



Bangko Sentral ng Pilipinas

MAYNILA, PILIPINAS

OFFICE OF THE DEPUTY GOVERNOR

Supervision and Examination Sector

MEMORANDUM TO ALL RURAL/COOPERATIVE BANKS

**Subject : Adoption of the Updated Manual of Accounts
and Revised Report Requirements**

It was noted that despite our invitation to the series of free one-day seminars on the "*Updated Manual of Accounts*" and "*Revised Reportorial Requirements*", schedules of which were circularized in Circular-Letters dated July 26, 2000 and May 31, 2000, there are still about 133 rural/cooperative banks that failed to attend. Considering the directives to adopt the new reporting format and the deadline for submission of the September 30, 2000 reports on or before October 21, 2000 as approved per Monetary Board Resolution No. 562 dated April 7, 2000 (covered by Circular 249 dated June 26, 2000), we are holding all rural/cooperative banks responsible for ensuring that these reports are submitted on time.

To complement the hands-on instructions given jointly by the Department of Rural Banks and the Supervisory Reports and Studies Office during the seminars, written instructions (Appendices "A", "B" and "C") for specific reports and pro-forma report for Summary of Loans Granted (Appendix "D") are made part of this memorandum. Diskettes containing the report formats have been distributed to banks' representatives during the seminar. Users are, therefore, urged to strictly follow the implementing instructions before proceeding. No modification/alteration should be done in the formats although resizing may be allowed to fit pages for hard copy reporting.

In view of the Bangko Sentral's thrust to shift banks' reporting to the General Ledger/Subsidiary Ledger (GL/SL) system, rural/cooperative banks are also urged not to cause any major change in their existing application systems until a meeting (to be coursed through the RBAP/Federations) with their in-house programmers or software developers can be arranged (tentatively set on November 29, 2000). Submission of the formatted reports is transitory until the GL/SL system is in place.

October 5, 2000


ALBERTO V. REYES
Deputy Governor

ITAGUYOD ANG PHILIPPINES 2000



MAG-IMPOK SA BANGKO

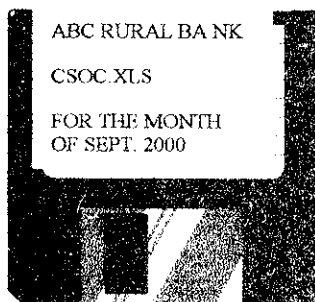
RURAL BANKS

DISKETTE REPORTING
CONSOLIDATED STATEMENT OF CONDITION (CSOC)
CONSOLIDATED STATEMENT OF INCOME AND EXPENSES (CSIE)
ANALYSIS OF UNDIVIDED PROFITS (UP) AND SURPLUS (FREE ACCOUNTS)

I. PROCEDURES IN THE CSOC/CSIE/UP & SURPLUS DISKETTE REPORTING

- a. Banks shall have the option to submit the reports either in EXCEL or DBASE format.
- b. The reports shall strictly conform with the prescribed format (EXCEL) or data structure (DBASE). The diskette reports shall be submitted with 2 copies each of the control prooflist (CSOC and CSIE) and hard copies of the report (CSOC with schedules 1 to 6, CSIE and UP & SURPLUS).
- c. Infected or inaccessible diskettes shall be returned. The bank shall have to submit a new diskette together with the control prooflist/s and hardcopies of the report/s with schedules, which shall be considered amended reports subject to penalty on late/delayed reports.
- d. Diskettes shall be properly labeled with the following information:
 - Name of Bank
 - Type of report (file) contained in the diskette:
 - ❖ CSOC.xls (for excel file)
 - ❖ CSOC.dbf (for dbase file)
 - ❖ CSIE.xls (for excel file)
 - ❖ CSIE.dbf (for dbase file)
 - ❖ SURPLUS.xls (for excel file)
 - Period Covered

Sample Format of the Label



- e. Banks shall be advised of the errors noted in the diskette reports.
- f. Banks shall be advised when to drop the hard copy of the CSOC and CSIE.

II. GUIDELINES FOR BANKS OPTING TO USE THE EXCEL FORMAT

- a. Banks are required to use the EXCEL format contained in the diskettes distributed to rural/cooperative rural banks during the briefing.
- b. The CSOC main report and schedules, CSIE and UP & SURPLUS are formatted and retrievable in the Basicfinstat folder under the following file names:

Name of Report	File Name	Sheet Name
CSOC Main Report	Revised - RBCSOC	CSOC-RECNOS
CSIE	Revised - RBCSIE	CSIE - RECNOS
UP and SURPLUS	Surplus	SURPLUS

- c. The Revised-RBCSOC contains the following schedules:

Name of Report	Sheet Name
Schedule of Due from Other Banks	Schedule 1
Schedule of Loan Portfolio and Other Accommodations	Schedule 2 p1, Schedule 2 p2 and Schedule 2 p3
Schedule of Investments in Bonds and Other Debt Instruments	Schedule 3 p1, Schedule 3 p2,
Schedule of Equity Investments and Outstanding Loans to Financial Allied and Non-allied Undertakings	Schedule 3A p1 and Schedule 3A p2
Schedule of Fixed and Other Assets	Schedule 4
Schedule of Deposit Liabilities	Schedule 5 p1, Schedule 5 p2 and Schedule 5 p3
Schedule of Bills Payable	Schedule 6

- d. Banks shall always indicate the name the bank, bank and branch code, address, period covered by the report, and amounts for each account in the specified row and column shown in Annexes A to J.
- e. Banks are strictly enjoined not to insert any row, column, record number and account name.
- f. The LOAN MAPPING SHEET given to banks during the briefing shall always accompany the CSOC reports, sample of which is shown in Annex K.

III. GUIDELINES FOR BANKS OPTING TO USE THE DBASE FORMAT.

- a. Banks shall strictly conform with the prescribed data structure (Annexes 1-11) for the various reports: The file names to be used are as follows:

Name of Report	File Name
CSOC MAIN REPORT	CSOCMAIN
CSIE & UP and SURPLUS	CSIE
Schedule 1-Schedule of Due from Other Banks	CSOCS1
Schedule 2 –Schedule of Loan Portfolio and Other Accommodations	CSOCS2
Schedule 3 – Investments in Bonds and Other Debt Instruments	CSOCS3
Schedule 3A –Equity Investments and Outstanding Loans to Financial and Non-Financial Allied Undertakings	CSOCS3A
Schedule 4 –Schedule of Fixed and Other Assets	CSOCS4
Schedule 5 (page 1) –Schedule of Deposit Liabilities	CSOCS5A
Schedule 5 (page 2) – Schedule of Time Certificate of Deposits By Maturity and By Interest Rate	CSOCS5B
Schedule 5 (page 3) – Schedule of Deposit Liabilities by Size of Account	CSOCS5C
Schedule 6 –Schedule of Bills Payable	CSOCS6

IV. WHERE TO SUBMIT REPORTS

The diskettes and hard copy of the CSOC, CSIE and UP & SURPLUS reports shall be submitted to the Supervisory Reports and Studies Office (SRSO).

V. DEADLINE FOR SUBMISSION

The diskette together with the control prooflist and hard copy of the reports are due for submission as follows:

CSOC and Schedules	Within 15 banking days from the end of reference month
CSIE	Within 15 banking days from the end of reference period
UP& SURPLUS	Within 15 banking days from end of reference quarter

ROW

RB Form 2A
(Revised 2000)Deadline: 15 banking days after end
of reference month

Submission: DRB/SRSD/DER

COL. D

COL. H for Bank Code and Col. I for Branch Code

Name of Rural Bank

Code

COL. D

Address

CONSOLIDATED STATEMENT OF CONDITION

As of

		COL. E	COL. F	COL. G	COL. H	COL. I	COL. J	COL. K	COL. L
ACCOUNT DESCRIPTION	No of Accounts	Rec. No.	Peso Accounts	FOREIGN EXCHANGE ACCOUNTS				Total Amount	
				REGULAR		FCDU			
				In US \$	Peso Equi.	In US \$	Peso Equi.		
ASSETS									
1. CASH ON HAND		005							-
2. CHECK AND OTHER CASH ITEMS		010	-						-
a. Bangko Sentral Ng Pilipinas		011							-
b. National Government		012							-
c. Others		013							-
3. DUE FROM BANGKO SENTRAL NG PILIPINAS		015							-
4. DUE FROM OTHER BANKS - (Schedule 1)		020							-
5. LOANS AND DISCOUNTS - (Schedule 2)									-
a. Demand Loans		030							-
b. Bills Discounted		031							-
c. Time Loans		032							-
d. Mortgage Contract Receivable		033							-
e. Past Due Loans & Discounts		036							-
f. Items in Litigation - L & D		037							-
Total Loans and Discounts - GROSS		038	-						-
g. Less: Allowance for Probable Losses		039							-
Loans and Discounts - NET		040	-						-
6. AGRARIAN REFORM/OTHER AGRI. CREDIT LOANS-PD717 - (Schedule 2)									-
a. Agrarian Reform Loans		045	-						-
1) Agrarian Reform Loans		046							-
2) Past Due Agrarian Reform Loans		047							-
3) Items in Litigation		048							-
b. Other Agricultural Credit Loans		049	-						-
1) Other Agricultural Credit Loans		050							-
2) Past Due Other Agri. Credit Loans		051							-
3) Items in Litigation		052							-
Total Agra. Reform/Other Agri. Credit Loans - GROSS		053	-						-
c. Less: Allowance for Probable Losses		054							-
Agrarian Reform/Other Agri. Credit Loans - PD 717 - NET		055	-						-
7. DEVELOPMENT INCENTIVE LOANS - PD 717 - (Schedule 2)									-
a. Development Incentive Loans - PD 717		605							-
b. Past Due - Development Incentive Loans - PD 717		606							-
c. Items in Litigation - Development Incentive Loans - PD 717		607							-
Total Development Incentive Loans - PD717 - GROSS		608							-
d. Less: Allowance for Probable Losses		609							-
Development Incentive Loans - PD717 - NET		610	-						-
8. RESTRUCTURED LOANS - (Schedule 2)									-
a. Restructured Loans		079	-						-
1) Fully Secured (Cir. No. 169 dated July 13, 1998)		501							-
2) Unsecured or Partially Secured		502							-
b. Past Due - Restructured Loans		080							-
c. Items in Litigation - Restructured Loans		081							-
Total Restructured Loans - GROSS		082	-						-
d. Less: Allowance for Probable Losses		083							-
Restructured Loans - NET		084	-						-
9. GENERAL LOAN LOSS PROVISION		910							-
10. INVESTMENT IN BONDS & OTHER DEBT INSTRUMENTS - (Schedule 3)									-
a. Government		108	-						-
1) IBODI - Reserve Purposes		109							-
2) IBODI - Other		111							-
Accumulated Bond Discount - IBODI Government		626							-
Accumulated Premium Amortization - IBODI Government		627							-
b. Private		112							-
Accumulated Bond Discount - IBODI Private		628							-
Accumulated Premium Amortization - IBODI Private		629							-
Total IBODI - Government and Private		113	-						-
Government and Private - NET of Discount and Amortization		115	-						-
c. Allowance for Probable Losses - IBODI		118							-
Investments in Bonds and Other Debt Instruments (IBODI) - NET		119	-						-

