

Overseas Filipino Bank
TRIAL BALANCE
12272019

ACCOUNT NAME	CONSO-OFBank
Cash in Vault-Local Currency	(265,041.54)
Cash in Automated Telling Machine-Local Currency	-
Cash on Hand-Others-Local Currency	-
TOTAL CASH ON HAND-LOCAL CURRENCY	(265,041.54)
Cash in Vault-Foreign Currency	-
Cash in Automated Telling Machine-Foreign Currency	-
Cash on Hand-Others-Foreign Currency	-
TOTAL CASH ON HAND-FOREIGN CURRENCY	-
TOTAL CASH ON HAND	(265,041.54)
Checks & Other Cash Items-Regular-Local Currency	-
Checks & Other Cash Items-PCHC Courier-Local Currency	-
Checks & Other Cash Items-Others-Local Currency	-
TOTAL CHECKS & OTHER CASH ITEMS-LOCAL CURRENCY	-
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	-
Due from BSP-Demand Deposit Account-Local Currency	(162,723,024.04)
Due from BSP-Reserve Deposit Account-Local Currency	(1,672,000,000.00)
TOTAL DUE FROM BSP-LOCAL CURRENCY	(1,834,723,024.04)
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	(1,834,723,024.04)
Due from Other Banks-Resident Banks-Demand Deposit	(68,491,387.28)
Due from Other Banks-Resident Banks-Savings Deposit	(161,870.06)
Due from Other Banks-Resident Banks-Time Deposit	-
Due from Other Banks-Resident Banks-Others	(2,603,421.56)
TOTAL DUE FROM RESIDENT BANKS	(71,256,678.90)
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	(71,256,678.90)
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	-
Available for Sale Debt Securities	(50,000,000.00)
Available for Sale Debt Securities-Unamortized Discount/Premium	-
Available for Sale Debt Securities-Accumulated Market Gains/(Losses)	1,912,879.13
Available for Sale Debt Securities-Allowance for Credit Losses	-
TOTAL FINANCIAL ASSETS AVAILABLE FOR SALE-DEBT SECURITIES	(48,087,120.87)
Available for Sale Equity Securities	-

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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	(48,087,120.87)
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	(30,000,000.00)
Unquoted Debt Securities Classified as Loans-Unamortized Discount/Premiur	-
Unquoted Debt Securities Classified as Loans-Allowance for Credit Losses	30,000,000.00
TOTAL UNQUOTED DEBT SECURITIES CLASSIFIED AS LOANS	-
Investment in Non-Marketabke Equity Securities	-
Investment in Non-Marketabke 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	(173,912,542.69)
Loans to Local Government Units-Non-Performing	-
Loans to Local Government Units-Discounts-Interests	-
Loans to Local Government Units-Discounts-Bank Charges	196,556.46
Loans to Local Government Units-Allowance for Credit Losses	-
TOTAL LOANS TO LOCAL GOVERNMENT UNITS	(173,715,986.23)
Loans to Government Owned and Controlled Corporations-Social Security Ins	-
Loans to Government Owned and Controlled Corporations-Other Financial	-
Loans to Government Owned and Controlled Corporations-Non-Financial	-
Loans to Government Owned and Controlled Corporations-Non-Performing	-
Loans to Government Owned and Controlled Corporations-Discounts-Interes	-
Loans to Government Owned and Controlled Corporations-Discounts-Bank C	-
Loans to Government Owned and Controlled Corporations-Allowance for Cre	-
TOTAL LOANS TO GOVERNMENT OWNED AND CONTROLLED CORPORATIONS	-
TOTAL LOANS TO GOVERNMENT	(173,715,986.23)
Agrarian Reform Loans	-
Other Agricultural Credit Loans	(28,525,797.18)
Agrarian Reform and Other Agricultural Loans-Non-Performing	(316,479,026.35)
Agrarian Reform and Other Agricultural Loans-Discounts-Interests	-
Agrarian Reform and Other Agricultural Loans-Discounts-Bank Charges	593.62
Agrarian Reform and Other Agricultural Loans-Allowance for Credit Losses	75,381,260.71
TOTAL AGRARIAN REFORM AND OTHER AGRICULTURAL LOANS	(269,622,969.20)
Microfinance Loans-Retail-Performing	-
Microfinance Loans-Retail-Non-Performing	(105,711.76)

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Microfinance Loans-Retail-Discounts-Interests	-
Microfinance Loans-Retail-Discounts-Bank Charges	-
Microfinance Loans-Retail-Allowance for Credit Losses	105,711.76
TOTAL MICROFINANCE LOANS-RETAIL	-
Microfinance Loans-Barangay Micro Business Enterprises-Performing	-
Microfinance Loans-Barangay Micro Business Enterprises-Non-Performing	-
Microfinance Loans-Barangay Micro Business Enterprises-Discounts-Interests	-
Microfinance Loans-Barangay Micro Business Enterprises-Discounts-Bank Ch	-
Microfinance Loans-Barangay Micro Business Enterprises-Allowance for Cred	-
TOTAL MICROFINANCE LOANS-BARANGAY MICRO BUSINESS ENTERPRISES	-
Microfinance Loans-Wholesale-MFIs-Performing	-
Microfinance Loans-Wholesale-MFIs-Non-Performing	(8,826,022.20)
Microfinance Loans-Wholesale-MFIs-Discounts-Interests	-
Microfinance Loans-Wholesale-MFIs-Discounts-Bank Charges	-
Microfinance Loans-Wholesale-MFIs-Allowance for Credit Losses	882,602.22
TOTAL MICROFINANCE LOANS-WHOLESALE-MFIS	(7,943,419.98)
Reserve	-
Reserve	-
Reserve	-
Reserve	-
Reserve	-
Reserve	-
Reserve	-
Reserve	-
Reserve	-
Reserve	-
Reserve	-
Reserve	-
Reserve	-
Reserve	-
Reserve	-
Reserve	-
Reserve	-
TOTAL MICROFINANCE LOANS	(7,943,419.98)
Reserve	-
Reserve	-
Reserve	-
Reserve	-
Reserve	-
Small and Medium Enterprises Loans-Small Scale	(30,921,520.18)
Small and Medium Enterprises Loans-Medium Scale	(13,111,216.74)
Small and Medium Enterprises Loans-Non-Performing	(486,696,455.28)
Small and Medium Enterprises Loans-Discounts-Interests	13,534.63
Small and Medium Enterprises Loans-Discounts-Bank Charges	57,697.18
Small and Medium Enterprises Loans-Allowance for Credit Losses	127,018,992.00
TOTAL SMALL AND MEDIUM ENTERPRISES LOANS	(403,638,968.39)
Contracts to Sell-Performing	-
Contracts to Sell-Non-Performing	(402,861,900.16)
Contracts to Sell-Discounts-Interests	-
Contracts to Sell-Discounts-Bank Charges	-
Contracts to Sell-Allowance for Credit Losses	52,447,697.67
TOTAL CONTRACTS TO SELL	(350,414,202.49)
Loans to Private Corporations-Financial	(53,890,181.94)
Loans to Private Corporations-Non-Financial	(227,734,207.41)
Loans to Private Corporations-Non-Performing	(1,284,081,018.33)

