

**MANAGEMENT SERVICES DEPARTMENT**

*Corporate Planning Division*

CAGAYAN DE ORO CITY WATER DISTRICT  
Office of the Acting General Manager

**RECEIVED**  
By: *[Signature]*  
Date and Time: *5/29/18*

IOM MSD - 05 - 11 S - 2018

**COWD**  
Office of the AGM - AFC Services  
**RECEIVED**  
MAY 29 2018 Time: *1:47 PM*

**FOR : The Acting GENERAL MANAGER**  
**THRU : OIC, ASSISTANT GENERAL MANAGER FOR AFC SERVICES**  
**FROM : OIC, MANAGEMENT SERVICES DEPARTMENT**  
**SUBJECT : 2017 ANNUAL REPORT**  
**DATE : MAY 29, 2018**

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The Management Services Department is respectfully submitting the COWD Annual Report for CY 2017 in compliance to Corporate Planning Division's core functions.

For your ready reference and approval.

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MANAGEMENT SERVICES DEPARTMENT  
DATE: *5/29/18* TIME: *3:00 PM*

*[Signature]*  
**SULDIE D. LARANJO**  
OIC, Management Services Dept.

**Noted by:**

*[Signature]*  
**OMELFA C. RECTO**  
OIC, AGM for AFC Services

**Approved/Disapproved:**

*[Signature]*  
**BIENVENIDO V. BATAR, JR.**  
Acting General Manager



# 2017 Annual Report

## **CAGAYAN DE ORO CITY WATER DISTRICT**

Corrales Avenue, Cagayan de Oro City

(088)856-4546; [cowd@cowd.gov.ph](mailto:cowd@cowd.gov.ph)

[www.cowd.gov.ph](http://www.cowd.gov.ph)



**“Working Together to Achieve Water Security”**

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# FOREWORD

This **Annual Report** covers all aspects of the operations of the **Cagayan de Oro City Water District (COWD)** for the period from **January 01 to December 31, 2017**.

Its presentation is in accordance with all requirements set by **Local Water Utilities Administration (LWUA)**, like grouping of the data *first* under the general aspects of our operations, such as: *Administrative, Financial/Commercial, Technical and Operational*. The report proceeds with the COWD Profile.

We have decided to include also the following water-related data in our growing list of Annexes: *Summary of Water Production and Consumption, COWD Water Sources, Service Connection Growth, Summary of Pipelines, Summary of Bacteriological Analysis, Monthly Data Sheet and among others*. While these data do not constitute mandatory parts of our report, we felt that omitting them would not give a total *picture* of all the events that transpired in 2016.

We acknowledge the *concerted* efforts of the **Board of Directors**, the **Management**, and the **Employees** for the efficient operation of the District.

Here, we also wish to thank **LWUA** for all the assistance it rendered to make COWD what it is today.

Above all these accomplishments, we reserve our greatest *gratitude* to the **Almighty GOD**.



## **VISION**

**“To be an OUTSTANDING Water District  
in the Country”**

## **MISSION**

**“We provide EXCELLENT WATER SERVICE  
to the community we serve”**

## **CORE VALUES:**

- We demand **ACCOUNTABILITY** in all our decisions;
- We are **RESULT-DRIVEN**;
- We work as a **TEAM** at all times;
- We have **FAITH** in **ONE ALMIGHTY**.



REPUBLIC OF THE PHILIPPINES  
**CAGAYAN DE ORO CITY WATER DISTRICT**  
CAGAYAN DE ORO CITY

## QUALITY POLICY STATEMENT

**OUR QUALITY POLICY FOCUS:** *The Quality Policy of the Cagayan de Oro City Water District is to provide our concessionaires with an excellent and efficient service at all times while providing safe, clean, adequate and reliable water for a healthy life and sustainable environment and economy. To do this, we adhere to the following principles -*

- **CUSTOMER SATISFACTION.** *We are Committed in meeting and exceeding customer requirements and continually find ways to improve and enhance customer satisfaction.*
- **COMPLIANCE TO PHILIPPINE NATIONAL STANDARDS FOR DRINKING WATER(PNSDW).** *We ensure our Operations and water quality processes are in compliance to any applicable statutory and legal requirements.*
- **ENVIRONMENT PROTECTION.** *As a major extractor of a limited resource, that is Water, for the consumption of the public, we provide environmental stewardship through integrated watershed management and efficient septage management program.*
- **CAPACITY BUILDING.** *We engage competent personnel and provide continuous personnel training and Development as a means of consistently improving our QMS and Operations.*
- **NRW REDUCTION.** *Our commitment is to ensure efficiency in our operations and keep the Non-Revenue Water (NRW), at least, at acceptable level according to recognized industry standards.*

APPROVED PER BOD RESOLUTION NO. 058-17 DATED 25<sup>TH</sup> DAY OF MAY 2017



**CAGAYAN DE ORO CITY WATER DISTRICT**  
Corrales Avenue, Cagayan de Oro City

**ANNUAL REPORT**

For the Period from JANUARY 1 to DECEMBER 31, 2017

**I. GENERAL**

**A. ADMINISTRATIVE**

1. Attach approved organization charts in effect as of report year's end.	Annex A
a. <b>Functional Chart</b> – showing unit board functions (Annex A).	
b. <b>Position/Organizational Chart</b> (key employees only) – showing permanent positions and incumbents (Annex B)	Annex B
2. Attach list of employed personnel with pertinent information. (Annex C–List of Plantilla of Personnel for the Fiscal Year 2017)	Annex C
The following summarizes the District's staffing	
a. Total number of employees/laborers	496
b. Number of permanent employees	259
c. Number of casual/temporary employees/laborers	237
d. Number of employees meeting minimum qualifications per job description adopted by the District (COWD).	259
e. Number of employees not classified as casual/temporary who do not meet the minimum qualifications established by the District	None
3. Has the District adopted a policy <i>prohibiting hiring</i> of personnel related up to the <i>fourth degree</i> by affinity or consanguinity? (Yes or No)	Yes, CSC Rules
If not, how many of the <i>employees are related to other employees or officials</i> within the <i>fourth degree by affinity or consanguinity</i> ?	
	-
4. Has the District adopted rules and regulations regarding the following: (Yes or No)	
a. Personnel matters	Yes
b. Utility customers relations	Yes
c. General utility operations	Yes
During the year, how many instances (or how many times) have exemption to these rules and regulations has been in special cases?	
	None
5. Attach list of policy – setting resolutions adopted, repealed or amended by the District Board including those adopting LWUA guidelines. (Annex D–Summary of Policy-Setting Resolutions)	Annex D
6. Has the District written and properly updated, reliable records of the following? A field check may be undertaken, if necessary. (Yes or No)	
a. Customer complaints	Yes
b. Billing and collection	Yes
c. Delinquencies in payment of water bills	Yes
d. Meter histories	Yes
e. Service connections	Yes
f. Equipment histories	Yes
g. Equipment downtime	Yes
h. Bacteriological tests	Yes
i. System pressure	Yes
j. Leak reports	Yes
k. Unaccounted for water	Yes
l. Pump efficiencies	Yes
m. Water production	Yes
n. Water consumption	Yes
o. Valve and pipeline location	Yes
p. General accounting	Yes
q. Stock inventory	Yes
r. Stores usage	Yes
s. Employees record	Yes, 201 Files
t. Minutes of the Board meetings	Yes

7. For this year, Auditing has been done by the Commission on Audit.
8. Attach list of reports being prepared regularly by the District on a monthly basis as required in the Commercial Practice Manual. (Omit this item if the District has not yet installed the commercial practices system in which case, indicate that the said system has not been installed yet. (Annex E-List of Reports Prepared Regularly)

Yes

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Annex E

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**B. FINANCIAL/COMMERCIAL**

1. Attach the District's financial statements for the report year including a comparison of the immediate past year. (See Annexes F1 to F8-Financial Reports)
2. For the year under report, the District's total *budgetary outlay* was broken down into: (Source: **COWD Approved Budget**)
  - a. Operating outlay (original budget)
  - b. Capital Outlay (original budget) - Capital Improvement
  - c. Special budgets, if any (*additional budgets*) - Contingency
  - d. Debt Service
  - e. Reserve
3. For this same *one-year* period, the District's *gross revenue* was broken down into: (Source: **COWD Financial Report-Income Statement**)
  - a. Collection from water sales
  - b. Other water revenues
  - c. Other non-operating income
  - d. Proceeds of *LWUA loan* to finance New Service Connections
4. For this same *one-year* period, the District's *expenditure* was broken down into: (Source: **COWD Financial Report-Income Statement**)
  - a. Operational (operation & maintenance expenses, including Depreciation amounting to P84,733,174.97)
  - b. Capital Outlay (CAPEX-amount spent)
  - c. Annual debt servicing (Annex G-Summary of Loan Payments-LWUA & DBP)
5. For this same *one-year* period, the *total salaries, wages & other emoluments* paid for the District's employees were broken down into:
  - a. For permanent employees
  - b. For casual/temporary
6. Expenses for *power/fuel for pumping* during the year (Acct. #792, if Commercial Practices Accts. are in effect):
7. Total amount *billed* during the year is broken down into: (Source: MOR/FOH)
  - a. Total Billings (Current and Old Accounts)
  - b. Old Accounts
8. Total amount *collected* (*water sales* only during the year) was broken down into: (Source: **COWD Financial Report-Notes to Financial Statements**)
  - a. Current billings
  - b. Old Accounts-Arrears (previous month's billing + delinquent accounts)
9. Total amount *uncollected* (delinquent) at year's end *excluding* Bad Debts. (Source: **Detailed Report on Water Sales Operations**)
10. Total reserves at year's end. (Expansion & Oper. Reserve-DBP Current & Time Deposit)
11. Complaints filed, processed and settled during the year: (Annex R-Complaints Summary Report)
  - a. Total number filed, processed and settled during the year
  - b. Number dismissed for lack of merit/withdrawn
  - c. Number investigated
  - d. Number settled to the satisfaction of complaints
  - e. Number elevated to the district Board
  - f. Number settled by the Board
  - g. Number elevated to the higher authorities
12. At year's end, the following water rate charges were in force: (Annex H-COWD Water Rates)  
Had these rates been submitted to LWUA for review? (Yes or No)

Annexes  
F1 to F8

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P 1,514,014,332.00  
 P 651,446,275.00  
 P 515,988,050.00  
 P 156,940,488.00  
 P 162,328,692.00  
 P 27,310,827.00

P 1,020,980,826.17  
 P 958,185,889.54  
 P 54,559,563.85  
 P 8,235,372.78

None

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P 807,191,275.26  
 P 685,572,712.68

P 16,523,742.83  
 P 105,094,819.75

P 109,134,906.39

P 80,721,603.85  
 P 28,413,302.54

P 129,907,979.53

P 957,548,016.91  
 P -

P 994,181,276.20  
 P 954,107,943.14  
 P 40,073,333.06

P 235,298,041.81

P 56,877,254.57

Annex R

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26,929

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-

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26,929

---

24,222

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None

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None

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None

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Annex H

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Yes

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13. Every water district would want to know what its water users think of their water system and the quality of their services in order that it could do what is best to insure maximum satisfaction of its customers. During the year, the district conducted a random survey covering 1,140 water users (≥40 years old), and herewith is the result of such survey:

QUESTIONS	NO. OF CUSTOMERS REPLYING	
	YES	NO
1. Do you receive 24-hours water service?	821	319
2. Is your water pressure usually adequate?	743	397
3. Does your water taste good?	632	508
4. Do you have confidence that the water is safe?	750	390
5. Are you satisfied with the water service?	942	198

n = 1,200

#### C. TECHNICAL

- Has the district adopted by Board Resolutions, a set of design and construction standard? (Yes or No)  
If so, who prepared it?  
Is it being adhered to strictly?
- Does the district undertake bacteriological test of its water? Yes or No  
How often are these tests made per year?  
Is LWUA being furnished copies of these test reports? (Yes or No)  
For the report year, how many such reports were submitted to LWUA?
- State the method of water treatment employed by the district, if any
- Does the district undertake regular pump efficiency tests? (Yes or No)  
How many of these pumps does the district have in its system?  
How many of these pumps are operational?  
Attach list of pumps now in operation.  
(Annex I—Efficiency Test Results: Pumps in Operation)

Yes
LWUA & COWD
Yes
Yes
Monthly
Yes
12
Chlorination (Chlorine Gas/Chlorine Dioxide)
Yes
29
25
Annex I

#### D. OPERATIONAL

- Total water production during the year in cubic meters.  
(Annex J—Summary of Water Production and Consumption-in Cubic Meter)  
Total water billed in cubic meters  
Average per capita consumption in lpd
- Attach list of COWD Water Sources (Annex K-COWD Water Sources)
- Is the District provided with measuring devices to measure their water production? (Yes or No)  
  
If yes, what type? *Orifice plate, meter propeller type and Venturi type & flow meters*  
  
If not, how do you measure productions?
- As of year's end, the district has the following existing service connection and related information. (Annex L—Service Connection Growth)
  - Total number of *existing* connections (Active & Inactive Conn.)
  - Number of active connections
  - Number of metered connections
    - With functioning meters
    - With non-functioning meters
  - Numbers of *flat* rate connections
  - Number of connections regularly billed (customers)
  - Number of delinquent customers (Annex Q-Aging of Accounts Receivable—Active Connections as of December 31, 2017)
  - Average number of customers per connection (HH)
- Estimated population of *district service area*
  - Estimated population served by utility whether fully or partially

Annex J
59,276,410
27,653,193
114 lpd
Annex K
Yes
Orifice plate & electromagnetic flow meter
-
Annex L
130,103
94,766
94,766
94,766
-
None
94,766
45,748
7
771,949
663,362

6. With limited resources, the *district* had provided water services in accordance with the following average length of time each 24-hours day, albeit reaching the target of about 18 hours for 2017:

- a. Less than 6 hours service
- b. 7-12 hours service
- c. 13-18 hours service
- d. 19-24 hours service

No. of Connections

-
-
-
94,766

(Note: You may vary the number of hours as may be necessary to suit actual conditions)

7. Attach list of all major equipment and machinery with an initial cost of at least P15, 000.00 (Annex M) including pertinent information.

Annex M

8. Does the District keep written record of requests for service? (Yes or No)

Yes

a. Does the record show the date when such requests were made and the nature of the service requested? (Yes or No)

Yes

b. On the *average*, how long (in days) does it take the District to *respond* and *attend* to such requests?

1 to 3 days

c. How many such *reports* were received during the year?

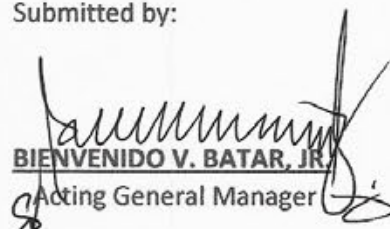
26,929

d. How many these *reports* were attended to during the year?

24,222

=====

Submitted by:

  
**BIENVENIDO V. BATAR, JR.**  
 Acting General Manager

**CAGAYAN DE ORO CITY WATER DISTRICT**  
Location: Corrales Avenue, Cagayan de Oro City

**II. PROFILE**

**1.) THE WATER DISTRICT & ITS PHYSICAL SYSTEM'S FACILITIES**

**A. ORGANIZATION**

1. Date Formed: August 1, 1973	Age (months) as of December 31, 2017	533
2. Date CCC Issued: January 4, 1974	CCC No. 001	001
3. Date Advisory Service Started:		1975
4. Personnel: (include 237 casual employees)		496
Comments: (Adequacy, qualification, performance & others)		Adequate & qualified

**B. EXISTING SYSTEM'S FACILITIES**

**1. Service:**

1.1 Service Area: 48,885.83 - Person/Ha.	14
1.2 Population of service area	663,362
1.3 No. of Households (1.2/1.4)	94,766
1.4 No. of Persons/Households	7
1.5 Service Time (hrs./day)	24 hours/day

**2. Structure and Equipment:**

**2.1 Administration Building**

Office Area: 2,052 sq.m.

Office Equipment: (Annex M-List of Major Equipments) Annex M

2.2 If rented, how much per month? N/A

2.3 Type of Water Source: Groundwater,  
Surface Water &  
Spring

Rated Capacity per day (cu.m./day) 188,342.68

**2.4 Reservoir (description, built, dimension and capacity)**

	CAPACITY		DESCRIPTION / LOCATION
2 units	5,300	cu.m.	Each concrete reservoir @Carmen & Camaman-an
1 unit	76	cu.m.	Steel tank reservoir @ Aluba Subdivision
1 unit	95	cu.m.	Concrete reservoir @ Youngsville
1 unit	2,900	cu.m.	Concrete reservoir @ Bulua
1 unit	2,100	cu.m.	Concrete reservoir @ Tablon (non-operational)
1 unit	4,000	cu.m.	Concrete reservoir @ Puerto Heights (non-operational)

**2.5 Water Sources. (Annex K-COWD Water Sources)**

Water Sources	Discharge* (as of Dec. 31, 2017)		Actual, YTD (in cu.m.)
	(lps)	(gpm)	
a. Deep Well Source (26)	1,589	25,187	-
b. Spring Source (1)	1	16	-
<b>Total Wells &amp; Spring</b>	<b>1,590</b>	<b>25,203</b>	<b>42,882,350</b>
<b>Booster Pumps (20)</b>	<b>2,126</b>	<b>33,697</b>	<b>-</b>
<b>BWSP ( 1 Bulk Water)</b>			<b>16,394,060</b>

2.6 Transmission Piping System Maintained (size, make, length). (Annex N-Summary of Pipelines)

LENGTH	SIZE	MAKE	MAINTAINED	UNIT	LENGTH	SIZE	MAKE	MAINTAINED	UNIT
50mm	2" Ø	uPVC	13,171	lm.	150mm	6" Ø	Steel	28,515	lm.
50mm	2" Ø	GI	560	lm.	150mm	6" Ø	ACP	2,280	lm.
50mm	2" Ø	BI	453	lm.	150mm	6" Ø	CCI	998	lm.
50mm	2" Ø	PE	71,553	lm.	150mm	6" Ø	CI/BI	348	lm.
63mm	2.5" Ø	PE	3,152	lm.	200mm	8" Ø	uPVC	23,647	lm.
63mm	2.5" Ø	GI	660	lm.	200mm	8" Ø	Steel	4,760	lm.
75mm	3" Ø	uPVC	59,274	lm.	200mm	8" Ø	CCI	2,322	lm.
75mm	3" Ø	ACP	5,422	lm.	200mm	8" Ø	BI	26	lm.
75mm	3" Ø	GI	96	lm.	250mm	10" Ø	Steel	10,842	lm.
75mm	3" Ø	CI	243	lm.	250mm	10" Ø	uPVC	3,747	lm.
100mm	4" Ø	uPVC	110,436	lm.	300mm	12" Ø	Steel	62,906	lm.
100mm	4" Ø	Steel	5,078	lm.	350mm	14" Ø	Steel	2,531	lm.
100mm	4" Ø	ACP	6,048	lm.	400mm	16" Ø	Steel	29,586	lm.
100mm	4" Ø	CCI	320	lm.	500mm	20" Ø	Steel	5,687	lm.
100mm	4" Ø	GI	75	lm.	600mm	24" Ø	Steel	14,960	lm.
100mm	4" Ø	CI/BI	435	lm.	800mm	30" Ø	Steel	2,638	lm.
150mm	6" Ø	uPVC	81,647	lm.					
sub-total			358,623		sub-total			195,792	
<b>Total Maintained</b>								<b>554,415</b>	

2.7 Service Connections:

Type	Flat	Metered	Total
Domestic/Government	N/A	88,503	88,503
Commercial/Industrial	N/A	6,263	6,263
Wholesale/Bulk	N/A	N/A	N/A
<b>TOTAL</b>	<b>N/A</b>	<b>94,766</b>	<b>94,766</b>

2.8 Production: Average Monthly Production (cu.m.)

a. Booster/Pumping Stations (cu.m.)	3,573,529
b. Bulk Water Supply (cu.m.)	1,366,172
c. Production Efficiency % (average/month) (Total Water Utilized)/(Total Production)	86.23%
d. Unaccounted for Water-NRW% (average/mo.)	51.26%

2.) CURRENT OPERATION/FINANCIAL HIGHLIGHTS:

A. Existing Water Rates: (Annex H-COWD Water Rates)	Annex H
B. Operating Income/Expense:	
Average Water Sales (average/mo.)	P 79,848,824.13
Average Collection (average/mo.)	P 82,848,439.68
Average Expenses-O & M for the year (average/mo.)	P 57,131,059.39
C. Financial Highlights (rate & status)	
Current Ratio = $\frac{\text{Current Assets}}{\text{Current Liabilities}}$	6.56 : 1.00
Long Term Debt/Equity Ratio	0.40 : 0.67
Monthly Billing (average/mo.)	P 79,795,668.08
Collection Efficiency-% of On-Time Payment (YTD)	75.43%

### 3.) COMMUNITY ECONOMIC PROFILE:

A. Total Population (covered by the Water District)

771,949

B. Income Levels in the area: (based on Reg. 10-PSA data FIES 2015)

Northern Mindanao	No. of Families (thousand)	Income		Expenditure	
		Total (million)	Average (thousand)	Total (millions)	Average (thousand)
All Income Class	1,029	227,998	221	166,005	161
Under 40,000	27	848	32	776	29
40,000– 59,999	75	3,878	52	3,553	47
60,000– 99,999	234	18,745	80	16,755	72
100,000–249,999	424	65,155	154	51,172	121
250,000 and Over	270	139,372	516	93,750	347

C. Major Source of Income

Salary & Wages

D. Average Monthly Bills: (per customer)

1. Water bill:

₱ 855.77

2. Electric bill: (per customer in pesos)

a. Residential

₱ 1,841.00

b. Commercial

₱ 12,033.00

c. Industrial

₱ 494,780.00

d. Bulk Power

₱ 17,349,560.00

e. Streetlights

₱ 45,522.00

E. Wages Paid (per month) to:

1. Common Laborer

₱ 10,140.00

2. Carpenter

₱ 11,387.00

3. Truck Driver

₱ 12,155.00

4. Plumber

₱ 12,155.00

F. City Revenue (P3,018,198,735.28 in 2017) over total population-per person

₱ 3,909.84

G. Average rate of *Mortality* per 100,000 population due to waterborne diseases based from 2017 data in Cagayan de Oro City. (e.g. amoebiasis)

-

H. Average rate of *Morbidity* per 100,000 population due to waterborne diseases. based from 2017 data in Cagayan de Oro City. (e.g. diarrhea)

103.67

I. Major Agricultural, Industrial and Commercial activities:

Rice, corn, vegetables, mango, food processing, HB concrete products, clay products, ceramics, furniture, cottage industries

### 4.) OTHER INFORMATION:

- The COWD has been purchasing treated bulk water supplied by **Rio Verde Water Consolidated Consortium, Inc. (RVWCI)** based on the Purchase Order in accordance with the contract of **40,000** cubic meters per day at a constant flow rate of **1,667** cubic meters per hour; and a minimum pressure of **20 psi** at the designated take-off point along the intersection of the Airport Road and South Diversion Road, Cagayan de Oro City. In 2017, the District has paid a total amount of P163,817,230.50 for **16,394,060** cubic meters of bulk water. (Annex F5: **Notes to Financial Statements**, pages 43-54)
- The COWD has implemented the **Meter Clustering System** to help alleviate *water pilferage*.
- The COWD has initiated exploratory well drilling of an **Additional Water Source at Talongan Relocation Site, Calaanan, Canitoan** (PW No. 34) dated November 23, 2017 and commissioned another well at **Macapaya, Camaman-an**, (PW No. 32) Cagayan de Oro City dated March 15, 2017.
- The COWD has regularly monitored the **Residual Chlorine** in various strategic points of its water supply system. (Annex O–**Summary of Bacteriological Analysis**, page 66)
- The COWD has always maintained its established *safety programs* and *standard operating procedure*.

6. The COWD has approved the **Annual Gender and Development (GAD) Plan and Budget** for Calendar Year 2017 of **Php90,356,182.00** in accordance with **RA 7192**. (B.R. No. 73, s-2017 dated June 13, 2017).
7. The COWD has continued implementing the **50% discount** for water bill of **Accredited Senior Citizens Center** and **Accredited Residential/Group Homes** and the **5% discount** for water bill of **Senior Citizens**.
8. The COWD has sought for the convenience of paying concessionaires, thus established **ECPAY Outlets** and **Bayad Centers**.
9. The COWD has approved the recommendation of Management to waive and/or condone **One (1) Month** of the minimum charge for the **1,626** affected customers that have experienced no water for 24 hours a day for the period September 26, 2017 to November 7, 2017 in the aforementioned areas which amounts to **Php577,081.83** due to the shortfall of bulk water supply delivery from Rio Verde Water Consortium Inc. (RVWCI). (B.R. No. 142, s-2017 dated December 04, 2017)
10. The COWD has religiously paid the principal and interest of its various loans to LWUA. (Annex G-Summary of Loan Payments to LWUA & DBP, page 58)
11. The COWD has **served** a total of **572,654 linear meters** of pipelines ranging from **50mmØ to 800mmØ**; including turnover by developers and/or owners of some subdivisions. (Annex N-Summary of Pipelines, page 65)
12. The COWD has continued extending **technical** and **financial assistance** to its neighboring water district. Also, free technical assistance and services are extended to some subdivisions and rural barangays.
13. The COWD has adopted the "**Leadership and Management Certification Program**" of the Civil Service Commission (CSC) and approval of Internal Guidelines for the application of said Program. (B.R. No. 53, s-2017 dated May 08, 2017)
14. The COWD has adopted and implemented **EO 201** dated 2/19/16 for the **Modified Salary Schedule** for **Civilian Government Personnel (2nd Tranche)** and grant of additional benefits for both civilian and military & uniformed personnel retroactive Jan. 1, 2017. (B.R. No. 06, s-2017 dated January 16, 2017)
15. The COWD has *approved the 2018 Budget of the Cagayan de Oro City Water District* with a Total Utility Operating Revenue of **P1,211,271,936.00** and Total Utility Operating Expense of **P1,767,691,551.00**. (B.R. No. 149, s-2017 dated December 22, 2017).
16. The COWD has *approved* the recommendation of Management for the amendment and adoption of the **Quality Policy of the Cagayan de Oro City Water District (COWD)**. This amends Resolution No. 165, S-2016 dated 27 December 2016. (B.R. No. 58, s-2017 dated May 25, 2017).
17. The COWD has *approved* and adopted the recommendation of Management for a **Rationalized Installation Fee Schedule** for 1/2" to 10" Service Connections as shown below:

½"	1,720.00	2,220.00
¾"	1,900.00	2,500.00
1"	2,600.00	3,700.00
1 ½"	8,000.00	12,000.00
2"	see conditions (Engrg Dept designs & prepares POW while customer pays the charged accdg to POW)	
3"		
4"		
10"		

This resolution supersedes Resolution No. 012, S-2017. (B.R. No. 21, s-2017 dated February 15, 2017).

18. The COWD has approved the recommendation of Management for the disposal of various unserviceable materials/properties thru public bidding "as-is-where-is-basis" with an appraised value of **Php231,316.60** in accordance with Section 79 of PD No. 1445. (B.R. No. 26, s-2017 dated March 06, 2017)
19. The COWD has *approved* the new organizational structure of the COWD and the corresponding **Plantilla of Positions (POP)** from 492 to 688 thereby an increase of 196 POP, and authorized the General Manager, Rachel M. Beja to submit the same to the Department of Budget and Management (DBM). (B.R. No. 108, s-2017 dated September 13, 2017).

20. The COWD has *approved* the recommendation of Management for the approval and adoption of the Revised **Citizen's Charter of COWD**, for submission to the **Civil Service Commission (CSC)**. (B.R. No. 75, s-2017 dated June 13, 2017).
21. The COWD has *authorized* the General Manager, Rachel M. Beja to sign the **Joint Venture Agreement** by and between the **Cagayan de Oro City Water District (COWD)** and **MetroPac Water Investments Corporation (MWIC)** for the **100 MLD Bulk Water Supply Project (BWSP)**, for and in behalf of COWD. (B.R. No. 87, s-2017 dated July 31, 2017).
22. The COWD has authorized the Management to secure authority from the **Department of Budget and Management (DBM)** to procure One (1) Unit Light Cargo Truck (6-wheeler dump truck); One (1) Unit Light Cargo Truck (6-wheeler drop side); Two Units Light Cargo Truck (6-wheeler with 5 tons water tank); and Three (3) Units Motorcycles; in the total amount of Ten Million Three Hundred Eighty Thousand Pesos (Php10,380,000.00) to further enhance mobility of day-to-day operations. (B.R. No. 43, s-2017 dated April 17, 2017)
23. The COWD has approved the **Memorandum of Agreement (MOA)** by and between **Cagayan de Oro City Water District (COWD)** represented by the General Manager, Rachel M. Beja and **Cagayan de Oro Polymedic General Hospital (CDO Polymedic)** represented by the Hospital Administrator, Ruben Go relative to services and facilities that may be availed of by COWD employees subject to the Terms and Conditions stated therein and authorize the General Manager to sign the MOA for and behalf of COWD. (B.R. No. 84, s-2017 dated July 31, 2017)
24. The COWD has approved the Continuing **Deed of Assignment of Revenues** of the **Cagayan de Oro City Water District (COWD)** in favor to the **Development Bank of the Philippines (DBP)** with hold-out agreement in compliance with its loan requirements for the release of Term Loan in the amount of **Php433,039,067.00** and authorized the General Manager, Rachel M. Beja to sign the Deed for and behalf of COWD. (B.R. No. 86, s-2017 dated July 31, 2017)
25. The COWD has authorized the General Manager, Rachel M. Beja, to sign the **Memorandum of Agreement (MOA)** by and between the Cagayan de Oro City Water District (COWD) and the **Department of Interior and Local Government (DILG) Region X** for the reconstruction of the **Regional Water and Sanitation (WATSAN) Hub** in Region X, for and in behalf of COWD. (B.R. No. 93, s-2017 dated August 17, 2017)
26. The COWD has granted the Management with continued authority to purchase and disburse payments for bulk water supply to **Rio Verde Water Consortium, Inc. (RVWCI)** despite receipt of **Notice of Disallowance (ND)** from the Commission on Audit (COA) in the total amount of **One Hundred Twenty Three Million Six Hundred Three Thousand Nine Hundred Ninety Pesos and 29/100 Centavos (Php123,603,990.29)**, in consonance with the General Welfare Act. Resolved further to authorize the General Manager, Rachel M. Beja to file our appeal before the Commission on Audit (COA)-Region X and to perform other acts related thereto, for and in behalf of COWD. (B.R. No. 98, s-2017 dated September 04, 2017).
27. The COWD has authorized the General Manager, Rachel M. Beja to endorse to the **Office of the Government Corporate Counsel (OGCC)** the counter proposal of **Rio Verde Water Consortium, Inc. (RVWCI)** on the "**Agreement in Nullifying the Bulk Water Supply Agreement (BWSA) and Settling Disputes** By and Between the Cagayan de Oro City Water District (COWD) and RVWCI" for legal opinion. (B.R. No. 110, s-2017 dated September 13, 2017).
28. The COWD has authorized Management to proceed with the preparation of the **Terms of Reference (TOR)** relative to the solicited proposal on **Septage Management by end of August 2017**. (B.R. No. 61, s-2017 dated May 25, 2017).
29. The COWD has authorized the Management to *write-off* the amount of **One Hundred Seventy Eight Thousand Nine Hundred Four Pesos & 09/100 Centavos** (PHP178,904.09) representing **349** long time inactive accounts with age at least 10 years as of December 2014, subject to approval by the **Commission on Audit (COA)**. (B.R. No. 25, s-2017 dated March 06, 2017).
30. The COWD has confirmed approval of the **2017 Annual Procurement Plan (APP)** of the **Cagayan de Oro City Water District (COWD)** in the total amount of **Php964,493,486.50**; and authorized the General Manager, Rachel M. Beja, to submit the 2017 APP to the **Department of Budget and Management (DBM)** and the **Government Procurement Policy Board (GPPB)**. (B.R. No. 20, s-2017 dated February 15, 2017).
31. The COWD has approved the recommendation of the General Manager for the **2017 Revised Rating Scheme** to form part of the **2017 COWD Strategic Performance Management System (SPMS)** for submission to the **Civil Service Commission (CSC)**. (B.R. No. 66, s-2017 dated June 01, 2017)

32. The COWD has approved the **2017 Annual Procurement Plan (APP) of COWD-Supplemental No. 2**; in the total amount of **Php17,599,860.00** subject to COA law, rules and regulations and authorize the General Manager, Rachel M. Beja, to submit the 2017 APP Supplemental No. 2 to the Department of Budget and Management (DBM) & Government Procurement Policy Board (GPPB). (B.R. No. 34, s-2017 dated March 20, 2017)
33. The COWD has *managed* well its **Provident Fund (PF)** and has benefited many qualified personnel through its various types of loans as shown in the table below with an *interest charge* of **8%** and *service charge* of **1%** only. (Reference: PF Board Resolution No. 85, s-2012).

Type of PROVIDENT FUND LOANS	Year					
	2017	2016	2015	2014	2013	2012
All-Purpose Loan	242	197	172	196	219	200
Dividend Loan	144	157	187	237	165	153
Educational Loan	-	-	-	-	-	-
Emergency/Hospitalization Loan	8	8	18	60	77	63
Employee's Cont. Loan	8	-	1	7	12	146
Salary Loan	13	29	52	68	71	68
Small Loan (Consol)	76	118	542	574	744	678
Special Aid/Small Loan	187	197	268	288	579	424
Water Bill Loan	111	138	185	180	42	50
Memorial	-	-	-	-	-	-
Special Legal Aid	-	-	-	-	-	-
Calamity Loan	-	-	-	-	-	167
Salary Loan - Staff	4	6	-	-	-	-
<b>TOTAL</b>	<b>793</b>	<b>850</b>	<b>1,425</b>	<b>1,610</b>	<b>1,909</b>	<b>1,949</b>

Note: The **total assets** of the COWD Provident Fund as of 2017 – **P 147,858,912.78**

34. The COWD has approved the recommendation of Management for an increase of **Employer Share (ER Share)** in the **Provident Fund** from **20% to 25%**; and integrate budget for such increase estimated at **Php5,257,299.00** in the COWD 2018 Budget. (B.R. No. 155, s-2017 dated December 22, 2017)
35. The COWD has approved, adopted and authorized Management to submit to the **Civil Service Commission (CSC)** the **2017 Office Performance Commitment Review (OPCR)** of the Cagayan de Oro City Water District (COWD) and of the various departments and offices as an integral part of the **COWD Strategic Performance Management System (SPMS)** for 2017. (B.R. No. 52, s-2017 dated May 08, 2017)
36. The COWD has authorized the release of **Mid-Year Bonus** to all employees of the District who have rendered actual service while occupying a regular, contractual or casual position, pursuant to the **Modified Salary Schedule** for Civilian and Government Personnel as authorized under Executive Order No. 201 dated 19 February 2016 and National Budget Circular No. 568 dated 5 January 2017 amounting to **Php8,940,468.00**; to be released not earlier than 15 May 2017. (B.R. No. 50, s-2017 dated May 8, 2017)
37. The COWD has authorized the General Manager, Rachel M. Beja to submit a **Letter of Intent (LOI)** to avail of a loan from the **Local Water District Utilities Administration (LWUA)** of **Php59.96 Million** with an indicative rate of **4%** per annum to fund future plans and projects of the COWD. (B.R. No. 111, s-2017 dated September 13, 2017)
38. The COWD has approved the '**rehabilitation and installation of new set submersible pump for Water Works Association**' situated at Zone 6 and 9, Ilaya Upper Cugman this city with estimated project cost of **Php342,528.75** as endorsed by the City Mayor Oscar S. Moreno, charged to the **P 6 Million Fund** for CY 2017. Resolved further to authorize the General Manager, Rachel M. Beja, to sign, the Memorandum of Agreement (MOA) by and between the Local Government of Cagayan de Oro City and the Water Works Association for the rehabilitation of the existing deep well of Zone 6 and Zone 9, Ilaya, Upper Cugman, this city, for and in behalf of COWD. (B.R. No. 134, s-2017 dated November 14, 2017)
39. The COWD has awarded the **100MLD Bulk Water Supply Project (BWSP)** of the **Cagayan de Oro City Water District (COWD)** to the Original Proponent, **MetroPac Water Investments Corporation (MWIC)** pursuant to JV-SC Resolution No. 002, S-2017 dated 9 January 2017 and submit the **Proposed Joint Venture Agreement (JVA)** and the **Proposed Bulk Water Supply Agreement (BWSA)** including annexes and schedules to the **Office of the Government Corporate Counsel (OGCC)** for review pursuant to the **2013 JV NEDA Guidelines**. Resolved further that a similar copy of the Proposed JVA and BWSA be endorsed to the **Governance Commission for Government-Owned & Controlled Corporations (GCG)** in compliance with the reportorial requirements under the **2013 JV NEDA Guidelines**. (B.R. No. 13, s-2017 dated January 16, 2017)



40. The COWD has approved the recommendation of the General Manager for the **3rd Supplemental Annual Procurement Plan (APP)** intended for the **Disaster Risk & Reduction Project (DRRP)** in the amount of Twenty Four Million One Hundred Ninety-One Thousand Four Hundred Fifty-Four Pesos (Php24,191,454.00); to be taken from the Approved 2017 COWD Budget and authorized Management to submit the same to the Department of Budget and Management (DBM) & Government Procurement Policy Board (GPPB). (B.R. No. 68, s-2017 dated June 01, 2017).
41. The COWD has approved the **Water Supply System for Bulua National High School** located at Bulua this city with estimated project cost of Php1,194,934.00 as endorsed by the City Mayor Oscar S. Moreno to be taken from the P 6 Million Fund for CY 2017. (B.R. No. 135, s-2017 dated November 14, 2017)
42. The COWD has approved the recommendation of Management for the implementation of the **Quality Management System (QMS)** in line with our **ISO Certification to commence on 1 July 2017**. Resolved further to approve the adoption of National Archives of the Philippines General Circular No. 1 on 'Rules and Regulations Governing the Management of Public Records and Archives Administration' and General Circulation No. 2 on the 'Guidelines on the Disposal of Valueless Records in Government Agencies' both dated 20 January 2009. (B.R. No. 74, s-2017 dated June 13, 2017).
43. The COWD has confirmed the authority of Chairman Eduardo Antonio R. Montalvan and General Manager Rachel M. Beja to sign the **Articles of Incorporation (AIO)** of **Cagayan de Oro Bulk Water Inc. (COBI)** as Incorporators of and proxies of the COWD. Resolved further to appoint Chairman Eduardo Antonio R. Montalvan and General Manager Rachel M. Beja as members of the Board of COBI effective for One (1) Year from incorporation. (B.R. No. 112, s-2017 dated October 04, 2017).
44. The COWD has reserved the use of lot in Balulang for proposed septage facility in compliance with **RA 9275 or the Clean Water Act of 2004** and the mandated provision of **proper sewerage and septage system by 2020**. (B.R. No. 35, s-2017 dated March 20, 2017).
45. The COWD has approved the **Revised Emergency Response Plan (ERP)** of the Cagayan de Oro City water District (COWD). (B.R. No. 121, s-2017 dated October 23, 2017).
46. The COWD has approved the **Non-Revenue Water (NRW) Reduction Program** for the period 2015 to 2027. (B.R. No. 143, s-2017 dated December 04, 2017).
47. The COWD has approved the tender of the 2nd phase implementation of the **Non-Revenue Water (NRW) Reduction Project** and authorized the General Manager to facilitate the preparation of the tender documents following similar institutional set-up as the USAID Be-Secure and Coca-cola Foundation International-Aid. (B.R. No. 11, s-2017 dated January 16, 2017).
48. The COWD has approved the **Cagayan de Oro City Water District (COWD) Business Plan for 2018-2022**. (B.R. No. 51, s-2017 dated May 08, 2017).
49. The COWD has approved and adopted the Cagayan de Oro City Water District (COWD) **People's Freedom of Information (FOI) Manual**. (B.R. No. 109, s-2017 dated September 13, 2017).
50. The COWD has confirmed the composition of the Two (2) Bids and Awards Committee (BAC), for a period of One (1) Year or unless sooner revoked, as follows: (B.R. No. 07, s-2017 dated January 16, 2017)

1. SERVICES, CONSTRUCTION, SERVICE CONNECTION AND WATER SUPPLY MATERIALS

Chairman	:	ENGR. BIENVENIDO V. BATAR, JR.
Vice Chairman	:	ENGR. NIEVA A. LADERA
Members	:	MS. ANNABELLE D. ESTAÑO
	:	ENGR. LYNDON D. BUTRON
	:	MS. SUSAN M. BONOTAN

2. OFFICE, VEHICLE, EQUIPMENT AND GENERAL SUPPLIES & MATERIALS

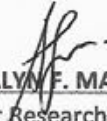
Chairman	:	ENGR. ELEZAR J. LINAAC
Vice Chairman	:	MS. OMELFA C. RECTO
Members	:	ENGR. CAROLINA B. LAO
	:	ENGR. ALEX S. ABANGAN
	:	MS. SULDIE D. LARANJO

51. The COWD has a new set of officers of the Board of Directors for 2018 per B.R. No. 002, S-18 dated January 8, 2018, as follows:

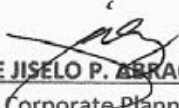
Chairman	: MR. EDUARDO ANTONIO R. MONTALVAN	- Professional Sector
Vice-Chairman	: MR. MATEO G. DELEGENCIA	- Civic Sector
Secretary	: MR. SOC ANTHONY M. DEL ROSARIO	- Education Sector
Assistant Secretary	: MS. HILLY ANN R. QUIAOIT	- Business Sector
Member	: MS. CONCEPCION R. QUIBLAT	- Women Sector

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Prepared by:

  
ANNALYN F. MACALOLOT  
Senior Research Analyst A

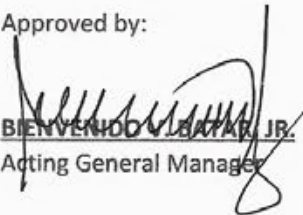
Checked by:

  
JOSE JISELO P. ABRAGAN  
OIC, Corporate Planning Div.

Noted by:

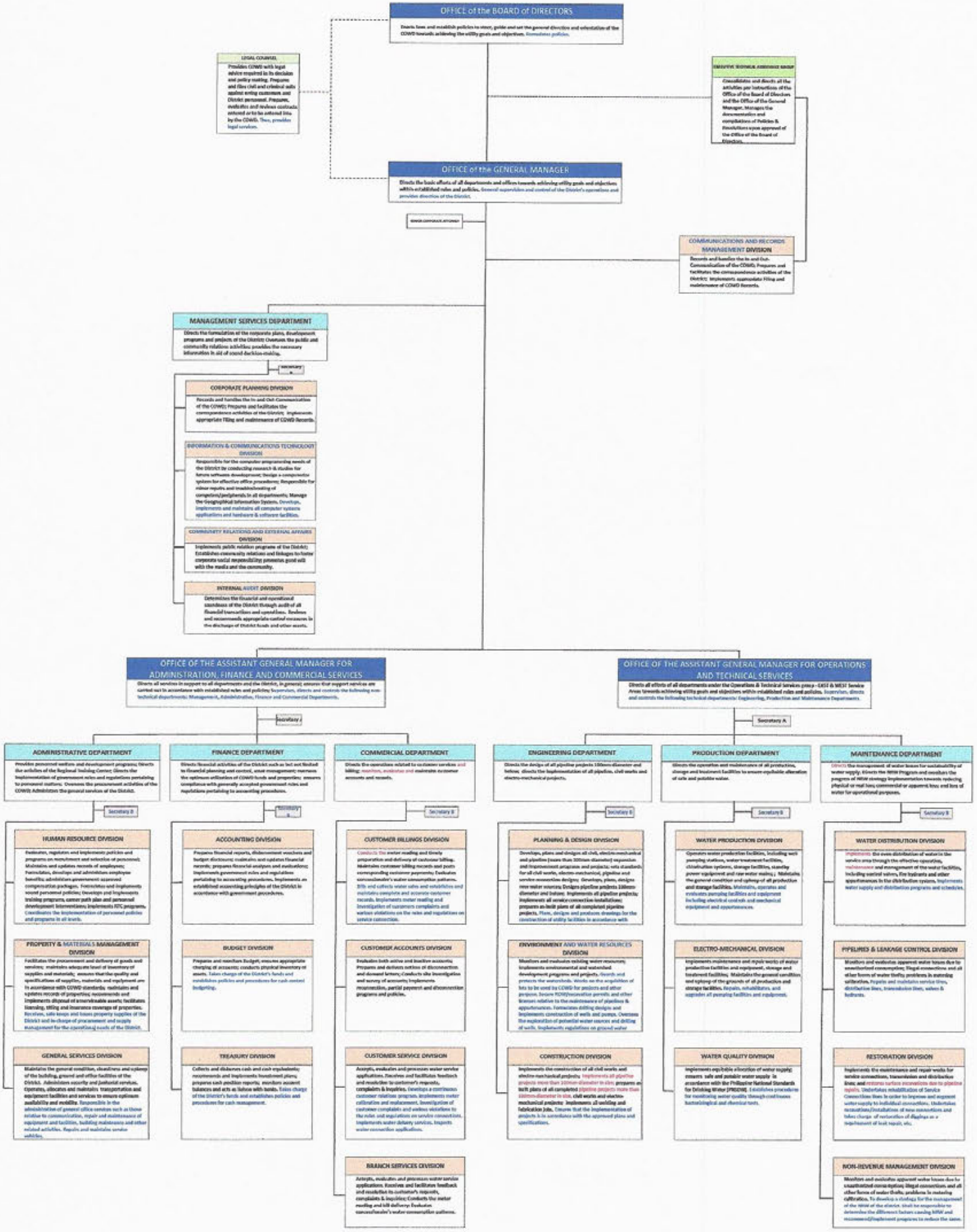
  
SULDIE D. LARANJO  
OIC, Management Services Dept.

