



Bangko Sentral ng Pilipinas

MAYNILA, PILIPINAS
Office of the Deputy Governor
SUPERVISION AND EXAMINATION SECTOR

CIRCULAR LETTER

TO: All Thrift and Rural/Cooperative Banks

Effective for reports as of December 31, 2002, the following reports are revised to include/disclose data pertaining to microfinance loans;

1. Consolidated Statement of Condition (CSOC)

As additional information, the following accounts shall be disclosed:

Microfinance Loans

a) Current

b) Past Due

c) Items in Litigation(see Item 4 of TB Form2)

Microfinance Loans Portfolio at Risk

Restructured Microfinance Loans

Allowance for Probable Losses – Microfinance Loans

2. Schedule 2B of the Consolidated Statement of Condition (CSOC)
Schedule of Loan Portfolio and other Accommodations.

Additional schedule (2B.1 – Schedule of Microfinance Loans shall be submitted every month.

3. Schedule of the Consolidated Statement of Income and Expense (CSIE)

A new Schedule of Income from Microfinance Loans shall be attached to the CSIE every quarter.

4. Schedule 1 of the Report on Compliance with mandatory Credit Allocation Required under R.A. 6977 (As amended by R.A. No. 8289) or Magna Carta for Small and Medium Enterprises (SME)

Additional information of the amount of microfinance loans outstanding shall be disclosed as a footnote to loans to small enterprises.

Attached for reference are the revised formats of the affected reports and the revision in the Manual of Accounts to include the definition of microfinance loans.

October 2, 2002



MAG-IMPOK SA BANGKO


ALBERTO V. REYES
Deputy Governor

Interbank Term Loans Receivable - Local Banks - FCDU

This represents short-term loans and discounts/placements granted to FCDUs of other local banks. Transactions shall be recorded in foreign currency amounts.

6. LOANS AND DISCOUNTS [1-2-04-00]

(For statistical purposes, appropriate records and sub-control accounts shall be maintained for classification of accounts, under this caption as well as for all applicable accounts which form part of the bank's loan portfolio, into:

- Commercial Loans - Loans to finance the purchase of products or merchandise for resale.
- Industrial Loans - Loans to finance the production, processing, transformation, handling and/or transportation of industrial products and/or conservation, enlargement or improvement of productive properties, or the acquisition of machinery or other fixed installations.
- Real Estate Loans - Loans to finance and/or refinance the construction, acquisition, expansion or improvement of rural and urban properties.
- Consumption Loans - Loans for personal and household finance, such as purchase of cars, household appliances, furniture and fixtures and/or to pay for taxes, hospital and educational bills. This classification also includes Loans/Advances for Credit Cards, representing remittances to various establishments in payment of merchandise bought/services availed through the bank's in-house credit card operations repayable by cardholders on credit terms; and advances made by the bank to finance client's acquisition of goods/services repayable to the bank under agreed credit terms/special arrangements.
- Microfinance Loans - This represents small loans granted to the basic sectors of society, as defined in the Social Reform and Poverty Alleviation Act of 1997 (R.A. 8425), and other loans granted to the poor and low-income households for their micro-enterprises and small businesses so as to enable them to raise their income levels and improve their living standards. As defined in R.A. 8425, basic sectors refer to the disadvantaged sectors of Philippine society, namely: farmer-peasants, artisanal fisherfolk, workers in the formal sector and migrant workers, workers in the informal sector, indigenous peoples and cultural communities, women, differently-abled persons, senior citizens, victims of calamities and disasters, youth and students, children and urban poor. These loans are granted on the basis of the borrowers' cash flow and are typically unsecured.
- Other Loans and Discounts - Loans granted for purposes other than commercial, industrial, real estate, consumption or microfinance.)

(For reporting purposes, the bank's loan portfolio shall also be further classified as to economic activity in accordance with accepted standards as contained in the latest "Philippine Standard Industrial Classification".)

a. Demand Loans [1-2-04-02]

This represents loans which are granted with no fixed maturity dates but which become due and payable upon call or demand by the lending bank.

b. **Bills Discounted** [1-2-04-04]

This represents loans which are payable on a fixed date (usually within a period of one year), the interest of which is collected in advance or discounted from the face value of the covering promissory note.

c. **Time Loans** [1-2-04-06]

This represents loans which are payable on a fixed date or within a specified period of time (usually more than one year).