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Loans to Private Corporations-Discounts-Interests	989,661.38
Loans to Private Corporations-Discounts-Bank Charges	3,262.31
Loans to Private Corporations-Allowance for Credit Losses	534,264,497.75
TOTAL LOANS TO PRIVATE CORPORATIONS	(1,030,447,986.24)
Loans to Individuals for Housing Purposes-Performing	(31,426,248.35)
Loans to Individuals for Housing Purposes-Non-Performing	(12,929,661.22)
Loans to Individuals for Housing Purposes-Discounts-Interests	-
Loans to Individuals for Housing Purposes-Discounts-Bank Charges	12,837.32
Loans to Individuals for Housing Purposes-Allowance for Credit Losses	2,897,667.53
TOTAL LOANS TO INDIVIDUALS FOR HOUSING PURPOSES	(41,445,404.72)
Loans to Individuals for Consumption Purposes-Credit Card	-
Loans to Individuals for Consumption Purposes-Auto Loans	(992,366.42)
Loans to Individuals for Consumption Purposes-Non-Performing	(2,335,290.46)
Loans to Individuals for Consumption Purposes-Discounts-Interests	-
Loans to Individuals for Consumption Purposes-Discounts-Bank Charges	-
Loans to Individuals for Consumption Purposes-Allowance for Credit Losses	2,074,290.69
TOTAL LOANS TO INDIVIDUALS FOR CONSUMPTION PURPOSES	(1,253,366.19)
Loans to Individuals for Consumption Purposes-Others-EFAP-PPC Employees	(1,339,716.23)
Loans to Individuals for Consumption Purposes-Others-EFAP-PPSB Employee:	(698,217.25)
Loans to Individuals for Consumption Purposes-Others-EFAP-Government Se	(5,012,919.06)
Loans to Individuals for Consumption Purposes-Others-EFAP-Private Sector	(43,355.78)
Loans to Individuals for Consumption Purposes-Others-Educational-PPC Emp	-
Loans to Individuals for Consumption Purposes-Others-Educational-PPSB Em	(222,126.51)
Loans to Individuals for Consumption Purposes-Others-Educational-Governm	-
Loans to Individuals for Consumption Purposes-Others-Educational-Private S	-
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-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	(6,921,685.74)
Loans to Individuals for Consumption Purposes-Others-Non-Performing	(270,352,152.42)
Loans to Individuals for Consumption Purposes-Others-Discounts-Interests	3,260.25
Loans to Individuals for Consumption Purposes-Others-Discounts-Bank Charg	510,897.16
Loans to Individuals for Consumption Purposes-Others-Allowance for Credit l	169,528,256.50
TOTAL LOANS TO INDIVIDUALS FOR CONSUMPTION PURPOSES-OTHERS	(114,547,759.08)
TOTAL LOANS TO INDIVIDUALS FOR CONSUMPTION PURPOSES	(115,801,125.27)
Loans to Individuals for Other Purposes-Performing	(5,379,283.04)
Loans to Individuals for Other Purposes-Non-Performing	(32,699,475.41)
Loans to Individuals for Other Purposes-Discounts-Interests	-
Loans to Individuals for Other Purposes-Discounts-Bank Charges	150.71
Loans to Individuals for Other Purposes-Allowance for Credit Losses	4,475,965.49
TOTAL LOANS TO INDIVIDUALS FOR OTHER PURPOSES	(33,602,642.25)
TOTAL LOANS AND RECEIVABLES-OTHERS	(2,426,632,704.77)
Loans and Receivables Arising from Repurchase Agreements	(247,549,214.00)
Loans and Receivables Arising from Certificates of Assignment/Participation \	-
Loans and Receivables Arising from Securities Lending and Borrowing Transa	-
TOTAL LOANS AND RECEIVABLES ARISING FROM RACA/PRSLBT	(247,549,214.00)
General Loan Loss Provision	8,622,999.12
TOTAL GENERAL LOAN LOSS PROVISION	8,622,999.12
TOTAL LOANS AND RECEIVABLES	(2,665,558,919.65)
Derivatives with Positive Fair Value Held for Hedging-Fair Value Hedge	-
Derivatives with Positive Fair Value Held for Hedging-Cash Flow Hedge	-

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ACCOUNT NAME	CONSO-OFBank
Derivatives with Positive Fair Value Held for Hedging-Hedges of a Net Investm	-
Derivatives with Positive Fair Value Held for Hedging-Portfolio Hedge of Inter	-
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 INTERES	-
Sales Contract Receivable-Performing	(11,659,959.48)
Sales Contract Receivable-Non-Performing	(6,500,000.00)
Sales Contract Receivable-Allowance for Credit Losses	-
TOTAL SALES CONTRACT RECEIVABLE	(18,159,959.48)
Accrued Interest Income from Financial Assets-Due from Bangko Sentral ng P	(50,166.67)
Accrued Interest Income from Financial Assets-Due from Other Banks	(13,762.09)
Accrued Interest Income from Financial Assets-Held for Trading	-
Accrued Interest Income from Financial Assets-Designated at Fair Value thro	-
Accrued Interest Income from Financial Assets-Available for Sale	-
Accrued Interest Income from Financial Assets-Held to Maturity	-
Accrued Interest Income from Financial Assets-Unquoted Debt Securities Cla	(1,042,968.46)
Accrued Interest Income from Financial Assets-Investments in Non-Marketab	-
Accrued Interest Income from Financial Assets-Allowance for Credit Losses	-
TOTAL ACCRUED INTEREST INCOME FROM FINANCIAL ASSETS	(1,106,897.22)
Accrued Interest Income from Financial Assets-Loans to Bangko Sentral ng Pi	-
Accrued Interest Income from Financial Assets-Interbank Call Loans Receivab	-
Accrued Interest Income from Financial Assets-Interbank Term Loans Receiv	(82,516.40)
Accrued Interest Income from Financial Assets-Loans and Receivables-Allowa	-
TOTAL ACCRUED INTEREST INCOME FROM FINANCIAL ASSETS-LOANS AND RI	(82,516.40)
Accrued Interest Income from Financial Assets-Loans to National Governmen	-
Accrued Interest Income from Financial Assets-Loans to Local Government U	(160,149.07)
Accrued Interest Income from Financial Assets-Loans to Government Owned	-
Accrued Interest Income from Financial Assets-Loans to Government-Allowar	-
TOTAL ACCRUED INTEREST INCOME FROM FINANCIAL ASSETS-LOANS TO GO	(160,149.07)
Accrued Interest Income from Financial Assets-Agrarian Reform Loans	(1,242,044.61)
Accrued Interest Income from Financial Assets-Other Agricultural Credit Loan	(5,719,161.43)
Accrued Interest Income from Financial Assets-Agrarian Reform and Other Ag	2,764,706.17
TOTAL ACCRUED INTEREST INCOME FROM FINANCIAL ASSETS-AGRARIAN REI	(4,196,499.87)
Accrued Interest Income from Financial Assets-Development Incentive Loans	-
Accrued Interest Income from Financial Assets-Development Incentive Loans	-
Accrued Interest Income from Financial Assets-Development Incentive Loans	-
Accrued Interest Income from Financial Assets-Development Incentive Loans	-
Accrued Interest Income from Financial Assets-Development Incentive Loans	-
Accrued Interest Income from Financial Assets-Development Incentive Loans	-
TOTAL ACCRUED INTEREST INCOME FROM FINANCIAL ASSETS-DEVELOPMEN	-
Accrued Interest Income from Financial Assets-Microfinance Loans	(4,420.46)
Accrued Interest Income from Financial Assets-Microfinance Loans-Allowanc	-
TOTAL ACCRUED INTEREST INCOME FROM FINANCIAL ASSETS-MICROFINANC	(4,420.46)
Accrued Interest Income from Financial Assets-Small Scale Enterprises	(326,589.85)
Accrued Interest Income from Financial Assets-Medium Scale Enterprises	(1,128,995.05)
Accrued Interest Income from Financial Assets-Small and Medium Enterprise	563,965.13
TOTAL ACCRUED INTEREST INCOME FROM FINANCIAL ASSETS-SMALL AND M	(891,619.77)
Accrued Interest Income from Financial Assets-Contracts to Sell	(5,015,864.93)
Accrued Interest Income from Financial Assets-Contracts to Sell-Allowance fc	4,715,399.78
TOTAL ACCRUED INTEREST INCOME FROM FINANCIAL ASSETS-CONTRACTS TI	(300,465.15)
Accrued Interest Income from Financial Assets-Loans to Private Corporations	(4,721,622.47)
Accrued Interest Income from Financial Assets-Loans to Private Corporations	(8,411,473.60)

