



Bangko Sentral ng Pilipinas

SUPERVISION AND EXAMINATION SECTOR OFFICE OF THE DEPUTY GOVERNOR

MEMORANDUM TO ALL UNIVERSAL BANKS (UBs), COMMERCIAL BANKS (KBs) AND THRIFT BANKS

To implement the provisions of Circular 395 dated August 19, 2003, as approved under MB Resolution No. 1060 dated July 31, 2003 and Circular 398 dated August 21, 2003, as approved under MB Resolution No. 1138 dated August 7, 2003, the following templates are revised to include the additional accounts on credit card receivables, trading account securities and available for sale securities.

SCHEDULE REFERENCE	ANNEX	NO. OF AFFECTED PAGES
I. Universal Commercial (UBs) and Commercial Banks (KBs)		
A. GL Template	1	2
B. Consolidated Statement of Condition		
1. Main Report	2	2
2. Schedule 16 - Report on Exposure to Auto Loans & Credit Card Receivables	3	1
3. Additional Information Schedule (SCHAD.DBF)	4	1
C. Consolidated Report on Compliance with FCDU Cover Requirement (SRSO Form 1)	5	1
D. Statement of Condition (Banking Unit)	6	1
II. Thrift Banks		
A. GL Template	7	1
B. Consolidated Statement of Condition		
1. Main Report	8	2
2. Schedule 2N - Report on Exposure to Auto Loans & Credit Card Receivables	9	1
3. Additional Information Schedule (SCHAD.DBF)	10	1
C. Consolidated Report on Compliance with FCDU Cover Requirement (SRSO Form 1)	11	1
D. Statement of Condition (Banking Unit)	12	1

Pertinent pages of the revised template and schedules are attached.

The new reporting requirements shall be effective for reports as of November 30, 2003

For strict compliance.

ALBERTO V. REYES
Deputy Governor

October 27, 2003

MAG-IMPOK SA BANGKO

General Ledger TEMPLATE

Annex 1

GL/SL System

Book Code

- (1) Regular

- Peso Regular (Fill up amount Column [a])

- FX Regular (Fill up amount Columns [b] and [c])

Branch Code : (00000 for head office data, 99999 for consolidated data)

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

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

- (2) FCDUJFCFCDU (Fill up amount Columns [b] and [c])

- (1) Onshore

- (2) Offshore

- (3) Foreign Office (Fill up amount columns [b], [c], and [d])

Account Description	Account Code	AMOUNTS			
		In Pesos	In US \$	Peso Equiv.	Orig. Curr.
		[a]	[b]	[c]	[d]
d. Less: Allowance for Probable Losses	2-7-16-00				
14. Underwriting Accounts - Debt Securities (For EKBs)	1-2-18-00				
a. Underwritten Debt Securities Purchased	1-2-18-02				
b. Accumulated Market Gains/(Losses) - Underwritten Debt Securities Purchased	1-2-18-03				
c. Receivables - Underwritten Debt Securities Sold	1-2-18-04				
15. Trading Account Securities - Loans	1-2-20-00				
a. Gov't. Securities Purchased Under Resale Agreement	1-2-20-02				
b. Gov't. Securities Purchased Under Cert. Of Assignment/Participation with Recourse	1-2-20-04				
c. Gov't. Securities Purchased Under Reverse Repurchase Agreements with BSP	1-2-20-06				
d. Private Debt Securities/Commercial Papers (CPs) Purchased	1-2-20-08				
e. Private Debt Securities/CPs Purchased Under Resale Agreements	1-2-20-10				
f. Private Debt Securities/CPs Sold Under Repurchased Agreements	1-2-20-12				
g. Private Debt Securities/CPs Purchased Under Cert. Of Assign./Part. With Recourse	1-2-20-14				
15a. Credit Card Receivables	1-2-22-00				
a. Credit Card Receivables	1-2-22-02				
b. Past Due Credit Card Receivables	1-2-22-04				
c. Items in Litigation - Credit Card Receivables	1-2-22-06				
d. Less: Allowance for Probable Losses	2-7-22-00				
16. General Loan Loss Provision (Circular 164 dated 4/13/98)	2-7-80-00				
17. Underwriting Accounts - Equity Securities (For EKBs)	1-3-10-00				
a. Underwritten Equity Securities Purchased	1-3-10-02				
b. Accumulated Market Gains/(Losses) - Underwritten Equity Securities Purchased	1-3-10-04				
c. Receivables - Underwritten Equity Securities Sold	1-3-10-06				
18. Trading Account Securities - Investments	1-3-20-00				
a. Gov't. Securities Purchased	1-3-20-02				
b. Gov't. Securities Sold Under Repurchase Agreements	1-3-20-04				
c. Gov't. Securities Lent Under Securities Lending Agreement	1-3-20-06				
19. Trading Account Securities - Equity	1-3-30-00				
20. Available For Sale Securities (ASS)	1-3-40-00				
a. Available for Sale Securities - Government	1-3-40-02				
(1) Gov't. Securities for Reserve Purposes	1-3-40-02-02				
(2) Guarantee for Trust Functions/Duties	1-3-40-02-04				
(3) Other Government Securities	1-3-40-02-06				
Accumulated Market Gains/(Losses) - ASS Government Issue	1-3-40-04				

