



Bangko Sentral ng Pilipinas

MAYNILA, PILIPINAS

BANKING SERVICES SECTOR

CIRCULAR-LETTER

TO : All EFCDUs of Local Banks

SUBJECT : Guidelines for the submission of reports on FCDU Loans under IOS Form 4 (Consolidated Report on Loans Granted by EFCDUs/FCDUs)

Effective immediately and in line with Monetary Board Resolution No. 378 dated April 17, 1996 amending the policy and guidelines governing EFCDUs, so as to authorize lendings to non-residents, the Consolidated Report on Loans Granted by EFCDUs/FCDUs (IOS Form 4) which is required to be submitted monthly to the Bangko Sentral thru the Management of External Debt Department is hereby modified to provide additional column/fieldname under Part A.1 (Short-term Loan Information) and Part B.1 (Medium/Long-term Loan Information) to indicate if the borrower is "Resident" or "Non-Resident". Please refer to attached revised form for reference.

Edgardo P. Zialcita
EDGARDO P. ZIALCITA
 Deputy Governor

MARCH 15, 1997

ITAGUYOD ANG PHILIPPINES 2000



MAG-IMPOK SA BANGKO

[NAME OF FOREIGN CURRENCY DEPOSIT UNIT]
 IOS FORM 4 (REVISED - JULY 1996)
 CONSOLIDATED REPORT ON LOANS GRANTED BY FCDUs
 FOR THE MONTH ENDING

Deadline : Not later than 10 banking days from end of
 reference month.
 Submission : Original - Mgmt. of External Debt Dept. (MEDD)
 Duplicate - Foreign Exchange Dept. (FED)

A.1 L O A N F O R M A T I O N													
BANK REF NO [1]	DEBTOR [2]	DEBTOR BORROWING		CREDIT LIMIT [8]	TYPE OF CREDIT [7]	INTEREST			SECURITY FOR LOAN [11]	INDUSTRY CLASS. [12]	PRODUCT PURPOSE [13]	LOAN [14]	DOMICILE [15]
		TYPE [3]	AUTHO. CURR. [4]			MAXIMUM Maturity PERIOD [6]	MAX. RATE/ SPREAD (%) [9]	BASE RATE [10]					
XXXXXX XXXXXXXXXX	XX XXXXXXXXXX	XX XXXXXXXXXX	XX	999,999,999.99	X	99	99.9999	XXXXXXXX	XX	XX	XXXXXXXX	XX	XXXXXXXXXX
SUB-TOTAL (BY CURRENCY)		XX XXXXXXXXXX	XX	999,999,999.99	X	99	99.9999	XXXXXXXX	XX	XX	XXXXXXXX	XX	XXXXXXXXXX
GRAND TOTAL (BY CURRENCY)		XX XXXXXXXXXX	XX	999,999,999.99	X	99	99.9999	XXXXXXXX	XX	XX	XXXXXXXX	XX	XXXXXXXXXX

PREPARED BY:

PRINTED NAME AND SIGNATURE

DESIGNATION

TELEPHONE NO.

CERTIFIED CORRECT:

PRINTED NAME AND SIGNATURE

DESIGNATION

TELEPHONE NO.

RESIDENT OR NON-RESIDENT

[NAME OF FOREIGN CURRENCY DEPOSIT UNIT]
 IOS FORM 4 (REVISED - JULY 1986)
 CONSOLIDATED REPORT ON LOANS GRANTED BY FCOU
 FOR THE MONTH ENDING

Deadline : Not later than 10 banking days from end of
 reference month.
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 Duplicate - Foreign Exchange Dept. (FED)

Duplicate - Foreign Exchange Dept. (FED)

B.1

L O A N I N F O R M A T I O N

BANK REF NO	DEB. BORROW- TOR ING MENT	CREDIT		PRINCIPAL						INTEREST						SECUR- RITY		LOAN		
		TYPE	DATE	CREDIT LIMIT	CURR.	THO.	AGREE- MENT	TYPE OF CREDIT	MATURITY PERIOD	GRACE PERIOD	FREQ. OF PAYMT.	RATE/ SPREAD	BASIS RATE	FREQ. OF PAYMENT	FOR LOAN CLASS.	IND PRODUCT	PUR- POSE	DOMICILE		
[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]	[10]	[11]	[12]	[13]	[14]	[15]	[16]	[17]	[18]	[19]	[20]	[21]
XXXXX XXXXXXXXXX	XX XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXX	999,999,999.99	X	99	99	99	99	X	99.9999	XXXXXXX	X	XX	XXX	XXXXXXX	XXX	XXXXXXX
SUB-TOTAL (BY CURRENCY)		XXXX	XXXXXX	XXXXXX	XXXX	999,999,999.99	X	99	99	99	99	X	99.9999	XXXXXXX	X	XX	XXX	XXXXXXX	XXX	XXXXXXX
GRAND TOTAL (BY CURRENCY)		XXXX	XXXXXX	XXXXXX	XXXX	999,999,999.99	X	99	99	99	99	X	99.9999	XXXXXXX	X	XX	XXX	XXXXXXX	XXX	XXXXXXX

PREPARED BY:

PRINTED NAME AND SIGNATURE

DESIGNATION

TELEPHONE NO.

