

COVER SHEET

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S.E.C Registration Number

C I T Y S T A T E S A V I N G S B A N K I N C .

(Company's Full Name)

C I T Y S T A T E C E N T R E B U I L D I N G

7 0 9 S H A W B O U L E V A R D P A S I G C I T Y

(Business Address: No. Street City/ Town / Province)

ARIEL V. AJESTA

Contact Person

8 4 7 0 - 3 3 3 3

Company Telephone Number

1 2 3 1

Month Day
Fiscal Year

1 7 - Q

FORM TYPE

Month Day
Annual Meeting

G S E D

Secondary License Type, If Applicable

C R M D

Dept. Requiring this Doc.

Amended Articles Number/Section

Total No. of Stockholders

Total Amount of Borrowings

Domestic

Foreign

To be accomplished by SEC Personnel concerned

File Number

_____ LCU

Document I.D

_____ Cashier

S T A M P S

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 September 30, 2020
2. Commission identification number A1997-9587 3. BIR Tax Identification No. 005-338
421-000
4. Exact name of issuer as specified in its charter: Citystate Savings Bank, Inc.
Makati City, Metro Manila, Philippines
5. Province, country or other jurisdiction of incorporation or organization
6. Industry Classification Code: (SEC Use Only)
7. Address of issuer's principal office Citystate Centre Building, 709 Shaw Boulevard, Pasig City 1600
Postal Code
8. Issuer's telephone number, including area code (632) 8470-3333
9. Former name, former address and former fiscal year, if changed since last report N/A

10. Securities registered pursuant to Sections 8 and 12 of the Code, or Sections 4 and 8 of the RSA

Title of each Class	Number of shares of common stock outstanding and amount of debt outstanding
Common Stock	100,000,000

11. Are any or all of the securities listed on a Stock Exchange?

Yes [] No []

If yes, state the name of such Stock Exchange and the class/es of securities listed therein:

Philippine Stock Exchange Common Stock

12. Indicate by check mark whether the registrant:

(a) has filed all reports required to be filed by Section 17 of the Code and SRC Rule 17 thereunder or Sections 11 of the RSA and RSA Rule 11(a)-1 thereunder, and Sections 26 and 141 of the Corporation Code of the Philippines, during the preceding twelve (12) months (or for such shorter period the registrant was required to file such reports).

Yes [] No []

(b) has been subject to such filing requirements for the past ninety (90) days.

Yes [] No []

PART I - FINANCIAL INFORMATION

Item 1. Financial Statements

CSBI's unaudited "interim" financial statements are shown in Annex "A" of this report comprising of the following:

- a) Consolidated Statements of Condition as of September 30, 2020 and December 31, 2019;
- b) Consolidated Statements of Income and Expenses for the quarter ended September 30, 2020 (with comparative figures for the same period ended September 30, 2019);
- c) Consolidated Statements of Income and Expenses for the period ended September 30, 2020 (with comparative figures for the same period ended September 30, 2019);
- d) Consolidated Statements of Changes in Equity for the quarter ended September 30, 2020 (with comparative figures for the period ended September 30, 2019);
- e) Consolidated Statement of Cash Flow for the period ended September 30, 2020 (with comparative figures for the quarter ended September 30, 2019);
- f) Notes to the Financial Statements.

The unaudited "interim" financial statements of CSBI reflect all adjustments which are of normal recurring nature that transpired during the quarter ended September 30, 2020. The bank followed the same accounting policies and methods of computation in the "interim" financial statements as compared with the most recent annual financial statements.

The interim financial statements were prepared in compliance with generally accepted accounting principles in the Philippines as mandated by the Securities and Exchange Commission.

Item 2. Management's Discussion and Analysis of Financial Condition and Results of Operations.

For the Period Ended September 30, 2020

Interest Income

Total gross interest income increased by 5.23% after nine months of operation in the amount of P182.922 million against last year's P173.832 million. This was mainly due to the 12.28% increase in the interest income from Loans and Receivables of P142.132 million last year to P159.583 million this year as a result of increase in loan availment during the period. Meanwhile, Due from BSP and Other Banks Interest Income decreased by 20.40% from P14.094 million last year to P11.218 million this year; likewise Available-for-sale Securities Interest Income decreased to P12.121 million from P17.607 million due to termination of some placements during the period. The aforementioned were comparative figures for the period ending September 30, 2019 and September 30, 2020.

