

# REGIONAL DEPOSIT PROFILE

## JUNE 2011\*

### Regional Shares of Total Deposits

#### *Share of Deposits per Area*

P3.5 trillion or 67.7 percent of total deposits is concentrated in the National Capital Region (NCR), while 32.3 percent or P1.7 trillion of deposits is distributed in the other regions of the country. The picture has not changed significantly from June 2010, when NCR accounted for 67.0 percent of total deposits while other regions accounted for 33.0 percent.

#### PHILIPPINE BANKING SYSTEM: DISTRIBUTION OF DOMESTIC DEPOSITS

June 2010 and June 2011

AREA	No. of Banking Offices	TOTAL DEPOSITS			
		Account (in millions)	Share to Total	Amount (in P billions)	Share to Total
<b>June 2010</b>					
Total Philippines	7,978	35,679	100.0%	4,750	100.0%
Total NCR	2,738	15,061	42.2%	3,181	67.0%
Total Provincial	5,240	20,618	57.8%	1,569	33.0%
<b>June 2011</b>					
Total Philippines	8,156	37,629	100.0%	5,151	100.0%
Total NCR	2,803	16,074	42.7%	3,485	67.7%
Total Provincial	5,353	21,554	57.3%	1,666	32.3%

The share of deposits in terms of accounts also has not changed significantly with the share of NCR deposits slightly increasing to 42.7 percent from 42.2 percent. Share of deposit accounts in provincial based banks dropped to 57.3 percent from 57.8 percent.

P1.4 trillion of deposits or 26.6 percent of total domestic deposits, is in the city of Makati, followed by Manila (11.1 percent), Quezon City (10.6 percent), Pasig (4.8 percent) and Mandaluyong (2.3 percent).

*\*Represents deposit data as of report cut-off date end-June 2011 as follows: (a) 100% of KBs; (b) 70 out of 72 TBs which account for 99.9% of total deposits in TBs; and (c) 613 out of 629 RBs which account for 96.4% of total deposits in RBs. Deposit data are estimated for banks which did not submit report as of report cut-off date.*

**TOP 5 CITIES IN NCR**  
**DISTRIBUTION OF DOMESTIC DEPOSITS**  
**June 2011**

AREA	No. of Banking Offices	TOTAL DEPOSITS			
		Account (in millions)	Share to Total	Amount (in P billions)	Share to Total
Makati City	418	5,899	15.7%	1,370	26.6%
City of Manila	560	2,232	5.9%	571	11.1%
Quezon City	652	2,768	7.4%	546	10.6%
Pasig City	184	849	2.3%	249	4.8%
Mandaluyong City	111	901	2.4%	121	2.3%

In the Provincial areas, the region that has the most deposits is Region 4-A, with 6.8 percent of total deposits, followed by Regions 7, 3, 6, and 11.

**TOP 5 PROVINCIAL REGIONS**  
**DISTRIBUTION OF DOMESTIC DEPOSITS**  
**June 2011**

AREA	No. of Banking Offices	TOTAL DEPOSITS			
		Account (in millions)	Share to Total	Amount (in P billions)	Share to Total
Region 4-A (CALABARZON)	1,204	4,757	12.6%	352	6.8%
Region 7 (Central Visayas)	542	2,176	5.8%	262	5.1%
Region 3 (Central Luzon)	885	2,914	7.7%	256	5.0%
Region 6 (Western Visayas)	429	1,884	5.0%	148	2.9%
Region 11 (Davao Region)	289	1,331	3.5%	110	2.1%

## Average Deposit Size of Banking Offices per Area

### National Capital Region

With only 418 banking offices, the average deposit size per banking office in cities and municipalities in the NCR is highest in Makati City with P3.28 billion average deposit per banking office. Makati is followed by Pasig City with P1.35 billion per banking office, Pasay City with P1.13 billion, Mandaluyong with P1.09 billion and San Juan City with P1.07 billion average deposits per banking office. Quezon City which is third to Makati in terms of total deposits, comes only in eighth place with average deposit size of P0.84 billion per banking office. Quezon City has the highest number of banking offices in the NCR with 652 banking units.

**AVERAGE DEPOSIT SIZE PER BANK  
NCR (June 2011)  
Amounts in P billion**

	# of Units	Total Deposits	Average
<b>TOTAL NCR</b>	<b>2,803</b>	<b>3,485.4</b>	<b>1.24</b>
Makati City	418	1,370.2	3.28
Pasig City	184	249.0	1.35
Pasay City	81	91.9	1.13
Mandaluyong City	111	121.0	1.09
City of San Juan	87	92.7	1.07
City of Manila	560	571.3	1.02
Taguig	86	83.7	0.97
Quezon City	652	545.6	0.84
Kalooacan City	100	78.7	0.79
City of Muntinlupa	96	63.7	0.66
Parañaque City	142	87.0	0.61
Malabon City	43	21.9	0.51
Valenzuela City	66	31.7	0.48
Las Piñas City	74	35.0	0.47
City of Navotas	20	9.3	0.47
Marikina City	73	30.0	0.41
Pateros	10	2.8	0.28

### Areas Outside NCR

For areas outside of NCR, Region 7 (Central Visayas) had the highest average deposit size per banking unit at P0.48 billion. Followed by CAR at P0.39 billion, Region 11 (Davao) at P0.38 billion, Region 6 (Western Visayas) at P0.34 billion, and Region 9 (Zamboanga Peninsula) at P0.31 billion. Region 4-A which has the highest total deposits outside of NCR is only in eighth place with average deposits per banking unit of only P0.29 billion as it has the highest number of banking units among the regions at 1,204.

**AVERAGE DEPOSIT SIZE PER BANK  
AREAS OUTSIDE NCR (June 2011)  
Amounts in P billion**

	# of Units	Total Deposits	Average
<b>Provincial Total</b>	<b>5,353</b>	<b>1,666.1</b>	<b>0.31</b>
Region 7 (Central Visayas)	542	262.0	0.48
CAR	126	49.2	0.39
Region 11 (Davao Region)	289	109.7	0.38
Region 6 (Western Visayas)	429	147.8	0.34
Region 9 (Zamboanga Peninsula)	152	46.8	0.31
Region 8 (Eastern Visayas)	143	43.2	0.30
Region 4-A (CALABARZON)	1,204	352.3	0.29
Region 12 (SOCCSKSARGEN)	171	49.9	0.29
Region 3 (Central Luzon)	885	256.2	0.29
Region 10 (Northern Mindanao)	275	75.1	0.27
Region 5 (Bicol Region)	221	60.1	0.27
Region 1 (Ilocos Region)	384	100.2	0.26
ARMM	17	4.0	0.24
Region 2 (Cagayan Valley)	254	54.8	0.22
CARAGA	128	27.2	0.21
Region 4-B (MIMAROPA)	133	27.6	0.21

## Average Deposit Size per Account per Region

For the entire country, the average deposit size per account is P136,904 with average for the NCR highest among all regions at P216,829 per account. Region 7 has the highest average among other regions with P120,425 per account, followed by Regions 3 and 11. Regions with the lowest average deposit size per account are Regions 4-B, ARMM and CARAGA.

