



BANGKO SENTRAL NG PILIPINAS

OFFICE OF THE GOVERNOR

MEMORANDUM NO. M-2014- 009

To : **ALL BANKS**

Subject : **Enhancements to the Financial Reporting Package of Banks Relative to the Adoption of the 2009 Philippine Standard Industrial Classification (PSIC)**

Pursuant to Monetary Board Resolution No. 2127 dated 19 December 2013, banks shall adopt the 2009 Philippine Standard Industrial Classification (PSIC) for purposes of reporting the type of business/industry classification of resident counterparties to bank loans under the Financial Reporting Package (FRP) for Banks/Simplified FRP for Rural and Cooperative Banks, **effective reporting period ending 30 June 2014.**

1. The Financial Reporting Package (FRP) prescribed under Subsection X191.2 of the Manual of Regulations for Banks is further amended to revise: (a) the Line Item Instructions section; and (b) the reporting templates of Schedule 11d and its Sub-Schedule/s pertaining to *Gross Loans and Receivables-Others – Classified as to Type of Business/Industry of Counterparty* of the FRP/Simplified FRP, as follows:

(a) Line Item Instructions

"xxx

"Schedules 11d (Total Amount), 11d1 (Peso Accounts), 11d2 (Foreign Regular), 11d3 (FCDU/EFCDU) and 11d4 (Foreign Offices) – Gross Loans and Receivables-Others – Classified as to Type of Business/Industry of Counterparty

"Report the amortized cost (i.e. gross of allowance for credit losses) of Loans and Receivables - Others classified as to the type of business/industry of the counterparty based on the following categories provided under the 2009 Philippine Standard Industrial Classification (PSIC), as amended:

- (1) Agriculture, Forestry and Fishing
- (2) Mining and Quarrying
- (3) Manufacturing
- (4) Electricity, Gas, Steam and Air-conditioning Supply
- (5) Water Supply, Sewerage, Waste Management and Remediation Activities
- (6) Construction

- (7) Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles
- (8) Accommodation and Food Service Activities
- (9) Transportation and Storage
- (10) Information and Communication
- (11) Financial and Insurance Activities
- (12) Real Estate Activities
- (13) Professional, Scientific, and Technical Activities
- (14) Administrative and Support Service Activities
- (15) Public Administration and Defense; Compulsory Social Security
- (16) Education
- (17) Human Health and Social Work Activities
- (18) Arts, Entertainment and Recreation
- (19) Other Service Activities
- (20) Activities of Households as Employers; Undifferentiated Goods- and Services-Producing Activities of Households for Own Use
- (21) Activities of Extra-Territorial Organizations and Bodies.

"Report the loan in US\$ and the corresponding peso equivalent for Schedule 11d2, 11d3 and 11d4.

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

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

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

"xxx

"(2) xxx

"(3) xxx

"(4) Loans classified under the line item "Loans to Individuals for Other Purposes" shall be evaluated whether the proceeds shall be used for production purposes or for household consumption. Loans that shall be used for production purposes shall be slotted under the column for the specific type of business/industry of the borrower, provided that, if the loan will be used for production of goods and services mainly for own consumption and not for sale in the market, the same shall be classified under *Activities of Households as Employers and Undifferentiated Goods-and -Services-Producing Activities of Households for Own Use*.

"xxx

"xxx

"Additional Information

"Report under Items "(1) to (4)" the amortized cost (i.e., gross of allowance for credit losses) of Loans and Receivables-Others classified as to the following status:

- (1) Current
- (2) Past Due but not yet Non-Performing
- (3) Past Due and Already Non-Performing
- (4) Items in Litigation

"Report under Items "(5) to (6)" the amortized cost of Loans and Receivables- Others reported as real estate loans:

- (5) Real estate loans under Circular No. 600 – Report the amortized cost of Loans and Receivables-Others which are reported as real estate loans following the definition provided under Circular No. 600 dated 4 February 2008.
- (6) Real estate exposures under Memorandum No. M-2012-046 - Report the amortized cost of Loans and Receivables-Others which form part of the bank's reported real estate exposures following the definition provided under Memorandum No. M-2012-046 dated 21 September 2012.

"Non-Performing Loans are defined under the line item instructions for Schedule 10.

"xxx."

(b) Report Schedule

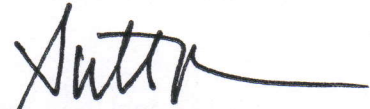
The revised reporting templates of Schedules 11d to 11d4 for the FRP and Schedule 11d1 for the Simplified FRP are attached as Annexes A-1 and A-2, respectively.

2. Mode and Manner of Submission

Specific guidelines on the mode and manner of submission of the reportorial templates of the (1) Financial Reporting Package (FRP) prescribed under Subsection X191.2 of the MORB, as amended, and the (2) Simplified FRP for Rural and Cooperative Banks, as amended, shall be covered by a separate issuance.

For compliance.

