



BANGKO SENTRAL NG PILIPINAS

**OFFICE OF THE DEPUTY GOVERNOR
SUPERVISION AND EXAMINATION SECTOR**

CIRCULAR LETTER NO. CL-2014- 005

To : All Banks and Non-Bank Financial Institutions under BSP Supervision

**Subject : Anti-Money Laundering Council (AMLC) Resolution No. 107-A dated
06 November 2013**

Please be informed that the AMLC, in its Resolution No. 107-A dated 06 November 2013 (copy attached), resolved to require all covered persons under the jurisdiction of the Bangko Sentral ng Pilipinas to file suspicious transaction reports, if any, on CHERRILYN CRISOSTOMO FELICIANO, ABDULMANAN MAMALANDOG MAPANDI Y LUCAS, JERRY T. ROSAL, WALTER N. VILLA, WILLIAM CAMAGONG ABAINZA JR., and VALENTINO ARUTA @ VAL AKA ALBINO VALENTINO ARUTA Y ADISAS JR., all of whom were charged with violations of Sections 5 and 11 of the Dangerous Drugs Act of 2002 (R.A. 9165).

For your guidance and strict implementation.


NESTOR A. ESPENILLA, JR.
Deputy Governor

21 January 2014

Att.: A/S



Anti-Money Laundering Council
Bangko Sentral ng Pilipinas Complex
Manila, Philippines

RESOLUTION No. 107 - A
Series of 2013

In its Memorandum dated 05 November 2013, the AMLC Secretariat (AMLCS) reported to the Council that:

In view of the following investigative triggers, the Compliance and Investigation Group (CIG) conducted a financial investigation:

1. A publication on the website of GMA Network, (www.gmanetwork.com), on 6 January 2012, regarding the arrest of Jerry T. Rosal by the operatives of Regional Anti-illegal Drugs Special Operations Task Force (RAIDSOT07) in Cebu City.
2. Letter dated 30 January 2012 from Gladys F. Rosales, Chief, Anti-Money Laundering Desk, PDEA, requesting the AMLCS to conduct financial investigation on the accounts of Jerry T. Rosal and Walter N. Villa. Rosal.
3. Letter dated 24 April 2012 from Gladys F. Rosales requesting the AMLCS to conduct financial investigation on the accounts of Emma C. Lu, Baoling Foreign Exchange, Sarah L. Jessica, Sally Ang Nina, and Crystalline Trading. Bank documents under their names were recovered in a series of anti-drug operations conducted by PDEA.
4. Letter dated 11 June 2012 from Gladys F. Rosales requesting the AMLCS to conduct financial investigation on the account of William CamagongAbainza, Jr. who was arrested during an anti-illegal drug operation of the PDEA in Barangay Salinas I, Bacoar, Cavite.
5. Letter dated 1 October 2012 from Gladys F. Rosales requesting the AMLCS to conduct financial investigation on the account of Albino Valentino Aruta who

was arrested during an anti-drug operation in Barugo, Leyte.

6. Letter dated 25 October 2012 from Gladys F. Rosales requesting the AMLCS to conduct financial investigation on the accounts of Abdulmanan Mamalondog Lucas Mapandi.

7. Letter dated 1 February 2013, from Antonio P. Bartolome, PESE, Police Superintendent (DSC), Chief, ICMD-Anti-Kidnapping Group (AKG) of the Philippine National Police (PNP), requesting the AMLCS to conduct financial investigation on Mandy Lu Valenzuela.

8. A report published in the Manila Bulletin on 5 February 2013, about the kidnapping of one Jose Saribong, the ransom money for which was deposited to the account of Mandy Lu Valenzuela.

9. Letter, dated 22 November 2013, from Undersecretary Arturo G. Cacdac, Jr., CEO IV, Director General, Philippine Drug Enforcement Agency (PDEA), requesting the AMLCS to conduct financial investigation on the accounts of Senior Jail Officer 2 (SJO2) Felix Adalim Tubil.

10. A news article, dated 6 March 2013, on the website of Sunstar (www.sunstar.com.ph), reporting the arrest of a certain Felix A. Tubilin a buy-bust operation conducted by joint forces of PDEA and Philippine National Police (PNP) in front of Basa Air Base in Barangay San Nicolas, Floridablanca, Pampanga.

11. 14 March 2013 report in the Philstar and Remate on their respective websites, www.philstar.com and www.remate.ph, that Cherrilyn Crisostomo Feliciano was apprehended by operatives of PDEA in a buy bust operation conducted on 12 March 2013 at a food chain inside the Fiesta Carnival Arcade, Araneta Center, Cubao, Quezon City.

12. Letter dated 22 April 2013, from Undersecretary Arturo G. Cacdac, Jr., CEO IV, Director General, PDEA, , requesting the AMLC to conduct a financial investigation on the accounts of Cherrilyn Crisostomo Feliciano.

BACKGROUND OF THE CASE

Jerry T. Rosal

On 04 January 2012, Jerry T. Rosal was arrested in a buy-bust operation in Cebu City by members of the PNP-Regional Anti-Illegal Drugs Special Operations Task Group 7 (RAIDSOTG7).

A criminal case for unauthorized sale and possession of dangerous drugs and paraphernalia under R.A. No. 9165 was filed against him. The case, docketed as CBU-94657-59, is now pending before the Regional Trial Court of Cebu City.

On 06 January 2012, Walter N. Villa, Terence Semilla Bayani, and Gregildo Patalinhug were also arrested in Cebu City by the PNP-RAIDSOTG7.

In a Letter request dated 30 January 2012, PDEA requested financial investigation on the account of **Jerry T. Rosal and Walter N. Villa** and their cohorts after their arrest in Cebu City, to wit:

"This has reference to the bank accounts recovered during the anti-illegal drug operations against **Jerry T. Rosal** on 04 January 2012 and **Walter N. Villa** and cohorts on 06 January 2012. May we request your Office to conduct financial investigation on the following bank accounts for possible freezing of the accounts related thereof and forfeiture of assets. Attached are copies of the above deposit slips for your reference:

ACCOUNT NAME	BANK	ACCOUNT NO./REFERENCE	AMOUNT (PHP)
Marlette T. Gabalero	BDO-SM Super Center Muntinlupa Branch	2500169045	
Maricar Andrade Pementel	BDO	2500036908	
Jodi F. Aznar	BDO	60901132597	
Baoling Foreign Exchange	BDO	4480050003	135,000 319,000

We look forward to your favorable consideration and prompt action regarding this matter. Thank you very much."

Recovered from Rosal and Villa during their arrest was a deposit slip in the name of Baoling Foreign Exchange.

William Camagong Abainza, Jr.

On 03 June 2012, William Abainza, Jr. was arrested in a drug-buy bust operation conducted by elements of PDEA at Barangay Salinas I, Bacoor, Cavite.

Recovered from him are sachets containing "shabu" and a Mitsubishi Pajero bearing plate number XMA-786.

As a result of the operation, a case for violation of R.A. No. 9165, particularly the sale and possession of dangerous drugs was filed against Abainza and is now pending at Branch 19, Regional Trial Court, Bacoor, Cavite.

