

QUARTERLY REPORT ON DEPOSITS

JUNE 2011

TOTAL DEPOSITS*

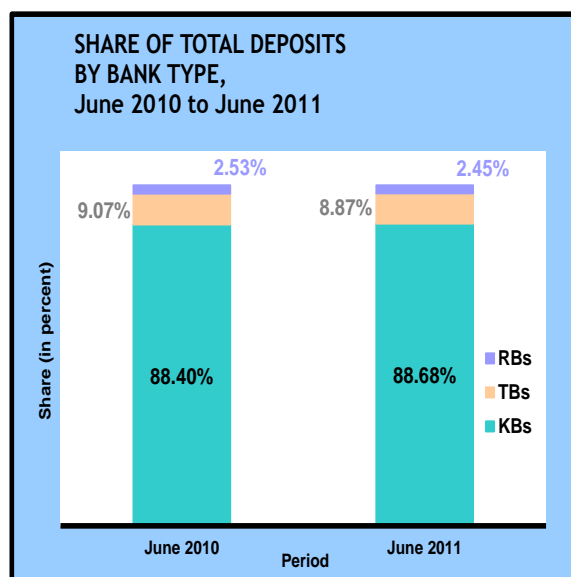
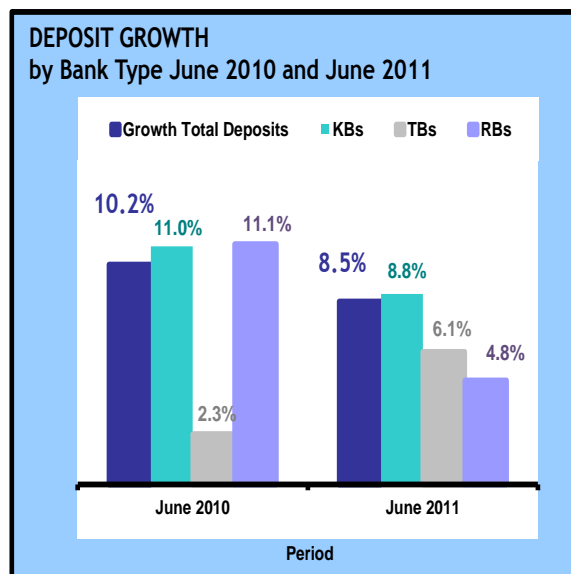
Deposits grew 8.5 percent to P5.1 trillion for the period June 2010 to June 2011 slower than the 10.2 percent deposit growth for June 2009 to June 2010.

PROFILE OF DEPOSITS

By Bank Type

Deposit growth for KBs was lower at 8.8 percent from the 11.0 percent growth in the previous period. TBs experienced accelerated growth at 6.1 percent from 2.3 percent. Deposits in RBs grew slower at 4.8 percent from 11.1 percent in the previous period.

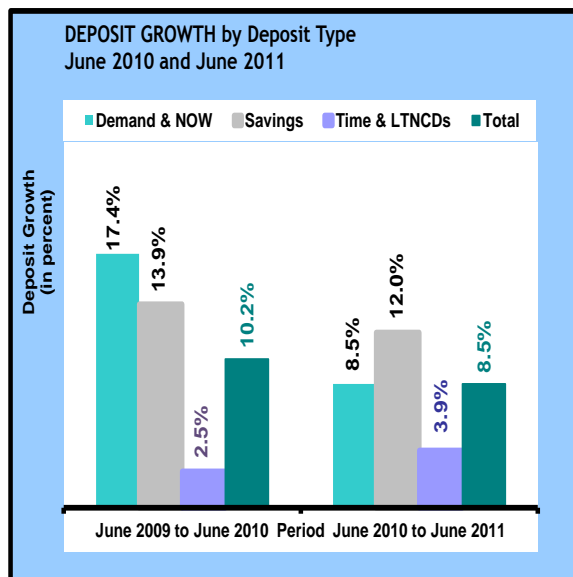
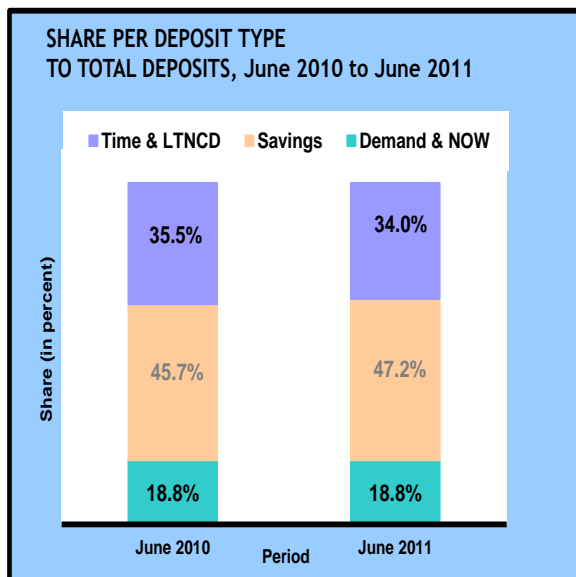
Commercial banks (KBs) continue to hold the largest share of deposit liabilities of the Philippine Banking System (PBS) as of quarter-end. KBs share of deposits held at 88.68 percent of total deposits slightly higher from the 88.40 percent share last year. The share of Thrift banks (TBs) declined to 8.87 percent from 9.07 percent while Rural banks' (RBs) share to total deposits was a tad lower at 2.45 percent from 2.53 percent.



*Preliminary data based on the following rate of submissions of Schedule 22-A (Deposit Liabilities by Size of Account) by banks: 100% KBs, 71 of 72 TBs and 586 of 629 RBs.

