	File Nu	mb
	PINE COMMERCIAL INTERNAT BANK, INC. AND SUBSIDIARIES	
	(Company's Full Name)	
P	CIBank Tower I, Makati Avenue, Makati Ci	ity
	(Company's Address)	
	840-7000	
	(Telephone Number)	
	December 31, 1998	
	(Fiscal Year Ending)	
	(month & day)	
	SEC Form 11-A Annual Report	
	Form Type	
	Amendment Designation (if applicable)	
	Period Ended Date	

(Secondary License Type and File Number)

SEC Number

16283