



BANGKO SENTRAL NG PILIPINAS

OFFICE OF THE GOVERNOR

CIRCULAR NO. 886

Series of 2015

Subject: Guidelines on Salary-Based General-Purpose Consumption Loans

The Monetary Board, in its Resolution No. 1380 dated 27 August 2015, approved the guidelines on salary-based general-purpose consumption loans, as well as the amendments of certain provisions in the Manual of Regulations for Banks (MORB) and the Manual of Regulations for Non-Bank Financial Institutions (MORNBI):

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

"§X321/§4337S Policies on Salary-Based General-Purpose Consumption loans.

"Section X321/4337S Statement of Policy. The Bangko Sentral recognizes the helpful role of salary-based, consumer lending schemes in allowing an individual borrower to manage his/her cash flows provided these are granted under sound credit standards and fair consumer practices. The BSP likewise encourages competition and transparency to promote efficient and innovative delivery of financial services and fair dealing with customers.

Subsection X321.1/4337S.1

- a. **Definition.** Salary-Based General-Purpose Consumption Loans. Refer to unsecured loans for a broad range of consumption purposes, granted to individuals mainly on the basis of regular salary, pension or other fixed compensation, where repayment would come from such future cash flows, either through salary deductions, debits from the borrower's deposit account, mobile payments, pay-through collections, over-the-counter payments or other type of payment arrangement agreed upon by the borrower and lender."
- b. **Transactions Covered.** Salary-based general-purpose consumption loans may include credit accommodations for education, hospitalization, emergency, travel, household and other personal consumption needs.
- c. **Exclusions.** Credit cards, motor vehicles and other personal loans which are covered by other existing applicable regulations are excluded from the coverage of this Circular.
- d. **Report.** For the purpose of reporting in the Financial Reporting Package,

financial assistance under an approved fringe benefit program should be reported/classified according to the purpose of the financial assistance (e.g. housing/real estate, motor vehicle, salary-based general-purpose consumption, etc.)

X321.2/4337S.2 Credit Granting

- a. Policies of financial institutions (FIs) shall be consistent with best practices and sound credit processes prescribed under BSP regulations, including a comprehensive assessment of the borrower's creditworthiness, and shall not be reliant on mere formula such as those automatically granted based on certain multiples of monthly salary or other regular compensation.
- b. Individual borrowing capacity should be prudently assessed considering reasonable estimates of total personal and household indebtedness as well as disposable income available for family and personal needs after considering debt servicing.
- c. Original loan term shall not exceed 3 years but may have longer maturity in meritorious cases provided that in no case shall maturity exceed 5 years;

No loan renewal shall be granted without re-assessing borrowing capacity and establishing continuing creditworthiness. Further, no loan renewal shall be allowed without payment of accrued interest receivable and substantial reduction in principal.

- d. In the case of loan "takeout" from another FI, the FI taking out the loan(s) should ensure that the loan from the originating FI has been fully settled. FIs are expected to institute adequate controls over loan "takeout" such as: (a) directly releasing the loan proceeds to the FIs where the loan will be taken out; and (b) obtaining a copy of the official receipt evidencing full settlement of account from the originating FI, among others.

X321.3/4337S.3 Consumer Protection - FIs are required to strictly adhere to BSP regulations on Financial Consumer Protection as prescribed under the following:

- a. Part Ten entitled Consumer Protection of the Manual of Regulations for Banks; and
- b. Part 4 of the Regulations Governing Non-Stock Savings and Loan Associations (S Regulations)

X321.4/4337S.4 Sanctions. - The Monetary Board may, at its evaluation and discretion, impose sanctions on an FI and/or its Board, directors and officers, proportionate to the gravity/seriousness of the offense in cases of persistent non-observance of the provisions contained herein.

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); 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 Primarily for Personal Use Purposes –** This refers to the amortized cost of loans granted to individuals for personal use purposes.

xxx

(c.8c) ***Salary-Based General-Purpose Consumption Loans*** – This refers to the amortized cost of unsecured loans for a broad range of consumption purposes, granted to individuals mainly on the basis of regular salary, pension or other fixed compensation, where repayment would come from such future cash flows, either through salary deductions, debits from the borrower's deposit account, mobile payments, pay-through collections, over-the-counter payments or other type of payment arrangement agreed upon by the borrower and lender.

- (c.8d) 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 on the basis and under a repayment scheme other than those described under salary-based general-purpose consumption loans."

"xxx"

(b) Reporting Template

The following reporting templates of FRP, attached as Annex A-1, are revised to show a line for Salary-Based General-Purpose Consumption loans under the category of Loans to Individuals Primarily for Personal Use 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>11h1</u>	<u>11h2</u>		
<u>29d</u>	<u>29d1</u>	<u>29d2</u>	<u>29d3</u>	<u>29d4</u>
<u>33</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, 11h1, 11h2, 29d1 and 33.

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 amend the line for Salary Loans and Interest/Discounts Earned – Salary Loans to Salary-Based General-Purpose Consumption Loans and Interest/Discounts Earned - Salary-Based General-Purpose Consumption loans, respectively.

Banks and NSSLAs shall adopt the said revised reporting templates effective report ending 30 September 2015.

Section 3. Transitory Provision. This Circular shall apply to all salary-based general-purpose consumption loans as defined herein including those outstanding prior to the effectivity of the Circular.

FIs shall be given six (6) months from the effectivity of this Circular to adopt/amend their policies, procedures and credit risk strategy on salary-based general-purpose consumption loans to comply with the provisions contained herein.

Section 4. Effectivity. 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:


NESTOR A. ESPENILLA, JR.
Officer-in-Charge

08 September 2015

Loans and Receivables - Others ¹¹

(At Net Carrying Amount, except for Items 12 to 16 of the Additional Information)

Particulars	Account Code	Peso Accounts	Foreign Regular		FCDU/EFCDU		Foreign Offices		Total
			In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Residents									
	140150500000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Loans to Government	140150500500120000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. National Government	140150500500121000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. LGUs	140150500500122000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c. GOCCs	140150500500123000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Social Security Institutions	140150500500123100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Other Financial	140150500500123200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Non-Financial	140150500500123300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Agrarian Reform / Other Agricultural Loans	140150501000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Agrarian Reform Loans	140150501005100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Other Agricultural Credit Loans	140150501010100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Microenterprise Loans ^{a1}	140150502000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Microfinance Loans	140150502005100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Other Microenterprise Loans	140150502010100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. Small and Medium Enterprise Loans ^{a2}	140150502500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Small Scale Enterprises	140150502505100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Medium Scale Enterprise	140150502510100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. Contracts to Sell	140150503000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Loans to Private Corporations	140150503500160000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Financial	140150503500161000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Non-Financial	140150503500162000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7. Loans to Individuals for Housing Purposes	140150504000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8. Loans to Individuals Primarily for Personal Use Purposes	140150504500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Credit Card	140150504505100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Motor Vehicle Loans	140150504510100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Auto Loans	140150504510171000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Motorcycle Loans	140150504510172000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c. Salary-Based General-Purpose Consumption Loans	140150504512100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d. Others	140150504515100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9. Loans to Individuals for Other Purposes	140150505000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Residents	140150500000200000	0.00			0.00	0.00	0.00	0.00	0.00
1. Central Government/Central Banks	140150505500200000				0.00	0.00	0.00	0.00	0.00
2. Public Sector Entities	140150506000200000				0.00	0.00	0.00	0.00	0.00
3. Loans to Corporations	140150506500200000				0.00	0.00	0.00	0.00	0.00
4. Loans to Individuals	140150507000200000	0.00			0.00	0.00	0.00	0.00	0.00
TOTAL	140150500000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
^{a1} Of which loans used to comply with Agrarian Reform/Other Agricultural Loans									
(1) Agrarian Reform Loans	140150501015100000	0.00	0.00	0.00	0.00	0.00	0.00	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
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

(At Net Carrying Amount, except for Items 12 to 16 of the Additional Information)

Particulars	Account Code	Peso Accounts	Foreign Regular		FCDU/EFCDU		Foreign Offices		Total
			In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
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	140150511500600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. Export Bills Purchased	140150511000610000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. Bills Purchased - Documentary	140150511500620000	0.00	0.00	0.00			0.00	0.00	0.00
C. Bills Purchased - Clean	140150511500630000	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
A. Import Bills	140150512000610000	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
11. Customers' Liability for this Banks' Acceptances	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)	140150500000610000	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	140150500000620000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. Advanced economies	140150500000621000								0.00
B. Regions excluding advanced economies	140150500000622000	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
Disclosure of FCDU/EFCDU Loans and Receivables - Others for purposes of computing FCDU cover									

Loans and Receivables - Others ^{1/}
(At Net Carrying Amount, except for Items 12 to 16 of the Additional Information)

Particulars	Account Code	Peso Accounts	Foreign Regular		FCDU/EFCDU		Foreign Offices		Total
			In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
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

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
Residents				140150000000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Loans to Government				140150000500120000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. National Government				140150000500121000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. LGUs				140150000500122000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c. GOCCs				140150000500123000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Social Security Institutions				140150000500123100	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Other Financial				140150000500123200	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
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	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
3. Microenterprise Loans ^{av}				140150002000100000	0.00	0.00	0.00	0.00	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				140150002010100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. Small and Medium Enterprise Loans ^{av}				140150002500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Small Scale Enterprises				140150002500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Medium Scale Enterprise				140150002510100000	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
6. Loans to Private Corporations				140150003500160000	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
b. Non-Financial				140150003500162000	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
8. Loans to Individuals Primarily for Personal Use Purposes				140150004500100000	0.00	0.00	0.00	0.00	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. Motor Vehicle Loans				140150004510100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Auto Loans				140150004510171000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Motorcycle Loans				140150004510172000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c. Salary-Based General-Purpose Consumption Loans				140150004512100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d. Others				140150004515100000	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
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	0.00	0.00	0.00	0.00	0.00
2. Public Sector Entities				140150006000200000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Loans to Corporations				140150006500200000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. Loans to Individuals				140150007000200000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL				140150000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
^{av} Of which loans used to comply with Agrarian Reform/Other Agricultural Loans											
(1) Agrarian Reform Loans				140150501015100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(2) Other Agricultural Credit Loans				140150501020100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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		140150012500600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Secured		140150012505600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) REM - Residential		140150012510600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) REM - Commercial		140150012515600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) REM - Agricultural		140150012518600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Non-risk Assets		140150012519600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) Other collateral		140150012520600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Unsecured		140150012525600000	0.00	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	0.00
2. Non-DOSRI Loans		140150013000600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Secured		140150013005600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) REM - Residential		140150013010600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) REM - Commercial		140150013015600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) REM - Agricultural		140150013018600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Other collateral		140150013020600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Unsecured		140150013025600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Exposure to Real Estate Industry		140150013500600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Residential Real Estate Loans		140150013505640000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Not exceeding P3.5 million		140150013500641000	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
(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	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		140150018512600000	0.00	0.00	0.00	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	0.00

^{1/}Includes Restructured Loans

Loans and Receivables - Others ^{1/}

Classified as to Status

Peso Accounts

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				140150000000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.	Loans to Government			140150000500120000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	a.	National Government		140150000500121000					0.00		0.00
	b.	LGUs		140150000500122000					0.00		0.00
	c.	GOCCs		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		140150001005100000					0.00		0.00
	b.	Other Agricultural Credit Loans		140150001010100000					0.00		0.00
3.	Microenterprise Loans ^{1/}			140150002000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	a.	Microfinance Loans		140150002005100000					0.00		0.00
	b.	Other Microenterprise Loans		140150002010100000					0.00		0.00
4.	Small and Medium Enterprise Loans ^{1/}			140150002500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	a.	Small Scale Enterprises		140150002505100000					0.00		0.00
	b.	Medium Scale Enterprise		140150002510100000					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		140150003500161000					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 Primarily for Personal Use Purposes			140150004500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	a.	Credit Card		140150004505100000					0.00		0.00
	b.	Motor Vehicle Loans		140150004510100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	1.	Auto Loans		140150004510171000					0.00		0.00
	2.	Motorcycle Loans		140150004510172000					0.00		0.00
	c.	Salary-Based General-Purpose Consumption 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							
2.	Public Sector Entities			140150006000200000							
3.	Loans to Corporations			140150006500200000							
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
^{1/} 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
Additional Information											
1.	DOSRI Loans			140150012500600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	a.	Secured		140150012505600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(i)	REM - Residential		140150012510600000					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
			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
	(ii) REM - Commercial	140150012515600000					0.00		0.00
	(iii) REM - Agricultural	140150012518600000					0.00		0.00
	(iv) Non-risk Assets	140150012519600000					0.00		0.00
	(v) Other collateral	140150012520600000					0.00		0.00
b.	Unsecured	140150012525600000					0.00		0.00
c.	Loans Granted under the Bank's Fringe Benefit Program	140150012528600000					0.00		0.00
2.	Non-DOSRI Loans	140150013000600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a.	Secured	140150013005600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(i) REM - Residential	140150013010600000					0.00		0.00
	(ii) REM - Commercial	140150013015600000					0.00		0.00
	(iii) REM - Agricultural	140150013018600000					0.00		0.00
	(iv) Other collateral	140150013020600000					0.00		0.00
b.	Unsecured	140150013025600000					0.00		0.00
3.	Exposure to Real Estate Industry	140150013500600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a.	Residential Real Estate Loans	140150013505640000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(i) Not exceeding P3.5 million	140150013500641000					0.00		0.00
	(ii) Exceeding P3.5 million	140150013500642000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(1) Guaranteed under National Shelter Program	140150013500642100					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	

^{1/}Includes Restructured Loans

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
Residents																
1.	Loans to Government	140150000000100000	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	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
b.	LGUs	140150000500121000									0.00	0.00			0.00	0.00
c.	GOCCs	140150000500122000									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	0.00	0.00	0.00
2.	Other Financial	140150000500123100									0.00	0.00			0.00	0.00
3.	Non-Financial	140150000500123200									0.00	0.00			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	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a.	Agrarian Reform Loans	140150001005100000									0.00	0.00			0.00	0.00
b.	Other Agricultural Credit Loans	140130001010100000									0.00	0.00			0.00	0.00
3.	Microenterprise Loans ^{1/}	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
a.	Microfinance Loans	140150002005100000									0.00	0.00			0.00	0.00
b.	Other Microenterprise Loans	140150002010100000									0.00	0.00			0.00	0.00
4.	Small and Medium Enterprise Loans ^{1/}	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
a.	Small Scale Enterprises	140150002505100000									0.00	0.00			0.00	0.00
b.	Medium Scale Enterprise	140150002510100000									0.00	0.00			0.00	0.00
5.	Contracts to Sell	140150003000100000									0.00	0.00			0.00	0.00
6.	Loans to Private Corporations	140150003500100000	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	140150003500101000									0.00	0.00			0.00	0.00
b.	Non-Financial	140150003500102000									0.00	0.00			0.00	0.00
7.	Loans to Individuals for Housing Purposes	140150004000100000									0.00	0.00			0.00	0.00
8.	Loans to Individuals Primarily for Personal Use 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
a.	Credit Card	140150004505100000									0.00	0.00			0.00	0.00
b.	Motor Vehicle Loans	140150004510100000	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.	Auto Loans	140150004510171000									0.00	0.00			0.00	0.00
2.	Motorcycle Loans	140150004510172000									0.00	0.00			0.00	0.00
c.	Salary-Based General-Purpose Consumption Loans	140150004512100000									0.00	0.00			0.00	0.00
d.	Others	140150004515100000									0.00	0.00			0.00	0.00
9.	Loans to Individuals for Other Purposes	140150005000100000									0.00	0.00			0.00	0.00
Non-Residents		140150000000200000														
1.	Central Government/Central Banks	140150005500200000														
2.	Public Sector Entities	140150006000200000														
3.	Loans to Corporations	140150006500200000														
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
^{1/} Of which loans used to comply with Agrarian Reform/Other Agricultural Loans																
(1)	Agrarian Reform Loans	140150501015100000									0.00	0.00			0.00	0.00
(2)	Other Agricultural Credit Loans	140150501020100000									0.00	0.00			0.00	0.00

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

Particulars			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
Additional Information																
1. DOSRI Loans		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
a. Secured		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
	(i) REM - Residential	140150012510600000									0.00	0.00			0.00	0.00
	(ii) REM - Commercial	140150012515600000									0.00	0.00			0.00	0.00
	(iii) REM - Agricultural	140150012518600000									0.00	0.00			0.00	0.00
	(iv) Non-risk Assets	140150012519600000									0.00	0.00			0.00	0.00
	(v) Other collateral	140150012520600000									0.00	0.00			0.00	0.00
b. Unsecured		140150012525600000									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
2. Non-DOSRI Loans		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
a. Secured		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
	(i) REM - Residential	140150013010600000									0.00	0.00			0.00	0.00
	(ii) REM - Commercial	140150013015600000									0.00	0.00			0.00	0.00
	(iii) REM - Agricultural	140150013018600000									0.00	0.00			0.00	0.00
	(iv) Other collateral	140150013020600000									0.00	0.00			0.00	0.00
b. Unsecured		140150013025600000									0.00	0.00			0.00	0.00
3. Exposure to Real Estate Industry		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
a. Residential Real Estate Loans		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
	(i) Not exceeding P3.5 million	140150013500641000									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 Progra	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		140150013510640000									0.00	0.00			0.00	0.00
c. Agricultural		140150013515640000									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	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
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 Banks' 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	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
FCDU/EFCDU