AVERAGE DEPOSIT SIZE PER ACCOUNT PER REGION, June 2011			
Region	Deposit Amount P billions	No of Accounts (in millions)	Average Deposit per Account
Philippines	5,151.5	37.6	136,904
NCR	3,485.4	16.1	216,829
Region 7 (Central Visayas)	262.0	2.2	120,425
Region 3 (Central Luzon)	256.2	2.9	87,933
Region 11 (Davao Region)	109.7	1.3	82,456
Region 6 (Western Visayas)	147.8	1.9	78,468
CAR	49.2	0.6	77,419
Region 4-A (CALABARZON)	352.3	4.8	74,065
Region 1 (Ilocos Region)	100.2	1.4	71,952
Region 2 (Cagayan Valley)	54.8	0.8	71,022
Region 9 (Zamboanga Peninsula)	46.8	0.7	68,241
Region 8 (Eastern Visayas)	43.2	0.7	65,424
Region 10 (Northern Mindanao)	75.1	1.2	63,335
Region 12 (SOCCSKSARGEN)	49.9	0.8	61,478
Region 5 (Bicol Region)	60.1	1.0	59,889
Region 4-B (MIMAROPA)	27.6	0.6	46,459
ARMM	4.0	0.1	44,599
CARAGA	27.2	0.7	40,964

## Regional Deposit Growth

### Growth in Deposit Amount

Deposits in NCR grew by 9.6 percent for the period, faster than the 8.4 percent growth for the entire Philippines.

**GROWTH OF BANKING OFFICES AND DOMESTIC DEPOSITS  
NATIONAL CAPITAL REGION  
as of June 2011**

AREA	No. of Banking Offices	TOTAL DEPOSITS		DEMAND/NOW		SAVINGS DEPOSITS		TIME DEPOSITS		FCDU DEPOSITS	
		Account	Amount	Account	Amount	Account	Amount	Account	Amount	Account	Amount
<b>TOTAL NCR</b>	<b>2.4%</b>	<b>6.7%</b>	<b>9.6%</b>	<b>6.8%</b>	<b>8.7%</b>	<b>7.8%</b>	<b>16.6%</b>	<b>-8.5%</b>	<b>15.8%</b>	<b>0.4%</b>	<b>-2.3%</b>
Las Piñas City	2.8%	4.8%	31.1%	8.2%	20.6%	5.3%	6.7%	-3.5%	6.0%	0.3%	140.2%
Mandaluyong City	5.7%	68.3%	24.3%	227.5%	39.2%	58.7%	27.6%	4.7%	11.0%	3.7%	31.7%
Makati City	1.5%	2.6%	14.8%	-11.0%	18.9%	4.4%	31.5%	-5.1%	25.1%	-2.4%	-2.9%
Parañaque City	0.7%	7.4%	12.9%	6.1%	15.1%	9.2%	28.0%	-14.2%	7.4%	0.8%	-5.2%
Malabon City	7.5%	7.5%	9.8%	10.5%	7.9%	8.7%	4.2%	-7.7%	37.4%	-0.7%	-11.4%
City of San Juan	-2.2%	6.6%	9.4%	24.1%	30.3%	3.9%	8.8%	-7.5%	7.2%	9.8%	-0.5%
City of Navotas	5.3%	3.5%	8.6%	13.3%	21.3%	3.3%	7.5%	-10.6%	4.5%	-1.0%	0.2%
City of Manila	0.5%	6.0%	7.8%	5.8%	16.8%	7.1%	12.5%	-8.8%	2.7%	3.5%	-1.3%
Valenzuela City	8.2%	9.3%	7.7%	13.6%	8.1%	10.2%	13.5%	-3.7%	6.8%	0.0%	-9.8%
City of Muntinlupa	2.1%	8.1%	7.1%	-2.2%	20.6%	12.1%	9.5%	-14.0%	9.7%	-1.0%	-9.1%
Quezon City	1.1%	6.0%	6.3%	5.9%	1.0%	7.7%	8.2%	-12.3%	12.5%	-0.6%	-0.5%
Marikina City	0.0%	3.0%	2.9%	11.8%	-4.4%	2.8%	11.0%	-7.2%	2.4%	3.7%	-9.6%
Kalooacan City	5.3%	2.7%	2.6%	1.7%	16.5%	3.9%	-2.3%	-4.0%	16.9%	-4.3%	-19.8%
Pasig City	4.0%	0.8%	-1.0%	5.0%	-2.6%	1.2%	0.3%	-15.3%	19.3%	-1.8%	-14.3%
Pasay City	1.3%	7.0%	-1.7%	10.9%	-49.5%	6.5%	19.3%	1.2%	11.6%	12.3%	45.3%
Taguig	28.4%	10.0%	-4.2%	-28.7%	-1.6%	21.0%	43.0%	-15.2%	-11.0%	-3.2%	-22.1%
Pateros	-9.1%	-1.0%	-6.8%	5.3%	-22.6%	-1.4%	5.6%	-4.2%	-13.8%	-4.6%	-20.4%
<b>TOTAL PHILIPPINES</b>	<b>2.2%</b>	<b>5.5%</b>	<b>8.4%</b>	<b>6.7%</b>	<b>8.8%</b>	<b>6.0%</b>	<b>12.6%</b>	<b>-7.0%</b>	<b>13.8%</b>	<b>2.0%</b>	<b>-3.0%</b>

In NCR, the top five cities that experienced highest deposit growth in terms of amount for the period are:

Las Piñas with deposit growth of 31.1 percent where Demand/NOW deposits grew by 20.6 percent, FCDs at 140.2 percent, Time Deposits growing by 6.0 percent and Savings Deposits at 6.7 percent. Mandaluyong is second with 24.3 percent growth, Makati with 14.8 percent, Parañaque City with 12.9 percent and Malabon City with 9.8 percent.

The cities of Pasig, Pasay, Taguig and Pateros experienced a contraction in terms of deposit amounts of 1.0, 1.7, 4.2, and 6.8 percent respectively.

Deposits in the provincial areas grew slower than the NCR, with deposit growth at 6.2 percent. Growth of total deposits was highest in Region 7 at 11.2 percent as Demand/NOW deposits grew by 15.2 percent, Savings deposits by 6.5, Time deposits at 39.7 percent while FCDs contracted by 12.0 percent.

