



Rural and Cooperative Banking System 2021 Factsheet



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Table 1 Number of Rural and Cooperative Bank Branch and Offices

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Rural and Cooperative Banks	2,702	2,646	2,646	2,608	2,610	2,765	2,893	3,065	3,272	3,330	3,378
Head Offices	617	589	566	543	524	500	489	472	451	441	413
Branches and Other Offices	2,085	2,057	2,080	2,065	2,086	2,265	2,404	2,593	2,821	2,889	2,965

Table 2 Number of Rural and Cooperative Bank Branch and Offices by Region

	2020			2021		
	Head Office	Other Offices	Total	Head Office	Other Offices	Total
National Capital Region (NCR)	15	86	101	14	83	97
Region I (Ilocos Region)	36	216	252	34	223	257
Region II (Cagayan Valley)	27	205	232	27	210	237
Region III (Central Luzon)	70	357	427	67	366	433
Region IV-A (CALABARZON)	80	463	543	75	477	552
Region IV-B (MIMAROPA) 1/	22	145	167	20	148	168
Region V (Bicol Region)	19	256	275	19	270	289
Region VI (Western Visayas) 2/	44	229	273	40	235	275
Region VII (Central Visayas)	31	224	255	27	231	258
Region VIII (Eastern Visayas)	15	98	113	15	102	117
Region IX (Zamboanga Peninsula)	14	76	90	12	69	81
Region X (Northern Mindanao)	24	109	133	22	112	134
Region XI (Davao Region)	12	148	160	11	152	163
Region XII (SOCOSKSARGEN)	9	86	95	9	91	100
Region XIII (Caraga)	7	108	115	6	111	117
Cordillera Administrative Region (CAR)	15	82	97	15	84	99
Autonomous Region in Muslim Mindanao (ARMM)	1	1	2	0	1	1
Nationwide	441	2,889	3,330	413	2,965	3,378



Table 3 Number of Rural and Cooperative bank Automated Teller Machine

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Rural and Cooperative Bank	233	244	339	479	488	554	587	579	612	723	783
On-Site	199	208	290	421	422	487	502	508	545	633	680
Off-Site	34	36	49	58	66	67	85	71	67	90	103

Table 4 Number of Rural and Cooperative bank Automated Teller Machine by Region

	2020			2021		
	On-Site	Off-Site	Total	On-Site	Off-Site	Total
National Capital Region (NCR)	26	1	27	26	0	26
Region I (Ilocos Region)	40	0	40	49	2	51
Region II (Cagayan Valley)	41	0	41	43	0	43
Region III (Central Luzon)	66	1	67	73	1	74
Region IV-A (CALABARZON)	100	5	105	101	5	106
Region IV-B (MIMAROPA) 1/	20	1	21	22	1	23
Region V (Bicol Region)	32	1	33	45	1	46
Region VI (Western Visayas) 2/	59	24	83	60	29	89
Region VII (Central Visayas)	24	9	33	23	17	40
Region VIII (Eastern Visayas)	16	0	16	20	0	20
Region IX (Zamboanga Peninsula)	18	2	20	20	3	23
Region X (Northern Mindanao)	29	6	35	30	5	35
Region XI (Davao Region)	84	25	109	85	24	109
Region XII (SOCOSKARGEN)	38	6	44	38	6	44
Region XIII (Caraga)	29	9	38	35	9	44
Cordillera Administrative Region (CAR)	7	0	7	10	0	10
Autonomous Region in Muslim Mindanao (ARMM)	1	0	1	0	0	0
Nationwide	630	90	720	680	103	783



Table 5 Rural and Cooperative Banking System Balance Sheet (In Million Pesos)

