

29-Dec-15

ACCOUNT NAME	TOTAL		
	PREVIOUS BAL	NET TXN	TOTAL
Cash in Vault-Local Currency	(340,660,265.82)	25,429,242.88	(315,231,022.94)
Cash in Automated Teller Machine-Local Currency	(35,258,723.12)	(19,793,900.00)	(55,052,623.12)
Cash on Hand-Others-Local Currency	-	-	-
TOTAL CASH ON HAND-LOCAL CURRENCY	(375,918,988.94)	5,635,342.88	(370,283,646.06)
Cash in Vault-Foreign Currency	-	-	-
Cash in Automated Teller Machine-Foreign Currency	-	-	-
Cash on Hand-Others-Foreign Currency	-	-	-
TOTAL CASH ON HAND-FOREIGN CURRENCY	-	-	-
TOTAL CASH ON HAND	(375,918,988.94)	5,635,342.88	(370,283,646.06)
Checks & Other Cash Items-Regular-Local Currency	-	(2,485,891.74)	(2,485,891.74)
Checks & Other Cash Items-PCHC Courier-Local Currency	(7,641,716.32)	(1,266,110.87)	(8,907,827.19)
Checks & Other Cash Items-Others-Local Currency	-	-	-
TOTAL CHECKS & OTHER CASH ITEMS-LOCAL CURRENCY	(7,641,716.32)	(3,752,002.61)	(11,393,718.93)
Checks & Other Cash Items-Regular-Foreign Currency	-	-	-
Checks & Other Cash Items-Others-Foreign Currency	-	-	-
TOTAL CHECKS & OTHER CASH ITEMS-FOREIGN CURRENCY	-	-	-
TOTAL CHECKS AND OTHER CASH ITEMS	(7,641,716.32)	(3,752,002.61)	(11,393,718.93)
Due from BSP-Demand Deposit Account-Local Currency	(7,429,585,811.26)	4,781,077,583.86	(2,648,508,227.40)
Due from BSP-Reserve Deposit Account-Local Currency	(4,658,000,000.00)	(4,364,000,000.00)	(9,022,000,000.00)
TOTAL DUE FROM BSP-LOCAL CURRENCY	(12,087,585,811.26)	417,077,583.86	(11,670,508,227.40)
Due from BSP-Demand Deposit Account-Foreign Currency	-	-	-
Due from BSP-Reserve Deposit Account-Foreign Currency	-	-	-
TOTAL DUE FROM BSP-FOREIGN CURRENCY	-	-	-
TOTAL DUE FROM BANGKO SENTRAL NG PILIPINAS	(12,087,585,811.26)	417,077,583.86	(11,670,508,227.40)
Due from Other Banks-Resident Banks-Demand Deposit	(66,756,514.08)	(73,845,408.08)	(140,601,922.16)
Due from Other Banks-Resident Banks-Savings Deposit	(199,230,049.66)	(44,541,502.77)	(243,771,552.43)
Due from Other Banks-Resident Banks-Time Deposit	-	-	-
Due from Other Banks-Resident Banks-Others	(7,598,010.52)	(45,041.58)	(7,643,052.10)
TOTAL DUE FROM RESIDENT BANKS	(273,584,574.26)	(118,431,952.43)	(392,016,526.69)
Due from Other Banks-Non-Resident Banks-Demand Deposit	-	-	-
Due from Other Banks-Non-Resident Banks-Savings Deposit	-	-	-
Due from Other Banks-Non-Resident Banks-Time Deposit	-	-	-
Due from Other Banks-Non-Resident Banks-Others	-	-	-
TOTAL DUE FROM NON-RESIDENT BANKS	-	-	-
Due from Other Banks-Resident Banks-Clearing Account-Local Currency	-	-	-
Due from Other Banks-Resident Banks-Clearing Account-Foreign Currency	-	-	-
TOTAL DUE FROM RESIDENT BANKS-CLEARING ACCOUNT	-	-	-

TOTAL DUE FROM OTHER BANKS	(273,584,574.26)	(118,431,952.43)	(392,016,526.69)
Financial Assets Held for Trading Securities	-	-	-
Derivatives with Positive Fair Value Held for Trading	-	-	-
Derivatives Carried at Cost	-	-	-
TOTAL FINANCIAL ASSETS HELD FOR TRADING	-	-	-
Financial Assets Designated at Fair Value through Profit or Loss	-	-	-
TOTAL FINANCIAL ASSETS DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS	-	-	-
Available for Sale Debt Securities	(305,000,000.00)	-	(305,000,000.00)
Available for Sale Debt Securities-Unamortized Discount/Premium	(10,009,358.94)	67,548.44	(9,941,810.50)
Available for Sale Debt Securities-Accumulated Market Gains/(Losses)	(103,779,183.59)	(345,063.88)	(104,124,247.47)
Available for Sale Debt Securities-Allowance for Credit Losses	-	-	-
TOTAL FINANCIAL ASSETS AVAILABLE FOR SALE-DEBT SECURITIES	(418,788,542.53)	(277,515.44)	(419,066,057.97)
Available for Sale Equity Securities	-	-	-
Available for Sale Equity Securities-Accumulated Market Gains/(Losses)	-	-	-
Available for Sale Equity Securities-Allowance for Credit Losses	-	-	-
TOTAL FINANCIAL ASSETS AVAILABLE FOR SALE-EQUITY SECURITIES	-	-	-
TOTAL FINANCIAL ASSETS AVAILABLE FOR SALE	(418,788,542.53)	(277,515.44)	(419,066,057.97)
Financial Assets Held to Maturity	-	-	-
Financial Assets Held to Maturity-Unamortized Discount Premium	-	-	-
Financial Assets Held to Maturity-Allowance for Credit Losses	-	-	-
TOTAL FINANCIAL ASSETS HELD TO MATURITY	-	-	-
Unquoted Debt Securities Classified as Loans	(421,096,778.83)	-	(421,096,778.83)
Unquoted Debt Securities Classified as Loans-Unamortized Discount/Premium	(797,018.94)	25,908.95	(771,109.99)
Unquoted Debt Securities Classified as Loans-Allowance for Credit Losses	120,000,000.00	-	120,000,000.00
TOTAL UNQUOTED DEBT SECURITIES CLASSIFIED AS LOANS	(301,893,797.77)	25,908.95	(301,867,888.82)
Investment in Non-Marketable Equity Securities	-	-	-
Investment in Non-Marketable Equity Securities-Allowance for Credit Losses	-	-	-
TOTAL INVESTMENTS IN NON-MARKETABLE EQUITY SECURITIES	-	-	-
Loans to Bangko Sentral ng Pilipinas-Maturing Within 1 Year	-	-	-
Loans to Bangko Sentral ng Pilipinas-Maturing Beyond 1 Year	-	-	-
TOTAL LOANS TO BANGKO SENTRAL NG PILIPINAS	-	-	-
Interbank Call Loans Receivable	-	-	-
Interbank Term Loans Receivable	-	-	-
Interbank Loans Receivable-Allowance for Credit Losses	-	-	-
TOTAL INTERBANK LOANS RECEIVABLE	-	-	-
Loans to National Government-Performing	-	-	-
Loans to National Government-Non-Performing	-	-	-
Loans to National Government-Discounts-Interests	-	-	-
Loans to National Government-Discounts-Bank Charges	-	-	-
Loans to National Government-Allowance for Credit Losses	-	-	-
TOTAL LOANS TO NATIONAL GOVERNMENT	-	-	-
Loans to Local Government Units-Performing	(1,659,518,254.64)	(1,268,908.43)	(1,660,787,163.07)
Loans to Local Government Units-Non-Performing	-	-	-
Loans to Local Government Units-Discounts-Interests	-	-	-

Reserve	-	-	-
Reserve	-	-	-
Reserve	-	-	-
Reserve	-	-	-
Reserve	-	-	-
Reserve	-	-	-
TOTAL MICROFINANCE LOANS	(130,173,608.85)	385,756.49	(129,787,852.36)
Reserve	-	-	-
Reserve	-	-	-
Reserve	-	-	-
Reserve	-	-	-
Reserve	-	-	-
Small and Medium Enterprises Loans-Small Scale	(1,071,415,026.42)	10,077,518.09	(1,061,337,508.33)
Small and Medium Enterprises Loans-Medium Scale	(1,987,191,792.05)	(51,423,888.31)	(2,038,615,680.36)
Small and Medium Enterprises Loans-Non-Performing	(491,377,290.16)	210,361.35	(491,166,928.81)
Small and Medium Enterprises Loans-Discounts-Interests	20,937,696.97	(4,239,875.49)	16,697,821.48
Small and Medium Enterprises Loans-Discounts-Bank Charges	2,702,202.89	(96,042.40)	2,606,160.49
Small and Medium Enterprises Loans-Allowance for Credit Losses	106,829,473.20	(4,136,152.34)	102,693,320.86
TOTAL SMALL AND MEDIUM ENTERPRISES LOANS	(3,419,514,735.57)	(49,608,079.10)	(3,469,122,814.67)
Contracts to Sell-Performing	(1,640,866,652.21)	(1,724,730.58)	(1,642,591,382.79)
Contracts to Sell-Non-Performing	-	-	-
Contracts to Sell-Discounts-Interests	-	-	-
Contracts to Sell-Discounts-Bank Charges	1,786,031.20	(33,360.74)	1,752,670.46
Contracts to Sell-Allowance for Credit Losses	-	-	-
TOTAL CONTRACTS TO SELL	(1,639,080,621.01)	(1,758,091.32)	(1,640,838,712.33)
Loans to Private Corporations-Financial	(852,301,865.11)	(15,475,290.06)	(867,777,155.17)
Loans to Private Corporations-Non-Financial	(9,530,109,799.05)	(11,396,383.99)	(9,541,506,183.04)
Loans to Private Corporations-Non-Performing	(733,749,281.03)	17,606,200.07	(716,143,080.96)
Loans to Private Corporations-Discounts-Interests	36,650,547.01	(7,040,410.35)	29,610,136.66
Loans to Private Corporations-Discounts-Bank Charges	8,013,706.80	(488,401.72)	7,525,305.08
Loans to Private Corporations-Allowance for Credit Losses	376,040,643.01	(116,634,200.07)	259,406,442.94
TOTAL LOANS TO PRIVATE CORPORATIONS	(10,695,456,048.37)	(133,428,486.12)	(10,828,884,534.49)
Loans to Individuals for Housing Purposes-Performing	(436,395,647.10)	522,925.55	(435,872,721.55)
Loans to Individuals for Housing Purposes-Non-Performing	(50,057,869.22)	780,057.46	(49,277,811.76)
Loans to Individuals for Housing Purposes-Discounts-Interests	-	-	-
Loans to Individuals for Housing Purposes-Discounts-Bank Charges	139,081.14	(4,171.68)	134,909.46
Loans to Individuals for Housing Purposes-Allowance for Credit Losses	12,282,180.12	(164,584.37)	12,117,595.75
TOTAL LOANS TO INDIVIDUALS FOR HOUSING PURPOSES	(474,032,255.06)	1,134,226.96	(472,898,028.10)
Loans to Individuals for Consumption Purposes-Credit Card	-	-	-
Loans to Individuals for Consumption Purposes-Auto Loans	(44,161,094.41)	243,899.13	(43,917,195.28)
Loans to Individuals for Consumption Purposes-Non-Performing	(15,511,726.38)	554,454.84	(14,957,271.54)
Loans to Individuals for Consumption Purposes-Discounts-Interests	-	-	-
Loans to Individuals for Consumption Purposes-Discounts-Bank Charges	3,379.61	(26.97)	3,352.64

Loans to Individuals for Consumption Purposes-Allowance for Credit Losses	7,162,474.34	(554,454.84)	6,608,019.50
TOTAL LOANS TO INDIVIDUALS FOR CONSUMPTION PURPOSES	(52,506,966.84)	243,872.16	(52,263,094.68)
Loans to Individuals for Consumption Purposes-Others-EFAP-PPC Employees	(426,993,287.39)	(323,776.89)	(427,317,064.28)
Loans to Individuals for Consumption Purposes-Others-EFAP-PPSB Employees	(93,009,112.23)	39,570.17	(92,969,542.06)
Loans to Individuals for Consumption Purposes-Others-EFAP-Government Sector	(1,653,486,432.21)	7,283,204.81	(1,646,203,227.40)
Loans to Individuals for Consumption Purposes-Others-EFAP-Private Sector	(26,195,592.73)	1,203,316.15	(24,992,276.58)
Loans to Individuals for Consumption Purposes-Others-Educational-PPC Employees	(5,713,801.70)	(13,537.34)	(5,727,339.04)
Loans to Individuals for Consumption Purposes-Others-Educational-PPSB Employees	(5,981,581.84)	(87,047.29)	(6,068,629.13)
Loans to Individuals for Consumption Purposes-Others-Educational-Government Sector	(7,760,935.95)	236,009.50	(7,524,926.45)
Loans to Individuals for Consumption Purposes-Others-Educational-Private Sector	(2,012,097.33)	-	(2,012,097.33)
Loans to Individuals for Consumption Purposes-Others-Reserve Line	-	-	-
Loans to Individuals for Consumption Purposes-Others-Reserve Line	-	-	-
Loans to Individuals for Consumption Purposes-Others-Reserve Line	-	-	-
Loans to Individuals for Consumption Purposes-Others-Reserve Line	-	-	-
Loans to Individuals for Consumption Purposes-Others-Others	(1,032,048,642.70)	5,776,846.43	(1,026,271,796.27)
Loans to Individuals for Consumption Purposes-Others-Non-Performing	(536,279,560.27)	(8,208,736.21)	(544,488,296.48)
Loans to Individuals for Consumption Purposes-Others-Discounts-Interests	3,842,879.25	(1,860,426.58)	1,982,452.67
Loans to Individuals for Consumption Purposes-Others-Discounts-Bank Charges	33,698,243.50	(954,800.52)	32,743,442.98
Loans to Individuals for Consumption Purposes-Others-Allowance for Credit Losses	434,169,480.15	714,714.79	434,884,194.94
TOTAL LOANS TO INDIVIDUALS FOR CONSUMPTION PURPOSES-OTHERS	(3,317,770,441.45)	3,805,337.02	(3,313,965,104.43)
TOTAL LOANS TO INDIVIDUALS FOR CONSUMPTION PURPOSES	(3,370,277,408.29)	4,049,209.18	(3,366,228,199.11)
Loans to Individuals for Other Purposes-Performing	(218,448,587.73)	(10,229,418.77)	(228,678,006.50)
Loans to Individuals for Other Purposes-Non-Performing	(77,562,608.16)	(1,566,400.42)	(79,129,008.58)
Loans to Individuals for Other Purposes-Discounts-Interests	78,122.23	6,000.00	84,122.23
Loans to Individuals for Other Purposes-Discounts-Bank Charges	48,530.89	(5,952.90)	42,577.99
Loans to Individuals for Other Purposes-Allowance for Credit Losses	10,743,213.46	679,347.20	11,422,560.66
TOTAL LOANS TO INDIVIDUALS FOR OTHER PURPOSES	(285,141,329.31)	(11,116,424.89)	(296,257,754.20)
TOTAL LOANS AND RECEIVABLES-OTHERS	(23,215,199,295.99)	(184,123,537.85)	(23,399,322,833.84)
Loans and Receivables Arising from Repurchase Agreements	-	-	-
Loans and Receivables Arising from Certificates of Assignment/Participation with Recourse	-	-	-
Loans and Receivables Arising from Securities Lending and Borrowing Transactions	-	-	-
TOTAL LOANS AND RECEIVABLES ARISING FROM RACA/PRSLBT	-	-	-
General Loan Loss Provision	251,502,706.70	34,647,215.89	286,149,922.59
TOTAL GENERAL LOAN LOSS PROVISION	251,502,706.70	34,647,215.89	286,149,922.59
TOTAL LOANS AND RECEIVABLES	(22,963,696,589.29)	(149,476,321.96)	(23,113,172,911.25)
Derivatives with Positive Fair Value Held for Hedging-Fair Value Hedge	-	-	-
Derivatives with Positive Fair Value Held for Hedging-Cash Flow Hedge	-	-	-
Derivatives with Positive Fair Value Held for Hedging-Hedges of a Net Investment in Foreign Operation	-	-	-
Derivatives with Positive Fair Value Held for Hedging-Portfolio Hedge of Interest Rate Risk	-	-	-
TOTAL DERIVATIVES WITH POSITIVE FAIR VALUE HELD FOR HEDGING	-	-	-
Revaluation of Hedged Assets in Portfolio Hedge of Interest Rate Risk	-	-	-
TOTAL REVALUATION OF HEDGED ASSETS IN PORTFOLIO HEDGE OF INTEREST RATE RISK	-	-	-
Sales Contract Receivable-Performing	(118,541,726.64)	151,397.31	(118,390,329.33)
Sales Contract Receivable-Non-Performing	(9,775,512.82)	(594,311.03)	(10,369,823.85)