General Ledger TEMPLATE

Annex 1

GL/SL System

Book Code

Bank Code : -

- (1) Regular

- Peso Regular (Fill up amount Column [a])

- FX Regular (Fill up amount Columns [b] and [c])

Branch Code : (00000 for head office data, 99999 for consolidated data)

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

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

- (2) FCDU/EFCDU (Fill up amount Columns [b] and [c])

- (1) Onshore

- (2) Offshore

- (3) Foreign Office (Fill up amount columns [b], [c], and [d])

Account Description	Account Code	AMOUNTS			
		In Pesos	In US \$	Peso Equiv.	Orig. Curr.
b. Available for Sale Securities - Private	1-3-40-06	[a]	[b]	[c]	[d]
Accumulated Market Gains/(Losses) - ASS Private Issue	1-3-40-08				
c. Available for Sale Securities - Foreign	1-3-40-10				
Accumulated Market Gains/(Losses) - ASS Foreign	1-3-40-12				
d. Available for Sale Securities Lent Under Securities Lending Agreement	1-3-40-14				
21. Investment in Bonds and Other Debt Instruments	1-3-50-00				
a. Investment in Bonds and Other Debt Instruments - Gov't	1-3-50-02				
(1) Gov't Securities for Reserve Purposes	1-3-50-02-02				
(2) Guarantee for Trust Functions/Duties	1-3-50-02-04				
(3) Other Government Securities	1-3-50-02-06				
Accumulated Bond Discount - IBODI Gov't	1-8-50-02				
Accumulated Premium Amortization - IBODI Gov't	2-8-50-02				
b. Investment in Bonds and Other Debt Instruments - Private	1-3-50-04				
Accumulated Bond Discount - IBODI Private	1-8-50-04				
Accumulated Premium Amortization - IBODI Private	2-8-50-04				
c. Investment in Bonds and Other Debt Instruments - Foreign	1-3-50-06				
Accumulated Bond Discount - IBODI Foreign	1-8-50-06				
Accumulated Premium Amortization - IBODI Foreign	2-8-50-06				
d. Less: Allowance for Probable Losses - IBODI	2-8-50-00				
22. Equity Investment	1-3-60-00				
a. Equity Investments in Allied Undertakings	1-3-60-02				
b. Equity Investments in Non-Allied Undertakings (For EKBs)	1-3-60-04				
c. Less: Allowance for Probable Losses - Equity Investments	2-8-60-00				
23. Due from Head Office/Branches/Agencies	1-4-02-00				
a. Due from Head Office/Branches/Agencies in the Philippines	1-4-02-02				
(1) Due from Head Office/Branches/Agencies in the Philippines - Local Banks	1-4-02-02-02				
(2) Due from Head Office/Branches/Agencies in the Philippines - Foreign Banks	1-4-02-02-04				
b. Due from Head Office/Branches/Agencies Abroad	1-4-02-06				
(1) Due from Head Office/Branches/Agencies Abroad - Local Banks	1-4-02-06-02				
(2) Due from Head Office/Branches/Agencies Abroad - Foreign Banks	1-4-02-06-04				
a. Demand Deposits and Working Balances	1-4-02-06-04-02				
b. Investments/Loans/Placements	1-4-02-06-04-04				
c. Losses in Operations	1-4-02-06-04-06				
d. Others	1-4-02-06-04-08				
c. Due from Head Office/Branches/Agencies Abroad - Assigned Capital - Local Banks	1-4-02-10				

Name of Commercial Bank

Address

Consolidated Statement of Condition

As of _____, 200__

(In Thousand Pesos)

Account Description	No. of Accts.	Rec. No.	Peso Accounts	Regular		F C D U		Foreign Offices		Total Amount
				In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
b. Gov't. Securities Purchased Under Cert. Of Assignment/ Participation with Recourse		091								
c. Gov't. Sec Purd Under Reverse Rep Agreements w/ BSP		092								
d. Private Debt/Commercial Paper: (CPs) Purchased		093								
e. Private Debt/CPs Purchased Under Resale Agreements		094								
f. Private Debt/CPs Sold Under Repurchased Agreements		095								
g. Private Debt/CPs Purchased Under CA/Part. w/ Recourse		096								
Total Trading Account Securities - Loans		097								
16. Credit Card Receivables (Circular 388 dated Aug. 21, 2003)										
a. Credit Card Receivables		311								
b. Past Due Credit Card Receivables		312								
c. Items in Litigation - Credit Card Receivables		313								
Total Credit Card Receivables - Gross		314								
d. Less: Allowance for Probable Losses		315								
Credit Card Receivables - Net		316								
17. General Loan Loss Provision (Circular 164 dated 4/13/98)		526								
18. Underwriting Accounts - Equity Securities (For EKBs) (Sch. 3)										
a. Underwritten Equity Securities Purchased		466								
b. Accum Market Gains/(Losses)-Unde Equity Sec Purchased		467								
c. Receivables - Underwritten Equity Securities Sold		468								
Underwriting Accounts - Equity Securities, Net		470								
19. Trading Account Securities - Investments (Sch. 3)		105								
a. Gov't. Securities Purchased		106								
b. Gov't. Securities Sold Under Repurchase Agreements		107								
c. Gov't. Securities Lent Under Securities Lending Agreement (Circular 395 dated August 19, 2003)		317								
20. Trading Account Securities - Equity		620								
21. Available For Sale Securities (ASS) (Sch. 3)										
a. Available for Sale Securities - Government		752								
(1) Gov't. Sec. on Deposit with BSP for Reserve Purposes		754								

