



BANGKO SENTRAL NG PILIPINAS

OFFICE OF THE DEPUTY GOVERNOR
SUPERVISION AND EXAMINATION SECTOR

MEMORANDUM NO. M-2014- 019

**To: ALL UNIVERSAL/COMMERCIAL BANKS AND THEIR SUBSIDIARY BANKS
AND QUASI-BANKS**

Subject: Revised Basel III Capital Adequacy Ratio (CAR) Report

The issuance of Circular No. 822 dated 13 December 2013 amending the capital framework of foreign bank branches recognizes the unique capital structure of foreign bank branches (FBBs) which requires corresponding amendments to the Basel III Capital Adequacy Ratio (CAR) Report. In this regard, the Revised Basel III CAR Report template attached to this memorandum shall be used for the first reporting period end-March 2015. This report already provides the revised computation of the risk based capital for FBBs under Circular No. 822.

FBBs which opt to accelerate compliance with the provisions of Circular No. 822 may do so starting 01 April 2014 with first reporting reference period as of 30 June 2014, using the Revised Basel III CAR Report. For FBBs adopting the revised framework after 01 April 2014 and in periods between the required submission deadlines (e.g., as of 31 August 2014), concerned banks shall submit the Revised Basel III CAR Report following the submission frequency and deadlines under existing regulations (i.e., as of 30 September 2014). A notice to the respective Central Point of Contact Department of the BSP is required for the early adoption of the revised framework. It should be noted that by 01 January 2015, all FBBs should be using the Revised Basel III CAR report.

Meanwhile, FBBs that opt to avail of the transitory provision shall use the Basel III CAR Report template provided in M-2013-056 dated 10 December 2013 but only up to 31 December 2014 as this will be replaced by the Revised Basel III CAR Report.

The Basel III Capital Adequacy Summary Report as provided under Memorandum No. M-2013-056 dated 10 December 2013 shall continue to be submitted together with the Basel III CAR report/Revised Basel III CAR Report.

FBBs which will adopt the revised framework before 01 January 2015 are reminded that prudential limits and other regulatory limits which are anchored on unimpaired capital, shall already be based on the new definition of capital as provided in Circular No. 822.

Domestic Universal/Commercial banks and their subsidiary banks and quasi-banks shall also use the Revised Basel III CAR reporting template starting 01 January 2015 with first reporting date as of 31 March 2015.

In summary, below are the reference dates for the first reporting by concerned entities using the reporting templates:

	Basel III CAR Report and Basel III Capital Adequacy Summary Report	Revised Basel III CAR Report and Basel III Capital Adequacy Summary Report
Domestic Banks	31 March 2014	31 March 2015
FBBs	31 March 2014	31 March 2015 30 June 2014*

* Early adopters of Circular No. 822

Both Basel III CAR reports and Basel III Capital Adequacy Summary Report shall continue to be submitted quarterly within 15 banking days and 30 banking days after end of reference quarter for solo basis and consolidated basis, respectively. The Basel III CAR reports and Basel III Capital Adequacy Summary Report shall be classified as Category A-1 reports.

Non-reporting, late and/or erroneous reporting of the Basel III CAR Report and the Summary Report shall be subject to penalties provided under Subsection X192.2 of the Manual of Regulations for Banks and Subsection 4192Q.2 of the Manual of Regulations for Non-Bank Financial Institutions for Category A-1 report.

For compliance.


LENY I. SILVESTRE
Sector-In-Charge

10 April 2014

DEADLINE: 15 banking days after
end of reference
quarter (solo basis)

30 banking days after
end of reference
quarter (consolidated basis)

SUBMISSION: Original copy to the
Supervisory Data Center (SDC)

FOR UNIVERSAL BANKS/COMMERCIAL BANKS
AND ALL THEIR SUBSIDIARY BANKS AND QUASI-BANKS
(As may be applicable)

(Name of Bank)	(Code)
(Address)	

REVISED BASEL III CAPITAL ADEQUACY RATIO (CAR) REPORT
COMPUTATION OF THE RISK-BASED CAR COVERING COMBINED CREDIT RISK, MARKET RISK, AND OPERATIONAL RISK

(Indicate if for Solo Basis or Consolidated Basis)

As of _____
(Quarter-End)

REPUBLIC OF THE PHILIPPINES)
_____) S.S.

We solemnly swear that all matters set forth in this report and all its supporting schedules are
true and correct, to the best of my knowledge and belief.

(Signature of Chief Risk Officer)

(Signature of Chief Finance Officer)

(Signature of President/Senior/
Executive Vice President)

SUBSCRIBED AND SWORN TO BEFORE ME this _____ day of _____
20____, affiants exhibiting to me their
Community Tax Certificates, to wit:

Name	CTC No.	Date/Place Issued
_____	_____	_____
_____	_____	_____
_____	_____	_____

Notary Public
Until December 31, 20____
PTR No. _____
Place _____

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

Name of Bank _____
 REVISED BASEL III CAR REPORT (Solo/Consolidated)
 As of _____

PART I. CALCULATION OF RISK-BASED CAPITAL ADEQUACY RATIO (Amounts in P0.000 million)

Item	Nature of Item	Reference	Amount	Amount
A. Qualifying Capital				
A.1	Tier 1 Capital	Part II (Item A.7)		
A.1.1	<i>Common Equity Tier 1 Capital</i>	Part II (Item A.3)		
A.1.2	<i>Additional Tier 1 Capital</i>	Part II (Item A.6)		
A.2	Tier 2 Capital	Part II (Item B.3)		
A.3	Total Qualifying Capital (Sum of A.1 and A.2)			
B. Total Risk Weighted Assets				
B.1	Total Credit Risk-Weighted Assets	Part III (Item D)		
B.2	Total Market Risk-Weighted Assets	Part IV (Item C)		
B.3	Total Operational Risk-Weighted Assets	Part V (Column 10)		
B.4	Total Risk-Weighted Assets (sum of B.1 to B.3)			
C. RISK-BASED CAPITAL ADEQUACY RATIO				
C.1	Common Equity Tier 1 Ratio			
C.1.1	<i>Capital Conservation Buffer</i>			
C.2	Tier 1 Capital Ratio			
C.3	Total Capital Adequacy Ratio			

PART II. QUALIFYING CAPITAL (Amounts in P0.000 million)

Item Nature of Item	Amount
A. Tier 1 Capital	
A.1 Common Equity Tier 1 (CET1) Capital (Sum of A.1(1) to A.1(11))	
For Domestic Banks	
(1) Paid-up common stock	
(2) Common stock dividends distributable	
(3) Additional paid-in capital ^{1/}	
(4) Deposit for common stock subscription	
(5) Retained earnings	
(6) Undivided profits ^{2/}	
(7) Other comprehensive income (Sum of A.1(7)(i) to A.1(7)(iii))	
(i) Net unrealized gains or losses on AFS securities ^{3/}	
(ii) Cumulative foreign currency translation	
(iii) Others	
(8) Minority interest in subsidiary banks which are less than wholly-owned ^{4/}	
For Philippine Branch of a Foreign Bank	
(9) Assigned capital ^{5/}	
(10) Accumulated Earnings ^{6/} (Sum of A.1(10)(i) to A.1(10)(iii))	
(i) Undivided Profits	
(ii) Unremitted profits not yet approved by the BSP	
(iii) Losses in operation of Philippine Branch of Foreign Banks	
(11) Other comprehensive income (Sum of A.1(11)(i) to A.1(11)(iii))	
(i) Net unrealized gains or losses on AFS securities ^{3/}	
(ii) Cumulative foreign currency translation	
(iii) Others	
A.2 Regulatory Adjustments to CET1 Capital (Sum of A.2(1) to A.2(23))	
(1) Common stock treasury shares ^{7/}	
(2) Gains/(Losses) resulting from designating financial liabilities at fair value through profit or loss that are due to changes in its own credit worthiness ^{8/}	
(3) Unbooked valuation reserves and other capital adjustments based on the latest report of examination as approved by the Monetary Board	
(4) Total outstanding unsecured credit accommodations, both direct and indirect, to directors, officers, stockholders and their related interests (DOSRI)	
(5) Total outstanding unsecured loans, other credit accommodations and guarantees granted to subsidiaries and affiliates	
(6) Deferred tax assets ^{9/}	
(7) Goodwill ^{10/}	
(8) Other intangible assets ^{11/}	
(9) Gain on sale resulting from a securitization transaction	
(10) Defined benefit pension fund assets (liabilities) ^{12/}	
(11) Investments in equity of unconsolidated subsidiary banks and quasi-banks, and other financial allied undertakings (excluding subsidiary securities dealers/brokers and insurance companies), after deducting related goodwill, if any (for solo basis only and as applicable) ^{13/}	
(12) Investments in equity of unconsolidated subsidiary securities dealers/brokers and insurance companies after deducting related goodwill, if any (for both solo and consolidated bases and as applicable) ^{13/}	
(13) Significant minority investments (10%-50% of of voting stock) in banks and quasi-banks, and other financial allied undertakings after deducting related goodwill, if any (for both solo and consolidated bases) ^{13/}	
(14) Significant minority investments (10%-50% of of voting stock) in securities dealers/brokers and insurance companies, after deducting related goodwill, if any (for both solo and consolidated bases) ^{13/}	
(15) Minority investments (below 10% of voting stock) in subsidiary banks and quasi-banks, and other financial allied undertakings (excluding subsidiary securities dealers/brokers and insurance companies), after deducting related goodwill, if any (for both solo and consolidated bases) ^{13/}	
(16) Minority investments (below 10% of voting stock) in securities dealers/brokers and insurance companies, after deducting related goodwill, if any (for both solo and consolidated bases) ^{13/}	
(17) Other equity investments in non-financial allied undertakings and non-allied undertakings	
(18) Capital shortfalls of unconsolidated subsidiary securities dealers/brokers and insurance companies (for both solo and consolidated bases and as applicable)	
(19) Reciprocal investments in common stock of other banks/quasi-banks and financial allied undertakings including securities dealers/brokers and insurance companies, after deducting related goodwill, if any (for both solo and consolidated bases)	
(20) Materiality thresholds in credit derivative contracts purchased	
(21) Credit-linked notes and other similar products in the banking book with issue ratings below investment grade	
(22) Securitization tranches and structured products which are rated below investment grade or are unrated	
(23) Credit enhancing interest only strips in relation to a securitization structure, net of the amount of "gain-on-sale" that must be deducted from CET1 capital	
A.3 TOTAL COMMON EQUITY TIER 1 CAPITAL (A.1 minus A.2)	

PART II. QUALIFYING CAPITAL (Amounts in P0,000 million)

Item Nature of Item	Amount
A.4 Additional Tier 1 (AT1) Capital (Sum of A.4(1) to A.4(4))	
(1) Instruments issued by the bank that are eligible as AT1 capital ^{14/} (Sum of A.4(1)(i) and A.4(1)(ii))	
(i) Perpetual preferred shares	
(ii) Other perpetual capital instruments	
(2) Additional paid-in capital ^{15/}	
(3) Deposit for subscription of AT1 capital instruments	
(4) Minority interest in subsidiary banks which are less than wholly-owned ^{16/}	
A.5 Regulatory Adjustments to Additional Tier 1 (AT1) Capital ^{17/} (Sum of A.5(1) to A.5(8))	
(1) AT1 instruments treasury shares ^{18/}	
(2) Investments in equity of unconsolidated subsidiary banks and quasi-banks, and other financial allied undertakings (excluding subsidiary securities dealers/brokers and insurance companies), after deducting related goodwill, if any (for solo basis only and as applicable) ^{19/}	
(3) Investments in equity of unconsolidated subsidiary securities dealers/brokers and insurance companies after deducting related goodwill, if any (for both solo and consolidated bases and as applicable) ^{19/}	
(4) Significant minority investments (10%-50% of of voting stock) in banks and quasi-banks, and other financial allied undertakings after deducting related goodwill, if any (for both solo and consolidated bases) ^{19/}	
(5) Significant minority investments (10%-50% of of voting stock) in securities dealers/brokers and insurance companies, after deducting related goodwill, if any (for both solo and consolidated bases) ^{19/}	
(6) Minority investments (below 10% of voting stock) in subsidiary banks and quasi-banks, and other financial allied undertakings (excluding subsidiary securities dealers/brokers and insurance companies), after deducting related goodwill, if any (for both solo and consolidated bases) ^{19/}	
(7) Minority investments (below 10% of voting stock) in securities dealers/brokers and insurance companies, after deducting related goodwill, if any (for both solo and consolidated bases) ^{19/}	
(8) Reciprocal investments in AT1 capital instruments of other banks/quasi-banks and financial allied undertakings including securities dealers/brokers and insurance companies, after deducting related goodwill, if any (for both solo and consolidated bases)	
A.6 TOTAL ADDITIONAL TIER 1 CAPITAL (A.4 minus A.5)	
A.7 TOTAL TIER 1 CAPITAL (Sum of A.3 and A.6)	
B. Tier 2 (T2) Capital	
B.1 Tier 2 (T2) Capital (Sum of B.1(1) and B.1(7))	
For Domestic Banks	
(1) Instruments issued by the bank that are eligible as Tier 2 capital ^{20/} (Sum of B.1(1)(i) and B.1(1)(ii))	
(i) Limited life preferred shares	
(ii) Other limited life capital instruments	
(2) Deposit for subscription of T2 capital	
(3) Appraisal increment reserve – bank premises, as authorized by the Monetary Board	
(4) General loan loss provision, limited to a maximum of 1% of credit risk-weighted assets, and any amount in excess thereof shall be deducted from the credit risk-weighted assets in computing the denominator of the risk-based capital ratio	
(5) Minority interest in subsidiary banks which are less than wholly-owned ^{21/}	
For Philippine Branch of a Foreign Bank	
(6) Allowable Net Due to Head Office/Branches/Agencies Abroad - lower of: Equivalent amount of the Assigned Capital Actual balance of the "Net Due To" account ^{22/}	
(7) General loan loss provision, limited to a maximum of 1% of credit risk-weighted assets, and any amount in excess thereof shall be deducted from the credit risk-weighted assets in computing the denominator of the risk-based capital ratio	
B.2 Regulatory Adjustments to Tier 2 capital (Sum B.2(1) to B.2(9))	
(1) Tier 2 instruments treasury shares ^{23/}	
(2) Investments in equity of unconsolidated subsidiary banks and quasi-banks, and other financial allied undertakings (excluding subsidiary securities dealers/brokers and insurance companies), after deducting related goodwill, if any (for solo basis only and as applicable) ^{24/}	
(3) Investments in equity of unconsolidated subsidiary securities dealers/brokers and insurance companies after deducting related goodwill, if any (for both solo and consolidated bases and as applicable) ^{24/}	
(4) Significant minority investments (10%-50% of of voting stock) in banks and quasi-banks, and other financial allied undertakings, after deducting related goodwill, if any (for both solo and consolidated bases) ^{24/}	
(5) Significant minority investments (10%-50% of of voting stock) in securities dealers/brokers and insurance companies, after deducting related goodwill, if any (for both solo and consolidated bases) ^{24/}	
(6) Minority investments (below 10% of voting stock) in banks and quasi-banks, and other financial allied undertakings, after deducting related goodwill, if any (for both solo and consolidated bases) ^{24/}	
(7) Minority investments (below 10% of voting stock) in securities dealers/brokers and insurance companies, after deducting related goodwill, if any (for both solo and consolidated bases) ^{24/}	
(8) Sinking fund for the redemption of preferred shares	
(9) Reciprocal investments in T2 capital instruments of other banks/quasi-banks and financial allied undertakings including securities dealers/brokers and insurance companies, after deducting related goodwill, if any (for both solo and consolidated bases)	
B.3 TOTAL TIER 2 CAPITAL (B.1 minus B.2)	
C. TOTAL QUALIFYING CAPITAL (Sum of A.7 and B.3)	