Sales Contract Receivable-Allowance for Credit Losses	-	-	-
TOTAL SALES CONTRACT RECEIVABLE	(128,317,239.46)	(442,913.72)	(128,760,153.18)
Accrued Interest Income from Financial Assets-Due from Bangko Sentral ng Pilipinas	(267,812.50)	(205,937.50)	(473,750.00)
Accrued Interest Income from Financial Assets-Due from Other Banks	(39,845.55)	(5,602.68)	(45,448.23)
Accrued Interest Income from Financial Assets-Held for Trading	-	-	-
Accrued Interest Income from Financial Assets-Designated at Fair Value through Profit or Loss	-	-	-
Accrued Interest Income from Financial Assets-Available for Sale	(4,782,782.39)	(2,187,602.82)	(6,970,385.21)
Accrued Interest Income from Financial Assets-Held to Maturity	-	-	-
Accrued Interest Income from Financial Assets-Unquoted Debt Securities Classified as Loans	(6,516,946.07)	(993,093.00)	(7,510,039.07)
Accrued Interest Income from Financial Assets-Investments in Non-Marketable Equity Securities	-	-	-
Accrued Interest Income from Financial Assets-Allowance for Credit Losses	-	-	-
TOTAL ACCRUED INTEREST INCOME FROM FINANCIAL ASSETS	(11,607,386.51)	(3,392,236.00)	(14,999,622.51)
Accrued Interest Income from Financial Assets-Loans to Bangko Sentral ng Pilipinas	-	-	-
Accrued Interest Income from Financial Assets-Interbank Call Loans Receivable	-	-	-
Accrued Interest Income from Financial Assets-Interbank Term Loans Receivable	-	-	-
Accrued Interest Income from Financial Assets-Loans and Receivables-Allowance for Credit Losses	-	-	-
TOTAL ACCRUED INTEREST INCOME FROM FINANCIAL ASSETS-LOANS AND RECEIVABLES	-	-	-
Accrued Interest Income from Financial Assets-Loans to National Government	-	-	-
Accrued Interest Income from Financial Assets-Loans to Local Government Units	(7,729,961.27)	(7,748,249.33)	(15,478,210.60)
Accrued Interest Income from Financial Assets-Loans to Government Owned and Controlled Corporations	(60,662.65)	(215,155.79)	(275,818.44)
Accrued Interest Income from Financial Assets-Loans to Government-Allowance for Credit Losses	(493,728.15)	493,728.15	-
TOTAL ACCRUED INTEREST INCOME FROM FINANCIAL ASSETS-LOANS TO GOVERNMENT	(8,284,352.07)	(7,469,676.97)	(15,754,029.04)
Accrued Interest Income from Financial Assets-Agrarian Reform Loans	(5,442,991.00)	-	(5,442,991.00)
Accrued Interest Income from Financial Assets-Other Agricultural Credit Loans	(6,846,299.49)	(4,334,132.44)	(11,180,431.93)
Accrued Interest Income from Financial Assets-Agrarian Reform and Other Agricultural Loans-Allowance for Credit Losses	9,771,256.04	-	9,771,256.04
TOTAL ACCRUED INTEREST INCOME FROM FINANCIAL ASSETS-AGRARIAN REFORM AND OTHER	(2,518,034.45)	(4,334,132.44)	(6,852,166.89)
Accrued Interest Income from Financial Assets-Development Incentive Loans-Educational Institutions	-	-	-
Accrued Interest Income from Financial Assets-Development Incentive Loans-Cooperatives	-	-	-
Accrued Interest Income from Financial Assets-Development Incentive Loans-Hospital and Medical Services	-	-	-
Accrued Interest Income from Financial Assets-Development Incentive Loans-Socialized and Low Cost Housing	-	-	-
Accrued Interest Income from Financial Assets-Development Incentive Loans-Local Government Units	-	-	-
Accrued Interest Income from Financial Assets-Development Incentive Loans-Allowance for Credit Losses	-	-	-
TOTAL ACCRUED INTEREST INCOME FROM FINANCIAL ASSETS-DEVELOPMENT INCENTIVE LOANS	-	-	-
Accrued Interest Income from Financial Assets-Microfinance Loans	(709,317.85)	(450,575.38)	(1,159,893.23)
Accrued Interest Income from Financial Assets-Microfinance Loans-Allowance for Credit Losses	52,888.76	(13,222.19)	39,666.57
TOTAL ACCRUED INTEREST INCOME FROM FINANCIAL ASSETS-MICROFINANCE LOANS	(656,429.09)	(463,797.57)	(1,120,226.66)
Accrued Interest Income from Financial Assets-Small Scale Enterprises	(4,813,738.05)	(1,674,483.87)	(6,488,221.92)
Accrued Interest Income from Financial Assets-Medium Scale Enterprises	(12,454,206.07)	(2,292,302.60)	(14,746,508.67)
Accrued Interest Income from Financial Assets-Small and Medium Enterprises Loans-Allowance for Credit Losses	428,039.98	-	428,039.98
TOTAL ACCRUED INTEREST INCOME FROM FINANCIAL ASSETS-SMALL AND MEDIUM ENTERPRISES	(16,839,904.14)	(3,966,786.47)	(20,806,690.61)
Accrued Interest Income from Financial Assets-Contracts to Sell	(19,565,796.30)	(2,707,257.69)	(22,273,053.99)
Accrued Interest Income from Financial Assets-Contracts to Sell-Allowance for Credit Losses	-	-	-
TOTAL ACCRUED INTEREST INCOME FROM FINANCIAL ASSETS-CONTRACTS TO SELL	(19,565,796.30)	(2,707,257.69)	(22,273,053.99)
Accrued Interest Income from Financial Assets-Loans to Private Corporations-Financial	(16,550,829.47)	(2,061,338.10)	(18,612,167.57)

Accrued Interest Income from Financial Assets-Loans to Private Corporations-Non-Financial	(53,110,233.68)	(14,589,753.36)	(67,699,987.04)
Accrued Interest Income from Financial Assets-Loans to Private Corporations-Allowance for Credit Losses	5,613,108.52	-	5,613,108.52
TOTAL ACCRUED INTEREST INCOME FROM FINANCIAL ASSETS-LOANS TO PRIVATE CORPORATIONS	(64,047,954.63)	(16,651,091.46)	(80,699,046.09)
Accrued Interest Income from Financial Assets-Loans to Individuals for Housing Purposes	(1,858,430.20)	(1,206,308.27)	(3,064,738.47)
Accrued Interest Income from Financial Assets-Loans to Individuals for Housing Purposes-Allowance for Credit Losses	384,220.72	-	384,220.72
TOTAL ACCRUED INTEREST INCOME FROM FINANCIAL ASSETS-LOANS TO INDIVIDUALS FOR HOUSING PURPOSES	(1,474,209.48)	(1,206,308.27)	(2,680,517.75)
Accrued Interest Income from Financial Assets-Loans to Individuals for Consumption Purposes-Credit Cards	-	-	-
Accrued Interest Income from Financial Assets-Loans to Individuals for Consumption Purposes-Auto Loans	(429,728.18)	(81,251.45)	(510,979.63)
Accrued Interest Income from Financial Assets-Loans to Individuals for Consumption Purposes-EFAP	(38,978,195.43)	(12,454,222.51)	(51,432,417.94)
Accrued Interest Income from Financial Assets-Loans to Individuals for Consumption Purposes-Educational Loans	(113,873.71)	730.21	(113,143.50)
Accrued Interest Income from Financial Assets-Loans to Individuals for Consumption Purposes-Reserve Liabilities	-	-	-
Accrued Interest Income from Financial Assets-Loans to Individuals for Consumption Purposes-Reserve Liabilities	-	-	-
Accrued Interest Income from Financial Assets-Loans to Individuals for Consumption Purposes-Others	(16,958,789.31)	(8,574,783.82)	(25,533,573.13)
Accrued Interest Income from Financial Assets-Loans to Individuals for Consumption Purposes-Allowance for Credit Losses	23,462,574.42	122,064.14	23,584,638.56
TOTAL ACCRUED INTEREST INCOME FROM FINANCIAL ASSETS-LOANS TO INDIVIDUALS FOR CONSUMPTION PURPOSES	(33,018,012.21)	(20,987,463.43)	(54,005,475.64)
Accrued Interest Income from Financial Assets-Loans to Individuals for Other Purposes	(11,608,733.53)	510,431.86	(11,098,301.67)
Accrued Interest Income from Financial Assets-Loans to Individuals for Other Purposes-Allowance for Credit Losses	163,335.20	13,222.19	176,557.39
TOTAL ACCRUED INTEREST INCOME FROM FINANCIAL ASSETS-LOANS TO INDIVIDUALS FOR OTHER PURPOSES	(11,445,398.33)	523,654.05	(10,921,744.28)
TOTAL ACCRUED INTEREST INCOME FROM FINANCIAL ASSETS-LOANS AND RECEIVABLES-OTHER	(157,850,090.70)	(57,262,860.25)	(215,112,950.95)
TOTAL ACCRUED INTEREST INCOME FROM FINANCIAL ASSETS	(169,457,477.21)	(60,655,096.25)	(230,112,573.46)
Equity Investment in Subsidiaries	-	-	-
Equity Investment in Associates	-	-	-
Equity Investment in Joint Ventures	-	-	-
Equity Investment in Subsidiaries, Associates and Joint Ventures-Allowance for Losses	-	-	-
TOTAL EQUITY INVESTMENT IN SUBSIDIARIES, ASSOCIATES AND JOINT VENTURES	-	-	-
Bank Premises, Furniture, Fixture and Equipment-Land	(524,032,000.00)	-	(524,032,000.00)
Bank Premises, Furniture, Fixture and Equipment-Building	(166,007,599.64)	-	(166,007,599.64)
Bank Premises, Furniture, Fixture and Equipment-Furniture and Fixture	(151,565,894.22)	1,160,981.73	(150,404,912.49)
Bank Premises, Furniture, Fixture and Equipment-Information Technology Equipment	(579,413,418.18)	449,684.10	(578,963,734.08)
Bank Premises, Furniture, Fixture and Equipment-Other Office Equipment	(118,845,348.96)	81,374.00	(118,763,974.96)
Bank Premises, Furniture, Fixture and Equipment-Transportation Equipment	(55,216,550.92)	-	(55,216,550.92)
Bank Premises, Furniture, Fixture and Equipment-Leasehold Rights and Improvements	(111,116,678.40)	(275,440.20)	(111,392,118.60)
Bank Premises, Furniture, Fixture and Equipment-Accumulated Depreciation	873,330,808.23	1,858,418.44	875,189,226.67
Bank Premises, Furniture, Fixture and Equipment-Allowance for Losses	-	-	-
TOTAL BANK PREMISES, FURNITURE, FIXTURE AND EQUIPMENT	(832,866,682.09)	3,275,018.07	(829,591,664.02)
Bank Premises, Furniture, Fixture and Equipment-Under Financial Lease-Land	-	-	-
Bank Premises, Furniture, Fixture and Equipment-Under Financial Lease-Building	-	-	-
Bank Premises, Furniture, Fixture and Equipment-Under Financial Lease-Furniture and Fixture	-	-	-
Bank Premises, Furniture, Fixture and Equipment-Under Financial Lease-Information Technology Equipment	-	-	-
Bank Premises, Furniture, Fixture and Equipment-Under Financial Lease-Other Office Equipment	-	-	-
Bank Premises, Furniture, Fixture and Equipment-Under Financial Lease-Transportation Equipment	-	-	-
Bank Premises, Furniture, Fixture and Equipment-Under Financial Lease-Accumulated Depreciation	-	-	-
Bank Premises, Furniture, Fixture and Equipment-Under Financial Lease-Allowance for Losses	-	-	-
TOTAL BANK PREMISES, FURNITURE, FIXTURE AND EQUIPMENT-UNDER FINANCIAL LEASE	-	-	-

