



Bangko Sentral ng Pilipinas

MAYNILA PILIPINAS

OFFICE OF THE GOVERNOR

CIRCULAR NO. 231

Pursuant to Resolution No. 1740 dated 3 December 1999, the Monetary Board decided, among others: (1) To subject to reserve requirements similar to deposit liabilities/deposit substitutes the peso deposits, except that utilized as capital, of foreign banks (including Head Office/Branches/Agencies abroad of local branches of foreign banks) booked under the "Due to Foreign Banks" and "Due To Head Office/Branches/Agencies" accounts; and (2) To amend the existing Consolidated Statement of Condition for purposes of reflecting the composition of the "Due From/To Head Office/Branches/Agencies" account; determining the capital component of the "Due To Head Office" account; and determining the component of the "Due To Head Office" account subject to reserve requirement.

To comply with the above-cited policy issuances and to align with Circular No. 108 dated 9 May 1996, as amended by Circular No. 20 dated 1 May 1999, expanded and non-expanded commercial banks (EKBs and NEKBs) are, therefore, required to:

1. Adopt immediately the revisions to the Manual of Accounts pertaining to the definitions of the following accounts: "Due From/To Head Office/Branches/Agencies" and "Undivided Profits" (Annex "A");
2. Adopt the following revised existing report formats, the submission of which is via e-mail to DCB I/I and to SRSO:

No.	Report Title	Annex	Initial Reporting Period	Transmission Date
1	Consolidated Daily Report of Condition (Main Report)	Annex "B"	Week from 24 to 30 Mar 2000	4 Apr 2000
2	Consolidated Statement of Condition (Schedule 17)	Annex "C"	Month ended 31 Mar 2000	25 Apr 2000

ITAGUYOD ANG PHILIPPINES 2000



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3. Adopt the revisions to the general ledger templates (Annex "D") and the standard data structures (Annex "E") under the GL/SL Unified Reporting Scheme.

For purposes of determining the peso deposits (logged under "Due to Foreign Banks" and "Due to Head Office/Branches/Agencies" account) subject to reserve requirements, except that utilized as capital by Philippine branch of foreign banks, EKBs and NEKBs shall be guided by the computation shown in Annex "F".


ALBERTO V. REYES
Officer-in-Charge

21 March 2000

ANNEX "A"

Revisions to the
MANUAL OF ACCOUNTS
for
EXPANDED AND NON-EXPANDED
COMMERCIAL BANKS

MANUAL OF ACCOUNTS

<u>GL ACCT CODE</u>	<u>ACCOUNT TITLE</u>	<u>PAGE</u>
<u>ASSET ACCOUNTS</u>		
1-3-60-04	b. Equity Investment in Non-Allied Undertakings (for EKBs)	16
	Equity Investment in Non-Allied Undertakings - Domestic (for EKBs)	16
	Equity Investment in Non-Allied Undertakings - Abroad (for EKBs)	17
2-8-60-00	c. Allowance for Probable Losses - Equity Investments	17
1-4-02-00	18. DUE FROM HEAD OFFICE/BRANCHES/AGENCIES	17
1-4-02-02	a. Due from HO/Branches Agencies in the Philippines	17.a
	Due from HO/Branches Agencies in the Philippines - Local Banks	17.a
	Due from HO/Branches Agencies in the Philippines - Local Banks - Domestic	17.a
	Due from HO/Branches Agencies in the Philippines - Local Banks - Regular	17.a
	Due from HO/Branches Agencies in the Philippines - Local Banks - FCDU/EFCDU	17.a
	Due from HO/Branches Agencies in the Philippines - Foreign Banks	17.a
	Due from HO/Branches Agencies in the Philippines - Foreign Banks - Domestic	17.a
	Due from HO/Branches Agencies in the Philippines - Foreign Banks - Regular	17.a
	Due from HO/Branches Agencies in the Philippines - Foreign Banks - FCDU/EFCDU	17.b
1-4-02-06	b. Due from HO/Branches Agencies Abroad	17.b
	Due from HO/Branches Agencies Abroad - Local Banks	17.b
	Due from HO/Branches Agencies Abroad - Local Banks - Domestic	17.b
	Due from HO/Branches Agencies Abroad - Local Banks - Regular	17.b
	Due from HO/Branches Agencies Abroad - Local Banks - FCDU/EFCDU	17.b
	Due from HO/Branches Agencies Abroad - Foreign Banks	17.b
	Due from HO/Branches Agencies Abroad - Foreign Banks - Domestic	17.b
	Losses in Operations - Domestic	17.c
	Others - Domestic	17.c
	Due from HO/Branches Agencies Abroad - Foreign Banks - Regular	17.c
	Demand Deposits and Working Balances - Regular	17.c
	Investments/Loans/Placements - Regular	17.c
	Losses in Operations - Current Year - Regular	17.d
	Others - Regular	17.d
	Due from HO/Branches Agencies Abroad - Foreign Banks - FCDU/EFCDU	17.d
	Demand Deposits and Working Balances - FCDU/EFCDU	17.d
	Investments/Loans/Placements - FCDU/EFCDU	17.d
	Losses in Operations - Current Year - FCDU/EFCDU	18
	Others - FCDU/EFCDU	18
1-4-02-10	c. Due from HO/Branches Agencies Abroad - Local Banks - Assigned Capital - Local Banks	18
1-4-04-00	19. BANK PREMISES, FURNITURE, FIXTURES AND EQUIPMENT	18
1-4-04-02	a. Bank Premises - Land	18
1-4-04-04	b. Bank Premises - Building under Construction	18
1-4-04-06	c. Bank Premises - Buildings	18.a
2-9-04-06	d. Accumulated Depreciation - Bank Premises Buildings	18.a
1-4-04-08	e. Bank Premises - Appraisal Increment - Buildings	18.a
2-9-04-08	f. Accumulated Depreciation - Bank Premises - Appraisal Increment - Buildings	18.a

MANUAL OF ACCOUNTS

<u>GLACCT CODE</u>	<u>ACCOUNT TITLE</u>	<u>PAGE</u>
	<u>LIABILITY ACCOUNTS</u>	
2-3-04-00	29. DUE TO LOCAL BANKS	32
2-3-04-02	a. Due to Local Banks - Private	32
2-3-04-04	b. Due to Local Banks - Government	32
2-3-04-06	c. Due to Local Banks - Clearing Accounts	33
	Due to Local Banks - Local Clearing	33
	Due to Local Banks - FX Clearing	33
2-3-06-00	30. DUE TO FOREIGN BANKS (LOCAL CURRENCY)	33
2-3-08-00	31. DUE TO HEAD OFFICE/BRANCHES/AGENCIES	33
2-3-08-02	a. Due to Head Office/Branches/Agencies in the Philippines	33
	Due to Head Office/Branches/Agencies in the Philippines - Local Banks	33
	Due to Head Office/Branches/Agencies in the Philippines - Local Banks - Domestic	33
	Due to Head Office/Branches/Agencies in the Philippines - Local Banks - Regular	33
	Due to Head Office/Branches/Agencies in the Philippines - Local Banks - FCDU/EFCDU	33.a
	Due to Head Office/Branches/Agencies in the Philippines - Foreign Banks	33.a
	Due to Head Office/Branches/Agencies in the Philippines - Foreign Banks - Domestic	33.a
	Due to Head Office/Branches/Agencies in the Philippines - Foreign Banks - Regular	33.a
	Due to Head Office/Branches/Agencies in the Philippines - Foreign Banks - FCDU/EFCDU	33.a
2-3-08-06	b. Due to Head Office/Branches/Agencies Abroad	33.a
	Due to Head Office/Branches/Agencies Abroad - Local Banks	33.b
	Due to Head Office/Branches/Agencies Abroad - Local Banks - Domestic	33.b
	Due to Head Office/Branches/Agencies Abroad - Local Banks - Regular	33.b
	Due to Head Office/Branches/Agencies Abroad - Local Banks - FCDU/EFCDU	33.b
	Due to Head Office/Branches/Agencies Abroad - Foreign Banks	33.b
	Due to Head Office/Branches/Agencies Abroad - Foreign Banks - Domestic	33.b
	Peso Deposits - Domestic	33.b
	Unremitted Profits - Domestic	33.c
	Others - Domestic	33.c
	Due to Head Office/Branches/Agencies Abroad - Foreign Banks - Regular	33.c
	Demand Deposits and Working Balances - Regular	33.c
	Placements/Time Deposits/Borrowings - Regular	33.c
	Unremitted Profits - Current Year - Regular	33.d
	Others - Regular	33.d
	Due to Head Office/Branches/Agencies Abroad - Foreign Banks - FCDU/EFCDU	33.d
	Demand Deposits and Working Balances - FCDU/EFCDU	33.d
	Placements/Time Deposits/Borrowings - FCDU/EFCDU	33.d
	Unremitted Profits - Current Year - FCDU/EFCDU	33.e
	Others - FCDU/EFCDU	33.e
2-3-08-10	c. Due to Head Office/Branches/Agencies Abroad - Assigned Capital	33.e
2-3-10-00	32. TREASURER'S/CASHIER'S/MANAGER'S AND GIFT CHECKS	33.e