Interest Expense

Interest Expense on Deposit Liabilities at the end of third quarter amounted to P27.917 million as compared to last year's figure of P34.256 million or an 18.50% decreased. For the third quarter, Interest Expense decreased by P7.089 million from P35.006 million last year to P27.917 million this year. The Interest Expense of P27.917 million is 15.26% of the Interest Income of P182.922 million.

Other Income/Expenses

Other Income generated after nine months of operations amounted to P48.684 million, higher as compared to the P39.913 million recorded over the same period last year. This was due to increased in miscellaneous income from P21.275 million to P41.535 million. On the other hand, Trading Gains decreased from 133.477 last year to 0.00 this year and Service Charges and Fees from P18.505 million to P7.149 million this year.

The Bank's Other Expenses decreased by 9.31% or P19.959 million from P214.436 million to P194.477 million after nine months of operation. The variance was mainly due to the decreased in Depreciation and amortization from P27.898 million to P27.787 million; Occupancy decreased by 2.35% from P23.050 million to P22.508 million this year; Employees Benefits decreased by 11.02% from P71.014 million to P63.185 million due to resigned employees/ reduced manpower during pandemic; Insurance decreased by 4.48% from P10.703 million to P10.224 million; Fuel and Oil decreased by 21.88% from P6.398 million to P4.998 million this year; Communication, light and water decreased by 15.00% from P19.976 million to P16.980 million this year due to limited number of branches opened during pandemic; Miscellaneous expense decreased by 18.71% from P25.553 million to P20.773 million this year; Depreciation and amortization decreased by 0.40% from P27.899 million to P27.787 million this year; Repairs and maintenance decreased by 37.21% from P1.260 million to P0.791 million this year; Taxes and licenses decreased by 33.03% or P2.676 million from P8.101 million to P5.425 million this year this is due to decrease in deposit liabilities.

Security, janitorial and messengerial services increased by 7.93% from P17.673 million to P19.075 million this year.

Net Income/Loss

The Bank recorded a net income of P5.925 million after nine months of operation versus P31.589 million net loss for the same period last year.

Total Resources

The bank's Total Resources was up to P4.333 billion or 6.35% higher as compared to P4.074 billion from 2019 year-end level. Due from Bangko Sentral ng Pilipinas increased by 126.84% or P519.089 million from P409.238 million year-end balance last year to P928.327 million at the end of third quarter. Meanwhile, Other Resources decreased by 13.54% from P137.054 million year-end balance to P118.490 million this quarter. Investment Properties decreased by 11.83% or P24.608 million from P208.074 year-end level to P183.467 million this quarter. Bank Premises, Furniture, Fixtures and Equipment was lower by 4.50% from P250.070 million at year end to P238.806 million this quarter. Due from Other Banks decreased by 53.86% from P330.266 million to P152.371 million. Cash and Other Cash Items declined by 22.62% from P62.110 million year-end balance to P48.061 million this quarter.

Total Deposit Liabilities

Deposits generated by the bank's thirty (30) branches decreased by P263.521 million from P3.283 billion year-end balance to P3.020 billion at the end of third quarter of 2020. Of this amount, P2.008 billion or 66.48% comprised savings deposits while the remaining 33.52% or P1.012 billion is in the form of demand and time deposits. The Total Deposit Liabilities of P3.020 billion is 81.89% of the Total Liabilities and 70% of the Total Liabilities and Equity.

Other Liabilities

This account increased by 76.79% from P154.954 million to P667.744 million for the third quarter of 2020. The ending balance of P667.744 million is 18.11 % of the total liabilities.

Capital Funds/Equity

Capital Funds/Equity was up by P9.600 million from P635.883 million year-end balance to P645.483 million at the end of third quarter of 2020.

Sources of Funds

Deposit generation provided the main source of loanable funds, Deposit Liabilities decreased by 8.03% from P3.283 billion to P3.019 billion after nine months of operation. Marketing programs are being implemented to increase and improve on deposit mix to attain higher interest margin.

Marketing Programs

To maintain its competitive advantage in public awareness and to reach a wider scope of audience, the Bank continues to be aggressive in its advertising campaign through print, radio advertisements, social media and company website.

