



Bangko Sentral ng Pilipinas

MAYNILA, PILIPINAS

OFFICE OF THE DEPUTY GOVERNOR
SUPERVISION AND EXAMINATION SECTOR

CIRCULAR LETTER Series of 2003

TO: All Universal and Commercial Banks

For uniformity in the data structure of the Subsidiary Ledgers (SLs) submitted, attached are the amendments to the data structure of SLs (Annex A) prescribed under Circular 108 dated May 9, 1996 as amended by Circular 201 dated May 1, 1999 and the summary of the data structure of the SLs (Annex B) incorporating these amendments for your guidance and implementation.

The current SL validation program, together with the validation results sent to all commercial banks concerned, have already incorporated these amendments.

For compliance.

ALBERTO V. REYES
Deputy Governor

February 03, 2003



MAG-IMPOK SA BANGKO

COMMERCIAL BANKS' SUBSIDIARY LEDGERS DATA STRUCTURE AMENDMENTS

Interbank Loans & Accounts Receivable Ledger

IBLAR.DBF

FIELD DESCRIPTION	FIELD NAME	# OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE
TIN of Borrower	TIN	20	Character		Tax ID of Borrower.
Interest Rate	INTRATE	14	Numeric	10	

Loan Ledger

BORR.DBF

FIELD DESCRIPTION	FIELD NAME	# OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE
TIN of Borrower	TIN	20	Character		Tax ID of Borrower.

CORP.DBF

FIELD DESCRIPTION	FIELD NAME	# OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE
TIN of Borrower	TIN	20	Character		Tax ID of Borrower.
Size of Firm	FIRMSIZE	1	Numeric	0	Valid values are the following: 1 for Micro 2 for Cottage 3 for Small 4 for Medium 5 for Large
Rediscount Record	REDISCONT	1	Numeric	0	If size of firm is micro, cottage or small, valid values are the following: 0 for not rediscounted 1 for BSP 2 for SBGFC 3 for Others

DOSRI.DBF

FIELD DESCRIPTION	FIELD NAME	# OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE
TIN of Borrower	TIN	20	Character		Tax ID of Borrower.
Promissory Note No.	PN	15	Character		

LOANCHAR.DBF

FIELD DESCRIPTION	FIELD NAME	# OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE
TIN of Borrower	TIN	20	Character		Tax ID of Borrower.
Economic Activity to be Financed	ECOACT	4	Numeric		Auto loans: From 0901 ECOACT to 0701 ECOACT

REPAY.DBF

FIELD DESCRIPTION	FIELD NAME	# OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE
TIN of Borrower	TIN	20	Character		Tax ID of Borrower.
Currency Code	RELCURR	3	Character		Should be in the list of valid currency codes.

INTEREST.DBF

FIELD DESCRIPTION	FIELD NAME	# OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE
TIN of Borrower	TIN	20	Character		Tax ID of Borrower.

FCDU.DBF

FIELD DESCRIPTION	FIELD NAME	# OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE
TIN of Borrower	TIN	20	Character		Tax ID of Borrower.
Loan Purpose Code	PURPOSE	2	Numeric	0	Valid values are the following:
					01-Commodity Exporter
					02-Commodity Exporter-Others
					03-Service Exporter
					04-Service Exporter-Others
					05-Producer/Manufacturer
					06-Producer/Manufacturer-Others
					07-Oil Companies
					08-Oil Companies-Others
					09-Public Utility
					10-Public Utility-Others
					11-Individual Loan to Residents
					12-Other Company Borrowers

COLLA.DBF

FIELD DESCRIPTION	FIELD NAME	# OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE
TIN of Borrower	TIN	20	Character		Tax ID of Borrower.

