



Bangko Sentral ng Pilipinas
OFFICE OF THE DEPUTY GOVERNOR
SUPERVISION AND EXAMINATION SECTOR

MEMORANDUM TO ALL COMMERCIAL BANKS

The guidelines for the implementation of the Subsidiary Ledger (SL) Reporting System as provided under item 6 of Circular Letter dated December 20, 2000 pursuant to Circular 108 dated May 9, 1996, as amended by Circular 201 dated May 1, 1999, is hereby amended as follows:

1. The Subsidiary Ledger (SL) Reporting System shall be implemented in two phases.

- a. Phase 1

Changes/adjustments to be taken up as follows:

- (1) To revise the existing SLs by including data elements appearing in the different Schedules of the monthly Consolidated Statement of Condition not disclosed in the original SL.
- (2) To adopt the level of data elements on a group-wide basis for Due from Other Banks, Head Office/Branches and Agencies, Deposit Liabilities, and Other Liabilities Ledgers.
- (3) To integrate the data structure of the existing Interbank Loans/Accounts Receivable Ledger (IBLAR) with the Loan Ledger.
- (4) To include the CREDEX report in the SL Reporting System.
- (5) To retain the existing format of Schedule 8 (Schedule of FCDU Other Assets and Other Liabilities From/To Non-Residents) and Schedule 9 (Report on Foreign Currency Cover).

- b. Phase 2

This will cover the inclusion of new data elements as a result of changes in policies/regulations issued by BSP after Circular 201, the implementation of which shall be subject of a separate memorandum.

MAG-IMPOK SA BANGKO

2. The parallel testing of the Subsidiary Ledger (SL) Reporting System shall be carried out on a staggered basis, effective for reports as of January 31, 2003, which shall be transmitted to Bangko Sentral Ng Pilipinas (BSP) fifteen (15) banking days after end of reference month. Each subsidiary ledger will undergo a two-months parallel testing and eventually go on a live reporting after a two-months parallel run. Exceptions noted during the testing period will be communicated electronically to the banks' concerned to effect the necessary corrections on errors uncovered during the validation process. Non-participation during the parallel test and transmission of an erroneous Subsidiary Ledger (SL) report during the live-run will be subject to penalties for erroneous reporting.
3. All commercial banks shall initially transmit to SRSO either under **CC: Mail address CIR108 or Email address SRSOKB@bsp.gov.ph** their Due from Other Banks, Head Office/Branches/Agencies and Other Liabilities Subsidiary Ledgers under a staggered schedule of parallel testing and live implementation of the other subsidiary ledger reports, which shall be staggered as follows:

Name of SL File	Parallel Testing Period (Covering Reports As Of)	Live Implementation (Covering Reports As Of)
Due From Other Banks, Head Office, Branches and Agencies Ledger	January 2004 to February 2004	March 2004
Other Liabilities Ledger	January 2004 to February 2004	March 2004
Deposit Liabilities Ledger	February 2004 to March 2004	April 2004
Bills Payable Ledger	March 2004 to April 2004	May 2004
Contingent Accounts Ledger	April 2004 to May 2004	June 2004
Equity Investments Ledger	May 2004 to June 2004	July 2004
Investments Ledger	June 2004 to July 2004	August 2004
Loan Ledger	July 2004 to August 2004	September 2004

4. Once the subsidiary ledger is fully implemented, the bank shall be advised to discontinue transmitting to the Supervisory Reports and Studies Office (SRSO) the pertinent Consolidated Statement of Condition (CSOC) schedules. Attached is the list of subsidiary

ledgers and the related CSOC schedules (Annex 1). Similarly, other related independent reports such, as the CREDEX will also be discontinued.

5. Attached are the revised data structures for the Due from Other Banks, Head Office/Branches/Agencies, Other Liabilities and Deposit Liabilities Ledgers, Bills Payable, Contingent Accounts, Equity Investments, Investments and Loan Subsidiary Ledgers for your ready reference (Annex 2 to 9).

For strict compliance.


ALBERTO V. REYES
Deputy Governor

January 14, 2004

DATA STRUCTURE
Due from Other Banks/Head Office/Branches and Agencies Ledger
Expanded Commercial Banks / Commercial Banks

File Name : DUEFROM

Note: Summation of Records According To:

- a. Bank Code
- b. Branch Code
- c. Reference Date
- d. Book Code
- e. Account Type
- f. Country of Counterparty
- g. Type of Counterparty
- h. Currency
- i. Residency of Borrower
- j. Risk Indicator
- k. Reserve Eligibility

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ¹
Bank Code	BKCODE	6	Numeric	0	Should be in the list of valid bank codes	
Branch Code	BRCODE	5	Numeric	0	Should be in the list of valid branch codes of the corresponding bank code	
Reference Date	REFDATE	8	Numeric	0	Should be in the CCYYMMDD format Should not be later than the current date	
Book Code	BOOKCODE	2	Numeric	0	Valid values are the following: 11 for Peso Regular accounts 12 for Foreign Regular accounts	

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ¹⁾
Account Type	ACCTYPE	2	Numeric	0	20 for FCDU accounts 30 for Foreign Office accounts For Due from Other Bank accounts, valid account types are the following 11 for Demand and Now Accounts 12 for Savings 13 for Time 19 for Others For Due from HO/Branches & Agencies accounts, valid account types are the following: 21 for Due From HO/Br/Agencies in the Philippines 22 for Due From HO/Br/Ag Abroad - Investments 23 for Due From HO/Br/Ag Abroad - Advances and Loans 24 for Due From HO/Br/Ag Abroad - Other Inter-Office Transactions 25 for Due From HO/Branches/Agencies Abroad - Assigned Capital 26 for Demand Deposits and Working Balances maintained by Philippine Branch of Foreign Bank with its HO/Branches/Agencies Abroad 27 Losses in Operation of Phil Branch of Foreign Bank 28 Others Should be in the list of valid country codes.	
Country of Counterparty	CTRYCODE	3	Numeric	0		
If account type = 11, 12, 13 or 19 (Due From Other Banks), else value is equal to zero						
Type of Counterparty	PARTYPE	2	Numeric	0	Valid values are the following: 11 for Land Bank 12 for DBP 13 for Amanah Bank 14 for Phil. National Bank 21 for private commercial banks	

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ¹
					22 for thrift banks 23 for rural banks 31 for OBUs 32 for banks abroad 90 for other banks	x
Risk Indicator	RISKIND	1	Numeric	0	For foreign banks (type of counterparty = 31 or 32), valid values are the following: 1 for Risk 2 for Non-risk	
Reserve Eligibility	RESELIG	1	Numeric	0	Valid values are the following: 0 for those not eligible 1 for those eligible as reserve	
Amount Outstanding in Peso/Peso Equivalent	AMTPESO	15	Numeric	2	Corresponding entry in the GL Template of DUE FROM OTHER BANK transactions is account code = 1-1-08-00. For DUE FROM HO/BRANCHES & AGENCIES, corresponding account code is 1-4-02-00. Summation of this amount for Peso Regular transactions (Book Code = 11) with the same record keys should equal the Peso Amount (amt a) of the GL Template of the same bank, the same date and book code = 1. For FX Regular transactions (Book Code =12), summation should equal the Peso Equivalent Amount (amt c) of the GL Template of book code = 1. For FCDU transactions (Book Code =20), summation should equal the Peso Equivalent Amount (amt c) of the GL Template of book code = 2. For FO transactions (Book Code =30), summation should equal the Peso Equivalent Amount (amt c) of the GL Template of book code = 3.	

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ¹
Amount Outstanding in US Dollar	AMTDOLR	15	Numeric	2	Corresponding entry in the GL Template of DUE FROM OTHER BANK transactions is account code = 1-1-08-00. For DUE FROM HO/BRANCHES & AGENCIES, corresponding account code is 1-4-02-00. Summation of this amount for FX Regular transactions (Book Code = 12) with the same record keys should equal the Amount in US\$ (amt b) of the GL Template of the same bank, the same date and book code = 1. For FCDU transactions (Book Code = 20), summation should equal the Amount in US\$ (amt b) of the GL Template of book code = 2. Corresponding entry in the GL Template of DUE FROM OTHER BANK transactions is account code = 1-1-08-00. For DUE FROM HO/BRANCHES & AGENCIES, corresponding account code is 1-4-02-00. For FO transactions (Book Code = 30), summation should equal the Amount in US\$ (amt b) of the GL Template of book code = 3.	
Amount Outstanding in Original Currency	AMTORIG	15	Numeric	2	Corresponding entry in the GL Template of DUE FROM OTHER BANK transactions is account code = 1-1-08-00. For DUE FROM HO/BRANCHES & AGENCIES, corresponding account code is 1-4-02-00. Summation of this amount for FO transactions (Book Code = 30) with the same record keys should equal the Amount in Original Currency (amt d) of the GL Template of the same bank, the same date and book code = 3.	
Currency Code	CURRCODE	3	Character		Should be in the list of valid currency codes.	

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ¹¹
If account type = 25 (Due From HO/ Branches/ Agencies Abroad - Assigned Capital)						
Code of Branch/Office	BRANCH	11	Numeric	0	Should be filled in for Due From HO/Branches/Agencies Abroad - Assigned Capital accounts (account type = 25). For valid codes, refer to list of valid branch codes.	
Amount of Assigned Capital in US\$	CAPDOLR	15	Numeric	2	Should be filled in for Due From HO/Branches/Agencies Abroad - Assigned Capital accounts (account type = 25)	
Amount of Assigned Capital in Pesos	CAPPESO	15	Numeric	2	Should be filled in for Due From HO/Branches/Agencies Abroad - Assigned Capital accounts (account type = 25)	

¹¹ For Deferment

DATA STRUCTURE
Other Liabilities Ledger
Expanded Commercial Banks / Commercial Banks

File Name : OTHRLIAB

Note: Summation of Records According To:

- a. Bank Code
- b. Branch Code
- c. Reference Date
- d. Book Code
- e. Account Type
- f. Type of Liability
- g. Other Liabilities
- h. Due to Account
- i. Country of Creditor
- j. Currency Code

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ^{1/}
Bank Code	BKCODE	6	Numeric	0	Should be in the list of valid bank codes	
Branch Code	BRCODE	5	Numeric	0	Should be in the list of valid branch codes of the	
Reference Date	REFDATE	8	Numeric	0	Should be in the CCYYMMDD format	
Book Code	BOOKCODE	2	Numeric	0	Valid values are the following: 11 for Peso Regular accounts 12 for Foreign Regular accounts 20 for FCDU accounts 30 for Foreign Office accounts	
Type of Liability	LIABTYPE	2	Numeric	0	Valid types of liability are the following: 01 for Bonds Payable	