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.
Residents				140150000000100000	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. Loans to 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
a. National Government				140150000500121000									0.00	0.00			0.00	0.00
b. LGUs				140150000500122000									0.00	0.00			0.00	0.00
c. GOCCs				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
1. Social Security Institutions				140150000500123100									0.00	0.00			0.00	0.00
2. Other Financial				140150000500123200									0.00	0.00			0.00	0.00
3. Non-Financial				140150000500123300									0.00	0.00			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	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Agrarian Reform Loans				140150001005100000									0.00	0.00			0.00	0.00
b. Other Agricultural Credit Loans				140150001010100000									0.00	0.00			0.00	0.00
3. Microenterprise Loans ^{1/}				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
a. Microfinance Loans				140150002005100000									0.00	0.00			0.00	0.00
b. Other Microenterprise Loans				140150002010100000									0.00	0.00			0.00	0.00
4. Small and Medium Enterprise Loans ^{1/}				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
a. Small Scale Enterprises				140150002505100000									0.00	0.00			0.00	0.00
b. Medium Scale Enterprise				140150002510100000									0.00	0.00			0.00	0.00
5. Contracts to Sell				140150003000100000									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	0.00	0.00	0.00
a. Financial				140150003500161000									0.00	0.00			0.00	0.00
b. Non-Financial				140150003500162000									0.00	0.00			0.00	0.00
7. Loans to Individuals for Housing Purposes				140150004000100000									0.00	0.00			0.00	0.00
8. Loans to Individuals Primarily for Personal Use 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
a. Credit Card				140150004505100000									0.00	0.00			0.00	0.00
b. Motor Vehicle Loans				140150004510100000	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. Auto Loans				140150004510171000									0.00	0.00			0.00	0.00
2. Motorcycle Loans				140150004510172000									0.00	0.00			0.00	0.00
c. Salary-Based General-Purpose Consumption Loans				140150004512100000									0.00	0.00			0.00	0.00
d. Others				140150004515100000									0.00	0.00			0.00	0.00
9. Loans to Individuals for Other Purposes				140150005000100000									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	0.00	0.00	0.00
1. Central Government/Central Banks				140150005500200000									0.00	0.00			0.00	0.00
2. Public Sector Entities				140150006000200000									0.00	0.00			0.00	0.00
3. Loans to Corporations				140150006500200000									0.00	0.00			0.00	0.00
4. Loans to Individuals				140150007000200000									0.00	0.00			0.00	0.00
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
^{1/} Of which loans used to comply with Agrarian Reform/Other Agricultural Loans																		
(1) Agrarian Reform Loans				140150501015100000									0.00	0.00			0.00	0.00
(2) Other Agricultural Credit Loans				140150501020100000									0.00	0.00			0.00	0.00

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

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.
Additional Information																	
1. DOSRI Loans			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
a. Secured			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
(i) REM - Residential			140150012510600000									0.00	0.00			0.00	0.00
(ii) REM - Commercial			140150012515600000									0.00	0.00			0.00	0.00
(iii) REM - Agricultural			140150012518600000									0.00	0.00			0.00	0.00
(iv) Non-risk Assets			140150012519600000									0.00	0.00			0.00	0.00
(v) Other collateral			140150012520000000									0.00	0.00			0.00	0.00
b. Unsecured			140150012525600000									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
2. Non-DOSRI Loans			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
a. Secured			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
(i) REM - Residential			140150013010600000									0.00	0.00			0.00	0.00
(ii) REM - Commercial			140150013015600000									0.00	0.00			0.00	0.00
(iii) REM - Agricultural			140150013018600000									0.00	0.00			0.00	0.00
(iv) Other collateral			140150013020600000									0.00	0.00			0.00	0.00
b. Unsecured			140150013025600000									0.00	0.00			0.00	0.00
3. Exposure to Real Estate Industry			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
a. Residential Real Estate Loans			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
(i) Not exceeding P3.5 million			140150013500641000									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
(2) Others			140150013500642200									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			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
A. Export Bills Purchased			140150014000610000									0.00	0.00			0.00	0.00
B. Bills Purchased - Documentary			140150014000620000														
C. Bills Purchased - Clean			140150014000630000									0.00	0.00			0.00	0.00
5. Customers' Liability on Bills/Drafts Under LC/TR			140150014500600000														
A. Import Bills			140150014500610000														
B. Import Bills Under TRs			140150014500620000														
6. Customers' Liability for this Banks' 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	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 Offices

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.
Residents	140150006000100000	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. Loans to Government	140150006000120000	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	140150006000121000									0.00	0.00			0.00	0.00
b. LGUs	140150006000122000									0.00	0.00			0.00	0.00
c. GOCCs	140150006000123000	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. Social Security Institutions	140150006000123100									0.00	0.00			0.00	0.00
2. Other Financial	140150006000123200									0.00	0.00			0.00	0.00
3. Non-Financial	140150006000123300									0.00	0.00			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	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Agrarian Reform Loans	140150001000100000									0.00	0.00			0.00	0.00
b. Other Agricultural Credit Loans	140150001010100000									0.00	0.00			0.00	0.00
3. Microenterprise Loans ^{2/}	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
a. Microfinance Loans	140150002000100000									0.00	0.00			0.00	0.00
b. Other Microenterprise Loans	140150002010100000									0.00	0.00			0.00	0.00
4. Small and Medium Enterprise 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
a. Small Scale Enterprises	140150002500100000									0.00	0.00			0.00	0.00
b. Medium Scale Enterprise	140150002510100000									0.00	0.00			0.00	0.00
5. Contracts to Sell	140150003000100000									0.00	0.00			0.00	0.00
6. Loans to Private Corporations	140150003500100000	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	140150003500100000									0.00	0.00			0.00	0.00
b. Non-Financial	140150003500100000									0.00	0.00			0.00	0.00
7. Loans to Individuals for Housing Purposes	140150004000100000									0.00	0.00			0.00	0.00
8. Loans to Individuals Primarily for Personal Use 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
a. Credit Card	140150004500100000									0.00	0.00			0.00	0.00
b. Motor Vehicle Loans	140150004510100000	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. Auto Loans	140150004510100000									0.00	0.00			0.00	0.00
2. Motorcycle Loans	140150004510100000									0.00	0.00			0.00	0.00
c. Salary-Based General-Purpose Consumption Loans	140150004512100000									0.00	0.00			0.00	0.00
d. Others	140150004515100000									0.00	0.00			0.00	0.00
9. Loans to Individuals for Other Purposes	140150005000100000									0.00	0.00			0.00	0.00
Non-Residents	140150006000200000	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. Central Government/Central Banks	140150006000200000									0.00	0.00			0.00	0.00
2. Public Sector Entities	140150006000200000									0.00	0.00			0.00	0.00
3. Loans to Corporations	140150006500200000									0.00	0.00			0.00	0.00
4. Loans to Individuals	140150007000200000									0.00	0.00			0.00	0.00
TOTAL	140150006000000000	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/} Of which loans used to comply with Agrarian Reform/Other Agricultural Loans															
(1) Agrarian Reform Loans	140150501015100000									0.00	0.00			0.00	0.00
(2) Other Agricultural Credit Loans	140150501020100000									0.00	0.00			0.00	0.00

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

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.
Additional Information																	
1. DOSRI Loans			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
a. Secured			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
(i) REM - Residential			140150012510600000									0.00	0.00			0.00	0.00
(ii) REM - Commercial			140150012515600000									0.00	0.00			0.00	0.00
(iii) REM - Agricultural			140150012518600000									0.00	0.00			0.00	0.00
(iv) Non-risk Assets			140150012519600000									0.00	0.00			0.00	0.00
(v) Other collateral			140150012520600000									0.00	0.00			0.00	0.00
b. Unsecured			140150012525600000									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
2. Non-DOSRI Loans			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
a. Secured			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
(i) REM - Residential			140150013010600000									0.00	0.00			0.00	0.00
(ii) REM - Commercial			140150013015600000									0.00	0.00			0.00	0.00
(iii) REM - Agricultural			140150013018600000									0.00	0.00			0.00	0.00
(iv) Other collateral			140150013020600000									0.00	0.00			0.00	0.00
b. Unsecured			140150013025600000									0.00	0.00			0.00	0.00
3. Exposure to Real Estate Industry			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
a. Residential Real Estate Loans			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
(i) Not exceeding P3.5 million			140150013500641000									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
(2) Others			140150013500642200									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			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
A. Export Bills Purchased			140150014000610000									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	0.00	0.00				
8. Allowance for Credit Losses			140150019000600000											0.00	0.00		

^{1/}Includes Restructured Loans

Restructured Loans and Receivables Classified es to Status Total Amount	2019	2018
1	1,000	1,000
2	1,000	1,000
3	1,000	1,000
4	1,000	1,000
5	1,000	1,000
6	1,000	1,000
7	1,000	1,000
8	1,000	1,000
9	1,000	1,000
10	1,000	1,000
11	1,000	1,000
12	1,000	1,000
13	1,000	1,000
14	1,000	1,000
15	1,000	1,000
16	1,000	1,000
17	1,000	1,000
18	1,000	1,000
19	1,000	1,000
20	1,000	1,000
21	1,000	1,000
22	1,000	1,000
23	1,000	1,000
24	1,000	1,000
25	1,000	1,000
26	1,000	1,000
27	1,000	1,000
28	1,000	1,000
29	1,000	1,000
30	1,000	1,000
31	1,000	1,000
32	1,000	1,000
33	1,000	1,000
34	1,000	1,000
35	1,000	1,000
36	1,000	1,000
37	1,000	1,000
38	1,000	1,000
39	1,000	1,000
40	1,000	1,000
41	1,000	1,000
42	1,000	1,000
43	1,000	1,000
44	1,000	1,000
45	1,000	1,000
46	1,000	1,000
47	1,000	1,000
48	1,000	1,000
49	1,000	1,000
50	1,000	1,000
51	1,000	1,000
52	1,000	1,000
53	1,000	1,000
54	1,000	1,000
55	1,000	1,000
56	1,000	1,000
57	1,000	1,000
58	1,000	1,000
59	1,000	1,000
60	1,000	1,000
61	1,000	1,000
62	1,000	1,000
63	1,000	1,000
64	1,000	1,000
65	1,000	1,000
66	1,000	1,000
67	1,000	1,000
68	1,000	1,000
69	1,000	1,000
70	1,000	1,000
71	1,000	1,000
72	1,000	1,000
73	1,000	1,000
74	1,000	1,000
75	1,000	1,000
76	1,000	1,000
77	1,000	1,000
78	1,000	1,000
79	1,000	1,000
80	1,000	1,000
81	1,000	1,000
82	1,000	1,000
83	1,000	1,000
84	1,000	1,000
85	1,000	1,000
86	1,000	1,000
87	1,000	1,000
88	1,000	1,000
89	1,000	1,000
90	1,000	1,000
91	1,000	1,000
92	1,000	1,000
93	1,000	1,000
94	1,000	1,000
95	1,000	1,000
96	1,000	1,000
97	1,000	1,000
98	1,000	1,000
99	1,000	1,000
100	1,000	1,000

Schedule 11b
1 of 1

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				140151000000100000	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
	a.	National Government		140151000500121000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	b.	LGUs		140151000500122000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	c.	GOCCs		140151000500123000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		1.	Social Security Institutions	140151000500123100	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		2.	Other Financial	140151000500123200	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		3.	Non-Financial	140151000500123300	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.	Agrarian Reform / Other Agricultural Loans			140151001000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	a.	Agrarian Reform Loans		140151001005100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	b.	Other Agricultural Credit Loans		140151001010100000	0.00	0.00	0.00	0.00	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		140151002005100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	b.	Other Microenterprise Loans		140151002010100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4.	Small and Medium Enterprise Loans ^{a/}			140151002500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	a.	Small Scale Enterprises		140151002505100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	b.	Medium Scale Enterprise		140151002510100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.	Contracts to Sell			140151003000100000	0.00	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00
	b.	Non-Financial		140151003500162000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7.	Loans to Individuals for Housing Purposes			140151004000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8.	Loans to Individuals Primarily for Personal Use Purposes			140151004500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	a.	Credit Card		140151004505100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	b.	Motor Vehicle Loans		140151004510100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		1.	Auto Loans	140151004510171000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		2.	Motorcycle Loans	140151004510172000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	c.	Salary-Based General-Purpose Consumption Loans		140151004512100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	d.	Others		140151004515100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9.	Loans to Individuals for Other Purposes			140151005000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Residents				140151000000200000	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	0.00	0.00	0.00	0.00
2.	Public Sector Entities			140151006000200000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3.	Loans to Corporations			140151006500200000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4.	Loans to Individuals			140151007000200000	0.00	0.00	0.00	0.00	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											
(1)	Agrarian Reform Loans			140150501015100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(2)	Other Agricultural Credit Loans			140150501020100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Restructured Loans and Receivables
Classified as to Status
Peso Accounts

Particulars			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	0.00	0.00	0.00	0.00	0.00
1. Social Security Institutions		140151000500123000					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		140151001000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Agrarian Reform Loans		140151001005100000					0.00		0.00
b. Other Agricultural Credit Loans		140151001010100000					0.00		0.00
3. Microenterprise Loans ^{iv}		140151002000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Microfinance Loans		140151002005100000					0.00		0.00
b. Other Microenterprise Loans		140151002010100000					0.00		0.00
4. Small and Medium Enterprise Loans a/		140151002500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Small Scale Enterprises		140151002505100000					0.00		0.00
b. Medium Scale Enterprise		140151002510100000					0.00		0.00
5. Contracts to Sell		140151003000100000					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
7. Loans to Individuals for Housing Purposes		140151004000100000					0.00		0.00
8. Loans to Individuals Primarily for Personal Use Purposes		140151004500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Credit Card		140151004505100000					0.00		0.00
b. Motor Vehicle Loans		140151004510100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Auto Loans		140151004510171000					0.00		0.00
2. Motorcycle Loans		140151004510172000					0.00		0.00
c. Salary-Based General-Purpose Consumption 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		140151000000200000	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					0.00		0.00
TOTAL		140151000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
^{iv} 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

Restructured Loans and Receivables
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.
Residents															
1. Loans to Government	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	0.00
a. National 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	0.00
b. LGUs	140151000500121000									0.00	0.00			0.00	0.00
c. GOCCs	140151000500122000									0.00	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Other Financial	140151000500123200									0.00	0.00			0.00	0.00
3. Non-Financial	140151000500123300									0.00	0.00			0.00	0.00
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	0.00
a. Agrarian Reform Loans	140151001005100000									0.00	0.00			0.00	0.00
b. Other Agricultural Credit Loans	140151001010100000									0.00	0.00			0.00	0.00
3. Microenterprise Loans *	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	0.00
a. Microfinance Loans	140151002005100000									0.00	0.00			0.00	0.00
b. Other Microenterprise Loans	140151002010100000									0.00	0.00			0.00	0.00
4. Small and Medium Enterprise Loans *	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	0.00
a. Small Scale Enterprises	140151002505100000									0.00	0.00			0.00	0.00
b. Medium Scale Enterprise	140151002510100000									0.00	0.00			0.00	0.00
5. Contracts to Sell	140151003000100000									0.00	0.00			0.00	0.00
6. Loans to Private Corporations	140151003500160000	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	140151003500161000									0.00	0.00			0.00	0.00
b. Non-Financial	140151003500162000									0.00	0.00			0.00	0.00
7. Loans to Individuals for Housing Purposes	140151004000100000									0.00	0.00			0.00	0.00
8. Loans to Individuals Primarily for Personal Use 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	0.00
a. Credit Card	140151004505100000									0.00	0.00			0.00	0.00
b. Motor Vehicle Loans	140151004510100000	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. Auto Loans	140151004510171000									0.00	0.00			0.00	0.00
2. Motorcycle Loans	140151004510172000									0.00	0.00			0.00	0.00
c. Salary-Based General-Purpose Consumption Loans	140151004512100000									0.00	0.00			0.00	0.00
d. Others	140151004515100000									0.00	0.00			0.00	0.00
9. Loans to Individuals for Other Purposes	140151005000100000									0.00	0.00			0.00	0.00
Non-Residents	140151000000200000														
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	0.00
* Of which loans used to comply with Agrarian Reform/Other Agricultural Loans															
(1) Agrarian Reform Loans	140150501015100000									0.00	0.00			0.00	0.00
(2) Other Agricultural Credit Loans	140150501020100000									0.00	0.00			0.00	0.00

Restructured Loans and Receivables
Classified as to Status
FCDU/EFCDU

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.
Residents															
1. Loans to Government	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	0.00
a. National 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	0.00
b. LGUs	140151000500121000									0.00	0.00			0.00	0.00
c. GOCCs	140151000500122000									0.00	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Other Financial	140151000500123100									0.00	0.00			0.00	0.00
3. Non-Financial	140151000500123200									0.00	0.00			0.00	0.00
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	0.00
a. Agrarian Reform Loans	140151001005100000									0.00	0.00			0.00	0.00
b. Other Agricultural Credit Loans	140151001010100000									0.00	0.00			0.00	0.00
3. Microenterprise Loans ^{af}	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	0.00
a. Microfinance Loans	140151002005100000									0.00	0.00			0.00	0.00
b. Other Microenterprise Loans	140151002010100000									0.00	0.00			0.00	0.00
4. Small and Medium Enterprise Loans ^{af}	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	0.00
a. Small Scale Enterprises	140151002505100000									0.00	0.00			0.00	0.00
b. Medium Scale Enterprise	140151002510100000									0.00	0.00			0.00	0.00
5. Contracts to Sell	140151003000100000									0.00	0.00			0.00	0.00
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	0.00
a. Financial	140151003500161000									0.00	0.00			0.00	0.00
b. Non-Financial	140151003500162000									0.00	0.00			0.00	0.00
7. Loans to Individuals for Housing Purposes	140151004000100000									0.00	0.00			0.00	0.00
8. Loans to Individuals Primarily for Personal Use 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	0.00
a. Credit Card	140151004505100000									0.00	0.00			0.00	0.00
b. Motor Vehicle Loans	140151004510100000	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. Auto Loans	140151004510171500									0.00	0.00			0.00	0.00
2. Motorcycle Loans	140151004510172000									0.00	0.00			0.00	0.00
c. Salary-Based General-Purpose Consumption Loans	140151004512100000									0.00	0.00			0.00	0.00
d. Others	140151004515100000									0.00	0.00			0.00	0.00
9. Loans to Individuals for Other Purposes	140151005000100000									0.00	0.00			0.00	0.00
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	0.00
1. Central Government/Central Banks	140151005500200000									0.00	0.00			0.00	0.00
2. Public Sector Entities	140151006000200000									0.00	0.00			0.00	0.00
3. Loans to Corporations	140151006500200000									0.00	0.00			0.00	0.00
4. Loans to Individuals	140151007000200000									0.00	0.00			0.00	0.00
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	0.00
^{af} Of which loans used to comply with Agrarian Reform/Other Agricultural Loans															
(1) Agrarian Reform Loans	140150501015100000									0.00	0.00			0.00	0.00
(2) Other Agricultural Credit Loans	140150501020100000									0.00	0.00			0.00	0.00

