



Supervision and Examination Sector
Supervisory Data Center

FACTBOOK

The Philippine Banking System



TABLE OF CONTENTS
(2013 Fact Book – Volume 1)

Part I. Highlights on the Philippine Banking System	I. 1
 Part II. Industry Profile of the Philippine Banking System	
1. Physical Network	
a. Number of Offices by Type of Bank Group (2005 – 2013)	II. 1
b. Number of Offices by Type and Location (as of 31 December 2013)	II. 2
c. Number of Automated Teller Machines (2005 – 2013)	II. 4
d. Changes in the Philippine Banking Network (for the year 2013)	II. 5
2. Balance Sheet (2010 – 2013)	
The Philippine Banking System	II. 6
a. Universal and Commercial Banks	II. 7
i. Classified by Nature of Operation	
a. Universal Banks	II. 8
b. Commercial Banks	II. 9
ii. Classified by Ownership	
b. Government Banks	II. 11
c. Foreign Bank Branches	II. 12
d. Foreign Bank Subsidiaries	II. 13
b. Thrift Banks	II. 14
c. Rural and Cooperative Banks	II. 15
3. Published Balance Sheet (as of 31 December 2013)	
Universal, Commercial and Thrift Banks	II. 16
a. Universal and Commercial Banks	II. 17
b. Thrift Banks	II. 30
4. Income Statement (2010 – 2013)	
The Philippine Banking System	II. 48
a. Universal and Commercial Banks	II. 49
b. i. Classified by Nature of Operations	
a. Universal Banks	II. 50
b. Commercial Banks	II. 51
ii. Classified by Ownership	
a. Private Domestic Banks	II. 52
b. Government Banks	II. 53
c. Foreign Bank Branches	II. 54
d. Foreign Bank Subsidiaries	II. 55
b. Thrift Banks	II. 56
c. Rural and Cooperative Banks	II. 57
5. Summary Report on Compliance with Agri-Agra Reform Credit (2009 – 2013)	
The Philippine Banking System	II. 58
a. Universal and Commercial Banks	II. 59
b. Thrift Banks	II. 60
c. Rural and Cooperative Banks	II. 61

TABLE OF CONTENTS
(2013 Fact Book – Vol. 1)

6. Summary Report on Compliance with Small and Medium Enterprise Credit (2010-2014)	
The Philippine Banking System	II. 62
a. Universal and Commercial Banks	II. 63
b. Thrift Banks	II. 64
c. Rural and Cooperative Banks	II. 65
7. Philippine Foreign Currency Deposit System Balance Sheet (2010-2013)	
The Philippine Banking System	II. 66
a. Universal and Commercial Banks	II. 67
b. Thrift Banks	II. 68
8. Trust and Fund Management Operations (2012-2013)	
The Philippine Banking System	II. 69
a. Universal and Commercial Banks	II. 70
b. Thrift Banks	II. 71

Part III. Directory of the Philippine Banking System

1. Directory of Head Offices of the Banking System (as of December 31, 2013)	
a. Universal and Commercial Banks	III. 1
b. Thrift Banks	III. 2
c. Rural and Cooperative Banks	III. 4
2. Overseas Offices of Universal and Commercial Banks (as of December 31, 2013)	III. 21
3. Offshore Banking Units (as of December 31, 2013)	III. 19
4. Banking Industry Associations (as of December 31, 2013)	III. 20

Part I

Highlights on the
Philippine Banking System

Part II



Industry Profile of the Philippine
Banking System

Table 1.a NUMBER OF OFFICES BY TYPE OF BANK GROUP
2004 - 2013

Type of Bank	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Philippine Banking System	7,640	7,708	7,900	8,070	8,448	8,620	8,877	9,050	9,410	9,935
Head Offices	893	879	862	847	818	785	758	726	696	673
Branches/ Other Offices	6,747	6,829	7,038	7,223	7,630	7,835	8,119	8,324	8714	9262
I. Universal and Commercial Banks	4,352	4,347	4,347	4,311	4,447	4,520	4,681	4,857	5,145	5,461
Head Offices	42	41	39	38	38	38	38	38	37	36
Branches/ Other Offices	4,310	4,306	4,308	4,273	4,409	4,482	4,643	4,819	5108	5425
A. Universal Banks	3,717	3,712	3,840	3,834	3,952	4,009	4,121	4,207	4,622	5,010
Head Offices	18	17	17	17	17	18	19	20	21	21
Branches/ Other Offices	3,699	3,695	3,823	3,817	3,935	3,991	4,102	4,187	4601	4989
Private Domestic Banks	3,286	3,277	3,406	3,395	3,512	3,569	3,674	3,743	4,147	4,523
Head Offices	12	11	11	11	11	11	11	11	12	12
Branches/ Other Offices	3,274	3,266	3,395	3,384	3,501	3,558	3,663	3,732	4,135	4,511
Foreign Bank Branches	12	12	12	15	15	16	17	17	17	17
Head Offices	3	3	3	3	3	4	5	6	6	6
Branches/ Other Offices	9	9	9	12	12	12	12	11	11	11
Government Banks	419	423	422	424	425	424	430	447	458	470
Head Offices	3	3	3	3	3	3	3	3	3	3
Branches/ Other Offices	416	420	419	421	422	421	427	444	455	467
B. Commercial Banks	635	635	507	477	495	511	560	650	523	451
Head Offices	24	24	22	21	21	20	19	18	16	15
Branches/ Other Offices	611	611	485	456	474	491	541	632	507	436
Private Domestic Banks	477	487	424	391	410	427	472	561	432	337
Head Offices	9	9	8	7	7	7	8	8	6	5
Branches/ Other Offices	468	478	416	384	403	420	464	553	426	332
Foreign Bank Subsidiaries	142	132	67	70	69	69	74	76	78	100
Head Offices	4	4	3	3	3	3	2	2	2	2
Branches/ Other Offices	138	128	64	67	66	66	72	74	76	98
Foreign Bank Branches	16	16	16	16	16	15	14	13	13	14
Head Offices	11	11	11	11	11	10	9	8	8	8
Branches/ Other Offices	5	5	5	5	5	5	5	5	5	6
II. Thrift Banks	1,280	1,293	1,323	1,345	1,327	1,333	1,418	1,491	1,619	1,828
Head Offices	87	84	84	82	77	73	73	71	70	71
Branches/ Other Offices	1,193	1,209	1,239	1,263	1,250	1,260	1,345	1,420	1,549	1,757
III. Rural and Cooperative Banks	2,008	2,068	2,230	2,414	2,674	2,767	2,778	2,702	2,646	2,646
Head Offices	764	754	739	727	703	674	647	617	589	566
Branches/ Other Offices	1,244	1,314	1,491	1,687	1,971	2,093	2,131	2,085	2,057	2,080

Source: Supervisory Data Center, Supervision and Examination Sector

Table 1.b NUMBER OF OFFICES BY TYPE OF LOCATION
As of December 31, 2013

Type of Bank	Branches and Other Offices ^{1/}			
	T O T A L	Metro Manila	Countryside	Overseas
Philippine Banking System	9,262	3,058	6,153	51
I. Universal and Commercial Banks	5,425	2,480	2,894	51
A. Universal Banks	4,989	2,288	2,650	51
Private Domestic Banks	4,511	2,177	2,286	48
1 ASIA UNITED BANK CORPORATION	162	79	83	0
2 BANK OF THE PHIL ISLANDS	671	352	318	1
3 BDO UNIBANK INC	876	435	436	5
4 CHINA BANKING CORP	294	144	150	0
5 EAST WEST BANKING CORP	299	173	126	0
6 METROPOLITAN BANK & TCO	640	277	354	9
7 PHIL NATIONAL BANK	662	244	385	33
8 PHIL TRUST COMPANY	57	39	18	0
9 RIZAL COMM'L BANKING CORP	272	95	177	0
10 SECURITY BANK CORP	203	121	82	0
11 UNION BANK OF THE PHILS	188	122	66	0
12 UNITED COCONUT PLANTERS BANK	187	96	91	0
Foreign Bank Branches	11	8	3	0
1 ANZ BANKING GROUP LTD	0	0	0	0
2 DEUTSCHE BANK AG	0	0	0	0
3 HONGKONG & SHANGHAI BANKING CORP	6	4	2	0
4 INTERNATIONALE NEDERLANDEN GROEP BK	0	0	0	0
5 MIZUHO CORPORATE BANK LTD-MANILA BR	0	0	0	0
6 STANDARD CHARTERED BANK	5	4	1	0
Government Banks	467	103	361	3
1 AL-AMANAH ISLAMIC INVESTMENT BANK OF THE PHILS	8	1	7	0
2 DEVELOPMENT BANK OF THE PHIL	108	15	93	0
3 LAND BANK OF THE PHILIPPINES	351	87	261	3
B. Commercial Banks	436	192	244	0
Private Domestic Banks	332	147	185	0
1 BANK OF COMMERCE	121	58	63	0
2 BDO PRIVATE BANK, INC.	5	3	2	0
3 PHIL BANK OF COMMUNICATIONS	65	35	30	0
4 PHILIPPINE VETERANS BANK	59	13	46	0
5 ROBINSONS BANK CORPORATION	82	38	44	0
Foreign Bank Subsidiaries	98	41	57	0
1 CTBC BANK (PHILIPPINES) CORP	22	13	9	0
2 MAYBANK PHILIPPINES INC	76	28	48	0
Foreign Bank Branches	6	4	2	0
1 BANGKOK BANK PUBLIC CO LTD	0	0	0	0
2 BANK OF AMERICA N.A.	0	0	0	0
3 BANK OF CHINA LIMITED-MANILA BRANCH	0	0	0	0
4 CITIBANK, N.A.	5	4	1	0
5 JP MORGAN CHASE BANK NATIONAL ASSN.	0	0	0	0
6 KOREA EXCHANGE BANK	1	0	1	0
7 MEGA INT'L COMM'L BANK CO LTD	0	0	0	0
8 THE BNK OF TOKYO-MITSUBISHI UFJ LTD	0	0	0	0

^{1/} Excluding Head Offices

Type of Bank	Branches and Other Offices ^{1/}		
	T O T A L	Metro Manila	Countryside
II. Thrift Banks	1,757	516	1241
1 1ST VALLEY BANK INC A DEVELOPMENT BANK	35	0	35
2 ALLIED SAVINGS BANK	26	3	23
3 BANK ONE SAVINGS AND TRUST CORP.	6	6	0
4 BATAAN DEVELOPMENT BANK	6	0	6
5 BATAAN SAVINGS AND LOAN BANK	2	0	2
6 BDO ELITE SAVINGS BANK INC	0	0	0
7 BPI DIRECT SAVINGS BANK INC	0	0	0
8 BPI FAMILY SAVINGS BANK INC	142	97	45
9 BPI GLOBE BANKO INC A SAVINGS BANK	5	0	5
10 BUSINESS AND CONSUMERS BANK (A DB)	4	0	4
11 CARD SME BANK INC A THRIFT BANK	85	0	85
12 CENTURY SAVINGS BANK CORPORATION	5	3	2
13 CHINA BANK SAVINGS INC	55	25	30
14 CITIBANK SAVINGS INC	14	7	7
15 CITY SAVINGS BANK INC	49	2	47
16 CITYSTATE SAVINGS BANK INC	26	18	8
17 COMSAVINGS BANK	21	7	14
18 CORDILLERA SAVINGS BANK INC	2	0	2
19 DUMAGUETE CITY DEV BANK INC	3	0	3
20 DUNGGANON BANK (A MICROFINANCE THRIFT BANK) INC	1	0	1
21 ENTERPRISE BANK INC (A THRIFT BANK)	39	0	39
22 EQUICOM SAVINGS BANK INC	13	5	8
23 FARMERS SAVINGS & LOAN BANK INC	7	0	7
24 FIRST CONSOLIDATED BANK INC (A PDB)	92	0	92
25 HIYAS BANKING CORPORATION	5	0	5
26 HSBC SAVINGS BANK(PHILS) INC	8	8	0
27 INTER-ASIA DEVELOPMENT BANK	1	0	1
28 ISLA BANK(A THRIFT BANK) INC	2	0	2
29 LEGAZPI SAVINGS BANK INC	10	0	10
30 LEMERY SAVINGS & LOAN BANK, INC.	2	0	2
31 LIFE SAVINGS BANK INC	0	0	0
32 LUZON DEVELOPMENT BANK	39	7	32
33 MALASIQUI PROGRESSIVE SLB, INC	0	0	0
34 MALAYAN BANK SAVINGS AND MORT BANK INC	18	6	12
35 MARITIME SAVINGS BANK CORPORATION	3	0	3
36 MBANK PHILIPPINES (A THRIFT BANK) INC	0	0	0
37 MERCHANTS SAVINGS & LOAN ASSN INC	15	0	15
38 METRO CEBU PUBLIC SAVINGS BANK	2	0	2
39 MICROFINANCE MAXIMUM SB INC	1	1	0
40 NORTHPOINT DEV'T BANK INC	1	0	1
41 OPPORTUNITY KAUSWAGAN BANK INC (A MICROFINANCE THRIFT BANK)	23	4	19
42 OPTIMUM DEVELOPMENT BANK INC	1	1	0
43 PACIFIC ACE SAVINGS BANK INC	0	0	0
44 PAMPANGA DEVELOPMENT BANK	3	0	3
45 PENBANK INC (A PDB) (FORMERLY: PENINSULA RB INC)	32	0	32
46 PHIL POSTAL SAVINGS BANK INC	24	0	24
47 PHIL SAVINGS BANK	223	112	111

^{1/} Excluding Head Offices

Source: Supervisory Data Center, Supervision and Examination Sector

Type of Bank	Branches and Other Offices ^{1/}		
	T O T A L	Metro Manila	Countryside
48 PHILIPPINE BUSINESS BANK INC A SAVINGS BANK	100	49	51
49 PHILIPPINE RESOURCES SAVINGS BANKING CORPORATION (PR SAVINGS BANK)	87	13	74
50 PLANTERS DEVELOPMENT BANK	77	23	54
51 PRIDE STAR DEVELOPMENT BANK INC	0	0	0
52 PRODUCERS SAVINGS BANK CORPORATION	105	1	104
53 PROGRESS SAVINGS AND LOAN BANK INC	0	0	0
54 QUEEN CITY DEVELOPMENT BANK INC OR QUEENBANK A THRIFT BANK	15	1	14
55 QUEZON COCONUT BANK INC (A THRIFT BANK)	0	0	0
56 RCBC SAVINGS BANK INC	144	51	93
57 SAMPAGUITA SAVINGS BANK INC	1	0	1
58 SECURITY BANK SAVINGS CORPORATION	40	28	12
59 SILANGAN SAVINGS & LOAN BANK INC	0	0	0
60 STERLING BANK OF ASIA INC (A SAVINGS BANK)	37	25	12
61 SUN SAVINGS BANK INC	2	0	2
62 THE PALAWAN BANK (PALAWAN DB) INC	9	0	9
63 THE REAL BANK (A THRIFT BANK) INC	23	6	17
64 TONGYANG SAVINGS BANK INC	2	2	0
65 TOWER DEVELOPMENT BANK	0	0	0
66 UCPB SAVINGS BANK	38	2	36
67 UNITED OVERSEAS BANK PHILIPPINES	0	0	0
68 UNIVERSITY SAVINGS BANK INC	4	1	3
69 VILLAGE BANK INC (A THRIFT BANK)	2	0	2
70 WEALTH DEVELOPMENT BANK CORPORATION	16	2	14
71 WORLD PARTNERS BANK (A THRIFT BANK)	0	0	4
III. Rural and Cooperative Banks	2080	62	2,018
A. Rural Banks	1962	62	1,900
B. Cooperative Banks	118	0	118

^{1/} Excluding Head Offices

Source: Supervisory Data Center, Supervision and Examination Sector

Table 1.c NUMBER OF AUTOMATED TELLER MACHINES
2004 - 2013

Name of Bank	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
Philippine Banking System	5,469	6,212	6,867	7,155	7,741	8,458	9,370	10,659	12,225	14,530
On-site	3,996	4,476	4,898	5,118	5,423	5,744	6,165	6,608	7,282	8,477
Off-site	1,473	1,736	1,969	2,037	2,318	2,714	3,205	4,051	4,943	6,053
A. Universal and Commercial Banks	5,100	5,606	6,178	6,383	6,803	7,380	8,072	9,197	10,510	12,451
On-site	3,684	3,969	4,334	4,470	4,645	4,935	5,217	5,574	6,130	7,069
Off-site	1,416	1,637	1,844	1,913	2,158	2,445	2,855	3,623	4,380	5,382
B. Thrift Banks	369	564	616	689	825	959	1151	1,229	1,471	1,740
On-site	312	470	503	577	683	708	819	835	944	1118
Off-site	57	94	113	112	142	251	332	394	527	622
C. Rural and Cooperative Banks		42	73	83	113	119	147	233	244	339
On-site		37	61	71	95	101	129	199	208	290
Off-site		5	12	12	18	18	18	34	36	49

NOTE : Rural and Cooperative Banks started reporting their number of ATMs in 2005.

Source: Supervisory Data Center, Supervision and Examination Sector

Table 1.d CHANGES IN THE PHILIPPINE BANKING NETWORK
For the Year 2013

I. NEW BANKS

Name of Bank	Address	Date Opened
THRIFT BANK mBank Philippines (A Thrift Bank), Inc.	Ground Floor, One Evotech Building, Lake Evozone Nuvali, Sta. Rosa City, Laguna 4026	16-Oct-13

II. MERGERS/ACQUISITIONS/CONSOLIDATIONS

Surviving/Acquiring Bank	Bank Category	Absorbed Bank(s)	Bank/NBFI Category	Effectivity Date
Consolidated Cooperative Bank	Cooperative Bank	First Community Cooperative Bank of Misamis Occidental (Mis Occ Coop Bank) Cooperative Bank of Davao Del Sur (CBDS) Cooperative Bank of Surigao Del Sur	Cooperative Bank Cooperative Bank Cooperative Bank	2-Jan-13
Philippine National Bank	Universal/Commercial Bank	Allied Banking Corporation	Universal/Commercial Bank	9-Feb-13
One Network Bank, Inc. (A Rural Bank)	Rural Bank	Rural Bank of San Enrique (Iloilo), Inc.	Rural Bank	16-May-13
1st Valley Bank, Inc., (A Development Bank)	Thrift Bank	1st Valley Bank, Inc. (A Rural Bank) Community Rural Bank of Clarin (Misamis Occidental), Inc.	Rural Bank Rural Bank	1-Aug-13
Producers Savings Bank Corporation	Thrift Bank	Iloilo City Development Bank	Thrift Bank	12-Nov-13

III. CONVERSIONS

From	Bank Category	To	Bank/NBFI Category	Effectivity Date
Asia United Bank Corporation	Domestic Commercial Bank	Asia United Bank Corporation	Domestic Universal Bank	25-Oct-13

IV. CLOSURES

Name of Bank	Date of Closure
UNIVERSAL AND COMMERCIAL BANKS	
THRIFT BANKS	
RURAL AND COOPERATIVE BANKS	
Capitol City Bank, Inc., A Rural Bank	24-Jan-13
Rural Bank of Gainza (Camarines Sur), Inc.	31-Jan-13
Rural Bank of Majayjay (Laguna), Inc.	7-Feb-13
Rural Bank of Buenavista (Agusan del Norte), Inc.	4-Mar-13
La Consolacion Rural Bank, Inc.	15-Mar-13
Rural Bank of Kinogitan (Misamis Oriental), Inc.	26-Mar-13
Cooperative Rural Bank of Bulacan	23-May-13
Rural Bank of Naval, Inc.	30-May-13
Rural Bank of Borongan (Eastern Samar), Inc.	14-Jun-13
Rural Bank of San Fernando (Cebu), Inc.	4-Jul-13
Quezon Traders Rural Bank of Candelaria (Quezon), Inc.	11-Jul-13
Rural Bank of San Jose del Monte, Inc.	1-Aug-13
Rural Bank of La Trinidad, Inc.	21-Aug-13
Rural Bank of Sto.Tomas (Davao del Norte), Inc.	13-Sep-13
Rural Bank of Hagonoy (Davao del Sur), Inc.	19-Sep-13
Rural Bank of Catubig (Norther Samar), Inc.	7-Nov-13
Rural Bank of Alaminos (Laguna), Inc.	14-Nov-13
Sarangani Rural Bank, Inc.	5-Dec-13

Source: Supervisory Data Center, Supervision and Examination Sector

Table 2 BALANCE SHEET

Philippine Banking System
2009 - 2013
In Million Pesos

Accounts	2009	2010	2011	2012	2 0 1 3			
					3.31	6.30	9.30	12.31
TOTAL ASSETS	6,192,285	6,918,334	7,335,624	8,049,723	8,119,448	8,616,530	9,134,604	9,970,839
Cash and Due from banks	877,940	1,326,926	1,361,317	1,459,169	1,522,816	1,796,345	2,130,032	2,553,262
Financial Assets, gross (net of amortization)	1,592,109	1,731,710	1,650,561	1,819,248	1,767,989	1,896,043	1,933,128	2,006,646
Accumulated Market Gains/Losses	15,868	30,150	48,254	55,389	100,013	14,891	3,884	(9,406)
Financial Assets, gross (net of amortization and Market Gains/Losses)	1,607,977	1,761,860	1,698,815	1,874,637	1,868,002	1,910,934	1,937,012	1,997,240
Allowance for Credit Losses	25,112	28,112	24,833	25,548	25,483	26,132	25,862	25,802
Financial Assets, net	1,582,864	1,733,748	1,673,982	1,849,089	1,842,519	1,884,802	1,911,150	1,971,439
Loans, gross ^{1/}	3,179,932	3,303,473	3,761,898	4,228,601	4,193,756	4,358,462	4,539,572	4,896,950
Allowance for probable losses	131,626	142,022	145,453	156,770	156,871	161,160	161,275	160,874
Loans, net (inclusive of IBL)	3,048,306	3,161,451	3,616,445	4,071,832	4,036,885	4,197,302	4,378,296	4,736,076
Equity Investments gross	124,069	134,581	152,977	165,792	179,741	189,604	187,954	182,240
Allowance for probable losses	1,496	1,424	1,412	1,683	1,665	1,663	1,671	1,696
Equity Investments, net	122,573	133,157	151,565	164,109	178,076	187,942	186,283	180,545
Real and Other Properties Acquired, net	153,382	145,064	125,070	116,145	114,140	112,255	110,141	109,531
Other assets	407,220	417,989	407,244	389,379	425,012	437,884	418,703	419,985
LIABILITIES AND CAPITAL	6,192,285	6,918,334	7,335,624	8,049,723	8,119,448	8,616,530	9,134,604	9,970,839
LIABILITIES	5,504,317	6,109,818	6,414,354	6,998,273	6,950,046	7,499,146	8,000,175	8,845,031
Financial Liabilities Held for Trading	35,986	53,381	40,756	52,724	35,737	61,135	47,740	40,790
Financial Liabilities Designated at Fair Value through Profit or Loss	6,321	6,485	6,526	6,196	6,097	0	0	0
Deposit Liabilities	4,671,849	5,125,110	5,376,445	5,753,629	5,722,893	6,351,705	6,876,218	7,608,868
Peso Liabilities	3,615,004	4,023,633	4,307,746	4,711,419	4,673,365	5,235,067	5,728,229	6,448,697
Demand and NOW	805,508	914,818	1,039,431	1,113,789	1,186,525	1,326,365	1,381,752	1,550,772
Savings	1,745,817	1,929,473	2,132,267	2,316,373	2,347,446	2,557,267	2,739,228	3,021,867
Time	1,031,562	1,144,483	1,096,332	1,230,419	1,082,444	1,292,223	1,543,023	1,789,281
LTNCD	32,117	34,859	39,716	50,837	56,949	59,212	64,226	86,779
Foreign Currency	1,056,844	1,101,477	1,068,700	1,042,210	1,049,528	1,116,639	1,147,991	1,160,170
Bills Payable	329,479	370,894	390,833	426,636	439,238	402,403	384,270	502,389
Deposit Substitutes	41,477	36,096	76,522	96,232	116,716	114,985	96,533	155,141
Others	288,002	334,798	314,311	330,404	322,522	287,418	287,737	347,248
Special Financing	116	68	220	220	229	53	68	58
Unsecured Subordinated Debt	104,804	106,550	110,127	113,459	101,884	91,825	76,742	62,803
Redeemable Preferred Shares	81	453	386	352	318	316	318	320
Other liabilities	355,681	446,877	489,060	645,057	643,652	591,710	614,820	629,803
TOTAL CAPITAL ACCOUNTS	687,968	808,516	921,270	1,051,451	1,169,402	1,117,384	1,134,429	1,125,807
Capital Stock	342,810	381,341	407,784	464,950	516,243	529,561	543,833	542,237
Assigned Capital	22,282	24,340	24,953	27,012	27,012	27,012	27,012	27,228
Net Due to Head Office	61,397	81,271	85,459	94,802	91,779	93,249	94,317	95,317
Other Equity Instruments	28,223	27,429	29,783	31,267	26,330	27,173	27,308	27,592
Deposit for Stock Subscription					3,045	3,365	3,872	2,310
Retained Earnings & Undivided Profits ^{2/}	233,257	294,131	373,291	433,419	504,992	437,023	438,088	431,123

^{1/} Gross, net of amortization

^{2/} Inclusive of Other Comprehensive Income, Appraisal Increment Reserve and Stock Dividend Distributable

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

Source: Supervisory Data Center, Supervision and Examination Sector

Table 2.a BALANCE SHEET

Universal and Commercial Banks
2009 - 2013
In Million Pesos

Accounts	2009	2010	2011	2012	2 0 1 3			
					3.31	6.30	9.30	12.31
TOTAL ASSETS	5,483,541	6,131,755	6,541,426	7,193,817	7,272,954	7,709,601	8,207,941	8,997,132
Cash and Due from banks	781,913	1,210,927	1,237,556	1,331,580	1,380,334	1,620,192	1,950,053	2,345,158
Financial Assets, gross (net of amortization)	1,492,561	1,617,616	1,550,083	1,723,701	1,688,686	1,813,451	1,850,613	1,926,328
Accumulated Market Gains/Losses	14,971	29,423	43,562	53,923	95,674	15,613	4,890	(7,505)
Financial Assets, gross (net of amortization and Market Gains/Losses)	1,507,533	1,647,039	1,593,645	1,777,624	1,784,360	1,829,064	1,855,503	1,918,823
Allowance for Credit Losses	24,309	27,055	23,855	24,520	24,464	25,099	24,831	24,769
Financial Assets, net	1,483,224	1,619,984	1,569,790	1,753,104	1,759,896	1,803,965	1,830,672	1,894,054
Loans, gross ^{1/}	2,745,986	2,825,455	3,252,378	3,650,760	3,625,043	3,760,891	3,922,085	4,256,963
Allowance for probable losses	112,014	118,784	121,507	128,464	127,487	131,291	131,338	130,440
Loans, net (inclusive of IBL)	2,633,972	2,706,671	3,130,871	3,522,296	3,497,556	3,629,600	3,790,746	4,126,523
Equity Investments gross	119,703	130,387	148,402	161,732	175,738	185,605	183,951	179,741
Allowance for probable losses	1,234	1,165	1,196	1,437	1,422	1,425	1,425	1,450
Equity Investments, net	118,469	129,222	147,206	160,295	174,316	184,180	182,526	178,292
Real and Other Properties Acquired, net	118,184	107,757	93,930	87,980	85,684	83,887	82,204	79,511
Other assets	347,779	357,193	362,072	338,562	375,168	387,776	371,741	373,593
LIABILITIES AND CAPITAL	5,483,541	6,131,755	6,541,426	7,193,817	7,272,954	7,709,601	8,207,941	8,997,132
LIABILITIES	4,884,423	5,420,214	5,726,731	6,256,765	6,228,241	6,715,429	7,197,663	7,993,560
Financial Liabilities Held for Trading	35,986	53,352	40,756	52,724	35,736	61,114	47,718	40,789
Financial Liabilities Designated at Fair Value through Profit or Loss	6,321	6,485	6,526	6,196	6,097	0	0	0
Deposit Liabilities	4,126,322	4,513,307	4,755,980	5,097,472	5,080,146	5,645,386	6,143,237	6,837,526
Peso Liabilities	3,121,892	3,461,502	3,740,378	4,102,566	4,076,314	4,573,896	5,039,639	5,721,715
Demand and NOW	757,383	866,312	989,029	1,067,028	1,137,928	1,265,157	1,318,520	1,486,162
Savings	1,539,172	1,703,451	1,921,474	2,096,855	2,117,339	2,305,798	2,481,354	2,740,941
Time	793,220	857,026	790,264	887,961	764,255	943,890	1,175,693	1,407,868
LTNCD	32,117	34,713	39,612	50,722	56,791	59,051	64,072	86,745
Foreign Currency	1,004,430	1,051,806	1,015,601	994,906	1,003,832	1,071,490	1,103,599	1,115,811
Bills Payable	293,577	332,550	354,106	380,879	400,399	366,547	352,552	462,450
Deposit Substitutes	41,458	36,096	76,518	96,232	116,684	114,953	96,533	155,141
Others	252,120	296,454	277,588	284,647	283,715	251,593	256,019	307,309
Special Financing	6	5	6	6	6	6	6	6
Unsecured Subordinated Debt	101,897	102,061	107,712	107,441	95,984	85,999	71,015	57,005
Redeemable Preferred Shares	0	0	0	0	0	0	0	0
Other liabilities	320,314	412,453	461,646	612,047	609,874	556,379	583,136	595,784
TOTAL CAPITAL ACCOUNTS	599,119	711,541	814,695	937,052	1,044,713	994,172	1,010,278	1,003,572
Capital Stock	279,046	312,489	341,326	391,129	439,301	450,835	464,796	462,415
Assigned Capital	22,282	24,340	24,953	27,012	27,012	27,012	27,012	27,228
Net Due to Head Office	61,397	81,271	85,459	94,802	91,779	93,249	94,317	95,317
Other Equity Instruments	28,223	27,394	29,767	29,967	26,327	27,170	27,289	27,589
Deposit for Stock Subscription					1,564	1,564	1,564	0
Retained Earnings & Undivided Profits ^{2/}	208,171	266,047	333,190	394,141	458,729	394,342	395,301	391,023

^{1/} Gross, net of amortization

^{2/} Inclusive of Other Comprehensive Income, Appraisal Increment Reserve and Stock Dividend Distributable

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

Source: Supervisory Data Center, Supervision and Examination Sector

Table 2.a.1a BALANCE SHEET

Universal Banks
2009 - 2013
In Million Pesos

Accounts	2009	2010	2011	2012	2 0 1 3			
					3.31	6.30	9.30	12.31
TOTAL ASSETS	4,672,437	5,285,187	5,663,402	6,405,099	6,455,352	6,836,858	7,300,247	8,146,264
Cash and Due from banks	651,659	1,067,696	1,035,106	1,153,563	1,207,399	1,382,788	1,709,791	2,117,086
Financial Assets, gross (net of amortization)	1,298,196	1,412,332	1,368,866	1,560,708	1,534,251	1,628,909	1,640,093	1,754,459
Accumulated Market Gains/Losses	14,583	29,276	42,871	48,970	86,725	16,395	6,952	(4,158)
Financial Assets, gross (net of amortization and Market Gains/Losses)	1,312,779	1,441,608	1,411,737	1,609,678	1,620,976	1,645,304	1,647,045	1,750,301
Allowance for Credit Losses	22,293	24,275	21,330	22,273	22,212	22,747	22,495	22,741
Financial Assets, net	1,290,487	1,417,332	1,390,407	1,587,404	1,598,764	1,622,557	1,624,550	1,727,560
Loans, gross ^{1/}	2,321,251	2,386,610	2,822,811	3,244,167	3,185,533	3,348,457	3,498,068	3,835,048
Allowance for probable losses	94,782	101,607	105,839	113,669	112,837	116,579	116,472	116,415
Loans, net (inclusive of IBL)	2,226,468	2,285,003	2,716,972	3,130,498	3,072,696	3,231,878	3,381,596	3,718,633
Equity Investments gross	118,891	129,380	146,123	159,579	173,587	183,867	182,232	178,497
Allowance for probable losses	1,219	1,153	1,193	1,395	1,395	1,395	1,395	1,444
Equity Investments, net	117,672	128,227	144,930	158,184	172,192	182,472	180,838	177,054
Real and Other Properties Acquired, net	107,229	97,181	84,154	78,928	76,539	74,621	73,467	72,489
Other assets	278,921	289,748	291,833	296,521	327,762	342,542	330,004	333,442
LIABILITIES AND CAPITAL	4,672,437	5,285,187	5,663,402	6,405,099	6,455,352	6,836,858	7,300,247	8,146,264
LIABILITIES	4,178,519	4,693,882	4,981,806	5,604,583	5,554,753	5,986,883	6,434,214	7,266,403
Financial Liabilities Held for Trading	25,506	39,072	30,166	41,341	30,654	51,319	40,410	36,107
Financial Liabilities Designated at Fair Value through Profit or Loss	6,321	6,474	6,479	6,196	6,097	0	0	0
Deposit Liabilities	3,563,118	3,945,790	4,174,491	4,597,516	4,558,757	5,048,792	5,509,612	6,252,674
Peso Liabilities	2,735,232	3,079,818	3,316,235	3,751,023	3,703,942	4,139,686	4,572,633	5,284,584
Demand and NOW	645,059	722,531	827,411	925,734	976,074	1,097,662	1,124,851	1,313,981
Savings	1,394,522	1,578,576	1,784,044	1,970,120	1,989,218	2,144,578	2,317,734	2,584,491
Time	668,446	747,530	668,828	804,447	681,860	838,395	1,065,976	1,299,367
LTNCD	27,204	31,180	35,952	50,722	56,791	59,051	64,072	86,745
Foreign Currency	827,887	865,972	858,256	846,494	854,814	909,106	936,979	968,090
Bills Payable	256,924	305,117	321,992	355,022	374,728	339,167	322,768	441,359
Deposit Substitutes	38,032	34,398	72,855	94,796	114,911	113,158	90,993	153,266
Others	218,892	270,719	249,136	260,226	259,817	226,008	231,775	288,094
Special Financing	5	4	5	5	5	5	5	5
Unsecured Subordinated Debt	97,953	97,679	103,493	107,441	95,984	85,999	71,015	57,005
Redeemable Preferred Shares	0	0	0	0	0	0	0	0
Other liabilities	228,692	299,746	345,181	497,062	488,529	461,602	490,405	479,252
TOTAL CAPITAL ACCOUNTS	493,918	591,305	681,596	800,516	900,599	849,975	866,033	879,862
Capital Stock	231,104	257,995	278,725	340,252	382,358	386,475	400,435	410,293
Assigned Capital	8,213	11,467	12,704	12,704	12,704	12,704	12,704	12,920
Net Due to Head Office	24,640	34,400	38,113	38,113	38,113	38,113	38,113	38,761
Other Equity Instruments	28,223	27,394	27,394	26,415	26,327	27,170	27,289	27,589
Deposit for Stock Subscription					0	0	0	0
Retained Earnings & Undivided Profits ^{2/}	201,737	260,049	324,660	383,033	441,097	385,514	387,492	390,298

^{1/} Gross, net of amortization

^{2/} Inclusive of Other Comprehensive Income, Appraisal Increment Reserve and Stock Dividend Distributable

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

Source: Supervisory Data Center, Supervision and Examination Sector

Table 2.a.1b BALANCE SHEET

Commercial Banks
2009 - 2013
In Million Pesos

Accounts	2009	2010	2011 ^{1/}	2012	2 0 1 3			
					3.31	6.30	9.30	12.31
TOTAL ASSETS	811,105	846,568	878,024	788,718	817,602	872,743	907,694	850,868
Cash and Due from banks	130,254	143,232	202,449	178,018	172,935	237,404	240,261	228,072
Financial Assets, gross (net of amortization)	194,365	205,284	181,217	162,993	154,434	184,542	210,520	171,870
Accumulated Market Gains/Losses	388	148	691	4,953	8,949	(782)	(2,062)	(3,347)
Financial Assets, gross (net of amortization and Market Gains/Losses)	194,753	205,431	181,908	167,947	163,383	183,760	208,458	168,523
Allowance for Credit Losses	2,016	2,779	2,525	2,247	2,251	2,351	2,337	2,028
Financial Assets, net	192,737	202,652	179,383	165,699	161,132	181,409	206,121	166,495
Loans, gross ^{1/}	424,736	438,845	429,567	406,592	439,510	412,434	424,016	421,915
Allowance for probable losses	17,232	17,177	15,668	14,794	14,650	14,712	14,867	14,025
Loans, net (inclusive of IBL)	407,504	421,668	413,899	391,798	424,860	397,722	409,150	407,890
Equity Investments gross	812	1,008	2,279	2,153	2,151	1,739	1,718	1,244
Allowance for probable losses	15	12	3	42	28	30	30	6
Equity Investments, net	798	996	2,276	2,111	2,123	1,708	1,688	1,238
Real and Other Properties Acquired, net	10,955	10,576	9,777	9,051	9,145	9,266	8,737	7,021
Other assets	68,857	67,445	70,239	42,040	47,406	45,234	41,737	40,151
LIABILITIES AND CAPITAL	811,105	846,568	878,024	788,718	817,602	872,743	907,694	850,868
LIABILITIES	705,903	726,332	744,925	652,182	673,488	728,546	763,449	727,158
Financial Liabilities Held for Trading	10,480	14,281	10,591	11,383	5,082	9,795	7,308	4,682
Financial Liabilities Designated at Fair Value through Profit or Loss	0	11	47	0	0	0	0	0
Deposit Liabilities	563,204	567,518	581,489	499,955	521,389	596,594	633,626	584,852
Peso Liabilities	386,660	381,683	424,143	351,543	372,371	434,210	467,006	437,132
Demand and NOW	112,324	143,781	161,618	141,294	161,855	167,495	193,669	172,180
Savings	144,650	124,874	137,430	126,735	128,121	161,220	163,620	156,450
Time	124,774	109,496	121,435	83,514	82,395	105,495	109,717	108,501
LTNCD	4,913	3,533	3,660	0	0	0	0	0
Foreign Currency	176,544	185,834	157,346	148,412	149,018	162,384	166,620	147,721
Bills Payable	36,653	27,433	32,114	25,857	25,670	27,380	29,784	21,091
Deposit Substitutes	3,425	1,698	3,663	1,436	1,772	1,795	5,540	1,876
Others	33,228	25,735	28,451	24,421	23,898	25,585	24,245	19,215
Special Financing	1	1	1	1	1	1	1	1
Unsecured Subordinated Debt	3,944	4,382	4,219	0	0	0	0	0
Redeemable Preferred Shares	0	0	0	0	0	0	0	0
Other liabilities	91,622	112,707	116,465	114,985	121,346	94,777	92,731	116,532
TOTAL CAPITAL ACCOUNTS	105,201	120,236	133,099	136,536	144,114	144,197	144,245	123,710
Capital Stock	47,942	54,494	62,601	50,877	56,943	64,361	64,361	52,121
Assigned Capital	14,069	12,874	12,249	14,308	14,308	14,308	14,308	14,308
Net Due to Head Office	36,757	46,871	47,347	56,690	53,667	55,137	56,204	56,556
Other Equity Instruments	0	0	2,373	3,553	0	0	0	0
Deposit for Stock Subscription					1,564	1,564	1,564	0
Retained Earnings & Undivided Profits ^{2/}	6,434	5,997	8,530	11,108	17,633	8,828	7,808	725

^{1/} revised

^{1/} Gross, net of amortization

^{2/} Inclusive of Other Comprehensive Income, Appraisal Increment Reserve and Stock Dividend Distributable

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

Source: Supervisory Data Center, Supervision and Examination Sector

Table 2.a.2a BALANCE SHEET

Private Domestic Universal and Commercial Banks
2009 - 2013
In Million Pesos

Accounts	2009 ^{1/}	2010 ^{1/}	2011	2012	2 0 1 3			
					3.31	6.30	9.30	12.31
TOTAL ASSETS	4,048,559	4,487,673	4,752,088	5,235,999	5,263,031	5,731,549	6,072,083	6,721,217
Cash and Due from banks	550,169	882,001	821,672	870,879	926,420	1,119,782	1,289,573	1,613,573
Financial Assets, gross (net of amortization)	1,097,690	1,160,029	1,089,757	1,201,536	1,162,825	1,286,828	1,324,297	1,389,998
Accumulated Market Gains/Losses	2,949	7,093	17,985	25,680	47,523	(6,493)	(13,426)	(21,853)
Financial Assets, gross (net of amortization and Market Gains/Losses)	1,100,640	1,167,121	1,107,743	1,227,216	1,210,348	1,280,335	1,310,871	1,368,145
Allowance for Credit Losses	20,409	23,839	20,525	21,338	21,282	21,830	21,705	21,596
Financial Assets, net	1,080,230	1,143,283	1,087,218	1,205,878	1,189,066	1,258,505	1,289,166	1,346,549
Loans, gross ^{1/}	1,993,237	2,039,333	2,411,538	2,741,646	2,688,955	2,876,523	3,026,959	3,304,099
Allowance for probable losses	84,240	93,454	93,429	100,925	100,128	102,838	102,358	102,071
Loans, net (inclusive of IBL)	1,908,997	1,945,879	2,318,109	2,640,722	2,588,827	2,773,685	2,924,600	3,202,028
Equity Investments gross	115,450	125,300	143,166	155,401	169,408	179,276	177,395	173,049
Allowance for probable losses	1,186	1,165	1,158	1,399	1,384	1,387	1,387	1,363
Equity Investments, net	114,265	124,135	142,008	154,002	168,023	177,889	176,007	171,687
Real and Other Properties Acquired, net	107,618	97,973	85,449	79,719	77,533	75,825	74,235	70,940
Other assets	287,280	294,402	297,632	284,800	313,162	325,863	318,501	316,442
LIABILITIES AND CAPITAL	4,048,559	4,487,673	4,752,088	5,235,999	5,263,030	5,731,549	6,072,083	6,721,217
LIABILITIES	3,632,278	3,994,926	4,172,785	4,550,276	4,488,385	4,988,994	5,314,337	5,970,231
Financial Liabilities Held for Trading	13,570	20,647	14,320	21,212	16,245	35,664	28,913	26,033
Financial Liabilities Designated at Fair Value through Profit or Loss	6,321	6,485	6,479	6,196	6,097	0	0	0
Deposit Liabilities	3,203,396	3,517,699	3,648,810	3,924,436	3,845,828	4,362,349	4,705,870	5,268,703
Peso Liabilities	2,433,478	2,718,247	2,875,292	3,166,087	3,081,202	3,539,058	3,859,754	4,407,937
Demand and NOW	487,472	557,849	618,191	647,058	677,860	788,433	806,965	905,103
Savings	1,221,172	1,356,516	1,516,063	1,667,882	1,677,073	1,895,726	1,997,460	2,213,069
Time	694,696	769,681	701,975	801,014	670,077	796,457	991,874	1,208,020
LTNCD	30,139	34,200	39,063	50,133	56,193	58,443	63,456	81,744
Foreign Currency	769,918	799,453	773,519	758,349	764,626	823,291	846,116	860,766
Bills Payable	137,123	153,735	175,471	235,911	260,124	228,783	213,400	321,829
Deposit Substitutes	41,364	36,096	69,276	91,306	111,131	110,452	92,720	150,906
Others	95,760	117,639	106,195	144,605	148,993	118,331	120,680	170,923
Special Financing	4	4	5	5	5	5	5	5
Unsecured Subordinated Debt	79,183	79,701	94,294	77,873	66,412	56,425	47,938	23,950
Redeemable Preferred Shares	0	0	0	0	0	0	0	0
Other liabilities	192,680	216,653	233,406	284,644	293,674	305,769	318,212	329,710
TOTAL CAPITAL ACCOUNTS	416,281	492,747	579,303	685,724	774,645	742,555	757,746	750,986
Capital Stock	242,900	279,235	306,585	356,404	402,063	413,597	427,557	423,613
Assigned Capital	0	0	0	0	0	0	0	0
Net Due to Head Office	0	0	0	0	0	0	0	0
Other Equity Instruments	22,217	21,695	24,068	24,631	21,023	21,554	21,629	21,818
Deposit for Stock Subscription	0	0	0	0	0	0	0	0
Retained Earnings & Undivided Profits ^{2/}	151,164	191,817	248,650	304,689	351,559	307,404	308,560	305,556

^{1/} revised

^{1/} Gross, net of amortization

^{2/} Inclusive of Other Comprehensive Income, Appraisal Increment Reserve and Stock Dividend Distributable

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

Source: Supervisory Data Center, Supervision and Examination Sector

Table 2.a.2b BALANCE SHEET

Government Banks ^{1/}

2009 - 2013

In Million Pesos

Accounts	2009	2010	2011	2012	2 0 1 3			
					3.31	6.30	9.30	12.31
TOTAL ASSETS	803,627	864,204	979,673	1,043,655	1,065,869	1,031,319	1,125,543	1,278,958
Cash and Due from banks	120,301	143,414	147,129	191,640	177,385	172,445	288,074	390,439
Financial Assets, gross (net of amortization)	290,972	332,907	336,382	363,624	396,655	388,848	390,105	407,180
Accumulated Market Gains/Losses	11,601	21,465	24,591	26,910	46,584	22,081	18,281	14,194
Financial Assets, gross (net of amortization and Market Gains/Losses)	302,573	354,372	360,973	390,534	443,239	410,929	408,386	421,374
Allowance for Credit Losses	3,847	2,902	2,913	2,738	2,737	2,819	2,678	2,677
Financial Assets, net	298,726	351,470	358,061	387,796	440,502	408,110	405,708	418,697
Loans, gross ^{2/}	351,806	342,298	450,839	444,960	427,987	432,071	413,248	446,749
Allowance for probable losses	15,708	14,891	17,023	16,832	17,019	18,123	18,490	17,397
Loans, net (inclusive of IBL)	336,098	327,406	433,816	428,128	410,968	413,948	394,757	429,353
Equity Investments gross	3,250	3,870	4,019	4,110	4,110	4,109	4,336	4,472
Allowance for probable losses	48	0	38	38	38	38	38	87
Equity Investments, net	3,202	3,870	3,981	4,073	4,072	4,071	4,298	4,385
Real and Other Properties Acquired, net	9,977	9,206	7,909	7,641	7,528	7,438	7,338	7,819
Other assets	35,323	28,838	28,776	24,378	25,413	25,308	25,367	28,265
LIABILITIES AND CAPITAL	803,627	864,204	979,673	1,043,655	1,065,868	1,031,320	1,125,543	1,278,958
LIABILITIES	715,155	760,106	865,837	926,332	931,248	916,392	1,010,926	1,165,497
Financial Liabilities Held for Trading	375	236	225	142	247	792	360	365
Financial Liabilities Designated at Fair Value through Profit or Loss	0	0	0	0	0	0	0	0
Deposit Liabilities	520,854	564,821	665,917	720,940	723,290	715,631	816,385	957,224
Peso Liabilities	462,071	503,654	606,488	659,717	661,951	671,779	772,866	902,858
Demand and NOW	187,249	196,616	249,198	288,066	299,613	316,696	332,792	401,381
Savings	269,920	301,734	351,321	365,953	356,112	335,473	398,909	448,691
Time	4,423	4,791	5,419	5,110	5,627	19,001	40,549	47,785
LTNCD	479	513	549	588	599	609	616	5,000
Foreign Currency	58,783	61,167	59,430	61,224	61,339	43,853	43,518	54,366
Bills Payable	138,418	139,235	140,809	129,302	122,078	121,329	123,551	123,002
Deposit Substitutes	94	0	6,639	4,607	4,730	4,388	3,260	4,090
Others	138,324	139,235	134,170	124,695	117,347	116,941	120,292	118,912
Special Financing	0	0	0	0	0	0	0	0
Unsecured Subordinated Debt	22,714	22,360	13,418	29,569	29,572	29,574	23,077	33,055
Redeemable Preferred Shares	0	0	0	0	0	0	0	0
Other liabilities	32,793	33,454	45,468	46,379	56,062	49,065	47,553	51,850
TOTAL CAPITAL ACCOUNTS	88,473	104,098	113,836	117,323	134,620	114,928	114,617	113,461
Capital Stock	25,476	25,476	25,476	25,476	25,476	25,476	25,476	25,476
Assigned Capital	0	0	0	0	0	0	0	0
Net Due to Head Office	0	0	0	0	0	0	0	0
Other Equity Instruments	6,006	5,699	5,699	5,337	5,304	5,616	5,660	5,771
Deposit for Stock Subscription	0	0	0	0	0	0	0	0
Retained Earnings & Undivided Profits ^{3/}	56,990	72,922	82,660	86,510	103,840	83,835	83,480	82,213

^{1/} Consist of Al-Amanah Islamic bank of the Philippines, Development Bank of the Philippines, and Landbank of the Philippines

^{2/} Gross, net of amortization

^{3/} Inclusive of Other Comprehensive Income, Appraisal Increment Reserve and Stock Dividend Distributable

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

Source: Supervisory Data Center, Supervision and Examination Sector

Table 2.a.2c BALANCE SHEET

Foreign Bank Branches (Universal/Commercial Banks)

