



Supervision and Examination Sector
Supervisory Data Center

FACTBOOK

The Philippine Banking System



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(2006 Fact Book – Volume 1)

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HIGHLIGHTS ON THE PHILIPPINE BANKING SYSTEM

As of/for the Year Ended December 2006

	Total	Domestic Offices		Overseas Offices of Philippine
		Head Offices	Other Offices	
A. Number of Banking Offices ^{a/}	7,710	862	6804	44
			Increase/(Decrease)	
	2006	2005	Amount	Percent (%)
B. Balance Sheet Accounts (Amounts in P Billion)				
Total Assets	4,865.6	4,319.1	546.5	12.7
Cash and Due from Banks	633.1	385.8	247.3	64.1
Loan Portfolio (Net)	2,294.9	2,008.7	286.2	14.2
Investment	1,289.8	1,289.7	0.1	0.0
Other Assets	647.9	634.8	13.1	2.1
Total Liabilities and Capital Accounts	4,865.6	4,319.1	546.5	12.7
Total Liabilities	4,296.6	3,807.9	488.7	12.8
Deposit Liabilities	3,497.6	2,970.8	526.8	17.7
Borrowings	379.9	464.8	(84.9)	(18.3)
Unsecured Subordinated Debt	75.6	50.8	24.8	48.8
Other Liabilities	343.5	321.5	22.0	6.8
Capital Accounts	569.0	511.2	57.8	11.3
Capital Stock	269.2	250.2	19.0	7.6
Net Due to H.O./ Branches / Other Offices	62.7	58.9	3.8	6.5
Surplus, Surplus Reserves and Undivided Profits	237.1	202.2	34.9	17.3
C. Income and Expense Accounts (Amounts in P Billion)				
Net Income/(Loss) Before Tax	67.1	57.7	9.4	16.3
Total Operating Income	246.5	217.5	29.0	13.3
Net Interest Income	155.4	148.8	6.6	4.4
Interest Income	301.3	279.7	21.6	7.7
Less: Interest Expense	145.9	130.9	15.0	11.5
Non-Interest Income	91.1	68.6	22.5	32.8
Total Operating Expenses	191.1	169.2	21.9	12.9
Extraordinary Credits/(Debits)	12.3	9.5	2.8	29.5
D. Ratios				
Return on Average Assets	1.5	1.4		
Return on Average Equity	12.5	11.3		

^{a/} Excluding Offshore Banking Units and Representative Offices of Foreign Banks

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Part II



Industry Profile of the Philippine
Banking System

Table 1.a NUMBER OF OFFICES BY TYPE OF BANK GROUP
1997 - 2006

Type of Bank	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006			
										3.31	6.30	9.30	12.31
Banking System	7,182	7,646	7,689	7,553	7,585	7,454	7,494	7,612	7,670	7,672	7,693	7,679	7,710
Head Offices	1,003	996	976	947	927	912	899	893	879	872	869	865	862
Branches/ Other Offices	6,179	6,650	6,713	6,606	6,656	6,542	6,595	6,719	6,791	6,800	6,824	6,814	6,848
I. Universal and Commercial Banks	4,078	4,230	4,326	4,250	4,320	4,265	4,296	4,329	4,318	4,318	4,326	4,295	4,313
Head Offices	54	53	52	45	44	42	42	42	41	41	41	39	39
Branches/ Other Offices	4,024	4,177	4,274	4,205	4,276	4,223	4,254	4,287	4,277	4,277	4,285	4,256	4,274
A. Universal Banks	3,441	3,537	3,596	3,504	3,587	3,684	3,696	3,694	3,683	3,717	3,720	3,801	3,807
Head Offices	22	21	21	17	18	18	18	18	17	17	17	17	17
Branches/ Other Offices	3,419	3,516	3,575	3,487	3,569	3,666	3,678	3,676	3,666	3,700	3,703	3,784	3,790
Private Domestic Banks	3,058	3,137	3,176	3,080	3,157	3,254	3,272	3,271	3,257	3,291	3,294	3,377	3,383
Head Offices	18	17	16	12	12	12	12	12	11	11	11	11	11
Branches/ Other Offices	3,040	3,120	3,160	3,068	3,145	3,242	3,260	3,259	3,246	3,280	3,283	3,366	3,372
Foreign Bank Branches	1	1	6	6	12	12	12	12	12	12	12	12	12
Head Offices	1	1	2	2	3	3	3	3	3	3	3	3	3
Branches/ Other Offices	-	-	4	4	9	9	9	9	9	9	9	9	9
Government Banks	382	399	414	418	418	418	412	411	414	414	414	412	412
Head Offices	3	3	3	3	3	3	3	3	3	3	3	3	3
Branches/ Other Offices	379	396	411	415	415	415	409	408	411	411	411	409	409
B. Commercial Banks	637	693	730	746	733	581	600	635	635	601	606	494	506
Head Offices	32	32	31	28	26	24	24	24	24	24	24	22	22
Branches/ Other Offices	605	661	699	718	707	557	576	611	611	577	582	472	484
Private Domestic Banks	441	463	498	522	538	414	445	477	487	488	497	413	423
Head Offices	14	14	14	11	11	8	9	9	9	9	9	8	8
Branches/ Other Offices	427	449	484	511	527	406	436	468	478	479	488	405	415
Foreign Bank Subsidiaries	173	207	210	201	179	150	138	142	132	97	93	65	67
Head Offices	5	6	6	6	5	5	4	4	4	4	4	3	3
Branches/ Other Offices	168	201	204	195	174	145	134	138	128	93	89	62	64
Foreign Bank Branches	23	23	22	23	16	17	17	16	16	16	16	16	16
Head Offices	13	12	11	11	10	11	11	11	11	11	11	11	11
Branches/ Other Offices	10	11	11	12	6	6	6	5	5	5	5	5	5
II. THRIFT BANKS	1,389	1,474	1,478	1,391	1,351	1,278	1,277	1,280	1,293	1,312	1,317	1,318	1,322
Head Offices	117	117	118	112	104	94	92	87	84	85	85	84	84
Branches/ Other Offices	1,272	1,357	1,360	1,279	1,247	1,184	1,185	1,193	1,209	1,227	1,232	1,234	1,238
III. RURAL AND COOPERATIVE BANKS	1,715	1,942	1,885	1,912	1,914	1,911	1,921	2,003	2,059	2,042	2,050	2,066	2,075
Head Offices	832	826	806	790	781	776	765	764	754	746	743	742	739
Branches/ Other Offices	883	1,116	1,079	1,122	1,133	1,135	1,156	1,239	1,305	1,296	1,307	1,324	1,336

Source: Supervisory Data Center, Supervision and Examination Sector

Table 1.b NUMBER OF BRANCHES AND OTHER OFFICES BY TYPE OF LOCATION
As of December 31, 2006

Type of Bank	Branches and Other Offices			
	TOTAL	Metro Manila	Countryside	Overseas
Total	6,848	2,546	4,258	44
I. Universal and Commercial Banks	4,274	1,987	2,243	44
A. Universal Banks	3,790	1,725	2,021	44
Private Domestic Banks	3,372	1,637	1,694	41
1 Allied Banking Corporation	291	129	153	9
2 Banco de Oro	229	148	81	0
3 Bank of the Philippine Islands	724	366	358	0
4 China Banking Corporation	147	77	70	0
5 Equitable PCI Bank	413	194	214	5
6 Metropolitan Bank and Trust Co.	568	276	280	12
7 Philippine National Bank	337	101	223	13
8 Rizal Commercial Banking Corp.	182	64	117	1
9 Security Bank Corporation	113	69	44	0
10 Union Bank of the Philippines	190	122	68	0
11 United Coconut Planters Bank	178	91	86	1
Foreign Bank Branches	9	7	2	0
1 Hongkong & Shanghai Bank	4	3	1	0
2 Internationale Nederlanden Groep Bank	0	0	0	0
3 Standard Chartered Bank	5	4	1	0
Government Banks	409	81	325	3
1 AL-AMANAH ISLAMIC INVESTMENT BANK OF THE PHILS	77	6	71	0
2 DEVELOPMENT BANK OF THE PHIL	324	74	247	3
3 LAND BANK OF THE PHILIPPINES	8	1	7	0
B. Commercial Banks	484	262	222	0
Private Domestic Banks	415	226	189	0
1. Asia United Bank	34	18	16	0
2. BDO Private Bank Inc.	0	0	0	0
3. Bank of Commerce	113	56	57	0
4. East West Banking Corporation	71	42	29	0
5. Export & Industry Bank	45	28	17	0
6. Philippine Bank of Communications	65	35	30	0
7. Philippine Trust Company	43	35	8	0
8. Philippine Veterans Bank	44	12	32	0
Foreign Bank Subsidiaries	64	32	32	0
1. ABN-AMRO Bank Inc	0	0	0	0
2. Chinatrust (Phils.) Commercial	19	13	6	0
3. Maybank Philippines Inc	45	19	26	0
Foreign Bank Branches	5	4	1	0
1. ANZ Banking Corporation	0	0	0	0
2. Bangkok Bank Public Co Ltd	0	0	0	0
3. Bank of America N.A.	0	0	0	0
4. Bank of China	0	0	0	0
5. Citibank, N.A. (Phils.)	5	4	1	0
6. Deutsche Bank AG	0	0	0	0
7. JP Morgan Chase Bank National Assn	0	0	0	0
8. Korea Exchange Bank	0	0	0	0
9. Mega International Comm'l Bank Co. Ltd	0	0	0	0
10. Mizuho Corporate Bank	0	0	0	0
11. The Bank of Tokyo - Mitsubishi Ltd	0	0	0	0

Source: Supervisory Data Center, Supervision and Examination Sector

Table 1.b NUMBER OF BRANCHES AND OTHER OFFICES BY TYPE OF LOCATION
As of December 31, 2006

Type of Bank	Branches and Other Offices		
	TOTAL	Metro Manila	Countryside
II. Thrift Banks	1,238	518	720
1. Accord Savings Bank Inc	10	0	10
2. AIG Philam Savings Bank	8	5	3
3. Allied Savings Bank	17	1	16
4. American Express Bank Phils (A SB)	2	2	0
5. Anchor Savings Bank	2	0	2
6. Area Development Bank	2	0	2
7. Asiatruster Development Bank	27	21	6
8. Banco Filipino SMB	61	30	31
9. Bank of Calape	1	0	1
10. Bank One Savings and Trust Corporation	5	5	0
11. Bankwise Inc (A Thrift Bank)	5	3	2
12. Bataan Development Bank	5	0	5
13. Bataan SLA	2	0	2
14. BPI Direct Savings Bank	0	0	0
15. BPI Family Savings Bank	168	108	60
16. Business and Consumers Bank A DB	4	0	4
17. Centennial Savings and Trust Corporation	4	2	2
18. Century Savings bank	5	3	2
19. Citibank Savings Inc	35	22	13
20. City Savings bank	9	0	9
21. Citystate Savings Bank	14	10	4
22. Cordillera Savings Bank	2	0	2
23. Dumaguete City Development Bank	3	0	3
24. Dunganon Bank	0	0	0
25. EIB Savings Bank Inc	0	0	0
26. Equitable Savings Bank Inc	37	21	16
27. Express Savings Bank Inc	3	0	3
28. Far East Bank Savings Inc	0	0	0
29. Farmers Savings and Loan Bank Inc	8	0	8
30. First Consolidated Bank Inc	40	0	40
31. G.E. Money Bank Inc. (a Savings Bank)	32	16	16
32. GSIS Family Bank	21	7	14
33. Hiyas Savings and Loan Bank	4	0	4
34. HSBC Savings Bank (Phils) Inc	15	14	1
35. Iloilo City Development Bank	2	0	2
36. Inter-Asia Development bank	1	0	1
37. Isla Bank (a Thrift Bank) Inc	2	0	2
38. Kauswagan Bank (a MF TB)	4	0	4
39. LBC Development Bank	19	1	18
40. Legaspi Savings Bank Inc	10	0	10
41. Lemery Savings and Loan Bank Inc	2	0	2
42. Liberty Savings and Loan Association Inc	4	1	3
43. Life Savings Bank Inc	0	0	0
44. Luzon Development Bank	35	3	32
45. Malasiqui Progressive SLB Inc	0	0	0
46. Malayan Bank Savings and Mortgage Bank	5	4	1

Source: Supervisory Data Center, Supervision and Examination Sector

Table 1.b NUMBER OF BRANCHES AND OTHER OFFICES BY TYPE OF LOCATION
As of December 31, 2006

Type of Bank	Branches and Other Offices		
	TOTAL	Metro Manila	Countryside
47. Maritime SLA Inc	3	0	3
48. Merchants Savings and Loan Association Inc	20	6	14
49. Metro Cebu Public savings Bank	2	0	2
50. Microfinance Maximum Savings Bank (MaxBank)	0	0	0
51. Northpoint Development Bank Inc	1	0	1
52. Opportunity Microfinance Bank	5	4	1
53. Optimum Development Bank	0	0	0
54. Pacific Ace Savings Bank	0	0	0
55. Pampanga Development Bank	3	0	3
56. Peñafrañcia Savings and Loan Association Inc	1	0	1
57. Philippine Business bank	20	13	7
58. Philippine Postal Savings Bank	17	0	17
59. Philippine Savings Bank	149	89	60
60. Pilipinas Savings Bank	0	0	0
61. Planters Development Bank	70	20	50
62. Premiere Development Bank	37	20	17
63. Progress SLA	0	0	0
64. Quezon Coconut Producers SLB Inc	0	0	0
65. RCBC Savings Bank	109	46	63
66. Real Bank (a Thrift Bank) Inc	23	5	18
67. Robinson's Savings Bank Corporation	31	16	15
68. Sampaguita SLA Inc	1	0	1
69. San Pablo City Development Bank	1	0	1
70. Sandigan Savings Bank Inc	6	0	6
71. Silangan Savings and Loan Association	0	0	0
72. The Manila Banking Corporation	25	16	9
73. The Palawan Bank Inc	9	0	9
74. The Queen City Development Bank	10	0	10
75. Tong Yang Savings Bank Inc.	0	0	0
76. Tower Development Bank	0	0	0
77. UCPB Savings Bank	33	2	31
78. United Overseas Bank Philippines	0	0	0
79. University SLA Inc	4	1	3
80. Village SLA Inc	2	0	2
81. Vizcaya SLA Inc	0	0	0
82. Wealth Bank-A Development Bank	5	0	5
83. Winbank Inc (A Thrift Bank)	12	1	11
84. World Partners Bank (a Thrift Bank)	4	0	4
III. Rural and Cooperative Banks	1,336	41	1,295
A. Rural Banks	1,258	40	1,218
B. Cooperative Banks	67	0	67
C. Microfinance Rural Banks	11	1	10

Source: Supervisory Data Center, Supervision and Examination Sector

Table 1.c NUMBER OF AUTOMATED TELLER MACHINES
The Philippine Banking System
 1997 - 2006

Name of Bank	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
Total	2,879	3,261	3,485	3,680	3,995	4,328	4,573	5,469	6,212	6,867
On-site	2,434	2,709	2,867	2,972	3,172	3,135	3,326	3,996	4,476	4,898
Off-site	445	552	618	708	823	1,193	1,247	1,473	1,736	1,969
A. Universal and Commercial Banks	2,530	2,912	3,131	3,318	3,630	4,157	4,341	5,100	5,606	6,178
On-site	2,102	2,377	2,530	2,630	2,830	2,989	3,131	3,684	3,969	4,334
Off-site	428	535	601	688	800	1,168	1,210	1,416	1,637	1,844
B. Thrift Banks	349	349	354	362	365	171	232	369	564	616
On-site	332	332	337	342	342	146	195	312	470	503
Off-site	17	17	17	20	23	25	37	57	94	113
C. Rural and Cooperative Banks	0	0	0	0	0	0	0	0	42	73
On-site									37	61
Off-site									5	12

NOTE : RBs started reporting ATMs in 2005

Source: Supervisory Data Center, Supervision and Examination Sector

**1.d CHANGES IN THE PHILIPPINE BANKING NETWORK
For the Year 2006**

I. NEW BANKS

Name of Bank	Address	Date Opened
THRIFT BANKS		
1. Microfinance Maximum Savings Bank (Maxbank)	Sabang, Puerto Galera, Oriental Mindoro	March 08, 2006

II. MERGERS/ACQUISITIONS/CONSOLIDATIONS

Surviving/Acquiring Bank	Bank Category	Absorbed Bank(s)	Bank/NBFI Category	Effectivity Date
1. Rang-ay Rural Bank	Rural Bank	RB of Burgos (Ilocos Sur)	Rural Bank	January 10, 2006
2. UCPB Savings Bank	Rural Bank	UCPB Rural Bank	Thrift Bank	February 28, 2006
3. Bangko Pangasinan (A RB)	Rural Bank	RB of Burgos (Pangasinan)	Rural Bank	May 24, 2006
4. Union Bank of the Phils.	Commerical Bank	International Exchange Bank	Universal Bank	August 28, 2006
5. Planters Development Bank	Microfinance Thrift Bank	Micro Enterprise Bank, A TB	Thrift Bank Private Devt Bank	September 05, 2006
6. Philam Savings Bank	Credit Card Co.	AIG Credit Card Co., Phils.	Thrift Bank	October 01, 2006
7. Sugbuanon Rural Bank	Rural Bank Rural Bank	Rural Bank of Pinamungajan Rural Bank of Bantayan (Cebu)	Rural Bank Rural Bank	October 02, 2006 October 02, 2006

III. CONVERSIONS

From	To	Effectivity Date
1. United Overseas Bank Philippines (Commercial Bank)	United Overseas Bank Philippines (Thrift Bank)	July 21, 2006

Source: Supervisory Data Center, Supervision and Examination Sector

1.d CHANGES IN THE PHILIPPINE BANKING NETWORK
For the Year 2006

IV. CLOSURES

Name of Bank	Date of Closure
THRIFT BANK	
1. The Bank of Cebu - A DB	August 31, 2006
RURAL AND COOPERATIVE BANKS	
1. RB of Zamboanguita (Negros Oriental)	January 05, 2006
2. RB of Tangalan (Aklan)	January 26, 2006
3. The Center Rural Bank	February 23, 2006
4. RB of 21st Century	March 10, 2006
5. Urduja Rural Bank of Tayug (Pangasinan)	April 07, 2006
6. Merchant RB of Talavera	April 10, 2006
7. RB of Pilar (Capiz)	July 06, 2006
8. RB of Malinao (Albay)	July 06, 2006
9. First Coconut Rural Bank (Batangas Cit)	July 27, 2006
10. RB of Narra	December 07, 2006
OFFSHORE BANKING UNITS	
1. Union Bank of California, N.A.	June 08, 2006
2. KBC Bank, N.V.	July 06, 2006

Source: Supervisory Data Center, Supervision and Examination Sector

Table 2 CONSOLIDATED STATEMENT OF CONDITION
The Philippine Banking System
1997 - 2006
In Million Pesos

Accounts	2006													
	1997	1998	1999	2000	2001	2002	2003	2004	2005 ^{r/}	3.31	6.30	9.30	12.31	
Assets														
Cash and Due from Banks	2,769,937.0	2,769,696.0	2,954,842.0	3,234,453.0	3,259,272.0	3,475,729.0	3,661,136.5	4,024,369.3	4,319,103.6	4,299,132.4	4,517,582.0	4,538,146.2	4,865,617.8	
Loan Portfolio (Net)	354,862.0	328,417.0	338,422.0	358,986.0	299,757.0	331,998.0	285,078.7	320,259.6	385,816.6	385,679.9	421,427.3	453,361.3	633,129.3	
Investments (Net)	1,713,636.0	1,646,122.0	1,651,752.0	1,686,883.0	1,672,944.0	1,704,765.0	1,820,844.1	1,870,427.7	2,008,728.2	2,053,582.1	2,061,191.6	2,114,609.3	2,294,858.1	
Other Assets	409,273.0	467,602.0	513,374.0	656,623.0	759,663.0	880,012.0	990,505.9	1,249,013.0	1,289,774.4	1,230,808.7	1,399,528.4	1,341,913.0	1,289,777.8	
	292,166.0	327,555.0	451,294.0	531,961.0	526,908.0	558,954.0	564,707.7	584,669.0	634,784.4	629,061.7	635,434.7	628,262.6	647,852.7	
Liabilities and Capital Accounts														
Deposits	2,769,937.0	2,769,696.0	2,954,842.0	3,234,453.0	3,259,272.0	3,475,729.0	3,661,136.0	4,024,369.3	4,319,103.8	4,299,132.2	4,517,581.9	4,538,146.5	4,865,617.8	
Borrowings	2,406,559.0	2,379,113.0	2,525,430.0	2,795,918.0	2,815,183.0	3,011,274.0	3,181,761.0	3,518,218.8	3,807,867.9	3,744,535.4	4,003,559.9	4,004,783.8	4,296,603.4	
Unsecured Subordinated Debt	1,674,366.0	1,754,244.0	1,919,523.0	2,085,202.0	2,199,525.0	2,353,460.0	2,469,184.8	2,767,062.5	2,970,788.2	2,968,096.5	3,221,219.0	3,264,702.5	3,497,556.9	
Other Liabilities	414,385.0	335,526.0	353,514.0	417,500.0	345,556.0	358,847.0	381,991.1	387,442.4	464,801.2	427,109.8	413,512.6	374,067.1	379,950.0	
Capital Accounts	317,808.0	289,343.0	252,393.0	293,216.0	270,102.0	298,967.0	295,449.1	312,326.9	321,479.2	316,618.1	314,732.5	301,635.7	343,467.3	
Capital Stock/Assigned Capital	0.0	0.0	0.0	0.0	0.0	0.0	35,136.0	51,386.9	50,799.3	52,710.9	54,095.8	64,378.6	75,629.2	
Net Due to H.O./Branches /Other Of	363,378.0	390,583.0	429,412.0	438,535.0	444,089.0	464,455.0	479,375.6	506,150.6	511,235.9	534,596.9	514,022.0	533,362.7	569,013.9	
Surplus, Surplus Reserves and Undivided Profits	158,240.0	178,547.0	213,087.0	220,458.0	226,789.0	227,949.0	232,019.2	242,998.1	250,153.2	260,724.4	268,619.1	263,230.9	269,167.1	
	31,102.0	32,967.0	35,295.0	36,425.0	45,550.0	47,178.0	47,276.9	56,580.5	58,912.6	60,530.6	58,211.2	60,384.1	62,724.8	
	174,036.0	179,069.0	181,031.0	181,652.0	171,750.0	189,328.0	200,079.4	206,572.0	202,170.1	213,341.9	187,191.7	209,797.7	237,122.0	

^{r/} Revised
Details may not add up to totals due to rounding-off
Source: Supervisory Data Center, Supervision and Examination Sector

Table 2.a CONSOLIDATED STATEMENT OF CONDITION
Universal and Commercial Banks
 1997 - 2006
 In Million Pesos

Accounts	2 0 0 6												
	1997	1998	1999	2000	2001	2002	2003	2004	2005 ^{r/}	3.31	6.30	9.30	12.31
Assets	2,509,133.0	2,501,124.0	2,679,564.0	2,935,976.0	2,942,772.0	3,141,412.0	3,297,170.5	3,617,605.4	3,856,441.3	3,830,094.3	4,019,682.3	4,006,729.3	4,289,285.4
Cash and Due from Banks	322,122.0	301,407.0	311,583.0	321,572.0	265,699.0	295,854.0	243,566.4	274,535.3	334,046.6	333,083.9	363,571.9	396,378.1	556,257.6
Loan Portfolio (Net)	1,538,373.0	1,481,312.0	1,491,857.0	1,520,470.0	1,497,022.0	1,513,295.0	1,616,517.6	1,647,116.5	1,753,667.6	1,786,401.7	1,780,020.3	1,809,281.5	1,976,316.5
Investments (Net)	389,443.0	437,153.0	481,275.0	624,440.0	722,993.0	840,348.0	942,938.5	1,188,051.9	1,215,759.8	1,162,837.8	1,327,190.2	1,260,554.6	1,206,782.5
Other Assets	259,195.0	281,252.0	394,849.0	469,493.0	457,058.0	491,915.0	494,148.1	507,901.7	552,967.3	547,770.9	548,899.8	540,515.1	549,928.8
Liabilities and Capital Accounts	2,509,133.0	2,501,124.0	2,679,564.0	2,935,976.0	2,942,772.0	3,141,412.0	3,297,170.6	3,617,605.4	3,856,441.1	3,830,094.2	4,019,681.8	4,006,729.3	4,289,284.9
Liabilities	2,188,464.0	2,157,221.0	2,302,029.0	2,553,619.0	2,553,930.0	2,732,625.0	2,873,401.2	3,167,136.2	3,407,655.1	3,359,243.3	3,569,998.1	3,539,686.6	3,796,931.0
Deposits	1,502,221.0	1,586,092.0	1,752,034.0	1,903,456.0	1,991,989.0	2,125,907.0	2,209,833.8	2,472,346.0	2,628,386.1	2,622,122.7	2,849,231.8	2,869,136.7	3,071,115.4
Borrowings	386,659.0	299,977.0	321,787.0	378,710.0	312,025.0	327,445.0	351,361.3	352,356.9	431,103.4	391,621.5	379,062.4	335,152.1	338,326.7
Unsecured Subordinated Debt	0.0	0.0	0.0	0.0	0.0	0.0	35,136.0	51,386.9	50,799.3	52,710.9	54,095.8	64,378.6	75,629.2
Other Liabilities	299,584.0	271,152.0	228,207.0	271,452.0	249,916.0	279,273.0	277,071.0	291,046.5	297,366.4	292,788.1	287,608.1	271,019.2	311,859.7
Capital Accounts	320,669.0	343,903.0	377,535.0	382,358.0	388,842.0	408,787.0	423,769.3	450,469.2	448,786.0	470,850.9	449,683.7	467,042.8	492,353.9
Capital Stock/Assigned Capital	129,534.0	143,763.0	174,298.0	177,092.0	183,331.0	184,999.0	188,144.5	197,717.3	200,347.3	209,912.1	215,881.9	209,332.3	213,914.3
Net Due to H.O./Branches /Other O	31,102.0	32,967.0	35,295.0	36,425.0	45,550.0	47,178.0	47,276.9	56,580.5	58,912.6	60,530.6	58,211.2	60,384.1	62,724.8
Surplus, Surplus Reserves and Undivided Profits	160,033.0	167,173.0	167,941.0	168,840.0	159,961.0	176,610.0	188,347.9	196,171.4	189,526.2	200,408.2	175,590.7	197,376.4	215,714.8

^{r/} Revised

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 2.a.1.a CONSOLIDATED STATEMENT OF CONDITION
Universal Banks
1997 - 2006
In Million Pesos

Accounts	2 0 0 6													
	1997	1998	1999	2000	2001	2002	2003	2004	2005 ^{1/}	3.31	6.30	9.30	12.31	
Assets														
Cash and Due from Banks	2,062,509.0	2,026,790.0	2,190,566.0	2,314,390.0	2,322,656.0	2,556,020.0	2,677,283.3	2,927,448.3	3,160,200.1	3,106,702.6	3,242,560.9	3,302,365.5	3,549,080.1	
Loan Portfolio (Net)	271,304.0	244,715.0	241,073.0	243,078.0	189,034.0	235,887.0	186,238.6	207,458.6	257,596.9	254,575.7	278,536.2	306,345.5	444,004.0	
Investments (Net)	1,249,788.0	1,208,997.0	1,208,219.0	1,158,539.0	1,144,535.0	1,184,373.0	1,290,096.5	1,333,396.9	1,434,478.5	1,427,645.2	1,406,827.6	1,469,926.9	1,608,857.3	
Other Assets	322,054.0	344,575.0	392,351.0	505,125.0	600,674.0	711,773.0	783,987.0	963,157.7	1,006,042.4	974,348.0	1,101,267.8	1,070,055.9	1,031,441.0	
Liabilities and Capital Accounts														
Deposits	2,062,509.0	2,026,790.0	2,190,566.0	2,314,390.0	2,322,656.0	2,556,020.0	2,677,283.3	2,927,448.3	3,160,200.1	3,106,702.6	3,242,560.9	3,302,365.5	3,549,080.1	
Liabilities	1,813,004.0	1,764,444.0	1,895,623.0	2,016,010.0	2,025,127.0	2,235,974.0	2,346,851.5	2,586,055.1	2,823,417.6	2,754,120.1	2,907,967.8	2,947,279.0	3,172,404.7	
Deposits	1,264,202.0	1,317,940.0	1,459,840.0	1,504,071.0	1,584,707.0	1,751,467.0	1,824,325.5	2,037,499.6	2,186,329.1	2,164,302.7	2,340,466.6	2,403,119.3	2,573,150.4	
Borrowings	337,579.0	257,896.0	288,806.0	336,337.0	273,851.0	282,271.0	299,665.0	293,386.4	365,195.9	320,484.5	298,583.3	275,544.9	277,805.4	
Unsecured Subordinated Debt	0.0	0.0	0.0	0.0	0.0	0.0	35,136.0	51,386.9	49,599.3	50,580.9	51,608.8	63,178.6	72,156.2	
Other Liabilities	211,223.0	188,608.0	146,978.0	175,602.0	166,569.0	202,236.0	187,725.0	203,782.2	222,293.4	218,752.1	217,309.1	205,436.2	249,292.7	
Capital Accounts														
Capital Stock/Assigned Capital	249,505.0	262,346.0	294,943.0	298,381.0	297,529.0	320,046.0	330,431.8	341,393.2	336,782.5	352,582.5	334,593.1	355,086.5	376,675.4	
Net Due to H.O./Branches /Other Of	94,232.0	100,661.0	128,424.0	127,764.0	131,827.0	139,032.0	138,082.7	143,418.0	144,645.7	151,210.7	155,964.2	157,851.6	162,231.1	
Surplus, Surplus Reserves	2,682.0	3,432.0	7,482.0	7,783.0	11,482.0	11,483.0	11,482.6	11,482.6	11,482.6	11,482.6	11,482.6	12,982.6	12,982.6	
and Undivided Profits	152,591.0	158,253.0	159,037.0	162,854.0	154,220.0	169,531.0	180,866.5	186,492.5	180,654.2	189,889.2	167,146.4	184,252.4	201,461.7	

^{1/} Revised

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 2.a.1.b CONSOLIDATED STATEMENT OF CONDITION
Commercial Banks
 1997 - 2006
 In Million Pesos

Accounts	1997	1998	1999	2000	2001	2002	2003	2004	2005 ^{1/}	2 0 0 6			
										3.31	6.30	9.30	12.31
Assets													
Cash and Due from Banks	446,624.0	474,334.0	488,998.0	621,586.0	620,116.0	585,392.0	619,887.2	690,157.1	696,241.2	723,391.7	777,121.3	704,363.9	740,205.3
Loan Portfolio (Net)	50,818.0	56,692.0	70,510.0	78,494.0	76,665.0	59,967.0	57,327.8	67,076.7	76,449.7	78,508.2	85,035.7	90,032.6	112,253.6
Investments (Net)	288,585.0	272,315.0	283,638.0	361,931.0	352,487.0	328,922.0	326,421.1	313,719.6	319,189.2	358,756.5	373,192.7	339,354.5	367,459.2
Other Assets	67,389.0	92,578.0	88,924.0	119,315.0	122,319.0	128,575.0	158,951.6	224,894.2	209,717.4	188,489.8	225,922.5	190,498.7	175,341.5
	39,832.0	52,749.0	45,927.0	61,845.0	68,645.0	67,928.0	77,186.8	84,466.6	90,885.0	97,637.1	92,970.5	84,478.0	85,151.1
Liabilities and Capital Accounts													
Liabilities													
Deposits	446,624.0	474,334.0	488,998.0	621,586.0	620,116.0	585,392.0	619,887.2	690,157.1	696,241.0	723,391.5	777,120.9	704,363.8	740,204.8
Borrowings	375,460.0	392,777.0	406,406.0	537,609.0	528,803.0	496,651.0	526,549.8	581,081.1	584,237.5	605,123.1	662,030.3	592,407.6	624,526.3
	238,019.0	268,152.0	292,195.0	399,385.0	407,282.0	374,440.0	385,508.3	434,846.4	442,057.1	457,820.0	508,765.1	466,017.4	497,965.0
	49,080.0	42,081.0	32,982.0	42,373.0	38,174.0	45,174.0	51,696.3	58,970.5	65,907.5	71,137.1	80,479.2	59,607.2	60,521.3
Unsecured Subordinated Debt	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1,200.0	2,130.0	2,487.0	1,200.0	3,473.0
Other Liabilities	88,361.0	82,544.0	81,229.0	95,850.0	83,347.0	77,037.0	89,345.1	87,264.3	75,073.0	74,036.0	70,299.0	65,583.0	62,567.0
Capital Accounts													
Capital Stock/Assigned Capital	71,164.0	81,557.0	82,592.0	83,977.0	91,313.0	88,741.0	93,337.5	109,076.0	112,003.5	118,268.4	115,090.6	111,956.3	115,678.4
Net Due to H.O./Branches /Other Off	35,302.0	43,102.0	45,875.0	49,329.0	51,504.0	45,967.0	50,061.8	54,299.2	55,701.5	58,701.4	59,917.7	51,480.7	51,683.3
Surplus, Surplus Reserves	28,420.0	29,535.0	27,813.0	28,663.0	34,068.0	35,695.0	35,794.4	45,097.9	47,430.0	49,048.0	46,728.6	47,351.5	49,742.2
and Undivided Profits	7,442.0	8,920.0	8,904.0	5,986.0	5,741.0	7,079.0	7,481.3	9,678.9	8,872.0	10,519.0	8,444.3	13,124.0	14,253.0

^{1/} Revised

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 2.a.2.a CONSOLIDATED STATEMENT OF CONDITION

Private Domestic Banks ^{1/}

1997 - 2006

In Million Pesos

Accounts	2 0 0 6												
	1997	1998	1999	2000	2001	2002	2003	2004	2005 ^{1/}	3.31	6.30	9.30	12.31
Assets	1,902,532.0	1,816,359.0	1,963,385.0	2,092,630.0	2,091,235.0	2,254,831.0	2,386,807.1	2,626,065.2	2,770,810.1	2,731,592.1	2,885,366.4	2,882,870.3	3,082,206.1
Cash and Due from Banks	241,962.0	185,932.0	223,218.0	222,217.0	171,930.0	189,377.0	168,928.6	189,559.8	213,293.1	223,168.2	253,231.1	252,127.0	373,282.7
Loan Portfolio (Net)	1,168,954.0	1,113,155.0	1,092,647.0	1,060,437.0	1,045,669.0	1,067,276.0	1,143,180.0	1,171,458.2	1,244,292.5	1,209,499.8	1,201,535.6	1,252,908.5	1,374,174.8
Investments (Net)	282,740.0	308,410.0	330,391.0	432,656.0	478,876.0	571,347.0	651,596.8	828,363.4	862,209.8	851,090.4	985,559.2	934,894.1	894,996.5
Other Assets	208,876.0	208,862.0	317,129.0	377,320.0	394,760.0	426,830.0	423,101.7	436,683.7	450,314.7	447,833.7	445,040.5	442,940.7	439,752.2
Liabilities and Capital Accounts	1,902,532.0	1,816,359.0	1,963,385.0	2,092,630.0	2,091,235.0	2,254,831.0	2,386,807.1	2,626,065.2	2,770,810.1	2,731,592.1	2,885,366.4	2,882,870.4	3,082,206.1
Liabilities	1,658,329.0	1,556,104.0	1,673,168.0	1,800,627.0	1,809,521.0	1,958,434.0	2,079,527.7	2,302,621.2	2,454,684.8	2,397,042.6	2,566,997.2	2,558,801.8	2,737,630.7
Deposits	1,241,185.0	1,276,834.0	1,368,679.0	1,438,277.0	1,504,334.0	1,615,108.0	1,694,237.0	1,870,896.9	1,999,531.4	1,975,839.9	2,142,852.0	2,179,038.4	2,332,518.0
Borrowings	271,836.0	174,853.0	187,704.0	224,006.0	174,542.0	186,037.0	204,739.5	203,626.9	214,048.1	184,682.7	185,891.3	155,219.2	145,620.0
Unsecured Subordinated Deb	0.0	0.0	0.0	0.0	0.0	0.0	35,136.0	51,386.9	50,799.3	50,360.9	51,745.9	55,496.2	59,550.9
Other Liabilities	145,308.0	104,417.0	116,784.0	138,344.0	130,645.0	157,289.0	145,415.0	176,710.5	190,306.0	186,159.1	186,508.0	169,047.9	199,941.8
Capital Accounts	244,203.0	260,255.0	290,217.0	292,003.0	281,714.0	296,397.0	307,279.4	323,444.0	316,125.3	334,549.5	318,369.2	324,068.6	344,575.4
Capital Stock/Assigned Capital	99,428.0	108,270.0	128,615.0	128,283.0	135,515.0	135,915.0	136,646.0	144,208.9	146,138.9	155,703.7	161,392.2	158,842.6	163,222.1
Surplus, Surplus Reserves and Undivided Profits	144,775.0	151,985.0	161,602.0	163,720.0	146,199.0	160,482.0	170,633.4	179,235.1	169,986.5	178,845.8	156,977.0	165,226.0	181,353.3

^{1/} Revised

^{1/} Consist of Private Domestic Universal and Commercial Banks
Details may not add up to totals due to rounding-off
Source: Supervisory Data Center, Supervision and Examination Sector

Table 2.a.2.b CONSOLIDATED STATEMENT OF CONDITION

Government Banks ^{1/}

1997 - 2006

In Million Pesos

Accounts	1997	1998	1999	2000	2001	2002	2003	2004	2005 ^{1/}	2 0 0 6			
										3.31	6.30	9.30	12.31
Assets	265,803.0	292,590.0	338,273.0	383,372.0	364,156.0	404,062.0	415,524.3	445,304.4	521,619.1	529,921.4	544,747.4	549,319.8	597,380.7
Cash and Due from Banks	24,894.0	22,180.0	21,278.0	28,494.0	25,014.0	33,555.0	23,138.0	24,532.9	33,575.0	30,113.8	29,652.6	48,980.6	62,383.3
Loan Portfolio (Net)	160,642.0	177,109.0	185,134.0	205,139.0	181,947.0	175,898.0	195,600.6	210,353.7	246,237.3	274,115.5	262,163.2	260,315.4	279,241.8
Investments (Net)	51,689.0	55,544.0	73,388.0	83,532.0	122,379.0	152,648.0	151,856.4	165,154.8	167,797.1	159,918.1	178,186.2	171,734.2	175,949.6
Other Assets	28,578.0	37,757.0	58,473.0	66,207.0	34,816.0	41,961.0	44,929.3	45,263.0	74,009.7	65,774.0	74,745.5	68,289.6	79,806.0
Liabilities and Capital Accounts	265,803.0	292,590.0	338,273.0	383,372.0	364,156.0	404,062.0	415,524.3	445,304.4	521,619.1	529,921.3	544,747.1	549,319.6	597,381.1
Liabilities	237,875.0	263,576.0	309,708.0	351,430.0	328,110.0	364,445.0	374,562.6	404,898.5	474,442.9	480,475.8	497,634.0	493,735.7	539,618.0
Deposits	128,741.0	141,239.0	165,412.0	178,657.0	187,345.0	214,169.0	223,026.2	251,775.3	294,122.0	295,856.9	307,414.7	312,337.5	339,559.8
Borrowings	76,399.0	91,304.0	107,502.0	134,719.0	109,538.0	118,009.0	123,246.5	127,264.9	158,311.7	158,261.9	164,436.3	150,954.1	151,868.2
Unsecured Subordinated Debt	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	2,350.0	2,350.0	8,882.0	16,079.0
Other Liabilities	32,735.0	31,033.0	36,794.0	38,054.0	31,228.0	32,267.0	28,289.9	25,858.3	22,009.2	24,007.0	23,433.0	21,562.0	32,111.0
Capital Accounts	27,928.0	29,014.0	28,565.0	31,942.0	36,046.0	39,617.0	40,961.7	40,405.9	47,176.2	49,445.5	47,113.1	55,584.0	57,763.1
Capital Stock/Assigned Capital	13,650.0	14,050.0	21,550.0	23,550.0	21,750.0	22,250.0	22,750.2	23,421.2	24,021.2	24,021.2	24,021.2	24,521.2	24,521.2
Surplus, Surplus Reserves and Undivided Profits	14,278.0	14,964.0	7,015.0	8,392.0	14,295.0	17,367.0	18,211.4	16,984.6	23,155.0	25,424.3	23,091.9	31,062.7	33,241.9

^{1/} Revised

^{1/} Consist of Al-Amanah Islamic Bank of the Philippines, Development Bank of the Philippines and Land Bank of the Philippines
Details may not add up to totals due to rounding-off
Source: Supervisory Data Center, Supervision and Examination Sector

Table 2.a.2.c CONSOLIDATED STATEMENT OF CONDITION

Foreign Bank Branches ^{1/}

1997 - 2006

In Million Pesos

Accounts	1997	1998	1999	2000	2001	2002	2003	2004	2005 ^{1/}	2 0 0 6			
										3.31	6.30	9.30	12.31
Assets ^{2/}	292,483.0	332,793.0	318,658.0	394,260.0	424,409.0	421,646.0	433,822.8	487,745.1	513,438.8	517,211.9	531,521.2	523,735.6	553,276.9
Cash and Due from Banks	46,844.0	84,371.0	56,880.0	63,117.0	62,191.0	65,998.0	46,471.2	57,148.8	83,451.3	76,432.5	77,235.6	90,763.2	114,832.0
Loan Portfolio (Net)	177,490.0	156,920.0	182,956.0	218,260.0	236,013.0	237,258.0	244,356.8	231,058.6	231,428.6	271,497.9	280,497.2	268,047.9	289,711.2
Investments (Net)	51,952.0	65,938.0	64,874.0	94,010.0	104,776.0	101,112.0	123,023.1	179,806.9	176,308.9	141,766.9	151,494.8	141,714.9	124,814.0
Other Assets	16,197.0	25,564.0	13,948.0	18,874.0	21,429.0	17,277.0	19,971.6	19,730.7	22,250.1	27,514.6	22,293.5	23,209.6	23,919.6
Liabilities and Capital Accounts	292,483.0	332,793.0	318,658.0	394,260.0	424,409.0	421,646.0	433,822.8	487,745.1	513,438.8	517,211.9	531,521.2	523,735.6	553,276.9
Liabilities	252,593.0	290,236.0	273,418.0	349,304.0	365,180.0	360,631.0	371,506.8	411,723.3	438,436.3	440,592.4	457,220.6	446,812.1	473,760.2
Deposits	105,273.0	134,468.0	184,494.0	250,739.0	264,654.0	263,924.0	258,949.5	315,435.9	309,757.0	323,956.8	367,030.3	348,374.6	367,028.8
Borrowings	30,462.0	24,728.0	17,752.0	8,057.0	16,629.0	12,188.0	12,541.5	10,523.7	48,008.1	38,341.6	17,768.2	21,555.9	30,825.9
Other Liabilities	116,858.0	131,040.0	71,172.0	90,508.0	83,898.0	84,520.0	100,015.8	85,763.7	80,671.2	78,294.0	72,422.1	76,881.6	75,905.4
Capital Accounts	39,890.0	42,557.0	45,240.0	44,956.0	59,239.0	61,015.0	62,316.0	76,021.8	75,002.5	76,619.5	74,300.6	76,923.5	79,516.7
Capital Stock/Assigned Capital	8,049.0	8,697.0	9,447.0	9,753.0	12,370.0	12,786.0	12,785.6	15,989.4	16,089.4	16,089.4	16,089.4	16,589.4	16,792.0
Net Due to H.O./Branches /Other Offices	31,102.0	32,967.0	35,295.0	36,426.0	45,550.0	47,178.0	47,276.9	56,580.5	58,913.1	60,530.1	58,211.2	60,334.1	62,724.8
Surplus, Surplus Reserves and Undivided Profits	739.0	893.0	498.0	(1,223.0)	1,309.0	1,052.0	2,253.4	3,451.9	0.0	0.0	0.0	0.0	0.0

^{1/} Revised

^{1/} Consist of Universal and Commercial Foreign Bank Branches

^{2/} Adjusted to net off the "Due to/ Due from Head Office/ Branches/ Agencies" of foreign bank branches

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 2.a.2.d CONSOLIDATED STATEMENT OF CONDITION
Foreign Bank Subsidiaries
1997 - 2006
In Million Pesos

Accounts	2 0 0 6												
	1997	1998	1999	2000	2001	2002	2003	2004	2005 ^{1/}	3.31	6.30	9.30	12.31
Assets													
Cash and Due from Banks	48,315.0	59,382.0	59,248.0	65,714.0	62,972.0	60,873.0	61,016.3	58,490.7	50,573.1	51,368.8	58,047.2	50,803.5	56,421.7
Loan Portfolio (Net)	8,422.0	8,924.0	10,207.0	7,745.0	6,564.0	6,923.0	5,028.5	3,293.7	3,727.1	3,369.4	3,452.5	4,507.2	5,759.6
Investments (Net)	31,286.0	34,127.0	31,120.0	36,635.0	33,394.0	32,862.0	33,380.1	34,246.0	31,709.2	31,288.4	35,824.4	28,009.6	33,188.7
Other Assets	3,062.0	7,261.0	12,621.0	14,242.0	16,961.0	15,242.0	16,462.3	14,726.7	8,744.1	10,062.4	11,950.0	12,211.4	11,022.3
	5,545.0	9,070.0	5,300.0	7,092.0	6,053.0	5,845.0	6,145.4	6,224.3	6,392.6	6,648.6	6,820.3	6,075.3	6,451.1
Liabilities and Capital Accounts	48,315.0	59,382.0	59,248.0	65,714.0	62,972.0	60,873.0	61,016.3	58,490.7	50,573.1	51,368.8	58,047.2	50,803.5	56,421.7
Liabilities	39,667.0	47,305.0	45,735.0	52,257.0	51,119.0	49,116.0	47,804.1	47,893.2	40,090.8	41,132.9	48,146.4	40,336.5	45,923.1
Deposits	27,022.0	33,552.0	33,449.0	35,782.0	35,656.0	32,706.0	33,621.1	34,237.9	24,975.7	26,469.2	31,934.8	29,386.1	32,008.8
Borrowings	7,964.0	9,090.0	8,830.0	11,929.0	11,317.0	11,211.0	10,832.8	10,941.4	10,735.5	10,335.3	10,966.6	7,422.8	10,012.5
Other Liabilities	4,681.0	4,663.0	3,457.0	4,546.0	4,146.0	5,198.0	3,350.2	2,714.0	4,379.6	4,328.4	5,244.9	3,527.6	3,901.8
Capital Accounts	8,648.0	12,077.0	13,513.0	13,457.0	11,853.0	11,757.0	13,212.3	10,597.5	10,482.3	10,235.9	9,900.9	10,466.9	10,498.6
Capital Stock/Assigned Capital	8,407.0	12,746.0	14,686.0	15,506.0	13,696.0	14,048.0	15,962.7	14,097.7	14,097.7	14,097.7	14,379.0	9,379.0	9,379.0
Surplus, Surplus Reserves and Undivided Profits	241.0	(669.0)	(1,173.0)	(2,049.0)	(1,843.0)	(2,291.0)	(2,750.5)	(3,500.2)	(3,615.5)	(3,861.9)	(4,478.2)	1,088.0	1,119.6

^{1/} Revised

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 2.b CONSOLIDATED STATEMENT OF CONDITION

Thrift Banks

1997 - 2006

In Million Pesos

Accounts	2 0 0 6													
	1997	1998	1999	2000	2001	2002	2003	2004	2005	3.31	6.30	9.30	12.31	
Assets														
Cash and Due from Banks	203,966.0	209,842.0	215,299.0	233,235.0	245,225.0	253,407.0	274,294.2	305,434.9	346,026.2	352,470.3	375,718.8	404,792.3	440,859.4	
Loan Portfolio (Net)	23,290.0	17,749.0	17,024.0	25,777.0	21,217.0	21,063.0	23,738.1	27,242.4	31,329.0	32,290.6	35,782.8	35,297.2	52,121.7	
Investments (Net)	135,257.0	124,218.0	120,168.0	126,294.0	133,063.0	143,329.0	151,071.4	162,379.5	185,003.6	196,758.0	208,184.9	228,802.3	239,031.5	
Other Assets	18,448.0	28,970.0	30,722.0	29,601.0	33,321.0	35,634.0	42,988.2	55,017.8	67,590.6	61,462.8	65,816.2	74,667.4	76,278.3	
	26,971.0	38,905.0	47,385.0	51,563.0	57,624.0	53,381.0	56,516.5	60,795.2	62,103.0	61,958.9	65,934.9	66,025.5	73,427.8	
Liabilities and Capital Accounts														
Liabilities														
Deposits	203,966.0	209,842.0	215,299.0	233,235.0	245,225.0	253,407.0	274,294.2	305,434.9	346,026.2	352,470.2	375,718.8	404,792.3	440,859.4	
Borrowings	169,901.0	172,436.0	173,212.0	187,876.0	201,717.0	210,908.0	233,054.9	265,759.1	300,742.3	305,511.9	328,458.4	356,859.4	383,966.3	
Other Liabilities	135,530.0	131,652.0	131,855.0	140,336.0	160,473.0	172,762.0	197,193.0	223,728.0	261,346.1	263,382.7	285,032.8	305,999.6	332,112.5	
	20,653.0	27,650.0	22,564.0	29,960.0	25,442.0	22,865.0	22,510.8	26,213.2	23,527.6	26,230.4	25,114.0	29,423.3	30,387.3	
	13,718.0	13,134.0	18,793.0	17,580.0	15,802.0	15,281.0	13,351.1	15,818.0	15,868.7	15,898.7	18,311.5	21,436.5	21,466.6	
Capital Accounts														
Capital Stock/Assigned Capital	34,065.0	37,406.0	42,087.0	45,359.0	43,508.0	42,499.0	41,239.3	39,675.8	45,283.9	46,958.3	47,260.5	47,932.9	56,893.0	
Surplus, Surplus Reserves and Undivided Profits	23,151.0	28,361.0	31,529.0	35,256.0	34,645.0	32,995.0	33,147.7	33,300.4	37,114.0	38,208.0	39,599.8	40,403.5	40,868.8	
	10,914.0	9,045.0	10,558.0	10,103.0	8,863.0	9,504.0	8,091.6	6,375.5	8,169.9	8,750.3	7,660.6	7,529.5	16,024.2	