- 1/ Resulting from the issuance of common stock included in CET1 capital.
- 2/ For early adopters of PFRS 9, this account should include the net unrealized gains/losses on available for sale (AFS) debt securities
- 3/ For early adopters of PFRS 9, this account shall refer only to "Net unrealized gains/losses) on AFS equity securities; For AFS debt securities, refer to Footnote No. 2.
- 4/ Provided, That the minority interest arises from issuances of common stock which, if issued by the bank itself, would meet all of the criteria for classification as CET1 capital: Provided, further, That the amount to be included by the surplus CET1 of the subsidiary attributable to minority shareholders: Provided, furthermore, That the surplus CET1 capital of the subsidiary attributable to minority shareholders is computed as the available CET1 capital minus the lower of: (1) the minimum CET1 capital requirement of the subsidiary and (2) the portion of the consolidated minimum CET1 requirement that is attributable to the subsidiary, multiplied by the percentage of CET1 held by minority shareholders.
For this purpose, banks shall include only the institutions that are subject to the same minimum prudential standards and level of supervision as a bank.
- 5/ Including earnings not remitted to the head office which the bank elects to consider as part of the assigned capital
- 6/ Sum of components of Net Due to Head Office/Branches/Agencies Abroad considered as CET1 Capital.
- 7/ Including shares that the bank could be contractually obliged to purchase.
Treasury shares are: (1) shares of the parent bank held by a subsidiary financial allied undertaking in a consolidated statement of condition, or (2) the reacquired shares of a subsidiary bank/quasi-bank that is required to compute its capital adequacy ratio in accordance with this framework.
- 8/ This adjustment shall only apply to banks/non-banks which did or will not adopt early the provisions of PFRS 9 and recognize the gains/losses (relative to changes in own credit worthiness) in undivided profits.
- 9/ Net of any allowance for impairment and associated deferred tax liability, if and only if the conditions cited in PAS 12 are met; Provided, that, if the resulting figure is a net deferred tax liability, such excess cannot be added to Tier 1 capital.
- 10/ Net of any allowance for impairment and any associated deferred tax liability which would be extinguished upon impairment or derecognition, including that relating to unconsolidated subsidiary banks, financial allied undertakings (excluding subsidiary securities dealers/brokers and insurance companies) (on solo basis) and unconsolidated subsidiary securities dealers/brokers, insurance companies and non-financial allied undertakings (on solo and consolidated bases).
- 11/ Net of any allowance for impairment and any associated deferred tax liability which would be extinguished upon impairment or derecognition
- 12/ The adjustment pertains to the defined benefit asset or liability that is recognized in the balance sheet. Such that CET1 capital cannot be increased by derecognizing the liabilities. In the same manner, any asset recognized in the balance sheet should be deducted from CET1 capital
- 13/ For equity investments in financial entities, total investments include:
a. Common equity exposures in both the banking and trading book; and
b. Underwriting positions in equity and other capital instruments held for more than five (5) days
Provided, that should the instrument of the entity in which the bank has invested does not meet the criteria for CET1 capital of the bank, the capital is to be considered common shares and thus deducted from CET1.
- 14/ Must meet the following:
a. Criteria for inclusion in Additional Tier 1 capital;
b. Required loss absorbency features for instruments classified as liabilities for accounting purposes; and
c. Required loss absorbency feature at point of non-viability.
- 15/ Resulting from the issuance of instruments included in AT1 capital.
- 16/ Provided, That the minority interest arises from issuances of Tier 1 instruments, if issued by the bank itself, would meet all of the criteria for classification as Tier 1 capital: Provided, further, That the amount to be included as minority interest shall be reduced by the surplus Tier 1 capital of the subsidiary attributable to minority shareholders: Provided, furthermore, That the surplus Tier 1 capital of the subsidiary attributable to minority shareholders is computed as the available Tier 1 capital minus the lower of: (1) the minimum Tier 1 capital requirement of the subsidiary and (2) the portion of the consolidated minimum Tier 1 requirement that is attributable to the subsidiary, multiplied by the percentage of Tier 1 held by minority shareholders. Provided, finally, That the amount of Tier 1 Capital to be recognized in Additional Tier 1 capital will exclude amounts recognized in CET1 capital.
For this purpose, banks shall include only the institutions that are subject to the same minimum prudential standards and level of supervision as a bank
- 17/ For Philippine branch of foreign bank, all investment in equities shall be deducted from capital depending on percentage of ownership following the corresponding deduction approach. In the absence of AT1 capital, these adjustments shall be charged against CET1 capital.
- 18/ Including shares that the bank could be contractually obliged to purchase.
Treasury shares are: (1) shares of the parent bank held by a subsidiary financial allied undertaking in a consolidated statement of condition, or (2) the reacquired shares of a subsidiary bank/quasi-bank that is required to compute its capital adequacy ratio in accordance with this framework.
- 19/ For equity investments in financial entities, total investments include:
a. Other capital instruments in both the banking and trading book; and
b. Underwriting positions in equity and other capital instruments held for more than five (5) days
Provided, that should the instrument of the entity in which the bank has invested does not meet the criteria for AT1 capital of the bank, the capital is to be considered common shares and thus deducted from CET1 capital.
- 20/ Must meet the following:
a. Criteria for inclusion in Tier 2 capital; and
b. Required loss absorbency feature at point of non-viability.
- 21/ Provided, That the minority interest arises from issuances of capital instruments, if issued by the bank itself, would meet all of the criteria for classification as Tier 1 or Tier 2 capital: Provided, further, That the amount to be included as minority interest shall be reduced by the surplus total capital of the subsidiary attributable to minority shareholders: Provided, furthermore, That the surplus total capital of the subsidiary attributable to minority shareholders is computed as the available total capital minus the lower of: (1) the minimum total capital requirement of the subsidiary and (2) the portion of the consolidated minimum total capital requirement that is attributable to the subsidiary, multiplied by the percentage of total capital held by minority shareholders. Provided, finally, That the total capital that will be recognized in Tier 2 will exclude amounts recognized in CET1 and AT1 capital.
For this purpose, banks shall include only the institutions that are subject to the same minimum prudential standards and level of supervision as a bank.
- 22/ The actual balance of Net due to Head Office/Branches/Agencies Abroad- Philippine Branch of Foreign Banks shall be computed as follows
Sum of:
Balance of Due to Head Office/Branches/Agencies Abroad- Philippine Branch of Foreign Banks
Current earnings/losses booked in the Undivided Profits account
Total
Less:
Balance of Due from Head Office/Branches/Agencies Abroad- Philippine Branch of Foreign Banks
Accumulated Earnings (Sum of Balances of Undivided Profits, Unremitted profits not yet approved by the BSP and Losses in operation of Philippine Branch of Foreign Banks)
- 23/ Including shares that the bank could be contractually obliged to purchase.
Treasury shares are: (1) shares of the parent bank held by a subsidiary financial allied undertaking in a consolidated statement of condition, or (2) the reacquired shares of a subsidiary bank/quasi-bank that is required to compute its capital adequacy ratio in accordance with this framework.
- 24/ For equity investments in financial entities, total investments include:
a. Other capital instruments in both the banking and trading book; and
b. Underwriting positions in equity and other capital instruments held for more than five (5) days
Provided, that should the instrument of the entity in which the bank has invested does not meet the criteria for T2 capital of the bank, the capital is to be considered common shares and thus deducted from CET1 capital.

Name of Bank _____
REVISED BASEL III CAR REPORT (Solo/Consolidated)
As of _____

PART III. CREDIT RISK-WEIGHTED ASSETS (Amounts in P0.000 million)

Item	Nature of Item	Reference	Amount
A.	Credit Risk-Weighted Assets		
A.1	Total Risk Weighted On-Balance Sheet Assets	Part III.1, Item R	
A.2	Total Risk-Weighted Off-Balance Sheet Assets	Part III.2, Item F	
A.3	Total Counterparty Risk-Weighted Assets in the Banking Book (Derivatives and Repo-style Transactions)	Part III.3, Item C	
A.4	Total Counterparty Risk-Weighted Assets in the Trading Book (Derivatives and Repo-style Transactions)	Part III.4, Item C	
A.5	Total Risk-Weighted Amount of Credit Linked Notes in the Banking Book	Part III.5, Column 11	
A.6	Total Risk-Weighted Securitization Exposures	Part III.6, Item F	
B.	Total Gross Risk-Weighted Assets [Sum of A.1 to A.6]		
C.	Deductions:		
C.1	General loan loss provision [in excess of the amount permitted to be included in Upper Tier 2]		
C.2	Unbooked valuation reserves and other capital adjustments affecting asset accounts based on the latest report of examination as approved by the Monetary Board		
C.3	Total Deductions [Sum of C.1 and C.2]		
D.	TOTAL CREDIT RISK-WEIGHTED ASSETS [B minus C.3]		
E.	Supporting Schedules		
E.1	Risk-Weighted On-Balance Sheet Assets Covered by CRM, Gross of Materiality Threshold	Part III.1a	
E.2	Exposures in the Banking Book Covered by Guarantees with Maturity Mismatch	Part III.1b	
E.3	Risk-Weighted Exposures Covered by Credit Derivatives	Part III.1c	
E.4	Computation of Protected Portion Covered by Credit Derivatives	Part III.1d	
E.5	Counterparty Exposures in the Trading Book Covered by Collaterals with or without Currency	Part III.4a	
E.6	Off-Balance Sheet Exposures Arising From Securitization	Part III.6a	
E.7	Early Amortization Exposures Arising from Securitization	Part III.6b	

PART III.1 RISK-WEIGHTED ON-BALANCE SHEET ASSETS (Amounts in P0.000 million)

[illegible]

PART III.1 RISK-WEIGHTED ON-BALANCE SHEET ASSETS (Amounts in P.000 million)

[illegible]

[illegible]

As of _____

Name of Bank _____

REVISED BASEL III CAR REPORT (Solo/Consolidated)

PART III.1 RISK-WEIGHTED ON-BALANCE SHEET ASSETS (Amounts in P.000 million)

[illegible]

PART III.1 RISK-WEIGHTED ON-BALANCE SHEET ASSETS (Amounts in P0,000 million)