2009 - 2013

In Million Pesos

Accounts	2009	2010	2011	2012	2 0 1 3			
					3.31	6.30	9.30	12.31
TOTAL ASSETS	579,950	720,776	737,852	841,785	860,366	855,040	916,633	895,121
Cash and Due from banks	104,530	178,872	256,358	255,811	258,014	300,148	344,949	316,390
Financial Assets, gross (net of amortization)	94,275	113,004	107,622	146,659	116,563	128,283	125,303	118,614
Accumulated Market Gains/Losses	380	891	1,038	1,275	1,518	185	225	345
Financial Assets, gross (net of amortization and Market Gains/Losses)	94,656	113,895	108,660	147,933	118,081	128,468	125,528	118,959
Allowance for Credit Losses	53	313	308	308	308	308	308	305
Financial Assets, net	94,603	113,582	108,352	147,626	117,773	128,160	125,220	118,654
Loans, gross ^{1/}	369,089	405,156	349,625	420,067	460,632	401,749	429,608	442,529
Allowance for probable losses	10,364	8,809	10,107	9,693	9,314	9,273	9,428	9,699
Loans, net (inclusive of IBL)	358,725	396,346	339,518	410,374	451,319	392,477	420,180	432,830
Equity Investments gross	983	1,197	1,197	2,220	2,220	2,220	2,220	2,220
Allowance for probable losses	0	0	0	0	0	0	0	0
Equity Investments, net	983	1,197	1,197	2,220	2,220	2,220	2,220	2,220
Real and Other Properties Acquired, net	18	13	9	6	6	6	6	19
Other assets	21,092	30,765	32,417	25,749	31,034	32,030	24,058	25,008
LIABILITIES AND CAPITAL	579,950	720,776	737,852	841,785	860,366	855,040	916,633	895,121
LIABILITIES	496,272	615,164	627,440	719,971	741,574	734,778	795,304	772,575
Financial Liabilities Held for Trading	21,711	32,086	25,720	30,931	18,878	24,167	18,100	14,170
Financial Liabilities Designated at Fair Value through Profit or Loss	0	0	47	0	0	0	0	0
Deposit Liabilities	368,630	389,145	394,291	402,945	458,799	508,383	558,519	537,139
Peso Liabilities	202,817	211,761	224,911	239,175	292,063	314,033	355,377	347,839
Demand and NOW	73,909	100,558	108,121	118,314	146,564	142,592	153,479	157,567
Savings	42,089	38,808	44,365	50,436	71,182	62,144	75,993	65,605
Time	85,319	72,395	72,426	70,425	74,316	109,296	125,905	124,667
LTNCD	1,500	0	0	0	0	0	0	0
Foreign Currency	165,813	177,384	169,380	163,770	166,737	194,350	203,141	189,300
Bills Payable	13,563	35,554	27,313	7,988	7,951	4,967	5,300	10,480
Deposit Substitutes	0	0	603	319	822	114	553	145
Others	13,563	35,554	26,710	7,668	7,129	4,853	4,747	10,335
Special Financing	0	0	0	0	0	0	0	0
Unsecured Subordinated Debt	0	0	0	0	0	0	0	0
Redeemable Preferred Shares	0	0	0	0	0	0	0	0
Other liabilities	92,368	158,379	180,068	278,106	255,946	197,262	213,385	210,787
TOTAL CAPITAL ACCOUNTS	83,678	105,611	110,412	121,815	118,791	120,261	121,329	122,545
Capital Stock	0	0	0	0	0	0	0	0
Assigned Capital	22,282	24,340	24,953	27,012	27,012	27,012	27,012	27,228
Net Due to Head Office	61,397	81,271	85,459	94,802	91,779	93,249	94,317	95,317
Other Equity Instruments	0	0	0	0	0	0	0	0
Deposit for Stock Subscription	0	0	0	0	0	0	0	0
Retained Earnings & Undivided Profits ^{2/}	0	0	0	0	0	0	0	0

^{1/} Gross, net of amortization

^{2/} Inclusive of Other Comprehensive Income, Appraisal Increment Reserve and Stock Dividend Distributable

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

Source: Supervisory Data Center, Supervision and Examination Sector

Table 2.a.2d BALANCE SHEET

Foreign Bank Subsidiaries (Universal/Commercial Banks)

2009 - 2013

In Million Pesos

Accounts	2009	2010	2011	2012	2 0 1 3			
					3.31	6.30	9.30	12.31
TOTAL ASSETS	51,405	59,103	71,814	72,377	83,689	91,693	93,683	101,837
Cash and Due from banks	6,914	6,641	12,396	13,251	18,515	27,817	27,457	24,756
Financial Assets, gross (net of amortization)	9,624	11,675	16,322	11,882	12,643	9,492	10,909	10,537
Accumulated Market Gains/Losses	41	(25)	(52)	58	49	(159)	(191)	(190)
Financial Assets, gross (net of amortization and Market Gains/Losses)	9,665	11,651	16,269	11,941	12,692	9,333	10,718	10,347
Allowance for Credit Losses	0	0	110	136	136	141	141	190
Financial Assets, net	9,665	11,650	16,160	11,805	12,556	9,192	10,577	10,157
Loans, gross ^{1/}	31,854	38,668	40,376	44,086	47,468	50,547	52,271	63,586
Allowance for probable losses	1,702	1,629	948	1,014	1,026	1,057	1,062	1,273
Loans, net (inclusive of IBL)	30,152	37,039	39,428	43,073	46,442	49,490	51,208	62,313
Equity Investments gross	20	20	20	0	0	0	0	0
Allowance for probable losses	0	0	0	0	0	0	0	0
Equity Investments, net	20	20	20	0	0	0	0	0
Real and Other Properties Acquired, net	570	565	563	614	618	618	627	733
Other assets	4,084	3,188	3,247	3,635	5,559	4,575	3,814	3,878
LIABILITIES AND CAPITAL	51,405	59,103	71,814	72,377	83,689	91,693	93,683	101,837
LIABILITIES	40,718	50,017	60,669	60,187	67,034	75,265	77,096	85,258
Financial Liabilities Held for Trading	330	384	491	439	366	491	344	220
Financial Liabilities Designated at Fair Value through Profit or Loss	0	0	0	0	0	0	0	0
Deposit Liabilities	33,442	41,641	46,960	49,151	52,229	59,023	62,464	74,460
Peso Liabilities	23,526	27,839	33,687	37,587	41,098	49,027	51,640	63,082
Demand and NOW	8,752	11,288	13,518	13,590	13,891	17,436	25,284	22,111
Savings	5,991	6,393	9,725	12,585	12,971	12,455	8,992	13,575
Time	8,782	10,158	10,444	11,412	14,236	19,136	17,365	27,396
LTNCD	0	0	0	0	0	0	0	0
Foreign Currency	9,916	13,802	13,273	11,564	11,131	9,996	10,824	11,378
Bills Payable	4,473	4,025	10,513	7,679	10,246	11,468	10,301	7,140
Deposit Substitutes	0	0	0	0	0	0	0	0
Others	4,473	4,025	10,513	7,679	10,246	11,468	10,301	7,140
Special Financing	1	1	1	1	1	1	1	1
Unsecured Subordinated Debt	0	0	0	0	0	0	0	0
Redeemable Preferred Shares	0	0	0	0	0	0	0	0
Other liabilities	2,472	3,966	2,704	2,918	4,192	4,283	3,986	3,437
TOTAL CAPITAL ACCOUNTS	10,687	9,085	11,145	12,190	16,656	16,428	16,586	16,579
Capital Stock	10,670	7,778	9,264	9,249	11,762	11,762	11,762	13,326
Assigned Capital	0	0	0	0	0	0	0	0
Net Due to Head Office	0	0	0	0	0	0	0	0
Other Equity Instruments	0	0	0	0	0	0	0	0
Deposit for Stock Subscription	0	0	0	0	1,564	1,564	1,564	0
Retained Earnings & Undivided Profits ^{2/}	17	1,307	1,880	2,942	3,330	3,102	3,261	3,254

^{1/} Gross, net of amortization

^{2/} Inclusive of Other Comprehensive Income, Appraisal Increment Reserve and Stock Dividend Distributable

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

Source: Supervisory Data Center, Supervision and Examination Sector

Table 2.b BALANCE SHEET

Thrift Banks
2009 - 2013
In Million Pesos

Accounts	2009	2010	2011	2012	2 0 1 3			
					3.31	6.30	9.30	12.31
TOTAL ASSETS	536,123	606,451	607,431	666,168	653,943	710,970	733,564	771,380
Cash and Due from banks	58,054	77,963	84,943	89,118	102,913	132,804	138,615	162,881
Financial Assets, gross (net of amortization)	90,952	104,027	90,562	86,133	69,398	72,688	71,442	69,508
Accumulated Market Gains/Losses	897	697	4,558	1,304	3,943	(1,118)	(1,400)	(2,295)
Financial Assets, gross (net of amortization and Market Gains/Losses)	91,848	104,724	95,119	87,437	73,341	71,571	70,042	67,213
Allowance for Credit Losses	543	585	523	571	571	584	584	597
Financial Assets, net	91,306	104,139	94,596	86,866	72,769	70,987	69,458	66,616
Loans, gross ^{1/}	323,939	361,928	387,520	449,262	439,241	468,831	490,705	508,199
Allowance for probable losses	14,294	16,568	16,734	18,095	18,964	20,127	20,199	20,107
Loans, net (inclusive of IBL)	309,645	345,360	370,786	431,168	420,276	448,705	470,506	488,092
Equity Investments gross	4,181	4,094	4,407	3,921	3,895	3,898	3,901	2,386
Allowance for probable losses	252	251	216	237	237	238	246	246
Equity Investments, net	3,929	3,842	4,191	3,684	3,659	3,660	3,656	2,140
Real and Other Properties Acquired, net	26,640	28,460	21,573	18,668	18,691	18,209	17,654	18,949
Other assets	46,549	46,687	31,342	36,664	35,635	36,605	33,674	32,701
LIABILITIES AND CAPITAL	536,123	606,451	607,431	666,168	653,943	710,970	733,564	771,380
LIABILITIES	474,444	539,673	533,019	585,087	563,341	623,317	645,868	685,813
Financial Liabilities Held for Trading	0	29	0	0	1	21	22	1
Financial Liabilities Designated at Fair Value through Profit or Loss	0	0	0	0	0	0	0	0
Deposit Liabilities	431,030	490,629	495,159	529,802	511,696	571,175	599,474	632,431
Peso Liabilities	378,616	441,023	442,116	482,562	466,066	526,094	555,150	588,153
Demand and NOW	44,646	44,939	46,104	42,935	44,439	56,894	59,006	60,424
Savings	128,996	146,913	133,141	142,354	148,729	166,580	175,919	194,941
Time	204,974	249,171	262,870	297,272	272,898	302,620	320,225	332,788
LTNCD	0	0	0	0	0	0	0	0
Foreign Currency	52,414	49,606	53,043	47,240	45,629	45,081	44,324	44,278
Bills Payable	16,648	19,318	17,398	27,173	22,985	21,968	18,595	23,652
Deposit Substitutes	19	0	0	0	0	0	0	0
Others	16,628	19,318	17,398	27,173	22,985	21,968	18,595	23,652
Special Financing	0	0	0	0	0	0	0	0
Unsecured Subordinated Debt	2,907	3,787	1,812	5,435	5,316	5,317	5,318	5,440
Redeemable Preferred Shares	81	121	131	132	132	132	132	132
Other liabilities	23,779	25,789	18,518	22,545	23,212	24,704	22,328	24,158
TOTAL CAPITAL ACCOUNTS	61,680	66,779	74,412	81,081	90,602	87,653	87,695	85,567
Capital Stock	46,957	49,544	45,118	51,403	54,433	54,824	54,891	54,893
Assigned Capital	0	0	0	0	0	0	0	0
Net Due to Head Office	0	0	0	0	0	0	0	0
Other Equity Instruments	0	0	0	1,206	0	0	0	0
Deposit for Stock Subscription					1,403	1,343	1,782	1,786
Retained Earnings & Undivided Profits ^{2/}	14,723	17,234	29,294	28,472	34,766	31,486	31,022	28,888

^{1/} Gross, net of amortization

^{2/} Inclusive of Other Comprehensive Income, Appraisal Increment Reserve and Stock Dividend Distributable

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

Source: Supervisory Data Center, Supervision and Examination Sector

Table 2.c BALANCE SHEET

Rural and Cooperative Banks
2009 - 2013
In Million Pesos

Accounts	2009	2010	2011	2012	2 0 1 3			
					3.31	6.30	9.30	12.31
TOTAL ASSETS	172,620	180,128	186,767	189,738	192,551	195,959	193,100	202,327
Cash and Due from banks	37,972	38,036	38,819	38,471	39,569	43,348	41,363	45,223
Financial Assets, gross (net of amortization)	8,596	10,067	9,917	9,414	9,905	9,904	11,072	10,811
Accumulated Market Gains/Losses	0	30	134	162	396	396	395	394
Financial Assets, gross (net of amortization and Market Gains/Losses)	8,596	10,096	10,050	9,576	10,301	10,299	11,467	11,204
Allowance for Credit Losses	261	472	455	457	448	449	447	436
Financial Assets, net	8,335	9,624	9,596	9,119	9,854	9,851	11,020	10,768
Loans, gross ^{1/}	110,007	116,090	122,000	128,579	129,473	128,740	126,782	131,788
Allowance for probable losses	5,318	6,670	7,212	10,211	10,420	9,743	9,739	10,327
Loans, net (inclusive of IBL)	104,689	109,420	114,788	118,368	119,053	118,997	117,043	121,461
Equity Investments gross	185	100	168	139	107	101	102	113
Allowance for probable losses	10	8	0	9	6	0	0	0
Equity Investments, net	175	92	168	130	101	101	102	113
Real and Other Properties Acquired, net	8,558	8,847	9,567	9,497	9,766	10,159	10,283	11,071
Other assets	12,891	14,109	13,830	14,153	14,208	13,503	13,288	13,691
LIABILITIES AND CAPITAL	172,620	180,128	186,767	189,738	192,551	195,959	193,100	202,327
LIABILITIES	145,451	149,931	154,604	156,421	158,464	160,400	156,644	165,658
Financial Liabilities Held for Trading	0	0	0	0	0	0	0	0
Financial Liabilities Designated at Fair Value through Profit or Loss	0	0	0	0	0	0	0	0
Deposit Liabilities	114,497	121,174	125,307	126,355	131,051	135,144	133,508	138,911
Peso Liabilities	114,497	121,108	125,252	126,291	130,985	135,076	133,440	138,829
Demand and NOW	3,479	3,566	4,298	3,826	4,159	4,313	4,226	4,185
Savings	77,649	79,110	77,652	77,164	81,378	84,889	81,955	85,985
Time	33,368	38,286	43,198	45,186	45,291	45,713	47,105	48,625
LTNCD	0	146	104	115	158	161	154	34
Foreign Currency	0	66	55	64	67	68	68	82
Bills Payable	19,254	19,026	19,328	18,584	15,854	13,888	13,123	16,287
Deposit Substitutes	0	0	4	0	32	32	0	0
Others	19,254	19,026	19,325	18,584	15,822	13,856	13,123	16,287
Special Financing	110	62	215	214	223	47	62	52
Unsecured Subordinated Debt	0	702	603	583	584	509	409	359
Redeemable Preferred Shares	0	332	256	220	186	185	187	188
Other liabilities	11,589	8,635	8,896	10,465	10,566	10,628	9,356	9,861
TOTAL CAPITAL ACCOUNTS	27,169	30,197	32,163	33,318	34,087	35,559	36,456	36,668
Capital Stock	16,807	19,308	21,340	22,418	22,508	23,901	24,146	24,930
Assigned Capital	0	4	0	0	0	0	0	0
Net Due to Head Office	0	0	0	0	0	0	0	0
Other Equity Instruments	0	34	16	94	3	3	19	3
Deposit for Stock Subscription	0	0	0	0	79	459	526	523
Retained Earnings & Undivided Profits ^{2/}	10,363	10,850	10,807	10,806	11,497	11,195	11,765	11,212

^{1/} Gross, net of amortization

^{2/} Inclusive of Other Comprehensive Income, Appraisal Increment Reserve and Stock Dividend Distributable

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

Source: Supervisory Data Center, Supervision and Examination Sector

Table 3 PUBLISHED BALANCE SHEET
Universal, Commercial and Thrift Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	TOTAL	UNIVERSAL AND COMMERCIAL BANKS	THRIFT BANKS
ASSETS			
Cash and Cash Items	172,163	159,572	12,590
Due from Bangko Sentral ng Pilipinas	2,099,961	1,983,027	116,934
Due from Other Banks	238,266	202,559	35,707
Financial Assets at Fair Value through Profit or Loss	177,042	171,512	5,530
Available-for-Sale Financial Assets, Net	1,318,110	1,280,352	37,758
Held-to-Maturity (HTM) Financial Assets, Net	348,202	329,778	18,425
Unquoted Debt Securities Classified as Loans, Net	100,284	95,483	4,801
Investments in Non-Marketable Equity Security, Net	16,964	16,930	34
Loans and Receivables, Net	4,619,617	4,126,523	493,094
Loans to Bangko Sentral ng Pilipinas	0	0	0
Interbank Loans Receivable	183,981	181,084	2,897
Loans and Receivables - Others	4,178,385	3,706,118	472,267
Loans and Receivables Arising from RA/CA/PR/SLB	309,959	287,302	22,657
General Loan Loss Provision	52,708	47,981	4,727
Other Financial Assets	70,232	61,924	8,307
Equity Investment in Subsidiaries, Associates and Joint Ventures, Net	180,394	178,292	2,102
Bank Premises, Furniture, Fixture and Equipment, Net	105,461	93,560	11,901
Real and Other Properties Acquired, Net	78,504	63,924	14,581
Non-Current Assets Held for Sale	3,008	2,664	344
Other Assets, Net	247,957	231,032	16,925
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	0	0	0
TOTAL ASSETS	9,776,167	8,997,132	779,034
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss	40,789	40,789	1
Deposit Liabilities	7,474,488	6,837,526	636,962
Due to Other Banks	41,318	41,318	0
Bills Payable	488,010	462,456	25,554
a) BSP (Rediscounting and Other Advances)	4,177	3,349	827
b) Interbank Loans Payable	264,193	246,445	17,748
c) Other Deposit Substitutes	155,147	155,147	0
d) Others	64,493	57,515	6,978
Bonds Payable, Net	63,147	63,147	0
Unsecured Subordinated Debt, Net	62,325	57,005	5,320
Redeemable Preferred Shares	187	0	187
Special Time Deposit	0	0	0
Due to Bangko Sentral ng Pilipinas	511	510	1
Other Financial Liabilities	91,628	84,213	7,415
Other Liabilities	302,448	285,706	16,741
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	209,815	209,815	0
TOTAL LIABILITIES	8,774,665	8,082,485	692,180
STOCKHOLDERS' EQUITY			
Capital Stock	518,221	462,437	55,784
Other Capital Accounts	124,487	115,443	9,043
Retained Earnings	331,565	309,538	22,027
Assigned Capital	27,228	27,228	0
TOTAL STOCKHOLDERS' EQUITY	1,001,501	914,647	86,854
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	9,776,167	8,997,132	779,034

Table 3 PUBLISHED BALANCE SHEET
Universal, Commercial and Thrift Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	TOTAL	UNIVERSAL AND COMMERCIAL BANKS	THRIFT BANKS
CONTINGENT ACCOUNTS			
Guarantees Issued	18,126	18,048	78
Financial Standby Letters of Credit	18,255	18,153	102
Performance Standby Letters of Credit	138,166	137,647	519
Commercial Letters of Credit	79,681	78,777	904
Trade Related Guarantees	9,017	9,009	7
Commitments	665,203	660,136	5,067
Spot Foreign Exchange Contracts	172,487	171,789	698
Securities Held Under Custodianship by Bank Proper	1,741,330	1,741,330	0
Trust Department Accounts	2,482,688	2,454,428	28,260
a) Trust and Other Fiduciary Accounts	1,871,217	1,853,451	17,766
b) Agency Accounts	611,468	600,974	10,494
c) Advisory/Consultancy	3	3	0
Derivatives	2,375,589	2,373,740	1,850
Others	530,712	529,480	1,232
TOTAL CONTINGENT ACCOUNTS	8,231,254	8,192,538	38,716
ADDITIONAL INFORMATION			
Gross Total Loan Portfolio (TLP)	4,770,287	4,256,963	513,323
Specific allowance for credit losses on the TLP	97,961	82,459	15,502
Non-Performing Loans (NPL)			
a. Gross NPLs	118,506	90,509	27,997
b. Ratio of gross NPLs to gross TLP (%)			
c. Net NPLs	28,938	16,443	12,495
d. Ratio of Net NPLs to gross TLP (%)			
Classified Loans & Other Risk Assets, gross of allowance for credit losses	358,460	295,358	63,102
DOSRI Loans and receivables, gross of allowance for credit losses	214,009	207,710	6,299
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)			
Gross non-performing DOSRI loans and receivables	1,043	545	499
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)			
Percent Compliance with Magna Carta (%)			
a. 8% Micro and Small Enterprises			
b. 2% for Medium Enterprises			
Return on Equity (ROE) (%)			
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations			
a. Total CAR (%)			
b. Tier 1 CAR (%)			
Deferred Charges not yet Written Down	12,606	10,676	1,930
Unbooked Allowance for Credit Losses on Financial Instruments Received	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 BALANCE SHEET
Universal and Commercial Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	CLASSIFIED BY NATURE OF OPERATION		
	TOTAL	UNIVERSAL BANKS	COMMERCIAL BANKS
ASSETS			
Cash and Cash Items	159,572	152,476	7,096
Due from Bangko Sentral ng Pilipinas	1,983,027	1,802,975	180,052
Due from Other Banks	202,559	161,635	40,924
Financial Assets at Fair Value through Profit or Loss	171,512	133,710	37,802
Available-for-Sale Financial Assets, Net	1,280,352	1,167,892	112,461
Held-to-Maturity (HTM) Financial Assets, Net	329,778	324,961	4,816
Unquoted Debt Securities Classified as Loans, Net	95,483	84,499	10,984
Investments in Non-Marketable Equity Security, Net	16,930	16,498	432
Loans and Receivables, Net	4,126,523	3,718,633	407,890
Loans to Bangko Sentral ng Pilipinas	0	0	0
Interbank Loans Receivable	181,084	131,007	50,077
Loans and Receivables - Others	3,706,118	3,407,284	298,834
Loans and Receivables Arising from RA/CA/PR/SLB	287,302	224,455	62,847
General Loan Loss Provision	47,981	44,114	3,868
Other Financial Assets	61,924	55,260	6,664
Equity Investment in Subsidiaries, Associates and Joint Ventures, Net	178,292	177,054	1,238
Bank Premises, Furniture, Fixture and Equipment, Net	93,560	85,603	7,957
Real and Other Properties Acquired, Net	63,924	59,209	4,715
Non-Current Assets Held for Sale	2,664	2,429	235
Other Assets, Net	231,032	203,431	27,601
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	0	0	0
TOTAL ASSETS	8,997,132	8,146,264	850,868
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss	40,789	36,107	4,682
Deposit Liabilities	6,837,526	6,252,674	584,852
Due to Other Banks	41,318	5,206	36,113
Bills Payable	462,456	441,364	21,092
a) BSP (Rediscounting and Other Advances)	3,349	3,303	46
b) Interbank Loans Payable	246,445	235,334	11,111
c) Other Deposit Substitutes	155,147	153,270	1,877
d) Others	57,515	49,457	8,058
Bonds Payable, Net	63,147	63,147	0
Unsecured Subordinated Debt, Net	57,005	57,005	0
Redeemable Preferred Shares	0	0	0
Special Time Deposit	0	0	0
Due to Bangko Sentral ng Pilipinas	510	438	72
Other Financial Liabilities	84,213	72,485	11,728
Other Liabilities	285,706	252,109	33,598
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	209,815	119,206	90,609
TOTAL LIABILITIES	8,082,485	7,299,740	782,745
STOCKHOLDERS' EQUITY			
Capital Stock	462,437	410,293	52,144
Other Capital Accounts	115,443	113,640	1,803
Retained Earnings	309,538	309,671	(133)
Assigned Capital	27,228	12,920	14,308
TOTAL STOCKHOLDERS' EQUITY	914,647	846,525	68,123
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	8,997,132	8,146,264	850,868

Table 3.a PUBLISHED BALANCE SHEET
Universal and Commercial Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	CLASSIFIED BY NATURE OF OPERATION		
	TOTAL	UNIVERSAL BANKS	COMMERCIAL BANKS
CONTINGENT ACCOUNTS			
Guarantees Issued	18,048	16,913	1,135
Financial Standby Letters of Credit	18,153	16,416	1,737
Performance Standby Letters of Credit	137,647	119,395	18,252
Commercial Letters of Credit	78,777	75,607	3,170
Trade Related Guarantees	9,009	7,952	1,057
Commitments	660,136	510,061	150,074
Spot Foreign Exchange Contracts	171,789	129,825	41,964
Securities Held Under Custodianship by Bank Proper	1,741,330	997,951	743,378
Trust Department Accounts	2,454,428	2,229,219	225,209
a) Trust and Other Fiduciary Accounts	1,853,451	1,667,956	185,495
b) Agency Accounts	600,974	561,263	39,711
c) Advisory/Consultancy	3	0	3
Derivatives	2,373,740	2,121,516	252,224
Others	529,480	514,504	14,976
TOTAL CONTINGENT ACCOUNTS	8,192,538	6,739,360	1,453,178
ADDITIONAL INFORMATION			
Gross Total Loan Portfolio (TLP)	4,256,963	3,835,048	421,915
Specific allowance for credit losses on the TLP	82,459	72,302	10,157
Non-Performing Loans (NPL)			
a. Gross NPLs	90,509	81,673	8,836
b. Ratio of gross NPLs to gross TLP (%)			
c. Net NPLs	16,443	14,934	1,509
d. Ratio of Net NPLs to gross TLP (%)			
Classified Loans & Other Risk Assets, gross of allowance for credit losses	295,358	233,695	61,663
DOSRI Loans and receivables, gross of allowance for credit losses	207,710	205,296	2,415
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)			
Gross non-performing DOSRI loans and receivables	545	545	0
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)			
Percent Compliance with Magna Carta (%)			
a. 8% Micro and Small Enterprises			
b. 2% for Medium Enterprises			
Return on Equity (ROE) (%)			
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations			
a. Total CAR (%)			
b. Tier 1 CAR (%)			
Deferred Charges not yet Written Down	10,676	9,984	692
Unbooked Allowance for Credit Losses on Financial Instruments Received	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 BALANCE SHEET
Universal and Commercial Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	CLASSIFIED BY OWNERSHIP			
	PRIVATE DOMESTIC BANKS	GOVERNMENT BANKS	FOREIGN BANK BRANCHES	FOREIGN BANK SUBSIDIARIES
ASSETS				
Cash and Cash Items	133,117	22,391	2,157	1,906
Due from Bangko Sentral ng Pilipinas	1,350,489	358,882	254,287	19,369
Due from Other Banks	129,968	9,166	59,946	3,480
Financial Assets at Fair Value through Profit or Loss	91,121	11,306	67,005	2,080
Available-for-Sale Financial Assets, Net	954,726	273,349	49,057	3,220
Held-to-Maturity (HTM) Financial Assets, Net	256,305	67,906	1,107	4,459
Unquoted Debt Securities Classified as Loans, Net	41,393	52,266	1,441	382
Investments in Non-Marketable Equity Security, Net	3,003	13,868	44	16
Loans and Receivables, Net	3,202,028	429,353	432,830	62,313
Loans to Bangko Sentral ng Pilipinas	0	0	0	0
Interbank Loans Receivable	76,603	34,094	69,480	907
Loans and Receivables - Others	2,991,895	397,746	264,492	51,985
Loans and Receivables Arising from RA/CA/PR/SLB	168,244	6,122	102,936	10,000
General Loan Loss Provision	34,714	8,609	4,078	580
Other Financial Assets	49,561	8,624	2,700	1,039
Equity Investment in Subsidiaries, Associates and Joint Ventures, Net	171,687	4,385	2,220	0
Bank Premises, Furniture, Fixture and Equipment, Net	83,043	7,149	2,434	934
Real and Other Properties Acquired, Net	57,975	5,626	19	303
Non-Current Assets Held for Sale	1,815	849	0	0
Other Assets, Net	194,987	13,836	19,874	2,335
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	0	0	0	0
TOTAL ASSETS	6,721,217	1,278,958	895,121	101,837
LIABILITIES				
Financial Liabilities at Fair Value through Profit or Loss	26,033	365	14,170	220
Deposit Liabilities	5,268,703	957,224	537,139	74,460
Due to Other Banks	1,438	6	39,875	0
Bills Payable	321,834	123,002	10,480	7,141
a) BSP (Rediscounting and Other Advances)	3,205	98	0	46
b) Interbank Loans Payable	152,182	79,312	7,857	7,093
c) Other Deposit Substitutes	150,911	4,090	145	1
d) Others	15,535	39,502	2,478	0
Bonds Payable, Net	49,883	13,263	0	0
Unsecured Subordinated Debt, Net	23,950	33,055	0	0
Redeemable Preferred Shares	0	0	0	0
Special Time Deposit	0	0	0	0
Due to Bangko Sentral ng Pilipinas	155	257	97	0
Other Financial Liabilities	58,954	6,513	17,793	953
Other Liabilities	219,280	31,811	32,132	2,484
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0	0	209,815	0
TOTAL LIABILITIES	5,970,231	1,165,497	861,500	85,258
STOCKHOLDERS' EQUITY				
Capital Stock	423,620	25,476	0	13,341
Other Capital Accounts	71,496	37,354	6,154	439
Retained Earnings	255,870	50,631	239	2,799
Assigned Capital	0	0	27,228	0
TOTAL STOCKHOLDERS' EQUITY	750,986	113,461	33,621	16,579
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	6,721,217	1,278,958	895,121	101,837

Table 3.a PUBLISHED BALANCE SHEET
Universal and Commercial Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	CLASSIFIED BY OWNERSHIP			
	PRIVATE DOMESTIC BANKS	GOVERNMENT BANKS	FOREIGN BANK BRANCHES	FOREIGN BANK SUBSIDIARIES
CONTINGENT ACCOUNTS				
Guarantees Issued	12,705	735	4,046	561
Financial Standby Letters of Credit	7,633	5,260	5,216	44
Performance Standby Letters of Credit	93,212	2,328	40,362	1,745
Commercial Letters of Credit	68,214	4,405	5,520	638
Trade Related Guarantees	6,074	300	2,493	143
Commitments	282,045	65,423	312,668	0
Spot Foreign Exchange Contracts	74,367	2,549	91,372	3,502
Securities Held Under Custodianship by Bank Proper	0	0	1,741,330	0
Trust Department Accounts	1,971,437	121,651	357,681	3,659
a) Trust and Other Fiduciary Accounts	1,453,136	69,910	329,187	1,218
b) Agency Accounts	518,301	51,741	28,491	2,440
c) Advisory/Consultancy	0	0	3	0
Derivatives	1,288,090	76,119	1,000,922	8,609
Others	83,465	7,976	428,571	9,467
TOTAL CONTINGENT ACCOUNTS	3,887,242	286,746	3,990,182	28,367
ADDITIONAL INFORMATION				
Gross Total Loan Portfolio (TLP)	3,304,099	446,749	442,529	63,586
Specific allowance for credit losses on the TLP	67,357	8,788	5,621	694
Non-Performing Loans (NPL)				
a. Gross NPLs	73,302	12,958	2,823	1,425
b. Ratio of gross NPLs to gross TLP (%)				
c. Net NPLs	11,235	4,171	305	194
d. Ratio of Net NPLs to gross TLP (%)				
Classified Loans & Other Risk Assets, gross of allowance for credit losses	233,912	26,347	32,860	2,240
DOSRI Loans and receivables, gross of allowance for credit losses	104,999	102,039	633	40
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)				
Gross non-performing DOSRI loans and receivables	545	0	0	0
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)				
Percent Compliance with Magna Carta (%)				
a. 8% Micro and Small Enterprises				
b. 2% for Medium Enterprises				
Return on Equity (ROE) (%)				
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations				
a. Total CAR (%)				
b. Tier 1 CAR (%)				
Deferred Charges not yet Written Down	10,676	0	0	0
Unbooked Allowance for Credit Losses on Financial Instruments Received	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 BALANCE SHEET
Universal and Commercial Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	PRIVATE DOMESTIC BANKS			
	ASIA UNITED BANK CORPORATION	BANK OF COMMERCE	BANK OF THE PHIL ISLANDS	BDO PRIVATE BANK, INC.
ASSETS				
Cash and Cash Items	2,235	1,672	24,913	0
Due from Bangko Sentral ng Pilipinas	18,689	30,222	195,076	23,043
Due from Other Banks	1,172	6,143	8,661	1,277
Financial Assets at Fair Value through Profit or Loss	3,827	440	19,185	2,163
Available-for-Sale Financial Assets, Net	25,750	26,883	80,604	9,891
Held-to-Maturity (HTM) Financial Assets, Net	0	0	84,163	0
Unquoted Debt Securities Classified as Loans, Net	2,188	180	419	0
Investments in Non-Marketable Equity Security, Net	24	177	59	6
Loans and Receivables, Net	43,374	41,823	480,957	2,273
Loans to Bangko Sentral ng Pilipinas	0	0	0	0
Interbank Loans Receivable	75	94	888	0
Loans and Receivables - Others	43,756	42,048	481,734	2,299
Loans and Receivables Arising from RA/CA/PR/SLB	0	0	4,150	0
General Loan Loss Provision	456	318	5,815	25
Other Financial Assets	838	2,036	4,480	964
Equity Investment in Subsidiaries, Associates and Joint Ventures, Net	611	79	34,851	0
Bank Premises, Furniture, Fixture and Equipment, Net	1,285	1,689	9,627	59
Real and Other Properties Acquired, Net	1,042	1,975	3,050	0
Non-Current Assets Held for Sale	0	235	32	0
Other Assets, Net	4,036	4,557	19,543	642
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	0	0	0	0
TOTAL ASSETS	105,070	118,111	965,620	40,317
LIABILITIES				
Financial Liabilities at Fair Value through Profit or Loss	689	11	16,360	1,097
Deposit Liabilities	73,450	100,291	785,490	30,509
Due to Other Banks	0	0	179	0
Bills Payable	8,217	271	18,990	1,043
a) BSP (Rediscounting and Other Advances)	0	0	919	0
b) Interbank Loans Payable	4,023	0	17,758	1,043
c) Other Deposit Substitutes	3,566	270	0	0
d) Others	628	1	313	0
Bonds Payable, Net	0	0	0	0
Unsecured Subordinated Debt, Net	0	0	0	0
Redeemable Preferred Shares	0	0	0	0
Special Time Deposit	0	0	0	0
Due to Bangko Sentral ng Pilipinas	0	0	0	0
Other Financial Liabilities	1,131	566	9,891	818
Other Liabilities	3,570	3,155	35,545	668
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0	0	0	0
TOTAL LIABILITIES	87,056	104,293	866,455	34,135
STOCKHOLDERS' EQUITY				
Capital Stock	9,858	19,973	43,799	2,165
Other Capital Accounts	(371)	(1,856)	13,650	940
Retained Earnings	8,527	(4,299)	41,716	3,077
Assigned Capital	0	0	0	0
TOTAL STOCKHOLDERS' EQUITY	18,014	13,818	99,165	6,183
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	105,070	118,111	965,620	40,317

Table 3.a PUBLISHED BALANCE SHEET
Universal and Commercial Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	PRIVATE DOMESTIC BANKS			
	ASIA UNITED BANK CORPORATION	BANK OF COMMERCE	BANK OF THE PHIL ISLANDS	BDO PRIVATE BANK, INC.
CONTINGENT ACCOUNTS				
Guarantees Issued	91	47	557	0
Financial Standby Letters of Credit	0	286	2,970	0
Performance Standby Letters of Credit	747	1	3,335	0
Commercial Letters of Credit	1,414	196	6,781	0
Trade Related Guarantees	432	0	1,016	0
Commitments	0	0	67,815	313
Spot Foreign Exchange Contracts	506	1,953	7,075	399
Securities Held Under Custodianship by Bank Proper	0	0	0	0
Trust Department Accounts	9,193	8,075	476,175	190,636
a) Trust and Other Fiduciary Accounts	9,193	1,252	347,079	168,094
b) Agency Accounts	0	6,823	129,096	22,542
c) Advisory/Consultancy	0	0	0	0
Derivatives	12,697	0	305,522	42,060
Others	1,008	1,188	18,113	0
TOTAL CONTINGENT ACCOUNTS	26,088	11,746	889,357	233,409
ADDITIONAL INFORMATION				
Gross Total Loan Portfolio (TLP)	44,518	45,556	492,171	2,331
Specific allowance for credit losses on the TLP	688	3,414	5,399	32
Non-Performing Loans (NPL)				
a. Gross NPLs	1,073	3,904	6,788	0
b. Ratio of gross NPLs to gross TLP (%)	2.41	8.56	1.37	0.00
c. Net NPLs	385	490	1,389	
d. Ratio of Net NPLs to gross TLP (%)	0.86	1.07	0.28	
Classified Loans & Other Risk Assets, gross of allowance for credit losses	3,311	24,858	18,862	642
DOSRI Loans and receivables, gross of allowance for credit losses	220	1,106	6,643	0
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	0.49	2.42	1.34	0.00
Gross non-performing DOSRI loans and receivables	0	0	9	0
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	0.00	0.00	0.00	0.00
Percent Compliance with Magna Carta (%)				
a. 8% Micro and Small Enterprises	8.07	1.22	8.26	0.00
b. 2% for Medium Enterprises	4.85	2.52	9.86	0.00
Return on Equity (ROE) (%)	9.13	0.84	18.15	19.16
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations				
a. Total CAR (%)	18.29	22.91	12.15	37.73
b. Tier 1 CAR (%)	18.15	22.75	12.15	37.57
Deferred Charges not yet Written Down	0	692	0	0
Unbooked Allowance for Credit Losses on Financial Instruments Received	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 BALANCE SHEET
Universal and Commercial Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	PRIVATE DOMESTIC BANKS			
	BDO UNIBANK INC	CHINA BANKING CORP	EAST WEST BANKING CORP	METROPOLITAN BANK & TCO
ASSETS				
Cash and Cash Items	29,978	7,057	3,811	26,532
Due from Bangko Sentral ng Pilipinas	384,266	75,580	18,404	143,724
Due from Other Banks	24,654	22,548	1,611	9,464
Financial Assets at Fair Value through Profit or Loss	3,735	10,421	1,949	36,140
Available-for-Sale Financial Assets, Net	200,694	43,244	11	226,668
Held-to-Maturity (HTM) Financial Assets, Net	0	12,123	9,080	38,357
Unquoted Debt Securities Classified as Loans, Net	0	2,037	208	534
Investments in Non-Marketable Equity Security, Net	322	19	0	160
Loans and Receivables, Net	895,829	208,128	91,687	539,341
Loans to Bangko Sentral ng Pilipinas	0	0	0	0
Interbank Loans Receivable	19,930	668	3,117	17,548
Loans and Receivables - Others	879,211	210,383	89,560	446,859
Loans and Receivables Arising from RA/CA/PR/SLB	8,390	0	0	79,324
General Loan Loss Provision	11,702	2,922	989	4,389
Other Financial Assets	9,108	2,211	779	5,784
Equity Investment in Subsidiaries, Associates and Joint Ventures, Net	25,876	1,537	1,409	49,725
Bank Premises, Furniture, Fixture and Equipment, Net	17,813	2,559	3,248	10,631
Real and Other Properties Acquired, Net	6,614	1,431	808	8,904
Non-Current Assets Held for Sale	1,184	0	0	0
Other Assets, Net	29,781	7,163	7,249	36,070
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	0	0	0	0
TOTAL ASSETS	1,629,853	396,058	140,254	1,132,035
LIABILITIES				
Financial Liabilities at Fair Value through Profit or Loss	1,456	155	1	4,452
Deposit Liabilities	1,315,577	339,832	108,732	890,754
Due to Other Banks	1	1	0	0
Bills Payable	55,880	8,299	3,290	46,244
a) BSP (Rediscounting and Other Advances)	300	30	9	0
b) Interbank Loans Payable	21,314	8,241	444	24,063
c) Other Deposit Substitutes	27,933	0	2,830	22,180
d) Others	6,333	29	6	0
Bonds Payable, Net	26,566	0	0	0
Unsecured Subordinated Debt, Net	3,000	0	2,750	4,497
Redeemable Preferred Shares	0	0	0	0
Special Time Deposit	0	0	0	0
Due to Bangko Sentral ng Pilipinas	0	0	0	0
Other Financial Liabilities	14,383	3,120	1,257	6,568
Other Liabilities	49,356	2,863	5,106	49,107
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0	0	0	0
TOTAL LIABILITIES	1,466,219	354,271	121,135	1,001,621
STOCKHOLDERS' EQUITY				
Capital Stock	104,847	14,948	12,263	68,267
Other Capital Accounts	23,723	581	1,945	5,650
Retained Earnings	35,064	26,258	4,910	56,496
Assigned Capital	0	0	0	0
TOTAL STOCKHOLDERS' EQUITY	163,634	41,787	19,118	130,413
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	1,629,853	396,058	140,254	1,132,035

Table 3.a PUBLISHED BALANCE SHEET
Universal and Commercial Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	PRIVATE DOMESTIC BANKS			
	BDO UNIBANK INC	CHINA BANKING CORP	EAST WEST BANKING CORP	METROPOLITAN BANK & TCO
CONTINGENT ACCOUNTS				
Guarantees Issued	19	0	400	6,855
Financial Standby Letters of Credit	0	0	0	35
Performance Standby Letters of Credit	20,798	13,253	1,423	21,690
Commercial Letters of Credit	16,625	4,321	1,497	9,528
Trade Related Guarantees	683	328	602	1,006
Commitments	121,676	0	26,933	7,041
Spot Foreign Exchange Contracts	12,047	2,852	1,711	18,015
Securities Held Under Custodianship by Bank Proper	0	0	0	0
Trust Department Accounts	582,021	63,479	7,819	323,174
a) Trust and Other Fiduciary Accounts	395,164	23,616	7,819	246,085
b) Agency Accounts	186,857	39,863	0	77,089
c) Advisory/Consultancy	0	0	0	0
Derivatives	197,004	60,695	0	402,474
Others	11,044	3,935	8,157	8,495
TOTAL CONTINGENT ACCOUNTS	961,918	148,862	48,543	798,313
ADDITIONAL INFORMATION				
Gross Total Loan Portfolio (TLP)	923,851	214,919	94,901	550,886
Specific allowance for credit losses on the TLP	16,320	3,868	2,224	7,156
Non-Performing Loans (NPL)				
a. Gross NPLs	17,239	4,118	4,648	3,125
b. Ratio of gross NPLs to gross TLP (%)	1.86	1.91	4.89	0.56
c. Net NPLs	919	250	2,424	
d. Ratio of Net NPLs to gross TLP (%)	0.10	0.11	2.55	
Classified Loans & Other Risk Assets, gross of allowance for credit losses	37,051	13,571	5,920	19,937
DOSRI Loans and receivables, gross of allowance for credit losses	65,547	6,891	6,394	5,536
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	7.09	3.20	6.73	1.00
Gross non-performing DOSRI loans and receivables	2	0	4	0
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	0.00	0.00	0.00	0.00
Percent Compliance with Magna Carta (%)				
a. 8% Micro and Small Enterprises	2.39	4.88	3.33	3.75
b. 2% for Medium Enterprises	3.12	11.75	6.16	6.47
Return on Equity (ROE) (%)	15.32	12.40	10.71	17.01
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations				
a. Total CAR (%)	13.33	15.41	16.44	13.11
b. Tier 1 CAR (%)	13.22	14.79	13.83	13.11
Deferred Charges not yet Written Down	142	0	0	0
Unbooked Allowance for Credit Losses on Financial Instruments Received	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 BALANCE SHEET
Universal and Commercial Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	PRIVATE DOMESTIC BANKS			
	PHIL BANK OF COMMUNICATIONS	PHIL NATIONAL BANK	PHIL TRUST COMPANY	PHILIPPINE VETERANS BANK
ASSETS				
Cash and Cash Items	740	10,512	1,009	613
Due from Bangko Sentral ng Pilipinas	9,573	146,157	26,406	15,655
Due from Other Banks	819	6,853	916	611
Financial Assets at Fair Value through Profit or Loss	105	3,870	0	0
Available-for-Sale Financial Assets, Net	20,413	73,280	38,696	15,798
Held-to-Maturity (HTM) Financial Assets, Net	46	0	6,172	0
Unquoted Debt Securities Classified as Loans, Net	6,425	6,902	0	2,015
Investments in Non-Marketable Equity Security, Net	11	151	0	165
Loans and Receivables, Net	18,224	241,270	40,884	14,560
Loans to Bangko Sentral ng Pilipinas	0	0	0	0
Interbank Loans Receivable	45	6,336	0	1,223
Loans and Receivables - Others	18,354	237,434	22,906	13,436
Loans and Receivables Arising from RA/CA/PR/SLB	0	0	18,150	0
General Loan Loss Provision	175	2,501	172	99
Other Financial Assets	556	10,166	812	577
Equity Investment in Subsidiaries, Associates and Joint Ventures, Net	13	14,736	0	173
Bank Premises, Furniture, Fixture and Equipment, Net	2,077	15,066	2,454	738
Real and Other Properties Acquired, Net	248	15,151	2,767	2,091
Non-Current Assets Held for Sale	0	0	0	0
Other Assets, Net	5,629	29,124	1,165	2,403
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	0	0	0	0
TOTAL ASSETS	64,880	573,238	121,282	55,397
LIABILITIES				
Financial Liabilities at Fair Value through Profit or Loss	0	164	0	0
Deposit Liabilities	47,280	446,407	100,344	47,457
Due to Other Banks	0	482	0	0
Bills Payable	9,469	13,120	0	191
a) BSP (Rediscounting and Other Advances)	0	1,852	0	0
b) Interbank Loans Payable	0	8,957	0	0
c) Other Deposit Substitutes	1,606	2,251	0	0
d) Others	7,864	61	0	191
Bonds Payable, Net	0	0	0	0
Unsecured Subordinated Debt, Net	0	9,954	0	0
Redeemable Preferred Shares	0	0	0	0
Special Time Deposit	0	0	0	0
Due to Bangko Sentral ng Pilipinas	0	116	21	0
Other Financial Liabilities	347	5,214	182	484
Other Liabilities	2,899	21,930	293	1,057
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0	0	0	0
TOTAL LIABILITIES	59,996	497,387	100,840	49,188
STOCKHOLDERS' EQUITY				
Capital Stock	8,303	69,948	10,000	2,723
Other Capital Accounts	1,509	(3,100)	3,986	222
Retained Earnings	(4,927)	9,002	6,456	3,265
Assigned Capital	0	0	0	0
TOTAL STOCKHOLDERS' EQUITY	4,885	75,851	20,442	6,209
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	64,880	573,238	121,282	55,397

Table 3.a PUBLISHED BALANCE SHEET
Universal and Commercial Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	PRIVATE DOMESTIC BANKS			
	PHIL BANK OF COMMUNICATIONS	PHIL NATIONAL BANK	PHIL TRUST COMPANY	PHILIPPINE VETERANS BANK
CONTINGENT ACCOUNTS				
Guarantees Issued	0	939	0	0
Financial Standby Letters of Credit	1,156	2,886	0	86
Performance Standby Letters of Credit	0	10,211	57	11
Commercial Letters of Credit	861	5,136	279	30
Trade Related Guarantees	500	244	6	0
Commitments	0	11,389	0	0
Spot Foreign Exchange Contracts	683	4,779	0	0
Securities Held Under Custodianship by Bank Proper	0	0	0	0
Trust Department Accounts	5,200	56,335	775	9,316
a) Trust and Other Fiduciary Accounts	1,348	45,596	775	9,316
b) Agency Accounts	3,852	10,738	0	0
c) Advisory/Consultancy	0	0	0	0
Derivatives	0	20,498	0	0
Others	159	13,481	77	(206)
TOTAL CONTINGENT ACCOUNTS	8,559	125,898	1,195	9,237
ADDITIONAL INFORMATION				
Gross Total Loan Portfolio (TLP)	19,522	250,976	42,850	15,601
Specific allowance for credit losses on the TLP	1,123	7,206	1,793	941
Non-Performing Loans (NPL)				
a. Gross NPLs	1,241	10,686	1,149	960
b. Ratio of gross NPLs to gross TLP (%)	6.35	4.25	2.68	6.15
c. Net NPLs	118	3,481		19
d. Ratio of Net NPLs to gross TLP (%)	0.60	1.38		0.12
Classified Loans & Other Risk Assets, gross of allowance for credit losses	136	38,615	3,552	4,395
DOSRI Loans and receivables, gross of allowance for credit losses	221	3,731	0	49
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	1.13	1.48	0.00	0.31
Gross non-performing DOSRI loans and receivables	0	0	0	0
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	0.00	0.00	0.00	0.00
Percent Compliance with Magna Carta (%)				
a. 8% Micro and Small Enterprises	3.94	4.16	9.75	11.70
b. 2% for Medium Enterprises	10.35	6.57	4.01	10.23
Return on Equity (ROE) (%)	21.74	7.60	7.35	2.60
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations				
a. Total CAR (%)	16.18	16.95	35.93	20.23
b. Tier 1 CAR (%)	11.83	15.37	35.53	20.18
Deferred Charges not yet Written Down	0	0	0	0
Unbooked Allowance for Credit Losses on Financial Instruments Received	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 BALANCE SHEET
Universal and Commercial Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	PRIVATE DOMESTIC BANKS				
	RIZAL COMM'L BANKING CORP	ROBINSONS BANK CORPORATION	SECURITY BANK CORP	UNION BANK OF THE PHILS	UNITED COCONUT PLANTERS BANK
ASSETS					
Cash and Cash Items	7,645	1,109	4,272	4,790	6,228
Due from Bangko Sentral ng Pilipinas	48,679	10,279	45,053	93,615	66,068
Due from Other Banks	6,212	2,004	28,719	6,110	2,193
Financial Assets at Fair Value through Profit or Loss	2,358	1,076	3,567	1,482	804
Available-for-Sale Financial Assets, Net	65,994	5,767	0	95,350	25,683
Held-to-Maturity (HTM) Financial Assets, Net	0	75	78,333	0	27,956
Unquoted Debt Securities Classified as Loans, Net	12,550	555	2,204	0	5,177
Investments in Non-Marketable Equity Security, Net	1,493	24	0	0	392
Loans and Receivables, Net	184,992	20,057	164,875	127,288	86,465
Loans to Bangko Sentral ng Pilipinas	0	0	0	0	0
Interbank Loans Receivable	9,010	99	1,829	15,130	614
Loans and Receivables - Others	164,265	17,110	152,405	83,067	87,068
Loans and Receivables Arising from RA/CA/PR/SLB	13,110	3,000	12,120	30,000	0
General Loan Loss Provision	1,394	152	1,478	908	1,216
Other Financial Assets	2,330	222	2,755	3,662	2,281
Equity Investment in Subsidiaries, Associates and Joint Ventures, Net	13,848	760	5,312	7,400	15,358
Bank Premises, Furniture, Fixture and Equipment, Net	7,021	434	1,761	4,635	1,948
Real and Other Properties Acquired, Net	1,778	95	265	5,933	5,825
Non-Current Assets Held for Sale	0	0	54	310	0
Other Assets, Net	11,553	811	2,769	13,659	18,833
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	0	0	0	0	0
TOTAL ASSETS	366,452	43,266	339,940	364,233	265,213
LIABILITIES					
Financial Liabilities at Fair Value through Profit or Loss	635	0	785	229	0
Deposit Liabilities	243,620	36,393	200,030	278,390	224,149
Due to Other Banks	1	0	774	0	0
Bills Payable	37,067	0	89,403	18,493	11,856
a) BSP (Rediscounting and Other Advances)	8	0	48	40	0
b) Interbank Loans Payable	18,497	0	41,272	6,570	0
c) Other Deposit Substitutes	18,562	0	48,083	11,773	11,856
d) Others	0	0	0	110	0
Bonds Payable, Net	23,317	0	0	0	0
Unsecured Subordinated Debt, Net	0	0	0	3,750	0
Redeemable Preferred Shares	0	0	0	0	0
Special Time Deposit	0	0	0	0	0
Due to Bangko Sentral ng Pilipinas	18	0	0	0	0
Other Financial Liabilities	2,190	337	3,241	6,270	2,955
Other Liabilities	13,628	1,364	5,049	16,362	7,329
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0	0	0	0	0
TOTAL LIABILITIES	320,477	38,093	299,282	323,494	246,289
STOCKHOLDERS' EQUITY					
Capital Stock	28,908	5,639	8,260	12,234	1,485
Other Capital Accounts	5,034	(419)	5,055	960	13,987
Retained Earnings	12,034	(48)	27,342	27,545	3,451
Assigned Capital	0	0	0	0	0
TOTAL STOCKHOLDERS' EQUITY	45,975	5,172	40,658	40,739	18,923
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	366,452	43,266	339,940	364,233	265,213