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**	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) General Provision for Probable Loan Losses (Cir. 313 dtd. 27 Dec 2001)		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 dtd. 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. Stand-by Letters of Credit - Domestic		356					
9. Inward Bills for Collection		365					
a) Inward Bills for Collection - Clean		368					
b) Inward Bills for Collection - Documentary		369					
10. Outward Bills for Collection		370					
a) Outward Bills for Collection - Clean		374					
b) Outward Bills for Collection - Documentary		378					
11. Assets Held under Trust and Investment Agreements							
Invested in:							
Government Securities		431					
Other Securities, Debt Instruments and Shares of Stocks		432					
Loans and Discounts		433					
12. Total Foreign Exchange Swapped for Philippine Pesos for the Month		500					
a) With Bangko Sentral ng Pilipinas		505					
b) With Other Banks		510					
13. Total Foreign Exchange Sold for Philippine Pesos during the Month		515					
a) Withdrawals from Deposits		520					
b) Proceeds of Loans		523					
14. Microfinance Loans (Sch 2B pages 5-6)							
a) Microfinance Loans - current		350					
b) Past Due		351					
c) Items in Litigation		352					
Total Microfinance Loans - Gross		353					
d) Less: Allowance for Prob. Losses		354					
Microfinance - Net		360					

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**		FCDU***	
				In US \$	Peso Equiv.		
ADDITIONAL INFORMATION							
e) Non-Performing Microfinance Loans		361					
f) Portfolio At Risk		362					
g) Restructured Microfinance Loans							
1. Current		381					
2. Past Due		382					
3. Items in Litigation		383					
Total Restructured Microfinance Loans - Gross		384					
Less: Allowance for Prob. Losses		386					
Restructured - Net		389					
15. Deposits							
a. Demand Deposits		181					
1) Taxable Demand Deposit		189					
2) Non Taxable Demand Deposit		190					
b. Savings Deposits		182					
1) With Automatic Transfer		183					
a) Taxable Savings Deposit		191					
b) Non Taxable Savings Deposit		192					
2) Without Automatic Transfer		184					
a) Taxable Savings Deposit		193					
b) Non Taxable Savings Deposit		194					
c. Time Certificates of Deposits		185					
1) Taxable Deposit		195					
2) Non Taxable Deposit		196					
d. NOW Accounts		186					
1) Taxable Deposit		197					
2) Non Taxable Deposit		201					
16. Due from other financial corporations		042					
a. OBU's		043					
b. Others		044					
17. Loans and Discounts		038					
18. Agrarian Reform/Other Agri Credit Loans		053					
19. Development Incentive Loans		008					
20. Bills Purchased		065					
21. Customers' Liab on Bills/Drafts under L/C/TR		075					
22. Out Liab for This Bank's Accept O/S		078					
23. Trading Accounts Securities - Loans		097					

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**	FCDU***		
				In US \$	Peso Equiv.	In US \$	
ADDITIONAL INFORMATION							
24. Rescinded Loans		082*					
a. Current		079*					
1. Agrarian Reform/Other Agricultural Credit		962					
a. Agrarian Reform Loans		963					
b. Other Agricultural Credit Loans		964					
2. Development Incentive Loans		965					
3. Others		966					
b. Past Due Loans		080*					
1. Agrarian Reform/Other Agricultural Credit		968					
a. Agrarian Reform Loans		969					
b. Other Agricultural Credit Loans		970					
2. Development Incentive Loans		971					
3. Others		972					
c. Items in Litigation		081*					
1. Agrarian Reform/Other Agricultural Credit		974					
a. Agrarian Reform Loans		975					
b. Other Agricultural Credit Loans		976					
2. Development Incentive Loans		977					
3. Others		978					
25. Deferred Income Tax		164					
a. Deferred Income Tax-Timing Difference		981					
b. Deferred Income Tax-Net Operating Loss Carry-Over (NOLCO)		982					
c. Deferred Income Tax-Minimum Corporate Income Tax (MCIT)		983					
d. Total		985					
e. Less : Allowance for Probable Losses - Deferred Income Tax		988					