Revaluation Increment-Land	-	-	-
Revaluation Increment-Building	-	-	-
Revaluation Increment-Furniture and Fixture	-	-	-
Revaluation Increment-Information Technology Equipment	-	-	-
Revaluation Increment-Other Office Equipment	-	-	-
Revaluation Increment-Transportation Equipment	-	-	-
Revaluation Increment-Bank Premises, Furniture, Fixture and Equipment-Under Financial Lease	-	-	-
Revaluation Increment-Accumulated Depreciation	-	-	-
Revaluation Increment-Allowance for Losses	-	-	-
TOTAL REVALUATION INCREMENT	-	-	-
Building Under Construction	-	-	-
Building Under Construction-Allowance for Losses	-	-	-
TOTAL BUILDING UNDER CONSTRUCTION	-	-	-
TOTAL BANK PREMISES, FURNITURE, FIXTURE AND EQUIPMENT	(832,866,682.09)	3,275,018.07	(829,591,664.02)
Real and Other Properties Acquired-Land	(263,227,608.26)	(3,565,495.23)	(266,793,103.49)
Real and Other Properties Acquired-Building and Improvements	(179,464,638.77)	(5,623,631.55)	(185,088,270.32)
Real and Other Properties Acquired-Others	(80,452,174.60)	(1,193.80)	(80,453,368.40)
Real and Other Properties Acquired-Accumulated Depreciation	48,517,955.28	3,305,258.50	51,823,213.78
Real and Other Properties Acquired-Allowance for Losses	50,185,659.20	(2,410,385.58)	47,775,273.62
TOTAL REAL AND OTHER PROPERTIES ACQUIRED	(424,440,807.15)	(8,295,447.66)	(432,736,254.81)
Non-Current Assets Held for Sale	-	-	-
TOTAL NON-CURRENT ASSETS HELD FOR SALE	-	-	-
Goodwill	-	-	-
Goodwill-Allowance for Losses	-	-	-
TOTAL GOODWILL	-	-	-
Other Intangible Assets	(286,216,631.28)	(1,563.76)	(286,218,195.04)
Other Intangible Assets-Accumulated Amortization	236,050,939.12	234,861.83	236,285,800.95
Other Intangible Assets-Allowance for Losses	40,000,000.00	-	40,000,000.00
TOTAL OTHER INTANGIBLE ASSETS	(10,165,692.16)	233,298.07	(9,932,394.09)
Deferred Tax Asset	-	-	-
TOTAL DEFERRED TAX ASSET	-	-	-
Deferred Charges	-	-	-
Servicing Assets	-	-	-
Accounts Receivable-BancNet	(1,999,242.00)	6,500.00	(1,992,742.00)
Accounts Receivable-ATM	(1,517,482.52)	(1,791,970.32)	(3,309,452.84)
Accounts Receivable-Bank Officers and Employees	(2,793,799.41)	984,020.93	(1,809,778.48)
Accounts Receivable-Others	(87,779,486.33)	2,398,281.17	(85,381,205.16)
Dividends Receivable	-	-	-
Loans to RBU by FCDU/EFCDU	-	-	-
Deficiency Judgment Receivable	-	-	-
Employee Benefits	-	-	-
Bond Sinking Fund	-	-	-
TOTAL OTHER ASSETS	(94,090,010.26)	1,596,831.78	(92,493,178.48)
Prepaid Tax on Accrued Interest-Demand Deposit-Interest Bearing	-	-	-

Prepaid Tax on Accrued Interest-Demand Deposit-Reserve	-	-	-
Prepaid Tax on Accrued Interest-Savings Deposit-Regular	(200,692.07)	40,555.56	(160,136.51)
Prepaid Tax on Accrued Interest-Savings Deposit-Premium Savings	(1,078,205.58)	(10,437.61)	(1,088,643.19)
Prepaid Tax on Accrued Interest-Savings Deposit-Reserve	-	-	-
Prepaid Tax on Accrued Interest-Time Deposit-Regular	-	-	-
Prepaid Tax on Accrued Interest-Time Deposit-Premium Earner	-	-	-
Prepaid Tax on Accrued Interest-Time Deposit-Reserve	-	-	-
TOTAL PREPAID TAX ON ACCRUED INTEREST	(1,278,897.65)	30,117.95	(1,248,779.70)
Prepaid Expenses-Others-Taxes and Licenses	(5,811,701.82)	844,726.86	(4,966,974.96)
Prepaid Expenses-Others-Insurance	(8,030,554.09)	909,031.54	(7,121,522.55)
Prepaid Expenses-Others-Medical, Dental and Hospitalization	(5,512,997.84)	832,455.13	(4,680,542.71)
Prepaid Expenses-Others-Staff Benefits	(6,528,612.80)	2,392,288.74	(4,136,324.06)
Prepaid Expenses-Others-Information Technology	(13,658,353.97)	1,762,654.09	(11,895,699.88)
Prepaid Expenses-Others-Membership Fees and Dues	(197,767.42)	26,740.92	(171,026.50)
Prepaid Expenses-Others-Repairs and Maintenance	(451,974.96)	57,145.41	(394,829.55)
Prepaid Expenses-Others-Rental	(6,252.14)	682.12	(5,570.02)
Prepaid Expenses-Others-Others	(692,863.25)	(4,729,311.48)	(5,422,174.73)
TOTAL PREPAID EXPENSES- OTHERS	(40,891,078.29)	2,096,413.33	(38,794,664.96)
TOTAL PREPAID EXPENSES	(42,169,975.94)	2,126,531.28	(40,043,444.66)
Shortages-ATM	-	-	-
Shortages-Others	(716,690.00)	(241,610.00)	(958,300.00)
TOTAL SHORTAGES	(716,690.00)	(241,610.00)	(958,300.00)
Sundry Debits	(4,809,048.78)	2,518,648.87	(2,290,399.91)
TOTAL SHORTAGES AND SUNDRY	(5,525,738.78)	2,277,038.87	(3,248,699.91)
Due from Head Office	(11,760,659,407.06)	(18,203,827.27)	(11,778,863,234.33)
Due from Naga Branch	591,546,324.80	8,451,409.82	599,997,734.62
Due from Baguio Branch	331,406,928.16	2,182,575.88	333,589,504.04
Due from Dagupan Branch	168,482,463.69	(4,224,468.30)	164,257,995.39
Due from Cebu Branch	2,088,229,463.63	1,730,530.52	2,089,959,994.15
Due from Malolos Branch	384,878,299.06	5,786,642.26	390,664,941.32
Due from Tuguegarao Branch	548,740,664.66	3,766,569.54	552,507,234.20
Due from Cag de Oro Branch	1,295,738,771.62	(4,283,148.86)	1,291,455,622.76
Due from Tacloban Branch	1,443,993,889.68	379,952.16	1,444,373,841.84
Due from Iloilo Branch	901,007,918.30	4,035,051.38	905,042,969.68
Due from Asingan Branch	835,845,945.68	4,380,870.53	840,226,816.21
Due from San Pablo Branch	452,519,287.47	7,001,396.00	459,520,683.47
Due from Legaspi Branch	1,156,862,854.23	(5,518,110.65)	1,151,344,743.58
Due from Davao Branch	(13,479,956.31)	(27,327.57)	(13,507,283.88)
Due from Manolo Fortich Branch	1,258,316,538.04	(44,088,485.17)	1,214,228,052.87
Due from Tigaon Branch	335,409,305.06	25,030,087.42	360,439,392.48
Due from Sorsogon Branch	178,183,870.71	1,503,143.49	179,687,014.20
Due from Himamaylan Branch	333,928,483.08	10,863,633.13	344,792,116.21
Due from Mabalacat Branch	94,303,764.78	8,084,074.51	102,387,839.29
Due from Zamboanga Branch	(63,886,176.15)	902,076.17	(62,984,099.98)

Due from San Fernando Branch	258,128,669.75	(16,173,181.47)	241,955,488.28
Due from Tagbilaran Branch	600,002,055.17	4,716,732.67	604,718,787.84
Due from Bacolod Branch	(333,995,365.86)	3,523,367.34	(330,471,998.52)
Due from Lipa Branch	(187,752,585.49)	11,839,753.43	(175,912,832.06)
Due from Tarlac Branch	(821,591,771.71)	(1,303,734.19)	(822,895,505.90)
Due from 0026 Branch	(39,520,328.86)	267,489.11	(39,252,839.75)
Due from 0027 Branch	-	-	-
Due from 0028 Branch	-	-	-
Due from 0029 Branch	-	-	-
Due from 0030 Branch	-	-	-
Due from 0031 Branch	-	-	-
Due from 0032 Branch	-	-	-
Due from 0033 Branch	-	-	-
Due from 0034 Branch	-	-	-
Due from 0035 Branch	-	-	-
Due from 0036 Branch	-	-	-
Due from 0037 Branch	-	-	-
Due from 0038 Branch	-	-	-
Due from 0039 Branch	-	-	-
Due from 0040 Branch	-	-	-
Due from 0041 Branch	-	-	-
Due from 0042 Branch	-	-	-
Due from 0043 Branch	-	-	-
Due from 0044 Branch	-	-	-
Due from 0045 Branch	-	-	-
Due from 0046 Branch	-	-	-
Due from 0047 Branch	-	-	-
Due from 0048 Branch	-	-	-
Due from 0049 Branch	-	-	-
Due from 0050 Branch	-	-	-
Due from 0051 Branch	-	-	-
Due from 0052 Branch	-	-	-
Due from 0053 Branch	-	-	-
Due from 0054 Branch	-	-	-
Due from 0055 Branch	-	-	-
Due from 0056 Branch	-	-	-
Due from 0057 Branch	-	-	-
Due from 0058 Branch	-	-	-
Due from 0059 Branch	-	-	-
Due from 0060 Branch	-	-	-
Due from 0061 Branch	-	-	-
Due from 0062 Branch	-	-	-
Due from 0063 Branch	-	-	-
Due from 0064 Branch	-	-	-

Due from 0065 Branch	-	-	-
Due from 0066 Branch	-	-	-
Due from 0067 Branch	-	-	-
Due from 0068 Branch	-	-	-
Due from 0069 Branch	-	-	-
Due from 0070 Branch	-	-	-
Due from 0071 Branch	(8,502,784.59)	(248,970.93)	(8,751,755.52)
Due from 0072 Branch	(8,777,158.44)	30,292.96	(8,746,865.48)
Due from 0073 Branch	(9,137,294.29)	(45,848.34)	(9,183,142.63)
Due from 0074 Branch	(9,951,980.74)	31,543.81	(9,920,436.93)
Due from 0075 Branch	(12,652,102.77)	(25,383.92)	(12,677,486.69)
Due from 0076 Branch	(10,797,038.91)	(56,153.25)	(10,853,192.16)
Due from 0077 Branch	-	-	-
Due from 0078 Branch	-	-	-
Due from 0079 Branch	-	-	-
Due from 0080 Branch	-	-	-
Due from 0081 Branch	-	-	-
Due from 0082 Branch	-	-	-
Due from 0083 Branch	-	-	-
Due from 0084 Branch	-	-	-
Due from 0085 Branch	-	-	-
Due from 0086 Branch	-	-	-
Due from 0087 Branch	-	-	-
Due from 0088 Branch	-	-	-
Due from 0089 Branch	-	-	-
Due from 0090 Branch	-	-	-
Due from 0091 Branch	-	-	-
Due from 0092 Branch	-	-	-
Due from 0093 Branch	-	-	-
Due from 0094 Branch	-	-	-
Due from 0095 Branch	-	-	-
Due from 0096 Branch	-	-	-
Due from 0097 Branch	-	-	-
Due from 0098 Branch	-	-	-
Due from 0099 Branch	-	-	-
Due from 0100 Branch	-	-	-
TOTAL INTER-OFFICE ACCOUNTS	(23,178,453.61)	10,308,552.21	(12,869,901.40)
Due from Cash Unit	(3,066,492,798.01)	(33,948,052.56)	(3,100,440,850.57)
Due from Loans Unit	2,939,445,944.34	(65,002,521.28)	2,874,443,423.06
Due from Accounting Unit	(84,501,563.74)	8,175,712.50	(76,325,851.24)
Due from Clearing Unit	(1,552,314,512.79)	(32,760,002.56)	(1,585,074,515.35)
Due from Treasury Unit	1,201,033,969.48	73,940,036.08	1,274,974,005.56
Due from ATM Unit	528,588,361.03	12,176,156.28	540,764,517.31
Due from Reserve Unit	(3,344,250.02)	-	(3,344,250.02)

