



Bangko Sentral ng Pilipinas

OFFICE OF THE DEPUTY GOVERNOR SUPERVISION AND EXAMINATION SECTOR

MEMORANDUM NO. M- 2007 - 030

To : ALL BANKS

Subject : Procedures on the Submission of the Published Balance Sheet (BS) and Consolidated Balance Sheet (CBS)

Pursuant to Circular No. 576, dated 8 August 2007, on the Amendments to Subsection X162.9 of the Manual of Regulations for Banks (MORB) on the Publication/Posting of Published Balance Sheet, the following guidelines and procedures shall be observed relative to the submission of the published Balance Sheet (BS) and Consolidated Balance Sheet (CBS) to the Bangko Sentral ng Pilipinas (BSP):

1. The BSP shall periodically issue a Circular Letter (which will serve as "call letters" under Circular No. 576) for the required publication/posting of BS/CBS by banks. Such Circular Letter shall be posted at the BSP Website: www.bsp.gov.ph for access and ready reference of all concerned.
2. All banks with resources of P1 Billion and above shall make the following submissions to the BSP Supervisory Data Center (SDC) within the prescribed submission deadlines reckoned from the date of the aforementioned Circular Letter:

Required Submissions	Mode of delivery E-mail Address/ Fax Number/Postal Address	Submission Deadline
a) Balance Sheet (BS)/Consolidated Balance Sheet (CBS)	sdckb-pbs@bsp.gov.ph (for universal/commercial banks) sdctb-pbs@bsp.gov.ph (for thrift banks) sdcrb-pbs@bsp.gov.ph (for rural cooperative banks)	On or before the Twelfth (12th) banking day
b) Control Prooflist (Annex A and Annex A.1), duly notarized and signed by the authorized official of the reporting bank	Fax No. (632) 523 3461 or 523-0230	-do-
c) Published BS/CBS and the Publisher's Certificate	Via Fax No. (632) 523 3461 or 523-0230 or via postal/messenger services: The Director Supervisory Data Center (SDC) Bangko Sentral ng Pilipinas	On or before the Twentieth (20th) banking day

PANANALAPING MATATAG, BANSANG PANATAG

Required Submissions	Mode of delivery E-mail Address/ Fax Number/Postal Address	Submission Deadline
	16th Floor, Multi-Storey Building BSP Complex, A. Mabini Street Malate, Manila 1004	

3. Banks may use either the prescribed data entry template or database (dbase) format in electronically submitting the BS/CBS. The data entry templates may be accessed at <http://www.bsp.gov.ph/pbs/templates>, while the prescribed structure for the dbase format is detailed in Annex B.
4. Banks with resources of less than P1 billion, which opt to publish the BS and electronically submit the same shall comply with the provisions of items 2 and 3 within twenty (20) banking days after the end of the reference quarter. Banks which opt to post their BS shall submit, in lieu of a publisher's certificate, an affidavit on the posting of the BS. The affidavit must be executed by the president, or in his absence, the vice president or manager.
5. Banks that are unable to transmit electronically may submit their BS/CBS in diskette/CD form or in hard copy together with the Control Prooflist and the required affidavit through messenger or postal services in the address provided in item 2 (c) within twenty (20) banking days after the end of the reference quarter.
6. All banks are required to publish/post in the right side of the BS, as of June of every year, the names and position/designation of the members of the board of directors, president and executive vice-presidents (senior vice presidents, if there are no executive vice presidents).

For compliance.


NESTOR A. ESPENILLA, JR.
 Deputy Governor

04 October 2007

Balance Sheet

(Head Office and Branches)

Control Prooflist

(Name of Bank)