Item 1/ Nature of item	Exposures, Net of Specific Provisions 2/	Exposures Covered by CRM: Gross of Materiality Threshold (Part III.1a)	Exposures not Covered by CRM	Risk Weights 10/, 12/						TOTAL
				0%	20%	50%	75%	100%	150%	
	1	2	3=1-2	4	5	6	7	8	9	(Sum of 4 to 9)
i. Investments in equity of unconsolidated subsidiary banks and quasi-banks, and other financial allied undertakings (excluding subsidiary securities dealers/brokers and insurance companies), after deducting related goodwill, if any (for solo basis) [Refer to Items A.2(11) to A.2(16), A.5(2) to A.5(7) and B.2(2) to B.2(7)]										
j. Investments in equity of unconsolidated subsidiary securities dealers/brokers and insurance companies after deducting related goodwill, if any (for both solo and consolidated bases) [refer to Part II item A.2 (12), item A.5 (3) and item B.2 (3)]										
k. Significant minority investments (10%-50% of voting stock) in banks and quasi-banks, and other financial allied undertakings (for both solo and consolidated bases) [refer to Part II item A.2 (13), item A.5 (4) and item B.2 (4)]										
l. Significant minority investments (10%-50% of voting stock) in securities dealers/brokers and insurance companies, after deducting related goodwill, if any (for both solo and consolidated bases) [refer to Part II item A.2 (14), item A.5 (5) and item B.2 (5)]										
m. Minority investments (below 10% of voting stock) in banks and quasi-banks, and other financial allied undertakings, after deducting related goodwill, if any (for both solo and consolidated bases) [refer to Part II item A.5 (6) and item B.2 (6)]										
n. Minority investments (below 10% of voting stock) in securities dealers/brokers and insurance companies, after deducting related goodwill, if any (for both solo and consolidated bases) [refer to Part II item A.5 (7) and item B.2 (7)]										
o. Other equity investments in non-financial allied undertakings and non-allied undertakings										
p. Reciprocal investments in common stock, AT1 capital or T2 capital of other banks/quasi-banks and financial allied undertakings including securities dealers/brokers and insurance companies, after deducting related goodwill, if any (for both solo and consolidated bases) [refer to Part II item A.2 (18), item A.5 (8) and item B.2 (8)]										
q. Sinking fund for the redemption of preferred shares										
r. Total fair value of credit-linked notes and similar products booked under financial assets designated at fair value through profit or loss [Part III.5]										
s. Total carrying amount of Securitization Exposures [Part III.6]										
t. Loans to RBU by FCDU/EFCDU										
u. Due from head office, branches, subsidiaries, and other offices outside the Philippines										
v. Total Deductions [Sum of N.3a to N.3u]										
O. Total Exposures, including Other Assets [Sum of M and N]										
P. Total Risk-weighted On-Balance Sheet Assets not covered by CRM [O times the applicable risk weight]										
Q. Total risk-weighted On-Balance Sheet Assets covered by CRM [Part III.1a]										
R. TOTAL RISK-WEIGHTED ON-BALANCE SHEET ASSETS (sum of P and Q) [To Part III, Item A.1]										

1/ Excluding Credit Linked Notes designated at fair value through profit or loss, securitization exposures, unsecured DOSRI credit accommodations, unsecured loans, other credit accommodations and guarantees to subsidiaries and affiliates referred to in Circular No. 500, investments in other regulatory capital instruments of unconsolidated subsidiary banks and quasi-banks (for solo basis), reciprocal investments in equity of other banks/enterprises, and reciprocal investments in other regulatory capital instruments of other banks and quasi-banks under items E to J

2/ Include accruals on claims (e.g. accrued interest receivable, accounts receivable, etc.) in the exposure amount. It will be classified and risk weighted in the same way as the claim.

3/ Foreign currency denominated exposures to NG and BSP shall be risk-weighted based on the third party credit assessment (TPCA). Provided, that only one-third (1/3) of the exposure after CRM shall be risk-weighted from 1 July 2007, two-third (2/3) from 1 January 2008, and the full amount from 1 January 2009.

PART III.1 RISK-WEIGHTED ON-BALANCE SHEET ASSETS (Amounts in P0,000 million)

Item 1/ Nature of Item	Exposures, Net of Specific Provisions 2/ 1	Exposures Covered by CRM, Gross of Materiality Threshold (Part II.1.a) 2	Exposures not Covered by CRM 3-1-2	Risk Weights 10/ 12/					TOTAL
				0%	20%	50%	75%	100%	
				4	5	6	7	8	
									9
									Sum of 4 to 9

4/ Include exposures to: 1) central governments and central banks; 2) Bank for International Settlements (BIS); 3) International Monetary Fund (IMF); 4) European Central Bank (ECB); and 5) European Community (EC)

5/ Exposures to certain MDBs currently receive 0% risk weight (refer to Capital Adequacy Framework Part III.A paragraph 3)

6/ LGU Bonds, which are covered by Deed of Assignment of Internal Revenue Allotment of the LGU and guaranteed by the LGU Guarantee Corporation shall be risk weighted at the lower of 50% or the appropriate risk weight

7/ Risk weight pegged at 150%, except defaulted exposure on housing loans which are assigned 100% risk weight

a) For zero-coupon debentures, and debt securities with quarterly, semi-annual, or annual coupon payments, they shall be considered non-performing when three (3) or more coupon payments are in arrears; Provided, however, that when the total amount of arrearages reaches twenty percent (20%) of the total outstanding balance of the debt security, the total outstanding balance of the debt security shall be considered as non-performing.

8/ Interbank loans that pass through the Interbank Call Loan Funds Transfer System of the BSP, the Bankers Association and the Philippine Clearing House Corporation

9/ a) The exposure must be to a micro, small, or medium business enterprise as defined under existing BSP regulations; and

b) The exposure must be in the form of direct loans, or unavailed portion of committed credit lines and other business facilities such as outstanding guarantees issued and unused letters of credit, provided that the credit equivalent amounts thereof shall be determined in accordance with the methodology for off-balance sheet items (refer to Part III.2)

c) The exposures should be considered qualified, it must be a highly diversified portfolio, i.e., it has at least 500 borrowers that are distributed over a number of industries and must be current. All non-current exposures are excluded from count and are to be treated as ordinary non-performing loans. Current exposures not qualifying under highly diversified MSME portfolio will be risk weighted based on external rating.

10/ Assign the risk weight per counterparty exposures

11/ Includes accumulated market gains/losses.

12/ Unrated exposures to banks, LGUs, government corporations and corporates should be risk weighted at 100% or the risk weight applicable to sovereign of incorporation, whichever is higher

13/ Net of equity investments in financial allied undertakings of P _____ as included in Part II (refer to items A.2(11) to A.2(16), A.5(2) to A.5(7) and B.2(2) to B.2(7))

Name of Bank	As of
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PART III.1a RISK-WEIGHTED ON-BALANCE SHEET ASSETS COVERED BY CRM, GROSS OF MATERIALITY THRESHOLD (Amounts in P0.000 million)

[illegible]

/ Presentation of items should be the same as presented on the main report (Part III.1)

¹⁹ Direct issuance of CLNs will form part of the collateralized exposures (cash received as collateral)

¹⁹ An exposure that is covered by a guarantee that is counter-guaranteed by the Philippine NG or BSP, may be considered as covered by the guarantee of the Philippine NG or BSP, provided that:

a) the counter-guarantee covers all credit risk element of the exposure; b) both the original guarantee and the counter-guarantee meet all operational requirements for guarantees, except that the counter-guarantee need not be direct and explicit to the original exposure; and c) the cover is robust and that no historical evidence suggests that the coverage of the counter-guarantee is less than effectively equivalent to that of a direct guarantee of the Philippine NG and BSP.

Refer to Part III.1.b for Guaranteed Exposures with Maturity Mismatch

Philippine denominated exposures to the extent guaranteed by Industrial Guarantee and Loan Fund (IGLF), Home Guaranty Corporation (HGC), and Trade and Investment Development Corporation of the Philippines (TIDCORP), which guarantees are counter-guaranteed by the Philippine NG receive 0% risk weight.

Foreign currency denominated exposures to NG and BSP shall be risk-weighted based on the third party credit assessment (TPCA). Provided, that only one-third (1/3) of the exposure covered by CRM shall be risk-weighted from 1 July 2007, two-third (2/3) from 1 January 2008, and the full amount from 1 January 2009.

^{1/} For exposures covered by CRM, use the applicable risk weight of the collateral/guarantor/protection seller. For the risk weight of the protection seller in a CDS/TRS transaction, refer to Part III, 1.c from 1 January 2005, and the full amount from 1 January 2009.

In general, the risk weight of the credit exposure is subject to a floor of 20%. The 20% floor shall not apply and a 0% risk weight can be applied when the exposure and the collateral are denominated in the same currency, and either a) The collateralized portion of the credit exposure is subject to 0% risk weight, or a Pdp-denominated debt obligation issued by the Philippine NG or the ESP, which fair market value has been discounted by 20%, or b) The collateral is a sovereign debt security eligible for 0% risk weight, or a Pdp-denominated debt obligation issued by the Philippine NG or the ESP, which fair market value has been discounted by 20%.

7/ To be deducted from: (1) exposures, net of specific provisions to obtain exposures not covered by CRM [refer to Part III. 4] and (2) gross qualifying capital (refer to Part II, Item D(8))

Name of Bank	As of	ASEL III CAR REPORT (Solo/C
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PART III.1b EXPOSURES IN THE BANKING BOOK COVERED BY GUARANTEES WITH MATURITY MISMATCH (Amounts in P0.000 million)

[illegible]

^{1/} Presentation of items should be the same as presented on the main report.

^{2/} For the hedge, embedded options which may reduce the term of the hedge should be taken into account so that the shortest possible effectiveness maturity is used (please refer to Capital Adequacy Framework Part III.B paragraph 52 for more details). Hedges with maturity mismatches are only recognized when their original maturities are greater than or equal to one year. As a result, the maturity of hedges for exposures with original maturities of less than one year must be matched to be recognized. In all cases, hedges will no longer be recognized when they have a residual maturity of three months or less.

^{33/} To Part III.1a, Column 2

Name of Bank
REVISED BASEL III CAR REPORT (Solo/Consolidated)
As of _____

PART III.1c RISK-WEIGHTED EXPOSURES COVERED BY CREDIT DERIVATIVES (Amounts in P.0.000 million)

Description of CDS/TRS ^{1/}													
Protection Seller/ Collateral			Reference Entity/ies					Total Adjusted Protected Portion ^{2/}	Proportionate Credit Protection (in %), if any	Protected Portion Proportionately Allocated per Reference Entity	Materiality Threshold	Exposure Amount Covered by Credit Derivative ^{3/}	Account Title Code (Pls. see codes below.) ^{4/}
Name	Risk Weight		Carrying Amount (CA) of Exposure, net of Specific Provision	Risk Weight	Risk-Weighted Amount								
1	2	3	4	5	6 = 4 * 5	7	8	9	10	11 = (4 or 7 or 9) - 10	12		
Protection Seller A			1:										
			2:										
Sub-total													
Protection Seller B			1:										
			2:										
Sub-total													
Protection Seller C			1:										
			2:										
Sub-total													
TOTAL													
Account Title Codes and Summation per Account of Materiality Threshold and Exposures Covered by Credit Derivative													
Account Codes	Description	Materiality Threshold				0%	20%	50%	100%	150%	Total ^{5/}		
		1				2	3	4	5	6	[Sum (1 to 6)]		
1	Available-for-Sale (AFS) Securities												
2	Financial Assets Designated at Fair Value through Profit or Loss												
3	Held-to-Maturity (HTM) Financial Assets												
4	Unquoted Debt Securities Classified as Loans												
5	Loans and Receivables												
6	Sales Contract Receivable												
7	Others (Indicate Account)												
TOTAL (sum of 1 to 7)													

^{1/} There may be more than one reference entities per issuer/ more protection sellers. Add more rows where necessary.

^{2/} Exposures covered by CLNs shall be considered collateralized by cash.

^{3/} From Part III.1d, Column 6

Single reference entity:

Basket of reference entities:

Lower of CA of exposure (Column 4) and protected portion (Column 7), minus materiality threshold (Column 10)

If CA of exposure with lowest risk weighted amount (LRWA) (Column 6) < unadjusted protected portion (Part III.1d, Column 1), use the lower of CA OF SUCH EXPOSURE (Column 4) or PROTECTED PORTION (Column 7), minus materiality threshold.

If CA of exposure with LRWA (Column 6) > unadjusted protected portion (Part III.1d, Column 1), the exposure covered by credit derivative is considered ZERO (subject to the RW of counterparty).

If credit derivative is proportionately referenced to basket of reference entities, column 11 would equal (9-10), where materiality threshold is also proportionately allocated per reference entity.

^{4/} Assign account title code for materiality threshold (Column 10) and exposures covered by credit derivatives (Column 11) for easy summation per account description.

^{5/} To Part III.1a, Column 3

Name of Bank
REVISED BASEL III CAR REPORT (Solo/Consolidated)
As of _____

Part III.1d COMPUTATION OF PROTECTED PORTION COVERED BY CREDIT DERIVATIVES (Amounts in P0.000 million)

Protection Seller (add more rows if necessary)	Protected Portion (G) ^{1/}	Adjustment Arising from Currency Mismatch		Adjustment Arising from Maturity Mismatch		Total Adjusted Protected Portion (After Haircuts) (Pa = Ga x (1 - 0.25)/(T - 0.25))	
		Haircut Value Arising from Currency Mismatch Ha = (G x 8%)	Protected Portion Adjusted for Currency Mismatch Ga = G - Ha	T = min (5, Residual Maturity of Exposure) in years	t = min (T, Residual Maturity of the Credit Protection Arrangement) in years	Credit Default Swap (CDS) ^{2/}	Total Return Swap (TRS) ^{2/}
1.	1	2	3 = 1 - 2	4	5	6 = 3 * (1 - 0.25)/(T - 0.25)	
2.							
3.							
4.							
5.							
6.							
7.							
8.							
9.							
10.							
11.							
12.							
13.							
14.							
15.							
TOTAL							

^{1/} The protected portion of an exposure is measured as: (a) fixed amount, if such is to be paid upon the occurrence of a credit event; or (b) notional amount of the contract if either the par is to be paid in exchange for physical delivery of the reference asset, or par less market value of the asset is to be paid upon the

^{2/} To Part III.1c, Column 7

PART III.2 RISK-WEIGHTED OFF-BALANCE SHEET ASSETS (Amounts in P0,000 million)

