



BANGKO SENTRAL NG PILIPINAS

OFFICE OF THE DEPUTY GOVERNOR SUPERVISION AND EXAMINATION SECTOR

MEMORANDUM NO. M-2012-058

To: **ALL BANKS**

Subject: **Enhancements to the Financial Reporting Package in Relation to Recently Issued Regulations**

The Financial Reporting Package (FRP) issued under Circular No. 512 dated 3 February 2006, as amended, and the Simplified FRP issued under Circular No. 644 dated 10 February 2009, as amended, are hereby revised to allow for additional disclosures on non-performing loans and contracts to sell.

Section 1. The Financial Reporting Package (FRP) issued under Circular No. 512 dated 3 February 2006, as amended, and the Simplified FRP issued under Circular No. 644 dated 10 February 2009, as amended, are further amended, as follows:

1. Manual of Accounts

"X X X

"11. Loans and Receivables – This refers to non-derivative financial assets, with fixed or determinable payments that are not quoted in an active market, other than:

"X X X

"(c.5) Contracts to Sell – This refers to the amortized cost of loans granted to developers of housing projects by way of purchase of the bank of receivables from Contracts to Sell executed between the developer and home buyers on a with recourse or substitution basis.

"(c.6) Loans to Private Corporations – This refers to the amortized cost of loans granted to private corporations, which shall include partnerships, single proprietorships and cooperatives.

"X X X."

2. Line Item Instructions

"X X X

"Schedule 10 – Interbank Loans Receivable

"x x x

"Additional Information

"Report in the appropriate column the cost or *amortized cost, specific allowance for credit losses, and net carrying amount* of the Interbank Call Loans and Interbank Term Loans, respectively corresponding to the following line items:

- "(1) **Classified as to Original Term** – (Refer to Structure of the FRP Item 3.a)
- "(2) **Geographic Regions of Non-Resident Counterparties** – (Refer to Structure of the FRP Item 3.b)
- "(3) **Classified as to Status**
 - "(a) Current
 - "(b) Past Due But Not Yet Non-Performing
 - "(c) Gross Non-Performing Loans
 - "(1) Past Due and Already Non-Performing
 - "(2) Items in Litigation

"Non-Performing Loans shall refer to gross non-performing loans as defined under Subsection X309.1 of the MORB.

"x x x

"Schedules 11a (Total Amount), 11a1 (Peso Accounts), 11a2 (Foreign Regular), 11a3 (FCDU/EFCDU) and 11a4 (Foreign Offices) – Loans and Receivables-Others – Classified as to Status

"x x x

"Additional Information

"x x x

- "(6) **Customer's Liability for this Bank's Acceptances Outstanding** – (Refer to Line Item Instructions for Schedule 11)
- "(7) **Gross Non-Performing Loans** – This refers to gross non-performing loans as defined under Subsection X309.1 of the MORB and represents the total loans and receivables-others reported by the bank as "Past Due and Already Non-Performing" and "Items in Litigation".

"Schedules 11b (Total Amount), 11b1 (Peso Accounts), 11b2 (Foreign Regular), 11b3 (FCDU/EFCDU) and 11b4 (Foreign Offices) – Restructured Loans and Receivables – Classified as to Status

"x x x

"Schedule 12 – Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse and Securities Lending and Borrowing Transactions – By Counterparty

"x x x

"Additional Information

"Report the amortized cost of loans and receivables arising from repurchase agreements, certificates of assignment/participation with recourse and securities lending and borrowing transactions corresponding to the following line items:

- "(1) **Classified as to Original Term** – (Refer to Structure of the FRP Item 3.a)
- "(2) **Geographic Regions of Non-Resident Counterparties** – (Refer to Structure of the FRP Item 3.b)
- "(3) **Classified as to Status**
 - "(a) Current
 - "(b) Past Due But Not Yet Non-Performing
 - "(c) Gross Non-Performing Loans
 - "(1) Past Due and Already Non-Performing
 - "(2) Items in Litigation

"Non-Performing Loans are defined under the line item instructions for Schedule 10.

"Schedule 12a (Total Amount), 12a1 (Peso Accounts), 12a2 (Foreign Regular), 12a3 (FCDU/EFCDU) and 12a4 (Foreign Offices) – Loans and Receivables Arising from Repurchase, Certificates of Assignment/Participation with Recourse and Securities Lending and Borrowing Transactions – Matrix of Counterparty and Issuer of Collateral Securities

"x x x."

3. Reportorial Template

Schedules 10 and 12 of the FRP issued under Circular No. 512, as amended, and of the Simplified FRP issued under Circular No. 644, as amended, shall be revised to add rows pertaining to loans and receivables classified as to status,

namely, (a) current, (b) past due but not yet nonperforming, (c) past due and already non-performing, and (d) items in litigation.

Schedules 11a, 11a1, 11a2, 11a3 and 11a4 of the FRP, and Schedule 11a1 of the Simplified FRP, shall likewise be amended to add a row pertaining to gross non-performing loans.

Details of the scheduled amendments to the reportorial templates of the FRP for Banks and the Simplified FRP for Rural and Cooperative Banks are shown in Annexes A to J.

Section 2. Banks shall adopt the FRP (both solo and consolidated basis) issued under Circular No. 512, as amended, and the Simplified FRP issued under Circular No. 644, as amended, as revised in accordance with the provisions of this Memorandum to All Banks beginning 1 January 2013.

Section 3. The dissemination of the revised data entry templates of the FRP and the Simplified FRP shall be covered by a separate issuance.

For strict compliance.


