Bangko Sentral ng Pilipinas

SUPERVISION AND EXAMINATION SECTOR
OFFICE OF THE DEPUTY GOVERNOR

## MEMORANDUM TO ALL UNIVERSAL/COMMERCIAL AND THRIFT BANKS

Attached are the prescribed data structures of the database files for the Report on Exposures to Real Estate Industry that are submitted every quarter as schedules for the Consolidated Statement of Condition (CSOC) of universal, commercial and thrift banks. These shall apply only to the dbase files for the following schedules which templates have been revised effective for reporting date 31 December 2004 (as provided for in Memorandum to All Universal/Commercial and Thrift Banks dated 8 July 2004):

| DBASE FILENAME | SCHEDULE TITLE | REPORTING BANK | REMARKS |
|---|---|---|---|
| DCB2A14.dbf | Report on Exposure to Real Estate Industry | Universal/ Commercial Banks | For Bank Proper as shown in Annex A |
| DCB2A14A.dbf | Report on Exposure to Real Estate Industry | Universal/ Commercial Banks | For Trust Department as shown in Annex B |
| DCB2A14S.dbf | Schedule 1 - Housing Loans Extended or Guaranteed under the Government's National Shelter Program<br>Schedule 2 - Real Estate Considered Non-Risk Assets under Section 22<br>Schedule 3 - Real Estate Loans with Original Amounts of P 3.5 Million and Below<br>Schedule 4 - Trust Department Client Directed Investment Management Account (IMA) | Universal/ Commercial Banks | For Bank Proper and Trust Department as shown in Annex C |
| XXX2MB.dbf | Report on Exposure to Real Estate Industry | Thrift Banks | For Bank Proper as shown in Annex D |
| XXX2MT.dbf | Report on Exposure to Real Estate Industry | Thrift Banks | For Trust Department as shown in Annex E |

| DBASE FILENAME | SCHEDULE TITLE | REPORTING BANK | REMARKS |
|---|---|---|---|
| XXX2M1B.dbf | Schedule 1 - Housing Loans Extended or Guaranteed under the Government's National Shelter Program<br>Schedule 2 - Real Estate Considered Non-Risk Assets under Section 22<br>Schedule 3 - Real Estate Loans with Original Amounts of P 3.5 Million and Below<br>Schedule 4 - Trust Department Client Directed Investment Management Account (IMA) | Thrift Banks | For Bank Proper as shown in Annex F |
| XXX2M1T.dbf | Schedule 1 - Housing Loans Extended or Guaranteed under the Government's National Shelter Program<br>Schedule 2 - Real Estate Considered Non-Risk Assets under Section 22<br>Schedule 3 - Real Estate Loans with Original Amounts of P 3.5 Million and Below<br>Schedule 4 - Trust Department Client Directed Investment Management Account (IMA) | Thrift Banks | For Trust Department as shown in Annex G |

Please be guided accordingly.

ALBERTO V. REYES
Deputy Governor

6 September 2004

**Universal/Commercial Banks**
*Report on Exposure to Real Estate Industry - Bank Proper*
*(Schedule 14)*

DATA STRUCTURE
**File Name: DCB2A14.dbf**

| FIELD NAME | DESCRIPTION | LENGTH | TYPE | DEC | VALID VALUES |
|---|---|---|---|---|---|
| | | | | | |
| TRDATE | Reference date | 8 | N | 0 | End-of-quarter date in CCYYMMDD format. (e.g. 20040630 for June 30, 2004) |
| BKCODE | Bank code | 4 | N | 0 | Your assigned bank code |
| FORMNO | Form number | 5 | A | | DCB2A |
| SCHNO | Schedule number | 3 | A | | 14 |
| RECNO | Record number | 3 | N | 0 | Valid values are 010 to 890. |
| NUM | No. of Accounts for rec nos. 10 - 90 | 8 | N | 0 | |
| AMT1 | Loans granted this quarter for rec nos. 010 to 390 and 710 to 890<br>CPs acquired this quarter for rec nos. 401 to 490<br>New nvestments this quarter for rec nos. 501 to 590<br>LCs issued this quarter for rec nos. 610 to 640 | 15 | N | 0 | Amount in Thousands<br>Amount of loans granted during the quarter<br>Amount of CPs purchased from each issuer<br>Amount of new equity investments<br>Amount of LCs, guarantees issued |
| AMT2 | Outstanding balance for all records | 15 | N | 0 | Amount in Thousands<br>Total outstanding amount of loans as of end of quarter. |
| AMT3 | Amount secured by REM for rec nos. 010 to 090<br>Current for rec nos. 210 to 390<br>Percent of Ownership for rec nos. 501 to 590 | 15 | N | 0 | Amount in Thousands<br>Amount secured by REM<br>Current loans<br>Percentage of stocks owned from total voting stocks |
| AMT4 | Amount secured by Other Collateral for rec nos. 010 to 090<br>Past due for rec nos. 210 to 390 | 15 | N | 0 | Amount in Thousands<br>Amount secured by collaterals other than REM<br>Past due loans |
| AMT5 | Unsecured loans for rec nos. 010 to 090 | 15 | N | 0 | Amount in Thousands<br>Amount of unsecured loans |
| TERM | Term for rec nos. 401 to 490 | 6 | N | 0 | In days<br>Term of CPs on hand |
| DUEDATE | Due date for rec nos. 401 to 490 | 8 | N | 0 | Due date in the CCYYMMDD format of CPs on hand |
| NAME | Name of issuer for rec nos. 401 to 490<br>Name of investee company for rec nos. 501 to 590 | 30 | A | | |