Name of Commercial Bank

Address

Consolidated Statement of Condition

As of _____, 200__

(in Thousand Pesos)

Account Description	No. of Accts.	Rec. No.	Peso Accounts	Regular		F C D U		Foreign Offices		Total Amount
				In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
(2) Guarantee for Trust Functions/Duties		756								
(3) Other Government Securities		758								
Accumulated Market Gains/(Losses) - ASS Govt. Issue		760								
b. Available for Sale Securities - Private		762								
Accumulated Market Gains/(Losses) - ASS Private Issue		764								
Total ASS - Govt. and Private		766								
Govt. and Private - Net		767								
c. Available for Sale Securities - Foreign		768								
Accumulated Market Gains/(Losses) - ASS Foreign		770								
d. Available for Sale Securities Lent Under Securities Lending Agreement (Circular 395 dated August 19, 2003)		319								
Total ASS - Gross		771								
ASS - Net		772								
22. Investment in Bonds and Other Debt Instruments										
a. Investment in Bonds and Other Debt Instruments - Gov't.		108								
(1) Gov't. Sec on Deposit with BSP for Reserve Purposes		109								
(2) Guarantee for Trust Functions/Duties		625								
(3) Other Government Securities		111								
Accumulated Bond Discount - IBODI Gov't.		626								
Accumulated Premium Amortization - IBODI Gov't.		627								
b. Investment in Bonds and Other Debt Instruments - Private		112								
Accumulated Bond Discount - IBODI Private		628								
Accumulated Premium Amortization - IBODI Private		629								
Total IBODI - Govt. and Private		113								
Govt. and Private - Net		115								
c. Investment in Bonds and Other Debt Instruments - Foreign		116								
Accumulated Bond Discount - IBODI Foreign		630								
Accumulated Premium Amortization - IBODI Foreign		631								
Total IBODI - Gross		117								
d. Less: Allowance for Probable Losses - IBODI		118								

Revised September 2003

Schedule 16

Name of Bank _____ Code _____

REPORT ON EXPOSURES TO AUTO LOANS AND CREDIT CARD RECEIVABLES

As of _____, 20____

(In Thousands)

PARTICULARS	RECORD NO.	AMOUNT	
		Bank	Subsidiary
A. AUTO LOANS			
1. Current	010		
2. Past Due	020		
a. 1 - 30 days past due	021		
b. 31 - 60 days past due	022		
c. 61 - 90 days past due	023		
d. 91 - 180 days past due	024		
e. 181 - 360 days past due	025		
f. over 360 days past due	026		
TOTAL	090		
B. CREDIT CARD RECEIVABLES			
1. Current	110		
2. Past Due	120		
a. 1 - 30 days past due	121		
b. 31 - 60 days past due	122		
c. 61 - 90 days past due	123		
d. 91 - 120 days past due ^{1/}	124		
e. 121 - 180 days past due ^{1/}	125		
f. over 180 days past due ^{1/}	126		
TOTAL	190		
TOTAL LOAN PORTFOLIO (GROSS)	210		
TOTAL PAST DUE LOANS (GROSS)	220		
TOTAL NON-PERFORMING LOANS (GROSS)	225		

^{1/} Amended classification under Circular 398 dated August 21, 2003

Deadline: 15 banking days after end of reference month

Submission: CC: Mail to SRSO

Name of Commercial Bank

Address

Consolidated Statement of Condition

As of _____, 200__

(in Thousand Pesos)

Account Description	No. of Accts.	Rec. No.	Peso Accounts	Regular		F C D U		Foreign Offices		Total Amount
				In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
11. Inward Bills for Collection		365								
a. Inward Bills for Collection-Clean		368								
b. Inward Bills for Collection-Documentary		369								
12. Outward Bills for Collection		370								
a. Outward Bills for Collection-Clean		374								
b. Outward Bills for Collection-Documentary		378								
13. Demand Deposits		181								
a. Taxable		189								
b. Non Taxable		190								
14. Time Certificates of Deposits		185								
a. Taxable		195								
b. Non Taxable		196								
15. NOW Accounts		186								
a. Taxable		197								
b. Non Taxable		201								
16. Unmatured Export Bills Purchased (Except those classified by BSP as Loss)		940								
17. Readily Marketable Foreign Currency Denominated Debt Instruments		941								
a. Trading Account Securities (TAS)		942								
b. Available for Sale Securities (ASS)		943								
c. Investment in Bonds & Other Debt Instruments (BODI)		944								
18. Short-Term Loans to Exporters - Up to the extent guaranteed by Philguarantee, GFSME or SBGFC		945								
19. Other Eligible FCDU Asset Cover (Specify Account Title in accordance with Manual of Accounts)		946								
a. Interbank Term Loans Receivable - BSP FCDU/EFCDU (With Remaining Maturities of Over One (1) Year) - Circular 386		947								
b. Government Securities Lent Under A Securities Lending Agreement (Circular 395 dated August 19, 2003)		948								
c.		949								
d.		950								
e.		951								

