



BANGKO SENTRAL NG PILIPINAS

OFFICE OF THE GOVERNOR

Circular No. 836

Series of 2014

Subject : Amending Microfinance Reports, and Redefining "Microfinance Loans" and "Small and Medium Enterprises Loans" accounts in the Financial Reporting Package (FRP)

The Monetary Board in its Resolution No. 893 dated 5 June 2014, approved the amendments to the reportorial requirements on microfinance (MF) operations issued under Circular No. 607 dated 30 April 2008, and the redefinitions "Microfinance Loans" and "Small and Medium Enterprises Loans" accounts under the Financial Reporting Package (FRP).

The introduction of new microfinance products such as micro-deposits and wholesale microfinance loans necessitates the amendments of existing reportorial requirements of banks engaged in microfinance operations. The revised reports are expected to provide new data needed to effectively supervise banks providing MF services. Also, recent amendments to applicable laws and regulations require the redefinitions of certain accounts in the present FRP.

Section 1. The reportorial requirements of banks' microfinance operations under Circular No. 607, dated 30 April 2008, are hereby amended, as follows:

(a) Rename Annex A as "Definition of Terms and Line Item Instructions" -

"I. DEFINITION OF TERMS - REPORT OF MICROFINANCE PRODUCTS

"A. MICROFINANCE LOANS – THIS REFERS TO THE AMORTIZED COST OF LOANS GRANTED UNDER THE BANK'S MICROFINANCE LOAN PRODUCTS THAT MEET THE GENERAL FEATURES PROVIDED UNDER APPENDIX 45, ITEM E. OF THE MORB, AS AMENDED.

"B. MICROFINANCE LOANS – PAST DUE/PORTFOLIO-AT-RISK (PAR) – THIS REFERS TO OUTSTANDING MICROFINANCE LOANS WITH AT LEAST ONE MISSED INSTALLMENT, AS DEFINED UNDER SUBSEC. X361.1(b), MORB. PAST DUE/PAR MICROFINANCE LOANS ARE CONSIDERED NON-PERFORMING LOANS.

**"C. Migrant Workers – This refers to a person who is to be engaged,
xxx**

- "D. Barangay MicroBusiness Enterprise – This refers to any business entity or enterprise engaged in the production, xxx
- "E. Cultural Minorities – This refers to a group of people or homogenous societies identified by self-ascription xxx
- "F. DEPOSIT COMPONENT – THIS REFERS TO TOTAL DEPOSITS GENERATED FROM A BANK'S MICROFINANCE CLIENTS. MICROFINANCE CLIENTS ARE THOSE ACCESSING MICROFINANCE SERVICES AS DEFINED IN APPENDIX 45 OF SECTION X361 OF THE MANUAL OF REGULATIONS FOR BANKS (MORB).
- "G. WHOLESALE MICROFINANCE LOAN - THIS REFERS TO THE AMORTIZED COST (i.e. GROSS OF ALLOWANCE FOR CREDIT LOSSES) OF WHOLESALE LOANS GRANTED TO CONDUIT FINANCIAL INSTITUTIONS (FIs) FOR ON-LENDING TO QUALIFIED MICROFINANCE CLIENTS.
- "H. CONDUIT BANK/QUASI-BANK - THIS REFERS TO A BANK/QUASI-BANK WHICH AVAILS OF WHOLESALE MICROFINANCE LOAN(S) FOR ON-LENDING TO QUALIFIED MICROFINANCE CLIENTS.
- "I. CONDUIT NON-BANK - THIS REFERS TO A FINANCIAL INSTITUTION OTHER THAN A BANK/QUASI-BANK WHICH AVAILS OF WHOLESALE MICROFINANCE LOAN(S) FOR ON-LENDING TO QUALIFIED MICROFINANCE CLIENTS. IT INCLUDES COOPERATIVES, NON-GOVERNMENT ORGANIZATIONS AND FOUNDATIONS WITH MICROFINANCE OPERATIONS.
- "J. MICROENTERPRISE LOANS – THIS REFERS TO THE AMORTIZED COST OF LOANS GRANTED TO MICROENTERPRISES AS DEFINED UNDER SUBSECTION X342.1, ITEM C, OF THE MORB, AS AMENDED. THESE SHALL BE FURTHER CLASSIFIED AS (1) MICROFINANCE LOANS AND (2) OTHER MICROENTERPRISE LOANS;
- "K. REGULAR DEPOSITS: REGULAR EMBEDDED DEPOSITS - THIS REFERS TO A SAVINGS ACCOUNT, OTHER THAN MICRO-DEPOSIT, WHICH IS COLLECTED REGULARLY TOGETHER WITH LOAN REPAYMENTS, AND IS TYPICALLY NOT WITHDRAWABLE, EITHER WHOLLY OR PARTIALLY, DURING THE TERM OF AN EXISTING LOAN.
- "L. REGULAR DEPOSITS: REGULAR SAVINGS OF CLIENTS WITH MICRO-CREDIT - THIS REFERS TO A SAVINGS ACCOUNT MAINTAINED BY A MICROFINANCE BORROWER NOT ATTACHED TO THE LOAN TRANSACTION.

"M. MICRO-DEPOSIT – THIS REFERS TO A SAVINGS ACCOUNT THAT CATERS TO THE NEEDS OF THE BASIC SECTORS, LOW-INCOME CLIENTS AND THOSE WHO ARE UNSERVED OR UNDERSERVED BY THE FINANCIAL SYSTEM. ITS CHARACTERISTICS ARE DEFINED UNDER APPENDIX 45 OF THE MORB.

"N. MICRO DEPOSITS: FROM CLIENTS WITH MICRO-CREDITS – THIS REFERS TO MICRO-DEPOSITS OF CLIENTS WITH OUTSTANDING MICROFINANCE LOANS OR MICRO-CREDITS.

"O. MICRO DEPOSITS: FROM CLIENTS WITHOUT MICRO-CREDITS - THIS REFERS TO MICRO-DEPOSITS OF CLIENTS WITHOUT OUTSTANDING MICROFINANCE LOANS OR MICRO-CREDITS.

"II. DEFINITION OF TERMS – INCOME STATEMENT ON RETAIL MICROFINANCE OPERATIONS

"A. Interest Income – This refers to interest earned xxx

"(1) Interest Income – Microfinance Loans – Current – This refers to interest earned and/or actually collected xxx

"x x x

"B. Interest Expense – This refers to payments and/or monthly accruals xxx

"C. Fees and Commission – This refers to fees and commissions income from microfinance intermediation services, OTHER THAN MICROINSURANCE, which do not form part of the effective interest rate of the account.

"D. COMMISSIONS FROM MICROINSURANCE – THIS REFERS TO FEES AND COMMISSIONS INCOME FROM ACTING AS A MICROINSURANCE AGENT OR BROKER, AS LICENSED BY THE INSURANCE COMMISSION.

"E. Other income – This refers to income which cannot be appropriately classified under items A, C, and D.

"F. Compensation/Fringe Benefits – This refers to the following xxx

"G. Depreciation/Amortization – This refers to the monthly/periodic depreciation of bank premises xxx

"H. Provision for Credit Losses – This refers to the impairment loss
xxx

"I. Other Expenses – This refers to other expenses xxx

"J. FIELD STAFF – THIS REFERS TO A BANK EMPLOYEE OR EMPLOYEES WHO DEAL DIRECTLY WITH MICROFINANCE CLIENTS. FIELD STAFFS ARE ALSO KNOWN AS MICROFINANCE LOAN OFFICERS/ASSISTANTS, ACCOUNT OFFICERS, TECHNICAL OFFICERS/ASSISTANTS, PROJECT COORDINATORS, COMMUNITY DEVELOPMENT OFFICERS /ASSISTANTS, ETC.

"K. OTHER BANKING OFFICES – THIS REFERS TO ANY PERMANENT OFFICE OR PLACE OF BUSINESS IN THE PHILIPPINES OTHER THAN THE HEAD OFFICE, BRANCH OR EXTENSION OFFICE, AS DEFINED UNDER SECTION X151 OF THE MORB.

"x x x"

"III. Line Item Instructions

"x x x

"Additional Information

"x x x

"C. Non-interest income

"a. Fees and commissions

"b. COMMISSIONS FROM MICROINSURANCE

"c. Other income

"x x x

(b) Reportorial Template (Annex A)

- (i) Amending the report titles from "Report on Microfinance Loans Outstanding" and "Income Statement on Microfinance Operations" to "Report on Microfinance Products" and "Income Statement on Retail Microfinance Operations", respectively.

The new "Report on Microfinance Products" shall include data, in addition to retail microfinance loans outstanding, wholesale microfinance loans outstanding and micro-deposits. On the other hand, the word "retail" is inserted within the title of the Income

Statement to emphasize that data to be reported therein pertain only to the retail microfinance operations of a bank;

- (ii) Renaming the first column from "Particulars" to "Microfinance Loans" of the Report on Microfinance Products;
- (iii) Renaming the following sub-accounts of Item B., "Classified as to Purpose" of the former "Report on Microfinance Loans Outstanding": from Items B.2, "Micro-Agri Loan"; B.3, "Micro-Housing"; B.4, "Others" to B.2, "Microenterprise Loan Plus/Microfinance Plus"; B.3, "Micro-Agri Loan"; B.4, "Micro-Housing"; and inserting item B.5. as "Others";
- (iv) Amending "Additional Information" of the former "Report on Microfinance Loans Outstanding" as follows:
 - a. Renaming Item 1.2.f. "National Livelihood Support Fund" as "National Livelihood Development Corp."; and
 - b. Inserting after Item 1.3, "Grants/Donations", data on "Wholesale Microfinance Loans", "Micro-Deposits" and their related sub-accounts as Items 2 and 3, respectively;
- (v) Inserting a line item under "Non-interest Income" as Item b. "Commissions from microinsurance" and renaming "Item b. Other Income" to "Item c. Other income" of the report, Income Statement on Retail Microfinance Operations.

Section 2. Definition. Subsection X361.1.a. of the Manual of Regulations for Banks (MORB) is hereby amended, as follows:

"Subsection X361.1. Definition

"a. MICROFINANCE LOANS REFER TO THE AMORTIZED COST OF LOANS GRANTED UNDER THE BANK'S MICROFINANCE LOAN PRODUCTS THAT MEET THE GENERAL FEATURES PROVIDED UNDER APPENDIX 45, ITEM E OF THE MORB, AS AMENDED.

