



Bangko Sentral ng Pilipinas

OFFICE OF THE DEPUTY GOVERNOR SUPERVISION AND EXAMINATION SECTOR

MEMORANDUM NO. M - 2008 - 012

To : ALL BANKS

**Subject : Amendments to the Financial Reporting Package and
Additional Reporting Guidelines**

Further to Memorandum No. M-2008-011 dated 7 March 2008, all banks are hereby advised on the following amendments to the FRP and additional reporting guidelines which shall be adopted starting with the reporting period ending 31 March 2008:

- (1) Annex A provides the detailed amendments to the General Instructions, Structure of the FRP, Manual of Accounts and Line Item Instructions sections of the FRP. The significant revisions to said sections of the FRP are as follows:

(a) GENERAL INSTRUCTIONS

Who Must Report on What Forms/Schedules

- The solo and consolidated FRP shall be prepared on a quarterly basis, except for the solo Balance Sheet and its selected schedules (as listed in Annex A) which shall be prepared on a monthly basis.
- All schedules shall be available to any type of reporting bank. Hence, schedules that do not apply to a particular bank should only be left blank when submitted.

Frequency of Reporting

- The solo FRP shall be submitted within 15 banking days after the end of the reference quarter while the consolidated report shall be submitted within 30 banking days after the end of the reference quarter.

The solo Balance Sheet and its selected schedules on the other hand, shall be submitted within 15 banking days after the end of the reference month.

PANANALAPING MATATAG, BANSANG PANATAG

(b) STRUCTURE OF THE FRP

The geographic regions of non-resident counterparties have been updated consistent with the amendment of the International Monetary Fund's geographic classification of regions.

(c) MANUAL OF ACCOUNTS

The following new balance sheet accounts were created:

Asset Accounts

- (i) Sales Contract Receivable Discount and
Sales Contract Receivable – Other Deferred Credits
- (ii) Accounts Receivable Arising from Sale of Financial Assets under the Trade Date Accounting, which shall comprise of the following sub-accounts:
 - Accounts Receivable Arising from Sale of Readily Marketable Foreign Currency Denominated Debt Instruments
 - Accounts Receivable Arising from Sale of Financial Assets Other than Readily Marketable Debt Securities
- (iii) Due from FCDU/RBU sub-accounts, which shall only apply to the RBU book:
 - Due from FCDU/EFCDU – FCDU/EFCDU Realized Losses from Operations
 - Due from FCDU/EFCDU – FCDU/EFCDU Unrealized Losses Recognized in Profit or Loss and in Equity

Liability Accounts

- (iv) Accounts Payable Arising from Purchase of Financial Assets under the Trade Date Accounting
- (v) Due to FCDU/RBU sub-accounts, which shall only apply to the FCDU/EFCDU book:
 - Due to RBU – FCDU/EFCDU Realized Losses from Operations
 - Due to RBU – FCDU/EFCDU Unrealized Losses Recognized in Profit or Loss and in Equity

Equity Account

- (vi) Retained Earnings Free which shall apply to FCDU/EFCDU book.

(d) LINE ITEM INSTRUCTION**(i) Schedule 11 – Loans and Receivables - Others**

- Requires the reporting of items 12 to 16 of the Additional Information section at amortized cost (i.e. gross of allowance for credit losses).

- Requires disclosure of the following new items in the Additional Information section, most of which are currently required in the Schadd file of the Consolidated Statement of Condition:
 - a. Loans Classified as Loss;
 - b. Credit Card Receivables Classified as Loss; and
 - c. Credit Card Receivables Classified as Loss during the period.

(ii) Schedule 11a (Total Amount), 11a1 (Peso Accounts), 11a2 (Foreign Regular) and 11a3 (FCDU/EFCDU) - Loans and Receivables – Others – Classified as to Status

Requires disclosure of the following additional information:

- DOSRI loans secured by non-risk assets; and
- Loans granted under the bank's fringe benefit program.

(iii) Schedule 11d (Total Amount), 11d1 (Peso Accounts), 11d2 (Foreign Regular) and 11d3 (FCDU/EFCDU) - Loans and Receivables-Others – Classified as to Type of Business/Industry

Provide guidelines and instructions on how to fill-out the schedule. It emphasizes that Loans and Receivables – Others shall be classified as to the type of business/industry of the counterparty based on the categories provided under the 1994 Philippine Standard Industrial Classification, as amended. The schedule likewise requires disclosure of the status under each classification.

(iv) Schedule 11g - Real Estate Exposure

Incorporates reportorial requirement for Real Estate Exposure issued under Circular No. 600 dated 4 February 2008 as Schedule 11g of the FRP. Hence, the report on Real Estate Exposure need not be submitted separately.

(v) Schedule 17 - Real and Other Properties Acquired and Non-Current Assets Held for Sale

Incorporates the reporting of Non-Current Assets Held for Sale. An Additional Information section was likewise created which requires disclosure of ROPAs contributed to joint arrangements.

(vi) Schedule 19 – Other Assets

Requires the disclosure of the following in the Additional Information section:

- Accounts Receivable Arising from Sale of Financial Assets under the Trade Date Accounting

- Loans to RBU by FCDU/EFCDU
- Outstanding amount (before elimination of reciprocal accounts i.e. Due to Branches/Agencies Abroad) of inter-office transactions between the Bank's Head Office and its branches/agencies abroad, which shall only apply to domestic banks with branches/offices abroad.

(vii) Schedule 28 – Other Liabilities

Requires the disclosure of the following in the Additional Information section:

- Accounts Payable Arising from Regular Way Purchase of Financial Assets under Trade Date Accounting
- Outstanding amount (before elimination of reciprocal accounts i.e. Due from Branches/Agencies Abroad) of inter-office transactions between the Bank's Head Office and its branches/agencies abroad, which shall only apply to domestic banks with branches/offices abroad

(viii) Schedule 42 - Disclosure of Due from FCDU/RBU and Due to FCDU/RBU

Require the disclosure of the breakdown of Due from FCDU/RBU and Due to FCDU/RBU.

- (2) Annex B provides amendments to the FRP reporting templates, with respect to the following:

- (a) Blocking and unblocking of cells
- (b) Insertion of additional information through new line items
- (c) Insertion of additional schedules

- (3) The following guidelines shall likewise be observed in the preparation of the FRP:

- (a) Due from FCDU/RBU (Asset) and Due to FCDU/RBU (Liability)

The outstanding balance of the Due from FCDU/RBU and Due to FCDU/RBU shall be reported at gross amount in the balance sheet (i.e. not offset). The amounts reported shall form part of total assets and liabilities of the regular banking unit book and the FCDU/EFCDU book but said asset and liability accounts shall not be extended to the combined regular banking unit book and FCDU/EFCDU book total column so that the total assets and total liabilities of the combined regular banking unit book and FCDU/EFCDU book total column will already exclude said accounts' balances.

- (b) Current restructured loans but are considered as non-performing

Restructured loans, as defined under Section X322.1 of the Manual of Regulations for Banks (MORB) which does not meet the required collateral value, shall be reported under the Past Due and Already Non-performing Loans in the FRP, regardless of whether the principal and interest payments are updated

(c) FCDU Cover Report and Real Estate Exposure

The required report on real estate exposure under Circular No. 600 dated 4 February 2008 and FCDU cover report under Circular No. 601 dated 13 February 2008 shall no longer be submitted separately. The BSP shall internally extract said reports from the FRP. Banks are however reminded to monitor its compliance with the FCDU/EFCDU cover requirements on a daily basis.