NESTOR A. ESPENILLA JR.
Deputy Governor

17 December 2012

Interbank Loans Receivable

Particulars	Account Code	Amortized Cost						Allowance for Credit Losses					
		Peso Accts	Foreign Regular		FCDU/EFCDU		Total	Peso Accts	Foreign Regular		FCDU/EFCDU		Total
			In US \$	Peso Equiv.	In US \$	Peso Equiv.			In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Interbank Call Loans Receivable													
Resident Banks													
(a) US\$Kbs	140100000500140000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(1) RBU	140100000500141010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(2) FCDU/EFCDU	140100000500141020						0.00						0.00
(b) Others	140100000500142000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(1) RBU	140100000500142010						0.00						0.00
(2) FCDU/EFCDU	140100000500142020						0.00						0.00
(c) NBOBS	140100000500143000						0.00						0.00
Non-Resident Banks													
(a) OBU's	140100000500231000		0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
(b) Others	140100000500232000						0.00						0.00
Subtotal	140100000500000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interbank Term Loans Receivable													
Resident Banks													
(a) US\$Kbs	1401000001000140000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(1) RBU	1401000001000141010						0.00						0.00
(2) FCDU/EFCDU	1401000001000141020						0.00						0.00
(b) Others	1401000001000142000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(1) RBU	1401000001000142010						0.00						0.00
(2) FCDU/EFCDU	1401000001000142020						0.00						0.00
(c) NBOBS	1401000001000143000						0.00						0.00
Non-Resident Banks													
(a) OBU's	1401000001000231000		0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
(b) Others	1401000001000232000						0.00						0.00
Subtotal	140100000100000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	140100000000000000												
Additional Information													
1. Classified as to Original Term		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. Short Term (one year or less)	1401000000000611000						0.00						0.00
B. Medium Term (>1 year to 5 years)	1401000000000612100						0.00						0.00
C. Long Term (>5 years)	1401000000000612200						0.00						0.00
2. Geographic Regions of Non-Resident		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. Advanced economies	1401000000000621000						0.00						0.00
B. Regions excluding advanced economies	1401000000000622000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(1) Africa	1401000000000622100						0.00						0.00
Of which: Sub-Sahara	1401000000000622110						0.00						0.00
(2) Developing Asia	1401000000000622200						0.00						0.00
(3) Middle East	1401000000000622300						0.00						0.00
(4) Western Hemisphere	1401000000000622400						0.00						0.00
(5) Central and Eastern Europe	1401000000000622500						0.00						0.00
(6) Commonwealth of Independent States	1401000000000622600						0.00						0.00
3. Classified as to Status		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. Current	1401000185006000000						0.00						0.00
B. Past Due But Not Yet Non-Performing	1401000185106000000						0.00						0.00
C. Gross Non-Performing Loans	1401000185126000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(1) Past Due and Already Non-Performing	1401000185156000000						0.00						0.00
(2) Items in Litigation	1401000185206000000						0.00						0.00

Interbank Loans Receivable

[illegible]

a)	Of which loans used to comply with Agrarian Reform Loans
(1)	Agrarian Reform Loans
(2)	Other Agricultural Credit Loans

Loans and Receivables - Others ^{1/}
Classified as to Status
Total Amount

Particulars	Account Code	a	b	c	d	e	f	g
		Current	Past Due But Not Yet Non-Performing	Past Due and Already Non-Performing	Items in Litigation	Total Loans	Allowance for Credit Losses	Net Carrying Amount
Additional Information								
1. DOSRI Loans	140150012500600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Secured	140150012505600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) REM - Residential	140150012510600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) REM - Commercial	140150012515600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) REM - Agricultural	140150012518600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Non-risk Assets	140150012519600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) Other collateral	140150012520600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Unsecured	140150012525600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c. Loans Granted under the Bank's Fringe Benefit Program	140150012528600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Non-DOSRI Loans	140150013000600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Secured	140150013005600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) REM - Residential	140150013010600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) REM - Commercial	140150013015600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) REM - Agricultural	140150013018600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Other collateral	140150013020600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Unsecured	140150013025600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Exposure to Real Estate Industry	140150013500600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Residential Real Estate Loans	140150013505640000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Not exceeding P3.5 million	140150013500641000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Exceeding P3.5 million	140150013500642000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(1) Guaranteed under National Shelter Program	140150013500642100	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(2) Others	140150013500642200	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Commercial Real Estate Loans	140150013510640000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c. Agricultural	140150013515640000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. Bills Purchased	140150014000600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. Export Bills Purchased	140150014000610000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. Bills Purchased - Documentary	140150014000620000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
C. Bills Purchased - Clean	140150014000630000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. Customers' Liability on Bills/Drafts Under LC/TR	140150014500600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. Import Bills	140150014500610000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. Import Bills Under TRs	140150014500620000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Customers' Liability for this Banks' Acceptances Outstanding	140150015000620000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7. Gross Non-Performing Loans	140150018512600000			0.00	0.00	0.00		

^{1/}Includes Restructured Loans

[illegible]

Loans and Receivables - Others ^{1/}
Classified as to Status
Peso Accounts

Particulars	Account Code	a Current	b Past Due But Not Yet Non- Performing	c Past Due and Already Non- Performing	d Items in Litigation	e Total Loans	f Allowance for Credit Losses	g Net Carrying Amount
(i) REM - Residential	140150012510600000					0.00		0.00
(ii) REM - Commercial	140150012515600000					0.00		0.00
(iii) REM - Agricultural	140150012518600000					0.00		0.00
(iv) Non-risk Assets	140150012519600000					0.00		0.00
(v) Other collateral	140150012520600000					0.00		0.00
b. Unsecured	140150012525600000					0.00		0.00
c. Loans Granted under the Bank's Fringe Benefit Program	140150012528600000					0.00		0.00
2. Non-DOSRI Loans	140150013000600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Secured	140150013005600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) REM - Residential	140150013010600000					0.00		0.00
(ii) REM - Commercial	140150013015600000					0.00		0.00
(iii) REM - Agricultural	140150013018600000					0.00		0.00
(iv) Other collateral	140150013020600000					0.00		0.00
b. Unsecured	140150013025600000					0.00		0.00
3. Exposure to Real Estate Industry	140150013500600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Residential Real Estate Loans	140150013505640000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Not exceeding P3.5 million	140150013500641000					0.00		0.00
(ii) Exceeding P3.5 million	140150013500642000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(1) Guaranteed under National Shelter Program	140150013500642100					0.00		0.00
(2) Others	140150013500642200					0.00		0.00
b. Commercial Real Estate Loans	140150013510640000					0.00		0.00
c. Agricultural	140150013515640000					0.00		0.00
4. Bills Purchased	140150014000600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. Export Bills Purchased	140150014000610000					0.00		0.00
B. Bills Purchased - Documentary	140150014000620000					0.00		0.00
C. Bills Purchased - Clean	140150014000630000					0.00		0.00
5. Customers' Liability on Bills/Drafts Under LC/TR	140150014500600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. Import Bills	140150014500610000					0.00		0.00
B. Import Bills Under TRs	140150014500620000					0.00		0.00
6. Customers' Liability for this Banks' Acceptances Outstanding	140150015000620000					0.00		0.00
7. Gross Non-Performing Loans	140150018512600000			0.00	0.00	0.00		0.00

