



Bangko Sentral ng Pilipinas

OFFICE OF THE DEPUTY GOVERNOR SUPERVISION AND EXAMINATION SECTOR

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

Pursuant to the implementation of Circular 489 dated 21 June 2005, please be informed of the following account classification and amendment to the General Ledger and/or Consolidated Statement of Condition:

- a. Creation of a new sub-account **"Available for Sale Securities Sold Under Repurchase Agreement – Foreign Regular and FCDU/EFCDU"** under the main account **"Available for Sale Securities"** using the following account codes and record numbers:

Available for Sale Securities Sold Under Repurchase Agreement	GL Account Code	CSOC Record No.
1. Universal/Commercial Banks	1-3-40-16	318
2. Thrift Banks	1-3-40-16	318

- b. The corresponding securities representing, **"Held for Trading Securities Sold Under Repurchase Agreement"** required under Section 3.3 of Circular 489 shall be classified and recorded under **"Government Securities Sold Under Repurchase Agreement"**, an existing sub-account of **"Trading Account Securities – Investment"**. The account code and record number of such government securities are as follows:

Government Securities Sold Under Repurchase Agreements	GL Account Code	CSOC Record No.
1. Universal/Commercial Banks	1-3-20-04	107

Hereby attached as Annex A for KBs and Annex B for TBs are the affected pages of the General Ledger and/or Consolidated Statement of Condition for implementation effective for reports as of 31 July 2005 (i.e. due for submission on 19 August 2005).

For compliance.


NESTOR A. ESPENILLA, JR.
Deputy Governor

20 July 2005

PANANALAPING MATATAG, BANSANG PANATAG

Name of Bank _____ Code _____

Address _____

Consolidated Statement of Condition
As of _____

Account Description	No. of Accounts	Record No.	Peso Accounts	Regular		FCDU		Foreign Offices		Total Amount
				In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
a. Credit Card Receivables		311								
b. Past Due Credit Card Receivables		312								
c. Items in Litigation - Credit Card Receivables		313								
Total Credit Card Receivables		314								
d. Less: Allowance for Probable Losses		315								
Credit Card Receivables - Net		316								
17. Microfinance Loans (Circular 409 dated October 14, 2003)										
a. Microfinance Loans		173								
b. Past Due Microfinance Loans		174								
c. Items in Litigation - Microfinance Loans		175								
Total Microfinance Loans - Gross		177								
d. Less: Allowance for Probable Losses		178								
Microfinance Loans - Net		179								
18. General Loan Loss Provision (Circular 164 daed 4/13/98)		526								
19. Underwriting Accounts - Equity Securities (For EKSs) (Sch. 3)										
a. Underwritten Equity Securities Purchased		466								
b. Accumulated Market Gains/(Losses) - Under Equity Sec Pur		467								
c. Receivables - Underwritten Equity Securities Sold		468								
Underwriting Accounts - Equity Securities, Net		470								
20. Trading Account Securities - Investments (Schedule 3)		105								
a. Govt. Securities Purchased		106								
b. Govt. Securities Sold Under Repurchase Agreements (Section 2.3 of Circular 489 dated 21 June 2005)		107								
c. Govt. Sec Lent Under Securities Lending Agreement (Circular 395 dated August 19, 2003)		317								
21. Trading Account Securities - Equity		620								
22. Available For Sale Securities (ASS) (Schedule 3)										
a. Available for Sale Securities - Government		752								
(1) Govt. Sec. On Deposits with BSP for Reserve Purposes		754								
(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								