Name of Bank _____

Consolidated Report on Compliance with FCDU Cover Requirement

As of Month-End _____
(In Thousand US\$)

	Amount	
A. Total FCDU Liabilities Requiring Cover (A1 + A2)	US\$ xxxx	
1. FCDU Liabilities (Excluding Due to Head Office/Branches Abroad)	xxxx	
2. Net Due to Head Office/Branches Abroad - FCDU	xxxx	
a. Due to Head Office/Branches Abroad - FCDU	xxxx	
b. Due from Head Office/Branches Abroad - FCDU	xxxx	
B. Total FCDU Asset Cover: (B1 + B2)	US\$ xxxx	
1. FCDU Liquid Assets	xxxx	
a. Due from BSP-FCDU/EFCDU	xxxx	
b. Due from Local Banks	xxxx	
c. Due from Foreign Banks	xxxx	
d. Interbank Loans Maturing Within One Year	xxxx	
e. Interbank Term Loans Receivable-BSP FCDU/EFCDU (With Remaining Maturities of One Year or Less) Circular No. 386 dated May 14, 2003	xxxx	
f. Unmatured Export Bills Purchased (Except those classified by BSP as "Loss")	xxxx	
g. Readily Marketable Foreign Currency Denominated Debt Instruments	xxxx	
1. I B O D I	xxxx	
2. T A S	xxxx	
3. A S S	xxxx	
h. Foreign Currency Notes and Coins on Hand	xxxx	
i. Foreign Currency Checks and Other Cash Items	xxxx	
j. Short-term Loans to Exporters, up to extent guaranteed by Philexim or SBGFC	xxxx	
2. Other Eligible FCDU Assets Cover: (Specify Account Title in accordance with MOA)	xxxx	
a. Interbank Term Loans Receivable - BSP FCDU/EFCDU (With Remaining Maturities of More Than One Year) Circular No. 386	xxxx	
b. Government Securities Lent Under A Securities Lending Agreement (Circular 395 dated August 19, 2003)	xxxx	
c.	xxxx	
d.	xxxx	
e.	xxxx	
f.	xxxx	
g.	xxxx	
C. Excess/(Deficiency) in Cover Requirement (B - A)	xxxx	
D. Unrealized Gains/Losses on ASS 2/	xxxx	
- if Debit Balance 1/	xxxx	
+ if Credit Balance 1/	xxxx	
E. Exempt Credit Facilities 3/	xxxx ^{4/}	
F. Excess/(Deficiency) in Liquid Assets (B1 - (30% [A - E]))	xxxx	xx.xx% ^{5/}
G. Adjusted Excess/(Deficiency) (C - D, if debit balance)	xxxx	xx.xx% ^{6/}

DCB II/Form 2C
Revised September 2003

Deadline: 15 banking days
after end of reference quarter
Submission: SED I/SED II/SRSO

Name of Bank

Address

STATEMENT OF CONDITION

(By Banking Unit)

At Quarter-end _____, 20__

(In Thousand Pesos)

ACCOUNT DESCRIPTION	Rec. No.	AMOUNT
ASSETS		
1. Cash on Hand	005	
2. Checks and Other Cash Items	010	
3. Due from Bangko Sentral	015	
4. Due from PCHC Couriers	016	
5. Due from Other Banks	020	
6. Interbank Loans Receivable	025	
7. Loans and Discounts - Gross	038	
8. Agrarian Reform/Other Agri Credit Loans - P.D. 717	053	
9. Development Incentive Loans - P.D. 717	608	
10. Bills Purchased	065	
11. Customers' Liability on Bills/Drafts Under LC/TR	075	
12. Customers' Liability for this Bank's Acceptances O/S	078	
13. Restructured Loans	082	
14. Underwriting Accounts (UA) - Debt Securities(For EKBs)	087	
15. Trading Account Securities - Loans	097	
15a. Credit Card Receivables	104	
15b. General Loan Loss Provisions	461	
16. Total of items 6 to 15a	098	
17. Less: Allowance for Probable Losses (Items 6 to 15a)	615	
17b. Underwriting Accounts (UA) - Equity Securities(For EKBs)	470	
18. Trading Account Securities - Investments	105	
18a. Trading Account Securities - Equity	620	
18b. Available for Sale Securities (ASS)	772	
19. Investments in Bonds and Other Debt Instruments	117	
20. Less: Allowance for Probable Losses - IBODI	118	
21. Equity Investments in Allied Undertakings	120	
22. Less: Allowance for Probable Losses - Equity Investments	121	
23. Due from Head Office/Branches/Agencies	125	
24. Bank Premises, Furniture, Fixture and Equipment	130	
25. Less: Accumulated Depreciation - Bank Premises, Furn., Fix., Equip.	133	
26. Real and Other Properties Owned or Acquired	135	
27. Less: Allowance for Probable Losses - ROPOA	136	
28. Bond Sinking Fund (for EKBs)	145	
29. Other Assets	150	
30. Less: Allowance for Probable Losses - Other Assets	173	
TOTAL ASSETS	175	
ADDITIONAL INFORMATION (ASSETS)		
1. Classification of Loans		
a. Total FCDU/EFCDU Loans	099	
b. Loans to Agricultural Industries (excluding FCDU/EFCDU Loans)	100	
c. Loans to Export Industries (excluding FCDU/EFCDU Loans)	101	
d. Others (excluding FCDU/EFCDU Loans)	102	
2. Real and Other Properties Owned or Acquired as Compliance with Loans-to-Deposits Ratio (Cir. 330) ^{1/}	103	