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ¹
					02 for Payables for Securities Purchased 03 for Due to the Treasurer of the Philippines 04 for Due to Foreign Banks (Local Currency) 05 for Due to HO/Branches/Agencies Abroad 06 for Treasurer/Cashier's/Manager's & Gift Checks 07 for Payment Orders Payable 08 for Margin Deposits 09 for Cash Letters of Credit 10 for Special Time Deposits 11 for Accrued Int., Taxes & Other Expense Payable 12 for Due to Bangko Sentral ng Pilipinas 13 for Due to PCIC 14 for Unearned Income and Other Deferred Credits 15 for O/S Accept. Executed by/for Acct. of This Bank 90 for other liabilities	
If type of liability = 08 (Margin Deposits) & 90 (Other Liabilities)						
Others Liabilities	OTHLIAB	2	Numeric	0	Valid values are the following: A. Other Liabilities 1 for Accounts Payable 2 for Dividends Payable 3 for Other Credits-Unclaimed Balances 4 for Sundry Credits 5 for Inter-Office Float Items (Net of Credit Balances) 6 for Others B. Type of Counterparty 7 for Bureau of Internal Revenue 8 for Bureau of Customs 9 for Others	
If type of liability = 03 (Due to the Treasurer of the Philippines) = 05 (Due to Head Office/Branches/Agencies Abroad) = 08 (Margin Deposits)						

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ¹¹
= 12 (Due to HO/Branches/Agencies Abroad)						
Due To Account	DUETO	2	Numeric	0	Valid values are the following: A. Due to HO/Branches/Agencies Abroad 1 for Deposits & Working Balances 2 for Placement/Time Deposits/Borrowings 3 for Other Inter-Office Transactions 4 for Assigned Capital 5 for Unremitted Profits Not Yet Approved by BSP 6 for Due to Head Office/Branches/Agencies in the Phils. 7 for Peso Deposits Maintained by HO/Branches/Agencies Abroad with Phil. Branch of Foreign Bank B. Due to Bangko Sentral Ng Pilipinas 10 for Banking Fees 11 for Peso Swap Differential 12 for Others C. Due to the Treasurer of the Philippines 21 for Bureau of Internal Revenue 22 for Bureau of Customs 23 for Unclaimed Balances D. Margin Deposits 31 for Government 32 for Private	
					Corresponding entries in the GL Template are the ff: Liability Type 01 Bonds Payable 02 Payables for Securities Purchased 03 Due to the Treasurer of the Philippines 04 Due to Foreign Banks 05 Due to HO/Branches/Agencies Abroad 06 Treas/Cashier's/Manager's/Gift Checks 07 Payment Orders Payable	GL Account Code 2-2-04-00 2-2-06-00 2-3-02-00 2-3-06-00 2-3-08-00 2-3-10-00 2-3-12-00

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ¹⁾
Amount Outstanding in Peso/Peso Equivalent	AMTPESO	15	Numeric	2	08 Margin Deposits 09 Cash Letters of Credit 10 Special Time Deposits 11 Accrued Int., Taxes & Other Expense Pay. 12 Due to Bangko Sentral ng Pilipinas 13 Due to PCIC 14 Unearned Inc. & Other Deferred Credits 15 O/S Accept. Exe. by/for Acct of This Bank	2-3-14-00 2-3-16-00 2-3-18-00 2-3-20-00 2-3-22-00 2-3-24-00 2-3-26-00 2-3-28-00
					Summation of this amount for Peso Regular transactions (Book Code = 11) with the same record keys should equal the corresponding Peso Amount (amt a) of the GL Template of the same bank, the same date and book code = 1. Summation of this amount for Peso Regular transactions (Book Code = 11) with the same record keys should equal the corresponding Peso Amount (amt a) of the GL Template of the same bank, the same date and book code = 1. For FX Regular transactions (Book Code =12), summation should equal the corresponding Peso Equivalent Amount (amt c) of the GL Template of book code = 1. For FCDU transactions (Book Code =20), summation should equal the corresponding Peso Equivalent Amount (amt c) of the GL Template of book code = 2. For FO transactions (Book Code =30), summation should equal the corresponding Peso Equivalent Amount (amt c) of the GL Template of book code = 3.	
Amount Outstanding in US Dollar	AMTDOLR	15	Numeric	2	Summation of this amount for FX Regular transactions (Book Code = 12) with the same record keys should equal the corresponding Amount in US\$ (amt b) of the GL Template of the same bank, the same date and book code = 1 For FCDU transactions (Book Code =20), summation should equal the corresponding Amount in US\$ (amt b) of	

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ¹¹
Amount Outstanding in Original Currency	AMTORIG	15	Numeric	2	the GL Template of book code = 2. For FO transactions (Book Code =30), summation should equal the corresponding Amount in US\$ (amt b) of the GL Template of book code = 3.	
Country of Destination	CTRY	3	Numeric	0	Summation of this amount for FO transactions (Book Code = 30) with the same record keys should equal the corresponding Amount in Original Currency (amt d) of the GL Template of the same bank, the same date and book code = 3. Should be in the list of valid country codes	x
If type of liability = 01 (Bonds Payable), 04 (Due to Foreign Banks-Local Currency), 11 (Accrued Int., Taxes & Other Exp. Payable, 14 (Unearned Income)						
Country of Creditor	CTRYCRED	3	Numeric	0	Should be in the list of valid country codes	x
Date Booked	BOOKDTE	8	Numeric	0	Should be in the CCYYMMDD format	x
Maturity Date	MATDTE	8	Numeric	0	Should be in the CCYYMMDD format	x
Currency Code	CURRCDE	3	Character		Should be in the list of valid currency codes	x
Original Amount in Peso/Peso Equivalent	AMTPESOA	15	Numeric	2		x
Original Amount in US Dollar	AMTDOLRA	15	Numeric	2		x
Original Amount in Original Currency	AMTORIGA	15	Numeric	2		x

¹¹ For Deferment

DATA STRUCTURE
Deposit Liabilities / Due to Local Banks Ledger
Expanded Commercial Banks / Commercial Banks

File Name : DEPLIAB

Annex 4

Note: Summation of Records According To:

- a. Bank Code
- b. Branch Code
- c. Reference Date
- d. Book Code
- e. Account Type
- f. Type of Depositor
- g. Deposit Type
- h. Country Code
- i. Size of Individual Deposit
- j. Public Enterprise (if Type of Depositor [DEPOSTOR] is equal to 71, 72, 73, 74
75, 21, 22, 23 and 24)

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE
Bank Code	BKCODE	6	Numeric	0	Should be in the list of valid bank codes
Branch Code	BRCODE	5	Numeric	0	Should be in the list of valid branch codes of the corresponding bank code
Reference Date	REFDATE	8	Numeric	0	Should be in the CCYYMMDD format Should not be later than the current date
Book Code	BOOKCODE	2	Numeric	0	Valid values are the following: 11 for Peso Regular accounts 12 for Foreign Regular accounts

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE
Account Type	ACCTYPE	1	Numeric	0	20 for FCDU accounts 30 for Foreign Office accounts Valid account types are the following: 1 for Deposit Liabilities 2 for Due To Local Banks
Deposit Type	DEPTYPE	2	Numeric	0	Valid types of deposits are the following: 11 for Demand with automatic transfer 12 for Demand without automatic transfer 21 for Savings with automatic transfer 22 for Savings without automatic transfer 30 for NOW 40 for Time Deposits 50 for Floating Rate Certificates of Deposits 60 for TCD - Special Financing 90 for other types of deposits
If ACCOUNT TYPE = 1 (Deposit Liabilities) and Deposit Type is 11, 12, 21, 22, 30, 40 and 50					
Taxability	TAXEXEM	1	Numeric	0	Valid values are the following: 1 for Tax Exempt Deposit Liabilities 2 for Taxable Deposit Liabilities
If DEPOSIT TYPE = 40 (Time Deposit)					
Negotiability	NEGO	1	Numeric	0	Valid values are the following: 1 for Negotiable 2 for Non-negotiable
Total Debits for the Month	TOTDEB	15	Numeric	2	In Days
Term	TERM	6	Numeric	0	

Deposit Liabilities Ledger

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE
Interest Rate	INTRATE	10	Numeric	6	In Percent
Deposit Status	STATUS	1	Numeric	0	Valid values are the following: 1 for Active or Unmatured for TCD 2 for Dormant 3 for Garnish 4 for Guaranty 5 for Unclaimed 6 for Matured (TCD)
Type of Depositor	DEPOSTOR	2	Numeric	0	Valid depositor types are the following: 10 for Bangko Sentral Ng Pilipinas 11 for Individual 12 for Corporation 13 for Partnership 14 for Associations 15 for Single Proprietorships 21 for Land Bank 22 for DBP 23 for Amanah Bank 24 for Philippine Postal Savings 25 for Philippine National Bank 30 for Private Commercial Bank 40 for Thrift Bank 50 for Rural Bank 55 for Non-stock Savings and Loan Associations 61 for Financial Corporations with QBs 62 for Financial Corporation without QBs 71 for National Government 72 for City, Provincial, Municipality 73 for Non-Financial Public Enterprise monitored by BSP (refer to Public Enterprise for list) 74 for Other Government Institutions 75 for Other Government Financial Corporations 80 for Trust Department 85 for Off-Shore Banking Units (OBUs) 90 for Foreign Bank

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE
					91 for Foreign Government Entities 92 for Foreign Private Entities 93 for Other Financial Depositors 94 for Other Non-Financial Depositors 95 for Other Non-resident Depositors 96 for Foreign Branches/Offices of Domestic Banks
If TYPE OF DEPOSITOR = 73, 74 and 75 valid values are:					
Public Enterprise	ENTRPRSE	2	Numeric	0	Valid values are the following: 01 for Phil. Economic Zone Authority/EPZA 02 for Light Rail Transit Authority (LRTA) 03 for Local Waterworks Utilities Administration (LWUA) 04 for Metro Manila Transit Corporation (MMTC) 05 for NAWASA/MMWSS 06 for National Development Corp (NDC) 07 for National Electrification Authority (NEA) 08 for National Food Authority (NFA) 09 for National Home Mortgage Finance Corporation 10 for National Housing Authority (NHA) 11 for National Irrigation Authority (NIA) 12 for National Power Corporation (NPC) 13 for National Sugar Trading Administration (Nasutra) 14 for Phil. National Oil Company (PNOC) 15 for Phil. National Railways (PNR) 16 for Phil. Ports Authority (PPA) 17 for Phil. Postal Corporation (PPC) 18 for Phil. Sugar Commission (Philsucom) 19 for PHIVIDEA 20 for Small Business Finance Corp. 21 for Home Guarantee Corporation 22 for Employees Compensation Commission (ECC) 23 for Phil. Health Insurance Corporation 30 for Bangko Sentral Ng Pilipinas 51 for Government Service Insurance System (GSIS)