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 2.c CONSOLIDATED STATEMENT OF CONDITION
Rural and Cooperative Banks

1997 - 2006

In Million Pesos

Accounts	2 0 0 6													
	1997	1998	1999	2000	2001	2002	2003	2004	2005 ^{1/}	3.31	6.30	9.30	12.31	
Assets														
Cash and Due from Banks	56,838.0	58,730.0	59,980.0	65,242.0	71,275.0	80,910.0	89,671.0	101,329.0	116,636.0	116,567.9	122,180.9	126,624.6	135,473.0	
Loan Portfolio (Net)	9,450.0	9,261.0	9,815.0	11,637.0	12,841.0	15,081.0	17,774.2	18,481.9	20,441.0	20,305.5	22,072.5	21,686.0	24,750.0	
Investments (Net)	40,006.0	40,592.0	39,727.0	40,119.0	42,859.0	48,141.0	53,255.2	60,931.7	70,057.0	70,422.4	72,986.4	76,525.5	79,510.0	
Other Assets	1,382.0	1,479.0	1,378.0	2,582.0	3,349.0	4,030.0	4,599.2	5,943.3	6,424.0	6,508.0	6,522.0	6,691.0	6,717.0	
	6,000.0	7,398.0	9,059.0	10,904.0	12,226.0	13,658.0	14,043.2	15,972.1	19,714.0	19,332.0	20,600.0	21,722.0	24,496.0	
Liabilities and Capital Accounts														
Liabilities														
Deposits	56,838.0	58,730.0	59,980.0	65,242.0	71,275.0	80,910.0	89,671.0	101,329.0	116,636.4	116,567.9	122,181.3	126,624.8	135,473.0	
Borrowings	48,194.0	49,456.0	50,189.0	54,423.0	59,536.0	67,741.0	75,304.0	85,323.4	99,470.4	99,780.2	105,103.5	108,237.8	115,706.0	
Other Liabilities	36,615.0	36,500.0	35,633.0	41,409.0	47,063.0	54,791.0	62,158.0	70,988.5	81,056.0	82,591.1	86,954.4	89,566.2	94,329.0	
	7,073.0	7,899.0	9,163.0	8,830.0	8,089.0	8,537.0	8,119.0	8,872.4	10,170.2	9,257.9	9,336.1	9,491.7	11,236.0	
	4,506.0	5,057.0	5,393.0	4,184.0	4,384.0	4,413.0	5,027.0	5,462.5	8,244.2	7,931.3	8,812.9	9,179.9	10,141.0	
Capital Accounts														
Capital Stock/Assigned Cap	8,644.0	9,274.0	9,790.0	10,819.0	11,739.0	13,169.0	14,367.0	16,005.6	17,166.0	16,787.7	17,077.8	18,387.0	19,767.0	
Surplus, Surplus Reserves	5,555.0	6,423.0	7,259.0	8,110.0	8,813.0	9,955.0	10,727.0	11,980.4	12,692.0	12,604.3	13,137.4	13,495.1	14,384.0	
and Undivided Profits	3,089.0	2,851.0	2,531.0	2,709.0	2,926.0	3,214.0	3,640.0	4,025.1	4,474.0	4,183.4	3,940.4	4,891.9	5,383.0	

^{1/} Revised

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3 PUBLISHED STATEMENT OF CONDITION
Universal and Commercial Banks
As of December 31, 2006
In Million Pesos

SELECTED ACCOUNTS	TOTAL	UNIVERSAL AND COMMERCIAL BANKS	THRIFT BANKS
A S S E T S			
Cash and Other Cash Items	77,057	71,890	5,167
Due from BSP	367,550	343,421	24,129
Due from Other Banks	162,314	140,924	21,390
Interbank Loans Receivable	433,159	403,557	29,602
Trading Account Securities (Net)	573,049	562,959	10,090
Investment in Bonds & Other Debt Instruments(Net)	713,826	649,413	64,413
Loans, Discounts & Advances (Net)	1,658,943	1,458,814	200,128
Underwriting Accounts (Net)	1,955	1,955	
Equity Investments (Net)	104,458	104,010	447
Due from Head Office/Branches/Agencies Abroad	42,545	42,545	
Bank Premises, Furnitures Fixture and Equipment (Net)	85,149	75,402	9,747
Other Assets (Net):	524,876	476,383	48,493
Property Owned/Acquired	179,431	156,679	22,752
Others	345,445	319,703	25,741
TOTAL ASSETS	4,744,880	4,331,275	413,606
L I A B I L I T I E S			
Demand Deposits	501,042	475,674	25,368
Savings Deposits	1,611,069	1,497,336	113,733
Time Deposits	1,276,362	1,097,260	179,102
Special/Other Deposits	3,617	2,832	785
Due to BSP	1,840	1,738	101
Due to Other Banks	9,704	9,702	2
Due to Head Office/Branches/Agencies Abroad	128,366	128,366	
Outstanding Checks/Payment Orders	30,577	28,845	1,732
Bills Payable:	369,216	343,201	26,014
BSP-Rediscounts/Special Programs	12,527	6,664	5,863
BSP-Other Advances	0	0	0
Interbank Borrowings	196,673	193,918	2,755
Deposits Substitutes	9,326	9,053	273
Others	150,690	133,566	17,123
Unearned Income & Other Deferred Credits	21,073	19,857	1,216
Other Liabilities	230,467	217,681	12,785
Unsecured Subordinated Debt	67,273	67,273	
TOTAL LIABILITIES	4,250,605	3,889,767	360,838
C A P I T A L A C C O U N T S			
Capital Stock	234,186	200,343	33,843
Assigned Capital	16,792	16,792	
Surplus	188,891	173,283	15,607
Surplus Reserves	11,794	9,814	1,979
Other Capital Accounts	42,612	41,275	1,338
TOTAL CAPITAL ACCOUNTS	494,275	441,508	52,767
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	4,744,880	4,331,275	413,606

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3 PUBLISHED STATEMENT OF CONDITION
Universal and Commercial Banks
As of December 31, 2006
In Million Pesos

SELECTED ACCOUNTS	TOTAL	UNIVERSAL AND COMMERCIAL BANKS	THRIFT BANKS
CONTINGENT ACCOUNTS			
Unused Commercial Letters of Credit	88,548	87,993	555
Bills for Collection	56,438	56,426	12
Spot Exchange Sold	935,124	934,975	149
Spot Exchange Bought	823,459	823,293	167
Assets Held Under Trust & Investment Management Agreements			
Invested in:	860,833	828,430	32,403
Government Securities	432,175	408,784	23,391
Other Securities, Debt Instruments & Shares of Stocks	173,629	169,612	4,018
Loans and Discounts	42,258	41,959	300
Other Assets	212,770	208,076	4,694
Accountabilities	860,833	828,430	32,403
Trust and Other Fiduciary	492,638	463,221	29,417
Common Trust Funds	171,440	170,786	654
Investment/Fund Management	179,782	177,786	1,996
Unearned Income and Other Accountabilities	16,972	16,637	335
Other Contingent Accounts	1,427,258	1,425,827	1,431
TOTAL CONTINGENT ACCOUNTS	4,191,661	4,156,943	34,717
OTHER INFORMATION			
1. Deposit			
a. Government	311,221	307,984	3,237
b. Banks	35,145	33,627	1,518
c. Trust Department	48,024	45,964	2,060
2. a. Total Non-Performing Loans			
b. Classified Loans and Other Risk Assets	143,297	127,253	16,044
c. General Loan Loss Reserve	478,596	427,961	50,635
d. Specific Loan Loss Reserve	23,008	20,922	2,087
e. Total DOSRI Loans / Advances	107,072	98,468	8,605
f. Past Due DOSRI Loans Advances	110,354	106,471	3,883
g. Ratio of Non-Performing Loans To Total Loan Portfolio (%)	402	391	11
h. Ratio of Tot DOSRI Loans / Advances To Total Loan Portfolio (%)			
i. Ratio of Past Due DOSRI to Total Loan Portfolio (%)			
j. Return on Equity (%)			
3. Compliance with Magna Carta Law (%):			
a. Prescribed Ratio of Comp for 6% (Small Enterprises)			
b. Prescribed Ratio of Comp for 2% (Medium Enterprises)			
4. a. Net Due to Head Office/Branches/Agencies Abroad			
	68,934	68,934	

Details may not add up to totals due to rounding-off
Source: Supervisory Data Center, Supervision and Examination Sector

Table 3 PUBLISHED STATEMENT OF CONDITION**Universal and Commercial Banks**

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	CLASSIFIED BY NATURE OF OPERATION		
	TOTAL	UNIVERSAL BANKS	COMMERCIAL BANKS
A S S E T S			
Cash and Other Cash Items	71,890	66,981	4,909
Due from BSP	343,421	278,490	64,932
Due from Other Banks	140,924	98,467	42,457
Interbank Loans Receivable	403,557	302,409	101,148
Trading Account Securities (Net)	562,959	479,652	83,308
Investment in Bonds & Other Debt Instruments(Net)	649,413	539,089	110,325
Loans, Discounts & Advances (Net)	1,458,814	1,216,225	242,589
Underwriting Accounts (Net)	1,955	1,955	0
Equity Investments (Net)	104,010	103,018	992
Due from Head Office/Branches/Agencies Abroad	42,545	8,996	33,549
Bank Premises, Furnitures Fixture and Equipment (Net)	75,402	66,107	9,296
Other Assets (Net):	476,383	396,642	79,741
Property Owned/Acquired	156,679	141,604	15,076
Others	319,703	255,038	64,665
TOTAL ASSETS	4,331,275	3,558,030	773,244
L I A B I L I T I E S			
Demand Deposits	475,674	392,557	83,117
Savings Deposits	1,497,336	1,304,617	192,719
Time Deposits	1,097,260	875,131	222,129
Special/Other Deposits	2,832	2,820	13
Due to BSP	1,738	1,553	185
Due to Other Banks	9,702	1,760	7,942
Due to Head Office/Branches/Agencies Abroad	128,366	32,972	95,394
Outstanding Checks/Payment Orders	28,845	23,407	5,437
Bills Payable:	343,201	282,678	60,523
BSP-Rediscounts/Special Programs	6,664	4,560	2,104
BSP-Other Advances	0	0	0
Interbank Borrowings	193,918	171,824	22,094
Deposits Substitutes	9,053	7,338	1,715
Others	133,566	98,956	34,610
Unearned Income & Other Deferred Credits	19,857	16,310	3,547
Other Liabilities	217,681	181,752	35,929
Unsecured Subordinated Debt	67,273	67,273	0
TOTAL LIABILITIES	3,889,767	3,182,832	706,935
C A P I T A L A C C O U N T S			
Capital Stock	200,343	160,634	39,709
Assigned Capital	16,792	4,328	12,464
Surplus	173,283	163,626	9,658
Surplus Reserves	9,814	8,650	1,165
Other Capital Accounts	41,275	37,962	3,313
TOTAL CAPITAL ACCOUNTS	441,508	375,198	66,309
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	4,331,275	3,558,030	773,244

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3 PUBLISHED STATEMENT OF CONDITION
Universal and Commercial Banks
As of December 31, 2006
In Million Pesos

SELECTED ACCOUNTS	CLASSIFIED BY NATURE OF OPERATION		
	TOTAL	UNIVERSAL BANKS	COMMERCIAL BANKS
CONTINGENT ACCOUNTS			
Unused Commercial Letters of Credit	87,993	74,348	13,644
Bills for Collection	56,426	55,189	1,237
Spot Exchange Sold	934,975	656,788	278,188
Spot Exchange Bought	823,293	590,180	233,113
Assets Held Under Trust & Investment Management Agreements			57,515
Invested in:	828,430	770,915	57,515
Government Securities	408,784	381,601	27,183
Other Securities, Debt Instruments & Shares of Stocks	169,612	155,379	14,233
Loans and Discounts	41,959	39,085	2,874
Other Assets	208,076	194,850	13,226
Accountabilities	828,430	770,915	57,515
Trust and Other Fiduciary	463,221	422,580	40,641
Common Trust Funds	170,786	166,416	4,370
Investment/Fund Management	177,786	166,248	11,538
Unearned Income and Other Accountabilities	16,637	15,670	967
Other Contingent Accounts	1,425,827	595,180	830,647
TOTAL CONTINGENT ACCOUNTS	4,156,943	2,742,599	1,414,344
OTHER INFORMATION			
1. Deposit			
a. Government	307,984	290,958	17,027
b. Banks	33,627	22,527	11,100
c. Trust Department	45,964	39,545	6,419
2. a. Total Non-Performing Loans	127,253	111,790	15,463
b. Classified Loans and Other Risk Assets	427,961	376,042	51,918
c. General Loan Loss Reserve	20,922	16,770	4,152
d. Specific Loan Loss Reserve	98,468	87,826	10,641
e. Total DOSRI Loans / Advances	106,471	101,037	5,434
f. Past Due DOSRI Loans Advances	391	389	2
g. Ratio of Non-Performing Loans To Total Loan Portfolio (%)			
h. Ratio of Tot DOSRI Loans / Advances To Total Loan Portfolio (%)			
i. Ratio of Past Due DOSRI to Total Loan Portfolio (%)			
j. Return on Equity (%)			
3. Compliance with Magna Carta Law (%):			
a. Prescribed Ratio of Comp for 6% (Small Enterprises)			
b. Prescribed Ratio of Comp for 2% (Medium Enterprises)			
4. a. Net Due to Head Office/Branches/Agencies Abroad	68,934	12,983	55,952

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.a PUBLISHED STATEMENT OF CONDITION
Universal and Commercial Banks
As of December 31, 2006
In Million Pesos

SELECTED ACCOUNTS	CLASSIFIED BY OWNERSHIP			
	PRIVATE DOMESTIC BANKS	GOVERNMENT BANKS	FOREIGN BANK BRANCHES	FOREIGN BANK SUBSIDIARIES
A S S E T S				
Cash and Other Cash Items	62,251	8,367	779	493
Due from BSP	244,272	48,113	46,493	4,543
Due from Other Banks	66,714	5,883	67,585	743
Interbank Loans Receivable	276,035	20,851	99,707	6,963
Trading Account Securities (Net)	409,341	83,026	63,564	7,028
Investment in Bonds & Other Debt Instruments(Net)	442,455	131,970	69,175	5,812
Loans, Discounts & Advances (Net)	1,039,367	213,909	181,168	24,370
Underwriting Accounts (Net)	0	1,955	0	0
Equity Investments (Net)	99,572	3,395	1,005	37
Due from Head Office/Branches/Agencies Abroad	0	113	42,431	0
Bank Premises, Furnitures Fixture and Equipment (Net)	66,399	5,844	2,721	439
Other Assets (Net):	376,439	72,881	21,073	5,990
Property Owned/Acquired	142,213	13,407	89	971
Others	234,226	59,475	20,984	5,019
TOTAL ASSETS	3,082,846	596,309	595,701	56,418
L I A B I L I T I E S				
Demand Deposits	281,946	114,604	73,959	5,164
Savings Deposits	1,200,415	188,423	100,947	7,552
Time Deposits	850,157	35,688	192,123	19,292
Special/Other Deposits	1,663	955	214	1
Due to BSP	1,207	377	148	5
Due to Other Banks	653	15	9,034	0
Due to Head Office/Branches/Agencies Abroad	0	0	128,366	0
Outstanding Checks/Payment Orders	14,042	8,577	6,141	86
Bills Payable:	150,493	151,868	30,826	10,014
BSP-Rediscounts/Special Programs	6,191	443	0	29
BSP-Other Advances	0	0	0	0
Interbank Borrowings	64,737	95,721	29,228	4,232
Deposits Substitutes	8,816	237	0	0
Others	70,749	55,466	1,598	5,753
Unearned Income & Other Deferred Credits	14,281	3,716	904	956
Other Liabilities	165,297	17,735	31,794	2,855
Unsecured Subordinated Debt	51,195	16,078	0	0
TOTAL LIABILITIES	2,731,348	538,036	574,455	45,927
CAPITAL ACCOUNTS				
Capital Stock	166,493	24,471	0	9,379
Assigned Capital	0	0	16,792	0
Surplus	156,338	15,700	208	1,037
Surplus Reserves	6,338	3,309	133	35
Other Capital Accounts	22,330	14,793	4,113	39
TOTAL CAPITAL ACCOUNTS	351,498	58,273	21,246	10,490
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	3,082,846	596,309	595,701	56,418

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.a PUBLISHED STATEMENT OF CONDITION
Universal and Commercial Banks
As of December 31, 2006
In Million Pesos

SELECTED ACCOUNTS	CLASSIFIED BY OWNERSHIP			
	PRIVATE DOMESTIC BANKS	GOVERNMENT BANKS	FOREIGN BANK BRANCHES	FOREIGN BANK SUBSIDIARIES
CONTINGENT ACCOUNTS				
Unused Commercial Letters of Credit	70,682	4,179	12,094	1,038
Bills for Collection	35,018	140	21,247	20
Spot Exchange Sold	323,496	12,400	579,215	19,863
Spot Exchange Bought	257,901	57	545,357	19,977
Assets Held Under Trust & Investment Management Agreements		55,360		
Invested in:	658,855	55,360	112,908	1,307
Government Securities	317,246	34,596	56,763	179
Other Securities, Debt Instruments & Shares of Stocks	137,855	820	30,874	63
Loans and Discounts	37,265	312	4,282	100
Other Assets	166,489	19,632	20,989	965
Accountabilities	658,855	55,360	112,908	1,307
Trust and Other Fiduciary	357,200	35,270	69,573	1,179
Common Trust Funds	137,322	169	33,295	0
Investment/Fund Management	148,774	19,920	8,964	128
Unearned Income and Other Accountabilities	15,559	0	1,077	0
Other Contingent Accounts	118,265	61,388	1,242,801	3,373
TOTAL CONTINGENT ACCOUNTS	1,464,218	133,524	2,513,623	45,579
OTHER INFORMATION				
1. Deposit				
a. Government	77,634	230,148	131	71
b. Banks	15,573	7,448	8,838	1,768
c. Trust Department	39,412	3,009	3,236	307
2. a. Total Non-Performing Loans	109,001	13,027	2,910	2,315
b. Classified Loans and Other Risk Assets	367,745	37,474	12,444	10,299
c. General Loan Loss Reserve	14,009	2,174	4,615	123
d. Specific Loan Loss Reserve	76,321	16,064		1,775
e. Total DOSRI Loans / Advances	57,011	46,451	1,546	1,463
f. Past Due DOSRI Loans Advances	96	295	0	0
g. Ratio of Non-Performing Loans To Total Loan Portfolio (%)				
h. Ratio of Tot DOSRI Loans / Advances To Total Loan Portfolio (%)				
i. Ratio of Past Due DOSRI to Total Loan Portfolio (%)				
j. Return on Equity (%)				
3. Compliance with Magna Carta Law (%):				
a. Prescribed Ratio of Comp for 6% (Small Enterprises)				
b. Prescribed Ratio of Comp for 2% (Medium Enterprises)				
4. a. Net Due to Head Office/Branches/Agencies Abroad	0	0	68,934	0

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.a PUBLISHED STATEMENT OF CONDITION
Universal and Commercial Banks
As of December 31, 2006
In Million Pesos

SELECTED ACCOUNTS	PRIVATE DOMESTIC BANKS			
	ALLIED BANKING CORP.	ASIA UNITED BANK CORP.	BANCO DE ORO	BDO PRIVATE BANK, INC.
A S S E T S				
Cash and Other Cash Items	2,882	725	9,322	0
Due from BSP	12,165	900	16,968	1,951
Due from Other Banks	2,435	466	4,360	2,151
Interbank Loans Receivable	13,344	2,602	24,844	0
Trading Account Securities (Net)	32,735	11,240	57,761	12,499
Investment in Bonds & Other Debt Instruments(Net)	9,369	1,033	39,912	3,995
Loans, Discounts & Advances (Net)	38,858	10,815	100,740	718
Underwriting Accounts (Net)				
Equity Investments (Net)	3,833	63	8,697	6
Due from Head Office/Branches/Agencies Abroad				
Bank Premises, Furnitures Fixture and Equipment (Net)	1,733	180	1,782	45
Other Assets (Net):	10,102	909	18,681	908
Property Owned/Acquired	5,662	247	5,676	0
Others	4,440	662	13,004	908
TOTAL ASSETS	127,457	28,932	283,067	22,273
L I A B I L I T I E S				
Demand Deposits	23,890	4,797	4,875	2,480
Savings Deposits	57,896	7,061	145,662	0
Time Deposits	26,743	5,626	70,995	5,906
Special/Other Deposits	235	0	0	0
Due to BSP	53	10	121	6
Due to Other Banks	0	0	0	0
Due to Head Office/Branches/Agencies Abroad	0	0	0	0
Outstanding Checks/Payment Orders	697	106	729	3
Bills Payable:	169	3,911	19,924	9,430
BSP-Rediscouts/Special Programs	52	126	410	0
BSP-Other Advances	0	0	0	0
Interbank Borrowings	102	1,867	3,114	1,886
Deposits Substitutes	0	0	6,858	0
Others	15	1,918	9,542	7,544
Unearned Income & Other Deferred Credits	653	529	917	0
Other Liabilities	4,497	1,204	14,333	634
Unsecured Subordinated Debt	2,452	0	487	0
TOTAL LIABILITIES	117,282	23,244	258,043	18,459
C A P I T A L A C C O U N T S				
Capital Stock	495	2,400	9,620	2,165
Assigned Capital	0	0	0	0
Surplus	9,323	3,265	13,093	1,511
Surplus Reserves	184	23	190	0
Other Capital Accounts	172	0	2,121	138
TOTAL CAPITAL ACCOUNTS	10,174	5,688	25,024	3,813
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	127,457	28,932	283,067	22,273

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.a PUBLISHED STATEMENT OF CONDITION
Universal and Commercial Banks
As of December 31, 2006
In Million Pesos

SELECTED ACCOUNTS	PRIVATE DOMESTIC BANKS			
	ALLIED BANKING CORP.	ASIA UNITED BANK CORP.	BANCO DE ORO	BDO PRIVATE BANK, INC.
CONTINGENT ACCOUNTS				
Unused Commercial Letters of Credit	2,407	1,173	7,925	0
Bills for Collection	2,574	120	967	0
Spot Exchange Sold	15,174	2,485	43,060	6,544
Spot Exchange Bought	8,821	376	30,482	6,703
Assets Held Under Trust & Investment Management Agreements	8,172	4,165	97,936	180
Invested in:	8,172	4,165	97,936	180
Government Securities	2,168	2,387	35,941	0
Other Securities, Debt Instruments & Shares of Stocks	1,560	1,098	11,952	0
Loans and Discounts	79	89	8,810	0
Other Assets	4,365	591	41,233	180
Accountabilities	8,172	4,165	97,936	180
Trust and Other Fiduciary	6,756	967	32,967	124
Common Trust Funds	373	2,142	40,261	0
Investment/Fund Management	999	1,056	23,811	56
Unearned Income and Other Accountabilities	44	0	897	0
Other Contingent Accounts	5,633	873	16,250	12,311
TOTAL CONTINGENT ACCOUNTS	42,780	9,192	196,620	25,738
OTHER INFORMATION				
1. Deposit				
a. Government	138	0	1	0
b. Banks	490	392	833	109
c. Trust Department	3	384	13,438	124
2. a. Total Non-Performing Loans	4,827	827	5,020	0
b. Classified Loans and Other Risk Assets	22,316	2,387	19	0
c. General Loan Loss Reserve	516	97	2,686	8
d. Specific Loan Loss Reserve	4,464	331	2,440	0
e. Total DOSRI Loans / Advances	11,110	268	5,787	22
f. Past Due DOSRI Loans Advances	0	0	4	0
g. Ratio of Non-Performing Loans To Total Loan Portfolio (%)	8.59	4.34	3.66	0.00
h. Ratio of Tot DOSRI Loans / Advances To Total Loan Portfolio (%)	19.43	1.41	4.22	0.30
i. Ratio of Past Due DOSRI to Total Loan Portfolio (%)	0.00	0.00	0.00	0.00
j. Return on Equity (%)	10.14	16.79	13.82	12.84
3. Compliance with Magna Carta Law (%):				
a. Prescribed Ratio of Comp for 6% (Small Enterprises)	17.00	8.45	6.34	6.03
b. Prescribed Ratio of Comp for 2% (Medium Enterprises)	16.38	8.47	12.98	2.04
4. a. Net Due to Head Office/Branches/Agencies Abroad	0	0	0	0

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.a PUBLISHED STATEMENT OF CONDITION
Universal and Commercial Banks
As of December 31, 2006
In Million Pesos

SELECTED ACCOUNTS	PRIVATE DOMESTIC BANKS			
	BANK OF COMMERCE	BANK OF THE PHIL ISLANDS	CHINA BANKING CORP.	EAST WEST BANKING CORP.
A S S E T S				
Cash and Other Cash Items	453	11,663	2,213	732
Due from BSP	5,365	43,004	9,325	3,756
Due from Other Banks	2,361	5,081	2,436	633
Interbank Loans Receivable	9,857	21,257	245	0
Trading Account Securities (Net)	7,069	12,402	44,596	3,821
Investment in Bonds & Other Debt Instruments(Net)	7,036	131,542	15,811	957
Loans, Discounts & Advances (Net)	23,855	181,792	70,150	17,643
Underwriting Accounts (Net)				
Equity Investments (Net)	112	23,218	174	0
Due from Head Office/Branches/Agencies Abroad	0			
Bank Premises, Furnitures Fixture and Equipment (Net)	1,263	11,396	1,414	529
Other Assets (Net):	12,750	31,892	9,806	3,107
Property Owned/Acquired	4,669	15,534	4,221	938
Others	8,081	16,359	5,585	2,169
TOTAL ASSETS	70,122	473,248	156,169	31,180
	0			
L I A B I L I T I E S				
	0			
Demand Deposits	6,063	67,487	20,164	4,101
Savings Deposits	32,965	107,387	58,541	6,112
Time Deposits	15,741	209,980	43,065	15,006
Special/Other Deposits	0	151	97	0
Due to BSP	20	207	46	10
Due to Other Banks	0	86	3	0
Due to Head Office/Branches/Agencies Abroad	0	0	0	0
Outstanding Checks/Payment Orders	224	1,898	246	262
Bills Payable:	6,541	3,453	3,829	1,281
BSP-Rediscouts/Special Programs	357	18	295	1,233
BSP-Other Advances	0	0	0	0
Interbank Borrowings	4,225	195	245	22
Deposits Substitutes	33	0	0	0
Others	1,926	3,239	3,288	26
Unearned Income & Other Deferred Credits	534	437	2,220	138
Other Liabilities	3,594	22,335	4,792	1,147
Unsecured Subordinated Debt	0	0	0	0
TOTAL LIABILITIES	65,683	413,422	133,002	28,058
CAPITAL ACCOUNTS				
Capital Stock	2,171	27,043	6,838	2,374
Assigned Capital	0	0	0	0
Surplus	1,554	31,472	14,406	737
Surplus Reserves	275	903	401	11
Other Capital Accounts	439	407	1,523	0
TOTAL CAPITAL ACCOUNTS	4,439	59,825	23,167	3,122
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	70,122	473,248	156,169	31,180

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.a PUBLISHED STATEMENT OF CONDITION
Universal and Commercial Banks
As of December 31, 2006
In Million Pesos

SELECTED ACCOUNTS	PRIVATE DOMESTIC BANKS			
	BANK OF COMMERCE	BANK OF THE PHIL ISLANDS	CHINA BANKING CORP.	EAST WEST BANKING CORP.
CONTINGENT ACCOUNTS				
Unused Commercial Letters of Credit	1,802	6,031	4,043	297
Bills for Collection	283	7,651	386	63
Spot Exchange Sold	3,556	115,144	12,357	1,741
Spot Exchange Bought	294	115,127	10	221
Assets Held Under Trust & Investment Management Agreements	5,435	195,337	34,902	5,306
Invested in:	5,435	195,337	34,902	5,306
Government Securities	967	94,869	23,553	1,237
Other Securities, Debt Instruments & Shares of Stocks	2,482	31,500	1,380	2,225
Loans and Discounts	28	11,952	2,720	0
Other Assets	1,957	57,016	7,248	1,844
Accountabilities	5,435	195,337	34,902	5,306
Trust and Other Fiduciary	4,834	98,042	6,122	2,485
Common Trust Funds	382	33,227	1,856	905
Investment/Fund Management	218.8	64,068.0	26,923.6	1,611.7
Unearned Income and Other Accountabilities	0.0	0.0	0.0	304.3
Other Contingent Accounts	1,683.6	41,540.9	2,728.5	111.6
TOTAL CONTINGENT ACCOUNTS	13,053.2	480,830.4	54,426.5	7,740.2
OTHER INFORMATION				
1. Deposit				
a. Government	32	91	43	0
b. Banks	373	1,180	399	0
c. Trust Department	266	745	3,152	0
2. a. Total Non-Performing Loans				
b. Classified Loans and Other Risk Assets	2,807	12,437	7,640	1,535
c. General Loan Loss Reserve	14,829.4	41,134.6	11,612.0	2,771.4
d. Specific Loan Loss Reserve	281.8	2,311.7	1,529	73.0
e. Total DOSRI Loans / Advances	1,521.8	5,728.5	5,750.9	510.0
f. Past Due DOSRI Loans Advances	544.4	6,508.3	778.9	1,570.5
g. Past Due DOSRI Loans Advances	1.7	31.7	0.0	0.0
g. Ratio of Non-Performing Loans To Total Loan Portfolio (%)	8.06	5.89	6.53	8.42
h. Ratio of Tot DOSRI Loans / Advances To Total Loan Portfolio (%)	1.53	3.03	0.88	8.62
i. Ratio of Past Due DOSRI to Total Loan Portfolio (%)	0.00	0.01	0.01	0.00
j. Return on Equity (%)	9.96	16.04	15.94	5.63
3. Compliance with Magna Carta Law (%):				
a. Prescribed Ratio of Comp for 6% (Small Enterprises)	7.75	7.08	6.18	6.13
b. Prescribed Ratio of Comp for 2% (Medium Enterprises)	9.85	6.91	10.20	3.66
4. a. Net Due to Head Office/Branches/Agencies Abroad				
a. Net Due to Head Office/Branches/Agencies Abroad	0.0	0.0	0.0	0.0

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.a PUBLISHED STATEMENT OF CONDITION
Universal and Commercial Banks
As of December 31, 2006
In Million Pesos

SELECTED ACCOUNTS	PRIVATE DOMESTIC BANKS			
	EQUITABLE PCI BANK	EXPORT & INDUSTRY BANK INC.	METROPOLITAN BANK & TRUST CO.	PHIL BANK OF COMM
A S S E T S				
Cash and Other Cash Items	7,267	170	9,123	476
Due from BSP	22,694	2,302	46,582	3,782
Due from Other Banks	3,832	1,092	24,067	784
Interbank Loans Receivable	23,870	829	61,563	1,977
Trading Account Securities (Net)	26,326	1,515	4,385	13,727
Investment in Bonds & Other Debt Instruments(Net)	46,679	9,495	84,081	11,765
Loans, Discounts & Advances (Net)	116,470	2,100	227,111	9,189
Underwriting Accounts (Net)				
Equity Investments (Net)	12,790	497	24,792	25
Due from Head Office/Branches/Agencies Abroad				
Bank Premises, Furnitures Fixture and Equipment (Net)	11,697	734	8,392	1,685
Other Assets (Net):	53,186	16,355	46,519	15,570
Property Owned/Acquired	12,822	1,991	25,667	1,112
Others	40,364	14,364	20,851	14,459
TOTAL ASSETS	324,811	35,089	536,615	58,981
L I A B I L I T I E S				
Demand Deposits	16,307	620	21,380	3,608
Savings Deposits	169,763	10,799	273,717	2,450
Time Deposits	46,338	3,874	142,906	29,560
Special/Other Deposits	168	12	334	0
Due to BSP	141	11	213	22
Due to Other Banks	4	0	0	0
Due to Head Office/Branches/Agencies Abroad	0	0	0	0
Outstanding Checks/Payment Orders	2,161	77	1,226	61
Bills Payable:	14,339	8,343	2,142	12,979
BSP-Rediscouts/Special Programs	801	116	238	243
BSP-Other Advances	0	0	0	0
Interbank Borrowings	269	275	759	3,218
Deposits Substitutes	0	0	0	1,682
Others	13,270	7,953	1,145	7,836
Unearned Income & Other Deferred Credits	1,592	169	1,477	197
Other Liabilities	19,495	5,771	16,665	904
Unsecured Subordinated Debt	9,785	0	15,830	0
TOTAL LIABILITIES	280,093	29,677	475,889	49,781
CAPITAL ACCOUNTS				
Capital Stock	7,270	4,734	36,145	8,736
Assigned Capital	0	0	0	0
Surplus	35,620	(187)	14,600	(557)
Surplus Reserves	606	14	637	96
Other Capital Accounts	1,222	851	9,344	925
TOTAL CAPITAL ACCOUNTS	44,718	5,412	60,726	9,200
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	324,811	35,089	536,615	58,981

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.a PUBLISHED STATEMENT OF CONDITION
Universal and Commercial Banks
As of December 31, 2006
In Million Pesos

SELECTED ACCOUNTS	PRIVATE DOMESTIC BANKS			
	EQUITABLE PCI BANK	EXPORT & INDUSTRY BANK INC.	METROPOLITAN BANK & TRUST CO.	PHIL BANK OF COMM
CONTINGENT ACCOUNTS				
Unused Commercial Letters of Credit	9,885	125	12,854	1,764
Bills for Collection	10,316	46	1,417	37
Spot Exchange Sold	19,475	798	32,118	0
Spot Exchange Bought	13,455	13	12,700	0
Assets Held Under Trust & Investment Management Agreements	73,226	2,702	109,895	4,208
Invested in:	73,226	2,702	109,895	4,208
Government Securities	29,197	976	83,563	1,477
Other Securities, Debt Instruments & Shares of Stocks	25,751	123	13,013	628
Loans and Discounts	1,070	68	3,946	434
Other Assets	17,209	1,536	9,373	1,669
Accountabilities	73,226	2,702	109,895	4,208
Trust and Other Fiduciary	44,362	1,787	71,423	2,279
Common Trust Funds	20,562	118	25,413	822
Investment/Fund Management	3,003.0	727.4	6,972.8	1,107.5
Unearned Income and Other Accountabilities	5,298.9	69.8	6,085.4	0.0
Other Contingent Accounts	4,558.7	12.6	10,497.7	1,976.5
TOTAL CONTINGENT ACCOUNTS	130,916.8	3,697.2	179,482.5	7,986.0
OTHER INFORMATION				
1. Deposit				
a. Government	152	0	454	1
b. Banks	667	390	837	193
c. Trust Department	6,840	1,301	112	1,602
2. a. Total Non-Performing Loans				
b. Classified Loans and Other Risk Assets	41,572.8	83.9	53,134.5	6,715.5
c. General Loan Loss Reserve	1,092.3	51.6	2,244	137.4
d. Specific Loan Loss Reserve	10,077.4	68.1	14,564.1	1,451.8
e. Total DOSRI Loans / Advances	905.6	36.8	14,770.5	526.9
f. Past Due DOSRI Loans Advances	0.0	0.0	27.7	0.0
g. Ratio of Non-Performing Loans To Total Loan Portfolio (%)	4.96	7.20	5.24	21.82
h. Ratio of Tot DOSRI Loans / Advances To Total Loan Portfolio (%)	0.60	1.02	4.94	3.89
i. Ratio of Past Due DOSRI to Total Loan Portfolio (%)	0.00	0.00	0.01	0.00
j. Return on Equity (%)	7.70	6.01	10.38	8.77
3. Compliance with Magna Carta Law (%):				
a. Prescribed Ratio of Comp for 6% (Small Enterprises)	6.10	6.57	6.60	6.30
b. Prescribed Ratio of Comp for 2% (Medium Enterprises)	6.07	6.37	14.17	7.63
4. a. Net Due to Head Office/Branches/Agencies Abroad				
	0.0	0.0	0.0	0.0

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.a PUBLISHED STATEMENT OF CONDITION
Universal and Commercial Banks
As of December 31, 2006
In Million Pesos

SELECTED ACCOUNTS	PRIVATE DOMESTIC BANKS			
	PHIL NATIONAL BANK	PHIL TRUST COMPANY	PHIL VETERANS BANK	RIZAL COMM'L BANKING CORP
A S S E T S				
Cash and Other Cash Items	3,578	1,138	316	4,182
Due from BSP	12,567	11,672	4,148	12,844
Due from Other Banks	3,549	1,705	738	5,490
Interbank Loans Receivable	20,669	0	3,799	18,151
Trading Account Securities (Net)	57,042	0	323	55,743
Investment in Bonds & Other Debt Instruments(Net)	22,269	15,543	3,056	0
Loans, Discounts & Advances (Net)	55,744	18,387	8,757	57,549
Underwriting Accounts (Net)				
Equity Investments (Net)	6,907	2	200	8,338
Due from Head Office/Branches/Agencies Abroad				
Bank Premises, Furnitures Fixture and Equipment (Net)	13,550	1,858	344	2,634
Other Assets (Net):	47,792	6,721	7,878	26,571
Property Owned/Acquired	19,345	2,498	2,636	7,053
Others	28,447	4,222	5,242	19,517
TOTAL ASSETS	243,667	57,027	29,559	191,501
L I A B I L I T I E S				
Demand Deposits	17,823	508	6,189	7,135
Savings Deposits	140,146	29,774	16,381	51,072
Time Deposits	25,824	18,509	1,007	67,249
Special/Other Deposits	510	0	0	21
Due to BSP	114	0	10	72
Due to Other Banks	542	0	0	1
Due to Head Office/Branches/Agencies Abroad	0	0	0	0
Outstanding Checks/Payment Orders	2,125	40	155	458
Bills Payable:	9,956	0	122	20,595
BSP-Rediscouts/Special Programs	1,944	0	0	107
BSP-Other Advances	0	0	0	0
Interbank Borrowings	1,273	0	65	20,436
Deposits Substitutes	0	0	0	0
Others	6,739	0	56	52
Unearned Income & Other Deferred Credits	946	18	368	877
Other Liabilities	16,285	1,097	1,108	14,135
Unsecured Subordinated Debt	8,389	0	0	5,428
TOTAL LIABILITIES	222,660	49,947	25,339	167,044
CAPITAL ACCOUNTS				
Capital Stock	22,930	5,000	2,751	12,268
Assigned Capital	0	0	0	0
Surplus	(3,481)	1,958	340	11,500
Surplus Reserves	512	72	543	689
Other Capital Accounts	1,046	50	585	0
TOTAL CAPITAL ACCOUNTS	21,007	7,080	4,220	24,457
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	243,667	57,027	29,559	191,501

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.a PUBLISHED STATEMENT OF CONDITION
Universal and Commercial Banks
As of December 31, 2006
In Million Pesos

SELECTED ACCOUNTS	PRIVATE DOMESTIC BANKS			
	PHIL NATIONAL BANK	PHIL TRUST COMPANY	PHIL VETERANS BANK	RIZAL COMM'L BANKING CORP
CONTINGENT ACCOUNTS				
Unused Commercial Letters of Credit	9,799	440	124	7,324
Bills for Collection	6,686	38	6	904
Spot Exchange Sold	2,283	0	25	15,688
Spot Exchange Bought	12,614	0	0	9,534
Assets Held Under Trust & Investment Management Agreements	14,131	59	3,502	42,702
Invested in:	14,131	59	3,502	42,702
Government Securities	6,643	0	379	21,517
Other Securities, Debt Instruments & Shares of Stocks	381	5	1,527	14,072
Loans and Discounts	0	0	133	1,174
Other Assets	7,106	53	1,464	5,940
Accountabilities	14,131	59	3,502	42,702
Trust and Other Fiduciary	12,694	59	2,822	29,811
Common Trust Funds	1,064	0	0	4,297
Investment/Fund Management	371.8	0.0	679.8	8,593.9
Unearned Income and Other Accountabilities	0.0	0.0	0.0	0.0
Other Contingent Accounts	13,065.9	273.1	94.8	1,320.2
TOTAL CONTINGENT ACCOUNTS	58,578.4	808.7	3,751.1	77,471.7
OTHER INFORMATION				
1. Deposit				
a. Government	38,988	0	16,922	185
b. Banks	1,317	54	75	82
c. Trust Department	4,381	46	361	4,391
2. a. Total Non-Performing Loans	19,533	1,637	1,860	8,098
b. Classified Loans and Other Risk Assets	60,293	2,564	5,580	31,710
c. General Loan Loss Reserve	577	72	65	459
d. Specific Loan Loss Reserve	12,305	1,533	1,072	6,542
e. Total DOSRI Loans / Advances	2,526	0	23	10,058
f. Past Due DOSRI Loans Advances	31	0	0	0
g. Ratio of Non-Performing Loans To Total Loan Portfolio (%)	15.89	8.19	12.33	9.52
h. Ratio of Tot DOSRI Loans / Advances To Total Loan Portfolio (%)	2.41	0.00	0.17	11.70
i. Ratio of Past Due DOSRI to Total Loan Portfolio (%)	0.03	0.00	0.00	0.00
j. Return on Equity (%)	3.59	11.56	10.60	12.30
3. Compliance with Magna Carta Law (%):				
a. Prescribed Ratio of Comp for 6% (Small Enterprises)	9.60	6.00	9.24	6.70
b. Prescribed Ratio of Comp for 2% (Medium Enterprises)	11.30	4.82	9.23	5.41
4. a. Net Due to Head Office/Branches/Agencies Abroad	0	0	0	0

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.a PUBLISHED STATEMENT OF CONDITION
Universal and Commercial Banks
As of December 31, 2006
In Million Pesos

SELECTED ACCOUNTS	PRIVATE DOMESTIC BANKS		
	SECURITY BANK CORP	UNION BANK OF THE PHILS	UNITED COCONUT PLANTERS BANK
A S S E T S			
Cash and Other Cash Items	2,891	2,755	2,366
Due from BSP	9,901	13,228	11,118
Due from Other Banks	1,983	2,706	847
Interbank Loans Receivable	7,239	64,866	923
Trading Account Securities (Net)	57,644	3	10,512
Investment in Bonds & Other Debt Instruments(Net)	2,063	31,337	6,511
Loans, Discounts & Advances (Net)	29,623	40,360	29,506
Underwriting Accounts (Net)			
Equity Investments (Net)	2,193	625	7,098
Due from Head Office/Branches/Agencies Abroad			
Bank Premises, Furnitures Fixture and Equipment (Net)	1,300	4,743	1,119
Other Assets (Net):	6,884	23,759	37,050
Property Owned/Acquired	1,831	7,797	22,513
Others	5,053	15,962	14,537
TOTAL ASSETS	121,720	184,382	107,049
L I A B I L I T I E S			
Demand Deposits	20,903	49,266	4,349
Savings Deposits	42,111	20,212	28,365
Time Deposits	26,623	46,528	48,676
Special/Other Deposits	96	38	0
Due to BSP	44	58	49
Due to Other Banks	17	0	0
Due to Head Office/Branches/Agencies Abroad	0	0	0
Outstanding Checks/Payment Orders	482	2,748	342
Bills Payable:	8,024	21,959	3,496
BSP-Rediscounts/Special Programs	134	34	82
BSP-Other Advances	0	0	0
Interbank Borrowings	7,718	19,069	0
Deposits Substitutes	0	0	242
Others	172	2,857	3,171
Unearned Income & Other Deferred Credits	530	1,190	1,489
Other Liabilities	6,647	22,304	8,351
Unsecured Subordinated Debt	2,999	1,287	4,537
TOTAL LIABILITIES	108,478	165,592	99,654
C A P I T A L A C C O U N T S			
Capital Stock	4,982	7,087	1,485
Assigned Capital	0	0	0
Surplus	4,373	11,632	5,179
Surplus Reserves	215	71	896
Other Capital Accounts	3,672	0	(165)
TOTAL CAPITAL ACCOUNTS	13,242	18,790	7,395
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	121,720	184,382	107,049

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.a PUBLISHED STATEMENT OF CONDITION
Universal and Commercial Banks
As of December 31, 2006
In Million Pesos

SELECTED ACCOUNTS	PRIVATE DOMESTIC BANKS		
	SECURITY BANK CORP	UNION BANK OF THE PHILS	UNITED COCONUT PLANTERS BANK
CONTINGENT ACCOUNTS			
Unused Commercial Letters of Credit	2,041	1,147	1,501
Bills for Collection	2,318	749	457
Spot Exchange Sold	39,893	12,487	668
Spot Exchange Bought	40,247	7,004	301
Assets Held Under Trust & Investment Management Agreements	8,471	11,283	37,245
Invested in:	8,471	11,283	37,245
Government Securities	1,521	4,239	6,612
Other Securities, Debt Instruments & Shares of Stocks	469	1,767	27,923
Loans and Discounts	4,267	1,853	642
Other Assets	2,213	3,423	2,067
Accountabilities	8,471	11,283	37,245
Trust and Other Fiduciary	1,882	4,990	32,793
Common Trust Funds	0	5,043	856
Investment/Fund Management	4,640.2	1,249.7	2,683.9
Unearned Income and Other Accountabilities	1,948.7	0.0	911.9
Other Contingent Accounts	2,935.4	1,105.2	1,292.6
TOTAL CONTINGENT ACCOUNTS	95,905.3	33,775.1	41,464.6
OTHER INFORMATION			
1. Deposit			
a. Government	2,171	17,678	779
b. Banks	5,627	961	1,593
c. Trust Department	836	1,009	419
2. a. Total Non-Performing Loans	1,693	7,991	6,649
b. Classified Loans and Other Risk Assets	10,295	12,262	48,464
c. General Loan Loss Reserve	636	672	501
d. Specific Loan Loss Reserve	1,976	5,607	378
e. Total DOSRI Loans / Advances	157	1,096	323
f. Past Due DOSRI Loans Advances	0	0	0
g. Ratio of Non-Performing Loans To Total Loan Portfolio (%)	4.27	7.17	18.31
h. Ratio of Tot DOSRI Loans / Advances To Total Loan Portfolio (%)	0.40	0.98	0.89
i. Ratio of Past Due DOSRI to Total Loan Portfolio (%)	0.00	0.00	0.00
j. Return on Equity (%)	17.01	12.00	(76.59)
3. Compliance with Magna Carta Law (%):			
a. Prescribed Ratio of Comp for 6% (Small Enterprises)	6.65	8.61	5.00
b. Prescribed Ratio of Comp for 2% (Medium Enterprises)	4.89	3.69	10.00
4. a. Net Due to Head Office/Branches/Agencies Abroad	0	0	0

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.a PUBLISHED STATEMENT OF CONDITION
Universal and Commercial Banks
As of December 31, 2006
In Million Pesos