^{1/}Includes Restructured Loans

Loans and Receivables - Others ^{1/}
Classified as to Status
Foreign Regular

Particulars	Account Code	a		b		c		d	
		Current		Past Due But Not Yet Non-Performing		Past Due and Already Non-Performing		Items in Litigation	
		In US \$	Peso Equiv	In US \$	Peso Equiv	In US \$	Peso Equiv	In US \$	Peso Equiv
Residents									
1. Loans to Government									
a. National Government	140150000000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. LGUs	140150000500121000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c. GOCCs	140150000500122000								
1. Social Security Institutions	140150000500123100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Other Financial	140150000500123200								
3. Non-Financial	140150000500123300								
2. Agrarian Reform / Other Agricultural Loans									
a. Agrarian Reform Loans	140150001000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Other Agricultural Credit Loans	140150001005100000								
3. Microfinance Loans ^{a/}	140150002000100000								
4. Small and Medium Enterprise Loans ^{a/}									
a. Small Scale Enterprises	140150002500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Medium Scale Enterprise	140150002510100000								
5. Contracts to Sell	140150003000100000								
6. Loans to Private Corporations	140150003500160000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Financial	140150003500161000								
b. Non-Financial	140150003500162000								
7. Loans to Individuals for Housing Purposes	140150004000100000								
8. Loans to Individuals for Consumption Purposes	140150004500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Credit Card	140150004505100000								
b. Auto Loans	140150004510100000								
c. Others	140150004515100000								
9. Loans to Individuals for Other Purposes	140150005000100000								
Non-Residents									
1. Central Government/Central Banks	140150000000200000								
2. Public Sector Entities	140150000500200000								
3. Loans to Corporations	140150000600200000								
4. Loans to Individuals	140150007000200000								
TOTAL	140150000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
^{a/} Of which loans used to comply with Agrarian Reform/Other Agricultural Loans									
(1) Agrarian Reform Loans	140150501015100000								
(2) Other Agricultural Credit Loans	140150501020100000								
Additional Information									
1. DOSRI Loans									
a. Secured		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) REMI - Residential	140150012510600000								
(ii) REMI - Commercial	140150012515600000								
(iii) REMI - Agricultural	140150012518600000								
(iv) Non-risk Assets	140150012519600000								
(v) Other collateral	140150012520600000								

Loans and Receivables - Others ^{1/}
Classified as to Status
Foreign Regular

Particulars	Account Code	a		b		c		d	
		Current		Past Due But Not Yet Non-Performing		Past Due and Already Non-Performing		Items in Litigation	
		In US \$	Peso Equiv	In US \$	Peso Equiv	In US \$	Peso Equiv	In US \$	Peso Equiv
b. Unsecured	140150012525600000								
c. Loans Granted under the Bank's Fringe Benefit Program	140150012528600000								
2. Non-DOSRI Loans									
a. Secured									
(i) REM - Residential	140150013006000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) REM - Commercial	140150013015600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) REM - Agricultural	140150013018600000								
(iv) Other collateral	140150013020600000								
b. Unsecured	140150013025600000								
3. Exposure to Real Estate Industry									
a. Residential Real Estate Loans	140150013500600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Not exceeding P3.5 million	140150013505640000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Exceeding P3.5 million	140150013500642000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(1) Guaranteed under the National Shelter Program	140150013500642100								
(2) Others	140150013500642200								
b. Commercial Real Estate Loans	140150013510640000								
c. Agricultural	140150013515640000								
4. Bills Purchased									
A. Export Bills Purchased	140150014000600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. Bills Purchased - Documentary	140150014000610000								
C. Bills Purchased - Clean	140150014000630000								
5. Customers' Liability on Bills/Drafts Under LC/TR									
A. Import Bills	140150014500610000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. Import Bills Under TRs	140150014500620000								
6. Customers' Liability for this Banks' Acceptances Outstanding	140150015000620000								
7. Gross Non-Performing Loans	140150018512600000					0.00	0.00	0.00	0.00

^{1/}Includes Restructured Loans

Loans and Receivables - Others ^{1/}
Classified as to Status
Foreign Regular

Particulars	Account Code	e		f		g	
		Total Loans		Allowance for Credit Losses		Net Carrying Amount	
		In US \$	Peso Equiv	In US \$	Peso Equiv	In US \$	Peso Equiv
Residents	140150000000100000	0.00	0.00	0.00	0.00	0.00	0.00
1. Loans to Government	140150000500120000	0.00	0.00	0.00	0.00	0.00	0.00
a. National Government	140150000500121000	0.00	0.00			0.00	0.00
b. LGUs	140150000500122000	0.00	0.00			0.00	0.00
c. GOCCs	140150000500123000	0.00	0.00	0.00	0.00	0.00	0.00
1. Social Security Institutions	140150000500123100	0.00	0.00			0.00	0.00
2. Other Financial	140150000500123200	0.00	0.00			0.00	0.00
3. Non-Financial	140150000500123300	0.00	0.00			0.00	0.00
2. Agrarian Reform / Other Agricultural Loans	140150001000100000	0.00	0.00	0.00	0.00	0.00	0.00
a. Agrarian Reform Loans	140150001000100000	0.00	0.00			0.00	0.00
b. Other Agricultural Credit Loans	140150001010100000	0.00	0.00			0.00	0.00
3. Microfinance Loans ^{a/}	140150002000100000	0.00	0.00			0.00	0.00
4. Small and Medium Enterprise Loans ^{a/}	140150002500100000	0.00	0.00	0.00	0.00	0.00	0.00
a. Small Scale Enterprises	140150002500100000	0.00	0.00			0.00	0.00
b. Medium Scale Enterprise	140150002510100000	0.00	0.00			0.00	0.00
5. Contracts to Sell	140150003000100000	0.00	0.00			0.00	0.00
6. Loans to Private Corporations	140150003500160000	0.00	0.00	0.00	0.00	0.00	0.00
a. Financial	140150003500161000	0.00	0.00			0.00	0.00
b. Non-Financial	140150003500162000	0.00	0.00			0.00	0.00
7. Loans to Individuals for Housing Purposes	140150004000100000	0.00	0.00			0.00	0.00
8. Loans to Individuals for Consumption Purposes	140150004500100000	0.00	0.00	0.00	0.00	0.00	0.00
a. Credit Card	140150004500100000	0.00	0.00			0.00	0.00
b. Auto Loans	140150004510100000	0.00	0.00			0.00	0.00
c. Others	140150004515100000	0.00	0.00			0.00	0.00
9. Loans to Individuals for Other Purposes	140150005000100000	0.00	0.00			0.00	0.00
Non-Residents	140150000000200000						
1. Central Government/Central Banks	140150005500200000						
2. Public Sector Entities	140150006000200000						
3. Loans to Corporations	140150006500200000						
4. Loans to Individuals	140150007000200000						
TOTAL	140150000000000000	0.00	0.00	0.00	0.00	0.00	0.00
^{a/} Of which loans used to comply with Agrarian Reform/Other Agricultural Loans							
(1) Agrarian Reform Loans	140150501015100000	0.00	0.00			0.00	0.00
(2) Other Agricultural Credit Loans	140150501020100000	0.00	0.00			0.00	0.00
Additional Information							
1. DOSRI Loans	140150012500600000	0.00	0.00	0.00	0.00	0.00	0.00
a. Secured	140150012505600000	0.00	0.00	0.00	0.00	0.00	0.00
(i) REM - Residential	140150012510600000	0.00	0.00			0.00	0.00
(ii) REM - Commercial	140150012515600000	0.00	0.00			0.00	0.00
(iii) REM - Agricultural	140150012518600000	0.00	0.00			0.00	0.00
(iv) Non-risk Assets	140150012519600000	0.00	0.00			0.00	0.00
(v) Other collateral	140150012520600000	0.00	0.00			0.00	0.00