^{1/} a. Only ROPOA by banks in settlement of loans shall be included.

b. Amount shall be limited to net book value, excluding capital

gains tax, documentary stamp tax and such other capitalized expenses

DCB II/Form 2C
Revised September 2003

Deadline: 15 banking days
after end of reference quarter
Submission: SED I/SED II/SRSO

Name of Bank

Address

STATEMENT OF CONDITION

(By Banking Unit)

At Quarter-end _____, 20____

(In Thousand Pesos)

ACCOUNT DESCRIPTION		Rec. No.	AMOUNT
LIABILITIES			
31. Deposit Liabilities	No. of Accts.	180	
a. Demand		181	
b. Savings		182	
With Automatic Transfer		183	
Without Automatic Transfer		184	
c. Time Certificate of Deposits		185	
d. NOW accounts		186	
e. FCDU/EFCDU		187	
32. Time Certificate of Deposit - Special Financing		188	
33. Total of Item 31		190	
Government deposits subject to 50% liquidity floor requirement		193	
34. Due to the Treasurer of the Philippines		198	
35. Due to Local Banks		200	
36. Due to Foreign Banks (Local Currency)		205	
37. Due to head Office/Branches/Agencies		210	
38. Treasurer's/Cashier's/Manager's & Gift Checks		215	
39. Payment Order Payable		220	
40. Bills Payable		225	
a. Bangko Sentral		226	
b. Interbank Borrowings		227	
c. Deposit Substitutes		228	
d. Others		229	
41. Bond Payable		230	
42. Margin Deposits		235	
43. Cash Letters of Credit		240	
44. Special Time Deposit		245	
45. Accrued Interest, Taxes and Other Expenses Payable		250	
46. Due to Bangko Sentral ng Pilipinas		255	
47. Due to Phil. Crop Insurance Corp. (PCIC)		260	
48. Payables for Securities Purchased (For EKBs)		265	
49. Unearned Income and Other Deferred Credits		270	
50. O/S Accept. Executed By/For Acct. of this Bank		275	
51. Other Liabilities		280	
52. Unearned Subordinated Debts (Inclusive of Unamortized Premium/Discount)		296	
TOTAL LIABILITIES		290	

ACCOUNT DESCRIPTION	ACCOUNT CODE	A M O U N T S			
		In Pesos (a)	In US\$ (b)	Peso Equiv. (c)	Orig Curr. (d)
14. TRADING ACCOUNT SECURITIES - LOANS					
a. Gov't Sec. Purchased Under Resale Agreement	1 - 2 - 20 - 00				
b. Gov't Sec. Purchased Under Cert. of Assignment/Participation w/ Recourse	1 - 2 - 20 - 02				
c. Gov't Sec. Purchased Under Reverse Repurchase Agreements with BSP	1 - 2 - 20 - 04				
d. Private Debt Sec./Commercial Papers (CPs) Purchased	1 - 2 - 20 - 06				
e. Private Debt Sec./CPs Purchased Under Resale Agreements	1 - 2 - 20 - 08				
f. Private Debt Sec./CPs Sold Under Repurchase Agreements	1 - 2 - 20 - 10				
g. Private Debt Sec./CPs Purchased Under Cert. of Assignment/Part. w/ Recourse	1 - 2 - 20 - 12				
14a. CREDIT CARD RECEIVABLES	1 - 2 - 20 - 14				
a. Credit Card Receivables	1 - 2 - 22 - 00				
b. Past Due - Credit Card Receivables	1 - 2 - 22 - 02				
c. Items in Litigations - Credit Card Receivables	1 - 2 - 22 - 04				
d. Less - Allowance for Probable Losses	1 - 2 - 22 - 06				
14b. GENERAL LOAN LOSS PROVISION (Circular 164 dated 4.13.98)	2 - 7 - 22 - 00				
15. TRADING ACCOUNT SECURITIES - INVESTMENTS	2 - 7 - 80 - 00				
a. Gov't Securities Purchased	1 - 3 - 20 - 00				
b. Gov't Securities Sold under Repurchase Agreements	1 - 3 - 20 - 02				
15a. AVAILABLE FOR SALE SECURITIES (ASS)	1 - 3 - 20 - 04				
a. Available for Sale Securities - Government	1 - 3 - 40 - 00				
(1) Gov't Securities for Reserve Purposes	1 - 3 - 40 - 02				
(2) Guarantee for Trust Functions/Duties	1 - 3 - 40 - 02 - 02				
(3) Other Government Securities	1 - 3 - 40 - 02 - 04				
Accumulated Market Gains/(Losses) - ASS Government Issue	1 - 3 - 40 - 02 - 06				
b. Available for Sale Securities - Private	1 - 3 - 40 - 04				
Accumulated Market Gains/(Losses) - ASS Private Issue	1 - 3 - 40 - 06				
c. Available for Sale Securities - Foreign	1 - 3 - 40 - 08				
Accumulated Market Gains/(Losses) - ASS Foreign Issue	1 - 3 - 40 - 10				
d. Available for Sale Securities Lent Under Securities Lending Agreement	1 - 3 - 40 - 12				
16. INVESTMENT IN BONDS & OTHER DEBT INSTRUMENTS	1 - 3 - 40 - 14				
a. Investment in Bonds and Other Debt Instruments - Gov't	1 - 3 - 50 - 00				
(1) Gov't Securities for Reserve Purposes	1 - 3 - 50 - 02				
(2) Guarantee for Trust Functions/Duties	1 - 3 - 50 - 02 - 02				
(3) Other Government Securities	1 - 3 - 50 - 02 - 04				
Accumulated Bond Discount - IBODI Gov't	1 - 3 - 50 - 02 - 06				
Accumulated Premium Amortization - IBODI Gov't	1 - 8 - 50 - 00				
	2 - 8 - 50 - 02				