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Accrued Interest Income from Financial Assets-Loans to Private Corporations	5,162,044.08
TOTAL ACCRUED INTEREST INCOME FROM FINANCIAL ASSETS-LOANS TO PRI	(7,971,051.99)
Accrued Interest Income from Financial Assets-Loans to Individuals for Housi	(131,811.58)
Accrued Interest Income from Financial Assets-Loans to Individuals for Housi	93,584.16
TOTAL ACCRUED INTEREST INCOME FROM FINANCIAL ASSETS-LOANS TO IND	(38,227.42)
Accrued Interest Income from Financial Assets-Loans to Individuals for Consu	-
Accrued Interest Income from Financial Assets-Loans to Individuals for Consu	(22,010.25)
Accrued Interest Income from Financial Assets-Loans to Individuals for Consu	(8,321,921.05)
Accrued Interest Income from Financial Assets-Loans to Individuals for Consu	(18,231.04)
Accrued Interest Income from Financial Assets-Loans to Individuals for Consu	-
Accrued Interest Income from Financial Assets-Loans to Individuals for Consu	-
Accrued Interest Income from Financial Assets-Loans to Individuals for Consu	(1,733,018.62)
Accrued Interest Income from Financial Assets-Loans to Individuals for Consu	7,175,353.03
TOTAL ACCRUED INTEREST INCOME FROM FINANCIAL ASSETS-LOANS TO IND	(2,919,827.93)
Accrued Interest Income from Financial Assets-Loans to Individuals for Other	(774,623.53)
Accrued Interest Income from Financial Assets-Loans to Individuals for Other	329,068.09
TOTAL ACCRUED INTEREST INCOME FROM FINANCIAL ASSETS-LOANS TO IND	(445,555.44)
TOTAL ACCRUED INTEREST INCOME FROM FINANCIAL ASSETS-LOANS AND RI	(16,927,817.10)
TOTAL ACCRUED INTEREST INCOME FROM FINANCIAL ASSETS	(18,117,230.72)
Equity Investment in Subsidiaries	-
Equity Investment in Associates	-
Equity Investment in Joint Ventures	-
Equity Investment in Subsidiaries, Associates and Joint Ventures-Allowance fr	-
TOTAL EQUITY INVESTMENT IN SUBSIDIARIES, ASSOCIATES AND JOINT VENTI	-
Bank Premises, Furniture, Fixture and Equipment-Land	(131,008,000.00)
Bank Premises, Furniture, Fixture and Equipment-Building	(43,792,074.33)
Bank Premises, Furniture, Fixture and Equipment-Furniture and Fixture	(11,607,563.35)
Bank Premises, Furniture, Fixture and Equipment-Information Technology Eq	(128,467,895.03)
Bank Premises, Furniture, Fixture and Equipment-Other Office Equipment	(17,053,059.23)
Bank Premises, Furniture, Fixture and Equipment-Transportation Equipment	(9,285,497.53)
Bank Premises, Furniture, Fixture and Equipment-Leasehold Rights and Imprc	-
Bank Premises, Furniture, Fixture and Equipment-Accumulated Depreciation	175,260,900.48
Bank Premises, Furniture, Fixture and Equipment-Allowance for Losses	-
TOTAL BANK PREMISES, FURNITURE, FIXTURE AND EQUIPMENT	(165,953,188.99)
Bank Premises, Furniture, Fixture and Equipment-Under Financial Lease-Lanc	-
Bank Premises, Furniture, Fixture and Equipment-Under Financial Lease-Builc	-
Bank Premises, Furniture, Fixture and Equipment-Under Financial Lease-Furn	-
Bank Premises, Furniture, Fixture and Equipment-Under Financial Lease-Infor	-
Bank Premises, Furniture, Fixture and Equipment-Under Financial Lease-Othe	-
Bank Premises, Furniture, Fixture and Equipment-Under Financial Lease-Tran	-
Bank Premises, Furniture, Fixture and Equipment-Under Financial Lease-Accu	-
Bank Premises, Furniture, Fixture and Equipment-Under Financial Lease-Allo	-
TOTAL BANK PREMISES, FURNITURE, FIXTURE AND EQUIPMENT-UNDER FINA	-
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-Unc	-
Revaluation Increment-Accumulated Depreciation	-
Revaluation Increment-Allowance for Losses	-

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ACCOUNT NAME	CONSO-OFBank
TOTAL REVALUATION INCREMENT	-
Building Under Construction	-
Building Under Construction-Allowance for Losses	-
TOTAL BUILDING UNDER CONSTRUCTION	-
TOTAL BANK PREMISES, FURNITURE, FIXTURE AND EQUIPMENT	(165,953,188.99)
Real and Other Properties Acquired-Land	(235,684,083.78)
Real and Other Properties Acquired-Building and Improvements	(220,018,861.41)
Real and Other Properties Acquired-Others	-
Real and Other Properties Acquired-Accumulated Depreciation	56,969,638.75
Real and Other Properties Acquired-Allowance for Losses	12,706,444.79
TOTAL REAL AND OTHER PROPERTIES ACQUIRED	(386,026,861.65)
Non-Current Assets Held for Sale	-
TOTAL NON-CURRENT ASSETS HELD FOR SALE	-
Goodwill	-
Goodwill-Allowance for Losses	-
TOTAL GOODWILL	-
Other Intangible Assets	(87,321,797.61)
Other Intangible Assets-Accumulated Amortization	70,266,264.10
Other Intangible Assets-Allowance for Losses	10,000,000.00
TOTAL OTHER INTANGIBLE ASSETS	(7,055,533.51)
Deferred Tax Asset	(2,549,904.19)
TOTAL DEFERRED TAX ASSET	(2,549,904.19)
Deferred Charges	-
Servicing Assets	-
Accounts Receivable-BancNet	-
Accounts Receivable-ATM	-
Accounts Receivable-Bank Officers and Employees	(788,322.29)
Accounts Receivable-Others	(198,199,878.91)
Dividends Receivable	-
Loans to RBU by FCDU/EFCDU	-
Deficiency Judgment Receivable	-
Employee Benefits	-
Bond Sinking Fund	-
TOTAL OTHER ASSETS	(198,988,201.20)
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	-
Prepaid Tax on Accrued Interest-Savings Deposit-Premium Savings	-
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	-
Prepaid Expenses-Others-Taxes and Licenses	-
Prepaid Expenses-Others-Insurance	(51,907.97)
Prepaid Expenses-Others-Medical, Dental and Hospitalization	-
Prepaid Expenses-Others-Staff Benefits	-
Prepaid Expenses-Others-Information Technology	(759,592.35)
Prepaid Expenses-Others-Membership Fees and Dues	-
Prepaid Expenses-Others-Repairs and Maintenance	-
Prepaid Expenses-Others-Rental	(304,055.44)
Prepaid Expenses-Others-Others	-

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TOTAL PREPAID EXPENSES- OTHERS	(1,115,555.76)
TOTAL PREPAID EXPENSES	(1,115,555.76)
Shortages-ATM	-
Shortages-Others	-
TOTAL SHORTAGES	-
Sundry Debits	-
TOTAL SHORTAGES AND SUNDRY	-
Due from Head Office	-
Due from Naga Branch	-
Due from Baguio Branch	-
Due from Dagupan Branch	-
Due from Cebu Branch	-
Due from Malolos Branch	-
Due from Tuguegarao Branch	-
Due from Cag de Oro Branch	-
Due from Tacloban Branch	-
Due from Iloilo Branch	-
Due from Asingan Branch	-
Due from San Pablo Branch	-
Due from Legaspi Branch	-
Due from Davao Branch	-
Due from Manolo Fortich Branch	-
Due from Tigaon Branch	-
Due from Sorsogon Branch	-
Due from Himamaylan Branch	-
Due from Mabalacat Branch	-
Due from Zamboanga Branch	-
Due from San Fernando Branch	-
Due from Tagbilaran Branch	-
Due from Bacolod Branch	-
Due from Lipa Branch	-
Due from Tarlac Branch	-
Due from 0026 Branch	-
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	-

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ACCOUNT NAME	CONSO-OFBank
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	-
Due from 0072 Branch	-
Due from 0073 Branch	-
Due from 0074 Branch	-
Due from 0075 Branch	-
Due from 0076 Branch	-
Due from 0077 Branch	-
Due from 0078 Branch	-
Due from 0079 Branch	-
Due from 0080 Branch	-
Due from San Jose MBO	-
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	-