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE
					52 for Social Security System 53 for Bureau of Internal Revenue 54 for Bureau of Customs 55 for CB - BOL 99 for Others
Country of Depositor	CTRYCDE	3	Numeric	0	Should be in the list of valid country codes
Currency of Deposit	CURRCDE	3	Character		Should be in the list of valid currency codes
Size of Individual Deposit	DEPSIZE	2	Numeric	0	Valid values for size of deposit are the following: 01 for 15,000 and below 02 for > 15,000 to 40,000 03 for > 40,000 to 60,000 04 for > 60,000 to 80,000 05 for > 80,000 to 100,000 06 for > 100,000 to 125,000 07 for > 125,000 to 150,000 08 for > 150,000 to 200,000 09 for over 200,000
Outstanding Deposit in Peso/Peso Equivalent	AMTPESO	15	Numeric	2	Corresponding entries in the GL Template are the following: Account type 1 and deposit types = 11 and 12 is account code 2-1-02-02 deposit types = 21 and 22 is account code 2-1-02-04 deposit type = 30 is account code 2-1-02-06 deposit type = 40 is account code 2-1-02-08 less account code 2-1-02-08-04-08 deposit type = 50 is account code 2-1-02-08-04-08 deposit type = 60 is account code 2-1-04-00 Corresponding entry in the GL Template of Account Type 2 is account code 2-3-04-00 Summation of this amount for Peso Regular transactions (Book Code = 11) with the same record keys should equal

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE
Outstanding Deposit in US Dollar	AMTDOLR	15	Numeric	2	the Peso Amount (amt a) of the GL Template of the same bank, the same date and book code = 1. For FX Regular transactions (Book Code =12), summation should equal the Peso Equivalent Amount (amt c) of the GL Template of book code = 1. For FCDU transactions (Book Code =20), summation should equal the Peso Equivalent Amount (amt c) of the GL Template of book code = 2. For FO transactions (Book Code =30), summation should equal the Peso Equivalent Amount (amt c) of the GL Template of book code = 3. Corresponding entries in the GL Template are the following: Account type 1 (DEPOSIT LIABILITIES) and deposit types = 11 and 12 is account code 2-1-02-02 deposit types = 21 and 22 is account code 2-1-02-04 deposit type = 30 is account code 2-1-02-06 deposit type = 40 is account code 2-1-02-08 less account code 2-1-02-08-04-08 deposit type = 50 is account code 2-1-02-08-04-08 deposit type = 60 is account code 2-1-04-00 Corresponding entry in the GL Template of Account Type 2 (DUE TO LOCAL BANKS) is account code 2-3-04-00 Summation of this amount for FX Regular transactions (Book Code = 12) with the same record keys should equal the Amount in US\$ (amt b) of the GL Template of the same bank, the same date and book code = 1. For FCDU transactions (Book Code =20), summation should equal the Amount in US\$ (amt b) of the GL Template of book code = 2. For FO transactions (Book Code =30), summation should equal the Amount in US\$ (amt b) of the GL Template of

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR	FIELD TYPE	NO. OF DP	VALIDATION RULE
Outstanding Deposit in Original Currency	AMTORIG	15	Numeric	2	book code = 3. Corresponding entries in the GL Template are the following: Account type 1 (DEPOSIT LIABILITIES) and deposit types = 11 and 12 is account code 2-1-02-02 deposit types = 21 and 22 is account code 2-1-02-04 deposit type = 30 is account code 2-1-02-06 deposit type = 40 is account code 2-1-02-08 less account code 2-1-02-08-04-08 deposit type = 50 is account code 2-1-02-08-04-08 deposit type = 60 is account code 2-1-04-00
Number of Depositors	NUMDEP	8	Numeric	0	Corresponding entry in the GL Template of Account Type 2 (DUE TO LOCAL BANKS) is account code 2-3-04-00 Summation of this amount for FO transactions (Book Code = 30) with the same record keys should equal the Amount in Original Currency (amt d) of the GL Template of the same bank, the same date and book code = 3. Indicate number of depositors. A depositor (and/or, in trust for) who has several types of accounts (i.e., savings, time, etc.) shall be counted as one.

DATA STRUCTURE
Bills Payable Ledger
Expanded Commercial Banks / Commercial Banks

File Name : BILLSPAY

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ¹
Bank Code	BKCODE	6	Numeric	0	Should be in the list of valid bank codes	
Branch Code	BRCODE	5	Numeric	0	Should be in the list of valid branch codes of the corresponding bank code	
Reference Date	REFDATE	8	Numeric	0	Should be in the CCYYMMDD format Should not be later than the current date	
Book Code	BOOKCODE	2	Numeric	0	Valid values are the following: 11 for Peso Regular accounts 12 for Foreign Regular accounts 20 for FCDU accounts 30 for Foreign Office accounts	
If Book Code is equal to 12 or 20 (Foreign Regular Accounts/FCDU Accounts)						
Foreign Exchange Risk Indicator	FRISK	1	Numeric	0	Valid values are the following: 1 - Foreign Exchange Risk Shouldered by the Bank 2 - Foreign Exchange Risk Not Shouldered by the Bank	
Type of Borrowing	BPTYPE	2	Numeric	0	Valid types are the following: A. BSP 11 for Rediscounting 12 for Emergency Advances 13 for Overdrafts 14 for CFPB 15 for Other Special Programs 19 for Others	

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ¹¹
					B. Other Than BSP 20 for Interbank Borrowings 30 for Deposit Substitutes 40 for Government Lending Programs 90 for Others	
If type of borrowing = 30 (Deposit Substitutes)						
Instrument	INSTRUM	2	Numeric	0	Valid type of instrument are the following: 1 for Promissory Note 2 for Repurchase Agreement 3 for Certificate of Assignment 9 for other instruments	
Relent to Banks	RELENT	1	Numeric	0	This should be filled in if instrument is Repurchase Agreement (Instrument = 2) Valid values are the following: 1 for RP by accredited GS dealers relent to banks 9 for others	
If Type of Borrowing = 40 (Bills Payable - Government Lending Programs)						
Name of Government Agency	AGENCY	2	Numeric	0	Valid values are the following: A. GSIS 10 - GSIS Special Financing Program 11 - GSIS Housing Loan Programs 19 - GSIS Other Loan Programs B. SSS 21 - SSS - Kabalikat sa Pagpapaunlad ng Industriya (KASAPI) Loan Program 22 - SSS - School and Hospital Financing Programs	

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ¹⁾
23 - SSS - Special Financing Program 29 - SSS - Other Loan Programs C. Other Govt. Agencies 90 - Other Gov't. Agencies Loan Programs						
If Type of Borrowing = 90 (Others)						
Reverse Repurchase Agreements With BSP Sold to Clients	REPO	2	Numeric	0	Valid values are the following: 91 - Reverse Repurchase Agreements with BSP Sold to Clients 95 - Others	
Creditor Type	CREDTYPE	2	Numeric	0	Valid values are the following: 11 - Private Commercial Banks 12 - Government Banks 13 - Thrift Banks 14 - Rural Banks 15 - N S L A s 18 - Financial Corporation with QBs 19 - Financial Corporation without QBs 21 - Other FI's - Local 31 - OBUs 32 - Branches of Foreign Banks 33 - Foreign Banks 34 - Foreign Entities and Individuals 41 - Private Firms and Individuals 50 - Government 90 - Others	x
If Creditor Type = 50, valid values are:						
Public Enterprise	ENTRPRSE	2	Numeric	0	Valid values are the following:	

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ¹
Government Corporations/Subsidiaries						
					01 - Phil. Economic Zone Authority/EPZA	
					02 - Light Rail Transit Authority (LRTA)	
					03 - Local Water Utilities Administration (LWUA)	
					04 - Metro Manila Transit Corporation (MMTC)	
					05 - NAWASA/MWSS	
					06 - National Development Authority (NDC)	
					07 - National Electrification Authority (NEA)	
					08 - National Food Authority (NFA)	
					09 - National Home Mortgage Finance Corporation	
					10 - National Housing Authority (NHA)	
					11 - National Irrigation Administration (NIA)	
					12 - National Power Corporation (NPC)	
					13 - National Sugar Trading Administration (Nasutra)	
					14 - Phil. National Oil Company (PNOC)	
					15 - Phil. National Railways (PNR)	
					16 - Phil. Ports Authority (PPA)	
					17 - Phil. Postal Corporation (PPC)	
					18 - Phil. Sugar Commission (Philsucom)	
					19 - PHIVIDEA	
					20 - Small Business Finance Corporation	
					21 - Home Guarantee Corporation	
					22 - Employees Compensation Commission (ECC)	
					23 - Phil. Health Insurance Corporation	
					99 - Others	
Government Banks						
					61 - Land Bank of the Phils. (LBP)	
					62 - Development Bank of the Phils. (DBP)	
					63 - Phil. Amanah Bank	
Other Government Creditors						
					30 - Bangko Sentral Ng Pilipinas (BSP)	
					35 - National Government (NG)	
					40 - Local Government (LGU)	
					51 - Government Service Insurance System (GSIS)	

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ^{1/}
					52 - Social Security System (SSS) 55 - CB - BOL	
If Creditor Type = 34, 41 (Foreign Entities and Individuals/Private Firms and Individuals)						
Foreign/Private Firms & Individuals	FXPRI	2	Numeric	0	Valid values are the following: 35 - Corporations 36 - Partnerships 37 - Single Proprietorship 38 - Individuals	
Residency	RESIDENT	1	Numeric	0	Valid values are the following: 1 - for resident 2 - for non-resident	
Term	TERM	6	Numeric	0	In Days. If Term = 0, value is equal to "On Demand"	
Country Code	CTRY	3	Numeric	0	Should be in the list of valid country codes.	
Interest Rate	INTRATE	10	Numeric	6		
Amount Outstanding in Peso/Peso Equivalent	AMTPESO	15	Numeric	2	Corresponding entries in the GL Template are the following: Type of borrowing = 11, 12, 13, 15, 19 and 40 is account code 2-2-02-02 Type of borrowing = 20 is account code 2-2-02-04 Type of borrowing = 30 is account code 2-2-02-06 Type of borrowing = 90 is account code 2-2-02-08 Summation of this amount for Peso Regular transactions (Book Code = 11) with the same record keys should equal the Peso Amount (amt a) of the GL Template of the same bank, the same date and book code = 1. For FX Regular transactions (Book Code =12), summation	

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ¹¹
Amount Outstanding in US Dollar	AMTDOLR	15	Numeric	2	should equal the Peso Equivalent Amount (amt c) of the GL Template of book code = 1. For FCDU transactions (Book Code =20), summation should equal the Peso Equivalent Amount (amt c) of the GL Template of book code = 2. For FO transactions (Book Code =30), summation should equal the Peso Equivalent Amount (amt c) of the GL Template of book code = 3. Corresponding entries in the GL Template are the following: Type of borrowing = 11, 12, 13 and 19 is account code 2-2-02-02 Type of borrowing = 20 is account code 2-2-02-04 Type of borrowing = 30 is account code 2-2-02-06 Type of borrowing = 90 is account code 2-2-02-08	
Amount Outstanding in Original Currency	AMTORIG	15	Numeric	2	Summation of this amount for FX Regular transactions (Book Code = 12) with the same record keys should equal the Amount in US\$ (amt b) of the GL Template of the same bank, the same date and book code = 1. For FCDU transactions (Book Code =20), summation should equal the Amount in US\$ (amt b) of the GL Template of book code = 2. For FO transactions (Book Code =30), summation should equal the Amount in US\$ (amt b) of the GL Template of book code = 3. Corresponding entries in the GL Template are the following: Type of borrowing = 11, 12, 13 and 19 is account code 2-2-02-02 Type of borrowing = 20 is account code 2-2-02-04 Type of borrowing = 30 is account code 2-2-02-06	