FOR THE MONETARY BOARD:



AMANDO M. TETANGCO, JR.
Governor

1 March 2014

Gross Loans and Receivables - Others (At Amortized Cost)

Total Amount

Type of Business / Industry	Account Code	Agriculture, Forestry and Fishing	Mining and Quarrying	Manufacturing	Electricity, Gas, Steam and Air-Conditioning Supply	Water Supply, Sewerage, Waste Management and Remediation Activities	Construction	Wholesale and Retail Trade, Repair of Motor Vehicles and Motorcycles	Accommodation and Food Service Activities	Transportation and Storage	Information and Communication	Financial and Insurance Activities	Real Estate Activities	Professional, Scientific and Technical Activities	Administrative and Support Service Activities	Public Administration and Defense; Compulsory Social Security	Education	Human Health and Social Work Activities	Arts, Entertainment and Recreation	Other Service Activities	Activities of Households as Employers; Undifferentiated Goods- and -Services-Producing Activities of Households for Own Use	Activities of Extra-Territorial Organizations and Bodies	Total	
Borrowers / Type of Loans	Residents																							
	A. For Production, by Economic Activity - Total	14015:0000000100000																						
	1. Loans to Government	14015:0000500100000																						
	a. National Government	14015:0000500121000																						
	b. LGUs	14015:0000500122000																						
	c. GOCCs	14015:0000500123000																						
	1. Social Security Institutions	14015:0000500123100																						
	2. Other Financial	14015:0000500123200																						
	3. Non-Financial	14015:0000500123300																						
	2. Agrarian Reform / Other Agricultural Loans	14015:0001000100000																						
	a. Agrarian Reform Loans	14015:0001000500000																						
	b. Other Agricultural Credit Loans	14015:0001010100000																						
	3. Microfinance Loans	14015:0002000100000																						
	4. Small and Medium Enterprise Loans	14015:0002500100000																						
	a. Small Scale Enterprises	14015:0002501000000																						
	b. Medium Scale Enterprise	14015:0002510100000																						
	5. Contracts to Sell	14015:0003000100000																						
	6. Loans to Private Corporations	14015:0003500160000																						
	a. Financial	14015:0003500161000																						
	b. Non-Financial	14015:0003500162000																						
	7. Loans to Individuals for Housing Purposes	14015:0004000100000																						
	8. Loans to Individuals for Other Purposes	14015:0005000100000																						
	B. For Household Consumption - Total	14015:0000000100002																						
	9. Loans to Individuals for Consumption Purposes	14015:0004500100000																						
	a. Credit Card	14015:0004505100000																						
	b. Auto Loans	14015:0004510100000																						
	c. Others	14015:0004515100000																						
	Non-Residents	14015:0000000200000																						
	1. Central Government/Central Banks	14015:0005500200000																						
	2. Public Sector Entities	14015:0006000200000																						
3. Loans to Corporations	14015:0006500200000																							
4. Loans to Individuals	14015:0007000200000																							
TOTAL	14015:0000000000000																							
Additional Information:																								
1. Current	14015:0185050600000																							
2. Past due but not yet non-performing	14015:0185106000000																							
3. Past due and already non-performing	14015:0185156000000																							
4. Items in Litigation	14015:0185206000000																							
5. Real estate loans under Circular No. 600																								
Real estate exposures under Memorandum No. M-2012-046																								

Type of Business / Industry	Account Code	Agriculture, Forestry and Fishing	Mining and Quarrying	Manufacturing	Electricity, Gas, Steam and Air-Conditioning Supply	Water Supply, Sewerage, Waste Management and Remediation Activities	Construction	Wholesale and Retail Trade, Repair of Motor Vehicles and Motorcycles	Accommodation and Food Service Activities	Transportation and Storage	Information and Communication	Financial and Insurance Activities	Real Estate Activities	Professional, Scientific and Technical Activities	Administrative and Support Service Activities	Public Administration and Defense: Compulsory Social Security	Education	Human Health and Social Work Activities	Arts, Entertainment and Recreation	Other Service Activities	Activities of Households as Employers; Unincorporated Goods- and Services-Producing Activities of Households for Own Use	Activities of Extra-Territorial Organizations and Bodies	Total	
Borrowers / Type of Loans	Residents																							
	A. For Production, by Economic Activity - Total	14015000-0000100000																						
	1. Loans to Government	14015000-0500120000																						
	a. National Government	14015000-0500121000																						
	b. LGUs	14015000-0500122000																						
	c. GOCCs	14015000-0500123000																						
	1. Social Security Institutions	14015000-0500123100																						
	2. Other Financial	14015000-0500123200																						
	3. Non-Financial	14015000-0500123300																						
	2. Agrarian Reform / Other Agricultural Loans	14015000-1000100000																						
	a. Agrarian Reform Loans	14015000-1005100000																						
	b. Other Agricultural Credit Loans	14015000-1010100000																						
	3. Microfinance Loans	14015000-2000100000																						
	4. Small and Medium Enterprise Loans	14015000-2500100000																						
	a. Small Scale Enterprises	14015000-2505100000																						
	b. Medium Scale Enterprise	14015000-2510100000																						
	5. Contracts to Sell	14015000-3000100000																						
	6. Loans to Private Corporations	14015000-3500160000																						
	a. Financial	14015000-3500161000																						
	b. Non-Financial	14015000-3500162000																						
	7. Loans to Individuals for Housing Purposes	14015000-4000100000																						
	8. Loans to Individuals for Other Purposes	14015000-5000100000																						
	B. For Household Consumption - Total	14015000-3000100002																						
	9. Loans to Individuals for Consumption Purposes	14015000-4500100000																						
	a. Credit Card	14015000-4505100000																						
	b. Auto Loans	14015000-4510100000																						
	c. Others	14015000-4515100000																						
	Non-Residents	14015000-0000200000																						
	1. Central Government/Central Banks	14015000-5500200000																						
	2. Public Sector Entities	14015000-6000200000																						
	3. Loans to Corporations	14015000-6500200000																						
	4. Loans to Individuals	14015000-7000200000																						
	TOTAL	14015000-30000000000																						
Additional Information:																								
1. Current	14015000-8505600000																							
2. Past due but not yet non-performing	14015000-8510600000																							
3. Past due and already non-performing	14015000-8515600000																							
4. Items in Litigation	14015000-8520600000																							
5. Real estate loans under Circular No. 600																								
6. Real estate exposures under Memorandum No. M-2012-046																								

[illegible]

1. Real estate exposures under Memorandum No. M.2012-046

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