Also recovered from Abainza were several deposit slips in the names of different individuals. The transaction details of said slips are as follows:

BANK	ACCOUNT NAME	ACCOUNT NUMBER	DATE OF TRANSACTION	AMOUNT
Banco de Oro	Eldah E. Vidal	1480339588	July 07, 2011	15,000
			July 09, 2011	15,000
			July 18, 2011	15,000
			August 13, 2011	10,000
			August 17, 2011	20,000
			August 25, 2011	45,000
			August 26, 2011	22,000
			September 19, 2011	10,000
Banco De Oro	Alex P. Wee	2900092031	September 2, 2011	20,000
Banco De Oro	Akui Zhang	2350074907	August 9, 2011	35,000
			August 16, 2011	50,000
			August 17, 2011	50,000
			August 19, 2011	80,000
		1550060161	July 22, 2011	50,000
			July 29, 2011	20,000
Banco De Oro	Maricel C. Reyes	5820102275	July 8, 2011	30,000
			July 25, 2011	20,000
			August 7, 2011	20,000
			August 16, 2011	20,000
Banco De Oro	Johara U. Sultan	2350064952	July 3, 2011	100,000
			July 4, 2011	75,000
			July 10, 2011	30,000
			July 13, 2011	30,000
			July 18, 2011	40,000
			July 20, 2011	30,000
			July 25, 2011	25,000
			August 1, 2011	35,000
			August 3, 2011	50,000
			August 16, 2011	50,000
			August 19, 2011	20,000
			August 26, 2011	20,000

Banco De Oro	Kendrich Milton L. Hong	4560011225	August 15, 2011	50,000
			August 23, 2011	20,000
			August 24, 2011	50,000
Banco De Oro	Emma C. Lu	4480049536	August 26, 2011	30,000
			September 1, 2011	30,000
Banco De Oro	Annalyn M. Madame	420235728	July 2, 2011	40,000
			July 7, 2011	40,000
Banco De Oro	Janice M. Pablo	2360339784	August 8, 2011	50,000
			August 24, 2011	10,000
			August 26, 2011	12,500
Banco De Oro	Precy V. Guimba	5830277256	August 17, 2011	25,000
Banco De Oro	Minerva A. Estrada	2500146460	July 5, 2011	50,000
			July 8, 2011	30,000
Banco De Oro	Ferdinand B. Aguilar	4840131654	September 18, 2011	20,000
Banco De Oro	Shirly B. Espinelli	4300236715	September 12, 2011	20,000

Ten (10) deposit slips for BDO account number 120159457 under the name of Mandy L. Valenzuela were also recovered from Abainza.

Emma C. Lu

Emma C. Lu's account is already a subject of a freeze order in relation to the drug trafficking case filed against Kelvin Yu. Investigation of the AMLC revealed that she has been receiving deposits from Kelvin Yu.

AMLC investigators also found out that Emma C. Lu has been sending money to Sally Ang Nina, whose accounts are now subject of a Civil Forfeiture case pending before the Regional Trial Court of Manila, Branch 22. Emma C. Lu also received funds from Earl William Tan Uy (Uy) who was arrested by the PDEA operatives for selling and possessing dangerous drugs.

Eldah Em Vidal

AMLC investigation revealed that Vidal works as a concierge attendant at the Avida Towers in Sucat, Paranaque City, and the certifications from DTI and SEC show that she does not own any business in the Philippines. It was also discovered by AMLC investigators that 1 million pesos was deposited to her BDO account on 19 January 2012.

Considering that the amount deposited to Vidal's account is not commensurate to her earning capacity, it is probable that she receives proceeds from the drug trafficking activities of Abainza. It is also possible that she is directly involved in drug trafficking and money laundering.

Alex Parado Wee

Wee does not have any registered business but he made a total withdrawal of more than 240 million pesos from his bank accounts in less than six months. This amount is clearly beyond his earning capacity.

It is probable therefore that Wee receives drug money from Abainza or that he is engaged in drug trafficking and money laundering.

The following bank accounts under the name of Alex Parado Wee were also discovered by the AMLC investigators:

ACCOUNT DETAILS		
Account Holder	Account Number	Institution Name
ALEX PARADO WEE	IC-1002900092031	BDO UNIBANK, INC.
WEE ALEX PRADO	0000001131546814	CHINA BANKING CORP.
WEE ALEX PRADO	3140087016	CHINA BANKING CORP.

Akui Zhang

AMLC investigators discovered that Zhang's BDO account number 1550060161 received wire transfers from the BDO accounts of Sally Ang Nina. Particularly, three (3) wire transfers with a total amount of Php740,000.00 from 28 January 2010 to 21 June 2011 from the BDO account number 1410031940 and three (3) wire transfers totaling to Php2.3 million from SallyAng Nina's BDO account number 1418005484 from 9 February 2010 to 21 June 2011 were made.

Sally Ang Nina is suspected of being involved in drug trafficking and money laundering activities. A civil forfeiture case against her bank accounts is pending before Branch 22 of the Regional Trial Court in Manila.

Investigation also revealed that Zhang made several withdrawals totaling Four Hundred Forty-Nine Million Pesos (Php449,000,000.00) from 19 September 2006 to 5 June 2012.

Zhang has a registered business of selling ladies' accessories in Greenhills, San Juan City. However, the amount of bank transactions made by Zhang is not commensurate to said business. Thus, it is probable that Zhang is engaged in drug trafficking and money laundering.

The following bank accounts under the name of Zhang were discovered by AMLC investigators:

ACCOUNT DETAILS		
Account Holder	Account Number	Institution Name
AKUI ZHANG	IC-11550060161	BDO UNIBANK INC
AKUI ZHANG	IC-1001550060161	BDO UNIBANK INC
AKUI ZHANG	IC-6001558010244	BDO UNIBANK INC
AKUI ZHANG	IC-61558010244	BDO UNIBANK INC
AKUI ZHANG	IC-1001550172997	BDO UNIBANK INC
AKUI ZHANG	IC-6001558020126	BDO UNIBANK INC
AKUI ZHANG	IC-1002350074907	BDO UNIBANK INC
AKUI ZHANG	IC-6002358009055	BDO UNIBANK INC
AKUI ZHANG	IC-1004440082117	BDO UNIBANK INC
AKUI ZHANG	IC-6004448014937	BDO UNIBANK INC

Maricel C. Reyes

AMLC investigators learned that Reyes is a wet market vendor and she is married to a house painter. In addition to the four (4) deposit slips, under her name, that were recovered from Abainza, a large withdrawal from her BDO account amounting to Php505,000.00 on 17 August 2011 was also discovered.

The amount of withdrawal made by Reyes from her bank account is not commensurate to her source of income considering that she has no registered business in the Philippines. Therefore, it is highly probable that Reyes receives drug money from Abainza or that she is engaged in drug trafficking and money laundering.

JoharaUsman Sultan

AMLC investigators learned that Sultan made 299 large transactions on her bank account with withdrawals of more than 220 million pesos from 1 September 2009 to 4 June 2012.

Although Sultan owns a general merchandise business in Greenhills, San Juan City, and a ricemill business in Balagtas, Bulacan, they could not justify the amount of the transactions she made on her bank accounts.

The deposit slips recovered from Abainza and the large transactions Sultan made on her bank accounts are indicative that she is engaged in the illegal drug trade and money laundering.

The following bank accounts were discovered by AMLC investigators under the name of Sultan:

ACCOUNT DETAILS		
Account Holder	Account Number	Institution Name
JOHARA USMAN SULTAN	IC-12350046644	BDO UNIBANK INC-
JOHARA USMAN SULTAN	IC-1002350064952	BDO UNIBANK INC-
JOHARA USMAN SULTAN	IC-12350064952	BDO UNIBANK INC-
JOHARA USMAN SULTAN	IC-62358007354	BDO UNIBANK INC-

Annalyn M. Mandane

AMLC investigation revealed that Mandane has no business registered under her name based on the DTI and SEC certifications. Thus, it is highly probable that her account is used to launder drug money.

Janice Pablo

Based on the initial investigation of AMLC, Pablo works as a housekeeper and she withdrew Php860,000.00 from her BDO bank account on 24 June 2011.