**GROWTH OF BANKING OFFICES AND DOMESTIC DEPOSITS**  
**PROVINCIAL**  
as of June 2011

AREA	No. of Banking Offices	TOTAL DEPOSITS		DEMAND/NOW		SAVINGS DEPOSITS		TIME DEPOSITS		FCDU DEPOSITS	
		Account	Amount	Account	Amount	Account	Amount	Account	Amount	Account	Amount
<b>TOTAL PROVINCIAL</b>	<b>2.2%</b>	<b>4.5%</b>	<b>6.2%</b>	<b>6.5%</b>	<b>9.0%</b>	<b>4.7%</b>	<b>7.3%</b>	<b>-5.6%</b>	<b>9.1%</b>	<b>4.1%</b>	<b>-5.6%</b>
Region 7 (Central Visayas)	2.1%	6.3%	11.2%	6.5%	15.2%	7.0%	6.5%	-6.0%	39.7%	2.4%	-12.0%
Region 12 (SOCCSKSARGEN)	-2.3%	2.7%	9.6%	8.1%	17.5%	2.4%	11.9%	-5.7%	-2.8%	4.3%	-2.7%
Region 6 (Western Visayas)	2.1%	6.8%	8.9%	5.7%	17.8%	7.3%	12.1%	-4.0%	3.0%	6.0%	-5.6%
Region 10 (Northern Mindanao)	4.2%	2.2%	8.9%	6.0%	7.8%	2.1%	11.8%	-6.6%	7.5%	2.1%	-1.6%
Region 4-B (MIMAROPA)	3.1%	6.8%	7.8%	32.9%	11.9%	5.6%	9.0%	-8.8%	-1.3%	4.6%	-5.5%
CARAGA	0.0%	-1.4%	7.6%	8.8%	8.7%	-1.9%	6.2%	1.3%	14.2%	7.8%	-1.4%
Region 2 (Cagayan Valley)	2.8%	7.2%	6.1%	3.0%	3.0%	7.8%	7.1%	2.9%	13.3%	3.7%	-7.6%
Region 11 (Davao Region)	4.0%	-1.6%	5.8%	13.2%	0.9%	-2.8%	7.4%	-4.5%	14.0%	2.4%	-5.4%
CAR	2.4%	7.4%	5.7%	20.8%	5.6%	7.3%	8.9%	-8.2%	3.9%	6.2%	-5.9%
Region 5 (Bicol Region)	1.4%	8.7%	5.5%	6.4%	3.4%	9.5%	8.4%	-9.3%	6.7%	2.9%	-8.4%
Region 4-A (CALABARZON)	1.4%	4.4%	4.8%	1.8%	14.2%	5.1%	7.5%	-6.8%	-1.1%	2.7%	-2.9%
ARMM	0.0%	5.4%	4.6%	14.6%	12.5%	4.8%	2.4%	1.6%	1.0%	4.7%	-3.8%
Region 9 (Zamboanga)	2.0%	9.0%	4.0%	12.7%	3.6%	9.2%	8.8%	-3.9%	-3.6%	4.3%	-8.7%
Region 3 (Central Luzon)	3.0%	3.4%	3.0%	3.7%	6.7%	3.6%	3.0%	-3.0%	4.0%	4.0%	-2.1%
Region 8 (Eastern Visayas)	3.6%	4.9%	2.6%	10.3%	6.8%	4.7%	4.1%	-3.3%	-7.8%	3.7%	-4.2%
Region 1 (Ilocos Region)	1.9%	5.1%	2.4%	8.3%	-8.7%	5.4%	7.6%	-10.9%	4.8%	10.0%	-6.5%
<b>TOTAL PHILIPPINES</b>	<b>2.2%</b>	<b>5.5%</b>	<b>8.4%</b>	<b>6.7%</b>	<b>8.8%</b>	<b>6.0%</b>	<b>12.6%</b>	<b>-7.0%</b>	<b>13.8%</b>	<b>2.0%</b>	<b>-3.0%</b>

Region 12 is second with 9.6 percent growth, followed by Regions 6 and 10 with 8.9 percent, and Region 4-B with 7.8 percent.

The regions where deposits grew slowest for the period are ARMM, 9, 3, 8 and 1 with growths of 4.6, 4.0, 3.0, 2.6 and 2.4 percent respectively.

## Growth in Deposit Accounts

Deposit accounts in the NCR grew by only 6.7 percent for the period. Demand/NOW deposit accounts expanded by 6.8 percent, Savings by 7.8 percent, and FCD's by only 0.4 percent. Time deposit accounts contracted by 8.5 percent for the period.

### GROWTH OF BANKING OFFICES AND DOMESTIC DEPOSITS NATIONAL CAPITAL REGION as of June 2011

AREA	No. of Banking Offices	TOTAL DEPOSITS		DEMAND/NOW		SAVINGS DEPOSITS		TIME DEPOSITS		FCDU DEPOSITS	
		Account	Amount	Account	Amount	Account	Amount	Account	Amount	Account	Amount
<b>TOTAL NCR</b>	<b>2.4%</b>	<b>6.7%</b>	<b>9.6%</b>	<b>6.8%</b>	<b>8.7%</b>	<b>7.8%</b>	<b>16.6%</b>	<b>-8.5%</b>	<b>15.8%</b>	<b>0.4%</b>	<b>-2.3%</b>
Mandaluyong City	5.7%	68.3%	24.3%	227.5%	39.2%	58.7%	27.6%	4.7%	11.0%	3.7%	31.7%
Taguig	28.4%	10.0%	-4.2%	-28.7%	-1.6%	21.0%	43.0%	-15.2%	-11.0%	-3.2%	-22.1%
Valenzuela City	8.2%	9.3%	7.7%	13.6%	8.1%	10.2%	13.5%	-3.7%	6.8%	0.0%	-9.8%
City of Muntinlupa	2.1%	8.1%	7.1%	-2.2%	20.6%	12.1%	9.5%	-14.0%	9.7%	-1.0%	-9.1%
Malabon City	7.5%	7.5%	9.8%	10.5%	7.9%	8.7%	4.2%	-7.7%	37.4%	-0.7%	-11.4%
Parañaque City	0.7%	7.4%	12.9%	6.1%	15.1%	9.2%	28.0%	-14.2%	7.4%	0.8%	-5.2%
Pasay City	1.3%	7.0%	-1.7%	10.9%	-49.5%	6.5%	19.3%	1.2%	11.6%	12.3%	45.3%
City of San Juan	-2.2%	6.6%	9.4%	24.1%	30.3%	3.9%	8.8%	-7.5%	7.2%	9.8%	-0.5%
Quezon City	1.1%	6.0%	6.3%	5.9%	1.0%	7.7%	8.2%	-12.3%	12.5%	-0.6%	-0.5%
City of Manila	0.5%	6.0%	7.8%	5.8%	16.8%	7.1%	12.5%	-8.8%	2.7%	3.5%	-1.3%
Las Piñas City	2.8%	4.8%	31.1%	8.2%	20.6%	5.3%	6.7%	-3.5%	6.0%	0.3%	140.2%
City of Navotas	5.3%	3.5%	8.6%	13.3%	21.3%	3.3%	7.5%	-10.6%	4.5%	-1.0%	0.2%
Marikina City	0.0%	3.0%	2.9%	11.8%	-4.4%	2.8%	11.0%	-7.2%	2.4%	3.7%	-9.6%
Kaloocan City	5.3%	2.7%	2.6%	1.7%	16.5%	3.9%	-2.3%	-4.0%	16.9%	-4.3%	-19.8%
Makati City	1.5%	2.6%	14.8%	-11.0%	18.9%	4.4%	31.5%	-5.1%	25.1%	-2.4%	-2.9%
Pasig City	4.0%	0.8%	-1.0%	5.0%	-2.6%	1.2%	0.3%	-15.3%	19.3%	-1.8%	-14.3%
Pateros	-9.1%	-1.0%	-6.8%	5.3%	-22.6%	-1.4%	5.6%	-4.2%	-13.8%	-4.6%	-20.4%
<b>TOTAL PHILIPPINES</b>	<b>2.2%</b>	<b>5.5%</b>	<b>8.4%</b>	<b>6.7%</b>	<b>8.8%</b>	<b>6.0%</b>	<b>12.6%</b>	<b>-7.0%</b>	<b>13.8%</b>	<b>2.0%</b>	<b>-3.0%</b>

Even though the number of banking offices in Mandaluyong only grew by 5.7 percent, the City topped the period's growth in deposit accounts with 68.3 percent. Demand/NOW deposits grew by 227.5 percent, Savings by 58.7 percent, Time deposits by 4.7 percent and FCD's by 3.7 percent.