Equity Investments in Non-Allied Undertakings - Abroad (for EKBs)

This represents the cost of equity investments in non-allied undertakings abroad which shall be recorded at their respective foreign currency amounts and at their local currency equivalent at the applicable rate of exchange prevailing on transaction dates.

c. Allowance for Probable Losses - Equity Investments [2-8-06-00]

This represents the amount set up against current operations to provide for losses such as decline in market or book value which may arise on equity investments. Under existing regulations, this account is also known as "valuation reserve".

18. DUE FROM HEAD OFFICE/BRANCHES/AGENCIES (DFHO/B/A) [1-4-02-00]

The accounts "Due From Branches/Agencies" and "Due To Branches/Agencies" are general ledger Head Office control accounts. The counterpart of these accounts in the books of the Branches consist of general ledger control accounts "Due From Head Office" and "Due To Head Office". If the balance of the Head Office account with its Branch is a debit, the account is carried as a "Due From", an asset account in the books of the Head Office. Conversely, if the balance of the Head Office account with its Branch is a credit, the account is carried as a "Due To", a liability account in the books of the Head Office. The same rule applies to the balance of the Branches accounts ("Due From" or "Due To" Head Office) with the Head Office.

These accounts are essentially clearing accounts through which Head office/Branches/Agencies and interbranches/agencies transactions are cleared. Inter-Head Office-Branch transactions originating from Head Office are debited or credited to the account of the Branch concerned. The same applies to direct transactions of the Branch with the Head Office. Inter-Branch/Agency transactions, on the other hand, shall be cleared thru Head Office. The latter responds to the advice of the Branch/Agency where the transactions originated by debiting or crediting, as the case may be, the account of the office to which the transaction pertains. Likewise, Branch transactions with the bank's local and foreign correspondents shall be coursed thru the Head Office account. Head Office and Branches' accounts aforementioned are reciprocal accounts which are eliminated upon consolidation. The transactions which pass through these accounts are:

- Investments of Head Office in its Branches/Agencies;
- Advances of Head Office to its Branches/Agencies;
- Check and cash remittances;
- Transfers of loan and other asset accounts;
- Responses to other debit/credit advices of Branches/Agencies;
- Other receipts/payments made for account of Branches/Agencies;
- Advances made by Branches/Agencies for the account of Head Office or vice versa;
- Remittances of Branches/Agencies to Head Office; and
- Other inter-head office-branch(es) transactions not specified above

In the preparation of consolidated statements, the reciprocal accounts shall be eliminated and the resulting debit difference shall be reported under "Inter-Office Float Items (Debit Balance)" account or if a credit balance, shall be reported under "Inter-Office Float Items (Credit Balance)" account. Individual subsidiary ledger accounts for each Branch/Agency shall be maintained by the Head Office. Sub-control accounts shall be maintained for items which are unresponded and outstanding for sixty calendar days or more. Sub-control accounts shall also be maintained for the following:

a. **Due From Head Office/Branches/Agencies in the Philippines** [1-4-02-02]

Sub-control accounts shall be maintained for: DFHO/B/A in the Philippines - Local Banks (for domestic EKBs/NEKBs) and DFHO/B/A in the Philippines - Foreign Banks (for Philippine branches of foreign banks).

Due From Head Office/Branches/Agencies in the Philippines - Local Banks

Due From Head Office/Branches/Agencies in the Philippines - Local Banks - Domestic

This account controls the clearing of items/transactions between the bank's Head Office and its local branches/agencies.

Due From Head Office/Branches/Agencies in the Philippines - Local Banks - Regular ^{1/}

This account controls the clearing of items/transactions between the bank's Head Office and its local branches/agencies which shall be recorded at their respective foreign currency amounts and at their local currency equivalent at the applicable rate of exchange prevailing on transaction dates.

Due From Head Office/Branches/Agencies in the Philippines - Local Banks - FCDU/EFCDU

This account controls the clearing of items/transactions under the FCDU/EFCDU system between the bank's Head Office and its local branches/agencies which shall be recorded at their respective foreign currency amounts.

Due from Head Office/Branches/Agencies in the Philippines - Foreign Banks

Due from Head Office/Branches/Agencies in the Philippines - Foreign Banks - Domestic

This account controls the clearing of items/transactions between the local main office of the branches of foreign banks and its local branches/agencies in the Philippines. The local main office and branch accounts are reciprocal accounts which are eliminated upon consolidation.

Due from Head Office/Branches/Agencies in the Philippines - Foreign Banks - Regular ^{1/}

This account controls the clearing of items/transactions between the local main office of the branches of foreign banks and its local branches/agencies in the Philippines which shall be recorded at their respective foreign currency amounts and at their local currency equivalent at the applicable rate of exchange prevailing on transaction dates. The local main office and branch accounts are reciprocal accounts which are eliminated upon consolidation.

^{1/} Refer to Guidelines on Revaluation in Appendix A.

Due from Head Office/Branches/Agencies in the Philippines - Foreign Banks - FCDU/EFCDU

This account controls the clearing of items/transactions under the FCDU/EFCDU system between the local main office of the branches of foreign banks and its local branches/agencies in the Philippines which shall be recorded at their respective foreign currency amounts. The local main office and branch accounts are reciprocal accounts which are eliminated upon consolidation.

b. **Due From Head Office/Branches/Agencies Abroad** [1-4-02-06]

Sub-control accounts shall be maintained for: DFHO/B/A Abroad - Local Banks (for domestic EKBs and NEKBs) and DFHO/B/A Abroad - Foreign Banks (for Philippine branches of foreign banks).

Due From Head Office/Branches/Agencies Abroad - Local Banks

Due From Head Office/Branches/Agencies Abroad - Local Banks - Domestic

This account controls the clearing of items/transactions in local currency between the bank's Head Office (i.e. ABC, MBTC, PNB, etc.) and its branches abroad.

Due From Head Office/Branches/Agencies Abroad - Local Banks - Regular^{1/}

This account controls the clearing of items/transactions between the bank's Head Office (i.e. ABC, MBTC, PNB, etc.) and its branches abroad which shall be recorded at their respective foreign currency amounts and at their local currency equivalent at the applicable rate of exchange prevailing on transaction dates.

Due From Head Office/Branches/Agencies Abroad - Local Banks - FCDU/EFCDU

This account controls the clearing of items/transactions under the FCDU/EFCDU system between the bank's Head Office (i.e. ABC, MBTC, PNB, etc.) and its branches abroad which shall be recorded at their respective foreign currency amounts.

Due From Head Office/Branches/Agencies Abroad - Foreign Banks

Due from Head Office/Branches/Agencies Abroad - Foreign Banks - Domestic

This account controls the clearing of items/transactions in local currency between the Philippine branches of foreign banks and its Head Office/Branches/Agencies abroad (i.e. BA, HSBC, Citibank, SCB, etc.). Sub-control accounts shall be maintained for the following:

^{1/} Refer to Guidelines on Revaluation in Appendix A.

Due from Head Office/Branches/Agencies Abroad - Foreign Banks - Losses in Operations - Domestic

This represents losses in operations of the Philippine branch of foreign banks. Sub-control accounts shall be maintained for: (a) Losses in Operations - Prior Years' - Domestic; and (b) Losses in Operations - Current Year - Domestic.

