SEC Number A	AS095-008814
File Number	

CHINATRUST (PHILIPPINES) COMMERCIAL BANK CORP.

Third Floor, Tower One, Ayala Triangle, Ayala Avenue corner Paseo De Roxas, Makati City (Company's Full Name)

> 848-5519 (Telephone Number)

2009 December 31

(Fiscal Year Ending) (Month & Day)

SEC FORM 17-Q Quarterly Report

Form Type

Amendment Designation (If Applicable)

June 30, 2009

Period Ended Date

(Secondary License Type and File Number)

SECURITIES AND EXCHANGE COMMISSION

SEC FORM 17- Q

QUARTERLY REPORT PURSUANT TO SECTION 17 OF THE SECURITIES REGULATION CODE AND SRC RULE 17(2)(b) THEREUNDER

1.	For the quarterly period ended June 30, 2009	
2.	Commission identification number AS095-008814	
3.	BIR Tax Identification No. <u>004-665-166</u>	
4.	Exact name of registrant as specified in its charter Chinatrust (Philippines) Commercial Bank Corporate	tion_
5.	Province, country or other jurisdiction of incorporat	ion or organization
6.	Industry Classification Code: (SE	EC Use Only)
7.	Address of registrant's principal office Third Floor, Tower One, Ayala Triangle, Ayala Avenue corner Paseo de Roxas, Makati City	Postal Code <u>1200</u>
8.	Registrant's telephone number, including area code (02) 848-5519	
9.	Former name, former address and former fiscal year Not Applicable	, if changed since last report
10.). Securities registered pursuant to Sections 4 and 8 of	the RSA
	sto	mber of shares common ck outstanding and amount lebt outstanding
	<u> </u>	7,968,731 shares 479,687,310

11. Are any or all o	of the securities listed on a S	tock Exchange?
Yes [/] No	[]	
Stock Exc	<u>change</u>	Classes of Securities
Philippine Stoc	k Exchange	Common Stocks
12. Indicate by che	ck mark whether the registr	ant:
Sections 11 Corporation	of the RSA and RSA Rule n Code of the Philippines,	on 17 of the Code and SRC Rule 17 thereunder or 11(a)-1 thereunder, and Sections 26 and 141 of the during the preceding twelve (12) months (or for equired to file such reports).
Yes [/]	No []	
(b) has been su	bject to such filing requiren	nents for the past 90 days.
Yes [/]	No.[]	

PART I – FINANCIAL INFORMATION

Item 1. Financial Statements

(Refer to Attached Financial Statements)

Item 2. Management Discussion and Analysis of Financial Condition and Results of Operation

Chinatrust's net income for the first half of 2009 surged by 210% to Php71.4 million compared to Php65.2 million loss of the same period last year as both fee income and net interest income posted a robust growth. This six-month figure already surpassed the Bank's full-year 2008 net income of Php69.9 million.

Interest income registered a positive 16% growth to Php1.03 billion driven primarily by higher average balances of corporate and consumer loans. On the other hand, interest expense also increased to Php350 million from Php252 million as deposit average daily balances were up by 38% or Php5.39 billion.

Despite the global economic downturn, Treasury revenues from fixed income trading and foreign exchange were up by Php40 million or 307% from previous loss of Php13 million. Service charges, handling fees and commission income grew by Php25 million or 53% mainly on account of higher processing fees earned and one time arrangement fee from a corporate transaction. In addition, miscellaneous income went up by 44% to Php30 million from previous year of Php21 million. Operating expenses were well contained at 11% increase largely due to higher revenues.

The Bank has set aside Php87.5 million as provisions for probable losses during the first six months of the year maintaining its conservative stance on loan loss provisioning.

As of quarter-end, the Bank's total resources stood at Php26.91 billion, slightly higher than year end level of Php26.58 billion. Moreover, deposit level as of June 30, 2009 remained at Php19.9 billion or 5% higher than December 2008 level.

Non-performing loans (NPL) ratio as of June 30, 2009 improved to 3.73% from 3.93% in December 2008. The Bank's capital adequacy ratio (CAR) under BASLE II remained high at 21.61%, way above the regulatory requirement of 10%.

Key Financial Indicators

The following ratios are used to assess the performance of the Bank presented on a comparable basis:

	June 30, 2009	June 30, 2008
Return on Average Equity (ROE)	2.84%	-2.62%
Return on Average Assets (ROA)	0.53%	-0.61%
Cost to Income Ratio	68.74%	72.80%

	June 30, 2009	December 31, 2008
Non-Performing Loan Ratio (NPL)	3.73%	3.93%
Non Performing Loan Cover	46%	46%
Capital Adequacy Ratio – BASEL II	21.61%	21.50%

The manner by which the Bank calculates the above indicators is as follows:

- ➤ Return on Average Equity ---- Net Income divided by average total capital funds for the period indicated
- Return on Average Assets ---- Net Income divided by average total resources for the period indicated
- Cost to income ratio --- Total Operating expenses (excluding Gross Receipts Tax/GRT and Documentary Stamps Used/DST) divided by the sum of net interest income plus other income
- > Non-Performing Loan Ratio --- Total non-performing loans divided by gross loan portfolio
- ➤ Non-Performing Loan Cover --- Total allowance for probable loan losses divided by total non-performing loans
- ➤ Capital Adequacy Ratio --- Total capital divided by risk-weighted assets

Additional Management Discussion and Analysis (for those with variances of more than 5% June 30, 2009 vs. December 31, 2008)

Balance Sheet –

The 32% decline in cash and other cash items, from Php351 million to Php239 million is mainly attributed to the lower level of cash in vault.

Due from Bangko Sentral ng Pilipinas (BSP) decreased by 12%, from Php3.5 billion to Php3.10 billion is largely due to lower volume of overnight lending to BSP.

The growth of 11% in Due from Other Banks from Php1.5 billion to Php1.6 billion is mainly attributed to the Php519 million increase in Due from Local Bank – FX clearing. The huge increase in Interbank Loans Receivable of 154% from Php715 million to Php1.82 billion is mainly attributed to the higher volume foreign currency interbank loans receivable.

Financial assets at FVPL surged by 12% due to the increase in the volume of both peso and US dollar Held for Trading (HFT). On the other hand, available for sale investments decreased by 20% mainly due to lower volume of Peso and US dollar available for sale securities. Likewise, the Held to Maturity (HTM) investments went down by 21% mainly due to maturities.

Property and Equipment declined by 7% from Php197 million to Php184 million as of June 30, 2009. Also, Investment Properties went down by 9% from Php2.5 million to Php2.2 million due to accumulated depreciation.

Deposit Liabilities grew by Php996 million on account of 13% growth in low cost deposits. Bills payable went down by 76% to Php340 million from Php1.4 billion mainly due to the decrease in US dollar borrowings from foreign banks.

Outstanding Acceptances went up by 501% due to higher volume of foreign currency acceptances. Managers check account decreased by 14% due to lower amount of check issuances outstanding at the end of June 2009.

Accrued Interest, Taxes and Other Expenses went down by 23% mainly due to lower accrued other expenses payable.

Other liabilities went up by 39% mainly on account of the increase in Accounts Payable relating to securities purchased on trade date.

Income Statement (variance analysis for June 30, 2009 vs. June 30, 2008)

Interest income on loans and receivables climbed by 21% mainly due to higher average volume of peso and US dollar earning loans.

Interest income on trading and investment securities posted a 19% decline compared to last year due to the lower average volume on peso and foreign currency investments. Likewise, Interest income on interbank loans went down by 14% mainly due to 240 bps decline in average interest rate foreign currency interbank loans receivable.

On the other hand, interest income from Deposits with Other Banks increased by 25% on account of higher average interest rate of Due from BSP by 104 bps.

Total interest expense posted a 39% increase from Php253 million to Php350 million mainly brought about by higher average volume of both low and high cost deposits

Service charges and commission income amounted to Php73 million, 53% better as compared to same period last year.

Trading loss amounted to Php1 million, 99% higher than the same period last year. However, the foreign exchange gains posted a 43% decrease year on year from Php49 million to Php28 million.

Other income grew by Php9.24 million or 44% better that last year mainly on account of gains from sale of NPL.