For compliance.



NESTOR A. ESPENILLA, JR.
Deputy Governor

14 March 2008

FRP Amendments

The following amends the indicated sections/pages of the FRP:

GENERAL INSTRUCTIONS (Page 1 of 90)

Who must Report on What Forms/Schedules

All banks are required to prepare the FRP. The FRP shall be prepared on a solo and consolidated basis. Solo basis shall refer to the combined financial statements of the head office and branches/other offices. Consolidated basis shall refer to the combined financial statements of parent bank and subsidiaries consolidated on a line by line basis. Only banks with financial allied subsidiaries, excluding insurance subsidiaries, shall submit the report on consolidated basis.

The solo and consolidated FRP shall be prepared on a quarterly basis, except for the solo balance sheet and the following selected schedules which shall be prepared on a monthly basis:

- (1) Schedule 1 : Checks and Other Cash Items
- (2) Schedule 2 : Due from Other Banks
- (3) Schedule 3 : Financial Assets Held for Trading
- (4) Schedule 4a : Derivatives Held for Trading, Matrix of Counterparty and Type of Derivative Contract
- (5) Schedule 5 : Financial Assets Designated at Fair Value Through Profit or Loss
- (6) Schedule 6 : Available for Sale Financial Assets
- (7) Schedule 7 : Held to Maturity Financial Assets
- (8) Schedule 8 : Unquoted Debt Securities Classified as Loans
- (9) Schedule 9 : Investment in Non-Marketable Equity Securities
- (10) Schedule 10 : Interbank Loans Receivables
- (11) Schedule 11 : Loans and Receivables - Others
- (12) Schedule 11a to 11a4 : Loans and Receivables - Others, Classified as to Status
- (13) Schedule 11b to 11b4 : Restructured Loans and Receivables, Classified as to Status
- (14) Schedule 11d to 11d4 : Loans and Receivables - Others, at Amortized Cost, Classified as to Type of Business/Industry
- (15) Schedule 11f : Schedule of Agri/Agra, SME, Development Loans Incentives and Microfinance Loans and Receivables, Classified as to Counterparty.
- (16) Schedule 12 : Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse and Securities Lending and Borrowing Transactions
- (17) Schedule 15 : Equity Investment in Subsidiaries, Associates and Joint Arrangements
- (18) Schedule 19 : Other Assets

- (19) Schedule 20 : Breakdown of Due from/to
HO/Branches/Agencies Abroad - Philippine
Branch of a Foreign Bank
- (20) Schedule 22 : Deposit Liabilities Classified as to Type
of Deposit
- (21) Schedule 23 : Due to Other Banks
- (22) Schedule 24 : Bills Payable
- (23) Schedule 28 : Other Liabilities

Solo and consolidated income statement shall be prepared quarterly on a cumulative basis, i.e. first quarter report shall cover results of operations during the first quarter, second quarter report shall cover results of operations during the first and second quarters, etc.

All schedules shall be available to any type of reporting bank. Hence, schedules that do not apply to a particular bank should only be left blank when submitted.

~~Except as otherwise indicated in the specific schedules, solo Balance Sheet and its supporting schedules shall be prepared on monthly basis, while consolidated balance sheet shall be prepared on quarterly basis. Solo and consolidated Income Statement shall be prepared quarterly on a cumulative basis, i.e., first quarter report shall cover result of operations during the first quarter, second quarter report shall cover results of operations during the first and second quarters, etc.~~

~~The following are the specific reporting requirements for each type of banks:~~

- ~~(1) Universal and Commercial Banks (UBs/KBs) shall submit the Balance Sheet, Income Statement and all the Supporting Schedules of the FRP.~~
- ~~(2) Thrift Banks shall submit the Balance Sheet, Income Statement and all the Supporting Schedules of the FRP except for the following schedules:~~

- ~~Schedule 4 : Derivatives Held for Trading~~
- ~~Schedule 4a : Derivatives Held for Trading - Matrix of Counterparty and Type of Derivative Contracts~~
- ~~Schedule 13 : Fair Value Adjustments in Hedge Accounting~~
- ~~Schedule 13a : Derivatives Held for Fair Value Hedge~~
- ~~Schedule 13b : Derivatives Held for Cash Flow Hedge~~
- ~~Schedule 13c : Derivatives Held for Hedges of Net Investment in Foreign Operations~~
- ~~Schedule 13d : Derivatives Held for Portfolio Hedge~~
- ~~Schedule 20 : Breakdown of Due From and Due To Head Office/Branches/Agencies Abroad - Philippine Branch of Foreign Banks~~
- ~~Schedule 21 : Liability for Short Position~~
- ~~Schedule 32 : Gain/(Loss) on Financial Assets and Liabilities Held for Trading~~

- ~~(3) Rural/Cooperative Banks shall submit the Balance Sheet, Income Statement and all the Supporting Schedules of the FRP except for the Foreign Regular and FGDU/EFCDU columns/sub-schedules and the following schedules:~~

- ~~Schedule 3 : Financial Assets Held for Trading~~
- ~~Schedule 3a : Held for Trading Financial Assets Sold/Lent Under Repurchase Agreements, Certificates of Assignment/Participation with Recourse, Securities Lending and Borrowing Agreements~~
- ~~Schedule 4 : Derivatives Held for Trading~~

Schedule 4a	: Derivatives Held for Trading — Matrix of Counterparty and Type of Derivative Contracts
Schedule 5	: Financial Assets Designated at Fair Value through Profit or Loss
Schedule 6	: Available for Sale Financial Assets
Schedule 6a	: Available for Sale Financial Assets Sold/Lent Under Repurchase Agreements, Certificates of Assignment/Participation with Recourse, Securities Lending and Borrowing Agreements
Schedule 6b	: Available for Sale Financial Assets — Classified as to Status
Schedule 6c	: Available for Sale Financial Assets — Movements in Allowances for Credit Losses
Schedule 13	: Fair Value Adjustments in Hedge Accounting
Schedule 13a	: Derivatives Held for Fair Value Hedge
Schedule 13b	: Derivatives Held for Cash Flow Hedge
Schedule 13c	: Derivatives Held for Hedges of Net Investment in Foreign Operations
Schedule 13d	: Derivatives Held for Portfolio Hedge
Schedule 20	: Breakdown of Due from and Due to Head Office/Branches/Agencies Abroad Philippine Branch of Foreign Banks
Schedule 21	: Liability for Short Position
Schedule 27	: Financial Liabilities Associated with Transferred Assets
Schedule 32	: Gains/(Losses) on Financial Assets and Liabilities Held for Trading
Schedule 38	: Off-Balance Sheet
Schedule 38a	: Compliance with Sec. X347 of the MORB

Frequency of Reporting (Page 3 Of 90)

The solo FRP balance sheet and solo income statement and their supporting schedules shall be submitted quarterly within 15 banking days after the end of the reference month and quarter, respectively, and the consolidated reports shall be submitted within 30 banking days after the end of the reference quarter. The solo balance sheet and the selected schedules listed above shall be submitted monthly within 15 banking days after end of the reference month. Only banks with financial allied subsidiaries, excluding insurance subsidiaries, shall submit the reports on consolidated basis. The consolidated FRP, on the other hand, shall be submitted quarterly within 30 banking days after the end of reference quarter. following schedules or columns of particular schedules in the FRP, are required to be submitted annually:

The following schedules or columns of particular schedules of the solo and/or consolidated FRP, however, are required to be submitted and/or accomplished only annually (i.e. end December of each year):

- (1) Schedule 6b to 6b(3) : Available for Sale Financial Assets ("Collateral and Other Credit Enhancements Received as Security for the Related Impaired and Past Due Assets" column)
- (2) Schedule 6c to 6c(3) : Available for Sale Financial Assets Movements in Allowances for Credit Losses
- (3) Schedule 7b : Fair Value of Held to Maturity Financial Assets
- (4) Schedule 7c to 7c(3) : Held to Maturity Financial Assets ("Collateral and

		Other Credit Enhancements Received as Security for the Related Impaired and Past Due Assets" column)
(5)	Schedule 7d to 7d(3)	: Held to Maturity Financial Assets
(6)	Schedule 8a	: Fair Value of Unquoted Debt Securities Classified as Loans
(7)	Schedule 8b to 8b(3)	: Unquoted Debt Securities Classified as Loans ("Collateral and Other Credit Enhancements Received as Security for the Related impaired and Past Due Assets" column)
(8)	Schedule 8c to 8c(3)	: Unquoted Debt Securities Classified as Loans
(9)	Schedule 11e to 11e(3)	: Loans and Receivables-Others Classified as to Status Per PAS 39
(10)	Schedule 15a	: Investment in Subsidiaries, Associates and Joint Arrangements Ventures (Fair Value Column)
(11)	Schedule 18	: Deferred Tax Assets and Liabilities
(12)	Schedule 26	: Fair Value of Financial Liabilities

STRUCTURE OF THE FRP

(b) Geographic Regions of Non-Resident Counterparties (page 7 of 90)

(b.1) **Advanced Economies** – Australia; Austria; Belgium; Canada; Cyprus; Denmark; Finland; France; Germany; Greece; Hong Kong SAR; Iceland; Ireland; Israel; Italy; Japan; Korea; Luxembourg; Netherlands; New Zealand; Norway; Portugal; Singapore; Slovenia; Spain; Sweden; Switzerland; Taiwan Province of China; United Kingdom and United States

(b.2) Regions Excluding Advanced Economies

(i) **Africa (excluding Sub-Sahara)** - Algeria; Morocco; Tunisia and Sub-Sahara

Of which; Sub-Sahara - South Africa; Djibouti; Eritrea Ethiopia; Sudan; Burundi; Congo, Democratic Republic of; Kenya; Rwanda; Tanzania; Uganda; Angola; Botswana; Comoros; Lesotho; Liberia; Madagascar; Malawi; Mauritius; Mozambique, Republic of; Namibia; Seychelles; Swaziland; Zambia; Zimbabwe; Cape Verde; Gambia, The; Ghana; Guinea; Mauritania; Nigeria; Sao Tome and Principe; Sierra Leone; Somalia; Benin; Burkina Faso; Cameroon; Central African Republic; Chad; Congo, Republic of; Cote d' Ivoire; Equatorial Guinea; Gabon; Guinea – Bissau; Mali; Niger; Senegal; and Togo.

(ii) **Central and Eastern Europe** - Albania; Bulgaria; Croatia; Czech Republic; Estonia; Hungary; Latvia; Lithuania; Macedonia, FYR; Malta; Poland; Romania; Slovak Republic and Turkey.

(iii) **Commonwealth of Independent States** - Armenia; Azerbaijan; Belarus; Georgia; Kazakhstan; Kyrgyz Republic; Moldova; Mongolia; Russia; Tajikistan; Turkmenistan; Ukraine and Uzbekistan.

- (iv) **Developing Asia (excluding FSU)** – Afghanistan, Islamic State of; Bangladesh; Bhutan; Brunei Darussalam; Cambodia; China; Fiji; India; Indonesia; Kiribati; Lao PDR ~~People's Democratic Republic~~; Malaysia; Maldives; Marshall Islands; Micronesia; Mongolia; ~~Federated States of~~; Myanmar; Nepal; Pakistan; Papua New Guinea; Philippines; Samoa; Solomon Islands; Sri Lanka; Thailand; Tonga; Vanuatu and Vietnam.

~~Of which: Former Soviet Union (FSU), including Russia – FSU, including Russia, Ukraine, Estonia, Latvia, Lithuania, Belarus, Moscow and Tambov~~

- (v) **Middle East and Europe** – Bahrain; Cyprus; Iran I. R. Islamic Republic of Iraq; Kuwait; Libya; ~~Malta~~; Oman; Qatar; Saudi Arabia; United Arab Emirates; Yemen, Republic of; Egypt; Jordan; Lebanon and Syrian Arab Republic.
- (vi) **Western Hemisphere** – Mexico; Argentina; Brazil; Bolivia; Chile; Colombia; Ecuador; Paraguay; Peru; Uruguay; Venezuela; Costa Rica; El Salvador; Guatemala; Honduras; ~~Netherlands Antilles~~; Nicaragua; Panama; Antigua and Barbuda; Bahamas, The; Barbados; Belize; Dominica; Dominican Republic; Grenada; Guyana; Haiti; Jamaica; St. Kitts and Nevis; St. Lucia; St. Vincent and the Grenadines; Suriname and Trinidad and Tobago.

MANUAL OF ACCOUNTS

BALANCE SHEET ACCOUNTS

Asset Accounts

3. Due from Bangko Sentral ng Pilipinas (Page 10 of 90)

- (d) Others – This refers to the amount of Due from BSP which cannot be appropriately classified under items (a), (b) and (c) above. Funds set aside and used as compliance for other regulatory requirements shall also be classified under this account.

4. Due from Other Banks (Page 10 of 90)

- (a) (e) Resident Banks
(b) (f) Non-Resident Banks
(c) (g) Resident Banks – Clearing Accounts

5. Financial Assets Held for Trading (HFT)

(1) Interest Rate Contracts

(d.1) Over the Counter (OTC) Interest Rate Option Contracts (Page 12 of 90)

- (ii) **OTC Option Sold** - This refers to OTC interest rate option contracts conveying the bank the obligation to purchase/sell sell/purchase at a specified price by a specified future date, for a fee or a premium, interest bearing financial instruments whose predominant risk characteristic is interest risk.

(d.2) Exchange Traded (ET) Interest Rate Option Contracts

(Page 12 of 90)

- (ii) **ET Option Sold** - This refers to ET interest rate option contracts conveying the bank the obligation to purchase/sell ~~sell~~/purchase at a specified price by a specified future date, for a fee or a premium, interest bearing financial instruments whose predominant characteristic is interest risk.

(2) Foreign Exchange Contracts

(d.1) Over the Counter (OTC) Foreign Exchange Option Contracts
(Page 15 of 90)

(ii) OTC Option Sold

- (ii.a) **Call Option** - This refers to OTC foreign exchange option contracts conveying the bank the obligation to purchase ~~sell~~ at a specified price by a specified future date, for a fee or a premium, foreign currency against Philippine currency at a specified exchange rate.
- (ii.b) **Put Option**- This refers to OTC foreign exchange option contracts conveying the reporting bank the obligation to ~~sell~~ purchase at a specified price by a specified future date, for a fee or a premium, foreign currency against Philippine currency at a specified exchange rate.

