





SECURITIES AND EXCHANGE COMMISSION

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Company Information

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Company Type Stock Corporation

Document Information

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Remarks **ZEST-O CORPORATION**

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COVER SHEET

		S.E.C. Registration Number
PHILIPPINE	BUSTNESS	BANK
	(Company's Full Name)	
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	ddress: No. Street City / Town	/ Province)
Katherine Pura Contact Person		343-33-33 Company Telephone Number
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	Secondary License Type, if Appl	cable
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INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 23 of the Securities Regulation Code

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		obraden er		NELECTRONICATION STATEMENT PROPRETATION OF THE	odný od metovejeje o jedený jedný koproduje zavědně od metoveje za udijaveje od jedný se od metoveje od jedný s			INGENERATORISMENSONISMENSISMENSISMENSONI	TATTA-ACCETANOVE ELGISTUM IN 1944/ALANAMANINA ACCESANTA PROPERTORIS PARTOLIS			оң үлің шыңқай оқастысын кексеретін құстық қастық қастық қастық қастық қастық қастық қастық қастық қастық қасты	(Postal Code)				дараласуналад веляна соднесна сизневелене изменодинеся фармулена составляющей выпосначением вынима выпаставлен			(Middle)	0	g Person
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	The state of the s	Angelowijskipweigo.gope/gynowina.pholekusistiffersistiffe			HENNENGARDIST MANDELS MANDELS MANDELS MANDELS STATES THE STATES STATES AND A STATES OF STATES STATES AND A STA			ACCOS (C.C.) WAS AND A STATE OF THE STATE OF	DIRECT	or Indirect (I)	Form: Direct (D)	3. Ownership	Table 1 - Equity Securities Beneficially Owned			(give title below)	Officer	Director	(Check all applicable)	6. Relationship of Reporting Person to Issuer	PHILIPPINE BUSINESS BANK, INC.	5. Issuer Name and Trading Symbol
TOTAL FRANCE CONTINUES TO THE PROPERTY OF THE	Arceptain Architecture en autorite en suche de arceptain de la companya del companya de la companya de la companya del companya de la companya del la companya del la companya de la companya del la companya del la companya de la companya del la c	Getterretiversteinssiglische Werterbornersteinersteinersteinersteinersteinersteinersteinersteine Getterretivers	Designation 2. Configuration to the suppression for a stranger restrict a property to the suppression of the	incheoloannare 1347an 422 an 422	THE PROPERTY OF THE PROPERTY O	THE REAL PROPERTY AND ASSOCIATED		OF THE SHARES INDICATED	THE RECORD OWNER IS THE BENEFICIAL OWNER		and the second	4. Nature of Indirect Beneficial Ownership	ficially Owned	de de la compressión	NET CONTINUE DE L'ANTINUE DE L'	(specify below)	Other	_x 10% Owner	ble)	erson to Issuer	7, RO	lymbol
Control of the Contro	Opposition of the contract of	Assembly and particular in the control of the contr	TOTAL MATERIAL COMMISSION SALES A QUANTITY CONTRACTOR OF THE CONTR	Associated and Profession for construction representation of the construction of the c	The employed acreas framework framework the entire statement of the employed statement of the em	radiona-descalitarem sensantana-applicate productiva de la composição de l			E BENEFICIAL OWNER		- Control of the Cont	Ownership		And the second of the second o	0091100			(Month/Day/Year)	Date of Original	7. If Amendment,		

If the reporting person previously owned 5% or more but less than 10%, provide the disclosure requirements set forth on page 3 of this Form.

Reminder: Report on a separate line for each class of equity securities beneficially owned directly or indirectly. (Print or Type Responses)

* (1) A person is directly or indirectly the heneficial owner of any equity security with respect to which I

- A person is directly or indirectly the beneficial owner of any equity security with respect to which he has or shares:
 (A) Voting power which includes the power to vote, or to direct the voting of, such security; and/or
- (A) Voting power which includes the power to vote, or to direct the voting of, such security, and/or(B) Investment power which includes the power to dispose of, or to direct the disposition of, such security.
- (2) A person will be deemed to have an indirect beneficial interest in any equity security which is:
- (A) held by members of a person's immediate family sharing the same household;
- (B) held by a partnership in which such person is a general partner;
 (C) held by a corporation of which such person is a controlling shareholder; or held by a corporation of which such person is a controlling shareholder; or
- (D) subject to any contract, arrangement or understanding which gives such person voting power or investment power with respect to such security.

FORM 23-A (continued)

Table II - Derivative Securities Beneficially Owned (e.g., warrants, options, convertible securities)

						THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN THE PE	
1. Derivative Security	2. Date Exercisable	isable	3. Title and Amount of Equity Securities	Securities	4. Conversion	5. Ownership	6. Nature of Indirect
	and Expiration Date	tion Date	Underlying the Derivative Security	ecurity	or Exercise		Beneficial Ovmership
	(Month/Day/Year)	y/Year)			Price of Derivative	Derivative	
	Date	Expiration	ROCKARIONEE/MEDIENYALIONEE/MEDIENOE/MEDIENEE/MEDIENEE/MEDIENOE/MEDIENOE/MEDIEN	Amount or	Security	Direct (D) or	
	Exercisable	Date	Title	Number of	to the country	Indirect (I) "	
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Explanation of Responses:

(Print or Type Responses)

DISCLOSURE REQUIREMENTS FOR REPORTING PERSONS WHO PREVIOUSLY OWNED 5% OR MORE BUT LESS THAN 10%

Item 1. Security and Issuer

State the title of the class of equity securities to which this Form relates and the name and address of the principal executive offices of the issuer of such securities.

item 2. Identity and Background

provide the information specified in (a) through (f) of this Item with respect to such person(s). its principal business, the address of its principal office and the information required by (d) and (e) of this Item. If the person filing this statement is a natural person, If the person filing this Form is a corporation, partnership, syndicate or other group of persons, state its name, the province, country or other place of its organization,

- a. Name;
- Residence or business address;
- 0 Present principal occupation or employment and the name, principal business and address of any corporation or other organization in which such employment is conducted;
- 0 Whether or not, during the last five years, such person has been convicted in a criminal proceeding (excluding traffic violations or similar misdemeanors) and, if so, give the dates, nature of conviction, name and location of court, any penalty imposed, or other disposition of the case;
- P Whether or not, during the last five years, such person was a party to a civil proceeding of a judicial or administrative body of competent jurisdiction, domestic or temporarily enjoining, barring, suspending or otherwise limiting involvement in any type of business, securities, commodities or banking; and foreign, and as a result of such proceeding was or is subject to any order, judgment or decree, not subsequently reversed, suspended or vacated, permanently or

. Citizenship

Item 3. Purpose of Transaction

would result in: State the purpose or purposes of the acquisition of securities of the issuer. Describe any plans or proposals which the reporting persons may have which relate to or

- The acquisition by any person of additional securities of the issuer, or the disposition of securities of the issuer
- An extraordinary corporate transaction, such as a merger, reorganization or liquidation, involving the issuer or any of its subsidiaries
- A sale or transfer of a material amount of assets of the issuer or of any of its subsidiaries;
- Q. Any change in the present board of directors or management of the issuer, including any plans or proposals to change the number or term of directors or to fill any existing vacancies on the board
- Any material change in the present capitalization or dividend policy of the issuer;
- f. Any other material change in the issuer's business or corporate structure
- Ö Changes in the issuer's charter, bylaws or instruments corresponding thereto or other actions which may impede the acquisition of control of the issuer by any person;
- h. Causing a class of securities of the issuer to be delisted from a securities exchange;
- i. Any action similar to any of those enumerated above.

Item 4. Interest in Securities of the Issuer

- persons who, together with any of the persons named in Item 2, comprise a group acquire within thirty (30) days from the date of this report) by each person named in Item 2. State the aggregate number and percentage of the class of securities identified pursuant to Item 1 beneficially owned (identifying those shares which there is a right to The abovementioned information should also be furnished with respect to
- For each person named in response to paragraph (a), indicate the number of shares as to which there is sole power to vote or to direct the vote, shared power to vote with whom the power to vote or to direct the vote or to dispose or direct the disposition is shared or to direct the vote, sole or shared power to dispose or to direct the disposition. Provide the applicable information required by Item 2 with respect to each person

- 0 amount of securities involved; (4) the price per share or unit; and (5) where or how the transaction was effected Describe any transaction in the class of securities reported on that were effected during the past sixty (60) days by the persons named in response to paragraph (a). The description shall include, but not necessarily be limited to: (1) the identity of the person who effected the transaction; (2) the date of the transaction; (3) the
- d. If any other person is known to have the right to receive or the power to direct the receipt of dividends from, or the proceeds from the sale of such securities, a statement to that effect should be included in response to this Item and, if such interest relates to more than five (5%) percent of the class, such person should be
- P If the filing is an amendment reflecting the fact that the reporting person has ceased to be the beneficial owner of more than five (5%) percent of the class of securities, state the date on which such beneficial ownership was reduced

Contracts, Arrangements, Understandings or Relationships with Respect to Securities of the Issuer

Item 5.

guarantees of profits, division of profits or loss, or the giving or withholding of proxies, naming the person with whom such contracts, arrangements, understandings or which would give another person voting power or investment power over such securities except that disclosure of standard default and similar provisions contained in relationships have been entered into. Include such information for any of the securities that are pledged or otherwise subject to a contingency the occurrence of securities of the issue, including but not limited to transfer or voting of any of the securities, finder's fees, joint ventures, loan or option arrangements, puts or calls, Describe any contract, arrangement, understanding or relationship among the person named in Item 2 and between such persons and any person with respect to any loan agreements need not be included.

Item 6. Material to be Filed as Exhibits

Copies of all written agreements, contracts, arrangements, understandings, plans or proposals relating to:

- ω the acquisition of issuer control, liquidation, sale of assets, merger, or change in business or corporate structure or any other matter as disclosed in Item 3; and
- 0 the transfer or voting of the securities, finder's fees, joint ventures, options, puts, calls, guarantees of loans, guarantees against losses or the giving or withholding of any proxy as disclosed in Item 5.

CHAIRMAN	By: ALFREDO M. YAO (Signature)	By: ZEST-O CORPOBATION (Name/Title)	After reasonable inquiry and to the best of my knowledge and belief, I certify that the informati accurate. The report is signed in the City ofSIGNATURE
			rmation set forth in this Report is true, complete and 任81. 82046
			ue, complete and

(Name/Title)