The City is followed by Taguig, Valenzuela, Muntinlupa and Malabon with 10.0, 9.3, 8.1 and 7.5 percent respectively.

Pateros is the period's bottom dweller with a 1.0 percent contraction in deposit accounts with Pasig, Makati, Kaloocan, and Marikina rounding up the bottom 5 with deposit accounts expanding by only 0.8, 2.6, 2.7 and 3.0 percent respectively.

Growth in deposit accounts in the Provincial areas was at 4.5 percent, with Demand/NOW deposits growing by 6.5 percent, Savings by 4.7 percent and FCDs by 4.1 percent. Similar to the NCR, Time deposit accounts also contracted in the Provincial areas.

**GROWTH OF BANKING OFFICES AND DOMESTIC DEPOSITS**  
**PROVINCIAL**  
as of June 2011

AREA	No. of Banking Offices	TOTAL DEPOSITS		DEMAND/NOW		SAVINGS DEPOSITS		TIME DEPOSITS		FCDU DEPOSITS	
		Account	Amount	Account	Amount	Account	Amount	Account	Amount	Account	Amount
<b>TOTAL PROVINCIAL</b>	<b>2.2%</b>	<b>4.5%</b>	<b>6.2%</b>	<b>6.5%</b>	<b>9.0%</b>	<b>4.7%</b>	<b>7.3%</b>	<b>-5.6%</b>	<b>9.1%</b>	<b>4.1%</b>	<b>-5.6%</b>
Region 9 (Zamboanga Peninsula)	2.0%	9.0%	4.0%	12.7%	3.6%	9.2%	8.8%	-3.9%	-3.6%	4.3%	-8.7%
Region 5 (Bicol Region)	1.4%	8.7%	5.5%	6.4%	3.4%	9.5%	8.4%	-9.3%	6.7%	2.9%	-8.4%
CAR	2.4%	7.4%	5.7%	20.8%	5.6%	7.3%	8.9%	-8.2%	3.9%	6.2%	-5.9%
Region 2 (Cagayan Valley)	2.8%	7.2%	6.1%	3.0%	3.0%	7.8%	7.1%	2.9%	13.3%	3.7%	-7.6%
Region 4-B (MIMAROPA)	3.1%	6.8%	7.8%	32.9%	11.9%	5.6%	9.0%	-8.8%	-1.3%	4.6%	-5.5%
Region 6 (Western Visayas)	2.1%	6.8%	8.9%	5.7%	17.8%	7.3%	12.1%	-4.0%	3.0%	6.0%	-5.6%
Region 7 (Central Visayas)	2.1%	6.3%	11.2%	6.5%	15.2%	7.0%	6.5%	-6.0%	39.7%	2.4%	-12.0%
ARMM	0.0%	5.4%	4.6%	14.6%	12.5%	4.8%	2.4%	1.6%	1.0%	4.7%	-3.8%
Region 1 (Ilocos Region)	1.9%	5.1%	2.4%	8.3%	-8.7%	5.4%	7.6%	-10.9%	4.8%	10.0%	-6.5%
Region 8 (Eastern Visayas)	3.6%	4.9%	2.6%	10.3%	6.8%	4.7%	4.1%	-3.3%	-7.8%	3.7%	-4.2%
Region 4-A (CALABARZON)	1.4%	4.4%	4.8%	1.8%	14.2%	5.1%	7.5%	-6.8%	-1.1%	2.7%	-2.9%
Region 3 (Central Luzon)	3.0%	3.4%	3.0%	3.7%	6.7%	3.6%	3.0%	-3.0%	4.0%	4.0%	-2.1%
Region 12 (SOCCSKSARGEN)	-2.3%	2.7%	9.6%	8.1%	17.5%	2.4%	11.9%	-5.7%	-2.8%	4.3%	-2.7%
Region 10 (Northern Mindanao)	4.2%	2.2%	8.9%	6.0%	7.8%	2.1%	11.8%	-6.6%	7.5%	2.1%	-1.6%
CARAGA	0.0%	-1.4%	7.6%	8.8%	8.7%	-1.9%	6.2%	1.3%	14.2%	7.8%	-1.4%
Region 11 (Davao Region)	4.0%	-1.6%	5.8%	13.2%	0.9%	-2.8%	7.4%	-4.5%	14.0%	2.4%	-5.4%
<b>TOTAL PHILIPPINES</b>	<b>2.2%</b>	<b>5.5%</b>	<b>8.4%</b>	<b>6.7%</b>	<b>8.8%</b>	<b>6.0%</b>	<b>12.6%</b>	<b>-7.0%</b>	<b>13.8%</b>	<b>2.0%</b>	<b>-3.0%</b>

Region 9 experienced the fastest expansion in deposit accounts with 9.0 percent. Demand/NOW deposits in the Region grew by 12.7 percent, Savings by 9.2 percent and FCDs by 4.3 percent.

Region 5 follows with 8.7 percent growth. CAR, Regions 2, 4-B and 6 round up the Top 5 with 7.4, 7.2 and 6.8 (for both Regions 4-B and 6) percent growth, respectively.

Deposit accounts expanded slowest in Regions 3, 12 and 10 with 3.4, 2.7 and 2.2 percent growth while deposit accounts contracted in CARAGA and Region 11 by 1.4 percent and 1.6 percent.



## Growth in Number of Banking Offices

Average growth of banking offices in the country was at 2.2% with NCR at 2.4% and Provincial areas experiencing an average growth of 2.2%.