ROW

2 RB Form 2A
3 (Revised 2000)Deadline: 15 banking days after end
of reference month

Submission: DRB/SRSO/DER

COL. D

COL. H for Bank Code and Col. I for Branch Code

Name of Rural Bank

Code

COL. D

Address

CONSOLIDATED STATEMENT OF CONDITION

As of

COL. E

COL. F

COL. G

COL. H

COL. I

COL. J

COL. K

COL. L

ACCOUNT DESCRIPTION	No of Accounts	Rec. No.	Peso Accounts	FOREIGN EXCHANGE ACCOUNTS				Total Amount
				REGULAR		FCDU		
				In US \$	Peso Equi.	In US \$	Peso Equi.	
11. EQUITY INVESTMENTS IN ALLIED UNDERTAKINGS - GROSS (Schedule 3.A)		120						-
Less: Allowance for Probable Losses - Equity Investments		121						-
Equity Investments in Allied Undertakings - NET		122						-
12. BANK PREMISES, FURNITURE, FIX. & EQUIPMENT - NET (Schedule 4)		130						-
13. REAL & OTHER PROPERTIES OWNED OR ACQUIRED - GROSS (Schedule 4)		135						-
Less: Allowance for Probable Losses - ROPOA		136						-
Real and Other Properties Owned or Acquired - NET		137						-
14. OTHER ASSETS - NET		150						-
a. FX Currency Notes & Coins on Hand		152						-
b. FX Currency Checks & Other Cash Items (COCI)		153						-
c. Returned Checks & Other Cash Items		154						-
d. Miscellaneous Checks & Other Cash Items		155						-
e. Accounts Receivable (Schedule 4)		156						-
Less: Allowance for Probable Losses - Accounts Receivable		157						-
Accounts Receivable - Net		158						-
f. Accrued Interest Receivable (Schedule 4)		159						-
Less: Allowance for Uncollected Interest on Loans		160						-
Accrued Interest Receivable - Net		161						-
g. Prepaid Expenses		162						-
h. Deferred Charges (including Goodwill)		163						-
i. Deferred Income Tax		164						-
j. Deposits with Closed Banks/Banks in Liquidation		165						-
Less: Allow. for Prob. Losses - Dep. w/ Closed Banks/Banks in Liquidation		166						-
Deposits with Closed Banks/Banks in Liquidation - Net		167						-
k. Sundry Debits		169						-
l. Inter-Office Float Items (Net Debit Balances)		170						-
m. Others ^{1/}		171						-
Less: Allow. for Prob. Losses - Others		644						-
Others - Net		790						-
TOTAL ASSETS		175						-
ADDITIONAL INFORMATION:								
1. TOTAL LOANS PORTFOLIO - GROSS (Schedule 2)		900						-
a) Current		901						-
b) Past Due		902						-
c) Items in Litigation		903						-
2. Less: Specific Loan Loss Provision		904						-
3. Loan Portfolio (Net of Specific Loan Loss Provision)		906						-
4. Less: GENERAL LOAN LOSS PROVISION		910						-
5. LOAN PORTFOLIO - NET		920						-
6. Total Allowance for Probable Losses		460						-
a) 2% General Provision for Probable Loan Losses		461						-
b) Allowance for Probable Losses on Loan Accounts and Other Risk Assets		462						-
b.1 Loans		463						-
b.2 Other Risk Assets		464						-
7. Total Non-Performing Loans (Cir. No. 202 dated May 27, 1999)		930						-
a) Non-performing Regular Loans (Other than Restructured Loans)		931						-
b) Non-performing Restructured Loans		932						-

^{1/} Include other asset accounts not separately identified such as petty cash (P _____), stationery and supplies on hand (P _____), documentary stamps (P _____), postage stamps (P _____), shortages (P _____), dividends receivable (P _____), other investments (P _____), etc (P _____).

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ROW

2 RB Form 2A
3 (Revised 2000)Deadline: 16 banking days after end
of reference month

Submission: DRB/SRSO/DER

COL. D

COL. H for Bank Code and Col. I for Branch Code

Name of Rural Bank

Code

COL. D

Address

CONSOLIDATED STATEMENT OF CONDITION

As of

COL. E COL. F COL. G COL. H COL. I COL. J COL. K COL. L

ACCOUNT DESCRIPTION	No of Accounts	Rec. No.	Peso Accounts	FOREIGN EXCHANGE ACCOUNTS				Total Amount
				REGULAR		FCDU		
				In US \$	Peso Equi.	In US \$	Peso Equi.	
LIABILITIES								
15. DEPOSIT LIABILITIES (Schedule 5)		180						-
a. Demand		181						-
b. Savings Deposits		182						-
c. Time Certificate of Deposits		185						-
d. NOW Accounts		186						-
16. TIME CERTIFICATES OF DEPOSITS - SPECIAL FINANCING		188						-
17. DUE TO THE TREASURER OF THE PHILS.		198						-
18. DUE TO LOCAL BANKS		200						-
19. TREASURER'S/CASHIER'S/MANAGER'S & GIFT CHECKS		215						-
20. PAYMENT ORDERS PAYABLE		220						-
21. BILLS PAYABLE (Schedule 6)		225						-
a. Bangko Sentral		226						-
b. Local Banks		500						-
c. Others		229						-
22. SPECIAL TIME DEPOSITS		245						-
23. ACCRUED INTEREST, TAXES, FRINGE BENEFITS & OTHER EXPENSES PAYABLE		250						-
a. Accrued Interest Payable		251						-
b. Others		252						-
24. DUE TO BANGKO SENTRAL NG PILIPINAS		255						-
25. DUE TO PHILIPPINE CROP INSURANCE CORP. (PCIC)		260						-
26. UNEARNED INCOME & OTHER DEFERRED CREDITS		270						-
27. OTHER LIABILITIES		280						-
a. Accounts Payable		281						-
b. Dividends Payable		282						-
c. Other Credits - Unclaimed Balances		283						-
d. Sundry Credits		284						-
e. Inter-Office Float Items (Net Credit Balances)		285						-
f. Others		287						-
TOTAL LIABILITIES		290						-
CAPITAL ACCOUNTS								
28. CAPITAL STOCK		295						-
a. Preferred		296						-
b. Common		297						-
c. Stock Dividends Distributable		298						-
29. SURPLUS		300						-
a. Paid-in Surplus		301						-
b. Surplus (Free)		302						-
30. SURPLUS RESERVES		305						-
a. Reserve for Self-Insurance		307						-
b. Reserve for Contingencies		308						-
c. Other Surplus Reserves		309						-
31. UNDIVIDED PROFITS		320						-
32. APPRAISAL INCREMENT RESERVE		325						-
TOTAL CAPITAL ACCOUNTS		335						-
TOTAL LIABILITIES AND CAPITAL		340						-

^{2/} Include other liability accounts not separately identified such as withholdings tax payable (P _____), SSS/Medicare employees' compensation premiums and Pag-ibig contribution payable (P _____), overages (P _____), other credits-dormant (P _____), subscriptions payable (P _____), deposit for keys of safe deposit boxes (P _____), non-reserve deposits (P _____) and deposit for stock subscription (P _____), etc (P _____).

ROW

2 RB Form 2A
3 (Revised 2000)Deadline: 15 banking days after end
of reference month

Submission: DRB/SRSO/DER

COL. D

COL. H for Bank Code and Col. I for Branch Code

Name of Rural Bank

Code

COL. D

Address

CONSOLIDATED STATEMENT OF CONDITION

As of _____

COL. E

COL. F

COL. G

COL. H

COL. I

COL. J

COL. K

COL. L

ACCOUNT DESCRIPTION

No of
AccountsRec.
No.Peso
Accounts

FOREIGN EXCHANGE ACCOUNTS

REGULAR

FCOU

In US \$

Peso Equi.

In US \$

Peso Equi.

Total
Amount

CONTINGENT ACCOUNTS

33. INWARD BILLS FOR COLLECTION

365

34. OUTWARD BILLS FOR COLLECTION

370

35. LATE DEPOSITS/PAYMENTS RECEIVED

415

36. ITEMS HELD AS COLLATERAL

715

37. DEFICIENCY CLAIMS RECEIVABLE

716

38. OTHER CONTINGENT ACCOUNTS

425

TOTAL CONTINGENT ACCOUNTS

450

REPUBLIC OF THE PHILIPPINES)

) S.S.

I, _____ of this Bank do hereby swear that the foregoing, including the attached schedules,
are true and correct to the best of my knowledge and belief.

(Signature of Authorized Officer
Over Printed Name)

SUBSCRIBED AND SWORN TO BEFORE ME this _____ day of _____, _____ affiant
exhibiting his/her Community Tax Certificate No. _____ issued at _____ on _____, _____.

NOTARY PUBLIC

Until _____,

PRT No. _____

RB Form 2A.1
(Revised 2000)

Deadline: 15 Banking Days after end of reference month
Submission: DRB/SRSO/DER

NAME OF BANK

CODE

ADDRESS

CONSOLIDATED STATEMENT OF CONDITION
CONTROL PROOFLIST

As of _____

ACCOUNT DESCRIPTION		Rec. No.	Total Amount
ASSETS			
1	CASH ON HAND	005	-
2	CHECK AND OTHER CASH ITEMS	010	-
3	DUE FROM BANGKO SENTRAL NG PILIPINAS	015	-
4	DUE FROM OTHER BANKS	020	-
5	LOANS & DISCOUNTS - GROSS	038	-
7	ALLOWANCE FOR PROBABLE LOSSES	039	-
8	LOANS & DISCOUNTS - NET	040	-
9	AGRA. REFORM/OTHER AGRI. CREDIT LOANS - GROSS	053	-
10	ALLOWANCE FOR PROBABLE LOSSES	054	-
11	AGRARIAN REFORM/OTHER AGRI. CREDIT LOANS - PD 717 - NET	055	-
12	DEVELOPMENT INCENTIVE LOANS - PD717 - GROSS	608	-
13	ALLOWANCES FOR PROBABLE LOSSES	609	-
14	DEVELOPMENT INCENTIVE LOANS - PD717 - NET	610	-
15	RESTRUCTURED LOANS- GROSS	082	-
16	ALLOWANCE FOR PROBABLE LOSSES	083	-
17	RESTRUCTURED LOANS - NET	084	-
18	GENERAL LOAN LOSS PROVISION	910	-
19	TOTAL IBODI - GOVERNMENT and PRIVATE	113	-
20	GOVERNMENT AND PRIVATE - NET OF DISCOUNT AND AMORTIZATION	115	-
21	ALLOWANCE FOR PROBABLE LOSSES - IBODI	118	-
22	INVESTMENTS IN BONDS & OTHER DEBT INSTRUMENTS (IBODI) - NET	119	-
23	EQUITY INVESTMENTS IN ALLIED UNDERTAKINGS - GROSS	120	-
24	ALLOWANCE FOR PROBABLE LOSSES-EQUITY INVESTMENTS	121	-
25	EQUITY INVESTMENTS IN ALLIED UNDERTAKINGS - NET	122	-
26	BANK PREMISES, FURNITURE, FIX. & EQUIPMENT - NET	130	-
27	REAL & OTHER PROPERTIES OWNED OR ACQUIRED - GROSS	135	-
28	ALLOWANCE FOR PROBABLE LOSSES - ROPOA	136	-
29	REAL AND OTHER PROPERTIES OWNED OR ACQUIRED - NET	137	-
30	OTHER ASSETS - NET	150	-
31	TOTAL ASSETS	175	-
32	DEPOSIT LIABILITIES	180	-
33	TIME CERTIFICATES OF DEPOSITS - SPECIAL FINANCING	188	-
34	DUE TO THE TREASURER OF THE PHILS.	198	-
35	DUE TO LOCAL BANKS	200	-
36	TREASURER'S/CASHER'S/MANAGER'S & GIFT CHECKS	215	-
37	PAYMENT ORDERS PAYABLE	220	-
38	BILLS PAYABLE	225	-
39	SPECIAL TIME DEPOSITS	245	-
40	ACCRUED INTEREST, TAXES, FRINGE BENEFITS & OTHER EXPENSES PAYABLE	250	-
41	DUE TO BANGKO SENTRAL NG PILIPINAS	255	-
42	DUE TO PHILIPPINE CROP INSURANCE CORP. (PCIC)	260	-
43	UNEARNED INCOME & OTHER DEFERRED CREDITS	270	-
44	OTHER LIABILITIES	280	-
45	TOTAL LIABILITIES	290	-