Key Performance Indicators

The Bank monitors its performance with the other players in the banking industry in terms of the following indicators:

Key Performance Indicators	CSB <i>September 2020</i>	Industry <i>June 2020</i>
<u><i>Capital Adequacy</i></u> Capital to Risk Assets Ratio	15.31%	14.21%
<u><i>Asset Quality</i></u> Non-Performing Loan (NPL) Ratio Non-Performing Loan (NPL) Cover	9.98% 36.47%	5.79% 62.50%
<u><i>Liquidity</i></u> Loans to Deposit	70.24%	90.73%
<u><i>Profitability</i></u> Return on Average Equity Net Interest Margin	10.52% 1.61%	7.49% 5.63%
<u><i>Cost Efficiency</i></u> Cost to Income	109.18%	64.04%

The Bank's Capital Adequacy Ratio (CAR) stood at 15.31% versus the industry ratio of 14.21%. The bank's NPL ratio of 9.98% is higher compared with the industry's 5.79% average. The Bank will continue to be highly selective in its lending operation and shall improve its loan collection process. Allowance for Probable Losses over Non-performing loans is lower at 36.47% versus the industry's 62.50%.

The Bank's loan to deposit ratio of 70.24% is lower compared with the thrift banking industry's 90.73%.

In terms of profitability, the bank's Return on Ave. Equity (ROE) is 10.52%, higher than the industry average of 7.49%. Its Net Interest Margin is also lower at 1.61% as against the industry's 5.63%.

The Bank's cost to income at 109.18% is higher against the industry's 64.04%.

The Bank continues to adopt measures to provide a strong and stable financial condition.

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

<i>Key Performance Indicator</i>	<i>Formula</i>
Capital to Risk Assets Ratio	BSP prescribed formula: $\frac{\text{Total Qualifying Capital}}{\text{Market and Credit Risk Weighted Exposures}}$
Non-performing Loan (NPL) Ratio	$\frac{\text{Non-performing Loans}}{\text{Gross Loans}}$
Non-performing Loan (NPL) Cover	$\frac{\text{Allowance for Probable Losses}}{\text{Non-performing Loans}}$
Loans to Deposits Ratio	$\frac{\text{Total Loans}}{\text{Total Deposits}}$
Return on Average Equity	$\frac{\text{Net Income After Income Tax}}{\text{Average Total Capital Accounts}}$
Net Interest Margin	$\frac{\text{Net Interest Income}}{\text{Average Interest Earning Assets}}$
Cost to Income	$\frac{\text{Total Operating Expenses}}{\text{Net Interest Income + Other Income}}$

A schedule showing financial soundness indicators in two (2) comparative periods is as follows:

	September 2020	September 2019
1. Liquidity Ratio	0.37:1	0.20:1
2. Solvency Ratios		
a) current ratio	0.37:1	0.20:1
b) current liabilities to net worth ratio	4.68:1	5.35:1
3. Debt-to-equity ratio	1.03:1	0.15:1
4. Asset-to-equity ratio	6.71:1	6.50:1
5. Interest rate Coverage ratio	8.29:1	4.84:1
6. Profitability Ratio		
a) Return on Asset Ratio	0.39%	-0.36%
b) Return on Net Worth Ratio	2.59%	-2.36%

Earnings per Share

Basic earnings per share are as follows:

	<u>September 30, 2020</u>	<u>September 30, 2019</u>
Net Income	P 5,925,308	P (31,589,007)
Divided by the number of outstanding shares	<u>100,000,000</u>	<u>100,000,000</u>
Basic earnings per share	<u>0.06</u>	<u>(0.32)</u>

Dividends

No dividends declared during the quarter ended September 30, 2020.

PART II - OTHER INFORMATION

No other information for this period.

SIGNATURES

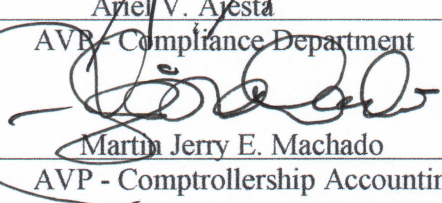
Pursuant to the requirements of the Securities Regulation Code, the issuer has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

Issuer Citystate Savings Bank, Inc.