**GROWTH OF BANKING OFFICES AND DOMESTIC DEPOSITS**  
**NATIONAL CAPITAL REGION**  
as of June 2011

AREA	No. of Banking Offices	TOTAL DEPOSITS		DEMAND/NOW		SAVINGS DEPOSITS		TIME DEPOSITS		FCDU DEPOSITS	
		Account	Amount	Account	Amount	Account	Amount	Account	Amount	Account	Amount
<b>TOTAL NCR</b>	<b>2.4%</b>	<b>6.7%</b>	<b>9.6%</b>	<b>6.8%</b>	<b>8.7%</b>	<b>7.8%</b>	<b>16.6%</b>	<b>-8.5%</b>	<b>15.8%</b>	<b>0.4%</b>	<b>-2.3%</b>
Taguig	28.4%	10.0%	-4.2%	-28.7%	-1.6%	21.0%	43.0%	-15.2%	-11.0%	-3.2%	-22.1%
Valenzuela City	8.2%	9.3%	7.7%	13.6%	8.1%	10.2%	13.5%	-3.7%	6.8%	0.0%	-9.8%
Malabon City	7.5%	7.5%	9.8%	10.5%	7.9%	8.7%	4.2%	-7.7%	37.4%	-0.7%	-11.4%
Mandaluyong City	5.7%	68.3%	24.3%	227.5%	39.2%	58.7%	27.6%	4.7%	11.0%	3.7%	31.7%
City of Navotas	5.3%	3.5%	8.6%	13.3%	21.3%	3.3%	7.5%	-10.6%	4.5%	-1.0%	0.2%
Kaloocan City	5.3%	2.7%	2.6%	1.7%	16.5%	3.9%	-2.3%	-4.0%	16.9%	-4.3%	-19.8%
Pasig City	4.0%	0.8%	-1.0%	5.0%	-2.6%	1.2%	0.3%	-15.3%	19.3%	-1.8%	-14.3%
Las Piñas City	2.8%	4.8%	31.1%	8.2%	20.6%	5.3%	6.7%	-3.5%	6.0%	0.3%	140.2%
City of Muntinlupa	2.1%	8.1%	7.1%	-2.2%	20.6%	12.1%	9.5%	-14.0%	9.7%	-1.0%	-9.1%
Makati City	1.5%	2.6%	14.8%	-11.0%	18.9%	4.4%	31.5%	-5.1%	25.1%	-2.4%	-2.9%
Pasay City	1.3%	7.0%	-1.7%	10.9%	-49.5%	6.5%	19.3%	1.2%	11.6%	12.3%	45.3%
Quezon City	1.1%	6.0%	6.3%	5.9%	1.0%	7.7%	8.2%	-12.3%	12.5%	-0.6%	-0.5%
Parañaque City	0.7%	7.4%	12.9%	6.1%	15.1%	9.2%	28.0%	-14.2%	7.4%	0.8%	-5.2%
City of Manila	0.5%	6.0%	7.8%	5.8%	16.8%	7.1%	12.5%	-8.8%	2.7%	3.5%	-1.3%
Marikina City	0.0%	3.0%	2.9%	11.8%	-4.4%	2.8%	11.0%	-7.2%	2.4%	3.7%	-9.6%
City of San Juan	-2.2%	6.6%	9.4%	24.1%	30.3%	3.9%	8.8%	-7.5%	7.2%	9.8%	-0.5%
Pateros	-9.1%	-1.0%	-6.8%	5.3%	-22.6%	-1.4%	5.6%	-4.2%	-13.8%	-4.6%	-20.4%
<b>TOTAL PHILIPPINES</b>	<b>2.2%</b>	<b>5.5%</b>	<b>8.4%</b>	<b>6.7%</b>	<b>8.8%</b>	<b>6.0%</b>	<b>12.6%</b>	<b>-7.0%</b>	<b>13.8%</b>	<b>2.0%</b>	<b>-3.0%</b>

In the NCR, the number of banking offices grew most at 28.4% in Taguig City, followed by Valenzuela with 8.2 percent, Malabon with 7.5 percent, Mandaluyong with 5.7 percent and Navotas and Kaloocan tied with 5.3 percent. On the other hand, Pateros and San Juan had a 9.1 percent and 2.2 percent contraction in banking offices during the period.

**GROWTH OF BANKING OFFICES AND DOMESTIC DEPOSITS**  
**PROVINCIAL**  
as of June 2011

AREA	No. of Banking Offices	TOTAL DEPOSITS		DEMAND/NOW		SAVINGS DEPOSITS		TIME DEPOSITS		FCDU DEPOSITS	
		Account	Amount	Account	Amount	Account	Amount	Account	Amount	Account	Amount
<b>TOTAL PROVINCIAL</b>	<b>2.2%</b>	<b>4.5%</b>	<b>6.2%</b>	<b>6.5%</b>	<b>9.0%</b>	<b>4.7%</b>	<b>7.3%</b>	<b>-5.6%</b>	<b>9.1%</b>	<b>4.1%</b>	<b>-5.6%</b>
Region 10 (Northern Mindanao)	4.2%	2.2%	8.9%	6.0%	7.8%	2.1%	11.8%	-6.6%	7.5%	2.1%	-1.6%
Region 11 (Davao Region)	4.0%	-1.6%	5.8%	13.2%	0.9%	-2.8%	7.4%	-4.5%	14.0%	2.4%	-5.4%
Region 8 (Eastern Visayas)	3.6%	4.9%	2.6%	10.3%	6.8%	4.7%	4.1%	-3.3%	-7.8%	3.7%	-4.2%
Region 4-B (MIMAROPA)	3.1%	6.8%	7.8%	32.9%	11.9%	5.6%	9.0%	-8.8%	-1.3%	4.6%	-5.5%
Region 3 (Central Luzon)	3.0%	3.4%	3.0%	3.7%	6.7%	3.6%	3.0%	-3.0%	4.0%	4.0%	-2.1%
Region 2 (Cagayan Valley)	2.8%	7.2%	6.1%	3.0%	3.0%	7.8%	7.1%	2.9%	13.3%	3.7%	-7.6%
CAR	2.4%	7.4%	5.7%	20.8%	5.6%	7.3%	8.9%	-8.2%	3.9%	6.2%	-5.9%
Region 6 (Western Visayas)	2.1%	6.8%	8.9%	5.7%	17.8%	7.3%	12.1%	-4.0%	3.0%	6.0%	-5.6%
Region 7 (Central Visayas Peninsula)	2.1%	6.3%	11.2%	6.5%	15.2%	7.0%	6.5%	-6.0%	39.7%	2.4%	-12.0%
Region 1 (Ilocos Region)	1.9%	5.1%	2.4%	8.3%	-8.7%	5.4%	7.6%	-10.9%	4.8%	10.0%	-6.5%
Region 4-A (CALABARZON)	1.4%	4.4%	4.8%	1.8%	14.2%	5.1%	7.5%	-6.8%	-1.1%	2.7%	-2.9%
Region 5 (Bicol Region)	1.4%	8.7%	5.5%	6.4%	3.4%	9.5%	8.4%	-9.3%	6.7%	2.9%	-8.4%
ARMM	0.0%	5.4%	4.6%	14.6%	12.5%	4.8%	2.4%	1.6%	1.0%	4.7%	-3.8%
CARAGA	0.0%	-1.4%	7.6%	8.8%	8.7%	-1.9%	6.2%	1.3%	14.2%	7.8%	-1.4%
Region 12 (SOCCSKSARGEN)	-2.3%	2.7%	9.6%	8.1%	17.5%	2.4%	11.9%	-5.7%	-2.8%	4.3%	-2.7%
<b>TOTAL PHILIPPINES</b>	<b>2.2%</b>	<b>5.5%</b>	<b>8.4%</b>	<b>6.7%</b>	<b>8.8%</b>	<b>6.0%</b>	<b>12.6%</b>	<b>-7.0%</b>	<b>13.8%</b>	<b>2.0%</b>	<b>-3.0%</b>

In the Provincial areas, Region 10 posted growth of 4.2 percent, Region 11, 4.0 percent, Region 8, 3.6 percent, Region 4-B, 3.1 percent and Region 3, 3.0 percent .