(d.2) Exchange Traded (ET) Foreign Exchange Option Contracts

(ii) ET Option Sold (Page 16 of 90)

- (ii.a) **Call Option** - This refers to ET foreign exchange option contracts conveying the bank the obligation to purchase ~~sell~~ at a specified price by a specified future date, for a fee or a premium, foreign currency against Philippine currency at a specified exchange rate.
- (ii.b) **Put Option**- This refers to ET foreign exchange option contracts conveying the reporting bank the obligation to ~~sell~~ purchase at a specified price by a specified future date, for a fee or a premium, foreign currency against Philippine currency at a specified exchange rate.

(3) Equity Contracts

(d.1) Over the Counter (OTC) Equity Options Contracts
(Page 16 of 90)

- (ii) **Equity Option Sold** – This refers to OTC equity option contracts conveying the bank the obligation to purchase/sell ~~sell~~/purchase an equity instrument or equity index.

(d.2) Exchange Traded (ET) Equity Options Contracts
(Page 17 of 90)

- (ii) **Equity Option Sold** – This refers to ET equity option contracts conveying the bank the obligation to purchase/sell sell/purchase an equity instrument or equity index.

11. **Loans and Receivables**

(c) **Loans and Receivables - Others**

(c.3) **Development Incentive Loans** Loans Incentives
(Page 24 of 90)

15. **Sales Contract Receivables (Page 28 of 90)**

SCR Discount – This refers to the unamortized discount on Sales Contract Receivable representing financial service fees that are an integral part of the effective interest of the account, which shall be debited monthly based on the effective interest method with the corresponding credit to "Interest Income – Sales Contract Receivables".

SCR – Other Deferred Credits – This refers to any increase in the face amount of Sales Contract Receivable resulting from accrued interest and accumulated charges which have been capitalized or made part of the principal of restructured Sales Contract Receivable. This shall be amortized/credited to income using the effective interest method.

24. **Other Assets (Page 32 of 90)**

(c) **Accounts Receivable (Page 33 of 90)**

i. **Accounts Receivable Arising from Sale of Financial Assets under the Trade Date Accounting.** – This refers to the receivable arising from financial assets sold under trade date accounting pending actual settlement/delivery of the underlying securities. This shall comprise of the following sub-accounts:

- **Accounts Receivable Arising from Sale of Readily Marketable Foreign Currency Denominated Debt Instruments** – This refers to the receivable arising from readily marketable debt securities sold under trade date accounting pending actual settlement/delivery of the underlying securities.
- **Accounts Receivable Arising from Sale of Financial Assets Other than Readily Marketable Debt Securities** – This refers to the receivable arising from financial assets sold other than readily marketable debt securities under trade date accounting pending actual settlement/delivery of the underlying securities.

ii. **Accounts Receivable – others.** This refers to the following:

- Amounts due from customers and other parties under open-account arrangements including miscellaneous advances made, such as cable expenses, out-of-pocket collection charges, documentary stamps, commissions and insurance premiums.
 - Claims such as tax refund and insurance proceeds.
 - Staff salary advances payable in thirty (30) days or less (those payable in more than 30 days shall be considered as loans)
 - Advances for official travel of officers/employees
 - Temporary overdrafts all owed under existing rules and regulations.
26. **Due from FCDU/RBU** – This account controls the clearing of items/transactions between the FCDU/RBU. This account excludes FCDU/EFCDU funds lent to RBU solely for the purpose of funding RBU's net fund outflow on its on-balance sheet foreign exchange transactions, as allowed under existing regulations, which is reported as Loans to RBU by FCDU/EFCDU under Other Assets. This shall be comprised of the following sub-accounts:

- (a) **Due from FCDU/RBU – Clearing Accounts.** This account controls the clearing of the items/transactions between the FCDU/RBU other than those reported in Items (b) and (c).

Sub-accounts (b) and (c) shall only apply to the RBU book:

- (b) **Due from FCDU/EFCDU – FCDU/EFCDU Realized Losses from Operations** – This refers to the amount of eligible assets transferred from the RBU book to the FCDU/EFCDU book representing realized losses from operations incurred by the FCDU/EFCDU during the interim period.
- (c) **Due from FCDU/EFCDU – FCDU/EFCDU Unrealized Losses Recognized in Profit or Loss and in Equity** – This refers to the amount of eligible assets transferred from the RBU book to the FCDU/EFCDU book representing unrealized losses from operations incurred by FCDU/EFCDU book, which are recognized in profit or loss and in equity.

Liability Accounts

30. **Other Liabilities** (Page 42 of 90)

(f) **Accounts Payable**

- i. **Accounts Payable Arising from Purchase of Financial Assets under the Trade Date Accounting** – This refers to the payable arising from the purchase of financial asset under trade date accounting pending actual settlement/receipt of the underlying securities which shall require corresponding asset/liquid asset cover.
- ii. **Accounts Payable – others.** This refers to the following:

- Other obligations of the bank under open-account arrangements such as (a) deposits made by loan applicants for various expenses in connection with pending loan applications;
- (b) Payments on loans pending liquidation;
- (c) Interest rebates on loan accounts which have not been claimed by clients;
- (d) Deposits in connection with the purchase/redemption of property acquired;
- (e) Proceeds of collections pending remittance to clients/payees;
- (f) Balances of current accounts closed due to improper handling; and
- (g) Indebtedness for purchases of office supplies, printed forms, furniture, fixtures and equipment.

32. **Due to FCDU/RBU** – This account controls the clearing of items/transactions between the FCDU/RBU. This shall comprise of the following sub-accounts.

- (a) **Due to FCDU/RBU –Clearing Accounts** – This account controls the clearing of the items/transactions between the FCDU/RBU other than those reported in Items (b) and (c).

Sub-accounts (b) and (c) shall only apply to the FCDU/EFCDU book:

- (b) **Due to RBU – FCDU/EFCDU Realized Losses from Operations** – This refers to the amount of eligible assets transferred from the RBU book to the FCDU/EFCDU book representing realized losses from operations incurred by the FCDU/EFCDU during the interim period.
- (c) **Due to RBU – FCDU/EFCDU Unrealized Losses Recognized in Profit or Loss and in Equity** – This refers to the amount of eligible assets transferred from the RBU book to the FCDU/EFCDU book representing unrealized losses from operations incurred by FCDU/EFCDU book, which are recognized in profit and loss and in equity.

Equity Accounts

1. (b) **Retained Earnings Free** - This refers to the unappropriated or free portion of the accumulated profits of the bank.

A separate "Retained Earnings Free" account in the FCDU/EFCDU book shall be maintained, which shall be defined as follows:

Retained Earnings Free – This refers to the cumulative unrealized gains/(losses) from operations in the FCDU/EFCDU book from prior years arising from the following:

1. 'Unrealized Gains/(Losses) from Marking to Market of Financial Assets and Liabilities Held for Trading;
2. 'Unrealized Gains/(Losses) from Marking to Market of Financial Assets and Liabilities Designated at Fair Value through Profit or Loss';
3. Foreign Exchange Profit/(Loss);
4. 'Unrealized Gains/(Losses) from Remeasurement of Hedging Instruments'; and
5. 'Unrealized Gains/(Losses) from Remeasurement of Hedged Items'

INCOME STATEMENT ACCOUNTS

1. Interest Income (Page 47 of 90)

(h) Loans and Receivables

(i) Loans to Bangko Sentral ng Pilipinas

(ii) Interbank Loans Receivable

(1) Interbank Call Loans Receivable

(2) Interbank Term Loans Receivable

(iii) Loans and Receivables – Others

(1) Loans to Government

(2) Agrarian Reform/Other Agricultural Loans

(3) Development Incentive Loans Incentives

LINE ITEM INSTRUCTIONS

**1. Schedule 11 - Loans and Receivables – Others (Net Carrying Amount)
(Page 72 of 90)**

Report the net carrying amount of loans (amortized cost less loan discount less other deferred credits less specific allowance for credit losses) including restructured loans classified primarily based on the reporting bank's compliance with existing regulations, i.e., Agri-Agra, Development Incentive Loans Incentives, Microfinance Loans and SME Loans. Loans used to comply for both SME and Agri-Agra requirements shall be classified under SME and such amount shall be disclosed under the line item a/ (superscript). Loans not falling under the compliance requirements shall be classified according to the reporting bank's counterparties, i.e., government, contracts to sell (developers), private corporations or individuals.