Name of Bank

Code

SCHEDULE OF MICROFINANCE LOANS

As of _____

Particulars	Rec. No.	No. of Accounts	No. of Beneficiaries			Amount
			Total	Male	Female	
A. CLASSIFIED AS TO TYPE OF CLIENT						
1. Farmers-peasants	5					
2. Artisanal fisherfolk	10					
3. Workers in the formal sector	15					
4. Migrant workers ^{1/}	20					
5. Workers in the informal sector	25					
6. Others	30					
a. (e.g. cultural minorities ^{2/} , senior citizens, etc.)	35					
b.	40					
c.	45					
d.	50					
Total	60					
B. CLASSIFIED AS TO BUSINESS ENTERPRISE						
1. Service (cleaning, child care, etc.)	65					
2. Retail (shopkeepers, ambulant vendors, etc.)	70					
3. Manufacturing (cottage industries, handicrafts, etc.)	75					
4. Agriculture (livestock, small scale cage fishing, etc.)	80					
5. Others (specify)	85					
a.	86					
b.	87					
c.	88					
Total	90					
C. CLASSIFIED AS TO INTEREST RATE						
1. 20% and below	95					
2. Over 20% to 25%	100					
3. Over 25% to 30%	105					
4. Over 30% to 40%	110					
5. Over 40% to 50%	115					
6. Over 50%	120					
Total	125					
D. CLASSIFIED AS TO SIZE OF LOANS						
1. Up to P3,000	130					
2. P3,001 to P5,000	135					
3. P5,001 to P10,000	140					
4. P10,001 to P20,000	145					
5. P20,001 to P50,000	150					
6. P50,001 to P100,000	155					
7. P100,001 to P150,000	160					
Total	165					
E. CLASSIFIED AS TO SECURITY						
1. Secured	170					
2. Unsecured	175					
Total	180					
F. Terms of Loans						
1. 3 months or less	181					
2. > 3 months to 6 months	182					
3. > 6 months to 12 months	183					
4. > 12 months	184					

^{1/} Defined under R.A. 8042 Sec. 3A as a person who is to be engaged, is engaged or has been engaged in a remunerated activity in a state of which he or she is not a legal resident to be used interchangeably with overseas Filipino worker.

^{2/} Defined under R.A. 8371 Sec 3H as "a group of people or homogenous societies identified by self-ascription and ascription by other, who have continuously lived as organized community on communally bounded and defined territory xxx"

Name of Bank

Code

SCHEDULE OF MICROFINANCE LOANS
As of _____

Particulars	Rec. No.	No. of Accounts	No. of Beneficiaries			Amount	Valuation Res. (Booked)
			Total	Male	Female		
G. Repayment Schedules							
1. Daily	185						
2. Weekly	186						
3. Monthly	187						
4. Quarterly	188						
5. Others (Specify)	189						
a.	190						
b.	191						
c.	192						
H. Aging of Accounts							
1. Loans and Discounts	200						
a. Current	205						
b. Past Due / ITL	210						
1) 1 to 30 days	215						
2) 31 to 60 days	220						
3) 61 to 90 days	225						
4) 91 to 180 days	230						
5) Over 180 days	235						
2. Restructured Loans	240						
a. Current	245						
b. Past Due / ITL	250						
1) 1 to 30 days	255						
2) 31 to 60 days	260						
3) 61 to 90 days	265						
4) 91 to 180 days	270						
5) Over 180 days	275						
I. Portfolio at Risk (PAR)*	276						
1. More than 7 days	277						
2. More than 30 days	278						
3. More than 60 days	279						
J. LOAN RELEASES							
1. New Clients	285						
2. Repeat Loans	286						
K. FUNDS GENERATED							
1. Deposit Component	290						
a. During the month	291						
b. Outstanding Balance	292						
2. Borrowings	293						
a. BSP	294						
b. Other Gov't Institutions	295						
c. Private Financial Institutions	296						
d. Others (Specify)	297						
1)	298						
2)	299						
3)	301						
3. Grants/Donations	302						

* PAR is defined as the value of all loans outstanding that have one or more installments of principal past due more than a certain number of days. This item includes the entire unpaid principal balance, including both the past due and future installments, but not accrued interest. It also does not include loans that have been restructured or rescheduled.

