



Bangko Sentral ng Pilipinas

OFFICE OF THE DEPUTY GOVERNOR SUPERVISION AND EXAMINATION SECTOR

CIRCULAR LETTER NO. CL – 2009 - 079

To : **ALL PAWNSHOPS**

Subject : **Revised Report Structure of the Consolidated Statement of Condition and Consolidated Statement of Income and Expenses**

Pursuant to Section 4162P of the Manual of Regulations for Non-Bank Financial Institutions – Pawnshops (MORNBFI-P), the revised reporting templates of the Consolidated Statement of Condition (CSOC), Consolidated Statement of Income and Expenses (CSIE) and corresponding schedules are hereby issued. The following shall be observed relative to the submission of the subject reports:

1. Effective with the end-December 2009 reports, the revised reporting structure of the CSOC, CSIE, Schedule of Pledge Loans and Schedule of Pawnshop Branches hereby attached as Annex A shall be submitted to the BSP annually on or before 31 January of the following reference calendar year.
2. The CSOC/CSIE reports shall be submitted on a consolidated basis. Branches of pawnshops are not required to submit separate individual reports to the BSP since their respective Statements of Condition and Statements of Income and Expenses shall already be included in the CSOC and CSIE of the head office. In lieu of the individual branch reports, a separate schedule (i.e. Schedule of Pawnshop Branches) enumerating all the branches of the pawnshop shall be submitted along with the CSOC, CSIE and Schedule of Pledge Loans.
3. Pawnshops may submit the prescribed reports in either hard copy or soft copy. Softy copy submissions shall be contained in a compact disk (CD) using the prescribed data entry templates accessed and downloaded from www.bsp.gov.ph/pawnshop. To support and authenticate the CD submission, a Control Prooflist duly notarized and signed by the authorized official of the reporting institution, shall be submitted along with the CD. A sample of the Control Prooflist is attached as Annex B.
4. Hard copy and CD submissions can be sent through messengerial or postal services within the prescribed deadline to:

The Office of the Director
Supervisory Data Center (SDC)
Bangko Sentral ng Pilipinas
16th Floor, Multistorey Building
BSP Complex, A. Mabini Street
Malate, Manila 1004

PANANALAPING MATATAG, BANSANG PANATAG

5. Failure to comply with the aforementioned prescribed report structure shall be considered faulty reporting. Faulty and/or false reporting and/or willful delay in the submission of reports shall be subject to penalty in accordance with existing regulations.

For compliance.


NESTOR A. ESPENILLA, JR.
Deputy Governor

Att. : A/S

17 December 2009

Name of Pawnshop

Registration Number

Address

CONSOLIDATED STATEMENT OF CONDITION

As of _____

PARTICULARS	Record Number	Sequence Number	Amount
ASSETS			
1. Cash on hand	10		
2. Checks and other cash items	20		
3. Deposits in banks	30		
4. Loans and advances			
a. Pledge loans	47		
b. Loans/advances to directors, officers and stockholders/proprietors/partners	48		
c. Past due - Pledge Loans	50		
d. Past due - Loans/advances to directors, officers and stockholders/proprietors/partners	51		
e. TOTAL	52		0.00
5. Investment in bonds & other debt instruments	110		
6. Equity investments	121		
7. Real property, furniture, fixtures and equipment			
a. Land	151		
b. Buildings under construction	152		
c. Buildings	153		
d. Leasehold rights and improvements	154		
e. Furniture, fixtures and equipment	155		
f. TOTAL	156		0.00
g. Less: Accumulated depreciation	157		
h. Net real property, furniture, fixtures and equipment	158		0.00
8. Properties acquired (prendas rematadas)	163		
Less: Allowance for probable losses	164		
Net properties acquired (prendas rematadas)	165		0.00
9. Other assets	181		
Less: Allowance for probable losses	182		
Net other assets	183		0.00
10. Assets related to corollary business, specify if any	184		0.00
-		1	
-		2	
-		3	
Less: Allowance for probable losses	187		
Net assets related to corollary business	188		0.00
11. Total assets	190		0.00
LIABILITIES AND STOCKHOLDERS' EQUITY/CAPITAL ACCOUNTS			
12. Loans/notes payable	203		
13. Accrued taxes and other expenses	230		
14. Unearned income and other deferred credit	310		
15. Other liabilities	329		
16. Liabilities related to corollary business, specify if any	328		0.00
-		1	
-		2	
-		3	
17. Total liabilities	330		0.00

PARTICULARS	Record Number	Sequence Number	Amount
18. Stockholders' equity (for corporations)			
a. Capital stock			
1) Capital stock	340		
2) Capital stock subscribed	343		
3) Less: Subscription receivable	345		
4) Total capital stock	349		0.00
b. Retained Earnings	359		
c. Profit and Loss Summary	360		
d. Total stockholders' equity	390		0.00
19. Capital accounts (for partnership and single proprietorships)			
a. Capital accounts			
1) Beginning	398		
2) Additional contribution	399		
3) Total	400		0.00
b. Drawing account	410		
c. Profit and loss summary	415		
d. Total capital accounts	420		0.00
20. Total liabilities and stockholders' equity/capital accounts	500		0.00

REPUBLIC OF THE PHILIPPINES)

) S.S.

I solemnly swear that all matters set forth in this report and all its supporting schedules are true and correct, to the best of my knowledge and belief.

