



LETTER-CIRCULAR NO. 2019-01
SERIES of 2019

SUBJECT: LIST OF CIC SUBMITTING ENTITIES IN PRODUCTION
AS OF 20 SEPTEMBER 2019


In line with the mandate of the **Credit Information Corporation (CIC)** to establish a comprehensive and centralized credit information system for the collection and dissemination of fair and accurate information relevant to, or arising from, credit and credit-related activities of all entities participating in the financial system, the CIC hereby releases the list of *Submitting Entities in Production* (see Annex "A") constituting of **four hundred forty four (444) entities that are submitting live or actual basic credit data of borrowers to the CIC database.**

As of 20 September 2019, the total number of Submitting Entities¹ (SEs) that are registered with the CIC is one thousand seven hundred fifteen (1,715), which are divided among universal, commercial banks, credit card issuers, thrift banks, rural banks, cooperatives, government owned and controlled corporation, private lending institutions, insurance companies, financing and lending institutions.

This Letter-Circular is issued in recognition of compliance to Republic Act No. 9510, enable inclusive lending, and show support to MSME lending, in the same manner that this will also raise public consciousness on the mandate of the CIC as well as compliance of SEs.

For your information.

Makati City, Philippines, 27 September 2019.


JAIME CASTO JOSEP GARCHITORENA
President and CEO

¹ Section 3(q) of Republic Act No. 9510 - "Submitting Entity" refers to any entity that provides credit facilities such as, but not limited to, banks, quasi-banks, trust entities, investment houses, financing companies, cooperatives, nongovernmental, micro-financing organizations, credit card companies, insurance companies and government lending institutions.



ANNEX "A"

List of CIC Submitting Entities in Production as of September 20, 2019

1	AUB Cards
2	Bank of Commerce Cards
3	BDO Cards
4	BPI Cards
5	Chinabank Cards
6	Citibank N.A. (Cards)
7	East West Bank Cards
8	Equicom Savings Bank Cards
9	HSBC Cards
10	Maybank Cards
11	Metrobank Card
12	PNB Cards
13	RCBC Bankard
14	Security Bank Cards
15	Standard Chartered Bank Cards
16	Union Bank Cards
17	Al-Amanah Islamic Investment Bank
18	Asia United Bank
19	Australia and New Zealand Banking Group Limited (ANZ)
20	Bangkok Bank
21	Bank of America
22	Bank of China Limited-Manila Branch
23	Bank of Commerce
24	Bank of Philippine Islands (BPI)
25	BDO Private Bank, Inc.
26	BDO Unibank, Inc.
27	Cathay United Bank Co., Ltd. Manila Branch
28	China Banking Corporation
29	Citibank N.A.
30	CTBC Bank (Philippines) Corporation (Formerly Chinatrust)
31	Deutsche Bank
32	East West Bank (EWB)



33	First Commercial Bank Ltd., - Manila Branch
34	Hongkong and Shanghai Banking Corporation (HSBC)
35	Hua Nan Commercial Bank, Ltd.
36	Industrial Bank of Korea (IBK) Manila Branch
37	Internationale Nederlanden Groep Bank N.V. - Manila Branch (ING Bank)
38	JP Morgan Chase Bank, N.A.
39	Land Bank of the Philippines (LBP)
40	Maybank Philippines
41	Mega International Commercial Bank Co., Ltd. - Manila Branch
42	Mizuho Bank, Ltd. - Manila Branch
43	Philippine Bank of Communications (PBCOM)
44	Philippine National Bank
45	Philippine Veterans Bank
46	Rizal Commercial Banking Corporation (RCBC)
47	Robinsons Bank
48	Security Bank Corporation
49	Shinhan Bank - Manila Branch
50	Standard Chartered Bank
51	Sumitomo Mitsui Banking Corporation
52	The Bank of Tokyo
53	Union Bank of the Philippines
54	United Coconut Planters Bank (UCPB)
55	Industrial and Commercial Bank of China
56	1st Valley Bank, Inc. A Development Bank
57	AllBank, Inc. (Formerly Optimum Development Bank, Inc.)
58	Bangko Kabayan, Inc.
59	Bank of Makati (A Savings Bank), Inc.
60	Bank One Savings and Trust Corporation
61	Bataan Development Bank
62	BPI Family Savings Bank, Inc.
63	BPI Direct BankCO, Inc. A Savings Bank (Formerly BPI Globe BankCO, Inc. A Savings Bank / BPI Direct)
64	Card SME Bank, Inc. A Thrift Bank
65	Century Savings Bank Corp.
66	China Bank Savings, Inc.



