



# **Rural and Cooperative Banking System Factsheet**

**2022**

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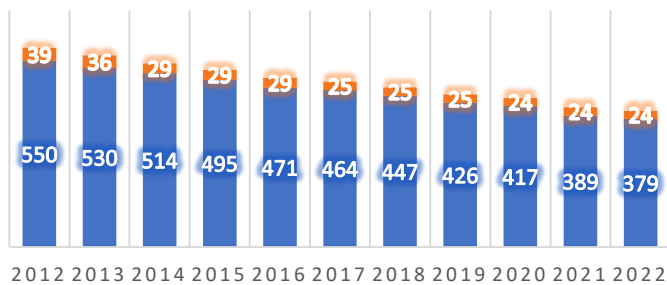


**Table 1: Total Number of Rural and Cooperative Bank Branch and Offices 2012-2022**

	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
<b>Total Number of Branches</b>	<b>2646</b>	<b>2646</b>	<b>2608</b>	<b>2610</b>	<b>2765</b>	<b>2893</b>	<b>3065</b>	<b>3272</b>	<b>3330</b>	<b>3378</b>	<b>3478</b>
<b>Rural Bank</b>	<b>2482</b>	<b>2492</b>	<b>2465</b>	<b>2463</b>	<b>2611</b>	<b>2742</b>	<b>2909</b>	<b>3111</b>	<b>3163</b>	<b>3207</b>	<b>3303</b>
Head Office	550	530	514	495	471	464	447	426	417	389	379
Branches & Other Offices	1932	1962	1951	1968	2140	2278	2462	2685	2746	2818	2924
<b>Cooperative Bank</b>	<b>164</b>	<b>154</b>	<b>143</b>	<b>147</b>	<b>154</b>	<b>151</b>	<b>156</b>	<b>161</b>	<b>167</b>	<b>171</b>	<b>175</b>
Head Office	39	36	29	29	29	25	25	25	24	24	24
Branches & Other Offices	125	118	114	118	125	126	131	136	143	147	151

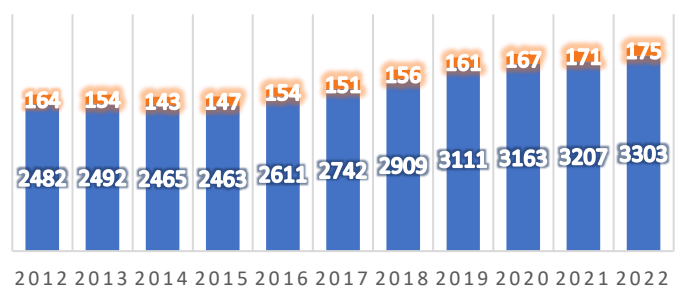
**Figure 1: Total Number of Rural and Cooperative Bank 2012 - 2022**

■ Rural Bank ■ Cooperative Bank



**Figure 2: Total Number of Rural and Cooperative Bank Branch and Office 2012 - 2022**

■ Rural Bank ■ Cooperative Bank



**Table 2: Total Number of Rural and Cooperative Bank Branch and Offices by Region 2021 and 2022**

REGION	2021				2022			
	Head Offices	Regular	Branch lite	Total	Head Offices	Regular	Branch lite	Total
NCR	14	36	47	<u>97</u>	13	36	46	<u>95</u>
Ilocos Region	34	136	87	<u>257</u>	31	137	98	<u>266</u>
Cagayan Valley	27	139	71	<u>237</u>	27	136	83	<u>246</u>
Central Luzon	67	254	112	<u>433</u>	66	255	125	<u>446</u>
CALABARZON	75	272	205	<u>552</u>	74	266	214	<u>554</u>
MIMAROPA	20	59	89	<u>168</u>	20	56	94	<u>170</u>
Bicol Region	19	78	192	<u>289</u>	19	79	203	<u>301</u>
Western Visayas	40	89	146	<u>275</u>	39	91	153	<u>283</u>
Central Visayas	27	119	112	<u>258</u>	27	122	118	<u>267</u>
Eastern Visayas	15	47	55	<u>117</u>	14	48	63	<u>125</u>
Zamboanga Peninsula	12	36	33	<u>81</u>	12	37	35	<u>84</u>
Northern Mindanao	22	62	50	<u>134</u>	21	62	58	<u>141</u>
Davao Region	11	88	64	<u>163</u>	12	92	68	<u>172</u>
SOCCSKSARGEN	9	64	27	<u>100</u>	8	61	29	<u>98</u>
Caraga	6	65	46	<u>117</u>	5	67	50	<u>122</u>
CAR	15	50	34	<u>99</u>	15	51	38	<u>104</u>
BARMM	0	0	1	<u>1</u>	0	0	4	<u>4</u>
<b>Nationwide</b>	<b>413</b>	<b>2,965</b>	<b>1,371</b>	<b>3,378</b>	<b>403</b>	<b>1,596</b>	<b>1,479</b>	<b>3,478</b>

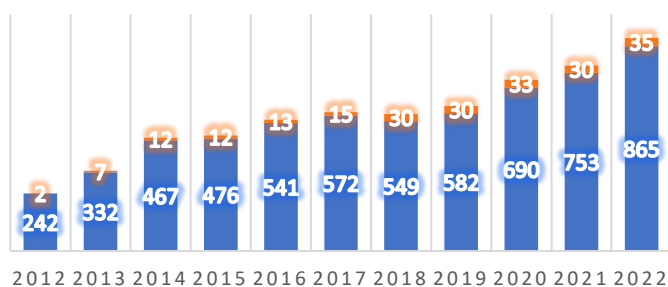


**Table 3: Total Number of Rural and Cooperative bank Automated Teller Machine 2012-2022**

	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
<b>Total number of ATM</b>	<b>244</b>	<b>339</b>	<b>479</b>	<b>488</b>	<b>554</b>	<b>587</b>	<b>579</b>	<b>612</b>	<b>723</b>	<b>783</b>	<b>900</b>
<b>Rural Bank</b>	<b>242</b>	<b>332</b>	<b>467</b>	<b>476</b>	<b>541</b>	<b>572</b>	<b>549</b>	<b>582</b>	<b>690</b>	<b>753</b>	<b>865</b>
On-Site	206	283	409	410	474	487	478	515	600	650	749
Off-Site	36	49	58	66	67	85	71	67	90	103	116
<b>Cooperative Bank</b>	<b>2</b>	<b>7</b>	<b>12</b>	<b>12</b>	<b>13</b>	<b>15</b>	<b>30</b>	<b>30</b>	<b>33</b>	<b>30</b>	<b>35</b>
On-Site	2	7	12	12	13	15	30	30	33	30	35
Off-Site	0	0	0	0	0	0	0	0	0	0	0

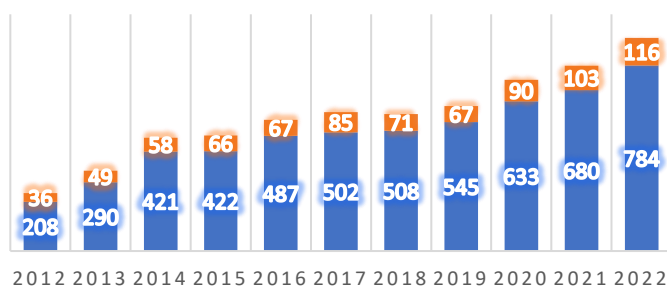
**Figure 3: Total Number of ATM of Rural and Cooperative bank 2012 - 2022**

■ Rural Bank ■ Cooperative Bank



**Figure 4: Total Number of ATM of Rural and Cooperative bank by Site 2012 - 2022**

■ On-Site ■ Off-Site



**Table 4: Total Number of Rural and Cooperative bank Automated Teller Machine by Region 2021 and 2022**

REGION	2021			2022		
	On-Site	Off-Site	Total	On-Site	Off-Site	Total
NCR	26	0	<b>26</b>	28	0	<b>28</b>
Ilocos Region	49	2	<b>51</b>	54	2	<b>56</b>
Cagayan Valley	43	0	<b>43</b>	47	0	<b>47</b>
Central Luzon	73	1	<b>74</b>	77	1	<b>78</b>
CALABARZON	101	5	<b>106</b>	104	4	<b>108</b>
MIMAROPA	22	1	<b>23</b>	32	1	<b>33</b>
Bicol Region	45	1	<b>46</b>	50	2	<b>52</b>
Western Visayas	60	29	<b>89</b>	63	38	<b>101</b>
Central Visayas	23	17	<b>40</b>	40	18	<b>58</b>
Eastern Visayas	20	0	<b>20</b>	33	1	<b>34</b>
Zamboanga Peninsula	20	3	<b>23</b>	20	3	<b>23</b>
Northern Mindanao	30	5	<b>35</b>	38	5	<b>43</b>
Davao Region	85	24	<b>109</b>	95	24	<b>119</b>
SOCCSKSARGEN	38	6	<b>44</b>	42	6	<b>48</b>
Caraga	35	9	<b>44</b>	48	11	<b>59</b>
CAR	10	0	<b>10</b>	12	0	<b>12</b>
BARMM	0	0	<b>0</b>	1	0	<b>1</b>
<b>Nationwide</b>	<b>680</b>	<b>103</b>	<b>783</b>	<b>784</b>	<b>116</b>	<b>900</b>





**Table 5: Total Number of Rural and Cooperative banks with Electronic Banking Facilities 2012 – 2022**

	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Number of Rural and Cooperative Banks with Electronic Banking Facilities	<u>56</u>	<u>51</u>	<u>54</u>	<u>52</u>	<u>51</u>	<u>12</u>	<u>16</u>	<u>16</u>	<u>45</u>	<u>50</u>	<u>62</u>

**Table 6.0: Rural and Cooperative Banking System Balance Sheet 2018-2022 ('000'000)**

	2018	2019	2020	2021	2022
<b>TOTAL ASSETS</b>	<b>250,292.36</b>	<b>266,752.35</b>	<b>282,198.72</b>	<b>312,038.26</b>	<b>372,543.89</b>
<b>CASH AND DUE FROM BANKS</b>	<b>55,132.23</b>	<b>57,528.35</b>	<b>63,232.39</b>	<b>71,722.12</b>	<b>83,237.61</b>
<b>LOANS, NET INCLUSIVE OF IBL</b>	<b>130,745.38</b>	<b>139,681.89</b>	<b>144,892.53</b>	<b>152,504.24</b>	<b>199,878.81</b>
Loans, gross	143,275.46	151,840.32	157,732.12	166,711.43	214,933.03
Allowance for probable Losses	(12,530.08)	(12,158.42)	(12,839.58)	(14,207.19)	(15,054.21)
<b>TOTAL INVESTMENTS, NET</b>	<b>38,590.61</b>	<b>42,894.31</b>	<b>45,860.69</b>	<b>57,618.97</b>	<b>56,422.27</b>
Portfolio Investments	38,205.16	42,384.24	45,344.71	57,093.88	55,788.12
Direct Investments	385.44	510.06	515.97	525.08	634.15
<b>ROPA, NET</b>	<b>9,589.27</b>	<b>8,984.14</b>	<b>8,822.77</b>	<b>9,267.26</b>	<b>10,052.89</b>
<b>OTHER ASSETS</b>	<b>16,234.85</b>	<b>17,663.63</b>	<b>19,390.32</b>	<b>20,925.66</b>	<b>22,952.31</b>
<b>TOTAL LIABILITIES</b>	<b>200,667.17</b>	<b>214,689.39</b>	<b>228,118.39</b>	<b>254,983.56</b>	<b>302,719.92</b>
<b>DEPOSIT LIABILITIES</b>	<b>176,683.80</b>	<b>188,538.31</b>	<b>205,686.73</b>	<b>232,514.77</b>	<b>269,558.11</b>
Demand and NOW	4,760.12	4,962.21	5,395.15	6,019.11	6,635.35
Savings	135,719.06	146,930.58	161,435.91	171,792.64	190,325.39
Time	36,204.60	36,478.51	38,784.02	54,703.01	72,597.37
LTNCD	-	167.00	71.64	-	-
<b>DUE TO BANKS/OTHERS</b>	<b>436.65</b>	<b>80.70</b>	<b>80.63</b>	<b>113.61</b>	<b>112.64</b>
<b>BILLS PAYABLE</b>	<b>13,574.09</b>	<b>14,764.66</b>	<b>10,780.82</b>	<b>8,628.98</b>	<b>18,011.43</b>
<b>BONDS PAYABLE</b>	<b>-</b>	<b>-</b>	<b>0.01</b>	<b>0.01</b>	<b>-</b>
<b>UNSECURED SUBORDINATED DEBT, NET</b>	<b>1,346.81</b>	<b>1,347.87</b>	<b>1,281.98</b>	<b>1,297.66</b>	<b>60.70</b>
<b>REDEEMABLE PREFERRED SHARES</b>	<b>107.25</b>	<b>170.76</b>	<b>167.05</b>	<b>216.04</b>	<b>264.18</b>
<b>OTHER LIABILITIES</b>	<b>8,518.53</b>	<b>9,787.06</b>	<b>10,121.14</b>	<b>12,212.46</b>	<b>14,712.87</b>
<b>TOTAL CAPITAL ACCOUNTS</b>	<b>49,625.19</b>	<b>52,062.96</b>	<b>54,080.33</b>	<b>57,054.70</b>	<b>69,823.97</b>
Capital Stock	32,560.91	32,538.69	34,300.47	35,077.63	47,255.63
Retained Earnings & Undivided Profits	16,291.08	19,009.36	19,015.01	20,838.23	22,636.53
Other Comprehensive Income	(149.07)	43.18	190.02	(236.29)	(728.24)
Appraisal Increment Reserves	108.49	105.64	92.47	150.00	163.46
Other Capital	813.77	366.08	482.34	1,225.12	496.60