Provision for probable losses as of June 30, 2009 declined by Php64 million on account of the reversal of provision due to the sale and full settlement of NPLs.

Growth in the occupancy and other equipment - related costs of 28% was mainly brought about by higher expenses on rent, clerical and sales agents' commission.

The increase in the taxes and licenses expenses by 21% is attributable to higher gross receipt tax (GRT) expenses as a result of higher revenues generated during the period.

The decline in depreciation and amortization expenses was driven by the full depreciation of various equipments and was partly offset by additional depreciation from new equipments and leasehold improvements acquired in later part of year 2008.

Insurance expenses inched up 23% from Php19 million to Php23 million mainly due to higher premiums paid to PDIC on account of higher year-to-date average daily balance of deposits.

Amortization of software licenses went down by 21% from Php13 million to Php10 million as certain software licenses acquired were fully amortized last year.

Miscellaneous expenses fell by 3% as compared in the previous year mainly on account of lower advertising expenses, fuel and lubricants.

Income Tax Provision went down by 49% due to last year's reversal of deferred tax asset relating to full settlement of various NPLs partly offset by higher provision for final taxes due to higher revenues in first half of 2009.

Material Events and Uncertainties:

There are no known trends, demand, commitments, events or uncertainties that will have material impact on the Bank's liquidity. There are also no known material commitments for capital expenditures as of reporting date. There are no known trends, events, uncertainties that had or reasonably expected to have a material favorable or unfavorable impact on income from continuing operations. There are no significant elements of income or loss that did not arise from the banks continuing operations. Likewise there are no seasonal aspects that had material effect on the financial condition or results of operations.

There are no known events that will trigger direct or contingent financial obligation that is material to the company, including any default or acceleration of an obligation. Also, there are no material off-balance sheet transactions, arrangements, obligations (including contingent obligations), and other relationships of the bank with unconsolidated entities or other persons created as of the reporting date.

PART II – OTHER INFORMATION

(none)

SIGNATURES

Pursuant to the requirements of the Securities Regulation Code, the registrant had duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

Issuer

Chinatrust (Philippines) Commercial Bank Corporation

Signature

MR. ANDRE P PAYAWAL

(Title)

Vice President

Finance and Corporate Affairs Group

Date

August 14, 2009

Signature

ATTY. MARITESS PARILLA-ELBINIAS

(Title)

Corporate Information Officer

Date

August 14, 2009

CHINATRUST (PHILIPPINES) COMMERCIAL BANK CORPORATION STATEMENT OF CONDITION

(With Comparative Figures for December 31, 2008)

	June 30, 2009	December 31, 2008
	(Unaudited)	(Audited)
RESOURCES		
Cash and Other Cash Items	239,375,951	351,253,539
Due from Bangko Sentral ng Pilipinas	3,097,484,602	3,536,491,101
Due from Other Banks	1,617,465,458	1,457,052,884
Interbank Loans Receivable	1,815,718,688	715,280,000
Financial Assets at Fair Value through Profit or Loss	624,617,191	555,321,284
Available-for-Sale Investments	869,746,074	1,086,684,504
Held-to-Maturity Investments	76,968,496	98,002,854
Loans and Receivables - net	17,784,195,927	18,004,693,828
Property and Equipment - net	183,921,689	197,279,769
Investment Properties	2,226,239	2,456,539
Deferred Income Tax	466,772,840	448,397,791
Other Resources - net	131,421,120	124,036,577
	26,909,914,276	26,576,950,670
LIABILITIES AND CAPITAL FUNDS		
Liabilities Liabilities		
Deposit Liabilities		
Demand	4,820,361,109	3,856,006,069
Savings	2,034,486,188	2,233,854,322
Time	13,045,776,569	12,814,129,876
Time	19,900,623,866	18,903,990,267
Bills Payable	340,400,000	1,431,556,080
Outstanding Acceptances	23,051,779	3,838,026
Manager's Checks	46,278,884	53,990,478
Accrued Interest, Taxes and Other Expenses	303,562,165	393,084,404
Other Liabilities	1,214,692,468	874,839,453
	21,828,609,163	21,661,298,708
Capital Funds	,,	
Common Stock	2,479,687,310	2,479,687,310
Additional Paid-in Capital	53,513,675	53,513,675
Surplus	2,556,805,143	2,485,376,706
Net Unrealized Gain (Loss) on Available-for-Sale	, -,,	,,,-
Investments	(8,701,015)	(102,925,729)
	5,081,305,114	4,915,651,962
	26,909,914,276	26,576,950,670

CHINATRUST (PHILIPPINES) COMMERCIAL BANK CORPORATION STATEMENTS OF INCOME

(With Comparative Figures for June 30, 2008)

	January to	June	April to	June
	2009	2008	2009	2008
INTEREST INCOME				
Loans and receivables	896,156,752	740,983,700	436,908,696	351,869,991
Trading and investment securities	80,237,061	98,959,188	35,528,041	49,692,325
Interbank loans receivable	22,882,366	26,762,162	9,032,993	18,342,708
Deposits with other banks and others	34,933,894	27,994,941	16,140,741	13,709,459
	1,034,210,073	894,699,992	497,610,471	433,614,482
INTEREST EXPENSE				
Deposit liabilities	340,064,547	234,576,449	148,948,896	115,844,263
Bills payable and other borrowings and others	10,076,400	18,003,579	5,163,001	8,017,782
	350,140,947	252,580,028	154,111,897	123,862,045
NET INTEREST INCOME	684,069,127	642,119,964	343,498,574	309,752,437
Service charges, handling fees and commission income	73,336,568	47,859,947	51,734,834	21,944,955
Service fees and commission expense	-		-	-
NET SERVICE FEES AND COMMISSION INCOME	73,336,568	47,859,947	51,734,834	21,944,955
Trading and securities gain - net	(878,359)	(61,890,736)	(1,956,566)	(58,036,093)
Foreign exchange gain - net	27,736,752	48,922,576	27,450,767	37,037,158
Miscellaneous - net	30,114,699	20,873,742	13,471,448	14,092,624
TOTAL OPERATING INCOME	814,378,787	697,885,493	434,199,057	324,791,081
Provision for (recovery from) impairment and credit losses	87,506,201	151,594,909	41,109,184	78,942,553
Compensation and fringe benefits	258,878,069	242,066,514	133,369,559	118,689,279
Occupancy and other equipment-related costs	182,574,958	143,146,714	95,648,653	76,174,967
Taxes, licenses and documentary stamps used	73,957,083	61,098,634	36,116,207	31,652,753
Depreciation and amortization	27,718,208	31,238,602	14,010,675	15,127,998
Insurance	22,861,443	18,661,121	11,555,342	10,388,803
Amortization of software license	10,021,047	12,747,504	4,978,427	6,167,113
Miscellaneous	57,226,767	59,034,124	29,748,476	29,395,883
TOTAL OPERATING EXPENSES	720,743,775	719,588,123	366,536,523	366,539,349
INCOME BEFORE INCOME TAX	93,635,012	(21,702,630)	67,662,534	(41,748,268)
PROVISION FOR INCOME TAX	22,206,574	43,451,234	14,985,240	35,525,743
NET INCOME	71,428,438	(65,153,864)	52,677,294	(77,274,010)
Basic/Diluted Earnings Per Share *	0.29	(0.26)	0.21	(0.31)

^{*} Net income/ weighted average number of outstanding common shares (247,968,731).

