



BANGKO SENTRAL NG PILIPINAS
OFFICE OF THE GOVERNOR

CIRCULAR NO. 837

Series of 2014

Subject: Amendments to Pertinent Regulations on Salary Loans

The Monetary Board, in its Resolution No. 894 dated 5 June 2014, approved the amendments to pertinent regulations on Salary Loans. The Manual of Regulations for Banks (MORB) and the Manual for Regulations for Non-Bank Financial Institutions (MORNBFI) are hereby amended as follows:

Section 1. Section X321 of the MORB and Section 4337S of the MORNBFI including their respective subsections shall now read as:

"Section X321/4337S - Salary Loans. The Bangko Sentral shall promote the sustainable development of consumer lending such as salary loans under conditions of fair and sound credit practices.

Subsection X321.1/4337.1S Definition of terms

- a. Salary Loans. Unsecured loans, granted to individuals on the basis of regular salary, pension or other fixed compensation, where repayment would come from such future remunerations, either through salary deduction, debit from the borrower's deposit account, over-the-counter payment or other type of payment arrangement agreed upon by the borrower and lender.

Section 2. The Financial Reporting Package, prescribed under Subsection X191.2 of the MORB is further amended to revise the: (a) Manual of Accounts (MOA) to include the definition of Salary Loans; and (b) reporting templates of specific Financial Reporting Package for Banks (FRP) and Simplified Financial Reporting Package for Rural and Cooperative Banks (SFRP) as follows:

- (a) Manual of Accounts

"xxx

"11. Loans and Receivables – xxx

"(a) Loans to Bangko Sentral ng Pilipinas - xxx

(b) xxx

"(c) Loans and Receivables-Others – xxx

“(c.1) xxx

“xxx

“(c.8) Loans to Individuals for Consumption Purposes – This refers to the amortized cost of loans granted to individuals for consumption purposes.

(c.8a) Credit Card - This refers to the amortized cost of loans granted to credit cardholders arising from purchases of goods and services, cash advances, annual membership/renewal fees as well as interest, penalties, insurance fees, processing/service fees and other charges.

(c.8b) Auto Loans - This refers to the amortized cost of loans granted to individuals for the acquisition of motor vehicles.

(c.8c) **Salary Loans** - This refers to the amortized cost of unsecured loans, granted to individuals on the basis of regular salary, pension or other fixed compensation where repayment would come from such future remunerations, either through salary deduction, debit from the borrower's account, over the counter payment or other type of payment arrangement agreed upon by the borrower and lender.

(c.8ed) Others - This refers to the amortized cost of loans granted to individuals to finance other personal and household needs

such as purchase of household appliances, furniture and fixtures and/or to pay taxes, hospital and educational bills.”

“xxx”

(b) Reporting Template

The following reporting templates of FRP, attached as Annex A-1, are revised to show a line for Salary Loans under the category of Loans to Individuals for Consumption Purposes:

<u>11</u>				
<u>11a</u>	<u>11a1</u>	<u>11a2</u>	<u>11a3</u>	<u>11a4</u>
<u>11b</u>	<u>11b1</u>	<u>11b2</u>	<u>11b3</u>	<u>11b4</u>
<u>11c</u>	<u>11c1</u>	<u>11c2</u>	<u>11c3</u>	<u>11c4</u>
<u>11d</u>	<u>11d1</u>	<u>11d2</u>	<u>11d3</u>	<u>11d4</u>
<u>11e</u>	<u>11e1</u>	<u>11e2</u>	<u>11e3</u>	<u>11e4</u>
<u>29d</u>	<u>29d1</u>	<u>29d2</u>	<u>29d3</u>	<u>29d4</u>

Similarly, the reporting templates of Simplified FRP for Rural and Cooperative Banks, attached as Annex A-2, were revised for schedules 11, 11a1 to 11e1, and 29d1.

Moreover, Section 4162S of the MORNBFI is also amended to revise the reporting templates of the Consolidated Statement of Condition (CSOC) and Consolidated Statement of Income and Expenses (CSIE) of Non-Stock Savings and Loan Associations (NSSLAs), attached as Annex B, to show a line for Salary Loans and Interest/Discounts Earned – Salary Loans, respectively.

Banks and NSSLAs shall adopt the said revised reporting templates effective report ending 30 June 2014.

Section 3. This Circular shall take effect fifteen (15) calendar days following its publication either in the Official Gazette or in a newspaper of general circulation.

FOR THE MONETARY BOARD:


AMANDO M. TETANGCO, JR.
Governor

18 June 2014

Particulars				Account Code	Peso Accounts	Foreign Regular		FCU/FECDU		Foreign Offices		Total
Residents						In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
1.	Loans to Government			14015050500001000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a.	National Government			140150505001200000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b.	LGUs			140150505001210000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c.	GOCCs			140150505001220000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.	Social Security Institutions			140150505001230000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.	Other Financial			140150505001231000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3.	Non-Financial			140150505001232000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.	Agrarian Reform / Other Agricultural Loans			140150505001233000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a.	Agrarian Reform Loans			14015050100001000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b.	Other Agricultural Credit Loans			14015050100051000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3.	Microenterprise Loans ^{a/}			1401505010101000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a.	Microfinance Loans			14015050200010000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b.	Other Microenterprise Loans			1401505020101000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4.	Small and Medium Enterprises Loans ^{a/}			1401505025001000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a.	Small Enterprises			14015050250051000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b.	Medium Enterprises			14015050250101000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.	Contracts to Sell			14015050300010000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.	Loans to Private Corporations			14015050350010000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a.	Financial			14015050350016000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b.	Non-Financial			14015050350016200000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7.	Loans to Individuals for Housing Purposes			14015050400001000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8.	Loans to Individuals for Consumption Purposes			14015050450001000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a.	Credit Card			14015050450051000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b.	Auto Loans			14015050451010000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c.	Salary Loans			14015050451210000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d.	Others			14015050451510000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9.	Loans to Individuals for Other Purposes			14015050500001000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Residents				14015050500002000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.	Central Government/Central Banks											

Loans and Receivables - Others ^{1/}
(At Net Carrying Amount)

Particulars	Account Code	Peso Accounts	Foreign Regular		FCDU/EFCDU		Foreign Offices		Total
			In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Additional Information:									
1. Loans to LGUs to the extent guaranteed by LGUGC	140150506500600000								0.00
2. Loans to GOCCs to the extent guaranteed by the National Government	140150507500600000								0.00
3. Loans to the extent covered by hold-out on, or assignment of deposits/deposit substitutes	140150507500600000								0.00
4. Loans or acceptances under letters of credit to the extent covered by margin deposits	140150508000600000								0.00
5. Loans to the extent guaranteed by IGLF	140150508500600000								0.00
6. Loans to the extent guaranteed by TIDCORP	140150509500600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Maturing within 1 year	140150509500611000								0.00
b. Maturing beyond 1 year	140150509500612000								0.00
7. Loans to the extent guaranteed by SBC	140150510000600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Maturing within 1 year	140150510000611000								0.00
b. Maturing beyond 1 year	140150510000612000								0.00
8. Real estate mortgage loans to the extent guaranteed by the HGC	140150510500600000								0.00
9. Bills Purchased									
A. Export Bills Purchased	140150511500600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. Bills Purchased - Documentary	140150511500610000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
C. Bills Purchased - Clean	140150511500620000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10. Customers' Liability on Bills/Drafts Under LC/TR	140150512000600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. Import Bills	140150512000610000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. Import Bills Under TRs	140150512000620000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11. Customers' Liability for this Banks' Acceptances Outstanding	140150511000600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
For items 12 to 16, Loans and Receivables - Others, should be reported at Amortized Cost i.e. Gross of Allowance									
12. Classified as to Original Term (At amortized cost)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. Short Term (one year or less)	140150500000611000								0.00
B. Medium Term (>1 year to 5 years)	140150500000612100								0.00
C. Long Term (>5 years)	140150500000612200								0.00
13. Geographic Regions of Non-Resident Counterparties (At									
A. Advanced economies	140150500000620000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. Regions excluding advanced economies	140150500000621000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(1) Africa	140150500000622100								0.00
Of which: Sub-Sahara	140150500000622110								0.00
(2) Developing Asia	140150500000622200								0.00
(3) Middle East	140150500000622300								0.00
(4) Western Hemisphere	140150500000622400								0.00
(5) Central and Eastern Europe	140150500000622500								0.00
(6) Commonwealth of Independent States	140150500000622600								0.00

Loans and Receivables - Others ^{1/}
(At Net Carrying Amount)

Particulars	Account Code	Peso Accounts	Foreign Regular		FCDU/EFCDU		Foreign Offices		Total
			In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Disclosure of FCDU/EFCDU Loans and Receivables - Others for purposes of computing FCDU cover									
1. Loans with Specific Approval by the BSP (Section 23 of Circular No. 1389, as amended)	140150516500600000								0.00
2. Short-term Loans to Resident Private Sector Borrowers which under existing regulations requires no prior BSP approval and allowed to be serviced using foreign exchange purchased from the banking system (Section 24.4 of Circular No. 1389, as amended)	140150517000600000								0.00
3. Loans to Resident Private Sector Borrowers to be serviced using Foreign Exchange Purchased from Outside the Banking System (Section 24.1 of Circular No. 1389, as amended)	140150517500600000								0.00
4. Loans granted by EFCDU to Non-Resident to be serviced using Foreign Exchange Purchased from Outside the Banking System (Section 24 of Circular No. 1389, as amended)	140150518000600000								0.00