Approved by:

  
BIENVENIDO V. BATAAR, JR.  
Acting General Manager



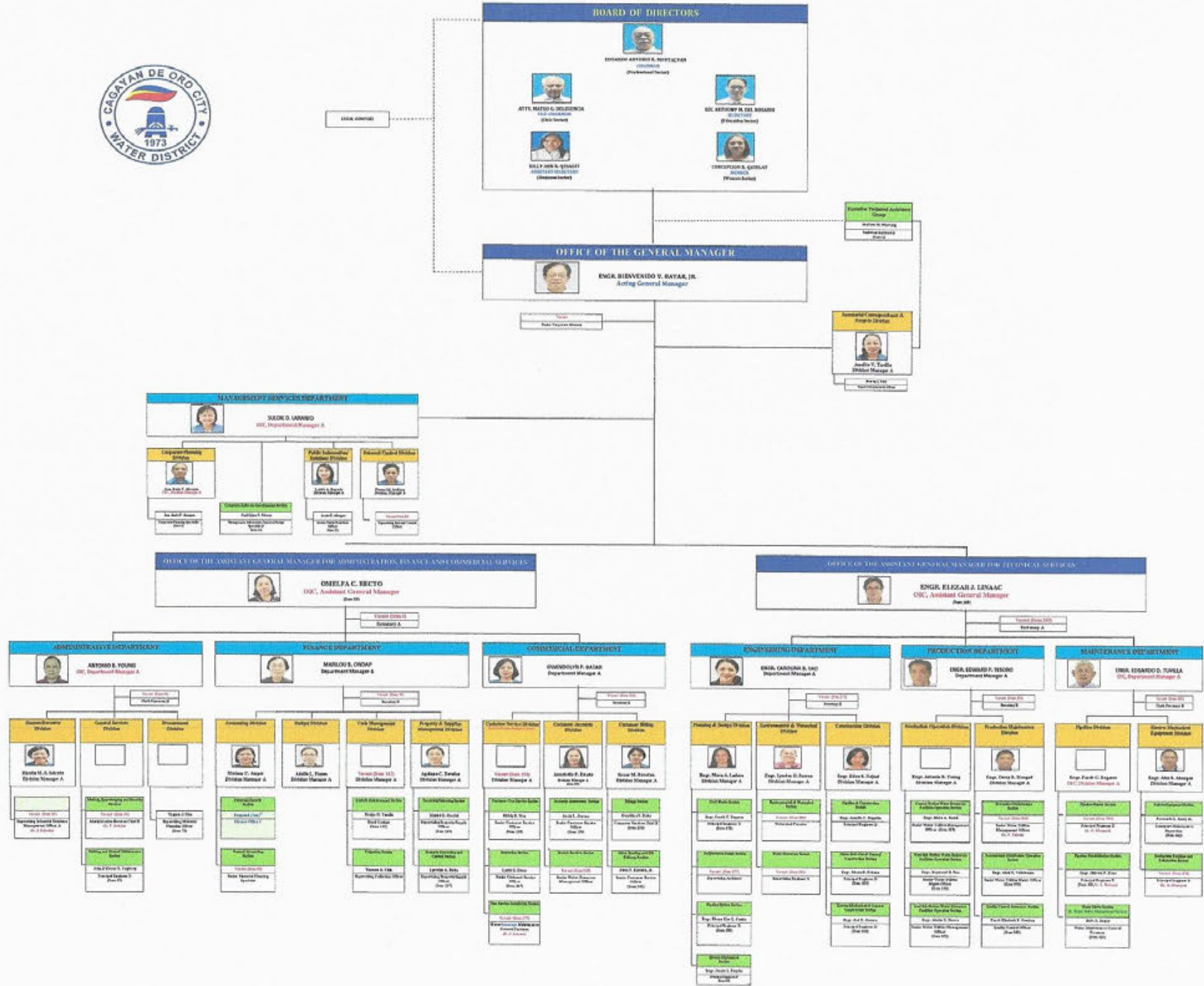
## CAGAYAN DE ORO CITY WATER DISTRICT



- LEGEND:**
- DIV., SEC., UNIT
  - DEPARTMENT
  - DIVISION
  - SECTION
  - UNIT



CAGAYAN DE ORO CITY WATER DISTRICT



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ANNEX B



**CAGAYAN DE ORO CITY WATER DISTRICT**  
Corrales Avenue, Cagayan de Oro City

**PERSONNEL INVENTORY AS OF DECEMBER 31, 2017**

1	NAME OF EMPLOYEE				DESIGNATION	NATURE OF EMPLOYMENT	RATE PER MONTH	DATE OF EMPLOYMENT	EMPLOYED DURING THE YEAR	REMARKS
	LAST NAME	FIRST NAME	SUFFIX	MIDDLE NAME						
1	ABADAY	LORIMER		CABABAROS	Customer Service Assistant A	Permanent	23,120.00	8/20/1984	12 MONTHS	
2	ABALLE	JESSIE		CALUNOD	Driver	Permanent	12,480.00	7/28/1998	12 MONTHS	
3	ABANGAN	ALEX AUGUSTUS		SATURNINO	Principal Engineer D	Permanent	43,051.00	1/19/1993	12 MONTHS	
4	ABELLA	ROSALITO		NERI	Water Maintenance Man A	Permanent	15,818.00	5/27/1992	12 MONTHS	
5	ABESAMIS	ROMARICO	JR.	TONGCO	Water Resources Facilities Operator A	Permanent	16,121.00	7/28/1998	12 MONTHS	
6	ABRAGAN	ARMIE		BONBON	Sr. Public Relations Officer	Permanent	36,111.00	6/6/1997	12 MONTHS	
7	ABRAGAN	JOSE JISELO		PADLA	Corporate Planning Specialist	Permanent	36,111.00	2/17/1997	12 MONTHS	
8	ABROGAR	REY		TALLE	Instrument Technician B	Permanent	14,474.00	6/14/1993	12 MONTHS	
9	ABUT	RIZALITO		ENERIO	Sr. Water Resources Facilities Operator A	Temporary	18,217.00	2/11/1992	12 MONTHS	
10	AGANAN	MEYLENE		YACAPIN	Water Utilities Management Officer A	Permanent	30,396.00	1/27/1992	12 MONTHS	
11	ALEGRADO	APRIL MAE		BASS	Property/Supply Assistant B	Permanent	21,387.00	7/1/2005	12 MONTHS	
12	ALMOJUELA	DANILO		YANA	Water Maintenance Man B	Permanent	14,347.00	6/18/1992	12 MONTHS	
13	ALVAREZ	ARTHUR		PABAYO	Water Maintenance Man C	Permanent	12,480.00	4/15/1996	12 MONTHS	
14	AMPER	MERIAM		CRUZ	Division Manager A	Permanent	64,416.00	7/21/1981	12 MONTHS	
15	AMPER	POMPOSO	JR.	MAKINAKO	Auto-Mechanic C	Permanent	12,702.00	6/7/1994	12 MONTHS	
16	ANAY	MARIA SUSAN		VENTIC	Supervising Data Analyst Controller	Permanent	33,131.00	2/16/1983	12 MONTHS	
17	ARBOIS	PETER		MENDOZA	Water Maintenance Man C	Permanent	12,591.00	9/2/1993	12 MONTHS	
18	ARCILLAS	HELEN		CORDOVAN	Accounting Processor A	Permanent	15,818.00	7/12/2010	12 MONTHS	
19	ARELLANO	NORMA		MENIANO	Division Manager A	Permanent	64,416.00	7/13/1982	12 MONTHS	
20	AVENIDO	DANILO		TALAMPAS	Driver	Permanent	12,702.00	6/14/1993	12 MONTHS	
21	AYUBAN	BAYANI		BALDON	Water Maintenance Man C	Permanent	12,371.00	11/6/1995	12 MONTHS	
22	BACOLOD	EFREN		GAAMIN	Water Maintenance Man B	Permanent	14,474.00	5/27/1992	12 MONTHS	
23	BACTONG	BLANDO		CENA	Water Maintenance Man B	Permanent	13,851.00	10/10/1994	12 MONTHS	
24	BACTONG	CHRISTIAN		MERCADO	Driver	Permanent	12,702.00	4/12/1994	12 MONTHS	
25	BAGARES	FARAH		CASIANO	Principal Engineer D	Permanent	39,685.00	12/1/1993	12 MONTHS	
26	BAGAY	RUFO		ANDOHON	Water Maintenance General Foreman	Permanent	35,693.00	10/17/1978	12 MONTHS	
27	BAGUWIN	AZENETH		CAINGLES	Senior Engineer A	Permanent	30,396.00	8/18/2009	12 MONTHS	
28	BAHIAN	JOVELYN		SALUTA	Internal Control Assistant B	Permanent	15,818.00	7/18/2011	12 MONTHS	
29	BAHIAN	PAUL WISMAN		TOMAROY	Utility Worker A	Permanent	11,298.00	10/1/1997	12 MONTHS	
30	BALABA	JUANITO		REMLISAN	Water Maintenance Man C	Permanent	12,591.00	4/1/1992	12 MONTHS	
31	BARATAS	EDUARDO		DATAHAN	Water Maintenance Man B	Permanent	14,474.00	10/22/1992	12 MONTHS	
32	BASALAN	FATIMA		AUTOR	Property/Supply Officer B	Permanent	21,387.00	7/28/1998	12 MONTHS	
33	BATAR	GWENDOLYN		PADERANGA	Department Manager A	Permanent	78,960.00	9/27/1979	12 MONTHS	
34	BATAR	BIENVENIDO	JR.	VELEZ	Assistant General Manager B	Permanent	87,229.00	7/22/1982	12 MONTHS	
35	BAYRON	CIRILE		TAYPA	Water Maintenance Man C	Permanent	12,371.00	2/1/1995	12 MONTHS	
36	BEJA	RACHEL		MEJIAS	General Manager A	Permanent	96,363.00	4/1/1992	12 MONTHS	
37	BELLO	LIBERTINE		RETIRADO	Corporate Account Analyst	Permanent	23,780.00	12/1/1992	12 MONTHS	
38	BELTRAN	CONRADO		PACHECO	Water Maintenance Man C	Permanent	12,371.00	1/13/1997	10 MONTHS & 7 DAYS	deceased: 11/7/17
39	BERNADEZ	ANTONIO		MACALAM	Utility Worker A	Permanent	11,387.00	10/10/1994	12 MONTHS	
40	BERNARDO	MANUEL		REMONDE	Water Resources Facilities Operator A	Permanent	15,818.00	9/8/1993	12 MONTHS	

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ANNEX C



**CAGAYAN DE ORO CITY WATER DISTRICT**  
Corrales Avenue, Cagayan de Oro City

**PERSONNEL INVENTORY AS OF DECEMBER 31, 2017**

	NAME OF EMPLOYEE				DESIGNATION	NATURE OF EMPLOYMENT	RATE PER MONTH	DATE OF EMPLOYMENT	EMPLOYED DURING THE YEAR	REMARKS
	LAST NAME	FIRST NAME	SUFFIX	MIDDLE NAME						
41	BONAYOG	DONY		PAASA	Water Resources Facilities Operator B	Temporary	13,851.00	6/6/1994	12 MONTHS	
42	BONDAL	MARITEL		DAING	Procurement Officer A	Permanent	32,592.00	8/8/1984	12 MONTHS	
43	BONGABONG	ANECITA		POLINAR	Financial Planning Specialist B	Permanent	36,532.00	4/1/1983	12 MONTHS	
44	BONGCAYAO	CHARLES		BERDOL	Sr. Water Resources Facilities Optr A	Permanent	18,896.00	8/23/1990	12 MONTHS	
45	BNOTAN	SUSAN		MALAZARTE	Division Manager A	Permanent	64,416.00	9/25/1982	12 MONTHS	
46	BONSILAO	RODOLFO	JR.	BAGTASOS	Senior Plant Electrician/Mechanic B	Permanent	25,290.00	9/28/1999	12 MONTHS	
47	BONSILAO	RUBEN		BAGTASOS	Plant Mechanic B	Temporary	18,217.00	2/14/2005	12 MONTHS	
48	BORJA	SALLY		GUCE	Senior Industrial Nurse	Permanent	25,290.00	1/4/1999	12 MONTHS	
49	BRUCE	ROMMEL JIM		OTADOY	Customer Service Assistant D	Permanent	14,221.00	9/23/1999	12 MONTHS	
50	BUSANO	MELCHOR		VERGARA	Water Maintenance Man A	Permanent	16,903.00	3/1/1978	12 MONTHS	
51	BUTRON	LYNDON		DACLAN	Division Manager A	Permanent	64,416.00	2/3/1992	12 MONTHS	
52	CABACTULAN	LINDA		DAHINO	Customer Services Officer A	Permanent	30,751.00	2/8/1989	12 MONTHS	
53	CABALLERO	ABNER		SALVADOR	Driver	Permanent	12,927.00	11/13/1978	12 MONTHS	
54	CABALLERO	BERNABE		SALVADOR	Welder B	Permanent	14,731.00	2/2/1979	12 MONTHS	
55	CABANAZ	CAMILO		VALLEJOS	Water Utilities Management Officer A	Permanent	31,474.00	6/8/1993	12 MONTHS	
56	CABAÑEZ	EMILIO		DAYATA	Driver	Permanent	12,927.00	10/18/1978	12 MONTHS	
57	CABUNOC	VIRGIE		JACUTIN	Collection Officer	Permanent	29,902.00	3/12/1984	12 MONTHS	
58	CAJELLA	ALEXANDER		SANCHEZ	Water Maintenance Man C	Permanent	12,480.00	1/14/1993	12 MONTHS	
59	CALALIN	RAMON		ANINO	Water Maintenance Man C	Permanent	12,927.00	5/15/1991	12 MONTHS	
60	CARANG-CARANG	PANFILO		BALCURSA	Water Maintenance Head	Permanent	32,215.00	5/1/1978	12 MONTHS	
61	CARILLO	AGUSTIN		BABAYLAN	Water Maintenance Man B	Permanent	14,731.00	6/8/1981	12 MONTHS	
62	CASEÑAS	JOSEPH		DELIGERO	Clerk Processor C	Permanent	12,155.00	5/2/2011	12 MONTHS	
63	CASEÑAS	TORIBIO		UDARVE	Customer Service Officer A	Permanent	32,592.00	1/2/1976	12 MONTHS	
64	CATEDRILLA	JOSE ROEL		LADROZA	Water Maintenance Man C	Permanent	12,371.00	4/11/1994	12 MONTHS	
65	CHAN	JEANNIE		ELMIDO	Sr. Data Encoder Controller	Permanent	20,088.00	4/1/1992	12 MONTHS	
66	CHAN	GARY NICHOL		GALES	Sr. Computer Services Programmer	Permanent	32,215.00	4/3/1989	12 MONTHS	
67	CHIONG	FRANCES		CHATTO	Corporate Budget Specialist A	Permanent	36,532.00	9/22/1986	12 MONTHS	
68	CHIONG	ALLAN		DAANOY	Customer Service Assistant A	Permanent	21,387.00	3/4/1996	12 MONTHS	
69	CHIONG	DANILO		VALLAR	Water Maintenance Man A	Permanent	16,903.00	5/13/1981	12 MONTHS	
70	CHIONG	EDITHO		VALLAR	Water Maintenance Man C	Permanent	12,480.00	9/2/1993	12 MONTHS	
71	CHIU	VANESSA		ACENAS	Senior Corporate Accountant A	Permanent	36,111.00	5/8/2006	12 MONTHS	
72	CORRIGEDOR	EDUARDO		BAHIA	Water Resources Facilities Optr B	Temporary	13,851.00	8/7/1994	12 MONTHS	
73	CORTEZ	ROGELIO		ANDRIANO	Utility Worker A	Permanent	11,795.00	1/24/1994	12 MONTHS	
74	CUTILLAS	ROMEO		BERNALDEZ	Senior Water Resources Facilities Optr A	Permanent	19,421.00	8/1/1978	5 MONTHS	retired: 6/1/17
75	DABA	GERALDINE		YRASTORZA	Computer Services Chief B	Permanent	38,719.00	4/27/1982	12 MONTHS	
76	DACER	LARRY		ROSAL	Senior Customer Service Officer B	Permanent	35,693.00	6/28/1994	12 MONTHS	
77	DADACAY	WILLIAM		ZATE	Senior Water Maintenance Man A	Permanent	21,626.00	5/27/1992	2 MONTHS & 15 DAYS	retired: 3/15/17
78	DADULAS	MARITES		UY	Clerk Processor B	Permanent	14,731.00	2/22/1988	12 MONTHS	
79	DAGASDAS	ROMEO		ACERO	Water Maintenance Man C	Permanent	12,702.00	5/15/1991	12 MONTHS	
80	DAGONDON	GIL EVAN		OLARTE	Water Resources Facilities Optr A	Permanent	15,818.00	6/16/1989	12 MONTHS	

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ANNEX C



**CAGAYAN DE ORO CITY WATER DISTRICT**  
Corrales Avenue, Cagayan de Oro City

**PERSONNEL INVENTORY AS OF DECEMBER 31, 2017**

NAME OF EMPLOYEE				DESIGNATION	NATURE OF EMPLOYMENT	RATE PER MONTH	DATE OF EMPLOYMENT	EMPLOYED DURING THE YEAR	REMARKS	
LAST NAME	FIRST NAME	SUFFIX	MIDDLE NAME							
81	DAGUIMOL	GEORGE		DOLUMBAL	Water Resources Facilities Optr B	Temporary	13,851.00	2/14/2005	12 MONTHS	
82	DAIGDIGAN	ALAN		BERONIO	Instrument Technician B	Permanent	14,096.00	1/24/1994	12 MONTHS	
83	DAISOG	ALBERTO		CAGNA-AN	Instrument Technician B	Permanent	14,602.00	11/7/1978	12 MONTHS	
84	DAYA	RICKY		FUENTES	Water Maintenance Man B	Permanent	13,851.00	8/14/1995	12 MONTHS	
85	DEDICATORIA	FLORENCE		TEJADA	Clerk Processor C	Permanent	12,927.00	8/22/1978	12 MONTHS	
86	DELFINO	ARTEMIO		ROMA	Water Maintenance Man B	Permanent	13,851.00	6/24/1993	12 MONTHS	
87	DELIMA	JUDEE		PONG	Liaison Aide	Permanent	12,371.00	12/5/1995	12 MONTHS	
88	DELSOCORA	ELMER		EBARAT	Welder A	Permanent	16,905.00	8/9/1982	1 MONTH & 3 DAYS	retired: 2/3/17
89	DEVELO	AGALUNA		CABLINDA	Division Manager A	Permanent	64,416.00	7/26/1983	12 MONTHS	
90	DIAZ	VIRGINIA		JACOB	Supervising Materials Planning Officer	Permanent	39,151.00	1/16/1989	12 MONTHS	
91	DOROMAL	JOFRAN		PEPITO	Customer Service Assistant B	Permanent	18,217.00	10/20/1999	12 MONTHS	
92	DUMALE	RAUL		BUCHAN	Data Encoder Controller	Permanent	18,217.00	1/22/1996	12 MONTHS	
93	EBABACOL	REY		ANGELES	Customer Service Assistant A	Permanent	23,120.00	9/28/1982	12 MONTHS	
94	EBARAT	MA. ROWENA		VIRTUDAZO	Customer Service Officer B	Permanent	25,290.00	3/2/1995	12 MONTHS	
95	EBARAT	DOMINGO	JR.	CABALLERO	Senior Instrument Technician	Temporary	19,620.00	7/6/1998	12 MONTHS	
96	EBORA	ABRAHAM		SALCEDO	Customer Service Assistant A	Permanent	23,120.00	3/17/1980	12 MONTHS	
97	ECHANO	MOSES		MARTIR	Principal Engineer D	Permanent	39,685.00	3/9/1995	12 MONTHS	
98	EGARGO	AMALIA		MARTINEZ	Customer Service Officer B	Permanent	25,290.00	10/23/1978	12 MONTHS	
99	EMPLEO	JENNIE		LUCILLA	Principal Engineer D	Permanent	39,151.00	7/19/2004	12 MONTHS	
100	EÑOLA	EDGAR		IDOL	Clerk Processor B	Permanent	14,347.00	1/3/1996	12 MONTHS	
101	EPAN	VIRGILO		FEROL	Senior Welder	Permanent	19,421.00	7/12/1978	12 MONTHS	
102	ESPERAS	ELMER		AMBE	Welder B	Permanent	14,221.00	2/15/1996	12 MONTHS	
103	ESPINOSA	ABNER		PACUMA	Water Maintenance Man C	Permanent	12,702.00	1/8/1992	12 MONTHS	
104	ESTAÑO	ANNABELLE		DEL PUERTO	Division Manager A	Permanent	64,416.00	5/22/1981	12 MONTHS	
105	ESTAÑO	JULIETO		PASTOR	Sr. Water Resources Facilities Optr A	Permanent	19,421.00	11/27/1985	12 MONTHS	
106	ESTONILO	DANILO		GALLENTE	Water Maintenance Man C	Permanent	12,814.00	6/14/1993	12 MONTHS	
107	ESTRADA	PETER	JR.	PACANA	Sr. Customer Service Officer	Permanent	36,111.00	7/12/1994	12 MONTHS	
108	FABIA	ZENON		ESTANILLA	Senior Welder	Permanent	18,217.00	3/21/1994	12 MONTHS	
109	FELICILDA	CHARLITO		MABAYLAN	Utility Worker A	Permanent	11,795.00	10/1/1997	12 MONTHS	
110	FERNANDO	ROEL		ABRATIGUIN	Housekeeping Services Assistant	Permanent	13,851.00	7/1/1992	12 MONTHS	
111	FLOIRENDO	CECILE		ALCANTARA	Industrial Relations Mgmt Officer A	Permanent	27,887.00	1/25/1999	12 MONTHS	
112	FLORES	ADELFA		LIM	Division Manager A	Permanent	64,416.00	9/13/1979	12 MONTHS	
113	FLORES	VERNIE		ACLAO	Water Maintenance Man A	Permanent	16,903.00	8/8/1978	12 MONTHS	
114	GABATO	RONALD		TAYTAY	Utility Worker A	Permanent	11,795.00	7/21/1997	12 MONTHS	
115	GALARO	NILO		ORDINAN	Water Maintenance Man A	Permanent	15,818.00	1/8/1992	12 MONTHS	
116	GALARRITA	REYVIC		PALASAN	Internal Control Officer A	Permanent	23,257.00	2/10/1997	12 MONTHS	
117	GALLARDO	DESIDERIO		INFUESTO	Water Maintenance Man C	Permanent	12,371.00	4/4/1984	12 MONTHS	
118	GALLEGO	ANGELITA		SAN JUAN	Water Maintenance Man C	Permanent	12,814.00	7/4/1994	12 MONTHS	
119	GALLEGO	FERDINAND		SABEJON	Customer Service Assistant E	Permanent	12,927.00	11/16/1988	12 MONTHS	
120	GAMBOA	FARAH ELIZABETH		BAUTISTA	Quality Control Officer	Permanent	38,719.00	5/17/1981	12 MONTHS	

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ANNEX C



**CAGAYAN DE ORO CITY WATER DISTRICT**  
Corrales Avenue, Cagayan de Oro City

**PERSONNEL INVENTORY AS OF DECEMBER 31, 2017**

NO.	NAME OF EMPLOYEE				DESIGNATION	NATURE OF EMPLOYMENT	RATE PER MONTH	DATE OF EMPLOYMENT	EMPLOYED DURING THE YEAR	REMARKS
	LAST NAME	FIRST NAME	SUFFIX	MIDDLE NAME						
121	GAYLO	ROMMEL		TABIAN	Water Maintenance Head	Permanent	30,396.00	2/1/1983	12 MONTHS	
122	GAZO	JOVITO		AYOD	Water Resources Facilities Operator B	Temporary	13,851.00	4/24/2006	12 MONTHS	
123	GEMOTO	JIGGER		ESTANOL	Auto-Mechanic A	Permanent	17,458.00	4/24/2006	12 MONTHS	
124	GENTILES	DORIS		BAJE	Public Relations Assistant A	Permanent	18,724.00	5/13/1993	12 MONTHS	
125	GOYLAN	EDGARDO		PALMA	Light Equipment Operator	Permanent	14,602.00	4/4/1994	12 MONTHS	
126	GULIGADO	FERDINAND		GALARPE	Water Maintenance Man B	Permanent	14,731.00	3/11/1992	12 MONTHS	
127	HALIBAS	ROCEL		LOYOLA	Clerk Processor A	Permanent	16,903.00	6/26/1990	12 MONTHS	
128	HANGINAN	WEBSTER GERALD		BANGOY	Water Resources Facilities Operator A	Permanent	16,121.00	1/13/1997	12 MONTHS	
129	HITUTUANE	EDUARDO		TABIGUE	Water Maintenance Man C	Permanent	12,591.00	6/24/1992	12 MONTHS	
130	IBARRA	ALADIN		BANUAG	Sr. Water Utilities Management Officer A	Permanent	36,532.00	1/21/1992	12 MONTHS	
131	IBAYA	VIDIAMOR		ABREA	Sr. Cashier	Permanent	36,532.00	9/6/1986	12 MONTHS	
132	JABLA	GOLDENA		AGCOPRA	Customer Service Assistant C	Permanent	16,903.00	5/1/1980	12 MONTHS	
133	JAMERO	ANNIE		LABITAD	Senior Customer Service Officer	Permanent	36,960.00	8/1/1990	12 MONTHS	
134	JAMERO	JOEL		BACUS	Principal Engineer D	Permanent	39,151.00	12/18/1996	12 MONTHS	
135	JOAQUIN	CRIS REY		GALINEA	Draftsman A	Temporary	15,818.00	9/1/2009	12 MONTHS	
136	JUDITH	MARIA NANETH		FACTURA	Secretary A	Permanent	16,986.00	3/25/2010	12 MONTHS	
137	JUNTONG	ARCANGEL		LAGNAS	Plant Helper C	Permanent	12,927.00	3/16/1992	12 MONTHS	
138	KIUNISALA	MARY ROSE		ARRIOLA	Storekeeper B	Permanent	16,986.00	6/21/2007	12 MONTHS	
139	LACAYA	VEVENCIO	JR.	CASEÑAS	Water Resources Facilities Operator B	Temporary	13,851.00	3/11/1991	12 MONTHS	
140	LADERA	NIEVA		ADOR	Division Manager A	Permanent	64,416.00	3/15/1993	12 MONTHS	
141	LAGO	STEVE		TABOCLAON	Water Maintenance Man C	Permanent	12,814.00	5/15/1991	12 MONTHS	
142	LAO	CAROLINA		BACONGA	Department Manager A	Permanent	78,960.00	3/19/1986	12 MONTHS	
143	LARANJO	SULDIE		DAPANAS	Division Manager A	Permanent	64,416.00	1/16/1989	12 MONTHS	
144	LAREDE	ROMEO		RICO	Auto Repair Foreman	Permanent	27,339.00	10/28/1982	12 MONTHS	
145	LEGASPI	OLIVER MARIO		MONSANTO	Light Equipment Operator	Permanent	14,731.00	1/9/1989	12 MONTHS	
146	LINAAC	ELEZAR		JACUTIN	Department Manager A	Permanent	78,960.00	4/13/1981	12 MONTHS	
147	LLENAS	MARIBETH		MARMITA	Clerk Processor C	Permanent	12,155.00	1/21/2010	12 MONTHS	
148	LOBIDO	ERWIN		LA VICTORIA	Water Resources Facilities Optr A	Permanent	16,121.00	10/2/1995	12 MONTHS	
149	LONoy	GRACE ANGELI		GONZALES	Senior Computer Services Programmer	Permanent	30,044.00	10/1/2009	12 MONTHS	
150	MAAGAD	GERRY		BANUAG	Principal Engineer D	Permanent	43,051.00	3/19/1986	12 MONTHS	
151	MACALOLOT	ANNALYN		FLORENDO	Research Assistant B	Permanent	15,818.00	5/16/2011	12 MONTHS	
152	MACMANG	MARLUNA		MONTESA	Technical Assistant A	Permanent	52,783.00	7/24/1997	12 MONTHS	
153	MADLA	FLISARDO		SANGHIRON	Water Maintenance Man C	Permanent	12,371.00	7/17/1995	12 MONTHS	
154	MADRIGAL	ISIDRO	JR.	YOUNG	Auto-Mechanic C	Permanent	12,814.00	1/25/1994	12 MONTHS	
155	MAGALLANES	PEDRO		GAYLA	Water Maintenance Man A	Permanent	16,586.00	6/26/1978	12 MONTHS	
156	MAGLINAo	NECITO	SR	PABAYO	Water Maintenance Man A	Permanent	16,903.00	3/6/1979	4 MONTHS & 5 DAYS	retired: 5/5/17
157	MAGNA	GERMAN		CUAY	Water Resources Facilities Operator B	Temporary	13,851.00	1/22/1996	12 MONTHS	
158	MASANGCAY	FELIX JOEY		MADDELA	Senior Office Equipment Technician A	Permanent	22,611.00	11/4/1999	12 MONTHS	
159	MASONGSONG	CECILE		SALCEDO	Procurement Assistant A	Permanent	18,108.00	4/27/1988	12 MONTHS	
160	MELLIJOR	PABLO		MAHUMOT	Utility Worker A	Permanent	11,795.00	8/6/1993	12 MONTHS	

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ANNEX C





**CAGAYAN DE ORO CITY WATER DISTRICT**  
Corrales Avenue, Cagayan de Oro City

**PERSONNEL INVENTORY AS OF DECEMBER 31, 2017**

	NAME OF EMPLOYEE				DESIGNATION	NATURE OF EMPLOYMENT	RATE PER MONTH	DATE OF EMPLOYMENT	EMPLOYED DURING THE YEAR	REMARKS
	LAST NAME	FIRST NAME	SUFFIX	MIDDLE NAME						
161	MINDAJAO	VINCENT		MADRONERO	Engineering Assistant B	Permanent	16,744.00	4/12/1994	12 MONTHS	
162	MULAWAN	EMMANUEL		CAÑUSA	Senior Draftsman	Permanent	21,307.00	7/4/1990	12 MONTHS	
163	MUTIA	LILIBETH		ABIAN	Customer Service Officer A	Permanent	30,396.00	3/7/1995	12 MONTHS	
164	NAGAC	EDDIE		NERI	Welder A	Permanent	16,903.00	4/8/1981	12 MONTHS	
165	NAJEAL	EDNA		SALAZAR	Division Manager C	Permanent	64,416.00	5/23/1994	12 MONTHS	
166	NAMOCOT	NORIAN		CANTON	Cashier D	Permanent	18,217.00	1/10/1994	12 MONTHS	
167	NAPONE	TEODORO		DALAGAN	Housekeeping Services Assistant	Permanent	14,096.00	9/8/1982	12 MONTHS	
168	NAVARRO	ANALE		CABUSOG	Liaison Aide	Permanent	12,371.00	12/5/1995	12 MONTHS	
169	NAVE	ARNOLD		ESTRADA	Welder A	Permanent	16,903.00	5/8/1978	7 MONTHS & 14 DAYS	retired: 8/14/17
170	NERI	CARLITO		BALAO	Corporate Budget Analyst B	Permanent	21,387.00	2/28/2010	12 MONTHS	
171	NERI	SHARON		CHIONG	Corporate Account Analyst	Permanent	23,257.00	2/10/1999	12 MONTHS	
172	NERI	JOY TERESA		GABE	Senior Quality Control Inspector	Permanent	31,474.00	9/22/1983	12 MONTHS	
173	NG	JANET		GUEVARA	Supervising Data Analyst Controller	Permanent	35,524.00	4/8/1981	12 MONTHS	
174	NOBLE	SANDRA		DAING	Customer Service Assistant C	Permanent	16,903.00	1/2/1992	12 MONTHS	
175	OCCENA	ENRIQUE		DACULOS	Sr. Water Resources Facilities Optr A	Permanent	18,896.00	5/27/1991	12 MONTHS	
176	OLEGARIO	ELISA		NADUMA	Senior Accounting Processor A	Permanent	21,387.00	4/8/1992	12 MONTHS	
177	OLVIDA	JUDY		LIM	Cashiering Assistant	Permanent	15,818.00	5/2/2011	12 MONTHS	
178	ONDAP	MARILOU		BAJAS	Department Manager A	Permanent	78,960.00	7/5/1979	12 MONTHS	
179	OREDINA	JOSEPH LOU		CUIZON	Transport Officer A	Permanent	27,565.00	7/18/2011	12 MONTHS	
180	ORLANDA	EMMANUEL		MABANTA	Water Maintenance Man C	Permanent	12,371.00	1/13/1997	12 MONTHS	
181	ORTEGA	MA. FE		MORALES	Supply/Supply Officer B	Permanent	21,868.00	3/14/1997	12 MONTHS	
182	PAAYAS	CRISTINO		OLEGARIO	Water Maintenance Man C	Permanent	12,927.00	1/24/1990	12 MONTHS	
183	PABILLARAN	ANTONIO		PASALLA	Water Maintenance Head	Permanent	30,396.00	3/11/1991	12 MONTHS	
184	PABORALINAN	RENE BOY		BASADRE	Water Maintenance Man C	Permanent	12,371.00	4/19/1994	12 MONTHS	
185	PACTOLERIN	LORETO	JR.	JADAP	Painter B	Permanent	11,899.00	4/7/1994	12 MONTHS	
186	PADILLA	FORTUNATO		SILMA	Senior Auto Mechanic	Permanent	19,421.00	7/8/1981	2 MONTHS & 3 DAYS	retired: 3/3/17
187	PAIGALAN	ERLITO		BRUCE	Customer Service Assistant C	Permanent	16,903.00	4/10/1984	12 MONTHS	
188	PARREL	MICHAEL		CAMANOCAN	Sr. Water Resources Facilities Optr A	Temporary	18,217.00	1/15/1992	12 MONTHS	
189	PELISCO	PERCY		GINGONE	Customer Service Assistant A	Permanent	21,387.00	3/11/1983	12 MONTHS	
190	PEPITO	ATANCIO		GINGONE	Customer Service Assistant D	Permanent	13,851.00	11/22/1996	12 MONTHS	
191	PETERE	PEDRO		TENIO	Water Maintenance Man C	Permanent	12,371.00	6/1/1995	12 MONTHS	
192	PLATITAS	TITO		ELUMBARING	Plant Helper C	Permanent	12,702.00	6/14/1993	12 MONTHS	
193	QUIBLAT	MARISSA		CUAY	Senior Internal Control Officer A	Permanent	38,719.00	3/30/1987	12 MONTHS	
194	RAMIRO	MARISA MAY		LUGA	Cashier C	Permanent	21,868.00	10/16/1991	12 MONTHS	
195	RAMOSO	LYNDON		LACKER	Senior Engineer A	Permanent	31,843.00	6/5/1995	12 MONTHS	
196	RAPIRAP	RUEL		ANAY	Customer Service Assistant E	Permanent	12,155.00	8/1/2001	12 MONTHS	
197	RATUNIL	MARK		JANOG	Water Resources Facilities Optr A	Permanent	15,818.00	7/19/1995	12 MONTHS	
198	REALISTA	ZALDY		GAMAYA	Driver	Permanent	12,814.00	1/15/1993	12 MONTHS	
199	RECTO	OMELFA		CASIÑO	Department Manager A	Permanent	78,960.00	8/1/1977	12 MONTHS	
200	REQUINO	JOSE	JR.	POLLEROS	Auto Mechanic C	Permanent	12,591.00	7/28/1998	12 MONTHS	

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ANNEX C



**CAGAYAN DE ORO CITY WATER DISTRICT**  
Corrales Avenue, Cagayan de Oro City

**PERSONNEL INVENTORY AS OF DECEMBER 31, 2017**

ID	NAME OF EMPLOYEE				DESIGNATION	NATURE OF EMPLOYMENT	RATE PER MONTH	DATE OF EMPLOYMENT	EMPLOYED DURING THE YEAR	REMARKS
	LAST NAME	FIRST NAME	SUFFIX	MIDDLE NAME						
201	RIVERA	RODRIGO		PAUROM	Carpenter B	Permanent	12,110.00	9/4/1990	12 MONTHS	
202	ROA	RAYMOND		RAMIRO	Senior Water Utilities Mgmt Officer	Permanent	38,719.00	12/8/1986	12 MONTHS	
203	ROA	JEROME		ENTERINA	Water Resources Facilities Operator B	Temporary	13,851.00	4/24/2006	12 MONTHS	
204	RODRIGUEZ	JASMIN		AMPIT	Sr. Material Planning Officer	Permanent	33,518.00	9/26/1983	12 MONTHS	
205	ROMERO	ROGELYN		BELCIRA	Cashiering Assistant	Permanent	15,818.00	5/19/2011	12 MONTHS	
206	ROSAL	REY		EBALLE	Water Maintenance Man A	Permanent	16,744.00	1/16/1992	10 MONTHS & 1 DAY	retired: 11/2/17
207	ROSETE	GROMICO		SAARENAS	Storekeeper A	Permanent	21,307.00	4/26/1989	12 MONTHS	
208	RUITA	LYRRALYN		ALCANTAR	Supervising Property/Supply Officer	Permanent	35,693.00	11/2/1993	12 MONTHS	
209	RUITA	LEO		NERI	Driver	Permanent	12,702.00	1/2/1996	12 MONTHS	
210	SABANAL	JOYCE		SASUMAN	Clerk Processor C	Permanent	12,927.00	10/8/1984	12 MONTHS	
211	SABASAJE	REY		TAPAY	Customer Service Assistant A	Permanent	23,120.00	7/1/1977	2 MONTHS	retired: 2/28/17
212	SAGRADO	LADELE		ABARQUEZ	Division Manager A	Permanent	64,416.00	8/22/1994	12 MONTHS	
213	SAJOL	ADOLFO		BAILLO	Plant Helper C	Permanent	12,927.00	7/15/1982	12 MONTHS	
214	SAJONIA	EDIBERT		QUERE-QUERE	Industrial Relations Dev. Asst. A	Permanent	18,217.00	8/13/2001	12 MONTHS	
215	SALAS	GLENN		NOVO	Sr Water Resources Facilities Optr A	Permanent	19,421.00	1/2/1976	12 MONTHS	
216	SALCEDO	JANE		LAGO	Supervising Industrial Relations Mgt Officer A	Permanent	43,051.00	2/3/1975	8 MONTHS	retired: 9/1/17
217	SALCEDO	RHEDIA MARTINIETTA		SEVILLANO	Division Manager A	Permanent	64,416.00	8/1/1985	12 MONTHS	
218	SALCEDO	FREDERICK		ESCALANTE	Driver	Permanent	12,927.00	5/13/1981	12 MONTHS	
219	SALCEDO	JORDAN		GANZAN	Welder A	Permanent	16,275.00	4/12/1994	12 MONTHS	
220	SALCEDO	NELSIE		MAAGAD	Senior Water Maintenance Man A	Permanent	21,367.00	10/18/1984	12 MONTHS	
221	SAN JUAN	ROLANDO		VALENZUELA	Water Maintenance Head	Permanent	32,592.00	11/17/1982	12 MONTHS	
222	SANDOVAL	ARNOLD		ARIOSIA	Internal Control Officer A	Permanent	23,257.00	9/27/1999	12 MONTHS	
223	SARDA	DANILO		BULING	Water Maintenance Man C	Permanent	12,371.00	8/5/1994	12 MONTHS	
224	SAROL	FERNANDO	JR.	LUMACAD	Transport Maintenance Supervisor	Permanent	38,272.00	4/1/1992	12 MONTHS	
225	SEMAÑA	JOSEPHINE		CHAVEZ	Data Encoder Controller	Permanent	19,421.00	2/10/1986	12 MONTHS	
226	SEÑARA	RODOLFO		BAJAO	Water Maintenance Head	Permanent	30,396.00	3/11/1991	12 MONTHS	
227	SIAO	MENELEO	JR.	QUILANG	Water Maintenance Head	Permanent	31,474.00	3/17/1981	12 MONTHS	
228	SILMA	JOVITO		MACAMAY	Water Maintenance Man C	Permanent	12,480.00	6/14/1993	12 MONTHS	
229	SIMBA	ROLAND		NERI	Driver	Permanent	12,371.00	6/1/1998	12 MONTHS	
230	SIMENE	JOHN ARIEL		YAPAO	Customer Service Assistant C	Permanent	16,275.00	1/22/1996	12 MONTHS	
231	SIO	EPIFANIO		KAAMINO	Water Maintenance Man B	Permanent	13,851.00	3/11/1991	12 MONTHS	
232	STA. RITA	JUANITO	JR.	ABRIS	Water Maintenance Man C	Permanent	12,814.00	3/22/1993	12 MONTHS	
233	SUNIEL	RICHO		ARNALDO	Sr. Water Utilities Management Officer	Permanent	36,532.00	2/3/1992	12 MONTHS	
234	TAAL	WARREN JAY		LEGASPI	Laboratory Technician A	Permanent	18,217.00	1/15/1992	12 MONTHS	
235	TABIAN	ROGER		BUNA	Carpenter B	Permanent	11,795.00	5/24/1993	12 MONTHS	
236	TAGLUCOP	JOHN D EMEER		EBORA	Principal Engineer D	Permanent	31,843.00	3/16/1995	12 MONTHS	
237	TAÑA	RONNIE		OBIAL	Sr. Water Resources Facilities Optr A	Temporary	18,217.00	1/15/1992	12 MONTHS	
238	TEJADA	JULITO		BELARA	Welder B	Temporary	13,851.00	8/5/1994	12 MONTHS	
239	TERRADO	ANGELA		SALCEDO	Cashier B	Permanent	25,859.00	9/7/1988	12 MONTHS	
240	TESORO	EDWARD		PAQUINO	Department Manager A	Permanent	78,960.00	10/1/1979	12 MONTHS	

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ANNEX C



**CAGAYAN DE ORO CITY WATER DISTRICT**  
Corrales Avenue, Cagayan de Oro City

**PERSONNEL INVENTORY AS OF DECEMBER 31, 2017**

	NAME OF EMPLOYEE				DESIGNATION	NATURE OF EMPLOYMENT	RATE PER MONTH	DATE OF EMPLOYMENT	EMPLOYED DURING THE YEAR	REMARKS
	LAST NAME	FIRST NAME	SUFFIX	MIDDLE NAME						
241	TOLENTINO	NOREEN LAURENCE		NERI	Customer Service Assistant C	Permanent	16,903.00	5/4/1992	12 MONTHS	
242	TOLENTINO	ROSELYN		LIBRES	Senior Corporate Accountant A	Permanent	35,693.00	10/29/2013	12 MONTHS	
243	TONGCO	ALEX		TAMPUS	Instrument Technician B	Permanent	14,347.00	5/8/1992	12 MONTHS	
244	TORILLO	RUDY		UBAY-UBAY	Driver	Permanent	12,702.00	4/1/1992	12 MONTHS	
245	TORRES	FLORO	SR.	CAGUINDAGAN	Water Utilities Management Officer A	Permanent	30,396.00	2/17/1997	12 MONTHS	
246	TORRE	BERNADINE		JANOBAS	Senior Financial Planning Specialist	Permanent	28,214.00	4/20/1989	11 MONTHS	retired: 11/30/17
247	TUVILLA	AMELITA VICTORIA		VILLARANDA	Division Manager C	Permanent	64,416.00	4/4/1984	12 MONTHS	
248	TUVILLA	EDGARDO		DADAY	Division Manager A	Permanent	64,416.00	4/1/1977	12 MONTHS	
249	UMARAN	LILIAN		ALCANTAR	Financial Planning Specialist B	Permanent	35,693.00	10/3/1999	12 MONTHS	
250	UMARAN	RONNIE	SR.	VALLEJOS	Water Maintenance Man B	Permanent	14,731.00	10/12/1986	12 MONTHS	
251	UY	NOEL		ROA	Water Resources Facilities Optr A	Permanent	16,121.00	8/8/1995	12 MONTHS	
252	UY	SANDY		TEH	Water Maintenance Man C	Permanent	12,702.00	2/15/1996	12 MONTHS	
253	VALDEHUEZA	ALNEL		OLEGARIO	Sr Water Utilities Management Officer	Permanent	37,829.00	1/21/1992	12 MONTHS	
254	VALENZUELA	MERLE CORAZON		ROXAS	Data Encoder Controller	Permanent	18,553.00	11/16/1990	12 MONTHS	
255	VASALLO	MA. EVELYN		OCIO	Cashier A	Permanent	39,151.00	10/16/1989	12 MONTHS	
256	VILLADORES	GEORGE		SANCHEZ	Water Maintenance Man B	Permanent	14,221.00	5/13/1981	7 MONTHS & 16 DAYS	retired: 8/16/17
257	VILLANUEVA	EMETERIO		LUSTERIO	Customer Service Assistant C	Permanent	16,903.00	9/17/1990	12 MONTHS	
258	VILLAREAL	JOSEPH		CRUZ	Senior Instrument Technician	Permanent	21,307.00	2/2/1988	12 MONTHS	
259	VILLAREAL	NOEL		NAGAC	Driver	Permanent	12,702.00	3/22/1993	12 MONTHS	
260	VILLEGAS	GLORIA		HOJAS	Senior Property/Supply Officer A	Permanent	30,396.00	3/1/1993	12 MONTHS	
261	WAO	SHIRDY		ECHEM	Senior Customer Service Officer	Permanent	35,693.00	1/13/1997	12 MONTHS	
262	YAMBING	JOSEPH		SAMBAAN	Utility Worker A	Permanent	11,691.00	8/2/2001	12 MONTHS	
263	YAMUT	STEVE JERIC		NERI	Customer Service Assistant A	Permanent	21,387.00	12/7/1992	12 MONTHS	
264	YANCHA	BERNARDO	JR.	BIONG	Public Relations Assistant B	Permanent	15,818.00	5/9/2005	12 MONTHS	
265	YAÑEZ	MERLINDA		CALUYA	Clerk Processor B	Permanent	14,731.00	6/17/1985	12 MONTHS	
266	YAÑEZ	ROLDAN		REYES	Water Maintenance Man C	Permanent	12,371.00	7/17/1995	12 MONTHS	
267	YAÑEZ	DANILO		ANTOLO	Utility Worker A	Permanent	11,795.00	3/11/1991	12 MONTHS	
268	YAÑEZ	TITO		CABATUAN	Water Maintenance Man B	Permanent	14,731.00	9/16/1982	12 MONTHS	
269	YAP	EDWIN		DY	Customer Service Assistant A	Permanent	22,864.00	5/10/1993	12 MONTHS	
270	YEBRON	PAUL GJHON		NOCHEFRANCA	Management Info/System Design Specialist B	Permanent	35,693.00	4/16/2007	12 MONTHS	
271	YOUNG	ANTONIO		BACSARPA	Division Manager A	Permanent	64,416.00	2/7/1994	12 MONTHS	
272	YUTE	TERTULIANO		PADILLA	Plant Electrician A	Permanent	23,120.00	5/27/1991	12 MONTHS	
273	ZAFRA	SERGIO		GUMAPON	Senior Engineer A	Permanent	31,111.00	4/8/1996	12 MONTHS	

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ANNEX C



REPUBLIC OF THE PHILIPPINES  
**CAGAYAN DE ORO CITY WATER DISTRICT**  
 Corrales Avenue, Cagayan de Oro City

**ANNEX D**

**SUMMARY OF POLICY-SETTING RESOLUTIONS ADOPTED, REPEALED AND/OR AMENDED BY THE  
 CAGAYAN DE ORO CITY WATER DISTRICT BOARD OF DIRECTORS FOR 2017**

RES. NO.	DATE ENACTED	SUMMARY CONTENT
001-17	4-Jan-17	Approve the new set of officers of the Cagayan de Oro City Water District for 2017-2018 and the composition of the Corporate Planning & Finance Committee; and Community Relations & Human Resources, Strategy and Policy Committee.
006-17	16-Jan-17	Adopt and implement Executive Order No. 201 dated 19 February 2016 for the Modified Salary Schedule for Civilian Government Personnel and grant of additional benefits for both civilian and military and uniformed personnel pursuant to National Budget Circular No. 568 dated 5 January 2017 retroactive 1 January 2017.
007-17	16-Jan-17	<p>Confirm the composition of the Two (2) Bids and Awards Committee (BAC), for a period of One (1) Year or unless sooner revoked, as follows:</p> <p><b>1. SERVICES, CONSTRUCTION, SERVICE CONNECTION AND WATER SUPPLY MATERIALS</b></p> <p style="margin-left: 40px;">Chairman : Engr. Bienvenido V. Batar, Jr.          Vice Chairman : Engr. Nieva A. Ladera          Members : Ms. Annabelle D. Estano                            : Engr. Lyndon D. Butron                            : Ms. Susan M. Bonotan</p> <p><b>2. OFFICE, VEHICLE, EQUIPMENT, AND GENERAL SUPPLIES &amp; MATERIALS</b></p> <p style="margin-left: 40px;">Chairman : Engr. Elezar J. Linaac          Vice Chairman : Ms. Omelfa C. Recto          Members : Engr. Carolina B. Lao                            : Engr. Alex S. Abangan                            : Ms. Suldie D. Laranjo</p>
008-17	16-Jan-17	Approve Purchase Request No. 17-01-08-001 dated 9 January 2017 per BUS No. 17-01-08-009 dated 9 January 2017 for supply and delivery of bulk water for CY 2017 covering the period January 1, 2017 to December 31, 2017 at 40,000 cubic meters per day or a total volume of 14,600,000 cubic meters at Php10.45 per cubic meter in the amount of Php152,570,000.00 with a constant flow rate of 1,667 cubic meters per hour at the designated take-off point located at the intersection of Airport Road and South Diversion Road with a minimum pressure of 20 PSI at Lumbia Airport. The quality of water supplied shall meet the 'Philippine National Standards of Drinking Water for 2007'.
011-17	16-Jan-17	Approve the tender of the 2nd phase implementation of the Non-Revenue Water (NRW) Reduction Project and authorize the General Manager to facilitate the preparation of the tender documents following similar institutional set-up as the USAID Be-Secure and Coca-cola Foundation International-Aid.
012-17	16-Jan-17	<p>Approve and adopt the recommendation of Management for the policy on payment of installation fee for ½" Meter Size Residential/Government and ½" Meter Size Commercial/Industrial connection at One Thousand Seven Hundred Twenty Pesos (Php1,720.00) and Two Thousand Two Hundred Twenty Pesos (Php2,220.00) respectively.</p> <p>This resolution supersedes Resolution 173, S-2016 dated 28 December 2016.</p>

**"WATER IS LIFE... DON'T WASTE IT"**  
 TEL. NOS. 72-62-48 • 72-96-57; 856-4546 • 856-4373; TEL. /FAX 72-27-05

**SUMMARY OF POLICY-SETTING RESOLUTIONS ADOPTED, REPEALED AND/OR AMENDED BY THE  
CAGAYAN DE ORO CITY WATER DISTRICT BOARD OF DIRECTORS FOR 2017**

RES. NO.	DATE ENACTED	SUMMARY CONTENT																								
013-17	16-Jan-17	<p>Award the 100 MLD Bulk Water Supply Project (BWSP) of the Cagayan de Oro City Water District (COWD) to the Original Proponent, MetroPac Water Investments Corporation (MWIC) pursuant to JV-SC Resolution No. 002, S-2017 dated 9 January 2017 and submit the Proposed Joint Venture Agreement (JVA) and the Proposed Bulk Water Supply Agreement (BWSA) including annexes and schedules to the Office of the Government Corporate Counsel (OGCC) for review pursuant to the 2013 JV NEDA Guidelines.</p> <p>Resolved further that a similar copy of the Proposed JVA and BWSA be endorsed to the Governance Commission for Government-Owned &amp; Controlled Corporations (GCG) in compliance with the reportorial requirements under the 2013 JV NEDA Guidelines.</p>																								
020-17	15-Feb-17	<p>Confirm approval of the 2017 Annual Procurement Plan (APP) of the Cagayan de Oro City Water District (COWD) in the total amount of Php964,493,486.50; and authority of the General Manager, Rachel M. Beja, to submit the 2017 APP to the Department of Budget and Management (DBM) and the Government Procurement Policy Board (GPPB).</p>																								
021-17	15-Feb-17	<p>Approve and adopt the recommendation of Management for a Rationalized Installation Fee Schedule for ½' to 10" Service Connections as shown below:</p> <table style="margin-left: 20px;"> <tr> <td>½"</td> <td style="text-align: right;">1,720.00</td> <td style="text-align: right;">2,220.00</td> </tr> <tr> <td>¾"</td> <td style="text-align: right;">1,900.00</td> <td style="text-align: right;">2,500.00</td> </tr> <tr> <td>1"</td> <td style="text-align: right;">2,600.00</td> <td style="text-align: right;">3,700.00</td> </tr> <tr> <td>1½"</td> <td style="text-align: right;">8,000.00</td> <td style="text-align: right;">12,000.00</td> </tr> <tr> <td>2"</td> <td colspan="2">see conditions (Engrg Dept designs &amp; prepares POW while</td> </tr> <tr> <td>3"</td> <td colspan="2">see conditions customer pays the charged accdg to POW)</td> </tr> <tr> <td>4"</td> <td colspan="2">see conditions</td> </tr> <tr> <td>10"</td> <td colspan="2">see conditions</td> </tr> </table> <p>This resolution supersedes Resolution No. 012, S-2017.</p>	½"	1,720.00	2,220.00	¾"	1,900.00	2,500.00	1"	2,600.00	3,700.00	1½"	8,000.00	12,000.00	2"	see conditions (Engrg Dept designs & prepares POW while		3"	see conditions customer pays the charged accdg to POW)		4"	see conditions		10"	see conditions	
½"	1,720.00	2,220.00																								
¾"	1,900.00	2,500.00																								
1"	2,600.00	3,700.00																								
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2"	see conditions (Engrg Dept designs & prepares POW while																									
3"	see conditions customer pays the charged accdg to POW)																									
4"	see conditions																									
10"	see conditions																									
023-17	15-Feb-17	<p>Approve the release of Gratuity Pay of 232 Job Order (JO) personnel of the Cagayan de Oro City Water District (COWD) at Php2,000.00 each pursuant to Administrative Order No. 2 dated 31 January 2017 in the total amount of Php464,000.00; to be taken from General Fund.</p>																								
025-17	6-Mar-17	<p>Authorize Management to write-off the amount of One Hundred Seventy Eight Thousand Nine Hundred Four Pesos &amp; 09/100 Centavos (Php178,904.09) representing 349 long time inactive accounts with age at least 10 years as of December 2014, subject to approval by the Commission on Audit (COA).</p>																								
026-17	6-Mar-17	<p>Approve the recommendation of Management for the disposal of various unserviceable materials/properties thru public bidding "as-is-where-is basis" with an appraised value of Php231,316.60 in accordance with Section 79 of PD No. 1445.</p>																								
032-17	20-Mar-17	<p>Authorize the General Manager, Engr. Rachel M. Beja, to sign and submit the Letter of Intent (LOI) for and in behalf of COWD relative to Hinode Microbubble Generator clean wastewater technology being promoted in the Philippines by Hinode Sangyo Co., Ltd.</p>																								
034-17	20-Mar-17	<p>Approve the 2017 Annual Procurement Plan (APP) of COWD-Supplemental No. 2; in the total amount of Php17,599,860.00 subject to COA law, rules and regulations and authorize the General Manager, Rachel M. Beja, to submit the 2017 APP Supplemental No. 2 to the Department of Budget and Management (DBM) &amp; Government Procurement Policy Board (GPPB).</p>																								
035-17	20-Mar-17	<p>Reserve the use of lot in Balulang for proposed septage facility in compliance with RA 9275 or the Clean Water Act of 2004 and the mandated provision of proper sewerage and septage system by 2020.</p>																								

**SUMMARY OF POLICY-SETTING RESOLUTIONS ADOPTED, REPEALED AND/OR AMENDED BY THE  
CAGAYAN DE ORO CITY WATER DISTRICT BOARD OF DIRECTORS FOR 2017**

RES. NO.	DATE ENACTED	SUMMARY CONTENT
042-17	17-Apr-17	Approve the recommendation of Management to award to 2000K Scrap Metals Corporation for 1 Lot unserviceable materials in the amount of Php 360,996.00 and authorize the General Manager to sign pertinent documents for and in behalf of COWD.
043-17	17-Apr-17	Authorize Management to secure authority from the Department of Budget and Management (DBM) to procure One (1) Unit Light Cargo Truck (6-wheeler dump truck); One (1) Unit Light Cargo Truck (6-wheeler drop side); Two (2) Units Light Cargo Truck (6-wheeler with 5 tons water tank); and Three (3) Units Motorcycles; in the total amount of Ten Million Three Hundred Eighty Thousand Pesos (Php10,380,000.00) to further enhance mobility of day-to-day operations.
045-17	17-Apr-17	Approve the recommendation of Management for the grant and release of 2016 Collective Negotiation Agreement (CNA) Incentive equivalent to 61.8% or Php11,500,000.00 at Php25,000.00 per employee; to be taken from the MOOE Savings of Php18,586,792.68.
046-17	17-Apr-17	Approve the 'Guidelines on the Use of mobile phones by Officers and Identified Staff of the Cagayan de Oro City Water District (COWD)', copy hereto attached which forms an integral part of this resolution.
048-17	17-Apr-17	Approve the request of MetroPac Water Investments Corp. (MWIC) for the conversion of the proposal bond to performance bond subject to receipt of a formal request from MWIC.
050-17	8-May-17	Authorize the release Mid-Year Bonus to all employees of the District who have rendered actual service while occupying a regular, contractual or casual position, pursuant to the Modified Salary Schedule for Civilian and Government Personnel as authorized under Executive Order No. 201 dated 19 February 2016 and National Budget Circular No. 568 dated 5 January 2017 amounting to Php8,940,468.00; to be released not earlier than 15 May 2017.
051-17	8-May-17	Approve the COWD Business Plan for 2018-2022, copy hereto attached, which forms an integral part of this resolution; for submission to the Local Water Utilities Administration (LWUA).
052-17	8-May-17	Approve, adopt and authorize Management to submit to the Civil Service Commission (CSC) the 2017 Office Performance Commitment Review (OPCR) of the Cagayan de Oro City Water District (COWD) and of the various departments and offices as an integral part of the COWD Strategic Performance Management System (SPMS) for 2017.
053-17	8-May-17	Adopt the 'Leadership and Management Certification Program' of the Civil Service Commission (CSC) and approval of Internal Guidelines for the application of said Program, copy hereto attached which forms an integral part of this resolution.
054-17	8-May-17	Approve the supplemental budget in the amount of One Million Five Hundred Pesos (Php1,500,000.00) from the Contingency Fund-Others to the Office of the General Manager to include expenses related to the ongoing ISO certification process and other unforeseen expenses as follows: Expense - Php 750,000.00 CAPEX - <u>Php 750,000.00</u> TOTAL        Php 1,500,000.00
058-17	25-May-17	Approve the recommendation of Management for the amendment and adoption of the Quality Policy of the Cagayan de Oro City Water District (COWD), copy hereto attached which forms an integral part of this resolution. This amends Resolution No. 165, S-2016 dated 27 December 2016.
061-17	25-May-17	Authorize Management to proceed with the preparation of the Terms of Reference (TOR) relative to the solicited proposal on Septage Management by end of August 2017.

