



Bangko Sentral ng Pilipinas

SUPERVISION AND EXAMINATION SECTOR OFFICE OF THE DEPUTY GOVERNOR

MEMORANDUM TO ALL RURAL/COOPERATIVE AND MICROFINANCE-ORIENTED RURAL BANKS

Please observe the following guidelines to ensure implementation by end-December 2005 of the Unified General Ledger(GL)/Subsidiary Ledger(SL) Reporting System for rural/cooperative and microfinance-oriented rural banks:

1. The Manual of Accounts shall be amended as follows:
 - a) Creation of the following sub-accounts for **"Sales Contract Receivables"** (with record no. 141 under RB/COB Form 2A and with 1-4-06-04-00-00 account code under the GL template): (i) **"Performing (Unclassified)"** and (ii) **"Non-Performing (Substandard)"** (with record nos. 142 and 143 under RB/COB Form 2A) as provided under Circular No. 380 dated 28 March 2003; and
 - b) Creation of **"Interest Income – Microfinance Loans"** (with record no. 755 under RB/COB Form 3A and account code 5-0-02-15-00-00 under the GL template) as provided under Section 7 of Circular No. 409 dated 14 October 2003 – This represents interest earned and/or actually collected on microfinance loans.
 - c) Transfer of GL accounts pertaining to microfinance transactions (formerly reported under the "Additional Information" section of the CSOC, RB/COB Form 2A) to CSOC Main report - This is in conformity with the GL templates for universal, commercial and thrift banks.
2. These revisions shall be applicable for the reports as of/for the period-ended September 2004. The reporting templates specifically amended for the purpose are:
 - a) Consolidated Statement of Condition (CSOC, RB/COB Form 2A, Revised 2004) – pages 1 to 4 only as shown in Annex A;
 - a.1) Schedule of Loan Portfolio and Other Accommodations (Schedule 2 of CSOC, RB/COB Form 2A) – page 3 only as shown in Annex A.1;
 - a.2) Schedule of Microfinance Loans (Schedule 2.2 of CSOC, RB/COB Form 2A) – pages 1 and 2 as shown in Annex A.2;
 - a.3) Schedule of Fixed and Other Assets (Schedule 4 of CSOC, RB/COB Form 2A) – page 1 as shown in Annex A.3;

MAG-IMPOK SA BANGKO

- b) Consolidated Statement of Income and Expenses (CSIE, RB/COB Form 3A, Revised 2004) – page 1 only as shown in Annex B;
- c) RB General Ledger (GL) Template (Revised 2004) – pages 2 and 8 as shown in Annex C and Annex C.1, respectively;
- d) Statement of Condition By Banking Unit (RB/COB Form 3A, Revised 2004) – page 1 only (Annex D);
- e) Statement of Income and Expenses By Banking Unit (RB/COB Form 3B – page 1 only as shown in Annex E;
- f) Details of Loan Portfolio and Loans to Small and Medium Enterprises (Schedule 1A) of the Quarterly Report on Compliance with Mandatory Credit Allocation Required Under R.A. 6977 as amended by R.A. 8289 – page 2 only as shown in Annex F.

3. The following phased program of implementation shall be adopted for the Unified GL/SL Reporting System as provided under Circular No. 249 dated 26 June 2000 which was supplemented by Circular Letter dated 13 November 2002.

Report	Parallel Testing	Live Implementation
a) General Ledger (GL) mapped with revised CSOC/CSIE Main Report; SCHAD File; CSOC Schedules (Schedule 1 to 6), based on the revised RB/COB Form 2A	June, September and December 2004 Reports	March 2005 reports
b) Subsidiary Ledger (SL) System:		
(1) Due from Other Banks/ Head Office, Branches & Agencies Ledger	March 2005 reports (April – May 2005)	September 2005 reports
(2) Fixed & Other Assets Ledger	March 2005 reports (May – June 2005)	September 2005 reports
(3) Bills Payable Ledger	March 2005 reports (June – July 2005)	September 2005 reports
(4) Deposit Liabilities/Due to Local banks Ledger	June 2005 reports (July – August 2005)	December 2005 reports
(5) Investment/Equity Ledger	June 2005 reports (August - September 2005)	December 2005 reports
(6) Loan Portfolio & Other Accommodations Ledger	June 2005 reports (September – October 2005)	December 2005 reports

4. At the start of the testing period, BSP validation program(s) shall be made available to banks. At live implementation stage, validation of bank reports shall be done electronically.
5. Banks shall be informed of the validation results and may be required to submit corrected reports if and when validation results necessitates.
6. Pending the full adoption of the Unified GL/SL Reporting System, all banks shall be required to reconcile their respective GL report against the various existing supporting schedules of the CSOC (RB/COB Form 2A).
7. All existing regulations on impositions of penalties for delayed/erroneous reporting shall continue to apply.
8. All reports shall be submitted directly to the Supervisory Reports and Studies Office (SRSO) with postal address:

16th Floor, Multi-Storey Building
Bangko Sentral ng Pilipinas
A. Mabini, Malate, Manila 1004

within 15 banking days after end of reference month/quarter, preferably in soft copy (sent either through e-mail or in diskette through the postal service).

10. Banks, preferring to submit reports through e-mail, shall use the following addresses:
 - For banks submitting soft copy of CSOC (RB/COB Form 2A) and CSIE (RB/COB 3A) in MS Excel format

To : srsorb-fs@bsp.gov.ph
Subject : <Bank Name>, <Report Title>, As of/For
<Reference Date of Report>

- For banks submitting GL and SCHAD Files, using the prescribed GL templates (shown in Annexes G and H) with data structures (shown in Annexes J and K)

To : srsoglr@bsp.gov.ph
Subject : <Bank Name> GL and SCHAD Files, As of
<Reference Date of Report>

11. All electronic submission of reports shall be accompanied by a Control Prooflist, following the prescribed formats shown in Annex K for CSOC (RB/COB Form 2A.1) and Annex L for CSI-E (RB/COB Form 3A.1). Submission of these Control Prooflists shall also be required for reports submitted in diskettes.
12. Control Prooflists shall be sent via fax (523-3461) for reports submitted through e-mail and/or shall be submitted together with the diskettes sent through mail. Diskettes shall be properly labeled as follows:

<BANK NAME> Report Title As of <Reference Date of Report>
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For all queries/requests for clarification on the aforementioned guidelines, you may contact Mesdames Heidi F. Gomez or Cynthia P. Toleran, at telephone numbers: 523-3241 (direct line), 524-7011 (trunkline) locals 2701/2706/2767, 523-3461 (fax number) or at e-mail address: srsoglr@bsp.gov.ph

For strict compliance.


ALBERTO V. REYES
Deputy Governor

21 May 2004
Attachment

Name of Rural Bank

Code

Address

CONSOLIDATED STATEMENT OF CONDITION
As of _____

ACCOUNT DESCRIPTION	No of Accounts	Rec. No.	Peso Accounts	FOREIGN EXCHANGE ACCOUNTS				Total Amount
				REGULAR		FCDU		
				In US \$	Peso Equ	In US \$	Peso Equ	
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						
3) Microfinance Loans (Cir. No. 409 dated October 14, 2003) ^{1/}		148						
b. Past Due - Restructured Loans		080						
1) Microfinance Loans (Cir. No. 409 dated October 14, 2003) ^{1/}		292						
2) Others ^{1/}		149						
c. Items in Litigation - Restructured Loans		081						
1) Microfinance Loans (Cir. No. 409 dated October 14, 2003) ^{1/}		293						
2) Others ^{1/}		172						
Total Restructured Loans - GROSS		082						
d. Less: Allowance for Probable Losses		083						
Restructured Loans - NET		084						

^{1/} New Accounts/Record Nos.

Name of Rural Bank

Code

Address

CONSOLIDATED STATEMENT OF CONDITION

As of _____

ACCOUNT DESCRIPTION	No of Accounts	Rec. No.	Peso Accounts	FOREIGN EXCHANGE ACCOUNTS				Total Amount
				REGULAR		FCDU		
				in US \$	Peso Equi	in US \$	Peso Equi	
9. MICROFINANCE LOANS (Circular No. 409 dated October 14, 2003) ^{1/}								
a. Microfinance Loans ^{1/}		173						
b. Past Due - Microfinance Loans ^{1/}		174						
c. Items in Litigation - Microfinance Loans ^{1/}		176						
Total Microfinance Loans - Gross ^{1/}		177						
d. Less: Allowance for Probable Losses ^{1/}		178						
Microfinance Loans - Net ^{1/}		179						
10. GENERAL LOAN LOSS PROVISION		910						
11. 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						
12. 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						
13. BANK PREMISES, FURNITURE, FIX. & EQUIPMENT - NET (Schedule 4)		130						
14. 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						
15. 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						

^{1/} New Accounts/Record Nos.