CSOC
Schedule of Loan Portfolio and Other Accommodations
Schedule of Microfinance Program
(Schedule 2B - pages 5-6)

DATA STRUCTURE
File Name: XXX2B2.DBF

FIELD NAME	DESCRIPTION	LENGTH	TYPE	DEC	VALUE
TRDATE	Reference date	8	N	0	End-of-month date in CCYYMMDD format. (e.g. 20010131 for January 31, 2001)
BKCODE	Bank code	4	N	0	Inquire from SRSO.
FORMNO	Form number	5	A		DTB2
SCHNO	Schedule number	3	A		2B2
RECNO	Record number	3	N	0	Valid values are 5 to 302.
NUM1	No. of Accounts	6	N	0	
NUM2	No. of Beneficiaries Total	6	N	0	Total No. of Beneficiaries
NUM3	Male	6	N	0	Total No. of Male Beneficiaries
NUM4	Female	6	N	0	Total No. of Female Beneficiaries
AMTA	Amount	15	N	2	Full amount up to the last centavo.
AMTB	VAL RES (BOOKED)	15	N	2	For record nos. 200-279 Full amount up to the last centavo.
DESC	Other Types of Client / Business Enterprise/ Repayment Schedules / Borrowings	25	A		For record nos. 35-50, record nos. 86-88, record nos. 190-192, record nos. 298-301, if applicable.

where XXX is: SMB for savings and mortgage banks
 PDB for private development banks
 SLA for stock savings and loan associations
 MFB for microfinance thrift banks

TB Form 5A
Revised 2002

Deadline: 15 banking days after
end of reference quarter
Submission: Original - DTBNBFI
Duplicate - SRSO

Name of Thrift Bank

Code

Address

STATEMENT OF INCOME AND EXPENSES ON MICROFINANCE PROGRAM

For the Quarter Ended _____, 20__

PARTICULARS	Rec. No.	AMOUNT
1. TOTAL OPERATING INCOME	05	
a. Interest Income	10	
(1) Interest - Loans and Discounts	15	
(2) Interest - Restructured Loans	20	
(3) Interest - Past Due/Items in Litigation	25	
b. Service Charges/Fees	30	
c. Other Income	35	
2. TOTAL OPERATING EXPENSES	40	
a. Interest Expenses	45	
(1) Interest - Deposits (MF Component)	50	
(2) Interest - Borrowings	55	
b. Compensation/Fringe Benefits *	60	
c. Bad Debts Written Off	65	
d. Other Expenses	70	
3. Net Operating Income/(Loss)	75	

* No. of Field Staff _____

Note: Reporting period:

For the Quarter Ended:

March 31

June 30

Sept. 30

Dec. 31

Period Covered:

January 1 to March 31

January 1 to June 30

January 1 to September 30

January 1 to December 31

**CONSOLIDATED STATEMENT OF INCOME AND EXPENSES
ON MICROFINANCE PROGRAM**

DATA STRUCTURE

File Name: XXXIncad.DBF

FIELD NAME	DESCRIPTION	LENGTH	TYPE	DEC	VALUE
TRDATE	Reference date	8	N	0	End-of-quarter date in CCYYMMDD format. (e.g. 20010331 for March 31, 2001)
BKCODE	Bank code	4	N	0	Inquire from SRSO.
FORMNO	Form number	5	A		Valid value is DTB5A.
SCHNO	Schedule number	3	A		Valid value is INC.
RECNO	Record number	3	N	0	Valid values are 05 to 75.
AMTA	Amount	15	N	2	Full amount up to the last centavo.
NUM1	No. of Field Staff	9	N	0	Use record no. 75 only for No. of Field Staff. For other record nos. leave as zeroes.

where XXX is: SMB for savings and mortgage banks
 PDB for private development banks
 SLA for stock savings and loan associations
 MFB for microfinance thrift banks