Due from MBO Unit	-	-	-
TOTAL INTRA-OFFICE ACCOUNTS	(37,584,849.71)	(37,418,671.54)	(75,003,521.25)
TOTAL INTER-OFFICE FLOAT ITEMS	(60,763,303.32)	(27,110,119.33)	(87,873,422.65)
Gold	-	-	-
Foreign Currency Notes and Coins on Hand not Acceptable as International Reserves	-	-	-
Foreign Currency Checks and Other Cash Items on Hand not Acceptable as International Reserves	-	-	-
Returned Checks and Other Cash Items	(5,172,179.98)	1,874,229.86	(3,297,950.12)
Miscellaneous Checks and Other Cash Items	-	-	-
Petty Cash Fund	(695,000.00)	75,000.00	(620,000.00)
Documentary Stamps on Checks	(368,931.00)	3,850.50	(365,080.50)
Documentary Stamps-Others	(12,855,561.94)	3,407,767.56	(9,447,794.38)
Postage Stamps	(1,998.00)	999.00	(999.00)
Stationery and Supplies on Hand-Checks	(388,879.65)	8,630.60	(380,249.05)
Stationery and Supplies on Hand-Others	(18,171,073.65)	1,096,442.15	(17,074,631.50)
Deposits with Closed Banks/Banks in Liquidation	-	-	-
Other Investments	(613,333.32)	-	(613,333.32)
Miscellaneous Assets	(201,397,067.02)	(5,148,111.56)	(206,545,178.58)
TOTAL OTHER ASSETS-OTHERS	(239,664,024.56)	1,318,808.11	(238,345,216.45)
Other Assets-Allowance for Losses	46,469,102.45	(2,371,917.36)	44,097,185.09
TOTAL OTHER ASSETS-ALLOWANCE FOR LOSSES	46,469,102.45	(2,371,917.36)	44,097,185.09
TOTAL OTHER ASSETS	(395,743,950.41)	(22,162,826.65)	(417,906,777.06)
TOTAL ASSETS	(38,390,101,868.85)	62,753,075.11	(38,327,348,793.74)
Derivatives with Negative Fair Value Held for Trading	-	-	-
Liability for Short Position	-	-	-
TOTAL FINANCIAL LIABILITIES HELD FOR TRADING	-	-	-
Financial Liabilities Designated at Fair Value through Profit or Loss	-	-	-
TOTAL FINANCIAL LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS	-	-	-
Demand Deposit-Regular-Government	1,605,749,925.16	(5,118,277.10)	1,600,631,648.06
Demand Deposit-Regular-Banks	19,619,517.95	2,022,153.39	21,641,671.34
Demand Deposit-Regular-Private Corporations	43,221,115.39	1,945,722.59	45,166,837.98
Demand Deposit-Regular-Individuals	129,031,816.93	(5,897,173.96)	123,134,642.97
TOTAL DEMAND DEPOSIT-REGULAR	1,797,622,375.43	(7,047,575.08)	1,790,574,800.35
Demand Deposit-Interest Bearing-Government	-	-	-
Demand Deposit-Interest Bearing-Banks	-	-	-
Demand Deposit-Interest Bearing-Private Corporations	-	-	-
Demand Deposit-Interest Bearing-Individuals	(26,449.98)	26,449.98	-
TOTAL DEMAND DEPOSIT-INTEREST BEARING	(26,449.98)	26,449.98	-
Demand Deposit-Reserve-Government	-	-	-
Demand Deposit-Reserve-Banks	-	-	-
Demand Deposit-Reserve-Private Corporations	-	-	-
Demand Deposit-Reserve-Individuals	-	-	-
TOTAL DEMAND DEPOSIT-RESERVE	-	-	-
TOTAL DEMAND DEPOSIT	1,797,595,925.45	(7,021,125.10)	1,790,574,800.35
Savings Deposit-Regular-Government	6,813,608,033.74	(81,281,851.81)	6,732,326,181.93

Savings Deposit-Regular-Banks	440,291,182.41	6,855,994.00	447,147,176.41
Savings Deposit-Regular-Private Corporations	1,750,333,815.34	7,404,660.16	1,757,738,475.50
Savings Deposit-Regular-Individuals	3,450,961,250.07	48,021,822.93	3,498,983,073.00
TOTAL SAVINGS DEPOSIT-REGULAR	12,455,194,281.56	(18,999,374.72)	12,436,194,906.84
Savings Deposit-Premium Savings Plan-Government	12,317,520,666.76	(798,119.36)	12,316,722,547.40
Savings Deposit-Premium Savings Plan-Banks	644,671,588.02	-	644,671,588.02
Savings Deposit-Premium Savings Plan-Private Corporations	4,026,497,031.03	5,030,018.34	4,031,527,049.37
Savings Deposit-Premium Savings Plan-Individuals	860,447,024.61	2,638,157.14	863,085,181.75
TOTAL SAVINGS DEPOSIT-PREMIUM SAVINGS PLAN	17,849,136,310.42	6,870,056.12	17,856,006,366.54
Savings Deposit-Reserve-Government	-	-	-
Savings Deposit-Reserve-Banks	-	-	-
Savings Deposit-Reserve-Private Corporations	-	-	-
Savings Deposit-Reserve-Individuals	-	-	-
TOTAL SAVINGS DEPOSIT-RESERVE	-	-	-
TOTAL SAVINGS DEPOSIT	30,304,330,591.98	(12,129,318.60)	30,292,201,273.38
Time Deposit-Regular-Government	876,915,811.64	-	876,915,811.64
Time Deposit-Regular-Banks	158,519,881.07	-	158,519,881.07
Time Deposit-Regular-Private Corporations	52,873,954.50	-	52,873,954.50
Time Deposit-Regular-Individuals	65,481,962.72	(8,792.84)	65,473,169.88
TOTAL TIME DEPOSIT-REGULAR	1,153,791,609.93	(8,792.84)	1,153,782,817.09
Time Deposit-Premium Earner Account-Government	-	-	-
Time Deposit-Premium Earner Account-Banks	-	-	-
Time Deposit-Premium Earner Account-Private Corporations	-	-	-
Time Deposit-Premium Earner Account-Individuals	-	-	-
TOTAL TIME DEPOSIT-PREMIUM EARNER ACCOUNT	-	-	-
Time Deposit-Reserve-Government	-	-	-
Time Deposit-Reserve-Banks	-	-	-
Time Deposit-Reserve-Private Corporations	-	-	-
Time Deposit-Reserve-Individuals	-	-	-
TOTAL TIME DEPOSIT-RESERVE	-	-	-
TOTAL TIME DEPOSIT	1,153,791,609.93	(8,792.84)	1,153,782,817.09
TOTAL DEPOSIT LIABILITIES	33,255,718,127.36	(19,159,236.54)	33,236,558,890.82
Due to Resident Banks-Clearing Accounts-Local Currency	-	-	-
Due to Resident Banks-Clearing Accounts-Foreign Currency	-	-	-
TOTAL DUE TO RESIDENT BANKS-CLEARING ACCOUNTS	-	-	-
Due to Non-Resident Banks-Working Capital	-	-	-
TOTAL DUE TO NON-RESIDENT BANKS-WORKING CAPITAL	-	-	-
TOTAL DUE TO OTHER BANKS	-	-	-
Bills Payable-Bangko Sentral ng Pilipinas-Rediscounting	-	-	-
Bills Payable-Bangko Sentral ng Pilipinas-Emergency Advances	-	-	-
Bills Payable-Bangko Sentral ng Pilipinas-Overdrafts	-	-	-
Bills Payable-Bangko Sentral ng Pilipinas-Others	-	-	-
TOTAL BILLS PAYABLE-BANGKO SENTRAL NG PILIPINAS	-	-	-
Bills Payable-Interbank Call Loans	-	-	-

Bills Payable-Interbank Term Loans	200,000,000.00	(200,000,000.00)	-
TOTAL BILLS PAYABLE-INTERBANK LOANS PAYABLE	200,000,000.00	(200,000,000.00)	-
Bills Payable-Other Deposit Substitutes-Repurchase Agreements with Bangko Sentral ng Pilipinas	-	-	-
Bills Payable-Other Deposit Substitutes-Repurchase Agreements	-	-	-
Bills Payable-Other Deposit Substitutes-Certificate of Assignment/Participation with Recourse	-	-	-
Bills Payable-Other Deposit Substitutes-Securities Lending and Borrowing Agreement	-	-	-
Bills Payable-Other Deposit Substitutes-Time Certificates of Deposits-Special Financing	-	-	-
Bills Payable-Other Deposit Substitutes-Repurchase Agreements with BSP-Sold to Clients	-	-	-
Bills Payable-Other Deposit Substitutes-Others	-	-	-
TOTAL BILLS PAYABLE-OTHER DEPOSIT SUBSTITUTES	-	-	-
Bills Payable-Others	-	-	-
TOTAL BILLS PAYABLE-OTHERS	-	-	-
TOTAL BILLS PAYABLE	200,000,000.00	(200,000,000.00)	-
Bonds Payable	-	-	-
Unamortized Bond Discount/Premium	-	-	-
TOTAL BONDS PAYABLE	-	-	-
Unsecured Subordinated Debt	-	-	-
Unamortized Unsecured Subordinated Debt Discount/Premium	-	-	-
TOTAL UNSECURED SUBORDINATED DEBT	-	-	-
Redeemable Preferred Shares	-	-	-
TOTAL REDEEMABLE PREFERRED SHARES	-	-	-
Financial Liabilities Associated with Transferred Assets	-	-	-
TOTAL FINANCIAL LIABILITIES ASSOCIATED WITH TRANSFERRED ASSETS	-	-	-
Derivatives with Negative Fair Value-Fair Value Hedge	-	-	-
Derivatives with Negative Fair Value-Cash Flow Hedge	-	-	-
Derivatives with Negative Fair Value-Hedges of a Net Investment in Foreign Operation	-	-	-
Derivatives with Negative Fair Value-Portfolio Hedge of Interest Rate Risk	-	-	-
TOTAL DERIVATIVES WITH NEGATIVE FAIR VALUE HELD FOR HEDGING	-	-	-
Revaluation of Hedged Liabilities in Portfolio Hedge of Interest Rate Risk	-	-	-
TOTAL REVALUATION OF HEDGED LIABILITIES IN PORTFOLIO HEDGE OF INTEREST RATE RISK	-	-	-
Accrued Interest Expense-Derivatives with Negative Fair Value Held for Trading	-	-	-
Accrued Interest Expense-Liability for Short Position	-	-	-
TOTAL ACCRUED INTEREST EXPENSE-FINANCIAL LIABILITIES HELD FOR TRADING	-	-	-
Accrued Interest Expense-Financial Liabilities Designated at Fair Value through Profit or Loss	-	-	-
TOTAL ACCRUED INTEREST EXPENSE-FINANCIAL LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT OR LOSS	-	-	-
Accrued Interest Expense-Demand Deposit-Interest Bearing-Government	-	-	-
Accrued Interest Expense-Demand Deposit-Interest Bearing-Banks	-	-	-
Accrued Interest Expense-Demand Deposit-Interest Bearing-Private Corporations	-	-	-
Accrued Interest Expense-Demand Deposit-Interest Bearing-Individuals	-	-	-
TOTAL ACCRUED INTEREST EXPENSE-DEMAND DEPOSIT-INTEREST BEARING	-	-	-
Accrued Interest Expense-Demand Deposit-Reserve-Government	-	-	-
Accrued Interest Expense-Demand Deposit-Reserve-Banks	-	-	-
Accrued Interest Expense-Demand Deposit-Reserve-Private Corporations	-	-	-
Accrued Interest Expense-Demand Deposit-Reserve-Individuals	-	-	-

TOTAL ACCRUED INTEREST EXPENSE-DEMAND DEPOSIT-RESERVE	-	-	-
Accrued Interest Expense-Savings Deposit-Regular-Government	4,743,100.30	(3,025,021.38)	1,718,078.92
Accrued Interest Expense-Savings Deposit-Regular-Banks	82,345.25	(82,012.36)	332.89
Accrued Interest Expense-Savings Deposit-Regular-Private Corporations	478,442.31	(456,317.06)	22,125.25
Accrued Interest Expense-Savings Deposit-Regular-Individuals	420,893.08	(1,530,569.73)	(1,109,676.65)
TOTAL ACCRUED INTEREST EXPENSE-SAVINGS DEPOSIT-REGULAR	5,724,780.94	(5,093,920.53)	630,860.41
Accrued Interest Expense-Savings Deposit-Premium Savings Plan-Government	32,606,012.60	9,423,044.68	42,029,057.28
Accrued Interest Expense-Savings Deposit-Premium Savings Plan-Banks	691,760.97	261,253.47	953,014.44
Accrued Interest Expense-Savings Deposit-Premium Savings Plan-Private Corporations	5,569,117.24	4,842,401.95	10,411,519.19
Accrued Interest Expense-Savings Deposit-Premium Savings Plan-Individuals	1,472,036.86	170,531.87	1,642,568.73
TOTAL ACCRUED INTEREST EXPENSE-SAVINGS DEPOSIT-PREMIUM SAVINGS PLAN	40,338,927.68	14,697,231.97	55,036,159.65
Accrued Interest Expense-Savings Deposit-Reserve-Government	-	-	-
Accrued Interest Expense-Savings Deposit-Reserve-Banks	-	-	-
Accrued Interest Expense-Savings Deposit-Reserve-Private Corporations	-	-	-
Accrued Interest Expense-Savings Deposit-Reserve-Individuals	-	-	-
TOTAL ACCRUED INTEREST EXPENSE-SAVINGS DEPOSIT-RESERVE	-	-	-
Accrued Interest Expense-Time Deposit-Regular-Government	1,335,249.24	165,592.62	1,500,841.86
Accrued Interest Expense-Time Deposit-Regular-Banks	458,717.10	280,243.23	738,960.33
Accrued Interest Expense-Time Deposit-Regular-Private Corporations	4,412.42	47,859.30	52,271.72
Accrued Interest Expense-Time Deposit-Regular-Individuals	215,993.72	15,486.14	231,479.86
TOTAL ACCRUED INTEREST EXPENSE-TIME DEPOSIT-REGULAR	2,014,372.48	509,181.29	2,523,553.77
Accrued Interest Expense-Time Deposit-Premium Earner Account-Government	-	-	-
Accrued Interest Expense-Time Deposit-Premium Earner Account-Banks	-	-	-
Accrued Interest Expense-Time Deposit-Premium Earner Account-Private Corporations	-	-	-
Accrued Interest Expense-Time Deposit-Premium Earner Account-Individuals	8.81	-	8.81
TOTAL ACCRUED INTEREST EXPENSE-TIME DEPOSIT-PREMIUM EARNER ACCOUNT	8.81	-	8.81
Accrued Interest Expense-Time Deposit-Reserve-Government	-	-	-
Accrued Interest Expense-Time Deposit-Reserve-Banks	-	-	-
Accrued Interest Expense-Time Deposit-Reserve-Private Corporations	-	-	-
Accrued Interest Expense-Time Deposit-Reserve-Individuals	-	-	-
TOTAL ACCRUED INTEREST EXPENSE-TIME DEPOSIT-RESERVE	-	-	-
TOTAL ACCRUED INTEREST EXPENSE ON DEPOSITS	48,078,089.90	10,112,492.73	58,190,582.63
Accrued Interest Expense-Bills Payable-Bangko Sentral ng Pilipinas	-	-	-
Accrued Interest Expense-Bills Payable-Interbank Loans	-	-	-
Accrued Interest Expense-Bills Payable-Other Deposit Substitutes	-	-	-
Accrued Interest Expense-Bills Payable-Others	-	-	-
TOTAL ACCRUED INTEREST EXPENSE-BILLS PAYABLE	-	-	-
Accrued Interest Expense-Bonds Payable	-	-	-
Accrued Interest Expense-Unsecured Subordinated Debt	-	-	-
Accrued Interest Expense-Redeemable Preferred Shares	-	-	-
Accrued Interest Expense-Derivatives with Negative Fair Value Held for Hedging	-	-	-
Accrued Interest Expense-Finance Lease Payment Payable	-	-	-
Accrued Interest Expense-Others	-	-	-
TOTAL ACCRUED INTEREST EXPENSE-OTHERS	-	-	-