Additional Information

For items 12 to 16, report the amount of loans and receivables - others at amortized cost (i.e. gross of allowance for credit losses) in accordance with the following classification:

12. **Classified as to Original Term - (Refer to Structure of the FRP Item 3.a) (Page 74 of 90)**
Report the amortized cost of loans and receivables - others classified as to original term in accordance with the structure of the FRP under item 3.a
13. **Geographic Regions of Non-Resident Counterparties - (Refer to Structure of the FRP Item 3.b)** Report the amortized cost of loans and receivables - others classified as to geographic regions in accordance with the structure of the FRP under item 3.b
14. **Loans Classified as Loss** - Report the amortized cost of loans classified as "Loss" in the latest examination by the Bangko Sentral which are fully covered by Allowance for Credit Losses (Specific), net of write-offs, recoveries and collections.
15. **Credit Card Receivables Classified as Loss** - Report the amortized cost of Credit Card Receivables classified as "Loss" in the latest BSP examination, net of write-offs, recoveries and collections.
16. **Credit Card Receivables Classified as Loss during the period** - Report the amortized cost of credit card receivables classified as "Loss" by the bank from the cut-off date of the latest BSP examination.

Disclosure of FCDU/EFCDU Loans and Receivables - Others for Purposes of Computing FCDU/EFCDU cover

Report the net carrying amount of Loans and Receivables - Others, for the following items:

1. Loans with Specific Approval by the BSP under Section 23 of Circular No. 1389, as amended.
2. Short-term Loans to Resident Private Sector Borrowers which under existing regulations requires no prior BSP approval and allowed to be serviced using foreign exchange purchased from the banking system under Section 24.4 of Circular No. 1389, as amended.
3. Loans to Resident Private Sector Borrowers to be serviced using Foreign Exchange Purchased from Outside the Banking System under Section 24.1 of Circular No. 1389, as amended.
4. Loans granted by EFCDU to Non-Resident pursuant to Section 24 of Circular No. 1389, as amended, to be serviced using Foreign Exchange Purchased from Outside the Banking System.

2. **Schedule 11a (Total Amount), 11a1 (Peso Accounts), 11a2 (Foreign Regular) and 11a3 (FCDU/EFCDU) - Loans and Receivables - Others - Classified as to Status (Page 74 of 90)**

Additional Information

- (1) **DOSRI** - This refers to the amortized cost (i.e. gross of allowance for credit losses) of loans granted to Directors, Officers, Stockholders and Related Interest. ~~other than those falling under the fringe benefit program of the reporting bank~~

(a) **Secured**

- (iv) **Non-risk assets** - This refers to the loans granted to DOSRI that are secured by non-risk assets as defined under Subsection X330.1 of the MORB.

- (v) **Other Collateral** - This refers to the loans granted to DOSRI that are secured by other collateral.

(b) **Unsecured**

- (c) **Loans Granted under the Bank's Fringe Benefit Program** - This refers to loans granted to bank employees and officers under its fringe benefit program in accordance with existing regulations.

3. **Schedule 11d (Total Amount), 11d1 (Peso Accounts), 11d2 (Foreign Regular) and 11d3 (FCDU/EFCDU) - Gross Loans and Receivables-Others - Economic Purpose Classified as to Type of Business/Industry of Counterparty (Page 77 of 90)**

Report the amortized cost (i.e. gross of allowance for credit losses) of Loans and Receivables - Others classified as to the following economic purpose as defined type of business/industry of the counterparty based on the following categories provided under the 1994 Philippine Standard Industrial Classification (PSIC) of the National Statistical Coordination Board (NSCB), as amended:

- (1) Agriculture, Hunting and Forestry
- (2) Fishing
- (3) Mining and Quarrying
- (4) Manufacturing
- (5) Electricity, Gas and Water Supply
- (6) Construction
- (7) Wholesale and Retail Trade; Repair of Motor Vehicles, Motorcycles and Personal and Household Goods
- (8) Hotels and Restaurants
- (9) Transport, Storage and Communications
- (10) Financial Intermediation
- (11) Real Estate, Renting and Business Activities
- (12) Public Administration and Defense; Compulsory Social Security
- (13) Education
- (14) Health and Social Work
- (15) Other Community, Social and Personal Services Activities

- (16) ~~Private Households~~ Undifferentiated Production Activities of Private Households ~~with Employed Persons~~; and
 (17) Extra-Territorial Organizations and Bodies.

Report the loans in US\$ and the corresponding peso equivalent for Schedule 11d2 and 11d3.

The following general guidelines shall be observed in slotting Loans and Receivables - Others to the appropriate business/industry classification:

- (1) Loans shall primarily be classified based on the reporting bank's compliance with existing regulations or counterparty as indicated in the line items (rows). These line item classifications shall be further sub-classified based on the type of business/industry engaged in by the counterparty (columns).

For example, a loan granted to a private non-financial corporation involved in the hotel and restaurant business for purposes of constructing a five-star hotel shall be reported under the *Hotels and Restaurants* column.

On the other hand, a loan granted to a private non-financial corporation involved in the construction business for purposes of constructing a five-star hotel shall be reported under the *Construction* column.

- (2) Loans granted to the National Government and LGUs shall be reported under the *Public Administration and Defense; Compulsory Social Security* column except those intended for *Education, Health and Social Work*, which shall be slotted under the corresponding columns.
- (3) Loans granted to entities that are engaged in more than one type of business/industry shall be classified under the specific business/industry where the proceeds of the loan will be used.

For example, a private non-financial corporation has two divisions - one engaged in the production of hollow blocks/or prefabricated slabs and the other division engaged in construction of commercial condominiums. Loan granted for additional working capital for the production of hollow blocks shall be slotted under the *Manufacturing* column. On the other hand, loan granted for financing the construction of commercial condominiums shall be classified under the *Construction* category.

- (4) Loans classified under the line item "Loans to Individuals for Other Purposes" shall be evaluated whether the proceeds shall be used for production purposes or for household consumption. Loans that shall be used for production purposes shall be slotted under the column for the specific type of business/industry of

the borrower, provided that, if the loan will be used for production of goods and services mainly for own consumption and not for sale in the market, the same shall be classified under Undifferentiated Production Activities of Private Households.

On the other hand, loans that shall be used for household consumption purposes shall not be classified under any of the business/industry classification, but shall however, be extended to the total column.

For this purpose, production and household consumption shall be defined as follows:

Production - refers to an economic activity carried out by a business enterprise or other entities, which produce goods and/or services, either for sale in the market, or to be provided free to other units or to be used for own consumption.