Restructured Loans and Receivables
Classified as to Status
Foreign Offices

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.
Residents															
1. Loans to Government	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	0.00
a. National 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	0.00
b. LGUs	140151000500122000									0.00	0.00			0.00	0.00
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	0.00
1. Social Security Institutions	140151000500123100									0.00	0.00			0.00	0.00
2. Other Financial	140151000500123200									0.00	0.00			0.00	0.00
3. Non-Financial	140151000500123300									0.00	0.00			0.00	0.00
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	0.00
a. Agrarian Reform Loans	140151001005100000									0.00	0.00			0.00	0.00
b. Other Agricultural Credit Loans	140151001010100000									0.00	0.00			0.00	0.00
3. Microenterprise Loans ^u	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	0.00
a. Microfinance Loans	140151002005100000									0.00	0.00			0.00	0.00
b. Other Microenterprise Loans	140151002010100000									0.00	0.00			0.00	0.00
4. Small and Medium Enterprise Loans ^u	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	0.00
a. Small Scale Enterprises	140151002505100000									0.00	0.00			0.00	0.00
b. Medium Scale Enterprise	140151002510100000									0.00	0.00			0.00	0.00
5. Contracts to Sell	140151003000100000									0.00	0.00			0.00	0.00
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	0.00
a. Financial	140151003500101000									0.00	0.00			0.00	0.00
b. Non-Financial	140151003500102000									0.00	0.00			0.00	0.00
7. Loans to Individuals for Housing Purposes	140151004000100000									0.00	0.00			0.00	0.00
8. Loans to Individuals Primarily for Personal Use Purposes	140151004500100000									0.00	0.00			0.00	0.00
a. Credit Card	140151004505100000	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. Motor Vehicle Loans	140151004510100000	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. Auto Loans	140151004510171000									0.00	0.00			0.00	0.00
2. Motorcycle Loans	140151004510172000									0.00	0.00			0.00	0.00
c. Salary-Based General-Purpose Consumption Loans	140151004512100000									0.00	0.00			0.00	0.00
d. Others	140151004515100000									0.00	0.00			0.00	0.00
9. Loans to Individuals for Other Purposes	140151003000100000									0.00	0.00			0.00	0.00
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	0.00
1. Central Government/Central Banks	140151005500200000									0.00	0.00			0.00	0.00
2. Public Sector Entities	140151006000200000									0.00	0.00			0.00	0.00
3. Loans to Corporations	140151006500200000									0.00	0.00			0.00	0.00
4. Loans to Individuals	140151007000200000									0.00	0.00			0.00	0.00
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	0.00
^u Of which loans used to comply with Agrarian Reform/Other Agricultural Loans															
(1) Agrarian Reform Loans	140150501015100000									0.00	0.00			0.00	0.00
(2) Other Agricultural Credit Loans	140150501020100000									0.00	0.00			0.00	0.00

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 Balancee	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				165150000000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Loans to Government				165150000500120000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a.	National Government			165150000500121000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b.	LGUs			165150000500122000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c.	GOCCs			165150000500123000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	1. Social Security Institutions			165150000500123100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	2. Other Financial			165150000500123200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	3. Non-Financial			165150000500123300	0.00	0.00	0.00	0.00	0.00	0.00	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
a.	Agrarian Reform Loans			165150001000510000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b.	Other Agricultural Credit Loans			165150001010100000	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			165150002000510000	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 Enterprise Loans				165150002500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a.	Small Scale Enterprises			165150002500510000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b.	Medium Scale Enterprise			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 Primarily for Personal Use Purposes				165150004500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a.	Credit Card			165150004500510000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b.	Motor Vehicle Loans			165150004510100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	1.	Auto Loans		165150004510171000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	2.	Motorcycle Loans		165150004510172000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c.	Salary-Based General-Purpose Consumption 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				165150000000200000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Central Government/Central Banks				165150005500200000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Public Sector Entities				165150006000200000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Loans to Corporations				165150006500200000	0.00	0.00	0.00	0.00	0			

[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																						
							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						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	
1.	Loans to 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	
	a. National Government					165150000500121000											0.00	0.00				
	b. LGUs					165150000500122000											0.00	0.00				
	c. GOCCs					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	
	1. Social Security Institutions					165150000500123100											0.00	0.00				
	2. Other Financial					165150000500123200											0.00	0.00				
	3. Non-Financial					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					1651500010005100000											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					1651500020005100000											0.00	0.00				
	b. Other Microenterprise Loans					165150002010100000											0.00	0.00				
4.	Small and Medium Enterprise 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 Scale Enterprises					1651500025005100000											0.00	0.00				
	b. Medium Scale Enterprise					165150002510100000											0.00	0.00				
5.	Contracts to Sell					165150003000100000											0.00	0.00				
6.	Loans to Private Corporations					165150003500100000	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 Primarily for Personal Use 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					1651500045005100000											0.00	0.00				
	b. Motor Vehicle Loans					165150004510100000	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	
	1. Auto Loans					165150004510171000											0.00	0.00				
	2. Motorcycle Loans					165150004510172000											0.00	0.00				
	c. Salary-Based General-Purpose Consumption Loans					165150004512100000											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						165150000000200000																
1.	Central Government/Central Banks					165150005500200000																
2.	Public Sector Entities					165150006000200000																
3.	Loans to Corporations					165150006500200000																
4.	Loans to Individuals					165150007000200000																
TOTAL						185150000000000000	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	

Loans and Receivables - Others
Movements in Allowances for Credit Losses
FCU/EFCDU

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						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	0.00	0.00
1. Loans to 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	0.00	0.00
a. National Government						165150000500121000												0.00	0.00				
b. LGUs						165150000500122000												0.00	0.00				
c. GOCCs						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	0.00	
1. Social Security Institutions						165150000500123100												0.00	0.00				
2. Other Financial						165150000500123200												0.00	0.00				
3. Non-Financial						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	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	0.00	
a. Microfinance Loans						165150002005100000												0.00	0.00				
b. Other Microenterprise Loans						165150002010100000												0.00	0.00				
4. Small and Medium Enterprise 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	0.00	
a. Small Scale Enterprises						165150002505100000												0.00	0.00				
b. Medium Scale Enterprise						165150002510100000												0.00	0.00				
5. Contracts to Sell						165150003000100000												0.00	0.00				
6. Loans to Private Corporations						165150003500100000	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						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 Primarily for Personal Use 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	0.00	
a. Credit Card						165150004505100000												0.00	0.00				
b. Motor Vehicle Loans						165150004510100000	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	0.00
1. Auto Loans						165150004510171000												0.00	0.00				
2. Motorcycle Loans						165150004510172000												0.00	0.00				
c. Salary-Based General-Purpose Consumption Loans						165150004512100000												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						165150006000200000	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	0.00
1. Central Government/Central Banks						165150005500200000												0.00	0.00				
2. Public Sector Entities						165150006000200000												0.00	0.00				
3. Loans to Corporations						165150006500200000												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	0.00

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
Residents						16515000000100000	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						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
a. National Government						165150000500121000									0.00	0.00			
b. LGUs						165150000500122000									0.00	0.00			
c. GOCCs						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	
1. Social Security Institutions						165150000500123100									0.00	0.00			
2. Other Financial						165150000500123200									0.00	0.00			
3. Non-Financial						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	
a. Agrarian Reform Loans						165150001000100000									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	
a. Microfinance Loans						165150002000100000									0.00	0.00			
b. Other Microenterprise Loans						165150002010100000									0.00	0.00			
4. Small and Medium Enterprise 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	
a. Small Scale Enterprises						165150002500100000									0.00	0.00			
b. Medium Scale Enterprise						165150002510100000									0.00	0.00			
5. Contracts to Sell						165150003000100000									0.00	0.00			
6. Loans to Private Corporations						165150003500180000	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						165150003500181000									0.00	0.00			
b. Non-Financial						165150003500182000									0.00	0.00			
7. Loans to Individuals for Housing Purposes						165150004000100000									0.00	0.00			
8. Loans to Individuals Primarily for Personal Use Purposes						165150004500180000	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						165150004500180000									0.00	0.00			
b. Motor Vehicle Loans						165150004510100000	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. Auto Loans						165150004510171000									0.00	0.00			
2. Motorcycle Loans						165150004510172000									0.00	0.00			
c. Salary-Based General-Purpose Consumption Loans						165150004512100000									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						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	
1. Central Government/Central Banks						165150005500200000									0.00	0.00			
2. Public Sector Entities						165													

Gross Loans and Receivables - Others (At Amortized Cost)
Total Amount

[illegible]

Gross Loans and Receivables - Others (At Amortized Cost)
Total Amount

[illegible]

Gross Loans and Receivables - Others (At Amortized Cost)
Total Amount

[illegible]

Gross Loans and Receivables - Others (At Amortized Cost)
Total Amount

[illegible]

Gross Loans and Receivables - Others (At Amortized Cost)
Total Amount

[illegible]

**Gross Loans &
Total Amount**

Type of Business / Industry Borrowers / Type of Loans	Account Code	Education	Human Health and Social Work Activities	Arts, Entertainment and Recreation	Other Service Activities	Activities of Households as Employers and Undifferentiated Goods-and- Services- Producing Activities of Households for Own Use	Activities of Extra-Territorial Organizations and Bodies	Total
Additional Information:								
1. Current	140150018505600000	0.00	0.00	0.00	0.00	0.00		0.00
2. Past due but not yet non-performing	140150018510600000	0.00	0.00	0.00	0.00	0.00		0.00
3. Past due and already non-performing	140150018515600000	0.00	0.00	0.00	0.00	0.00		0.00
4. Items in Litigation	140150018520600000	0.00	0.00	0.00	0.00	0.00		0.00
5. Real estate loans under Circular No. 600	140150012805600001	0.00	0.00	0.00	0.00	0.00		0.00
6. Real estate exposures under M-2012-046	140150013500700000	0.00	0.00	0.00	0.00	0.00		0.00

1 of 5

[illegible]

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

Schedule 11d1
2 of 6

Borrowers / Type of Loans	Type of Business / Industry	Account Code	Agriculture, Forestry and Fishing	Mining and Quarrying	Manufacturing	Electricity, Gas, Steam and Air-Conditioning Supply	Water supply, Sewerage, Waste management and Remediation Activities	Construction	Wholesale and Retail Trade, Repair of Motor Vehicles, Motorcycles	Accommodation and Food Service Activities
Additional Information:										
1. Current		140150018505600000								
2. Past due but not yet non-performing		140150018510600000								
3. Past due and already non-performing		140150018515600000								
4. Items in Litigation		140150018520600000								
5. Real estate loans under Circular No. 600		140150012805600001								
6. Real estate exposures under M-2012-046		140150013500700000								

Schedule 11d1
3 of 6

[illegible]

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

Schedule 11d1
5 of 6

Borrowers / Type of Loans	Type of Business / Industry	Account Code	Arts, Entertainment and Recreation	Other Service Activities	Activities of Households as Employers and Undifferentiated Goods-and- Services-Producing Activities of Households for Own Use	Activities of Extra-Territorial Organizations and Entities	Total
Residents		140150000000100000	0.00	0.00	0.00		0.00
A. For Production, by Economic Activity - Total		140150000000100001	0.00	0.00	0.00		0.00
1. Loans to Government		140150000500120000	0.00	0.00	0.00		0.00
a. National Government		140150000500121000					0.00
b. LGUs		140150000500122000					0.00
c. GOCCs		140150000500123000	0.00	0.00			0.00
1. Social Security Institutions		140150000500123100					0.00
2. Other Financial		140150000500123200					0.00
3. Non-Financial		140150000500123300					0.00
2. Agrarian Reform / Other Agricultural Loans		140150001000100000					0.00
a. Agrarian Reform Loans		140150001005100000					0.00
b. Other Agricultural Credit Loans		140150001010100000					0.00
3. Microenterprise Loans		140150002000100000	0.00	0.00			0.00
a. Microfinance Loans		140150002005100000					0.00
b. Other Microenterprise Loans		140150002010100000					0.00
4. Small and Medium Enterprise Loans		140150002500100000	0.00	0.00			0.00
a. Small Scale Enterprises		140150002505100000					0.00
b. Medium Scale Enterprise		140150002510100000					0.00
5. Contracts to Sell		140150003000100000					0.00
6. Loans to Private Corporations		140150003500160000	0.00	0.00			0.00
a. Financial		140150003500161000					0.00
b. Non-Financial		140150003500162000					0.00
7. Loans to Individuals for Housing Purposes		140150004000100000					0.00
8. Loans to Individuals for Other Purposes		140150005000100000					0.00
B. For Household Consumption - Total		140150000000100002					0.00
9. Loans to Individuals Primarily for Personal Use Purposes		140150004500100000					0.00
a. Credit Card		140150004505100000					
b. Motor Vehicle Loans		140150004510100000					0.00
1. Auto Loans		140150004510171000					
2. Motorcycle Loans		140150004510172000					
c. Salary-Based General-Purpose Consumption Loans		140150004512100000					
d. Others		140150004515100000					
Non-Residents		140150000000200000					0.00
1. Central Government/Central Banks		140150005500200000					
2. Public Sector Entities		140150006000200000					
3. Loans to Corporations		140150006500200000					
4. Loans to Individuals		140150007000200000					
TOTAL		140150000000000000	0.00	0.00	0.00		0.00

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

Schedule 11d1
6 of 6

Borrowers / Type of Loans	Type of Business / Industry	Account Code	Arts, Entertainment and Recreation	Other Service Activities	Activities of Households as Employers and Undifferentiated Goods-and- Services-Producing Activities of Households for Own Use	Activities of Extra-Territorial Organizations and Bodies	Total
Additional Information:							
1. Current		140150018505600000					0.00
2. Past due but not yet non-performing		140150018510600000					0.00
3. Past due and already non-performing		140150018515600000					0.00
4. Items in Litigation		140150018520600000					0.00
5. Real estate loans under Circular No. 600		140150012805600001					0.00
6. Real estate exposures under M-2012-046		140150013500700000					0.00

Foreign Regular

Type of Business / Industry Borrowers / Type of Loans	Account Code	Agriculture, Forestry and Fishing		Mining and Quarrying		Manufacturing		Electricity, Gas, Steam and Air-Conditioning Supply		Water supply, Sewerage, Waste management and Remediation Activities		Construction		Wholesale and Retail Trade, Repair of Motor Vehicles, Motorcycles		Accommodation and Food Service Activities	
		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	140150000000100000	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. For Production, by Economic Activity - Total	140150000000100001	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
1. Loans to 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
a. National Government	140150000500121000																
b. LGUs	140150000500122000																
c. GOCCs	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
1. Social Security Institutions	140150000500123100																
2. Other Financial	140150000500123200																
3. Non-Financial	140150000500123300																
2. Agrarian Reform / Other Agricultural 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		
a. Agrarian Reform Loans	140150001000100000																
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	140150002000100000																
b. Other Microenterprise Loans	140150002010100000																
4. Small and Medium Enterprise 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 Scale Enterprises	140150002500100000																
b. Medium Scale Enterprise	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 Other Purposes	140150005000100000																
B. For Household Consumption - Total	140150000000100002																
9. Loans to Individuals Primarily for Personal Use Purposes	140150004500100000																
a. Credit Card	140150004500100000																
b. Motor Vehicle Loans	140150004510100000																
1. Auto Loans	140150004510171000																
2. Motorcycle Loans	140150004510172000																
c. Salary-Based General-Purpose Consumption Loans	140150004512100000																
d. Others	140150004515100000																
Non-Residents	140150000000200000																
1. Central Government/Central Banks	140150005500200000																
2. Public Sector Entities	140150006000200000																
3. Loans to Corporations	140150006500200000																
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

Foreign Regular

[illegible]

Type of Business / Industry Borrowers / Type of Loans	Account Code	Transportation and Storage		Information and Communication		Financial and Insurance Activities		Real Estate Activities		Professional, Scientific and Technical Activities		Administrative and support Service Activities		Public Administration and Defense; Compulsory Social Security		Education	
		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	140150000000100000	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. For Production, by Economic Activity - Total	140150000000100001	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
1. Loans to 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
a. National Government	140150000500121000																
b. LGUs	140150000500122000																
c. GOCCs	140150000500125000	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
1. Social Security Institutions	140150000500123100													0.00	0.00		
2. Other Financial	140150000500123200					0.00	0.00										
3. Non-Financial	140150000500123300																
2. Agrarian Reform / Other Agricultural 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		
a. Agrarian Reform Loans	140150001005100000																
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				
a. Microfinance Loans	140150002005100000																
b. Other Microenterprise Loans	140150002010100000																
4. Small and Medium Enterprise 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
a. Small Scale Enterprises	140150002505100000																
b. Medium Scale Enterprise	140150002510100000																
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	0.00	0.00	0.00	0.00	0.00			0.00	0.00
a. Financial	140150003500161000					0.00	0.00										
b. Non-Financial	140150003500162000																
7. Loans to Individuals for Housing Purposes	140150004000100000																
8. Loans to Individuals for Other Purposes	140150005000100000																
B. For Household Consumption - Total	140150000000100002																
9. Loans to Individuals Primarily for Personal Use Purposes	140150004500100000																
a. Credit Card	140150004505100000																
b. Motor Vehicle Loans	140150004510100000																
1. Auto Loans	140150004510171000																
2. Motorcycle Loans	140150004510172000																
c. Salary-Based General-Purpose Consumption Loans	140150004512100000																
d. Others	140150004515100000																
Non-Residents	140150000000200000																
1. Central Government/Central Banks	140150005500200000																
2. Public Sector Entities	140150006000200000																
3. Loans to Corporations	140150006500200000																
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

Gross Loans and Receivables - Others (At Amortized Cost)
Foreign Regular

[illegible]

Foreign Regular

[illegible]

Foreign Regular

[illegible]

[illegible]

[illegible]

