



BANGKO SENTRAL NG PILIPINAS

OFFICE OF THE GOVERNOR

CIRCULAR NO. 934

Series of 2016

Subject: Amendments on the Treatment of Other Comprehensive Income in the Computation of Basel III Risk-based Capital

Pursuant to Monetary Board Resolution No. 2167 dated 01 December 2016, the following amendments to the Appendices of the Manual of Regulations for Banks (MORB) and Manual of Regulations for Non-Bank Financial Institutions (MORNBFI) and the Financial Reporting Package are approved as follows:

Section 1. Part II Qualifying Capital of Appendix 63b/Appendix Q-46 to Section X115/Subsection 4115Q.1 (2008-4116Q) of the MORB/ MORNBFI on the Risk-Based Capital Adequacy Framework for the Philippine Banking System is hereby amended as follows:

"Part II. Qualifying Capital

xxx

Section A. Domestic Banks

CET1 Capital

3. CET1 capital consists of:

a. Paid up common stock issued by the bank that meet the eligibility criteria in "App.63b/App. Q-46 Annex A"

xxx

g. Other comprehensive income

(1) Net unrealized gains or losses on available for sale (AFS) securities³; and

(2) Cumulative foreign currency translation;

(3) Remeasurement of Net Defined Benefit Liability/(Asset);

(4) Gains/(Losses) on Fair Value Adjustments of Hedging Instruments; and

(a) Cash Flow Hedge; and

(b) Hedge of a Net Investment in Foreign Operations

(5) Others (indicate the nature and amount of the accounts lodged)

h. Minority interest xxx

xxx

Section B. Branches of Foreign Banks

"CET1 capital

10. CET1 capital shall be comprised of:

xxx

e. Other comprehensive income

(1) Net unrealized gains or losses on available for sale (AFS) securities³; and

(2) Cumulative foreign currency translation;

(3) Remeasurement of Net Defined Benefit Liability/(Asset);

(4) Gains/(Losses) on Fair Value Adjustments of Hedging Instruments; and

(a) Cash Flow Hedge; and

(b) Hedge of a Net Investment in Foreign Operations

(5) 3 Others (indicate the nature and amount of the accounts lodged)

"Regulatory adjustments to CET1 capital

xxx"

Section 2. Financial Reporting Package for Banks (FRP)/Simplified Financial Reporting Package for Rural and Cooperative Banks (Simplified FRP).

1. The Manual of Accounts section under the Financial Reporting Package/Simplified Financial Reporting Package for Banks is hereby amended to read as follows:

Manual of Accounts

"xxx

Equity Accounts

"xxx

"8. Other Comprehensive Income

"xxx

"(c) Cumulative Foreign Currency Translation – xxx

"xxx

"(ii) Exchange differences arising on a monetary item that forms part of a reporting bank's net investment in a foreign operation denominated in the functional currency of the foreign operation.

"(d) **Remeasurements of Net Defined Benefit Liability (Asset)** - This refers to remeasurements of the net defined benefit liability (asset) made in accordance with PAS 19 "Employee Benefits".

"(e) **Net Unrealized Gains/(Losses) on Fair Value Attributable to Changes in Own Credit Risk of Financial Liabilities Designated at Fair Value Through Profit or Loss** - This refers to gains/(losses) resulting from change in the fair value of financial liabilities designated at fair value through profit or loss where such gains/(losses) are attributable to changes in the bank's own credit risk as provided under PFRS 9. (For early adopters of PFRS 9 on the classification of financial liabilities)

(df) **Others** - This refers to Other Comprehensive Income that cannot be appropriately classified under items (a), ~~(b)~~ and ~~(c)~~ to (e) above.

"9. Appraisal Increment Reserve xxx

xxx"

2. Report Schedule

The revised reporting templates for the Balance Sheet under the FRP and Simplified FRP, attached as Annexes A and B, respectively, shall take effect as of end-March 2017.

Pending the specific guidelines on the availability and submission of the revised FRP/Simplified FRP, items (d) and (e) of Other Comprehensive Income account shall continue to be reported as "Other Comprehensive Income - Others".

Section 3. Effectivity. This circular shall take effect fifteen (15) calendar days following its publication either in the Official Gazette or in a newspaper of general circulation.