CERTIFIED CORRECT:

PRINTED NAME AND SIGNATURE

DESIGNATION

TELEPHONE NO.

RESIDENT OR NON-RESIDENT



Bangko Sentral ng Pilipinas

MAYNILA, PILIPINAS

RESEARCH & OPERATIONS SECTOR

CIRCULAR-LETTER

T O : All FCDUs of Local Banks.

Subject: Guidelines for the submission of reports on FCDU loans under IOS Form 4 (Consolidated Report on Loans Granted by FCDUs)

The following guidelines are to be observed in the submission of IOS Form 4 under the required reporting forms:

1. IOS Form 4 shall be submitted monthly to the Management of External Debt Department (MEDD) not later than ten (10) banking days after the end of the reference month in hard copy and in virus-free diskette (5.25 or 3.5 DS DD) in the prescribed reporting format and should contain complete and accurate data as required.
2. The report shall consolidate status of and transactions under all loans granted by FCDUs, head office as well as branches.
3. Bank representatives shall submit the FCDU report to the staff/group in MEDD authorized to receive the reports during regular banking hours (8:00 A.M. TO 4:30 P.M.), and shall ensure that receipt of the report is duly acknowledged by authorized personnel. Reports shall be acknowledged/received if:
 - (a) the diskette submitted was scanned and found to be virus-free;
 - (b) the hard copy submitted contains correct and complete data.

To ensure virus and error-free diskette, a back-up copy should be available in case the original diskette is found to be defective.

4. Defective diskettes and/or incomplete and inaccurate reports shall be returned to the banks concerned thru the bank representative, for re-submission at the earliest possible time subject, however, to compliance with the deadline specified.

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5. Diskettes shall be returned to the banks as soon as these are copied in MEDD's files.
6. Penalties shall be imposed for late and/or incomplete submission of reports, pursuant to Section 91 of Circular 1389 dated April 13, 1993, as amended.
7. If upon processing by MEDD staff, reports earlier received were found to have considerable discrepancies that would require submission of amended reports, the pertinent provisions of the above circular on fines and penalties shall apply reckoned from the day following the concerned bank's receipt of the advice on discrepancies up to the time a corrected report (virus-free diskette and hard copy) is submitted and duly received by authorized MEDD personnel.

Edgardo P. Zialcita
EDGARDO P. ZIALCITA
Deputy Governor

February 24, 1994



Bangko Sentral ng Pilipinas

(CENTRAL BANK OF THE PHILIPPINES)
MAYNILA, PILIPINAS

CIRCULAR - LETTER Series of 1993

Subject: Implementing Guidelines in Reporting FCDU loans Granted under the Foreign Currency Deposit System

Effective May, 1993, foreign currency deposit units (FCDUs) of local banks shall adopt the revised reporting system for FCDU loans using IOS Form 4: Consolidated Report on Loans Granted by FCDUs (as revised).

The report shall continue to be submitted monthly to the Central Bank of the Philippines thru the External Debt Department (EDD), copy furnished the External Trade Department (ETD) and the Foreign Exchange Department (FED).

Attached is a copy of the revised report form as well as the procedures and guidelines for its accomplishment.

This supersedes Circular-Letter (Series of 1992) dated April 30, 1992.

Eduardo P. Zialcita
EDUARDO P. ZIALCITA
Deputy Governor

attachment

April 22, 1993

IPAGPATULOY ANG KAUNLARAN



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CENTRAL BANK OF THE PHILIPPINES
Manila, Philippines

EXTERNAL DEBT DEPARTMENT

PROCEDURES AND GUIDELINES FOR REPORTING FCDU LOANS

A. Who are Required to Report:

All Foreign Currency Deposit Units (FCDUs) of local banks which have granted foreign currency loans to non-banks.

B. Report Form Required:

1. Hardcopy of IOS Form 4 (revised as of May, 1993) and
2. Diskette copy thereof. (Please refer to Annex 1 for instructions for diskette reporting).

C. Frequency of Report/ Deadline for Submission:

Monthly/ Not later than ten (10) banking days from end of reference month.

D. Coverage of the Report

The report shall cover status of and transactions under all loans granted by FCDUs. All loan accounts with outstanding balances as of the beginning of the reference month shall be included in the report, whether or not transactions were effected during the month.

Part 4A of IOS Form 4 shall cover short-term (ST) loans (those with maturities of up to one year) while Part 4B shall cover medium and long-term (MLT) loans (those with maturities of more than one year).

The Loan Information portion [Section 1 of the report for both Parts A (ST) and B (MLT)] shall cover only new loans approved/granted during the reference month. However, for the purpose of establishing an inventory of outstanding balances, information required under Parts A.1 and B.1 shall be provided in the initial report (for June, 1993), covering all outstanding loans granted by the reporting bank as of May 31, 1993.

E. Currency of Report

Amounts reported shall be in absolute amounts and in original currency.

