



Bangko Sentral ng Pilipinas

OFFICE OF THE DEPUTY GOVERNOR SUPERVISION AND EXAMINATION SECTOR

CIRCULAR LETTER Series of 2003

TO: ALL UNIVERSAL BANKS (UBs), COMMERCIAL BANKS (KBs), ISLAMIC BANKS (IBs) AND THRIFT BANKS (TBs)

ALL NON-BANK FINANCIAL INSTITUTIONS WITH QUASI-BANKING FUNCTIONS (NBQBs), INVESTMENT HOUSES (IHs) WITH TRUST FUNCTIONS AND ALL OTHER NON-BANK FINANCIAL INSTITUTIONS (NBFIs) WHICH ARE SUBSIDIARIES OR AFFILIATES OF UBs, KBs, IBs, TBs OR NBQBs

SUBJECT: QUARTERLY REPORT ON CREDIT AND EQUITY EXPOSURES TO INDIVIDUALS/COMPANIES/GROUPS AGGREGATING ₱1 MILLION & ABOVE

Effective 30 September 2003, the Quarterly Report on Credit and Equity Exposures to Individuals/Companies/Groups Aggregating ₱1 Million and Above (BSP-7-16-32A for UBs, KBs and IBs, TB Form 15 for TBs, BSP-7-26-24 for NBQBs, IHs and NBFIs) is revised to rationalize and enhance the data structure requirements.

The prescribed filenames for submission are the following:

FILE DESCRIPTIONS	FILENAME
1 LOANS and RECEIVABLES	FORM1.dbf
2 INVESTMENTS	FORM2.dbf
3 EQUITY HOLDINGS	FORM3.dbf
4 SELECTED CONTINGENT ACCOUNTS	FORM4.dbf
5 SPECIFIC ALLOWANCE FOR PROBABLE LOSSES & LOANS/INVESTMENTS CLASSIFICATION	FORM5.dbf
6 SELECTED BALANCE SHEET & INCOME STATEMENT ACCOUNTS OF THE LATEST AUDITED FINANCIAL STATEMENTS (AFS)	FORM6.dbf

MAG-IMPOK SA BANGKO

The additional forms/fields and changes in the field names of the data structure are as follows:

A. FORM1 - LOANS and RECEIVABLES

1. Additional fields :

DESCRIPTIONS	FIELDNAME
1 Borrower's Relationship to the Lending Bank	RELATION
2 Loan Status Code	STATCODE
3 Non-Performing Loans (NPL) Status Code	NPLICODE
4 Guarantee Deposit	GUARDEP
5 Code for Leased Type	LEASETYP

2. Changes in field names :

DESCRIPTIONS	FROM	TO
1 Code of Original Currency	CURRCDE	CURR
2 Latest Appraised Value of Security	SECAPAMT	APPRSVAL
3 Latest Appraisal Date of Security	SECAPDTE	APPRSDTE

B. FORM2 - INVESTMENTS

1. Additional fields:

DESCRIPTIONS	FIELDNAME
1 Issuer Type Code	BORRTYPE
2 Investments Status Code	STATCODE
3 Non-Performing Investments (NPI) Status Code	NPLICODE
4 Amount Secured	AMTSEC
5 Security Code	SECCODE
6 Latest Appraised Value of Security	APPRSVAL
7 Latest Appraisal Date of Security	APPRSDTE
8 Amount Unsecured	AMTUNSEC

2. Changes in field names :

DESCRIPTIONS	FROM	TO
1 Investments Type Code	DEBTYPE	INVCODE
2 Code of Original Currency	CURRCDE	CURR

C. FORM3 - EQUITY HOLDINGS

1. The Code of Original Currency revised from **CURRCDE** to **CURR**.
2. Investment type code (**INVTYPE**) is added to indicate whether the undertaking is allied financial, allied non-financial or non-allied.

D. FORM4 - SELECTED CONTINGENT ACCOUNTS

1. Additional fields:

DESCRIPTIONS	FIELDNAME
1 Amount Availed in Peso/Peso Equivalent	AMTPESO
2 Amount Availed in US Dollar	AMTDOLR
3 Amount Availed in Original Currency	AMTORIG
4 Notional Amount in Peso/Peso Equivalent	DRVPESO
5 Notional Amount in US Dollar	DRVDOLR
6 Notional Amount in Original Currency	DRVORIG
7 DOSRI Indicator Code	DOSRIND

2. Changes in field names :

DESCRIPTIONS	FROM	TO
1 Selected Contingent Accounts Type Code	LCTYPE	CONTYPE
2 Code of Original Currency	CURRCDE	CURR
3 Security Code	SECCODE	SECURITY
4 Latest Appraised Value of Security	SECAPAMT	APPRSVAL
5 Latest Appraisal Date of Security	SECAPDTE	APPRSDTE

Additional database files to facilitate information on –

1. **FORM5** – Specific Allowance for Probable Losses and Loans / Investments Classification; and
2. **FORM6** – Selected Balance Sheet & Income Statement Accounts on the Latest Available Audited Financial Statements (AFS) of each borrower/issuer.

Attached for your ready reference are the revised formats of the following:

1. Instructions for the accomplishment of the report (**Annex A**);
2. **Notarized Control Proof Lists (Annex B)** to be submitted to Supervisory Reports and Studies Office (**SRSO**), Bangko Sentral ng Pilipinas; and
3. **Prescribed data structure format (Annex C)** to be submitted thru electronic form.

To expedite implementation of the revised data structure attached as **Annex D** is the **Mapping of Modifications**.

For the 30 September 2003 report, financial institutions shall submit the revised data structure (updated field names) with additional fields and files. However, for the 31 December 2003 report, the additional fields **specifically data on the latest available Audited Financial Statements (AFS)** of the borrowers will be mandatory. Hence, blank data field shall be regarded as invalid data and to be considered as erroneous report. In order to facilitate the revision of the report, a copy of database format shall be provided upon request.

For questions/clarifications/requests, the following are the BSP's contact persons:

Ms. Lynn R. Arellano	- (UBs, KBs and IBs)
Mr. Vincent Jon S. Aguinaldo	- (TBs and NBFIs)

at telephone numbers (trunk line) **524-7011** local **2679** and (direct line) **526-5613**.

For compliance.


ALBERTO V. REYES
Deputy Governor

6 August 2003
Attachments: a/s

**INSTRUCTIONS FOR THE ACCOMPLISHMENT OF
BSP 7-16-32A (UBs, KBs and IBs)/TB Form 15 (TBs)/BSP 7-26-24 (NBQBs, IHs & NBFIs)**

- A. The report shall be accomplished quarterly by all Universal Banks (UBs), Commercial Banks (KBs), Islamic Banks (IBs), Thrift Banks (TBs), Non-Bank Financial Institutions with Quasi-Banking Functions (NBQBs), Investment Houses (IHs) with trust functions, and Non-Bank Financial Institutions (NBFIs) which are subsidiaries and affiliates of UBs, KBs, IBs, TBs, and NBQBs.
- B. Each reporting institution with or without exposure are required to submit a notarized control profflist (**Annex B**) duly signed by the authorized officer to the **Supervisory Reports and Studies Office (SRSO)**, Bangko Sentral ng Pilipinas. Institutions transmitting via cc:mail/lotus notes or internet shall likewise fax (fax #523-3461) the notarized control profflist to SRSO.

