increase of ₱1.4 trillion, or 7.1%. Individual depositors continued to drive this growth, contributing ₱812.1 billion or 56.4%, followed by private corporations with ₱334.8 billion or 23.2%.

Taken together, these positive developments highlight the PDIC's critical role in strengthening financial stability, deepening public trust, and delivering enhanced protection for depositors across the banking system.