F. What should be reported:

The following information shall be indicated under the respective columns of IOS Form 4 as follows:

1. **Bank Reference No.** - the reference number assigned by the lending bank to identify the account. However, in order to facilitate monitoring of roll-overs made on short-term FCDU loans, the bank reference number in Part A.2 (Loan Status and Transactions) was subdivided to include the following:
 - a. **Bank Reference Number-Current** - the latest Bank Reference Number.
 - b. **Bank Reference Number-Previous** - refers to the latest Bank Reference Number prior to the Bank Reference Number-Current.
2. **Debt Account No.** - the reference number assigned by the Central Bank to CB-approved medium and long-term FCDU loan.
3. **Debtor** - the name of the firm which was granted the credit.
4. **Debtor Type** - the type of debtor using the codes provided below:
 - CX - Commodity Exporters
 - SX - Service Exporters
 - PM - Producers/Manufacturers
 - OL - Oil Companies
 - PU - Public Utilities
 - OT - Others (including resident FCDU depositors)
5. **Borrowing Authority** - the applicable Central Bank (CB) issuance (such as Circular 1351)/ letter authority which authorized the grant of the loan. If granted without prior CB approval and/or not consistent or allowed under CB regulations indicate "00" code. The latter loans should be serviced using foreign exchange purchased from outside of the banking system.

6. **Credit Agreement Date** - the date when the credit agreement was signed or both parties (debtor and creditor) formally agree on the terms and conditions of lending/borrowing.
7. **Currency** - the currency of the loan using the currency code listing provided in Schedule 1.
8. **Credit Limit** - the maximum amount committed by the lending bank to the borrower in original currency.
9. **Type of Credit** - the nature of the credit facility granted using the appropriate code: F for fixed or R for revolving.
10. **Frequency of Payment** - when payment shall be made for principal and interest using the following codes :
- A - Annually
 - S - Semi-Annually
 - Q - Quarterly
 - M - Monthly
 - L - One Lump sum
 - O - Others (specify frequency in a footnote)
11. **Maximum Maturity Period** - For ST loans, the maximum credit term in number of days from original availment date to maturity.
12. **Maturity Period** - For ST loans, the actual credit terms in days (computed from date of availment to maturity date which should not exceed one year). For MLT loans, indicate maturity in years and portions thereof in months. Maturity period shall be inclusive of grace period.
13. **Grace Period** - Applicable only to MLT loans and refers to the time lag between the reckoning date for the maturity period (such as date of loan contract/initial drawdown, etc.) and the due date of the first principal repayment of the loan. Enter grace period in years and portion thereof in months.

14. **Interest-Maximum Rate/Spread (%)** - For floating/variable interest rate loan, the maximum applicable margin/spread indicated in percentage with four (4) decimal places (e.g. 3/16% will be indicated as 0.1875) over the base rate. For fixed rate credits, the applicable maximum interest rate in percentage with four (4) decimal places.
15. **Interest- Base Rate** - the reference interest rate for variable/floating interest rate loan using the appropriate codes (e.g. SIBOR; LIBOR; US Prime). For fixed rate loan indicate "Fixed" code.
16. **Security for Loan** - the type of security/collateral for the loan using the following codes:
- HR - Hold-out on Foreign Currency Deposit of Resident
 - HN - Hold-out on Foreign Currency Deposit of Non-Resident
 - LC - Letter of Credit, Purchase Order, Sales/ or Service Contract
 - OT - Others (Specify in a footnote)
 - NO - None
17. **Industry Classification** - the private sector borrower's industry classification using the following industry codes:
- AGR - Agriculture, Fishing, Forestry
 - MIN - Mining and Quarrying
 - MFG - Manufacturing
 - ELE - Power including Electricity (and other forms of power), Gas and Water
 - CON - Construction
 - WHO - Wholesale/ Retail Trade
 - TRA - Transportation, Storage and Communication

FIN - Financing, Insurance, Real Estate and Business Service

SER - Community/Social/Personal Services including Tourism-oriented services except transportation

OTH - Activities Not Adequately Defined

In the case of public sector loans, leave the space blank.

18. Product - the main line of products/services exported/manufactured/rendered by the borrower (i.e. Bananas; System's development).

19. Purpose of Loan - the specific intended utilization of loan proceeds using codes provided in Schedule 2 .

20. Undrawn Amount - the amount of MLT loan commitment still undrawn as of beginning of the reference month.

21. Outstanding Balance, Beginning - the outstanding balance of the loan at the beginning of the reference month.

22. Adjustments

a. Amount - Represents a (1) prior period adjustments to correct "Outstanding Balance, Beginning" (2) transfer of account from FCDU books to regular books. A positive number indicates an addition to the outstanding balance and a negative number (in parenthesis) indicates a reduction to the outstanding balance.

b. Nature - for adjustments made to the FCDU books; use appropriate codes, as follows:

i. To correct Outstanding Balance , Beginning

OA - Overstated Availment

UA - Understated Availment

OR - Overstated Repayment

UR - Understated Repayment

OT - Others (Specify in a footnote)

11. To recognize the transfer of account from FCDU books to regular books

PD - Transfer from FCDU books to Regular books for past due accounts.

23. Transaction Date - the actual date when the transaction was effected.

24. Availments - the amount of loan commitment availed/drawn during the reference month. For ST loans, these include amounts rolled-over during the reference month.