Table 3.a PUBLISHED BALANCE SHEET
Universal and Commercial Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	PRIVATE DOMESTIC BANKS				
	RIZAL COMM'L BANKING CORP	ROBINSONS BANK CORPORATION	SECURITY BANK CORP	UNION BANK OF THE PHILS	UNITED COCONUT PLANTERS BANK
CONTINGENT ACCOUNTS					
Guarantees Issued	3,390	11	0	394	0
Financial Standby Letters of Credit	0	7	0	207	0
Performance Standby Letters of Credit	3,427	0	13,592	2,560	2,107
Commercial Letters of Credit	8,256	237	10,018	1,513	1,521
Trade Related Guarantees	639	0	564	10	42
Commitments	21,947	2,276	10,778	11,304	573
Spot Foreign Exchange Contracts	15,481	425	4,725	3,360	355
Securities Held Under Custodianship by Bank Proper	0	0	0	0	0
Trust Department Accounts	68,211	4,989	35,801	35,314	94,925
a) Trust and Other Fiduciary Accounts	52,580	935	28,170	27,986	88,128
b) Agency Accounts	15,631	4,053	7,631	7,328	6,797
c) Advisory/Consultancy	0	0	0	0	0
Derivatives	82,932	0	143,046	21,162	0
Others	1,739	352	1,275	13,073	1,575
TOTAL CONTINGENT ACCOUNTS	206,023	8,297	219,800	88,899	101,099
ADDITIONAL INFORMATION					
Gross Total Loan Portfolio (TLP)	188,945	20,480	167,149	137,614	91,830
Specific allowance for credit losses on the TLP	2,560	271	796	9,418	4,148
Non-Performing Loans (NPL)					
a. Gross NPLs	3,528	422	680	8,950	4,791
b. Ratio of gross NPLs to gross TLP (%)	1.86	2.05	0.40	6.50	5.21
c. Net NPLs	968	151			643
d. Ratio of Net NPLs to gross TLP (%)	0.51	0.73			0.70
Classified Loans & Other Risk Assets, gross of allowance for credit losses	9,263	1,506	7,003	25,064	20,225
DOSRI Loans and receivables, gross of allowance for credit losses	6,403	855	523	657	222
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	3.38	4.17	0.31	0.47	0.24
Gross non-performing DOSRI loans and receivables	526	0	0	0	3
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	0.27	0.00	0.00	0.00	0.00
Percent Compliance with Magna Carta (%)					
a. 8% Micro and Small Enterprises	3.94	8.15	2.17	5.75	4.55
b. 2% for Medium Enterprises	3.84	5.16	10.40	3.77	9.53
Return on Equity (ROE) (%)	11.69	6.30	12.89	19.08	15.92
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations					
a. Total CAR (%)	15.10	22.69	14.37	19.68	10.26
b. Tier 1 CAR (%)	15.10	22.69	14.37	18.79	10.26
Deferred Charges not yet Written Down	0	0	0	0	9,842
Unbooked Allowance for Credit Losses on Financial Instruments Received	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 BALANCE SHEET
Universal and Commercial Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	GOVERNMENT BANKS		
	AL-AMANAH ISLAMIC BANK OF THE PHILS	DEVELOPMENT BANK OF THE PHIL	LAND BANK OF THE PHILIPPINES
ASSETS			
Cash and Cash Items	10	2,053	20,328
Due from Bangko Sentral ng Pilipinas	397	109,053	249,432
Due from Other Banks	27	5,997	3,141
Financial Assets at Fair Value through Profit or Loss	0	8,959	2,347
Available-for-Sale Financial Assets, Net	0	100,772	172,577
Held-to-Maturity (HTM) Financial Assets, Net	5	27,800	40,101
Unquoted Debt Securities Classified as Loans, Net	0	36,253	16,014
Investments in Non-Marketable Equity Security, Net	1	6,608	7,259
Loans and Receivables, Net	216	123,906	305,231
Loans to Bangko Sentral ng Pilipinas	0	0	0
Interbank Loans Receivable	0	5,760	28,334
Loans and Receivables - Others	218	120,698	276,830
Loans and Receivables Arising from RA/CA/PR/SLB	0	0	6,122
General Loan Loss Provision	2	2,551	6,055
Other Financial Assets	1	2,444	6,180
Equity Investment in Subsidiaries, Associates and Joint Ventures, Net	0	1,837	2,548
Bank Premises, Furniture, Fixture and Equipment, Net	11	2,077	5,062
Real and Other Properties Acquired, Net	0	666	4,960
Non-Current Assets Held for Sale	1	842	6
Other Assets, Net	9	7,159	6,668
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	0	0	0
TOTAL ASSETS	679	436,426	841,853
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss	0	63	302
Deposit Liabilities	244	251,083	705,896
Due to Other Banks	0	0	5
Bills Payable	0	99,431	23,571
a) BSP (Rediscounting and Other Advances)	0	0	98
b) Interbank Loans Payable	0	79,312	0
c) Other Deposit Substitutes	0	4,090	0
d) Others	0	16,029	23,473
Bonds Payable, Net	0	13,263	0
Unsecured Subordinated Debt, Net	0	15,621	17,434
Redeemable Preferred Shares	0	0	0
Special Time Deposit	0	0	0
Due to Bangko Sentral ng Pilipinas	0	0	257
Other Financial Liabilities	6	1,554	4,953
Other Liabilities	36	14,659	17,116
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0	0	0
TOTAL LIABILITIES	286	395,675	769,535
STOCKHOLDERS' EQUITY			
Capital Stock	1,005	12,500	11,971
Other Capital Accounts	(50)	9,358	28,046
Retained Earnings	(563)	18,893	32,300
Assigned Capital	0	0	0
TOTAL STOCKHOLDERS' EQUITY	392	40,751	72,318
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	679	436,426	841,853

Table 3.a PUBLISHED BALANCE SHEET
Universal and Commercial Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	GOVERNMENT BANKS		
	AL-AMANAH ISLAMIC BANK OF THE PHILS	DEVELOPMENT BANK OF THE PHIL	LAND BANK OF THE PHILIPPINES
CONTINGENT ACCOUNTS			
Guarantees Issued	0	427	308
Financial Standby Letters of Credit	0	2,406	2,854
Performance Standby Letters of Credit	0	14	2,314
Commercial Letters of Credit	0	1,116	3,289
Trade Related Guarantees	0	221	79
Commitments	0	8,103	57,320
Spot Foreign Exchange Contracts	0	1,217	1,332
Securities Held Under Custodianship by Bank Proper	0	0	0
Trust Department Accounts	0	64,278	57,373
a) Trust and Other Fiduciary Accounts	0	37,485	32,425
b) Agency Accounts	0	26,793	24,948
c) Advisory/Consultancy	0	0	0
Derivatives	0	64,560	11,558
Others	26	6,602	1,348
TOTAL CONTINGENT ACCOUNTS	26	148,944	137,776
ADDITIONAL INFORMATION			
Gross Total Loan Portfolio (TLP)	219	129,639	316,892
Specific allowance for credit losses on the TLP	1	3,181	5,605
Non-Performing Loans (NPL)			
a. Gross NPLs	1	5,639	7,318
b. Ratio of gross NPLs to gross TLP (%)	0.52	4.34	2.30
c. Net NPLs	0	2,458	1,713
d. Ratio of Net NPLs to gross TLP (%)	0.00	1.89	0.54
Classified Loans & Other Risk Assets, gross of allowance for credit losses	14	9,107	17,226
DOSRI Loans and receivables, gross of allowance for credit losses	0	37,574	64,465
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	0.00	28.98	20.34
Gross non-performing DOSRI loans and receivables	0	0	0
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	0.00	0.00	0.00
Percent Compliance with Magna Carta (%)			
a. 8% Micro and Small Enterprises	6.09	3.59	9.46
b. 2% for Medium Enterprises	0.00	3.23	6.30
Return on Equity (ROE) (%)	(11.81)	12.83	17.21
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations			
a. Total CAR (%)	132.08	24.33	20.10
b. Tier 1 CAR (%)	132.08	16.75	13.98
Deferred Charges not yet Written Down	0	0	0
Unbooked Allowance for Credit Losses on Financial Instruments Received	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 BALANCE SHEET
Universal and Commercial Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	FOREIGN BANK BRANCHES			
	ANZ BANKING GROUP LTD	BANGKOK BANK PUBLIC CO LTD	BANK OF AMERICA N.A.	BANK OF CHINA LIMITED-MANILA BRANCH
ASSETS				
Cash and Cash Items	13	2	20	39
Due from Bangko Sentral ng Pilipinas	17,939	166	12,483	3,179
Due from Other Banks	4,081	721	5,822	586
Financial Assets at Fair Value through Profit or Loss	4,783	39	35	4
Available-for-Sale Financial Assets, Net	9,042	187	0	0
Held-to-Maturity (HTM) Financial Assets, Net	2	0	0	0
Unquoted Debt Securities Classified as Loans, Net	0	157	0	0
Investments in Non-Marketable Equity Security, Net	4	5	5	8
Loans and Receivables, Net	23,171	6,629	2,880	6,055
Loans to Bangko Sentral ng Pilipinas	0	0	0	0
Interbank Loans Receivable	2,679	1,731	0	3,035
Loans and Receivables - Others	20,729	5,036	890	3,082
Loans and Receivables Arising from RA/CA/PR/SLB	0	0	2,000	0
General Loan Loss Provision	237	138	10	61
Other Financial Assets	279	20	7	84
Equity Investment in Subsidiaries, Associates and Joint Ventures, Net	0	0	0	0
Bank Premises, Furniture, Fixture and Equipment, Net	46	2	18	14
Real and Other Properties Acquired, Net	0	0	0	0
Non-Current Assets Held for Sale	0	0	0	0
Other Assets, Net	911	47	29	51
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	0	0	0	0
TOTAL ASSETS	60,269	7,974	21,299	10,020
LIABILITIES				
Financial Liabilities at Fair Value through Profit or Loss	1,507	2	31	0
Deposit Liabilities	29,974	1,803	17,822	7,124
Due to Other Banks	0	0	0	0
Bills Payable	5,309	0	0	0
a) BSP (Rediscounting and Other Advances)	0	0	0	0
b) Interbank Loans Payable	2,836	0	0	0
c) Other Deposit Substitutes	0	0	0	0
d) Others	2,473	0	0	0
Bonds Payable, Net	0	0	0	0
Unsecured Subordinated Debt, Net	0	0	0	0
Redeemable Preferred Shares	0	0	0	0
Special Time Deposit	0	0	0	0
Due to Bangko Sentral ng Pilipinas	16	1	2	0
Other Financial Liabilities	389	3	301	80
Other Liabilities	449	32	342	218
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	20,312	4,962	2,204	1,852
TOTAL LIABILITIES	57,957	6,803	20,702	9,273
STOCKHOLDERS' EQUITY				
Capital Stock	0	0	0	0
Other Capital Accounts	103	49	0	129
Retained Earnings	0	0	0	0
Assigned Capital	2,209	1,122	597	618
TOTAL STOCKHOLDERS' EQUITY	2,312	1,171	597	747
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	60,269	7,974	21,299	10,020

Table 3.a PUBLISHED BALANCE SHEET
Universal and Commercial Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	FOREIGN BANK BRANCHES			
	ANZ BANKING GROUP LTD	BANGKOK BANK PUBLIC CO LTD	BANK OF AMERICA N.A.	BANK OF CHINA LIMITED-MANILA BRANCH
CONTINGENT ACCOUNTS				
Guarantees Issued	2,745	0	0	0
Financial Standby Letters of Credit	867	0	0	0
Performance Standby Letters of Credit	6,960	50	228	6,477
Commercial Letters of Credit	1,778	449	0	0
Trade Related Guarantees	145	5	5	0
Commitments	50,989	0	2	0
Spot Foreign Exchange Contracts	9,806	7	3,889	8,796
Securities Held Under Custodianship by Bank Proper	0	0	0	0
Trust Department Accounts	0	0	0	0
a) Trust and Other Fiduciary Accounts	0	0	0	0
b) Agency Accounts	0	0	0	0
c) Advisory/Consultancy	0	0	0	0
Derivatives	160,595	2,938	3,325	0
Others	737	90	26	256
TOTAL CONTINGENT ACCOUNTS	234,621	3,538	7,475	15,529
ADDITIONAL INFORMATION				
Gross Total Loan Portfolio (TLP)	23,431	6,772	2,890	6,125
Specific allowance for credit losses on the TLP	23	5	0	9
Non-Performing Loans (NPL)				
a. Gross NPLs	23	5	0	9
b. Ratio of gross NPLs to gross TLP (%)	0.10	0.07	0.00	0.14
c. Net NPLs	0	0	0	0
d. Ratio of Net NPLs to gross TLP (%)	0.00	0.00	0.00	0.00
Classified Loans & Other Risk Assets, gross of allowance for credit losses	32	5	6	6,423
DOSRI Loans and receivables, gross of allowance for credit losses	36	0	38	0
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	0.15	0.00	1.32	0.00
Gross non-performing DOSRI loans and receivables	0	0	0	0
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	0.00	0.00	0.00	0.00
Percent Compliance with Magna Carta (%)				
a. 8% Micro and Small Enterprises	0.00	8.50	0.00	21.35
b. 2% for Medium Enterprises	0.31	4.13	0.00	16.79
Return on Equity (ROE) (%)	31.01	1.20	(11.16)	20.83
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations				
a. Total CAR (%)	15.49	88.76	56.29	24.95
b. Tier 1 CAR (%)	15.07	87.79	56.09	24.38
Deferred Charges not yet Written Down	0	0	0	0
Unbooked Allowance for Credit Losses on Financial Instruments Received	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 BALANCE SHEET
Universal and Commercial Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	FOREIGN BANK BRANCHES			
	CITIBANK, N.A.	DEUTSCHE BANK AG	HONGKONG & SHANGHAI BANKING CORP	INTERNATIONALE NEDERLANDEN GROEP BK
ASSETS				
Cash and Cash Items	946	146	793	3
Due from Bangko Sentral ng Pilipinas	31,148	17,540	103,062	5,202
Due from Other Banks	538	1,695	23,530	36
Financial Assets at Fair Value through Profit or Loss	27,114	14,927	8,936	1,682
Available-for-Sale Financial Assets, Net	26,224	0	7,777	864
Held-to-Maturity (HTM) Financial Assets, Net	0	0	0	0
Unquoted Debt Securities Classified as Loans, Net	0	0	0	0
Investments in Non-Marketable Equity Security, Net	0	0	0	0
Loans and Receivables, Net	172,424	39,308	44,952	22,024
Loans to Bangko Sentral ng Pilipinas	0	0	0	0
Interbank Loans Receivable	39,837	47	1,880	752
Loans and Receivables - Others	100,143	5,320	43,746	7,627
Loans and Receivables Arising from RA/CA/PR/SLB	34,220	34,000	0	13,700
General Loan Loss Provision	1,776	59	674	55
Other Financial Assets	893	145	432	65
Equity Investment in Subsidiaries, Associates and Joint Ventures, Net	215	0	2,006	0
Bank Premises, Furniture, Fixture and Equipment, Net	1,682	56	132	34
Real and Other Properties Acquired, Net	0	0	0	0
Non-Current Assets Held for Sale	0	0	0	0
Other Assets, Net	10,981	397	3,064	361
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	0	0	0	0
TOTAL ASSETS	272,163	74,215	194,685	30,271
LIABILITIES				
Financial Liabilities at Fair Value through Profit or Loss	2,093	1,197	4,072	1,063
Deposit Liabilities	153,183	44,906	134,613	784
Due to Other Banks	36,113	0	693	0
Bills Payable	2	0	2,046	0
a) BSP (Rediscounting and Other Advances)	0	0	0	0
b) Interbank Loans Payable	0	0	2,046	0
c) Other Deposit Substitutes	0	0	0	0
d) Others	2	0	0	0
Bonds Payable, Net	0	0	0	0
Unsecured Subordinated Debt, Net	0	0	0	0
Redeemable Preferred Shares	0	0	0	0
Special Time Deposit	0	0	0	0
Due to Bangko Sentral ng Pilipinas	69	0	10	0
Other Financial Liabilities	7,437	2,944	3,323	15
Other Liabilities	19,457	1,719	3,791	468
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	46,265	21,410	40,281	24,434
TOTAL LIABILITIES	264,618	72,176	188,828	26,764
STOCKHOLDERS' EQUITY				
Capital Stock	0	0	0	0
Other Capital Accounts	(17)	742	1,733	1,007
Retained Earnings	0	59	95	0
Assigned Capital	7,562	1,238	4,029	2,500
TOTAL STOCKHOLDERS' EQUITY	7,545	2,038	5,857	3,507
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	272,163	74,215	194,685	30,271

Table 3.a PUBLISHED BALANCE SHEET
Universal and Commercial Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	FOREIGN BANK BRANCHES			
	CITIBANK, N.A.	DEUTSCHE BANK AG	HONGKONG & SHANGHAI BANKING CORP	INTERNATIONALE NEDERLANDEN GROEP BK
CONTINGENT ACCOUNTS				
Guarantees Issued	295	0	0	0
Financial Standby Letters of Credit	0	0	2,824	0
Performance Standby Letters of Credit	3,953	3,747	7,302	255
Commercial Letters of Credit	471	255	1,802	0
Trade Related Guarantees	326	466	896	0
Commitments	146,925	0	101,952	0
Spot Foreign Exchange Contracts	9,223	12,250	6,200	6,717
Securities Held Under Custodianship by Bank Proper	743,378	418,483	579,468	0
Trust Department Accounts	3,336	69,760	66,443	0
a) Trust and Other Fiduciary Accounts	3,333	58,567	49,145	0
b) Agency Accounts	0	11,193	17,298	0
c) Advisory/Consultancy	3	0	0	0
Derivatives	117,773	94,799	214,519	95,584
Others	1,135	788	422,948	0
TOTAL CONTINGENT ACCOUNTS	1,026,815	600,548	1,404,355	102,556
ADDITIONAL INFORMATION				
Gross Total Loan Portfolio (TLP)	177,728	39,558	46,176	22,081
Specific allowance for credit losses on the TLP	3,529	191	550	2
Non-Performing Loans (NPL)				
a. Gross NPLs	844	0	830	0
b. Ratio of gross NPLs to gross TLP (%)	0.47	0.00	1.79	0.00
c. Net NPLs			280	
d. Ratio of Net NPLs to gross TLP (%)			0.60	
Classified Loans & Other Risk Assets, gross of allowance for credit losses	20,365	1,110	955	30
DOSRI Loans and receivables, gross of allowance for credit losses	43	0	438	0
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	0.02	0.00	0.94	0.00
Gross non-performing DOSRI loans and receivables	0	0	0	0
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	0.00	0.00	0.00	0.00
Percent Compliance with Magna Carta (%)				
a. 8% Micro and Small Enterprises	10.83	0.00	0.00	0.00
b. 2% for Medium Enterprises	0.18	0.00	0.06	0.00
Return on Equity (ROE) (%)	10.51	14.05	10.00	9.93
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations				
a. Total CAR (%)	20.54	30.47	15.45	61.87
b. Tier 1 CAR (%)	19.79	30.11	15.45	61.51
Deferred Charges not yet Written Down	0	0	0	0
Unbooked Allowance for Credit Losses on Financial Instruments Received	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 BALANCE SHEET
Universal and Commercial Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	FOREIGN BANK BRANCHES			
	JP MORGAN CHASE BANK NATIONAL ASSN.	KOREA EXCHANGE BANK	MEGA INT'L COMM'L BANK CO LTD	MIZUHO BANK LTD - MANILA BRANCH
ASSETS				
Cash and Cash Items	0	37	8	10
Due from Bangko Sentral ng Pilipinas	16,768	1,421	922	6,514
Due from Other Banks	832	4,659	46	3,431
Financial Assets at Fair Value through Profit or Loss	4,233	0	306	74
Available-for-Sale Financial Assets, Net	3,631	0	444	0
Held-to-Maturity (HTM) Financial Assets, Net	0	70	0	869
Unquoted Debt Securities Classified as Loans, Net	0	30	86	13
Investments in Non-Marketable Equity Security, Net	5	6	0	6
Loans and Receivables, Net	15,160	4,427	8,037	21,980
Loans to Bangko Sentral ng Pilipinas	0	0	0	0
Interbank Loans Receivable	0	0	3,107	10,344
Loans and Receivables - Others	1,552	4,461	5,061	11,880
Loans and Receivables Arising from RA/CA/PR/SLB	13,627	0	0	0
General Loan Loss Provision	20	33	131	244
Other Financial Assets	157	26	21	38
Equity Investment in Subsidiaries, Associates and Joint Ventures, Net	0	0	0	0
Bank Premises, Furniture, Fixture and Equipment, Net	47	40	159	62
Real and Other Properties Acquired, Net	0	2	0	0
Non-Current Assets Held for Sale	0	0	0	0
Other Assets, Net	29	14	13	79
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	0	0	0	0
TOTAL ASSETS	40,863	10,732	10,043	33,076
LIABILITIES				
Financial Liabilities at Fair Value through Profit or Loss	851	0	306	85
Deposit Liabilities	25,042	4,300	3,290	26,916
Due to Other Banks	0	0	0	0
Bills Payable	0	0	2,974	0
a) BSP (Rediscounting and Other Advances)	0	0	0	0
b) Interbank Loans Payable	0	0	2,974	0
c) Other Deposit Substitutes	0	0	0	0
d) Others	0	0	0	0
Bonds Payable, Net	0	0	0	0
Unsecured Subordinated Debt, Net	0	0	0	0
Redeemable Preferred Shares	0	0	0	0
Special Time Deposit	0	0	0	0
Due to Bangko Sentral ng Pilipinas	0	0	0	0
Other Financial Liabilities	106	14	196	163
Other Liabilities	1,670	80	74	61
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	11,636	5,721	2,445	4,531
TOTAL LIABILITIES	39,306	10,114	9,286	31,756
STOCKHOLDERS' EQUITY				
Capital Stock	0	0	0	0
Other Capital Accounts	169	126	152	(31)
Retained Earnings	0	0	0	0
Assigned Capital	1,388	492	605	1,350
TOTAL STOCKHOLDERS' EQUITY	1,557	618	757	1,319
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	40,863	10,732	10,043	33,076

Table 3.a PUBLISHED BALANCE SHEET
Universal and Commercial Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	FOREIGN BANK BRANCHES			
	JP MORGAN CHASE BANK NATIONAL ASSN.	KOREA EXCHANGE BANK	MEGA INT'L COMM'L BANK CO LTD	MIZUHO BANK LTD - MANILA BRANCH
CONTINGENT ACCOUNTS				
Guarantees Issued	18	198	0	787
Financial Standby Letters of Credit	0	158	0	1,367
Performance Standby Letters of Credit	0	1,615	0	2,706
Commercial Letters of Credit	0	46	77	20
Trade Related Guarantees	79	0	0	2
Commitments	0	0	0	0
Spot Foreign Exchange Contracts	11,818	0	55	1,454
Securities Held Under Custodianship by Bank Proper	0	0	0	0
Trust Department Accounts	0	0	0	0
a) Trust and Other Fiduciary Accounts	0	0	0	0
b) Agency Accounts	0	0	0	0
c) Advisory/Consultancy	0	0	0	0
Derivatives	57,342	0	612	8,652
Others	0	0	2,462	40
TOTAL CONTINGENT ACCOUNTS	69,257	2,017	3,205	15,027
ADDITIONAL INFORMATION				
Gross Total Loan Portfolio (TLP)	15,180	4,512	8,247	22,335
Specific allowance for credit losses on the TLP	1	52	78	111
Non-Performing Loans (NPL)				
a. Gross NPLs	1	25	0	0
b. Ratio of gross NPLs to gross TLP (%)	0.00	0.54	0.00	0.00
c. Net NPLs	0			
d. Ratio of Net NPLs to gross TLP (%)	0.00			
Classified Loans & Other Risk Assets, gross of allowance for credit losses	1	463	623	631
DOSRI Loans and receivables, gross of allowance for credit losses	48	0	0	0
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	0.31	0.01	0.00	0.00
Gross non-performing DOSRI loans and receivables	0	0	0	0
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	0.00	0.00	0.00	0.00
Percent Compliance with Magna Carta (%)				
a. 8% Micro and Small Enterprises	0.00	15.37	8.61	0.00
b. 2% for Medium Enterprises	0.00	3.89	3.47	0.00
Return on Equity (ROE) (%)	7.34	8.46	5.00	(0.73)
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations				
a. Total CAR (%)	56.71	30.22	33.93	26.43
b. Tier 1 CAR (%)	56.55	29.81	32.98	25.49
Deferred Charges not yet Written Down	0	0	0	0
Unbooked Allowance for Credit Losses on Financial Instruments Received	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 BALANCE SHEET
Universal and Commercial Banks
As of December 31, 2012
In Million Pesos

ACCOUNTS	FOREIGN BANK BRANCHES				
	KOREA EXCHANGE BANK	MEGA INT'L COMM'L BANK CO LTD	MIZUHO CORPORATE BANK LTD-MANILA BR	STANDARD CHARTERED BANK	THE BANK OF TOKYO-MITSUBISHI UFJ LTD
ASSETS					
Cash and Cash Items	33	6	9	154	4
Due from Bangko Sentral ng Pilipinas	989	619	6428	5295	4902
Due from Other Banks	4312	92	2789	342	10267
Financial Assets at Fair Value through Profit or Loss	0	0	15	11126	253
Available-for-Sale Financial Assets, Net	0	618	0	11245	2
Held-to-Maturity (HTM) Financial Assets, Net	100	0	1191	0	231
Unquoted Debt Securities Classified as Loans, Net	30	93	15	0	1115
Investments in Non-Marketable Equity Security, Net	6	0	6	97	6
Loans and Receivables, Net	5260	6966	19929	28706	23982
Loans to Bangko Sentral ng Pilipinas	0	0	0	0	0
Interbank Loans Receivable	0	3421	10427	12290	649
Loans and Receivables - Others	5302	3658	9714	15525	23675
Loans and Receivables Arising from RA/CA/PR/SLB	0	0	0	1200	0
General Loan Loss Provision	43	113	211	309	342
Other Financial Assets	32	21	34	582	59
Equity Investment in Subsidiaries, Associates and Joint Ventures, Net	0	0	0	0	0
Bank Premises, Furniture, Fixture and Equipment, Net	25	164	29	56	72
Real and Other Properties Acquired, Net	3	0	0	3	0
Non-Current Assets Held for Sale	0	0	0	0	0
Other Assets, Net	12	12	75	3989	53
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	0	0	0	0	0
TOTAL ASSETS	10802	8591	30519	61595	40946
LIABILITIES					
Financial Liabilities at Fair Value through Profit or Loss	0	0	68	5560	395
Deposit Liabilities	3571	1920	24318	34296	29842
Due to Other Banks	0	0	0	3077	0
Bills Payable	0	2858	0	512	0
a) BSP (Rediscounting and Other Advances)	0	0	0	0	0
b) Interbank Loans Payable	0	2858	0	0	0
c) Other Deposit Substitutes	0	0	0	319	0
d) Others	0	0	0	193	0
Bonds Payable, Net	0	0	0	0	0
Unsecured Subordinated Debt, Net	0	0	0	0	0
Redeemable Preferred Shares	0	0	0	0	0
Special Time Deposit	0	0	0	0	0
Due to Bangko Sentral ng Pilipinas	0	0	0	0	0
Other Financial Liabilities	18	33	140	2214	381
Other Liabilities	81	74	69	3663	120
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	6490	2923	4640	9995	8265
TOTAL LIABILITIES	10160	7806	29235	59317	39003
STOCKHOLDERS' EQUITY					
Capital Stock	0	0	0	0	0
Other Capital Accounts	150	180	-67	823	19
Retained Earnings	0	0	0	77	0
Assigned Capital	492	605	1350	1378	1924
TOTAL STOCKHOLDERS' EQUITY	641	785	1283	2278	1943
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	10802	8591	30519	61595	40946

Table 3.a PUBLISHED BALANCE SHEET
Universal and Commercial Banks
As of December 31, 2012
In Million Pesos

ACCOUNTS	FOREIGN BANK BRANCHES				
	KOREA EXCHANGE BANK	MEGA INT'L COMM'L BANK CO LTD	MIZUHO CORPORATE BANK LTD-MANILA BR	STANDARD CHARTERED BANK	THE BANK OF TOKYO-MITSUBISHI UFJ LTD
CONTINGENT ACCOUNTS					
Guarantees Issued	289	0	256	0	5
Financial Standby Letters of Credit	95	0	3206	0	0
Performance Standby Letters of Credit	1357	0	2612	1672	3230
Commercial Letters of Credit	40	13	447	21	43
Trade Related Guarantees	0	0	0	3245	0
Commitments	0	0	0	10831	1437
Spot Foreign Exchange Contracts	0	4	1530	12106	1004
Securities Held Under Custodianship by Bank Proper	0	0	0	0	0
Trust Department Accounts	0	0	0	196170	0
a) Trust and Other Fiduciary Accounts	0	0	0	196170	0
b) Agency Accounts	0	0	0	0	0
c) Advisory/Consultancy	0	0	0	0	0
Derivatives	0	0	9747	216817	15555
Others	0	1681	91	3437	95
TOTAL CONTINGENT ACCOUNTS	1781	1698	17889	444298	21369
ADDITIONAL INFORMATION					
Non-Performing Loans (NPLs)	25	0	0	1160	0
Ratio of Non-Performing Loans to Total Loan Portfolio (NPL to TLP)	0.46	0	0	3.86	0
Classified Loans & Other Risk Assets	607	705	781	1290	4
Specific provision for loan losses	49	90	59	1070	13
Return on Equity (ROE)	6.08	5.85	1.4	5.09	0.58
DOSRI loans and receivables	0	0	0	18	11
Past due DOSRI loans and receivables	0	0	0	0	0
Ratio of Past due DOSRI loans and receivables to TLP	0	0	0	0	0
Compliance with Magna Carta	0	0	0	0	0
a. 8% Micro and Small Enterprises	10.34	8.34	0	0	8.97
b. 2% for Medium Enterprises	2.59	7.56	0	0.25	2.06
Capital Adequacy Ratio (CAR) on Solo Basis, under Cir. No. 538 or Cir. No. 280, as applicable	0	44.25	0	0	0
a. Total CAR	27.58	44.25	29.84	14	32.12
b. Tier 1 CAR	27.58	43.31	28.91	13.46	31.17
Deferred Charges not yet Written Down	0	0	0	0	0
Unbooked Allowance for Probable Losses on Financial Instruments Received	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 BALANCE SHEET
Universal and Commercial Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	FOREIGN BANK BRANCHES	
	STANDARD CHARTERED BANK	THE BNK OF TOKYO-MITSUBISHI UFJ LTD
ASSETS		
Cash and Cash Items	135	4
Due from Bangko Sentral ng Pilipinas	32,119	5,823
Due from Other Banks	583	13,385
Financial Assets at Fair Value through Profit or Loss	4,665	208
Available-for-Sale Financial Assets, Net	886	2
Held-to-Maturity (HTM) Financial Assets, Net	0	167
Unquoted Debt Securities Classified as Loans, Net	0	1,155
Investments in Non-Marketable Equity Security, Net	0	6
Loans and Receivables, Net	32,754	33,028
Loans to Bangko Sentral ng Pilipinas	0	0
Interbank Loans Receivable	6,067	0
Loans and Receivables - Others	21,589	33,376
Loans and Receivables Arising from RA/CA/PR/SLB	5,389	0
General Loan Loss Provision	292	348
Other Financial Assets	472	63
Equity Investment in Subsidiaries, Associates and Joint Ventures, Net	0	0
Bank Premises, Furniture, Fixture and Equipment, Net	77	65
Real and Other Properties Acquired, Net	17	0
Non-Current Assets Held for Sale	0	0
Other Assets, Net	3,839	59
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	0	0
TOTAL ASSETS	75,546	53,965
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	2,892	70
Deposit Liabilities	51,482	35,900
Due to Other Banks	3,069	0
Bills Payable	147	0
a) BSP (Rediscounting and Other Advances)	0	0
b) Interbank Loans Payable	0	0
c) Other Deposit Substitutes	145	0
d) Others	3	0
Bonds Payable, Net	0	0
Unsecured Subordinated Debt, Net	0	0
Redeemable Preferred Shares	0	0
Special Time Deposit	0	0
Due to Bangko Sentral ng Pilipinas	0	0
Other Financial Liabilities	2,736	87
Other Liabilities	3,673	98
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	8,236	15,525
TOTAL LIABILITIES	72,235	51,680
STOCKHOLDERS' EQUITY		
Capital Stock	0	0
Other Capital Accounts	1,632	361
Retained Earnings	85	0
Assigned Capital	1,594	1,924
TOTAL STOCKHOLDERS' EQUITY	3,311	2,285
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	75,546	53,965

Table 3.a PUBLISHED BALANCE SHEET
Universal and Commercial Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	FOREIGN BANK BRANCHES	
	STANDARD CHARTERED BANK	THE BNK OF TOKYO-MITSUBISHI UFJ LTD
CONTINGENT ACCOUNTS		
Guarantees Issued	0	5
Financial Standby Letters of Credit	0	0
Performance Standby Letters of Credit	2,896	4,172
Commercial Letters of Credit	457	166
Trade Related Guarantees	570	0
Commitments	12,242	558
Spot Foreign Exchange Contracts	19,944	1,214
Securities Held Under Custodianship by Bank Proper	0	0
Trust Department Accounts	218,142	0
a) Trust and Other Fiduciary Accounts	218,142	0
b) Agency Accounts	0	0
c) Advisory/Consultancy	0	0
Derivatives	225,220	19,564
Others	41	48
TOTAL CONTINGENT ACCOUNTS	479,512	25,727
ADDITIONAL INFORMATION		
Gross Total Loan Portfolio (TLP)	34,108	33,385
Specific allowance for credit losses on the TLP	1,062	9
Non-Performing Loans (NPL)		
a. Gross NPLs	1,087	0
b. Ratio of gross NPLs to gross TLP (%)	3.18	0.00
c. Net NPLs	25	
d. Ratio of Net NPLs to gross TLP (%)	0.07	
Classified Loans & Other Risk Assets, gross of allowance for credit losses	2,215	2
DOSRI Loans and receivables, gross of allowance for credit losses	16	15
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	0.05	0.04
Gross non-performing DOSRI loans and receivables	0	0
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	0.00	0.00
Percent Compliance with Magna Carta (%)		
a. 8% Micro and Small Enterprises	0	5
b. 2% for Medium Enterprises	0.03	1.14
Return on Equity (ROE) (%)	37.45	5.38
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		
a. Total CAR (%)	12.89	23.45
b. Tier 1 CAR (%)	12.32	22.63
Deferred Charges not yet Written Down	0	0
Unbooked Allowance for Credit Losses on Financial Instruments Received	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 BALANCE SHEET
Universal and Commercial Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	FOREIGN BANK SUBSIDIARIES	
	CTBC BANK (PHILIPPINES) CORP	MAYBANK PHILIPPINES INC
ASSETS		
Cash and Cash Items	391	1,516
Due from Bangko Sentral ng Pilipinas	5,903	13,466
Due from Other Banks	2,631	849
Financial Assets at Fair Value through Profit or Loss	875	1,205
Available-for-Sale Financial Assets, Net	433	2,788
Held-to-Maturity (HTM) Financial Assets, Net	361	4,098
Unquoted Debt Securities Classified as Loans, Net	345	37
Investments in Non-Marketable Equity Security, Net	12	3
Loans and Receivables, Net	16,024	46,289
Loans to Bangko Sentral ng Pilipinas	0	0
Interbank Loans Receivable	768	139
Loans and Receivables - Others	15,493	36,493
Loans and Receivables Arising from RA/CA/PR/SLB	0	10,000
General Loan Loss Provision	237	343
Other Financial Assets	121	919
Equity Investment in Subsidiaries, Associates and Joint Ventures, Net	0	0
Bank Premises, Furniture, Fixture and Equipment, Net	268	666
Real and Other Properties Acquired, Net	9	294
Non-Current Assets Held for Sale	0	0
Other Assets, Net	672	1,663
Net Due from Head Office/Branches/Agencies, if any (Philippine branch of a foreign bank)	0	0
TOTAL ASSETS	28,045	73,792
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	2	219
Deposit Liabilities	17,420	57,040
Due to Other Banks	0	0
Bills Payable	2,974	4,166
a) BSP (Rediscounting and Other Advances)	0	46
b) Interbank Loans Payable	2,974	4,119
c) Other Deposit Substitutes	0	1
d) Others	0	0
Bonds Payable, Net	0	0
Unsecured Subordinated Debt, Net	0	0
Redeemable Preferred Shares	0	0
Special Time Deposit	0	0
Due to Bangko Sentral ng Pilipinas	0	0
Other Financial Liabilities	173	780
Other Liabilities	1,116	1,368
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	0	0
TOTAL LIABILITIES	21,685	63,573
STOCKHOLDERS' EQUITY		
Capital Stock	2,533	10,808
Other Capital Accounts	69	370
Retained Earnings	3,758	(959)
Assigned Capital	0	0
TOTAL STOCKHOLDERS' EQUITY	6,360	10,220
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	28,045	73,792

Table 3.a PUBLISHED BALANCE SHEET
Universal and Commercial Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	FOREIGN BANK SUBSIDIARIES	
	CTBC BANK (PHILIPPINES) CORP	MAYBANK PHILIPPINES INC
CONTINGENT ACCOUNTS		
Guarantees Issued	0	561
Financial Standby Letters of Credit	44	0
Performance Standby Letters of Credit	436	1,310
Commercial Letters of Credit	351	286
Trade Related Guarantees	5	137
Commitments	0	0
Spot Foreign Exchange Contracts	1,478	2,023
Securities Held Under Custodianship by Bank Proper	0	0
Trust Department Accounts	1,056	2,603
a) Trust and Other Fiduciary Accounts	590	628
b) Agency Accounts	466	1,975
c) Advisory/Consultancy	0	0
Derivatives	1,474	7,135
Others	14	9,453
TOTAL CONTINGENT ACCOUNTS	4,858	23,509
ADDITIONAL INFORMATION		
Gross Total Loan Portfolio (TLP)	16,455	47,132
Specific allowance for credit losses on the TLP	194	500
Non-Performing Loans (NPL)		
a. Gross NPLs	388	1,037
b. Ratio of gross NPLs to gross TLP (%)	2.35	2.20
c. Net NPLs	194	537
d. Ratio of Net NPLs to gross TLP (%)	1.18	1.13
Classified Loans & Other Risk Assets, gross of allowance for credit losses	485	1,755
DOSRI Loans and receivables, gross of allowance for credit losses	20	19
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	0.12	0.04
Gross non-performing DOSRI loans and receivables	0	0
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	0.00	0.00
Percent Compliance with Magna Carta (%)		
a. 8% Micro and Small Enterprises	8.10	1.97
b. 2% for Medium Enterprises	11.92	2.05
Return on Equity (ROE) (%)	2.92	5.41
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations		
a. Total CAR (%)	25.99	20.64
b. Tier 1 CAR (%)	25.23	19.52
Deferred Charges not yet Written Down	0	0
Unbooked Allowance for Credit Losses on Financial Instruments Received	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 BALANCE SHEET**Thrift Banks**

As of December 31, 2013

In Million Pesos

ACCOUNTS	THRIFT BANKS			
	TOTAL	1ST VALLEY BANK INC. (A DEVELOPMENT BANK)	ALLIED SAVINGS BANK	BANK ONE SAVINGS AND TRUST CORP.
ASSETS				
Cash and Cash Items	12,555	78	340	15
Due from Bangko Sentral ng Pilipinas	115,784	151	7,090	591
Due from Other Banks	35,586	659	243	52
Financial Assets at Fair Value through Profit or Loss	5,530	0	0	0
Available for Sale Financial Assets, Net	37,758	0	224	7
Held to Maturity (HTM) Financial Assets, Net	18,425	60	90	37
Unquoted Debt Securities Classified as Loans, Net	4,801	0	383	0
Investments in Non-Marketable Equity Security, Net	34	0	0	0
Loans and Receivables, Net	491,995	5,026	2,366	433
Loans to Bangko Sentral ng Pilipinas	0	0	0	0
Interbank Loans Receivables	2,897	0	0	0
Loans and Receivables - Others	471,157	5,073	2,396	437
Loans and Receivables Arising from Repo, CA/Participation	22,657	0	0	0
General Loan Loss Provision	4,715	47	29	3
Other Financial Assets	8,215	0	42	21
Equity Investment in Subsidiaries, Associates and Joint Ventures, Net	2,102	0	0	0
Bank Premises, Furniture, Fixture and Equipment, Net	11,849	94	44	4
Real and Other Properties Acquired , Net	14,374	69	65	144
Non-Current Assets Held for Sale	344	0	0	0
Other Assets, Net	16,896	129	81	13
Due from Head Office/Branches/Agencies(Phil branch or Foreign bank)	0	0	0	0
TOTAL ASSETS	776,248	6,265	10,967	1,316
LIABILITIES				
Financial Liabilities at Fair Value through Profit or Loss	1	0	0	0
Deposit Liabilities	634,592	3,504	9,871	747
Due to Other Banks	0	0	0	0
Bills Payable	25,554	1,390	0	0
a) BSP (Rediscounting and Other Advances)	827	0	0	0
b) Interbank Loans Payable	17,748	0	0	0
c) Other Deposit Substitutes	0	0	0	0
d) Others	6,978	1,390	0	0
Bonds Payable, Net	0	0	0	0
Unsecured Subordinated Debt, Net	5,320	0	0	0
Redeemable Preferred Shares	156	0	0	0
Special Time Deposit	0	0	0	0
Due to Bangko Sentral ng Pilipinas	1	0	0	0
Other Financial Liabilities	7,415	161	8	2
Other Liabilities	16,694	186	122	25
Due to Head Office/Branches/Agencies(Phil branch or Foreign bank)	0	0	0	0
TOTAL LIABILITIES	689,732	5,240	10,000	774
STOCKHOLDERS' EQUITY				
Capital Stock	55,384	639	500	330
Other Capital Accounts	8,563	74	9	14
Retained Earnings	22,569	311	458	198
Assigned Capital	0	0	0	0
TOTAL STOCKHOLDERS' EQUITY	86,516	1,024	967	542
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	776,248	6,265	10,967	1,316

Table 3.b PUBLISHED BALANCE SHEET

Thrift Banks

As of December 31, 2013

In Million Pesos

ACCOUNTS	THRIFT BANKS			
	TOTAL	1ST VALLEY BANK INC. (A DEVELOPMENT BANK)	ALLIED SAVINGS BANK	BANK ONE SAVINGS AND TRUST CORP.
CONTINGENT ACCOUNTS				
Guarantees Issued	78	0	0	0
Financial Standby Letters of Credit	102	0	0	0
Performance Standby Letters of Credit	519	0	0	0
Commercial Letters of Credit	904	0	0	0
Trade Related Guarantees	7	0	0	0
Commitments	5,067	0	0	0
Spot Foreign Exchange Contracts	698	0	0	0
Securities Held Under Custodianship by Bank Proper	0	0	0	0
Trust Department Accounts	28,260	0	0	0
a) Trust and Other Fudiciary Accounts	17,766	0	0	0
b) Agency Accounts	10,494	0	0	0
c) Advisory/Consultancy	0	0	0	0
Derivatives	1,850	0	0	0
Others	1,230	0	16	0
TOTAL CONTINGENT ACCOUNTS	38,714	0	16	0
OTHER INFORMATION				
Gross Total Loan Portfolio (TLP)	511,962	5,165	2,479	441
Specific allowance for credit losses on the TLP	15,252	92	84	5
Non-Performing Loans (NPL)	0			
a. Gross NPLs	27,607	191	401	15
b. Ratio of gross NPLs to gross TLP (%)		3.70	16.19	3.46
c. Net NPLs	12,408	99	318	10
d. Ratio of Net NPLs to gross TLP (%)		1.91	12.82	2.37
Classified Loans & Other Risk Assets, gross of allowance for credit losses	62,249	0	328	199
DOSRI Loans and receivables, gross of allowance for credit losses	6,296	0	1	30
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)		0.00	0.04	6.79
Gross non-performing DOSRI loans and receivables	499	0	0	0
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)		0.00	0.00	0.00
Percent Compliance with Magna Carta (%)				
a. 8% Micro and Small Enterprises		7.62	9.41	10.47
b. 2% for Medium Enterprises		0.00	8.99	16.01
Return on Equity (ROE) (%)		0.00	0.96	2.80
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations				
a. Total CAR (%)		15.70	26.05	71.93
b. Tier 1 CAR (%)		0.00	25.19	71.47
Deferred Charges not yet Written Down	1,930	0	0	0
Unbooked Allowance for Credit Losses on Financial Instruments Received	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 BALANCE SHEET
Thrift Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	THRIFT BANKS			
	BATAAN DEVELOPMENT BANK	BATAAN SAVINGS AND LOAN BANK	BDO ELITE SAVINGS BANK INC	BPI DIRECT SAVINGS BANK INC
ASSETS				
Cash and Cash Items	5	4	0	0
Due from Bangko Sentral ng Pilipinas	19	12	975	2,603
Due from Other Banks	49	188	0	801
Financial Assets at Fair Value through Profit or Loss	0	0	0	0
Available for Sale Financial Assets, Net	0	0	519	103
Held to Maturity (HTM) Financial Assets, Net	4	12	0	699
Unquoted Debt Securities Classified as Loans, Net	0	0	0	0
Investments in Non-Marketable Equity Security, Net	0	0	7	0
Loans and Receivables, Net	178	39	0	7,255
Loans to Bangko Sentral ng Pilipinas	0	0	0	0
Interbank Loans Receivables	0	0	0	0
Loans and Receivables - Others	179	40	0	5,967
Loans and Receivables Arising from Repo, CA/Participation	0	0	0	1,355
General Loan Loss Provision	1	1	0	67
Other Financial Assets	29	0	9	47
Equity Investment in Subsidiaries, Associates and Joint Ventures, Net	0	0	0	0
Bank Premises, Furniture, Fixture and Equipment, Net	5	3	0	1
Real and Other Properties Acquired, Net	42	0	0	26
Non-Current Assets Held for Sale	0	0	0	0
Other Assets, Net	15	8	86	79
Due from Head Office/Branches/Agencies(Phil branch or Foreign bank)	0	0	0	0
TOTAL ASSETS	346	266	1,596	11,614
LIABILITIES				
Financial Liabilities at Fair Value through Profit or Loss	0	0	0	0
Deposit Liabilities	270	193	0	10,568
Due to Other Banks	0	0	0	0
Bills Payable	0	0	0	0
a) BSP (Rediscounting and Other Advances)	0	0	0	0
b) Interbank Loans Payable	0	0	0	0
c) Other Deposit Substitutes	0	0	0	0
d) Others	0	0	0	0
Bonds Payable, Net	0	0	0	0
Unsecured Subordinated Debt, Net	0	0	0	0
Redeemable Preferred Shares	0	0	0	0
Special Time Deposit	0	0	0	0
Due to Bangko Sentral ng Pilipinas	0	0	0	0
Other Financial Liabilities	1	0	3	32
Other Liabilities	7	0	1	42
Due to Head Office/Branches/Agencies(Phil branch or Foreign bank)	0	0	0	0
TOTAL LIABILITIES	277	194	3	10,642
STOCKHOLDERS' EQUITY				
Capital Stock	58	50	4,721	375
Other Capital Accounts	6	0	46	200
Retained Earnings	4	22	(3,174)	398
Assigned Capital	0	0	0	0
TOTAL STOCKHOLDERS' EQUITY	68	72	1,593	973
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	346	266	1,596	11,614