**DETAILS OF LOAN PORTFOLIO AND
LOANS TO SMALL AND MEDIUM ENTERPRISES**

	Rec. No.	Balance as of (Previous Quarter)			As of (Current Quarter)	
		Gross	Valuation Reserves ^a	Net	Loans to Small Enterprises ^{a/b}	Loans to Medium Enterprises ^b
A. Loan Portfolio						
1. Interbank Loans Receivable	10	P xxx		P xxx	P -	P -
2. Loans and Discounts	11	xxx		xxx	xxx	xxx
3. Agrarian Reform/Other Agri Credit Loans - PD 717	12	xxx		xxx	-	-
4. Development Incentive Loans	13	xxx		xxx	xxx	xxx
5. Bills Purchased	14	xxx		xxx	xxx	xxx
6. Customers' Liab. On Bills/Drafts under LC/TR	15	xxx		xxx	xxx	xxx
7. Customers' Liab. for this Bank's Accept. O/S	16	xxx		xxx	xxx	xxx
8. Restructured Loans	17	xxx		xxx	xxx	xxx
9. Underwriting Accounts	18	xxx		xxx	xxx	xxx
10. Trading Account Securities on Loans	19	xxx		xxx	xxx	xxx
Total Loan Portfolio	30	P xxx	P xxx ^a	P xxx		
B. Less: Exclusion from Loan Portfolio						
1. Interbank Loans Receivable	40	P xxx		P xxx		
2. Agrarian Reform/Other Agri Credit Loans - PD 717	41	xxx		xxx		
3. Development Incentive Loans	42	xxx		xxx		
4. Loans granted under Special Financing Programs (Sch. 1C)	43	xxx		xxx		
5. Foreign Currency Denominated Loans	44	xxx		xxx		
6. Funds from Multilateral and Bilateral Sources and lent to borrowers	45	xxx		xxx		
Total Exclusions	60	P xxx	P xxx ^a	P xxx		
C. Less: General Loan Loss Provision						
	65		P xxx ^a	P xxx		
D. Net Loan Portfolio ^a /Loans to SMEs						
	70			P xxx	P xxx	P xxx

a/ Inclusive of microfinance loans granted under R. A. 8425, P.

b/ Including purchase of SMEs' promissory notes and loans granted to export traders with or without the guarantee of the SBGFC, and domestic traders, P.

c/ Valuation reserves as may be recommended by BSP.

d/ Should tally with item 1 of Main Report

Appendix B

Page 1 of 2

LOANS AND DISCOUNTS [1-2-04-00]

For statistical purposes, appropriate records and sub-control accounts shall be maintained for classification of accounts, under this caption as well as for all applicable accounts which form part of the bank's loan portfolio, into:

- **Commercial Loans** – Loans to finance the purchase of products or merchandise for resale.
- **Industrial Loans** – Loans to finance the production, processing, transformation, handling and/or transportation of industrial products and /or conservation, enlargement or improvement of productive properties, or the acquisition of machinery or other fixed installations.
- **Microfinance Loans** – Small loans granted to the basic sectors of society, as defined in the Social Reform and Poverty Alleviation Act of 1997 (R.A. 8425), and other loans granted to the poor and low income households for their micro-enterprises and small businesses so as to enable them to raise their income levels and improve their living standards. As defined in R.A. 8425, basic sectors refer to the disadvantaged sectors of Philippine society, namely: farmer-peasants, artisanal fisherfolk, workers in the formal sector and migrant workers, workers in the informal sector, indigenous peoples and cultural communities, women, differently-abled persons, senior citizens, victims of calamities and disasters, youth and students, children and urban poor. These loans are granted on the basis of the borrower's cash flow and are typically unsecured. Sub-classification includes, among others, (i) services, (ii) retail businesses, (iii) manufacturing, e.g., handicrafts, cottage industries, and (iv) agriculture, e.g. small scale cage fishing.
- **Other Loans** – Loans granted for purposes other than commercial, industrial or microfinance.

AGRARIAN REFORM AND OTHER AGRICULTURAL LOANS – PD 717 [1-2-06-00]

For statistical purposes, appropriate records and sub-control accounts shall be maintained for classification of accounts, under this caption as well as for all applicable accounts which form part of the bank's Agrarian Reform and Other Agricultural Loans, into:

- **Crop Loans** – Loans to finance the production of the following:

- Rice/Palay
- Sugar
- Corn
- Coconut/Copra
- Coffee
- Abaca and Other Fibers
- Tobacco
- Fruits and Vegetables
- Sorghum
- Soybeans
- Miscellaneous Feedgrains
- Other Crops

Annex 1a

Appendix B

Page 1 of 2

➤ **Other Agricultural Purposes**

- Livestock - Hog raising/Hog Fattening
- Poultry - Broiler/Layers
- Goat
- Fishery/Fishpond
- Piggery
- Forest Products
- Ducks
- Cattle
- Farm Implements/Machinery
- Others

For reporting purposes, the bank's loan portfolio shall also be further classified as to economic activity, to the extent applicable, in accordance with accepted standards as contained in the latest "Philippine Standard and Industrial Classification (PSIC)".