The amount withdrawn by Pablo from other bank account has no economic justification since she has no other source of income. Thus, it is highly probable that she receives proceeds from the sale of illegal drugs or she herself is engaged in the sale of illegal drugs and money laundering.

Precy Velasco Guimba

AMLC investigators found out that Guimba lives in #108 Murphy Street, New Kalalake, Olongapo City and that she has a "Sari-sari Store".

The fact that a deposit slip in her name was recovered from Abainza makes it highly probable that Guimba receives proceeds from the trade of illegal drug from Abainza.

Minerva Alva Estrada

Estrada is a Technical Intelligence Officer of National Headquarters, Vanguard Anti-graft Task Force with office address at Commonwealth Ave., Quezon City.

The AMLC investigators did not find any registered business under her name in the Philippines.

The deposit slips recovered from the possession of Abainza under Estrada's name indicates that she receives proceeds from Abainza's illegal drug trade and is involved in money laundering.

Ferdinand Busoy Aguilar

AMLC investigators discovered that Ferdinand Aguilar (Aguilar) made several large bank transactions from 15 September 2011 to 13 February 2012. In fact, he made a withdrawal of more than 2 million pesos within the same period.

Aguilar works as a driver for a certain Atty. Rodolfo Salazar. Investigation also revealed that there is no business in the Philippines registered under his name. Thus, his large bank transactions are not commensurate to his earning capacity.

Considering that Aguilar has been making unjustifiably large transactions in his account and that a BDO deposit slip under his name was recovered from Abainza, it is probable that he has been receiving proceeds of the illegal drug activities of Abainza. He may also be directly involved in drug trafficking and money laundering.

Shirley Barbon Espineli (Espineli)

Espineli is an employee of Gelmart Industries Phil. and Filinvest Land, Inc. Records of the DTI shows that she has no registered business in the Philippines.

Considering that a BDO deposit slip with account number 4300236715 under her name was recovered from Abainza, it is probable that she has been receiving proceeds from the drug trafficking activities of Abainza and that she may also be directly involved in drug trafficking and money laundering.

Kendrick Lu Hong

Kendrick Lu Hong (Hong) is the son of Mandy Lu Valenzuela, also known as Melba Chua Lu, the owner of Baoling Foreign Exchange.

The bank accounts of Mandy Lu Valenzuela, Melba Chua Lu and Baoling Foreign Exchange are currently frozen by virtue of a freeze order issued by the Court of Appeals on 15 April 2013, the same being related to a kidnapping for ransom case filed against Mandy Lu Valenzuela.

Hong is a Chinese national and a student. He does not have any registered business in the Philippines and has no known source of income. However, AMLC investigators discovered that he made several large transactions on his bank account from 18 July 2011 to 17 April 2012. Hong made withdrawals of almost Eight Million Pesos (Php8,000,000.00) from his bank account.

Hong's large bank transactions, lack of any known source of income, and the recovery of deposit slips under his name from the possession of Abainza show the probability that he is receiving proceeds from illegal drug trade, if not directly involved in drug trafficking and money laundering.

AMLC investigators also discovered that Hong made a payment of Two (2) million pesos to Pru Life of UK Insurance Corporation for account no. 3457845.

Valentino Aruta (Aruta)

On 12 August 2012, Valentino Aruta was arrested in a drug buy-bust operation by PDEA operatives in Bargugo, Leyte.

As a result of said operation, several dangerous drugs and drug paraphernalia were recovered in the house of Aruta. Laboratory confirmation conducted by PDEA confirmed the presence of Methamphetamine Hydrochloride on the dangerous drugs confiscated from Aruta.

Also arrested during the buy-bust operation was Fernando Asis who handed over to PDEA agents the heat sealed plastic sachets after the initial negotiation with Aruta.

A case for violation of R.A. No. 9165, sale of dangerous drugs, was filed against Valentine Aruta and Fernando Asis and is now pending before the Branch13, Carigara, Leyte.

PDEA agents also recovered from Aruta ML KwartaPadala transaction slips and the following bank deposit slips during the buy-bust operation. The details contained in said slips are as follows:

BANK	ACCOUNT NAME	ACCOUNT/REF. NO.	AMOUNT	DATE
Banco De Oro	Tabay A. Amba	4490535476	35,000	March 7, 2011
Banco De Oro	Ton M. Daud	6550057670	34,400	March 5, 2011
			25,000	March 14, 2011
Banco De Oro	Mandy L. Valenzuela	120159457	27,000	July 11, 2012
			11,000	July 12, 2012
			28,000	July 13, 2012

			24,000	July 18, 2012
			41,000	July 20, 2012
			41,500	July 24, 2012
Metrobank	Ma. Alpha O. Aruta	1223122365639	5,000	March 7, 2011
			4,200	March 4, 2011
			30,000	March 25, 2011

Ma. Alpha Omega Aruta

AMLC investigators learned that Ma. Alpha Omega Aruta is the wife of Valentino Aruta. She is jobless and has no registered business in the Philippines.

Based on the foregoing, there is a high probability that Ma. Alpha Omega Aruta receives proceeds from the sale of dangerous drugs. She may also be directly involved in the drug trafficking activities of his husband, and money laundering.

Tabay A. Amba

AMLC investigators learned that Tabay A. Amba worked as a domestic helper in United Arabs Emirates. Verification conducted by AMLC with DTI also revealed that she has no registered business in the Philippines.

Since a BDO deposit slip for Php35,000.00 for account number 4490535476 under her name was recovered from Valentino Aruta when the latter was arrested, it is probable that she has been receiving proceeds of drug trafficking from Aruta. She may also be directly involved in drug trafficking and money laundering.

Ton M. Daud

AMLC investigators learned that Ton Mama Daud works as a driver and vendor with no other source of income. DTI certification also shows that as of 21 December 2012, no business in the Philippines is registered under his name.

The amount of transactions made in favor of Ton M. Daud has no economic justification. Furthermore, the fact that bank deposit slips and remittance receipts under his name were recovered from Valentino Aruta indicates the probability that he has been receiving proceeds from the illegal drug activities of Aruta. He may also be personally involved in the trade of dangerous drugs and money laundering.

Abdulmanan Mamalondog Lucas Mapandi

On 16 October 2012, Abdulmanan Mamalondog Lucas Mapandi (Mapandi) was arrested in a joint anti-drug and anti-carnapping operations conducted by the PDEA and PNP in Iligan City.

Recovered from the possession of Mapandi were forty-six (46) pieces of heat sealed transparent plastic sachets containing white crystalline substance which were believed to be "shabu" and cash amounting to Php31,880.00.

A silver Nissan Navara, with plate number KFK-533, registered to Von Ardie Benitez Bagasbas, which was abandoned by Mapandi along Sabayle Street in Iligan City, was also recovered by police officers.

Also recovered from Mapandi are deposit slips in the names of the following individuals:

1. Norjana A. Ampuan;
2. Naifa M. Pacalna;
3. Baoling Forex;
4. Von Ardie B. Bagasbas;
5. Norjana Ali Ampuan; and
6. Baniamen, Saima Ampuan.