Loans and Receivables - Others ^{1/}
Classified as to Status
Foreign Regular

Particulars	Account Code	e		f		g	
		Total Loans		Allowance for Credit Losses		Net Carrying Amount	
		In US \$	Peso Equiv	In US \$	Peso Equiv	In US \$	Peso Equiv
b. Unsecured	1401500125256000000	0.00	0.00			0.00	0.00
c. Loans Granted under the Bank's Fringe Benefit Program	1401500125286000000	0.00	0.00			0.00	0.00
2. Non-DOSRI Loans							
a. Secured	1401500130006000000	0.00	0.00	0.00	0.00	0.00	0.00
	1401500130056000000	0.00	0.00	0.00	0.00	0.00	0.00
(i) REM - Residential	1401500130106000000	0.00	0.00			0.00	0.00
(ii) REM - Commercial	1401500130156000000	0.00	0.00			0.00	0.00
(iii) REM - Agricultural	1401500130186000000	0.00	0.00			0.00	0.00
(iv) Other collateral	1401500130206000000	0.00	0.00			0.00	0.00
b. Unsecured	1401500130256000000	0.00	0.00			0.00	0.00
3. Exposure to Real Estate Industry	1401500135006000000	0.00	0.00	0.00	0.00	0.00	0.00
a. Residential Real Estate Loans	1401500135056400000	0.00	0.00	0.00	0.00	0.00	0.00
(i) Not exceeding P3.5 million	1401500135006410000	0.00	0.00			0.00	0.00
(ii) Exceeding P3.5 million	1401500135006420000	0.00	0.00	0.00	0.00	0.00	0.00
(1) Guaranteed under the National Shelter Program	1401500135006421000	0.00	0.00			0.00	0.00
(2) Others	1401500135006422000	0.00	0.00			0.00	0.00
b. Commercial Real Estate Loans	1401500135106400000	0.00	0.00			0.00	0.00
c. Agricultural	1401500135156400000	0.00	0.00			0.00	0.00
4. Bills Purchased	1401500140006000000	0.00	0.00	0.00	0.00	0.00	0.00
A. Export Bills Purchased	1401500140006100000	0.00	0.00			0.00	0.00
B. Bills Purchased - Documentary	1401500140006200000	0.00	0.00			0.00	0.00
C. Bills Purchased - Clean	1401500140006300000	0.00	0.00			0.00	0.00
5. Customers' Liability on Bills/Drafts Under LC/TR	1401500145006000000	0.00	0.00	0.00	0.00	0.00	0.00
A. Import Bills	1401500145006100000	0.00	0.00			0.00	0.00
B. Import Bills Under TRs	1401500145006200000	0.00	0.00			0.00	0.00
6. Customers' Liability for this Banks' Acceptances Outstanding	1401500150006200000	0.00	0.00			0.00	0.00
7. Gross Non-Performing Loans	1401500185126000000	0.00	0.00			0.00	0.00

^{1/}Includes Restructured Loans

Loans and Receivables - Others ^{1/}
Classified as to Status
FCDU/EFCDU

Particulars	Account Code	a		b		c		d	
		Current		Past Due But Not Yet Non-Performing		Past Due and Already Non-Performing		Items in Litigation	
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.
Residents									
1. Loans to Government	14015000000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. National Government	140150000500120000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. LGUs	140150000500121000								
c. GOCCs	140150000500122000								
1. Social Security Institutions	140150000500123000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Other Financial	140150000500123100								
3. Non-Financial	140150000500123200								
2. Agrarian Reform / Other Agricultural Loans	140150000500123300								
a. Agrarian Reform Loans	140150001000100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b. Other Agricultural Credit Loans	140150001010100000								
3. Microfinance Loans ^{a/}	140150002000100000								
4. Small and Medium Enterprise Loans ^{a/}	140150002500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Small Scale Enterprises	140150002505100000								
b. Medium Scale Enterprise	140150002510100000								
5. Contracts to Sell	140150003000100000								
6. Loans to Private Corporations	140150003500160000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Financial	140150003500161000								
b. Non-Financial	140150003500162000								
7. Loans to Individuals for Housing Purposes	140150004000100000								
8. Loans to Individuals for Consumption Purposes	140150004500100000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Credit Card	140150004505100000								
b. Auto Loans	140150004510100000								
c. Others	140150004515100000								
9. Loans to Individuals for Other Purposes	140150005000100000								
Non-Residents	140150000000200000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Central Government/Central Banks	140150005500200000								
2. Public Sector Entities	140150006000200000								
3. Loans to Corporations	140150006500200000								
4. Loans to Individuals	140150007000200000								
TOTAL	140150000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
^{a/} Of which loans used to comply with Agrarian Reform/Other Agricultural Loans									
(1) Agrarian Reform Loans	140150501015100000								
(2) Other Agricultural Credit Loans	140150501020100000								