*\*Details may not add up to totals due to rounding-off*



**Table 6.1: Rural Banking System Balance Sheet 2018-2022 ('000'000)**

	2018	2019	2020	2021	2022
<b>TOTAL ASSETS</b>	<b>229,867.01</b>	<b>243,891.18</b>	<b>259,121.67</b>	<b>287,030.89</b>	<b>343,842.24</b>
<b>CASH AND DUE FROM BANKS</b>	<b>50,966.19</b>	<b>52,646.11</b>	<b>57,606.80</b>	<b>65,312.51</b>	<b>75,742.19</b>
<b>LOANS, NET INCLUSIVE OF IBL</b>	<b>117,521.32</b>	<b>124,974.58</b>	<b>130,786.36</b>	<b>137,421.00</b>	<b>182,209.93</b>
Loans, gross	128,511.38	135,705.64	142,192.49	149,811.72	195,328.98
Allowance for probable Losses	(10,990.06)	(10,731.06)	(11,406.13)	(12,390.72)	(13,119.05)
<b>TOTAL INVESTMENTS, NET</b>	<b>37,529.05</b>	<b>41,954.03</b>	<b>44,994.91</b>	<b>56,765.12</b>	<b>55,617.80</b>
Portfolio Investments	37,144.85	41,445.34	44,480.23	56,241.33	54,984.83
Direct Investments	384.20	508.69	514.68	523.79	632.97
<b>ROPA, NET</b>	<b>8,791.21</b>	<b>8,074.73</b>	<b>7,898.82</b>	<b>8,254.55</b>	<b>8,922.02</b>
<b>OTHER ASSETS</b>	<b>15,059.25</b>	<b>16,241.73</b>	<b>17,834.79</b>	<b>19,277.70</b>	<b>21,350.30</b>
<b>TOTAL LIABILITIES</b>	<b>184,345.63</b>	<b>196,498.13</b>	<b>209,828.83</b>	<b>234,863.17</b>	<b>279,343.16</b>
<b>DEPOSIT LIABILITIES</b>	<b>164,049.34</b>	<b>174,358.26</b>	<b>190,594.57</b>	<b>215,885.16</b>	<b>251,580.19</b>
Demand and NOW	4,638.38	4,828.24	5,215.03	5,797.68	6,186.00
Savings	129,007.94	139,625.12	153,398.74	162,647.57	180,818.83
Time	30,403.02	29,737.90	31,909.16	47,439.90	64,575.35
LTNCD	-	167.01	71.65	-	-
<b>DUE TO BANKS/OTHERS</b>	<b>434.93</b>	<b>78.86</b>	<b>78.60</b>	<b>110.96</b>	<b>109.39</b>
<b>BILLS PAYABLE</b>	<b>10,649.87</b>	<b>11,651.50</b>	<b>8,691.67</b>	<b>6,370.18</b>	<b>13,949.73</b>
<b>BONDS PAYABLE</b>	<b>-</b>	<b>-</b>	<b>0.01</b>	<b>0.01</b>	<b>-</b>
<b>UNSECURED SUBORDINATED DEBT, NET</b>	<b>1,346.82</b>	<b>1,347.87</b>	<b>1,281.99</b>	<b>1,297.66</b>	<b>60.70</b>
<b>REDEEMABLE PREFERRED SHARES</b>	<b>65.68</b>	<b>124.85</b>	<b>120.62</b>	<b>168.96</b>	<b>215.31</b>
<b>OTHER LIABILITIES</b>	<b>7,799.00</b>	<b>8,936.78</b>	<b>9,061.38</b>	<b>11,030.24</b>	<b>13,427.83</b>
<b>TOTAL CAPITAL ACCOUNTS</b>	<b>45,521.38</b>	<b>47,393.05</b>	<b>49,292.84</b>	<b>52,167.72</b>	<b>64,499.08</b>
Capital Stock	30,263.12	29,947.53	31,578.13	32,278.17	44,244.45
Retained Earnings & Undivided Profits	14,526.16	16,990.13	17,053.58	18,838.68	20,341.86
Other Comprehensive Income	(151.85)	38.58	187.42	(224.38)	(721.36)
Appraisal Increment Reserves	90.21	100.65	87.48	145.01	163.46
Other Capital	793.76	316.16	386.23	1,130.25	470.67

*\*Details may not add up to totals due to rounding-off*



**Table 6.2: Cooperative Banking System Balance Sheet 2018 – 2023 ('000'000)**

	2018	2019	2020	2021	2022
<b>TOTAL ASSETS</b>	<b>20,425.35</b>	<b>22,861.18</b>	<b>23,077.05</b>	<b>25,007.38</b>	<b>28,701.65</b>
<b>CASH AND DUE FROM BANKS</b>	<b>4,166.05</b>	<b>4,882.25</b>	<b>5,625.60</b>	<b>6,409.61</b>	<b>7,495.42</b>
<b>LOANS, NET INCLUSIVE OF IBL</b>	<b>13,224.06</b>	<b>14,707.32</b>	<b>14,106.17</b>	<b>15,083.24</b>	<b>17,668.89</b>
Loans, gross	14,764.09	16,134.68	15,539.63	16,899.72	19,604.05
Allowance for probable Losses	(1,540.03)	(1,427.36)	(1,433.46)	(1,816.48)	(1,935.16)
<b>TOTAL INVESTMENTS, NET</b>	<b>1,061.57</b>	<b>940.29</b>	<b>865.79</b>	<b>853.86</b>	<b>804.46</b>
Portfolio Investments	1,060.32	938.91	864.49	852.56	803.29
Direct Investments	1.25	1.38	1.30	1.30	1.18
<b>ROPA, NET</b>	<b>798.07</b>	<b>909.42</b>	<b>923.96</b>	<b>1,012.71</b>	<b>1,130.87</b>
<b>OTHER ASSETS</b>	<b>1,175.60</b>	<b>1,421.91</b>	<b>1,555.54</b>	<b>1,647.96</b>	<b>1,602.01</b>
<b>TOTAL LIABILITIES</b>	<b>16,321.54</b>	<b>18,191.26</b>	<b>18,289.56</b>	<b>20,120.39</b>	<b>23,376.76</b>
<b>DEPOSIT LIABILITIES</b>	<b>12,634.46</b>	<b>14,180.06</b>	<b>15,092.17</b>	<b>16,629.62</b>	<b>17,977.92</b>
Demand and NOW	121.75	133.97	180.13	221.43	449.34
Savings	6,711.12	7,305.46	8,037.17	9,145.07	9,506.56
Time	5,801.59	6,740.62	6,874.87	7,263.11	8,022.02
LTNCD	-	-	-	-	-
<b>DUE TO BANKS/OTHERS</b>	<b>1.72</b>	<b>1.84</b>	<b>2.03</b>	<b>2.65</b>	<b>3.25</b>
<b>BILLS PAYABLE</b>	<b>2,924.23</b>	<b>3,113.16</b>	<b>2,089.15</b>	<b>2,258.81</b>	<b>4,061.69</b>
<b>BONDS PAYABLE</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>UNSECURED SUBORDINATED DEBT, NET</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>REDEEMABLE PREFERRED SHARES</b>	<b>41.58</b>	<b>45.91</b>	<b>46.44</b>	<b>47.09</b>	<b>48.86</b>
<b>OTHER LIABILITIES</b>	<b>719.54</b>	<b>850.29</b>	<b>1,059.76</b>	<b>1,182.23</b>	<b>1,285.04</b>
<b>TOTAL CAPITAL ACCOUNTS</b>	<b>4,103.81</b>	<b>4,669.92</b>	<b>4,787.50</b>	<b>4,886.99</b>	<b>5,324.89</b>
Capital Stock	2,297.80	2,591.16	2,722.35	2,799.46	3,011.18
Retained Earnings & Undivided Profits	1,764.92	2,019.24	1,961.43	1,999.56	2,294.67
Other Comprehensive Income	2.78	4.61	2.60	(11.91)	(6.88)
Appraisal Increment Reserves	18.29	5.00	5.00	5.00	-
Other Capital	20.02	49.92	96.12	94.88	25.93

*\*Details may not add up to totals due to rounding-off*



**Table 7.0: Rural and Cooperative Banking System Income Statement 2018-2022 ('000'000)**

	2018	2019	2020	2021	2022
<b>TOTAL OPERATING INCOME</b>	<b>28,628.76</b>	<b>31,865.35</b>	<b>28,241.36</b>	<b>34,199.58</b>	<b>41,090.48</b>
<b>NET INTEREST INCOME</b>	<b>21,628.92</b>	<b>24,758.09</b>	<b>22,239.31</b>	<b>26,983.64</b>	<b>31,591.01</b>
Interest Income	25,518.21	29,332.37	26,267.60	30,704.26	36,676.07
Interest Expense	(3,879.36)	(4,572.56)	(4,021.41)	(3,716.33)	(4,992.59)
Provision for Losses	(9.92)	(1.72)	(6.88)	(4.29)	(92.46)
<b>NON-INTEREST INCOME</b>	<b>6,999.84</b>	<b>7,107.26</b>	<b>6,002.04</b>	<b>7,215.94</b>	<b>9,499.46</b>
Fees and Commissions Income	3,990.21	4,495.89	3,754.42	4,512.01	6,949.12
Trading Income	0.01	0.08	4.85	5.85	7.52
Profits/Losses on Sales of Other Assets	1,352.63	1,194.31	957.76	1,185.34	953.48
Other Income	1,656.99	1,416.98	1,285.02	1,512.74	1,589.35
<b>NON-INTEREST EXPENSES</b>	<b>(22,238.74)</b>	<b>(24,396.49)</b>	<b>(22,886.63)</b>	<b>(26,176.89)</b>	<b>(29,866.68)</b>
Compensation/Fringe Benefits	(9,893.48)	(11,085.23)	(11,003.84)	(12,265.49)	(13,531.17)
Taxes and Licenses	(1,852.38)	(2,156.83)	(2,017.89)	(2,447.96)	(2,970.52)
Fees and Commissions	(239.68)	(233.22)	(172.79)	(493.04)	(805.15)
Other Administrative Expense	(7,534.21)	(7,976.51)	(6,888.89)	(7,709.15)	(9,503.31)
Depreciation/Amortization	(1,460.70)	(1,734.10)	(1,852.12)	(1,924.48)	(2,095.65)
Impairment Losses	(47.79)	(155.56)	(16.11)	(36.45)	(18.17)
Provisions	(1,210.50)	(1,055.03)	(934.98)	(1,300.32)	(942.71)
<b>LOSSES/RECOVERIES ON FINANCIAL ASSETS</b>	<b>(1,217.29)</b>	<b>(1,279.44)</b>	<b>(1,215.52)</b>	<b>(2,121.59)</b>	<b>(2,463.03)</b>
Provision for Credit Losses on Loans & fin. Assets	(1,315.04)	(1,446.36)	(1,384.33)	(2,345.97)	(2,847.64)
Bad Debts Written Off	(110.25)	(85.38)	(87.95)	(62.52)	(56.88)
Recovery on Charged-Off Asset	208.00	252.31	256.76	286.90	441.49
<b>NET PROFIT BEFORE SHARE IN THE PROFIT/(LOSS) OF UNCONSOLIDATED SUBSIDIARIES, ASSOCIATES AND JOINT VENTURES ACCOUNTED FOR USING THE EQUITY METHOD</b>	<b>5,172.73</b>	<b>6,189.42</b>	<b>4,139.21</b>	<b>5,901.11</b>	<b>8,760.77</b>
Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method	130.85	152.76	(1.00)	30.43	77.20
<b>TOTAL PROFIT/LOSS BEFORE TAX AND BEFORE MINORITY INTEREST</b>	<b>5,303.57</b>	<b>6,342.19</b>	<b>4,138.21</b>	<b>5,931.54</b>	<b>8,837.97</b>
Income Tax Expense	(1,349.23)	(1,711.17)	(1,335.49)	(1,431.63)	(2,347.83)
<b>TOTAL PROFIT/LOSS AFTER TAX AND BEFORE MINORITY INTEREST</b>	<b>3,954.34</b>	<b>4,631.02</b>	<b>2,802.72</b>	<b>4,499.90</b>	<b>6,490.14</b>
Minority Interest in Profit/(Loss) of Subsidiaries	-	-	-	-	-
<b>NET PROFIT OR LOSS</b>	<b>3,954.34</b>	<b>4,631.02</b>	<b>2,802.72</b>	<b>4,499.90</b>	<b>6,490.14</b>

