CONTENTS

- 4 Securing the digital space amid the new normal
- 7 Addressing consumer complaints in the new normal
- 9 Vaccines, inflation, and GDP recovery to drive financial markets this year
- 14 Economic rebound, asset quality to drive bank stocks — analysts
- 17 Selected Asset Accounts
- **19 Liabilities and Capital Accounts**
- 21 Financial Ratios
- 22 Capital and Financial Ratios
- 23 Banks Ranked by Gross NPL Ratio, 4th Quarter 2020
- 25 The Top Ten Commercial Banks