67	City Savings Bank
68	Cordillera Savings Bank, Inc.
69	Dumaguete City Development Bank, Inc.
70	Enterprise Bank, Inc. (A Thrift Bank)
71	Equicom Savings Bank
72	Farmers Savings and Loan Bank, Inc.
73	HSBC Savings Bank (Phils), Inc.
74	Inter-Asia Development Bank
75	Isla Bank (A Thrift Bank), Inc.
76	Legazpi Savings Bank, Inc.
77	Luzon Development Bank
78	Malayan Bank Savings and Mortgage Bank, Inc.
79	Northpoint Development Bank, Inc.
80	Penbank, Inc. (A Private Development Bank)
81	Phil Star Development Bank, Inc.
82	Philippine Savings Bank (PSBank)
83	PNB Savings Bank
84	Queen City Development Bank Inc. (Queenbank, A Thrift Bank)
85	RCBC Savings Bank, Inc.
86	Sterling Bank of Asia, Inc. (A Savings Bank)
87	Sun Savings Bank, Inc.
88	UCPB Savings Bank
89	Wealth Development Bank Corporation
90	Yuanta Savings Bank Philippines, Inc. (Formerly TONG YANG BANK) (A Korean Savings Bank)
91	First Consolidated Bank, Inc.
92	University Savings Bank, Inc.
93	Hiyas Banking Corporation
94	Pacific Ace Savings Bank, Inc.
95	AMA Rural Bank of Mandaluyong, Inc.
96	ARDCIBank, Inc. A Rural Bank
97	Balanga Rural Bank, Inc.
98	Baliuag Rural Bank, Inc.
99	Banco Alabang, Inc. (A Rural Bank)
100	Banco Cooperativa De Zamboanga



101	Banco De Calamba, Inc. (A Rural Bank)
102	Banco San Vicente, Inc. (A Rural Bank)
103	Bangko Carrascal, Inc. (A Rural Bank)
104	Bangko Mabuhay (A Rural Bank), Inc.
105	Bangko Noveleta, Inc. A Rural Bank
106	Bankways, Inc. (A Rural Bank)
107	BHF Rural Bank
108	Binan Rural Bank, Inc.
109	BINHl Rural Bank (Formerly Rural Bank of Balingasag (Mis. Or.), Inc.)
110	BOF, Inc. (A Rural Bank)
111	Bolbok Rural Bank, Inc.
112	Butuan City Rural Bank, Inc.
113	Cagsawa Rural Bank Inc.
114	Camalig Bank, Inc. (A Rural Bank)
115	Card Bank, Inc. (A Microfinance-Oriented Rural Bank)
116	Classic Rural Bank, Inc.
117	Community Rural Bank of Dapitan City, Inc.
118	Community Rural Bank of Medellin (Cebu), Inc.
119	Countryside Rural Bank of Palauig (Zambales), Inc.
120	Diamond Rural Bank, Inc.
121	East West Rural Bank, Inc.
122	Entrepreneur Rural Bank, Inc.
123	Filidian Rural Bank of Antipolo, Inc.
124	First Community Bank, Inc. (A Rural Bank)
125	First Integrity Bank, Inc. (Rural Bank of Bailen)
126	First Tagum Rural Bank, Inc.
127	GM Bank of Luzon, Inc.
128	Golden Rural Bank of the Philippines, Inc.
129	Guagua Savers Bank (A Rural Bank), Inc.
130	Highland Rural Bank Inc.
131	Imus Rural Bank, Inc.
132	Liberty Bank (A Rural Bank), Inc.
133	Lipa Bank, Inc. (A Rural Bank)
134	Maharlika Rural Bank, Inc.
135	Malarayat Rural Bank, Inc.



