June 22, 2020

INSURANCE COMMISSION
MANILA
RECEIVED
JUN 25 2020
BY: CACG 11:5

Honorable Dennis B. Funa
Insurance Commissioner
Insurance Commission Building
1071 United Nations Avenue, Manila

Re: Report of Material Related Party Transactions

Dear Commissioner Funa:

In compliance with your Circular Letter No. 2017-29 dated May 02, 2017, we are pleased to submit **Report of Material Related Party Transactions for Etiqa Life and General Assurance Philippines, Inc. (formerly AsianLife and General Assurance Corp.)** as of March 31, 2020.

We hope you find everything in order.

Very truly yours,

James Patrick Q. Bonus
SVP & CFO

Etiqa Life and General Assurance Philippines, Inc.
(Formerly: AsianLife and General Assurance Corporation)
2nd and 3rd Floor Morning Star Center
347 Sen. Gil Puyat Avenue, Makati City 1209
Tel. No: (632) 890-1758
www.etiqa.com.ph

Annex B

Deadline: 20 calendar days after
The end of the quarter

ETIQA LIFE AND GENERAL ASSURANCE PHILIPPINES, INC.
(formerly ASIANLIFE AND GENERAL ASSURANCE CORP.)
Name of Covered Institutions

3F Morning Star Center, 347 Sen. G. Puyat Ave., Makati City
Address

REPORT OF MATERIAL RELATED PARTY TRANSACTIONS
As of March 31, 2020
(Quarterly)

REPUBLIC OF THE PHILIPPINES)
CITY OF MAKATI)SS

I solemnly swear that all matters set forth in this report are true and correct to the best of my knowledge and belief.

JAMES PATRICK Q. BONUS
(Signature of Officer/Alternate)

JUN 24 2020

SUBSCRIBED AND SWORN TO BEFORE ME this _____day of _________2020, affiant exhibiting me his/her Passport No. P6818893A, Issued on April 17, 2018 valid until April 16, 2028, Issued by DFA Manila.

NOTARY PUBLIC
Until ___________, 20__
PTR No. ____________
Place ______________

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Page No. 87
Book No. 40
Series of 2020

RUBEN T.M. RAMIREZ
Notary Public for Makati City
Until December 31,2021
2086 E. Pascua St., Makati City
IBP O.R No. 097071/ December 10,2019
Roll No. 28947/ MCLE No. VI-0020246
PTR No. MKT 8117044/1-02-2020
Appointment No. M-158

Material Related Party Transactions

ETIQA LIFE AND GENERAL ASSURANCE PHILIPPINES, INC.
(formerly ASIANLIFE AND GENERAL ASSURANCE CORP.)
Name of Covered Institution

March 31, 2020
Date

Parent/Subsidiary/ Affiliate	Related Counter Party	Relationship between the parties	Transaction date	Type of Transaction	Amount	Terms	Rationale for entering into the Transaction
A.Parent							
a. Malayan Banking Berhad of Malaysia	a.Maybank ATR Kim Eng Capital Partners, Inc.	Parent	03/31/20	Due to affiliates	7,568,172.00	Payable as of Mar. 31, 2020	Common/shared expenses
b. Etiqa International Holdings Sdn. Bhd.	b. Etiqa International Holdings Sdn. Bhd.	Parent	03/31/20	Due from affiliates	1,584,244.00	Collectibles as of Mar. 31, 2020	Expense charged to Etiqa Int'l Holdings Sdn. Bhd for expenses incurred in Etiqa Philippines soft launching.
B. Affiliates							
a. Maybank Philippines, Inc	a. Maybank Philippines, Inc	Affiliate	03/31/20	Commission / Service Fees	9,211,416.00	Service fees as of Mar. 31, 2020 (Paid Monthly)	Referral fees & commissions related to the Bancassurance agreement
			03/31/20	Bank / Time Deposits	472,577,261.00	Balance as of Mar. 31, 2020	Bank Deposits and Time Deposits with Maybank Philippines
			03/31/20	Interest Income	1,605,059.00	As of Mar. 31, 2020	Interest Income earned from time and bank deposits
			03/31/20	Premium income	8,103,401.00	As of Mar. 31, 2020	Premium income for Group Credit Life (MRI)
b. Maybank ATR Kim Eng Securities	b. Maybank ATR Kim Eng Securities, Inc.	Affiliate	03/31/20	Due to affiliates	4,106,262.00	Payable as of Mar. 31, 2020	Share in BCP (Business continuity plan) and telco charges
c. Etiqa Insurance Pte. Ltd.	c. . Etiqa Insurance Pte. Ltd.	Affiliate	03/31/20	Maintenance agreement-SG's hosting of ILS	1,500,000.00	Fees incurred as of Mar. 31, 2020	Maintenance fee for Individual Life system