"b. *Past Due/Portfolio-at-Risk (PAR)* x x x"

"x x x"

Section 3. Required Reports. Reports on microfinance operations shall hereby provided, as follows:

"x x x"

"SUBSEC. X361.9. **REQUIRED REPORTS.** BANKS, WITH RETAIL MICROFINANCE OPERATIONS, SHALL BE REQUIRED TO SUBMIT THE "REPORT ON MICROFINANCE PRODUCTS" ON A MONTHLY BASIS, AND THE "INCOME

STATEMENT ON RETAIL MICROFINANCE OPERATIONS" ON A QUARTERLY BASIS. BOTH REPORTS SHALL BE SUBMITTED WITHIN 15 BANKING DAYS AFTER THE END OF THE REFERENCE MONTH AND QUARTER, RESPECTIVELY.

"BANKS WITH NO MICROFINANCE OPERATIONS, EITHER RETAIL OR WHOLESALE, ARE EXPECTED TO FILL UP ONLY ITEM 3.1.B., "OTHER MICROENTERPRISES LOANS", UNDER "ADDITIONAL INFORMATION" OF THE "REPORT ON MICROFINANCE PRODUCTS". ON THE OTHER HAND, BANKS ENGAGED SOLELY IN WHOLESALE MICROFINANCE OPERATIONS ARE EXPECTED TO FILL UP ONLY ITEM 2, "WHOLESALE MICROFINANCE OPERATIONS", AND ITS RELATED SUB-ACCOUNTS UNDER "ADDITIONAL INFORMATION" OF THE "REPORT ON MICROFINANCE PRODUCTS. THESE BANKS, HOWEVER, ARE REQUIRED TO SUBMIT THE QUARTERLY "INCOME STATEMENT ON RETAIL MICROFINANCE OPERATIONS", INDICATING THAT THE REQUIRED DATA ARE NOT APPLICABLE. OTHERWISE, THESE BANKS WILL BE SANCTIONED FOR INCOMPLETE SUBMISSION OF REPORTS.

"LATE AND/OR ERRONEOUS REPORTING OF SAID REPORTS SHALL BE SUBJECT TO PENALTIES PRESCRIBED UNDER SUBSEC. X192.2, MORB, FOR CATEGORY A-2 REPORT."

Section 4. Amendments to the Financial Reporting Package (FRP) for Banks issued under Cir. No. 512, as amended/Simplified Financial Reporting Package for Rural and Cooperative Banks (Simplified FRP) issued under Cir. No. 644, as amended, to rename the account, "Microfinance Loans" to "Microenterprise Loans". The Manual of Accounts section and reporting templates of Schedules 11 to 11f, and 29d to d4 of the FRP/SFRP are hereby revised, as follows:

(a) Manual of Accounts

"x x x

"11. Loans and Receivables – xxx

"x x x

"(c.3) MICROENTERPRISE LOANS – THIS REFERS TO THE AMORTIZED COST OF LOANS GRANTED TO MICROENTERPRISES AS DEFINED UNDER SUBSECTION X342.1, ITEM C, OF THE MORB, AS AMENDED. THESE SHALL BE FURTHER CLASSIFIED AS FOLLOWS:

"(c.3a) MICROFINANCE LOANS – THIS REFERS TO THE AMORTIZED COST OF LOANS GRANTED UNDER THE BANK'S MICROFINANCE LOAN PRODUCTS THAT MEET THE GENERAL FEATURES PROVIDED UNDER APPENDIX 45, ITEM E OF THE MORB, AS AMENDED; AND

“(c.3b) OTHER MICROENTERPRISE LOANS – THIS REFERS TO THE AMORTIZED COST OF LOANS GRANTED TO MICROENTERPRISES WHICH CANNOT BE APPROPRIATELY CLASSIFIED UNDER MICROFINANCE LOANS.

“(c.4) SMALL AND MEDIUM ENTERPRISES LOANS – THIS REFERS TO THE AMORTIZED COST OF LOANS GRANTED TO SMALL AND MEDIUM ENTERPRISES AS DEFINED UNDER SUBSECTION X342.1, ITEM C OF THE MORB, AS AMENDED. THESE SHALL BE FURTHER CLASSIFIED AS FOLLOWS:

“(c.4a) SMALL ENTERPRISES – THIS REFERS TO THE AMORTIZED COST OF LOANS GRANTED TO SMALL SCALE ENTERPRISES; AND

“(c.4b) MEDIUM ENTERPRISES – THIS REFERS TO THE AMORTIZED COST OF LOANS GRANTED TO MEDIUM SCALE ENTERPRISES.

“X X X”

(b) REPORTING TEMPLATE

ATTACHED AS ANNEX B (FRP) AND ANNEX C (SIMPLIFIED FRP) ARE THE REVISED REPORTING TEMPLATES FOR SCHEDULES 11 (INCLUDING ITS SUBSECTIONS) TO 11F, AND 29D TO 29D4 OF THE FINANCIAL REPORTING PACKAGE FOR BANKS/SIMPLIFIED FINANCIAL REPORTING PACKAGE FOR RURAL AND COOPERATIVE BANKS. BANKS SHALL ADOPT THE SAID REVISED REPORTING TEMPLATES EFFECTIVE REPORT ENDING 30 JUNE 2014.

Section 5. The dissemination of the revised data entry templates of the Report on Microfinance Products, Income Statement on Retail Microfinance Operations, FRP and Simplified FRP shall be covered by a separate issuance.

Section 6. This Circular supersedes/amends/modifies the provisions of existing circulars, memoranda, and/or regulations that are inconsistent herewith.

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

13 June 2014

ANNEX A
Category A-2

DEADLINE :	15 banking days after end of reference Month/Quarter
SUBMISSION :	Original copy to Supervisory Data Center

FOR ALL BANKS

(Name of Bank)	(Code)
(Address)	

**Monthly Report on Microfinance Products and
Quarterly Income Statement on Retail Microfinance Operations**

As of/For the Quarter Ended _____
(Month/Quarter –End)

REPUBLIC OF THE PHILIPPINES)
_____) S.S.

I solemnly swear that all matters set forth in this report are true and correct, to the best of my knowledge and belief.

(Signature of President/Manager and Head,
MF Operations or alternate duly designated
by the Board of Directors)

SUBSCRIBED AND SWORN TO BEFORE ME this _____ day of _____ 20____,
affiant exhibiting to me his Community Tax Certificate No. _____ issued at
_____ on _____ 20____.

Notary Public
Until December 31, 20 _____
PTR No. _____
Place _____

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

NAME OF BANK

As of _____

Report on Microfinance Products

Microfinance Loans	Account Code	Sequence Number	No. of Borrowers	No. of Accounts	Amount
A. Classified as to Type of Client	140150000500000000		0	0	0.00
1. Farmers - Peasants	140150000505000000				
2. Artisanal Fisherfolk	140150000510000000				
3. Workers in the Formal Sector	140150000515000000				
4. Migrant Workers	140150000520000000				
5. Workers in the Informal Sector	140150000525000000				
6. Barangay MicroBusiness Enterprises (BMBEs) ^{1/}	140150000530000000				
7. Others (e.g. Cultural Minorities, Senior Citizens, etc.)	140150000595000000		0	0	0.00
		1			
B. Classified as to Purpose	140150001000000000		0	0	0.00
1. Microenterprises and small businesses	140150001005000000				
2. Microenterprise Loan Plus/Microfinance Plus	140150001020000000				
3. Micro-Agri Loan	140150001010000000				
4. Micro-Housing	140150001015000000				
5. Others	140150001095000000				
C. Classified as to Interest Rate (Per Annum)	140150001500000000		0	0	0.00
1. 20% and below	140150001505000000				
2. Over 20% to 25%	140150001510000000				
3. Over 25% to 30%	140150001515000000				
4. Over 30% to 40%	140150001520000000				
5. Over 40% to 50%	140150001525000000				
6. Over 50%	140150001530000000				
D. Classified as to Size of Loans	140150002000000000		0	0	0.00
1. Up to P3,000	140150002005000000				
2. Over P3,000 to P5,000	140150002010000000				
3. Over P5,000 to P10,000	140150002015000000				
4. Over P10,000 to P20,000	140150002020000000				
5. Over P20,000 to P50,000	140150002025000000				
6. Over P50,000 to P100,000	140150002030000000				
7. Over P100,000 to P150,000	140150002035000000				
8. Over P150,000 to P300,000	140150002040000000				
E. Classified as to Security	140150002500000000		0	0	0.00
1. Secured	140150002505000000				
2. Unsecured	140150002510000000				
F. Classified as to Terms of Loans	140150003000000000		0	0	0.00
1. 3 Months or Less	140150003005000000				
2. Over 3 Months to 6 Months	140150003010000000				
3. Over 6 Months to 12 Months	140150003015000000				
4. Over 12 months	140150003020000000				
G. Repayment Schedules	140150003500000000		0	0	0.00
1. Daily	140150003505000000				
2. Weekly	140150003510000000				
3. Semi-monthly	140150003515000000				
4. Monthly	140150003520000000				
5. Others (Pls. Specify)	140150003595000000		0	0	0.00
		1			
H. Aging of Accounts	140150004000000000		0	0	0.00
1. Current	140150004005000000				
2. Past Due/Portfolio at Risk (PAR)	140150004010000000		0	0	0.00
a. 1 to 30 Days	140150004015000000				
b. 31 to 60 Days and/or Loans Restructured Once	140150004020000000				
c. 61 to 90 Days	140150004025000000				
d. over 90 days and/or Loans Restructured More than Once	140150004030000000				
I. Loan Releases					
1. New Clients	140150004505000000				
2. Repeat Loans	140150004510000000				