\*Details may not add up to totals due to rounding-off



**Table 7.1: Rural Banking System Income Statement 2018-2022 ('000'000)**

	2018	2019	2020	2021	2022
<b>TOTAL OPERATING INCOME</b>	<b>26,566.14</b>	<b>29,627.85</b>	<b>26,262.15</b>	<b>31,863.86</b>	<b>38,512.65</b>
<b>NET INTEREST INCOME</b>	<b>20,236.24</b>	<b>23,179.30</b>	<b>20,798.00</b>	<b>25,374.75</b>	<b>29,827.99</b>
Interest Income	23,690.13	27,241.71	24,335.95	28,616.82	34,422.92
Interest Expense	(3,443.97)	(4,060.70)	(3,531.08)	(3,237.79)	(4,502.46)
Provision for Losses	(9.92)	(1.72)	(6.88)	(4.28)	(92.46)
<b>NON-INTEREST INCOME</b>	<b>6,329.90</b>	<b>6,448.55</b>	<b>5,464.15</b>	<b>6,489.11</b>	<b>8,684.66</b>
Fees and Commissions Income	3,630.82	4,174.71	3,494.52	4,114.98	6,489.90
Trading Income	0.01	0.08	4.85	5.85	7.52
Profits/Losses on Sales of Other Assets	1,293.57	1,115.60	901.23	1,101.73	820.18
Other Income	1,405.50	1,158.15	1,063.56	1,266.55	1,367.06
<b>NON-INTEREST EXPENSES</b>	<b>(20,658.43)</b>	<b>(22,648.84)</b>	<b>(21,158.18)</b>	<b>(24,153.95)</b>	<b>(27,746.88)</b>
Compensation/Fringe Benefits	(9,094.89)	(10,155.14)	(10,077.30)	(11,252.45)	(12,445.11)
Taxes and Licenses	(1,797.69)	(2,115.57)	(1,984.43)	(2,408.47)	(2,932.52)
Fees and Commissions	(237.40)	(230.73)	(169.88)	(487.79)	(795.71)
Other Administrative Expense	(7,061.16)	(7,439.55)	(6,407.35)	(7,166.15)	(8,843.22)
Depreciation/Amortization	(1,359.69)	(1,628.59)	(1,740.51)	(1,802.65)	(1,966.96)
Impairment Losses	(41.61)	(153.79)	(15.51)	(36.07)	(17.93)
Provisions	(1,066.00)	(925.47)	(763.21)	(1,000.37)	(745.43)
<b>LOSSES/RECOVERIES ON FINANCIAL ASSETS</b>	<b>(1,189.75)</b>	<b>(1,248.88)</b>	<b>(1,184.13)</b>	<b>(2,075.60)</b>	<b>(2,410.23)</b>
Provision for Credit Losses on Loans & fin. Assets	(1,271.73)	(1,393.00)	(1,319.00)	(2,272.87)	(2,767.74)
Bad Debts Written Off	(110.25)	(85.38)	(87.95)	(62.52)	(56.88)
Recovery on Charged-Off Asset	192.23	229.50	222.82	259.79	414.39
<b>NET PROFIT BEFORE SHARE IN THE PROFIT/(LOSS) OF UNCONSOLIDATED SUBSIDIARIES, ASSOCIATES AND JOINT VENTURES ACCOUNTED FOR USING THE EQUITY METHOD</b>	<b>4,717.96</b>	<b>5,730.13</b>	<b>3,919.84</b>	<b>5,634.31</b>	<b>8,355.54</b>
Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method	130.85	152.76	(1.00)	30.43	77.20
<b>TOTAL PROFIT/LOSS BEFORE TAX AND BEFORE MINORITY INTEREST</b>	<b>4,848.80</b>	<b>5,882.89</b>	<b>3,918.84</b>	<b>5,664.75</b>	<b>8,432.74</b>
Income Tax Expense	(1,334.73)	(1,696.99)	(1,325.75)	(1,422.86)	(2,337.03)
<b>TOTAL PROFIT/LOSS AFTER TAX AND BEFORE MINORITY INTEREST</b>	<b>3,514.07</b>	<b>4,185.90</b>	<b>2,593.09</b>	<b>4,241.89</b>	<b>6,095.71</b>
Minority Interest in Profit/(Loss) of Subsidiaries	-	-	-	-	-
<b>NET PROFIT OR LOSS</b>	<b>3,514.07</b>	<b>4,185.90</b>	<b>2,593.09</b>	<b>4,241.89</b>	<b>6,095.71</b>

\*Details may not add up to totals due to rounding-off



**Table 7.2: Cooperative Banking System Income Statement 2018-2022 ('000'000)**

	2018	2019	2020	2021	2022
<b>TOTAL OPERATING INCOME</b>	<b>2,074.56</b>	<b>2,237.50</b>	<b>1,979.20</b>	<b>2,335.72</b>	<b>2,577.83</b>
<b>NET INTEREST INCOME</b>	<b>1,402.10</b>	<b>1,578.79</b>	<b>1,441.31</b>	<b>1,608.90</b>	<b>1,763.02</b>
Interest Income	1,838.61	2,090.66	1,931.65	2,087.44	2,253.15
Interest Expense	(436.51)	(511.87)	(490.33)	(478.54)	(490.13)
Provision for Losses	-	-	-	(0.01)	-
<b>NON-INTEREST INCOME</b>	<b>672.46</b>	<b>658.71</b>	<b>537.89</b>	<b>726.82</b>	<b>814.81</b>
Fees and Commissions Income	359.70	321.17	259.90	397.03	459.22
Trading Income	-	-	-	-	-
Profits/Losses on Sales of Other Assets	60.55	78.71	56.53	83.61	133.30
Other Income	252.21	258.83	221.46	246.19	222.29
<b>NON-INTEREST EXPENSES</b>	<b>(1,591.45)</b>	<b>(1,747.65)</b>	<b>(1,728.44)</b>	<b>(2,022.94)</b>	<b>(2,119.79)</b>
Compensation/Fringe Benefits	(802.15)	(930.10)	(926.55)	(1,013.04)	(1,086.06)
Taxes and Licenses	(55.04)	(41.26)	(33.46)	(39.49)	(38.00)
Fees and Commissions	(2.28)	(2.49)	(2.91)	(5.25)	(9.44)
Other Administrative Expense	(478.38)	(536.96)	(481.54)	(543.00)	(660.09)
Depreciation/Amortization	(101.45)	(105.51)	(111.61)	(121.83)	(128.69)
Impairment Losses	(6.18)	(1.77)	(0.60)	(0.37)	(0.24)
Provisions	(145.98)	(129.56)	(171.77)	(299.95)	(197.28)
<b>LOSSES/RECOVERIES ON FINANCIAL ASSETS</b>	<b>(27.55)</b>	<b>(30.55)</b>	<b>(31.39)</b>	<b>(45.99)</b>	<b>(52.80)</b>
Provision for Credit Losses on Loans & fin. Assets	(43.32)	(53.35)	(65.33)	(73.10)	(79.90)
Bad Debts Written Off	-	-	-	-	-
Recovery on Charged-Off Asset	15.77	22.80	33.94	27.11	27.10
<b>NET PROFIT BEFORE SHARE IN THE PROFIT/(LOSS) OF UNCONSOLIDATED SUBSIDIARIES, ASSOCIATES AND JOINT VENTURES ACCOUNTED FOR USING THE EQUITY METHOD</b>	<b>455.56</b>	<b>459.30</b>	<b>219.37</b>	<b>266.79</b>	<b>405.23</b>
Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method	-	-	-	-	-
<b>TOTAL PROFIT/LOSS BEFORE TAX AND BEFORE MINORITY INTEREST</b>	<b>455.56</b>	<b>459.30</b>	<b>219.37</b>	<b>266.79</b>	<b>405.23</b>
Income Tax Expense	(14.60)	(14.18)	(9.73)	(8.77)	(10.80)
<b>TOTAL PROFIT/LOSS AFTER TAX AND BEFORE MINORITY INTEREST</b>	<b>440.96</b>	<b>445.12</b>	<b>209.64</b>	<b>258.02</b>	<b>394.43</b>
Minority Interest in Profit/(Loss) of Subsidiaries	-	-	-	-	-
<b>NET PROFIT OR LOSS</b>	<b>440.96</b>	<b>445.12</b>	<b>209.64</b>	<b>258.02</b>	<b>394.43</b>

*\*Details may not add up to totals due to rounding-off*



**Table 8.0: Rural and Cooperative Banking System Performance Ratio 2018 – 2022 (in Percent)**

<b>ASSET QUALITY RATIOS:</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
Past Due Ratio	14.70	13.45	17.79	15.67	11.32
RL to TLP	1.69	1.43	2.55	3.34	2.64
Loan Loss Reserves (LLR) to TLP	8.75	8.01	8.14	8.52	7.00
Gross NPL Ratio, net of IBL	11.21	10.48	14.67	12.84	8.87
Net NPL Ratio <sup>1/</sup>	4.41	4.58	8.45	6.31	3.69
NPL Coverage Ratio	77.99	76.43	55.49	66.35	79.00
NPL Coverage Ratio, excl. GLLP	68.90	65.33	49.57	58.29	67.09
NPA to Gross Assets	9.66	8.79	10.70	9.27	7.40
NPA Coverage Ratio	53.84	54.48	44.45	51.09	57.13
Distressed Assets Ratio	17.27	15.81	20.35	18.77	14.06
<b>LIQUIDITY RATIOS</b>					
Cash and Due from Banks to Deposits	31.20	30.51	30.74	30.85	26.52
Liquid Assets to Deposits Ratio	52.83	52.99	52.79	55.40	49.73
Loans (gross) to Deposits	81.09	80.54	76.69	71.70	82.87
<b>SELECTED PROFITABILITY RATIOS</b>					
Return on Assets (ROA)	1.63	1.79	1.02	1.51	1.90
Return on Equity (ROE)	8.36	9.11	5.28	8.10	10.23
Earning Asset Yield	11.43	12.27	10.39	11.22	11.54
Funding Cost	2.08	2.30	1.90	1.61	1.87
Interest Spread	9.36	9.97	8.50	9.61	9.66
Net Interest Margin	9.69	10.36	8.80	9.86	9.94
Cost to Income Ratio	77.51	76.07	80.98	76.43	72.64
Net Interest Income to Total Operating Income	75.55	77.70	78.75	78.90	76.88
Non-interest Income to Total Operating Income	24.45	22.30	21.25	21.10	23.12
<b>CAPITAL ADEQUACY</b>					
Capital Adequacy Ratio - Solo	19.63	19.46	19.03	19.08	19.99
Total Capital Accounts to Total Assets	19.87	19.58	19.22	18.35	18.81