CHINATRUST (PHILIPPINES) COMMERCIAL BANK CORPORATION STATEMENTS OF CHANGES IN EQUITY

	Common Stock	Additional Paid- in Capital	Surplus	Net Unrealized Gain on Available for-Sale Investments	Total
Balance at December 31, 2008	2,479,687,310	53,513,675	2,485,376,706	-102,925,729	4,915,651,962
Net income for the year	-	=	71,428,438	-	71,428,438
Net unrealized gain on available-for-sale (AFS)					
investments	-	-		94,224,714	94,224,714
Total income and expense for the year	-	-	71,428,438	94,224,714	165,653,151
Balance at June 30, 2009	2,479,687,310	53,513,675	2,556,805,144	(8,701,015)	5,081,305,114
Balance at December 31, 2007	2,479,687,310	53,513,675	2,415,456,295	17,841,341	4,966,498,621
Net income for the year	-	-	(65,153,864)	-	(65,153,864)
Net unrealized gain on available-for-sale (AFS)					
investments	=	-	-	(138, 259, 668)	(138, 259, 668)
Total income and expense for the year	-	-	(65,153,864)	(138,259,668)	(203,413,532)
Balance at June 31, 2008	2,479,687,310	53,513,675	2,350,302,430	-120,418,327	4,763,085,089
Balance at December 31, 2007	2,479,687,310	53,513,675	2,415,456,295	17,841,341	4,966,498,621
Net income for the year	-	-	69,920,411	-	69,920,411
Net unrealized gain on available-for-sale (AFS)					
investments		-		(120,767,070)	(120,767,070)
Total income and expense for the year	-		69,920,411	(120,767,070)	(50,846,659)
Balance at December 31, 2008	2,479,687,310	53,513,675	2,485,376,706	(102,925,729)	4,915,651,962

CHINATRUST (PHILIPPINES) COMMERCIAL BANK CORPORATION STATEMENT OF CASH FLOWS

	For the six mont	hs ended June 30
	2009	2008
CARLEY ONG FROM OPERATING A COMMUNICA		
CASH FLOWS FROM OPERATING ACTIVITIES Income before income tax	93,635,012	(21,702,630)
Adjustments for:	93,033,012	(21,702,030)
Provision for (recovery from) impairment and credit losses	87,506,201	151,594,909
Depreciation and amortization	27,718,208	31,238,602
Amortization of computer software	10,021,047	12,747,504
Amortization of deferred charges	29,125	127,369
(Gain) / loss on sale of property and equipment	82,832	44,000
Changes in operating assets and liabilities:		
Decrease (increase) in:		
Financial assets at fair value through profit and loss	(69,295,907)	(1,566,864,021)
Loans and Receivables	132,991,700	(2,413,139,464)
Interbank loans receivable		-
Other assets	(17,434,716)	(29,862,845)
Increase (decrease) in:		
Deposit liabilites	996,633,599	4,075,738,969
Manager's checks	(7,711,594)	16,026,528
Accrued interest and other expenses	(99,219,402)	(26,368,793)
Other liabilities	339,853,015	127,155,350
Net cash generated from (used in) operations	1,494,809,121	356,735,479
Interest paid		
Interest received		
Income taxes paid	(30,884,461)	(23,960,197)
Net cash provided by (used in) operating activities	1,463,924,660	332,775,282
CACH ELOWICEDOM INVESTINIC A CTIVITIES		
CASH FLOWS FROM INVESTING ACTIVITIES Decrease (increase) in:		
Available-for-sale securities	311,163,144	(780,837,993)
Investment in bonds and other debt instruments	21,034,358	8,916,073
Investment in an associate	21,034,336	6,910,073
Additions to property and equipment	(19,722,211)	(18,583,467)
Proceeds from disposals of property and equipment	5,509,550	9,405,029
Additions to investment properties	0	21,565,798
Net cash provided by (used in) investing activities	317,984,841	(759,534,560)
	, ,	,
CASH FLOWS FROM FINANCING ACTIVITIES		
Increase (decrease) in:		
Bills payable	(1,091,156,080)	74,126,985
Outstanding Acceptances	19,213,754	11,043,039
Payment of dividends	-	-
Net cash provided by (used in) financing activities	(1,071,942,326)	85,170,024
NET INCORE (CE OF CORE (CE) IN CACH AND CACH FORWAY ENTE	500 0 CF 455	(241 500 254)
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	709,967,175	(341,589,254)
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR		
Cash and other cash items	351,253,539	188,751,714
Due from Bangko Sentral ng Pilipinas	3,536,491,101	3,443,045,304
Due from other banks	1,457,052,884	341,006,935
Interbank loans receivable	715,280,000	247,680,000
Total	6,060,077,524	4,220,483,954
CASH AND CASH EQUIVALENTS AT END OF YEAR PER CASH FLOW		
·	6,770,044,699	3,878,894,700
CASH AND CASH EQUIVALENTS, END		
Cash and other cash items	239,375,951	171,276,908
Due from Bangko Sentral ng Pilipinas	3,097,484,602	2,685,981,745
	1,617,465,458	393,036,047
Due from other banks		628,600,000
Interbank loans receivable	1,815,718,688	2 070 004 700
	6,770,044,699	3,878,894,700
Interbank loans receivable Total		3,878,894,700
Interbank loans receivable Total OPERATIONAL CASH FLOWS FROM INTEREST	6,770,044,699	
Interbank loans receivable Total		3,878,894,700 891,147,864 (219,095,324)

Notes to Financial Statements Required Under SRC Rule 68.1

- 1. Diluted Earnings per share as of June 30, 2009 P0.29.
- 2. The accompanying financial statements have been prepared in conformity with accounting principles generally accepted in the Philippines. The Bank's financial statements as of June 30, 2009 are prepared in accordance with new Philippine Financial Reporting Standards (PFRS).
- a) The same accounting policies and methods of computation are followed in these interim financial statements as compared with the most recent annual financial statements.
- b) Seasonal or cyclical events and/or conditions do not affect the interim operations of the bank.
- c) Trading loss as of June 30, 2009 amounted to Php1 million, compared to Php62 million trading loss of the same period last year.
- d) There are no changes in estimates of amounts reported in prior interim periods of the current financial year or changes in estimates of amounts reported in prior financial years.
- e) There are no issuances, repurchases, and repayments of debt and equity securities.
- f) There are no cash dividends paid separately for ordinary shares and other shares.
- g) Segment information for the period ended June 30, 2009 and 2008 are as follows:

	TREASURY AND FINANCIAL INST		CORPORATE BANKING GRP		RETAIL BANKING GROUP		OTHERS		BANKWIDE TOTAL	
	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008
Results of operations										
(in Php '000s)										
Net interest income	(15,395)	(742)	108,244	131,137	580,424	493,227	10,796	18,498	684,069	642,120
Non-interest income	26,428	(13,380)	37,792	8,093	64,761	61,040	1,329	13	130,310	55,766
Total revenue	11,033	(14,123)	146,036	139,231	645,185	554,267	12,125	18,511	814,379	697,885
Noninterest expense	69,766	55,095	50,034	57,016	371,466	392,674	229,479	214,802	720,744	719,588
Income (loss) before income tax expense	(58,733)	(69,218)	96,003	82,214	273,719	161,593	(217,354)	(196,292)	93,635	(21,703)
Income tax expense (benefit)	18,052	7,310	7,460	62,316	(2,047)	(30,978)	(1,258)	4,803	22,207	43,451
Net income	(76,784)	(76,528)	88,543	19,898	275,766	192,571	(216,096)	(201,095)	71,428	(65,154)
YTD Average (in Php millions)										
Total assets	5,604	4,982	10,308	6,505	9,477	8,186	1,071	1,111	26,460	20,784
Total liabilities	6,734	4,168	3,653	3,416	10,630	7,714	486	611	21,503	15,909

h) There are no material events subsequent to the end of the interim period that has not been reflected in the financial statements.

- i) There are no changes in the composition of the issuer during the interim period including business combinations, acquisition or disposal of subsidiaries and long-term investments, restructuring and discontinuing operations.
- j) Summary of the Bank's commitments and contingent liabilities:

	As of June 30, 2009	As of December 31, 2008
Trust department		
Investment management accounts	2,385,172,702.09	2,423,304,337.86
Trust and other fiduciary accounts	971,533,672.25	985,649,182.80
	3,356,706,374.34	3,408,953,520.66
Inward Bills for collection	1,520,232,348.65	9,612,905.45
Unused commercial letters of credit	565,703,185.25	161,109,739.83
Outstanding Guarantees	106,864,529.72	22,127,916.80
Traveller's check unsold	-	860,112.00
Outward bills for collection	2,059,976.77	2,033,973.08
Others	2,378,388.35	9,921,234.46

k) There are no material contingencies and any other events or transactions that are material to an understanding of the current interim period.