NAME OF BANK
As of _____

Additional Information					
1. Funds Generated					
1. Deposit Component (a+b) ^{6/}	140150000000611000			0	0.00
a. Beginning Balance	140150000000611100				
b. During the Month (Net Increase/Decrease)	140150000000611200				
2. Borrowings	140150000000612000			0	0.00
a. Bangko Sentral ng Pilipinas	140150000000612100				
b. Land Bank of the Philippines	140150000000612200				
c. Peoples Credit Financing Corporation	140150000000612300				
d. Development Bank of the Philippines	140150000000612400				
e. Phil. Business for Social Progress	140150000000612500				
f. National Livelihood Development Corp	140150000000612600				
g. Other Government Institutions	140150000000612700				
h. Private Financial Institutions	140150000000612800				
i. Others (Pls. Specify)	140150000000612900			0	0.00
		1			
3. Grants/Donations	140150000000613000				
2. Wholesale Microfinance Loans					
1. Classified as to Type of Conduit	140150000000621000		0	0	0.00
a. Bank /Quasi Bank ^{2/}	140150000000621100				
b. Non-bank ^{3/}	140150000000621200				
2. Classified as to Terms of Loans ^{4/}	140150000000622000		0	0	0.00
a. Under 12 months	140150000000622100				
b. 1-3 years	140150000000622200				
c. Over 3 years	140150000000622300				
3. Classified as to Security ^{4/}	140150000000623000		0	0	0.00
a. Secured	140150000000623100				
b. Unsecured	140150000000623200				
3. Others					
1. Microenterprise loans ^{5/}	140150000000631000		0	0	0.00
a. Microfinance loans (as defined under Appendix 45) ^{6/}	140150000000631100				
b. Other microenterprise loans ^{7/}	140150000000631200				
2. Deposits of Microfinance Borrowers/ Micro-deposits	140150000000632000		0	0	0.00
a. Regular Deposits	140150000000632100		0	0	0.00
i. Embedded Deposits	140150000000632110				
ii. Regular Savings of clients with micro-credits	140150000000632120				
b. Micro Deposits	140150000000632200		0	0	0.00
i. From clients with micro-credits	140150000000632210				
ii. From clients without micro-credits	140150000000632220				

^{1/} Amount and Number of Borrowers should reconcile with MSME Sched 2 item I. Loans Directly Granted to BMBEs and Additional Information item 1. Number of borrowers, respectively (140150000530000000)

^{2/} Amount should reconcile with MSME Sched 1B item I.4.a Participating banks/quasi-banks (140180502500113000)

^{3/} Amount should reconcile with MSME Sched 1B item I.4.b. Participating non-bank financial institutions without quasi-banking authority (140180502500114000)

^{4/} Amount should reconcile with MBS Additional Information item 2.1. Classified as to Type of Conduit (140150000000621000)

^{5/} Amounts should reconcile with FRP Sched 11a item 3. Microenterprise Loans (140150002000100000)

^{6/} Amount should reconcile with MBS item A. Classified as to Type of Client (140150000500000000)

^{7/} All loans granted to microenterprises, regardless of loan sizes and not classified as "microfinance loans"

^{8/} Amount should reconcile with MBS Additional Information items 3.2.a. (140150000000632100) and 3.2.b.i. (140150000000632210)

NAME OF BANK
FOR THE PERIOD ENDING _____
INCOME STATEMENT ON
RETAIL MICROFINANCE OPERATIONS

☐ Not Applicable

Particulars	Account Code	Amount
INTEREST INCOME	505050000000600001	0.00
a. Microfinance loans	505056502005610001	0.00
(1) Current	505056502005611001	
(2) Past due/Portfolio-at-risk	505056502005612001	
(3) Items in-litigation	505056502005613001	
b. Due from other banks	505059000000600001	
c. Others	505059500000600001	
INTEREST EXPENSE	605100000000600001	0.00
a. Deposits	605101500000600001	
b. Bills payable	605102000000600001	
NET INTEREST INCOME	505000000000600001	0.00
NON-INTEREST INCOME	510000000000600001	0.00
a. Fees and commissions	510100000000600001	
b. Commissions from microinsurance	510100500000600001	
c. Other income	510450000000600001	
NON-INTEREST EXPENSE	610000000000600001	0.00
a. Compensation/Fringe Benefits	610050000000600001	
b. Depreciation / Amortization	610200000000600001	
c. Provision for credit losses	700050000000600001	
d. Other administrative expenses:	610150000000600001	0.00
(1) Rent	610150000500600001	
(2) Power, light and water	610150001000600001	
(3) Fuel and lubricants	610150006500600001	
(4) Others	610150099500600001	
NET PROFIT OR LOSS	920000000000600001	0.00

Number of field staff:

0

Number of other banking offices:

0

Loans and Receivables - Others ¹¹
(At Net Carrying Amount)

Particulars		Account Code	Peso Accounts	Foreign Regular		FCDU/EFCDU		Foreign Offices		Total
				In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Residents										
1. Loans to Government		140150500000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. National Government		140150500500120000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. LGUs		140150500500121000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c. GOCCs		140150500500122000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Social Security Institutions		140150500500123000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Other Financial		140150500500123100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Non-Financial		140150500500123200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Agrarian Reform / Other Agricultural Loans		140150500500123300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Agrarian Reform Loans		140150501000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Other Agricultural Credit Loans		140150501000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Microenterprise Loans ^{a/}		140150502000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Microfinance Loans		140150502000100000	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 Enterprises Loans ^{a/}		140150502500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Small Enterprises		140150502500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Medium Enterprises		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 for Consumption 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. Auto Loans		140150504510100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c. 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		140150505000200000	0.00	0.00	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	0.00	0.00	0.00
2. Public Sector Entities		140150506000200000	0.00	0.00	0.00	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	0.00	0.00	0.00
4. Loans to Individuals		140150507000200000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		14015050500000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
^{a/} Of which loans used to comply with Agrarian Reform/Other Agricultural Loans										
(1) Agrarian Reform Loans		14015050501015100000	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
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

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

Particulars	Account Code	Peso Accounts	Foreign Regular		FCDU/EFCDU		Foreign Offices		Total
			In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
8. Real estate mortgage loans to the extent guaranteed by the HGC	140150510506000000								0.00
9. Bills Purchased									
A. Export Bills Purchased	140150511506000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. Bills Purchased - Documentary	140150511506020000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
C. Bills Purchased - Clean	140150511506030000	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	140150512006000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. Import Bills	140150512006010000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. Import Bills Under TRs	140150512006020000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11. Customers' Liability for this Banks' Acceptances Outstanding	140150511006000000	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)									
A. Short Term (one year or less)	140150500000610000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. Medium Term (>1 year to 5 years)	140150500000611000								0.00
C. Long Term (>5 years)	140150500000612000								0.00
13. Geographic Regions of Non-Resident Counterparties (At Amortized cost)									
A. Advanced economies	140150500000620000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. Regions excluding advanced economies	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									
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

[illegible]

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

Particulars		Account Code	a	b	c	d	e	f	g
Additional Information			Current	Past Due But Not Yet Non-Performing	Past Due and Already Non-Performing	Items in Litigation	Total Loans	Allowance for Credit Losses	Net Carrying Amount
1. DOSRI Loans		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		140150012522600000	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
Residents								
1. Loans to Government	140150000000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. National Government	140150000500120000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. LGUs	140150000500121000					0.00	0.00	0.00
c. GOCCs	140150000500122000					0.00	0.00	0.00
2. Social Security Institutions	140150000500123000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Social Security Institutions	140150000500123100					0.00	0.00	0.00
2. Other Financial	140150000500123200					0.00	0.00	0.00
3. Non-Financial	140150000500123300					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	140150001005100000					0.00	0.00	0.00
b. Other Agricultural Credit Loans	140150001010100000					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
a. Microfinance Loans	140150002005100000					0.00	0.00	0.00
b. Other Microenterprise Loans	140150002010100000					0.00	0.00	0.00
4. Small and Medium Enterprises Loans ^{1/}	140150002500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Small Enterprises	140150002505100000					0.00	0.00	0.00
b. Medium Enterprises	140150002510100000					0.00	0.00	0.00
5. Contracts to Sell	140150003000100000					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
a. Financial	140150003500160000					0.00	0.00	0.00
b. Non-Financial	140150003500161000					0.00	0.00	0.00
7. Loans to Individuals for Housing Purposes	140150003500162000					0.00	0.00	0.00
8. Loans to Individuals for Consumption Purposes	140150004000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Credit Card	140150004505100000					0.00	0.00	0.00
b. Auto Loans	140150004510100000					0.00	0.00	0.00
c. Others	140150004515100000					0.00	0.00	0.00
9. Loans to Individuals for Other Purposes	140150005000100000					0.00	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	140150000000200000					0.00	0.00	0.00
2. Public Sector Entities	140150005500200000					0.00	0.00	0.00
3. Loans to Corporations	140150006000200000					0.00	0.00	0.00
4. Loans to Individuals	140150006500200000					0.00	0.00	0.00
TOTAL	140150007000200000	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
(2) Other Agricultural Credit Loans	140150501020100000					0.00	0.00	0.00
Additional Information								
1. DOSRI Loans								
a. Secured		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) REM - Residential	140150012500600000					0.00	0.00	0.00
(ii) REM - Commercial	140150012506600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) REM - Agricultural	140150012510600000					0.00	0.00	0.00
(iv) Non-risk Assets	140150012515600000					0.00	0.00	0.00
(v) Other collateral	140150012519600000					0.00	0.00	0.00
b. Unsecured	140150012520600000					0.00	0.00	0.00
c. Loans Granted under the Bank's Fringe Benefit Program	140150012525600000					0.00	0.00	0.00
	140150012528600000					0.00	0.00	0.00

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

Particulars		Account Code	a					e	f	g
			Current	b	c	d	Total Loans			
2. Non-DOSRI Loans										
	a. Secured	140150013000600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(i) REM - Residential	140150013005600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(ii) REM - Commercial	140150013010600000					0.00		0.00	0.00
	(iii) REM - Agricultural	140150013015600000							0.00	0.00
	(iv) Other collateral	140150013018600000					0.00		0.00	0.00
	b. Unsecured	140150013020600000					0.00		0.00	0.00
		140150013025600000					0.00		0.00	0.00
3. Exposure to Real Estate Industry										
	a. Residential Real Estate Loans	140150013500600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(i) Not exceeding P3.5 million	140150013505640000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(ii) Exceeding P3.5 million	140150013500641000							0.00	0.00
	(1) Guaranteed under National Shelter Program	140150013500642100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(2) Others	140150013500642200					0.00		0.00	0.00
	b. Commercial Real Estate Loans	140150013510640000					0.00		0.00	0.00
	c. Agricultural	140150013515640000					0.00		0.00	0.00
4. Bills Purchased										
	A. Export Bills Purchased	140150014000600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	B. Bills Purchased - Documentary	140150014000610000							0.00	0.00
	C. Bills Purchased - Clean	140150014000620000							0.00	0.00
5. Customers' Liability on Bills/Drafts Under LC/TR										
	A. Import Bills	140150014500600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	B. Import Bills Under TRs	140150014500610000							0.00	0.00
		140150014500620000							0.00	0.00
6. Customers' Liability for this Banks' Acceptances Outstanding										
7. Gross Non-Performing Loans										
8. Allowance for Credit Losses						0.00	0.00	0.00		0.00