As of

Account Description	Account Code	Amount
ASSETS		
Cash and Cash Items	1-08-00-00-000-00-0-0-0-0-0	
Due from Bangko Sentral ng Pilipinas	1-05-15-00-000-00-0-0-0-0-0	
Due from Other Banks	1-05-20-00-000-00-0-0-0-0-0	
Financial Assets at Fair Value through Profit or Loss	1-12-00-00-000-00-0-0-0-0-0	
Available-for-Sale Financial Assets-Net	1-95-20-00-000-00-0-0-0-0-0	
Held-to-Maturity (HTM) Financial Assets-Net	1-95-25-00-000-00-0-0-0-0-0	
Unquoted Debt Securities Classified as Loans-Net	1-95-30-00-000-00-0-0-0-0-0	
Investments in Non-Marketable Equity Security-Net	1-95-35-00-000-00-0-0-0-0-0	
Loans and Receivables - Net	1-95-40-00-000-00-0-0-0-0-0	
Other Financial Assets	1-45-00-00-000-00-0-0-0-0-0	
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	1-95-45-25-000-00-0-0-0-0-0	
Bank Premises, Furniture, Fixture and Equipment-Net	1-95-50-05-000-00-0-0-0-0-0	
Real and Other Properties Acquired-Net	1-95-50-10-000-00-0-0-0-0-0	
Non-Current Assets Held for Sale	1-50-15-00-000-00-0-0-0-0-0	
Other Assets-Net	1-52-00-00-000-00-0-0-0-0-0	
Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	1-55-25-00-000-00-0-0-0-0-0	
TOTAL ASSETS	1-00-00-00-000-00-0-0-0-0-0	
LIABILITIES		
Financial Liabilities at Fair Value through Profit or Loss	2-08-00-00-000-00-0-0-0-0-0	
Deposit Liabilities	2-15-00-00-000-00-0-0-0-0-0	
Due to Other Banks	2-20-05-00-000-00-0-0-0-0-0	
Bills Payable	2-20-10-00-000-00-0-0-0-0-0	
Bonds Payable-Net	2-95-20-15-000-00-0-0-0-0-0	
Unsecured Subordinated Debt-Net	2-95-20-20-000-00-0-0-0-0-0	
Redeemable Preferred Shares	2-20-25-00-000-00-0-0-0-0-0	
Special Time Deposit	2-20-30-00-000-00-0-0-0-0-0	
Due to Bangko Sentral ng Pilipinas	2-30-35-00-000-00-0-0-0-0-0	
Other Financial Liabilities	2-40-05-00-000-00-0-0-0-0-0	
Other Liabilities	2-40-10-00-000-00-0-0-0-0-0	
Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	2-30-85-00-000-00-0-0-0-0-0	
TOTAL LIABILITIES	2-00-00-00-000-00-0-0-0-0-0	
STOCKHOLDERS' EQUITY		
Capital Stock	3-35-05-00-000-00-0-0-0-0-0	
Other Capital Accounts	3-35-10-00-000-00-0-0-0-0-0	
Retained Earnings	3-15-00-00-000-00-0-0-0-0-0	
Assigned Capital	3-25-20-00-000-00-0-0-0-0-0	

Balance Sheet
(Head Office and Branches)

Control Proo list

(Name of Bank)

As of _____

Account Description	Account Code	Amount
TOTAL STOCKHOLDERS' EQUITY	3-00-00-00-000-00-0-0-0-0-0	
TOTAL LIABILITIES AND STOCK HOLDERS' EQUITY	9-05-00-00-000-00-0-0-0-0-0	
CONTINGENT ACCOUNTS		
Guarantees Issued	4-05-00-00-000-00-0-0-0-0-0	
Financial Standby Letters of Credit	4-10-05-00-000-00-0-0-0-0-0	
Performance Standby Letters of Credit	4-10-10-00-000-00-0-0-0-0-0	
Commercial Letters of Credit	4-15-00-00-000-00-0-0-0-0-0	
Trade Related Guarantees	4-20-00-00-000-00-0-0-0-0-0	
Commitments	4-25-00-00-000-00-0-0-0-0-0	
Spot Foreign Exchange Contracts	4-30-00-00-000-00-0-0-0-0-0	
Securities Held Under Custodianship by Bank Proper	4-95-22-00-000-00-0-0-0-0-0	
Trust Department Accounts	4-95-25-00-000-00-0-0-0-0-0	
Derivatives	4-35-00-00-000-00-0-0-0-0-0	
Others	4-40-00-00-000-00-0-0-0-0-0	
TOTAL CONTINGENT ACCOUNTS	4-00-00-00-000-00-0-0-0-0-0	
ADDITIONAL INFORMATION		
Non-Performing Loans (NPLs)	4-95-05-00-000-00-0-0-0-0-0	
Ratio of Non-Performing Loans to Total Loan Portfolio (NPL to TLP)	4-95-05-05-000-00-0-0-0-0-0	
Classified Loans & Other Risk Assets	4-95-05-10-000-00-0-0-0-0-0	
General provision for loan losses	4-95-10-00-000-00-0-0-0-0-0	
Specific provision for loan losses	4-95-15-00-000-00-0-0-0-0-0	
Return on Equity (ROE)	4-95-20-00-000-00-0-0-0-0-0	
DOSRI loans and receivables	4-95-25-00-000-00-0-0-0-0-0	
Ratio of DOSRI loans and receivables to TLP	4-95-30-00-000-00-0-0-0-0-0	
Past due DOSRI loans and receivables	4-95-35-00-000-00-0-0-0-0-0	
Ratio of Past due DOSRI loans and receivables to TLP	4-95-40-00-000-00-0-0-0-0-0	
Compliance with Magna Carta - 6% for Small Enterprises	4-95-45-00-000-00-0-0-0-0-0	
a. 6% Small Enterprises	4-95-50-00-000-00-0-0-0-0-0	
b. 2% for Medium Enterprises	4-95-55-00-000-00-0-0-0-0-0	
Capital Adequacy Ratio (CAR or Solo Basis) under Circular No. 53E or Circular No 280, as applicable	4-95-65-05-000-00-0-0-0-0-0	
a. Total CAR	4-95-65-05-005-00-0-0-0-0-0	
b. Tier 1 CAR	4-95-65-05-010-00-0-0-0-0-0	

