



Bangko Sentral ng Pilipinas
MAYNILA, PILIPINAS

Supervision and Examination Sector
Office of the Deputy Governor

CIRCULAR LETTER
Series of 2002

To –

**All Commercial Banks with
Foreign Currency Deposit Units (FCDU)**

For purposes of reporting the FCDU Cover Requirement prescribed under Circular No. 220 dated December 7, 1999 and Circular Letter dated February 15, 2000, the Consolidated Report on Compliance with FCDU Cover Requirement (SRSO Form No. 1) is integrated to SCHAD.DBF file of the monthly Consolidated Statement of Condition by including therein the FCDU accounts disclosed under SRSO Form 1 that do not appear in the monthly GL file (CSOC) transmitted electronically by banks. The revised SCHAD.DBF report format and the database file structure are attached for your ready reference.

The following guidelines shall be observed:

1. The live implementation of the expanded SCHAD.DBF file shall commence as of report ended July 31, 2002. Thenceforth, banks shall no longer be required to submit the Consolidated Report on Compliance with FCDU Cover Requirement (SRSO Form No.1) in hard copy form. Commercial banks shall run a parallel testing for reports as of June 30, 2002 wherein banks shall submit the report in the revised report format and in hard copy.

BSP-SRSO shall advise banks on the results of the parallel run and exceptions/errors noted, if any, during the run for correction thereof.

2. BSP-SRSO shall provide each commercial bank with the computation of its compliance with FCDU Cover Requirement based on the format prescribed under Circular Letter dated February 15, 2000, which shall be transmitted electronically to the bank concerned after five (5) banking days after the report, has been received, processed and validated.

3. Banks' concerned shall be required to explain in writing within 24 hours after receipt of BSP-SRSO's computation of any deficiency noted in the FCDU Cover Requirement. For deficiency noted as a result of erroneous reporting of the GL file, bank concerned shall be required to submit an amended report in order to rectify the error, subject to the penalties imposed for delayed/erroneous reporting under the Manual of Regulations for Banks.

For strict implementation.


ALBERTO V. REYES
Deputy Governor

April 12 2002

Name of 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.	
Additional Information:											
1. Total Loan Portfolio, Gross			900								
a. Current			901								
b. Past Due			902								
c. Items in Litigation			903								
2. Less: Specific Loan Loss Provision			904								
3. Loan Portfolio (Net of Specific Loan Loss Provision)			906								
4. Less: General Loan Loss Provision			910								
5. Net Loan Portfolio			920								
6. Total Allowance for Probable Losses			460								
a. 2% General Provision for Probable Loan Losses			461								
b. Allowance for Probable Losses on Loan Accounts and Other Risk Assets			462								
b.1 Loans			463								
b.2 Other Risk Assets			464								
7. Total Non-Performing Loans (Cir. 202 dated May 27, 1999)			930								
a. Non-performing Regular Loans (Other than Restructured Loans)			931								
b. Non-performing Restructured Loans			932								
8. Savings Deposits			182								
a. With Automatic Transfer			183								
1. Taxable			191								
2. Non Taxable			192								
b. Without Automatic Transfer			184								
1. Taxable			193								
2. Non Taxable			194								
9. Stand-By Letters of Credit - Foreign			353								
10. Stand-By Letters of Credit-Domestic			356								
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								

Name of Bank

Address

Consolidated Statement of Condition

As of _____, 200

(In Thousand Pesos)

Account Description	No. of Accts.	Rec. No.	Peso Accounts	Regular		F C D U		Foreign Offices		Total Amount
				In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
a. 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 (IBODI)		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.		947								
b.		948								
c.		949								
d.		950								
e.		951								
20. Exempt Credit Facilities		955								

Commercial Banks
Consolidated Statement of Condition

Additional Information

File Name: SCHAD.DBF

Field Name	Description	Length	Type	DP	Value
TRDATE	Reference Date	8	N	0	End of Month Date in the CCYYMMDD Format. Ex. 20001231 for December 31, 2000
BKCODE	Entity Code	4	N	0	Your assigned code. Inquire from SRSO for your assigned code.
FORMNO	Form Number	5	A		
SCHNO	Schedule Number	3	A		AD
RECNO	Record Number	3	N	0	Record Numbers 181-186, 189-197, 201, 353, 356, 365, 368-370, 374, 378, 460-464, 900-904, 906, 910, 920, 930-932, 940-951
AMT1	Amount - Peso Accounts	15	N	0	
AMT2	Amount - Regular Accts. (US\$)	15	N	0	
AMT3	Amount - Regular Accts. (Peso Equivalent)	15	N	0	
AMT4	Amount - FCDU (US \$)	15	N	0	
AMT5	Amount - FCDU (Peso Equivalent)	15	N	0	
AMT6	Amount - Foreign Offices (US \$)	15	N	0	
AMT7	Amount - Foreign Offices (Peso Equivalent)	15	N	0	
AMT8	Total Amount	15	N	0	
DESC	Account Description	25	A		