Loans and Receivables - Others ^{1/}
Classified as to Status
FCDU/EFCDU

Particulars	Account Code	a		b		c		d	
		Current		Past Due But Not Yet Non-Performing		Past Due and Already Non-Performing		Items in Litigation	
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.
Additional Information									
1. DOSRI Loans									
a. Secured									
(i) REM - Residential									
(ii) REM - Commercial									
(iii) REM - Agricultural									
(iv) Non-risk Assets									
(v) Other collateral									
b. Unsecured									
c. Loans Granted under the Bank's Fringe Benefit Program									
2. Non-DOSRI Loans									
a. Secured									
(i) REM - Residential									
(ii) REM - Commercial									
(iii) REM - Agricultural									
(iv) Other collateral									
b. Unsecured									
3. Exposure to Real Estate Industry									
a. Residential Real Estate Loans									
(i) Not exceeding P3.5 million									
(ii) Exceeding P3.5 million									
(1) Guaranteed under the National Shelter Program									
(2) Others									
b. Commercial Real Estate Loans									
c. Agricultural									
4. Bills Purchased									
A. Export Bills Purchased									
B. Bills Purchased - Documentary									
C. Bills Purchased - Clean									
5. Customers' Liability on Bills/Drafts Under LC/TR									
A. Import Bills									
B. Import Bills Under TRs									
6. Customers' Liability for this Banks' Acceptances Outstanding									
7. Gross Non-Performing Loans									

^{1/}Includes Restructured Loans

Loans and Receivables - Others ^{1/}
Classified as to Status
FCDU/EFCDU

Particulars	Account Code	e		f		g	
		Total Loans		Allowance for Credit Losses		Net Carrying Amount	
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.
Residents							
1. Loans to Government	140150000000100000	0.00	0.00	0.00	0.00	0.00	0.00
a. National Government	140150000500120000	0.00	0.00	0.00	0.00	0.00	0.00
b. LGUs	140150000500121000	0.00	0.00			0.00	0.00
c. GOCCs	140150000500122000	0.00	0.00			0.00	0.00
1. Social Security Institutions	140150000500123000	0.00	0.00	0.00	0.00	0.00	0.00
2. Other Financial	140150000500123100	0.00	0.00			0.00	0.00
3. Non-Financial	140150000500123200	0.00	0.00			0.00	0.00
2. Agrarian Reform / Other Agricultural Loans	140150000500123300	0.00	0.00			0.00	0.00
a. Agrarian Reform Loans	140150001000100000	0.00	0.00	0.00	0.00	0.00	0.00
b. Other Agricultural Credit Loans	140150001010100000	0.00	0.00			0.00	0.00
3. Microfinance Loans ^{af}	140150002000100000	0.00	0.00			0.00	0.00
a. Small and Medium Enterprise Loans ^{af}	140150002500100000	0.00	0.00	0.00	0.00	0.00	0.00
a. Small Scale Enterprises	140150002505100000	0.00	0.00			0.00	0.00
b. Medium Scale Enterprise	140150002510100000	0.00	0.00			0.00	0.00
5. Contracts to Sell	140150003000100000	0.00	0.00			0.00	0.00
6. Loans to Private Corporations	140150003500160000	0.00	0.00	0.00	0.00	0.00	0.00
a. Financial	140150003500161000	0.00	0.00			0.00	0.00
b. Non-Financial	140150003500162000	0.00	0.00			0.00	0.00
7. Loans to Individuals for Housing Purposes	140150004000100000	0.00	0.00			0.00	0.00
8. Loans to Individuals for Consumption Purposes	140150004500100000	0.00	0.00	0.00	0.00	0.00	0.00
a. Credit Card	140150004505100000	0.00	0.00			0.00	0.00
b. Auto Loans	140150004510100000	0.00	0.00			0.00	0.00
c. Others	140150004515100000	0.00	0.00			0.00	0.00
9. Loans to Individuals for Other Purposes	140150005000100000	0.00	0.00			0.00	0.00
Non-Residents	140150000000200000	0.00	0.00	0.00	0.00	0.00	0.00
1. Central Government/Central Banks	140150005500200000	0.00	0.00			0.00	0.00
2. Public Sector Entities	140150006000200000	0.00	0.00			0.00	0.00
3. Loans to Corporations	140150006500200000	0.00	0.00			0.00	0.00
4. Loans to Individuals	140150007000200000	0.00	0.00			0.00	0.00
TOTAL	140150000000000000	0.00	0.00	0.00	0.00	0.00	0.00
^{af} Of which loans used to comply with Agrarian Reform/Other Agricultural Loans							
(1) Agrarian Reform Loans	140150501015100000	0.00	0.00			0.00	0.00
(2) Other Agricultural Credit Loans	140150501020100000	0.00	0.00			0.00	0.00