136	Mallig Plains Rural Bank (Isabela), Inc.
137	Manor Bank - A Rural Bank Corp. (Formerly Rural Bank of Odiongan, Inc)
138	Mount Makiling Rural Bank, Inc
139	New Rural Bank of San Leonardo (Nueva Ecija), Inc.
140	One Network Bank, Inc. (A Rural Bank)
141	Opportunity Kauswagan Bank, Inc. (OK Bank)
142	Partner Rural Bank (Cotabato), Inc.
143	PBCOM Rural Bank, Inc. (Formerly Banco Dipolog, Inc. A Rural Bank)
144	People's Rural Bank (Gen. Santos City), Inc
145	Pioneer Bank (A Rural Bank), Inc. (Formerly Rural Bank of Loboc, Inc.)
146	Providence Rural Bank, Inc.
147	Quezon Capital Rural Bank, Inc.
148	RBT Bank Inc., A Rural Bank
149	Rizal Bank, Inc. A Microfinance-Oriented Rural Bank
150	RNG Coastal Bank, Inc. (A Rural Bank)
151	Rural Bank of Abucay (Bataan), Inc.
152	Rural Bank of Anda (Pangasinan), Inc.
153	Rural Bank of Angat (Bulacan), Inc.
154	Rural Bank of Angono, Inc.
155	Rural Bank of Bacolod City, Inc.
156	Rural Bank of Bagabag (N.V.), Inc.
157	Rural Bank of Bagac, Bataan, Inc.
158	Rural Bank of Bambang (Nueva Vizcaya), Inc.
159	Rural Bank of Banga (Aklan), Inc.
160	Rural Bank of Barili (Cebu), Inc.
161	Rural Bank of Bato (Leyte), Inc.
162	Rural Bank of Bauang, Inc.
163	Rural Bank of Bay, Inc.
164	Rural Bank of Bayombong, Inc.
165	Rural Bank of Bogo (Cebu), Inc.
166	Rural Bank of Brooke's Point (Palawan), Inc.
167	Rural Bank of Calauan, Inc.
168	Rural Bank of Casiguran (Aurora), Inc.
169	Rural Bank of Cauayan, Incorporated
170	Rural Bank of Cavinti (Laguna), Inc.



171	Rural Bank of Compostela (Davao Del Norte), Inc.
172	Rural Bank of Datu Paglas, Inc.
173	Rural Bank of Digos, Inc.
174	Rural Bank of Dolores (Quezon), Inc.
175	Rural Bank of Dona Remedios Trinidad (Bulacan), Inc.
176	Rural Bank of Dulag (Leyte), Inc.
177	Rural Bank of El Salvador (Misamis Oriental), Inc.
178	Rural Bank of Escalante (Negros Occ.), Inc.
179	Rural Bank of Gattaran (Cagayan), Inc.
180	Rural Bank of Guinobatan, Inc.
181	Rural Bank of Hermosa (Bataan), Inc.
182	Rural Bank of Hilongos (Leyte), Inc.
183	Rural Bank of Hindang (Leyte), Inc.
184	Rural Bank of Iloilo City, Inc.
185	Rural Bank of Irosin (Sorsogon), Inc.
186	Rural Bank of Itogon (Benguet), Inc.
187	Rural Bank of Jaen, Inc.
188	Rural Bank of Lanuza (Surigao del Sur), Inc.
189	Rural Bank of Lebak (Sultan Kudarat), Inc.
190	Rural Bank of Liloy (Zamboanga Del Norte), Inc.
191	Rural Bank of Luisiana (Laguna), Inc.
192	Rural Bank of Lumban (Laguna), Inc.
193	Rural Bank of Magdalena (Laguna), Inc.
194	Rural Bank of Mandaue, Inc.
195	Rural Bank of Mangaldan, Inc.
196	Rural Bank of Maragondon, Inc.
197	Rural Bank of Medina (Misamis Oriental), Inc.
198	Rural Bank of Padre Garcia, Inc.
199	Rural Bank of Paete, Inc.
200	Rural Bank of Pagadian, Inc.
201	Rural Bank of Pandi (Bulacan), Inc.
202	Rural Bank of Paracale (Camarines Norte), Inc.
203	Rural Bank of Pilar (Sorsogon), Inc.
204	Rural Bank of Placer (Surigao del Norte), Inc.
205	Rural Bank of Rizal (Zamboanga Del Norte), Inc.