FOR THE MONETARY BOARD:


AMANDO M. TETANGCO, JR.
Governor

23 December 2016

Account Description	Account Code	Peso Accounts	Foreign Regular		FCDU/EFCDU		Foreign Offices		Total
			In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Asset Accounts									
(1) Cash on Hand	105050000000000000								0.00
(2) Checks and Other Cash Items	105100000000000000								0.00
(3) Due from Bangko Sentral ng Pilipinas	105150000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Demand Deposit Account	105150500000000000								0.00
(b) Reserve Deposit Account	105151000000000000								0.00
(c) Special Deposit Account	105151500000000000								0.00
(d) Others	105152000000000000								0.00
(4) Due from Other Banks	105200000000000000								0.00
(5) Financial Assets Held for Trading (HFT)	110000000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) HFT Securities	110050000000000000								0.00
(b) Derivatives with Positive Fair Value Held for Trading	110100000000000000								0.00
(c) Derivatives Carried at Cost	110150000000000000								0.00
(6) Financial Assets Designated at Fair Value through Profit or Loss	115000000000000000								0.00
(7) Available-for-Sale (AFS) Financial Assets	120000000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) AFS Debt Securities	120001500000000000								0.00
Unamortized Discount/Premium	170050000000000000								0.00
AFS-Debt Securities Net of Amortization	120001000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) AFS Equity Securities	120002000000000000								0.00
Accumulated Market Gains/(Losses)	160200000000000000								0.00
Less : Allowance for Credit Losses	165200000000000000								0.00
AFS Financial Assets - Net	195200000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(8) Held-to-Maturity (HTM) Financial Assets	125000000000000000								0.00
Unamortized Discount/Premium	170250000000000000								0.00
HTM Financial Assets - Net of Amortization	125001000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Allowance for Credit Losses	165250000000000000								0.00
HTM Financial Assets - Net	195250000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(9) Unquoted Debt Securities Classified as Loans	130000000000000000								0.00
Unamortized Discount/Premium	170300000000000000								0.00
Unquoted Debt Securities Classified as Loans -Net of Amortization	130001000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Allowance for Credit Losses	165300000000000000								0.00
Unquoted Debt Securities Classified as Loans - Net	195300000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(10) Investments in Non-Marketable Equity Securities (INMES)	135000000000000000								0.00
Less: Allowance for Credit Losses	165350000000000000								0.00
INMES - Net	195350000000000000	0.00	0.00	0.00			0.00	0.00	0.00
(11) Loans and Receivables	140000000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Loans to Bangko Sentral ng Pilipinas	140050000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Maturing within 1 year	140050000500000000								0.00
(ii) Maturing beyond 1 year	140050001000000000								0.00
(b) Interbank Loans Receivable	140100000000000000								0.00
Less: Allowance for Credit Losses	165100000000000000								0.00
Interbank Loans Receivable-Net	195401000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Loans and Receivables -Others	140150000000000000								0.00
Unamortized Discount and Other Deferred Credits	170350000000000000								