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ¹⁾
					Type of borrowing = 90 is account code 2-2-02-08 Summation of this amount for FO transactions (Book Code = 30) with the same record keys should equal the Amount in Original Currency (amt d) of the GL Template of the same bank, the same date and book code = 3.	
If Creditor is foreign:						
Creditor Name	CREDNAME	40	Character			
Currency Code	CURRCODE	3	Character		Should be in the list of valid currency codes	

¹⁾ For Deferment

DATA STRUCTURE
Contingent Accounts Ledger
Expanded Commercial Banks / Commercial Banks

File Name : CONTGNT

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ¹⁾
Bank Code	BKCODE	6	Numeric	0	Should be in the list of valid bank codes	
Branch Code	BRCODE	5	Numeric	0	Should be in the list of valid branch codes of the corresponding bank code	
Reference Date	REFDATE	8	Numeric	0	Should be in the CCYYMMDD format Should not be later than the current date	
Book Code	BOOKCODE	2	Numeric	0	Valid values are the following: 11 for Peso Regular accounts 12 for Foreign Regular accounts 20 for FCDU accounts 30 for Foreign Office accounts	
Type of Contingent Account (Type of LC - CREDEX)	CONTYPE (LCTYPE)	2	Numeric	0	Valid types of contingent accounts are the following: LCs 01 for Regular Letters of Credit 10 for Deferred LCs 20 for Stand-by LCs Guarantees Issued 31 for Shipside Bonds Guarantees Issued 32 for Airway Bills Guarantees Issued 33 for Foreign Loans Guarantees Issued 34 for Foreign - Performance Bonds Guarantees Issued 39 for Other Guarantees Issued Outward Bills for Collection 40 for Outward Bills for Collection	

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ¹
					Sport and Forward Exchange 50 for Spot Exchange Bought 51 for Spot Exchange Sold 55 for Forward Exchange Bought 56 for Forward Exchange Sold	
If CONTYPE (LCTYPE) = 01 (Regular Letters of Credit)						
Regular Letters of Credit	REGLCS	1	Numeric	0	Valid values are the following: 1 for Domestic LCs Outstanding (Sight/Usance) 2 for Sight Import LCs Outstanding 3 for Usance Import LCs Outstanding 4 for Revolving Letters of Credit	
Name of Accountee	ACCTEE	100	Character		Do not use abbreviations or acronyms; use uppercase fonts. Use only SEC registered names or the attached suggested list of borrower names.	
Tax ID Number	TIN	20	Character		TAX ID of Accountee. NO Hyphen	
Face Value in Peso/Peso Equivalent	VALPESO	15	Numeric	2		
Face Value in US Dollar	VALDOLR	15	Numeric	2		
Face Value in Original Currency	VALORIG	15	Numeric	2		
Currency Code	CURRCODE	3	Character		Should be in the list of valid currency codes	
Amount Unavailed in Peso/Peso Equivalent	UNAVPESO	15	Numeric	2		
Amount Unavailed in US Dollar	UNAVDOLR	15	Numeric	2		

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ¹
Amount Unavailed in Original Currency	UNAVORIG	15	Numeric	2		
Security (Security Code - CREDEX)	SECURITY (SECCODE - CREDEX)	2	Numeric	0	Valid values for security are the following: 10 for Unsecured Loans 21 for Cash 22 for Hold-out on Deposits/Deposit Substitute 29 for other securities	
Amount of Security (Latest Appraised Value of Security - CREDEX)	AMTSEC (SECAPAMT)	15	Numeric	2		
Latest Appraisal Date of Security	SECAPDTE	8	Numeric		Should be in the CCYYMMDD format.	
Status	STATUS	1	Numeric	0	Valid status codes are the following: 1 for Current (Portion expected to be covered by negotiations and/or drawings during the current year) 2 for Non-current	
Industry Classification to be Financed	INDUSTRY	5	Numeric		Refer to Manual of Reference Files for list of valid 1994 Phil. Std. Industry Classification (PSIC) Codes.	
This should be filled in for Domestic Stand - By Letters of Credit only (Contingent Type = 20 and Book Code = 11)						
Name of Beneficiary	BENE	60	Character			
DOSRI Indicator	DOSRIND	1	Numeric	0	Valid values are the following: 1 for DOSRI 2 for Non-DOSRI	
Date issued	ISSDTE	8	Numeric		Should be in the CCYYMMDD format	

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ^{1/}
Expiry Date	EXPDATE	8	Numeric		Should be in the CCYYMMDD format	
Purpose	PURPOSE	30	Character			
The following fields should be filled in for Contingent Type = 20 (Stand-By LCs) or Type = 31, 32, 33, 34, or 39 (Guarantees Issued)						
Amount Exempted	AMTEXE	15	Numeric	2	As provided under Section 347.2 (formerly Section 1347.i) of the Manual of Regulations for Banks	
IF CONTYPE (LCTYPE) = 50, 51, 55, 56 (Spot and Forward Exchange Transactions)						
Residency of Beneficiary	RESIND	1	Numeric	0	Valid values are the following: 1 For Resident 2 For Non-resident	
Type of Beneficiary	BENETTYPE	1	Numeric	0	Valid values are the following: 1 For Banks 2 For Non-Banks Intermediaries 3 For FCDUs 4 For Regular Units of 343/547 Banks 5 For Bangko Sentral Ng Pilipinas 6 For OBU's	
No. of Transactions	NOTRANS	15	Numeric	0		
Amount Outstanding in Peso/Peso Equivalent	AMTPESO	15	Numeric	2	Corresponding entries in the GL Template of contingent type 10 is account code 4-0-02-08 type 20 is account code 4-0-02-12 types 31 and 32 is account code 4-0-04-02 type 33 is account code 4-0-04-04 types 34 and 39 is account code 4-0-04-06 type 40 is account code 4-0-12-00 type 50 is account code 4-0-14-00 type 51 is account code 4-0-16-00	

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ^{1/}
Amount Outstanding in US Dollar	AMTDOLR	15	Numeric	2	type 55 is account code 4-0-18-00 type 56 is account code 4-0-20-00 type 01, REGLCS is 1, account code is 4-0-02-02 type 01, REGLCS is 2, account code is 4-0-02-04 type 01, REGLCS is 3, account code is 4-0-02-06 type 01, REGLCS is 4, account code is 4-0-02-08 Summation of this amount for Peso Regular transactions (Book Code = 11) with the same record keys should equal the Peso Amount (amt a) of the GL Template of the same bank, the same date and book code = 1. For FX Regular transactions (Book Code = 12), summation should equal the Peso Equivalent Amount (amt c) of the GL Template of book code = 1. For FCDU transactions (Book Code = 20), summation should equal the Peso Equivalent Amount (amt c) of the GL Template of book code = 2. For FO transactions (Book Code = 30), summation should equal the Peso Equivalent Amount (amt c) of the GL Template of book code = 3. Corresponding entries in the GL Template of contingent type 10 is account code 4-0-02-08 type 20 is account code 4-0-02-12 types 31 and 32 is account code 4-0-04-02 type 33 is account code 4-0-04-04 types 34 and 39 is account code 4-0-04-06 type 40 is account code 4-0-12-00 Summation of this amount for FX Regular transactions (Book Code = 12) with the same record keys should equal the Amount in US\$ (amt b) of the GL Template of the same bank, the same date and book code = 1.	

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ¹⁾
Amount Outstanding in Original Currency	AMTORIG	15	Numeric	2	For FCDU transactions (Book Code =20), summation should equal the Amount in US\$ (amt b) of the GL Template of book code = 2. For FO transactions (Book Code =30), summation should equal the Amount in US\$ (amt b) of the GL Template of book code = 3. Corresponding entries in the GL Template of contingent type 10 is account code 4-0-02-08 type 20 is account code 4-0-02-12 types 31 and 32 is account code 4-0-04-02 type 33 is account code 4-0-04-04 types 34 and 39 is account code 4-0-04-06 type 40 is account code 4-0-12-00 Summation of this amount for FO transactions (Book Code = 30) with the same record keys should equal the Amount in Original Currency (amt d) of the GL Template of the same bank, the same date and book code = 3.	
Name of Debtor or Creditor	DEBTOR	60	Character			x
BSP-MEDD Registration Number	REGNO	10	Character			x
Covering SLC No.	SLCNO	10	Character		The following fields should be filled in if beneficiary is non-resident.	x
Amount Registered in US Dollar	REGDOLR	15	Numeric	2		x
Amount Registered in Peso Equivalent	REGPESO	15	Numeric	2		x

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ¹¹
Amount Registered in Original Currency	REGORIG	15	Numeric	2		x

¹¹ For Deferment

DATA STRUCTURE
Equity Investments Ledger
Expanded Commercial Banks / Commercial Banks

File Name : EQUITY

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE
Bank Code	BKCODE	6	Numeric	0	Should be in the list of valid bank codes
Branch Code	BRCODE	5	Numeric	0	Should be in the list of valid branch codes of the corresponding bank code.
Reference Date	REFDATE	8	Numeric	0	Should be in the CCYYMMDD format. Should not be later than the current date.
Book Code	BOOKCODE	2	Numeric	0	Valid values are the following: 11 for Peso Regular accounts 12 for Foreign Regular accounts 20 for FCDU Accounts 30 for Foreign Office Accounts 41 for Trust Dept. Accounts - Peso Accounts 42 for Trust Dept. Accounts - FCDU Accounts
Trust Type	TRUSTYP	1	Numeric		Valid values are the following: 1 for Trust and Other Fiduciary Activities (TOFA) 2 for Common Trust Funds (CTF) 3 for Investment Management Accounts (IMA) 4 for Trust and Fiduciary Activities - Others (TOFA-Others)
Name of Entity	ENTITY	60	Character		Do not use abbreviations or acronyms; use uppercase fonts. Use only SEC registered names or the attached suggested list of borrower names.
Tax Identification No.	TIN	20	Character		Tax ID of Issuer/Entity. No Hyphen.
Address - Municipality	ADDRESS1	15	Character		

File Name : EQUITY

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE
Address - Province	ADDRESS2	15	Character		
MB Resolution No.	MBNUM	4	Character		
Date of MB Res. No.	MBDATE	8	Numeric	0	Should be in the CCYYMMDD format
Type of Entity	ENTITYTYPE	2	Numeric	0	Valid entity types are the following: DOMESTIC 11 for Government Instrumentalities and Agencies 12 for Commercial Banks 13 for Thrift Banks 14 for Other Financial Corporations with QBs 15 for Other Domestic Entities 16 for Rural Banks 17 for Other Financial Corporations without QBs 18 for Non-Financial Corporations ABROAD 21 for Subsidiaries 29 for Other Entities Abroad
No. of Shares	SHARES	9	Numeric	0	
Par Value Per Share	PARVALUE	9	Numeric	4	
Acquisition Cost in Peso/Peso Equivalent	ACQPESO	15	Numeric	2	
Acquisition Cost in US\$	ACQDOL	15	Numeric	2	
Acquisition Cost in Original					