Item	Nature of item	Notional Principal Amount	Credit Conversion Factor (CCF)	Credit Equivalent Amount, u	Risk Weights $^{2/}$					Total (Sum of 4 to 9)
					0%	20%	50%	75%	100%	
		1	2	3 = 1*2	4	5	6	7	8	9
A.										
Excluding off-balance sheet exposures arising from securitizations										
Direct credit substitutes (e.g. general guarantees of indebtedness and acceptances)										
(1)	Guarantees issued		100%							
(2)	Financial standby letters of credit - domestic		100%							
(3)	Financial standby letters of credit - foreign		100%							
(4)	Sub-total [Sum of A (1) to A (3)]									
(5)	Risk-weighted amount [A (4) x applicable risk-weight]									
Transaction-related contingencies (e.g., performance bonds, bid bonds, warranties and stand-by LCs related to particular transactions)										
(1)	Performance Standby LCs – domestic (net of margin deposit) established as a guarantee that a business transaction will be performed		50%							
(2)	Performance Standby LCs – foreign (net of margin deposit) established as a guarantee that a business transaction will be performed		50%							
(3)	Note issuance facilities and revolving underwriting facilities		50%							
(4)	Other Commitments e.g. formal standby facilities and credit lines with maturity of more than one year									
(a) Underwritten Accounts Unsold										
(b) Others (please specify)										
(5)	Sub-total [Sum of B (1) to B (4) (a to b)]									
(6)	Risk-weighted amount [B (5) x applicable risk-weight]									
Trade-related contingencies arising from movement of goods (e.g., documentary credits collateralized by the underlying shipments) and commitments with an original maturity of up to one (1) year										
(1)	Trade related guarantees – LCs confirmed		20%							
(2)	Trade related guarantees – shipside bonds/airway bills		20%							
(3)	Sight LCs - domestic (net of margin deposit)		20%							
(4)	Sight LCs - foreign (net of margin deposit)		20%							
(5)	Usance LCs - domestic (net of margin deposit)		20%							
(6)	Usance LCs - foreign (net of margin deposit)		20%							
(7)	Deferred LCs - domestic (net of margin deposit)		20%							

Name of Bank _____
 REVISED BASEL III CAR REPORT (Solo/Consolidated)
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Item	Nature of item	Notional Principal Amount	Credit Conversion Factor (CCF)	Credit Equivalent Amount ^{1/}	Risk Weights ^{2/}						Total	
					0%	20%	50%	75%	100%	150%		
		1	2	3 = 1*2	4	5	6	7	8	9	(Sum of 4 to 9)	
D.	(8) Deferred LCs - foreign (net of margin deposit)		20%									
	(9) services		20%									
	(10) services		20%									
	(11) Other commitments with an original maturity of up to 1 year											
	(a) Committed credit lines for commercial papers issued											
	(b) Others (please specify)											
	(12) Sub-total [Sum of C (1) to C (11) (a to b)]											
	(13) Risk-weighted amount [C (12) x applicable risk-weight]											
	Other commitments which can be unconditionally cancelled at any time by the bank without prior notice and those not involving credit risk											
	(1) Credit card lines		0%									
	(2) Other commitments which can be cancelled at any time by the bank without prior notice		0%									
	(3) Other contingent accounts not involving credit risk											
	E.	(a) Spot foreign exchange contracts (bought and sold)		0%								
(b) Late deposits/payments received			0%									
(c) Inward bills for collection			0%									
(d) Outward bills for collection			0%									
(e) Travelers' checks unsold			0%									
(f) Trust department accounts			0%									
(g) Items held for safekeeping/custodianship			0%									
(h) Items held as collaterals			0%									
(i) Deficiency claims receivable			0%									
(j) Others			0%									
(4) Sub-total [Sum of D (1) to D (3) (a to j)]												
F.		Total Notional Principal Amount [Sum of A (4), B (5), C (12) and D (4)]										
		TOTAL RISK-WEIGHTED OFF-BALANCE SHEET ASSETS [Sum of A (5), B (6) and C (13)]										
	(to Part III, Item A.2)											

^{1/} Foreign currency denominated exposures to NG and BSP shall be risk-weighted based on the third party credit assessment (TPCA). Provided, that only one-third (1/3) of the credit equivalent amount shall be risk-weighted from 1 July 2007, two-third (2/3) from 1 Jan. 2008, and the full amount from 1 Jan. 2009

^{2/} Assign the appropriate risk weight, i.e., according to the third party credit assessment of the counterparty exposure.

PART III.3 COUNTERPARTY RISK-WEIGHTED ASSETS IN THE BANKING BOOK (Amounts in P0,000 million)

Item	Nature of item	Notional Amount	Current Credit Exposure (M-to-M valuation, if positive)	Appropriate Potential Future CCF	Potential Future Credit Exposure ^{1/}	Credit Equivalent Amount ^{4/}	Risk Weights ^{2/}					Total
							0%	20%	50%	100%	150%	
1			2	3	4 = 1*3	5 = 2*4	6	7	8	9	10	(Sum of 6 to 10)
A. Derivative Exposures												
1.	Interest Rate Contracts ^{3/}											
	a. With a residual maturity of 1 year or less											
	a.1 Interest Rate Forwards			0.0%								
	a.2 Interest Rate Swap			0.0%								
	a.3 Interest Rate Futures			0.0%								
	a.4 OTC Interest Rate Options Contracts			0.0%								
	a.5 Exchange Traded Interest Rate Options Contracts			0.0%								
	b. With a residual maturity of more than 1 year to 5 years											
	b.1 Interest Rate Forwards			0.5%								
	b.2 Interest Rate Swap			0.5%								
	b.3 Interest Rate Futures			0.5%								
	b.4 OTC Interest Rate Options Contracts			0.5%								
	b.5 Exchange Traded Interest Rate Options Contracts			0.0%								
	c. With a residual maturity of more than 5 years											
	c.1 Interest Rate Forwards			1.5%								
	c.2 Interest Rate Swap			1.5%								
	c.3 Interest Rate Futures			1.5%								
	c.4 OTC Interest Rate Options Contracts			1.5%								
	c.5 Exchange Traded Interest Rate Options Contracts			0.0%								
	d. Sub-total [Sum of 1.a (a.1 to a.5) to 1.c (c.1 to c.5)]											
	e. Risk-weighted amount [1.d x applicable risk-weight]											
2.	Exchange Rate Contracts ^{2/ 3/}											
	a. With a residual maturity of 1 year or less											
	a.1 Forward Foreign Exchange Contracts			1.0%								
	a.2 Currency Swap			1.0%								
	a.3 Foreign Exchange Futures			1.0%								
	a.4 OTC Foreign Exchange Options Contracts			1.0%								
	a.5 Exchange Traded Foreign Exchange Options Contracts			0.0%								
	b. With a residual maturity of more than 1 year to 5 years											
	b.1 Forward Foreign Exchange Contracts			5.0%								
	b.2 Currency Swap			5.0%								

Name of Bank

[illegible]

Name of Bank _____
 REVISED BASEL III CAR REPORT (Solo/Consolidated)
 As of _____

Item	Nature of item	Description of Credit Derivative		Notional Amount	Current Credit Exposure (Mio-M valuation, if positive)	Appropriate Potential Future CCF	Potential Future Credit Exposure	Credit Equivalent Amount	Risk Weights ^{5/}					Total
		Name of Issuer (P/B)/ Investor (P/S)	Reference Entity/ies						0%	20%	50%	100%	150%	
			Name											
4.	Credit Derivatives ^{6/}			1	2	3	4 = 1*3	5 = 2*4	6	7	8	9	10	(Sum of 6 to 10)
	a. With reference obligation that has an external credit of at least BBB- or its equivalent [Sum of ai to alii]													
	i. CDS Bought													
	ii. TROR Payer					5.0%								
	iii. Credit Spread Call/Put Option Bought					5.0%								
	b. With reference obligation that has an external credit of lower than BBB- or unrated [Sum of bi to biii]													
	i. CDS Bought					10.0%								
	ii. TROR Payer					10.0%								
	iii. Credit Spread Call/Put Option Bought					10.0%								
	c. Sub-total (Sum of 4.a and 4.b)													
	d. Risk-weighted amount [4.c x applicable risk-weight]													
5.	Total Notional Amount (Sum of 1.d, 2.d, 3.d and 4.c)													
6.	Total Counterparty Risk-Weighted Assets of Derivative Transactions [Sum of 1.e, 2.e, 3.e and 4.d]													

^{1/} No potential future credit exposure shall be calculated for single currency floating/floating interest rate swaps, the credit exposure on these contracts would be evaluated solely on the basis of their mark-to-market valuation.

^{2/} Exclude exchange rate contract with original maturity of 14 calendar days or less

^{3/} For contracts with multiple exchanges of principal, the factors are to be multiplied by the number of remaining payments in the contract; For contracts that are structured to settle outstanding exposure following specified payment dates and where the terms are reset such that the market value of the contract is zero on these specified dates, the residual maturity would be set equal to the time until the next reset date, and in the case of interest rate contracts with remaining maturities of more than one (1) year that meet these criteria, the potential future CCF is subject to a floor of 0.5%

^{4/} Foreign currency denominated exposures to NG and BSP shall be risk-weighted based on the third party credit assessment. Provided, that only one-third (1/3) of the credit equivalent amount shall be risk-weighted from 1 July 2007, two-third (2/3) from 1 January 2008, and the full amount from 1 January 2009

^{5/} Assign the appropriate risk weight, i.e., according to the third party credit assessment of the counterparty exposure.

^{6/} Where the credit derivative is a first to default transaction, the add-on will be determined by the lowest credit quality underlying in the basket, i.e., if there are any non-investment grade or unrated items in the basket, the 10% add-on should be used.

For a second and subsequent to default transactions, underlying assets should continue to be allocated according to the credit quality, i.e. the second lowest credit quality will determine the add-on for a second to default transaction, etc. Moreover, where the credit derivative is referenced proportionately to multiple obligations, the add-on factor will follow the add-on factor applicable for the obligation with the biggest share. If the protection is equally proportioned, the highest add-on factor should be used.

Item	Nature of Item ^{1/}	Fair Value/ Carrying Amount	Exposures Covered by CRM (Collateral Received)	Net Exposures After CRM (Uncovered Portion) ^{2/}	Risk Weight of the Exposures Covered by CRM ^{3/} and Net Exposures After CRM (Uncovered Portion)					Total
					0%	20%	50%	100%	150%	
					4	5	6	7	9	
B. Counterparty Exposures arising from Financial Assets Sold/Lent under Repurchase Agreements, Certificates of Assignment/Participation with Recourse, Securities Lending and Borrowing Agreements (Repo-style Transactions)										
1.	Available for Sale ^{1/}		2	3 = 1-2						(Sum of 4 to 9)
	a. Sovereign [Sum of a.1 and a.2]									
	a.1 Resident - NG & BSP									
	i. Peso denominated exposures									
	ii. Foreign currency denominated exposures									
	a.2 Non-resident ^{4/}									
	b. Multilateral Agencies ^{5/}									
	c. Bank									
	d. LGU and Public Sector Entities									
	e. Government Corporations ^{6/}									
	f. Corporates ^{6/}									
	g. Sub-total [Sum of 1.a to 1.f]									
	h. Risk-weighted amount [1.g x applicable risk-weight]									
2.	Held to Maturity									
	a. Sovereign [Sum of a.1 and a.2]									
	a.1 Resident - NG & BSP									
	i. Peso denominated exposures									
	ii. Foreign currency denominated exposures									
	a.2 Non-resident ^{4/}									
	b. Multilateral Agencies ^{5/}									
	c. Bank									
	d. LGU and Public Sector Entities									
	e. Government Corporations ^{6/}									
	f. Corporates ^{6/}									
	g. Sub-total [Sum of 2.a. to 2.f]									
	h. Risk-weighted amount [2.g x applicable risk-weight]									
3.	Total Fair Value/Carrying Amount [Sum of 1.g and 2.g]									
4.	Total Counterparty Risk-Weighted Assets of Repo-style Transactions [Sum of 1.h and 2.h]									
C.	TOTAL COUNTERPARTY RISK-WEIGHTED ASSETS IN THE BANKING BOOK (Sum of A.6 and B.4) ^{6/}									

^{1/} Present items per counterparty exposures (transferable/transferor) and not per issuer of securities.
^{2/} Foreign currency denominated exposures to NG and BSP shall be risk-weighted based on the third party credit assessment (TPCA). Provided, that only one-third (1/3) of the exposures shall be risk-weighted from 1 July 2007, two-third (2/3) from 1 January 2008, and the full amount from 1 January 2009.
^{3/} For exposures covered by CRM (covered portion) use the applicable risk weight of the collateral received (a.g. cash-0%), while for net exposures after CRM (uncovered portion) assign risk weight per counterparty exposure.
^{4/} Include exposures to: 1) central governments and central banks; 2) Bank for International Settlements (BIS); 3) International Monetary Fund (IMF); 4) European Central Bank (ECB); and 5) European Community (EC)
^{5/} Exposures to certain MDBs currently receive 0% risk weight (refer to Capital Adequacy Framework Part III.A paragraph 3)
^{6/} To Part III, Item A.3
^{7/} Includes accumulated market gains/losses.
^{8/} Include exposures to individual counterparties. However, for purposes of disclosure requirement under Circular No. 538 (Part VIII.B.5), said individual exposures will form part of "Other Assets".