	2017	2018	2019	2020	2021
TOTAL ASSETS	234,686.70	250,292.36	266,752.35	282,198.72	312,038.26
CASH AND DUE FROM BANKS	53,611.73	55,132.23	57,528.35	63,232.39	71,722.12
Loans, net Inclusive of IBL	126,732.27	130,745.38	139,681.89	144,892.53	152,504.24
Loans, gross	138,218.89	143,275.46	151,840.32	157,732.12	166,711.43
Allowance for probable Losses	-11,486.62	-12,530.08	-12,158.42	-12,839.58	-14,207.19
TOTAL INVESTMENTS, NET	27,979.81	38,590.61	42,894.31	45,860.69	57,618.97
Portfolio Investments	27,673.00	38,205.16	42,384.24	45,344.71	57,093.88
Direct Investments	306.8	385.44	510.06	515.97	525.08
ROPA, NET	9,933.99	9,589.27	8,984.14	8,822.77	9,267.26
OTHER ASSETS	16,428.88	16,234.85	17,663.63	19,390.32	20,925.66
LIABILITIES	189,728.66	200,667.17	214,689.39	228,118.39	254,983.56
DEPOSIT LIABILITIES	167,169.82	176,683.80	188,538.31	205,686.73	232,514.77
Demand and NOW	4,380.32	4,760.12	4,962.21	5,395.15	6,019.11
Savings	121,418.20	135,719.06	146,930.58	161,435.91	171,792.64
Time	41,371.28	36,204.60	36,478.51	38,784.02	54,703.01
LTNCD	0	0	167	71.64	0
DUE TO BANKS/OTHERS	18.68	436.65	80.7	80.63	113.61
BILLS PAYABLE	13,100.22	13,574.09	14,764.66	10,780.82	8,628.98
BONDS PAYABLE	0	0	0	0.01	0.01
UNSECURED SUBORDINATED DEBT, NET	1,375.65	1,346.81	1,347.87	1,281.98	1,297.66
REDEEMABLE PREFERRED SHARES	123.53	107.25	170.76	167.05	216.04
OTHER LIABILITIES	7,940.74	8,518.53	9,787.06	10,121.14	12,212.46
TOTAL CAPITAL ACCOUNTS	44,958.03	49,625.19	52,062.96	54,080.33	57,054.70
Capital Stock	30,234.52	32,560.91	32,538.69	34,300.47	35,077.63
Retained Earnings & Undivided Profits	13,515.13	16,291.08	19,009.36	19,015.01	20,838.23
Other Comprehensive Income	-97.2	-149.07	43.18	190.02	-236.29
Appraisal Increment Reserves	104.59	108.49	105.64	92.47	150
Other Capital	1,200.99	813.77	366.08	482.34	1,225.12



Table 6 Rural and Cooperative Banking System Performance Ratio (in Percent)

	2017	2018	2019	2020	2021
ASSET QUALITY RATIOS:					
Past Due Ratio	12.40	14.70	13.45	17.79	15.67
RL to TLP	1.51	1.69	1.43	2.55	3.34
Loan Loss Reserves (LLR) to TLP	8.31	8.75	8.01	8.14	8.52
Gross NPL Ratio, net of IBL	10.86	11.21	10.48	14.67	12.84
Net NPL Ratio ^{1/}	4.58	4.41	4.58	8.45	6.31
NPL Coverage Ratio	76.55	77.99	76.43	55.49	66.35
NPL Coverage Ratio, excl. GLLP	66.74	68.90	65.33	49.57	58.29
NPA to Gross Assets	10.07	9.66	8.79	10.70	9.27
NPA Coverage Ratio	50.65	53.84	54.48	44.45	51.09
Distressed Assets Ratio	17.34	17.27	15.81	20.35	18.77
LIQUIDITY RATIOS					
Cash and Due from Banks to Deposits	32.07	31.20	30.51	30.74	30.85
Liquid Assets to Deposits Ratio	48.62	52.83	52.99	52.79	55.40
Loans (gross) to Deposits	82.68	81.09	80.54	76.69	71.70
SELECTED PROFITABILITY RATIOS					
Return on Assets (ROA)	1.70	1.63	1.79	1.02	1.51
Return on Equity (ROE)	8.98	8.36	9.11	5.28	8.10
Earning Asset Yield	11.25	11.43	12.27	10.39	11.22
Funding Cost	2.15	2.08	2.30	1.90	1.61
Interest Spread	9.10	9.36	9.97	8.50	9.61
Earning Asset Yield	11.25	11.43	12.27	10.39	11.22
Funding Cost	2.15	2.08	2.30	1.90	1.61
Net Interest Margin	9.41	9.69	10.36	8.80	9.86
Cost to Income Ratio	76.36	77.51	76.07	80.98	76.43
Net Interest Income to Total Operating Income	71.57	75.55	77.70	78.75	78.90
Non-interest Income to Total Operating Income	28.43	24.45	22.30	21.25	21.10
CAPITAL ADEQUACY					
Capital Adequacy Ratio - Solo	18.92	19.63	19.46	19.03	19.08
Total Capital Accounts to Total Assets	19.21	19.87	19.58	19.22	18.35