**Universal/Commercial Banks**
*Report on Exposure to Real Estate Industry - Trust Department*
*(Schedule 14)*

DATA STRUCTURE
**File Name: DCB2A14A.dbf**

| FIELD NAME | DESCRIPTION | LENGTH | TYPE | DEC | VALID VALUES |
|---|---|---|---|---|---|
| TRDATE | Reference date | 8 | N | 0 | End-of-quarter date in CCYYMMDD format. (e.g. 20040630 for June 30, 2004) |
| BKCODE | Bank code | 4 | N | 0 | Your assigned bank code |
| FORMNO | Form number | 5 | A | | DCB2A |
| SCHNO | Schedule number | 3 | A | | 14A |
| RECNO | Record number | 3 | N | 0 | Valid values are 010 to 890. |
| NUM | No. of Accounts for rec nos. 10 - 90 | 8 | N | 0 | |
| AMT1 | Loans granted this quarter for rec nos. 010 to 390 and 710 to 890<br>CPs acquired this quarter for rec nos. 401 to 490<br>New nvestments this quarter for rec nos. 501 to 590<br>LCs issued this quarter for rec nos. 610 to 640 | 15 | N | 0 | Amount in Thousands<br>Amount of loans granted during the quarter<br>Amount of CPs purchased from each issuer<br>Amount of new equity investments<br>Amount of LCs, guarantees issued |
| AMT2 | Outstanding balance for all records | 15 | N | 0 | Amount in Thousands<br>Total outstanding amount of loans as of end of quarter. |
| AMT3 | Amount secured by REM for rec nos. 010 to 090<br>Current for rec nos. 210 to 390<br>Percent of Ownership for rec nos. 501 to 590 | 15 | N | 0 | Amount in Thousands<br>Amount secured by REM<br>Current loans<br>Percentage of stocks owned from total voting stocks |
| AMT4 | Amount secured by Other Collateral for rec nos. 010 to 090<br>Past due for rec nos. 210 to 390 | 15 | N | 0 | Amount in Thousands<br>Amount secured by collaterals other than REM<br>Past due loans |
| AMT5 | Unsecured loans for rec nos. 010 to 090 | 15 | N | 0 | Amount in Thousands<br>Amount of unsecured loans |
| TERM | Term for rec nos. 401 to 490 | 6 | N | 0 | In days<br>Term of CPs on hand |
| DUEDATE | Due date for rec nos. 401 to 490 | 8 | N | 0 | Due date in the CCYYMMDD format of CPs on hand |
| NAME | Name of issuer for rec nos. 401 to 490<br>Name of investee company for rec nos. 501 to 590 | 30 | A | | |

**Universal/Commercial Banks**

*Housing Loans Extended or Guaranteed under the Government's National Shelter Programs (NSP) -Schedule 1*
*Real Estate Considered Non-Risk Assets Under Section 22 - Schedule 2*
*Real Estate Loans With Original Amounts of P 3.5 Million and Below - Schedule 3*
*Trust Department Client Directed Investment Management Account (IMA) - Schedule 4*

DATA STRUCTURE

**File Name: DCB2A14S.dbf**

| FIELD NAME | DESCRIPTION | LENGTH | TYPE | DEC | VALID VALUES |
|---|---|---|---|---|---|
| | | | | | |
| TRDATE | Reference date | 8 | N | 0 | End-of-quarter date in CCYYMMDD format. (e.g. 20040630 for June 30, 2004) |
| BKCODE | Bank code | 4 | N | 0 | Your assigned bank code |
| FORMNO | Form number | 5 | A | | DCB2A |
| SCHNO | Schedule number | 3 | A | | For Bank Poper<br>BP1 for Schedule 1<br>BP2 for Schedule 2<br>BP3 for Schedule 3<br>For Trust Department<br>TR1 for Schedule 1<br>TR2 for Schedule 2<br>TR3 for Schedule 3<br>TR4 for Schedule 4 |
| RECNO | Record number | 3 | N | 0 | Valid values are 10 to 100. |
| NUM | No. of Accounts | 6 | N | 0 | |
| AMT1 | Outstanding Balance | 15 | N | 0 | Amount in Thousands |
| AMT2 | Security Hold Out | 15 | N | 0 | -do- |
| AMT3 | REM | 15 | N | 0 | -do- |
| AMT4 | Other Collateral | 15 | N | 0 | -do- |
| AMT5 | Unsecured | 15 | N | 0 | -do- |