Indicate in the control profflist the phrase “**not applicable**” if there is nothing to report on any or all of FORM1 to FORM6. Refer to **Annex B-1** for sample formats.

- C. The report shall be submitted to the SRSO not later than 15 banking/business days from the end of the reference quarter.
- D. The report shall be submitted electronically (via cc:mail/lotus notes or internet) or in diskette media. The diskettes shall be properly labeled as to name of reporting institution and reference date.
- E. This is a category A-2 report. Late submission of reports shall be subject to the appropriate penalty prescribed under **Subsection X162.2** of the Manual of Regulations (MOR) for Banks and **Subsections 4162Q.3 and 4162N.3** of the MOR for Non-Banks.
- F. This is a consolidated report, i.e., head office and all its branches, agencies, etc., taken as a unit. The Trust Department/Investment Management Department shall accomplish a similar report, to be merged/appended to the consolidated report of the bank proper.
- G. The exposures of the Trust Department/Investment Management Department, in their capacity as trustee, fund manager, securities dealer/broker, or agent, must be included in the computation of the total exposures to an individual or company or to a group of individuals/companies.
- H. The report must show the actual data as of end of reference quarter as reflected in the records of the institution.
- I. This report will be used as basis for computer processing. ***Care should therefore be exercised towards accuracy of entries, avoiding alterations or modifications of file names, and data structure***, i.e., field names, field lengths and field types. Any alterations or modifications in the file names or data structures shall be construed as an erroneous report and shall be subject to the appropriate penalty.
- J. This report shall include all credit accommodations and investments in debt and equity securities held by the financial institution to an individual/company or to a group of individuals/companies, when such credit and equity exposures aggregate to ₱ 1 million or more.

- K. The ₱ 1 million exposure benchmark refers to the total exposure of the financial institution in the form of local or foreign currency denominated loans and receivables (**Form 1**), investments (**Form 2**), equity holdings (**Form 3**) and selected contingent accounts (**Form 4**).

Specific allowance for probable losses set up/booked by the financial institution and loans/investments classification (**Form 5**) and selected balance sheet and income statement accounts (**Form 6**) pertain to *borrowers in FORM 1* and *issuers in Form 2*.

- L. For institutions with borrowers with various types of loans, even if a single loan is less than ₱ 1 million but the aggregate exposure is ₱ 1 million or more, such exposure shall be included in the report.
- M. The report shall include exposure of less than ₱ 1 million to an individual/company belonging to a group of individuals/companies if the total exposure to the same group aggregates to ₱1 million or more.
- N. Holding companies, subsidiaries, affiliates and sister companies shall be included in determining the group of companies. In addition, the reporting institution shall determine which individual/company shall be considered as belonging to a group based on its assessment of credit information when loans were granted or collateral business was considered.

ACCOMPLISHMENT OF THE FORM

- A. All files must be submitted in a **.dbf** format using the prescribed data structure (**Annex C**) of this Circular Letter.
- B. All amounts should be in **absolute value** (do not round-off). At no time should the amounts be less than zero.
- C. Foreign currency-denominated lending and investments shall be revalued in accordance with the Guidelines on Revaluation. **Past due accounts** should be revalued if their translation at currency exchange rates will result in realizing foreign exchange losses (in case of a devaluing foreign currency). On the other hand, these accounts need not be revalued if the prevailing exchange rate becomes higher and translation thereof will result in realizing a profit
- D. All entries must be in **UPPERCASE**.
- E. Borrower/issuer/entity/accountee/counter party should be entered as:
1. For **individuals**, separate by comma as in:
SURNAME, FIRST NAME MIDDLE NAME
 2. For **institutions**, **DO NOT** use abbreviations or acronyms; use SEC registered names.

BSP 7-16-32A (UBs, KBs and IBs)
TB Form 15 (TBs)
BSP 7-26-24 (NBQBs, IHs and NBFIs)
Revised, August 2003

Original - SRSO
DEADLINE: 15 business days from end
of reference quarter

Name of Reporting Institution

Bank/Non-Bank Code

QUARTERLY REPORT ON CREDIT AND EQUITY EXPOSURES TO
INDIVIDUALS/COMPANIES/GROUPS AGGREGATING ₱ 1 MILLION AND ABOVE
Control Proof List
As of Quarter Ended _____, _____

	Number of Records	Total Amount
Loans and Receivables (Form1) 1. Outstanding Amount in Peso/Peso Equivalent 2. Outstanding Amount in US Dollar		
Investments (Form2) 1. Outstanding Amount in Peso/Peso Equivalent 2. Outstanding Amount in US Dollar		
Equity Holdings (Form3) 1. Outstanding Amount in Peso/Peso Equivalent 2. Outstanding Amount in US Dollar		
Selected Contingent Accounts (Form4) A. Letters of Credit/Guarantee/Underwriting Debt Securities 1. Amount Unavailed in Peso/Peso Equivalent 2. Amount Unavailed in US Dollar B. Derivatives 1. Notional Amount in Peso/Peso Equivalent 2. Notional Amount in US Dollar		
Specific Allowance for Probable Losses (Form5) 1. Amount of Specific Allowance for Probable Losses		
Selected BS & IS Accounts (Form6)		

I _____ of the above-mentioned Institution do solemnly swear that the above statement is true to the best of my knowledge and belief.

(President / Exec. Vice President)

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

NOTARY PUBLIC

Doc. No. _____
Page No. _____
Book No. _____
Series of 20 _____

BSP 7-16-32A (UBs, KBs and IBs)
TB Form 15 (TBs)
BSP 7-26-24 (NBQBs, IHs and NBFIs)
Revised, August 2003

Original - SRSO
DEADLINE: 15 business days from end
of reference quarter

QUARTERLY REPORT ON CREDIT AND EQUITY EXPOSURES TO
INDIVIDUALS/COMPANIES/GROUPS AGGREGATING ₱ 1 MILLION AND ABOVE
Control Proof List
As of Quarter Ended _____, _____

	Number of Records	Total Amount
Loans and Receivables (Form1)	<i>not applicable</i>	<i>not applicable</i>
1. Outstanding Amount in Peso/Peso Equivalent		
2. Outstanding Amount in US Dollar		
Investments (Form2)	<i>not applicable</i>	<i>not applicable</i>
1. Outstanding Amount in Peso/Peso Equivalent		
2. Outstanding Amount in US Dollar		
Equity Holdings (Form3)	<i>not applicable</i>	<i>not applicable</i>
1. Outstanding Amount in Peso/Peso Equivalent		
2. Outstanding Amount in US Dollar		
Selected Contingent Accounts (Form4)		
A. Letters of Credit/Guarantee/Underwriting Debt Securities	<i>not applicable</i>	<i>not applicable</i>
1. Amount Unavailed in Peso/Peso Equivalent		
2. Amount Unavailed in US Dollar		
B. Derivatives	<i>not applicable</i>	<i>not applicable</i>
1. Notional Amount in Peso/Peso Equivalent		
2. Notional Amount in US Dollar		
Specific Allowance for Probable Losses (Form5)	<i>not applicable</i>	<i>not applicable</i>
1. Amount of Specific Allowance for Probable Losses		
Selected BS & IS Accounts (Form6)	<i>not applicable</i>	

I _____ of the above-mentioned Institution do solemnly swear that the above statement is true to the best of my knowledge and belief.