1/ Includes Restructured Loans

Of which loans used to comply with

Loans and Receivables - Others ^{1/}
Classified as to Status
Total Amount

Particulars		Account Code	a	b	c	d	e	f	g
			Current	Past Due But Not Yet Non-Performing	Past Due and Already Non-Performing	Items in Litigation	Total Loans	Allowance for Credit Losses	Net Carrying Amount
Additional Information									
1. DOSRI Loans									
a.	Secured	140150012500600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i)	REM - Residential	140150012505600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii)	REM - Commercial	140150012510600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii)	REM - Agricultural	140150012515600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv)	Non-risk Assets	140150012518600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v)	Other collateral	140150012519600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b.	Unsecured	140150012520600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c.	Loans Granted under the Bank's Fringe Benefit Program	140150012525600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Non-DOSRI Loans									
a.	Secured	140150013000600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i)	REM - Residential	140150013005600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii)	REM - Commercial	140150013010600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii)	REM - Agricultural	140150013015600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv)	Other collateral	140150013018600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b.	Unsecured	140150013020600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c.	Exposure to Real Estate Industry	140150013025600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a.	Residential Real Estate Loans	140150013500600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i)	Not exceeding P3.5 million	140150013505640000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii)	Exceeding P3.5 million	140150013500641000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(1) Guaranteed under National Shelter Program	140150013500642000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(2) Others	140150013500642200	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b.	Commercial Real Estate Loans	140150013510640000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c.	Agricultural	140150013515640000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4.	Bills Purchased	140150014000600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A.	Export Bills Purchased	140150014000610000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B.	Bills Purchased - Documentary	140150014000620000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
C.	Bills Purchased - Clean	140150014000630000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.	Customers' Liability on Bills/Drafts Under LC/TR	140150014500600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A.	Import Bills	140150014500610000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B.	Import Bills Under TRs	140150014500620000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.	Customers' Liability for this Banks' Acceptances Outstanding	140150015000620000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7.	Gross Non-Performing Loans	140150015000620000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8.	Allowance for Credit Losses	140150018512600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		140150019000600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00

^{1/}Includes Restructured Loans

Loans and Receivables - Others ^{1/}
Classified as to Status
Peso Accounts

Residents		Particulars	Account Code	a	b	c	d	e	f	g
				Current	Past Due But Not Yet Non-Performing	Past Due and Already Non-Performing	Items in Litigation	Total Loans	Allowance for Credit Losses	Net Carrying Amount
1. Loans to Government			140150000000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. National Government			140150000500120000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. LGUs			140150000500121000					0.00		0.00
c. GOCCs			140150000500122000					0.00		0.00
2. Social Security Institutions			140150000500123000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Social Security Institutions			140150000500123100					0.00		0.00
2. Other Financial			140150000500123200					0.00		0.00
3. Non-Financial			140150000500123300					0.00		0.00
2. Agrarian Reform / Other Agricultural Loans			140150001000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Agrarian Reform Loans			140150001000100000					0.00		0.00
b. Other Agricultural Credit Loans			140150001010100000					0.00		0.00
3. Microenterprise Loans ^{a/}			140150002000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Microfinance Loans			140150002000100000					0.00		0.00
b. Other Microenterprise Loans			140150002000100000					0.00		0.00
4. Small and Medium Enterprises Loans ^{a/}			140150002500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Small Enterprises			140150002500100000					0.00		0.00
b. Medium Enterprises			140150002500100000					0.00		0.00
5. Contracts to Sell			140150003000100000					0.00		0.00
6. Loans to Private Corporations			140150003500160000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Financial			140150003500160000					0.00		0.00
b. Non-Financial			140150003500162000					0.00		0.00
7. Loans to Individuals for Housing Purposes			140150004000100000					0.00		0.00
8. Loans to Individuals for Consumption Purposes			140150004500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Credit Card			140150004500100000					0.00		0.00
b. Auto Loans			140150004510100000					0.00		0.00
c. Salary Loans			140150004512100000					0.00		0.00
d. Others			140150004515100000					0.00		0.00
9. Loans to Individuals for Other Purposes			140150005000100000					0.00		0.00
Non-Residents			140150000000200000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Central Government/Central Banks			140150005500200000					0.00		0.00
2. Public Sector Entities			140150006000200000					0.00		0.00
3. Loans to Corporations			140150006500200000					0.00		0.00
4. Loans to Individuals			140150007000200000					0.00		0.00
TOTAL			140150000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
^{a/} Of which loans used to comply with Agrarian Reform/Other Agricultural Loans										
(1) Agrarian Reform Loans			140150501015100000					0.00		0.00
(2) Other Agricultural Credit Loans			140150501020100000					0.00		0.00

Loans and Receivables - Others ^{1/}
Classified as to Status
Peso Accounts

Particulars	Account Code	a	b	c	d	e	f	g
Additional Information								
1. DOSRI Loans								
a. Secured	140150012500600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) REM - Residential	140150012505600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) REM - Commercial	140150012510600000					0.00		0.00
(iii) REM - Agricultural	140150012515600000					0.00		0.00
(iv) Non-risk Assets	140150012518600000					0.00		0.00
(v) Other collateral	140150012519600000					0.00		0.00
b. Unsecured	140150012520600000					0.00		0.00
c. Loans Granted under the Bank's Fringe Benefit Program	140150012525600000					0.00		0.00
2. Non-DOSRI Loans								
a. Secured	140150013000600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) REM - Residential	140150013005600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) REM - Commercial	140150013010600000					0.00		0.00
(iii) REM - Agricultural	140150013015600000					0.00		0.00
(iv) Other collateral	140150013018600000					0.00		0.00
b. Unsecured	140150013020600000					0.00		0.00
c. Exposure to Real Estate Industry	140150013025600000					0.00		0.00
a. Residential Real Estate Loans	140150013500600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Not exceeding P3.5 million	140150013505640000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Exceeding P3.5 million	140150013500641000					0.00		0.00
(1) Guaranteed under National Shelter Program	140150013500642100	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(2) Others	140150013500642200					0.00		0.00
b. Commercial Real Estate Loans	140150013510640000					0.00		0.00
c. Agricultural	140150013515640000					0.00		0.00
4. Bills Purchased	140150014000600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. Export Bills Purchased	140150014000610000					0.00		0.00
B. Bills Purchased - Documentary	140150014000620000					0.00		0.00
C. Bills Purchased - Clean	140150014000630000					0.00		0.00
5. Customers' Liability on Bills/Drafts Under LC/TR	140150014500600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. Import Bills	140150014500610000					0.00		0.00
B. Import Bills Under TRs	140150014500620000					0.00		0.00
6. Customers' Liability for this Banks' Acceptances Outstanding	140150015000620000					0.00		0.00
7. Gross Non-Performing Loans	140150018512600000			0.00	0.00	0.00		0.00
8. Allowance for Credit Losses	140150019000600000						0.00	0.00

^{1/}Includes Restructured Loans

Loans and Receivables - Others ^{1/}
Classified as to Status
Foreign Regular

Particulars	Account Code	a		b		c		d		e		f		Net Carrying Amount
		Current		Past Due But Not Yet Non-Performing		Past Due and Already Non-Performing		Items in Litigation		Total Loans		Allowance for Credit Losses		
		In US \$	Peso Equiv	In US \$	Peso Equiv	In US \$	Peso Equiv	In US \$	Peso Equiv	In US \$	Peso Equiv	In US \$	Peso Equiv	
Residents														
1. Loans to Government	1401500000001000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. National Government	1401500005001200000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. LGUs	1401500005001210000									0.00	0.00	0.00	0.00	0.00
c. GOCCs	1401500005001220000									0.00	0.00	0.00	0.00	0.00
1. Social Security Institutions	1401500005001230000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Other Financial	1401500005001231000									0.00	0.00	0.00	0.00	0.00
3. Non-Financial	1401500005001232000									0.00	0.00	0.00	0.00	0.00
2. Agrarian Reform / Other Agricultural Loans	1401500010001000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Agrarian Reform Loans	1401500010051000000									0.00	0.00	0.00	0.00	0.00
b. Other Agricultural Credit Loans	1401500010101000000									0.00	0.00	0.00	0.00	0.00
3. Microenterprise Loans ^{a/}	1401500020001000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Microfinance Loans	1401500020051000000									0.00	0.00	0.00	0.00	0.00
b. Other Microenterprise Loans	1401500020101000000									0.00	0.00	0.00	0.00	0.00
4. Small and Medium Enterprises Loans ^{a/}	1401500025001000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Small Enterprises	1401500025051000000									0.00	0.00	0.00	0.00	0.00
b. Medium Enterprises	1401500025101000000									0.00	0.00	0.00	0.00	0.00
5. Contracts to Sell	1401500030001000000									0.00	0.00	0.00	0.00	0.00
6. Loans to Private Corporations	1401500035001600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Financial	1401500035001610000									0.00	0.00	0.00	0.00	0.00
b. Non-Financial	1401500035001620000									0.00	0.00	0.00	0.00	0.00
7. Loans to Individuals for Housing Purposes	1401500040001000000									0.00	0.00	0.00	0.00	0.00
8. Loans to Individuals for Consumption Purposes	1401500045001000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Credit Card	1401500045051000000									0.00	0.00	0.00	0.00	0.00
b. Auto Loans	1401500045101000000									0.00	0.00	0.00	0.00	0.00
c. Salary Loans	1401500045121000000									0.00	0.00	0.00	0.00	0.00
d. Others	1401500045151000000									0.00	0.00	0.00	0.00	0.00
9. Loans to Individuals for Other Purposes	1401500050001000000									0.00	0.00	0.00	0.00	0.00
Non-Residents														
1. Central Government/Central Banks	1401500000002000000													
2. Public Sector Entities	1401500055002000000													
3. Loans to Corporations	1401500060002000000													
4. Loans to Individuals	1401500070002000000													
TOTAL	1401500000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
^{a/} Of which loans used to comply with Agrarian Reform/Other Agricultural Loans														
(1) Agrarian Reform Loans	1401505010151000000									0.00	0.00	0.00	0.00	0.00
(2) Other Agricultural Credit Loans	1401505010201000000									0.00	0.00	0.00	0.00	0.00