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199	200	201	202	203	204	205	206	207	208	209	210	211	212	213	214	215	216	217	218	219	220	221	222	223	224	225	226	227	228	229	230	231	232	233	234	235	236	237	238	239	240	241	242	243	244	245	246	247	248	249	250	251	252	253	254	255	256	257	258	259	260	261	262	263	264	265	266	267	268	269	270	271	272	273	274	275	276	277	278	279	280	281	282	283	284	285	286	287	288	289	290	291	292	293	294	295	296	297	298	299	300	301	302	303	304	305	306	307	308	309	310	311	312	313	314	315	316	317	318	319	320	321	322	323	324	325	326	327	328	329	330	331	332	333	334	335	336	337	338	339	340	341	342	343	344	345	346	347	348	349	350	351	352	353	354	355	356	357	358	359	360	361	362	363	364	365	366	367	368	369	370	371	372	373	374	375	376	377	378	379	380	381	382	383	384	385	386	387	388	389	390	391	392	393	394	395	396	397	398	399	400	401	402	403	404	405	406	407	408	409	410	411	412	413	414	415	416	417	418	419	420	421	422	423	424	425	426	427	428	429	430	431	432	433	434	435	436	437	438	439	440	441	442	443	444	445	446	447	448	449	450	451	452	453	454	455	456	457	458	459	460	461	462	463	464	465	466	467	468	469	470	471	472	473	474	475	476	477	478	479	480	481	482	483	484	485	486	487	488	489	490	491	492	493	494	495	496	497	498	499	500	501	502	503	504	505	506	507	508	509	510	511	512	513	514	515	516	517	518	519	520	521	522	523	524	525	526	527	528	529	530	531	532	533	534	535	536	537	538	539	540	541	542	543	544	545	546	547	548	549	550	551	552	553	554	555	556	557	558	559	560	561	562	563	564	565	566	567	568	569	570	571	572	573	574	575	576	577	578	579	580	581	582	583	584	585	586	587	588	589	590	591	592	593	594	595	596	597	598	599	600	601	602	603	604	605	606	607	608	609	610	611	612	613	614	615	616	617	618	619	620	621	622	623	624	625	626	627	628	629	630	631	632	633	634	635	636	637	638	639	640	641	642	643	644	645	646	647	648	649	650	651	652	653	654	655	656	657	658	659	660	661	662	663	664	665	666	667	668	669	670	671	672	673	674	675	676	677	678	679	680	681	682	683	684	685	686	687	688	689	690	691	692	693	694	695	696	697	698	699	700	701	702	703	704	705	706	707	708	709	710	711	712	713	714	715	716	717	718	719	720	721	722	723	724	725	726	727	728	729	730	731	732	733	734	735	736	737	738	739	740	741	742	743	744	745	746	747	748	749	750	751	752	753	754	755	756	757	758	759	760	761	762	763	764	765	766	767	768	769	770	771	772	773	774	775	776	777	778	779	780	781	782	783	784	785	786	787	788	789	790	791	792	793	794	795	796	797	798	799	800	801	802	803	804	805	806	807	808	809	810	811	812	813	814	815	816	817	818	819	820	821	822	823	824	825	826	827	828	829	830	831	832	833	834	835	836	837	838	839	840	841	842	843	844	845	846	847	848	849	850	851	852	853	854	855	856	857	858	859	860	861	862	863	864	865	866	867	868	869	870	871	872	873	874	875	876	877	878	879	880	881	882	883	884	885	886	887	888	889	890	891	892	893	894	895	896	897	898	899	900	901	902	903	904	905	906	907	908	909	910	911	912	913	914	915	916	917	918	919	920	921	922	923	924	925	926	927	928	929	930	931	932	933	934	935	936	937	938	939	940	941	942	943	944	945	946	947	948	949	950	951	952	953	954	955	956	957	958	959	960	961	962	963	964	965	966	967	968	969	970	971	972	973	974	975	976	977	978	979	980	981	982	983	984	985	986	987	988	989	990	991	992	993	994	995	996	997	998	999	1000
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Loans and Receivables - Others ^{1/}
Classified as to Status
Foreign Offices

Particulars	Account Code	a		b		c	
		Current		Past Due But Not Yet Non-Performing		Past Due and Already Non-Performing	
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.
Residents		0.00	0.00	0.00	0.00	0.00	0.00
1. Loans to Government	140150000000100000	0.00	0.00	0.00	0.00	0.00	0.00
a. National Government	140150000500120000						
b. LGUs	140150000500121000						
c. GOCCs	140150000500122000						
1. Social Security Institutions	140150000500123000	0.00	0.00	0.00	0.00	0.00	0.00
2. Other Financial	140150000500123100						
3. Non-Financial	140150000500123200						
2. Agrarian Reform / Other Agricultural Loans	140150000500123300						
a. Agrarian Reform Loans	140150001000100000	0.00	0.00	0.00	0.00	0.00	0.00
b. Other Agricultural Credit Loans	140150001005100000						
3. Microfinance Loans	140150001010100000						
4. Small and Medium Enterprise Loans	140150002000100000						
a. Small Scale Enterprises	140150002500100000	0.00	0.00	0.00	0.00	0.00	0.00
b. Medium Scale Enterprise	140150002510100000						
5. Contracts to Sell	140150003000100000						
6. Loans to Private Corporations	140150003500100000						
a. Financial	140150003500161000	0.00	0.00	0.00	0.00	0.00	0.00
b. Non-Financial	140150003500162000						
7. Loans to Individuals for Housing Purposes	140150004000100000						
8. Loans to Individuals for Consumption Purposes	140150004500100000	0.00	0.00	0.00	0.00	0.00	0.00
a. Credit Card	140150004505100000						
b. Auto Loans	140150004510100000						
c. Others	140150004515100000						
9. Loans to Individuals for Other Purposes	140150005000100000						
Non-Residents		0.00	0.00	0.00	0.00	0.00	0.00
1. Central Government/Central Banks	140150000002000000						
2. Public Sector Entities	140150005500200000						
3. Loans to Corporations	140150006000200000						
4. Loans to Individuals	140150006500200000						
TOTAL	140150007000200000	0.00	0.00	0.00	0.00	0.00	0.00
^{a/} Of which loans used to comply with Agrarian Reform/Other Agricultural Loans							
(1) Agrarian Reform Loans	140150501015100000						
(2) Other Agricultural Credit Loans	140150501020100000						
Additional Information							
1. DOSRI Loans	140150012500600000	0.00	0.00	0.00	0.00	0.00	0.00

Loans and Receivables - Others ^{1/}
Classified as to Status
Foreign Offices

Particulars	Account Code	a		b		c	
		Current		Past Due But Not Yet Non-Performing		Past Due and Already Non-Performing	
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.
a. Secured	140150012505600000	0.00	0.00	0.00	0.00	0.00	0.00
(i) REM - Residential	140150012510600000						
(ii) REM - Commercial	140150012515600000						
(iii) REM - Agricultural	140150012518600000						
(iv) Non-risk Assets	140150012519600000						
(v) Other collateral	140150012520600000						
b. Unsecured	140150012525600000						
c. Loans Granted under the Bank's Fringe Benefit Program	140150012528600000						
2. Non-DOSRI Loans	140150013000600000	0.00	0.00	0.00	0.00	0.00	0.00
a. Secured	140150013005600000	0.00	0.00	0.00	0.00	0.00	0.00
(i) REM - Residential	140150013010600000						
(ii) REM - Commercial	140150013015600000						
(iii) REM - Agricultural	140150013018600000						
(iv) Other collateral	140150013020600000						
b. Unsecured	140150013025600000						
3. Exposure to Real Estate Industry	140150013500600000	0.00	0.00	0.00	0.00	0.00	0.00
a. Residential Real Estate Loans	140150013505640000	0.00	0.00	0.00	0.00	0.00	0.00
(i) Not exceeding P3.5 million	140150013500641000						
(ii) Exceeding P3.5 million	140150013500642000	0.00	0.00	0.00	0.00	0.00	0.00
(1) Guaranteed under the National Shelter Program	140150013500642100						
(2) Others	140150013500642200						
b. Commercial Real Estate Loans	140150013510640000						
c. Agricultural	140150013515640000						
4. Bills Purchased	140150014000600000	0.00	0.00	0.00	0.00	0.00	0.00
A. Export Bills Purchased	140150014000610000						
B. Bills Purchased - Documentary	140150014000620000						
C. Bills Purchased - Clean	140150014000630000						
5. Customers' Liability on Bills/Drafts Under LC/TR	140150014500600000	0.00	0.00	0.00	0.00	0.00	0.00
A. Import Bills	140150014500610000						
B. Import Bills Under TRs	140150014500620000						
6. Customers' Liability for this Banks' Acceptances Outstanding	140150015000620000						
7. Gross Non-Performing Loans	140150018512600000					0.00	0.00