(President / Exec. Vice President)

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

NOTARY PUBLIC

Doc. No. _____
Page No. _____
Book No. _____
Series of 20 _____

**DATA STRUCTURE FOR THE
QUARTERLY REPORT ON CREDIT AND EQUITY EXPOSURES TO
INDIVIDUALS / COMPANIES / GROUPS AGGREGATING ₱1 MILLION AND ABOVE**

FORM 1 ¾ LOANS and RECEIVABLES

File Name : FORM1

FIELD	FIELD NAME	TYPE	LENGTH	DP	DESCRIPTION (GL Acct Code)	VALID VALUES
1	BKCODE	N	6		Bank/Non-Bank Code	Should be in the list of valid bank/non-bank codes
2	REFDATE	N	8		Reference Date	Indicate the reference date (end of reporting quarter). Should be in the CCYYMMDD format.
3	BOOKCDE	N	2		Book Code	11 – Peso Regular accounts 12 – Foreign Regular accounts 20 – FCDU accounts 30 – Foreign Office accounts The following codes should be used only for TRUST DEPARTMENT ACCOUNTS - 41 – Trust Dept Acct - Peso account 42 – Trust Dept Acct - FCDU account
4	TRUSTYP	N	1		Trust Type Code	The following codes should be used only for TRUST DEPARTMENT ACCOUNTS (book code 41 or 42): 1 – Trust & Other Fiduciary Acct. (TOFA) 2 – Common Trust Fund (CTF) 3 – Investment Management Account (IMA) 4 – TOFA – Others
5	BORRNAME	C	60		Borrower Name	For individuals , separate by comma as in: SURNAME, FIRST NAME MIDDLE NAME For institutions , do not use abbreviations or acronyms; use SEC registered names. Use UPPERCASE .
6	TIN	C	20		Tax Identification No.	Tax ID of Borrower. Include hyphens. Do not put invalid data such as “000-000-000”, “xxxxxx”, “999999”, “N/A” or “in process”.
7	BORRTYPE	N	2		Borrower Type	10 – National Government 11 – Local Government 31 – Government Financial Corporation 32 – Gov’t Non-Financial Corporation 33 – Semi-Gov’t/Gov’t Instrumentalities and Agencies 37 – Commercial Bank 38 – Other Local Bank 39 – Other Financial Intermediary/NBQB 42 – Private Non-Financial Corporation 50 – Individual 60 – Single Proprietorship 70 – Partnership 80 – Cooperative

FIELD	FIELD NAME	TYPE	LENGTH	DP	DESCRIPTION (GL Acct Code)	VALID VALUES
8	RELATION	N	1		Borrower's Relationship to Lending Bank / DOSRI Indicator	1 – Director 2 – Officer 3 – Stockholder 4 – Related Interest 5 – Employee
9	INDUSTRY	N	5		Main Line of business / Purpose of Loan of the Borrower - Industry Classification Code	Refer to 1994 Philippine Standard Industrial Classification (PSIC) Manual for list of valid industry classification code. For institutions , indicate the main line of business For individuals , indicate the purpose of loan - - If the funds are to be used to finance business owned, e.g. to finance operations of retail business, to finance operations of power plant owned, to finance operations of shoe factory, indicate PSIC of the business; - If the funds are to be used to finance car/housing loan, or for other personal use indicate PSIC for personal consumption (95000 – valid PSIC code)
10	LOANTYPE	N	3		Loan Type Code 1204 02 (GL CODE for TRUST : 1204 04 4020602) 1204 06 1204 08 1204 14 For UBs, KBs, IBs & TBs only - 1204 16 1206 02 1206 04 1208 02 For UBs, KBs, only - 1210 02 1210 04 1210 06 For UBs, KBs 1212 02 → & IBs only 1212 04 → For UBs, KBs & IBs only 1212 06 1214 1216 0202 1216 0204 1202 00 1434 00 For FCs only - 1204 05 For FCs & Cr Card Companies only - 1204 07 For UBs & IHs only - 1218 02 → 1218 04	11 – Demand Loans 12 – Bills Discounted 13 – Time Loans 14 – Mortgage Contract Receivable 15 – Loans and Discounts - Foreign 16 – Peso Loans - FCDO/EFCDU 17 – Agrarian Reform Loans 18 – Other Agri Credit Loans 19 – Development Incentive Loans - PD 717 20 – Export Bills Purchased 21 – Bills Purchased - Clean 22 – Bills Purchased - Documentary 23 – Import Bills 24 – Import Bills Under Trust Receipts (TR) 25 – Domestic Bills Under (TR) 26 – Customers' Liability for this Bank's Acceptances Outstanding 27 – Restructured Loans - fully secured Cir. No. 169 dated 07/13/98 28 – Restructured Loans - unsecured or partially secured 30 – Interbank Loans Receivable 31 – Accounts Receivable 32 – Lease Contracts Receivable 33 – Receivables Financed Underwriting Accounts - 81 – Underwritten Debt Securities Purchased 82 – Receivables - Underwritten Debt Securities Sold

FIELD	FIELD NAME	TYPE	LENGTH	DP	DESCRIPTION (GL Acct Code)	VALID VALUES
					(GL CODE for TRUST : 1220 02 4020602) 1220 04 1220 06 1220 08 1220 10 1220 12 1220 14 For FCs & IHs only - 1220 16	TAS – Loans: 91 – Gov't Securities Purchased under Resale Agreements 92 – Gov't Securities Purchased under Certificates of Assignments / Participation with Recourse 93 – Gov't Securities Purchased under Reverse Repurchase Agreements with BSP 94 – Private Debt Securities / Commercial Papers (CPs) Purchased 95 – Private Debt Securities / CPs under Purchased Resale Agreements 96 – Private Debt Securities / CPs Sold Repurchase Agreements 97 – Private Debt Securities / CPs Purchased under Certificates of Assignments / Participation with Recourse 98 – Private Debt Securities Sold under Certificates of Assignment (CA)/Participation with
11	STATCODE	N	1		Loan Status Code -	1 – Current 2 – Past Due 3 – Items in Litigation (ITL)
12	NPLICODE	N	1		Non-Performing Loan (NPL) Status Code -	0 – Not NPL 1 – NPL (per BSP Circular No. 202 dated 1999/05/27)
13	GUARDEP	N	15	2	Amount of Guarantee Deposit	For FCs only and Loan Type Code = 32 31 – Heavy Equipment 32 – Machinery 33 – Cars 34 – Trucks 35 – Office Equipment 36 – Other Movables
14	LEASETYP	N	2		Code for Leased Type	
15	OSPESO	N	15	2	Outstanding Amount in Peso/Peso Equivalent	Accumulate all transactions with common loan type and security code for one record entry.
16	OSDOLR	N	15	2	Outstanding Amount in US Dollar	
17	OSORIG	N	15	2	Outstanding Amount in Original Currency	
18	CURR	C	3		Code of Original Currency	Refer to Annex E for the list of valid currency codes.
19	DUEDETE	N	8		Latest due date	Should be in the CCYYMMDD format. Fill in 99999999 to indicate various due dates, for multiple transaction with the same loan type.
20	AMTSEC	N	15	2	Amount Secured	Sum of AMTSEC and AMTUNSEC should equal the OSPESO At no time should AMTSEC or the AMTUNSEC be less than zero. AMTSEC should not be greater than APPRSVAL (appraised value of the collateral)