Said deposit and transaction slips revealed the following details:

BANK	ACCOUNT NAME	ACCOUNT/REFERENCE NO	DATE OF TRANSACTION	AMOUNT
BDO	NORJANA A. AMPUAN	1800181866	April 3, 2012	5,000.00
			April 14, 2012	637,000.00
			April 17, 2012	319,650.00
			June 25, 2012	728,000.00
			July 9, 2012	567,480.00
			Oct. 2, 2012	813,750.00
BDO	NAIFA M. PACALNA	180094939	July 3, 2012	1,750,000.00
BDO	BAOLING FOREX	4480050097	Sept. 22, 2012	3,100,000.00
BDO	VON ARDIE B. BAGASBAS	3220071699	July 25, 2011	28,000.00
			Aug. 26, 2011	28,000.00
			Sept. 21, 2011	24,000.00
			Oct. 24, 2011	28,000.00
			Dec. 24, 2011	28,000.00
Metro Bank	Norjana Ali Ampuan	1700016429	Jan. 24, 2012	880,050.00
ML KwartoPadala	Sender: Mapandi, Norjana Ampuan	KPTN:7850212050 07623210	Oct. 2, 2012	12,240.00

	Receiver; Baniamen, Saima Ampuan			
Total Deposit Slip/Amount			15	8,949,170.00

Norjana Ali Ampuan

The six (6) deposit slips under the name of Norjana Ali Ampuan, wife of Mapandi, shows that Php3,070,880.00 was deposited to her BDO account number 1800181866. On the other hand, the Metrobank transaction slip, also under her name, shows that she transferred Php880,050.00 from her Metrobank account number 1703170361327 to one Jalilah Dicampaten of Bag-on, Marawi City.

Based on the initial investigation conducted by the AMLC investigators, Ampuan has no registered business in the Philippines. She is however, engaged in the business of buying and selling of dry goods in Purok 5, Tambakan, Iligan City.

AMLC investigators discovered the following accounts under the name of Norjana Ali Ampuan:

ACCOUNT DETAILS OF NORJANA ALI AMPUAN		
Account Holder	Account Number	Institution Name
NORJANA ALI AMPUAN	IC-11800181866	BDO UNIBANK INC-
NORJANA ALI AMPUAN,	IC-1001800181866	BDO UNIBANK INC-
NORJANA ALI AMPUAN	ST020019350000009353090744	BANK OF THE PHIL ISLANDS-
NORJANA ALI AMPUAN	0003170353049	METROPOLITAN BANK & TCO-
NORJANA ALI AMPUAN	0003170361327	METROPOLITAN BANK & TCO-

In addition, AMLC investigation also learned that Ampuan had 183 large transactions on her banks from 24 May 2010 to 16 October 2012. She made withdrawals of more than 129 million pesos during the same period. Thus, her transactions are not commensurate to her business and it is highly probable that she has been receiving proceeds from the illegal drug trade. It is also highly probable that she is directly involved in drug trafficking and money laundering.

Naifa M. Pacalna

The deposit slip under the name of Naifa M. Pacalna (Pacalna) recovered from Mapandi shows that Php1,750,000.00 was deposited to her BDO account number 180094939.

Pacalna is a businesswoman with addresses at ParidiAmbalong, Marawi City and Purok 5 Tambacan, Iligan City, Lanao Del Norte.

AMLC investigators discovered that Pacalna made 301 large transactions on her bank accounts including withdrawals of more than 216 million pesos from 12 May 2009 to 18 December 2012.

Although Pacalna owns Naifa Jewelry & Goldsmith in Marawi City, her bank transactions are not commensurate to the size of the operation of her business and that the deposit made by Mapandi in the amount of Php1,750,000.00 to her account is highly suspicious and may represent proceeds of drug trafficking. It is also probable that Pacalna is directly involved in the illegal drug trade and money laundering.

During the AMLC investigation, the following bank accounts of Pacalna were discovered:

ACCOUNT DETAILS		
Account Holder	Account Number	Institution Name
NAIFA MACAANGOS PACALNA	LN-501120700707	BDO UNIBANK INC-
NAIFA MAGANGCONG PACALNA	LN-519110201509	BDO UNIBANK INC-
NAIFA MAGANGCONG PACALNA	LN-519111200079	BDO UNIBANK INC-
NAIFA MAGANGCONG PACALNA	LN-519120602209	BDO UNIBANK INC-
NAIFA MAGANGCONG PACALNA	IC-1001800094939	BDO UNIBANK INC-

Von Ardie Benitez Bagasbas

The deposit slips under the name of Von Ardie Benitez Bagasbas (Bagasbas) show that a total of Php136,000.00 was deposited to his BDO account number 3220071699.

AMLC investigation revealed that Bagasbas is the registered owner of Von Von Car Dealer in Iligan City. Although

the bank transactions made by Bagasbas are commensurate to his business, the deposit made by Mapandi to Bagasbas' bank account remains suspicious because it is probable that it is part of the proceeds of Mapandi's illegal drug activities. It is also probable that Bagasbas is directly involved in the illegal drug trade of Mapandi or he is using his business and bank accounts to launder the proceeds of their illegal drug trade activities.

Bagasbas is also the registered owner of the vehicle used by Mapandi when he was arrested.

The following bank accounts under the name of Von Ardie Benitez Bagasbas were also discovered by the AMLC in the course of its investigation:

ACCOUNT DETAILS		
Account Holder	Account Number	Institution Name
VON ARDIE BENITEZ BAGASBAS	3220071699	BDO
BAGASBAS VON ARDIE BENITEZ	1960755313	CHINA BANKING CORP-
VON ARDIE BENITEZ BAGASBAS	49643026545	MAYBANK PHILIPPINES INC-

Saima Ampuan Baniamen

A ML Kwartapadala receipt, showing that Saima Ampuan Baniamen (Baniamen) received the amount of Php12,240.00 from Norjana Ampuan Mapandi, was one of the several financial documents recovered from Mapandi.

Certifications from both the Department of Trade and Industry and the Securities and Exchange Commission shows that Baniamen has no registered business in the Philippines.

AMLC investigation revealed that Baniamen made three large deposits to her BPI Savings account number 0479474087. She deposited the total amount of more than 1.7 million pesos from 15 May 2013 to 31 October 2013.

The financial transactions of Baniamen that were discovered by the AMLC do not have economic justifications, considering that she does not have any registered business. Thus, it is probable that she is engaged in the trade of illegal drugs and that the remittance made by Ampuan to her are proceeds of drug trafficking. It is also possible that she is involved in money laundering.

SJO2 Felix AdalimTubil

In a letter dated 22 November 2012, Undersecretary Arturo G. Cacad Jr., CEO VI, Director General PDEA, requested for financial investigation on the accounts of SJO2 Felix Adalim Tubil who was arrested in a buy-bust operation in Pampanga, to wit:

"This has reference to the arrest of SJO2 FELIX TUBIL Y ADALIM, 42 years old, Filipino, married, a resident of Evergreen St., San Nicholas, Floridablanca, Pampanga during a buy-bust operation conducted in Florida, Pampanga on 05 March 2013."

Recovered from Tubil during his arrest were: one (1) unit of Nokia C1 cellphone; one (1) unit of Taurus cal. 9mm pistol with serial number 70818604 with three (3) magazines and thirty-five (35) live ammunitions; two (2) BDO passbooks for savings account number 001330593624, a PS Bank passbook for savings account number 068-36100045-8, a BDO ATM debit card with card no. 011310-003-981554, and a PS Bank ATM card with card number 5195-9776-5070-4991.

Also, several financial documents were recovered from his possession such as bank deposit slips, send-out forms and load payment slips which, according to PDEA operatives, were probably used in his illegal drug operation/money laundering activities.

Notably, the deposit slips recovered from Felix Tubil did not only pertain to his accounts but also to the accounts of the following individuals:

1. Sittie G. Unte;
2. Jonaidah A. Macaayong;
3. Baoling Foreign Exchange; and
4. Amrie B. Pansom.

On 7 March 2013, PDEA referred the case for inquest proceedings to the Office of the City Prosecutor, City of San Fernando, Pampanga.