Aging of Learn and Recembridge Total 1 Month 2 - 2 Mos. 7 to 11 Mos. 1 - 2 Years 3 - 5 Years Access Type of Recembridge 1	CHINATRUST (PHILS.) COMMERCIAL BANK			1		1	1		1	
According Total 1 Months 2-1 Month 2-1 Months 1-2 Varies 3 - 5 Varies November 1 Months 2-1 Months 1-2 Varies 3 - 5 Varies November 1 Months 2-1 Months 1-2 Varies 3 - 5 Varies November 1 Months 1-2 Varies 3 - 5 Varies November 1 Months 1-2 Varies 3 - 5 Varies November 1 Months 1-2 Varies 3 - 5 Varies November 1 Months 1-2 Varies 3 - 5 Varies November 1 Months 1-2 Varies 1 Months 1-2 Varies 3 - 5 Varies November 1 Months 1-2 Varies 1 Months 1-										
Type of Accounts Recolarable Total March 2.3 March Total Table T										Past due
1 THE LOW-SET VALUE OF THE PROPERTY VALUE OF THE										accounts & Items
1 CLEMPESO USD 1 DATE 2 DATE 3		Total	1 Month	2 - 3 Mos.	4 - 6 Mos.	7 to 11 Mos.	1 - 2 Years	3 - 5 Years	Above	in Litigation
2 DETEX 111.778.078 40.154.081 37.58.6.16 136.178 1.90.778.00										
STEPLED 788.889.485 4.345.708 30.003.171 37.698.288 698.776.508		210 170 600	40 454 002	07 605 145	126 160 476	1 015 770				52,262,226
STR-USD			., . ,							25,868,422
SOLIAN (S. P.	· · · · · · · · · · · · · · · · · · ·			30,003,171	37,030,200					49,487,011
B BP Debetal Table T				3 081 783		37,130,220				49,407,011
Substant 1,289,885,697 17,871,505 128,775,090 174,095,964 788,897,509		-	-	0,001,700						
Less: Allow For Doublid Acc. SECTION T1,277100 T12,770,009 T14,008,704 T08,007,000 T08	*	4 000 005 003	74 074 055	400 770 000	474.050.704	700 007 500				407.047.050
Net Trade Receivable 1202.277.289			/ 1,0/ 1,055	126,770,099	174,056,764	700,007,509	-	-	-	127,617,659
1 TIME LOAN - BSP - REDSCOUNTING 187,657-182			71 671 055	126 770 099	174 058 764	788 867 509			_	127,617,659
THE COAL SEP - RECORDING SEP - RECORD NO. 2 157,077,12 46,400,00 59,015,000 7,891,008 73,142,129 818,046 - 105,1		1,202,272,200	7 1,07 1,000	120,110,000	,000,101	7 00,007,000				121,011,000
2 BILLS DISCOUNTED - REG - CLEAN 3 BILLS DISCOUNTED - REG - HO DEP 4 BILLS DISCOUNTED - REG - HO DEP 5 BILLS DISCOUNTED - REG - HO DEP 5 BILLS DISCOUNTED - REG - HO DEP 6 BILLS DISCOUNTED - REG - HO DEP 6 BILLS DISCOUNTED - REG - HO DEP 7 TIME (LOW) - ST LEAN 8 BILLS DISCOUNTED - REG - LEAN 8 BILLS DISCOUNTED - CHK DISC - CLEAN 9 BILLS DISCOUNTED - CHK DISC - CLEAN 9 BILLS DISCOUNTED - CHK DISC - CLEAN 9 BILLS DISCOUNTED - CHK DISC - CLEAN 10 BILLS DISCOUNTED - CHK DISCOUNTED - CLEAN 10 BILLS DISCOUNTED - CHK DISC - CLEAN 11 BILLS DISCOUNTED - CHK DISCOUNTED - CLEAN 11 BILLS DISCOUNTED - CLEAN 11 BILLS DISCOUNTED - CLEAN 11 BIL	b) Non - Trade Receivables									
2 BILLS DISCOUNTED - REG - OLEAN 3 BILLS DISCOUNTED - REG - OH DEP 4 BILLS DISCOUNTED - REG - OH DEP 5 BILLS DISCOUNTED - CHK DISC - CLEAN 6 BILLS DISCOUNTED - CHK DISC - CLEAN 7 TIME (JAN - ST LEAN - 1 BILLS DISCOUNTED - CHK DISC - CLEAN - BILLS APR 688 - 688 - 480,000 to 812,500.000 7 TIME (JAN - ST LEAN - 1 BILLS DISCOUNTED - CHK DISC - CLEAN - BILLS DISCOUNTED - CHK DISCOUNTED - CHK DISC - CLEAN - BILLS DISCOUNTED - CHK DISC - CLEAN - BILLS DISCOUNTED - CHK DISCOUN	4 TIME LOAN, BOD DEDICOOUNTING									
3 BILLS DISCOUNTED- REG - HO DEP 4 BILLS DISCOUNTED - REG - NACMOT 5 185,185 5 . 5,000,000 7 1990		-	-	-	-	-	-	-		
4 BILLS DISCONUTED - REC. RMCMOT 5, 181, 186 5,000,000 19,007,404 3,220,476 19,007,404 4,200,000 5,120,000 19,007,404 6,200,000 5,120,000 19,007,404 6,200,0		187 057 182	46 400 000	50 015 000	7 681 008	73 1/12 120	810.046		_	
\$ BILLS DISCOUNTED: - CHK DISC - CLEAN 6 7 TIME LOAN - ST CLEAN 6 86,397,680 7 TIME LOAN - ST CLEAN 8 86,397,680 7 TIME LOAN - ST CLEAN 8 86,397,680 7 TIME LOAN - ST CLEAN 8 86,397,680 7 TIME LOAN - ST CLEAN 10 10 TAME LOAN - ST CLEAN 10 10 TAME LOAN - ST CLEAN 10 TAME LOA				39,013,000	7,001,000	73,142,123	013,040	185 185	_	
6 TIME LOAN - ST. CLEAN 7 TIME LOAN - ST. CLEAN 8 TIME LOAN - ST. FLOUD-OUT DEP 40 706 637 8 100 70 70 70 70 70 70 70 70 70 70 70 70 7				19.097.494	3.220.476	_	-	-	_	
7 TIME LOAN - STALARY LOAN 3,111,762,389 460,049,386 430,556,093 480,556,072 508,652,784 509,000 10,447,667 12,467,447 4,276,657 4,276,477 4,276,637						512,500,000	-	-	-	
8 TIME LOAN - ST FIGURON CTS 9 TIME LOAN - CTS 10 TIME LOAN - CTS 11 TIME LOAN - CTS 11 TIME LOAN - CTS 12 TIME LOAN - CTS 13 TIME LOAN - CTS 14 TIME LOAN - CTS 15 TIME LOAN - CTS 16 TIME LOAN - CTS 16 TIME LOAN - CTS 16 TIME LOAN - CTS 17 TIME LOAN - CTS 17 TIME LOAN - CTS 18 T							918,226,445	-	-	
10 TIME LOAN -ST - REMCHMOTHS 662,280,047 543,236,223 8,513,833 2,00,000 14,40,000 24,983,300 17,708,1776 48,401 17 TIME LOAN -MT - LEMCHMOTH 19,064,531 3,000,000 11,40,000 11,40,000 13,481,654 130,007,576 17,708,1776 18,000 134,841,654 130,007,576 17,708,1776 18,000 134,841,654 130,007,576 17,708,1776 18,000 134,841,654 130,007,576 17,708,1776 18,000 134,841,654 130,007,576 17,708,1776 18,000 134,841,654 130,007,576 17,708,1776 18,000 134,841,654 15,700,000 134,841,654 17,708,176,186,840 30,315,986 17,708,176,186,186,186,186,186,186,186,186,186,18	8 TIME LOAN - ST - HOLD-OUT DEP	43,706,637	8,250,000	6,233,524	12,321,774		400,000	-	-	
11 TIME LOAN-MT - CLEAN 12 TIME LOAN-MT - HOLD-OUT DEP 13 106.05.13	9 TIME LOAN - CTS	129,801,431	-	-	-	-	8,488,868	108,467,697	12,844,867	