FIELD	FIELD NAME	TYPE	LENGTH	DP	DESCRIPTION (GL Acct Code)	VALID VALUES
21	SECCODE	N	2		Security Code	21 – REM – Insured by Home Financing Commission (HFC) 22 – REM - Not Insured by HFC 31 – Chattel Mortgage 41 – Holdout vs. Peso Dep./Dep. Subs. (DS) 42 – Holdout vs. FCDU Deposit of Resident 43 – Holdout vs. FCDU Dep of Non-resident 44 – Assignment of / Pledge of Government Securities (GS) 45 – Cash Margin Deposit 46 – Assign. of Export LC/PO/Sales and/or Service Contract 47 – Guaranteed by Rep. of the Phils. (RP) 48 – Guaranteed by National Shelter Program (NSP) 49 – Guaranteed by HIGC - Mortgage and Guaranty and Credit Insurance Program 50 – Guaranteed by HMDF - Expanded Housing Loan Program (EHLP) 51 – Guaranteed by Foreign Institution 61 – Shares of Stock of Other Bank/ NBFi - PSE Listed 62 – Shares of Stock of Other Bank/ NBFi -Unlisted 63 – Shares of Stock of Other Firms - PSE Listed 64 – Shares of Stock of Other Firms - Unlisted 65 – Deed of Assignment of Accounts Receivable 66 – Mortgage Trust Indenture 90 – Other Securities
22	APPRSVAL	N	15	2	Latest Appraised Value of Security	APPRSVAL (appraised value of security) should be filled up only if SECCODE = 21, 22 & 31 APPRSVAL (appraised value security) should not be less than AMTSEC (Amount Secured)
23	APPRSDTE	N	8		Latest Appraisal Date of Security	APPRSDTE (appraisal date of security should be filled up if APPRSVAL is not equal to ZERO) Should be in the CCYYMMDD format.
24	AMTUNSEC	N	15	2	Amount Unsecured	
25	CMNAME	C	60		Name of Co-maker/ Guarantor / Surety	For Unsecured Loan only- For individuals , separate by comma as in: SURNAME, FIRST NAME MIDDLE NAME For institutions , do not use abbreviations or acronyms; use SEC registered names. Use UPPERCASE .
Should be filled up only for SL Acct. No. 121802 - UNDERWRITING DEBT SECURITIES PURCHASED (loan type 81)						
26	GAIN	N	15	2	Accumulated Market Gains/(Losses)	Refer to Manual of Accounts

FORM 2 ¾ INVESTMENTS

File Name : FORM2

FIEL D	FIELD NAME	TYPE	LENGTH	DP	DESCRIPTION (GL Acct Code)	VALID VALUES
1	BKCODE	N	6		Bank/Non-Bank Code	Should be in the list of valid bank/non-bank codes
2	REFDATE	N	8		Reference Date	Indicate the reference date (end of reporting quarter). Should be in the CCYYMMDD format.
3	BOOKCDE	N	2		Book Code	11 – Peso Regular accounts 12 – Foreign Regular accounts 20 – FCDU accounts 30 – Foreign Office accounts The following codes should be used only for TRUST DEPARTMENT ACCOUNTS - 41 – Trust Dept Acct - Peso account 42 – Trust Dept Acct - FCDU account
4	TRUSTYP	N	1		Trust Type Code	The following codes should be used only for TRUST DEPARTMENT ACCOUNTS (book code 41 or 42): 1 – Trust & Other Fiduciary Acct. (TOFA) 2 – Common Trust Fund (CTF) 3 – Investment Management Account (IMA) 4 – TOFA – Others
5	ISSUER	C	60		Name of Issuer/Obligor of debt instruments.	DO NOT use abbreviations or acronyms. Use only SEC registered names. Use UPPERCASE .
6	TIN	C	20		Tax Identification No.	Indicate the BIR issued Tax Identification Number of the issuer. Include hyphens. Do not put invalid data such as "000-000-000", "xxxxxx", "999999", "N/A" or "in process".
7	INDUSTRY	N	5		Main Line of business / Purpose of Loan of the Borrower - Industry Classification Code	Refer to 1994 Philippine Standard Industrial Classification (PSIC) Manual for list of valid industry classification code. For institutions , indicate the main line of business For individuals , indicate the purpose of loan - - If the funds are to be used to finance business owned, e.g. to finance operations of retail business, to finance operations of power plant owned, to finance operations of shoe factory, indicate PSIC of the business; - If the funds are to be used to finance car/housing loan, or for other personal use indicate PSIC for personal consumption (95000 – valid PSIC code)

FIEL D	FIELD NAME	TYPE	LENGTH	DP	DESCRIPTION (GL Acct Code)	VALID VALUES
8	BORRTYPE	N	2		Issuer Type Code	10 – National Government 11 – Local Government 31 – Government Financial Corporation 32 – Gov't Non-Financial Corporation 33 – Semi-Gov't/Gov't Instrumentalities and Agencies 37 – Commercial Bank 38 – Other Local Bank 39 – Other Financial Intermediary/NBQB 42 – Private Non-Financial Corporation 50 – Individual 60 – Single Proprietorship 70 – Partnership 80 – Cooperative
9	INVCODE	N	2		Investments Type Code 1320 02 1320 04 1350 02 1350 04 1350 06 1340 02 1340 06 1340 10	TAS – Investments: 11 – Government Securities Purchased 12 – Gov't Securities Sold Under Repurchase Agreement Investment in Bonds & Other Debt Instruments (IBODI) 15 – Government 16 – Private 17 – Foreign Available for Sale Securities (ASS) 25 – Government 26 – Private 27 – Foreign The following codes should be used only for TRUST DEPARTMENT ACCOUNTS (Book Code 41 or 42): TRUST – Investments 10 – Gov't Securities with Guarantee 21 – Gov't Securities without Guarantee 22 – Money Market or Deposit Substitute Instrument 29 – Other Securities and Debt Instruments 35 – Asset-Backed Securities Should be filled up only for Trust Type 1 or 3 60 – CTF–Own Trust Department 70 – CTF–Other Bank's Trust Department
10	STATCODE	N	1		Investments Status Code -	1 – Current 2 – Past Due 3 – Items in Litigation (ITL)
11	NPLICODE	N	1		Non-Performing Investments (NPI) Status Code -	0 – Not NPI 1 – NPI (debt instruments/securities whose principal and/or interest is unpaid for thirty (30) days or more after maturity date)