Asset Accounts

Balance Sheet

Account Description	Account Code	Peso Accounts	Foreign Regular		FCDU/EFCDU		Foreign Offices		Total
			In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
(25) Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	155250000000000000								0.00
(26) Due from FCDU/RBU	155300000000000000								0.00
Total Assets	100000000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Liability Accounts									
(1) Financial Liabilities Held for Trading	205000000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Derivatives with Negative Fair Value Held for Trading	205050000000000000								0.00
(b) Liability for Short Position	205100000000000000								0.00
(2) Financial Liabilities Designated at Fair Value through Profit or Loss	210000000000000000								0.00
(3) Deposit Liabilities	215000000000000000	0.00			0.00	0.00	0.00	0.00	0.00
(a) Demand Deposits	215050000000000000								0.00
(b) Savings Deposits	215100000000000000								0.00
(c) NOW Accounts	215200000000000000								0.00
(d) Time Certificate of Deposits	215150000000000000								0.00
(e) LTNCD	215250000000000000								0.00
(4) Due to Other Banks	220050000000000000								0.00
(5) Bills Payable	220100000000000000								0.00
(6) Bonds Payable	220150000000000000								0.00
Unamortized Bond Discount/Premium	235150000000000000								0.00
Bonds Payable - Net	295201500000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(7) Unsecured Subordinated Debt	220200000000000000								0.00
Unamortized Debt Discount/Premium	235200000000000000								0.00
Unsecured Subordinated Debt - Net	295202000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(8) Redeemable Preferred Shares	220250000000000000								0.00
(9) Financial Liabilities Associated with Transferred Assets	225050000000000000								0.00
(10) Derivatives with Negative Fair Value Held for Hedging	225100000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Fair Value Hedges	225101000000000000								0.00
(b) Cash Flow Hedges	225102000000000000								0.00
(c) Hedges of a Net Investment in Foreign Operation	225103000000000000								0.00
(d) Portfolio Hedge of Interest Rate Risk	225104000000000000								0.00
(11) Revaluation of Hedged Liabilities in Portfolio Hedge of Interest Rate Risk	225150000000000000								0.00
(12) Accrued Interest Expense on Financial Liabilities	225200000000000000								0.00
(13) Finance Lease Payment Payable	225250000000000000								0.00
(14) Special Time Deposit	220300000000000000								0.00
(15) Due to Treasurer of the Philippines	230050000000000000								0.00
(16) Treasurer/Cashier/Manager's Checks	230100000000000000								0.00
(17) Payment Orders Payable	230150000000000000								0.00
(18) Margin Deposits on LCs and Customers' Liability on Bills/Drafts under LCs and/or TRs	230200000000000000								0.00
(19) Cash Letters of Credit	230250000000000000								0.00
(20) Outstanding Acceptances Executed by or for Account of this Bank	230300000000000000								0.00
(21) Due to Bangko Sentral ng Pilipinas	230350000000000000								0.00
(22) Due to Philippine Deposit Insurance Corporation	230400000000000000								0.00
(23) Due to Philippine Crop Insurance Corporation	230450000000000000								0.00
(24) Income Tax Payable	230500000000000000								0.00
(25) Other Taxes and Licenses Payable	230550000000000000								0.00
(26) Accrued Expenses	230600000000000000								0.00
(27) Unearned Income	230650000000000000								0.00
(28) Deferred Tax Liabilities	230700000000000000								0.00

Balance Sheet

Account Description	Account Code	Peso Accounts	Foreign Regular		FCDU/EFCDU		Foreign Offices		Total
			In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
(29) Provisions	230750000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Pensions and Other Post Retirement Benefit Obligations	230751000000000000								0.00
(b) Others	230759000000000000								0.00
(30) Other Liabilities	230800000000000000								0.00
(31) Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	230850000000000000								0.00
(32) Due to FCDU/RBU	230900000000000000								0.00
Total Liabilities	200000000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity Accounts									
(1) Paid in Capital Stock	305000000000000000	0.00	0.00	0.00			0.00	0.00	0.00
(a) Common Stock	305050000000000000								0.00
(b) Perpetual and Non-Cumulative Preferred Stock	305100000000000000								0.00
(c) Perpetual and Cumulative Preferred Stock	305150000000000000								0.00
(2) Additional Paid-in Capital	305200000000000000								0.00
(3) Other Equity Instruments	310000000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Hybrid Tier 1	310030000000000000								0.00
(b) Equity Component of Compound Financial Instruments	310050000000000000								0.00
(c) Others	310900000000000000								0.00
(4) Deposits for Stock Subscription	305250000000000000	0.00	0.00						0.00
(5) Retained Earnings	315000000000000000	0.00			0.00	0.00	0.00	0.00	0.00
(a) Retained Earnings Reserve	315050000000000000	0.00			0.00	0.00	0.00	0.00	0.00
(i) Trust Business	315051000000000000								0.00
(ii) Self-insurance	315052000000000000								0.00
(iii) Contingencies	315053000000000000								0.00
(iv) Others	315059000000000000								0.00
(b) Retained Earnings Free	315100000000000000								0.00
(6) Stock Dividend Distributable	315120000000000000								0.00
(7) Undivided Profits	315150000000000000								0.00
(8) Other Comprehensive Income	320000000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Net Unrealized Gains/(Losses) on AFS Financial Assets	320050000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Debt Securities	320051000000000000								0.00
(ii) Equity Securities	320052000000000000								0.00
(b) Gains/(Losses) on Fair Value Adjustment of Hedging Instruments	320100000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Cash Flow Hedge	320101000000000000								0.00
(ii) Hedge of a Net Investment in Foreign Operations	320102000000000000								0.00
(c) Cumulative Foreign Currency Translation	320150000000000000								0.00
(d) Remeasurements of Net Defined Benefit Liability/(Asset)									0.00
(e) Net Unrealized Gains/(Losses) on Fair Value Attributable to Changes in Own Credit Risk of Financial Liabilities Designated at Fair Value Through Profit or Loss									0.00
(df) Others	320900000000000000								0.00
(9) Appraisal Increment Reserve	325050000000000000								0.00
(10) Treasury Stock	325100000000000000								0.00
(11) Minority Interest in Subsidiaries (for consolidated report only)	325150000000000000								0.00
(12) Assigned Capital	325200000000000000								0.00
Total Equity	300000000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Liabilities, Minority Interest and Equity	900000000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Contingent Accounts	400000000000000000								0.00