Due from Head Office/Branches/Agencies Abroad - Foreign Banks - Others - Domestic

This represents receivables of Philippine branches of foreign banks from their Head Office/Branches/Agencies in local currency which cannot be appropriately classified under any of the "Due From Head Office/Branches/Agencies Abroad - Foreign Bank - Domestic" account. However, this account does not include peso lendings to non-residents (including head office/branches/agencies abroad of Philippine branches of foreign banks) that is prohibited under existing regulations. Sub-control accounts shall be maintained for each type/nature of transaction.

Due From Head Office/Branches/Agencies Abroad - Foreign Banks - Regular ^{1/}

This account controls the clearing of items/transactions between the Philippine branches of foreign banks and its Head Office/Branches/Agencies abroad (i.e. BA, HSBC, Citibank, SCB, etc.) which shall be recorded at their respective foreign currency amounts and at their local currency equivalent at the applicable rate of exchange prevailing on transaction dates. Sub-control accounts shall be maintained for the following:

Due From Head Office/Branches/Agencies Abroad - Foreign Banks - Demand Deposit and Working Balances - Regular ^{1/}

This represents the foreign currency demand deposits and working balances maintained by Philippine branches of foreign banks with its Head Office/Branches/Agencies Abroad which shall be recorded at their respective foreign currency amount and at their local currency equivalent at the applicable rate of exchange prevailing on transaction dates.

Due From Head Office/Branches/Agencies Abroad - Foreign Banks - Investment/Loans/Placements - Regular ^{1/}

This represents foreign currency loans and discounts/placements granted by Philippine branches of foreign banks to its Head Office/Branches/Agencies abroad allowed under existing rules and regulations which shall be recorded at their respective foreign currency amounts and their local currency equivalent at the applicable rate of exchange prevailing on transaction dates.

^{1/} Refer to Guidelines on Revaluation in Appendix A.

*Due From Head Office/Branches/Agencies Abroad - Foreign Banks - Losses in Operations - Current Year - Regular*¹

This represents current year losses in operations of Philippine branches of foreign banks resulting from the reversal of the "Undivided Profits" to this account in case of losses or to the "Due To Head Office/Branches/Agencies Abroad - Foreign Banks - Unremitted Profits - Current Year - Regular" account, in case of profits in operations. The balance of this account shall be transferred to "Due From Head Office/Branches/Agencies Abroad - Foreign Banks - Losses in Operations - Prior Years - Domestic" account at the end of the fiscal/calendar year.

*Due From Head Office/Branches/Agencies Abroad - Foreign Banks - Others - Regular*¹

This represents foreign currency receivables of Philippine branches of foreign banks from its Head Office/Branches/Agencies abroad which can not be appropriately classified under any of the "Due From Head Office/Branches/Agencies Abroad - Foreign Banks - Regular" account that shall be recorded at their respective foreign currency amounts and at their local currency equivalent at the applicable rate of exchange on transaction dates. Sub-control accounts shall be maintained for each type/nature of transaction.

Due From Head Office/Branches/Agencies Abroad - Foreign Banks - FCDU/EFCDU

This account controls the clearing of items/transactions under the FCDU/EFCDU system between the Philippine branches of foreign banks and its Head Office/Branches/Agencies abroad (i.e. BA, HSBC, Citibank, SCB, etc.) which shall be recorded at their respective foreign currency amounts. Sub-control accounts shall be maintained for the following:

Due From Head Office/Branches/Agencies Abroad - Foreign Banks - Demand Deposits/Working Balances - FCDU/EFCDU

This represents foreign currency demand deposits and working balances maintained by Philippine branches of foreign banks under the FCDU/EFCDU system with its Head Office/Branches/Agencies Abroad which shall be recorded at their respective foreign currency amounts.

Due From Head Office/Branches/Agencies Abroad - Foreign Banks - Investment/Loans/Placements - FCDU/EFCDU

This represents foreign currency loans and discounts/placements granted by Philippine branches of foreign banks under the FCDU/EFCDU system to its Head Office/Branches/Agencies abroad allowed under existing rules and regulations, which shall be recorded at their respective foreign currency amounts.

^{1/} Refer to Revaluation Guidelines in Appendix A.

Due From Head Office/Branches/Agencies Abroad - Foreign Banks - Losses in Operations - Current Year - FCDU/EFCDU

This represents current year losses in operations under the FCDU/EFCDU system of Philippine branches of foreign banks resulting from the reversal of the "Undivided Profits - FCDU/EFCDU" to this account in case of losses or to the "Due To Head Office/Branches/Agencies Abroad - Foreign Banks - Unremitted Profits - Current Year - FCDU/EFCDU" account, in case of profits in operations. The balance of this account shall be transferred to "Due From Head Office/Branches/Agencies Abroad - Foreign Banks - Losses in Operations - Prior Years' - Domestic" account at the end of the fiscal/calendar year.

Due From Head Office/Branches/Agencies Abroad - Foreign Banks - Others - FCDU/EFCDU

This represents foreign currency receivables under the FCDU/EFCDU system of Philippine branches of foreign banks from its Head Office/Branches/Agencies abroad which can not be appropriately classified under any of the "Due From Head Office/Branches/Agencies Abroad - Foreign Banks - FCDU/EFCDU" account that shall be recorded at their respective foreign currency amounts. Sub-control accounts shall be maintained for each type/nature of transaction.

c. **Due From Head Office/Branches/Agencies Abroad - Assigned Capital - Local Banks** [1-4-02-10]

This represents the portion of "Due From Branches/Agencies" abroad assigned permanently as capital of overseas branches of Philippine banks.

19. **BANK PREMISES, FURNITURE, FIXTURES AND EQUIPMENT** [1-4-04-00]

a. **Bank Premises - Land** [1-4-04-02]

This represents the acquisition cost of the land or lots by the bank as existing or future sites of its offices, including residential and parking lots used by the bank's officers/employees and clients. Acquisition cost shall consist of the purchase price and all expenditures incurred incident to acquisition, such as cost of surveying, registration and issuance of title. This account shall also include cost of filling and other expenditures which enhance the value of the land.

b. **Bank Premises - Building under Construction** [1-4-04-04]

This represents the total cost of materials, labor and other capitalizable expenditures incurred in connection with the building(s) under construction. Upon completion of the building, its cost shall be transferred/closed to "Bank Premises-Buildings" account.

c. **Bank Premises - Buildings** [1-4-04-06]

This represents the cost of buildings owned and used or to be used by the bank for its business, including residential houses provided for its officers and employees. The buildings/residential house shall be recorded at acquisition or construction/improvement costs, including architect's fees, building permits, inspection fees, cost of vaults, elevators, tellers' cages and other capitalizable expenditures incurred in making the premises ready for use.

d. **Accumulated Depreciation - Bank Premises - Buildings** [2-9-04-06]

This represents the accumulated depreciation of buildings owned by the bank, which shall be set up monthly against current operations. This is also known as "Reserve for Depreciation".

e. **Bank Premises - Appraisal Increment - Buildings** [1-4-04-08]

This represents appreciation in book value of bank premises (land and buildings), allowed under existing rules and regulations, in cases where the market value of the

Accounts Receivable-Margin Deposits on Financial Futures - FCDU/EFCDU

This represents the initial margin paid by the bank at the inception of the contract. At liquidation, this deposit is refundable. This shall be recorded at its foreign currency amount.

Accounts Receivable - Others [1-4-34-04]

Accounts Receivables - Others

This represents the following:

- 1) Amounts due from customers and other parties under open-account arrangements including miscellaneous advances made, such as cable expenses, out-of-pocket collection charges, documentary stamps, commissions and insurance premiums.
- 2) Claims such as tax refund and insurance proceeds
- 3) Staff salary advances payable in thirty (30) days or less (those payable in more than 30 days shall be considered as loans)
- 4) Advances for official travel of officers/employees
- 5) Temporary overdrafts allowed under existing rules and regulations
- 6) Other local currency receivables that cannot appropriately be classified under any of the above.

