ACCOUNTS RECEIVABLE ANALYSIS
AS OF DECEMBER 31,2004

Code	Name	Loan	Granted	Loan Amount	Terms	Amort.	Current Balance	Amount Paid	Amount Due	Maturity	Arrears in Mos.	Num. of Payment	Remarks	Amount in Arrears	1 - 3 Mos.	4 - 6 Mos.	7 - 9 Mos.	10 - 12 Mos.	Over 12 Mos.	Overdue
002665	Villones, Erlinda	Family-Reg	12/05/2004	5668.00	6 MN	472.33	4720.00	948.00	472.33	06/03/2005		1 SMY								
001467	Villoso, Imelda	Past Due	NO LOAN DETAILS	-----	----------		8,879.75													
001463	Villote, Fidelia V	Family-Pol	11/18/2004	3000.00	3 MN	1,000.00	3000.00	0.00	1,000.00	02/16/2005	1	1 MNY		1,000.00	1,000.00					
001463	Villote, Fidelia V	A/R Rice	12/10/2004	1150.00	4 WK	287.50	950.00	200.00	862.50	01/07/2005	1	3 WKY		662.50	662.50					
000379	Virgo, Corazon	Family-Pol	08/06/2004	1500.00	1 MN	1,500.00	1500.00	0.00	1,500.00	09/05/2004		0 MNY	OverDue							1,500.00
000379	Virgo, Corazon	Re-struc	03/10/2004	3733.19	12 MN	311.10	2276.19	1,457.00	2,799.90	03/05/2005	4	9 MNY		1,342.90		1,342.90				
000371	Virgo, Jesus	Past Due	NO LOAN DETAILS	-----	----------		617.33													
001416	Virtudazo, Florida	Re-struc	05/24/2004	11042.15	12 MN	920.18	10842.15	200.00	6,441.26	05/19/2005	7	7 MNY		6,241.26			6,241.26			
001616	Vivarez, Charito J	Family-Reg	07/12/2004	22344.00	8 MN	2,793.00	9544.00	12,800.00	13,965.00	03/09/2005		5 MNY								
000555	Wang, Nila	Re-struc	04/05/2004	27838.00	3 MN	9,279.33	27838.00	0.00	27,838.00	07/04/2004		2 MNY	OverDue							27,838.00
003238	Whuillas, Leonila	Family-Pol	06/18/2004	2500.00	3 MN	833.33	2500.00	0.00	2,500.00	09/16/2004		2 MNY	OverDue							2,500.00
002948	Yangat, Lian S.	Sec. Xpres	12/17/2004	1616.00	1 MN	1,616.00	1616.00	0.00	0.00	01/16/2005		0 MNY								
002948	Yangat, Lian S.	A/R Rice	12/23/2004	1150.00	4 WK	287.50	950.00	200.00	287.50	01/20/2005		1 WKY								
000389	Yap, Franklin	Buss. Reg.	10/07/2004	13780.00	4 MN	114.83	5040.00	8,740.00	9,760.55	02/04/2005	1	85 DLY		1,020.55	1,020.55					
000389	Yap, Franklin	SEAL	10/07/2004	21200.00	3 MN	235.56	3912.00	17,228.00	20,022.60	01/05/2005	1	85 DLY		2,794.60	2,794.60					
000380	Yap, Nenita	Family-Pol	07/14/2004	1200.00	3 MN	400.00	390.00	810.00	390.00	10/12/2004		2 MNY	OverDue							390.00
000549	Yap, Samuel	SEAL	11/18/2004	21600.00	4 MN	180.00	13600.00	8,000.00	7,740.00	03/18/2005		43 DLY								
002679	Ybanez, Cecilio B	Buss. Reg.	12/22/2004	10600.00	4 MN	662.50	9600.00	1,000.00	662.50	04/21/2005		1 WKY								
002541	Yet, Norman R.	Family-Pol	06/16/2004	1500.00	1 MN	1,500.00	1500.00	0.00	1,500.00	07/16/2004		0 MNY	OverDue							1,500.00
003436	Ymas, Haydee A.	Sec. Xpres	12/05/2004	3502.00	3 MN	291.83	2652.00	850.00	875.49	03/05/2005		3 WKY								
002819	Yncierto, Luisa A.	Family-Pol	12/07/2004	500.00	1 MN	500.00	500.00	0.00	0.00	01/06/2005		0 MNY								
002819	Yncierto, Luisa A.	Sec. Xpres	12/07/2004	1693.20	2 MN	846.60	1693.20	0.00	0.00	02/05/2005		0 MNY								
002819	Yncierto, Luisa A.	Jewel Loan	12/07/2004	900.00	1 MN	900.00	900.00	0.00	0.00	01/06/2005		0 MNY								
000681	Ypanto, Gerarda	Family-Reg	08/01/2004	34720.00	12 MN	723.33	23530.00	11,190.00	15,189.93	07/27/2005	2	21 WKY		3,999.93	3,999.93					
000681	Ypanto, Gerarda	Family-Pol	11/21/2004	3000.00	3 MN	1,000.00	2200.00	800.00	1,000.00	02/19/2005		1 MNY								
000525	Yusi, Ofelia	Re-struc	07/23/2004	4125.00	12 MN	85.94	4057.90	67.10	1,976.62	07/18/2005	6	23 WKY		1,909.52		1,909.52				
000385	Zamora, Berlito	Re-struc	06/06/2004	5250.00	3 MN	58.33	28212.93	-22,962.93	28,212.93	09/04/2004		89 DLY	OverDue							28,212.93
000383	Zamora, Marilyn	Past Due	NO LOAN DETAILS	-----	----------		3,548.070													
000384	Zamora, Nida	Re-struc	12/07/2003	24236.15	12 MN	67.32	25318.34	-1,082.19	25,318.34	12/01/2004		359 DLY	OverDue							25,318.34
000390	Zamora, Ronaldo	Past Due	NO LOAN DETAILS	-----	----------		7,383.20													
001670	Zamora, Virgilio S	Buss. Reg.	12/02/2004	46842.00	24 MN	487.94	45342.00	1,500.00	1,951.76	11/22/2006		4 WKY								
001670	Zamora, Virgilio S	Family-Pol	11/16/2004	3000.00	3 MN	1,000.00	3000.00	0.00	1,000.00	02/14/2005	1	1 MNY		1,000.00	1,000.00					
002590	Zamoranos, Marivic	Past Due	NO LOAN DETAILS	-----	----------		471.50													
001976	Zurbito, Conchita	Re-struc	09/16/2004	2070.08	3 MN	690.03	2070.08	0.00	2,070.08	12/13/2004		2 MNY	OverDue							2,070.08
Totals							21,309,748.66							2,796,870.85		754,772.57		393,568.04		2,273,706.84
															1,054,108.04		529,116.35		105,305.85	

** End of report **