Balance Sheet

[illegible]

Balance Sheet

Account Description	Peso Accounts	Foreign Regular		FCDU/EFCDU		Foreign Offices		Total
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
(13) Derivatives with Positive Fair Value Held for Hedging	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Fair Value Hedges								0.00
(b) Cash Flow Hedges								0.00
(c) Hedges of a Net Investment in Foreign Operation								0.00
(d) Portfolio Hedge of Interest Rate Risk								0.00
(14) Revaluation of Hedged Assets in Portfolio Hedge of Interest Rate Risk								0.00
(15) Sales Contract Receivable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Performing								0.00
(b) Non-Performing								0.00
Unamortized Discount and Other Deferred Credits								0.00
Sales Contract Receivable - Net of Amortization	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Allowance for Credit Losses								0.00
Sales Contract Receivable - Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(16) Accrued Interest Income from Financial Assets								0.00
Less: Allowance for Credit Losses								0.00
Accrued Interest Income from Financial Assets - Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(17) Equity Investment in Subsidiaries, Associates and Joint Ventures								0.00
Less: Allowance for Credit Losses								0.00
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	0.00	0.00	0.00					0.00
(18) Bank Premises, Furniture, Fixture and Equipment								0.00
Less: Accumulated Depreciation								0.00
Less: Allowance for Losses								0.00
Bank Premises, Furniture, Fixture and Equipment - Net	0.00					0.00	0.00	0.00
(19) Real and Other Properties Acquired								0.00
Less: Accumulated Depreciation								0.00
Less: Allowance for Losses								0.00
Real and Other Properties Acquired - Net	0.00			0.00	0.00	0.00	0.00	0.00
(20) Non-Current Assets Held for Sale								0.00
Less: Allowance for Losses								0.00
Non-Current Assets Held for Sale - Net	0.00							0.00
(21) Goodwill								0.00
Less: Allowance for Losses								0.00
Goodwill - Net	0.00			0.00	0.00	0.00	0.00	0.00
(22) Other Intangible Assets								0.00
Less: Accumulated Amortization								0.00
Less: Allowance for Losses								0.00
Intangible Assets - Net	0.00			0.00	0.00	0.00	0.00	0.00
(23) Deferred Tax Asset								0.00
(24) Other Assets								0.00
Less: Allowance for Losses								0.00
Other Assets - Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(25) Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)								0.00
(26) Due from FCDU/RBU								
Total Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Liability Accounts								
(1) Financial Liabilities Held for Trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Derivatives with Negative Fair Value Held for Trading								0.00
(b) Liability for Short Position								0.00
(2) Financial Liabilities Designated at Fair Value through Profit or Loss								0.00
(3) Deposit Liabilities	0.00			0.00	0.00	0.00	0.00	0.00
(a) Demand Deposits								0.00
(b) Savings Deposits								0.00
(c) NOW Accounts								0.00
(d) Time Certificate of Deposits								0.00
(e) LTNCD								0.00
(4) Due to Other Banks								0.00
(5) Bills Payable								0.00