Subsequently, criminal Informations were filed against Tubil for the sale and possession of dangerous drugs in violation of Sec. 5 and 11, Art. II of R.A. No. 9165, for illegal possession of firearms and violation of COMELEC gun-ban. The criminal cases are now pending at the Regional Trial Court of Guagua, Pampanga, Branch 51.

Incidentally, Felix Tubil is listed in the PDEA's Regional Watchlist of Drug Personalities even before he was arrested.

AMLC investigators learned that Felix Adalim Tubil is a native of Dauin, Negros Oriental and currently residing at Evergreen St., San Nicolas Subdivision, Floridablanca, Pampanga. He was born on July 29, 1970 and is currently working at the Bureau of Jail Management and Penology (BJMP) with the rank of Senior Jail Officer 2. He owns several businesses, particularly, Mickaelas Catering, RoxellePharmach, a piggery and fishpond.

Based on the BDO deposit slips recovered, Tubil deposited a total amount of One Million Two Hundred Thirty Five Thousand Pesos (Php 1,235,000) from 21 September 2012 to 4 March 2013, to wit:

BANK	DATE	ACCOUNT NAME	ACCOUNT NO.	AMOUNT
BDO	Sept. 14, 2012	Sittie G. Unte	7700009055	100,000.00
	Oct. 2, 2012			200,000.00
BDO	Sept. 21, 2012	Jonaidah A. MacaAyong	1800171224	100,000.00
BDO	Feb. 27, 2012	Baoling Foreign Exchange	4480050011	300,000.00
PS Bank	Feb. 12, 2013	Felix A. Tubil	068-36100045-8	25,000.00
BDO	March 4, 2013		1330593624	260,000
	March 4, 2013	Amrie B. Pansom	1320200166	250,000.00
TOTAL				1,235,000.00

Also recovered were the following PSbank monthly loan payments slips showing the following transactions:

BANK	DATE	ACCOUNT NAME	ACCOUNT NO.	AMOUNT
PSBANK	Oct. 12, 2012	Felix A. Tubil	0019650182 94026	21,472.00
	Nov.12, 2012			21,472.00
	Dec. 10,2012			21,500.00
	Feb.12,2012			21,500.00
TOTAL				85,944.00

In spite of Tubil's declaration that he owns several businesses, verification with the Department of Trade and Industry (DTI) for any business registered in the Philippines under his name turned out negative. Thus, considering the fact that he is only receiving a monthly salary of not more than Php30,000.00, his financial transactions were grossly disproportionate to his legal income and it is highly probable that the same are proceeds of drug trafficking.

A loan availment in the amount of Php1,013,000.00 from Philippine Savings Bank on 25 September 2012 and the following

Banco de Oro (BDO) accounts under the name of Felix Adalim Tubil were confirmed during the course of the investigation conducted by the AMLC Secretariat:

Account Holder	Account Number	Institution Name
Felix A. Tubil	068-36100045-8	PSBank
Felix A. Tubil	1330593624	Banco De Oro
Felix A. Tubil	001330593624	Banco De Oro

Jonaidah Abdullah Macaayong

The deposit slip under the name of Jonaidah A. Macaayong (Macaayong) recovered from Tubil shows that he deposited Php100,000.00 to her BDO Account Number 1800171224.

Investigation by the AMLC revealed that Macaayong made sixty-seven (67) large transactions from 16 May 2006 to 05 April 2013 with a total withdrawals of Php69,540,330.00. The large transactions made by Macaayong are not commensurate to her earning capacity considering the fact that she does not have any business registered under her name in the Philippines as certified by the Department of Trade and Industry in a certification it issued on 21 May 2013.

Thus, there is reasonable ground to believe that the money transacted in Macaayong's bank accounts are proceeds of drug trafficking. There is also high probability that she is directly involved in drug trafficking and money laundering.

The AMLC investigators discovered the following bank accounts under the name of Macaayong:

ACCOUNT DETAILS OF JONAI DAH AMBULO MACAAYONG		
Account Holder	Account Number	Institution Name
Jonaidah Ambulo Macaayong	IC-13120054202	BDO UNIBANK INC
Jonaidah Maca-Ayong Abdullah	IC-1001800171224	BDO UNIBANK INC
Jonaidah A. Macaayong	0258281632	EQUITABLE PCI BANK
Jonaidah A. Macaayong	1174169574	EQUITABLE PCI BANK

Amrie Bato Pansom

The deposit slip in the name of Amrie Bato Pansom (Pansom) recovered from Tubil shows that he deposited the amount of Php250,000.00 to the BDO account number 1320200166 of Pansom on 4 March 2012.

AMLC Investigators also discovered that Pansom made six large transactions from 10 December 2012 to 5 March 2013. In

fact, three of those transactions were deposits with a total amount of Php2,620,000.00. These transactions are not commensurate to Pansom's cellphone and accessories business located in TandangSora, Quezon City. Thus, it is possible that Pansom has been receiving proceeds of drug trafficking activities. He may also be directly involved in drug trafficking activities and money laundering.

Sittie Guro Unte

The deposit slip under the name of Sittie Guro Unte (Unte) recovered from Tubil shows that he deposited Php100,000.00 and Php200,000.00 to Unte's BDO Unibank Account Number 7700009055.

AMLC investigation revealed that Unte is a native of Marawi City and currently residing at 10th Holy Spirit Tabacuhan Street, Olongapo City. She is a widow and currently working as a vendor at 21 Street, Bajacbac, Olongapo City.

Unte does not have any registered business in the Philippines based on the certification issued by DTI on 21 May 2013. Thus, the two large deposits on her bank account are not commensurate to her current occupation and it is highly probable that the same are proceeds of drug trafficking. Unte may also be directly involved in drug trafficking and money laundering.

**Sarah Lee Jessica, Sally Ang Nina,
Crystalline Trading, Emma C. Lu,
and Baoling Foreign Exchange**

The accounts of Sarah Lee Jessica, Sally Ang Nina, Crystalline Trading are all covered by an Asset Preservation Order issued by the Regional Trial Court in Manila, Branch 22 in the civil forfeiture case filed against the said accounts in relation to the unlawful activities of illegal drug trafficking.

On the other hand, the accounts of Emma C. Lu and Baoling Foreign Exchange are currently covered by a freeze order, issued by the Court of Appeals, in relation to the unlawful activity of Kidnapping for Ransom.

Thus, the circumstances are no longer discussed in detail but are mentioned in the succeeding link analysis.

Cherrilyn Crisostomo Feliciano

In a letter dated 22 April 2013, Undersecretary Arturo G. Caccad Jr., CEO VI, Director General, PDEA, requested the AMLC to conduct financial investigation on the accounts of **Cherrilyn Crisostomo Feliciano** (Feliciano alyas Cheche") who was arrested in a buy-bust operation at the Araneta Center in Cubao, Quezon City. The letter stated:

"The Philippine Drug Enforcement Agency - Regional Office, National Capital Region conducted a buy-bust operation that led to the arrest of @Cheche who was later identified as **Cherrilyn Feliciano y Crisostomo**, 48 years old, widow and a resident of #7504 Cruz Compound, Sucat, Parañaque City, on or about 2:30 PM of March 12, 2013 at KFC Araneta Fastfood Chain located at Araneta Center, Cubao, Quezon City. During the case build up, @Cheche endorsed to the undercover agents a Banco de Oro bank account contained in a cash deposit slip where payment for the illegal drugs is to be deposited. Based on said cash deposit slip, the bank account is under the name of BAOLING FOREIGN EXCHANGE with account No. 4480050097 (Certified true copy of deposit slip and case folder attached). @Cheche told the agents that she had already deposited drug payments at least five (5) times previously in the said account.