FCDU/EFCDU

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Type of Business / Industry Borrowers / Type of Loans	Account Code	Transportation and Storage		Information and Communication		Financial and Insurance Activities		Real Estate Activities		Professional, Scientific and Technical Activities		Administrative and support Service Activities		Public Administration and Defense; Compulsory Social Security		Education	
		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	140150000000100000	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. For Production, by Economic Activity - Total	140150000000100001	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
1. Loans to 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
a. National Government	140150000500121000														0.00	0.00	0.00
b. LGUs	140150000500122000														0.00	0.00	0.00
c. GOCCs	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
1. Social Security Institutions	140150000500123100																
2. Other Financial	140150000500123200																
3. Non-Financial	140150000500123300																
2. Agrarian Reform / Other Agricultural 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	
a. Agrarian Reform Loans	140150001005100000																
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				
a. Microfinance Loans	140150002005100000																
b. Other Microenterprise Loans	140150002010100000																
4. Small and Medium Enterprise 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
a. Small Scale Enterprises	140150002505100000																
b. Medium Scale Enterprise	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
a. Financial	140150003500161000																
b. Non-Financial	140150003500162000																
7. Loans to Individuals for Housing Purposes	140150004000100000																
8. Loans to Individuals for Other Purposes	140150005000100000																
B. For Household Consumption - Total	140150000000100002																
9. Loans to Individuals Primarily for Personal Use Purposes	140150004500100000																
a. Credit Card	140150004505100000																
b. Motor Vehicle Loans	140150004510100000																
1. Auto Loans	140150004510171000																
2. Motorcycle Loans	140150004510172000																
c. Salary-Based General-Purpose Consumption Loans	140150004512100000																
d. Others	140150004515100000																
Non-Residents	140150000000200000																
1. Central Government/Central Banks	140150005500200000																
2. Public Sector Entities	140150006000200000																
3. Loans to Corporations	140150006500200000																
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]

[illegible]

Schedule 11d3
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[illegible]

Foreign Offices

Type of Business / Industry Borrowers / Type of Loans	Account Code	Agriculture, Forestry and Fishing		Mining and Quarrying		Manufacturing		Electricity, Gas, Steam and Air-Conditioning Supply		Water supply, Sewerage, Waste management and Remediation Activities		Construction		Wholesale and Retail Trade, Repair of Motor Vehicles, Motorcycles		Accommodation and Food Service Activities	
		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	140150000000100000	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. For Production, by Economic Activity - Total	140150000000100001	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
1. Loans to 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
a. National Government	140150000500121000																
b. LGUs	140150000500122000																
c. GOCCs	140100000500123000	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
1. Social Security Institutions	140150000500123100																
2. Other Financial	140150000500123200																
3. Non-Financial	140150000500123300																
2. Agrarian Reform / Other Agricultural 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		
a. Agrarian Reform Loans	140150001005100000																
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 Enterprise 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 Scale Enterprises	140150002505100000																
b. Medium Scale Enterprise	140150002510100000																
5. Contracts to Sell	140150003000100000																
6. Loans to Private Corporations	140150003500180000	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	140150003500181000																
b. Non-Financial	140150003500182000																
7. Loans to Individuals for Housing Purposes	140150004000100000																
8. Loans to Individuals for Other Purposes	140150005000100000																
B. For Household Consumption - Total	140150000000100002																
9. Loans to Individuals Primarily for Personal Use Purposes	140150004500100000																
a. Credit Card	140150004505100000																
b. Motor Vehicle Loans	140150004510100000																
1. Auto Loans	140150004510171000																
2. Motorcycle Loans	140150004510172000																
c. Salary-Based General-Purpose Consumption Loans	140150004512180000																
d. Others	140150004515100000																
Non-Residents	140150000000200000																
1. Central Government/Central Banks	1401500005500200000																
2. Public Sector Entities	1401500006000200000																
3. Loans to Corporations	1401500006500200000																
4. Loans to Individuals	1401500070000200000																
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	0.00	0.00	0.00

Foreign Offices

[illegible]

Foreign Offices

Type of Business / Industry Borrowers / Type of Loans		Account Code	Transportation and Storage		Information and Communication		Financial and Insurance Activities		Real Estate Activities		Professional, Scientific and Technical Activities		Administrative and support Service Activities		Public Administration and Defense; Compulsory Social Security		Education	
			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		140150000000100000	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. For Production, by Economic Activity - Total		140150000000100001	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
1. Loans to 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
a. National Government		140150000500121000																
b. LGUs		140150000500122000																
c. GOCCs		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
1. Social Security Institutions		140150000500123100																
2. Other Financial		140150000500123200																
3. Non-Financial		140150000500123300																
2. Agrarian Reform / Other Agricultural 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
a. Agrarian Reform Loans		140150001005100000																
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				
a. Microfinance Loans		140150002005100000																
b. Other Microenterprise Loans		140150002010100000																
4. Small and Medium Enterprise 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
a. Small Scale Enterprises		140150002505100000																
b. Medium Scale Enterprise		140150002510100000																
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	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 Other Purposes		140150005000100000																
B. For Household Consumption - Total		140150000000100002																
9. Loans to Individuals Primarily for Personal Use Purposes		140150004500100000																
a. Credit Card		140150004505100000																
b. Motor Vehicle Loans		140150004510100000																
1. Auto Loans		140150004510171000																
2. Motorcycle Loans		140150004510172000																
c. Salary-Based General-Purpose Consumption Loans		140150004512100000																
d. Others		140150004515100000																
Non-Residents		140150000000200000																
1. Central Government/Central Banks		140150005500200000																
2. Public Sector Entities		140150006000200000																
3. Loans to Corporations		140150006500200000																
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

Foreign Offices

[illegible]

[illegible]

Gross Loans and Receivables - Others (At Amortized Cost)
Foreign Offices

[illegible]

Loans and Receivables - Others
Classified as to Status Per PAS 39
Total Amount
(For Annual Submission)

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
Residents							
1. Loans to Government	140150000000100000	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
b. LGUs	140150000500121000	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
1. Social Security Institutions	140150000500123000	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
3. Non-Financial	140150000500123200	0.00	0.00	0.00	0.00	0.00	0.00
2. Agrarian Reform / Other Agricultural Loans	140150001000100000	0.00	0.00	0.00	0.00	0.00	0.00
a. Agrarian Reform Loans	140150001000100000	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
3. Microenterprise Loans	140150002000100000	0.00	0.00	0.00	0.00	0.00	0.00
a. Microfinance Loans	140150002000100000	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
4. Small and Medium Enterprise Loans	140150002500100000	0.00	0.00	0.00	0.00	0.00	0.00
a. Small Scale Enterprises	140150002500100000	0.00	0.00	0.00	0.00	0.00	0.00
b. Medium Scale Enterprise	140150002510100000	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
6. Loans to Private Corporations	140150003500100000	0.00	0.00	0.00	0.00	0.00	0.00
a. Financial	140150003500100000	0.00	0.00	0.00	0.00	0.00	0.00
b. Non-Financial	140150003500162000	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
8. Loans to Individuals Primarily for Personal Use Purposes	140150004500100000	0.00	0.00	0.00	0.00	0.00	0.00
a. Credit Card	140150004500100000	0.00	0.00	0.00	0.00	0.00	0.00
b. Motor Vehicle Loans	140150004510100000	0.00	0.00	0.00	0.00	0.00	0.00
1. Auto Loans	140150004510171000	0.00	0.00	0.00	0.00	0.00	0.00
2. Motorcycle Loans	140150004510172000	0.00	0.00	0.00	0.00	0.00	0.00
c. Salary-Based General-Purpose Consumption Loans	140150004512100000	0.00	0.00	0.00	0.00	0.00	0.00
d. Others	140150004515100000	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
Non-Residents	140150000000200000	0.00	0.00	0.00	0.00	0.00	0.00
1. Central Government/Central Banks	140150005500200000	0.00	0.00	0.00	0.00	0.00	0.00
2. Public Sector Entities	140150006000200000	0.00	0.00	0.00	0.00	0.00	0.00
3. Loans to Corporations	140150006500200000	0.00	0.00	0.00	0.00	0.00	0.00
4. Loans to Individuals	140150007000200000	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	140150000000000000	0.00	0.00	0.00	0.00	0.00	0.00

Loans and Receivables - Others
Classified as to Status Per PAS 39
Total Amount
(For Annual Submission)

Particulars	Account Code	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
Residents						
1. Loans to Government	140150000000100000	0.00	0.00	0.00	0.00	0.00
a. National Government	140150000500120000	0.00	0.00	0.00	0.00	0.00
b. LGUs	140150000500122000	0.00	0.00	0.00	0.00	0.00
c. GOCCs	140150000500123000	0.00	0.00	0.00	0.00	0.00
1. Social Security Institutions	140150000500123100	0.00	0.00	0.00	0.00	0.00
2. Other Financial	140150000500123200	0.00	0.00	0.00	0.00	0.00
3. Non-Financial	140150000500123300	0.00	0.00	0.00	0.00	0.00
2. Agrarian Reform / Other Agricultural Loans	140150001000100000	0.00	0.00	0.00	0.00	0.00
a. Agrarian Reform Loans	140150001005100000	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
3. Microenterprise Loans	140150002000100000	0.00	0.00	0.00	0.00	0.00
a. Microfinance Loans	140150002005100000	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
4. Small and Medium Enterprise Loans	140150002500100000	0.00	0.00	0.00	0.00	0.00
a. Small Scale Enterprises	140150002505100000	0.00	0.00	0.00	0.00	0.00
b. Medium Scale Enterprise	140150002510100000	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
6. Loans to Private Corporations	140150003500160000	0.00	0.00	0.00	0.00	0.00
a. Financial	140150003500161000	0.00	0.00	0.00	0.00	0.00
b. Non-Financial	140150003500162000	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
8. Loans to Individuals Primarily for Personal Use Purposes	140150004500100000	0.00	0.00	0.00	0.00	0.00
a. Credit Card	140150004505100000	0.00	0.00	0.00	0.00	0.00
b. Motor Vehicle Loans	140150004510100000	0.00	0.00	0.00	0.00	0.00
1. Auto Loans	140150004510171000	0.00	0.00	0.00	0.00	0.00
2. Motorcycle Loans	140150004510172000	0.00	0.00	0.00	0.00	0.00
c. Salary-Based General-Purpose Consumption Loans	140150004512100000	0.00	0.00	0.00	0.00	0.00
d. Others	140150004515100000	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
Non-Residents						
1. Central Government/Central Banks	140150000000200000	0.00	0.00	0.00	0.00	0.00
2. Public Sector Entities	140150006000200000	0.00	0.00	0.00	0.00	0.00
3. Loans to Corporations	140150006500200000	0.00	0.00	0.00	0.00	0.00
4. Loans to Individuals	140150007000200000	0.00	0.00	0.00	0.00	0.00
TOTAL	140150000000000000	0.00	0.00	0.00	0.00	0.00

Loans and Receivables - Others
Classified as to Status Per PAS 39
Peso Accounts
(For Annual Submission)

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
Residents									
1. Loans to Government			140150000000100000	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
b. LGUs			140150000500121000						
c. GOCCs			140150000500122000						
1. Social Security Institutions			140150000500123000	0.00	0.00	0.00	0.00	0.00	0.00
2. Other Financial			140150000500123100						
3. Non-Financial			140150000500123200						
2. Agrarian Reform / Other Agricultural Loans			140150000500123300						
a. Agrarian Reform Loans			140150001000100000	0.00	0.00	0.00	0.00	0.00	0.00
b. Other Agricultural Credit Loans			140150001005100000						
3. Microenterprise Loans			140150001010100000						
a. Microfinance Loans			140150002000100000	0.00	0.00	0.00	0.00	0.00	0.00
b. Other Microenterprise Loans			140150002005100000						
4. Small and Medium Enterprise Loans			140150002010100000						
a. Small Scale Enterprises			140150002500100000	0.00	0.00	0.00	0.00	0.00	0.00
b. Medium Scale Enterprise			140150002505100000						
5. Contracts to Sell			140150002510100000						
6. Loans to Private Corporations			140150003000100000						
a. Financial			140150003500160000	0.00	0.00	0.00	0.00	0.00	0.00
b. Non-Financial			140150003500161000						
7. Loans to Individuals for Housing Purposes			140150003500162000						
8. Loans to Individuals Primarily for Personal Use Purposes			140150004000100000						
a. Credit Card			140150004500100000	0.00	0.00	0.00	0.00	0.00	0.00
b. Motor Vehicle Loans			140150004505100000						
1. Auto Loans			140150004510100000	0.00	0.00	0.00	0.00	0.00	0.00
2. Motorcycle Loans			140150004510171000						
c. Salary-Based General Purpose Consumption Loans			140150004510172000						
d. Others			140150004512100000						
9. Loans to Individuals for Other Purposes			140150004515100000						
Non-Residents			140150005000100000						
1. Central Government/Central Banks			140150000000200000	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			140150006500200000						
TOTAL			140150007000200000						
			140150000000000000	0.00	0.00	0.00	0.00	0.00	0.00

Loans and Receivables - Others
Classified as to Status Per PAS 39
Peso Accounts
(For Annual Submission)

Particulars	Account Code	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
Residents	140150000000100000	0.00	0.00	0.00	0.00	0.00
1. Loans to Government	140150000500120000	0.00	0.00	0.00	0.00	0.00
a. National Government	140150000500121000					0.00
b. LGUs	140150000500122000					0.00
c. GOCCs	140150000500123000	0.00	0.00	0.00	0.00	0.00
1. Social Security Institutions	140150000500123100					0.00
2. Other Financial	140150000500123200					0.00
3. Non-Financial	140150000500123300					0.00
2. Agrarian Reform / Other Agricultural Loans	140150001000100000	0.00	0.00	0.00	0.00	0.00
a. Agrarian Reform Loans	140150001005100000					0.00
b. Other Agricultural Credit Loans	140150001010100000					0.00
3. Microenterprise Loans	140150002000100000	0.00	0.00	0.00	0.00	0.00
a. Microfinance Loans	140150002005100000					0.00
b. Other Microenterprise Loans	140150002010100000					0.00
4. Small and Medium Enterprise Loans	140150002500100000	0.00	0.00	0.00	0.00	0.00
a. Small Scale Enterprises	140150002505100000					0.00
b. Medium Scale Enterprise	140150002510100000					0.00
5. Contracts to Sell	140150003000100000					0.00
6. Loans to Private Corporations	140150003500160000	0.00	0.00	0.00	0.00	0.00
a. Financial	140150003500161000					0.00
b. Non-Financial	140150003500162000					0.00
7. Loans to Individuals for Housing Purposes	140150004000100000					0.00
8. Loans to Individuals Primarily for Personal Use Purposes	140150004500100000	0.00	0.00	0.00	0.00	0.00
a. Credit Card	140150004505100000					0.00
b. Motor Vehicle Loans	140150004510100000	0.00	0.00	0.00	0.00	0.00
1. Auto Loans	140150004510171000					0.00
2. Motorcycle Loans	140150004510172000					0.00
c. Salary-Based General-Purpose Consumption Loans	140150004512100000					0.00
d. Others	140150004515100000					0.00
9. Loans to Individuals for Other Purposes	140150005000100000					0.00
Non-Residents	140150000000200000	0.00	0.00	0.00	0.00	0.00
1. Central Government/Central Banks	140150005500200000					
2. Public Sector Entities	140150006000200000					
3. Loans to Corporations	140150006500200000					
4. Loans to Individuals	140150007000200000					0.00
TOTAL	140150000000000000	0.00	0.00	0.00	0.00	0.00

Loans and Receivables - Others
Classified as to Status Per PAS 39
Foreign Regular
(For Annual Submission)

Particulars			Account Code	Specific allowances for collectively assessed financial assets		Collateral and other credit enhancements received as security for the related impaired and past due assets		Total	
				In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.
Residents			140150000000100000	0.00	0.00	0.00	0.00	0.00	0.00
1. Loans to Government			140150000500120000	0.00	0.00	0.00	0.00	0.00	0.00
a. National Government			140150000500121000					0.00	0.00
b. LGUs			140150000500122000					0.00	0.00
c. GOCCs			140150000500123000	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
a. Agrarian Reform Loans			1401500010005100000					0.00	0.00
b. Other Agricultural Credit Loans			140150001010100000					0.00	0.00
3. Microenterprise Loans			140150002000100000	0.00	0.00	0.00	0.00	0.00	0.00
a. Microfinance Loans			1401500020005100000					0.00	0.00
b. Other Microenterprise Loans			140150002010100000					0.00	0.00
4. Small and Medium Enterprise Loans			140150002500100000	0.00	0.00	0.00	0.00	0.00	0.00
a. Small Scale Enterprises			1401500025005100000					0.00	0.00
b. Medium Scale Enterprise			140150002510100000					0.00	0.00
5. Contracts to Sell			140150003000100000					0.00	0.00
6. Loans to Private Corporations			140150003500180000	0.00	0.00	0.00	0.00	0.00	0.00
a. Financial			140150003500161000					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 Primarily for Personal Use Purposes			140150004500100000	0.00	0.00	0.00	0.00	0.00	0.00
a. Credit Card			1401500045005100000					0.00	0.00
b. Motor Vehicle Loans			140150004510100000	0.00	0.00	0.00	0.00	0.00	0.00
1. Auto Loans			140150004510171000					0.00	0.00
2. Motorcycle Loans			140150004510172000					0.00	0.00
c. Salary-Based General-Purpose Consumption 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			140150006000200000						
1. Central Government/Central Banks			140150006500200000						
2. Public Sector Entities			140150006600200000						
3. Loans to Corporations			140150006600200000						
4. Loans to Individuals			140150007000200000						
TOTAL			140150000000000000	0.00	0.00	0.00	0.00	0.00	0.00

Loans and Receivables - Others
Classified as to Status Per PAS 39
FCDU/EFCDU
(For Annual Submission)

Particulars				Account Code	Carrying amount of unimpaired assets before allowance for credit losses		Carrying amount of past due assets before allowance fr					
							≤30 Days		> 30 days ≤90 days		> 90 days ≤180 days	
					In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.
Residents				140150000000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Loans to Government				140150000500120000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. National Government				140150000500121000					0.00	0.00	0.00	0.00
b. LGUs				140150000500122000								
c. GOCCs				140150000500123000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Social Security Institutions				140150000500123100								
2. Other Financial				140150000500123200								
3. Non-Financial				140150000500123300								
2. Agrarian Reform / Other Agricultural Loans				140150001000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Agrarian Reform Loans				140150001000100000								
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
a. Microfinance Loans				140150002000100000								
b. Other Microenterprise Loans				140150002010150000								
4. Small and Medium Enterprise Loans				140150002500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Small Scale Enterprises				140150002500100000								
b. Medium Scale Enterprise				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
a. Financial				140150003500161000								
b. Non-Financial				140150003500162000								
7. Loans to Individuals for Housing Purposes				140150004000100000								
8. Loans to Individuals Primarily for Personal Use Purposes				140150004500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Credit Card				140150004500100000								
b. Motor Vehicle Loans				140150004510100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Auto Loans				140150004510171000								
2. Motorcycle Loans				140150004510172000								
c. Salary-Based General-Purpose Consumption Loans				140150004512100000								
d. Others				140150004515100000								
9. Loans to Individuals for Other Purposes				140150005000100000								
Non-Residents				140150000000200000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Central Government/Central Banks				140150005500200000								
2. Public Sector Entities				140150006000200000								
3. Loans to Corporations				140150006500200000								
4. Loans to Individuals				140150007000200000								
TOTAL				140150000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Loans and Receivables - Others
Classified as to Status Per PAS 39
FCDU/EFCDU
(For Annual Submission)