Name of Rural Bank

Code

Address

CONSOLIDATED STATEMENT OF CONDITION
As of _____

ACCOUNT DESCRIPTION	No of Accounts	Rec. No.	Peso Accounts	FOREIGN EXCHANGE ACCOUNTS				Total Amount
				REGULAR		FCBU		
				In US \$	Peso Equi	In US \$	Peso Equi	
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						
7a. Loans Classified as "Loss" which are fully covered by Allowance for Probable Losses		933						
7b. Outstanding Credit Receivables Classified as Loss		934						
in the latest BSP examination, net of write offs, recoveries and collections								
7bc Credit Card Receivables classified as loss by the bank as of this month		935						
8. Restructured Loans		082						
a. Current		079						
1. Agrarian Reform/Other Agricultural Credit		962						
a. Agrarian Reform Loans		963						
b. Other Agricultural Credit Loans		964						
2. Development Incentive Loans		965						
3. Others		966						
b. Past Due Loans		080						
1. Agrarian Reform/Other Agricultural Credit		968						
a. Agrarian Reform Loans		969						
b. Other Agricultural Credit Loans		970						
2. Development Incentive Loans		971						
3. Others		972						
c. Items in Litigation		081						
1. Agrarian Reform/Other Agricultural Credit		974						
a. Agrarian Reform Loans		975						
b. Other Agricultural Credit Loans		976						
2. Development Incentive Loans		977						
3. Others		978						
9. Deferred Income Tax		164						
a. Deferred Income Tax-Timing Differences		981						
b. Deferred Income Tax - Net Operating Loss Carry-Over (NOLCO)		982						
c. Deferred Income Tax - Minimum Corporate Income Tax (MCIT)		983						
d. Total		985						
e. Less: Allowance for Probable Losses - Deferred Income Tax		988						

Deadline: 15 banking days after end
of reference month
Submission: SR&O/SED I/DER

Name of Rural Bank

Code

Address

CONSOLIDATED STATEMENT OF CONDITION
As of _____

ACCOUNT DESCRIPTION	No of Accounts	Rec. No.	Peso Accounts	FOREIGN EXCHANGE ACCOUNTS				Total Amount
				REGULAR		FCBU		
				In US \$	Peso Equi	In US \$	Peso Equi	
10. Loans and Discounts		038						
11. Agrarian Reform/Other Agri-Credit Loans		053						
12. Development Incentive Loans		608						
13. Microfinance Loans (Schedule 2.2)								
a. Microfinance Loans		350						
b. Past Due Microfinance Loans		351						
c. Items in Litigation		352						
Total Microfinance Loans		353						
d. Less Allowance for Probable Losses		354						
Microfinance -Net		360						
e. Non-Performing Microfinance Loans		361						
f. Portfolio At Risk		362						
g. Restructured Microfinance Loans								
1. Current		381						
2. Past Due		382						
3. Items in Litigation		383						
Total Restructured Microfinance Loans - Gross		384						
Less: Allowance for Probable Losses		386						
Restructured - Net		389						
14. Deposits								
a. Demand Deposits		181						
1. Taxable Demand Deposits		189						
2. Non-Taxable Demand Deposits		190						
b. Savings Deposits		182						
1. With Automatic Transfer		183						
a. Taxable Savings Deposits		191						
b. Non-Taxable Savings Deposits		192						
2. Without automatic Transfer		184						
a. Taxable Savings Deposits		193						
b. Non-Taxable Savings Deposits		194						
c. Time Certificate of Deposits		185						
a. Taxable		195						
b. Non-Taxable		196						
d. NOW Accounts		186						
a. Taxable Deposits		197						
b. Non-Taxable		201						
15. Inward Bills for Collection		365						
a. Inward Bills for Collection - Clean		368						
b. Inward Bills for Collection - Documentary		369						
16. Outward Bills for Collection		370						
a. Outward Bills for Collection - Clean		374						
b. Outward Bills for Collection - Documentary		378						
17. Real and Other Properties Owned or Acquired ^{1/}		135						
a. Real and Other Properties Owned or Acquired ^{1/}		138						
b. Less: Allowance for Probable Losses - ROFOA ^{1/}		139						
c. Real and Other Properties Owned or Acquired - Net ^{1/}		140						
d. Sales Contract Receivable (Circular 380 dated March 28, 2003) ^{1/}		141						
1. Performing (Unclassified) ^{1/}		142						
2. Non-Performing (Substandard) ^{1/}		143						
3. Total ^{1/}		144						
4. Less: Allowance for Probable Losses - Sales Contract Receivable ^{1/}		145						
5. Sales Contract Receivable - Net ^{1/}		146						

^{1/} New Accounts/Record Nos.

RB/COB Form 2A
(Revised 2004)

Name of Bank _____ Code _____

SCHEDULE OF LOAN PORTFOLIO AND OTHER ACCOMMODATIONS

As of _____

Particulars	Rec. No.	OUTSTANDING BALANCE	Current	Past Due	Items in Litigation	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	a ¹				
G. CLASSIFIED AS TO TYPE OF LOANS						
1. Loans and Discounts	500					
a. Demand Loans	506					
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	580					
5. Miscellaneous Loans	580					
Total	570	a ¹				
6. General Loan Loss Provisions	580					

¹ New Account/Record No.

- a¹ Should Tally with Record No. 900 of the Main Report
b¹ Should Tally with Record No. 904 of the Main Report
c¹ Should Tally with Record No. 910 of the Main Report

RB/COB Form 2
(Revised 2004)

Schedule 2.2

Name of Bank

Code

SCHEDULE OF MICROFINANCE LOANS

As of _____

Particulars	Rec. No.	No. of Accounts	No. of Beneficiaries			Amount
			Total	Male	Female	
A. Classified as to Type of Client						
1. Farmers - Peasants	005					
2. Artisanal Fisherfolk	010					
3. Workers in the Formal Sector	015					
4. Migrant Workers ^{1/}	020					
5. Workers in the Informal Sector	025					
6. Others (e.g. Cultural Minorities ^{2/} , Senior Citizens, etc.)	030					
a.	035					
b.	040					
c.	045					
d.	050					
7. Total	060					
B. Classified as to Business Enterprise						
1. Service (Cleaning, Child care, etc.)	065					
2. Retail (Shopkeepers, Ambulant Vendors, etc.)	070					
3. Manufacturing (Cottage Industries, Handicrafts, etc.)	075					
4. Agriculture (Livestock, Small Scale Cage Fishing, etc.)	080					
5. Others (Pls. Specify)	085					
a.	088					
b.	087					
c.	088					
6. Total	090					
C. Classified as to Interest Rate						
1. 20% and below	095					
2. Over 20% to 25%	100					
3. Over 25% to 30%	105					
4. Over 30% to 40%	110					
5. Over 40% to 50%	115					
6. Over 50%	120					
7. Total	125					
D. Classified as to Size of Loans						
1. Up to P3,000	130					
2. P3,001 to P5,000	135					
3. P5,001 to P10,000	140					
4. P10,001 to P20,000	145					
5. P20,001 to P50,000	150					
6. P50,001 to P100,000	155					
7. P100,001 to P150,000	160					
8. Total	165					
E. Classified as to Security						
1. Secured	170					
2. Unsecured	175					
3. Total	180					
F. Classified as to Terms of Loans						
1. 3 Months or Less	181					
2. Over 3 Months to 6 Months	182					
3. Over 6 Months to 12 Months	183					
4. Over 12 months	184					
5. Total	195					
G. Classified as to Loan Status						
1. Performing	196					
2. Non-Performing	197					
3. Total	198					

^{1/} Defined under R.A. 8042 as a person who is engaged, is engaged or has been engaged in a remunerated activity in a state of which he or she is not a legal resident to be used interchangeably with overseas Filipino worker

^{2/} Defined under Section 3H of R.A. 8371 as "a group of people or homogenous societies identified by self-ascription and ascription by others, who have continuously lived as organized community on communally bounded and defined territory xxx"

RB/COB Form 2
(Revised 2004)

Schedule 2.2

Name of Bank _____

Code _____

SCHEDULE OF MICROFINANCE LOANS
As of _____

Particulars	Rec. No.	No. of Accounts	No. of Beneficiaries			Amount	Valuation Res. (Booked)
			Total	Male	Female		
H. Repayment Schedules							
1. Daily	185						
2. Weekly	186						
3. Monthly	187						
4. Quarterly	188						
5. Others (Pls. Specify)	189						
a.	190						
b.	191						
c.	192						
I. Aging of Accounts							
1. Microfinance Loans	200						
a. Current	205						
b. Past Due / Items in Litigation	210						
1) 1 to 30 Days	215						
2) 31 to 60 Days	220						
3) 61 to 90 Days	225						
4) 91 to 180 Days	230						
5) Over 180 Days	235						
2. Restructured Microfinance Loans	240						
a. Current	245						
b. Past Due / Items in Litigation	250						
1) 1 to 30 Days	255						
2) 31 to 60 Days	260						
3) 61 to 90 Days	265						
4) 91 to 180 Days	270						
5) Over 180 Days	275						
J. Portfolio at Risk (PAR)^{3/}	276						
1. 1 to 30 Days	277						
2. 31 to 60 Days and/or Loans Restructured Once	278						
3. 61 to 90 Days	279						
4. 91 or More Days and/or Loans Restructured Twice	280						
K. Loan Releases							
1. New Clients	285						
2. Repeat Loans	286						
L. Funds Generated							
1. Deposit Component	290						
a. During the month	291						
b. Outstanding Balance	292						
2. Borrowings	293						
a. Bangko Sentral ng Pilipinas	294						
b. Other Government Institutions	295						
c. Private Financial Institutions	296						
d. Others (Pls. Specify)	297						
1)	298						
2)	299						
3)	301						
3. Grants/Donations	302						

^{3/} PAR is defined as the value of all loans outstanding that have one or more installments of principal past due more than a certain number of days. This item includes the entire unpaid principal balance, including both the past due and future installments, but not accrued interest. It also does not include loans that have been restructured or rescheduled.