PART III.4 COUNTERPARTY RISK-WEIGHTED ASSETS IN THE TRADING BOOK (Amounts in P.000 million)

Item	Nature of item	Notional Amount ¹	Current Credit Exposure (M-to-M valuation, if positive) ²	Appropriate Potential Future CCF ³	Potential Future Credit Exposure ⁴	Credit Equivalent Amount ⁴	Risk Weights ⁵					Total
							0%	20%	50%	100%	150%	
		1	2	3	4 = 1*3	5 = 2*4	6	7	8	9	10	(Sum of 6 to 10)
A. Derivative Exposures^{3/}												
1.	Interest Rate Contracts ^{3/}											
	a. With a residual maturity of 1 year or less											
	a.1 Interest Rate Forwards			0.0%								
	a.2 Interest Rate Swap			0.0%								
	a.3 Interest Rate Futures			0.0%								
	a.4 OTC Interest Rate Options Contracts			0.0%								
	a.5 Exchange Traded Interest Rate Options Contracts			0.0%								
	b. With a residual maturity of more than 1 year to 5 years											
	b.1 Interest Rate Forwards			0.5%								
	b.2 Interest Rate Swap			0.5%								
	b.3 Interest Rate Futures			0.5%								
	b.4 OTC Interest Rate Options Contracts			0.5%								
	b.5 Exchange Traded Interest Rate Options Contracts			0.0%								
	c. With a residual maturity of more than 5 years											
	c.1 Interest Rate Forwards			1.5%								
	c.2 Interest Rate Swap			1.5%								
	c.3 Interest Rate Futures			1.5%								
	c.4 OTC Interest Rate Options Contracts			1.5%								
	c.5 Exchange Traded Interest Rate Options Contracts			0.0%								
	d. Sub-total (Sum of 1.a (a.1 to a.5) to 1.c (c.1 to c.5))											
	e. Risk-weighted amount [1.d x applicable risk-weight]											
2.	Exchange Rate Contracts ^{2/ 3/}											
	a. With a residual maturity of 1 year or less											
	a.1 Forward Foreign Exchange Contracts			1.0%								
	a.2 Currency Swap			1.0%								
	a.3 Foreign Exchange Futures			1.0%								
	a.4 OTC Foreign Exchange Options Contracts			1.0%								
	a.5 Exchange Traded Foreign Exchange Options Contracts			0.0%								
	b. With a residual maturity of more than 1 year to 5 years											
	b.1 Forward Foreign Exchange Contracts			5.0%								
	b.2 Currency Swap			5.0%								

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[illegible]

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Item	Nature of Item	Description of Credit Derivative			National Amount	Current Credit Exposure (M-to-M valuation, if positive)	Appropriate Potential Future CCF	Potential Future Credit Exposure	Credit Equivalent Amount	Risk Weights ^{5/}					Total
		Name of Issuer (Pb)/ Investor (PS)	Name	External Rating						0%	20%	50%	100%	150%	
4.	Credit Derivatives ^{6/}				1	2	3	4 = 1/3	5 = 2/4	6	7	8	9	10	(Sum of 6 to 10)
	a. With reference obligation that has an external credit of at least BBB- or its equivalent [Sum of a.1 to a.2]														
	a.1 Bank as Beneficiary														
	i. CDS Bought						5.0%								
	ii. TROR Payer						5.0%								
	iii. Credit Spread Call/Put Option Bought						5.0%								
	a.2 Bank as Guarantor [Sum of i to iii]														
	i. CDS Sold						5.0%								
	ii. TROR Receiver						5.0%								
	iii. Credit Spread Call/Put Option Sold						5.0%								
	b. With reference obligation that has an external credit of lower than BBB- or unrated [Sum of b.1 to b.2]														
	b.1 Bank as Beneficiary														
	i. CDS Bought														
	ii. TROR Payer														
	iii. Credit Spread Call/Put Option Bought						10.0%								
	b.2 Bank as Guarantor [Sum of i to iii]						10.0%								
	i. CDS Sold						10.0%								
	ii. TROR Receiver						10.0%								
	iii. Credit Spread Call/Put Option Sold						10.0%								
	c. Sub-total [Sum of 4.a and 4.b]														
	d. Risk-weighted amount [4.c x applicable risk-weight]														
5.	Total National Amount [Sum of 1.d, 2.d, 3.d and 4.c]														
6.	Total Counterparty Risk-Weighted Assets of Derivative														

^{1/} No potential future credit exposure shall be calculated for single currency floating/floating interest rate swaps, the credit exposure on these contracts would be evaluated solely on the basis of their mark-to-market valuation.

^{2/} Exclude exchange rate contract with original maturity of 14 calendar days or less

^{3/} For contracts with multiple exchanges of principal, the factors are to be multiplied by the number of remaining payments in the contract; For contracts that are structured to settle outstanding exposure following specified payment dates and where the terms are reset such that the market value of the contract is zero on these specified dates, the residual maturity would be set equal to the time until the next reset date, and in the case of interest rate contracts with remaining maturities of more than one (1) year that meet these criteria, the potential future CCF is subject to a floor of 0.5%

^{4/} Foreign currency denominated exposures to NG and BSP shall be risk-weighted based on the third party credit assessment. Provided, that only one-third (1/3) of the credit equivalent amount shall be risk-weighted from 1 July 2007, two-third (2/3) from 1 January 2008, and the full amount from 1 January 2009

^{5/} Assign the appropriate risk weight, i.e., according to the third party credit assessment of the counterparty exposure.

^{6/} A protection seller in a CDS shall only be subject to the add-on factor if it is subject to closeout upon the insolvency of the protection buyer while the underlying is still solvent. The add-on in this case should be capped to the amount of unpaid premiums. Moreover, where the credit derivative is a first to default transaction, the add-on will be determined by the lowest credit quality underlying in the basket, i.e. if there are any non-investment grade or unrated items in the basket, the add-on factor should be determined by the lowest credit quality. For a second and subsequent to default transactions, underlying assets should continue to be allocated according to the credit quality, i.e. the second lowest credit quality will determine the add-on for a second to default transaction, etc. Moreover, where the credit derivative is referenced proportionately to multiple obligations, the add-on factor will follow the add-on factor applicable for the obligation with the biggest share. If the protection is equally proportioned, the highest add-on factor should be used.

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Item	Nature of item ^{1/}	Fair Value	Net Exposures After Collateral Recognition (Uncovered Portion) ^{2/3/}	Risk Weights ^{4/}					Total
				0%	20%	50%	100%	150%	
		1	2	3	4	5	6	8	(Sum of 3 to 8)
B. Counterparty Exposures arising from Financial Assets Sold/Lent under Repurchase Agreements, Certificates of Assignment/Participation with Recourse, Securities Lending and Borrowing Agreements (Repo-style Transactions)									
1. Held for Trading									
a. Sovereign [Sum of a.1 and a.2]									
a.1 Resident - NG & BSP									
i. Peso denominated exposures									
ii. Foreign currency denominated exposures									
a.2 Non-resident ^{5/}									
b. Multilateral Agencies ^{6/}									
c. Bank									
d. LGU and Public Sector Entities									
e. Government Corporations									
f. Corporates ^{7/}									
2. Total [Sum of 1.a to 1.f]									
3. Total Counterparty Risk-Weighted Assets of Repo-style Transactions [2 x applicable risk-weight]									
C. TOTAL COUNTERPARTY RISK-WEIGHTED ASSETS IN THE TRADING BOOK [Sum of A.6 and B.3] (To Part III, Item A.4)									

^{1/} Present items per counterparty exposures (transferee/transferor) and not per issuer of securities.

^{2/} Refer to Part III.4a for the computation of the exposure amount after risk mitigation.

^{3/} Foreign currency denominated exposures to NG and BSP shall be risk-weighted based on the third party credit assessment (TPCA). Provided, that only one-third (1/3) of the exposures shall be risk-weighted from 1 July 2007, two-third (2/3) from 1 Jan. 2008, and the full amount from 1 Jan. 2009.

^{4/} The exposure amount after risk mitigation will be multiplied by the risk weight of the counterparty to obtain the risk-weighted asset amount of the exposures not covered by CRM

^{5/} Include exposures to: 1) central governments and central banks; 2) Bank for International Settlements (BIS); 3) International Monetary Fund (IMF); 4) European Central Bank (ECB); and 5) European Community (EC)

^{6/} Exposures to certain MDBs currently receive 0% risk weight (refer to Capital Adequacy Framework Part III.A paragraph 3).

^{7/} Include exposures to individual counterparty/ies. However, for purposes of disclosure requirement under Circular No. 538 (Part VIII.B.5), said individual exposures will form part of "Other Assets".

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PART III.4a COUNTERPARTY EXPOSURES IN THE TRADING BOOK COVERED BY COLLATERALS WITH OR WITHOUT CURRENCY AND/OR MATURITY MISMATCH (Amounts in P.0.000 million)

Item	Nature of Item ^{1/}	Adjusted Value of the Exposure after Haircut				Adjusted Value of the Collateral After Haircut ^{3/}				Adjustment arising from Maturity Mismatch ^{4/}			Net Exposures after Collateral Recognition (Uncovered Portion) [E ^{5/}]	
		Fair Value of the Exposure [E]	Haircut Appropriate for the Exposure [He] ^{2/}	Haircut Value Appropriate for the Exposure [Hea = (E x He)]	Fair Value of the Exposure adjusted for Haircut [Ea = (E+Hea)]	Fair Value of the Collateral [C]	Haircut Appropriate for the Collateral [Hc] ^{2/}	Haircut Value Appropriate for the Collateral [Hca = (C x Hc)]	Haircut Value for Currency Mismatch [Hfxa = (C x Hfxa = 8%)]	Fair Value of the Collateral adjusted for Haircut [P = (C-Hfxa)/Hfxa]	T = min (S, Residual Maturity of the Exposure) in years	t = min (T, Residual Maturity of the Credit Protection Arrangement) in years		Fair Value of the Collateral adjusted for Maturity Mismatch [Pa = P*(1-0.25)/(T-0.25)]
1.	Held for Trading	1	2	3 = 1*2	4 = 1+3	5	6	7 = 5*6	8 = 5 * 8%	9 = 5-7-8	10	11	12=9*(1-0.25)/(T-0.25)	13 = 4-12
	a. Sovereign [Sum of a.1 and a.2]													
	a.1 Resident - NG & BSP													
	i. Peso denominated exposures													
	ii. Foreign currency denominated exposures													
	a.2 Non-resident													
	b. Multilateral Agencies													
	c. Bank													
	d. LGU and Public Sector Entities													
	e. Government Corporations													
	f. Corporates													
2.	TOTAL [Sum of 1.a to 1.f]													

^{1/} Presentation of items per counterparty exposures (transferee/transferee) and not per issuer of securities

^{2/} Where the collateral is a basket of assets, the haircut on the basket will be $H_c = \sum a_i H_i$, where a_i is the weight of the asset in the basket and H_i is the haircut applicable to that asset.

^{3/} All instruments which are included in the trading book may be used as eligible collateral.

^{4/} For the hedge, embedded options which may reduce the term of the hedge should be taken into account so that the shortest possible effectiveness maturity is used (please refer to Capital Adequacy Framework Part III.B paragraph 52 for more details). Hedges with maturity mismatches are only recognized when their original maturities are greater than or equal to one year. As a result, the exposure value after CRM are to be reported under Part III.4-B.

^{5/} The exposure value after CRM are to be reported under Part III.4-B.

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PART III.5 RISK WEIGHTED AMOUNT OF CREDIT LINKED NOTES IN THE BANKING BOOK (Amounts in P0,000 million)

Description of CLN ^{1/}					Amount of Protection (Fair Value of CLN)	Proportionate Credit Protection (in %), if any	Amount of Protection Proportionately Allocated per Reference Entity (for proportionate structures only)	Amount of Protection (Where CLN is Externally Rated Below BBB-) ^{4/}	Risk-Weighted Amount ^{5/3/}		
Issue/ Issuer/ Collateral			Reference Entity/ies ^{2/}						Using RW of Reference Entity/ies	Using RW of Issuer/Collateral or Issue	Total ^{7/}
Name	Risk Weight (RW) of Issue ^{6/}	RW of Issuer/ Collateral	Name	Risk Weight (RW)							
1	2		3	4	5	6	7 = 5 * 6	8	9 = 4 * (5 or 7)	10 = 2 * (5 or 7)	11 = 9 + 10
1.			1.								
			2.								
2.			1.								
			2.								
3.			1.								
			2.								
4.			1.								
			2.								
5.			1.								
			2.								
TOTAL											

^{1/} CLNs booked under Available-for-Sale (AFS) Financial Assets (with embedded CDS split from the Notes) are risk-weighted using RW of counterparty/collateral in Part III.1. Investments in CLNs covered in this Section are those booked under Financial Assets Designated at Fair Value Through Profit and Loss.

^{2/} There may be more than one reference entity per issuer. Add more lines where necessary.

^{3/} Foreign currency denominated exposures to the NG and the BSP shall be risk weighted one-thirds (1/3) of the applicable risk weight from 1 July 2007, two-thirds (2/3) from 1 January 2008, and the full risk weight from 1 January 2009.

^{4/} Deduction from Capital (50% from Tier 1, 50% from Tier 2) (to Part II, item D. 9)

^{5/} For first-to-default CLNs, the risk weights of all the reference entities are added up and multiplied by the amount of the protection to obtain the risk-weighted exposure. In addition, the risk weight of the issuer is likewise included in the summing of the risk weights. However, the risk-weighted exposure is capped at 10 times the fair value of the CLN. When the contract terminates and pays out on the nth (other than the first) entity to default, the treatment above shall apply except that in aggregating the risk weights of the reference entities, the risk weight/s of the nth lowest risk-weighted entity/ies is/are excluded from the computation.

^{6/} If the CLN has an issue-specific rating, the following RWs shall be used.