Particulars				Account Code	or credit losses				Carrying amount of the impaired assets before allowance for credit losses		Specific allowances for individually assessed financial assets	
					> 180 days ≤1 year		> 1 year					
					In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.
Residents				14015000000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.	Loans to Government			140150000500120000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	a.	National Government		140150000500121000					0.00	0.00	0.00	0.00
	b.	LGUs		140150000500122000								
	c.	GOCCs		140100000500123000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		1.	Social Security Institutions	140150000500123100								
		2.	Other Financial	140150000500123200								
		3.	Non-Financial	140150000500123300								
2.	Agrarian Reform / Other Agricultural Loans			140150001000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	a.	Agrarian Reform Loans		140150001005100000								
	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
	a.	Microfinance Loans		140150002000100000								
	b.	Other Microenterprise Loans		140150002010100000								
4.	Small and Medium Enterprise Loans			140150002500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	a.	Small Scale Enterprises		140150002505100000								
	b.	Medium Scale Enterprise		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
	a.	Financial		140150003500161000								
	b.	Non-Financial		140150003500162000								
7.	Loans to Individuals for Housing Purposes			140150004000100000								
8.	Loans to Individuals Primarily for Personal Use Purposes			140150004500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	a.	Credit Card		140150004505100000								
	b.	Motor Vehicle Loans		140150004510100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		1.	Auto Loans	140150004510171000								
		2.	Motorcycle Loans	140150004510172000								
	c.	Salary-Based General-Purpose Consumption Loans		140150004512100000								
	d.	Others		140150004515100000								
9.	Loans to Individuals for Other Purposes			140150005000100000								
Non-Residents				140150000000200000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.	Central Government/Central Banks			140150005500200000								
2.	Public Sector Entities			140150006000200000								
3.	Loans to Corporations			140150006500200000								
4.	Loans to Individuals			140150007000200000								
TOTAL				140150000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Loans and Receivables - Others
Classified as to Status Per PAS 39
FCDU/EFCDU
(For Annual Submission)

Particulars	Account Code	Specific allowances for collectively assessed financial assets		Collateral and other credit enhancements received as security for the related impaired and past due assets		Total	
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.
Residents							
	140150000000100000	0.00	0.00	0.00	0.00	0.00	0.00
1. Loans to Government	140150000500120000	0.00	0.00	0.00	0.00	0.00	0.00
a. National Government	140150000500121000					0.00	0.00
b. LGUs	140150000500122000					0.00	0.00
c. GOCCs	140150000500123000	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	140130001000100000	0.00	0.00	0.00	0.00	0.00	0.00
a. Agrarian Reform Loans	140150001005100000					0.00	0.00
b. Other Agricultural Credit Loans	140150001010100000					0.00	0.00
3. Microenterprise Loans	140150002000100000	0.00	0.00	0.00	0.00	0.00	0.00
a. Microfinance Loans	140150002005100000					0.00	0.00
b. Other Microenterprise Loans	140150002010100000					0.00	0.00
4. Small and Medium Enterprise Loans	140150002500100000	0.00	0.00	0.00	0.00	0.00	0.00
a. Small Scale Enterprises	140150002505100000					0.00	0.00
b. Medium Scale Enterprise	140150002510100000					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
a. Financial	140150003500161000					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 Primarily for Personal Use Purposes	140150004500100000	0.00	0.00	0.00	0.00	0.00	0.00
a. Credit Card	140150004505100000					0.00	0.00
b. Motor Vehicle Loans	140150004510100000	0.00	0.00	0.00	0.00	0.00	0.00
1. Auto Loans	140150004510171000					0.00	0.00
2. Motorcycle Loans	140150004510172000					0.00	0.00
c. Salary-Based General-Purpose Consumption 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
1. Central Government/Central Banks	140150005500200000					0.00	0.00
2. Public Sector Entities	140150006000200000					0.00	0.00
3. Loans to Corporations	140150000500200000					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

Loans and Receivables - Others
Classified as to Status Per PAS 39
Foreign Offices
(For Annual Submission)

[illegible]

(For Annual Submission)

Particulars				Account Code	Provision for credit losses				Carrying amount of the impaired assets before allowance for credit losses		Specific allowances for individually assessed financial assets	
					> 180 days ≤1 year		> 1 year					
					In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.
Residents				140150000000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Loans to Government				140150000500120000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. National Government				140150000500121000								
b. LGUs				140150000500122000								
c. GOCCs				140150000500123000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Social Security Institutions				140150000500123100								
2. Other Financial				140150000500123200								
3. Non-Financial				140150000500123300								
2. Agrarian Reform / Other Agricultural Loans				140150001000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Agrarian Reform Loans				140150001005100000								
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
a. Microfinance Loans				140150002005100000								
b. Other Microenterprise Loans				140150002010100000								
4. Small and Medium Enterprise Loans				140150002500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Small Scale Enterprises				140150002505100000								
b. Medium Scale Enterprise				140150002510100000								
5. Contracts to Sell				140150005000100000								
6. Loans to Private Corporations				140150003500160000	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 Primarily for Personal Use Purposes				140150004500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Credit Card				140150004505100000								
b. Motor Vehicle Loans				140150004510100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Auto Loans				140150004510171000								
2. Motorcycle Loans				140150004510172000								
c. Salary-Based General-Purpose Consumption Loans				140150004512100000								
d. Others				140150004515100000								
9. Loans to Individuals for Other Purposes				140150005000100000								
Non-Residents				140150000000200000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Central Government/Central Banks				140150005500200000								
2. Public Sector Entities				140150006000200000								
3. Loans to Corporations				140150006500200000								
4. Loans to Individuals				140150007000200000								
TOTAL				140150000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Loans and Receivables - Others
Classified as to Status Per PAS 39
Foreign Offices
(For Annual Submission)

Particulars				Account Code	Specific allowances for collectively assessed financial assets		Collateral and other credit enhancements received as security for the related impaired and past due assets		Total	
					In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.
Residents				140150000000100000	0.00	0.00	0.00	0.00	0.00	0.00
1. Loans to Government				140150000500120000	0.00	0.00	0.00	0.00	0.00	0.00
a. National Government				140150000500121000					0.00	0.00
b. LGUs				140150000500122000					0.00	0.00
c. GOCCs				140150000500123000	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				140100000500123300					0.00	0.00
2. Agrarian Reform / Other Agricultural Loans				140150001000100000	0.00	0.00	0.00	0.00	0.00	0.00
a. Agrarian Reform Loans				140150001005100000					0.00	0.00
b. Other Agricultural Credit Loans				140150001010100000					0.00	0.00
3. Microenterprise Loans				140150002000100000	0.00	0.00	0.00	0.00	0.00	0.00
a. Microfinance Loans				140150002005100000					0.00	0.00
b. Other Microenterprise Loans				140150002010100000					0.00	0.00
4. Small and Medium Enterprise Loans				140150002500100000	0.00	0.00	0.00	0.00	0.00	0.00
a. Small Scale Enterprises				140150002505100000					0.00	0.00
b. Medium Scale Enterprise				140150002510100000					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
a. Financial				140150003500161000					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 Primarily for Personal Use Purposes				140150004500100000	0.00	0.00	0.00	0.00	0.00	0.00
a. Credit Card				140150004505100000					0.00	0.00
b. Motor Vehicle Loans				140150004510100000	0.00	0.00	0.00	0.00	0.00	0.00
1. Auto Loans				140150004510171000					0.00	0.00
2. Motorcycle Loans				140150004510172000					0.00	0.00
c. Salary-Based General-Purpose Consumption 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
1. Central Government/Central Banks				140130005500200000					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

MOVEMENTS IN NON-PERFORMING LOANS (NPLs) ^{1/}

By Economic Activity

Particulars			Account Code	Opening Balance	Newly Reclassified to NPL	Reasons for the Decline in NPLs					Other Adjustments Additions/ (Deductions)	Closing Balance j = a + b - (sum of c to h) + i	
						Collections/ Payments	Write-Offs	Reclassification/Transfer to					Sale to SPV
								ROPA	Performing Status	Restructured Loans Not Considered NPL ^{2/}			
				a	b	c	d	e	f	g	h	i	
TOTAL			140000018512000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans and Receivables-Others, Residents			140150018512100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A.	For Production, by Economic Activity		140150018512100001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	1.	Agriculture, Forestry and Fishing	140150018512100101										0.00
	2.	Mining and Quarrying	140150018512100201										0.00
	3.	Manufacturing	140150018512100301										0.00
	4.	Electricity, Gas, Steam and Air-Conditioning Supply	140150018512100401										0.00
	5.	Water supply, Sewerage, Waste management and Remediation Activities	140150018512100501										0.00
	6.	Construction	140150018512100601										0.00
	7.	Wholesale and Retail Trade, Repair of Motor Vehicles, Motorcycles	140150018512100701										0.00
	8.	Accommodation and Food Service Activities	140150018512100801										0.00
	9.	Transportation and Storage	140150018512100901										0.00
	10.	Information and Communication	140150018512101001										0.00
	11.	Financial and Insurance Activities	140150018512101101										0.00
	12.	Real Estate Activities	140150018512101201										0.00
	13.	Professional, Scientific and Technical Activities	140150018512101301										0.00
	14.	Administrative and Support Service Activities	140150018512101401										0.00
	15.	Public Administration and Defense; Compulsory Social Security	140150018512101501										0.00
	16.	Education	140150018512101601										0.00
	17.	Human Health and Social Work Activities	140150018512101701										0.00
	18.	Arts, Entertainment and Recreation	140150018512101801										0.00
	19.	Other Service Activities	140150018512101901										0.00
	20.	Activities of Households as Employers and Undifferentiated Goods-and-Services-Producing Activities of Households for Own Use	140150018512102001										0.00
	21.	Activities of Extra-Territorial Organizations and Bodies	140150018512102101										0.00
B.	For Household Consumption		140150018512100002	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	1.	Loans to Individuals Primarily for Personal Use Purposes	140150018512100102	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	a.	Credit Card Receivables	140150018512100112										0.00
	b.	Motor Vehicle Loans	140150018512100122	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		1. Auto Loans	140150018512110122										0.00
		2. Motorcycle Loans	140150018512120122										0.00
	c.	Salary-Based General-Purpose Consumption Loans	140150018512100142										0.00
	d.	Others	140150018512100132										0.00
Loans and Receivables-Others, Non-Residents			140150018512200000										0.00
Interbank Loans Receivables			140150018512000000										0.00
Loans and Receivables Arising from RA, CAPR and SLB Transactions			140200018512000000										0.00

^{1/} Gross NPLs as defined under Circular No. 772 dated 16 October 2012^{2/} Refers to loans which have been restructured but meet the criteria to be considered performing as of restructuring date, as prescribed under Subsection X322.1 of the Manual of Regulations for Banks

AGING OF NON-PERFORMING LOANS (NPLs) ^{1/}

By Economic Activity

Particulars	Account Code	Aging of NPLs from Date of Reclassification ^{2/}											Total Amount
		≤1 year	> 1 year but ≤2 years	> 2 years but ≤3 years	> 3 years but ≤4 years	> 4 years but ≤5 years	> 5 years but ≤6 years	> 6 years but ≤7 years	> 7 years but ≤8 years	> 8 years but ≤9 years	> 9 years but ≤10 years	> 10 years	
		a	b	c	d	e	f	g	h	i	j	k	
TOTAL	140000018512000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans and Receivables-Others, Residents	140150018512100000	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. For Production, by Economic Activity	140150018512100001	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. Agriculture, Forestry and Fishing	140150018512100101												0.00
2. Mining and Quarrying	140150018512100201												0.00
3. Manufacturing	140150018512100301												0.00
4. Electricity, Gas, Steam and Air-Conditioning Supply	140150018512100401												0.00
5. Water supply, Sewerage, Waste management and Remediation Activities	140150018512100501												0.00
6. Construction	140150018512100601												0.00
7. Wholesale and Retail Trade, Repair of Motor Vehicles, Motorcycles	140150018512100701												0.00
8. Accommodation and Food Service Activities	140150018512100801												0.00
9. Transportation and Storage	140150018512100901												0.00
10. Information and Communication	140150018512101001												0.00
11. Financial and Insurance Activities	140150018512101101												0.00
12. Real Estate Activities	140150018512101201												0.00
13. Professional, Scientific and Technical Activities	140150018512101301												0.00
14. Administrative and Support Service Activities	140150018512101401												0.00
15. Public Administration and Defense; Compulsory Social Security	140150018512101501												0.00
16. Education	140150018512101601												0.00
17. Human Health and Social Work Activities	140150018512101701												0.00
18. Arts, Entertainment and Recreation	140150018512101801												0.00
19. Other Service Activities	140150018512101901												0.00
20. Activities of Households as Employers and Undifferentiated Goods-and-Services-Producing Activities of Households for Own Use	140150018512102001												0.00
21. Activities of Extra-Territorial Organizations and Bodies	140150018512102101												0.00
B. For Household Consumption	140150018512100002	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 Individuals Primarily for Personal Use Purposes	140150018512100102	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 Receivables	140150018512100112												0.00
b. Motor Vehicle Loans	140150018512100122	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. Auto Loans	140150018512110122												0.00
2. Motorcycle Loans	140150018512120122												0.00
c. Salary-Based General-Purpose Consumption Loans	140150018512100142												0.00
d. Others	140150018512100132												0.00
Loans and Receivables-Others, Non-Residents	140150018512200000												0.00
Interbank Loans Receivables	140150018512000000												0.00
Loans and Receivables Arising from RA, CA/PR and SLB Transactions	140200018512000000												0.00

^{1/} Gross NPLs as defined under Circular No. 772 dated 16 October 2012^{2/} NPLs, including non-performing restructured loans, shall be classified as to time buckets reckoned from the latest date of reclassification of the loan account to non-performing status up to reporting date.

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

Particulars	Account Codes	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 from Loans and Receivables- Others
Residents	505056500000100000	0.00	0.00	0.00	0.00	0.00
1. Loans to Government	505056500500100000	0.00	0.00	0.00	0.00	0.00
a. National Government	505056500500121000	0.00	0.00	0.00	0.00	0.00
b. LGUs	505056500500122000	0.00	0.00	0.00	0.00	0.00
c. GOCCs	505056500500123000	0.00	0.00	0.00	0.00	0.00
1. Social Security Institutions	505056500500123100	0.00	0.00	0.00	0.00	0.00
2. Other Financial	505056500500123200	0.00	0.00	0.00	0.00	0.00
3. Non-Financial	505056500500123300	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00
b. Other Agricultural Credit Loans	505056501010100000	0.00	0.00	0.00	0.00	0.00
3. Microenterprise Loans	505056502000100000	0.00	0.00	0.00	0.00	0.00
a. Microfinance Loans	505056502005100000	0.00	0.00	0.00	0.00	0.00
b. Other Microenterprise Loans	505056502010100000	0.00	0.00	0.00	0.00	0.00
4. Small and Medium Enterprise Loans	505056502500100000	0.00	0.00	0.00	0.00	0.00
a. Small Scale Enterprises	505056502505100000	0.00	0.00	0.00	0.00	0.00
b. Medium Scale Enterprise	505056502510100000	0.00	0.00	0.00	0.00	0.00
5. Contracts to Sell	505056503000100000	0.00	0.00	0.00	0.00	0.00
6. Loans to Private Corporations	505056503500100000	0.00	0.00	0.00	0.00	0.00
a. Financial	505056503500101000	0.00	0.00	0.00	0.00	0.00
b. Non-Financial	505056503500102000	0.00	0.00	0.00	0.00	0.00
7. Loans to Individuals for Housing Purposes	505056504000100000	0.00	0.00	0.00	0.00	0.00
8. Loans to Individuals Primarily for Personal Use Purposes	505056504500100000	0.00	0.00	0.00	0.00	0.00
a. Credit Card	505056504505100000	0.00	0.00	0.00	0.00	0.00
b. Motor Vehicle Loans	505056504510100000	0.00	0.00	0.00	0.00	0.00
1. Auto Loans	505056504510171000	0.00	0.00	0.00	0.00	0.00
2. Motorcycle Loans	505056504510172000	0.00	0.00	0.00	0.00	0.00
c. Salary-Based General-Purpose Consumption Loans	505056504512100000	0.00	0.00	0.00	0.00	0.00
d. Others	505056504515100000	0.00	0.00	0.00	0.00	0.00
9. Loans to Individuals for Other Purposes	505056505000100000	0.00	0.00	0.00	0.00	0.00
Non-Residents	505056500000200000	0.00	0.00	0.00	0.00	0.00
1. Central Government/Central Banks	505056505500200000	0.00	0.00	0.00	0.00	0.00
2. Public Sector Entities	505056506000200000	0.00	0.00	0.00	0.00	0.00
3. Loans to Corporations	505056506500200000	0.00	0.00	0.00	0.00	0.00
4. Loans to Individuals	505056507000200000	0.00	0.00	0.00	0.00	0.00
TOTAL	505056500000000000	0.00	0.00	0.00	0.00	0.00