**SUMMARY OF POLICY-SETTING RESOLUTIONS ADOPTED, REPEALED AND/OR AMENDED BY THE  
CAGAYAN DE ORO CITY WATER DISTRICT BOARD OF DIRECTORS FOR 2017**

RES. NO.	DATE ENACTED	SUMMARY CONTENT
066-17	1-Jun-17	Approve the recommendation of Management for the 2017 Ranking Scheme, copy hereto attached, to form part of the 2017 COWD Strategic Performance Management System (SPMS) for submission to the Civil Service Commission (CSC).
068-17	1-Jun-17	Approve recommendation of the General Manager for the 3rd Supplemental Annual Procurement Plan (APP) intended for the Disaster Risk & Reduction Project (DRRP) in the amount of Twenty Four Million One Hundred Ninety-One Four Hundred Fifty-Four Pesos (Php24,191,454.00); to be taken from the Approved 2017 COWD Budget and authorize Management to submit the same to the Department of Budget and Management (DBM) & Government Procurement Policy Board (GPPB).
073-17	13-Jun-17	Approve the Annual Gender and Development (GAD) Plan and Budget for Calendar Year 2017 of Php90,356,182.00 in accordance with RA 7192, copy hereto attached which forms an integral part of this resolution.
074-17	13-Jun-17	Approve the recommendation of Management for the implementation of the Quality Management System (QMS) in line with our ISO Certification to commence on 1 July 2017.  Resolved further to approve the adoption of National Archives of the Philippines General Circular No. 1 on 'Rules and Regulations Governing the Management of Public Records and Archives Administration' and General Circulation No. 2 on the 'Guidelines on the Disposal of Valueless Records in Government Agencies' both dated 20 January 2009.
075-17	13-Jun-17	Approve the recommendation of Management for the approval and adoption of the Revised Citizen's Charter of COWD, for submission to the Civil Service Commission (CSC).
080-17	12-Jul-17	Authorize the release of the Performance-Based Bonus (PBB) for FY 2016 to Officers and Employees pursuant to Executive Order 80; Memorandum Circular No. 6 of the Civil Service Commission (CSC) and COWD Resolution No. 136, S-2016 and appropriate the amount intended for this purpose.
081-17	12-Jul-17	Release the Performance-Based Incentive (PBI) to the COWD Board of Directors for the CY 2016 not to exceed 50% of the actual annual per diem received for Regular and Special Board Meetings pursuant to LWUA MC 001-16 and LWUA MC 002-16; all dated 18 January 2016.
082-17	12-Jul-17	Approve the release of Service Incentive Pay of Php1,000.00 for every year of service with COWD but not more than Php30,000.00 free of liens, as part of Program on Awards and Incentives for Service Excellence (PRAISE) for the Year 2017 amounting to Php7,692,000.00 to be taken from the General Fund.
084-17	31-Jul-17	Approve the Memorandum of Agreement (MOA) by and between Cagayan de Oro City Water District (COWD) represented by the General Manager, Rachel M. Beja and Cagayan de Oro Polymedic General Hospital (CDO Polymedic) represented by the Hospital Administrator, Ruben Go relative to services and facilities that may be availed of by COWD employees subject to the Terms and Conditions stated therein and authorize the General Manager to sign the MOA for and in behalf of COWD.
086-17	31-Jul-17	Approve the Continuing Deed of Assignment of Revenues of the Cagayan de Oro City Water District (COWD) in favor to the Development Bank of the Philippines (DBP) with hold-out agreement in compliance with its loan requirements for the release of Term Loan in the amount of Php433,039,067.00 and authorize the General Manager, Rachel M. Beja to sign the Deed for and in behalf of COWD.
087-17	31-Jul-17	Authorize the General Manager, Rachel M. Beja to sign the Joint Venture Agreement by and between the COWD and MetroPac Water Investments Corporation (MWIC) for the 100 MLD Bulk Water Supply Project (BWSP), for and in behalf of COWD.

**SUMMARY OF POLICY-SETTING RESOLUTIONS ADOPTED, REPEALED AND/OR AMENDED BY THE  
CAGAYAN DE ORO CITY WATER DISTRICT BOARD OF DIRECTORS FOR 2017**

RES. NO.	DATE ENACTED	SUMMARY CONTENT
091-17	14-Aug-17	Approve the changes in the Joint Venture Agreement (JVA) of the 100 MLD Bulk Water Supply Project between the COWD and the Private Sector Partner, Metropac Water Investments Corp. (MWIC) and authorize the General Manager to sign the JVA for and in behalf of COWD.
092-17	14-Aug-17	Approve the Accession Undertaking, a supplemental to the Joint Venture Agreement (JVA) between COWD and the Private Sector Partner; and Metropac Water Investments Corp. (MWIC) & MetroPac Cagayan de Oro Holdings Inc.; and authorize the General Manager to sign for and in behalf of COWD.
093-17	17-Aug-17	Authorize the General Manager, Rachel M. Beja, to sign the MOA by and between the COWD and the DILG Region X for the reconstruction of the Regional Water and Sanitation (WATSAN) Hub in Region X, for and in behalf of COWD.
095-17	17-Aug-17	Confirm the appointments of the herein listed personnel pursuant to Section 24 of Presidential Decree (PD) 198 as amended by Section 10 of PD 768, to wit:  Macmang, Marluna-Div.Manager A - SG24 Diaz, Virginia-Div.Manager A - SG24 Maagad, Gerry- Div.Manager A-SG24 Abangan, Alex_div.Manager A-SG24 Ferido, Rhona Kim-Principal Engr D-SG19 Chiu, Vanessa-Supervising Collection Officer-SG19 Neri, Sharon-Supervising Records Officer-SG18 Bondal, Maritel-Supervising Property/Supply Officer-SG18
096-17	17-Aug-17	Adopt and implement Wage Order No. RX-19 issued by the Department of Labor and Employment (DOLE) Regional Tripartite Wages and Productivity Board, Region X effective 16 July 2017.
097-17	17-Aug-17	Allow employees from Supervisory Position up to the General Manager to be entitled to actual expenses upon certification by the General Manager as absolutely necessary in the performance of an assignment pursuant to Section 6 of Executive Order No.248 prescribing the rules and regulations and new rates of allowances for official local and foreign travels of government personnel.
098-17	4-Sep-17	Grant Management with continued authority to purchase and disburse payments for bulk water supply to Rio Verde Water Consortium, Inc. (RVWCI) despite receipt of Notice of Disallowance (ND) from the Commission on Audit (COA) in the total amount of One Hundred Twenty Three Million Six Hundred Three Thousand Nine Hundred Ninety Pesos and 29/100 Centavos (Php123,603,990.29), in consonance with the General Welfare Act.  Resolved further to authorize the General Manager, Rachel M. Beja to file our appeal before the Commission on Audit (COA)-Region X and to perform other acts related thereto, for and in behalf of COWD.
099-17	4-Sep-17	Confirm the appointment of Ms. Suldie D. Laranjo as Department Manager A with Salary Grade 26 pursuant to Section 24 of PD 198 as amended by Section 10 of PD 768.
100-17	13-Sep-17	Hold in abeyance the confirmation of appointment of Ms. Suldie D. Laranjo as Department Manager A subject to the submission of a Media Plan.
107-17	13-Sep-17	Approve the payment of Real Property Tax Under Protest for COWD Admin Building in the amount of One Million Three Hundred Sixty-Seven Thousand One Hundred Ninety-Two Pesos and Twenty Centavos (Php1,367,192.20) and authorize the General Manager, Rachel M. Beja to disburse the amount to be taken from the Contingency Fund, for and in behalf of COWD.



**SUMMARY OF POLICY-SETTING RESOLUTIONS ADOPTED, REPEALED AND/OR AMENDED BY THE  
CAGAYAN DE ORO CITY WATER DISTRICT BOARD OF DIRECTORS FOR 2017**

RES. NO.	DATE ENACTED	SUMMARY CONTENT
108-17	13-Sep-17	Approve the new organizational structure of the COWD and the corresponding Plantilla of Positions (POP) from 492 to 688 thereby an increase of 196 POP, and authorize the General Manager, Rachel M. Beja to submit the same to the Department of Budget and Management (DBM), copy hereto attached which forms an integral part of this resolution, for appropriate action.
109-17	13-Sep-17	Approve and adopt the Cagayan de Oro City Water District (COWD) People's Freedom of Information (FOI) Manual, copy hereto which forms an integral part of this resolution.
110-17	13-Sep-17	Authorize General Manager, Rachel M. Beja to endorse to the Office of the Government Corporate Counsel (OGCC) the counter proposal of Rio Verde Water Consortium, Inc. (RVWCI) on the 'Agreement in Nullifying the Bulk Water Supply Agreement (BWSA) and Settling Disputes By and Between the Cagayan de Oro City Water District (COWD) and RVWCI' for legal opinion.
111-17	13-Sep-17	Authorize the General Manager, Rachel M. Beja to submit a Letter of Intent (LOI) to avail of a loan from the Local Water District Utilities Administration (LWUA) of Php59.96 Million with an indicative rate of 4% per annum to fund future plans and projects of the COWD.
112-17	4-Oct-17	Confirm authority of Chairman Eduardo Antonio R. Montalvan and General Manager Rachel M. Beja to sign the Articles of Incorporation (AIO) of Cagayan de Oro Bulk Water Inc. (COBI) as incorporators of and proxies of the COWD.  Resolved further to appoint Chairman Eduardo Antonio R. Montalvan and General Manager Rachel M. Beja as members of the Board of COBI effective for One (1) Year from incorporation.
115-17	4-Oct-17	Renew the Collective Negotiation Agreement (CNA) of the First Labor Organization of the Cagayan de Oro City Water District (FLOW) as amended for the period 2017-2019 and authorize the General Manager, Rachel M. Beja to sign for and in behalf of COWD, provided that it will not counter with the expressed provision of Public Sector Unionism.
116-17	4-Oct-17	Hold in status quo the approval of the appointment of Ms. Suldie D. Laranjo as Department Manager A.
117-17	4-Oct-17	Accept the resignation of Dir. Joel A. Baldelovar representing Business Sector effective December 31, 2017.  Resolved further to direct the Board Staff to facilitate the solicitation of nominees for submission to the Appointing Authority pursuant to Presidential Decree (PD) 198.
118-17	4-Oct-17	Amend Resolution No. 095, S-2017 dated 17 August 2017 to exclude Marluna M. Macmang and Virginia J. Diaz from among the employees with confirmed appointments.
121-17	23-Oct-17	Approve the Revised Emergency Response Plan (ERP) of the Cagayan de Oro City Water District (COWD), copy hereto attached which forms an integral part of this resolution.
122-17	23-Oct-17	Approve and confirm the appointment of Engr. Jildreth Frias as Principal Engineer A with Salary Grade 19 pursuant to Section 24 of PD 198 as amended by Section 10 of PD 768.
123-17	23-Oct-17	Approve the execution, delivery and performance of the Project Agreements, as stipulated in the Joint Venture Agreement (JVA) for the implementation of the 100 MLD Bulk Water Supply Project (BWSP).  Resolve further to authorize the General Manager, Rachel M. Beja to sign in her ministerial capacity the Bulk Water Supply Agreement (BWSA) for the implementation of the 100 MLD Bulk Water Supply Project (BWSP) with Cagayan de Oro Bulk Water Supply Inc. (COBI), for and in behalf of COWD.

**SUMMARY OF POLICY-SETTING RESOLUTIONS ADOPTED, REPEALED AND/OR AMENDED BY THE  
CAGAYAN DE ORO CITY WATER DISTRICT BOARD OF DIRECTORS FOR 2017**

RES. NO.	DATE ENACTED	SUMMARY CONTENT
125-17	23-Oct-17	<p>Approve a Supplemental Budget to be taken from Contingency Appropriation of the year for the following:</p> <p>Capital Expenditures (CAPEX) and Expense to fund Supplies and Materials for Non-Revenue Water (NRW) Reduction outside Project and to be undertaken by the Maintenance Department broken down as follows:</p> <p>CAPEX : PHP 15,273,056.00  EXPENSE : <u>PHP 2,752,416.00</u>  TOTAL : PHP 18,025,472.00</p>
126-17	23-Oct-17	<p>Authorize the General Manager, Rachel M. Beja to make an appeal relative to Joint Memorandum Circular (MC) No. 014, S-2017 dated July 31, 2017 from the Department of Budget and Management (DBM) and the Local Water Utilities Administration (LWUA) on the 'Guidelines on the Grant of Performance-based Bonus (PBB) for Local Water Districts (LWD) pursuant to Executive Order No. 80 and Memorandum Circular No. 2017-1'.</p> <p>Resolved further that copies of this appeal/resolution be furnished to the Department of Budget and Management (DBM), Local Water Utilities Administration (LWUA) &amp; Philippine Association of Water Districts (PAWD).</p>
127-17	30-Oct-17	<p>Authorize the General Manager, Rachel M. Beja to petition and/or move for the issuance of a Temporary Restraining Order (TRO) and/or Writ of Preliminary Injunction (WPI) before the Proper Court against Rio Verde Water Consortium, Inc. (RVWCI) if and when necessary.</p> <p>Resolved further to authorize the General Manager to sign, appear and perform all acts necessary for and in behalf of COWD.</p>
128-17	30-Oct-17	<p>approve the changes in the Joint Venture Agreement (JVA) for the implementation of the 100 MLD Bulk Water Supply Project (BWSP), copy hereto attached which forms an integral part of this resolution.</p> <p>Resolve further to authorize the General Manager, Rachel M. Beja to sign in her ministerial capacity the Bulk Water Supply Agreement (BWSA) for the implementation of the 100 MLD Bulk Water Supply Project (BWSP) with Cagayan de Oro Bulk Water Supply Inc. (COBI), for and in behalf of COWD.</p>
129-17	30-Oct-17	<p>Approve the Certification confirming the representations and warranties of COWD under the JVA signed by and among COWD, MWIC and MetroPac Cagayan de Oro Holdings, Inc. last 14 August 2017, specifically in accordance with Section 2.02(b) and 2.02(c) of the Agreement;</p> <p>Resolve further to authorize the General Manager, Rachel M. Beja to sign in her ministerial capacity the Certification confirming the representations and warranties of COWD under the JVA signed by and among COWD, MWIC and MetroPac Cagayan de Oro Holdings, Inc. last 14 August 2017, specifically in accordance with Section 2.02(b) and 2.02(c) of the Agreement, for and in behalf of COWD.</p>
130-17	30-Oct-17	<p>Approve the Request for Waiver of Conditions Precedent pursuant to Section 2.02 of the JVA signed by and among COWD, MWIC and MetroPac Cagayan de Oro Holdings, Inc last 14 August 2017; copy of which forms part as an integral part of this resolution.</p> <p>Resolve further to authorize the General Manager, Rachel M. Beja to sign in her ministerial capacity said Request for Waiver of Conditions Precedent, for and in behalf of COWD.</p>

**SUMMARY OF POLICY-SETTING RESOLUTIONS ADOPTED, REPEALED AND/OR AMENDED BY THE  
CAGAYAN DE ORO CITY WATER DISTRICT BOARD OF DIRECTORS FOR 2017**

RES. NO.	DATE ENACTED	SUMMARY CONTENT
131-17	30-Oct-17	<p>Approve the Standby Letter of Credit with DBP pursuant to Section 2.02 of the JVA signed by and among COWD, MWIC and MetroPac Cagayan de Oro Holdings, Inc last 14 August 2017; a copy of which forms part as an integral part of this resolution.</p> <p>Resolve further to authorize the General Manager, Rachel M. Beja to sign in her ministerial capacity said Standby Letter of Credit with the DBP, for and in behalf of COWD.</p>
132-17	6-Nov-17	<p>Release the Year-End Bonus &amp; Cash Gift for FY 2017 to all employees of the District who have rendered actual service while occupying a regular, contractual or casual position, in view of DBM Budget Circular No. 2016-4 dated April 28, 2016 pursuant to EO No. 201, S-2016 amounting to Php12,411,208.88; to be released not earlier than 15 November 2017.</p>
134-17	14-Nov-17	<p>Approve the 'rehabilitation and installation of new set submersible pump for Water Works Association situated at Zone 6 and 9, Ilaya Upper Cugman this city with estimated project cost of Php342,528.75 as endorsed by the City Mayor Oscar S. Moreno, charged to the P 6 Million Fund for CY 2017.</p> <p>Resolved further to authorize the General Manager, Rachel M. Beja, to sign, the Memorandum of Agreement (MOA) by and between the Local Government of Cagayan de Oro City and the Water Works Association for the rehabilitation of the existing deep well of Zone 6 and Zone 9, Ilaya, Upper Cugman, this city, for and in behalf of COWD.</p>
135-17	14-Nov-17	<p>Approve the Water Supply System for Bulua National High School located at Bulua this city with estimated project cost of Php1,194,934.00 as endorsed by the City Mayor Oscar S. Moreno to be taken from the P 6 Million Fund for CY 2017.</p>
136-17	4-Dec-17	<p>Earnestly request the Office of the Government Corporate Counsel (OGCC) to reconsider and delete the phrase in Item 1, page 3 of the 'Compromise Agreement' transmitted per OGCC letter dated December 1, 2017.</p> <p>Resolved further to earnestly request the OGCC to act with dispatch on this matter as the Presiding Judge handling the JDR had only given the Parties Two (2) weeks before endorsing the matter to the Clerk of Court for appropriate action;</p> <p>Resolved finally to authorize General Manager, Rachel M. Beja to submit a copy of this Resolution to OGCC immediately.</p>
141-17	4-Dec-17	<p>Renew the Retainership Agreement of Atty. Vincent Cromwell V. Serifa effective July 2018 with a monthly retainer's fee of Ten Thousand Pesos (Php10,000.00), subject to the written approval from the Office of the Government Corporate Counsel (OGCC) with the concurrence of the Commission on Audit (COA); and authorize the General Manager, Rachel M. Beja, to sign the Retainership Agreement, for and in behalf of the COWD.</p>
142-17	4-Dec-17	<p>Approve the recommendation of Management to waive and/or condone One (1) Month of the minimum charge for the 1,626 affected customers that have experienced no water for 24 hours a day for the period September 26, 2017 to November 7, 2017 in the aforementioned areas which amounts to Php577,081.83 due to the shortfall of bulk water supply delivery from Rio Verde Water Consortium Inc. (RVWCI).</p>
143-17	4-Dec-17	<p>Approve the Non-Revenue Water (NRW) Reduction Program for the period 2015 to 2027, copy hereto attached which forms an integral part of this resolution.</p>

**SUMMARY OF POLICY-SETTING RESOLUTIONS ADOPTED, REPEALED AND/OR AMENDED BY THE  
CAGAYAN DE ORO CITY WATER DISTRICT BOARD OF DIRECTORS FOR 2017**

RES. NO.	DATE ENACTED	SUMMARY CONTENT
146-17	11-Dec-17	Approve the recommendation of Management for a Supplemental Budget of the Admin Department of Php3.5 Million for retro-fitting of Admin Building, to be taken from 2017 Contingency Fund.
148-17	22-Dec-17	Confirm the authority of the General Manager, Rachel M. Beja to sign, for and in behalf of the District, the Compromise Agreement between the COWD and Rio Verde Water Consortium Inc. (RVWCI) relative to the termination of the Bulk Water Supply Agreement (BWSA).
149-17	22-Dec-17	Approve the 2018 Budget of the Cagayan de Oro City Water District with a Total Utility Operating Revenue of Php1,211,271,936.00 and Total Utility Operating Expense of Php1,767,691,551.00, copy hereto attached as an integral part of this resolution.
150-17	22-Dec-17	Realign the amount of Php46,910,085.00 from the 2017 Contingency Fund appropriated for bulk water purchase to be used for bulk water purchase per new Joint Venture Agreement (JVA) effective January 2018.
151-17	22-Dec-17	Approve the recommendation of the Management to use the remaining 2017 Risk Reduction Management appropriation in the amount of Php17,118,004.00 for 2018 Risk Reduction Management purposes.
152-17	22-Dec-17	Approve the recommendation of the Management to use the budget savings from Projects, Equipment, etc in the past years amounting to Php145,568,623.00 to fund portion of Engineering Capital Expenditure (CAPEX) requirement in 2018.
153-17	22-Dec-17	Authorize the continuing 2017 CAPEX amounting to Php 20,980,000.00 to 2018 including the appropriation for transportation equipment which awaits approval from the Department of Budget and Management (DBM).
154-17	22-Dec-17	Authorize the continuing 2016 CAPEX amounting to Php 3,460,000.00 to 2018 for the procurement of transportation equipment which only got approval from the Department of Budget and Management (DBM) last quarter of 2017.
155-17	22-Dec-17	Approve the recommendation of Management for an increase of Employer Share (ER Share) in the Provident Fund from 20% to 25%; and integrate budget for such increase estimated at Php 5,257,299.00 in the COWD 2018 Budget.

**CAGAYAN DE ORO CITY WATER DISTRICT**  
Corrales Avenue, Cagayan de Oro City

**LIST OF  
COWD MAJOR REPORTS PREPARED REGULARLY  
(CY-2017)**

1. Financial Reports
  - a. Balance Sheet Statement
  - b. Statement of Changes in Equity
  - c. Income Statement
  - d. Cash Flow Statement
  - e. Notes to Financial Statement
2. Monthly Data Sheet
3. Monthly Production Report
4. Monthly Operation Report
5. Bacteriological Test
6. Flushing Report
7. Summary of Water Production and Consumption
8. Sales and Operation Reports
9. Service Connection Growth
10. Summary of Accounts Receivable-Customers (Active & Inactive with Aging Schedule)
11. Summary of Complaints
12. Selected Performance Ratio
13. Socio-Economic Status Survey (Market Survey)

CAGAYAN DE ORO CITY WATER DISTRICT

FINANCIAL REPORT

December 31, 2017

Date

PHILIPPINE CURRENCY



**FINANCIAL STATEMENTS**  
December 31, 2017

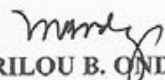
**TABLE OF CONTENTS**

- 1) Balance Sheet (1-2)
- 2) Statement of Changes in Equity (3)
- 3) Income Statement (4-5)
- 4) Cash Flow Statement (6)
- 5) Notes to Financial Statement (7-18)

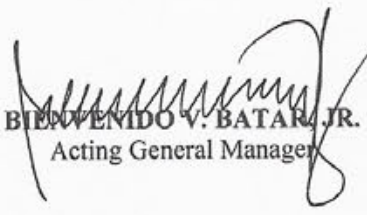
Prepared by:

  
**ADELFA L. FLORES**  
Division Manager *AM 5-10-18*

Checked by:

  
**MARILOU B. ONDAP**  
Finance Manager

Approved By:

  
**BIENVENIDO V. BATAR, JR.**  
Acting General Manager



REPUBLIC OF THE PHILIPPINES  
**CAGAYAN DE ORO CITY WATER DISTRICT**  
Corrales Avenue, Cagayan de Oro City

**ANNEX F**

**STATEMENT OF MANAGEMENT'S RESPONSIBILITY  
FOR FINANCIAL STATEMENTS**

The Management of the Cagayan de Oro City Water District (COWD) is responsible for the preparation of the financial statements as of December 31, 2017, including the additional components attached thereto in accordance with the prescribed financial reporting frameworks indicated therein. The responsibility includes designing and implementing internal controls relevant to the preparation and fair presentation of the financial statements that are free from material statement whether due to fraud or error, selecting and applying appropriate accounting policies and making accounting estimated that are reasonable in the circumstances.

The Board of Directors reviews and approves the financial statements before such statements are issued to the regulators, creditors and other users.

The Commission on Audit has audited the financial statement of the Cagayan de Oro City Water District in accordance with the Philippine Public Sector Standards on Auditing Financial Reporting Standards and has expressed its opinion on the fairness of the presentation upon completion of such audit, in its report to the Board of Directors.

EDUARDO ANTONIO R. MONTALVAN  
Chairman of the Board

4-4-18

Date Signed

ADELFA L. FLORES  
Division Manager A, Accounting  
Division

3-12-18

Date Signed

BIENVENIDO V. BATAR JR.  
Acting General Manager

3-13-18

Date Signed

**"WATER IS LIFE...DON'T WASTE IT"**

TEL. NOS. 72-62-48 • 72-83-59; 856-4509 • 856-4373; TEL./FAX 72-27-05



**CAGAYAN DE ORO CITY WATER DISTRICT**  
**TRIAL BALANCE**  
**December 31, 2017**

ACCOUNT NO.	ACCOUNT TITLE	DEBIT	CREDIT
102	CASH-COLLECTING OFFICERS	Php 3,695,672.70	
103	WORKING CAPITAL		
107	CASH IN BANK- LOCAL CURRENCY,CURRENT ACCOUNT	221,674,483.97	
107	CASH IN BANK- LOCAL CURRENCY,TIME DEPOSIT	643,917,643.37	
111	ACCOUNTS RECEIVABLE-CUSTOMERS	141,824,801.22	
134	CASH ADVANCES TO OFFICERS & EMPLOYEES	103,950.64	
135	DUE FROM OFFICERS AND EMPLOYEES	802.13	
136	RECEIVABLE-DISALLOWANCES/CHARGE	39,971,212.51	
143	A/R INSURANCE/REINSURANCE CLAIMS	13,558.36	
149	OTHER RECEIVABLES	1,060,755.67	
151	OFFICE SUPPLIES INVENTORY	1,876,860.68	
157	FUEL,OIL& LUBRICANTS INVENTORY	113,636.64	
158	CHEMICAL & FILTERING SUPPLIES INVENTORY	1,138,730.40	
159	MAINTENANCE SUPPLIES INVENTORY	13,679,104.00	
168	CONSTRUCTION MATERIALS INVENTORY	15,572,010.10	
169	OTHER INVENTORIES	81,402,486.02	
171	PREPAID RENT		
172	PREPAID INSURANCE	420,174.16	
177	GUARANTY DEPOSIT	8,931,444.88	
178	OTHER PREPAYMENTS AND DEPOSITS	537,029.73	
181	INPUT TAX		
189	OTHER DEFERRED CHARGES	1,314,437.08	
201	LAND	40,823,894.89	
203	PLANT	1,566,399,507.01	
204	BUILDINGS & OTHER STRUCTURES	138,249,039.64	
207	OFFICE EQUIPMENTS	60,650,834.75	
208	LABORATORY EQUIPMENTS	7,143,588.03	
214	LAND TRANSPORT EQUIPMENTS	54,006,948.98	
225	OTHER MACHINERIES & EQUIPMENT	326,656,773.72	
226	OFFICE FURNITURES & FIXTURES	3,120,858.75	
243	CONSTRUCTION-IN-PROGRESS-PLANT	16,313,799.57	
244	CONSTRUCTION-IN-PROGRESS-BUILDINGS & OTHER STRUCTURES	56,194,272.87	
261	INTANGIBLE ASSETS	5,672,781.20	
265	RESTRICTED FUND	254,366,579.03	
279	OTHER ASSETS	170,065,087.19	
300	CONTRA ASSET ACCOUNTS		1,125,880,982.85
301	ALLOWANCE FOR DOUBTFUL ACCOUNTS		2,338,312.41
412	DUE TO NATIONAL AGENCIES (BIR)		4,681,677.79
413	DUE TO GSIS		890,329.56
413	DUE TO PAG-IBIG		3,986.82
413	DUE TO PHILHEALTH		219,098.70
413	DUE TO SSS		599.40
423	DUE TO OFFICERS & EMPLOYEES		64,422.15
424	CONTACTORS' SECURITY DEPOSIT		29,945,120.28
426	ACCRUED LIGHT & POWER		12,256,818.95
429	OTHER PAYABLES		46,351,453.38
433	LOANS PAYABLE		694,314,167.28
434	CURRENT PORTION OF LONG-TERM DEBTS		84,615,372.61
451	CUSTOMERS' DEPOSITS		9,056,122.05
459	DEFERRED CREDITS		31,103,692.82
471	CAPITAL CONTRIBUTION-GOVERNMENT EQUITY		866,925.40
477	CAPITAL/EQUITY RESERVE		
479	DONATED CAPITAL (OPIC)		119,230,157.23
481	RETAINED EARNINGS		1,424,172,110.11
576	GENERATION, TRANSMISSION AND DISTRIBUTION		958,185,889.54
612	INTEREST INCOME		6,157,798.76
618	OTHER BUSINESS AND SERVICE INCOME		8,030,932.03
619	FINES AND PENALTIES -OTHER BUSINESS AND SERVICE INCOME		40,370,833.06
659	OTHER INCOME		8,235,372.78
701	SALARIES & WAGES- REGULAR	83,097,102.28	
706	SALARIES & WAGES- OTHERS (CASUAL & JO)	37,658,528.66	
707	PERA	11,224,097.64	
710	REPRESENTATION ALLOWANCE(RA)	2,030,500.00	
711	TRANSPORTATION ALLOWANCE(TA)	2,030,500.00	
712	CLOTHING & UNIFORM ALLOWANCE	2,365,643.55	
713	HONORARIA (BOD)	2,290,574.30	
714	YEAR END BONUS	12,079,032.98	
719	OTHER BONUSES AND ALLOWANCES	20,567,771.00	
721	LIFE & RETIREMENT INSURANCE CONTRIBUTION	11,610,709.90	
722	PAG-IBIG CONTRIBUTION	537,281.66	
723	PHILHEALTH CONTRIBUTION	1,080,900.00	
724	ECC CONTRIBUTION	502,335.42	
725	PROVIDENT FUND CONTRIBUTION	16,306,227.31	
734	RETIREMENT BENEFITS	428,931.68	
737	VACATION AND SICK LEAVE BENEFITS	6,388,263.60	
749	OTHER PERSONNEL BENEFITS	3,395,989.27	
751	OFFICE SUPPLIES EXPENSES	5,203,199.95	
757	FUEL, OIL & LUBRICANT EXPENSES	2,985,815.77	
765	OTHER SUPPLIES	1,713,248.85	
766	TRAVEL EXPENSES	2,537,065.77	
767	TRAINING & SCHOLARSHIP EXPENSE	3,653,315.27	
769	ELECTRICITY	4,567,658.83	
771	FUEL	36,747.26	
772	POSTAGE AND DELIVERIES	274,796.28	
773	TELEPHONE EXPENSE-LANDLINE	207,301.71	
774	TELEPHONE EXPENSE-MOBILE	697,347.55	
775	INTERNET EXPENSES	246,546.36	
776	CABLE, SATELLITE, TELEGRAPH,TELEGRAPH & RADIO EXPENSES	627.01	
777	PRINTING SERVICES	842,600.00	
778	ADVERTISING, PROMOTIONAL & MARKETING	960,817.90	
779	TAXES, DUTIES & LICENSES	20,803,809.15	
789	WATERSHED & ENVIRONMENTAL PROTECTION	213,887.86	
780	PERMITS AND REGISTRATION FEE	452,192.53	

**CAGAYAN DE ORO CITY WATER DISTRICT  
TRIAL BALANCE  
December 31, 2017**

**ANNEX F**

ACCOUNT NO.	ACCOUNT TITLE	DEBIT	CREDIT
781	INSURANCE PREMIUMS	1,147,672.43	
782	REPRESENTATION EXPENSES	99,377.16	
783	AWARDS & REWARDS	-	
785	INDEMNITIES AND OTHER CLAIMS	327,587.78	
786	RENT/LEASE EXPENSE	1,086,500.00	
792	GENERATION, TRANSMISSION & DISTRIBUTION EXPENSES	300,156,413.22	
795	EXTRA MISCELLANEOUS EXPENSES	117,600.00	
796	MEMBERSHIP DUES & CONTRIBUTION TO ORGANIZATIONS	61,500.00	
797	CULTURAL & ATHLETIC EXPENSES	673,126.70	
803	REPAIRS & MAINTENANCE-PLANT	17,448,283.42	
804	REPAIRS & MAINTENANCE- BUILDINGS AND OTHER STRUCTURES	1,093,177.21	
807	REPAIRS & MAINTENANCE- OFFICE EQUIPMENT	17,422.00	
814	REPAIRS & MAINTENANCE- LAND TRANSPORT EQUIPMENTS	2,102,061.82	
825	REPAIRS & MAINTENANCE- OTHER MACHINERY AND EQUIPMENT	333,288.10	
826	REPAIRS & MAINTENANCE- FURNITURE AND FIXTURES	1,020.00	
841	DONATIONS	81,000.00	
842	LEGAL SERVICES	128,704.00	
843	AUDITING SERVICES	344,453.60	
845	JANITORIAL SERVICES	822,236.35	
846	SECURITY SERVICES	10,020,692.08	
849	OTHER PROFESSIONAL FEES	411,933.00	
901	DOUBTFUL ACCOUNTS EXPENSES	458,482.56	
903	DEPRECIATION-PLANT	46,427,197.26	
904	DEPRECIATION-BUILDINGS AND OTHER STRUCTURES	6,373,017.66	
907	DEPRECIATION-OFFICE EQUIPMENT	6,387,114.92	
908	DEPRECIATION-LABORATORY EQUIPMENT	1,100,497.48	
914	DEPRECIATION-LAND TRANSPORTATION EQUIPMENT	3,608,271.69	
925	DEPRECIATION-OTHER MACHINERIES AND EQUIPMENT	19,718,259.37	
926	DEPRECIATION-FURNITURE AND FIXTURES	468,559.99	
931	AMORTIZATION-INTANGIBLE ASSETS	650,616.60	
989	OTHER MAINTENANCE & OPERATING EXPENSES	4,844,333.43	
991	BANK CHARGES	70,945.55	
996	INTEREST EXPENSES	44,484,703.40	
	<b>TOTAL</b>	<b>Php 4,606,972,175.97</b>	<b>Php 4,606,972,175.96</b>
	<b>NET INCOME</b>		<b>Php 290,923,410.09</b>

Cagayan de Oro City Water District  
BALANCE SHEET  
As of December 31, 2017

ANNEX F-1 (1)

	YEAR TO DATE				Increase (Decrease)	
	Actual This Month		This Month Last Year		Over Last Year	
	Amount	% to Total	Amount	% to Total	Amount	% to Total
<b>ASSETS AND OTHER DEBITS</b>						
<b>CURRENT ASSETS</b>						
<b>Cash (NFS No. 4)</b>						
Cash- Collecting Officer Working Fund	3,695,672.70	0.13	1,765,244.30	0.08	1,930,428.40	109.36
Cash in Bank- Local Currency, Current Account	221,674,483.97	8.06	289,488,118.92	12.46	(67,813,634.95)	(23.43)
Cash in Bank- Local Currency, Time Deposits	643,917,643.37	23.43	246,273,442.56	10.60	397,644,200.81	161.46
<b>Total</b>	<b>869,287,800.04</b>	<b>31.63</b>	<b>537,526,805.78</b>	<b>23.13</b>	<b>331,760,994.26</b>	<b>61.72</b>
<b>Receivable Accounts (NFS No.5)</b>						
Accounts Receivable	141,824,801.22	5.16	134,420,677.17	5.78	7,404,124.05	5.51
Allowance for Doubtful Accounts	(2,338,312.41)	(0.09)	(2,296,315.27)	(0.10)	(41,997.14)	1.83
<b>Total Accounts Receivable-Net</b>	<b>139,486,488.81</b>	<b>5.07</b>	<b>132,124,361.90</b>	<b>5.68</b>	<b>7,362,126.91</b>	<b>5.57</b>
<b>Other Receivables (NFS No. 6)</b>						
Advances to Officers and Employees	105,950.64	-	2,019.00	-	103,931.64	5,147.68
Due from Officers and Employees	802.13	-	802.13	-	-	-
Receivable- Disallowances/Charges	39,971,212.51	1.45	39,971,212.51	1.72	-	-
Insurance/Reinsurance Claims Receivable	13,558.36	-	13,558.36	-	-	-
Other Receivable	1,060,755.67	0.04	1,071,312.51	0.05	(10,556.84)	(0.99)
<b>Total</b>	<b>41,152,279.31</b>	<b>1.50</b>	<b>41,058,904.51</b>	<b>1.77</b>	<b>93,374.80</b>	<b>0.23</b>
<b>Inventories (NFS No. 7)</b>						
Office Supplies Inventory	1,876,860.68	0.07	2,015,129.37	0.09	(138,268.69)	(6.86)
Fuel, Oil and Lubricants	113,636.64	-	87,664.47	-	25,972.17	29.63
Chemicals and Filtering Supplies Inventory	1,138,730.40	0.04	1,056,628.66	0.05	82,101.74	7.77
Maintenance Supplies Inventory	13,679,104.00	0.50	9,193,593.26	0.40	4,485,510.74	48.79
Construction Materials Inventory	15,572,010.10	0.57	15,628,448.10	0.67	(56,438.00)	(0.36)
Other Inventories	81,402,486.02	2.96	21,283,046.90	0.92	60,119,439.12	282.48
<b>Total</b>	<b>113,782,827.83</b>	<b>4.14</b>	<b>49,264,510.76</b>	<b>2.12</b>	<b>64,518,317.07</b>	<b>130.96</b>
<b>Prepayments, Deposits and Deferred Charges (NFS No. 8)</b>						
Prepaid Rent	-	-	-	-	-	-
Prepaid Insurance	420,174.16	0.02	723,761.67	0.03	(303,587.51)	(41.95)
Guaranty Deposits	8,931,444.88	0.32	8,743,659.53	0.38	187,785.35	2.15
Other Prepayments and Deposits	537,029.73	0.02	159,022.68	0.01	378,007.05	237.71
Input Tax	-	-	-	-	-	-
Other Deferred Charges	1,314,437.08	0.05	1,856,118.71	0.08	(541,681.63)	(29.18)
<b>Total</b>	<b>11,203,085.85</b>	<b>0.41</b>	<b>11,482,562.59</b>	<b>0.49</b>	<b>(279,476.74)</b>	<b>(2.43)</b>
<b>TOTAL CURRENT ASSETS</b>	<b>1,174,912,481.85</b>	<b>42.74</b>	<b>771,457,145.54</b>	<b>33.19</b>	<b>403,455,336.31</b>	<b>52.30</b>
<b>PROPERTY, PLANT AND EQUIPMENT (NFS No. 9)</b>						
<b>Land and Other Improvements</b>						
Land	40,823,894.89	1.49	40,725,074.89	1.75	98,820.00	0.24
<b>Total</b>	<b>40,823,894.89</b>	<b>1.49</b>	<b>40,725,074.89</b>	<b>1.75</b>	<b>98,820.00</b>	<b>0.24</b>
<b>Plant, Buildings and Structures</b>						
Plant (UPIS)	1,566,399,507.01	56.99	1,550,441,877.39	66.71	15,957,629.62	1.03
Buildings and Other Structures	138,249,039.64	5.03	137,550,136.48	5.92	698,903.16	0.51
<b>Total</b>	<b>1,704,648,546.65</b>	<b>62.02</b>	<b>1,687,992,013.87</b>	<b>72.63</b>	<b>16,656,532.78</b>	<b>0.99</b>
<b>Equipment and Machinery</b>						
Office Equipment	60,650,834.75	2.21	48,571,419.73	2.09	12,079,415.02	24.87
Laboratory Equipment	7,143,588.03	0.26	6,745,213.25	0.29	398,374.78	5.91
Land Transport Equipment	54,006,948.98	1.96	49,564,063.98	2.13	4,442,885.00	8.96
Other Machinery and Equipment	326,656,773.72	11.88	302,585,331.36	13.02	24,071,442.36	7.96
<b>Total</b>	<b>448,458,145.48</b>	<b>16.32</b>	<b>407,466,028.32</b>	<b>17.53</b>	<b>40,992,117.16</b>	<b>10.06</b>
<b>Furniture, Fixtures and Books</b>						
Furniture and Fixtures	3,120,858.75	0.11	2,667,303.80	0.11	453,554.95	17.00
<b>Total</b>	<b>3,120,858.75</b>	<b>0.11</b>	<b>2,667,303.80</b>	<b>0.11</b>	<b>453,554.95</b>	<b>17.00</b>
<b>TOTAL PROPERTY, PLANT AND EQUIPMENT</b>	<b>2,197,051,445.77</b>	<b>79.93</b>	<b>2,138,850,420.88</b>	<b>92.02</b>	<b>58,201,024.89</b>	<b>2.72</b>
Accumulated Depreciation-PPE	(1,124,955,797.49)	(40.93)	(1,039,327,482.25)	(44.72)	(85,628,315.24)	8.24
<b>Total</b>	<b>1,072,095,648.28</b>	<b>39.00</b>	<b>1,099,522,938.63</b>	<b>47.31</b>	<b>(27,427,290.35)</b>	<b>(2.49)</b>
<b>Construction-in-Progress (NFS No. 10)</b>						
Construction-in-Progress- Plant	16,313,799.57	0.59	15,287,701.44	0.66	1,026,098.13	6.71
Construction-in-Progress- Buildings and Other Structures	56,194,272.87	2.04	30,438,912.13	1.31	25,755,360.74	84.61
<b>Total</b>	<b>72,508,072.44</b>	<b>2.64</b>	<b>45,726,613.57</b>	<b>1.97</b>	<b>26,781,458.87</b>	<b>58.57</b>
<b>TOTAL PROPERTY, PLANT AND EQUIPMENT</b>	<b>1,144,603,720.72</b>	<b>41.64</b>	<b>1,145,249,552.20</b>	<b>49.27</b>	<b>(645,831.48)</b>	<b>(0.06)</b>
<b>OTHER ASSETS (NFS No. 11)</b>						
Intangible Assets	5,672,781.20	0.21	5,492,981.20	0.24	179,800.00	3.27
Accumulated Amortization-Intangible Assets	(925,185.36)	(0.03)	(1,721,091.49)	(0.07)	795,906.13	(46.24)
Intangible Assets, net	4,747,595.84	0.17	3,771,889.71	0.16	975,706.13	25.87
Restricted funds	254,366,579.03	9.25	239,622,711.04	10.31	14,743,867.99	6.15
Other Assets	170,065,087.19	6.19	164,111,358.54	7.06	5,953,728.65	3.63
<b>TOTAL OTHER ASSETS</b>	<b>429,179,262.06</b>	<b>15.61</b>	<b>407,505,959.29</b>	<b>17.53</b>	<b>21,673,302.77</b>	<b>5.32</b>
<b>TOTAL ASSETS AND OTHER DEBITS</b>	<b>2,748,695,464.63</b>	<b>100.00</b>	<b>2,324,212,657.03</b>	<b>100.00</b>	<b>424,482,807.60</b>	<b>18.26</b>