In this regard, this office is officially endorsing this information for purposes of financial investigation and to further identify the financiers and their locations for parallel investigation as to their involvement in drug trafficking activities."

A criminal Information for violation of Sec. 5, Article II, of R.A. No. 9165, was filed against Feliciano and said case is now pending before the Regional Trial Court in Quezon City, Branch 227.

As stated in the letter, during the case build-up against Feliciano, she presented a deposit slip under the name of Baoling Foreign Exchange (Baoling). According to her, she deposited payments for illegal drug transactions to the account of Baoling for at least five (5) times already.

The accounts of Baoling Foreign Exchange have been previously frozen when they were found related to a kidnapping for ransom activity.

***Accounts of Mandy Lu Valenzuela,
Melba Chua Lu, Baoling Foreign
Exchange***

On 20 March 2013, the AMLC issued Resolution No. 34, authorizing the AMLC Secretariat to apply for a Petition for the Issuance of a Freeze Order and, if evidence so warrants, a Petition for a Civil Forfeiture against the accounts of Mandy Lu Valenzuela, Melba Chua Lu, and Baoling Foreign Exchange, which were believed to be related to Kidnapping For Ransom activities. The Court of Appeals found probable cause that the accounts were related to an unlawful activity, thus, a Freeze Order was issued against the following accounts:

Valenzuela Mandy Lu	033010010143	Asia United Bank Corp-
Mandy Lu Valenzuela	IC-1000120134756	BdoUnibankInc-
Mandy Lu Valenzuela	IC-1000120159457	BdoUnibankInc-
Mandy Lu Valenzuela	IC-6000128016040	BdoUnibankInc-
Baoling Foreign Exchange, Mandy Lu Valenzuela	ST020013010000003013461529	Bank Of The Phil Islands-
Mandy Lu Valenzuela, Lu Emma Chua	017-00-000116-3	Philippine Business Bank-
Mandy Lu Valenzuela, Lu Emma Chua	017-01-000116-1	Philippine Business Bank-
Melba Chua Lu	IC-1004560017622	BdoUnibankInc-Gandara-So
Baoling Foreign Exchange	IC-1000120165554	BdoUnibankInc
Baoling Foreign Exchange	IC-6000128017691	BdoUnibankInc
Baoling Foreign Exchange	IC-1004480049994	BdoUnibankInc
Baoling Foreign Exchange	IC-1004480050003	BdoUnibankInc
Baoling Foreign Exchange	IC-1004480050011	BdoUnibankInc
Baoling Foreign Exchange	IC-1004480050038	BdoUnibankInc
Baoling Foreign Exchange	IC-1004480050046	BdoUnibankInc
Baoling Foreign Exchange	IC-1004480050054	BdoUnibankInc
Baoling Foreign Exchange	IC-1004480050062	BdoUnibankInc
Baoling Foreign Exchange	IC-1004480050070	BdoUnibankInc
Baoling Foreign Exchange	IC-1004480050089	BdoUnibankInc
Baoling Foreign Exchange	IC-1004480050097	BdoUnibankInc

Link Analysis

At first glance, above cited drug cases and kidnapping case appear to be not related or independent from each other. During the conduct of the financial investigation, however, it became apparent that the illegal activities of all the subject individuals are related, united and/or are intertwined. The proceeds of the drug

and kidnapping operations are deposited to the account of a certain Mandy Lu Valenzuela and/or Baoling Foreign Exchange, also owned by Mandy Lu Valenzuela.

As discussed above, in a buy-bust operation conducted by PDEA which led to the arrest of Felix A. Tubil, several deposit slips and financial transaction documents were recovered in his possession. One of the deposit slips, dated 27 February 2013, is under the name of **Baoling Foreign Exchange with BDO Account No. 4480050011** for Three Hundred Thousand Pesos (P 300,000.00). This shows that accused Tubil or his representative deposited the said amount to the account of Baoling Foreign Exchange, which is owned by Mandy Lu Valenzuela. Seized financial documents from Tubil also show that he deposited and transferred funds to different persons, including Baoling Foreign Exchange for a total amount of P 1,339,804 from 12 February 2012 to 4 March 2013.

When Cherrilyn Feliciano was arrested for selling shabu to a PDEA operative in Quezon City, a Banco de Oro deposit slip under the name of **Baoling Foreign Exchange with BDO account no. 4480050097**, was confiscated from her, the same account where she admitted having previously deposited drug money. The said deposit slips show that accused Feliciano or her representative deposited P 96,000 to the account of BaolingForeign Exchange on 28 January 2013. In fact, to reiterate, she told PDEA agents that she had previously deposited drug money at least five (5) times to the said account.

In a drug operation conducted by PDEA on 16 October 2012, Abdulmanan Mamalandog Mapandi y Lucas was arrested for possession of dangerous drugs in Iligan City. Seized from his possession were, among others, dangerous drugs and a BDO deposit slip under the name of **Baoling Foreign Exchange with BDO account no. 4480050097**. This shows that Mapandi or his representative deposited P 1,750,000 to the account of BaolingForeign Exchange, owned by Mandy Lu Valenzuela.

Members of the Philippine National Police (PNP) recovered two (2) deposit slips in the name of **Baoling Foreign Exchange with BDO Account No. 4480050003** from Jerry T. Rosal and Walter Villa when they were arrested. The said deposit slips show that Rosal and Villa or their representatives deposited the amounts of Php135,000.00 and Php319,000.00 to said account.

When Albino Valentino Aruta, Jr. was arrested in a buy-bust operation by PDEA operatives in Barugo, Leyte, six (6) deposit slips showing that he (Aruta), or his representatives, deposited the amount of Php172,500.00 to **BDO Account No. 120159457 under the name of Mandy Lu Valenzuela, owner of Baoling Foreign Exchange** were recovered.

The arrest of William Camacon Abainza, Jr. in Bacoor, Cavite on 3 June 2012, also resulted in the recovery of ten (10) deposit slips showing that he or his representative deposited the total amount of Php339,000.00 to **BDO Account No. 120159457** under the name of **Mandy Lu Valenzuela, owner of Baoling Foreign Exchange**. Also recovered from his possession were two (2) deposit slips for the total amount of P 600,000 with BDO Account No. 4480049536 in the name of **Emma Chua Lu**. Emma Chua Lu is the sister of Mandy Chua Lu and an employee of Baoling Foreign Exchange. Her accounts were already frozen by virtue of the order of the Court of Appeals for her involvement in drug trafficking and/or money laundering.

The bank account where the drug suspects deposited the proceeds of drug trafficking in Bacoor, Cavite and Barugo, Leyte, is the same **BDO account no. 120159457** under the name of **Mandy Lu Valenzuela**.

When Mr. Jose Sayson Saribong was kidnapped in Antipolo City, the kidnappers instructed his wife to deposit the ransom money to **Mandy Lu Valenzuela's BDO Account no. 120159457**. The amount of Eight Hundred Ninety Thousand Pesos (P 890, 000.00) was deposited by Mrs. Saribong to **BDO Account No. 120159457 of Mandy Lu Valenzuela**. Despite payment of the ransom, however, Mr. Saribong was not released. On 2 February 2013, around 11:30 o'clock in the morning, the kidnappers demanded for additional ransom. On the same date, Randie B. Bungabon a.k.a. Randie, one of the kidnappers, voluntarily surrendered to PNP-AKG and disclosed the safe-house where Mr. Saribong was kept and eventually killed.