12 TIME LOAN - MT -FIOLO-DUT DEP 13 TIME LOAN - LAT - REMONIMOTHS 14 TIME LOAN - LAT - REMONIMOTHS 14 TIME LOAN - LAT - CLEAN 101231; 142 15 TIME LOAN - LAT - CLEAN 101231; 142 15 TIME LOAN - LAT - CLEAN 101231; 143 15 TIME LOAN - LAT - CLEAN 101231; 142 17 TIME LOAN - LAT - CLEAN 101231; 142 17 TIME LOAN - LAT - REMONIMOTHS 18			543,236,223		-		-		-	
13 TIME LOAN - LT - CREMCHMOTHS 14 TIME LOAN - LT - CREMCHMOTHS 14 TIME LOAN - LT - CREMCHMOTHS 15 TIME LOAN - LOAN - LA -			-				24,093,350	17,081,775	48,401	
1 TIME LOAN - LT - CLEAN 101231.142 178.750.00 178.490.003 143.835.264 376.29.774 786.148.490 303.315.890 178.77.698 180.77.698 180.77.698 180.77.698 180.77.698 178.77.698 180.77.698 178.77.698 180.77.698 178.77.698 180.77.698					21,500,000		-	-	-	
15 TIME LOAN - MORTAGE MANAGER 1,907,159,383 109,069,723 178,469,203 143,835,254 376,286,774 76,148,840 303,315,888 69,077,883 7 TIME LOAN - LT - REMICHMOTHS 5,866,667 7 TIME LOAN - LT - REMICHMOTHS 5,866,667 7 TIME LOAN - DULL - REMICHMOTHS 5,866,667 7 TIME LOAN - DULL - REMICHMOTHS 5,866,667 7 TIME LOAN - DULL - REMICHMOTHS 7 TIME LOAN - DURL - REMICHMOTHS TIME LOAN - DURL - DURL - TIME REMICHMOTHS TIME LOAN - DURL - REMICHMOTHS TIME LOAN - DURL - REMICHMOTHS TIME LOAN - DURL - REMICHMOTHS TIME LOAN - TIME LOAN - DURL - REMICHMOTHS TIME LOAN - TIME LOAN - DURL - REMICHMOTHS TIME LOAN - DURL - REMICHMOTHS TIME LOAN - DURL - REMICHMOTHS TIME			-	5,750,000	-	3,458,041	-			
17 TILL CONFLAN LOAN-CASHBACK 17 TIME LOAN - LOREAM HOME LOAN 18 TIME LOAN - DREAM HOME LOAN 19 TIME LOAN - DREAM HOME LOAN 10 TIME LOAN - DREAM HOME LOAN 10 TIME LOAN - DREAM HOME LOAN 10 TIME LOAN - THE LOAN - TH			400 000 700	470 400 000	440,005,054	- 070 000 774	700 440 040		17,875,000	
17 TIME LOAN - LT-REMCHMOTHS 5,866,667				178,490,803	143,835,254	376,298,774	796,148,840		-	
18 TIME LOAN - DREAM HOME LOAN 69,612,070 . 2,826,914 899,005 353,007 2,842,328 27,747,832 34,852,884 29,747,832 29,240,713,914 21,445,454 20,241,241,241,241 20,241,241,241,241,241,241 20,241,241,241,241,241,241,241,241,241,241				-	-	-	-	716,895		
19 TIME LOAN - DHL - FIVE #2ERO				2 826 014	989 005	353 007	2 842 328	27 747 832		
20 SPECIAL FUNDED LOAN 21 TIME LOAN -LT - NOLPOUT DEP 21 LA D - DOSRI -T - MT - RMCMOTH 22 OFFICERS AND STAFF LOANS 32 OFFICERS AND STAFF LOANS 4 LA D - FX - RES - SCLEAN 24 LA D - FX - RES - SCLEAN 25 LA D - FX - RES - SCLEAN 26 LA D - FX - RES - SCLEAN 27 LA D - FX - RES - SCLEAN 27 LA D - FX - RES - REMCHMOTH 11,667,879 28 BILLS DISCOUNTED - PAST DUE 29 PD - LA D - DOM - TL - ST 31 PD - LA D - DOM - TL - ST 32 PD - OFFICERS AND STAFF LOANS 32 PD - OFFICERS AND STAFF LOANS 32 PD - OFFICERS AND STAFF LOANS 33 PD - DEFAM HOME LOAN 40 RESTRUCLOANS - FX - RES - NDOSRI 41 PD - RESTRUC LOANS - FX - RES - NDOSRI 42 PD - RESTRUC LOANS - DOM - NDOSRI 43 ITL - DREAM HOME LOAN 44 DBP - CLEAN - NDOSRI 45 LT - RESTRUCT - RES - NDOSRI 46 LT - RESTRUCT - RES - NDOSRI 47 PD - LE AD - NDOSRI 48 LT - RESTRUCT - RES - NDOSRI 49 PD - LE AD - NDOSRI 40 LT - RESTRUCT - RES - NDOSRI 40 LT - RESTRUCT - RES - NDOSRI 41 TI - RESTRUCT - RES - NDOSRI 42 LT - RESTRUCT - RES - NDOSRI 43 LT - RESTRUCT - RES - NDOSRI 44 LT - RESTRUCT - RES - NDOSRI 55 Less: Allow, For Doubtful Acct. 51 JS98, 232 JS98, 232 JS98, 233 JS98, 232 JS98, 233 JS98, 234 JS98, 244 JS97, 23, 301, 311, 470 T63, 171, 213 Z99, 269, 710 Net Nort - Trade Receivable 40 Longounded Bets Receivable 41 JS98, 232, 137 LS98, 233 JS98, 2276 JS98, 234 JS98, 2474, 433, 973 JS91, 311, 470 T63, 171, 213 Z99, 269, 710 Net Nort - Trade Receivable 42 Longounded Bets Receivable 43 JS98, 232, 248, 248, 248, 248, 248, 248, 248, 24			_	2,020,314	303,003	333,007	2,042,320			
21 TIME LOAN - LT - HOLD-OUT DEP 22 LA D - DOSRI - LT - MT - RIMCMOTH 23 OFFICERS AND STAFF LOANS 24 LA D - FX - RES - HO DEP 25 LA D - FX - RES - CLEAN 26 LA D - FX - RES - CLEAN 27 LA D - FX - RES - CLEAN 38 PO - LA D - FX - RES - CLEAN 39 PO - LA D - DON - LT - LA T - RIMCMOTH 39 PO - LA D - DON - LT - LA T - RIMCMOTH 31 FOR - LA D - FX - RES - CLEAN 40 PO - LA D - FX - RES - CLEAN 41 FOR - LA D - FX - RES - CLEAN 42 PO - LA D - FX - RES - RIMCHMOTH 43 PO - LA D - DOM - TL - NT 44 PO - LA D - DOM - TL - NT 45 PO - LA D - DOM - TL - NT 45 PO - LA D - DOM - TL - NT 45 PO - LA D - DOM - TL - NT 45 PO - LA D - DOM - TL - NT 45 PO - LA D - DOM - TL - RE - HC 47 PO - LA D - DOM - TL - RE - HC 48 PO - LA D - DOM - TL - RE - HC 49 PO - LA D - DOM - TL - RE - HC 40 PO - LA D - DOM - TL - RE - HC 41 PO - RESTRUC LOANS - DOM - NDOSRI 41 PO - RESTRUC LOANS - DOM - NDOSRI 42 PO - RESTRUC LOANS - DOM - NDOSRI 43 PO - LA D - FX - RES - NDOSRI 44 PO - RESTRUC LOANS - DOM - NDOSRI 45 PO - RESTRUC LOANS - DOM - NDOSRI 46 PO - RESTRUC LOANS - DOM - NDOSRI 47 PO - RESTRUC LOANS - DOM - NDOSRI 48 PO - RESTRUC LOANS - DOM - NDOSRI 49 PO - RESTRUC LOANS - DOM - NDOSRI 40 PO - RESTRUC LOANS - DOM - NDOSRI 41 PO - RESTRUC LOANS - DOM - NDOSRI 42 PO - RESTRUC LOANS - DOM - NDOSRI 43 PO - RESTRUC LOANS - DOM - NDOSRI 44 DP - RESTRUC LOANS - DOM - NDOSRI 51 PO - RESTRUC LOANS - DOM - NDOSRI 51 PO - RESTRUC LOANS - DOM - NDOSRI 51 PO - RESTRUC LOANS - DOM - NDOSRI 51 PO - RESTRUC LOANS - DOM - NDOSRI 52 PO - RESTRUC LOANS - DOM - NDOSRI 53 PO - LA D - FX - RES - NDOSRI 54 PO - RESTRUC LOANS - DOM - NDOSRI 55 PO - RESTRUC LOANS - DOM - NDOSRI 55 PO - RESTRUC LOANS - DOM - NDOSRI 56 PO - RESTRUC LOANS - DOM - NDOSRI 57 PO - RESTRUC LOANS - DOM - NDOSRI 57 PO - RESTRUC LOANS - DOM - NDOSRI 58 PO - RESTRUC LOANS - DOM - NDOSRI 59 PO - RESTRUC LOANS - DOM - NDOSRI 50 PO - RESTRUC LOANS - DOM - NDOSRI 50 PO - RESTRUC LOANS - DOM - NDOSRI 50 PO - RESTRUC LOANS - DOM - NDOSRI 50 PO - RESTRUC LOANS - DOM - NDOSRI 51 PO - RESTRUC LOANS - DOM - ND			_	_	_		_		-	