^{1/}Includes Restructured Loans

Loans and Receivables - Others ^{1/}
Classified as to Status
Foreign Offices

Particulars	Account Code	d		e		f		g	
		Items in Litigation		Total Loans		Allowance for Credit Losses		Net Carrying Amount	
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.
a. Secured	140150012505600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) REM - Residential	140150012510600000			0.00	0.00			0.00	0.00
(ii) REM - Commercial	140150012515600000			0.00	0.00			0.00	0.00
(iii) REM - Agricultural	140150012518600000			0.00	0.00			0.00	0.00
(iv) Non-risk Assets	140150012519600000			0.00	0.00			0.00	0.00
(v) Other collateral	140150012520600000			0.00	0.00			0.00	0.00
b. Unsecured	140150012525600000			0.00	0.00			0.00	0.00
c. Loans Granted under the Bank's Fringe Benefit Program	140150012528600000			0.00	0.00			0.00	0.00
2. Non-DOSRI Loans	140150013000600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Secured	140150013005600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) REM - Residential	140150013010600000			0.00	0.00			0.00	0.00
(ii) REM - Commercial	140150013015600000			0.00	0.00			0.00	0.00
(iii) REM - Agricultural	140150013018600000			0.00	0.00			0.00	0.00
(iv) Other collateral	140150013020600000			0.00	0.00			0.00	0.00
b. Unsecured	140150013025600000			0.00	0.00			0.00	0.00
3. Exposure to Real Estate Industry	140150013500600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Residential Real Estate Loans	140150013505640000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Not exceeding P3.5 million	140150013500641000			0.00	0.00			0.00	0.00
(ii) Exceeding P3.5 million	140150013500642000			0.00	0.00	0.00	0.00	0.00	0.00
(1) Guaranteed under the National Shelter Program	140150013500642100			0.00	0.00			0.00	0.00
(2) Others	140150013500642200			0.00	0.00			0.00	0.00
b. Commercial Real Estate Loans	140150013510640000			0.00	0.00			0.00	0.00
c. Agricultural	140150013515640000			0.00	0.00			0.00	0.00
4. Bills Purchased	140150014000600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. Export Bills Purchased	140150014000610000			0.00	0.00			0.00	0.00
B. Bills Purchased - Documentary	140150014000620000			0.00	0.00			0.00	0.00
C. Bills Purchased - Clean	140150014000630000			0.00	0.00			0.00	0.00
5. Customers' Liability on Bills/Drafts Under LC/TR	140150014500600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. Import Bills	140150014500610000			0.00	0.00			0.00	0.00
B. Import Bills Under TRs	140150014500620000			0.00	0.00			0.00	0.00
6. Customers' Liability for this Banks' Acceptances Outstanding	140150015000620000			0.00	0.00			0.00	0.00
7. Gross Non-Performing Loans	140150016512600000	0.00	0.00	0.00	0.00			0.00	0.00

^{1/}Includes Restructured Loans

Annex G
FRP for Banks
Page 1 of 2

Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse and Securities Lending and Borrowing Transactions By Counterparty

Counterparty		Account Code	Peso Accounts	Foreign Regular		FCDU/EFCDU		Foreign Offices		Total
				In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Additional Information										
1.	Classified as to Original Term	140200000000610000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	A. Short Term (one year or less)	140200000000611000								0.00
	B. Medium Term (>1 year to 5 years)	140200000000612100								0.00
	C. Long Term (>5 years)	140200000000612200								0.00
2.	Counterparties	140200000000620000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	A. Advanced economies	140200000000621000								0.00
	B. Regions excluding advanced economies	140200000000622000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(1) Africa	140200000000622100								0.00
	Of which: Sub-Sahara	140200000000622110								0.00
	(2) Developing Asia	140200000000622200								0.00
	(3) Middle East	140200000000622300								0.00
	(4) Western Hemisphere	140200000000622400								0.00
	(5) Central and Eastern Europe	140200000000622500								0.00
	(6) Commonwealth of Independent States	140200000000622600								0.00
3.	Classified as to Status	140200018500600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	A. Current	140200018505600000								0.00
	B. Past Due But Not Yet Non-Performing	140200018510600000								0.00
	C. Gross Non-Performing Loans	140200018512600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(1) Past Due and Already Non-Performing	140200018515600000								0.00
	(2) Items in Litigation	140200018520600000								0.00

Interbank Loans Receivable

Particulars	Account Code	Amortized Cost				Allowance for Credit Losses				Net Carrying Amount			
		Peso Accts	Foreign Regular		FCDU/EFCDU In US \$	Foreign Regular		FCDU/EFCDU In US \$	Peso Equiv.	Foreign Regular		FCDU/EFCDU In US \$	Peso Equiv.
			In US \$	Peso Equiv.		In US \$	Peso Equiv.			In US \$	Peso Equiv.		
Interbank Call Loans Receivable													
Resident Banks													
(a) UBIs/KBs	140100000500140000	0.00											
(1) RBUs	140100000500141000	0.00											
(2) FCDU/EFCDU	140100000500141010												
(b) Others	140100000500141020												
(1) RBUs	140100000500142000	0.00											
(2) FCDU/EFCDU	140100000500142010												
(c) NBQBS	140100000500142020												
Non-Resident Banks	140100000500143000												
(a) DBUs	140100000500230000												
(b) Others	140100000500231000												
Subtotal	140100000500232000												
Interbank Term Loans Receivable	140100000500000000	0.00											
Resident Banks													
(a) UBIs/KBs	140100001000140000	0.00											
(1) RBUs	140100001000141000	0.00											
(2) FCDU/EFCDU	140100001000141010												
(b) Others	140100001000141020												
(1) RBUs	140100001000142000	0.00											
(2) FCDU/EFCDU	140100001000142010												
(c) NBQBS	140100001000142020												
Non-Resident Banks	140100001000143000												
(a) DBUs	140100001000230000												
(b) Others	140100001000231000												
Subtotal	140100001000232000	0.00											
TOTAL	140100000000000000	0.00											
Additional Information													
1. Classified as to Original Term	14010000000000610000												
A. Short Term (one year or less)	14010000000000611000	0.00											
B. Medium Term (>1 year to 5 years)	14010000000000612100												
C. Long Term (>5 years)	14010000000000612200												
2. Geographic Regions of Non-Resident	14010000000000620000												
A. Advanced economies	14010000000000621000												
B. Regions excluding advanced economies	14010000000000622000												
(1) Africa	14010000000000622100												
Of which: Sub-Sahara	14010000000000622110												
(2) Developing Asia	14010000000000622200												
(3) Middle East	14010000000000622300												
(4) Western Hemisphere	14010000000000622400												
(5) Central and Eastern Europe	14010000000000622500												
(6) Commonwealth of Independent States	14010000000000622600												
3. Classified as to Status	14010000000000622600	0.00											
A. Current	14010001850506000000												
B. Past Due But Not Yet Non-Performing	14010001851060000000												
C. Gross Non-Performing Loans	14010001851260000000	0.00											
(1) Past Due and Already Non-Performing	14010001851560000000												
(2) Items in Litigation	14010001852060000000												