FIEL D	FIELD NAME	TYPE	LENGTH	DP	DESCRIPTION (GL Acct Code)	VALID VALUES
12	AMTPESO	N	15	2	Amount Outstanding in Peso/Peso Equivalent	Accumulate all transactions with common <i>investment type</i> and <i>security code</i> for one record entry.
13	AMTDOLR	N	15	2	Amount Outstanding in US Dollar	
14	AMTORIG	N	15	2	Amount Outstanding in Original Currency	
15	CURR	C	3		Code of Original Currency	Refer to Annex E for the list of valid currency codes.
16	AMTSEC	N	15	2	Amount Secured	Sum of AMTSEC and AMTUNSEC should equal the AMTPESO At no time should AMTSEC or the AMTUNSEC be less than zero. AMTSEC should not be greater than APPRSVAL (appraised value of the collateral)
17	SECCODE	N	2		Security Code	21 – REM – Insured by Home Financing Commission (HFC) 22 – REM - Not Insured by HFC 31 – Chattel Mortgage 41 – Holdout vs. Peso Dep./Dep. Subs. (DS) 42 – Holdout vs. FCDU Deposit of Resident 43 – Holdout vs. FCDU Dep of Non-resident 44 – Assignment of / Pledge of Government Securities (GS) 45 – Cash Margin Deposit 46 – Assign. of Export LC/PO/Sales and/or Service Contract 47 – Guaranteed by Rep. of the Phils. (RP) 48 – Guaranteed by National Shelter Program (NSP) 49 – Guaranteed by HIGC - Mortgage and Guaranty and Credit Insurance Program 50 – Guaranteed by HMDF - Expanded Housing Loan Program (EHLF) 51 – Guaranteed by Foreign Institution 61 – Shares of Stock of Other Bank/ NBF - PSE Listed 62 – Shares of Stock of Other Bank/ NBF - Unlisted 63 – Shares of Stock of Other Firms - PSE Listed 64 – Shares of Stock of Other Firms - Unlisted 65 – Deed of Assignment of Accounts Receivable 66 – Mortgage Trust Indenture 90 – Other Securities

FIEL D	FIELD NAME	TYPE	LENGTH	DP	DESCRIPTION (GL Acct Code)	VALID VALUES
18	APPRSVAL	N	15	2	Latest Appraised Value of Security	APPRSVAL (appraised value of security) should be filled up only if SECCODE = 21, 22 & 31 APPRSVAL (appraised value security) should not be less than AMTSEC (Amount Secured)
19	APPRSDTE	N	8		Latest Appraisal Date of Security	APPRSDTE (appraisal date of security should be filled up if APPRSVAL is not equal to ZERO) Should be in the CCYYMMDD format.
20	AMTUNSEC	N	15	2	Amount Unsecured	
Should be filled up only for INVESTMENTS IN BONDS AND OTHER DEBT INSTRUMENTS (IBODI) (INVCODE 15 to 17) AND TRUST DEPARTMENT ACCOUNTS (INVCODE 10, 21 & 29)						
21	DISCOUNT	N	15	2	Accumulated Bond Discount	
22	AMORT	N	15	2	Accumulated Premium Amortization	
Should be filled up only for SL Acct. No. 134000 - AVAILABLE FOR SALE SECURITIES (ASS) (investment types 25 to 27)						
23	GAIN	N	15	2	Accumulated Market Gains/(Losses)	Refer to Manual of Accounts

FORM 3 ¾ EQUITY HOLDINGS

File Name : FORM3

FIELD	FIELD NAME	TYPE	LENGTH	DP	DESCRIPTION (GL Acct Code)	VALID VALUES
1	BKCODE	N	6		Bank/Non-Bank Code	Should be in the list of valid bank/non-bank codes
2	REFDATE	N	8		Reference Date	Indicate the reference date (end of reporting quarter). Should be in the CCYYMMDD format.
3	BOOKCDE	N	2		Book Code	11 – Peso Regular accounts 12 – Foreign Regular accounts Code for TRUST DEPARTMENT ACCOUNTS 41 – Peso Regular account
4	TRUSTYP	N	1		Trust Type Code	Code for TRUST DEPARTMENT ACCOUNTS (book code 41): 1 – Trust & Other Fiduciary Acct. (TOFA) 2 – Common Trust Fund (CTF) 3 – Investment Management Account (IMA) 4 – TOFA – Others
5	ENTITY	C	60		Name of Entity	DO NOT use abbreviations or acronyms. Use only SEC registered names. Use UPPERCASE .
6	TIN	C	20		Tax Identification No.	Indicate the BIR issued Tax Identification Number of the entity. Include hyphens. Do not put invalid data such as “000-000-000”, “xxxxxx”, “999999”, “N/A” or “in process”.
7	ENTITYPE	N	2		Type of Entity Code	Domestic: 10 – National Government 11 – Local Government 31 – Government Financial Corporation 32 – Gov’t Non-Financial Corporation 33 – Semi-Gov’t/Gov’t Instrumentalities and Agencies 37 – Commercial Bank 38 – Other Local Bank 39 – Other Financial Intermediary/NBQB 42 – Private Non-Financial Corporation Abroad: 21 – Subsidiaries 29 – Other Entities Abroad
8	INDUSTRY	N	5		Main Line of business / Purpose of Loan of the Borrower - Industry Classification Code	Refer to 1994 Philippine Standard Industrial Classification (PSIC) Manual of Reference Files for list of valid industry classification code. For institutions , indicate the main line of business For individuals , indicate the purpose of loan - • If the funds are to be used to finance business owned, e.g. to finance operations of retail business, to finance operations of power plant owned, to finance operations of shoe factory, indicate PSIC of the business ; • If the funds are to be used to finance car/housing loan, or for other personal use indicate PSIC for personal consumption (95000 – valid PSIC code)