	YEAR TO DATE				Increase (Decrease)	
	Actual This Month		This Month Last Year		Over Last Year	
	Amount	% to Total	Amount	% to Total	Amount	% to Total
<b>LIABILITIES, EQUITY AND OTHER CREDIT ACCOUNTS</b>						
<b>CURRENT LIABILITIES (NFS No. 12)</b>						
<b>Inter-Agency Payables</b>						
Due to National Government Agencies (BIR, etc.)	4,681,677.79	0.17	4,032,758.26	0.17	648,919.53	16.09
Due to Government Owned and/or Controlled Corporation	1,114,014.48	0.04	3,734,115.46	0.16	(2,620,100.98)	(70.17)
<b>Total</b>	<b>5,795,692.27</b>	<b>0.21</b>	<b>7,766,873.72</b>	<b>0.33</b>	<b>(1,971,181.45)</b>	<b>(0.46)</b>
<b>Other Payables</b>						
Due to Officers and Employees	64,422.15	0.00	15,251.63	0.00	49,170.52	322.40
Contractor's Security Deposits	29,945,120.28	1.09	21,715,735.71	0.93	8,229,384.57	37.90
Accrued Light and Power	12,256,818.95	0.45	19,430,951.99	0.84	(7,174,133.04)	(36.92)
Other Payables	46,351,453.38	1.69	52,426,343.42	2.26	(6,074,890.04)	(11.59)
<b>Total</b>	<b>88,617,814.76</b>	<b>3.22</b>	<b>93,588,282.75</b>	<b>4.03</b>	<b>(4,970,467.99)</b>	<b>(5.31)</b>
<b>Loans/ Lease Payable</b>						
Current Portion of Long-term Debt	84,615,372.61	3.08	66,817,966.19	2.87	17,797,406.42	26.64
<b>Total</b>	<b>84,615,372.61</b>	<b>3.08</b>	<b>66,817,966.19</b>	<b>2.87</b>	<b>17,797,406.42</b>	<b>26.64</b>
<b>TOTAL CURRENT LIABILITIES</b>	<b>179,028,879.64</b>	<b>6.51</b>	<b>168,173,122.66</b>	<b>7.24</b>	<b>10,855,756.98</b>	<b>6.46</b>
<b>NON-CURRENT LIABILITIES (NFS 13)</b>						
Loans Payable	694,314,167.28	25.26	583,590,440.88	25.11	110,723,726.40	18.97
<b>TOTAL NON-CURRENT LIABILITIES</b>	<b>694,314,167.28</b>	<b>25.26</b>	<b>583,590,440.88</b>	<b>25.11</b>	<b>110,723,726.40</b>	<b>18.97</b>
<b>TOTAL LIABILITIES</b>	<b>873,343,046.92</b>	<b>31.77</b>	<b>751,763,563.54</b>	<b>32.34</b>	<b>121,579,483.38</b>	<b>16.17</b>
<b>DEFERRED CREDITS (NFS No. 14)</b>						
Customers' Deposit	9,056,122.05	0.33	9,056,122.05	0.39	-	-
Other Deferred Credits	31,103,692.82	1.13	33,320,931.63	1.43	(2,217,238.81)	(6.65)
<b>TOTAL DEFERRED CREDITS</b>	<b>40,159,814.87</b>	<b>1.46</b>	<b>42,377,053.68</b>	<b>1.82</b>	<b>(2,217,238.81)</b>	<b>(5.23)</b>
<b>EQUITY (NFS No. 15)</b>						
Government Equity	866,925.40	0.03	866,925.40	0.04	-	-
Capital/Equity Reserve	-	-	-	-	-	-
Donated Capital (OPIC)	119,230,157.23	4.34	119,230,157.23	5.13	-	-
Retained Earnings	1,715,095,520.20	62.40	1,409,974,957.18	60.66	305,120,563.02	21.64
<b>TOTAL EQUITY</b>	<b>1,835,192,602.83</b>	<b>66.77</b>	<b>1,530,072,039.81</b>	<b>65.83</b>	<b>305,120,563.02</b>	<b>19.94</b>
<b>TOTAL LIABILITIES, EQUITY AND OTHER CREDIT ACCOUNTS</b>	<b>2,748,695,464.62</b>	<b>100.00</b>	<b>2,324,212,657.03</b>	<b>100.00</b>	<b>424,482,807.59</b>	<b>18.26</b>

**Cagayan de Oro City Water District**  
**COMPARATIVE STATEMENT OF CHANGES IN EQUITY**  
**As of December 31, 2017**

	2017	2016
<b>Government Equity</b>		
Balance at beginning of the period	866,925.40	866,925.40
Additions (deductions)		
Balance at the end of the period	<u>866,925.40</u>	<u>866,925.40</u>
<b>Restricted Capital</b>		
Balance at beginning of the period	-	3,170,522.91
Additions (deductions)		(3,170,522.91)
Balance at the end of the period	<u>-</u>	<u>-</u>
<b>Donated Capital</b>		
Balance at beginning of the period	119,230,157.23	119,230,157.23
Additions (deductions)	-	-
Balance at the end of the period	<u>119,230,157.23</u>	<u>119,230,157.23</u>
<b>Retained Earnings</b>		
Balance at beginning of the period	1,409,974,955.18	1,060,959,581.53
Prior period adjustments	14,197,154.93	49,234,138.72
Net income (loss) for the period	290,923,410.09	299,781,236.93
Balance at the end of the period	<u>1,715,095,520.20</u>	<u>1,409,974,957.18</u>
<b>TOTAL EQUITY</b>	<u><u>1,835,192,602.83</u></u>	<u><u>1,530,072,039.81</u></u>



	CURRENT MONTH						YEAR TO DATE						
	Actual	% to	Budget	% to	Variance	% to	Actual	% to	Budget	% to	Variance	% to	
	Amount	Total	Amount	Total	Amount	Budget	Amount	Total	Amount	Total	Amount	Budget	
<b>Maintenance Expenses:</b>													
Repair & Maintenance-Property, Plant & Equipment	789,171.37	0.90	3,609,869.00	3.57	2,820,697.63	78.14	17,450,554.82	1.72	13,041,852.00	1.14	(4,408,702.82)	(33.80)	
Repairs and Maintenance - Buildings & Other Structures	32,321.02	0.04	58,334.00	0.06	26,012.98	44.59	1,093,177.21	0.11	700,008.00	0.06	(393,169.21)	(56.17)	
Repairs and Maintenance - Office Equipment	2,500.00	0.00	16,600.00	0.02	14,100.00	84.94	17,422.00	0.00	199,200.00	0.02	181,778.00	91.25	
Repairs and Maintenance - Land Transportation Equipment	366,344.68	0.42	313,667.00	0.31	(52,677.68)	(16.79)	2,102,061.82	0.21	3,764,004.00	0.33	1,661,942.18	44.15	
Repairs and Maintenance - Other Machineries	37,701.80	0.04	116,668.00	0.12	78,966.20	67.68	333,288.10	0.03	1,400,016.00	0.12	1,066,727.90	76.19	
Repairs and Maintenance -Furniture and Fixtures	-	-	26,258.00	0.03	26,258.00	100.00	1,020.00	0.00	315,096.00	0.03	314,076.00	99.68	
<b>Total Maintenance Expenses</b>	<b>1,228,038.87</b>	<b>1.40</b>	<b>4,141,396.00</b>	<b>4.09</b>	<b>2,913,357.13</b>	<b>70.35</b>	<b>20,997,523.95</b>	<b>2.07</b>	<b>19,420,176.00</b>	<b>1.70</b>	<b>(1,577,347.95)</b>	<b>(8.12)</b>	
<b>Total Operation and Maintenance Expenses</b>	<b>68,770,646.18</b>	<b>78.30</b>	<b>70,545,206.20</b>	<b>69.75</b>	<b>1,774,560.02</b>	<b>2.52</b>	<b>685,572,712.68</b>	<b>67.69</b>	<b>765,582,328.20</b>	<b>67.03</b>	<b>80,009,612.52</b>	<b>10.45</b>	
<b>Utility Operating Income</b>	<b>19,062,875.34</b>	<b>21.70</b>	<b>30,592,420.80</b>	<b>30.25</b>	<b>(11,529,545.46)</b>	<b>(37.69)</b>	<b>327,172,740.71</b>	<b>32.31</b>	<b>376,624,440.80</b>	<b>32.97</b>	<b>(49,451,700.09)</b>	<b>(13.13)</b>	
<b>Other Income</b>													
Subsidy Income from National Government	-	-	-	-	-	-	-	-	-	-	-	-	
Other Income	84,465.39	0.10	509,668.00	0.50	(425,202.61)	(83.43)	8,235,372.78	0.81	6,116,038.00	0.54	2,119,334.78	34.65	
<b>Total Income</b>	<b>84,465.39</b>	<b>0.10</b>	<b>509,668.00</b>	<b>0.50</b>	<b>(425,202.61)</b>	<b>(83.43)</b>	<b>8,235,372.78</b>	<b>0.81</b>	<b>6,116,038.00</b>	<b>0.54</b>	<b>2,119,334.78</b>	<b>34.65</b>	
<b>Miscellaneous Income Deductions</b>													
Loss of Assets	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Income Before Interest &amp; Financial Interest Expenses</b>	<b>19,147,340.73</b>	<b>21.80</b>	<b>31,102,088.80</b>	<b>30.75</b>	<b>(11,954,748.07)</b>	<b>(38.44)</b>	<b>335,408,113.49</b>	<b>33.12</b>	<b>382,740,478.80</b>	<b>33.51</b>	<b>(47,332,365.31)</b>	<b>(12.37)</b>	
Interest Expenses	3,850,714.45	4.38	5,580,136.00	5.52	1,729,421.55	30.99	44,484,703.40	4.39	77,972,729.00	6.83	33,488,025.60	42.95	
<b>Net Income for the Period</b>	<b>15,296,626.28</b>	<b>17.42</b>	<b>25,521,952.80</b>	<b>25.23</b>	<b>(10,225,326.52)</b>	<b>(40.06)</b>	<b>290,923,410.09</b>	<b>28.73</b>	<b>304,767,749.80</b>	<b>26.68</b>	<b>(13,844,339.71)</b>	<b>(4.54)</b>	

Republic of the Philippines  
Cagayan de Oro City Water District

CASH FLOW STATEMENT  
As of December 31, 2017

	THIS MONTH	Y-T-D
<b>Cash Flows from Operating Activities</b>		
Cash Inflows:		
Collection of Water Bills	78,868,041.59	977,315,591.84
Collection of Other Water Revenues	1,047,074.93	14,547,130.47
Refund of overpayment of expenses and Cash Advances	93,090.63	555,694.44
Receipt of Performance/Bidders/Bail Bonds	34,187.35	1,529,037.21
Interest Income	2,952,269.16	5,530,893.05
Other Receipts	967,216.47	12,688,077.58
<b>Total Cash Inflows</b>	<b>83,961,880.13</b>	<b>1,012,166,424.59</b>
Cash Outflows:		
Payment of Operating Expenses:		
Payroll	9,056,677.56	109,134,906.39
Fuel/Power for Pumping	11,971,964.19	128,336,951.02
Chemicals	-	574,872.96
Other Operation and Maint. Expenses	6,340,651.89	67,640,925.26
Payment of Payables	17,623,541.93	262,868,683.73
Purchase of office supplies Inventory	166,482.00	773,903.67
Payment of prepaid expenses	81,608.32	29,938,146.75
Remittance of GSIS/PAG-IBIG/Withholding Taxes	10,293,944.73	104,048,870.58
Fund Transfer	-	5,500,000.00
<b>Total Cash Outflows</b>	<b>55,534,870.62</b>	<b>708,817,260.36</b>
<b>Total Cash Provided (used) by Operating Activities</b>	<b>28,427,009.51</b>	<b>303,349,164.23</b>
<b>Cash Flows from Investing Activities:</b>		
Cash Inflows:		
Proceeds from Short-Term Investments		
Proceeds from sale of:		
Office Equipment, Furniture and Fixtures		
Transportation Equipment		
Other Property, Plant and Equipment		
<b>Total Cash Inflows</b>		
Cash Outflows:		
Investments in Securities		
Purchase/construction of		
Buildings and Other Structures	1,024,231.69	18,340,175.95
Office Equipment, Furnitures and Fixtures	104,815.00	12,687,392.95
Transportation Equipment	-	4,420,123.48
Other Property, Plant and Equipment	20,161.88	27,547,806.45
<b>Total Cash Outflows</b>	<b>1,149,208.57</b>	<b>62,995,498.83</b>
<b>Total Cash Provided (Used) by Investing Activities</b>	<b>(1,149,208.57)</b>	<b>(62,995,498.83)</b>
<b>Cash Flows from Financing Activities</b>		
Cash Inflows:		
Proceeds from Borrowings (Loans Payable)	-	403,545,145.00
<b>Total Cash Inflows</b>	<b>-</b>	<b>403,545,145.00</b>
Cash Outflows:		
Cash payment of int.on loans payable and other fin. charges	3,850,714.45	42,390,220.88
Payments of domestic and foreign loans	7,322,538.43	269,747,595.26
<b>Total Cash Outflows</b>	<b>11,173,252.88</b>	<b>312,137,816.14</b>
<b>Total Cash Provided (used) by Financing Activities</b>	<b>(11,173,252.88)</b>	<b>91,407,328.86</b>
<b>Cash Provided by Operating, Investing and Financing Activities</b>	<b>16,104,548.06</b>	<b>331,760,994.26</b>
<b>Balance: Cash and Cash Equivalents - Beginning</b>	<b>853,183,251.98</b>	<b>537,526,805.78</b>
<b>Cash and Cash Equivalents, Ending</b>	<b>869,287,800.04</b>	<b>869,287,800.04</b>



**Cagayan de Oro City Water District  
NOTES TO FINANCIAL STATEMENTS  
December 31, 2017**

**GENERAL**

**Note 1 Basis of Reporting**

Cagayan de Oro City Water District (COWD) is a government-owned and controlled corporation that collects, purifies and distributes potable water to its concessionaires in Cagayan de Oro City and Municipality of Opol.

The financial statements have been prepared in accordance with Generally Accepted Accounting Principles applied on a consistent basis. It was in November of 2014 that COWD converted its chart of accounts from Local Water Utility Administration's Commercial Practices Manual for Water Districts to Modified New Government Accounting System that is applicable to Water Utilities as prescribed by the Commission on Audit. As to date the Modified NGAS chart of accounts is used in the recording of the District's financial transactions and presentation of the Financial Statements.

**Note 2 Significant Accounting Policies**

**Change in Accounting Policies**

Allowance for Doubtful Accounts. The District uses the aging of accounts receivable for provision for doubtful account as per Modified NGAS accounting policies Chp.4 Sec. 66 as follows:

<u>Age of Accounts</u>	<u>Percentage</u>
1-60 days	1%
61-180 days	2%
181-1 year	3%
More than 1 year	5%

Supplies Inventory. The District uses the asset method in recording materials and supplies. Expense is recognized upon issuance of the items stored in stocks.

Prepayments. The District adopts the asset method in recording payment for insurance, and vehicle registration which are amortized monthly throughout the period of coverage.

Property, Plant and Equipment (PPE).

- Direct cost of land acquired and other incidental expenses are capitalized as part of the cost of land.

- PPE are carried at cost less accumulated depreciation. The Depreciation is computed using the straight-line method over the estimated useful lives of the properties ranging from 5 to 50 years after deducting the residual value equivalent to 10% of the original cost of the asset from the total cost of the asset.

-The cost of maintenance and minor repairs is charged to expense as incurred, while major repairs, which prolong the life of the assets, are capitalized. When assets are retired or otherwise disposed of, the cost and related accumulated depreciation and amortization are removed from the accounts and any resulting gain or loss is charged to current operation.

Payable Accounts. The District recognized and records payables in the books of accounts only upon delivery of the goods/inventory/other assets and rendition of services to the District.

Income Recognition. Revenues are recorded using the accrual basis of accounting.

**Change in Accounting Treatment**

Allowance for Doubtful Accounts. The District uses the Percent of Sales Method in estimating Doubtful Accounts up to CY 2014. However, Provision for Doubtful Accounts is change to Aging of Accounts Receivable effective on January 2015 as prescribed by the Modified New Government Accounting System accounting policies Chp 4 Sec. 66. This results to substantive difference in the accumulated balance of the Allowance for Doubtful Accounts and the Required Allowance per Aging of Accounts Receivable. As a result, Php 78,188,096.53 was reclassified to Retained Earnings-Unappropriated in January 2015. Details is shown below:

Particulars	No. of Days Outstanding	Active Accounts		%	No. of Days Outstanding	Inactive Accounts		%	Required Allow. For the Period (C=A+B)	
		(A)				(B)				
<b>Unadjusted Balance-12/31/14</b>										<b>87,985,900.85</b>
Uncollectible A/R based on Aging	00-90	953,493.46	1%	00-90	8,474.05	1%	961,967.50			
	over 90	803,487.96	3%	over 90	8,032,348.86	5%	8,835,836.82			
Adjustment per JV#01-02A-15										(78,188,096.53)
<b>Adjusted Balance-12/31/14</b>	<b>TOTAL</b>	<b>1,756,981.42</b>	<b>4%</b>	<b>TOTAL</b>	<b>8,040,822.91</b>	<b>6%</b>	<b>9,797,804.32</b>			<b>9,797,804.32</b>
Uncollectible A/R based on Aging	00-90	964,567.89	1%	00-90	7,746.37	1%	972,314.26			
	over 90	1,105,830.78	3%	over 90	7,765,429.70	5%	8,871,260.48			
Adjustment per JV#01-02A-15										45,770.42
<b>Adjusted Balance-01/31/15</b>	<b>TOTAL</b>	<b>2,070,398.67</b>	<b>4%</b>	<b>TOTAL</b>	<b>7,773,176.07</b>	<b>6%</b>	<b>9,843,574.74</b>			<b>9,843,574.74</b>

**Correction of Fundamental errors.**

All prior period Income/Expense Account Adjustments/Errors are corrected using Retained Earnings Unappropriated Account while Adjustments/ Errors affecting current years operation are charged to current year's accounts.

**Note 3 Subsequent Events**

Due to the implementation of the full computerization of COWD's Accounting System, financial data migrated from ACCPAC Accounting Software to Remantic Accounting Software resulted to substantial changes in June 2016 account balances. In particular, the Inventory, Property Plant & Equipment and its related accounts where previously recorded manually. These accounts are temporarily placed on clearing account and still subject to reconciliation. Adjustments that affects the reported income for CY 2016 will be adjusted in CY 2017 and will be charged to retained earning-unappropriated.

**BALANCE SHEET**

**Note 4 Cash and Other Cash Accounts**

The District's cash account consists of undeposited collections and deposits in banks available for general expenditures incurred in operations. The Cash Collecting Officers consists of undeposited cash on hand while Cash in bank - Local Currency is primarily composed of Current Interest Bearing Accounts where its disbursements are thru checks issuances and at the same time earns interest income from its account balances. This account consists of the following:

<u>Account Name</u>	<u>Amount</u>
<b>Cash-Collecting Officers</b>	
-Corrales-Main Office	1,853,263.71
-Kauswagan-Sub Office	1,607,919.26
-Macasandig-Sub Office	-
-Tinao-Sub Office	234,489.73
	<b>3,695,672.70</b>
<b>Cash in Bank in Local Currency, Current Account</b>	
-Amanah Bank	592,032.78
-Development Bank in the Philippine	206,632,500.69
-Land Bank of the Philippines	12,465,326.91
-Maybank	13,189.94
-Philippine National Bank (for reconciliation)	(16,511.14)
-Philippine Veterans Bank	281,785.89
-Postal Bank	406,248.93
-Queenbank Savings (for reconciliation)	(28,457.35)
-United Coconut Planters Bank	1,328,367.32
	<b>221,674,483.97</b>

**Total Cash in Bank-Local Currency, Time Deposits**

Development Bank in the Philippine

-Capital Improvement	339,049,441.11
-Contingency Fund	24,260,314.08
-COWD RTC Fund	1,006,015.43
-Expansion & Operating Reserve	48,475,240.10
-General Fund- Corrales	91,083,252.61
-General Fund- Capistrano	30,325,705.14
-NRW Reduction Project	109,717,674.90

643,917,643.37  
869,287,800.04

**Total Cash**

The District's cash account consists of undeposited cash and deposits in banks available for general expenditures incurred in operations.

- Cash Collecting Officers consists of month end undeposited collections to be deposited in the bank in January 2018.
- Working Fund includes Petty Cash Fund and Change Fund given to designated disbursing officers and tellers. The Petty Cash Fund is operated on an imprest system.
- Cash in bank, Local Currency is primarily composed of Current Interest Bearing Accounts where its disbursements are thru checks issuances and at the same time earns interest income from its account balances.

**Note 5 Account Receivables**

The Accounts Receivable-Customers Account consists of all amounts due on accounts arising from the services rendered to customers for water sales and incidental services.

**Particulars**

	<u>Amount</u>
Billing , net of billing adjustments	954,107,943.14
Penalty, net of penalty adjustment	40,073,333.06
Reclassified to A/R- Inactive Account	(6,271,341.92)
Collections, net of adjustments	(980,505,810.23)
Net Increase/ (Decrease)	7,404,124.05
Beginning Balance- 1/1/2017	134,420,677.17
Total	141,824,801.22
Allowance for Doubtful Accounts	(2,338,312.41)
<b>Net Amount of A/R Customers</b>	<u><b>139,486,488.81</b></u>

**Note 6 Other Receivables**

The District's Other Receivables consists of the following:

**Account Name**

	<u>Amount</u>
Advances to Officers and Employees	105,950.64
Due from Officers and Employees	802.13
Receivable- Disallowances/Charges	39,971,212.51
Insurance/Reinsurance Claims Receivable	13,558.36
Other Receivable	
Customers	112,053.15
Electric Companies	63,844.00
Employees of Other Water Districts	1,150.00
Ex-employees and Officers	2,393.71
Gawad Kalinga Beneficiaries	6,200.00
Gov't Agencies	244,362.92
Hospitals	2,129.56
Hotels	9,089.66
Calaanan Home Owners Association	10,635.00
NGOs	1,727.05
Past Board of Directors	132,185.35
Schools	33,236.28
Subdivisions	300,757.04
Suppliers	5,155.73
Water Districts	86,761.53
Others	49,074.69
<b>Total</b>	<u><b>41,152,279.31</b></u>

**COA Notice of Disallowance for the period covered CY 1994 to CY1999**

Reference	Date	Transaction Period	Amount Disallowed	Need Not be Refunded/Lifted	Adjusted Disallowance
CSB No.					
95-001-101(94)	8/24/1995	Jan.-Dec.'94	2,060,962.95		
97-001(95)	4/8/1997	Jan.-Dec.'95	4,860,096.26		
98-001(96)	6/9/1998	Jan.-Dec.'96	1,603,601.66		
99-001-101(97)	3/22/1999	Jan.-Dec.'97	2,236,099.30		
Total			10,760,760.17		
Less: Miscalculation			32,317.17		
Adjusted Amount			10,728,443.00	6,773,047.36	3,955,395.64
Less: COWD Retirement Plan Fund Returned to General Fund per JV#12-016-10					1,866,177.89
Net Amount Disallowed 1994-1997 recorded in the books per JV#02-025A-16 dtd. 2/29/16 and JV#12-029-					2,089,217.75
Less: Amount deducted from Orlando Romero (P 4,450.00)/Elva Ubay-Ubay (P 4,450.00)/Rommel Gaylo (P 1,600.00) per DV#15-07-05-021					10,500.00
Net Amount Disallowed 1994-1997					2,078,717.75
2000-001-(98/99) 9/25/2000		Jan. 1, 1998-May 31, 1999	37,363,278.47		37,363,278.47
Add:					529,216.29
COA AOM 2016-11 (Travel to Cambodia) recorded in the books per JV#12-25A-16					39,971,212.51
<b>TOTAL COA NDs RECORDED IN THE BOOKS</b>					<u><b>39,971,212.51</b></u>

**Note 7 Inventories**

This account includes items stored in COWD warehouse, such as office supplies, janitorial supplies, fuel, oil & lubricants, plant materials, operating supplies, chemicals, construction materials, finished goods, tools, meters and other supplies.

<u>Account Name</u>	<u>Amount</u>
Office Supplies Inventory	1,876,860.68
Fuel, Oil and Lubricants (For reconciliation)	113,636.64
Chemicals and Filtering Supplies Inventory	1,138,730.40
Maintenance Supplies Inventory	13,679,104.00
Construction Materials Inventory	15,572,010.10
Other Inventories	
Meters	2,776,240.84
Service Connection	33,957,584.61
Transmission Distribution Pipe	59,445,454.85
Tools and Other Suppliers	1,412,652.42
Work in Progress Inventory	(190,630.61)
Finished Goods Inventory	1,692,710.18
Hydrants	820,441.84
Personal Protective Equipment	84,500.00
Clearing	(18,596,468.12)
<b>Total</b>	<b>113,782,827.83</b>

**Note 8 Prepayments, Deposits and Deferred Charges**

**Prepayments.** This account consists of the following:

<u>Account Name</u>	<u>Amount</u>
Insurance Co.	420,174.16
LTO	43,247.84
Bureau of Treasury	215,354.89
LWUA	278,427.00
<b>Total</b>	<b>957,203.89</b>

**Guaranty Deposit.** This account consists of cash deposits to various offices for specific purposes such as guaranty for fulfillment of obligations.

<u>Office</u>	<u>Purpose</u>	<u>Amount</u>
CEPALCO	Electric bill deposit	5,591,993.91
MORESCO	Electric bill deposit	83,775.72
MISORTEL	Telephone deposit	51,417.00
COACO	oxygen/acetylene tank deposit	2,500.00
Mabuhay Vinyl Corporation	gas chlorine tank deposit	489,000.00
City Treasurer's Office	bond of projects	2,206,245.27
Metropolitan Circuit Trial Court	bond of projects	10,000.00
DPWH Region 10	bond of projects	274,746.66
Pryce Corporation Incorporated	tank deposit	7,000.00
Cagayan de Oro Corporation	Deposit	150,000.00
MisOr 2nd Dist. Eng'g Office	Cash bond of projects	14,766.32
Primestar Realty & Developer Inc.	Rental deposit	50,000.00
<b>Total</b>		<b>8,931,444.88</b>

**Deferred Charges.** This account consists of the following:

<u>Particulars</u>	<u>Amount</u>
Visayan Surety-Injunction Bond	400,407.96
Land Transfer Cost -Deferred Costing	193,658.56
Non-moving Items for disposal	380,933.21
Advance Payment to Contractors	339,437.35
<b>Total</b>	<b>1,314,437.08</b>

**Note 9 Property, Plant and Equipment**

This account consists of the following:

Land and Land Rights		40,823,894.89
Springs & Tunnels	5,000.00	
Wells	105,477,156.89	
Reservoirs & Tanks	34,058,627.07	
Transmission & Distribution Mains	939,675,695.48	
Fire Mains	3,423.70	
Services Connections	239,222,581.72	
Meters	207,530,481.85	
Meters Installation	21,024,250.70	
Hydrants	7,595,530.15	
PPE Held For Future Use	2,986,731.00	
Unclassified PPE	8,564,478.72	
Clearing	255,549.73	
Plant (UPIS)		<u>1,566,399,507.01</u>
Source of Supply Structures & Improvements	20,993,614.93	
Pumping Structures & Improvements	68,120,394.92	
Trans. & Dist. Structures & Improvements	17,463,201.01	
Gen Plant Structures & Improvements	31,753,523.34	
Buildings and Other Structures-Clearing	(81,694.56)	<u>138,249,039.64</u>
Office Equipment	60,918,222.71	
Office Equipment-Clearing	(267,387.96)	<u>60,650,834.75</u>
Laboratory Equipment	7,162,588.03	
Office Equipment-Clearing	(19,000.00)	<u>7,143,588.03</u>
Land Transport Equipment	54,332,524.98	
Land Transport Equipment-Clearing	(325,576.00)	<u>54,006,948.98</u>
Other Machinery and Equipment		
Power Production Equipment	41,680,252.43	
Pumping Equipment	182,686,760.70	
Water Treatment Equipment	14,155,990.35	
Store Equipment	38,900.00	
Communications Equipment	8,689,546.10	
Power Operated Equipment	35,408,902.01	
Tools, Shop & Garage Equipment	40,847,980.21	
Surveying Instrument/ Accessories	41,207.82	
Other Machinery and Equipment-Clearing	3,107,234.10	<u>326,656,773.72</u>
Furniture and Fixtures	3,076,058.74	
Furniture and Fixtures-Clearing	44,800.01	<u>3,120,858.75</u>
Total Property, Plant and Equipment		<u>2,197,051,445.77</u>
Accumulated Depreciation		<u>(1,124,955,797.49)</u>
<b>Total Property, Plant and Equipment, net</b>		<u><u>1,072,095,648.28</u></u>

**Note 10 Construction in Progress**

This includes all on going construction for property plant which are not ready for use at balance sheet date. This account consists of the following:

Particulars	Amount	
Construction Work in Progress of Major Works - Youngsville Project (P5000000 loan)	6,100.00	
Construction Work in Progress of Major Works - Administration Projects	16,307,699.57	
Total for Construction Work in Progress of Major Works		<u>16,313,799.57</u>
Major maintenance works by administration	55,632,013.87	
Major maintenance works - REHAB (SENDONG)	562,259.00	
<b>Total</b>		<u><u>72,508,072.44</u></u>

## Note 11 Other Assets

Restricted Funds consists of deposits for special or specific purposes such as guaranty for the fulfillment of obligations, holdout deposits and garnished bank accounts. This also includes special & time deposit in bank to set aside the deposits received from the customers and the balance of this bank account will offset the balance of Customers Deposits.

Account Name	Special Deposit	Hold-out Deposits	Time Deposit	Garnished Accounts	Total	LBP	Grand Total
						Garnished Accounts	
COWD/ LWUA JSA	30,634.66		7,563,422.10		7,594,056.76	1,223,583.89	8,817,640.65
Customers Guaranty Deposit	72,460.20		11,587,215.21		11,659,675.41	17,451.94	11,677,127.35
COWD Special Projects				3,790.96	3,790.96		3,790.96
COWD Contingency Fund				5,509.87	5,509.87		5,509.87
COWD Capital Improvement					-	15,262.67	15,262.67
COWD LBP Savings Account					-	10,302.26	10,302.26
Loan Hold Out Deposits-Prev. Yr.		28,181,918.00			28,181,918.00		28,181,918.00
Loan Hold Out Deposits-NRW		205,655,027.27			205,655,027.27		205,655,027.27
<b>Grand Total</b>	<b>103,094.86</b>	<b>233,836,945.27</b>	<b>19,150,637.31</b>	<b>9,300.83</b>	<b>253,099,978.27</b>	<b>1,266,600.76</b>	<b>254,366,579.03</b>

DBP-Hold Out Deposit

Per Continuing Deed of Assignment with Hold-out with the DBP dated September 30, 2008, under no. 3 Terms and Conditions:

At any time while the Term Loan is outstanding, the Assignor shall cause to be maintained in the Deposit Account an amount equivalent to at least two(2) monthly amortizations (principal & interest) due on the Term Loan, mentioned in the Term Loan Agreement (collectively, the "Amount Held-Out"). For this purpose, the Assignor agrees not to make any withdrawal from the deposit account that will diminish the balance thereof to an amount less than the Amount Held-Out. The Assignor agrees that the Assignee shall have full control over the Amount Held-Out while the Term Loan and other amounts due thereon or by reason thereof remain outstanding and the Assignor cannot withdraw the same or any portion thereof without the prior written consent of the Assignee. Further, the Assignor hereby authorizes the Assignee to debit from the Deposit Account all amounts due and payable by the Assignor to the Assignee under the Term Loan Agreement and other documents executed in connection with the Term Loan.

Per Deed of Assignment with Hold-out Agreement dated Feb. 07, 2017

The Assignee has granted the Assignor a total Loan of P 433,039,067.00 to be secured by an assignment with hold-out of Assignor's Peso Deposit with the Assignee. The Assignor has a deposit with the Assignee the amount of P 125,099,740.74, P 75,055,289.53 and P 5,500,000.00 covered by the Savings Account Nos. 0810-020011-531, 0810-027324-530 and 0810-020011-160. Therefore, by these presents, hereby assigns, transfers and conveys unto the Assignee all its rights, title to and interests in the deposit, together with all the interest due thereon and/or any renewal, roll-over or substitution thereof issued to and its name to the extent of the amount due and payable. The Assignor agrees that the Assignee shall have full control over the Amount Held-Out while the Term Loan and other amounts due thereon or by reason thereof remain outstanding and the Assignor cannot withdraw the same or any portion thereof without the prior written consent of the Assignee. Furthermore, the Assignor hereby authorizes the Assignee to debit from the Deposit Account all amounts due and payable by the Assignor to the Assignee under the Term Loan Agreement and other documents executed in connection with the Term Loan.

Garnished Accounts

On April 03, 2007 the Bureau of Internal Revenue ordered the garnishment of the COWD funds from depository banks. Therefore, these current accounts are frozen until BIR will lift its garnishment order.

Other Assets consists of the following:

<u>Account Name</u>	<u>Amount</u>
Idle Land	2,362,699.50
Land Occupied by Squatters	245,000.00
Inactive A/R Account	167,457,387.69
<b>Total</b>	<b>170,065,087.19</b>

Idle Land & Land Occupied by Squatters. These are owned by COWD but are not currently being used.

Accounts Receivable Customers-Inactive Accounts. The following are the amounts in Pesos of inactive accounts which are part of the total Accounts Receivable from Customers for the last quarter of CY 2015. (Data taken from CSD). Part of this amount involves 4,610 concessionaires covering the period from 1986 to 1991 with a total amount of Ph3,554,406.77. Approved by COWD's Board of Directors per Board Resolution No. 141 dated Dec. 20, 2000 the said amount was written off per JV No. 07-23-03. In adherence with COA, that no Accounts Receivable will be written off without the approval of the Chairman of the Commission on Audit, JV No. 07-23-03 was reversed per JV No. 10-038-08.

Month	C	Allow	Net Amount
January	170,634,261.35	8,487,099.43	162,147,161.92
February	171,120,174.80	8,515,839.37	162,604,335.43
March	170,907,423.64	8,515,839.37	162,391,584.27
April	171,124,338.11	8,515,839.37	162,608,498.74
May	171,439,620.95	8,515,839.37	162,923,781.58
June	171,351,944.31	8,533,209.96	162,818,734.35
July	172,326,640.77	8,533,209.96	163,793,430.81
Au	172,855,103.72	8,533,209.96	164,321,893.76
Sej	174,547,723.41	8,533,209.96	166,014,513.45
October	175,486,557.44	8,533,209.96	166,953,347.48
November	175,821,795.17	8,748,506.26	167,073,288.91
December	176,231,078.44	8,773,690.75	167,457,387.69

The Balance of Inactive Accounts Receivable as of December 31, 2014 amounting to Php 155,659,586.42 was reclassified to Other Assets per JV#12-28A-14 in adherence to AOM No. 2015-033(2014) dated February 17, 2015. Furthermore, any subsequent increase in Inactive A/R will also be reclassified to Other Assets.

**Note 12 Current Liabilities**

<b>Inter-Agency Payables</b>			
Due to National Government Agencies (BIR, etc.)			
Employees Tax Withheld	1,329,967.20		
Franchise Tax 2%	1,322,984.89		
Professional Tax Withheld	65,984.50		
Rental Tax Withheld (for reconciliation)	(490.38)		
Suppliers' Tax Withheld	1,963,231.58	4,681,677.79	
Due to Government Owned and/or Controlled Corporation			
GSIS	890,329.56		
PAG-IBIG Fund (for reconciliation)	3,986.82		
PHILHEALTH	219,098.70		
SSS	599.40	1,114,014.48	5,795,692.27
<b>Other Current Payables</b>			
Due to Officers and Employees			
Contractor's Security Deposits		64,422.15	
Retention on contract payments	23,650,324.20		
Performance and Bids Securities	6,294,796.08	29,945,120.28	
Accrued Light and Power			
CEPALCO	11,803,468.10		
MORESCO	453,350.85	12,256,818.95	
<b>Other Payables</b>			
Legal Counsel (Notarial Fee)	929,010.00		
COWD Coop	589,417.64		
COWD Provident Fund	220,905.28		
Suppliers	52,259,970.01		
Associations	21,374.00		
Hospitals	8,999.76		
Various Payables	(7,845,455.37)		
Clearing	160,616.36		
Refunds	6,615.70	46,351,453.38	88,617,814.76
Current Portion of Long-term Debt			
LWUA (for reconciliation)			
		8,091,239.70	
DBP			
		76,524,132.91	84,615,372.61
<b>Total Current Liabilities</b>			<b>179,028,879.64</b>

**Taxes Claimed by the Bureau of Internal Revenues per Revenue Regulation. No. 16**

Per BIR Assessment Notice No. RR-16-098-112-05 dated 09/14/05, the following taxes are being claimed by BIR covering the period from 1997 to 2003.

	<u>Basic</u>	<u>Penalty</u>	<u>Total</u>
Income	96,816,603.38	150,587,525.05	247,404,128.43
Franchise	36,090,527.28	53,756,303.12	89,846,830.40
VAT	1,430,967.06	2,266,987.68	3,697,954.74
<b>Total</b>	<b>134,338,097.72</b>	<b>206,610,815.85</b>	<b>340,948,913.57</b>

BIR RR-10 sent a notice dated 02/28/07 informing the District to settle the said tax liability within 10 days from receipt and to avail the One Time Administrative Abatement until 03/30/07. A meeting with the BIR resulted to a compromise agreement that the District will only pay the 2007 franchise tax while the assessment is still under appeal with the On 04/03/07, the BIR ordered the garnishment of the District Funds from its depository banks. The garnishment was lifted on 04/25/07. The District paid the basic franchise tax for:

1997-2003		
EPCIB garnished deposit - ROR# 26606 dtd. 05-02-07		87,586.20
Postal Bank garnished deposit dtd. 05-03-07		17,235.80
CV#05-55 dtd 05-10-07		12,000,000.00
CV#06-254 dtd 06-28-07		5,000,000.00
1997-2003		
CV#07-156 dtd 07-19-07		2,000,000.00
CV#07-256 dtd 07-31-07		3,000,000.00
CV#07-259 dtd 07-31-07		2,000,000.00
CV#09-61 dtd 09-07-07		2,500,000.00
CV#11-229 dtd 11-29-07		500,000.00
Year 2011 (Accumulated)		8,985,705.28
<b>Total</b>		<b>36,090,527.28</b>
Remaining Balance as of 12/31/2011		-
2004		
Total Payable - JV#06-033-11		5,053,522.84
Payments:		
Year 2012 (Accumulated)		5,053,522.84
Remaining Balance		-
2004		
Total Payable - JV#06-033-11		5,053,522.84
2005		
Total Payable - JV#06-033-11		6,562,738.30
Payments:		
Year 2012 (Accumulated)		6,562,738.30
Remaining Balance		-
2006		9,794,937.43

2007

Mar	3,063,270.60
Apr.	1,045,543.40
Ma.	970,013.91
Jun.	935,756.64
Jul.	934,726.43
Aug.	988,234.79
Sept.	943,413.40
Oct.	967,169.43
Nov.	967,835.18
Dec.	953,718.90
Total	<u>11,769,682.68</u>
Less Withheld Taxes	<u>61,166.01</u>
Net Tax Paid	<u>11,708,516.67</u>

2009

Jan.	981,355.84
Feb.	961,422.15
Mar	966,991.06
Apr	1,036,887.42
Ma.	1,010,809.94
Jun	1,004,488.87
Jul	987,837.71
Aug	1,038,028.80
Sep	1,033,455.70
Oct	1,000,908.05
Nov	1,006,582.13
Dec	1,005,987.60
Total	<u>12,034,755.27</u>
Less Withheld Taxes	<u>32,515.13</u>
Net Tax Paid	<u>12,002,240.14</u>

2011

Jan.	1,076,089.41
Feb.	961,556.32
Mar	1,014,005.93
Apr	1,011,284.99
Ma.	1,033,584.76
Jun	1,069,739.96
Jul	1,055,174.97
Aug	1,081,839.83
Sep	1,060,272.80
Oct	1,300,033.18
Nov	1,299,404.29
Dec	835,825.78
Total	<u>12,798,812.22</u>
Less Withheld Taxes	<u>100,202.65</u>
Net Tax Paid	<u>12,698,609.57</u>

2013

Jan.	911,758.35
Feb.	904,736.83
Mar	849,446.65
Apr	864,433.06
Ma.	1,035,896.77
Jun	977,193.73
Jul	1,015,110.74
Aug	1,050,631.27
Sep	1,047,107.46
Oct	997,278.11
Nov	1,030,288.29
Dec	1,067,932.47
Total	<u>11,751,813.73</u>

2015

Jan.	1,309,519.21
Feb.	1,608,113.02
Mar	1,122,095.67
Apr	1,272,533.11
Ma.	1,440,221.48
Jun	1,397,498.59
Jul	1,430,113.74
Aug	1,385,368.46
Sep	1,551,951.59
Oct	1,230,733.96
Nov	1,371,380.39
Dec	1,353,738.67
Total	<u>16,473,267.89</u>

2008

Jan - Mar	2,835,518.96
Apr.	953,408.87
Ma.	940,211.57
Jun.	984,563.83
Jul.	950,465.26
Aug.	981,252.18
Sept.	974,306.51
Oct.	960,698.27
Nov.	992,234.66
Dec.	983,441.43
Total	<u>11,556,101.54</u>
Less Withheld Taxes	<u>88,297.24</u>
Net Tax Paid	<u>11,467,804.30</u>

2010

Jan.	1,017,870.86
Feb.	990,648.25
Mar	993,568.22
Apr	1,083,732.96
Ma.	986,118.35
Jun	1,032,311.43
Jul	1,041,104.73
Aug	1,060,164.68
Sep	1,042,640.32
Oct	1,035,156.92
Nov	995,903.77
Dec	1,047,699.48
Total	<u>12,326,919.97</u>
Less Withheld	<u>39,947.47</u>
Net Tax Paid	<u>12,286,972.50</u>

2012

Jan.	602,585.94
Feb.	938,409.08
Mar	1,750,550.05
Apr	964,516.31
Ma.	964,516.31
Jun	1,023,689.60
Jul	804,413.76
Aug	660,059.65
Sep	889,855.47
Oct	933,573.66
Nov	857,929.25
Dec	761,167.42
Total	<u>11,151,266.50</u>

2014

Jan.	1,102,142.76
Feb.	1,231,961.66
Mar	1,022,045.66
Apr	1,192,834.86
Ma.	1,148,134.48
Jun	1,368,744.90
Jul	1,340,485.64
Aug	1,417,220.27
Sep	1,393,879.34
Oct	1,322,180.81
Nov	1,376,812.78
Dec	1,352,503.94
Total	<u>15,268,947.10</u>

2016

Jan.	1,402,581.46
Feb.	1,453,106.72
Mar	1,307,233.76
Apr	1,388,264.64
Ma.	1,284,475.36
Jun	1,518,689.12
Jul	1,420,579.99
Aug	1,322,142.37
Sep	1,465,890.32
Oct	1,354,243.15
Nov	1,348,512.09
Dec	1,369,443.91
Total	<u>16,635,162.89</u>

2017

Jan	1,369,213.50
Feb	1,479,398.32
Ma.	1,304,556.64
Apr	1,532,202.24
Ma.	1,269,802.05
Jun	1,548,364.29
Jul	1,335,792.91
Aug	1,437,942.83
Sep	1,419,284.75
Oct	1,367,207.98
Nov	1,372,314.54
Dec	1,347,936.67
Tot	<u>16,784,016.72</u>

**Note 13 Non Current Liabilities**

Loans Payable consists of the following loans granted by Local Water Utilities Administration (LWUA) and Development Bank of the Philippines. Details is shown below:

LAN	Particulars	Year	Loan Terms		Maturity	Start of	Repayment Period	Principal	Repayments	Balance as of
			Lender	Interest						
1-057	Phase II -A Prod. Wells	10/1/1983	LWUA	11%	12/31/2015	1/31/1990	26.00	5,000,000.00	5,003,350.21	(3,350.21)
1-051	Phase II-B Project - Schedules A, B & C	2/11/1988	LWUA	13%	7/31/2021	8/31/1995	26.00	95,079,394.29	61,446,587.50	33,632,806.79
3-747	Phase III - 520.128M Less Payment as of 08/2008 Balance	5/30/1996	LWUA	13%	9/30/2031	10/31/2005	26.00	520,128,000.00 (9,334,840.00) 510,793,160.00		
	Less Amount refinanced by DBP Loan Amount - Phase 3 214.6M Less: Payments as of April 2013 Balance			13%	9/30/2031	9/30/2008	23.08	(296,118,104.00) 214,675,056.00 (10,144,575.00) 204,530,481.00		
	Less: Amount-refinanced by DBP Balance for amortization							(183,623,730.10) 20,906,750.90	2,634,524.00	18,272,226.90
3-840	Phase 3 - 191.121M Less Payment as of 08/2008 Balance	7/5/2006	LWUA	13%				191,121,000.00 (2,320,113.00) 188,800,887.00		
	Less: Amount refinance by DBP Loan Amount - Phase 3 191.121M Balance							(188,800,887.00) -		
4-2317	Phase III - 200M	8/31/2006	LWUA	12.5% 13.5%	12/31/2026	1/31/2007	20.00	100,000,000.00 100,000,000.00 200,000,000.00		
	Total Less: Payments as of April 2013 Balance							(20,678,853.00) 179,321,147.00		
	Less: Amount refinance by DBP Balance							(179,321,147.00) 0.00	0.00	0.00
4-2547	Youngsville WSS-4.108M	2/3/2009	LWUA	7.5%	11/30/2016	12/31/2011	5.00	4,108,071.24	4,108,071.24	0.00
	<b>Total - LWUA LOANS</b>							<b>418,862,521.83</b>	<b>73,192,532.95</b>	<b>51,901,683.48</b>
511-357-455-9	502.011 M Refinanced Loan	9/30/2008	DBP	9.00	9/30/2023	10/30/2008	15.00	502,011,668.62	231,775,729.66	270,235,938.96
	370.203M Refinance Loan	5/30/2013	DBP	7.6%	5/30/2028	5/30/2013	15.00	370,203,774.64	113,117,820.20	257,085,954.44
	200 M Back to Back Loan	3/13/2017	DBP	4.65%	9/8/2017		0.50	200,000,000.00	200,000,000.00	0.00
2017-008	180.090 NRW Reduction Program	9/8/2017	DBP	5.70%	9/8/2032	10/8/2017	15.00	180,090,092.00	3,001,501.53	177,088,590.47
2017-009	23.45M NRW Reduction Program	9/8/2017	DBP	4.65%	9/8/2024	10/8/2017	7.00	23,455,053.00	837,680.46	22,617,372.54
	<b>Total - LWUA &amp; DBP</b>							<b>1,694,623,109.79</b>	<b>621,925,264.80</b>	<b>778,929,539.89</b>
										<b>84,615,372.61</b>
										<b>694,314,167.28</b>

Less: Current Portion Long-term Debt  
**Total Long-term Liabilities**

SUMMARY:		Acct.433		Acct.434		Total Loans
		Long-term Loans	Current Portion	Current Portion	Total Loans	
I. LWUA						
1-057	Phase II -A Prod. Wells			(3,350.21)	(3,350.21)	
1-051	Phase II-B Project - Schedules A, B & C	26,138,923.88		7,493,882.91		33,632,806.79
3-747	Phase III - 520.128M	17,671,519.90		600,707.00		18,272,226.90
4-2317	Phase III - 200M	0.00		0.00		0.00
4-2547	Youngsville WSS-4.108M	0.00		0.00		0.00
	<b>TOTAL LWUA</b>	<b>43,810,443.78</b>		<b>8,091,239.70</b>		<b>51,901,683.48</b>
II. DBP						
2008-181	502.011M Refinanced Loan	229,969,663.70		40,266,275.26		270,235,938.96
2013-007	370.203M Refinanced Loan	232,405,702.76		24,680,251.68		257,085,954.44
	200M Back to Back Loan	0.00		0.00		0.00
2017-008	180.090 NRW Reduction Program	168,024,025.88		9,064,564.59		177,088,590.47
2017-009	23.45M NRW Reduction Program	20,104,331.16		2,513,041.38		22,617,372.54
		<b>650,503,723.50</b>		<b>76,524,132.91</b>		<b>727,027,856.41</b>
	<b>GRAND TOTAL</b>	<b>694,314,167.28</b>		<b>84,615,372.61</b>		<b>778,929,539.89</b>

The amount of Pnp502,011,668.662 was credited to LWUA's LBP-Commonwealth branch saving account no. 511357455-9 on September 30, 2008 and was applied as follows:

LAN	Loan Outstanding as of Aug. 2008	Application of the 50% loan	2% Preterm. Fee	Total Refinanced Amount	Outstanding Balance
1-051	79,122,331.80				
1-057	2,440,640.00				
3-747	510,793,160.00	296,118,104.00	5,922,362.08	302,040,466.08	214,675,056.00
3-840	188,800,887.00	188,800,887.00	3,776,017.74	192,576,904.74	
4-2317	196,075,261.00				
OAB	7,394,297.80	7,394,297.80		7,394,297.80	
<b>TOTAL</b>	<b>984,626,577.60</b>	<b>492,313,288.80</b>	<b>9,698,379.82</b>	<b>502,011,668.62</b>	

The amount of Pnp370,203,774.64 was credited to LWUA's LBP Commonwealth Branch Savings Account No. 511357455-9 on May 30, 2013 and was applied as follows:

LAN	Loan Outstanding as of Apr. 2013	Application of the 80% loan	2% Preterm. Fee	Total Refinanced Amount
1-051	63,500,316.61			
1-057	1,020,592.00			
3-747	204,530,481.00	183,623,730.10	3,672,474.60	187,296,204.70
4-2317	179,321,147.00	179,321,147.00	3,586,422.94	182,907,569.94
4-2547	3,095,481.24			
<b>TOTAL</b>	<b>451,468,017.85</b>	<b>362,944,877.10</b>	<b>7,258,897.54</b>	<b>370,203,774.64</b>

The pretermination fees charged by LWUA and the front-end fees/documentary stamps charged by DBP are being amortized for 15 years as follows:

Refinance Loan	2% Preterm Fee LWUA	Front-end fee/ Doc stamp DBP	Start of Amort.	No. of years	Total Amount	Per Annum	Per Month
502.011M	9,698,379.82	6,651,664.61	Oct. 2008	15.00	16,350,044.43	1,090,002.96	90,833.58
370.203M R	7,258,897.54	2,905,039.00	Jun. 2013	15.00	10,163,936.54	677,595.77	56,466.31

The pretermination fees charged by DBP and the front-end fees/documentary stamps.