Table 3.b PUBLISHED BALANCE SHEET
Thrift Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	THRIFT BANKS			
	BATAAN DEVELOPMENT BANK	BATAAN SAVINGS AND LOAN BANK	BDO ELITE SAVINGS BANK INC	BPI DIRECT SAVINGS BANK INC
CONTINGENT ACCOUNTS				
Guarantees Issued	0	0	0	0
Financial Standby Letters of Credit	0	0	0	0
Performance Standby Letters of Credit	0	0	0	0
Commercial Letters of Credit	0	0	0	0
Trade Related Guarantees	0	0	0	0
Commitments	0	0	0	0
Spot Foreign Exchange Contracts	0	0	0	0
Securities Held Under Custodianship by Bank Proper	0	0	0	0
Trust Department Accounts	0	0	0	0
a) Trust and Other Fudiciary Accounts	0	0	0	0
b) Agency Accounts	0	0	0	0
c) Advisory/Consultancy	0	0	0	0
Derivatives	0	0	0	0
Others	0	0	0	0
TOTAL CONTINGENT ACCOUNTS	0	0	0	0
OTHER INFORMATION				
Gross Total Loan Portfolio (TLP)	194	41	0	7,441
Specific allowance for credit losses on the TLP	15	1	0	120
Non-Performing Loans (NPL)				
a. Gross NPLs	29	3	0	121
b. Ratio of gross NPLs to gross TLP (%)	14.91	6.90	0.00	1.62
c. Net NPLs	14	2	0	2
d. Ratio of Net NPLs to gross TLP (%)	7.32	3.71	0.00	0.02
Classified Loans & Other Risk Assets, gross of allowance for credit losses	102	3	0	155
DOSRI Loans and receivables, gross of allowance for credit losses	3	0	0	1
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	1.54	0.00	0.00	0.02
Gross non-performing DOSRI loans and receivables	0	0	0	0
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	0.00	0.00	0.00	0.00
Percent Compliance with Magna Carta (%)				
a. 8% Micro and Small Enterprises	46.95	10.63	0.00	2.72
b. 2% for Medium Enterprises	7.45	12.37	0.00	1.28
Return on Equity (ROE) (%)	9.19	5.01	1.92	24.13
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations				
a. Total CAR (%)	19.86	0.00	527.45	18.25
b. Tier 1 CAR (%)	19.61	0.00	527.45	17.38
Deferred Charges not yet Written Down	12	0	0	0
Unbooked Allowance for Credit Losses on Financial Instruments Received	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 BALANCE SHEET

Thrift Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	THRIFT BANKS			
	BPI FAMILY SAVINGS BANK INC	BPI GLOBE BANKO INC A SAVINGS BANK	BUSINESS AND CONSUMERS BANK (A DB)	CARD SME BANK INC A THRIFT BANK
ASSETS				
Cash and Cash Items	782	3	7	5
Due from Bangko Sentral ng Pilipinas	43,406	1,139	11	51
Due from Other Banks	7,322	70	51	82
Financial Assets at Fair Value through Profit or Loss	1,332	0	0	0
Available for Sale Financial Assets, Net	3,155	0	0	20
Held to Maturity (HTM) Financial Assets, Net	7,922	0	0	27
Unquoted Debt Securities Classified as Loans, Net	12	0	0	0
Investments in Non-Marketable Equity Security, Net	0	0	0	0
Loans and Receivables, Net	146,615	898	129	878
Loans to Bangko Sentral ng Pilipinas	0	0	0	0
Interbank Loans Receivables	0	144	0	0
Loans and Receivables - Others	142,091	762	130	887
Loans and Receivables Arising from Repo, CA/Participation	6,000	0	0	0
General Loan Loss Provision	1,476	8	1	9
Other Financial Assets	907	5	15	0
Equity Investment in Subsidiaries, Associates and Joint Ventures, Net	0	0	0	0
Bank Premises, Furniture, Fixture and Equipment, Net	852	15	28	36
Real and Other Properties Acquired, Net	2,053	0	20	4
Non-Current Assets Held for Sale	22	0	0	0
Other Assets, Net	2,289	135	5	35
Due from Head Office/Branches/Agencies(Phil branch or Foreign bank)	0	0	0	0
TOTAL ASSETS	216,669	2,266	265	1,139
LIABILITIES				
Financial Liabilities at Fair Value through Profit or Loss	0	0	0	0
Deposit Liabilities	194,556	1,969	181	828
Due to Other Banks	0	0	0	0
Bills Payable	78	0	0	0
a) BSP (Rediscounting and Other Advances)	71	0	0	0
b) Interbank Loans Payable	0	0	0	0
c) Other Deposit Substitutes	0	0	0	0
d) Others	7	0	0	0
Bonds Payable, Net	0	0	0	0
Unsecured Subordinated Debt, Net	0	0	0	0
Redeemable Preferred Shares	0	0	0	0
Special Time Deposit	0	0	0	0
Due to Bangko Sentral ng Pilipinas	0	0	0	0
Other Financial Liabilities	1,991	43	1	10
Other Liabilities	2,412	32	2	26
Due to Head Office/Branches/Agencies(Phil branch or Foreign bank)	0	0	0	0
TOTAL LIABILITIES	199,038	2,043	184	864
STOCKHOLDERS' EQUITY				
Capital Stock	1,000	700	73	251
Other Capital Accounts	3,200	(206)	4	36
Retained Earnings	13,431	(272)	3	(12)
Assigned Capital	0	0	0	0
TOTAL STOCKHOLDERS' EQUITY	17,632	222	81	274
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	216,669	2,266	265	1,139

Table 3.b PUBLISHED BALANCE SHEET

Thrift Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	THRIFT BANKS			
	BPI FAMILY SAVINGS BANK INC	BPI GLOBE BANKO INC A SAVINGS BANK	BUSINESS AND CONSUMERS BANK (A DB)	CARD SME BANK INC A THRIFT BANK
CONTINGENT ACCOUNTS				
Guarantees Issued	0	0	0	0
Financial Standby Letters of Credit	0	0	0	0
Performance Standby Letters of Credit	0	0	0	0
Commercial Letters of Credit	0	0	0	0
Trade Related Guarantees	0	0	0	0
Commitments	502	0	0	0
Spot Foreign Exchange Contracts	0	0	0	0
Securities Held Under Custodianship by Bank Proper	0	0	0	0
Trust Department Accounts	0	0	0	0
a) Trust and Other Fudiciary Accounts	0	0	0	0
b) Agency Accounts	0	0	0	0
c) Advisory/Consultancy	0	0	0	0
Derivatives	824	0	0	0
Others	173	0	0	29
TOTAL CONTINGENT ACCOUNTS	1,500	0	0	29
OTHER INFORMATION				
Gross Total Loan Portfolio (TLP)	150,765	1,063	136	909
Specific allowance for credit losses on the TLP	2,674	158	6	22
Non-Performing Loans (NPL)				
a. Gross NPLs	4,371	202	17	20
b. Ratio of gross NPLs to gross TLP (%)	2.89	18.97	12.42	2.15
c. Net NPLs	1,696	44	11	
d. Ratio of Net NPLs to gross TLP (%)	1.12	4.15	8.13	
Classified Loans & Other Risk Assets, gross of allowance for credit losses	8,431	310	119	0
DOSRI Loans and receivables, gross of allowance for credit losses	32	0	0	0
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	0.02	0.00	0.00	0.00
Gross non-performing DOSRI loans and receivables	0	0	0	0
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	0.00	0.00	0.00	0.00
Percent Compliance with Magna Carta (%)				
a. 8% Micro and Small Enterprises	16.79	93.81	23.00	20.15
b. 2% for Medium Enterprises	5.46	4.51	5.71	3.46
Return on Equity (ROE) (%)	20.47	(44.27)	4.48	15.58
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations				
a. Total CAR (%)	14.12	15.40	29.40	27.77
b. Tier 1 CAR (%)	13.23	14.76	0.00	264.25
Deferred Charges not yet Written Down	0	0	0	5
Unbooked Allowance for Credit Losses on Financial Instruments Received	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 BALANCE SHEET
Thrift Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	THRIFT BANKS			
	CENTURY SAVINGS BANK CORPORATION	CHINA BANK SAVINGS INC	CITIBANK SAVINGS INC	CITY SAVINGS BANK INC
ASSETS				
Cash and Cash Items	3	218	276	408
Due from Bangko Sentral ng Pilipinas	243	3,250	3,672	2,585
Due from Other Banks	47	269	383	398
Financial Assets at Fair Value through Profit or Loss	0	0	1,112	0
Available for Sale Financial Assets, Net	30	1,006	1	0
Held to Maturity (HTM) Financial Assets, Net	25	0	0	0
Unquoted Debt Securities Classified as Loans, Net	30	340	0	552
Investments in Non-Marketable Equity Security, Net	0	9	0	0
Loans and Receivables, Net	451	9,005	3,238	25,124
Loans to Bangko Sentral ng Pilipinas	0	0	0	0
Interbank Loans Receivables	0	0	0	0
Loans and Receivables - Others	457	9,094	3,280	25,382
Loans and Receivables Arising from Repo, CA/Participation	0	0	0	0
General Loan Loss Provision	6	89	43	257
Other Financial Assets	19	142	56	145
Equity Investment in Subsidiaries, Associates and Joint Ventures, Net	3	0	0	2
Bank Premises, Furniture, Fixture and Equipment, Net	239	556	81	258
Real and Other Properties Acquired , Net	25	60	0	0
Non-Current Assets Held for Sale	0	3	0	0
Other Assets, Net	11	635	878	484
Due from Head Office/Branches/Agencies(Phil branch or Foreign bank)	0	0	0	0
TOTAL ASSETS	1,126	15,495	9,695	29,957
LIABILITIES				
Financial Liabilities at Fair Value through Profit or Loss	0	0	0	0
Deposit Liabilities	208	13,980	7,695	20,321
Due to Other Banks	0	0	0	0
Bills Payable	0	0	0	5,900
a) BSP (Rediscounting and Other Advances)	0	0	0	0
b) Interbank Loans Payable	0	0	0	5,820
c) Other Deposit Substitutes	0	0	0	0
d) Others	0	0	0	80
Bonds Payable, Net	0	0	0	0
Unsecured Subordinated Debt, Net	0	0	0	0
Redeemable Preferred Shares	0	0	0	0
Special Time Deposit	0	0	0	0
Due to Bangko Sentral ng Pilipinas	0	0	0	0
Other Financial Liabilities	1	182	57	216
Other Liabilities	5	283	354	365
Due to Head Office/Branches/Agencies(Phil branch or Foreign bank)	0	0	0	0
TOTAL LIABILITIES	215	14,446	8,107	26,801
STOCKHOLDERS' EQUITY				
Capital Stock	847	1,109	4,184	196
Other Capital Accounts	27	168	124	853
Retained Earnings	37	(228)	(2,719)	2,106
Assigned Capital	0	0	0	0
TOTAL STOCKHOLDERS' EQUITY	911	1,049	1,589	3,155
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	1,126	15,495	9,695	29,957

Table 3.b PUBLISHED BALANCE SHEET
Thrift Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	THRIFT BANKS			
	CENTURY SAVINGS BANK CORPORATION	CHINA BANK SAVINGS INC	CITIBANK SAVINGS INC	CITY SAVINGS BANK INC
CONTINGENT ACCOUNTS				
Guarantees Issued	0	0	0	0
Financial Standby Letters of Credit	0	0	0	0
Performance Standby Letters of Credit	0	0	0	0
Commercial Letters of Credit	0	0	0	0
Trade Related Guarantees	0	0	0	0
Commitments	0	0	1,418	0
Spot Foreign Exchange Contracts	0	0	45	0
Securities Held Under Custodianship by Bank Proper	0	0	0	0
Trust Department Accounts	0	3,968	0	0
a) Trust and Other Fudiciary Accounts	0	1,408	0	0
b) Agency Accounts	0	2,560	0	0
c) Advisory/Consultancy	0	0	0	0
Derivatives	0	0	0	0
Others	1	5	16	0
TOTAL CONTINGENT ACCOUNTS	1	3,974	1,478	0
OTHER INFORMATION				
Gross Total Loan Portfolio (TLP)	464	9,163	5,525	25,433
Specific allowance for credit losses on the TLP	7	69	2,245	52
Non-Performing Loans (NPL)	0	0	0	0
a. Gross NPLs	40	269	2,308	392
b. Ratio of gross NPLs to gross TLP (%)	8.64	2.93	41.77	1.53
c. Net NPLs	33	200	63	340
d. Ratio of Net NPLs to gross TLP (%)	7.19	2.18	1.14	1.33
Classified Loans & Other Risk Assets, gross of allowance for credit losses	64	604	2,481	204
DOSRI Loans and receivables, gross of allowance for credit losses	27	9	0	23
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	5.92	0.10	0.00	0.09
Gross non-performing DOSRI loans and receivables	0	0	0	-
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	0.00	0.00	0.00	0.00
Percent Compliance with Magna Carta (%)				
a. 8% Micro and Small Enterprises	9.83	9.56	11.09	8.84
b. 2% for Medium Enterprises	9.91	3.37	0.00	2.49
Return on Equity (ROE) (%)	1.79	3.91	7.67	31.77
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations				
a. Total CAR (%)	90.55	11.15	16.45	11.30
b. Tier 1 CAR (%)	89.51	8.47	15.76	10.42
Deferred Charges not yet Written Down	0	0	64	78
Unbooked Allowance for Credit Losses on Financial Instruments Received	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 BALANCE SHEET
Thrift Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	THRIFT BANKS			
	CITYSTATE SAVINGS BANK INC	COMSAVINGS BANK	CORDILLERA SAVINGS BANK INC	DUMAGUETE CITY DEV BANK INC
ASSETS				
Cash and Cash Items	128	57	3	11
Due from Bangko Sentral ng Pilipinas	603	252	16	63
Due from Other Banks	196	6	86	327
Financial Assets at Fair Value through Profit or Loss	0	0	0	6
Available for Sale Financial Assets, Net	80	229	67	183
Held to Maturity (HTM) Financial Assets, Net	0	0	0	44
Unquoted Debt Securities Classified as Loans, Net	0	0	4	0
Investments in Non-Marketable Equity Security, Net	0	0	0	0
Loans and Receivables, Net	1,850	198	157	465
Loans to Bangko Sentral ng Pilipinas	0	0	0	0
Interbank Loans Receivables	0	0	0	0
Loans and Receivables - Others	1,861	200	158	469
Loans and Receivables Arising from Repo, CA/Participation	0	0	0	0
General Loan Loss Provision	11	2	1	4
Other Financial Assets	94	91	3	25
Equity Investment in Subsidiaries, Associates and Joint Ventures, Net	0	0	0	3
Bank Premises, Furniture, Fixture and Equipment, Net	223	18	4	39
Real and Other Properties Acquired, Net	265	757	18	36
Non-Current Assets Held for Sale	0	0	0	0
Other Assets, Net	162	134	8	19
Due from Head Office/Branches/Agencies(Phil branch or Foreign bank)	0	0	0	0
TOTAL ASSETS	3,601	1,742	366	1,221
LIABILITIES				
Financial Liabilities at Fair Value through Profit or Loss	0	0	0	0
Deposit Liabilities	2,680	919	252	994
Due to Other Banks	0	0	0	0
Bills Payable	0	501	0	0
a) BSP (Rediscounting and Other Advances)	0	0	0	0
b) Interbank Loans Payable	0	0	0	0
c) Other Deposit Substitutes	0	0	0	0
d) Others	0	501	0	0
Bonds Payable, Net	0	0	0	0
Unsecured Subordinated Debt, Net	0	0	0	0
Redeemable Preferred Shares	0	0	0	0
Special Time Deposit	0	0	0	0
Due to Bangko Sentral ng Pilipinas	0	0	0	0
Other Financial Liabilities	6	17	2	4
Other Liabilities	143	76	9	7
Due to Head Office/Branches/Agencies(Phil branch or Foreign bank)	0	0	0	0
TOTAL LIABILITIES	2,829	1,512	263	1,005
STOCKHOLDERS' EQUITY				
Capital Stock	730	2,531	57	108
Other Capital Accounts	9	122	0	10
Retained Earnings	33	(2,422)	47	98
Assigned Capital	0	0	0	0
TOTAL STOCKHOLDERS' EQUITY	772	231	103	216
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	3,601	1,742	366	1,221

Table 3.b PUBLISHED BALANCE SHEET

Thrift Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	THRIFT BANKS			
	CITYSTATE SAVINGS BANK INC	COMSAVINGS BANK	CORDILLERA SAVINGS BANK INC	DUMAGUETE CITY DEV BANK INC
CONTINGENT ACCOUNTS				
Guarantees Issued	0	0	0	12
Financial Standby Letters of Credit	0	0	0	0
Performance Standby Letters of Credit	0	0	0	0
Commercial Letters of Credit	0	0	0	0
Trade Related Guarantees	0	0	0	0
Commitments	0	0	0	0
Spot Foreign Exchange Contracts	0	0	0	0
Securities Held Under Custodianship by Bank Proper	0	0	0	0
Trust Department Accounts	216	0	0	0
a) Trust and Other Fudiciary Accounts	216	0	0	0
b) Agency Accounts	0	0	0	0
c) Advisory/Consultancy	0	0	0	0
Derivatives	0	0	0	0
Others	2	210	0	3
TOTAL CONTINGENT ACCOUNTS	218	210	0	15
OTHER INFORMATION				
Gross Total Loan Portfolio (TLP)	1,878	258	174	482
Specific allowance for credit losses on the TLP	16	58	16	14
Non-Performing Loans (NPL)	0	0	0	0
a. Gross NPLs	42	190	15	41
b. Ratio of gross NPLs to gross TLP (%)	2.25	73.46	8.45	8.53
c. Net NPLs	26	131		28
d. Ratio of Net NPLs to gross TLP (%)	1.39	50.86		5.70
Classified Loans & Other Risk Assets, gross of allowance for credit losses	0	1,276	42	166
DOSRI Loans and receivables, gross of allowance for credit losses	339	12	4	21
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	18.05	4.57	2.27	4.37
Gross non-performing DOSRI loans and receivables	0	0	0	3
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	0.00	0.00	0.00	0.53
Percent Compliance with Magna Carta (%)				
a. 8% Micro and Small Enterprises	8.27	1.73	8.65	35.24
b. 2% for Medium Enterprises	7.46	7.16	3.07	10.33
Return on Equity (ROE) (%)	0.84	(45.57)	16.32	9.56
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations				
a. Total CAR (%)	31.61	13.96	32.66	23.79
b. Tier 1 CAR (%)	31.10	14.91	32.20	23.39
Deferred Charges not yet Written Down	0	0	0	0
Unbooked Allowance for Credit Losses on Financial Instruments Received	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 BALANCE SHEET**Thrift Banks**

As of December 31, 2013

In Million Pesos

ACCOUNTS	THRIFT BANKS			
	DUNGGANON BANK (A MICROFINANCE THRIFT BANK) INC	ENTERPRISE BANK INC (A THRIFT BANK)	EQUICOM SAVINGS BANK INC	FARMERS SAVINGS & LOAN BANK INC
ASSETS				
Cash and Cash Items	2	44	85	17
Due from Bangko Sentral ng Pilipinas	6	148	1,839	36
Due from Other Banks	36	121	268	208
Financial Assets at Fair Value through Profit or Loss	0	0	0	0
Available for Sale Financial Assets, Net	0	0	14	0
Held to Maturity (HTM) Financial Assets, Net	2	0	0	0
Unquoted Debt Securities Classified as Loans, Net	0	0	40	16
Investments in Non-Marketable Equity Security, Net	0	0	0	0
Loans and Receivables, Net	95	1,458	3,477	233
Loans to Bangko Sentral ng Pilipinas	0	0	0	0
Interbank Loans Receivables	0	0	0	0
Loans and Receivables - Others	95	1,472	3,503	236
Loans and Receivables Arising from Repo, CA/Participation	0	0	0	0
General Loan Loss Provision	1	13	26	3
Other Financial Assets	0	0	98	13
Equity Investment in Subsidiaries, Associates and Joint Ventures, Net	0	0	0	7
Bank Premises, Furniture, Fixture and Equipment, Net	4	98	102	25
Real and Other Properties Acquired, Net	0	26	133	77
Non-Current Assets Held for Sale	0	0	0	0
Other Assets, Net	3	229	287	8
Due from Head Office/Branches/Agencies(Phil branch or Foreign bank)	0	0	0	0
TOTAL ASSETS	147	2,123	6,343	640
LIABILITIES				
Financial Liabilities at Fair Value through Profit or Loss	0	0	0	0
Deposit Liabilities	55	881	5,677	515
Due to Other Banks	0	0	0	0
Bills Payable	0	910	0	0
a) BSP (Rediscounting and Other Advances)	0	35	0	0
b) Interbank Loans Payable	0	601	0	0
c) Other Deposit Substitutes	0	0	0	0
d) Others	0	274	0	0
Bonds Payable, Net	0	0	0	0
Unsecured Subordinated Debt, Net	0	50	0	0
Redeemable Preferred Shares	0	0	0	0
Special Time Deposit	0	0	0	0
Due to Bangko Sentral ng Pilipinas	0	0	0	0
Other Financial Liabilities	3	23	33	2
Other Liabilities	5	53	135	9
Due to Head Office/Branches/Agencies(Phil branch or Foreign bank)	0	0	0	0
TOTAL LIABILITIES	62	1,917	5,845	526
STOCKHOLDERS' EQUITY				
Capital Stock	75	148	948	60
Other Capital Accounts	2	24	16	18
Retained Earnings	8	35	(465)	36
Assigned Capital	0	0	0	0
TOTAL STOCKHOLDERS' EQUITY	85	207	498	114
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	147	2,123	6,343	640

Table 3.b PUBLISHED BALANCE SHEET

Thrift Banks

As of December 31, 2013

In Million Pesos

ACCOUNTS	THRIFT BANKS			
	DUNGGANON BANK (A MICROFINANCE THRIFT BANK) INC	ENTERPRISE BANK INC (A THRIFT BANK)	EQUICOM SAVINGS BANK INC	FARMERS SAVINGS & LOAN BANK INC
CONTINGENT ACCOUNTS				
Guarantees Issued	0	0	0	0
Financial Standby Letters of Credit	0	0	4	0
Performance Standby Letters of Credit	0	0	0	0
Commercial Letters of Credit	0	0	0	0
Trade Related Guarantees	0	0	0	0
Commitments	0	0	0	0
Spot Foreign Exchange Contracts	0	0	0	0
Securities Held Under Custodianship by Bank Proper	0	0	0	0
Trust Department Accounts	0	0	0	0
a) Trust and Other Fudiciary Accounts	0	0	0	0
b) Agency Accounts	0	0	0	0
c) Advisory/Consultancy	0	0	0	0
Derivatives	0	0	0	0
Others	0	2	0	0
TOTAL CONTINGENT ACCOUNTS	0	2	4	0
OTHER INFORMATION				
Gross Total Loan Portfolio (TLP)	104	1,504	3,551	257
Specific allowance for credit losses on the TLP	9	32	47	21.33
Non-Performing Loans (NPL)				
a. Gross NPLs	48	170	254	48
b. Ratio of gross NPLs to gross TLP (%)	45.48	11.28	7.15	18.83
c. Net NPLs	38	138	207	27
d. Ratio of Net NPLs to gross TLP (%)	36.54	9.18	5.82	10.54
Classified Loans & Other Risk Assets, gross of allowance for credit losses	48	0	441	97
DOSRI Loans and receivables, gross of allowance for credit losses	0	0	3	0
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	0.00	0.00	0.09	0.06
Gross non-performing DOSRI loans and receivables	0	0	0	0
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	0.00	0.00	0.00	0.00
Percent Compliance with Magna Carta (%)				
a. 8% Micro and Small Enterprises	84.98	9.15	8.76	41.18
b. 2% for Medium Enterprises	5.18	11.50	15.95	2.46
Return on Equity (ROE) (%)	2.48	0.00	2.41	11.68
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations				
a. Total CAR (%)	49.95	12.52	10.14	17.93
b. Tier 1 CAR (%)	49.61	0.00	0.00	17.03
Deferred Charges not yet Written Down	0	0	0	0
Unbooked Allowance for Credit Losses on Financial Instruments Received	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 BALANCE SHEET
Thrift Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	THRIFT BANKS			
	FIRST CONSOLIDATED BANK INC (A PDB)	HIYAS BANKING CORPORATION	HSBC SAVINGS BANK(PHILS) INC	INTER-ASIA DEVELOPMENT BANK
ASSETS				
Cash and Cash Items	479	6	245	2
Due from Bangko Sentral ng Pilipinas	1,954	102	13,093	8
Due from Other Banks	638	144	4,582	23
Financial Assets at Fair Value through Profit or Loss	0	0	0	0
Available for Sale Financial Assets, Net	0	42	3,944	3
Held to Maturity (HTM) Financial Assets, Net	0	446	0	0
Unquoted Debt Securities Classified as Loans, Net	7	0	0	0
Investments in Non-Marketable Equity Security, Net	0	0	0	0
Loans and Receivables, Net	6,336	210	6,184	98
Loans to Bangko Sentral ng Pilipinas	0	0	0	0
Interbank Loans Receivables	0	0	2,668	0
Loans and Receivables - Others	6,449	212	3,412	99
Loans and Receivables Arising from Repo, CA/Participation	0	0	170	0
General Loan Loss Provision	113	2	65	1
Other Financial Assets	124	125	127	0
Equity Investment in Subsidiaries, Associates and Joint Ventures, Net	0	0	0	0
Bank Premises, Furniture, Fixture and Equipment, Net	525	58	3	9
Real and Other Properties Acquired , Net	231	173	0	12
Non-Current Assets Held for Sale	0	0	0	0
Other Assets, Net	206	13	124	11
Due from Head Office/Branches/Agencies(Phil branch or Foreign bank)	0	0	0	0
TOTAL ASSETS	10,500	1,318	28,303	167
LIABILITIES				
Financial Liabilities at Fair Value through Profit or Loss	0	0	0	0
Deposit Liabilities	6,511	1,130	24,559	106
Due to Other Banks	0	0	0	0
Bills Payable	1,076	10	548	0
a) BSP (Rediscounting and Other Advances)	21	0	0	0
b) Interbank Loans Payable	0	10	548	0
c) Other Deposit Substitutes	0	0	0	0
d) Others	1,055	0	0	0
Bonds Payable, Net	0	0	0	0
Unsecured Subordinated Debt, Net	0	0	0	0
Redeemable Preferred Shares	0	0	0	0
Special Time Deposit	0	0	0	0
Due to Bangko Sentral ng Pilipinas	0	0	0	0
Other Financial Liabilities	258	5	231	0
Other Liabilities	465	12	139	8
Due to Head Office/Branches/Agencies(Phil branch or Foreign bank)	0	0	0	0
TOTAL LIABILITIES	8,310	1,157	25,478	114
STOCKHOLDERS' EQUITY				
Capital Stock	383	71	1,492	175
Other Capital Accounts	350	0	279	(4)
Retained Earnings	1,457	90	1,054	(118)
Assigned Capital	0	0	0	0
TOTAL STOCKHOLDERS' EQUITY	2,190	161	2,825	52
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	10,500	1,318	28,303	167

Table 3.b PUBLISHED BALANCE SHEET
Thrift Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	THRIFT BANKS			
	FIRST CONSOLIDATED BANK INC (A PDB)	HIYAS BANKING CORPORATION	HSBC SAVINGS BANK(PHILS) INC	INTER-ASIA DEVELOPMENT BANK
CONTINGENT ACCOUNTS				
Guarantees Issued	0	0	0	0
Financial Standby Letters of Credit	0	0	0	0
Performance Standby Letters of Credit	0	0	0	0
Commercial Letters of Credit	0	0	0	0
Trade Related Guarantees	0	0	0	0
Commitments	0	0	231	0
Spot Foreign Exchange Contracts	0	0	0	0
Securities Held Under Custodianship by Bank Proper	0	0	0	0
Trust Department Accounts	0	0	0	0
a) Trust and Other Fudiciary Accounts	0	0	0	0
b) Agency Accounts	0	0	0	0
c) Advisory/Consultancy	0	0	0	0
Derivatives	0	0	1,024	0
Others	0	0	14	0
TOTAL CONTINGENT ACCOUNTS	0	0	1,268	0
OTHER INFORMATION				
Gross Total Loan Portfolio (TLP)	6,771	222	6,267	103
Specific allowance for credit losses on the TLP	322	10	17	4
Non-Performing Loans (NPL)	0	0	0	0
a. Gross NPLs	444	29	53	5
b. Ratio of gross NPLs to gross TLP (%)	6.55	13.14	0.84	4.37
c. Net NPLs	122	19	36	1
d. Ratio of Net NPLs to gross TLP (%)	1.80	8.55	0.56	0.59
Classified Loans & Other Risk Assets, gross of allowance for credit losses	734	29	155	142
DOSRI Loans and receivables, gross of allowance for credit losses	9	22	66	13
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	0.13	10.01	1.04	12.56
Gross non-performing DOSRI loans and receivables	0	0	0	0
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	0.00	0.00	0.00	0.00
Percent Compliance with Magna Carta (%)				
a. 8% Micro and Small Enterprises	18.60	18.53	0.00	35.24
b. 2% for Medium Enterprises	3.40	7.02	0.00	66.19
Return on Equity (ROE) (%)	15.06	1.89	7.27	(22.74)
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations				
a. Total CAR (%)	24.00	17.37	31.30	31.10
b. Tier 1 CAR (%)	23.09	17.10	30.62	0.00
Deferred Charges not yet Written Down	0	0	0	0
Unbooked Allowance for Credit Losses on Financial Instruments Received	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 BALANCE SHEET**Thrift Banks**

As of December 31, 2013

In Million Pesos

ACCOUNTS	THRIFT BANKS		
	ISLA BANK(A THRIFT BANK) INC	LEMERY SAVINGS & LOAN BANK, INC.	LIFE SAVINGS BANK INC
ASSETS			
Cash and Cash Items	7	2	3
Due from Bangko Sentral ng Pilipinas	80	11	12
Due from Other Banks	13	88	122
Financial Assets at Fair Value through Profit or Loss	0	0	0
Available for Sale Financial Assets, Net	0	0	0
Held to Maturity (HTM) Financial Assets, Net	337	15	0
Unquoted Debt Securities Classified as Loans, Net	0	0	27
Investments in Non-Marketable Equity Security, Net	0	0	0
Loans and Receivables, Net	592	63	76
Loans to Bangko Sentral ng Pilipinas	0	0	0
Interbank Loans Receivables	0	0	0
Loans and Receivables - Others	163	63	76
Loans and Receivables Arising from Repo, CA/Participation	430	0	0
General Loan Loss Provision	1	1	0
Other Financial Assets	11	3	1
Equity Investment in Subsidiaries, Associates and Joint Ventures, Net	0	0	0
Bank Premises, Furniture, Fixture and Equipment, Net	8	4	7
Real and Other Properties Acquired, Net	0	12	12
Non-Current Assets Held for Sale	0	0	0
Other Assets, Net	19	7	6
Due from Head Office/Branches/Agencies(Phil branch or Foreign bank)	0	0	0
TOTAL ASSETS	1,067	206	265
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss	0	0	0
Deposit Liabilities	403	125	195
Due to Other Banks	0	0	0
Bills Payable	0	0	0
a) BSP (Rediscounting and Other Advances)	0	0	0
b) Interbank Loans Payable	0	0	0
c) Other Deposit Substitutes	0	0	0
d) Others	0	0	0
Bonds Payable, Net	0	0	0
Unsecured Subordinated Debt, Net	0	0	0
Redeemable Preferred Shares	0	0	0
Special Time Deposit	0	0	0
Due to Bangko Sentral ng Pilipinas	0	0	0
Other Financial Liabilities	1	0	1
Other Liabilities	15	12	3
Due to Head Office/Branches/Agencies(Phil branch or Foreign bank)	0	0	0
TOTAL LIABILITIES	419	138	198
STOCKHOLDERS' EQUITY			
Capital Stock	502	59	53
Other Capital Accounts	12	0	3
Retained Earnings	134	10	11
Assigned Capital	0	0	0
TOTAL STOCKHOLDERS' EQUITY	648	69	67
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	1,067	206	265

Table 3.b PUBLISHED BALANCE SHEET**Thrift Banks**

As of December 31, 2013

In Million Pesos

ACCOUNTS	THRIFT BANKS		
	ISLA BANK(A THRIFT BANK) INC	LEMERY SAVINGS & LOAN BANK, INC.	LIFE SAVINGS BANK INC
CONTINGENT ACCOUNTS			
Guarantees Issued	0	0	0
Financial Standby Letters of Credit	0	0	0
Performance Standby Letters of Credit	0	0	0
Commercial Letters of Credit	0	0	0
Trade Related Guarantees	0	0	0
Commitments	0	0	0
Spot Foreign Exchange Contracts	0	0	0
Securities Held Under Custodianship by Bank Proper	0	0	0
Trust Department Accounts	0	0	0
a) Trust and Other Fudiciary Accounts	0	0	0
b) Agency Accounts	0	0	0
c) Advisory/Consultancy	0	0	0
Derivatives	0	0	0
Others	0	0	0
TOTAL CONTINGENT ACCOUNTS	0	0	0
OTHER INFORMATION			
Gross Total Loan Portfolio (TLP)	596	68	78
Specific allowance for credit losses on the TLP	3	4	2
Non-Performing Loans (NPL)	0	0	0
a. Gross NPLs	0	10	10
b. Ratio of gross NPLs to gross TLP (%)	0.00	14.38	12.34
c. Net NPLs		5	8
d. Ratio of Net NPLs to gross TLP (%)		8.00	9.75
Classified Loans & Other Risk Assets, gross of allowance for credit losses	31	10	23
DOSRI Loans and receivables, gross of allowance for credit losses	0	0	13
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	0.01	0.00	16.77
Gross non-performing DOSRI loans and receivables	0	0	0
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	0.00	0.00	0.00
Percent Compliance with Magna Carta (%)			
a. 8% Micro and Small Enterprises	17.58	11.12	8.27
b. 2% for Medium Enterprises	7.26	6.88	2.94
Return on Equity (ROE) (%)	1.64	4.17	4.16
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations			
a. Total CAR (%)	235.87	32.92	29.88
b. Tier 1 CAR (%)	235.60	32.59	64.98
Deferred Charges not yet Written Down	0	0	0
Unbooked Allowance for Credit Losses on Financial Instruments Received	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 BALANCE SHEET
Thrift Banks

As of December 31, 2013

In Million Pesos

ACCOUNTS	THRIFT BANKS			
	LUZON DEVELOPMENT BANK	MALASIQUI PROGRESSIVE SLB, INC	MALAYAN BANK SAVINGS AND MORT BANK INC	MARITIME SAVINGS BANK CORPORATION
ASSETS				
Cash and Cash Items	50	5	64	8
Due from Bangko Sentral ng Pilipinas	407	5	1,249	8
Due from Other Banks	148	57	133	21
Financial Assets at Fair Value through Profit or Loss	0	0	0	0
Available for Sale Financial Assets, Net	0	0	102	0
Held to Maturity (HTM) Financial Assets, Net	0	0	467	0
Unquoted Debt Securities Classified as Loans, Net	84	0	0	0
Investments in Non-Marketable Equity Security, Net	0	0	9	0
Loans and Receivables, Net	2,128	44	4,187	139
Loans to Bangko Sentral ng Pilipinas	0	0	0	0
Interbank Loans Receivables	0	0	0	0
Loans and Receivables - Others	2,148	44	4,215	140
Loans and Receivables Arising from Repo, CA/Participation	0	0	0	0
General Loan Loss Provision	20	0	28	1
Other Financial Assets	358	0	71	3
Equity Investment in Subsidiaries, Associates and Joint Ventures, Net	15	0	8	0
Bank Premises, Furniture, Fixture and Equipment, Net	35	3	72	3
Real and Other Properties Acquired , Net	311	2	518	7
Non-Current Assets Held for Sale	0	0	0	0
Other Assets, Net	109	0	182	1
Due from Head Office/Branches/Agencies(Phil branch or Foreign bank)	0	0	0	0
TOTAL ASSETS	3,646	117	7,061	190
LIABILITIES				
Financial Liabilities at Fair Value through Profit or Loss	0	0	0	0
Deposit Liabilities	2,987	60	5,814	118
Due to Other Banks	0	0	0	0
Bills Payable	0	0	0	0
a) BSP (Rediscounting and Other Advances)	0	0	0	0
b) Interbank Loans Payable	0	0	0	0
c) Other Deposit Substitutes	0	0	0	0
d) Others	0	0	0	0
Bonds Payable, Net	0	0	0	0
Unsecured Subordinated Debt, Net	0	0	0	0
Redeemable Preferred Shares	0	0	0	0
Special Time Deposit	0	0	0	0
Due to Bangko Sentral ng Pilipinas	0	0	0	0
Other Financial Liabilities	12	1	96	0
Other Liabilities	166	1	54	4
Due to Head Office/Branches/Agencies(Phil branch or Foreign bank)	0	0	0	0
TOTAL LIABILITIES	3,165	63	5,964	122
STOCKHOLDERS' EQUITY				
Capital Stock	361	60	769	65
Other Capital Accounts	53	0	(3)	0
Retained Earnings	67	(6)	331	3
Assigned Capital	0	0	0	0
TOTAL STOCKHOLDERS' EQUITY	481	54	1,097	68
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	3,646	117	7,061	190

Table 3.b PUBLISHED BALANCE SHEET
Thrift Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	THRIFT BANKS			
	LUZON DEVELOPMENT BANK	MALASIQUI PROGRESSIVE SLB, INC	MALAYAN BANK SAVINGS AND MORT BANK INC	MARITIME SAVINGS BANK CORPORATION
CONTINGENT ACCOUNTS				
Guarantees Issued	0	0	0	0
Financial Standby Letters of Credit	0	0	0	0
Performance Standby Letters of Credit	0	0	0	0
Commercial Letters of Credit	0	0	0	0
Trade Related Guarantees	0	0	0	0
Commitments	0	0	0	0
Spot Foreign Exchange Contracts	0	0	0	0
Securities Held Under Custodianship by Bank Proper	0	0	0	0
Trust Department Accounts	0	0	229	0
a) Trust and Other Fudiciary Accounts	0	0	229	0
b) Agency Accounts	0	0	0	0
c) Advisory/Consultancy	0	0	0	0
Derivatives	0	0	0	0
Others	0	0	1	0
TOTAL CONTINGENT ACCOUNTS	0	0	230	0
OTHER INFORMATION				
Gross Total Loan Portfolio (TLP)	2,200	51	4,361	142
Specific allowance for credit losses on the TLP	52	6	146	2
Non-Performing Loans (NPL)	0	0	0	0
a. Gross NPLs	154	16	315	16
b. Ratio of gross NPLs to gross TLP (%)	6.99	31.76	7.22	11.51
c. Net NPLs	101	10	169	15
d. Ratio of Net NPLs to gross TLP (%)	4.61	19.45	3.88	10.31
Classified Loans & Other Risk Assets, gross of allowance for credit losses	159	16	960	29
DOSRI Loans and receivables, gross of allowance for credit losses	75	1	40	3
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	3.40	1.38	0.91	2.39
Gross non-performing DOSRI loans and receivables	0	0	0	0
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	0.00	0.00	0.00	0.00
Percent Compliance with Magna Carta (%)				
a. 8% Micro and Small Enterprises	14.33	19.07	6.33	45.45
b. 2% for Medium Enterprises	34.36	12.70	8.19	3.50
Return on Equity (ROE) (%)	14.42	(9.79)	3.77	1.51
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations				
a. Total CAR (%)	16.16	45.99	21.38	35.24
b. Tier 1 CAR (%)	15.03	45.80	20.77	0.00
Deferred Charges not yet Written Down	0	0	0	0
Unbooked Allowance for Credit Losses on Financial Instruments Received	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 BALANCE SHEET
Thrift Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	THRIFT BANKS			
	MBANK PHILIPPINES (A THRIFT BANK) INC	MERCHANTS SAVINGS & LOAN ASSN INC	METRO CEBU PUBLIC SAVINGS BANK	MICROFINANCE MAXIMUM SB INC
ASSETS				
Cash and Cash Items	0	9	3	4
Due from Bangko Sentral ng Pilipinas	0	149	11	1
Due from Other Banks	104	108	95	13
Financial Assets at Fair Value through Profit or Loss	0	0	0	0
Available for Sale Financial Assets, Net	0	6	0	9
Held to Maturity (HTM) Financial Assets, Net	0	0	24	0
Unquoted Debt Securities Classified as Loans, Net	0	0	0	0
Investments in Non-Marketable Equity Security, Net	0	0	0	0
Loans and Receivables, Net	28	146	83	17
Loans to Bangko Sentral ng Pilipinas	0	0	0	0
Interbank Loans Receivables	0	0	0	0
Loans and Receivables - Others	28	147	84	17
Loans and Receivables Arising from Repo, CA/Participation	0	0	0	0
General Loan Loss Provision	0	1	1	0
Other Financial Assets	0	7	6	0
Equity Investment in Subsidiaries, Associates and Joint Ventures, Net	0	0	0	0
Bank Premises, Furniture, Fixture and Equipment, Net	4	116	2	12
Real and Other Properties Acquired, Net	0	0	11	1
Non-Current Assets Held for Sale	0	0	0	0
Other Assets, Net	23	263	2	55
Due from Head Office/Branches/Agencies(Phil branch or Foreign bank)	0	0	0	0
TOTAL ASSETS	159	803	236	111
LIABILITIES				
Financial Liabilities at Fair Value through Profit or Loss	0	0	0	0
Deposit Liabilities	0	298	168	55
Due to Other Banks	0	0	0	0
Bills Payable	0	0	0	0
a) BSP (Rediscounting and Other Advances)	0	0	0	0
b) Interbank Loans Payable	0	0	0	0
c) Other Deposit Substitutes	0	0	0	0
d) Others	0	0	0	0
Bonds Payable, Net	0	0	0	0
Unsecured Subordinated Debt, Net	0	0	0	0
Redeemable Preferred Shares	0	0	0	0
Special Time Deposit	0	0	0	0
Due to Bangko Sentral ng Pilipinas	0	0	0	0
Other Financial Liabilities	0	0	0	0
Other Liabilities	34	16	5	11
Due to Head Office/Branches/Agencies(Phil branch or Foreign bank)	0	0	0	0
TOTAL LIABILITIES	34	314	173	66
STOCKHOLDERS' EQUITY				
Capital Stock	250	876	61	72
Other Capital Accounts	(72)	(54)	0	(9)
Retained Earnings	(52)	(334)	2	(17)
Assigned Capital	0	0	0	0
TOTAL STOCKHOLDERS' EQUITY	125	488	63	46
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	159	803	236	111

Table 3.b PUBLISHED BALANCE SHEET
Thrift Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	THRIFT BANKS			
	MBANK PHILIPPINES (A THRIFT BANK) INC	MERCHANTS SAVINGS & LOAN ASSN INC	METRO CEBU PUBLIC SAVINGS BANK	MICROFINANCE MAXIMUM SB INC
CONTINGENT ACCOUNTS				
Guarantees Issued	0	0	0	0
Financial Standby Letters of Credit	0	0	0	0
Performance Standby Letters of Credit	0	0	0	0
Commercial Letters of Credit	0	0	0	0
Trade Related Guarantees	0	0	0	0
Commitments	0	0	0	0
Spot Foreign Exchange Contracts	0	0	0	0
Securities Held Under Custodianship by Bank Proper	0	0	0	0
Trust Department Accounts	0	0	0	0
a) Trust and Other Fudiciary Accounts	0	0	0	0
b) Agency Accounts	0	0	0	0
c) Advisory/Consultancy	0	0	0	0
Derivatives	0	0	0	0
Others	0	0	0	0
TOTAL CONTINGENT ACCOUNTS	0	0	0	0
OTHER INFORMATION				
Gross Total Loan Portfolio (TLP)	38	151	86	17
Specific allowance for credit losses on the TLP	10	4	2	0
Non-Performing Loans (NPL)	0	0	0	0
a. Gross NPLs	0	4	19	0
b. Ratio of gross NPLs to gross TLP (%)	0.00	2.64	22.14	2.22
c. Net NPLs			17	0
d. Ratio of Net NPLs to gross TLP (%)			19.57	1.47
Classified Loans & Other Risk Assets, gross of allowance for credit losses:	0	0	34	0
DOSRI Loans and receivables, gross of allowance for credit losses	0	0	0	0
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	0.00	0.00	0.00	0.00
Gross non-performing DOSRI loans and receivables	0	0	0	0
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	0.00	0.00	0.00	0.00
Percent Compliance with Magna Carta (%)				
a. 8% Micro and Small Enterprises	100.00	76.14	18.39	84.95
b. 2% for Medium Enterprises	0.00	11.04	24.02	0.00
return on equity (ROE) (%)	0.00	(10.98)	1.07	(17.49)
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations				
a. Total CAR (%)	79.24	69.79	27.38	31.85
b. Tier 1 CAR (%)	79.24	69.59	26.73	42.65
Deferred Charges not yet Written Down	0	0	0	0
Unbooked Allowance for Credit Losses on Financial Instruments Received	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 BALANCE SHEET
Thrift Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	THRIFT BANKS			
	NORTHPOINT DEVT BANK INC	OPPORTUNITY KAUSWAGAN BANK INC (A MICROFINANCE THRIFT BANK)	OPTIMUM DEVELOPMENT BANK INC	PACIFIC ACE SAVINGS BANK INC
ASSETS				
Cash and Cash Items	1	15	13	12
Due from Bangko Sentral ng Pilipinas	13	19	105	33
Due from Other Banks	104	101	369	67
Financial Assets at Fair Value through Profit or Loss	0	0	0	0
Available for Sale Financial Assets, Net	0	0	266	0
Held to Maturity (HTM) Financial Assets, Net	0	0	4	0
Unquoted Debt Securities Classified as Loans, Net	0	1	0	23
Investments in Non-Marketable Equity Security, Net	0	0	0	0
Loans and Receivables, Net	154	287	769	24
Loans to Bangko Sentral ng Pilipinas	0	0	0	0
Interbank Loans Receivables	0	0	0	0
Loans and Receivables - Others	154	289	777	24
Loans and Receivables Arising from Repo, CA/Participation	0	0	0	0
General Loan Loss Provision	0	2	8	0
Other Financial Assets	0	0	11	0
Equity Investment in Subsidiaries, Associates and Joint Ventures, Net	0	0	0	0
Bank Premises, Furniture, Fixture and Equipment, Net	20	13	11	11
Real and Other Properties Acquired, Net	20	44	27	2
Non-Current Assets Held for Sale	0	0	0	0
Other Assets, Net	17	34	65	3
Due from Head Office/Branches/Agencies(Phil branch or Foreign bank)	0	0	0	0
TOTAL ASSETS	329	515	1,641	176
LIABILITIES				
Financial Liabilities at Fair Value through Profit or Loss	0	0	0	0
Deposit Liabilities	184	255	834	96
Due to Other Banks	0	0	0	0
Bills Payable	0	95	0	0
a) BSP (Rediscounting and Other Advances)	0	0	0	0
b) Interbank Loans Payable	0	0	0	0
c) Other Deposit Substitutes	0	0	0	0
d) Others	0	95	0	0
Bonds Payable, Net	0	0	0	0
Unsecured Subordinated Debt, Net	0	0	0	0
Redeemable Preferred Shares	0	66	50	0
Special Time Deposit	0	0	0	0
Due to Bangko Sentral ng Pilipinas	0	0	0	0
Other Financial Liabilities	3	6	12	0
Other Liabilities	69	32	31	5
Due to Head Office/Branches/Agencies(Phil branch or Foreign bank)	0	0	0	0
TOTAL LIABILITIES	255	454	928	101
STOCKHOLDERS' EQUITY				
Capital Stock	96	349	1,906	58
Other Capital Accounts	1	(25)	36	3
Retained Earnings	(23)	(262)	(1,229)	15
Assigned Capital	0	0	0	0
TOTAL STOCKHOLDERS' EQUITY	74	62	713	76
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	329	515	1,641	176