22 L & D - DOSRI - TL - MT - RINC/MOTH 23 OFFICERS AND STAFF LOANS 24 L & D - FX - RES - CLEAN 25 L & D - FX - RES - CLEAN 26 L & D - FX - RES - CLEAN 27 L & D - FX - RES - CLEAN 28 BILLS DISCOUNTED - PAST DUE 29 PO - L & D - DOM - TL - MT 31 PD - L & D - DOM - TL - MT 32 PD - OFFICERS AND STAFF LOANS 31 PD - L & D - DOM - TL - MT 32 PD - L & D - DOM - TL - RES - MDOSRI 33 PD - DREAM HOME LOAN 34 PD - L & D - DOM - TL - RES - NDOSRI 35 PD - L & D - DOM - TL - RES - NDOSRI 40 PD - RESTRUC LOANS - DOM - NDOSRI 41 PD - RESTRUC LOANS - DOM - NDOSRI 42 PD - RESTRUC LOANS - DOM - NDOSRI 43 ITL - RESTRUCT - RES - NDOSRI 44 DBP - CLEAN - NDOSRI 45 Less - RINC - RES - NDOSRI 46 Less - RINC - RES - NDOSRI 47 LA - RES - RES - NDOSRI 48 LESS - RES - NDOSRI 49 PD - L & D - PAST - RES - NDOSRI 40 LESS - RES - NDOSRI 41 LESS - RES - NDOSRI 42 PD - RESTRUCT - RES - NDOSRI 43 ITL - RESTRUCT - RES - NDOSRI 44 DBP - CLEAN - NDOSRI 55 Less - RINC - RES - NDOSRI 56 Less - RINC - RES - NDOSRI 57 Less - RINC - RES - NDOSRI 58 Less - RINC - RES - NDOSRI 59 PO - LEST - RES - NDOSRI 50 Less - RINC - RES - NDOSRI 50 Less - RINC - RES - RES - NDOSRI 51 Less - RINC - RES - RES - NDOSRI 51 Less - RINC - RES - RES - NDOSRI 51 Less - RINC - RES - RES - NDOSRI 51 Less - RINC - RES - RES - NDOSRI 51 Less - RINC - RES - R			_	712,500	1.000.000		-	-	_	
23 OFFICERS AND STAFF LOANS 24 L & D. FX. RES. HO DEP 25 L & D. FX. RES. HO DEP 26 L & D. FX. RES. CLEAN 2 460,751.596 27 L & D. FX. RES. CLEAN 2 460,751.596 28 IBLIS. DISCOUNTED. PAST DUE 28 IBLIS. DISCOUNTED. PAST DUE 30 PD. L & D. DOM. TL. ST 30 PD. L & D. DOM. TL. ST 31 PD. L & D. DOM. TL. ST 32 PD. L & D. DOM. TL. RES. HFC 33 PD. DERARY LOAN 34 PD. L & D. DOM. TL. RES. HFC 35 PD. L & D. FX. RES. ANDOSRI 36 PD. L & D. DOM. DOSRI 37 ITL. L & D. DOM. NDOSRI 38 ITL. DREAM HOME LOAN 40 RESTRUC LOANS DOM. NDOSRI 41 PD. RESTRUC LOANS DOM. DOM. NDOSRI 42 PD. RESTRUC LOANS DOM. NDOSRI 43 ITL. RESTRUCT. RES. NDOSRI 44 DB. CLEAN DOM. DOM. NDOSRI 43 ITL. RESTRUCT. RES. NDOSRI 44 DB. CLEAN. DOM. NDOSRI 54,593. 3.386.728.171 54,929.289. 199.953 52,744.433.973 53,901.311.470 763.171.213 763.171.21		-,		,,,,,	1,000,000					
25 L & D - FX - RES - CLEAN		18,520,953	2,001,235	2,707,458	2,583,269	3,876,745	5,419,298	1,898,952		33,995
28 L & D - FX - NRES - CLEAN 17,32,880,000 - 17,32,880,000 - 17,32,880,000 - 17,33,000 - 17,30,000 - 1	24 L & D - FX - RES - HO DEP	-	-	-	-	-	-	-	-	
27 L & D. F.Y. RES. REMICHMOTH 11,667,879 28 BILLS DISCOUNTED - PAST DUE 8,509,301 29 PD. L & D. D. OM - TL ST 12,714,425 30 PD. SALARY LOAN 1,706,53,983 31 PD. L & D. D. OM - TL MT 1,70,653,983 32 PD. OFFICERS AND STAFF LOANS 53 33 PD. L & D. D. M. TL MT 21,967,374 34 PD. L & D. D. M. TL RES. HICK 21,967,374 35 PD. L & D. D. M TL RES. NDOSRI 35,502,759 36 PAST DUE - MORTGAGE MGR 80,026,001 37 ITL L & D. D. M. DOSRI 13,255,522 38 ITL MORTGAGE MGR 80,026,001 40 RESTRUC LOANS - D. M NDOSRI 26,866,216 41 PD RESTRUC LOANS - F. NES-NDOSRI 41,210,484 42 PD RESTRUC LOANS - D. M NDOSRI 42,307,486 43 ITL RESTRUC LOAN - S. N RES NDOSRI 42,307,486 44 DBP - CLEAN - NDOSRI 123,807,486 45 DBP - CLEAN - NDOSRI 123,807,486 46 Unamortized Transaction cost 15,000,067 46 Less: Allow, For Doubtful Acct 13,492,232,137 1,494,2013,513 819,789,953 2,744,433,973 3,301,311,470 763,171,213 299,269,710 47 Net Non - Trade Receivables 1,589,762,270 Dividends Receivable 1,589,762,270	25 L & D - FX - RES - CLEAN	2,460,751,596	1,730,659,462.17	57,429,927.91	78,524,095.00	62,569,000.00	531,569,111.38	0.00	0.00	
8 BILS DISCOUNTED - PAST DUE 9 PD - L & DOM - TL - ST 127,114,425 30 PD - SALARY LOAN 31 PD - L & DOM - TL - ST 177,10653,983 31 PD - L & D - DOM - TL - ST 32 PD - OFFICERS AND STAFF LOANS 33 PD - DEFICERS AND STAFF LOANS 34 PD - L & DOM - TL - RE - HFC 21,967,374 35 PD - L & DOM - TL - RE - HFC 36 PAST DUE - MORTGAGE MGR 37 ITL - L & D- FX - RES - NDOSRI 38 ITL - NORTGAGE MGR 39 ITL - DOM - NDOSRI 40 PD - RESTRUC LOANS - FX - RES - NDOSRI 41 PD - RESTRUC LOANS - FX - RES - NDOSRI 42 IPD - RESTRUC LOANS - FX - RES - NDOSRI 43 ITL - RESTRUC LOANS - FX - RES - NDOSRI 44 IPD - RESTRUC LOANS - FX - RES - NDOSRI 45 ITL - RESTRUC LOANS - FX - RES - NDOSRI 46 ITL - RESTRUC LOANS - FX - RES - NDOSRI 47 ITL - RESTRUC LOANS - FX - RES - NDOSRI 48 ITL - RESTRUC LOANS - FX - RES - NDOSRI 49 PD - RESTRUC LOANS - FX - RES - NDOSRI 40 ITL - RESTRUC LOANS - FX - RES - NDOSRI 41 ITL - RESTRUC LOANS - FX - RES - NDOSRI 42 PD - RESTRUC LOANS - FX - RES - NDOSRI 43 ITL - RESTRUC LOANS - FX - RES - NDOSRI 44 ITL - RESTRUC - RES - NDOSRI 55 ITL - RESTRUC - RES - NDOSRI 56 RESTRUC - RES - NDOSRI 57 ITL - RESTRUC - RES - NDOSRI 58 RESTRUC - RES - NDOSRI 59 RESTRUC - RES - NDOSRI 50 RESTRUC - RES - NDOSRI 51 RESTRUC - RESTRUC - RESTRUC - RES - NDOSRI 51 RESTRUC - R			-	-	-	721,950,000	1,010,730,000	-	-	