CAPITAL ACCOUNTS		
46	CAPITAL STOCK	295
47	SURPLUS	300
48	SURPLUS RESERVES	305
49	UNDIVIDED PROFITS	320
50	APPRAISAL INCREMENT RESERVE	325
51	TOTAL CAPITAL ACCOUNTS	335
52	TOTAL LIABILITIES AND CAPITAL	340
CONTINGENT ACCOUNTS		
53	INWARD BILLS FOR COLLECTION	365
54	OUTWARD BILLS FOR COLLECTION	370
55	LATE DEPOSITS/PAYMENTS RECEIVED	415
56	ITEMS HELD AS COLLATERAL	715
57	DEFICIENCY CLAIMS RECEIVABLE	716
58	OTHER CONTINGENT ACCOUNTS	425
59	TOTAL CONTINGENT ACCOUNTS	450
ADDITIONAL INFORMATION:		
1.	TOTAL LOANS PORTFOLIO - GROSS	900
a)	Current	901
b)	Past Due	902
c)	Items in Litigation	903
2.	Less: Specific Loan Loss Provision	904
3.	Loan Portfolio (Net of Specific Loan Loss Provision)	906
4.	Less: GENERAL LOAN LOSS PROVISION	910
5.	LOAN PORTFOLIO - NET	920
6.	Total Allowance for Probable Losses	460
a)	2% General Provision for Probable Loan Losses	461
b)	Allowance for Probable Losses on Loan Accounts and Other Risk Assets	462
b.1	Loans	463
b.2	Other Risk Assets	464
7.	Total Non-Performing Loans (Cir. No. 202 dated May 27, 1999)	930
a)	Non-performing Regular Loans (Other than Restructured Loans)	931
b)	Non-performing Restructured Loans	932

REPUBLIC OF THE PHILIPPINES)

I, _____ of this Bank do hereby swear that the foregoing, including the attached schedules,

are true and correct to the best of my knowledge and belief.

Signature over Printed Name of Authorized Officer_____
Position/Title

SUBSCRIBED AND SWORN TO BEFORE ME this _____ day of _____, _____ affiant

exhibiting his/her Community Tax Certificate No. _____ issued at _____ on _____, _____.

NOTARY PUBLICDoc. No. _____
Page No. _____
Book No. _____
Series of _____

ROW

1 RB Form 2A
2 (Revised 2000)

Schedule 1

COL. C

COL. F for bank code and G for branch code

Name of Bank

Code

SCHEDULE OF DUE FROM OTHER BANKS

As of _____

11		COL. B	COL. C	COL. E	COL. F	COL. G	COL. H
12	Particulars	Rec. No.	Total	Demand	Savings	Time	Others
13	PESO DEPOSITS	020	- *	-	-	-	-
14							
15	1. Private Banks	021	-	-	-	-	-
16	a. Commercial Banks	022	-				
17	b. Thrift Banks	023	-				
18	c. Rural Banks	024	-				
19							
20	2. Government Banks	030	-	-	-	-	-
21	a. Philippine National Bank	031	-				
22	b. Land Bank of the Philippines	032	-				
23	c. Development Bank of the Philippines	033	-				
24	d. Philippine Amanah Bank	034	-				
25							
26							

* Should Tally with Record No. 020 of the Main Report

ROW

1 RB Form 2A
2 (Revised 2000)
3

Schedule 2

4 **COL D** COL F for bank code and G for branch code
5 Name of Bank
6 Code
7

8 **SCHEDULE OF LOAN PORTFOLIO AND OTHER ACCOMMODATIONS**
9 As of _____

10	COL E	COL F
11	Particulars	Rec. No. Amount
12	A. CLASSIFIED AS TO TYPE OF BORROWERS	
13	1. Government	120 -
14	a. National	121
15	b. Local Gov't. (City, Provincial and Municipal)	122
16	c. Govt. Institutions and Agencies	123 -
17	1) Non-Financial Public Enterprise	124 -
18	14 Non-Financial Public Enterprises	
19	(a) Phil. National Oil Co. (PNCC)	160
20	(b) National Power Corp. (NPC)	161
21	(c) National Electrification Administration (NEA)	162
22	(d) Phil. Ports Authority (PPA)	163
23	(e) Phil. National Railways (PPA)	164
24	(f) Metro Manila Transit Corp. (MMTC)	165
25	(g) National Irrigation Administration (NIA)	166
26	(h) NAWASA/MWSS	167
27	(i) Local Water Utilities Administration (LWUA)	168
28	(j) National Housing Authority (NHA)	169
29	(k) Export Processing Zone Authority (EPZA)	170
30	(l) National Development Corp. (NDC)	171
31	(m) Light Rail Transit Authority (LRTA)	172
32	(n) National Food Authority (NFA)	173
33	2) Others (Specify below)	126 -
34		180
35		181
36		182
37		184
38		
39		
40	2. Private Residents of the Philippines	130 -
41	a. Individuals	132
42	b. Single Proprietorship	133
43	c. Partnership and Association	134
44	d. Cooperative	135
45	e. Private Corporation	136 -
46	1) Financial Corporation without QB	137
47	2) Non-Financial Corporation	138
48	3. Non-Residents	140
49	Total	150 - *

* Should Tally with Record No. 900 of the Main Report

ROW

1 RB Form 2A
2 (Revised 2000)
3

Schedule 2

4 COL. D COL. F for bank code and COL. G for branch code
5 Name of Bank Code
6

SCHEDULE OF LOAN PORTFOLIO AND OTHER ACCOMMODATIONS

8 As of
9

10	COL. E	COL. F
11	Particulars	Rec. No. Amount
12		
13	B. CLASSIFIED AS TO TERMS	
14	1. Short Term (One Year or Less)	151
15	2. Medium Term (Over 1 Year to 5 Years)	152
16	3. Long Term (Over 5 Years)	153
17	Total	155 *
18	C. CLASSIFIED AS TO ECONOMIC ACTIVITY	
19	1. Agriculture, Hunting & Forestry	310
20	2. Fishing	315
21	3. Mining and Quarrying	320
22	4. Manufacturing	325
23	5. Electricity, Gas and Water	330
24	6. Construction	335
25	7. Wholesale and Retail Trade, Repair of Motor Vehicles,	
26	Motorcycles and Personal and Household Goods	340
27	8. Transportation, Storage & Communication	345
28	9. Financial Intermediation	350
29	10. Real Estate, Renting and Business Activities	355
30	11. Public Administration and Defense:	
31	Compulsory Social Security	360
32	12. Education	365
33	13. Health and Social Work	370
34	14. Other Community, Social and Personal	
35	Service Activities	375
36	15. Private Households with Employed Persons	380
37	16. Extra-Territorial Organizations and Bodies	385
38	17. Hotels and Restaurants	390
39	Total	400 *
40	D. Classified as to Interest Rate	
41	1. Non-Interest Bearing	410
42	2. 5% and below	420
43	3. Over 5% to 10%	430
44	4. Over 10% to 15%	440
45	5. Over 15% to 20%	450
46	6. Over 20% to 25%	460
47	7. Over 25%	470
48	Total	480 *
49	E. Classified as to Size of Firm	
50	1. Micro Enterprise (total assets of P0.15M & below)	200
51	2. Cottage Enterprise (total assets of >P0.15M to P1.5M)	201
52	3. Small Enterprise (total assets of >P1.5M to P15M)	202
53	4. Medium Enterprise (total assets of >P15M but not more than P60M)	203
54	5. Large Scale Enterprise (total assets of more than P60M)	204
55	Total	210

* Should Tally with Record No. 900 of the Main Report

Schedule 2

ROW

1 RB Form 2A
2 (Revised 2000)

COL C
Name of Bank

COL G for bank code and COL H for branch code
Code

SCHEDULE OF LOAN PORTFOLIO AND OTHER ACCOMMODATIONS

As of _____

Particulars	COL C Rec. No.	COL D OUTSTANDING BALANCE	COL F Current	COL G Past Due	COL H Items in Litigation	COL I Booked Valuation Reserves
F. CLASSIFIED AS TO SECURITY						
1. DOSRI	090	-	-	-	-	-
a. Secured	091	-	-	-	-	-
b. Unsecured	092	-	-	-	-	-
2. Non-DOSRI	100	-	-	-	-	-
a. Secured	101	-	-	-	-	-
b. Unsecured	102	-	-	-	-	-
Total	110	- *	-	-	-	- **
G. CLASSIFIED AS TO TYPE OF LOANS						
1. Loans and Discounts	500	-	-	-	-	-
a. Demand Loans	505	-	-	-	-	-
b. Bills Discounted	510	-	-	-	-	-
c. Time Loans	515	-	-	-	-	-
d. Mortgage Contract Receivable	520	-	-	-	-	-
2. Agrarian Reform/Other Agri. Credit - PD 717	530	-	-	-	-	-
a. Agrarian Reform Loans	531	-	-	-	-	-
b. Other Agri. Credit	532	-	-	-	-	-
3. Development Incentive Loans - PD 717	540	-	-	-	-	-
4. Restructured Loans	560	-	-	-	-	-
Total	570	- *	-	-	-	- **

* Should Tally with Record No. 900 of the Main Report

** Should Tally with Sum of Record Nos. 904 and 910 of the Main Report

ROW

1 RB Form 2A
2 (Revised 2000)

Schedule 3

3

4

5

6

COL A

COL C for bank code and COL D for branch code

7

Name of Bank

Code

8

9

10

SCHEDULE OF INVESTMENTS IN BONDS AND OTHER DEBT INSTRUMENTS (IBODI)

11

12

As of _____

13

14

15

COL A

COL B

COL C

16

PARTICULARS

Record No.

AMOUNT

17

A. Government Issue

18

1. For Legal Reserves (LR)/Liquidity Floor (LF)

005

-

19

a. Treasury Bills

006

20

b. Treasury Bonds

007

21

c. Treasury Notes

008

22

2. For Preferred Stock Redemption

010

-

23

a. Treasury Bills

011

24

b. Treasury Bonds

012

25

c. Treasury Notes

013

26

3. For Other Purposes (Liquidity Pool, etc.)

015

-

27

a. Treasury Bills

016

28

b. Bonds*

017

29

c. Treasury Notes

018

30

d. Time Deposits - Government Fls

019

31

Total Investments - Government ^{1/}

025

-

32

33

34

35

B. Private Parties

36

1. Securities other than Money Market Instruments

37

a.