RB Form 2A
(Revised 2000)

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

ACCOUNT DESCRIPTION		No of Accounts	Rec. No.	Peso Accounts	FOREIGN EXCHANGE ACCOUNTS				Total Amount
					REGULAR		FCBU		
					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 (Other than Restructured 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				

* New account/record number

RB Form 2A
(Revised 2000)

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 _____

ACCOUNT DESCRIPTION	No of Accounts	Rec. No.	Peso Accounts	FOREIGN EXCHANGE ACCOUNTS				Total Amount
				In US \$	Peso Equi.	In US \$	Peso Equi.	
1. Agrarian Reform/Other Agricultural Credit	*	962						
a. Agrarian Reform Loans	*	963						
b. Other Agricultural Credit Loans	*	964						
2. Development Incentive Loans	*	965						
3. Others	*	966						
b. Past Due Loans	*	980						
1. Agrarian Reform/Other Agricultural Credit	*	968						
a. Agrarian Reform Loans	*	969						
b. Other Agricultural Credit Loans	*	970						
2. Development Incentive Loans	*	971						
3. Others	*	972						
c. Items in Litigation	*	981						
1. Agrarian Reform/Other Agricultural Credit	*	974						
a. Agrarian Reform Loans	*	975						
b. Other Agricultural Credit Loans	*	976						
2. Development Incentive Loans	*	977						
3. Others	*	978						
9. Deferred Income Tax	*	164						
a. Deferred Income Tax-Timing Differences	*	981						
b. Deferred Income Tax - Net Operating Loss Carry-Over (NOLCO)	*	982						
c. Deferred Income Tax - Minimum Corporate Income Tax (MCHT)	*	983						
d. Total	*	985						
e. Less: Allowance for Probable Losses - Deferred Income Tax	*	988						

* New account/record number

RB Form 2A
(Revised 2000)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

ACCOUNT DESCRIPTION	No of Accounts	Rec. No.	Peso Accounts	FOREIGN EXCHANGE ACCOUNTS				Total Amount
				In US \$	Peso Equi.	REGULAR	FCDU	
10. Loans and Discounts	*	038						
11. Agrarian Reform/Other Agri-Credit Loans	*	053						
12. Development Incentive Loans	*	608						
13. Microfinance Loans (Schedule 2.2)	*							
a. Microfinance Loans	*	350						
b. Past Due Microfinance Loans	*	351						
c. Items in Litigation	*	352						
Total Microfinance Loans		353						
d. Less Allowance for Probable Losses	*	354						
Microfinance -Net	*	360						
e. Non-Performing Microfinance Loans	*	361						
f. Portfolio At Risk	*	362						
g. Restructured Microfinance Loans-Gross	*							
1. Current	*	381						
2. Past Due	*	382						
3. Items in Litigation	*	383						
Total Restructured Microfinance Loans	*	384						
Less Allowance for Probable Losses	*	386						
Restructured Microfinance-Net	*	389						

* New account/record number

Name of Bank

Code

SCHEDULE OF MICROFINANCE LOANS

As of _____

Particulars	Rec. No.	No. of Accounts	No. of Beneficiaries			Amount
			Total	Male	Female	
A. CLASSIFIED AS TO TYPE OF CLIENT						
1. Farmers-peasants	5					
2. Artisanal fisherfolk	10					
3. Workers in the formal sector	15					
4. Migrant workers ^{1/}	20					
5. Workers in the informal sector	25					
6. Others	30					
a. (e.g. cultural minorities ^{2/} , senior citizens, etc.	35					
b.	40					
c.	45					
d.	50					
Total	60					
B. CLASSIFIED AS TO BUSINESS ENTERPRISE						
1. Service (cleaning, child care, etc.)	65					
2. Retail (shopkeepers, ambulant vendors, etc.)	70					
3. Manufacturing (cottage industries, handicrafts, etc.)	75					
4. Agriculture (livestock, small scale cage fishing, etc.	80					
5. Others (specify)	85					
a.	86					
b.	87					
c.	88					
Total	90					
C. CLASSIFIED AS TO INTEREST RATE						
1. 20% and below	95					
2. Over 20% to 25%	100					
3. Over 25% to 30%	105					
4. Over 30% to 40%	110					
5. Over 40% to 50%	115					
6. Over 50%	120					
Total	125					
D. CLASSIFIED AS TO SIZE OF LOANS						
1. Up to P3,000	130					
2. P3,001 to P5,000	135					
3. P5,001 to P10,000	140					
4. P10,001 to P20,000	145					
5. P20,001 to P50,000	150					
6. P50,001 to P100,000	155					
7. P100,001 to P150,000	160					
Total	165					
E. CLASSIFIED AS TO SECURITY						
1. Secured	170					
2. Unsecured	175					
Total	180					
F. Terms of Loans						
1. 3 months or less	181					
2. > 3 months to 6 months	182					
3. > 6 months to 12 months	183					
4. > 12 months	184					