^{1/}Includes Restructured Loans

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			
		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	14015000000001000000	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		
b. LGUs	140150000500121000																			
c. GOCs	140150000500122000																			
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		
2. Other Financial	140150000500123100																			
3. Non-Financial	140150000500123200																			
2. Agrarian Reform / Other Agricultural Loans	140150000500123300																			
a. Agrarian Reform Loans	14015000100010000000	0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00		
b. Other Agricultural Credit Loans	1401500010101000000																			
3. Microenterprise Loans ^{a/}	14015000200010000000	0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00		
a. Microfinance Loans	1401500020051000000																			
b. Other Microenterprise Loans	1401500020101000000																			
4. Small and Medium Enterprises Loans ^{a/}	14015000250010000000	0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00		
a. Small Enterprises	1401500025051000000																			
b. Medium Enterprises	1401500025101000000																			
5. Contracts to Sell	14015000300010000000																			
6. Loans to Private Corporations	14015000350016000000	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	14015000350016100000																			
b. Non-Financial	14015000350016200000																			
7. Loans to Individuals for Housing Purposes	14015000400010000000																			
8. Loans to Individuals for Consumption Purposes	14015000450010000000	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	14015000450510000000																			
b. Auto Loans	14015000451010000000																			
c. Others	14015000451510000000																			
9. Loans to Individuals for Other Purposes	14015000500010000000																			
Non-Residents	14015000500010000000																			
1. Central Government/Central Banks	14015000550020000000																			
2. Public Sector Entities	14015000550020000000																			
3. Loans to Corporations	14015000600020000000																			
4. Loans to Individuals	14015000650020000000																			
TOTAL	14015000700020000000																			
^{a/} Or which loans used to comply with Agrarian Reform/Other Agricultural Loans																				
(1) Agrarian Reform Loans	14015050101510000000																			
(2) Other Agricultural Credit Loans	14015050102010000000																			

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			
		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	
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	
b. LGUs	140150000500121000																		0.00	
c. GOCCs	140150000500122000																		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	
2. Other Financial	140150000500123100																		0.00	
3. Non-Financial	140150000500123200																		0.00	
2. Agrarian Reform / Other Agricultural Loans	140150000500123300																		0.00	
a. Agrarian Reform Loans	140150001000100000	0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00	0.00	
b. Other Agricultural Credit Loans	140150001005100000																		0.00	
3. Microenterprise Loans ^{a/}	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	
a. Microfinance Loans	140150002005100000																		0.00	
b. Other Microenterprise Loans	140150002010100000																		0.00	
4. Small and Medium Enterprises Loans ^{a/}	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	
a. Small Enterprises	140150002505100000																		0.00	
b. Medium Enterprises	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	0.00		0.00	0.00		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 for Consumption Purposes	140150004500100000	0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00		0.00	0.00	0.00	
a. Credit Card	140150004505100000																		0.00	
b. Auto Loans	140150004510100000																		0.00	
c. Others	140150004515100000																		0.00	
9. Loans to Individuals for Other Purposes	140150005000100000																		0.00	
Non-Residents	140150005000200000	0.00	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	
2. Public Sector Entities	140150005500200000																		0.00	
3. Loans to Corporations	140150006000200000																		0.00	
4. Loans to Individuals	140150007000200000																		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	
^{a/} Of which loans used to comply with Agrarian Reform/Other Agricultural Loans																				
(1) Agrarian Reform Loans																				
(2) Other Agricultural Credit 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.
Additional Information															
1. DOSRI Loans															
a. Secured															
(i) REM - Residential	140150012500600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) REM - Commercial	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
(iii) REM - Agricultural	140150012510600000									0.00	0.00			0.00	0.00
(iv) Non-risk Assets	140150012515600000									0.00	0.00			0.00	0.00
(v) Other collateral	140150012518600000									0.00	0.00			0.00	0.00
b. Unsecured	140150012519600000									0.00	0.00			0.00	0.00
c. Loans Granted under the Bank's Fringe Benefit Program	140150012520600000									0.00	0.00			0.00	0.00
2. Non-DOSRI Loans	140150012525600000									0.00	0.00			0.00	0.00
a. Secured										0.00	0.00			0.00	0.00
(i) REM - Residential	140150013005600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) REM - Commercial	140150013010600000									0.00	0.00			0.00	0.00
(iii) REM - Agricultural	140150013015600000									0.00	0.00			0.00	0.00
(iv) Other collateral	140150013018600000									0.00	0.00			0.00	0.00
b. Unsecured	140150013020600000									0.00	0.00			0.00	0.00
3. Exposure to Real Estate Industry	140150013025600000									0.00	0.00			0.00	0.00
a. Residential Real Estate Loans										0.00	0.00			0.00	0.00
(i) Not exceeding P3.5 million	140150013505640000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Exceeding P3.5 million	140150013500641000									0.00	0.00			0.00	0.00
(1) Guaranteed under the National Shelter Program	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
(2) Others	140150013500642100									0.00	0.00			0.00	0.00
b. Commercial Real Estate Loans	140150013500642200									0.00	0.00			0.00	0.00
c. Agricultural	140150013510640000									0.00	0.00			0.00	0.00
4. Bills Purchased										0.00	0.00			0.00	0.00
A. Export Bills Purchased	140150014000600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. Bills Purchased - Documentary	140150014000610000									0.00	0.00			0.00	0.00
C. Bills Purchased - Clean	140150014000620000									0.00	0.00			0.00	0.00
5. Customers' Liability on Bills/Drafts Under LC/TR	140150014000630000									0.00	0.00			0.00	0.00
A. Import Bills	140150014500600000									0.00	0.00			0.00	0.00
B. Import Bills Under TRs	140150014500610000									0.00	0.00			0.00	0.00
6. Customers' Liability for this Banks' Acceptances Outstanding	140150014500620000									0.00	0.00			0.00	0.00
7. Gross Non-Performing Loans	140150015000620000									0.00	0.00			0.00	0.00
8. Allowance for Credit Losses	140150018512600000									0.00	0.00			0.00	0.00
	140150019000600000									0.00	0.00			0.00	0.00