Signature of President/Senior/
Executive Vice-President
Over Printed Name

SUBSCRIBED AND SWORN TO BEFORE ME this ___ day of _____,
20 __, affiant exhibiting to me his/her Community Tax Certificate No. _____
issued at _____ on _____.

NOTARY PUBLIC
Until December 31, 20 ____
PTR No. _____
Place _____

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

Name of Pawnshop

Registration Number

Address

CONSOLIDATED STATEMENT OF INCOME AND EXPENSES

For the period ended _____

PARTICULARS	Record Number	Sequence Number	Amount
A. INCOME			
1. Interest income on			
a. Loans and advances	135		
b. Loans/advances to directors, officers, stockholders/partners/proprietor	136		
c. Past due loans and advances	137		
d. Investments	134		
e. Deposits with banks	138		
f. Total	130		0.00
2. Service charges/fees	140		
3. Gain/(Loss) on auction sale	145		
4. Dividends - equity investments	147		
5. Liquidated damages on past due pledge loans	150		
6. Gross income	100		0.00
B. EXPENSES			
1. Interest on borrowed funds	210		
2. Compensation/fringe benefits	220		
3. Management and other professional fees	230		
4. Fines, penalties and other charges	240		
5. Taxes and licenses	250		
6. Insurance	260		
7. Depreciation/amortization	270		
8. Provisions for:			
a. Probable losses	310		
b. Year-end expenses	320		
c. Income tax	330		
d. Sub-total	300		0.00
9. Other expenses	370		
10. Total expenses	200		0.00
C. NET INCOME FROM PAWNSHOP OPERATIONS	500		0.00

PARTICULARS	Record Number	Sequence Number	Amount
D. INCOME FROM COROLLARY BUSINESSES			
1. Foreign Exchange Dealing/Money Changing	401		
2. Remittance Agency	402		
3. Bills Payment	403		
4. Other corollary businesses (specify):	404		
-		1	
-		2	
-		3	
-		4	
-		5	
Total	420		
E. NET INCOME / (LOSS)	400		

SCHEDULE OF PLEDGE LOANS

Size of Loan	Record Number	Outstanding as of the end of the year		Granted during the year	
		No. of Transactions	Amount	No. of Transactions	Amount
P500 and below	53				
P501 - P2,000	54				
Over P2,000	55				
Total	56	0	0.00	0	0.00

Schedule of Pawnshop Branches

Branch Name	Registration Number	Sequence Number	Address of Branch			
			No. and Street	Subdivision, Village, Brgy	Municipality/City	Province
		1				
		2				
		3				
		4				
		5				
		6				
		7				
		8				
		9				
		10				
		11				
		12				
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		38				
		39				
		40				
		41				
		42				
		43				
		44				
		45				
		46				
		47				
		48				
		49				
		50				

Name of Pawnshop _____

Registration Number _____

Address _____

CONSOLIDATED STATEMENT OF CONDITION

As of _____

CONTROL PROOFLIST

PARTICULARS	Record Number	Amount
ASSETS		
1. Cash on hand	10	
2. Checks and other cash items	20	
3. Deposits in banks	30	
4. Loans and advances	52	
5. Investment in bonds & other debt instruments	110	
6. Equity investments	121	
7. Net real property, furniture, fixtures and equipment	158	
8. Net properties acquired (prendas rematadas)	165	
9. Other assets	180	
10. Assets related to corollary business - Net	186	
11. Total assets	190	
LIABILITIES AND STOCKHOLDERS' EQUITY/CAPITAL ACCOUNTS		
12. Loans/notes payable	203	
13. Accrued taxes and other expenses	230	
14. Unearned income and other deferred credit	310	
15. Other liabilities	329	
16. Liabilities related to corollary business	328	
17. Total liabilities	330	
18. Stockholders' equity (for corporations)	390	
19. Capital accounts (for partnership and single proprietorship)	420	
20. Total liabilities and stockholders' equity/capital accounts	500	

REPUBLIC OF THE PHILIPPINES)

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I solemnly swear that all matters set forth in this report and all its supporting schedules are true and correct, to the best of my knowledge and belief.

 Signature of President/Senior/
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SUBSCRIBED AND SWORN TO BEFORE ME this ____ day of _____,
 20 __, affiant exhibiting to me his/her Community Tax Certificate No. _____
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Name of Pawnshop

Registration Number

Address

CONSOLIDATED STATEMENT OF INCOME AND EXPENSES

For the period ended _____

CONTROL PROOFLIST

PARTICULARS	Record Number	Amount
A. INCOME		
1. Interest income on	130	
2. Service charges/fees	140	
3. Gain/(Loss) on auction sale	145	
4. Dividends - equity investments	147	
5. Liquidated damages on past due pledge loans	150	
6. Gross income	100	
B. EXPENSES		
1. Interest on borrowed funds	210	
2. Compensation/fringe benefits	220	
3. Management and other professional fees	230	
4. Fines, penalties and other charges	240	
5. Taxes and licenses	250	
6. Insurance	260	
7. Depreciation/amortization	270	
8. Provisions	300	
9. Other expenses	370	
10. Total expenses	200	
C. NET INCOME FROM PAWNSHOP OPERATIONS	500	
D. INCOME FROM COROLLARY BUSINESSES		