By Deposit Type

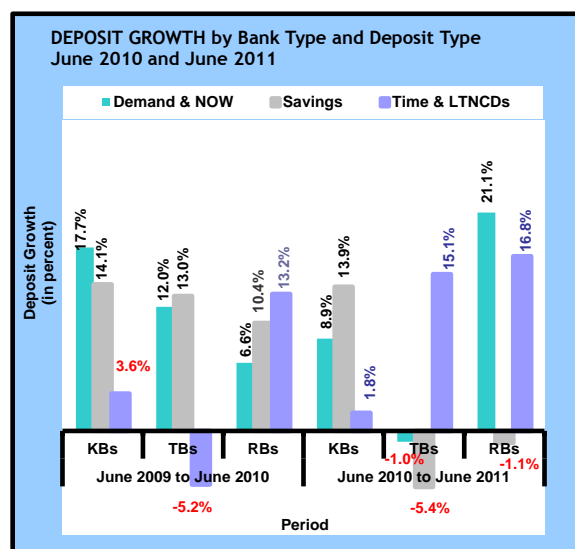
Savings deposits still account for the biggest share of deposits at 47.2 percent. Followed by Time and LTNCD deposits at 34.0 percent and Demand & NOW deposits at 18.8 percent of total.



Savings deposits grew most at 12.0 percent followed by Demand & NOW deposits at 8.5 percent, and by Time deposits growing by 3.9 percent.

By Bank Type and Deposit Type

RBs posted the highest growth rate for Demand & NOW deposits with 21.1 percent, while Time and LTNCDs grew at 16.8 percent. However, there was a 1.1 percent contraction in Savings for the period June 2010 to June 2011.

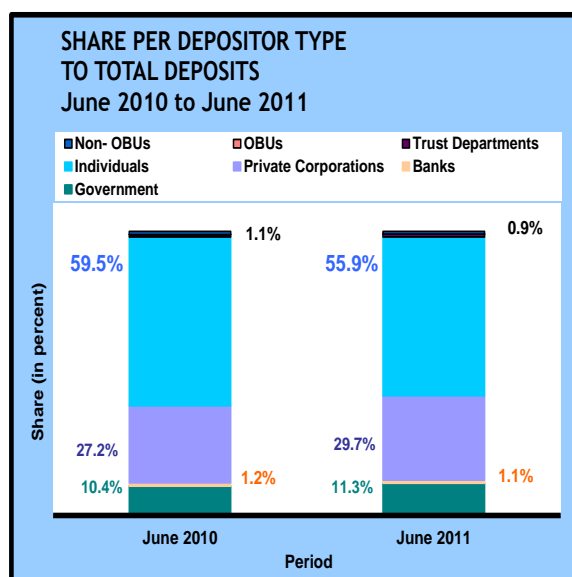


TBs experienced growth of 15.1 percent for Time and LTNCDs while Demand & NOW and Savings deposits, contracted by 1.0 and 5.4 percent respectively.

On the other hand, KBs posted growth for all types of deposits with Demand & NOW deposits at 8.9 percent, Savings at 13.9 percent and 1.8 percent for Time deposits and LTNCDs.

By Depositor Type

By June 2011, deposits of Individuals account for 55.9 percent of total deposits, lower than the 59.5 percent for the preceding year. The share of Private Corporations' deposits increased to 29.7 percent from 27.2 percent while Government deposits share was up at 11.3 percent from 10.4 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 June 2011, deposits that are P15,000 and below comprise 75.6 percent of total deposits in terms of number of accounts, but is only 1.04 percent of total deposits in terms of amount. On the other end of the deposit range, deposits over P2.00 million are only 0.9 percent of total deposits in terms of total accounts, but takes up 68.1 percent of deposits in terms of amount.

Domestic Deposit Liabilities - Philippine Banking System				
(Amounts in Million; Accounts in Thousand)				
as of June 2011				
DEPOSIT SIZE	Grand Total		Percent to Total	
	Account	Amount	Account	Amount
P 15,000 and below	28,431	53,329	75.63%	1.04%
P 15,000.01 - P 40,000	2,805	69,631	7.46%	1.35%
P 40,000.01 - P 60,000	1,339	63,976	3.56%	1.24%
P 60,000.01 - P 80,000	639	44,065	1.70%	0.86%
P 80,000.01 - P 100,000	497	44,846	1.32%	0.87%
P 100,000.01 - P 150,000	910	108,678	2.42%	2.11%
P 150,000.01 - P 200,000	477	82,601	1.27%	1.60%
P 200,000.01 - P 250,000	406	90,307	1.08%	1.75%
P 250,000.01 - P 300,000	286	78,843	0.76%	1.53%
P 300,000.01 - P 400,000	338	115,912	0.90%	2.25%
P 400,000.01 - P 500,000	299	135,623	0.79%	2.63%
P 500,000.01 - P 750,000	357	210,823	0.95%	4.09%
P 750,000.01 - P 1,000,000	184	164,318	0.49%	3.19%
P 1,000,000.01 - P 1,500,000	199	233,789	0.53%	4.54%
P 1,500,000.01 - P 2,000,000	84	145,687	0.22%	2.83%
Over P 2,000,000	340	3,508,475	0.90%	68.11%
Total	37,592	5,150,905	100.0%	100.0%

With the Maximum Deposit Insurance Cover (MDIC) at P500,000, total insured deposits as of June 2011 stand at P1.47 trillion, with 96.9 percent of total accounts fully-insured and only 3.1 percent of accounts partially insured.

The DIF stands at P67.42 billion as of June 2011, which is sufficient to cover 4.6 percent of the P1.47 trillion total insured deposits.