SELECTED ACCOUNTS	GOVERNMENT BANKS		
	AL-AMANAH ISLAMIC BANK OF THE PHIL.	DEVT BANK OF THE PHILIPPINES	LAND BANK OF THE PHILIPPINES
A S S E T S			
Cash and Other Cash Items	0	747	7,620
Due from BSP	0	8,659	39,454
Due from Other Banks	0	4,865	1,018
Interbank Loans Receivable	0	2,754	18,098
Trading Account Securities (Net)	0	82,986	40
Investment in Bonds & Other Debt Instruments(Net)	0	25,837	106,133
Loans, Discounts & Advances (Net)	0	74,733	139,176
Underwriting Accounts (Net)	0	1,800	155
Equity Investments (Net)	0	259	3,136
Due from Head Office/Branches/Agencies Abroad	0	113	0
Bank Premises, Furnitures Fixture and Equipment (Net)	0	1,166	4,678
Other Assets (Net):	0	31,616	41,265
Property Owned/Acquired	0	1,447	11,960
Others	0	30,170	29,305
TOTAL ASSETS	0	235,537	360,772
L I A B I L I T I E S			
Demand Deposits	0	18,879	95,725
Savings Deposits	0	35,826	152,597
Time Deposits	0	16,172	19,517
Special/Other Deposits	0	214	741
Due to BSP	0	154	223
Due to Other Banks	0	5	10
Due to Head Office/Branches/Agencies Abroad	0	0	0
Outstanding Checks/Payment Orders	0	7,249	1,327
Bills Payable:	0	118,081	33,786
BSP-Rediscounts/Special Programs	0	0	443
BSP-Other Advances	0	0	0
Interbank Borrowings	0	95,721	0
Deposits Substitutes	0	0	237
Others	0	22,361	33,106
Unearned Income & Other Deferred Credits	0	464	3,251
Other Liabilities	0	5,173	12,562
Unsecured Subordinated Debt	0	8,724	7,355
TOTAL LIABILITIES	0	210,942	327,095
CAPITAL ACCOUNTS			
Capital Stock	0	12,500	11,971
Assigned Capital	0	0	0
Surplus	0	7,074	8,626
Surplus Reserves	0	249	3,060
Other Capital Accounts	0	4,773	10,021
TOTAL CAPITAL ACCOUNTS	0	24,596	33,678
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	0	235,537	360,772

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.a PUBLISHED STATEMENT OF CONDITION
Universal and Commercial Banks
As of December 31, 2006
In Million Pesos

SELECTED ACCOUNTS	GOVERNMENT BANKS		
	AL-AMANAH ISLAMIC BANK OF THE PHIL.	DEVT BANK OF THE PHILIPPINES	LAND BANK OF THE PHILIPPINES
CONTINGENT ACCOUNTS			
Unused Commercial Letters of Credit	0	1,495	2,684
Bills for Collection	0	25	116
Spot Exchange Sold	0	376	12,025
Spot Exchange Bought	0	376	(319)
Assets Held Under Trust & Investment Management Agreements	0	19,368	35,991
Invested in:	0	19,368	35,991
Government Securities	0	12,144	22,452
Other Securities, Debt Instruments & Shares of Stocks	0	704	116
Loans and Discounts	0	108	203
Other Assets	0	6,412	13,220
Accountabilities	0.0	19,368.5	35,991.3
Trust and Other Fiduciary	0.0	6,952.9	28,317.3
Common Trust Funds	0.0	20.1	149.3
Investment/Fund Management	0.0	12,395.5	7,524.7
Unearned Income and Other Accountabilities	0.0	0.0	0.0
Other Contingent Accounts	0	60,970	418
TOTAL CONTINGENT ACCOUNTS	0.0	82,608.9	50,914.8
OTHER INFORMATION			
1. Deposit			
a. Government	0	54,182	175,966
b. Banks	0.0	498.7	6,949.2
c. Trust Department	0.0	2,345.6	663
2. a. Total Non-Performing Loans	0	3,005	10,021
b. Classified Loans and Other Risk Assets	0	5,618	31,856
c. General Loan Loss Reserve	0	773	1,401
d. Specific Loan Loss Reserve	0	2,175	13,889
e. Total DOSRI Loans / Advances	0	17,305	29,146
f. Past Due DOSRI Loans Advances	0	18	276
g. Ratio of Non-Performing Loans To Total Loan Portfolio (%)	0.0	2.31	5.81
h. Ratio of Tot DOSRI Loans / Advances To Total Loan Portfolio (%)	0.0	13.85	16.89
i. Ratio of Past Due DOSRI to Total Loan Portfolio (%)	0.0	0.01	0.16
j. Return on Equity (%)	0.0	17.16	13.42
3. Compliance with Magna Carta Law (%):			
a. Prescribed Ratio of Comp for 6% (Small Enterprises)	0.0	6.00	23.83
b. Prescribed Ratio of Comp for 2% (Medium Enterprises)	0.0	7.12	3.97
4. a. Net Due to Head Office/Branches/Agencies Abroad		0	0

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.a PUBLISHED STATEMENT OF CONDITION
Universal and Commercial Banks
As of December 31, 2006
In Million Pesos

SELECTED ACCOUNTS	FOREIGN BANK BRANCHES			
	ANZ BANKING GROUP LTD.	BANGKOK BANK PUBLIC CO.	BANK OF AMERICA N.A.	CITIBANK N.A. (PHILS.)
A S S E T S				
Cash and Other Cash Items	3	1	24	330
Due from BSP	413	70	999	20,474
Due from Other Banks	327	140	4,086	864
Interbank Loans Receivable	6,129	850	0	48,815
Trading Account Securities (Net)	1,172	50	2,772	4,776
Investment in Bonds & Other Debt Instruments(Net)	594	56	13	47,149
Loans, Discounts & Advances (Net)	6,179	2,573	748	80,436
Underwriting Accounts (Net)				
Equity Investments (Net)	3	5	5	7
Due from Head Office/Branches/Agencies Abroad	1,433	701	939	1,924
Bank Premises, Furnitures Fixture and Equipment (Net)	20	9	7	1,830
Other Assets (Net):	205	22	46	4,009
Property Owned/Acquired	0	5	0	9
Others	205	17	46	4,000
TOTAL ASSETS	16,477	4,476	9,639	210,614
L I A B I L I T I E S				
Demand Deposits	257	8	647	41,932
Savings Deposits	608	1,681	1,576	23,743
Time Deposits	4,793	738	3,737	80,463
Special/Other Deposits	0	0	0	0
Due to BSP	5	1	1	68
Due to Other Banks	0	0	0	7,942
Due to Head Office/Branches/Agencies Abroad	8,383	1,746	2,763	32,172
Outstanding Checks/Payment Orders	14	1	97	3,162
Bills Payable:	1,564	0	0	1,895
BSP-Rediscouts/Special Programs	0	0	0	0
BSP-Other Advances	0	0	0	0
Interbank Borrowings	1,564	0	0	1,895
Deposits Substitutes	0	0	0	0
Others	0	0	0	0
Unearned Income & Other Deferred Credits	73	0	0	392
Other Liabilities	321	34	394	11,197
Unsecured Subordinated Debt	0	0	0	0
TOTAL LIABILITIES	16,018	4,211	9,216	202,966
CAPITAL ACCOUNTS				
Capital Stock	0	0	0	0
Assigned Capital	444	266	423	7,562
Surplus	0	0	0	0
Surplus Reserves	0	0	0	85
Other Capital Accounts	15	0	0	0
TOTAL CAPITAL ACCOUNTS	459	266	423	7,648
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	16,477	4,476	9,639	210,614

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.a PUBLISHED STATEMENT OF CONDITION
Universal and Commercial Banks
As of December 31, 2006
In Million Pesos

SELECTED ACCOUNTS	FOREIGN BANK BRANCHES			
	ANZ BANKING GROUP LTD.	BANGKOK BANK PUBLIC CO.	BANK OF AMERICA N.A.	CITIBANK N.A. (PHILS.)
CONTINGENT ACCOUNTS				
Unused Commercial Letters of Credit	763	64	12	1,725
Bills for Collection	0	66	14	415
Spot Exchange Sold	4,688	994	287	62,522
Spot Exchange Bought	2,914	981	129	51,363
Assets Held Under Trust & Investment Management Agreements	0	0	0	2,439
Invested in:	0	0	0	2,439
Government Securities	0	0	0	979
Other Securities, Debt Instruments & Shares of Stocks	0	0	0	1,365
Loans and Discounts	0	0	0	48
Other Assets	0	0	0	48
Accountabilities	0	0	0	2,439
Trust and Other Fiduciary	0	0	0	2,400
Common Trust Funds	0	0	0	0
Investment/Fund Management	0.0	0.0	0.0	12.3
Unearned Income and Other Accountabilities	0.0	0.0	0.0	26.5
Other Contingent Accounts	1,238	10	4,200	447,255
TOTAL CONTINGENT ACCOUNTS	9,603	2,115	4,642	565,719
OTHER INFORMATION				
1. Deposit				
a. Government	0	0	0	0
b. Banks	232	0	0	7,033
c. Trust Department	0	0	0	24
2. a. Total Non-Performing Loans	161	221	0	660
b. Classified Loans and Other Risk Assets	148	583	2	4,947
c. General Loan Loss Reserve	104	22	8	2,582
d. Specific Loan Loss Reserve	59	263	0	1,458
e. Total DOSRI Loans / Advances	1	0	26	880
f. Past Due DOSRI Loans Advances	0	0	0	0
g. Ratio of Non-Performing Loans To Total Loan Portfolio (%)	1.29	5.88	0.00	0.49
h. Ratio of Tot DOSRI Loans / Advances To Total Loan Portfolio (%)	0.01	0.00	3.46	0.66
i. Ratio of Past Due DOSRI to Total Loan Portfolio (%)	0.00	0.00	0.00	0.00
j. Return on Equity (%)	59.41	1.07	2.42	21.09
3. Compliance with Magna Carta Law (%):				
a. Prescribed Ratio of Comp for 6% (Small Enterprises)	6.00	6.21	6.36	6.14
b. Prescribed Ratio of Comp for 2% (Medium Enterprises)	2.56	9.07	2.00	2.05
4. a. Net Due to Head Office/Branches/Agencies Abroad	6,950	1,311	1,690	30,248

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.a PUBLISHED STATEMENT OF CONDITION
Universal and Commercial Banks
As of December 31, 2006
In Million Pesos

SELECTED ACCOUNTS	FOREIGN BANK BRANCHES			
	DEUTSCHE BANK AG	HONGKONG & SHANGHAI BANKING CORP	ING BANK N.V.	JP MORGAN CHASE BANK
A S S E T S				
Cash and Other Cash Items	9	265	4	0
Due from BSP	1,512	7,323	768	1,656
Due from Other Banks	309	35,205	135	86
Interbank Loans Receivable	539	12,722	5,000	0
Trading Account Securities (Net)	8,705	7,188	1,814	6,459
Investment in Bonds & Other Debt Instruments(Net)	0	13,074	0	699
Loans, Discounts & Advances (Net)	12,995	28,976	7,320	876
Underwriting Accounts (Net)				
Equity Investments (Net)	0	932	11	0
Due from Head Office/Branches/Agencies Abroad	7,016	5,827	954	60
Bank Premises, Furnitures Fixture and Equipment (Net)	63	304	46	28
Other Assets (Net):	3,315	5,887	1,791	1,344
Property Owned/Acquired	0	37	0	0
Others	3,315	5,850	1,791	1,344
TOTAL ASSETS	34,464	117,704	17,842	11,208
L I A B I L I T I E S				
Demand Deposits	2,593	13,683	181	2,366
Savings Deposits	1,922	10,898	1,868	3,058
Time Deposits	11,693	44,626	462	965
Special/Other Deposits	0	214	0	0
Due to BSP	0	31	0	5
Due to Other Banks	0	109	0	0
Due to Head Office/Branches/Agencies Abroad	10,824	14,357	9,359	2,643
Outstanding Checks/Payment Orders	510	605	0	57
Bills Payable:	2,582	21,597	1,328	123
BSP-Rediscounts/Special Programs	0	0	0	0
BSP-Other Advances	0	0	0	0
Interbank Borrowings	1,780	21,597	1,328	123
Deposits Substitutes	0	0	0	0
Others	802	0	0	0
Unearned Income & Other Deferred Credits	19	260	3	117
Other Liabilities	3,747	7,874	1,840	1,325
Unsecured Subordinated Debt	0	0	0	0
TOTAL LIABILITIES	33,891	114,253	15,040	10,660
C A P I T A L A C C O U N T S				
Capital Stock	0	0	0	0
Assigned Capital	625	1,850	1,238	442
Surplus	0	208	0	0
Surplus Reserves	10	0	10	0
Other Capital Accounts	(62)	1,392	1,555	107
TOTAL CAPITAL ACCOUNTS	573	3,451	2,802	548
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	34,464	117,704	17,842	11,208

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.a PUBLISHED STATEMENT OF CONDITION
Universal and Commercial Banks
As of December 31, 2006
In Million Pesos

SELECTED ACCOUNTS	FOREIGN BANK BRANCHES			
	DEUTSCHE BANK AG	HONGKONG & SHANGHAI BANKING CORP	ING BANK N.V.	JP MORGAN CHASE BANK
CONTINGENT ACCOUNTS				
Unused Commercial Letters of Credit	1,408	709	0	0
Bills for Collection	0	20,139	6	0
Spot Exchange Sold	91,845	158,052	47,146	77,628
Spot Exchange Bought	87,625	157,111	49,970	59,194
Assets Held Under Trust & Investment Management Agreements	27,830	17,526	62,976	382
Invested in:	27,830	17,526	62,976	382
Government Securities	18,603	4,942	32,239	0
Other Securities, Debt Instruments & Shares of Stocks	4,717	4,641	18,743	0
Loans and Discounts	1,975	99	2,161	0
Other Assets	2,536	7,843	9,833	382
Accountabilities	27,830	17,526	62,976	382
Trust and Other Fiduciary	21,324	16,849	27,059	382
Common Trust Funds	0	0	33,295	0
Investment/Fund Management	5,940.8	676.6	2,140.4	0.0
Unearned Income and Other Accountabilities	565.9	0.0	481.7	0.0
Other Contingent Accounts	261,463.5	230,863.4	21,963.4	91,116.3
TOTAL CONTINGENT ACCOUNTS	470,172.7	584,400.4	182,060.7	228,320.6
OTHER INFORMATION				
1. Deposit				
a. Government	0	131	0	0
b. Banks	476	109	0	1
c. Trust Department	1,621	769	96	382
2. a. Total Non-Performing Loans	0	646	138	0
b. Classified Loans and Other Risk Assets	326.3	2,085.7	1,039.6	0.0
c. General Loan Loss Reserve	30.4	866.1	89	10.7
d. Specific Loan Loss Reserve	140.9	558.9	301.6	8.8
e. Total DOSRI Loans / Advances	0.0	421.0	0.0	56.6
f. Past Due DOSRI Loans Advances	0.0	0.0	0.0	0.0
g. Ratio of Non-Performing Loans To Total Loan Portfolio (%)	0.00	1.50	1.08	0.00
h. Ratio of Tot DOSRI Loans / Advances To Total Loan Portfolio (%)	0.00	0.98	0.00	1.01
i. Ratio of Past Due DOSRI to Total Loan Portfolio (%)	0.00	0.00	0.00	0.00
j. Return on Equity (%)	26.02	32.62	31.42	5.72
3. Compliance with Magna Carta Law (%):				
a. Prescribed Ratio of Comp for 6% (Small Enterprises)	6.12	6.01	6.12	6.25
b. Prescribed Ratio of Comp for 2% (Medium Enterprises)	2.99	2.19	2.04	3.63
4. a. Net Due to Head Office/Branches/Agencies Abroad	2,500.0	5,550.0	3,712.6	1,766.5

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.a PUBLISHED STATEMENT OF CONDITION
Universal and Commercial Banks
As of December 31, 2006
In Million Pesos

SELECTED ACCOUNTS	FOREIGN BANK BRANCHES			
	KOREA EXCHANGE BANK	MIZUHO CORP BANK	STANDARD CHARTERED BANK	THE BANK OF CHINA - MANILA BRANCH
A S S E T S				
Cash and Other Cash Items	30	2	103	2
Due from BSP	140	615	11,890	74
Due from Other Banks	6,109	2,193	461	24
Interbank Loans Receivable	499	12,476	6,864	1,963
Trading Account Securities (Net)	0	285	28,477	457
Investment in Bonds & Other Debt Instruments(Net)	121	728	4,470	477
Loans, Discounts & Advances (Net)	1,790	8,375	18,117	395
Underwriting Accounts (Net)				
Equity Investments (Net)	6	6	13	8
Due from Head Office/Branches/Agencies Abroad	1,950	2,802	2,101	2,150
Bank Premises, Furnitures Fixture and Equipment (Net)	5	21	152	4
Other Assets (Net):	51	236	3,843	72
Property Owned/Acquired	0	0	38	0
Others	51	236	3,804	72
TOTAL ASSETS	10,701	27,737	76,491	5,627
L I A B I L I T I E S				
Demand Deposits	19	806	10,511	15
Savings Deposits	5,962	17,921	8,555	307
Time Deposits	1,163	0	39,428	84
Special/Other Deposits	0	0	0	0
Due to BSP	0	0	27	2
Due to Other Banks	0	0	983	0
Due to Head Office/Branches/Agencies Abroad	3,240	6,913	9,256	4,525
Outstanding Checks/Payment Orders	0	539	1,113	3
Bills Payable:	0	762	0	0
BSP-Rediscounts/Special Programs	0	0	0	0
BSP-Other Advances	0	0	0	0
Interbank Borrowings	0	206	0	0
Deposits Substitutes	0	0	0	0
Others	0	556	0	0
Unearned Income & Other Deferred Credits	0	0	4	6
Other Liabilities	61	194	4,466	67
Unsecured Subordinated Debt	0	0	0	0
TOTAL LIABILITIES	10,444	27,135	74,344	5,009
C A P I T A L A C C O U N T S				
Capital Stock	0	0	0	0
Assigned Capital	257	602	1,240	618
Surplus	0	0	0	0
Surplus Reserves	0	0	28	0
Other Capital Accounts	0	0	880	0
TOTAL CAPITAL ACCOUNTS	257	602	2,147	618
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	10,701	27,737	76,491	5,627

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.a PUBLISHED STATEMENT OF CONDITION
Universal and Commercial Banks
As of December 31, 2006
In Million Pesos

SELECTED ACCOUNTS	FOREIGN BANK BRANCHES			
	KOREA EXCHANGE BANK	MIZUHO CORP BANK	STANDARD CHARTERED BANK	THE BANK OF CHINA - MANILA BRANCH
CONTINGENT ACCOUNTS				
Unused Commercial Letters of Credit	284	710	4,504	0
Bills for Collection	0	9	478	0
Spot Exchange Sold	0	2,533	130,842	0
Spot Exchange Bought	0	1,795	132,748	0
Assets Held Under Trust & Investment Management Agreements	0	0	1,755	0
Invested in:	0	0	1,755	0
Government Securities	0	0	0	0
Other Securities, Debt Instruments & Shares of Stocks	0	0	1,408	0
Loans and Discounts	0	0	0	0
Other Assets	0	0	347	0
Accountabilities	0	0	1,755	0
Trust and Other Fiduciary	0	0	1,558	0
Common Trust Funds	0	0	0	0
Investment/Fund Management	0.0	0.0	193.5	0.0
Unearned Income and Other Accountabilities	0.0	0.0	3.2	0.0
Other Contingent Accounts	212.7	1,906.5	180,037.6	495.2
TOTAL CONTINGENT ACCOUNTS	496.4	6,953.4	450,363.3	495.2
OTHER INFORMATION				
1. Deposit				
a. Government	0	0	0	0
b. Banks	0	0	983	4
c. Trust Department	0	0	344	0
2. a. Total Non-Performing Loans	0	0	863	9
b. Classified Loans and Other Risk Assets	54	0	2,630	10
c. General Loan Loss Reserve	28	82	418	4
d. Specific Loan Loss Reserve	4	0	1,069	18
e. Total DOSRI Loans / Advances	1	0	145	0
f. Past Due DOSRI Loans Advances	0	0	0	0
g. Ratio of Non-Performing Loans To Total Loan Portfolio (%)	0.00	0.00	3.26	0.31
h. Ratio of Tot DOSRI Loans / Advances To Total Loan Portfolio (%)	0.04	0.00	0.55	0.00
i. Ratio of Past Due DOSRI to Total Loan Portfolio (%)	0.00	0.00	0.00	0.00
j. Return on Equity (%)	9.20	17.58	13.52	1.69
3. Compliance with Magna Carta Law (%):				
a. Prescribed Ratio of Comp for 6% (Small Enterprises)	6.22	6.90	6.07	6.16
b. Prescribed Ratio of Comp for 2% (Medium Enterprises)	2.14	2.20	2.11	2.05
4. a. Net Due to Head Office/Branches/Agencies Abroad	0	4,111	3,720	2,472

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.a PUBLISHED STATEMENT OF CONDITION
Universal and Commercial Banks
As of December 31, 2006
In Million Pesos

SELECTED ACCOUNTS	FOREIGN BANK SUBSIDIARIES				
	THE BANK OF TOKYO - MITSUBISHI LTD	MEGA INT'L COMM'L BANK CO LTD	ABN-AMRO BANK INC	CHINATRUST COMM'L BANK CORP	MAYBANK PHILS INC
A S S E T S					
Cash and Other Cash Items	1	4	12	140	341
Due from BSP	510	48	787	2,573	1,183
Due from Other Banks	17,551	94	51	384	308
Interbank Loans Receivable	1,520	2,330	2,438	3,416	1,110
Trading Account Securities (Net)	193	1,217	1,595	5,173	260
Investment in Bonds & Other Debt Instruments(Net)	1,719	76	0	1,991	3,821
Loans, Discounts & Advances (Net)	10,799	1,590	4,627	12,481	7,263
Underwriting Accounts (Net)					
Equity Investments (Net)	6	5	5	32	0
Due from Head Office/Branches/Agencies Abroad	3,869	10,704			
Bank Premises, Furnitures Fixture and Equipment (Net)	33	199	44	296	99
Other Assets (Net):	168	85	1,097	2,330	2,563
Property Owned/Acquired	0	0	0	26	945
Others	168	85	1,097	2,305	1,617
TOTAL ASSETS	36,369	16,351	10,655	28,816	16,947
L I A B I L I T I E S					
Demand Deposits	937	7	449	3,324	1,392
Savings Deposits	22,485	362	1,951	1,840	3,760
Time Deposits	2,566	1,403	0	13,589	5,704
Special/Other Deposits	0	0	0	0	1
Due to BSP	6	0	0	0	5
Due to Other Banks	0	0	0	0	0
Due to Head Office/Branches/Agencies Abroad	9,223	12,961	0	0	0
Outstanding Checks/Payment Orders	28	11	0	37	49
Bills Payable:	240	736	4,506	3,544	1,965
BSP-Rediscounts/Special Programs	0	0	0	29	0
BSP-Other Advances	0	0	0	0	0
Interbank Borrowings	0	736	0	2,267	1,965
Deposits Substitutes	0	0	0	0	0
Others	240	0	4,506	1,247	0
Unearned Income & Other Deferred Credits	5	23	0	146	811
Other Liabilities	157	118	688	1,435	733
Unsecured Subordinated Debt	0	0	0	0	0
TOTAL LIABILITIES	35,648	15,620	7,594	23,914	14,419
CAPITAL ACCOUNTS					
Capital Stock	0	0	3,543	2,156	3,679
Assigned Capital	720	505	0	0	0
Surplus	0	0	(447)	2,686	(1,201)
Surplus Reserves	0	0	1	0	33
Other Capital Accounts	0	226	(37)	60	16
TOTAL CAPITAL ACCOUNTS	721	731	3,061	4,902	2,528
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	36,369	16,351	10,655	28,816	16,947

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.a PUBLISHED STATEMENT OF CONDITION
Universal and Commercial Banks
As of December 31, 2006
In Million Pesos

SELECTED ACCOUNTS	FOREIGN BANK SUBSIDIARIES				
	THE BANK OF TOKYO - MITSUBISHI LTD	MEGA INT'L COMM'L BANK CO LTD	ABN-AMRO BANK INC	CHINATRUST COMM'L BANK CORP	MAYBANK PHILS INC
CONTINGENT ACCOUNT:					
Unused Commercial Letters of Credit	1,826	89	148	486	403
Bills for Collection	85	36	0	18	1
Spot Exchange Sold	2,678	0	18,175	1,688	0
Spot Exchange Bought	1,488	39	19,152	825	0
Assets Held Under Trust & Investment Management Agreements	0	0	0	972	335
Invested in:	0	0	0	972	335
Government Securities	0	0	0	168	10
Other Securities, Debt Instruments & Shares of Stocks	0	0	0	63	0
Loans and Discounts	0	0	0	100	0
Other Assets	0	0	0	641	324
Accountabilities	0	0	0	972	335
Trust and Other Fiduciary	0	0	0	913	266
Common Trust Funds	0	0	0	0	0
Investment/Fund Management	0.0	0.0	0.0	58.7	69.5
Unearned Income and Other Accountabilities	0.0	0.0	0.0	0.0	0.0
Other Contingent Accounts	1,217.9	822.1	2,636.6	23.8	712.9
TOTAL CONTINGENT ACCOUNTS	7,294.2	986.5	40,112.4	4,013.5	1,452.9
OTHER INFORMATION					
1. Deposit					
a. Government	0	0	0	0	71
b. Banks	0	0	32	60	1,675
c. Trust Department	0	0	0	304	3
2. a. Total Non-Performing Loans					
b. Classified Loans and Other Risk Assets	0.0	617.0	7,561.5	1,316.0	1,421.1
c. General Loan Loss Reserve	354.9	17.2	56	0.0	67.7
d. Specific Loan Loss Reserve	0.0	425.9	110.0	1,194.8	470.6
e. Total DOSRI Loans / Advances	12.7	2.8	22.4	270.8	1,170.1
f. Past Due DOSRI Loans Advances	0.0	0.0	0.0	0.0	0.0
g. Ratio of Non-Performing Loans To Total Loan Portfolio (%)	0.00	4.48	7.23	5.40	8.60
h. Ratio of Tot DOSRI Loans / Advances To Total Loan Portfolio (%)	0.10	0.06	0.25	1.58	0.08
i. Ratio of Past Due DOSRI to Total Loan Portfolio (%)	0.00	0.00	0.00	0.00	0.00
j. Return on Equity (%)	8.25	8.88	2.31	10.84	3.90
3. Compliance with Magna Carta Law (%):					
a. Prescribed Ratio of Comp for 6% (Small Enterprises)	6.36	6.06	8.64	6.86	5.52
b. Prescribed Ratio of Comp for 2% (Medium Enterprises)	2.25	8.46	2.48	8.83	6.00
4. a. Net Due to Head Office/Branches/Agencies Abroad					
	2,881.7	2,021.7	0.0	0.0	0.0

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION**Thrift Banks**

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS			
	TOTAL	ACCORD SAVINGS BANK	AIG PHILAM SAVINGS BANK	ALLIED SAVINGS BANK
ASSETS				
Cash and Other Cash Items	5,167	0	47	149
Due from BSP	24,129	0	754	455
Due from Other Banks	21,390	0	574	154
Interbank Loans Receivable	29,602	0	2,205	0
Trading Account Securities (Net)	10,090	0	0	0
Investment in Bonds & Other Debt Instruments (Net)	64,413	0	538	1,064
Loans, Discounts and Advances (Net)	200,128	0	7,161	484
Equity Investments (Net)	447	0	0	0
Bank Premises, Furniture, Fixtures (Net)	9,747	0	107	42
Other Assets (Net):	48,493	0	393	93
Property Owned/Acquired	22,752	0	66	27
Others	25,741	0	327	66
TOTAL ASSETS	413,606	0	11,779	2,441
LIABILITIES				
Demand Deposits	25,368	0	418	175
Savings Deposits	113,733	0	7,760	1,294
Time Deposits	179,102	0	1,798	72
Special/Other Deposits	785	0	0	0
Due to BSP	101	0	12	0
Due to Other Banks	2	0	0	0
Outstanding Checks/Payment Orders	1,732	0	125	9
Bills Payable	26,014	0	0	0
BSP-Rediscounts/Special Programs	5,863	0	0	0
BSP-Other Advances	0	0	0	0
Interbank Borrowings	2,755	0	0	0
Deposits Substitutes	273	0	0	0
Others	17,123	0	0	0
Unearned Income & Other Deferred Credits	1,216	0	61	3
Other Liabilities	12,785	0	441	36
TOTAL LIABILITIES	360,838	0	10,615	1,589
Capital Stock	33,843	0	744	500
Surplus	15,607	0	414	336
Surplus Reserves	1,979	0	5	16
Appraisal Increment Reserve	1,338	0	0	0
TOTAL CAPITAL ACCOUNTS	52,767	0	1,164	852
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	413,606	0	11,779	2,441

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION

Thrift Banks

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS			
	TOTAL	ACCORD SAVINGS BANK	AIG PHILAM SAVINGS BANK	ALLIED SAVINGS BANK
CONTINGENT ACCOUNTS				
Unused Commercial Letters of Credit	555	0	0	0
Bills for Collection	12	0	0	0
Spot Exchange Bought	149	0	0	0
Spot Exchange Sold	167	0	0	0
Assets Held Under Trust & Investment Management Agreements				
Invested in:	32,403	0	26,389	0
Government Securities	23,391	0	22,152	0
Other Securities, Debt Instruments & Shares of Stocks	4,018	0	3,346	0
Loans and Discounts	300	0	4	0
Other Assets	4,694	0	886	0
Accountabilities:	32,403	0	26,389	0
Trust and Other Fiduciary	29,417	0	24,977	0
Common Trust Funds	654	0	58	0
Investment/Fund Management	1,996	0	1,199	0
Unearned Income & Other Accountabilities	335	0	155	0
Other Contingent Accounts	1,431	0	1	6
TOTAL CONTINGENT ACCOUNTS	34,717	0	26,390	6
OTHER INFORMATION				
1. Deposit of:				
a. Government	3,237	0	0	4
b. Banks	1,518	0	47	9
c. Trust Department	2,060	0	70	0
2. a. Total Non-Performing Loans	16,044	0	280	39
b. Classified Loans and Other Risk Assets	50,635	0	666	370
c. General Loan Loss Reserve	2,087	0	157	11
d. Specific Loan Loss Reserve	8,605	0	192	34
e. Total DOSRI Loans / Advances	3,883	0	74	0
f. Past Due DOSRI Loans Advances	11	0	0	0
g. Ratio of Non-Performing Loans To Total Loan Portfolio (%)		0.00	2.89	7.29
h. Ratio of Tot. DOSRI Loans / Advances To TLP (%)		0.00	1	0.00
i. Ratio of Past Due DOSRI to TLP (%)		0.00	0.00	0.00
j. Return on Equity (%)		0.00	11.49	3.53
3. Compliance with Magna Carta Law (%):				
a. Prescribed Ratio of Comp for 6% (Small Enterprises)		0.00	17.28	23.11
b. Prescribed Ratio of Comp for 2% (Medium Enterprises)		0.00	3.44	12.70

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION**Thrift Banks**

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS			
	AMERICAN EXPRESS BANK PHILS.	ANCHOR SAVINGS BANK	AREA DEVT BANK	ASIATRUST DEVT BANK
ASSETS				
Cash and Other Cash Items	8	2	0	205
Due from BSP	136	11	0	285
Due from Other Banks	431	9	0	93
Interbank Loans Receivable	935	0	0	958
Trading Account Securities (Net)	0	0	0	242
Investment in Bonds & Other Debt Instruments (Net)	72	8	0	2,314
Loans, Discounts and Advances (Net)	770	370	0	5,795
Equity Investments (Net)	0	0	0	3
Bank Premises, Furniture, Fixtures (Net)	49	41	0	323
Other Assets (Net):	120	328	0	3,526
Property Owned/Acquired	0	252	0	1,695
Others	120	76	0	1,830
TOTAL ASSETS	2,521	769	0	13,745
LIABILITIES				
Demand Deposits	78	10	0	88
Savings Deposits	356	15	0	7,435
Time Deposits	1,110	348	0	2,905
Special/Other Deposits	0	0	0	0
Due to BSP	1	0	0	3
Due to Other Banks	0	0	0	0
Outstanding Checks/Payment Orders	8	1	0	98
Bills Payable	5	71	0	1,324
BSP-Rediscunts/Special Programs	0	0	0	542
BSP-Other Advances	0	0	0	0
Interbank Borrowings	0	0	0	0
Deposits Substitutes	0	0	0	15
Others	5	71	0	768
Unearned Income & Other Deferred Credits	3	33	0	91
Other Liabilities	264	24	0	221
TOTAL LIABILITIES	1,825	501	0	12,165
Capital Stock	650	393	0	1,040
Surplus	40	(3)	0	468
Surplus Reserves	5	(122)	0	25
Appraisal Increment Reserve	0	0	0	47
TOTAL CAPITAL ACCOUNTS	696	268	0	1,580
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	2,521	769	0	13,745

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION

Thrift Banks

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS			
	AMERICAN EXPRESS BANK PHILS.	ANCHOR SAVINGS BANK	AREA DEVT BANK	ASIATRUST DEVT BANK
CONTINGENT ACCOUNTS				
Unused Commercial Letters of Credit	0	0	0	61
Bills for Collection	0	0	0	0
Spot Exchange Bought	0	0	0	0
Spot Exchange Sold	0	0	0	0
Assets Held Under Trust & Investment Management Agreements				
Invested in:	0	0	0	2,344
Government Securities	0	0	0	352
Other Securities, Debt Instruments & Shares of Stocks	0	0	0	269
Loans and Discounts	0	0	0	70
Other Assets	0	0	0	1,653
Accountabilities:	0	0	0	2,344
Trust and Other Fiduciary	0	0	0	2,078
Common Trust Funds	0	0	0	24
Investment/Fund Management	0	0	0	241
Unearned Income & Other Accountabilities	0	0	0	0
Other Contingent Accounts	11	0	0	81
TOTAL CONTINGENT ACCOUNTS	11	0	0	2,486
OTHER INFORMATION				
1. Deposit of:				
a. Government	0	0	0	0
b. Banks	0	0	0	55
c. Trust Department	0	0	0	1
2. a. Total Non-Performing Loans				
b. Classified Loans and Other Risk Assets	0	112	0	1,013
c. General Loan Loss Reserve	8	411	0	2,655
d. Specific Loan Loss Reserve	0	2	0	48
e. Total DOSRI Loans / Advances	0	51	0	843
f. Past Due DOSRI Loans Advances	1	5	0	21
g. Ratio of Non-Performing Loans To Total Loan Portfolio (%)	0	0	0	0
h. Ratio of Tot. DOSRI Loans / Advances To TLP (%)	0.00	26.38	0.00	14.22
i. Ratio of Past Due DOSRI to TLP (%)	0.09	1.19	0	0.30
j. Return on Equity (%)	0.00	0.00	0.00	0.00
j. Return on Equity (%)	(8.18)	(1.22)	0.00	2.27
3. Compliance with Magna Carta Law (%):				
a. Prescribed Ratio of Comp for 6% (Small Enterprises)	6.00	57.17	0.00	23.94
b. Prescribed Ratio of Comp for 2% (Medium Enterprises)	2.00	39.87	0.00	55.77

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION**Thrift Banks**

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS			
	BANCO FILIPINO SAVINGS & MORT. BANK	BANK OF CALAPE	BANK ONE SAVINGS & TRUST CORP.	BANKWISE INC.
A S S E T S				
Cash and Other Cash Items	0	1	7	0
Due from BSP	0	0	27	0
Due from Other Banks	0	0	22	0
Interbank Loans Receivable	0	0	250	0
Trading Account Securities (Net)	0	0	0	0
Investment in Bonds & Other Debt Instruments (Net)	0	0	62	0
Loans, Discounts and Advances (Net)	0	4	295	0
Equity Investments (Net)	0	0	0	0
Bank Premises, Furniture, Fixtures (Net)	0	0	3	0
Other Assets (Net):	0	8	291	0
Property Owned/Acquired	0	2	230	0
Others	0	7	61	0
TOTAL ASSETS	0	13	957	0
L I A B I L I T I E S				
Demand Deposits	0	0	46	0
Savings Deposits	0	4	386	0
Time Deposits	0	1	5	0
Special/Other Deposits	0	0	0	0
Due to BSP	0	0	0	0
Due to Other Banks	0	0	0	0
Outstanding Checks/Payment Orders	0	0	0	0
Bills Payable	0	0	0	0
BSP-Rediscounts/Special Programs	0	0	0	0
BSP-Other Advances	0	0	0	0
Interbank Borrowings	0	0	0	0
Deposits Substitutes	0	0	0	0
Others	0	0	0	0
Unearned Income & Other Deferred Credits	0	0	3	0
Other Liabilities	0	0	65	0
	0			0
TOTAL LIABILITIES	0	6	506	0
Capital Stock	0	2	330	0
Surplus	0	5	113	0
Surplus Reserves	0	1	8	0
Appraisal Increment Reserve	0	0	0	0
TOTAL CAPITAL ACCOUNTS	0	7	451	0
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	0	13	957	0

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION

Thrift Banks

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS			
	BANCO FILIPINO SAVINGS & MORT. BANK	BANK OF CALAPE	BANK ONE SAVINGS & TRUST CORP.	BANKWISE INC.
CONTINGENT ACCOUNTS				
Unused Commercial Letters of Credit	0	0	0	0
Bills for Collection	0	0	0	0
Spot Exchange Bought	0	0	0	0
Spot Exchange Sold	0	0	0	0
	0			0
Assets Held Under Trust & Investment Management Agreements				
Invested in:	0	0	0	0
Government Securities	0	0	0	0
Other Securities, Debt Instruments & Shares of Stocks	0	0	0	0
Loans and Discounts	0	0	0	0
Other Assets	0	0	0	0
Accountabilities:	0	0	0	0
Trust and Other Fiduciary	0	0	0	0
Common Trust Funds	0	0	0	0
Investment/Fund Management	0	0	0	0
Unearned Income & Other Accountabilities	0	0	0	0
Other Contingent Accounts	0	0	0	0
TOTAL CONTINGENT ACCOUNTS	0	0	0	0
OTHER INFORMATION				
1. Deposit of:				
a. Government	0	0	0	0
b. Banks	0	0	0	0
c. Trust Department	0	0	0	0
2. a. Total Non-Performing Loans	0	0	25	0
b. Classified Loans and Other Risk Assets	0	0	25	0
c. General Loan Loss Reserve	0	0	3	0
d. Specific Loan Loss Reserve	0	0	11	0
e. Total DOSRI Loans / Advances	0	0	0	0
f. Past Due DOSRI Loans Advances	0	0	0	0
g. Ratio of Non-Performing Loans To Total Loan Portfolio (%)	0	0	5.06	0
h. Ratio of Tot. DOSRI Loans / Advances To TLP (%)	0	0	0	0
i. Ratio of Past Due DOSRI to TLP (%)	0	0	0	0
j. Return on Equity (%)	0	0	4.49	0
3. Compliance with Magna Carta Law (%):				
a. Prescribed Ratio of Comp for 6% (Small Enterprises)	0	0	12.8	0
b. Prescribed Ratio of Comp for 2% (Medium Enterprises)	0	0	6.05	0

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION**Thrift Banks**

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS			
	BATAAN DEVT BANK	BATAAN SLA	BPI DIRECT SAVINGS BANK	BPI FAMILY SAVINGS BANK
ASSETS				
Cash and Other Cash Items	12	3	0	309
Due from BSP	12	26	585	10,084
Due from Other Banks	27	92	48	874
Interbank Loans Receivable	0	0	207	0
Trading Account Securities (Net)	0	0	0	1,300
Investment in Bonds & Other Debt Instruments (Net)	14	94	464	19,278
Loans, Discounts and Advances (Net)	164	46	277	52,906
Equity Investments (Net)	0	0	3	5
Bank Premises, Furniture, Fixtures (Net)	7	2	5	781
Other Assets (Net):	64	1	33	4,887
Property Owned/Acquired	59	0	0	2,739
Others	5	1	33	2,148
TOTAL ASSETS	301	265	1,621	90,425
LIABILITIES				
Demand Deposits	3	0	27	5,737
Savings Deposits	219	57	599	15,844
Time Deposits	3	124	235	59,149
Special/Other Deposits	0	0	0	0
Due to BSP	0	0	0	27
Due to Other Banks	0	0	0	0
Outstanding Checks/Payment Orders	0	0	0	347
Bills Payable	0	0	0	67
BSP-Rediscounts/Special Programs	0	0	0	0
BSP-Other Advances	0	0	0	0
Interbank Borrowings	0	0	0	0
Deposits Substitutes	0	0	0	0
Others	0	0	0	67
Unearned Income & Other Deferred Credits	3	3	0	123
Other Liabilities	11	2	12	1,418
TOTAL LIABILITIES	239	187	872	82,713
Capital Stock	49	50	375	1,000
Surplus	7	14	374	6,283
Surplus Reserves	5	15	0	429
Appraisal Increment Reserve	0	0	0	0
TOTAL CAPITAL ACCOUNTS	62	78	749	7,712
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	301	265	1,621	90,425

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION

Thrift Banks

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS			
	BATAAN DEVT BANK	BATAAN SLA	BPI DIRECT SAVINGS BANK	BPI FAMILY SAVINGS BANK
CONTINGENT ACCOUNTS				
Unused Commercial Letters of Credit	0	0	0	0
Bills for Collection	0	0	0	1
Spot Exchange Bought	0	0	0	25
Spot Exchange Sold	0	0	0	25
Assets Held Under Trust & Investment Management Agreements				
Invested in:	0	0	0	0
Government Securities	0	0	0	0
Other Securities, Debt Instruments & Shares of Stocks	0	0	0	0
Loans and Discounts	0	0	0	0
Other Assets	0	0	0	0
Accountabilities:	0	0	0	0
Trust and Other Fiduciary	0	0	0	0
Common Trust Funds	0	0	0	0
Investment/Fund Management	0	0	0	0
Unearned Income & Other Accountabilities	0	0	0	0
Other Contingent Accounts	0	0	0	105
TOTAL CONTINGENT ACCOUNTS	0	0	0	155
OTHER INFORMATION				
1. Deposit of:				
a. Government	0	0	0	0
b. Banks	0	0	0	0
c. Trust Department	0	0	0	8
2. a. Total Non-Performing Loans				
b. Classified Loans and Other Risk Assets	34	0	3	2,436
c. General Loan Loss Reserve	132	4	3	5,966
d. Specific Loan Loss Reserve	1	0	6	485
e. Total DOSRI Loans / Advances	7	3	3	954
f. Past Due DOSRI Loans Advances	9	0	2	210
g. Ratio of Non-Performing Loans To Total Loan Portfolio (%)	5	0	0	0
h. Ratio of Tot. DOSRI Loans / Advances To TLP (%)	19.95	0.99	0.60	4.48
i. Ratio of Past Due DOSRI to TLP (%)	5.36	0.00	0	0.38
j. Return on Equity (%)	2.65	0.00	0.00	0.00
3. Compliance with Magna Carta Law (%):				
a. Prescribed Ratio of Comp for 6% (Small Enterprises)	11.64	11.54	7.18	16.76
b. Prescribed Ratio of Comp for 2% (Medium Enterprises)	0.11	9.69	8.43	11.28
	0.04	20.77	2.37	2.54

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION**Thrift Banks**

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS			
	BUSINESS & CONSUMERS BANK	CENTENNIAL SAVINGS BANK	CENTURY SAVINGS BANK	CITIBANK SAVINGS INC
ASSETS				
Cash and Other Cash Items	5	24	3	144
Due from BSP	4	41	25	210
Due from Other Banks	26	4	165	101
Interbank Loans Receivable	0	24	0	752
Trading Account Securities (Net)	0	0	25	0
Investment in Bonds & Other Debt Instruments (Net)	5	0	101	0
Loans, Discounts and Advances (Net)	90	419	284	1,835
Equity Investments (Net)	0	0	0	0
Bank Premises, Furniture, Fixtures (Net)	18	151	201	320
Other Assets (Net):	28	537	25	3,891
Property Owned/Acquired	23	486	14	0
Others	5	51	11	3,891
TOTAL ASSETS	175	1,201	829	7,255
LIABILITIES				
Demand Deposits	0	55	9	687
Savings Deposits	87	775	119	1,776
Time Deposits	3	32	0	3,876
Special/Other Deposits	0	0	0	0
Due to BSP	0	0	0	0
Due to Other Banks	0	0	0	0
Outstanding Checks/Payment Orders	0	1	1	37
Bills Payable	11	0	0	0
BSP-Rediscounts/Special Programs	0	0	0	0
BSP-Other Advances	0	0	0	0
Interbank Borrowings	0	0	0	0
Deposits Substitutes	0	0	0	0
Others	11	0	0	0
Unearned Income & Other Deferred Credits	3	16	0	0
Other Liabilities	2	19	44	184
TOTAL LIABILITIES	106	898	172	6,559
Capital Stock	73	303	541	2,236
Surplus	(4)	0	116	(1,547)
Surplus Reserves	0	0	0	6
Appraisal Increment Reserve	0	0	0	0
TOTAL CAPITAL ACCOUNTS	70	303	657	695
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	175	1,201	829	7,255

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION

Thrift Banks

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS			
	BUSINESS & CONSUMERS BANK	CENTENNIAL SAVINGS BANK	CENTURY SAVINGS BANK	CITIBANK SAVINGS INC
CONTINGENT ACCOUNTS				
Unused Commercial Letters of Credit	0	0	0	0
Bills for Collection	0	0	0	0
Spot Exchange Bought	0	0	0	0
Spot Exchange Sold	0	0	0	0
Assets Held Under Trust & Investment Management Agreements				
Invested in:	0	0	0	0
Government Securities	0	0	0	0
Other Securities, Debt Instruments & Shares of Stocks	0	0	0	0
Loans and Discounts	0	0	0	0
Other Assets	0	0	0	0
Accountabilities:	0	0	0	0
Trust and Other Fiduciary	0	0	0	0
Common Trust Funds	0	0	0	0
Investment/Fund Management	0	0	0	0
Unearned Income & Other Accountabilities	0	0	0	0
Other Contingent Accounts	0	1	1	2
TOTAL CONTINGENT ACCOUNTS	0	1	1	2
OTHER INFORMATION				
1. Deposit of:				
a. Government	0	0	0	0
b. Banks	0	0	0	3
c. Trust Department	0	0	0	2
2. a. Total Non-Performing Loans	13	273	19	747
b. Classified Loans and Other Risk Assets	66	832	2	621
c. General Loan Loss Reserve	1	8	3	18
d. Specific Loan Loss Reserve	5	179	2	580
e. Total DOSRI Loans / Advances	0	0	66	0
f. Past Due DOSRI Loans Advances	0	0	0	0
g. Ratio of Non-Performing Loans To Total Loan Portfolio (%)	13.98	49.11	6.66	23.44
h. Ratio of Tot. DOSRI Loans / Advances To TLP (%)	0.00	0.01	12	0.00
i. Ratio of Past Due DOSRI to TLP (%)	0.00	0.01	0.00	0.00
j. Return on Equity (%)	2.11	(13.83)	1.94	(94.10)
3. Compliance with Magna Carta Law (%):				
a. Prescribed Ratio of Comp for 6% (Small Enterprises)	50.13	52.20	12.00	8.67
b. Prescribed Ratio of Comp for 2% (Medium Enterprises)	8.82	26.73	26.00	5.28

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION**Thrift Banks**

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS			
	CITY SAVINGS BANK	CITYSTATE SAVINGS BANK	CORDILLERA SAVINGS & LOAN BANK INC.	DUMAGUETE CITY DEVT BANK
ASSETS				
Cash and Other Cash Items	55	55	6	20
Due from BSP	92	25	10	37
Due from Other Banks	229	49	89	112
Interbank Loans Receivable	0	175	0	0
Trading Account Securities (Net)	0	451	0	0
Investment in Bonds & Other Debt Instruments (Net)	176	54	8	263
Loans, Discounts and Advances (Net)	1,645	876	124	353
Equity Investments (Net)	21	0	0	2
Bank Premises, Furniture, Fixtures (Net)	114	216	8	40
Other Assets (Net):	44	177	27	112
Property Owned/Acquired	3	68	26	81
Others	41	108	1	31
TOTAL ASSETS	2,375	2,079	272	940
LIABILITIES				
Demand Deposits	68	148	0	130
Savings Deposits	1,120	1,100	146	351
Time Deposits	788	3	29	221
Special/Other Deposits	0	0	0	0
Due to BSP	0	1	0	0
Due to Other Banks	0	0	0	0
Outstanding Checks/Payment Orders	0	20	0	1
Bills Payable	0	0	0	71
BSP-Rediscounts/Special Programs	0	0	0	39
BSP-Other Advances	0	0	0	0
Interbank Borrowings	0	0	0	0
Deposits Substitutes	0	0	0	0
Others	0	0	0	32
Unearned Income & Other Deferred Credits	2	11	3	3
Other Liabilities	90	38	25	19
TOTAL LIABILITIES	2,067	1,320	202	796
Capital Stock	195	728	40	73
Surplus	113	31	13	71
Surplus Reserves	0	(0)	16	0
Appraisal Increment Reserve	0	0	0	0
TOTAL CAPITAL ACCOUNTS	308	758	70	143
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	2,375	2,079	272	940