*1/ Starting September 2017, Net NPLs refer to gross NPLs less specific allowance for credit losses on NPLs per BSP Circular No. 941*





**Table 8.1: Rural Banking System Performance Ratio 2018 – 2022 (in Percent)**

<b>ASSET QUALITY RATIOS:</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
Past Due Ratio	14.72	13.47	17.49	15.51	11.04
RL to TLP	1.34	1.21	2.37	2.96	2.35
Loan Loss Reserves (LLR) to TLP	8.55	7.91	8.02	8.27	6.72
Gross NPL Ratio, net of IBL	10.98	10.37	14.58	12.60	8.47
Net NPL Ratio <sup>1/</sup>	4.44	4.66	8.51	6.38	3.65
NPL Coverage Ratio	77.85	76.26	55.02	65.62	79.30
NPL Coverage Ratio, excl. GLLP	68.45	64.81	49.08	57.28	66.68
NPA to Gross Assets	9.41	8.58	10.46	8.95	7.05
NPA Coverage Ratio	53.26	54.22	44.20	50.55	57.02
Distressed Assets Ratio	17.05	15.70	20.20	18.41	13.50
<b>LIQUIDITY RATIOS</b>					
Cash and Due from Banks to Deposits	31.07	30.19	30.22	30.25	30.11
Liquid Assets to Deposits Ratio	53.71	53.96	53.56	56.30	51.96
Loans (gross) to Deposits	78.34	77.83	74.60	69.39	77.64
<b>SELECTED PROFITABILITY RATIOS</b>					
Return on Assets (ROA)	1.58	1.77	1.03	1.55	1.93
Return on Equity (ROE)	8.09	9.01	5.36	8.36	10.45
Earning Asset Yield	11.62	12.48	10.53	11.40	11.78
Funding Cost	2.01	2.23	1.81	1.52	1.83
Interest Spread	9.61	10.25	8.72	9.88	9.95
Net Interest Margin	9.92	10.62	9.00	10.11	10.21
Cost to Income Ratio	77.60	75.93	80.51	75.69	72.00
Net Interest Income to Total Operating Income	76.17	78.23	79.19	79.63	77.45
Non-interest Income to Total Operating Income	23.83	21.77	20.81	20.37	22.55
<b>CAPITAL ADEQUACY</b>					
Capital Adequacy Ratio - Solo	19.65	20.01	19.62	19.08	20.11
Total Capital Accounts to Total Assets	19.83	19.48	19.07	18.23	18.82

*1/ Starting September 2017, Net NPLs refer to gross NPLs less specific allowance for credit losses on NPLs per BSP Circular No. 941*





**Table 8.2: Cooperative Banking System Performance Ratio 2018 – 2022 (in Percent)**

<b>ASSET QUALITY RATIOS:</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
Past Due Ratio	14.50	13.27	20.48	17.04	14.06
RL to TLP	4.73	3.21	4.22	6.71	5.53
Loan Loss Reserves (LLR) to TLP	10.43	8.85	9.22	10.75	9.87
Gross NPL Ratio, net of IBL	13.20	11.38	15.51	14.98	12.82
Net NPL Ratio <sup>1/</sup>	4.10	3.85	7.96	5.73	4.16
NPL Coverage Ratio	79.00	77.76	59.49	71.77	77.00
NPL Coverage Ratio, excl. GLLP	72.15	69.38	53.71	65.83	69.82
NPA to Gross Assets	12.49	10.98	13.35	12.93	11.47
NPA Coverage Ratio	58.60	56.60	46.60	55.26	57.91
Distressed Assets Ratio	19.14	16.72	21.68	22.02	19.57
<b>LIQUIDITY RATIOS</b>					
Cash and Due from Banks to Deposits	32.97	34.43	37.27	38.54	41.69
Liquid Assets to Deposits Ratio	41.37	41.05	43.00	43.67	46.16
Loans (gross) to Deposits	116.86	113.78	102.96	101.62	109.05
<b>SELECTED PROFITABILITY RATIOS</b>					
Return on Assets (ROA)	2.20	2.06	0.91	1.07	1.47
Return on Equity (ROE)	11.48	10.15	4.43	5.33	7.72
Earning Asset Yield	9.52	10.10	8.92	9.19	8.78
Funding Cost	2.84	3.11	2.84	2.65	2.39
Interest Spread	6.69	6.99	6.09	6.54	6.39
Net Interest Margin	7.26	7.63	6.66	7.08	6.87
Cost to Income Ratio	76.42	78.03	87.30	86.59	82.22
Net Interest Income to Total Operating Income	67.59	70.56	72.82	68.88	68.39
Non-interest Income to Total Operating Income	32.41	29.44	27.18	31.12	31.61
<b>CAPITAL ADEQUACY</b>					
Capital Adequacy Ratio - Solo	19.39	19.62	20.46	19.06	18.59
Total Capital Accounts to Total Assets	20.30	20.63	20.95	19.73	18.72

*1/ Starting September 2017, Net NPLs refer to gross NPLs less specific allowance for credit losses on NPLs per BSP Circular No. 941*



**Table 9.0: Rural and Cooperative Banking System Loan per Economic Activity 2018 – 2022**  
(‘000’000’000)

<b>I. Residents</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
<b>A. For Production by Economic Activity</b>	<b>99.71</b>	<b>105.41</b>	<b>104.72</b>	<b>108.7</b>	<b>92.29</b>
Agriculture, Forestry and Fishing	25.47	26.65	26.15	25.06	24.6
Mining and Quarrying	0.42	0.41	0.38	0.31	0.4
Manufacturing	2.28	2.39	2.32	2.34	2.02
Electricity, Gas, Steam and Air-Conditioning Supply	0.19	0.18	0.26	0.27	0.26
Water supply, Sewerage, Waste management and Remediation Activities	0.18	0.22	0.22	0.4	0.19
Construction	5.24	5.06	4.91	5.32	4.72
Wholesale and Retail Trade, Repair of Motor Vehicles, Motorcycles	29.64	31.6	33.04	35.13	26.26
Accommodation and Food Service Activities	2.67	3.37	3.42	3.41	2.46
Transportation and Storage	2.95	2.37	2.3	2.04	3.03
Information and Communication	0.1	0.14	0.13	0.21	0.11
Financial and Insurance Activities	1.14	1.45	1.16	1.17	0.81
Real Estate Activities	12.42	13.96	13.95	15.07	11.02
Professional, Scientific and Technical Activities	0.18	0.3	0.21	0.23	0.22
Administrative and Support Service Activities	0.73	0.74	0.77	1	0.47
Public Administration and Defense; Compulsory Social Se	0.02	0.03	0.05	0.02	0.04
Education	2.35	2.18	1.79	2.01	3.16
Human Health and Social Work Activities	1.19	1.52	1.4	1.43	1.18
Arts, Entertainment and Recreation	0.12	0.13	0.1	0.14	0.08
Other Service Activities	9.97	10.17	9.29	9.5	9.14
Activities of Households as Employers and Undifferentiated Goods-and-Services-Producing Activities of Households for Own Use	2.43	2.54	2.87	3.64	3.64
Activities of Extra-Territorial Organizations and Bodies	0	0	0	0	0
<b>B. For Household Consumption</b>	<b>43.56</b>	<b>46.42</b>	<b>53</b>	<b>58</b>	<b>92.07</b>
Credit Cards	0	0	0	0	0.00
Motor Vehicle Loans3/	2.4	2.05	2.45	2.94	3.63
Auto Loans4/	1.77	1.16	1.32	1.56	1.75
Motorcycle Loans4/	0.63	0.89	1.14	1.38	1.88
Salary-Based General-Purpose Consumption Loans5/	36.77	41.21	47.58	51.91	85.00
Others	4.4	3.17	2.97	3.15	3.44
<b>C. Under BSP Reverse Repurchase (RRP) Agreements</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1.41</b>
<b>Total Outstanding Loans to Residents</b>					
Gross of BSP RRP Agreements	143.27	151.84	157.73	166.71	214.93
Net of BSP RRP Agreements	143.27	151.84	157.73	166.71	213.52
<b>II. Non-Residents</b>					
Non-Residents	0	0	0	0	0
<b>III. Total Loans Outstanding to Residents and Non-Residents</b>					
Gross of BSP RRP Agreements	143.27	151.84	157.73	166.71	214.93
Net of BSP RRP Agreements	143.27	151.84	157.73	166.71	213.52
<b>Memo Items:</b>					
Loans of domestic banks' foreign offices					
Interbank Loans (inclusive of Loans to BSP)	0	0	0	0	0.00
Loans and Receivables Arising from Repurchase Agreements, Certificate of Assignment/Participation with Recourse, Securities Lending and Borrowing Transactions	0.01	0.01	0.01	0.01	0.01
<b>Total Loans Outstanding (inclusive of memo items)</b>	<b>143.28</b>	<b>151.84</b>	<b>157.73</b>	<b>166.71</b>	<b>214.93</b>

\*Details may not add up to totals due to rounding-off

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**Table 9.1: Rural Banking System Loan per Economic Activity 2018 – 2022 ('000'000'000)**

<b>I. Residents</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
<b>A. For Production by Economic Activity</b>	<b>88.20</b>	<b>92.58</b>	<b>92.18</b>	<b>95.12</b>	<b>105.58</b>
Agriculture, Forestry and Fishing	21.43	22.51	22.14	20.71	25.46
Mining and Quarrying	0.42	0.41	0.38	0.31	0.42
Manufacturing	1.97	2.03	2.01	2.07	2.44
Electricity, Gas, Steam and Air-Conditioning Supply	0.17	0.17	0.24	0.25	0.26
Water supply, Sewerage, Waste management and Remediation Activities	0.13	0.14	0.12	0.25	0.14
Construction	4.47	4.46	4.29	4.64	5.01
Wholesale and Retail Trade, Repair of Motor Vehicles, Motorcycles	27.08	28.70	30.02	31.68	30.80
Accommodation and Food Service Activities	2.27	2.96	2.97	3.08	3.23
Transportation and Storage	2.81	2.24	2.18	1.91	2.17
Information and Communication	0.10	0.13	0.12	0.18	0.69
Financial and Insurance Activities	0.33	0.39	0.35	0.39	0.88
Real Estate Activities	11.65	12.83	12.65	13.54	15.69
Professional, Scientific and Technical Activities	0.16	0.18	0.18	0.21	0.20
Administrative and Support Service Activities	0.53	0.49	0.49	0.72	0.89
Public Administration and Defense; Compulsory Social Se	0.02	0.03	0.04	0.01	0.01
Education	2.31	2.11	1.71	1.93	2.15
Human Health and Social Work Activities	0.93	1.27	1.18	1.13	1.54
Arts, Entertainment and Recreation	0.09	0.08	0.07	0.12	0.17
Other Service Activities	8.94	8.90	8.17	8.35	9.63
Activities of Households as Employers and Undifferentiated Goods-and-Services-Producing Activities of Households for Own Use	2.41	2.52	2.86	3.63	3.81
Activities of Extra-Territorial Organizations and Bodies	0.00	0.00	0.00	0.00	0.00
<b>B. For Household Consumption</b>	<b>40.31</b>	<b>43.12</b>	<b>50.00</b>	<b>54.69</b>	<b>88.33</b>
Credit Cards	0.00	0.00	0.00	0.00	0.00
Motor Vehicle Loans3/	2.21	1.82	2.22	2.62	3.25
Auto Loans4/	1.65	1.03	1.18	1.35	1.47
Motorcycle Loans4/	0.55	0.79	1.03	1.27	1.78
Salary-Based General-Purpose Consumption Loans5/	34.52	39.19	45.88	50.16	83.22
Others	3.58	2.11	1.91	1.91	1.86
<b>C. Under BSP Reverse Repurchase (RRP) Agreements</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1.41</b>
<b>Total Outstanding Loans to Residents</b>					
Gross of BSP RRP Agreements	128.51	135.70	142.19	149.81	195.32
Net of BSP RRP Agreements	128.51	135.70	142.19	149.81	193.91
<b>II. Non-Residents</b>					
Non-Residents	0	0	0	0	0
<b>III. Total Loans Outstanding to Residents and Non-Residents</b>					
Gross of BSP RRP Agreements	128.51	135.70	142.19	149.81	195.32
Net of BSP RRP Agreements	128.51	135.70	142.19	149.81	193.91
<b>Memo Items:</b>					
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	0.01	0.01	0.01	0.01	0.01
<b>Total Loans Outstanding (inclusive of memo items)</b>	<b>128.51</b>	<b>135.71</b>	<b>142.19</b>	<b>149.81</b>	<b>195.33</b>