^{1/} Defined under R.A. 8042 Sec. 3A as a person who is to be engaged, is engaged or has been engaged in a remunerated activity in a state of which he or she is not a legal resident to be used interchangeably with overseas Filipino worker.

^{2/} Defined under R.A. 8371 Sec. 3F as "a group of people or homogenous societies identified by self-ascription and ascription by other, who have continuously lived as organized community on communally bounded and defined territory ..."

Name of Bank

Code

SCHEDULE OF MICROFINANCE LOANS
As of _____

Particulars	Rec. No.	No. of Accounts	No. of Beneficiaries			Amount	Valuation Res. (Booked)
			Total	Male	Female		
G. Repayment Schedules							
1. Daily	185						
2. Weekly	186						
3. Monthly	187						
4. Quarterly	188						
5. Others (Specify)	189						
a.	190						
b.	191						
c.	192						
H. Aging of Accounts							
1. Loans and Discounts	200						
a. Current	205						
b. Past Due / ITL	210						
1) 1 to 30 days	215						
2) 31 to 60 days	220						
3) 61 to 90 days	225						
4) 91 to 180 days	230						
5) Over 180 days	235						
2. Restructured Loans	240						
a. Current	245						
b. Past Due / ITL	250						
1) 1 to 30 days	255						
2) 31 to 60 days	260						
3) 61 to 90 days	265						
4) 91 to 180 days	270						
5) Over 180 days	275						
I. Portfolio at Risk (PAR)*	276						
1. More than 7 days	277						
2. More than 30 days	278						
3. More than 60 days	279						
J. LOAN RELEASES							
1. New Clients	285						
2. Repeat Loans	286						
K. FUNDS GENERATED							
1. Deposit Component	290						
a. During the month	291						
b. Outstanding Balance	292						
2. Borrowings	293						
a. BSP	294						
b. Other Gov't Institutions	295						
c. Private Financial Institutions	296						
d. Others (Specify)	297						
1)	298						
2)	299						
3)	301						
3. Grants/Donations	302						

* PAR is defined as the value of all loans outstanding that have one or more installments of principal past due more than a certain number of days. This item includes the entire unpaid principal balance, including both the past due and future installments, but not accrued interest. It also does not include loans that have been restructured or rescheduled.

CSOC
Schedule of Loan Portfolio and Other Accommodations
Schedule of Microfinance Program

DATA STRUCTURE
File Name: CSOC522.DBF

FIELD NAME	DESCRIPTION	LENGTH	TYPE	DEC	VALUE
TRDATE	Reference date	8	N	0	End-of-month date in CCYYMMDD format. (e.g. 20010131 for January 31, 2001)
BKCODE	Bank code	6	N	0	Inquire from SRSO.
BRANCH	Branch Code	5	N	0	Value is 99999 for consolidated data
RECNO	Record number	3	N	0	Valid values are 5 to 302.
NUM1	No. of Accounts	8	N	0	
	No. of Beneficiaries				
NUM2	Total	8	N	0	Total No. of Beneficiaries
NUM3	Male	8	N	0	Total No. of Male Beneficiaries
NUM4	Female	8	N	0	Total No. of Female Beneficiaries
AMT1	Amount	15	N	2	Full amount up to the last centavo.
AMT2	VAL RES (BOOKED)	15	N	2	For record nos. 200-279 Full amount up to the last centavo.
DESC	Other Types of Client / Business Enterprise/ Repayment Schedules Borrowings	25	A		For record nos. 35-50, record nos. 86-88, record nos. 190-192, record nos. 298-301, if applicable.