25. Rollover Indicator - Enter the code "R" to indicate if availments made were due to roll-overs.

26. Cancellations - the amount of loan commitment cancelled during the reference month.

27. Due Date - the original due date for the payments made.

28. Actual Interest Rate - the exact interest rate charged on the loan. For variable/floating interest rates, the actual interest rate is composed of the base rate and spread. In the case of loan repricing or when changes in interest rates are effected during the term of the loan, indicate the average interest rate of all the interest rates used during the term of the loan as shown in the example below:

	Interest Period /	Interest Rate
	-----	-----
Loan with 90-day maturity	04-01-93 to 04-30-93	5%
	05-01-93 to 05-31-93	6%
	06-01-93 to 06-29-93	7%
Average Interest Rate		18% / 3 = 6% ===

29. Source of Foreign Exchange - source of funding for payments made using the following codes:

PBS - FX purchased from the Philippine Banking System

FCD - FX withdrawn from Foreign Currency Deposit Unit accounts

EXP - FX from export transactions

OTH - FX obtained from other sources (specify in a footnote)

30. **Principal Repayments** - the absolute amount of repayments made during the reference month. For Part 4A reports, included in the amount are repayments made on ST loans corresponding to roll-overs made.

31. **Interest Payments** - the absolute amount of interest payments made during the reference month.

32. **Other Payments**

a. **Payment Code** - the type of fees/charges paid by the borrower using the codes below:

COM - Commission

MIT - Commitment Fee

MAN - Management/Facility/Arrangement/
Syndication Fee

AGE - Agency/Agent Bank's Fee

DEF - Default/Penalty Interest

OTH - Others (specify in a footnote)

b. **Amount** - the absolute amount of other charges/fees paid during the reference month.

33. **Outstanding Balance, Ending** - the outstanding balance of the loan at the end of the reference month derived as follows:

Outstanding Balance - Beginning

Add (Deduct): Adjustments

Add : Availments

Less: Principal Repayments

G. **Who are responsible for the report:**

The report shall be duly certified by an authorized official of the bank, attesting that all information/data in the report had in fact been effected and duly recorded in the books of accounts of the FCDU involved. The appropriate spaces for the names and signatures, designations and

telephone numbers of the persons who prepared and certified the report at the last page of the report should be duly filled up. All other pages should likewise bear the signature of these persons.

In this connection, all FCDUs are requested to submit to the External Debt Department, the specimen signatures of their officer who will attest to such certification.

SCHEDULE 1

CURRENCY NAME AND CODE LISTING

CODE	CURRENCY NAME
ARS	ARGENTINIAN PESO
AUD	AUSTRALIAN DOLLAR
ATS	AUSTRIAN SCHILLING
BHD	BAHRAIN DINAR
BEF	BELGIAN FRANC
BRE	BRAZILIAN CRUZADO
CAD	CANADIAN DOLLAR
DKK	DANISH KRONER
DEM	DEUTSCHE MARK
GBP	UK POUND
FIM	FINNISH MARKKA
FRF	FRENCH FRANC
GRD	GREECE DRACHMA
HKD	HONGKONG DOLLAR
INR	INDIAN RUPEE
IDR	INDONESIAN RUPIAH
IQD	IRAQI DINAR
ITL	ITALIAN LIRA
JPY	JAPANESE YEN
KWD	KUWAIT DINAR
MYR	MALAYSIAN RINGGIT
MXN	MEXICAN NEW PESO
NLG	NETHERLANDS GUILDER
NZD	NEW ZEALAND DOLLAR
NOK	NORWEGIAN KRONER
PKR	PAKISTANI RUPEE
ESP	SPANISH PESETA
PHP	PHILIPPINE PESO
PTE	PORTUGUESE ESCUDO
SAR	SAUDI RIAL
SGD	SINGAPORE DOLLAR
ZAR	SOUTH AFRICAN RAND
SEK	SWEDISH KRONER
CHF	SWISS FRANC
SYP	SYRIAN POUND
TWD	TAIWAN DOLLAR
THB	THAILAND BAHT
USD	U.S. DOLLAR
VEB	VENEZUELAN BOLIVAR
KRW	KOREAN WON
BND	BRUNEI DOLLAR
AED	UNITED ARAB EMIRATES DIRHAM
ECU	EUROPEAN CURRENCY UNIT
SDR	SPECIAL DRAWING RIGHTS

SCHEDULE 2

LOAN PURPOSE CODE

<u>CODE</u>	<u>LOAN PURPOSE</u>
*RM	PURCHASE OF RAW MATERIALS
*ME	PURCHASE OF MACHINERY AND EQUIPMENT/ SPARE PARTS
*GO	PURCHASE OF GOODS
*SU	PURCHASE OF SUPPLIES
*WC	WORKING CAPITAL OTHER THAN RAW MATERIALS
*CW	CIVIL WORKS/PLANT CONSTRUCTION/LAND ACQUISITION AND DEVELOPMENT
*TR	TRAINING/TECHNICAL ASSISTANCE/CONSULTANCY SERVICES
CSO	CONVERSION OF OUTSTANDING SHORT-TERM FOREIGN CURRENCY LOANS TO MEDIUM AND LONG-TERM LOANS
CSL	CONVERSION OF SHORT-TERM FOREIGN CURRENCY CREDIT FACILITY/LINE TO MEDIUM AND LONG-TERM CREDIT LINE
CPL	CONVERSION OF PESO LOAN TO FCDO LOAN
RES	DEBT RESTRUCTURING/RESCHEDULING
REF	DEBT REFINANCING
OTH	OTHERS (specify in a footnote)

- * If these refer to the foreign costs component (payable in foreign currency), add "F" before the two-letter code and "L" for local costs component (payable in Philippine Peso) e.g., FME for importation of machinery & equipment; LWC for working capital payable in pesos.