Accounts Receivable - Others FCDU/EFCDU

This represents amounts due from customers and other parties under open-account arrangements including miscellaneous advances made, such as cable expenses, out-of-pocket collection charges, documentary stamps, commissions and insurance premiums and other receivables in connection with transactions of FCDUs/EFCDUs under existing regulations which shall be recorded at their respective foreign currency amounts.

n. **Allowance for Probable Losses - Accounts Receivable - Others** [2-9-34-04]

This represents the amount set up against current operations to provide for losses which may arise from non-collection of accounts receivable. Under existing rules and regulations, this account is also known as "valuation reserve". Sub-control accounts shall be maintained for: (a) Accounts Receivable - Others; and (b) Accounts Receivable - Others FCDU/EFCDU.

o. **Accrued Interest Receivable** [1-4-36-00]

Accrued Interest Receivable - Domestic

This represents interest income already earned but not yet collected/received on investments in government securities and on loans considered under existing rules and regulations.

Accrued Interest Receivable - Foreign Regular^{1/}

This represents interest income already earned but not yet collected/received on investments in foreign securities and on foreign loans considered under existing rules and regulations. This shall be recorded in foreign currency amounts and at their local currency equivalent at the applicable rate of exchange on accrual dates.

Accrued Interest Receivable - FCDU/EFCDU

This represents interest income already earned not yet collected/received on loans, investments and deposits of FCDUs/EFCDUs under existing regulations which shall be recorded at their respective foreign currency amounts.

p. **Allowance for Uncollected Interest on Loans** [2-9-36-00]

This represents the amount required to be set up for uncollected interest accrued on current loans which have become past due under existing rules and regulations.

^{1/} Refer to Guidelines on Revaluation in Appendix A.

c. Due to Local Banks - Clearing Accounts [2-3-04-06]

Due to Local Banks - Local Clearing

This represents credit balances of local banks (i.e. Phil. National Bank) or any of its branches for clearing checks drawn on banks located in places not serviced by BSP clearing offices.

Due to Local Banks - FX Clearing

This represents credit balances of participating banks maintained with the franchise holder of Philippine Domestic Dollar Transfer Service System (PDDTS) for clearing of foreign currency denominated checks which shall be recorded at their foreign currency amounts.

30. DUE TO FOREIGN BANKS (LOCAL CURRENCY) [2-3-06-00]

This represents credit balances of foreign correspondent banks maintained as working funds in local currency with the local bank funded by inward remittances subject to drawing through payment of order of the former.

31. DUE TO HEAD OFFICE/BRANCHES/AGENCIES (DTHO/B/A) [2-3-08-00]

The following sub-control accounts shall be maintained:

a. Due To Head Office/Branches/Agencies in the Philippines [2-3-08-02]

Sub-control accounts shall be maintained for: DTHO/B/A in the Philippines - Local Banks (for domestic EKBs/NEKBs) and DTHO/B/A in the Philippines - Foreign Banks (for Philippine branches of foreign banks).

Due To Head Office/Branches/Agencies in the Philippines - Local Banks

Due To Head Office/Branches/Agencies in the Philippines - Local Banks - Domestic

This account controls the clearing of items/transactions between the bank's Head Office and its local branches/agencies. This is the reciprocal account of "Due From Head Office/Branches/Agencies in the Philippines - Local Banks - Domestic" which are eliminated upon consolidation.

*Due To Head Office/Branches/Agencies in the Philippines - Local Banks - Regular*¹

This account controls the clearing of items/transactions between the bank's Head Office and its local branches/agencies which shall be recorded at their respective foreign currency amounts and at their local currency equivalent at the applicable rate of exchange on transaction dates. This is the reciprocal account of "Due From Head Office/Branches/Agencies in the Philippines - Local Banks - Regular" which are eliminated upon consolidation.

^{1/} Refer to Revaluation Guidelines in Appendix A.

Due To Head Office/Branches/Agencies in the Philippines - Local Banks - FCDU/EFCDU.

This account controls the clearing of items/transactions under the FCDU/EFCDU system between the bank's Head Office and its local branches/agencies which shall be recorded at their respective foreign currency amounts. This is the reciprocal account of "Due From Head Office/Branches/Agencies in the Philippines - Local Banks - FCDU/EFCDU" which are eliminated upon consolidation.

Due To Head Office/Branches/Agencies in the Philippines - Foreign Banks

Due To Head Office/Branches/Agencies in the Philippines - Foreign Banks - Domestic

This account controls the clearing of items/transactions between the local main office of the branches of foreign banks and its local branches/agencies in the Philippines. This is the reciprocal account of "Due From Head Office/Branches/Agencies in the Philippines - Foreign Banks - Domestic" which are eliminated upon consolidation.

Due To Head Office/Branches/Agencies in the Philippines - Foreign Banks - Regular ^{1/}

This account controls the clearing of items/transactions between the local main office of the branches of foreign banks and its local branches/agencies in the Philippines which shall be recorded at their respective foreign currency amounts and at their local currency equivalent at the applicable rate of exchange on transaction dates. This is the reciprocal account of "Due From Head Office/Branches/Agencies in the Philippines - Foreign Banks - Regular" which are eliminated upon consolidation.

Due To Head Office/Branches/Agencies in the Philippines - Foreign Banks - FCDU/EFCDU.

This account controls the clearing of items/transactions under the FCDU/EFCDU system between the local main office of the branches of foreign banks and its local branches/agencies in the Philippines which shall be recorded at their respective foreign currency amounts. This is the reciprocal account of "Due From Head Office/Branches/Agencies in the Philippines - Foreign Banks - FCDU/EFCDU" which are eliminated upon consolidation.

e. Due To Head Office/Branches/Agencies Abroad [2-3-08-05]

Sub-control accounts shall be maintained for: DTHO/B/A Abroad - Local Banks (for domestic EKBs/NEKBs) and DTHO/B/A Abroad - Foreign Banks (for Philippine branches of foreign banks).

^{1/} Refer to Revaluation Guidelines in Appendix A.

Due To Head Office/Branches/Agencies Abroad - Local Banks

Due To Head Office/Branches/Agencies Abroad - Local Banks - Domestic

This account controls the clearing of items/transactions in local currency between the bank's Head Office (i.e. ABC, MBTC, PNB, etc.) and its branches abroad. This is the reciprocal account of "Due From Head Office/Branches/Agencies Abroad - Local Banks - Domestic" which are eliminated upon consolidation.

Due To Head Office/Branches/Agencies Abroad - Local Banks - Regular^{1/}

This account controls the clearing of items/transactions between the bank's Head Office (i.e. ABC, MBTC, PNB, etc.) and its branches abroad which shall be recorded at their respective foreign currency amounts and at their local currency equivalent at the applicable rate of exchange prevailing on transaction dates. This is the reciprocal account of "Due From Head Office/Branches/Agencies Abroad - Local Banks - Regular" which are eliminated upon consolidation.

Due To Head Office/Branches/Agencies Abroad - Local Banks - FCDU/EFCDU

This account controls the clearing of items/transactions under the FCDU/EFCDU system between the bank's Head Office (i.e. ABC, MBTC, PNB, etc.) and its branches abroad which shall be recorded at their respective foreign currency amounts. This is the reciprocal account of "Due From Head Office/Branches/Agencies Abroad - Local Banks - FCDU/EFCDU" which are eliminated upon consolidation.

Due To Head Office/Branches/Agencies Abroad - Foreign Banks

Due To Head Office/Branches/Agencies Abroad - Foreign Banks - Domestic

This account controls the clearing of items/transactions in local currency between Philippine branch of foreign banks and its Head Office/Branches/Agencies abroad (i.e. BA, HSBC, Citibank, SCB, etc.). This is the reciprocal account of "Due From Head Office/Branches/Agencies Abroad - Foreign Banks - Domestic". Sub-control accounts shall be maintained for the following:

Due To Head Office/Branches/Agencies Abroad - Foreign Banks - Peso Deposits - Domestic

This represents peso deposits, placements and working balances maintained by Head Office/Branches/Agencies abroad of the Philippine branch of foreign banks that are funded by inward remittance of foreign exchange as provided under existing regulations.

^{1/} Refer to Revaluation Guidelines in Appendix A.

Due To Head Office/Branch/Agencies Abroad - Foreign Banks - Unremitted Profits - Domestic

This represents unremitted profits not yet approved by the Bangko Sentral ng Pilipinas for outward remittance. Sub-control accounts shall be maintained for: (a) Unremitted Profits - Prior Years' - Domestic ; and (b) Unremitted Profits - Current Year - Domestic.