Balance Sheet

(Head Office and Branches)

Control Prooflist_____
(Name of Bank)

As of _____

Republic of the Philippines)
) S.S.

I/We, _____ and _____ of the above-mentioned bank
do solemnly swear that all matters set forth in the above statement of condition are true and correct to the best of my/our
knowledge and belief.

Comptroller_____
President

SUBSCRIBED AND SWORN to before me this _____ day of _____ at _____,
affiant exhibiting to me his/her/their Community Tax Certificate No. _____, issued at _____ on
_____ and Community Tax Certificate No. _____, issued at _____ on _____.

NOTARY PUBLIC

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

Consolidated Balance Sheet

(Banks and Financial Subidiaries)

Control Proo-list

(Name of Bank)

As of

Account Description	Account Code	Amount
ASSETS		
Cash and Cash Items	1-0E-00-00-000-00-0-0-0-0-0-0	
Due from Bangko Sentral ng Pilipinas	1-0E-15-00-000-00-0-0-0-0-0-0	
Due from Other Banks	1-0E-20-00-000-00-0-0-0-0-0-0	
Financial Assets at Fair Value through Profit or Loss	1-1E-00-00-000-00-0-0-0-0-0-0	
Available-for-Sale Financial Assets-Net	1-9E-20-00-000-00-0-0-0-0-0-0	
Held-to-Maturity (HTM) Financial Assets-Net	1-9E-25-00-000-00-0-0-0-0-0-0	
Unquoted Debt Securities Classified as Loans-Net	1-9E-30-00-000-00-0-0-0-0-0-0	
Investments in Non-Marketable Equity Security-Net	1-9E-35-00-000-00-0-0-0-0-0-0	
Loans and Receivables	1-9E-40-00-000-00-0-0-0-0-0-0	
Other Financial Assets	1-4E-00-00-000-00-0-0-0-0-0-0	
Equity Investment in Subsidiaries, Associates and Joint Ventures-Net	1-9E-45-25-000-00-0-0-0-0-0-0	
Bank Premises, Furniture, Fixture and Equipment-Net	1-9E-50-05-000-00-0-0-0-0-0-0	
Real and Other Properties Acquired-Net	1-9E-50-10-000-00-0-0-0-0-0-0	
Non-Current Assets Held for Sale	1-5C-15-00-000-00-0-0-0-0-0-0	
Other Assets-Net	1-5E-00-00-000-00-0-0-0-0-0-0	
Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	1-5E-25-00-000-00-0-0-0-0-0-0	
TOTAL ASSETS	1-0C-00-00-000-00-0-0-0-0-0-0	
LIABILITY ACCOUNTS		
Financial Liabilities at Fair Value through Profit or Loss	2-0E-00-00-000-00-0-0-0-0-0-0	
Deposit Liabilities	2-15-00-00-000-00-0-0-0-0-0-0	
Due to Other Banks	2-20-05-00-000-00-0-0-0-0-0-0	
Bills Payable	2-20-10-00-000-00-0-0-0-0-0-0	
Bonds Payable-Net	2-9E-20-15-000-00-0-0-0-0-0-0	
Unsecured Subordinated Debt-Net	2-9E-20-20-000-00-0-0-0-0-0-0	
Redeemable Preferred Shares	2-20-25-00-000-00-0-0-0-0-0-0	
Special Time Deposit	2-20-30-00-000-00-0-0-0-0-0-0	
Due to Bangko Sentral ng Pilipinas	2-30-35-00-000-00-0-0-0-0-0-0	
Other Financial Liabilities	2-40-05-00-000-00-0-0-0-0-0-0	
Other Liabilities	2-40-10-00-000-00-0-0-0-0-0-0	
Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	2-30-85-00-000-00-0-0-0-0-0-0	
TOTAL LIABILITIES	2-00-00-00-000-00-0-0-0-0-0-0	
STOCKHOLDERS' EQUITY		
Capital Stock	3-35-05-00-000-00-0-0-0-0-0-0	
Other Capital Accounts	3-35-10-00-000-00-0-0-0-0-0-0	
Retained Earnings	3-15-00-00-000-00-0-0-0-0-0-0	
Assigned Capital	3-25-20-00-000-00-0-0-0-0-0-0	