Table 3.b PUBLISHED BALANCE SHEET
Thrift Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	THRIFT BANKS			
	NORTHPOINT DEVT BANK INC	OPPORTUNITY KAUSWAGAN BANK INC (A MICROFINANCE THRIFT BANK)	OPTIMUM DEVELOPMENT BANK INC	PACIFIC ACE SAVINGS BANK INC
CONTINGENT ACCOUNTS				
Guarantees Issued	0	0	0	0
Financial Standby Letters of Credit	0	0	0	0
Performance Standby Letters of Credit	0	0	0	0
Commercial Letters of Credit	0	0	0	0
Trade Related Guarantees	0	0	0	0
Commitments	0	0	0	0
Spot Foreign Exchange Contracts	0	0	0	0
Securities Held Under Custodianship by Bank Proper	0	0	0	0
Trust Department Accounts	0	0	0	0
a) Trust and Other Fiduciary Accounts	0	0	0	0
b) Agency Accounts	0	0	0	0
c) Advisory/Consultancy	0	0	0	0
Derivatives	0	0	0	0
Others	0	0	0	0
TOTAL CONTINGENT ACCOUNTS	0	0	0	0
OTHER INFORMATION				
Gross Total Loan Portfolio (TLP)	165	304	814	27
Specific allowance for credit losses on the TLP	11	15	37	3
Non-Performing Loans (NPL)	0	0	0	0
a. Gross NPLs	37	130	17	2
b. Ratio of gross NPLs to gross TLP (%)	22.53	42.67	2.11	7.63
c. Net NPLs	26	115		
d. Ratio of Net NPLs to gross TLP (%)	16.05	37.68		
Classified Loans & Other Risk Assets, gross of allowance for credit losses	0	130	64	0
DOSRI Loans and receivables, gross of allowance for credit losses	0	22	51	0
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	0.00	7.33	6.30	0.00
Gross non-performing DOSRI loans and receivables	0	0	0	0
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	0.00	0.00	0.00	0.00
Percent Compliance with Magna Carta (%)				
a. 8% Micro and Small Enterprises	88.05	106.96	11.13	45.42
b. 2% for Medium Enterprises	2.38	2.61	23.59	2.28
Return on Equity (ROE) (%)	(23.09)	(48.55)	8.01	3.43
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations				
a. Total CAR (%)	19.23	13.28	57.91	51.89
b. Tier 1 CAR (%)	19.23	43.63	0.00	51.79
Deferred Charges not yet Written Down	0	0	0	0
Unbooked Allowance for Credit Losses on Financial Instruments Received	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 BALANCE SHEET
Thrift Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	THRIFT BANKS			
	PAMPANGA DEVELOPMENT BANK	PENBANK INC (A PDB) (FORMERLY: PENINSULA RB INC)	PHIL POSTAL SAVINGS BANK INC	PHIL SAVINGS BANK
ASSETS				
Cash and Cash Items	5	29	96	3,157
Due from Bangko Sentral ng Pilipinas	10	211	924	7,402
Due from Other Banks	50	141	122	8,491
Financial Assets at Fair Value through Profit or Loss	0	0	0	186
Available for Sale Financial Assets, Net	0	0	135	5,665
Held to Maturity (HTM) Financial Assets, Net	0	337	1,219	0
Unquoted Debt Securities Classified as Loans, Net	6	0	297	198
Investments in Non-Marketable Equity Security, Net	0	0	0	0
Loans and Receivables, Net	190	1,236	4,081	95,909
Loans to Bangko Sentral ng Pilipinas	0	0	0	0
Interbank Loans Receivables	0	0	0	0
Loans and Receivables - Others	192	1,245	4,130	82,213
Loans and Receivables Arising from Repo, CA/Participation	0	0	0	14,527
General Loan Loss Provision	2	10	48	831
Other Financial Assets	4	22	114	871
Equity Investment in Subsidiaries, Associates and Joint Ventures, Net	0	0	0	1,341
Bank Premises, Furniture, Fixture and Equipment, Net	18	81	83	2,524
Real and Other Properties Acquired , Net	10	70	82	1,949
Non-Current Assets Held for Sale	0	0	0	0
Other Assets, Net	5	72	64	1,181
Due from Head Office/Branches/Agencies(Phil branch or Foreign bank)	0	0	0	0
TOTAL ASSETS	298	2,199	7,218	128,875
LIABILITIES				
Financial Liabilities at Fair Value through Profit or Loss	0	0	0	0
Deposit Liabilities	162	1,818	6,386	106,519
Due to Other Banks	0	0	0	0
Bills Payable	1	100	0	0
a) BSP (Rediscounting and Other Advances)	0	0	0	0
b) Interbank Loans Payable	0	100	0	0
c) Other Deposit Substitutes	0	0	0	0
d) Others	1	0	0	0
Bonds Payable, Net	0	0	0	0
Unsecured Subordinated Debt, Net	0	0	0	2,972
Redeemable Preferred Shares	0	0	0	0
Special Time Deposit	0	0	0	0
Due to Bangko Sentral ng Pilipinas	0	0	0	0
Other Financial Liabilities	1	14	29	1,462
Other Liabilities	16	25	148	2,801
Due to Head Office/Branches/Agencies(Phil branch or Foreign bank)	0	0	0	0
TOTAL LIABILITIES	181	1,957	6,563	113,754
STOCKHOLDERS' EQUITY				
Capital Stock	86	200	629	5,221
Other Capital Accounts	6	0	75	2,685
Retained Earnings	25	42	(49)	7,216
Assigned Capital	0	0	0	0
TOTAL STOCKHOLDERS' EQUITY	117	242	656	15,122
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	298	2,199	7,218	128,875

Table 3.b PUBLISHED BALANCE SHEET
Thrift Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	THRIFT BANKS			
	PAMPANGA DEVELOPMENT BANK	PENBANK INC (A PDB) (FORMERLY: PENINSULA RB INC)	PHIL POSTAL SAVINGS BANK INC	PHIL SAVINGS BANK
CONTINGENT ACCOUNTS				
Guarantees Issued	0	0	0	0
Financial Standby Letters of Credit	0	0	0	73
Performance Standby Letters of Credit	0	0	0	0
Commercial Letters of Credit	0	0	0	0
Trade Related Guarantees	0	0	0	0
Commitments	0	0	0	0
Spot Foreign Exchange Contracts	0	0	0	11
Securities Held Under Custodianship by Bank Proper	0	0	0	0
Trust Department Accounts	0	0	0	1,184
a) Trust and Other Fudiciary Accounts	0	0	0	1,141
b) Agency Accounts	0	0	0	43
c) Advisory/Consultancy	0	0	0	0
Derivatives	0	0	0	0
Others	0	7	19	64
TOTAL CONTINGENT ACCOUNTS	0	7	19	1,332
OTHER INFORMATION				
Gross Total Loan Portfolio (TLP)	209	1,284	4,419	100,194
Specific allowance for credit losses on the TLP	17	39	290	3,454
Non-Performing Loans (NPL)				
a. Gross NPLs	41	95	393	3,655
b. Ratio of gross NPLs to gross TLP (%)	19.51	7.37	8.89	3.64
c. Net NPLs	24	56	103	201
d. Ratio of Net NPLs to gross TLP (%)	11.47	4.33	2.33	0.20
Classified Loans & Other Risk Assets, gross of allowance for credit losses	47	146	569	13,572
DOSRI Loans and receivables, gross of allowance for credit losses	14	186	114	1,709
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	6.61	14.45	2.58	1.70
Gross non-performing DOSRI loans and receivables	0	0	0	450
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	0.00	0.00	0.00	0.44
Percent Compliance with Magna Carta (%)				
a. 8% Micro and Small Enterprises	37.50	26.64	6.38	1.53
b. 2% for Medium Enterprises	6.59	15.87	6.50	1.06
Return on Equity (ROE) (%)	5.23	1.84	8.42	19.72
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations				
a. Total CAR (%)	37.58	16.36	12.52	16.92
b. Tier 1 CAR (%)	116.10	15.70	11.59	13.81
Deferred Charges not yet Written Down	0	0	0	0
Unbooked Allowance for Credit Losses on Financial Instruments Received	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 BALANCE SHEET
Thrift Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	THRIFT BANKS			
	PHILIPPINE BUSINESS BANK INC A SAVINGS BANK	PHILIPPINE RESOURCES SAVINGS BANKING CORPORATION (PR SAVINGS BANK)	PLANTERS DEVELOPMENT BANK	PRIDE STAR DEVELOPMENT BANK INC
ASSETS				
Cash and Cash Items	771	113	560	1
Due from Bangko Sentral ng Pilipinas	3,597	142	3,532	3
Due from Other Banks	1,591	536	1,407	49
Financial Assets at Fair Value through Profit or Loss	941	0	60	0
Available for Sale Financial Assets, Net	8,163	10	1	0
Held to Maturity (HTM) Financial Assets, Net	9	0	4,929	0
Unquoted Debt Securities Classified as Loans, Net	1,246	0	0	0
Investments in Non-Marketable Equity Security, Net	0	0	0	0
Loans and Receivables, Net	29,990	7,982	33,203	30
Loans to Bangko Sentral ng Pilipinas	0	0	0	0
Interbank Loans Receivables	0	0	74	0
Loans and Receivables - Others	30,273	8,059	33,442	31
Loans and Receivables Arising from Repo, CA/Participation	0	0	0	0
General Loan Loss Provision	284	77	313	0
Other Financial Assets	273	183	1,311	0
Equity Investment in Subsidiaries, Associates and Joint Ventures, Net	0	0	243	0
Bank Premises, Furniture, Fixture and Equipment, Net	478	340	1,416	1
Real and Other Properties Acquired , Net	505	97	1,638	17
Non-Current Assets Held for Sale	0	0	0	11
Other Assets, Net	510	286	4,203	2
Due from Head Office/Branches/Agencies(Phil branch or Foreign bank)	0	0	0	0
TOTAL ASSETS	48,073	9,690	52,503	115
LIABILITIES				
Financial Liabilities at Fair Value through Profit or Loss	1	0	0	0
Deposit Liabilities	37,835	1,843	43,795	44
Due to Other Banks	0	0	0	0
Bills Payable	194	5,679	2,984	0
a) BSP (Rediscounting and Other Advances)	164	0	208	0
b) Interbank Loans Payable	0	4,922	0	0
c) Other Deposit Substitutes	0	0	0	0
d) Others	29	757	2,776	0
Bonds Payable, Net	0	0	0	0
Unsecured Subordinated Debt, Net	0	100	1,697	0
Redeemable Preferred Shares	0	0	0	0
Special Time Deposit	0	0	0	0
Due to Bangko Sentral ng Pilipinas	1	0	0	0
Other Financial Liabilities	460	159	352	0
Other Liabilities	2,472	309	966	1
Due to Head Office/Branches/Agencies(Phil branch or Foreign bank)	0	0	0	0
TOTAL LIABILITIES	40,962	8,089	49,794	45
STOCKHOLDERS' EQUITY				
Capital Stock	6,040	518	1,326	52
Other Capital Accounts	31	307	(577)	0
Retained Earnings	1,040	776	1,960	18
Assigned Capital	0	0	0	0
TOTAL STOCKHOLDERS' EQUITY	7,111	1,600	2,709	70
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	48,073	9,690	52,503	115

Table 3.b PUBLISHED BALANCE SHEET
Thrift Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	THRIFT BANKS			
	PHILIPPINE BUSINESS BANK INC A SAVINGS BANK	PHILIPPINE RESOURCES SAVINGS BANKING CORPORATION (PR SAVINGS BANK)	PLANTERS DEVELOPMENT BANK	PRIDE STAR DEVELOPMENT BANK INC
CONTINGENT ACCOUNTS				
Guarantees Issued	0	0	0	0
Financial Standby Letters of Credit	25	0	0	0
Performance Standby Letters of Credit	14	0	336	0
Commercial Letters of Credit	877	0	0	0
Trade Related Guarantees	7	0	0	0
Commitments	0	0	2,917	0
Spot Foreign Exchange Contracts	0	0	0	0
Securities Held Under Custodianship by Bank Proper	0	0	0	0
Trust Department Accounts	6,892	0	3,050	0
a) Trust and Other Fiduciary Accounts	387	0	3,050	0
b) Agency Accounts	6,505	0	0	0
c) Advisory/Consultancy	0	0	0	0
Derivatives	0	0	0	0
Others	427	0	29	0
TOTAL CONTINGENT ACCOUNTS	8,242	0	6,333	0
OTHER INFORMATION				
Gross Total Loan Portfolio (TLP)	30,678	8,185	34,450	36
Specific allowance for credit losses on the TLP	405	125	934	6
Non-Performing Loans (NPL)				
a. Gross NPLs	745	568	3,268	6
b. Ratio of gross NPLs to gross TLP (%)	2.42	6.94	9.48	17.74
c. Net NPLs	340	443	2,333	1
d. Ratio of Net NPLs to gross TLP (%)	1.10	5.41	6.77	2.32
Classified Loans & Other Risk Assets, gross of allowance for credit losses	1,086	1,049	5,674	36
DOSRI Loans and receivables, gross of allowance for credit losses	1,215	0	747	0
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	3.95	0.00	2.16	0.00
Gross non-performing DOSRI loans and receivables	0	0	0	0
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	0.00	0.00	0.00	0.00
Percent Compliance with Magna Carta (%)				
a. 8% Micro and Small Enterprises	35.41	8.89	11.09	32.59
b. 2% for Medium Enterprises	31.65	2.73	19.10	60.88
Return on Equity (ROE) (%)	15.28	22.21	(26.73)	0.00
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations				
a. Total CAR (%)	24.22	16.31	6.04	52.93
b. Tier 1 CAR (%)	23.58	14.70	3.02	68.06
Deferred Charges not yet Written Down	0	0	1,766	0
Unbooked Allowance for Credit Losses on Financial Instruments Received	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 BALANCE SHEET
Thrift Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	THRIFT BANKS			
	PRODUCERS SAVINGS BANK CORPORATION	PROGRESS SAVINGS AND LOAN BANK INC	QUEEN CITY DEVELOPMENT BANK INC OR QUEENBANK A THRIFT BANK	QUEZON COCONUT BANK INC (A THRIFT BANK)
ASSETS				
Cash and Cash Items	660	2	35	1
Due from Bangko Sentral ng Pilipinas	1,296	4	371	3
Due from Other Banks	348	93	58	27
Financial Assets at Fair Value through Profit or Loss	0	0	0	0
Available for Sale Financial Assets, Net	19	0	0	0
Held to Maturity (HTM) Financial Assets, Net	695	15	7	19
Unquoted Debt Securities Classified as Loans, Net	0	21	0	0
Investments in Non-Marketable Equity Security, Net	0	0	8	0
Loans and Receivables, Net	4,759	3	908	31
Loans to Bangko Sentral ng Pilipinas	0	0	0	0
Interbank Loans Receivables	0	0	0	0
Loans and Receivables - Others	4,803	3	915	31
Loans and Receivables Arising from Repo, CA/Participation	0	0	0	0
General Loan Loss Provision	44	0	7	0
Other Financial Assets	125	0	6	4
Equity Investment in Subsidiaries, Associates and Joint Ventures, Net	0	0	4	0
Bank Premises, Furniture, Fixture and Equipment, Net	305	0	187	4
Real and Other Properties Acquired , Net	359	2	75	12
Non-Current Assets Held for Sale	84	0	0	0
Other Assets, Net	259	1	30	1
Due from Head Office/Branches/Agencies(Phil branch or Foreign bank)	0	0	0	0
TOTAL ASSETS	8,908	140	1,690	102
LIABILITIES				
Financial Liabilities at Fair Value through Profit or Loss	0	0	0	0
Deposit Liabilities	4,271	56	988	41
Due to Other Banks	0	0	0	0
Bills Payable	3,283	0	0	0
a) BSP (Rediscounting and Other Advances)	24	0	0	0
b) Interbank Loans Payable	3,258	0	0	0
c) Other Deposit Substitutes	0	0	0	0
d) Others	0	0	0	0
Bonds Payable, Net	0	0	0	0
Unsecured Subordinated Debt, Net	0	0	0	0
Redeemable Preferred Shares	40	0	0	0
Special Time Deposit	0	0	0	0
Due to Bangko Sentral ng Pilipinas	0	0	0	0
Other Financial Liabilities	95	0	3	0
Other Liabilities	37	0	42	2
Due to Head Office/Branches/Agencies(Phil branch or Foreign bank)	0	0	0	0
TOTAL LIABILITIES	7,726	57	1,033	43
STOCKHOLDERS' EQUITY				
Capital Stock	1,029	64	650	52
Other Capital Accounts	130	0	(7)	2
Retained Earnings	23	19	13	5
Assigned Capital	0	0	0	0
TOTAL STOCKHOLDERS' EQUITY	1,182	83	657	59
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	8,908	140	1,690	102

Table 3.b PUBLISHED BALANCE SHEET
Thrift Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	THRIFT BANKS			
	PRODUCERS SAVINGS BANK CORPORATION	PROGRESS SAVINGS AND LOAN BANK INC	QUEEN CITY DEVELOPMENT BANK INC OR QUEENBANK A THRIFT BANK	QUEZON COCONUT BANK INC (A THRIFT BANK)
CONTINGENT ACCOUNTS				
Guarantees Issued	0	0	0	0
Financial Standby Letters of Credit	0	0	0	0
Performance Standby Letters of Credit	0	0	37	0
Commercial Letters of Credit	0	0	0	0
Trade Related Guarantees	0	0	0	0
Commitments	0	0	0	0
Spot Foreign Exchange Contracts	0	0	0	0
Securities Held Under Custodianship by Bank Proper	0	0	0	0
Trust Department Accounts	0	0	0	0
a) Trust and Other Fudiciary Accounts	0	0	0	0
b) Agency Accounts	0	0	0	0
c) Advisory/Consultancy	0	0	0	0
Derivatives	0	0	0	0
Others	9	0	5	0
TOTAL CONTINGENT ACCOUNTS	9	0	42	0
OTHER INFORMATION				
Gross Total Loan Portfolio (TLP)	4,820	3	929	32
Specific allowance for credit losses on the TLP	18	0	14	1
Non-Performing Loans (NPL)				
a. Gross NPLs	201	1	15	4
b. Ratio of gross NPLs to gross TLP (%)	4.16	41.40	1.56	11.11
c. Net NPLs	183	1	1	3
d. Ratio of Net NPLs to gross TLP (%)	3.80	32.12	0.09	7.88
Classified Loans & Other Risk Assets, gross of allowance for credit losses	372	3	166	16
DOSRI Loans and receivables, gross of allowance for credit losses	109	0	209	3
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	2.25	0.00	22.50	10.17
Gross non-performing DOSRI loans and receivables	0	0	0	0
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	0.00	0.00	0.00	0.00
Percent Compliance with Magna Carta (%)				
a. 8% Micro and Small Enterprises	18.03	10.87	18.55	43.15
b. 2% for Medium Enterprises	5.48	2.87	32.10	2.83
Return on Equity (ROE) (%)	14.16	(0.94)	(1.02)	3.30
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations				
a. Total CAR (%)	18.74	58.76	50.54	67.25
b. Tier 1 CAR (%)	18.07	58.76	50.03	58.83
Deferred Charges not yet Written Down	0	0	0	0
Unbooked Allowance for Credit Losses on Financial Instruments Received	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 BALANCE SHEET**Thrift Banks**

As of December 31, 2013

In Million Pesos

ACCOUNTS	THRIFT BANKS		
	RCBC SAVINGS BANK INC	SAMPAGUITA SAVINGS BANK INC	SECURITY BANK SAVINGS CORPORATION
ASSETS			
Cash and Cash Items	2,231	3	232
Due from Bangko Sentral ng Pilipinas	3,234	2	455
Due from Other Banks	1,741	1	476
Financial Assets at Fair Value through Profit or Loss	0	0	0
Available for Sale Financial Assets, Net	9,231	0	15
Held to Maturity (HTM) Financial Assets, Net	0	0	455
Unquoted Debt Securities Classified as Loans, Net	0	0	0
Investments in Non-Marketable Equity Security, Net	0	0	0
Loans and Receivables, Net	42,942	27	7,584
Loans to Bangko Sentral ng Pilipinas	0	0	0
Interbank Loans Receivables	0	0	0
Loans and Receivables - Others	43,267	27	7,695
Loans and Receivables Arising from Repo, CA/Participation	0	0	0
General Loan Loss Provision	325	0	111
Other Financial Assets	1,610	11	162
Equity Investment in Subsidiaries, Associates and Joint Ventures, Net	478	0	0
Bank Premises, Furniture, Fixture and Equipment, Net	1,349	16	193
Real and Other Properties Acquired, Net	2,842	25	113
Non-Current Assets Held for Sale	114	0	0
Other Assets, Net	1,115	0	334
Due from Head Office/Branches/Agencies(Phil branch or Foreign bank)	0	0	0
TOTAL ASSETS	66,886	85	10,018
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss	0	0	0
Deposit Liabilities	55,659	22	7,612
Due to Other Banks	0	0	0
Bills Payable	1,289	0	970
a) BSP (Rediscounting and Other Advances)	0	0	0
b) Interbank Loans Payable	1,289	0	970
c) Other Deposit Substitutes	0	0	0
d) Others	0	0	0
Bonds Payable, Net	0	0	0
Unsecured Subordinated Debt, Net	0	0	0
Redeemable Preferred Shares	0	0	0
Special Time Deposit	0	0	0
Due to Bangko Sentral ng Pilipinas	0	0	0
Other Financial Liabilities	681	0	159
Other Liabilities	2,357	6	213
Due to Head Office/Branches/Agencies(Phil branch or Foreign bank)	0	0	0
TOTAL LIABILITIES	59,987	29	8,954
STOCKHOLDERS' EQUITY			
Capital Stock	3,190	58	2,083
Other Capital Accounts	82	(1)	(98)
Retained Earnings	3,628	0	(922)
Assigned Capital	0	0	0
TOTAL STOCKHOLDERS' EQUITY	6,899	57	1,064
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	66,886	85	10,018

Table 3.b PUBLISHED BALANCE SHEET**Thrift Banks**

As of December 31, 2013

In Million Pesos

ACCOUNTS	THRIFT BANKS		
	RCBC SAVINGS BANK INC	SAMPAGUITA SAVINGS BANK INC	SECURITY BANK SAVINGS CORPORATION
CONTINGENT ACCOUNTS			
Guarantees Issued	0	0	0
Financial Standby Letters of Credit	0	0	0
Performance Standby Letters of Credit	94	0	0
Commercial Letters of Credit	0	0	0
Trade Related Guarantees	0	0	0
Commitments	0	0	0
Spot Foreign Exchange Contracts	0	0	0
Securities Held Under Custodianship by Bank Proper	0	0	0
Trust Department Accounts	10,753	0	0
a) Trust and Other Fiduciary Accounts	10,753	0	0
b) Agency Accounts	0	0	0
c) Advisory/Consultancy	0	0	0
Derivatives	0	0	0
Others	148	0	20
TOTAL CONTINGENT ACCOUNTS	10,995	0	20
OTHER INFORMATION			
Gross Total Loan Portfolio (TLP)	44,131	49	8,288
Specific allowance for credit losses on the TLP	864	21	593
Non-Performing Loans (NPL)			
a. Gross NPLs	1,828	23	839
b. Ratio of gross NPLs to gross TLP (%)	4.14	46.47	10.11
c. Net NPLs	965	1	246
d. Ratio of Net NPLs to gross TLP (%)	2.18	2.60	2.96
Classified Loans & Other Risk Assets, gross of allowance for credit losses	8,915	23	1,202
DOSRI Loans and receivables, gross of allowance for credit losses	55	1	17
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	0.12	1.50	0.21
Gross non-performing DOSRI loans and receivables	0	0	0
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	0.00	0.00	0.00
Percent Compliance with Magna Carta (%)			
a. 8% Micro and Small Enterprises	5.77	38.76	6.12
b. 2% for Medium Enterprises	2.51	17.48	5.10
Return on Equity (ROE) (%)	15.57	0.00	(9.27)
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations			
a. Total CAR (%)	16.64	55.83	12.09
b. Tier 1 CAR (%)	15.96	60.09	11.17
Deferred Charges not yet Written Down	0	0	0
Unbooked Allowance for Credit Losses on Financial Instruments Received	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 BALANCE SHEET**Thrift Banks**

As of December 31, 2013

In Million Pesos

ACCOUNTS	THRIFT BANKS			
	STERLING BANK OF ASIA INC (A SAVINGS BANK)	SUN SAVINGS BANK INC	THE PALAWAN BANK (PALAWAN DB) INC	THE REAL BANK (A THRIFT BANK) INC
ASSETS				
Cash and Cash Items	607	5	10	139
Due from Bangko Sentral ng Pilipinas	2,738	131	30	1,468
Due from Other Banks	637	5	5	125
Financial Assets at Fair Value through Profit or Loss	1,571	0	0	0
Available for Sale Financial Assets, Net	3,415	35	0	26
Held to Maturity (HTM) Financial Assets, Net	121	0	0	157
Unquoted Debt Securities Classified as Loans, Net	762	0	0	0
Investments in Non-Marketable Equity Security, Net	0	0	0	0
Loans and Receivables, Net	15,048	204	207	3,902
Loans to Bangko Sentral ng Pilipinas	0	0	0	0
Interbank Loans Receivables	11	0	0	0
Loans and Receivables - Others	15,159	206	209	3,972
Loans and Receivables Arising from Repo, CA/Participation	0	0	0	0
General Loan Loss Provision	122	2	2	70
Other Financial Assets	340	1	14	344
Equity Investment in Subsidiaries, Associates and Joint Ventures, Net	0	0	0	0
Bank Premises, Furniture, Fixture and Equipment, Net	565	5	8	191
Real and Other Properties Acquired , Net	109	0	55	952
Non-Current Assets Held for Sale	0	0	0	0
Other Assets, Net	392	2	9	1,152
Due from Head Office/Branches/Agencies(Phil branch or Foreign bank)	0	0	0	0
TOTAL ASSETS	26,307	387	337	8,457
LIABILITIES				
Financial Liabilities at Fair Value through Profit or Loss	0	0	0	0
Deposit Liabilities	22,700	270	297	7,351
Due to Other Banks	0	0	0	0
Bills Payable	304	0	0	47
a) BSP (Rediscounting and Other Advances)	304	0	0	0
b) Interbank Loans Payable	0	0	0	35
c) Other Deposit Substitutes	0	0	0	0
d) Others	0	0	0	12
Bonds Payable, Net	0	0	0	0
Unsecured Subordinated Debt, Net	500	0	0	0
Redeemable Preferred Shares	0	0	0	0
Special Time Deposit	0	0	0	0
Due to Bangko Sentral ng Pilipinas	0	0	0	0
Other Financial Liabilities	227	1	6	38
Other Liabilities	959	12	9	215
Due to Head Office/Branches/Agencies(Phil branch or Foreign bank)	0	0	0	0
TOTAL LIABILITIES	24,689	283	311	7,651
STOCKHOLDERS' EQUITY				
Capital Stock	1,688	75	54	1,800
Other Capital Accounts	(132)	5	1	780
Retained Earnings	62	24	(29)	(1,774)
Assigned Capital	0	0	0	0
TOTAL STOCKHOLDERS' EQUITY	1,617	105	26	806
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	26,307	387	337	8,457

Table 3.b PUBLISHED BALANCE SHEET
Thrift Banks
As of December 31, 2013
In Million Pesos

ACCOUNTS	THRIFT BANKS			
	STERLING BANK OF ASIA INC (A SAVINGS BANK)	SUN SAVINGS BANK INC	THE PALAWAN BANK (PALAWAN DB) INC	THE REAL BANK (A THRIFT BANK) INC
CONTINGENT ACCOUNTS				
Guarantees Issued	28	0	0	0
Financial Standby Letters of Credit	0	0	0	0
Performance Standby Letters of Credit	34	0	0	0
Commercial Letters of Credit	27	0	0	0
Trade Related Guarantees	0	0	0	0
Commitments	0	0	0	0
Spot Foreign Exchange Contracts	623	0	0	0
Securities Held Under Custodianship by Bank Proper	0	0	0	0
Trust Department Accounts	1,966	0	0	0
a) Trust and Other Fudiciary Accounts	581	0	0	0
b) Agency Accounts	1,385	0	0	0
c) Advisory/Consultancy	0	0	0	0
Derivatives	0	0	0	0
Others	5	0	0	0
TOTAL CONTINGENT ACCOUNTS	2,684	0	0	0
OTHER INFORMATION				
Gross Total Loan Portfolio (TLP)	15,483	212	218	4,494
Specific allowance for credit losses on the TLP	313	6	9	522
Non-Performing Loans (NPL)				
a. Gross NPLs	779	7	14	3,222
b. Ratio of gross NPLs to gross TLP (%)	5.03	3.52	6.52	71.70
c. Net NPLs	466	2	5	2,701
d. Ratio of Net NPLs to gross TLP (%)	3.01	0.89	2.35	60.09
Classified Loans & Other Risk Assets, gross of allowance for credit losses	1,428	6	0	6,507
DOSRI Loans and receivables, gross of allowance for credit losses	836	0	2	0
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	5.39	0.00	0.87	0.00
Gross non-performing DOSRI loans and receivables	0	0	0	0
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	0.00	0.00	0.00	0.00
Percent Compliance with Magna Carta (%)				
a. 8% Micro and Small Enterprises	29.02	9.12	19.37	7.94
b. 2% for Medium Enterprises	11.38	3.10	2.79	13.01
Return on Equity (ROE) (%)	6.38	4.92	41.57	(44.56)
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations				
a. Total CAR (%)	13.84	46.56	8.09	6.34
b. Tier 1 CAR (%)	9.86	45.66	5.57	5.43
Deferred Charges not yet Written Down	0	0	0	0
Unbooked Allowance for Credit Losses on Financial Instruments Received	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 BALANCE SHEET**Thrift Banks**

As of December 31, 2013

In Million Pesos

ACCOUNTS	THRIFT BANKS			
	TONGYANG SAVINGS BANK INC	TOWER DEVELOPMENT BANK	UCPB SAVINGS BANK	UNITED OVERSEAS BANK PHILIPPINES
ASSETS				
Cash and Cash Items	33	3	237	3
Due from Bangko Sentral ng Pilipinas	323	8	1,640	1,118
Due from Other Banks	56	24	233	55
Financial Assets at Fair Value through Profit or Loss	1	0	321	0
Available for Sale Financial Assets, Net	1	0	189	394
Held to Maturity (HTM) Financial Assets, Net	45	0	141	0
Unquoted Debt Securities Classified as Loans, Net	25	0	261	0
Investments in Non-Marketable Equity Security, Net	0	0	0	0
Loans and Receivables, Net	439	183	8,132	57
Loans to Bangko Sentral ng Pilipinas	0	0	0	0
Interbank Loans Receivables	0	0	0	0
Loans and Receivables - Others	342	189	8,208	58
Loans and Receivables Arising from Repo, CA/Participation	100	0	0	0
General Loan Loss Provision	4	6	76	1
Other Financial Assets	6	5	106	3
Equity Investment in Subsidiaries, Associates and Joint Ventures, Net	0	0	0	0
Bank Premises, Furniture, Fixture and Equipment, Net	108	1	186	24
Real and Other Properties Acquired, Net	2	7	100	0
Non-Current Assets Held for Sale	0	0	0	0
Other Assets, Net	49	4	187	18
Due from Head Office/Branches/Agencies(Phil branch or Foreign bank)	0	0	0	0
TOTAL ASSETS	1,088	235	11,733	1,673
LIABILITIES				
Financial Liabilities at Fair Value through Profit or Loss	0	0	0	0
Deposit Liabilities	684	118	8,773	536
Due to Other Banks	0	0	0	0
Bills Payable	0	0	0	174
a) BSP (Rediscounting and Other Advances)	0	0	0	0
b) Interbank Loans Payable	0	0	0	174
c) Other Deposit Substitutes	0	0	0	0
d) Others	0	0	0	0
Bonds Payable, Net	0	0	0	0
Unsecured Subordinated Debt, Net	0	0	0	0
Redeemable Preferred Shares	0	0	0	0
Special Time Deposit	0	0	0	0
Due to Bangko Sentral ng Pilipinas	0	0	0	0
Other Financial Liabilities	10	2	198	22
Other Liabilities	3	2	116	240
Due to Head Office/Branches/Agencies(Phil branch or Foreign bank)	0	0	0	0
TOTAL LIABILITIES	697	122	9,087	973
STOCKHOLDERS' EQUITY				
Capital Stock	365	65	1,105	920
Other Capital Accounts	(31)	7	(15)	(9)
Retained Earnings	57	41	1,556	(211)
Assigned Capital	0	0	0	0
TOTAL STOCKHOLDERS' EQUITY	391	113	2,646	700
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	1,088	235	11,733	1,673

Table 3.b PUBLISHED BALANCE SHEET**Thrift Banks**

As of December 31, 2013

In Million Pesos

ACCOUNTS	THRIFT BANKS			
	TONGYANG SAVINGS BANK INC	TOWER DEVELOPMENT BANK	UCPB SAVINGS BANK	UNITED OVERSEAS BANK PHILIPPINES
CONTINGENT ACCOUNTS				
Guarantees Issued	0	0	0	38
Financial Standby Letters of Credit	0	0	0	0
Performance Standby Letters of Credit	0	0	0	3
Commercial Letters of Credit	0	0	0	0
Trade Related Guarantees	0	0	0	0
Commitments	0	0	0	0
Spot Foreign Exchange Contracts	0	0	0	19
Securities Held Under Custodianship by Bank Proper	0	0	0	0
Trust Department Accounts	0	0	0	0
a) Trust and Other Fiduciary Accounts	0	0	0	0
b) Agency Accounts	0	0	0	0
c) Advisory/Consultancy	0	0	0	0
Derivatives	0	0	0	0
Others	0	1	20	0
TOTAL CONTINGENT ACCOUNTS	0	1	20	60
OTHER INFORMATION				
Gross Total Loan Portfolio (TLP)	533	191	8,507	723
Specific allowance for credit losses on the TLP	91	2	299	665
Non-Performing Loans (NPL)				
a. Gross NPLs	149	11	284	665
b. Ratio of gross NPLs to gross TLP (%)	27.87	5.76	3.34	91.96
c. Net NPLs	58	9		
d. Ratio of Net NPLs to gross TLP (%)	10.79	4.68		
Classified Loans & Other Risk Assets, gross of allowance for credit losses	175	19	1,498	767
DOSRI Loans and receivables, gross of allowance for credit losses	1	20	3	0
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	0.11	10.71	0.04	0.01
Gross non-performing DOSRI loans and receivables	0	0	8	38
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	0.00	0.00	0.00	0.00
Percent Compliance with Magna Carta (%)				
a. 8% Micro and Small Enterprises	8.22	18.57	9.13	12.13
b. 2% for Medium Enterprises	2.22	22.01	2.42	16.61
Return on Equity (ROE) (%)	(7.79)	5.92	16.29	(6.92)
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations				
a. Total CAR (%)	46.38	52.68	25.61	137.17
b. Tier 1 CAR (%)	46.38	110.08	24.87	137.02
Deferred Charges not yet Written Down	0	0	0	0
Unbooked Allowance for Credit Losses on Financial Instruments Received	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 BALANCE SHEET**Thrift Banks**

As of December 31, 2013

In Million Pesos

ACCOUNTS	THRIFT BANKS			
	UNIVERSITY SAVINGS BANK INC	VILLAGE BANK INC (A THRIFT BANK)	WEALTH DEVELOPMENT BANK CORPORATION	WORLD PARTNERS BANK (A THRIFT BANK)
ASSETS				
Cash and Cash Items	2	7	159	40
Due from Bangko Sentral ng Pilipinas	20	23	834	245
Due from Other Banks	102	30	356	32
Financial Assets at Fair Value through Profit or Loss	0	0	0	0
Available for Sale Financial Assets, Net	0	0	450	0
Held to Maturity (HTM) Financial Assets, Net	0	44	0	12
Unquoted Debt Securities Classified as Loans, Net	0	0	459	5
Investments in Non-Marketable Equity Security, Net	0	0	0	0
Loans and Receivables, Net	425	337	2,609	445
Loans to Bangko Sentral ng Pilipinas	0	0	0	0
Interbank Loans Receivables	0	0	0	0
Loans and Receivables - Others	428	339	2,637	373
Loans and Receivables Arising from Repo, CA/Participation	0	0	0	75
General Loan Loss Provision	3	2	28	3
Other Financial Assets	6	1	59	23
Equity Investment in Subsidiaries, Associates and Joint Ventures, Net	0	0	0	0
Bank Premises, Furniture, Fixture and Equipment, Net	47	2	47	27
Real and Other Properties Acquired, Net	33	14	59	44
Non-Current Assets Held for Sale	0	0	110	0
Other Assets, Net	3	15	76	53
Due from Head Office/Branches/Agencies(Phil branch or Foreign bank)	0	0	0	0
TOTAL ASSETS	637	473	5,218	925
LIABILITIES				
Financial Liabilities at Fair Value through Profit or Loss	0	0	0	0
Deposit Liabilities	231	375	4,657	790
Due to Other Banks	0	0	0	0
Bills Payable	0	0	0	20
a) BSP (Rediscounting and Other Advances)	0	0	0	0
b) Interbank Loans Payable	0	0	0	20
c) Other Deposit Substitutes	0	0	0	0
d) Others	0	0	0	0
Bonds Payable, Net	0	0	0	0
Unsecured Subordinated Debt, Net	0	0	0	0
Redeemable Preferred Shares	0	0	0	0
Special Time Deposit	0	0	0	0
Due to Bangko Sentral ng Pilipinas	0	0	0	0
Other Financial Liabilities	2	23	41	4
Other Liabilities	191	1	157	14
Due to Head Office/Branches/Agencies(Phil branch or Foreign bank)	0	0	0	0
TOTAL LIABILITIES	423	399	4,855	828
STOCKHOLDERS' EQUITY				
Capital Stock	213	62	315	177
Other Capital Accounts	15	5	(17)	(3)
Retained Earnings	(14)	8	66	(77)
Assigned Capital	0	0	0	0
TOTAL STOCKHOLDERS' EQUITY	214	75	364	97
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	637	473	5,218	925

Table 3.b PUBLISHED BALANCE SHEET**Thrift Banks**

As of December 31, 2013

In Million Pesos

ACCOUNTS	THRIFT BANKS			
	UNIVERSITY SAVINGS BANK INC	VILLAGE BANK INC (A THRIFT BANK)	WEALTH DEVELOPMENT BANK CORPORATION	WORLD PARTNERS BANK (A THRIFT BANK)
CONTINGENT ACCOUNTS				
Guarantees Issued	0	0	0	0
Financial Standby Letters of Credit	0	0	0	0
Performance Standby Letters of Credit	0	0	0	0
Commercial Letters of Credit	0	0	0	0
Trade Related Guarantees	0	0	0	0
Commitments	0	0	0	0
Spot Foreign Exchange Contracts	0	0	0	0
Securities Held Under Custodianship by Bank Proper	0	0	0	0
Trust Department Accounts	0	0	0	0
a) Trust and Other Fiduciary Accounts	0	0	0	0
b) Agency Accounts	0	0	0	0
c) Advisory/Consultancy	0	0	0	0
Derivatives	0	0	0	0
Others	0	0	3	0
TOTAL CONTINGENT ACCOUNTS	0	0	3	0
OTHER INFORMATION				
Gross Total Loan Portfolio (TLP)	465	354	2,674	510
Specific allowance for credit losses on the TLP	37	16	37	62
Non-Performing Loans (NPL)				
a. Gross NPLs	48	26	184	89
b. Ratio of gross NPLs to gross TLP (%)	10.35	7.27	6.88	17.39
c. Net NPLs	11	10	147	27
d. Ratio of Net NPLs to gross TLP (%)	2.43	2.82	5.50	5.22
Classified Loans & Other Risk Assets, gross of allowance for credit losses	420	631	79	257
DOSRI Loans and receivables, gross of allowance for credit losses	0	41	109	84
Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)	0.00	11.49	4.07	16.53
Gross non-performing DOSRI loans and receivables	0	0	0	0
Ratio of gross non-performing DOSRI loans and receivables to TLP (%)	0.00	0.00	0.00	0.00
Percent Compliance with Magna Carta (%)				
a. 8% Micro and Small Enterprises	22.28	11.36	23.39	29.30
b. 2% for Medium Enterprises	62.80	17.53	26.93	23.04
Return on Equity (ROE) (%)	6.94	6.16	5.87	(2.58)
Capital Adequacy Ratio (CAR) on Solo Basis, as prescribed under existing regulations				
a. Total CAR (%)	14.80	17.14	14.13	15.70
b. Tier 1 CAR (%)	50.81	16.76	13.09	15.22
Deferred Charges not yet Written Down	0	0	4	0
Unbooked Allowance for Credit Losses on Financial Instruments Received	0	0	0	0

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

Source: Supervisory Data Center, Supervision and Examination Sector

Table 4 INCOME STATEMENT
The Philippine Banking System
2009 - 2013
In Million Pesos

Selected Accounts	2009	2010	2011	2012	2013
Total Operating Income	316,049	358,291	370,671	401,906	450,246
Net interest income	209,844	225,099	238,030	247,849	274,947
Interest Income	336,022	340,708	354,062	359,192	366,726
Assets	367	181	283	139	352
Less: Interest Expenses	125,811	115,429	115,749	111,204	91,428
Non-interest income	106,206	133,193	132,642	154,057	175,299
Dividend Income	336	1,549	2,718	2,770	4,289
Fee-based income	46,680	48,902	50,532	55,172	59,983
Payment Services	3,067	2,889	2,584	2,225	2,142
Intermediation Services	21,958	21,490	21,172	22,631	24,094
Custodianship	292	386	408	593	817
Underwriting and Securities Dealership	718	187	239	524	169
Securitization Activities	0	0	29	15	13
Income from Fiduciary Activities	5,966	6,895	7,653	8,381	9,654
Others	14,680	17,055	18,447	20,802	23,094
Trading Income	46,295	68,455	63,172	83,459	96,121
Profit/(Loss) on Financial Assets and Liabilities Held for Trading	13,433	39,000	14,774	(1,091)	6,039
Foreign Exchange Profit/(Loss)	14,283	(5,751)	5,026	21,972	18,405
Profit/(Loss) from Sale/Redemption/Derecognition of Non-Trading Financial Assets and Liabilities	10,133	27,180	35,015	51,700	62,498
Profit/(Loss) from Sale/Derecognition of Non-Financial Assets	7,260	7,313	8,092	7,957	8,869
Profit/(Loss) on Financial Assets and Liabilities Designated at Fair Value through Profit or Loss	1,236	693	251	2,894	378
Profit/(Loss) on Fair Value Adjustment in Hedge Accounting	(48)	19	15	27	(68)
Other income	12,895	14,287	16,220	12,656	14,907
Non-interest Expense	208,850	228,989	241,668	255,945	274,527
Compensation/Fringe Benefits	74,886	79,266	85,735	91,600	96,731
Taxes and Licenses	18,911	22,347	23,167	24,962	27,617
Fees and Commission	3,557	4,127	4,711	5,169	6,910
Other Administrative Expenses	88,138	96,715	100,084	106,484	115,921
Depreciation/Amortization	17,300	19,155	22,838	18,481	19,146
Impairment Losses	971	1,163	740	818	3,121
Provisions	5,086	6,213	4,392	8,432	5,081
Losses/Recoveries on Financial Assets	(28,691)	(29,332)	(20,223)	(20,811)	(29,151)
Provision for Credit Losses on Loans and Receivables and Other Financial Assets	(26,764)	(24,162)	(18,681)	(17,999)	(27,352)
Bad Debts Written Off	(3,274)	(6,982)	(5,242)	(5,439)	(4,754)
Recovery on Charged-Off Assets	1,346	1,811	3,699	2,626	2,955
Net Profit Before Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method	78,508	99,970	108,780	125,150	146,568
Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method	8,672	11,161	14,974	16,338	26,602
Total Profit/Loss Before Tax and Before Minority Interest	87,179	111,132	123,754	141,488	173,171
Income Tax Expense	17,769	19,977	19,025	19,620	28,525
Total Profit/Loss After Tax and Before Minority Interest	69,410	91,155	104,729	121,867	144,646
Minority Interest in Profit/(Loss) of Subsidiaries	0	0	0	0	0
Net Profit or Loss	69,410	91,155	104,729	121,867	144,646

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

Source: Supervisory Data Center, Supervision and Examination Sector

Table 4.a INCOME STATEMENT
Universal and Commercial Banks
2009 - 2013
In Million Pesos

Selected Accounts	2009	2010	2011	2012	2013
Total Operating Income	266,878	300,971	312,279	337,547	376,027
Net interest income	172,880	183,985	194,026	200,922	223,194
Interest Income	275,667	276,198	288,134	289,648	295,497
Assets	255	72	187	54	263
Less: Interest Expenses	102,532	92,142	93,921	88,672	72,040
Non-interest income	93,999	116,986	118,253	136,625	152,833
Dividend Income	332	1,546	2,701	2,733	4,279
Fee-based income	39,658	42,075	44,074	47,707	51,616
Payment Services	2,433	2,173	1,695	1,495	1,476
Intermediation Services	17,320	18,333	18,281	18,885	20,002
Custodianship	290	386	408	593	817
Underwriting and Securities Dealership	718	187	239	524	169
Securitization Activities	0	0	29	15	13
Income from Fiduciary Activities	5,879	6,800	7,538	8,252	9,544
Others	13,018	14,197	15,885	17,943	19,597
Trading Income	43,822	62,336	58,271	76,297	85,098
Profit/(Loss) on Financial Assets and Liabilities Held for Trading	12,684	35,571	13,111	(4,875)	151
Foreign Exchange Profit/(Loss)	14,136	(5,873)	4,876	21,844	18,222
Trading	9,574	25,696	33,413	50,218	59,923
Financial Assets and Liabilities					
Profit/(Loss) from Sale/Derecognition of Non-Financial Assets	6,240	6,242	6,610	6,195	6,487
Profit/(Loss) on Financial Assets and Liabilities Designated at Fair Value through Profit or Loss	1,209	680	247	2,891	377
Profit/(Loss) on Fair Value Adjustment in Hedge Accounting	(20)	19	15	23	(62)
Other income	10,187	11,029	13,207	9,888	11,840
Non-interest Expense	171,280	186,289	200,217	208,448	223,498
Compensation/Fringe Benefits	60,873	64,501	70,635	75,696	79,401
Taxes and Licenses	15,774	18,879	19,710	21,104	23,103
Fees and Commission	3,240	3,910	4,375	4,601	6,010
Other Administrative Expenses	72,027	78,722	83,038	87,602	95,506
Depreciation/Amortization	14,460	15,812	19,648	14,995	15,026
Impairment Losses	846	1,103	437	324	1,956
Provisions	4,059	3,361	2,374	4,126	2,496
Losses/Recoveries on Financial Assets	(24,724)	(25,557)	(17,221)	(17,725)	(22,245)
Provision for Credit Losses on Loans and Receivables and Other Financial Assets	(22,914)	(20,325)	(15,513)	(14,744)	(20,273)
Bad Debts Written Off	(2,964)	(6,877)	(5,126)	(5,355)	(4,624)
Recovery on Charged-Off Assets	1,154	1,645	3,418	2,374	2,653
Net Profit Before Share in the Profit/(Loss) of Unconsolidated	70,875	89,125	94,841	111,374	130,284
Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method					
Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates	8,596	11,180	14,880	16,420	26,544
and Joint Ventures Accounted for Using the Equity Method					
Total Profit/Loss Before Tax and Before Minority Interest	79,470	100,305	109,721	127,794	156,828
Income Tax Expense	15,747	16,941	17,086	16,826	24,339
Total Profit/Loss After Tax and Before Minority Interest	63,723	83,364	92,635	110,968	132,489
Minority Interest in Profit/(Loss) of Subsidiaries	0	0	0	0	0
Net Profit or Loss	63,723	83,364	92,635	110,968	132,489

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

Source: Supervisory Data Center, Supervision and Examination Sector

Table 4.a.1a INCOME STATEMENT

Universal Banks

2009 - 2013

In Million Pesos

Selected Accounts	2009	2010	2011	2012	2013
Total Operating Income	223,722	251,059	264,904	295,433	331,662
Net interest income	146,310	155,931	163,525	174,596	198,200
Interest Income	230,961	234,274	244,560	253,884	264,117
Provision for Losses on Accrued Interest Income from Financial Assets	229	3	28	(163)	38
Less: Interest Expenses	84,422	78,340	81,008	79,451	65,879
Non-interest income	77,412	95,128	101,380	120,838	133,462
Dividend Income	305	1,518	2,681	2,727	4,248
Fee-based income	31,869	34,120	36,937	41,854	45,116
Payment Services	1,528	1,567	1,287	1,278	1,255
Intermediation Services	13,043	14,155	14,716	15,306	15,588
Custodianship	165	181	361	472	632
Underwriting and Securities Dealership	718	187	239	524	169
Securitization Activities	0	0	0	0	0
Income from Fiduciary Activities	5,409	6,194	7,034	7,719	9,001
Others	11,006	11,835	13,300	16,553	18,471
Trading Income	37,169	50,943	50,927	67,921	73,481
Profit/(Loss) on Financial Assets and Liabilities Held for Trading	10,053	30,097	11,442	(4,813)	(5,758)
Foreign Exchange Profit/(Loss)	12,008	(7,546)	3,045	18,310	19,054
Profit/(Loss) from Sale/Redemption/Derecognition of Non-Trading Financial Assets and Liabilities	8,449	22,273	30,456	46,264	54,022
Profit/(Loss) from Sale/Derecognition of Non-Financial Assets	5,536	5,486	5,722	5,250	5,848
Profit/(Loss) on Financial Assets and Liabilities Designated at Fair Value through Profit or Loss	1,145	615	247	2,885	377
Profit/(Loss) on Fair Value Adjustment in Hedge Accounting	(20)	19	14	23	(62)
Other income	8,069	8,546	10,835	8,336	10,618
Non-interest Expense	142,733	154,612	167,480	181,965	195,553
Compensation/Fringe Benefits	52,197	54,981	60,159	66,410	69,517
Taxes and Licenses	13,146	15,132	16,281	18,464	20,293
Fees and Commission	2,732	3,357	3,922	4,111	5,257
Other Administrative Expenses	60,559	64,903	68,460	75,868	83,323
Depreciation/Amortization	11,425	12,751	16,382	13,182	13,279
Impairment Losses	814	1,086	433	296	1,945
Provisions	1,859	2,402	1,844	3,634	1,940
Losses/Recoveries on Financial Assets	(19,297)	(19,410)	(13,781)	(15,244)	(19,701)
Provision for Credit Losses on Loans and Receivables and Other Financial Assets	(17,307)	(17,045)	(12,447)	(13,802)	(18,981)
Bad Debts Written Off	(2,945)	(3,288)	(2,782)	(3,152)	(2,604)
Recovery on Charged-Off Assets	955	922	1,447	1,710	1,884
Net Profit Before Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method	61,692	77,036	83,643	98,224	116,408
Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method	8,596	11,180	14,866	16,423	26,542
Total Profit/Loss Before Tax and Before Minority Interest	70,288	88,216	98,510	114,646	142,951
Income Tax Expense	12,538	13,556	14,308	13,233	19,465
Total Profit/Loss After Tax and Before Minority Interest	57,749	74,660	84,202	101,413	123,485
Minority Interest in Profit/(Loss) of Subsidiaries	0	0	0	0	0
Net Profit or Loss	57,749	74,660	84,202	101,413	123,485