206	Rural Bank of Rosario (La Union), Inc.
207	Rural Bank of San Antonio (Quezon), Inc.
208	Rural Bank of San Fernando (Camarines Sur), Inc.
209	Rural Bank of San Jacinto (Masbate), Inc.
210	Rural Bank of San Jose (Camarines Sur), Inc.
211	Rural Bank of San Mateo (Isabela), Inc.
212	Rural Bank of San Quintin, Inc.
213	Rural Bank of Sipocot (Camarines Sur), Inc.
214	Rural Bank of Sta. Barbara (Iloilo), Inc.
215	Rural Bank of Sta. Catalina (Negros Or.), Inc.
216	Rural Bank of Sta. Ignacia, Inc.
217	Rural Bank of Taal, Inc.
218	Rural Bank of Tigaon Camarines Sur, Inc
219	Rural Bank of Victoria, Inc.
220	Saviour Rural Bank, Inc.
221	Smart Bank (Rural Bank), Inc.
222	Summit Rural Bank of Lipa City, Inc.
223	Tanay Rural Bank, Inc.
224	Towncall Rural Bank, Inc.
225	Unilink Bank, Inc. (A Rural Bank)
226	Zamboanga City Rural Bank, Inc.
227	Rural Bank of Maasin (Southern Leyte), Inc
228	Turumba Rural Bank of Pakil, Inc.
229	Second Rural Bank of Valenzuela (Metro Manila), Inc.
230	Janiuay Rural Bank, Inc.
231	Sta. Maria Rural Bank, Inc.
232	Agricultural Bank of the Philippines, Inc. (A Rural Bank)
233	De La O Rural Bank, Inc.
234	Consolidated Cooperative Bank
235	Cooperative Bank of Nueva Vizcaya
236	First Isabela Cooperative Bank, Inc. (FICO Bank)
237	Metro South Cooperative Bank
238	Bataan Cooperative Bank
239	Cooperative Bank of Zambales
240	Cooperative Bank of Cotabato



241	Cooperative Bank of Quezon Province
242	AFP Finance Center Multi-Purpose Cooperative
243	AMKOR Technology Philippines Employees' Cooperative
244	Anabu Development Cooperative
245	BAAO Parish Multi-Purpose Cooperative
246	Baug CARP Beneficiaries Multi-purpose Cooperative
247	Benigno S. Aquino High School Multi-Purpose Cooperative
248	Bleusavers Savings & Credit Cooperative
249	Calapan Labor Services Development Cooperative
250	Calapan Vendors Multi-Purpose Cooperative (CVMPC)
251	Candijay Teachers and Community Multi-Purpose Cooperative
252	Canlubang Industrial Estate Multipurpose Cooperative
253	DBP Cooperative Credit Union
254	DCCCO Multipurpose Cooperative
255	Eastern Peninsula Teachers Credit Cooperative
256	EMI Employees Development Cooperative
257	Equitable PCIB Employees Credit Cooperative
258	Excellent People's Multi-Purpose Cooperative (EPMPC)
259	Gardenia Kapit-Bisig Multi-Purpose and Transport Service Cooperative
260	Guimaras Brethren Multi-Purpose Cooperative
261	Holcim Employees Multi-Purpose Cooperative
262	Holy Cross Savings and Credit Cooperative
263	Holy Family Savings and Credit Cooperative
264	HPP Employees Credit Cooperative
265	Immaculate Conception Parish Development Cooperative (Formerly Immaculate Conception (Cubao) Multi-Purpose Cooperative)
266	Imus Vendors Development Cooperative (IVEDECO)
267	Iwahori Multi-Purpose Cooperative
268	Kabuhayan Sa Ganap ng Kasarinlan Credit and Savings Cooperative (KASAGANA-KA or K-COOP)
269	Kailian Multipurpose Cooperative
270	La Union Multipurpose Cooperative
271	Lipi Employees Multipurpose Cooperative (LIPIEMCO)
272	Lopez Quezon Multipurpose Cooperative
273	MAHESECO Multipurpose Cooperative
274	Makati Medical Center Family Credit Cooperative