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ACCOUNT NAME	CONSO-OFBank
Due from 0098 Branch	-
Due from 0099 Branch	-
Due from 0100 Branch	-
TOTAL INTER-OFFICE ACCOUNTS	-
Due from Cash Unit	71,507,854.36
Due from Loans Unit	185,981,971.97
Due from Accounting Unit	581,265,006.99
Due from Clearing Unit	298,488,816.70
Due from Treasury Unit	(1,333,778,569.98)
Due from ATM Unit	193,588,539.69
Due from Reserve Unit	-
Due from MBO Unit	-
TOTAL INTRA-OFFICE ACCOUNTS	(2,946,380.27)
TOTAL INTER-OFFICE FLOAT ITEMS	(2,946,380.27)
Gold	-
Foreign Currency Notes and Coins on Hand not Acceptable as International R	-
Foreign Currency Checks and Other Cash Items on Hand not Acceptable as In	-
Returned Checks and Other Cash Items	(21,597.00)
Miscellaneous Checks and Other Cash Items	-
Petty Cash Fund	-
Documentary Stamps on Checks	(86,480.50)
Documentary Stamps-Others	(343,112.72)
Postage Stamps	-
Stationery and Supplies on Hand-Checks	(47,163.52)
Stationery and Supplies on Hand-Others	(1,977,706.66)
Deposits with Closed Banks/Banks in Liquidation	-
Other Investments	(153,333.33)
Miscellaneous Assets	(7,589,657.80)
TOTAL OTHER ASSETS-OTHERS	(10,219,051.53)
Other Assets-Allowance for Losses	63,150,401.94
TOTAL OTHER ASSETS-ALLOWANCE FOR LOSSES	63,150,401.94
TOTAL OTHER ASSETS	(150,118,786.81)
TOTAL ASSETS	(5,367,872,250.35)
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	-
Demand Deposit-Regular-Government	-
Demand Deposit-Regular-Banks	-
Demand Deposit-Regular-Private Corporations	-
Demand Deposit-Regular-Individuals	-
TOTAL DEMAND DEPOSIT-REGULAR	-
Demand Deposit-Interest Bearing-Government	-
Demand Deposit-Interest Bearing-Banks	-
Demand Deposit-Interest Bearing-Private Corporations	-
Demand Deposit-Interest Bearing-Individuals	-
TOTAL DEMAND DEPOSIT-INTEREST BEARING	-
Demand Deposit-Reserve-Government	-
Demand Deposit-Reserve-Banks	-
Demand Deposit-Reserve-Private Corporations	-
Demand Deposit-Reserve-Individuals	-

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ACCOUNT NAME	CONSO-OFBank
TOTAL DEMAND DEPOSIT-RESERVE	-
TOTAL DEMAND DEPOSIT	-
Savings Deposit-Regular-Government	56,498,825.66
Savings Deposit-Regular-Banks	346,854.03
Savings Deposit-Regular-Private Corporations	46,058,719.73
Savings Deposit-Regular-Individuals	206,985,299.07
TOTAL SAVINGS DEPOSIT-REGULAR	309,889,698.49
Savings Deposit-Premium Savings Plan-Government	1,592,384,566.63
Savings Deposit-Premium Savings Plan-Banks	2,000,000,000.00
Savings Deposit-Premium Savings Plan-Private Corporations	29,832,520.51
Savings Deposit-Premium Savings Plan-Individuals	24,199,175.43
TOTAL SAVINGS DEPOSIT-PREMIUM SAVINGS PLAN	3,646,416,262.57
Savings Deposit-Reserve-Government	-
Savings Deposit-Reserve-Banks	-
Savings Deposit-Reserve-Private Corporations	-
Savings Deposit-Reserve-Individuals	-
TOTAL SAVINGS DEPOSIT-RESERVE	-
TOTAL SAVINGS DEPOSIT	3,956,305,961.06
Time Deposit-Regular-Government	16,711,056.50
Time Deposit-Regular-Banks	-
Time Deposit-Regular-Private Corporations	706,518.98
Time Deposit-Regular-Individuals	314,926.55
TOTAL TIME DEPOSIT-REGULAR	17,732,502.03
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	17,732,502.03
TOTAL DEPOSIT LIABILITIES	3,974,038,463.09
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	-
TOTAL BILLS PAYABLE-INTERBANK LOANS PAYABLE	-
Bills Payable-Other Deposit Substitutes-Repurchase Agreements with Bangko	-
Bills Payable-Other Deposit Substitutes-Repurchase Agreements	-
Bills Payable-Other Deposit Substitutes-Certificate of Assignment/Participatic	-

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ACCOUNT NAME	CONSO-OFBank
Bills Payable-Other Deposit Substitutes-Securities Lending and Borrowing Agi	-
Bills Payable-Other Deposit Substitutes-Time Certificates of Deposits-Special	-
Bills Payable-Other Deposit Substitutes-Repurchase Agreements with BSP-So	-
Bills Payable-Other Deposit Substitutes-Others	-
TOTAL BILLS PAYABLE-OTHER DEPOSIT SUBSTITUTES	-
Bills Payable-Others	-
TOTAL BILLS PAYABLE-OTHERS	-
TOTAL BILLS PAYABLE	-
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 C	-
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 INTEI	-
Accrued Interest Expense-Derivatives with Negative Fair Value Held for Tradi	-
Accrued Interest Expense-Liability for Short Position	-
TOTAL ACCRUED INTEREST EXPENSE-FINANCIAL LIABILITIES HELD FOR TRADII	-
Accrued Interest Expense-Financial Liabilities Designated at Fair Value throug	-
TOTAL ACCRUED INTEREST EXPENSE-FINANCIAL LIABILITIES DESIGNATED AT	-
Accrued Interest Expense-Demand Deposit-Interest Bearing-Government	-
Accrued Interest Expense-Demand Deposit-Interest Bearing-Banks	-
Accrued Interest Expense-Demand Deposit-Interest Bearing-Private Corporat	-
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	546,091.67
Accrued Interest Expense-Savings Deposit-Regular-Banks	341.07
Accrued Interest Expense-Savings Deposit-Regular-Private Corporations	19,907.11
Accrued Interest Expense-Savings Deposit-Regular-Individuals	99,371.64
TOTAL ACCRUED INTEREST EXPENSE-SAVINGS DEPOSIT-REGULAR	665,711.49
Accrued Interest Expense-Savings Deposit-Premium Savings Plan-Governmer	13,053,758.89
Accrued Interest Expense-Savings Deposit-Premium Savings Plan-Banks	169.46
Accrued Interest Expense-Savings Deposit-Premium Savings Plan-Private Corj	940,310.26
Accrued Interest Expense-Savings Deposit-Premium Savings Plan-Individuals	57,350.64
TOTAL ACCRUED INTEREST EXPENSE-SAVINGS DEPOSIT-PREMIUM SAVINGS F	14,051,589.25
Accrued Interest Expense-Savings Deposit-Reserve-Government	-
Accrued Interest Expense-Savings Deposit-Reserve-Banks	-

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ACCOUNT NAME	CONSO-OFBank
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	44,492.17
Accrued Interest Expense-Time Deposit-Regular-Banks	33,996.67
Accrued Interest Expense-Time Deposit-Regular-Private Corporations	1,712.64
Accrued Interest Expense-Time Deposit-Regular-Individuals	12,809.59
TOTAL ACCRUED INTEREST EXPENSE-TIME DEPOSIT-REGULAR	93,011.07
Accrued Interest Expense-Time Deposit-Premium Earner Account-Governme	-
Accrued Interest Expense-Time Deposit-Premium Earner Account-Banks	-
Accrued Interest Expense-Time Deposit-Premium Earner Account-Private Cor	-
Accrued Interest Expense-Time Deposit-Premium Earner Account-Individuals	-
TOTAL ACCRUED INTEREST EXPENSE-TIME DEPOSIT-PREMIUM EARNER ACCC	-
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	14,810,311.81
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 Hedg	-
Accrued Interest Expense-Finance Lease Payment Payable	-
Accrued Interest Expense-Others	-
TOTAL ACCRUED INTEREST EXPENSE-OTHERS	-
TOTAL ACCRUED INTEREST EXPENSE ON FINANCIAL LIABILITIES	14,810,311.81
Financial Lease Payment Payable	-
TOTAL FINANCIAL LEASE PAYMENT PAYABLE	-
Special Time Deposit	-
TOTAL SPECIAL TIME DEPOSIT	-
Due to Treasurer of the Philippines	851,205.36
TOTAL DUE TO TREASURER OF THE PHILIPPINES	851,205.36
Treasurer's Checks	-
Manager's Checks	3,403,770.13
Cashier's Checks	-
Expense Checks	-
TOTAL TREASURER/CASHIER/MANAGER'S CHECKS	3,403,770.13
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 Cred	-
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 TH	-