Material Related Party Transactions

ETIQA LIFE AND GENERAL ASSURANCE PHILIPPINES, INC.
(formerly ASIANLIFE AND GENERAL ASSURANCE CORP.)
Name of Covered Institution

March 31, 2020
Date

Parent/Subsidiary/ Affiliate	Related Counter Party	Relationship between the parties	Transaction date	Type of Transaction	Amount	Terms	Rationale for entering into the Transaction
C. Employees & Officers							
a. Officers of Etiqa Philippines	a. Officers of Etiqa Philippines	Employer - Employee	03/31/2020	Chattel Mortgage loan	16,040,792.00	Balance as of March 31, 2020. Payable in 5 years	Car Loan extended to officers of the company.
			03/31/2020	Interest income – chattel mortgage loan	47,087.00	Interest income earned as of March 31, 2020	Interest income earned on chattel mortgage loans
b. Salary Loans	a. Employees & Officers of Etiqa Philippines	Employer - Employee	03/31/2020	Salary Loans	13,541,402.00	Balance as of March 31, 2020. Payable in 1-3 years	Salary Loan extended to employees & officers of the company.
			03/31/2020	Interest income – salary loans	379,382.00	Interest income earned as of March 31, 2020	Interest income earned on Salary loans

eTiQa

July 16, 2020

Honorable Dennis B. Funa
Insurance Commissioner
Insurance Commission Building
1071 United Nations Avenue, Manila

Re: Report of Material Related Party Transactions

Dear Commissioner Funa:

In compliance with your Circular Letter No. 2017-29 dated May 02, 2017, we are pleased to submit **Report of Material Related Party Transactions for Etiqa Life and General Assurance Philippines, Inc. (formerly AsianLife and General Assurance Corp.)** as of June 30, 2020.

We hope you find everything in order.

Very truly yours,

James Patrick Q. Bonus
SVP & CFO

Etiqa Life and General Assurance Philippines, Inc.
(Formerly: AsianLife and General Assurance Corporation)
2nd and 3rd Floor Morning Star Center
347 Sen. Gil Puyat Avenue, Makati City 1209
Tel. No: (632) 890-1758
www.etiqa.com.ph

Annex B

Deadline: 20 calendar days after
The end of the quarter

ETIQA LIFE AND GENERAL ASSURANCE PHILIPPINES, INC.
(formerly ASIANLIFE AND GENERAL ASSURANCE CORP.)
Name of Covered Institutions

3F Morning Star Center, 347 Sen. G. Puyat Ave., Makati City
Address

REPORT OF MATERIAL RELATED PARTY TRANSACTIONS
As of June 30, 2020
(Quarterly)

REPUBLIC OF THE PHILIPPINES)
CITY OF MAKATI)SS

I solemnly swear that all matters set forth in this report are true and correct, to the best of my knowledge and belief.

JAMES PATRICK Q. BONUS
(Signature of Officer/Alternate)

SUBSCRIBED AND SWORN TO BEFORE ME this _____day of _________2020, affiant exhibiting me his/her Passport No. P6818893A, Issued on April 17, 2018 valid until April 16, 2028, Issued by DFA Manila.

NOTARY PUBLIC
Until ____________, 20__
PTR No. ______________
Place ______________

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Page No. ________________
Book No. ________________
Series of ________________

Material Related Party Transactions

ETIQA LIFE AND GENERAL ASSURANCE PHILIPPINES, INC.
(formerly ASIANLIFE AND GENERAL ASSURANCE CORP.)
Name of Covered Institution