275	Mandaluyong Traders Development Cooperative (MTDC)
276	Mansalay Agriculture and Fisheries Development Cooperative (MAFDECO)
277	Marie Eugenie Cooperative Development Center
278	Maripipi Multi-Purpose Cooperative (MMPC)
279	Market Place Christian Church Transport and Multi-Purpose Cooperative
280	Mauban Credit and Development Cooperative (MACDECO)
281	Mother Rita Multi-Purpose Cooperative
282	New World Hotel Associates Multipurpose Cooperative
283	ORO Court Employees Cooperative (OCECO)
284	Paltok (SFM) Credit Cooperative
285	Philippine Navy Finance Center Credit Cooperative (PNFC-CC)
286	Regional and Central COMELEC Employees Multipurpose Cooperative (RECEMPCO)
287	Sacred Heart Parish Development Cooperative
288	Salvacion Farmers Development Cooperative
289	San Dionisio Credit Cooperative
290	San Juan Dela Cruz Parish Savings and Credit Cooperative
291	SBMA Employees Welfare Multipurpose Cooperative
292	St. Jude Multi-Purpose Cooperative
293	St. Vincent Ferrer Parish Multipurpose Cooperative (SVFPMPC)
294	Sta. Catalina Credit Cooperative
295	Sto. Nino Meycauayan Savings and Credit Cooperative
296	Sulong sa Tagumpay Multi-purpose Cooperative (STMC)
297	Tagum Cooperative
298	Taloy Norte Multipurpose Cooperative
299	TARELCO II Employees Primary multipurpose Cooperative
300	Taytay Development Cooperative
301	The Medical City Employees Multipurpose Cooperative
302	Tollways Multipurpose Cooperative (TMC)
303	TOPply Multi-Purpose Cooperative
304	TSPI Cooperative
305	UPLB Credit and Development Cooperative
306	USSC Employees Credit Cooperative
307	Valencia Agricultural Multipurpose Cooperative (VAMCO)
308	Xavier University Community Credit Cooperative



309	Zarraga Multi-Purpose Cooperative
310	Malabon Government Employees Multi-Purpose Cooperative
311	Davao Oriental Market Multipurpose Cooperative
312	PLDT Employees Credit Cooperative (PECCI)
313	National Confederation of Cooperatives (NATCCO)
314	Makilala Multipurpose Cooperative (MAK-MPC)
315	Best Gem Multipurpose Cooperative
316	Gumaca Teachers Credit Cooperative
317	Infanta Credit and Development Cooperative
318	Central Market Development Cooperative
319	Acom Consumer Finance Corporation
320	AEON Credit Service (Philippines) Inc.
321	Algo Leasing and Finance, Inc.
322	Basis Financial Services, Inc.
323	BDO Leasing and Finance, Inc.
324	Bluestone Finance Corporation
325	Boston Credit and Investments Corporation
326	BOT Lease and Finance Philippines, Inc.
327	BPI Century Tokyo Lease & Finance Corporation
328	Buenavista Financing Corporation
329	Card Leasing and Finance Corporation
330	Castlink Finance Corporation
331	Caterpillar Financial Services Philippines Inc.
332	Cebu Sheena Finance Company, Inc
333	CEIMMARJ Financing Inc.
334	Comtrust Finance & Investment Corporation
335	CreditAccess Philippines Financing Company, Inc.
336	CVM Finance and Credit Corporation
337	DBP Leasing Corporation
338	Diamond Finance Corp
339	E-Cash & Paylite Financing, Inc.
340	Encore Leasing & Finance Corp
341	ER Martinez Financing Corporation
342	Filipino Financial Corporation
343	First Grade Finance, Inc.



344	G Capital Finance, Inc.
345	Golden Sun Finance Corp.
346	IBM Global Financing Philippines Corporation
347	ICredit Finance Corporation
348	Kompass Credit & Financing Corp.
349	Land Bank of the Philippines (LBP) Leasing and Financing Corporation
350	Laus Financing and Leasing Corp.
351	League One Finance and Leasing Corporation
352	Lease Finance and Credit Corporation
353	Maplecrest Financing Corporation (Formerly Profriends Financing Corporation)
354	Megasolid Finance and Investment Corporation
355	Metro Alabang Finance and Loan Corporation
356	Millenium Cash Finance Company Inc.
357	Nexus R Forward Finance, Inc.
358	Nittan Capital Finance, Inc.
359	ORIX Metro Leasing and Finance Corporation
360	Paloo Financing, Inc.
361	PBCOM Finance Corporation
362	PCCI Finance Corp.
363	PNB-IBJL Leasing and Finance Corporation
364	SBM Leasing, Inc.
365	Solid Manila Finance, Inc.
366	Stanford Finance Corporation
367	Sumisho Motor Finance Corporation
368	Summit Leasing and Financing Corporation
369	Tala Financing Philippines Inc.
370	Toyota Financial Services Philippines Corp.
371	Tru Finance Corporation
372	UCPB Leasing and Finance Corp.
373	UCPB-CIIF Finance and Development Corporation
374	Unicapital Finance and Investments Inc.
375	Unistar Credit and Finance Corporation
376	Universal LMS Finance & Leasing Corporation
377	USSC Finance Corporation