Name of Bank _____ Code _____
 Address _____

Consolidated Statement of Condition

As of _____

Account Description	No. of Accounts	Record No.	Peso Accounts	Regular		FCDU		Foreign Offices		Total Amount
				In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Accumulated Market Gains/(Losses) - ASS Foreign		770								
d. Available for Sale Securities Lent Under Securities Lending Agreement (Circular 395 dated August 19, 2003)		319								
e. Available for Sale Securities Sold Under Repurchase Agreement (Sections 3.1 & 3.2 of Circular 489 dated 21 June 2005)		318								
Total ASS - Gross		771								
Available for Sale Securities - Net		772								
23. Investment in Bonds and Other Debt Instruments										
a. Investment in Bonds and Other Debt Instruments - Govt.		108								
(1) Govt. Sec. On Deposits with BSP for Reserve Purposes		109								
(2) Guarantee for Trust Functions/Duties		625								
(3) Other Government Securities		111								
Accumulated Bond Discount - IBODI - Govt.		626								
Accumulated Premium Amortization - IBODI - Govt.		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								
IBODI - 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								
d. Investments in Bonds and Other Debt Instruments Lent Under Securities Lending Agreement (Circular 448 dated Sept. 3, 2004)		632								
e. Investments in Bonds and Other Debt Instruments Sold Under Repurchase Agreements (Circular 448 dated Sept. 3, 2004)		633								
Total IBODI - Gross		117								
f. Less: Allowance for Probable Losses - IBODI		118								
IBODI - Net		119								
24. Equity Investment in Allied/Non-Allied Undertakings (Sch. 4 & 4A)		120								
Less: Allowance for Probable Losses - Equity Investments		121								
Equity Investment - Net		122								
25. Due from Head Office/Branches/Agencies Abroad ¹		125								
a. Demand Deposits and Working Balances		126								
b. Investments/Loans/Placements		127								
c. Losses in Operations		128								
d. Others		129								

General Ledger Template

Annex A.1

Bank Code :

Branch Code :

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

Book Code ☐ - (1) Regular

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

- (2) FCDU/ECDU (Fill up amount Columns [b] and [c])
- (1) Onshore
- (2) Offshore

- (3) Foreign Offices (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]
a. Gov't Securities Purchased	1-3-20-02				
b. Gov't Securities Sold Under Repurchase Agreements (Section 3.3 of Circular 448)	1-3-20-04				
c. Gov't Securities Lent Under Securities Lending Agreements	1-3-20-06				
21. Trading Accounts Securities - Equity	1-3-30-00				
22. 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				
b. Available for Sale Securities - Private	1-3-40-06				
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				
a. Available for Sale Securities Sold Under Repurchase Agreement (Sections 3.1 and 3.2 of Circular 448 dated 21 June 2003)	1-3-40-16				
23. 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 Private	1-8-50-06				
Accumulated Premium Amortization - IBODI Private	2-8-50-06				
d. Investment in Bonds and Other Debt Instruments Lent Under Securities Lending Agreement (Circular 448 dated Sept. 3, 2004)	1-3-50-08				
e. Investment in Bonds and Other Debt Instruments Sold Under Repurchase Agreements (Circular 448 dated Sept. 3, 2004)	1-3-50-10				
f. Less: Allowance for Probable Losses - IBODI	2-8-50-00				
24. Equity Investment	1-3-60-00				

- Peso Regular (Fill up amount column (a))
- FX Regular (Fill up amount columns (b), (c) and (d))
- FCDO (Fill up amount columns (b), (c) and (d))
- (1) Onshore (Fill up amount columns (b) and (c) - for P & L accounts only.

[illegible]

(DD) (MM) (CCYY)