Loans and Receivables - Others ^{1/}
Classified as to Status
Foreign Regular

Particulars	Account Code	a		b		c		d		e		f		g	
		Current		Past Due But Not Yet Non-Performing		Past Due and Already Non-Performing		Items in Litigation		Total Loans		Allowance for Credit Losses		Net Carrying Amount	
		In US \$	Peso Equiv	In US \$	Peso Equiv	In US \$	Peso Equiv	In US \$	Peso Equiv	In US \$	Peso Equiv	In US \$	Peso Equiv	In US \$	Peso Equiv
1. DOSRI Loans															
a. Secured															
(i) REM - Residential	140150012500600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) REM - Commercial	140150012510600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) REM - Agricultural	140150012515600000									0.00	0.00			0.00	0.00
(iv) Non-risk Assets	140150012518600000									0.00	0.00			0.00	0.00
(v) Other collateral	140150012519600000									0.00	0.00			0.00	0.00
b. Unsecured	140150012520600000									0.00	0.00			0.00	0.00
c. Loans Granted under the Bank's Fringe Benefit Program	140150012525600000									0.00	0.00			0.00	0.00
2. Non-DOSRI Loans															
a. Secured															
(i) REM - Residential	140150013000600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) REM - Commercial	140150013005600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) REM - Agricultural	140150013010600000									0.00	0.00			0.00	0.00
(iv) Other collateral	140150013018600000									0.00	0.00			0.00	0.00
b. Unsecured	140150013020600000									0.00	0.00			0.00	0.00
c. Exposure to Real Estate Industry															
a. Residential Real Estate Loans	140150013500600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Not exceeding P3.5 million	140150013505640000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Exceeding P3.5 million	140150013500641000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(1) Guaranteed under the National Shelter Program	140150013500642000									0.00	0.00			0.00	0.00
(2) Others	140150013500642100									0.00	0.00			0.00	0.00
b. Commercial Real Estate Loans	140150013510640000									0.00	0.00			0.00	0.00
c. Agricultural	140150013515640000									0.00	0.00			0.00	0.00
4. Bills Purchased															
A. Export Bills Purchased	140150014000600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. Bills Purchased - Documentary	140150014000620000									0.00	0.00			0.00	0.00
C. Bills Purchased - Clean	140150014000630000									0.00	0.00			0.00	0.00
5. Customers' Liability on Bills/Drafts Under LC/TR	140150014500600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. Import Bills	140150014500610000									0.00	0.00			0.00	0.00
B. Import Bills Under TRs	140150014500620000									0.00	0.00			0.00	0.00
6. Customers' Liability for this Bank's Acceptances Outstanding	140150015000620000									0.00	0.00			0.00	0.00
7. Gross Non-Performing Loans	140150018512600000									0.00	0.00			0.00	0.00
8. Allowance for Credit Losses	140150019000600000									0.00	0.00			0.00	0.00
												0.00	0.00		

1/Includes Restructured Loans

[illegible]

Loans and Receivables - Others ^{1/}
Classified as to Status
FCDU/EFCDU

Particulars	Account Code	a		b		c		d		e		f		g	
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.
Additional Information															
1. DOSRI Loans															
a. Secured															
(i) REM - Residential	140150012500600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) REM - Commercial	140150012510600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) REM - Agricultural	140150012515600000									0.00	0.00			0.00	0.00
(iv) Non-risk Assets	140150012518600000									0.00	0.00			0.00	0.00
(v) Other collateral	140150012519600000									0.00	0.00			0.00	0.00
b. Unsecured	140150012520600000									0.00	0.00			0.00	0.00
c. Loans Granted under the Bank's Fringe Benefit Program	140150012525600000									0.00	0.00			0.00	0.00
2. Non-DOSRI Loans															
a. Secured															
(i) REM - Residential	140150013000600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) REM - Commercial	140150013005600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) REM - Agricultural	140150013010600000									0.00	0.00			0.00	0.00
(iv) Other collateral	140150013015600000									0.00	0.00			0.00	0.00
b. Unsecured	140150013020600000									0.00	0.00			0.00	0.00
3. Exposure to Real Estate Industry															
a. Residential Real Estate Loans															
(i) Not exceeding P3.5 million	140150013500600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Exceeding P3.5 million	140150013500641000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(1) Guaranteed under the National Shelter Program	140150013500642100									0.00	0.00			0.00	0.00
(2) Others	140150013500642200									0.00	0.00			0.00	0.00
b. Commercial Real Estate Loans															
c. Agricultural	140150013510640000									0.00	0.00			0.00	0.00
4. Bills Purchased															
A. Export Bills Purchased	140150014000600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. Bills Purchased - Documentary	140150014000600000									0.00	0.00			0.00	0.00
C. Bills Purchased - Clean	140150014000620000									0.00	0.00			0.00	0.00
5. Customers' Liability on Bills/Drafts Under LC/TR															
A. Import Bills	140150014500600000									0.00	0.00			0.00	0.00
B. Import Bills Under TRs	140150014500610000														
6. Customers' Liability for this Banks' Acceptances Outstanding															
7. Gross Non-Performing Loans	140150015000620000									0.00	0.00			0.00	0.00
8. Allowance for Credit Losses	140150018512600000					0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	140150019000600000											0.00	0.00		

1/Includes Restructured Loans

[illegible]

Loans and Receivables - Others ^{1/}
Classified as to Status
Foreign Offices

Particulars	Account Code	a		b		c		d		e		f		g	
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.
Additional Information															
1. DOSRI Loans															
a. Secured		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) REM - Residential	140150012505600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) REM - Commercial	140150012510600000									0.00	0.00	0.00	0.00	0.00	0.00
(iii) REM - Agricultural	140150012515600000									0.00	0.00	0.00	0.00	0.00	0.00
(iv) Non-risk Assets	140150012518600000									0.00	0.00	0.00	0.00	0.00	0.00
(v) Other collateral	140150012519600000									0.00	0.00	0.00	0.00	0.00	0.00
b. Unsecured	140150012520600000									0.00	0.00	0.00	0.00	0.00	0.00
c. Loans Granted under the Bank's Fringe Benefit Program	140150012528600000									0.00	0.00	0.00	0.00	0.00	0.00
2. Non-DOSRI Loans															
a. Secured		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) REM - Residential	140150013000600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) REM - Commercial	140150013005600000									0.00	0.00	0.00	0.00	0.00	0.00
(iii) REM - Agricultural	140150013010600000									0.00	0.00	0.00	0.00	0.00	0.00
(iv) Other collateral	140150013015600000									0.00	0.00	0.00	0.00	0.00	0.00
b. Unsecured	140150013020600000									0.00	0.00	0.00	0.00	0.00	0.00
3. Exposure to Real Estate Industry															
a. Residential Real Estate Loans		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Not exceeding P3.5 million	140150013500640000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Exceeding P3.5 million	140150013500642000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(1) Guaranteed under the National Shelter Program	140150013500642100									0.00	0.00	0.00	0.00	0.00	0.00
(2) Others	140150013500642200									0.00	0.00	0.00	0.00	0.00	0.00
b. Commercial Real Estate Loans										0.00	0.00	0.00	0.00	0.00	0.00
c. Agricultural										0.00	0.00	0.00	0.00	0.00	0.00
4. Bills Purchased										0.00	0.00	0.00	0.00	0.00	0.00
A. Export Bills Purchased	140150013515640000									0.00	0.00	0.00	0.00	0.00	0.00
B. Bills Purchased - Documentary	140150014000610000									0.00	0.00	0.00	0.00	0.00	0.00
C. Bills Purchased - Clean	140150014000620000									0.00	0.00	0.00	0.00	0.00	0.00
5. Customers' Liability on Bills/Drafts Under LC/TR										0.00	0.00	0.00	0.00	0.00	0.00
A. Import Bills	140150014500600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. Import Bills Under TRs	140150014500610000									0.00	0.00	0.00	0.00	0.00	0.00
6. Customers' Liability for this Banks' Acceptances Outstanding										0.00	0.00	0.00	0.00	0.00	0.00
7. Gross Non-Performing Loans	140150015000620000									0.00	0.00	0.00	0.00	0.00	0.00
8. Allowance for Credit Losses	140150018512600000					0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	140150019000600000							0.00	0.00			0.00	0.00		