June 30, 2020
Date

Parent/Subsidiary/ Affiliate	Related Counter Party	Relationship between the parties	Transaction date	Type of Transaction	Amount	Terms	Rationale for entering into the Transaction
A.Parent							
a. Malayan Banking Berhad of Malaysia	a.Maybank ATR Kim Eng Capital Partners, Inc.	Parent	06/30/20	Due to affiliates	7,568,172.00	Payable as of June 30, 2020	Common/shared expenses
b. Etiqa International Holdings Sdn. Bhd.	b. Etiqa International Holdings Sdn. Bhd.	Parent	06/30/20	Due from affiliates	1,584,244.00	Collectibles as of June 30, 2020	Expense charged to Etiqa Int'l Holdings Sdn. Bhd for expenses incurred in Etiqa Philippines soft launching.
B. Affiliates							
a. Maybank Philippines, Inc	a. Maybank Philippines, Inc	Affiliate	06/30/20	Commission / Service Fees	12,506,317.00	Service fees incurred as of June 30, 2020 (Paid Monthly)	Referral fees & commissions related to the Bancassurance agreement
			06/30/20	Bank / Time Deposits	687,886,106.00	Balance as of June 30, 2020	Bank Deposits and Time Deposits with Maybank Philippines
			06/30/20	Interest Income	3,243,475.00	As of June 30, 2020	Interest Income earned from time and bank deposits
			06/30/20	Premium income	9,804,324.00	As of June 30, 2020	Premium income for Group Credit Life (MRI)
b. Maybank ATR Kim Eng Securities	b. Maybank ATR Kim Eng Securities, Inc.	Affiliate	06/30/20	Due to affiliates	4,106,262.00	Payable as of June 30, 2020	Share in BCP (Business continuity plan) and telco charges
c. Etiqa Insurance Pte. Ltd.	c. . Etiqa Insurance Pte. Ltd.	Affiliate	06/30/20	Maintenance agreement-SG's hosting of ILS	3,000,000.00	Fees incurred as of June 30, 2020	Maintenance fee for Individual Life system

Material Related Party Transactions

ETIQA LIFE AND GENERAL ASSURANCE PHILIPPINES, INC.
(formerly ASIANLIFE AND GENERAL ASSURANCE CORP.)
Name of Covered Institution

June 30, 2020
Date

Parent/Subsidiary/ Affiliate	Related Counter Party	Relationship between the parties	Transaction date	Type of Transaction	Amount	Terms	Rationale for entering into the Transaction
C. Employees & Officers							
a. Officers of Etiqa Philippines	a. Officers of Etiqa Philippines	Employer - Employee	06/30/20	Chattel Mortgage loan	15,278,637.00	Balance as of June 30, 2020. Payable in 5 years	Car Loan extended to officers of the company.
			06/30/20	Interest income – chattel mortgage loan	575,307.00	Interest income earned as of June 30, 2020	Interest income earned on chattel mortgage loans
b. Salary Loans	a. Employees & Officers of Etiqa Philippines	Employer - Employee	06/30/20	Salary Loans	13,775,768.00	Balance as of June 30, 2020. Payable in 1-3 years	Salary Loan extended to employees & officers of the company.
			06/30/20	Interest income – salary loans	70,300.00	Interest income earned as of June 30, 2020	Interest income earned on Salary loans

INSURANCE COMMISSION
MANILA
OCT 19 2020

October 16, 2020

Honorable Dennis B. Funa
Insurance Commissioner
Insurance Commission Building
1071 United Nations Avenue, Manila

Re: Report of Material Related Party Transactions

Dear Commissioner Funa:

In compliance with your Circular Letter No. 2017-29 dated May 02, 2017, we are pleased to submit **Report of Material Related Party Transactions for Etiqa Life and General Assurance Philippines, Inc. (formerly AsianLife and General Assurance Corp.)** as of September 30, 2020.

We hope you find everything in order.

Very truly yours,

James Patrick Q. Bonde
SVP & CFO

Etiqa Life and General Assurance Philippines, Inc.
(Formerly: AsianLife and General Assurance Corporation)
2nd and 3rd Floor Morning Star Center
347 Sen. Gil Puyat Avenue, Makati City 1209
Tel. No: (632) 890-1758
www.etiqa.com.ph

A Member of Maybank Group

Annex B

Deadline: 20 calendar days after
The end of the quarter

ETIQA LIFE AND GENERAL ASSURANCE PHILIPPINES, INC.
(formerly ASIANLIFE AND GENERAL ASSURANCE CORP.)
Name of Covered Institutions

3F Morning Star Center, 347 Sen. G. Puyat Ave., Makati City
Address

REPORT OF MATERIAL RELATED PARTY TRANSACTIONS
As of September 30, 2020
(Quarterly)

REPUBLIC OF THE PHILIPPINES)
CITY OF MAKATI)SS

I solemnly swear that all matters set forth in this report are true and correct to the best of my knowledge and belief.