030

38

b.

031

39

Sub-total

038

-

40

Less: Allowance for Probable Losses

039

41

Net Invest. in Securities Other Than MM Instruments

040

-

* Includes LBP Bonds (P _____), LGU Bonds (P _____), ERAP Bonds (P _____),
PAG-IBIG Bonds (P _____), etc. (P _____).

^{1/} _____ Should Tally With Record No. 108 of the Main Report

ROW

1 RB Form 2A
2 (Revised 2000)
3
4
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ANNEX D

Schedule 3

COL A

Name of Bank

COL G for bank code and col. H for branch code
Code

SCHEDULE OF INVESTMENTS IN BONDS AND OTHER DEBT INSTRUMENTS (IBODI)

As of

COL A

COL B

COL C

COL D

COL F

COL G

COL H

Name of Financial Intermediaries	Address	Record Number	Underlying Instruments/ Nature	Placement Date	Maturity Date	Amount
B. Private Parties						
2. Money Market Placements						
a.		045				
b.		046				
c.		047				
Sub-total		050				
Less: Allowance for Probable Losses		051				
Net Money Market Placements		052				
Total Investments - Private ^{2/}		055				
Total IBODI ^{3/}		090				

^{2/} Shoud Tally With Record No. 112 of the Main Report

^{3/} Shoud Tally With Record No. 113 of the Main Report

Schedule 3A

ROW

1 RB Form 2A
(Revised 2000)

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COL. B COL. D for bank code and COL. E for branch code
Name of Bank CodeSCHEDULE OF EQUITY INVESTMENTS IN AND OUTSTANDING LOANS
TO FINANCIAL ALLIED AND NON-FINANCIAL ALLIED UNDERTAKINGS
As of _____

COL. A	COL. B	COL. C	COL. D	Authorized By 1/		COL. F
				Rec. No.	MB Res. No.	MB Date
A. Financial Allied	Name of Enterprise 1/	TIN of Enterprise 1/	Address of Enterprise 1/			
B. Non-Financial Allied	Name of Enterprise 1/	TIN of Enterprise 1/	Address of Enterprise 1/	010		
				011		
				012		
				013		
				014		
				015		
C. Total Equity Investments 2/	Name of Enterprise 1/	TIN of Enterprise 1/	Address of Enterprise 1/	025		
				026		
				027		
				028		
				029		
				030		
				031		
				032		
				999		

1/ Information on TIN, Address and Authority (MB Res. No. and Date), where applicable should be supplied for all accounts in the initial report. Thereafter, the columns need not filled up for the same accounts. As new investments are made, the information on the TIN, address, MB Approval therefore should be indicated in the first report after which these details need not be reported.

2/ Must Tally with Record No. 120 of the Main Report

ROW

RB Form 2A
(Revised 2000)COL A
Name of BankCOL J for bank code and col. K for branch code
CodeSCHEDULE OF EQUITY INVESTMENTS IN AND OUTSTANDING LOANS
TO FINANCIAL ALLIED AND NON-FINANCIAL ALLIED UNDERTAKINGS

As of _____

COL A	COL B	COL C	COL D	COL E	COL F	COL G	COL H	COL I	COL J	COL K
Name of Enterprise 1/	Rec. No.	Class of Stock	Par Value	No. of Shares	Acquisition Cost	Book Value	% to Equity	Amount	Outstanding Loans Secured	Unsecured
A. Financial Allied	010									
	011									
	012									
	013									
	014									
	015									
B. Non-Financial Allied										
	025									
	026									
	027									
	028									
	029									
	030									
	031									
	032									
C. Total Equity Investments 2/	999									

1/ Information on TIN, Address and Authority (MB Res. No. and Date), where applicable should be supplied for all accounts in the initial report. Thereafter, the columns need not filled up for the same accounts. As new investments are made, the information on the TIN, address, MB Approval therefore should be indicated in the first report

ROW

1 RB Form 2A
2 (Revised 2000)

COL C

Name of Bank

COL H for bank code and COL I for branch code

Code

SCHEDULE OF FIXED AND OTHER ASSETS

As of _____,

A. SCHEDULE OF BANK PREMISES, FURNITURE, FIXTURES AND EQUIPMENT

COL A	COL B	COL C	COL E	COL F	COL I
Type	Rec. No	Acquisition Cost	Accumulated Depreciation / Amortization	Net Book Value	Insurance Coverage
Bank Premises - Land	95				
Bank Premises - Building	100			-	
Bank Premises - Under Construction	105			-	
Bank Premises - Appraisal Increment	110			-	
Leasehold Improvements	115			-	
Furnitures, Fixtures, and Equipment	120			-	
Transportation Equipment	125			-	
Total	130	-	-	-	11

B. SCHEDULE OF REAL PROPERTIES OWNED OR ACQUIRED

COL A	COL B	COL C	COL D	COL E	COL F	COL H	COL I	COL J
Item	Rec. No.	5 Years & Below	6 Years	7 Years	8 Years	9 Years	10 Years & Above	Total
REM	131							-
Chattel	132							-
Pledge	133							-
Others	134							-
Total *	135	-	-	-	-	-	-	-
Less: Allowance for Probable Losses	136							-
Net	137	-	-	-	-	-	-	-

* Includes Sales Contract Receivable of P _____

C. SCHEDULE OF OTHER ASSETS

COL A	COL B	COL C	COL D	COL E	COL F	COL H	COL I
Particulars	Rec. No.	Days				Total	Net Book Value
1. Accounts Receivable	085	0 to 60	61 to 180	181 to 360	Over 360	-	-
Less: Allowance for Probable Losses	090					-	-

COL A	COL B	COL C	COL D	COL E	COL F
Particulars	Rec. No.	Months		Total	Net Book Value
2. Accrued Interest Receivable	075	6	Over 6	-	-
Less: Allowance for Probable Losses	080			-	-

¹¹ Must Tally with Record No. 130 of the Main Report¹² Must Tally with Record No. 137 of the Main Report¹³ Must Tally with Record No. 158 of the Main Report¹⁴ Must Tally with Record No. 161 of the Main Report

ROW

1 RB Form 2A
(Revised 2000)

Schedule 5

COL. B COL. H for bank code and COL. I for branch code
Name of Bank Code

SCHEDULE OF DEPOSIT LIABILITIES

(Classified as to Source)

As of _____,

COL. A	COL. B Rec. No.	DEMAND AND NOW ACCOUNTS		COL. E Outstanding Amount (in Pesos) ^{1/}		COL. F Total With- drawals for the Month		SAVINGS ACCOUNTS		COL. H Outstanding Amount (in Pesos) ^{2/}		TIME DEPOSIT ACCOUNTS		COL. K Amount (in Pesos) ^{3/}
		COL. C Total With- drawals for the Month	COL. D No. of Accounts									COL. I Total With- drawals for the Month	COL. J No. of Accounts	
Particulars														
A. Domestic	010	-	-	-	-	-	-	-	-	-	-	-	-	-
1. Private	020	-	-	-	-	-	-	-	-	-	-	-	-	-
a. Banks	021	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Other Financial Intermediaries	022	-	-	-	-	-	-	-	-	-	-	-	-	-
(1) With Quasi-Banking Functions	023	-	-	-	-	-	-	-	-	-	-	-	-	-
(2) Without QB Functions	024	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Individuals, Partnerships & Associations	025	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Corporations	026	-	-	-	-	-	-	-	-	-	-	-	-	-
e. Trust Department	027	-	-	-	-	-	-	-	-	-	-	-	-	-
f. Others	028	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Government	030	-	-	-	-	-	-	-	-	-	-	-	-	-
a. National	031	-	-	-	-	-	-	-	-	-	-	-	-	-
b. City, Provincial and Municipal	032	-	-	-	-	-	-	-	-	-	-	-	-	-
c. Government Instrumentalities & Agencies	033	-	-	-	-	-	-	-	-	-	-	-	-	-
(1) Banks	034	-	-	-	-	-	-	-	-	-	-	-	-	-
(2) 15 Non-Financial Public Enterprises	035	-	-	-	-	-	-	-	-	-	-	-	-	-
(3) Others	036	-	-	-	-	-	-	-	-	-	-	-	-	-

^{1/} Must Tally with Sum of Record Nos. 181 and 186 of the Main Report^{2/} Must Tally with Record No. 182 of the Main Report^{3/} Must Tally with Record No. 185 of the Main Report

ROW

1 RB Form 2A
2 (Revised 2000)

Schedule 5

COL. H for bank code and COL. I for branch code

CO. C

Name of Bank

Code

SCHEDULE OF TIME CERTIFICATE OF DEPOSITS BY MATURITY AND BY INTEREST RATE

As of

COL. A	COL. B	COL. C	COL. D	COL. E	COL. F	COL. G	COL. H	COL. I	COL. J	COL. K
Particulars	Rec. No.	Total Amount		10% & Below	> 10% to 14%	> 14% to 18%	> 18% to 22%	> 22% to 26%	> 26% to 30%	> 30%
Maturity Range ^{1/}										
1. Short Term										
30 days to 60 days	081	-								
61 to 90 days	082	-								
91 to 180 days	083	-								
181 days to 1 year	084	-								
Sub-total	089	-		-	-	-	-	-	-	-
2. Medium Term										
Over 1 year to 2 years	090	-								
> 2 years to 3 years	091	-								
> 3 years to 4 years	092	-								
> 4 years to 5 years	093	-								
Sub-total	094	-		-	-	-	-	-	-	-
3. Long Term										
> 5 years	095	-								
Sub-total	096	-		-	-	-	-	-	-	-
Total	100	-	2/	-	-	-	-	-	-	-

1/ Maturity date must be reckoned within terms of original maturity

2/ Must Tally with Record No. 185 of the Main Report

Schedule 5

ROW

1 RB Form 2A
2 (Revised 2000)
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COL. M for bank code and COL. N for branch code
COL. B
Name of Bank
Code

SCHEDULE OF DEPOSIT LIABILITIES BY SIZE OF ACCOUNT

As of _____

COL. A	COL. B	COL. C	COL. D	COL. E	COL. F	COL. G	COL. H	COL. I	COL. J	COL. K	COL. L	COL. M	COL. N	COL. O	COL. P
Deposit Size	Rec. No.	PESO DEPOSITS													
		Totals		Demand		Now		Savings		Time					
		No. of Accts.	Amount	No. of Accts.	Amount	No. of Accts.	Amount	No. of Accts.	Amount ^{4/}	No. of Accts.	Amount	No. of Accts.	Amount	No. of Accts.	Amount
1. 15,000 and Below	140	-	-												
2. 15,000.01 - 40,000	141	-	-												
3. 40,000.01 - 60,000	142	-	-												
4. 60,000.01 - 80,000	143	-	-												
5. 80,000.01 - 100,000	144	-	-												
6. 100,000.01 - 125,000	145	-	-												
7. 125,000.01 - 150,000	146	-	-												
8. 150,000.01 - 200,000	147	-	-												
9. Over 200,000	148	-	-												
Total	150	-	-	1/	-	2/	-	-	3/	-	-	-	4/	-	5/