TOTAL ACCRUED INTEREST EXPENSE ON FINANCIAL LIABILITIES	48,078,089.90	10,112,492.73	58,190,582.63
Financial Lease Payment Payable	-	-	-
TOTAL FINANCIAL LEASE PAYMENT PAYABLE	-	-	-
Special Time Deposit	40,000,000.00	-	40,000,000.00
TOTAL SPECIAL TIME DEPOSIT	40,000,000.00	-	40,000,000.00
Due to Treasurer of the Philippines	3,494.46	-	3,494.46
TOTAL DUE TO TREASURER OF THE PHILIPPINES	3,494.46	-	3,494.46
Treasurer's Checks	-	-	-
Manager's Checks	70,417,032.81	(11,952,858.39)	58,464,174.42
Cashier's Checks	-	40,742.77	40,742.77
Expense Checks	-	-	-
TOTAL TREASURER/CASHIER/MANAGER'S CHECKS	70,417,032.81	(11,912,115.62)	58,504,917.19
Payment Orders Payable	-	-	-
TOTAL PAYMENT ORDERS PAYABLE	-	-	-
Margin Deposits on Letters of Credit	-	-	-
Margin Deposits on Customer's Liability on Bills/Drafts Under Letters of Credit and/or Trust Receipt	-	-	-
TOTAL MARGIN DEPOSITS	-	-	-
Cash Letters of Credit	-	-	-
TOTAL CASH LETTERS OF CREDIT	-	-	-
Outstanding Acceptances Executed by or for Account of this Bank	-	-	-
TOTAL OUTSTANDING ACCEPTANCES EXECUTED BY OR FOR ACCOUNT OF THIS BANK	-	-	-
Due to Bangko Sentral ng Pilipinas-Supervision Fee	-	-	-
Due to Bangko Sentral ng Pilipinas-Others	-	-	-
TOTAL DUE TO BANGKO SENTRAL NG PILIPINAS	-	-	-
Due to Philippine Deposit Insurance Corporation	-	-	-
TOTAL DUE TO PHILIPPINE DEPOSIT INSURANCE CORPORATION	-	-	-
Due to Philippine Crop Insurance Corporation	-	-	-
TOTAL DUE TO PHILIPPINE CROP INSURANCE CORPORATION	-	-	-
Income Tax Payable	18,580,431.54	13,000,000.00	31,580,431.54
TOTAL INCOME TAX PAYABLE	18,580,431.54	13,000,000.00	31,580,431.54
Other Taxes and Licenses Payable-Gross Receipt Tax	1,646,614.43	7,590,659.80	9,237,274.23
Other Taxes and Licenses Payable-Others	(164.90)	18,948.72	18,783.82
TOTAL OTHER TAXES AND LICENSES PAYABLE	1,646,449.53	7,609,608.52	9,256,058.05
Accrued Other Expense-Salaries and Wages-Officers	928,433.01	1,562,385.09	2,490,818.10
Accrued Other Expense-Salaries and Wages-Employees	2,065,569.39	948,419.99	3,013,989.38
Accrued Other Expense-Salaries and Wages-Overtime	-	3,642.20	3,642.20
TOTAL ACCRUED OTHER EXPENSE-SALARIES AND WAGES	2,994,002.40	2,514,447.28	5,508,449.68
Accrued Other Expense-Fringe Benefits of Directors-13th Month Pay	-	-	-
Accrued Other Expense-Fringe Benefits of Directors-Meetings and Conferences	(22,199.20)	-	(22,199.20)
Accrued Other Expense-Fringe Benefits of Directors-Trainings and Seminars	-	-	-
Accrued Other Expense-Fringe Benefits of Directors-Socials	-	-	-
Accrued Other Expense-Fringe Benefits of Directors-Staff Uniforms	-	-	-
Accrued Other Expense-Fringe Benefits of Directors-Others	-	-	-
TOTAL ACCRUED OTHER EXPENSE-FRINGE BENEFITS OF DIRECTORS	(22,199.20)	-	(22,199.20)

Accrued Other Expense-Fringe Benefits of Officers-13th Month Pay	3,240,919.00	359,081.00	3,600,000.00
Accrued Other Expense-Fringe Benefits of Officers-Meetings and Conferences	-	-	-
Accrued Other Expense-Fringe Benefits of Officers-Trainings and Seminars	-	-	-
Accrued Other Expense-Fringe Benefits of Officers-Socials	-	-	-
Accrued Other Expense-Fringe Benefits of Officers-Staff Uniforms	2,260,489.71	(497,357.83)	1,763,131.88
Accrued Other Expense-Fringe Benefits of Officers-Others	(3,410,539.41)	(21,999.90)	(3,432,539.31)
TOTAL ACCRUED OTHER EXPENSE-FRINGE BENEFITS OF OFFICERS	2,090,869.30	(160,276.73)	1,930,592.57
Accrued Other Expense-Fringe Benefits of Employees-13th Month Pay	3,293,035.58	2,364,717.70	5,657,753.28
Accrued Other Expense-Fringe Benefits of Employees-Meetings and Conferences	-	-	-
Accrued Other Expense-Fringe Benefits of Employees-Trainings and Seminars	-	-	-
Accrued Other Expense-Fringe Benefits of Employees-Socials	-	10,000.00	10,000.00
Accrued Other Expense-Fringe Benefits of Employees-Staff Uniforms	11,008.85	514,274.50	525,283.35
Accrued Other Expense-Fringe Benefits of Employees-Others	93,460,545.67	(8,285,909.32)	85,174,636.35
TOTAL ACCRUED OTHER EXPENSE-FRINGE BENEFITS OF EMPLOYEES	96,764,590.10	(5,396,917.12)	91,367,672.98
Accrued Other Expense-SSS Premium	-	-	-
Accrued Other Expense-Philhealth Premium	-	-	-
Accrued Other Expense-Employee's Compensation Premium	-	-	-
Accrued Other Expense-Pag-Ibig Fund Contribution	-	-	-
TOTAL ACCRUED OTHER EXPENSE-SSS/PHIC/EC PREMIUM AND PAG-IBIG FUND CONTRIBUTION	-	-	-
Accrued Other Expense-Compensation/Fringe Benefits-Others-Director's Fees	-	-	-
Accrued Other Expense-Compensation/Fringe Benefits-Others-Medical, Dental and Hospitalization	147,675.00	44,247.46	191,922.46
Accrued Other Expense-Compensation/Fringe Benefits-Others-Contribution to Retirement and Provident F	-	-	-
TOTAL ACCRUED OTHER EXPENSE-COMPENSATION/FRINGE BENEFITS-OTHERS	147,675.00	44,247.46	191,922.46
Accrued Other Expense-Rent-Building	8,247,222.18	715,690.43	8,962,912.61
Accrued Other Expense-Rent-Equipment	3,425,721.12	620,500.00	4,046,221.12
Accrued Other Expense-Rent-Others	6,678,919.34	(16,575.00)	6,662,344.34
TOTAL ACCRUED OTHER EXPENSE-RENT	18,351,862.64	1,319,615.43	19,671,478.07
Accrued Other Expense-Management and Other Professional Fees-Legal Counsel	-	-	-
Accrued Other Expense-Management and Other Professional Fees-Auditor	30,292,135.88	(7,145,017.00)	23,147,118.88
Accrued Other Expense-Management and Other Professional Fees-Consultant	-	-	-
Accrued Other Expense-Management and Other Professional Fees-Others	-	-	-
TOTAL ACCRUED OTHER EXPENSE-MANAGEMENT AND OTHER PROFESSIONAL FEES	30,292,135.88	(7,145,017.00)	23,147,118.88
Accrued Other Expense-Power and Light	1,806,032.47	2,095,682.67	3,901,715.14
Accrued Other Expense-Water	340,045.70	116,803.00	456,848.70
Accrued Other Expense-Postage, Telephone, Cables and Telegram	1,841,667.78	383,881.35	2,225,549.13
Accrued Other Expense-Repairs and Maintenance	2,001,262.16	112,539.36	2,113,801.52
Accrued Other Expense-Security Services	7,756,859.68	1,485,922.47	9,242,782.15
Accrued Other Expense-Clerical, Messengerial and Janitorial Services	1,699,422.63	572,605.29	2,272,027.92
Accrued Other Expense-Fuel and Lubricants	382,126.87	164,567.42	546,694.29
Accrued Other Expense-Fines, Penalties and Other Charges	15,456.00	30,912.00	46,368.00
Accrued Other Expense-Litigation/Assets Acquired Expenses	64,660,114.36	(2,334,840.62)	62,325,273.74
Accrued Other Expense-Other Expenses	36,299,699.11	10,565,123.14	46,864,822.25
TOTAL ACCRUED OTHER EXPENSES-OTHERS	116,802,686.76	13,193,196.08	129,995,882.84
TOTAL ACCRUED OTHER EXPENSES	267,421,622.88	4,369,295.40	271,790,918.28

Unearned Income-Advance Rentals on Bank Premises and Equipment Rented Out	-	-	-
Unearned Income-Rentals on Safe Deposit Box	3,227.68	-	3,227.68
Unearned Income-Others	1,067,093.00	(908,967.08)	158,125.92
TOTAL UNEARNED INCOME	1,070,320.68	(908,967.08)	161,353.60
Deferred Tax Liabilities	-	-	-
TOTAL DEFERRED TAX LIABILITIES	-	-	-
Provisions (Liability)-Pensions and Other Post Retirement Benefits Obligations	-	-	-
Provisions (Liability)-Others	-	-	-
TOTAL PROVISIONS (LIABILITY)	-	-	-
Servicing Liabilities	-	-	-
TOTAL SERVICING LIABILITIES	-	-	-
Withholding Tax Payable-Interests on Demand Deposits	-	-	-
Withholding Tax Payable-Interests on Savings Deposits	3,925,087.72	1,917,948.13	5,843,035.85
Withholding Tax Payable-Interests on Time Deposits	270,670.23	216,736.99	487,407.22
TOTAL WITHHOLDING TAX PAYABLE-INTEREST ON DEPOSIT	4,195,757.95	2,134,685.12	6,330,443.07
Withholding Tax Payable-Salaries and Wages/Fringe Benefits	6,853,013.44	(407,279.32)	6,445,734.12
Withholding Tax Payable-Money Market Transactions	-	-	-
Withholding Tax Payable-Interest Income of Non-Resident Foreign Individuals/Corporations	-	-	-
Withholding Tax Payable-Final VAT	158,834.70	(56,012.00)	102,822.70
Withholding Tax Payable-Expanded	187,300.84	(38,786.66)	148,514.18
Withholding Tax Payable-Others	2,382,370.24	632,409.40	3,014,779.64
TOTAL WITHHOLDING TAX PAYABLE-OTHERS	9,581,519.22	130,331.42	9,711,850.64
TOTAL WITHHOLDING TAX PAYABLE	13,777,277.17	2,265,016.54	16,042,293.71
Social Security System Premium Payable	1,967,700.44	(98,810.00)	1,868,890.44
Philippine Health Insurance Corporation Premium Payable	555,272.50	(27,062.50)	528,210.00
Employees Compensation Commission Premium Payable	32,500.00	(1,180.00)	31,320.00
Pag-Ibig Fund Contribution Payable	250,159.03	(57,000.00)	193,159.03
Social Security System Loans Payable	530,775.64	(54,727.47)	476,048.17
Pag-Ibig Fund Loans Payable	457,542.91	(29,809.31)	427,733.60
TOTAL SSS, PHILHEALTH, EMPLOYEES COMPENSATION COMMISSION AND PAG-IBIG FUND PAYABLE	3,793,950.52	(268,589.28)	3,525,361.24
Unclaimed Balances	800,774.54	116,804.92	917,579.46
TOTAL UNCLAIMED BALANCES	800,774.54	116,804.92	917,579.46
Accounts Payable-Deposits by Applicants Pending Loan Applications	8,320,146.33	(1,357,742.51)	6,962,403.82
Accounts Payable-Payment of Loans Pending Liquidation	196,019,093.28	30,828,696.97	226,847,790.25
Accounts Payable-Unclaimed Rebates/Overpayment on Loans	7,978,053.81	(205,916.22)	7,772,137.59
Accounts Payable-Deposits for the Purchase/Redemption of Property Acquired	-	-	-
Accounts Payable-Bureau of Internal Revenue	5,248,485.39	1,673,226.89	6,921,712.28
Accounts Payable-Social Security System	8,190,265.95	1,248,068.57	9,438,334.52
Accounts Payable-Philippine Health Insurance Corporation	4,917,932.52	643,760.00	5,561,692.52
Accounts Payable-BancNet	1,641,413.74	14,463.32	1,655,877.06
Accounts Payable-ATM	6,752,284.55	34,217,924.83	40,970,209.38
Accounts Payable-Balances of Closed Mishandled Current Accounts	69,225.49	(21,861.50)	47,363.99
Accounts Payable-Indebtedness for Purchases from Bank Suppliers	111,493.00	8,235.33	119,728.33
Accounts Payable-Payment for Costs of Re-Ordered Checkbooks	322,427.65	(34,912.50)	287,515.15