Equity Investment Ledger

File Name : EQUITY

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE
Currency	ACQORIG	15	Numeric	2	
Total Book Value	BOOKVAL	15	Numeric	2	Total capital accounts of the issuing corporation divided by the number of shares outstanding multiplied by the number of shares owned. Where there are different classes of stocks, the capital accounts should first be apportioned to each type of stock.
Percent to Total Equity	PCNT	10	Numeric	6	Amount should be in percent, as in 70.5 for a 70.5% owned entity instead of 0.705.
Currency Code	CURRCDE	3	Character		Should be in the list of valid currency codes.
Investment Type (Type of Equity Instrument - CREDEX)	INVTTYPE (EQTYPE - CREDEX)	2	Numeric	0	Valid equity investment types are the following: 01 for Underwriting Equity Securities Unsold (Recorded only as Contingent, and not Real Accounts) 11 for Equity Investments in Allied Financial Undertakings 12 for Equity Investments in Allied Non-Financial Undertakings 20 for Equity Investments in Non-Allied Undertakings 31 for Underwritten Equity Securities Purchased 32 for Receivables - Underwritten Equity Securities Sold 40 for Trading Account Equity Securities
The following codes should be used only for trust department accounts (Book Code 41 or 42)					51 for Short-term Equity - Stocks Listed in the Stock Exchange 52 for Short-term Equity - Stocks Not Listed in the Stock Exchange 61 for Shares of Stock - Long-Term Equity 71 for Common Trust Fund - Own Trust Department 72 for Common Trust Fund - Other Bank's Trust Department
If Investment Type is equal to 31 (Underwritten Equity Securities Purchased)					

File Name : EQUITY

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE
Accumulated Market Gains/(Losses)	GAIN	15	Numeric	2	
Date Booked	BOOKDTE	8	Numeric	0	Should be in the CCYYMMDD format
Class of Stock	STKCLASS	1	Numeric	0	Valid classes of stock are the following: 1 for Preferred 2 for Common
Amount Outstanding in Peso/Peso Equivalent	AMTPESO	15	Numeric	2	Corresponding entry in the GL Template of equity investment: types 11 and 12 is account code 1-3-60-02 types 20 is account code 1-3-60-04 Summation of this amount for Peso Regular transactions (Book Code = 11) with the same record keys should equal the Peso Amount (amt a) of the GL Template of the same bank, the same date and book code = 1. For FX Regular transactions (Book Code =12), summation should equal the Peso Equivalent Amount (amt c) of the GL Template of book code = 1.
Amount Outstanding in US Dollar	AMTDOLR	15	Numeric	2	Corresponding entry in the GL Template of equity investment: types 11 and 12 is account code 1-3-60-02 types 20 is account code 1-3-60-04 Summation of this amount for FX Regular transactions (Book Code = 12) with the same record keys should equal this Amount in US\$ (amt b) of the GL Template of the same bank, the same date and book code = 1.
Amount Outstanding in Original Currency	AMTORIG	15	Numeric	2	
Booked Valuation	VALRES	15	Numeric	2	Corresponding entry in the GL Template of the BOOKED VALUATION

File Name : EQUITY

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE
Reserve					RESERVE of EQUITY INVESTMENT is account code = 2-8-60-00.
					Summation of this amount for Peso Regular transactions (Book Code = 11) with the same record keys should equal the Peso Amount (amt a) of the GL Template of the same bank, the same date and book code = 1.
					For FX Regular transactions (Book Code =12), summation should equal the Peso Equivalent Amount (amt c) of the GL Template of book code = 1.

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File name : INVEST

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks
Bank Code	BKCODE	6	Numeric	0	Should be in the list of valid bank codes	
Branch Code	BRCODE	5	Numeric	0	Should be in the list of valid branch codes of the corresponding bank code	
Reference Date	REFDATE	8	Numeric	0	Should be in the CCYYMMDD format Should not be later than the current date	
Book Code	BOOKCODE	2	Numeric	0	Valid values are the following: 11 for Peso Regular accounts 12 for Foreign Regular accounts 20 for FCDU accounts 30 for Foreign Office accounts 41 for Trust Department Accounts - Peso 42 for Trust Department Accounts - FCDU	
Name of Issuer	ISSUER	60	Character		Name of issuer or obligor of debt instrument. Do not use abbreviations or acronyms; use uppercase fonts. Use only SEC registered names or the attached suggested list of borrower names.	
Tax Identification No.	TIN	20	Character		TAX ID of issuer. No hyphen.	
Investment Type (Debt Instrument Type - CREDEX)	INVTTYPE (DEBTYPE)	2	Numeric	0	Valid investment types are the following: 01 for Underwriting Debt Securities Unsold (debt instruments recorded only as contingent, and not real accounts)	
TAS Investments: 11 for Government Securities Purchased 12 for Gov't Sec. Sold Under Repurchase Agreement 13 for Private Debt/Equity Securities Purchased						

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FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks
					14 for Government Securities on Deposit with BSP for Reserve Purposes 19 for Other Government Securities	
					IBODI - Government Domestic Issue: 21 for National Government 22 for Local Government 23 for Semi-Gov't/Gov't Instrumentalities and Agencies	
					IBODI - Private Domestic Issue: 31 for Commercial Bank 32 for Other Local Bank 33 for Other Financial Intermediary/NBQB 34 for Private Firms	
					IBODI - Foreign Issue: 41 for Non-resident - Government 42 for Non-resident - Non-Government 43 for Resident - Government 44 for Resident - Non-Government	
					ASS - Government Domestic Issue: 51 for National Government 52 for Local Government 53 for Semi-Gov't/Gov't Instrumentalities and Agencies	
					ASS - Private Domestic Issue: 61 for Commercial Bank 62 for Other Local Bank 63 for Other Financial Intermediary/NBQB	

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File name : INVEST

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks
					64 for Private Firms	
					ASS - Foreign Issue: 71 for Non-resident - Government 72 for Non-resident - Non-Government 73 for Resident - Government 74 for Resident - Non-Government The following codes should be used only for trust department accounts (book code 41 or 42) TRUST - INVESTMENTS: 81 for Gov't. Securities with Guarantee 82 for Gov't. Securities without Guarantee 83 for Money Market or Deposit Substitute Instrument 84 for Other Securities and Debt Instruments 85 for Common Trust Fund (CTF) - Own Trust Department 86 for Common Trust Fund (CTF) - Other Bank's Trust Department	
For Investment Type = 43,						
Type of Issuer	ISSTYPE	2	Numeric	0	Valid values are the following: 01 for National Government 02 for Local Government 03 for Semi-Govt./Govt. Instrumentalities and Agencies 04 for Commercial Banks 05 for Other Local Banks 06 for Private Firms	
Trust Type	TRUSTYP	2	Numeric		Valid values are the following:	

Investment Ledger

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File name : INVEST

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks
					11 for Trust & Other Fiduciary Activities (TOFA) 12 for Common Trust Funds (CTF) 13 for Investment Management Activities (IMA) 14 for Trust & Other Fiduciary Activities - Others (TOFA-Others)	
For Investment Type = 22 & 52 (Local Government Units)						
Type of Local Government Units	LGUTYPE	1	Numeric		Valid values are the following: 1 for Provincial Government 2 for City Government 3 for Municipal Government	
Name of Local Govt. Units	LGUNAME	60	Character			
Face Value in Peso/Peso Equivalent	VALPESO1	15	Numeric	2	Should be filled only for foreign debt instruments of residents (debt instrument type 43, 44, 73, or 74)	
Face Value in US\$	VALDOL1	15	Numeric	2		
Currency Code (Code of Original Currency)	CURR (CURRCODE)	3	Character		Should be in the list of valid currency codes	
Maturity Date	MATDTE	8	Numeric	0	Should be in the CCYYMMDD format.	
Date Booked	BOOKDTE	8	Numeric	0	Should be in the CCYYMMDD format	
Risk Indicator	RISK (RISKIND - CREDEX)	1	Numeric	0	Valid values are the following: 1 for Risk 2 for Non-risk	

Investment Ledger

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File name : INVEST

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks
Industry Classification to be Financed	INDUSTRY	5	Numeric	0	Refer to Manual of Reference Files for list of valid 1994 Phil. Standard Industrial Classification (PSIC) codes.	
For investment type = 51 to 74 (Available for Sale Securities)						
Accumulated Market Gains/(Losses)	GAIN	15	Numeric	2	Should be filled only for Available for Sale Securities (Investment Types 51 to 74) Corresponding entries in the GL Template of investment types 51 to 53 is account code 1-3-40-04 types 61 to 64 is account code 1-3-40-08 types 71 to 74 is account code 1-3-40-12	
Reserve Eligibility	RESELIG	1	Numeric	0	Valid reserve eligibility codes are the following: 0 for those not eligible as reserve If eligible as reserve: 1 for Government Securities per Circular No. 10 2 for CB Supported - Liquidity Floor for Gov't Dep. 3 for CB Supported - Others 9 for Other Government Securities	
Amount Outstanding in Peso/Peso Equivalent	AMTPESO	15	Numeric	2	Corresponding entries in the GL Template of investment types 11 to 19 is account code 1-3-20-00 types 21 to 23 is account code 1-3-50-02 types 31 to 34 is account code 1-3-50-04 types 41 to 44 is account code 1-3-50-06 types 51 to 53 is account code 1-3-40-02 types 61 to 64 is account code 1-3-40-06 types 71 to 74 is account code 1-3-40-10	

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FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks
Amount Outstanding in US Dollar	AMTDOLR	15	Numeric	2	Summation of this amount for Peso Regular transactions (Book Code = 11) with the same record keys should equal the Peso Amount (amt a) of the GL Template of the same bank, the same date and book code = 1.	
					For FX Regular transactions (Book Code =12), summation should equal the Peso Equivalent Amount (amt c) of the GL Template of book code = 1.	
					For FCDU transactions (Book Code =20), summation should equal the Peso Equivalent Amount (amt c) of the GL Template of book code = 2.	
					For FO transactions (Book Code =30), summation should equal the Peso Equivalent Amount (amt c) of the GL Template of book code = 3.	
					Corresponding entries in the GL Template of investment types 11 to 19 is account code 1-3-20-00	
					types 21 to 23 is account code 1-3-50-02	
					types 31 to 34 is account code 1-3-50-04	
					types 41 to 44 is account code 1-3-50-06	
					types 51 to 53 is account code 1-3-40-02	
					types 61 to 64 is account code 1-3-40-06	
					types 71 to 74 is account code 1-3-40-10	
					Summation of this amount for FX Regular transactions (Book Code = 12) with the same record keys should equal the Amount in US\$ (amt b) of the GL Template of the same bank, the same date and book code = 1.	
					For FCDU transactions (Book Code =20), summation	