No. of Depositors*: _____

v/ Must Tally with Record No. 180 of the Main Report

ROW

1 RB Form 2A
2 (Revised 2000)

Schedule 6

5 COL. A COL. C for bank code and COL. D for branch code
6 Name of Bank Code

SCHEDULE OF BILLS PAYABLE

As of _____

COL. A	COL. B	COL. C
Particulars	Rec. No.	Amount
A. CLASSIFIED AS TO SOURCE		
1. Bangko Sentral	010	-
a. Rediscounting	011	
b. Emergency Advances	012	
c. Overdrafts	013	
d. Special Time Deposits	015	
e. CB : IBRID	016	
f. Others	017	
2. Others	040	-
a. Commercial Banks	051	
b. Other Banks	052	
c. Other Financial Intermediaries	053	
d. Private Firm/Individuals	054	
e. Others	059	
Total	060	-
B. CLASSIFIED AS TO TERM		
1. Short Term	100	-
a. 1 - 90 days	101	
b. 91 - 180 days	105	
c. 181 days - 1 year	106	
2. Medium Term	110	-
> 1 Year - 5 Years	111	
3. Long Term	115	-
> 5 Years	120	
Total	125	-
C. CLASSIFIED AS TO INTEREST RATE		
1. 14% and Below	141	
2. > 14% to 21%	142	
3. > 21% to 28%	143	
4. > 28% to 35%	144	
5. > 35%	145	
Total	150	-

^{1/} Must Tally With Record No. 225 of Main Report

ROW

1 RB Form 3A
2 (Revised 2000)

Deadline: 15 banking days after end
of reference period
Submission: DRB/SRSO

COL A

Name of Bank

COL G for bank code and COL O for branch code
Code

COL A

Address

CONSOLIDATED STATEMENT OF INCOME AND EXPENSES

For the 1/

COL G

COL O

PARTICULARS	REC. NO.	TOTAL AMOUNT
1. TOTAL OPERATING INCOME	010	-
a. Interest Income	020	-
1) Interest - Loans and Discounts	022	
2) Interest - Agrarian Reform/Other Agricultural Credit Loans	710	
3) Interest - Development Incentive Loans	720	
4) Interest - Restructured Loans	750	
5) Interest - Past Due Items/Items in Litigation	760	
6) Interest - Investments	300	
7) Interest - Deposit in Banks	024	
8) Interest - Due from Bangko Sentral	025	
9) Interest - Others	027	
b. Bank Commissions	030	
c. Service Charges/Fees	040	
d. Fees/Commissions - Others	050	
e. Foreign Exchange Profit/(Loss)	070	
f. Profit/(Loss) on Sale or Redemption of Investments	085	
g. Other Income	100	
2. TOTAL OPERATING EXPENSES	110	-
a. Interest Expenses	120	-
1) Interest - Deposits	121	
2) Interest - Borrowed funds	122	
3) Interest - Others	124	
b. Finance Charges	130	
c. Compensation/Fringe Benefits	140	
d. Management and Other Professional Fees	150	
e. Banking Fees	160	
f. Fines, Penalties and Other Charges	170	
g. Taxes and Licenses	180	
h. Insurance	190	
i. Depreciation/Amortization	200	
j. Litigation/Assets Acquired Expenses	210	
k. Bad Debts Written Off	220	
l. Other Expenses	230	
m. Provisions (excluding provision for income tax)	240	
3. NET OPERATING INCOME	250	-

RB Form 3A
(Revised 2000)

Deadline: 15 banking days after end
of reference period
Submission: DRB/SRSO

COL A

Name of Bank

COL G for bank code and COL O for branch code
Code

COL A

Address

CONSOLIDATED STATEMENT OF INCOME AND EXPENSES

For the

PARTICULARS	COL G	COL D
	REC. NO.	TOTAL AMOUNT
4. EXTRAORDINARY CREDITS/(CHARGES)	260	-
a. Recovery on Charged-off Assets	261	
b. Income from Assets Acquired	262	
c. Profit/(Loss) from Assets Sold/Exchanged	263	
d. Dividends - Equity Investments	264	
e. Others	267	
5. NET INCOME BEFORE TAXES	270	-
6. PROVISION FOR INCOME TAX	280	
7. NET INCOME/(LOSS) AFTER TAX	290	-

REPUBLIC OF THE PHILIPPINES)

) S.S.

I, _____ of this Bank do hereby swear that the foregoing, is true and correct to the best of my
knowledge and belief.

(Signature of Authorized Officer
Over Printed Name)

SUBSCRIBED AND SWORN TO BEFORE ME this _____ day of _____, _____ affiant
exhibiting his/her Community Tax Certificate No. _____ issued at _____ on _____, _____.

NOTARY PUBLIC

Until _____
PRT No. _____

Doc. No. _____

RB Form 3A.1
(Revised 2000)

Deadline: 15 banking days after end of
reference period
Submission: DRB/SRSO

Name of Bank

Code

Address

CONSOLIDATED STATEMENT OF INCOME AND EXPENSES
CONTROL PROOFLIST

For the ^{1/} _____

PARTICULARS	REC. NO.	TOTAL AMOUNT
1. TOTAL OPERATING INCOME	010	
a. Interest Income	020	
b. Bank Commissions	030	
c. Service Charges/Fees	040	
d. Fees/Commissions - Others	050	
e. Foreign Exchange Profit/(Loss)	070	
f. Profit/(Loss) on Sale or Redemption of Investments	085	
g. Other Income	100	
2. TOTAL OPERATING EXPENSES	110	
a. Interest Expenses	120	
b. Finance Charges	130	
c. Compensation/Fringe Benefits	140	
d. Management and Other Professional Fees	150	
e. Banking Fees	160	
f. Fines, Penalties and Other Charges	170	
g. Taxes and Licenses	180	
h. Insurance	190	
i. Depreciation/Amortization	200	
j. Litigation/Assets Acquired Expenses	210	
k. Bad Debts Written Off	220	
l. Other Expenses	230	
m. Provisions (excluding provision for income tax)	240	
3. NET OPERATING INCOME	250	
4. EXTRAORDINARY CREDITS/(CHARGES)	260	
a. Recovery on Charged-off Assets	261	
b. Income from Assets Acquired	262	
c. Profit/(Loss) from Assets Sold/Exchanged	263	
d. Dividends - Equity Investments	264	
e. Others	267	
5. NET INCOME BEFORE TAXES	270	
6. PROVISION FOR INCOME TAX	280	
7. NET INCOME/(LOSS) AFTER TAX	290	

REPUBLIC OF THE PHILIPPINES)

) S.S.

_____)

I, _____ of this Bank do hereby swear that the foregoing, is true and correct to the best of my

knowledge and belief.

Signature Over Printed Name of Authorized Officer

Position/Title

SUBSCRIBED AND SWORN TO BEFORE ME this _____ day of _____ affiant

exhibiting his/her Community Tax Certificate No. _____ issued at _____ on _____

NOTARY PUBLIC

Doc. No. _____

Page No. _____

Book No. _____

Series of _____

^{1/} Report shall cover the following period:

For the

1st Quarter

1st Semester

9 Months / 3 Quarters

Year

ROW

1 RB/COB Form 15
2 (Revised 2000)

Deadline: 15 Banking Days After
End of Reference Quarter
Submission: DRB/SRSO

COL. A

COL. D for bank code and COL. E for branch code
Code

Name of Bank

COL. A

Address

ANALYSIS OF UNDIVIDED PROFITS AND SURPLUS (FREE) ACCOUNTS

For the Period Ended _____

COL. C

COL. D

COL. E

Particulars	Rec. No.	Undivided Profits	Surplus Free
Balance Beginning of Year	510		
Net Income ^{1/}	520		
Dividends Declared During the Year	530		
Transfers to Surplus Reserves	550		
- During the Year	560		
- At Year End	570		
Other Debits ^{2/} (Specify):	580		
a.	581		
b.	582		
c.	583		
d.	584		
e.	585		
Other Credits ^{3/} (Specify):	590		
a.	591		
b.	592		
c.	593		
d.	594		
e.	595		
Balance at end of Period	699		

Certified Correct:

Signature Over Printed Name

Designation

^{1/} Must Tally with Record No. 290 of the Consolidated Statement of Income and Expenses

^{2/} Other Debits - are adjustments made from the prior year, example over/understatement of income and expenses

^{3/} Other Credits - are adjustments made from the prior year, example recoveries on accounts written-off among others.

(Name of Bank)
LOAN MAPPING WORKSHEET
(Supplement to CSOC as of _____, 2000)

	Total*	Loans and Discounts					Restructured Loans				
		Demand	Discounted	Time Loans	MCR ¹	PDI ²	IL ³	Fully Secured	Unsecured	PDI ²	IL ³
Commercial											
Current											
Past Due Loans											
Items in Litigation											
Industrial											
Current											
Past Due Loans											
Items in Litigation											
Other Loans											
Current											
Past Due Loans											
Items in Litigation											
Totals**	.	.	.	.	.	.	.	.	.	.	.

* Must tally with balances appearing in the general ledger

** Bottom-line balances for Loans and Discounts shall be posted in their corresponding accounts in the CSOC/Branch SOC;

For Restructure Loans, totals in Pages 1 and 2 shall be added to arrive at the figures for correspondings accounts in the CSOC/SOC

¹ Mortgage Contract Receivable

² Past Due Loans

³ Items in Litigation

Note: Please refer to the Updated Manual of Accounts of the definition of the new loan classification.

(Name of Bank)
LOAN MAPPING WORKSHEET
(Supplement to CSOC as of _____, 2000)

	Total	Agrarian Reform/Other Agri. Credit				Restructured Loans			
		Agrarian	Other Agri	PD1 ²	IL ³	Fully Secured	Unsecured	PD1 ²	IL ³
Agrarian Reform - PD717									
Current									
Past Due Loans									
Items in Litigation									
Other Agricultural Loans									
Current									
Past Due Loans									
Items in Litigation									
Totals									

* Must tally with balances appearing in the general ledger

** Bottom-line balances for Agrarian Reform/Other Agri. Loans shall be posted in their corresponding accounts in the CSOC/Branch SOC;
For Restructure Loans, totals in Pages 1 and 2 shall be added to arrive at the figures for correspondings accounts in the CSOC/SOC

¹² Past Due Loans

¹³ Items in Litigation

Note: Please refer to the Updated Manual of Accounts
for the definition of the new loan classification

June 2000

Page 1 of 1

**RURAL BANKS
DATA STRUCTURE
CONSOLIDATED STATEMENT OF CONDITION
MAIN REPORT**

File Name : CSOCMAIN

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE / REMARKS
Bank Code	BANK	6	Numeric	0	First two (2) bytes = 04 for rural bank. Request SRSO for your bank code.
Branch Code	BRANCH	5	Numeric	0	Value is 99999 for consolidated data.
Reference Date	REFDATE	8	Numeric	0	Should be in the CCYYMMDD format. Should not be later than the current date. Ex. 20000930 for September 30, 2000.
Record No.	RECNO	3	Numeric	0	Valid values are from 005 to 932.. Valid values are found under the Rec No. column.
Peso Accounts	AMT1	15	Numeric	2	Amounts under Peso Accounts column
FX Regular - US Dollar	AMT2	15	Numeric	2	Amounts under Foreign Exchange Accts - Regular (US Dollar)
FX Regular - Peso Equiv.	AMT3	15	Numeric	2	Amounts under Foreign Exchange Accts - Regular (Peso Equivalent)
FX FCDU - US Dollar	AMT4	15	Numeric	2	Amounts under Foreign Exchange Accts - FCDU (US Dollar)
FX FCDU - Peso Equiv.	AMT5	15	Numeric	2	Amounts under Foreign Exchange Accts - FCDU (Peso Equivalent)
Total Amount	AMT6	15	Numeric	2	Amounts under Total Amount column
No. of Accounts	NUM	10	Numeric	0	Count under No. of Accounts column for selected record numbers

RURAL BANKS
DATA STRUCTURE
CONSOLIDATED STATEMENT OF INCOME AND EXPENSES
& ANALYSIS OF UNDIVIDED PROFITS AND SURPLUS (FREE) ACCOUNTS

File Name : CSIE

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE / REMARKS
Bank Code	BANK	6	Numeric	0	First two (2) bytes = 04 for rural bank. Request SRSO for your bank code.
Branch Code	BRANCH	5	Numeric	0	Value is 99999 for consolidated data.
Reference Date	REFDATE	8	Numeric	0	Should be in the CCYYMMDD format. Should not be later than the current date. Ex. 20000930 for September 30, 2000.
Record No.	RECNO	3	Numeric	0	Valid values are from 010 to 699. Valid values are found under the Rec No. column.
Amount1	AMT1	15	Numeric	2	Total Amount column for rec nos. 010 to 290. Undivided Profits column for rec nos. 510 to 699.
Amount2	AMT2	15	Numeric	2	Surplus Free column for rec nos. 510 to 699.