Accounts Payable-Reserve	-	-	-
Accounts Payable-Others	135,540,665.07	4,932,933.49	140,473,598.56
TOTAL ACCOUNTS PAYABLE	375,111,486.78	71,946,876.67	447,058,363.45
Overages-ATM	18,400.00	-	18,400.00
Overages-Others	35,361.25	(1,950.00)	33,411.25
TOTAL OVERAGES	53,761.25	(1,950.00)	51,811.25
Sundry Credits	32,246.07	135,140.00	167,386.07
TOTAL OVERAGES AND SUNDRY	86,007.32	133,190.00	219,197.32
Loans by RBU from FCDU/EFCDU	-	-	-
Deposit for Stock Subscription	-	-	-
Miscellaneous Liabilities	1,337,446.65	(494,054.10)	843,392.55
TOTAL OTHER LIABILITIES- OTHERS	1,337,446.65	(494,054.10)	843,392.55
TOTAL OTHER LIABILITIES	394,906,942.98	73,699,244.75	468,606,187.73
TOTAL LIABILITIES	34,297,842,512.14	(123,189,677.84)	34,174,652,834.30
Paid-In Capital Stock-Common Stock	3,200,971,283.02	(83.02)	3,200,971,200.00
Paid-In Capital Stock-Perpetual and Non-Cumulative Preferred Stock	-	-	-
Paid-In Capital Stock-Perpetual and Cumulative Preferred Stock	-	-	-
TOTAL PAID-IN CAPITAL STOCK	3,200,971,283.02	(83.02)	3,200,971,200.00
Additional Paid-In Capital-Common Stock	249.06	83.02	332.08
Additional Paid-In Capital-Perpetual and Non-Cumulative Preferred Stock	-	-	-
Additional Paid-In Capital-Perpetual and Cumulative Preferred Stock	-	-	-
TOTAL ADDITIONAL PAID-IN CAPITAL	249.06	83.02	332.08
Equity Component of Compound Financial Instruments	-	-	-
Other Equity Instruments-Others	-	-	-
TOTAL OTHER EQUITY INSTRUMENTS	-	-	-
Retained Earnings-Reserve for Trust Business	-	-	-
Retained Earnings-Reserve for Self-Insurance	-	-	-
Retained Earnings-Reserve for Contingencies	-	-	-
Retained Earnings-Reserve for Others	-	-	-
TOTAL RETAINED EARNINGS RESERVE	-	-	-
Retained Earnings Free	585,494,675.87	1,244,716.14	586,739,392.01
TOTAL RETAINED EARNINGS FREE	585,494,675.87	1,244,716.14	586,739,392.01
TOTAL RETAINED EARNINGS	585,494,675.87	1,244,716.14	586,739,392.01
Undivided Profits	124,777,103.28	10,261,407.97	135,038,511.25
TOTAL UNDIVIDED PROFITS	124,777,103.28	10,261,407.97	135,038,511.25
Net Unrealized Gains/(Losses) on AFS Financial Assets-Debt Securities	103,779,183.83	345,063.88	104,124,247.71
Net Unrealized Gains/(Losses) on AFS Financial Assets-Equity Securities	-	-	-
TOTAL NET UNREALIZED GAINS/(LOSSES) ON AFS FINANCIAL ASSETS	103,779,183.83	345,063.88	104,124,247.71
Gains/(Losses) on Fair Value Adjustments of Hedging Instruments-Cash Flow Hedges	-	-	-
Gains/(Losses) on Fair Value Adjustments of Hedging Instruments-Hedge of a Net Investment in Foreign C	-	-	-
TOTAL GAINS/(LOSSES) ON FAIR VALUE ADJUSTMENTS OF HEDGING INSTRUMENTS	-	-	-
Cumulative Foreign Currency Translation-Exchange Component	-	-	-
Cumulative Foreign Currency Translation-Exchange Difference	-	-	-
TOTAL CUMULATIVE FOREIGN CURRENCY TRANSLATION	-	-	-

TOTAL OTHER COMPREHENSIVE INCOME	103,779,183.83	345,063.88	104,124,247.71
Appraisal Increment Reserve-Land	-	-	-
Appraisal Increment Reserve-Building	-	-	-
Appraisal Increment Reserve-Furniture and Fixture	-	-	-
Appraisal Increment Reserve-Information Technology Equipment	-	-	-
Appraisal Increment Reserve-Other Office Equipment	-	-	-
Appraisal Increment Reserve-Transportation Equipment	-	-	-
Revaluation Increment Reserve-Bank Premises, Furniture, Fixture and Equipment Under Financial Lease	-	-	-
TOTAL APPRAISAL INCREMENT RESERVE	-	-	-
Treasury Stock	-	-	-
TOTAL TREASURY STOCK	-	-	-
Minority Interest in Subsidiaries	-	-	-
TOTAL MINORITY INTEREST IN SUBSIDIARIES	-	-	-
Assigned Capital	-	-	-
TOTAL ASSIGNED CAPITAL	-	-	-
TOTAL EQUITY	4,015,022,495.06	11,851,187.99	4,026,873,683.05
Interest Income-Due from Bangko Sentral ng Pilipinas	44,209,397.58	685,625.00	44,895,022.58
Interest Income-Due from Other Banks	103,727.31	53,698.50	157,425.81
TOTAL INTEREST INCOME-DUE FROM BANKS	44,313,124.89	739,323.50	45,052,448.39
Interest Income-Financial Assets-Held for Trading Securities	-	-	-
Interest Income-Financial Assets-Derivatives with Positive Fair Value Held for Trading	-	-	-
Interest Income-Financial Assets-Designated at Fair Value through Profit or Loss	-	-	-
Interest Income-Financial Assets-Available for Sale	4,490,805.46	2,120,054.40	6,610,859.86
Interest Income-Financial Assets-Held to Maturity	-	-	-
Interest Income-Financial Assets-Unquoted Debt Securities Classified as Loans	2,157,638.50	967,184.03	3,124,822.53
TOTAL INTEREST INCOME-FINANCIAL ASSETS	6,648,443.96	3,087,238.43	9,735,682.39
Interest Income-Loans to Bangko Sentral ng Pilipinas	-	-	-
Interest Income-Interbank Call Loans Receivable	-	-	-
Interest Income-Interbank Term Loans Receivable	-	-	-
TOTAL INTEREST INCOME-LOANS AND RECEIVABLES	-	-	-
Interest Income-Loans and Receivable-Others-Loans to Government	26,932,500.22	8,724,883.28	35,657,383.50
Interest Income-Loans and Receivable-Others-Agrarian Reform and Other Agricultural Loans	16,111,930.71	6,337,528.39	22,449,459.10
Interest Income-Loans and Receivable-Others-Development Incentive Loans	2,816.12	-	2,816.12
Interest Income-Loans and Receivable-Others-Microfinance Loans	7,154,353.24	617,428.80	7,771,782.04
Interest Income-Loans and Receivable-Others-Small and Medium Enterprises Loans	62,871,278.86	11,232,588.22	74,103,867.08
Interest Income-Loans and Receivable-Others-Contracts to Sell	27,710,876.92	9,052,707.28	36,763,584.20
Interest Income-Loans and Receivable-Others-Loans to Private Corporations	134,886,092.07	74,097,634.94	208,983,727.01
Interest Income-Loans and Receivable-Others-Loans to Individuals for Housing Purposes	9,566,467.56	1,832,719.58	11,399,187.14
Interest Income-Loans and Receivable-Others-Loans to Individuals for Consumption Purposes	161,015,390.03	27,816,650.77	188,832,040.80
Interest Income-Loans and Receivable-Others-Loans to Individuals for Other Purposes	6,648,943.81	559,374.46	7,208,318.27
TOTAL INTEREST INCOME-LOANS AND RECEIVABLES-OTHERS	452,900,649.54	140,271,515.72	593,172,165.26
Interest Income-Loans and Receivables Arising from Repurchase Agreements	-	-	-
Interest Income-Loans and Receivables Arising from Certificates of Assignment/Participation with Recourse	-	-	-
Interest Income-Loans and Receivables Arising from Securities Lending and Borrowing Transactions	-	-	-

TOTAL INTEREST INCOME-LOANS AND RECEIVABLES ARISING FROM RACA/PRSLBT	-	-	-
Interest Income-Derivatives with Positive Fair Value Held for Hedging	-	-	-
Interest Income-Sales Contract Receivable	3,297,327.05	(20,584.52)	3,276,742.53
Interest Income-Others	248.00	(117.13)	130.87
TOTAL INTEREST INCOME-OTHERS	3,297,575.05	(20,701.65)	3,276,873.40
TOTAL INTEREST INCOME	507,159,793.44	144,077,376.00	651,237,169.44
Interest Expense-Derivatives with Negative Fair Value Held for Trading	-	-	-
Interest Expense-Liability for Short Position	-	-	-
TOTAL INTEREST EXPENSE-FINANCIAL LIABILITIES HELD FOR TRADING	-	-	-
Interest Expense-Financial Liabilities Designated at Fair Value through Profit Or Loss	-	-	-
TOTAL INTEREST EXPENSE-FINANCIAL LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PRO	-	-	-
Interest Expense-Demand Deposit-Interest Bearing-Government	-	-	-
Interest Expense-Demand Deposit-Interest Bearing-Banks	-	-	-
Interest Expense-Demand Deposit-Interest Bearing-Private Corporations	-	-	-
Interest Expense-Demand Deposit-Interest Bearing-Individuals	-	-	-
TOTAL INTEREST EXPENSE-DEMAND DEPOSIT-INTEREST BEARING	-	-	-
Interest Expense-Demand Deposit-Reserve-Government	-	-	-
Interest Expense-Demand Deposit-Reserve-Banks	-	-	-
Interest Expense-Demand Deposit-Reserve-Private Corporations	-	-	-
Interest Expense-Demand Deposit-Reserve-Individuals	-	-	-
TOTAL INTEREST EXPENSE-DEMAND DEPOSIT-RESERVE	-	-	-
Interest Expense-Savings Deposit-Regular-Government	(3,647,339.06)	(1,176,207.38)	(4,823,546.44)
Interest Expense-Savings Deposit-Regular-Banks	(97,118.80)	(54,543.90)	(151,662.70)
Interest Expense-Savings Deposit-Regular-Private Corporations	(533,844.11)	(509,190.47)	(1,043,034.58)
Interest Expense-Savings Deposit-Regular-Individuals	(1,818,392.11)	(410,392.57)	(2,228,784.68)
TOTAL INTEREST EXPENSE-SAVINGS DEPOSIT-REGULAR	(6,096,694.08)	(2,150,334.32)	(8,247,028.40)
Interest Expense-Savings Deposit-Premium Savings Plan-Government	(60,564,029.49)	(9,961,031.34)	(70,525,060.83)
Interest Expense-Savings Deposit-Premium Savings Plan-Banks	(3,383,242.24)	(357,149.33)	(3,740,391.57)
Interest Expense-Savings Deposit-Premium Savings Plan-Private Corporations	(18,437,548.93)	(6,087,083.16)	(24,524,632.09)
Interest Expense-Savings Deposit-Premium Savings Plan-Individuals	(3,436,643.06)	(274,122.73)	(3,710,765.79)
TOTAL INTEREST EXPENSE-SAVINGS DEPOSIT-PREMIUM SAVINGS PLAN	(85,821,463.73)	(16,679,386.56)	(102,500,850.29)
Interest Expense-Savings Deposit-Reserve-Government	-	-	-
Interest Expense-Savings Deposit-Reserve-Banks	-	-	-
Interest Expense-Savings Deposit-Reserve-Private Corporations	-	-	-
Interest Expense-Savings Deposit-Reserve-Individuals	-	-	-
TOTAL INTEREST EXPENSE-SAVINGS DEPOSIT-RESERVE	-	-	-
Interest Expense-Time Deposit-Regular-Government	(4,336,764.15)	(247,766.57)	(4,584,530.72)
Interest Expense-Time Deposit-Regular-Banks	(637,612.62)	(293,668.12)	(931,280.74)
Interest Expense-Time Deposit-Regular-Private Corporations	(107,147.42)	(59,728.59)	(166,876.01)
Interest Expense-Time Deposit-Regular-Individuals	(302,586.64)	(14,544.08)	(317,130.72)
TOTAL INTEREST EXPENSE-TIME DEPOSIT-REGULAR	(5,384,110.83)	(615,707.36)	(5,999,818.19)
Interest Expense-Time Deposit-Premium Earner Account-Government	(13,576.96)	13,576.96	-
Interest Expense-Time Deposit-Premium Earner Account-Banks	(3,501.43)	3,501.43	-
Interest Expense-Time Deposit-Premium Earner Account-Private Corporations	(661.69)	661.69	-

Interest Expense-Time Deposit-Premium Earner Account-Individuals	(3,593.92)	3,593.92	-
TOTAL INTEREST EXPENSE-TIME DEPOSIT-PREMIUM EARNER ACCOUNT	(21,334.00)	21,334.00	-
Interest Expense-Time Deposit-Reserve-Government	-	-	-
Interest Expense-Time Deposit-Reserve-Banks	-	-	-
Interest Expense-Time Deposit-Reserve-Private Corporations	-	-	-
Interest Expense-Time Deposit-Reserve-Individuals	-	-	-
TOTAL INTEREST EXPENSE-TIME DEPOSIT-RESERVE	-	-	-
TOTAL INTEREST EXPENSE ON DEPOSITS	(97,323,602.63)	(19,424,094.24)	(116,747,696.87)
Interest Expense-Bills Payable-Bangko Sentral ng Pilipinas	-	-	-
Interest Expense-Bills Payable-Interbank Loans	(499,357.64)	(313,055.55)	(812,413.19)
Interest Expense-Bills Payable-Other Deposit Substitutes	-	-	-
Interest Expense-Bills Payable-Others	-	-	-
TOTAL INTEREST EXPENSE-BILLS PAYABLE-BANGKO SENTRAL NG PILIPINAS	(499,357.64)	(313,055.55)	(812,413.19)
Interest Expense-Bonds Payable	-	-	-
Interest Expense-Unsecured Subordinated Debt	-	-	-
Interest Expense-Redeemable Preferred Shares	-	-	-
Interest Expense-Derivatives with Negative Fair Value Held for Hedging	-	-	-
Interest Expense-Finance Lease Payment Payable	-	-	-
Interest Expense-Others	(250,000.00)	-	(250,000.00)
TOTAL INTEREST EXPENSE-OTHERS	(250,000.00)	-	(250,000.00)
TOTAL INTEREST EXPENSE	(98,072,960.27)	(19,737,149.79)	(117,810,110.06)
Provisions for Losses-Accrued Interest Income on Financial Assets (Treasury)	-	-	-
Provisions for Losses-Accrued Interest Income on Financial Assets-Loans and Receivables (BSP/IBCL/IBT)	-	-	-
Provisions for Losses-Accrued Interest Income on Financial Assets-Loans to Government	-	-	-
Provisions for Losses-Accrued Interest Income on Financial Assets-Agrarian Reform and Other Agricultural	(11,725.86)	-	(11,725.86)
Provisions for Losses-Accrued Interest Income on Financial Assets-Development Incentive Loans	-	-	-
Provisions for Losses-Accrued Interest Income on Financial Assets-Microfinance Loans	-	-	-
Provisions for Losses-Accrued Interest Income on Financial Assets-Small and Medium Enterprises	(13,412.50)	-	(13,412.50)
Provisions for Losses-Accrued Interest Income on Financial Assets-Contracts to Sell	-	-	-
Provisions for Losses-Accrued Interest Income on Financial Assets-Loans to Private Corporations	-	-	-
Provisions for Losses-Accrued Interest Income on Financial Assets-Loans to Individuals for Housing Purpo	-	-	-
Provisions for Losses-Accrued Interest Income on Financial Assets-Loans to Individuals for Consumption F	(768,283.85)	(316,053.60)	(1,084,337.45)
Provisions for Losses-Accrued Interest Income on Financial Assets-Loans to Individuals for Other Purposes	-	-	-
TOTAL PROVISIONS FOR LOSSES-ACCRUED INTEREST INCOME ON FINANCIAL ASSETS	(793,422.21)	(316,053.60)	(1,109,475.81)
TOTAL NET INTEREST INCOME	408,293,410.96	124,024,172.61	532,317,583.57
Dividend Income-Held for Trading Equity Securities	-	-	-
Dividend Income-Designated at Fair Value through Profit or Loss Equity Securities	-	-	-
Dividend Income-Available for Sale Equity Securities	-	-	-
Dividend Income-Investments in Non-Marketable Equity Securities	-	-	-
TOTAL DIVIDEND INCOME	-	-	-
Fees and Commissions Income-Payment Services-Bills	1,800.76	-	1,800.76
Fees and Commissions Income-Payment Services-Utilities	-	-	-
Fees and Commissions Income-Payment Services-Taxes	-	-	-
Fees and Commissions Income-Payment Services-Others	10,178.70	49.00	10,227.70