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FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks
Amount Outstanding in Original Currency	AMTORIG	15	Numeric	2	should equal the Amount in US\$ (amt b) of the GL Template of book code = 2. For FO transactions (Book Code =30), summation should equal the Amount in US\$ (amt b) of the GL Template of book code = 3. Corresponding entries in the GL Template of investment types 11 to 19 is account code 1-3-20-00 types 21 to 23 is account code 1-3-50-02 types 31 to 34 is account code 1-3-50-04 types 41 to 44 is account code 1-3-50-06 types 51 to 53 is account code 1-3-40-02 types 61 to 64 is account code 1-3-40-06 types 71 to 74 is account code 1-3-40-10 Summation of this amount for FO transactions (Book Code = 30) with the same record keys should equal the Amount in Original Currency (amt d) of the GL Template of the same bank, the same date and book code = 3.	
For Investment type = 21 to 44 (IBODI)						
Accumulated Bond Discount	DISCOUNT	15	Numeric	2	Should be filled only for Investment in Bonds and Other Debt Instruments (Investment Types 21 to 44) Corresponding entries in the GL Template of investment types 21 to 23 is account code 1-8-50-02 types 31 to 34 is account code 1-8-50-04 types 41 to 44 is account code 1-8-50-06 Summation of this amount for Peso Regular transactions	

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FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks
Accumulated Premium Amortization	AMORT	15	Numeric	2	(Book Code = 11) with the same record keys should equal the Peso Amount (amt a) of the GL Template of the same bank, the same date and book code = 1. For FX Regular transactions (Book Code =12), summation should equal the Peso Equivalent Amount (amt c) of the GL Template of book code = 1. For FCDU transactions (Book Code =20), summation should equal the Peso Equivalent Amount (amt c) of the GL Template of book code = 2. For FO transactions (Book Code =30), summation should equal the Peso Equivalent Amount (amt c) of the GL Template of book code = 3. Should be filled only for Investment in Bonds and Other Debt Instruments (Investment Types 21 to 44) Corresponding entries in the GL Template of investment types 21 to 23 is account code 2-8-50-02 types 31 to 34 is account code 2-8-50-04 types 41 to 44 is account code 2-8-50-06 Summation of this amount for Peso Regular transactions (Book Code = 11) with the same record keys should equal the Peso Amount (amt a) of the GL Template of the same bank, the same date and book code = 1. For FX Regular transactions (Book Code =12), summation should equal the Peso Equivalent Amount (amt c) of the GL Template of book code = 1.	

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File name : INVEST

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks
Booked Valuation Reserve	VALRES	15	Numeric	2	For FCDU transactions (Book Code =20), summation should equal the Peso Equivalent Amount (amt c) of the GL Template of book code = 2. For FO transactions (Book Code =30), summation should equal the Peso Equivalent Amount (amt c) of the GL Template of book code = 3. Corresponding entry in the GL Template of the BOOKED VALUATION RESERVE of IBODI (investment types = 21 to 44) is account code=2-8-50-00. Summation of this amount for Peso Regular transactions (Book Code = 11) with the same record keys should equal the Peso Amount (amt a) of the GL Template of the same bank, the same date and book code = 1. For FX Regular transactions (Book Code =12), summation should equal the Peso Equivalent Amount (amt c) of the GL Template of book code = 1. For FCDU transactions (Book Code =20), summation should equal the Peso Equivalent Amount (amt c) of the GL Template of book code = 2. For FO transactions (Book Code =30), summation should equal the Peso Equivalent Amount (amt c) of the GL Template of book code = 3.	
The following fields should be filled in for domestic and foreign government issues:						

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FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks
Debt Instrument	INSTRUM	2	Numeric	0	Valid values are the following: For investment type = 21, 22, 51, 52 (gov't domestic issue - NG) 01 for Treasury Bills 02 for Treasury Bonds 03 for Treasury Notes 04 for Capital Bonds 05 for Reconstruction Bonds 06 for EPZA Capital Bonds 07 for Debt Conversion Bond (DCB) 08 for Department of Finance Bond (DOF) 09 for Floating Rate Treasury Notes (FRTN) 10 for Front Loaded Interest Reduction Bonds (FLIRBS) 11 for PC Interest Reduction Bond (PCIRB) 12 for PHIL. PAR 13 for ROP Bond 14 for LGU Bond Flotation 19 for Others For investment type = 23, 53, 31, 61 (gov't domestic issue - NG) 21 for Land Bank Bonds 22 for DBP Countryside Bills 23 for NDC Bonds 24 for NPC Bonds 25 for NIA Bonds 26 for NAWASA Bonds 27 for NFA Bonds 28 for LRT Bonds 29 for PNB Bonds 30 for DBP Bonds 31 for CB Bills 32 for PNOC Bonds 33 for Pabahay Bonds	

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File name : INVEST

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks
					34 for HIGC Debenture Bonds 35 for PNB Paper Bonds 39 for Others	
					For investment type = 41, 43, 71 & 73 (gov't foreign issue) 41 for \$ Treasury Bills 42 for \$ Treasury Notes 43 for RP Bonds 44 for RP Yen Bonds 45 for Eurobonds 46 for New Money Bonds 47 for Brady Bonds 48 for CB/BSP Bonds 49 for CB/BSP Bonds (CB Circular 1111) 50 for CB Debt Papers 59 for Others	
					For investment type = 31, 32, 33, 34, 61, 62, 63 & 64 (private issue), 42, 72, 44, 74 61 for Metro Bond 62 for RCBC Bond 63 for Security Bond 64 for Solid Bond 65 for UCPB Bond 66 for Union Bond 67 for Ayala International Bond 68 for Credit Lyonnais (AHL) 69 for Credit Lyonnais (MGGF) 70 for Floating Rate of Interest 71 for House of Investment Bond 72 for PAL Bond 73 for PLDT Bond	

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File name : INVEST

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks
					74 for PSC/NIDC Assoc. Trust 75 for SM Prime Bond 76 for SMC Bond 77 for Certificate of Deposits 79 for Others	
The following fields should be filled in for foreign issue - non resident (investment type 41, 42, 71, 72)						
Country of Origin	CTRY	3	Numeric	0	Should be in the list of valid country codes	
The following fields should be filled in for foreign issue - resident (investment type 43, 44, 71 & 72)						
Date of Purchase	PURCHDT	8	Numeric	0		x
Name of Seller	SELLER	20	Character			x
Acquisition Cost	COST	15	Numeric	2		x
Discount Rate	DISCRTE1	4	Numeric	2		x
Amount Paid in Peso/ Peso Equivalent	PAYPESO1	15	Numeric	2		x
Amount Paid in US\$	PAYDOL1	15	Numeric	2		x
Date of Sale	SALEDTE	8	Numeric	0		x
Name of Buyer	BUYER	20	Character			x
Discount Rate	DISCRTE2	4	Numeric	2		x
Face Value in Peso/Peso Equivalent	VALPESO2	15	Numeric	2		x
Face Value in US\$	VALDOL2	15	Numeric	2		x
Amount Received in Peso/Peso Equivalent	RECPESO2	15	Numeric	2		x
Amount Received in US\$	RECDOL2	15	Numeric	2		x

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File name : INVEST

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks
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FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ¹
A. BORROWER INFORMATION						
FILE NAME: BORR						
Bank Code	BKCODE	6	Numeric	0	Should be in the list of valid bank codes	x
Branch Code	BRCODE	5	Numeric	0	Should be in the list of valid branch codes of the corresponding bank code	
Date of Application	REFDATE	8	Numeric	0	Should be in the CCYYMMDD format Should not be later than the current date	
Borrower Name	BORRNAME	60	Character		For individuals, separate by comma as in: Surname, First Name, Middle Name	
Tax Identification No.	TIN	20	Character		For institutions, do no use abbreviations or acronyms; use SEC registered names or the attached suggested list of borrower names.	
Borrower Type	BORRTYPE	2	Numeric	0	Valid values are the following: 10 for National Government 20 for Local Government 35 for Bangko Sentral Ng Pilipinas 36 for Government Banks 32 for Government Non-Financial Corporation 42 for Private Non-Financial Corporation 45 for Commercial Banks 46 for Thrift Banks 47 for Rural Banks 48 for OBUs 49 for Financial Intermediaries 50 for Individual	

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FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ¹
If Borrower Type = 20 (Local Government Units)						
Type of Local Government Units	LGUTYPE	1	Numeric		Valid values are the following: 1 for Provincial Government 2 for City Government 3 for Municipal Government	
Co-Maker's Name	CMNAME	60	Character		For individuals, separate by comma as in: Surname, First Name, Middle Name For institutions, do not use abbreviations or acronyms; use SEC registered names or the attached suggested list of borrower names.	
Nationality of Borrower	NATION	1	Numeric	0	Valid values for nationality are the following: 1 for Filipino 2 for American 3 for Chinese 4 for Japanese 9 for other nationality	
Residency of Borrower	RESIND	1	Numeric	0	Valid values are the following: 1 for Resident 2 for Non-resident	
Bank Relationship	RELATION	1	Numeric	0	Valid values for relationship to lending bank are the following: 1 for Director 2 for Officer	

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FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ¹
Business Undertaking	UNDERTKE	1	Numeric	0	Valid values are the following: 3 for Stockholder 4 for Related Interest 5 for Employee 9 for Others	
A1. BORROWER INFORMATION - ENTERPRISE DATA FILE NAME: CORP (For borrower type = 60 (single proprietorship), 70 (partnership or corporation) or 80 (cooperative))						
Bank Code	BKCODE	6	Numeric	0	Should be in the list of valid bank codes	
Branch Code	BRCODE	5	Numeric	0	Should be in the list of valid branch codes of the corresponding bank code	
Tax Identification No.	TIN	20	Character		Tax ID of borrower	
Size of Firm	FIRMSIZE	1	Numeric	0	Valid values are the following: 1 for Micro (assets of P0.15M and below) 2 for Cottage (assets of >P0.15M to P1.5M) 3 for Small (assets of >P1.5M to P15M) 4 for Medium (assets of >P15M to P60M) 5 for Large (assets of more than P60M)	
Rediscount Record	REDISCNT	1	Numeric	0	If size of firm is micro, cottage or small (size = 1, 2 or 3), valid values are the following: 0 for not rediscounted 1 for BSP 2 for SBGFC 9 for Others	

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FIELD	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ¹
Date Rediscouted	DTEDSCNT	8	Numeric	0	Date rediscouted should be in the CCYYMMDD format	
A2. BORROWER INFORMATION - DOSRI DATA						
(For bank relationship = 1, 2, 3, 4 or 5 (DOSRI or Employee))						
Bank Code	BKCODE	6	Numeric	0	Should be in the list of valid bank codes	
Branch Code	BRCODE	5	Numeric	0	Should be in the list of valid branch codes of the corresponding bank code	
Tax Identification No.	TIN	20	Character		Tax ID of borrower	
Outstanding Deposit of Borrower in Lending Bank	DEPOSIT	15	Numeric	2		x
For bank relationship = 1, 2, 3 or 4 (DOSRI)						
Stockholdings in Lending Bank						x
Book Value of Stockholdings	STKVALUE	15	Numeric	2		x
% to Total Subscribed Capital	PCNTCAP	10	Numeric	6		x
DOSRI Ceiling						
Amount Excluded from Ceiling	AMTEXC	15	Numeric	2		x
Reason for Exclusion	REASON	1	Numeric	0	Valid values are the following: 1 - Covered by holdout on deposits or DS or by cash margin deposits or secured by evidence of indebtedness of RP or BSP or other evidences of indebtedness/obligations the servicing and repayment of which are fully guaranteed by RP. 2 - The corporate stockholder meets all of the ff.	x