^{1/}Includes Restructured Loans

(1)	Agrarian Reform Loans
(2)	Other Agricultural Credit

Restructured Loans and Receivables
Classified as to Status
Peso Accounts

Residents	Particulars	Account Code	a Current	b Past Due But Not Yet Performing	c Past Due and Already Non- Performing	d Items in Litigation	e Total Loans	f Allowance for Credit Losses	g Net Carrying Amount
1.	Loans to Government	140151000000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a.	National Government	140151000500120000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b.	LGUs	140151000500121000					0.00	0.00	0.00
c.	GOCs	140151000500122000					0.00	0.00	0.00
1.	Social Security Institutions	140151000500123000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.	Other Financial	140151000500123100					0.00	0.00	0.00
3.	Non-Financial	140151000500123200					0.00	0.00	0.00
2.	Agrarian Reform / Other Agricultural Loans	140151000500123300					0.00	0.00	0.00
a.	Agrarian Reform Loans	140151001000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b.	Other Agricultural Credit Loans	140151001000100500					0.00	0.00	0.00
3.	Microenterprise Loans ^a	140151002000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a.	Microfinance Loans	140151002000100500					0.00	0.00	0.00
b.	Other Microenterprise Loans	140151002000101000					0.00	0.00	0.00
4.	Small and Medium Enterprises Loans ^a	140151002010100000					0.00	0.00	0.00
a.	Small Enterprises	140151002500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b.	Medium Enterprises	140151002500100500					0.00	0.00	0.00
5.	Contracts to Sell	140151002510100000					0.00	0.00	0.00
6.	Loans to Private Corporations	140151003000100000					0.00	0.00	0.00
a.	Financial	140151003500160000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b.	Non-Financial	140151003500161000					0.00	0.00	0.00
7.	Loans to Individuals for Housing Purposes	140151003500162000					0.00	0.00	0.00
8.	Loans to Individuals for Consumption Purposes	140151004000100000					0.00	0.00	0.00
a.	Credit Card	140151004500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b.	Auto Loans	140151004500100500					0.00	0.00	0.00
c.	Salary Loans	140151004510100000					0.00	0.00	0.00
d.	Others	140151004512100000					0.00	0.00	0.00
9.	Loans to Individuals for Other Purposes	140151004515100000					0.00	0.00	0.00
Non-Residents		140151005000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.	Central Government/Central Banks	140151005500200000					0.00	0.00	0.00
2.	Public Sector Entities	140151006000200000					0.00	0.00	0.00
3.	Loans to Corporations	140151006500200000					0.00	0.00	0.00
4.	Loans to Individuals	140151007000200000					0.00	0.00	0.00
TOTAL		140151000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
^a	Of which loans used to comply with Agrarian Reform/Other Agricultural Loans						0.00	0.00	0.00
(1)	Agrarian Reform Loans	140150501015100000					0.00	0.00	0.00
(2)	Other Agricultural Credit Loans	140150501020100000					0.00	0.00	0.00

Schedule 11b2
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Particulars	Account Code	a		b		c		d		e		f		Net Carrying Amount	
		Current		Past Due But Not Yet Non-Performing		Past Due and Already Non-Performing		Items in Litigation		Total Loans		Allowance for Credit Losses			
		Peso Equiv.		Peso Equiv.		Peso Equiv.		Peso Equiv.		Peso Equiv.		Peso Equiv.			
		In US \$		In US \$		In US \$		In US \$		In US \$		In US \$			
Residents	140151000000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1. Loans to Government	140151000500120000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
a. National Government	140151000500121000														
b. LGUs	140151000500122000														
c. GOCCs	140151000500123000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1. Social Security Institutions	140151000500123100														
2. Other Financial	140151000500123200														
3. Non-Financial	140151000500123300														
2. Agrarian Reform / Other Agricultural Loans	140151001000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
a. Agrarian Reform Loans	140151001000510000														
b. Other Agricultural Credit Loans	140151001010100000														
3. Microenterprise Loans ^{a)}	140151002000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
a. Microfinance Loans	140151002000510000														
b. Other Microenterprise Loans	140151002010100000														
4. Small and Medium Enterprises Loans ^{a)}	140151002500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
a. Small Enterprises	140151002500510000														
b. Medium Enterprises	140151002510100000														
5. Contracts to Sell	140151003000100000														
6. Loans to Private Corporations	140151003500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
a. Financial	140151003500161000														
b. Non-Financial	140151003500162000														
7. Loans to Individuals for Housing Purposes	140151004000100000														
8. Loans to Individuals for Consumption Purposes	140151004500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
a. Credit Card	140151004500510000														
b. Auto Loans	140151004510100000														
c. Salary Loans	140151004512100000														
d. Others	140151004515100000														
9. Loans to Individuals for Other Purposes	140151005000100000														
Non-Residents	140151000000200000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1. Central Government/Central Banks	140151005500200000														
2. Public Sector Entities	140151006000200000														
3. Loans to Corporations	140151006500200000														
4. Loans to Individuals	140151007000200000														
TOTAL	140151000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
^{a)} Of which loans used to comply with Agrarian Reform/Other Agricultural Loans.															
(1) Agrarian Reform Loans	140150501015100000													0.00	0.00
(2) Other Agricultural Credit Loans	140150501020100000													0.00	0.00

[illegible]

Particulars		Account Code	Opening balance	Write-offs taken against the allowance	Amounts set aside for estimated credit losses	Amounts reversed for estimated credit losses	Other adjustments	Closing Balances	Recoveries directly recognized in profit or loss	Charge-offs directly recognized in profit or loss
Specific allowances for individually assessed financial assets and Specific allowances for collectively assessed financial assets										
Residents			0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Loans to Government		165150000000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. National Government		165150000500120000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. LGUs		165150000500121000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c. GOCCs		165150000500122000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Social Security Institutions		165150000500123000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Other Financial		165150000500123100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Non-Financial		165150000500123200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Agrarian Reform / Other Agricultural Loans		165150000500123300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Agrarian Reform Loans		165150001000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Other Agricultural Credit Loans		165150001005100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Microenterprise Loans		165150002000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Microfinance Loans		165150002005100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Other Microenterprise Loans		165150002010100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. Small and Medium Enterprises Loans		165150002500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Small Enterprises		165150002505100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Medium Enterprises		165150002510100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. Contracts to Sell		165150003000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Loans to Private Corporations		165150003500160000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Financial		165150003500161000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Non-Financial		165150003500162000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7. Loans to Individuals for Housing Purposes		165150004000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8. Loans to Individuals for Consumption Purposes		165150004500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Credit Card		165150004505100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Auto Loans		165150004510100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c. Salary Loans		165150004512100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d. Others		165150004515100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9. Loans to Individuals for Other Purposes		165150005000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Residents			0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Central Government/Central Banks		165150005000200000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Public Sector Entities		165150005500200000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Loans to Corporations		165150006000200000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. Loans to Individuals		165150007000200000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		165150000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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Particulars			Account Code	Opening balance		Write-offs taken against the allowance		Amounts set aside for estimated credit losses		Amounts reversed for estimated credit losses		Other adjustments		Closing Balances		Recoveries directly recognized in profit or loss		Charge-offs directly recognized in profit or loss		
Specific allowances for individually assessed financial assets and Specific allowances for collectively assessed financial assets																				
				In US \$	Peso Equiv	In US \$	Peso Equiv	In US \$	Peso Equiv	In US \$	Peso Equiv	In US \$	Peso Equiv	In US \$	Peso Equiv	In US \$	Peso Equiv	In US \$	Peso Equiv	
Residents																				
1. Loans to Government				165150000000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
a. National Government				165150000500120000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
b. LGUs				165150000500121000												0.00	0.00	0.00	0.00	
c. GOCCs				165150000500122000												0.00	0.00			
1. Social Security Institutions				165150000500123000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2. Other Financial				165150000500123100												0.00	0.00			
3. Non-Financial				165150000500123200												0.00	0.00			
				165150000500123300												0.00	0.00			
2. Agrarian Reform / Other Agricultural Loans				165150001000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
a. Agrarian Reform Loans				165150001005100000												0.00	0.00			
b. Other Agricultural Credit Loans				165150001010100000												0.00	0.00			
3. Microenterprise Loans				165150002000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
a. Microfinance Loans				165150002005100000												0.00	0.00			
b. Other Microenterprise Loans				165150002010100000												0.00	0.00			
4. Small and Medium Enterprises Loans				165150002500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
a. Small Enterprises				165150002505100000												0.00	0.00			
b. Medium Enterprises				165150002510100000												0.00	0.00			
5. Contracts to Sell				165150003000100000												0.00	0.00			
6. Loans to Private Corporations				165150003500160000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
a. Financial				165150003500161000												0.00	0.00			
b. Non-Financial				165150003500162000												0.00	0.00			
7. Loans to Individuals for Housing Purposes				165150004000100000												0.00	0.00			
8. Loans to Individuals for Consumption Purposes				165150004500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
a. Credit Card				165150004505100000												0.00	0.00			
b. Auto Loans				165150004510100000												0.00	0.00			
c. Salary Loans				165150004511100000												0.00	0.00			
d. Others				165150004515100000												0.00	0.00			
9. Loans to Individuals for Other Purposes				165150005000100000												0.00	0.00			
Non-Residents																				
1. Central Government/Central Banks				165150000000200000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2. Public Sector Entities				165150005500200000												0.00	0.00			
3. Loans to Corporations				165150006000200000												0.00	0.00			
4. Loans to Individuals				165150007000200000												0.00	0.00			
TOTAL				165150000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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Particulars	Account Code	Carrying amount of unimpaired assets before allowance for credit losses	Carrying amount of past due assets before allowance for credit losses					Carrying amount of the impaired assets before allowance for credit losses	Specific allowances for individually assessed financial assets	Specific allowances for collectively assessed financial assets	Collateral and other credit enhancements received as security for the related impaired and past due assets	Total
			≤ 30 Days	> 30 days ≤ 90 days	> 180 days ≤ 1 year	> 1 year						
Residents												
1. Loans to Government	1401500000000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. National Government	140150000500120000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. LGUs	140150000500121000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c. GOCCs	140150000500122000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Social Security Institutions	140150000500123000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Other Financial	140150000500123100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Non-Financial	140150000500123300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Agrarian Reform / Other Agricultural Loans	1401500010001000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Agrarian Reform Loans	1401500010005100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Other Agricultural Credit Loans	140150001010100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Microenterprise Loans	140150002000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Microfinance Loans	140150002005100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Other Microenterprise Loans	140150002010100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. Small and Medium Enterprises Loans	140150002500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Small Enterprises	140150002505100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Medium Enterprises	140150002510100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. Contracts to Sell	140150003000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Loans to Private Corporations	140150003500160000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Financial	140150003500161000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Non-Financial	140150003500162000	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7. Loans to individuals for Housing Purposes	140150004000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8. Loans to individuals for Consumption Purposes	140150004500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Credit Card	140150004505100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Auto Loans	140150004510100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c. Salary Loans	140150004512100000											0.00
d. Others	140150004515100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9. Loans to individuals for Other Purposes	140150005000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Residents	140150000000200000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Central Government/Central Banks	140150005500200000	0.00	0.00									