TOTAL FEES AND COMMISSIONS INCOME-PAYMENT SERVICES	11,979.46	49.00	12,028.46
Fees and Commissions Income-Intermediation Services-Clearing Charges	3,561,065.42	104,145.31	3,665,210.73
Fees and Commissions Income-Intermediation Services-Below Minimum Balance Charges	1,337,600.12	20,979.64	1,358,579.76
Fees and Commissions Income-Intermediation Services-Dormancy Charges	31,048.37	-	31,048.37
Fees and Commissions Income-Intermediation Services-Charges on Sale of MC/CC	27,209.00	439.30	27,648.30
Fees and Commissions Income-Intermediation Services-Charges on Issuance of Bank Certifications	108,178.72	2,315.00	110,493.72
Fees and Commissions Income-Intermediation Services-Replacement of Passbook/Certificate of Time Dep	44,150.00	400.00	44,550.00
Fees and Commissions Income-Intermediation Services-Charges on Inter-Branch Transactions	245,753.55	5,500.00	251,253.55
Fees and Commissions Income-Intermediation Services-Loan Application/Processing Charges	10,216,585.39	3,445,317.84	13,661,903.23
Fees and Commissions Income-Intermediation Services-Transaction Fee	889,708.41	66,843.24	956,551.65
Fees and Commissions Income-Intermediation Services-Remittance Transactions	5,250.00	100.00	5,350.00
Fees and Commissions Income-Intermediation Services-BancNet/ATM Transactions	4,156,329.34	132,972.57	4,289,301.91
Fees and Commissions Income-Intermediation Services-Others	1,332,985.11	109,820.80	1,442,805.91
TOTAL FEES AND COMMISSIONS INCOME-INTERMEDIATION SERVICES	21,955,863.43	3,888,833.70	25,844,697.13
Fees and Commissions Income-Custodianship	-	-	-
Fees and Commissions Income-Underwriting and Securities Dealership	-	-	-
Fees and Commissions Income-Securitization Activities	-	-	-
Fees and Commissions Income-Income from Fiduciary Activities	-	-	-
Fees and Commissions Income-Others	734,355.69	(13,523.57)	720,832.12
TOTAL FEES AND COMMISSIONS INCOME-OTHERS	734,355.69	(13,523.57)	720,832.12
TOTAL FEES AND COMMISSIONS INCOME	22,702,198.58	3,875,359.13	26,577,557.71
Realized Gains/(Losses) from Sale or Derecognition of Financial Assets and Liabilities Held for Trading	-	-	-
Unrealized Gains/(Losses) from Marking to Market of Financial Assets and Liabilities Held for Trading	-	-	-
Realized Gains/(Losses) from Foreign Exchange Transactions	29,329.47	-	29,329.47
TOTAL GAINS/(LOSSES) ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TRADING	29,329.47	-	29,329.47
Realized Gains/(Losses) from Sale/Redemption/Derecognition of Financial Assets and Liabilities-DFVPL	-	-	-
Unrealized Gains/(Losses) from Marking to Market of Financial Assets and Liabilities-DFVPL	-	-	-
TOTAL GAINS/(LOSSES) ON FINANCIAL ASSETS AND LIABILITIES DESIGNATED AT FAIR VALUE TH	-	-	-
Foreign Exchange Profit/(Loss) - Remittance	-	-	-
Foreign Exchange Profit/(Loss) - Others	26,055.71	42,780.12	68,835.83
TOTAL FOREIGN EXCHANGE PROFIT/(LOSS)	26,055.71	42,780.12	68,835.83
Realized Gains/(Losses) from Sale/Redemption/Derecognition of Non-Trading Financial Assets and Liabiliti	29,515,001.46	-	29,515,001.46
Gains/(Losses) on Reclassification from AFS to HTM	-	-	-
TOTAL GAINS/(LOSSES) FROM SALE/REDEMPTION/DERECOGNITION OF NON-TRADING FINANCIA	29,515,001.46	-	29,515,001.46
Unrealized Gains/(Losses) from Remeasurement of Hedging Instruments	-	-	-
Unrealized Gains/(Losses) from Remeasurement of Hedged Items	-	-	-
TOTAL GAINS/(LOSSES) FROM FAIR VALUE ADJUSTMENT IN HEDGE ACCOUNTING	-	-	-
Gains/(Losses) from Sale/Derecognition of Non-Financial Assets-BPFFE	(27,473.59)	(6,935.00)	(34,408.59)
Gains/(Losses) from Sale/Derecognition of Non-Financial Assets-ROPA	5,529,401.02	566,589.46	6,095,990.48
Gains/(Losses) from Sale/Derecognition of Non-Financial Assets-Goodwill	-	-	-
Gains/(Losses) from Sale/Derecognition of Non-Financial Assets-Other Intangible Assets	-	-	-
TOTAL GAINS/(LOSSES) FROM SALE/DERECOGNITION OF NON-FINANCIAL ASSETS	5,501,927.43	559,654.46	6,061,581.89
Rental Income-Safe Deposit Box	6,600.00	-	6,600.00
Rental Income-Bank Premises and Equipment	245.22	-	245.22

TOTAL RENTAL INCOME	6,845.22	-	6,845.22
Miscellaneous Income-Penalties on Past Due Loans/Amortizations	28,006,470.84	20,014,190.32	48,020,661.16
Miscellaneous Income-Others	8,414,712.51	2,746,381.12	11,161,093.63
TOTAL MISCELLANEOUS INCOME	36,421,183.35	22,760,571.44	59,181,754.79
TOTAL OTHER INCOME	36,428,028.57	22,760,571.44	59,188,600.01
TOTAL NON-INTEREST INCOME	94,202,541.22	27,238,365.15	121,440,906.37
Salaries and Wages-Officers	(50,194,324.11)	272,142.37	(49,922,181.74)
Salaries and Wages-Employees	(82,878,480.60)	(3,848,966.02)	(86,727,446.62)
Salaries and Wages-Overtime	(853,740.75)	(13,940.65)	(867,681.40)
TOTAL SALARIES AND WAGES	(133,926,545.46)	(3,590,764.30)	(137,517,309.76)
Fringe Benefits of Directors-13th Month Pay	-	-	-
Fringe Benefits of Directors-Meetings and Conferences	(235,097.19)	(11,099.60)	(246,196.79)
Fringe Benefits of Directors-Trainings and Seminars	-	-	-
Fringe Benefits of Directors-Socials	-	-	-
Fringe Benefits of Directors-Staff Uniforms	-	-	-
Fringe Benefits of Directors-Others	-	-	-
TOTAL FRINGE BENEFITS OF DIRECTORS	(235,097.19)	(11,099.60)	(246,196.79)
Fringe Benefits of Officers-13th Month Pay	(2,860,582.23)	(1,362,654.25)	(4,223,236.48)
Fringe Benefits of Officers-Meetings and Conferences	(254,077.60)	(10,716.70)	(264,794.30)
Fringe Benefits of Officers-Trainings and Seminars	(197,090.21)	(21,800.00)	(218,890.21)
Fringe Benefits of Officers-Socials	-	-	-
Fringe Benefits of Officers-Staff Uniforms	(282,416.67)	(78,416.67)	(360,833.34)
Fringe Benefits of Officers-Others	(3,541,827.82)	19,430.26	(3,522,397.56)
TOTAL FRINGE BENEFITS OF OFFICERS	(7,135,994.53)	(1,454,157.36)	(8,590,151.89)
Fringe Benefits of Employees-13th Month Pay	(5,544,827.20)	(1,463,170.78)	(7,007,997.98)
Fringe Benefits of Employees-Meetings and Conferences	(12,320.70)	-	(12,320.70)
Fringe Benefits of Employees-Trainings and Seminars	(2,492,358.82)	(42,813.80)	(2,535,172.62)
Fringe Benefits of Employees-Socials	(575,747.49)	(205,021.00)	(780,768.49)
Fringe Benefits of Employees-Staff Uniforms	(1,330,892.16)	(25,500.00)	(1,356,392.16)
Fringe Benefits of Employees-Others	(16,633,334.16)	(9,509.76)	(16,642,843.92)
TOTAL FRINGE BENEFITS OF EMPLOYEES	(26,589,480.53)	(1,746,015.34)	(28,335,495.87)
TOTAL FRINGE BENEFITS	(33,960,572.25)	(3,211,272.30)	(37,171,844.55)
Social Security System Premium-Bank Share	(5,858,004.20)	(10,117.60)	(5,868,121.80)
Philippine Health Insurance Corporation Premium-Bank Share	(1,295,957.50)	(512.50)	(1,296,470.00)
Employees Compensation Commission Premium-Bank Share	(117,922.50)	50.00	(117,872.50)
Pag-Ibig Fund Contribution-Bank Share	(568,400.00)	(1,100.00)	(569,500.00)
TOTAL SSS, PHILHEALTH AND EMPLOYEES' COMPENSATION PREMIUM AND PAG-IBIG FUND CON	(7,840,284.20)	(11,680.10)	(7,851,964.30)
Director's Fees	(5,397,000.00)	-	(5,397,000.00)
Medical, Dental and Hospitalization	(6,730,041.64)	(1,209,251.53)	(7,939,293.17)
Contribution to Retirement/Provident Fund	-	-	-
Provision for Pensions and Other Post Retirement Benefits	-	-	-
TOTAL COMPENSATION/FRINGE BENEFITS-OTHERS	(12,127,041.64)	(1,209,251.53)	(13,336,293.17)
TOTAL COMPENSATION/FRINGE BENEFITS	(187,854,443.55)	(8,022,968.23)	(195,877,411.78)
Taxes and Licenses-Corporate Residence Tax	(6,253.40)	-	(6,253.40)

Taxes and Licenses-Motor Vehicle Registration	(40,120.30)	(722.87)	(40,843.17)
Taxes and Licenses-Gross Receipts Tax	(20,495,620.07)	(10,332,623.89)	(30,828,243.96)
Taxes and Licenses-Others	(3,418,330.17)	(862,874.93)	(4,281,205.10)
TOTAL TAXES AND LICENSES	(23,960,323.94)	(11,196,221.69)	(35,156,545.63)
Other Administrative Expense-Rent-Building	(20,477,226.43)	(1,258,572.89)	(21,735,799.32)
Other Administrative Expense-Rent-Equipment	(2,704,039.34)	(620,500.00)	(3,324,539.34)
Other Administrative Expense-Rent-Others	(4,439,302.44)	(463,803.87)	(4,903,106.31)
TOTAL OTHER ADMINISTRATIVE EXPENSE-RENT	(27,620,568.21)	(2,342,876.76)	(29,963,444.97)
Other Administrative Expense-Insurance-PDIC	(11,994,605.57)	(6,000,000.00)	(17,994,605.57)
Other Administrative Expense-Insurance-PCIC	-	-	-
Other Administrative Expense-Insurance-Others	(3,299,532.17)	(1,009,061.94)	(4,308,594.11)
TOTAL OTHER ADMINISTRATIVE EXPENSE-INSURANCE	(15,294,137.74)	(7,009,061.94)	(22,303,199.68)
Other Administrative Expense-Management and Other Professional Fees-Legal Counsel	(80,100.00)	(200.00)	(80,300.00)
Other Administrative Expense-Management and Other Professional Fees-Auditor	(4,127,821.37)	(1,501,523.00)	(5,629,344.37)
Other Administrative Expense-Management and Other Professional Fees-Consultant	(3,272,560.49)	(10,500.00)	(3,283,060.49)
Other Administrative Expense-Management and Other Professional Fees-Others	(602,496.00)	50.00	(602,446.00)
TOTAL OTHER ADMINISTRATIVE EXPENSE-MANAGEMENT AND OTHER PROFESSIONAL FEES	(8,082,977.86)	(1,512,173.00)	(9,595,150.86)
Other Administrative Expense-Representation and Entertainment-Representation Allowance	(11,022,152.62)	(82,761.43)	(11,104,914.05)
Other Administrative Expense-Representation and Entertainment-Marketing	(1,623,144.63)	(150,421.45)	(1,773,566.08)
Other Administrative Expense-Representation and Entertainment-Others	(207,610.73)	(27,908.50)	(235,519.23)
TOTAL OTHER ADMINISTRATIVE EXPENSE-REPRESENTATION AND ENTERTAINMENT	(12,852,907.98)	(261,091.38)	(13,113,999.36)
Other Administrative Expense-Travelling Expenses-Directors	(93,656.20)	(12,000.00)	(105,656.20)
Other Administrative Expense-Travelling Expenses-Officers	(3,343,523.51)	19,541.45	(3,323,982.06)
Other Administrative Expense-Travelling Expenses-Employees	(3,064,429.54)	(88,611.03)	(3,153,040.57)
TOTAL OTHER ADMINISTRATIVE EXPENSE-TRAVELLING EXPENSES	(6,501,609.25)	(81,069.58)	(6,582,678.83)
Other Administrative Expense-Power and Light	(8,253,481.07)	(2,227,169.88)	(10,480,650.95)
Other Administrative Expense-Water	(669,911.98)	(132,588.20)	(802,500.18)
Other Administrative Expense-Postage, Telephone, Cables and Telegrams	(3,994,338.82)	(812,086.95)	(4,806,425.77)
Other Administrative Expense-Repairs and Maintenance	(5,364,288.81)	(516,923.54)	(5,881,212.35)
Other Administrative Expense-Security Services	(12,367,653.05)	(2,409,977.43)	(14,777,630.48)
Other Administrative Expense-Clerical, Messengerial and Janitorial Services	(5,346,563.26)	(735,574.81)	(6,082,138.07)
Other Administrative Expense-Information Technology Expenses	(15,615,068.55)	(3,788,073.63)	(19,403,142.18)
Other Administrative Expense-Supervision Fees	(828,986.61)	(1,200,000.00)	(2,028,986.61)
Other Administrative Expense-Fees and Commissions Expenses	(2,634,195.69)	(145,928.67)	(2,780,124.36)
Other Administrative Expense-Fuel and Lubricants	(1,604,606.92)	(322,771.40)	(1,927,378.32)
Other Administrative Expense-Advertising and Publicity	(1,368,157.95)	(62,600.00)	(1,430,757.95)
Other Administrative Expense-Membership Fees and Dues	(781,206.61)	(53,065.92)	(834,272.53)
Other Administrative Expense-Donations and Charitable Contributions	(213,015.00)	-	(213,015.00)
Other Administrative Expense-Periodicals and Magazines	(92,552.63)	(20,937.00)	(113,489.63)
Other Administrative Expense-Documentary Stamps Used	(12,962,991.82)	(95,883.04)	(13,058,874.86)
Other Administrative Expense-Stationery and Supplies Used	(4,935,133.93)	(1,474,713.70)	(6,409,847.63)
Other Administrative Expense-Fines, Penalties and Other Charges	(278,471.68)	(38,037.13)	(316,508.81)
Other Administrative Expense-Litigation/Assets Acquired Expenses	(7,873,106.54)	(1,115,743.11)	(8,988,849.65)
Other Administrative Expense-Other Expenses	(793,091.52)	(271,839.83)	(1,064,931.35)