Name of Bank _____ Code _____
Address _____

CONSOLIDATED STATEMENT OF CONDITION*

As of _____, 20__

ACCOUNT DESCRIPTION	NO. OF ACCTS	REC NO.	PESO ACCOUNTS	FOREIGN EXCHANGE ACCOUNTS				TOTAL AMOUNT
				REGULAR**		FCDU***		
				In US \$	Peso Equiv.	In US \$	Peso Equiv.	
12. CUSTOMERS' LIAB. ON BILLS/DRAFTS UNDER LC/TR (Sch 2B)								
a. Domestic Bills under TR		072						
b. Past Due Domestic Bills and Acceptances		486						
c. Items in Litigation - DB/TR		488						
Total Cust. Liab. on Bills/Drafts under LC/TR - Gross		075						
d. Less: Allowance for Prob. Losses		076						
Customers' Liab. on Bills/Drafts under LC/TR - Net		077						
13. CUST LIAB. FOR THIS BANK'S ACCEPT. O/S. (Sch 2B)		078						
14. RESTRUCTURED LOANS (Sch 2B)								
a. Restructured Loans		079						
a. Fully Secured (Cir. No. 169 dated July 13, 1998)		501						
b. Unsecured or Partially Secured		502						
b. Past Due - Restructured Loans		080						
c. Items in Litigation - Restructured Loans		081						
Total Restructured Loans - Gross		082						
d. Less: Allowance for Prob. Losses		083						
Restructured Loans - Net		084						
15. TRADING ACCOUNT SECURITIES - LOANS (Sch 2B)								
a. Gov. Securities Purchased under Resale Agreements		090						
b. Gov. Sec. Purchased under Cert. of Assignments (CA)/ Participation with Recourse		091						
c. Gov. Sec. Purchased under Reverse Rep. Agreements with BSP		092						
d. Private Debt Sec./Commercial Papers (CPs) Purchased		093						
e. Private Debt Sec./CPs Purchased under Resale Agreements		094						
f. Private Debt Sec./CPs Sold under Repurchase Agreements		095						
g. Private Debt Sec./CPs Purchased under CA/Part. with Recourse		096						
Total Trading Account Sec. - Loans		097						
15a. CREDIT CARD RECEIVABLES (Circular 398 dated August 21, 2003)								
a. Credit Card Receivables		311						
b. Past Due Credit Card Receivables		312						
c. Items in Litigation - Credit Card Receivables		313						
Total Credit Card Receivables - Gross		314						
d. Less: Allowance for Probable Losses		315						
Credit Card Receivables - Net		316						