AAA to AA- :20%

A+ to A- :50%

BBB+ to BBB- :100%

Below BBB- :Deduction from capital

^{7/} Add Columns 9 and 10 only when CLNs have no issue-specific rating. If a CLN has an issue-specific rating, only the RW applicable to the issue-specific rating should be used. To Part III, Item A.5

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PART III.6 TOTAL RISK-WEIGHTED SECURITIZATION EXPOSURES (Amounts in P0.000 million)

Item	Name of issuer (by external credit assessment ^{1/} ; add more rows where necessary)	Validation within the CAR report	Fair Value/Net Carrying Amount 1	Risk Weight 2	Risk-Weighted Amount 3=1x2
A.	Securitization Tranches				
A.1	AAA to AA-			20%	
	(1) Issuer A				
	(2) Issuer B				
A.2	A+ to A-			50%	
	(1) Issuer A				
	(2) Issuer B				
A.3	BBB+ to BBB-			100%	
	(1) Issuer A				
	(2) Issuer B				
	Sub-total				
B.	Deductions from Capital				
B.1	Below BBB- and Unrated ^{2/}				
	(1) Issuer A				
	(2) Issuer B				
B.2	Credit Enhancing Interest Only (IO) Strips ^{3/}				
	Sub-total				
	Total Fair Value/Net Carrying Amount (sum of sub-totals in A and B)				
C.	Total Risk-Weighted On-Balance Sheet Assets (sum of A.1, A.2, and A.3)				
D.	Total Risk-Weighted Off-Balance Sheet Assets (refer to Part III.6a Item D)				
E.	Total Risk-Weighted Amount - Early Amortization (refer to Part III.6b Item C)				
F.	TOTAL RISK-WEIGHTED SECURITIZATION EXPOSURES ^{4/}				

^{1/} The notations, which pertain to the credit rating given to the issued tranches of securitization structures, follow the rating symbols used by Standard & Poor's. The mapping of ratings of all recognized external rating agencies is in Part III.C of the BSP's revised risk-based capital adequacy framework.

^{2/} Deduction from Tier 1 and Tier 2 capital; (to Part II Item D.10)

^{3/} This shall be net of the amount of "gain-on-sale" (Part II Item A.2.9), which was deducted from core Tier 1 capital; (to Part II Item D.12)

^{4/} Sum of risk-weighted securitization exposures; (to Part III Item A.6)

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PART III.6a OFF-BALANCE SHEET EXPOSURES ARISING FROM SECURITIZATION (Amounts in P0,000 million)

Off-Balance Sheet Item ^{4/}	Notional Amount ^{2/}	Credit Conversion Factor (CCF) ^{3/}	Credit Equivalent Amount	Risk Weights ^{3/}						Risk-Weighted Amount
				0%	20%	50%	75%	100%	150%	
A. Eligible Liquidity Facilities ^{4/}	1	2	3	4	5	6	7	8	9	10
A.1 Available only for a general market disruption		0%								
A.2 External Rating Used for Risk Weighting										
(1) Facility A		100%								
(2) Facility B		100%								
A.3 By Original Maturity										
A.3.1 1 year or less										
(1) Facility A		20%								
(2) Facility B		20%								
A.3.2 More than 1 year										
(1) Facility A		50%								
(2) Facility B		50%								
Sub-total										
B. Eligible Servicer Cash Advance Facilities ^{5/}										
(1) Facility A		0%								
(2) Facility B		0%								
Sub-total										
C. Other Off-Balance Sheet Securitization Exposures										
(1) Exposure A		100%								
(2) Exposure B		100%								
Sub-total										
D. TOTAL RISK-WEIGHTED OFF-BALANCE SHEET										

^{1/} Add more rows where necessary

^{2/} Refers to the unused/undrawn amount of the facilities given to securitization structures

^{3/} Use highest risk weight assigned to any of the underlying individual exposures covered by the facility

^{4/} Liquidity facilities that satisfy the minimum requirements stated in Part V paragraph 9 of the BSP's revised risk-based capital adequacy framework

^{5/} Servicer cash advance facilities as defined in Part V paragraph 10

^{6/} Sum of the risk-weighted off-balance sheet securitization exposures; (to Part III.6, item D)

PART III.6b EARLY AMORTIZATION EXPOSURES ARISING FROM SECURITIZATION ^{1/}

[illegible]

^{1/} Only relevant for originators in revolving exposure securitizations containing early amortization provisions

^{2/} Investors' interest as defined in Part V paragraph 30 of the BSP's revised risk-based capital adequacy framework

^{3/} Excess spread as defined in Part V paragraph 11; relevant only for unconstrained investors

5/ The point at which the bank is required to trap excess spread as economic
keilers to the three-month average excess spread (in percentage point)

6/ The ratio of the excess spread level to the trapping point

⁷¹ Refer to Part V paragraph 34 for the table of conversion factors.

9/ Risk weight applicable to the underlying exposure type (asset)

(10) Shall not exceed the greater of (1) that required for retained

PART IV. MARKET RISK-WEIGHTED ASSETS (Amounts in P0,000 million)

Item	Nature of Item	Reference	Amount
A.	Using Standardized Approach		
A.1	Interest Rate Exposures	Part IV.1, Item E	
A.2	Equity Exposures	Part IV.2, Item J	
A.3	Foreign Exchange Exposures	Part IV.3, Item H	
A.4	Options	Part IV.4, Item E	
A.5	Sub-total (Sum of A.1 to A.4)		
B.	Using Internal Models Approach		
C.	TOTAL MARKET RISK-WEIGHTED ASSETS ^{1/} (Sum of A.5 and B)	Part IV.5, Item A.11	

^{1/} A.5 = 0, for banks that calculate capital charge for all its risk exposures, covering both general market and specific risks, using the internal models approach. If computation of specific risk charge is not yet incorporated in the model, report in items A.1 and A.2 above the specific risk charge only.
 B = 0, for banks that calculate capital charge for all its risk exposures using the standardized approach.

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Part IV.1 INTEREST RATE EXPOSURES (Amounts in P0.000 million)

Item	Nature of Item	Reference	Currency	Amount	Amount
A.	Specific risk	Part IV.1a, Item E.			
B.	General market risk				
B.1	Philippine Peso		PHP		
B.2	U.S. Dollar		USD		
B.3	Japanese Yen		JPY		
B.4	Swiss Franc		CHF		
B.5	Pound Sterling		GBP		
B.6	Euro		EUR		
B.7	Canadian Dollar		CAD		
B.8	Australian Dollar		AUD		
B.9	Singapore Dollar		SGD		
B.10	Foreign currencies not separately specified above				
B.11	Subtotal (Sum of B.1 to B.10)				
C.	Total Capital Charge For Interest Rate Exposures (Sum of A and B.11)				
D.	Adjusted Capital Charge For Interest Rate Exposures (C times 125%) ^{1/}				
E.	TOTAL RISK-WEIGHTED INTEREST RATE EXPOSURES (D x 10) ^{2/}				

^{1/} Capital charge is multiplied by 125% to be consistent with BSP required minimum CAR of 10%, which is 25% higher than the Basel minimum of 8%.

^{2/} Adjusted capital charge is multiplied by 10 (i.e. the reciprocal of the minimum capital ratio of 10%) (to Part IV. Item A.1)

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PART IV.1a INTEREST RATE EXPOSURES - SPECIFIC RISK ^{1/} (Amounts in P0.000 million)

Item	Nature of item	Positions	Risk Weights					Deduction to capital	Total	
			0.00%	Residual Maturity			4.00%			8.00%
				6 months or less	over 6 months up to 24 months	over 24 months				
A.1	PHP-denominated debt securities issued by the Philippine National Government (NG) and BSP ^{2/}	Long								
A.2	FCY-denominated debt securities issued by the Philippine NG/ BSP ^{2/ 3/}	Short								
		Long								
A.3	Debt securities/derivatives with credit rating BBB- and above issued by other sovereigns	Short								
A.4	Debt securities/derivatives with credit rating BBB- and above issued by multilateral development banks	Long								
		Short								
A.5	Debt securities/derivatives with credit rating of AAA to BBB- issued by other entities	Long								
A.6	All securitization exposures with credit rating of AAA to BBB-	Short								
		Long								
A.7	All unrated and below BBB- securitization exposures ^{4/}	Short								
		Long								
A.8	LGU bonds covered by Deed of Assignment of Internal Revenue Allotment and guaranteed by LGU Guarantee Corporation	Long								
A.9	All other debt securities/derivatives that are below BBB- and unrated	Short								
		Long								
A.10	Subtotal (sum of A.1 to A.9)	Short								
B.	Risk Weighted Exposures [Sum of long and short positions (A.10) times the risk weight]									
C.	Specific Risk Capital Charge for Credit-Linked Notes and Similar Products (Refer to Part IV.1b)									
D.	Specific Risk Capital Charge for Credit Default Swaps and Total Return Swaps (Refer to Part IV.1c)									
E.	SPECIFIC RISK CAPITAL CHARGE FOR DEBT SECURITIES AND DEBT DERIVATIVES (Sum of B. to D.) (to Part IV.1, Item A)									

^{1/} Debt securities in items A.1 to A.9 include cash positions such as those classified under Financial Reporting Package Schedule 3a - Held for Trading Financial Assets Sold/Lent Under Repurchase Agreements, Certificates of Assignment/Participation with Recourse, Securities Lending and Borrowing Agreements, as well as underlying of debt derivative contracts.

Interest rate and currency swaps, FRAs, forward foreign exchange contracts and interest rate futures will not be subject to specific risk charge.

^{2/} Including debt securities issued by GOCCs that are explicitly guaranteed by the National Government

^{3/} Foreign currency denominated debt securities/derivatives issued by the Philippine NG and BSP shall be risk weighted based on the table above. Provided, that only 1/3 of the fair value of the debt securities/derivatives shall be risk-weighted from 1 July 2007, 2/3 from 1 January 2008, and the full amount from 1 January 2009.

^{4/} The unrated and below BBB- securitization exposure is deducted from capital. (to Part II, Item D.11)

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PART IV.1b CREDIT-LINKED NOTES (CLN) & OTHER SIMILAR PRODUCTS IN THE TRADING BOOK - SPECIFIC RISK (Amounts in P.0.000 million)

Issuer/Investor	Description of CLN		Risk Weight (RW) ³⁾			Fair Value of CLN	Notional Amount of Reference Obligation ⁴⁾	Capital Charge for Issuer	Capital Charge for Reference Obligation	Total ⁴⁾
	Maturity of CLN	Maturity of Reference Obligation	Reference Obligation ²⁾	Issuer/ Collateral RW	Reference Obligation RW					
1	2	3	4	5	6	7	8	9 = 5 x 7	10 = 6 x 8	11 = 9 + 10
Protection Seller (long position)										
1. Issuer A							5/			6/
2. Issuer B							5/			6/
Sub-total										
Protection Buyer (short position)										
1. Investor A									7/	
2. Investor B									7/	
Sub-total										
TOTAL ^{8/}										

^{1/} Risk weights as per Part IV.1a

^{2/} There may be more than one reference obligation per issuer. Add more lines where necessary.

^{3/} In cases where the notional amount of the reference obligation is more than the fair value of CLN, it should be capped at the fair value of the CLN. When the contract is referenced to multiple obligations under proportionate structure, positions in the reference obligations should be reported according to their respective proportions in the contract.

^{4/} The total specific and general market risks capital charges of a CLN is capped at the fair value of the note multiplied by 80%.

^{5/} Also has a general market risk charge. To Part IV.1c.

^{6/} When CLN is referenced to multiple entities and the contract terminates and pays out on the *first-to-default in the basket*, the protection seller should report the capital charge in each of the reference obligations in the basket. However, when the contract terminates and pays out on the *nth-to-default in the basket*, the protection seller should follow the treatment above but exclude the n-1 reference obligations with the lowest specific risk charge. In both cases, the protection seller should report a long position on the note issuer.

^{7/} The protection buyer in a *first-to-default* transaction should report the capital charge in the reference obligation with the lowest specific risk charge. In an *nth-to-default* transaction, the protection buyer shall be allowed to report a position in a reference obligation only if n-1 obligations in the reference basket have already defaulted.

^{8/} Sum of specific risk capital charges (*long plus short positions*). (To Part IV.1a)

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PART IV.1c. CREDIT DEFAULT SWAPS (CDS) & TOTAL RETURN SWAPS (TRS) IN THE TRADING BOOK - SPECIFIC RISK (Amounts in P.000 million)

Beneficiary/Guarantor	Reference Obligation ^{1/}	Maturity of Reference Obligation	Maturity of Swap	Risk Weight of Reference Obligation ^{2/}	Notional Amount of Reference Obligation ^{3/}	Long Position ^{4/}	Short Position ^{5/}	Total ^{6/}
1. Protection Seller (long position)	2	3	4	5	6	7 = 5 x 6	8 = 5 x 6	9 = 7 or 8
Credit Default Swap (CDS)								
1. Beneficiary A								
2. Beneficiary B								
Total Return Swap (TRS) ^{7/}								
1. Beneficiary A								
2. Beneficiary B								
Sub-total								
Protection Buyer (short position)								
Credit Default Swap (CDS)								
1. Guarantor A								
2. Guarantor B								
Total Return Swap (TRS) ^{7/}								
1. Guarantor A								
2. Guarantor B								
Sub-total								
TOTAL ^{8/}								

^{1/} There may be more than one reference obligation per issuer. Add more lines where necessary.

^{2/} Risk weights as per Part IV.1a

^{3/} When the contract is referenced to multiple obligations under proportionate structure, positions in the reference obligations should be reported according to their respective proportions in the contract.

^{4/} When a credit derivative is referenced to multiple entities and the contract terminates and pays out on the *nth to-default in the basket*, the protection seller should report the capital charge in each of the reference obligations in the basket. However, when the contract terminates and pays out on the *nth to-default in the basket*, the protection seller should follow the treatment above and exclude the n-1 reference obligations with the lowest specific risk charge.

^{5/} The protection buyer in a *first-to-default* transaction should report the capital charge in the reference obligation with the lowest specific risk charge. In an *nth-to-default* transaction, the protection buyer shall be allowed to report a position in a reference obligation only if n-1 obligations in the reference basket have already defaulted.

^{6/} The total specific and general market risks capital charges of CDS/TRS is capped at the notional amount of the derivative multiplied by 80%.