Refinance Loan	2% Preterm Fee	Front-end fee/ Doc stamp DBP	Start of Amort.	No. of years	Total Amount
502.011M	9,698,379.82	6,651,664.61	Oct. 2008	15.00	16,350,044.43
370.203M Refinance Loan	7,258,897.54	2,905,039.00	Jun. 2013	15.00	10,163,936.54
200 M Back to Back Loan		490,411.00	Sep. 2017	0.50	490,411.00
180.090 NRW Reduction Program		900,451.00	Oct. 2017	15.00	900,451.00
23.45M NRW Reduction Program		117,276.00	Oct. 2017	7.00	117,276.00



**Note 14 Deferred Credits**

Customers' Deposit. This account amounting to Php 9,056,122.05 pertains to the deposits made by customers normally before the extension of any service connections as security for the payment of subsequent bills, or as a meter deposit.	
Other Deferred Credits.	
LWUA Grant from	
Office of the Pres. per COWD OR#3542064 dtd. 1/4/12	52,791,000.00
Speaker Belmonte per COWD OR# 3534291 dtd. 1/24/12	1,000,000.00
Total LWUA Grant	53,791,000.00
Less: Disbursements	50,810,823.91
LWUA Grant Balance	2,980,176.09
Add: Other Deffered Credits (Account 45900)	
COWD Bugo Village	313,726.38
Service Connection Materials paid by customers subject for reconciliation	7,158,841.41
Barangay Lapasan Rehab	1,036,823.15
COWD NHA CDO Bayanihan Village Project	10,691,220.60
WSS Calaanan Project	6,020,000.00
Others (Acct. 45900)	2,902,905.19
Total Other Deffered Credits	<u>31,103,692.82</u>

The LWUA Grant is reserved for the rehabilitation of COWD's properties damaged by typhoon Sendong.

**Note 15 Equity**

Capital Contribution - Government Equity consist of:

## A. City Government

1. Fixed Assets turned over by the City Gov't to WD on Dec. 31, 1973 , net of P1,035,562.30	544,711.22
Less: Land reverted to donors (JV 12-60-05)	(18,900.00)
2. A/R -Customers turned over on Dec. 31, 1973	167,199.08
3. Cost of Cogon Market Pipeline	28,419.94
Sub-total	<u>721,430.24</u>

## B. USAID Grant

Regional Water Supply Training & Library.

145,495.16

**Total**

866,925.40

## Capital/Equity Reserve

This account is set up for the Expansion of Operating Reserves in the amount of P3,170,523.91, which was taken from the COWD-DBP General Fund and transferred to a new account at Postal Bank. This reserve was approved by the Board of Directors per Board Resolution No. 159, s-03 dated Sep. 24, 2003. On Sep. 30, 2008, the amount of P3,170,522.91 plus the accumulated interest of P755,010.49 was transferred to DBP-Corrales as holdout deposit for the DBP-P502.011 Million Refinanced Loan. This amount was returned to Retained Earnings-Unappropriated per JV#07-011-16.

## A. Other Paid in Capital

Laboratory Equipments	102,504.19
Transmission and Distribution Mains	42,631,006.51
Office Furnitures & Fixtures	66,950.00
Distribution Lines	843,073.25
Fire Hyrants	2,622,454.25
Meter Stub-out	-
M.STB-Iponan, Westfield Home	941,247.09
PPE-TranspoEquip-Geo-Transprt	763,000.00
PPE-JICA Donation	40,994,730.00
PPE-Swiss Humanitarian Aid Donation	1,999,957.90
<b>Total</b>	<u>90,964,923.19</u>

## B. Appraisal Capital

The total amount of P28,442,834.00 was taken up representing under valuation of land and land rights and booked up per JV 11-36-96 and JV12-51-96. The amount of P177,600.00 representing appraisal cost of land reverted to donors per JV 12-20-05. Breakdown of parcels of land and its corresponding appraisal cost are as follows:

Location	Area sq.m.	Appraisal Cost
Aluba Reservoir	1441	386,057.50
Balulang PW No. 14	300	42,325.00
Balulang PW No. 4	200	20,000.00
Balungis PW No. 17	300	90,000.00
Bantiles, Bugo PW No. 11	400	103,127.25
Bontola PW No. 2	600	220,000.00
Bontola Reservoir	2784	395,232.00
Bugo, Reyes PW No.5	482	96,400.00
Bugo Reservoir	420	37,800.00
Bugo PW No. 6	150	21,000.00
Calaanan PW No. 10	1409	650,008.18
Calaanan PW No. 12	400	165,010.00
Calaanan PW No. 15	400	167,780.00
Calaanan	396	172,000.00
Camaman-an Reservoir	2698	187,844.37
Carmen	120	93,600.00
Carmen Reservoir	3600	879,650.00
Corrales Ave., Main Bldg.	991	9,806,307.00
Gaston Park	281	269,760.00
Greehills Reservoir	420	252,000.00
Gusa	490	161,700.00
Kauswagan Shop Bldg.	4789	6,055,985.00
Macasandig Booster Pump	750	810,000.00
Macasandig PW No. 1 Operation Bldg.	1620	2,218,600.00
Macasandig PW No. 4	116	115,416.00
Macasandig PW No. 7	1200	540,000.00
Macasandig PW No. 8	432	140,560.00
Macasandig	252	70.18
Macasandig PW No. 3 & 3A	254	189,616.56
Macasandig	348	156,600.00

Location	Area sq.m.	Appraisal Cost
Macasandig PW No. 9	7743	3,677,925.00
Macasandig Old Pump	218	320,460.00
<b>Total</b>		<u>28,442,834.04</u>
Land reverted to donor	150	(21,000.00)
Land reverted to donor	348	(156,600.00)
<b>Balance as of 12/31/2012</b>		<u><u>28,265,234.04</u></u>

**Retained Earnings**

Beginning Balance-1/1/2017			
Retained Earnings - Unappropriated	1,409,830,861.18		
Retained Earnings - Appropriated	144,094.00	1,409,974,955.18	
Total Net Income		290,923,410.09	1,700,898,365.27
Miscellaneous Charges to Retained Earnings due to prior period adjustments			14,197,154.93
<b>Ending Balance- 12/31/2017</b>			<u><u>1,715,095,520.20</u></u>

In adherence with AOM No. COWD2015-23 dated 11/5/2015, the Donated Capital from LWUA Sendong Grant amounting to P 36,476,905.41 was reclassified to Retained Earnings Appropriated per JV No.11-28D-15.

**Summary:**

Government Equity			866,925.40
Donated Capital			
Other Paid in Capital		90,964,923.19	
Appraisal Capital		28,265,234.04	119,230,157.23
Retained Earnings			1,715,095,520.20
<b>Total Equity</b>			<u><u>1,835,192,602.83</u></u>

**Note 16 Significant Disclosures**

Bulk Water Supply Agreement (BWSA) between COWD and Rio Verde Consortium, Inc.

A. The Bulk Water Supply Agreement (BWSA) was entered between Cagayan de Oro City Water District (COWD) and Rio Verde Water Consortium, Inc. and conform by LWUA on Dec. 23, 2004.

B. A supplemental agreement on Jan. 21, 2005 stipulated that Rio Verde will supply treated bulk water to COWD, and the latter, in turn guaranteed to purchase at least Forty Thousand (40,000) cubic meters per day through out the Contract Period of 25 years that started on CY 2007.

C. COWD's actual payments made to Rio Verde was based on the purchase order in accordance with the contract and not based on the actual delivered bulk water supply.

2017	Pesos	cu.m.	cu.m.	cu.m.
	Paid	per P.O.	Delivered	Paid(per 40,000 req)
Jan.	15,207,049.00	1,463,200.00	1,482,030.00	1,455,220.00
Feb.	12,155,440.00	1,163,200.00	1,168,850.00	1,163,200.00
Mar	13,679,363.50	1,324,000.00	1,322,030.00	1,309,030.00
Apr	13,138,053.50	1,260,000.00	1,261,030.00	1,249,470.00
Overpayment- CY 2016	(81,092.00)			
May	12,853,813.50	1,240,000.00	1,240,800.00	1,230,030.00
Jun	13,815,736.00	1,325,250.00	1,326,040.00	1,322,080.00
Jul	15,504,769.50	1,483,710.00	1,483,710.00	1,483,710.00
Aug	15,370,800.50	1,776,000.00	1,498,200.00	1,470,890.00
Sep	15,370,800.50	1,776,000.00	1,498,200.00	1,470,890.00
Oct	12,041,326.00	1,240,000.00	1,523,830.00	1,152,280.00
Underpayment- Aug. 2017 DVP#17-10-05-083	302,736.50			
Nov	11,874,126.00	1,200,000.00	1,140,370.00	1,136,280.00
Overpayment- Jun to Aug. 2017 DVP#17-11-05-237	(25,916.00)			
Dec	12,610,224.00	1,240,000.00	1,248,080.00	1,206,720.00
<b>Total</b>	<b>163,817,230.50</b>	<b>16,491,360.00</b>	<b>16,193,170.00</b>	<b>15,649,800.00</b>

**Humanitarian Donation of the Government of Switzerland to COWD**

As part of the relief operation for the Victims of the Typhoon Sendong, the Government of Switzerland thru its Swiss Humanitarian Aid (SHA) donated the following Equipments to Cagayan de Oro City Water District with a total amount of Php 2,092,736.60 ( CHF 44,647 X Php 46.87295 per CHF to Php exchange rate dtd. 1/30/2012) per Memorandum of Agreement & Letter of Donation between the COWD and the Swiss Humanitarian Aid of the Swiss Confederation dtd. June 1, 2012 and GM Memorandum 15, s-2012.

2 Bladders 5,000 litres with drinking water distribution stand  
 1 Bladders 10,000 litres with drinking water distribution stand  
 1 water laboratory  
 1 well cleaning set  
 2 tool kit  
 1 repair kit for drinking water distribution stand  
 18 WATASOL

Equipments Turn-over by Japan International Cooperation Agency (JICA) to COWD

As part of the Rehabilitation Project for COWD Facilities Damaged by Typhoon Sendong, Japan International Cooperation Agency(JICA) turn-over the following Equipments to Cagayan de Oro City Water District with a total amount of Php 40,994,730.00.

**I. Production Facilities****A. New Booster Pump (3-Phase 440 V)**

150 Hp submersible pump & motor	7,500,000.00	
150 Hp VFD complete w/ panel board & accessories	3,500,000.00	
software	1,000,000.00	12,000,000.00

**B. Production Well Motors (3-Phase 440V Submersible Pump-Motor Assembly complete w/ controllers & accessories**

PW No. 1-125 Hp	2,000,000.00	
PW No. 4- 60 Hp (240V).	1,500,000.00	
PW No. 7- 60 Hp	1,500,000.00	
PW No. 9-125 Hp	2,000,000.00	
PW No. 19-100 Hp	2,000,000.00	
PW No. 24-30 Hp	800,000.00	9,800,000.00

**C. Transformer**

Power Cable for BPS old	800,000.00	
Secondary Cable for BPS New-Yen Loan	800,000.00	1,600,000.00

D. Chlorinating System 100 ppd	1,000,000.00
E. Generator Set 219 KVA for PWs 4,7,9 & 19	6,000,000.00
75 KVA for PW 24	1,094,730.00
<b>II. Other Facilities</b>	<b>7,094,730.00</b>
A. Laboratory Apparatus and Equipment Biosafety Cabinet	1,000,000.00
III. Service Connection Rehab A. Materials 5/8" 1/2" water meter	8,500,000.00
<b>Total</b>	<b>40,994,730.00</b>

Establishment of Other-Deferred Debits-Non-moving Items for Disposal  
As of May 2012 COWD has established a total of P239,510.20 corresponding to non-moving items for disposal. This account is shown under deferred charges account.

Disposal of Unserviceable Items  
The unserviceable items of COWD was sold to 88 Cooney Recycling Metal Junk Shop for a total amount of Php 3,555,992.00 per OR# 3717847 & 3717857 dated January 08, 2014.

GSIS Payable- Premium Deficiency (ER) under MOA signed on October 31, 2013  
Approved per Board Resolution Nos. 101, S-12 and 061, S-13,(Annex "A") dated September 25, 2012 and July 15, 2013 respectively the Memorandum of Agreement (MOA) between COWD and GSIS for the settlement of unpaid premiums and interest for the period covered June 1978 to March 1992 with the net total obligation of P 6,410,706.93 and such is payable within a period of sixty (60) months, with interest rate of twelve percent (12%) per annum on a diminishing balance.

Approved per Board Resolution No. 010, S-2015 the 5-year term mode of payment of Government Share (GS) back Premium, Arrearages & Interest including 50% interest for retired and separated employees covering the period from June 1978 to March 1992 with a maximum total estimated amount of Php 3,155,157.21 and authorize the General Manager to enter into and sign a Supplemental Memorandum of Agreement (MOA) with GSIS for and in behalf of COWD. However, this was amended per Board Resolution No. 024,S-15.

Approved per Board Resolution No. 024,S-15 the resolution to pay the Government Share of Back Premium, Arrearages & Interest with 50% condonation covering the period from June 1978 to March 1992 for retired and or separated employees in the total amount of Php 1,380,681.56 on one time basis rather than the 5-year term mode of payment to save on interest charges that would amount to Php62,068.36.

Adaption and Implementation of 30% Water Rate Adjustment in 3 Tranches.  
BOD Resolution No. 086, s-13 dated October 2, 2013 approved the Adaption and Implementation of the New Water Rates of COWD in 3 tranches. In pursuant to it, GM Memorandum-255, s-2013 dated October 10, 2013 hereby directed the implementation of the said water rate adjustment.

Effectivity:

November 01, 2013	1st 10% increase
February 01, 2014	2nd 10% increase
May 01, 2014	3rd 10% increase

Effectivity shall apply to the consumption month, therefore billing shall commence December 01, 2013, March 01, 2014 and June 01, 2014, respectively.

Memorandum of Agreement (MOA) dated March 19, 2014 between National Housing Authority (NHA) and Cagayan de Oro City Water District (COWD). The COWD Board of Directors Resolution No. 100, S-13 approve the Memorandum of Agreement (MOA) by and between NHA and COWD for the Installation, Operation and Maintenance of the Development of Water Source with Overhead Steel Tank at the NHA-CDO Bayanihan Village Phase I located at Macapaya, Camaman-an, Cagayan de Oro City. The Project will be undertaken at an Estimated Total Project Cost of Eleven Million Eight Hundred Seventy Nine Thousand One Hundred Thirty Four Pesos (Php 11,879,134.00) to be completed within a period of 120 calendar days, breakdown as follows;

Lot Acquisition	280,000.00
Production Well Drilling	2,836,690.00
Support Facilities	6,365,950.00
Overhead Steel Tank	2,396,494.00
<b>TOTAL</b>	<b>11,879,134.00</b>

Funds for Installation of the said project shall be provided by NHA Forty Percent (40%) of the total project cost shall be released upon perfection of the Agreement while the rest of the project shall be released on progress payment basis. The said partial payment of 40% of the total project cost was received by COWD per OR No. 3789040 dated September 3, 2014 amounting to Php 4,751,653.60.

Memorandum of Agreement (MOA) dated June 29, 2015 between DILG, LGU of Cagayan de Oro City and COWD. The COWD Board of Directors' Resolution No. 070, S-15 dtd. 6/2/2015 approved the Memorandum of Agreement (MOA) by and between DILG, LGU-CDOC and COWD for the Proposed Expansion of Level II Water Supply System for CDORSHP-1 Phase III at Calaanan, Calanitoan, this city, as one of the 2014 Bottom-up Budgeting (BUB) Program of the present administration which will be funded by the DILG (as source agency), LGU (as implementing partner) and COWD (as implementing agency). The said project will serve 1,274 families that have been displaced by typhoon Sendong.

The total cost for this project is as follows;

Agency	Amount
DILG	4,900,000.00
LGU of Cagayan de Oro City	2,100,000.00
COWD	3,400,146.00
<b>TOTAL</b>	<b>10,400,146.00</b>

Memorandum of Agreement (MOA) between Johndorf Ventures Corporation and Cagayan de Oro City Water District (COWD). Per Board Resolution No. 153 S-10 dated November 10, 2010 which approved the Memorandum of Agreement (MOA) between COWD and Johndorf Ventures Corporation, that Johndorf will be reimbursed of the actual expenses incurred to interconnect Pag-ibig Citi Homes to the COWD's Main Water Supply Pipe and such is payable w/in three (3) years on a quarterly basis. The computation is as follows:

Actual amount for the contract	8,328,262.10
Less: Deductions	
Water Payments Collected	(828,374.28)
Cost of Seepage per MOA	(86,973.00)
Net Payable to Johndorf Ventures	7,412,914.82
Divide: Payment Period	12
Quarterly Payment to Johndorf	617,742.90

Principal Amount	7,412,914.82
Less: Payments (Jan. 2012-Jan. 2015)	(7,412,914.82)
<b>Balance as of January 31, 2015</b>	-

**Joint Venture Agreement dtd. 8/14/17 between COWD and Metropac Water Investment Corporation (MWIC)**

On June 8, 2015, COWD accepted the unsolicited MWIC's proposal to enter into a joint venture under Revised Joint Venture Guideliness issued by the National Economic Development Authority. The parties agreed to divide the JV activities into two phases: (1) the design and construction of transmission facilities and rehabilitation of the existing reservoir located at Camaman-an, Cag. de Oro to enable the distribution of the least 40MLD of potable bulk water within the eastern sector of Cag. de Oro to be completed within 12 months from the effectiveness of this agreement, and (2) the supply of at least 60MLD of bulk water treated to the service requirement of western sector, to be implemented within 2 months from the effectiveness of this agreement.

The JV Agreement was signed on August 14, 2017 under the JV Corporation corporate name Cagayan de Oro Bulk Water Inc. The initial authorized capital stock in the amount of Php 140,000,000.00 divided into 140,000,000 shares with par value of Php1.00 per share. The allocation of share of stocks is as follows:

	COWD	MWIC	TOTAL
Initial No. of Shares Subscribed	1,750,000.00	33,250,000.00	35,000,000.00
Additional No. of Shares Subscribed	5,250,000.00	99,750,000.00	105,000,000.00
Total No. of Share Subscribed	7,000,000.00	133,000,000.00	140,000,000.00
Amount Subscribed	P 7,000,000.00	P 133,000,000.00	P 140,000,000.00
% of Outstanding Capital	5.00%	95.00%	100.00%

The subscription price for the Parties' additional subscriptions for an aggregate of P105,000,000 Shares shall be paid at such times and on such terms as may be determined by the Board: provided, that the Parties hereby acknowledge that the payment for the COWD's subscriptions for Shares shall be sourced from the rentals to be paid on COWD under the Lease Agreement

**Bulk Water Supply Agreement dtd. 10/30/17 between COWD and Cag. De Oro Bulk Water Inc. (COBI) to supply treated water**

Billing Month	Bulk Water Rates
1-24	P 16.00
25-36	P 16.60
37-600	Base Rate Fee + Fee Adjustment based on BWSA Agreement

**Lease Agreement of COWD Existing Facilities dtd. 10/30/17 between COWD and Cag. De Oro Bulk Water Inc. (COBI)**

In pursuant to the Joint Venture Agreement, COWD agreed to lease the following facilities to Cag. De Oro Bulk Water Inc. This shall commence from the execution date dtd. 10/30/17 and shall remain effective and binding upon the Parties for as long as the JVA remains in effect, unless otherwise terminated in accordance with Section 5 of this agreement. For the exclusive use of this facilities the lessee shall pay the rental payment in the amount of P 7,000,000.00 covering the entire term of the Rent on the Commencement Date.

1. Deep Well#18 is located at Barangay Canito-an, Cagayan de Oro City. It has an approximate capacity of P 1,476 cubic meters/per day and has an effective elevation of 26 meters above mean sea level. It is in standby mode and only serves as alternative Deep Well source of COWD. It has an appraised market value of Php 1,770,000.00.
2. Deep Well#12 is located at Barangay Canito-an, Cagayan de Oro City. It has an approximate capacity of P 633 cubic meters/per day and has an effective elevation of 17.40 meters above mean sea level. It is in standby mode and only serves as alternative Deep Well source of COWD. It has an appraised market value of Php 2,364,000.00.

**Supplemental Budget for CY 2017**

Particulars/Purpose	BOD Resolution No.	Amount
Disaster Risk Reduction Program		
Typhoon Venta Expenses for Financial Assistance, Token of Appreciation and Overtime Pay	006,S-18 dtd. 1/24/	P 1,200,000.00
Retrofitting of COWD Admin Building	146,S-2017 dtd. 11/12/17	3,000,000.00
Materials and Supplies for NRW Reduction Oustide Project	125,S-2017 dtd. 10/23/17	
CAPEX Expenses		15,273,056.00
Expenses		2,752,416.00
Real Property Tax under Protest for COWD Admin Bldg. payments	107,S-2017 dtd. 9/13/17	1,367,192.20
On-going ISO Certification Expenses	054,S-2017 dtd. 8/05/17	
CAPEX Expenses		750,000.00
Expenses		750,000.00
Documentation Expenses of 200 Million Interim Loan with DBP	033,S-2017 dtd. 3/30/17	490,411.00
MAWD Sportfest 2017 Expenses	030,S-2017 dtd. 6/03/17	800,000.00

Cagayan de Oro City Water District  
**INCOME STATEMENT**  
 For the period ended December 31, 2017

**ANNEX F-6**

	2017	2016
<b>Business and Service Income:</b>		
Generation, Transmission and Distribution Income	958,185,889.54	940,171,986.38
Interest Income	6,157,798.76	4,177,533.55
Other Business and Service Income	8,030,932.03	8,359,487.95
Fines and Penalties- Service Income	40,370,833.06	39,364,878.03
<b>Total Business and Service Income</b>	<u>1,012,745,453.39</u>	<u>992,073,885.91</u>
<b>Less: Operating Expenses:</b>		
<b>Operation Expenses:</b>		
<b>Personal Services</b>		
Salaries and Wages	120,755,630.94	110,746,266.71
Personnel Economic Relief Allowance (PERA)	11,224,097.64	10,817,880.46
Representation Allowance	2,030,500.00	2,047,750.00
Transportation Allowance	2,030,500.00	2,047,750.00
Clothing and Uniform Allowance	2,365,643.55	2,309,846.21
Honoraria (Directors' Fees & Remunerations, etc)	2,290,574.30	3,277,083.28
Year-end Bonus	12,079,032.98	10,749,701.60
Other Bonuses and Allowances	20,567,771.00	21,810,055.58
Life and Retirement	11,610,709.90	11,553,405.73
PAG-IBIG Contributions	537,281.66	551,227.02
PHILHEALTH Contributions	1,080,900.00	1,099,525.00
ECC Contribution	502,335.42	580,488.28
Provident Fund Contributions	16,306,227.31	11,881,578.29
Other Personnel Benefit Contribution	-	-
Retirement Benefits - Regular	428,931.68	819,810.46
Vacation and Sick Leave Benefits	6,388,263.60	6,339,316.66
Other Personnel Benefits	3,395,989.27	6,401,745.05
<b>Total Personal Services</b>	<u>213,594,389.25</u>	<u>203,033,430.33</u>
<b>Other operations Expenses</b>	-	-
Office Supplies Expense	5,201,288.55	3,569,844.08
Fuel, Oil and Lubricants Expenses	2,985,815.77	2,967,274.61
Other Supplies Expenses	1,713,248.85	2,485,300.82
Travel Expenses	2,537,065.77	1,598,585.75
Training and Scholarship Expenses	3,653,315.27	3,285,882.79
Electricity	4,567,658.83	4,574,960.15
Fuel	36,747.26	15,200.00
Postage and Deliveries	274,796.28	127,840.00
Telephone Expenses- Landline	207,301.71	246,763.86
Telephone Expenses- Mobile	697,347.55	737,857.67
Internet Expenses	246,546.36	270,873.75
Cable, Satellite, Telegraph and Radio Expenses	627.01	117,919.61
Printing Expenses	842,600.00	769,200.00
Advertising, Promotional and Marketing Expenses	960,817.90	839,522.31
Taxes, Duties and Licenses	20,803,809.15	19,634,919.85
Permits and Registration Fees	452,192.53	-
Insurance Premiums	1,147,672.43	1,033,284.33
Representation Expenses	99,377.16	-
Awards and Rewards	-	6,000.00
Indemnities and Other Claims	327,587.78	181,092.69
Rent/ Lease Expenses	1,086,500.00	388,250.00
Survey Expenses	-	10,273.35
Research, Exploration and Development Expenses	-	10,000.00
Watershed & Environmental Development Expenses	213,887.86	-
Generation, Transmission and Distribution Exp.	300,156,413.22	277,458,240.37
Extraordinary and Miscellaneous Expenses	117,600.00	151,589.51
Membership Dues and Cont. to Organizations	61,500.00	275,400.00
Cultural and Athletic Expenses	673,126.70	332,209.00
Donations	81,000.00	71,500.00
Legal Services	128,704.00	131,341.00
Auditing Services	344,453.60	500,004.00
General/Janitorial Services	822,236.35	509,350.05
Security Services	10,020,692.08	8,876,933.46
Computer Data Processing Services	-	-
Other Professional Services	411,933.00	517,675.83
Doubtful Accounts Expenses	458,482.56	164,558.17
Depreciation and Amortization Expenses	84,733,174.97	87,745,114.59
Other Maintenance and Operating Expenses	4,915,278.98	3,991,899.14
<b>Total Other Operations Expenses</b>	<u>450,980,799.48</u>	<u>423,596,660.74</u>
<b>Total Operation Expenses</b>	<u>664,575,188.73</u>	<u>626,630,091.07</u>
<b>Maintenance Expenses:</b>		
Repair & Maintenance Expenses	20,997,523.95	13,127,316.42
<b>Total Maintenance Expenses</b>	<u>20,997,523.95</u>	<u>13,127,316.42</u>
<b>Total Operation and Maintenance Expenses</b>	<u>685,572,712.68</u>	<u>639,757,407.49</u>
Utility Operating Income	<u>327,172,740.71</u>	<u>352,316,478.42</u>
<b>Other Income</b>		
Subsidy Income from National Government	-	147,060.19
Other Income	8,235,372.78	4,851,125.51
<b>Total Income</b>	<u>8,235,372.78</u>	<u>4,998,185.70</u>
<b>Miscellaneous Income Deductions</b>		
Loss of Assets	-	-
<b>Net Income Before Interest &amp; Financial Charges</b>	<u>335,408,113.49</u>	<u>357,314,664.12</u>
Interest Expenses	44,484,703.40	57,533,427.19
<b>Net Income for the Period</b>	<u>290,923,410.09</u>	<u>299,781,236.93</u>

Cagayan de Oro City Water District  
BALANCE SHEET  
As of December 31, 2017

ANNEX F-7

	2017	2016
<b>ASSETS AND OTHER DEBITS</b>		
<b>CURRENT ASSETS</b>		
Cash (NFS No. 4)		
Cash- Collecting Officer	3,695,672.70	1,765,244.30
Working Fund		
Cash in Bank- Local Currency, Current Account	221,674,483.97	289,488,118.92
Cash in Bank- Local Currency, Time Deposits	643,917,643.37	246,273,442.56
<b>Total</b>	<b>869,287,800.04</b>	<b>537,526,805.78</b>
Receivable Accounts (NFS No.5)		
Accounts Receivable	141,824,801.22	134,420,677.17
Allowance for Doubtful Accounts	(2,338,312.41)	(2,296,315.27)
<b>Total Accounts Receivable-Net</b>	<b>139,486,488.81</b>	<b>132,124,361.90</b>
Other Receivables (NFS No. 6)		
Advances to Officers and Employees	105,950.64	2,019.00
Due from Officers and Employees	802.13	802.13
Receivable- Disallowances/Charges	39,971,212.51	39,971,212.51
Insurance/Reinsurance Claims Receivable	13,558.36	13,558.36
Other Receivable	1,060,755.67	1,071,312.51
<b>Total</b>	<b>41,152,279.31</b>	<b>41,058,904.51</b>
Inventories (NFS No. 7)		
Office Supplies Inventory	1,876,860.68	2,015,129.37
Fuel, Oil and Lubricants	113,636.64	87,664.47
Chemicals and Filtering Supplies Inventory	1,138,730.40	1,056,628.66
Maintenance Supplies Inventory	13,679,104.00	9,193,593.26
Construction Materials Inventory	15,572,010.10	15,628,448.10
Other Inventories	81,402,486.02	21,283,046.90
<b>Total</b>	<b>113,782,827.83</b>	<b>49,264,510.76</b>
Prepayments, Deposits and Deferred Charges (NFS No. 8)		
Prepaid Rent		
Prepaid Insurance	420,174.16	723,761.67
Guaranty Deposits	8,931,444.88	8,743,659.53
Other Prepayments and Deposits	537,029.73	159,022.68
Input Tax		
Other Deferred Charges	1,314,437.08	1,856,118.71
<b>Total</b>	<b>11,203,085.85</b>	<b>11,482,562.59</b>
<b>TOTAL CURRENT ASSETS</b>	<b>1,174,912,481.85</b>	<b>771,457,145.54</b>
<b>PROPERTY, PLANT AND EQUIPMENT (NFS No. 9)</b>		
Land and Other Improvements		
Land	40,823,894.89	40,725,074.89
<b>Total</b>	<b>40,823,894.89</b>	<b>40,725,074.89</b>
Plant, Buildings and Structures		
Plant (UPIS)	1,566,399,507.01	1,550,441,877.39
Buildings and Other Structures	138,249,039.64	137,550,136.48
<b>Total</b>	<b>1,704,648,546.65</b>	<b>1,687,992,013.87</b>
Equipment and Machinery		
Office Equipment	60,650,834.75	48,571,419.73
Laboratory Equipment	7,143,588.03	6,745,213.25
Land Transport Equipment	54,006,948.98	49,564,063.98
Other Machinery and Equipment	326,656,773.72	302,585,331.36
<b>Total</b>	<b>448,458,145.48</b>	<b>407,466,028.32</b>
Furniture, Fixtures and Books		
Furniture and Fixtures	3,120,858.75	2,667,303.80
<b>Total</b>	<b>3,120,858.75</b>	<b>2,667,303.80</b>
<b>TOTAL PROPERTY, PLANT AND EQUIPMENT</b>	<b>2,197,051,445.77</b>	<b>2,138,850,420.88</b>
Accumulated Depreciation-PPE	(1,124,955,797.49)	(1,039,327,482.25)
<b>Total</b>	<b>1,072,095,648.28</b>	<b>1,099,522,938.63</b>
Construction-in-Progress (NFS No. 10)		
Construction-in-Progress- Plant	16,313,799.57	15,287,701.44
Construction-in-Progress- Buildings and Other Structures	56,194,272.87	30,438,912.13
<b>Total</b>	<b>72,508,072.44</b>	<b>45,726,613.57</b>
<b>TOTAL PROPERTY, PLANT AND EQUIPMENT</b>	<b>1,144,603,720.72</b>	<b>1,145,249,552.20</b>
<b>OTHER ASSETS (NFS No. 11)</b>		
Intangible Assets	5,672,781.20	5,492,981.20
Accumulated Amortization-Intangible Assets	(925,185.36)	(1,721,091.49)
Intangible Assets,net	4,747,595.84	3,771,889.71
Restricted funds	254,366,579.03	239,622,711.04
Other Assets	170,065,087.19	164,111,358.54
<b>TOTAL OTHER ASSETS</b>	<b>429,179,262.06</b>	<b>407,505,959.29</b>
<b>TOTAL ASSETS AND OTHER DEBITS</b>	<b>2,748,695,464.63</b>	<b>2,324,212,657.03</b>
<b>LIABILITIES, EQUITY AND OTHER CREDIT ACCOUNTS</b>		
<b>CURRENT LIABILITIES (NFS No. 12)</b>		
Inter-Agency Payables		
Due to National Government Agencies (BIR, etc.)	4,681,677.79	4,032,758.26
Due to Government Owned and/or Controlled Corporation	1,114,014.48	3,734,115.46
<b>Total</b>	<b>5,795,692.27</b>	<b>7,766,873.72</b>
Other Payables		
Due to Officers and Employees	64,422.15	15,251.63
Contractor's Security Deposits	29,945,120.28	21,715,735.71
Accrued Light and Power	12,256,818.95	19,430,951.99
Other Payables	46,351,453.38	52,426,343.42
<b>Total</b>	<b>88,617,814.76</b>	<b>93,588,282.75</b>
Loans/ Lease Payable		
Current Portion of Long-term Debt	84,615,372.61	66,817,966.19
<b>Total</b>	<b>84,615,372.61</b>	<b>66,817,966.19</b>
<b>TOTAL CURRENT LIABILITIES</b>	<b>179,028,879.64</b>	<b>168,173,122.66</b>
<b>NON-CURRENT LIABILITIES (NFS 13)</b>		
Loans Payable	694,314,167.28	583,590,440.88
<b>TOTAL NON-CURRENT LIABILITIES</b>	<b>694,314,167.28</b>	<b>583,590,440.88</b>
<b>TOTAL LIABILITIES</b>	<b>873,343,046.92</b>	<b>751,763,563.54</b>
<b>DEFERRED CREDITS (NFS No. 14)</b>		
Customers' Deposit	9,056,122.05	9,056,122.05
Other Deferred Credits	31,103,692.82	33,320,931.63
<b>TOTAL DEFERRED CREDITS</b>	<b>40,159,814.87</b>	<b>42,377,053.68</b>
<b>EQUITY (NFS No. 15)</b>		
Government Equity	866,025.40	866,025.40
Capital/Equity Reserve		
Donated Capital (OPIC)	119,230,157.23	119,230,157.23
Retained Earnings	1,715,095,520.20	1,409,974,957.18
<b>TOTAL EQUITY</b>	<b>1,835,192,602.83</b>	<b>1,530,072,039.81</b>
<b>TOTAL LIABILITIES, EQUITY AND OTHER CREDIT ACCOUNTS</b>	<b>2,748,695,464.62</b>	<b>2,324,212,657.03</b>

Cagayan de Oro City Water District  
**CASH FLOW STATEMENT**  
As of December 31, 2017

**ANNEX F-8**

	<u>2017</u>	<u>2016</u>	<u>Increase/ (Decrease)</u>
<b>Cash Flows from Operating Activities</b>			
Cash Inflows:			
Collection of Water Bills	977,315,591.84	971,840,187.09	5,475,404.75
Collection of Other Water Revenues	14,547,130.47	11,725,451.30	2,821,679.17
Refund of overpayment of expenses and Cash Advances	555,694.44	387,282.87	168,411.57
Receipt of Performance/Bidders/Bail Bonds	1,529,037.21	6,571,681.77	(5,042,644.56)
Interest Income	5,530,893.05	3,752,820.96	1,778,072.09
Other Receipts	12,688,077.58	10,848,503.97	1,839,573.61
Fund Transfer	-	8,500,000.00	(8,500,000.00)
<b>Total Cash Inflows</b>	<u>1,012,166,424.59</u>	<u>1,013,625,927.96</u>	<u>(1,459,503.37)</u>
Cash Outflows:			
Payment of Operating Expenses:			
Payroll	109,134,906.39	112,446,727.67	(3,311,821.28)
Fuel/Power for Pumping	128,336,951.02	105,217,421.01	23,119,530.01
Chemicals	574,872.96	1,059,358.99	(484,486.03)
Other Operation and Maint. Expenses	67,640,925.26	84,994,099.25	(17,353,173.99)
Payment of Payables	262,868,683.73	143,070,270.82	119,798,412.91
Purchase of office supplies Inventory	773,903.67	2,094,358.28	(1,320,454.61)
Payment of prepaid expenses	29,938,146.75	15,200,629.52	14,737,517.23
Remittance of GSIS/PAG-IBIG/Withholding Taxes	104,048,870.58	95,536,233.50	8,512,637.08
Fund Transfer	5,500,000.00	208,539,200.00	(203,039,200.00)
<b>Total Cash Outflows</b>	<u>708,817,260.36</u>	<u>768,158,299.04</u>	<u>(59,341,038.68)</u>
<b>Total Cash Provided (used) by Operating Activities</b>	<u>303,349,164.23</u>	<u>245,467,628.92</u>	<u>57,881,535.31</u>
<b>Cash Flows from Investing Activities:</b>			
Cash Inflows:			
Proceeds from Short-Term Investments	-	-	-
Proceeds from sale of:			
Office Equipment, Furniture and Fixtures	-	-	-
Transportation Equipment	-	-	-
Other Property, Plant and Equipment	-	-	-
<b>Total Cash Inflows</b>	<u>-</u>	<u>-</u>	<u>-</u>
Cash Outflows:			
Investments in Securities			
Purchase/construction of			
Buildings and Other Structures	18,340,175.95	10,546,141.61	7,794,034.34
Office Equipment, Furnitures and Fixtures	12,687,392.95	18,915,158.72	(6,227,765.77)
Transportation Equipment	4,420,123.48	549,791.00	3,870,332.48
Other Property, Plant and Equipment	27,547,806.45	54,031,040.65	(26,483,234.20)
<b>Total Cash Outflows</b>	<u>62,995,498.83</u>	<u>84,042,131.98</u>	<u>(21,046,633.15)</u>
<b>Total Cash Provided (Used) by Investing Activities</b>	<u>(62,995,498.83)</u>	<u>(84,042,131.98)</u>	<u>21,046,633.15</u>
<b>Cash Flows from Financing Activities</b>			
Cash Inflows:			
Proceeds from Borrowings (Loans Payable)	403,545,145.00	-	-
<b>Total Cash Inflows</b>	<u>403,545,145.00</u>	<u>-</u>	<u>-</u>
Cash Outflows:			
Cash payment of int.on loans payable and other fin. charges	42,390,220.88	4,549,884.32	37,840,336.56
Payments of domestic and foreign loans	269,747,595.26	5,491,563.64	264,256,031.62
<b>Total Cash Outflows</b>	<u>312,137,816.14</u>	<u>10,041,447.96</u>	<u>302,096,368.18</u>
<b>Total Cash Provided (used) by Financing Activities</b>	<u>91,407,328.86</u>	<u>(10,041,447.96)</u>	<u>(302,096,368.18)</u>
<b>Cash Provided by Operating, Investing and Financing Activities</b>	<u>331,760,994.26</u>	<u>22,913,566.67</u>	<u>308,847,427.59</u>
<b>Add: Cash and Cash Equivalents - Beginning</b>	<u>537,526,805.78</u>	<u>514,613,239.11</u>	<u>22,913,566.67</u>
<b>Cash and Cash Equivalents, Ending</b>	<u>869,287,800.04</u>	<u>537,526,805.78</u>	<u>331,760,994.26</u>

**CAGAYAN DE ORO CITY WATER DISTRICT**  
Corrales Avenue, Cagayan de Oro City

**SUMMARY OF LOAN PAYMENTS TO LWUA AND DBP**  
**For the Year 2017**

PERIOD COVERED	LWUA			DBP			GRAND TOTAL
	O.R. No.	Date	Amount	O.R. No.	Date	Amount	
January	23809	01/27/17	1,095,523.00	120172	01/30/17	8,025,271.89	9,120,794.89
February	24528	02/28/17	1,095,523.00	121267	02/27/17	7,924,593.57	9,020,116.57
March	25153	03/27/17	1,095,523.00	122562	03/29/17	7,959,614.07	9,055,137.07
April	25732	04/21/17	1,095,523.00	123704	04/27/17	7,993,970.29	9,089,493.29
May	26443	05/24/17	1,095,523.00	124743	05/29/17	7,939,407.77	9,034,930.77
June	27162	06/20/17	1,095,523.00	125565	06/23/17	7,973,098.99	9,068,621.99
July	27851	07/21/17	1,095,523.00	126571	07/24/17	7,919,198.60	9,014,721.60
August	28801	08/31/17	1,095,523.00	127859	08/29/17	7,952,224.80	9,047,747.80
September	29340	09/27/17	1,095,523.00	129056	09/29/17	7,941,786.61	9,037,309.61
October	30243	10/30/17	1,095,523.00	129371	10/09/17	2,256,235.17	3,351,758.17
November	30777	11/27/17	1,095,523.00	130231	11/03/17	2,282,444.28	3,377,967.28
				131036	11/27/17	5,668,078.64	5,668,078.64
December	31332	12/18/17	1,095,523.00	131379	12/07/17	2,243,956.18	3,339,479.18
				132036	12/27/17	7,868,662.89	7,868,662.89
<b>TOTAL LOAN PAYMENTS</b>			<b>13,146,276.00</b>			<b>91,948,543.75</b>	<b>105,094,819.75</b>

Source: 2017 Loan Payments Schedule (Finance Dept.)



**CAGAYAN DE ORO CITY WATER DISTRICT**  
Corrales Avenue, Cagayan de Oro City

**COWD WATER RATES**

Date Implemented: **May 1, 2014 - up to Present**

**A. RESIDENTIAL/GOVERNMENT**

Classification	Meter Size	Minimum Charge (MC=10 cu.m.)	Commodity Charges			
			11-20 cu.m.	21-30 cu.m.	31-40 cu.m.	41-up cu.m.
Residential/ Government	1/2"	218.40	30.55	31.85	33.65	36.00
	3/4"	349.40	30.55	31.85	33.65	36.00
	1"	698.85	30.55	31.85	33.65	36.00
	1-1/2"	1,747.20	30.55	31.85	33.65	36.00
	2"	4,368.00	30.55	31.85	33.65	36.00
	3"	7,862.40	30.55	31.85	33.65	36.00
	4"	15,724.80	30.55	31.85	33.65	36.00

**B. COMMERCIAL/INDUSTRIAL**

Classification	Meter Size	Minimum Charge (MC=10 cu.m.)	Commodity Charges			
			11-20 cu.m.	21-30 cu.m.	31-40 cu.m.	41-up cu.m.
Commercial/ Industrial	1/2"	436.80	61.10	63.70	67.30	72.00
	3/4"	698.80	61.10	63.70	67.30	72.00
	1"	1,397.70	61.10	63.70	67.30	72.00
	1-1/2"	3,494.40	61.10	63.70	67.30	72.00
	2"	8,736.00	61.10	63.70	67.30	72.00
	3"	15,724.80	61.10	63.70	67.30	72.00
	4"	31,449.60	61.10	63.70	67.30	72.00

**C. BULK WATER**

Classification	Meter Size	Minimum Charge (MC=10 cu.m.)	Commodity Charges			
			11-20 cu.m.	21-30 cu.m.	31-40 cu.m.	41-up cu.m.
Bulk/ Wholesale	1/2"	655.20	91.65	95.55	100.95	108.00
	3/4"	1,048.20	91.65	95.55	100.95	108.00
	1"	2,096.55	91.65	95.55	100.95	108.00
	1-1/2"	5,241.60	91.65	95.55	100.95	108.00
	2"	13,104.00	91.65	95.55	100.95	108.00
	3"	23,587.20	91.65	95.55	100.95	108.00
	4"	47,174.40	91.65	95.55	100.95	108.00

**NOTE:** Commercial/Industrial rate is twice (2x) the Residential rate.  
Bulk /Wholesale rate is thrice (3x) the Residential rate.

**Other Service Charges:**

New Connection	P1,720.00 (including meter stand-P720.00)
Reconnection	P 300.00
Change of Name	P 100.00

CAGAYAN DE ORO CITY WATER DISTRICT

Production Department

EFFICIENCY TEST RESULT

(As of December 2017)

PW #	HP	Type	Rated Q (m <sup>3</sup> /h)	TDH (m)	No. Of Stages	Operating pressure (kg/cm <sup>2</sup> )	PWL (m)	Actual Capacity (m <sup>3</sup> /)	Pump Efficiency (%)	Over all Efficiency (%)	Date Conducted	Remarks
1	100	Submersible	345	45.72	3	0	35.36	383.83	61	51	10-Jul-17	
2	60	Submersible	233	39.32	2	0	36.38	214.13	61	51	18-Oct-17	
3A												under rehabilitation
4	60	Submersible	184	45.72	3	0	29.57	215.05	44	37	23-Oct-17	
5	60	Submersible	184	36.58	5	1.05	11.89	133	46	38	16-Mar-17	
7	60	Submersible	184	45.72	3	0	32.92	190				no pump test conducted
8	100	Submersible	230	45.72	3	0	34.44	199	54	45	18-Oct-17	
9	125	Submersible	414	45.72	3	0.703	31.1	440.45	63.47	61	23-Nov-17	
10A	75	Submersible	184	79.25	3	1.9	24.99	183.54	51	43	17-May-17	
11	125	Submersible	414	45.72	2	2.25	18.29	383	26	22	16-Mar-17	
14	100	Submersible	230	45.72	3	0	30.78	215.05	46	39	03-Oct-17	
15	60	Submersible										not operational
16	60	Submersible	230	36.58	3	0.7	35.81	248.4	79	67	08-Mar-17	
17	40	Submersible	138	36.58	2	1.41	21.03	113.85	54	45	09-Oct-17	
18	60	Submersible	84	79.86	3	2.11	41.76	42	26	21	15-Aug-17	
19	75	Submersible	230	45.72	3	1.26	23.16	299	71	60	04-May-17	
20	20	Turbine	182	16	1							
21	60	Submersible	365	24.38	1	0	20.12	356	55	46	15-Mar-17	
22	60	Submersible	299	30.48	2	0	21.64	156	34	28	15-Mar-17	
23	150	Submersible	365	71.9	2	1.26	14.63	416				no pump test conducted
24	40	Submersible	69	54.86	3	4.92	12.19	68.77	64	54	27-Mar-17	
25	75	Submersible	253	45.42	2	1.617	18.288	227	56	47	09-Oct-17	
26	60	Turbine										no pump test conducted
27	40	Submersible	138	38	3	1.41	34.75	116.84	78	65	09-Oct-17	
28	125	Submersible	291	72	4	1.336	20.27	287	38	32	23-Feb-17	
29	125	Submersible	291	72	4	1.406	18.29	345	53	45	23-Feb-17	
30	25	Submersible	115	130	3	0.3515	23.5	137	69	58	08-Feb-17	

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Prepared by:

ALEX S. ABANGAN  
OIC, Division Maintenance Manager

Noted By:

EDWARD P. TESORO  
Manager Production Department

ANNEX I

**CAGAYAN DE ORO CITY WATER DISTRICT**  
Corrales Avenue, Cagayan de Oro City

**SUMMARY OF WATER PRODUCTION AND CONSUMPTION**  
For the Year Ended December 31, 2017

MONTH	PRODUCTION		CONSUMPTION	FLUSHING / OTHERS (in cu. m.)	UNACCOUNTED WATER	
	(Booster/Pumps)	(Bulk Supply)	(Metered/Averaged)		(in cu. m.)	(%)
	(in cu. m.)	(in cu. m.)	(in cu. m.)		(in cu. m.)	(%)
January	3,538,002	1,530,050	2,281,089	70,314	2,716,650	53.60%
February	3,546,980	1,176,880	2,238,841	113,476	2,371,544	50.20%
March	3,707,794	1,309,970	2,199,532	123,631	2,694,602	53.70%
April	3,380,154	1,233,070	2,311,286	67,819	2,234,119	48.43%
May	3,854,397	1,280,810	2,250,215	75,229	2,809,763	54.72%
June	3,395,350	1,316,420	2,335,584	128,912	2,247,274	47.69%
July	3,464,843	1,384,340	2,320,049	168,907	2,360,227	48.67%
August	3,854,649	1,782,750	2,410,917	147,544	3,078,938	54.62%
September	3,562,998	1,542,080	2,434,482	90,721	2,579,876	50.54%
October	3,720,745	1,499,310	2,253,034	62,831	2,904,189	55.64%
November	3,456,112	1,140,370	2,312,666	126,312	2,157,503	46.94%
December	3,400,326	1,198,010	2,305,498	61,677	2,231,160	48.52%
<b>TOTAL</b>	<b>42,882,350</b>	<b>16,394,060</b>	<b>27,653,193</b>	<b>1,237,373</b>	<b>30,385,844</b>	<b>51.26%</b>
<b>MONTHLY AVE.</b>	<b>3,573,529</b>	<b>1,366,172</b>	<b>2,304,433</b>	<b>103,114</b>	<b>2,532,154</b>	

Source: 2017 Monthly Operation Report (Commercial Dept.).