Due To Head Office/Branches/Agencies Abroad - Foreign Banks - Others - Domestic

This represents payables by Philippine branch of foreign banks to its Head Office/Branches/Agencies abroad in local currency which can not be appropriately classified under any of the "Due to Head Office/Branches/Agencies Abroad - Foreign Banks - Domestic" accounts. Sub-control accounts shall be maintained for each type/nature of transaction.

Due To Head Office/Branches/Agencies Abroad - Foreign Banks - Regular ¹

This accounts controls the clearing of foreign currency items/transactions between Philippine branch of foreign banks and its Head Office/Branches/Agencies abroad (i.e. BA, HSBC, Citibank, SCB, etc.) This is the reciprocal account of "Due From Head Office/Branches/Agencies Abroad - Foreign Banks - Regular". Sub-control accounts shall be maintained for the following:

Due To Head Office/Branches/Agencies Abroad - Foreign Banks - Demand Deposits/Working Balances - Regular ¹

This represents foreign currency demand deposits and working balances maintained by the Head Office/ Branches/Agencies abroad with the Philippine branch of foreign bank including temporary overdrawings on working funds maintained by the Philippine branch of foreign banks which shall be recorded at their respective foreign currency amounts and at their local currency equivalent at the applicable rate of exchange prevailing on transaction dates.

Due To Head Office/Branches/Agencies Abroad - Foreign Banks - Placements/Time Deposits/Borrowings - Regular ¹

This represents foreign currency placements/time deposits/loans maintained/granted by Head Office/Branches/Agencies abroad to Philippine branch of foreign banks which shall be recorded at their respective foreign currency amounts and at their local currency equivalent at the applicable rate of exchange prevailing on transaction dates.

¹ Refer to Revaluation Guidelines in Appendix A.

*Due To Head Office/Branches/Agencies Abroad - Foreign Banks - Unremitted Profits - Current Year - Regular*¹

This represents current year profits in operations of Philippine branches of foreign banks resulting from the reversal of "Undivided Profits" to this account in case of profits or to the "Due From Head Office/Branches/Agencies Abroad - Foreign Banks - Losses in Operations - Current Year - Regular" account, in case of losses in operations which shall be recorded at their respective foreign currency amounts and at their local currency equivalent at the applicable rate of exchange prevailing on transaction dates. The balance of this account shall be transferred to "Due To Head Office/Branches/Agencies Abroad - Foreign Banks - Unremitted Profits - Prior Years' - Domestic" account at the end of the fiscal/calendar year.

*Due To Head Office/Branches/Agencies Abroad - Foreign Banks - Others - Regular*¹

This represents foreign currency payables of Philippine branches of foreign banks to its Head Office/Branches/Agencies abroad that can not be appropriately classified under any of the "Due To Head Office/Branches/Agencies Abroad - Foreign Banks - Regular" account which shall be recorded at their respective foreign currency amounts and at their local currency equivalent at the applicable rate of exchange on transaction dates. Sub-control accounts shall be maintained for each type/nature of transaction.

Due To Head Office/Branches/Agencies Abroad - Foreign Banks - FCDU/EFCDU

This account controls the clearing of items/transactions under the FCDU/EFCDU system between the Philippine branch of foreign banks and its Head Office/Branches/Agencies abroad (i.e. BA, HSBC, Citibank, SCB, etc.) which shall be recorded at their respective foreign currency amounts. This is the reciprocal account of "Due From Head Office/Branches/Agencies - Foreign Banks - FCDU/EFCDU. Sub-control accounts shall be maintained for the following:

Due To Head Office/Branches/Agencies Abroad - Foreign Banks - Demand Deposits/Working Balances - FCDU/EFCDU

This represents foreign currency demand deposits and working balances maintained by Head Office/ Branches/Agencies abroad with Philippine branch of foreign banks including temporary overdrawings on working funds maintained by the Philippine branch of foreign banks under the FCDU/EFCDU system which shall be recorded at their respective foreign currency amounts.

Due To Head Office/Branches/Agencies Abroad - Foreign Banks - Placements/Time Deposits/Borrowings - FCDU/EFCDU

This represents foreign currency placements/time deposits/loans maintained/ granted by Head Office/Branches/Agencies abroad to Philippine branch of foreign banks under the FCDU/EFCDU system which shall be recorded at their respective foreign currency amounts.

^{1/} Refer to Revaluation Guidelines in Appendix A.

Due To Head Office/Branches/Agencies Abroad - Foreign Banks - Unremitted Profits - Current Year - FCDU/EFCDU

This represents current year profits in operations under the FCDU/EFCDU system of Philippine branch of foreign banks resulting from the reversal of "Undivided Profits - FCDU/EFCDU" to this account, in case of profits or to the "Due From Head Office/Branches/Agencies Abroad - Foreign Banks - Losses in Operations - Current Year" account, in case of losses in operations which shall be recorded at their respective foreign currency amounts. The balance of this account shall be transferred to "Due To Head Office/Branches/Agencies Abroad - Foreign Banks - Unremitted Profits - Prior Years' - Domestic" account at the end of the fiscal/calendar year.

Due To Head Office/Branches/Agencies Abroad - Foreign Banks - Others - FCDU/EFCDU

This represents foreign currency payables of Philippine branches of foreign banks under the FCDU/EFCDU system from its Head Office/Branches/Agencies abroad that can not be appropriately classified under any of the "Due From Head Office/Branches/Agencies Abroad - Foreign Banks" account which shall be recorded at their respective foreign currency amounts. Sub-control accounts shall be maintained for each type/nature of transaction.

c. Due To Head Office/Branches/Agencies Abroad - Assigned Capital [2-3-08-10]

This represents portion of "Due To Head Office" account of Philippine branches of foreign banks assigned permanently as capital pursuant to counterpart concessional loans under existing regulations, which shall be recorded at their respective foreign currency amounts and their local currency equivalent on transaction dates.

32. TREASURER'S/CASHIER'S/MANAGER'S AND GIFT CHECKS [2-3-10-00]

This represents the aggregate amount of checks drawn by the bank upon itself payable to the payees named in the check.

33. PAYMENT ORDERS PAYABLE [2-3-12-00]

Payment Orders Payable - Domestic

This represents inward and outward remittances of local funds by telegraphic transfers, demand drafts or mail transfer orders received by the bank pending payment/disposition to designated beneficiaries or application/disposition to appropriate accounts.

*Payment Orders Payable - Foreign Regular*¹

This represents inward and outward remittances of foreign funds by telegraphic transfers, demand drafts or mail transfer orders received by the bank pending payment/disposition to designated beneficiaries or application/disposition to appropriate accounts which shall be recorded at their foreign currency amounts and at their local currency equivalent at the applicable rate of exchange prevailing on transaction dates.

Payment Orders Payable - FCDU/EFCDU

This represents inward and outward remittances of foreign funds by telegraphic transfers, demand drafts or mail transfer orders received by the bank pending payment/disposition to designated beneficiaries or application/disposition to appropriate accounts which shall be recorded at its foreign currency amounts.

34. MARGIN DEPOSITS [2-3-14-00]

Margin Deposits - Domestic Letters of Credit

This represents non-interest bearing deposits required on commercial letters of credit issued in favor of local beneficiaries arising from domestic movement of goods or services.

Margin Deposits - Import Letters of Credit (Local Currency)

This represents non-interest bearing peso deposits required of importers under existing rules and regulations in connection with the opening of import letters of credit.

*Margin Deposits - Import Letters of Credit - Foreign Regular*¹

This represents non-interest bearing foreign currency deposits required of importers under existing rules and regulations in connection with the opening of import letters of credit, which shall be recorded at their foreign currency amounts and at their local currency equivalent at the applicable rate of exchange on transaction dates.

Margin Deposits - Customers' Liability on Bills/Drafts under Letters of Credit and/or Trust Receipts

This represents margin deposits corresponding to negotiations on letters of credit evidenced by import bills and/or trust receipts.

Margin Deposits - Foreign

This represents margin deposits with foreign branches/agencies of the reporting bank which shall be recorded at their foreign currency amounts.