TOTAL OTHER ADMINISTRATIVE EXPENSES	(85,976,822.44)	(15,423,914.24)	(101,400,736.68)
TOTAL OTHER ADMINISTRATIVE EXPENSE	(156,329,023.48)	(26,630,186.90)	(182,959,210.38)
Depreciation-Bank Premises, Furniture, Fixture and Equipment-Building	(1,880,942.48)	(960,364.46)	(2,841,306.94)
Depreciation-Bank Premises, Furniture, Fixture and Equipment-Furniture and Fixture	(1,238,145.39)	(362,093.54)	(1,600,238.93)
Depreciation-Bank Premises, Furniture, Fixture and Equipment-Information Technology Equipment	(3,750,916.09)	(1,488,984.23)	(5,239,900.32)
Depreciation-Bank Premises, Furniture, Fixture and Equipment-Other Office Equipment	(1,772,624.01)	2,766.10	(1,769,857.91)
Depreciation-Bank Premises, Furniture, Fixture and Equipment-Transportation Equipment	(694,413.46)	(180,973.15)	(875,386.61)
Depreciation-Bank Premises, Furniture, Fixture and Equipment-Leasehold Rights and Improvements	(1,849,904.59)	(645,602.53)	(2,495,507.12)
TOTAL DEPRECIATION-BANK PREMISES, FURNITURE, FIXTURE AND EQUIPMENT	(11,186,946.02)	(3,635,251.81)	(14,822,197.83)
Depreciation-Bank Premises, Furniture, Fixture and Equipment-Under Financial Lease-Building	(404.57)	-	(404.57)
Depreciation-Bank Premises, Furniture, Fixture and Equipment-Under Financial Lease-Furniture and Fixture	-	-	-
Depreciation-Bank Premises, Furniture, Fixture and Equipment-Under Financial Lease-Information Technology Equipment	-	-	-
Depreciation-Bank Premises, Furniture, Fixture and Equipment-Under Financial Lease-Other Office Equipment	-	-	-
Depreciation-Bank Premises, Furniture, Fixture and Equipment-Under Financial Lease-Transportation Equipment	-	-	-
TOTAL DEPRECIATION-BANK PREMISES, FURNITURE, FIXTURE AND EQUIPMENT-UNDER FINANCIAL LEASE	(404.57)	-	(404.57)
Depreciation-Bank Premises, Furniture, Fixture and Equipment-Revaluation Increment-Building	-	-	-
Depreciation-Bank Premises, Furniture, Fixture and Equipment-Revaluation Increment-Furniture and Fixture	-	-	-
Depreciation-Bank Premises, Furniture, Fixture and Equipment-Revaluation Increment-Information Technology Equipment	-	-	-
Depreciation-Bank Premises, Furniture, Fixture and Equipment-Revaluation Increment-Other Office Equipment	-	-	-
Depreciation-Bank Premises, Furniture, Fixture and Equipment-Revaluation Increment-Transportation Equipment	-	-	-
TOTAL DEPRECIATION-BANK PREMISES, FURNITURE, FIXTURE AND EQUIPMENT-REVALUATION INCREMENT	-	-	-
Depreciation-Bank Premises, FFE-Revaluation Increment-Under Financial Lease-Building	-	-	-
Depreciation-Bank Premises, FFE-Revaluation Increment-Under Financial Lease-Furniture and Fixture	-	-	-
Depreciation-Bank Premises, FFE-Revaluation Increment-Under Financial Lease-Information Technology Equipment	-	-	-
Depreciation-Bank Premises, FFE-Revaluation Increment-Under Financial Lease-Other Office Equipment	-	-	-
Depreciation-Bank Premises, FFE-Revaluation Increment-Under Financial Lease-Transportation Equipment	-	-	-
TOTAL DEPRECIATION-BANK PREMISES, FFE-REVALUATION INCREMENT-UNDER FINANCIAL LEASE	-	-	-
Depreciation-Real and Other Properties Acquired	(5,851,877.89)	(3,305,258.50)	(9,157,136.39)
TOTAL DEPRECIATION-REAL AND OTHER PROPERTIES ACQUIRED	(5,851,877.89)	(3,305,258.50)	(9,157,136.39)
Amortization-Other Intangible Assets	(477,550.68)	(231,610.57)	(709,161.25)
TOTAL AMORTIZATION-OTHER INTANGIBLE ASSETS	(477,550.68)	(231,610.57)	(709,161.25)
TOTAL DEPRECIATION/AMORTIZATION	(17,516,779.16)	(7,172,120.88)	(24,688,900.04)
Impairment Loss-Investment in Subsidiaries, Associates and Joint Ventures	-	-	-
Impairment Loss-Bank Premises, Furniture, Fixture and Equipment	-	-	-
Impairment Loss-Real and Other Properties Acquired	-	(85,400.00)	(85,400.00)
Impairment Loss-Goodwill	-	-	-
Impairment Loss-Other Intangible Assets	-	-	-
Impairment Loss-Other Assets	-	-	-
TOTAL IMPAIRMENT LOSS	-	(85,400.00)	(85,400.00)
Provisions for Year-End Expenses	-	-	-
Provisions-Others	(286,909.02)	(32,685.50)	(319,594.52)
TOTAL PROVISIONS	(286,909.02)	(32,685.50)	(319,594.52)
TOTAL NON-INTEREST EXPENSE	(385,947,479.15)	(53,139,583.20)	(439,087,062.35)
Provisions for Credit Losses-Interbank Loans Receivable	-	-	-

Provisions for Credit Losses-Loans to National Government	-	-	-
Provisions for Credit Losses-Loans to Local Government Units	-	-	-
Provisions for Credit Losses-Loans to Government Owned and Controlled Corporation	-	-	-
Provisions for Credit Losses-Agrarian Reform and Other Agricultural Loans	(2,279,312.24)	(1,000,000.00)	(3,279,312.24)
Provisions for Credit Losses-Development Incentive Loan-Educational Institutions	-	-	-
Provisions for Credit Losses-Development Incentive Loan-Cooperatives	-	-	-
Provisions for Credit Losses-Development Incentive Loan-Hospital and Medical Services	-	-	-
Provisions for Credit Losses-Development Incentive Loans-Socialized and Low Cost Housing	-	-	-
Provisions for Credit Losses-Development Incentive Loans-Local Government Units	-	-	-
Provisions for Credit Losses-Microfinance Loans	342,848.26	(205,297.74)	137,550.52
Provisions for Credit Losses-Small and Medium Enterprises Loans	(7,989,481.31)	(3,651,272.21)	(11,640,753.52)
Provisions for Credit Losses-Contracts to Sell	-	-	-
Provisions for Credit Losses-Loans to Private Corporations	(550,976.81)	(4,196,419.18)	(4,747,395.99)
Provisions for Credit Losses-Individuals for Housing Purposes	(112,057.96)	2,096.14	(109,961.82)
Provisions for Credit Losses-Loans to Individuals for Consumption Purposes	(3,771,276.85)	(882,118.98)	(4,653,395.83)
Provisions for Credit Losses-Loans to Individuals for Consumption Purposes-Others	(2,043,014.90)	(1,015,214.77)	(3,058,229.67)
Provisions for Credit Losses-Loans to Individuals for Other Purposes	422,587.42	(679,338.20)	(256,750.78)
Provisions for Credit Losses-General Loan Loss Provision	(5,187,899.33)	(25,062,974.88)	(30,250,874.21)
TOTAL PROVISIONS FOR CREDIT LOSSES-LOANS AND RECEIVABLES	(21,168,583.72)	(36,690,539.82)	(57,859,123.54)
Provisions for Credit Losses-Available for Sale Equity Securities	-	-	-
Provisions for Credit Losses-Financial Assets-Held to Maturity	-	-	-
Provisions for Credit Losses-Unquoted Debt Securities Classified as Loans	-	-	-
Provisions for Credit Losses-Investment in Non-Marketable Equity Securities	-	-	-
Provisions for Credit Losses-Sales Contract Receivable	-	-	-
TOTAL PROVISIONS FOR CREDIT LOSSES-OTHER FINANCIAL ASSETS	-	-	-
TOTAL PROVISIONS FOR CREDIT LOSSES-LOANS AND RECEIVABLES AND OTHER FINANCIAL ASSETS	(21,168,583.72)	(36,690,539.82)	(57,859,123.54)
Bad Debts Written-Off-Loans	10,001.05	-	10,001.05
Bad Debts Written-Off-Others	(198,800.00)	-	(198,800.00)
TOTAL BAD DEBTS WRITTEN-OFF	(188,798.95)	-	(188,798.95)
Recovery on Charged-Off Assets	1,242,762.85	153,000.00	1,395,762.85
TOTAL RECOVERY ON CHARGED-OFF ASSETS	1,242,762.85	153,000.00	1,395,762.85
TOTAL LOSSES/RECOVERIES ON FINANCIAL ASSETS	(20,114,619.82)	(36,537,539.82)	(56,652,159.64)
TOTAL NET PROFIT BEFORE SHARE IN THE PROFIT/(LOSS) OF UNCONSOLIDATED SA&JV	96,433,853.21	61,585,414.74	158,019,267.95
Share in the Profit/(Loss) of Unconsolidated Subsidiaries	-	-	-
Share in the Profit/(Loss) of Unconsolidated Associates	-	-	-
Share in the Profit/(Loss) of Unconsolidated Joint Ventures	-	-	-
TOTAL SHARE IN THE PROFIT/(LOSS) OF UNCONSOLIDATED SA&JV	-	-	-
TOTAL PROFIT/LOSS BEFORE TAX AND BEFORE MINORITY INTEREST	96,433,853.21	61,585,414.74	158,019,267.95
Income Tax Expense	(19,196,991.56)	(13,000,000.00)	(32,196,991.56)
TOTAL INCOME TAX EXPENSE	(19,196,991.56)	(13,000,000.00)	(32,196,991.56)
TOTAL PROFIT/LOSS AFTER TAX AND BEFORE MINORITY INTEREST	77,236,861.65	48,585,414.74	125,822,276.39
Minority Interest in Profit/(Loss) of Subsidiaries (for consolidated report only)	-	-	-
TOTAL MINORITY INTEREST IN PROFIT/(LOSS) OF SUBSIDIARIES	-	-	-
TOTAL (NET) PROFIT OR LOSS	77,236,861.65	48,585,414.74	125,822,276.39

PROOF OF BALANCE	(0.00)	(0.00)	0.00
Late Deposits and Payments	44,885,567.94	17,628,823.92	62,514,391.86
Inward Bills for Collection	2,082,205.77	(2,082,205.77)	-
Outward Bills for Collection	(123,018.97)	123,018.97	-
Items Held for Safekeeping/Custodianship	17,123.00	(88.00)	17,035.00
Items Held as Collateral	16,355.00	2.00	16,357.00
Deficiency Claims Receivable	-	(1.00)	(1.00)
Reserve	-	-	-
Reserve	-	-	-
Reserve	-	-	-
Other Contingent Accounts	16,946,524.05	317,996.31	17,264,520.36
TOTAL CONTINGENT ACCOUNT	63,824,756.79	15,987,546.43	79,812,303.22
Withdrawal from BSP	79,284,000.00	-	79,284,000.00
Deposit to BSP	-	-	-
Outward Clearing	38,018,266,343.86	15,053,185.73	38,033,319,529.59
Inward Clearing	32,855,849,640.40	(15,911,978.91)	32,839,937,661.49
PPC Deposit Balance	96,687,557,749.58	(11,352,592.76)	96,676,205,156.82
Loans Covered by Deposit Holdout	410,318,791.08	20,368,793.69	430,687,584.77
Returned Checks Received from BSP	90,876,959.59	(569,851.43)	90,307,108.16
Returned Checks Delivered to BSP	44,924,846.22	1,467,924.35	46,392,770.57
Secured Loans to DOSRI	317,446,791.08	(7,403,206.31)	310,043,584.77
Unsecured Loans to DOSRI	-	-	-
Items in Litigation	-	-	-
Unsecured Credits to Stockholders Owing < 2%	-	-	-
Capital Adjustments Against Asset Accounts	-	-	-
Other Capital Adjustments	-	-	-
Non-BSP Interbank Loans	-	-	-
Reserve	-	-	-
Reserve	-	-	-
Reserve	-	-	-
Reserve	-	-	-
Reserve	-	-	-
TOTAL ADDITIONAL INFORMATION	168,504,525,121.81	1,652,274.36	168,506,177,396.17