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION

Thrift Banks

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS			
	CITY SAVINGS BANK	CITYSTATE SAVINGS BANK	CORDILLERA SAVINGS & LOAN BANK INC.	DUMAGUETE CITY DEVT BANK
CONTINGENT ACCOUNTS				
Unused Commercial Letters of Credit	0	0	0	0
Bills for Collection	0	0	0	0
Spot Exchange Bought	0	0	0	0
Spot Exchange Sold	0	0	0	0
Assets Held Under Trust & Investment Management Agreements				
Invested in:	0	0	0	0
Government Securities	0	0	0	0
Other Securities, Debt Instruments & Shares of Stocks	0	0	0	0
Loans and Discounts	0	0	0	0
Other Assets	0	0	0	0
Accountabilities:	0	0	0	0
Trust and Other Fiduciary	0	0	0	0
Common Trust Funds	0	0	0	0
Investment/Fund Management	0	0	0	0
Unearned Income & Other Accountabilities	0	0	0	0
Other Contingent Accounts	0	2	0	0
TOTAL CONTINGENT ACCOUNTS	0	2	0	0
OTHER INFORMATION				
1. Deposit of:				
a. Government	0	0	0	0
b. Banks	18	0	22	0
c. Trust Department	0	0	0	0
2. a. Total Non-Performing Loans				
b. Classified Loans and Other Risk Assets	1,906	31	39	31
c. General Loan Loss Reserve	16	7	2	2
d. Specific Loan Loss Reserve	43	9	23	21
e. Total DOSRI Loans / Advances	0	154	3	3
f. Past Due DOSRI Loans Advances	0	0	0	0
g. Ratio of Non-Performing Loans To Total Loan Portfolio (%)	4.44	2.1	26.48	8.3
h. Ratio of Tot. DOSRI Loans / Advances To TLP (%)	0	10.28	2	0.8
i. Ratio of Past Due DOSRI to TLP (%)	0	0	0	0
j. Return on Equity (%)	35.35	3.25	15.06	7.99
3. Compliance with Magna Carta Law (%):				
a. Prescribed Ratio of Comp for 6% (Small Enterprises)	21.28	6.45	0	38.44
b. Prescribed Ratio of Comp for 2% (Medium Enterprises)	6.3	6.14	0	15.56

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION**Thrift Banks**

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS			
	DUNGGANON BANK	EIB SAVINGS BANK INC.	EQUITABLE SAVINGS BANK	EXPRESS SAVINGS BANK
ASSETS				
Cash and Other Cash Items	1	1	140	0
Due from BSP	1	2	651	0
Due from Other Banks	29	32	43	0
Interbank Loans Receivable	0	0	269	0
Trading Account Securities (Net)	0	0	0	0
Investment in Bonds & Other Debt Instruments (Net)	0	28	18	0
Loans, Discounts and Advances (Net)	32	7	10,755	0
Equity Investments (Net)	0	0	0	0
Bank Premises, Furniture, Fixtures (Net)	3	1	126	0
Other Assets (Net):	2	1	2,829	0
Property Owned/Acquired	0	0	760	0
Others	2	1	2,069	0
TOTAL ASSETS	66	71	14,830	0
LIABILITIES				
Demand Deposits	0	0	174	0
Savings Deposits	7	1	6,945	0
Time Deposits	3	1	2,473	0
Special/Other Deposits	0	0	0	0
Due to BSP	0	0	2	0
Due to Other Banks	0	0	0	0
Outstanding Checks/Payment Orders	0	0	129	0
Bills Payable	0	0	181	0
BSP-Rediscounts/Special Programs	0	0	0	0
BSP-Other Advances	0	0	0	0
Interbank Borrowings	0	0	160	0
Deposits Substitutes	0	0	0	0
Others	0	0	21	0
Unearned Income & Other Deferred Credits	0	0	27	0
Other Liabilities	1	1	704	0
TOTAL LIABILITIES	12	4	10,635	0
Capital Stock	55	50	1,309	0
Surplus	0	17	2,773	0
Surplus Reserves	0	0	110	0
Appraisal Increment Reserve	0	0	2	0
TOTAL CAPITAL ACCOUNTS	55	67	4,195	0
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	66	71	14,830	0

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION

Thrift Banks

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS			
	DUNGGANON BANK	EIB SAVINGS BANK INC.	EQUITABLE SAVINGS BANK	EXPRESS SAVINGS BANK
CONTINGENT ACCOUNTS				
Unused Commercial Letters of Credit	0	0	0	0
Bills for Collection	0	0	2	0
Spot Exchange Bought	0	0	0	0
Spot Exchange Sold	0	0	0	0
				0
Assets Held Under Trust & Investment Management Agreements				
Invested in:	0	0	0	0
Government Securities	0	0	0	0
Other Securities, Debt Instruments & Shares of Stocks	0	0	0	0
Loans and Discounts	0	0	0	0
Other Assets	0	0	0	0
Accountabilities:	0	0	0	0
Trust and Other Fiduciary	0	0	0	0
Common Trust Funds	0	0	0	0
Investment/Fund Management	0	0	0	0
Unearned Income & Other Accountabilities	0	0	0	0
Other Contingent Accounts	0	0	12	0
TOTAL CONTINGENT ACCOUNTS	0	0	13	0
OTHER INFORMATION				
1. Deposit of:				
a. Government	0	0	0	0
b. Banks	0	1	0	0
c. Trust Department	0	0	0	0
2. a. Total Non-Performing Loans	0	1	461	0
b. Classified Loans and Other Risk Assets	3	0	2,023	0
c. General Loan Loss Reserve	0	0	105	0
d. Specific Loan Loss Reserve	2	7	237	0
e. Total DOSRI Loans / Advances	0	0	0	0
f. Past Due DOSRI Loans Advances	0	0	0	0
g. Ratio of Non-Performing Loans To Total Loan Portfolio (%)	9.55	3.96	4.05	0.00
h. Ratio of Tot. DOSRI Loans / Advances To TLP (%)	0.00	0.00	0	0.00
i. Ratio of Past Due DOSRI to TLP (%)	0.00	0.00	0.00	0.00
j. Return on Equity (%)	0.22	0.16	10.54	0.00
3. Compliance with Magna Carta Law (%):				
a. Prescribed Ratio of Comp for 6% (Small Enterprises)	100.00	67.30	13.40	0.00
b. Prescribed Ratio of Comp for 2% (Medium Enterprises)	0.00	24.40	3.28	0.00

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION**Thrift Banks**

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS			
	FAR EAST SAVINGS BANK	FARMERS SAVINGS & LOAN BANK INC.	FIRST CONSOLIDATED BANK	G.E. MONEY BANK INC (ASB)
ASSETS				
Cash and Other Cash Items	0	38	141	94
Due from BSP	1	26	439	450
Due from Other Banks	1	119	95	773
Interbank Loans Receivable	0	0	26	0
Trading Account Securities (Net)	0	0	0	0
Investment in Bonds & Other Debt Instruments (Net)	580	101	149	1,430
Loans, Discounts and Advances (Net)	0	251	2,787	5,843
Equity Investments (Net)	0	6	0	0
Bank Premises, Furniture, Fixtures (Net)	0	45	277	46
Other Assets (Net):	47	138	441	256
Property Owned/Acquired	0	134	368	3
Others	47	5	74	252
TOTAL ASSETS	629	724	4,355	8,892
LIABILITIES				
Demand Deposits	0	0	88	981
Savings Deposits	0	586	1,935	530
Time Deposits	0	35	131	6,384
Special/Other Deposits	0	2	0	0
Due to BSP	0	0	0	0
Due to Other Banks	0	0	0	0
Outstanding Checks/Payment Orders	0	0	12	22
Bills Payable	0	0	1,211	0
BSP-Rediscounts/Special Programs	0	0	235	0
BSP-Other Advances	0	0	0	0
Interbank Borrowings	0	0	0	0
Deposits Substitutes	0	0	0	0
Others	0	0	976	0
Unearned Income & Other Deferred Credits	0	12	1	23
Other Liabilities	104	7	169	184
TOTAL LIABILITIES	104	642	3,546	8,124
Capital Stock	500	60	163	2,425
Surplus	25	(7)	636	(1,675)
Surplus Reserves	0	9	9	18
Appraisal Increment Reserve	0	19	0	0
TOTAL CAPITAL ACCOUNTS	525	82	808	768
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	629	724	4,355	8,892

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION

Thrift Banks

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS			
	FAR EAST SAVINGS BANK	FARMERS SAVINGS & LOAN BANK INC.	FIRST CONSOLIDATED BANK	G.E. MONEY BANK INC (ASB)
CONTINGENT ACCOUNTS				
Unused Commercial Letters of Credit	0	0	0	0
Bills for Collection	0	0	0	0
Spot Exchange Bought	0	0	0	0
Spot Exchange Sold	0	0	0	0
Assets Held Under Trust & Investment Management Agreements				
Invested in:	0	0	0	578
Government Securities	0	0	0	20
Other Securities, Debt Instruments & Shares of Stocks	0	0	0	71
Loans and Discounts	0	0	0	0
Other Assets	0	0	0	487
Accountabilities:	0	0	0	578
Trust and Other Fiduciary	0	0	0	564
Common Trust Funds	0	0	0	12
Investment/Fund Management	0	0	0	2
Unearned Income & Other Accountabilities	0	0	0	0
Other Contingent Accounts	0	0	0	(6)
TOTAL CONTINGENT ACCOUNTS	0	0	0	572
OTHER INFORMATION				
1. Deposit of:				
a. Government	0	0	199	0
b. Banks	0	3	25	59
c. Trust Department	0	0	0	145
2. a. Total Non-Performing Loans	0	37	114	375
b. Classified Loans and Other Risk Assets	0	72	526	1,145
c. General Loan Loss Reserve	0	2	28	27
d. Specific Loan Loss Reserve	0	23	23	579
e. Total DOSRI Loans / Advances	0	2	94	0
f. Past Due DOSRI Loans Advances	0	0	0	0
g. Ratio of Non-Performing Loans To Total Loan Portfolio (%)	0	14.31	4.02	6.19
h. Ratio of Tot. DOSRI Loans / Advances To TLP (%)	0	0.63	3	0
i. Ratio of Past Due DOSRI to TLP (%)	0	0	0	0
j. Return on Equity (%)	5	0.22	9.35	-69.89
3. Compliance with Magna Carta Law (%):				
a. Prescribed Ratio of Comp for 6% (Small Enterprises)	0	74.09	7.5	6.4
b. Prescribed Ratio of Comp for 2% (Medium Enterprises)	0	4.08	18.03	6.57

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION**Thrift Banks**

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS			
	GSIS FAMILY BANK	HIYAS SAVINGS & LOAN BANK	HSBC SAVINGS BANK INC.	ILOILO CITY DEVT BANK
A S S E T S				
Cash and Other Cash Items	60	7	128	3
Due from BSP	30	62	632	3
Due from Other Banks	21	108	6,771	26
Interbank Loans Receivable	10,120	0	3,783	0
Trading Account Securities (Net)	0	0	0	5
Investment in Bonds & Other Debt Instruments (Net)	1,586	190	3,050	4
Loans, Discounts and Advances (Net)	349	309	2,973	54
Equity Investments (Net)	0	0	0	0
Bank Premises, Furniture, Fixtures (Net)	40	21	55	1
Other Assets (Net):	851	289	253	13
Property Owned/Acquired	418	282	0	11
Others	433	7	253	2
TOTAL ASSETS	13,058	986	17,644	108
LI A B I L I T I E S				
Demand Deposits	82	2	846	0
Savings Deposits	1,251	140	2,616	37
Time Deposits	0	648	11,193	13
Special/Other Deposits	0	0	0	0
Due to BSP	0	0	3	0
Due to Other Banks	0	0	0	0
Outstanding Checks/Payment Orders	0	0	47	0
Bills Payable	10,986	31	1,894	0
BSP-Rediscounts/Special Programs	0	0	0	0
BSP-Other Advances	0	0	0	0
Interbank Borrowings	0	0	1,894	0
Deposits Substitutes	0	0	0	0
Others	10,986	31	0	0
Unearned Income & Other Deferred Credits	9	29	0	2
Other Liabilities	76	15	272	1
TOTAL LIABILITIES	12,404	865	16,870	53
Capital Stock	2,531	48	620	50
Surplus	(1,878)	67	153	5
Surplus Reserves	1	5	0	0
Appraisal Increment Reserve	0	0	0	0
TOTAL CAPITAL ACCOUNTS	654	120	773	55
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	13,058	986	17,644	108

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION

Thrift Banks

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS			
	GSIS FAMILY BANK	HIYAS SAVINGS & LOAN BANK	HSBC SAVINGS BANK INC.	ILOILO CITY DEVT BANK
CONTINGENT ACCOUNTS				
Unused Commercial Letters of Credit	0	0	0	0
Bills for Collection	0	0	1	0
Spot Exchange Bought	0	0	125	0
Spot Exchange Sold	0	0	125	0
Assets Held Under Trust & Investment Management Agreements				
Invested in:	0	0	0	0
Government Securities	0	0	0	0
Other Securities, Debt Instruments & Shares of Stocks	0	0	0	0
Loans and Discounts	0	0	0	0
Other Assets	0	0	0	0
Accountabilities:	0	0	0	0
Trust and Other Fiduciary	0	0	0	0
Common Trust Funds	0	0	0	0
Investment/Fund Management	0	0	0	0
Unearned Income & Other Accountabilities	0	0	0	0
Other Contingent Accounts	0	0	761	0
TOTAL CONTINGENT ACCOUNTS	0	0	1,011	0
OTHER INFORMATION				
1. Deposit of:				
a. Government	484	0	0	0
b. Banks	0	0	14	0
c. Trust Department	0	0	0	0
2. a. Total Non-Performing Loans				
b. Classified Loans and Other Risk Assets	56	57	50	10
c. General Loan Loss Reserve	1,276	57	66	67
d. Specific Loan Loss Reserve	4	2	118	0
e. Total DOSRI Loans / Advances	45	12	0	1
f. Past Due DOSRI Loans Advances	8	14	21	2
g. Ratio of Non-Performing Loans To Total Loan Portfolio (%)	0	0	0	0
h. Ratio of Tot. DOSRI Loans / Advances To TLP (%)	1.00	17.51	0.73	18.24
i. Ratio of Past Due DOSRI to TLP (%)	0.00	4.46	0	3.28
j. Return on Equity (%)	0.00	0.00	0.00	0.00
j. Return on Equity (%)	10.00	1.51	12.65	0.00
3. Compliance with Magna Carta Law (%):				
a. Prescribed Ratio of Comp for 6% (Small Enterprises)	9.52	19.73	6.08	33.39
b. Prescribed Ratio of Comp for 2% (Medium Enterprises)	11.67	4.87	2.01	11.12

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION**Thrift Banks**

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS			
	INTER-ASIA DEVT BANK	ISLA BANK	KAUSWAGAN BANK	LBC DEVT BANK
ASSETS				
Cash and Other Cash Items	1	5	5	185
Due from BSP	8	18	9	142
Due from Other Banks	10	57	78	1,271
Interbank Loans Receivable	0	470	0	0
Trading Account Securities (Net)	0	0	0	0
Investment in Bonds & Other Debt Instruments (Net)	0	264	4	155
Loans, Discounts and Advances (Net)	47	75	81	683
Equity Investments (Net)	0	0	0	0
Bank Premises, Furniture, Fixtures (Net)	15	2	19	87
Other Assets (Net):	33	38	21	953
Property Owned/Acquired	11	0	0	218
Others	22	38	21	736
TOTAL ASSETS	114	929	217	3,477
LIABILITIES				
Demand Deposits	2	4	0	189
Savings Deposits	60	299	99	2,390
Time Deposits	4	2	1	439
Special/Other Deposits	0	0	0	0
Due to BSP	0	0	0	0
Due to Other Banks	0	0	0	0
Outstanding Checks/Payment Orders	0	0	0	0
Bills Payable	0	0	0	0
BSP-Rediscounts/Special Programs	0	0	0	0
BSP-Other Advances	0	0	0	0
Interbank Borrowings	0	0	0	0
Deposits Substitutes	0	0	0	0
Others	0	0	0	0
Unearned Income & Other Deferred Credits	0	0	0	18
Other Liabilities	1	11	19	86
TOTAL LIABILITIES	67	318	118	3,123
Capital Stock	68	502	93	354
Surplus	(21)	109	6	0
Surplus Reserves	0	0	0	0
Appraisal Increment Reserve	0	0	0	0
TOTAL CAPITAL ACCOUNTS	47	611	99	354
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	114	929	217	3,477

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION

Thrift Banks

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS			
	INTER-ASIA DEVT BANK	ISLA BANK	KAUSWAGAN BANK	LBC DEVT BANK
CONTINGENT ACCOUNTS				
Unused Commercial Letters of Credit	0	0	0	0
Bills for Collection	0	0	0	0
Spot Exchange Bought	0	0	0	0
Spot Exchange Sold	0	0	0	0
Assets Held Under Trust & Investment Management Agreements				
Invested in:	0	0	0	0
Government Securities	0	0	0	0
Other Securities, Debt Instruments & Shares of Stocks	0	0	0	0
Loans and Discounts	0	0	0	0
Other Assets	0	0	0	0
Accountabilities:	0	0	0	0
Trust and Other Fiduciary	0	0	0	0
Common Trust Funds	0	0	0	0
Investment/Fund Management	0	0	0	0
Unearned Income & Other Accountabilities	0	0	0	0
Other Contingent Accounts	0	0	0	0
TOTAL CONTINGENT ACCOUNTS	0	0	0	0
OTHER INFORMATION				
1. Deposit of:				
a. Government	0	0	0	0
b. Banks	0	0	1	0
c. Trust Department	0	0	0	0
2. a. Total Non-Performing Loans	12	0	3	0
b. Classified Loans and Other Risk Assets	0	49	0	182
c. General Loan Loss Reserve	0	0	1	0
d. Specific Loan Loss Reserve	0	2	1	114
e. Total DOSRI Loans / Advances	0	3	2	80
f. Past Due DOSRI Loans Advances	0	0	0	0
g. Ratio of Non-Performing Loans To Total Loan Portfolio (%)	25.81	0.14	3.87	3.36
h. Ratio of Tot. DOSRI Loans / Advances To TLP (%)	0.00	3.36	2	10.09
i. Ratio of Past Due DOSRI to TLP (%)	0.00	0.00	0.00	0.00
j. Return on Equity (%)	0.00	0.87	6.23	19.36
3. Compliance with Magna Carta Law (%):				
a. Prescribed Ratio of Comp for 6% (Small Enterprises)	0.74	9.58	122.04	13.00
b. Prescribed Ratio of Comp for 2% (Medium Enterprises)	1.10	24.12	0.74	33.00

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION**Thrift Banks**

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS			
	LEGASPI SAVINGS & LOAN BANK	LEMERY SAVINGS & LOAN BANK INC.	LIBERTY SAVINGS & LOAN ASSOCIATION	LIFE SAVINGS BANK
ASSETS				
Cash and Other Cash Items	40	8	3	6
Due from BSP	53	7	8	5
Due from Other Banks	124	66	64	45
Interbank Loans Receivable	0	0	0	0
Trading Account Securities (Net)	0	0	0	0
Investment in Bonds & Other Debt Instruments (Net)	16	15	24	23
Loans, Discounts and Advances (Net)	617	73	59	52
Equity Investments (Net)	0	0	0	0
Bank Premises, Furniture, Fixtures (Net)	33	6	4	6
Other Assets (Net):	357	11	63	23
Property Owned/Acquired	286	9	54	15
Others	71	1	9	8
TOTAL ASSETS	1,240	187	225	161
LIABILITIES				
Demand Deposits	171	0	0	0
Savings Deposits	297	80	177	99
Time Deposits	1	34	1	0
Special/Other Deposits	678	0	0	0
Due to BSP	0	0	0	0
Due to Other Banks	0	0	0	0
Outstanding Checks/Payment Orders	0	0	0	0
Bills Payable	0	0	0	0
BSP-Rediscounts/Special Programs	0	0	0	0
BSP-Other Advances	0	0	0	0
Interbank Borrowings	0	0	0	0
Deposits Substitutes	0	0	0	0
Others	0	0	0	0
Unearned Income & Other Deferred Credits	7	4	1	1
Other Liabilities	11	2	5	2
TOTAL LIABILITIES	1,166	119	184	102
Capital Stock	108	59	51	53
Surplus	(40)	4	0	7
Surplus Reserves	6	4	(11)	0
Appraisal Increment Reserve	0	0	0	0
TOTAL CAPITAL ACCOUNTS	74	67	40	59
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,240	187	225	161

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION

Thrift Banks

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS			
	LEGASPI SAVINGS & LOAN BANK	LEMERY SAVINGS & LOAN BANK INC.	LIBERTY SAVINGS & LOAN ASSOCIATION	LIFE SAVINGS BANK
CONTINGENT ACCOUNTS				
Unused Commercial Letters of Credit	0	0	0	0
Bills for Collection	0	0	0	0
Spot Exchange Bought	0	0	0	0
Spot Exchange Sold	0	0	0	0
Assets Held Under Trust & Investment Management Agreements				
Invested in:	0	0	0	0
Government Securities	0	0	0	0
Other Securities, Debt Instruments & Shares of Stocks	0	0	0	0
Loans and Discounts	0	0	0	0
Other Assets	0	0	0	0
Accountabilities:	0	0	0	0
Trust and Other Fiduciary	0	0	0	0
Common Trust Funds	0	0	0	0
Investment/Fund Management	0	0	0	0
Unearned Income & Other Accountabilities	0	0	0	0
Other Contingent Accounts	2	0	1	0
TOTAL CONTINGENT ACCOUNTS	2	0	1	0
OTHER INFORMATION				
1. Deposit of:				
a. Government	0	0	0	0
b. Banks	0	0	0	0
c. Trust Department	0	0	0	0
2. a. Total Non-Performing Loans	108	14	20	3
b. Classified Loans and Other Risk Assets	0	14	34	12
c. General Loan Loss Reserve	3	2	1	0
d. Specific Loan Loss Reserve	17	3	2	1
e. Total DOSRI Loans / Advances	17	0	1	3
f. Past Due DOSRI Loans Advances	0	0	0	0
g. Ratio of Non-Performing Loans To Total Loan Portfolio (%)	16.89	17.87	32.26	5.38
h. Ratio of Tot. DOSRI Loans / Advances To TLP (%)	2.60	0.00	1	5.39
i. Ratio of Past Due DOSRI to TLP (%)	0.00	0.00	0.00	0.00
j. Return on Equity (%)	0.00	4.10	0.00	4.59
3. Compliance with Magna Carta Law (%):				
a. Prescribed Ratio of Comp for 6% (Small Enterprises)	9.96	27.99	15.23	9.78
b. Prescribed Ratio of Comp for 2% (Medium Enterprises)	4.25	4.52	9.08	2.06

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION**Thrift Banks**

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS			
	LUZON DEVT BANK	MALASIQUI PROGRESSIVE	MALAYAN SAVINGS & MORT. BANK	MARITIME SAVINGS BANK CORP.
ASSETS				
Cash and Other Cash Items	19	6	34	10
Due from BSP	115	1	59	3
Due from Other Banks	123	48	96	96
Interbank Loans Receivable	55	0	2	0
Trading Account Securities (Net)	0	0	0	0
Investment in Bonds & Other Debt Instruments (Net)	43	0	450	0
Loans, Discounts and Advances (Net)	706	51	885	80
Equity Investments (Net)	11	0	9	0
Bank Premises, Furniture, Fixtures (Net)	162	5	17	4
Other Assets (Net):	684	3	187	13
Property Owned/Acquired	617	2	73	12
Others	67	0	114	2
TOTAL ASSETS	1,918	115	1,740	206
LIABILITIES				
Demand Deposits	19	0	241	0
Savings Deposits	1,309	10	659	136
Time Deposits	86	50	243	0
Special/Other Deposits	0	0	0	0
Due to BSP	0	0	1	0
Due to Other Banks	0	0	0	0
Outstanding Checks/Payment Orders	0	0	2	0
Bills Payable	0	0	5	0
BSP-Rediscounts/Special Programs	0	0	0	0
BSP-Other Advances	0	0	0	0
Interbank Borrowings	0	0	0	0
Deposits Substitutes	0	0	0	0
Others	0	0	5	0
Unearned Income & Other Deferred Credits	42	1	13	3
Other Liabilities	71	2	44	1
TOTAL LIABILITIES	1,527	63	1,207	140
Capital Stock	277	53	425	65
Surplus	18	(2)	107	0
Surplus Reserves	6	0	0	1
Appraisal Increment Reserve	90	0	0	0
TOTAL CAPITAL ACCOUNTS	390	51	532	66
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,918	115	1,740	206

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION

Thrift Banks

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS			
	LUZON DEVT BANK	MALASIQUI PROGRESSIVE	MALAYAN SAVINGS & MORT. BANK	MARITIME SAVINGS BANK CORP.
CONTINGENT ACCOUNTS				
Unused Commercial Letters of Credit	0	0	0	0
Bills for Collection	0	0	0	0
Spot Exchange Bought	0	0	0	0
Spot Exchange Sold	0	0	0	0
Assets Held Under Trust & Investment Management Agreements				
Invested in:	0	0	0	0
Government Securities	0	0	0	0
Other Securities, Debt Instruments & Shares of Stocks	0	0	0	0
Loans and Discounts	0	0	0	0
Other Assets	0	0	0	0
Accountabilities:	0	0	0	0
Trust and Other Fiduciary	0	0	0	0
Common Trust Funds	0	0	0	0
Investment/Fund Management	0	0	0	0
Unearned Income & Other Accountabilities	0	0	0	0
Other Contingent Accounts	1	0	0	0
TOTAL CONTINGENT ACCOUNTS	1	0	0	0
OTHER INFORMATION				
1. Deposit of:				
a. Government	0	0	0	0
b. Banks	32	0	0	0
c. Trust Department	0	0	0	0
2. a. Total Non-Performing Loans				
b. Classified Loans and Other Risk Assets	108	26	136	20
c. General Loan Loss Reserve	6	1	6	3
d. Specific Loan Loss Reserve	13	1	6	0
e. Total DOSRI Loans / Advances	96	4	17	8
f. Past Due DOSRI Loans Advances	6	0	0	0
g. Ratio of Non-Performing Loans To Total Loan Portfolio (%)	10.60	45.75	2.13	3.84
h. Ratio of Tot. DOSRI Loans / Advances To TLP (%)	12.88	7.67	2	1.01
i. Ratio of Past Due DOSRI to TLP (%)	0.80	0.00	0.00	0.00
j. Return on Equity (%)	(2.47)	(3.48)	7.18	(2.49)
3. Compliance with Magna Carta Law (%):				
a. Prescribed Ratio of Comp for 6% (Small Enterprises)	55.23	26.15	13.01	27.63
b. Prescribed Ratio of Comp for 2% (Medium Enterprises)	23.46	6.96	16.83	23.86

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION**Thrift Banks**

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS			
	MERCHANTS SAVINGS & LOAN ASSOC.	METRO-CEBU PUBLIC SAVINGS BANK	MICROFINANCE MAXIMUM SB (MAXBANK)	NORTHPOINT DEVT BANK
ASSETS				
Cash and Other Cash Items	16	2	2	1
Due from BSP	15	6	1	2
Due from Other Banks	41	18	22	26
Interbank Loans Receivable	236	0	0	0
Trading Account Securities (Net)	0	0	0	0
Investment in Bonds & Other Debt Instruments (Net)	120	8	7	4
Loans, Discounts and Advances (Net)	31	113	36	31
Equity Investments (Net)	6	0	0	0
Bank Premises, Furniture, Fixtures (Net)	201	1	5	1
Other Assets (Net):	60	22	3	1
Property Owned/Acquired	0	12	0	0
Others	60	10	3	1
TOTAL ASSETS	725	170	75	66
LIABILITIES				
Demand Deposits	25	0	0	0
Savings Deposits	232	101	15	13
Time Deposits	4	0	1	0
Special/Other Deposits	0	0	0	0
Due to BSP	1	0	0	0
Due to Other Banks	0	0	0	0
Outstanding Checks/Payment Orders	4	0	0	0
Bills Payable	0	0	0	0
BSP-Rediscounts/Special Programs	0	0	0	0
BSP-Other Advances	0	0	0	0
Interbank Borrowings	0	0	0	0
Deposits Substitutes	0	0	0	0
Others	0	0	0	0
Unearned Income & Other Deferred Credits	1	0	0	0
Other Liabilities	30	2	4	1
TOTAL LIABILITIES	297	104	21	14
Capital Stock	376	53	52	60
Surplus	42	13	3	(8)
Surplus Reserves	5	0	0	0
Appraisal Increment Reserve	4	0	0	0
TOTAL CAPITAL ACCOUNTS	428	66	55	53
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	725	170	75	66

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION

Thrift Banks

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS			
	MERCHANTS SAVINGS & LOAN ASSOC.	METRO-CEBU PUBLIC SAVINGS BANK	MICROFINANCE MAXIMUM SB (MAXBANK)	NORTHPOINT DEVT BANK
CONTINGENT ACCOUNTS				
Unused Commercial Letters of Credit	0	0	0	0
Bills for Collection	0	0	0	0
Spot Exchange Bought	0	0	0	0
Spot Exchange Sold	0	0	0	0
Assets Held Under Trust & Investment Management Agreements				
Invested in:	0	0	0	0
Government Securities	0	0	0	0
Other Securities, Debt Instruments & Shares of Stocks	0	0	0	0
Loans and Discounts	0	0	0	0
Other Assets	0	0	0	0
Accountabilities:	0	0	0	0
Trust and Other Fiduciary	0	0	0	0
Common Trust Funds	0	0	0	0
Investment/Fund Management	0	0	0	0
Unearned Income & Other Accountabilities	0	0	0	0
Other Contingent Accounts	0	0	0	0
TOTAL CONTINGENT ACCOUNTS	0	0	0	0
OTHER INFORMATION				
1. Deposit of:				
a. Government	0	0	0	0
b. Banks	2	0	0	0
c. Trust Department	0	0	0	0
2. a. Total Non-Performing Loans	1	37	0	17
b. Classified Loans and Other Risk Assets	1	85	0	0
c. General Loan Loss Reserve	0	1	0	0
d. Specific Loan Loss Reserve	0	6	0	3
e. Total DOSRI Loans / Advances	1	3	0	4
f. Past Due DOSRI Loans Advances	0	0	0	0
g. Ratio of Non-Performing Loans To Total Loan Portfolio (%)	1.58	31.28	0	48.86
h. Ratio of Tot. DOSRI Loans / Advances To TLP (%)	1.78	2.39	0	10.45
i. Ratio of Past Due DOSRI to TLP (%)	0	0	0	0
j. Return on Equity (%)	-0.43	4.61	0	-12.69
3. Compliance with Magna Carta Law (%):				
a. Prescribed Ratio of Comp for 6% (Small Enterprises)	29.94	14.75	0	9.58
b. Prescribed Ratio of Comp for 2% (Medium Enterprises)	4.21	13.25	0	5.54

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION**Thrift Banks**

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS			
	OPPORTUNITY MICROFINANCE BANK	OPTIMUM DEVT BANK	PACIFIC ACE SAVINGS BANK	PAMPANGA DEVT BANK
ASSETS				
Cash and Other Cash Items	3	0	3	4
Due from BSP	5	0	1	4
Due from Other Banks	6	57	36	38
Interbank Loans Receivable	0	0	0	0
Trading Account Securities (Net)	0	0	0	0
Investment in Bonds & Other Debt Instruments (Net)	11	3	15	13
Loans, Discounts and Advances (Net)	110	230	9	127
Equity Investments (Net)	0	0	0	0
Bank Premises, Furniture, Fixtures (Net)	38	37	14	8
Other Assets (Net):	36	122	3	18
Property Owned/Acquired	0	119	0	9
Others	36	4	3	8
TOTAL ASSETS	209	449	82	211
LIABILITIES				
Demand Deposits	0	0	0	0
Savings Deposits	55	0	16	49
Time Deposits	0	0	0	46
Special/Other Deposits	0	0	0	0
Due to BSP	0	0	0	0
Due to Other Banks	0	0	0	0
Outstanding Checks/Payment Orders	0	0	0	0
Bills Payable	46	0	0	31
BSP-Rediscounts/Special Programs	0	0	0	0
BSP-Other Advances	0	0	0	0
Interbank Borrowings	0	0	0	0
Deposits Substitutes	0	0	0	0
Others	46	0	0	31
Unearned Income & Other Deferred Credits	3	10	0	3
Other Liabilities	10	20	12	3
TOTAL LIABILITIES	114	30	28	132
Capital Stock	161	1,819	58	75
Surplus	(66)	(1,403)	(5)	3
Surplus Reserves	0	3	0	1
Appraisal Increment Reserve	0	0	0	0
TOTAL CAPITAL ACCOUNTS	95	419	53	79
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	209	449	82	211

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION

Thrift Banks

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS			
	OPPORTUNITY MICROFINANCE BANK	OPTIMUM DEVT BANK	PACIFIC ACE SAVINGS BANK	PAMPANGA DEVT BANK
CONTINGENT ACCOUNTS				
Unused Commercial Letters of Credit	0	0	0	0
Bills for Collection	0	0	0	0
Spot Exchange Bought	0	0	0	0
Spot Exchange Sold	0	0	0	0
Assets Held Under Trust & Investment Management Agreements				
Invested in:	0	0	0	0
Government Securities	0	0	0	0
Other Securities, Debt Instruments & Shares of Stocks	0	0	0	0
Loans and Discounts	0	0	0	0
Other Assets	0	0	0	0
Accountabilities:	0	0	0	0
Trust and Other Fiduciary	0	0	0	0
Common Trust Funds	0	0	0	0
Investment/Fund Management	0	0	0	0
Unearned Income & Other Accountabilities	0	0	0	0
Other Contingent Accounts	0	0	0	0
TOTAL CONTINGENT ACCOUNTS	0	0	0	0
OTHER INFORMATION				
1. Deposit of:				
a. Government	0	0	0	0
b. Banks	0	0	0	0
c. Trust Department	0	0	0	0
2. a. Total Non-Performing Loans				
b. Classified Loans and Other Risk Assets	61	295	3	39
c. General Loan Loss Reserve	61	293	0	41
d. Specific Loan Loss Reserve	1	0	0	2
e. Total DOSRI Loans / Advances	41	290	1	18
f. Past Due DOSRI Loans Advances	0	0	0	7
g. Ratio of Non-Performing Loans To Total Loan Portfolio (%)	0	0	0	0
h. Ratio of Tot. DOSRI Loans / Advances To TLP (%)	0.00	0.00	0.00	0.00
i. Ratio of Past Due DOSRI to TLP (%)	0.00	0.00	0.00	0.00
j. Return on Equity (%)	(40.31)	258.03	4.12	0.00
3. Compliance with Magna Carta Law (%):				
a. Prescribed Ratio of Comp for 6% (Small Enterprises)	128.88	0.29	45.79	124.41
b. Prescribed Ratio of Comp for 2% (Medium Enterprises)	29.40	4.79	3.94	27.68

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION**Thrift Banks**

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS			
	PEÑAFRANCIA SAVINGS & LOAN	PHILIPPINE BUSINESS BANK	PHILIPPINE POSTAL SAVINGS BANK	PHILIPPINE SAVINGS BANK
ASSETS				
Cash and Other Cash Items	0	133	53	920
Due from BSP	0	326	224	4,125
Due from Other Banks	0	595	21	1,579
Interbank Loans Receivable	0	2,476	310	0
Trading Account Securities (Net)	0	2,459	0	827
Investment in Bonds & Other Debt Instruments (Net)	0	989	1,205	17,267
Loans, Discounts and Advances (Net)	0	4,002	1,734	30,798
Equity Investments (Net)	0	0	0	146
Bank Premises, Furniture, Fixtures (Net)	0	167	72	2,074
Other Assets (Net):	0	501	501	4,456
Property Owned/Acquired	0	187	203	1,676
Others	0	314	298	2,780
TOTAL ASSETS	0	11,649	4,119	62,192
LIABILITIES				
Demand Deposits	0	115	113	4,374
Savings Deposits	0	7,889	3,309	9,020
Time Deposits	0	1,704	29	38,050
Special/Other Deposits	0	0	0	0
Due to BSP	0	2	0	20
Due to Other Banks	0	0	0	0
Outstanding Checks/Payment Orders	0	31	16	354
Bills Payable	0	290	0	1,966
BSP-Rediscunts/Special Programs	0	0	0	0
BSP-Other Advances	0	0	0	0
Interbank Borrowings	0	0	0	0
Deposits Substitutes	0	39	0	0
Others	0	251	0	1,966
Unearned Income & Other Deferred Credits	0	15	35	45
Other Liabilities	0	572	206	1,649
TOTAL LIABILITIES	0	10,618	3,707	55,479
Capital Stock	0	540	300	2,019
Surplus	0	398	78	4,240
Surplus Reserves	0	94	0	453
Appraisal Increment Reserve	0	0	34	0
TOTAL CAPITAL ACCOUNTS	0	1,031	412	6,712
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	0	11,649	4,119	62,192

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION

Thrift Banks

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS			
	PEÑAFRANCIA SAVINGS & LOAN	PHILIPPINE BUSINESS BANK	PHILIPPINE POSTAL SAVINGS BANK	PHILIPPINE SAVINGS BANK
CONTINGENT ACCOUNTS				
Unused Commercial Letters of Credit	0	4	0	0
Bills for Collection	0	0	0	0
Spot Exchange Bought	0	0	0	0
Spot Exchange Sold	0	0	0	0
Assets Held Under Trust & Investment Management Agreements				
Invested in:	0	144	0	293
Government Securities	0	100	0	0
Other Securities, Debt Instruments & Shares of Stocks	0	0	0	143
Loans and Discounts	0	0	0	0
Other Assets	0	44	0	151
Accountabilities:	0	144	0	293
Trust and Other Fiduciary	0	38	0	292
Common Trust Funds	0	106	0	0
Investment/Fund Management	0	0	0	0
Unearned Income & Other Accountabilities	0	0	0	2
Other Contingent Accounts	0	172	13	89
TOTAL CONTINGENT ACCOUNTS	0	320	13	382
OTHER INFORMATION				
1. Deposit of:				
a. Government	0	0	2,371	0
b. Banks	0	0	83	33
c. Trust Department	0	60	0	151
2. a. Total Non-Performing Loans				
b. Classified Loans and Other Risk Assets	0	273	212	2,826
c. General Loan Loss Reserve	0	688	347	4,790
d. Specific Loan Loss Reserve	0	50	16	266
e. Total DOSRI Loans / Advances	0	73	67	1,459
f. Past Due DOSRI Loans Advances	0	14	218	1,549
g. Ratio of Non-Performing Loans To Total Loan Portfolio (%)	0.00	0	0	0
h. Ratio of Tot. DOSRI Loans / Advances To TLP (%)	0.00	0	0	0
i. Ratio of Past Due DOSRI to TLP (%)	0.00	6.81	10.04	8.08
j. Return on Equity (%)	0.00	0.36	10	4.43
3. Compliance with Magna Carta Law (%):				
a. Prescribed Ratio of Comp for 6% (Small Enterprises)	0.00	0.00	9.11	36.66
b. Prescribed Ratio of Comp for 2% (Medium Enterprises)	0.00	40.77	12.85	4.38

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION**Thrift Banks**

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS			
	PILIPINAS SAVINGS BANK	PLANTERS DEVT BANK	PREMIERE DEVT BANK	PROGRESS SAVINGS & LOAN ASSOC.
ASSETS				
Cash and Other Cash Items	1	376	98	3
Due from BSP	6	1,192	28	1
Due from Other Banks	13	1,809	130	65
Interbank Loans Receivable	0	32	602	0
Trading Account Securities (Net)	0	549	0	0
Investment in Bonds & Other Debt Instruments (Net)	398	6,331	178	40
Loans, Discounts and Advances (Net)	13	21,553	685	9
Equity Investments (Net)	0	198	0	0
Bank Premises, Furniture, Fixtures (Net)	0	1,423	147	0
Other Assets (Net):	17	6,988	630	5
Property Owned/Acquired	0	5,257	295	3
Others	17	1,731	336	1
TOTAL ASSETS	449	40,452	2,499	123
LIABILITIES				
Demand Deposits	0	4,276	312	0
Savings Deposits	1	4,195	724	33
Time Deposits	23	21,105	480	13
Special/Other Deposits	0	0	0	0
Due to BSP	0	12	0	0
Due to Other Banks	0	0	0	0
Outstanding Checks/Payment Orders	0	84	3	0
Bills Payable	0	5,493	14	0
BSP-Rediscunts/Special Programs	0	3,983	0	0
BSP-Other Advances	0	0	0	0
Interbank Borrowings	0	315	0	0
Deposits Substitutes	0	0	0	0
Others	0	1,195	14	0
Unearned Income & Other Deferred Credits	1	95	51	0
Other Liabilities	14	2,262	289	1
TOTAL LIABILITIES	40	37,522	1,873	47
Capital Stock	302	1,176	481	64
Surplus	106	1,334	134	10
Surplus Reserves	0	40	28	3
Appraisal Increment Reserve	0	380	(18)	0
TOTAL CAPITAL ACCOUNTS	409	2,930	626	77
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	449	40,452	2,499	123

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION

Thrift Banks

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS			
	PILIPINAS SAVINGS BANK	PLANTERS DEVT BANK	PREMIERE DEVT BANK	PROGRESS SAVINGS & LOAN ASSOC.
CONTINGENT ACCOUNTS				
Unused Commercial Letters of Credit	0	412	0	0
Bills for Collection	0	2	0	0
Spot Exchange Bought	0	0	0	0
Spot Exchange Sold	0	0	0	0
Assets Held Under Trust & Investment Management Agreements				
Invested in:	0	374	0	0
Government Securities	0	20	0	0
Other Securities, Debt Instruments & Shares of Stocks	0	50	0	0
Loans and Discounts	0	0	0	0
Other Assets	0	304	0	0
Accountabilities:	0	374	0	0
Trust and Other Fiduciary	0	208	0	0
Common Trust Funds	0	0	0	0
Investment/Fund Management	0	0	0	0
Unearned Income & Other Accountabilities	0	166	0	0
Other Contingent Accounts	0	36	0	0
TOTAL CONTINGENT ACCOUNTS	0	824	0	0
OTHER INFORMATION				
1. Deposit of:				
a. Government	0	81	0	0
b. Banks	0	757	12	0
c. Trust Department	0	1,085	0	0
2. a. Total Non-Performing Loans				
b. Classified Loans and Other Risk Assets	13	2,604	125	5
c. General Loan Loss Reserve	42	7,242	442	8
d. Specific Loan Loss Reserve	0	180	14	0
e. Specific Loan Loss Reserve	2	397	14	0
f. Total DOSRI Loans / Advances	0	645	1	0
g. Past Due DOSRI Loans Advances	0	0	0	0
h. Ratio of Non-Performing Loans To Total Loan Portfolio (%)	82.19	11.75	9.47	55.06
i. Ratio of Tot. DOSRI Loans / Advances To TLP (%)	0.00	2.91	0	0.00
j. Ratio of Past Due DOSRI to TLP (%)	0.00	0.00	0.00	0.00
k. Return on Equity (%)	6.70	8.32	(3.86)	3.99
3. Compliance with Magna Carta Law (%):				
a. Prescribed Ratio of Comp for 6% (Small Enterprises)	56.36	39.61	24.34	23.31
b. Prescribed Ratio of Comp for 2% (Medium Enterprises)	47.68	48.28	35.18	2.00

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION**Thrift Banks**

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS			
	QUEEN CITY DEVT BANK	QUEZON COCONUT PRODUCERS	RCBC SAVINGS BANK INC.	REAL BANK
ASSETS				
Cash and Other Cash Items	11	2	956	69
Due from BSP	44	1	928	195
Due from Other Banks	67	14	1,469	101
Interbank Loans Receivable	202	0	99	60
Trading Account Securities (Net)	0	0	0	0
Investment in Bonds & Other Debt Instruments (Net)	72	6	3,583	24
Loans, Discounts and Advances (Net)	668	45	24,373	1,692
Equity Investments (Net)	6	0	0	0
Bank Premises, Furniture, Fixtures (Net)	58	3	733	173
Other Assets (Net):	50	21	5,706	1,948
Property Owned/Acquired	18	19	4,278	121
Others	32	2	1,429	1,827
TOTAL ASSETS	1,179	93	37,847	4,261
LIABILITIES				
Demand Deposits	19	0	2,841	276
Savings Deposits	199	26	7,228	2,970
Time Deposits	279	12	22,447	119
Special/Other Deposits	0	0	0	0
Due to BSP	0	0	14	0
Due to Other Banks	0	0	0	0
Outstanding Checks/Payment Orders	1	0	212	0
Bills Payable	30	0	371	39
BSP-Rediscounts/Special Programs	24	0	0	0
BSP-Other Advances	0	0	0	0
Interbank Borrowings	0	0	325	0
Deposits Substitutes	0	0	0	0
Others	6	0	46	39
Unearned Income & Other Deferred Credits	3	0	1	16
Other Liabilities	30	1	1,130	419
TOTAL LIABILITIES	561	40	34,244	3,840
Capital Stock	598	50	2,190	750
Surplus	19	2	1,413	(331)
Surplus Reserves	0	2	0	2
Appraisal Increment Reserve	0	0	0	0
TOTAL CAPITAL ACCOUNTS	618	53	3,603	422
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,179	93	37,847	4,261

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION

Thrift Banks

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS			
	QUEEN CITY DEVT BANK	QUEZON COCONUT PRODUCERS	RCBC SAVINGS BANK INC.	REAL BANK
CONTINGENT ACCOUNTS				
Unused Commercial Letters of Credit	45	0	0	0
Bills for Collection	0	0	0	0
Spot Exchange Bought	0	0	0	0
Spot Exchange Sold	0	0	0	0
Assets Held Under Trust & Investment Management Agreements				
Invested in:	0	0	980	0
Government Securities	0	0	172	0
Other Securities, Debt Instruments & Shares of Stocks	0	0	0	0
Loans and Discounts	0	0	220	0
Other Assets	0	0	589	0
Accountabilities:	0	0	980	0
Trust and Other Fiduciary	0	0	322	0
Common Trust Funds	0	0	209	0
Investment/Fund Management	0	0	450	0
Unearned Income & Other Accountabilities	0	0	0	0
Other Contingent Accounts	1	0	30	75
TOTAL CONTINGENT ACCOUNTS	45	0	1,011	75
OTHER INFORMATION				
1. Deposit of:				
a. Government	34	0	14	0
b. Banks	6	0	60	0
c. Trust Department	0	0	474	0
2. a. Total Non-Performing Loans				
b. Classified Loans and Other Risk Assets	131	30	7,521	3,727
c. General Loan Loss Reserve	5	0	312	11
d. Specific Loan Loss Reserve	9	0	921	132
e. Total DOSRI Loans / Advances	45	1	24	0
f. Past Due DOSRI Loans Advances	0	0	0	0
g. Ratio of Non-Performing Loans To Total Loan Portfolio (%)	4.28	21.12	3.98	13.15
h. Ratio of Tot. DOSRI Loans / Advances To TLP (%)	5.05	2.00	0	0.00
i. Ratio of Past Due DOSRI to TLP (%)	0.00	0.00	0.00	0.00
j. Return on Equity (%)	2.72	1.76	17.24	0.00
3. Compliance with Magna Carta Law (%):				
a. Prescribed Ratio of Comp for 6% (Small Enterprises)	26.32	7.22	12.50	6.00
b. Prescribed Ratio of Comp for 2% (Medium Enterprises)	19.88	9.27	3.40	11.21

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION**Thrift Banks**

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS			
	ROBINSONS SAVINGS BANK CORP.	SAMPAGUITA SAVINGS & LOAN ASSOC.	SAN PABLO CITY DEVT BANK	SANDIGAN SAVINGS BANK
A S S E T S				
Cash and Other Cash Items	214	7	0	0
Due from BSP	497	2	0	0
Due from Other Banks	838	6	0	0
Interbank Loans Receivable	4,516	0	0	0
Trading Account Securities (Net)	3,628	0	0	0
Investment in Bonds & Other Debt Instruments (Net)	537	0	0	0
Loans, Discounts and Advances (Net)	4,681	72	0	0
Equity Investments (Net)	0	0	0	0
Bank Premises, Furniture, Fixtures (Net)	138	22	0	0
Other Assets (Net):	419	27	0	0
Property Owned/Acquired	29	25	0	0
Others	390	2	0	0
TOTAL ASSETS	15,469	136	0	0
L I A B I L I T I E S				
Demand Deposits	1,474	0	0	0
Savings Deposits	10,654	53	0	0
Time Deposits	1,028	24	0	0
Special/Other Deposits	0	0	0	0
Due to BSP	0	0	0	0
Due to Other Banks	0	0	0	0
Outstanding Checks/Payment Orders	83	0	0	0
Bills Payable	378	0	0	0
BSP-Rediscounts/Special Programs	0	0	0	0
BSP-Other Advances	0	0	0	0
Interbank Borrowings	0	0	0	0
Deposits Substitutes	219	0	0	0
Others	159	0	0	0
Unearned Income & Other Deferred Credits	2	3	0	0
Other Liabilities	402	3	0	0
TOTAL LIABILITIES	14,021	82	0	0
Capital Stock	500	53	0	0
Surplus	783	1	0	0
Surplus Reserves	81	1	0	0
Appraisal Increment Reserve	83	0	0	0
TOTAL CAPITAL ACCOUNTS	1,448	55	0	0
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	15,469	136	0	0