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ACCOUNT NAME	CONSO-OFBank
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	-
TOTAL INCOME TAX PAYABLE	-
Other Taxes and Licenses Payable-Gross Receipt Tax	1,829,364.37
Other Taxes and Licenses Payable-Others	-
TOTAL OTHER TAXES AND LICENSES PAYABLE	1,829,364.37
Accrued Other Expense-Salaries and Wages-Officers	497,328.92
Accrued Other Expense-Salaries and Wages-Employees	671,818.91
Accrued Other Expense-Salaries and Wages-Overtime	1,103.79
TOTAL ACCRUED OTHER EXPENSE-SALARIES AND WAGES	1,170,251.62
Accrued Other Expense-Fringe Benefits of Directors-13th Month Pay	-
Accrued Other Expense-Fringe Benefits of Directors-Meetings and Conferenc	13,963.40
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	13,963.40
Accrued Other Expense-Fringe Benefits of Officers-13th Month Pay	-
Accrued Other Expense-Fringe Benefits of Officers-Meetings and Conference	-
Accrued Other Expense-Fringe Benefits of Officers-Trainings and Seminars	1,500.00
Accrued Other Expense-Fringe Benefits of Officers-Socials	-
Accrued Other Expense-Fringe Benefits of Officers-Staff Uniforms	-
Accrued Other Expense-Fringe Benefits of Officers-Others	-
TOTAL ACCRUED OTHER EXPENSE-FRINGE BENEFITS OF OFFICERS	1,500.00
Accrued Other Expense-Fringe Benefits of Employees-13th Month Pay	-
Accrued Other Expense-Fringe Benefits of Employees-Meetings and Conferer	-
Accrued Other Expense-Fringe Benefits of Employees-Trainings and Seminars	80,760.00
Accrued Other Expense-Fringe Benefits of Employees-Socials	-
Accrued Other Expense-Fringe Benefits of Employees-Staff Uniforms	-
Accrued Other Expense-Fringe Benefits of Employees-Others	137,334,645.49
TOTAL ACCRUED OTHER EXPENSE-FRINGE BENEFITS OF EMPLOYEES	137,415,405.49
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 FUN	-
Accrued Other Expense-Compensation/Fringe Benefits-Others-Director's Fee	-
Accrued Other Expense-Compensation/Fringe Benefits-Others-Medical, Dent	3,041,764.23
Accrued Other Expense-Compensation/Fringe Benefits-Others-Contribution t	-
TOTAL ACCRUED OTHER EXPENS-COMPENSATION/FRINGE BENEFITS-OTHERS	3,041,764.23
Accrued Other Expense-Rent-Building	838,619.41
Accrued Other Expense-Rent-Equipment	-
Accrued Other Expense-Rent-Others	6,847.60
TOTAL ACCRUED OTHER EXPENSE-RENT	845,467.01
Accrued Other Expense-Management and Other Professional Fees-Legal Cou	-
Accrued Other Expense-Management and Other Professional Fees-Auditor	9,452,369.64

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ACCOUNT NAME	CONSO-OFBank
Accrued Other Expense-Management and Other Professional Fees-Consultan	-
Accrued Other Expense-Management and Other Professional Fees-Others	54,292,315.23
TOTAL ACCRUED OTHER EXPENSE-MANAGEMENT AND OTHER PROFESSIONA	63,744,684.87
Accrued Other Expense-Power and Light	792,932.14
Accrued Other Expense-Water	38,507.00
Accrued Other Expense-Postage, Telephone, Cables and Telegram	1,473,125.68
Accrued Other Expense-Repairs and Maintenance	227,836.36
Accrued Other Expense-Security Services	1,158,939.61
Accrued Other Expense-Clerical, Messengerial and Janitorial Services	12,442,137.28
Accrued Other Expense-Fuel and Lubricants	82,960.64
Accrued Other Expense-Fines, Penalties and Other Charges	-
Accrued Other Expense-Litigation/Assets Acquired Expenses	66,703,977.30
Accrued Other Expense-Other Expenses	27,640,654.44
TOTAL ACCRUED OTHER EXPENSES-OTHERS	110,561,070.45
TOTAL ACCRUED OTHER EXPENSES	316,794,107.07
Unearned Income-Advance Rentals on Bank Premises and Equipment Rentec	-
Unearned Income-Rentals on Safe Deposit Box	-
Unearned Income-Others	68,898,923.96
TOTAL UNEARNED INCOME	68,898,923.96
Deferred Tax Liabilities	-
TOTAL DEFERRED TAX LIABILITIES	-
Provisions (Liability)-Pensions and Other Post Retirement Benefits Obligation	-
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	111,008.78
Withholding Tax Payable-Interests on Time Deposits	609.51
TOTAL WITHHOLDING TAX PAYABLE-INTEREST ON DEPOSIT	111,618.29
Withholding Tax Payable-Salaries and Wages/Fringe Benefits	(76,133.25)
Withholding Tax Payable-Money Market Transactions	-
Withholding Tax Payable-Interest Income of Non-Resident Foreign Individual	-
Withholding Tax Payable-Final VAT	4,233.69
Withholding Tax Payable-Expanded	-
Withholding Tax Payable-Others	210,740.22
TOTAL WITHHOLDING TAX PAYABLE-OTHERS	138,840.66
TOTAL WITHHOLDING TAX PAYABLE	250,458.95
Social Security System Premium Payable	145,495.20
Philippine Health Insurance Corporation Premium Payable	56,078.59
Employees Compensation Commission Premium Payable	1,880.00
Pag-Ibig Fund Contribution Payable	25,200.00
Social Security System Loans Payable	130,475.32
Pag-Ibig Fund Loans Payable	56,948.15
TOTAL SSS, PHILHEALTH, EMPLOYEES COMPENSATION COMMISSION AND PA	416,077.26
Unclaimed Balances	3,368,860.99
TOTAL UNCLAIMED BALANCES	3,368,860.99
Accounts Payable-Deposits by Applicants Pending Loan Applications	-
Accounts Payable-Payment of Loans Pending Liquidation	4,606,658.52
Accounts Payable-Unclaimed Rebates/Overpayment on Loans	3,576,707.55
Accounts Payable-Deposits for the Purchase/Redemption of Property Acquir	-
Accounts Payable-Bureau of Internal Revenue	2,527,909.86

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ACCOUNT NAME	CONSO-OFBank
Accounts Payable-Social Security System	-
Accounts Payable-Philippine Health Insurance Corporation	-
Accounts Payable-BancNet	3,484.33
Accounts Payable-ATM	-
Accounts Payable-Balances of Closed Mishandled Current Accounts	-
Accounts Payable-Indebtedness for Purchases from Bank Suppliers	-
Accounts Payable-Payment for Costs of Re-Ordered Checkbooks	2,875.00
Accounts Payable-Remittance	-
Accounts Payable-Others	6,187,726.06
TOTAL ACCOUNTS PAYABLE	16,905,361.32
Overages-ATM	-
Overages-Others	-
TOTAL OVERAGES	-
Sundry Credits	-
TOTAL OVERAGES AND SUNDRY	-
Loans by RBU from FCDU/EFCDU	-
Deposit for Stock Subscription	-
Miscellaneous Liabilities	298,590.82
TOTAL OTHER LIABILITIES- OTHERS	298,590.82
TOTAL OTHER LIABILITIES	21,239,349.34
TOTAL LIABILITIES	4,401,865,495.13
Paid-In Capital Stock-Common Stock	1,000,000,000.00
Paid-In Capital Stock-Perpetual and Non-Cumulative Preferred Stock	-
Paid-In Capital Stock-Perpetual and Cumulative Preferred Stock	-
TOTAL PAID-IN CAPITAL STOCK	1,000,000,000.00
Additional Paid-In Capital-Common Stock	-
Additional Paid-In Capital-Perpetual and Non-Cumulative Preferred Stock	-
Additional Paid-In Capital-Perpetual and Cumulative Preferred Stock	-
TOTAL ADDITIONAL PAID-IN CAPITAL	-
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	(673,822,050.03)
TOTAL RETAINED EARNINGS FREE	(673,822,050.03)
TOTAL RETAINED EARNINGS	(673,822,050.03)
Undivided Profits	(301,974,572.96)
TOTAL UNDIVIDED PROFITS	(301,974,572.96)
Net Unrealized Gains/(Losses) on AFS Financial Assets-Debt Securities	(1,912,879.13)
Net Unrealized Gains/(Losses) on AFS Financial Assets-Equity Securities	-
TOTAL NET UNREALIZED GAINS/(LOSSES) ON AFS FINANCIAL ASSETS	(1,912,879.13)
Gains/(Losses) on Fair Value Adjustments of Hedging Instruments-Cash Flow	-
Gains/(Losses) on Fair Value Adjustments of Hedging Instruments-Hedge of a	-
TOTAL GAINS/(LOSSES) ON FAIR VALUE ADJUSTMENTS OF HEDGING INSTRUM	-
Cumulative Foreign Currency Translation-Exchange Component	-
Cumulative Foreign Currency Translation-Exchange Difference	-
TOTAL CUMULATIVE FOREIGN CURRENCY TRANSLATION	-
TOTAL OTHER COMPREHENSIVE INCOME	(1,912,879.13)