### Regional Deposit Per Capita

It is a lopsided picture in terms of per capita distribution of deposits. The national deposit per capita as of June 2011 is P54,795 but the NCR has a deposit per capita of P301,708 which is 280 times the lowest deposit per capita of the ARMM Region's P1,151.

A distant second is Region 7 with deposit per capita of P38,026, Region 4-A with P30,236, CAR with P29,023, and Region 11 with P25,571.

### Regional Ranking: Deposits per Capita as of June 2011

	Population*	Total Deposits in P billions	Deposits per Capita
Philippines	94,013,200	5,151.5	54,795
NCR	11,552,100	3,485.4	301,708
Region 7 (Central Visayas)	6,890,800	262.0	38,026
Region 4-A (CALABARZON)	11,653,000	352.3	30,236
CAR	1,694,400	49.2	29,023
Region 11 (Davao Region)	4,291,900	109.7	25,571
Region 3 (Central Luzon)	10,159,300	256.2	25,221
Region 6 (Western Visayas)	7,432,400	147.8	19,887
Region 1 (Ilocos Region)	5,172,900	100.2	19,369
Region 10 (Northern Mindanao)	4,260,400	75.1	17,628
Region 2 (Cagayan Valley)	3,365,400	54.8	16,281
Region 9 (Zamboanga)	3,418,800	46.8	13,688
Region 12 (SOCCSKSARGEN)	3,991,800	49.9	12,496
CARAGA	2,501,400	27.2	10,883
Region 5 (Bicol Region)	5,604,600	60.1	10,721
Region 8 (Eastern Visayas)	4,358,900	43.2	9,903
Region 4-B (MIMAROPA)	2,941,400	27.6	9,371
ARMM	3,473,600	4.0	1,151

\* Source: National Census and Statistics Office (NCSO) - Medium Series Population Forecast. Latest population forecast only up to year 2010.

## Number of Persons Served Per Banking Unit

For the entire Philippines, banks serve an average of 11,527 persons per banking unit.

The region that services the least number of persons per unit is NCR with 4,121 persons serviced per unit, while banking units in ARMM services the most number of persons with 204,329 persons per banking unit.

### Number of Persons Served Per Banking Unit June 2011

Area	No. of Persons per Unit
Philippines	11,527
NCR	4,121
Region 4-A (CALABARZON)	9,679
Region 3 (Central Luzon)	11,479
Region 7 (Central Visayas)	12,714
Region 2 (Cagayan Valley)	13,250
CAR	13,448
Region 1 (Ilocos Region)	13,471
Region 11 (Davao Region)	14,851
Region 10 (Northern Mindanao)	15,492
Region 6 (Western Visayas)	17,325
CARAGA	19,542
Region 4-B (MIMAROPA)	22,116
Region 9 (Zamboanga Peninsula)	22,492
Region 12 (SOCCSKSARGEN)	23,344
Region 5 (Bicol Region)	25,360
Region 8 (Eastern Visayas)	30,482
ARMM	204,329

## Regional Deposit Growth by Bank Type

### KBs

By bank type, KBs had a nationwide growth in deposits of 8.8 percent. Deposits of KBs in the NCR grew higher at 9.5 percent. In provincial areas, the KB's deposit growth is lower at 7.2 percent.

Region 7 had the highest deposit growth with 12.4 percent. The next four regions with the highest deposit growth for KBs are the following: 4-B, 10, with growths of 9.8, and 9.7, respectively. Regions 6, 12 and CARAGA are tied with growth of 9.6 percent. Deposit growth for Region 7 was accompanied by a 3.2 percent growth in the number of banking offices.

Deposit growth for KBs was slowest in the Region 8 with only 3.5 percent growth.

**KB Deposit Growth per Region**  
June 2010 to June 2011

Region	Growth	
	Number of Banking Offices	Deposits
Philippines	4.1%	8.8%
Provincial	3.6%	7.2%
NCR	4.7%	9.5%
Region 7 (Central Visayas)	3.2%	12.4%
Region 4-B (MIMAROPA)	5.0%	9.8%
Region 10 (Northern Mindanao)	2.5%	9.7%
Region 6 (Western Visayas)	3.1%	9.6%
Region 12 (SOCCSKSARGEN)	3.4%	9.6%
CARAGA	2.6%	9.6%
Region 5 (Bicol Region)	0.0%	7.0%
Region 2 (Cagayan Valley)	1.2%	6.7%
Region 4-A (CALABARZON)	5.3%	6.2%
CAR	1.8%	5.5%
Region 11 (Davao Region)	3.4%	5.2%
Region 9 (Zamboanga Peninsula)	0.0%	5.2%
Region 1 (Ilocos Region)	5.3%	4.0%
Region 3 (Central Luzon)	4.3%	3.8%
ARMM	0.0%	3.8%
Region 8 (Eastern Visayas)	3.9%	3.5%

## TBs

Nationwide, TB deposit growth was at 6.1 percent. TBs in the NCR experienced a growth of 10.2 percent while for those in the provinces, deposits contracted by 1.4 percent.

In provincial areas, TBs had the highest deposit growth in the following regions: Region 12, with 74.1 percent deposit growth, ARMM with 29.5 percent, CAR with 4.7 percent, Region 7 with 2.7 percent and Region 4-B with 2.4 percent.

Regions 3,2, 11, 1, 5, 10, 8, 9 and CARAGA all experienced a contraction in deposit with CARAGA experiencing the most contraction of 51.8 percent for the period.

**TB Deposit Growth per Region**  
June 2010 to June 2011

Region	Growth	
	Number of Banking Offices	Deposits
<b>Philippines</b>	<b>3.4%</b>	<b>6.1%</b>
<b>Provincial</b>	<b>10.1%</b>	<b>-1.4%</b>
<b>NCR</b>	<b>-6.0%</b>	<b>10.2%</b>
<b>Region 12 (SOCCSKSARGEN)</b>	<b>150.0%</b>	<b>74.1%</b>
<b>ARMM</b>	<b>0.0%</b>	<b>29.5%</b>
<b>CAR</b>	<b>22.2%</b>	<b>4.7%</b>
<b>Region 7 (Central Visayas)</b>	<b>5.6%</b>	<b>2.7%</b>
<b>Region 4-B (MIMAROPA)</b>	<b>3.6%</b>	<b>2.4%</b>
<b>Region 6 (Western Visayas)</b>	<b>11.3%</b>	<b>0.9%</b>
<b>Region 4-A (CALABARZON)</b>	<b>-2.5%</b>	<b>0.4%</b>
<b>Region 3 (Central Luzon)</b>	<b>10.8%</b>	<b>-1.1%</b>
<b>Region 2 (Cagayan Valley)</b>	<b>133.3%</b>	<b>-3.5%</b>
<b>Region 11 (Davao Region)</b>	<b>12.9%</b>	<b>-5.7%</b>
<b>Region 1 (Ilocos Region)</b>	<b>25.0%</b>	<b>-6.6%</b>
<b>Region 5 (Bicol Region)</b>	<b>12.5%</b>	<b>-8.6%</b>
<b>Region 10 (Northern Mindanao)</b>	<b>22.2%</b>	<b>-10.6%</b>
<b>Region 8 (Eastern Visayas)</b>	<b>14.3%</b>	<b>-18.3%</b>
<b>Region 9 (Zamboanga Peninsula)</b>	<b>30.0%</b>	<b>-50.3%</b>
<b>CARAGA</b>	<b>-14.3%</b>	<b>-51.8%</b>

## RBs

The total deposits in RBs grew by 4.4 percent. RB deposit growth in the NCR was at 6.9 percent, while in provincial areas, it is at 4.1 percent.