378	Vantage One Financing Corporation
379	Welcome Finance Inc.
380	Williamton Financing Corporation
381	World Partners Finance Corp.
382	Yields Financial Corporation
383	Hamilton Financing Corporation
384	OZ Aplus Lending Corporation (Formerly Ozamis A+ Credit Corp)
385	Filcredit Finance and Capital Development Corporation
386	Pesoline Finance Corporation
387	Good Morning Finance Corporation
388	Aranzazu Lending Investor Corporation
389	Advanced Merchant Payments (AMP) Lending Corporation
390	Asteria Lending, Inc.
391	Compostela Davao Lending Investor Inc. (CDLI)
392	Green Money Tree Lending Corp.
393	HC Consumer Finance Philippines (Home Credit)
394	New Cross Credit Gate PH Inc.
395	Perajet Lending Corporation
396	Rightlend Credit And Loans Inc.
397	Sheena Lending Corporation
398	Sheikh Juan Finance Corporation
399	Smart Cash Credit Line Corporation
400	Surebest Lending Corp.
401	Ventures Credit, Inc
402	XPO II Credit Company Inc
403	Philippine Top Platinum Lending Corporation
404	Metro Sta. Rosa Lending Corp.
405	National Electrification Administration (NEA)
406	Philippine Export-Import Credit Agency (PhilExim)
407	Small Business Corporation
408	Government Service Insurance System (GSIS)
409	Allianz PNB Life Insurance, Inc. (Formerly PNB Life Insurance, Inc.)
410	Asianlife & General Assurance Corporation
411	Bankers Assurance Corporation
412	BPI-Philam Life Assurance Corporation



413	Government Employees Mutual Benefit Association, Inc. (GEMBA, Inc.)
414	Home Credit Mutual Building and Loan Association, Inc.
415	Malayan Insurance Company, Inc.
416	Paramount Life and General Insurance Corporation
417	Philippine Equitable Life Assurance Company, Inc.
418	Pioneer Life, Inc.
419	The First Nationwide Assurance Corporation
420	The Insular Life Assurance Company, Ltd.
421	The Philippine American Life and General Insurance Company
422	Public Safety Mutual Benefit Fund (PSMBFI) Incorporated
423	Sun Life of Canada (Philippines), Inc.
424	KASAGANA-KA Mutual Benefit Association, Inc.
425	Armed Forces and Police Mutual Benefit Association, Incorporated (AFPMBAI)
426	Sun Life Grepa Financial Inc.
427	Novo Ecijano Teachers Mutual Benefit Association, Inc
428	Fernando Air Base Savings and Loan Association, Inc
429	Meralco Employees Savings and Loan Association, Inc
430	Armed Forces & Police Savings and Loan Association Inc. (AFPSLAI)
431	Public Safety Savings and Loan Association (PSSLA), Inc.
432	Composite Wing Savings and Loan Association, Inc.
433	Air Materiel Wing Savings & Loan Association Inc
434	NPC Savings and Loan Association
435	ARDCI Microfinance, Inc. (Formerly ARDCI NGO Group, Inc.)
436	Tulay sa Pag-Unlad, Inc.
437	Negros Women for Tomorrow Foundation, Inc.
438	JMH Microfinance, Inc. (Formerly J.M. Honrado Foundation Inc.)
439	Asa Philippines Foundation, Inc.
440	Taytay sa Kauswagan, Inc.
441	Ahon sa Hirap, Inc.
442	Center for Agriculture and Rural Development (CARD), Inc.
443	Alalay sa Kaunlaran Microfinance Social Development, Inc. (Formerly Alalay Sa Kaunlaran (ASKI) Incorporated)
444	Rangtay sa Pagrang-ay Microfinance Inc.