¹Includes Restructured Loans

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

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 from Loans and Receivables- Others
Residents	505056500000100000	0.00	0.00	0.00	0.00	0.00
1. Loans to Government	505056500500100000	0.00	0.00	0.00	0.00	0.00
a. National Government	505056500500121000					0.00
b. LGUs	505056500500122000					0.00
c. GOCCs	505056500500123000	0.00	0.00	0.00	0.00	0.00
1. Social Security Institutions	505056500500123100					0.00
2. Other Financial	505056500500123200					0.00
3. Non-Financial	505056500500123300					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 Enterprise Loans	505056502500100000	0.00	0.00	0.00	0.00	0.00
a. Small Scale Enterprises	505056502505100000					0.00
b. Medium Scale Enterprise	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 Primarily for Personal Use Purposes	505056504500100000	0.00	0.00	0.00	0.00	0.00
a. Credit Card	505056504505100000					0.00
b. Motor Vehicle Loans	505056504510100000	0.00	0.00	0.00	0.00	0.00
1. Auto Loans	505056504510171000					0.00
2. Motorcycle Loans	505056504510172000					0.00
c. Salary-Based General-Purpose Consumption Loans	505056504512100000					0.00
d. Others	505056504515100000					0.00
9. Loans to Individuals for Other Purposes	505056505000100000					0.00
Non-Residents	505056500000200000	0.00	0.00	0.00	0.00	0.00
1. Central Government/Central Banks	505056506500200000					
2. Public Sector Entities	505056506000200000					
3. Loans to Corporations	505056506500200000					
4. Loans to Individuals	505056507000200000					0.00
TOTAL	505056500000000000	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 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	505056500000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Loans to Government	505056500500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. National Government	505056500500121000									0.00	0.00
b. LGUs	505056500500122000									0.00	0.00
c. GOCCs	505056500500123000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Social Security Institutions	505056500500123100									0.00	0.00
2. Other Financial	505056500500123200									0.00	0.00
3. Non-Financial	505056500500123300									0.00	0.00
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									0.00	0.00
b. Other Agricultural Credit Loans	505056501010100000									0.00	0.00
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									0.00	0.00
b. Other Microenterprise Loans	505056502010100000									0.00	0.00
4. Small and Medium Enterprise Loans	505056502500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Small Scale Enterprises	505056502505100000									0.00	0.00
b. Medium Scale Enterprise	505056502510100000									0.00	0.00
5. Contracts to Sell	505056503000100000									0.00	0.00
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									0.00	0.00
b. Non-Financial	505056503500102000									0.00	0.00
7. Loans to Individuals for Housing Purposes	505056504000100000									0.00	0.00
8. Loans to Individuals Primarily for Personal Use 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									0.00	0.00
b. Motor Vehicle Loans	505056504510100000										
1. Auto Loans	505056504510171000										
2. Motorcycle Loans	505056504510172000										
c. Salary-Based General-Purpose Consumption Loans	505056504512100000										
d. Others	505056504515100000										
9. Loans to Individuals for Other Purposes	505056505000100000									0.00	0.00
Non-Residents	505056500000200000										
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

⁹⁹Includes Restructured Loans

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

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	505056500000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Loans to Government	505056500500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. National Government	505056500500121000									0.00	0.00
b. LGUs	505056500500122000									0.00	0.00
c. GOCCs	505056500500123000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Social Security Institutions	505056500500123100									0.00	0.00
2. Other Financial	505056500500123200									0.00	0.00
3. Non-Financial	505056500500123300									0.00	0.00
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									0.00	0.00
b. Other Agricultural Credit Loans	505056501010100000									0.00	0.00
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									0.00	0.00
b. Other Microenterprise Loans	505056502010100000									0.00	0.00
4. Small and Medium Enterprise Loans	505056502500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Small Scale Enterprises	505056502505100000									0.00	0.00
b. Medium Scale Enterprise	505056502510100000									0.00	0.00
5. Contracts to Sell	505056503000100000									0.00	0.00
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									0.00	0.00
b. Non-Financial	505056503500102000									0.00	0.00
7. Loans to individuals for Housing Purposes	505056504000100000									0.00	0.00
Loans to Individuals Primarily for Personal Use											
8. 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									0.00	0.00
b. Motor Vehicle Loans	505056504510100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Auto Loans	505056504510171000									0.00	0.00
2. Motorcycle Loans	505056504510172000									0.00	0.00
c. Salary-Based General-Purpose Consumption Loans	505056504512100000									0.00	0.00
d. Others	505056504515100000									0.00	0.00
9. Loans to Individuals for Other Purposes	505056505000100000									0.00	0.00
Non-Residents	505056500000200000	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	505056505500200000									0.00	0.00
2. Public Sector Entities	505056506000200000									0.00	0.00
3. Loans to Corporations	505056506500200000									0.00	0.00
4. Loans to Individuals	505056507000200000									0.00	0.00
TOTAL	505056500000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

¹Includes 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	505056500000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Loans to Government	505056500500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. National Government	505056500500121000									0.00	0.00
b. LGUs	505056500500122000									0.00	0.00
c. GOCCs	505056500500123000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Social Security Institutions	505056500500123100									0.00	0.00
2. Other Financial	505056500500123200									0.00	0.00
3. Non-Financial	505056500500123300									0.00	0.00
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									0.00	0.00
b. Other Agricultural Credit Loans	505056501010100000									0.00	0.00
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									0.00	0.00
b. Other Microenterprise Loans	505056502010100000									0.00	0.00
4. Small and Medium Enterprise Loans	505056502500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Small Scale Enterprises	505056502505100000									0.00	0.00
b. Medium Scale Enterprise	505056502510100000									0.00	0.00
5. Contracts to Sell	505056503000100000									0.00	0.00
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									0.00	0.00
b. Non-Financial	505056503500102000									0.00	0.00
7. Loans to Individuals for Housing Purposes	505056504000100000									0.00	0.00
Loans to Individuals Primarily for Personal Use											
8. 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									0.00	0.00
b. Motor Vehicle Loans	505056504510100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Auto Loans	505056504510171000									0.00	0.00
2. Motorcycle Loans	505056504510172000									0.00	0.00
c. Salary-Based General-Purpose Consumption Loans	505056504512100000									0.00	0.00
d. Others	505056504515100000									0.00	0.00
9. Loans to Individuals for Other Purposes	505056505000100000									0.00	0.00
Non-Residents	505056500000200000	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	505056505500200000									0.00	0.00
2. Public Sector Entities	505056506000200000									0.00	0.00
3. Loans to Corporations	505056506500200000									0.00	0.00
4. Loans to Individuals	505056507000200000									0.00	0.00
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

Gains/(Losses) from Sale/Redemption/Derecognition of Non-Trading Financial Assets and Liabilities
(Excluding Financial Assets and Liabilities Designated at FV Through Profit and Loss and FV Adjustment in Hedge Accounting)

Particulars	Account Code	Peso Accounts	Foreign Regular		FCDU/EFCDU		Foreign Offices		Total
			In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
I. Financial Assets									
A. Available-for-Sale Financial Assets									
Debt Securities	510301000000000001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Resident	510301000000100001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. Government	510301000000110001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(1) National Government	510301000000111001								0.00
(2) LGUs	510301000000112001								0.00
(3) GOCC	510301000000113001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Social Security Institutions	510301000000113101								0.00
b. Financial	510301000000113201								0.00
c. Non-Financial	510301000000113301								0.00
B. BSP	510301000000130001								0.00
C. Banks	510301000000140001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(1) UBs/KBs	510301000000141001								0.00
(2) Other Banks	510301000000142001								0.00
D. Private Corporations	510301000000160001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(1) Financial	510301000000161001								0.00
(2) Non-Financial	510301000000162001								0.00
2. Non-Resident	510301000000200001		0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. Government/Central Banks	510301000000210001								0.00
B. Public Sector Entities	510301000000220001								0.00
C. Banks	510301000000230001		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(1) Banks	510301000000231001								0.00
(2) Other Banks	510301000000232001								0.00
D. Corporations	510301000000240001								0.00
3. Multilateral Agencies	510301000000300001								0.00
Equity Securities	510302000000000001	0.00	0.00	0.00			0.00	0.00	0.00
1. Resident	510302000000100001	0.00	0.00	0.00			0.00	0.00	0.00
A. GOCCs	510302000000110001	0.00	0.00	0.00			0.00	0.00	0.00
(1) Financial	510302000000113401								0.00
(2) Non-Financial	510302000000113301								0.00
B. Banks	510302000000140001	0.00	0.00	0.00			0.00	0.00	0.00
(1) UBs/KBs	510302000000141001								0.00
(2) Other Banks	510302000000142001								0.00
C. Private Corporations	510302000000160001	0.00	0.00	0.00			0.00	0.00	0.00
(1) Financial	510302000000161001								0.00
(2) Non-Financial	510302000000162001								0.00
2. Non-Resident	510302000000200001		0.00	0.00			0.00	0.00	0.00
A. Banks	510302000000230001								0.00
B. Corporations	510302000000240001								0.00
Total Available-for-Sale Financial Assets	510300500000000001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. Held-to-Maturity Financial Assets									
1. Resident	510301500000160001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. Government	510301500000110001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(1) National Government	510301500000111001								0.00
(2) LGUs	510301500000112001								0.00
(3) GOCC	510301500000113001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Social Security Institutions	510301500000113101								0.00
b. Financial	510301500000113201								0.00
c. Non-Financial	510301500000113301								0.00

Gains/(Losses) from Sale/Redemption/Derecognition of Non-Trading Financial Assets and Liabilities
(Excluding Financial Assets and Liabilities Designated at FV Through Profit and Loss and FV Adjustment in Hedge Accounting)

Particulars	Account Code	Peso Accounts	Foreign Regular		FCDU/EFCDU		Foreign Offices		Total
			In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
B. BSP	510301500000130001								0.00
C. Banks	510301500000140001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(1) UBs/KBs	510301500000141001								0.00
(2) Other Banks	510301500000142001								0.00
D. Private Corporations	510301500000160001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(1) Financial	510301500000161001								0.00
(2) Non-Financial	510301500000162001								0.00
2. Non-Resident	510301500000200001		0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. Government/Central Banks	510301500000210001								0.00
B. Public Sector Entities	510301500000220001								0.00
C. Banks	510301500000230001		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(1) OBUs	510301500000231001								0.00
(2) Other Banks	510301500000232001								0.00
D. Corporations	510301500000240001								0.00
3. Multilateral Agencies	510301500000300001								0.00
Total Held-to-Maturity Financial Assets	510301500000000001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
C. Unquoted Debt Securities Classified as Loans									
1. Resident	510302500000100001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. Government	510302500000110001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(1) National Government	510302500000111001								0.00
(2) LGUs	510302500000112001								0.00
(3) GOCC	510302500000113001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Social Security Institutions	510302500000113101								0.00
b. Financial	510302500000113201								0.00
c. Non-Financial	510302500000113301								0.00
B. BSP	510302500000130001								0.00
C. Banks	510302500000140001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(1) UBs/KBs	510302500000141001								0.00
(2) Other Banks	510302500000142001								0.00
D. Private Corporations	510302500000160001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(1) Financial	510302500000161001								0.00
(2) Non-Financial	510302500000162001								0.00
2. Non-Resident	510302500000200001		0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. Government/Central Banks	510302500000210001								0.00
B. Public Sector Entities	510302500000220001								0.00
C. Banks	510302500000230001		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(1) OBUs	510302500000231001								0.00
(2) Other Banks	510302500000232001								0.00
D. Corporations	510302500000240001								0.00
3. Multilateral Agencies	510302500000300001								0.00
Total Unquoted Debt Securities Classified as Loans	510302500000000001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
D. Investments in Non-Marketable Equity Securities									
1. Resident	510303000000100001	0.00	0.00	0.00			0.00	0.00	0.00
A. GOCCs	510303000000113001	0.00	0.00	0.00			0.00	0.00	0.00
(1) Financial	510303000000113101								0.00
(2) Non-Financial	510303000000113201								0.00
B. Banks	510303000000140001	0.00	0.00	0.00			0.00	0.00	0.00
(1) UBs/KBs	510303000000141001								0.00
(2) Other Banks	510303000000142001								0.00
C. Private Corporations	510303000000160001	0.00	0.00	0.00			0.00	0.00	0.00

**Gains/(Losses) from Sale/Redemption/Derecognition of Non-Trading Financial Assets and Liabilities
(Excluding Financial Assets and Liabilities Designated at FV Through Profit and Loss and FV Adjustment in Hedge Accounting)**

Particulars	Account Code	Peso Accounts	Foreign Regular		FCDU/EFCDU		Foreign Offices		Total
			In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
(1) Financial	510303000000161001								0.00
(2) Non-Financial	510303000000162001								0.00
2. Non-Resident	510303000000200001		0.00	0.00			0.00	0.00	0.00
A. Banks	510303000000230001								0.00
B. Corporations	510303000000240001								0.00
Total Investment in Non-Marketable Equity Securities	510303000000000001	0.00	0.00	0.00			0.00	0.00	0.00
E. Loans and Receivables									
1. Interbank Loans Receivables	510304000000000001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. Interbank Call Loans Receivable	510304000500000001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(1) Resident Banks	510304000500100001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) UBs/KBs	510304000500141001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) RBU	510304000500141011								0.00
(ii) FCDU/EFCDU	510304000500141021								0.00
(b) Others	510304000500142001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) RBU	510304000500142011								0.00
(ii) FCDU/EFCDU	510304000500142021								0.00
(c) NBQBs	510304000500143001								0.00
(2) Non-Resident Banks	510304000500230001		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) OBUs	510304000500231001								0.00
(b) Others	510304000500232001								0.00
B. Interbank Term Loans Receivable	510304001000000001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(1) Resident Banks	510304001000100001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) UBs/KBs	510304001000141001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) RBU	510304001000141011								0.00
(ii) FCDU/EFCDU	510304001000141021								0.00
(b) Others	510304001000142001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) RBU	510304001000142011								0.00
(ii) FCDU/EFCDU	510304001000142021								0.00
(c) NBQBs	510304001000143001								0.00
(2) Non-Resident Banks	510304001000200001		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) OBUs	510304001000231001								0.00
(b) Others	510304001000232001								0.00
2. Loans and Receivables - Others	510304500000000001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Residents	510304500000100001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. Loans to Government	510304500500120001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(1) National Government	510304500500121001								0.00
(2) LGUs	510304500500122001								0.00
(3) GOCCs	510304500500123001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Social Security Institutions	510304500500123101								0.00
(b) Financial	510304500500123201								0.00
(c) Non-Financial	510304500500123301								0.00
B. Agrarian Reform / Other Agricultural Loans	510304501000100001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(1) Agrarian Reform Loans	5103045010005100001								0.00
(2) Other Agricultural Credit Loans	510304501010100001								0.00
C. Microfinance Loans	510304502000100001								0.00
D. Small and Medium Enterprise Loans	510304502500100001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(1) Small Scale Enterprises	510304502505100001								0.00
(2) Medium Scale Enterprise	510304502510100001								0.00
E. Contracts to Sell	510304503000100001								0.00
F. Loans to Private Corporations	510304503500160001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

[illegible]

Loans and Receivables - Others ^{1/}

(At Net Carrying Amount, except for Items 12 to 16 of the Additional Information)

Particulars			Account Code	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
					In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Residents			140150500000100000	0.00					0.00
1. Loans to Government			140150500500120000	0.00					0.00
a. National Government			140150500500121000	0.00					0.00
b. LGUs			140150500500122000	0.00					0.00
c. GOCCs			140150500500123000	0.00					0.00
1. Social Security Institutions			140150500500123100	0.00					0.00
2. Other Financial			140150500500123200	0.00					0.00
3. Non-Financial			140150500500123300	0.00					0.00
2. Agrarian Reform / Other Agricultural Loans			140150501000100000	0.00					0.00
a. Agrarian Reform Loans			140150501005100000	0.00					0.00
b. Other Agricultural Credit Loans			140150501010100000	0.00					0.00
3. Microenterprise Loans [*]			140150502000100000	0.00					0.00
a. Microfinance Loans			140150502005100000	0.00					0.00
b. Other Microenterprise Loans			140150502010100000	0.00					0.00
4. Small and Medium Enterprise Loans [*]			140150502500100000	0.00					0.00
a. Small Scale Enterprises			140150502505100000	0.00					0.00
b. Medium Scale Enterprise			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 Primarily for Personal Use Purposes			140150504500100000	0.00					0.00
a. Credit Card			140150504505100000	0.00					0.00
b. Motor Vehicle Loans			140150504510100000	0.00					0.00
1. Auto Loans			140150504510171000	0.00					0.00
2. Motorcycle Loans			140150504510172000	0.00					0.00
c. Salary-Based General-Purpose Consumption 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						
2. Public Sector Entities			140150506000200000						
3. Loans to Corporations			140150506500200000						
4. Loans to Individuals			140150507000200000	0.00					0.00
TOTAL			140150500000000000	0.00					0.00
[*] 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
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

Loans and Receivables - Others ^{1/}

(At Net Carrying Amount, except for Items 12 to 16 of the Additional Information)

Particulars	Account Code	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
			In US \$	Peso Equiv.	In US \$	Peso Equiv.	
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	140150511500600000	0.00					0.00
A. Export Bills Purchased	140150511500610000						
B. Bills Purchased - Documentary	140150511500620000						
C. Bills Purchased - Clean	140150511500630000	0.00					0.00
10. Customers' Liability on Bills/Drafts Under LC/TR	140150512000600000						
A. Import Bills	140150512000610000						
B. Import Bills Under TRs	140150512000620000						
11. Customers' Liability for this Banks' Acceptances Outstanding	140150511000600000						
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)	140150500000610000	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	140150500000620000						
A. Advanced economies	140150500000621000						
B. Regions excluding advanced economies	140150500000622000						
(1) Africa	140150500000622100						
Of which: Sub-Sahara	140150500000622110						
(2) Developing Asia	140150500000622200						
(3) Middle East	140150500000622300						
(4) Western Hemisphere	140150500000622400						
(5) Central and Eastern Europe	140150500000622500						
(6) Commonwealth of Independent States	140150500000622600						
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						
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	140150517000600000						
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						
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						