**Table 7 Rural and Cooperative Banking System Compliance with Agri-Agra Reform Credit Act of 2009
(In Billion Pesos)**

	2017	2018	2019	2020	2021
A. Total Loanable Funds Generated					
Total Loanable Funds Generated	67.25	80.22	94.01	94.03	127.33
B. Minimum Amount Required to be Allocated for:					
10% AGRA	6.72	8.02	9.40	9.40	12.73
15% AGRI	10.09	12.03	14.10	14.10	19.10
C. Compliance with AGRA					
Direct Compliance	7.82	7.60	7.97	8.07	9.25
Alternative Compliance	1.61	2.05	2.24	2.23	2.38
Excess Compliance with AGRA Utilized for AGRI	(0.34)	(0.68)	(1.19)	(1.19)	(1.09)
Total Compliance with AGRA	9.10	8.97	9.02	9.12	10.54
% of Compliance vs. Required 10% for AGRA	13.53	11.18	9.59	9.69	8.28
D. Compliance with AGRI					
Direct Compliance	16.03	18.02	19.43	13.32	15.99
Alternative Compliance	0.42	0.58	0.64	0.82	0.94
Excess Compliance with AGRA Utilized for AGRI	0.34	0.68	1.19	1.19	1.09
Total Compliance with AGRI	16.79	19.28	21.26	15.33	18.01
% of Compliance vs. Required 15% for AGRI	24.97	24.03	22.62	16.30	14.15
E. Total Compliance					
Direct Compliance	23.86	25.62	27.40	21.39	25.24
Alternative Compliance	2.03	2.62	2.88	3.05	3.32
Total	25.89	28.24	30.28	24.44	28.55



Table 8. Rural and Cooperative banking system Outstanding loan per Industry (In Billion Pesos)

