

<b>CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR</b>				
Cash and other cash items	20,355,855	17,868,379	20,354,849	17,867,540
Due from Bangko Sentral ng Pilipinas	249,580,208	85,202,557	249,497,118	85,096,569
Due from other banks	3,196,281	4,185,595	3,140,487	3,545,429
Securities purchased under agreements to resell	6,122,000	25,000,000	6,122,000	25,000,000
	<b>279,254,344</b>	<b>132,256,531</b>	<b>279,114,454</b>	<b>131,509,538</b>
<b>CASH AND CASH EQUIVALENTS AT END OF YEAR</b>				
Cash and other cash items	24,249,017	20,355,855	24,247,689	20,354,849
Due from Bangko Sentral ng Pilipinas	229,351,507	249,580,208	229,351,507	249,497,118
Due from other banks	6,385,039	3,196,281	6,285,385	3,140,487
Securities purchased under agreements to resell	56,390,000	6,122,000	56,390,000	6,122,000
	<b>316,375,563</b>	<b>279,254,344</b>	<b>316,274,581</b>	<b>279,114,454</b>

The Notes on pages 10 to 80 form part of these financial statements.