Investments Ledger

INVEST.DBF

(Revised file)

FIELD DESCRIPTION	FIELD NAME	# OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE
Bank Code	BKCODE	6	Numeric	0	Please refer to the original circular.
Branch Code	BRCODE	5	Numeric	0	
Reference Date	REFDATE	8	Numeric	0	
Book Code	BOOKCODE	2	Numeric	0	
Name of Issuer	ISSUER	30	Character		
Investment Type	INVTTYPE	2	Numeric	0	
Reserve Eligibility	RESELIG	1	Numeric	0	
Amount Outstanding in Peso/Peso Equivalent	AMTPESO	15	Numeric	2	
Amount Outstanding in US Dollar	AMTDOLR	15	Numeric	2	
Amount Outstanding in Original Currency	AMTORIG	15	Numeric	2	
For investment type=21 to 44 (IBODI)					
Accumulated Bond Discount	DISCOUNT	15	Numeric	2	
Accumulated Premium Amortization	AMORT	15	Numeric	2	
For investment type=51 to 74 (Available for Sale Securities)					
Accumulated Market Gains/(Losses)	GAIN	15	Numeric	2	
Booked Valuation Reserve	VALRES	15	Numeric	2	
Date Booked	BOOKDTE	8	Numeric	0	
Debt Instrument	INSTRUM	2	Numeric	0	
Country of Origin	CTRY	3	Numeric	0	
Risk Indicator	RISK	1	Numeric	0	
Currency Code	CURR	3	Character		

INVESTRN.DBF (Additional File)

FIELD DESCRIPTION	FIELD NAME	# OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE
Bank Code	BKCODE	6	Numeric	0	<i>Please refer to the original circular.</i>
Branch Code	BRCODE	5	Numeric	0	
Reference Date	REFDATE	8	Numeric	0	
Book Code	BOOKCODE	2	Numeric	0	
Name of Issuer	ISSUER	30	Character		
Investment Type	INVTYPE	2	Numeric	0	
Date of Purchase	PURCHDTE	8	Numeric	0	
Name of Seller	SELLER	20	Character		
Acquisition Cost	COST	15	Numeric	2	
Discount Rate	DISCRTE1	4	Numeric	2	
Maturity Date	MATDTE	8	Numeric	0	
Face Value in Peso/Peso Equivalent	VALPESO1	15	Numeric	2	
Face Value in US\$	VALDOL1	15	Numeric	2	
Amount Paid in Peso/Peso Equivalent	PAYPESO1	15	Numeric	2	
Amount Paid in US\$	PAYDOL1	15	Numeric	2	
Date of Sale	SALEDTE	8	Numeric	0	
Name of Buyer	BUYER	20	Character		
Discount Rate	DISCRTE2	4	Numeric	2	
Face Value in Peso/Peso Equivalent	VALPESO2	15	Numeric	2	
Face Value in US\$	VALDOL2	15	Numeric	2	
Amount Received in Peso/Peso Equivalent	RECPESO2	15	Numeric	2	
Amount Received in US\$	RECDOL2	15	Numeric	2	

Equity Investments Ledger

EQUITY.DBF

FIELD DESCRIPTION	FIELD NAME	# OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE
TIN of Borrower	TIN	20	Character		Tax ID of Borrower.
No. of Shares	SHARES	11	Numeric	0	

Deposit Liabilities / Due to Local Banks Ledger

DEPLIAB.DBF

FIELD DESCRIPTION	FIELD NAME	# OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE
<i>If Account Type=1 (Deposit Liabilities)</i>					
Taxability	TAXEXEM	1	Numeric	0	Valid values are the following: (Add this field after the Account Type field - ACCTYPE).
					1 for tax exempt
					2 for taxable
Type of Depositor	DEPOSTOR	2	Numeric	0	Valid depositor types are the following:
					11 for Individual, Partnership, Asso.
					12 for Corporation
					21 for Land Bank
					22 for DBP
					23 for Amanah Bank
					24 for Philippine Postal Savings
					30 for Private Comm'l Bank
					40 for Thrift Bank
					50 for Rural Bank
					61 for Other FI with QB
					62 for Other FI w/o QB
					71 for National Gov't
					72 for City, Prov, Municipality
					73 for Non-Fin'l Public Ent
					74 for Other Gov't Inst.
					80 for Trust Department
					90 for Foreign Bank
					91 for Foreign Gov't Entities
					92 for Foreign Private Entities