RBs in Region 11 experienced highest deposit growth with 24.4 percent, Region 10 and 9, both with 18.2 percent, CAR with 9.5 percent, and ARMM with 7.6 percent growth.

Regions 1, 4-B, 7 and 12 experienced a contraction of 2.6, 3.1, 3.4 and 9.8 percent. Region 4-A had an almost flat growth of 0.3 percent in deposits for the period.

**RB Deposit Growth per Region**  
June 2010 to June 2011

Region	Growth	
	Number of Banking Offices	Deposits
<b>Philippines</b>	-2.2%	4.4%
<b>Provincial</b>	-2.2%	4.1%
<b>NCR</b>	-3.1%	6.9%
Region 11 (Davao Region)	2.0%	24.4%
Region 10 (Northern Mindanao)	1.7%	18.2%
Region 9 (Zamboanga Peninsula)	0.0%	18.2%
CAR	0.0%	9.5%
ARMM	0.0%	7.6%
CARAGA	0.0%	7.2%
Region 8 (Eastern Visayas)	0.0%	6.9%
Region 6 (Western Visayas)	-3.8%	6.6%
Region 2 (Cagayan Valley)	-3.8%	4.3%
Region 5 (Bicol Region)	-1.2%	3.0%
Region 3 (Central Luzon)	-1.4%	1.6%
Region 4-A (CALABARZON)	-0.2%	0.3%
Region 1 (Ilocos Region)	-5.9%	-2.6%
Region 4-B (MIMAROPA)	1.6%	-3.1%
Region 7 (Central Visayas)	-2.9%	-3.4%
Region 12 (SOCCSKSARGEN)	-24.4%	-9.8%

## Regional Deposit Growth by Type of Deposit

Nationwide, Demand deposits grew by 8.8 percent, Savings by 12.6 percent, Time deposits by 13.8 percent, and FCDs contracted by 3.0 percent. Growth of each type of deposit per region is as follows:

### Demand Deposits

Nationwide, Demand and NOW deposits grew by 8.8 percent, with growth in NCR of 8.7 percent. Demand deposits grew faster in provincial areas at 9.0 percent.

#### Regional Deposit Growth DEMAND/NOW DEPOSITS

June 2010 to June 2011

	PBS	KBs	TBs	RBs
<b>Philippines</b>	<b>8.8%</b>	<b>9.3%</b>	<b>-1.2%</b>	<b>19.2%</b>
<b>NCR</b>	<b>8.7%</b>	<b>9.2%</b>	<b>0.2%</b>	<b>-11.6%</b>
<b>Provincial</b>	<b>9.0%</b>	<b>9.5%</b>	<b>-4.2%</b>	<b>21.4%</b>
Region 6 (Western Visayas)	17.8%	18.7%	-12.1%	31.3%
Region 12 (SOCCSKSARGEN)	17.5%	17.7%	38.4%	-8.4%
Region 7 (Central Visayas)	15.2%	16.1%	-4.2%	-20.0%
Region 4-A (CALABARZON)	14.2%	14.6%	5.6%	44.6%
ARMM	12.5%	12.5%	-42.7%	
Region 4-B (MIMAROPA)	11.9%	11.5%	20.5%	17.5%
CARAGA	8.7%	8.2%	-19.9%	33.9%
Region 10 (Northern Mindanao)	7.8%	8.0%	-17.6%	48.7%
Region 8 (Eastern Visayas)	6.8%	7.6%	-45.4%	-13.2%
Region 3 (Central Luzon)	6.7%	7.5%	-9.3%	54.1%
CAR	5.6%	5.7%	3.1%	0.8%
Region 9 (Zamboanga Peninsula)	3.6%	3.8%	-17.7%	18.3%
Region 5 (Bicol Region)	3.4%	5.2%	-43.3%	-49.8%
Region 2 (Cagayan Valley)	3.0%	3.0%	54.2%	-32.1%
Region 11 (Davao Region)	0.9%	1.3%	-12.4%	1.3%
Region 1 (Ilocos Region)	-8.7%	-8.7%	-9.2%	-7.2%

Demand deposits and NOW deposits grew fastest in Region 6 with 17.8 percent growth. KB demand deposit growth for Region 6 was 18.7 percent; a 12.1 percent contraction for TBs; and a 31.3 percent growth for RBs.

Demand deposits grew faster than the national average growth in five (5) other regions.

## Savings Deposits

Nationwide, Savings deposits grew by 12.6 percent, as growth in the NCR accelerated to 16.6 percent while Provincial Savings deposits grew at 7.3 percent.

Region 6 had the highest growth in Savings deposits at 12.1 percent. KBs in Region 6 had savings deposit growth of 13.6 percent; 4.1 percent contraction in TBs and 5.1 percent growth in RBs.

Only savings deposits in the NCR grew faster than the national average growth at 16.6 percent.

### Regional Deposit Growth

#### SAVINGS DEPOSITS

June 2010 to June 2011

	PBS	KBs	TBs	RBs
<b>Philippines</b>	<b>12.6%</b>	<b>15.1%</b>	<b>-7.5%</b>	<b>-1.1%</b>
<b>NCR</b>	<b>16.6%</b>	<b>18.6%</b>	<b>-7.5%</b>	<b>-15.7%</b>
<b>Provincial</b>	<b>7.3%</b>	<b>9.8%</b>	<b>-7.5%</b>	<b>0.0%</b>
Region 6 (Western Visayas)	12.1%	13.6%	-4.1%	5.1%
Region 12 (SOCCSKSARGEN)	11.9%	12.4%	126.5%	-17.3%
Region 10 (Northern Mindanao)	11.8%	13.9%	-15.0%	15.3%
Region 4-B (MIMAROPA)	9.0%	13.0%	-2.0%	-0.9%
CAR	8.9%	8.7%	11.3%	9.5%
Region 9 (Zamboanga Peninsula)	8.8%	12.5%	-74.0%	20.0%
Region 5 (Bicol Region)	8.4%	9.5%	-4.2%	15.9%
Region 1 (Ilocos Region)	7.6%	11.9%	-19.1%	-1.7%
Region 4-A (CALABARZON)	7.5%	11.9%	-4.3%	-4.1%
Region 11 (Davao Region)	7.4%	7.7%	-13.4%	17.8%
Region 2 (Cagayan Valley)	7.1%	8.9%	-17.7%	4.2%
Region 7 (Central Visayas)	6.5%	8.2%	-5.2%	-5.8%
CARAGA	6.2%	11.8%	-65.7%	1.7%
Region 8 (Eastern Visayas)	4.1%	5.9%	-33.2%	6.4%
Region 3 (Central Luzon)	3.0%	5.6%	-4.9%	-8.2%
ARMM	2.4%	1.2%	31.1%	7.4%



## Time Deposits

Nationwide, Time deposits grew by 13.8 percent with Time deposits in the NCR expanding by 15.8 percent as such deposits in TBs and RBs in the NCR posted growths of 24.6 and 22.1 percent. Provincial time deposits expanded by 9.1 percent.

