



Bangko Sentral ng Pilipinas

**OFFICE OF THE DEPUTY GOVERNOR
SUPERVISION AND EXAMINATION SECTOR**

**MEMORANDUM TO ALL UNIVERSAL (UBs),
COMMERCIAL (KBs) AND THRIFT (TBs) BANKS**

Section 2 of Circular 448 dated 3 September 2004 provides for the amendment of the Manual of Accounts for Universal Banks, Commercial Banks as well as the Manual of Accounts for Thrift Banks so as to create subsidiary ledger accounts under the general ledger "Investment in Bonds and Other Debt Instruments."

To implement the aforesaid section, the General Ledger and the monthly Consolidated Statement of Condition of Universal Banks, Commercial Banks and Thrift Banks are hereby further amended to include the following accounts:

Accounts Title	Universal/Commercial Banks		Thrift Banks	
	GL Code	CSOC Record No.	GL Code	CSOC Record No.
a. Investments in Bonds and Other Debt Instruments Lent Under Securities Lending Agreement (Foreign Regular and FCDU/EFCDU Books)	1-3-50-08	632	1-3-50-08	381
b. Investment in Bonds and Other Debt Instruments Sold Under Repurchase Agreements (Foreign Regular and FCDU/EFCDU Books)	1-3-50-10	633	1-3-50-10	382

The format of the amended reports are attached under Annexes A and A.1 for Universal and Commercial Banks and Annexes B and B.1 for Thrift Banks.

The revised General Ledger and Consolidated Statement of Condition will be implemented effective for reports as of 28 February 2005.

For compliance.

ALBERTO V. REYES
Deputy Governor

14 February 2005

PANANALAPING MATATAG, BANSANG PANATAG

General Ledger Template

Annex A

Bank Code : -

Branch Code : (0000 for head office, 9999 for consolidated data)

Reference Date : (Refer to List of Valid Branch Codes for Branch Data)

Book Code
☐ - (1) Regular

- Peso Regular (Fill up amount [a])

- FX Regular (Fill up amount Columns [b] and [c])

- (2) FCDUIEFCDU (Fill up amount Columns [b] and [c])

- (1) Onshore

- (2) Offshore

- (3) Foreign Offices (Fill up amount Columns [b], [c], and [d])

Account Description	Account Code	Amounts			
		In Pesos	In US\$	Peso Equiv.	Orig. Curr.
		[a]	[b]	[c]	[d]
a. Gov't. Securities Purchased	1-3-20-02				
b. Gov't. Securities Sold Under Repurchased Agreements	1-3-20-04				
c. Gov't. Securities Lent Under Securities Lending Agreements	1-3-20-06				
21. Trading Accounts Securities - Equity	1-3-30-00				
22. Available for Sale Securities (ASS)	1-3-40-00				
a. Available for Sale Securities - Government	1-3-40-02				
(1) Gov't. Securities for Reserve Purposes	1-3-40-02-02				
(2) Guarantee for Trust Functions/Duties	1-3-40-02-04				
(3) Other Government Securities	1-3-40-02-06				
Accumulated Market Gains/(Losses) - ASS Government Issue	1-3-40-04				
b. Available for Sale Securities - Private	1-3-40-06				
Accumulated Market Gains/(Losses) - ASS Private Issue	1-3-40-08				
c. Available for Sale Securities - Foreign	1-3-40-10				
Accumulated Market Gains/(Losses) - ASS Foreign	1-3-40-12				
d. Available for Sale Securities Lent Under Securities Lending Agreement	1-3-40-14				
23. Investment in Bonds and Other Debt Instruments	1-3-50-00				
a. Investment in Bonds and Other Debt Instruments - Gov't.	1-3-50-02				
(1) Gov't. Securities for Reserve Purposes	1-3-50-02-02				
(2) Guarantee for Trust Functions/Duties	1-3-50-02-04				
(3) Other Government Securities	1-3-50-02-06				
Accumulated Bond Discount - IBODI Gov't.	1-8-50-02				
Accumulated Premium Amortization - IBODI Gov't.	2-8-50-02				
b. Investment in Bonds and Other Debt Instruments - Private	1-3-50-04				
Accumulated Bond Discount - IBODI Private	1-8-50-04				
Accumulated Premium Amortization - IBODI Private	2-8-50-04				
c. Investment in Bonds and Other Debt Instruments - Foreign	1-3-50-06				
Accumulated Bond Discount - IBODI Private	1-8-50-06				
Accumulated Premium Amortization - IBODI Private	2-8-50-06				
d. Investment in Bonds and Other Debt Instruments Lent Under Securities Lending Agreement (Circular 448 dated Sept. 3, 2004)	1-3-50-08				
e. Investment in Bonds and Other Debt Instruments Sold Under Repurchase Agreements (Circular 448 dated Sept. 3, 2004)	1-3-50-10				
f. Less: Allowance for Probable Losses - IBODI	2-8-50-00				
24. Equity Investment	1-3-60-00				
a. Equity Investments in Allied Undertakings	1-3-60-02				
b. Equity Investments in Non-Allied Undertakings (For EKBs)	1-3-80-04				