*\*Details may not add up to totals due to rounding-off*



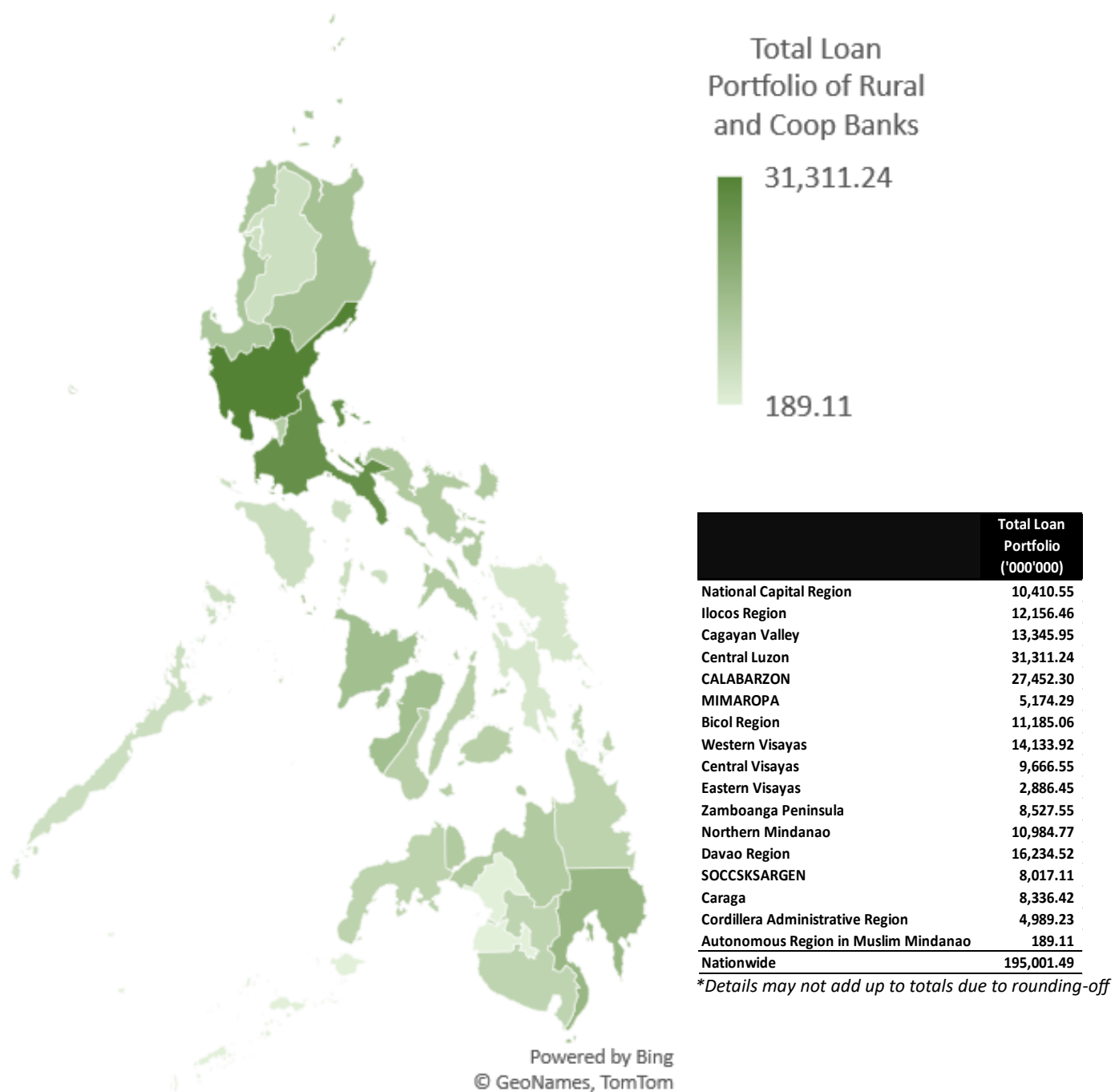
**Table 9.2: Cooperative Banking System Loan per Economic Activity 2018 – 2022 ('000'000'000)**

<b>I. Residents</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>
<b>A. For Production by Economic Activity</b>	<b>11.51</b>	<b>12.84</b>	<b>12.54</b>	<b>13.59</b>	<b>15.87</b>
Agriculture, Forestry and Fishing	4.03	4.13	4.01	4.35	4.94
Mining and Quarrying	0.01	0.00	0.00	0.01	0.02
Manufacturing	0.31	0.36	0.31	0.27	0.27
Electricity, Gas, Steam and Air-Conditioning Supply	0.02	0.02	0.02	0.02	0.05
Water supply, Sewerage, Waste management and Remediation Activities	0.05	0.08	0.10	0.14	0.18
Construction	0.77	0.60	0.62	0.68	0.78
Wholesale and Retail Trade, Repair of Motor Vehicles, Motorcycles	2.57	2.90	3.02	3.45	3.90
Accommodation and Food Service Activities	0.41	0.41	0.45	0.33	0.41
Transportation and Storage	0.14	0.12	0.12	0.13	0.15
Information and Communication	0.01	0.01	0.01	0.03	0.04
Financial and Insurance Activities	0.81	1.06	0.81	0.78	0.96
Real Estate Activities	0.77	1.13	1.30	1.53	1.99
Professional, Scientific and Technical Activities	0.02	0.12	0.02	0.02	0.02
Administrative and Support Service Activities	0.20	0.25	0.29	0.27	0.42
Public Administration and Defense; Compulsory Social Se	0.00	0.00	0.00	0.00	0.00
Education	0.04	0.08	0.08	0.08	0.05
Human Health and Social Work Activities	0.26	0.25	0.22	0.30	0.32
Arts, Entertainment and Recreation	0.03	0.04	0.03	0.03	0.04
Other Service Activities	1.03	1.27	1.12	1.15	1.26
Activities of Households as Employers and Undifferentiated Goods-and-Services-Producing Activities of Households for Own Use	0.02	0.02	0.01	0.01	0.06
Activities of Extra-Territorial Organizations and Bodies	0.00	0.00	0.00	0.00	0.00
<b>B. For Household Consumption</b>	<b>3.26</b>	<b>3.30</b>	<b>3.00</b>	<b>3.31</b>	<b>3.74</b>
Credit Cards	0.00	0.00	0.00	0.00	0.00
Motor Vehicle Loans3/	0.19	0.23	0.24	0.32	0.37
Auto Loans4/	0.12	0.12	0.14	0.21	0.27
Motorcycle Loans4/	0.07	0.10	0.10	0.11	0.10
Salary-Based General-Purpose Consumption Loans5/	2.25	2.02	1.70	1.75	1.79
Others	0.82	1.06	1.06	1.24	1.58
<b>C. Under BSP Reverse Repurchase (RRP) Agreements</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1.41</b>
<b>Total Outstanding Loans to Residents</b>					
Gross of BSP RRP Agreements	14.76	16.13	15.54	16.90	19.60
Net of BSP RRP Agreements	14.76	16.13	15.54	16.90	19.60
<b>II. Non-Residents</b>					
Non-Residents	0	0	0	0	0
<b>III. Total Loans Outstanding to Residents and Non-Residents</b>					
Gross of BSP RRP Agreements	14.76	16.13	15.54	16.90	19.60
Net of BSP RRP Agreements	14.76	16.13	15.54	16.90	19.60
<b>Memo Items:</b>					
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	0.00	0.00	0.00	0.00	0.00
<b>Total Loans Outstanding (inclusive of memo items)</b>	<b>14.76</b>	<b>16.13</b>	<b>15.54</b>	<b>16.90</b>	<b>19.60</b>

*\*Details may not add up to totals due to rounding-off*



**Figure 5: Regional Geographic Distribution of Loan Portfolio of Rural and Cooperative Banking System  
in the Philippines 2022**





**Table 10: Total number of Deposit Accounts of Rural and Cooperative Banking System by Size 2018 - 2022**

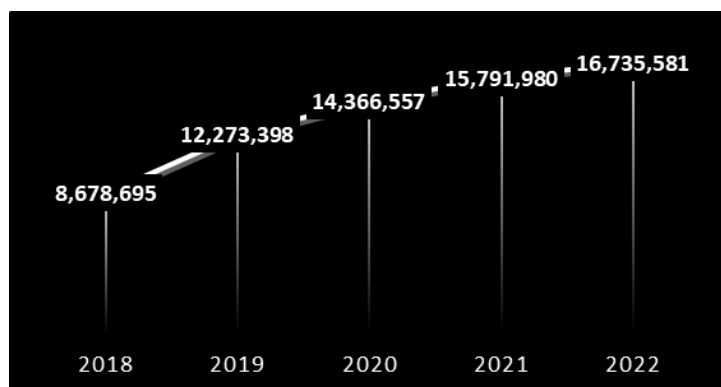
Number of Accounts	2018	2019	2020	2021	2022
P15,000 and Below	7,850,357	11,382,880	13,424,736	14,759,948	15,570,892
P15,000.01 - P50,000	417,752	468,030	499,269	539,551	585,141
P50,000.01 - P100,000	144,271	153,633	158,538	195,101	236,819
P100,000.01 - P250,000	138,197	139,275	146,216	152,290	176,885
P250,000.01 - P500,000	72,195	70,103	73,911	77,175	88,921
P500,000.01 - P1,000,000	34,368	35,687	38,177	40,208	45,732
P1,000,000.01 - P2,000,000	12,650	13,927	14,917	15,817	17,816
P2,000,000.01 and over	8,905	9,863	10,793	11,890	13,375
<b>Total</b>	<b>8,678,695</b>	<b>12,273,398</b>	<b>14,366,557</b>	<b>15,791,980</b>	<b>16,735,581</b>

**Table 11: Total Deposit of Rural and Cooperative Banking System by Size 2018 - 2022('000'000'000)**

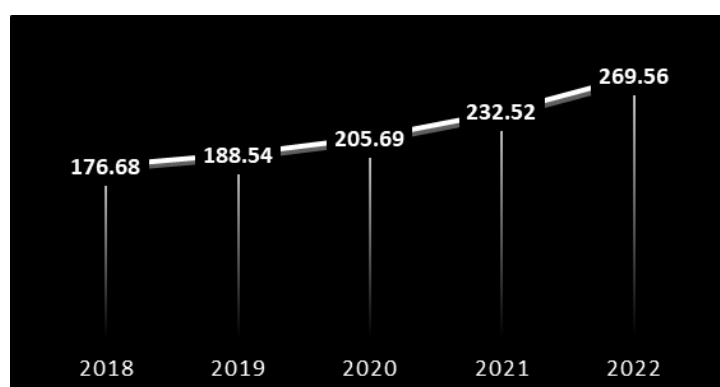
Number of Deposit	2018	2019	2020	2021	2022
P15,000 and Below	14.26	17.06	17.87	18.81	19.24
P15,000.01 - P50,000	11.49	12.60	13.50	14.89	15.96
P50,000.01 - P100,000	10.16	10.68	11.04	14.23	17.48
P100,000.01 - P250,000	21.29	21.40	22.43	23.62	27.08
P250,000.01 - P500,000	27.44	26.33	27.71	29.31	33.37
P500,000.01 - P1,000,000	22.42	23.22	24.75	26.41	29.78
P1,000,000.01 - P2,000,000	16.80	18.27	19.68	21.11	23.57
P2,000,000.01 and over	52.83	58.99	68.72	84.14	103.08
<b>Total</b>	<b>176.68</b>	<b>188.54</b>	<b>205.69</b>	<b>232.52</b>	<b>269.56</b>

