

Introductory Presentation

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Presentation Outline

- *Overview of the Philippine Banking Market*
- *The Philippine Banking System Landscape*

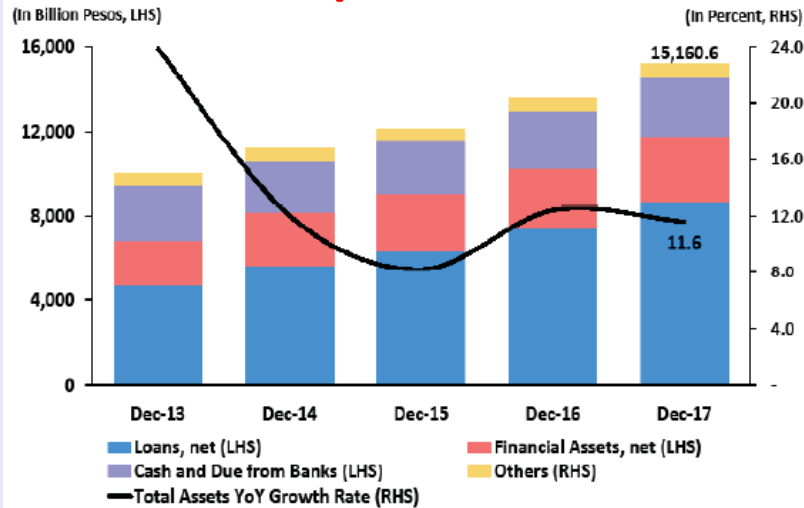


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Overview of the Philippine Banking Market

Figure 5
Philippine Banking System
Components of Total Assets
(As of End-Period Indicated)

\$286 Billion

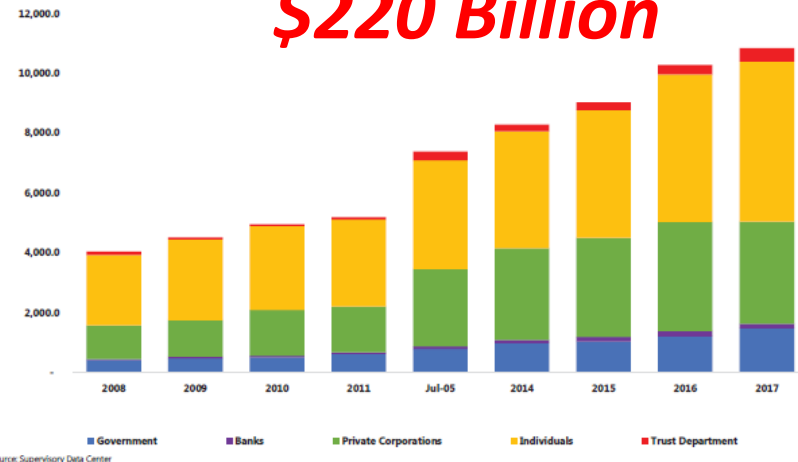


Source of Data: Supervisory Data Center

Banks' total assets accounted for 96.0 percent of GDP in 2017...

Figure 13. Universal, Commercial and Thrift Banks
Deposit Liabilities Profile by Type of Resident Depositor
(As of End-Periods Indicated, In Billion Pesos)

\$220 Billion



Source: Supervisory Data Center

- ✓ *47% individual savings deposits*
- ✓ *64% are \$100 & below*
- ✓ *96.3 % covered by deposit insurance*



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Source: A Report on Financial System 2nd Semester 2017, BSP

