



# CURRENT FINANCIAL LANDSCAPE, SUPERVISORY PRIORITIES & REGULATORY EXPECTATIONS

**CHAMBER OF THRIFT BANKS – GENERAL MEMBERSHIP MEETING**

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Deputy Governor, Financial Supervision Sector and  
Chairman, Bank Supervision Policy Committee  
Bangko Sentral ng Pilipinas

**16 SEPTEMBER 2025**

**Where are  
we now?**

**Policies  
Processes  
People**



# The Thrift Banking Industry as of 30 June 2025

## Market Share Relative to the Philippine Banking System



**16.9%**

Capital Adequacy Ratio

**32.3 %**

Minimum Liquidity Ratio

**10.0%**

Net Income Growth  
(₱10.7 billion)

**₱908.1  
billion**

Net Loans



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# *Resilience and Relevance*

**Resilience must become a culture – one of foresight, preparedness, and shared responsibility.**

**Let's keep our approach forward-looking, adaptive, and responsive to the needs of a changing landscape.**



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# ***A Challenge to Thrift Banks:***

**Has the thrift banking industry evolved in response to a rapidly changing financial landscape and shifting consumer preferences?**

**What is the distinct identity of thrift banks in today's financial ecosystem?**



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# Regulatory Expectations

- 1 Rise to the challenge of climate adaptation
- 2 Put customers first
- 3 Guard against illicit activities
- 4 Invest in digital resilience and governance
- 5 Uphold financial strength and agility



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Thank You!