	2017	2018	2019	2020	2021
I. Residents					
A. For Production by Economic Activity	92.29	99.71	105.41	104.72	108.70
Agriculture, Forestry and Fishing	24.60	25.47	26.65	26.15	25.06
Mining and Quarrying	0.40	0.42	0.41	0.38	0.31
Manufacturing	2.02	2.28	2.39	2.32	2.34
Electricity, Gas, Steam and Air-Conditioning Supply	0.26	0.19	0.18	0.26	0.27
Water supply, Sewerage, Waste management and Remediation Activities	0.19	0.18	0.22	0.22	0.40
Construction	4.72	5.24	5.06	4.91	5.32
Wholesale and Retail Trade, Repair of Motor Vehicles, Motorcycles	26.26	29.64	31.60	33.04	35.13
Accommodation and Food Service Activities	2.46	2.67	3.37	3.42	3.41
Transportation and Storage	3.03	2.95	2.37	2.30	2.04
Information and Communication	0.11	0.10	0.14	0.13	0.21
Financial and Insurance Activities	0.81	1.14	1.45	1.16	1.17
Real Estate Activities	11.02	12.42	13.96	13.95	15.07
Professional, Scientific and Technical Activities	0.22	0.18	0.30	0.21	0.23
Administrative and Support Service Activities	0.47	0.73	0.74	0.77	1.00
Public Administration and Defense; Compulsory Social Security	0.04	0.02	0.03	0.05	0.02
Education	3.16	2.35	2.18	1.79	2.01
Human Health and Social Work Activities	1.18	1.19	1.52	1.40	1.43
Arts, Entertainment and Recreation	0.08	0.12	0.13	0.10	0.14
Other Service Activities	9.14	9.97	10.17	9.29	9.50
Activities of Households as Employers and Undifferentiated Goods-and-Services-Producing Activities of Households for Own Use	2.12	2.43	2.54	2.87	3.64
Activities of Extra-Territorial Organizations and Bodies	0.00	0.00	0.00	0.00	0.00
B. For Household Consumption	45.89	43.56	46.42	53.00	58.00
Credit Cards	0.00	0.00	0.00	0.00	0.00
Motor Vehicle Loans ^{3/}	1.73	2.40	2.05	2.45	2.94
Auto Loans ^{4/}	1.40	1.77	1.16	1.32	1.56
Motorcycle Loans ^{4/}	0.32	0.63	0.89	1.14	1.38
Salary-Based General-Purpose Consumption Loans ^{5/}	40.14	36.77	41.21	47.58	51.91
Others	4.03	4.40	3.17	2.97	3.15
C. Under BSP Reverse Repurchase (RRP) Agreements	0.00	0.00	0.00	0.00	0.00
Total Outstanding Loans to Residents					
Gross of BSP RRP Agreements	138.18	143.27	151.84	157.73	166.71
Net of BSP RRP Agreements	138.18	143.27	151.84	157.73	166.71
II. Non-Residents					
Non-Residents	0.00	0.00	0.00	0.00	0.00

III. Total Loans Outstanding to Residents and Non-Residents					
Gross of BSP RRP Agreements	138.18	143.27	151.84	157.73	166.71
Net of BSP RRP Agreements	138.18	143.27	151.84	157.73	166.71
Memo Items:					
Loans of domestic banks' foreign offices					
Interbank Loans (inclusive of Loans to BSP)	0.00	0.00	0.00	0.00	0.00
Loans and Receivables Arising from Repurchase Agreements, Certificate of Assignment/Participation with Recourse, Securities Lending and Borrowing Transactions	0.04	0.01	0.01	0.01	0.01
Total Loans Outstanding (inclusive of memo items)	138.22	143.28	151.84	157.73	166.71

Table 9 Total Deposit: Rural and Cooperative Banking System (in billion pesos)

	2017	2018	2019	2020	2021
Number of Accounts					
P15,000 and Below	7,016,526	7,850,357	11,382,880	13,424,736	14,759,948
P15,000.01 - P50,000	431,972	417,752	468,030	499,269	539,551
P50,000.01 - P100,000	96,991	144,271	153,633	158,538	195,101
P100,000.01 - P250,000	131,270	138,197	139,275	146,216	152,290
P250,000.01 - P500,000	69,251	72,195	70,103	73,911	77,175
P500,000.01 - P1,000,000	32,142	34,368	35,687	38,177	40,208
P1,000,000.01 - P2,000,000	11,693	12,650	13,927	14,917	15,817
P2,000,000.01 and over	8,517	8,905	9,863	10,793	11,890
Total	7,798,362	8,678,695	12,273,398	14,366,557	15,791,980
Number of Deposit					
P15,000 and Below	12.431	14.261	17.056	17.871	18.805
P15,000.01 - P50,000	12.989	11.489	12.598	13.498	14.889
P50,000.01 - P100,000	7.512	10.156	10.676	11.043	14.230
P100,000.01 - P250,000	20.218	21.287	21.395	22.426	23.618
P250,000.01 - P500,000	26.524	27.441	26.332	27.705	29.310
P500,000.01 - P1,000,000	20.922	22.422	23.215	24.748	26.413
P1,000,000.01 - P2,000,000	15.491	16.796	18.273	19.676	21.114
P2,000,000.01 and over	51.082	52.831	58.993	68.719	84.136
Total	167.170	176.683	188.539	205.687	232.515