Household consumption - refers to the expenditures of individuals on goods and services for household needs. This covers purchases of food, education, household appliances and family cars, among others. However, this excludes expenditures on real estate or dwelling units which are considered as production activities.

- (5) Loans primarily classified as Loans to Individuals for Consumption Purposes and those granted to non-resident counterparties shall not be classified under any of the business/industry classification, but shall however, be extended to the total column.

Additional Information

Report the amortized cost (i.e. gross of allowance for credit losses) of Loans and Receivables - Others classified as to the following status:

- (a) **Current**
- (b) **Past Due but not yet Non-Performing**
- (c) **Past Due and Already Non-Performing**
- (d) **Items in Litigation**

4. Schedule 11 g - Real Estate Exposure

Sub-schedule 1 - Real Estate Exposure

Report in the appropriate column the following required information:

I. Residential Real Estate Loans

- (a) **No. of Accounts** - Report the number of accounts of real estate loans extended.

- (b) **Outstanding Balance** - Report the amortized cost (i.e. gross of allowance for credit losses) of real estate loans extended.

Status of Accounts

Report the amortized cost (i.e. gross of allowance for credit losses) of real estate loans extended classified as to the following status:

- (c) **Current**
- (d) **Past Due but not yet Non-Performing**
- (e) **Past Due and Already Non-Performing**
- (f) **Items in Litigation**

Collateral

Report the amortized cost (i.e. gross of allowance for credit losses) of real estate loans classified as to the following:

- (g) **Secured by REM** - Report the amortized cost (i.e. gross of allowance for credit losses) of real estate loans to the extent covered by REM on residential and commercial properties.
- (h) **Secured by Contracts to Sell (CTS)** - Report the amortized cost (i.e. gross of allowance for credit losses) of real estate loans to the extent covered by CTS
- (i) **Secured by Non-Risk Assets** - Report the amortized cost (i.e. gross of allowance for credit losses) of real estate loans to the extent covered by non-risk assets.
- (j) **Secured by Other Assets** - Report the amortized cost (i.e. gross of allowance for credit losses) of real estate loans to the extent covered by other assets
- (k) **Unsecured** - Report the amortized cost (i.e. gross of allowance for credit losses) of unsecured real estate loans extended.
- (l) **Guaranteed by Home Guarantee Corporation (HGC)** - Report the amortized cost (i.e. gross of allowance for credit losses) of real estate loans to the extent guaranteed by the HGC
- (m) **Allowance for Credit Losses** - Report the specific allowance for credit losses booked for the real estate loans extended.
- (n) **Net Carrying Amount** - Report the net carrying amount of real estate loans extended as the difference between Amortized Cost and Allowance for Credit Losses

- (o) **Fair Value of Collateral** - Report the fair value of the REM collateral on an annual basis.

II. Loans Secured by REM (Other than those reported under Item I)

Report in the appropriate column the following required information for loans secured by REM that are extended for purposes other than for real estate activities:

- (a) **No. of Accounts** - Report the number of accounts of loans extended that are secured by REM.
- (b) **Outstanding Balance** - Report the amortized cost (i.e. gross of allowance for credit losses) of loans extended that are secured by REM.

Status of Accounts

Report the amortized cost (i.e. gross of allowance for credit losses) of real estate loans extended secured by REM that are classified as follows:

- (c) **Current**
- (d) **Past Due but not yet Non-Performing**
- (e) **Past Due and Already Non-Performing**
- (f) **Items in Litigation**
- (g) **Secured by REM**
- (h) **Allowance for Credit Losses** - Report the specific allowance for credit losses booked for loans extended that are secured by REM.
- (i) **Net Carrying Amount** - Report the net carrying amount of loans extended secured by REM as the difference between Amortized Cost and Allowance for Credit Losses
- (j) **Fair Value of Collateral** - Report the fair value of the REM collateral on annual basis.

Additional Information:

Public Infrastructure - This refers to loans extended for purposes of financing the construction of highways, streets, bridges, tunnels, railways and other infrastructure intended for public use.

III. Investment in Debt and Equity Securities Issued by Real Estate Companies (e.g. land developers and construction companies)

Report the names of real estate companies that issued debt and equity securities held by the bank. Further, report under the appropriate column the following information:

- (a) **Account Classification** - Report the account title where the securities are currently booked (e.g. Held for Trading, Available for Sale, etc.) per line item indicated.
- (b) **Acquisition Cost** - Report the acquisition cost of securities per line item indicated.
- (c) **Carrying Amount** - Report the gross carrying amount of securities per line item indicated.
- (d) **Allowance for Credit Losses** - Report the specific allowance for credit losses per line item indicated.
- (e) **Net carrying amount** - Report the net carrying amount of securities per line item indicated as the difference between Items (c) and (d).
- (f) **Past Due Accounts** - Report the total amount of past due accounts per line item indicated.
- (g) **Fair Value** - Report the fair value of the debt and equity securities of real estate companies held by the bank on an annual basis.

Sub-schedule 2 - Original Maturity and Earliest Repricing of Real Estate Exposure

Report the amortized cost (i.e. gross of allowance for credit losses) of real estate loans under the appropriate columns for original maturity and earliest repricing reckoned from date of grant of loan.

5. Schedule 17 - Real and Other Properties Acquired and Non-Current Assets Held for Sale (Page 81 of 90)

Cost/Carrying Amount - Report the cost of the Real and Other Properties Acquired and carrying amount (fair value less cost to sell but not to exceed the carrying amount of the ROPA prior to transfer) of Non-Current Assets Held for Sale in this column.

Accumulated Depreciation - Report the accumulated depreciation of Real and Other Properties Acquired in this column.

Allowance for Losses - Report the allowance for impairment losses on Real and Other Properties Acquired.

Net Carrying Amount - Report the net carrying amount of Real and Other Properties Acquired and Non-Current Assets Held for Sale in this column, which shall correspond to the cost of the Real and Other Properties Acquired less accumulated depreciation less allowance for losses, as applicable.

Additional Information

Report in the appropriate column the cost, accumulated depreciation, allowance for losses and net carrying amount of ROPAs contributed to a joint arrangement which have not been derecognized in the books of the bank.

6. Schedule 18 – Deferred Tax Assets and Liabilities (Page 81 of 90)

Report the required information on current/deferred taxes and other disclosures and reconciliation items of the schedule.

Table A – Report the current and deferred tax assets and liabilities as defined in PAS 12 Income Taxes

Table B

Item I – Recognized Deferred Tax Assets and Liabilities

In respect of each type of temporary difference, unused tax losses and unused tax credits, report the:

- (i) Amount of the deferred tax assets and liabilities recognized in the balance sheet for each period presented;
- (ii) Amount of the deferred tax income or expense recognized in the income statement, if this is not apparent from the changes in the amounts recognized in the balance sheet;

Item II – Deferred Tax Assets Unrecognized

Report the amount of deductible temporary differences, unused tax losses, and unused tax credits for which no deferred tax asset is recognized in the balance sheet.

Item III – Income Tax Expense (Income), Current and Deferred

Report the components of tax expense (income) in accordance PAS 12.

Item IV – Other Tax Disclosures

Report the amount of other tax disclosures required.

Item V – Reconciliation of Statutory Tax to Effective Tax

Report the required information necessary to reconcile statutory tax to effective tax.