^{1/}Includes Restructured Loans

Particulars		Account Code	a	b	c	d	e	f	g
			Current	Past Due But Not Yet Non-Performing	Past Due and Already Non-Performing	Items in Litigation	Total Loans	Allowance for Credit Losses	Net Carrying Amount
Residents									
1.	Loans to Government	140151000000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	a. National Government	140151000500120000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	b. LGUs	140151000500121000	0.00	0.00	0.00	0.00	0.00	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	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	14015100100001000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	a. Agrarian Reform Loans	14015100100051000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	b. Other Agricultural Credit Loans	14015100101010100000	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	14015100200051000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	b. Other Microenterprise Loans	14015100201010100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4.	Small and Medium Enterprises Loans ^{a/}	140151002500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	a. Small Enterprises	140151002505100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	b. Medium Enterprises	140151002510100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.	Contracts to Sell	14015100300001000000	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	14015100400001000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8.	Loans to Individuals for Consumption Purposes	14015100450001000000	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. Auto Loans	140151004510100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	c. Others	140151004515100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9.	Loans to Individuals for Other Purposes	14015100500001000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Residents			0.00	0.00	0.00	0.00	0.00	0.00	0.00
1.	Central Government/Central Banks	140151000000200000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.	Public Sector Entities	140151005500200000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3.	Loans to Corporations	14015100600002000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4.	Loans to Individuals	14015100650002000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		14015100000000000000	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			Account Code		a	b	c	d	e	f	g
Residents					Current	Past Due But Not Yet Non-Performing	Past Due and Already Non-Performing	Items in Litigation	Total Loans	Allowance for Credit Losses	Net Carrying Amount
1. Loans to Government				140151000000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. National Government				140151000500120000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. LGUs				140151000500121000					0.00		0.00
c. GOCCs				140151000500122000					0.00		0.00
1. Social Security Institutions				140151000500123000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Other Financial				140151000500123100					0.00		0.00
3. Non-Financial				140151000500123200					0.00		0.00
2. Agrarian Reform / Other Agricultural Loans				140151000500123300					0.00		0.00
a. Agrarian Reform Loans				140151001000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Other Agricultural Credit Loans				14015100100051000000					0.00		0.00
3. Microenterprise Loans ^{a/}				140151001010100000					0.00		0.00
a. Microfinance Loans				140151002000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Other Microenterprise Loans				14015100200051000000					0.00		0.00
4. Small and Medium Enterprises Loans ^{a/}				140151002010100000					0.00		0.00
a. Small Enterprises				140151002500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Medium Enterprises				140151002505100000					0.00		0.00
5. Contracts to Sell				140151002510100000					0.00		0.00
6. Loans to Private Corporations				140151003000100000					0.00		0.00
a. Financial				140151003500160000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Non-Financial				140151003500161000					0.00		0.00
7. Loans to Individuals for Housing Purposes				140151003500162000					0.00		0.00
8. Loans to Individuals for Consumption Purposes				140151004000100000					0.00		0.00
a. Credit Card				140151004500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Auto Loans				140151004505100000					0.00		0.00
c. Others				140151004510100000					0.00		0.00
9. Loans to Individuals for Other Purposes				140151004515100000					0.00		0.00
Non-Residents				140151005000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Central Government/Central Banks				140151005500200000					0.00		0.00
2. Public Sector Entities				140151006000200000					0.00		0.00
3. Loans to Corporations				140151006500200000					0.00		0.00
4. Loans to Individuals				140151007000200000					0.00		0.00
TOTAL				140151000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
^{a/} Of which loans used to comply with Agrarian Reform/Other Agricultural Loans											
(1) Agrarian Reform Loans				140150501015100000					0.00	0.00	0.00
(2) Other Agricultural Credit Loans				140150501020100000					0.00	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		0.00	0.00	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	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
2. 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
3. Other Financial	140151000500123100									0.00	0.00			0.00	0.00
4. Non-Financial	140151000500123300									0.00	0.00			0.00	0.00
5. 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
6. Microenterprise Loans ^{a/}	140151002000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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
7. Small and Medium Enterprises Loans ^{a/}	140151002500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Small Enterprises	140151002505100000									0.00	0.00			0.00	0.00
b. Medium Enterprises	140151002510100000									0.00	0.00			0.00	0.00
8. Contracts to Sell	140151003000100000									0.00	0.00			0.00	0.00
9. 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
10. Loans to Individuals for Housing Purposes	140151004000100000									0.00	0.00			0.00	0.00
a. Credit Card	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
b. Auto Loans	140151004505100000									0.00	0.00			0.00	0.00
c. Others	140151004515100000									0.00	0.00			0.00	0.00
11. Loans to Individuals for Other Purposes	140151005000100000									0.00	0.00			0.00	0.00
Non-Residents										0.00	0.00			0.00	0.00
1. Central Government/Central Banks	140151005000200000									0.00	0.00			0.00	0.00
2. Public Sector Entities	140151005500200000									0.00	0.00			0.00	0.00
3. Loans to Corporations	140151006000200000									0.00	0.00			0.00	0.00
4. Loans to Individuals	140151007000200000									0.00	0.00			0.00	0.00
TOTAL		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
^{a/} Of which loans used to comply with Agrarian Reform/Other Agricultural Loans															
(1) Agrarian Reform Loans	140150501015100000									0.00	0.00			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	0.00	0.00
c. GOCCs	140151000500122000									0.00	0.00	0.00	0.00	0.00	0.00
2. 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
1. Social Security Institutions	140151000500123100									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
3. Non-Financial	140151000500123300									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	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Agrarian Reform Loans	140151001000100100									0.00	0.00	0.00	0.00	0.00	0.00
b. Other Agricultural Credit Loans	140151001000100200									0.00	0.00	0.00	0.00	0.00	0.00
3. Microenterprise Loans ^a	140151001000100300									0.00	0.00	0.00	0.00	0.00	0.00
a. Microfinance Loans	140151001000100301	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Other Microenterprise Loans	140151001000100302									0.00	0.00	0.00	0.00	0.00	0.00
4. Small and Medium Enterprises Loans ^a	140151002000100000									0.00	0.00	0.00	0.00	0.00	0.00
a. Small Enterprises	140151002000100001	0.00	0.00	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. Medium Enterprises	140151002000100002									0.00	0.00	0.00	0.00	0.00	0.00
5. Contracts to Sell	140151002000100003									0.00	0.00	0.00	0.00	0.00	0.00
6. Loans to Private Corporations	140151003000100000									0.00	0.00	0.00	0.00	0.00	0.00
a. Financial	140151003000100001	0.00	0.00	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. Non-Financial	140151003000100002									0.00	0.00	0.00	0.00	0.00	0.00
7. Loans to Individuals for Housing Purposes	140151003500100000									0.00	0.00	0.00	0.00	0.00	0.00
8. Loans to Individuals for Consumption Purposes	140151004000100000									0.00	0.00	0.00	0.00	0.00	0.00
a. Credit Card	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
b. Auto Loans	140151004510100000									0.00	0.00	0.00	0.00	0.00	0.00
c. Others	140151004510100001									0.00	0.00	0.00	0.00	0.00	0.00
9. Loans to Individuals for Other Purposes	140151004515100000									0.00	0.00	0.00	0.00	0.00	0.00
Non-Residents															
1. Central Government/Central Banks	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
2. Public Sector Entities	140151005500200000									0.00	0.00	0.00	0.00	0.00	0.00
3. Loans to Corporations	140151006000200000									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
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
^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
(2) Other Agricultural Credit Loans	140150501020100000									0.00	0.00	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	140151000500121000									0.00	0.00			0.00	0.00
c. GOCCs	140151000500122000									0.00	0.00			0.00	0.00
2. 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
1. Social Security Institutions	140151000500123100									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
3. 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	14015100100051000000									0.00	0.00			0.00	0.00
b. Other Agricultural Credit Loans	14015100101010100000									0.00	0.00			0.00	0.00
4. Microenterprise Loans ^a	140151002000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Microfinance Loans	14015100200051000000									0.00	0.00			0.00	0.00
b. Other Microenterprise Loans	140151002010100000									0.00	0.00			0.00	0.00
5. Small and Medium Enterprises Loans ^a	140151002500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Small Enterprises	14015100250051000000									0.00	0.00			0.00	0.00
b. Medium Enterprises	140151002510100000									0.00	0.00			0.00	0.00
6. Contracts to Sell	140151003000100000									0.00	0.00			0.00	0.00
7. 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
8. Loans to Individuals for Housing Purposes	140151004000100000									0.00	0.00			0.00	0.00
a. Credit Card	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
b. Auto Loans	140151004510100000									0.00	0.00			0.00	0.00
c. 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	140151005500100000	0.00	0.00	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	140151005500200000									0.00	0.00			0.00	0.00
3. Loans to Corporations	140151006000200000									0.00	0.00			0.00	0.00
4. Loans to Individuals	140151006500200000									0.00	0.00			0.00	0.00
TOTAL	140151007000200000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
^a Of which loans used to comply with Agrarian Reform/Other Agricultural Loans															
(1) Agrarian Reform Loans	140150501015100000									0.00	0.00			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 Balances	Recoveries directly recognized in profit or loss	Charge-offs directly recognized in profit or loss
Specific allowances for individually assessed financial assets and Specific allowances for collectively assessed financial assets										
Residents			0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Loans to Government		165150000000100000								
a. National Government		165150000500120000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. LGUs		165150000500121000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c. GOCCs		165150000500122000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Social Security Institutions		165150000500123000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Other Financial		165150000500123100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Non-Financial		165150000500123200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Agrarian Reform / Other Agricultural Loans		165150000500123300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Agrarian Reform Loans		16515000100001000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Other Agricultural Credit Loans		16515000100051000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Microenterprise Loans		1651500010101000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Microfinance Loans		1651500020001000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Other Microenterprise Loans		1651500020051000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. Small and Medium Enterprises Loans		1651500020101000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Small Enterprises		1651500025001000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Medium Enterprises		1651500025051000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. Contracts to Sell		1651500025101000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Loans to Private Corporations		1651500030001000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Financial		1651500035001600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Non-Financial		1651500035001610000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7. Loans to Individuals for Housing Purposes		1651500035001620000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8. Loans to Individuals for Consumption Purposes		1651500040001000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Credit Card		1651500045001000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Auto Loans		1651500045051000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c. Others		1651500045101000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9. Loans to Individuals for Other Purposes		1651500045151000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Residents		1651500050001000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Central Government/Central Banks		1651500000002000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Public Sector Entities		1651500050002000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Loans to Corporations		1651500060002000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. Loans to Individuals		1651500065002000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		165150000000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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Particulars			Account Code	Opening balance		Write-offs taken against the allowance		Amounts set aside for estimated credit losses		Amounts reversed for estimated credit losses		Other adjustments		Closing Balances		Recoveries directly recognized in profit or loss		Charge-offs directly recognized in profit or loss	
				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
Specific allowances for individually assessed financial assets and Specific allowances for collectively assessed financial assets																			
Residents																			
1. Loans to Government			1651500000000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. National Government			165150000500120000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. LGUs			165150000500121000												0.00	0.00			0.00
c. GOCCs			165150000500122000												0.00	0.00			0.00
2. Social Security Institutions			165150000500123000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Social Security Institutions			165150000500123100												0.00	0.00			0.00
2. Other Financial			165150000500123200												0.00	0.00			0.00
3. Non-Financial			165150000500123300												0.00	0.00			0.00
3. Agrarian Reform / Other Agricultural Loans			1651500010001000000	0.00	0.00	0.00	0.00	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			1651500010001000000												0.00	0.00			0.00
b. Other Agricultural Credit Loans			1651500010001000000												0.00	0.00			0.00
4. Microenterprise Loans			1651500020001000000	0.00	0.00	0.00	0.00	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			1651500020001000000												0.00	0.00			0.00
b. Other Microenterprise Loans			1651500020001000000												0.00	0.00			0.00
5. Small and Medium Enterprises Loans			1651500025001000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Small Enterprises			1651500025001000000												0.00	0.00			0.00
b. Medium Enterprises			1651500025001000000												0.00	0.00			0.00
6. Contracts to Sell			1651500030001000000												0.00	0.00			0.00
7. Loans to Private Corporations			1651500035001000000	0.00	0.00	0.00	0.00	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			1651500035001000000												0.00	0.00			0.00
b. Non-Financial			1651500035001000000												0.00	0.00			0.00
8. Loans to Individuals for Housing Purposes			1651500040001000000												0.00	0.00			0.00
9. Loans to Individuals for Consumption Purposes			1651500045001000000	0.00	0.00	0.00	0.00	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			1651500045001000000												0.00	0.00			0.00
b. Auto Loans			1651500045001000000												0.00	0.00			0.00
c. Others			1651500045001000000												0.00	0.00			0.00
10. Loans to Individuals for Other Purposes			1651500050001000000												0.00	0.00			0.00
Non-Residents															0.00	0.00			0.00
1. Central Government/Central Banks			1651500000002000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Public Sector Entities			1651500005002000000												0.00	0.00			0.00
3. Loans to Corporations			1651500006002000000												0.00	0.00			0.00
4. Loans to Individuals			1651500007002000000												0.00	0.00			0.00
TOTAL			1651500000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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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, Motor Vehicles, Accommodation and Food Service Activities	Transportation and Storage	Information and Communication	Financial and Insurance Activities	Real Estates	Professional, Scientific and Technical Activities	Administrative and Support Service Activities	Public Administration and Defense; Compulsory Social Security	Education	Human Health and Social Work Activities	Arts, Entertainment and Recreation	Other Service Activities	Activities of Households as Employers and Undifferentiated	Goods and Services	Activities of Extra-Territorial Organizations and Bodies	Total
Residents																									
A. For Production, by Economic Activity - Total			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	0.00	0.00	0.00	0.00	0.00	0.00
1. Loans to Government			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	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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. LGUs			140150000500121000																						
c. GOCs			140150000500122000																						
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	0.00	0.00	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	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00	0.00
a. Microfinance Loans			140150002005100000																						
b. Other Microenterprise Loans			140150002010100000																						
4. Small and Medium Enterprises Loans			140150002500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Small Enterprises			140150002505100000																						
b. Medium Enterprises			140150002510100000																						
5. Contracts to Sell			140150003000100000																						
6. Loans to Private Corporations			140150003500160000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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																						
3. For Household Consumption - Total			140150000000100002																						
9. Loans to Individuals for Consumption Purposes			140150004500100000																						
a. Credit Card			140150004505100000																						
b. Auto Loans			140150004510100000																						
d. Others			140150004515100000																						
Non-Residents			140150000000200000																						
1. Central Government/Central Banks			140150000500200000																						
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	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																						
b. Items in Litigation			140150018520600000																						
3. Real estate loans under Circular No. 600			140150012805600001																						
3. Real estate exposures under M-2012-046			140150013500700000																						