**Note:**

1. Production = Booster/Pumps Supply + Bulk Water Supply
2. Consumption = Metered + Averaged (Billed)
3. Unaccounted for Water = Production - (Consumption + Mainline Flushing & Others)

**COWD WATER SOURCES**  
As of December 31, 2017

SOURCE IDENTIFICATION	LOCATION	DISCHARGE lps (gpm)	MOTOR SIZE	STANDBY POWER
<b>A. Deep Well Source</b>				
PW No. 1	Macasandig	96 ( 1,519 )	100 hp	437.5 kva Genset 1 (G1)
PW No. 2	Macasandig	65 ( 1,025 )	60 hp	219 kva Genset
PW No. 3 A	Macasandig	0 ( - )		Under Rehabilitation
PW No. 4	Macasandig	51 ( 810 )	60 hp	138 kva Genset
PW No. 5	Bugo	51 ( 810 )	60 hp	None
PW No. 6	Bugo	0 ( - )		
PW No. 7	Macasandig	51 ( 810 )	60 hp	138 kva Genset
PW No. 8	Macasandig	64 ( 1,013 )	100 hp	250 kva Genset
PW No. 9	Macasandig	115 ( 1,823 )	125 hp	225 kva Genset
PW No. 10 A	Calaanan	51 ( 810 )	75 hp	75 kva Genset
PW No. 11	Bugo	115 ( 1,823 )	125 hp	288 kva Genset
PW No. 12	Calaanan	0 ( - )		
PW No. 14	Balulang	64 ( 1,013 )	100 hp	219 kva Genset
PW No. 15	Calaanan	32 ( 506 )	60 hp	Under Rehabilitation
PW No. 16	Tomas Saco	64 ( 1,013 )	60 hp	175 kva Genset
PW No. 17	Balulang	32 ( 507 )	40 hp	165 kva Genset
PW No. 18	Pueblo	23 ( 370 )	60 hp	None
PW No. 19	Balulang	64 ( 1,013 )	75 hp	225 kva Genset
PW No. 20	Bugo	51 ( 803 )	20 hp	500 kva Genset
PW No. 21	Bugo	101 ( 1,605 )	60 hp	156 kva Genset
PW No. 22	Bugo	83 ( 1,316 )	60 hp	156 kva Genset
PW No. 23	Agusan	101 ( 1,605 )	150 hp	313 kva Genset
PW No. 24	Balulang	19 ( 304 )	40 hp	75 kva Genset
PW No. 25	Balulang	64 ( 1,013 )	75 hp	156 kva Genset
PW No. 26	Balulang	0 ( - )	60 hp	
PW No. 27	Balulang	38 ( 603 )	40 hp	165 kva Genset
PW No. 28	Tablon	81 ( 1,284 )	125 hp	250 kva Genset
PW No. 29	Tablon	81 ( 1,284 )	125 hp	250 kva Genset
PW No. 30	Macasandig	32 ( 506 )	30 hp	100 kva Genset
<b>B. Spring Source</b>				
Malasag Spring	Cugman	1.02 ( 16 )	n/a	n/a
<b>TOTAL</b>		<b>1,590 ( 25,203 )</b>		
<b>C. Booster Pumps</b>				
BP No. 1 old	Macasandig	107 ( 1,689 )	150 hp	437.5 kva Genset (G1)
BP No. 2 old	Macasandig	101 ( 1,605 )	125 hp	
BP No. 3 old	Macasandig	141 ( 2,228 )	200 hp	
BP No. 4 old	Macasandig	95 ( 1,504 )	100 hp	500 kva Genset (G3)
BP No. 5 old	Macasandig	106 ( 1,684 )	150 hp	
BP No. 6 old	Macasandig	141 ( 2,228 )	200 hp	
BP No. 1 new	Macasandig	106 ( 1,684 )	150 hp	500 kva Genset (G4)
BP No. 2 new	Macasandig	106 ( 1,684 )	150 hp	
BP No. 3 new	Macasandig	106 ( 1,684 )	150 hp	
BP No. 4 new	Macasandig	106 ( 1,684 )	150 hp	
BP No. 5 new	Macasandig	106 ( 1,684 )	150 hp	
BP No. 1	Bugo	108 ( 1,706 )	125 hp	500 kva Genset
BP No. 2	Bugo	108 ( 1,706 )	125 hp	
BP No. 3	Bugo	108 ( 1,706 )	125 hp	
BP No. 1	Balulang	100 ( 1,585 )	200 hp	688 kva Genset
BP No. 2	Balulang	100 ( 1,585 )	200 hp	
BP No. 3	Balulang	100 ( 1,585 )	200 hp	
BP No. 4	Balulang	94 ( 1,488 )	100 hp	313 kva Genset
BP No. 5	Balulang	94 ( 1,488 )	100 hp	
BP No. 6	Balulang	94 ( 1,488 )	100 hp	
Sub-Total	Macasandig Old	690 ( 10,938 )		
Sub-Total	Macasandig New	531 ( 8,420 )		
Sub-Total	Balulang	582 ( 9,220 )		
Sub-Total	Bugo	323 ( 5,119 )		
<b>TOTAL</b>		<b>2,126 ( 33,697 )</b>		
<b>D. BWSP</b> ( Dec 1 - 31, 2017 )		<b>1,198,010 cubic meters</b>		

**CAGAYAN DE ORO CITY WATER DISTRICT**  
Corrales Avenue, Cagayan de Oro City

**SERVICE CONNECTION GROWTH**  
For the Year Ended December 31, 2017

MONTH	NEW CONNECTION	DISCONNECTION	RECONNECTION	NET INCREASE/ (DECREASE) (ACTIVE)	TOTAL ACTIVE CONNECTIONS	TOTAL INACTIVE CONNECTIONS	NET INCREASE/ (DECREASE) (INACTIVE)
December 2016	4,015	2,846	2,426	3,595	91,671	35,222	866
January	298	279	156	175	91,846	35,345	123
February	281	204	181	258	92,104	35,070	-275
March	336	243	191	284	92,388	35,122	52
April	194	189	148	153	92,541	35,163	41
May	273	281	160	152	92,693	35,285	122
June	240	207	229	262	92,955	35,206	-79
July	260	232	252	280	93,235	35,161	-45
August	448	216	181	413	93,648	35,178	17
September	351	203	175	323	93,971	35,206	28
October	336	205	130	261	94,232	35,281	75
November	319	176	125	268	94,500	35,332	51
December	271	125	120	266	94,766	35,337	5
<b>TOTAL</b>	<b>3,607</b>	<b>2,560</b>	<b>2,048</b>	<b>3,095</b>			<b>115</b>
<b>MO. AVERAGE</b>	<b>301</b>	<b>213</b>	<b>171</b>	<b>258</b>			<b>10</b>

Source: 2017 Monthly Operation Report (Commercial Dept.)

## CAGAYAN DE ORO CITY WATER DISTRICT

Corrales Avenue, Cagayan de Oro City

## LIST OF MAJOR ASSETS AND EQUIPMENTS

AS OF DECEMBER 31, 2017

(With Comparative Figures for 2016)

	ASSETS AND EQUIPMENTS (With Initial Cost of P15,000 & Above)	2017	2016	%INCREASE (DECREASE) OVER LAST YEAR
1.	COMMUNICATION EQUIPMENT	P 7,071,635.90	P 6,989,270.90	1.18
2.	LABORATORY EQUIPMENT	7,071,545.37	6,654,170.59	6.27
3.	LAND AND LAND RIGHTS	40,792,376.63	40,696,376.63	0.24
4.	OFFICE FURNITURE AND EQUIPMENT	49,752,735.72	39,973,025.70	24.47
5.	POWER OPERATED EQUIPMENT	34,518,902.01	34,086,013.54	1.27
6.	POWER PRODUCTION EQUIPMENT	42,424,285.61	38,131,155.61	11.26
7.	PUMPING EQUIPMENT	182,438,788.30	171,850,480.30	6.16
8.	TOOLS, SHOP, AND GARAGE EQUIPMENT	39,805,963.19	34,207,182.19	16.37
9.	LAND TRANSPORTATION EQUIPMENT	67,461,188.99	49,564,064.00	36.11
10.	WATER TREATMENT EQUIPMENT	14,156,136.25	11,142,238.25	27.05
11.	IT SOFTWARE AND EQUIPMENT	8,512,246.72	5,711,843.72	49.03
12.	STRUCTURES & IMPROVEMENTS: <i>SOURCE OF SUPPLY PLANT, PUMPING PLANTS, TRANSMISSION &amp; DISTRIBUTION AND GENERAL PLANT</i>	137,303,428.42	137,130,995.79	0.13
13.	WELLS	105,405,890.21	105,477,156.49	-0.07
14.	RESERVOIRS & TANKS	34,057,531.66	33,910,651.66	0.43
15.	TRANSMISSION & DISTRIBUTION MAINS	939,079,084.49	935,872,689.17	0.34
16.	SERVICE CONNECTION	237,207,637.87	232,286,450.21	2.12
17.	METERS	208,484,571.75	203,831,856.58	2.28
18.	METER INSTALLATION	22,235,098.95	19,261,021.94	15.44
19.	HYDRANTS	7,005,334.48	7,005,609.51	-0.004
20.	INTANGIBLE ASSETS	2,106,586.48	2,106,586.48	0.00
21.	STORE EQUIPMENT & SURVEYING INSTRUMENT - ACCESSORIES	71,750.00	71,750.00	0.00
22.	UNCLASSIFIED UTILITY PLANT	8,564,478.72	8,564,478.72	0.00
23.	HELD FOR FUTURE USE	2,986,731.00	2,986,731.00	0.00
	<b>TOTAL</b>	<b>P 2,198,513,928.72</b>	<b>P 2,127,511,798.98</b>	<b>3.34</b>

Source: 2017 List of Major Assets and Equipments (Accounting Division)

**CAGAYAN DE ORO CITY WATER DISTRICT**  
 Corrales Avenue, Cagayan de Oro City  
**ENGINEERING DEPARTMENT**  
 Environment & Water Resources Division

**SUMMARY OF PIPELINES**  
 In Linear Meters  
 as of 2017

PIPELINE		OLD PIPELINES STILL IN SERVICE	PHASE I IMPROVEMENT	PHASE II IMPROVEMENT	PHASE III IMPROVEMENT	SUBDIVISION		COWD EXTENSION		TOTAL		PIPELINE	
SIZE	MAKE					TURNED-OVER	NOT TURNED-OVER	1979 - 2016	2017	MAINTAINED	SERVED	SIZE	MAKE
50 mm ( 2" )	0 uPVC					8,883		4,298	12	13,171	13,171	50 mm ( 2" )	0 uPVC
50 mm ( 2" )	0 G.I.					344		216		560	560	50 mm ( 2" )	0 G.I.
50 mm ( 2" )	0 B.I.					179		274		453	453	50 mm ( 2" )	0 B.I.
50 mm ( 2" )	0 PE					9,696		61,717	140	71,553	71,553	50 mm ( 2" )	0 PE
63 mm ( 2.5" )	0 PE					3,055			97	3,152	3,152	63 mm ( 2.5" )	0 PE
	0 G.I.							660		660	660		0 G.I.
75 mm ( 3" )	0 uPVC			2,775		49,248		7,239	12	59,274	59,274	75 mm ( 3" )	0 uPVC
	0 ACP					5,422				5,422	5,422		0 ACP
	0 G.I.					96				96	96		0 G.I.
	0 C/BI					42		183	18	243	243		0 C/BI
100 mm ( 4" )	0 uPVC		15,745	2,433		36,090	9,553	55,832	336	110,436	119,989	100 mm ( 4" )	0 uPVC
	0 STEEL	4,877	14					187		5,078	5,078		0 STEEL
	0 ACP	1,460				4,348	3,160	240		6,048	9,208		0 ACP
	0 CCI	92						228		320	320		0 CCI
	0 G.I.					75				75	75		0 G.I.
	0 C/BI					60		363	12	435	435		0 C/BI
150 mm ( 6" )	0 uPVC		14	9,494	3,097	25,366	3,930	43,676		81,647	85,577	150 mm ( 6" )	0 uPVC
	0 STEEL		27,754			58	26	691	12	28,515	28,541		0 STEEL
	0 ACP	146				1,903	1,120	231		2,280	3,400		0 ACP
	0 CCI	515						483		998	998		0 CCI
	0 C/BI							264	84	348	348		0 C/BI
200 mm ( 8" )	0 uPVC			1,586	8,987	1,331	450	11,743		23,647	24,097	200 mm ( 8" )	0 uPVC
	0 STEEL		4,027					733		4,760	4,760		0 STEEL
	0 CCI	2,148						174		2,322	2,322		0 CCI
	0 BI					7		19		26	26		0 BI
250 mm ( 10" )	0 STEEL			4,488	6,354					10,842	10,842	250 mm ( 10" )	0 STEEL
	0 uPVC					547		3,200		3,747	3,747		0 uPVC
300 mm ( 12" )	0 STEEL		16,960	17,996	20,336			7,614		62,906	62,906	300 mm ( 12" )	0 STEEL
350 mm ( 14" )	0 STEEL							2,531		2,531	2,531	350 mm ( 14" )	0 STEEL
400 mm ( 16" )	0 STEEL		5,660	569	17,081			6,276		29,586	29,586	400 mm ( 16" )	0 STEEL
500 mm ( 20" )	0 STEEL		1,176	445	3,691			375		5,687	5,687	500 mm ( 20" )	0 STEEL
600 mm ( 24" )	0 STEEL		186		14,774					14,960	14,960	600 mm ( 24" )	0 STEEL
800 mm ( 30" )	0 STEEL				2,638					2,638	2,638	800 mm ( 30" )	0 STEEL
						146,730	18,239	209,445	723				
		9,238	71,536	39,786	76,957	164,969		210,168		554,415	572,654		

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Prepared by:

**ROBETA JEAN Y. ABOGA-A**  
 Eng'g Staff

Noted by:

**CAROLINA B. LAO**  
 Manager, Engineering Department

**ANNEX 2**

**CAGAYAN DE ORO CITY WATER DISTRICT**  
Corrales Avenue, Cagayan de Oro City

**SUMMARY OF BACTERIOLOGICAL ANALYSIS**  
For the Year Ended December 31, 2017

MONTH	COLIFORM TEST (Standard Sample 100 ml.)				Residual Chlorine (PPM)
	Total Sample	Total Sample Positive	Membrane Filter Rapid Testing (24 hrs.)		
			Coliform Test	Fecal Test (E - Coli)	
January	113	0	0	0	0.00 to 1.50
February	114	4	4	0	0.00 to 1.50
March	112	4	4	0	0.00 to 1.50
April	112	3	3	0	0.00 to 1.50
May	115	4	4	0	0.00 to 1.50
June	114	4	4	0	0.00 to 1.50
July	115	5	5	0	0.00 to 2.00
August	115	2	2	0	0.00 to 1.50
September	114	1	1	0	0.00 to 1.50
October	110	3	3	0	0.00 to 1.50
November	113	2	2	0	0.00 to 1.50
December	103	1	1	0	0.00 to 1.50
<b>TOTAL</b>	<b>1,350</b>	<b>33</b>	<b>33</b>	<b>0</b>	

Source: Summary and Evaluation of Bacteriological Analysis of COWD (Production Dept.)



**MONTHLY DATA SHEET**  
**Cagayan de Oro City Water District (CCC # 1)**  
**For the Month Ending December 31, 2017**

**ANNEX P**

**1. SERVICE CONNECTION DATA :**

1.1 Total Services	<u>130,103</u>
1.2 Total Active	<u>94,766</u>
1.3 Total Metered	<u>94,766</u>
1.4 Total Billed	<u>94,592</u>

1.5 Changes :	New	<u>271</u>
	Reconnected	<u>120</u>
	Disconnected	<u>125</u>
1.6 Customer in Arrears :	Number	( ___ ) %

**2. PRESENT WATER RATES :**

Classification	Meter	Minimum Charge	Commodity Charge			
	Size		11 - 20	21 - 30	31 - 40	41 - UP
Dom. / Gov't.	1/2"	218.40	30.55	31.85	33.65	36.00
Comm. / Ind.	1/2"	436.80	61.10	63.70	67.30	72.00
Bulk / Wholesale	3"	22,072.80	91.65	95.55	100.95	108.00

**3. BILLING AND COLLECTION DATA :**

<b>3.1 Billings :</b>		<u>This Month (TM)</u>		<u>Year - to - Date (YTD)</u>
a. Current-Metered (inc. Sales to Gov't)	P	<u>76,429,412.98</u>		<u>P 914,303,454.13</u>
b. Current (Averaged)		<u>4,176,261.80</u>		<u>43,244,562.78</u>
c. Penalty Charges		<u>3,489,287.75</u>		<u>42,517,683.91</u>
<b>TOTALS</b>	<b>P</b>	<b><u>84,094,962.53</u></b>		<b><u>P 1,000,065,700.82</u></b>

<b>3.2 Collections :</b>				
a. Current Accounts	P	<u>60,454,256.09</u>		<u>P 718,161,012.70</u>
b. Arrears (current year)		<u>17,206,819.88</u>		<u>238,397,415.48</u>
c. Arrears (prev. year)		<u>1,156,915.32</u>		<u>16,028,855.03</u>
d. Other Sales & Services		<u>295,533.93</u>		<u>4,088,962.40</u>
<b>TOTALS</b>	<b>P</b>	<b><u>79,113,525.22</u></b>		<b><u>P 976,676,245.61</u></b>

<b>3.3 ON TIME PAID, TM</b>	=	<u>( 3.2 a )</u>	X 100%	=	<u>75.00%</u>
		<u>( 3.1 a ) + ( 3.1 b )</u>			
<b>COLL. EFF. , YTD</b>	=	<u>( 3.2 a ) + ( 3.2 b )</u>	X 100%	=	<u>95.65%</u>
		<u>3.1 Totals</u>			
<b>COLL. RATIO , YTD</b>	=	<u>3.2 Totals</u>	X 100%	=	<u>86.26%</u>
		<u>3.1 Totals + (AR Beg. 132,124,361.90)</u>			

**4. FINANCIAL DATA :**

<b>4.1 Revenue</b>		<u>This Month (TM)</u>		<u>Year - to - Date (YTD)</u>
a. Operating	P	<u>87,833,521.52</u>		<u>P 1,012,745,453.39</u>
b. Non-Operating		<u>84,465.39</u>		<u>8,235,372.78</u>
<b>TOTALS</b>	<b>P</b>	<b><u>87,917,986.91</u></b>		<b><u>P 1,020,980,826.17</u></b>

<b>4.2 Expenses</b>		<u>This Month (TM)</u>		<u>Year - to - Date (YTD)</u>
a. Salaries & Wages	P	<u>9,056,677.56</u>		<u>P 109,134,906.39</u>
b. Pumping Cost (Fuel, Oil, Electric)*		<u>12,044,264.27</u>		<u>129,467,979.53</u>
c. Chemical Treatment*		<u>220,664.74</u>		<u>4,591,380.94</u>
d. Others O & M Expense		<u>40,323,823.90</u>		<u>358,295,887.45</u>
e. Depreciation Expense		<u>7,125,215.71</u>		<u>84,082,558.37</u>
f. Interest Expense		<u>3,850,714.45</u>		<u>44,484,703.40</u>
g. Bank Charges		<u>-</u>		<u>-</u>
h. Miscellaneous Income Deductions (Loss of Assets)		<u>-</u>		<u>-</u>
<b>TOTALS</b>	<b>P</b>	<b><u>72,621,360.63</u></b>		<b><u>730,057,416.08</u></b>

<b>4.3 Net Income (Loss)</b>	<b>P</b>	<b><u>15,296,626.28</u></b>		<b><u>P 290,923,410.09</u></b>
------------------------------	----------	-----------------------------	--	--------------------------------

	This Month (TM)	Year to Date(YTD)
<b>4.4 Cash Flow Report Operation:</b>		
a. Receipts	P <u>83,961,880.13</u>	P <u>1,415,711,569.59</u>
b. Disbursement	<u>67,857,332.07</u>	<u>1,083,950,575.33</u>
c. Net Receipt (Disbursement)	<u>16,104,548.06</u>	<u>331,760,994.26</u>
d. Cash balance, beg.	<u>853,183,251.98</u>	<u>537,526,805.78</u>
e. Cash balance, end	<u>869,287,800.04</u>	<u>869,287,800.04</u>

<b>4.5 Miscellaneous Data</b>		
a. Loan Funds(Total)	P <u>107,021,518.47</u>	P <u>113,782,827.83</u>
1. Cash on Hand	<u>107,021,518.47</u>	
2. Cash on Bank	<u>0.00</u>	
b. WD Funds (Total)	P <u>1,123,654,379.07</u>	P <u>139,486,488.81</u>
1. Cash on Hand	<u>3,695,672.70</u>	P <u>9,056,122.05</u>
2. Cash in Bank	<u>221,674,483.97</u>	P <u>51,901,683.48</u>
2a. Special Deposits (Hold Out Deposits)*	<u>233,836,945.27</u>	P <u>727,027,856.41</u>
3. Investments	<u>643,917,643.37</u>	
4. Working Fund	<u>0.00</u>	
5a. Restricted (Guaranty Deposits)*	<u>11,677,127.35</u>	P <u>0.00</u>
5b. Restricted (COWD/LWUA JSA Acct.)*	<u>8,817,640.65</u>	
5c. Restricted (COWD Special Proj., Contingency fund, Capital Improvement & LBP savings Acct.)*	<u>34,865.76</u>	
c. Inventories		
d. Accts. Receivables-Customers (net of Allow. for D/Accts.)		P <u>139,486,488.81</u>
e. Customers' Deposits		P <u>9,056,122.05</u>
f. Loans Payable (LWUA)		P <u>51,901,683.48</u>
g. Loans Payable (DBP)		P <u>727,027,856.41</u>
h. Loans Payable (John-dorf Ventures)		P <u>0.00</u>
i. Payables to Suppliers and other creditors		P <u>31,103,692.82</u>

**5. WATER PRODUCTION DATA :**

5.1 Source of Supply	NUMBER	TOTAL RATED CAPACITY	BASIS OF DATA
a. Wells	24	<u>3,400,326</u> cu.m./mo.	
b. Springs (Malasag)	1	<u>4,909</u> cu.m./mo.	
c. Surface	0	<u>0</u> cu.m./mo.	
d. Bulk	1	<u>1,198,010</u> cu.m./mo.	
e. Totals	26	<u>4,603,245</u> cu.m./mo.	

5.2 Water Production	THIS MONTH	Y-T-D	METHOD OF MEASUREMENT
a. Pumped	<u>3,395,417</u> m3	<u>42,822,624</u> m3	
b. Gravity	<u>4,909</u> m3	<u>59,727</u> m3	
c. Bulk Water Supply	<u>1,198,010</u>	<u>16,394,060</u> m3	
d. Totals	<u>4,598,336</u> m3	<u>59,276,411</u>	

5.3 Accounted Water Use:	THIS MONTH	Y-T-D	
a. Metered billed	<u>2,190,358</u> cu.m	<u>26,440,316</u> cu.m.	
b. Unmetered billed (average)	<u>115,140</u> cu.m	<u>1,212,877</u> cu.m.	
c. Total billed	<u>2,305,498</u> cu.m	<u>27,653,193</u> cu.m.	
d. Metered unbilled	<u>0</u> cu.m.	<u>0</u> cu.m.	
e. Unmetered unbilled	<u>61,677</u> cu.m	<u>1,237,372</u> cu.m.	
f. Total Accounted (5.3c+5.3d+5.3e)	<u>2,367,175</u> cu.m	<u>28,890,565</u> cu.m.	

5.4 Water Use Assessment	THIS MONTH	Y-T-D	
a. Ave. consumption/conn.	<u>24.33</u>	<u>22.61</u> cu.m.	
b. Ave. per capita/day consumption	<u>0.11</u>	<u>0.10</u> cu.m.	
c. Accounted water = $\frac{5.3f}{5.2d} \times 100\%$	<u>51.48%</u>	<u>48.74%</u>	
d. Unaccounted =	<u>48.52%</u>	<u>51.26%</u>	
e. Revenue Producing Water = $\frac{5.3c}{5.2d} \times 100\%$	<u>50.14%</u>	<u>46.65%</u>	

**5.5 Water Production Cost**

a. Total power (electricity) consumption		1,277,389.78	kwh
b. Total power cost (electricity)	P	11,851,834.27	
c. Unit power cost before adjustment	P		
d. Unit power cost after adjustment	P		
e. Total Fuel (diesel) consumption		3,800	ltrs
f. Total Fuel cost	P	136,510.00	
g. Other energy cost (Oil, etc.)	P		
h. Total Chlorine consumed		1,986.00	kgs
i. Total Chlorine cost	P	220,664.74	
j. Other chemicals			kgs
k. Total cost of other chemicals	P	-	
l. Total Production Cost	P	12,209,009.01	

**6. MISCELLANEOUS DATA :**

**6.1 Employees**

a. Total	496	Regular	259	Casual	237
b. No. of connections/employee					191.06
c. Average monthly salary/employee					P 18,259.43

**6.2 Bacteriological**

a. Total Samples taken		103	
b. No. of negative results		102	
c. Test results submitted LWUA		103	

**6.3 Chlorination**

a. Total Samples taken		103	
b. No. of negative results		102	
c. No. of days of full chlorination		31	

**6.4 Board of Directors**

	This Month (TM)			Year-to-Date (YTD)
a. Resolutions approved	22			157
b. Policies passed	15			85
c. Directors fee paid	P 209,698.00			P 2,290,574.30
d. Meetings held :				
1. Regular	2			28
2. Special	1			4
3. Committee	2			25

**7. STATUS OF VARIOUS DEVELOPMENTS :**

**7.1 Status of Loans**

Type of Loan/Funds	Loan/Fund Committed		Availments to Date Amount	Percentile
a. Early Actions	P n/a		P n/a	n/a %
b. Interim Improvement	n/a		n/a	n/a %
c. Comprehensive	n/a		n/a	n/a %
d. New serv. Conn.	n/a		n/a	n/a %
e. BPW Funds	n/a		n/a	n/a %
f. _____				%
<b>TOTALS</b>	P		P	%

**7.2 Status of Loan Payment to LWUA**

Type of loans/funds	Billing	PAYMENT	
		Amount	Percentile
a. Early Action	P	P	P %
b. Interim Improvement			%
c. Comprehensive		1,095,523.00	%
d. New serv. conn.			%
e. _____			%
<b>TOTALS</b>	P	P 1,095,523.00	P %

**7.3 Other On-Going Projects**

Types	Status Schedule %	Funded By	Done By
a. Early Action			
b. Pre-Feasibility Study			
c. Feasibility Study			
d. A & E Design			
e. Construction (_____)			
f. Well Drilling			
g. Project Presentation			
h. Pre-Bidding			
i. Bidding			

**8. STATUS OF INSTITUTIONAL DEVELOPMENTS : (To be filled by Advisor)**

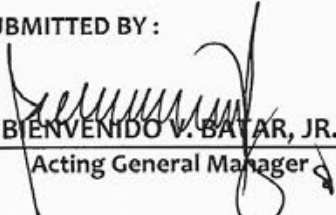
**8.1 Developments Progress Indicator**

Phase	Earned	Min. Req'd.	Variance	Age in Months	Dev. Rating
I					
II					

**8.2 Commercial System Audit**

a. CPS I Installed	n/a	n/a	
b. CPS II Installed	n/a	n/a	
c. Management Audit	n/a	n/a	
d. PR Assisitance	n/a	n/a	
e. Marketing Assistance	n/a	n/a	
f. Financial Audit	n/a	n/a	
g. _____			

SUBMITTED BY :

  
**BIENVENIDO V. BATAR, JR.**  
 Acting General Manager

\_\_\_\_\_ Date

VERIFIED BY :

**JOSEPHINE S. MIRAVALLES**  
 Acting Manager, Area 7 WDDD-Mindanao

\_\_\_\_\_ Date

NOTED BY :

\_\_\_\_\_ Area Supervisor

\_\_\_\_\_ Date

RECORDED BY :

\_\_\_\_\_ F M D

\_\_\_\_\_ Date

**AGING OF ACCOUNTS RECEIVABLE**

As of December 31, 2017

Database: January 4, 2018

Billing: January 4, 2018

Accounts: January 4, 2018

Status	Active									
Row Labels	00-30 Days: Count	00-30 Days: Sum	31-60 Days: Count	31-60 Days: Sum	61-90 Days: Count	61-90 Days: Sum	Over 90 Days: Count	Over 90 Days: Sum	Sum of Subtotal	Delinq. Count
<b>1</b>	<b>1,551</b>	<b>2,118,984.96</b>	<b>859</b>	<b>512,601.22</b>	<b>427</b>	<b>281,935.03</b>	<b>243</b>	<b>424,669.14</b>	<b>3,338,190.34</b>	<b>795</b>
<b>011A</b>	<b>204</b>	<b>206,053.12</b>	<b>113</b>	<b>63,544.93</b>	<b>38</b>	<b>37,111.33</b>	<b>20</b>	<b>29,085.00</b>	<b>335,794.37</b>	<b>93</b>
Commercial	62	101,283.17	33	31,703.25	14	22,859.45	6	11,096.69	166,942.57	33
Government	2	1,591.50	2	766.95	1	384.03	0	0.00	2,742.47	2
Residential	140	103,178.45	78	31,074.72	23	13,867.85	14	17,988.31	166,109.33	58
<b>011B</b>	<b>251</b>	<b>452,738.71</b>	<b>147</b>	<b>84,994.14</b>	<b>67</b>	<b>46,219.90</b>	<b>43</b>	<b>75,221.54</b>	<b>659,174.29</b>	<b>139</b>
Commercial	190	407,344.85	107	72,577.06	50	40,141.22	33	66,238.26	586,301.40	101
Government	5	4,636.40	3	906.95	2	954.32	0	0.00	6,497.66	3
Residential	56	40,757.47	37	11,510.13	15	5,124.36	10	8,983.28	66,375.24	35
<b>012A</b>	<b>183</b>	<b>294,959.69</b>	<b>85</b>	<b>64,530.22</b>	<b>37</b>	<b>30,514.47</b>	<b>23</b>	<b>59,879.27</b>	<b>449,883.65</b>	<b>78</b>
Commercial	165	281,601.61	78	62,117.74	35	29,549.22	21	59,272.23	432,540.80	72
Government	2	1,262.70	1	89.11	0	0.00	0	0.00	1,351.81	1
Residential	16	12,095.38	6	2,323.36	2	965.25	2	607.04	15,991.04	5
<b>012B</b>	<b>217</b>	<b>347,070.44</b>	<b>130</b>	<b>81,916.09</b>	<b>70</b>	<b>39,389.86</b>	<b>41</b>	<b>72,425.13</b>	<b>540,801.53</b>	<b>121</b>
Commercial	139	292,522.52	75	53,538.96	40	20,615.66	20	43,188.41	409,865.55	69
Government	1	462.80	1	92.95	0	0.00	0	0.00	555.75	1
Residential	77	54,085.12	54	28,284.19	30	18,774.20	21	29,236.72	130,380.23	51
<b>013A</b>	<b>186</b>	<b>246,205.46</b>	<b>104</b>	<b>61,960.46</b>	<b>49</b>	<b>39,826.27</b>	<b>20</b>	<b>42,024.95</b>	<b>390,017.14</b>	<b>91</b>
Commercial	101	203,874.52	56	44,969.31	25	31,851.92	10	31,255.79	311,951.54	46
Government	1	340.60	1	0.68	0	0.00	0	0.00	341.28	1
Residential	84	41,990.35	47	16,990.47	24	7,974.35	10	10,769.16	77,724.32	44
<b>013B</b>	<b>153</b>	<b>150,229.69</b>	<b>78</b>	<b>40,989.67</b>	<b>43</b>	<b>16,111.99</b>	<b>29</b>	<b>18,263.83</b>	<b>225,595.17</b>	<b>75</b>
Commercial	53	105,110.17	32	23,017.43	10	4,009.97	6	6,026.87	138,164.43	28
Residential	100	45,119.52	46	17,972.24	33	12,102.03	23	12,236.95	87,430.74	47
<b>014A</b>	<b>204</b>	<b>213,712.07</b>	<b>118</b>	<b>69,815.33</b>	<b>68</b>	<b>47,313.97</b>	<b>40</b>	<b>95,374.94</b>	<b>426,216.30</b>	<b>115</b>

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ANNEX 0

Status	Active										
	Row Labels	00-30 Days: Count	00-30 Days: Sum	31-60 Days: Count	31-60 Days: Sum	61-90 Days: Count	61-90 Days: Sum	Over 90 Days: Count	Over 90 Days: Sum	Sum of Subtotal	Delinq. Count
	Commercial	51	98,730.56	24	16,889.73	12	6,293.35	6	9,733.54	131,647.18	21
	Government	1	3,230.90	1	1,934.90	1	3,698.90	1	14,168.37	23,033.07	1
	Residential	152	111,750.61	93	50,990.69	55	37,321.71	33	71,473.02	271,536.04	93
	<b>014B</b>	<b>153</b>	<b>208,015.77</b>	<b>84</b>	<b>44,850.39</b>	<b>55</b>	<b>25,447.24</b>	<b>27</b>	<b>32,394.48</b>	<b>310,707.88</b>	<b>83</b>
	Commercial	44	148,042.00	19	9,082.87	11	4,009.11	3	3,446.35	164,580.33	17
	Residential	109	59,973.77	65	35,767.52	44	21,438.13	24	28,948.13	146,127.54	66
<b>2</b>		<b>1,940</b>	<b>1,710,652.99</b>	<b>1,263</b>	<b>835,399.22</b>	<b>836</b>	<b>538,422.39</b>	<b>513</b>	<b>911,492.92</b>	<b>3,995,967.52</b>	<b>1,257</b>
	<b>021A</b>	<b>153</b>	<b>118,838.97</b>	<b>93</b>	<b>62,207.29</b>	<b>58</b>	<b>52,910.34</b>	<b>32</b>	<b>55,160.44</b>	<b>289,117.03</b>	<b>89</b>
	Commercial	41	42,912.35	25	25,232.81	20	26,764.02	6	9,968.39	104,877.57	24
	Government	1	218.40	1	218.40	1	218.40	1	21.84	677.04	1
	Residential	111	75,708.22	67	36,756.08	37	25,927.92	25	45,170.20	183,562.42	64
	<b>021B</b>	<b>207</b>	<b>276,754.34</b>	<b>109</b>	<b>109,903.51</b>	<b>74</b>	<b>59,610.62</b>	<b>44</b>	<b>55,733.54</b>	<b>502,002.00</b>	<b>107</b>
	Commercial	41	177,964.47	15	55,003.73	12	24,864.27	6	8,541.97	266,374.43	14
	Residential	166	98,789.87	94	54,899.78	62	34,746.35	38	47,191.57	235,627.57	93
	<b>022A</b>	<b>209</b>	<b>322,054.84</b>	<b>103</b>	<b>109,677.34</b>	<b>66</b>	<b>95,550.61</b>	<b>38</b>	<b>392,674.93</b>	<b>919,957.73</b>	<b>98</b>
	Commercial	105	240,371.01	52	78,049.06	32	74,090.93	22	361,961.68	754,472.69	47
	Government	4	14,841.09	2	2,054.95	2	2,054.95	2	8,545.25	27,496.25	2
	Residential	100	66,842.73	49	29,573.33	32	19,404.73	14	22,168.00	137,988.80	49
	<b>022B</b>	<b>220</b>	<b>154,995.31</b>	<b>145</b>	<b>94,172.51</b>	<b>103</b>	<b>66,301.51</b>	<b>67</b>	<b>93,487.58</b>	<b>408,956.90</b>	<b>147</b>
	Commercial	13	38,035.58	7	22,383.32	5	14,054.92	4	34,635.19	109,109.02	7
	Government	1	462.80	1	218.40	1	107.37	0	0.00	788.57	1
	Residential	206	116,496.92	137	71,570.79	97	52,139.22	63	58,852.39	299,059.31	139
	<b>023A</b>	<b>186</b>	<b>243,046.55</b>	<b>132</b>	<b>116,778.54</b>	<b>92</b>	<b>59,735.35</b>	<b>56</b>	<b>87,060.54</b>	<b>506,620.98</b>	<b>131</b>
	Commercial	15	112,152.19	6	30,795.37	4	4,342.05	1	16,372.77	163,662.38	6
	Government	7	3,953.47	5	1,685.05	4	956.75	2	177.64	6,772.91	5
	Residential	164	126,940.90	121	84,298.12	84	54,436.54	53	70,510.13	336,185.68	120
	<b>023B</b>	<b>163</b>	<b>103,731.26</b>	<b>141</b>	<b>53,981.93</b>	<b>67</b>	<b>30,218.71</b>	<b>39</b>	<b>42,486.20</b>	<b>230,418.10</b>	<b>141</b>
	Commercial	2	4,119.00	2	780.53	1	742.30	1	5,270.49	10,912.32	2
	Government	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0
	Residential	161	99,612.26	139	53,201.40	66	29,476.41	38	37,215.70	219,505.77	139
	<b>024A</b>	<b>465</b>	<b>280,142.57</b>	<b>324</b>	<b>167,816.42</b>	<b>232</b>	<b>103,248.20</b>	<b>143</b>	<b>93,327.25</b>	<b>644,534.44</b>	<b>326</b>

Status	Active										
	Row Labels	00-30 Days: Count	00-30 Days: Sum	31-60 Days: Count	31-60 Days: Sum	61-90 Days: Count	61-90 Days: Sum	Over 90 Days: Count	Over 90 Days: Sum	Sum of Subtotal	Deling. Count
	Commercial	3	11,483.70	1	107.24	0	0.00	0	0.00	11,590.94	1
	Government	2	7,623.20	2	3,621.15	0	0.00	0	0.00	11,244.35	2
	Residential	460	261,035.66	321	164,088.03	232	103,248.20	143	93,327.25	621,699.14	323
	<b>024B</b>	<b>337</b>	<b>211,089.16</b>	<b>216</b>	<b>120,861.68</b>	<b>144</b>	<b>70,847.05</b>	<b>94</b>	<b>91,562.45</b>	<b>494,360.34</b>	<b>218</b>
	Commercial	4	10,402.27	3	2,794.60	2	2,688.81	1	2,507.82	18,393.51	2
	Residential	333	200,686.89	213	118,067.08	142	68,158.24	93	89,054.63	475,966.84	216
<b>3</b>		<b>1,247</b>	<b>830,095.34</b>	<b>1,058</b>	<b>605,368.64</b>	<b>607</b>	<b>382,306.02</b>	<b>361</b>	<b>696,018.71</b>	<b>2,513,788.72</b>	<b>1,063</b>
	<b>031A</b>	<b>224</b>	<b>131,007.67</b>	<b>200</b>	<b>87,190.01</b>	<b>114</b>	<b>49,892.27</b>	<b>57</b>	<b>65,415.26</b>	<b>333,505.20</b>	<b>200</b>
	Commercial	6	5,183.50	4	4,601.16	3	1,980.34	0	0.00	11,765.01	4
	Residential	218	125,824.16	196	82,588.84	111	47,911.92	57	65,415.26	321,740.19	196
	<b>031B</b>	<b>108</b>	<b>97,004.48</b>	<b>88</b>	<b>61,971.49</b>	<b>59</b>	<b>46,145.51</b>	<b>38</b>	<b>104,123.09</b>	<b>309,244.58</b>	<b>88</b>
	Commercial	20	34,745.38	13	17,053.43	8	10,638.47	5	25,313.40	87,750.68	13
	Government	2	3,221.80	2	2,243.59	1	3,050.90	1	14,443.79	22,960.08	2
	Residential	86	59,037.30	73	42,674.47	50	32,456.15	32	64,365.90	198,533.82	73
	<b>032A</b>	<b>100</b>	<b>84,287.73</b>	<b>80</b>	<b>48,065.48</b>	<b>36</b>	<b>25,318.55</b>	<b>19</b>	<b>19,744.74</b>	<b>177,416.49</b>	<b>80</b>
	Commercial	24	28,711.68	14	14,010.15	5	4,793.49	5	3,935.12	51,450.44	14
	Government	4	12,176.70	4	9,442.86	2	9,761.18	0	0.00	31,380.75	4
	Residential	72	43,399.35	62	24,612.47	29	10,763.87	14	15,809.61	94,585.30	62
	<b>032B</b>	<b>51</b>	<b>93,163.73</b>	<b>32</b>	<b>66,420.90</b>	<b>14</b>	<b>57,660.28</b>	<b>11</b>	<b>82,077.09</b>	<b>299,322.00</b>	<b>35</b>
	Commercial	29	80,422.35	17	60,718.66	8	55,068.82	7	80,692.71	276,902.55	18
	Residential	22	12,741.38	15	5,702.23	6	2,591.46	4	1,384.38	22,419.45	17
	<b>033A</b>	<b>180</b>	<b>86,983.61</b>	<b>147</b>	<b>93,285.04</b>	<b>79</b>	<b>35,870.12</b>	<b>56</b>	<b>73,272.06</b>	<b>289,410.83</b>	<b>147</b>
	Commercial	13	10,405.86	6	7,610.42	3	1,437.46	0	0.00	19,453.74	6
	Residential	167	76,577.75	141	85,674.62	76	34,432.66	56	73,272.06	269,957.09	141
	<b>033B</b>	<b>120</b>	<b>75,659.89</b>	<b>101</b>	<b>44,695.75</b>	<b>53</b>	<b>28,926.83</b>	<b>28</b>	<b>73,491.95</b>	<b>222,774.41</b>	<b>102</b>
	Commercial	9	9,302.35	4	2,396.55	2	4,287.85	2	34,291.31	50,278.06	5
	Government	1	0.00	0	0.00	0	0.00	0	0.00	0.00	0
	Residential	110	66,357.54	97	42,299.20	51	24,638.97	26	39,200.64	172,496.35	97
	<b>034A</b>	<b>164</b>	<b>94,074.16</b>	<b>134</b>	<b>66,475.48</b>	<b>75</b>	<b>40,478.81</b>	<b>42</b>	<b>111,651.80</b>	<b>312,680.24</b>	<b>135</b>
	Commercial	15	14,011.78	9	13,718.50	6	10,632.87	4	28,383.01	66,746.16	9
	Government	1	6,211.21	0	0.00	0	0.00	0	0.00	6,211.21	0

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ANNEX Q

Status		Active								
Row Labels	00-30 Days: Count	00-30 Days: Sum	31-60 Days: Count	31-60 Days: Sum	61-90 Days: Count	61-90 Days: Sum	Over 90 Days: Count	Over 90 Days: Sum	Sum of Subtotal	Delinq. Count
Residential	148	73,851.18	125	52,756.97	69	29,845.94	38	83,268.79	239,722.87	126
<b>034B</b>	<b>300</b>	<b>167,914.06</b>	<b>276</b>	<b>137,264.51</b>	<b>177</b>	<b>98,013.67</b>	<b>110</b>	<b>166,242.74</b>	<b>569,434.97</b>	<b>276</b>
Commercial	4	4,300.10	2	2,405.73	1	1,621.10	1	921.90	9,248.83	2
Government	1	4,670.90	1	5,246.90	1	6,218.90	1	1,613.67	17,750.37	1
Residential	295	158,943.06	273	129,611.88	175	90,173.67	108	163,707.17	542,435.78	273
<b>4</b>	<b>1,680</b>	<b>812,487.56</b>	<b>1,473</b>	<b>597,920.58</b>	<b>899</b>	<b>400,536.87</b>	<b>589</b>	<b>1,070,395.28</b>	<b>2,881,340.30</b>	<b>1,486</b>
<b>041A</b>	<b>345</b>	<b>238,287.55</b>	<b>283</b>	<b>162,099.10</b>	<b>164</b>	<b>106,650.56</b>	<b>117</b>	<b>192,037.01</b>	<b>699,074.22</b>	<b>289</b>
Commercial	14	47,727.13	9	29,034.01	6	21,551.40	7	58,805.30	157,117.84	10
Government	7	20,793.47	2	4,877.80	2	4,229.80	3	5,409.65	35,310.72	3
Residential	324	169,766.95	272	128,187.29	156	80,869.36	107	127,822.06	506,645.65	276
<b>041B</b>	<b>192</b>	<b>93,355.37</b>	<b>165</b>	<b>73,889.83</b>	<b>101</b>	<b>51,375.04</b>	<b>66</b>	<b>125,651.17</b>	<b>344,271.42</b>	<b>168</b>
Commercial	2	1,366.30	1	2,429.80	1	2,573.80	1	11,308.97	17,678.87	1
Government	5	1,265.61	3	655.20	3	1,735.18	2	4,413.17	8,069.16	3
Residential	185	90,723.46	161	70,804.83	97	47,066.06	63	109,929.03	318,523.38	164
<b>042A</b>	<b>151</b>	<b>68,776.21</b>	<b>132</b>	<b>43,948.65</b>	<b>70</b>	<b>31,105.68</b>	<b>46</b>	<b>76,093.34</b>	<b>219,923.88</b>	<b>133</b>
Commercial	4	4,109.70	3	1,549.73	1	986.70	1	1,754.91	8,401.04	3
Residential	147	64,666.51	129	42,398.93	69	30,118.98	45	74,338.43	211,522.84	130
<b>042B</b>	<b>208</b>	<b>86,396.87</b>	<b>191</b>	<b>60,948.87</b>	<b>120</b>	<b>32,152.22</b>	<b>66</b>	<b>107,588.92</b>	<b>287,086.88</b>	<b>192</b>
Commercial	3	6,430.26	1	43.17	0	0.00	0	0.00	6,473.42	1
Government	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0
Residential	205	79,966.61	190	60,905.71	120	32,152.22	66	107,588.92	280,613.46	191
<b>043A</b>	<b>293</b>	<b>97,090.44</b>	<b>265</b>	<b>76,449.65</b>	<b>176</b>	<b>49,077.28</b>	<b>106</b>	<b>105,649.23</b>	<b>328,266.60</b>	<b>266</b>
Commercial	1	742.30	1	1,557.40	1	1,366.30	1	9,460.63	13,126.63	1
Residential	292	96,348.14	264	74,892.25	175	47,710.98	105	96,188.60	315,139.97	265
<b>043B</b>	<b>195</b>	<b>108,324.27</b>	<b>175</b>	<b>88,217.94</b>	<b>107</b>	<b>68,874.98</b>	<b>76</b>	<b>278,804.98</b>	<b>544,222.17</b>	<b>176</b>
Commercial	3	33,885.60	3	36,114.20	3	33,624.70	3	206,942.04	310,566.54	3
Residential	192	74,438.67	172	52,103.74	104	35,250.28	73	71,862.94	233,655.64	173
<b>044A</b>	<b>173</b>	<b>68,486.63</b>	<b>160</b>	<b>48,950.38</b>	<b>94</b>	<b>33,899.74</b>	<b>68</b>	<b>126,686.31</b>	<b>278,023.07</b>	<b>160</b>
Commercial	1	1,111.50	1	436.80	1	154.50	0	0.00	1,702.80	1
Government	1	432.25	1	683.15	1	306.75	0	0.00	1,422.15	1
Residential	171	66,942.88	158	47,830.43	92	33,438.50	68	126,686.31	274,898.12	158

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ANNEX 2



Status	Active										
	Row Labels	00-30 Days: Count	00-30 Days: Sum	31-60 Days: Count	31-60 Days: Sum	61-90 Days: Count	61-90 Days: Sum	Over 90 Days: Count	Over 90 Days: Sum	Sum of Subtotal	Delinq. Count
	<b>044B</b>	<b>123</b>	<b>51,770.22</b>	<b>102</b>	<b>43,416.15</b>	<b>67</b>	<b>27,401.37</b>	<b>44</b>	<b>57,884.32</b>	<b>180,472.06</b>	<b>102</b>
	Commercial	1	0.01	0	0.00	0	0.00	0	0.00	0.01	0
	Government	1	0.00	0	0.00	0	0.00	0	0.00	0.00	0
	Residential	121	51,770.22	102	43,416.15	67	27,401.37	44	57,884.32	180,472.05	102
<b>5</b>		<b>1,908</b>	<b>3,569,226.17</b>	<b>1,141</b>	<b>945,902.41</b>	<b>921</b>	<b>605,874.54</b>	<b>568</b>	<b>1,210,888.11</b>	<b>6,331,891.23</b>	<b>1,115</b>
	<b>051A</b>	<b>148</b>	<b>68,715.87</b>	<b>99</b>	<b>46,463.28</b>	<b>88</b>	<b>31,796.71</b>	<b>53</b>	<b>70,648.40</b>	<b>217,624.26</b>	<b>98</b>
	Residential	148	68,715.87	99	46,463.28	88	31,796.71	53	70,648.40	217,624.26	98
	<b>051B</b>	<b>387</b>	<b>282,331.33</b>	<b>251</b>	<b>150,156.30</b>	<b>203</b>	<b>95,723.60</b>	<b>137</b>	<b>184,731.17</b>	<b>712,942.40</b>	<b>242</b>
	Commercial	22	66,604.78	14	40,981.72	5	20,044.94	2	20,082.41	147,713.85	6
	Government	1	28,877.82	0	0.00	0	0.00	0	0.00	28,877.82	0
	Residential	364	186,848.73	237	109,174.58	198	75,678.66	135	164,648.76	536,350.73	236
	<b>052A</b>	<b>351</b>	<b>279,734.59</b>	<b>216</b>	<b>132,672.85</b>	<b>181</b>	<b>114,344.61</b>	<b>106</b>	<b>167,257.91</b>	<b>694,009.97</b>	<b>215</b>
	Commercial	18	64,493.32	8	23,772.11	5	28,159.76	3	35,357.89	151,783.08	8
	Residential	333	215,241.27	208	108,900.74	176	86,184.85	103	131,900.03	542,226.89	207
	<b>052B</b>	<b>407</b>	<b>322,510.41</b>	<b>231</b>	<b>152,889.79</b>	<b>185</b>	<b>106,643.00</b>	<b>115</b>	<b>184,183.10</b>	<b>766,226.30</b>	<b>227</b>
	Commercial	37	93,312.11	16	36,447.51	13	21,335.68	6	43,537.00	194,632.30	16
	Government	2	218.40	0	0.00	0	0.00	0	0.00	218.40	0
	Residential	368	228,979.90	215	116,442.28	172	85,307.32	109	140,646.11	571,375.61	211
	<b>053A</b>	<b>109</b>	<b>276,890.71</b>	<b>61</b>	<b>110,721.94</b>	<b>49</b>	<b>46,103.11</b>	<b>30</b>	<b>101,504.97</b>	<b>535,220.73</b>	<b>57</b>
	Commercial	38	232,356.00	16	82,831.06	10	23,600.15	5	62,202.78	400,990.00	13
	Government	1	248.83	0	0.00	0	0.00	0	0.00	248.83	0
	Residential	70	44,285.88	45	27,890.87	39	22,502.96	25	39,302.19	133,981.90	44
	<b>053B</b>	<b>172</b>	<b>264,971.97</b>	<b>112</b>	<b>186,472.72</b>	<b>96</b>	<b>112,176.77</b>	<b>55</b>	<b>254,546.97</b>	<b>818,168.43</b>	<b>112</b>
	Commercial	33	58,126.74	15	41,282.18	13	26,234.74	7	34,261.27	159,904.93	15
	Government	4	73,598.40	4	76,808.76	3	37,213.40	3	114,765.21	302,385.78	4
	Residential	135	133,246.84	93	68,381.77	80	48,728.63	45	105,520.49	355,877.72	93
	<b>054A</b>	<b>178</b>	<b>277,413.40</b>	<b>109</b>	<b>97,631.69</b>	<b>78</b>	<b>65,773.87</b>	<b>47</b>	<b>181,578.38</b>	<b>622,397.33</b>	<b>104</b>
	Commercial	60	176,728.42	32	52,648.05	20	36,220.57	15	70,605.43	336,202.47	27
	Government	3	287.43	1	218.40	1	218.40	1	283.92	1,008.14	1
	Residential	115	100,397.55	76	44,765.25	57	29,334.90	31	110,689.03	285,186.72	76
	<b>054B</b>	<b>156</b>	<b>1,796,657.89</b>	<b>62</b>	<b>68,893.84</b>	<b>41</b>	<b>33,312.87</b>	<b>25</b>	<b>66,437.21</b>	<b>1,965,301.81</b>	<b>60</b>

