



Bangko Sentral ng Pilipinas

SUPERVISION AND EXAMINATION SECTOR
OFFICE OF THE DEPUTY GOVERNOR

MEMORANDUM TO ALL BANKS

To implement the provision of Circular 380 dated March 28, 2003 as approved under MB Resolution No. 329 dated March 6, 2003, the Additional Information Schedule (SCHAD.DBF for KBs, XXXSCHAD.DBF for TBs, and SCHAD.DBF for RBs) of the monthly Consolidated Statement of Condition is further revised to classify the account Sales Contract Receivables as Performing (Unclassified) and Non-Performing (Substandard). Pertinent pages of the revised report are attached under Annexes 1 to 3.

The new reporting requirement shall be effective for reports as of June 30, 2003.

For guidance.

ALBERTO V. REYES
Deputy Governor

June 5, 2003

MAG-IMPOK SA BANGKO

Deadline: 15 banking days after end of reference month
Submission: CC/Mail to SRSO

Name of Commercial Bank

Address

Consolidated Statement of Condition

As of _____, 200____
(In Thousand Pesos)

Account Description	No. of Accts.	Rec. No.	Peso Accounts	Regular		F C D U		Foreign Offices		Total Amount
				In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
a. Current		961								
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		973								
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								
22. 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								
23. Interbank Term Loans Receivables		027								
a. Bangko Sentral Ng Pilipinas-FCDU/EFCDU (Circular No. 386)		028								
b. Local Banks		029								
c. Off-Shore Banks (OBUs)		030								
d. Other Banks Abroad		031								
24. Real and Other Properties Owned or Acquired		135								
a. Real and Other Properties Owned or Acquired		138								
b. Less: Allowance for Probable Losses - ROPOA		139								
c. Real and Other Properties Owned or Acquired - Net		140								

Deadline: 15 banking days after end of reference month
Submission: CC-Mail to SRSO

Name of Commercial Bank

Address

Consolidated Statement of Condition

As of _____, 200__

(In Thousand Pesos)

Account Description	No. of Accts.	Rec. No.	Peso Accounts	Regular		F C D U		Foreign Offices		Total Amount
				In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
d. Sales Contract Receivable (Circular 360 dated March 28, 2003)		141								
1. Performing (Unclassified)		142								
2. Non-Performing (Substandard)		143								
3. Total		144								
4. Less: Allowance for Probable Losses - Sales Contract Rec.		145								
5. Sales Contract Receivable - Net		146								

Deadline: 15 banking days after
end of reference month
Submission: cc Mail or e-mail to SRSO

Name of Bank _____ Code _____

Address _____
CONSOLIDATED STATEMENT OF CONDITION
As of _____, 20____

ACCOUNT DESCRIPTION	No. of Accounts	REC NO.	PESO ACCOUNTS	FOREIGN EXCHANGE ACCOUNTS				TOTAL AMOUNT
				REGULAR**		FCDU***		
				In US \$	Peso Equiv.	In US \$	Peso Equiv.	
ADDITIONAL INFORMATION								
24. Restructured Loans								
a. Current		082						
1. Agrarian Reform/Other Agricultural Credit		079						
a. Agrarian Reform Loans		962						
b. Other Agricultural Credit Loans		963						
2. Development Incentive Loans		964						
3. Others		965						
b. Past Due Loans		966						
1. Agrarian Reform/Other Agricultural Credit		080						
a. Agrarian Reform Loans		968						
b. Other Agricultural Credit Loans		969						
2. Development Incentive Loans		970						
3. Others		971						
c. Items in Litigation		972						
1. Agrarian Reform/Other Agricultural Credit		081						
a. Agrarian Reform Loans		974						
b. Other Agricultural Credit Loans		975						
2. Development Incentive Loans		976						
3. Others		977						
b. Past Due Loans		978						
1. Agrarian Reform/Other Agricultural Credit		164						
a. Deferred Income Tax-Timing Difference		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						
26. Real and Other Properties Owned or Acquired		135						
a. Real and Other Properties Owned or Acquired		138						
b. Less Allowance for Probable Losses - ROPOA		139						
c. Real and Other Properties Owned or Acquired - Net		140						
d. Sales Contract Receivable (Circular 380 dated March 28, 2003)		141						
1. Performing (Unclassified)		142						
2. Non-Performing (Substandard)		143						
3. Total		144						
4. Less: Allowance for Probable Losses - Sales Contract Receivable		145						
5. Sales Contract Receivable - Net		146						

RB Form 2A
(Revised 2000)Deadline: 15 banking days after end
of reference month
Submission: SRSO/DRB/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		FCDU		
				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 in the latest BSP examination, net of write offs, recoveries and collections		934	-					-
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	-					-
10. Loans and Discounts *	-	038	-					-
11. Agrarian Reform/Other Agri-Credit Loans *	-	053	-					-
12. Development Incentive Loans *	-	608	-					-

RB Form 2A
(Revised 2000)Deadline: 15 banking days after end
of reference month
Submission: SRSO/DRB/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		FCDU		
					In US \$	Peso Equi	In US \$	Peso Equi	
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 Sales Contract Receivable (Circular 380 dated March 28, 2003)	*		141						-
a. Performing (unclassified)	*		142						-
b. Non-Performing (sub-standard)	*		143						-
c. Total Sales Contract Receivable	*		144	-					-
d. Less: Allowance for Probable Losses - Sales Contract Rec.	*		145						-
e. Sales Contract Receivable - NET	*		146	-					-