RROR Form 2A
(Revised 2004)

Name of Bank _____ Code _____
 SCHEDULE OF FIXED AND OTHER ASSETS
 As of _____, 20__

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

Type	Rec. No.	Acquisition Cost	Depreciation / Amortization	Net Book Value	Insurance	Coverage
Bank Premises - Land	95					
Bank Premises - Building	100					
Bank Premises - Under Construction	105					
Bank Premises - Appraisal Investment	110					
Leasehold Improvements	115					
Furniture, Fixtures, and Equipment	120					
Transportation Equipment	125					
Total	130					

B. SCHEDULE OF REAL AND OTHER PROPERTIES OWNED OR ACQUIRED (ROPOA)

Item	Rec. No.	5 Years & Below	6 Years	7 Years	8 Years	9 Years	10 Years & Above	Total
REIM	131							
Capital	132							
Pledge	133							
Others	134							
Total	138							
Less: Allowance for Probable Losses - ROPOA	136							
ROPOA - Net	137							
Sales Contract Receivable ^{1/}	141							
Less: Allowance for Probable Losses - Sales Contract Rec. ^{1/}	145							
Sales Contract Receivable - Net ^{1/}	146							
ROPOA - Gross	155							

C. SCHEDULE OF OTHER ASSETS

Particulars	Rec. No.	Days	Over 360	Total	Net Book Value
1. Accounts Receivable	083	0 to 60	61 to 180	181 to 360	
Less: Allowance for Probable Losses	090				
Particulars	Rec. No.	Months	Over 6	Total	Net Book Value
2. Advanced Interest Receivable	075	6			
Less: Allowance for Probable Losses	080				

^{1/} New Accounts/Record Nos.

^{a/} Main Tally with Record No. 130 of the Main Report

^{b/} Main Tally with Record No. 137 of the Main Report

^{c/} Main Tally with Record No. 158 of the Main Report

^{d/} Main Tally with Record No. 161 of the Main Report

RB/COB Form 3A
(Revised 2004)

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

Name of Bank

Code

Address

CONSOLIDATED STATEMENT OF INCOME AND EXPENSES

As of _____

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 - Microfinance Loans ^{1/}	755	
6) Interest - Past Due Items/Items in Litigation	760	
7) Interest - Investments	300	
8) Interest - Deposit in Banks	024	
9) Interest - Due from Bangko Sentral	025	
10) Interest - Others	027	
b. Bank Commissions	030	
c. Service Charges/Fees	040	
d. Foreign Exchange Profit/(Loss)	070	
e. Profit/(Loss) on Sale or Redemption of Investments	085	
f. Other Income	100	
2. TOTAL OPERATING EXPENSES	110	
a. Interest Expenses	120	
1) Interest - Deposits	121	
a. Demand Deposit	320	
1. Tax Exempt	301	
2. Taxable	302	
b. Savings Deposit	305	
1. Tax Exempt	306	
2. Taxable	307	
c. Time Deposit	310	
1. Tax Exempt	311	
2. Taxable	312	
d. NOW Accounts	315	
1. Tax Exempt	316	
2. Taxable	317	
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	

^{1/} New Account/Record No.

RB GENERAL LEDGER TEMPLATE

Bank Code: - 0 4 - Rural/Cooperative bank
0 8 - Microfinance-oriented rural bankBranch Code: (00000 for head office data, 999999 for consolidated data)
(Refer to list of valid branch codes for branch data)Reference Date: (CCYY) - - -
(MM) (DD)

Book Code

☐ - (1) REGULAR- Peso Regular - Fill up amount column (a)
- FX Regular - Fill up amount column (b) and (c)

ACCOUNT DESCRIPTION	ACCOUNT CODE	A M O U N T S		
		In Pesos (e)	In US\$ (b)	Peso Equiv. (c)
7. DEVELOPMENT INCENTIVE LOANS - PD 717				
a. Development Incentive Loans - PD 717	1-2-08-00-00-00			
b. Past Due - Development Incentive Loans - PD 717	1-2-08-02-00-00			
c. Items in Litigation - Development Incentive Loans - PD 717	1-2-08-04-00-00			
d. Less: Allowance for Probable Losses	1-2-08-06-00-00			
8. RESTRUCTURED LOANS - NET				
a. Restructured Loans	2-7-08-00-00-00			
1. Restructured Loans - Secured	1-2-16-00-00-00			
2. Restructured Loans - Unsecured or Partially Secured	1-2-16-02-00-00			
3. Microfinance Loans (Circular No. 409 dated October 14, 2003) ^{1/}	1-2-16-02-04-00			
b. Past Due - Restructured Loans	1-2-16-04-00-00			
1. Microfinance Loans (Circular No. 409 dated October 14, 2003) ^{1/}	1-2-16-04-00-00			
2. Others	1-2-16-04-02-00			
c. Items in Litigation - Restructured Loans	1-2-16-06-00-00			
1. Microfinance Loans (Circular No. 409 dated October 14, 2003) ^{1/}	1-2-16-06-00-00			
2. Others	1-2-16-06-02-00			
d. Less: Allowance for Probable Losses	2-7-16-00-00-00			
9. MICROFINANCE LOANS (Circular No. 409 dated October 14, 2003)^{1/}				
a. Microfinance Loans ^{1/}	1-2-24-00-00-00			
b. Past Due - Microfinance Loans ^{1/}	1-2-24-02-00-00			
c. Items in Litigation - Microfinance Loans ^{1/}	1-2-24-04-00-00			
d. Less: Allowance for Probable Losses ^{1/}	1-2-24-06-00-00			
10. GENERAL LOAN LOSS PROVISION				
2-7-80-00-00-00	2-7-80-00-00-00			
11. INVESTMENT IN BONDS & OTHER DEBT INSTRUMENTS				
a. Investment in Bonds and Other Debt Instruments - Gov't	1-3-50-00-00-00			
1. IBODI - Reserve Purposes	1-3-50-02-00-00			
2. IBODI - Other	1-3-50-02-02-00			
Accumulated Bond Discount - IBODI Gov't	1-8-50-02-00-00			
Accumulated Premium Amortization - IBODI Gov't	2-8-50-02-00-00			

^{1/} New Accounts/Codes

RB GENERAL LEDGER TEMPLATE

Bank Code: -

0 4 - Rural/Cooperative bank
0 8 - Microfinance-oriented rural bank

Branch Code: (0000 for head office data, 99999 for consolidated data)
(Refer to list of valid branch codes for branch data)

Reference Date: - (CCYY) (MM) (DD)

Book Code

☐ - (1) REGULAR
- Peso Regular - Fill up amount column (a)
- FX Regular - Fill up amount column (b) and (c)

ACCOUNT DESCRIPTION	ACCOUNT CODE	A M O U N T S		
		In Pesos (a)	In US\$ (b)	Peso Equiv. (c)
INCOME AND EXPENSE ACCOUNTS				
TOTAL OPERATING INCOME				
41. Interest Income	5-0-00-00-00-00			
a. Interest - Loans and Discounts	5-0-02-00-00-00			
(1) Discounts Earned	5-0-02-04-00-00			
(2) Interest - Demand Loans	5-0-02-04-02-00			
(3) Interest - Time Loans	5-0-02-04-04-00			
(4) Interest - Mortgage Contract Receivable	5-0-02-04-06-00			
(5) Interest - Loans and Discounts (DOSRI)	5-0-02-04-08-00			
(6) Interest - Loans and Discount - Officers and Employees	5-0-02-04-10-00			
b. Interest - Agrarian Reform/Other Agricultural Credit Loans	5-0-02-04-12-00			
c. Interest - Development Incentive Loans	5-0-02-05-00-00			
d. Interest - Restructured Loans	5-0-02-08-00-00			
e. Interest - Microfinance Loans ^{1/}	5-0-02-14-00-00			
f. Interest - Past Due Items/Items in Litigation	5-0-02-15-00-00			
g. Interest - Deposit in Banks	5-0-02-16-00-00			
(1) Interest - Deposits in Local Banks	5-0-02-20-00-00			
(2) Interest - Deposits in Foreign Banks	5-0-02-20-02-00			
h. Interest - Due from Bangko Sentral	5-0-02-20-04-00			
i. Interest - Investments in Bonds and Other Debt Instruments (BODI)	5-0-02-22-00-00			
(1) Interest - Tax-Exempt Investments	5-0-02-26-00-00			
(2) Interest - Taxable Investments	5-0-02-26-02-00			
j. Interest - Others	5-0-02-26-04-00			
42. Bank Commissions	5-0-02-40-00-00			
43. Service Charges/Fees	5-0-04-00-00-00			
44. Foreign Exchange Profit/(Loss)	5-0-06-00-00-00			
45. Profit/(Loss) on Sale or Redemption of Investments	5-0-12-00-00-00			
a. Profit/(Loss) on Sale of Red. Of Inv. - Gov't Bonds and Debt Instruments	5-0-16-00-00-00			
b. Profit/(Loss) on Sale of Red. Of Inv. - Private Bonds and Debt Instruments	5-0-16-02-00-00			
	5-0-19-04-00-00			

^{1/} New Account/Code

RB/COB Form 2B
(Revised 2004)

Deadline: 15 banking days after end
of reference quarter

Submission: SRSO/SED IV

Name of Rural Bank

Code

Address

STATEMENT OF CONDITION
(By Banking Unit)

As of _____, 20__

ACCOUNT DESCRIPTION	REC NO.	TOTAL AMOUNT (In Thousand Pesos)
ASSETS		
1. CASH ON HAND	005	
2. CHECKS AND OTHER CASH ITEMS	010	
3. DUE FROM BANGKO SENTRAL NG PILIPINAS	015	
4. DUE FROM OTHER BANKS	020	
5. LOANS AND DISCOUNTS-GROSS	038	
6. AGRARIAN REFORM/OTHER AGRI CREDIT LOANS-P.D. 717-GROSS	053	
7. DEVELOPMENT INCENTIVE LOANS-P.D. 717-GROSS	608	
8. RESTRUCTURED LOANS	082	
9. MICROFINANCE LOANS ^{1/}	144	
10. TOTAL OF ITEMS 5 TO 9	098	
11. GENERAL LOAN LOSS PROVISION	461	
12. Less: Total Allowance for Probable Losses (Item 5 to 9)	615	
13. INVESTMENT IN BONDS & OTHER DEBT INSTRUMENTS	117	
14. Less: Allowance for Probable Losses-IBODI	118	
15. EQUITY INVESTMENT IN ALLIED UNDERTAKINGS	120	
16. Less: Allowance for Probable Losses-Equity Investments	121	
17. DUE FROM HEAD OFFICE/BRANCHES/AGENCIES	125	
18. BANK PREMISES, FURNITURE, FIXTURES & EQUIPMENT-GROSS	130	
19. Less: Accumulated Depreciation-Bank Premises, Furniture, Fixtures, Equipment	133	
20. REAL & OTHER PROPERTIES OWNED OR ACQUIRED	135	
21. SALES CONTRACT RECEIVABLES ^{1/}	137	
22. Less: Allowance for Probable Losses-ROPOA (Items 20 to 21)	136	
23. OTHER ASSETS	150	
24. Less: Allowance for Probable Losses - Other Assets	173	
TOTAL ASSETS	175	
ADDITIONAL INFORMATION (ASSETS)		
1. CLASSIFICATION OF LOANS		
a. TOTAL FCDU/EFCDU LOANS	099	
b. LOANS TO AGRICULTURAL INDUSTRIES (excluding FCDU/EFCDU)	100	
c. LOANS TO EXPORT INDUSTRIES (excluding FCDU/EFCDU loan)	101	
d. OTHERS (excluding FCDU/EFCDU loans)	102	
2. REAL AND OTHER PROPERTIES OWNED OR ACQUIRED AS COMPLIANCE WITH		
LOANS-TO-DEPOSITS RATIO (CIR. 330) ^{2/}	103	

^{1/} New Accounts/Record Nos.