JAMES PATRICK Q. BONUS
(Signature of Officer/Alternate)

OCT 16 2020

SUBSCRIBED AND SWORN TO BEFORE ME this _____day of _________2020, affiant exhibiting me his/her Passport No. P6818893A, Issued on April 17, 2018 valid until April 16, 2028, Issued by DFA Manila.

ATTY. GEORGE DAVID D. SITON
NOTARY PUBLIC FOR MAKATI CITY
APPT. NO. M-382 UNTIL DEC 31,2021
ROLL NO.65402
MCLE COMPLIANCE NO. VI-0021936 3-29-2019
IBP OR NO.002282- LIFETIME MEMBER- 5-8-17
PTR NO.2275859 – JAN 21, 2020- PARAÑAQUE CITY
EXECUTIVE BLDG., CENTER MAKATI AVE., COR JUPITER ST.,
MAKATI CITY

NOTARY PUBLIC
Until ________20
PTR No.
Place

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Material Related Party Transactions

ETIQA LIFE AND GENERAL ASSURANCE PHILIPPINES, INC.
Name of Covered Institution

September 30, 2020
Date

Parent/Subsidiary/ Affiliate	Related Counter Party	Relationship between the parties	Transaction date	Type of Transaction	Amount	Terms	Rationale for entering into the Transaction
A.Parent							
a. Malayan Banking Berhad of Malaysia	a.Maybank ATR Kim Eng Capital Partners, Inc.	Parent	09/30/20	Due to parent company	7,568,172.00	Due and payable on demand	Premium refund to MATRKE for resigned employees & common telephone charges
		Parent	09/30/20	Intercompany income (Premiums)	2,579,822.79	Premium income collected as of Sept 30, 2020	Premium income for hospitalization and life coverage of MATRKE employees.
b. Etiqa International Holdings Sdn. Bhd.	b. Etiqa International Holdings Sdn. Bhd.	Parent	09/30/20	Due from parent company	1,980,401.00	Due and payable on demand	Amount shouldered by Etiqa Int'l Holdings Sdn. Bhd for expenses incurred in rebranding intiatives of Etiqa Philippines.
B. Affiliates							
a. Maybank Philippines, Inc (MPI)	a. Maybank Philippines, Inc (MPI)	Affiliate	09/30/20	Service Fees	11,618,289.00	Service fees incurred as of Sept 30, 2020 (Paid Monthly)	Etiqa & MPI has entered into a Bancassurance agreement, where MPI agrees to refer its clients who may be interested to purchase insurance products. A service fee is paid to MPI in as part of this agreement.
			09/30/20	Cash in Bank / Time Deposits	927,166,807.00	Balance as of Sept 30, 2020	Etiqa maintains bank accounts and time deposit accounts with Maybank as part of its strategy in maximizing returns for cash while maintaining liquidity & operational requirements.
			09/30/20	Interest Income	4,383,331.00	Interest Earned as of Sept 30, 2020	Interest Income earned from time and bank deposits.
			09/30/20	Premium income	16,172,288.00	Premium Collected as of Sept 30, 2020	Premium income for Group Credit Life (MRI) – MPI borrowers