Bills Payable Ledger

BILLSPAY.DBF

FIELD DESCRIPTION	FIELD NAME	# OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE
<i>If book code=12 or 20 (Foreign Regular accounts or FCDU accounts)</i>					
Foreign Exchange Risk Indicator	FRISK	1	Numeric	0	Valid values are the following: (Add this field after the Book Code field - <i>BOOKCODE</i>) 1 for foreign exchange risk shouldered by the Bank 2 for foreign exchange risk not shouldered by the Bank
<i>If type of borrowing=90 (Others)</i>					
Reverse Repurchase Agreements with BSP Sold to Clients	REPO	2	Numeric	0	Valid type of instrument are the following: (Add this field after the Type of Borrowing field - <i>BPTYPE</i>). 91 for Reverse Repurchase Agreements with BSP Sold to Clients 95 for others

Contingent Accounts Ledger

CONTGNT.DBF

FIELD DESCRIPTION	FIELD NAME	# OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE
<i>The following fields should be filled in for contingent type=20 (Stand-by LCs) or type=31,32,33,34 or 39 (Guarantees Issued)</i>					
Name of Accountee	ACCTEE	60	Character		
DOSRI Indicator	DOSRIND	1	Numeric	0	This should be filled in the Domestic Stand-by LC only (contingent type=20 and book code=11)
Date Issued	ISSDTE	8	Numeric	0	Should be in the CCYYMMDD format
Expiry Date	EXPDTE	8	Numeric	0	Should be in the CCYYMMDD format

Due From Other Banks/ Head Office, Branches & Agencies Ledger

DUEFROM.DBF

FIELD DESCRIPTION	FIELD NAME	# OF CHAR.	FIELD TYPE	NO. OF DP	VALIDATION RULE
<i>If account type = 23 (Due From HO/ Branches/ Agencies Abroad - Assigned Capital)</i>					
Code of Branch/Office	BRANCH	11	Numeric	0	Should be filled in for Due From HO/Branches/Agencies Abroad - Assigned Capital accounts (account type = 23). For valid codes, refer to list of valid branch codes.

COMMERCIAL BANKS' SUBSIDIARY LEDGERS DATA STRUCTURE

IBLAR.DBF

FIELD NAME	TYPE	LENGTH	DECIMAL PLACES
BKCODE	N	6	0
BRCODE	N	5	0
REFDATE	N	8	0
BOOKCODE	N	2	0
ACCTYPE	N	2	0
TIN	C	20	0
DTEGRANT	N	8	0
CURRCODE	C	3	0
AMTPESO	N	15	2
AMTDOLR	N	15	2
AMTORIG	N	15	2
VALRES	N	15	2
AMTGPESO	N	15	2
AMTGDOLR	N	15	2
AMTGORIG	N	15	2
DUEDATE	N	8	0
INTRATE	N	14	10
AMTACCRU	N	15	2
DTEACCRU	N	8	0
NEGO	N	1	0

BORR.DBF

FIELD NAME	TYPE	LENGTH	DECIMAL PLACES
BKCODE	N	6	0
BRCODE	N	5	0
REFDATE	N	8	0
BORRNAME	C	60	0
TIN	C	20	0
BORRTYPE	N	2	0
CMNAME	C	60	0
NATION	N	1	0
RESIND	N	1	0
RELATION	N	1	0
UNDERTKE	N	1	0

CORP.DBF

FIELD NAME	TYPE	LENGTH	DECIMAL PLACES
BKCODE	N	6	0
BRCODE	N	5	0
TIN	C	20	0
FIRMSIZE	N	1	0
REDISCNT	N	1	0
DTEDSCNT	N	8	0

DOSRI.DBF

FIELD NAME	TYPE	LENGTH	DECIMAL PLACES
BKCODE	N	6	0
BRCODE	N	5	0
TIN	C	20	0
PN	C	15	0
DEPOSIT	N	15	2
STKVALUE	N	15	2
PCNTCAP	N	7	4
AMTEXC	N	15	2
REASON	N	1	0
BSPIND	N	1	0
MBNO	C	4	0
MBDTE	N	8	0
PURPOSE	C	20	0