^{7/} To account for the general market risk capital charge, a protection buyer/seller in a TRS should report a short/long notional position on the reference obligation and a long/short position on a zero coupon government security representing the fixed payment under the contract.

^{8/} Sum of specific risk capital charges (*long plus short positions*). (To Part IV.1a)

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PART IV.1d GENERAL MARKET RISK (Amounts in P0.000 million)

Currency: _____
Maturity Method^{1/} _____ (Separate sheet for each currency)

Zone	Times Bands		Individual Positions						Risk Weight	Weighted Positions		
	Coupon 3% or more	Coupon less than 3%	Debt Securities & Debt Derivatives		Interest Rate Derivatives		Total					
			Long	Short	Long	Short	Long	Short				
1		1 month or less										
		Over 1 months to 3 months								0.00%		
		Over 3 months to 6 months								0.20%		
		Over 6 months to 12 months								0.40%		
		Over 1 year to 2 years								0.70%		
2		Over 2 years to 3 years								1.25%		
		Over 3 years to 4 years								1.75%		
		Over 4 years to 5 years								2.25%		
		Over 5 years to 7 years								2.75%		
		Over 7 years to 10 years								3.25%		
3		Over 10 years to 15 years								3.75%		
		Over 15 years to 20 years								4.50%		
		Over 20 years								5.25%		
										6.00%		
										8.00%		
Total										12.50%		
Overall Net Open Position												
Calculation	GENERAL MARKET RISK CAPITAL CHARGE	Vertical disallowance ^{2/}	Horizontal disallowance within ^{3/}						Horizontal disallowance between ^{3/}		Overall net open position	TOTAL GENERAL MARKET RISK CAPITAL CHARGE ^{4/}
			Zone 1	Zone 2	Zone 3	Zones 1 & 2	Zones 2 & 3	Zones 1 & 3				

All time band classifications include the last day of the period. For options, either delta-weighted positions shall be reported above, or if the bank engages in purchase of options only as defined in the Instructions for Accomplishing the Report, the options shall be carved out and reported under Part IV.4a or Part IV.4b.

^{2/} For each time band, vertical disallowance is 10% of the smaller of the absolute values of the offsetting positions, be it long or short (if there are any). The amount to be reported is the sum of all vertical disallowances for all time bands.

^{3/} Horizontal disallowance is a fraction of the smaller of this offsetting positions within and between zones, be it long or short (if there are any) as given in the table.

^{4/} To Part IV.1, Item B (separate sheet for each currency).

Horizontal Disallowances

Zones	Within the zone	Between adjacent zones	Between zones 1 & 3
1	40%	40%	100%
2	30%	40%	
3	30%		

Name of Bank _____
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Part IV. 2. EQUITY EXPOSURES (Amounts in P0,000 million)

Item	Nature of Item	Positions	Stock markets				Total
			Philippines	US	HK	Outside Philippines ^{1/}	
A.1	Common stocks	Long Short					
A.2	Convertible securities (i.e. including debt securities that are convertible to common stock of the issuer which trade like equities)	Long Short					
A.3	Commitments to buy or sell equities	Long Short					
A.4	Equity swaps ^{2/}	Long Short					
A.5	Futures relating to equity indices	Long Short					
A.6	Futures relating to individual equities	Long Short					
A.7	Options relating to equity indices ^{3/}	Long Short					
A.8	Options relating to individual equities ^{3/}	Long Short					
A.9	Others	Long Short					
A.10	TOTAL (Sum of A.1 to A.9)	Long Short					
B.	Gross (long plus short) positions (A.10)						
C.	Risk Weights		8%	8%	8%	8%	8%
D.	Specific risk capital charges (B. times C.)						
E.	Net long or short position						
F.	Risk Weights		8%	8%	8%	8%	8%
G.	General market risk capital charges (E. times F.)						
H.	Total Capital Charge For Equity Exposures (sum of D. and G.)						
I.	Adjusted Capital Charge For Equity Exposures (H. times 125%) ^{4/}						
J.	TOTAL RISK-WEIGHTED EQUITY EXPOSURES (I x 10) ^{5/}						

^{1/} Report positions on a market-by-market basis, i.e., separate columns for each national market, use separate sheet if columns are not adequate.
^{2/} For equity swaps that pay or receive a fixed or floating interest rate against an equity or stock index, the interest rate component should be slotted into Part IV.1.d, with the equity component being included in item 4 at the end of the line.
^{3/} Long and short positions refer to potential purchases and sales of the underlying, respectively. For examples, a short put option carries a potential purchase of the underlying, thus, will be treated as a long delta-weighted position.
^{4/} Capital charge is multiplied by 125% to be consistent with BSP required minimum CAR of 10%, which is 25% higher than the Basel minimum of 8%.
^{5/} Adjusted capital charge is multiplied by 10 (i.e. the reciprocal of the minimum capital ratio of 10%) (to Part IV, Item A.2)

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Part IV. 3 FOREIGN EXCHANGE EXPOSURES

Item	Nature of Item	Currency	Closing Rate USD/PHP:				In Million Pesos	
			In Million USD Equivalent					
			Net Long/(Short) Position (excluding options)		Net Delta-Weighted Positions of FX Options	Total Net Long/(Short) Positions		
			Banks	Subsidiaries/Affiliates ^{1/}		4=1+2+3		Total Net Long/(Short) Position ^{2/}
A.	Currency		1	2	3	4=1+2+3	5	
A.1	U.S. Dollar	USD						
A.2	Japanese Yen	JPY						
A.3	Swiss Franc	CHF						
A.4	Pound Sterling	GBP						
A.5	Euro	EUR						
A.6	Canadian Dollar	CAD						
A.7	Australian Dollar	AUD						
A.8	Singapore Dollar	SGD						
A.9	Foreign currencies not separately specified above							
A.10	Sum of net long positions							
A.11	Sum of net short positions							
B.	Overall net open positions ^{3/}							
C.	Risk Weight						8%	
D.	Total Capital Charge For Foreign Exchange Exposures (B. times C.)							
E.	Adjusted Capital Charge For Foreign Exchange Exposures (D. times 125%) ^{4/}							
F.	TOTAL RISK-WEIGHTED FOREIGN EXCHANGE EXPOSURES, EXCLUDING INCREMENTAL RISK-WEIGHTED FOREIGN EXCHANGE EXPOSURES ARISING FROM NDF TRANSACTIONS (E. times 10) ^{5/}							
G.	INCREMENTAL RISK-WEIGHTED FOREIGN EXCHANGE EXPOSURES ARISING FROM NDF TRANSACTIONS (Part IV.3a, Item F.)							
H.	TOTAL RISK-WEIGHTED FOREIGN EXCHANGE EXPOSURES (Sum of F. and H.)							

¹⁾ For consolidated reporting only

²⁾ Conversion rate shall be defined under existing regulations.

³⁾ Overall net open position shall be the greater of the absolute value of the sum of the net long position or the sum of net short position.

⁴⁾ Capital charge is multiplied by 125% to be consistent with BSP required minimum CAR of 10%, which is 25% higher than the Basel minimum of 8%.

⁵⁾ Adjusted capital charge is multiplied by 10 (i.e. the reciprocal of the minimum capital ratio of 10%) (to Part IV, Item A.3)

Part IV. 3a FOREIGN EXCHANGE EXPOSURES - NON-DELIVERABLE FORWARD TRANSACTIONS

Item	Nature of Item	Currency	In Million USD Equivalent				Closing Rate USD/PHP:		In Million Pesos
			Net Long/(Short) Position (excluding options)		Net Delta-Weighted Positions of FX Options	Total Net Long/(Short) Positions	Total Net Long/(Short) Position 2/		
			Banks	Subsidiaries/Affiliates 1/					
								1	
A.	Exposures on Non-Deliverable Forwards (NDF)								5
A.1	U.S. Dollar	USD							
A.2	Japanese Yen	JPY							
A.3	Swiss Franc	CHF							
A.4	Pound Sterling	GBP							
A.5	Euro	EUR							
A.6	Canadian Dollar	CAD							
A.7	Australian Dollar	AUD							
A.8	Singapore Dollar	SGD							
A.9	Foreign currencies not separately specified above								
A.10	Sum of net long positions								
A.11	Sum of net short positions								
B.	Overall net open positions 3/								
C.	Risk Weight								
D.	Incremental Capital Charge For Foreign Exchange Exposures Arising from NDF Transactions (B. times C.)								4%
E.	Adjusted Incremental Capital Charge For Foreign Exchange Exposures Arising from NDF Transactions (D. times 125%) 4/								
F.	INCREMENTAL RISK-WEIGHTED FOREIGN EXCHANGE EXPOSURES ARISING FROM NDF TRANSACTIONS (E. times 10) 5/								

^{1/} For consolidated reporting only

^{2/} Conversion rate shall be defined under existing regulations.

^{3/} Overall net open position shall be the greater of the absolute value of the sum of the net long position or the sum of net short position.

^{4/} Capital charge is multiplied by 125% to be consistent with BSP required minimum CAR of 10%, which is 25% higher than the Basel minimum of 8%.

^{5/} Adjusted capital charge is multiplied by 10 (i.e. the reciprocal of the minimum capital ratio of 10%) (to Part IV.3, item G. for Standardized Approach and to Part IV.5, item A.10 for Internal Models Approach)

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Part IV. 4 OPTIONS ^{1/} (Amounts in P0.000 million)

Item	Nature of Item	Reference	Amount	Amount
A.	Simplified Approach			
A.1	Long Options with Related Cash Positions	Part IV 4a, Item C		
A.2	Long Call or Long Put Options	Part IV 4b, Item C		
A.3	Subtotal (sum of A.1 and A.2)			
B	Delta-plus Approach			
B.1	Debt-related and Interest Rate Options	Part IV 4c, Item A.14		
B.2	Equity Options	Part IV 4d, Item B		
B.3	Foreign Exchange Options	Part IV 4e, Item B		
B.4	Subtotal (sum of B.1 to B.3)			
C.	Total Capital Charge For Options (sum of A.3 and B.4)			
D.	ADJUSTED CAPITAL CHARGE FOR OPTIONS (C x 125%) ^{2/}			
E.	TOTAL RISK-WEIGHTED EXPOSURES ON OPTIONS (D x 10) ^{3/}			

^{1/} Amounts refer to capital charges

^{2/} Capital charge is multiplied by 125% to be consistent with BSP required minimum CAR of 10%, which is 25% higher than the Basel minimum of 8%.

^{3/} Adjusted capital charge is multiplied by 10 (i.e. the reciprocal of the minimum capital ratio of 10%) (to Part IV, Item A.4)

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PART IV.4a LONG OPTIONS WITH RELATED CASH POSITIONS-SIMPLIFIED APPROACH (Amounts in P0.000 million)
(For banks that purchase options only, as defined in the completion instructions)

Report the capital charge as the market value of the underlying multiplied by the sum of specific and general market risk charges for the underlying less the amount the option is in the money (if any) bounded at zero, i.e., maximum reduction of the amount of be reported for each option is to zero. Calculation has to be performed on individual option basis.

Item	Options	Market Value of Underlying of Option ^{4/}	Capital Charges			Gross Capital Charge	Amount Option is in the Money (if any) but not to Exceed Gross Capital Charge	Capital Charge
			Specific	General	Total			
A.	Short Cash & Long Call	1	2	3	4=2+3	5=1x4	6	7=5-6
A.1	Debt Instruments ^{1/}		0.00% ^{2/}	3/				
			0.25% ^{2/}	3/				
			1.00% ^{2/}	3/				
			1.60% ^{2/}	3/				
			4.00% ^{2/}	3/				
			8.00% ^{2/}	3/				
A.2	Interest rate, i.e., non-debt related ^{1/}		0.00%	3/				
A.3	Equity ^{1/}		8.00%	8.00%	16.00%			
A.4	Foreign exchange		0.00%	8.00%	8.00%			
A.5	Sub-total (Sum of A.1 to A.4)							
B.	Long Cash & Long Put							
B.1	Debt Instruments ^{1/}		0.00% ^{2/}	3/				
			0.25% ^{2/}	3/				
			1.00% ^{2/}	3/				
			1.60% ^{2/}	3/				
			4.00% ^{2/}	3/				
			8.00% ^{2/}	3/				
B.2	Interest rate, i.e., non-debt related ^{1/}		0.00%	3/				
B.3	Equity ^{1/}		8.00%	8.00%	16.00%			
B.4	Foreign exchange		0.00%	8.00%	8.00%			
B.5	Sub-total (Sum of B.1 to B.4)							
C.	TOTAL (Sum of A.5 and B.5) (to Part IV.4, Item A.1)							

^{1/} Trading book only

^{2/} Classification as per Part IV.1a. Provide additional row for each additional option to be reported.

^{3/} General market risk charge to be applied as per risk weights according to time bands in Part IV.1d. Provide additional row for each additional option to be reported.

^{4/} For options with a residual maturity of more than 6 months, use forward price. A bank unable to do this must take the money amount to be zero.

Name of Bank _____
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PART IV.4b LONG CALL OR LONG PUT OPTIONS-SIMPLIFIED APPROACH (Amounts in P.0.000 million)

Report the capital charge being the lesser of:

- (i) the market value of the underlying multiplied by the sum of specific and general market risk charge for the underlying, and
- (ii) the market value of the options.