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

Source: Supervisory Data Center, Supervision and Examination Sector

Table 4.a.1b INCOME STATEMENT

Commercial Banks

2009 - 2013

In Million Pesos

Selected Accounts	2009	2010	2011	2012	2013
Total Operating Income	43,156	49,912	47,374	42,114	44,364
Net interest income	26,569	28,054	30,501	26,327	24,994
Interest Income	44,706	41,924	43,574	35,764	31,380
Provision for Losses on Accrued Interest Income from Financial Assets	27	69	159	217	225
Less: Interest Expenses	18,110	13,801	12,914	9,220	6,161
Non-interest income	16,587	21,858	16,873	15,788	19,370
Dividend Income	27	27	19	6	31
Fee-based income	7,789	7,955	7,138	5,853	6,500
Payment Services	904	606	408	216	221
Intermediation Services	4,277	4,177	3,565	3,579	4,414
Custodianship	125	204	47	121	184
Underwriting and Securities Dealership	0	0	0	0	0
Securitization Activities	0	0	29	15	13
Income from Fiduciary Activities	471	606	503	533	542
Others	2,012	2,362	2,584	1,390	1,126
Trading Income	6,653	11,393	7,345	8,377	11,617
Profit/(Loss) on Financial Assets and Liabilities Held for Trading	2,631	5,474	1,669	(62)	5,909
Foreign Exchange Profit/(Loss)	2,128	1,673	1,831	3,534	(832)
Profit/(Loss) from Sale/Redemption/Derecognition of Non-Trading Financial Assets and Liabilities	1,126	3,423	2,956	3,954	5,901
Profit/(Loss) from Sale/Derecognition of Non-Financial Assets	705	756	888	945	638
Profit/(Loss) on Financial Assets and Liabilities Designated at Fair Value through Profit or Loss	63	66	0	6	0
Profit/(Loss) on Fair Value Adjustment in Hedge Accounting	0	0	1	0	0
Other income	2,118	2,483	2,371	1,552	1,222
Non-interest Expense	28,546	31,677	32,738	26,483	27,945
Compensation/Fringe Benefits	8,676	9,520	10,476	9,286	9,884
Taxes and Licenses	2,628	3,748	3,429	2,640	2,811
Fees and Commission	508	552	453	489	753
Other Administrative Expenses	11,468	13,819	14,578	11,734	12,183
Depreciation/Amortization	3,034	3,061	3,266	1,814	1,747
Impairment Losses	33	17	5	28	11
Provisions	2,200	959	530	492	556
Losses/Recoveries on Financial Assets	(5,427)	(6,147)	(3,440)	(2,481)	(2,544)
Provision for Credit Losses on Loans and Receivables and Other Financial Assets	(5,607)	(3,281)	(3,067)	(942)	(1,292)
Bad Debts Written Off	(19)	(3,589)	(2,344)	(2,203)	(2,020)
Recovery on Charged-Off Assets	199	723	1,970	664	769
Net Profit Before Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method	9,183	12,089	11,196	13,150	13,876
Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method	0	0	14	(3)	2
Total Profit/Loss Before Tax and Before Minority Interest	9,183	12,089	11,210	13,148	13,877
Income Tax Expense	3,209	3,385	2,778	3,593	4,874
Total Profit/Loss After Tax and Before Minority Interest	5,974	8,704	8,432	9,555	9,003
Minority Interest in Profit/(Loss) of Subsidiaries	0	0	0	0	0
Net Profit or Loss	5,974	8,704	8,432	9,555	9,003

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

Source: Supervisory Data Center, Supervision and Examination Sector

Table 4.a.2a INCOME STATEMENT
Private Domestic Universal and Commercial Bank:
2009 - 2013
In Million Pesos

Selected Accounts	2009	2010	2011	2012	2013
Total Operating Income	183,831	215,738	220,557	249,064	274,486
Net interest income	120,017	129,904	134,991	140,885	163,704
Interest Income	200,443	201,109	207,201	210,467	219,684
Provision for Losses on Accrued Interest Income from Financial Assets	229	52	165	43	250
Less: Interest Expenses	80,197	71,153	72,045	69,539	55,730
Non-interest income	63,813	85,834	85,566	108,179	110,782
Dividend Income	224	645	689	807	1,495
Fee-based income	25,854	29,016	32,190	34,887	38,739
Payment Services	1,488	1,219	964	883	886
Intermediation Services	9,283	10,435	11,289	11,736	12,577
Custodianship	0	1	1	0	0
Underwriting and Securities Dealership	0	2	1	1	2
Securitization Activities	0	0	29	15	13
Income from Fiduciary Activities	4,780	5,325	6,461	7,268	8,565
Others	10,302	12,033	13,446	14,984	16,695
Trading Income	30,901	48,397	45,363	65,245	61,139
Profit/(Loss) on Financial Assets and Liabilities Held for Trading	12,465	21,844	5,353	9,747	433
Foreign Exchange Profit/(Loss)	4,092	(1,602)	4,999	2,534	7,570
Profit/(Loss) from Sale/Redemption/Derecognition of Non-Trading Financial Assets and Liabilities	7,726	21,883	29,189	44,384	46,811
Profit/(Loss) from Sale/Derecognition of Non-Financial Assets	5,536	5,679	5,593	5,672	5,960
Profit/(Loss) on Financial Assets and Liabilities Designated at Fair Value through Profit or Loss	1,113	593	232	2,907	364
Profit/(Loss) on Fair Value Adjustment in Hedge Accounting	(31)	0	(4)	1	2
Other income	6,834	7,776	7,324	7,239	9,409
Non-interest Expense	124,130	133,277	141,315	155,159	165,759
Compensation/Fringe Benefits	43,305	46,752	51,559	56,873	59,126
Taxes and Licenses	11,376	12,973	13,823	15,345	16,654
Fees and Commission	655	1,012	1,121	1,222	2,366
Other Administrative Expenses	52,589	56,062	58,904	64,617	70,244
Depreciation/Amortization	11,550	12,343	13,204	12,832	12,958
Impairment Losses	780	1,003	386	281	1,938
Provisions	3,875	3,132	2,317	3,989	2,471
Losses/Recoveries on Financial Assets	(15,787)	(20,043)	(11,381)	(12,836)	(16,236)
Provision for Credit Losses on Loans and Receivables and Other Financial Assets	(16,145)	(20,523)	(12,108)	(13,554)	(17,099)
Bad Debts Written Off	0	0	(21)	0	0
Recovery on Charged-Off Assets	358	481	747	718	863
Net Profit Before Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method	43,913	62,418	67,861	81,069	92,491
Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method	8,692	11,192	14,862	16,401	26,535
Total Profit/Loss Before Tax and Before Minority Interest	52,605	73,610	82,723	97,470	119,026
Income Tax Expense	10,152	12,480	11,411	10,856	15,355
Total Profit/Loss After Tax and Before Minority Interest	42,454	61,130	71,312	86,614	103,671
Minority Interest in Profit/(Loss) of Subsidiaries	0	0	0	0	0
Net Profit or Loss	42,454	61,130	71,312	86,614	103,671

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

Source: Supervisory Data Center, Supervision and Examination Sector

Table 4.a.2b INCOME STATEMENT
Government Banks^{1/}

2009 - 2013

In Million Pesos

Selected Accounts	2009	2010	2011	2012	2013
Total Operating Income	37,615	36,983	37,994	38,830	48,028
Net interest income	26,990	28,969	28,477	28,748	31,002
Interest Income	39,778	42,199	42,539	41,227	42,425
Provision for Losses on Accrued Interest Income from Financial Assets	0	0	0	0	0
Less: Interest Expenses	12,788	13,229	14,062	12,479	11,423
Non-interest income	10,625	8,014	9,517	10,082	17,026
Dividend Income	97	856	1,481	1,477	1,825
Fee-based income	1,853	1,712	1,597	1,403	1,498
Payment Services	250	221	155	177	131
Intermediation Services	427	484	348	308	286
Custodianship	0	0	0	0	0
Underwriting and Securities Dealership	332	181	166	54	107
Securitization Activities	0	0	0	0	0
Income from Fiduciary Activities	221	235	300	256	266
Others	623	591	628	610	709
Trading Income	6,920	4,622	5,387	5,969	12,430
Profit/(Loss) on Financial Assets and Liabilities Held for Trading	(2,851)	8,749	3,219	(15,143)	(10,344)
Foreign Exchange Profit/(Loss)	7,490	(6,277)	(2,195)	16,176	10,668
Profit/(Loss) from Sale/Redemption/Derecognition of Non-Trading Financial Assets and Liabilities	1,601	1,669	3,444	4,577	11,765
Profit/(Loss) from Sale/Derecognition of Non-Financial Assets	680	481	918	360	341
Profit/(Loss) on Financial Assets and Liabilities Designated at Fair Value through Profit or Loss	0	0	0	0	0
Profit/(Loss) on Fair Value Adjustment in Hedge Accounting	0	0	0	0	0
Other income	1,754	824	1,052	1,232	1,273
Non-interest Expense	22,007	22,956	23,065	22,818	25,566
Compensation/Fringe Benefits	9,002	8,402	9,101	8,984	9,867
Taxes and Licenses	2,312	2,549	2,321	2,379	2,967
Fees and Commission	1,742	1,950	1,971	1,939	1,973
Other Administrative Expenses	7,126	7,464	7,666	8,151	9,674
Depreciation/Amortization	1,792	2,509	1,962	1,235	1,056
Impairment Losses	33	83	43	15	7
Provisions	0	0	0	115	22
Losses/Recoveries on Financial Assets	(790)	81	(887)	(416)	(1,810)
Provision for Credit Losses on Loans and Receivables and Other Financial Assets	(866)	2	(976)	(496)	(1,931)
Bad Debts Written Off	(4)	(1)	(1)	(7)	0
Recovery on Charged-Off Assets	80	80	89	87	121
Net Profit Before Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method	14,818	14,109	14,043	15,596	20,652
Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method	(96)	(12)	18	19	9
Total Profit/Loss Before Tax and Before Minority Interest	14,721	14,097	14,061	15,615	20,661
Income Tax Expense	2,100	1,429	1,056	1,428	3,725
Total Profit/Loss After Tax and Before Minority Interest	12,621	12,668	13,005	14,187	16,936
Minority Interest in Profit/(Loss) of Subsidiaries	0	0	0	0	0
Net Profit or Loss	12,621	12,668	13,005	14,187	16,936

^{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.2c INCOME STATEMENT

Foreign Bank Branches (Universal/Commercial Bank)

2009 - 2013

In Million Pesos

Selected Accounts	2009	2010	2011	2012	2013
Total Operating Income	42,107	44,637	49,534	44,769	47,882
Net interest income	23,218	22,417	27,375	27,826	24,541
Interest Income	31,548	29,023	34,225	33,358	28,281
Provision for Losses on Accrued Interest Income from Financial Assets	0	0	11	0	(2)
Less: Interest Expenses	8,330	6,605	6,839	5,531	3,743
Non-interest income	18,889	22,220	22,159	16,943	23,341
Dividend Income	11	45	530	446	958
Fee-based income	11,626	11,031	9,979	11,052	10,720
Payment Services	692	733	576	435	459
Intermediation Services	7,385	7,192	6,456	6,550	6,589
Custodianship	290	385	407	593	816
Underwriting and Securities Dealership	386	4	72	469	59
Securitization Activities	0	0	0	0	0
Income from Fiduciary Activities	865	1,225	756	707	695
Others	2,009	1,491	1,712	2,298	2,102
Trading Income	5,776	8,959	7,165	4,418	10,680
Profit/(Loss) on Financial Assets and Liabilities Held for Trading	2,815	4,816	4,231	311	9,520
Foreign Exchange Profit/(Loss)	2,558	2,010	2,149	3,141	(52)
Profit/(Loss) from Sale/Redemption/Derecognition of Non-Trading Financial Assets and Liabilities	343	2,062	723	902	1,252
Profit/(Loss) from Sale/Derecognition of Non-Financial Assets	2	30	28	58	11
Profit/(Loss) on Financial Assets and Liabilities Designated at Fair Value through Profit or Loss	47	22	15	(16)	13
Profit/(Loss) on Fair Value Adjustment in Hedge Accounting	11	19	19	23	(64)
Other income	1,476	2,184	4,485	1,027	983
Non-Interest Expense	22,535	27,472	29,461	27,278	28,031
Compensation/Fringe Benefits	7,494	8,277	8,728	8,535	8,793
Taxes and Licenses	1,873	3,118	3,308	3,073	3,097
Fees and Commission	728	832	1,164	1,301	1,477
Other Administrative Expenses	11,336	14,261	15,471	13,661	13,977
Depreciation/Amortization	932	766	724	688	684
Impairment Losses		1	4	0	0
Provisions	173	217	62	21	3
Losses/Recoveries on Financial Assets	(7,836)	(5,219)	(4,551)	(4,179)	(3,749)
Provision for Credit Losses on Loans and Receivables and Other Financial Assets	(5,592)	572	(931)	(384)	(722)
Bad Debts Written Off	(2,960)	(6,876)	(5,104)	(5,348)	(4,624)
Recovery on Charged-Off Assets	715	1,085	1,485	1,553	1,597
Net Profit Before Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method	11,735	11,946	15,523	13,312	16,102
Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method	0	0	0	0	0
Total Profit/Loss Before Tax and Before Minority Interest	11,735	11,946	15,523	13,312	16,102
Income Tax Expense	3,323	2,791	4,350	4,150	4,919
Total Profit/Loss After Tax and Before Minority Interest	8,412	9,155	11,173	9,162	11,183
Minority Interest in Profit/(Loss) of Subsidiaries	0	0	0	0	0
Net Profit or Loss	8,412	9,155	11,173	9,162	11,183

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

Source: Supervisory Data Center, Supervision and Examination Sector

Table 4.a.2d INCOME STATEMENT

Foreign Bank Subsidiaries (Universal/Commercial Bank)
2009 - 2013
In Million Pesos

Selected Accounts	2009	2010	2011	2012	2013
Total Operating Income	3,326	3,613	4,193	4,884	5,631
Net interest income	2,654	2,694	3,182	3,463	3,948
Interest Income	3,897	3,868	4,169	4,596	5,107
Provision for Losses on Accrued Interest Income from Financial Assets	27	20	11	11	15
Less: Interest Expenses	1,216	1,154	976	1,122	1,145
Non-interest income	672	919	1,011	1,421	1,684
Dividend Income	0	1	1	2	1
Fee-based income	324	317	308	365	659
Payment Services	2	0	0	0	0
Intermediation Services	224	222	188	292	550
Custodianship	0	0	0	0	0
Underwriting and Securities Dealership	0	0	0	0	0
Securitization Activities	0	0	0	0	0
Income from Fiduciary Activities	14	14	20	22	17
Others	84	81	99	51	92
Trading Income	225	358	357	665	849
Profit/(Loss) on Financial Assets and Liabilities Held for Trading	254	161	307	211	542
Foreign Exchange Profit/(Loss)	(4)	(5)	(77)	(6)	37
Profit/(Loss) from Sale/Redemption/Derecognition of Non-Trading Financial Assets and Liabilities	(96)	83	56	356	95
Profit/(Loss) from Sale/Derecognition of Non-Financial Assets	22	52	71	105	175
Profit/(Loss) on Financial Assets and Liabilities Designated at Fair Value through Profit or Loss	49	66	0	0	0
Profit/(Loss) on Fair Value Adjustment in Hedge Accounting	0	0	0	0	0
Other income	123	244	345	390	176
Non-interest Expense	2,607	2,584	2,846	3,193	4,143
Compensation/Fringe Benefits	1,073	1,070	1,247	1,303	1,615
Taxes and Licenses	214	240	257	307	385
Fees and Commission	115	115	119	139	193
Other Administrative Expenses	975	937	997	1,173	1,610
Depreciation/Amortization	185	194	226	240	328
Impairment Losses	33	16	5	28	11
Provisions	11	12	(5)	1	0
Losses/Recoveries on Financial Assets	(311)	(376)	(403)	(294)	(450)
Provision for Credit Losses on Loans and Receivables and Other Financial Assets	(311)	(376)	(1,498)	(311)	(521)
Bad Debts Written Off	0	0	0	0	0
Recovery on Charged-Off Assets	0	0	1,095	17	72
Net Profit Before Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method	408	653	944	1,398	1,039
Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method	0	0	0	0	0
Total Profit/Loss Before Tax and Before Minority Interest	408	653	944	1,398	1,039
Income Tax Expense	172	242	269	393	340
Total Profit/Loss After Tax and Before Minority Interest	236	411	675	1,005	699
Minority Interest in Profit/(Loss) of Subsidiaries	0	0	0	0	0
Net Profit or Loss	236	411	675	1,005	699

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

Source: Supervisory Data Center, Supervision and Examination Sector

Table 4.b INCOME STATEMENT
Thrift Banks
2009 - 2013
In Million Pesos

Selected Accounts	2009	2010	2011	2012	2013
Total Operating Income	30,326	37,188	37,982	41,955	50,996
Net interest income	22,692	25,496	28,437	29,903	34,076
Interest Income	39,099	41,881	43,498	45,860	47,721
Provision for Losses on Accrued Interest Income from Financial Assets	112	74	48	82	87
Less: Interest Expenses	16,295	16,312	15,013	15,876	13,557
Non-interest income	7,634	11,692	9,546	12,052	16,920
Dividend Income	4	3	16	35	5
Fee-based income	4,341	4,538	4,005	4,610	5,800
Payment Services	440	303	262	316	264
Intermediation Services	2,150	2,340	2,184	2,571	2,855
Custodianship	2	0	0	0	0
Underwriting and Securities Dealership	0	0	0	0	0
Securitization Activities	0	0	0	0	0
Income from Fiduciary Activities	87	95	114	129	110
Others	1,662	1,799	1,444	1,593	2,571
Trading Income	2,449	5,777	4,422	6,315	9,884
Profit/(Loss) on Financial Assets and Liabilities Held for Trading	749	3,429	1,658	3,784	5,876
Foreign Exchange Profit/(Loss)	140	122	152	132	180
Profit/(Loss) from Sale/Redemption/Derecognition of Non-Trading Financial Assets and Liabilities	542	1,467	1,581	1,386	2,379
Profit/(Loss) from Sale/Derecognition of Non-Financial Assets	1,020	746	1,027	1,007	1,455
Profit/(Loss) on Financial Assets and Liabilities Designated at Fair Value through Profit or Loss	27	13	4	3	1
Profit/(Loss) on Fair Value Adjustment in Hedge Accounting	(28)	0	0	4	(7)
Other income	840	1,375	1,102	1,092	1,231
Non-interest Expense	24,022	27,135	25,831	29,086	33,021
Compensation/Fringe Benefits	8,246	8,663	8,851	9,269	10,284
Taxes and Licenses	2,166	2,426	2,412	2,638	3,139
Fees and Commission	128	96	170	251	414
Other Administrative Expenses	10,460	12,198	11,026	12,682	14,342
Depreciation/Amortization	1,870	2,344	2,175	2,357	2,953
Impairment Losses	125	5	11	87	756
Provisions	1,027	1,402	1,187	1,802	1,134
Losses/Recoveries on Financial Assets	(2,602)	(3,315)	(1,874)	(2,675)	(4,973)
Provision for Credit Losses on Loans and Receivables and Other Financial Assets	(2,612)	(3,378)	(2,041)	(2,826)	(5,157)
Bad Debts Written Off	(207)	(48)	(30)	(36)	(34)
Recovery on Charged-Off Assets	216	111	196	186	219
Net Profit Before Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method	3,701	6,738	10,277	10,194	13,002
Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method	76	(19)	94	(82)	57
Total Profit/Loss Before Tax and Before Minority Interest	3,777	6,720	10,371	10,112	13,059
Income Tax Expense	1,334	2,209	1,109	1,794	3,263
Total Profit/Loss After Tax and Before Minority Interest	2,443	4,511	9,262	8,318	9,796
Minority Interest in Profit/(Loss) of Subsidiaries	0	0	0	0	0
Net Profit or Loss	2,443	4,511	9,262	8,318	9,796

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

Table 4.c INCOME STATEMENT
Rural and Cooperative Banks
2009 - 2013
In Million Pesos

Selected Accounts	2009	2010	2011 ^{1/}	2012	2013
Total Operating Income	18,845	20,132	20,410	22,404	23,223
Net interest income	14,272	15,618	15,567	17,024	17,676
Interest Income	21,256	22,629	22,430	23,684	23,508
Provision for Losses on Accrued Interest Income from Financial Assets	0	35	48	3	2
Less: Interest Expenses	6,984	6,975	6,815	6,656	5,830
Non-interest income	4,573	4,515	4,843	5,380	5,547
Dividend Income	0	0	1	2	5
Fee-based income	2,681	2,289	2,453	2,855	2,567
Payment Services	194	413	627	414	403
Intermediation Services	2,488	817	707	1,175	1,237
Custodianship	0	0	0	0	0
Underwriting and Securities Dealership	0	0	0	0	0
Securitization Activities	0	0	0	0	0
Income from Fiduciary Activities	0	0	1	0	0
Others	0	1,059	1,118	1,266	927
Trading Income	24	342	479	847	1,139
Profit/(Loss) on Financial Assets and Liabilities Held for Trading	0	0	5	0	12
Foreign Exchange Profit/(Loss)	7	0	(2)	(4)	3
Profit/(Loss) from Sale/Redemption/Derecognition of Non-Trading Financial Assets and Liabilities	17	17	21	96	196
Profit/(Loss) from Sale/Derecognition of Non-Financial Assets	0	325	455	755	927
Profit/(Loss) on Financial Assets and Liabilities Designated at Fair Value through Profit or Loss	0	0	0	0	0
Profit/(Loss) on Fair Value Adjustment in Hedge Accounting	0	0	0	0	0
Other income	1,868	1,883	1,911	1,676	1,836
Non-interest Expense	13,548	15,565	15,619	18,411	18,007
Compensation/Fringe Benefits	5,767	6,102	6,249	6,635	7,047
Taxes and Licenses	971	1,042	1,045	1,220	1,375
Fees and Commission	189	121	166	317	486
Other Administrative Expenses	5,651	5,795	6,020	6,200	6,073
Depreciation/Amortization	970	999	1,015	1,129	1,167
Impairment Losses	0	55	292	407	409
Provisions	0	1,450	831	2,504	1,450
Losses/Recoveries on Financial Assets	(1,365)	(460)	(1,128)	(411)	(1,934)
Provision for Credit Losses on Loans and Receivables and Other Financial Assets	(1,238)	(459)	(1,127)	(429)	(1,921)
Bad Debts Written Off	(103)	(57)	(86)	(48)	(96)
Recovery on Charged-Off Assets	(24)	55	85	66	83
Net Profit Before Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method	3,932	4,107	3,663	3,582	3,283
Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method	0	0	0	0	1
Total Profit/Loss Before Tax and Before Minority Interest	3,932	4,107	3,663	3,582	3,284
Income Tax Expense	688	827	830	1,000	922
Total Profit/Loss After Tax and Before Minority Interest	3,244	3,280	2,834	2,581	2,361
Minority Interest in Profit/(Loss) of Subsidiaries	0	0	0	0	0
Net Profit or Loss	3,244	3,280	2,834	2,581	2,361

^{1/} revised

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 AGRICULTURAL REFORM CREDIT
The Philippine Banking System
 2009 - 2013
 In Million Pesos

SELECTED ACCOUNTS	2009 ^{1/}	2010 ^{1/}	2011 ^{2/}	2012 ^{2/}	2013 ^{2/}			
					3.31	6.3	9.3	12.31
Total Loanable Funds Generated	2,511,028	2,950,139	633,632	1,135,434	755,136	1,403,561	1,561,437	1,794,780
Minimum Requirements								
10% for Agrarian Reform	251,103	295,014	63,363	113,543	75,514	140,356	156,144	179,478
15% for Agricultural / Other Credits	376,654	442,521	95,045	170,315	113,270	210,534	234,215	269,217
25% Total	627,757	737,535	158,408	283,858	188,784	350,890	390,359	448,695
Compliance/Utilization								
10% for Agrarian Reform	228,015	248,135	28,059	23,583	24,205	22,439	31,153	25,175
15% for Agricultural / Other Credits	342,972	312,049	204,476	246,470	186,842	276,515	248,080	278,760
25% Total	570,987	560,184	232,535	270,053	211,048	298,953	279,233	303,934
Of which: Alternative Compliance								
10% for Agrarian Reform	162,211	165,531	1,818	1,993	1,983	2,368	1,504	973
15% for Agricultural / Other Credits	27,572	35,746	88,543	136,653	85,244	150,487	135,279	176,708
25% Total	189,784	201,277	90,361	138,646	87,227	152,856	136,783	177,682
Excess/(Deficiency)								
10% for Agrarian Reform	(23,087)	(46,879)	(35,305)	(89,960)	(54,985)	(121,332)	(130,339)	(154,738)
15% for Agricultural / Other Credits	(33,682)	(130,472)	109,431	76,155	77,251	69,480	19,212	9,977
25% Total	(56,770)	(177,351)	74,127	(13,806)	22,267	(51,852)	(111,126)	(144,761)
Compliance Ratio (%)								
10% for Agrarian Reform	9.08%	8.41%	4.43%	2.08%	2.72%	1.36%	1.65%	1.38%
15% for Agricultural / Other Credits	13.66%	10.58%	32.27%	21.71%	25.23%	19.95%	16.23%	15.56%
25% Total	22.74%	18.99%	36.70%	23.79%	27.95%	21.31%	17.88%	16.93%

^{1/} Under P.D. 717 (discontinued effective 30 Sep 2011)

^{2/} Under R.A. 10000 (started on 31 Dec 2011)

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 REFORM CREDIT
Universal and Commercial Banks
 2009 - 2013
 In Million Pesos

SELECTED ACCOUNTS	2009 ^{1/}	2010 ^{1/}	2011 ^{2/}	2012 ^{2/}	2013 ^{2/}			
					3.31	6.3	9.3	12.31
Total Loanable Funds Generated	2,101,549	2,476,451	565,234	1,046,841	652,314	1,195,608	1,436,518	1,568,710
Minimum Requirements								
10% for Agrarian Reform	210,155	247,645	56,523	104,684	65,231	119,561	143,652	156,871
15% for Agricultural / Other Credits	315,232	371,468	84,785	157,026	97,847	179,341	215,478	235,306
25% Total	525,387	619,113	141,309	261,710	163,078	298,902	359,129	392,177
Compliance/Utilization								
10% for Agrarian Reform	172,124	192,222	17,395	10,700	12,983	9,769	20,373	14,085
15% for Agricultural / Other Credits	276,156	260,784	171,990	209,657	148,731	235,895	225,542	251,438
25% Total	448,280	453,006	189,385	220,357	161,714	245,665	245,916	265,523
Of which: Alternative Compliance								
10% for Agrarian Reform	119,993	124,487	1,522	767	619	639	802	463
15% for Agricultural / Other Credits	21,272	29,768	85,760	132,754	81,902	146,571	130,372	170,682
25% Total	141,265	154,255	87,282	133,521	82,521	147,210	131,174	171,144
Excess/(Deficiency)								
10% for Agrarian Reform	(38,031)	(55,423)	(39,129)	(93,984)	(55,693)	(112,967)	(128,320)	(142,972)
15% for Agricultural / Other Credits	(39,076)	(110,683)	87,205	52,631	54,329	59,768	15,107	16,318
25% Total	(77,107)	(166,106)	48,076	(41,353)	(1,364)	(53,199)	(113,214)	(126,654)
Compliance Ratio (%)								
10% for Agrarian Reform	8.19%	7.76%	3.08%	1.02%	1.46%	0.55%	1.07%	0.89%
15% for Agricultural / Other Credits	13.14%	10.53%	30.43%	20.03%	23.33%	20.00%	16.05%	16.04%
25% Total	21.33%	18.29%	33.51%	21.05%	24.79%	20.55%	17.12%	16.93%

^{1/} Under P.D. 717 (discontinued effective 30 Sep 2011)

^{2/} Under R.A. 10000 (started on 31 Dec 2011)

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 REFORM CREDIT

Thrift Banks

2009 - 2013

In Million Pesos

SELECTED ACCOUNTS	2009 ^{1/}	2010 ^{1/}	2011 ^{2/}	2012 ^{2/}	2013 ^{2/}			
					3.31	6.3	9.3	12.31
Total Loanable Funds Generated	293,032	343,182	44,107	52,445	64,967	165,433	94,542	193,612
Minimum Requirements								
10% for Agrarian Reform	29,303	34,318	4,411	5,245	6,497	16,543	9,454	19,361
15% for Agricultural / Other Credits	43,955	51,477	6,616	7,867	9,745	24,815	14,181	29,042
25% Total	73,258	85,795	11,027	13,111	16,242	41,358	23,635	48,403
Compliance/Utilization								
10% for Agrarian Reform	38,337	36,833	2,031	2,586	2,462	3,279	2,405	2,945
15% for Agricultural / Other Credits	38,050	23,936	16,435	17,906	19,292	22,526	7,923	13,031
25% Total	76,387	60,769	18,466	20,492	21,753	25,805	10,328	15,976
Of which: Alternative Compliance								
10% for Agrarian Reform	36,555	34,980	16	456	448	857	83	298
15% for Agricultural / Other Credits	4,649	4,325	2,107	3,200	2,704	3,441	4,464	5,852
25% Total	41,204	39,305	2,123	3,656	3,152	4,297	4,546	6,150
Excess/(Deficiency)								
10% for Agrarian Reform	9,034	2,515	(2,379)	(2,659)	(4,071)	(13,323)	(7,111)	(16,482)
15% for Agricultural / Other Credits	(5,905)	(27,541)	9,819	10,039	9,587	(2,193)	(6,196)	(15,946)
25% Total	3,129	(25,026)	7,440	7,380	5,516	(15,516)	(13,307)	(32,427)
Compliance Ratio (%)								
10% for Agrarian Reform	13.08%	10.73%	4.61%	4.93%	3.73%	1.95%	2.48%	1.49%
15% for Agricultural / Other Credits	12.98%	6.97%	37.26%	34.14%	29.76%	13.67%	8.45%	6.76%
25% Total	26.07%	17.71%	41.87%	39.07%	33.49%	15.62%	10.92%	8.25%

^{1/} Under P.D. 717 (discontinued effective 30 Sep 2011)

^{2/} Under R.A. 10000 (started on 31 Dec 2011)

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 REFORM CREDIT
Rural and Cooperative Banks
 2009 - 2013
 In Million Pesos

SELECTED ACCOUNTS	2009 ^{1/}	2010 ^{1/}	2011 ^{2/}	2012 ^{2/}	2013 ^{2/}			
					3.31	6.3	9.3	12.31
Total Loanable Funds Generated	116,446	130,506	24,291	36,148	37,855	42,520	30,377	32,459
Minimum Requirements								
10% for Agrarian Reform	11,645	13,051	2,429	3,615	3,786	4,252	3,038	3,246
15% for Agricultural / Other Credits	17,467	19,576	3,644	5,422	5,678	6,378	4,557	4,869
25% Total	29,112	32,626	6,073	9,037	9,464	10,630	7,594	8,115
Compliance/Utilization								
10% for Agrarian Reform	17,554	19,080	8,633	10,297	8,760	9,391	8,374	8,145
15% for Agricultural / Other Credits	28,766	27,328	16,051	18,907	18,820	18,094	14,615	14,291
25% Total	46,320	46,408	24,684	29,204	27,580	27,484	22,989	22,436
Of which: Alternative Compliance								
10% for Agrarian Reform	5,664	6,064	280	770	916	873	620	213
15% for Agricultural / Other Credits	1,651	1,654	676	699	638	475	443	175
25% Total	7,315	7,718	956	1,469	1,553	1,348	1,063	388
Excess/(Deficiency)								
10% for Agrarian Reform	5,910	6,029	6,203	6,682	4,780	4,958	5,093	4,716
15% for Agricultural / Other Credits	11,299	7,753	12,407	13,485	13,335	11,905	10,302	9,605
25% Total	17,209	13,782	18,611	20,167	18,115	16,863	15,395	14,321
Compliance Ratio (%)								
10% for Agrarian Reform	15.07%	14.62%	35.54%	28.49%	22.63%	21.66%	26.77%	24.53%
15% for Agricultural / Other Credits	24.70%	20.94%	66.08%	52.30%	50.23%	43.00%	48.91%	44.59%
25% Total	39.77%	35.56%	101.62%	80.79%	72.85%	64.66%	75.68%	69.12%

^{1/} Under P.D. 717 (discontinued effective 30 Sep 2011)

^{2/} Under R.A. 10000 (started on 31 Dec 2011)

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 MICRO, SMALL AND MEDIUM ENTERPRISES CREDIT (R.A. NO. 6977, AS AMENDED BY R.A. NOS. 8289 AND 9501)
The Philippine Banking System
 2009 - 2013
 In Million Pesos

SELECTED ACCOUNTS	2009	2010	2011	2012	2013			
					3.31	6.30	9.30	12.31
Total Loan Portfolio (Net of Exclusions)	1,728,628	1,881,138	2,303,436	2,912,347	3,139,245	3,070,505	3,186,308	3,309,653
MICRO, SMALL AND MEDIUM ENTERPRISES CREDIT (8% and 2%)								
Direct Compliance	305,952	305,947	340,352	385,644	378,217	382,675	401,620	385,152
Alternative Compliance	3,403	2,607	2,770	2,037	2,007	1,904	1,885	1,879
Excess compliance of a bank/s used by another bank/s	0	0	5,794	0	0	0	0	0
Total Eligible Investment for MSMEs	309,356	308,554	348,915	387,681	380,224	384,579	403,506	387,031
Minimum Amount Required to be Allocated	172,863	188,114	230,344	291,235	313,925	307,050	318,631	330,965
Percent of Compliance (%)	17.90	16.40	15.15	13.31	12.11	12.52	12.66	11.69
MICRO AND SMALL ENTERPRISES (MSEs) CREDIT (8%)								
Direct Compliance	164,374	156,556	165,774	184,340	181,984	185,292	189,738	183,539
Alternative Compliance	3,275	2,555	2,617	1,849	1,762	1,594	1,569	1,547
Excess compliance of a bank/s used by another bank/s	0	0	5,829	0	0	0	0	0
Total Eligible Investment for MSEs	167,648	159,111	174,220	186,189	183,746	186,886	191,307	185,086
Minimum Amount Required to be Allocated	138,290	150,491	184,275	232,988	251,140	245,640	254,905	264,772
Percent of Compliance (%)	9.70	8.46	7.56	6.39	5.85	6.09	6.00	5.59
MEDIUM ENTERPRISES (MEs) CREDIT (2%)								
Direct Compliance	141,579	149,391	174,578	201,304	196,233	197,383	211,882	201,612
Alternative Compliance	129	52	152	188	245	310	316	332
Excess compliance of a bank/s used by another bank/s	0	0	(36)	0	0	0	0	0
Total Eligible Investment for MEs	141,707	149,443	174,694	201,493	196,478	197,692	212,198	201,944
Minimum Amount Required to be Allocated	34,573	37,623	46,069	58,247	251,140	61,410	63,726	66,193
Percent of Compliance (%)	8.20	7.94	7.58	6.92	5.85	6.44	6.66	6.10

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 MICRO, SMALL AND MEDIUM ENTERPRISES CREDIT (R.A. NO. 6977, AS AMENDED BY R.A. NOS. 8289 AND 9501)
Universal and Commercial Banks
 2009 - 2013
 In Million Pesos

SELECTED ACCOUNTS	2009	2010	2011	2012	2013			
					3.31	6.30	9.30	12.31
Total Loan Portfolio (Net of Exclusions)	1,433,470	1,575,336	1,969,464	2,492,795	2,683,707	2,610,983	2,701,945	2,832,477
MICRO, SMALL AND MEDIUM ENTERPRISES CREDIT (8% and 2%)								
Direct Compliance	209,516	222,463	252,236	288,534	271,436	275,230	292,878	284,056
Alternative Compliance	3,190	2,463	2,605	1,756	1,630	1,434	1,326	1,274
Excess compliance of a bank/s used by another bank/s	1,907	3,016	5,794	9,339	11,601	10,439	10,635	10,637
Total Eligible Investment for MSMEs	214,613	227,941	254,840	299,628	273,066	276,664	294,203	285,331
Minimum Amount Required to be Allocated	143,347	157,534	196,946	249,280	268,371	261,098	270,194	283,248
Percent of Compliance (%)	14.97	14.47	12.94	12.02	10.61	11.00	11.28	10.45
MICRO AND SMALL ENTERPRISES (MSEs) CREDIT (8%)								
Direct Compliance	96,910	100,975	105,578	120,847	112,505	113,863	118,472	117,850
Alternative Compliance	3,177	2,456	2,505	1,645	1,477	1,273	1,176	1,142
Excess compliance of a bank/s used by another bank/s	1,907	3,016	5,829	9,339	11,601	10,439	10,635	10,637
Total Eligible Investment for MSEs	101,994	106,447	113,913	131,831	113,982	115,137	119,648	118,992
Minimum Amount Required to be Allocated	114,678	126,027	157,557	199,424	214,697	208,879	216,156	226,598
Percent of Compliance (%)	7.12	6.76	5.78	5.29	4.68	4.81	4.82	4.58
MEDIUM ENTERPRISES (MEs) CREDIT (2%)								
Direct Compliance	112,607	121,487	146,657	167,687	158,931	161,367	174,406	166,207
Alternative Compliance	13	7	100	111	153	161	149	132
Excess compliance of a bank/s used by another bank/s	0	0	(36)	0	0	0	0	0
Total Eligible Investment for MEs	112,619	121,494	146,721	167,798	159,084	161,527	174,556	166,339
Minimum Amount Required to be Allocated	28,669	31,507	39,389	49,856	53,674	52,220	54,039	56,650
Percent of Compliance (%)	7.86	7.71	7.45	6.73	5.93	6.19	6.46	5.87

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 MICRO, SMALL AND MEDIUM ENTERPRISES CREDIT (R.A. NO. 6977, AS AMENDED BY R.A. NOS. 8289 AND 9501)

Thrift Banks

2009 - 2013

In Million Pesos

SELECTED ACCOUNTS	2009	2010	2011	2012	2013			
					3.31	6.30	9.30	12.31
Total Loan Portfolio (Net of Exclusions)	222,918	256,953	288,170	354,972	372,666	385,648	408,116	423,654
MICRO, SMALL AND MEDIUM ENTERPRISES CREDIT (8% and 2%)								
Direct Compliance	57,595	60,884	69,816	76,655	79,352	81,461	81,567	81,269
Alternative Compliance	72	105	94	222	318	355	440	482
Excess compliance of a bank/s used by another bank/s	(1,907)	(2,892)	0	(9,339)	(11,601)	(10,439)	(10,635)	(10,637)
Total Eligible Investment for MSEs	55,760	58,097	69,909	67,538	79,671	81,815	82,007	81,751
Minimum Amount Required to be Allocated	22,292	25,695	28,817	35,497	37,267	38,565	40,812	42,365
Percent of Compliance (%)	25.01	22.61	24.26	19.03	18.27	18.51	17.49	16.79
MICRO AND SMALL ENTERPRISES (MSEs) CREDIT (8%)								
Direct Compliance	37,785	38,830	46,686	49,131	48,995	51,893	50,985	51,761
Alternative Compliance	60	85	71	186	267	301	373	393
Excess compliance of a bank/s used by another bank/s	(1,907)	(2,892)	0	(9,339)	(11,601)	(10,439)	(10,635)	(10,637)
Total Eligible Investment for MSEs	35,938	36,023	46,757	39,979	49,263	52,193	51,358	52,155
Minimum Amount Required to be Allocated	17,833	20,556	23,054	28,398	29,813	30,852	32,649	33,892
Percent of Compliance (%)	16.12	14.02	16.23	11.26	10.11	10.83	9.98	9.80
MEDIUM ENTERPRISES (MEs) CREDIT (2%)								
Direct Compliance	19,810	22,054	23,130	27,524	30,357	29,568	30,582	29,508
Alternative Compliance	12	19	23	35	51	54	67	89
Excess compliance of a bank/s used by another bank/s	0	0	0	0	0	0	0	0
Total Eligible Investment for MEs	19,823	22,074	23,153	27,559	30,408	29,622	30,649	29,596
Minimum Amount Required to be Allocated	4,458	5,139	5,763	7,099	7,453	7,713	8,162	8,473
Percent of Compliance (%)	8.89	8.59	8.03	7.76	8.16	7.68	7.51	6.99

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 MICRO, SMALL AND MEDIUM ENTERPRISES CREDIT (R.A. NO. 6977, AS AMENDED BY R.A. NOS. 8289 AND 9501)
Rural and Cooperative Banks
 2009 - 2013
 In Million Pesos

SELECTED ACCOUNTS	2009	2010	2011	2012	2013			
					3.31	6.30	9.30	12.31
Total Loan Portfolio (Net of Exclusions)	72,240	48,850	45,803	64,580	82,872	73,874	76,246	53,522
MICRO, SMALL AND MEDIUM ENTERPRISES CREDIT (8% and 2%)								
Direct Compliance	38,841	22,600	18,300	20,456	27,429	25,984	27,175	19,826
Alternative Compliance	141	40	71	59	58	115	120	123
Excess compliance of a bank/s used by another bank/s	0	(124)	0	0	0	0	0	0
Total Eligible Investment for MSMEs	38,982	22,516	18,371	20,515	27,487	26,099	27,295	19,949
Minimum Amount Required to be Allocated	7,224	4,885	4,580	6,458	8,287	7,387	7,625	5,352
Percent of Compliance (%)	53.96	46.09	40.11	31.77	33.17	35.33	35.80	37.27
MICRO AND SMALL ENTERPRISES (MSEs) CREDIT (8%)								
Direct Compliance	29,679	16,751	13,510	14,362	20,484	19,536	20,281	13,928
Alternative Compliance	38	14	41	17	18	20	20	12
Excess compliance of a bank/s used by another bank/s	0	(124)	0	0	0	0	0	0
Total Eligible Investment for MSEs	29,717	16,641	13,551	14,379	20,502	19,556	20,301	13,940
Minimum Amount Required to be Allocated	5,779	3,908	3,664	5,166	6,630	5,910	6,100	4,282
Percent of Compliance (%)	41.14	34.07	29.58	22.27	24.74	26.47	26.63	26.04
MEDIUM ENTERPRISES (MEs) CREDIT (2%)								
Direct Compliance	9,162	5,849	4,791	6,094	6,945	6,448	6,894	5,898
Alternative Compliance	104	26	30	42	41	95	100	111
Excess compliance of a bank/s used by another bank/s	0	0	0	0	0	0	0	0
Total Eligible Investment for MEs	9,266	5,875	4,821	6,136	6,986	6,543	6,994	6,009
Minimum Amount Required to be Allocated	1,445	977	916	1,292	1,657	1,477	1,525	1,070
Percent of Compliance (%)	12.83	12.03	10.52	9.50	8.43	8.86	9.17	11.23

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
BALANCE SHEET
The Philippine Banking System
2009 - 2013
In Million US\$

BALANCE SHEET ACCOUNTS	2009	2010	2011	2012	2013			
					3.31	6.30	9.30	12.31
ASSETS	26,548	29,688	30,095	33,327	34,194	33,515	33,563	35,378
Cash on Hand	190	206	211	249	226	211	233	265
Checks and Other Cash Items	41	39	29	41	29	20	38	18
Due from Bangko Sentral ng Pilipinas	30	0	53	0	0	0	0	0
Due from Other Banks	2,611	3,149	3,156	2,972	3,365	3,228	3,423	3,867
Financial Assets Held for Trading (HFT)	816	756	580	1,821	1,568	1,631	1,390	1,306
Financial Assets Designated at Fair Value through Profit or Loss	64	24	106	26	16	7	7	28
Available-for-Sale (AFS) Financial Assets - Net	4,897	8,713	9,900	10,927	12,809	11,929	11,917	11,831
Held-to-Maturity (HTM) Financial Assets - Net	5,075	5,197	4,244	4,305	2,559	2,621	2,106	2,710
Unquoted Debt Securities Classified as Loans - Net	1,670	1,128	1,122	911	888	867	809	804
Loan Portfolio - Net	10,653	9,796	9,845	11,240	11,873	11,969	12,510	13,511
Derivatives with Positive Fair Value Held for Hedging	0	0	0	0	0	0	0	0
Accrued Interest Income from Financial Assets - Net	268	283	285	283	254	283	253	295
Real and Other Properties Acquired - Net	7	0	0	1	1	0	0	0
Non-Current Assets Held for Sale	0	0	0	0	0	0	0	0
Deferred Tax Asset	0	1	0	0	0	0	0	0
Other Assets - Net	226	397	563	550	605	747	877	744
LIABILITIES AND CAPITAL	26,548	29,688	30,095	33,327	34,194	33,515	33,563	35,378
Liabilities	25,611	28,563	28,831	31,687	33,274	33,093	33,024	34,754
Financial Liabilities Held for Trading	92	79	109	103	91	183	185	98
Financial Liabilities Designated at Fair Value through Profit or Loss	0	0	0	0	0	0	0	0
Deposit Liabilities	22,617	24,946	24,201	25,175	25,517	25,628	26,152	25,910
Due to Other Banks	514	619	445	290	584	493	623	813
Bills Payable	671	1,434	2,274	2,828	3,847	3,449	3,059	4,538
Bonds Payable - Net	126	548	846	1,422	1,422	1,422	1,422	1,422
Unsecured Subordinated Debt - Net	158	150	0	0	0	0	0	0
Derivatives with Negative Fair Value Held for Hedging	7	6	6	5	4	3	3	3
Accrued Interest Expense on Financial Liabilities	69	65	66	86	61	87	57	78
Due to Treasurer of the Philippines	1	1	1	1	1	1	1	1
Payment Orders Payable	27	22	10	15	20	11	10	13
Due to Bangko Sentral ng Pilipinas	0	0	0	0	0	0	0	0
Due to Philippine Deposit Insurance Corporation	2	2	2	2	1	2	1	2
Income Tax Payable	1	2	2	3	5	3	2	3
Other Taxes and Licenses Payable	4	5	6	0	0	0	0	0
Accrued Expenses	2	2	2	2	2	2	3	3
Unearned Income	9	15	17	16	15	12	16	15
Deferred Tax Liabilities	0	0	0	0	0	0	0	0
Other Liabilities	120	156	165	119	162	136	211	187
Due to Head Office/Branches/Agencies - Net *	1,094	440	672	1,578	1,230	1,012	761	1,006
Due to FCDU/RBU - Net **	95	72	9	43	312	648	519	661
Capital Accounts	937	1,125	1,264	1,639	919	422	539	625
Other Equity Instruments	351	351	351	351	351	351	351	351
Retained Earnings	136	207	275	301	2	4	4	72
Undivided Profits	427	590	533	686	295	442	633	624
Other Comprehensive Income	23	-24	105	301	271	(375)	(450)	(422)

- / Net of Due from Head Office/Branches/Agencies (Philippine branch of a foreign banks)
- / Net of Due from FCDU/RBU

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
BALANCE SHEET
Universal and Commercial Banks
2009 - 2013
In Million US\$

BALANCE SHEET ACCOUNTS	2009	2010	2011	2012	2013			
					3.31	6.30	9.30	12.31
ASSETS	25,335	28,494	28,823	32,110	33,027	32,427	32,513	34,339
Cash on Hand	180	190	194	234	210	201	222	253
Checks and Other Cash Items	35	38	28	40	27	19	37	16
Due from Bangko Sentral ng Pilipinas	30	0	53	0	0	0	0	0
Due from Other Banks	2,358	2,835	2,804	2,625	2,933	2,817	2,959	3,373
Financial Assets Held for Trading (HFT)	789	701	537	1,749	1,462	1,480	1,322	1,236
Financial Assets Designated at Fair Value through Profit or Loss	61	23	106	26	16	7	7	28
Available-for-Sale (AFS) Financial Assets - Net	4,327	8,362	9,296	10,461	12,458	11,631	11,612	11,545
Held-to-Maturity (HTM) Financial Assets - Net	4,904	4,974	4,089	4,124	2,478	2,543	2,028	2,633
Unquoted Debt Securities Classified as Loans - Net	1,670	1,127	1,120	911	888	867	809	804
Loan Portfolio - Net	10,508	9,592	9,768	11,127	11,703	11,841	12,397	13,427
Derivatives with Positive Fair Value Held for Hedging	0	0	0	0	0	0	0	0
Accrued Interest Income from Financial Assets - Net	251	270	270	272	248	275	247	286
Real and Other Properties Acquired - Net	7	0	0	1	1	0	0	0
Non-Current Assets Held for Sale	0	0	0	0	0	0	0	0
Deferred Tax Asset	0	1	0	0	0	0	0	0
Other Assets - Net	214	384	557	539	603	744	872	737
LIABILITIES AND CAPITAL	25,335	28,494	28,823	32,110	33,027	32,427	32,513	34,339
Liabilities	24,447	27,394	27,603	30,515	32,123	32,002	31,971	33,712
Financial Liabilities Held for Trading	92	78	109	103	91	183	185	98
Financial Liabilities Designated at Fair Value through Profit or Loss	0	0	0	0	0	0	0	0
Deposit Liabilities	21,484	23,815	22,991	24,024	24,398	24,584	25,134	24,912
Due to Other Banks	514	619	445	290	584	493	623	813
Bills Payable	670	1,407	2,272	2,823	3,842	3,440	3,055	4,534
Bonds Payable - Net	126	548	846	1,422	1,422	1,422	1,422	1,422
Unsecured Subordinated Debt - Net	150	150	0	0	0	0	0	0
Derivatives with Negative Fair Value Held for Hedging	5	6	6	5	4	3	3	3
Accrued Interest Expense on Financial Liabilities	67	63	65	84	60	86	56	77
Due to Treasurer of the Philippines	1	1	1	1	1	1	1	1
Payment Orders Payable	26	21	9	14	19	10	9	13
Due to Bangko Sentral ng Pilipinas	0	0	0	0	0	0	0	0
Due to Philippine Deposit Insurance Corporation	2	2	2	2	1	2	1	2
Income Tax Payable	1	2	2	3	5	3	2	3
Other Taxes and Licenses Payable	4	5	6	0	0	0	0	0
Accrued Expenses	2	2	2	1	2	2	2	2
Unearned Income	9	15	17	16	15	12	16	15
Deferred Tax Liabilities	0	0	0	0	0	0	0	0
Other Liabilities	110	152	158	110	149	130	206	172
Due to Head Office/Branches/Agencies - Net *	1,094	440	672	1,578	1,230	1,012	761	1,006
Due to FCDU/RBU - Net **	90	69	2	39	300	619	495	638
Capital Accounts	888	1,100	1,220	1,595	904	425	542	627
Other Equity Instruments	351	351	351	351	351	351	351	351
Retained Earnings	134	207	274	300	0	0	0	68
Undivided Profits	394	556	495	648	283	430	622	612
Other Comprehensive Income	9	(14)	100	296	271	(357)	(431)	(404)