FIEL D	FIELD NAME	TYPE	LENGTH	DP	DESCRIPTION (GL Acct Code)	VALID VALUES
9	EQTYPE	N	2		Type of Equity Investment Code Applicable Only to - UBs, KBs, FCs & IHs → 1360 UBs & IHs → 1310 02 UBs & IHs → 1310 06 UBs, KBs & IHs → 1330 (GL CODE for TRUST : 4020602)	11 – Equity Investments 31 – Underwritten Equity Sec. Purchased 32 – Receivables – Underwritten Equity Securities Sold 40 – Trading Account Equity Securities The following codes should be used only for TRUST DEPARTMENT ACCOUNTS (book code = 41): 31 – Short-Term Equity – Stocks Listed in the Stock Exchange 32 – Short-Term Equity – Stocks Not Listed in the Stock Exchange 40 – Shares of Stock – Long-Term Equity
10	INVTYPE	N	2		Investment Type Code	11 – Allied Financial Undertaking 12 – Allied Non-Financial Undertaking 20 – Non-Allied Undertaking
11	STKCLASS	N	1		Class of Stock Code	1 – Preferred 2 – Common
12	PARVALUE	N	9	4	Par Value per Share	
13	SHARES	N	9		Number of Shares	
14	ACQPESO	N	15	2	Acquisition Cost in Peso/Peso Equivalent	
15	ACQDOL	N	15	2	Acquisition Cost in US Dollar	
16	ACQORIG	N	15	2	Acquisition Cost in Original Currency	
17	BOOKVAL	N	15	2	Total Book Value	Total capital accounts of the issuing corporation divided by the number of shares outstanding multiplied by the number of shares owned. Where there are different classes of stocks, the capital accounts should first be apportioned to each type of stock.
18	PCNT	N	7	4	Percent to Total Equity	Amount should be in percent, as in 70.5 for a 70.5% owned entity instead of 0.705
19	AMTPESO	N	15	2	Amt Outstanding in Peso/Peso Equivalent	
20	AMTDOLR	N	15	2	Amt Outstanding in US Dollar	
21	AMTORIG	N	15	2	Amt Outstanding in Orig. Currency	
22	CURR	C	3		Code of Original Currency	Refer to Annex E for the list of valid currency codes.
23	GAIN	N	15	2	Accumulated Market Gains/(Losses) 1310 02	Should be filled up only for UNDERWRITTEN EQUITY SECURITIES PURCHASED (investment type 31)
24	VALRES	N	15	2	Booked Valuation Reserve	Amount set up against current operations to provide for losses (e.g. decline in market, book value on equity investments or long-term equity investment), this account is also known as "Allowance for Probable Losses" .
25	BOOKDTE	N	8		Date Booked (of Valuation Reserve)	Should be in the CCYYMMDD format.

FORM 4 ¾ SELECTED CONTINGENT ACCOUNTS

File Name : FORM4

FIELD	FIELD NAME	TYPE	LENGTH	DP	DESCRIPTION (GL Acct Code)	VALID VALUES
1	BKCODE	N	6		Bank/Non-Bank Code	Should be in the list of valid bank/non-bank codes
2	REFDATE	N	8		Reference Date	Indicate the reference date (end of reporting quarter). Should be in the CCYYMMDD format.
3	BOOKCDE	N	2		Book Code	11 – Peso Regular accounts 12 – Foreign Regular accounts 20 – FCDU accounts 30 – Foreign Office accounts
4	ACCTEE	C	100		Name of Accountee/Counter Party	DO NOT use abbreviations or acronyms. Use only SEC registered names. Use UPPERCASE .
5	TIN	C	20		Tax ID Number	Indicate the BIR issued Tax Identification Number of the accountee. Include hyphens. Do not put invalid data such as “000-000-000”, “xxxxxx”, “999999”, “N/A” or “in process”.
6	INDUSTRY	N	5		Main Line of business / Purpose of Loan of the Borrower - Industry Classification Code	Refer to 1994 Philippine Standard Industrial Classification (PSIC) Manual of Reference Files for list of valid industry classification code. For institutions, indicate the main line of business For individuals, indicate the purpose of loan - - If the funds are to be used to finance business owned, e.g. finance operations of retail business, finance operations of power plant owned, finance operations of shoe factory, indicate PSIC of the business; - If the funds are to be used to finance car/housing loan, other personal use indicate PSIC for personal consumption (95000 – valid PSIC code)
7	CONTYPE	N	2		Selected Contingent Accounts Type Code 4002 08 4002 12 4002 4004 02 4004 02 4004 04 4004 06 For UBs, KBs, IBs & IHs only - 4042 00	LETTERS OF CREDIT - 10 – Deferred Letters of Credit 20 – Stand-by Letters of Credit 25 – Regular Letters of Credit GUARANTEES ISSUED - 31 – Shipline Bonds Guarantees Issued 32 – Airway Bills Guarantees Issued 33 – Foreign Loans Guarantees Issued 34 – Foreign-Performance Bonds Guarantees Issued 39 – Other Guarantees Issued UNDERWRITING DEBT SECURITIES - 40 – Underwriting Debt Securities Unsold

FIEL D	FIELD NAME	TYP E	LENGT H	DP	DESCRIPTION (GL Acct Code)	VALID VALUES
7	CONTYPE	N	2		Selected Contingent Accounts Type Code 4020 00 4024 00 4028 02 4028 04 4028 06 4028 08 4034 02 4034 04 4036 02 4036 04	DERIVATIVES - 50 – Forward Exchange Sold 51 – Forward Rate Agreement Sold 52 – Financial Options Bought - Call Option Sold 53 – Financial Option Bought - Put Option Sold 54 – Financial Options Sold - Call Option Sold 55 – Financial Options Sold - Put Option Sold 56 – Interest Rate Swap Receivable - Fixed 57 – Interest Rate Swap Receivable - Floating 58 – Interest Rate Swap Payable - Fixed 59 – Interest Rate Swap Payable - Floating
Should be filled up only for GUARANTEES, LETTERS OF CREDIT ACCOUNTS and UNDERWRITING DEBT SECURITIES						
8	VALPESO	N	15	2	Face Value in Peso/Peso Equivalent	Sum of AMTPESO and UNAVPESO should equal the VALPESO.
9	VALDOL	N	15	2	Face Value in US Dollar	Sum of AMTDOLR and UNAVDOLR should equal the VALDOL.
10	VALORIG	N	15	2	Face Value in Original Currency	Sum of AMTORIG and UNAVORIG should equal the VALORIG.
11	AMTPESO	N	15	2	Amount Aailed in Peso/Peso Equivalent	Indicate total amount in Peso/Peso Equivalent of drawings made against the letter of credit/guarantee.
12	AMTDOLR	N	15	2	Amount Aailed in US Dollar	Indicate total amount in US Dollar of drawings made against the letter of credit/guarantee.
13	AMTORIG	N	15	2	Amount Aailed in Original Currency	Indicate total amount in Original Currency of drawings made against the letter of credit/guarantee.
14	UNAVPESO	N	15	2	Amount Unavailed in Peso/Peso Equivalent	Indicate total amount in Peso/Peso Equivalent the undrawn balance of the letter of credit/guarantee.
15	UNAVDOLR	N	15	2	Amount Unavailed in US Dollar	Indicate total amount in US Dollar the undrawn balance of the letter of credit/guarantee.
16	UNAVORIG	N	15	2	Amount Unavailed in Original Currency	Indicate total amount in Original Currency the undrawn balance of the letter of credit/guarantee.
Should be filled up only for DERIVATIVE ACCOUNTS -						
17	DRVPESO	N	15	2	Notional Amount in Peso/Peso Equivalent	Indicate total notional amount in Peso/Peso Equivalent of derivative accounts.
18	DRVDOLR	N	15	2	Notional Amount in US Dollar	Indicate total notional amount in US Dollar of derivative accounts.
19	DRVORIG	N	15	2	Notional Amount in Original Currency	Indicate total amount in Original Currency of derivative accounts.