Table 10: Total Demand Deposit: Rural and Cooperative Banking System (in billion pesos)

	2017	2018	2019	2020	2021
Number of Accounts					
P15,000 and Below	55,195	53,522	46,766	44,025	53,798
P15,000.01 - P50,000	6,938	6,521	6,496	6,703	7,565
P50,000.01 - P100,000	1,507	2,096	2,021	2,321	2,426
P100,000.01 - P250,000	2,234	2,229	2,141	2,205	2,335
P250,000.01 - P500,000	1,260	1,276	1,115	1,261	1,308
P500,000.01 - P1,000,000	797	806	776	829	876
P1,000,000.01 - P2,000,000	417	451	478	503	559
P2,000,000.01 and over	369	420	425	485	563
Total	68,717	67,321	60,218	58,332	69,430
Number of Deposit					
P15,000 and Below	0.20	0.20	0.21	0.20	0.24
P15,000.01 - P50,000	0.20	0.18	0.17	0.18	0.20
P50,000.01 - P100,000	0.12	0.15	0.14	0.16	0.17
P100,000.01 - P250,000	0.36	0.36	0.34	0.35	0.37
P250,000.01 - P500,000	0.45	0.45	0.39	0.45	0.46
P500,000.01 - P1,000,000	0.55	0.56	0.54	0.58	0.61
P1,000,000.01 - P2,000,000	0.57	0.62	0.67	0.71	0.78
P2,000,000.01 and over	1.89	2.19	2.43	2.69	3.09
Total	4.34	4.70	4.91	5.32	5.93

Table 11: Total Savings Deposit: Rural and Cooperative Banking System (in billion pesos)

	2017	2018	2019	2020	2021
Number of Accounts					
P15,000 and Below	6,938,790	7,782,744	11,322,602	13,366,510	14,685,534
P15,000.01 - P50,000	414,308	404,287	454,948	486,567	516,552
P50,000.01 - P100,000	88,770	134,088	144,622	149,715	163,542
P100,000.01 - P250,000	111,570	120,507	123,605	131,129	137,665
P250,000.01 - P500,000	46,174	51,755	51,957	55,821	56,680
P500,000.01 - P1,000,000	22,065	24,919	26,088	28,380	29,430
P1,000,000.01 - P2,000,000	7,722	8,774	9,972	10,714	11,071
P2,000,000.01 and over	5,647	6,176	7,093	7,709	7,919
Total	7,635,046	8,533,250	12,140,887	14,236,545	15,608,393
Number of Deposit					
P15,000 and Below	12.16	14.00	16.79	17.61	18.44
P15,000.01 - P50,000	12.39	11.10	12.22	13.13	14.14
P50,000.01 - P100,000	6.81	9.39	10.00	10.38	11.37
P100,000.01 - P250,000	17.01	18.41	18.88	20.01	21.25
P250,000.01 - P500,000	16.76	18.84	18.69	20.05	20.44
P500,000.01 - P1,000,000	14.24	16.17	16.87	18.31	19.22
P1,000,000.01 - P2,000,000	10.17	11.59	13.02	14.07	14.76
P2,000,000.01 and over	31.89	36.22	40.46	47.88	52.17
Total	121.42	135.72	146.93	161.44	171.79

Table 12: Regular Savings Deposit: Rural and Cooperative Banking System (in billion pesos)