Name of Bank _____ Code _____
Address _____

CONSOLIDATED STATEMENT OF CONDITION*

As of _____, 20__

ACCOUNT DESCRIPTION	NO. OF ACCTS	REC NO.	PESO ACCOUNTS	FOREIGN EXCHANGE ACCOUNTS			TOTAL AMOUNT
				REGULAR** In US \$	Peso Equiv. In US \$	FCDU*** Peso Equiv.	
15b. GENERAL LOAN LOSS PROVISIONS (Cir. 164 did. 4.13.98)		526					
16. TRADING ACCOUNT SECURITIES - INVESTMENTS		105					
a. Government Securities Purchased		106					
b. Gov. Sec. Sold under Repurchase Agreements		107					
16a. AVAILABLE FOR SALE SECURITIES (ASS)							
a. Government		752					
1) Gov. Sec. On Deposit with BSP for Reserve Purposes		754					
2) Guarantee for Trust Functions/Duties		756					
3) Other Gov. Sec.		758					
Accumulated Market Gains/(Losses) - ASS Gov't Issue		760					
b. Private		762					
Accumulated Market Gains/(Losses) - ASS Private Issue		764					
Total ASS - Gov't and Private		766					
Gov't and Private - Net		767					
c. Foreign		768					
Accumulated Market Gains/(Losses) - ASS Foreign Issue		770					
Available for Sale Securities Lent Under Securities Lending Agreement (Circular 395 dated August 19, 2003)		319					
Total ASS - Gross		771					
ASS - Net		772					
17. INVESTMENT IN BONDS & OTHER DEBT INSTRUMENTS (Sch 2C)							
a. Government		108					
1) Gov. Sec. on Deposit with BSP for Reserve Purposes		109					
2) Guarantee for Trust Functions/Duties		625					
3) Other Gov. Sec.		111					
Accum Bond Discount-IBODI Government		626					
Accum Prem Amortization-IBODI Government		627					
b. Private		112					
Accum Bond Discount-IBODI Private		628					

BSP Form No. Q09-TB
 GL/SL System - 2000
 TB Form 2
 Revised 2003

Schedule 2N

Name of Bank

REPORT ON AUTO LOANS AND CREDIT CARD RECEIVABLES

As of _____, 20____

PARTICULARS	REC. NO.	BANK	SUBSIDIARY
A. AUTO LOANS			
1. Current	010		
2. Past Due	020		
of which:			
a. 1 - 30 days past due	021		
b. 31 - 60 days past due	022		
c. 61 - 90 days past due	023		
d. 91 - 180 days past due	024		
e. 181 - 360 days past due	025		
f. over 360 days past due	026		
TOTAL	090		
B. CREDIT CARD RECEIVABLES			
1. Current	110		
2. Past Due	120		
of which:			
a. 1 - 30 days past due	121		
b. 31 - 60 days past due	122		
c. 61 - 90 days past due	123		
d. 91 - 120 days past due ^{1/}	124		
e. 121 - 180 days past due ^{1/}	125		
f. over 180 days past due ^{1/}	126		
TOTAL	190		
TOTAL LOAN PORTFOLIO (Gross)	210		
TOTAL PAST DUE LOANS (Gross)	220		
TOTAL NON-PERFORMING LOANS (Gross)	225		

^{1/} Amended classification under Circular 398 dated August 21, 2003

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

Name of Bank _____ Code _____
Address _____

CONSOLIDATED STATEMENT OF CONDITION
As of _____, 20____

ACCOUNT DESCRIPTION	No. of Accounts	REC NO.	PESO ACCOUNTS	FOREIGN EXCHANGE ACCOUNTS			TOTAL AMOUNT
				REGULAR** In US \$	Peso Equiv. In US \$	FCIU*** Peso Equiv.	
c) Items in Litigation		352					
Total Microfinance Loans - Gross		353					
d) Less: Allowance for Prob. Losses		354					
Microfinance - Net		360					
e) Non-Performing Microfinance Loans		361					
f) Portfolio At Risk		362					
g) Restructured Microfinance Loans							
1. Current		381					
2. Past Due		382					
3. Items in Litigation		383					
Total Restructured Microfinance Loans - Gross		384					
Less: Allowance for Prob. Losses		386					
Restructured - Net		389					
15. Deposits							
a. Demand Deposits		181					
1) Taxable Demand Deposit		189					
2) Non Taxable Demand Deposit		190					
b. Savings Deposits		182					
1) With Automatic Transfer		183					
a) Taxable Savings Deposit		191					
b) Non Taxable Savings Deposit		192					
2) Without Automatic Transfer		184					
a) Taxable Savings Deposit		193					
b) Non Taxable Savings Deposit		194					
c. Time Certificates of Deposits		185					
1) Taxable Deposit		195					
2) Non Taxable Deposit		196					
d. NOW Accounts		186					
1) Taxable Deposit		197					
2) Non Taxable Deposit		201					
16. Due from other financial corporations		042					
a. OBU's		043					
b. Others		044					
17. Loans and Discounts		038					
18. Agrarian Reform/Other Agr. Credit Loans		053					
19. Development Incentive Loans		008					
20. Bills Purchased		065					
21. Customers' Liab on Bills/Deaths under L/O/TR		075					
22. Cust Liab for This Bank's Accept O/S		078					
23. Trading Accounts Securities - Loans		097					
23a. Credit Card Receivables		314					
24. Restructured Loans		082					
a. Current		079					
1. Agrarian Reform/Other Agricultural Credit		962					

(Name of Bank)

CONSOLIDATED REPORT ON
COMPLIANCE WITH FCDU COVER REQUIREMENT
As of Month-End

(In Thousand US \$)