LOANCHAR.DBF

FIELD NAME	TYPE	LENGTH	DECIMAL PLACES
BKCODE	N	6	0
BRCODE	N	5	0
REFDATE	N	8	0
TIN	C	20	0
PN	C	15	0
PNDTE	N	8	0
CURRCDE	C	3	0
PNAMT	N	15	0
DUEDTE	N	8	0
ROLLAST	N	8	0
ROLLDUE	N	8	0
ORIGRATE	N	7	4
BOOKCDE	N	2	0
TRUSTYP	N	1	0
FUNDER	C	40	0
TRSTACCT	C	20	0
LOANVAL	N	15	2
APPRSVAL	N	15	2
LOANTYPE	N	3	0
ELIG	N	1	0
INDUSTRY	N	5	0
ECOACT	N	4	0
OWNER	N	1	0
OTHRIND	N	1	0
ITLIND	N	1	0
BCLASS	N	1	0
AMTSEC	N	15	2
AMTUNSEC	N	15	2
LOANIND	N	1	0
RISKIND	N	1	0
VALRES	N	15	2
BOOKDTE	N	8	0
SPFCLOSS	N	15	2
PARKBR	N	5	0

REPAY.DBF

FIELD NAME	TYPE	LENGTH	DECIMAL PLACES
BKCODE	N	6	0
BRCODE	N	5	0
REFDATE	N	8	0
TIN	C	20	0
PN	C	15	0
PNDTE	N	8	0
FREQPAY	N	1	0
AMTREL	N	15	2
RELCURR	C	3	0
DEREL	N	8	0
DTEAMORT	N	8	0
NOAMRT	N	3	0
AMRTPESO	N	15	2
AMRTDOLR	N	15	2
AMRTORIG	N	15	2
EQPESO	N	15	2
EQDOLR	N	15	2
EQORIG	N	15	2
DTEPAY	N	8	0
OSPESO	N	15	2
OSDOLR	N	15	2
OSORIG	N	15	2

INTEREST.DBF

FIELD NAME	TYPE	LENGTH	DECIMAL PLACES
BKCODE	N	6	0
BRCODE	N	5	0
REFDATE	N	8	0
TIN	C	20	0
PN	C	15	0
PNDTE	N	8	0
INTRATE	N	7	4
BASRTE	N	1	0
INTSPRD	N	7	4
DTEPAY	N	8	0
DTEIEND	N	8	0
AIRPESO	N	15	2
AIRDOLL	N	15	2
AIRORIG	N	15	2
AIREND	N	8	0
UIDPESO	N	15	2
UIDDOLL	N	15	2
UIDORIG	N	15	2
UIDEND	N	8	0

FCDU.DBF

FIELD NAME	TYPE	LENGTH	DECIMAL PLACES
BKCODE	N	6	0
BRCODE	N	5	0
REFDATE	N	8	0
TIN	C	20	0
PN	C	15	0
PNDTE	N	8	0
REFNO1	N	10	0
REFNO2	N	10	0
DAN	N	10	0
CREDTYP	N	1	0
AUTHCDE	N	1	0
APPRVNO	C	10	0
DBSPAPP	N	8	0
PAYSRC	N	1	0
PAYMODE	N	1	0
PURPOSE	N	2	0
PRODUCT	C	40	0

COLLA.DBF

FIELD NAME	TYPE	LENGTH	DECIMAL PLACES
BKCODE	N	6	0
BRCODE	N	5	0
REFDATE	N	8	0
TIN	C	20	0
PN	C	15	0
PNDTE	N	8	0
SECCODE	N	2	0
SECAMT	N	15	2

DEPLIAB.DBF

FIELD NAME	TYPE	LENGTH	DECIMAL PLACES
BKCODE	N	6	0
BRCODE	N	5	0
REFDATE	N	8	0
BOOKCDE	N	2	0
ACCTYPE	N	1	0
TAXEXEM	N	1	0
DEPTYPE	N	2	0
NEGO	N	1	0
TERM	N	2	0
INTRATE	N	2	0
STATUS	N	1	0
DEPOSTOR	N	2	0
ENTRPRSE	N	2	0
CTRYCDE	N	3	0
CURRCDE	C	3	0
DEPSIZE	N	2	0
AMTPESO	N	15	2
AMTDOLR	N	15	2
AMTORIG	N	15	2
NUMDEP	N	8	0