^{2/} a. Only ROPOA by banks in settlement of loans shall be included

b. Amount shall be limited to net book value, excluding capital gains tax, documentary stamp tax and such other capitalized expenses

RB/COB Form 3B
(Revised 2004)

Deadline: 15 banking days after end
of reference period
Submission : SRSC/SED IV

Name of Rural Bank

Code

Address

STATEMENT OF INCOME AND EXPENSES
(By Banking Unit)

For the ^{1/} _____

ACCOUNT NAME	Rec. No.	A M O U N T
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 - Microfinance Loans ^{2/}	755	
6) Interest - Past Due Items/Items in Litigation	760	
7) Interest - Investments	780	
8) Interest - Deposit in Banks	024	
9) Interest - Due from Bangko Sentral	025	
10) Interest - Others	027	
b. Bank Commissions	030	
c. Service Charges/Fees	040	
d. Foreign Exchange Profit/(Loss)	070	
e. Profit/(Loss) on Sale or Redemption of investments	085	
f. 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	

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

For the	Period Covered
1st Quarter	- January 1 to March 31
1st Semester	- January 1 to June 30
9 Months / 3 Quarters	- January 1 to September 30
Year	- January 1 to December 31

^{2/} New Account/Record No.

ANNEX F

Name of Bank
000000
Bank Code

DETAILS OF LOAN PORTFOLIO AND
LOANS TO SMALL AND MEDIUM ENTERPRISES
As of 00/00/0000

	Rec. No.	Balance as of Previous Quarter		Net	As of Current Quarter	
		Gross	Valuation Reserves 1/		Loans to Small Enterprises 2/ 3/ 4/	Loans to Medium Enterprises 3/ 4/
A. Loan Portfolio						
1. Interbank Loans Receivable	10			0.00		
2. Loans and Discounts	11			0.00		
3. Agrarian Reform/Other Agri Credit Loans - PD 717	12			0.00		
4. Development Incentive Loans	13			0.00		
5. Bills Purchased	14			0.00		
6. Customers' Lab. On Bills/Drafts under LC/TR	15			0.00		
7. Customers' Lab. for this Bank's Accept. O/S	16			0.00		
8. Restructured Loans	17			0.00		
9. Underwriting Accounts	18			0.00		
10. Trading Account Securities on Loans	19			0.00		
11. Credit Card Receivables	20			0.00		
12. Microfinance Loans ^{5/}	21					
Total Loan Portfolio	30	0.00	0.00	0.00		
B. Less: Exclusion from Loan Portfolio						
1. Interbank Loans Receivable	40			0.00		
2. Agrarian Reform/Other Agri Credit Loans - PD 717	41			0.00		
3. Development Incentive Loans	42			0.00		
4. Loans granted under Special Financing Programs (Sch. 1C)	43			0.00		
5. Foreign Currency Denominated Loans	44			0.00		
6. Funds from Multilateral and Bilateral Sources and lent to borrowers	45			0.00		
Total Exclusions	60	0.00	0.00	0.00		
C. Less: General Loan Loss Provision	65			0.00		
D. Net Loan Portfolio ^{6/} /Loans to SMEs	70			0.00	0.00	0.00
Additional Information: SME Loans under the Sulong Program ^{7/}	75				0.00	0.00

^{1/} Valuation reserves as may be recommended by BSP

^{2/} Inclusive of microfinance loans granted under the Social Reform and Poverty Alleviation Act of 1997 (R.A. 8425)

^{3/} Including purchase of SMEs' promissory notes and loans granted to export traders with or without the guarantee of the SBGFC, and domestic traders

^{4/} Inclusive of loans under the SME Unified Lending Opportunities for National Growth (SULONG) Program

^{5/} New Account/Record No.

^{6/} Should tally with item 1 of Main Report

^{7/} For Government Financial Institutions, rural and thrift banks accredited under the SULONG Program

REGULAR
 - Peso Regular - Fill up amount column (a)
 - FX Regular - Fill up amount column (b) and (c)

ACCOUNT DESCRIPTION	ACCOUNT CODE	A M O U N T S		
		In Pesos (a)	In US\$ (b)	Peso Equiv. (c)
ASSETS				
1. CASH ON HAND	1-00-00-00-00			
2. CHECK AND OTHER CASH ITEMS	1-1-02-00-00-00			
a. Bangko Sentral Ng Pilipinas	1-1-04-00-00-00			
b. National Government	1-1-04-02-00-00			
c. Others	1-1-04-04-00-00			
3. DUE FROM BSP	1-1-04-06-00-00			
4. DUE FROM OTHER BANKS (Schedule 1)	1-1-05-00-00-00			
TOTAL CASH AND DUE FROM BANKS	1-1-08-00-00-00			
a. Local banks	1-1-08-02-00-00			
5. LOANS AND DISCOUNTS - NET	1-2-04-00-00-00			
a. Demand Loans	1-2-04-02-00-00			
b. Bills Discounted	1-2-04-04-00-00			
c. Time Loans	1-2-04-06-00-00			
d. Mortgage Contract Receivable	1-2-04-08-00-00			
e. Loans and Discounts - Current	1-2-04-18-00-00			
f. Items in Litigation - I & D	1-2-04-20-00-00			
g. Less: Allowance for Probable Losses	2-7-04-00-00-00			
6. AGRARIAN REFORM/OTHER AGRI. CREDIT LOANS - PD 717	1-2-06-00-00-00			
a. Agrarian Reform Loans	1-2-06-02-00-00			
b. Other Agricultural Credit Loans	1-2-06-04-00-00			
c. Past Due Agrar/Agri Loans	1-2-06-06-00-00			
1. Agrarian Reform Loans	1-2-06-06-02-00			
2. Other Agricultural Credit Loans	1-2-06-06-04-00			
d. Items in Litigation - Agrar/Agri Loans	1-2-06-08-00-00			
1. Agrarian Reform Loans	1-2-06-08-02-00			
2. Other Agricultural Credit Loans	1-2-06-08-04-00			
e. Less: Allowance for Probable Losses	2-7-06-00-00-00			
7. DEVELOPMENT INCENTIVE LOANS - PD 717	1-2-08-00-00-00			
a. Development Incentive Loans - PD 717	1-2-08-02-00-00			
b. Past Due - Development Incentive Loans - PD 717	1-2-08-04-00-00			
c. Items in Litigation - Development Incentive Loans - PD 717	1-2-08-06-00-00			
d. Less: Allowance for Probable Losses	2-7-08-00-00-00			

RB GENERAL LEDGER TEMPLATE

Bank Code:

0 4 - Rural/Cooperative bank
0 8 - Microfinance-oriented rural bank

Branch Code: (00000 for head office data, 99999 for consolidated data)
(Refer to list of valid branch codes for branch data)

Reference Date: (CCYY) (MM) (DD)

Book Code ☐ - (1) REGULAR
- Peso Regular - Fill up amount column (a)
- FX Regular - Fill up amount column (b) and (c)

ACCOUNT DESCRIPTION	ACCOUNT CODE	A M O U N T S		
		In Pesos (a)	In US\$ (b)	Peso Equiv. (c)
8. RESTRUCTURED LOANS - NET	1-2-16-00-00-00			
a. Restructured Loans	1-2-16-02-00-00			
1. Restructured Loans - Secured	1-2-16-02-02-00			
2. Restructured Loans - Unsecured or Partially Secured	1-2-16-02-04-00			
3. Microfinance Loans (Circular No. 409 dated October 14, 2003) ^{1/}	1-2-16-02-06-00			
b. Past Due - Restructured Loans	1-2-16-04-00-00			
1. Microfinance Loans (Circular No. 409 dated October 14, 2003) ^{1/}	1-2-16-04-04-00			
2. Others ^{1/}	1-2-16-04-02-00			
c. Items in Litigation - Restructured Loans	1-2-16-06-00-00			
1. Microfinance Loans (Circular No. 409 dated October 14, 2003) ^{1/}	1-2-16-06-04-00			
2. Others ^{1/}	1-2-16-06-02-00			
d. Less: Allowance for Probable Losses	2-7-16-00-00-00			
9. MICROFINANCE LOANS (Circular No. 409 dated October 14, 2003) ^{1/}	1-2-24-00-00-00			
a. Microfinance Loans ^{1/}	1-2-24-02-00-00			
b. Past Due - Microfinance Loans ^{1/}	1-2-24-04-00-00			
c. Items in Litigation - Microfinance Loans ^{1/}	1-2-24-06-00-00			
d. Less: Allowance for Probable Losses ^{1/}	2-7-24-00-00-00			
10. GENERAL LOAN LOSS PROVISION	1-3-50-00-00-00			
11. INVESTMENT IN BONDS & OTHER DEBT INSTRUMENTS	1-3-50-02-00-00			
a. Investment in Bonds and Other Debt Instruments - Gov't	1-3-50-02-02-00			
1. IBODI - Reserve Purposes	1-3-50-02-06-00			
2. IBODI - Other	1-8-50-02-00-00			
Accumulated Bond Discount - IBODI Gov't	2-8-50-02-00-00			
Accumulated Premium Amortization - IBODI Gov't	1-3-50-04-00-00			
b. Investment in Bonds and Other Debt Instruments - Private	1-8-50-04-00-00			
Accumulated Bond Discount - Private	2-8-50-04-00-00			
Accumulated Premium Amortization - Private	1-3-50-06-00-00			
c. Less: Allowance for Probable Losses - IBODI	2-8-50-00-00-00			