CENTRAL BANK OF THE PHILIPPINES
Manila, Philippines
EXTERNAL DEBT DEPARTMENT

PROCEDURES FOR REPORTING IN DISKETTE ON LOANS GRANTED BY FCDUS

1. FORMS OF REPORTING

The report shall cover all loans granted by FCDUs to non-banks irrespective of maturity which shall be submitted by FCDUs in hardcopy as well as in diskettes (5.25 or 3.5 DS, DD) using IOS Form 4 (Revised - May, 1993).

2. REPORTING DEADLINE

The diskette shall be submitted to the External Debt Department (EDD) following the same deadline as that for reporting in hardcopy i.e., 10 banking days from end of reference month.

3. INSTRUCTIONS FOR DISKETTE REPORTING

Diskettes shall have an external label which should include the name of the reporting bank, filename and month and year covered by the report. The procedure for diskette reporting follows:

a. Application Software

Banks shall use Lotus 1-2-3 application software (Version 2.2) or DBASE(III+ 1/

b. File Formats and Coding Standards

Standard layouts and codes of the prescribed files and forms are shown in Annexes 2, 2-A and 3.

1/ As of todate, Lotus 1-2-3 (Release 5) or Microsoft Excel (Version 5) may be used.

c. File Naming and Convention

File names shall be composed of eight (8) characters as follows:

Contents	Position 1 2 3 4 5 6 7 8
Reporting Bank institution code (i.e. Allied Banking Corp. - refer to Annex 4)	0 1 0
Part of the Report. (i.e., A - representing Part A B for Part B)	A
Section of the Report (i.e., 1 - representing Loan Information or 2 - Transactions and Loan Status).	1
Month of the Report - use the letters "A" to "L" to designate month covered by the report. (i.e. A for January)	A
Year of the Report - enter the last two (2) digits of the year covered by the report. (i.e. 93 for 1993)	9 3

In this illustration, the filename for the bank's report shall be 010A1A93 which means the reporting bank is Allied Bank, and the report covers Part A - Section 1 for the month ending January, 1993.

The bank shall submit four (4) files as follows:

For ST loans -	Loan Information Transactions and Loan Status
For MLT loans -	Loan Information Transactions and Loan Status

FCDU LOANS DATA STRUCTURE USING LOTUS SPREADSHEET 1/

Col.	FIELD NAME	TYPE	COLUMN WIDTH	DECIMAL	FORMAT
PART 4A -- SHORT-TERM LOANS					
A.1 - LOAN INFORMATION					
1	Bank Reference No.	A	*		
2	Debtor	A	*		
3	Debtor Type	A	*		
4	Borrowing Authority	A	*		
5	Currency	A	*		
6	Credit Limit	N	*	2	
7	Type of Credit	A	*		
8	Max. Maturity Period	N	*	0	
9	Interest-Maximum Rate/Spread	N	*	4	
10	Interest- Base Rate	A	*		
11	Security for Loan	A	*		
12	Industry Classification	A	*		
13	Product	A	*		
14	Loan Purpose	A	*		
A.2 TRANSACTIONS AND LOAN STATUS					
1	Bank Ref. No.-Current	A	*		
2	Bank Ref. No.- Previous	A	*		
3	Debtor	A	*		
4	Currency	A	*		

Col.	FIELD NAME	TYPE	COLUMN WIDTH	DECIMAL	FORMAT
5	Outstanding Balance, Beginning	N	*	2	
6	Adjustments - Amount	N	*	2	
7	Adjustments - Nature	A	*		
8	Transaction Date	D	12		@Date(YY,MM,DD)
9	Availments	N	*	2	
10	Roll-over Indicator	A	*		
11	Maturity Period (days)	N	*	0	
12	Due Date	D	12		@Date(YY,MM,DD)
13	Actual Interest Rate	N	*	4	
14	Source of FX	A	*		
15	Principal Repayments	N	*	2	
16	Interest Payments	N	*	2	
17	Other Payments - Code	A	*		
18	Other Payments - Amount	N	*	2	
19	Outstanding Balance, Ending	N	*	2	

PART 4B - MEDIUM AND LONG-TERM LOANS

B.1 - LOAN INFORMATION

1	Bank Reference No.	A	*		
2	Debtor	A	*		
3	Debtor Type	A	*		
4	Borrowing Authority	D	12		@Date(YY,MM,DD)

Col.	FIELD NAME	TYPE	COLUMN WIDTH	DECIMAL	FORMAT
5	Credit Agreement Date	D	*		@Date(YY,MM,DD)
6	Currency	A	*		
7	Credit Limit	N	*	2	
8	Type of Credit	A	*		
9	Principal Maturity Period - YRS.	N	*	0	
10	- MOS.	N	*	0	
11	Principal Grace Period - YRS	N	*	0	
12	- MOS.	N	*	0	
13	Principal Frequency of Payment	A	*		
14	Interest Rate/Spread (%)	N	*	4	
15	Interest Base Rate	A	*		
16	Interest Frequency of Payment	A	*		
17	Security for Loans	A	*		
18	Industry Classification	A	*		
19	Product	A	*		
20	Loan Purpose	A	*		