The illegal operations of Mandy Lu Valenzuela extended even inside the National Bilibid Prison. Several deposit slips under the name of Emma C. Lu, Baoling Foreign Exchange, Sarah L. Jessica, Sally Ang Nina, and Crystalline Trading were recovered because of the series of anti-drug operations of PDEA at the National Bilibid Prison in Muntinlupa City.

As shown above, the operations of Mandy Lu Valenzuela are widespread. Her illegal operations cover Quezon City, Bacoor, Cavite, Floridabalanca, Pampanga, Cebu City, Iligan City, Barugo Leyte and Muntinlupa City.

AMLC investigation on Mandy Lu Valenzuela and Baoling Foreign Exchange revealed the following:

Mandy Lu Valenzuela

Name	Mandy Lu Valenzuela
Alias(es)	Melba Chua Lu
Address(es)	321 Dasma Corp. Ctr. Rm706 DAS Binondo, Manila. 921 Lee Tower Binondo Manila Unit 706 Dasma Corporate Center Dasmarinas Street, Binondo, Manila Unit 21g 777 Mandarin Square Ongpin St. Binondo, Manila, 1006 Rm. 605 Dasma Corp. Ctr. 321 Dasmariñas St. Binondo, Manila 17-A Lee Tower, 921 Padilla St., Binondo, Manila
Date of birth	19720909
Nationality	Filipino
Occupation	Businesswoman, owner of Baoling Foreign Exchange
TIN no.	258466832
Contact no.	2418369, 3530789, 3543701

The following bank accounts are verified to be under her name:

ACCOUNT DETAILS		
Account Holder	Account Number	Institution Name
Valenzuela Mandy Lu	033010010143	Asia United Bank Corp-
Mandy Lu Valenzuela	IC-1000120134756	BdoUnibankInc-
Mandy Lu Valenzuela	IC-1000120159457	BdoUnibankInc-
Mandy Lu Valenzuela	IC-6000128016040	BdoUnibankInc-
Baoling Foreign Exchange, Mandy Lu Valenzuela	ST0200130100000003013461529	Bank Of The Phil Islands-
Mandy Lu Valenzuela, Lu Emma Chua	017-00-000116-3	Philippine Business Bank-
Mandy Lu Valenzuela, Lu Emma Chua	017-01-000116-1	Philippine Business Bank-

AMLC investigators also confirmed that Mandy Lu Valenzuela and Melba Chua Lu are the same person.

The following accounts and investments under the name of Melba Chua Lu were also discovered by the AMLC investigators:

Account Holder	Account Number	Institution Name
Melba Lu Chua	0051006305	Allied Banking Corp
Jeffrey Son Almonte Hung, Melba Chua Lu	LN-501130300134	BdoUnibankInc
Melba Chua Lu	IC-1004560017622	BdoUnibankInc
Melba Chua Lu	A002262508	Insular Life Assurance Company, Ltd.
Chua Melba Lu	010020018657	Int'l Exchange Bank
Chua Melba Lu	025101001686	Int'l Exchange Bank
Melba Chua Lu	0645000808048	Metropolitan Bank & TCO
Melba Lu Chua	010020018657	Union Bank Of The Phils
Melba Chua Lu	A002262508	Insular Life Assurance Company, Ltd.

Melba Chua Lu made more than 1,000 large transactions on her bank accounts. In fact, she made a total withdrawals amounting to more than one (1) billion pesos from 29 September 2008 to 11 June 2011.

Baoling Foreign Exchange

AMLC investigators discovered the following information about Baoling Foreign Exchange:

Name	Baoling Foreign Exchange
Owner	Mandy Lu Valenzuela
Address(es)	Unit 706 Dasma Corporate Center 321 Dasmariñas St Binondo Manila
Registration Date	19200229

The following accounts under the name of Baoling Foreign Exchange were also discovered:

Account Holder	Account Number	Institution Name
Baoling Foreign Exchange	IC-1000120165554	BdoUnibankInc-
Baoling Foreign Exchange	IC-6000128017691	BdoUnibankInc-
Baoling Foreign	IC-1004480049994	BdoUnibankInc-

Exchange		
Baoling Foreign Exchange	IC-1004480050003	BdoUnibankInc-
Baoling Foreign Exchange	IC-1004480050011	BdoUnibankInc-
Baoling Foreign Exchange	IC-1004480050038	BdoUnibankInc-
Baoling Foreign Exchange	IC-1004480050046	BdoUnibankInc-
Baoling Foreign Exchange	IC-1004480050054	BdoUnibankInc-
Baoling Foreign Exchange	IC-1004480050062	BdoUnibankInc-
Baoling Foreign Exchange	IC-1004480050070	BdoUnibankInc-
Baoling Foreign Exchange	IC-1004480050089	BdoUnibankInc-
Baoling Foreign Exchange	IC-1004480050097	BdoUnibankInc-
Baoling Foreign Exchange, Mandy Lu Valenzuela,	ST020013010000003013 461529	Bank Of The Phil Islands-
Baoling Foreign Exchange	1014769116	China Banking Corp-
Baoling Foreign Exchange	0003600052323	Metropolitan Bank & TCO-
Baoling Foreign Exchange	00000000000195140510	Rizal Comm'l Banking Corp-
Baoling Foreign Exchange	00000000001195388918	Rizal Comm'l Banking Corp-

More than 7,400 large transactions were made on Baoling Foreign Exchange's bank accounts. Included in said transactions were withdrawals amounting to more than 6.5 billion pesos from 2 September 2011 to 5 April 2013.

In addition, a Toyota Innova with plate number RMG 792, a Mitsubishi Pajero with plate number XMA 786, and a Nissan Navara with plate number KFK 533 were used by Felix A. Tubil, William C. Abainza, Jr., and Abdulmanan Mapandi, respectively, to transport illegal drugs when they were arrested for alleged violation of R.A. No. 9165.

Clearly, there is a reasonable ground to believe that all the above mentioned vehicles and accounts were being used to commit an unlawful activity and to transact its proceeds.

Sale of Dangerous Drugs and Kidnapping for Ransom are unlawful activities under the Anti-Money Laundering Act of 2001 (AMLA), as amended.

Based on the factual antecedents summarized above, probable cause exists that the accounts of the following are related to the said unlawful activities that warrants the issuance of a freeze order:

1. Felix A. Tubil,
2. Jonaidah Ambulo Macaayong
3. Sittie G. Unte
4. Amrie Bato Pansom
5. Norjana Ali Ampuan
6. Naifa Magangcong Pacalna
7. Von Ardie Benitez Bagasbas
8. Saima Ampuan Baniamen
9. Eldah Em Vidal
10. Alex Parado Wee
11. Akui Zhang
12. Maricel Capiral Reyes
13. Johara Usman Sultan
14. Annalyn M. Mandane
15. Janice Marinas Pablo
16. Precy Velasco Guimba
17. Minerva Alva Estrada
18. Ferdinand Busoy Aguilar
19. Shirley B. Espineli
20. Kendrick Milton Lu Hong
21. Ma. Alpha O. Aruta
22. Tabay A. Amba
23. Ton M. Daud
24. Mandy Lu Valenzuela
25. Baoling Foreign Exchange
26. Lu Emma Chua
27. Melba Lu Chua
28. Jeffrey Son Almonte Hung
29. Melba Chua Lu.