Calculation has to be performed on individual option basis and the sum of the amount for each option to be reported below:

Item	Options	Market Value of Underlying of Option	Capital Charges			Gross Capital Charge	Market Value of Option ^{4/}	Capital Charge Lower of (5) or (6)
			Specific	General	Total			
		1	2	3	4=2+3	5=1x4	6	7
A.	Long Call							
A.1	Debt Instruments ^{1/}		0.00% ^{2/}	3/				
			0.25% ^{2/}	3/				
			1.00% ^{2/}	3/				
			1.60% ^{2/}	3/				
			4.00% ^{2/}	3/				
			8.00% ^{2/}	3/				
A.2	Interest rate, i.e., non-debt related ^{1/}		0.00%	3/				
A.3	Equity ^{1/}		8.00%	8.00%	16.00%			
A.4	Foreign exchange		0.00%	8.00%	8.00%			
A.5	Sub-total (sum of A.1 to A.4)							
B.	Long Put							
B.1	Debt Instruments ^{1/}		0.00% ^{2/}	3/				
			0.25% ^{2/}	3/				
			1.00% ^{2/}	3/				
			1.60% ^{2/}	3/				
			4.00% ^{2/}	3/				
			8.00% ^{2/}	3/				
B.2	Interest rate, i.e., non-debt related ^{1/}		0.00%	3/				
B.3	Equity ^{1/}		8.00%	8.00%	16.00%			
B.4	Foreign exchange		0.00%	8.00%	8.00%			
B.5	Sub-total (sum of B.1 to B.4)							
C.	TOTAL (sum of A.5 and B.5) (to Part IV.4, Item A.2)							

^{1/} Trading book only

^{2/} Classification as per Part IV.1a. Provide additional row for each additional option to be reported.

^{3/} General market risk charge to be applied as per risk weights according to time bands in Part IV.1d

^{4/} Where the position does not fall within the trading book (i.e., options on foreign exchange position not belonging to the trading book), it is acceptable to use the book value instead.

PART IV.4c DEBT-RELATED AND INTEREST RATES OPTIONS - DELTA-PLUS APPROACH - gamma and vega sensitivities (Amounts in P0,000 million)
(For banks that write options, the delta-weighted positions are reported in Parts IV.1 to 3. Refer to completion instruction for the amount of the capital charge to be reported.)

1. Summary

Currency: _____

Item	Nature of Item	Negative Gamma Impact	Vega	Total ^{1/}
A.	Time Band	1	2	3=1+2
A.1	1 month or less			
A.2	Over 1 months to 3 months			
A.3	Over 3 months to 6 months			
A.4	Over 6 months to 12 months			
A.5	Over 1 year to 2 years			
A.6	Over 2 years to 3 years			
A.7	Over 3 years to 4 years			
A.8	Over 4 years to 5 years			
A.9	Over 5 years to 7 years			
A.10	Over 7 years to 10 years			
A.11	Over 10 years to 15 years			
A.12	Over 15 years to 20 years			
A.13	Over 20 years			
A.14	TOTAL (sum of A.1 to A.13)			

^{1/} To Part IV.4, Item B.1

Name of Bank	As of	ASEL III CAR REPORT (Solo/C
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PART IV.4c DEBT-RELATED AND INTEREST RATES OPTIONS - DELTA-PLUS APPROACH -gamma and vega sensitivities (Amounts in P0.000 million)

2. Detailed Calculations

Currency: _____ (separate sheet for each currency and time band)

Currency:

Time Band:

Options	Market Value of Underlying or Notional Underlying	Computed Gamma	Variation of the Underlying	Gamma Impact	Vega	Assumed Volatility (in %)	Proportional Shift in Volatility of $\pm 25\%$ for Underlying	Vega Impact
	1	2	$3=1 \times \sqrt{2}$	$4=\frac{1}{2} \times 2 \times 3^2$	5	6	$7=6 \times 25\%$	$8=5 \times 7$
				-			-	-
				-			-	-
				-			-	-
				-			-	-
				-			-	-
				-			-	-
				-			-	-
				-			-	-
TOTAL				-			-	-
Negative Gamma Impact Min (total.0)				-				-

¹¹ Risk weight for the appropriate time band of the underlying or notional underlying as set out in Part IV.1d

Name of Bank _____
 MODEL III CAR REPORT (Solo/C
 As of _____

PART IV.4d EQUITY OPTIONS (Amounts in P0.000 million)

1. Summary

Item	Nature of Item	Negative Gamma Impact 1	Vega 2	Total ⁽⁶⁾ 3=1+2
A.	Types of Underlying (I.e., National Market)			
B.	TOTAL (sum of items in A)			

^{1/} To Part IV.4, Item B.2

Name of Bank _____
 COUNSEL III CAR REPORT (Solo/Co) _____
 As of _____

2. Detailed Calculations

National market: _____ (separate for each national market)

Options	Market Value of Underlying or Notional Underlying	Computed Gamma	Variation of the Underlying	Gamma Impact	Vega	Assumed Volatility (in %)	Proportional Shift in Volatility of 42.5% for Underlying	Vega Impact
	1	2	$3 = 1 \times 8\%$	$4 = \frac{1}{2} \times 2 \times 3^2$	5	6	$7 = 6 \times 25\%$	$8 = 5 \times 7$
			-	-			-	-
			-	-			-	-
			-	-			-	-
			-	-			-	-
			-	-			-	-
			-	-			-	-
			-	-			-	-
			-	-			-	-
TOTAL			-	-			-	-
Negative Gamma Impact Min [total.0]			-	-				-

PART IV.4e FOREIGN EXCHANGE OPTIONS (Amounts in P0.000 million)

1. Summary

Item	Nature of Item	Negative Gamma Impact	Vega	Total ^{1/}
		1	2	3=1+2
A.	Types of Underlying (i.e., Currency Pair)			
B.	TOTAL (sum of items in A.)			

^{1/} To Part IV.4, Item B.3

Name of Bank
CASEL III CAR REPORT (Solo/Co)
As of _____

PART IV.4e FOREIGN EXCHANGE OPTIONS (Amounts in P0.000 million)

2. Detailed Calculations

Currency Pair: _____ (separate sheet for each currency pair)

Options	Market Value of Underlying or Notional Underlying	Computed Gamma	Variation of the Underlying	Gamma Impact	Vega	Assumed Volatility (ln %)	Proportional Shift in Volatility of ±25% for Underlying	Vega Impact
	1	2	3=1 x 8%	4= $\frac{1}{2} \times 2 \times 3^2$	5	6	7=6 x 25%	8=5 x 7
			-	-			-	-
			-	-			-	-
			-	-			-	-
			-	-			-	-
			-	-			-	-
			-	-			-	-
			-	-			-	-
			-	-			-	-
			-	-			-	-
TOTAL			-	-			-	-
Negative Gamma Impact Min [Total,0]			-	-			-	-

Name of Bank _____
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PART V. OPERATIONAL RISK-WEIGHTED ASSETS (Amounts in P0.000 million)

Item	Nature of Item	Capital Charge Factor	Gross Income (GI)			Capital Requirement (Capital Charge Factor x GI)					Risk-weighted Amount ^{3/}
			Year 3	Year 2	Last Year	Year 3	Year 2	Last Year	Average ^{1/}	Adjusted Capital Charge ^{2/}	
A.	BASIC INDICATOR APPROACH (BIA) ^{4/}	15%									
B.	The STANDARDIZED APPROACH (TSA) ^{5/}										
B.1	Corporate Finance (CF)	18%									
B.2	Trading and Sales (TS)	18%									
B.3	Retail Banking (RB)	12%									
B.4	Commercial Banking (CB)	15%									
B.5	Payment and Settlement (PS)	18%									
B.6	Agency Services (AS)	15%									
B.7	Asset Management (AM)	12%									
B.8	Retail Brokerage (RB)	12%									
B.9	TOTAL (Sum of B.1 to B.8)										

^{1/} For BIA, when calculating the average include only positive annual gross income, hence, figures for any year in which annual gross income is negative or zero should be excluded from both the numerator and denominator. For TSA, when calculating the average, negative capital charges resulting from negative gross income in any business line may offset positive capital charges in other business lines without limit. However, where the aggregate capital charge across all business lines within a given year is negative, then figures for that year shall be excluded from both the numerator and denominator.

^{2/} Capital charge is multiplied by 125% to be consistent with BSP required minimum CAR of 10%, which is 25% higher than the Basel minimum of 8%.

^{3/} Adjusted capital charge is multiplied by 10 (i.e. the reciprocal of the minimum capital ratio of 10%) (to Part I, Item B.3)

^{4/} Detailed calculation of Gross income is in Part V.1

^{5/} Detailed calculation of Gross income per business line is in Part V.2

Name of Bank _____
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PART V.1 COMPUTATION OF GROSS INCOME -Basic Indicator Approach (Amounts in P0.000 million)

Item	Nature of Item	Gross Income		
		YEAR 3	YEAR 2	LAST YEAR
A.	Net interest income			
A.1	Interest Income			
A.2	Interest Expense			
A.3	Subtotal (A.1 minus A.2)			
B.	Other non-interest income			
B.1	Dividend Income			
B.2	Fees and Commissions Income			
B.3	Net Gain/loss on Financial Assets and Liabilities Held for Trading			
B.4	Net Gain/loss on Financial Assets and Liabilities Designated at Fair Value through Profit or Loss			
B.5	Net Profit/loss on Foreign Exchange			
B.6	Net Gain/loss on Fair Value Adjustment in Hedge Accounting			
B.7	Other Income			
B.8	Sub-total (Sum of B.1 to B.7)			
C.	GROSS INCOME (A.3 plus B.8) (to Part V, Item A.)			

Part IV. 5 INTERNAL MODELS APPROACH (Amounts in P0,000 million)

A. Value-at-Risk (VaR) Results

Item	Nature of Item	End of Quarter VaR (a)	Average VaR Over the Past 60 Trading Days (b)	No. of Backtesting Exceptions Actual Profit & Loss (c)	Hypothetical Profit & Loss (d)	Multiplication Factor ^{2/} (e)	Capital Charge (f)
1.	Interest rates						
2.	Foreign exchange						
3.	Equities						
4.	Aggregate of risk categories ^{1/}						
5.	Average VaR x multiplication factor[(d)(b) X (4)(e)]						
6.	Capital Charge For General Market Risk Calculated By Internal Models ^{3/}						
7.	Capital Charge For Specific Risk Calculated By Internal Models						
8.	Total Capital Charge Calculated By Internal Models [(6) + (7)]						
9.	TOTAL RISK-WEIGHTED EXPOSURES CALCULATED BY INTERNAL MODELS [(8) x 10] ^{4/}						
10.	INCREMENTAL RISK-WEIGHTED FOREIGN EXCHANGE EXPOSURES ARISING FROM NDF TRANSACTIONS (Part IV.3a, Item F.)						
11.	TOTAL RISK-WEIGHTED EXPOSURES USING INTERNAL MODELS APPROACH [(9) + (10)] ^{5/}						

^{1/} Item 4 does not necessarily equal to the arithmetic sum of items 1 to 3 because of the correlations across the risk categories

^{2/} Multiplication factor equals sum of: minimum multiplication factor of 3, the "plus" factor based on backtesting results, and any additional "plus" factor as maybe prescribed by the BSP.

^{3/} Capital charge for general market risk is item 4 column (a) or item 5, whichever is larger.

^{4/} Adjusted capital charge is multiplied by 10 (i.e. the reciprocal of the minimum capital ratio of 10%).

^{5/} To Part IV, Item B.

B. Largest daily losses over the quarter

Date (dd/mm/yy)	Amount of Loss (Absolute Value)	VaR

Part IV. 5 INTERNAL MODELS APPROACH (Amounts in P0.000 million)

C. Calculation of multiplication factor

Day	Var ^{2/} (1)	Actual Profit or Loss (2)	Hypothetical Profit or Loss (3)	No. of Backtesting Exceptions ^{3/} Actual ^{4/} (4)	Hypothetical ^{4/} (5)
1					
2					
3					
250					
Multiplication Factor ^{1/}					

^{1/} Multiplication factor is computed on a quarterly basis. It is the sum of minimum multiplication factor of 3, the "plus" factor associated with the relevant number of exceptions as shown in the table below:

Zone	No. of Exceptions 4 or less	"Plus" Factor
Green Zone	5	0.00
	6	0.40
	7	0.50
	8	0.65
Yellow Zone	9	0.75
	10 or more	0.85
Red Zone		1.00

and any additional "plus" factor as may be prescribed by the BSP.

^{2/} For backtesting purposes, VaR is calibrated to a one-day holding period.
^{3/} The relevant number of exceptions for determining the "plus" factor as set out above is the larger of (4) or (5).
^{4/} Number of exceptions is equal to the number of times that actual/hypothetical loss exceeds the VaR.

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PART V.2 ANNUAL COMPUTATION OF GROSS INCOME -The Standardized Approach (Amounts in P0.000 million) ^{1/} YEAR _____

Item	Nature of Item	Business Lines								TOTAL ^{2/}
		Corporate Finance	Trading & Sales	Retail Banking	Commercial Banking	Payment & Settlement	Agency Services	Asset Management	Retail Brokerage	
A.	Net Interest Income	1	2	3	4	5	6	7	8	9= (sum of 1 to 8)
A.1	Interest Income									
A.2	Interest Expense									
A.3	Subtotal (A.1 minus A.2)									
B.	Other non-interest income									
B.1	Dividend Income									
B.2	Fees and Commissions Income									
B.3	Net Gain/loss on Financial Assets and Liabilities Held for Trading									
B.4	Net Gain/loss on Financial Assets and Liabilities Designated at Fair Value through Profit or Loss									
B.5	Net Profit/loss on Foreign Exchange									
B.6	Net Gain/loss on Fair Value Adjustment in Hedge Accounting									
B.7	Other Income									
B.8	Sub-total (sum of B.1 to B.7)									
C.	GROSS INCOME (A.3 plus B.8) (to Part V., Item B.)									

^{1/} Separate sheet for each year

^{2/} Amount should be equal under the Basic Indicator Approach.