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION

Thrift Banks

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS			
	ROBINSONS SAVINGS BANK CORP.	SAMPAGUITA SAVINGS & LOAN ASSOC.	SAN PABLO CITY DEVT BANK	SANDIGAN SAVINGS BANK
CONTINGENT ACCOUNTS				
Unused Commercial Letters of Credit	12	0	0	0
Bills for Collection	1	0	0	0
Spot Exchange Bought	0	0	0	0
Spot Exchange Sold	0	0	0	0
Assets Held Under Trust & Investment Management Agreements			0	0
Invested in:	327	0	0	0
Government Securities	176	0	0	0
Other Securities, Debt Instruments & Shares of Stocks	100	0	0	0
Loans and Discounts	0	0	0	0
Other Assets	50	0	0	0
Accountabilities:	327	0	0	0
Trust and Other Fiduciary	0	0	0	0
Common Trust Funds	216	0	0	0
Investment/Fund Management	100	0	0	0
Unearned Income & Other Accountabilities	11	0	0	0
Other Contingent Accounts	9	0	0	0
TOTAL CONTINGENT ACCOUNTS	349	0	0	0
OTHER INFORMATION				
1. Deposit of:				
a. Government	4	0	0	0
b. Banks	27	0	0	0
c. Trust Department	44	0	0	0
2. a. Total Non-Performing Loans	126	13	0	0
b. Classified Loans and Other Risk Assets	121	15	0	0
c. General Loan Loss Reserve	51	1	0	0
d. Specific Loan Loss Reserve	84	8	0	0
e. Total DOSRI Loans / Advances	193	7	0	0
f. Past Due DOSRI Loans Advances	0	0	0	0
g. Ratio of Non-Performing Loans To Total Loan Portfolio (%)	1.35	15.81	0.00	0.00
h. Ratio of Tot. DOSRI Loans / Advances To TLP (%)	2.06	8.55	0	0.00
i. Ratio of Past Due DOSRI to TLP (%)	0.00	0.00	0.00	0.00
j. Return on Equity (%)	24.54	0.00	0.00	0.00
3. Compliance with Magna Carta Law (%):				
a. Prescribed Ratio of Comp for 6% (Small Enterprises)	6.01	4.03	0.00	0.00
b. Prescribed Ratio of Comp for 2% (Medium Enterprises)	7.36	1.34	0.00	0.00

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION**Thrift Banks**

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS			
	SILANGAN SAVINGS & LOAN BANK INC.	THE MANILA BANKING CORP.	THE PALAWAN BANK	TONG YANG SAVINGS BANK INC
ASSETS				
Cash and Other Cash Items	1	112	14	6
Due from BSP	12	234	17	49
Due from Other Banks	6	433	3	11
Interbank Loans Receivable	0	475	0	351
Trading Account Securities (Net)	0	0	0	0
Investment in Bonds & Other Debt Instruments (Net)	0	288	8	7
Loans, Discounts and Advances (Net)	79	4,443	78	330
Equity Investments (Net)	0	22	0	0
Bank Premises, Furniture, Fixtures (Net)	4	633	9	115
Other Assets (Net):	41	3,561	88	58
Property Owned/Acquired	30	1,112	62	35
Others	11	2,450	26	23
TOTAL ASSETS	143	10,201	218	926
LIABILITIES				
Demand Deposits	0	647	4	67
Savings Deposits	136	4,127	133	500
Time Deposits	2	500	72	0
Special/Other Deposits	0	0	0	0
Due to BSP	0	0	0	0
Due to Other Banks	0	0	0	2
Outstanding Checks/Payment Orders	0	18	0	2
Bills Payable	0	1,431	0	0
BSP-Rediscunts/Special Programs	0	1,040	0	0
BSP-Other Advances	0	0	0	0
Interbank Borrowings	0	0	0	0
Deposits Substitutes	0	0	0	0
Others	0	391	0	0
Unearned Income & Other Deferred Credits	0	217	0	8
Other Liabilities	0	441	5	2
TOTAL LIABILITIES	138	7,381	215	581
Capital Stock	55	532	3	365
Surplus	(24)	959	0	(20)
Surplus Reserves	(26)	634	0	0
Appraisal Increment Reserve	0	696	0	0
TOTAL CAPITAL ACCOUNTS	5	2,821	3	345
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	143	10,201	218	926

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION

Thrift Banks

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS			
	SILANGAN SAVINGS & LOAN BANK INC.	THE MANILA BANKING CORP.	THE PALAWAN BANK	TONG YANG SAVINGS BANK INC
CONTINGENT ACCOUNTS				
Unused Commercial Letters of Credit	0	0	0	0
Bills for Collection	0	5	0	0
Spot Exchange Bought	0	0	0	0
Spot Exchange Sold	0	0	0	0
		0		
Assets Held Under Trust & Investment Management Agreements				
Invested in:	0	973	0	0
Government Securities	0	398	0	0
Other Securities, Debt Instruments & Shares of Stocks	0	39	0	0
Loans and Discounts	0	6	0	0
Other Assets	0	531	0	0
Accountabilities:	0	973	0	0
Trust and Other Fiduciary	0	938	0	0
Common Trust Funds	0	30	0	0
Investment/Fund Management	0	4	0	0
Unearned Income & Other Accountabilities	0	2	0	0
Other Contingent Accounts	0	13	0	0
TOTAL CONTINGENT ACCOUNTS	0	992	0	0
OTHER INFORMATION				
1. Deposit of:				
a. Government	0	0	0	0
b. Banks	0	93	0	0
c. Trust Department	0	21	0	0
2. a. Total Non-Performing Loans	12	221	26	45
b. Classified Loans and Other Risk Assets	85	3,259	0	56
c. General Loan Loss Reserve	1	45	0	3
d. Specific Loan Loss Reserve	2	39	5	20
e. Total DOSRI Loans / Advances	0	66	1	1
f. Past Due DOSRI Loans Advances	0	0	0	0
g. Ratio of Non-Performing Loans To Total Loan Portfolio (%)	15.47	4.42	30.97	12.84
h. Ratio of Tot. DOSRI Loans / Advances To TLP (%)	0.00	1.32	1	0.26
i. Ratio of Past Due DOSRI to TLP (%)	0.00	0.00	0.00	0.00
j. Return on Equity (%)	0.00	2.28	(147.96)	2.29
3. Compliance with Magna Carta Law (%):				
a. Prescribed Ratio of Comp for 6% (Small Enterprises)	6.07	6.08	52.95	7.90
b. Prescribed Ratio of Comp for 2% (Medium Enterprises)	1.36	5.33	15.55	8.41

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION**Thrift Banks**

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS			
	TOWER DEVT BANK	UCPB SAVINGS BANK	UNITED OVERSEAS BANK PHILIPPINES	UNIVERSITY SAVINGS & LOAN BANK
ASSETS				
Cash and Other Cash Items	1	106	2	11
Due from BSP	3	541	15	11
Due from Other Banks	27	208	16	143
Interbank Loans Receivable	0	0	12	0
Trading Account Securities (Net)	4	0	600	0
Investment in Bonds & Other Debt Instruments (Net)	0	386	109	2
Loans, Discounts and Advances (Net)	86	2,372	63	191
Equity Investments (Net)	0	0	10	0
Bank Premises, Furniture, Fixtures (Net)	1	52	28	106
Other Assets (Net):	11	302	599	75
Property Owned/Acquired	6	104	9	59
Others	5	198	590	16
TOTAL ASSETS	133	3,967	1,455	539
LIABILITIES				
Demand Deposits	1	66	134	0
Savings Deposits	18	1,659	59	156
Time Deposits	23	530	28	28
Special/Other Deposits	0	0	0	104
Due to BSP	0	1	1	0
Due to Other Banks	0	0	0	0
Outstanding Checks/Payment Orders	0	49	17	0
Bills Payable	0	0	61	0
BSP-Rediscounts/Special Programs	0	0	0	0
BSP-Other Advances	0	0	0	0
Interbank Borrowings	0	0	61	0
Deposits Substitutes	0	0	0	0
Others	0	0	0	0
Unearned Income & Other Deferred Credits	1	16	108	5
Other Liabilities	2	99	407	15
TOTAL LIABILITIES	45	2,418	815	308
Capital Stock	65	423	920	251
Surplus	23	1,049	(291)	(21)
Surplus Reserves	0	78	10	1
Appraisal Increment Reserve	0	0	0	0
TOTAL CAPITAL ACCOUNTS	88	1,549	639	230
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	133	3,967	1,455	539

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION**Thrift Banks**

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS			
	TOWER DEVT BANK	UCPB SAVINGS BANK	UNITED OVERSEAS BANK PHILIPPINES	UNIVERSITY SAVINGS & LOAN BANK
CONTINGENT ACCOUNTS				
Unused Commercial Letters of Credit	0	0	21	0
Bills for Collection	0	0	0	0
Spot Exchange Bought	0	0	0	0
Spot Exchange Sold	0	0	17	0
Assets Held Under Trust & Investment Management Agreements				
Invested in:	0	0	0	0
Government Securities	0	0	0	0
Other Securities, Debt Instruments & Shares of Stocks	0	0	0	0
Loans and Discounts	0	0	0	0
Other Assets	0	0	0	0
Accountabilities:	0	0	0	0
Trust and Other Fiduciary	0	0	0	0
Common Trust Funds	0	0	0	0
Investment/Fund Management	0	0	0	0
Unearned Income & Other Accountabilities	0	0	0	0
Other Contingent Accounts	0	7	3	0
TOTAL CONTINGENT ACCOUNTS	0	7	41	0
OTHER INFORMATION				
1. Deposit of:				
a. Government	0	46	0	0
b. Banks	0	124	4	0
c. Trust Department	0	0	0	0
2. a. Total Non-Performing Loans				
b. Classified Loans and Other Risk Assets	28	308	957	265
c. General Loan Loss Reserve	1	15	12	2
d. Specific Loan Loss Reserve	4	132	777	9
e. Total DOSRI Loans / Advances	14	74	0	21
f. Past Due DOSRI Loans Advances	0	0	0	0
g. Ratio of Non-Performing Loans To Total Loan Portfolio (%)	9.86	8.93	52.32	10.14
h. Ratio of Tot. DOSRI Loans / Advances To TLP (%)	14.90	2.94	0	10.43
i. Ratio of Past Due DOSRI to TLP (%)	0.00	0.00	0.00	0.12
j. Return on Equity (%)	9.54	7.70	(74.23)	0.21
3. Compliance with Magna Carta Law (%):				
a. Prescribed Ratio of Comp for 6% (Small Enterprises)	13.95	4.41	7.05	42.79
b. Prescribed Ratio of Comp for 2% (Medium Enterprises)	55.19	4.41	26.19	4.98

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION**Thrift Banks**

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS				
	VILLAGE SAVINGS & LOAN ASSOC.	VIZCAYA SAVINGS & LOAN ASSOC.	WEALTH DEVT BANK	WINBANK INC.	WORLD PARTNERS BANK
ASSETS					
Cash and Other Cash Items	16	1	2	0	32
Due from BSP	5	1	64	0	31
Due from Other Banks	44	5	323	0	22
Interbank Loans Receivable	0	0	0	0	0
Trading Account Securities (Net)	0	0	0	0	0
Investment in Bonds & Other Debt Instruments (Net)	5	4	135	0	12
Loans, Discounts and Advances (Net)	182	9	503	0	108
Equity Investments (Net)	0	0	0	0	0
Bank Premises, Furniture, Fixtures (Net)	2	0	8	0	67
Other Assets (Net):	25	3	50	0	57
Property Owned/Acquired	21	3	18	0	0
Others	3	0	32	0	57
TOTAL ASSETS	279	24	1,085	0	329
LIABILITIES					
Demand Deposits	0	0	131	0	19
Savings Deposits	172	10	697	0	173
Time Deposits	38	5	68	0	0
Special/Other Deposits	0	0	0	0	0
Due to BSP	0	0	0	0	0
Due to Other Banks	0	0	0	0	0
Outstanding Checks/Payment Orders	0	0	0	0	0
Bills Payable	0	0	2	0	3
BSP-Rediscunts/Special Programs	0	0	0	0	0
BSP-Other Advances	0	0	0	0	0
Interbank Borrowings	0	0	0	0	0
Deposits Substitutes	0	0	0	0	0
Others	0	0	2	0	3
Unearned Income & Other Deferred Credits	2	0	17	0	3
Other Liabilities	14	0	28	0	9
TOTAL LIABILITIES	227	15	944	0	206
Capital Stock	40	9	124	0	138
Surplus	13	(1)	18	0	(15)
Surplus Reserves	0	0	0	0	0
Appraisal Increment Reserve	0	0	0	0	0
TOTAL CAPITAL ACCOUNTS	53	8	142	0	123
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	279	24	1,085	0	329

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3.b PUBLISHED STATEMENT OF CONDITION

Thrift Banks

As of December 31, 2006

In Million Pesos

SELECTED ACCOUNTS	THRIFT BANKS				
	VILLAGE SAVINGS & LOAN ASSOC.	VIZCAYA SAVINGS & LOAN ASSOC.	WEALTH DEVT BANK	WINBANK INC.	WORLD PARTNERS BANK
CONTINGENT ACCOUNTS					
Unused Commercial Letters of Credit	0	0	0	0	0
Bills for Collection	0	0	0	0	0
Spot Exchange Bought	0	0	0	0	0
Spot Exchange Sold	0	0	0	0	0
					0
Assets Held Under Trust & Investment Management Agreements					
Invested in:	0	0	0	0	0
Government Securities	0	0	0	0	0
Other Securities, Debt Instruments & Shares of Stocks	0	0	0	0	0
Loans and Discounts	0	0	0	0	0
Other Assets	0	0	0	0	0
Accountabilities:	0	0	0	0	0
Trust and Other Fiduciary	0	0	0	0	0
Common Trust Funds	0	0	0	0	0
Investment/Fund Management	0	0	0	0	0
Unearned Income & Other Accountabilities	0	0	0	0	0
Other Contingent Accounts	0	0	1	0	1
TOTAL CONTINGENT ACCOUNTS	0	0	1	0	1
OTHER INFORMATION					
1. Deposit of:					
a. Government	0	0	0	0	0
b. Banks	0	0	0	0	13
c. Trust Department	0	0	0	0	0
2. a. Total Non-Performing Loans	57	3	75	0	2
b. Classified Loans and Other Risk Assets	211	14	86	0	0
c. General Loan Loss Reserve	1	0	4	0	1
d. Specific Loan Loss Reserve	22	2	16	0	0
e. Total DOSRI Loans / Advances	20	0	58	0	0
f. Past Due DOSRI Loans Advances	0	0	0	0	0
g. Ratio of Non-Performing Loans To Total Loan Portfolio (%)	27.58	24.65	14.25	0.00	2.19
h. Ratio of Tot. DOSRI Loans / Advances To TLP (%)	9.65	0.00	11	0.00	0.00
i. Ratio of Past Due DOSRI to TLP (%)	0.00	0.00	0.00	0.00	0.00
j. Return on Equity (%)	21.36	7.34	14.37	0.00	(3.22)
3. Compliance with Magna Carta Law (%):					
a. Prescribed Ratio of Comp for 6% (Small Enterprises)	8.54	3.51	35.96	0.00	90.30
b. Prescribed Ratio of Comp for 2% (Medium Enterprises)	13.73	0.00	25.46	0.00	7.38

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 4 CONSOLIDATED STATEMENT OF INCOME AND EXPENSES

The Philippine Banking System

1997 - 2006

In Million Pesos

Selected Accounts	1997	1998	1999	2000	2001	2002	2003	2004	2005 ^{1/}	2006
NET INCOME/(LOSS) BEFORE TAX										
Total Operating Income	46,250.0	24,806.0	14,249.0	13,563.0	15,855.0	27,449.0	49,559.8	45,454.0	57,735.8	67,715.0
Net Interest Income	153,800.0	160,106.0	145,786.0	133,222.0	142,247.0	164,168.0	174,176.7	189,671.5	217,451.9	246,517.6
Interest Income	111,707.0	119,680.0	97,471.0	90,018.0	91,574.0	96,729.0	102,875.8	128,412.3	148,804.7	155,380.9
Less: Interest Expense	259,200.0	295,915.0	235,932.0	235,115.0	248,440.0	198,352.0	204,621.1	243,349.1	279,732.2	301,299.2
	147,493.0	176,235.0	138,460.0	145,098.0	156,866.0	101,623.0	101,745.3	114,936.7	130,927.4	145,918.3
Non-Interest Income	42,093.0	40,426.0	48,315.0	43,204.0	50,673.0	67,439.0	71,300.9	61,259.2	68,647.2	91,136.7
Service Charges/Fees	13,065.0	13,774.0	12,819.0	13,361.0	15,295.0	16,484.0	18,715.9	20,870.9	22,335.0	23,406.1
Trading Gain/(Loss)	2,756.0	1,411.0	11,454.0	4,177.0	8,867.0	22,741.0	21,039.5	6,467.3	8,578.9	21,336.9
FX Profit/(Loss)	10,967.0	9,343.0	5,777.0	6,473.0	7,661.0	4,891.0	6,489.0	6,075.8	9,681.0	12,420.3
Income - Trust Dept.	2,279.0	2,160.0	2,617.0	2,504.0	2,606.0	3,378.0	4,415.2	4,704.2	3,971.9	4,321.8
Other Income	13,026.0	13,738.0	15,648.0	16,689.0	16,247.0	19,945.0	20,641.3	23,141.0	24,080.3	29,651.6
Total Operating Expenses	113,975.0	144,677.0	143,137.0	128,276.0	137,754.0	142,840.0	143,733.1	152,189.9	169,171.1	191,135.0
Compensation/Fringe Benefits	32,160.0	36,737.0	38,259.0	39,307.0	40,037.0	42,914.0	46,383.7	48,883.2	52,060.3	56,342.0
Management & Other Prof. Fees	1,479.0	1,995.0	2,425.0	2,091.0	2,293.0	2,459.0	2,518.3	2,579.4	3,478.4	3,578.9
Taxes and Licenses	10,649.0	12,040.0	10,199.0	10,083.0	11,121.0	10,738.0	8,188.5	11,528.1	13,433.1	17,327.5
Bad Debts	1,475.0	3,118.0	737.0	47.0	40.0	75.0	65.4	97.3	176.0	175.4
Other Expenses	68,212.0	90,787.0	91,574.0	76,746.0	84,265.0	86,654.0	86,577.1	89,101.9	100,023.3	113,711.2
Extraordinary Credits/(Debits)	6,425.0	9,377.0	11,599.0	8,617.0	11,362.0	6,121.0	19,116.8	7,972.4	9,456.0	12,334.0

^{1/} Revised

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 4.a CONSOLIDATED STATEMENT OF INCOME AND EXPENSES

Universal and Commercial Banks

1997 - 2006

In Million Pesos

Selected Accounts	1997	1998	1999	2000	2001	2002	2003	2004	2005 ^{1/}	2006
NET INCOME/(LOSS) BEFORE TAX	42,012	23,534	12,028	13,247	14,377	25,267	47,720	42,742	55,573	63,350
Total Operating Income	134,588	140,557	127,215	114,912	123,096	142,018	151,204	163,790	188,326	210,993
Net Interest Income	98,187	106,412	84,858	77,432	77,985	80,820	86,380	109,349	127,080	130,191
Interest Income	224,136	258,419	205,011	206,059	216,589	168,694	173,926	207,285	238,636	253,182
Less: Interest Expense	125,949	152,007	120,153	128,627	138,604	87,874	87,546	97,935	111,556	122,991
Non-Interest Income	36,401	34,145	42,357	37,480	45,111	61,198	64,824	54,441	61,246	80,802
Service Charges/Fees	9,947	10,553	9,760	10,173	11,871	12,896	14,801	16,342	17,358	17,790
Trading Gain/(Loss)	2,604	1,326	11,356	4,038	8,660	21,883	20,349	6,151	7,991	19,832
FX Profit/(Loss)	10,638	9,298	5,690	6,187	7,557	4,829	6,397	5,988	9,689	12,364
Income - Trust Dept.	2,235	2,106	2,539	2,448	2,543	3,286	4,301	4,600	3,939	4,255
Other Income	10,977	10,862	13,012	14,633	14,480	18,303	18,976	21,359	22,269	26,560
Total Operating Expenses	98,717	125,660	123,469	108,309	117,150	122,071	121,432	127,167	140,272	158,076
Compensation/Fringe Benefits	26,234	30,047	31,130	32,091	32,485	35,306	38,052	39,961	42,515	45,380
Management & Other Prof. Fees	1,210	1,685	1,828	1,679	1,959	2,006	2,060	2,020	2,918	2,795
Taxes and Licenses	10,340	11,574	9,625	8,877	9,956	9,351	7,054	9,842	11,405	14,792
Bad Debts	1,450	3,081	712	10	2	26	6	12	110	33
Other Expenses	59,483	79,273	80,173	65,653	72,749	75,382	74,260	75,332	83,325	95,076
Extraordinary Credits/(Debits)	6,141	8,637	8,282	6,644	8,430	5,320	17,948	6,119	7,520	10,433

^{1/} Revised

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 4.a.1.a CONSOLIDATED STATEMENT OF INCOME AND EXPENSES

Universal Banks

1997 - 2006

In Million Pesos

Selected Accounts	1997	1998	1999	2000	2001	2002	2003	2004	2005 ^{1/}	2006
NET INCOME/(LOSS) BEFORE TAX	35,007.0	19,248.0	11,631.0	9,221.0	8,244.0	17,072.0	38,457.8	32,829.2	43,397.0	47,360.6
Total Operating Income	108,410.0	112,698.0	103,376.0	87,075.0	94,177.0	110,514.0	120,680.3	131,363.0	150,943.1	169,020.7
Net Interest Income	82,499.0	87,877.0	68,748.0	59,282.0	59,370.0	62,065.0	67,247.2	85,211.3	102,320.6	104,680.6
Interest Income	184,306.0	210,216.0	165,603.0	156,078.0	166,086.0	131,515.0	137,319.8	163,487.8	187,368.2	201,280.8
Less: Interest Expense	101,807.0	122,339.0	96,855.0	96,796.0	106,716.0	69,450.0	70,072.6	78,276.5	85,047.6	96,600.3
Non-Interest Income	25,911.0	24,821.0	34,627.0	27,793.0	34,807.0	48,449.0	53,433.1	46,151.6	48,622.5	64,340.1
Service Charges/Fees	7,030.0	7,433.0	7,044.0	7,257.0	9,056.0	9,989.0	11,477.9	12,111.6	12,733.6	13,332.0
Trading Gain/(Loss)	2,248.0	892.0	9,992.0	3,477.0	6,437.0	17,200.0	17,080.6	6,403.7	8,157.6	18,845.8
FX Profit/(Loss)	5,710.0	5,945.0	4,325.0	3,527.0	4,527.0	3,021.0	4,534.0	4,837.0	5,406.2	5,843.5
Income - Trust Dept.	1,865.0	1,744.0	2,159.0	2,083.0	2,209.0	2,962.0	3,907.1	4,218.0	3,625.2	3,935.7
Other Income	9,058.0	8,807.0	11,107.0	11,448.0	12,578.0	15,277.0	16,433.5	18,581.2	18,699.8	22,383.2
Total Operating Expenses	79,190.0	100,067.0	99,538.0	84,091.0	93,893.0	98,908.0	99,821.1	103,584.2	114,255.1	131,031.0
Compensation/Fringe Benefits	21,491.0	24,191.0	25,385.0	25,749.0	26,379.0	29,270.0	31,456.8	32,797.0	34,483.2	37,707.5
Management & Other Prof. Fees	1,041.0	1,439.0	1,576.0	1,449.0	1,746.0	1,770.0	1,599.5	1,639.0	2,300.6	2,146.1
Taxes and Licenses	7,603.0	8,736.0	7,600.0	6,686.0	7,560.0	7,297.0	6,069.0	8,235.4	9,500.9	12,156.1
Bad Debts	58.0	848.0	12.0	8.0	2.0	25.0	6.3	7.0	7.0	11.1
Other Expenses	48,997.0	64,853.0	64,965.0	50,200.0	58,206.0	60,546.0	60,689.4	60,905.9	67,963.3	79,010.2
Extraordinary Credits/(Debits)	5,787.0	6,617.0	7,794.0	6,237.0	7,959.0	5,466.0	17,598.9	5,050.5	6,709.0	9,370.9

^{1/} Revised

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 4.a.1.b CONSOLIDATED STATEMENT OF INCOME AND EXPENSES

Commercial Banks

1997 - 2006

In Million Pesos

Selected Accounts	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
NET INCOME/(LOSS) BEFORE TAX	7,005.0	4,286.0	397.0	4,026.0	6,133.0	8,195.0	9,262.0	9,912.8	12,176.1	15,989.0
Total Operating Income	26,178.0	27,859.0	23,839.0	27,837.0	28,919.0	31,504.0	30,524.0	32,427.3	37,382.7	41,971.9
Net Interest Income	15,688.0	18,535.0	16,110.0	18,150.0	18,615.0	18,755.0	19,132.8	24,137.9	24,758.9	25,510.4
Interest Income	39,830.0	48,203.0	39,408.0	49,981.0	50,503.0	37,179.0	36,606.2	43,796.7	51,267.6	51,901.6
Less: Interest Expense	24,142.0	29,668.0	23,298.0	31,831.0	31,888.0	18,424.0	17,473.4	19,658.9	26,508.6	26,391.2
Non-Interest Income	10,490.0	9,324.0	7,730.0	9,687.0	10,304.0	12,749.0	11,391.2	8,289.5	12,623.8	16,461.5
Service Charges/Fees	2,917.0	3,120.0	2,716.0	2,916.0	2,815.0	2,907.0	3,322.9	4,230.8	4,624.7	4,458.4
Trading Gain/(Loss)	356.0	434.0	1,364.0	561.0	2,223.0	4,683.0	3,268.5	(252.4)	(166.2)	985.9
FX Profit/(Loss)	4,928.0	3,353.0	1,365.0	2,660.0	3,030.0	1,808.0	1,863.2	1,151.4	4,282.4	6,520.6
Income - Trust Dept.	370.0	362.0	380.0	365.0	334.0	324.0	394.2	382.4	313.7	319.8
Other Income	1,919.0	2,055.0	1,905.0	3,185.0	1,902.0	3,026.0	2,542.4	2,777.3	3,569.2	4,176.8
Total Operating Expenses	19,527.0	25,593.0	23,931.0	24,218.0	23,257.0	23,163.0	21,611.2	23,582.9	26,017.1	27,044.7
Compensation/Fringe Benefits	4,743.0	5,856.0	5,745.0	6,342.0	6,106.0	6,036.0	6,595.6	7,164.1	8,031.5	7,672.6
Management & Other Prof. Fees	169.0	246.0	252.0	230.0	213.0	236.0	460.1	380.8	617.1	648.6
Taxes and Licenses	2,737.0	2,838.0	2,025.0	2,191.0	2,396.0	2,054.0	985.2	1,607.1	1,903.7	2,635.8
Bad Debts	1,392.0	2,233.0	700.0	2.0	0.0	1.0	0.1	5.2	103.1	21.7
Other Expenses	10,486.0	14,420.0	15,208.0	15,453.0	14,543.0	14,836.0	13,570.2	14,425.6	15,361.7	16,066.0
Extraordinary Credits/(Debits)	354.0	2,020.0	488.0	407.0	471.0	(146.0)	349.1	1,068.3	810.5	1,062.0

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 4.a.2.a CONSOLIDATED STATEMENT OF INCOME AND EXPENSES

Private Domestic Banks ^{1/}

1997 - 2006

In Million Pesos

Selected Accounts	1997	1998	1999	2000	2001	2002	2003	2004	2005 ^{1/}	2006
NET INCOME/(LOSS) BEFORE TAX	34,223.0	18,523.0	9,587.0	6,923.0	3,306.0	13,367.0	33,164.1	28,168.6	35,442.0	38,377.1
Total Operating Income	98,894.0	99,843.0	85,313.0	74,310.0	72,435.0	89,405.0	98,278.9	109,426.6	123,653.8	138,211.1
Net Interest Income	74,762.0	76,117.0	56,720.0	47,246.0	42,865.0	45,049.0	50,317.1	67,227.0	79,930.0	80,908.6
Interest Income	172,770.0	190,526.0	146,160.0	140,845.0	145,391.0	108,438.0	115,998.5	141,205.4	161,179.6	170,276.5
Less: Interest Expense	98,008.0	114,409.0	89,440.0	93,599.0	102,526.0	63,389.0	65,681.4	73,978.4	81,249.6	89,367.9
Non-interest Income	24,132.0	23,726.0	28,593.0	27,064.0	29,570.0	44,356.0	47,961.8	42,199.6	43,723.8	57,302.5
Service Charges/Fees	7,873.0	8,065.0	7,199.0	7,227.0	7,731.0	8,385.0	9,521.9	11,128.9	11,214.6	11,475.3
Trading Gain/(Loss)	2,062.0	729.0	8,093.0	4,155.0	6,549.0	19,202.0	18,571.1	6,757.5	8,590.7	20,477.0
FX Profit/(Loss)	4,228.0	5,603.0	3,556.0	3,980.0	3,679.0	2,711.0	3,577.4	4,124.8	4,831.2	3,358.1
Income - Trust Dept.	1,868.0	1,687.0	2,078.0	2,006.0	2,089.0	2,684.0	3,678.7	4,101.2	3,670.6	3,927.7
Other Income	8,101.0	7,642.0	7,667.0	9,696.0	9,522.0	11,374.0	12,612.6	16,087.2	15,416.7	18,064.3
Total Operating Expenses	71,733.0	88,490.0	83,432.0	73,469.0	76,022.0	80,254.0	81,590.8	85,610.1	93,950.0	107,594.7
Compensation/Fringe Benefits	19,980.0	21,620.0	23,023.0	22,485.0	22,280.0	23,577.0	25,706.0	26,399.3	27,187.4	29,699.3
Management & Other Prof. Fees	938.0	1,058.0	1,458.0	1,264.0	1,511.0	1,460.0	1,250.6	1,175.2	1,631.2	1,707.2
Taxes and Licenses	7,463.0	8,407.0	6,813.0	6,427.0	6,953.0	6,327.0	5,092.0	7,421.1	8,434.1	10,410.3
Bad Debts	46.0	825.0	11.0	5.0	1.0	12.0	1.3	0.3	6.1	21.9
Other Expenses	43,306.0	56,580.0	52,127.0	43,288.0	45,277.0	48,878.0	49,540.8	50,614.2	56,691.2	65,756.0
Extraordinary Credits/(Debits)	7,062.0	7,170.0	7,706.0	6,082.0	6,891.0	4,216.0	1,647.6	4,352.1	5,738.0	7,761.0

^{1/} Revised

^{1/} Consist of Private Domestic Universal and Commercial Banks
Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 4.a.2.b CONSOLIDATED STATEMENT OF INCOME AND EXPENSES

Government Banks ^{1/}

1997 - 2006

In Million Pesos

Selected Accounts	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
NET INCOME/(LOSS) BEFORE TAX	3,016.0	2,067.0	1,761.0	1,442.0	3,049.0	3,389.0	4,065.9	4,669.5	6,251.2	7,463.0
Total Operating Income	16,277.0	19,798.0	20,819.0	16,968.0	22,984.0	22,944.0	23,177.0	24,518.1	26,842.8	28,382.0
Net Interest Income	12,772.0	16,823.0	14,898.0	15,243.0	18,681.0	18,072.0	18,160.0	19,355.5	20,987.7	22,019.0
Interest Income	22,663.0	29,674.0	26,020.0	26,394.0	29,274.0	26,697.0	26,578.2	29,723.6	32,703.9	35,352.3
Less: Interest Expense	9,891.0	12,851.0	11,122.0	11,151.0	10,593.0	8,625.0	8,418.2	10,368.1	11,716.2	13,333.3
Non-Interest Income	3,505.0	2,975.0	5,921.0	1,725.0	4,303.0	4,872.0	5,017.0	5,162.7	5,855.1	6,363.0
Service Charges/Fees	396.0	442.0	422.0	466.0	612.0	598.0	655.9	1,025.2	978.1	964.0
Trading Gain/(Loss)	399.0	450.0	2,207.0	(838.0)	311.0	117.0	133.7	426.0	1,048.4	273.9
FX Profit/(Loss)	1,683.0	753.0	238.0	(246.0)	776.0	718.0	1,006.7	1,031.6	850.6	1,038.6
Income - Trust Dept.	129.0	154.0	139.0	162.0	140.0	143.0	154.0	164.3	81.8	66.6
Other Income	898.0	1,176.0	2,915.0	2,181.0	2,464.0	3,296.0	3,066.7	2,515.6	2,896.2	4,019.8
Total Operating Expenses	12,633.0	18,363.0	19,554.0	15,952.0	20,373.0	19,962.0	19,596.4	20,377.1	20,809.7	21,759.4
Compensation/Fringe Benefits	3,248.0	4,442.0	3,670.0	4,774.0	5,270.0	6,423.0	6,606.5	7,322.0	8,049.0	8,098.4
Management & Other Prof. Fees	155.0	435.0	165.0	239.0	206.0	254.0	324.0	430.8	542.9	283.9
Taxes and Licenses	845.0	1,122.0	989.0	1,003.0	1,111.0	1,162.0	963.9	1,251.0	1,319.3	1,927.9
Bad Debts	12.0	18.0	2.0	3.0	2.0	7.0	5.0	6.7	1.0	11.0
Other Expenses	8,373.0	12,346.0	14,728.0	9,933.0	13,784.0	12,115.0	11,696.9	11,366.5	10,897.5	11,438.2
Extraordinary Credits/(Debits)	(628.0)	632.0	496.0	426.0	439.0	407.0	485.3	528.4	218.0	841.0

^{1/} Consist of Al-Amanah Islamic Bank of the Philippines, Development Bank of the Philippines and Land Bank of the Philippines
Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 4.a.2.c CONSOLIDATED STATEMENT OF INCOME AND EXPENSES
Foreign Bank Branches ^{1/}

1997 - 2006

In Million Pesos

Selected Accounts	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
NET INCOME/(LOSS) BEFORE TAX	4,619.0	4,338.0	3,721.0	5,779.0	9,120.0	9,711.0	10,845.3	9,961.8	13,486.4	16,959.1
Total Operating Income	16,587.0	18,436.0	18,746.0	21,120.0	25,261.0	26,730.0	26,771.7	27,123.5	34,633.6	40,892.0
Net Interest Income	9,060.0	11,161.0	11,488.0	13,045.0	14,729.0	15,867.0	15,960.5	20,679.7	24,278.7	24,776.5
Interest Income	23,934.0	31,980.0	28,285.0	33,657.0	36,658.0	29,833.0	27,674.8	32,333.1	40,280.5	42,950.2
Less: Interest Expense	14,874.0	20,819.0	16,797.0	20,612.0	21,929.0	13,966.0	11,714.2	11,653.4	16,001.8	18,173.7
Non-Interest Income	7,527.0	7,275.0	7,258.0	8,075.0	10,532.0	10,863.0	10,811.2	6,443.7	10,354.9	16,115.4
Service Charges/Fees	1,332.0	1,705.0	1,915.0	2,236.0	3,318.0	3,777.0	4,305.0	3,957.5	4,815.3	5,194.6
Trading Gain/(Loss)	1,62.0	127.0	891.0	587.0	1,563.0	1,943.0	1,181.0	(1,171.5)	(1,925.6)	(1,467.0)
FX Profit/(Loss)	3,956.0	3,296.0	1,769.0	2,411.0	3,026.0	1,239.0	1,702.7	740.8	3,829.3	7,797.4
Income - Trust Dept.	191.0	203.0	275.0	238.0	288.0	456.0	462.5	332.3	189.8	260.6
Other Income	1,886.0	1,944.0	2,408.0	2,603.0	2,337.0	3,448.0	3,160.0	2,584.6	3,446.0	4,329.8
Total Operating Expenses	12,033.0	14,830.0	15,159.0	15,653.0	17,223.0	17,994.0	17,009.6	18,331.4	22,533.2	25,741.0
Compensation/Fringe Benefits	2,372.0	3,029.0	3,398.0	3,753.0	3,912.0	4,216.0	4,631.5	5,164.2	6,041.4	6,619.7
Management & Other Prof. Fees	91.0	160.0	184.0	151.0	219.0	239.0	443.6	377.1	703.4	761.9
Taxes and Licenses	1,548.0	1,518.0	1,375.0	1,197.0	1,666.0	1,662.0	830.5	992.0	1,374.9	2,211.7
Bad Debts	1,392.0	2,220.0	697.0	0.0	(33.0)	6.0	0.0	0.0	102.4	0.0
Other Expenses	6,630.0	7,903.0	9,505.0	10,552.0	11,459.0	11,871.0	11,103.9	11,798.1	14,311.1	16,147.7
Extraordinary Credits/(Debits)	65.0	732.0	134.0	312.0	1,082.0	975.0	1,083.1	1,169.7	1,386.0	1,808.1

^{1/} Consist of Universal and Commercial Foreign Bank Branches

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 4.a.2.d CONSOLIDATED STATEMENT OF INCOME AND EXPENSES

Foreign Bank Subsidiaries

1997 - 2006

In Million Pesos

Selected Accounts	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
NET INCOME/(LOSS) BEFORE TAX	154.0	(1,394.0)	(3,041.0)	(899.0)	(1,098.0)	(1,200.0)	(355.5)	(57.9)	393.3	549.6
Total Operating Income	2,830.0	2,479.0	2,336.0	2,513.0	2,416.0	2,939.0	2,976.9	2,722.1	3,195.6	3,507.6
Net Interest Income	1,592.0	2,311.0	1,751.0	1,898.0	1,710.0	1,832.0	1,942.3	2,086.9	1,883.1	2,486.8
Interest Income	4,768.0	6,239.0	4,545.0	5,162.0	5,266.0	3,726.0	3,674.5	4,022.4	4,471.8	4,603.3
Less: Interest Expense	3,176.0	3,928.0	2,794.0	3,264.0	3,556.0	1,894.0	1,732.1	1,935.5	2,588.7	2,116.5
Non-Interest Income	1,238.0	168.0	585.0	615.0	706.0	1,107.0	1,034.5	635.2	1,312.5	1,020.7
Service Charges/Fees	346.0	341.0	224.0	244.0	210.0	136.0	318.0	230.9	350.2	156.4
Trading Gain/(Loss)	(18.0)	20.0	165.0	134.0	237.0	621.0	463.4	139.3	278.0	547.7
FX Profit/(Loss)	770.0	(353.0)	127.0	42.0	76.0	161.0	110.0	91.2	177.5	170.0
Income - Trust Dept.	47.0	61.0	47.0	42.0	26.0	3.0	6.1	2.6	(3.2)	0.5
Other Income	93.0	99.0	22.0	153.0	157.0	186.0	137.0	171.1	510.0	146.1
Total Operating Expenses	2,318.0	3,976.0	5,323.0	3,236.0	3,533.0	3,862.0	3,235.5	2,848.6	2,979.4	2,981.1
Compensation/Fringe Benefits	633.0	955.0	1,039.0	1,079.0	1,022.0	1,090.0	1,108.4	1,075.7	1,236.9	962.8
Management & Other Prof. Fees	25.0	33.0	21.0	25.0	23.0	54.0	41.3	36.7	40.3	41.7
Taxes and Licenses	484.0	527.0	448.0	250.0	227.0	198.0	167.7	178.4	276.3	241.9
Bad Debts	0.0	19.0	2.0	2.0	33.0	1.0	0.1	5.2	0.7	0.0
Other Expenses	1,176.0	2,442.0	3,813.0	1,880.0	2,228.0	2,519.0	1,918.0	1,552.7	1,425.2	1,734.8
Extraordinary Credits/(Debits)	(358.0)	103.0	(54.0)	(176.0)	19.0	(278.0)	(96.4)	68.6	177.1	23.1

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 4.b CONSOLIDATED STATEMENT OF INCOME AND EXPENSES

Thrift Banks

1997 - 2006

In Million Pesos

Selected Accounts	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
NET INCOME/(LOSS) BEFORE TAX	2,876.0	434.0	1,440.0	(762.0)	245.0	868.0	101.0	722.7	107.4	1,300.4
Total Operating Income	13,644.0	13,479.0	12,381.0	12,045.0	12,264.0	14,451.0	14,351.0	15,909.5	18,084.6	22,516.4
Net Interest Income	10,038.0	9,516.0	8,846.0	8,629.0	9,178.0	10,882.0	10,602.8	12,163.6	14,027.2	16,161.9
Interest Income	27,703.0	28,937.0	22,655.0	20,894.0	23,012.0	20,304.0	20,636.1	24,404.5	27,835.7	32,707.8
Less: Interest Expense	17,665.0	19,421.0	13,809.0	12,265.0	13,834.0	9,422.0	10,033.4	12,241.0	13,808.5	16,545.9
Non-Interest Income	3,606.0	3,963.0	3,535.0	3,416.0	3,086.0	3,569.0	3,748.3	3,746.0	4,057.4	6,354.5
Service Charges/Fees	1,789.0	1,783.0	1,647.0	1,674.0	1,791.0	1,750.0	1,940.1	2,382.8	2,592.7	3,098.7
Trading Gain/(Loss)	152.0	85.0	98.0	139.0	207.0	858.0	690.4	316.0	587.5	1,505.2
FX Profit/(Loss)	313.0	40.0	78.0	278.0	100.0	56.0	86.4	75.5	(20.3)	46.6
Income - Trust Dept.	44.0	54.0	78.0	56.0	63.0	92.0	113.9	103.8	33.0	66.4
Other Income	1,308.0	2,001.0	1,634.0	1,269.0	925.0	925.0	917.4	867.9	864.5	1,637.6
Total Operating Expenses	11,052.0	13,785.0	14,247.0	14,419.0	14,601.0	13,964.0	15,005.8	16,539.8	19,384.8	22,583.7
Compensation/Fringe Benefits	3,887.0	4,357.0	4,720.0	4,689.0	4,826.0	4,539.0	4,984.3	5,295.7	5,615.7	6,684.9
Management & Other Prof. Fees	204.0	233.0	515.0	325.0	334.0	328.0	338.7	410.9	400.6	610.4
Taxes and Licenses	170.0	230.0	241.0	944.0	1,165.0	1,007.0	875.4	1,211.4	1,469.6	1,887.9
Bad Debts	0.0	0.0	3.0	7.0	1.0	1.0	4.0	14.4	5.5	93.5
Other Expenses	6,791.0	8,965.0	8,767.0	8,454.0	8,276.0	8,090.0	8,803.5	9,607.2	11,893.3	13,307.0
Extraordinary Credits (Debits)	284.0	740.0	3,306.0	1,612.0	2,582.0	381.0	755.8	1,352.9	1,408.2	1,368.1

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 4.c CONSOLIDATED STATEMENT OF INCOME AND EXPENSES

Rural and Cooperative Banks

1997 - 2006

In Million Pesos

Selected Accounts	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
NET INCOME/(LOSS) BEFORE TAX	1,362.0	838.0	780.0	1,078.0	1,234.0	1,314.0	1,739.0	1,989.3	2,055.3	3,065.0
Total Operating Income	5,568.0	6,070.0	6,190.0	6,265.0	6,887.0	7,699.0	8,621.4	9,971.7	11,041.6	13,008.6
Net Interest Income	3,482.0	3,752.0	3,767.0	3,956.0	4,411.0	5,027.0	5,893.0	6,899.6	7,698.0	9,028.0
Interest Income	7,361.0	8,559.0	8,265.0	8,162.0	8,840.0	9,354.0	10,059.0	11,660.0	13,260.7	15,409.0
Less: Interest Expense	3,879.0	4,807.0	4,498.0	4,206.0	4,429.0	4,327.0	4,166.0	4,760.4	5,562.6	6,381.0
Non-Interest Income	2,086.0	2,318.0	2,423.0	2,308.0	2,476.0	2,672.0	2,728.4	3,072.1	3,343.5	3,980.6
Service Charges/Fees	1,329.0	1,438.0	1,412.0	1,513.0	1,632.0	1,838.0	1,975.0	2,145.6	2,384.0	2,517.0
Trading Gain/(Loss)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FX Profit/(Loss)	16.0	5.0	9.0	8.0	5.0	6.0	5.4	11.9	12.7	9.6
Income - Trust Dept.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other Income	741.0	875.0	1,002.0	787.0	839.0	828.0	748.0	914.6	946.8	1,454.0
Total Operating Expenses	4,206.0	5,232.0	5,422.0	5,547.0	6,003.0	6,805.0	7,295.0	8,483.1	9,514.1	10,475.5
Compensation/Fringe Benefits	2,039.0	2,333.0	2,409.0	2,527.0	2,726.0	3,069.0	3,347.0	3,626.3	3,929.9	4,277.0
Management & Other Prof. Fees	65.0	77.0	82.0	87.0	0.0	125.0	120.0	148.6	159.9	173.8
Taxes and Licenses	139.0	236.0	273.0	262.0	0.0	380.0	259.0	474.2	559.0	647.7
Bad Debts	25.0	37.0	23.0	30.0	37.0	48.0	55.0	70.7	60.3	49.1
Other Expenses	1,938.0	2,549.0	2,634.0	2,641.0	3,240.0	3,183.0	3,514.0	4,163.2	4,805.0	5,328.0
Extraordinary Credits/(Debits)	0.0	0.0	12.0	361.0	350.0	420.0	413.0	500.7	528.3	533.0

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 5 SUMMARY REPORT ON COMPLIANCE WITH AGRI-AGRA CREDIT UNDER P.D. 717
The Philippine Banking System
 2002 - 2006
 In Million Pesos

SELECTED ACCOUNTS	2002	2003	2004	2005	2006			
					3.31	6.30	9.30	12.31
Total Loanable Funds Generated	987,850.9	1,049,080.2	1,128,517.5	1,258,816.0	1,280,323.1	1,403,401.6	1,469,708.6	1,587,115.0
Minimum Requirements								
10% for Agrarian Reform	98,785.1	104,908.0	112,851.8	125,881.6	128,032.3	140,340.2	146,970.9	158,711.5
15% for Agricultural / Other Credits	148,177.6	157,362.0	169,277.6	188,822.4	192,048.5	210,510.2	220,456.3	238,067.3
25% Total	246,962.7	262,270.0	282,129.4	314,704.0	320,080.8	350,850.4	367,427.1	396,778.8
Compliance/Utilization								
10% for Agrarian Reform	94,949.0	107,051.0	115,763.7	137,724.6	137,821.5	138,354.1	143,554.6	157,861.3
15% for Agricultural / Other Credits	168,299.5	177,301.8	184,570.1	198,839.8	191,461.6	204,258.3	200,284.8	204,603.5
25% Total	263,249.5	284,352.9	300,333.8	336,564.3	329,283.0	342,612.4	343,839.4	362,464.8
Of which inclusive of Alternative Compliance								
10% for Agrarian Reform	68,590.7	74,808.7	83,872.2	99,310.0	101,091.8	98,258.4	99,752.4	111,694.0
15% for Agricultural / Other Credits	16,818.0	18,565.5	13,144.0	16,261.8	17,972.6	17,994.4	19,762.6	20,745.0
25% Total	85,409.0	93,374.2	97,016.2	115,571.8	119,064.4	116,252.8	119,515.0	132,439.0
Excess/(Deficiency)								
10% for Agrarian Reform	(3,836.1)	2,143.0	2,912.0	11,843.0	9,789.2	(1,986.1)	(3,416.3)	(850.2)
15% for Agricultural / Other Credits	20,121.9	19,939.8	15,292.5	10,017.4	(586.9)	(6,251.9)	(20,171.5)	(33,463.7)
25% Total	16,286.8	22,082.8	18,204.4	21,860.3	9,202.3	(8,238.0)	(23,587.8)	(34,313.9)
Compliance Ratio (%)								
10% for Agrarian Reform	0.10	0.10	0.10	0.11	0.11	0.10	0.10	0.10
15% for Agricultural / Other Credits	0.17	0.17	0.16	0.16	0.15	0.15	0.14	0.13
25% Total	0.27	0.27	0.27	0.27	0.26	0.24	0.23	0.23

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 5.a SUMMARY REPORT ON COMPLIANCE WITH AGRI-AGRA CREDIT UNDER P.D. 717
Universal and Commercial Banks