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ACCOUNT NAME	CONSO-OFBank
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 Equipn	-
TOTAL APPRAISAL INCREMENT RESERVE	-
Treasury Stock	-
TOTAL TREASURY STOCK	-
Deposit for Stock Subscription	1,272,008,000.00
TOTAL DEPOSIT FOR STOCK SUBSCRIPTION	1,272,008,000.00
Assigned Capital	-
TOTAL ASSIGNED CAPITAL	-
TOTAL EQUITY	1,294,298,497.88
Interest Income-Due from Bangko Sentral ng Pilipinas	22,634,703.86
Interest Income-Due from Other Banks	148,523.33
TOTAL INTEREST INCOME-DUE FROM BANKS	22,783,227.19
Interest Income-Financial Assets-Held for Trading Securities	432,240.43
Interest Income-Financial Assets-Derivatives with Positive Fair Value Held for	-
Interest Income-Financial Assets-Designated at Fair Value through Profit or L	-
Interest Income-Financial Assets-Available for Sale	4,007,724.83
Interest Income-Financial Assets-Held to Maturity	-
Interest Income-Financial Assets-Unquoted Debt Securities Classified as Loan	-
TOTAL INTEREST INCOME-FINANCIAL ASSETS	4,439,965.26
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	7,201,670.88
Interest Income-Loans and Receivable-Others-Agrarian Reform and Other Ag	2,710,756.25
Interest Income-Loans and Receivable-Others-Development Incentive Loans	-
Interest Income-Loans and Receivable-Others-Microfinance Loans	-
Interest Income-Loans and Receivable-Others-Small and Medium Enterprises	4,490,890.07
Interest Income-Loans and Receivable-Others-Contracts to Sell	105,545.17
Interest Income-Loans and Receivable-Others-Loans to Private Corporations	15,895,920.23
Interest Income-Loans and Receivable-Others-Loans to Individuals for Housin	2,018,999.93
Interest Income-Loans and Receivable-Others-Loans to Individuals for Consur	10,755,460.18
Interest Income-Loans and Receivable-Others-Loans to Individuals for Other	789,595.56
TOTAL INTEREST INCOME-LOANS AND RECEIVABLES-OTHERS	43,968,838.27
Interest Income-Loans and Receivables Arising from Repurchase Agreements	9,404,536.38
Interest Income-Loans and Receivables Arising from Certificates of Assignmei	-
Interest Income-Loans and Receivables Arising from Securities Lending and B	-
TOTAL INTEREST INCOME-LOANS AND RECEIVABLES ARISING FROM RACA/PF	9,404,536.38
Interest Income-Derivatives with Positive Fair Value Held for Hedging	-
Interest Income-Sales Contract Receivable	618,732.90
Interest Income-Others	-
TOTAL INTEREST INCOME-OTHERS	618,732.90
TOTAL INTEREST INCOME	81,215,300.00
Interest Expense-Derivatives with Negative Fair Value Held for Trading	-
Interest Expense-Liability for Short Position	-
TOTAL INTEREST EXPENSE-FINANCIAL LIABILITIES HELD FOR TRADING	-

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ACCOUNT NAME	CONSO-OFBank
Interest Expense-Financial Liabilities Designated at Fair Value through Profit (-
TOTAL INTEREST EXPENSE-FINANCIAL LIABILITIES DESIGNATED AT FAIR VALU	-
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	(137,328.55)
Interest Expense-Savings Deposit-Regular-Banks	(1,002.67)
Interest Expense-Savings Deposit-Regular-Private Corporations	(20,977.88)
Interest Expense-Savings Deposit-Regular-Individuals	(131,740.18)
TOTAL INTEREST EXPENSE-SAVINGS DEPOSIT-REGULAR	(291,049.28)
Interest Expense-Savings Deposit-Premium Savings Plan-Government	(57,012,890.37)
Interest Expense-Savings Deposit-Premium Savings Plan-Banks	(26,790.02)
Interest Expense-Savings Deposit-Premium Savings Plan-Private Corporations	(236,460.99)
Interest Expense-Savings Deposit-Premium Savings Plan-Individuals	(86,311.38)
TOTAL INTEREST EXPENSE-SAVINGS DEPOSIT-PREMIUM SAVINGS PLAN	(57,362,452.76)
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	(62,549.55)
Interest Expense-Time Deposit-Regular-Banks	-
Interest Expense-Time Deposit-Regular-Private Corporations	(3,987.25)
Interest Expense-Time Deposit-Regular-Individuals	(1,293.61)
TOTAL INTEREST EXPENSE-TIME DEPOSIT-REGULAR	(67,830.41)
Interest Expense-Time Deposit-Premium Earner Account-Government	-
Interest Expense-Time Deposit-Premium Earner Account-Banks	-
Interest Expense-Time Deposit-Premium Earner Account-Private Corporation	-
Interest Expense-Time Deposit-Premium Earner Account-Individuals	-
TOTAL INTEREST EXPENSE-TIME DEPOSIT-PREMIUM EARNER ACCOUNT	-
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	(57,721,332.45)
Interest Expense-Bills Payable-Bangko Sentral ng Pilipinas	-
Interest Expense-Bills Payable-Interbank Loans	-
Interest Expense-Bills Payable-Other Deposit Substitutes	-
Interest Expense-Bills Payable-Others	-
TOTAL INTEREST EXPENSE-BILLS PAYABLE-BANGKO SENTRAL NG PILIPINAS	-
Interest Expense-Bonds Payable	-
Interest Expense-Unsecured Subordinated Debt	-
Interest Expense-Redeemable Preferred Shares	-
Interest Expense-Derivatives with Negative Fair Value Held for Hedging	-