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Status		Active								
Row Labels	00-30 Days: Count	00-30 Days: Sum	31-60 Days: Count	31-60 Days: Sum	61-90 Days: Count	61-90 Days: Sum	Over 90 Days: Count	Over 90 Days: Sum	Sum of Subtotal	Delinq. Count
Commercial	57	1,730,754.06	22	29,935.90	10	7,743.69	5	7,606.44	1,776,040.10	20
Government	3	996.62	1	371.15	1	248.95	1	12,481.12	14,097.84	1
Residential	96	64,907.21	39	38,586.79	30	25,320.23	19	46,349.65	175,163.88	39
<b>6</b>	<b>1,205</b>	<b>1,274,911.09</b>	<b>583</b>	<b>478,225.44</b>	<b>414</b>	<b>322,610.51</b>	<b>251</b>	<b>715,035.99</b>	<b>2,790,783.03</b>	<b>552</b>
<b>061A</b>	<b>139</b>	<b>234,731.18</b>	<b>69</b>	<b>80,452.89</b>	<b>49</b>	<b>53,674.37</b>	<b>30</b>	<b>58,744.56</b>	<b>427,603.00</b>	<b>67</b>
Commercial	47	145,049.76	16	30,900.71	9	20,324.12	5	18,402.65	214,677.25	14
Residential	92	89,681.41	53	49,552.18	40	33,350.25	25	40,341.91	212,925.76	53
<b>061B</b>	<b>176</b>	<b>249,483.38</b>	<b>81</b>	<b>76,050.31</b>	<b>52</b>	<b>56,082.28</b>	<b>31</b>	<b>147,974.27</b>	<b>529,590.24</b>	<b>72</b>
Commercial	120	200,087.64	53	60,070.21	30	46,119.30	20	120,447.45	426,724.59	44
Residential	56	49,395.74	28	15,980.10	22	9,962.99	11	27,526.82	102,865.65	28
<b>062A</b>	<b>97</b>	<b>161,756.94</b>	<b>51</b>	<b>38,583.60</b>	<b>24</b>	<b>32,514.19</b>	<b>16</b>	<b>67,781.39</b>	<b>300,636.11</b>	<b>42</b>
Commercial	30	117,795.49	18	24,554.75	8	24,522.10	8	57,403.47	224,275.81	17
Residential	67	43,961.45	33	14,028.85	16	7,992.09	8	10,377.92	76,360.31	25
<b>062B</b>	<b>150</b>	<b>130,291.84</b>	<b>78</b>	<b>64,166.44</b>	<b>62</b>	<b>35,429.19</b>	<b>35</b>	<b>84,721.89</b>	<b>314,609.37</b>	<b>77</b>
Commercial	24	54,396.86	11	16,471.06	7	7,380.86	5	23,449.29	101,698.07	11
Residential	126	75,894.98	67	47,695.39	55	28,048.33	30	61,272.60	212,911.30	66
<b>063A</b>	<b>122</b>	<b>84,071.83</b>	<b>66</b>	<b>34,645.13</b>	<b>46</b>	<b>26,711.61</b>	<b>33</b>	<b>41,613.71</b>	<b>187,042.27</b>	<b>63</b>
Commercial	9	18,659.80	5	5,533.41	4	5,450.04	2	5,171.96	34,815.19	5
Residential	113	65,412.03	61	29,111.72	42	21,261.57	31	36,441.75	152,227.08	58
<b>063B</b>	<b>153</b>	<b>123,478.33</b>	<b>73</b>	<b>54,699.94</b>	<b>56</b>	<b>34,123.41</b>	<b>34</b>	<b>73,841.57</b>	<b>286,143.25</b>	<b>70</b>
Commercial	12	18,677.36	3	6,700.96	2	1,900.39	1	1,246.83	28,525.54	3
Government	2	5,802.20	2	5,762.90	2	5,546.90	2	9,787.64	26,899.64	2
Residential	139	98,998.77	68	42,236.09	52	26,676.11	31	62,807.10	230,718.07	65
<b>064A</b>	<b>174</b>	<b>161,397.69</b>	<b>86</b>	<b>70,703.83</b>	<b>63</b>	<b>47,098.55</b>	<b>43</b>	<b>129,438.47</b>	<b>408,638.54</b>	<b>83</b>
Commercial	25	70,628.46	14	29,521.09	10	13,080.91	6	43,364.64	156,595.10	12
Government	1	0.00	0	0.00	0	0.00	0	0.00	0.00	0
Residential	148	90,769.22	72	41,182.74	53	34,017.65	37	86,073.83	252,043.44	71
<b>064B</b>	<b>194</b>	<b>129,699.91</b>	<b>79</b>	<b>58,923.29</b>	<b>62</b>	<b>36,976.91</b>	<b>29</b>	<b>110,920.13</b>	<b>336,520.24</b>	<b>78</b>
Commercial	10	10,615.79	4	5,003.61	2	2,593.58	1	9,636.65	27,849.63	3
Residential	184	119,084.12	75	53,919.69	60	34,383.34	28	101,283.48	308,670.62	75
<b>7</b>	<b>3,247</b>	<b>2,589,226.72</b>	<b>1,588</b>	<b>957,753.15</b>	<b>1,100</b>	<b>545,071.73</b>	<b>589</b>	<b>1,605,516.98</b>	<b>5,697,568.58</b>	<b>1,487</b>

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Status	Active										
	Row Labels	00-30 Days: Count	00-30 Days: Sum	31-60 Days: Count	31-60 Days: Sum	61-90 Days: Count	61-90 Days: Sum	Over 90 Days: Count	Over 90 Days: Sum	Sum of Subtotal	Delinq. Count
	<b>071A</b>	<b>214</b>	<b>204,564.47</b>	<b>90</b>	<b>74,560.42</b>	<b>63</b>	<b>38,167.48</b>	<b>30</b>	<b>138,123.94</b>	<b>455,416.31</b>	<b>87</b>
	Commercial	12	63,686.94	6	21,604.00	5	9,365.85	1	22,115.85	116,772.65	6
	Residential	202	140,877.54	84	52,956.41	58	28,801.63	29	116,008.09	338,643.66	81
	<b>071B</b>	<b>261</b>	<b>211,688.85</b>	<b>134</b>	<b>100,470.43</b>	<b>99</b>	<b>60,975.15</b>	<b>55</b>	<b>132,674.83</b>	<b>505,809.25</b>	<b>124</b>
	Commercial	21	49,971.59	18	41,761.98	14	25,027.05	12	61,422.54	178,183.15	17
	Government	1	3,959.35	0	0.00	0	0.00	0	0.00	3,959.35	0
	Residential	239	157,757.92	116	58,708.45	85	35,948.10	43	71,252.29	323,666.75	107
	<b>072A</b>	<b>316</b>	<b>358,006.00</b>	<b>153</b>	<b>139,925.85</b>	<b>109</b>	<b>99,859.79</b>	<b>65</b>	<b>275,734.18</b>	<b>873,525.82</b>	<b>140</b>
	Commercial	30	114,872.21	13	57,418.99	9	43,038.82	4	161,622.82	376,952.84	12
	Government	1	361.57	0	0.00	0	0.00	0	0.00	361.57	0
	Residential	285	242,772.22	140	82,506.86	100	56,820.97	61	114,111.37	496,211.42	128
	<b>072B</b>	<b>182</b>	<b>146,007.39</b>	<b>89</b>	<b>58,898.80</b>	<b>68</b>	<b>30,330.68</b>	<b>38</b>	<b>100,895.17</b>	<b>336,132.04</b>	<b>87</b>
	Commercial	12	44,665.22	6	20,176.00	4	4,696.38	3	15,439.21	84,976.82	5
	Residential	170	101,342.17	83	38,722.80	64	25,634.30	35	85,455.96	251,155.22	82
	<b>073A</b>	<b>212</b>	<b>200,901.82</b>	<b>97</b>	<b>55,227.30</b>	<b>57</b>	<b>25,994.63</b>	<b>32</b>	<b>120,942.63</b>	<b>403,066.38</b>	<b>79</b>
	Commercial	22	74,917.16	13	15,840.61	9	3,922.32	6	12,941.80	107,621.88	12
	Government	1	1,898.90	1	40.64	0	0.00	0	0.00	1,939.54	1
	Residential	189	124,085.77	83	39,346.06	48	22,072.31	26	108,000.83	293,504.96	66
	<b>073B</b>	<b>579</b>	<b>406,486.76</b>	<b>311</b>	<b>181,063.56</b>	<b>209</b>	<b>95,981.79</b>	<b>127</b>	<b>236,555.90</b>	<b>920,088.01</b>	<b>294</b>
	Commercial	48	78,446.50	24	46,388.62	14	20,300.95	11	56,818.83	201,954.90	20
	Residential	531	328,040.26	287	134,674.94	195	75,680.84	116	179,737.07	718,133.10	274
	<b>074A</b>	<b>345</b>	<b>242,648.73</b>	<b>164</b>	<b>75,235.39</b>	<b>95</b>	<b>39,456.48</b>	<b>48</b>	<b>162,617.37</b>	<b>519,957.97</b>	<b>147</b>
	Commercial	27	23,067.93	17	5,489.42	8	3,258.04	6	2,977.12	34,792.50	16
	Government	2	1,033.02	1	401.70	1	40.31	0	0.00	1,475.03	1
	Residential	316	218,547.78	146	69,344.27	86	36,158.13	42	159,640.26	483,690.43	130
	<b>074B</b>	<b>1,138</b>	<b>818,922.70</b>	<b>550</b>	<b>272,371.41</b>	<b>400</b>	<b>154,305.73</b>	<b>194</b>	<b>437,972.96</b>	<b>1,683,572.80</b>	<b>529</b>
	Commercial	51	158,486.65	20	15,118.44	10	8,171.65	5	33,455.61	215,232.35	18
	Government	3	4,864.12	0	0.00	0	0.00	0	0.00	4,864.12	0
	Residential	1,084	655,571.93	530	257,252.97	390	146,134.08	189	404,517.35	1,463,476.33	511
<b>8</b>		<b>1,827</b>	<b>2,890,178.96</b>	<b>901</b>	<b>656,472.06</b>	<b>611</b>	<b>378,205.97</b>	<b>313</b>	<b>771,785.61</b>	<b>4,696,642.60</b>	<b>795</b>
	<b>081A</b>	<b>432</b>	<b>309,137.70</b>	<b>220</b>	<b>117,839.92</b>	<b>156</b>	<b>71,185.17</b>	<b>77</b>	<b>115,430.71</b>	<b>613,593.50</b>	<b>205</b>

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ANNEX 2

Status	Active										
	Row Labels	00-30 Days: Count	00-30 Days: Sum	31-60 Days: Count	31-60 Days: Sum	61-90 Days: Count	61-90 Days: Sum	Over 90 Days: Count	Over 90 Days: Sum	Sum of Subtotal	Delinq. Count
	Commercial	10	17,466.89	5	5,051.98	3	5,991.40	3	4,591.63	33,101.90	4
	Government	1	22,958.90	0	0.00	0	0.00	0	0.00	22,958.90	0
	Residential	421	268,711.92	215	112,787.94	153	65,193.77	74	110,839.08	557,532.71	201
	<b>081B</b>	<b>559</b>	<b>336,225.98</b>	<b>283</b>	<b>119,439.60</b>	<b>200</b>	<b>67,428.93</b>	<b>100</b>	<b>145,095.80</b>	<b>668,190.32</b>	<b>263</b>
	Commercial	9	19,583.34	3	4,780.26	2	3,379.16	1	235.04	27,977.80	3
	Government	2	21.88	0	0.00	0	0.00	0	0.00	21.88	0
	Residential	548	316,620.76	280	114,659.35	198	64,049.77	99	144,860.76	640,190.64	260
	<b>082A</b>	<b>155</b>	<b>147,330.70</b>	<b>77</b>	<b>64,068.23</b>	<b>60</b>	<b>41,385.83</b>	<b>31</b>	<b>45,814.44</b>	<b>298,599.20</b>	<b>74</b>
	Commercial	43	77,524.46	16	30,539.00	10	24,444.76	9	16,785.33	149,293.55	14
	Government	1	209.03	0	0.00	0	0.00	0	0.00	209.03	0
	Residential	111	69,597.21	61	33,529.22	50	16,941.07	22	29,029.11	149,096.61	60
	<b>082B</b>	<b>60</b>	<b>84,343.03</b>	<b>24</b>	<b>30,381.23</b>	<b>14</b>	<b>26,099.67</b>	<b>9</b>	<b>101,292.56</b>	<b>242,116.49</b>	<b>16</b>
	Commercial	55	83,470.04	22	30,162.83	13	25,881.27	8	101,248.88	240,763.02	15
	Residential	5	872.99	2	218.40	1	218.40	1	43.68	1,353.47	1
	<b>083A</b>	<b>176</b>	<b>1,341,161.31</b>	<b>76</b>	<b>142,104.43</b>	<b>40</b>	<b>74,878.40</b>	<b>23</b>	<b>152,133.69</b>	<b>1,710,277.83</b>	<b>52</b>
	Commercial	103	1,251,175.10	43	119,880.09	19	62,351.39	13	95,655.85	1,529,062.43	25
	Residential	73	89,986.21	33	22,224.34	21	12,527.01	10	56,477.84	181,215.39	27
	<b>083B</b>	<b>153</b>	<b>271,695.74</b>	<b>80</b>	<b>81,901.67</b>	<b>60</b>	<b>41,276.67</b>	<b>29</b>	<b>80,945.77</b>	<b>475,819.85</b>	<b>72</b>
	Commercial	22	138,824.67	11	18,424.96	4	3,680.41	1	567.84	161,497.88	6
	Government	1	218.40	1	218.40	1	43.68	0	0.00	480.48	1
	Residential	130	132,652.66	68	63,258.31	55	37,552.58	28	80,377.93	313,841.49	65
	<b>084A</b>	<b>158</b>	<b>223,100.87</b>	<b>69</b>	<b>37,480.12</b>	<b>28</b>	<b>11,071.28</b>	<b>13</b>	<b>34,234.59</b>	<b>305,886.87</b>	<b>47</b>
	Commercial	98	175,364.09	40	22,273.07	14	6,514.54	8	25,873.79	230,025.49	26
	Residential	60	47,736.79	29	15,207.05	14	4,556.74	5	8,360.80	75,861.37	21
	<b>084B</b>	<b>134</b>	<b>177,183.62</b>	<b>72</b>	<b>63,256.85</b>	<b>53</b>	<b>44,880.03</b>	<b>31</b>	<b>96,838.05</b>	<b>382,158.55</b>	<b>66</b>
	Commercial	12	73,562.37	6	17,369.40	3	13,051.07	2	37,161.23	141,144.08	3
	Government	2	436.80	2	21.84	0	0.00	0	0.00	458.64	2
	Residential	120	103,184.44	64	45,865.61	50	31,828.96	29	59,676.81	240,555.83	61
	<b>9</b>	<b>1,645</b>	<b>1,660,891.24</b>	<b>806</b>	<b>478,620.98</b>	<b>574</b>	<b>307,550.42</b>	<b>310</b>	<b>616,331.03</b>	<b>3,063,393.68</b>	<b>750</b>
	<b>091A</b>	<b>127</b>	<b>345,313.35</b>	<b>53</b>	<b>37,137.91</b>	<b>22</b>	<b>16,816.10</b>	<b>13</b>	<b>44,788.70</b>	<b>444,056.06</b>	<b>37</b>
	Commercial	102	306,182.47	45	36,582.15	21	16,196.65	12	44,671.43	403,632.70	33

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Status	Active										
	Row Labels	00-30 Days: Count	00-30 Days: Sum	31-60 Days: Count	31-60 Days: Sum	61-90 Days: Count	61-90 Days: Sum	Over 90 Days: Count	Over 90 Days: Sum	Sum of Subtotal	Delinq. Count
	Government	2	20,830.10	1	0.00	0	0.00	0	0.00	20,830.10	1
	Residential	23	18,300.78	7	555.76	1	619.45	1	117.28	19,593.27	3
	<b>091B</b>	<b>143</b>	<b>249,037.33</b>	<b>64</b>	<b>38,464.44</b>	<b>30</b>	<b>33,183.01</b>	<b>18</b>	<b>61,412.21</b>	<b>382,096.99</b>	<b>50</b>
	Commercial	74	197,989.09	32	25,332.86	9	26,891.44	5	34,421.06	284,634.45	21
	Government	1	1,538.90	0	0.00	0	0.00	0	0.00	1,538.90	0
	Residential	68	49,509.34	32	13,131.58	21	6,291.57	13	26,991.15	95,923.65	29
	<b>092A</b>	<b>289</b>	<b>182,277.55</b>	<b>151</b>	<b>78,926.84</b>	<b>118</b>	<b>47,027.65</b>	<b>65</b>	<b>114,472.74</b>	<b>422,704.78</b>	<b>146</b>
	Commercial	6	16,658.25	3	7,093.27	2	4,209.54	0	0.00	27,961.06	3
	Government	3	2,035.90	1	0.00	0	0.00	0	0.00	2,035.91	1
	Residential	280	163,583.40	147	71,833.56	116	42,818.11	65	114,472.74	392,707.81	142
	<b>092B</b>	<b>156</b>	<b>160,362.90</b>	<b>60</b>	<b>35,667.32</b>	<b>41</b>	<b>26,455.87</b>	<b>24</b>	<b>34,215.62</b>	<b>256,701.70</b>	<b>56</b>
	Commercial	34	64,810.35	14	13,690.99	8	7,801.41	5	15,845.93	102,148.69	12
	Residential	122	95,552.54	46	21,976.33	33	18,654.46	19	18,369.69	154,553.02	44
	<b>093A</b>	<b>164</b>	<b>129,721.87</b>	<b>94</b>	<b>62,367.71</b>	<b>71</b>	<b>41,000.26</b>	<b>39</b>	<b>82,518.39</b>	<b>315,608.23</b>	<b>92</b>
	Commercial	16	28,451.19	13	18,099.48	9	11,815.54	5	4,078.47	62,444.67	12
	Residential	148	101,270.68	81	44,268.23	62	29,184.72	34	78,439.92	253,163.56	80
	<b>093B</b>	<b>240</b>	<b>266,496.13</b>	<b>126</b>	<b>90,752.20</b>	<b>99</b>	<b>70,780.61</b>	<b>56</b>	<b>138,166.36</b>	<b>566,195.30</b>	<b>120</b>
	Commercial	23	101,089.84	12	17,944.90	8	26,681.65	6	66,855.61	212,571.99	9
	Government	1	218.40	0	0.00	0	0.00	0	0.00	218.40	0
	Residential	216	165,187.89	114	72,807.31	91	44,098.96	50	71,310.75	353,404.91	111
	<b>094A</b>	<b>261</b>	<b>178,319.72</b>	<b>133</b>	<b>74,057.79</b>	<b>96</b>	<b>38,142.67</b>	<b>47</b>	<b>82,233.46</b>	<b>372,753.64</b>	<b>126</b>
	Commercial	8	10,972.98	3	428.76	0	0.00	0	0.00	11,401.73	1
	Residential	253	167,346.74	130	73,629.04	96	38,142.67	47	82,233.46	361,351.91	125
	<b>094B</b>	<b>265</b>	<b>149,362.40</b>	<b>125</b>	<b>61,246.77</b>	<b>97</b>	<b>34,144.25</b>	<b>48</b>	<b>58,523.55</b>	<b>303,276.97</b>	<b>123</b>
	Commercial	2	3,514.60	2	3,730.60	2	766.18	1	1,047.97	9,059.35	2
	Government	2	6,173.80	2	6,065.80	2	5,921.80	2	11,449.94	29,611.34	2
	Residential	210	102,074.59	109	47,018.02	87	25,471.63	43	42,504.86	217,069.11	108
	Special Rate - Com	2	8,382.28	0	0.00	0	0.00	0	0.00	8,382.28	0
	Special Rate - Resir	49	29,217.13	12	4,432.35	6	1,984.64	2	3,520.78	39,154.90	11
<b>10</b>		<b>1,943</b>	<b>2,603,673.83</b>	<b>999</b>	<b>565,141.58</b>	<b>727</b>	<b>303,113.69</b>	<b>404</b>	<b>648,066.73</b>	<b>4,119,995.83</b>	<b>945</b>
<b>101A</b>		<b>143</b>	<b>110,594.51</b>	<b>78</b>	<b>45,002.97</b>	<b>54</b>	<b>27,290.05</b>	<b>34</b>	<b>61,255.04</b>	<b>244,142.57</b>	<b>71</b>

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ANNEX Q

Status Active

Row Labels	00-30 Days: Count	00-30 Days: Sum	31-60 Days: Count	31-60 Days: Sum	61-90 Days: Count	61-90 Days: Sum	Over 90 Days: Count	Over 90 Days: Sum	Sum of Subtotal	Delinq. Count
Commercial	4	5,824.40	3	3,337.90	2	4,944.43	1	593.11	14,699.84	3
Government	4	13,807.35	4	0.04	0	0.00	0	0.00	13,807.39	2
Residential	135	90,962.77	71	41,665.03	52	22,345.62	33	60,661.93	215,635.35	66
<b>101B</b>	<b>201</b>	<b>107,139.33</b>	<b>109</b>	<b>47,846.78</b>	<b>80</b>	<b>30,239.43</b>	<b>44</b>	<b>40,327.46</b>	<b>225,553.00</b>	<b>105</b>
Commercial	4	6,336.30	1	1,111.50	1	110.23	0	0.00	7,558.03	1
Government	1	218.40	1	0.00	0	0.00	0	0.00	218.40	0
Residential	196	100,584.63	107	46,735.28	79	30,129.20	44	40,327.46	217,776.56	104
<b>102A</b>	<b>154</b>	<b>82,773.67</b>	<b>72</b>	<b>34,811.40</b>	<b>56</b>	<b>19,965.57</b>	<b>34</b>	<b>48,364.70</b>	<b>185,915.34</b>	<b>64</b>
Commercial	9	23,541.54	7	10,364.80	3	6,146.40	1	8,868.34	48,921.08	3
Residential	145	59,232.13	65	24,446.60	53	13,819.17	33	39,496.36	136,994.26	61
<b>102B</b>	<b>379</b>	<b>139,724.23</b>	<b>210</b>	<b>66,855.75</b>	<b>166</b>	<b>41,920.95</b>	<b>93</b>	<b>116,584.02</b>	<b>365,084.95</b>	<b>207</b>
Commercial	5	2,183.42	1	436.80	1	436.80	1	111.66	3,168.68	1
Government	1	218.40	1	0.00	0	0.00	0	0.00	218.40	0
Residential	245	79,469.49	148	40,315.21	115	29,769.00	74	104,435.81	253,989.51	147
Special Rate - Com	2	7,201.09	1	737.20	1	1,127.80	1	251.85	9,317.94	1
Special Rate - Resid	126	50,651.84	59	25,366.54	49	10,587.35	17	11,784.70	98,390.43	58
<b>103A</b>	<b>279</b>	<b>189,506.13</b>	<b>119</b>	<b>59,950.16</b>	<b>82</b>	<b>31,356.90</b>	<b>42</b>	<b>76,183.86</b>	<b>356,997.04</b>	<b>113</b>
Commercial	24	67,563.94	12	16,526.68	7	8,469.64	5	8,918.61	101,478.87	11
Residential	255	121,942.19	107	43,423.48	75	22,887.25	37	67,265.25	255,518.17	102
<b>103B</b>	<b>518</b>	<b>548,585.45</b>	<b>274</b>	<b>169,109.48</b>	<b>205</b>	<b>93,938.35</b>	<b>112</b>	<b>174,209.90</b>	<b>985,843.18</b>	<b>263</b>
Commercial	63	249,006.84	36	54,422.88	25	26,467.63	11	29,367.40	359,264.75	30
Residential	455	299,578.61	238	114,686.59	180	67,470.72	101	144,842.50	626,578.43	233
<b>104A</b>	<b>180</b>	<b>1,331,037.49</b>	<b>89</b>	<b>66,620.48</b>	<b>49</b>	<b>29,853.95</b>	<b>24</b>	<b>63,377.63</b>	<b>1,490,889.55</b>	<b>77</b>
Commercial	47	1,235,857.22	27	28,913.81	7	11,488.34	4	20,448.89	1,296,708.26	19
Government	1	651.30	1	462.80	1	5.86	0	0.00	1,119.96	1
Residential	132	94,528.97	61	37,243.87	41	18,359.75	20	42,928.75	193,061.33	57
<b>104B</b>	<b>89</b>	<b>94,313.02</b>	<b>48</b>	<b>74,944.56</b>	<b>35</b>	<b>28,548.49</b>	<b>21</b>	<b>67,764.13</b>	<b>265,570.20</b>	<b>45</b>
Commercial	5	5,623.30	4	6,692.70	4	7,173.20	4	48,541.27	68,030.47	4
Government	2	45,103.50	2	46,589.50	2	11,024.70	1	1,807.35	104,525.05	2
Residential	82	43,586.22	42	21,662.36	29	10,350.59	16	17,415.51	93,014.68	39
<b>11</b>	<b>2,104</b>	<b>2,047,448.94</b>	<b>1,107</b>	<b>613,970.20</b>	<b>843</b>	<b>399,106.10</b>	<b>459</b>	<b>994,157.36</b>	<b>4,054,682.60</b>	<b>1,026</b>

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Row Labels	00-30 Days:		31-60 Days:		61-90 Days:		Over 90 Days:		Sum of Subtotal	Delinq. Count
	Count	Sum	Count	Sum	Count	Sum	Count	Sum		
<b>111A</b>	<b>223</b>	<b>227,300.75</b>	<b>128</b>	<b>100,745.16</b>	<b>90</b>	<b>92,269.57</b>	<b>49</b>	<b>239,374.47</b>	<b>659,689.94</b>	<b>111</b>
Commercial	35	42,413.78	16	7,257.05	6	1,404.39	2	1,616.14	52,691.36	10
Government	2	51,843.85	2	38,091.85	2	57,171.85	2	173,594.75	320,702.30	2
Residential	186	133,043.12	110	55,396.25	82	33,693.33	45	64,163.58	286,296.28	99
<b>111B</b>	<b>315</b>	<b>225,177.08</b>	<b>183</b>	<b>97,112.63</b>	<b>147</b>	<b>56,161.23</b>	<b>85</b>	<b>137,523.91</b>	<b>515,974.84</b>	<b>178</b>
Commercial	23	59,499.06	13	10,355.80	6	6,086.90	4	6,574.09	82,515.85	12
Residential	292	165,678.02	170	86,756.83	141	50,074.33	81	130,949.82	433,458.99	166
<b>112A</b>	<b>384</b>	<b>202,191.17</b>	<b>196</b>	<b>82,310.85</b>	<b>163</b>	<b>46,838.17</b>	<b>82</b>	<b>93,148.03</b>	<b>424,488.23</b>	<b>192</b>
Commercial	5	19,042.63	0	0.00	0	0.00	0	0.00	19,042.63	0
Government	1	2,330.90	1	218.40	1	21.57	0	0.00	2,570.87	1
Residential	378	180,817.64	195	82,092.45	162	46,816.60	82	93,148.03	402,874.73	191
<b>112B</b>	<b>186</b>	<b>100,026.16</b>	<b>106</b>	<b>46,894.77</b>	<b>91</b>	<b>32,450.26</b>	<b>54</b>	<b>95,867.46</b>	<b>275,238.65</b>	<b>103</b>
Commercial	1	6,677.77	0	0.00	0	0.00	0	0.00	6,677.77	0
Residential	185	93,348.38	106	46,894.77	91	32,450.26	54	95,867.46	268,560.88	103
<b>113A</b>	<b>316</b>	<b>637,750.79</b>	<b>167</b>	<b>77,775.93</b>	<b>115</b>	<b>45,549.91</b>	<b>59</b>	<b>105,199.54</b>	<b>866,276.17</b>	<b>153</b>
Commercial	28	483,856.56	18	7,067.59	6	5,468.70	4	2,035.60	498,428.45	11
Residential	288	153,894.23	149	70,708.34	109	40,081.21	55	103,163.94	367,847.72	142
<b>113B</b>	<b>328</b>	<b>311,942.74</b>	<b>154</b>	<b>73,210.51</b>	<b>90</b>	<b>48,479.33</b>	<b>58</b>	<b>194,494.97</b>	<b>628,127.55</b>	<b>125</b>
Commercial	20	32,423.03	11	6,334.79	4	3,995.65	3	11,791.90	54,545.36	7
Residential	308	279,519.71	143	66,875.72	86	44,483.68	55	182,703.07	573,582.19	118
<b>114A</b>	<b>156</b>	<b>150,139.19</b>	<b>74</b>	<b>49,098.15</b>	<b>56</b>	<b>31,090.86</b>	<b>24</b>	<b>42,648.87</b>	<b>272,977.07</b>	<b>68</b>
Commercial	19	40,810.06	9	5,165.90	6	3,065.27	3	1,958.62	50,999.86	7
Residential	137	109,329.13	65	43,932.25	50	28,025.58	21	40,690.25	221,977.22	61
<b>114B</b>	<b>196</b>	<b>192,921.07</b>	<b>99</b>	<b>86,822.19</b>	<b>91</b>	<b>46,266.77</b>	<b>48</b>	<b>85,900.12</b>	<b>411,910.15</b>	<b>96</b>
Commercial	11	34,467.53	3	12,817.50	3	2,778.89	1	6,956.04	57,019.96	3
Residential	185	158,453.54	96	74,004.69	88	43,487.88	47	78,944.07	354,890.19	93
<b>12</b>	<b>3,066</b>	<b>2,730,033.67</b>	<b>1,734</b>	<b>1,045,062.48</b>	<b>1,446</b>	<b>672,528.83</b>	<b>777</b>	<b>1,297,744.59</b>	<b>5,745,369.58</b>	<b>1,665</b>
<b>121A</b>	<b>740</b>	<b>855,230.20</b>	<b>419</b>	<b>312,908.86</b>	<b>346</b>	<b>203,140.57</b>	<b>172</b>	<b>370,751.27</b>	<b>1,742,030.90</b>	<b>402</b>
Commercial	116	369,474.77	62	78,939.77	43	60,053.33	23	114,194.60	622,662.47	52
Residential	624	485,755.43	357	233,969.09	303	143,087.24	149	256,556.68	1,119,368.43	350
<b>121B</b>	<b>741</b>	<b>439,349.64</b>	<b>411</b>	<b>209,551.86</b>	<b>365</b>	<b>149,408.47</b>	<b>208</b>	<b>304,516.08</b>	<b>1,102,826.04</b>	<b>405</b>

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ANNEX Q

Status		Active								
Row Labels	00-30 Days: Count	00-30 Days: Sum	31-60 Days: Count	31-60 Days: Sum	61-90 Days: Count	61-90 Days: Sum	Over 90 Days: Count	Over 90 Days: Sum	Sum of Subtotal	Delinq. Count
Commercial	9	24,797.08	6	12,444.80	5	9,428.13	3	6,966.26	53,636.28	6
Government	1	876.05	0	0.00	0	0.00	0	0.00	876.05	0
Residential	731	413,676.51	405	197,107.05	360	139,980.33	205	297,549.81	1,048,313.71	399
<b>122A</b>	<b>205</b>	<b>164,676.23</b>	<b>109</b>	<b>52,022.71</b>	<b>94</b>	<b>29,079.49</b>	<b>44</b>	<b>43,220.88</b>	<b>288,999.30</b>	<b>104</b>
Commercial	9	42,463.30	3	480.47	1	43.68	0	0.00	42,987.46	2
Government	1	218.40	1	218.40	1	218.40	1	65.52	720.72	1
Residential	195	121,994.52	105	51,323.83	92	28,817.41	43	43,155.36	245,291.13	101
<b>122B</b>	<b>441</b>	<b>253,230.37</b>	<b>265</b>	<b>116,621.33</b>	<b>223</b>	<b>67,179.13</b>	<b>114</b>	<b>124,975.87</b>	<b>562,006.70</b>	<b>260</b>
Commercial	3	13,072.40	2	2,088.60	1	208.53	1	0.00	15,369.53	3
Residential	438	240,157.97	263	114,532.72	222	66,970.60	113	124,975.87	546,637.17	257
<b>123A</b>	<b>197</b>	<b>382,356.23</b>	<b>108</b>	<b>88,452.54</b>	<b>80</b>	<b>68,721.83</b>	<b>46</b>	<b>126,821.79</b>	<b>666,352.39</b>	<b>93</b>
Commercial	69	277,180.51	31	45,522.91	18	39,109.90	11	75,553.06	437,366.38	22
Residential	128	105,175.72	77	42,929.63	62	29,611.93	35	51,268.73	228,986.00	71
<b>123B</b>	<b>277</b>	<b>175,350.69</b>	<b>168</b>	<b>92,615.34</b>	<b>146</b>	<b>59,357.23</b>	<b>88</b>	<b>93,853.67</b>	<b>421,176.92</b>	<b>166</b>
Commercial	7	17,150.10	6	11,827.56	5	6,295.79	1	3,113.01	38,386.45	6
Government	3	2,344.45	3	1,917.60	3	457.50	0	0.00	4,719.55	3
Residential	267	155,856.14	159	78,870.18	138	52,603.94	87	90,740.66	378,070.92	157
<b>124A</b>	<b>268</b>	<b>284,338.51</b>	<b>156</b>	<b>104,344.91</b>	<b>120</b>	<b>54,398.31</b>	<b>65</b>	<b>79,343.13</b>	<b>522,424.85</b>	<b>150</b>
Commercial	29	63,640.50	16	12,579.12	10	5,889.93	4	11,636.70	93,746.26	13
Government	1	1,682.90	1	715.00	1	651.30	1	790.47	3,839.67	1
Residential	238	219,015.10	139	91,050.79	109	47,857.08	60	66,915.95	424,838.92	136
<b>124B</b>	<b>197</b>	<b>175,501.81</b>	<b>98</b>	<b>68,544.95</b>	<b>72</b>	<b>41,243.81</b>	<b>40</b>	<b>154,261.90</b>	<b>439,552.47</b>	<b>85</b>
Commercial	31	40,984.60	19	11,725.68	9	9,342.96	6	58,247.02	120,300.26	12
Government	1	16,298.90	1	14,822.90	1	3,245.38	0	0.00	34,367.18	1
Residential	165	118,218.32	78	41,996.37	62	28,655.47	34	96,014.88	284,885.04	72
<b>13</b>	<b>5,444</b>	<b>4,195,257.43</b>	<b>3,047</b>	<b>1,634,480.51</b>	<b>2,367</b>	<b>965,873.45</b>	<b>1,312</b>	<b>2,295,309.48</b>	<b>9,090,920.87</b>	<b>2,896</b>
<b>131A</b>	<b>684</b>	<b>502,878.88</b>	<b>327</b>	<b>163,787.52</b>	<b>247</b>	<b>100,083.27</b>	<b>160</b>	<b>311,320.81</b>	<b>1,078,070.49</b>	<b>304</b>
Commercial	34	100,717.54	17	24,827.99	6	16,744.63	4	5,754.27	148,044.43	10
Government	2	218.40	0	0.00	0	0.00	0	0.00	218.40	0
Residential	648	401,942.95	310	138,959.53	241	83,338.64	156	305,566.53	929,807.66	294
<b>131B</b>	<b>330</b>	<b>408,682.39</b>	<b>185</b>	<b>153,424.99</b>	<b>140</b>	<b>60,198.89</b>	<b>70</b>	<b>334,996.51</b>	<b>957,302.78</b>	<b>165</b>

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ANNEX Q



Status	Active										
	Row Labels	00-30 Days: Count	00-30 Days: Sum	31-60 Days: Count	31-60 Days: Sum	61-90 Days: Count	61-90 Days: Sum	Over 90 Days: Count	Over 90 Days: Sum	Sum of Subtotal	Delinq. Count
	Commercial	53	204,621.29	29	62,120.72	11	7,043.40	3	6,161.81	279,947.23	17
	Government	3	14,984.70	3	12,705.55	3	11,108.20	3	227,705.01	266,503.46	3
	Residential	274	189,076.40	153	78,598.72	126	42,047.28	64	101,129.69	410,852.10	145
	<b>132A</b>	<b>286</b>	<b>158,265.15</b>	<b>175</b>	<b>85,023.36</b>	<b>142</b>	<b>49,889.63</b>	<b>90</b>	<b>154,291.42</b>	<b>447,469.56</b>	<b>165</b>
	Commercial	2	8,625.62	0	0.00	0	0.00	0	0.00	8,625.62	0
	Residential	284	149,639.53	175	85,023.36	142	49,889.63	90	154,291.42	438,843.94	165
	<b>132B</b>	<b>472</b>	<b>282,788.52</b>	<b>284</b>	<b>163,431.76</b>	<b>235</b>	<b>90,000.25</b>	<b>129</b>	<b>224,909.21</b>	<b>761,129.73</b>	<b>273</b>
	Commercial	12	22,702.70	7	6,014.30	5	3,361.62	3	25,988.91	58,067.54	6
	Residential	460	260,085.81	277	157,417.45	230	86,638.63	126	198,920.30	703,062.19	267
	<b>133A</b>	<b>648</b>	<b>424,554.85</b>	<b>328</b>	<b>145,036.65</b>	<b>234</b>	<b>79,364.96</b>	<b>129</b>	<b>177,148.57</b>	<b>826,105.03</b>	<b>293</b>
	Commercial	41	73,422.43	22	13,719.48	7	10,584.26	5	8,274.36	106,000.54	15
	Government	1	842.40	1	1,044.30	1	104.43	0	0.00	1,991.13	1
	Residential	606	350,290.02	305	130,272.87	226	68,676.27	124	168,874.22	718,113.37	277
	<b>133B</b>	<b>2,816</b>	<b>2,246,299.60</b>	<b>1,589</b>	<b>812,211.54</b>	<b>1,282</b>	<b>532,211.19</b>	<b>677</b>	<b>991,984.47</b>	<b>4,582,706.80</b>	<b>1,536</b>
	Commercial	155	556,355.38	82	81,910.16	41	57,324.25	16	82,930.77	778,520.56	66
	Government	5	31,690.49	3	1,517.10	3	2,903.25	3	93,861.76	129,972.61	3
	Residential	2,656	1,658,253.72	1,504	728,784.28	1,238	471,983.70	658	815,191.93	3,674,213.63	1,467
	<b>134A</b>	<b>133</b>	<b>121,693.77</b>	<b>104</b>	<b>74,338.89</b>	<b>63</b>	<b>42,169.32</b>	<b>37</b>	<b>79,409.64</b>	<b>317,611.62</b>	<b>104</b>
	Commercial	17	36,709.18	9	8,823.04	5	1,062.84	1	558.69	47,153.76	10
	Residential	116	84,984.59	95	65,515.85	58	41,106.48	36	78,850.95	270,457.86	94
	<b>134B</b>	<b>75</b>	<b>50,094.27</b>	<b>55</b>	<b>37,225.80</b>	<b>24</b>	<b>11,955.94</b>	<b>20</b>	<b>21,248.86</b>	<b>120,524.86</b>	<b>56</b>
	Residential	75	50,094.27	55	37,225.80	24	11,955.94	20	21,248.86	120,524.86	56
<b>14</b>		<b>5,460</b>	<b>3,213,625.31</b>	<b>4,459</b>	<b>2,014,670.48</b>	<b>2,557</b>	<b>1,276,484.81</b>	<b>1,580</b>	<b>2,815,563.29</b>	<b>9,320,343.88</b>	<b>4,492</b>
	<b>141A</b>	<b>220</b>	<b>100,185.85</b>	<b>202</b>	<b>74,527.53</b>	<b>101</b>	<b>40,903.58</b>	<b>52</b>	<b>72,001.00</b>	<b>287,617.96</b>	<b>202</b>
	Residential	220	100,185.85	202	74,527.53	101	40,903.58	52	72,001.00	287,617.96	202
	<b>141B</b>	<b>327</b>	<b>180,001.23</b>	<b>277</b>	<b>111,477.20</b>	<b>126</b>	<b>46,078.37</b>	<b>68</b>	<b>127,514.12</b>	<b>465,070.92</b>	<b>280</b>
	Commercial	12	8,626.72	7	1,600.95	2	523.87	1	131.04	10,882.58	7
	Residential	315	171,374.51	270	109,876.25	124	45,554.50	67	127,383.08	454,188.34	273
	<b>142A</b>	<b>124</b>	<b>118,906.34</b>	<b>100</b>	<b>45,975.58</b>	<b>66</b>	<b>28,358.30</b>	<b>38</b>	<b>59,149.28</b>	<b>252,389.51</b>	<b>98</b>
	Commercial	17	62,845.51	11	10,098.01	4	3,367.76	2	5,089.30	81,400.59	11
	Residential	107	56,060.83	89	35,877.57	62	24,990.54	36	54,059.98	170,988.92	87

Status	Active										
	Row Labels	00-30 Days: Count	00-30 Days: Sum	31-60 Days: Count	31-60 Days: Sum	61-90 Days: Count	61-90 Days: Sum	Over 90 Days: Count	Over 90 Days: Sum	Sum of Subtotal	Delinq. Count
	<b>142B</b>	<b>3,175</b>	<b>1,666,572.26</b>	<b>2,548</b>	<b>1,058,218.50</b>	<b>1,538</b>	<b>686,519.64</b>	<b>958</b>	<b>1,668,703.71</b>	<b>5,080,014.12</b>	<b>2,564</b>
	Commercial	41	72,465.21	27	42,700.16	15	39,490.85	9	105,488.94	260,145.17	27
	Government	6	33,750.44	5	17,890.10	4	15,084.08	2	48,161.12	114,885.75	5
	Residential	3,128	1,560,356.61	2,516	997,628.24	1,519	631,944.70	947	1,515,053.65	4,704,983.21	2,532
	<b>143A</b>	<b>167</b>	<b>176,632.33</b>	<b>125</b>	<b>140,533.85</b>	<b>74</b>	<b>107,166.74</b>	<b>45</b>	<b>205,976.07</b>	<b>630,308.99</b>	<b>124</b>
	Commercial	34	47,368.39	23	33,382.18	15	24,619.55	10	49,894.30	155,264.42	22
	Government	1	42,127.70	1	46,339.70	1	44,107.70	1	88,739.06	221,314.16	1
	Residential	132	87,136.24	101	60,811.98	58	38,439.49	34	67,342.70	253,730.41	101
	<b>143B</b>	<b>334</b>	<b>233,453.42</b>	<b>248</b>	<b>139,468.91</b>	<b>138</b>	<b>83,187.70</b>	<b>95</b>	<b>166,324.09</b>	<b>622,434.13</b>	<b>259</b>
	Commercial	7	25,486.40	5	8,821.93	2	3,216.10	2	18,391.97	55,916.41	5
	Residential	327	207,967.02	243	130,646.98	136	79,971.60	93	147,932.12	566,517.72	254
	<b>144A</b>	<b>322</b>	<b>203,290.64</b>	<b>272</b>	<b>160,988.79</b>	<b>154</b>	<b>108,772.30</b>	<b>104</b>	<b>219,039.03</b>	<b>692,090.75</b>	<b>275</b>
	Commercial	8	19,377.50	8	20,103.23	6	15,344.18	5	39,267.67	94,092.58	8
	Government	1	97.22	0	0.00	0	0.00	0	0.00	97.22	0
	Residential	313	183,815.92	264	140,885.56	148	93,428.12	99	179,771.36	597,900.96	267
	<b>144B</b>	<b>791</b>	<b>534,583.23</b>	<b>687</b>	<b>283,480.11</b>	<b>360</b>	<b>175,498.18</b>	<b>220</b>	<b>296,855.98</b>	<b>1,290,417.50</b>	<b>690</b>
	Commercial	8	11,551.90	7	20,869.35	2	9,020.75	1	10,666.04	52,108.04	7
	Government	2	279.50	1	27.29	0	0.00	0	0.00	306.80	1
	Residential	781	522,751.82	679	262,583.47	358	166,477.43	219	286,189.94	1,238,002.67	682
	<b>15</b>	<b>3,282</b>	<b>2,041,364.05</b>	<b>2,819</b>	<b>1,407,090.85</b>	<b>1,628</b>	<b>884,591.38</b>	<b>1,092</b>	<b>2,173,331.94</b>	<b>6,506,378.22</b>	<b>2,831</b>
	<b>151A</b>	<b>209</b>	<b>121,272.44</b>	<b>176</b>	<b>84,082.16</b>	<b>92</b>	<b>46,315.50</b>	<b>55</b>	<b>76,754.37</b>	<b>328,424.48</b>	<b>176</b>
	Commercial	22	12,643.08	9	4,825.46	4	2,799.21	2	307.86	20,575.61	9
	Residential	187	108,629.36	167	79,256.70	88	43,516.29	53	76,446.51	307,848.86	167
	<b>151B</b>	<b>2,429</b>	<b>1,486,159.03</b>	<b>2,125</b>	<b>1,018,618.49</b>	<b>1,274</b>	<b>647,246.58</b>	<b>872</b>	<b>1,699,152.09</b>	<b>4,851,176.18</b>	<b>2,137</b>
	Commercial	54	165,631.92	38	109,694.06	24	40,720.18	17	125,393.10	441,439.26	39
	Government	7	18,356.48	3	5,670.05	3	12,901.04	2	11,594.25	48,521.82	3
	Residential	2,368	1,302,170.62	2,084	903,254.38	1,247	593,625.36	853	1,562,164.75	4,361,215.11	2,095
	<b>152A</b>	<b>71</b>	<b>46,472.62</b>	<b>57</b>	<b>28,979.86</b>	<b>24</b>	<b>16,054.91</b>	<b>14</b>	<b>42,524.77</b>	<b>134,032.16</b>	<b>57</b>
	Commercial	11	11,022.56	9	7,750.87	3	3,119.84	1	1,706.60	23,599.87	9
	Government	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0
	Residential	60	35,450.07	48	21,228.98	21	12,935.06	13	40,818.17	110,432.29	48

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ANNEX 3

Status	Active										
	Row Labels	00-30 Days: Count	00-30 Days: Sum	31-60 Days: Count	31-60 Days: Sum	61-90 Days: Count	61-90 Days: Sum	Over 90 Days: Count	Over 90 Days: Sum	Sum of Subtotal	Delinq. Count
	<b>152B</b>	<b>95</b>	<b>70,418.58</b>	<b>77</b>	<b>52,825.97</b>	<b>50</b>	<b>48,335.36</b>	<b>39</b>	<b>143,243.82</b>	<b>314,823.73</b>	<b>77</b>
	Commercial	15	19,501.86	9	17,166.42	7	12,257.27	4	31,113.56	80,039.11	9
	Government	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0
	Residential	80	50,916.72	68	35,659.56	43	36,078.08	35	112,130.26	234,784.62	68
	<b>153A</b>	<b>68</b>	<b>42,357.37</b>	<b>52</b>	<b>32,585.03</b>	<b>26</b>	<b>19,558.95</b>	<b>16</b>	<b>21,929.03</b>	<b>116,430.38</b>	<b>52</b>
	Commercial	12	6,002.44	5	4,370.80	1	3,741.49	0	0.00	14,114.73	5
	Residential	56	36,354.93	47	28,214.23	25	15,817.46	16	21,929.03	102,315.65	47
	<b>153B</b>	<b>110</b>	<b>82,964.38</b>	<b>96</b>	<b>61,979.95</b>	<b>49</b>	<b>35,860.32</b>	<b>25</b>	<b>42,070.16</b>	<b>222,874.81</b>	<b>96</b>
	Commercial	11	7,510.90	4	6,155.83	1	2,380.22	0	0.00	16,046.96	4
	Residential	99	75,453.48	92	55,824.12	48	33,480.10	25	42,070.16	206,827.86	92
	<b>154A</b>	<b>78</b>	<b>53,696.84</b>	<b>50</b>	<b>39,935.96</b>	<b>24</b>	<b>16,291.56</b>	<b>10</b>	<b>60,966.05</b>	<b>170,890.40</b>	<b>50</b>
	Commercial	50	32,132.58	27	24,574.72	12	9,067.26	2	42,137.75	107,912.32	27
	Residential	28	21,564.26	23	15,361.23	12	7,224.29	8	18,828.30	62,978.08	23
	<b>154B</b>	<b>222</b>	<b>138,022.79</b>	<b>186</b>	<b>88,083.44</b>	<b>89</b>	<b>54,928.21</b>	<b>61</b>	<b>86,691.64</b>	<b>367,726.07</b>	<b>186</b>
	Commercial	18	19,174.00	14	15,973.21	8	14,254.46	6	16,823.52	66,225.19	14
	Government	1	133.38	0	0.00	0	0.00	0	0.00	133.38	0
	Residential	203	118,715.40	172	72,110.23	81	40,673.75	55	69,868.12	301,367.50	172
	<b>16</b>	<b>1,068</b>	<b>962,881.61</b>	<b>507</b>	<b>390,383.57</b>	<b>370</b>	<b>300,065.01</b>	<b>234</b>	<b>1,057,559.90</b>	<b>2,710,890.09</b>	<b>493</b>
	<b>161A</b>	<b>66</b>	<b>37,745.50</b>	<b>43</b>	<b>30,219.36</b>	<b>37</b>	<b>20,100.61</b>	<b>27</b>	<b>151,454.75</b>	<b>239,520.22</b>	<b>43</b>
	Commercial	15	15,324.05	7	13,775.90	6	8,944.49	4	119,988.32	158,032.76	7
	Residential	51	22,421.45	36	16,443.46	31	11,156.12	23	31,466.43	81,487.46	36
	<b>161B</b>	<b>114</b>	<b>87,872.46</b>	<b>45</b>	<b>41,996.26</b>	<b>37</b>	<b>38,652.37</b>	<b>22</b>	<b>134,689.12</b>	<b>303,210.22</b>	<b>45</b>
	Commercial	33	37,289.19	10	13,417.20	9	14,857.59	5	70,989.99	136,553.97	10
	Government	3	3,918.77	1	409.13	0	0.00	0	0.00	4,327.90	1
	Residential	78	46,664.50	34	28,169.92	28	23,794.79	17	63,699.13	162,328.34	34
	<b>162A</b>	<b>106</b>	<b>81,859.78</b>	<b>55</b>	<b>39,454.88</b>	<b>41</b>	<b>36,477.49</b>	<b>27</b>	<b>107,627.04</b>	<b>265,419.20</b>	<b>54</b>
	Commercial	17	30,882.40	7	15,686.97	5	15,126.52	4	17,401.74	79,097.64	7
	Government	1	1,574.90	1	1,145.25	1	1,682.90	1	7,976.63	12,379.68	1
	Residential	88	49,402.48	47	22,622.66	35	19,668.07	22	82,248.67	173,941.88	46
	<b>162B</b>	<b>90</b>	<b>78,620.82</b>	<b>46</b>	<b>41,577.08</b>	<b>32</b>	<b>25,349.99</b>	<b>18</b>	<b>60,467.54</b>	<b>206,015.44</b>	<b>46</b>
	Commercial	24	28,623.01	12	11,055.20	7	4,309.49	3	25,730.57	69,718.26	12