127,114,425 127,114,425			-	-	-	-	-	11,667,879	-	
30 PD - SALARY LOAN										58,509,301
1										127,114,425
32 PD - OFFICERS AND STAFF LOANS 33 PD - DRAM HOME LOAN 4 PD - L & D - DOM - TL - RE - HFC 21,967,374 35 PD - L & D - DOM - TL - RE - HFC 21,967,374 36 PD - L & D - DOM - TL - RE - HFC 31 FD - L & D - DOM - NDOSRI 36 PAST DUE - MORTGAGE MGR 37 ITL - L & D - DOM - NDOSRI 38 ITL - DREAM HOME LOAN 40 RESTRUC LOANS - DOM - NDOSRI 41 PD - RESTRUC LOANS - DOM - NDOSRI 41 PD - RESTRUC LOANS - DOM - NDOSRI 42 PD - RESTRUC LOANS - DOM - NDOSRI 43 ITL - RESTRUC LOAN - DOM - NDOSRI 43 ITL - RESTRUC LOAN - DOM - NDOSRI 44 DBP - CLEAN - NDOSRI 55 NDOSRI 45 Less: Allow. For Doubtful Acct. 66 Net Non - Trade Receivable 67 Accounts Receivables 78 Accounts Receivables 78 L274,433,973 78 1,942,013,513 78 1,942,0										1,170,653,983
33 PD - DREAM HOME LOAN 34 PD - L & D - DOM - TL - RE - HFC 35 PD - L & D - DOM - TL - RE - HFC 35 PD - L & D - DOM - TL - RE - HFC 36 PAST DUE - MORTGAGE MGR 37 ITL - L & D - DOM - NDOSRI 39 ITL - MORTGAGE MGR 40 RESTRUC LOANS - DOM - NDOSRI 41 PD - RESTRUC LOANS - DOM - NDOSRI 42 PD - RESTRUC LOANS - FX - RES - NDOSRI 43 ITL - RESTRUC LOAN - DOM - NDOSRI 44 DBP - CLEAN - NDOSRI 45 DF - CLEAN - NDOSRI 46 DBP - CLEAN - NDOSRI 47 DR - RESTRUC LOAN - DOM - NDOSRI 48 DBP - CLEAN - NDOSRI 49 DR - RESTRUC LOAN - DOM - NDOSRI 40 DBP - CLEAN - NDOSRI 41 DBP - CLEAN - NDOSRI 42 DBP - CLEAN - NDOSRI 43 ITL - RESTRUCT - RES - NDOSRI 44 DBP - CLEAN - NDOSRI 45 DBP - CLEAN - NDOSRI 46 DBP - CLEAN - NDOSRI 47 DBP - CLEAN - NDOSRI 48 DBP - CLEAN - NDOSRI 49 DBP - CLEAN - NDOSRI 40 DBP - CLEAN - NDOSRI 40 DBP - CLEAN - NDOSRI 41 DBP - CLEAN - NDOSRI 42 DBP - CLEAN - NDOSRI 43 DBP - CLEAN - NDOSRI 44 DBP - CLEAN - NDOSRI 45 DBP - CLEAN - NDOSRI 46 DBP - CLEAN - NDOSRI 47 DBP - CLEAN - NDOSRI 48 DBP - CLEAN - NDOSRI 49 DBP - CLEAN - NDOSRI 40 DBP - CLEAN - NDOSRI 40 DBP - CLEAN - NDOSRI 41 DBP - CLEAN - NDOSRI 42 DBP - CLEAN - NDOSRI 43 DBP - CLEAN - NDOSRI 44 DBP - CLEAN - NDOSRI 45 DBP - CLEAN - NDOSRI 46 DBP - CLEAN - NDOSRI 47 DBP - CLEAN - NDOSRI 48 DBP - CLEAN - NDOSRI 49 DBP - CLEAN - NDOSRI 40 DBP - CLEAN - NDOSRI 40 DBP - CLEAN - NDOSRI 41 DBP - CLEAN - NDOSRI 42 DBP - CLEAN - NDOSRI 42 DBP - CLEAN - NDOSRI 43 DBP - CLEAN - NDOSRI 44 DBP - CLEAN - NDOSRI 44 DBP - CLEAN - NDOSRI 45 DBP - CLEAN - NDOSRI 46 DBP - CLEAN - NDOSRI 47 DBP - CLEAN - NDOSRI 48 DBP - CLEAN - NDOSRI 49 DBP - CLEAN - NDOSRI 40 DBP - CLEAN - NDOSRI 40 DBP - CLEAN - NDOSRI 41 DBP - CLEAN - NDOSRI 42 DBP - CLEAN - NDOSRI		156,553,888								156,553,888
34 PD - L & D - DOM - TL - RE - HFC 35 PD - L & D - FX - RES - NDOSRI 35 PD - L & D - FX - RES - NDOSRI 36 PAST DUE - MORTGAGE MGR 37 ITL - L & D - DOM - NDOSRI 38 ITL - DORTAGE MGR 39 ITL - DREAM HOME LOAN 40 RESTRUC LOANS - DOM - NDOSRI 41 PD - RESTRUC LOANS - FX - RES - NDOSRI 42 PD - RESTRUC LOAN - DOM - NDOSRI 43 ITL - RESTRUC LOAN - DOM - NDOSRI 44 DBP - CLEAN - NDOSRI 50 Less: Allow, For Doubtful Acct. Net Non - Trade Receivable Accounts Receivables Accorded Interest Receivables Unqouted Debt Securities Unquided Debt Securities Dividends Receivable 51 1,589,762,270 4,274,995,138 52 1,595,738 53 1,595,738 54 1,595,738 55 2,744,995,138 55 2,744,935,138 56 2,744,995,138 57 2,744,433,973 57 3,301,311,470 57 3,171,213 57 2,99,269,710 57 3,171,213 57 3,174,995,138 57 3,174,995,138		6 262 707								6 262 707
35 PD-L8 D-FX - RES - NDOSRI 35,502,758 8 8 0,026,001 37 ITL - L8 D - DOM - NDOSRI 13,255,522 8 1 13,255,522 8 1 1 1 - NDOM - NDOSRI 13,255,522 8 1 1 1 - NDOM - NDOSRI 13,255,522 8 1 1 1 - NDOM - NDOSRI 14 - RESTRUC LOANS - DOM - NDOSRI 26,866,216 2,574,183 10,445,878 13,846,154 1 1 - RESTRUC LOAN - DOM - NDOSRI 2 2,574,183 10,445,878 13,846,154 1 1 - RESTRUC LOAN - DOM - NDOSRI 2										6,262,797 21,967,374
Accounts Receivable Support Suppor										35,502,758
37 ITL - L & D - DOM - NDOSRI 38 ITL - MORTGAGE MGR 1TL - DREAM HOME LOAN 40 RESTRUC LOANS - DOM - NDOSRI 41 PD - RESTRUC LOANS - FX - RES - NDOSRI 42 PD - RESTRUC LOAN - FX - RES - NDOSRI 43 ITL - RESTRUC LOAN - DOM - NDOSRI 44 DBP - CLEAN - NDOSRI 50 JUDIOTAL 44 DBP - CLEAN - NDOSRI 45 ITL - RESTRUCT - RES - NDOSRI 46 Less: Allow, For Doubtful Acct. 47 Net Non - Trade Receivable 50 Judiotal Accounts Receivable 51 J. 289,009,343 52 Accounced Interest Receivable 51 J. 289,009,343 52 J. 4995,138 52 J. 44,833 J. 321,479 J. 322,137 53 J. 321,4995,138 53 J. 321,4995,138										80,026,001
38 ITL - MORTGAGE MGR 39 ITL - DREAM HOME LOAN 40 RESTRUC LOANS - DOM - NDOSRI 41 PD - RESTRUC LOANS - DOM - NDOSRI 42 PD - RESTRUC LOAN - DOM - NDOSRI 43 ITL - RESTRUCT - RES - NDOSRI 44 DBP - CLEAN - NDOSRI 5 Less: Allow, For Doubtful Acct. Net Non - Trade Receivables Accounts Receivables Accounts Receivables Unquoted Debt Securities Unquoted Debt Securities Dividends Receivable 40 RESTRUC LOAN - DOM - NDOSRI 41 1,942,808,533 42,807,486 43 11,942,013,513 44 123,807,486 44 123,807,486 45 123,807,486 46 123,807,486 47 1,942,013,513 48 19,789,953 48 19,789,953 48 19,789,953 49,744,433,973 49,744,433,										13,255,522