Material Related Party Transactions

ETIQA LIFE AND GENERAL ASSURANCE PHILIPPINES, INC.
Name of Covered Institution

September 30, 2020
Date

Parent/Subsidiary/ Affiliate	Related Counter Party	Relationship between the parties	Transaction date	Type of Transaction	Amount	Terms	Rationale for entering into the Transaction
a. Maybank Philippines, Inc (MPI)	a. Maybank Philippines, Inc (MPI)	Affiliate	09/30/20	Premium income	32,128,987.14	Premium Collected as of Sept 30, 2020	Premium income for hospitalization and life coverage of MPI employees
b. Maybank ATR Kim Eng Securities	b. Maybank ATR Kim Eng Securities, Inc.	Affiliate	09/30/20	Due to affiliates	4,106,262.00	Due and payable on demand	Etiqa previously shares the use of MATRKE Securities BCP site, with corresponding charges billed back to the company. This is the remaining balance for previous year's BCP charges.
c. Etiqa Insurance Pte. Ltd. (EIPL)	c. . Etiqa Insurance Pte. Ltd. (EIPL)	Affiliate	09/30/20	Share in maintenance fees for SG's hosting of ILS	4,742,742.00	Maintenance fees incurred as of Sept 30, 2020	Etiqa PH uses the Integral Life System (ILS) for its individual life insurance products. The system is hosted by EIPL in Singapore, who charges Etiqa PH the share in maintenance fees.
C. Employees & Officers							
a. Officers of Etiqa Philippines	a. Officers of Etiqa Philippines	Employer - Employee	09/30/20	Chattel Mortgage loan	16,897,874.00	Balance as of Sept 30, 2020. Payable in 5 years	Officers of Etiqa PH may avail of Car loans for purchase of Motor vehicle, with the vehicle used as collateral.
			09/30/20	Interest income – chattel mortgage loan	112,027.00	Interest income earned as of Sept 30, 2020	Interest income earned on chattel mortgage loans from officers of Etiqa PH.
b. Salary Loans	a. Employees & Officers of Etiqa Philippines	Employer - Employee	09/30/20	Salary Loans	13,661,668	Balance as of Sept 30, 2020. Payable in 1-3 years	Employees and officers of Etiqa PH may avail of a salary loan from the company, payments of such are auto-deducted from the payroll. Term is from 6 months – 3 years.
			09/30/20	Interest income – salary loans	932,987.00	Interest income earned as of Sept 30, 2020	Interest income earned on Salary loans of employees and officers

eTiQa

January 21, 2021

Honorable Dennis B. Funa
Insurance Commissioner
Insurance Commission Building
1071 United Nations Avenue, Manila

Re: Report of Material Related Party Transactions

Dear Commissioner Funa:

In compliance with your Circular Letter No. 2017-29 dated May 02, 2017, we are pleased to submit **Report of Material Related Party Transactions for Etiqa Life and General Assurance Philippines, Inc. (formerly AsianLife and General Assurance Corp.)** as of December 31, 2020.

We hope you find everything in order.

Very truly yours,

James Patrick Q. Bonus
SVP & CFO

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(Formerly: AsianLife and General Assurance Corporation)
2nd and 3rd Floor Morning Star Center
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Tel. No: (632) 890-1758
www.etiqa.com.ph

Annex B

Deadline: 20 calendar days after
The end of the quarter

ETIQA LIFE AND GENERAL ASSURANCE PHILIPPINES, INC.
(formerly ASIANLIFE AND GENERAL ASSURANCE CORP.)
Name of Covered Institutions

3F Morning Star Center, 347 Sen. G. Puyat Ave., Makati City
Address

REPORT OF MATERIAL RELATED PARTY TRANSACTIONS
As of December 31, 2020
(Quarterly)

REPUBLIC OF THE PHILIPPINES)
CITY OF MAKATI)SS

I solemnly swear that all matters set forth in this report are true and correct, to the best of my knowledge and belief.

JAMES PATRICK Q. BONUS
(Signature of Officer/Alternate)

SUBSCRIBED AND SWORN TO BEFORE ME this JAN 22 2021 day of ________2021, affiant exhibiting me his/her Passport No. P6818893A, Issued on April 17, 2018 valid until April 16, 2028, Issued by DFA Manila.

ATTY. GEORGE DAVID D. SITON
NOTARY PUBLIC
NOTARY PUBLIC FOR MAKATI CITY
Until ________, **20**__ UNTIL DEC. 31, 2021
PTR No.
ROLL NO. 63402/ MCLE ... 0021936/3-29-2019
Place
IBP O R No ... LIFETIME MEMBER MAY. 8, 2017
PTR No.8533058 JAN 04, 2021- MAKATI CITY
EXECUTIVE BLDG. CENTER MAKATI AVE., COR., JUPITER ST. MAKATI CITY

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Material Related Party Transactions