1/ Includes Restructured Loans

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

Particulars			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	14015000000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		140150000500120000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a.	National Government	140150000500121000					0.00		0.00
b.	LGUs	140150000500122000					0.00		0.00
c.	GOCs	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	1401500010005100000					0.00		0.00
b.	Other Agricultural Credit Loans	140150001010100000					0.00		0.00
3.	Microenterprise Loans ^{1/}	140150002000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a.	Microfinance Loans	140150002005100000					0.00		0.00
b.	Other Microenterprise Loans	140150002010100000					0.00		0.00
4.	Small and Medium Enterprise Loans ^{1/}	140150002500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a.	Small Scale Enterprises	140150002505100000					0.00		0.00
b.	Medium Scale Enterprise	140150002510100000					0.00		0.00
5.	Contracts to Sell	140150003000100000					0.00		0.00
6.	Loans to Private Corporations	140150003500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a.	Financial	140150003500161000					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 Primarily for Personal Use Purposes	140150004500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a.	Credit Card	140150004505100000					0.00		0.00
b.	Motor Vehicle Loans	140150004510100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	1. Auto Loans	140150004510171000					0.00		0.00
	2. Motorcycle Loans	140150004510172000					0.00		0.00
c.	Salary-Based General-Purpose Consumption 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			0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.	Central Government/Central Banks	140150005500200000							
2.	Public Sector Entities	140150006000200000							
3.	Loans to Corporations	140150006500200000							
4.	Loans to Individuals	140150007000200000					0.00		0.00
TOTAL			0.00	0.00	0.00	0.00	0.00	0.00	0.00
^{1/} 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			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		140150012500600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Secured		140150012500600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(i) REM - Residential	140150012510600000					0.00		0.00
	(ii) REM - Commercial	140150012515600000					0.00		0.00
	(iii) REM - Agricultural	140150012515600000					0.00		0.00
	(iv) Non-risk Assets	140150012519600000					0.00		0.00
	(v) Other collateral	140150012520600000					0.00		0.00
b. Unsecured		140150012525600000					0.00		0.00
c. Loans Granted under the Bank's Fringe Benefit Program		140150012528600000					0.00		0.00
2. Non-DOSRI Loans		140150013000600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Secured		140150013000600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(i) REM - Residential	140150013010600000					0.00		0.00
	(ii) REM - Commercial	140150013015600000					0.00		0.00
	(iii) REM - Agricultural	140150013018600000					0.00		0.00
	(iv) Other collateral	140150013020600000					0.00		0.00
b. Unsecured		140150013025600000					0.00		0.00
3. Exposure to Real Estate Industry		140150013500600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Residential Real Estate Loans		140150013505640000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(i) Not exceeding P3.5 million	140150013500641000					0.00		0.00
	(ii) Exceeding P3.5 million	140150013500642000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(1) Guaranteed under National Shelter Program	140150013500642100					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							
B. Bills Purchased - Documentary		140150014000620000							
C. Bills Purchased - Clean		140150014000630000					0.00		0.00
5. Customers' Liability on Bills/Drafts Under LC/TR		140150014500600000							
A. Import Bills		140150014500610000							
B. Import Bills Under TRs		140150014500620000							
6. Customers' Liability for this Banks' Acceptances Outstanding		140150015000620000							
7. Gross Non-Performing Loans		140150018512600000			0.00	0.00	0.00		
8. Allowance for Credit Losses		140150019000600000						0.00	

1/Includes Restructured Loans

Restructured Loans and Receivables
Classified as to Status
Peso Accounts

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				140151000000100000	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
a. National Government				140151000500121000					0.00		0.00
b. LGUs				140151000500122000					0.00		0.00
c. GOCCs				140151000500123000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Social Security Institutions				140151000500123100					0.00		0.00
2. Other Financial				140151000500123200					0.00		0.00
3. Non-Financial				140151000500123300					0.00		0.00
2. Agrarian Reform / Other Agricultural Loans				140151001000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Agrarian Reform Loans				140151001005100000					0.00		0.00
b. Other Agricultural Credit Loans				140151001010100000					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				140151002005100000					0.00		0.00
b. Other Microenterprise Loans				140151002010100000					0.00		0.00
4. Small and Medium Enterprise Loans a/				140151002500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Small Scale Enterprises				140151002505100000					0.00		0.00
b. Medium Scale Enterprise				140151002510100000					0.00		0.00
5. Contracts to Sell				140151003000100000					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
7. Loans to Individuals for Housing Purposes				140151004000100000					0.00		0.00
8. Loans to Individuals Primarily for Personal Use Purposes				140151004500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Credit Card				140151004505100000					0.00		0.00
b. Motor Vehicle Loans				140151004510100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Auto Loans				140151004510171000					0.00		0.00
2. Motorcycle Loans				140151004510172000					0.00		0.00
c. Salary-Based General-Purpose Consumption 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				140151000000200000	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					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											
(1) Agrarian Reform Loans				140150501015100000					0.00		0.00
(2) Other Agricultural Credit Loans				140150501020100000					0.00		0.00

Loans and Receivables - Others
Movements of Allowances for Credit Losses
Peso Accounts

[illegible]

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

Borrowers / Type of Loans	Type of Business / Industry	Account Code	Agriculture, Forestry and Fishing	Mining and Quarrying	Manufacturing	Electricity, Gas, Steam and Air- Conditioning Supply	Water supply, Sewerage, Waste management and Remediation Activities	Construction	Wholesale and Retail Trade, Repair of Motor Vehicles, Motorcycles	Accommodation and Food Service Activities
Residents		140150000000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. For Production, by Economic Activity - Total		140150000000100001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Loans to Government		140150000500120000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. National Government		140150000500121000								
b. LGUs		140150000500122000								
c. GOCCs		140150000500123000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Social Security Institutions		140150000500123100								
2. Other Financial		140150000500123200								
3. Non-Financial		140150000500123300								
2. Agrarian Reform / Other Agricultural Loans		140150001000100000	0.00		0.00	0.00	0.00	0.00	0.00	
a. Agrarian Reform Loans		140150001005100000								
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
a. Microfinance Loans		140150002005100000								
b. Other Microenterprise Loans		140150002010100000								
4. Small and Medium Enterprise Loans		140150002500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Small Scale Enterprises		140150002505100000								
b. Medium Scale Enterprise		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
a. Financial		140150003500161000								
b. Non-Financial		140150003500162000								
7. Loans to Individuals for Housing Purposes		140150004000100000								
8. Loans to Individuals for Other Purposes		140150005000100000								
B. For Household Consumption - Total		140150000000100002								
9. Loans to Individuals Primarily for Personal Use Purposes		140150004500100000								
a. Credit Card		140150004505100000								
b. Motor Vehicle Loans		140150004510100000								
1. Auto Loans		140150004510171000								

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

Borrowers / Type of Loans	Type of Business / industry	Account Code	Agriculture, Forestry and Fishing	Mining and Quarrying	Manufacturing	Electricity, Gas, Steam and Air- Conditioning Supply	Water supply, Sewerage, Waste management and Remediation Activities	Construction	Wholesale and Retail Trade, Repair of Motor Vehicles, Motorcycles	Accommodation and Food Service Activities
2. Motorcycle Loans		140150004510172000								
c. Salary-Based General-Purpose Consumption Loans		140150004512100000								
d. Others		140150004515100000								
Non-Residents		140150000000200000								
1. Central Government/Central Banks		140150005500200000								
2. Public Sector Entities		140150006000200000								
3. Loans to Corporations		140150006500200000								
4. Loans to Individuals		140150007000200000								
TOTAL		140150000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additional Information:										
1. Current		140150018505600000								
2. Past due but not yet non-performing		140150018510600000								
3. Past due and already non-performing		140150018515600000								
4. Items in Litigation		140150018520600000								
5. Real estate loans under Circular No. 600		140150012805600001								
6. Real estate exposures under M-2012-046		140150013500700000								

Gross Loans and Receivables - Others (At Amortized Cost)

Peso Accounts

Type of Business / Industry Borrowers / Type of Loans	Account Code	Transportation and Storage	Information and Communication	Financial and Insurance Activities	Real Estate Activities	Professional, Scientific and Technical Activities	Administrative and Support Service Activities	Public Administration and Defense; Compulsory Social Security	Education
Residents	140150000000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. For Production, by Economic Activity - Total	140150000000100001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Loans to Government	140150000500120000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. National Government	140150000500121000								
b. LGUs	140150000500122000								
c. GOCCs	140150000500123000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Social Security Institutions	140150000500123100								
2. Other Financial	140150000500123200								
3. Non-Financial	140150000500123300								
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	140150001005100000								
b. Other Agricultural Credit Loans	140150001010100000								
3. Microenterprise Loans	140150002000100000	0.00	0.00		0.00	0.00	0.00		
a. Microfinance Loans	140150002005100000								
b. Other Microenterprise Loans	140150002010100000								
4. Small and Medium Enterprise Loans	140150002500100000	0.00	0.00	0.00	0.00	0.00	0.00		0.00
a. Small Scale Enterprises	140150002505100000								
b. Medium Scale Enterprise	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
a. Financial	140150003500161000								
b. Non-Financial	140150003500162000								
7. Loans to Individuals for Housing Purposes	140150004000100000								
8. Loans to Individuals for Other Purposes	140150005000100000								
B. For Household Consumption - Total	140150000000100002								
9. Loans to Individuals Primarily for Personal Use Purposes	140150004500100000								
a. Credit Card	140150004505100000								
b. Motor Vehicle Loans	140150004510100000								
1. Auto Loans	140150004510171000								

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

Borrowers / Type of Loans	Type of Business / Industry	Account Code	Transportation and Storage	Information and Communication	Financial and Insurance Activities	Real Estate Activities	Professional, Scientific and Technical Activities	Administrative and Support Service Activities	Public Administration and Defense; Compulsory Social Security	Education
2. Motorcycle Loans		140150004510172000								
c. Salary-Based General-Purpose Consumption Loans		140150004512100000								
d. Others		140150004515100000								
Non-Residents		140150000000200000								
1. Central Government/Central Banks		140150005500200000								
2. Public Sector Entities		140150006000200000								
3. Loans to Corporations		140150006500200000								
4. Loans to Individuals		140150007000200000								
TOTAL		140150000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additional information:										
1. Current		140150018505600000								
2. Past due but not yet non-performing		140150018510600000								
3. Past due and already non-performing		140150018515600000								
4. Items in Litigation		140150018520600000								
5. Real estate loans under Circular No. 600		140150012805600001								
6. Real estate exposures under M-2012-046		140150013500700000								

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

Borrowers / Type of Loans	Type of Business / Industry	Account Code	Human Health and Social Work Activities	Arts, Entertainment and Recreation	Other Service Activities	Activities of Households as Employers and Undifferentiated Goods and Services Producing Activities of Households for Own Use	Activities of Extra-Territorial Organizations and Bodies	Total
Residents		140150000000100000	0.00	0.00	0.00	0.00		0.00
A. For Production, by Economic Activity - Total		140150000000100001	0.00	0.00	0.00	0.00		0.00
1. Loans to Government		140150000500120000	0.00	0.00	0.00	0.00		0.00
a. National Government		140150000500121000						0.00
b. LGUs		140150000500122000						0.00
c. GOCCs		140150000500123000	0.00	0.00	0.00			0.00
1. Social Security Institutions		140150000500123100						0.00
2. Other Financial		140150000500123200						0.00
3. Non-Financial		140150000500123300						0.00
2. Agrarian Reform / Other Agricultural Loans		140150001000100000						0.00
a. Agrarian Reform Loans		140150001000100000						0.00
b. Other Agricultural Credit Loans		140150001010100000						0.00
3. Microenterprise Loans		140150002000100000		0.00	0.00			0.00
a. Microfinance Loans		140150002005100000						0.00
b. Other Microenterprise Loans		140150002010100000						0.00
4. Small and Medium Enterprise Loans		140150002500100000	0.00	0.00	0.00			0.00
a. Small Scale Enterprises		140150002505100000						0.00
b. Medium Scale Enterprise		140150002510100000						0.00
5. Contracts to Sell		140150003000100000						0.00
6. Loans to Private Corporations		140150003500160000	0.00	0.00	0.00			0.00
a. Financial		140150003500161000						0.00
b. Non-Financial		140150003500162000						0.00
7. Loans to Individuals for Housing Purposes		140150004000100000						0.00
8. Loans to Individuals for Other Purposes		140150005000100000						0.00
B. For Household Consumption - Total		140150000000100002						0.00
9. Loans to Individuals Primarily for Personal Use Purposes		140150004500100000						0.00
a. Credit Card		140150004505100000						
b. Motor Vehicle Loans		140150004510100000						0.00
1. Auto Loans		140150004510171000						

Gross Loans and Receivables - Others (At Amortized Cost)

Peso Accounts

Borrowers / Type of Loans	Type of Business / Industry	Account Code	Human Health and Social Work Activities	Arts, Entertainment and Recreation	Other Service Activities	Activities of Households as Employers and Undifferentiated Goods-and-Services Producing Activities of Households for Own Use	Activities of Extra-Territorial Organizations and Bodies	Total
2. Motorcycle Loans		140150004510172000						
c. Salary-Based General-Purpose Consumption Loans		140150004512100000						
d. Others		140150004515100000						
Non-Residents		140150000002000000						0.00
1. Central Government/Central Banks		140150005500200000						
2. Public Sector Entities		140150006000200000						
3. Loans to Corporations		140150006500200000						
4. Loans to Individuals		140150007000200000						
TOTAL		140150000000000000	0.00	0.00	0.00	0.00		0.00
Additional Information:								
1. Current		140150018505600000						0.00
2. Past due but not yet non-performing		140150018510600000						0.00
3. Past due and already non-performing		140150018515600000						0.00
4. Items in Litigation		140150018520600000						0.00
5. Real estate loans under Circular No. 600		140150012805600001						0.00
6. Real estate exposures under M-2012-046		140150013500700000						0.00

Loans and Receivables - Others
Classified as to Status Per PAS 39
Peso Accounts
(For Annual Submission)

Particulars	Account Code	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
Residents	140150000000100000	0.00	0.00	0.00	0.00	0.00
1. Loans to Government	140150000500120000	0.00	0.00	0.00	0.00	0.00
a. National Government	140150000500121000					0.00
b. LGUs	140150000500122000					0.00
c. GOCCs	140150000500123000	0.00	0.00	0.00	0.00	0.00
1. Social Security Institutions	140150000500123100					0.00
2. Other Financial	140150000500123200					0.00
3. Non-Financial	140150000500123300					0.00
2. Agrarian Reform / Other Agricultural Loans	140150001000100000	0.00	0.00	0.00	0.00	0.00
a. Agrarian Reform Loans	140150001000100000					0.00
b. Other Agricultural Credit Loans	140150001010100000					0.00
3. Microenterprise Loans	140150002000100000	0.00	0.00	0.00	0.00	0.00
a. Microfinance Loans	140150002000100000					0.00
b. Other Microenterprise Loans	140150002010100000					0.00
4. Small and Medium Enterprise Loans	140150002500100000	0.00	0.00	0.00	0.00	0.00
a. Small Enterprises	140150002500100000					0.00
b. Medium Enterprise	140150002510100000					0.00
5. Contracts to Sell	140150003000100000					0.00
6. Loans to Private Corporations	140150003500160000	0.00	0.00	0.00	0.00	0.00
a. Financial	140150003500161000					0.00
b. Non-Financial	140150003500162000					0.00
7. Loans to Individuals for Housing Purposes	140150004000100000					0.00
8. Loans to Individuals Primarily for Personal Use Purposes	140150004500100000	0.00	0.00	0.00	0.00	0.00
a. Credit Card	140150004500100000					0.00
b. Motor Vehicle Loans	140150004510100000	0.00	0.00	0.00	0.00	0.00
1. Auto Loans	140150004510171000					0.00
2. Motorcycle Loans	140150004510172000					0.00
c. Salary-Based General-Purpose Consumption Loans	140150004512100000					0.00
d. Others	140150004515100000					0.00
9. Loans to Individuals for Other Purposes	140150005000100000					0.00
Non-Residents	140150000000200000	0.00	0.00	0.00	0.00	0.00
1. Central Government/Central Banks	140150005500200000					
2. Public Sector Entities	140150006000200000					
3. Loans to Corporations	140150006500200000					
4. Loans to Individuals	140150007000200000					0.00
TOTAL	140150000000000000	0.00	0.00	0.00	0.00	0.00

Loans and Receivables - Others
Classified as to Status Per PAS 39
Peso Accounts
(For Annual Submission)

Particulars				Account Code	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
Residents				140150000000100000	0.00	0.00	0.00	0.00	0.00
1. Loans to Government				140150000500120000	0.00	0.00	0.00	0.00	0.00
a. National Government				140150000500121000					0.00
b. LGUs				140150000500122000					0.00
c. GOCCs				140150000500123000	0.00	0.00	0.00	0.00	0.00
1. Social Security Institutions				140150000500123100					0.00
2. Other Financial				140150000500123200					0.00
3. Non-Financial				140150000500123300					0.00
2. Agrarian Reform / Other Agricultural Loans				140150001000100000	0.00	0.00	0.00	0.00	0.00
a. Agrarian Reform Loans				140150001005100000					0.00
b. Other Agricultural Credit Loans				140150001010100000					0.00
3. Microenterprise Loans				140150002000100000	0.00	0.00	0.00	0.00	0.00
a. Microfinance Loans				140150002005100000					0.00
b. Other Microenterprise Loans				140150002010100000					0.00
4. Small and Medium Enterprise Loans				140150002500100000	0.00	0.00	0.00	0.00	0.00
a. Small Enterprises				140150002505100000					0.00
b. Medium Enterprise				140150002510100000					0.00
5. Contracts to Sell				140150003000100000					0.00
6. Loans to Private Corporations				140150003500160000	0.00	0.00	0.00	0.00	0.00
a. Financial				140150003500161000					0.00
b. Non-Financial				140150003500162000					0.00
7. Loans to Individuals for Housing Purposes				140150004000100000					0.00
8. Loans to Individuals Primarily for Personal Use Purposes				140150004500100000	0.00	0.00	0.00	0.00	0.00
a. Credit Card				140150004505100000					0.00
b. Motor Vehicle Loans				140150004510100000	0.00	0.00	0.00	0.00	0.00
1. Auto Loans				140150004510171000					0.00
2. Motorcycle Loans				140150004510172000					0.00
c. Salary-Based General-Purpose Consumption Loans				140150004512100000					0.00
d. Others				140150004515100000					0.00
9. Loans to Individuals for Other Purposes				140150005000100000					0.00
Non-Residents				140150000000200000	0.00	0.00	0.00	0.00	0.00
1. Central Government/Central Banks				140150005500200000					
2. Public Sector Entities				140150006000200000					
3. Loans to Corporations				140150006500200000					
4. Loans to Individuals				140150007000200000					0.00
TOTAL				140150000000000000	0.00	0.00	0.00	0.00	0.00