- / Net of Due from Head Office/Branches/Agencies (Philippine branch of a foreign banks)
-- / Net of Due from FCDU/RBU

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

BALANCE SHEET

Thrift Banks

2009 - 2013

In Million US\$

BALANCE SHEET ACCOUNTS	2009	2010	2011	2012	2013			
					3.31	6.30	9.30	12.31
ASSETS	1,213	1,193	1,272	1,216	1,167	1,088	1,050	1,039
Cash on Hand	11	17	17	15	15	10	11	12
Checks and Other Cash Items	6	1	1	1	2	1	1	1
Due from Bangko Sentral ng Pilipinas	0	0	0	0	0	0	0	0
Due from Other Banks	253	314	352	346	432	410	464	494
Financial Assets Held for Trading (HFT)	27	55	43	72	106	151	68	70
Financial Assets Designated at Fair Value through Profit or Loss	3	1	0	0	0	0	0	0
Available-for-Sale (AFS) Financial Assets - Net	570	351	604	466	351	298	305	286
Held-to-Maturity (HTM) Financial Assets - Net	170	223	155	181	81	78	78	77
Unquoted Debt Securities Classified as Loans - Net	0	2	2	0	0	0	0	0
Loan Portfolio - Net	145	204	77	113	171	128	113	84
Derivatives with Positive Fair Value Held for Hedging	0	0	0	0	0	0	0	0
Accrued Interest Income from Financial Assets - Net	17	14	15	11	6	8	6	9
Real and Other Properties Acquired - Net	0	0	0	0	0	0	0	0
Non-Current Assets Held for Sale	0	0	0	0	0	0	0	0
Deferred Tax Asset	0	0	0	0	0	0	0	0
Other Assets - Net	12	13	6	10	2	3	4	7
LIABILITIES AND CAPITAL	1,213	1,193	1,272	1,216	1,167	1,088	1,050	1,039
Liabilities	1,164	1,169	1,228	1,172	1,152	1,091	1,053	1,041
Financial Liabilities Held for Trading	0	0	0	0	0	0	0	0
Financial Liabilities Designated at Fair Value through Profit or Loss	0	0	0	0	0	0	0	0
Deposit Liabilities	1,133	1,132	1,210	1,151	1,118	1,044	1,018	997
Due to Other Banks	0	0	0	0	0	0	0	0
Bills Payable	1	27	2	5	5	9	4	3
Bonds Payable - Net	0	0	0	0	0	0	0	0
Unsecured Subordinated Debt - Net	8	0	0	0	0	0	0	0
Derivatives with Negative Fair Value Held for Hedging	1	0	0	0	0	0	0	0
Accrued Interest Expense on Financial Liabilities	2	2	1	1	1	1	1	1
Due to Treasurer of the Philippines	0	0	0	0	0	0	0	0
Payment Orders Payable	1	1	1	1	1	1	1	1
Due to Bangko Sentral ng Pilipinas	0	0	0	0	0	0	0	0
Due to Philippine Deposit Insurance Corporation	0	0	0	0	0	0	0	0
Income Tax Payable	0	0	0	0	0	0	0	0
Other Taxes and Licenses Payable	0	0	0	0	0	0	0	0
Accrued Expenses	0	0	0	1	1	0	1	1
Unearned Income	0	0	0	0	0	0	0	0
Deferred Tax Liabilities	0	0	0	0	0	0	0	0
Other Liabilities	10	4	7	10	13	7	5	14
Due to Head Office/Branches/Agencies - Net *	0	0	0	0	0	0	0	0
Due to FCDU/RBU - Net **	6	3	7	3	12	29	24	23
Capital Accounts	49	24	44	44	15	(3)	(3)	(2)
Other Equity Instruments	0	0	0	0	0	0	0	0
Retained Earnings	3	0	1	0	2	4	4	4
Undivided Profits	33	34	38	38	12	12	11	12
Other Comprehensive Income	14	(10)	5	6	0	(19)	(19)	(18)

- / Net of Due from Head Office/Branches/Agencies (Philippine branch of a foreign banks)
 -- / Net of Due from FCDU/RBU

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
Philippine Banking System
December 2012 and December 2013
In Million Pesos

Accounts	2011	2012	2013			
			3.31	6.30	9.30	12.31
TOTAL ASSETS	2,820,728	3,094,138	3,239,000	2,973,335	2,709,037	2,482,688
Cash and Due from Banks	1,310,049	1,294,930	1,519,389	1,145,945	771,740	371,375
Cash on Hand, Checks and Other Cash Items	0	0	0	0	0	0
Due from BSP	1,310,049	1,294,930	1,519,389	1,145,945	771,740	371,375
Deposits in Banks	219,192	288,935	171,330	261,822	346,776	516,089
Financial Assets, gross (net of amortization)	719,734	916,670	1,008,662	1,082,662	1,137,078	1,152,128
Accumulated Market Gains/Losses	70,220	116,309	169,501	117,934	86,355	73,544
Allowance for Credit Losses	600	576	604	651	598	668
Financial Assets, net	789,355	1,032,403	1,177,559	1,199,945	1,222,836	1,225,004
Loans, gross	85,820	85,917	69,930	54,845	54,011	48,932
Allowance for probable losses	2,823	3,433	3,269	3,141	3,142	2,096
Loans, net	82,997	82,484	66,661	51,703	50,869	46,835
Equity Investments, gross	68,322	73,699	72,341	75,422	74,056	75,887
Allowance for probable losses	954	983	985	983	989	1,822
Accumulated Market Gain/(Loss)	0	0	0	0	0	0
Equity Investments, net	67,368	72,715	71,356	74,439	73,067	74,066
Real and Other Properties Acquired, net	200	160	118	154	171	165
Other assets	351,567	322,512	232,588	239,327	243,579	249,155
TOTAL ACCOUNTABILITIES	2,820,728	3,094,138	3,239,000	2,973,335	2,709,037	2,482,688
Trust	809,233	969,601	1,104,369	1,234,784	1,294,249	1,367,347
UITF	142,154	199,857	280,649	427,039	501,207	567,291
Employee Benefit	214,969	248,324	271,060	266,621	266,483	267,080
Pre-Need	104,592	112,839	127,357	120,066	110,259	107,778
Others-Institutional Accounts	47,012	62,131	65,891	73,268	72,427	71,870
Personal Trust	289,031	336,514	349,946	338,037	333,940	342,266
Personal Pension Fund	0	0	0	0	0	0
Personal Retirement Fund	96	121	104	110	119	197
Others-Individual Accounts	11,380	9,815	9,362	9,644	9,813	10,865
Agency	1,368,295	1,490,387	1,604,484	1,246,315	969,983	638,156
Employee Benefit	42,683	45,917	53,540	48,013	46,023	47,132
Pre-Need	660	822	1,361	826	744	672
Others-Institutional Agency Accounts	581,539	644,899	779,032	647,753	484,385	330,823
Personal Pension Fund	0	0	1	1	1	1
Personal Retirement Fund	0	0	0	0	0	0
Others-Individual Agency Accounts	743,413	798,749	770,551	549,723	438,831	259,528
Other Fiduciary Services	573,376	618,461	514,537	481,155	435,144	467,618
UITF	3,642	5,917	7,295	7,467	6,494	6,537
Others	569,734	612,544	507,242	473,688	428,650	461,081
Advisory/Consultancy	45,987	0	0	0	0	0
Special Purpose Trust	23,837	15,690	15,610	11,080	9,661	9,567

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
December 2012 and December 2013
In Million Pesos

Accounts	2011	2012	2013			
			3.31	6.30	9.30	12.31
TOTAL ASSETS	2,780,655	3,054,176	3,192,950	2,938,802	2,675,205	2,454,428
Cash and Due from Banks	1,285,216	1,267,705	1,489,361	1,129,345	758,661	367,273
Cash on Hand, Checks and Other Cash Items	0	0	0	0	0	0
Due from BSP	1,285,216	1,267,705	1,489,361	1,129,345	758,661	367,273
Deposits in Banks	211,711	286,996	168,942	258,302	343,139	512,089
Financial Assets, gross (net of amortization)	714,015	907,973	997,642	1,069,831	1,122,493	1,135,184
Accumulated Market Gains/Losses	69,900	115,864	168,323	117,342	84,875	71,511
Allowance for Credit Losses	600	576	604	651	598	668
Financial Assets, net	783,315	1,023,260	1,165,361	1,186,522	1,206,770	1,206,027
Loans, gross	85,029	84,987	69,232	54,393	53,514	48,290
Allowance for probable losses	2,794	3,408	3,244	3,119	3,119	2,072
Loans, net	82,235	81,579	65,987	51,273	50,394	46,218
Equity Investments, gross	68,024	73,391	72,033	75,114	73,747	75,579
Allowance for probable losses	954	983	985	983	989	1,822
Accumulated Market Gain/(Loss)	0	0	0	0	0	0
Equity Investments, net	67,070	72,407	71,048	74,131	72,759	73,758
Real and Other Properties Acquired, net	199	160	118	154	171	165
Other assets	350,908	322,069	232,133	239,074	243,311	248,900
TOTAL ACCOUNTABILITIES	2,780,655	3,054,176	3,192,950	2,938,802	2,675,205	2,454,428
Trust	803,944	963,698	1,097,744	1,227,106	1,286,478	1,355,069
UITF	142,079	199,792	280,478	426,925	501,014	563,034
Employee Benefit	213,070	246,365	268,866	263,241	263,007	263,019
Pre-Need	103,802	112,256	126,739	119,462	109,668	107,221
Others-Institutional Accounts	46,985	62,101	65,861	73,237	72,398	71,846
Personal Trust	286,532	333,248	346,335	334,489	330,459	338,887
Personal Pension Fund	0	0	0	0	0	0
Personal Retirement Fund	96	121	104	110	119	197
Others-Individual Accounts	11,379	9,815	9,362	9,644	9,813	10,865
Agency	1,344,364	1,465,094	1,572,201	1,220,255	944,680	622,907
Employee Benefit	42,564	45,810	53,434	47,906	45,921	47,027
Pre-Need	660	822	1,361	826	744	672
Others-Institutional Agency Accounts	573,845	636,055	765,928	639,338	475,663	326,567
Personal Pension Fund	0	0	1	1	1	1
Personal Retirement Fund	0	0	0	0	0	0
Others-Individual Agency Accounts	727,295	782,408	751,477	532,184	422,351	248,640
Other Fiduciary Services	562,524	609,695	507,395	480,360	434,385	466,885
UITF	3,642	5,917	7,295	7,467	6,494	6,537
Others	558,882	603,778	500,100	472,893	427,891	460,348
Advisory/Consultancy	45,987	0	0	0	0	0
Special Purpose Trust	23,837	15,690	15,610	11,080	9,661	9,567

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
December 2012 and December 2013
In Million Pesos

Accounts	2011	2012	2013			
			3.31	6.30	9.30	12.31
TOTAL ASSETS	40,072	39,962	46,050	34,533	33,833	28,260
Cash and Due from Banks	24,833	27,225	30,028	16,600	13,079	4,102
Cash on Hand, Checks and Other Cash Items	0	0	0	0	0	0
Due from BSP	24,833	27,225	30,028	16,600	13,079	4,102
Deposits in Banks	7,481	1,939	2,388	3,520	3,637	4,000
Financial Assets, gross (net of amortization)	5,719	8,698	11,020	12,831	14,585	16,944
Accumulated Market Gains/Losses	320	445	1,178	592	1,481	2,033
Allowance for Credit Losses	0	0	0	0	0	0
Financial Assets, net	6,039	9,143	12,198	13,423	16,066	18,977
Loans, gross	791	930	698	452	497	641
Allowance for probable losses	29	25	25	22	23	24
Loans, net	762	905	673	430	474	617
Equity Investments, gross	298	308	308	308	308	308
Allowance for probable losses	0	0	0	0	0	0
Accumulated Market Gain/(Loss)	0	0	0	0	0	0
Equity Investments, net	298	308	308	308	308	308
Real and Other Properties Acquired, net	1	0	0	0	0	0
Other assets	658	443	455	253	268	255
TOTAL ACCOUNTABILITIES	40,072	39,962	46,050	34,533	33,833	28,260
Trust	5,289	5,904	6,625	7,678	7,771	12,278
UITF	74	65	171	115	193	4,256
Employee Benefit	1,899	1,959	2,194	3,380	3,476	4,061
Pre-Need	790	584	618	605	591	556
Others-Institutional Accounts	26	30	30	31	29	25
Personal Trust	2,499	3,266	3,611	3,548	3,481	3,379
Personal Pension Fund	0	0	0	0	0	0
Personal Retirement Fund	0	0	0	0	0	0
Others-Individual Accounts	0	0	0	0	0	0
Agency	23,931	25,293	32,283	26,060	25,303	15,249
Employee Benefit	119	107	106	107	102	105
Pre-Need	0	0	0	0	0	0
Others-Institutional Agency Accounts	7,694	8,845	13,103	8,414	8,722	4,257
Personal Pension Fund	0	0	0	0	0	0
Personal Retirement Fund	0	0	0	0	0	0
Others-Individual Agency Accounts	16,118	16,341	19,074	17,539	16,480	10,887
Other Fiduciary Services	10,852	8,766	7,142	795	759	733
UITF	0	0	0	0	0	0
Others	10,852	8,766	7,142	795	759	733
Advisory/Consultancy	0	0	0	0	0	0
Special Purpose Trust	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

Part III

Directory of the Philippine Banking System

	Name of Bank	Head Office Address
1.b Thrift Banks		
1	1st Valley Bank, Inc. (A Development Bank)	Vamenta Blvd., corner Lirio St., Carmen, 9000 Cagayan de Oro City
2	Allied Savings Bank	Allied Bank Center, 6754 Ayala Ave., cor. Legaspi St., Makati City
3	Bank One Savings and Trust Corporation	4201 R. Magsaysay Blvd., Sta. Mesa, Manila 1008
4	Bataan Development Bank	Aguirre St., Balanga, 2100 Bataan
5	Bataan Savings and Loan Bank	33 Rizal St., Dinalupihan, Bataan 2110
6	BDO Elite Savings Bank, Inc.	11/F Net Cube 3rd Avenue corner 30th Street, Bonifacio Global City, Taguig
7	BPI Direct Savings Bank	8/F BPI Paseo de Roxas Condominium Center, 8753 Paseo de Roxas St., 1200 Makati City
8	BPI Family Savings Bank	BPI FSB Center, Paseo de Roxas cor. dela Rosa Sts., Makati City
9	BPI Globe Banko, Inc., A Savings Bank	G/F Greentop Condominium Bldg., Ortigas Avenue, North Greenhills, San Juan, Metro Manila
10	Business And Consumers Bank (A Development Bank)	Simon Ledesma St., Jaro, Iloilo City
11	Card SME Bank, Inc., A Thrift Bank	61 Insular Bldg., Rizal Ave., San Pablo City
12	Century Savings Bank Corporation	232 Shaw Blvd. cor. Oranbo Drive, 1601 Pasig City
13	China Bank Savings, Inc.	VGP Center Bldg., 6772 Ayala Avenue, 1226 Makati City
14	Citibank Savings, Inc.	19/F Citibank Square, 1 Eastwood Ave., Eastwood City, Libis, Quezon City
15	City Savings Bank	City Savings Financial Plaza cor. Osmeña Blvd. And P. Burgos St., 6000 Cebu City
16	Citystate Savings Bank, Inc.	Citystate Center, 709 Shaw Blvd., Oranbo, Pasig City 1600
17	Comsavings Bank	2/F AIC Grande Tower, Sapphire & Gamet Rds., Ortigas Ctr., Pasig City
18	Cardillera Savings Bank, Inc.	Dumilao Blvd., Bayombong, 3700 Nueva Vizcaya
19	Dumaguete City Development Bank, Inc.	Dr. Vicente Locsin cor. Cervantes Sts., Dumaguete City
20	Dungganon Bank, Inc. (A Microfinance Thrift Bank), Inc.	NWTF Bldg., 102 San Sebastian St., Bacolod City, Negros Occidental
21	Enterprise Bank, Inc. (A Thrift Bank)	National Highway, Poblacion, Lianga, Surigao Del Sur
22	Equicom Savings Bank, Inc.	G/F Renaissance Condominium, 215 Salcedo St., Legaspi Village, Makati City
23	Farmers Savings and Loan Bank, Inc.	McArthur Highway, Wakas, Bocaue, Bulacan
24	First Consolidated Bank, Inc. (A Private Development Bank)	CP Garcia North Avenue, Tagbilaran City
25	Hiyas Banking Corporation	Gov. Fortunato F. Halli Ave., Bagbaguin, Sta. Maria, Bulacan
26	HSBC Savings Bank (Phil), Inc.	G/F Peninsula Court, 8735 Paseo de Roxas cor. Makati Ave., Makati City
27	Inter-Asia Development Bank	J.P. Rizal Ave., Mahogany Market, 4120 Tagaytay City
28	Isla Bank (A Thrift Bank), Inc.	115 Glass Tower, C. Palanca Jr. St., Legaspi Village, Makati City
29	Legazpi Savings Bank, Inc.	Rizal St., Sagpon, Legazpi City, Albay
30	Lemery Savings and Loan Bank, Inc.	Ilustre Avenue, Lemery, 4209 Batangas
31	Life Savings Bank, Inc.	Units 13-14 Marieta Arcade, Marcos Highway corner A. Tuazon, Cainta, Rizal
32	Luzon Development Bank	Paciano Rizal St., Mayapa, Calamba City, Laguna
33	Malasiqui Progressive Savings and Loan Bank, Inc.	Quezon Blvd. Extension, Malasiqui, 2421 Pangasinan
34	Malayan Bank Savings and Mortgage Bank	Majalco Bldg., cor. Benavidez & Trasierra Sts., Legaspi Village, Makati City
35	Maritime Savings Bank Corporation	Gen. E. Aguinaldo Highway, Bacoor, 4102 Cavite
36	mBank Philippines (A Thrift Bank), Inc.	Ground Floor, One Evotech Building, Lake Evozone Nuvali, Sta. Rosa City, Laguna 4026
37	Merchants Savings and Loan Association, Inc.	EDES 2 Bldg., J. P. Laurel (Acacia Section) cor. Villa Abrielle, Davao City
38	Metro-Cebu Public Savings Bank	Tabunok, Talisay, Cebu
39	Microfinance Maximum Savings Bank, Inc.	No. 54 Barangay Sabang, Puerto Galera, 5203 Oriental Mindoro
40	Northpoint Development Bank, Inc.	BR Building III, Bgy. Landayan, National Highway, 4023 San Pedro, Laguna
41	Opportunity Kauswagan Bank, Inc (A Microfinance Thrift Bank)	A & L Bldg., E. Lopez St., Jaro, Iloilo City, 5000
42	Optimum Development Bank, Inc.	Upper G/F Worldwide Corporate Center, Shaw Blvd., Mandaluyong City
43	Pacific Ace Savings Bank	Retail I Time Square Complex, Subic Bay Freeport Zone, Olongapo City
44	Pampanga Development Bank	McArthur Highway, Dolares, San Fernando City, 2000 Pampanga
45	Penbank Inc (A PDB) (Formerly: Peninsula Rural Bank, Inc.)	3/F, Penbank Center, Gen. Santos City
46	Philippine Business Bank, Inc., A Savings Bank	350 Rizal Ave. Ext. cor. 8th Ave., Grace Park, 1403 Caloocan City
47	Philippine Postal Savings Bank, Inc.	PostalBank Centre, Liwasang Bonifacio, Manila 1000
48	Philippine Resources Savings Banking Corporation (PR Savings Bank)	Rizal cor. Canciller, Cauayan, Isabela
49	Philippine Savings Bank	PSBank Center, 777 Paseo de Roxas cor. Sedeno St., Makati City
50	Planters Development Bank	Planters Bldg., 314 Sen. Gil J. Puyat Ave., Makati City
51	Pride Star Development Bank, Inc.	Batangas Plaza, Kumintang Ibaba, Batangas City
52	Producers Savings Bank Corporation	Shaw Blvd., cor. San Miguel Ave., One San Miguel Bldg., Ortigas Center, Pasig City
53	Progress Savings and Loan Bank, Inc.	Poblacion, Subic, 2209 Zambales
54	Queen City Development Bank or Queenbank A Thrift Bank	Queenbank Financial Center, Sky City Tower, Mapa St., Iloilo City
55	Quezon Coconut Bank, Inc. (A Thrift Bank)	Cor. Gov. Guinto & Enriquez Sts., Lucena City
56	RCBC Savings Bank, Inc.	RCBC Savings Bank Corporate Center, 26th and 25th Streets, Bonifacio Global City, Taguig City 1634
57	Sampaguita Savings Bank, Inc.	No. 10 J. Luna St., Poblacion, San Pedro, Laguna
58	Security Bank Savings Corporation	Security Bank Savings Centre 6797 Ayala Avenue corner Rufino Street, Makati City
59	Silangan Savings and Loan Bank, Inc.	J. P. Rizal St., Silang, 4118 Cavite
60	Sterling Bank of Asia, Inc. (A Savings Bank)	Sterling Bank Corporate Center, Greenhills, San Juan City
61	Sun Savings Bank, Inc.	Ground Floor(Door No. 8), Rosalie Building, Gaisano Grand Fiesta Mall, Hiway Tabunok, Talisay City, Cebu
62	The Palawan Bank (Palawan DB), Inc.	167 Rizal Ave., Puerto Princesa City, 5300 Palawan
63	The Real Bank, (A Thrift Bank), Inc.	7/F President Tower, 81 Timog Avenue, Diliman, Quezon City
64	Tongyang Savings Bank, Inc.	G/F Chatham House Condominium, 116 Valero cor. Herrera Sts., Salcedo Village, 1227 Makati City
65	Tower Development Bank	G/F Rockavilla Bldg., Poblacion, Guiguinto, Bulacan
66	UCPB Savings Bank	18/F UCPB Bldg., Makati Avenue, Makati City 0728
67	United Overseas Bank Phils.	17/F Pacific Star Building, Sen. Gil J. Puyat cor. Makati Avenue, Makati City 1200
68	University Savings Bank, Inc.	1497 Dapitan cor. Alfredo St., Sampaloc, Manila
69	Village Bank, Inc. (A Thrift Bank)	Centro I, Orani, Bataan
70	Wealth Development Bank Corporation	Taff Financial Center, Cardinal Rosales Ave., Cebu Business Park, Cebu City 6000
71	World Partners Bank (A Thrift Bank)	No. 72 A. Mabini St., Poblacion, San Pedro, Laguna

Source: Supervisory Data Center, Supervision and Examination Sector

Table 1 DIRECTORY OF THE PHILIPPINE BANKING SYSTEM

As of December 31, 2013

Name of Bank	Head Office Address
I.a Universal and Commercial Banks	
1.a.1 Universal Banks	
Private Domestic Banks	
1 Asia United Bank Corporation	JN Bldg. Joy Nastalg Center, 17 ADB Avenue, Ortigas Center, Pasig City
2 BDO Unibank, Inc.	BDO Corporate Center, 7899 Makati Avenue, Makati City
3 Bank of the Philippine Islands	BPI Bldg., Ayala Avenue cor. Paseo de Roxas, Makati City 0720
4 China Banking Corporation	8745 Paseo de Roxas cor. Villar Street, Makati City 1226
5 East West Banking Corporation	The Beaufort, 5th Avenue Corner 23rd Street, Fort Bonifacio Global City, Taguig City
6 Metropolitan Bank & Trust Company	Metrobank Plaza, Sen. Gil J. Puyat Avenue, Makati City 1200
7 Philippine National Bank	PNB Financial Center, Pres. Diosdado Macapagal Blvd., Pasay City 1305
8 Philippine Trust Company	Philtrust Bank Bldg., 1000 United Nations Ave., cor. San Marcelino St., Paco, Manila 1004
9 Rizal Commercial Banking Corporation	46/F Yuchengco Tower, RCBC Plaza, 6819 Ayala Ave., Makati City 0727
10 Security Bank Corporation	Security Bank Centre, 6776 Ayala Avenue, Makati City 0719
11 Union Bank of the Philippines	Union Bank Plaza, Meralco Avenue cor. Onyx & Sapphire Roads, Pasig City 1605
12 United Coconut Planters Bank	UCPB Bldg., 7907 Makati Ave., Makati City 0728
Foreign Bank Branches	
1 ANZ Banking Group Ltd	9/F Metrobank Card Corp. Center, 6778 Ayala Avenue, Makati City
2 Deutsche Bank AG	26/F Ayala Tower One, Ayala Triangle, Makati City 1274
3 Mizuho Corporate Bank Ltd. -Manila Branch	26/F Citibank Tower, Valero cor. Villar Sts., Salcedo Village, Makati City
4 Hongkong & Shanghai Banking Corp. Ltd	HSBC Centre, 3058 Fifth Avenue West, Bonifacio Global City, Taguig City 1634
5 Internationale Nederlanden Groep Bank N.V. - Manila Branch	21/F Tower One & Exchange Plaza, Ayala Triangle, Ayala Avenue, Makati City 1225
6 Standard Chartered Bank	The Sky Plaza Bldg., 6788 Ayala Ave., Makati City 1226
Government Banks	
1 Al-Amanah Islamic Investment Bank of the Phils	PHIDCO A. Building Veterans Avenue, Zamboanga City
2 Development Bank of the Philippines	Sen. Gil. J. Puyat Avenue corner Makati Avenue Makati City
3 Land Bank of the Philippines	LandBank Plaza Bldg., 1598 M. H. Del Pilar cor. Dr. J. Quintos Sts., Malate, Manila 1004
1.a.2 Commercial Banks	
Private Domestic Banks	
1 Bank of Commerce	San Miguel Properties Centre (SMPC), No. 7 Saint Francis Street, Mandaluyong City
2 BDO Private Bank, Inc.	BDO Private Bank 2nd Floor, BDO Equitable Tower, 8751 Paseo De Roxas, Makati City
3 Philippine Bank of Communications	5/F PBCom Tower, 6795 Ayala Avenue, Makati City 1200
4 Philippine Veterans Bank	PVB Bldg. 101 V. A. Rufino cor. Dela Rosa Sts., Legaspi Village, Makati City 1229
5 Robinsons Bank Corporation	17/F Galleria Corporate Center, EDSA corner Ortigas Avenue, 1110 Quezon City
Foreign Bank Subsidiaries	
1 CTBC Bank (Philippines) Corporation	16/F - 19/F Fort Legend Towers, 31st Street cor. 3rd Ave., Bonifacio Global City, Taguig City
2 Maybank Philippines, Inc.	Maybank Corporate Centre 7th Avenue Corner 28th Street, Bonifacio High Street Central, Bonifacio Global City, Taguig City 1634 Metro Manila
Foreign Bank Branches	
1 Bangkok Bank Public Co Ltd	10/F The Enterprise Center, Tower 2, 6766 Ayala Avenue, Makati City
2 Bank of America, N.A.	27/F Philamlife Tower, 8767 Paseo de Roxas, Makati City 1226
3 Bank of China Limited-Manila Branch	36/F Philamlife Tower, 8767 Paseo de Roxas, Makati City
4 Citibank, N.A.	9/F Citibank Tower, 8741 Paseo de Roxas St., Makati City 1226
5 JP Morgan Chase Bank, N.A.	31/F Philamlife Tower, 8767 Paseo de Roxas, Makati City 1229
6 Korea Exchange Bank	21/F Zuellig Building, Makati Avenue corner Paseo de Roxas Street, Makati City
7 Mega International Commercial Bank Co., Ltd.	3/F Pacific Star Bldg., Sen. Gil Puyat Ave., Makati City
8 The Bank of Tokyo-Mitsubishi UFJ Ltd.	15/F Makati Sky Plaza Building 6788 Ayala Avenue, Makati City 1226

Source: Supervisory Data Center, Supervision and Examination Sector

Name of Bank	Head Office Address
I.c Rural and Cooperative Banks	
NATIONAL CAPITAL REGION	
<ol style="list-style-type: none"> 1 1ST MACRO BANK INC (A RURAL BANK) 2 AMA RURAL BANK OF MANDALUYONG INC 3 BACLARAN RB INC 4 BANCO ALABANG INC (A RURAL BANK) 5 BANGKO PASIG(RURAL BANK) 6 BANK OF MAKATI (A RURAL BANK) INC 7 COUNTRY BUILDERS BANK INC (A RURAL BANK) 8 EAST WEST RURAL BANK INC 9 ENTERPRISE CAPITAL BANK INC(TAGUIG RURAL BANK) 10 FILIPINO SAVERS BANK INC (A RB) 11 INSULAR RURAL BANK 12 METRO SOUTH COOP BANK 13 MVSM BANK (A RURAL BANK SINCE 1953) INC 14 RB OF CALOOCAN INC 15 RB OF SAN PASCUAL(OBANDO BULACAN)INC 16 RODRIGUEZ RB INC 17 SAN FRANCISCO DEL MONTE RB INC 18 SECOND RB OF VALENZUELA (METRO MANILA) INC 19 SMART BANK (RURAL BANK) INC 	<p>B. Morcilla & P. Herrera Sts., Pateros 311 Shaw Blvd. Mandaluyong, Manila 83 Redemptorist Rd. Baclaran, Parañaque G/F Minerva National Rd. Putatan, Muntinlupa 5/F Prestige F. Ortigas Jr. Ortigas, Pasig 44 Gil Puyat Ave. San Isidro, Makati 10 Gen. Luna St., Tuktukan, Taguig City 360 Dr. Sixto Antonio, Caniogan, Pasig Amber 19 Bayani Rd., Fort Bonifacio 457 Tandang Sora Ave., Quezon City Nef Plaza 31St St., BGC, Taguig City MSCB, 4718 Eduque St. Makati Ave., Makati 341 J.P. Rizal St., Sto. Nino, Marikina 55 A. Mabini cor., Damayan Maypajo, Caloocan Del Pilar Arkong Bato, Valenzuela City 52 Sixto Antonio Kapasigan, Pasig 958-964 Del Monte Ave., Quezon City Polo Valenzuela, Metro Manila Madrígal B. Park Alabang, Muntinlupa</p>
REGION I - ILOCOS	
Ilocos Norte	
<ol style="list-style-type: none"> 1 COMMUNITY RURAL BANK OF DINGRAS (ILOCOS NORTE) INC 2 COOPERATIVE BANK OF ILOCOS NORTE 3 RB OF BATAC INC 	<p>Madamba Dingras, Ilocos Norte San Pablo, San Nicolas, Ilocos Norte Batac, Ilocos Norte</p>
Ilocos Sur	
<ol style="list-style-type: none"> 1 CORDILLERA BANK INC (A RURAL BANK) 2 ILOCOS SUR COOPERATIVE BANK 3 RB OF CABUGAO (ILOCOS SUR) INC 4 RB OF GALIMUYOD (ILOCOS SUR) INC 5 RB OF MAGSINGAL (ILOCOS SUR) INC 6 RB OF SALCEDO (ILOCOS SUR) INC 7 RB OF STA MARIA (ILOCOS SUR) INC 8 SADIRI RURAL BANK (SAN JUAN ILOCOS SUR) INC 9 VIGAN BANCO RURAL INCORPORADA 	<p>M. Crisologo St., Vigan, Ilocos Sur National Highway, Bagani, Campo, Candon, Ilocos Sur Cabugao, Ilocos Sur Poblacion, Galimuyod, Ilocos Sur Magsingal, Ilocos Sur Poblacion, Salcedo, Ilocos Sur Col. S. Reyes, Poblacion Sur, Sta. Maria, Ilocos Sur Poblacion, San Juan, Ilocos Sur Vigan, Ilocos Sur</p>
La Union	
<ol style="list-style-type: none"> 1 BANNAWAG BANK INC (A RURAL BANK) 2 COMMTY RB OF SAN GABRIEL (LA UNION) INC 3 COOP BANK OF LA UNION 4 LUDB BANK INC (A RB) 5 RANG-AY BANK INC (A RURAL BANK) 6 RB OF AGOO INC 7 RB OF BACNOTAN INC 8 RB OF BAUANG INC 9 RB OF CABA (LA UNION) INC 10 RB OF ROSARIO (LA UNION) INC 11 RB OF SUDIPEN (LA UNION) INC 	<p>Balaoan, La Union San Gabriel, La Union T. Aspiras Rd., Consolacion, Agoo, La Union San Fernando City, La Union 67 Gov. Luna St., San Fernando, La Union Consolacion, Agoo, La Union Bacnotan, La Union cor. Florendo St., Bauang, La Union Sobrepena Building, National Highway, Caba, La Union Rosario, La Union Sudipen, La Union</p>
Pangasinan	
<ol style="list-style-type: none"> 1 ASIAN CONSUMERS BANK INC - A RURAL BANK 2 BANCO SUAL (A RURAL BANK) INC 3 BANGKO PANGASINAN-A RB INC 4 BHF RURAL BANK INC 5 CSFIRST BANK INC - A RURAL BANK 6 KALUYAGAN RURAL BANK INC 	<p>Basista, Pangasinan Sual, Pangasinan ETG Bldg., Mayombo Dist., Dagupan City Mayombo District, Dagupan, Pangasinan J.P. Rizal St., Pob. Sur. Bayambang, Pangasinan Kaluyagan, San Carlos City</p>

7	PANGASINAN BANK (A RB) INC	Mangaldan, Pangasinan
8	RB OF ALAMINOS (PANGASINAN) INC	Quezon Ave., City of Alaminos, Pangasinan
9	RB OF ANDA (PANGASINAN) INC	2405 Poblacion, Anda, Pangasinan
10	RB OF BALUNGAO (PANGASINAN) INC	Balungao, Pangasinan
11	RB OF BAYAMBANG (PANGASINAN) INC	Bayambang, Pangasinan
12	RB OF BOLINAO (PANG) INC	Bolinao, Pangasinan
13	RB OF CALASIAO INC	Calasiao, Pangasinan
14	RB OF CENTRAL PANGASINAN (BAYAMBANG) INC	Bayambang, Pangasinan
15	RB OF LABRADOR INC	Labrador, Pangasinan
16	RB OF MANGALDAN INC(BANGKO RURAL NG MANGALDAN INK)	Mangaldan, Pangasinan
17	RB OF POZORRUBIO INC	Pozorrubio, Pangasinan
18	RB OF SAN FABIAN (PANGASINAN) INC	2433 Poblacion, San Fabian, Pangasinan
19	RB OF SAN NICOLAS (PANGASINAN) INC	San Nicolas, Pangasinan
20	RB OF SAN QUINTIN INC	San Quintin, Pangasinan
21	RURAL BANK OF LINGAYEN INC	3 Avenida Rizal East, Lingayen, Pangasinan

CAR - CORDILLERA ADMINISTRATIVE REGION

Abra

1	RB OF BUCAY (ABRA) INC	South Pob., Bucay, Abra
2	RB OF VILLAVICIOSA (ABRA) INC	National Rd., Poblacion, Villaviciosa, Abra

Apayao

1	RB OF LUNA (K-APAYAO)INC	San Isidro, Luna, Apayao
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Benguet

1	BANCO BAKUN INC (A RURAL BANK)	Antamok Tram, Ucab, Itogon, Benguet
2	BENGUET CENTER BANK INC A RB	Sablan, Benguet
3	COOP BANK OF BENGUET (CBB)	J.C. 225 C.Pico, La Trinidad, Benguet
4	DIAMOND RURAL BANK INC	2 Kayang St., Baguio City
5	HIGHLAND RURAL BANK INC	Lomon, Kapangan, Benguet
6	RB OF BAGUIO INC	91 Session Road, Baguio City
7	RB OF BUGUIAS (BENGUET) INC	Buguias, Benguet
8	RB OF ITOGON (BENGUET) INC	Mkt., Bldg., Km. 5, La Trinidad, Benguet
9	SUMMIT BANK (RB OF TUBLAY INC)	Acop Tublay, Benguet

Ifugao

1	LAGAWE HIGHLANDS RB INC	JDT Bldg., Pob., East Lagawe, Ifugao
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Kalinga

1	RB OF RIZAL (KALINGA-APAYAO)INC	Rizal, Kalinga
2	RB OF TABUK (KALINGA_APAYAO) INC	Tabuk, Kalinga

Mountain Province

1	COOP BANK OF MT PROVINCE	Road Level, Pob., Bontoc, Mt. Province
2	RB OF BONTOC (MOUNTAIN PROVINCE) INC	Bontoc, Mt. Province
3	RB OF SAGADA(MOUNTAIN PROVINCE)INC	Sagada, Mt. Province

REGION II - CAGAYAN VALLEY

Cagayan

1	COOP BANK OF CAGAYAN	Diversion, San Gabriel, Tuguegarao, Cagayan
2	PROVIDENCE RURAL BANK INC	Aglipay Dugo, Camalaniugan, Cagayan
3	RB OF CLAVERIA (CAGAYAN) INC	Claveria, Cagayan
4	RB OF GATTARAN (CAGAYAN) INC	Centro Norte, Gattaran, Cagayan
5	RB OF SANCHEZ MIRA (CAGAYAN) INC	Sanchez Mira, Cagayan

Isabela

1	COMMON WEALTH RURAL BANK INC	Amity Bldg., National Highway, Cauayan, Isabela
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2	FIRST ISABELA COOP BANK INC(FICOBANK)	Minante I, Cauayan, CPM, Cauayan City
3	GOLDEN RB OF THE PHILS	National Highway, Cabaruan, Cauayan, Isabela
4	MALLIG PLAINS RURAL BANK (ISABELA) INC	Mallig, Isabela
5	NORTH PACIFIC BANKING CORPORATION (A RB OF STA MARIA ISABELA)	Centro, Sta. Maria, Isabela
6	RB OF ALICIA (ISABELA) INC	Alicia, Isabela
7	RB OF CAUAYAN INC	Jose Canciller Ave., Cauayan, Isabela
8	RB OF LUNA (ISABELA) INC	Harana, Luna, Isabela
9	RB OF RAMON (ISABELA) INC	Bugallon Proper, Ramon, Isabela
10	RB OF REINA MERCEDES (ISABELA) INC	Reina Mercedes,, Isabela
11	RB OF SAN AGUSTIN (ISABELA) INC	San Agustin, Isabela
12	RB OF SAN MANUEL (ISABELA) INC	San Manuel, Isabela
13	RB OF SAN MATEO (ISABELA) INC	Poblacion, San Mateo, Isabela
14	RB OF TUMAUNI (ISABELA) INC	Tumauni, Isabela
15	UNITED CONSUMERS RB INC	Centro, Aurora, Isabela

Nueva Vizcaya

1	AGRIBUSINESS RURAL BANK INC	Poblacion, Solano, Nueva Vizcaya
2	COOPERATIVE BANK OF NUEVA VIZCAYA	Gaddang, Burgos, Quirino, Solano, Nueva Viscaya
3	RB OF ARITAO INC	Aritao, Nueva Viscaya
4	RB OF BAGABAG (N.V.)INC	Bagabag, Nueva Vizcaya
5	RB OF BAMBANG (NUEVA VIZCAYA) INC	Bambang, Nueva Vizcaya
6	RB OF BAYOMBONG INC	National Rd., Bayombong, Nueva Vizcaya
7	RB OF DUPAX (NUEVA VIZCAYA) INC	Dupax, Nueva Vizcaya
8	RB OF SOLANO (NUEVA VIZCAYA) INC	Maharlika Highway, Solano, Nueva Vizcaya
9	RB OF VILLAVERDE (NUEVA VIZCAYA)INC	Villaverde, Nueva Vizcaya
10	VIZCAYA BANK A RURAL BANK INC	Gen. Luna St., Solano, Nueva Vizcaya

Quirino

1	BANGKO MAGSAYSAY (ISABELA) INC-A RURAL BANK	Saguday, Quirino
2	RB OF MADDELA (QUIRINO) INC	Pob., Norte, Maddela, Quirino

REGION III - CENTRAL LUZON

Aurora

1	AURORABANK (A MICROFINANCE-ORIENTED RURAL BANK) INC	Rizal, Brgy. 5., Poblacion, Baler, Aurora
2	COOP BANK OF AURORA	Avenida, Aurora, San Luis, Aurora
3	NEW COVENANT BANK INC (A RURAL BANK)	Poblacion, Dingalan, Aurora
4	RB OF CASIGURAN (AURORA) INC	Casiguran, Aurora
5	RB OF MARIA AURORA (QUEZON) INC	Maria Aurora, Aurora

Bataan

1	BALANGA RURAL BANK, INC.	Don Manuel, Banzon Ave., Balanga, Bataan
2	BATAAN COOPERATIVE BANK	Capitol Compound, Balanga, Bataan
3	RB OF ABUCAY (BATAAN) INC	Abucay, Bataan
4	RB OF BAGAC BATAAN INC	Dilig 2, Banzon Ave., Balanga, Bataan
5	RB OF HERMOSA (BATAAN) INC	Burgos St., Poblacion, Hermosa, Bataan
6	RB OF LIMAY (BATAAN) INC	National Rd., Townsite, Limay, Bataan
7	RB OF PILAR (BATAAN) INC	Rizal St., Poblacion, Pilar, Bataan

Bulacan

1	AGRICOM RURAL BANK INC	F. Santiago, Cor., A. Morales, Sta. Maria, Bulacan
2	BALIUG RB INC	Baliug, Bulacan
3	EAST COAST RURAL BANK OF HAGONNOY INC	G. Panganiban St., Sto. Nino, Hagonoy, Bulacan
4	EMERALD RURAL BANK INC	L12-A Area, D.S. Palay San Jose, Del Monte, Bulacan
5	FIL-AGRO RURAL BANK INC	Macarthur Hwy., Poblacion, Marilao, Bulacan
6	GATEWAY RURAL BANK INC	Mcarthur Highway, Wawa, Balagtas, Bulacan
7	LIBERTY BANK (A RURAL BANK) INC	Mcarthur Highway, Calvario, Meycauayan, Bulacan
8	MEYCAUAYAN SECOND RURAL BANK INC	Meycauayan, Bulacan
9	RB OF ANGAT (BULACAN) INC	M.A. Fernando St., Pob., Angat, Bulacan
10	RB OF BUSTOS INC	National Hwy., Bonga, Menor, Bustos, Bulacan
11	RB OF DONA R TRINIDAD (BULACAN) INC	Dona Remedios Trinidad, Bulacan

12	RB OF MALOLOS INC	Parianciallo St., Sto Nino, Malolos City
13	RB OF PANDI (BULACAN) INC	Pandi, Bulacan
14	RB OF PLARIDEL (BULACAN) INC	Plaridel, Bulacan
15	RB OF SAN RAFAEL (BULACAN) INC	San Rafael, Bulacan
16	SILAHIS BANK INC (A RURAL BANK)	452 McArthur Highway, Balagtas, Bulacan
17	STA MARIA RURAL BANK INC	Sta Maria, Bulacan

Nueva Ecija

1	ALIAGA FARMERS RURAL BANK INC	Pob. West III, Aliaga, Nueva Ecija
2	BANCO RURAL DE GEN TINIO (BRGT) INC	General Tinio, Nueva Ecija
3	CABANATUAN CITY RB INC	1068 Burgos Ave., Cabanatuan City
4	CITIZEN'S RB(CABIAO) INC	San Juan North, Cabiao, Nueva Ecija
5	CUYAPO RB INC	2 Quezon St., Cuapo, Nueva Ecija
6	GM BANK OF LUZON INC (A RURAL BANK)	GM Bank Bldg., Maharlika, Cabanatuan City
7	KEY RURAL BANK INC	San Antonio, Nueva Ecija
8	MASAGANA RURAL BANK (GEN NATIVIDAD NE) INC	Gen. Natividad, Nueva Ecija
9	NEW RB OF SAN LEONARDO(N.E.) INC	Magsaysay Sur, Maharlika, Cabanatuan
10	RB OF JAEN INC	Jaen, Nueva Ecija
11	RB OF LUPAO INC	Lupao, Nueva Ecija
12	RB OF QUEZON (NUEVA ECIJA) INC	Quezon, Nueva Ecija
13	RB OF STO DOMINGO (NUEVA ECIJA) INC	D. Noriel, Hulo, Sto. Domingo, Nueva Ecija
14	RB OF TALUGTUG (NE) INC	Poblacion, Talugtug, Nueva Ecija
15	TOWNCALL RURAL BANK INC	G/F Towncall, Maharlika Highway, Cabanatuan

Pampanga

1	BANGKO NUESTRA SRA DEL PILAR INC A RB	McArthur Highway, Tulaoc, San Simon, Pampanga
2	BANK OF FLORIDA INC (A RB)	Dolores, San Fernando, Pampanga
3	BANK OF LUBAO (A RURAL BANK) INC	Lubao, Pampanga
4	COOPERATIVE BANK OF PAMPANGA INC (COOPBANK)	McArthur Highway, Dolores, San Fernando, Pampanga
5	CROWN BANK, INC (A RB)	San Vicente, Apalit, Pampanga
6	GUAGUA RURAL BANK INC	Plaza Bugos, Guagua, Pampanga
7	GUAGUA SAVERS BANK(A RB) INC	Guagua, Pampanga
8	MASANTOL RURAL BANK INC	Masantol, Pampanga
9	RB OF ANGELES INC	1229 Sto. Entierro, Angeles, Pampanga
10	RB OF APALIT INC	San Vicente, Apalit, Pampanga
11	RB OF MABALACAT INC	107 McArthur Highway, Dau, Mabalacat, Pampanga
12	RB OF MEXICO INC	Mexico, Pampanga
13	RB OF PORAC (PAMPANGA) INC	Sto. Rosario, cor., Flora Ave., Angeles
14	RB OF SAN LUIS (PAMPANGA) INC	Sto. Cristo, Guagua, Pampanga
15	RB OF SASMUAN (PAMPANGA) INC	San Nicolas, 2nd Sasmuan, Pampanga
16	SAN BARTOLOME RURAL BANK INC	San Pedro, 1 Magalang, Pampanga
17	SAN FERNANDO RB INC	San Fernando, Pampanga
18	SAVIOUR RURAL BANK INC	Olongapo/Osmena, Sta. Cruz, Lubao, Pampanga
19	SECOND RB OF SAN LUIS PAMPANGA INC	Poblacion, San Luis, Pampanga
20	UNITY BANK (A RB) INC	Tiomico St., San Fernando City, Pampanga

Tarlac

1	ADVANTAGE BANK CORP (A MICROFINANCE-ORIENTED RURAL BANK)	McArthur/Gerona-Pura, Gerona, Tarlac
2	CAMILING RB INC	Quezon Ave., Camiling, Tarlac
3	COOPERATIVE BANK OF TARLAC INC	Macabulos Drive, San Roque, Tarlac City
4	RB OF LA PAZ INC	La Paz, Tarlac
5	RB OF PURA INC	Pura, Tarlac
6	RB OF STA IGNACIA INC	Poblacion East, Sta. Ignacia, Tarlac
7	RB OF STA ROSA DE LIMA (PANIQUEI TARLAC) INC	7 Burgos St., Pob., Sur, Paniqui, Tarlac
8	RB OF VICTORIA INC	Victoria, Tarlac
9	ST MICHAEL RURAL BANK OF TARLAC (TARLAC) INC	Rizal cor., Espinosa St., Tarlac, Tarlac

Zambales

1	BANKO ZAMBALENO INC (BZI) (A RURAL BANK)	Candelaria, Zambales
2	BRIDGEWAY RURAL BANKING CORPORATION	Botolan, Agora Comp., Botolan, Zambales
3	COMMTY RB OF SAN FELIPE (ZAMBALES) INC	West Feria, San Felipe, Zambales

4	COOP BANK OF ZAMBALES	Zam. Livelihood, Magsaysay Ave., Iba, Zambales
5	COUNTRYSIDE RURAL BANK OF PALAUIG (ZAMBALES) INC	Palauig, Zambales
6	MAHARLIKA RURAL BANK INC	Sta. Cruz, Zambales
7	RB OF CABANGAN (ZAMBALES) INC	Cabangan, Zambales
8	RB OF SAN MARCELINO INC	Agpalo, Central San Marcelino, Zambales
9	RB OF SAN NARCISO INC	Fontimayor, Libertad, San Narciso, Zambales
10	ZAMBALES RURAL BANK INC	20th St., East Bajac-Bajac, Olongapo