**Thrift Banks**
*Report on Exposure to Real Estate Industry - Bank Proper*
*(Schedule 2M)*

DATA STRUCTURE
**File Name: XXX2MB**.dbf

| FIELD NAME | DESCRIPTION | LENGTH | TYPE | DEC | VALID VALUES |
|---|---|---|---|---|---|
| TRDATE | Reference date | 8 | N | 0 | End-of-quarter date in CCYYMMDD format. (e.g. 20040630 for June 30, 2004) |
| BKCODE | Bank code | 4 | N | 0 | Your assigned bank code |
| FORMNO | Form number | 5 | A | | DTB2 |
| SCHNO | Schedule number | 3 | A | | 2MB |
| RECNO | Record number | 3 | N | 0 | Valid values are 010 to 890. |
| NUM1 | No. of Accounts for rec nos. 10 - 90 | 8 | N | 0 | |
| AMT1 | Loans granted this quarter for rec nos. 010 to 390 and 710 to 890<br>CPs acquired this quarter for rec nos. 401 to 490<br>New nvestments this quarter for rec nos. 501 to 590<br>LCs issued this quarter for rec nos. 610 to 640 | 15 | N | 2 | Full amount up to the last centavo<br>Amount of loans granted during the quarter<br>Amount of CPs purchased from each issuer<br>Amount of new equity investments<br>Amount of LCs, guarantees issued |
| AMT2 | Outstanding balance for all records | 15 | N | 2 | Full amount up to the last centavo<br>Total outstanding amount of loans as of end of quarter. |
| AMT3 | Amount secured by REM for rec nos. 010 to 090<br>Current for rec nos. 210 to 390<br>Percent of Ownership for rec nos. 501 to 590 | 15 | N | 2 | Full amount up to the last centavo<br>Amount secured by REM<br>Current loans<br>Percentage of stocks owned from total voting stocks |
| AMT4 | Amount secured by Other Collateral for rec nos. 010 to 090<br>Past due for rec nos. 210 to 390 | 15 | N | 2 | Full amount up to the last centavo<br>Amount secured by collaterals other than REM<br>Past due loans |
| AMT5 | Unsecured loans for rec nos. 010 to 090 | 15 | N | 2 | Full amount up to the last centavo<br>Amount of unsecured loans |
| TERM | Term for rec nos. 401 to 490 | 6 | N | 0 | In days<br>Term of CPs on hand |
| DUEDATE | Due date for rec nos. 401 to 490 | 8 | N | 0 | Due date in the CCYYMMDD format of CPs on hand |
| NAME | Name of issuer for rec nos. 401 to 490<br>Name of investee company for rec nos. 501 to 590 | 30 | A | | |

where XXX is: SMB for savings and mortgage banks
PDB for private development banks
SLA for stock savings and loan associations
MFB for microfinance thrift banks

**Thrift Banks**
*Report on Exposure to Real Estate Industry - Trust Department*
*(Schedule 2M)*

DATA STRUCTURE
**File Name: XXX2MT**.dbf

| FIELD NAME | DESCRIPTION | LENGTH | TYPE | DEC | VALID VALUES |
|---|---|---|---|---|---|
| | | | | | |
| TRDATE | Reference date | 8 | N | 0 | End-of-quarter date in CCYYMMDD format. (e.g. 20040630 for June 30, 2004) |
| BKCODE | Bank code | 4 | N | 0 | Your assigned bank code |
| FORMNO | Form number | 5 | A | | DTB2 |
| SCHNO | Schedule number | 3 | A | | 2MT |
| RECNO | Record number | 3 | N | 0 | Valid values are 010 to 890. |
| NUM1 | No. of Accounts for rec nos. 10 - 90 | 8 | N | 0 | |
| AMT1 | Loans granted this quarter for rec nos. 010 to 390 and 710 to 890<br>CPs acquired this quarter for rec nos. 401 to 490<br>New nvestments this quarter for rec nos. 501 to 590<br>LCs issued this quarter for rec nos. 610 to 640 | 15 | N | 2 | Full amount up to the last centavo<br>Amount of loans granted during the quarter<br>Amount of CPs purchased from each issuer<br>Amount of new equity investments<br>Amount of LCs, guarantees issued |
| AMT2 | Outstanding balance for all records | 15 | N | 2 | Full amount up to the last centavo<br>Total outstanding amount of loans as of end of quarter. |
| AMT3 | Amount secured by REM for rec nos. 010 to 090<br>Current for rec nos. 210 to 390<br>Percent of Ownership for rec nos. 501 to 590 | 15 | N | 2 | Full amount up to the last centavo<br>Amount secured by REM<br>Current loans<br>Percentage of stocks owned from total voting stocks |
| AMT4 | Amount secured by Other Collateral for rec nos. 010 to 090<br>Past due for rec nos. 210 to 390 | 15 | N | 2 | Full amount up to the last centavo<br>Amount secured by collaterals other than REM<br>Past due loans |
| AMT5 | Unsecured loans for rec nos. 010 to 090 | 15 | N | 2 | Full amount up to the last centavo<br>Amount of unsecured loans |
| TERM | Term for rec nos. 401 to 490 | 6 | N | 0 | In days<br>Term of CPs on hand |
| DUEDATE | Due date for rec nos. 401 to 490 | 8 | N | 0 | Due date in the CCYYMMDD format of CPs on hand |
| NAME | Name of issuer for rec nos. 401 to 490<br>Name of investee company for rec nos. 501 to 590 | 30 | A | | |