^{1/} New Accounts/Codes

RB GENERAL LEDGER TEMPLATE

Bank Code: [] [] - [] []

0 4 - Rural/Cooperative bank
0 8 - Microfinance-oriented rural bank

Branch Code: [] [] [] [] [] []

(00000 for head office data, 99999 for consolidated data)
(Refer to list of valid branch codes for branch data)

Reference Date: [] [] [] [] [] [] [] [] [] [] (CCYY) (MM) (DD)

Book Code

[] - (1) REGULAR
- Peso Regular - Fill up amount column (a)
- FX Regular - Fill up amount column (b) and (c)

ACCOUNT DESCRIPTION	ACCOUNT CODE	A M O U N T S		
		In Pesos (a)	In US\$ (b)	Peso Equiv. (c)
12. EQUITY INVESTMENTS	1-3-00-00-00-00			
a. Equity Investments in Allied Undertakings	1-3-00-02-00-00			
b. Less: Allowance for Probable Losses - Equity Investments	2-9-00-00-00-00			
13. DUE FROM HO/BRANCHES/AGENCIES	1-4-00-00-00-00			
14. BANK PREMISES, FURNITURE, FIX. & EQUIPMENT - NET	1-4-04-00-00-00			
a. Bank Premises - Land	1-4-04-02-00-00			
b. Bank Premises - Building under Construction	1-4-04-04-00-00			
c. Bank Premises - Buildings	1-4-04-06-00-00			
d. Less: Accumulated Depreciation - Bank Premises - Building	2-9-04-06-00-00			
e. Bank Premises - Appraisal Increment (With MB Approval)	1-4-04-08-00-00			
f. Less: Accumulated Depreciation - Bank Premises - Appraisal Increment	2-9-04-08-00-00			
g. Leasehold Rights and Improvements	1-4-04-10-00-00			
h. Furniture, Fixtures and Equipment	1-4-04-12-00-00			
i. Less: Accumulated Depreciation - Furniture, Fixtures & Equipment	2-9-04-12-00-00			
Furniture, Fixtures and Equipment - Net	1-4-06-00-00-00			
15. REAL & OTHER PROPERTIES OWNED OR ACQUIRED - NET	1-4-06-02-00-00			
a. Real and Other Properties Owned or Acquired	2-9-06-02-00-00			
b. Less: Allowance for Probable Losses - ROPOA	1-4-06-04-00-00			
b. Sales Contract Receivable				
16. OTHER ASSETS	1-4-12-00-00-00			
a. FX Currency Notes & Coins on Hand	1-4-14-00-00-00			
b. FX Currency Checks & Other Cash Items	1-4-16-00-00-00			
c. Returned Checks & Other Cash Items	1-4-18-00-00-00			
d. Miscellaneous Checks & Other Cash Items	1-4-20-00-00-00			
e. Petty Cash Fund	1-4-22-00-00-00			
f. Deficiency Judgment Receivable	1-4-24-00-00-00			
g. Documentary Stamps	1-4-26-00-00-00			
h. Postage Stamps	1-4-28-00-00-00			
i. Stationery & Supplies on Hand	1-4-30-00-00-00			
j. Shortages	1-4-32-00-00-00			
k. Dividends Receivable	1-4-34-00-00-00			
l. Accounts Receivable	2-9-34-04-00-00			
Less: Allowance for Probable Losses - Accounts Receivable	1-4-36-00-00-00			
m. Accrued Interest Receivable	2-9-36-00-00-00			
Less: Allowance for Uncollected Interest on Loans	1-4-38-00-00-00			
n. Prepaid Expenses				

RB GENERAL LEDGER TEMPLATE

Bank Code: [] - [] [] [] [] []

0 4 - Rural/Cooperative bank
0 8 - Microfinance-oriented rural bank

Branch Code: [] [] [] [] [] []

(00000 for head office data, 99999 for consolidated data)
(Refer to list of valid branch codes for branch data)

Reference Date: [] [] [] [] [] []

(CCYY) (MM) (DD)

Book Code

[] - (1) REGULAR

- Peso Regular - Fill up amount column (a)
- FX Regular - Fill up amount column (b) and (c)

ACCOUNT DESCRIPTION	ACCOUNT CODE	A M O U N T S		
		In Pesos (a)	In US\$ (b)	Peso Equiv. (c)
p. Deferred Charges (including Goodwill)	1-4-40-00-00-00			
r. Deferred Income Tax	1-4-42-00-00-00			
s. Deposits with Closed Banks/Banks in Liquidation	1-4-44-00-00-00			
Less: Allow. for Prob. Losses - Dep. w/ Closed Banks/Banks in Liquidation	2-9-44-00-00-00			
r. Sundry Debits	1-4-46-00-00-00			
s. Other Investments	1-4-48-00-00-00			
t. Inter-Office Float Items (Debit Balances)	1-4-50-00-00-00			
u. Miscellaneous Assets	1-4-52-00-00-00			
v. Less: Allowance for Probable Losses - Others	2-9-90-00-00-00			
LIABILITIES	2-0-00-00-00-00			
17. DEPOSIT LIABILITIES	2-1-02-00-00-00			
a. DEMAND	2-1-02-02-00-00			
(1) Private	2-1-02-02-02-02			
(2) Banks	2-1-02-02-02-04			
(3) Non-Bank Financial Intermediaries	2-1-02-02-02-06			
(4) Government	2-1-02-02-02-08			
b. SAVINGS	2-1-02-04-00-00			
(1) Private	2-1-02-04-02-02			
(2) Banks	2-1-02-04-02-04			
(3) Non-Bank Financial Intermediaries	2-1-02-04-02-06			
(4) Government	2-1-02-04-02-08			
c. NOW ACCOUNTS	2-1-02-06-00-00			
18. TIME CERTIFICATES OF DEPOSITS	2-1-02-08-00-00			
(1) Private	2-1-02-08-02-02			
(2) Banks	2-1-02-08-02-04			
(3) Non-Bank Financial Intermediaries	2-1-02-08-02-06			
(4) Government	2-1-02-08-02-08			
18. TIME CERTIFICATES OF DEPOSITS - SPECIAL FINANCING	2-1-04-00-00-00			

RB GENERAL LEDGER TEMPLATE

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(Refer to list of valid branch codes for branch data)

Reference Date: - - (CCYY) - - (MM) (DD)

Book Code

☐ - (1) REGULAR
- Peso Regular - Fill up amount column (a)
- FX Regular - Fill up amount column (b) and (c)

ACCOUNT DESCRIPTION	ACCOUNT CODE	A M O U N T S		
		In Pesos (a)	In US\$ (b)	Peso Equiv. (c)
19. BILLS PAYABLE	2-2-02-00-00-00			
a. Bangko Sentral	2-2-02-02-00-00			
b. Local Banks	2-2-02-04-00-00			
c. Others	2-2-02-08-00-00			
20. DUE TO THE TREASURER OF THE PHILS.	2-3-02-00-00-00			
a. Due to TOP - BIR	2-3-02-02-00-00			
b. Due to TOP - Unclaimed Balances	2-3-02-08-00-00			
21. DUE TO LOCAL BANKS	2-3-04-00-00-00			
a. Private	2-3-04-02-00-00			
b. Government	2-3-04-04-00-00			
22. DUE TO HQR BRANCHES/AGENCIES	2-3-08-00-00-00			
23. TREASURER'S/CASHER'S/MANAGER'S & GIFT CHECKS	2-3-10-00-00-00			
24. PAYMENT ORDERS PAYABLE	2-3-12-00-00-00			
25. SPECIAL TIME DEPOSITS	2-3-18-00-00-00			
26. ACCRUED INTEREST, TAXES, FRINGE BENEFITS & OTHER EXPENSES PAYABLE	2-3-20-00-00-00			
a. Accrued Interest Payable	2-3-20-03-00-00			
b. Accrued Fringe Benefits Payable	2-3-20-04-00-00			
c. Accrued Fringe Benefits Tax Payable	2-3-20-05-00-00			
d. Accrued Income Tax Payable	2-3-20-06-00-00			
e. Accrued Other Taxes & Licenses Payable	2-3-20-08-00-00			
f. Accrued Other Expenses Payable	2-3-22-00-00-00			
27. DUE TO BANGKO SENTRAL NG PILIPINAS	2-3-22-02-00-00			
a. Due to BSP - Banking Fees	2-3-22-04-00-00			
b. Due to BSP - Others	2-3-24-00-00-00			
28. DUE TO PHILIPPINE CROP INSURANCE CORP. (PCIC)	2-3-26-00-00-00			
29. UNEARNED INCOME & OTHER DEFERRED CREDITS	2-3-26-02-00-00			
a. Unearned Interest and Discount	2-3-26-08-00-00			
b. Unrealized Profits on Assets Sold/Exchanged	2-3-26-08-00-00			
c. Capitalized Interest & Other Charges - Restructured Loans	2-3-26-10-00-00			
d. Advance Rentals on Bank Premises and/or Equipment	2-3-26-12-00-00			
e. Advance Rental on Safe Deposit Boxes	2-3-26-16-00-00			
f. Other Deferred Credits	2-3-26-16-00-00			