Signature and Title  Ariel V. Ajesta

AVB - Compliance Department

Date November 13, 2020

Principal Financial/Accounting Officer/Comptroller  Martin Jerry E. Machado

AVP - Comptrollership Accounting Dept.

Signature and Title _____

Date November 13, 2020

CITYSTATE SAVINGS BANK, INC.
 STATEMENTS OF FINANCIAL POSITION
 SEPTEMBER 30, 2020 AND DECEMBER 31, 2019
 (Amounts in Philippine Pesos)

	<u>2020</u> <u>Unaudited</u>	<u>2019</u> <u>Audited</u>
<u>R E S O U R C E S</u>		
CASH AND OTHER CASH ITEMS	48,060,619	62,110,168
DUE FROM BANGKO SENTRAL NG PILIPINAS	928,327,451	409,238,250
DUE FROM OTHER BANKS	152,370,990	330,266,336
LOANS AND RECEIVABLES ARISING FROM REVERSE REPURCHASE AGREEMENT	76,177,355	65,972,773
FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME	258,021,387	308,007,978
HELD TO COLLECT FINANCIAL ASSETS	73,861,686	74,680,160
LOANS AND RECEIVABLES - Net	2,255,431,691	2,228,672,239
BANK PREMISES, FURNITURE, FIXTURES AND EQUIPMENT - Net	238,806,351	250,069,817
INVESTMENT PROPERTIES - Net	183,466,561	208,074,197
OTHER RESOURCES - Net	118,489,717	137,053,571
	4,333,013,809	4,074,145,489
DEPOSIT LIABILITIES		
Demand	703,145,493	736,569,218
Savings	2,007,663,616	2,070,290,265
Time	308,978,251	476,448,762
Total Deposit Liabilities	3,019,787,360	3,283,308,245
OTHER LIABILITIES	667,743,597	154,954,421
Total Liabilities	3,687,530,958	3,438,262,666
EQUITY	645,482,851	635,882,823
TOTAL LIABILITIES AND EQUITY	4,333,013,809	4,074,145,489

CITYSTATE SAVINGS BANK, INC.
STATEMENTS OF COMPREHENSIVE INCOME
For the Period Ended September 30,2020
(With Comparative Figures for the Period Ended September 30,2019)
(Amounts in Philippine Pesos)

	<u>2020</u>	<u>2019</u>
INTEREST INCOME		
Loans and receivables	159,582,919	142,131,685
Due from BSP and other banks	11,218,118	14,093,556
Available-for-sale securities	12,121,215	17,607,099
	182,922,252	173,832,340
INTEREST EXPENSE		
Deposit liabilities	27,917,337	34,256,207
Others	-	750,034
	27,917,337	35,006,241
NET INTEREST INCOME	155,004,915	138,826,099
IMPAIRMENT LOSSES - Net	(251,448)	(8,920,318)
NET INTEREST INCOME AFTER IMPAIRMENT LOSSES	155,256,362	147,746,417
OTHER OPERATING INCOME		
Service charges and fees	7,148,936	18,505,324
Trading gains	-	133,477
Miscellaneous	41,535,466	21,274,660
	48,684,401	39,913,463
OTHER OPERATING EXPENSES		
Employee benefits	63,185,320	71,014,496
Security, janitorial and messengerial services	19,074,771	17,672,917
Depreciation and amortization	27,786,888	27,897,884
Occupancy	22,507,840	23,049,678
Communication, light and water	16,979,957	19,976,287
Taxes and licenses	5,424,951	8,100,562
Insurance	10,224,442	10,703,441
Fuel and oil	4,997,874	6,397,942
Repairs and maintenance	791,252	1,260,111
Litigation and asset acquired expenses	2,730,746	2,809,994
Miscellaneous	20,772,984	25,552,712
	194,477,023	214,436,023
PROFIT (LOSS) BEFORE TAX	9,463,740	(26,776,143)
TAX EXPENSE	3,538,432	4,812,864
NET PROFIT (LOSS)	5,925,308	(31,589,007)
OTHER COMPREHENSIVE INCOME (LOSS)		
Fair value gain (loss)	(4,174,719)	19,577,974
	1,750,589	(12,011,033)
TOTAL COMPREHENSIVE INCOME (LOSS)	1,750,589	(12,011,033)
Earnings Per Share	0.06	(0.32)

