



Bangko Sentral ng Pilipinas

MAYNILA, PILIPINAS

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

CIRCULAR LETTER

TO: ALL COMMERCIAL BANKS, THRIFT BANKS AND RURAL BANKS

For consistency with the revisions in the Manual of Accounts and related report forms as amended by Circular No. 201 dated May 1, 1999, the composition of Item A. Loan Portfolio and Item D. Breakdown of Loans to Small and Medium Enterprises Classified as to Economic Activity, in Schedule 1 (attached) of the Report on Compliance with the Mandatory Credit Allocation Required under R.A. 6977 as amended by R.A. 8289 are amended, as follows:

Item A. Loan Portfolio -

1. Interbank Loans Receivable
2. Loans and Discounts
3. Agrarian Reform/Other Agri Credit Loans -- PD717
4. Development Incentive Loans
5. Bills Purchased
6. Customer's Liability on Bills/Drafts under LC/TR
7. Customer's Liability for this Bank's Acceptances Outstanding
8. Restructured Loans
9. Underwriting Accounts
10. Trading Account Securities on Loans

**Item D. Breakdown of Loans to Small and Medium Enterprises --
Classified as to Economic Activity**

1. Agricultural, Fisheries and Forestry
2. Fishing
3. Mining and Quarrying
4. Manufacturing
5. Electricity, Gas and Water
6. Construction
7. Wholesale and Retail Trade, Repair of Motor Vehicles, Motorcycles and Personal and Household Goods



8. Transportation, Storage and Communication
9. Financial Intermediation
10. Real Estate, Renting and Business Activities
11. Public Administration and Defense; Compulsary Social Security
12. Education
13. Health and Social Work
14. Other Community, Social and Personal Service Activities
15. Private Households with Employed Persons
16. Extra-Territorial Organizations and Bodies
17. Hotels and Restaurants

Business Services Account was deleted from the old classification.

For strict compliance.


ALBERTO V. REYES
Deputy Governor

August 31, 2000

DETAILS OF LOAN PORTFOLIO AND LOANS TO SMALL AND MEDIUM ENTERPRISES

	Balance as of (Previous Quarter)		As of (Current Quarter)	
	Gross	Valuation Reserves ^{b/}	Loans to Small Enterprises ^{a/}	Loans to Medium Enterprises ^{a/}
A. Loan Portfolio				
1. Interbank Loans Receivable	P xxx	P xxx	P -	P -
2. Loans and Discounts	xxx	xxx	xxx	xxx
3. Agrarian Reform/Other Agri Credit Loans - PD 717	xxx	xxx	-	-
4. Development Incentive Loans	xxx	xxx	-	-
5. Bills Purchased	xxx	xxx	xxx	xxx
6. Customers' Liab. On Bills/Drafts under LC/IR	xxx	xxx	xxx	xxx
7. Customers' Liab for this Bank's Accept. O/S	xxx	xxx	xxx	xxx
8. Restructured Loans	xxx	xxx	xxx	xxx
9. Underwriting Accounts	xxx	xxx	xxx	xxx
10. Trading Account Securities on Loans	xxx	xxx	xxx	xxx
Total Loan Portfolio	P xxx	P xxx^{b/}	P xxx	P xxx
B. Less: Exclusions from Loan Portfolio				
1. Interbank Loans Receivable	P xxx	P xxx		
2. Agrarian Reform/Other Agri Credit Loans - PD 717	xxx	xxx		
3. Development Incentive Loans	xxx	xxx		
4. Loans granted under Special Financing Programs (Sch. 1.a)	xxx	xxx		
5. Foreign Currency Denominated Loans (CB Cir. 343/547)	xxx	xxx		
6. Funds from Multilateral and Bilateral Sources and lent to borrowers	xxx	xxx		
Total Exclusions	P xxx	P xxx^{b/}	P xxx	P xxx
C. Net Loan Portfolio/Loans to SMEs				
(should tally with Item 1 of the report)			P xxx	P xxx

^{a/} Inclusive of Purchase of SMEs' promissory notes and loans granted to export traders with or without the guarantee of the SBGFC, and domestic traders.

^{b/} Valuation reserves as maybe recommended by BSP

	Number of Projects						A m o u n t					
	Luzon			Visayas			Luzon			Visayas		
	Small	Medium		Small	Medium		Small	Medium		Small	Medium	
1. Agricultural, Horticultural and Forestry	x x	x x		x x	x x		x x	x x		x x	x x	
2. Fishing	x x	x x		x x	x x		x x	x x		x x	x x	
3. Mining and Quarrying	x x	x x		x x	x x		x x	x x		x x	x x	
4. Manufacturing	x x	x x		x x	x x		x x	x x		x x	x x	
5. Electricity, Gas and Water	x x	x x		x x	x x		x x	x x		x x	x x	
6. Construction	x x	x x		x x	x x		x x	x x		x x	x x	
7. Wholesale and Retail Trade, Repair of Motor Vehicles, Motorcycles and Personal and Household Goods	x x	x x		x x	x x		x x	x x		x x	x x	
8. Transportation, Storage and Communication	x x	x x		x x	x x		x x	x x		x x	x x	
9. Financial Intermediation	x x	x x		x x	x x		x x	x x		x x	x x	
10. Real Estate, Renting and Business Activities	x x	x x		x x	x x		x x	x x		x x	x x	
11. Public Administration and Defense; Compulsory Social Security	x x	x x		x x	x x		x x	x x		x x	x x	
12. Education	x x	x x		x x	x x		x x	x x		x x	x x	
13. Health and Social Work	x x	x x		x x	x x		x x	x x		x x	x x	
14. Other Community, Social and Personal Service Activities	x x	x x		x x	x x		x x	x x		x x	x x	
15. Private Households with Employed Person	x x	x x		x x	x x		x x	x x		x x	x x	
16. Extra-Territorial Organizations and Bodies	x x	x x		x x	x x		x x	x x		x x	x x	
17. Hotels and Restaurants	x x	x x		x x	x x		x x	x x		x x	x x	
Total Loans	x x	x x		x x	x x		x x	x x		x x	x x	

	SEs' PNs from Banks/NGOs		MEs' PNs from Banks/NGOs		Domestic		Export		Domestic		Export	
	Small	Medium	Small	Medium	Small	Medium	Small	Medium	Small	Medium	Small	Medium
i. Loans and Discounts												
ii. Development Incentive Loans												
iii. Bills purchased												
iv. Customers' Liability on Bills/Drafts under LC/TF												
v. Customers' Liability for this Bank's Acceptances Outstanding												
vi. Restructured Loans												
vii. Underwriting Accounts												
viii. Trading Account Securities on Loans												
Total												

^w Refers to production of agricultural produce but excluding farm level agricultural/crop production.