2002 - 2006

In Million Pesos

SELECTED ACCOUNTS	2002	2003	2004	2005	2006			
					3.31	6.30	9.30	12.31
Total Loanable Funds Generated	831,407.0	876,052.0	940,710.0	1,037,021.7	1,051,749.0	1,158,827.3	1,206,360.6	1,299,863.0
Minimum Requirements								
10% for Agrarian Reform	83,140.7	87,605.2	94,071.0	103,702.2	105,174.9	115,882.7	120,636.1	129,986.3
15% for Agricultural / Other Credits	124,711.1	131,407.8	141,106.5	155,553.3	157,762.4	173,824.1	180,954.1	194,979.5
25% Total	207,851.8	219,013.0	235,177.5	259,255.4	262,937.3	289,706.8	301,590.1	324,965.8
Compliance/Utilization								
10% for Agrarian Reform	74,809.0	80,093.0	85,878.8	101,147.6	100,855.4	98,795.0	103,190.9	115,595.3
15% for Agricultural / Other Credits	139,786.0	148,813.0	155,231.5	166,271.5	159,087.0	170,348.2	165,677.2	170,047.5
25% Total	214,595.1	228,906.0	241,110.3	267,419.1	259,942.4	269,143.3	268,868.1	285,642.8
Of which inclusive of Alternative Compliance								
10% for Agrarian Reform	55,183.0	55,993.0	63,386.2	72,766.1	73,653.6	69,263.5	70,276.4	79,987.0
15% for Agricultural / Other Credits	13,638.0	14,593.0	9,760.5	12,988.5	14,202.4	14,395.5	15,974.9	16,745.0
25% Total	68,821.0	70,586.0	73,146.7	85,754.5	87,856.0	83,659.0	86,251.2	96,732.0
Excess/(Deficiency)								
10% for Agrarian Reform	(8,331.7)	(7,512.2)	(8,192.2)	(2,554.6)	(4,319.5)	(17,087.7)	(17,445.2)	(14,391.0)
15% for Agricultural / Other Credits	15,075.0	17,405.2	14,125.0	10,718.2	1,324.6	(3,475.9)	(15,276.9)	(24,931.9)
25% Total	6,743.4	9,893.0	5,932.8	8,163.7	(2,994.9)	(20,563.6)	(32,722.1)	(39,322.9)
Compliance Ratio (%)								
10% for Agrarian Reform	0.09	0.09	0.09	0.10	0.10	0.09	0.09	0.09
15% for Agricultural / Other Credits	0.17	0.17	0.17	0.16	0.15	0.15	0.14	0.13
25% Total	0.26	0.26	0.26	0.26	0.25	0.23	0.22	0.22

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 5.b SUMMARY REPORT ON COMPLIANCE WITH AGRI-AGRA CREDIT UNDER P.D. 717

Thrift Banks

2002 - 2006

In Million Pesos

SELECTED ACCOUNTS	2002	2003	2004	2005	2006			
					3.31	6.30	9.30	12.31
Total Loanable Funds Generated	107,350.0	118,273.0	127,347.6	153,959.7	158,128.0	170,943.6	185,360.7	209,240.0
Minimum Requirements								
10% for Agrarian Reform	10,735.0	11,827.3	12,734.8	15,396.0	15,812.8	17,094.4	18,536.1	20,924.0
15% for Agricultural / Other Credits	16,102.5	17,741.0	19,102.1	23,094.0	23,719.2	25,641.5	27,804.1	31,386.0
25% Total	26,837.5	29,568.3	31,836.9	38,489.9	39,532.0	42,735.9	46,340.2	52,310.0
Compliance/Utilization								
10% for Agrarian Reform	12,005.0	17,543.0	19,101.4	24,812.5	25,251.0	26,790.8	27,282.8	29,679.0
15% for Agricultural / Other Credits	12,269.0	11,521.0	10,829.7	12,484.4	12,087.1	13,065.1	13,217.1	14,649.0
25% Total	24,274.0	29,064.0	29,931.1	37,296.9	37,338.1	39,855.9	40,499.9	44,328.0
Of which inclusive of Alternative Compliance								
10% for Agrarian Reform	11,366.0	16,478.0	17,860.7	23,732.5	24,882.9	25,739.6	26,221.2	28,563.0
15% for Agricultural / Other Credits	2,988.0	3,766.0	2,999.3	2,761.3	3,289.6	2,906.9	2,965.6	3,193.0
25% Total	14,354.0	20,244.0	20,860.0	26,493.8	28,172.6	28,646.5	29,186.8	31,756.0
Excess/(Deficiency)								
10% for Agrarian Reform	1,270.0	5,715.7	6,366.7	9,416.6	9,438.2	9,696.5	8,746.8	8,755.0
15% for Agricultural / Other Credits	(3,833.5)	(6,220.0)	(8,272.5)	(10,609.6)	(11,632.1)	(12,576.4)	(14,587.1)	(16,737.0)
25% Total	(2,563.5)	(504.3)	(1,905.8)	(1,193.0)	(2,193.9)	(2,880.0)	(5,840.3)	(7,982.0)
Compliance Ratio (%)								
10% for Agrarian Reform	0.11	0.15	0.15	0.16	0.16	0.16	0.15	0.14
15% for Agricultural / Other Credits	0.11	0.10	0.09	0.08	0.08	0.08	0.07	0.07
25% Total	0.23	0.25	0.24	0.24	0.24	0.23	0.22	0.21

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 5.c SUMMARY REPORT ON COMPLIANCE WITH AGRI-AGRA CREDIT UNDER P.D. 717
Rural and Cooperative Banks
 2002 - 2006
 In Million Pesos

SELECTED ACCOUNTS	2002	2003	2004	2005	2006			
					3.31	6.30	9.30	12.31
Total Loanable Funds Generated	49,093.9	54,755.2	60,459.9	67,834.6	70,446.0	73,630.7	77,987.3	78,012.0
Minimum Requirements								
10% for Agrarian Reform	4,909.4	5,475.5	6,046.0	6,783.5	7,044.6	7,363.1	7,798.7	7,801.2
15% for Agricultural / Other Credits	7,364.1	8,213.3	9,069.0	10,175.2	10,566.9	11,044.6	11,698.1	11,701.8
25% Total	12,273.5	13,688.8	15,115.0	16,958.6	17,611.5	18,407.7	19,496.8	19,503.0
Compliance/Utilization								
10% for Agrarian Reform	8,135.0	9,415.0	10,783.5	11,764.4	11,715.0	12,768.2	13,080.8	12,587.0
15% for Agricultural / Other Credits	16,244.5	16,967.8	18,509.0	20,083.9	20,287.5	20,845.0	21,390.5	19,907.0
25% Total	24,380.3	26,382.9	29,292.4	31,848.3	32,002.5	33,613.2	34,471.4	32,494.0
Of which inclusive of Alternative Compliance								
10% for Agrarian Reform	2,041.7	2,337.7	2,625.2	2,811.4	2,555.2	3,255.3	3,254.9	3,144.0
15% for Agricultural / Other Credits	192.0	206.5	384.2	512.0	480.6	692.0	822.1	807.0
25% Total	2,234.0	2,544.2	3,009.5	3,323.4	3,035.8	3,947.3	4,077.0	3,951.0
Excess/(Deficiency)								
10% for Agrarian Reform	3,225.6	3,939.5	4,737.5	4,981.0	4,670.4	5,405.1	5,282.1	4,785.8
15% for Agricultural / Other Credits	8,880.4	8,754.6	9,440.0	9,908.7	9,720.6	9,800.4	9,692.4	8,205.2
25% Total	12,106.9	12,694.1	14,177.4	14,889.7	14,391.0	15,205.5	14,974.6	12,991.0
Compliance Ratio (%)								
10% for Agrarian Reform	0.17	0.17	0.18	0.17	0.17	0.17	0.17	0.16
15% for Agricultural / Other Credits	0.33	0.31	0.31	0.30	0.29	0.28	0.27	0.26
25% Total	0.50	0.48	0.48	0.47	0.45	0.46	0.44	0.42

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

**Table 6 SUMMARY REPORT ON COMPLIANCE WITH SMALL AND MEDIUM ENTERPRISE
CREDIT REQUIRED UNDER R.A. NO. 6977, AS AMENDED BY R.A. NO. 8289
The Philippine Banking System
2002 - 2006
In Million Pesos**

SELECTED ACCOUNTS	2002	2003	2004	2005 ^{1/}	2 0 0 6			
					3.31	6.30	9.30	12.31
SMALL/MEDIUM ENTERPRISES CREDIT (6% and 2%)								
Direct Compliance	233,259.0	220,865.6	224,524.0	226,170.2	216,536.8	221,383.2	224,640.0	228,586.0
Indirect Compliance	38,770.6	13,504.9	14,789.0	14,689.4	13,970.3	14,088.5	14,469.1	23,360.6
Funds Set Aside	11,069.1	12,262.0	12,213.0	13,175.7	14,043.6	15,902.6	15,543.1	15,025.5
Total Funds Set Aside	283,098.8	246,632.5	251,526.0	254,035.2	244,550.7	251,374.4	254,652.2	266,972.2
Net Loan Portfolio	943,850.4	1,046,551.1	1,071,972.0	1,095,711.1	1,161,805.8	1,182,608.7	1,219,550.4	1,270,427.4
Minimum Amount Required to be Set Aside	75,508.0	83,724.1	85,757.0	87,657.1	92,944.4	94,608.3	97,564.9	101,634.0
Percent of Compliance (%)	29.99	23.57	23.46	23.18	21.05	21.26	20.88	21.01
SMALL ENTERPRISES CREDIT (6%)								
Direct Compliance	137,063.6	115,521.3	116,157.0	118,562.5	113,151.2	118,115.6	121,446.9	125,607.0
Indirect Compliance	18,902.0	6,772.1	7,871.0	7,688.7	7,497.0	7,405.8	7,717.0	13,150.0
Funds Set Aside	8,237.8	9,108.4	9,189.0	10,188.9	10,843.0	12,337.5	12,034.4	11,790.9
Total Funds Set Aside	164,203.5	131,401.8	133,218.0	136,440.0	131,491.2	137,858.9	141,198.3	150,547.9
Net Loan Portfolio	943,850.4	1,046,551.1	1,071,972.0	1,095,711.1	1,161,805.8	1,182,608.7	1,219,550.4	1,270,427.4
Minimum Amount Required to be Set Aside	56,631.0	62,793.1	64,318.0	65,742.8	69,708.8	70,956.5	73,173.7	76,225.2
Percent of Compliance (%)	17.40	12.56	12.43	12.45	11.32	11.66	11.58	11.85
MEDIUM ENTERPRISES CREDIT (2%)								
Direct Compliance	96,195.4	105,344.3	108,367.0	107,607.7	103,385.6	103,267.6	103,193.1	102,979.0
Indirect Compliance	19,868.6	6,732.8	6,916.0	7,000.7	6,473.3	6,682.6	6,752.2	10,210.6
Funds Set Aside	2,831.4	3,153.6	3,024.0	2,986.8	3,200.5	3,565.2	3,508.7	3,234.6
Total Funds Set Aside	118,895.3	115,230.8	118,307.0	117,595.2	113,059.5	113,515.4	113,453.9	116,424.2
Net Loan Portfolio	943,850.4	1,046,551.1	1,071,972.0	1,095,711.1	1,161,805.8	1,182,608.7	1,219,551.4	1,270,427.4
Minimum Amount Required to be Set Aside	18,877.0	20,931.0	21,439.0	21,914.3	23,235.6	23,651.8	24,391.2	25,408.7
Percent of Compliance (%)	12.60	11.01	11.04	10.73	9.73	9.60	9.30	9.16

^{1/} Revised

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

**Table 6.a SUMMARY REPORT ON COMPLIANCE WITH SMALL AND MEDIUM ENTERPRISE
CREDIT REQUIRED UNDER R.A. NO. 6977, AS AMENDED BY R.A. NO. 8289
Universal and Commercial Banks
2002 - 2006
In Million Pesos**

SELECTED ACCOUNTS	2002	2003	2004	2005 ^{1/}	2006			
					3.31	6.3	9.30	12.31
SMALL/MEDIUM ENTERPRISES CREDIT (6% and 2%)								
Direct Compliance	183,485.9	163,304.0	163,204.0	154,275.5	145,580.8	143,463.2	143,432.0	143,141.0
Indirect Compliance	38,620.3	13,175.2	14,489.0	14,276.8	13,642.6	13,767.1	14,095.8	22,896.0
Funds Set Aside	9,909.1	10,991.5	11,003.0	11,946.0	13,020.6	14,726.0	14,333.7	13,648.3
Total Funds Set Aside	232,015.3	187,470.7	188,696.0	180,498.3	172,243.9	171,956.3	171,861.5	179,685.4
Net Loan Portfolio	798,264.3	888,287.3	903,565.0	913,047.0	977,879.8	990,541.7	1,014,261.4	1,047,987.4
Minimum Amount Required to be Set Aside	63,861.1	71,063.0	72,285.0	73,044.0	78,230.4	79,243.3	81,140.9	83,839.0
Percent of Compliance (%)	29.06	21.10	20.88	19.77	17.61	17.36	16.94	17.15
SMALL ENTERPRISES CREDIT (6%)								
Direct Compliance	103,272.1	75,632.2	72,854.0	67,582.6	63,001.2	62,013.6	63,444.9	65,648.0
Indirect Compliance	18,810.5	6,565.4	7,689.0	7,311.2	7,223.8	7,154.8	7,420.3	12,767.0
Funds Set Aside	7,517.5	8,322.8	8,451.0	9,454.0	10,269.8	11,659.8	11,362.3	11,070.0
Total Funds Set Aside	129,600.2	90,520.3	88,994.0	84,347.9	80,494.7	80,828.2	82,227.6	89,485.0
Net Loan Portfolio	798,264.3	888,287.3	903,565.0	913,047.0	977,879.8	990,541.7	1,014,261.4	1,047,987.4
Minimum Amount Required to be Set Aside	47,895.9	53,297.2	54,214.0	54,783.0	58,672.8	59,432.5	60,855.7	62,879.2
Percent of Compliance (%)	16.24	10.19	9.85	9.24	8.23	8.16	8.11	8.54
MEDIUM ENTERPRISES CREDIT (2%)								
Direct Compliance	80,213.8	87,671.8	90,350.0	86,692.8	82,579.6	81,449.6	79,987.1	77,493.0
Indirect Compliance	19,809.8	6,609.8	6,800.0	6,965.6	6,418.7	6,612.2	6,675.5	10,129.0
Funds Set Aside	2,391.6	2,668.8	2,552.0	2,492.0	2,750.8	3,066.3	2,971.4	2,578.3
Total Funds Set Aside	102,415.1	96,950.4	99,702.0	96,150.4	91,749.2	91,128.1	89,634.0	90,200.4
Net Loan Portfolio	798,264.3	888,287.3	903,565.0	913,047.0	977,879.8	990,541.7	1,014,261.4	1,047,987.4
Minimum Amount Required to be Set Aside	15,965.3	17,765.7	18,071.0	18,261.0	19,557.6	19,810.8	20,285.2	20,959.7
Percent of Compliance (%)	12.83	10.91	11.03	10.53	9.38	9.20	8.84	8.61

^{1/} Revised

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

**Table 6.b SUMMARY REPORT ON COMPLIANCE WITH SMALL AND MEDIUM ENTERPRISE
CREDIT REQUIRED UNDER R.A. NO. 6977, AS AMENDED BY R.A. NO. 8289**
Thrift Banks
2002 - 2006
In Million Pesos

SELECTED ACCOUNTS	2002	2003	2004	2005 [/]	2006			
					3.31	6.3	9.30	12.31
SMALL/MEDIUM ENTERPRISES CREDIT (6% and 2%)								
Direct Compliance	36,107.8	39,723.6	41,839.0	44,239.7	44,457.0	47,529.0	49,284.0	52,033.0
Indirect Compliance	11.8	77.8	56.0	28.9	19.8	24.6	47.3	29.6
Funds Set Aside	307.6	301.4	204.0	258.3	290.0	305.6	323.4	362.2
Total Funds Set Aside	36,427.3	40,102.8	42,099.0	44,526.9	44,766.7	47,859.2	49,654.7	52,424.8
Net Loan Portfolio	115,055.1	124,190.7	131,917.0	139,041.0	141,966.0	144,719.0	156,211.0	171,003.0
Minimum Amount Required to be Set Aside	9,204.4	9,935.3	10,553.0	11,123.3	11,357.0	11,577.0	12,497.0	13,680.0
Percent of Compliance (%)	31.66	32.29	31.91	32.02	31.53	33.07	31.79	30.66
SMALL ENTERPRISES CREDIT (6%)								
Direct Compliance	23,068.2	25,927.1	28,098.0	28,644.0	29,072.0	31,327.0	32,284.0	33,046.0
Indirect Compliance	8.5	56.7	53.0	25.3	16.2	21.0	31.7	25.0
Funds Set Aside	260.6	241.9	159.0	191.5	214.3	225.7	228.1	263.9
Total Funds Set Aside	23,337.4	26,225.6	28,311.0	28,860.8	29,302.5	31,573.7	32,543.7	33,334.9
Net Loan Portfolio	115,055.1	124,190.7	131,917.0	139,041.0	141,966.0	144,719.0	156,211.0	171,003.0
Minimum Amount Required to be Set Aside	6,903.3	7,451.4	7,915.0	8,342.5	8,518.0	8,683.0	9,373.0	10,260.0
Percent of Compliance (%)	20.28	21.12	21.46	20.76	20.64	21.82	20.83	19.49
MEDIUM ENTERPRISES CREDIT (2%)								
Direct Compliance	13,039.6	13,796.6	13,740.0	15,595.7	15,385.0	16,202.0	17,000.0	18,987.0
Indirect Compliance	3.4	21.1	2.0	3.6	3.6	3.6	15.6	4.6
Funds Set Aside	47.0	59.5	45.0	66.8	75.7	79.9	95.3	98.2
Total Funds Set Aside	13,090.0	13,877.2	13,788.0	15,666.1	15,464.3	16,285.5	17,110.9	19,089.9
Net Loan Portfolio	115,055.1	124,190.7	131,917.0	139,041.0	141,966.0	144,719.0	156,212.0	171,003.0
Minimum Amount Required to be Set Aside	2,301.1	2,483.8	2,638.0	2,780.8	2,839.0	2,894.0	3,124.0	3,420.0
Percent of Compliance (%)	11.38	11.17	10.45	11.27	10.89	11.25	10.95	11.16

[/] Revised

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

**Table 6.c SUMMARY REPORT ON COMPLIANCE WITH SMALL AND MEDIUM ENTERPRISE
CREDIT REQUIRED UNDER R.A. NO. 6977, AS AMENDED BY R.A. NO. 8289
Rural and Cooperative Banks
2002 - 2006
In Million Pesos**

SELECTED ACCOUNTS	2002	2003	2004	2005 ^{1/}	2 0 0 6			
					3.31	6.3	9.3	12.31
SMALL/MEDIUM ENTERPRISES CREDIT (6% and 2%)								
Direct Compliance	13,665.3	17,838.0	19,481.0	27,655.1	26,499.0	30,391.0	31,924.0	33,412.0
Indirect Compliance	138.5	251.9	244.0	383.7	308.0	296.8	326.0	435.0
Funds Set Aside	852.4	969.0	1,006.0	971.3	733.0	871.0	886.0	1,015.0
Total Funds Set Aside	14,656.2	19,059.0	20,731.0	29,010.1	27,540.0	31,558.8	33,136.0	34,862.0
Net Loan Portfolio	30,531.0	34,073.2	36,490.0	43,623.2	41,960.0	47,348.0	49,078.0	51,437.0
Minimum Amount Required to be Set Aside	2,442.5	2,725.9	2,919.0	3,489.9	3,357.0	3,788.0	3,927.0	4,115.0
Percent of Compliance (%)	48.00	55.94	56.81	66.50	65.63	66.65	67.52	67.78
SMALL ENTERPRISES CREDIT (6%)								
Direct Compliance	10,723.3	13,962.0	15,205.0	22,335.9	21,078.0	24,775.0	25,718.0	26,913.0
Indirect Compliance	83.0	150.0	129.0	352.1	257.0	230.0	265.0	358.0
Funds Set Aside	459.6	543.7	579.0	543.4	359.0	452.0	444.0	457.0
Total Funds Set Aside	11,265.9	14,655.8	15,913.0	23,231.4	21,694.0	25,457.0	26,427.0	27,728.0
Net Loan Portfolio	30,531.0	34,073.2	36,490.0	43,623.2	41,960.0	47,348.0	49,078.0	51,437.0
Minimum Amount Required to be Set Aside	1,831.9	2,044.4	2,189.0	2,617.4	2,518.0	2,841.0	2,945.0	3,086.0
Percent of Compliance (%)	36.90	43.01	43.61	53.25	51.70	53.77	53.85	53.91
MEDIUM ENTERPRISES CREDIT (2%)								
Direct Compliance	2,942.0	3,876.0	4,277.0	5,319.2	5,421.0	5,616.0	6,206.0	6,499.0
Indirect Compliance	55.5	101.9	114.0	31.6	51.0	66.8	61.0	77.0
Funds Set Aside	392.8	425.3	427.0	427.9	374.0	419.0	442.0	558.0
Total Funds Set Aside	3,390.2	4,403.2	4,818.0	5,778.7	5,846.0	6,101.8	6,709.0	7,134.0
Net Loan Portfolio	30,531.0	34,073.2	36,490.0	43,623.2	41,960.0	47,348.0	49,078.0	51,437.0
Minimum Amount Required to be Set Aside	610.6	681.5	730.0	872.5	839.0	947.0	982.0	1,029.0
Percent of Compliance (%)	11.10	12.92	13.20	13.25	13.93	12.89	13.67	13.87

^{1/} Revised

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 7 PHILIPPINE FOREIGN CURRENCY DEPOSIT SYSTEM
CONSOLIDATED STATEMENT OF ASSETS AND LIABILITIES
The Philippine Banking System
2002 - 2006
In Million US Dollars

SELECTED ACCOUNTS	2002	2003	2004 [/]	2005	2 0 0 6			
					3.31	6.30	9.30	12.31
ASSETS	17,294.0	17,462.6	19,704.8	21,616.3	21,748.0	22,403.7	23,303.8	24,213.0
Due from Bangko Sentral	405.0	15.0	29.9	29.6	36.8	38.5	43.4	37.9
Due from Other Banks	1,718.0	1,089.1	1,600.3	2,438.6	2,255.2	2,232.4	2,433.4	2,489.0
Interbank Loans Receivable	2,968.0	3,707.8	3,560.3	5,045.2	5,501.8	4,660.1	5,757.9	6,431.8
Loans & Discounts/Restructured Loans	4,668.0	3,450.2	3,166.9	2,611.7	2,636.8	2,656.9	2,713.3	2,639.4
Export Bills Purchased	30.0	24.4	30.8	17.3	14.2	14.4	14.3	9.8
Trading Acct. Sec., Avail for Sale Securities, Invest. in Bonds & Other Debt Instruments	6,319.0	8,234.8	9,903.3	9,831.2	9,833.0	11,168.2	11,094.2	11,267.6
Due from Head Office/Branches/Agencies Abroad	671.0	393.5	761.2	895.1	743.0	774.6	505.0	622.6
Other Assets	515.0	547.9	652.1	747.7	727.2	858.6	742.2	714.9
LIABILITIES AND CAPITAL ACCOUNTS	17,294.0	17,462.8	19,704.6	21,616.2	21,748.3	22,403.7	23,303.8	24,213.0
LIABILITIES	17,108.0	17,210.2	19,429.0	21,184.4	21,243.9	21,991.1	22,596.4	23,581.0
Deposit Liabilities	12,864.0	13,421.3	15,543.6	16,459.0	16,656.2	17,487.8	18,256.1	18,774.3
Due to Local Banks	299.0	448.1	297.9	271.0	194.9	255.4	269.6	162.0
Due to Head Office/Branches/Agencies Abroad	1,844.0	1,210.8	1,169.8	1,159.8	1,317.9	1,184.4	1,194.2	1,169.6
Borrowings	1,761.0	1,357.0	1,450.9	1,958.3	1,775.1	1,660.9	1,328.5	1,632.3
Other Liabilities	340.0	773.0	966.8	1,336.3	1,299.8	1,402.8	1,547.9	1,842.8
CAPITAL ACCOUNTS	186.0	252.6	275.6	431.8	504.4	412.6	707.4	632.0
Undivided Profits	177.0	265.9	293.3	319.3	289.8	347.9	512.5	346.9
Net Unrealized Gains/(Losses) on Avail for Sale Securities	9.0	(13.2)	(17.8)	112.5	214.6	64.7	194.9	285.1

[/] Revised

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 7.a PHILIPPINE FOREIGN CURRENCY DEPOSIT SYSTEM
CONSOLIDATED STATEMENT OF ASSETS AND LIABILITIES
Universal and Commercial Banks
2002 - 2006
In Million US Dollars

SELECTED ACCOUNTS	2002	2003	2004 [/]	2005	2 0 0 6			
					3.31	6.30	9.30	12.31
ASSETS	16,904.0	17,011.5	19,042.4	20,831.2	20,975.8	21,588.9	22,422.4	23,253.7
Due from Bangko Sentral	405.0	15.0	29.9	29.6	33.6	35.2	39.8	34.0
Due from Other Banks	1,609.0	984.6	1,448.5	2,242.0	2,046.1	1,998.3	2,212.8	2,215.0
Interbank Loans Receivable	2,963.0	3,695.2	3,552.4	4,997.5	5,373.8	4,566.3	5,679.1	6,370.6
Loans & Discounts/Restructured Loans	4,644.0	3,433.1	3,151.6	2,608.4	2,635.0	2,654.9	2,710.0	2,636.5
Export Bills Purchased	30.0	24.4	30.8	17.3	14.2	14.4	14.3	9.8
Trading Acct. Sec., Avail for Sale Securities, Invest. in Bonds & Other Debt Instruments	6,092.0	7,932.2	9,435.4	9,328.1	9,416.3	10,705.9	10,533.9	10,681.6
Due from Head Office/Branches/Agencies Abroad	671.0	393.5	761.2	895.1	743.0	774.6	505.0	622.6
Other Assets	490.0	533.4	632.5	713.3	713.7	839.2	727.5	683.7
LIABILITIES AND CAPITAL ACCOUNTS	16,904.0	17,011.3	19,042.4	20,831.2	20,976.1	21,588.9	22,422.4	23,253.7
LIABILITIES	16,723.0	16,769.4	18,780.0	20,426.9	20,487.6	21,194.1	21,744.0	22,666.8
Deposit Liabilities	12,491.0	12,992.5	14,914.7	15,727.5	15,928.1	16,720.2	17,440.2	17,905.5
Due to Local Banks	299.0	448.1	297.9	271.0	194.9	255.4	269.6	162.0
Due to Head Office/Branches/Agencies Abroad	1,844.0	1,210.8	1,169.8	1,159.8	1,317.9	1,184.4	1,194.2	1,169.6
Borrowings	1,760.0	1,354.0	1,450.9	1,949.9	1,765.8	1,648.4	1,310.9	1,609.8
Other Liabilities	329.0	764.0	946.7	1,318.8	1,281.0	1,385.7	1,529.1	1,820.0
CAPITAL ACCOUNTS	181.0	241.9	262.4	404.3	488.5	394.8	678.4	586.9
Undivided Profits	172.0	255.1	280.1	291.8	273.9	330.1	489.3	318.3
Net Unrealized Gains/(Losses) on SAS-ASS	9.0	(13.2)	(17.8)	112.5	214.6	64.6	189.0	268.6

[/] Revised

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 7.b PHILIPPINE FOREIGN CURRENCY DEPOSIT SYSTEM
CONSOLIDATED STATEMENT OF ASSETS AND LIABILITIES
Thrift Banks
2002 - 2006
In Million US Dollars

SELECTED ACCOUNTS	2002	2003	2004	2005	2 0 0 6			
					3.31	6.30	9.30	12.31
ASSETS	390.0	451.1	662.4	785.2	772.2	814.9	881.4	959.3
Due from Bangko Sentral	0.0	0.0	0.0	0.0	3.2	3.3	3.6	3.9
Due from Other Banks	109.0	104.5	151.8	196.7	209.1	234.1	220.6	274.0
Interbank Loans Receivable	5.0	12.6	7.9	47.8	128.0	93.8	78.8	61.2
Loans & Discounts/Restructured Loans	24.0	17.0	15.3	3.3	1.7	1.9	3.3	2.9
Export Bills Purchased	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trading Acct. Sec., Avail for Sale Securities, Invest. in Bonds & Other Debt Instruments	227.0	302.6	467.9	503.0	416.7	462.3	560.3	586.0
Due from Head Office/Branches/Agencies Abroad	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other Assets	25.0	14.5	19.6	34.4	13.5	19.3	14.7	31.2
LIABILITIES AND CAPITAL ACCOUNTS	390.0	450.8	662.2	785.0	772.2	814.9	881.4	959.3
LIABILITIES	385.0	440.0	649.0	757.5	756.3	797.1	852.4	914.2
Deposit Liabilities	373.0	428.8	628.9	731.5	728.1	767.6	815.9	868.8
Due to Local Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Due to Head Office/Branches/Agencies Abroad	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Borrowings	1.0	3.0	0.0	8.4	9.4	12.5	17.6	22.5
Other Liabilities	11.0	9.0	20.1	17.6	18.8	17.1	18.8	22.9
CAPITAL ACCOUNTS	5.0	10.8	13.2	27.5	15.9	17.8	29.1	45.1
Undivided Profits	5.0	10.8	13.2	27.5	15.9	17.8	23.2	28.6
Net Unrealized Gains/(Losses) on SAS-ASS	0.0	0.0	0.0	0.0	0.0	0.0	5.9	16.5

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 8 TRUST AND FUND MANAGEMENT OPERATIONS
The Philippine Banking System
1997 - 2006
In Million Pesos

Accounts	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
Assets	372,142.0	428,348.0	517,765.0	478,855.0	460,515.0	587,322.0	700,000.5	805,650.0	892,399.0	860,935.0
Cash	3.0	12.0	9.0	16.0	6.0	81.0	0.0	0.0	0.0	0.0
Checks & Other Cash Items	5.0	0.0	14.0	1.0	0.0	1.0	11.6	0.0	0.0	0.0
Deposit in Banks	37,377.0	46,800.0	65,505.0	28,468.0	66,729.0	106,097.0	74,633.1	94,668.0	95,393.0	114,968.0
Due from Bangko Sentral	5,123.0	4,078.0	3,740.0	4,458.0	5,069.0	7,512.0	8,911.9	10,101.0	10,701.0	1,634.0
Investment in Government Securities	38,925.0	65,130.0	89,283.0	135,583.0	153,196.0	255,782.0	341,288.8	422,281.0	484,186.0	431,628.0
Investment in Other Securities & Debt Instrument	61,134.0	32,367.0	44,762.0	37,983.0	63,407.0	45,070.0	73,340.8	48,442.0	77,515.0	62,718.0
Loans and Discounts	110,909.0	123,142.0	81,991.0	78,126.0	69,419.0	61,423.0	65,462.0	65,871.0	64,535.0	44,592.0
Investment in Shares of Stocks	51,662.0	58,075.0	70,677.0	62,095.0	63,181.0	63,745.0	67,605.0	70,880.0	79,953.0	110,938.0
a. Short-Term Equity Investment	31,065.0	36,008.0	54,309.0	36,955.0	37,937.0	38,336.0	29,728.6	35,553.0	44,972.0	73,321.0
b. Long-Term Equity Investment	20,597.0	22,067.0	16,368.0	25,140.0	25,244.0	25,409.0	37,876.4	32,807.0	34,273.0	34,502.0
c. Investment in Shares of Stock -CTF								2,520.0	708.0	3,115.0
Investment in Real Estate	7,409.0	9,353.0	10,121.0	10,484.0	10,623.0	10,378.0	10,578.0	11,203.0	13,872.0	16,228.0
Investment in Common Trust Fund	9,421.0	13,667.0	18,127.0	14,244.0	15,409.0	24,096.0	29,477.6	36,842.0	36,526.0	35,187.0
Real Properties Administered	17.0	8.0	3.0	136.0	1.0	1.0	12.5	1.0	0.0	0.0
Real & Other Properties Acquired in Settlement of Loans	218.0	469.0	544.0	833.0	970.0	1,524.0	1,231.0	1,224.0	1,242.0	955.0
Miscellaneous Receivables	7,087.0	10,860.0	7,926.0	12,009.0	11,811.0	10,748.0	15,028.4	18,479.0	21,309.0	22,005.0
Miscellaneous Assets	46,588.0	44,414.0	102,733.0	64,410.0	5,552.0	3,078.0	6,592.7	30,123.0	14,348.0	23,638.0
Foreign Currency Notes and Coins FCDU-EFCDU	424.0	263.0	48.0	364.0	193.0	203.0	1,448.6	0.0	0.0	53.0
Foreign Currency Assets Non-FCDU-EFCDU	408.0	24,751.0	27,798.0	39,122.0	6,013.0	8,576.0	10,064.0	1,925.0	1,527.0	1,302.0
CTF Revaluation Account	(170.0)	(95.0)	(6.0)	(55.0)	(731.0)	(44.0)	(426.9)	323.0	(1.0)	0.0
Investment in Asset-Backed Securities	0.0	0.0	0.0	0.0	0.0	183.0	214.8	6.0	2.0	2.0
Asset-Backed Securities Asset Pool	0.0	0.0	0.0	0.0	0.0	150.0	1,894.4	1,870.0	0.0	0.0
Real Estate Revaluation Account	0.0	0.0	0.0	0.0	0.0	1,157.0	1,446.1	1,144.0	0.0	0.0
Allowances for Probable Losses	4,398.0	4,946.0	5,510.0	9,422.0	10,333.0	12,439.0	8,813.8	9,733.0	8,711.0	(4,914.0)
Accountabilities	372,142.0	428,348.0	517,765.0	478,855.0	460,515.0	587,322.0	700,000.5	805,650.0	892,399.0	860,935.0
Trust and Other Fiduciary Assets	209,677.0	242,169.0	323,089.0	285,967.0	226,056.0	251,205.0	340,809.6	390,928.0	448,419.0	486,510.0
a. Administratorship	19,018.0	17,658.0	21,859.0	22,294.0	21,349.0	22,122.0	25,215.9	27,486.0	29,269.0	29,101.0
b. Bond Issues Under Deed of Trust or Mortgage	49,716.0	45,704.0	79,425.0	52,613.0	3,601.0	1,827.0	3,808.7	4,386.0	12,449.0	18,258.0
c. Custodianship & Safekeeping	4,101.0	6,105.0	39,454.0	26,922.0	6,110.0	3,053.0	4,736.1	25,433.0	10,303.0	11,085.0
d. Depository/Reorganization	0.0	0.0	0.0	0.0	18.0	4,314.0	27.0	6,527.0	6,697.0	492.0
e. Employee Benefit Plans under Trust	29,477.0	36,347.0	46,062.0	49,329.0	55,348.0	56,874.0	72,529.7	83,508.0	94,819.0	113,625.0
f. Escrow	7,226.0	32,465.0	32,584.0	39,311.0	40,348.0	46,307.0	51,329.2	16,120.0	16,621.0	22,842.0
g. Personal Trust	42,799.0	45,857.0	46,451.0	56,949.0	49,013.0	50,305.0	94,667.8	116,372.0	142,510.0	122,162.0
1. Testamentary	185.0	1,174.0	327.0	0.0	0.0	0.0	0.0	0.0	0.0	3.0
2. Living Trust	42,614.0	44,683.0	46,124.0	56,949.0	49,013.0	50,305.0	94,667.8	116,372.0	142,510.0	122,159.0
h. Executorship	8.0	658.0	5.0	3.0	29.0	1.0	1.0	9.0	0.0	0.0
i. Guardianship	415.0	493.0	280.0	290.0	300.0	316.0	321.1	310.0	311.0	300.0
j. Life Insurance Trust	15.0	17.0	57.0	59.0	76.0	75.0	72.7	74.0	87.0	76.0
k. Pre-need Plans	15,581.0	20,210.0	25,901.0	31,438.0	40,443.0	46,673.0	60,491.4	72,677.0	78,223.0	94,588.0
l. Liability for Bond Sinking fund	0.0	0.0	0.0	0.0	0.0	47.0	50.8	101.0	175.0	4,137.0
m. Other Institutional Trust	0.0	0.0	0.0	0.0	0.0	1,917.0	10,169.4	21,057.0	44,554.0	40,801.0
n. Asset-Backed Securities	0.0	0.0	0.0	0.0	0.0	244.0	0.0	1,960.0	159.0	10,128.0
o. Others	41,321.0	36,655.0	31,011.0	6,759.0	9,421.0	17,130.0	17,388.8	14,908.0	12,242.0	18,915.0
Common Trust Funds	77,745.0	88,435.0	82,409.0	67,598.0	81,964.0	122,244.0	249,110.8	296,690.0	280,114.0	170,826.0
Investment Management Accounts	54,820.0	58,352.0	66,475.0	67,261.0	81,183.0	89,076.0	98,461.5	107,330.0	145,906.0	169,804.0
FCDU/EFCDU Trust Accountabilities	23,990.0	27,763.0	36,614.0	49,986.0	62,412.0	114,052.0	53.9	59.0	11.0	52.0
Unearned Income	610.0	381.0	78.0	166.0	444.0	176.0	61.4	20.0	583.0	649.0
Other Accountabilities	5,300.0	11,248.0	9,100.0	7,877.0	8,456.0	10,569.0	11,504.2	10,623.0	17,366.0	33,094.0

Details may not add up to totals due to rounding-off
Source: Supervisory Data Center, Supervision and Examination Sector

Table 8.a TRUST AND FUND MANAGEMENT OPERATIONS
Universal and Commercial Banks
1997 - 2006
In Million Pesos

Accounts	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
Assets	367,277.0	422,057.0	511,746.0	473,036.0	450,743.0	573,849.0	680,739.2	780,676.0	868,052.0	828,430.0
Cash	3.0	12.0	9.0	9.0	0.0	81.0		0.0	0.0	0.0
Checks & Other Cash Items	5.0		14.0	1.0	0.0	1.0	0.6		0.0	0.0
Deposit in Banks	36,565.0	45,417.0	63,510.0	27,661.0	65,599.0	105,060.0	73,116.7	91,903.0	93,202.0	112,817.0
Due from Bangko Sentral	5,091.0	4,032.0	3,726.0	4,167.0	4,892.0	7,346.0	8,716.9	9,937.0	10,685.0	1,623.0
Investment in Government Securities	38,870.0	64,931.0	88,416.0	133,356.0	147,746.0	245,716.0	327,013.4	405,329.0	465,599.0	408,233.0
Investment in Other Securities & Debt Instrument	60,676.0	31,682.0	44,135.0	37,779.0	63,196.0	45,032.0	73,324.2	48,213.0	77,327.0	62,430.0
Loans and Discounts	108,624.0	120,571.0	81,076.0	77,227.0	68,299.0	60,598.0	64,432.0	65,079.0	64,016.0	44,249.0
Investment in Shares of Stocks	51,330.0	57,751.0	70,394.0	61,808.0	62,797.0	63,369.0	66,969.0	68,746.0	79,291.0	106,992.0
a. Short-Term Equity Investment	30,795.0	35,768.0	54,085.0	36,703.0	37,666.0	38,236.0	29,226.6	33,569.0	44,535.0	69,677.0
b. Long-Term Equity Investment	20,535.0	21,983.0	16,309.0	25,105.0	25,131.0	25,133.0	37,742.4	32,657.0	34,048.0	34,200.0
c. Investment in Shares of Stock -CTF								2,520.0	708.0	3,115.0
Investment in Real Estate	7,059.0	8,613.0	9,313.0	9,517.0	9,550.0	9,519.0	9,584.0	9,969.0	12,402.0	14,949.0
Investment in Common Trust Fund	9,039.0	13,424.0	17,580.0	14,051.0	15,238.0	24,069.0	29,413.7	36,803.0	36,495.0	35,138.0
Real Properties Administered	17.0	8.0	3.0	136.0	1.0	1.0	12.5	1.0	0.0	0.0
Real & Other Properties Acquired										
in Settlement of Loans	208.0	458.0	533.0	782.0	896.0	1,507.0	1,217.0	1,210.0	1,227.0	940.0
Miscellaneous Receivables	7,024.0	10,772.0	7,831.0	11,905.0	11,605.0	10,412.0	14,569.9	17,834.0	20,689.0	21,209.0
Miscellaneous Assets	46,512.0	44,375.0	102,689.0	64,376.0	5,487.0	3,059.0	6,308.9	29,863.0	14,070.0	23,253.0
Foreign Currency Notes and										
Coins FCDU-EFCDU	414.0	263.0	48.0	364.0	193.0	203.0	1,447.6	0.0	0.0	0.0
Foreign Currency Assets Non-FCDU-EFCDU	394.0	24,738.0	27,767.0	39,109.0	5,999.0	8,576.0	10,064.0	1,889.0	1,473.0	1,302.0
CTF Revaluation Account	(168.0)	(93.0)	(4.0)	(53.0)	(729.0)	(43.0)	(425.7)	324.0	0.0	0.0
Investment in Asset-Backed Securities						183.0	214.8	6.0	2.0	2.0
Asset-Backed Securities Asset Pool						150.0	1,894.4	1,870.0	0.0	0.0
Real Estate Revaluation Account						1,157.0	1,446.1	1,144.0	0.0	0.0
Allowances for Probable Losses	4,386.0	4,897.0	5,294.0	9,159.0	10,026.0	12,147.0	8,580.8	9,444.0	8,428.0	(4,708.0)
Accountabilities	367,277.0	422,057.0	511,746.0	473,036.0	450,743.0	573,849.0	680,739.2	780,676.0	868,052.0	828,430.0
Trust and Other Fiduciary Assets	207,678.0	239,500.0	319,427.0	283,689.0	220,465.0	243,474.0	327,925.5	372,595.0	426,191.0	457,006.0
a. Administratorship	18,796.0	17,393.0	21,563.0	21,946.0	20,950.0	22,071.0	25,211.3	27,484.0	29,112.0	29,096.0
b. Bond Issues Under Deed of Trust or Mortgage	49,391.0	45,579.0	79,342.0	52,408.0	3,597.0	1,827.0	3,808.7	4,386.0	12,449.0	18,254.0
c. Custodianship & Safekeeping	4,096.0	6,104.0	39,453.0	26,913.0	6,102.0	3,052.0	4,730.9	25,429.0	10,300.0	11,082.0
d. Depository/Reorganization					18.0	4,314.0	27.0	6,527.0	6,697.0	492.0
e. Employee Benefit Plans under Trust	28,851.0	35,693.0	45,260.0	48,473.0	54,454.0	56,282.0	71,777.8	82,354.0	93,653.0	112,224.0
f. Escrow	7,125.0	32,360.0	31,511.0	39,257.0	40,190.0	46,187.0	50,271.5	15,852.0	16,246.0	22,440.0
g. Personal Trust	42,474.0	44,828.0	45,647.0	56,565.0	48,341.0	49,624.0	93,769.9	114,661.0	141,384.0	121,589.0
1. Testamentary	185.0	145.0	327.0				0.0		0.0	3.0
2. Living Trust	42,289.0	44,683.0	45,320.0	56,565.0	48,341.0	49,624.0	93,769.9	114,661.0	141,384.0	121,586.0
h. Executorship	8.0	658.0	2.0	3.0	29.0	1.0	1.0	9.0	0.0	0.0
i. Guardianship	415.0	493.0	280.0	290.0	300.0	316.0	321.0	310.0	311.0	300.0
j. Life Insurance Trust	15.0	17.0	55.0	57.0	74.0	73.0	70.3	72.0	85.0	74.0
k. Pre-need Plans	15,499.0	19,916.0	25,745.0	31,073.0	37,032.0	40,429.0	50,481.1	57,506.0	58,920.0	67,963.0
l. Liability for Bond Sinking fund						47.0	50.8	101.0	175.0	4,137.0
m. Other Institutional Trust						1,917.0	10,169.4	21,057.0	44,554.0	40,801.0
n. Asset-Backed Securities						244.0		1,960.0	159.0	10,128.0
o. Others	41,008.0	36,459.0	30,569.0	6,704.0	9,378.0	17,090.0	17,234.7	14,887.0	12,147.0	18,426.0
Common Trust Funds	77,666.0	88,315.0	81,909.0	65,460.0	79,758.0	118,971.0	244,963.3	293,014.0	279,077.0	170,308.0
Investment Management Accounts	52,173.0	55,375.0	65,152.0	66,376.0	79,765.0	86,730.0	96,451.8	104,671.0	145,088.0	167,801.0
FCDU/EFCDU Trust Accountabilities	23,990.0	27,706.0	36,614.0	49,986.0	62,412.0	114,052.0	0.0	0.0	0.0	0.0
Unearned Income	610.0	381.0	77.0	166.0	444.0	176.0	61.4	20.0	576.0	624.0
Other Accountabilities	5,160.0	10,780.0	8,567.0	7,359.0	7,899.0	10,446.0	11,338.0	10,376.0	17,121.0	32,691.0

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Table 8.b TRUST AND FUND MANAGEMENT OPERATIONS

Thrift Banks
1997 - 2006
In Million Pesos

Accounts	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006
Assets	4,865.0	6,291.0	6,019.0	5,819.0	9,772.0	13,473.0	19,261.4	24,974.0	24,347.0	32,505.0
Cash	0.0	0.0	0.0	7.0	6.0	0.0	0.0	0.0	0.0	0.0
Checks & Other Cash Items						0.0	11.0	0.0	0.0	0.0
Deposit in Banks	812.0	1,383.0	1,995.0	807.0	1,130.0	1,037.0	1,516.4	2,765.0	2,191.0	2,151.0
Due from Bangko Sentral	32.0	46.0	14.0	291.0	177.0	166.0	195.0	164.0	16.0	11.0
Investment in Government Securities	55.0	199.0	867.0	2,227.0	5,450.0	10,066.0	14,275.4	16,952.0	18,587.0	23,395.0
Investment in Other Securities & Debt Instrument	458.0	685.0	627.0	204.0	211.0	38.0	16.6	229.0	188.0	288.0
Loans and Discounts	2,285.0	2,571.0	915.0	899.0	1,120.0	825.0	1,030.0	792.0	519.0	343.0
Investment in Share of Stock	332.0	324.0	283.0	287.0	384.0	376.0	636.0	2,134.0	662.0	3,946.0
a. Short-Term Equity Investment	270.0	240.0	224.0	252.0	271.0	100.0	502.0	1,984.0	437.0	3,644.0
b. Long-Term Equity Investment	62.0	84.0	59.0	35.0	113.0	276.0	134.0	150.0	225.0	302.0
Investment in Real Estate	350.0	740.0	808.0	967.0	1,073.0	859.0	994.0	1,234.0	1,470.0	1,279.0
Investment in Common Trust Fund	382.0	243.0	547.0	193.0	171.0	27.0	63.9	39.0	31.0	49.0
Real Properties Administered						0.0	0.0	0.0	0.0	0.0
Real & Other Properties Acquired										
in Settlement of Loans	10.0	11.0	11.0	51.0	74.0	17.0	14.0	14.0	15.0	15.0
Miscellaneous Receivables	63.0	88.0	95.0	104.0	206.0	336.0	458.5	645.0	620.0	796.0
Miscellaneous Assets	76.0	39.0	44.0	34.0	65.0	19.0	283.8	260.0	278.0	385.0
Foreign Currency Notes and										
Coins FCDU-EFCDU	10.0					0.0	1.0	0.0	0.0	53.0
Foreign Currency Assets Non-FCDU-EFCDU	14.0	13.0	31.0	13.0	14.0	0.0	0.0	36.0	54.0	0.0
CTF Revaluation Account	-2.0	-2.0	-2.0	-2.0	-2.0	-1.0	-1.2	-1.0	-1.0	0.0
Investment in Asset-Backed Securities							0.0	0.0	0.0	0.0
Asset-Backed Securities Asset Pool							0.0	0.0	0.0	0.0
Real Estate Revaluation Accounts							0.0	0.0	0.0	0.0
Allowances for Probable Losses	12.0	49.0	216.0	263.0	307.0	292.0	233.0	289.0	283.0	-206.0
Accountabilities	4,865.0	6,291.0	6,019.0	5,819.0	9,772.0	13,473.0	19,261.4	24,974.0	24,347.0	32,505.0
Trust and Other Fiduciary Assets	1,999.0	2,669.0	3,662.0	2,278.0	5,591.0	7,731.0	12,884.1	18,333.0	22,227.0	29,503.0
a. Administratorship	222.0	265.0	296.0	348.0	399.0	51.0	4.5	2.0	157.0	5.0
b. Bond Issues Under Deed of Trust or Mortgage	325.0	125.0	83.0	205.0	4.0	0.0	0.0	0.0	0.0	4.0
c. Custodianship & Safekeeping	5.0	1.0	1.0	9.0	8.0	1.0	5.2	4.0	3.0	3.0
d. Depository/Reorganization						0.0	0.0	0.0	0.0	0.0
e. Employee Benefit Plans under Trust	626.0	654.0	802.0	856.0	894.0	592.0	751.9	1,154.0	1,166.0	1,401.0
f. Escrow	101.0	105.0	1,073.0	54.0	158.0	120.0	1,057.6	268.0	375.0	402.0
g. Personal Trust	325.0	1,029.0	804.0	384.0	672.0	681.0	897.9	1,711.0	1,126.0	573.0
1. Testamentary		1,029.0				0.0	0.0		0.0	0.0
2. Living Trust	325.0		804.0	384.0	672.0	681.0	897.9	1,711.0	1,126.0	573.0
h. Executorship			3.0			0.0	0.0	0.0	0.0	0.0
i. Guardianship						0.0	0.2	0.0	0.0	0.0
j. Life Insurance Trust			2.0	2.0	2.0	2.0	2.4	2.0	2.0	2.0
k. Pre-need Plans	82.0	294.0	156.0	365.0	3,411.0	6,244.0	10,010.3	15,171.0	19,303.0	26,625.0
l. Liability for Bond Sinking fund							0.0	0.0	0.0	0.0
m. Other Institutional Trust							0.0	0.0	0.0	0.0
n. Asset-Backed Securities							0.0	0.0	0.0	0.0
a. Others	313.0	196.0	442.0	55.0	43.0	40.0	154.2	21.0	95.0	489.0
Common Trust Funds	79.0	120.0	500.0	2,138.0	2,206.0	3,273.0	4,147.5	3,676.0	1,037.0	518.0
Investment Management Accounts	2,647.0	2,977.0	1,323.0	885.0	1,418.0	2,346.0	2,009.7	2,659.0	818.0	2,003.0
FCDU/EFCDU Trust Accountabilities		57.0					53.9	59.0	11.0	52.0
Unearned Income			1.0		0.0	0.0	0.0	0.0	7.0	25.0
Other Accountabilities	140.0	468.0	533.0	518.0	557.0	123.0	166.2	247.0	247.0	403.0