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Particulars	Account Code	Carrying amount of unimpaired assets before allowance for credit losses		Carrying amount of past due assets before allowance for credit losses													
				≤ 30 Days		> 30 days ≤ 90 days		> 90 days ≤ 180 days		> 180 days ≤ 1 year		> 1 year					
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.				
Residents																	
1. Loans to Government																	
a. National Government	140150000500120000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. LGUs	140150000500121000																
c. GOCCs	140150000500122000																
2. Social Security Institutions	140150000500123000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Other Financial	140150000500123100																
4. Non-Financial	140150000500123200																
5. Agrarian Reform / Other Agricultural Loans	140150000500123300																
a. Agrarian Reform Loans	140150001000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Other Agricultural Credit Loans	140150001010100000																
3. Microenterprise Loans	140150002000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Microfinance Loans	140150002005100000																
b. Other Microenterprise Loans	140150002010100000																
4. Small and Medium Enterprises Loans	140150002500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Small Enterprises	140150002505100000																
b. Medium Enterprises	140150002510100000																
5. Contracts to Sell	140150003000100000																
6. Loans to Private Corporations	140150003500160000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Financial	140150003500161000																
b. Non-Financial	140150003500162000																
7. Loans to Individuals for Housing Purposes	140150004000100000																
8. Loans to Individuals for Consumption Purposes	140150004500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Credit Card	140150004505100000																
b. Auto Loans	140150004510100000																
c. Salary Loans	140150004512100000																
d. Others	140150004515100000																
9. Loans to Individuals for Other Purposes	140150005000100000																
Non-Residents																	
1. Central Government/Central Banks	140150000002000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Public Sector Entities	140150005500200000																
3. Loans to Corporations	140150006000200000																
4. Loans to Individuals	140150007000200000																
TOTAL	140150000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

[illegible]

Interest Income from Loans and Receivables - Others "
Classified as to Status
Total Amount

Particulars	Account Codes	a Current	b Past Due But Not Yet Non-Performing	c Past Due and Already Non-Performing	d Items in Litigation	e Total Interest Income from Loans and Receivables- Others
Residents						
1. Loans to Government	5050565000001000000	0.00	0.00	0.00	0.00	0.00
a. National Government	5050565005001000000	0.00	0.00	0.00	0.00	0.00
b. LGUs	5050565005001210000	0.00	0.00	0.00	0.00	0.00
c. GOCCs	5050565005001220000	0.00	0.00	0.00	0.00	0.00
2. Social Security Institutions	5050565005001230000	0.00	0.00	0.00	0.00	0.00
1. Social Security Institutions	5050565005001231000	0.00	0.00	0.00	0.00	0.00
2. Other Financial	5050565005001232000	0.00	0.00	0.00	0.00	0.00
3. Non-Financial	5050565005001233000	0.00	0.00	0.00	0.00	0.00
3. Agrarian Reform / Other Agricultural Loans	5050565010001000000	0.00	0.00	0.00	0.00	0.00
a. Agrarian Reform Loans	5050565010001000000	0.00	0.00	0.00	0.00	0.00
b. Other Agricultural Credit Loans	5050565010001000000	0.00	0.00	0.00	0.00	0.00
4. Microenterprise Loans	5050565020001000000	0.00	0.00	0.00	0.00	0.00
a. Microfinance Loans	5050565020001000000	0.00	0.00	0.00	0.00	0.00
b. Other Microenterprise Loans	5050565020001000000	0.00	0.00	0.00	0.00	0.00
5. Small and Medium Enterprises Loans	5050565025101000000	0.00	0.00	0.00	0.00	0.00
a. Small Enterprises	5050565025101000000	0.00	0.00	0.00	0.00	0.00
b. Medium Enterprises	5050565025101000000	0.00	0.00	0.00	0.00	0.00
6. Contracts to Sell	5050565030001000000	0.00	0.00	0.00	0.00	0.00
7. Loans to Private Corporations	5050565035001000000	0.00	0.00	0.00	0.00	0.00
a. Financial	5050565035001000000	0.00	0.00	0.00	0.00	0.00
b. Non-Financial	5050565035001020000	0.00	0.00	0.00	0.00	0.00
8. Loans to Individuals for Housing Purposes	5050565040001000000	0.00	0.00	0.00	0.00	0.00
9. Loans to Individuals for Consumption Purposes	5050565045001000000	0.00	0.00	0.00	0.00	0.00
a. Credit Card	5050565045101000000	0.00	0.00	0.00	0.00	0.00
b. Auto Loans	5050565045101000000	0.00	0.00	0.00	0.00	0.00
c. Salary Loans	5050565045121000000	0.00	0.00	0.00	0.00	0.00
d. Others	5050565045151000000	0.00	0.00	0.00	0.00	0.00
10. Loans to Individuals for Other Purposes	5050565050001000000	0.00	0.00	0.00	0.00	0.00
Non-Residents						
1. Central Government/Central Banks	5050565000002000000	0.00	0.00	0.00	0.00	0.00
2. Public Sector Entities	5050565005002000000	0.00	0.00	0.00	0.00	0.00
3. Loans to Corporations	5050565060002000000	0.00	0.00	0.00	0.00	0.00
4. Loans to Individuals	5050565070002000000	0.00	0.00	0.00	0.00	0.00
TOTAL	5050565000000000000	0.00	0.00	0.00	0.00	0.00

"Includes Restructured Loans

Interest Income from Loans and Receivables - Others "
Classified as to Status
Peso Accounts

Particulars	Account Code	a Current	b Past Due But Not Yet Non-Performing	c Past Due and Already Non-Performing	d Items in Litigation	e Total Interest Income from Loans and Receivables- Others
Residents						
1. Loans to Government	505056500000100000	0.00	0.00	0.00	0.00	0.00
a. National Government	505056500500100000	0.00	0.00	0.00	0.00	0.00
b. LGUs	505056500500121000					0.00
c. GOCCs	505056500500122000					0.00
2. Social Security Institutions	505056500500123000	0.00	0.00	0.00	0.00	0.00
3. Other Financial	505056500500123100					0.00
3. Non-Financial	505056500500123200					0.00
2. Agrarian Reform / Other Agricultural Loans	505056501000100000	0.00	0.00	0.00	0.00	0.00
a. Agrarian Reform Loans	505056501005100000					0.00
b. Other Agricultural Credit Loans	505056501010100000					0.00
3. Microenterprise Loans	505056502000100000	0.00	0.00	0.00	0.00	0.00
a. Microfinance Loans	505056502005100000					0.00
b. Other Microenterprise Loans	505056502010100000					0.00
4. Small and Medium Enterprises Loans	505056502500100000	0.00	0.00	0.00	0.00	0.00
a. Small Enterprises	505056502505100000					0.00
b. Medium Enterprises	505056502510100000					0.00
5. Contracts to Sell	505056503000100000					0.00
6. Loans to Private Corporations	505056503500101000	0.00	0.00	0.00	0.00	0.00
a. Financial	505056503500102000					0.00
b. Non-Financial	505056504000100000					0.00
7. Loans to Individuals for Housing Purposes	505056504500100000					0.00
8. Loans to Individuals for Consumption Purposes	505056504500100000	0.00	0.00	0.00	0.00	0.00
a. Credit Card	505056504505100000					0.00
b. Auto Loans	505056504510100000					0.00
c. Salary Loans	505056504512100000					0.00
d. Others	505056504515100000					0.00
9. Loans to Individuals for Other Purposes	505056505000100000					0.00
Non-Residents						
1. Central Government/Central Banks	505056500000200000	0.00	0.00	0.00	0.00	0.00
2. Public Sector Entities	505056506000200000					0.00
3. Loans to Corporations	505056506500200000					0.00
4. Loans to Individuals	505056507000200000					0.00
TOTAL	505056500000000000	0.00	0.00	0.00	0.00	0.00

"Includes Restructured Loans

Interest Income from Loans and Receivables - Others "
Classified as to Status
Foreign Regular