[illegible]

Loans and Receivables - Others ^{1/}
Classified as to Status
Peso Accounts

Particulars	Account Code	a	b	c	d	e	f	g
		Current	Past Due But Not Yet Non- Performing	Past Due and Already Non- Performing	Items in Litigation	Total Loans	Allowance for Credit Losses	Net Carrying Amount
a. Secured	140150012505600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) REM - Residential	140150012510600000					0.00		0.00
(ii) REM - Commercial	140150012515600000					0.00		0.00
(iii) REM - Agricultural	140150012518600000					0.00		0.00
(iv) Non-risk Assets	140150012519600000					0.00		0.00
(v) Other collateral	140150012520600000					0.00		0.00
b. Unsecured	140150012525600000					0.00		0.00
c. Loans Granted under the Bank's Fringe Benefit Program	140150012528600000					0.00		0.00
2. Non-DOSRI Loans	140150013000600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Secured	140150013005600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) REM - Residential	140150013010600000					0.00		0.00
(ii) REM - Commercial	140150013015600000					0.00		0.00
(iii) REM - Agricultural	140150013018600000					0.00		0.00
(iv) Other collateral	140150013020600000					0.00		0.00
b. Unsecured	140150013025600000					0.00		0.00
3. Exposure to Real Estate Industry	140150013500600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a. Residential Real Estate Loans	140150013505640000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Not exceeding P3.5 million	140150013500641000					0.00		0.00
(ii) Exceeding P3.5 million	140150013500642000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(1) Guaranteed under National Shelter Program	140150013500642100					0.00		0.00
(2) Others	140150013500642200					0.00		0.00
b. Commercial Real Estate Loans	140150013510640000					0.00		0.00
c. Agricultural	140150013515640000					0.00		0.00
4. Bills Purchased	140150014000600000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. Export Bills Purchased	140150014000610000							
B. Bills Purchased - Documentary	140150014000620000							
C. Bills Purchased - Clean	140150014000630000					0.00		0.00
5. Customers' Liability on Bills/Drafts Under LC/TR	140150014500600000							
A. Import Bills	140150014500610000							
B. Import Bills Under TRs	140150014500620000							
6. Customers' Liability for this Banks' Acceptances Outstanding	140150015000620000							
7. Gross Non-Performing Loans	140150018512600000			0.00	0.00	0.00		

1/Includes Restructured Loans

Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse and Securities Lending and Borrowing Transactions
By Counterparty

Counterparty		Account Code	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
Resident				In US \$	Peso Equiv.	In US \$	Peso Equiv.	
1. Government		140200000000100000	0.00					0.00
		140200000000120000	0.00					0.00
	a. National Government	140200000000121000						0.00
	b. LGU	140200000000122000						0.00
	c. GOCC	140200000000123000	0.00					0.00
	1. Social Security Institutions	140200000000123100						0.00
	2. Other Financial	140200000000123200						0.00
	3. Non-Financial	140200000000123300						0.00
2. BSP		140200000000130000						0.00
3. Banks		140200000000140000	0.00					0.00
	a. UBs/KBs	140200000000141000						0.00
	b. Other Banks	140200000000142000						0.00
4. Private Corporations		140200000000160000	0.00					0.00
	a. Financial	140200000000161000						0.00
	b. Non-Financial	140200000000162000						0.00
5. Individuals		140200000000170000						0.00
Non-Resident		140200000000200000						
1. Central Government/Central Bank		140200000000210000						
2. Public Sector Entities		140200000000220000						
3. Banks		140200000000230000						
	a. OBUs	140200000000231000						
	b. Other Banks	140200000000232000						
4. Corporations		140200000000240000						

Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse and Securities Lending and Borrowing Transactions
By Counterparty

Counterparty		Account Code	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
				In US \$	Peso Equiv.	In US \$	Peso Equiv.	
5.	Individuals	1402000000000250000						
	TOTAL	1402000000000000000	0.00					0.00
Additional Information								
1.	Classified as to Original Term	14020000000000610000	0.00					0.00
	A. Short Term (one year or less)	14020000000000611000						0.00
	B. Medium Term (>1 year to 5 years)	14020000000000612100						0.00
	C. Long Term (>5 years)	14020000000000612200						0.00
2.	Counterparties	14020000000000620000						
	A. Advanced economies	14020000000000621000						
	B. Regions excluding advanced economies	14020000000000622000						
	(1) Africa	14020000000000622100						
	Of which: Sub-Saharan	14020000000000622110						
	(2) Developing Asia	14020000000000622200						
	(3) Middle East	14020000000000622300						
	(4) Western Hemisphere	14020000000000622400						
	(5) Central and Eastern Europe	14020000000000622500						
	(6) Commonwealth of Independent States	14020000000000622600						
3.	Classified as to Status	140200018500600000	0.00					0.00
	A. Current	140200018505600000						0.00
	B. Past Due But Not Yet Non-Performing	140200018510600000						0.00
	C. Gross Non-Performing Loans	140200018512600000	0.00					0.00
	(1) Past Due and Already Non-Performing	140200018515600000						0.00
	(2) Items in Litigation	140200018520600000						0.00