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ACCOUNT NAME	CONSO-OFBank
Interest Expense-Finance Lease Payment Payable	-
Interest Expense-Others	-
TOTAL INTEREST EXPENSE-OTHERS	-
TOTAL INTEREST EXPENSE	(57,721,332.45)
Provisions for Losses-Accrued Interest Income on Financial Assets (Treasury)	-
Provisions for Losses-Accrued Interest Income on Financial Assets-Loans and	-
Provisions for Losses-Accrued Interest Income on Financial Assets-Loans to G	-
Provisions for Losses-Accrued Interest Income on Financial Assets-Agrarian R	-
Provisions for Losses-Accrued Interest Income on Financial Assets-Developm	-
Provisions for Losses-Accrued Interest Income on Financial Assets-Microfinan	-
Provisions for Losses-Accrued Interest Income on Financial Assets-Small and	-
Provisions for Losses-Accrued Interest Income on Financial Assets-Contracts t	-
Provisions for Losses-Accrued Interest Income on Financial Assets-Loans to Pi	-
Provisions for Losses-Accrued Interest Income on Financial Assets-Loans to Ir	-
Provisions for Losses-Accrued Interest Income on Financial Assets-Loans to Ir	(5,145.43)
Provisions for Losses-Accrued Interest Income on Financial Assets-Loans to Ir	-
TOTAL PROVISIONS FOR LOSSES-ACCRUED INTEREST INCOME ON FINANCIAL	(5,145.43)
TOTAL NET INTEREST INCOME	23,488,822.12
Dividend Income-Held for Trading Equity Securities	-
Dividend Income-Designated at Fair Value through Profit or Loss Equity Secu	-
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	-
Fees and Commissions Income-Payment Services-Utilities	-
Fees and Commissions Income-Payment Services-Taxes	-
Fees and Commissions Income-Payment Services-Others	1,383.96
TOTAL FEES AND COMMISSIONS INCOME-PAYMENT SERVICES	1,383.96
Fees and Commissions Income-Intermediation Services-Clearing Charges	370,522.54
Fees and Commissions Income-Intermediation Services-Below Minimum Bala	808,149.49
Fees and Commissions Income-Intermediation Services-Dormancy Charges	39,412.11
Fees and Commissions Income-Intermediation Services-Charges on Sale of M	10,616.22
Fees and Commissions Income-Intermediation Services-Charges on Issuance	28,840.00
Fees and Commissions Income-Intermediation Services-Replacement of Pass	1,450.00
Fees and Commissions Income-Intermediation Services-Charges on Inter-Brai	7,184.58
Fees and Commissions Income-Intermediation Services-Loan Application/Pro	75,445.14
Fees and Commissions Income-Intermediation Services-Transaction Fee	967,927.45
Fees and Commissions Income-Intermediation Services-Remittance Transacti	-
Fees and Commissions Income-Intermediation Services-BancNet/ATM Transa	(2,777,919.99)
Fees and Commissions Income-Intermediation Services-Others	(3,090.00)
TOTAL FEES AND COMMISSIONS INCOME-INTERMEDIATION SERVICES	(471,462.46)
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	5,000.00
TOTAL FEES AND COMMISSIONS INCOME-OTHERS	5,000.00
TOTAL FEES AND COMMISSIONS INCOME	(465,078.50)
Realized Gains/(Losses) from Sale or Derecognition of Financial Assets and Li	(31,892,577.86)
Unrealized Gains/(Losses) from Marking to Market of Financial Assets and Li	-
Realized Gains/(Losses) from Foreign Exchange Transactions	(3,943.53)
TOTAL GAINS/(LOSSES) ON FINANCIAL ASSETS AND LIABILITIES HELD FOR TR	(31,896,521.39)

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ACCOUNT NAME	CONSO-OFBank
Realized Gains/(Losses) from Sale/Redemption/Derecognition of Financial Assets	-
Unrealized Gains/(Losses) from Marking to Market of Financial Assets and Liabilities	-
TOTAL GAINS/(LOSSES) ON FINANCIAL ASSETS AND LIABILITIES DESIGNATED	-
Foreign Exchange Profit/(Loss) - Remittance	-
Foreign Exchange Profit/(Loss) - Others	(2,354.47)
TOTAL FOREIGN EXCHANGE PROFIT/(LOSS)	(2,354.47)
Realized Gains/(Losses) from Sale/Redemption/Derecognition of Non-Trading Assets	-
Gains/(Losses) on Reclassification from AFS to HTM	-
TOTAL GAINS/(LOSSES) FROM SALE/REDEMPTION/DERECOGNITION OF NON-FINANCIAL ASSETS	-
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	2,103,021.65
Gains/(Losses) from Sale/Derecognition of Non-Financial Assets-ROPA	4,008,416.59
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	6,111,438.24
Rental Income-Safe Deposit Box	2,880.00
Rental Income-Bank Premises and Equipment	424,255.16
TOTAL RENTAL INCOME	427,135.16
Miscellaneous Income-Penalties on Past Due Loans/Amortizations	19,314,189.89
Miscellaneous Income-Others	2,587,714.20
TOTAL MISCELLANEOUS INCOME	21,901,904.09
TOTAL OTHER INCOME	22,329,039.25
TOTAL NON-INTEREST INCOME	(3,923,476.87)
Salaries and Wages-Officers	(11,403,885.33)
Salaries and Wages-Employees	(10,139,607.07)
Salaries and Wages-Overtime	(541,013.69)
TOTAL SALARIES AND WAGES	(22,084,506.09)
Fringe Benefits of Directors-13th Month Pay	-
Fringe Benefits of Directors-Meetings and Conferences	(63,289.52)
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	(63,289.52)
Fringe Benefits of Officers-13th Month Pay	(1,829,499.97)
Fringe Benefits of Officers-Meetings and Conferences	(15,944.70)
Fringe Benefits of Officers-Trainings and Seminars	-
Fringe Benefits of Officers-Socials	-
Fringe Benefits of Officers-Staff Uniforms	(254,500.00)
Fringe Benefits of Officers-Others	(995,086.09)
TOTAL FRINGE BENEFITS OF OFFICERS	(3,095,030.76)
Fringe Benefits of Employees-13th Month Pay	(2,115,374.70)
Fringe Benefits of Employees-Meetings and Conferences	(2,556.40)
Fringe Benefits of Employees-Trainings and Seminars	(70,916.00)
Fringe Benefits of Employees-Socials	-
Fringe Benefits of Employees-Staff Uniforms	(494,815.00)
Fringe Benefits of Employees-Others	(8,385,582.93)
TOTAL FRINGE BENEFITS OF EMPLOYEES	(11,069,245.03)
TOTAL FRINGE BENEFITS	(14,227,565.31)
Social Security System Premium-Bank Share	(1,094,131.30)

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ACCOUNT NAME	CONSO-OFBank
Philippine Health Insurance Corporation Premium-Bank Share	(257,144.74)
Employees Compensation Commission Premium-Bank Share	(19,500.00)
Pag-Ibig Fund Contribution-Bank Share	(35,100.00)
TOTAL SSS, PHILHEALTH AND EMPLOYEES' COMPENSATION PREMIUM AND F	(1,405,876.04)
Director's Fees	(1,470,000.00)
Medical, Dental and Hospitalization	(190,025.10)
Contribution to Retirement/Provident Fund	-
Provision for Pensions and Other Post Retirement Benefits	-
TOTAL COMPENSATION/FRINGE BENEFITS-OTHERS	(1,660,025.10)
TOTAL COMPENSATION/FRINGE BENEFITS	(39,377,972.54)
Taxes and Licenses-Corporate Residence Tax	-
Taxes and Licenses-Motor Vehicle Registration	(26,481.87)
Taxes and Licenses-Gross Receipts Tax	(3,804,337.88)
Taxes and Licenses-Others	(1,082,354.62)
TOTAL TAXES AND LICENSES	(4,913,174.37)
Other Administrative Expense-Rent-Building	(372,299.21)
Other Administrative Expense-Rent-Equipment	(4,268.24)
Other Administrative Expense-Rent-Others	(316,322.14)
TOTAL OTHER ADMINISTRATIVE EXPENSE-RENT	(692,889.59)
Other Administrative Expense-Insurance-PDIC	(3,594,816.60)
Other Administrative Expense-Insurance-PCIC	-
Other Administrative Expense-Insurance-Others	(937,441.18)
TOTAL OTHER ADMINISTRATIVE EXPENSE-INSURANCE	(4,532,257.78)
Other Administrative Expense-Management and Other Professional Fees-Leg	(584,972.80)
Other Administrative Expense-Management and Other Professional Fees-Auc	(9,437,157.98)
Other Administrative Expense-Management and Other Professional Fees-Cor	(240,000.00)
Other Administrative Expense-Management and Other Professional Fees-Oth	(46,092,315.23)
TOTAL OTHER ADMINISTRATIVE EXPENSE-MANAGEMENT AND OTHER PROFE	(56,354,446.01)
Other Administrative Expense-Representation and Entertainment-Represent	(1,712,302.94)
Other Administrative Expense-Representation and Entertainment-Marketing	(283,697.65)
Other Administrative Expense-Representation and Entertainment-Others	(49,904.00)
TOTAL OTHER ADMINISTRATIVE EXPENSE-REPRESENTATION AND ENTERTAIN	(2,045,904.59)
Other Administrative Expense-Travelling Expenses-Directors	(306,790.94)
Other Administrative Expense-Travelling Expenses-Officers	(495,427.54)
Other Administrative Expense-Travelling Expenses-Employees	403,155.98
TOTAL OTHER ADMINISTRATIVE EXPENSE-TRAVELLING EXPENSES	(399,062.50)
Other Administrative Expense-Power and Light	(3,408,586.54)
Other Administrative Expense-Water	(219,547.97)
Other Administrative Expense-Postage, Telephone, Cables and Telegrams	(3,814,970.80)
Other Administrative Expense-Repairs and Maintenance	(2,576,625.15)
Other Administrative Expense-Security Services	(4,689,070.73)
Other Administrative Expense-Clerical, Messengerial and Janitorial Services	(11,462,960.41)
Other Administrative Expense-Information Technology Expenses	(16,146,611.57)
Other Administrative Expense-Supervision Fees	-
Other Administrative Expense-Fees and Commissions Expenses	(644,735.01)
Other Administrative Expense-Fuel and Lubricants	(345,101.14)
Other Administrative Expense-Advertising and Publicity	(27,860.00)
Other Administrative Expense-Membership Fees and Dues	(249,807.50)
Other Administrative Expense-Donations and Charitable Contributions	(3,500.00)
Other Administrative Expense-Periodicals and Magazines	(16,054.00)
Other Administrative Expense-Documentary Stamps Used	(15,549,608.87)
Other Administrative Expense-Stationery and Supplies Used	(3,562,923.02)