The Council resolved to:

1. Authorize the AMLC Secretariat to file, through the Office of the Solicitor General (OSG), a Petition for the Issuance of a Freeze Order, pursuant to Section 10 of R.A. 9160, as amended, against the following bank accounts and

investments, including all related accounts wherever these may be found and the vehicles listed below:

Account Holder	Account Number	Institution Name
Felix A. Tubil	068-36100045-8	Psbank
Felix A. Tubil	1330593624	Banco De Oro
Felix A. Tubil	001330593624	Banco De Oro
JonaidahAmbuloMacaayong	IC-13120054202	BdoUnibankInc-
JonaidahMaca-Ayong Abdullah	IC-1001800171224	BdoUnibankInc-
Jonaidah A. Macaayong	0258281632	Equitable Pci Bank-
Jonaidah A. Macaayong	1174169574	Equitable Pci Bank-
Sittie G. Unte	7700009055	BdoUnibankInc-
AmrieBatoPansom	IC-1001320200166	BdoUnibankInc-
Norjana Ali Ampuan	IC-11800181866	BdoUnibankInc-
Norjana Ali Ampuan	IC-1001800181866	BdoUnibankInc-
Norjana Ali Ampuan	ST020019350000009353090744	Bank Of The Phil Islands-
Norjana Ali Ampuan	0003170353049	Metropolitan Bank &Tco-
Norjana Ali Ampuan	0003170361327	Metropolitan Bank &Tco-
NaifaMacaangosPacalna	LN-501120700707	BdoUnibankInc-
NaifaMagangcongPacalna	LN-519110201509	BdoUnibankInc-
NaifaMagangcongPacalna	LN-519111200079	BdoUnibankInc-
NaifaMagangcongPacalna	LN-519120602209	BdoUnibankInc-
NaifaMagangcongPacalna	IC-1001800094939	BdoUnibankInc-
Von Ardie Benitez Bagasbas	3220071699	Bdo
Bagasbas Von Ardie Benitez	1960755313	China Banking Corp-
Von Ardie Benitez Bagasbas	49643026545	Maybank Philippines Inc-
SaimaAmpuanBaniamen	0479474087	Bpi Direct Savings Bank Inc-
EldahEm Vidal	IC-1001480339588	BdoUnibankInc-Sm S/Store
Alex Parado Wee	IC-1002900092031	BdoUnibankInc-
Wee Alex Prado	0000001131546814	China Banking Corp-
Wee Alex Prado	3140087016	China Banking Corp-
Akui Zhang	IC-11550060161	BdoUnibankInc
Akui Zhang	IC-1001550060161	BdoUnibankInc-
Akui Zhang	IC-6001558010244	BdoUnibankInc
Akui Zhang	IC-61558010244	BdoUnibankInc
Akui Zhang	IC-1001550172997	BdoUnibankInc
Akui Zhang	IC-6001558020126	BdoUnibankInc
Akui Zhang	IC-1002350074907	BdoUnibankInc
Akui Zhang	IC-6002358009055	BdoUnibankInc
Akui Zhang	IC-1004440082117	BdoUnibankInc
Akui Zhang	IC-6004448014937	BdoUnibankInc
MaricelCapiral Reyes	IC-1005820102275	BdoUnibankInc
JoharaUsman Sultan	IC-12350046644	BdoUnibankInc-
JoharaUsman Sultan	IC-1002350064952	BdoUnibankInc-
JoharaUsman Sultan	IC-12350064952	BdoUnibankInc-
JoharaUsman Sultan	IC-62358007354	BdoUnibankInc-
Annalyn M. Mandane	420235728	BdoUnibankInc-
Janice Marinas Pablo	IC-1002360339784	BdoUnibankInc-
Precy Velasco Guimba	5830277256	BdoUnibankInc-
Minerva Alva Estrada	2500146460	BdoUnibankInc-
Ferdinand Busoy Aguilar	IC-1004840131654	BdoUnibankInc-
Shirley B. Espineli	4300236715	BdoUnibankInc-

Kendrick Milton Lu Hong	IC-1004560011225	BdoUnibankinc-
Hong Kendrick Milton Lu	3457845	Pru Life Insurance Corporation Of Uk-
Hong Kendrick Milton Lu	4560013005	Bdo
Ma. Alpha O. Aruta	1223122365639	Metrobank
Tabay A. Amba	4490535476	Banco De Oro
Ton M.Daud	6550057670	Banco De Oro
Melba Lu Chua	0051006305	Allied Banking Corp-PlzaConde
Jeffrey Son Almonte Hung, Melba Chua Lu	LN-501130300134	BdoUnibankinc-
Melba Chua Lu	A002262508	Insular Life Assurance Company, Ltd., The
Chua Melba Lu	010020018657	Int'l Exchange Bank-Binondo
Chua Melba Lu	025101001686	Int'l Exchange Bank-T Alonzo
Melba Chua Lu	0645000808048	Metropolitan Bank &Tco
Melba Lu Chua	010020018657	Union Bank Of The Phils-Zuellig
Melba Chua Lu	A002262508	Insular Life Assurance Company, Ltd., The
Baoling Foreign Exchange	1014769116	China Banking Corp
Baoling Foreign Exchange	0003600052323	Metropolitan Bank &Tco
Baoling Foreign Exchange	00000000000195140510	Rizal Comm'l Banking Corp.
Baoling Foreign Exchange	00000000001195388918	Rizal Comm'l Banking Corp

VEHICLES TO BE FROZEN			
Vehicle	Plate Number	Plate Number	Remarks
Toyota Innova (Thermalyte)	RMG 792	Felix A. Tubil and Grace G. Tubil	Used by Accused Felix A. Tubil in selling drugs to PDEA Agents on 5 March 2013.
Nissan Navara (Silver)	KFK 533	VON ARDIE BENITEZ BAGASBAS	Used by accused Mapandi in selling drugs.
Mitsubishi Pajero Intercooler turbo 2800	XMA 786	Rosalinda Vitonio Co	Used by accused Abainza, Jr. in selling dangerous drugs to PDEA agents.

2. Authorize the AMLC Secretariat to pursue, if the evidence so warrants, forfeiture proceedings against the aforementioned bank accounts, related accounts, vehicles and other properties, if any, which may be discovered in the course of further investigation pursuant to Section 12 of Republic Act No. 9160, as amended.

3. Authorize the Executive Director of the AMLC Secretariat or, in her absence, the Officer-in-Charge, to sign the Verification and Certification of the Petition for Freeze Order and Petition for Civil Forfeiture, as well as all other pleadings, initiatory or otherwise, related thereto.

5. Authorize the AMLC Secretariat to file a criminal complaint for money laundering, if the evidence so warrants, against all those involved therein, and authorize the concerned investigating officers of the Compliance and Investigation Group (CIG) to execute and sign the appropriate Complaint-Affidavit for filing with the Department of Justice.

6. Require the covered persons under the jurisdiction of the Bangko Sentral ng Pilipinas to file suspicious transaction reports, if any, on the accounts of CHERRILYN CRISOSTOMO FELICIANO, ABDULMANAN MAMALANDOG MAPANDI Y LUCAS, JERRY T. ROSAL, WALTER N. VILLA, WILLIAM CAMAGONG ABAINZA JR., and VALENTINO ARUTA @ VAL AKA ALBINO VALENTINO ARUTA Y ADISAS JR., who were charged with violations of Sections 5 and 11 of the Dangerous Drugs Act of 2002 (R.A. 9165); and

7. Request the Bangko Sentral ng Pilipinas to disseminate to all concerned covered persons copies of the Resolution relative to the immediately preceding concern.

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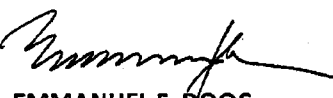
November 2013, Manila, Philippines.


VICENTE S. AQUINO
Acting Chairman

(Officer-In-Charge, Bangko Sentral ng Pilipinas)


TERESITA J. HERBOSA
Member

(Chairman, Securities and Exchange Commission)


EMMANUEL F. DOOC
Member

(Commissioner, Insurance Commission)