FIEL D	FIELD NAME	TYP E	LENGT H	DP	DESCRIPTION (GL Acct Code)	VALID VALUES
Should be filled up for GUARANTEES, LETTERS OF CREDIT, UNDERWRITING DEBT SECURITIES and DERIVATIVE ACCOUNTS						
20	CURR	C	3		Code of Original Currency	Refer to Annex E for the list of valid currency codes.
Should be filled up only for GUARANTEES, LETTERS OF CREDIT ACCOUNTS and UNDERWRITING DEBT SECURITIES						
21	SECURITY	N	2		Security Code	21 – Cash 22 – Holdout on Deposits/Dep. Substitute 29 – Others
22	APPRSVAL	N	15	2	Latest Appraised Value of Security	APPRSVAL (appraised value of security) should be filled up only if SECURITY = 29 (e.g. Chattel Mortgage, REM - Insured or Not Insured by HFC)
23	APPRSDTE	N	8		Latest Appraisal Date of Security	APPRSDTE (appraisal date of security should be filled up if APPRSVAL is not equal to ZERO) Should be in the CCYYMMDD format.
24	DOSRIND	N	1		DOSRI Indicator Code	Should be filled up only for - (Letters of Credit type = 20 and Book Code = 11) 1 – DOSRI 2 – Non-DOSRI

FORM 5 ¾ SPECIFIC ALLOWANCE FOR PROBABLE LOSSES & LOANS/INVESTMENTS CLASSIFICATION

File Name : FORM5

NOTE - Specific allowance for probable losses set up/booked by the financial institution and loans/investments classification pertain to **borrowers** in **FORM 1** and **issuers** in **FORM 2**.

FIELD	FIELD NAME	TYPE	LENGTH	DP	DESCRIPTION (GL Acct Code)	VALID VALUES
1	BKCODE	N	6		Bank/Non-Bank Code	Should be in the list of valid bank/non-bank codes
2	REFDATE	N	8		Reference Date	Indicate the reference date (end of reporting quarter). Should be in the CCYYMMDD format.
3	BOOKCDE	N	2		Book Code	11 – Peso Regular accounts 12 – Foreign Regular accounts 20 – FCDU accounts 30 – Foreign Office accounts The following codes should be used only for TRUST DEPARTMENT ACCOUNTS - 41 – Trust Dept Acct - Peso account 42 – Trust Dept Acct - FCDU account
4	TRUSTYP	N	1		Trust Type Code	The following codes should be used only for TRUST DEPARTMENT ACCOUNTS (book code 41 or 42): 1 – Trust & Other Fiduciary Acct. (TOFA) 2 – Common Trust Fund (CTF) 3 – Investment Management Account (IMA) 4 – TOFA – Others
5	BORRNAME	C	60		Borrower/Issuer Name	For individuals , separate by comma as in: SURNAME, FIRST NAME MIDDLE NAME For institutions , do not use abbreviations or acronyms; use SEC registered names. Use UPPERCASE .
6	TIN	C	20		Tax ID Number	Indicate the BIR issued Tax Identification Number of the accountee/counter party. Include hyphens. Do not put invalid data such as "000-000-000", "xxxxxx", "999999", "N/A" or "in process".
7	INDUSTRY	N	5		Main Line of business / Purpose of Loan of the Borrower - Industry Classification Code	Refer to 1994 Philippine Standard Industrial Classification (PSIC) Manual for list of valid industry classification code. For institutions , indicate the main line of business For individuals , indicate the purpose of loan - • If the funds are to be used to finance business owned, e.g. to finance operations of retail business, to finance operations of power plant owned, to finance operations of shoe factory, indicate PSIC of the business ; • If the funds are to be used to finance car/housing loan, or for other personal use indicate PSIC for personal consumption (95000 – valid PSIC code)

FIELD	FIELD NAME	TYPE	LENGTH	DP	DESCRIPTION (GL Acct Code)	VALID VALUES
8	LOANTYPE	N	3		Loan Type Code 1204 00 1206 00 1208 00 1210 00 1212 00 1214 00 1216 0202 1216 0204 1202 00 1434 00 For UBs & IHs only - 1218 02 1218 04 1220 08 1220 10 1220 12 1220 14 For FCs & IHs only - 1220 16	10 – Loans and Discounts (Sum of "LOANTYPE" codes 11, 12, 13, 14, 15, 16, 32 and 33 in FORM 1) 20 – Agra. Reform/Other Agri. Credit Loans - PD 717 (Sum of "LOANTYPE" codes 17 and 18 in FORM 1) 30 – Development Incentive Loans - PD 717 40 – Bills Purchased (BP) (Sum of "LOANTYPE" codes 20, 21 and 22 in FORM 1) 50 – Customer Liability on Bills/Drafts Under LC/TR (Sum of "LOANTYPE" codes 23, 24 and 25 in FORM 1) 60 – Customers' Liability for this Bank's Acceptances Outstanding 71 – Restructured Loans - fully secured Cir. No. 169 dated 07/13/98 72 – Restructured Loans - unsecured or partially secured 75 – Interbank Loans Receivable 76 – Accounts Receivable Underwriting Accounts - 81 – Underwritten Debt Securities Purchased 82 – Receivables - Underwritten Debt Securities Sold TAS – Loans: 94 – Private Debt Securities / Commercial Papers (CPs) Purchased 95 – Private Debt Securities / CPs under Purchased Resale Agreements 96 – Private Debt Securities / CPs Sold Repurchase Agreements 97 – Private Debt Securities / CPs Purchased under Certificates of Assignments / Participation with Recourse 98 – Private Debt Securities Sold under Certificates of Assignment (CA)/Participation with Recourse
9	INVCODE	N	2		Investments Type Code 1350 00	Instruments (IBODI) The following codes should be used only for TRUST DEPARTMENT ACCOUNTS (Book Code 41 or 42): TRUST – Investments 21 – Gov't Securities without Guarantee 29 – Other Securities and Debt Instruments 35 – Asset-Backed Securities

FIELD	FIELD NAME	TYPE	LENGTH	DP	DESCRIPTION (GL Acct Code)	VALID VALUES
10	SECCODE	N	2		Indicate Security Code, if <i>loan/investment</i> is secured.	21 – REM – Insured by Home Financing Commission (HFC) 22 – REM - Not Insured by HFC 31 – Chattel Mortgage 41 – Holdout vs. Peso Dep./Dep. Subs. (DS) 42 – Holdout vs. FCDU Deposit of Resident 43 – Holdout vs. FCDU Dep of Non-resident 44 – Assignment of / Pledge of Government Securities (GS) 45 – Cash Margin Deposit 46 – Assign. of Export LC/PO/Sales and/or Service Contract 47 – Guaranteed by Rep. of the Phils. (RP) 48 – Guaranteed by National Shelter Program (NSP) 49 – Guaranteed by HIGC - Mortgage and Guaranty and Credit Insurance Program 50 – Guaranteed by HMDF - Expanded Housing Loan Program (EHLP) 51 – Guaranteed by Foreign Institution 61 – Shares of Stock of Other Bank/ NBFi - PSE Listed 62 – Shares of Stock of Other Bank/ NBFi -Unlisted 63 – Shares of Stock of Other Firms - PSE Listed 64 – Shares of Stock of Other Firms - Unlisted 65 – Deed of Assignment of Accounts Receivable 66 – Mortgage Trust Indenture 90 – Other Securities
11	STATCODE	N	1		Loans/ Investments Status Code -	1 – Current 2 – Past Due 3 – Items in Litigation (ITL)
12	NPLICODE	N	1		Non-Performing Loans/ Investments (NPL/ I) Status Code -	0 – Not NPL/ I 1 – NPL (per BSP Circular No. 202 dated 1999/05/27) NPI (debt instruments/securities whose principal and/or interest is unpaid for thirty (30) days or more after maturity date)