ETIQA LIFE AND GENERAL ASSURANCE PHILIPPINES, INC.
Name of Covered Institution

December 31, 2020
Date

Parent/Subsidiary/ Affiliate	Related Counter Party	Relationship between the parties	Transaction date	Type of Transaction	Amount	Terms	Rationale for entering into the Transaction
A.Parent							
a. Malayan Banking Berhad of Malaysia	a.Maybank ATR Kim Eng Capital Partners, Inc.	Parent	12/31/20	Due to parent company	7,656,160.99	Due and payable on demand	Premium refund to MATRKE for resigned employees & common telephone charges
b. Etiqa International Holdings Sdn. Bhd.	b. Etiqa International Holdings Sdn. Bhd.	Parent	12/31/20	Due from parent company	32,333.68	Due and payable on demand	Amount shouldered by Etiqa Int'l Holdings Sdn. Bhd for EVEA 2020 and Hypotax of EIHSB International Assignee
		Parent	12/31/20	Due to parent company	5,470,579.22	Due and payable on demand	Chargeback for ELGAP Banca IOS software development cost.
B. Affiliates							
a. Maybank Philippines, Inc (MPI)	a. Maybank Philippines, Inc (MPI)	Affiliate	12/31/20	Service Fees	35,942,045.60	Service fees incurred as of Dec 31, 2020 (Paid Monthly)	Etiqa & MPI has entered into a Bancassurance agreement, where MPI agrees to refer its clients who may be interested to purchase insurance products. A service fee is paid to MPI in as part of this agreement.
			12/31/20	Cash in Bank / Time Deposits	992,669,058.19	Balance as of December 31, 2020	Etiqa maintains bank accounts and time deposit accounts with Maybank as part of its strategy in maximizing returns for cash while maintaining liquidity & operational requirements.
			12/31/20	Interest Income	5,313,458.67	Interest Earned as of December 31, 2020	Interest Income earned from time and bank deposits.
			12/31/20	Premium income	29,191,867.84	Premium Collected as of December 31, 2020	Premium income for Group Credit Life (MRI) – MPI borrowers

Material Related Party Transactions

ETIQA LIFE AND GENERAL ASSURANCE PHILIPPINES, INC.
Name of Covered Institution

December 31, 2020
Date

Parent/Subsidiary/ Affiliate	Related Counter Party	Relationship between the parties	Transaction date	Type of Transaction	Amount	Terms	Rationale for entering into the Transaction
a. Maybank Philippines, Inc (MPI)	a. Maybank Philippines, Inc (MPI)	Affiliate	12/31/20	Premium income	33,587,155.48	Premium Collected as of Dec 31, 2020	Premium income for hospitalization and life coverage of MPI employees
b. Maybank ATR Kim Eng Securities	b. Maybank ATR Kim Eng Securities, Inc.	Affiliate	12/31/20	Due to affiliates	4,106,262.00	Due and payable on demand	Etiqa previously shares the use of MATRKE Securities BCP site, with corresponding charges billed back to the company. This is the remaining balance for previous year's BCP charges.
c. Etiqa Insurance Pte. Ltd. (EIPL)	c. . Etiqa Insurance Pte. Ltd. (EIPL)	Affiliate	12/31/20	Share in maintenance fees for SG's hosting of ILS	6,242,742.00	Maintenance fees incurred as of Dec 31, 2020	Etiqa PH uses the Integral Life System (ILS) for its individual life insurance products. The system is hosted by EIPL in Singapore, who charges Etiqa PH the share in maintenance fees.
C. Employees & Officers							
a. Officers of Etiqa Philippines	a. Officers of Etiqa Philippines	Employer - Employee	12/31/20	Chattel Mortgage loan	16,029,840.45	Balance as of Dec 31, 2020. Payable in 5 years	Officers of Etiqa PH may avail of Car loans for purchase of Motor vehicle, with the vehicle used as collateral.
			12/31/20	Interest income – chattel mortgage loan	132,296.79	Interest income earned as of Dec 31, 2020	Interest income earned on chattel mortgage loans from officers of Etiqa PH.
b. Salary Loans	a. Employees & Officers of Etiqa Philippines	Employer - Employee	12/31/20	Salary Loans	14,278,972.47	Balance as of Dec 31, 2020. Payable in 1-3 years	Employees and officers of Etiqa PH may avail of a salary loan from the company, payments of such are auto-deducted from the payroll. Term is from 6 months – 3 years.
			12/31/20	Interest income – salary loans	1,081,125.29	Interest income earned as of Dec 31, 2020	Interest income earned on Salary loans of employees and officers