CITYSTATE SAVINGS BANK, INC.
STATEMENTS OF COMPREHENSIVE INCOME
For the Quarter Ended, September 30, 2020
(With Comparative Figures for the Quarter Ended, September 30, 2019)
(Amounts in Philippine Pesos)

	<u>2020</u>	<u>2019</u>
INTEREST INCOME		
Loans and receivables	53,959,192	49,750,714
Due from BSP and other banks	4,319,929	5,840,694
Available-for-sale securities	3,810,354	5,241,029
	<u>62,089,475</u>	<u>60,832,436</u>
INTEREST EXPENSE		
Deposit liabilities	7,493,427	11,825,802
Others	-	750,034
	<u>7,493,427</u>	<u>12,575,837</u>
NET INTEREST INCOME	54,596,048	48,256,600
IMPAIRMENT LOSSES - Net	<u>(219,069)</u>	<u>(456,192)</u>
NET INTEREST INCOME AFTER IMPAIRMENT LOSSES	54,815,117	48,712,792
OTHER OPERATING INCOME		
Service charges and fees	2,473,635	5,217,384
Trading gains	-	-
Miscellaneous	24,982,488	7,390,781
	<u>27,456,123</u>	<u>12,608,165</u>
OTHER OPERATING EXPENSES		
Employee benefits	21,213,851	24,286,194
Security, janitorial and messengerial services	6,360,797	5,964,919
Depreciation and amortization	8,771,666	9,242,039
Occupancy	7,429,241	7,437,158
Communication, light and water	5,353,114	6,734,414
Taxes and licenses	1,487,070	2,844,158
Insurance	3,359,685	3,666,093
Fuel and oil	1,537,932	2,119,349
Repairs and maintenance	340,141	407,713
Litigation and asset acquired expenses	1,099,804	584,697
Miscellaneous	7,403,142	11,957,071
	<u>64,356,443</u>	<u>75,243,803</u>
PROFIT (LOSS) BEFORE TAX	17,914,795	(13,922,848)
TAX EXPENSE	<u>1,198,601</u>	<u>1,636,569</u>
NET PROFIT (LOSS)	16,716,195	(15,559,417)
OTHER COMPREHENSIVE INCOME (LOSS)		
Fair value gain (loss)	3,299,877	2,001,546
TOTAL COMPREHENSIVE INCOME (LOSS)	20,016,072	(13,557,870)
Earnings Per Share	<u>0.17</u>	<u>(0.16)</u>

CITYSTATE SAVINGS BANK, INC.
STATEMENTS OF CHANGES IN EQUITY
FOR THE PERIOD ENDED SEPTEMBER 30, 2020

(With Comparative Figures for the Period Ended September 30, 2019)

(Amounts in Philippine Pesos)

	<u>2020</u>	<u>2019</u>
CAPITAL STOCK		
Balance at the beginning of the period	1,000,000,000	1,000,000,000
Deposit for Shares of Stock		-
	1,000,000,000	1,000,000,000
Balance at the end of the period		
ADDITIONAL PAID-IN CAPITAL		
	2,222,444	2,222,444
REVALUATION RESERVES		
Balance at the beginning of the period	37,951,918	29,859,572
Total Comprehensive Income (Loss)	(281,532)	12,098,898
	-	-
Balance at the end of the period	37,670,387	41,958,470
SURPLUS RESERVES		
Reserve for trust operations during the period	2,554,497	2,554,497
Prior period adjustment		2,554,497
RETAINED EARNINGS		
Balance at the beginning of the period	(403,840,927)	(357,190,126)
Net income (Loss)	5,925,308	(31,589,008)
Transfe to reserve	951,142	
Prior period adjustment		
	(396,964,477)	(388,779,134)
Balance at the end of the period		
TOTAL CAPITAL FUNDS	645,482,851	657,956,277

CITYSTATE SAVINGS BANK, INC.
STATEMENTS OF CASH FLOWS
For the Period Ended, September 30,2020
(With Comparative Figures for the Period Ended,September 30,2019)
(Amounts in Philippine Pesos)