*\*Details may not add up to totals due to rounding-off*

**Figure 6: Total Number of Deposit Account of Rural and Cooperative Banking System 2018 - 2022**



**Figure 7: Total Deposit of Rural and Cooperative Banking System 2018 – 2022 ('000'000'000)**





**Table 12: Total Number of Demand Deposit Accounts of Rural and Cooperative Banking System by Size  
2018-2022**

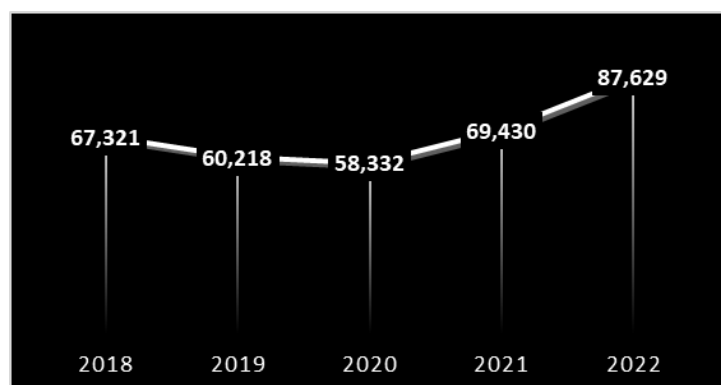
Number of Accounts	2018	2019	2020	2021	2022
P15,000 and below	53,522	46,766	44,025	53,798	72,257
P15,000.01 - P50,000	6,521	6,496	6,703	7,565	7,357
P50,000.01 - P100,000	2,096	2,021	2,321	2,426	2,424
P100,000.01 - P250,000	2,229	2,141	2,205	2,335	2,340
P250,000.01 - P500,000	1,276	1,115	1,261	1,308	1,269
P500,000.01 - P1,000,000	806	776	829	876	832
P1,000,000.01 - P2,000,000	451	478	503	559	579
P2,000,000.01 and over	420	425	485	563	571
<b>Total</b>	<b>67,321</b>	<b>60,218</b>	<b>58,332</b>	<b>69,430</b>	<b>87,629</b>

**Table 13: Total Demand Deposit of Rural and Cooperative Banking System by Size 2018 – 2022  
('000'000'000)**

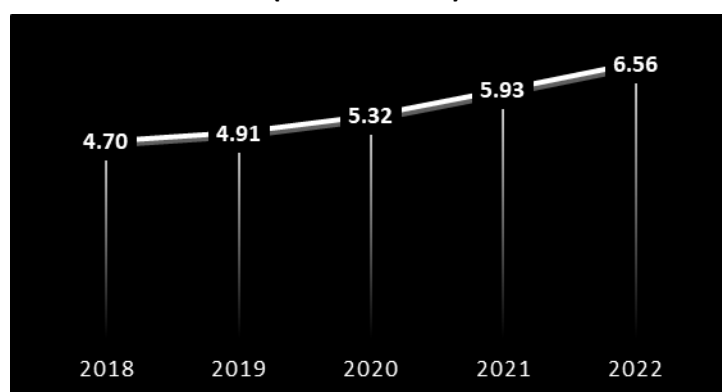
Number of Deposit	2018	2019	2020	2021	2022
P15,000 and below	0.2	0.21	0.2	0.24	0.26
P15,000.01 - P50,000	0.18	0.17	0.18	0.2	0.20
P50,000.01 - P100,000	0.15	0.14	0.16	0.17	0.17
P100,000.01 - P250,000	0.36	0.34	0.35	0.37	0.37
P250,000.01 - P500,000	0.45	0.39	0.45	0.46	0.45
P500,000.01 - P1,000,000	0.56	0.54	0.58	0.61	0.59
P1,000,000.01 - P2,000,000	0.62	0.67	0.71	0.78	0.80
P2,000,000.01 and over	2.19	2.43	2.69	3.09	3.72
<b>Total</b>	<b>4.70</b>	<b>4.91</b>	<b>5.32</b>	<b>5.93</b>	<b>6.56</b>

*\*Details may not add up to totals due to rounding-off*

**Figure 8: Total Number of Demand Deposit  
Account of Rural and Cooperative banking System  
2018 - 2022**



**Figure 9: Total Demand Deposit of Rural and  
Cooperative Banking System 2018 – 2022  
('000'000'000)**





**Table 14: Total Number of Savings Deposit Accounts of Rural and Cooperative Banking System by Size  
2018-2022**

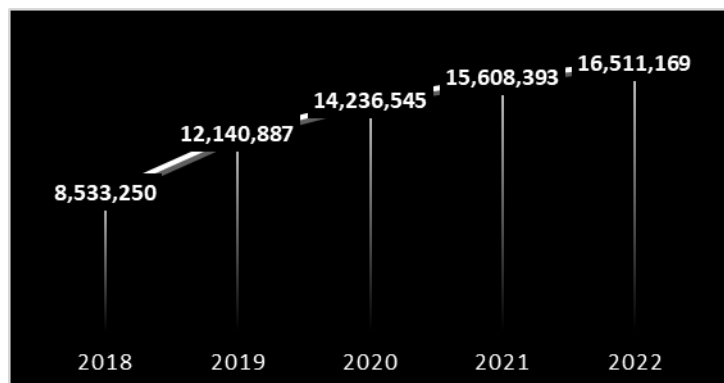
Number of Accounts	2018	2019	2020	2021	2022
P15,000 and below	7,782,744	11,322,602	13,366,510	14,685,534	15,477,512
P15,000.01 - P50,000	404,287	454,948	486,567	516,552	559,444
P50,000.01 - P100,000	134,088	144,622	149,715	163,542	186,996
P100,000.01 - P250,000	120,507	123,605	131,129	137,665	162,915
P250,000.01 - P500,000	51,755	51,957	55,821	56,680	68,276
P500,000.01 - P1,000,000	24,919	26,088	28,380	29,430	34,748
P1,000,000.01 - P2,000,000	8,774	9,972	10,714	11,071	12,670
P2,000,000.01 and over	6,176	7,093	7,709	7,919	8,608
<b>Total</b>	<b>8,533,250</b>	<b>12,140,887</b>	<b>14,236,545</b>	<b>15,608,393</b>	<b>16,511,169</b>

**Table 15: Total Savings Deposit of Rural and Cooperative Banking System by Size 2018 – 2022  
('000'000'000)**

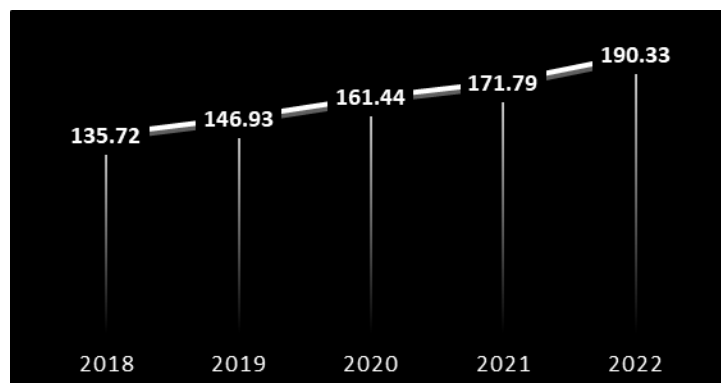
Number of Deposit	2018	2019	2020	2021	2022
P15,000 and below	14	16.79	17.61	18.44	18.85
P15,000.01 - P50,000	11.1	12.22	13.13	14.14	15.11
P50,000.01 - P100,000	9.39	10	10.38	11.37	12.87
P100,000.01 - P250,000	18.41	18.88	20.01	21.25	24.81
P250,000.01 - P500,000	18.84	18.69	20.05	20.44	24.35
P500,000.01 - P1,000,000	16.17	16.87	18.31	19.22	22.33
P1,000,000.01 - P2,000,000	11.59	13.02	14.07	14.76	16.64
P2,000,000.01 and over	36.22	40.46	47.88	52.17	55.37
<b>Total</b>	<b>135.72</b>	<b>146.93</b>	<b>161.44</b>	<b>171.79</b>	<b>190.33</b>

*\*Details may not add up to totals due to rounding-off*

**Figure 10: Total Number of Savings Deposit  
Account of Rural and Cooperative Banking System  
2018 - 2022**



**Figure 11: Total Savings Deposit of Rural and  
Cooperative Banking System 2018 – 2022  
('000'000'000)**







**Table 16: Total Number of Regular Deposit Accounts of Rural and Cooperative Banking System by Size  
2019-2022**

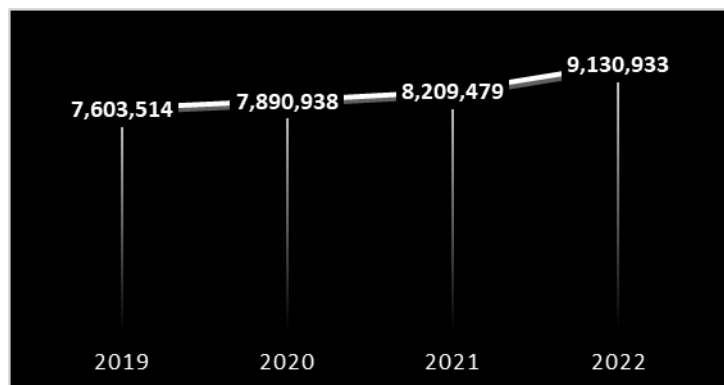
Number of Accounts	2019	2020	2021	2022
P15,000 and below	6,897,873	7,161,177	7,435,764	8,252,253
P15,000.01 - P50,000	382,745	388,149	407,639	446,749
P50,000.01 - P100,000	137,334	141,808	155,526	176,564
P100,000.01 - P250,000	113,770	120,668	127,727	150,268
P250,000.01 - P500,000	43,335	46,719	47,840	58,692
P500,000.01 - P1,000,000	18,459	20,722	22,162	27,489
P1,000,000.01 - P2,000,000	6,264	7,190	7,880	9,540
P2,000,000.01 and over	3,734	4,505	4,941	5,947
<b>Total</b>	<b>7,603,514</b>	<b>7,890,938</b>	<b>8,209,479</b>	<b>9,130,933</b>

**Table 17: Total Regular Deposit of Rural and Cooperative Banking System by Size 2019 – 2022  
('000'000'000)**

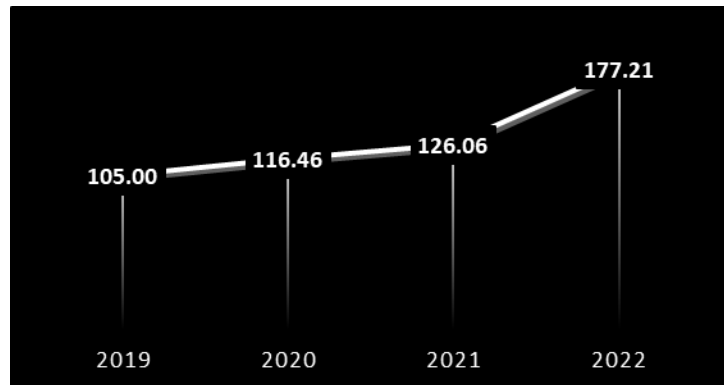
Number of Deposit	2019	2020	2021	2022
P15,000 and below	12.7	12.97	13.58	14.15
P15,000.01 - P50,000	10.38	10.59	11.33	12.14
P50,000.01 - P100,000	9.49	9.83	10.82	12.16
P100,000.01 - P250,000	17.29	18.33	19.68	22.86
P250,000.01 - P500,000	15.29	16.47	16.91	20.56
P500,000.01 - P1,000,000	12.14	13.58	14.76	17.84
P1,000,000.01 - P2,000,000	8.35	9.61	10.71	12.60
P2,000,000.01 and over	19.36	25.07	28.28	35.46
<b>Total</b>	<b>105.00</b>	<b>116.46</b>	<b>126.06</b>	<b>177.21</b>