The Philippine Banking Landscape

Type of Banks



Market Share



Area of Services



Universal and Commercial Banks

43 90%

Thrift Banks

55 8%

Rural and Cooperative Banks

486 2%

Wholesale

Retail

Corporate

Treasury

Underwriting

Trade

Investment Advisory

Savings and Mortgage

SME Sector

Consumer Loans

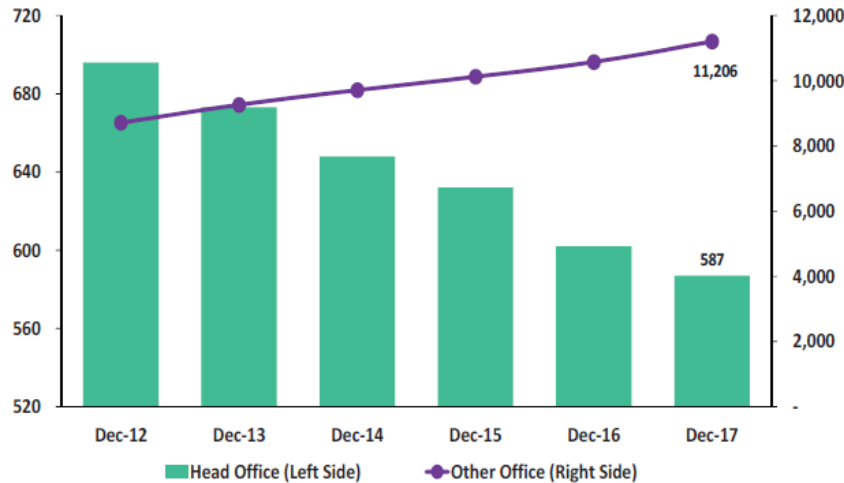
Basic Financial Services for Rural Areas



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Bringing Financial Services to the Countryside

Figure 1
Philippine Banking System: Number of Bank Offices
As of End-Period Indicated

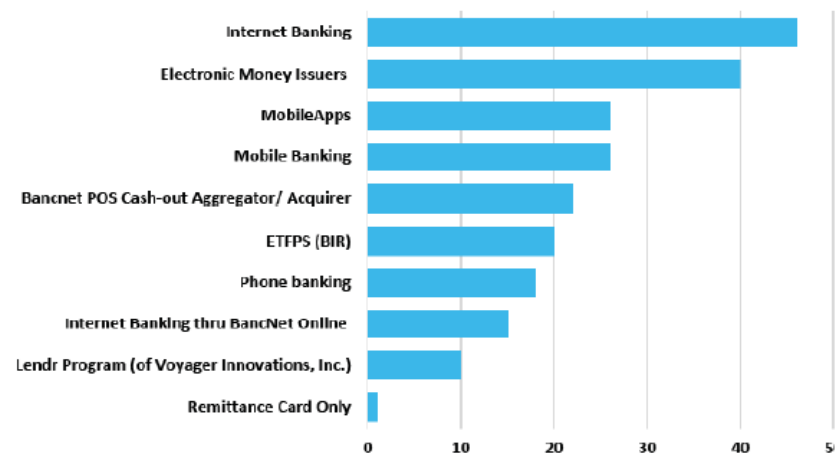


Source of Data: Supervisory Data Center

Network of 587 Head Offices and 11,206 Other Offices...

- ✓ 23 banks with mobile banking services
- ✓ 45 banks with internet banking
- ✓ 30 bank electronic money issuers
- ✓ 23 banks with mobile apps

Figure 4
Approved E-Banking and E-Money Applications
As of End-December 2017



Source of Data: Supervisory Data Center

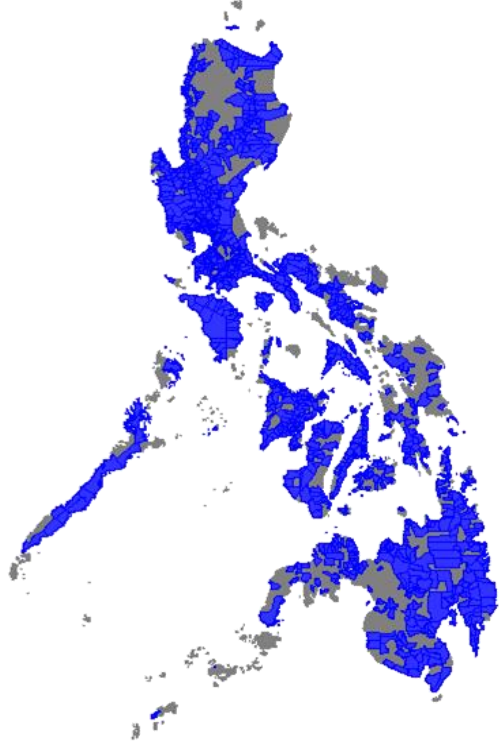


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Source: A Report on Financial System 2nd Semester 2017, BSP

