



Bangko Sentral ng Pilipinas
MAYNILA, PILIPINAS

Office of the Deputy Governor
Supervision and Examination Sector

CIRCULAR LETTER
(Series of 2002)

To –
All Banks

To implement item 2 of Circular No. 351, Series of 2002, as approved under MB Resolution No. 1277, dated September 5, 2002, the Additional Information Schedule of the Consolidated Statement of Condition for Commercial, Thrift and Rural Banks (SCHAD.DBF for KBs, XXXSCHAD.DBF for TBs, Additional Information for RBs) is further revised by disclosing under items No. 7 and 7.a, as illustrated in the attached format, the following:

7. Total Non-Performing Loans

- a. Non-Performing Regular Loans
- b. Non-Performing Restructured Loans

7.a. Loans Classified as "Loss" which are fully covered by Allowance for Probable Losses

Effective immediately and for strict compliance.


NESTOR A. ESPENILLA, JR.
Sector – In - Charge

September 25, 2002

Name of Commercial Bank

Address

Consolidated Statement of Condition

As of _____, 200_____
(In Thousand Pesos)

Account Description	No. of Accts.	Rec. No.	Peso Accounts	Regular		F C D U		Foreign Offices		Total Amount
				In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Additional Information:										
1. Total Loan Portfolio, Gross		900								
a. Current		901								
b. Past Due		902								
c. Items in Litigation		903								
2. Less: Specific Loan Loss Provision		904								
3. Loan Portfolio (Net of Specific Loan Loss Provision)		906								
4. Less: General Loan Loss Provision		910								
5. Net Loan Portfolio		920								
6. Total Allowance for Probable Losses		460								
a. 2% General Provision for Probable Loan Losses		461								
b. Allowance for Probable Losses on Loan Accounts and Other Risk Assets		462								
b.1 Loans		463								
b.2 Other Risk Assets		464								
7. Total Non-Performing Loans (Cir. 202 dated May 27, 1999)		930								
a. Non-performing Regular Loans		931								
b. Non-performing Restructured Loans		932								
7.a Loans Classified as "Loss" which are fully covered by Allowance for Probable Losses		933								
8. Savings Deposits		182								
a. With Automatic Transfer		183								
1. Taxable		191								
2. Non Taxable		192								
b. Without Automatic Transfer		184								
1. Taxable		193								
2. Non Taxable		194								
9. Stand-By Letters of Credit - Foreign		353								
10. Stand-By Letters of Credit-Domestic		356								
11. Inward Bills for Collection		365								
a. Inward Bills for Collection-Clean		368								

Name of Bank _____ Code _____

Address _____

CONSOLIDATED STATEMENT OF CONDITION
As of _____, 20__

ACCOUNT DESCRIPTION		No. of Accounts	REC NO.	PESO ACCOUNTS	FOREIGN EXCHANGE ACCOUNTS			TOTAL AMOUNT
					REGULAR**		FCBU***	
					In US \$	Peso Equiv.		
ADDITIONAL INFORMATION								
1. Total Loan Portfolio, Gross								
a) Current								
b) Past Due								
c) Items in Litigation								
2. Less: Specific Loan Loss Provision								
3. Loan Portfolio (Net of Specific Loan Loss Provision)								
4. Less: General Loan Loss Provision								
5. Net Loan Portfolio								
6. Total Allowance for Probable Losses								
a) 2% General Provision for Probable Loan Losses								
(Cir. 164 dtd. 13 Apr 1998 & 169 dtd 13 Jul 1998)								
b) Allowance for Probable Losses on Loan Accounts								
and Other Risk Assets								
b.1 Loans								
b.2 Other Risk Assets								
7. Total Non-Performing Loans (Cir. No. 202 dtd. May 27, 1999)								
a) Non-performing Regular Loans								
b) Non-performing Restructured Loans								
7a. Loans Classified as "Loss" which are fully covered								
by Allowance for Probable Losses								
8. Stand-By Letters of Credit - Domestic								
9. Inward Bills for Collection								
a.) Inward Bills for Collection - Clean								
b.) Inward Bills for Collection - Documentary								
10. Outward Bills for Collection								
a.) Outward Bills for Collection - Clean								
b.) Outward Bills for Collection - Documentary								
11. Assets Held under Trust and Investment Agreements								
Invested in:								
Government Securities								
Other Securities, Debt Instruments and Shares of Stocks								
Loans and Discounts								
12. Total Foreign Exchange Swapped for Philippine Pesos for the Month								
a.) With Bangko Sentral ng Pilipinas								
b.) With Other Banks								
13. Total Foreign Exchange Sold for Philippine Pesos during the Month								
a.) Withdrawals from Deposits								
b.) Proceeds of Loans								
14. Microfinance Loans (Sch 2B pages 5-6)								
a) Microfinance Loans - current								
b) Past Due								
c) Items in Litigation								
Total Microfinance Loans - Gross								
d) Less: Allowance for Prob. Losses								
Microfinance - Net								

Deadline: 15 banking days after end
of reference month

Submission: DRB/SRSO/DER

Name of Rural Bank

Code

Address

CONSOLIDATED STATEMENT OF CONDITION

As of _____, 2000

ACCOUNT DESCRIPTION		No of Accounts	Rec. No.	Peso Accounts	FOREIGN EXCHANGE ACCOUNTS				Total Amount
					REGULAR		FCDU		
					In US \$	Peso Equi.	In US \$	Peso Equi.	
ASSETS									
ADDITIONAL INFORMATION:									
1. TOTAL LOANS PORTFOLIO - GROSS (Schedule 2)					900	-			-
a) Current					901				-
b) Past Due					902				-
c) Items in Litigation					903				-
2. Less: Specific Loan Loss Provision					904				-
3. Loan Portfolio (Net of Specific Loan Loss Provision)					906	-			-
4. Less: GENERAL LOAN LOSS PROVISION					910				-
5. LOAN PORTFOLIO - NET					920	-			-
6. Total Allowance for Probable Losses					460	-			-
a) 1% General Provision for Probable Loan Losses					461	-			-
b) Allowance for Probable Losses on Loan Accounts and Other Risk Assets					462				-
b.1 Loans					463	-			-
b.2 Other Risk Assets					464				-
7. Total Non-Performing Loans (Cir. No. 202 dated May 27, 1999)					930	-			-
a) Non-performing Regular Loans					931				-
b) Non-performing Restructured Loans					932				-
7a. Loans Classified as "Loss" which are fully covered by Allowance for Probable Losses					933				
8. Restructured Loans					082				
a. Current					079				