RURAL BANKS
DATA STRUCTURE
CONSOLIDATED STATEMENT OF CONDITION
Schedule 1 - SCHEDULE OF DUE FROM OTHER BANKS

File Name : CSOCSI

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE / REMARKS
Bank Code	BANK	6	Numeric	0	First two (2) bytes = 04 for rural bank. Request SRSO for your bank code.
Branch Code	BRANCH	5	Numeric	0	Value is 99999 for consolidated data.
Reference Date	REFDATE	8	Numeric	0	Should be in the CCYYMMDD format. Should not be later than the current date. Ex. 20000930 for September 30, 2000.
Record No.	RECNO	3	Numeric	0	Valid values are from 020 to 034. Valid values are found under the Rec No. column.
Total	AMT1	15	Numeric	2	Amounts under Total column.
Demand	AMT2	15	Numeric	2	Amounts under Demand column.
Savings	AMT3	15	Numeric	2	Amounts under Savings column.
Time	AMT4	15	Numeric	2	Amounts under Time column.
Others	AMT5	15	Numeric	2	Amounts under Others column.

June 2000

Page 1 of 1

RURAL BANKS
DATA STRUCTURE
CONSOLIDATED STATEMENT OF CONDITION
Schedule 2 - SCHEDULE OF LOAN PORTFOLIO AND OTHER ACCOMMODATIONS

File Name : CSOCS2

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE / REMARKS
Bank Code	BANK	6	Numeric	0	First two (2) bytes = 04 for rural bank. Request SRSO for your bank code.
Branch Code	BRANCH	5	Numeric	0	Value is 99999 for consolidated data.
Reference Date	REFDATE	8	Numeric	0	Should be in the CCYYMMDD format. Should not be later than the current date. Ex. 20000930 for September 30, 2000.
Record No.	RECNO	3	Numeric	0	Valid values are from 090 to 570. Valid values are found under the Rec No. column.
Amount	AMT1	15	Numeric	2	Amounts under Amount column for loans classified as to type of borrower, as to term, as to economic activity, as to interest rate and as to size of firm. Amounts under O/S - Total column for loans classified as to security and as to type of loan.
Current	AMT2	15	Numeric	2	Amounts under O/S - Current column for loans classified as to security and as to type of loan.
Past Due	AMT3	15	Numeric	2	Amounts under O/S - Past Due column for loans classified as to security and as to type of loan.
Items in Litigation	AMT4	15	Numeric	2	Amounts under O/S - Items in Litigation column for loans classified as to security and as to type of loan.
Unbooked Valuation Reserves	AMT5	15	Numeric	2	Amounts under Unbooked Valuation Reserve column for loans classified as to security and as to type of loan.
Name of Gov't Inst. /Agency	INST	25	Character		Name of borrower that is a government institution/agency that will be specified for rec nos. 180, 181, 182, 184.

RURAL BANKS
DATA STRUCTURE
CONSOLIDATED STATEMENT OF CONDITION
Schedule 3 - INVESTMENTS IN BONDS AND OTHER DEBT INSTRUMENTS (IBODI)

File Name : CSOCS3

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE / REMARKS
Bank Code	BANK	6	Numeric	0	First two (2) bytes = 04 for rural bank. Request SRSO for your bank code.
Branch Code	BRANCH	5	Numeric	0	Value is 99999 for consolidated data.
Reference Date	REFDATE	8	Numeric	0	Should be in the CCYYMMDD format. Should not be later than the current date. Ex. 20000930 for September 30, 2000.
Record No.	RECNO	3	Numeric	0	Valid values are from 005 to 090. Valid values are found under the Rec No. column.
Amount	AMT1	15	Numeric	2	Amounts under Amount column for rec nos. 005 to 040. Amounts under Amount column for rec nos. 045 to 090.
Underlying Instruments/Nature	NATURE	25	Character	-	Underlying Instruments/Nature for rec nos. 045 to 090.
Placement Date	DATE1	8	Numeric	0	Placement date in the CCYYMMDD format.
Maturity Date	DATE2	8	Numeric	0	Maturity date in the CCYYMMDD format.
Securities/FI	NAME	25	Character		Name of securities other than Money market Instruments for rec nos. 030 and 031.
Address of FI	ADDRESS	25	Character		Name of Financial Intermediary for rec nos. 045, 046 and 047. Address of Financial Intermediary for rec nos. 045, 046 and 047.

RURAL BANKS
DATA STRUCTURE
CONSOLIDATED STATEMENT OF CONDITION
Schedule 3A - EQUITY INVESTMENTS AND OUTSTANDING LOANS TO FINANCIAL ALLIED
AND NON-FINANCIAL ALLIED UNDERTAKINGS

File Name : CSOCS3A

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE / REMARKS
Bank Code	BANK	6	Numeric	0	First two (2) bytes = 04 for rural bank. Request SRSO for your bank code.
Branch Code	BRANCH	5	Numeric	0	Value is 99999 for consolidated data.
Reference Date	REFDATE	8	Numeric	0	Should be in the CCYYMMDD format. Should not be later than the current date. Ex. 20000930 for September 30, 2000.
Record No.	RECNO	3	Numeric	0	Valid values are 010, 011, ... 024 for financial allied undertakings and 025, 026, ... for non-financial allied undertakings and 999 for total equity investments.
Name of Enterprise	NAME	25	Character		Name of Enterprise.
Tax Identification No.	TIN	20	Character		TIN of Enterprise.
Address of Enterprise	ADDRESS	25	Character		Address of Enterprise.
MB Resolution No.	MBNUM	4	Numeric	0	
Date of MB Resolution	MBDATE	8	Numeric	0	Date in the CCYYMMDD format.
Class of Stock	STAK	15	Character		
Par Value	PARVAL	6	Numeric	0	
No. of Shares	SHARES	8	Numeric	0	

DATA STRUCTURE
CONSOLIDATED STATEMENT OF CONDITION
Schedule 3A - EQUITY INVESTMENTS AND OUTSTANDING LOANS TO FINANCIAL ALLIED
AND NON-FINANCIAL ALLIED UNDERTAKINGS

File Name : CSOCS3A

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE / REMARKS
Acquisition Cost	COST	15	Numeric	2	
Book Value	BKVAL	15	Numeric	2	
Percent to Equity	PCNT	6	Numeric	3	
Outstanding Loans					
Amount	AMT1	15	Numeric	2	
Secured	AMT2	15	Numeric	2	
Unsecured	AMT3	15	Numeric	2	

RURAL BANKS
DATA STRUCTURE
CONSOLIDATED STATEMENT OF CONDITION
Schedule 4 - SCHEDULE OF FIXED AND OTHER ASSETS

File Name : CSOCS4

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE / REMARKS
Bank Code	BANK	6	Numeric	0	First two (2) bytes = 04 for rural bank. Request SRSO for your bank code.
Branch Code	BRANCH	5	Numeric	0	Value is 99999 for consolidated data.
Reference Date	REFDATE	8	Numeric	0	Should be in the CCYYMMDD format. Should not be later than the current date. Ex. 20000930 for September 30, 2000.
Record No.	RECNO	3	Numeric	0	Valid values are from 075 to 137. Valid values are found under the Rec No. column.
Acquisition Cost/Other Amts.	AMT1	15	Numeric	2	Acquisition Cost for rec nos. 95 to 130. Amounts under 5 Years & Below column for rec nos. 131 to 137. Amounts under 0 to 60 Days column for rec nos. 085 to 090. Amounts under 6 Months column for rec nos. 075 to 080.
Accumulated Depreciation/ Amortization/Other Amts.	AMT2	15	Numeric	2	Accumulated Depreciation/Amortization for rec nos. 95 to 130. Amounts under 6 Years column for rec nos. 131 to 137. Amounts under 61 to 180 Days column for rec nos. 085 to 090. Amounts under Over 6 Months column for rec nos. 075 to 080.

DATA STRUCTURE
CONSOLIDATED STATEMENT OF CONDITION
Schedule 4 - SCHEDULE OF FIXED AND OTHER ASSETS

File Name : CSOCS4

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE / REMARKS
Net Book Value/Other Amts.	AMT3	15	Numeric	2	Net Book Value for rec nos. 95 to 130. Amounts under 7 Years column for rec nos. 131 to 137. Amounts under 181 to 360 Days column for rec nos. 085 to 090. Amounts under Total column for rec no. 080.
Insurance Coverage/Other Amts.	AMT4	15	Numeric	2	Insurance Coverage for rec nos. 95 to 130. Amounts under 8 Years column for rec nos. 131 to 137. Amounts under Over 360 Days column for rec nos. 085 to 090. Amounts under Net Book Value column for rec no. 080
Other Amounts	AMT5	15	Numeric	2	Amounts under 9 Years column for rec nos. 131 to 137. Amounts under Total column for rec nos. 085 to 090.
Other Amounts	AMT6	15	Numeric	2	Amounts under 10 Years and Above column for rec nos. 131 to 137. Amounts under Net Book Value column for rec nos. 085 to 090.
Total Amount	AMT7	15	Numeric	2	Amounts under Total column for rec nos. 131 to 137.