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 Remediation and Activities		Construction		Wholesale and Retail Trade, Repair of Motor Vehicles, Motorcycles		Accommodation and Food Service Activities		Transportation and Storage		Information and Communication		Financial and Insurance 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.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.		
Borrowers / Type of Loans			Residents																							
			A. For Production, by Economic Activity - Total																							
			1. Loans to Government																							
			a. National Government																							
			b. LGUs																							
			c. GOCCs																							
			1. Social Security Institutions																							
			2. Other Financial																							
			3. Non-Financial																							
			2. Agrarian Reform / Other Agricultural Loans																							
			a. Agrarian Reform Loans																							
			b. Other Agricultural Credit Loans																							
			3. Microenterprise Loans																							
			a. Microfinance Loans																							
			b. Other Microenterprise Loans																							
			4. Small and Medium Enterprises Loans																							
			a. Small Enterprises																							
			b. Medium Enterprises																							
			5. Contracts to Sell																							
			6. Loans to Private Corporations																							
			a. Financial																							
			b. Non-Financial																							
			7. Loans to Individuals for Housing Purposes																							
			8. Loans to Individuals for Other Purposes																							
			B. For Household Consumption - Total																							
			9. Loans to Individuals for Consumption Purposes																							
			a. Credit Card																							
			b. Auto Loans																							
			d. Others																							
			Non-Residents																							
			1. Central Government/Central Banks																							
			2. Public Sector Entities																							
			3. Loans to Corporations																							
			4. Loans to Individuals																							
			TOTAL																							
			Additional Information:																							
			1. Current																							
			2. Past due but not yet non-performing																							
			3. Past due and already non-performing																							
			4. Items in Litigation																							
			5. Real estate loans under Circular No. 600																							
			6. Real estate exposures under M-2012-046																							

Type of Business / Industry		Account Code	Real Estate Activities		Professional, Scientific and Technical Activities		Administrative and support Service Activities		Public Administration and Defense; Compulsory Social Security		Education		Human Health and Social Work Activities		Arts, Entertainment and Recreation		Other Service Activities		Activities of Households as Employers and Undifferentiated Goods-and-Producing Services-Activities of Households for Own Use		Activities of Extra-Territorial Organizations and Bodies		Total	
			Activities		Activities		Activities		Activities		Activities		Activities		Activities		Activities		Activities		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.	In US \$	Peso Equiv.	In US \$	Peso Equiv.		
Borrowers / Type of Loans		Residents																						
		A. For Production, by Economic Activity - Total																						
		1. Loans to Government																						
		a. National Government																						
		b. LGUs																						
		c. GOCCs																						
		1. Social Security Institutions																						
		2. Other Financial																						
		3. Non-Financial																						
		2. Agrarian Reform / Other Agricultural Loans																						
		a. Agrarian Reform Loans																						
		b. Other Agricultural Credit Loans																						
		3. Microenterprise Loans																						
		a. Microfinance Loans																						
		b. Other Microenterprise Loans																						
		4. Small and Medium Enterprises Loans																						
		a. Small Enterprises																						
		b. Medium Enterprises																						
		5. Contracts to Sell																						
		6. Loans to Private Corporations																						
		a. Financial																						
		b. Non-Financial																						
		7. Loans to Individuals for Housing Purposes																						
		8. Loans to Individuals for Other Purposes																						
		B. For Household Consumption - Total																						
		9. Loans to Individuals for Consumption Purposes																						
		a. Credit Card																						
		b. Auto Loans																						
d. Others																								
Non-Residents																								
1. Central Government/Central Banks																								
2. Public Sector Entities																								
3. Loans to Corporations																								
4. Loans to Individuals																								
TOTAL																								
Additional Information:																								
1. Current																								
2. Past due but not yet non-performing																								
3. Past due and already non-performing																								
4. Items in Litigation																								
5. Real estate loans under Circular No. 600																								
6. Real estate exposures under M-2012-046																								

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		Transportation and Storage		Information and Communication		Financial and Insurance 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.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.
Residents			1401500000000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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																									
1. Loans to Government			1401500000000100001	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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			1401500005000120000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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			1401500005000121000																						
c. GOCCs			1401500005000122000																						
1. Social Security Institutions			1401500005000123000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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			1401500005000123100																						
3. Non-Financial			1401500005000123200																						
1401500005000123300																									
2. Agrarian Reform / Other Agricultural Loans			1401500001000100000	0.00	0.00			0.00	0.00	0.00	0.00	0.00	0.00	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			1401500001000510000																						
b. Other Agricultural Credit Loans			1401500001010100000																						
3. Microenterprise Loans			1401500002000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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			1401500002000510000																						
b. Other Microenterprise Loans			1401500002010100000																						
4. Small and Medium Enterprises Loans			1401500002500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Small Enterprises			1401500002505100000																						
b. Medium Enterprises			1401500002510100000																						
5. Contracts to Sell			1401500003000100000																						
6. Loans to Private Corporations			1401500003500160000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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			1401500003500161000																						
b. Non-Financial			1401500003500162000																						
7. Loans to Individuals for Housing Purposes			1401500004000100000																						
8. Loans to Individuals for Other Purposes			1401500005000100000																						
B. For Household Consumption - Total			1401500000000100002																						
9. Loans to individuals for Consumption Purposes			1401500004500100000																						
a. Credit Card			1401500004505100000																						
b. Auto Loans			1401500004510100000																						
d. Others			1401500004515100000																						
Non-Residents			1401500000000200000																						
1. Central Government/Central Banks			1401500005500200000																						
2. Public Sector Entities			1401500006000200000																						
3. Loans to Corporations			1401500006500200000																						
4. Loans to Individuals			1401500007000200000																						
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	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																						

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Type of Business / Industry		Account Code		Real Estate Activities		Professional, Scientific and Technical Activities		Administrative Service Activities		Public Administration and Defense; Social Security		Education		Human Health and Social Work Activities		Arts, Entertainment and Recreation		Other Service Activities		Activities of Households as Employers and Undifferentiated Goods-and-Producing Activities for Own Use		Activities of Extra-Territorial Organizations and Bodies		Total
				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.	In US \$	Peso Equiv.			
Borrowers / Type of Loans																								
Residents		14015000000001000000																						0.00
A. For Production, by Economic Activity - Total		14015000000001000001																						0.00
1. Loans to Government		14015000005001200000																						0.00
a. National Government		14015000005001200000																						0.00
b. LGUs		14015000005001210000																						0.00
c. GOCCs		14015000005001220000																						0.00
1. Social Security Institutions		14015000005001231000																						0.00
2. Other Financial		14015000005001231000																						0.00
3. Non-Financial		14015000005001232000																						0.00
14015000005001233000		14015000005001233000																						0.00
2. Agrarian Reform / Other Agricultural Loans		14015000100010000000																						0.00
a. Agrarian Reform Loans		14015000100051000000																						0.00
b. Other Agricultural Credit Loans		14015000101010000000																						0.00
3. Microenterprise Loans		14015000200010000000																						0.00
a. Microfinance Loans		14015000200051000000																						0.00
b. Other Microenterprise Loans		14015000201010000000																						0.00
4. Small and Medium Enterprises Loans		14015000250010000000																						0.00
a. Small Enterprises		14015000250051000000																						0.00
b. Medium Enterprises		14015000251010000000																						0.00
5. Contracts to Sell		14015000300010000000																						0.00
6. Loans to Private Corporations		14015000350016000000																						0.00
a. Financial		14015000350016000000																						0.00
b. Non-Financial		14015000350016100000																						0.00
14015000350016200000		14015000350016200000																						0.00
7. Loans to Individuals for Housing Purposes		14015000400010000000																						0.00
8. Loans to Individuals for Other Purposes		14015000500010000000																						0.00
B. For Household Consumption - Total		14015000000001000002																						0.00
9. Loans to Individuals for Consumption Purposes		14015000450010000000																						0.00
a. Credit Card		14015000450051000000																						0.00
b. Auto Loans		14015000451010000000																						0.00
d. Others		14015000451510000000																						0.00
Non-Residents		14015000000020000000																						0.00
1. Central Government/Central Banks		14015000055002000000																						0.00
2. Public Sector Entities		14015000600020000000																						0.00
3. Loans to Corporations		14015000650020000000																						0.00
4. Loans to Individuals		14015000700020000000																						0.00
TOTAL		14015000000000000000																						0.00
Additional Information:																								0.00
1. Current		14015001850560000000																						0.00
2. Past due but not yet non-performing		14015001851060000000																						0.00
3. Past due and already non-performing		14015001851560000000																						0.00
4. Items in Litigation		14015001852060000000																						0.00
5. Real estate loans under Circular No. 600		14015001280560000011																						0.00
6. Real estate exposures under M-2012.046		14015001350070000000																						0.00

Particulars	Account Code	Carrying amount of unimpaired assets before allowance for credit losses	Carrying amount of past due assets before allowance for credit losses					Carrying amount of the impaired assets before allowance for credit losses	Specific allowances for individually assessed financial assets	Specific allowances collectively assessed financial assets	Collateral and other credit enhancements received as security for the related impaired and past due assets	Total
			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	1401500000000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. National Government	140150000500120000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. LGUs	140150000500121000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c. GOCCs	140150000500122000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	140150000500123000	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	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	0.00	0.00	0.00	0.00
3. Non-Financial	140150000500123300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Agrarian Reform / Other Agricultural Loans	1401500010001000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Agrarian Reform Loans	140150001005100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Other Agricultural Credit Loans	140150001010100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Microenterprise Loans	140150002000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Microfinance Loans	140150002005100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Other Microenterprise Loans	140150002010100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. Small and Medium Enterprises Loans	140150002500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Small Enterprises	140150002505100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Medium Enterprises	140150002510100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. Contracts to Sell	140150003000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Loans to Private Corporations	140150003500160000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Financial	140150003500161000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Non-Financial	140150003500162000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7. Loans to Individuals for Housing Purposes	140150004000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8. Loans to Individuals for Consumption Purposes	140150004500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Credit Card	140150004505100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Auto Loans	140150004510100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c. Others	140150004515100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9. Loans to Individuals for Other Purposes	140150005000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Residents	140150000000200000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Central Government/Central Banks	140150000500200000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Public Sector Entities	140150005500200000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Loans to Corporations	140150006000200000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. Loans to Individuals	140150006500200000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1401500000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