A.2 TRANSACTIONS AND LOAN STATUS

1	Bank Reference No.	A	*		
2	Debt Account No.	A	*		
3	Debtor	A	*		
4	Currency	A	*		
5	Undrawn Amount	N	*	2	

Col.	FIELD NAME	TYPE	COLUMN WIDTH	DECIMAL	FORMAT
6	Outstanding Balance, Beginning	N	*	2	
7	Adjustments - Amount	N	*	2	
8	Adjustments - Nature	A	*		
9	Transaction Date	D	12		@Date(YY,MM,DD)
10	Availments	N	*	2	
11	Cancellations	N	*	2	
12	Due Date	D	12		@Date(YY,MM,DD)
13	Actual Int. Rate	N	*	2	
14	Source of FX	A	*		
15	Principal Repayments	N	*	2	
16	Interest Payments	N	*	2	
17	Other Payments - Code	A	*		
18	Other Payments - Amount	N	*	2	
19	Outstanding Balance, Ending	N	*	2	

1/ Refer to Annex 2-A for the FCDU Loans Data Structure for DBASE III+ Files.

*/ Column width shall be on a case to case basis.

Legend : A - Alphanumeric Character
N - Numeric
D - Date

FCDU DATA STRUCTURE
FOR DBASE III+ FILES

FIELD	FIELD DESCRIPTION	FIELD NAME	TYPE	WIDTH DE
SHORT-TERM				
A.1 LOAN INFORMATION				
1	BANK REFERENCE NO.	BRNO	A	*
2	DEBTOR	DEBTOR	A	*
3	DEBTOR TYPE	DTYPE	A	2
4	BORROWING AUTHORITY	BORAUTH	A	*
5	CURRENCY	CURRENCY	A	3
6	CREDIT LIMIT	ORIGCOMAMT	N	*
7	TYPE OF CREDIT	CTYPE	A	2
8	MAX. MATURITY PERIOD	MAXMTPER	N	3
9	INTEREST-MAX. RATE/SPREAD (%)	RATESPREAD	N	*
10	INTEREST BASE RATE	BASERATE	A	*
11	SECURITY FOR LOAN	SECURITY	A	2
12	INDUSTRY CLASSIFICATION	INDUSTRY	A	3
13	PRODUCT	PRODUCT	A	*
14	LOAN PURPOSE	PURPOSE	A	3
A.2 TRANSACTIONS AND LOAN STATUS				
1	BANK REFERENCE NO.-CURRENT	BRNO	A	*
2	BANK REFERENCE NO.-PREVIOUS	BRNO_P	A	*
3	DEBTOR	DEBTOR	A	*
4	CURRENCY	CURRENCY	A	3
5	OUTSTANDING BALANCE, BEG.	TORBAL	N	*
6	ADJUSTMENTS - AMOUNT	ADJAMOUNT	N	*
7	ADJUSTMENTS - NATURE	ADJNATURE	A	*
8	TRANSACTION DATE	TRANSDATE	D	8
9	AVAILMENTS	DRAWN	N	*
10	ROLL-OVER INDICATOR	RIND	A	*
11	MATURITY PERIOD (DAYS)	MATPERIOD	N	3
12	DUE DATE	DUE DATE	D	8
13	ACTUAL INTEREST RATE	AINTRATE	N	*
14	SOURCE OF FX	FXSOURCE	A	3
15	PRINCIPAL REPAYMENTS	PRINCIPAL	N	*
16	INTEREST PAYMENTS	INTEREST	N	*
17	OTHER PAYMENTS - CODE	OPCODE	A	*
18	OTHER PAYMENTS - AMOUNT	OPAMOUNT	N	*
19	OUTSTANDING BALANCE, END.	TOREBAL	N	*

MEDIUM AND LONG-TERM

B.1 LOAN INFORMATION

1	BANK REFERENCE NO.	BRNO	A	*
2	DEBTOR	DEBTOR	A	*

ECDC DATA STRUCTURE
FOR DBASE III+ FILES

FIELD	FIELD DESCRIPTION	FIELD NAME	TYPE	WIDTH	DE
3	DEBTOR TYPE	DTYPE	A	2	
4	BORROWING AUTHORITY	BORAUTH	A	*	
5	CREDIT AGREE. DATE	COMMITTED	D	8	
6	CURRENCY	CURRENCY	A	3	
7	CREDIT LIMIT	ORIGCOMAMT	N	*	
8	TYPE OF CREDIT	CTYPE	A	2	
9	PRINCIPAL MATURITY PERIOD-				
	YEARS	MT_YR	N	2	
10	MOS.	MT_MO	N	2	
11	PRINCIPAL GRACE PERIOD-				
	YEARS	GP_YR	N	2	
12	MOS.	GP_MO	N	2	
13	PRINCIPAL FREQUENCY OF				
	PAYMENT	PPAYMT_FRQ	A	1	
14	INTEREST RATE/SPREAD	CHRGES1A	N	3	
15	INTEREST BASE RATE	BASE1A	A	*	
16	INTEREST FREQUENCY OF PAYMENT	IPAYMT_FRQ	A	1	
17	SECURITY FOR LOAN	SECURITY	A	2	
18	INDUSTRY CLASSIFICATION	INDUSTRY	A	3	
19	PRODUCT	PRODUCT	A	*	
20	LOAN PURPOSE	PURPOSE	A	3	