Name of Bank _____ Code _____

Address _____

Consolidated Statement of Condition

As of _____

Account Description	No. of Accounts	Record No.	Peso Accounts	Regular		FCDU		Foreign Offices		Total Amount
				In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
d. Available for Sale Securities Lent Under Securities Lending Agreement (Circular 395 dated August 19, 2003)		319								
Total ASS - Gross		771								
Available for Sale Securities - Net		772								
23. Investment in Bonds and Other Debt Instruments										
a. Investment in Bonds and Other Debt Instruments - Govt.		108								
(1) Govt. Sec. On Deposits with BSP for Reserve Purposes		109								
(2) Guarantee for Trust Functions/Duties		625								
(3) Other Government Securities		111								
Accumulated Bond Discount - IBODI - Govt.		626								
Accumulated Premium Amortization - IBODI - Govt.		627								
b. Investment in Bonds and Other Debt Instruments - Private		112								
Accumulated Bond Discount - IBODI - Private		628								
Accumulated Premium Amortization - IBODI - Private		629								
Total IBODI - Govt. and Private		113								
IBODI - Govt. and Private - Net		115								
c. Investment in Bonds and Other Debt Instruments - Foreign		116								
Accumulated Bond Discount - IBODI - Foreign		630								
Accumulated Premium Amortization - IBODI - Foreign		631								
d. Investments in Bonds and Other Debt Instruments Lent Under Securities Lending Agreement (Circular 448 dated Sept. 3, 2004)		632								
e. Investments in Bonds and Other Debt Instruments Sold Under Repurchase Agreements (Circular 448 dated Sept. 3, 2004)		633								
Total IBODI - Gross		117								
f. Less: Allowance for Probable Losses - IBODI		118								
IBODI - Net		119								
24. Equity Investment in Allied/Non-Allied Undertakings (Sch. 4 & 4A)		120								
Less: Allowance for Probable Losses - Equity Investments		121								
Equity Investment - Net		122								
25. Due from Head Office/Branches/Agencies Abroad ¹		125								
a. Demand Deposits and Working Balances		126								
b. Investments/Loans/Placements		127								
c. Losses in Operations		128								
d. Others		129								
26. Bank Premises, Furniture, Fixtures and Equipment - Net		130								
27. Real and Other Properties Owned or Acquired		135								
Less: Allowance for Probable Losses - ROPOA		136								

0	1	-	for SMB
0	2	-	for PDB
0	3	-	for SSLA
0	7	-	for MFB

(00000 for head office data, 99999 for consolidated data)
(Refer to list of valid branch codes for branch data)

ACCOUNT DESCRIPTION

ACCOUNT CODE:

ACCOUNT DESCRIPTION	ACCOUNT CODE	A M O U N T S				Orig.Curr. (d)
		In Pesos (a)	In US\$ (b)	Peso Equiv. (c)		
15. TRADING ACCOUNT SECURITIES - INVESTMENTS						
a. Govt Securities Purchased	1 - 3 - 20 - 00					
b. Govt Securities Sold under Repurchase Agreements	1 - 3 - 20 - 02					
15a. AVAILABLE FOR SALE SECURITIES (ASS)	1 - 3 - 20 - 04					
a. Available for Sale Securities - Government	1 - 3 - 40 - 00					
(1) Govt. Securities for Reserve Purposes	1 - 3 - 40 - 02					
(2) Guarantee for Trust Functions/Duties	1 - 3 - 40 - 02 - 04					
(3) Other Government Securities	1 - 3 - 40 - 02 - 06					
Accumulated Market Gains/(Losses) - ASS Government Issue	1 - 3 - 40 - 04					
b. Available for Sale Securities - Private	1 - 3 - 40 - 05					
Accumulated Market Gains/(Losses) - ASS Private Issue	1 - 3 - 40 - 08					
c. Available for Sale Securities - Foreign	1 - 3 - 40 - 10					
Accumulated Market Gains/(Losses) - ASS Foreign Issue	1 - 3 - 40 - 12					
d. Available for Sale Securities Lent Under Securities Lending Agreement	1 - 3 - 40 - 14					
16. INVESTMENT IN BONDS & OTHER DEBT INSTRUMENTS	1 - 3 - 50 - 00					
a. Investment in Bonds and Other Debt Instruments - Govt	1 - 3 - 50 - 02					
(1) Govt. Securities for Reserve Purposes	1 - 3 - 50 - 02 - 02					
(2) Guarantee for Trust Functions/Duties	1 - 3 - 50 - 02 - 04					
(3) Other Government Securities	1 - 3 - 50 - 02 - 06					
Accumulated Bond Discount - IBODI Govt	1 - 8 - 50 - 02					
Accumulated Premium Amortization - IBODI Govt	2 - 8 - 50 - 02					
b. Investment in Bonds and Other Debt Instruments - Private	1 - 3 - 50 - 04					
Accumulated Bond Discount - IBODI Private	1 - 8 - 50 - 04					
Accumulated Premium Amortization - IBODI Private	2 - 8 - 50 - 04					
c. Investment in Bonds and Other Debt Instruments - Foreign	1 - 3 - 50 - 06					
Accumulated Bond Discount - IBODI Foreign	1 - 8 - 50 - 06					
Accumulated Premium Amortization - IBODI Foreign	2 - 8 - 50 - 06					
d. Investments in Bonds and Other Debt Instruments Lent Under Securities						
Lending Agreement (Circular 448 dated Sept. 3, 2004)	1 - 3 - 50 - 08					
e. Investments in Bonds and Other Debt Instruments Sold Under Repurchase						
Agreements (Circular 448 dated Sept. 3, 2004)	1 - 3 - 50 - 10					
d. Less: Allowance for Probable Losses - IBODI	2 - 8 - 50 - 00					
17. EQUITY INVESTMENTS	1 - 3 - 60 - 00					
a. Equity Investments in Allied Undertakings	1 - 3 - 60 - 02					
b. Less: Allowance for Probable Losses - Equity Investments	2 - 8 - 60 - 00					
18. DUE FROM HEAD OFFICE/BRANCHES/AGENCIES	1 - 4 - 02 - 00					
a. Due From HO/Branches/Agencies in the Philippines	1 - 4 - 02 - 02					
(1) Due from HO/Branches/Agencies in the Phils. - Local banks	1 - 4 - 02 - 02 - 02					
19. BANK PREMISES, FURNITURE, FIXTURES & EQUIPMENT - NET	1 - 4 - 04 - 00					

Name of Bank _____ Code _____

Address _____

CONSOLIDATED STATEMENT OF CONDITION*

As of _____, 20____

ACCOUNT DESCRIPTION	NO. OF ACCTS	REC NO.	PESO ACCOUNTS	FOREIGN EXCHANGE ACCOUNTS			TOTAL AMOUNT
				REGULAR** In US \$	Peso Equity In US \$	FCIU*** Peso Equity	
Account Bond Discount-IBODI Foreign		630					
Account Prem Amortization-IBODI Foreign		631					
d. Investments in Bonds and Other Debt Instruments Lent Under Securities							
Lending Agreement (Circular 448 dated Sept. 3, 2004)		381					
e. Investments in Bonds and Other Debt Instruments Sold Under Repurchase							
Agreements (Circular 448 dated Sept. 3, 2004)		382					
Total IBODI - Gross		117					
d. Less: Allowance for Prob. Losses - IBODI		118					
IBODI - Net		119					
18. EQUITY INVESTMENTS IN ALLED UNDERTAKINGS							
(Sch 2-O)		120					
Less: Allowance for Prob. Losses - Equity Investments		121					
Equity Investments - Net		122					
19. BANK PREMISES, FURNITURE, FIXTURES & EQUIPMENT- Net		130					
20. REAL AND OTHER PROPERTIES OWNED OR ACQUIRED		135					
Less: Allowance for Prob. Losses		136					
Real and Other Properties Owned or Acquired - Net		137					
21. OTHER ASSETS		150					
a. Gold		151					
b. Foreign Currency Notes & Coins on Hand		152					
c. Foreign Currency Checks and Other Cash Items (COCI)		153					
d. Returned Checks & Other Cash Items		154					
e. Miscellaneous Checks & Other Cash Items		155					
f. Accounts Receivable		156					
Accts Receivable - Others		641					
Less: Allowance for Prob. Losses - Accounts Receivable		157					
Accounts Receivable - Net		158					
g. Accrued Interest Receivable		159					
Less: All. for Uncollectible Interest on Loans		160					
Accrued Interest Receivable - Net		161					
h. Prepaid Expenses		162					
Prepaid Expenses -Others		643					
i. Deferred Charges		163					
j. Deferred Income Tax		164					
k. Deposits with Closed Banks/Banks in Liquidation		165					
Less: Allow. for Prob. Losses - Dep. w/ Closed Banks/Banks in Liquidation		166					
Deposit with Closed Banks/Banks in Liquidation - Net		167					
l. Sundry Debits		169					
m. Inter-office Float Items (net debit balance)		170					
n. Others 1/		171					
Less: Allowance for Prob. Losses - Others		644					
Others - Net		645					
TOTAL ASSETS		175					