*\*Details may not add up to totals due to rounding-off*

**Figure 12: Total Number of Regular Deposit  
Account of Rural and Cooperative Banking System  
2019 - 2022**



**Figure 13: Total Regular Deposit of Rural and  
Cooperative Banking System 2019 – 2022  
('000'000'000)**





**Table 18: Total Number of Kiddie and Teen Deposit Accounts of Rural and Cooperative Banking System by Size 2019-2022**

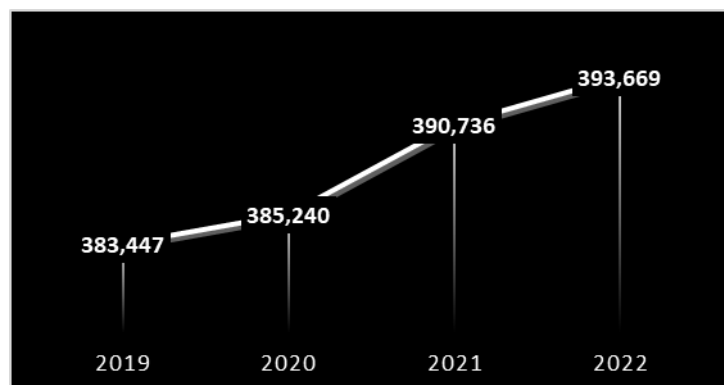
Number of Accounts	2019	2020	2021	2022
P15,000 and below	371,755	373,947	378,142	379,867
P15,000.01 - P50,000	9,260	8,872	9,797	10,610
P50,000.01 - P100,000	1,540	1,515	1,753	1,946
P100,000.01 - P250,000	716	728	833	952
P250,000.01 - P500,000	125	121	142	210
P500,000.01 - P1,000,000	46	52	61	69
P1,000,000.01 - P2,000,000	4	5	7	13
P2,000,000.01 and over	1	-	1	1
<b>Total</b>	<b>383,447</b>	<b>385,240</b>	<b>390,736</b>	<b>393,669</b>

**Table 19: Total Kiddie and Teen Deposit of Rural and Cooperative Banking System by Size 2019 - 2022('000'000'0000)**

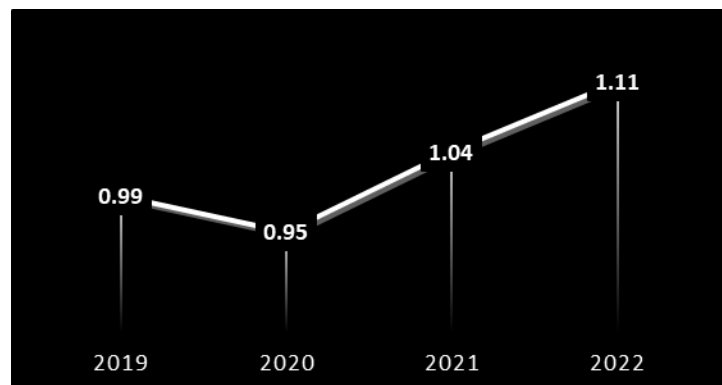
Number of Deposit	2019	2020	2021	2022
P15,000 and below	0.475	0.446	0.453	0.43
P15,000.01 - P50,000	0.233	0.225	0.248	0.27
P50,000.01 - P100,000	0.102	0.101	0.116	0.13
P100,000.01 - P250,000	0.101	0.105	0.119	0.14
P250,000.01 - P500,000	0.042	0.04	0.048	0.07
P500,000.01 - P1,000,000	0.029	0.031	0.038	0.04
P1,000,000.01 - P2,000,000	0.005	0.006	0.009	0.01
P2,000,000.01 and over	0.002	0	0.005	0.00
<b>Total</b>	<b>0.99</b>	<b>0.953</b>	<b>1.035</b>	<b>1.11</b>

*\*Details may not add up to totals due to rounding-off*

**Figure 14: Total Number of Number of Kiddie and Teen Deposit Account of Rural and Cooperative Banking System 2019 - 2022**



**Figure 15: Total Number of Kiddie and Teen Deposit of Rural and Cooperative Banking System 2019 – 2022 ('000'000'000)**





**Table 20: Total number of Basic Deposit Accounts of Rural and Cooperative Banking System by Size  
2019-2022**

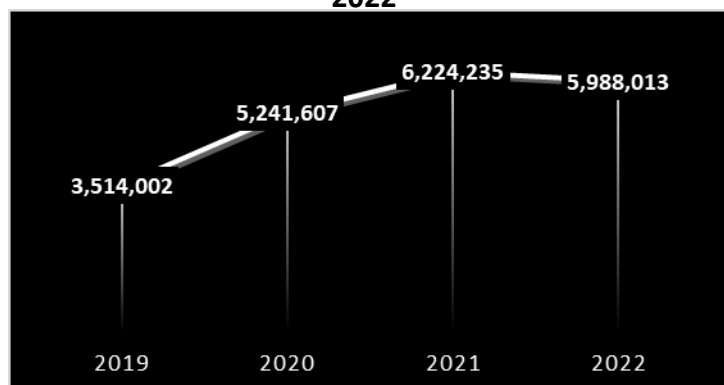
Number of Accounts	2019	2020	2021	2022
P15,000 and Below	3,469,643.00	5,173,468.00	6,148,939.00	5,915,382.00
P15,000.01 - P50,000	44,359.00	68,139.00	75,296.00	72,631.00
<b>Total</b>	<b>3,514,002.00</b>	<b>5,241,607.00</b>	<b>6,224,235.00</b>	<b>5,988,013.00</b>

**Table 21: Total Basic Deposit of Rural and Cooperative Banking System by Size 2019 – 2022  
(‘000’000’000)**

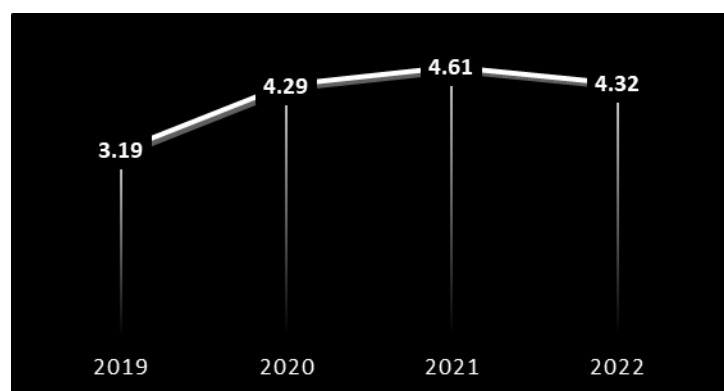
Number of Deposit	2019	2020	2021	2022
P15,000 and Below	2.047	2.509	2.629	2.36
P15,000.01 - P50,000	1.141	1.778	1.978	1.96
<b>Total</b>	<b>3.188</b>	<b>4.287</b>	<b>4.607</b>	<b>4.32</b>

*\*Details may not add up to totals due to rounding-off*

**Figure 16: Total Number of Basic Deposit Account  
of Rural and Cooperative Banking System 2019 -  
2022**



**Figure 17: Total Basic Deposit of Rural and  
Cooperative Banking System 2019 – 2022  
(‘000’000’000)**



**Table 22: Total Number of PERA Self-Custody Deposit  
Accounts of Rural and Cooperative Banking System by  
Size 2021 and 2022**

Number of Accounts	2021	2022
P15,000 and below	138	1,135
P15,000.01 - P50,000	104	100
P50,000.01 - P100,000	67	80
P100,000.01 - P250,000	111	40
P250,000.01 - P500,000	126	15
P500,000.01 - P1,000,000	83	2
P1,000,000.01 - P2,000,000	30	0
P2,000,000.01 and over	17	0
<b>Total</b>	<b>676</b>	<b>1,372</b>

**Table 23: Total PERA Self-Custody Deposit of Rural and  
Cooperative Banking System by Size 2021 and 2022  
(‘000’000’000)**

Number of Deposit	2021	2022
P15,000 and below	0.001	0.00
P15,000.01 - P50,000	0.003	0.00
P50,000.01 - P100,000	0.005	0.01
P100,000.01 - P250,000	0.018	0.01
P250,000.01 - P500,000	0.05	0.01
P500,000.01 - P1,000,000	0.05	0.00
P1,000,000.01 - P2,000,000	0.038	0.00
P2,000,000.01 and over	0.07	0.00
<b>Total</b>	<b>0.234</b>	<b>0.02</b>

*\*Details may not add up to totals due to rounding-off*



**Table 24: Total Number of Other Savings Deposit Accounts of Rural and Cooperative Banking System  
by Size 2018 - 2022**

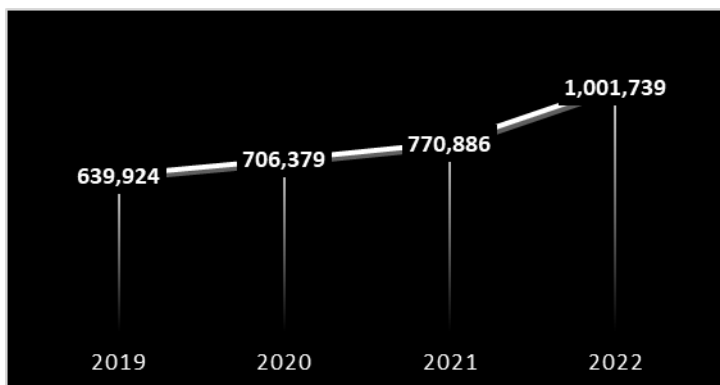
Number of Accounts	2018	2019	2021	2022
P15,000 and below	583,331.00	646,829.00	711,462.00	928,445
P15,000.01 - P50,000	18,584.00	20,571.00	22,880.00	29,258
P50,000.01 - P100,000	5,748.00	6,240.00	6,044.00	8,382
P100,000.01 - P250,000	9,119.00	9,570.00	8,831.00	11,618
P250,000.01 - P500,000	8,497.00	8,902.00	8,493.00	9,346
P500,000.01 - P1,000,000	7,583.00	7,566.00	7,084.00	7,176
P1,000,000.01 - P2,000,000	3,704.00	3,505.00	3,140.00	3,112
P2,000,000.01 and over	3,358.00	3,196.00	2,952.00	2,660
<b>Total</b>	<b>639,924.00</b>	<b>706,379.00</b>	<b>770,886.00</b>	<b>1,001,739</b>

**Table 25: Total Other Savings Deposit of Rural and Cooperative Banking System by Size 2018 – 2022  
(000'000'000)**

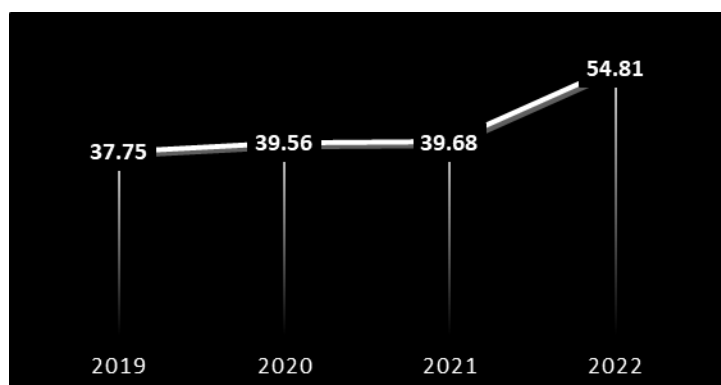
Number of Deposit	2018	2019	2021	2022
P15,000 and below	1.567	1.66	1.759	1.91
P15,000.01 - P50,000	0.467	0.51	0.558	0.73
P50,000.01 - P100,000	0.401	0.43	0.419	0.57
P100,000.01 - P250,000	1.491	1.55	1.41	1.80
P250,000.01 - P500,000	3.361	3.52	3.397	3.71
P500,000.01 - P1,000,000	4.702	4.67	4.345	4.44
P1,000,000.01 - P2,000,000	4.668	4.43	3.991	4.01
P2,000,000.01 and over	21.091	22.79	23.797	19.90
<b>Total</b>	<b>37.748</b>	<b>39.56</b>	<b>39.676</b>	<b>54.81</b>

*\*Details may not add up to totals due to rounding-off*

**Figure 18: Total Number of Other Savings Deposit  
Accounts of Rural and Cooperative Banking System  
2019 - 2022**



**Figure 19: Total Other Savings Deposit of Rural and  
Cooperative Banking System 2019 – 2022  
(‘000’000’000)**





**Table 26: Total Number of Negotiable Orders of Withdrawal Deposit Accounts of Rural and Cooperative Banking System by Size 2018-2022**