**SOUTHERN TAGALOG
REGION IV - A (CALABARZON)**

Batangas

1	5 SPEED RURAL BANK INC	J.P. Rizal St., Padre Garcia, Batangas
2	BANGKO KABAYAN (A RURAL BANK) INC	Santiago St., Ibaan, Batangas
3	BATANGAS RB FOR COOP INC	New Mkt., Pastor Ave., Cuta, Batangas City
4	BOLBOK RB INC	Mojica St., Pob., San Juan, Batangas
5	CARITAS BANCO NG MASA INC (A MICROFINANCE ORIENTED RURAL BANK)	Easymart, National Highway, Calatagan, Batangas
6	CLASSIC RURAL BANK INC	Evangelista St., Batangas City
7	COUNTRYSIDE COOP RB OF BATANGAS	National Highway, Pallocan West, Batangas
8	EMPIRE RURAL BANK INC	C.M. Recto Ave., Lipa City
9	FARMERS RB INC	J.P. Rizal St., Lian, Batangas
10	LIMCOMA RURAL BANK INC	Makalintal Pob. 2, San Jose, Batangas
11	LIPA BANK INC (A RB)	65 T.M. Kalaw St., Lipa City
12	MALARAYAT RB INC	G.A. Solis St., Lipa City, Batangas
13	MT CARMEL RURAL BANK INC	J.M. Kalaw St., Lipa City, Batangas
14	NEW RB OF AGONCILLO INC	Agoncillo, Batangas
15	PROGRESSIVE RURAL BANK INC	Luta Norte, Malvar, Batangas
16	RB OF ALITAGTAG INC	Alitagtag, Batangas
17	RB OF CALACA INC	137 Marasigan St., Calaca, Batangas
18	RB OF CUENCA INC	Marasigan St., Cuenca, Batangas
19	RB OF LEMERY INC	Lemery, Batangas
20	RB OF LIPA CITY (BATANGAS) INC	J.P. Rizal St., Lipa City, Batangas
21	RB OF LOBO INC	Rizal St., Poblacion, Lobo, Batangas
22	RB OF PADRE GARCIA INC	Mabini St., Padre Garcia, Batangas
23	RB OF SAN LUIS (BAT) INC	San Luis, Batangas
24	RB OF TAAL INC	F.Agoncillo St., Taal, Batangas
25	RB OF TALISAY (BATANGAS) INC	Gen. A. Laurel St., Talisay, Batangas
26	RB OF TAYSAN (BATANGAS) INC	Taysan, Batangas
27	SUMMIT RB OF LIPA CITY INC	Morada Ave., Lipa City, Batangas
28	SUNRISE RURAL BANK (ROSARIO BATANGAS) INC	Y.Zuno St., Rosario, Batangas
29	SYNERGY RURAL BANK INC	5 Kap. Simeon Luz St., Lipa, Batangas
30	UTILITY BANK INC (A RB)	J.P. Rizal, Bauan, Batangas
31	WOMEN'S RURAL BANK INC	Rosario, Batangas

Cavite

1	AGRICULTURAL BANK OF THE PHILIPPINES INC (A RURAL BANK)	121 Placido, Campos Ave., Dasmariñas, Cavite
2	BANCO CARMONA INC A RURAL BANK	J.M. Loyola St., Carmona, Cavite
3	BANGKO NOVELETA INC A RURAL BANK	Noveleta, Cavite
4	CAVITE RURAL BANKING CORP	M.H. Del Pilar St., Silang, Cavite
5	CAVITE UNITED RURAL BANK CORPORATION	Capitol Rd., Trece Martires, Cavite
6	CEBUANA LHULLIER RB INC	160 Zapote Rd., Bacoor, Cavite
7	COMMUNITY BANK (RURAL BANK OF ALFONSO INC)	Poblacion, Alfonso, Cavite
8	FIRST INTEGRITY BANK INC (RURAL BANK OF BAILEN)	C. Real, Pob. I, Gen. E. Aguinaldo, Cavite
9	IMUS RURAL BANK INC	Imus, Cavite
10	MASUWERTE RB OF BACCOOR (CAVITE) INC	Giron Arcade, Zapote, Bacoor, Cavite
11	OWN BANK THE RB OF CAVITE CITY INC	505 Burgos Ave., Caridad, Cavite City
12	RB OF AMADEO(CAVITE)INC	111 A. Mabini St., Amadeo, Cavite
13	RB OF GENERAL TRIAS INC	Tejero, General Trias, Cavite
14	RB OF KAWIT INC	Gregoria St., Poblacion, Kawit, Cavite
15	RB OF MARAGONDON INC	Maragondon, Cavite
16	RB OF MENDEZ INC	J.P. Rizal St., Mendez, Cavite
17	RB OF NAIC INC	16 Nazareno St., Naic, Cavite
18	RB OF SALINAS INC	4106 Rosario, Cavite

- 19 RURAL BANK OF TANZA (CAVITE) INC
- 20 STO NINO RURAL BANK(TERNATE CAVITE)INC

A. Soriano St. Highway, Daang Amaya, Cavite
Ternate, Cavite

Laguna

- 1 BANCO DE CALAMBA INC (A RURAL BANK)
- 2 BANCO LAGUNA INC (A RURAL BANK SINCE 1965)
- 3 BINAN RURAL BANK INC
- 4 CARD BANK INC (A MF RB)
- 5 DE LA O RURAL BANK INC
- 6 ENTREPRENEUR RB INC
- 7 FIRST UNITED FARMERS RB INC
- 8 LAGUNA PRESTIGE BANKING CORPORATION (A RURAL BANK)
- 9 MOUNT MAKILING RURAL BANK INC
- 10 ORMON BANK(RB OF MULANAY(QUEZON)INC)
- 11 PLANBANK RBOFCANLUBANGPLANTERSINC"
- 12 PROVIDENT RB OF STA CRUZ(LAGUNA)INC
- 13 RB OF BAY INC
- 14 RB OF CALAUAN INC
- 15 RB OF CAVINTI (LAGUNA) INC
- 16 RB OF LUISIANA (LAGUNA) INC
- 17 RB OF LUMBAN (LAGUNA) INC
- 18 RB OF MABITAC (LAGUNA) INC
- 19 RB OF MAGDALENA (LAGUNA) INC
- 20 RB OF MARILAG (STA MARIA, LAG)INC
- 21 RB OF NAGCARLAN INC
- 22 RB OF PAETE INC
- 23 RB OF PANGIL (LAGUNA) INC
- 24 RB OF RIZAL (LAGUNA) INC
- 25 RB OF SAN LORENZO RUIZ (SINILOAN)
- 26 RB OF SEVEN LAKES (SAN PABLO CITY) INC
- 27 RB OF STA ROSA (LAGUNA) INC
- 28 RIZAL RURAL BANK (TAYTAY RIZAL)
- 29 TURUMBA RB OF PAKIL INC
- 30 UNILINK BANK INC (A RB)

Calamba, Laguna
4008 National Highway, Pagsanjan, Laguna
Binan, Laguna
20 M.I. Quezon St., City Subd., San Pablo
San Jose St., Pangil, Laguna
A. Mabini St., San Pedro, Laguna
Brgy. Callos, Sta. Cruz, Laguna
Limcaoco & J.P. Rizal Pob., Cabuyao, Laguna
YTMI Eco Zone Makiling, Calamba, Laguna
Bay, Laguna
National Highway, Brgy. Halang, Calamba, Laguna
Quezon Ave., Callios, Sta. Cruz, Laguna
Bay, Laguna
Rizal Ave., Calauan, Laguna
Cavinti, Laguna
Luisiana, Laguna
National Highway, Brgy. Lewin, Lumban, Laguna
J.P. Rizal St., Mabitac, Laguna
10 E. Jacinto St., Magdalena, Laguna
Real Velasquez St., Sta. Maria, Laguna
Nagcarlan, Laguna
Rizal cor., Quesada St., Paete, Laguna
Pangil, Laguna
Rizal, Laguna
Siniloan, Laguna
M. Paulino St., San Pablo City, Laguna
Sta Rosa, Laguna
Aguirre cor., P. Guevarra, Sta Cruz, Laguna
Pakil, Laguna
Km. 39, National Highway, Balibago, Sta.Rosa, Laguna

Quezon

- 1 COOP BANK OF QUEZON PROVINCE
- 2 GRAND-AGRI RURAL BANK
- 3 MEGA RURAL BANK (LUCENA CITY) INC
- 4 QUEZON CAPITAL RB INC
- 5 RB OF ALABAT (QUEZON) INC
- 6 RB OF ATIMONAN INC
- 7 RB OF CANDELARIA INC
- 8 RB OF DOLORES (QUEZON) INC
- 9 RB OF GENERAL LUNA (QUEZON) INC
- 10 RB OF INFANTA INC
- 11 RB OF LUCBAN (QUEZON) INC
- 12 RB OF MAUBAN INC
- 13 RB OF PAGBILAO INC
- 14 RB OF SAMPALOC (QUEZON) INC
- 15 RB OF SAN ANTONIO(QUEZON) INC
- 16 RB OF TAYABAS INC
- 17 TIAONG RB INC
- 18 UNITED PEOPLE'S RB INC
- 19 UNIVERSAL RB OF LOPEZ (QUEZON) INC

Granja cor., L. Guinto Sts., Lucena City
Luis Pala St., Tayabas, Quezon
C.M. Recto St., Brgy. LX, Lucena City
Perez cor., C.M. Recto, Lucena City
Alabat, Quezon
111 Quezon St., Atimonan, Quezon
Candelaria, Quezon
Silangan, Dolores, Quezon
Ester St., Brgy. 7, Gen. Luna, Quezon
Mabini & Balagtas Sts., Infanta, Quezon
103 Rizal St., Lucban, Quezon
Mauban, Quezon
Pagbilao, Quezon
Sampaloc, Quezon
San Antonio, Quezon
62 Gen. Luna St., Tayabas, Quezon
Dona Tating St., Pob. I, Tiaong, Quezon
Nadres St., Pob., Candelaria, Quezon
Lopez, Quezon

Rizal

- 1 BINANGONAN RB INC
- 2 EASTERN RIZAL (JALAJALA) RURAL BANK INC
- 3 FILIDIAN RURAL BANK OF ANTIPOLLO INC
- 4 INNOVATIVE BANK INC (A RURAL BANK)
- 5 RB OF ANGONO INC

Binangonan, Rizal
C. Villaran St., Jala-Jala, Rizal
Antipolo, Rizal
Pitilla, Rizal
139 M.L. Quezon Ave., Angono, Rizal

6	RB OF ANTIPOLO INC	Antipolo, Rizal
7	RB OF CAINTA INC	Cainta, Rizal
8	RB OF CARDONA (RIZAL) INC	Cardona, Rizal
9	RB OF MONTALBAN INC	J.P. Rizal, Manggahan, Rodriguez, Montalban
10	RB OF TERESA (RIZAL) INC	56 M.L. Quezon St., Teresa, Rizal
11	TANAY RB INC	F.T. Catapusan St., P. Aldea, Tanay, Rizal

**SOUTHERN TAGALOG
REGION IV - B (MIMAROPA)**

Occidental Mindoro

1	OCC. MINDORO COOP BANK (OMCB)	615 Lapu-Lapu, San Jose, Occidental Mindoro
2	OCCIDENTAL MINDORO RURAL BANK INC	Quezon St., Lubang, Occidental Mindoro
3	TAMARAW RB INC	San Jose, Occidental Mindoro

Oriental Mindoro

1	BANCO DE MINDORO INC (A RURAL BANK)	Calapan, Oriental Mindoro
2	BANGKO RURAL NG SAN TEODORO, INC	VCBG Bldg., Pob., San Teodoro, Oriental Mndoro
3	FIRST MINDORO MICROFINANCE RURAL BANK INC	Pob., Bongabong, Oriental Mindoro
4	OR TAMARAW RB OF NAUJAN(OR MDO) INC	Pinagsabangan II, Naujan, Oriental Mindoro
5	RB OF BACO (ORIENTAL MINDORO) INC	Baco, Oriental Mindoro
6	RB OF BANSUD (ORIENTAL MINDORO) INC	Bansud, Oriental Mindoro
7	RB OF GLORIA (OR MIN) INC	Gloria, Oriental Mindoro
8	RB OF PINAMALAYAN INC	Pinamalayan, Oriental Mindoro
9	RB OF POLA (ORIENTAL MINDORO) INC	Pola, Oriental Mindoro
10	RB OF PUERTO GALERA (ORIENTAL MINDORO) INC	Puerto Galera, Oriental Mindoro
11	RB OF ROXAS (OR MINDORO) INC	Magsaysay St., Roxas, Oriental Mindoro
12	RB OF SOCORRO (ORIENTAL MINDORO)INC	Socorro, Oriental Mindoro
13	RURAL BANK OF BONGABONG (ORIENTAL MINDORO) INC	Pob., Bongabong, Oriental Mindoro

Palawan

1	COOP BANK OF PALAWAN	CBP Junc. I, San Miguel, Puerto Princesa, Palawan
2	RB OF BROOKE'S POINT (PALAWAN) INC	Brookes Point, Palawan
3	RB OF CUYO (PALAWAN) INC	Cuyo, Palawan

Romblon

1	COMMTY RB OF ROMBLON (ROMBLON) INC	Barangay I, Romblon, Romblon
2	RB OF ODIONGAN INC	Odiongan, Romblon
3	RB OF SANTA FE (ROMBLON) INC	Poblacion, Sta. Fe, Tablas Island, Romblon

REGION V - BICOL

Albay

1	BANCO SANTIAGO DE LIBON INC	San Francisco St., Libon, Albay
2	CAGSAWA RURAL BANK INC	Daraga, Albay
3	RB OF CAMALIG (ALBAY) INC	114 Penaranda St., Legaspi City, Albay
4	RB OF GUINOBATAN INC	Mabini St., Guinobatan, Albay

Camarines Norte

1	BANCO SAN VICENTE INC (A RURAL BANK)	San Vicente, Camarines Norte
2	COOP BANK OF CAMARINES NORTE	Gov. Panotes Ave., Daet, Camarines Norte
3	RB OF CAPALONGA (CAMARINES NORTE) INC	J.P. Rizal, Pob., Capalonga, Camarines Norte
4	RB OF JOSE PANGANIBAN(CAMARINES NORTE) INC	Jose Panganiban, Camarines Norte
5	RB OF PARACALE(CAMARINES NORTE) INC	Paracale, Camarines Norte
6	RB OF STA ELENA (CAMS NORTE) INC	Sta. Elena, Camarines Norte

Camarines Sur

1	BANGKO RURAL NG MAGARAO(CAM SUR)INC	Magarao, Camarines Sur
2	BANGKO RURAL NG PASACAO(CAM SUR)INC	Sta Rosa, Del Sur, Pasacao, Camarines Sur
3	FIRST NAGA RURAL BANK INC	Villa Grande, Concepcion Grande, Naga

4	MUNICIPAL RB OF LIBMANAN(CAM SUR)INC	Poblacion, Libmanan, Camarines Sur
5	MUNICIPAL RB OF NABUA (CAMARINES SUR) INC	San Francisco St., Pob., Nabua, Camarines Sur
6	PENAFRANCIA RB OF CALABANGA (CAM SUR)INC	Del Carmen, Calabanga, Camarines Sur
7	RB OF GOA INC	Goa, Camarines Sur
8	RB OF OCAMPO (CAMARINES SUR) INC	Ocampo, Camarines Sur
9	RB OF PAMPLONA (CAMARINES SUR) INC	Maharlika Highway, Tambo, Pamplona, Camarines Sur
10	RB OF RAGAY (CAMARINES SUR) INC	Ragay, Camarines Sur
11	RB OF SAN FERNANDO (C S), INC	Bonifacio St., San Fernando, Camarines Sur
12	RB OF SAN JOSE (CAMARINES SUR) INC	San Jose, Camarines Sur
13	RB OF SIPOCOT (CAMARINES SUR) INC	Sipocot, Camarines Sur
14	RB OF TIGAON CAMARINES SUR INC	Tigaon, Camarines Sur
15	SOUTHEAST COUNTRY BANK INC (A RURAL BANK)	Sto.Domingo St., Camaligan Cam.Sur

Catanduanes

1	VISIONBANK INC A RURAL BANK	ARDCI San Roque, Virac, Catanduanes
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Masbate

1	RB OF SAN JACINTO (MASBATE) INC	San Jacinto, Masbate
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Sorsogon

1	RB OF DONSOL (SORSOGON) INC	Donsol, Sorsogon
2	RB OF IROSIN INC	Irosin, Sorsogon
3	RB OF PILAR (SORSOGON) INC	Roces Bldg., Poblacion, Pilar, Sorsogon
4	RB OF STA MAGDALENA (SORSOGON) INC	Brgy. 3, Pob., Sta. Magdalena, Sorsogon
5	SORSOGON PROVINCIAL COOP BANK	B. Flores St., Sorsogon City, Sorsogon

REGION VI - WESTERN VISAYAS

Aklan

1	RB OF ALTAVAS (AKLAN) INC	Gen. Luna St., Altavas, Aklan
2	RB OF BANGA (AKLAN) INC	Banga, Aklan
3	RB OF IBAJAY INC	National Rd., Poblacion, Ibajay, Aklan
4	RB OF MAKATO (AKLAN) INC	Makato, Aklan
5	RB OF MALINAO (AKLAN) INC	Malinao, Aklan
6	RB OF NEW WASHINGTON (AKLAN) INC	New Washington, Aklan

Antique

1	RB OF BUGASONG (ANTIQUE) INC	Bugasong, Antique
2	RB OF SIBALOM (ANTIQUE) INC	Sibalom, Antique
3	RB OF TIBIAO (ANTIQUE) INC	Tibiao, Antique

Capiz

1	CAPIZ SETTLERS COOPERATIVE RB INC	Elemar Bldg., San Roque Ext., Roxas City
2	FARM BANK INC (A RURAL BANK)	Roxas City
3	RB OF CUARTERO (CAPIZ) INC	Cuartero, Capiz
4	RB OF JAMINDAN (CAPIZ) INC	Jamindan, Capiz
5	RB OF MAMBUSAO INC	Mambusao, Capiz
6	RB OF PANAY INC	Poblacion, Panay, Capiz

Guimaras

1	BANCO DE AREVALO INC (A RURAL BANK)	Sibunag, Guimaras
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Iloilo

1	ANILAO BANK (RURAL BANK OF ANILAO (ILOILO) INC	T. Magbanua St., Pototan, Iloilo
2	BANGKO BUENA CONSOLIDATED INC (A RURAL BANK)	23 Valeria & Rizal Sts., Iloilo City
3	FIRST MIDLAND RURAL BANK INC	New Lucena, Iloilo
4	JANIUAY RURAL BANK INC	Janiuay, Iloilo
5	LIFEBANK- A RURAL BANK	Brgy. Duyan-Duyan, Sta. Barbara, Iloilo
6	PROGRESSIVE BANK INC (PROGRESSIVE A RURAL BANK INC)	Balasan, Iloilo

7	RACSO'S BANK INC (A RURAL BANK)	Guimbal, Iloilo
8	RB OF ALIMODIAN (ILOILO) INC	Alimodian, Iloilo
9	RB OF BAROTAC NUEVO INC	L. Araneta St., Barotac Nuevo, Iloilo City
10	RB OF BAROTAC VIEJO (ILOILO) INC	Zulueta Drive, Pob., Barotac Viejo, Iloilo
11	RB OF CABATUAN (ILOILO) INC	Cabatuan, Iloilo
12	RB OF CALINOG (ILOILO) INC	Calinog, Iloilo
13	RB OF DUMANGAS INC	Dumangas, Iloilo
14	RB OF ILOILO CITY INC	Luna St., La Paz, Iloilo City
15	RB OF LEGANES (ILOILO) INC	Quintin Salas St., Pob., Leganes, Iloilo
16	RB OF MIAGAO (ILOILO) INC	Noble St., Miagao, Iloilo
17	RB OF OTON (ILOILO) INC	Mabini St., Oton, Iloilo
18	RB OF PAVIA (ILOILO) INC	cor., Hendriana Sumakwel, Pavia, Iloilo
19	RB OF POTOTAN INC	Pototan, Iloilo
20	RB OF SAN MIGUEL (ILOILO) INC	San Raymundo St., Pob., San Miguel, Iloilo
21	RB OF STA BARBARA (ILOILO) INC	Sta. Barbara, Iloilo
22	RB OF TIGBAUAN (ILOILO) INC	Tigbauan, Iloilo
23	RB OF ZARRAGA (ILOILO) INC	Zamora, Poblacion, Zarraga, Iloilo
24	RBG IMPERIAL BANK INC(A RURAL BANK)	Tiu Quioco Bldg., Yulo St., Iloilo City
25	VALIANT BANK INC (A RURAL BANK)	41 Mabini St., Iloilo City

Negros Occidental

1	COMMTY RB OF MAGALLON (MOISES PADILLA NEGROS OCCIDENTAL) INC	Poblacion, Moises Padilla, Negros Occidental
2	FIRST COMMUNITY BANK INC (RB)	101 J.P. & Heritage Sq., Burgos, Bacolod
3	FIRST STATE RURAL BANK INC	cor., L. Jaena & Sta. Ana, Bacolod City
4	MARAYO BANK INC (A RURAL BANK)	Pontevedra, Negros Occidental
5	NEGROS COOPERATIVE BANK	North Capitol Rd., Bacolod, Negros Occidental
6	NEW RB OF BINALBAGAN (NEGROS OCC) INC	Binalbagan, Negros Occidental
7	RB OF BACOLOD CITY INC	74-76 Narra Ave., CSC, Bacolod City
8	RB OF CADIZ INC	Cabahug St., Cadiz, Negros Occidental
9	RB OF ESCALANTE (NEGROS OCC) INC	North Ave., Escalante, Negros Occidental
10	RB OF ILOG (NEGROS OCCIDENTAL) INC	Dancalan Ilog, Negros Occidental
11	RB OF MANAPLA (NEG OCC) INC	Crossing, Ubos Manapla, Negros Occ.
12	RB OF SAGAY INC	Sagay, Negros Occidental
13	RB OF SILAY CITY INC	Eusebio St., Silay City, Negros Occ.
14	TALISAY RURAL BANK INC	Talisay, Negros Occidental

REGION VII - CENTRAL VISAYAS

Bohol

1	COOPERATIVE RURAL BANK OF BOHOL	C.P.G. East Ave., Tagbilaran City
2	RB OF LOON (BOHOL) INC	Across Mun. Bldg., National Highway, Loon, Bohol
3	RURAL BANK OF LOBOC INC	Poblacion, Loboc, Bohol

Cebu

1	ASPAC RURAL BANK INC	McBriones G. Ricarte, Guizo, Mandaue
2	BANCO MAXIMO INC (A RURAL BANK)	Baliwagan, Balamban, Cebu
3	BANCO RURAL DE ISLA CORDOVA (CEBU) INC	San Miguel, Cordova, Cebu
4	BANKWAYS INC (A RURAL BANK)	Pob., Pardo, Cebu City
5	COMMTY RB OF CATMON (CEBU) INC	Catmon, Cebu
6	COMMTY RB OF MEDELLIN (CEBU) INC	Jose Rizal St., Pob., Medellin, Cebu
7	COOPERATIVE BANK OF CEBU	52 A. Abellana Ext., Guadalupe, Cebu City
8	FIRST AGRO-INDUSTRIAL RB INC	Dela Vina St., Cantecson, Bogo City, Cebu
9	FRONTIER RURAL BANK INC	M. Razon, P. Rizal St., Lapu Lapu, Cebu
10	LAPU-LAPU RB INC	Sta. Catalina St., Carcar, Cebu
11	MACTAN RURAL BANK (LAPU-LAPU CITY) INC	Patalinghug Ave., Lapu-Lapu City, Cebu
12	NATIONAL TEACHERS & EMP. COOP BANK	Cuenco & J. Luna Ave., Mabolo, Cebu City
13	PHILIPPINE SME BANK INC A RURAL BANK	M. L. Quezon St., Kabankalan, Mandaue City
14	RB OF BARILI (CEBU) INC	Poblacion, Barili Cebu
15	RB OF BOGO (CEBU) INC	P. Rodriguez St., Cogon, Bogo, Cebu
16	RB OF MADRIDEJOS (CEBU) INC	Madrídejos, Cebu
17	RB OF MANDAUE INC	A. Del Rosario St., Centro, Mandaue City
18	RB OF OSLOB (CEBU) INC	Poblacion, Oslob, Cebu
19	RB OF TALISAY (CEBU) INC	Tabunoc, Talisay, Cebu

20	RNG COASTAL BANK INC(A RURAL BANK)	Talamban Mart, Cabanalan, Cebu City
21	RURAL BANK OF RONDA INC	Purok 4, Centro, Poblacion, Ronda, Cebu
22	SUGBUANON RB INC	Osmena Blvd., Cebu City, Cebu
23	UPLAND RB OF DALAGUETE(CEBU) INC	Legaspi St., Pob., Dalaguete, Cebu

Negros Oriental

1	COOP BANK OF NEGROS ORIENTAL	Cervantes St., Dumaguete City
2	DUMAGUETE RB INC	San Jose St., Dumaguete City, Negros Oriental
3	RB OF AMLAN (NEGROS ORIENTAL) INC	Amlan, Negros Oriental
4	RB OF BACONG (NEGROS ORIENTAL) INC	V. Locsin St., Dumaguete City, Negros Oriental
5	RB OF BASAY (NEGROS ORIENTAL) INC	Gov. M. Perdices, Dumaguete, Negros Oriental
6	RB OF BAYAWAN (NEGROS ORIENTAL) INC	807 H.Bollos St., Bayawan City
7	RB OF GUIHULNGAN (NEGROS OR) INC	Sikatuna Pob., Guihulngan, Negros Oriental
8	RB OF PAMPLONA(NEGROS OR) INC	Pamplona, Negros Oriental
9	RB OF SIATON (SIATON NEGROS ORIENTAL) INC	Siaton, Negros Oriental
10	RB OF SIBULAN NEGROS ORIENTAL INC	Sibulan, Negros Oriental
11	RB OF STA CATALINA NEGROS ORIENTAL INC	Caranoche St., Sta. Catalina, Negros Oriental
12	RB OF TANJAY INC	Magallanes St., Tanjay, Negros Oriental
13	SG BANK - A RURAL BANK INC	Real St., Dumaguete City

Siquijor

1	RB OF LARENA (SIQUIJOR) INC	Larena, Siquijor
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REGION VIII - EASTERN VISAYAS

Eastern Samar

1	FAR EASTERN BANK (A RURAL BANK) INC	Market Site, Dolores, Eastern Samar
2	RB OF GUIUAN (EASTERN SAMAR) INC	Sta. Cruz St., Guiuan, Eastern Samar

Leyte

1	BANK OF ORMOC INC (A RURAL BANK)	Mabini St., Ormoc City, Leyte
2	COOPERATIVE BANK OF LEYTE	Pongos Boni cor., L. Jaena St., Ormoc City
3	RB OF BATO (LEYTE) INC	482 Juan Luna St., Bato, Leyte
4	RB OF BURAUEN INC	San Ramon St., Burauen, Leyte
5	RB OF DULAG (LEYTE) INC	Kempis St., Poblacion, Dulag, Leyte
6	RB OF HILONGOS INC	Hilongos, Leyte
7	RB OF HINDANG (LEYTE) INC	Hindang, Leyte
8	RB OF MAHAPLAG (LEYTE) INC	Rizal St., Poblacion, Mahaplag, Leyte
9	RB OF MATAG-OB (LEYTE) INC	Mcarthur St., Matag-Ob, Leyte

Western Samar

1	RB OF BASEY (SAMAR) INC	Basey, Samar
2	RB OF CALBAYOG CITY INC	82 T. Bugallon St., Calbayog, West Samar
3	RB OF GANDARA (SAMAR) INC	San Miguel, Gandara, Western Samar

Southern Leyte

1	RB OF HINUNDAYAN (SOUTHERN LEYTE) INC	Hinundayan, Southern Leyte
2	RB OF MALITBOG (SOUTHERN LEYTE) INC	Malitbog, Southern Leyte
3	RB OF PADRE BURGOS (SO LEYTE) INC	Padre Burgos, Southern Leyte
4	RB OF SAN JUAN (SO LEYTE) INC	San Juan, Southern Leyte
5	RURAL BANK OF MAASIN (SO LEYTE) INC	Maasin, Southern Leyte
6	SOUTHERN LEYTE COOP BANK	Rafols St., Tunga, Maasin, Southern Leyte

REGION IX - WESTERN MINDANAO

Zamboanga del Norte

1	BANCO DIPOLOG INC A RURAL BANK	Calibo St., Dipolog City, Zamboanga Del Norte
2	COMMTY RB OF DAPITAN CITY INC	Dapitan City, Zamboanga Del Norte
3	KATIPUNAN BANK (ZAMBOANGA DEL NORTE) INC ARURALBANK™	Quezon Ave., Aguilar St., Dipolog City Zamboanga Del Norte
4	RB OF LABASON (ZAMBOANGA DEL NORTE) INC	7117 Rizal Ave., Labason, Zamboanga Del Norte

5	RB OF LILOY (ZAMBOANGA DEL NORTE) INC	Liloy, Zamboanga Del Norte
6	RB OF MANUKAN (ZAMBOANGA DEL NORTE) INC	Pob., Manukan, Zamboanga Del Norte
7	RB OF PRES MANUEL A ROXAS (ZAMBOANGA DEL NORTE) INC	Pres. M. A. Roxas, Zamboanga Del Norte
8	RB OF RIZAL (ZAMBOANGA DEL NORTE)	Rizal, Zamboanga Del Norte
9	RB OF SALUG(ZAMBOANGA DEL NORTE)INC	Salug, Zamboanga Del Norte
10	ZAMBOANGA DEL NORTE COOPERATIVE BANK	484 Gen.Luna & Balintawak, Dipolog

Zamboanga del Sur

1	BANCO COOPERATIVA DE ZAMBOANGA	MCLL Highway, cor., Veterans, Zamboanga City
2	RB OF PAGADIAN INC	Pagadian City, Zaboanga Del Sur
3	RB OF SIOCON (ZAMBOANGA DEL NORTE) INC	Ong Bldg., Gov. Alvarez Ave., Zambo City
4	SALUG VALLEY RB INC	Mabini St., Molave, Zamboanga Del Sur
5	ZAMBOANGA CITY RB INC	Tomas Claudio St., Zamboanga Cty

Zamboanga Sibugay

1	RB OF KABASALAN (ZAMBOANGA DEL SUR) INC	Pob., Kabasalan, Zamboanga Sibugay
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REGION X - NORTHERN MINDANAO

Bukidnon

1	BUKIDNON BANK INC (A RURAL BANK)	Kalilangan, Bukidnon
2	BUKIDNON COOPERATIVE BANK	San Victores St., Malaybalay, Bukidnon
3	D' ASIAN HILLS BANK INC (A RURAL BANK)	Fortich St., Malaybalay, City Bukidnon
4	MALAYBALAY RB INC	Judge Morillo St., Malaybalay City
5	RB OF KIBAWE (BUKIDNON) INC	Kibawe, Bukidnon
6	RB OF MANOLO FORTICH BUKIDNON INC	Manolo Fortich, Bukidnon
7	XAVIER-PUNLA RURAL BANK INC	Sayre Highway, Pob., Pangantucan, Bukidnon

Lanao del Norte

1	RB OF ILIGAN CITY INC	Gen. Aguinaldo St., Iligan, Lanao Norte
2	RB OF KAROMATAN (LANAO DEL NORTE) INC	Crossing Pob., Tubod, Lanao Del Norte
3	RB OF MAIGO (LANAO DEL NORTE) INC	Maigo, Lanao Del Norte

Misamis Occidental

1	MISAMIS BANK INC A RURAL BANK	7202 National Highway, Sebac, Tudela, Misamis Occidental
2	PANGUIL BAY RURAL BANK OF OZAMIZ INC	Ozamiz City, Misamis Occidental
3	RB OF BONIFACIO (MISAMIS OCCIDENTAL) INC	Bonifacio, Misamis Occidental
4	RB OF JIMENEZ (MISAMIS OCCIDENTAL) INC	Jimenez, Misamis Occidental
5	RB OF LOPEZ JAENA (MISAMIS OCCIDENTAL) INC	Lopez Jaena, Misamis Occidental
6	RB OF OROQUIETA (MIS OCC) INC	Barrientos, Oroquieta City, Misamis Occidental
7	RB OF PANA-ON (MIS OCC) INC	Pana-On, Misamis Occidental
8	RB OF PLARIDEL (MISAMIS OCC) INC	Plaridel, Misamis Occidental
9	RB OF TANGUB CITY (MIS OCC) INC	Lorenzo Tan St., Tangub, Misamis Occidental

Misamis Oriental

1	BANGKO RURAL NG TAGOLOAN (MIS OR) INC	Tandang Sora St., Tagoloan, Misamis Oriental
2	COOP BANK OF MISAMIS ORIENTAL	Provincial Capitol Compound, Cagayan De Oro City
3	NAAWAN COMMUNITY RURAL BANK (MISAMIS ORIENTAL) INC	Magsasay St., Naawan, Misamis Oriental
4	PALM TREE BANK INC (A RURAL BANK)	L. 948 B. C. M. Recto Ave., Lapanan Cagayan De Oro
5	RB OF BALINGASAG (MISAMIS ORIENTAL) INC	Balingasag, Misamis Oriental
6	RB OF EL SALVADOR (MISAMIS ORIENTAL) INC	El Salvador, Misamis Oriental
7	RB OF GINGOOG INC	Lupod-Guno St., Gingoog, Misamis Oriental
8	RB OF GITAGUM(MISAMIS ORIENTAL) INC	Poblacion, Gitagum, Misamis Oriental
9	RB OF INITAO (MISAMIS ORIENTAL) INC	Initao, Misamis Oriental
10	RB OF MEDINA (MISAMIS ORIENTAL) INC	Medina, Misamis Oriental
11	RBT BANK INC A RURAL BANK	Rizal St., Talisayan, Misamis Oriental
12	SECURED BANK INC (A RB)	V. Roa St., Cogon, Cagayan De Oro City
13	SOUTH BANK (A RURAL BANK) INC	Rodalsa Liceo, R. N. Pelaez Kauswagan, Cagayan De Oro
14	XAVIER TIBOD BANK INC (A MFRB)	Pabayo St., Divisoria, Cagayan De Oro

REGION XI - SOUTHERN MINDANAO

Compostela Valley

- | | | |
|---|--|-------------------------------------|
| 1 | MONEY MALL RB INC | Mabini, Compostela Valley, Province |
| 2 | RB OF COMPOSTELA (DAVAO DEL NORTE) INC | J.P. Laurel St., Compostela Comval |
| 3 | RB OF NABUNTURAN (DAVAO DEL NORTE) INC | Echavez St., Nabunturan, Compostela |

Davao del Norte

- | | | |
|---|--|---|
| 1 | CENTURY RURAL BANK INC | Babak Island Garden, City of Samal ,Davao del Norte |
| 2 | FIRST TAGUM RURAL BANK INC | Bonifacio cor., Rizal Sts., Tagum City Dava Del Norte |
| 3 | RB OF KAPALONG (DAVAO) INC | Kapalong, Davao Del Norte |
| 4 | RB OF MONTEVISTA (DAVAO DEL NORTE) INC | Sobrecay St., Tagum City |

Davao del Sur

- | | | |
|---|--|---|
| 1 | COMMTY RB OF MAGSAYSAY (DAVAO DEL SUR) INC | Poblacion, Magsaysay, Davao Del Sur |
| 2 | CONSOLIDATED COOPERATIVE BANK | CBDS Bldg., Magsaysay, Digos, Davao Del Sur |
| 3 | ONE NETWORK BANK INC (A RURAL BANK) | Km. 9, Sasa, Davao City |
| 4 | RB OF DIGOS INC | 2964 Rizal Ave., Digos City, Davao Del Sur |

Davao Oriental

- | | | |
|---|----------------------------|-------------------------|
| 1 | BAYBANK INC (A RURAL BANK) | Baganga, Davao Oriental |
| 2 | RB OF MATI INC | Mati, Davao Oriental |

REGION XII - CENTRAL MINDANAO

North Cotabato

- | | | |
|---|-----------------------------------|---|
| 1 | COOP BANK OF COTABATO | CBC Bldg 1., Kidapawan City, North Cotabato |
| 2 | PARTNER RURAL BANK (COTABATO) INC | Pigkawayan, North Cotabato |
| 3 | RB OF MIDSAYAP INC | Quezon Ave., Midsayap, North Cotabato |

Sarangani

- | | | |
|---|------------------------------|-------------------|
| 1 | RB OF ALABEL (SARANGANI) INC | Alabel, Sarangani |
| 2 | RB OF KIAMBA (SARANGANI) INC | Kiamba, Sarangani |

South Cotabato

- | | | |
|---|-------------------------------------|--|
| 1 | KORONADAL RURAL BANK INC | Alunan Ave., Koronadal, South Cotabato |
| 2 | PEOPLE'S RB(GEN SANTOS CITY) INC | Plaza Nova I, Santiago Blvd., General Santos |
| 3 | RB OF NORALA (S COTABATO) INC | Norala, South Cotabato |
| 4 | RB OF POLOMOLOK(SOUTH COTABATO) INC | National Highway, Polomolok, South Cotabato |

Sultan Kudarat

- | | | |
|---|---|---|
| 1 | RB OF LEBAK (SULTAN KUDARAT) INC | Lebak, Sultan Kudarat |
| 2 | RB OF PRES QUIRINO (SULTAN KUDARAT) INC | National Highway, Pres. Quirino, Sultan Kudarat |

ARMM - AUTONOMOUS REGION OF MUSLIM MINDANAO

Lanao del Sur

- | | | |
|---|---|-----------------------------------|
| 1 | BAGONG BANGKO RURAL NG MALABANG (LANAO DEL SUR) INC | Chinatown Malabang, Lanao Del Sur |
|---|---|-----------------------------------|

Maguindanao

- | | | |
|---|-----------------------|--------------------------|
| 1 | RB OF DATU PAGLAS INC | Datu Paglas, Maguindanao |
|---|-----------------------|--------------------------|

CARAGA ADMINISTRATIVE REGION

Agusan del Norte

- | | | |
|---|--------------------|-------------------------------|
| 1 | BUTUAN CITY RB INC | Butuan City, Agusan Del Norte |
|---|--------------------|-------------------------------|

- | | | |
|---|--|---|
| 2 | COOPERATIVE BANK OF AGUSAN NORTE-BUTUAN CITY | UCCP R. Calo St., Butuan, Agusan del Norte |
| 3 | GREEN BANK INC (A RURAL BANK) | Montilla Blvd., Butuan City, Agusan del Norte |
| 4 | RB OF CABADBARAN (AGUSAN) INC | Cabadbaran, Agusan Del Norte |

Agusan del Sur

- | | | |
|---|---|---|
| 1 | COOP BANK OF AGUSAN DEL SUR | Quezon St., San Francisco, Agusan Del Sur |
| 2 | PEOPLES BANK OF CARAGA INC (A RURAL BANK) | National Highway, San Francisco, Agusan del Sur |

Dinagat Islands

- | | | |
|---|-------------------------------------|-------------------------------------|
| 1 | RB OF LORETO(SURIGAO DEL NORTE) INC | San Juan, San Jose, Dinagat Islands |
|---|-------------------------------------|-------------------------------------|

Surigao del Norte

- | | | |
|---|--|---|
| 1 | RURAL BANK OF PLACER (SURIGAO DEL NORTE) INC | Km.1, National Highway, Surigao City, Surigao Del Norte |
| 2 | SIARGAO BANK (A RURAL BANK) INC | J.C. Sering, Capitol Rd., Surigao City |
| 3 | SURIGAO CITY EVERGREEN RB INC | 3337 Borromeo St., Surigao City |
| 4 | SURIGAONON RURAL BANKING CORP | Rizal cor., Gemina Sts., Surigao City Surigao del Norte |

Surigao del Sur

- | | | |
|---|------------------------------------|--|
| 1 | BANGKO CARRASCAL INC (A RB) | Arreza cor., Cervantes, Carrascal, Surigao del Sur |
| 2 | CANTILAN BANK INC (A RURAL BANK) | Cantilan, Surigao Del Sur |
| 3 | RB OF LANUZA (SURIGAO DEL SUR) INC | Urbiztondo, Arreza, Cantilan, Surigao del Sur |
| 4 | RB OF TANDAG (SURIGAO DEL SUR) INC | Tandag, Surigao Del Sur |

Source: Supervisory Data Center, Supervision and Examination Sector

Table 2 Overseas Offices of Universal and Commercial Banks

As of December 31, 2013

	Name of Bank	Address	Date Opened
I.	Branches (13)		
1	BDO UNIBANK INC - HONGKONG	1 Wellington St., Central Hongkong	31-May-07
2	METROPOLITAN BANK & TCO - NEW YORK	10 East 53rd St., New York 10022, United States	20-Nov-81
3	METROPOLITAN BANK & TCO - PUSAN	Choryang 1 Dong Dong-Gu, Pusan, Korea	15-Dec-99
4	METROPOLITAN BANK & TCO - SEOUL	120 5-Ka Nandaemun-Ro, Seoul, Korea	10-Apr-97
5	METROPOLITAN BANK & TCO - TAIPEI	Taiwan 10690 Republic Of China, Taipei, Taiwan	30-Sep-70
6	METROPOLITAN BANK & TCO - TOKYO	1-19-1 Kanda Nishiki-Cho Chiyoda-Ku, Tokyo, Japan	28-Mar-96
7	PHIL NATIONAL BANK - BAHRAIN	Bahrain Tower Manawa St., of Bahrain, Bahrain	9-Feb-13
8	PHIL NATIONAL BANK - GUAM	1088 W. Marine Corps. Dr., Dededo Guam, United	9-Feb-13
9	PHIL NATIONAL BANK - HONGKONG	109-111 Gloucester Wanchai Hongkong, Hongkong	2-Dec-63
10	PHIL NATIONAL BANK - JAPAN	Mita 43 Mt. Mita Minato-Ku, Tokyo, Japan	30-Jun-96
11	PHIL NATIONAL BANK - LOS ANGELES	316 W. 2nd St., 7/F Los Angeles, California, United	16-Apr-82
12	PHIL NATIONAL BANK - NEW YORK	30 Broad St., 36/F, New York 10004, United States	17-Feb-17
13	PHIL NATIONAL BANK - SINGAPORE	304 Orchard Rd., Lucky Plaza, Singapore, Singapore	19-Apr-68
II.	Sub-Branches (2)		
1	METROPOLITAN BANK & TCO - SHANGHAI PUDONG	1160 W. Yan'an Rd., Changning Shanghai, Shanghai, People's Republic of China	22-Sep-08
2	PHIL NATIONAL BANK - NAGOYA	Naka-Ku Nagoya-Shi Aichi-Ken, Nagoya, Japan	19-May-03
III.	Representative Offices (15)		
1	BANK OF THE PHIL ISLANDS - DUBAI	Al Mankhool Rd., Al Hudaiba, Dubai, United Arab Emirates	15-Sep-11
2	BDO UNIBANK INC - ISRAEL	2 Kaufman St., Tel Aviv, Israel	31-May-07
3	BDO UNIBANK INC - PARIS	116 Bis Ave., Champs Elysees, Paris, France	31-May-07
4	BDO UNIBANK INC - SINGAPORE	U27-63 Ones Raffles Place, Singapore, Singapore	4-Jul-12
5	BDO UNIBANK INC - TAIWAN	25 Tun Hwa South Rd., Sec. 1, Taipei, Taiwan	31-May-07
6	LAND BANK OF THE PHILS - SINGAPORE ¹	Singapore, Singapore	28-Nov-95
7	LAND BANK OF THE PHILS - TAIWAN ¹	Taiwan, Taipei	21-Nov-96
8	LAND BANK OF THE PHILS - TOKYO ¹	Tokyo, Japan	12-Oct-95
9	METROPOLITAN BANK & TCO - BEIJING	Peking, Beijing, People's Republic of China	14-Jun-94
10	METROPOLITAN BANK & TCO - HONGKONG	New World Tower 16-18 Queens Rd., Hongkong	5-Sep-73
11	PHIL NATIONAL BANK - DUBAI RO	Zaabeel Rd., Karama 14402, Dubai, United Arab Emirates	22-Jul-95
12	PHIL NATIONAL BANK - GERMANY	Hohenstaufferallee 39 Leimen, Frankfurt, Germany	9-Feb-13
13	PHIL NATIONAL BANK - PARIS	165 Ave., Victor Hugo 75016, Paris, France	8-Apr-92
14	PHIL NATIONAL BANK - ROME	Piazza Indipendenza, Rome, Italy	4-Jun-92
15	PHIL NATIONAL BANK - SYDNEY	Anderson St., Chatswood NSW, Sydney, Australia	9-Feb-13
IV.	Extension Offices (2)		
1	METROPOLITAN BANK & TCO - OSAKA	4-2-5 Honmachi Chuo-Ku, Osaka, Japan	12-Dec-91
2	PHIL NATIONAL BANK - QUEENS(NY)	69-18 Roosevelt Ave., Woodside, New York, United States	17-Jan-91
V.	Remittance Desk Office (16)		
1	PHIL NATIONAL BANK - AL KHOBAR ARAB NATIONAL BANK (ANB)	King Faisal St., Al Khobar, Saudi Arabia	14-Nov-93
2	PHIL NATIONAL BANK - AQARIA(ANB)	Akaria Telemoney Center Olaya, Riyadh, Saudi Arabia	1-Oct-99
3	PHIL NATIONAL BANK - JEDDAH-BALAD (ANB)	Corniche Balad Dist., Jeddah, Saudi Arabia	14-Nov-93
4	PHIL NATIONAL BANK - JUBAIL(ANB)	Jeddah St., across Riyadh Bank, Jubail, Saudi Arabia	25-Jan-97
5	PHIL NATIONAL BANK - KINGDOM OF SAUDI ARABIA REMITTANCE DESK	Seteen St., Al Malaz, Riyadh, Saudi Arabia	1-Feb-10
6	PHIL NATIONAL BANK - KUWAIT REMITTANCE DESK	Shuhada St., Murgab, Kuwait, Kuwait	1-Dec-03
7	PHIL NATIONAL BANK - QATAR REMITTANCE DESK	Grand Hammad Ave., Doha City, Qatar	1-Aug-04
8	PHIL NATIONAL BANK - RAWDAH-JED(ANB)	Prince Sultan, Jeddah, Saudi Arabia	1-May-09

	Name of Bank	Address	Date Opened
9	PHIL NATIONAL BANK - RIYADH(RIYADH TAHWEEL AL RAJHI BANK)	Riyadh Tahweel Al Rajhi, Riyadh, Saudi Arabia	1-Aug-12
10	PHIL NATIONAL BANK - RIYADH-BATHA-DESK OFFICE OF MARKETING OFFICER AL ABDUL	Riyadh Trdg. Center Batha, Riyadh, Saudi Arabia	14-Nov-93
11	PHIL NATIONAL BANK - RIYADH-MAIN-DESK OFFICE OF COUNTRY HEAD (ANB)	Arab National Bank 3F Belt 7, Riyadh, Saudi Arabia	31-Dec-83
12	PHIL NATIONAL BANK - RIYADH-MAIN-DESK OFFICE OF MARKETING OFFICER CJ GASPAS	Arab National Bank Belt 7 Riyadh	31-Dec-83
13	PHIL NATIONAL BANK - TABUK(ANB)	Share Al Amn Near Gov. Basheer, Tabuk, Saudi Arabia	4-Mar-98
14	PHIL NATIONAL BANK - UNITED ARAB EMIRATES (DUBAI) REMITTANCE DESK	Khalid Bin Walid Rd., Dubai, United Arab Emirates	1-Feb-06
15	PHIL NATIONAL BANK - UNITED ARAB EMIRATES(ABU DHABI)REMITTANCE DESK	Al Ansari Exchange Leewa, Abu Dhabi, United Arab Emirates	1-Jul-92
16	PHIL NATIONAL BANK - YANBU(ANB)	Khair Baladi Int. Market, Yanbu, Saudi Arabia	1-Jan-98
VI.	Limited Purpose Branch (1)		
1	PHIL NATIONAL BANK - REMITTANCE CENTER (LUCKY PLAZA)	03-68 Lucky Plaza SC, Singapore, Singapore	24-Apr-05
VII.	Marketing Office (2)		
1	PHIL NATIONAL BANK - KUWAIT	Nouman Bin Basher Damascus Safat, Kuwait City, Kuwait	1-Oct-91
2	PHIL NATIONAL BANK - QATAR	Alzaman Exch Mansoura Al Meera, Doha City, Qatar	1-Mar-11

^{1/} Government Bank

Table 3 Offshore Banking Units

As of December 31, 2013

Name of Offshore Banking Unit	Address
1 ABN-AMRO BANK, N.V.	18/F LKG TWR 6801 AYALA AVE, MAKATI CITY
2 BNP PARIBAS	30/F PHILAM 8767 PASEO DE ROXAS, MAKATI CITY
3 TAIWAN COOPERATIVE BANK	26/F CITIBANK TWR 8741 P DE ROXAS
4 JP MORGAN INTERNATIONAL FINANCE LTD	31/F PHILAM 8767 PASEO DE ROXAS, MAKATI CITY

Source: Supervisory Data Center, Supervision and Examination Sector

Table 4 Banking Industry Associations
As of December 31, 2013

Name of Industry	Address
BANKERS ASSOCIATION OF THE PHILIPPINES	11/F SAGITTARIUS BLDG., H.V. DELA COSTA STREET SALCEDO VILL., MAKATI CITY
CHAMBER OF THRIFT BANKS	UNIT 619, CITYLAND 10 CONDO., TOWER I H.V. DELA COSTA, SALCEDO VILL., MAKATI CITY
RURAL BANKERS ASSOCIATION OF THE PHILIPPINES	2/F RBAP BLDG., A. SORIANO JR. AVE. COR. ARZOBISPO ST INTRAMUROS, MANILA
TRUST OFFICERS ASSOCIATION OF THE PHILIPPINES	12T/F UNIT 1218 CITYLAND 10 TOWER II H.V. DELA COSTA STREET CORNER VALERO STREET, MAKATI CITY

Source: Supervisory Data Center, Supervision and Examination Sector