Particulars	Account Code	a			b			c			d			e		
		Current			Past Due But Not Yet Non-Performing			Past Due and Already Non-Performing			Items in Litigation			Total Interest Income		
		In US \$	Peso Equiv.		In US \$	Peso Equiv.		In US \$	Peso Equiv.		In US \$	Peso Equiv.		In US \$	Peso Equiv.	
Residents																
1. Loans to Government	505056500000100000	0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00	
a. National Government	505056500000100000	0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00	
b. LGUs	505056500000121000															
c. GOCCs	505056500000122000															
2. Social Security Institutions	505056500000123000	0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00	
1. Other Financial	505056500000123100															
2. Other Financial	505056500000123200															
3. Non-Financial	505056500000123300															
3. Agrarian Reform / Other Agricultural Loans	505056501000100000	0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00	
a. Agrarian Reform Loans	505056501000100000															
b. Other Agricultural Credit Loans	505056501010100000															
4. Microenterprise Loans	505056502000100000	0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00	
a. Microfinance Loans	505056502000100000															
b. Other Microenterprise Loans	505056502010100000															
5. Small and Medium Enterprises Loans	505056502500100000	0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00	
a. Small Enterprises	505056502500100000															
b. Medium Enterprises	505056502510100000															
6. Contracts to Sell	505056503000100000															
7. Loans to Private Corporations	505056503500100000	0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00	
a. Financial	505056503500101000															
b. Non-Financial	505056503500102000															
8. Loans to Individuals for Housing Purposes	505056504000100000															
a. Loans to Individuals for Consumption Purposes	505056504500100000	0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00	
a. Credit Card	505056504500100000															
b. Auto Loans	505056504510100000															
c. Salary Loans	505056504512100000															
d. Others	505056504515100000															
9. Loans to Individuals for Other Purposes	505056505000100000															
Non-Residents																
1. Central Government/Central Banks	505056505500200000															
2. Public Sector Entities	505056506000200000															
3. Loans to Corporations	505056506500200000															
4. Loans to Individuals	505056507000200000															
TOTAL	505056500000000000	0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00	

¹⁾Includes Restructured Loans

Interest Income from Loans and Receivables - Others "
Classified as to Status
FCDU/IEFCDU

Particulars	Account Code	a		b		c		d		e	
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.
Residents											
1. Loans to Government	505056500000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. National Government	505056500500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. LGUs	505056500500121000										
c. GOCCs	505056500500122000										
2. Social Security Institutions	505056500500123000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Other Financial	505056500500123100										
3. Non-Financial	505056500500123300										
2. Agrarian Reform / Other Agricultural Loans	505056501000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Agrarian Reform Loans	505056501005100000										
b. Other Agricultural Credit Loans	505056501010100000										
3. Microenterprise Loans	505056502000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Microfinance Loans	505056502005100000										
b. Other Microenterprise Loans	505056502500100000										
4. Small and Medium Enterprises Loans	505056502010100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Small Enterprises	505056502505100000										
b. Medium Enterprises	505056502510100000										
5. Contracts to Sell	505056503000100000										
6. Loans to Private Corporations	505056503500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Financial	505056503500101000										
b. Non-Financial	505056503500102000										
7. Loans to Individuals for Housing Purposes	505056504000100000										
8. Loans to Individuals for Consumption Purposes	505056504500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Credit Card	505056504505100000										
b. Auto Loans	505056504510100000										
c. Salary Loans	505056504512100000										
d. Others	505056504515100000										
9. Loans to Individuals for Other Purposes	505056505000100000										
Non-Residents											
1. Central Government/Central Banks	505056505000200000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Public Sector Entities	505056505500200000										
3. Loans to Corporations	505056506000200000										
4. Loans to Individuals	505056507000200000										
TOTAL	505056500000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

¹⁾Includes Restructured Loans

Interest Income from Loans and Receivables - Others "
Classified as to Status
Foreign Offices

Particulars	Account Code	a		b		c		d		e	
		Current		Past Due But Not Yet Non-Performing		Past Due and Already Non-Performing		Items in Litigation		Total Interest Income	
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.
Residents											
1. Loans to Government	505056500000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. National Government	505056500500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. LGUs	505056500500121000										
c. GOCCs	505056500500122000										
2. Social Security Institutions	505056500500123000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Other Financial	505056500500123100										
3. Non-Financial	505056500500123200										
2. Agrarian Reform / Other Agricultural Loans	505056500500123300										
a. Agrarian Reform Loans	505056501000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Other Agricultural Credit Loans	505056501005100000										
3. Microenterprise Loans	505056501010100000										
a. Microfinance Loans	505056502005100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Other Microenterprise Loans	505056502010100000										
4. Small and Medium Enterprises Loans	505056502500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Small Enterprises	505056502505100000										
b. Medium Enterprises	505056502510100000										
5. Contracts to Sell	505056503000100000										
6. Loans to Private Corporations	505056503500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Financial	505056503500101000										
b. Non-Financial	505056503500102000										
7. Loans to Individuals for Housing Purposes	505056504000100000										
8. Loans to Individuals for Consumption Purposes	505056504500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Credit Card	505056504505100000										
b. Auto Loans	505056504510100000										
c. Salary Loans	505056504512100000										
d. Others	505056504515100000										
9. Loans to Individuals for Other Purposes	505056505000100000										
Non-Residents											
1. Central Government/Central Banks	505056500000200000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Public Sector Entities	505056500500200000										
3. Loans to Corporations	505056506000200000										
4. Loans to Individuals	505056507000200000										
TOTAL	505056500000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

¹¹Includes Restructured Loans

Loans and Receivables - Others ^{1/}
(At Net Carrying Amount)

Residents	Particulars	Account Code	Peso Accounts	Foreign Regular		FCOU/EFCDU		Total
				In US \$	Peso Equiv.	In US \$	Peso Equiv.	
1.	Loans to Government	140150500000100000	0.00					0.00
a.	National Government	140150500500120000	0.00					0.00
b.	LGUs	140150500500121000	0.00					0.00
c.	GOCs	140150500500122000	0.00					0.00
2.	Social Security Institutions	140150500500123000	0.00					0.00
1.	Other Financial	140150500500123100	0.00					0.00
3.	Non-Financial	140150500500123200	0.00					0.00
2.	Agrarian Reform / Other Agricultural Loans	140150500500123300	0.00					0.00
a.	Agrarian Reform Loans	140150501000100000	0.00					0.00
b.	Other Agricultural Credit Loans	140150501000100000	0.00					0.00
3.	Microenterprise Loans ^{a/}	140150502000100000	0.00					0.00
a.	Microfinance Loans	140150502000100000	0.00					0.00
b.	Other Microenterprise Loans	140150502010100000	0.00					0.00
4.	Small and Medium Enterprises Loans ^{a/}	140150502500100000	0.00					0.00
a.	Small Enterprises	140150502500100000	0.00					0.00
b.	Medium Enterprises	140150502510100000	0.00					0.00
5.	Contracts to Sell	140150503000100000	0.00					0.00
6.	Loans to Private Corporations	140150503500160000	0.00					0.00
a.	Financial	140150503500161000	0.00					0.00
b.	Non-Financial	140150503500162000	0.00					0.00
7.	Loans to Individuals for Housing Purposes	140150504000100000	0.00					0.00
8.	Loans to Individuals for Consumption Purposes	140150504500100000	0.00					0.00
a.	Credit Card	140150504500100000	0.00					0.00
b.	Auto Loans	140150504510100000	0.00					0.00
c.	Salary Loans	140150504512100000	0.00					0.00
d.	Others	140150504515100000	0.00					0.00
9.	Loans to Individuals for Other Purposes	140150505000100000	0.00					0.00
Non-Residents		140150500000200000	0.00					0.00
1.	Central Government/Central Banks	140150505500200000	0.00					0.00
2.	Public Sector Entities	140150506000200000	0.00					0.00
3.	Loans to Corporations	140150506500200000	0.00					0.00
4.	Loans to Individuals	140150507000200000	0.00					0.00
TOTAL		140150500000000000	0.00					0.00
^{a/} Of which loans used to comply with Agrarian Reform/Other Agricultural Loans								
(1)	Agrarian Reform Loans	140150501015100000	0.00					0.00
(2)	Other Agricultural Credit Loans	140150501020100000	0.00					0.00

Loans and Receivables - Others ^{1/}
(At Net Carrying Amount)

Particulars	Account Code	Peso Accounts	Foreign Regular		FCU/EFCDU		Total
			In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Additional Information:							
1. Loans to LGUs to the extent guaranteed by LGUGC	140150506500600000						0.00
2. Loans to GOCCs to the extent guaranteed by the National Government.	140150507000600000						0.00
3. Loans to the extent covered by hold-out on, or assignment of deposits/deposit substitutes	140150507500600000						0.00
4. Loans or acceptances under letters of credit to the extent covered by margin deposits	140150508000600000						0.00
5. Loans to the extent guaranteed by IGLF	140150508500600000						0.00
6. Loans to the extent guaranteed by TIDCORP	140150509500600000	0.00					0.00
a. Maturing within 1 year	140150509500611000						0.00
b. Maturing beyond 1 year	140150509500612000						0.00
7. Loans to the extent guaranteed by SBC	140150510000600000	0.00					0.00
a. Maturing within 1 year	140150510000611000						0.00
b. Maturing beyond 1 year	140150510000612000						0.00
8. Real estate mortgage loans to the extent guaranteed by the HGC	140150510500600000						0.00
9. Bills Purchased							0.00
A. Export Bills Purchased	140150511500060000	0.00					0.00
B. Bills Purchased - Documentary	140150511500610000	0.00					0.00
C. Bills Purchased - Clean	140150511500620000	0.00					0.00
10. Customers' Liability on Bills/Drafts Under LC/TR							0.00
A. Import Bills	140150512000600000	0.00					0.00
B. Import Bills Under TRs	140150512000610000	0.00					0.00
11. Customers' Liability for this Bank's Acceptances Outstanding	140150512000620000	0.00					0.00
For Items 12 to 16, Loans and Receivables - Others, should be reported at Amortized Cost i.e. Gross of Allowance	140150511000600000	0.00					0.00
12. Classified as to Original Term (At amortized cost)							0.00
A. Short Term (one year or less)	140150500000610000	0.00					0.00
B. Medium Term (>1 year to 5 years)	140150500000611000						0.00
C. Long Term (>5 years)	140150500000612100						0.00
13. Geographic Regions of Non-Resident Counterparties (At							0.00
A. Advanced economies	140150500000620000	0.00					0.00
B. Regions excluding advanced economies	140150500000621000						0.00
(1) Africa	140150500000622000	0.00					0.00
Of which: Sub-Sahara	140150500000622100						0.00
(2) Developing Asia	140150500000622110						0.00
(3) Middle East	140150500000622200						0.00
(4) Western Hemisphere	140150500000622300						0.00
(5) Central and Eastern Europe	140150500000622400						0.00
(6) Commonwealth of Independent States	140150500000622500						0.00
	140150500000622600						0.00