ACCOUNT DESCRIPTION	ACCOUNT CODE	A M O U N T S			
		In Pesos (a)	In US\$ (b)	Peso Equiv. (c)	Orig. Cntr. (d)
14. TRADING ACCOUNT SECURITIES - LOANS	1 - 2 - 20 - 00				
a. Gov't Sec. Purchased Under Resale Agreement	1 - 2 - 20 - 02				
b. Gov't Sec. Purchased Under Cert. of Assignment/Participation w/ Recourse	1 - 2 - 20 - 04				
c. Gov't Sec. Purchased Under Reverse Repurchase Agreements with BSP	1 - 2 - 20 - 06				
d. Private Debt Sec./Commercial Papers (CPs) Purchased	1 - 2 - 20 - 08				
e. Private Debt Sec./CPs Purchased Under Resale Agreements	1 - 2 - 20 - 10				
f. Private Debt Sec./CPs Sold Under Repurchase Agreements	1 - 2 - 20 - 12				
g. Private Debt Sec./CPs Purchased Under Cert. of Assignment/Part w/ Recourse	1 - 2 - 20 - 14				
14a. 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 Litigations - Credit Card Receivables	1 - 2 - 22 - 06				
d. Less: Allowance for Probable Losses	2 - 7 - 22 - 00				
14b. MICROFINANCE LOANS (Circular 409 dated October 14, 2003)	1 - 2 - 24 - 00				
a. Microfinance Loans	1 - 2 - 24 - 02				
b. Past Due - Microfinance Loans	1 - 2 - 24 - 04				
c. Items in Litigation - Microfinance Loans	1 - 2 - 24 - 06				
d. Less: Allowance for Probable Losses	2 - 7 - 24 - 00				
14c. GENERAL LOAN LOSS PROVISION (Circular 164 dated 4.13.98)	2 - 7 - 80 - 00				
15. 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				
15a. 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				
b. Available for Sale Securities - Private	1 - 3 - 40 - 06				
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 Issue	1 - 3 - 40 - 12				
d. Available for Sale Securities Lent Under Securities Lending Agreement	1 - 3 - 40 - 14				
e. Available for Sale Securities Sold Under Repurchase Agreements (Sections 3.1 and 3.2 of Circular 489 dated June 21, 2005)	1 - 3 - 40 - 16				

Deadline: 15 banking days after
end of reference month
Submission: on Mail to SRSO

Name of Bank _____ Code _____

Address _____

CONSOLIDATED STATEMENT OF CONDITION *

As of _____, 20__

ACCOUNT DESCRIPTION	NO. OF ACCTS	RRC NO.	PESO ACCTS	FOREIGN EXCHANGE ACCOUNTS			TOTAL AMOUNT
				REGULAR**		FIDE***	
				In US\$	Peso Equiv.		
a. Microfinance Loans		173					
b. Post Due Microfinance Loans		174					
c. Fees in Litigation - Microfinance Loans		176					
Total Microfinance Loans - Gross		177					
d. Loss - Allowance for Probable Losses		178					
Microfinance Loans - Net		179					
15b. GENERAL LOAN LOSS PROVISIONS (Cfr. 164 did. 4.13.98)		526					
16. TRADING ACCOUNT SECURITIES - INVESTMENTS		105					
a. Government Securities Purchased		106					
b. Gov. Sec. Sold under Repurchase Agreement		107					
15a. AVAILABLE FOR SALE SECURITIES (ASS)							
a. Government		752					
1) Gov. Sec. On Deposit with BSP for Reserve Purposes		751					
2) Guarantee for Trust Functions - Juries		756					
3) Other Gov. Sec.		758					
Accumulated Market Gains (Losses) - ASS Govt Bonds		762					
b. Private		763					
Accumulated Market Gains (Losses) - ASS Private Issu		767					
c. and ASS - Govt and Private		768					
Govt and Private - Net		767					
Foreign		768					
Accumulated Market Gains (Losses) - ASS Foreign Issue		770					
d. Available for Sale Securities - Govt Under Securities Lending							
Agreement (Circular 305 dated August 19, 2003)		319					
Available for Sale Securities - State Under Repurchase Agreement							
Decision 311 and 312 of Chamber 489 dated June 19, 2005		710					
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 - Juries		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					
Accum Prem Amortization-IBODI Private		629					
Total IBODI - Gov. and Private		113					
Gov. and Private - Net		115					
c. Foreign		116					