Regular Savings	2019	2020	2021
Number of Accounts			
P15,000 and Below	6,897,873	7,161,177	7,435,764
P15,000.01 - P50,000	382,745	388,149	407,639
P50,000.01 - P100,000	137,334	141,808	155,526
P100,000.01 - P250,000	113,770	120,668	127,727
P250,000.01 - P500,000	43,335	46,719	47,840
P500,000.01 - P1,000,000	18,459	20,722	22,162
P1,000,000.01 - P2,000,000	6,264	7,190	7,880
P2,000,000.01 and over	3,734	4,505	4,941
Total	7,603,514	7,890,938	8,209,479
Number of Deposit			
P15,000 and Below	12.70	12.97	13.58
P15,000.01 - P50,000	10.38	10.59	11.33
P50,000.01 - P100,000	9.49	9.83	10.82
P100,000.01 - P250,000	17.29	18.33	19.68
P250,000.01 - P500,000	15.29	16.47	16.91
P500,000.01 - P1,000,000	12.14	13.58	14.76
P1,000,000.01 - P2,000,000	8.35	9.61	10.71
P2,000,000.01 and over	19.36	25.07	28.28
Total	105.00	116.46	126.06

Table 13: Kiddie and Teen Savings: Rural and Cooperative Banking System (in billion pesos)

	2019	2020	2021
Number of Account			
P15,000 and Below	371,755	373,947	378,142
P15,000.01 - P50,000	9,260	8,872	9,797
P50,000.01 - P100,000	1,540	1,515	1,753
P100,000.01 - P250,000	716	728	833
P250,000.01 - P500,000	125	121	142
P500,000.01 - P1,000,000	46	52	61
P1,000,000.01 - P2,000,000	4	5	7
P2,000,000.01 and over	1	-	1
Total	383,447	385,240	390,736
Number of Deposit			
P15,000 and Below	0.475	0.446	0.453
P15,000.01 - P50,000	0.233	0.225	0.248
P50,000.01 - P100,000	0.102	0.101	0.116
P100,000.01 - P250,000	0.101	0.105	0.119
P250,000.01 - P500,000	0.042	0.040	0.048
P500,000.01 - P1,000,000	0.029	0.031	0.038
P1,000,000.01 - P2,000,000	0.005	0.006	0.009
P2,000,000.01 and over	0.002	0.000	0.005
Total	0.990	0.953	1.035

Table 14: Basic Deposits: Rural and Cooperative Banking System (in billion pesos)

	2019	2020	2021
Number of Accounts			
P15,000 and Below	3,469,643.00	5,173,468.00	6,148,939.00
P15,000.01 - P50,000	44,359.00	68,139.00	75,296.00
Total	3,514,002.00	5,241,607.00	6,224,235.00
Number of Deposit			
P15,000 and Below	2.047	2.509	2.629
P15,000.01 - P50,000	1.141	1.778	1.978
Total	3.188	4.287	4.607

Table 15: PERA Self-Custody Deposit Account: Rural and Cooperative Banking System (in billion pesos)

	2021
Number of Accounts	
P15,000 and Below	138.0
P15,000.01 - P50,000	104.0
P50,000.01 - P100,000	67.0
P100,000.01 - P250,000	111.0
P250,000.01 - P500,000	126.0
P500,000.01 - P1,000,000	83.0
P1,000,000.01 - P2,000,000	30.0
P2,000,000.01 and over	17.0
Total	676.0
Number of Deposit	
P15,000 and Below	0.001
P15,000.01 - P50,000	0.003
P50,000.01 - P100,000	0.005
P100,000.01 - P250,000	0.018
P250,000.01 - P500,000	0.050
P500,000.01 - P1,000,000	0.050
P1,000,000.01 - P2,000,000	0.038
P2,000,000.01 and over	0.070
Total	0.234

Table 16: Other Savings: Rural and Cooperative Banking System (in billion pesos)