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																					
1. Loans to Government	505056500000100000					0.00				0.00				0.00				0.00			0.00
a. National Government	505056500500100000					0.00				0.00				0.00				0.00			0.00
b. LGUs	5050565000500121000					0.00				0.00				0.00				0.00			0.00
c. GOCCs	5050565000500122000					0.00				0.00				0.00				0.00			0.00
1. Social Security Institutions	5050565000500123000					0.00				0.00				0.00				0.00			0.00
2. Other Financial	5050565000500123100					0.00				0.00				0.00				0.00			0.00
3. Non-Financial	5050565000500123200					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 Enterprises Loans	505056502500100000					0.00				0.00				0.00				0.00			0.00
a. Small Enterprises	505056502505100000					0.00				0.00				0.00				0.00			0.00
b. Medium Enterprises	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 for Consumption 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. Auto Loans	505056504510100000					0.00				0.00				0.00				0.00			0.00
c. 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																					
1. Central Government/Central Banks	505056505500200000					0.00				0.00				0.00				0.00			0.00
2. Public Sector Entities	505056505500200000					0.00				0.00				0.00				0.00			0.00
3. Loans to Corporations	505056506000200000					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	50505650000000000000					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
Peso Accounts

Particulars	Account Code	a Current	b Past Due But Not Yet Non-Performing	c Past Due and Already Non-Performing	d Items in Litigation	e Total Interest Income from Loans and Receivables- Others
Residents						
1. Loans to Government	505056500000100000	0.00	0.00	0.00	0.00	0.00
a. National Government	505056500000100000	0.00	0.00	0.00	0.00	0.00
b. LGUs	505056500000121000					0.00
c. GOCCs	505056500000122000					0.00
2. Social Security Institutions	505056500000123000	0.00	0.00	0.00	0.00	0.00
1. Other Financial	505056500000123100					0.00
3. Non-Financial	505056500000123200					0.00
3. Agrarian Reform / Other Agricultural Loans	505056500000123300					0.00
a. Agrarian Reform Loans	505056501000100000	0.00	0.00	0.00	0.00	0.00
b. Other Agricultural Credit Loans	5050565010005100000					0.00
4. Microenterprise Loans	505056501010100000					0.00
a. Microfinance Loans	505056502000100000	0.00	0.00	0.00	0.00	0.00
b. Other Microenterprise Loans	5050565020005100000					0.00
5. Small and Medium Enterprises Loans	505056502010100000					0.00
a. Small Enterprises	505056502500100000	0.00	0.00	0.00	0.00	0.00
b. Medium Enterprises	5050565025005100000					0.00
6. Contracts to Sell	505056502510100000					0.00
7. Loans to Private Corporations	505056503000100000					0.00
a. Financial	505056503500100000	0.00	0.00	0.00	0.00	0.00
b. Non-Financial	505056503500101000					0.00
8. Loans to Individuals for Housing Purposes	505056503500102000					0.00
9. Loans to Individuals for Consumption Purposes	505056504000100000					0.00
a. Credit Card	505056504500100000	0.00	0.00	0.00	0.00	0.00
b. Auto Loans	5050565045005100000					0.00
c. Others	505056504510100000					0.00
10. Loans to Individuals for Other Purposes	505056504515100000					0.00
Non-Residents	505056505000100000					0.00
1. Central Government/Central Banks	505056505000200000	0.00	0.00	0.00	0.00	0.00
2. Public Sector Entities	505056505000200000					0.00
3. Loans to Corporations	505056506000200000					0.00
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	
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.
Residents											
1. Loans to Government	505056500000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. National Government	505056500500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. LGUs	505056500500121000										
c. GOCCs	505056500500122000										
2. Social Security Institutions	505056500500123000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Other Financial	505056500500123100										
3. Non-Financial	505056500500123200										
3. Agrarian Reform / Other Agricultural Loans	505056500500123300										
a. Agrarian Reform Loans	505056501000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Other Agricultural Credit Loans	505056501005100000										
4. Microenterprise Loans	505056501010100000										
a. Microfinance Loans	505056502000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Other Microenterprise Loans	505056502005100000										
5. Small and Medium Enterprises Loans	505056502010100000										
a. Small Enterprises	505056502500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Medium Enterprises	505056502505100000										
6. Contracts to Sell	505056502510100000										
7. Loans to Private Corporations	505056503000100000										
a. Financial	505056503500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Non-Financial	505056503500101000										
8. Loans to Individuals for Housing Purposes	505056503500102000										
9. Loans to Individuals for Consumption Purposes	505056504000100000										
a. Credit Card	505056504500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Auto Loans	505056504505100000										
c. Others	505056504510100000										
10. Loans to Individuals for Other Purposes	505056504515100000										
Non-Residents	505056505000100000										
1. Central Government/Central Banks	505056505000200000										
2. Public Sector Entities	505056505000200000										
3. Loans to Corporations	505056506000200000										
4. Loans to Individuals	505056506000200000										
TOTAL	505056507000200000	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

FCDU/EFCDU

Particulars	Account Code	a		b		c		d		e	
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.
Residents	5050565000001000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Loans to Government	5050565000001000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. National Government	505056500000121000										
b. LGUs	505056500000122000										
c. GOCOs	505056500000123000										
1. Social Security Institutions	505056500000123100										
2. Other Financial	505056500000123200										
3. Non-Financial	505056500000123300										
2. Agrarian Reform / Other Agricultural Loans	5050565010001000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Agrarian Reform Loans	5050565010001000000										
b. Other Agricultural Credit Loans	505056501010100000										
3. Microenterprise Loans	5050565020001000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Microfinance Loans	5050565020001000000										
b. Other Microenterprise Loans	5050565020051000000										
4. Small and Medium Enterprises Loans	5050565020101000000										
a. Small Enterprises	5050565025001000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Medium Enterprises	5050565025101000000										
5. Contracts to Sell	5050565030001000000										
6. Loans to Private Corporations	5050565035001000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Financial	5050565035001010000										
b. Non-Financial	505056503500102000										
7. Loans to Individuals for Housing Purposes	5050565040001000000										
8. Loans to Individuals for Consumption Purposes	5050565045001000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Credit Card	5050565045051000000										
b. Auto Loans	5050565045101000000										
c. Others	5050565045151000000										
9. Loans to Individuals for Other Purposes	5050565050001000000										
Non-Residents	5050565000002000000	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	5050565055002000000										
2. Public Sector Entities	5050565060002000000										
3. Loans to Corporations	5050565065002000000										
4. Loans to Individuals	5050565070002000000										
TOTAL	5050565000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

¹/Includes Restructured Loans

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

Particulars	Account Code	a		b		c		d		e	
		Current		Past Due But Not Yet Non-Performing		Past Due and Already Non-Performing		Items in Litigation		Total Interest Income	
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.
Residents	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										
b. LGUs	505056500500122000										
c. GOCCs	505056500500123000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Other Financial	505056500500123100										
3. Non-Financial	505056500500123200										
2. Agrarian Reform / Other Agricultural Loans	505056500500123300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Agrarian Reform Loans	505056501000100000										
b. Other Agricultural Credit Loans	505056501000100000										
3. Microenterprise Loans	505056501010100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Microfinance Loans	505056502000100000										
b. Other Microenterprise Loans	505056502010100000										
4. Small and Medium Enterprises Loans	505056502500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Small Enterprises	505056502505100000										
b. Medium Enterprises	505056502510100000										
5. Contracts to Sell	505056503000100000										
6. Loans to Private Corporations	505056503500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Financial	505056503500101000										
b. Non-Financial	505056503500102000										
7. Loans to Individuals for Housing Purposes	505056504000100000										
8. Loans to Individuals for Consumption Purposes	505056504500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Credit Card	505056504505100000										
b. Auto Loans	505056504510100000										
c. Others	505056504515100000										
9. Loans to Individuals for Other Purposes	505056505000100000										
Non-Residents	505056505000200000	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										
2. Public Sector Entities	505056506000200000										
3. Loans to Corporations	505056506500200000										
4. Loans to Individuals	505056507000200000										
TOTAL	50505650000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

¹⁾Includes Restructured Loans

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

Residents			Particulars	Account Code	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
						In US \$	Peso Equiv.	In US \$	Peso Equiv.	
1.	Loans to Government			140150500000100000	0.00					0.00
a.	National Government			140150500500120000	0.00					0.00
b.	LGUs			140150500500121000	0.00					0.00
c.	GOCCs			140150500500122000	0.00					0.00
				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			140150501005100000	0.00					0.00
a.	Agrarian Reform Loans			140150501000100000	0.00					0.00
b.	Other Agricultural Credit Loans			140150501010100000	0.00					0.00
3.	Microenterprise Loans ^{a/}			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 Enterprises Loans ^{a/}			140150502505100000	0.00					0.00
a.	Small Enterprises			140150502505100000	0.00					0.00
b.	Medium Enterprises			140150502510100000	0.00					0.00
5.	Contracts to Sell			140150503000100000	0.00					0.00
6.	Loans to Private Corporations			140150503500160000	0.00					0.00
a.	Financial			140150503500161000	0.00					0.00
b.	Non-Financial			140150503500162000	0.00					0.00
7.	Loans to Individuals for Housing Purposes			140150504000100000	0.00					0.00
8.	Loans to Individuals for Consumption Purposes			140150504500100000	0.00					0.00
a.	Credit Card			140150504505100000	0.00					0.00
b.	Auto Loans			140150504510100000	0.00					0.00
c.	Others			140150504515100000	0.00					0.00
9.	Loans to Individuals for Other Purposes			140150505000100000	0.00					0.00
Non-Residents				140150500000200000	0.00					0.00
1.	Central Government/Central Banks			140150505500200000	0.00					0.00
2.	Public Sector Entities			140150506000200000	0.00					0.00
3.	Loans to Corporations			140150506500200000	0.00					0.00
4.	Loans to Individuals			140150507000200000	0.00					0.00
TOTAL				140150500000000000	0.00					0.00
^{a/} Of which loans used to comply with Agrarian Reform/Other Agricultural Loans										
(1)	Agrarian Reform Loans			140150501015100000	0.00					0.00
(2)	Other Agricultural Credit Loans			140150501020100000	0.00					0.00