Balance Sheet

Account Description	Peso Accounts	Foreign Regular		FCDU/EFCDU		Foreign Offices		Total
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
(6) Bonds Payable								0.00
<i>Unamortized Bond Discount/Premium</i>								0.00
Bonds Payable - Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(7) Unsecured Subordinated Debt								0.00
<i>Unamortized Debt Discount/Premium</i>								0.00
Unsecured Subordinated Debt - Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(8) Redeemable Preferred Shares								0.00
(9) Financial Liabilities Associated with Transferred Assets								0.00
(10) Derivatives with Negative Fair Value Held for Hedging	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Fair Value Hedges								0.00
(b) Cash Flow Hedges								0.00
(c) Hedges of a Net Investment in Foreign Operation								0.00
(d) Portfolio Hedge of Interest Rate Risk								0.00
(11) Revaluation of Hedged Liabilities in Portfolio Hedge of Interest Rate Risk								0.00
(12) Accrued Interest Expense on Financial Liabilities								0.00
(13) Finance Lease Payment Payable								0.00
(14) Special Time Deposit								0.00
(15) Due to Treasurer of the Philippines								0.00
(16) Treasurer/Cashier/Manager's Checks								0.00
(17) Payment Orders Payable								0.00
(18) Margin Deposits on LCs and Customers' Liability on Bills/Drafts under LCs and/or TRs								0.00
(19) Cash Letters of Credit								0.00
(20) Outstanding Acceptances Executed by or for Account of this Bank								0.00
(21) Due to Bangko Sentral ng Pilipinas								0.00
(22) Due to Philippine Deposit Insurance Corporation								0.00
(23) Due to Philippine Crop Insurance Corporation								0.00
(24) Income Tax Payable								0.00
(25) Other Taxes and Licenses Payable								0.00
(26) Accrued Expenses								0.00
(27) Unearned Income								0.00
(28) Deferred Tax Liabilities								0.00
(29) Provisions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Pensions and Other Post Retirement Benefit Obligations								0.00
(b) Others								0.00
(30) Other Liabilities								0.00
(31) Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)								0.00
(32) Due to FCDU/RBU								
Total Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity Accounts								
(1) Paid in Capital Stock	0.00	0.00	0.00			0.00	0.00	0.00
(a) Common Stock								0.00
(b) Perpetual and Non-Cumulative Preferred Stock								0.00
(c) Perpetual and Cumulative Preferred Stock								0.00
(2) Additional Paid-in Capital								0.00
(3) Other Equity Instruments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Hybrid Tier 1								0.00
(b) Equity Component of Compound Financial Instruments								0.00
(c) Others								0.00
(4) Deposits for Stock Subscription								0.00
(5) Retained Earnings	0.00			0.00	0.00	0.00	0.00	0.00
(a) Retained Earnings Reserve	0.00			0.00	0.00	0.00	0.00	0.00
(i) Trust Business								0.00
(ii) Self-insurance								0.00
(iii) Contingencies								0.00
(iv) Others								0.00
(b) Retained Earnings Free								0.00
(6) Stock Dividend Distributable								0.00
(7) Undivided Profits								0.00

Balance Sheet

Account Description	Peso Accounts	Foreign Regular		FCDU/EFCDU		Foreign Offices		Total
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
(8) Other Comprehensive Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Net Unrealized Gains/(Losses) on AFS Financial Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Debt Securities								0.00
(ii) Equity Securities								0.00
(b) Gains/(Losses) on Fair Value Adjustment of Hedging Instruments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Cash Flow Hedge								0.00
(ii) Hedge of a Net Investment in Foreign Operations								0.00
(c) Cumulative Foreign Currency Translation								0.00
(d) Remeasurements of Net Defined Benefit Liability/(Asset)	0.00							0.00
(e) Net Unrealized Gains/(Losses) on Fair Value Attributable to Changes in Own Credit Risk of Financial Liabilities Designated at Fair Value Through Profit or Loss								0.00
(df) Others								0.00
(9) Appraisal Increment Reserve								0.00
(10) Treasury Stock								0.00
(11) Minority Interest in Subsidiaries (for consolidated report only)								0.00
(12) Assigned Capital								0.00
Total Equity	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Liabilities, Minority Interest and Equity	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Contingent Accounts								0.00