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ANNEX 9

Status	Active										
	Row Labels	00-30 Days: Count	00-30 Days: Sum	31-60 Days: Count	31-60 Days: Sum	61-90 Days: Count	61-90 Days: Sum	Over 90 Days: Count	Over 90 Days: Sum	Sum of Subtotal	Deling. Count
	Residential	66	49,997.81	34	30,521.88	25	21,040.51	15	34,736.98	136,297.18	34
	<b>163A</b>	<b>259</b>	<b>348,776.48</b>	<b>127</b>	<b>73,724.03</b>	<b>84</b>	<b>67,939.90</b>	<b>48</b>	<b>203,286.27</b>	<b>693,726.68</b>	<b>119</b>
	Commercial	32	23,295.38	10	16,011.11	7	19,649.41	5	45,291.38	104,247.28	9
	Residential	227	325,481.10	117	57,712.92	77	48,290.49	43	157,994.90	589,479.40	110
	<b>163B</b>	<b>189</b>	<b>138,366.51</b>	<b>72</b>	<b>56,108.15</b>	<b>52</b>	<b>33,196.33</b>	<b>35</b>	<b>138,868.95</b>	<b>366,539.93</b>	<b>70</b>
	Commercial	53	73,013.03	16	26,982.69	10	8,219.78	3	35,537.93	143,753.43	16
	Government	2	6,677.80	2	1,774.34	1	1,646.90	1	1,394.60	11,493.64	2
	Residential	134	58,675.67	54	27,351.12	41	23,329.65	31	101,936.42	211,292.86	52
	<b>164A</b>	<b>130</b>	<b>109,553.25</b>	<b>57</b>	<b>57,228.90</b>	<b>41</b>	<b>50,972.47</b>	<b>30</b>	<b>183,939.05</b>	<b>401,693.67</b>	<b>55</b>
	Commercial	30	26,813.33	15	21,188.34	12	17,288.52	9	86,853.68	152,143.86	14
	Government	3	1,186.89	2	24.90	0	0.00	0	0.00	1,211.78	2
	Residential	97	81,553.03	40	36,015.67	29	33,683.95	21	97,085.38	248,338.02	39
	<b>164B</b>	<b>114</b>	<b>80,086.81</b>	<b>62</b>	<b>50,074.91</b>	<b>46</b>	<b>27,375.86</b>	<b>27</b>	<b>77,227.17</b>	<b>234,764.74</b>	<b>61</b>
	Commercial	13	22,458.21	5	19,682.25	3	2,369.39	1	1,047.40	45,557.25	5
	Residential	101	57,628.60	57	30,392.66	43	25,006.46	26	76,179.77	189,207.49	56
<b>17</b>		<b>2,705</b>	<b>1,664,774.69</b>	<b>1,501</b>	<b>793,014.02</b>	<b>1,222</b>	<b>526,072.26</b>	<b>708</b>	<b>1,636,338.42</b>	<b>4,620,199.39</b>	<b>1,459</b>
	<b>171A</b>	<b>393</b>	<b>232,761.70</b>	<b>213</b>	<b>112,775.63</b>	<b>174</b>	<b>77,972.89</b>	<b>102</b>	<b>228,495.99</b>	<b>652,006.20</b>	<b>203</b>
	Commercial	31	35,088.78	18	16,637.30	12	11,863.91	7	46,922.22	110,512.20	15
	Residential	362	197,672.92	195	96,138.33	162	66,108.98	95	181,573.77	541,494.00	188
	<b>171B</b>	<b>228</b>	<b>127,576.49</b>	<b>122</b>	<b>60,218.70</b>	<b>90</b>	<b>41,065.60</b>	<b>51</b>	<b>160,897.93</b>	<b>389,758.71</b>	<b>119</b>
	Commercial	6	3,406.97	2	873.60	2	873.60	2	12,388.17	17,542.33	2
	Residential	222	124,169.53	120	59,345.10	88	40,192.00	49	148,509.76	372,216.38	117
	<b>172A</b>	<b>269</b>	<b>158,635.86</b>	<b>170</b>	<b>81,232.96</b>	<b>148</b>	<b>56,367.98</b>	<b>98</b>	<b>202,755.83</b>	<b>498,992.63</b>	<b>170</b>
	Commercial	3	12,906.14	1	271.78	0	0.00	0	0.00	13,177.93	1
	Government	1	310.05	1	310.05	1	279.50	1	600.27	1,499.87	1
	Residential	265	145,419.67	168	80,651.12	147	56,088.48	97	202,155.56	484,314.84	168
	<b>172B</b>	<b>603</b>	<b>330,505.06</b>	<b>342</b>	<b>145,571.41</b>	<b>281</b>	<b>86,858.79</b>	<b>158</b>	<b>381,106.86</b>	<b>944,042.12</b>	<b>334</b>
	Commercial	4	32,344.32	0	0.00	0	0.00	0	0.00	32,344.32	0
	Government	2	8.73	0	0.00	0	0.00	0	0.00	8.73	0
	Residential	597	298,152.00	342	145,571.41	281	86,858.79	158	381,106.86	911,689.06	334
	<b>173A</b>	<b>310</b>	<b>215,811.11</b>	<b>161</b>	<b>92,062.99</b>	<b>129</b>	<b>62,041.97</b>	<b>77</b>	<b>168,626.77</b>	<b>538,542.84</b>	<b>157</b>

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ANNEX Q

Status	Active										
	Row Labels	00-30 Days: Count	00-30 Days: Sum	31-60 Days: Count	31-60 Days: Sum	61-90 Days: Count	61-90 Days: Sum	Over 90 Days: Count	Over 90 Days: Sum	Sum of Subtotal	Delinq. Count
	Commercial	5	7,557.30	4	1,607.92	2	1,729.00	2	2,456.29	13,350.51	4
	Government	4	85.38	0	0.00	0	0.00	0	0.00	85.38	0
	Residential	301	208,168.43	157	90,455.06	127	60,312.97	75	166,170.48	525,106.95	153
	<b>173B</b>	<b>326</b>	<b>196,277.85</b>	<b>183</b>	<b>106,798.87</b>	<b>151</b>	<b>69,449.38</b>	<b>74</b>	<b>193,911.27</b>	<b>566,437.37</b>	<b>179</b>
	Commercial	8	6,822.74	2	4,954.60	2	3,668.33	1	18,758.86	34,204.53	2
	Government	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0
	Residential	318	189,455.11	181	101,844.27	149	65,781.05	73	175,152.41	532,232.84	177
	<b>174A</b>	<b>250</b>	<b>206,549.64</b>	<b>138</b>	<b>117,895.84</b>	<b>111</b>	<b>83,075.63</b>	<b>64</b>	<b>168,298.89</b>	<b>575,819.99</b>	<b>132</b>
	Commercial	28	91,496.89	11	60,950.20	10	42,134.67	6	48,712.16	243,293.91	10
	Residential	222	115,052.75	127	56,945.64	101	40,940.97	58	119,586.72	332,526.08	122
	<b>174B</b>	<b>326</b>	<b>196,656.99</b>	<b>172</b>	<b>76,457.65</b>	<b>138</b>	<b>49,240.01</b>	<b>84</b>	<b>132,244.87</b>	<b>454,599.52</b>	<b>165</b>
	Commercial	6	1,737.94	2	873.60	2	86.66	0	0.00	2,698.20	2
	Residential	320	194,919.05	170	75,584.05	136	49,153.35	84	132,244.87	451,901.32	163
<b>18</b>		<b>4,872</b>	<b>2,813,667.69</b>	<b>2,569</b>	<b>1,261,185.17</b>	<b>2,104</b>	<b>919,708.16</b>	<b>1,292</b>	<b>2,791,936.55</b>	<b>7,786,497.58</b>	<b>2,485</b>
	<b>181A</b>	<b>267</b>	<b>140,704.97</b>	<b>154</b>	<b>73,892.66</b>	<b>132</b>	<b>49,081.04</b>	<b>73</b>	<b>112,176.33</b>	<b>375,855.00</b>	<b>150</b>
	Commercial	1	558.30	0	0.00	0	0.00	0	0.00	558.30	0
	Government	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0
	Residential	266	140,146.68	154	73,892.66	132	49,081.04	73	112,176.33	375,296.70	150
	<b>181B</b>	<b>584</b>	<b>320,598.21</b>	<b>348</b>	<b>179,524.47</b>	<b>291</b>	<b>135,435.21</b>	<b>180</b>	<b>245,637.40</b>	<b>881,195.29</b>	<b>341</b>
	Commercial	3	5,808.00	1	4,013.80	1	1,400.56	0	0.00	11,222.36	1
	Government	5	3,018.83	2	3,699.03	1	248.95	1	120.93	7,087.75	2
	Residential	576	311,771.38	345	171,811.64	289	133,785.70	179	245,516.47	862,885.18	338
	<b>182A</b>	<b>595</b>	<b>344,777.37</b>	<b>303</b>	<b>131,903.23</b>	<b>241</b>	<b>98,680.05</b>	<b>146</b>	<b>294,740.66</b>	<b>870,101.31</b>	<b>292</b>
	Commercial	9	21,852.87	5	3,073.07	4	2,392.05	2	28,166.49	55,484.47	5
	Residential	586	322,924.50	298	128,830.16	237	96,288.00	144	266,574.17	814,616.84	287
	<b>182B</b>	<b>1,835</b>	<b>1,128,373.78</b>	<b>840</b>	<b>426,884.39</b>	<b>680</b>	<b>288,441.09</b>	<b>393</b>	<b>974,002.95</b>	<b>2,817,702.21</b>	<b>810</b>
	Commercial	40	107,938.90	18	39,713.86	13	47,491.68	10	194,198.83	389,343.27	16
	Government	2	58.18	0	0.00	0	0.00	0	0.00	58.18	0
	Residential	1,793	1,020,376.69	822	387,170.53	667	240,949.41	383	779,804.13	2,428,300.76	794
	<b>183A</b>	<b>892</b>	<b>491,580.25</b>	<b>506</b>	<b>233,983.74</b>	<b>411</b>	<b>177,315.43</b>	<b>263</b>	<b>626,046.46</b>	<b>1,528,925.87</b>	<b>489</b>
	Commercial	22	43,555.76	13	7,611.88	7	2,288.69	4	11,387.61	64,843.94	9

Status	Active										
	Row Labels	00-30 Days: Count	00-30 Days: Sum	31-60 Days: Count	31-60 Days: Sum	61-90 Days: Count	61-90 Days: Sum	Over 90 Days: Count	Over 90 Days: Sum	Sum of Subtotal	Deling. Count
	Government	1	340.60	1	279.50	1	340.60	1	1,011.99	1,972.69	1
	Residential	869	447,683.89	492	226,092.36	403	174,686.14	258	613,646.85	1,462,109.24	479
	<b>183B</b>	<b>353</b>	<b>190,036.12</b>	<b>219</b>	<b>113,932.28</b>	<b>178</b>	<b>91,613.90</b>	<b>117</b>	<b>329,132.01</b>	<b>724,714.31</b>	<b>206</b>
	Commercial	6	5,551.59	4	1,860.30	3	2,258.42	2	18,410.74	28,081.05	3
	Government	2	4,637.30	1	0.00	0	0.00	0	0.00	4,637.30	1
	Residential	345	179,847.23	214	112,071.98	175	89,355.48	115	310,721.27	691,995.96	202
	<b>184A</b>	<b>187</b>	<b>81,459.50</b>	<b>109</b>	<b>47,640.07</b>	<b>98</b>	<b>36,871.29</b>	<b>73</b>	<b>123,378.10</b>	<b>289,348.95</b>	<b>108</b>
	Commercial	5	3,172.00	5	3,251.70	4	1,536.86	3	8,556.75	16,517.31	5
	Residential	182	78,287.50	104	44,388.37	94	35,334.43	70	114,821.35	272,831.64	103
	<b>184B</b>	<b>159</b>	<b>116,137.50</b>	<b>90</b>	<b>53,424.34</b>	<b>73</b>	<b>42,270.16</b>	<b>47</b>	<b>86,822.64</b>	<b>298,654.64</b>	<b>89</b>
	Commercial	5	9,846.70	3	7,744.40	3	8,265.90	3	22,223.38	48,080.38	3
	Residential	154	106,290.80	87	45,679.94	70	34,004.26	44	64,599.26	250,574.26	86
<b>19</b>		<b>3,500</b>	<b>2,831,919.25</b>	<b>2,208</b>	<b>1,368,609.32</b>	<b>1,411</b>	<b>735,319.74</b>	<b>767</b>	<b>2,551,595.65</b>	<b>7,487,443.96</b>	<b>2,192</b>
	<b>191A</b>	<b>637</b>	<b>380,273.68</b>	<b>327</b>	<b>165,869.14</b>	<b>257</b>	<b>86,586.95</b>	<b>143</b>	<b>204,379.85</b>	<b>837,109.62</b>	<b>318</b>
	Commercial	3	2,961.42	1	436.80	1	436.80	1	3,152.33	6,987.35	1
	Government	2	34,233.46	0	0.00	0	0.00	0	0.00	34,233.46	0
	Residential	632	343,078.80	326	165,432.34	256	86,150.15	142	201,227.53	795,888.81	317
	<b>191B</b>	<b>296</b>	<b>137,448.51</b>	<b>171</b>	<b>65,162.08</b>	<b>141</b>	<b>39,529.86</b>	<b>85</b>	<b>145,586.83</b>	<b>387,727.28</b>	<b>170</b>
	Commercial	3	1,676.30	1	620.10	1	436.80	1	1,021.46	3,754.66	1
	Government	1	810.55	1	746.85	1	401.70	1	4,936.77	6,895.87	1
	Residential	292	134,961.66	169	63,795.13	139	38,691.36	83	139,628.61	377,076.76	168
	<b>192A</b>	<b>378</b>	<b>243,942.87</b>	<b>189</b>	<b>128,124.79</b>	<b>150</b>	<b>68,702.07</b>	<b>95</b>	<b>272,097.05</b>	<b>712,866.78</b>	<b>183</b>
	Commercial	12	32,781.17	7	24,136.49	5	5,236.28	3	6,635.77	68,789.70	6
	Government	1	2,042.90	1	0.00	0	0.00	0	0.00	2,042.90	1
	Residential	365	209,118.80	181	103,988.29	145	63,465.79	92	265,461.29	642,034.18	176
	<b>192B</b>	<b>409</b>	<b>223,546.63</b>	<b>201</b>	<b>87,227.31</b>	<b>144</b>	<b>57,356.94</b>	<b>78</b>	<b>244,732.64</b>	<b>612,863.52</b>	<b>187</b>
	Commercial	20	23,517.18	7	3,477.60	5	3,283.80	5	24,639.29	54,917.87	7
	Government	1	3,391.31	0	0.00	0	0.00	0	0.00	3,391.31	0
	Residential	388	196,638.13	194	83,749.71	139	54,073.14	73	220,093.35	554,554.33	180
	<b>193A</b>	<b>502</b>	<b>289,908.59</b>	<b>344</b>	<b>160,874.24</b>	<b>205</b>	<b>78,138.82</b>	<b>100</b>	<b>112,806.11</b>	<b>641,727.77</b>	<b>345</b>
	Commercial	19	25,972.40	11	7,912.61	6	3,690.50	5	3,367.49	40,943.00	11

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ANNEX D

Status	Active										
	Row Labels	00-30 Days: Count	00-30 Days: Sum	31-60 Days: Count	31-60 Days: Sum	61-90 Days: Count	61-90 Days: Sum	Over 90 Days: Count	Over 90 Days: Sum	Sum of Subtotal	Delinq. Count
	Government	1	683.15	1	567.20	0	0.00	0	0.00	1,250.35	1
	Residential	482	263,253.05	332	152,394.43	199	74,448.33	95	109,438.62	599,534.42	333
	<b>193B</b>	<b>564</b>	<b>371,036.31</b>	<b>386</b>	<b>205,318.23</b>	<b>237</b>	<b>88,390.05</b>	<b>121</b>	<b>85,774.46</b>	<b>750,519.05</b>	<b>386</b>
	Commercial	42	63,127.61	22	40,529.43	14	12,869.61	8	13,906.90	130,433.55	21
	Government	2	5,908.80	2	2,219.80	1	943.35	1	4,819.59	13,891.54	2
	Residential	520	301,999.90	362	162,568.99	222	74,577.09	112	67,047.97	606,193.95	363
	<b>194A</b>	<b>647</b>	<b>421,426.01</b>	<b>539</b>	<b>230,698.02</b>	<b>245</b>	<b>114,812.78</b>	<b>122</b>	<b>168,780.77</b>	<b>935,717.58</b>	<b>552</b>
	Commercial	56	83,766.96	36	22,861.48	15	14,330.70	12	17,542.31	138,501.46	37
	Government	2	1,214.91	1	1,430.90	1	639.50	0	0.00	3,285.30	1
	Residential	589	336,444.14	502	206,405.64	229	99,842.59	110	151,238.46	793,930.83	514
	<b>194B</b>	<b>67</b>	<b>764,336.65</b>	<b>51</b>	<b>325,335.51</b>	<b>32</b>	<b>201,802.27</b>	<b>23</b>	<b>1,317,437.93</b>	<b>2,608,912.36</b>	<b>51</b>
	Commercial	2	4,342.88	0	0.00	0	0.00	0	0.00	4,342.88	0
	Government	64	759,775.80	51	325,335.51	32	201,802.27	23	1,317,437.93	2,604,351.52	51
	Residential	1	217.96	0	0.00	0	0.00	0	0.00	217.96	0
	<b>20</b>	<b>11,018</b>	<b>8,212,940.03</b>	<b>5,845</b>	<b>3,197,388.24</b>	<b>4,429</b>	<b>1,896,619.09</b>	<b>2,376</b>	<b>5,018,476.10</b>	<b>18,325,423.46</b>	<b>5,617</b>
	<b>201A</b>	<b>516</b>	<b>346,367.37</b>	<b>228</b>	<b>117,447.46</b>	<b>162</b>	<b>79,075.68</b>	<b>92</b>	<b>280,872.56</b>	<b>823,763.06</b>	<b>209</b>
	Commercial	27	68,280.55	14	12,291.11	6	11,857.60	6	25,880.98	118,310.24	9
	Residential	489	278,086.82	214	105,156.34	156	67,218.08	86	254,991.58	705,452.82	200
	<b>201B</b>	<b>1,043</b>	<b>712,873.71</b>	<b>472</b>	<b>257,967.00</b>	<b>373</b>	<b>184,672.59</b>	<b>225</b>	<b>632,810.17</b>	<b>1,788,323.48</b>	<b>452</b>
	Commercial	26	60,495.19	9	15,640.36	6	10,089.75	4	7,465.17	93,690.47	7
	Government	6	9,244.28	5	2,344.39	2	397.45	1	640.93	12,627.04	5
	Residential	1,011	643,134.25	458	239,982.25	365	174,185.39	220	624,704.07	1,682,005.96	440
	<b>202A</b>	<b>1,316</b>	<b>1,214,029.81</b>	<b>663</b>	<b>493,444.62</b>	<b>493</b>	<b>321,097.22</b>	<b>301</b>	<b>912,879.47</b>	<b>2,941,451.12</b>	<b>622</b>
	Commercial	128	394,949.39	60	152,947.52	32	110,337.47	25	245,254.31	903,488.69	48
	Government	2	11,422.10	1	6,974.90	1	3,482.90	1	1,045.72	22,925.62	1
	Residential	1,186	807,658.32	602	333,522.20	460	207,276.85	275	666,579.44	2,015,036.81	573
	<b>202B</b>	<b>1,073</b>	<b>724,674.63</b>	<b>544</b>	<b>284,508.52</b>	<b>431</b>	<b>205,847.79</b>	<b>271</b>	<b>650,676.89</b>	<b>1,865,707.83</b>	<b>513</b>
	Commercial	31	50,918.38	13	2,309.37	2	480.42	1	3,306.29	57,014.45	6
	Government	2	7,001.80	2	4,421.30	2	4,781.30	2	10,663.68	26,868.08	2
	Residential	1,040	666,754.45	529	277,777.86	427	200,586.07	268	636,706.92	1,781,825.29	505
	<b>203A</b>	<b>5,046</b>	<b>3,970,138.09</b>	<b>2,614</b>	<b>1,391,618.33</b>	<b>2,038</b>	<b>783,579.98</b>	<b>1,136</b>	<b>2,216,227.53</b>	<b>8,361,563.93</b>	<b>2,496</b>

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ANNEX 2

Status	Active										
	Row Labels	00-30 Days: Count	00-30 Days: Sum	31-60 Days: Count	31-60 Days: Sum	61-90 Days: Count	61-90 Days: Sum	Over 90 Days: Count	Over 90 Days: Sum	Sum of Subtotal	Deling. Count
	Commercial	277	976,057.30	125	137,545.61	58	71,632.98	33	211,567.46	1,396,803.34	97
	Government	18	115,930.64	9	54,253.56	6	58,961.65	6	223,436.48	452,582.33	9
	Residential	4,749	2,877,348.41	2,480	1,199,819.16	1,974	652,985.36	1,097	1,781,223.59	6,511,376.51	2,390
	Special Rate - Resid	2	801.74	0	0.00	0	0.00	0	0.00	801.74	0
	<b>203B</b>	<b>410</b>	<b>245,761.76</b>	<b>375</b>	<b>152,120.73</b>	<b>195</b>	<b>81,689.00</b>	<b>92</b>	<b>70,211.19</b>	<b>549,782.68</b>	<b>377</b>
	Commercial	5	13,323.49	4	11,941.21	3	8,499.40	3	1,733.74	35,497.85	4
	Residential	405	232,438.26	371	140,179.52	192	73,189.60	89	68,477.45	514,284.83	373
	<b>204A</b>	<b>158</b>	<b>89,082.08</b>	<b>131</b>	<b>47,194.42</b>	<b>65</b>	<b>22,570.68</b>	<b>25</b>	<b>16,143.83</b>	<b>174,991.01</b>	<b>132</b>
	Commercial	14	8,737.39	9	5,845.38	5	5,785.39	4	3,444.52	23,812.66	10
	Government	1	14,822.90	1	1,482.63	0	0.00	0	0.00	16,305.53	1
	Residential	143	65,521.80	121	39,866.41	60	16,785.29	21	12,699.32	134,872.82	121
	<b>204B</b>	<b>1,456</b>	<b>910,012.58</b>	<b>818</b>	<b>453,087.16</b>	<b>672</b>	<b>218,086.16</b>	<b>234</b>	<b>238,654.45</b>	<b>1,819,840.35</b>	<b>816</b>
	Commercial	18	65,144.48	8	20,699.58	6	18,651.18	4	13,764.40	118,259.65	7
	Government	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0
	Residential	1,438	844,868.10	810	432,387.58	666	199,434.98	230	224,890.05	1,701,580.70	809
<b>21</b>		<b>5,247</b>	<b>3,518,205.09</b>	<b>2,657</b>	<b>1,379,388.77</b>	<b>2,152</b>	<b>719,751.56</b>	<b>898</b>	<b>1,780,855.59</b>	<b>7,398,201.01</b>	<b>2,611</b>
	<b>211A</b>	<b>409</b>	<b>320,428.12</b>	<b>227</b>	<b>126,911.52</b>	<b>178</b>	<b>70,539.20</b>	<b>62</b>	<b>185,014.54</b>	<b>702,893.39</b>	<b>225</b>
	Commercial	14	65,556.74	7	9,489.07	4	4,303.91	2	4,355.12	83,704.85	5
	Government	1	19,345.90	1	13,513.90	1	15,565.90	1	81,127.26	129,552.96	1
	Residential	394	235,525.48	219	103,908.55	173	50,669.39	59	99,532.17	489,635.58	219
	<b>212A</b>	<b>441</b>	<b>255,254.27</b>	<b>235</b>	<b>127,259.92</b>	<b>185</b>	<b>92,441.14</b>	<b>76</b>	<b>199,706.30</b>	<b>674,661.62</b>	<b>236</b>
	Commercial	12	34,642.10	6	15,607.29	4	13,482.16	3	27,299.95	91,031.50	6
	Government	1	16,203.35	1	14,907.35	1	20,631.35	1	5,746.09	57,488.14	1
	Residential	428	204,408.81	228	96,745.28	180	58,327.63	72	166,660.25	526,141.97	229
	<b>212B</b>	<b>470</b>	<b>218,417.70</b>	<b>251</b>	<b>115,880.40</b>	<b>202</b>	<b>50,092.53</b>	<b>85</b>	<b>123,500.86</b>	<b>507,891.49</b>	<b>248</b>
	Commercial	1	436.20	0	0.00	0	0.00	0	0.00	436.20	0
	Residential	469	217,981.50	251	115,880.40	202	50,092.53	85	123,500.86	507,455.29	248
	<b>213A</b>	<b>306</b>	<b>167,226.02</b>	<b>157</b>	<b>68,026.69</b>	<b>128</b>	<b>36,659.77</b>	<b>54</b>	<b>250,202.41</b>	<b>522,114.89</b>	<b>155</b>
	Commercial	6	13,278.52	3	3,149.84	1	2,717.80	1	38,048.76	57,194.93	2
	Government	3	9,139.69	1	218.40	1	218.40	1	168,490.99	178,067.48	1
	Residential	297	144,807.80	153	64,658.45	126	33,723.57	52	43,662.65	286,852.48	152

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ANNEX Q



Status	Active										
	Row Labels	00-30 Days: Count	00-30 Days: Sum	31-60 Days: Count	31-60 Days: Sum	61-90 Days: Count	61-90 Days: Sum	Over 90 Days: Count	Over 90 Days: Sum	Sum of Subtotal	Delinq. Count
	<b>213B</b>	<b>257</b>	<b>111,278.46</b>	<b>130</b>	<b>46,730.14</b>	<b>111</b>	<b>27,559.32</b>	<b>63</b>	<b>72,843.99</b>	<b>258,411.92</b>	<b>129</b>
	Commercial	1	436.80	1	436.80	1	497.90	1	92.79	1,464.29	1
	Residential	256	110,841.66	129	46,293.34	110	27,061.42	62	72,751.20	256,947.63	128
	<b>214A</b>	<b>2,410</b>	<b>1,928,346.70</b>	<b>1,165</b>	<b>638,407.09</b>	<b>932</b>	<b>327,338.06</b>	<b>411</b>	<b>742,295.68</b>	<b>3,636,387.53</b>	<b>1,130</b>
	Commercial	103	575,164.79	42	39,956.16	18	12,806.73	5	10,426.61	638,354.28	34
	Government	9	47,775.24	5	27,325.81	3	23,289.55	3	135,731.53	234,122.13	5
	Residential	2,298	1,305,406.68	1,118	571,125.12	911	291,241.78	403	596,137.53	2,763,911.12	1,091
	<b>214B</b>	<b>954</b>	<b>517,253.83</b>	<b>492</b>	<b>256,173.00</b>	<b>416</b>	<b>115,121.54</b>	<b>147</b>	<b>207,291.82</b>	<b>1,095,840.18</b>	<b>488</b>
	Commercial	5	17,933.50	5	15,000.00	4	8,522.88	2	11,537.12	52,993.50	5
	Government	1	1,250.90	1	0.00	0	0.00	0	0.00	1,250.90	1
	Residential	948	498,069.43	486	241,172.99	412	106,598.66	145	195,754.70	1,041,595.78	482
	<b>22</b>	<b>7,717</b>	<b>4,071,225.25</b>	<b>4,278</b>	<b>1,843,462.24</b>	<b>3,623</b>	<b>1,094,142.56</b>	<b>2,214</b>	<b>3,821,074.13</b>	<b>10,829,904.18</b>	<b>4,157</b>
	<b>221A</b>	<b>1,371</b>	<b>1,140,420.61</b>	<b>723</b>	<b>371,023.75</b>	<b>610</b>	<b>258,439.42</b>	<b>402</b>	<b>823,714.04</b>	<b>2,593,597.82</b>	<b>683</b>
	Commercial	77	404,691.40	41	71,586.72	28	36,916.38	16	92,899.82	606,094.33	34
	Government	10	49,479.23	3	681.20	2	736.84	1	154.90	51,052.17	2
	Residential	1,284	686,249.98	679	298,755.83	580	220,786.20	385	730,659.31	1,936,451.33	647
	<b>221B</b>	<b>1,062</b>	<b>310,222.80</b>	<b>729</b>	<b>194,627.43</b>	<b>606</b>	<b>118,939.87</b>	<b>514</b>	<b>823,061.53</b>	<b>1,446,851.63</b>	<b>723</b>
	Commercial	2	8,266.40	1	436.80	1	436.80	1	57.58	9,197.57	1
	Residential	1,060	301,956.41	728	194,190.63	605	118,503.07	513	823,003.95	1,437,654.05	722
	<b>222A</b>	<b>471</b>	<b>232,007.96</b>	<b>238</b>	<b>103,434.67</b>	<b>201</b>	<b>44,694.44</b>	<b>89</b>	<b>150,630.87</b>	<b>530,767.94</b>	<b>230</b>
	Commercial	1	4,517.20	0	0.00	0	0.00	0	0.00	4,517.20	0
	Residential	470	227,490.76	238	103,434.67	201	44,694.44	89	150,630.87	526,250.74	230
	<b>222B</b>	<b>1,499</b>	<b>671,779.31</b>	<b>783</b>	<b>325,319.83</b>	<b>652</b>	<b>145,216.11</b>	<b>291</b>	<b>377,160.99</b>	<b>1,519,476.23</b>	<b>759</b>
	Commercial	3	3,629.68	1	3,149.80	1	2,573.80	1	2,593.43	11,946.71	1
	Residential	1,496	668,149.63	782	322,170.03	651	142,642.31	290	374,567.55	1,507,529.52	758
	<b>223A</b>	<b>823</b>	<b>452,745.43</b>	<b>496</b>	<b>257,426.83</b>	<b>448</b>	<b>191,052.39</b>	<b>277</b>	<b>597,171.47</b>	<b>1,498,396.12</b>	<b>488</b>
	Commercial	2	4,666.43	1	5,093.80	1	8,333.80	1	44,514.49	62,608.52	1
	Government	1	842.40	1	683.15	1	746.85	1	142.53	2,414.93	1
	Residential	820	447,236.60	494	251,649.88	446	181,971.74	275	552,514.45	1,433,372.67	486
	<b>223B</b>	<b>889</b>	<b>432,236.28</b>	<b>490</b>	<b>209,327.85</b>	<b>412</b>	<b>100,531.07</b>	<b>219</b>	<b>358,926.09</b>	<b>1,101,021.29</b>	<b>475</b>
	Commercial	9	34,237.99	5	10,413.40	4	4,812.53	3	4,829.89	54,293.82	5

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Row Labels	00-30 Days: Count	00-30 Days: Sum	31-60 Days: Count	31-60 Days: Sum	61-90 Days: Count	61-90 Days: Sum	Over 90 Days: Count	Over 90 Days: Sum	Sum of Subtotal	Deling. Count
Residential	880	397,998.30	485	198,914.45	408	95,718.54	216	354,096.19	1,046,727.47	470
<b>224A</b>	<b>1,142</b>	<b>599,783.21</b>	<b>575</b>	<b>259,931.90</b>	<b>493</b>	<b>169,785.63</b>	<b>292</b>	<b>415,921.13</b>	<b>1,445,421.87</b>	<b>562</b>
Commercial	7	19,449.12	2	4,748.50	2	5,315.10	2	8,818.84	38,331.56	2
Government	1	715.00	0	0.00	0	0.00	0	0.00	715.00	0
Residential	1,134	579,619.09	573	255,183.40	491	164,470.53	290	407,102.29	1,406,375.32	560
<b>224B</b>	<b>460</b>	<b>232,029.65</b>	<b>244</b>	<b>122,369.98</b>	<b>201</b>	<b>65,483.62</b>	<b>130</b>	<b>274,488.03</b>	<b>694,371.28</b>	<b>237</b>
Commercial	1	863.80	0	0.00	0	0.00	0	0.00	863.80	0
Residential	3	1,637.20	1	493.35	1	401.70	1	3,424.09	5,956.34	1
Special Rate - Resit	456	229,528.65	243	121,876.63	200	65,081.92	129	271,063.94	687,551.14	236
<b>23</b>	<b>2,905</b>	<b>2,137,164.02</b>	<b>1,551</b>	<b>1,083,517.37</b>	<b>1,232</b>	<b>673,593.22</b>	<b>749</b>	<b>1,514,740.51</b>	<b>5,409,015.12</b>	<b>1,526</b>
<b>231A</b>	<b>200</b>	<b>108,295.26</b>	<b>120</b>	<b>62,860.86</b>	<b>88</b>	<b>45,058.62</b>	<b>50</b>	<b>84,787.51</b>	<b>301,002.25</b>	<b>117</b>
Commercial	3	12,869.80	1	12,653.80	1	7,105.16	0	0.00	32,628.76	1
Residential	197	95,425.46	119	50,207.06	87	37,953.45	50	84,787.51	268,373.48	116
<b>231B</b>	<b>328</b>	<b>426,910.41</b>	<b>171</b>	<b>162,769.94</b>	<b>130</b>	<b>131,180.49</b>	<b>83</b>	<b>282,121.70</b>	<b>1,002,982.53</b>	<b>166</b>
Commercial	28	95,895.40	15	49,163.78	9	47,212.95	5	75,741.02	268,013.16	14
Government	4	12,108.67	2	5,981.75	2	16,205.75	2	5,608.14	39,904.31	2
Residential	296	318,906.33	154	107,624.41	119	67,761.79	76	200,772.54	695,065.07	150
<b>232A</b>	<b>776</b>	<b>739,271.44</b>	<b>436</b>	<b>429,425.93</b>	<b>347</b>	<b>225,628.43</b>	<b>207</b>	<b>399,356.19</b>	<b>1,793,682.00</b>	<b>432</b>
Commercial	13	57,633.87	6	35,238.50	5	18,237.39	4	5,727.48	116,837.24	6
Government	1	349.40	1	349.40	1	34.94	0	0.00	733.74	1
Residential	762	681,288.18	429	393,838.03	341	207,356.11	203	393,628.71	1,676,111.02	425
<b>232B</b>	<b>145</b>	<b>147,496.32</b>	<b>78</b>	<b>76,410.02</b>	<b>56</b>	<b>30,444.71</b>	<b>44</b>	<b>75,623.80</b>	<b>329,974.86</b>	<b>75</b>
Commercial	8	63,102.74	5	42,447.74	3	11,366.58	2	13,868.42	130,785.48	5
Government	1	8,751.35	1	10,047.35	1	5,655.35	1	5,302.38	29,756.43	1
Residential	136	75,642.24	72	23,914.93	52	13,422.78	41	56,453.00	169,432.95	69
<b>233A</b>	<b>21</b>	<b>7,644.41</b>	<b>11</b>	<b>2,603.24</b>	<b>9</b>	<b>1,590.48</b>	<b>7</b>	<b>3,890.58</b>	<b>15,728.71</b>	<b>11</b>
Residential	21	7,644.41	11	2,603.24	9	1,590.48	7	3,890.58	15,728.71	11
<b>233B</b>	<b>472</b>	<b>236,753.45</b>	<b>199</b>	<b>88,234.52</b>	<b>149</b>	<b>45,782.84</b>	<b>81</b>	<b>105,871.17</b>	<b>476,641.98</b>	<b>195</b>
Commercial	2	1,111.50	1	1,621.10	1	161.77	0	0.00	2,894.37	1
Residential	470	235,641.95	198	86,613.42	148	45,621.07	81	105,871.17	473,747.60	194
<b>234A</b>	<b>612</b>	<b>333,150.04</b>	<b>358</b>	<b>199,601.69</b>	<b>308</b>	<b>166,391.88</b>	<b>206</b>	<b>460,664.99</b>	<b>1,159,808.60</b>	<b>357</b>

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Status Active

Row Labels	00-30 Days: Count	00-30 Days: Sum	31-60 Days: Count	31-60 Days: Sum	61-90 Days: Count	61-90 Days: Sum	Over 90 Days: Count	Over 90 Days: Sum	Sum of Subtotal	Delinq. Count
Commercial	2	559.00	1	681.20	1	803.40	1	148.46	2,192.07	1
Government	2	8,645.40	2	3,275.95	2	724.54	1	1,373.46	14,019.35	2
Residential	608	323,945.63	355	195,644.54	305	164,863.94	204	459,143.07	1,143,597.19	354
<b>234B</b>	<b>351</b>	<b>137,642.69</b>	<b>178</b>	<b>61,611.16</b>	<b>145</b>	<b>27,515.77</b>	<b>71</b>	<b>102,424.58</b>	<b>329,194.19</b>	<b>173</b>
Residential	351	137,642.69	178	61,611.16	145	27,515.77	71	102,424.58	329,194.19	173
<b>24</b>	<b>2,430</b>	<b>1,145,310.30</b>	<b>1,480</b>	<b>722,512.23</b>	<b>1,280</b>	<b>470,471.28</b>	<b>915</b>	<b>2,143,642.81</b>	<b>4,481,936.62</b>	<b>1,463</b>
<b>241A</b>	<b>178</b>	<b>66,816.66</b>	<b>112</b>	<b>38,626.29</b>	<b>103</b>	<b>18,993.37</b>	<b>55</b>	<b>45,616.06</b>	<b>170,052.38</b>	<b>110</b>
Residential	2	901.55	2	497.90	2	48.18	0	0.00	1,447.63	2
Special Rate - Resid	176	65,915.11	110	38,128.39	101	18,945.19	55	45,616.06	168,604.75	108
<b>241B</b>	<b>396</b>	<b>173,789.77</b>	<b>221</b>	<b>98,766.64</b>	<b>180</b>	<b>77,205.48</b>	<b>112</b>	<b>189,718.94</b>	<b>539,480.84</b>	<b>214</b>
Commercial	1	436.80	1	436.80	1	436.80	1	257.95	1,568.35	1
Residential	395	173,352.97	220	98,329.84	179	76,768.68	111	189,461.00	537,912.49	213
<b>242A</b>	<b>163</b>	<b>103,656.86</b>	<b>99</b>	<b>67,394.36</b>	<b>79</b>	<b>47,141.70</b>	<b>54</b>	<b>134,470.39</b>	<b>352,663.31</b>	<b>98</b>
Commercial	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0
Government	1	218.40	1	218.40	1	218.40	1	1,585.12	2,240.32	1
Residential	162	103,438.46	98	67,175.96	78	46,923.30	53	132,885.27	350,422.99	97
<b>242B</b>	<b>194</b>	<b>91,459.47</b>	<b>75</b>	<b>22,699.85</b>	<b>49</b>	<b>20,553.74</b>	<b>29</b>	<b>39,598.42</b>	<b>174,311.48</b>	<b>74</b>
Commercial	0	0.00	0	0.00	0	0.00	0	0.00	0.00	0
Residential	194	91,459.47	75	22,699.85	49	20,553.74	29	39,598.42	174,311.48	74
<b>243A</b>	<b>96</b>	<b>66,247.83</b>	<b>30</b>	<b>9,924.62</b>	<b>20</b>	<b>4,109.17</b>	<b>11</b>	<b>12,240.57</b>	<b>92,522.19</b>	<b>29</b>
Commercial	3	20,601.00	1	0.00	0	0.00	0	0.00	20,601.00	1
Residential	93	45,646.83	29	9,924.62	20	4,109.17	11	12,240.57	71,921.19	28
<b>243B</b>	<b>1,216</b>	<b>534,903.36</b>	<b>835</b>	<b>405,588.21</b>	<b>752</b>	<b>234,152.34</b>	<b>588</b>	<b>1,205,934.78</b>	<b>2,380,578.69</b>	<b>830</b>
Commercial	2	13,067.60	2	12,635.60	2	5,674.42	1	35,109.25	66,486.87	2
Government	1	746.85	0	0.00	0	0.00	0	0.00	746.85	0
Residential	1,213	521,088.92	833	392,952.61	750	228,477.92	587	1,170,825.53	2,313,344.97	828
<b>244A</b>	<b>11</b>	<b>48,120.20</b>	<b>10</b>	<b>44,624.91</b>	<b>7</b>	<b>42,011.50</b>	<b>7</b>	<b>449,723.54</b>	<b>584,480.14</b>	<b>9</b>
Commercial	11	48,120.20	10	44,624.91	7	42,011.50	7	449,723.54	584,480.14	9
<b>244B</b>	<b>176</b>	<b>60,316.15</b>	<b>98</b>	<b>34,887.35</b>	<b>90</b>	<b>26,303.99</b>	<b>59</b>	<b>66,340.11</b>	<b>187,847.59</b>	<b>99</b>
Residential	176	60,316.15	98	34,887.35	90	26,303.99	59	66,340.11	187,847.59	99
<b>25</b>	<b>666</b>	<b>221,679.36</b>	<b>578</b>	<b>150,777.63</b>	<b>278</b>	<b>78,560.57</b>	<b>177</b>	<b>97,968.59</b>	<b>548,986.15</b>	<b>590</b>

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Status Active

Row Labels	00-30 Days:	00-30 Days:	31-60 Days:	31-60 Days:	61-90 Days:	61-90 Days:	Over 90 Days:	Over 90 Days:	Sum of Subtotal	Deling. Count
	Count	Sum	Count	Sum	Count	Sum	Count	Sum		
<b>251A</b>	<b>465</b>	<b>134,701.81</b>	<b>412</b>	<b>87,121.38</b>	<b>214</b>	<b>49,025.77</b>	<b>136</b>	<b>63,339.02</b>	<b>334,187.99</b>	<b>420</b>
Residential	465	134,701.81	412	87,121.38	214	49,025.77	136	63,339.02	334,187.99	420
<b>251B</b>	<b>170</b>	<b>70,825.11</b>	<b>144</b>	<b>52,826.34</b>	<b>55</b>	<b>19,821.38</b>	<b>30</b>	<b>27,163.86</b>	<b>170,636.69</b>	<b>146</b>
Residential	170	70,825.11	144	52,826.34	55	19,821.38	30	27,163.86	170,636.69	146
<b>252A</b>	<b>31</b>	<b>16,152.44</b>	<b>22</b>	<b>10,829.91</b>	<b>9</b>	<b>9,713.41</b>	<b>11</b>	<b>7,465.71</b>	<b>44,161.48</b>	<b>24</b>
Residential	31	16,152.44	22	10,829.91	9	9,713.41	11	7,465.71	44,161.48	24
<b>Grand Total</b>	<b>79,677</b>	<b>61,867,825.54</b>	<b>47,011</b>	<b>25,538,918.39</b>	<b>34,058</b>	<b>15,678,515.19</b>	<b>19,691</b>	<b>40,660,495.42</b>	<b>143,745,754.55</b>	<b>45,748</b>

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ANNEX 2

CAGAYAN DE ORO CITY WATER DISTRICT

Table 9  
COMPLAINTS SUMMARY REPORT  
For the Period from January 1 to December 31, 2017  
(frequency & daily turn around time)

MONTH	COMPLAINTS FILED/REPORTED THRU THE CCSD																								LEAKAGES REPAIRED												LEAKAGES NOT REPAIRED						TOTAL COMPLAINTS REPORTED (2017)																	
	change of meter/ meter test				dirty water/ flushing / water quality testing				elevation/transfer of meter tapping/ service line				compressor/ no water/ low pressure				reclassification of service connection- Coman'l to Residential				special reading/ high consumption				others				Total Complaints thru CCSD		service conn. leakage	stub-out	cluster area	mainline leaks (saddle clamp)	valve & meter area	damaged by road const.	for re-piping	for restoration	for reflowed	for cut	others	Total Leak Repaired (Accomplished)	after the meter	locatn not found	no leakage found	duplicate Job Order	forward to Maint.	Total Not Repaired (Not Acc.)	freq	days	Acc.	Not Acc.								
	freq	days	Acc.	Not Acc.	freq	days	Acc.	Not Acc.	freq	days	Acc.	Not Acc.	freq	days	Acc.	Not Acc.	freq	days	Acc.	Not Acc.	freq	days	Acc.	Not Acc.	freq	days	Acc.	Not Acc.	Acc.	Not Acc.	freq	freq	freq	freq	freq	freq	freq	freq	freq	freq	freq	freq	freq	freq	freq	freq	freq	freq	freq	freq	freq	freq	freq	freq	freq	freq				
January	166	2	135	20	10	2	8	2	211	3	185	26	226	3	213	13	28	1	24	4	500	1	490	10	417	2	379	38	1434	113	301	31	67	1	64	0	0	19	0	0	16	499	1	2	13	9	14	4	42	82	2,128	2	1,933	195						
February	110	2	98	12	14	1	9	5	179	3	128	51	164	2	141	13	18	4	16	2	466	2	444	21	460	3	405	55	1241	169	308	22	54	8	64	0	0	18	0	0	43	517	2	2	13	10	20	2	63	108	2,026	3	1,768	287						
March	190	2	173	17	23	2	20	3	170	4	141	29	196	2	182	14	19	1	16	3	470	2	446	24	504	2	460	44	1438	134	360	33	32	11	77	0	0	7	1	1	65	677	2	3	20	12	7	1	42	82	2,231	2	2,015	216						
April	196	3	191	5	21	1	18	3	148	6	118	30	267	5	247	10	21	1	14	7	363	2	323	30	397	2	366	31	1277	116	304	20	55	6	70	0	0	9	0	0	36	499	2	3	17	12	9	0	42	80	1,972	2	1,776	196						
May	323	4	298	25	42	3	36	6	221	3	177	44	289	4	273	16	32	2	23	9	486	2	457	28	506	2	477	29	1741	167	323	27	61	12	68	0	0	17	3	0	34	646	1	2	11	15	8	0	51	85	2,528	3	2,288	242						
June	424	2	393	31	12	3	10	2	112	4	91	21	236	4	221	15	31	1	25	6	428	1	410	18	496	2	462	34	1612	127	328	36	38	6	63	0	0	30	0	0	41	641	1	2	10	14	7	2	48	81	2,361	2	2,163	208						
July	324	2	308	16	9	5	8	1	146	3	122	23	230	2	218	12	46	1	39	6	506	1	487	19	546	3	520	25	1702	102	372	69	13	12	14	0	0	14	3	0	49	636	2	3	17	12	19	1	67	116	2,466	3	2,238	218						
August	196	2	189	7	13	4	12	1	200	4	155	45	196	3	186	10	60	2	41	9	548	1	531	17	566	4	530	26	1644	116	393	48	21	7	40	0	0	8	3	3	29	652	3	3	7	13	10	0	89	119	2,430	3	2,196	234						
September	204	2	195	9	13	2	12	1	163	3	113	40	176	2	162	14	31	1	27	4	680	2	556	24	614	3	498	16	1663	108	379	61	12	11	42	0	0	16	4	6	63	593	2	3	13	9	26	6	81	134	2,398	3	2,156	242						
October	191	5	166	25	13	3	11	2	144	5	108	36	178	2	157	21	36	1	31	4	518	2	501	17	391	3	366	25	1340	130	311	67	18	8	40	0	0	23	2	1	33	493	2	2	11	10	16	1	66	104	2,067	3	1,833	234						
November	232	6	206	26	8	2	6	2	196	4	154	41	267	3	242	15	28	2	26	2	496	2	464	31	506	3	478	28	1676	146	384	63	14	7	29	0	0	9	1	2	36	546	1	2	20	7	6	6	58	97	2,363	3	2,121	242						
December	230	8	216	14	14	3	9	5	184	4	142	42	212	5	187	25	28	1	21	7	377	3	357	20	419	3	395	24	1327	137	287	60	17	3	27	0	0	16	1	1	29	430	2	2	10	4	12	2	48	76	1,970	3	1,767	213						
total	2,776		2568	207	192		169	33	2,062		1,634	428	2,607		2,429	178	366		303	63	5,725		5,466	269	5,711		5,336	376	17,896	1,643	4,060	507	402	91	598	0	0	185	18	13	463	6,327		162	127	163	26	697	1164	26,929		24,222	2,707							
mo. ave.	231	3	214	17	16	3	13	3	172	4	136	36	217	3	202	16	31	2	26	6	477	2	456	22	476	3	445	31	1,491	129	338	42	34	8	50	0	0	16	2	1	39	527	2	2	14	11	13	2	68	97	2,244	3	2,019	226						
																																																									100%		90%	10%

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Remarks:

- 1.) Data source for: *Dirty Water* (fr. Prodn. Dept.) and *Mainline Leakage* (fr. Maint. Dept.)
- 2.) **Freq** (frequency) is the total number of complaints reported in a month and **Days** is the average period complaints are attended.
- 3.) Complaints are attended at an average of 3 calendar days as of December 31 of 2017, however, complaints on leakages were attended in 2 days only
- 4.) Out of total number of complaints reported 90% were accomplished.

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