

SCHEDULE OF DELINQUENTS  
 AS OF FEBRUARY 13, 2005

Code	Name	Loan	Granted	Maturity	Balance	Age	Share CBS	Share Rice	Share CC	Exposed Amt
001602	Tolinero, Genero	Re-struct	05/02/2004	07/01/2004	7,853.20	181-1 year			8,161.71	
002309	Tolopia, Estella	Past Due	01/01/1901	01/01/1901	2,542.95	over 5 years			2,319.56	223.39
002450	Tomazar, Milagr	Comm. Loan	08/08/2003	08/02/2004	1,889.50	181-1 year			1,307.50	582.00
001713	Tonocante, Lolit	Buss. Reg.	12/10/2003	07/07/2004	22,539.70	181-1 year			15,401.13	7,138.57
001657	Toreja, Belen M.	Family-Pcl	09/30/2004	11/29/2004	2,350.00	61-90 days				
001657	Toreja, Belen M.	SEL	11/10/2003	08/06/2004	64,975.00	181-1 year			15,809.73	51,515.27
001048	Torres, Corazon	Past Due	01/01/1901	01/01/1901	312.72	over 5 years			212.57	100.15
002527	Torres, Necitas	Sec. Xpres	05/07/2004	06/06/2004	1,946.00	181-1 year			4,573.38	
000541	Trayvilla, Angel	Past Due	01/01/1901	01/01/1901	4,548.10	over 5 years				
000541	Trayvilla, Angel	A/R Rice	09/01/2004	09/29/2004	920.00	121-180 days			8,335.76	
000454	Trinchera, Lucil	Past Due	01/01/1901	01/01/1901	8,832.53	over 5 years			238.12	8,594.41
000805	Trinidad, Concep	Past Due	01/01/1901	01/01/1901	4,535.90	over 5 years			15,323.64	
001547	Tuante, Rosalina	Family-Reg	04/29/2003	04/23/2004	19,900.00	181-1 year			14,909.61	4,990.39
000351	Tuapen, Dionisio	Past Due	01/01/1901	01/01/1901	5,031.40	over 5 years			214.26	4,817.14
000465	Tubasis, Meralun	Past Due	01/01/1901	01/01/1901	2,989.38	over 5 years			5,012.88	
001348	Tulabot-Jeylan,	Past Due	01/01/1901	01/01/1901	1,193.02	over 5 years			229.71	963.31
000412	Tulagan, Editha	Past Due	01/01/1901	01/01/1901	11,869.25	over 5 years			477.71	11,391.54
000630	Tulagan, Rodelio	Past Due	01/01/1901	01/01/1901	4,552.04	over 5 years			236.41	4,315.63
001496	Tuliao, Arlyn D.	Family-Pcl	08/26/2004	11/24/2004	1,150.00	61-90 days				
001496	Tuliao, Arlyn D.	Sec. Xpres	06/04/2004	12/01/2004	3,658.00	61-90 days			4,095.71	712.29
001531	Tumaca, Remedios	Family-Pcl	01/06/2005	02/05/2005	3,000.00	1-30 days			15,530.79	
000335	Tupaz, Elizabeth	Re-struct	04/16/2002	04/05/2004	30,163.00	181-1 year				
000335	Tupaz, Elizabeth	Past Due	01/01/1901	01/01/1901	160.00	over 5 years			15,248.34	15,074.66
001314	Uhtalan, Lilibet	Past Due	01/01/1901	01/01/1901	3,225.57	over 5 years			261.71	2,963.86
001073	Urquiola, Lucila	Past Due	01/01/1901	01/01/1901	12,594.19	over 5 years			527.65	12,066.54
000370	Vacunawa, Cristi	Past Due	01/01/1901	01/01/1901	50.00	over 5 years			6,496.78	
000055	Vacunawa, Gloria	Past Due	01/01/1901	01/01/1901	379.55	over 5 years			1,853.33	
001668	Valdemoro, Eddie	Family-Pcl	12/28/2004	01/27/2005	2,300.00	1-30 days				
001668	Valdemoro, Eddie	A/R Rice	01/23/2004	02/20/2004	-100.00	181-1 year			16,069.20	
001667	Valdemoro, Ma. M	Family-Pcl	04/05/2004	05/05/2004	760.00	181-1 year				