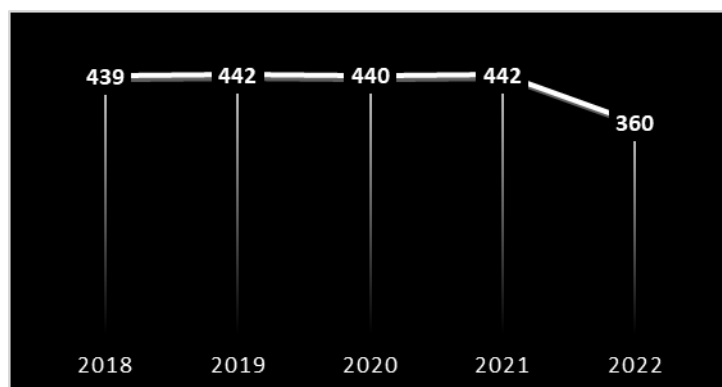
Number of Accounts	2017	2018	2019	2021	2022
P15,000 and below	271	262	260	253	224
P15,000.01 - P50,000	69	78	65	70	47
P50,000.01 - P100,000	40	36	32	37	28
P100,000.01 - P250,000	25	25	28	25	24
P250,000.01 - P500,000	11	19	22	30	18
P500,000.01 - P1,000,000	9	11	18	9	8
P1,000,000.01 - P2,000,000	6	6	6	7	6
P2,000,000.01 and over	8	5	9	11	5
<b>Total</b>	<b>439</b>	<b>442</b>	<b>440</b>	<b>442</b>	<b>360</b>

**Table 27: Total Negotiable Orders of Withdrawal Deposit of Rural and Cooperative Banking System by Size 2018 – 2022 ('000'000'000)**

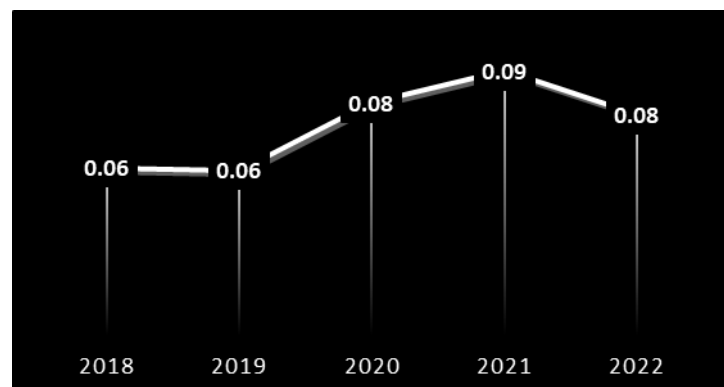
Number of Deposit	2018	2019	2021	2022	2022
P15,000 and below	0.001	0.00	0.001	0.001	0.001
P15,000.01 - P50,000	0.002	0.00	0.002	0.002	0.001
P50,000.01 - P100,000	0.003	0.00	0.002	0.003	0.002
P100,000.01 - P250,000	0.004	0.00	0.004	0.004	0.004
P250,000.01 - P500,000	0.004	0.01	0.008	0.011	0.006
P500,000.01 - P1,000,000	0.006	0.01	0.013	0.005	0.006
P1,000,000.01 - P2,000,000	0.009	0.01	0.009	0.010	0.008
P2,000,000.01 and over	0.029	0.02	0.04	0.054	0.047
<b>Total</b>	<b>0.057</b>	<b>0.06</b>	<b>0.079</b>	<b>0.090</b>	<b>0.075</b>

*\*Details may not add up to totals due to rounding-off*

**Figure 20: Total Number of Negotiable Orders of Withdrawal Deposit Account of Rural and Cooperative Banking System 2018 - 2022**



**Figure 21: Total Negotiable Orders of Withdrawal Deposit of Rural and Cooperative Banking System 2018 – 2022 ('000'000'000)**





**Table 28: Total Number of Time Certificate of Deposit Accounts of Rural and Cooperative Banking System by Size 2018-2022**

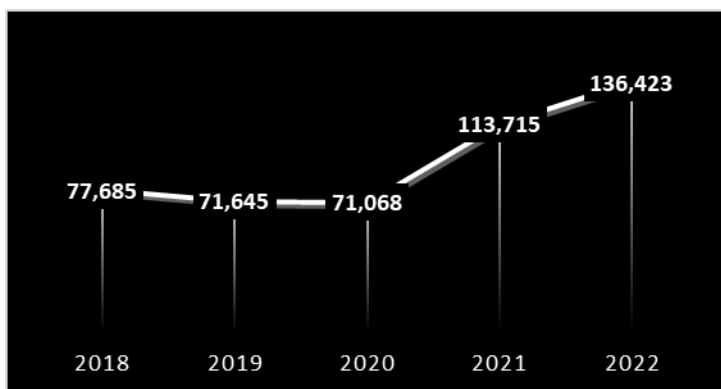
Number of Accounts	2017	2018	2019	2021	2022
P15,000 and below	13,820	13,249	13,941	20,363	20,899
P15,000.01 - P50,000	6,875	6,506	5,929	15,364	18,293
P50,000.01 - P100,000	8,047	6,953	6,468	29,096	47,371
P100,000.01 - P250,000	15,436	13,489	12,818	12,265	11,606
P250,000.01 - P500,000	19,153	16,961	16,682	19,157	19,358
P500,000.01 - P1,000,000	8,634	8,691	8,947	9,893	10,144
P1,000,000.01 - P2,000,000	3,419	3,459	3,694	4,180	4,561
P2,000,000.01 and over	2,301	2,337	2,589	3,397	4,191
<b>Total</b>	<b>77,685</b>	<b>71,645</b>	<b>71,068</b>	<b>113,715</b>	<b>136,423</b>

**Table 29: Total Time Certificate of Deposit of Rural and Cooperative Banking System by Size 2018 – 2022 ('000'000'000)**

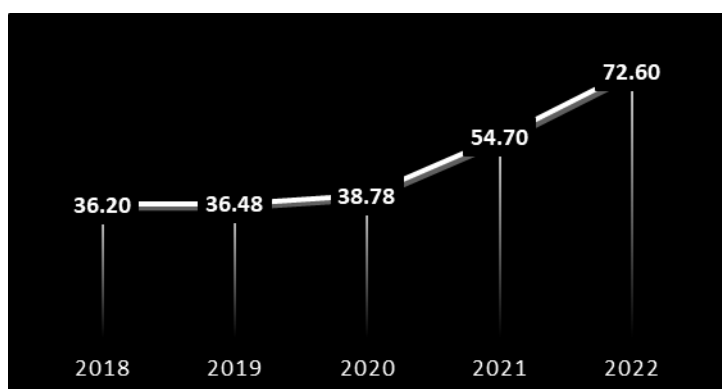
Number of Deposit	2018	2019	2021	2022	2022
P15,000 and below	0.06	0.06	0.06	0.12	0.128
P15,000.01 - P50,000	0.21	0.2	0.18	0.55	0.651
P50,000.01 - P100,000	0.62	0.53	0.5	2.69	4.437
P100,000.01 - P250,000	2.52	2.17	2.06	1.99	1.888
P250,000.01 - P500,000	8.15	7.21	7.14	8.4	8.573
P500,000.01 - P1,000,000	5.68	5.68	5.85	6.58	6.852
P1,000,000.01 - P2,000,000	4.58	4.56	4.89	5.56	6.127
P2,000,000.01 and over	14.39	16.07	18.11	28.82	43.944
<b>Total</b>	<b>36.2</b>	<b>36.48</b>	<b>38.78</b>	<b>54.7</b>	<b>72.597</b>

*\*Details may not add up to totals due to rounding-off*

**Figure 22: Total Number of Time Certificate of Deposit Account of Rural and Cooperative Banking System 2018 - 2022**

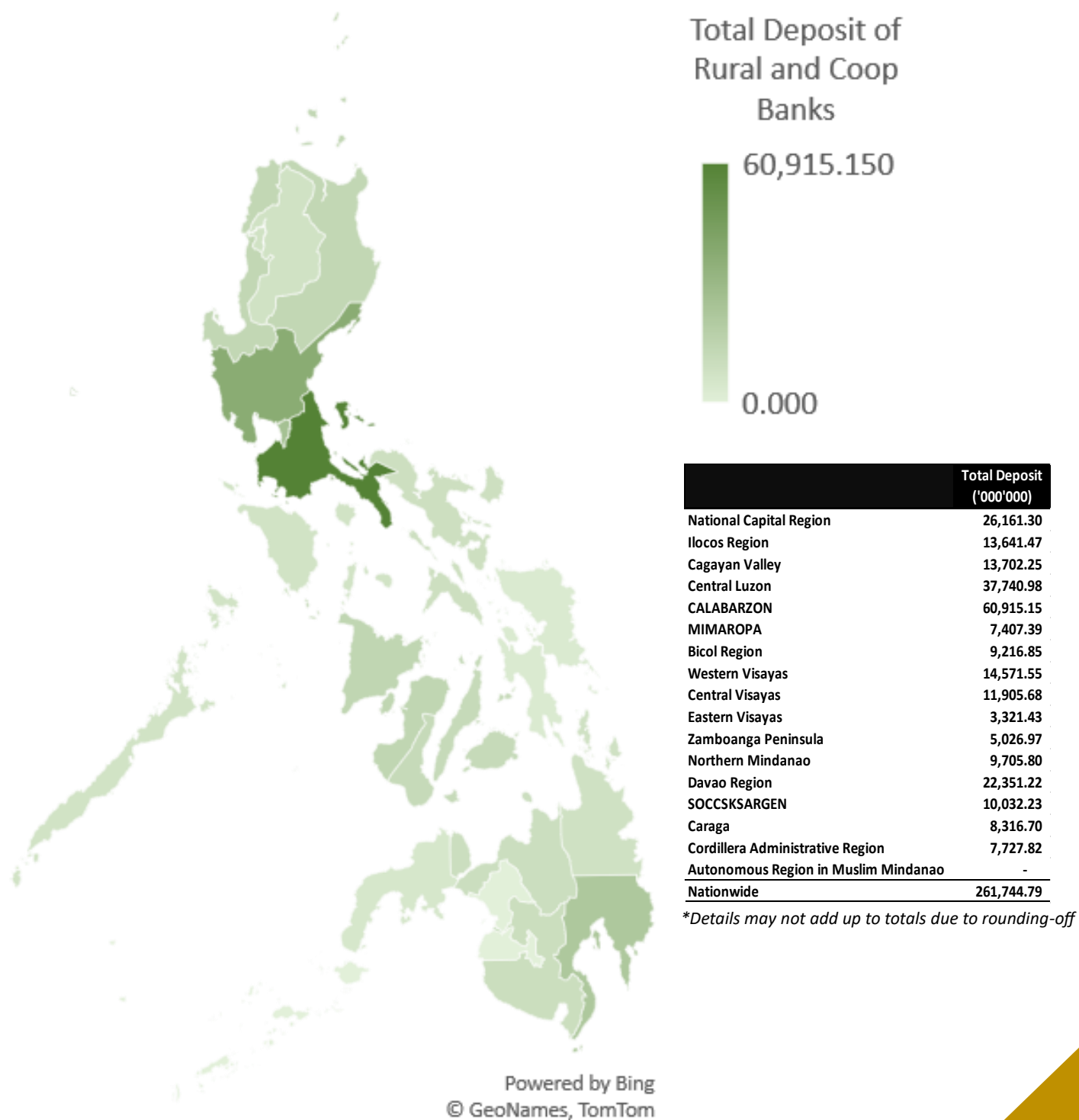


**Figure 23: Total Time Certificate of Deposit of Rural and Cooperative Banking System 2018 – 2022 ('000'000'000)**





**Figure 24: Regional Geographic Distribution of Deposit of Rural and Cooperative Banking System in the Philippines in 2022 ('000'000)**





**Reference:**

Banko Sentral ng Pilipinas (2023). <https://www.bsp.gov.ph/SitePages/Statistics/Statistics.aspx>