7. Schedule 19 – Other Assets (Page 81 of 90)

Additional Information

Report the outstanding balance of the following accounts in the appropriate column:

1. Accounts Receivable Arising from Sale of Financial Assets under the Trade Date Accounting

- a. Accounts Receivable from Sale of Readily Marketable Debt Instruments

- b. Accounts Receivable from Sale of Financial Assets
Other Than Readily Marketable Debt Instruments

2. **Loans to RBU by FCDU/EFCDU (Outstanding for More Than One Year)** - This refers to FCDU/EFCDU funds lent to RBU solely for the purpose of funding RBU's net fund outflow on its on-balance sheet foreign exchange transactions, as allowed under existing regulations, which is outstanding for more than 1 year.

For domestic banks with branches/offices/agencies abroad, disclose:

The outstanding amount (before elimination of reciprocal accounts i.e. Due to Branches/Agencies Abroad) of inter-office transactions between the Bank's Head Office and its branches/agencies abroad.

8. **Schedule 28 - Other Liabilities (Page 84 of 90)**

Additional Information

Report the outstanding balance of Accounts Payable Arising from Regular Way Purchase of Financial Assets under Trade Date Accounting.

For domestic banks with branches/offices/agencies abroad, disclose:

The outstanding amount (before elimination of reciprocal accounts i.e. Due from Branches/Agencies Abroad) of inter-office transactions between the Bank's Head Office and its branches/agencies abroad.

9. **Schedule 42- Disclosure of Due from FCDU/RBU and Due to FCDU/RBU**

Disclose the amount of Due from FCDU/RBU and Due to FCDU/RBU subsidiary ledger accounts as defined in the Manual of Accounts.

MAIN REPORT and SCHEDULES**1. Balance Sheet - Changes to the Manual of Accounts are effected.**

(15) Sales Contract Receivable
(a) Performing
(b) Non-Performing
Unamortized Discount and Other Deferred Credits
Sales Contract Receivable - Net of Amortization
Less: Allowance for Credit Losses
Sales Contract Receivable - Net

2. Schedule 4a – Added Individuals as Counterparty

1. Resident	110100000000100000	0.00
A. Government	110100000000110000	0.00
(1) National Government	110100000000111000	
(2) LGUs	110100000000112000	
(3) GOCC	110100000000113000	0.00
a. Social Security Institutions	110100000000113100	
b. Other Financial	110100000000113200	
c. Non-Financial	110100000000113300	
B. BSP	110100000000130000	
C. Banks	110100000000140000	0.00
(1) UBs/KBs	110100000000141000	
(2) Other Banks	110100000000142000	
D. Private Corporations	110100000000160000	0.00
(1) Financial	110100000000161000	0.00
a. NBQBs	110100000000161100	
b. Others	110100000000161200	
(2) Non-Financial	110100000000162000	
E. Individuals		
2. Non-Resident	110100000000200000	
A. Central Government/Central Banks	110100000000210000	
B. Public Sector Entities	110100000000220000	
C. Banks	110100000000230000	
(1) OBUs	110100000000231000	
(2) Other Banks	110100000000232000	
D. Corporations	110100000000240000	
E. Individuals		
TOTAL	110100000000000000	0.00

3. Schedule 10 - Changes to Geographic Regions incorporated

2. Geographic Regions of Non-Resident Counterparties	140100000000620000
A. Advanced economies	140100000000621000
B. Regions excluding advanced economies	140100000000622000
(1) Africa	140100000000622100
Of which: Sub-Sahara	140100000000622110
(2) Developing Asia	140100000000622200
Of which: FSU, including Russia	140100000000622210
(3) Middle East and Europe	140100000000622300
(4) Western Hemisphere	140100000000622400
(5) Central and Eastern Europe	
(6) Commonwealth of Independent States	

4. Schedule 11 Unblocked Peso Accounts for Non-resident Individuals

Non-Residents		140150500000200000	UNBLOCK
1. Central Government/Central Banks		140150505500200000	
2. Public Sector Entities		140150506000200000	
3. Loans to Corporations		140150506500200000	
4. Loans to Individuals		140150507000200000	UNBLOCK

Additional Information:

For Items 12 to 16, Loans and Receivables - Others, should be reported at Amortized Cost i.e. Gross of Allowance		
12.	Classified as to Original Term	140150500000610000
A.	Short Term (one year or less)	140150500000611000
B.	Medium Term (>1 year to 5 years)	140150500000612100
C.	Long Term (>5 years)	140150500000612200
13.	Geographic Regions of Non-Resident Counterparties	140150500000620000
A.	Advanced economies	140150500000621000
B.	Regions excluding advanced economies	140150500000622000
(1)	Africa	140150500000622100
	Of which: Sub-Sahara	140150500000622110
(2)	Developing Asia	140150500000622200
	Of which: FSU, including Russia	140150500000622210
(3)	Middle East and Europe	140150500000622300
(4)	Western Hemisphere	140150500000622400
(5)	Central and Eastern Europe	
(6)	Commonwealth of Independent States	
14.	Loans Classified as "Loss" in the latest BSP Examination, which are fully provided with Allowance	
15.	Credit Card Receivables Classified as "Loss" in the latest BSP Examination	
16.	Credit Card Receivables Classified as "Loss" during the period	
Disclosure of FCDU/EFCDU Loans and Receivables - Others for purposes of computing FCDU cover		
1.	Loans with Specific Approval by the BSP (Section 23 of Circular No. 1389, as amended)	
2.	Short-term Loans to Resident Private Sector Borrowers which under existing regulations requires no prior BSP approval and allowed to be serviced using foreign exchange purchased from the banking system (Section 24.4 of Circular No. 1389, as amended)	
3.	Loans to Resident Private Sector Borrowers to be serviced using Foreign Exchange Purchased from Outside the Banking System (Section 24.1 of Circular No. 1389, as amended)	
4.	Loans granted by EFCDU to Non-Resident to be serviced using Foreign Exchange Purchased from Outside the Banking System (Section 24 of Circular No. 1389, as amended)	

5. Schedule 11, 11a1, 11b1, 11c1, 11e1, 11d1 – Peso loans to non-resident individual is unblocked (Reference: Memorandum No. 2007-021)

Non-Residents		14015000000200000	UNBLOCK
1.	Central Government/Central Banks	140150005500200000	
2.	Public Sector Entities	140150006000200000	
3.	Loans to Corporations	140150006500200000	
4.	Loans to Individuals	140150007000200000	UNBLOCK

6. Schedule 11a to 11a-4 – Additional Line Item

Additional Information			
1.	DOSRI Loans		140150012500600000
a.	Secured		140150012505600000
(i)	REM - Residential		140150012510600000
(ii)	REM - Commercial		140150012515600000
(iii)	REM - Agricultural		140150012518600000
(iv)	Non-risk Assets		
(v)	Other collateral		140150012520600000
b.	Unsecured		140150012525600000
c.	Loans Granted under the Bank's Fringe Benefit Program		

7. Schedule 11d to 11d4 - Loans and Receivables – Others, Classified as to Type of Business/Industry. Revisions in the line item instruction are incorporated and information on the aging of accounts is added.