	2019	2020	2021
Number of Accounts			
P15,000 and Below	583,331.00	646,829.00	711,462.00
P15,000.01 - P50,000	18,584.00	20,571.00	22,880.00
P50,000.01 - P100,000	5,748.00	6,240.00	6,044.00
P100,000.01 - P250,000	9,119.00	9,570.00	8,831.00
P250,000.01 - P500,000	8,497.00	8,902.00	8,493.00
P500,000.01 - P1,000,000	7,583.00	7,566.00	7,084.00
P1,000,000.01 - P2,000,000	3,704.00	3,505.00	3,140.00
P2,000,000.01 and over	3,358.00	3,196.00	2,952.00
Total	639,924.00	706,379.00	770,886.00
Number of Deposit			
P15,000 and Below	1.567	1.664	1.759
P15,000.01 - P50,000	0.467	0.514	0.558
P50,000.01 - P100,000	0.401	0.433	0.419
P100,000.01 - P250,000	1.491	1.545	1.410
P250,000.01 - P500,000	3.361	3.517	3.397
P500,000.01 - P1,000,000	4.702	4.671	4.345
P1,000,000.01 - P2,000,000	4.668	4.428	3.991
P2,000,000.01 and over	21.091	22.787	23.797
Total	37.748	39.560	39.676

Table 17: Negotiable Orders of Withdrawal: Rural and Cooperative Banking System (in billion pesos)

	2017	2018	2019	2020	2021
Number of Accounts					
P15,000 and Below	248	271	262	260	253
P15,000.01 - P50,000	75	69	78	65	70
P50,000.01 - P100,000	28	40	36	32	37
P100,000.01 - P250,000	30	25	25	28	25
P250,000.01 - P500,000	16	11	19	22	30
P500,000.01 - P1,000,000	9	9	11	18	9
P1,000,000.01 - P2,000,000	7	6	6	6	7
P2,000,000.01 and over	3	8	5	9	11
Total	416	439	442	440	442
Number of Deposit					
P15,000 and Below	0.001	0.001	0.001	0.001	0.001
P15,000.01 - P50,000	0.002	0.002	0.002	0.002	0.002
P50,000.01 - P100,000	0.002	0.003	0.002	0.002	0.003
P100,000.01 - P250,000	0.005	0.004	0.004	0.004	0.004
P250,000.01 - P500,000	0.005	0.004	0.007	0.008	0.011
P500,000.01 - P1,000,000	0.007	0.006	0.008	0.013	0.005
P1,000,000.01 - P2,000,000	0.009	0.009	0.008	0.009	0.010
P2,000,000.01 and over	0.013	0.029	0.024	0.040	0.054
Total	0.045	0.057	0.056	0.079	0.090



Table 18: Time Certificate of Deposits: Rural and Cooperative Banking System (in billion pesos)

	2017	2018	2019	2020	2021
Number of Accounts					
P15,000 and Below	22,293	13,820	13,249	13,941	20,363
P15,000.01 - P50,000	10,651	6,875	6,506	5,929	15,364
P50,000.01 - P100,000	6,686	8,047	6,953	6,468	29,096
P100,000.01 - P250,000	17,436	15,436	13,489	12,818	12,265
P250,000.01 - P500,000	21,801	19,153	16,961	16,682	19,157
P500,000.01 - P1,000,000	9,271	8,634	8,691	8,947	9,893
P1,000,000.01 - P2,000,000	3,547	3,419	3,459	3,694	4,180
P2,000,000.01 and over	2,498	2,301	2,337	2,589	3,397
Total	94,183	77,685	71,645	71,068	113,715
Number of Deposit					
P15,000 and Below	0.07	0.06	0.06	0.06	0.12
P15,000.01 - P50,000	0.39	0.21	0.20	0.18	0.55
P50,000.01 - P100,000	0.58	0.62	0.53	0.50	2.69
P100,000.01 - P250,000	2.85	2.52	2.17	2.06	1.99
P250,000.01 - P500,000	9.31	8.15	7.21	7.14	8.40
P500,000.01 - P1,000,000	6.12	5.68	5.68	5.85	6.58
P1,000,000.01 - P2,000,000	4.74	4.58	4.56	4.89	5.56
P2,000,000.01 and over	17.30	14.39	16.07	18.11	28.82
Total	41.37	36.20	36.48	38.78	54.70