### Regional Deposit Growth

#### TIME DEPOSITS

June 2010 vs. June 2011

	PBS	KBs	TBs	RBs
<b>Philippines</b>	<b>13.8%</b>	<b>12.5%</b>	<b>18.8%</b>	<b>15.5%</b>
<b>NCR</b>	<b>15.8%</b>	<b>13.6%</b>	<b>24.6%</b>	<b>22.1%</b>
<b>Provincial</b>	<b>9.1%</b>	<b>9.3%</b>	<b>6.4%</b>	<b>13.5%</b>
<b>Region 7 (Central Visayas)</b>	<b>39.7%</b>	<b>48.1%</b>	<b>12.3%</b>	<b>4.9%</b>
<b>CARAGA</b>	<b>14.2%</b>	<b>10.2%</b>	<b>89.6%</b>	<b>17.8%</b>
<b>Region 11 (Davao Region)</b>	<b>14.0%</b>	<b>13.6%</b>	<b>-2.9%</b>	<b>40.0%</b>
<b>Region 2 (Cagayan Valley)</b>	<b>13.3%</b>	<b>13.8%</b>	<b>21.5%</b>	<b>8.7%</b>
<b>Region 10 (Northern Mindanao)</b>	<b>7.5%</b>	<b>6.8%</b>	<b>-1.7%</b>	<b>20.3%</b>
<b>Region 5 (Bicol Region)</b>	<b>6.7%</b>	<b>13.2%</b>	<b>-3.4%</b>	<b>-21.1%</b>
<b>Region 1 (Ilocos Region)</b>	<b>4.8%</b>	<b>4.9%</b>	<b>10.3%</b>	<b>-3.8%</b>
<b>Region 3 (Central Luzon)</b>	<b>4.0%</b>	<b>0.9%</b>	<b>3.7%</b>	<b>22.4%</b>
<b>CAR</b>	<b>3.9%</b>	<b>2.9%</b>	<b>4.6%</b>	<b>9.8%</b>
<b>Region 6 (Western Visayas)</b>	<b>3.0%</b>	<b>1.7%</b>	<b>6.3%</b>	<b>10.6%</b>
<b>ARMM</b>	<b>1.0%</b>	<b>-1.1%</b>	<b>23.1%</b>	<b>14.1%</b>
<b>Region 4-A (CALABARZON)</b>	<b>-1.1%</b>	<b>-6.1%</b>	<b>6.5%</b>	<b>9.8%</b>
<b>Region 4-B (MIMAROPA)</b>	<b>-1.3%</b>	<b>-0.1%</b>	<b>23.9%</b>	<b>-17.0%</b>
<b>Region 12 (SOCCSKSARGEN)</b>	<b>-2.8%</b>	<b>-5.1%</b>	<b>15.4%</b>	<b>16.9%</b>
<b>Region 9 (Zamboanga Peninsula)</b>	<b>-3.6%</b>	<b>-7.0%</b>	<b>25.2%</b>	<b>13.1%</b>
<b>Region 8 (Eastern Visayas)</b>	<b>-7.8%</b>	<b>-11.1%</b>	<b>10.2%</b>	<b>10.1%</b>

Time deposits grew fastest in Region 7 at 39.7 percent. The growth of time deposits per bank type in the region was at 48.1 percent in KBs, 12.3 percent for TBs ; and 4.9 percent in RBs.

Time deposits grew faster than the national average growth in 2 other regions - CARAGA at 14.2 percent and Region 11 at 14 percent.

### Foreign Currency Deposits (FCDs)

FCDs contracted by 3.0 percent nationwide across all bank types. Both the NCR and Provincial regions posted contractions of 2.3 and 5.6 percent for the period with TBs in the NCR posting a marginal growth of 0.3 percent.

**Regional Deposit Growth**  
**FOREIGN CURRENCY DEPOSITS**  
 June 2010 vs. June 2011

	PBS	KBs	TBs	RBs
<b>Philippines</b>	<b>-3.0%</b>	<b>-3.1%</b>	<b>-0.9%</b>	<b>8.3%</b>
<b>NCR</b>	<b>-2.3%</b>	<b>-2.4%</b>	<b>0.3%</b>	<b>-60.6%</b>
<b>Provincial</b>	<b>-5.6%</b>	<b>-5.6%</b>	<b>-5.3%</b>	<b>38.1%</b>
<b>CARAGA</b>	<b>-1.4%</b>	<b>-1.7%</b>	<b>133.3%</b>	
<b>Region 10 (Northern Mindanao)</b>	<b>-1.6%</b>	<b>-1.6%</b>	<b>-1.4%</b>	
<b>Region 3 (Central Luzon)</b>	<b>-2.1%</b>	<b>-2.3%</b>	<b>-0.5%</b>	<b>37.4%</b>
<b>Region 12 (SOCCSKSARGEN)</b>	<b>-2.7%</b>	<b>-2.7%</b>	<b>-2.2%</b>	
<b>Region 4-A (CALABARZON)</b>	<b>-2.9%</b>	<b>-2.3%</b>	<b>-9.7%</b>	<b>46.4%</b>
<b>ARMM</b>	<b>-3.8%</b>	<b>-3.8%</b>		
<b>Region 8 (Eastern Visayas)</b>	<b>-4.2%</b>	<b>-3.4%</b>	<b>-19.5%</b>	
<b>Region 11 (Davao Region)</b>	<b>-5.4%</b>	<b>-6.4%</b>	<b>25.8%</b>	
<b>Region 4-B (MIMAROPA)</b>	<b>-5.5%</b>	<b>-5.9%</b>	<b>3.0%</b>	
<b>Region 6 (Western Visayas)</b>	<b>-5.6%</b>	<b>-5.9%</b>	<b>4.6%</b>	<b>13.7%</b>
<b>CAR</b>	<b>-5.9%</b>	<b>-5.4%</b>	<b>-12.4%</b>	
<b>Region 1 (Ilocos Region)</b>	<b>-6.5%</b>	<b>-6.4%</b>	<b>-7.6%</b>	
<b>Region 2 (Cagayan Valley)</b>	<b>-7.6%</b>	<b>-7.5%</b>	<b>-11.2%</b>	
<b>Region 5 (Bicol Region)</b>	<b>-8.4%</b>	<b>-8.3%</b>	<b>-15.8%</b>	
<b>Region 9 (Zamboanga Peninsula)</b>	<b>-8.7%</b>	<b>-8.1%</b>	<b>-30.3%</b>	
<b>Region 7 (Central Visayas)</b>	<b>-12.0%</b>	<b>-12.1%</b>	<b>-7.3%</b>	

a/ No FCDs recorded in June 2010 and June 2011.

Despite the contraction at the Provincial aggregates, FCDs in TBs expanded in the following regions: CARAGA, Regions 11, 6, and 4-B. FCDs in all RBs in provincial areas also posted growths.