	<u>2020</u>	<u>2019</u>
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit (Loss) before tax	9,463,740	(26,776,144)
Adjustments for:		
Gain / (Loss) from sale of ASS	19,263,811	5,014,140
Depreciation and amortization	27,786,888	27,897,884
Punong bayan audit adjustments	<u>-</u>	<u>-</u>
Operating income before working capital changes	56,514,439	6,135,880
Decrease (Increase) in loans and receivables	(10,214,582)	(530,234,885)
Decrease (Increase) in investment properties (ROPA)	24,607,636	16,147,097
Decrease(Increase) in other resources	18,563,854	37,339,992
(Decrease) Increase in deposit liabilities	(263,520,885)	376,327,936
(Decrease)Increase in other liabilities	<u>512,789,176</u>	<u>10,701,451</u>
Cash from operations	338,739,638	(83,582,528)
Cash paid for income taxes	<u>(3,538,432)</u>	<u>(4,812,864)</u>
 Net Cash From Operating Activities	 <u>335,201,206</u>	 <u>(88,395,392)</u>
CASH FLOWS FROM INVESTING ACTIVITIES		
Acquisitions of bank premises, furniture, fixtures and equipment	(11,263,466)	(20,110,888)
(Increase) Decrease in available-for-sale securities	<u>49,986,591</u>	<u>24,046,153</u>
Net Cash (Used) in Investing Activities	<u>38,723,125</u>	<u>3,935,265</u>
CASH FLOWS FROM FINANCING ACTIVITY		
Payment of dividends	-	-
Issuance of capital stock	<u>-</u>	<u>-</u>
Net Cash Used in Financing Activities	<u>-</u>	<u>-</u>
 NET (DECREASE) INCREASE IN CASH AND CASH EQUIVALENTS	 <u>373,924,331</u>	 <u>(84,460,127)</u>
CASH AND CASH EQUIVALENTS AT BEGINNING OF PERIOD		
Cash and other cash items	50,060,214	60,299,656
Due from Bangko Sentral ng Pilipinas	322,038,728	279,146,370
Due from other banks	<u>324,472,384</u>	<u>519,773,259</u>
	<u>696,571,325</u>	<u>859,219,285</u>
CASH AND CASH EQUIVALENTS AT END OF THE PERIOD		
Cash and other cash items	48,060,619	50,060,214
Due from Bangko Sentral ng Pilipinas	<u>928,327,451</u>	<u>322,038,728</u>
Due from other banks	<u>152,370,990</u>	<u>324,472,384</u>
	<u>1,128,759,060</u>	<u>696,571,325</u>
	(58,263,404)	78,187,833

CITYSTATE SAVINGS BANK, INC.

SUMMARY OF AGING FOR ACCOUNTS RECEIVABLES

As of September 30, 2020

Branch	Below 30 days	31 to 90 days	91 to 120 days	121 to 180 days	181 to 360 days	361 days or more	Total
HEAD OFFICE	12,659,200.51	10,419,141.09	27,070,171.98	-	3,625.00	8,188,475.57	58,340,614.15
HEAD OFFICE BRANCH	11,834.00	5,717.62	-	4,633.33	16,799.22	30,366.02	69,350.19
CHINO ROCES							-
BINONDO	-	-	174.96	-	54.99	-	229.95
PANADEROS	-	493.95	-	-	-	-	493.95
BACLARAN							-
GREENHILLS	-	-	-	-	-	-	-
PASAY	-	-	-	165.00	299.01	-	464.01
STA LUCIA							-
PEREA	-	-	-	-	-	-	-
ANTIPOLO	719.72	-	-	-	-	-	719.72
KATIPUNAN	-	-	-	-	299.01	-	299.01
DAGUPAN	-	-	-	-	-	-	-
URDANETA							-
BALIUAG							-
MEYCAUAYAN	-	279.92	-	-	-	-	279.92
PLARIDEL	-	184.97	-	-	30.00	-	214.97
BATANGAS	-	-	-	-	299.01	-	299.01
PALAWAN							-
STA. ROSA							-
CEBU	-	-	-	-	-	-	-
TOTAL	12,671,754.23	10,425,817.55	27,070,346.94	4,798.33	21,406.24	8,218,841.59	58,412,964.88
	12,671,754.23	10,425,817.55	27,070,346.94	4,798.33	21,406.24	8,218,841.59	58,412,964.88
	-	-	-	-	-	-	-