Margin Deposits - Others

This represents margin deposits which cannot be appropriately classified under any of the foregoing "Margin Deposit" accounts.

^{1/} Refer to Guidelines on Revaluation in Appendix A.

45. **SURPLUS RESERVES** [3-2-04-00]

a. **Reserve for Trust Business** [2-3-04-02]

This represents the accumulated amount set aside under Section 66 of R.A. No. 337, amended, requiring the bank to carry to surplus ten per cent (10%) of its net profits accruing from trust business since the last preceding dividend declaration until the surplus shall amount to twenty per cent (20%) of its authorized capital stock.

b. **Reserve for Self-Insurance** [2-3-04-04]

This represents the accumulated amount set aside to cover losses due to fire, defalcation by and other unlawful acts of the bank's officers/employees and/or third parties.

c. **Reserve for Contingencies** [2-3-04-06]

This represents the accumulated amount set aside for possible or unforeseen losses, decrease or shrinkage in the book value of the bank's assets, or for undeterminable liabilities not otherwise recorded, such as those arising from lawsuits, defaults on obligations and unexpected expenditures.

d. **Other Surplus Reserves** [2-3-04-08]

This represents the accumulated amount set aside for purposes other than those stated in the aforementioned "Surplus Reserves" accounts.

46. **UNDIVIDED PROFITS** [3-3-02-00]

Undivided Profits

This represents the clearing account for all income and expenses, the balance of which shall be transferred to "Surplus - Free" account at the end of the accounting period after taking up all other charges and/or credits that may be appropriately cleared through this account. For Philippine branches of foreign banks, the balance of this account shall be transferred to "Due To Head Office/Branches/Agencies Abroad - Foreign Banks" account (if credit balance) or to "Due From Head Office/Branches/Agencies Abroad - Foreign Banks" account (if debit balance).

Undivided Profits - FCDU/EFCDU

This represents the clearing account for all income and expenses involving transactions under the FCDU/EFCDU system, the balance of which shall be transferred to "Surplus - Free" account at the end of the accounting period after taking up all other charges and/or credits that may be appropriately cleared through this account. For Philippine branches of foreign banks, the balance of this account shall be transferred to "Due To Head Office/Branches/Agencies Abroad - Foreign Banks - FCDU/EFCDU" account (if credit balance) or to "Due From Head Office/Branches/Agencies Abroad - Foreign Banks - FCDU/EFCDU" account (if debit balance).

ANNEX "B"

REVISED

CONSOLIDATED DAILY
REPORT OF CONDITION

Name of Bank Code

Address

CONSOLIDATED DAILY REPORT OF CONDITION

For the week to

ACCOUNT NAME	REC. NO.	A M O U N T (In Pesos)						
		Friday	Saturday	Sunday	Monday	Tuesday	Wednesday	Thursday
b. Investments/Loans/Placements	372							
c. Losses in Operation of Philippine Branch of Foreign Bank	373							
d. Due From Head Office/Branches/Agencies Abroad - Assigned Capital								
- Local Banks	374							
e. Others (indicate nature) (Sum of d.1) to d. 3))	375							
1)	376							
2)	377							
3)	378							
4. TOTAL ASSETS	380							
5. VALUATION RESERVES - Booked	390							
6. DEPOSIT LIABILITIES	400							
a. Domestic	410							
1) Demand Deposits	411							
2) Savings Deposits	412							
3) NOW Accounts	413							
4) Time Certificates of Deposits	414							
a) Non-negotiable Certificates of Time Deposits	415							
b) Negotiable Certificates of Time Deposits	417							
b. Foreign	420							
1) Deposits under CB Circular 1389	421							
2) Other Deposits - US\$	422							
3) Other Deposits - Non-US\$	423							
7. TIME CERTIFICATES OF DEPOSITS - SPECIAL FINANCING	426							
8. DUE TO LOCAL BANKS	430							
8a. DUE TO FOREIGN BANKS	435							
9. DEPOSIT SUBSTITUTES AND INTERBANK BORROWINGS	440							
a. Deposit Substitutes	441							
b. Interbank Borrowings - Term and Others	443							
c. Interbank Borrowings - Call	444							
10. DUE TO HO/BANCHES/AGENCIES ABROAD (for branches of FX banks)	490							
a. Demand Deposits and Working Balances Maintained by Head Office/ Branches/Agencies Abroad with the Philippine Branch of Foreign Bank	491							

* New Accounts

DCB I/I Form 1
Revised March 2000

Name of Bank Code

Address

CONSOLIDATED DAILY REPORT OF CONDITION

For the week

to

ACCOUNT NAME	REC. NO.	A M O U N T (In Pesos)						
		Friday	Saturday	Sunday	Monday	Tuesday	Wednesday	Thursday
b. Placements/Time Deposits/Borrowings	* 492							
c. Peso Deposits Maintained by Head Office/Branches/Agencies Abroad with the Philippine Branch of Foreign Bank	* 493							
d. Unremitted Profits Not Yet Approved by BSP	* 494							
e. Due To Head Office/Branches/Agencies Abroad - Assigned Capital	* 495							
f. Others (indicate nature) (Sum of items e. 1) to e. 3))	* 496							
1)	* 497							
2)	* 498							
3)	* 499							
11. OTHER LIABILITIES NOT INCLUDED IN ITEMS ABOVE	480							
12. TOTAL CAPITAL ACCOUNTS	500							
13. TOTAL LIABILITIES, CAPITAL AND VALUATION RESERVES	510							
14. CAPITAL ADJUSTMENTS - BOOKED	520							
a. Appraisal Increment Reserve	521							
b. Other Capital Adjustments	522							
1) Against Asset Accounts	523							
2) Others	524							
15. EQUITY INVESTMENT W/ OTHER BANKS/ENTERPRISES or RECIPROCAL INVESTMENT OF OTHER BANKS/ENTERPRISES, whichever is lower	530							
16. RETURNED CHECKS DELIVERED TO BSP CLEARING	540							
17. RETURNED CHECKS RECEIVED FROM BSP CLEARING	550							
18. SECURED CREDITS TO DOSRI	560							
19. UNSECURED CREDITS TO DOSRI	570							
20. TOTAL LOAN PORTFOLIO	580							
21. TOTAL GOVERNMENT FUNDS HELD	590							
22. GOV'T FUNDS EXEMPTED FROM LIQUIDITY FLOOR REQUIREMENT	595							
23. TOTAL GOVERNMENT FUNDS SUBJECT TO LEGAL RESERVES	600							
a. Deposit Liabilities	605							
1) Demand, Savings, NOW and Time	610							
2) Negotiable Certificates of Deposits	616							
b. Bills Payable	620							
24. DEMAND DEPOSITS - BANKS	640							

* New Accounts

Name of Bank _____ Code _____

Address _____

CONSOLIDATED DAILY REPORT OF CONDITION

For the week _____ to _____

ACCOUNT NAME	REC. NO.	A M O N T (in Pesos)						
		Friday	Saturday	Sunday	Monday	Tuesday	Wednesday	Thursday
1. NON-RISK ASSETS								
a. Cash on Hand	010							
b. Due from Local Banks - Local Clearing	020							
c. Due from Foreign Banks-Regular-US\$ (eligible as international reserve) 1/	030							
d. Due from Foreign Banks-RegNon-US\$ (eligible as international reserve) 1/	040							
e. Gov't Securities Purchased under Resale Agreement (eligible as reserve)	050							
f. Investments in Bonds & Other Debt Instruments Gov't (eligible as reserve)	060							
1) Government Securities - Circular No. 10 dated 12/29/93	070							
2) BSP Supported - Liquidity Floor for Government Deposits	071							
3) BSP Supported - Others	072							
f-a. Available for Sale Securities - Gov't (eligible as reserve)	073							
1) Government Securities - Circular No. 10 dated 12/29/93	651							
2) BSP Supported - Liquidity Floor for Government Deposits	652							
3) BSP Supported - Others	653							
g. Other Government Securities Issued Before 11/8/78	654							
1) With remaining maturities of less than 2 years	078							
2) With remaining maturities of 2 years or more	079							
h. US Government Securities (eligible as reserve)	080							
i. Deferred Income Tax	090							
j. Other Non-Risk Assets (Sch 1)	095							
2. RISK ASSETS	100							
a. Due from Local Banks - Demand Deposits	300							
b. Due from Foreign Banks-Regular-US\$ (eligible as international reserve)	310							
c. Due from Foreign Banks-RegNon-US\$ (eligible as international reserve)	320							
d. Export Bills Purchased (eligible as reserve)	330							
e. US Government Securities (eligible as reserve)	340							
f. Other Risk Assets (gross of valuation reserves)	350							
3. DUE FROM HO/BRANCHES/AGENCIES ABROAD (for branches of FX banks)	360							
a. Demand Deposits and Working Balances Maintained by Philippine Branch of Foreign Bank with its Head Office/Branches/Agencies Abroad *	370							
	371							

1/ 30% of o/s regular sight LCs; provided amounts earmarked from balances of the from foreign banks to fund cash LCs should be considered non-risk assets in its entirety.