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ACCOUNT DESCRIPTION	ACCOUNT CODE	A M O U N T S		
		In Pesos (a)	In US\$ (b)	Peso Equiv. (c)
30. OTHER LIABILITIES				
a. Accounts Payable	2-3-30-00-00-00			
b. Dividends Payable	2-3-32-00-00-00			
c. Other Credits - Dormant	2-3-34-00-00-00			
d. Other Credits - Unclaimed Balances	2-3-36-00-00-00			
e. Withholding Tax Payable	2-3-38-00-00-00			
f. SSS, Medicare & Employees' Compensation Prem. & Payable Contributions Payable	2-3-40-00-00-00			
g. Overages	2-3-42-00-00-00			
h. Subscriptions Payable	2-3-44-00-00-00			
1. Equity Investments in Financial Allied Undertaking	2-3-44-02-02-00			
2. Equity Investments in Non-Financial Allied Undertaking	2-3-44-02-04-00			
i. Deposit for Keys of Safe Deposit Boxes	2-3-46-00-00-00			
j. Sundry Credits	2-3-48-00-00-00			
k. Deposit for Stock Subscription	2-3-54-00-00-00			
l. Inter-Office Float Items (Credit Balances)	2-3-56-00-00-00			
m. Miscellaneous Liabilities	2-3-58-00-00-00			
CAPITAL ACCOUNTS	3-0-00-00-00-00			
31. CAPITAL STOCK	3-1-02-00-00-00			
a. Preferred - Subscribed	3-1-02-02-00-00			
b. Preferred - Subscriptions Receivable	3-1-02-04-00-00			
c. Preferred - Paid-In	3-1-02-06-00-00			
d. Common - Subscribed	3-1-02-08-00-00			
e. Common - Subscriptions Receivable	3-1-02-10-00-00			
f. Common - Paid-In	3-1-02-12-00-00			
g. Stock Dividends Distributable	3-1-02-14-00-00			
32. SURPLUS	3-2-02-00-00-00			
a. Paid-in Surplus	3-2-02-02-00-00			
b. Surplus (Free)	3-2-02-04-00-00			
33. SURPLUS RESERVES	3-2-04-00-00-00			
a. Reserve for Self-Insurance	3-2-04-02-00-00			
b. Reserve for Contingencies	3-2-04-04-00-00			
c. Other Surplus Reserves	3-2-04-06-00-00			
34. UNDIVIDED PROFITS	3-3-02-00-00-00			
35. APPRAISAL INCREMENT RESERVE	3-3-04-00-00-00			
TOTAL CAPITAL ACCOUNTS				

RB GENERAL LEDGER TEMPLATE

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Book Code
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ACCOUNT DESCRIPTION	ACCOUNT CODE	A M O U N T S		
		In Pesos (a)	In US\$ (b)	Peso Equiv. (c)
CONTINGENT ACCOUNTS	4-0-00-00-00-00			
36. INWARD BILLS FOR COLLECTION	4-0-10-00-00-00			
37. OUTWARD BILLS FOR COLLECTION	4-0-12-00-00-00			
38. LATE DEPOSITS/PAYMENTS RECEIVED	4-0-44-00-00-00			
39. ITEMS HELD AS COLLATERAL	4-0-46-00-00-00			
40. DEFICIENCY CLAIMS RECEIVABLE	4-0-50-00-00-00			
41. OTHER CONTINGENT ACCOUNTS	4-0-52-00-00-00			

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ACCOUNT DESCRIPTION	ACCOUNT CODE	A M O U N T S		
		In Pesos (a)	In US\$ (b)	Peso Equiv. (c)
INCOME AND EXPENSE ACCOUNTS				
TOTAL OPERATING INCOME				
41. Interest Income	5-0-00-00-00-00			
a. Interest - Loans and Discounts	5-0-02-00-00-00			
(1) Discounts Earned	5-0-02-04-00-00			
(2) Interest - Demand Loans	5-0-02-04-02-00			
(3) Interest - Time Loans	5-0-02-04-06-00			
(4) Interest - Mortgage Contract Receivable	5-0-02-04-08-00			
(5) Interest - Loans and Discounts (DOSRI)	5-0-02-04-10-00			
(6) Interest - Loans and Discount - Officers and Employees	5-0-02-04-12-00			
b. Interest - Agrarian Reform/Other Agricultural Credit Loans	5-0-02-06-00-00			
c. Interest - Development Incentive Loans	5-0-02-08-00-00			
d. Interest - Restructured Loans	5-0-02-14-00-00			
e. Interest - Microfinance Loans ^{1/}	5-0-02-15-00-00			
f. Interest - Past Due Items/Items in Litigation	5-0-02-16-00-00			
g. Interest - Deposit in Banks	5-0-02-20-00-00			
(1) Interest - Deposits in Local Banks	5-0-02-20-02-00			
(2) Interest - Deposits in Foreign Banks	5-0-02-20-04-00			
h. Interest - Due from Bangko Sentral	5-0-02-22-00-00			
i. Interest - Investments in Bonds and Other Debt Instruments (IBODI)	5-0-02-26-00-00			
(1) Interest - Tax-Exempt Investments	5-0-02-26-02-00			
(2) Interest - Taxable Investments	5-0-02-26-04-00			
j. Interest - Others	5-0-02-40-00-00			
42. Bank Commissions	5-0-04-00-00-00			
43. Service Charges/Fees	5-0-06-00-00-00			
44. Foreign Exchange Profit/(Loss)	5-0-12-00-00-00			
45. Profit/(Loss) on Sale or Redemption of Investments	5-0-16-00-00-00			
a. Profit/(Loss) on Sale or Red. Of Inv. - Gov't Bonds and Debt Instruments	5-0-16-02-00-00			
b. Profit/(Loss) on Sale or Red. Of Inv. - Private Bonds and Debt Instruments	5-0-16-04-00-00			

^{1/} New Account/Code

RB GENERAL LEDGER TEMPLATE

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ACCOUNT DESCRIPTION	ACCOUNT CODE	A M O U N T S		
		In Pesos (a)	In US\$ (b)	Peso Equiv. (c)
46. Other Income				
a. Rental Income				
1) Rental Safe Deposit Boxes	5-0-20-00-00-00			
2) Rental - Bank Premises & Equipment	5-0-20-02-00-00			
b. Miscellaneous Income/(Loss)	5-0-20-04-00-00			
	5-0-22-00-00-00			
TOTAL OPERATING EXPENSES	6-0-00-00-00-00			
47. Interest Expenses				
a. Interest - Deposits	6-0-02-00-00-00			
1) Demand Deposits	6-0-02-02-00-00			
(a) Interest-Tax Exempt Demand Deposits	6-0-02-02-02-00			
(b) Interest-Taxable Demand Deposits	6-0-02-02-02-02			
2) Savings Deposits	6-0-02-02-02-04			
(a) Interest-Tax Exempt Savings Deposits	6-0-02-02-04-00			
(b) Interest-Taxable Savings Deposits	6-0-02-02-04-02			
3) NOW Accounts	6-0-02-02-04-04			
(a) Interest-Tax Exempt NOW Deposits	6-0-02-02-06-00			
(b) Interest-Taxable NOW Deposits	6-0-02-02-06-02			
4) Time Deposits	6-0-02-02-08-00			
(a) Interest-Tax Exempt Time Deposits	6-0-02-02-08-02			
(b) Interest-Taxable Time Deposits	6-0-02-02-08-04			
b. Interest - Borrowed funds				
1) Interest on Bills Payable - BSP	6-0-02-04-00-00			
2) Interest on Bills Payable - Local Banks	6-0-02-04-02-00			
3) Interest on Bills Payable - Others	6-0-02-04-06-00			
c. Interest - Others	6-0-02-04-12-00			
48. Finance Charges	6-0-02-08-00-00			
49. Compensation/Fringe Benefits	6-0-04-00-00-00			
a. Salaries and Wages	6-0-06-00-00-00			
b. Fringe Benefits - Directors	6-0-06-02-00-00			
c. Fringe Benefits - Officers	6-0-06-04-00-00			
d. Fringe Benefits - Employees	6-0-06-06-00-00			
e. Directors' Fees	6-0-06-07-00-00			
f. SSS, Medicare&Employees' Compensation Prem.&Pag-Ibig Fund Contribution	6-0-06-08-00-00			
g. Medical, Dental and Hospitalization	6-0-06-10-00-00			
h. Contributions to Retirement/Provident Fund	6-0-06-12-00-00			
	6-0-06-14-00-00			

RB GENERAL LEDGER TEMPLATE

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Reference Date: - (CCYY) (MM) (DD)