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

Particulars	Account Code	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
			In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Additional Information:							
1. Loans to LGUs to the extent guaranteed by LGUGC	140150506500600000						0.00
2. Loans to GOCCs to the extent guaranteed by the National Government.	140150507000600000						0.00
3. Loans to the extent covered by hold-out on, or assignment of deposits/deposit substitutes	140150507500600000						0.00
4. Loans or acceptances under letters of credit to the extent covered by margin deposits	140150508000600000						0.00
5. Loans to the extent guaranteed by IGLF	140150508500600000						0.00
6. Loans to the extent guaranteed by TIDCORP	140150509500600000	0.00					0.00
a. Maturing within 1 year	140150509500611000						0.00
b. Maturing beyond 1 year	140150509500612000						0.00
7. Loans to the extent guaranteed by SBC	140150510000600000	0.00					0.00
a. Maturing within 1 year	140150510000611000						0.00
b. Maturing beyond 1 year	140150510000612000						0.00
8. Real estate mortgage loans to the extent guaranteed by the HGC	140150510500600000						0.00
9. Bills Purchased							
A. Export Bills Purchased	140150511500600000	0.00					0.00
B. Bills Purchased - Documentary	140150511500610000	0.00					0.00
C. Bills Purchased - Clean	140150511500630000	0.00					0.00
10. Customers' Liability on Bills/Drafts Under LC/TR	140150512000600000	0.00					0.00
A. Import Bills	140150512000610000	0.00					0.00
B. Import Bills Under TRs	140150512000620000	0.00					0.00
11. Customers' Liability for this Banks' Acceptances Outstanding	140150511000600000	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)							
A. Short Term (one year or less)	140150500000610000	0.00					0.00
B. Medium Term (>1 year to 5 years)	140150500000611000						0.00
C. Long Term (>5 years)	140150500000612100						0.00
13. Geographic Regions of Non-Resident Counterparties (At amortized)							
A. Advanced economies	140150500000612200	0.00					0.00
B. Regions excluding advanced economies	140150500000622000	0.00					0.00
(1) Africa	140150500000622100						0.00
Of which: Sub-Sahara	140150500000622110						0.00
(2) Developing Asia	140150500000622200						0.00
(3) Middle East	140150500000622300						0.00
(4) Western Hemisphere	140150500000622400						0.00
(5) Central and Eastern Europe	140150500000622500						0.00
(6) Commonwealth of Independent States	140150500000622600						0.00

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

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

1/ Includes Restructured Loans

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

Particulars	Account Code	a	b	c	d	e	f	g
Residents								
1. Loans to Government	140150000000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. National Government	140150000500120000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. LGUs	140150000500121000							0.00
c. GOCCs	140150000500122000							0.00
2. Social Security Institutions	140150000500123000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Other Financial	140150000500123100							0.00
2. Non-Financial	140150000500123200							0.00
3. Agrarian Reform / Other Agricultural Loans	140150000500123300							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	140150001005100000							0.00
4. Microenterprise Loans ^{a/}	140150001010100000							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
5. Small and Medium Enterprises Loans ^{a/}	140150002500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Small Enterprises	140150002505100000							0.00
b. Medium Enterprises	140150002510100000							0.00
6. Contracts to Sell	140150003000100000							0.00
7. Loans to Private Corporations	140150003500160000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Financial	140150003500161000							0.00
b. Non-Financial	140150003500162000							0.00
8. Loans to Individuals for Housing Purposes	140150004000100000							0.00
9. Loans to Individuals for Consumption Purposes	140150004500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Credit Card	140150004505100000							0.00
b. Auto Loans	140150004510100000							0.00
c. Others	140150004515100000							0.00
10. Loans to Individuals for Other Purposes	140150005000100000							0.00
Non-Residents		0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Central Government/Central Banks	140150005500200000							0.00
2. Public Sector Entities	140150006000200000							0.00
3. Loans to Corporations	140150006500200000							0.00
4. Loans to Individuals	140150007000200000							0.00
TOTAL	140150000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
^{a/} Of which loans used to comply with Agrarian Reform/Other Agricultural Loans								
(1) Agrarian Reform Loans	140150501015100000							0.00
(2) Other Agricultural Credit Loans	140150501020100000							0.00

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

Particulars	Account Code	a	b	c	d	e	f	g
Additional Information								
1. DOSRI Loans								
a. Secured	140150012500600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) REM - Residential	140150012505600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) REM - Commercial	140150012510600000							
(iii) REM - Agricultural	140150012515600000							
(iv) Non-risk Assets	140150012518600000							
(v) Other collateral	140150012519600000							
b. Unsecured	140150012520600000							
c. Loans Granted under the Bank's Fringe Benefit Program	140150012528600000							
2. Non-DOSRI Loans								
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	0.00	0.00	0.00	0.00	0.00
(ii) REM - Commercial	140150013015600000							
(iii) REM - Agricultural	140150013018600000							
(iv) Other collateral	140150013020600000							
b. Unsecured	140150013025600000							
3. Exposure to Real Estate Industry								
a. Residential Real Estate Loans	140150013500600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Not exceeding P3.5 million	140150013505640000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Exceeding P3.5 million	140150013500641000							
(1) Guaranteed under National Shelter Program	140150013500642000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(2) Others	140150013500642100							
b. Commercial Real Estate Loans	140150013500642200							
c. Agricultural	140150013510640000							
4. Bills Purchased	140150013515640000							
A. Export Bills Purchased	140150014000600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. Bills Purchased - Documentary	140150014000610000							
C. Bills Purchased - Clean	140150014000620000							
5. Customers' Liability on Bills/Drafts Under LC/TR	140150014000630000							
A. Import Bills	140150014500600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. Import Bills Under TRs	140150014500610000							
6. Customers' Liability for this Banks' Acceptances Outstanding	140150015000620000							
7. Gross Non-Performing Loans	140150018512600000							
8. Allowance for Credit Losses	140150019000600000			0.00	0.00	0.00	0.00	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										
1. Loans to Government			140151000000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. National Government			140151000500120000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. LGUs			140151000500121000					0.00		0.00
c. GOCCs			140151000500122000					0.00		0.00
1. Social Security Institutions			140151000500123000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Other Financial			140151000500123100					0.00		0.00
3. Non-Financial			140151000500123200					0.00		0.00
2. Agrarian Reform / Other Agricultural Loans			140151000500123300					0.00		0.00
a. Agrarian Reform Loans			140151001000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Other Agricultural Credit Loans			140151001005100000					0.00		0.00
3. Microenterprise Loans ^{a/}			140151001010100000					0.00		0.00
a. Microfinance Loans			140151002000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Other Microenterprise Loans			140151002005100000					0.00		0.00
4. Small and Medium Enterprises Loans ^{a/}			140151002010100000					0.00		0.00
a. Small Enterprises			140151002500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Medium Enterprises			140151002505100000					0.00		0.00
5. Contracts to Sell			140151002510100000					0.00		0.00
6. Loans to Private Corporations			140151003000100000					0.00		0.00
a. Financial			140151003500160000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Non-Financial			140151003500161000					0.00		0.00
7. Loans to Individuals for Housing Purposes			140151003500162000					0.00		0.00
8. Loans to Individuals for Consumption Purposes			140151004000100000					0.00		0.00
a. Credit Card			140151004500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Auto Loans			140151004510100000					0.00		0.00
c. 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	0.00
(2) Other Agricultural Credit Loans			140150501020100000					0.00	0.00	0.00

[illegible]

Schedule of Agri/Agra, SME, and Microfinance Loans and Receivables under Sched 11 Classified as to Counterparty
Classified as to Counterparty
(Net Carrying Amount)

Particulars		Account Code	Agri-Agra Loans				SME Loans				Microenterprise Loans				Total																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
			Peso Accounts	Foreign Regular		FCDUIEFCDU		Total	Peso Accounts	Foreign Regular		FCDUIEFCDU		Total		Peso Accounts	Foreign Regular		FCDUIEFCDU																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
				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.																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
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Interest Income from Loans and Receivables - Others "
Classified as to Status
Peso Accounts

Particulars	Account Code	a Current	b Past Due But Not Yet Non-Performing	c Past Due and Already Non-Performing	d Items in Litigation	e Total Interest Income from Loans and Receivables- Others
Residents						
1. Loans to Government	505056500000100000	0.00	0.00	0.00	0.00	0.00
a. National Government	505056500000100000	0.00	0.00	0.00	0.00	0.00
b. LGUs	505056500000121000					0.00
c. GOCCs	505056500000122000					0.00
1. Social Security Institutions	505056500000123000	0.00	0.00	0.00	0.00	0.00
2. Other Financial	505056500000123100					0.00
3. Non-Financial	505056500000123200					0.00
2. Agrarian Reform / Other Agricultural Loans	505056500000123300					0.00
a. Agrarian Reform Loans	505056501000100000	0.00	0.00	0.00	0.00	0.00
b. Other Agricultural Credit Loans	505056501003100000					0.00
3. Microenterprise Loans	505056501010100000					0.00
a. Microfinance Loans	505056502000100000	0.00	0.00	0.00	0.00	0.00
b. Other Microenterprise Loans	505056502010100000					0.00
4. Small and Medium Enterprises Loans	505056502010100000					0.00
a. Small Enterprises	505056502503100000	0.00	0.00	0.00	0.00	0.00
b. Medium Enterprises	505056502510100000					0.00
5. Contracts to Sell	505056503000100000					0.00
6. Loans to Private Corporations	505056503000100000	0.00	0.00	0.00	0.00	0.00
a. Financial	505056503500100000					0.00
b. Non-Financial	505056503500102000					0.00
7. Loans to Individuals for Housing Purposes	505056504000100000					0.00
8. Loans to Individuals for Consumption Purposes	505056504500100000	0.00	0.00	0.00	0.00	0.00
a. Credit Card	505056504505100000					0.00
b. Auto Loans	505056504510100000					0.00
c. Others	505056504515100000					0.00
9. Loans to Individuals for Other Purposes	505056505000100000					0.00
Non-Residents						
1. Central Government/Central Banks	505056505000200000	0.00	0.00	0.00	0.00	0.00
2. Public Sector Entities	505056505002000000					0.00
3. Loans to Corporations	505056506000200000					0.00
4. Loans to Individuals	505056507000200000					0.00
TOTAL	505056500000000000	0.00	0.00	0.00	0.00	0.00

¹⁾Includes Restructured Loans