

Banks' Compliance with the Agri-Agra Law (RA 10000)

As of End of December 2020

(Amounts in Billion Pesos)

	ALL BANKS	UNIVERSAL AND COMMERCIAL BANKS (UKBs)	THRIFT BANKS (TBs)	RURAL AND COOPERATIVE BANKS (RCBs)
A. Total Loanable Funds Generated	7,136.471	6,759.066	283.374	94.031
B. Minimum Amount Required to be Allocated for:				
1. 10% AGRA i.e. Agrarian Reform Credit (10% x Item A)	713.647	675.907	28.337	9.403
2. 15% AGRI i.e. Other Agricultural Credit (15% x Item A)	1,070.471	1,013.860	42.506	14.105
C. Compliance with AGRA				
1. Direct Compliance	50.013	40.125	1.819	8.069
2. Alternative Compliance	22.429	19.301	0.894	2.234
3. Excess Compliance with AGRA Utilized for AGRI	(1.214)	-	(0.027)	(1.186)
4. Total Compliance with AGRA	71.228	59.426	2.686	9.116
5. % of Compliance vs. Required 10% for AGRA	1.00	0.88	0.95	9.69
D. Compliance with AGRI				
1. Direct Compliance	330.803	307.100	10.378	13.324
2. Alternative Compliance	310.355	301.800	7.740	0.815
3. Excess Compliance with AGRA Utilized for AGRI	1.214	-	0.027	1.186
4. Total Compliance with AGRI	642.371	608.900	18.145	15.326
5. % of Compliance vs. Required 15% for AGRI	9.00	9.01	6.40	16.30
E. Total Compliance				
1. Direct Compliance	380.82	347.23	12.20	21.39
2. Alternative Compliance	332.78	321.10	8.63	3.05
3. Total	713.60	668.33	20.83	24.44

Source: Bangko Sentral ng Pilipinas (BSP) - Department of Supervisory Analytics, Financial Supervision Sector

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	ALL BANKS	UNIVERSAL AND COMMERCIAL BANKS (UKBs)	THRIFT BANKS (TBs)	RURAL AND COOPERATIVE BANKS (RCBs)
A. Total Loanable Funds Generated	7,992.460	7,533.284	331.847	127.329
B. Minimum Amount Required to be Allocated for:				
1. 10% AGRA i.e. Agrarian Reform Credit (10% x Item A)	799.246	753.328	33.185	12.733
2. 15% AGRI i.e. Other Agricultural Credit (15% x Item A)	1,198.869	1,129.993	49.777	19.099
C. Compliance with AGRA				
1. Direct Compliance	50.850	39.170	2.431	9.250
2. Alternative Compliance	25.639	22.426	0.831	2.381
3. Excess Compliance with AGRA Utilized for AGRI	(1.170)	(0.01)	(0.068)	(1.090)
4. Total Compliance with AGRA	75.319	61.584	3.194	10.541
5. % of Compliance vs. Required 10% for AGRA	0.94	0.82	0.96	8.28
D. Compliance with AGRI				
1. Direct Compliance	390.140	363.214	10.939	15.988
2. Alternative Compliance	385.126	377.055	7.134	0.936
3. Excess Compliance with AGRA Utilized for AGRI	1.170	0.01	0.068	1.090
4. Total Compliance with AGRI	776.436	740.281	18.145	15.326
5. % of Compliance vs. Required 15% for AGRI	9.71	9.83	6.40	16.30
E. Total Compliance				
1. Direct Compliance	440.99	402.38	12.20	21.39
2. Alternative Compliance	410.76	399.48	8.63	3.05
3. Total	851.76	801.87	20.83	24.44

Source: Bangko Sentral ng Pilipinas (BSP) - Department of Supervisory Analytics, Financial Supervision Sector