ANNEX "C"

SCHEDULE 17

Deadline: 15 banking days after
end of reference month
Submission: cc:Mail to DCB III

Name of Bank _____ Code _____
Address _____

BREAKDOWN OF DUE FROM AND DUE TO HEAD OFFICE/BRANCHES AGENCIES ABROAD - FOREIGN BANKS

As of _____

(In Thousands)

ACCOUNT DESCRIPTION	REC NO.	PESO ACCOUNTS	FOREIGN EXCHANGE ACCOUNTS						TOTAL AMOUNT
			REGULAR		FCDU		FOREIGN OFFICES		
			IN US \$	Peso Equiv.	IN US \$	Peso Equiv.	IN US \$	Peso Equiv.	
A. DUE FROM HEAD OFFICE/BRANCHES/AGENCIES ABROAD - FOREIGN BANKS (Sum of Items A1 to A4; Should tally with Rec. No. 125 of Main Report)	010								
1. Demand Deposits and Working Balances maintained by Philippine Branch of Foreign Bank with its Head Office/Branches/Agencies abroad	020								
2. Investments/Loans/Placements	030								
3. Losses in Operation of Philippine Branch of Foreign Bank	040								
4. Others (indicate nature) (sum of items 4a to 4c)	050								
a.	051								
b.	052								
c.	053								
B. DUE TO HEAD OFFICE/BRANCHES/AGENCIES ABROAD - FOREIGN BANKS (Sum of Items 51 to 55; Should tally with Rec. No. 210 of Main Report)	100								
1. Demand Deposits and Working Balances maintained by Head Office/Branches/Agencies Abroad with Philippine Branch of Foreign Bank	110								
2. Placements/Time Deposits/Borrowings	120								
3. Peso Deposits maintained by Head Office/Branches/Agencies with the Philippine Branch of Foreign Bank	130								
4. Unremitted Profits not yet approved by BSP	140								
5. Others (indicate nature) (sum of items 5a to 5c)	150								
a.	151								
b.	152								
c.	153								

ANNEX "C"

Revisions to the
CONSOLIDATED STATEMENT
OF CONDITION

ANNEX "D"

Revisions to the
GENERAL LEDGER TEMPLATES
for
EXPANDED AND NON-EXPANDED
COMMERCIAL BANKS

GENERAL LEDGER TEMPLATE

Bank Code : -

Branch Code : (000000 for head office data, 999999 for consolidated data)
(Refer to list of valid branch codes for branch data)

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

Book Code

- ☐ - (1) REGULAR
- Peso Regular (Fill up amount column (a))
- JX Regular (Fill up amount columns (b) and (c))
- ☐ - (2) FCDU (Fill up amount columns (b) and (c))
- (1) Onshore
- (2) Offshore
- ☐ - (3) FOREIGN OFFICE (Fill up amount columns (b), (c) and (d))

ACCOUNT DESCRIPTION	ACCOUNT CODE	A M O U N T S			
		In Pesos (a)	In US\$ (b)	Peso Equiv. (c)	Orig Curr. (d)
c. Investment in Bonds and Other Debt Instruments - Foreign	1 - 3 - 50 - 06				
Accumulated Bond Discount - IBODI Foreign	1 - 8 - 50 - 06				
Accumulated Premium Amortization - IBODI Foreign	2 - 8 - 50 - 06				
d. Less: Allowance for Probable Losses - IBODI	2 - 8 - 50 - 00				
17. EQUITY INVESTMENTS	1 - 3 - 60 - 00				
a. Equity Investments in Allied Undertakings	1 - 3 - 60 - 02				
b. Equity Investments in Non-Allied Undertakings (for EKBs)	1 - 3 - 60 - 04				
c. Less: Allowance for Probable Losses - Equity Investments	2 - 8 - 60 - 00				
18. DUE FROM HEAD OFFICE/BRANCHES/AGENCIES	1 - 4 - 02 - 00				
a. Due From HO/Branches/Agencies in the Philippines	1 - 4 - 02 - 02				
1) Due From HO/Branches/Agencies in the Philippines - Local Banks	* 1 - 4 - 02 - 02 - 02				
2) Due From HO/Branches/Agencies in the Philippines - Foreign Banks	* 1 - 4 - 02 - 02 - 04				
b. Due From HO/Branches/Agencies Abroad	1 - 4 - 02 - 06				
1) Due From HO/Branches/Agencies Abroad - Local Banks	* 1 - 4 - 02 - 06 - 02				
2) Due From HO/Branches/Agencies Abroad - Foreign Banks	* 1 - 4 - 02 - 06 - 04				
a) Demand Deposits and Working Balances	* 1 - 4 - 02 - 06 - 04 - 02				
b) Investments/Loans/Placements	* 1 - 4 - 02 - 06 - 04 - 04				
c) Losses in Operations	* 1 - 4 - 02 - 06 - 04 - 06				
d) Others	* 1 - 4 - 02 - 06 - 04 - 08				
c. Due From HO/Branches/Agencies Abroad - Assigned Capital - Local Banks	1 - 4 - 02 - 10				
19. BANK PREMISES, FURNITURE, FIXTURES & EQUIPMENT - NEI	1 - 4 - 04 - 00				
a. Bank Premises - Land	1 - 4 - 04 - 02				
b. Bank Premises - Building under Construction	1 - 4 - 04 - 04				
c. Bank Premises - Buildings	1 - 4 - 04 - 06				
Less: Accumulated Depreciation - Bank Premises - Building	2 - 9 - 04 - 06				
d. Bank Premises - Appraisal Increment	1 - 4 - 04 - 08				
Less: Accum. Depreciation - Bank Premises - Appraisal Increment Buildings	2 - 9 - 04 - 08				
e. Leasehold Rights and Improvements	1 - 4 - 04 - 10				
f. Furniture, Fixtures and Equipment	1 - 4 - 04 - 12				
Less: Accumulated Depreciation - Furniture, Fixtures & Equipment	2 - 9 - 04 - 12				
20. REAL & OTHER PROPERTIES OWNED OR ACQUIRED	1 - 4 - 06 - 00				
a. Real and Other Properties Owned or Acquired	1 - 4 - 06 - 02				
Less: Allowance for Probable Losses - ROFOA	2 - 9 - 06 - 02				
b. Sales Contract Receivable	1 - 4 - 06 - 04				
21. BOND SINKING FUND (for EKBs)	1 - 4 - 08 - 00				

* NEW ACCOUNTS

GENERAL LEDGER TEMPLATE

ANNEX "D" Page 2 of 2

GL/SL System

Revised Dec 1999

Bank Code : -

Branch Code : (00000 for head office data, 99999 for consolidated data)
(Refer to list of valid branch codes for branch data)

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

Book Code

- ☐ (1) REGULAR
- Peso Regular (Fill up amount column (a))
- FX Regular (Fill up amount columns (b) and (c))
- ☐ (2) FCDD (Fill up amount columns (b) and (c))
- (1) Onshore
- (2) Offshore
- ☐ (3) FOREIGN OFFICE (Fill up amount columns (b), (c) and (d))