RB Form 3A.1
Revised 2002

Deadline: 15 banking days after
end of reference period
Submission: DRB/SRSO

Name of Bank

Code

Address

**CONSOLIDATED STATEMENT OF INCOME AND EXPENSES
ON MICROFINANCE PROGRAM**

For the Period Ended _____, 20 ____

PARTICULARS	Rec. No.	A M O U N T
1. TOTAL OPERATING INCOME	05	
a. Interest Income	10	
(1) Interest - Loans and Discounts	15	
(2) Interest - Restructured Loans	20	
(3) Interest - Past Due/Items in Litigation	25	
b. Service Charges/Fees	30	
c. Other Income	35	
2. TOTAL OPERATING EXPENSES	40	
a. Interest Expenses	45	
(1) Interest - Deposits (MF Component)	50	
(2) Interest - Borrowings	55	
b. Compensation/Fringe Benefits*	60	
c. Bad Debts Written Off	65	
d. Other Expenses	70	
3. Net Operating Income/(Loss)	75	

* No. of Field Staff _____

Note: Reporting period:

For the Quarter Ended:

March 31
June 30
Sept. 30
Dec. 31

Period Covered:

January 1 to March 31
January 1 to June 30
January 1 to September 30
January 1 to December 31

**CONSOLIDATED STATEMENT OF INCOME AND EXPENSES
ON MICROFINANCE PROGRAM**

DATA STRUCTURE
File Name: CSIEMF.DBF

FIELD NAME	DESCRIPTION	LENGTH	TYPE	DEC	VALUE
TRDATE	Reference date	8	N	0	End-of-quarter date in CCYYMMDD format. (e.g. 20010331 for March 31, 2001)
BKCODE	Bank code	6	N	0	Inquire from SRSO.
BRANCH	Branch Code	5	N	0	Value is 99999 for consolidated data
RECNO	Record number	3	N	0	Valid values are 05 to 75.
AMT1	Amount	15	N	2	Full amount up to the last centavo.
NUM1	No. of Field Staff	9	N	0	Use record No. 75 only for No. of Field Staff. For Other record nos. leave as zeroes.

**DETAILS OF LOAN PORTFOLIO AND
LOANS TO SMALL AND MEDIUM ENTERPRISES**

	Rec. No.	Balance as of (Previous Quarter)			As of (Current Quarter)	
		Gross	Valuation Reserves ^{a/}	Net	Loans to Small Enterprises ^{a/ d/}	Loans to Medium Enterprises ^{b/}
A. Loan Portfolio						
1. Interbank Loans Receivable	10	P xxx		P xxx	P -	P -
2. Loans and Discounts	11	xxx		xxx	xxx	xxx
3. Agrarian Reform/Other Agri Credit Loans - PD 717	12	xxx		xxx	-	-
4. Development Incentive Loans	13	xxx		xxx	xxx	xxx
5. Bills Purchased	14	xxx		xxx	xxx	xxx
6. Customers' Liab. On Bills/Drafts under LC/TR	15	xxx		xxx	xxx	xxx
7. Customers' Liab. for this Bank's Accept. O/S	16	xxx		xxx	xxx	xxx
8. Restructured Loans	17	xxx		xxx	xxx	xxx
9. Underwriting Accounts	18	xxx		xxx	xxx	xxx
10. Trading Account Securities on Loans	19	xxx		xxx	xxx	xxx
Total Loan Portfolio	30	P xxx	P xxx ^{a/}	P xxx		
B. Less: Exclusion from Loan Portfolio						
1. Interbank Loans Receivable	40	P xxx		P xxx		
2. Agrarian Reform/Other Agri Credit Loans - PD 717	41	xxx		xxx		
3. Development Incentive Loans	42	xxx		xxx		
4. Loans granted under Special Financing Programs (Sch. 1C)	43	xxx		xxx		
5. Foreign Currency Denominated Loans	44	xxx		xxx		
6. Funds from Multilateral and Bilateral Sources and lent to borrowers	45	xxx		xxx		
Total Exclusions	60	P xxx	P xxx ^{a/}	P xxx		
C. Less: General Loan Loss Provision	65		P xxx ^{a/}	P xxx		
D. Net Loan Portfolio ^{c/} Loans to SMEs	70			P xxx	P xxx	P xxx

^{a/} Inclusive of microfinance loans granted under R. A. 8425, P.

^{b/} Including purchase of SMEs' promissory notes and loans granted to export traders with or without the guarantee of the SBGFC, and domestic traders, P.

^{c/} Valuation reserves as may be recommended by BSP.

^{d/} Should tally with item 1 of Main Report