June 2000

Page 1 of 1

RURAL BANKS
DATA STRUCTURE
CONSOLIDATED STATEMENT OF CONDITION
Schedule 5 (page 1) - SCHEDULE OF DEPOSIT LIABILITIES

File Name : CSOCS5A

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE / REMARKS
Bank Code	BANK	6	Numeric	0	First two (2) bytes = 04 for rural bank. Request SRSO for your bank code.
Branch Code	BRANCH	5	Numeric	0	Value is 99999 for consolidated data.
Reference Date	REFDATE	8	Numeric	0	Should be in the CCYYMMDD format. Should not be later than the current date. Ex. 20000930 for September 30, 2000.
Record No.	RECNO	3	Numeric	0	Valid values are from 010 to 036. Valid values are found under the Rec No. column.
Demand and Now Accounts Total Withdrawals No. of Accounts Amount	WD1	15	Numeric	2	
	NUM1	8	Numeric	0	
	AMT1	15	Numeric	2	
Savings Accounts Total Withdrawals No. of Accounts Amount	WD2	15	Numeric	2	
	NUM2	8	Numeric	0	
	AMT2	15	Numeric	2	
Time Deposit Accounts Total Withdrawals No. of Accounts Amount	WD3	15	Numeric	2	
	NUM3	8	Numeric	0	
	AMT3	15	Numeric	2	

**RURAL BANKS
DATA STRUCTURE**

CONSOLIDATED STATEMENT OF CONDITION

Schedule 5 (page 2) - SCHEDULE OF TIME CERTIFICATE OF DEPOSITS BY MATURITY AND BY INTEREST RATE

File Name : CSOCS5B

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE / REMARKS
Bank Code	BANK	6	Numeric	0	First two (2) bytes = 04 for rural bank. Request SRSO for your bank code.
Branch Code	BRANCH	5	Numeric	0	Value is 99999 for consolidated data.
Reference Date	REFDATE	8	Numeric	0	Should be in the CCYYMMDD format. Should not be later than the current date. Ex. 20000930 for September 30, 2000.
Record No.	RECNO	3	Numeric	0	Valid values are from 081 to 100. Valid values are found under the Rec No. column.
Total Amount	AMT	15	Numeric	2	
Interest Rate Range	AMT1	15	Numeric	2	
10% and Below	AMT2	15	Numeric	2	
> 10% to 14%	AMT3	15	Numeric	2	
> 14% to 18%	AMT4	15	Numeric	2	
> 18% to 22%	AMT5	15	Numeric	2	
> 22% to 26%	AMT6	15	Numeric	2	
> 26% to 30%	AMT7	15	Numeric	2	
> 30%					

RURAL BANKS
DATA STRUCTURE
CONSOLIDATED STATEMENT OF CONDITION
Schedule 5 (page 3) - SCHEDULE OF DEPOSIT LIABILITIES BY SIZE OF ACCOUNT

June 2000

File Name : CSOCS5C

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE / REMARKS
Bank Code	BANK	6	Numeric	0	First two (2) bytes = 04 for rural bank. Request SRSO for your bank code.
Branch Code	BRANCH	5	Numeric	0	Value is 99999 for consolidated data.
Reference Date	REFDATE	8	Numeric	0	Should be in the CCYYMMDD format. Should not be later than the current date. Ex. 20000930 for September 30, 2000.
Record No.	RECNO	3	Numeric	0	Valid values are from 140 to 150. Valid values are found under the Rec No. column.
Total	NUM AMT	8 15	Numeric Numeric	0 2	
Demand	NUM1 AMT1	8 15	Numeric Numeric	0 2	
Now	NUM2 AMT2	8 15	Numeric Numeric	0 2	
Savings Accounts	NUM3 AMT3	8 15	Numeric Numeric	0 2	
Time Deposit Accounts	NUM4 AMT4	8 15	Numeric Numeric	0 2	

**RURAL BANKS
DATA STRUCTURE**

**CONSOLIDATED STATEMENT OF CONDITION
Schedule 6 - SCHEDULE OF BILLS PAYABLE**

File Name : CSOCS6

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE / REMARKS
Bank Code	BANK	6	Numeric	0	First two (2) bytes = 04 for rural bank. Request SRSO for your bank code.
Branch Code	BRANCH	5	Numeric	0	Value is 99999 for consolidated data.
Reference Date	REFDATE	8	Numeric	0	Should be in the CCYYMMDD format. Should not be later than the current date. Ex. 20000930 for September 30, 2000.
Record No.	RECNO	3	Numeric	0	Valid values are from 010 to 150.. Valid values are found under the Rec No. column.
Amount	AMT	15	Numeric	2	

**RURAL BANKS
DATA STRUCTURE
STATEMENT OF CONDITION
(BY BANKING UNIT)**

File Name: SOCMAIN

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE/REMARKS
Bank Code	BANK	6	Numeric	0	First two (2) bytes = 04 for Rural Banks Request SRSO for your bank code
Branch Code	BRANCH	5	Numeric	0	Value is 00000 for Head Office Request SRSO for your branch code
Reference Date	REFDATE	8	Numeric	0	Should be CCYYMMDD format. Should not be later than report date Ex. 20000930 for September 30, 2000
Record No.	RECNO	3	Numeric	0	Valid values are from 005 to 450 Valid values are found under Rec. No. column
Total Amount	AMT1	15	Numeric	2	Amounts under Total Amount column
No. of Accounts	NUM	10	Numeric	0	Count under No. of Accounts for selected record numbers

RURAL BANKS
DATA STRUCTURE
STATEMENT OF CONDITION
Schedule 1 - LOANS-TO-DEPOSIT RATIO SUPPLEMENTARY INFORMATION

File Name: SOC1

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE/REMARKS
Bank Code	BANK	6	Numeric	0	First two (2) bytes = 04 for Rural Banks Request SRSO for your bank code
Branch Code	BRANCH	5	Numeric	0	Value is 00000 for Head Office Request SRSO for your branch code
Reference Date	REFDATE	8	Numeric	0	Should be CCYYMMDD format. Should not be later than report date Ex. 20000930 for September 30, 2000
Record No.	RECNO	3	Numeric	0	Valid Values Luzon = 010 to 015 Visayas = 020 to 025 Mindanao = 030 to 035 NCR = 050 to 055 Valid values are found under Rec. No. column
Agri Loan	AMT1	15	Numeric	2	Amounts under Agri Column
Export Loan	AMT2	15	Numeric	2	Amounts under Export Column
Other Loans	AMT3	15	Numeric	2	Amounts under Others Column
Total Amount	AMT4	15	Numeric	2	Amounts under Amount Column

RURAL BANKS
DATA STRUCTURE
STATEMENT OF INCOME AND EXPENSES
(BY BANKING UNIT)

File Name: SIE

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE/REMARKS
Bank Code	BANK	6	Numeric	0	First two (2) bytes = 04 for Rural Banks Request SRSO for your bank code
Branch Code	BRANCH	5	Numeric	0	Value is 00000 for Head Office Request SRSO for your branch code
Reference Date	REFDATE	8	Numeric	0	Should be CCYYMMDD format. Should not be later than report date Ex. 20000930 for September 30, 2000
Record No.	RECNO	3	Numeric	0	Valid values are from 010 to 290 Valid values are found under Rec. No. column
Amount	AMT1	15	Numeric	2	Total Amount column for Rec. No. 010 to 290

**WEEKLY REPORT OF REQUIRED AND AVAILABLE RESERVES
AGAINST DEPOSIT LIABILITIES (WRRAR)
RURAL BANKS**

DISKETTE REPORTING

1. PROCEDURES IN REPORTING WRRAR IN DISKETTE FORM

- a. The reports shall strictly conform with the prescribed data structure. It shall be submitted with 2 copies each of *Annexes A and B*.
- b. Infected or inaccessible diskettes shall be returned. The bank shall have to submit a new diskette together with the Prooflist (Annex A) and Annex B, which shall be considered amended reports subject to penalty on late/delayed reports.

2. DEADLINE FOR SUBMISSION

The diskette and its accompanying Annexes A and B shall be submitted to the **Supervisory Reports and Studies Office (SRSO)**, on or before the fourth (4th) banking day after the end of reference week.

3. REQUIRED DISKETTE FORMAT

The *label* of the diskette shall contain the following information:

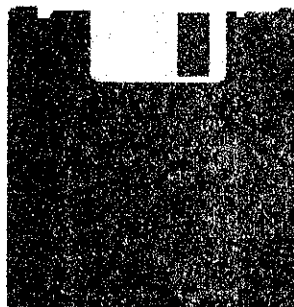
- a. Name of the rural/cooperative bank;
- b. Type of file(s) inside the diskette:

WRRAR.xls (for excel file)

WRRAR.dbf (for dbase file; see data structure Annex B);

- c. Week-end date of the report;

- d. Sample format



Submission:
Original: SRSO
Duplicate: DRB

Name of Bank

Code

Address

WEEKLY REPORT OF REQUIRED AND AVAILABLE RESERVES AGAINST DEPOSIT LIABILITIES
For Week Ended to

ACCOUNT NAME	Rec. No.	A M O U N T S						
		Friday	Saturday	Sunday	Monday	Tuesday	Wednesday	Thursday
A. DEPOSIT LIABILITIES (Total of Items 1, 2, 3, and 4)	180							
1. Demand Deposits	181							
2. Savings Deposits	182							
3. Time Certificates of Deposits	185							
4. NOW Accounts	186							
B. AVAILABLE RESERVES (Total of Items 1 and 2)	200							
1. Cash on Hand	230							
2. IBODI for Legal Reserves	240							
C. POTENTIAL RESERVES (Total of Items 1, 2, 3 and 4)	300							
1. Cash on Hand	310							
2. Due from other banks	320							
3. Gov't Securities	330							
4. IBODI for Legal Reserves (Net of Item B.2)	340							

Certified Correct:

Signature Over Printed Name

Designation

Deadline: Not later than the 4th day
of following reference week
Submission: cc:Mail to SRSO
or in diskette form

Name of Bank

Code

Address

WEEKLY REPORT OF REQUIRED AND AVAILABLE RESERVES AGAINST DEPOSIT LIABILITIES

For Week Ended to

ACCOUNT NAME	Rec. No.	A M O U N T S						
		Friday	Saturday	Sunday	Monday	Tuesday	Wednesday	Thursday
A. DEPOSIT LIABILITIES (Total of Items 1, 2, 3, and 4)	180							
1. Demand Deposits	181							
2. Savings Deposits	182							
3. Time Certificates of Deposits	185							
a. Negotiable Certificates of Time Deposits	187							
b. Others - with original maturity of 730 days or less	188							
c. Others - with original maturity of more than 730 days	189							
4. NOW Accounts	186							
B. AVAILABLE RESERVES (Total of Items 1 and 2)	200							
1. Cash on Hand	230							
2. IBODI for Legal Reserves	240							
a. Bangko Sentral Certificates of Indebtedness	250							
b. Others	260							
C. POTENTIAL RESERVES (Total of Items 1, 2, 3 and 4)	300							
1. Cash on Hand	310							
2. Due from other banks	320							
3. Gov't Securities	330							
4. IBODI for Legal Reserves (Net of Item B.2)	340							

Certified Correct:

Signature Over Printed Name

Designation

RURAL BANKS
DATA STRUCTURE
WEEKLY REPORT OF REQUIRED AND AVAILABLE RESERVE
ANNEX C

File Name : WRRAR

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE / REMARKS
Bank Code	BANK	6	Numeric	0	First two (2) bytes = 04 for rural bank. Request SRSO for your bank code.
Branch Code	BRANCH	5	Numeric	0	Value is 99999 for consolidated data.
Reference Date	REFDATE	8	Numeric	0	Should be in the CCYYMMDD format. Should not be later than the current date. Should always be a Friday.
Record No.	RECNO	3	Numeric	0	Valid values are from 180 to 340. Valid values are found under the Rec No. column.
Friday Amount	AMT1	15	Numeric	2	
Saturday Amount	AMT2	15	Numeric	2	
Sunday Amount	AMT3	15	Numeric	2	
Monday Amount	AMT4	15	Numeric	2	
Tuesday Amount	AMT5	15	Numeric	2	
Wednesday Amount	AMT6	15	Numeric	2	
Thursday Amount	AMT7	15	Numeric	2	