Details may not add up to totals due to rounding-off

Source: Supervisory Data Center, Supervision and Examination Sector

Part III

Directory of the Philippine Banking System

I.a Universal and Commercial Banks

As of December 31, 2006

Name of Bank	Address
1.a.1 Universal Banks	
Private Domestic Banks	
1. ALLIED BANKING CORPORATION	6754 AYALA AVENUE, CORNER LEGASPI ST., MAKATI CITY
2. BANCO DE ORO UNIVERSAL BANK	12 ADB AVENUE, ORTIGAS CENTER, MANDALUYONG
3. BANK OF THE PHILIPPINE ISLANDS	BPI BDG., AYALA COR., P. DE ROXAS, MAKATI CITY
4. CHINA BANKING CORPORATION	8745 P. DE ROXAS COR., VILLAR MAKATI CITY
5. EQUITABLE PCI BANK	EQUITABLE PCI BANK TOWER, MAKATI AVENUE, MAKATI CITY
6. METROPOLITAN BANK & TRUST COMPANY	METROBANK PLAZA, GIL PUYAT AVE., MAKATI CITY
7. PHILIPPINE NATIONAL BANK	PNB FIN CENTER, D. MACAPAGAL BLVD, PASAY CITY
8. RIZAL COMMERCIAL BANKING CORPORATION	YUCHENGCO TOWER 6819, AYALA, MAKATI CITY
9. SECURITY BANK CORPORATION	SB CENTRE 6776 AYALA AVE., MAKATI CITY
10. UNION BANK OF THE PHILIPPINES	MERALCO AVENUE, CORNER ONYX ST., PASIG CITY
11. UNITED COCONUT PLANTERS BANK	UCPB BLDG MAKATI AVENUE, MAKATI CITY
Foreign Bank Branches	
1. HONGKONG & SHANGHAI BANKING CORPORATION	6766 AYALA AVENUE, CORNER P. DE ROXAS MAKATI CITY
2. INTERNATIONALE NEDERLANDEN GROEP BK	21/F TWR1 AYALA COR., PD ROXAS MAKATI CITY
3. STANDARD CHARTERED BANK	SKY PLAZA 6788 AYALA AVENUE, MAKATI CITY
Government Banks	
1. AL-AMANAH ISLAMIC BANK OF THE PHILIPPINES	G/F NDC BLDG. 116 TORDESILLAS ST., SALCEDO VILL., MAKATI CITY
2. DEVELOPMENT BANK OF THE PHILIPPINES	DBP BLDG MAKATI AVENUE, CORNER, GIL PUYAT, MAKATI CITY
3. LAND BANK OF THE PHILIPPINES	1598 MHDEL PILAR COR QUINTOS, MALATE
1.a.2 Commercial Banks	
Private Domestic Banks	
1. ASIA UNITED BANK CORPORATION	PARC ROYAL J VARGAS ORTIGAS PASIG
2. BANK OF COMMERCE	PHIL FIRST 6764 AYALA AVE MAKATI CITY
3. BANCO DE ORO PRIVATE BANK, INC.	27F TOWER 1 AYALA COR P DE ROXAS
4. EAST WEST BANKING CORPORATION	20/F PBCOM TWR 6795 AYALA AVENUE, MAKATI CITY
5. EXPORT AND INDUSTRY BANK INC	C ROCES COR GIL PUYAT, MAKATI CITY
6. PHILIPPINE BANK OF COMMUNICATIONS	PBCOM TWR 6795 AYALA COR, VA RUFINC
7. PHILIPPINE TRUST COMPANY	UN AVE COR SAN MARCELINO, ERMITA, MANILA
8. PHILIPPINE VETERANS BANK	101 HERRERA COR DELA ROSA ST., MAKATI CITY
Foreign Bank Subsidiaries	
1. ABN AMRO BANK INC (A COMMERCIAL BANK	18F LKG TOWER 6801 AYALA AVE., MAKATI CITY
2. CHINATRUST(PHILS) COMMERCIAL BANK CORP	3/F TWR1 AYALA COR PDE ROXAS, MAKATI CITY
3. MAYBANK PHILIPPINES INC	LEGASPI TOWERS 300 ROXAS BLVD., MANILA
Foreign Bank Branches	
1. ANZ BANKING GROUP LTD	1ST/3F TWR1 AYALA AVENUE, COR. P. DE ROXAS, MAKATI CITY
2. BANGKOK BANK PUBLIC CO LTD	ENTERPRISE CTR AYALA AVENUE, MAKATI CITY
3. BANK OF AMERICA N.A.	PHILAMLIFE TWR 8767 P DE ROXAS, MAKATI CITY
4. BANK OF CHINA	PHILAM TWR 8767 P DE ROXAS, MAKATI CITY
5. CITIBANK, N.A.	8741 PASEO DE ROXAS ST., MAKATI CITY
6. DEUTSCHE BANK AG	26/F TOWER 1 AYALA AVENUE, MAKATI CITY
7. JP MORGAN CHASE BANK NATIONAL ASSN	31/F PHILAM TWR 8767 PASEO DE ROXAS, MAKATI CITY
8. KOREA EXCHANGE BANK	33/F CITIBANK TWR P DE ROXAS, MAKATI CITY
9. MEGA INT'L COMM'L BANK CO LTD	3/F PACIFIC STAR G PUYAT AVENUE, MAKATI CITY
10. MIZUHO CORPORATE BANK LTD-MANILA BF	26/F CITIBANK TWR VALERO ST., MAKATI CITY
11. THE BANK OF TOKYO-MITSUBISHI UFJ LTD	15F SKY PLAZA 6788 AYALA AVENUE, MAKATI CITY

Source: Supervisory Data Center, Supervision and Examination Sector

1.b Thrift Banks

As of December 31, 2006

Name of Bank	Address
1. ACCORD SAVINGS BANK INC	ASBI BLDG #8 ABANAO EXT., BAGUIO CITY
2. AIG PHILAM SAVINGS BANK	P DE ROXAS COR PEREA ST LV., MAKATI CITY
3. ALLIED SAVINGS BANK	116 TORDESILLAS ST SV, MAKATI CITY
4. AMERICAN EXPRESS BANK PHILS (A SB)	29F PBCOM TWR 6795 AYALA AVE., MAKATI
5. ANCHOR SAVINGS BANK	GF CHAMPACA II 162 ALFARO ST., MAKATI CITY
6. AREA DEVELOPMENT BANK	DON A N CAMARA BLDG SAMBALI CTR IBA
7. ASIATRUST DEV BANK	1424 QUEZON AVENUE, QUEZON CITY
8. BANCO FILIPINO SMB	101 PASEO DE ROXAS ST. MAKATI, METRO MANILA
9. BANK OF CALAPE	CPG NORTH AVE TAGBILARAN CITY, BOHOL
10. BANK ONE SAVINGS AND TRUST CORP.	4201 RAMON MAGSAYSAY STA MESA., MANILA
11. BANKWISE INC (A THRIFT BANK)	828 ANTONIO S ARNAIZ ST., MAKATI CITY
12. BATAAN DEVELOPMENT BANK	AGUIRRE ST BALANGA, BATAAN
13. BATAAN SLA	33 RIZAL ST DINALUPIHAN, BATAAN
14. BPI DIRECT SAVINGS BANK	8/F BPI 8753 PASEO DE ROXAS, MAKATI CITY
15. BPI FAMILY SAVINGS BANK	109 P DE ROXAS COR DELA ROSA, MAKATI CITY
16. BUSINESS & CONSUMERS BANK A DB	SIMON LEDESMA ST JARO, ILOILO CITY
17. CENTENNIAL SAVINGS BANK INC	GF PRESTIGE TWR EMERALD ORTIGAS, PASIG CITY
18. CENTURY SAVINGS BANK	232 SHAW BLVD COR ORAMBO DRIVE, PASIG CITY
19. CITIBANK SAVINGS INC	CITIBANK SQUARE I EASTWOOD LIBIS, QUEZON CITY
20. CITY SAVINGS BANK	FIN'L CTR COR OSMENA BLVD CEBU CITY
21. CITYSTATE SAVINGS BANK INC	CITYSTATE CTRE 709 SHAW BLVD., PASIG CITY
22. CORDILLERA SAVINGS BANK INC	DUMLAO AVE BAYOMBONG NUEVA VISCAYA
23. DUMAGUETE CITY DEV BANK	DR V LOCSIN COR CERVANTES, DUMAGUETE
24. DUNGGANON BANK	SAN SEBASTIAN BACOLOD CT NEGROS OCC
25. EIB SAVINGS BANK INC	MINDANAO AVE COR BILIRAN RD CBP., CUBAO, QUEZON CITY
26. EQUITABLE SAVINGS BANK INC	G/F EBC BLDG ORTIGAS, GREENHILLS
27. EXPRESS SAVINGS BANK INC	J P RIZAL ST.,CABUYAO, LAGUNA
28. FAR EAST SAVINGS BANK INC	BPI BLDG MURALLA ST INTRAMUROS, MANILA
29. FARMERS SAVINGS & LOAN BANK INC	MACARTHUR HWY WAKAS BOCAUE BULACAN
30. FIRST CONSOLIDATED BANK INC (A PDB)	C. P. GARCIA AVE TAGBILARAN CITY
31. G.E. MONEY BANK INC (A SB)	MONTE DE PIEDAD COR E RODRIGUEZ CUBAO, QUEZON CITY
32. G SIS FAMILY BANK, A TB	#7 REAL ST ZAPOTE LAS PINAS CITY
33. HIYAS SAVINGS & LOAN BANK	PUB MARKET POB'N STA MARIA BULACAN
34. HSBC SAVINGS BANK(PHILS) INC	GF PENINSULA MKTI AVE COR P DE RXAS., MAKATI CITY
35. ILOILO CITY DEVELOPMENT BANK	COR. RIZAL & ORTIZ ST.,ILOILO CITY
36. INTER-ASIA DEVELOPMENT BANK	J P RIZAL COR MAHOGANY ST., TAGAYTAY
37. ISLA BANK (A THRIFT BANK) INC	131 DELA ROSA COR ESTEBAN LEGASPI VILLAGE, MAKATI CITY
38. KAUSWAGAN BANK (A MF TB)	A&L BLDG E LOPEZ ST JARO ILOILO CT
39. LBC DEVELOPMENT BANK	809 J P RIZAL ST & ZOBEL ST., MAKATI CITY
40. LEGASPI SAVINGS BANK INC	BICHARA CTR MAGALLANES ST LEGASPI
41. LEMERY SAVINGS & LOAN BANK, INC.	ILUSTRE AVE., LEMERY, BATANGAS
42. LIBERTY SAVINGS BANK INC	CALVARIO, MEYCAUAYAN, BULACAN
43. LIFE SAVINGS BANK INC	13-14 MARIETTA ARCADE MARCOS HWY CA
44. LUZON DEVELOPMENT BANK	P.RIZAL,BO. MAYAPA, CALAMBA, LAGUNA
45. MALASIQUI PROGRESSIVE SLB, INC	QUEZON BLVD MALASIQUI PANGASINAN
46. MALAYAN BANK SAVINGS & MORT BANK	COR BENAVIDEZ ST LEGASPI VILLAGE, MAKATI CITY
47. MARITIME SLA INC	GEN. AGUINALDAO H-WAY,BACOR CAVITE
48. MERCHANTS SAVINGS & LOAN ASSN INC	117 TORDESILLAS SALCEDO VILL MAKATI
49. METRO CEBU PUBLIC SAVINGS BANK	TABUNOC,TALISAY, CEBU
50. MICROFINANCE MAXIMUM SB (MAXBANK)	SABANG PUERTO GALERA OR MINDORO
51. NORTHPOINT DEV'T BANK INC	NATIONAL RD LANTAYAN SN PEDRO, LAGUNA
52. OPPORTUNITY MICROFINANCE BANK	CIRCUMFERENTIAL ROAD ANTIPOLPO CITY
53. OPTIMUM DEVELOPMENT BANK	A BONIFACIO ST., BAGUIO CITY
54. PACIFIC ACE SAVINGS BANK	R1-L6 TIMES SQ SBFZ, OLONGAPO CITY
55. PAMPANGA DEVELOPMENT BANK	MACARTHUR HW DOLORES, PAMPANGA
56. PENAFRANCIA SAVINGS & LOAN ASSN INC	SAN ROQUE, IRIGA CITY
57. PHILIPPINE BUSINESS BANK	RIZAL AVE COR 2ND AVE GP KALOOKAN
58. PHILIPPINE POSTAL SAVINGS BANK	POSTAL BANK LIWASANG BONIFACIO, MANILA
59. PHILIPPINE SAVINGS BANK	PSBANK TWR 777PASEO DE ROXAS, MAKATI CITY
60. PILIPINAS SAVINGS BANK INC	GF MADECOR ORTIGAS AV GREENHILLS, SAN JUA, METRO MANILA
61. PLANTERS DEVELOPMENT BANK	PLANTERSBANK 314 G PUYAT EXT., MAKATI CITY

1.b Thrift Banks

As of December 31, 2006

Name of Bank	Address
62. PREMIERE DEVELOPMENT BANK	EDSA COR MAGALLANES AVE MAKATI, METRO MANILA
63. PROGRESS SLA, INC	POBLACION SUBIC ZAMBALES
64. QUEZON COCONUT PRODUCERS SLB INC	GUINTO & ENRIQUEZ ST., LUCENA CITY
65. RCBC SAVINGS BANK INC	PACIFIC PLACE PEARL DR ORTIGAS CENTER, PASIG CITY
66. REAL BANK (A THRIFT BANK) INC	7/F PRES TWR TIMOG AVE DILIMAN QC
67. ROBINSONS SAVINGS BANK CORP	GALLERIA CORP CTR EDSA ORTIGAS
68. SAMPAGUITA SLA, INC.	10 J LUNA ST POBLACION SN PEDRO LAG
69. SAN PABLO CITY DEVELOPMENT BANK	72 CRISPIN CALABIA AV., SAN PABLO CITY
70. SANDIGAN SAVINGS BANK INC	COR CANLAPAN & ALONZO ST MALOLOS BU
71. SILANGAN SAVINGS & LOAN ASSN INC	J RIZAL ST SILANG CAVITE
72. THE MANILA BANKING CORPORATION	MLA BANK BDG 6772 AYALA, MAKATI CITY
73. THE PALAWAN BANK (PALAWAN D B) INC	167 RIZAL AVE.,PUERTO PRINCESA CITY
74. THE QUEEN CITY DEV BANK	QUEEN BANK MAPA ST., ILOILO CITY
75. TONG YANG SAVINGS BANK INC	116 VALERO COR HERRERA STS., MAKATI CITY
76. TOWER DEVELOPMENT BANK	ROCKAVILLA POBLACION GUIGUINTO, BULACAN
77. UCPB SAVINGS BANK	UCPB BLDG MAKATI AVE MAKATI CITY
78. UNITED OVERSEAS BANK PHILS	PACIFIC STAR G PUYAT MKTI AVE., MAKATI CITY
79. UNIVERSITY SAVINGS BANK	1497DAPITAN COR ALFREDO ST SAMPALOC
80. VILLAGE SLA, INC	CENTRO-I ORANI, BATAAN
81. VIZCAYA SLA, INC	GEN. LUNA ST.,SOLANO, NUEVA VIZCAYA
82. WEALTH BANK-A DEVT. BANK	C ROSALES AV CEBU BUS PARK, CEBU CITY
83. WINBANK INC (A THRIFT BANK)	BANGA,PLARIDEL, BULACAN
84. WORLD PARTNERS BANK (A THRIFT BANK)	72 MABINI ST POB'N SAN PEDRO, LAGUNA

Source: Supervisory Data Center, Supervision and Examination Sector

I.c Rural and Cooperative Banks

Name of Bank	Address
1 ALABANK (RURAL BANK OF ALABANG INC)	PUTATAN MUNTINLUPA CITY
2 AMA BANK (A RURAL BANK)	311 SHAW BLVD MANDALUYONG MM
3 BACLARAN RB INC	83 REDEMPTORIST RD BACLARAN PQUE
4 BANCO DE JESUS RB INC	70 MCARTHUR HWY MARULAS VAL CITY
5 BANCO SAN JUAN (RB SAN JUAN)	71 N DOMINGO ST SAN JUAN MLA
6 BANGKO PASIG(RURAL BANK)	GF HANSTON BLDG RUBY RD ORTIGAS PSG
7 BMS RURAL BANK INC	#12 C. RAYMNUNDO AVE PASIG CITY
8 BUILDERS' RURAL BANK	410 J RIZAL STO NINO MARIKINA CITY
9 COUNTRY RURAL BANK OF TAGUIG INC	10 GEN LUNA ST TUKTUKAN TAGUIG MM
10 ENTERPRISE CAPITAL BANK (TAGUIG RB)	AMBER 19 BAYANI RD FORT BONIFACIO
11 FILIPINO SAVERS BANK INC (A RB)	NOVALICHES QUEZON CITY
12 FINMAN RURAL BANK	CANIOGAN PASIG
13 FIRST COUNTRY RB (PASIG CITY) INC	UG6 MEGA PLAZA ADB AVE ORTGAS PASIG
14 FIRST MACRO BANK INC (RB PATEROS)	MARCILLA & HERRERA STS PATEROS MM
15 INSULAR RURAL BANK	ACME BLDG ALABANG ZAPOTE LAS PINAS
16 MARIKINA VALLEY RB INC	STO NINO MARIKINA
17 METRO SOUTH COOPERATIVE BANK	MAKATI CITY
18 PRODUCERS RURAL BANKING CORP.	ONE SAN MIGUEL ORTIGAS CTR PASIG CT
19 RURAL BANK OF CALOOCAN INC	55 A MABINI COR DAMAYAN MAYPAJO CAL
20 RURAL BANK OF MAKATI INC	44 GIL PUYAT AVE SAN ISIDRO MAKATI
21 RURAL BANK OF MALABON INC	92 GEN LUNA ST MALABON METRO MANILA
22 RURAL BANK OF PARANAQUE INC (BANGKO P'QUE)	9434 QUIRINO AVE PARANAQUE MM
23 RURAL BANK OF SAN PASCUAL INC	DEL PILAR ARKONG BATO VALENZUELA CT
24 RURAL BANK OF ZAPOTE INC	ZAPOTE LAS PINAS CITY
25 RODRIGUEZ RB INC	PLAZA RIZAL PASIG
26 SAN FRANCISCO DEL MONTE RB INC	958-964 DEL MONTE AVE QUEZON CITY
27 SECOND RURAL BANK OF VALENZUELA INC	POLO VALENZUELA MM
28 SMART BANK (RURAL BANK) INC	MADRIGAL B/PARK ALABANG MUNTINLUPA

REGION I - ILOCOS

Ilocos Norte

1 BANCO DINGRAS (COM. RB DINGRAS INC)	DINGRAS ILOCOS NORTE
2 COOPERATIVE BANK OF ILOCOS NORTE-COOPERATIVE RB IN	SAN NICOLAS ILOCOS NORTE
3 ILOCANDIA COMMUNITY BANK	PASUQUIN ILOCOS NORTE
4 RURAL BANK OF BATAC INC	BATAC ILOCOS NORTE
5 RURAL BANK OF SARRAT INC	SARRAT ILOCOS NORTE

Ilocos Sur

1 CORDILLERA BANK (A RURAL BANK) INC.	M CRISOLOGO ST VIGAN ILOCOS SUR
2 ILOCOS SUR COOPERATIVE BANK	CANDON ILOCOS SUR
3 RURAL BANK OF BANAYOYO INC	BANAYOYO ILOCOS SUR
4 RURAL BANK OF CABUGAO INC	CABUGAO ILOCOS SUR
5 RURAL BANK OF GALIMUYOD INC	GALIMUYOD, ILOCOS SUR
6 RURAL BANK OF MAGSINGAL INC	MAGSINGAL, ILOCOS SUR
7 RURAL BANK OF SALCEDO INC	SALCEDO, ILOCOS SUR
8 RURAL BANK OF STA MARIA (ILOCOS SUR) INC	STA MARIA ILOCOS SUR
9 RURAL BANK OF TAGUDIN INC	TAGUDIN ILOCOS SUR
10 SADIRI RURAL BANK INC	POBLACION SAN JUAN ILOCOS SUR
11 VIGAN BANCO RURAL INCORPORADA	VIGAN ILOCOS SUR

I.c Rural and Cooperative Banks

Name of Bank	Address
La Union	
1 BANNAWAG RB INC	BALAOAN, LA UNION
2 COMMTY RURAL BANK OF SAN GABRIEL INC	SAN GABRIEL LA UNION
3 COOPERATIVE BANK OF LA UNION	T ASPIRAS RD CONSOLACION AGOO LU
4 LUDB BANK INC (A RB)	SAN FERNANDO CITY LA UNION
5 RANG-AY RURAL BANK INC	SAN FERNANDO, LA UNION
6 RURAL BANK OF AGOO INC	AGOO LA UNION
7 RURAL BANK OF BACNOTAN INC	BACNOTAN LA UNION
8 RURAL BANK OF BANGAR INC	BANGAR LA UNION
9 RURAL BANK OF BAUANG INC	BAUANG LA UNION
10 RURAL BANK OF CABA INC	CABA LA UNION
11 RURAL BANK OF LUNA (LA UNION) INC	LUNA LA UNION
12 RURAL BANK OF NAGUILIAN (LA UNION) INC	NAGUILIAN LA UNION
13 RURAL BANK OF ROSARIO (LA UNION) INC	ROSARIO LA UNION
14 RURAL BANK OF SANTOL INC	SANTOL, LA UNION
15 RURAL BANK OF SUDIPEN INC	SUDIPEN, LA UNION
Pangasinan	
1 BANCO RURAL DE SAN ANTONIO INC	STO TOMAS PANGASINAN
2 BANGKO PANGASINAN-A RB INC	ARELLANO ST MAYOMBO DAGUPAN CITY
3 BANI RURAL BANK INC	BANI PANGASINAN
4 BHF RURAL BANK INC	DAGUPAN CITY
5 CORFARM RURAL BANK OF UMINGAN (PANG) INC	UMINGAN PANGASINAN
6 CSF RURAL BANK OF BAYAMBANG INC	BAYAMBANG PANGASINAN
7 GULF BANK (RURAL BANK OF LINGAYEN INC)	LINGAYEN PANGASINAN
8 KALUYAGAN RURAL BANK INC	SAN CARLOS CITY
9 KAUNLARAN RURAL BANK INC	MANAOAG, PANGASINAN
10 PANGASINAN BANK (A RB) INC	MANGALDAN, PANGASINAN
11 PEOPLE'S RURAL BANK OF BINMALEY INC	BINMALEY PANGASINAN
12 RURAL BANK OF AGNO INC	AGNO PANGASINAN
13 RURAL BANK OF ALAMINOS (PANGASINAN) INC	ALAMINOS PANGASINAN
14 RURAL BANK OF ANDA INC	ANDA, PANGASINAN
15 RURAL BANK OF BALUNGAO INC	BALUNGAO, PANGASINAN
16 RURAL BANK OF BAUTISTA INC	BAUTISTA PANGASINAN
17 RURAL BANK OF BAYAMBANG INC	BAYAMBANG, PANGASINAN
18 RURAL BANK OF BOLINAO INC	BOLINAO PANGASINAN
19 RURAL BANK OF CALASIAO INC	CALASIAO PANGASINAN
20 RURAL BANK OF CENTRAL PANGASINAN INC	BAYAMBANG, PANGASINAN
21 RURAL BANK OF DASOL INC	DASOL, PANGASINAN
22 RURAL BANK OF LABRADOR INC	LABRADOR PANGASINAN
23 RURAL BANK OF LAOAC (PANG) INC	LAOAC PANGASINAN INC
24 RURAL BANK OF MALASIQUI INC	MALASIQUI PANGASINAN
25 RURAL BANK OF MANGALDAN INC	MANGALDAN PANGASINAN
26 RURAL BANK OF MAPANDAN INC	MAPANDAN PANGASINAN
27 RURAL BANK OF POZORRUBIO INC	POZORRUBIO PANGASINAN
28 RURAL BANK OF SAN FABIAN INC	SAN FABIAN PANGASINAN
29 RURAL BANK OF SAN NICOLAS (PANGASINAN) INC	SAN NICOLAS PANGSINAN
30 RURAL BANK OF SAN QUINTIN INC	SAN QUINTIN PANGASINAN
31 RURAL BANK OF STA BARBARA (PANGASINAN) INC	STA BARBARA PANGASINAN
32 RURAL BANK OF SUAL INC	SUAL PANGASINAN
33 SECOND BASISTA RB INC	BASISTA PANGASINAN

I.c Rural and Cooperative Banks

Name of Bank CAR - CORDILLERA ADMINISTRATIVE REGION

Address

Abra

1 RURAL BANK OF BANGUED INC	BANGUED ABRA
2 RURAL BANK OF BUCAY INC	BUCAY, ABRA
3 RURAL BANK OF VILLAVICIOSA INC	VILLAVICIOSA, ABRA

Apayao

1 RURAL BANK OF LUNA (K-APAYAO)INC	LUNA APAYAO
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Benguet

1 BENGUET CENTER BANK INC A RB	SABLAN BENGUET
2 COOPERATIVE BANK OF BENGUET	LA TRINIDAD, BENGUET
3 DIAMOND RURAL BANK INC	BAGUIO CITY
4 HIGHLAND RB(RB KAPANGAN INC)	KAPANGAN BENGUET
5 RURAL BANK OF BAGUIO INC	BAGUIO CITY
6 RURAL BANK OF BUGUIAS INC	BUGUIAS BENGUET
7 RURAL BANK OF ITOGON INC	ITOGON, BENGUET
8 RURAL BANK OF LA TRINIDAD INC	LA TRINIDAD BENGUET
9 SUMMIT BANK (RURAL BANK OF TUBLAY INC)	TUBLAY, BENGUET

Ifugao

1 LAGAWE HIGHLANDS RB INC	LAGAWE IFUGAO
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Kalinga

1 RURAL BANK OF RIZAL (KALINGA)INC	RIZAL KALINGA
2 RURAL BANK OF TABUK INC	TABUK KALINGA

Mountain Province

1 COOPERATIVE BANK OF MT PROVINCE	BONTOC MT PROVINCE
2 RURAL BANK OF BONTOC INC	BONTOC, MT. PROVINCE
3 RURAL BANK OF SAGADA INC	SAGADA, MT. PROVINCE

REGION II - CAGAYAN VALLEY

Cagayan

1 COOPERATIVE BANK OF CAGAYAN(COOPERATIVE RB CAG)	TUGUEGARAO, CAGAYAN
2 PROVIDENCE RURAL BANK INC	CAMALANIUGAN CAGAYAN
3 RURAL BANK OF CLAVERIA INC	CLAVERIA, CAGAYAN
4 RURAL BANK OF FAIRE INC(CAGAYAN)	FAIRE CAGAYAN
5 RURAL BANK OF GATTARAN INC	GATTARAN, CAGAYAN
6 RURAL BANK OF SANCHEZ MIRA INC	SANCHEZ MIRA CAGAYAN

I.c Rural and Cooperative Banks

Name of Bank	Address
Isabela	
1 BANCO AGRICOLA, INC.	SANTIAGO, ISABELA
2 FIRST ISABELA COOPERATIVE BANK	CAUAYAN ISABELA
3 GOLDEN RURAL BANK OF THE PHILS	CABAGAN, ISABELA
4 MALLIG PLAINS RURAL BANK INC	MALLIG ISABELA
5 PHIL RURAL BNKG(PR BANK)	RIZAL AVE CANCELLER CAUAYAN ISABELA
6 RURAL BANK OF ALICIA INC	ALICIA ISABELA
7 RURAL BANK OF ANGADANAN INC	ANGADANAN, ISABELA
8 RURAL BANK OF BAYOMBONG INC	SAN MATEO ISABELA
9 RURAL BANK OF BENITO SOLIVEN	BENITO SOLIVEN, ISABELA
10 RURAL BANK OF CAUAYAN (ISABELA) INC	CAUAYAN ISABELA
11 RURAL BANK OF LUNA (ISABELA) INC	LUNA ISABELA
12 RURAL BANK OF MAGSAYSAY (ISABELA) INC	DELFIN ALBANO, ISABELA
13 RURAL BANK OF RAMON INC	RAMON ISABELA
14 RURAL BANK OF REINA MERCEDES INC	REINA MERCEDES, ISABELA
15 RURAL BANK OF SAN AGUSTIN INC	SAN AGUSTIN ISABELA
16 RURAL BANK OF SAN MANUEL (ISABELA) INC	SAN MANUEL, ISABELA
17 RURAL BANK OF SAN MATEO (ISABELA) INC	NATL H-WAY BRGY 3 SAN MATEO ISABELA
18 RURAL BANK OF TUMAUNINI INC	TUMAUNINI ISABELA
19 UNITED CONSUMERS RB INC	CENTRO AURORA ISABELA
Nueva Vizcaya	
1 AGRI BUSINESS RURAL BANK INC	STA FE, NUEVA VIZCAYA
2 COOPERATIVE BANK OF NUEVA VIZCAYA-SAMAHANG	GADDANG BURGOS SOLANO NUEVA VIZCAYA
3 RURAL BANK OF ARITAO INC	ARITAO NUEVA VISCAYA
4 RURAL BANK OF BAGABAG INC	BAGABAG NUEVA VISCAYA
5 RURAL BANK OF BAMBANG INC	BAMBANG NUEVA VIZCAYA
6 RURAL BANK OF DUPAX INC	DUPAX NUEVA VIZCAYA
7 RURAL BANK OF SOLANO INC	SOLANO NUEVA VIZCAYA
8 RURAL BANK OF VILLAVERDE INC	VILLAVERDE NUEVA VIZCAYA
Quirino	
1 RURAL BANK OF MADDELA INC	MADDELA, QUIRINO
REGION III - CENTRAL LUZON	
Aurora	
1 COOPERATIVE BANK OF AURORA	SAN LUIS AURORA
2 RURAL BANK OF BALER INC	BALER AURORA
3 RURAL BANK OF CASIGURAN INC	CASIGURAN, AURORA SUB-PROVINCE
4 RURAL BANK OF MARIA AURORA INC	MARIA AURORA AURORA SUBPROV QUEZON
Bataan	
1 BALANGA RURAL BANK, INC.	DON MANUEL BANZON AVE BALANGA BTAAN
2 BATAAN COOPERATIVE BANK	CAPITOL COMPOUND BALANGA BATAAN
3 ORANI RB INC	ORANI BATAAN
4 RURAL BANK OF ABUCAY INC	ABUCAY BATAAN
5 RURAL BANK OF BAGAC INC	BAGAC, BATAAN
6 RURAL BANK OF HERMOSA INC	HERMOSA BATAAN
7 RURAL BANK OF LIMAY INC	LIMAY BATAAN
8 RURAL BANK OF PILAR (BATAAN) INC	PILAR BATAAN

I.c Rural and Cooperative Banks

Name of Bank	Address
Bulacan	
1 AGRICOM R B (STA MARIA, BUL) INC	STA MARIA BULACAN
2 APEX RURAL BANK INC	WAWA BALAGTAS BULACAN
3 BALIUAG RB INC	BALIUAG BULACAN
4 BANGKO RURAL NG KALUMPIT (BUL) INC	CALUMPIT BULACAN
5 COOPERATIVE RURAL BANK OF BULACAN INC	PLARIDEL, BULACAN
6 DELMONT BANK INC(RB SJDM INC)	SAN JOSE DEL MONTE BULACAN
7 EAST COAST RB INC (RB HAGONUY)	STO NINO HAGONUY BULACAN
8 EMERALD RURAL BANK INC	SAN JOSE DEL MONTE BULACAN
9 FIL-AGRO RURAL BANK INC	MACARTHUR HWY POB'N MARILAO BULACAN
10 GATEWAY RURAL BANK INC	BALAGTAS BULACAN
11 RURAL BANK OF ANGAT INC	ANGAT BULACAN
12 RURAL BANK OF BUSTOS INC	BUSTOS BULACAN
13 RURAL BANK OF DONA R TRINIDAD INC	DONA REMEDIOS TRINIDAD, BULACAN
14 RURAL BANK OF MALOLOS INC	MALOLOS BULACAN
15 RURAL BANK OF NORZAGARAY INC	NORZAGARAY BULACAN
16 RURAL BANK OF PANDI INC	PANDI BULACAN
17 RURAL BANK OF PLARIDEL (BULACAN) INC	PLARIDEL BULACAN
18 RURAL BANK OF SAN ILDEFONSO INC	SAN ILDEFONSO BULACAN
19 RURAL BANK OF SAN RAFAEL (BULACAN) INC	SAN RAFAEL BULACAN
20 SECOND RURAL BANK OF MEYCAUAYAN INC	MEYCAUAYAN BULACAN
21 SILAHIS BANK (A RB) INC	452 MCARTHUR HW BALAGTAS BULACAN
22 STA MARIA RB (BUL)INC	STA MARIA BULACAN

Nueva Ecija

1 ALIAGA FARMERS RB(NE)INC	ALIAGA NUEVA ECIJA
2 BANCO RURAL DE GEN TINIO(BRGT) INC	GENERAL TINIO NUEVA ECIJA
3 BANGKO LUZON (A RB) INC	SAN ISIDRO NUEVA ECIJA
4 CABANATUAN CITY RB INC	CABANATUAN CITY
5 CITIZEN'S RB(CABIAO) INC	CABIAO NUEVA ECIJA
6 COOPERATIVE BANK OF N ECIJA-COOPERATIVE RURAL BANK OF NE	CABANATUAN CITY
7 CUYAPO RB INC	CUYAPO NUEVA ECIJA
8 GM BANK INC (A RB)	MUNOZ NUEVA ECIJA
9 KABALIKAT RB INC (RB GAPAN)	GAPAN NUEVA ECIJA
10 KEY RURAL BANK INC	SAN ANTONIO NUEVA ECIJA
11 MASAGANA RURAL BANK (NE)	GEN. NATIVIDAD NUEVA ECIJA
12 MILLENNIUM BANK INC-A RB	DEL PILAR ST CABANATUAN CITY
13 NEW RURAL BANK OF GUIMBA INC	GUIMBA NUEVA ECIJA
14 NEW RURAL BANK OF SAN LEONARDO(N.E.) INC	SAN LEONARDO NUEVA ECIJA
15 RURAL BANK OF GABALDON INC	GABALDON, NUEVA ECIJA
16 RURAL BANK OF JAEN INC	JAEN NUEVA ECIJA
17 RURAL BANK OF LAUR INC	LAUR NUEVA ECIJA
18 RURAL BANK OF LUPAO INC	LUPAO NUEVA ECIJA
19 RURAL BANK OF QUEZON (NUEVA ECIJA) INC	QUEZON NUEVA ECIJA
20 RURAL BANK OF STA ROSA (NUEVA ECIJA) INC	STA ROSA NUEVA ECIJA
21 RURAL BANK OF STO DOMINGO(NE)INC	STO DOMINGO NUEVA ECIJA
22 RURAL BANK OF TALUGTOG INC	TALUGTOG NUEVA ECIJA
23 SME BANK (A RURAL BANK)	LICAB NUEVA ECIJA
24 TOWNCALL RURAL BANK INC	MAHARLIKA HIGHWAY CABANATUAN CITY

I.c Rural and Cooperative Banks

Name of Bank	Address
Pampanga	
1 BANGKO NUESTRA SRA DEL PILAR INC RB	MCARTHUR HW STA MONICA SN SIMON PAM
2 BANK OF FLORIDA INC (A RB)	DOLORES SAN FERNANDO PAMPANGA
3 COOPERATIVE BANK OF PAMPANGA(COOPERATIVE RB PAMP)	SAN FERNANDO, PAMPANGA
4 CROWN BANK, INC (A RB)	APALIT PAMPANGA
5 DELTA CIVIC BANK (RB MASANTOL INC)	MASANTOL PAMPANGA
6 GUAGUA RURAL BANK INC	PLAZA BUGOS GUAGUA PAMPANGA
7 GUAGUA SAVERS BANK(A RB) INC	GUAGUA PAMPANGA
8 RURAL BANK OF ANGELES INC	ANGELES CITY, PAMPANGA
9 RURAL BANK OF APALIT INC	APALIT PAMPANGA
10 RURAL BANK OF BACOLOR INC	BACOLOR PAMPANGA
11 RURAL BANK OF LUBAO INC	LUBAO PAMPANGA
12 RURAL BANK OF MABALACAT INC	MABALACAT PAMPANGA
13 RURAL BANK OF MEXICO INC	MEXICO PAMPANGA
14 RURAL BANK OF PORAC INC	PORAC PAMPANGA
15 RURAL BANK OF SAN LUIS (PAMPANGA) INC	SAN LUIS PAMPANGA
16 RURAL BANK OF SASMUAN INC	SASMUAN PAMPANGA
17 RURAL BANK OF STA RITA INC	STA RITA PAMPANGA
18 SAN BARTOLOME RURAL BANK INC	SN PEDRO 1 MAGALANG PAMPANGA
19 SAN FERNANDO RB INC	SAN FERNANDO PAMPANGA
20 SAVIOUR RURAL BANK INC	SAN FERNANDO PAMPANGA
21 SECOND RURAL BANK OF SAN LUIS (PAMP)	POBLACION SAN LUIS PAMPANGA
22 UNITY BANK (A RB) INC	TIOMICO ST SAN FERNANDO CITY PAMP
Tarlac	
1 BANGKO STO NINO(RURAL BANK OF BAMBAN INC)	DAPDAP RD BGY ANUPUL BAMBAN TARLAC
2 CAMILING RB INC	CAMILING TARLAC
3 COOPERATIVE BANK OF TARLAC-COOPERATIVE RB TARLAC	TARLAC, TARLAC
4 FIRST PROVINCIAL BANK (A RB)	MACARTHUR HIGHWAY TARLAC CITY
5 RURAL BANK OF LA PAZ (TARLAC) INC	LA PAZ TARLAC
6 RURAL BANK OF PURA INC	PURA TARLAC
7 RURAL BANK OF STA IGNACIA INC (SIGNA BANK)	POBLACION EAST STA IGNACIA TARLAC
8 RURAL BANK OF STA ROSA DE LIMA	PANIQUEI TARLAC
9 RURAL BANK OF TARLAC INC	TARLAC TARLAC
10 RURAL BANK OF VICTORIA INC	VICTORIA TARLAC
11 ST MICHAEL RURAL BANK	RIZAL COR ESPINOSA ST TARLAC TARLAC
Zambales	
1 COMMTY RURAL BANK OF SAN FELIPE INC	SAN FELIPE ZAMBALES
2 COOPERATIVE BANK OF ZAMBALES	IBA, ZAMBALES
3 COUNTRYSIDE RURAL BANK OF PALAUIG (ZAMB)INC	PALAUIG ZAMBALES
4 MAHARLIKA RURAL BANK INC	STA CRUZ ZAMBALES
5 RURAL BANK OF CABANGAN INC	CABANGAN ZAMBALES
6 RURAL BANK OF CANDELARIA (ZAMBALES) INC	CANDELARIA, ZAMBALES
7 RURAL BANK OF SAN ANTONIO (ZAMBALES) INC	SAN ANTONIO ZAMBALES
8 RURAL BANK OF SAN MARCELINO INC	SAN MARCELINO ZAMBALES
9 RURAL BANK OF SAN NARCISO (ZAMBALES) INC	SAN NARCISO ZAMBALES
10 ZAMBALES RB(ZAMBANK)-RB CASTILLEJOS	EAST BAJAC BAJAC OLONGAPO CITY ZAMB

I.c Rural and Cooperative Banks

Name of Bank SOUTHERN TAGALOG REGION IV - A (CALABARZON)

Address

Batangas

1 5 SPEED RURAL BANK INC	PADRE GARCIA BATANGAS
2 BALAYAN BAY RB INC	P RIZAL COR FE ST BALAYAN BATANGAS
3 BANCO BATANGAN INC(A RB)	TAYSAN BATANGAS
4 BANCO NG MASA (A MF-ORIENTED RB)	EASYMART NATIONAL HWY CALATAGAN BAT
5 BANGKO KABAYAN-IBAAN RB INC	IBAAN BATANGAS
6 BATANGAS RB FOR COOP INC	INSULAR KUMINTANG IBABA BATANGAS CT
7 BOLBOK RB INC	SAN JUAN, BATANGAS
8 CLASSIC RURAL BANK INC	D. SILANG ST BATANGAS CITY
9 COUNTRYSIDE COOPERATIVE RURAL BANK OF BATANGAS INC	BATANGAS CITY
10 DYNAMIC BANK (RB CALATAGAN INC)	CALATAGAN BATANGAS
11 EMPIRE RURAL BANK INC	C M RECTO AVE LIPA CITY
12 EXCEL RURAL BANK INC	LIPA CITY
13 FARMERS RB INC	LIAN, BATANGAS
14 LIMCOMA RURAL BANK INC	SAN JOSE BATANGAS
15 LIPA BANK INC (A RB)	65 T M KALAW ST LIPA CITY
16 LIPA PUBLIC BANK INC (A RB)	T M KALAW LIPA CITY BATANGAS
17 MALARAYAT RB INC	LIPA CITY
18 MOUNT MAKILING RB INC	STO TOMAS BATANGAS
19 NEW RURAL BANK OF AGONCILLO INC	AGONCILLO BATANGAS
20 PRES JOSE P LAUREL RB INC	TANAUAN BATANGAS
21 PROGRESSIVE BANK (PROGRESSIVE RB)	LUTA NORTE MALVAR BATANGAS
22 RURAL BANK OF ALITAGTAG INC	ALITAGTAG BATANGAS
23 RURAL BANK OF BATANGAS INC	BATANGAS CITY
24 RURAL BANK OF CALACA INC	CALACA BATANGAS
25 RURAL BANK OF CUENCA INC	CUENCA BATANGAS
26 RURAL BANK OF LEMERY (BATANGAS) INC	LEMERY BATANGAS
27 RURAL BANK OF LIPA CITY INC	LIPA CITY
28 RURAL BANK OF LOBO INC	LOBO BATANGAS
29 RURAL BANK OF MABINI (BATANGAS) INC	MABINI BATANGAS
30 RURAL BANK OF MATAAS NA KAHOY INC	MATAAS NA KAHOY, BATANGAS
31 RURAL BANK OF NASUGBU INC	NASUGBU BATANGAS
32 RURAL BANK OF PADRE GARCIA INC	PADRE GARCIA BATANGAS
33 RURAL BANK OF SAN JOSE (BATANGAS) INC	SAN JOSE BATANGAS
34 RURAL BANK OF SAN LUIS (BAT) INC	SAN LUIS BATANGAS
35 RURAL BANK OF STO TOMAS(BAT) INC	STO TOMAS BATANGAS
36 RURAL BANK OF TAAL INC	TAAL BATANGAS
37 RURAL BANK OF TALISAY (BATANGAS) INC	TALISAY BATANGAS
38 RURAL BANK OF TAYSAN INC	TAYSAN BATANGAS
39 STO ROSARIO RB(BATANGAS) INC	J P RIZAL ST PADRE GARCIA BATANGAS
40 SUMMIT RURAL BANK OF LIPA CITY INC	LIPA CITY
41 SUNRISE RURAL BANK INC	Y ZUNO ST ROSARIO BATANGAS
42 SYNERGY RURAL BANK INC	C M RECTO AVE LIPA CITY
43 UTILITY BANK INC (A RB)	JP RIZAL BAUAN BATANGAS
44 WOMEN'S RURAL BANK INC	ROSARIO BATANGAS

I.c Rural and Cooperative Banks

Name of Bank	Address
Cavite	
1 ADVANCE BANK INC (RB)	HABAY BACOR CAVITE
2 BANGKO MABUHAY(RB TANZA)	TANZA CAVITE
3 CAPITOL CITY RURAL BANK OF TRECE MARTIRES	TRECE MARTIRES CITY
4 CAVITE RURAL BANKING CORP	SILANG CAVITE
5 CEBUANA LHUILLIER RB INC	ZAPOTE RD BACOR CAVITE
6 CENTRAL EQUITY RURAL BANK INC	DASMARINAS CAVITE
7 COMMTY BANK (RURAL BANK OF ALFONSO INC)	ALFONSO CAVITE
8 COOPERATIVE BANK OF CAVITE	CAPITOL GRNDS TRECE MARTIRES CITY
9 FIRST RELIANCE BANK (RB INDANG INC)	INDANG CAVITE
10 GMA RURAL BANK OF CAVITE INC	GEN. MARIANO ALVAREZ, CAVITE
11 IMUS RURAL BANK INC	IMUS CAVITE
12 MASUWERTE RURAL BANK OF BACOR INC	BACOR, CAVITE
13 RURAL BANK OF AMADEO(CAVITE)INC	A MABINI ST AMADEO CAVITE
14 RURAL BANK OF CARMONA INC	CARMONA CAVITE
15 RURAL BANK OF CAVITE CITY INC	CAVITE CITY
16 RURAL BANK OF DASMARINAS INC	DASMARINAS CAVITE
17 RURAL BANK OF GEN AGUINALDO INC	GENERAL AGUINALDO CAVITE
18 RURAL BANK OF GENERAL TRIAS INC	GENERAL TRIAS CAVITE
19 RURAL BANK OF KAWIT INC	KAWIT CAVITE
20 RURAL BANK OF MARAGONDON INC	MARAGONDON CAVITE
21 RURAL BANK OF MENDEZ INC	MENDEZ CAVITE
22 RURAL BANK OF NAIC INC	NAIC CAVITE
23 RURAL BANK OF SALINAS INC	ROSARIO, CAVITE
24 RURAL BANK OF SILANG INC	SILANG CAVITE
25 RURAL BANK OF TAGAYTAY CITY INC	TAGAYTAY CITY
26 STO NINO RURAL BANK INC	TERNATE, CAVITE
27 UNLAD RURAL BANK OF NOVELETA INC	NOVELETA CAVITE
Laguna	
1 BINAN RURAL BANK INC	BINAN LAGUNA
2 CARD BANK(A MF RB)-CARD RURAL BANK	20 M QUEZON CITY SUBD SAN PABLO CIT
3 DE LA O RURAL BANK INC	PANGIL LAGUNA
4 ENTREPRENUER RB INC	A MABINI ST SAN PEDRO LAGUNA
5 FIRST UNITED FARMERS RB INC	STA CRUZ LAGUNA
6 LA CONSOLACION RURAL BANK	LANDAYAN SAN PEDRO LAGUNA
7 ORMON BANK (RURAL BANK OF MULANAY INC)	BAY LAGUNA
8 PLANBANK-RURAL BANK OF CANLUBANG PLANTERS	NAT'L HWY BGY HALANG CALAMBA LAGUNA
9 PROVIDENT RURAL BANK OF STA. CRUZ, INC.	STA CRUZ, LAGUNA
10 RURAL BANK OF ALAMINOS (LAGUNA) INC	ALAMINOS LAGUNA
11 RURAL BANK OF BAY INC	BAY LAGUNA
12 RURAL BANK OF CABUYAO INC	CABUYAO LAGUNA
13 RURAL BANK OF CALAMBA INC	CALAMBA, LAGUNA
14 RURAL BANK OF CALAUAN INC	CALAUAN LAGUNA
15 RURAL BANK OF CAVINTI INC	CAVINTI, LAGUNA
16 RURAL BANK OF LUISIANA INC	LUISIANA LAGUNA
17 RURAL BANK OF LUMBAN INC	LUMBAN LAGUNA
18 RURAL BANK OF MABITAC INC (FORTUNE BANK)	194 CANICOSA BLDG RIZAL ST CALAMBA
19 RURAL BANK OF MAGDALENA INC	MAGDALENA LAGUNA
20 RURAL BANK OF MAJAYJAY INC	MAJAYJAY LAGUNA
21 RURAL BANK OF MARILAG (STA MARIA, LAG)INC	STA MARIA LAGUNA
22 RURAL BANK OF NAGCARLAN INC	NAGCARLAN LAGUNA
23 RURAL BANK OF PAETE INC	PAETE LAGUNA
24 RURAL BANK OF PAGSANJAN INC	PAGSANJAN LAGUNA
25 RURAL BANK OF PANGIL INC	PANGIL LAGUNA
26 RURAL BANK OF RIZAL (LAGUNA) INC	RIZAL LAGUNA
27 RURAL BANK OF SAN ANTONIO DE PADUA INC	PILA LAGUNA
28 RURAL BANK OF SAN LORENZO RUIZ (SINILOAN)	SINILOAN LAGUNA
29 RURAL BANK OF SEVEN LAKES INC	SAN PABLO CITY
30 RURAL BANK OF STA ROSA (LAGUNA) INC	STA ROSA LAGUNA
31 TURUMBA RURAL BANK OF PAKIL INC	PAKIL LAGUNA
32 UNILINK BANK INC (A RB)	BALIBAGO, STA ROSA, LAGUNA