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ACCOUNT NAME	CONSO-OFBank
Other Administrative Expense-Fines, Penalties and Other Charges	(268,724.42)
Other Administrative Expense-Litigation/Assets Acquired Expenses	(1,070,643.32)
Other Administrative Expense-Other Expenses	(1,793,966.49)
TOTAL OTHER ADMINISTRATIVE EXPENSES	(65,851,296.94)
TOTAL OTHER ADMINISTRATIVE EXPENSE	(129,875,857.41)
Depreciation-Bank Premises, Furniture, Fixture and Equipment-Building	(1,125,277.10)
Depreciation-Bank Premises, Furniture, Fixture and Equipment-Furniture and	(188,749.17)
Depreciation-Bank Premises, Furniture, Fixture and Equipment-Information T	(1,462,141.83)
Depreciation-Bank Premises, Furniture, Fixture and Equipment-Other Office I	(268,676.57)
Depreciation-Bank Premises, Furniture, Fixture and Equipment-Transportatic	(58,912.50)
Depreciation-Bank Premises, Furniture, Fixture and Equipment-Leasehold Rig	(108,308.07)
TOTAL DEPRECIATION-BANK PREMISES, FURNITURE, FIXTURE AND EQUIPME	(3,212,065.24)
Depreciation-Bank Premises, Furniture, Fixture and Equipment-Under Financ	-
Depreciation-Bank Premises, Furniture, Fixture and Equipment-Under Financ	-
Depreciation-Bank Premises, Furniture, Fixture and Equipment-Under Financ	-
Depreciation-Bank Premises, Furniture, Fixture and Equipment-Under Financ	-
Depreciation-Bank Premises, Furniture, Fixture and Equipment-Under Financ	-
TOTAL DEPRECIATION-BANK PREMISES, FURNITURE, FIXTURE AND EQUIPME	-
Depreciation-Bank Premises, Furniture, Fixture and Equipment-Revaluation I	-
Depreciation-Bank Premises, Furniture, Fixture and Equipment-Revaluation I	-
Depreciation-Bank Premises, Furniture, Fixture and Equipment-Revaluation I	-
Depreciation-Bank Premises, Furniture, Fixture and Equipment-Revaluation I	-
Depreciation-Bank Premises, Furniture, Fixture and Equipment-Revaluation I	-
TOTAL DEPRECIATION-BANK PREMISES, FURNITURE, FIXTURE AND EQUIPME	-
Depreciation-Bank Premises, FFE-Revaluation Increment-Under Financial Lea	-
Depreciation-Bank Premises, FFE-Revaluation Increment-Under Financial Lea	-
Depreciation-Bank Premises, FFE-Revaluation Increment-Under Financial Lea	-
Depreciation-Bank Premises, FFE-Revaluation Increment-Under Financial Lea	-
Depreciation-Bank Premises, FFE-Revaluation Increment-Under Financial Lea	-
TOTAL DEPRECIATION-BANK PREMISES, FFE-REVALUATION INCREMENT-UND	-
Depreciation-Real and Other Properties Acquired	(12,047,609.68)
TOTAL DEPRECIATION-REAL AND OTHER PROPERTIES ACQUIRED	(12,047,609.68)
Amortization-Other Intangible Assets	(1,375,374.19)
TOTAL AMORTIZATION-OTHER INTANGIBLE ASSETS	(1,375,374.19)
TOTAL DEPRECIATION/AMORTIZATION	(16,635,049.11)
Impairment Loss-Investment in Subsidiaries, Associates and Joint Ventures	-
Impairment Loss-Bank Premises, Furniture, Fixture and Equipment	(990,880.72)
Impairment Loss-Real and Other Properties Acquired	(0.50)
Impairment Loss-Goodwill	-
Impairment Loss-Other Intangible Assets	(404,207.52)
Impairment Loss-Other Assets	(14,215,364.74)
TOTAL IMPAIRMENT LOSS	(15,610,453.48)
Provisions for Year-End Expenses	-
Provisions-Others	6,604,538.89
TOTAL PROVISIONS	6,604,538.89
TOTAL NON-INTEREST EXPENSE	(199,807,968.02)
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 Cor	-
Provisions for Credit Losses-Agrarian Reform and Other Agricultural Loans	-
Provisions for Credit Losses-Development Incentive Loan-Educational Institut	-

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ACCOUNT NAME	CONSO-OFBank
Provisions for Credit Losses-Development Incentive Loan-Cooperatives	-
Provisions for Credit Losses-Development Incentive Loan-Hospital and Medic	-
Provisions for Credit Losses-Development Incentive Loans-Socialized and Low	-
Provisions for Credit Losses-Development Incentive Loans-Local Government	-
Provisions for Credit Losses-Microfinance Loans	-
Provisions for Credit Losses-Small and Medium Enterprises Loans	(76,899,999.99)
Provisions for Credit Losses-Contracts to Sell	-
Provisions for Credit Losses-Loans to Private Corporations	(54,866,666.66)
Provisions for Credit Losses-Individuals for Housing Purposes	-
Provisions for Credit Losses-Loans to Individuals for Consumption Purposes	-
Provisions for Credit Losses-Loans to Individuals for Consumption Purposes-C	(27,433,333.33)
Provisions for Credit Losses-Loans to Individuals for Other Purposes	-
Provisions for Credit Losses-General Loan Loss Provision	10,484,574.64
TOTAL PROVISIONS FOR CREDIT LOSSES-LOANS AND RECEIVABLES	(148,715,425.34)
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 OTHI	(148,715,425.34)
Bad Debts Written-Off-Loans	-
Bad Debts Written-Off-Others	-
TOTAL BAD DEBTS WRITTEN-OFF	-
Recovery on Charged-Off Assets	666,305.45
TOTAL RECOVERY ON CHARGED-OFF ASSETS	666,305.45
TOTAL LOSSES/RECOVERIES ON FINANCIAL ASSETS	(148,049,119.89)
TOTAL NET PROFIT BEFORE SHARE IN THE PROFIT/(LOSS) OF UNCONSOLIDAT	(328,291,742.66)
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	(328,291,742.66)
Income Tax Expense	-
TOTAL INCOME TAX EXPENSE	-
TOTAL PROFIT/LOSS AFTER TAX AND BEFORE MINORITY INTEREST	(328,291,742.66)
Minority Interest in Profit/(Loss) of Subsidiaries (for consolidated report only	-
TOTAL MINORITY INTEREST IN PROFIT/(LOSS) OF SUBSIDIARIES	-
TOTAL (NET) PROFIT OR LOSS	(328,291,742.66)
PROOF OF BALANCE	0.00
Late Deposits and Payments	3,864,354.29
Inward Bills for Collection	-
Outward Bills for Collection	-
Items Held for Safekeeping/Custodianship	814.00
Items Held as Collateral	3,096.00
Deficiency Claims Receivable	-
Reserve	-
Reserve	-
Reserve	-
Other Contingent Accounts	2,791,124.53
TOTAL CONTINGENT ACCOUNT	6,659,388.82
Withdrawal from BSP	19,821,000.00

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ACCOUNT NAME	CONSO-OFBank
Deposit to BSP	-
Outward Clearing	9,460,321,277.57
Inward Clearing	8,157,908,378.00
PPC Deposit Balance	24,077,533,114.69
Loans Covered by Deposit Holdout	581,956.14
Returned Checks Received from BSP	22,472,910.32
Returned Checks Delivered to BSP	10,809,409.50
Secured Loans to DOSRI	29,305,301.81
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	41,778,753,348.03