Non-Residents					14015000000200000
1. Central Government/Central Banks					140150005500200000
2. Public Sector Entities					140150006000200000
3. Loans to Corporations					140150006500200000
4. Loans to Individuals					140150007000200000
TOTAL					140150000000000000
Additional Information:					
1. Current					
2. Past due but not yet non-performing					
3. Past due and already non-performing					
4. Items in Litigation					

8. Schedule 11d2 - Loans to Individuals – Credit Card is unblocked

9.	Loans to Individuals for Consumption Purposes		140150004500100000	UNBLOCK
	a. Credit Card		140150004505100000	UNBLOCK

9. Schedule 11f - Loans to Individuals is compressed. Breakdown is omitted

2.	Loans to Private Corporations	140150503500160000
	a. Financial	140150503500161000
	b. Non-Financial	140150503500162000
3.	Loans to Individuals	140150504500100000

10. Schedule 11g – Insertion of Real Estate Exposure Report and Changed Heading

	Earliest Repricing Reckoned from Date of Grant of Loan							
	Up to 1 year	Over 1 year to 2 years	Over 2 years to 5 years	Over 5 years to 7 years	Over 7 years to 10 years	Over 10 years to 15 years	Over 15 years	Total
I. Real Estate Loans								
A. Residential Real Estate Loans to Individual Households for								
(1) Socialized and Low-cost Housing								
(2) Others								

11. Schedule 12 – Changes to Geographic Region is Effected

2.	Geographic Regions of Non-Resident Counterparties	140200000000620000
	A. Advanced economies	140200000000621000
	B. Regions excluding advanced economies	140200000000622000
	(1) Africa	140200000000622100
	Of which: Sub-Sahara	140200000000622110
	(2) Developing Asia	140200000000622200
	Of which: FSU, including Russia	140200000000622210
	(3) Middle East and Europe	140200000000622300
	(4) Western Hemisphere	140200000000622400
	(5) Central and Eastern Europe	
	(6) Commonwealth of Independent States	

12. Schedule 14 - Resident – (4) Bills Payable (d) Others is added

(4)	Bills Payable
	(a) Bangko Sentral ng Pilipinas
	(b) Interbank Loans Payable
	(c) Other Deposit Substitutes
	(d) Others

13. Schedule 17 – Schedule is expanded to include NCAHS. Additional Information Section is added

NCAHS					
(1)	Land				
(2)	Buildings				
(3)	Other Properties Acquired				
Additional Information					
(1)	ROPAs contributed to a				
	Joint Arrangement				
(a)	Land				
(b)	Building				
(c)	Others (pls specify)				
{template should be designed to allow input of addtl row}					

14. Schedule 18 – *Deferred Tax Assets and Liabilities*

15. Schedule 19 – Added disclosure of certain accounts

Additional Information:	
1.	Accounts Receivable Arising from Sale of Financial Assets under the Trade Date Accounting
a.	Accounts Receivable from Sale of Readily Marketable Debt Instruments
b.	Accounts Receivable from Sale of Financial Assets Other than Readily Marketable Debt Instruments
2.	Loans to RBU by FCDU/EFCDU outstanding for more than one year
Disclosure of Inter-Office Float Items	
1.	Due from Head Office/Branches/Agencies (Abroad)

16. Schedule 24 – Added "GOCC" as counterparty to RA with BSP sold to clients and the word "Repurchased" changed to "Reverse"

(f)	Reverse Repurchase Agreements with BSP-Sold to		220100002530100000
(f.1)	GOCC		
(f.2)	Banks		220100002530140000
(i)	UBs/KBs		220100002530141000
(i.a)	Government Banks		220100002530141100
(i.b)	Non-Government Banks		220100002530141200
(ii)	Other Banks		220100002530142000
(f.3)	Private Corporations		220100002530160000
(i)	Financial		220100002530161000
(ii)	Non-Financial		220100002530162000
(f.4)	Individuals		220100002530170000

17. Schedule 25 – Unblocked Peso Accounts of Non-residents for all accounts

Non-Resident			220350000000200000	UNBLOCK
(1)	OBU's		220350000000231000	UNBLOCK
(2)	Others		220350000000232000	UNBLOCK
TOTAL			220350000000000000	#VALUE!

18. Schedule 26 – Unblocked Peso Accounts column of non-residents

C.	Bonds Payable		295201500000200000	UNBLOCK
(1)	OBUs		295201500000231000	UNBLOCK
(2)	Others		295201500000232000	UNBLOCK
D.	Unsecured Subordinated Debt		295202000000200000	UNBLOCK
(1)	OBUs		295202000000231000	UNBLOCK
(2)	Others		295202000000232000	UNBLOCK
E.	Redeemable Preferred Shares		295202500000200000	UNBLOCK
(1)	OBUs		295202500000231000	UNBLOCK
(2)	Others		295202500000232000	UNBLOCK

19. Schedule 27 – Inserted “Real and Other Properties Acquired”

Loans and Receivables
Real and Other Properties Acquired

20. Schedule 28 – Added line item for disclosure

Additional Information:
1. Accounts Payable Arising from Regular Way Purchase of Financial Assets
Disclosure of Inter-Office Float Items
1. Due to Head Office/Branches/Agencies (Abroad)

21. Schedule 29 – Interest Income: Unblocked Non-resident Loans and Receivables – Others

(7) Loans and Receivables	505055000000200000	UNBLOCK
(a) Interbank Loans Receivable	505056000000200000	
(b) Loans and Receivables-Others	505056500000200000	UNBLOCK

22. Schedule 29 – Interest Expense: Unblocked Peso Accounts of Non-residents

(5) Bonds Payable	605102500000200000	UNBLOCK
(6) Unsecured Subordinated Debt	605103000000200000	UNBLOCK
(7) Redeemable Preferred Shares	605103500000200000	UNBLOCK

23. Schedule 29d1 – Unblocked Non-resident Loans to Individuals

Non-Residents	505056500000200000	UNBLOCK
1. Central Government/Central Banks	505056505500200000	
2. Public Sector Entities	505056506000200000	
3. Loans to Corporations	505056506500200000	
4. Loans to Individuals	505056507000200000	UNBLOCK

24. Schedule 29d2 – Unblocked Loans to Individual for Consumption – Credit Card

9. Loans to Individuals for Consumption Purposes	505056504500100000	UNBLOCK
a. Credit Card	505056504505100000	UNBLOCK

25. Schedule 30c- Unblocked Peso Accounts column for Non-residents

Non-Resident	605105000000200000	UNBLOCK
(1) OBUs	605105000000231000	UNBLOCK
(2) Others	605105000000232000	UNBLOCK
TOTAL	605105000000000000	#VALUE!

26. Schedule 38 - Non-resident Guarantees Issued peso accounts column is unblocked

Non-Resident	
(1) Guarantees Issued	UNBLOCK

27. Schedule 39 and 39a – Disclosure of Interbank Loans Receivable

(8)	Loans and Receivables
	Disclosure: Of which Interbank Loans Receivable
(9)	Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions

28. Schedule 42- Disclosure of Due from FCDU/RBU and Due to FCDU/RBU

Particulars	
Disclosure of Due from FCDU/RBU	
1.	Due from FCDU/RBU - Clearing Account other than those disclosed in items 2 and 3.
2.	Due from FCDU/EFCDU - FCDU/EFCDU Realized
	Losses from Operations
3.	Due from FCDU/EFCDU - FCDU/EFCDU Unrealized
	Losses Recognized in Profit and Loss and in Equity
TOTAL	
Disclosure of Due to FCDU/RBU	
1.	Due to FCDU/RBU - Clearing Account other than those disclosed in items 2 and 3.
2.	Due to RBU - FCDU/EFCDU Realized
	Losses from Operations
3.	Due to RBU - FCDU/EFCDU Unrealized
	Losses Recognized in Profit and Loss and in Equity
TOTAL	