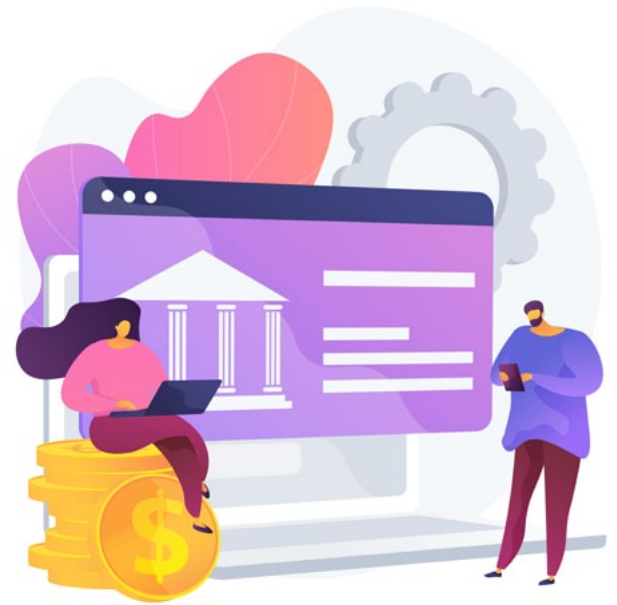


CONTENTS



2 Who's ready for 'alt' data?



7 Harnessing big data and analytics in the banking industry



11 Data innovation to boost fintech: A Q&A with FinTech Alliance.PH



17 Financial Market Outlook Market volatility to continue amid Fed lift-off, Russia-Ukraine conflict

ANALYSTS



LUIS A. LIMLINGAN
Head of Sales
Regina Capital Development Corp.



TOBY ALLAN C. ARCE
Head of Sales Trading
Globalinks Securities
and Stocks, Inc.



WENDY B. ESTACIO
Senior Equity Research Analyst
Philippine National Bank

24 Banks' profit to improve in 2022 — analysts

27 Banks Ranked by Gross NPL Ratio, 4th Quarter 2021

29 Financial Ratios

31 Selected Asset Accounts

33 Liabilities and Capital Accounts

35 Capital and Financial Ratios

37 The Top Ten Commercial Banks