ACCOUNT DESCRIPTION	ACCOUNT CODE	A M O U N T S			
		In Pesos (a)	In US\$ (b)	Peso Equiv. (c)	Orig. Curr. (d)
31. DUE TO HO/BRANCHES/AGENCIES	2 - 3 - 08 - 00				
a. Due To HO/Branches/Agencies in the Philippines	2 - 3 - 08 - 02				
1) Due to HO/Branches/Agencies in the Philippines - Local Banks	* 2 - 3 - 08 - 02 - 02				
2) Due to HO/Branches/Agencies in the Philippines - Foreign Banks	* 2 - 3 - 08 - 02 - 04				
b. Due To HO/Br/Agencies Abroad	2 - 3 - 08 - 06				
1) Due to HO/Branches/Agencies Abroad - Local Banks	* 2 - 3 - 08 - 06 - 02				
2) Due to HO/Branches/Agencies Abroad - Foreign Banks	* 2 - 3 - 08 - 06 - 04				
a) Demand Deposits and Working Balances	* 2 - 3 - 08 - 06 - 04 - 02				
b) Placements/Time Deposits/Borrowings	* 2 - 3 - 08 - 06 - 04 - 04				
c) Peso Deposits	* 2 - 3 - 08 - 06 - 04 - 06				
d) Unremitted Profits	* 2 - 3 - 08 - 06 - 04 - 08				
e) Others	* 2 - 3 - 08 - 06 - 04 - 10				
c. Due To HO/Br/Agencies Abroad - Assigned Capital	2 - 3 - 08 - 10				
32. TREASURER'S/CASHER'S/MANAGERS & GIFT CHECKS	2 - 3 - 10 - 00				
33. PAYMENT ORDERS PAYABLE	2 - 3 - 12 - 00				
34. MARGIN DEPOSITS	2 - 3 - 14 - 00				
35. CASH LETTERS OF CREDIT	2 - 3 - 16 - 00				
36. SPECIAL TIME DEPOSITS	2 - 3 - 18 - 00				
37. ACCRUED INTEREST, FRINGE BENEFITS, TAXES & OTHER EXPENSES PAYABLE	2 - 3 - 20 - 00				
a. Accrued Interest Payable	2 - 3 - 20 - 02				
b. Accrued Fringe Benefits Payable	2 - 3 - 20 - 03				
c. Accrued Fringe Benefits Tax Payable	2 - 3 - 20 - 04				
d. Accrued Income Tax Payable	2 - 3 - 20 - 05				
e. Accrued Other Taxes & Licenses Payable	2 - 3 - 20 - 06				
f. Accrued Other Expenses Payable	2 - 3 - 20 - 08				
38. DUE TO BANGKO SENTRAL NG PILIPINAS	2 - 3 - 22 - 00				
a. Due to BSP - Banking Fees	2 - 3 - 22 - 02				
b. Due to BSP - Others	2 - 3 - 22 - 04				
39. DUE TO PHILIPPINE CROP INSURANCE CORP. (PCIC)	2 - 3 - 24 - 00				
40. UNEARNED INCOME & OTHER DEFERRED CREDITS	2 - 3 - 26 - 00				
a. Unearned Interest and Discount	2 - 3 - 26 - 02				
b. Unearned Income - Call/Put Option Premium	2 - 3 - 26 - 04				
c. Unrealized Profits on Assets Sold/Exchanged	2 - 3 - 26 - 06				
d. Capitalized Interest & Other Charges - Restructured Loans	2 - 3 - 26 - 08				
e. Advance Rentals on Bank Premises and/or Equipment	2 - 3 - 26 - 10				

* NEW ACCOUNTS

ANNEX "E"

Revisions to the
DATA STRUCTURE
for
EXPANDED AND NON-EXPANDED
COMMERCIAL BANKS

Revised March 2000

DATA STRUCTURE
Consolidated Daily Report of Condition (CDRC) - KB
MAIN REPORT AND SCHEDULES 1, 2 AND 3

File Name : SES01000

FIELD NAME	DESCRIPTION	LENGTH	TYPE	DP	VALUE
TRDATE	Reference Date	8	N	0	Friday date in the CCYYMMDD format. Ex. 20000128 for Jan 28, 2000
BKCODE	Bank Code	4	N	0	Code of the bank.
FORMNO	Form Code	5	A		Valid value is SES01
RECNO	Record Number	3	N	0	Valid values are from 010 to 980
AMT15E	FRIDAY AMOUNT	15	N	2	Use this field for recno 700 to 980
AMT15F	SATURDAY AMOUNT	15	N	2	
AMT15G	SUNDAY AMOUNT	15	N	2	
AMT15A	MONDAY AMOUNT	15	N	2	
AMT15B	TUESDAY AMOUNT	15	N	2	
AMT15C	WEDNESDAY AMOUNT	15	N	2	
AMT15D	THURSDAY AMOUNT	15	N	2	
DESC	DESCRIPTION	25	A		Description of account for record nos. 910, 911 and 912 of Sch 1. Description of account for record nos. 375, 376, 377, 496, 497 and 498 of Sch 3.

DATA STRUCTURE
Consolidated Statement of Condition (CSOC) - KB
BREAKDOWN OF DUE FROM AND DUE TO HO/BRANCHES/AGENCIES
ABROAD - FOREIGN BANKS
(Schedule 17)

File Name : DCB2A17

FIELD NAME	DESCRIPTION	LENGTH	TYPE	DP	Value
TRDATE	Reference date	8	N	0	End of month date in the CCYYMMDD format.
BKCODE	Bank code	4	N	0	The same code used in other CSOC files
FORMNO	Form code	5	A		Valid value is DCB2A
SCHNO	Schedule number	3	A		Valid value is 17
RECNO	Record number	3	N	0	Valid values are from 010 to 153
AMTA	Peso Accounts	15	N	0	
AMTE	FX Regular - in US\$	15	N	0	
AMTC	FX Regular - in Peso	15	N	0	
AMTD	FCDU - in US\$	15	N	0	
AMTE	FCDU - in Peso	15	N	0	
AMTF	FX Foreign Office - In US\$	15	N	0	
AMTG	FX Foreign Office - In Peso	15	N	0	
AMTH	Total Amount	15	N	0	
DESC	Nature	25	A		

ANNEX "F"

COMPUTATION OF
PESO DEPOSITS
subject to
RESERVE REQUIREMENTS

**COMPUTATION OF PESO DEPOSITS
SUBJECT TO RESERVE REQUIREMENTS**
(Computational Guide; Not to be submitted to BSP)

ACCOUNT DESCRIPTION	PESO ACCOUNTS	FOREIGN EXCHANGE ACCOUNTS						TOTAL AMOUNT
		REGULAR		FCDU		FOREIGN OFFICES		
		IN US \$	Peso Equiv.	IN US \$	Peso Equiv.	IN US \$	Peso Equiv.	
A. DUE FROM HEAD OFFICE/BRANCHES/AGENCIES ABROAD - FOREIGN BANKS								
1. Demand Deposits and Working Balances maintained by Philippine Branch of Foreign Bank with its Head Office/ Branches/Agencies abroad								
2. Investments/Loans/Placements								
3. Losses in Operation of Philippine Branch of Foreign Bank								
4. Others (indicate nature)								
a.								
b.								
c.								
B. DUE TO HEAD OFFICE/BRANCHES/AGENCIES ABROAD - FOREIGN BANKS								
1. Demand Deposits and Working Balances maintained by Head Office/ Branches/Agencies Abroad with Philippine Branch of Foreign Bank								
2. Placements/Time Deposits/Borrowings								
3. Peso Deposits maintained by Head Office/Branches/Agencies with the Philippine Branch of Foreign Bank								
4. Unremitted Profits not yet approved by BSP								
5. Others (indicate nature)								
a.								
b.								
c.								
C. NET DUE TO HEAD OFFICE/BRANCHES/AGENCIES (Item B less Item A)								
D. ALLOWABLE DEDUCTIONS:								
1. Net Due To Utilized as Capital								
2. Unremitted Profits not yet approved by BSP								
E. Maximum Amount of Peso Deposits maintained by Head Office/ Branches/Agencies Abroad with Philippine Branch of Foreign Banks which are subject to reserve requirement (Item C less Item D)								
f. Peso Deposits maintained by Head Office/Branches/Agencies abroad with the Philippine Branch of Foreign Banks								
G. Peso Deposit subject to reserve requirement (lower of Item E or Item F)								
H. Due to Foreign Banks subject to reserve requirement								
I. Total Peso Deposits subject to reserve requirement (Item G plus Item H)								