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FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ¹¹
For bank relationship = 2 or 5 (officer or employee) BSP-Approved Indicator BSPIND 1 Numeric 0 Valid values are the following: 1 for those not under BSP-approved plan 2 for those under the BSP-approved plan - with option to purchase 3 for those under the BSP-approved plan - other loan arrangement For BSP-approved Plan Board Resolution No. MBNO 4 Character Board Resolution Date MBDATE 8 Numeric 0 Should be in the CCYYMMDD format. Purpose PURPOSE 20 Character						
a. The corp. is a non-financial institution b. Its shares are listed & traded in the big board or comm'l. and industrial board of domestic stock exchanges. c. Its stockholdings in the lending bank do not exceed 30% of the voting stock of the bank. d. No person or group of persons related within the first degree of consanguinity or affinity holds/owns more than 20% of the subscribed capital of the corporation. 3 - Loans to GOCCs where the DOS of the lending bank is a representative of the gov't in the borrowing corp. and does not hold any proprietary interest in such corp., provided, that other rules on loans to DOSRI are followed.						
B. LOAN CHARACTERISTICS						
FILE NAME: LOANCHAR						
Bank Code	BKCODE	6	Numeric	0	Should be in the list of valid bank codes	
Branch Code	BRCODE	5	Numeric	0	Should be in the list of valid branch codes of the	

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FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ¹
Reference Date	REFDATE	8	Numeric	0	Should be in the CCYYMMDD format Should not be later than the current date	
Tax Identification No.	TIN	20	Character		Tax ID of borrower	
Promissory Note No.	PN	15	Character			
Date of PN	PNDTE	8	Numeric	0	Should be in the CCYYMMDD format	x
Currency Code	CURRCDE	3	Character		Refer to Manual of Reference Files for list of valid currency codes.	
PN Amount	PNAMT	15	Numeric	0	PN Amount in Original Currency	x
Original Due Date	DUEDTE	8	Numeric	0	Should be in the CCYYMDD format	x
Latest Roll-over Date	ROLLAST	8	Numeric	0	Should be in the CCYYMMDD format	x
Roll-over Due Date	ROLLDUE	8	Numeric	0	Should be in the CCYYMMDD format	x
Original Interest Rate	ORIGRATE	7	Numeric	4		
Book Code	BOOKCDE	2	Numeric	0	Valid values are the following: 11 for Peso Regular accounts 12 for Foreign Regular accounts 20 for FCDU accounts 30 for Foreign Office accounts 41 for Trust Dept Acct - Peso accounts 42 for Trust Dept Acct - FCDU accounts	x
Should be filled in for book code = 41 or 42 (Trust Accounts)						

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FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ¹
Trust Type	TRUSTYP	1	Numeric	0	Valid values are the following: 1 for TOFA 2 for CTF 3 for IMA 4 for TOFA - Others	
Negotiability of Covering Instrument	NEGO	1	Numeric	0	Valid values are the following 1 for Negotiable 2 for Non-negotiable	
Name of Funder	FUNDER	40	Character			x
Trust Account No.	TRSTACCT	20	Character			x
Loan Value	LOANVAL	15	Numeric	2		x
Appraised Value (Latest Appraised Value of Security - CREDEX)	APPRSVAL (SECAPAMT - CREDEX)	15	Numeric	2		x
Latest Appraisal Date of Security	SECAPDTE	8	Numeric		Should be in the CCYYMMDD format.	
Loan Type	LOANTYPE	3	Numeric	0	Valid types of loan are the following: 005 for Interbank Loans Receivables 011 for Demand Loans (Current) 012 for Bills Discounted (Current) 013 for Time Loans (Current) 014 for Mortgage Contract Receivable (Current) 015 for Loans and Discounts - Foreign (Current)	

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FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ¹
					016 for FCDU Peso Loans (Current)	
					017 for Past Due Loans and Discounts	
					018 for Items in Litigation	
					021 for Agrarian Reform Loans (Current)	
					022 for Past Due Agrarian Reform Loans	
					023 for Items in Litigation-Agrarian Reform Loans	
					024 for Other Agricultural Credit Loans (Current)	
					025 for Past Due Other Agricultural Credit Loans	
					026 for Items in Litigation - Other Agricultural Credit Loans	
					031 for Development Incentive Loans - PD 717 (Current)	
					032 for Past Due Development Incentive Loans - PD 717	
					033 for Items in Litigation Development Incentive Loans	
					041 for Export Bills Purchased (Current)	
					042 for Bills Purchased - Clean (Current)	
					043 for Bills Purchased - Documentary (Current)	
					044 for Past Due Bills Purchased	
					045 for Items in Litigation - Bills Purchased	
					051 for Import Bills (Current)	
					052 for Past Due Import Bills	
					053 for Items in Litigation - Import Bills	
					054 for Import Bills Under TR	
					055 for Past Due Import Bills Under TR	
					056 for Items in Litigation - Import Bills Under TR	
					057 for Domestic Bills Under TR (Current)	
					058 for Past Due Domestic Bills Under TR	
					059 for Items in Litigation - Domestic Bills Under TR	
					060 for CL-BANK's ACCEPTANCES O/S	
					071 for Restructured Loans - Fully Secured (Current)	
					072 for Restructured Loans - Unsecured or Partially Secured (Current)	
					073 for Past Due Restructured Loans	
					074 for Items in Litigation - Restructured Loans	
					081 for Underwritten Debt Securities Purchased	

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FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ¹¹
					082 for Receivables - Underwritten Debt Securities Sold 091 for Gov't. Securities Purchased Under Resale Agreements 092 for Gov't. Securities Purchased Under Certificate of Assignments/Participation with Recourse 093 for Gov't. Securities Purchased Under Reverse Repurchase Agreements with BSP 094 for Private Securities/Commercial Papers (CPs) Purchased 095 for Private Securities/Commercial Papers (CPs) Purchased Under Resale Agreements 096 for Private Securities/Commercial Papers (CPs) Sold Under Repurchase Agreements 097 for Private Securities/Commercial Papers (CPs) Purchased Under Certificate of Assignments/Participation with Recourse 800 for Accounts Receivables 999 for OTHERS	
Term of the Loan	TERM	6	Numeric	0	In Days	
Reserve Eligibility	ELIG	1	Numeric	0	If Loan Type = 091 (TAS Loans), valid value is 1 for Gov't Sec. Purchased under RA - eligible for reserve; else 0.	x
Industry Classification to be Financed	INDUSTRY	5	Numeric	0	Refer to Manual of Reference Files for list of valid 1994 Philippine Standard Industry Classification (PSIC) codes	
Economic Activity to be Financed	ECOACT	4	Numeric	0	Valid values are the following: 0100 for Agriculture, hunting and forestry 0200 for Fishing 0300 for Mining and quarrying 0400 for Manufacturing 0500 for Electricity, gas and water supply	

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FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ^{1/}
					0600 for Construction	
					0700 for Wholesale & retail trade; repair of motor vehicles, motorcycles & personal & household goods	
					0800 for Hotels and restaurants	
					Transport, Storage and Communication	
					0901 for Auto loans	
					0902 for Cable TV	
					0999 for Other transport, storage and communication	
					Financial Intermediation	
					1001 for Credit card	
					1002 for Financial holding company activities	
					1003 for Financial leasing	
					1004 for Security dealing activities	
					1005 for Foreign exchange dealer	
					1099 for Other financial intermediation	
					Real Estate	
					1101 for Acquisition of residential property - land	
					1102 for Acquisition of res. property - individual units	
					1103 for Acquisition of commercial property	
					1104 for Development of subdivision for housing	
					1105 for Development of industrial park	
					1106 for Development of commercial property	
					1107 for Development of recreation & amusement park	
					1108 for Development of memorial park	
					1109 for Construction of office condominium	
					1110 for Construction of residential condominium	
					1111 for Construction of infra. project (Public Sector)	
					1199 for Other purpose - real estate	
					Renting and Business Activities	
					1201 for Renting of machinery, equipment, personal and	

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FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ¹
					household goods 1202 for Computer and related activities 1203 for Research and Development 1204 for Professional, consultancy and other business services and activities 1300 for Public Administration and Defense; Compulsory SS 1400 for Education 1500 for Health and Social Work 1600 for Other Community, Social & Personal Services 1700 for Private Households with Employed Persons 1800 for Extra-Territorial Organizations and Bodies	
If Economic Activity - Real Estate (ECOACT = 1101 to 1199)						
Ownership	OWNER	1	Numeric	0	Valid values are the following: 1 for Real Estate Activity with Owned or Leased Property 2 for Real Estate Activity on a Fee or Contract Basis	x
Other Indicators	OTHRIND	1	Numeric	0	Valid values are the following: 1 for those Extended or Guaranteed under the Government's National Shelter Program (NSP) 2 for those Considered Non-Risk under Sec. 22, General Banking Act and Existing Regulations 3 for those With Original Amounts of P3.5 Million and Below to Finance Acquisition or for Improvement of Residential Units 4 for Others	
If Economic Activity = 0901 (Auto Loans) and 1001 (Credit Cards)						

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FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ¹
Subsidiary Loan Status	SUBSTAT	2	Numeric	0	Valid values are the following: 01 for Current 02 for Past Due	
If Loan Type = 17, 22, 25, 32, 44, 52, 55, 58, 73						
Number of Days Past Due	NUMPAS	5	Numeric	0	In Days.	
In Loan Type = 18, 23, 26, 33, 45, 53, 56, 59, 74						
ITL Indicator	ITLIND	1	Numeric	0	Valid values are the following: 1 for items in Litigation - without pending case 2 for items in Litigation - with pending case	
Bank Loan Classification	BCLASS	1	Numeric	0	Valid values are the following: 1 for unclassified 2 for corrective action 3 for especially mentioned 4 for substandard unsecured 5 for substandard secured 6 for substandard partially secured & partially unsecured 7 for doubtful 8 for loss	
If Loan Classification = 6 (substandard partially secured and partially unsecured)						
Amount Secured	AMTSEC	15	Numeric	2	Sum of AMTSEC and AMTUNSEC should equal the OSPESO amount. At no time should any of these be less than zero.	