Appendix "C"

GUIDELINES IN THE SUBMISSION OF THE PUBLISHED QUARTERLY CONDENSED STATEMENT OF CONDITION (CSC) {RB/COB Form # 9}

A. PROCEDURES

1. The report, consisting of two pages and two attachments, shall strictly conform to the prescribed format. It shall be submitted in hard copy (2 sets).
2. The second page shall incorporate the following information:
 - a. Deposits generated from government, banks, and trust department, if any
 - b. Compliance with Magna Carta Law (SMEs), where actual compliance shall be based on the quarterly report on SME credit allocation (RB/SOC Form No. 5 B)
 - c. Amount of Non-Performing Loans (NPLs) shall tally with CSOC (RB/COB Form 2 A) record no. 930
 - d. Ratio of NPLs to Total Loan Portfolio (shall tally with CSOC record no. 900)
 - e. Amount of Classified Loans and Other Risk Assets shall be the principal amounts of loans and other risk assets where the specific provisions are reported in the CSOC under record no. 462
 - f. Specific Provision for Loan Losses shall tally with CSOC record no. 464
 - g. Return on Equity (ROE) shall be the ratio of Net Income (Loss) after tax to average total capital accounts, where:

Net Income (Loss) After Tax is computed as follows:

March = Quarter-end Net Income (Loss) x 4
June = Semester end NI (L) x 2
Sept. = Nine-months NI (L) x 1.333
Dec. = Year-end NI (L)

Average Total Capital Accounts is computed as follows:

March = Sum of end-months (Dec. to March) / 4
June = Sum of end-months (Dec. to June) / 7
Sept. = Sum of end-months (Dec. to Sept.) / 10
Dec. = Sum of end-months (Dec. to Dec.) / 13

Appendix "C"
Page 2

**Published Quarterly Condensed Statement of Condition
Guidelines**

- h. Amount of DOSRI Loans (shall tally with CSOC Schedule 2 record no. 090) and Ratio to Total Loan Portfolio
 - i. Amount of Past Due DOSRI Loans (shall be the sum of Columns B [past due] and C [litigation] of CSOC Schedule 2 record no. 090)
 - j. Ratio of Past Due DOSRI Loans to Total Loan Portfolio
 - 3. The first attachment shall be the sworn affidavit of the President of the rural bank as to the places where the CSC is posted and the duration of the posting.
 - 4. The second attachment shall be the sworn affidavit of the City/Municipal Treasurer as to places and period of posting of the CSC.
- B. SUBMISSION** —shall be within 25 banking days after end of the reference quarter to the DRB/SRSO

Deadline: 25th banking days after
end of reference quarter
Submission: DRB/SRSO

Code

Address

As of _____

Assets

Cash on hand and Due from Local Banks
Checks and Other Cash Items
Due from Bangko Sentral Ng Pilipinas
Loans and Discounts (net of Allowance for Probable Loan Losses)
Investment in Bonds and Other Debt Instruments
Equity Investment in Allied Undertakings
Bank Premises, Furniture, Fixtures and Equipment (net)
Real and Other Properties Owned or Acquired
Other Assets

p

P

- Demand Deposits
- Savings Deposits
- Time Certificates of Deposits
- Negotiable Order of Withdrawal (NOW Accounts)
- Time Certificates of Deposits - Special Financing
- Due to the Treasurer of the Philippines
- Due to Local Banks
- Manager's/Cashier's/Manager's Checks
- Bills Payable
- Accrued Taxes and Other Expenses
- Due to Bangko Sentral Ng Pilipinas, Philippine National Bank, Development Bank of the Philippines and Land Bank of the Philippines
- Unearned Income and Other Deferred Credits
- Other Liabilities
- Paid-up Capital
 - Common
 - Preferred
- Surplus Free
- Surplus Reserves
- Undivided Profits
- Appraisal Increment Reserve

P

P _____

Name of Rural Bank

ADDITIONAL INFORMATION

1. Deposits of:
 - a. Government
 - b. Banks
 - c. Trust Department

2. Compliance with Magna Carta Law (SMEs)

	<u>SEs</u>	<u>MEs</u>
Prescribed Ratio	6%	2%
Actual Compliance	_____	_____

3. Amount of Non-Performing Loans (NPLs)
4. Ratio of NPLs to Total Loan Portfolio
5. Amount of Classified Loans and Other Risk Assets
6. Specific Provision for Loan Losses
7. Return on Equity (ROE)
8. Amount of DOSRI Loans and Ratio to Total Loan Portfolio
9. Amount of Past Due DOSRI Loans
10. Ratio of Past Due DOSRI Loans to Total Loan Portfolio

PRINTED NAME/SIGNATURE
President/CEO/EVP

PRINTED NAME/SIGNATURE
Chief Accountant/Accountant

Republic of the Philippines)
_____) S.S.

AFFIDAVIT

I, _____ of legal age, Filipino, single/married to _____
and with residence and postal address at _____ after having been
duly sworn to in accordance with law hereby depose and say:

1. That I am the _____ of the Rural/Cooperative Bank of _____
situated at the City/Municipality of _____.
2. That in pursuance to Central Bank Circular No. 382 dated October 15, 1973, aforesaid Rural/
Cooperative Bank of _____ has caused the posting for the period of thirty
(30) successive days _____ to _____ of its
Condensed Statement of Condition as of _____ (copy of which is
attached), printed in a 12" x 18" white paper;
3. That the aforesaid posting of the Statement of Condition of the Rural/Cooperative Bank of _____
_____ was made at the following places:
 - a) At the front of the rural/cooperative bank building;
 - b) At the front door/bulletin board of the city hall/municipal building of _____; and
 - c) At the main gate of a conspicuous place in the public market of the city/municipality of _____
_____; and
 - d) That affiant further sayeth none.

IN WITNESS WHEREOF, I have hereunto set my hand on this affidavit this _____ day of _____
_____ at _____.

Affiant

SUBSCRIBED AND SWORN to before me this _____ at _____, affiant
exhibiting to me his Community Tax Certificate No. _____ issued at _____
on _____.

Notary Public
Valid 'Until _____, 2000
PTR No. _____
Date Issued: _____

Doc. No. _____
Book No. _____
Page No. _____
Series of 20____

Republic of the Philippines)
 _____) S.S.

AFFIDAVIT

I, _____ of legal age, Filipino, single/married to _____
 and with residence and postal address at _____ after having been
 duly sworn to in accordance with law hereby depose and say:

1. That I am the City/Municipal Treasurer of _____ has caused the posting,
 at the places named hereunder of its condensed statement of condition as of _____,
 of the Rural/Cooperative Bank of _____ printed at 12" x 18" white paper;
 - a) At the front door/bulletin board of the city hall/municipal building of _____; and
 - b) At the main gate of a conspicuous place in the public market of the city/municipality of _____
 _____; and
2. That the aforesaid posting was made for a period of thirty (30) successive days from _____
 _____ to _____; and
3. That affiant further sayeth none.

IN WITNESS WHEREOF, I have hereunto set my hand on this affidavit this _____ day of _____
 _____ at _____.

Affiant

SUBSCRIBED AND SWORN to before me this _____ at _____, affiant
 exhibiting to me his Community Tax Certificate No. _____ issued at _____
 on _____.

 Notary Public
 Valid Until _____, 2000
 PTR No. _____

Doc. No. _____
 Book No. _____
 Page No. _____
 Series of 20____

Name of Bank _____

Code _____

Address _____

SUMMARY REPORT OF LOANS GRANTED

For the year ended December 31, _____
(In Thousand Pesos)

Particulars	Rec. No.	T O T A L		Short Term (Up to 1 year)		Medium Term (Over 1 year - 5 years)		Long Term (Up to 5 years)	
		No. of Accounts	Amount (In Pesos)	No. of Accounts	Amount (In Pesos)	No. of Accounts	Amount (In Pesos)	No. of Accounts	Amount (In Pesos)
1. By Purpose	400								
A. Agricultural Loans	250								
1. Crops	100								
Rice/Paluy	015								
Sugar	020								
Corn	025								
Coconut/Copra	030								
Coffee	035								
Abaca & oth. Fibers	040								
Tobacco	045								
Fruits & Vegetables	050								
Sorghum	055								
Soyabeans	060								
Miscellaneous Feedgrains	065								
Other Crops	070								
2. Other Agricultural Loans	200								
Livestock	110								
Hog Raising	109								
Hog Fattening	108								
Poultry - Broiler/Layers	111								
Goat	112								
Fishery/Fishpond	115								
Piggery	116								
Forest Products	120								
Ducks	122								
Cattle	123								
Farm Implements/Machinery	125								
Others	130								

Name of Bank _____
Code _____
Address _____

SUMMARY REPORT OF LOANS GRANTED

For the year ended December 31, _____
(In Thousand Pesos)

Particulars	Rec. No.	T O T A L		Short Term (Up to 1 year)		Medium Term (Over 1 year - 5 years)		Long Term (Up to 5 years)	
		No. of Accounts	Amount (In Pesos)	No. of Accounts	Amount (In Pesos)	No. of Accounts	Amount (In Pesos)	No. of Accounts	Amount (In Pesos)
B. Non-Agricultural Loans	300								
1. Mining and Quarrying	320								
2. Manufacturing	325								
3. Electricity, Gas and Water	330								
4. Construction	335								
5. Wholesale and Retail Trade, Repair of Motor Vehicles, Motorcycles and Personal and Household Goods	340								
6. Transportation, Storage and Communication	345								
7. Financial Intermediation	350								
8. Real Estate, Renting and Business Activities	355								
9. Public Administration and Defense; Compulsory Social Security	360								
10. Education	365								
11. Health and Social Work	370								
12. Other Community, Social and Personal Service Activities	375								
13. Private Households with Employed Person	380								
14. Extra-Territorial Organizations and Bodies	385								
15. Hotels and Restaurants	390								

Name of Bank _____ Code _____

Address _____

SUMMARY REPORT OF LOANS GRANTED

For the year ended December 31, _____
(In Thousand Pesos)

Particulars	Rec. No.	T O T A L			Short Term (Up to 1 year)		Medium Term (Over 1 year - 5 years)		Long Term (Up to 5 years)	
		No. of Accounts	Amount (In Pesos)	No. of Accounts	Amount (In Pesos)	No. of Accounts	Amount (In Pesos)	No. of Accounts	Amount (In Pesos)	No. of Accounts
II. By Size	555									
A. 15,000 and Below	510									
B. 15,000.01 - 40,000	515									
C. 40,000.01 - 60,000	520									
D. 60,000.01 - 80,000	525									
E. 80,000.01 - 100,000	530									
F. 100,000.01 - 125,000	535									
G. 125,000.01 - 150,000	540									
H. 150,000.01 - 200,000	545									
I. Over 200,000	550									
III. By Type of Security	600									
A. Secured	560									
B. Unsecured	565									
IV. By Interest Rate	650									
A. Non-Interest Bearing	610									
B. 5% and Below	615									
C. Over 5% to 10%	620									
D. Over 10% to 15%	625									
E. Over 15% to 20%	630									
F. Over 20% to 25%	635									
G. Over 25%	640									