where XXX is: SMB for savings and mortgage banks
PDB for private development banks
SLA for stock savings and loan associations
MFB for microfinance thrift banks

**Annex F**

**Thrift Banks**

*Housing Loans Extended or Guaranteed under the Government's National Shelter Programs (NSP) -Schedule 1-Bank Proper*
*Real Estate Considered Non-Risk Assets Under Section 22 - Schedule 2 - Bank Proper*
*Real Estate Loans With Original Amounts of P 3.5 Million and Below - Schedule 3 - Bank Proper*

DATA STRUCTURE

**File Name: XXX2M1B**.dbf

| FIELD NAME | DESCRIPTION | LENGTH | TYPE | DEC | VALID VALUES |
|---|---|---|---|---|---|
| | | | | | |
| TRDATE | Reference date | 8 | N | 0 | End-of-quarter date in CCYYMMDD format. (e.g. 20040630 for June 30, 2004) |
| BKCODE | Bank code | 4 | N | 0 | Your assigned bank code |
| FORMNO | Form number | 5 | A | | DTB2 |
| SCHNO | Schedule number | 3 | A | | MB1 for Schedule 1<br>MB2 for Schedule 2<br>MB3 for Schedule 3 |
| RECNO | Record number | 3 | N | 0 | Valid values are 10 to 100. |
| NUM1 | No. of Accounts | 8 | N | 0 | |
| AMTA | Outstanding Balance | 15 | N | 2 | Full amount up to the last centavo. |
| AMTB | Security Hold Out | 15 | N | 2 | -do- |
| AMTC | REM | 15 | N | 2 | -do- |
| AMTD | Other Collateral | 15 | N | 2 | -do- |
| AMTE | Unsecured | 15 | N | 2 | -do- |

where XXX is:
SMB for savings and mortgage banks
PDB for private development banks
SLA for stock savings and loan associations
MFB for microfinance thrift banks

**Thrift Banks**

*Housing Loans Extended or Guaranteed under the Government's National Shelter Programs (NSP) -Schedule 1 - Trust Department*
*Real Estate Considered Non-Risk Assets Under Section 22 - Schedule 2 - Trust Department*
*Real Estate Loans With Original Amounts of P 3.5 Million and Below - Schedule 3 - Trust Department*
*Trust Department Client Directed Investment Management Account (IMA) - Schedule 4 - Trust Department*

DATA STRUCTURE

**File Name: XXX2M1T.dbf**

| FIELD NAME | DESCRIPTION | LENGTH | TYPE | DEC | VALID VALUES |
|---|---|---|---|---|---|
| | | | | | |
| TRDATE | Reference date | 8 | N | 0 | End-of-quarter date in CCYYMMDD format. (e.g. 20040630 for June 30, 2004) |
| BKCODE | Bank code | 4 | N | 0 | Your assigned bank code |
| FORMNO | Form number | 5 | A | | DTB2 |
| SCHNO | Schedule number | 3 | A | | TB1 for Schedule 1<br>TB2 for Schedule 2<br>TB3 for Schedule 3<br>TB4 for Schedule 4 |
| RECNO | Record number | 3 | N | 0 | Valid values are 10 to 100. |
| NUM1 | No. of Accounts | 8 | N | 0 | |
| AMTA | Outstanding Balance | 15 | N | 2 | Full amount up to the last centavo. |
| AMTB | Security Hold Out | 15 | N | 2 | -do- |
| AMTC | REM | 15 | N | 2 | -do- |
| AMTD | Other Collateral | 15 | N | 2 | -do- |
| AMTE | Unsecured | 15 | N | 2 | -do- |

where XXX is: SMB for savings and mortgage banks
PDB for private development banks
SLA for stock savings and loan associations
MFB for microfinance thrift banks