39 ITL - DREAM HOME LOAN 40 RESTRUC LOANS - DOM - NDOSRI 41 PD - RESTRUC LOANS - FX - RES - NDOSRI 42 PD - RESTRUC LOAN - DOM - NDOSRI 43 ITL - RESTRUC T - RES - NDOSRI 44 DBP - CLEAN - NDOSRI 45 DBP - CLEAN - NDOSRI 46 DBP - CLEAN - NDOSRI 47 DBP - CLEAN - NDOSRI 48 DBP - CLEAN - NDOSRI 49 DBP - CLEAN - NDOSRI 40 DBP - CLEAN - NDOSRI 41 DBP - CLEAN - NDOSRI 42 DBP - CLEAN - NDOSRI 43 DBP - CLEAN - NDOSRI 44 DBP - CLEAN - NDOSRI 55 DBP - CLEAN - NDOSRI 56 DBP - CLEAN - NDOSRI 57 DBP - CLEAN - NDOSRI 58 DBP - CLEAN - NDOSRI 59 DBP - CLEAN - NDOSRI 50 DBP - CLEAN - NDOSRI 51 DB		-								,,
41 PD - RESTRUC LOAN - DOM - NDOSRI 42 PD - RESTRUC LOAN - DOM - NDOSRI 43 ITL - RESTRUCT - RES - NDOSRI 44 DBP - CLEAN - NDOSRI 5 Subtotal Add: Unamortized Transaction cost Less: Allow. For Doubtful Acct. Net Non - Trade Receivable Accounts Receivables Accounts Receivables Unqouted Debt Securities Unqouted Debt Securities 1,289,009,343 Accrued Interest Receivable 1,289,009,343 Accrued Interest Receivable 1,589,762,270 Dividends Receivable 1,289,051,389 3,214,995,138		-								
42 PD- RESTRUC LOAN - DOM - NDOSRI 43 ITL - RESTRUCT - RES - NDOSRI 44 DBP - CLEAN - NDOSRI Subtotal Add: Unamortized Transaction cost Less: Allow. For Doubtful Acct. Net Non - Trade Receivable Accounts Receivables Accrued Interest Receivables Unqouted Debt Securities 1,289,009,343 Accrued Interest Receivable 1,289,009,343 Accrued Interest Receivable 1,289,009,343 Accrued Debt Securities 1,589,762,270 Dividends Receivable 4,278,8630 3,214,995,138	40 RESTRUC LOANS - DOM - NDOSRI	26,866,216	-	-	-	-	2,574,183	10,445,878	13,846,154	
43 ITL - RESTRUCT - RES - NDOSRI 1,210,484 44 DBP - CLEAN - NDOSRI 123,807,486	41 PD - RESTRUC LOANS - FX - RES -NDOSRI	-								
44 DBP - CLEAN - NDOSRI 123,807,486 123,807,486 123,807,486 123,807,486 123,807,486 123,807,486 123,807,486 123,807,486 123,807,486 123,807,486 123,807,486 123,807,486 123,807,486 123,807,486 123,807,486 123,807,486 123,807,486 123,807,486 123,807,486 143,927,808,533 3,386,728,171 1,942,013,513 819,789,953 2,744,433,973 3,301,311,470 763,171,213 299,269,710 123,512 123,51		-								
Subtotal										1,210,484
Add: Unamortized Transaction cost Less: Allow. For Doubtful Acct. Net Non - Trade Receivable 13,594,576,463 1,289,009,343 Accrued Interest Receivables 1,289,009,343 Accrued Interest Receivables 1,289,009,343 Accrued Interest Receivables 1,899,762,270 Dividends Receivable 1,289,009,343 3,31,944,895 1,589,762,270 3,214,995,138	44 DBP - CLEAN - NDOSRI	123,807,486	123,807,486							
Add: Unamortized Transaction cost Less: Allow. For Doubtful Acct. Net Non - Trade Receivable 13,594,576,463 1,289,009,343 Accrued Interest Receivables 1,289,009,343 Accrued Interest Receivables 1,289,009,343 Accrued Interest Receivables 1,899,762,270 Dividends Receivable 1,289,009,343 3,31,944,895 1,589,762,270 3,214,995,138		1								
Add: Unamortized Transaction cost Less: Allow. For Doubtful Acct. Net Non - Trade Receivable 13,594,576,463 13,594,576,463 13,594,576,463 13,594,576,463 13,594,576,463 13,594,576,463 13,594,576,463 13,594,576,463 13,594,576,463 13,894,895 14,289,009,343 Accrued Interest Receivables 15,899,762,270 Dividends Receivable 15,899,762,270	Cultistal	14 027 000 500	2 200 722 474	1 042 042 540	040 700 050	2 744 422 272	2 204 244 470	700 474 040	200 260 742	4 674 000 500
Less: Allow. For Doubtful Acct. Net Non - Trade Receivable 13,594,576,463 3,386,728,171 1,942,013,513 819,789,953 2,744,433,973 3,301,311,470 763,171,213 299,269,710 Accounts Receivables 1,289,009,343 Accrued Interest Receivables 331,944,895 Unqouted Debt Securities 1,589,762,270 Dividends Receivable 4,278,630 3,214,995,138	Subtotal Add: Unpropried Transaction and		3,386,728,171	1,942,013,513	819,789,953	2,744,433,973	3,301,311,470	/63,1/1,213	299,269,710	1,671,090,529
Net Non - Trade Receivable 13,594,576,463 3,386,728,171 1,942,013,513 819,789,953 2,744,433,973 3,301,311,470 763,171,213 299,269,710 Accounts Receivables										
Accounts Receivables 1,289,009,343 Accrued Interest Receivables 331,944,895 Unqouted Debt Securities 1,589,762,270 Dividends Receivable 4,278,630 3,214,995,138			3 386 728 171	1 942 013 513	810 780 053	2 744 433 073	3 301 311 470	763 171 213	299 269 710	1,671,090,529
Accrued Interest Receivables 331,944,895 Unqouted Debt Securities 1,589,762,270 Dividends Receivable 4,278,630 3,214,995,138	Net Non - Hade NevelVable	15,594,576,463		1,042,013,313	013,703,353	2,144,433,913	3,301,311,470	103,111,213	233,203,110	1,071,090,529
Accrued Interest Receivables 331,944,895 Unqouted Debt Securities 1,589,762,270 Dividends Receivable 4,278,630 3,214,995,138	Accounts Receivables	1 280 000 343	•							
Unqouted Debt Securities 1,589,762,270 Dividends Receivable 4,278,630 3,214,995,138										
Dividends Receivable 4,278,630 3,214,995,138										
3,214,995,138										
Less. Allowance for impairment109,668,119	Less: Allowance for impairment	109,668,119	_							
3,105,327,019		3,105,327,019	-							

Net Receivables (a + b)

Less: Unearned Interest and Discounts

17,902,175,770

117,979,843 17,784,195,927