001667	Valdemoro, Ma. M	Past Due	01/01/1901	01/01/1901	13,235.80	over 5 years			9,672.30	4,323.50
001076	Valerio, Ruby C.	Past Due	01/01/1901	01/01/1901	14,188.85	over 5 years			4,618.18	9,570.67
002102	Vargas, Fernando	Past Due	01/01/1901	01/01/1901	2,812.80	over 5 years			2,835.21	
001488	Vargas, Nelfa C.	Past Due	01/01/1901	01/01/1901	1,000.00	over 5 years				
001488	Vargas, Nelfa C.	A/R Rice	12/28/2004	01/25/2005	350.00	1-30 days			2,289.83	
001716	Vargas, Ramia C.	Past Due	01/01/1901	01/01/1901	800.00	over 5 years			1,104.86	
000718	Velante, Angeles	Past Due	01/01/1901	01/01/1901	2,000.60	over 5 years			2,201.54	
000705	Velante, Vivian	Re-struct	10/19/2003	03/17/2004	908.70	181-1 year			2,142.42	
002684	Velasquez, Patri	SEL	11/13/2003	05/11/2004	10,898.00	181-1 year			9,618.44	1,279.56
002132	Ventura, Florife	Family-Reg	11/06/2003	10/31/2004	82,666.30	91-120 days			15,429.48	67,236.82
002548	Ventura, Lorelei	Past Due	01/01/1901	01/01/1901	2,000.00	over 5 years			2,924.76	
001288	Verceles, Corazo	Re-struct	01/28/2004	04/27/2004	13,482.33	181-1 year			15,733.64	
001330	Verceles, Hermin	Family-Reg	10/07/2002	09/26/2004	51,320.66	121-180 days			16,199.99	35,120.67
001391	Verceles, Joseph	SEL	12/17/2003	07/14/2004	17,650.00	181-1 year			11,060.31	6,589.69
001341	Vergara, Lauro	Family-Pcl	06/23/2004	08/22/2004	3,000.00	121-180 days				
001341	Vergara, Lauro	Sec. Reg.	02/11/2004	04/11/2004	4,080.00	181-1 year				
001341	Vergara, Lauro	Sec. Xpres	01/13/2004	07/11/2004	23,346.00	181-1 year			15,636.48	14,789.52
001156	Vergara, Paz S.	Re-struct	01/27/2004	06/25/2004	1,002.75	181-1 year			5,644.44	
000491	Vigas, Lomelona	Past Due	01/01/1901	01/01/1901	696.42	over 5 years			200.82	495.60
000675	Villa, Eleanor	Past Due	01/01/1901	01/01/1901	3,196.41	over 5 years			202.23	2,994.18
000921	Villa, Natalia	Past Due	01/01/1901	01/01/1901	7,247.40	over 5 years			5,620.68	1,626.72

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001355	Villacorte, Mari	Sec. Xpres	04/01/2004	07/30/2004	726.60	181-1 year			6,627.76	
001706	Villafranca, Els	Family-Pcl	05/14/2004	06/13/2004	2,950.00	181-1 year			15,583.69	
002721	Villafranca, Rey	Family-Pcl	06/03/2004	07/03/2004	740.00	181-1 year				
002721	Villafranca, Rey	A/R Rice	05/04/2004	06/01/2004	1,190.00	181-1 year			1,581.70	348.30
002916	Villagomez, Roge	Sec. Reg.	12/03/2003	01/02/2004	3,030.00	1-2 years			3,140.87	
002347	Villanueva, Arle	Past Due	01/01/1901	01/01/1901	300.00	over 5 years			442.03	
001226	Villanueva, Bele	Past Due	01/01/1901	01/01/1901	28,591.20	over 5 years			15,432.79	13,158.41
002021	Villanueva, Cata	Sec. Xpres	09/05/2004	12/04/2004	874.00	61-90 days			2,306.51	
001640	Villanueva, Emel	Past Due	01/01/1901	01/01/1901	6,774.45	over 5 years			15,386.07	