Table 19: Long Term Negotiable Certificates of Deposits: Rural and Cooperative Banking System (in billion pesos)

	2017	2018	2019	2020	2021
Number of Accounts					
P15,000 and Below	-	-	1.00	-	-
P15,000.01 - P50,000	-	-	2.00	5.00	-
P50,000.01 - P100,000	-	-	1.00	2.00	-
P100,000.01 - P250,000	-	-	15.00	36.00	-
P250,000.01 - P500,000	-	-	51.00	125.00	-
P500,000.01 - P1,000,000	-	-	121.00	3.00	-
P1,000,000.01 - P2,000,000	-	-	12.00	-	-
P2,000,000.01 and over	-	-	3.00	1.00	-
Total	-	-	206.00	172.00	-
Number of Deposit					
P15,000 and Below	-	-	0.00	-	-
P15,000.01 - P50,000	-	-	0.00	0.00	-
P50,000.01 - P100,000	-	-	0.00	0.00	-
P100,000.01 - P250,000	-	-	0.00	0.01	-
P250,000.01 - P500,000	-	-	0.02	0.06	-
P500,000.01 - P1,000,000	-	-	0.12	0.00	-
P1,000,000.01 - P2,000,000	-	-	0.01	-	-
P2,000,000.01 and over	-	-	0.01	0.00	-
Total	-	-	0.17	0.07	-



Table 20: Deposits by Region: Rural and Cooperative Banking System (in million pesos)

Deposit Liabilities					
	2021				
	Demand	Savings	Time	Others	Total
National Capital Region	403.83	9,303.05	10,917.62	-	20,624.49
Region I (Ilocos Region)	255.40	9,208.21	2,559.91	-	12,023.52
Region II (Cagayan Valley)	370.31	8,755.04	3,966.07	-	13,091.43
Region III (Central Luzon)	1,410.49	24,312.43	9,312.85	24.18	35,059.94
Region IV-A (CALABARZON)	1,058.18	46,641.40	6,262.19	-	53,961.76
Region IV-B (MIMAROPA)	31.36	5,791.43	865.57	-	6,688.36
Region V (Bicol Region)	150.88	7,019.37	1,194.02	-	8,364.27
Region VI (Western Visayas)	237.71	8,856.77	3,342.55	-	12,437.03
Region VII (Central Visayas)	200.40	5,953.39	4,043.05	-	10,196.84
Region VIII (Eastern Visayas)	9.24	2,405.96	437.07	-	2,852.27
Region IX (Zamboanga Peninsula)	40.30	3,457.69	1,422.76	-	4,920.75
Region X (Northern Mindanao)	231.40	5,842.38	2,383.99	-	8,457.78
Region XI (Davao Region)	928.16	15,839.77	3,644.51	-	20,412.44
Region XII (SOCCSKSARGEN)	144.97	6,956.91	1,603.19	65.79	8,770.85
Region XIII (Caraga)	474.45	5,805.71	2,180.06	-	8,460.22
Cordillera Administrative Region (CAR)	12.42	6,549.49	792.20	-	7,354.10
Autonomous Region in Muslim Mindanao (ARMM)	-	-	-	-	-
Nationwide	5,959.48	172,699.00	54,927.62	89.96	233,676.06

Reference:

Banko Sentral ng Pilipinas (2022). <https://www.bsp.gov.ph/SitePages/Statistics/Statistics.aspx>