B.2 TRANSACTIONS AND LOAN STATUS

1	BANK REFERENCE NO.	BRNO	A	*	
2	DEBT ACCOUNT NO.	DAN	A	*	
3	DEBTOR	DEBTOR	A	*	
4	CURRENCY	CURRENCY	A	3	
5	UNDRAWN AMOUNT	TORUNDRAWN	N	*	
6	OUTSTANDING BALANCE. BEG.	TORBBAL	N	*	
7	ADJUSTMENTS - AMOUNT	ADJAMOUNT	N	*	
8	ADJUSTMENTS - NATURE	ADJNATURE	A	*	
9	TRANSACTION DATE	TRANSDATE	D	8	
10	AVAILMENTS	DRAWN	N	*	
11	CANCELLATIONS	ORCANC	N	*	
12	DUE DATE	DUE DATE	D	8	
13	ACTUAL INTEREST RATE	AINTRATE	N	*	
14	SOURCE OF FX	FXSOURCE	A	3	
15	PRINCIPAL REPAYMENTS	PRINCIPAL	N	*	
16	INTEREST PAYMENTS	INTEREST	N	*	
17	OTHER PAYMENTS - PAYMENT CODE	OPCODE	A	3	
18	OTHER PAYMENTS - AMOUNT	OPAMOUNT	N	*	
19	OUTSTANDING BALANCE. ENL.	TOREBAL	N	*	

*/ Width shall be on a case to case basis.

Legend : A - Alphanumeric character
 N - Numeric
 D - Date

Deadline: Not later than 15 banking days
from end of reference month

Submission: Original - ID

PART A - SHORT-TERM LOANS

A.1 LOAN INFORMATION

BANK REF. NO. (1)	DEBTOR (2)	DEBTOR TYPE (3)	BORROWING AUTHORITY (4)	CURRENCY (5)	CREDIT LIMIT (6)	TYPE OF CREDIT (7)	MAXIMUM MATURITY PERIOD (8)	INTEREST		SECURITY FOR LOAN (11)	INDUSTRY CLASSIFICATION (12)	PRODUCT (13)	LOAN PURPOSE (14)	DOMICILE " (15)
								MAX. RATE/ SPREAD (%) (9)	BASE RATE (10)					
XXXXXX	XXXXXXXXXXXXXXXXXX	XX	XXXXXXXXXX	XXX	999,999,999.99	X	99	99.9999	XXXXXXXXXX	XX	XXX	XXXXXXXXXX	XXX	XXXXXXXXXX
SUB-TOTAL (BY CURRENCY)														
				XXX	999,999,999.99									
GRAND TOTAL (BY CURRENCY)														
				XXX	999,999,999.99									
				XXX	999,999,999.99									
				XXX	999,999,999.99									

PREPARED BY:

PRINTED NAME & SIGNATURE

DESIGNATION

TELEPHONE NO.

CERTIFIED CORRECT:

PRINTED NAME & SIGNATURE

DESIGNATION

TELEPHONE NO.

(NAME OF FOREIGN CURRENCY DEPOSIT UNIT)

IOS FORM 4 (Revised - May 1993)

CONSOLIDATED REPORT ON LOANS GRANTED BY FCOUs
FOR THE MONTH ENDING _____
IN ORIGINAL CURRENCY

ANNEX 3

Deadline: Not later than 15 banking days
from end of reference month

Submitter: Original - D

PART A - SHORT-TERM LOANS

A.2 TRANSACTIONS AND LOAN STATUS

BANK REFERENCE NO. CURRENT (1)	PREVIOUS (2)	DEBTOR (3)	CURRENCY (4)	OUTSTANDING BALANCE-BEG. (5)	ADJUSTMENTS (+/-)		TRANSACTION DATE (8)	Maturity PERIOD (DAYS) (11)	ROLL-OVER INDICATOR (10)	DUE DATE (12)	ACTUAL INTEREST RATE (%) (13)	SOURCE OF FX (14)	PRINCIPAL REPAYMENTS (15)	INTEREST PAYMENTS (16)	OTHER PAYMENTS CODE AMOUNT (17) (18)		OUTSTANDING BALANCE-END (19)
					AMOUNT (6)	NATURE (7)											
XXXXXX	XXXXXX	XXXXXXXXXXXXXXX	XXX	999,999,999.99	99,999.00	XX	31-Dec-1992	999	X	31-Dec-1992	999.9999	XXX	999,999.99	999,999.99	XXX	999,999.99	999,999,999.99
SUB-TOTAL (BY DEBTOR & BY CURRENCY)				XXX	999,999,999.99	99,999.00							999,999.99	999,999.99		999,999.99	999,999,999.99
GRAND TOTAL (BY CURRENCY)				XXX	999,999,999.99	99,999.00							999,999.99	999,999.99		999,999.99	999,999,999.99
				XXX	999,999,999.99	99,999.00							999,999.99	999,999.99		999,999.99	999,999,999.99
				XXX	999,999,999.99	99,999.00							999,999.99	999,999.99		999,999.99	999,999,999.99

PREPARED BY:

PRINTED NAME & SIGNATURE

DESIGNATION

TELEPHONE NO.