000662	Villanueva, Virn	Past Due	01/01/1901	01/01/1901	5,536.40	over 5 years			261.81	5,274.59
001642	Villapando, Myra	Past Due	01/01/1901	01/01/1901	4,102.28	over 5 years			209.73	3,892.55
001316	Villapando, Neni	Re-struct	01/16/2004	01/10/2005	22,674.25	31-60 days			814.17	21,860.08
000717	Villasana, Jenni	Sec. Reg.	07/23/2003	07/17/2004	51,900.00	181-1 year			16,071.54	35,828.46
002907	Villatura, Nenit	Family-Pcl	02/09/2004	03/10/2004	500.00	181-1 year			1,500.20	
002254	Villegas, Claris	Past Due	01/01/1901	01/01/1901	600.00	over 5 years			927.42	
000441	Villon, Lourdes	Past Due	01/01/1901	01/01/1901	731.14	over 5 years			200.00	531.14
002665	Villones, Erlind	Sec. Reg.	02/11/2004	03/12/2004	502.00	181-1 year			1,630.00	
001467	Villoso, Imelda	Re-struct	10/22/2003	10/16/2004	8,879.75	91-120 days			6,051.53	2,828.22
001104	Vinta, Flor	SEAL	10/02/2003	03/30/2004	980.00	181-1 year				
001104	Vinta, Flor	Family-Reg	10/02/2003	09/26/2004	71,061.20	121-180 days			15,854.76	56,186.44
000379	Virgo, Corazon	Past Due	01/01/1901	01/01/1901	3,729.19	over 5 years			6,476.75	
000371	Virgo, Jesus	Past Due	01/01/1901	01/01/1901	617.33	over 5 years			206.12	411.21
001416	Virtudazo, Flori	Past Due	01/01/1901	01/01/1901	16,884.15	over 5 years				
001416	Virtudazo, Flori	A/R Rice	01/17/2001	02/28/2001	800.00	3-4 years			13,056.35	4,627.80
002525	Visita, Angelina	Past Due	01/01/1901	01/01/1901	700.00	over 5 years			1,150.00	
001616	Vivarez, Charito	Buss. Reg.	01/13/2004	09/09/2004	19,000.00	121-180 days			9,796.70	9,203.30
000555	Waing, Nila	Past Due	01/01/1901	01/01/1901	27,838.00	over 5 years			13,912.51	13,925.49
000389	Yap, Franklin	Family-Reg	10/16/2003	10/10/2004	13,194.30	121-180 days			11,568.81	1,625.49
000380	Yap, Nanita	Past Due	01/01/1901	01/01/1901	200.00	over 5 years			1,051.37	
000381	Yap, Roberto	SEAL	12/05/2003	06/02/2004	12,775.00	181-1 year			5,966.08	6,808.92
000549	Yap, Samuel	Re-struct	02/02/2004	06/01/2004	1,766.40	181-1 year			3,197.82	
000681	Ypanto, Gerarda	Buss. Reg.	07/28/2003	07/22/2004	17,110.95	181-1 year			15,389.14	1,721.81
000525	Yusi, Ofelia	Past Due	01/01/1901	01/01/1901	4,125.00	over 5 years			2,337.68	1,787.32
000385	Zamora, Berlito	SEAL	12/07/2003	06/04/2004	12,900.00	181-1 year				
000385	Zamora, Berlito	Re-struct	06/06/2004	09/04/2004	25,982.93	121-180 days			15,501.94	23,330.99
000383	Zamora, Marilyn	Past Due	01/01/1901	01/01/1901	3,548.07	over 5 years			201.85	3,346.22
000384	Zamora, Nida	Re-struct	12/07/2003	12/01/2004	25,558.34	61-90 days			15,561.39	9,996.95
000390	Zamora, Ronaldo	Past Due	01/01/1901	01/01/1901	7,383.20	over 5 years			216.10	7,167.10
002590	Zamoranos, Mariv	Past Due	01/01/1901	01/01/1901	1,092.90	over 5 years			1,050.00	42.90
<b>Totals</b>					<b>11,878,635.33</b>					<b>6,690,801.21</b>

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