INVEST.DBF

FIELD NAME	TYPE	LENGTH	DECIMAL PLACES
BKCODE	N	6	0
BRCODE	N	5	0
REFDATE	N	8	0
BOOKCDE	N	2	0
ISSUER	C	30	0
INVTTYPE	N	2	0
RESELIG	N	1	0
AMTPESO	N	15	2
AMTDOLR	N	15	2
AMTORIG	N	15	2
DISCOUNT	N	15	2
AMORT	N	15	2
GAIN	N	15	2
VALRES	N	15	2
BOOKDTE	N	8	0
INSTRUM	N	2	0
CTRY	N	3	0
RISK	N	1	0
CURR	C	3	0

EQUITY.DBF

FIELD NAME	TYPE	LENGTH	DECIMAL PLACES
BKCODE	N	6	0
BRCODE	N	5	0
REFDATE	N	8	0
BOOKCDE	N	2	0
ENTITY	C	60	0
TIN	C	20	0
ADDRES1	C	15	0
ADDRES2	C	15	0
ENTITYPE	N	2	0
INVTTYPE	N	2	0
MBNUM	C	4	0
MBDATE	N	8	0
STKCLASS	N	1	0
PARVALUE	N	9	4
SHARES	N	11	0
ACQPESO	N	15	2
ACQDOL	N	15	2
ACQORIG	N	15	2
BOOKVAL	N	15	2
PCNT	N	7	4
CURR	C	3	0
AMTPESO	N	15	2
AMTDOLR	N	15	2
AMTORIG	N	15	2
VALRES	N	15	2
BOOKDTE	N	8	0

BILLSPAY.DBF

FIELD NAME	TYPE	LENGTH	DECIMAL PLACES
BKCODE	N	6	0
BRCODE	N	5	0
REFDATE	N	8	0
BOOKCDE	N	2	0
FRISK	N	1	0
BPTYPE	N	2	0
REPO	N	2	0
CREDTYPE	N	2	0
RESIDENT	N	1	0
CREDNAME	C	40	0
CTRY	N	3	0
TERM	N	1	0
INTRATE	N	7	4
CURRCDE	C	3	0
AMTPESO	N	15	2
AMTDOLR	N	15	2
AMTORIG	N	15	2
INSTRUM	N	1	0
RELENT	N	1	0

OTHRLIAB.DBF

FIELD NAME	TYPE	LENGTH	DECIMAL PLACES
BKCODE	N	6	0
BRCODE	N	5	0
REFDATE	N	8	0
BOOKCDE	N	2	0
LIABTYPE	N	2	0
DUETO	N	1	0
CTRY	N	3	0
CTRYCRED	N	3	0
BOOKDTE	N	8	0
MATDTE	N	8	0
CURRCDE	C	3	0
AMTPESOA	N	15	2
AMTDOLRA	N	15	2
AMTORIGA	N	15	2
AMTPESO	N	15	2
AMTDOLR	N	15	2
AMTORIG	N	15	2

CONTGNT.DBF

FIELD NAME	TYPE	LENGTH	DECIMAL PLACES
BKCODE	N	6	0
BRCODE	N	5	0
REFDATE	N	8	0
BOOKCDE	N	2	0
CONTYPE	N	2	0
CURRCODE	C	3	0
AMTPESO	N	15	2
AMTDOLR	N	15	2
AMTORIG	N	15	2
SECURITY	N	2	0
AMTSEC	N	15	2
STATUS	N	1	0
DEBTOR	C	60	0
ACCTEE	C	60	0
DOSRIND	N	1	0
BENE	C	60	0
RESIND	N	1	0
ISSDTE	N	8	0
EXPDTE	N	8	0
PURPOSE	C	30	0
REGNO	C	10	0
SLCNO	C	10	0
REGDOLR	N	15	2
REGPESO	N	15	2
REGORIG	N	15	2

DUEFROM.DBF

FIELD NAME	TYPE	LENGTH	DECIMAL PLACES
BKCODE	N	6	0
BRCODE	N	5	0
REFDATE	N	8	0
BOOKCDE	N	2	0
ACCTYPE	N	2	0
CTRYCODE	N	3	0
CURRCODE	C	3	0
AMTPESO	N	15	2
AMTDOLR	N	15	2
AMTORIG	N	15	2
PARTYPE	N	2	0
RISKIND	N	1	0
RESELIG	N	1	0
BRANCH	N	11	0
CAPDOLR	N	15	2
CAPPESO	N	15	2