I.c Rural and Cooperative Banks

Name of Bank	Address
Quezon	
1 COOPERATIVE BANK OF QUEZON PROVINCE	DONA VICTORIA ST LUCENA CITY
2 GRAND-AGRI RURAL BANK	LUIS PALAD ST TAYABAS QUEZON
3 MEGA RURAL BANK INC	QUEZON AVE COR LAGOS ST LUCENA CITY
4 POLILLO ISLANDS RURAL BANK INC	POLILLO QUEZON
5 QUEZON CAPITAL RB INC	LUCENA CITY
6 QUEZON TRADERS RURAL BANK OF CANDELARIA INC	CABUNAG CANDELARIA QUEZ
7 RURAL BANK OF ALABAT INC	ALABAT QUEZON
8 RURAL BANK OF ATIMONAN INC	ATIMONAN QUEZON
9 RURAL BANK OF CANDELARIA (QUEZON) INC	CANDELARIA QUEZON
10 RURAL BANK OF DOLORES (QUEZON) INC	DOLORES QUEZON
11 RURAL BANK OF GENERAL LUNA INC	GEN LUNA, QUEZON
12 RURAL BANK OF INFANTA INC	MABINI & BALAGTAS STS INFANTA QZN
13 RURAL BANK OF LUCBAN INC	LUCBAN QUEZON
14 RURAL BANK OF MAUBAN INC	MAUBAN QUEZON
15 RURAL BANK OF PAGBILAO INC	PAGBILAO QUEZON
16 RURAL BANK OF PITOGO INC	PITOGO QUEZON
17 RURAL BANK OF SAMPALOC INC	SAMPALOC QUEZON
18 RURAL BANK OF SAN ANTONIO(QUEZON) INC	SAN ANTONIO QUEZON
19 RURAL BANK OF SARIAYA INC	SARIAYA QUEZON
20 RURAL BANK OF TAGKAWAYAN INC	TAGKAWAYAN QUEZON
21 RURAL BANK OF TAYABAS INC	TAYABAS QUEZON
22 TIAONG RB INC	TIAONG QUEZON
23 UNITED PEOPLE'S RB INC	CANDELARIA QUEZON
24 UNIVERSAL RURAL BANK OF LOPEZ INC	LOPEZ QUEZON
Rizal	
1 BINANGONAN RB INC	BINANGONAN RIZAL
2 EASTERN RIZAL(JALA-JALA) RB INC	JALA-JALA RIZAL
3 FILIDIAN RURAL BANK INC	ANTIPOLO RIZAL
4 GROWERS RURAL BANK (GRB) INC	ANGONO RIZAL
5 RURAL BANK OF ANGONO INC	ANGONO RIZAL
6 RURAL BANK OF ANTIPOLO INC	ANTIPOLO RIZAL
7 RURAL BANK OF CAINTA INC	CAINTA RIZAL
8 RURAL BANK OF CARDONA INC	CARDONA RIZAL
9 RURAL BANK OF MONTALBAN INC	MONTALBAN RIZAL
10 RURAL BANK OF PILILIA INC	PILILIA RIZAL
11 RURAL BANK OF SAINT JOSEPH (BARAS)INC	BARAS RIZAL
12 RURAL BANK OF SAN MATEO INC	SAN MATEO RIZAL
13 RURAL BANK OF TERESA INC	TERESA RIZAL
14 RIZAL RURAL BANK INC	RIZAL AVE TAYTAY RIZAL
15 TANAY RB INC	TANAY RIZAL
SOUTHERN TAGALOG REGION IV - B (MIMAROPA)	
Marinduque	
1 RURAL BANK OF STA CRUZ INC	SANTA CRUZ MARINDUQUE
Occidental Mindoro	
1 OCC. MINDORO COOPERATIVE BANK	615 LAPU-LAPU SAN JOSE OCC MINDORO
2 RURAL BANK OF LUBANG INC	LUBANG OCCIDENTAL MINDORO
3 TAMARAW RB INC	SAN JOSE, OCCIDENTAL MINDORO

I.c Rural and Cooperative Banks

Name of Bank	Address
Oriental Mindoro	
1 OR. TAMARAW RURAL BANK OF NAUJAN	NAUJAN, ORIENTAL MINDORO
2 RURAL BANK OF BACO INC	BACO ORIENTAL MINDORO
3 RURAL BANK OF BANSUD INC	BANSUD, ORIENTAL MINDORO
4 RURAL BANK OF CALAPAN INC	CALAPAN ORIENTAL MINDORO
5 RURAL BANK OF GLORIA INC	GLORIA ORIENTAL MINDORO
6 RURAL BANK OF MANSALAY INC	MANSALAY ORIENTAL MINDORO
7 RURAL BANK OF PINAMALAYAN INC	PINAMALAYAN ORIENTAL MINDORO
8 RURAL BANK OF POLA INC	POLA ORIENTAL MINDORO
9 RURAL BANK OF PUERTO GALERA INC	PUERTO GALERA, ORIENTAL MINDORO
10 RURAL BANK OF ROXAS (OR MINDORO) INC	ROXAS ORIENTAL MINDORO
11 RURAL BANK OF SOCORRO INC	SOCORRO ORIENTAL MINDORO
12 RURAL BANK OF VICTORIA (OR MINDORO) INC	VICTORIA ORIENTAL MINDORO
13 THE COUNTRY BANK INC (RB BONGABON)	BONGABON ORIENTAL MINDORO
Romblon	
1 COMMTY RURAL BANK OF ROMBLON INC	ROMBLON ROMBLON
2 RURAL BANK OF CAJIDIOCAN INC (MARBLE BANK)	CAJIDIOCAN ROMBLON
3 RURAL BANK OF ODIONGAN INC	ODIONGAN ROMBLON
4 RURAL BANK OF SAN FERNANDO (ROMBLON) INC	SAN FERNANDO, ROMBLON
5 RURAL BANK OF STA FE (ROMBLON) INC	STA. FE, ROMBLON
REGION V - BICOL	
Albay	
1 BDB BANK INC (A RB)-THE BDB BANK	201 RIZAL ST LEGASPI CITY
2 CAGSAWA RURAL BANK INC	VNB BLDG GEN LUNA ST DARAGA ALBAY
3 IBALON RURAL BANK INC	TABACO, ALBAY
4 RURAL BANK OF CAMALIG INC	NATIONAL HWY CENTRO CAMALIG ALBAY
5 RURAL BANK OF GUINOBATAN INC	GUINOBATAN ALBAY
6 RURAL BANK OF LIBON INC	LIBON ALBAY
7 RURAL BANK OF MALILIPOT INC	MALILIPOT ALBAY
8 RURAL BANK OF OAS INC	OAS ALBAY
9 RURAL BANK OF POLANGUI INC	POLANGUI ALBAY
10 RURAL BANK OF SANTIAGO DE LIBON INC	SANTIAGO DE LIBON ALBAY
Camarines Norte	
1 COOPERATIVE BANK OF CAMARINES NORTE	DAET CAMARINES NORTE
2 RURAL BANK OF CAPALONGA INC	CAPALONGA, CAMARINES NORTE
3 RURAL BANK OF JOSE PANGANIBAN INC	JOSE PANGANIBAN CAMARINES NORTE
4 RURAL BANK OF PARACALE INC	PARACALE, CAMARINES NORTE
5 RURAL BANK OF SAN VICENTE INC	SAN VICENTE, CAMARINES NORTE
6 RURAL BANK OF STA ELENA INC	STA. ELENA, CAMARINES NORTE
Camarines Sur	
1 BANGKO RURAL NG MAGARAO(CAM SUR)INC	MAGARAO CAMARINES SUR
2 BANGKO RURAL NG PASACAO INC	PASACAO CAMARINES SUR
3 COOPERATIVE BANK OF CAMARINES SUR	ZAMORA ST NAGA CITY
4 FIRST NAGA BANK (A RURAL BANK)	KM4 NATIONAL HWAY CON/GRANDE NAGA
5 G-7 BANK INC (A RB) (RB NABUA)	NABUA CAMARINES SUR
6 MUNICIPAL RURAL BANK OF LIBMANAN INC	LIBMANAN CAMARINES SUR
7 MUNICIPAL RURAL BANK OF NABUA INC	NABUA CAMARINES SUR
8 PENAFRANCIA RURAL BANK OF CALABANGA INC	DEL CARMEN CALABANGA, CAMARINES SUR
9 RURAL BANK OF GAINZA INC	GAINZA, CAMARINES SUR
10 RURAL BANK OF GOA INC	GOA CAMARINES SUR
11 RURAL BANK OF LAGONOY INC	LAGONROY, CAMARINES SUR
12 RURAL BANK OF MILAOR INC	MILAOR CAMARINES SUR
13 RURAL BANK OF NUEVA CACERES INC	COR DARLIN & DIAZ ST NUEVA CACERES
14 RURAL BANK OF OCAMPO INC	OCAMPO, CAMARINES SUR
15 RURAL BANK OF PAMPLONA (CAMARINES SUR) INC	PAMPLONA, CAMARINES SUR
16 RURAL BANK OF RAGAY INC	RAGAY, CAMARINES SUR
17 RURAL BANK OF SAN FERNANDO (C S), INC	SAN FERNANDO CAMARINES SUR
18 RURAL BANK OF SAN JOSE (CAMARINES SUR) INC	SAN JOSE CAMARINES SUR
19 RURAL BANK OF SIPOCOT INC	SIPOCOT CAMARINES SUR
20 RURAL BANK OF TIGAON INC	TIGAON CAMARINES SUR
21 SOUTHEAST COUNTRY BANK-RB CAMALIGAN	CAMALIGAN CAMARINES SUR

I.c Rural and Cooperative Banks

Name of Bank	Address
Catanduanes	
1 VISION BANK INC-A RB(MF)	SAN JUAN ST BATO CATANDUANES
Masbate	
1 RURAL BANK OF MILAGROS INC	MILAGROS, MASBATE
2 RURAL BANK OF SAN JACINTO INC	SAN JACINTO MASBATE
Sorsogon	
1 RURAL BANK OF DONSOL INC	DONSOL SORSOGON
2 RURAL BANK OF IROSIN INC	IROSIN SORSOGON
3 RURAL BANK OF PILAR (SORSOGON) INC	PILAR SORSOGON
4 RURAL BANK OF STA MAGDALENA INC	SANTA MAGDALENA, SORSOGON
5 SORSOGON PROVINCIAL COOPERATIVE BANK	SORSOGON SORSOGON
REGION VI - WESTERN VISAYAS	
Aklan	
1 ASSEM. RAFAEL B LEGASPI RURAL BANK	NUMANCIA, AKLAN
2 COOPERATIVE RURAL BANK OF AKLAN INC	KALIBO, AKLAN
3 RURAL BANK OF ALTAVAS INC	ALTAVAS AKLAN
4 RURAL BANK OF BALETE INC	BALETE AKLAN
5 RURAL BANK OF BANGA INC	BANGA AKLAN
6 RURAL BANK OF BATAN INC	BATAN AKLAN
7 RURAL BANK OF IBAJAY INC	IBAJAY AKLAN
8 RURAL BANK OF MAKATO INC	MAKATO AKLAN
9 RURAL BANK OF MALINAO (AKLAN) INC	MALINAO AKLAN
10 RURAL BANK OF NABAS INC	NABAS AKLAN
11 RURAL BANK OF NEW WASHINGTON INC	NEW WASHINGTON AKLAN
Antique	
1 RURAL BANK OF BUGASONG INC	BUGASONG ANTIQUE
2 RURAL BANK OF HAMTIC INC	HAMTIC, ANTIQUE
3 RURAL BANK OF SEBASTE INC	SEBASTE, ANTIQUE
4 RURAL BANK OF SIBALOM INC	SIBALOM ANTIQUE
5 RURAL BANK OF TIBIAO INC	TIBIAO ANTIQUE
Capiz	
1 CAPIZ SETTLERS COOPERATIVE RB INC	ROXAS CITY
2 FARM BANK(A RB)-FARMERS' BANK CAPIZ	ROXAS CITY
3 PRES ROXAS RURAL BANK INC	PRES ROXAS CAPIZ
4 RURAL BANK OF CUARTERO INC	CUARTERO CAPIZ
5 RURAL BANK OF DAO INC	DAO CAPIZ
6 RURAL BANK OF IVISAN INC	IVISAN CAPIZ
7 RURAL BANK OF JAMINDAN INC	JAMINDAN CAPIZ
8 RURAL BANK OF MAMBUSAO INC	MAMBUSAO CAPIZ
9 RURAL BANK OF PANAY INC	PANAY CAPIZ
10 RURAL BANK OF SAPIAN INC	SAPIAN, CAPIZ
Guimaras	
1 RURAL BANK OF JORDAN INC	JORDAN GUIMARAS (ILOILO)

I.c Rural and Cooperative Banks

Name of Bank	Address
Iloilo	
1 BANGKO BUENA(A RB)-RURAL BANK OF BUENAVISTA	23 VALERIA EXT ILOILO CITY
2 COMMTY RURAL BANK OF SAN JOAQUIN INC	SAN JOAQUIN ILOILO
3 COOPERATIVE BANK OF ILOILO-COOPERATIVE RURAL BANK OF ILOI	ILOILO CITY
4 FARMERS-TRADERS RB (RACSO'S BANK)	GUIMBAL ILOILO
5 FIRST MIDLAND RURAL BANK INC	FMRBI SONZA AVE NEW LUCENA ILOILO
6 JANIUAY RURAL BANK INC	JANIUAY ILOILO
7 LIFE BANK-RURAL BANK OF MAASIN (ILOILO)	MAASIN ILOILO
8 RURAL BANK OF ALIMODIAN INC	ALIMODIAN ILOILO
9 RURAL BANK OF ANILAO INC	ANILAO, ILOILO
10 RURAL BANK OF BADIANGAN INC	BADIANGAN, ILOILO
11 RURAL BANK OF BALASAN INC	BALASAN, ILOILO
12 RURAL BANK OF BAROTAC NUEVO INC	BAROTAC NUEVO ILOILO
13 RURAL BANK OF BAROTAC VIEJO INC	BAROTAC VIEJO ILOILO
14 RURAL BANK OF BINGAWAN INC	BINGAWAN, ILOILO
15 RURAL BANK OF CABATUAN (ILOILO) INC	CABATUAN ILOILO
16 RURAL BANK OF CALINOG INC	CALINOG ILOILO
17 RURAL BANK OF DUMANGAS INC	DUMANGAS ILOILO
18 RURAL BANK OF GUIMBAL INC	GUIMBAL ILOILO
19 RURAL BANK OF ILOILO CITY INC	LUNA ST LA PAZ ILOILO CT
20 RURAL BANK OF LEGANES INC	LEGANES ILOILO
21 RURAL BANK OF MIAGAO INC	MIAGAO ILOILO
22 RURAL BANK OF OTON INC	OTON ILOILO
23 RURAL BANK OF PAVIA INC	PAVIA ILOILO
24 RURAL BANK OF POTOTAN INC	POTOTAN ILOILO
25 RURAL BANK OF SAN ENRIQUE INC	SAN ENRIQUE ILOILO
26 RURAL BANK OF SAN MIGUEL (ILOILO) INC	SAN MIGUEL ILOILO
27 RURAL BANK OF STA BARBARA (ILOILO) INC	STA BARBARA ILOILO
28 RURAL BANK OF TIGBAUAN INC	TIGBAUAN ILOILO
29 RURAL BANK OF ZARRAGA INC	ZARRAGA ILOILO
30 VALIANT RURAL BANK INC	41 MABINI ST ILOILO CITY
Negros Occidental	
1 COMMTY RURAL BANK OF MAGALLON INC	MOISES PADILLA NEGROS OCCIDENTAL
2 FIRST COMMUNITY BANK INC (RB)	101 JP& HERITAGE SQ BURGOS BACOLOD
3 FIRST STATE RURAL BANK INC	BACOLOD CITY
4 NATION BANK INC (A RB)	COR HERNANDEZ-L JAENA BACOLOD CITY
5 NEW RURAL BANK OF BINALBAGAN INC	BINALBAGAN, NEGROS OCCIDENTAL
6 NEW RURAL BANK OF VICTORIAS INC	VICTORIAS NEGROS OCCIDENTAL
7 RURAL BANK OF BACOLOD CITY INC	BACOLOD CITY
8 RURAL BANK OF CADIZ INC	CADIZ NEG OCCIDENTAL
9 RURAL BANK OF ESCALANTE INC	ESCALANTE NEGROS OCCIDENTAL
10 RURAL BANK OF HINIGARAN INC	HINIGARAN NEGROS OCCIDENTAL
11 RURAL BANK OF ILOG INC	ILOG, NEGROS OCCIDENTAL
12 RURAL BANK OF MA-AO INC	BAGO CITY NEGROS OCC
13 RURAL BANK OF MANAPLA INC	MANAPLA NEGROS OCCIDENTAL
14 RURAL BANK OF MARAYO(NEGROS OCC)	PONTEVEDRA, NEGROS OCCIDENTAL
15 RURAL BANK OF SAGAY (NEGROS OCC) INC	SAGAY NEGROS OCCIDENTAL
16 RURAL BANK OF SILAY CITY INC	SILAY CITY, NEGROS OCCIDENTAL
17 RURAL BANK OF TALISAY (NEGROS OCC) INC	TALISAY NEGROS OCCIDENTAL
Palawan	
1 COOPERATIVE BANK OF PALAWAN	PUBLIC MARKET ANNEX PUERTO PRINCESA
2 RURAL BANK OF BROOKES POINT INC	BROOKES POINT PALAWAN
3 RURAL BANK OF CUYO INC	CUYO, PALAWAN

REGION VII - CENTRAL VISAYAS

Bohol

1 COOPERATIVE RURAL BANK OF BOHOL INC	C.P.G. EAST AVE TAGBILARAN CITY
2 RURAL BANK OF CALAPE INC	CALAPE, BOHOL
3 RURAL BANK OF GARCIA-HERNANDEZ INC	GARCIA-HERNANDEZ, BOHOL
4 RURAL BANK OF LOON INC	LOON, BOHOL
5 RURAL BANK OF MARIBOJOC INC	MARIBOJOC, BOHOL

I.c Rural and Cooperative Banks

Name of Bank	Address
Cebu	
1 ASPAC RURAL BANK INC	LAPU-LAPU CITY
2 BANCO MAXIMO INC (A RURAL BANK)	BALAMBAN CEBU
3 BANCO OF EAST ASIA(BANCO DE BISAYA)	MINGLANILLA CEBU
4 BANCO RURAL DE ISLA CORDOVA INC	CORDOVA CEBU
5 CARDINAL RB (CEBU) INC	NAGA CEBU
6 COASTAL BANK (A RB)(RB CLARIN)	LAPU-LAPU CITY
7 COMMTY RURAL BANK OF CATMON INC	CATMON CEBU
8 COMMTY RURAL BANK OF MEDELLIN INC	MEDELLIN CEBU
9 COOPERATIVE BANK OF CEBU	767 D JAKOSALEM ST CEBU
10 FIRST AGRO-INDUSTRIAL RB INC	BOGO CEBU
11 FRONTIER RURAL BANK INC	NEW ROAD BASAK LAPU-LAPU CITY
12 LAPU-LAPU RB INC	CARCAR CEBU
13 MACTAN RURAL BANK INC	LAPU-LAPU CITY
14 NATIONAL TEACHERS & EMP. COOPERATIVE BANK	CEBU CITY
15 PHIL COUNTRYSIDE RB INC(RB LILO-AN)	QUEZON NATL HWAY PAJO LAPULAPU CEBU
16 PILIPINO RB (ARGAO) INC	ARGAO CEBU
17 PLAZA RURAL BANK INC	CARCAR CEBU
18 RURAL BANK OF BARILI INC	POBLACION BARILI CEBU
19 RURAL BANK OF BOGO INC	P RODRIGUEZ ST COGON BOGO CEBU
20 RURAL BANK OF CARMEN (CEBU) INC	CARMEN CEBU
21 RURAL BANK OF CEBU SOUTH INC (SIBONGA RB)	SIBONGA CEBU
22 RURAL BANK OF MADRIDEJOS INC	MADRIDEJOS CEBU
23. RURAL BANK OF MANDAWUE INC	MANDAUUE CITY, CEBU
24. RURAL BANK OF OSLOB INC	OSLOB, CEBU
25. RURAL BANK OF SAN FERNANDO (CEBU) INC	SAN FERNANDO CEBU
26. RURAL BANK OF SUBANGDAKU INC	MANDAUUE CITY
27. RURAL BANK OF TALISAY (CEBU) INC	TALISAY CEBU
28. RURAL BANK OF TOLEDO CITY INC	TOLEDO CITY
29. SUGBUANON RB INC	OSMENA BLVD CEBU CITY CEBU
30. UPLAND RURAL BANK OF DALAGUETE(CEBU) INC	DALAGUETE, CEBU

Negros Oriental

1. CENTRAL VISAYAS RB INC	REAL ST DUMAGUETE CITY
2. COOPERATIVE BANK OF NEGROS ORIENTAL	DUMAGUETE CITY, NEGROS ORIENTAL
3. DUMAGUETE RB INC	DUMAGUETE CITY
4. RURAL BANK OF AMLAN INC	AMLAN, NEGROS ORIENTAL
5. RURAL BANK OF AYUNGON INC	AYUNGON, NEGROS ORIENTAL
6. RURAL BANK OF BACONG (NEGROS ORIENTAL)	V LOCSIN ST DUMAGUETE CT NEGROS OR
7. RURAL BANK OF BASAY INC	BASAY, NEGROS ORIENTAL
8. RURAL BANK OF BAYAWAN INC	BAYAWAN NEGROS ORIENTAL
9. RURAL BANK OF GUIHULNGAN INC	GUIHULNGAN NEGROS ORIENTAL
10. RURAL BANK OF MABINAY INC (ORIENTAL BANK)	MABINAY, NEGROS ORIENTAL
11. RURAL BANK OF MANJUYOD INC	MANJUYOD, NEGROS ORIENTAL
12. RURAL BANK OF PAMPLONA(NEGROS OR) INC	PAMPLONA, NEGROS ORIENTAL
13. RURAL BANK OF SIATON INC	SIATON NEGROS ORIENTAL
14. RURAL BANK OF SIBULAN INC	SIBULAN NEGROS ORIENTAL
15. RURAL BANK OF STA CATALINA INC	STA CATALINA NEGROS ORIENTAL
16. RURAL BANK OF TANJAY INC	TANJAY NEGROS ORIENTAL
17. RURAL BANK OF VALENCIA (NEGROS OR) INC	VALENCIA, NEGROS ORIENTAL
18. SUPREME BANK (RURAL BANK OF BAIS INC)	BAIS CITY NEGROS ORIENTAL

Siquijor

1 RURAL BANK OF LARENA INC	LARENA, SIQUIJOR
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REGION VIII - EASTERN VISAYAS

Biliran

1. RURAL BANK OF NAVAL INC	NAVAL BILIRAN
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Eastern Samar

1. RURAL BANK OF BORONGAN INC	BORONGAN EASTERN SAMAR
2. RURAL BANK OF GUIUAN INC	GUIUAN, EASTERN SAMAR
3. RURAL BANK OF TAFT INC	TAFT, EASTERN SAMAR

I.c Rural and Cooperative Banks

Name of Bank	Address
Leyte	
1. COOPERATIVE BANK OF LEYTE-LEYTE COOPERATIVE RB	INOPACAN, LEYTE
2. FIRST INTERSTATE BANK(RB KANANGA)	KANANGA, LEYTE
3. RURAL BANK OF BATO INC	BATO, LEYTE
4. RURAL BANK OF BURAUEN INC	BURAUEN LEYTE
5. RURAL BANK OF CALUBIAN INC	CALUBIAN, LEYTE
6. RURAL BANK OF DULAG INC	DULAG, LEYTE
7. RURAL BANK OF HILONGOS INC	HILONGOS LEYTE
8. RURAL BANK OF HINDANG INC	HINDANG, LEYTE
9. RURAL BANK OF JAVIER INC	JAVIER, LEYTE
10. RURAL BANK OF MAHAPLAG INC	MAHAPLAG, LEYTE
11. RURAL BANK OF MATAG-OB INC	MATAG-OB LEYTE
12. RURAL BANK OF ORMOC CITY INC	ORMOC CITY, LEYTE
Northern Samar	
1. RURAL BANK OF CATUBIG INC	CATUBIG NORTHERN SAMAR
Western Samar	
1. RURAL BANK OF BASEY INC	BASEY SAMAR
2. RURAL BANK OF CALBAYOG CITY INC	CALBAYOG CITY
3. RURAL BANK OF GANDARA INC	GANDARA SAMAR
Southern Leyte	
1. COMMTY RURAL BANK OF MAASIN INC	MAASIN, SOUTHERN LEYTE
2. RURAL BANK OF HINUNDAYAN INC	HINUNDAYAN, SOUTHERN LEYTE
3. RURAL BANK OF MALITBOG INC	MALITBOG SOUTHERN LEYTE
4. RURAL BANK OF PADRE BURGOS (SO LEYTE) INC	PADRE BURGOS, SOUTHERN LEYTE
5. RURAL BANK OF SAN JUAN (SO LEYTE) INC	SAN JUAN SOUTHERN LEYTE
6. SOUTHERN LEYTE COOPERATIVE BANK	MAASIN SO LEYTE
REGION IX - ZAMBOANGA PENINSULA	
Zamboanga del Norte	
1. COMMTY RURAL BANK OF DAPITAN CITY	DAPITAN CITY
2. COOPERATIVE RURAL BANK OF ZAMBOANGA DEL NORTE	DIPOLOG CITY
3. RURAL BANK OF DIPOLOG INC	DIPOLOG CITY ZAMBOANGA DEL NORTE
4. RURAL BANK OF KATIPUNAN(ZAMB DEL NORTE)	DIPOLOG CITY ZAMBOANGA DEL NORTE
5. RURAL BANK OF LABASON INC	LABASON ZAMBOANGA DEL NORTE
6. RURAL BANK OF LILOY INC	LILOY, ZAMBOANGA DEL NORTE
7. RURAL BANK OF MANUKAN INC	MANUKAN, ZAMBOANGA DEL NORTE
8. RURAL BANK OF PRES MANUEL A ROXAS INC	PRES M A ROXAS, ZAMBOANGA DEL NORTE
9. RURAL BANK OF RIZAL (ZAMBOANGA DEL NORTE)	RIZAL, ZAMBOANGA DEL NORTE
10. RURAL BANK OF SALUG INC	SALUG, ZAMBOANGA DEL NORTE
11. RURAL BANK OF SIOCON INC	SIOCON, ZAMBOANGA DEL NORTE
Zamboanga del Sur	
1. COOPERATIVE BANK OF ZAMBOANGA DEL SUR	PAGADIAN CITY
2. RURAL BANK OF PAGADIAN INC	PAGADIAN CITY ZABOANGA DEL SUR
3. SALUG VALLEY RB INC	MOLAVE ZAMBOANGA DEL SUR
4. ZAMBOANGA CITY RB INC	ZAMBOANGA CTY
Zamboanga Sibugay	
1. RURAL BANK OF KABASALAN INC	KABASALAN ZAMBOANGA SIBUGAY

I.c Rural and Cooperative Banks

Name of Bank REGION X - NORTHERN MINDANAO

Address

Bukidnon

1. ASIAN HILLS BANK (A RB)	LANTAPAN, BUKIDNON
2. BUKIDNON BANK INC (RB KALILANGAN)	KALILANGAN BUKIDNON
3. COOPERATIVE RURAL BANK OF BUKIDNON INC	MALAYBALAY, BUKIDNON
4. MALAYBALAY RB INC	MALAYBALAY BUKIDNON
5. RURAL BANK OF KIBAWE INC	KIBAWE, BUKIDNON
6. RURAL BANK OF MANOLO FORTICH INC	MANOLO FORTICH, BUKIDNON
7. RURAL BANK OF VALENCIA (BUKIDNON) INC	VALENCIA, BUKIDNON
8. XAVIER-PUNLA RURAL BANK INC	POBLACION PANGANTUCAN BUKIDNON

Camiguin

1. CAMIGUIN COOPERATIVE RB INC	MAHINOG, CAMIGUIN
2. MAMBAJAO COMMUNITY RURAL BAN INC	MAMBAJAO, CAMIGUIN
3. PHILIPPINE INTERCITY RB INC	MAMBAJAO CAMIGUIN

Lanao del Norte

1. 1ST VALLEY BANK INC (A RB)	BAROY KAPATAGAN LANA DEL NORTE
2. COOPERATIVE RURAL BANK OF LANA DEL NORTE INC	TUBOD, LANA DEL NORTE
3. RURAL BANK OF ILIGAN CITY INC	ILIGAN CITY
4. RURAL BANK OF KAROMATAN INC	KAROMATAN, LANA DEL NORTE
5. RURAL BANK OF KOLAMBUGAN INC	KOLAMBUGAN LANA DEL NORTE
6. RURAL BANK OF MAIGO INC	MAIGO LANA DEL NORTE

Misamis Occidental

1. COMMTY RURAL BANK OF CLARIN INC	CLARIN MISAMIS OCCIDENTAL
2. PANGUIL BAY RURAL BANK INC	OZAMIS CITY
3. RURAL BANK OF BONIFACIO INC	BONIFACIO MISAMIS OCCIDENTAL
4. RURAL BANK OF JIMENEZ INC	JIMENEZ MISAMIS OCCIDENTAL
5. RURAL BANK OF LOPEZ JAENA INC	LOPEZ JAENA, MISAMIS OCCIDENTAL
6. RURAL BANK OF OROQUIETA INC	BARRIENTOS OROQUIETA CT MISAMIS OCC
7. RURAL BANK OF OZAMIS CITY INC	BONIFACIO ST AGUADA OZAMIS CITY MIS
8. RURAL BANK OF PANA-ON INC	PANA-ON, MISAMIS OCCIDENTAL
9. RURAL BANK OF PLARIDEL (MISAMIS OCC) INC	PLARIDEL, MISAMIS OCCIDENTAL
10. RURAL BANK OF SAPANG DALAGA INC	SAPANG DALAGA, MISAMIS OCCIDENTAL
11. RURAL BANK OF TANGUB INC	TANGUB MISAMIS OCCIDENTAL
12. RURAL BANK OF TUDELA INC	TUDELA, MISAMIS OCCIDENTAL

Misamis Oriental

1. BANGKO RURAL NG TAGOLOAN	TAGOLOAN MISAMIS ORIENTAL
2. COMMTY RURAL BANK OF NAAWAN INC	MAGSASAY ST NAAWAN MISAMIS ORIENTAL
3. COOPERATIVE BANK OF MIS OR-COOPERATIVE RURAL BANK OF M.O.	CAGAYAN DE ORO CITY
4. PHIL FARMERS BANK(RB BALINGOAN INC)	BALINGOAN MISAMIS ORIENTAL
5. RURAL BANK OF BALINGASAG INC	BALINGASAG MISAMIS ORIENTAL
6. RURAL BANK OF EL SALVADOR INC	EL SALVADOR, MISAMIS ORIENTAL
7. RURAL BANK OF GINGOOG INC	GINGOOG CITY MISAMIS ORIENTAL
8. RURAL BANK OF GITAGUM INC	GITAGUM, MISAMIS ORIENTAL
9. RURAL BANK OF INITAO INC	INITAO MISAMIS ORIENTAL
10. RURAL BANK OF KINOGITAN INC	KINOGITAN, MISAMIS ORIENTAL
11. RURAL BANK OF MEDINA INC	MEDINA MISAMIS ORIENTAL
12. RURAL BANK OF TALISAYAN INC	TALISAYAN MISAMIS ORIENTAL
13. SECURED BANK INC (A RB)	V ROA ST COGON CAGAYAN DE ORO CITY
14. SIAM BANK-COMM RB LUGAIT INC	LUGAIT, MISAMIS ORIENTAL
15. SOCIETY RURAL BANK INC	9016 OPOL MISAMIS ORIENTAL
16. SOUTH BANK INC (KAGAY-ANON RB)	CAGAYAN DE ORO CITY MISAMIS ORIENTL
17. XAVIER TIBOD BANK (A MFRB)	SALAY, MISAMIS ORIENTAL

I.c Rural and Cooperative Banks

Name of Bank REGION XI - DAVAO REGION (S. MINDANAO)

Address

Compostela Valley

1. MONEY MALL RB INC
2. RURAL BANK OF COMPOSTELA(COMVAL) INC
3. RURAL BANK OF MAWAB INC
4. RURAL BANK OF MONTEVISTA INC
5. RURAL BANK OF NABUNTURAN INC

MABINI COMPOSTELA VALLEY PROVINCE
COMPOSTELA COMPOSTELA VALLEY PROV.
MAWAB COMPOSTELA VALLEY PROVINCE
MONTEVISTA COMPOSTELA VALLEY PROV.
NABUNTURAN COMPOSTELA VALLEY PROV.

Davao del Norte

1. CENTURY RB INC (RURAL BANK OF BABAK INC)
2. RURAL BANK OF KAPALONG INC
3. RURAL BANK OF NEW CORELLA INC
4. RURAL BANK OF STO TOMAS(DAVAO N)
5. TAGUM RB (TRUBANK)-(RURAL BANK OF TAGUM)

BABAK DAVAO DEL NORTE
KAPALONG DAVAO DEL NORTE
NEW CORELLA, DAVAO DEL NORTE
STO TOMAS DAVAO DEL NORTE
TAGUM DAVAO DEL NORTE

Davao del Sur

1. COMMTY RURAL BANK OF MAGSAYSAY INC
2. COOPERATIVE RURAL BANK OF DAVAO DEL SUR INC
3. FIRST BAY AREA BANK INC(RB MALALAG)
4. ONE NETWORK RB INC
5. RURAL BANK OF CARMEN (DAVAO DEL NORTE) INC
6. RURAL BANK OF DIGOS INC
7. RURAL BANK OF HAGONoy INC
8. RURAL BANK OF MATANAO INC

MAGSAYSAY DAVAO DEL SUR
DIGOS, DAVAO DEL SUR
MALALAG DAVAO DEL SUR
KM 9 SASA DAVAO CITY
POB MALITA DAVAO SUR
DIGOS DAVAO DEL SUR
HAGONoy DAVAO DEL SUR
MATANAO, DAVAO DEL SUR

Davao Oriental

1. RURAL BANK OF BAGANGA INC (COASTAL BANK)
2. RURAL BANK OF LUPON INC
3. RURAL BANK OF MATI INC

BAGANGA, DAVAO ORIENTAL
LUPON DAVAO ORIENTAL
MATI DAVAO ORIENTAL

REGION XII - SOCOSKSARGEN (CENTRAL MINDANAO)

North Cotabato

1. COOPERATIVE BANK OF COTABATO-COOPERATIVE RURAL BANK OF NC
2. PARTNER RB(RB PIGKAWAYAN INC)
3. RURAL BANK OF COTABATO INC
4. RURAL BANK OF MIDSAYAP INC
5. RURAL BANK OF M'LANG INC
6. RURAL BANK OF PRES ROXAS (NO COTABATO) INC

KIDAPAWAN, NORTH COTABATO
PIGKAWAYAN, NORTH COTABATO
COTABATO CITY NORTH COTABATO
MIDSAYAP NORTH COTABATO
M'LANG NORTH COTABATO
PRESIDENT ROXAS, NORTH COTABATO

Sarangani

1. RURAL BANK OF ALABEL INC
2. RURAL BANK OF DAR BENEFICIARIES COOPERATIVE INC
3. RURAL BANK OF KIAMBA INC

ALABEL, SARANGANI
MAITUM SARANGANI
KIAMBA, SARANGANI

South Cotabato

1. PENINSULA RB INC (RB TUPI)
2. PEOPLE'S RB(GEN SANTOS CITY) INC
3. RURAL BANK OF KORONADAL INC
4. RURAL BANK OF NORALA INC
5. RURAL BANK OF POLOMOLOK INC
6. RURAL BANK OF TAMPAKAN (SO COTABATO) INC
7. SARANGANI RURAL BANK INC

TUPI SOUTH COTABATO
GEN SANTOS CITY
KORONADAL SOUTH COTABATO
NORALA SOUTH COTABATO
POLOMOLOK SOUTH COTABATO
TAMPAKAN SOUTH COTABATO
GEN SANTOS CITY SOUTH COTABATO

Sultan Kudarat

1. RURAL BANK OF ISULAN INC
2. RURAL BANK OF LAMBAYONG INC
3. RURAL BANK OF LEBAK INC
4. RURAL BANK OF PRES QUIRINO INC
5. RURAL BANK OF TACURONG INC

ISULAN SULTAN KUDARAT
MARIANO MARCOS SULTAN KUDARAT
LEBAK, SULTAN KUDARAT
PRES QUIRINO SULTAN KUDARAT
TACURONG SULTAN KUDARAT

I.c Rural and Cooperative Banks

Name of Bank	Address
ARMM - AUTONOMOUS REGION OF MUSLIM MINDANAO	
Lanao del Sur	
1. BAGONG BANGKO RURAL NG MALABANG INC 2. MARANAO RURAL BANK	MALABANG LANA DEL SUR MARAWI CITY
Maguindanao	
1. RURAL BANK OF DATU PAGLAS INC 2. RURAL BANK OF PARANG INC (NEW SETTLERS BANK)	DATU PAGLAS MAGUINDANAO PARANG, MAGUINDANAO
CARAGA ADMINISTRATIVE REGION	
Agusan del Norte	
1. AGUSAN NORTE-BUTUAN CITY COOPERATIVE RB 2. BUTUAN CITY RB INC 3. GREEN BANK (RURAL GREENBANK CARAGA) 4. RURAL BANK OF BUENAVISTA INC 5. RURAL BANK OF CABADBARAN INC	FORT POYOHON BUTUAN CT AGUSAN NORTE BUTUAN CITY NASIPIT AGUSAN DEL NORTE BUENAVISTA AGUSAN DEL NORTE CABADBARAN AGUSAN DEL NORTE
Agusan del Sur	
1. COOPERATIVE BANK OF AGUSAN DEL SUR 2. PEOPLE'S BANK OF CARAGA INC	QUEZON ST. SAN FRANCISCO, AGUSAN DS TALACOGON AGUSAN DEL SUR
Surigao del Norte	
1. BANK OF PLACER (A RB)-RURAL BANK OF PLACER 2. RURAL BANK OF GIGAQUIT INC 3. RURAL BANK OF LORETO INC 4. SIARGAO BANK INC (A RB) RB DAPA INC 5. SURIGAO CITY EVERGREEN RB INC 6. SURIGAONON RURAL BANKING CORP	BORROMEIO ST SURIGAO CITY SURIGAO DN GIGAQUIT, SURIGAO DEL NORTE LORETO SURIGAO DEL NORTE JC SERING CAPITOL RD SURIGAO CITY 148 BORROMEIO ST SURIGAO CITY BONPIN BLDG SN NICOLAS SURIGAO CITY
Surigao del Sur	
1. BANGKO CARRASCAL INC (A RB) 2. CANTILAN BANK(A RB)-RURAL BANK OF CANTILAN 3. COOPERATIVE BANK OF SURIGAO DEL SUR 4. ENTERPRISE BANK INC A RB 5. RURAL BANK OF LANUZA INC 6. RURAL BANK OF TANDAG INC	ARREZA COR CERVANTES CARRASCAL SDS CANTILAN, SURIGAO DEL SUR MANGAGOY BISLIG SURIGAO DEL SUR LIANGA, SURIGAO DEL SUR LANUZA, SURIGAO DEL SUR TANDAG SURIGAO DEL SUR

Source: Supervisory Data Center, Supervision and Examination Sector

Table 2 Overseas Offices of Commercial Banks

As of December 31, 2006

Name of Bank	Address	Date Opened
I. Branches (18)		
Universal Banks		
1. ALLIED BANKING CORP - GUAM	ADA BLDG MARINA DRIVE AGANA GUAM	September 28, 1981
2. ALLIED BANKING CORP - BAHRAIN	BAHRAIN TOWER MANAWA ST OF BAHRAIN	August 18, 1980
3. EQUITABLE PCI BANK - HONGKONG	1 WELLINGTON ST CENTRAL HONG KONG	September 15, 1963
4. METROPOLITAN BANK & TCO -TAIPEI	107 CHUNG HSIAO EAST ROAD, TAIPEI, TAIWAN	September 30, 1970
5. METROPOLITAN BANK & TCO -GUAM	665 SOUTH MARINE DRIVE, TAMUNING GUAM	February 14, 1978
6. METROPOLITAN BANK & TCO -NEW YORK	10 EAST 53rd STREET NEW YORK, NEW YORK USA	May 25, 1979
7. METROPOLITAN BANK & TCO -KAOHSIUNG	146 SU-WEI, 2nd ROAD, KAOHSIUNG, TAIWAN	October 29, 1993
8. METROPOLITAN BANK & TCO -SEOUL	120 5-KA NANDAEMUN-RO SEOUL KOREA	April 10, 1997
9. METROPOLITAN BANK & TCO -OSAKA	4-2-5, HONMACHI, CHUO-KU, OSAKA JAPAN	December 14, 1998
10. METROPOLITAN BANK & TCO -SHANGHAI	1203 MARINE TWR 1 PUDONG SHANGHAI	August 08, 2001
11. METROPOLITAN BANK & TCO -PUSAN BR	CHORYANG 1DONG DONG-GU PUSAN KOREA	December 15, 1999
12. METROPOLITAN BANK & TCO -TOKYO	3-8-1 NISHI-KANDA CHIYODAKU TOKYO	March 28, 1996
13. PHIL NATIONAL BANK - NEW YORK	546 5TH AVE 8F NEW YORK NY USA	October 03, 1967
14. PHIL NATIONAL BANK - LONDON	128 QUEEN VICTORIA LONDON EC4V 4HR	October 25, 1967
15. PHIL NATIONAL BANK - HONGKONG	19 DES VOEUX RD CENTRAL HONGKONG	December 02, 1963
16. PHIL NATIONAL BANK - SINGAPORE	304 ORCHARD RD LUCKY PLAZA SINGAPORE	April 19, 1968
17. PHIL NATIONAL BANK - LOS ANGES	3345 WILSHIRE BLVD LOS ANGELES CAL	April 16, 1982
18. PHIL NATIONAL BANK -TOKYO	TORANOMON MINATO-KU TOKYO JAPAN	June 30, 1996
II. Sub-Branches (2)		
1. PHIL NATIONAL BANK - NAGOYA	NAKA-KU NAGOYA SHI AICHI-KEN JAPAN	May 19, 2003
2. PHIL NATIONAL BANK - SING JURONG	JURONG EAST SINGAPORE	April 24, 2005
III. Agency (1)		
Universal Bank		
1. PHIL NATIONAL BANK - HONOLULU	1145 BISHOP ST HONOLULU HAWAII USA	September 01, 1970
IV. Representative Offices (24)		
Universal Banks		
1. ALLIED BANKING CORP - FRANKFURT	DREIEICHSTRASSE 60594 FRANKFURT GER	November 01, 1995
2. ALLIED BANKING CORP - MADRID	CALLE MAYON 4 MADRID SPAIN	March 04, 1992
3. ALLIED BANKING CORP - ROME	VIA MERULANA 264 PIANO IV ROME	May 26, 1992
4. ALLIED BANKING CORP - SINGAPORE	SHENTON HOUSE SHENTON WAY SINGAPORE	June 30, 1981
5. ALLIED BANKING CORP - SYDNEY	ANDERSON ST CHATSWOOD NSW AUSTRALIA	March 07, 1996
6. ALLIED BANKING CORP - TOKYO	2-14-2 NAGATA-CHO TOKYO JAPAN	December 05, 1996
7. EQUITABLE PCI BANK - ATHENS	6 THETIDOS ST ATHENS GREECE	September 26, 1999
8. EQUITABLE PCI BANK - PARIS	116 BIS AVE DE CHAMPS ELYSEES PARIS	September 26, 1999
9. EQUITABLE PCI BANK - TEL AVIV	2 KAUFMAN ST TEL AVIV ISRAEL	June 30, 2002
10. LAND BANK OF THE PHILS - SINGAPORE ^{1/}	17-02 ROBINA HOUSE SHENTON WAY SINGAPORE	November 28, 1995
11. LAND BANK OF THE PHILS - TAIWAN ^{1/}	11 F 87 CHUNG HSIAO EAST RD SEC 4 TAIPEI CITY	November 21, 1996
12. LAND BANK OF THE PHILS - TOKYO ^{1/}	RM 302 3/F ROPPONGI HEIGHTS	October 12, 1995
13. METROPOLITAN BANK & TCO - BEIJING	BEIJING PROC	June 14, 1994
14. METROPOLITAN BANK & TCO - HONGKONG	NEW WORLD TOWER 16-18 QUEENS RD HK	September 05, 1973
15. METROPOLITAN BANK & TCO - LONDON RO	7 WINDMILL ST LONDON WIT 2JD	December 15, 1999

Table 2 Overseas Offices of Commercial Banks

As of December 31, 2006

Name of Bank	Address	Date Opened
16. PHIL NATIONAL BANK - DUBAI RO	ZAABEEL RD KARAMA 14402 DUBAI UAE	July 22, 1995
17. PHIL NATIONAL BANK - TAIPEI	116 NANKING-E RD SEC2 TAIPEI TAIWAN	March 10, 1997
18. PHIL NATIONAL BANK - SHENZEN RO	RE MIN ROAD-SOUTH SHENZEN PRC CHINA	October 16, 1996
19. PHIL NATIONAL BANK - HAMBURG RO	ROSENSTRASSE 7 20095HAMBURG GERMANY	March 01, 1991
20. PHIL NATIONAL BANK - VIENNA RO	OPERNRING 1 STEIGE E VIENNA AUSTRIA	October 07, 1991
21. PHIL NATIONAL BANK - PARIS RO	118 AVE DES CHAMPS PARIS FRANCE	April 08, 1992
22. PHIL NATIONAL BANK - ROME	38 SCALA-B INT.1 00184 ROME ITALY	June 04, 1992
23. PHIL NATIONAL BANK - MADRID RO	CALLE MAYOR 6-3 PTA2 MADRID SPAIN	October 01, 1992
24. RIZAL COM'L BANKING CORP - TOKYO	TOKYO JAPAN	June 19, 2000

V. Extension Office (4)

Universal Banks

1. METROPOLITAN BANK & TCO - NEW YORK	FLUSHENG QUEENSBOROUGH NEW YORK USA	December 12, 1991
2. METROPOLITAN BANK & TCO - OSAKA	HONMACHI CHUO-KU OSAKA JAPAN	December 12, 1991
3. PHIL NATIONAL BANK - QUEENS	WOODSIDE QUEENS NEW YORK	January 01, 1991
4. PHIL NATIONAL BANK - BARCELONA	CALLE FONTANELLE BARCELONA SPAIN	October 14, 1996

^{1/} Government Bank

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3 Offshore Banking Units

As of December 31, 2006

Name of Offshore Banking Unit	Address
1. ABN-AMRO, N.V.	18/F LKG TOWER, 6801 AYALA AVE., MAKATI
2. AMERICAN EXPRESS BANK, LTD.	11/F 6750 AYALA AVE., MAKATI
3. BNP PARIBAS	30/F PHILAMLIFE, 8767 PASEO DE ROXAS, MAKATI
4. CALYON CORPORATE AND INVESTMENT BANK	14/F PACIFIC STAR BLDG., MAKATI AVE., MAKATI
5. JP MORGAN INTERNATIONAL FINANCE LTD.	31/F PHILAMLIFE, 8767 PASEO DE ROXAS, MAKATI
6. KBC BANK, N.V.	38/F PHILAMLIFE, 8767 PASEO DE ROXAS, MAKATI
7. SOCIETE GENERALE	21/F ANTEL 139 VALECO SALCEDO VILLAGE,
8. TAIWAN COOPERATIVE BANK	26/F CITIBANK TWR, 8741 PASEO DE ROXAS

Source: Supervisory Data Center, Supervision and Examination Sector

Table 4 Banking Industry Associations

As of December 31, 2006

Name of Industry	Address
1. BANKERS ASSOCIATION OF THE PHILIPPINES	11/F SAGITTARIUS BLDG., H.V. DELA COSTA STREET SALCEDO VILL., MAKATI CITY
2. CHAMBER OF THRIFT BANKS	UNIT 1409, CITYLAND 10 CONDO., TOWER I H.V. DELA COSTA, SALCEDO VILL., MAKATI CITY
3. RURAL BANKERS ASSOCIATION OF THE PHILIPPINES	2/F RBAP BLDG., A. SORIANO AVE. COR. ARZOBISPO ST. INTRAMUROS, MANILA
4. TRUST OFFICERS ASSOCIATION OF THE PHILIPPINES	12 ADB AVE., ORTIGAS CENTER, MANDALUYONG CITY

Source: Supervisory Data Center, Supervision and Examination Sector