ACCOUNT DESCRIPTION	ACCOUNT CODE	A M O U N T S		
		In Pesos (a)	In US\$ (b)	Peso Equiv. (c)
50. Management and Other Professional Fees	6-0-08-00-00-00			
51. Banking Fees	6-0-10-00-00-00			
52. Fines, Penalties and Other Charges	6-0-12-00-00-00			
53. Taxes and Licenses	6-0-14-00-00-00			
54. Fringe Benefits Taxes	6-0-15-00-00-00			
55. Insurance	6-0-16-00-00-00			
a. Insurance - PDIC	6-0-16-02-00-00			
b. Insurance - PICIC	6-0-16-04-00-00			
c. Insurance - Others	6-0-16-06-00-00			
56. Depreciation/Amortization	6-0-18-00-00-00			
a. Depreciation - Bank Premises - Buildings	6-0-18-02-00-00			
b. Depreciation - Bank Premises - Appraisal Increment - Buildings	6-0-18-04-00-00			
c. Depreciation - Furniture, Fix. & Equipment	6-0-18-06-00-00			
d. Amortization - Leasehold Rights & Improvement	6-0-18-08-00-00			
e. Amortization - Deferred Charges	6-0-18-10-00-00			
57. Litigation/Assets Acquired Expenses	6-0-20-00-00-00			
58. Bad Debts Written Off	6-0-22-00-00-00			
59. Provisions	6-0-24-00-00-00			
a. Provision for Probable Losses	6-0-24-02-00-00			
b. Provision for Year-end Expenses	6-0-24-04-00-00			
60. Other Expenses				
a. Rent	6-0-26-00-00-00			
b. Power, Light and Water	6-0-28-00-00-00			
c. Information Technology Expenses	6-0-30-00-00-00			
d. Fuel and Lubricants	6-0-32-00-00-00			
e. Traveling Expenses	6-0-34-00-00-00			
f. Repairs and Maintenance	6-0-36-00-00-00			
g. Security, Clerical, Messengerial and Janitorial Services	6-0-38-00-00-00			
h. Postage, Telephone, Cables & Telegrams	6-0-40-00-00-00			
i. Documentary Stamps Used	6-0-42-00-00-00			
j. Stationery and Supplies Used	6-0-44-00-00-00			
k. Periodicals and Magazines	6-0-46-00-00-00			
l. Advertising and Publicity	6-0-48-00-00-00			
m. Representation and Entertainment	6-0-50-00-00-00			

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Reference Date: - (CCYY) (MM) (DD)

Book Code

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ACCOUNT DESCRIPTION	ACCOUNT CODE	A M O U N T S		
		In Pesos (a)	In US\$ (b)	Peso Equiv. (c)
n. Membership Fees and Dues	6-0-52-00-00-00			
o. Donations and Charitable Contributions	6-0-54-00-00-00			
p. Freight Expenses	6-0-56-00-00-00			
q. Miscellaneous Expenses	6-0-60-00-00-00			
61. EXTRAORDINARY CREDITS/(CHARGES)				
a. Recovery on Charged-off Assets	7-0-02-00-00-00			
b. Income from Assets Acquired	7-0-04-00-00-00			
c. Profit/(Loss) from Assets Sold/Exchanged	7-0-06-00-00-00			
d. Dividends - Equity Investments	7-0-08-00-00-00			
e. Others	7-0-10-00-00-00			
PROVISION FOR INCOME TAX	6-0-24-00-00-00			

RE/COB Form 2A (SCHAD)
(Revised 2004)

Deadline: 15 banking days after end
of reference month
Submission: SRSOSED NIDER

Name of Rural Bank _____ Code _____
Address _____

CONSOLIDATED STATEMENT OF CONDITION

As of _____

ACCOUNT DESCRIPTION		No of Accounts	Reg. No.	Peso Accounts	FOREIGN EXCHANGE ACCOUNTS			Total Assets
					REGULAR In US \$	Peso Equ. In US \$	FCRU Peso Equ.	
ASSETS								
ADDITIONAL INFORMATION:								
1. TOTAL LOANS PORTFOLIO - GROSS (Schedule 2)								
a) Current			900					
b) Past Due			901					
c) Items in Litigation			902					
d) Less: Specific Loan Loss Provision			903					
e) Less: General Loan Loss Provision			904					
f) Less: Specific Loan Loss Provision			906					
g) Less: General Loan Loss Provision			910					
h) Less: Specific Loan Loss Provision			920					
i) Less: General Loan Loss Provision			920					
j) Less: Specific Loan Loss Provision			960					
k) Less: General Loan Loss Provision			961					
l) Less: Specific Loan Loss Provision			962					
m) Less: General Loan Loss Provision			963					
n) Less: Specific Loan Loss Provision			964					
o) Less: General Loan Loss Provision			930					
p) Less: Specific Loan Loss Provision			931					
q) Less: General Loan Loss Provision			932					
r) Less: Specific Loan Loss Provision			933					
s) Less: General Loan Loss Provision			982					
t) Less: Specific Loan Loss Provision			979					

RB/COB Form 2A (SCHAD)
(Revised 2004)

Deadline: 15 banking days after end
of reference month
Submission: SR/COSED WIDER

Code

Name of Rural Bank

Address

CONSOLIDATED STATEMENT OF CONDITION

As of _____

ACCOUNT DESCRIPTION	No. of Accounts	Plac. No.	Peso Accounts	FOREIGN EXCHANGE ACCOUNTS				Total Amount
				REGULAR In US \$	Other In US \$	FCU In US \$	Peso Equi In US \$	
1. Agrarian Reform/Other Agricultural Credit		962						
a. Agrarian Reform Loans		963						
b. Other Agricultural Credit Loans		964						
2. Development Incentive Loans		965						
3. Others		966						
b. Past Due Loans		967						
1. Agrarian Reform/Other Agricultural Credit		968						
a. Agrarian Reform Loans		969						
b. Other Agricultural Credit Loans		970						
2. Development Incentive Loans		971						
3. Others		972						
c. Items in Litigation		981						
1. Agrarian Reform/Other Agricultural Credit		974						
a. Agrarian Reform Loans		975						
b. Other Agricultural Credit Loans		976						
2. Development Incentive Loans		977						
3. Others		978						
9. Deferred Income Tax		164						
a. Deferred Income Tax - Timing Differences		981						
b. Deferred Income Tax - Net Operating Loss Carry-Over (NOLCO)		982						
c. Deferred Income Tax - Minimum Corporate Income Tax (MCIT)		983						
d. Total		985						
e. Less: Allowance for Probable Losses - Deferred Income Tax		988						

RBCOB Form 2A (SCHAD)
(Revised 2004)

Deadline: 15 banking days after end
of reference month
Submission: SR/OS/ED N/DER

Name of Rural Bank

Code

Address

CONSOLIDATED STATEMENT OF CONDITION

As of

ACCOUNT DESCRIPTION									
	No of Accounts	Rec. No.	Peso Accounts	FOREIGN EXCHANGE ACCOUNTS				Total Amount	
				REGULAR		FCU			
				In US \$	Peso Equi.	In US \$	Peso Equi.		
10. Loans and Discounts		038							
11. Agrarian Reform/Other Agri-Credit Loans		053							
12. Development Incentive Loans		608							
13. Microfinance Loans (Schedule 2.2)									
a. Microfinance Loans		350							
b. Past Due Microfinance Loans		351							
c. Items in Litigation		352							
Total Microfinance Loans		353							
d. Less Allowance for Probable Losses		354							
Microfinance -Net		360							
e. Non-Performing Microfinance Loans		361							
f. Portfolio At Risk		362							
g. Restructured Microfinance Loans-Gross									
1. Current		381							
2. Past Due		382							
3. Items in Litigation		383							
Total Restructured Microfinance Loans		384							
Less Allowance for Probable Losses		386							
Restructured Microfinance-Net		389							
14. Deposits									
a. Demand Deposits		180							
1. Taxable Demand Deposits		181							
2. Taxable Demand Deposits		189							

RBCOB Form 2A (SCHAD)
(Revised 2004)

Deadline: 15 banking days after end
of reference month
Submission: SRSQSED N/DER

Name of Rural Bank _____ Code _____
Address _____

CONSOLIDATED STATEMENT OF CONDITION

As of _____

ACCOUNT DESCRIPTION	No of Accounts	Reg. No.	Peso Accounts	FOREIGN EXCHANGE ACCOUNTS				Total Assets
				In US \$	Peso Equ.	In US \$	Peso Equ.	
2. Non-Taxable Demand Deposits		190						
b. Savings Deposits		182						
1. With Automatic Transfer		183						
a. Taxable Savings Deposits		191						
b. Non-Taxable Savings Deposits		192						
2. Without Automatic Transfer		184						
a. Taxable Savings Deposits		193						
b. Non-Taxable Savings Deposits		194						
c. Time Certificate of Deposits		185						
a. Taxable		195						
b. Non-Taxable		196						
d. NOW Accounts		186						
a. Taxable Deposits		197						
b. Non-Taxable		201						
15. Inward Bills for Collection		365						
a. Inward Bills for Collection - Clean		368						
b. Inward Bills for Collection - Documentary		369						
16. Outward Bills for Collection		370						
a. Outward Bills for Collection - Clean		374						
b. Outward Bills for Collection - Documentary		378						

RBCOB Form 2A (SCHAD)
(Revised 2004)

Deadline: 15 banking days after end
of reference month

Submission: SR0ISED N/DER

Name of Rural Bank

Code

Address

CONSOLIDATED STATEMENT OF CONDITION

As of _____

ACCOUNT DESCRIPTION			No of Accounts	Rec. No.	Peso Accounts	FOREIGN EXCHANGE ACCOUNTS				Total Amount
		REGULAR				In US \$	FCU			
		In US \$					Peso Equi.		Peso Equi.	
17. Real and Other Properties Owned or Acquired ^{1/}				135						
a. Real and Other Properties Owned or Acquired ^{1/}				138						
b. Less: Allowance for Probable Losses - ROPOA ^{1/}				139						
c. Real and Other Properties Owned or Acquired - Net ^{1/}				140						
d. Sales Contract Receivable (Circular 380 dated March 28, 2003) ^{1/}				141						
1. Performing (Unclassified) ^{1/}				142						
2. Non-Performing (Substandard) ^{1/}				143						
3. Total ^{1/}				144						
4. Less: Allowance for Probable Losses - Sales Contract Rec. ^{1/}				145						
5. Sales Contract Receivable - Net ^{1/}				146						

^{1/} New Accounts/Record Nos.