	Amount	
A. Total FCDU Liabilities Requiring Cover (A1 + A2)		
1. FCDU Liabilities (Excluding Due to Head Office/Branches Abroad*)		
2. Net Due to HO/Brs. Abroad-FCDU*		
a. Due to HO/Brs. Abroad - FCDU		
b. Due from HO/Brs. Abroad-FCDU		
B. Total FCDU Asset Cover : (B1 + B2)		
1. FCDU Liquid Assets :		
a. Due from BSP-FCDU		
b. Due from Local Banks		
c. Due from Foreign Banks		
d. Interbank Loans maturing within one year		
e. Unmatured export bills purchased (Except those classified by BSP as "Loss")		
f. Readily marketable foreign currency-denominated debt instruments		
1. IBODI		
2. T A S		
3. A S S		
g. Foreign currency notes and coins on hand		
h. Foreign currency checks and other cash item		
i. Short-term loans to Exporters, up to extent guaranteed by Philexim or SBGFC		
2. Other eligible FCDU Assets Cover :		
(Specify account title in accordance with MOA)		
a. Government Securities Lent Under Securities Lending Agreement (Circular 395 dated August 19, 2003)		
b.		
c.		
d.		
e.		
f.		
g.		
C. Excess/(Deficiency) in Cover Requirement (B - A)		Ratio
D. Unrealized Gains/(Losses) on ASS (- if debit balance; + if credit balance) ^{1/}		
^{2/}		
E. Exempt Credit Facilities ^{3/}		
F. Excess/(Deficiency) in Liquid Assets (B1 - 30% (A - E))		
^{4/}		
G. Adjusted Excess/(Deficiency) (C - D, if debit balance) ^{5/}		

The undersigned certifies that the Bank's total FCDU asset cover indicated in item B above amounting to US \$ _____ are unencumbered.

(Authorized Signature/Designation)

* Applicable to local branches of foreign banks only

^{1/} Actual balance: negative, if debit balance; positive, if credit balance^{2/} Allowed to be deducted if unrealized gains/(loss) on ASS has a debit balance^{3/} Should only include exempt credit facilities booked under item B.2. Exempt credit facilities booked under item B.1 shall be included.

Funding of US \$ 500 Million Club Loan Facility to BSP; US \$ 400 Million 5-Year Credit Facility (ABN-AMRO, Chase, etc.);

US \$ 250M Credit Facility (ChaseMan Bank); US \$ 500M 3-year Term Loan Facility; US \$400M Syn. Term Loan

^{4/} B1/(A - E) x 100^{5/} (B - D) / A x 100

TB Form 3
Revised September 2003

Deadline: 15 banking days
after end of reference quarter
Submission: SED I/SED II/SED III/
SRSO

Name of Thrift Bank

Address

STATEMENT OF CONDITION

(By Banking Unit)

At Quarter-end _____, 20 ____

(In Thousand Pesos)

ACCOUNT DESCRIPTION	Rec. No.	AMOUNT
ASSETS		
1. Cash on Hand	005	
2. Checks and Other Cash Items	010	
3. Due from Bangko Sentral	015	
4. Due from PCHC Couriers	016	
5. Due from Other Banks	020	
6. Interbank Loans Receivable	025	
7. Loans and Discounts - Gross	038	
8. Agrarian Reform/Other Agri Credit Loans - P.D. 717	053	
9. Development Incentive Loans - P.D. 717	608	
10. Bills Purchased	065	
11. Customers' Liability on Bills/Drafts Under LC/TR	075	
12. Customers' Liability for this Bank's Acceptances O/S	078	
13. Restructured Loans	082	
14. Trading Account Securities - Loans	097	
15. Credit Card Receivables	104	
15a. General Loan Loss Provisions	461	
16. Total of items 6 to 15	098	
17. Less: Allowance for Probable Losses (Items 6 to 15)	615	
18. Trading Account Securities - Investments	105	
18a. Trading Account Securities - Equity	620	
18b. Available for Sale Securities (ASS)	772	
19. Investments in Bonds and Other Debt Instruments	117	
20. Less: Allowance for Probable Losses - IBODI	118	
21. Equity Investments in Allied Undertakings	120	
22. Less: Allowance for Probable Losses - Equity Investments	121	
23. Due from Head Office/Branches/Agencies	125	
24. Bank Premises, Furniture, Fixture and Equipment	130	
25. Less: Accumulated Depreciation - Bank Premises, Furn., Fix., Equip.	133	
26. Real and Other Properties Owned or Acquired	135	
27. Less: Allowance for Probable Losses - ROPOA	136	
28. Other Assets	150	
29. Less: Allowance for Probable Losses - Other Assets	173	
TOTAL ASSETS	175	
ADDITIONAL INFORMATION (ASSETS)		
1. Classification of Loans		
a. Total FCDU/EFCDU Loans	099	
b. Loans to Agricultural Industries (excluding FCDU/EFCDU Loans)	100	
c. Loans to Export Industries (excluding FCDU/EFCDU Loans)	101	
d. Others (excluding FCDU/EFCDU Loans)	102	
2. Real and Other Properties Owned or Acquired as Compliance with Loans-to-Deposits Ratio (Cir. 330) ^{1/}	103	

^{1/} a. Only ROPOA by banks in settlement of loans shall be included.

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