CERTIFIED CORRECT:

PRINTED NAME & SIGNATURE

DESIGNATION

TELEPHONE NO.

Deadline: Not later than 15 banking days
from end of reference month

Submission: Original - ID

PART B - MEDIUM AND LONG-TERM LOANS

B.1 LOAN INFORMATION

BANK REF. NO. (1)	DEBTOR (2)	DEBTOR TYPE (3)	BORROWING AUTHORITY (4)	CREDIT AGREEMENT DATE (5)	CURRENCY (6)	CREDIT LIMIT (7)	TYPE OF CREDIT (8)	Maturity Period		Grace Period		Frequency of Payment (13)	Rate/ Spread (%) (14)	Interest		Security for Loan (17)	Industry Classification (18)	Product (19)	Loan Purpose (20)	Domicile (21)
								Yrs. (9)	Mos. (10)	Yrs. (11)	Mos. (12)			Base Rate (15)	Frequency of Payment (16)					
XXXXXX	XXXXXXXXXXXXXXX	XX	XXXXXXXXXX	31-Dec-1992	XXX	999,999,999.99	X	99	99	99	99	X	99.9999	XXXXXXX	X	XX	XXX	XXXXXXX	XXX	XXXXXXX

SUB-TOTAL (BY CURRENCY)

XXX 999,999,999.99

GROSS TOTAL (BY CURRENCY)

XXX 999,999,999.99
XXX 999,999,999.99
XXX 999,999,999.99

PREPARED BY:

PRINTED NAME & SIGNATURE

CERTIFIED CORRECT:

PRINTED NAME & SIGNATURE

DESIGNATION

DESIGNATION

TELEPHONE NO.

TELEPHONE NO.

Resident or Non-resident

Deadline: Not later than 15 banking days
from end of reference month

Submitter Original - ID

PART B - MEDIUM AND LONG-TERM LOANS

B.2 TRANSACTIONS AND LOAN STATUS

BANK REFERENCE NO. (1)	DEBT ACCOUNT NO. (2)	DEBTOR (3)	CURRENCY (4)	UNDRAWN AMOUNT (5)	OUTSTANDING BALANCE-BEG. (6)	ADJUSTMENTS (+/-)		TRANSACTION DATE (8)	CANCELLATION (11)	DUE DATE (12)	ACTUAL INTEREST RATE (%) (13)	SOURCE OF FX REPAYMENTS (14)	PRINCIPAL REPAYMENTS (15)	INTEREST PAYMENTS (16)	OTHER PAYMENTS CODE (17)	AMOUNT (18)	OUTSTANDING BALANCE-END (19)
						AMOUNT (7)	NATURE (9)										
XXXXXX	XXXXXXX	XXXXXXXXXXXXXX	XXX	98,988,988.99	98,988,988.99	98,988.99	XX	31-Dec-1992	98,988.99	31-Dec-1992	989.9999	XXX	989,989.99	989,989.99	XXX	989,989.99	989,989,989.99
SUB-TOTAL (BY DEBTOR & BY CURRENCY)				98,988,988.99	98,988,988.99	98,988.99			989,988.99				989,989.99	989,989.99		989,989.99	989,989,989.99
GRAND TOTAL (BY CURRENCY)				98,988,988.99	98,988,988.99	98,988.99			989,988.99				989,989.99	989,989.99		989,989.99	989,989,989.99

PREPARED BY:

PRINTED NAME & SIGNATURE

DESIGNATION

TELEPHONE NO.

CERTIFIED CORRECT:

PRINTED NAME & SIGNATURE

DESIGNATION

TELEPHONE NO.

**Format of Bank Certification for IOS Form 4
to be submitted by all EFCDUs/FCDUs of
Universal, Commercial, Thrift and Rural Banks**

Deadline: 15th banking day from end of reference month
Submission: *Hardcopy* - International Operations Dept. (IOD)

Bank Name (Bank Code)

Address

**IOS Form 4 (Consolidated Report on Loans Granted by EFCDUs/FCDUs)
As of (Month), 201__**

REPUBLIC OF THE PHILIPPINES)
_____) S. S.

This is to certify that all information in the IOS Form 4 report transmitted thru electronic mail to the International Operations Department, Bangko Sentral ng Pilipinas on (Date) are true and correct and consistent with the Financial Reporting Package to the best of my knowledge and belief.

**Signature over Printed Name
of Authorized Bank Officer**

**Designation of Signatory and
Name of Bank Unit/Department**

Subscribed and sworn to before me this (Date), affiant exhibiting his/her
Community Tax Certificate No. _____ issued on
_____ at _____

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

Signature over Printed Name