DATA STRUCTURE

General Ledger File

Filename: GLFILE.dbf

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR	FIELD TYPE	NO. OF DP	VALIDATION RULE
Bank Code	BKCODE	6	Numeric	0	First two (2) bytes = 04 for Regular/Cooperative Rural Banks 08 for Microfinance Rural Banks Next four (4) bytes = Refer to list for your valid bank code
Branch Code	BRCODE	5	Numeric	0	Value is 00000 for head office data Value is 99999 for consolidated data Refer to list of valid branch codes for branch data
Reference Date	REFDATE	8	Numeric	0	Reference date in the CCYYMMDD format Ex. 20040331 for March 31, 2004
Book Code	BOOK	1	Numeric	0	Valid value is: 1 - for Regular accounts
Account Code	ACCT	10	Numeric	0	Account Code
Amount in Pesos	AMT1	15	Numeric	2	
Amount in US\$	AMT2	15	Numeric	2	
Peso Equivalent	AMT3	15	Numeric	2	

DATA STRUCTURE

ADDITIONAL INFORMATION FOR THE GENERAL LEDGER TEMPLATE

Filename: SCHAD.dbf

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR	FIELD TYPE	NO. OF DP	VALIDATION RULE
Bank Code	BKCODE	6	Numeric	0	First two (2) bytes = 04 for rural/cooperative bank 08 for microfinance rural bank Next four (4) bytes = Refer to list for your valid bank code
Branch Code	BRCODE	5	Numeric	0	Value is 00000 for head office data Value is 99999 for consolidated data Refer to list of valid branch codes for branch data
Reference Date	REFDATE	8	Numeric	0	Reference date in the CCYYMMDD format Ex. 20040331 for March 31, 2004
Record No.	RECNO	3	Numeric	0	Valid values are from 038 to 999 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

RB/COB Form 2A.1
(Revised 2004)Deadline: 15 Banking Days after end of reference month
Submission: SRSO/SED IV/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 MICROFINANCE LOANS - GROSS ^{1/}	177	
19 ALLOWANCE FOR PROBABLE LOSSES ^{1/}	178	
20 MICROFINANCE LOANS - NET ^{1/}	179	
21 GENERAL LOAN LOSS PROVISION	910	
22 TOTAL IBODI - GOVERNMENT and PRIVATE	113	
23 GOVERNMENT AND PRIVATE - NET OF DISCOUNT AND AMORTIZATION	115	
24 ALLOWANCE FOR PROBABLE LOSSES - IBODI	118	
25 INVESTMENTS IN BONDS & OTHER DEBT INSTRUMENTS (IBODI) - NET	119	
26 EQUITY INVESTMENTS IN ALLIED UNDERTAKINGS - GROSS	120	
27 ALLOWANCE FOR PROBABLE LOSSES-EQUITY INVESTMENTS	121	
28 EQUITY INVESTMENTS IN ALLIED UNDERTAKINGS - NET	122	
29 BANK PREMISES, FURNITURE, FIX. & EQUIPMENT - NET	130	
30 REAL & OTHER PROPERTIES OWNED OR ACQUIRED - GROSS	135	
31 ALLOWANCE FOR PROBABLE LOSSES - ROPOA	136	
32 REAL AND OTHER PROPERTIES OWNED OR ACQUIRED - NET	137	
33 OTHER ASSETS - NET	150	
34 TOTAL ASSETS	175	
35 DEPOSIT LIABILITIES	180	
36 TIME CERTIFICATES OF DEPOSITS - SPECIAL FINANCING	188	
37 DUE TO THE TREASURER OF THE PHILS.	198	
38 DUE TO LOCAL BANKS	200	
39 TREASURER'S/CASHER'S/MANAGER'S & GIFT CHECKS	215	
40 PAYMENT ORDERS PAYABLE	220	
41 BILLS PAYABLE	225	
42 SPECIAL TIME DEPOSITS	245	
43 ACCRUED INTEREST, TAXES, FRINGE BENEFITS & OTHER EXPENSES PAYABLE	250	
44 DUE TO BANGKO SENTRAL NG PILIPINAS	255	
45 DUE TO PHILIPPINE CROP INSURANCE CORP. (PCIC)	260	
46 UNEARNED INCOME & OTHER DEFERRED CREDITS	270	
47 OTHER LIABILITIES	280	
48 TOTAL LIABILITIES	290	

^{1/} New Accounts/Record Nos.

RB/COB Form 2A.1
(Revised 2004)Deadline: 18 Banking Days after end of reference month
Submission: SRSO/SEO IV/DER

NAME OF BANK

CODE

ADDRESS

CONSOLIDATED STATEMENT OF CONDITION
CONTROL PROOFLIST

As of _____

ACCOUNT DESCRIPTION	Rec. No.	Total Amount
CAPITAL ACCOUNTS		
49 CAPITAL STOCK	295	
50 SURPLUS	300	
51 SURPLUS RESERVES	305	
52 UNDIVIDED PROFITS	329	
53 APPRAISAL INCREMENT RESERVE	325	
54 TOTAL CAPITAL ACCOUNTS	335	
55 TOTAL LIABILITIES AND CAPITAL	340	
CONTINGENT ACCOUNTS		
56 INWARD BILLS FOR COLLECTION	365	
57 OUTWARD BILLS FOR COLLECTION	370	
58 LATE DEPOSITS/PAYMENTS RECEIVED	415	
59 ITEMS HELD AS COLLATERAL	715	
60 DEFICIENCY CLAIMS RECEIVABLE	716	
61 OTHER CONTINGENT ACCOUNTS	425	
62 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	
8. Restructured Loans	082	
a. Current	079	
1. Agrarian Reform/Other Agricultural Credit	962	
a. Agrarian Reform Loans	963	
b. Other Agricultural Credit Loans	964	
2. Development Incentive Loans	965	
3. Others	966	
b. Past Due Loans	080	
1. Agrarian Reform/Other Agricultural Credit	968	
a. Agrarian Reform Loans	969	
b. Other Agricultural Credit Loans	970	
2. Development Incentive Loans	971	
3. Others	972	

RB/COB Form 2A.1
(Revised 2004)Deadline: 15 Banking Days after end of reference month
Submission: SRSO/SED IV/DER

NAME OF BANK

CODE

ADDRESS

CONSOLIDATED STATEMENT OF CONDITION
CONTROL PROOFLIST

As of _____

ACCOUNT DESCRIPTION	Rec. No.	Total Amount
c. Items in Litigation	081	
1. Agrarian Reform/Other Agricultural Credit	974	
a. Agrarian Reform Loans	975	
b. Other Agricultural Credit Loans	976	
2. Development Incentive Loans	977	
3. Others	978	
9. Deferred Income Tax	164	
a. Deferred Income Tax Timing Differences	981	
b. Deferred Income Tax - Net of operating Loss Carry-Over (NOLCO)	982	
c. Deferred Income Tax - Minimum Corporate Income Tax (MCH)	983	
d. Total	985	
e. Less: Allowance for Probable Losses - Deferred Income Tax	988	
10. Loans and Discounts	038	
11. Agrarian Reform/Other Agri-Credit Loans	053	
12. Development Incentive Loans	608	
13. Microfinance Loans (Schedule 2.2)		
a. Microfinance Loans	350	
b. Past Due Microfinance Loans	351	
c. Items in Litigation	352	
Total Microfinance Loans	353	
d. Less: Allowance for Probable Losses	354	
Microfinance - Net	360	
e. Non-Performing Microfinance Loans - Gross	361	
f. Portfolio at Risk	362	
Restructured Microfinance Loans -Gross		
1. Current	381	
2. Past Due	382	
3. Items in Litigation	383	
Total Restructured Microfinance Loans	384	
Less: Allowance for Probable Losses	386	
Restructured Microfinance -Net	389	
14. Deposits		
a. Demand Deposits	181	
1. Taxable Demand Deposits	189	
2. Non-Taxable Demand Deposits	190	
b. Savings Deposits	182	
1. With Automatic Transfer	183	
a. Taxable Savings Deposits	191	
b. Non-Taxable Savings Deposits	192	
2. Without Automatic Transfer	184	
a. Taxable Savings Deposits	193	
b. Non-Taxable Savings Deposits	194	
c. Time Certificate of Deposits	185	
a. Taxable	195	
b. Non-Taxable	196	
d. NOW Accounts	186	
a. Taxable Deposits	197	
b. Non-Taxable	201	
15. Inward Bills for Collection	365	
a. Inward Bills for Collection - Clean	368	
b. Inward Bills for Collection - Documentary	369	

RB/COB Form 2A.1
(Revised 2004)

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

NAME OF BANK

CODE

ADDRESS

**CONSOLIDATED STATEMENT OF CONDITION
CONTROL PROOFLIST**

As of _____

ACCOUNT DESCRIPTION	Rec. No.	Total Amount
16. Outward Bills for Collection	370	
a. Outward Bills for Collection - Clean	374	
b. Outward Bills for Collection - Documentary	378	
17. Real and Other Properties Owned or Acquired ^{1/}	135	
a. Real and Other Properties Owned or Acquired ^{1/}	138	
b. Less: Allowance for Probable Losses - ROPOA ^{1/}	139	
c. Real and Other Properties Owned or Acquired - Net ^{1/}	140	
d. Sales Contract Receivable (Circular 380 dated March 28, 2003) ^{1/}	141	
1. Performing (Unclassified) ^{1/}	142	
2. Non-Performing (Substandard) ^{1/}	143	
3. Total ^{1/}	144	
4. Less: Allowance for Probable Losses - Sales Contract Receivable ^{1/}	145	
5. Sales Contract Receivable - Net ^{1/}	146	

^{1/} New Accounts/Record Nos.

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. _____

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

RB/COB Form 3A.1
(Revised 2004)

Deadline: 15 banking days after end of
reference period
Submission: SED IV/SR50

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. Foreign Exchange Profit/(Loss)	070	
e. Profit/(Loss) on Sale or Redemption of Investments	085	
f. 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 _____ at _____

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