Consolidated Balance Sheet

(Banks and Financial Subsidiaries)

Control Prooflist

(Name of Bank)

As of _____

Account Description	Account Code	Amount
Minority Interest in Subsidiaries	3-25-15-00-000-00-0-0-0-0-0	
TOTAL STOCKHOLDERS' EQUITY	3-00-00-00-000-00-0-0-0-0-0	
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	9-00-00-00-000-00-0-0-0-0-0	
CONTINGENT ACCOUNTS		
Guarantees Issued	4-05-00-00-000-00-0-0-0-0-0	
Financial Standby Letters of Credit	4-10-05-00-000-00-0-0-0-0-0	
Performance Standby Letters of Credit	4-10-10-00-000-00-0-0-0-0-0	
Commercial Letters of Credit	4-15-00-00-000-00-0-0-0-0-0	
Trade Related Guarantees	4-20-00-00-000-00-0-0-0-0-0	
Commitments	4-25-00-00-000-00-0-0-0-0-0	
Spot Foreign Exchange Contracts	4-30-00-00-000-00-0-0-0-0-0	
Securities Held Under Custodianship by Bank Proper	4-95-22-00-000-00-0-0-0-0-0	
Trust Department Accounts	4-95-25-00-000-00-0-0-0-0-0	
Derivatives	4-35-00-00-000-00-0-0-0-0-0	
Others	4-40-00-00-000-00-0-0-0-0-0	
TOTAL CONTINGENT ACCOUNTS	4-00-00-00-000-00-0-0-0-0-0	
ADDITIONAL INFORMATION		
1. List of Bank's Financial Subsidiaries	4-99-60-00-000-00-0-0-0-0-0	
a.		
b.		
c.		
d.		
e.		
f.		
g.		
h.		
i.		
j.		
2. Capital Adequacy Ratio (CAR on Consolidated Basis) under Cir. No. 538	4-99-65-10-000-00-0-0-0-0-0	
a. Total CAR	4-99-65-10-005-00-0-0-0-0-0	
b. Tier 1 CAR	4-99-65-10-010-00-0-0-0-0-0	

Consolidated Balance Sheet

(Banks and Financial Subsidiaries)

Control Proclama

(Name of Bank)

As of

Republic of the Philippines

SS

I/We, _____ and _____ of the above-mentioned bank
do solemnly swear that all matters set forth in the above statement of condition are true and correct to the best of my/our
knowledge and belief.

Comptroller

President

SUBSCRIBED AND SWORN to before me this _____ day of _____ at _____
affiant exhibiting to me his/her/their Community Tax Certificate No. _____, issued at _____ on
_____ and Community Tax Certificate No. _____, issued at _____ on _____.

NOTARY PUBLIC

Doc. No. _____

Book No. _____

Page No. _____

Series of _____

Published Balance Sheet/Consolidated Balance Sheet
Data Structure

Annex B

Filename: PSOC.dbf

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR	FIELD TYPE	NO. OF DP	VALIDATION RULE
Reference Date (Call Date)	TRDATE	8	Numeric	0	Should be in the CCYYMMDD format
Industry Code	INDCODE	2	Numeric	0	Valid values are the following: 1 for Universal Commercial Banks 2 for Commercial Banks 3 for Thrift Banks 4 for Rural Banks 5 for Cooperative Rural Banks
Bank Code	BKCODE	6	Numeric	0	Your BSP assigned bank code
Form Number	FORMNO	5	Char		Valid values are the following: 2B for Head Office and Branches 2B1 for Bank and Financial Subsidiaries
Account Code	ACCT	18	Char		codes
Sequence No.	SEQNO	4	Numeric	0	For FORMNO = 2B1
Amount	AMT	18	Numeric	2	
Details	DETAIL	50	Char		For FORMNO = 2B1 (List of Bank's Financial Subsidiaries)