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FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ¹¹
Amount Unsecured	AMTUNSEC	15	Numeric	2	AMTSEC should not be greater than the appraised value of the collateral.	
If Economic Activity - Real Estate (ECOACT = 1101 to 1199)						
Region	REGCOD	2	Numeric	0	Valid values are the following: 01 for NCR - Metropolitan Manila 02 for Region I - Ilocos 03 for Region II - Cagayan Valley 04 for Region III - Central Luzon 05 for Region IV-A - Calabarzon 06 for Region IV-B - Mimaropa 07 for Region V - Bicol 08 for Region VI - Western Visayas 09 for Region VII - Central Visayas 10 for Region VIII - Eastern Visayas 11 for Region IX - Western Mindanao 12 for Region X - Northern Mindanao 13 for Region XI - Southern Mindanao 14 for Region XII - Central Mindanao 15 for Region XIII - Cordillera Autonomous Region (CAR) 16 for Region XIV - Administrative Region of Muslim Mindanao 17 for Region XV - Caraga	
Syndicated Loan Indicator	LOANIND	1	Numeric	0	Valid values are the following: 1 for Single Creditor 2 for Syndicated Loan	x
Risk Indicator	RISKIND	1	Numeric	0	Valid values are the following: 1 for Risk 2 for Non-risk	x

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FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ¹
Booked Valuation Reserve	VALRES	15	Numeric	2		
Date Booked	BOOKDTE	8	Numeric	0	Should be in the CCYYMMDD format	
Specific Loan Loss Provision	SPFCLOSS	15	Numeric	2		
For PARKED LOAN, branch code	PARKBR	5	Numeric	0	Refer to list of valid branch codes.	x
IF LOAN TYPE = 81 (Underswritten Securities Purchased)						
Accumulated Market Gains/(Losses) - UDS	GAIN	15	Numeric	2	Should be filled only for underswritten debt securities purchased (Loan Type = 81)	
C. FCDU LOAN RECORD (If book code = 20) FILE NAME: FCDU						
Bank Code	BKCODE	6	Numeric	0	Should be in the list of valid bank codes	x
Branch Code	BRCODE	5	Numeric	0	Should be in the list of valid branch codes of the corresponding bank code	x
Reference Date	REFDATE	8	Numeric	0	Should be in the CCYYMMDD format Should not be later than the current date	x
Tax Identification No.	TIN	20	Character		Tax ID of borrower	x
Promissory Note No.	PN	15	Character			x
Date of PN	PNDTE	8	Numeric	0	Should be in the CCYYMMDD format	x

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FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ^{1/}
Bank Ref. No. (Current)	REFNO1	10	Numeric	0	Latest Bank Reference No.	x
Bank Ref. No. (Previous)	REFNO2	10	Numeric	0	Bank Reference No. prior to current reference no.	x
Debt Account No.	DAN	10	Numeric	0	Refer to list of valid debt account numbers	x
Type of Credit	CREDTYP	1	Numeric	0	Valid values are the following: 1 for Fixed 2 for Revolving	x
BSP Borrowing Authority Code	AUTHCDE	1	Numeric	0	Valid values are the following: 1 for granted per Sec 24.4 Cir 1389 2 for granted per BSP Letter of Authority 3 for granted per Monetary Board Approval 4 for none of the above	x
If AUTHCDE = 2 or 3 (granted per BSP Letter of Authority or per Monetary Board Approval)						
BSP/MB Approval Reference No.	APPRVNO	10	Character			x
Date of BSP Approval	DBSPAPP	8	Numeric	0	Should be in the CCYYMMDD format	x
Source of FX Payment	PAYSRC	1	Numeric	0	Valid values are the following: 1 if Purchased from PBS 2 if Withdrawn from FCDU Account 3 if sourced from export transaction 4 if source is obtained from other source	x
Mode of Payment	PAYMODE	1	Numeric	0	Valid values are the following: 1 for payable in peso 2 for payable in foreign currency	x
Loan Purpose Code	PURPOSE	2	Numeric	0	Valid values are the following:	x

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FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ¹
					01 - Commodity Exporter - to finance export related import and local cost of goods and services 02 - Commodity Exporter - Others 03 - Service Exporter - to finance export related import and local cost of goods and services 04 - Service Exporter - Others 05 - Producer/Manufacturer - to finance import cost of goods and services necessary in the production of goods by the borrower 06 - Producer/Manufacturer - Others 07 - Oil Companies - to finance import cost of goods and services necessary in the production of goods by the borrower 08 - Oil Companies - Others 09 - Public Utility - to finance import cost of goods and services necessary in the production of goods by the borrower 10 - Public Utility - Others 11 - Individual Loan to Residents 12 - Other Company Borrowers	
Borrower's Principal Product	PRODUCT	40	Character			X
D. INTEREST DATA						
FILE NAME: INTEREST						
Bank Code	BKCODE	6	Numeric	0	Should be in the list of valid bank codes	
Branch Code	BRCODE	5	Numeric	0	Should be in the list of valid branch codes of the corresponding bank code	
Reference Date	REFDATE	8	Numeric	0	Should be in the CCYYMMDD format Should not be later than the current date	

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FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ¹
Tax Identification No.	TIN	20	Character		Tax ID of borrower	
Promissory Note No.	PN	15	Character			x
Date of PN	PNDTE	8	Numeric	0	Should be in the CCYYMMDD format	x
Interest Rate	INTRATE	7	Numeric	4	Applicable rate at reference date for peso and FCDU loans	
The following should be filled in for FCDU loans:						
Base Rate	BASRTE	1	Numeric	0	Valid values are the following: 1 for Sibor 2 for Libor 3 for US Prime 4 for Fixed	x
Interest Spread Over Base Rate	INTSPRD	7	Numeric	4	Fill in for Sibor, Libor and US Prime	x
Date of Last Interest Payment	DTEPAY	8	Numeric	0	Should be in the CCYYMMDD format	x
Date Until When Interest Is Paid For	DTEIEND	8	Numeric	0	Should be in the CCYYMMDD format	x
ACCRUED INTEREST RECEIVABLE (AIR)						
Outstanding Balance						
In Peso/Peso Equiv.	AIRPESO	15	Numeric	2		
In US Dollars/Equiv.	AIRDOLL	15	Numeric	2		
In Original Currency	AIRORIG	15	Numeric	2		

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FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ^{/t}
Date Until When Interest Receivable is Accrued	AIREND	8	Numeric	0	Should be in the CCYYMMDD format	x
UNEARNED INTEREST DISCOUNT (UID)						
Outstanding Balance						
In Peso/Peso Equiv.	UIDPESO	15	Numeric	2		
In US Dollars/Equiv.	UIDDOLL	15	Numeric	2		
In Original Currency	UIDORIG	15	Numeric	2		
Date Until When Interest Is Paid	UIDEND	8	Numeric	0	Should be in the CCYYMMDD format	x
E. COLLATERAL INFORMATION FILE NAME: COLLA						
Bank Code	BKCODE	6	Numeric	0	Should be in the list of valid bank codes	
Branch Code	BRCODE	5	Numeric	0	Should be in the list of valid branch codes of the corresponding bank code	
Reference Date	REFDATE	8	Numeric	0	Should be in the CCYYMMDD format Should not be later than the current date	
Tax Identification No.	TIN	20	Character		Tax ID of borrower	
Promissory Note No.	PN	15	Character			
Date of PN	PNDTE	8	Numeric	0	Should be in the CCYYMMDD format	
SECURITY						
Security Code	SECCODE	2	Numeric	0	Valid values are the following: 01 for Unsecured 21 for REM - Insured by HFC	

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FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ¹
					22 for REM - Not insured by HFC 31 for CHM 41 for Holdout vs Peso Deposits /DS 42 for Holdout vs FCDU Deposits of Resident 43 for Holdout vs FCDU Deposits of Non-resident 44 for Assignment of / Pledge of GS 45 for Cash Margin Deposits 46 for Assign. of Export LC/PO/Sales &/or Service Contract 47 for Guaranteed by RP 48 for Guaranteed by National Shelter Program (NSP) 49 for Guaranteed by HIGC - Mortgage & Guaranty and Credit Ins. Program 50 for Guaranteed by HDMF - Expanded Housing Loan Program (EHLIP) 51 for Guaranteed by Foreign Institution 61 for Shares of Stock of Other Bank/NBFI-PSE Listed 62 for Shares of Stock of Other Bank/NBFI-Unlisted 63 for Shares of Stock of Other Firms - PSE Listed 64 for Shares of Stock of Other Firms - Unlisted 65 for Deed of Assignment of Accounts Receivables 66 for Mortgage Trust Indenture 90 for Other Securities	
If Security Code = 48, 49, 50						
Type of Security	SECUTYPE	1	Numeric		Valid values are the following: 1 for Hold-Out 2 for REM 3 for Other Collaterals	
Amount Secured	SECAMT	15	Numeric	2		

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FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ¹
Amount Unsecured	UNSECAMT	15	Numeric	2		
F. REPAYMENT DATA						
FILE NAME: REPAY						
Bank Code	BKCODE	6	Numeric	0	Should be in the list of valid bank codes	
Branch Code	BRCODE	5	Numeric	0	Should be in the list of valid branch codes of the corresponding bank code	
Reference Date	REFDATE	8	Numeric	0	Should be in the CCYYMMDD format Should not be later than the current date	
Tax Identification No.	TIN	20	Character		Tax ID of borrower	
Promissory Note No.	PN	15	Character			
Date of PN	PNDTE	8	Numeric	0	Should be in the CCYYMMDD format	
Frequency of Principal Payment	FREQPAY	1	Numeric	0	Valid values are the following: 1 for Annual 2 for Semi-annual 3 for Quarterly 4 for Monthly 5 for One Lump Sum 9 for Other frequency	x x
Amount of Loan Released in Original Currency	AMTREL	15	Numeric	2		
Currency Code	RELCURR	3	Character		Should be in the list of valid currency codes	

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FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ¹
Date of Release	DTREL	8	Numeric	0	Should be in the CCYYMMDD format	x
Amount Granted in Peso/ Peso Equivalent	AMTGPEO	15	Numeric	2	Amount granted in peso/peso equivalent	
Amount Granted in US\$	AMTGDOLR	15	Numeric	2	Amount granted in US\$	
Amount Granted in Original Currency	AMTGORIG	15	Numeric	2	Amount granted in original currency	
Date of First Principal Amortization	DTEAMORT	8	Numeric	0	Should be in the CCYYMMDD format	x
No. of Amortizations - Principal	NOAMRT	3	Numeric	0		x
Amount Per Amortization - Principal						x
In Peso/Peso Equiv.	AMRTPESO	15	Numeric	2		
In US\$	AMRTDOLR	15	Numeric	2		
In Orig. Currency	AMRTORIG	15	Numeric	2		
Amount of Equal Amort. - Principal & Interest						x
In Peso/Peso Equiv.	EQPEO	15	Numeric	2		
In US\$	EQDOLR	15	Numeric	2		
In Orig. Currency	EQORIG	15	Numeric	2		
Date of Last Principal Payment	DTEPAY	8	Numeric	0	Should be in the CCYYMMDD format	x
Outstanding Amount In Peso/Peso Equiv.	OSPESO	15	Numeric	2		

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FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE	Remarks ¹
In US\$	OSDOLR	15	Numeric	2		
In Orig. Currency	OSORIG	15	Numeric	2		

¹ for Deferment