MOVEMENTS IN NON-PERFORMING LOANS (NPLs) ^{1/}
By Economic Activity

Particulars		Account Code	Opening Balance	Newly Reclassified to NPL	Reasons for the Decline in NPLs						Other Adjustments Additions/ (Deductions)	Closing Balance
					Collections/ Payments	Write-Offs	Reclassification/Transfer to			Sale to SPV		
							ROPA	Performing Status	Restructured Loans Not Considered NPL ^{2/}			
			a	b	c	d	e	f	g	h	i	j = a + b - (sum of c to h) + i
TOTAL		140000018512000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans and Receivables-Others, Residents		140150018512100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A.	For Production, by Economic Activity	140150018512100001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	1. Agriculture, Forestry and Fishing	140150018512100101										0.00
	2. Mining and Quarrying	140150018512100201										0.00
	3. Manufacturing	140150018512100301										0.00
	4. Electricity, Gas, Steam and Air-Conditioning Supply	140150018512100401										0.00
	5. Water supply, Sewerage, Waste management and Remediation Activities	140150018512100501										0.00
	6. Construction	140150018512100601										0.00
	7. Wholesale and Retail Trade, Repair of Motor Vehicles, Motorcycles	140150018512100701										0.00
	8. Accommodation and Food Service Activities	140150018512100801										0.00
	9. Transportation and Storage	140150018512100901										0.00
	10. Information and Communication	140150018512101001										0.00
	11. Financial and Insurance Activities	140150018512101101										0.00
	12. Real Estate Activities	140150018512101201										0.00
	13. Professional, Scientific and Technical Activities	140150018512101301										0.00
	14. Administrative and Support Service Activities	140150018512101401										0.00
	15. Public Administration and Defense; Compulsory Social Security	140150018512101501										0.00
	16. Education	140150018512101601										0.00
	17. Human Health and Social Work Activities	140150018512101701										0.00
	18. Arts, Entertainment and Recreation	140150018512101801										0.00
	19. Other Service Activities	140150018512101901										0.00
	20. Activities of Households as Employers and Undifferentiated Goods-and-Services-Producing Activities of Households for Own Use	140150018512102001										0.00
	21. Activities of Extra-Territorial Organizations and Bodies	140150018512102101										0.00
B. For Household Consumption		140150018512100002	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	1. Loans to Individuals Primarily for Personal Use Purposes	140150018512100102	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	a. Credit Card Receivables	140150018512100112										0.00
	b. Motor Vehicle Loans	140150018512100122	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	1. Auto Loans	140150018512110122										0.00
	2. Motorcycle Loans	140150018512120122										0.00
	c. Salary-Based General-Purpose Consumption Loans	140150018512100142										0.00
	d. Others	140150018512100132										0.00
Loans and Receivables-Others, Non-Residents		140150018512200000										0.00
Interbank Loans Receivables		140150018512000000										0.00
Loans and Receivables Arising from RA, CA/PR and SLB Transactions		140200018512000000										0.00

^{1/} Gross NPLs as defined under Circular No. 772 dated 16 October 2012

^{2/} Refers to loans which have been restructured but meet the criteria to be considered performing as of restructuring date, as prescribed under Subsection X322.1 of the Manual of Regulations for Banks

AGING OF NON-PERFORMING LOANS (NPLs) ^{1/}

By Economic Activity

Particulars	Account Code	Aging of NPLs from Date of Reclassification ^{2/}											Total Amount
		≤ 1 year	> 1 year but ≤ 2 years	> 2 years but ≤ 3 years	> 3 years but ≤ 4 years	> 4 years but ≤ 5 years	> 5 years but ≤ 6 years	> 6 years but ≤ 7 years	> 7 years but ≤ 8 years	> 8 years but ≤ 9 years	> 9 years but ≤ 10 years	> 10 years	
		a	b	c	d	e	f	g	h	i	j	k	
TOTAL	140000018512000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans and Receivables-Others, Residents	140150018512100000	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. For Production, by Economic Activity	140150018512100001	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. Agriculture, Forestry and Fishing	140150018512100101												0.00
2. Mining and Quarrying	140150018512100201												0.00
3. Manufacturing	140150018512100301												0.00
4. Electricity, Gas, Steam and Air-Conditioning Supply	140150018512100401												0.00
5. Water supply, Sewerage, Waste management and Remediation Activities	140150018512100501												0.00
6. Construction	140150018512100601												0.00
7. Wholesale and Retail Trade, Repair of Motor Vehicles, Motorcycles	140150018512100701												0.00
8. Accommodation and Food Service Activities	140150018512100801												0.00
9. Transportation and Storage	140150018512100901												0.00
10. Information and Communication	140150018512101001												0.00
11. Financial and Insurance Activities	140150018512101101												0.00
12. Real Estate Activities	140150018512101201												0.00
13. Professional, Scientific and Technical Activities	140150018512101301												0.00
14. Administrative and Support Service Activities	140150018512101401												0.00
15. Public Administration and Defense; Compulsory Social Security	140150018512101501												0.00
16. Education	140150018512101601												0.00
17. Human Health and Social Work Activities	140150018512101701												0.00
18. Arts, Entertainment and Recreation	140150018512101801												0.00
19. Other Service Activities	140150018512101901												0.00
20. Activities of Households as Employers and Undifferentiated Goods-and-Services-Producing Activities of Households for Own Use	140150018512102001												0.00
21. Activities of Extra-Territorial Organizations and Bodies	140150018512102101												0.00
B. For Household Consumption	140150018512100002	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 Individuals Primarily for Personal Use Purposes	140150018512100102	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 Receivables	140150018512100112												0.00
b. Motor Vehicle Loans	140150018512100122	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. Auto Loans	140150018512110122												0.00
2. Motorcycle Loans	140150018512120122												0.00
c. Salary-Based General-Purpose Consumption Loans	140150018512100142												0.00
d. Others	140150018512100132												0.00
Loans and Receivables-Others, Non-Residents	140150018512200000												0.00
Interbank Loans Receivables	140150018512000000												0.00
Loans and Receivables Arising from RA, CA/PR and SLB Transactions	140200018512000000												0.00

^{1/} Gross NPLs as defined under Circular No. 772 dated 16 October 2012^{2/} NPLs, including non-performing restructured loans, shall be classified as to time buckets reckoned from the latest date of reclassification of the loan account to non-performing status up to reporting date.

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

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 from Loans and Receivables- Others
Residents	505056500000100000	0.00	0.00	0.00	0.00	0.00
1. Loans to Government	505056500500100000	0.00	0.00	0.00	0.00	0.00
a. National Government	505056500500121000					0.00
b. LGUs	505056500500122000					0.00
c. GOCCs	505056500500123000	0.00	0.00	0.00	0.00	0.00
1. Social Security Institutions	505056500500123100					0.00
2. Other Financial	505056500500123200					0.00
3. Non-Financial	505056500500123300					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 Enterprise Loans	505056502500100000	0.00	0.00	0.00	0.00	0.00
a. Small Enterprises	505056502505100000					0.00
b. Medium Enterprise	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 Primarily for Personal Use Purposes	505056504500100000	0.00	0.00	0.00	0.00	0.00
a. Credit Card	505056504505100000					0.00
b. Motor Vehicle Loans	505056504510100000	0.00	0.00	0.00	0.00	0.00
1. Auto Loans	505056504510171000					0.00
2. Motorcycle Loans	505056504510172000					0.00
c. Salary-Based General-Purpose Consumption Loans	505056504512100000					0.00
d. Others	505056504515100000					0.00
9. Loans to Individuals for Other Purposes	505056505000100000					0.00
Non-Residents	505056500000200000	0.00	0.00	0.00	0.00	0.00
1. Central Government/Central Banks	505056505500200000					
2. Public Sector Entities	505056506000200000					
3. Loans to Corporations	505056506500200000					
4. Loans to Individuals	505056507000200000					0.00
TOTAL	505056500000000000	0.00	0.00	0.00	0.00	0.00

^{1/}Includes Restructured Loans

Gains/(Losses) from Sale/Redemption/Derecognition of Non-Trading Financial Assets and Liabilities
(Excluding Financial Assets and Liabilities Designated at FV Through Profit and Loss and FV Adjustment in Hedge Accounting)

Particulars	Account Code	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
			In US \$	Peso Equiv.	In US \$	Peso Equiv.	
I. Financial Assets							
A. Available-for-Sale Financial Assets							
Debt Securities	510301000000000001	0.00					0.00
1. Resident	510301000000100001	0.00					0.00
A. Government	510301000000110001	0.00					0.00
(1) National Government	510301000000111001						0.00
(2) LGUs	510301000000112001						0.00
(3) GOCC	510301000000113001	0.00					0.00
a. Social Security Institutions	510301000000113101						0.00
b. Financial	510301000000113201						0.00
c. Non-Financial	510301000000113301						0.00
B. BSP	510301000000130001						0.00
C. Banks	510301000000140001	0.00					0.00
(1) UBs/KBs	510301000000141001						0.00
(2) Other Banks	510301000000142001						0.00
D. Private Corporations	510301000000160001	0.00					0.00
(1) Financial	510301000000161001						0.00
(2) Non-Financial	510301000000162001						0.00
2. Non-Resident	510301000000200001						
A. Government/Central Banks	510301000000210001						
B. Public Sector Entities	510301000000220001						
C. Banks	510301000000230001						
(1) Banks	510301000000231001						
(2) Other Banks	510301000000232001						
D. Corporations	510301000000240001						
3. Multilateral Agencies	510301000000300001						
Equity Securities	510302000000000001	0.00					0.00
1. Resident	510302000000100001	0.00					0.00
A. GOCCs	510302000000110001	0.00					0.00
(1) Financial	510302000000113401						0.00
(2) Non-Financial	510302000000113301						0.00
B. Banks	510302000000140001	0.00					0.00
(1) UBs/KBs	510302000000141001						0.00
(2) Other Banks	510302000000142001						0.00
C. Private Corporations	510302000000160001	0.00					0.00
(1) Financial	510302000000161001						0.00
(2) Non-Financial	510302000000162001						0.00
2. Non-Resident	510302000000200001						
A. Banks	510302000000230001						
B. Corporations	510302000000240001						
Total Available-for-Sale Financial Assets	510300500000000001	0.00					0.00
B. Held-to-Maturity Financial Assets							
1. Resident	510301500000100001	0.00					0.00
A. Government	510301500000110001	0.00					0.00
(1) National Government	510301500000111001						0.00
(2) LGUs	510301500000112001						0.00
(3) GOCC	510301000000113001	0.00					0.00
a. Social Security Institutions	510301500000113101						0.00
b. Financial	510301500000113201						0.00
c. Non-Financial	510301500000113301						0.00

Gains/(Losses) from Sale/Redemption/Derecognition of Non-Trading Financial Assets and Liabilities
(Excluding Financial Assets and Liabilities Designated at FV Through Profit and Loss and FV Adjustment in Hedge Accounting)

Particulars	Account Code	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
			In US \$	Peso Equiv.	In US \$	Peso Equiv.	
B. BSP	510301500000130001						0.00
C. Banks	510301500000140001	0.00					0.00
(1) UBs/KBs	510301500000141001						0.00
(2) Other Banks	510301500000142001						0.00
D. Private Corporations	510301500000160001	0.00					0.00
(1) Financial	510301500000161001						0.00
(2) Non-Financial	510301500000162001						0.00
2. Non-Resident	510301500000200001						
A. Government/Central Banks	510301500000210001						
B. Public Sector Entities	510301500000220001						
C. Banks	510301500000230001						
(1) OBUs	510301500000231001						
(2) Other Banks	510301500000232001						
D. Corporations	510301500000240001						
3. Multilateral Agencies	510301500000300001						
Total Held-to-Maturity Financial Assets	510301500000000001	0.00					0.00
C. Unquoted Debt Securities Classified as Loans							
1. Resident	510302500000100001	0.00					0.00
A. Government	510302500000110001	0.00					0.00
(1) National Government	510302500000111001						0.00
(2) LGUs	510302500000112001						0.00
(3) GOCC	510302500000113001	0.00					0.00
a. Social Security Institutions	510302500000113101						0.00
b. Financial	510302500000113201						0.00
c. Non-Financial	510302500000113301						0.00
B. BSP	510302500000130001						0.00
C. Banks	510302500000140001	0.00					0.00
(1) UBs/KBs	510302500000141001						0.00
(2) Other Banks	510302500000142001						0.00
D. Private Corporations	510302500000160001	0.00					0.00
(1) Financial	510302500000161001						0.00
(2) Non-Financial	510302500000162001						0.00
2. Non-Resident	510302500000200001						
A. Government/Central Banks	510302500000210001						
B. Public Sector Entities	510302500000220001						
C. Banks	510302500000230001						
(1) OBUs	510302500000231001						
(2) Other Banks	510302500000232001						
D. Corporations	510302500000240001						
3. Multilateral Agencies	510302500000300001						
Total Unquoted Debt Securities Classified as Loans	510302500000000001	0.00					0.00
D. Investments in Non-Marketable Equity Securities							
1. Resident	510303000000100001	0.00					0.00
A. GOCCs	510303000000113001	0.00					0.00
(1) Financial	510303000000113101						0.00
(2) Non-Financial	510303000000113201						0.00
B. Banks	510303000000140001	0.00					0.00
(1) UBs/KBs	510303000000141001						0.00
(2) Other Banks	510303000000142001						0.00
C. Private Corporations	510303000000160001	0.00					0.00

Gains/(Losses) from Sale/Redemption/Derecognition of Non-Trading Financial Assets and Liabilities
(Excluding Financial Assets and Liabilities Designated at FV Through Profit and Loss and FV Adjustment in Hedge Accounting)

Particulars	Account Code	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
			In US \$	Peso Equiv.	In US \$	Peso Equiv.	
(1) Financial	510303000000161001						0.00
(2) Non-Financial	510303000000162001						0.00
2. Non-Resident	510303000000200001						
A. Banks	510303000000230001						
B. Corporations	510303000000240001						
Total Investment in Non-Marketable Equity Securities	510303000000000001	0.00					0.00
E. Loans and Receivables							
1. Interbank Loans Receivables	510304000000000001	0.00					0.00
A. Interbank Call Loans Receivable	510304000500000001	0.00					0.00
(1) Resident Banks	510304000500100001	0.00					0.00
(a) UBs/KBs	510304000500141001	0.00					0.00
(i) RBU	510304000500141011						0.00
(ii) FCDU/EFCDU	510304000500141021						0.00
(b) Others	510304000500142001	0.00					0.00
(i) RBU	510304000500142011						0.00
(ii) FCDU/EFCDU	510304000500142021						0.00
(c) NBQBs	510304000500143001						0.00
(2) Non-Resident Banks	510304000500230001						
(a) OBUs	510304000500231001						
(b) Others	510304000500232001						
B. Interbank Term Loans Receivable	510304001000000001	0.00					0.00
(1) Resident Banks	510304001000100001	0.00					0.00
(a) UBs/KBs	510304001000141001	0.00					0.00
(i) RBU	510304001000141011						0.00
(ii) FCDU/EFCDU	510304001000141021						0.00
(b) Others	510304001000142001	0.00					0.00
(i) RBU	510304001000142011						0.00
(ii) FCDU/EFCDU	510304001000142021						0.00
(c) NBQBs	510304001000143001						0.00
(2) Non-Resident Banks	510304001000200001						
(a) OBUs	510304001000231001						
(b) Others	510304001000232001						
2. Loans and Receivables - Others	510304500000000001	0.00					0.00
Residents	510304500000100001	0.00					0.00
A. Loans to Government	510304500500120001	0.00					0.00
(1) National Government	510304000500121001						0.00
(2) LGUs	510304500500122001						0.00
(3) GOCCs	510304500500123001	0.00					0.00
(a) Social Security Institutions	510304500500123101						0.00
(b) Financial	510304500500123201						0.00
(c) Non-Financial	510304500500123301						0.00
B. Agrarian Reform / Other Agricultural Loans	510304501000100001	0.00					0.00
(1) Agrarian Reform Loans	510304501005100001						0.00
(2) Other Agricultural Credit Loans	510304501010100001						0.00
C. Microfinance Loans	510304502000100001						0.00
D. Small and Medium Enterprise Loans	510304502500100001	0.00					0.00
(1) Small Enterprises	510304502505100001						0.00
(2) Medium Enterprise	510304502510100001						0.00
E. Contracts to Sell	510304503000100001						0.00
F. Loans to Private Corporations	510304503500160001	0.00					0.00

Gains/(Losses) from Sale/Redemption/Derecognition of Non-Trading Financial Assets and Liabilities
(Excluding Financial Assets and Liabilities Designated at FV Through Profit and Loss and FV Adjustment in Hedge Accounting)

Particulars	Account Code	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
			In US \$	Peso Equiv.	In US \$	Peso Equiv.	
(1) Financial	510304503500161001						0.00
(2) Non-Financial	510304503500162001						0.00
G. Loans to Individuals for Housing Purposes	510304504000100001						0.00
H. Loans to Individuals Primarily for Personal Use Purposes	510304504500100001	0.00					0.00
(1) Credit Card	510304504505100001						0.00
(2) Motor Vehicles	510304504510100001	0.00					0.00
a. Auto Loans	510304504510171001						0.00
b. Motorcycle Loans	510304504510172001						0.00
(3) Salary-Based General-Purpose Consumption Loans	510304504510173001						0.00
(4) Others	510304504515100001						0.00
I. Loans to Individuals for Other Purposes	510304505000100001						0.00
Non-Residents	510304500000200001						
A. Central Government/Central Banks	510304505500200001						
B. Public Sector Entities	510304506000200001						
C. Loans to Corporations	510304506500200001						
D. Loans to Individuals	510304507000200001						
Total Loans and Receivables	510303500000000001	0.00					0.00
F. Investments in Unconsolidated Subsidiaries, Associates and Joint Ventures	510305000000000001						0.00
Total Gains/(Losses) from Sale/Redemption/Derecognition of Financial Assets	510300000000000001	0.00					0.00
II. Gains/(Losses) from Derecognition of Financial Liabilities	510300000000000002						0.00
Total Non-Trading Gains/(Losses)	510300000000000000	0.00					0.00

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-Based General-Purpose Consumption Loans	-
g. Motor Vehicle Loans	-
i. Auto Loans	-
ii. Motorcycle Loans	-
h. Other Loans & Discounts	-
i. Mortgage Contracts Receivables	-
j. Past due loans and discounts	-
k. 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 & EQUIPMENT	-
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 _____

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-Based General-Purpose Consumption Loans	..
	g. Interest/Discounts Earned - Motor Vehicle Loans	..
	I. Interest/Discounts Earned - Auto Loans	..
	II. Interest/Discounts Earned - Motorcycle Loans	..
	h. Interest/Discounts Earned - Other Loans and Discounts	..
	i. Interest - Mortgage and Contract Receivables	..
	j. Interest - Past Due / Items in Litigation	..
	k. Interest - Investments	..
	l. 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) -
- e. _____ -
- 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
Authorized Officer

Designation

SUBSCRIBED AND SWORN to before me this _____ day of _____, 200____, affiant exhibiting to me his/her Community Tax Certificate No. _____ issued at _____.

Doc. No. _____
Page No. _____
Book No. _____
Series of 200____.