Loans and Receivables - Others ^{1/}
(At Net Carrying Amount)

Particulars	Account Code	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
			In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Disclosure of FCDU/EFCDU Loans and Receivables - Others for purposes of computing FCDU cover							
1. Loans with Specific Approval by the BSP (Section 23 of Circular No. 1389, as amended)	140150516500600000						0.00
2. Short-term Loans to Resident Private Sector Borrowers which under existing regulations requires no prior BSP approval and allowed to be serviced using foreign exchange purchased from the banking system (Section 24.4 of Circular No. 1389, as amended)	140150517000600000						0.00
3. Loans to Resident Private Sector Borrowers to be serviced using Foreign Exchange Purchased from Outside the Banking System (Section 24.1 of Circular No. 1389, as amended)	140150517500600000						0.00
4. Loans granted by EFCDU to Non-Resident to be serviced using Foreign Exchange Purchased from Outside the Banking System (Section 24 of Circular No. 1389, as amended)	140150518000600000						0.00

^{1/} Includes Restructured Loans

Loans and Receivables - Others ¹¹
Classified as to Status
Peso Accounts

Particulars		Account Code	a	b	c	d	e	f	g
Residents									
1. Loans to Government		140150000000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. National Government		140150000000120000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. LGUs		140150000000121000					0.00	0.00	0.00
c. GOCs		140150000000122000					0.00	0.00	0.00
2. Social Security Institutions		140150000000123000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Other Financial		140150000000123100					0.00	0.00	0.00
4. Non-Financial		140150000000123200					0.00	0.00	0.00
5. Agrarian Reform / Other Agricultural Loans		140150000000123300					0.00	0.00	0.00
a. Agrarian Reform Loans		140150001000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Other Agricultural Credit Loans		140150001000510000					0.00	0.00	0.00
6. Microenterprise Loans ¹²		140150001010100000					0.00	0.00	0.00
a. Microfinance Loans		140150002000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Other Microenterprise Loans		140150002000510000					0.00	0.00	0.00
7. Small and Medium Enterprises Loans ¹³		140150002010100000					0.00	0.00	0.00
a. Small Enterprises		140150002500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Medium Enterprises		140150002500510000					0.00	0.00	0.00
8. Contracts to Sell		140150002510100000					0.00	0.00	0.00
9. Loans to Private Corporations		140150003000100000					0.00	0.00	0.00
a. Financial		140150003500160000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Non-Financial		140150003500161000					0.00	0.00	0.00
10. Loans to Individuals for Housing Purposes		140150003500162000					0.00	0.00	0.00
11. Loans to Individuals for Consumption Purposes		140150004000100000					0.00	0.00	0.00
a. Credit Card		140150004500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Auto Loans		140150004505100000					0.00	0.00	0.00
c. Salary Loans		140150004510100000					0.00	0.00	0.00
d. Others		140150004512100000					0.00	0.00	0.00
12. Loans to Individuals for Other Purposes		140150004515100000					0.00	0.00	0.00
13. Central Government/Central Banks		140150005000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14. Public Sector Entities		140150005002000000					0.00	0.00	0.00
15. Loans to Corporations		140150006000200000					0.00	0.00	0.00
16. Loans to Individuals		140150007000200000					0.00	0.00	0.00
TOTAL		140150000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
¹¹ Of which loans used to comply with Agrarian Reform/Other Agricultural Loans							0.00	0.00	0.00
(1) Agrarian Reform Loans		140150501015100000					0.00	0.00	0.00
(2) Other Agricultural Credit Loans		140150501020100000					0.00	0.00	0.00

Loans and Receivables - Others ^{1/}
Classified as to Status
Peso Accounts

Particulars		Account Code	a	b	c	d	e	f	g
Additional Information			Current	Past Due But Not Yet Non-Performing	Past Due and Already Non-Performing	Items in Litigation	Total Loans	Allowance for Credit Losses	Net Carrying Amount
1. DOSRI Loans									
a. Secured		140150012500600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) REM - Residential		140150012505600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) REM - Commercial		140150012510600000					0.00	0.00	0.00
(iii) REM - Agricultural		140150012515600000					0.00	0.00	0.00
(iv) Non-risk Assets		140150012518600000					0.00	0.00	0.00
(v) Other collateral		140150012519600000					0.00	0.00	0.00
b. Unsecured		140150012520600000					0.00	0.00	0.00
c. Loans Granted under the Bank's Fringe Benefit Program		140150012525600000					0.00	0.00	0.00
2. Non-DOSRI Loans									
a. Secured		140150012528600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) REM - Residential		140150013000600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) REM - Commercial		140150013005600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) REM - Agricultural		140150013010600000					0.00	0.00	0.00
(iv) Other collateral		140150013015600000					0.00	0.00	0.00
b. Unsecured		140150013018600000					0.00	0.00	0.00
c. Exposure to Real Estate Industry		140150013020600000					0.00	0.00	0.00
a. Residential Real Estate Loans		140150013025600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Not exceeding P3.5 million		140150013500600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Exceeding P3.5 million		140150013505640000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(1) Guaranteed under National Shelter Program		140150013500642000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(2) Others		140150013500642200					0.00	0.00	0.00
b. Commercial Real Estate Loans		140150013510640000					0.00	0.00	0.00
c. Agricultural		140150013515640000					0.00	0.00	0.00
4. Bills Purchased									
A. Export Bills Purchased		140150014000600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. Bills Purchased - Documentary		140150014000610000					0.00	0.00	0.00
C. Bills Purchased - Clean		140150014000620000					0.00	0.00	0.00
5. Customers' Liability on Bills/Drafts Under LC/TR									
A. Import Bills		140150014500600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. Import Bills Under TRs		140150014500610000					0.00	0.00	0.00
6. Customers' Liability for this Bank's Acceptances Outstanding									
7. Gross Non-Performing Loans		140150015000620000					0.00	0.00	0.00
8. Allowance for Credit Losses		140150018512600000			0.00	0.00	0.00	0.00	0.00
		140150019000600000						0.00	0.00

1/Includes Restructured Loans

Restructured Loans and Receivables
Classified as to Status
Peso Accounts

Residents		Particulars	Account Code	a	b	c	d	e	f	g
				Current	Past Due But Not Yet Non-Performing	Past Due and Already Non-Performing	Items in Litigation	Total Loans	Allowance for Credit Losses	Net Carrying Amount
Residents	1.	Loans to Government	140151000000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	a.	National Government	140151000500120000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	b.	LGUs	140151000500121000					0.00		0.00
	c.	GOCCs	140151000500122000					0.00		0.00
	1.	Social Security Institutions	140151000500123000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	2.	Other Financial	140151000500123100					0.00		0.00
	3.	Non-Financial	140151000500123200					0.00		0.00
	2.	Agrarian Reform / Other Agricultural Loans	140151000500123300					0.00		0.00
	a.	Agrarian Reform Loans	140151001000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	b.	Other Agricultural Credit Loans	14015100100051000000					0.00		0.00
Residents	3.	Microenterprise Loans ^{a/}	140151001010100000					0.00		0.00
	a.	Microfinance Loans	140151002000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	b.	Other Microenterprise Loans	14015100200051000000					0.00		0.00
	4.	Small and Medium Enterprises Loans ^{a/}	140151002500100000					0.00		0.00
	a.	Small Enterprises	14015100250051000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	b.	Medium Enterprises	140151003000100000					0.00		0.00
	5.	Contracts to Sell	140151003500100000					0.00		0.00
	6.	Loans to Private Corporations	140151003500160000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	a.	Financial	140151003500161000					0.00		0.00
	b.	Non-Financial	140151003500162000					0.00		0.00
Residents	7.	Loans to Individuals for Housing Purposes	140151004000100000					0.00		0.00
	8.	Loans to Individuals for Consumption Purposes	140151004500100000					0.00		0.00
	a.	Credit Card	14015100450051000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	b.	Auto Loans	140151004510100000					0.00		0.00
	c.	Salary Loans	140151004512100000					0.00		0.00
	d.	Others	140151004515100000					0.00		0.00
	9.	Loans to Individuals for Other Purposes	140151005000100000					0.00		0.00
	Non-Residents		140151005000200000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	1.	Central Government/Central Banks	140151005500200000					0.00		0.00
	2.	Public Sector Entities	140151006000200000					0.00		0.00
Residents	3.	Loans to Corporations	140151006500200000					0.00		0.00
	4.	Loans to Individuals	140151007000200000					0.00		0.00
	TOTAL		140151000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	^{a/}	Of which loans used to comply with Agrarian Reform/Other Agricultural Loans						0.00		0.00
	(1)	Agrarian Reform Loans	140150501015100000					0.00		0.00
	(2)	Other Agricultural Credit Loans	140150501020100000					0.00		0.00
								0.00		0.00
								0.00		0.00
								0.00		0.00
								0.00		0.00