Push for Inclusive Finance

The Philippine is an archipelago consisting of some 7107 islands




90% 

Municipalities have at least one access point

65% 

Municipalities have bank branches

31.3% 
14%

Filipino adults with transaction and savings account respectively

563 out of 1634



Local Government Units do not have any banking office

1% 

Of the 2.5 billion retail payment transactions per month, only 1 % is electronic

99% 

Payment transactions per month are done in cash

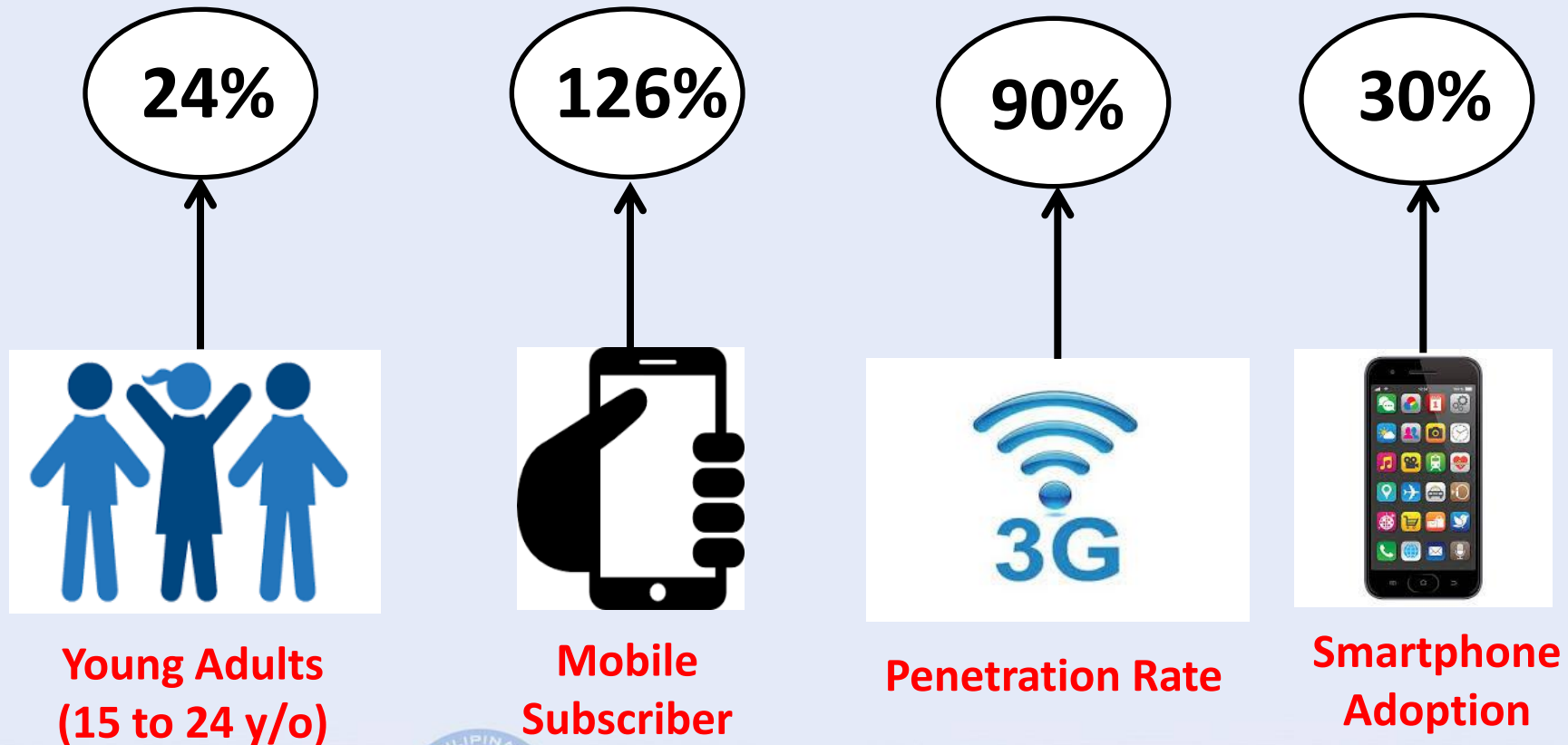


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Source: Bangko Sentral ng Pilipinas Financial Inclusion Initiatives 2017

The FinTech Landscape

Data indicate a huge opportunity for FinTech innovations and digital transformation...



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