[illegible]

Gross Loans and Receivables - Others (At Amortized Cost)
Peso Accounts

[illegible]

Interest Income from Loans and Receivables - Others "

Classified as to Status

Peso Accounts

Particulars	Account Code	a Current	b Past Due But Not Yet Non-Performing	c Past Due and Already Non-Performing	d Items in Litigation	e Total Interest Income from Loans and Receivables- Others
Residents						
1. Loans to Government	505056500000100000	0.00	0.00	0.00	0.00	0.00
a. National Government	505056500500100000	0.00	0.00	0.00	0.00	0.00
b. LGUs	505056500500121000					0.00
c. GOCCs	505056500500122000					0.00
2. Social Security Institutions	505056500500123000	0.00	0.00	0.00	0.00	0.00
1. Other Financial	505056500500123100					0.00
3. Non-Financial	505056500500123200					0.00
2. Agrarian Reform / Other Agricultural Loans	505056501000100000	0.00	0.00	0.00	0.00	0.00
a. Agrarian Reform Loans	505056501005100000					0.00
b. Other Agricultural Credit Loans	505056501010100000					0.00
3. Microenterprise Loans	505056502000100000	0.00	0.00	0.00	0.00	0.00
a. Microfinance Loans	505056502005100000					0.00
b. Other Microenterprise Loans	505056502010100000					0.00
4. Small and Medium Enterprises Loans	505056502500100000	0.00	0.00	0.00	0.00	0.00
a. Small Enterprises	505056502505100000					0.00
b. Medium Enterprises	505056502510100000					0.00
5. Contracts to Sell	505056503000100000					0.00
6. Loans to Private Corporations	505056503500100000	0.00	0.00	0.00	0.00	0.00
a. Financial	505056503500101000					0.00
b. Non-Financial	505056503500102000					0.00
7. Loans to Individuals for Housing Purposes	505056504000100000					0.00
8. Loans to Individuals for Consumption Purposes	505056504500100000	0.00	0.00	0.00	0.00	0.00
a. Credit Card	505056504505100000					0.00
b. Auto Loans	505056504510100000					0.00
c. Salary Loans	505056504512100000					0.00
d. Others	505056504515100000					0.00
9. Loans to Individuals for Other Purposes	505056505000100000					0.00
Non-Residents						
1. Central Government/Central Banks	505056505500200000	0.00	0.00	0.00	0.00	0.00
2. Public Sector Entities	505056506000200000					0.00
3. Loans to Corporations	505056506500200000					0.00
4. Loans to Individuals	505056507000200000					0.00
TOTAL	505056500000000000	0.00	0.00	0.00	0.00	0.00

"Includes Restructured Loans

BSP-7-26-02H

SUBMISSION: Original - SDC

DEADLINE: 30 days after end of each quarter

**NON STOCK SAVINGS AND LOAN ASSOCIATIONS
CONSOLIDATED STATEMENT OF CONDITION**

As of _____

Amounts in absolute figures

ASSETS

1 CASH ON HAND	-
2 CHECKS AND OTHER CASH ITEMS	-
3 DUE FROM BSP	-
4 DEPOSITS IN BANKS	-
5 Loans and discounts	-
a. Agricultural Loans	-
b. Commercial Loans	-
c. Industrial Loans	-
d. Real Estate Loans	-
e. Consumption Loans	-
f. Salary Loans	-
g. Other Loans & Discounts	-
h. Mortgage Contracts Receivables	-
i. Past due loans and discounts	-
j. Items in litigation	-
6 Less: Allowance for probable losses	-
7 NET LOANS AND DISCOUNTS	-
8 INVESTMENTS IN BONDS & OTHER DEBT INSTRUMENTS	-
a. Government	-
b. Private	-
9 REAL PROPERTY, FURNITURE, FIXTURES & EQUIPMT	-
a. Real Property - Land	-
b. Building under construction	-
c. Real Property - Buildings (net)	-
d. Leasehold rights & improvements (net)	-
e. Furniture, Fixtures & Equip. (net)	-
10 REAL AND OTHER PROPERTIES OWNED OR ACQUIRED	-
11 OTHER ASSETS	-
12 TOTAL ASSETS	-
13 DEPOSIT LIABILITIES	-
a. Savings Deposits	-
b. Time Cert of Deposits	-
14 BILLS PAYABLE	-
15 ACCRUED TAXES & OTHER EXPENSES	-
16 UNEARNED INCOME & OTHER DEFERRED CREDITS	-
17 OTHER LIABILITIES	-
18 TOTAL LIABILITIES	-
19 CAPITAL CONTRIBUTIONS	-
20 SURPLUS (Free)	-
21 SURPLUS RESERVES	-
a. Reserve on Deposit Liabilities	-
b. Withdrawable Share Reserves	-
c. Others (specify)	-
22 UNDIVIDED PROFITS	-
23 TOTAL CAPITAL ACCOUNTS	-
24 TOTAL LIABILITIES & CAPITAL ACCOUNTS	-

Signature over printed name of
Authorized Officer

Designation

**NON STOCK SAVINGS AND LOAN ASSOCIATIONS
CONSOLIDATED STATEMENT OF INCOME AND EXPENSE**

For the period ended _____

Amounts in absolute figures

A. CURRENT OPERATING INCOME	-
1 Interest/Discounts Earned	-
a. Interest/Discounts Earned - Agricultural Loans	-
b. Interest/Discounts Earned - Commercial Loans	-
c. Interest/Discounts Earned - Industrial Loans	-
d. Interest/Discounts Earned - Real Estate Loans	-
e. Interest/Discounts Earned - Consumption Loans	-
f. Interest/Discounts Earned - Salary Loans	-
g. Interest/Discounts Earned - Other Loans and Discounts	-
h. Interest - Mortgage and Contract Receivables	-
i. Interest - Past Due / Items in Litigation	-
j. Interest - Investments	-
k. Interest - Deposits in Banks	-
2 Service Charges / Fees	-
3 Dividends	-
4 Other Income	-
B. CURRENT OPERATING EXPENSE	-
1 Interest on Deposits	-
2 Interest on Borrowed Funds	-
3 Compensation / Fringe Benefits	-
4 Management & other Professional Fees	-
5 Fines, Penalties & other charges	-
6 Taxes and Licenses	-
7 Insurance	-
8 Depreciation and Amortization	-
9 Litigation / Assets Acquired Expenses	-
10 Bad Debts Written-Off	-
11 Provisions	-
12 Other Expenses	-
C. NET OPERATING INCOME / (LOSS)	-
D. Add: Recoveries, Profits & Reduction in Val. Reserves	-
1 Recoveries on charged-off assets	-
a. Loans and Discounts	-
b. Securities	-
c. Others	-
2 Reduction in Valuation Reserves	-
3 Profits on Assets Sold or Changed	-
4 Others (specify)	-
a. _____	-
b. _____	-
E. Deduct: Losses, Write-offs and Additions to Val. Reserves	-
1 Write-off Assets	-
a. Loans and Discounts	-
b. Securities	-
c. Bank Premises, Furniture, Fixtures & Equipment	-
d. Others	-
2 Additional Valuation Reserves	-
3 Loss on Assets Sold or Exchanged	-
4 Others	-
F. NET INCOME BEFORE INCOME TAX	-
G. Provision for Income Tax	-
H. NET INCOME AFTER TAX	-

ANALYSIS OF UNDIVIDED PROFIT ACCOUNT

- A. Balance at the beginning of the period covered by this report
- B. Additions during the period:
- 1 Net Income (Loss) during the period
- 2 Others (specify)
- a. _____
- b. _____
- C. Total undivided profits during the period
- D. Deductions during the period:
- 1 Amount transferred to Withdrawable Share Reserves
- 2 Amount transferred to Surplus Free
- 3 Amount transferred to Surplus Reserves
- 4 Others (specify)
- a. _____
- b. _____
- E. Balance at the end of the period

ANALYSIS OF SURPLUS ACCOUNT

- A. Balance at the beginning of the period
- B. Additions during the period:
- 1 Transferred from Undivided Profits during the period
- 2 Others (specify)
- a. _____
- b. _____
- C. Total
- D. Deductions during the period:
- 1 Transferred from Undivided Profits during the period
- 2 Others (specify)
- a. _____
- b. _____
- E. Balance at the end of the period

DIVIDENDS

- A. Amount of Dividends declared during the period covered by this report 1/
- B. Date Declared:
- Dividend Rate: _____ %
- C. Payable on:
- Total capital contribution eligible for dividends
- D. Amount per contribution
- E. Total dividends paid since organization

REPUBLIC OF THE PHILIPPINES)
) S.S.

I, _____, of the above-named savings and loan association do solemnly swear that the foregoing report is true to the best of my knowledge.

Signature over printed name of
Authorized Officer

Designation

SUBSCRIBED AND SWORN to before me this _____ day of _____, 20____, affiant exhibiting to me his/her Community Tax Certificate No. _____ issued at _____.

Doc. No. _____
Page No. _____
Book No. _____
Series of 20____.