FIELD	FIELD NAME	TYPE	LENGTH	DP	DESCRIPTION (GL Acct Code)	VALID VALUES
13	SPFCLOSS	N	15	2	Specific Allowance for Probable Losses	Accumulate all transactions with common loan type (LOANTYPE) and security code (SECCODE) / investment type (INVTTYPE) and security code (SECCODE) for one record entry. Amount of specific allowance for probable losses should not exceed total outstanding amount in peso/peso equivalent (OSPESO - FORM 1) / (AMTPESO - FORM 2).
14	BOOKDTE	N	8		Date Booked (of Specific Allowance for Probable Losses)	Should be in the CCYYMMDD format. Fill in 99999999 to indicate various booked dates, for multiple transaction with the same loan/investment type.
15	BCLASS	N	1		Bank Loan/Investment Classification Code BSP Circular No. 247 dated 2000/06/02	1 – Unclassified 2 – Especially Mentioned 3 – Substandard Secured 4 – Substandard Unsecured 5 – Doubtful 6 – Loss

FORM 6 ¾ SELECTED BALANCE SHEET & INCOME STATEMENT ACCOUNTS
[Latest Available AUDITED FINANCIAL STATEMENTS (AFS)]

NOTE - Information pertains to borrowers in *FORM 1* and issuers in *FORM 2*.
Data should be one record per entity.

File Name : FORM6

FIELD	FIELD NAME	TYPE	LENGTH	DP	DESCRIPTION (GL Acct Code)	VALID VALUES
1	BKCODE	N	6		Bank/Non-Bank Code	Should be in the list of valid bank/non-bank codes
2	REFDATE	N	8		Reference Date	Indicate the reference date (end of reporting quarter). Should be in the CCYYMMDD format.
3	BORRNAME	C	60		Borrower/Issuer Name	Borrower/Issuer Name applicable only to sole proprietorship, partnership or corporation. Do not use abbreviations or acronyms; use SEC registered names. Use UPPERCASE .
4	TIN	C	20		Tax Identification No.	Indicate the BIR issued Tax Identification Number (TIN) of the borrower/issuer. Include hyphens. Do not put invalid data such as "000-000-000", "xxxxxx", "999999", "N/A" or "in process".
5	INDUSTRY	N	5		Main Line of business of the Borrower - Industry Classification Code	Refer to 1994 Philippine Standard Industrial Classification (PSIC) Manual of Reference Files for list of valid industry classification code. Indicate the main line of business of the borrower.
6	TOTASSET	N	15	2	Total Assets	
7	TOTLIABS	N	15	2	Total Liabilities	
8	STCKHLEQ	N	15	2	Total Stockholders' Equity	
9	GROSSREV	N	15	2	Gross Revenue	
10	TOTEXPNS	N	15	2	Total Expenses	
11	INTEXPNS	N	15	2	Interest Expenses	
12	NETINCOM	N	15	2	Net Income/(Loss)	
13	FINSLTE	N	8		Date of the Latest Audited Financial Statement	Should be in the CCYYMMDD format

MAPPING OF MODIFICATIONS

FORM1 - LOANS and RECEIVABLES

FIELD DESCRIPTIONS	FIELDNAMES		
	BSP CL dated 2003 AUGUST	BSP CL dated 2001 MAY	BSP CL dated 1998 JANUARY
1 Bank/Non-Bank Code	BKCODE	BKCODE	BKCODE
2 Reference Date	REFDATE	REFDATE	TRDATE
3 Book Code	BOOKCDE	BOOKCDE	BOOK_CDE
4 Trust Type Code	TRUSTYP	TRUSTYP	
5 Borrower Name	BORRNAME	BORRNAME	BORROWER
6 TIN	TIN	TIN	TIN
7 Borrower Type Code	BORRTYPE	BORRTYPE	
8 Borrower's Relationship to Lending Bank Code	RELATION		
9 Industry Classification Code to be Financed	INDUSTRY	INDUSTRY	IND_CDE
10 Loan Type Code	LOANTYPE	LOANTYPE	CREDIT_TYP
11 Loan Status Code	STATCODE		
12 Non-Performing Loans (NPL) Status Code	NPLICODE		
13 Guarantee Deposit For FCs only and Loan Type	GUARDEP		GUAR_DEP
14 Leased Type Code Code = 29	LEASETYP		LEASE_TYP
15 Outstanding Amount in Peso/Peso Equivalent	OSPESO	OSPESO	TOTAL_AMT
16 Outstanding Amount in US Dollar	OSDOLR	OSDOLR	
17 Outstanding Amount in Original Currency	OSORIG	OSORIG	
18 Code of Original Currency	CURR	CURRCDE	
19 Latest Due Date	DUEDTE	DUEDTE	
20 Amount Secured	AMTSEC	AMTSEC	SEC_AMT
21 Security Code	SECCODE	SECCODE	COLL_TYP
22 Latest Appraised Value of Security	APPRSVAL	SECAPAMT	COLL_AMT
23 Latest Appraisal Date of Security	APPRSDTE	SECAPDTE	
24 Amount Unsecured	AMTUNSEC	AMTUNSEC	UNSEC_AMT
25 Co-Maker's Name	CMNAME	CMNAME	
26 Accumulated Market Gains/(Losses) - UDS	GAIN	GAIN	
27 Booked Valuation Reserve		VALRES	
28 Booking Date of Valuation Reserve		BOOKDTE	
29 Code for Nationality of Borrower		NATION	
30 Code for Residency of Borrower		RESIND	
31 Business Undertaking		UNDERTKE	
32 ITL Indicator Code		ITLIND	
27 Account Type		ACCTYPE	
28 Risk Indicator Code		RISKIND	
29 Bank Loan Classification Code		BCLASS	
30 Branch Code		BRCODE	
31 Batch Number			BATCH
32 Institution Code			INST_CDE
33 Form Code			FORM_CDE
34 Current Balance			CUR_BAL
35 Past Due			PAST DUE

MAPPING OF MODIFICATIONS

FORM2 - INVESTMENTS

FIELD DESCRIPTIONS	FIELDNAMES		
	BSP CL dated 2003 AUGUST	BSP CL dated 2001 MAY	BSP CL dated 1998 JANUARY
1 Bank/Non-Bank Code	BKCODE	BKCODE	BKCODE
2 Reference Date	REFDATE	REFDATE	TRDATE
3 Book Code	BOOKCDE	BOOKCDE	BOOK_CDE
4 Trust Type Code	TRUSTYP	TRUSTYP	
5 Name of Issuer/Obligor of debt instruments	ISSUER	ISSUER	BORROWER
6 TIN	TIN	TIN	TIN
7 Industry Classification Code to be Financed	INDUSTRY	INDUSTRY	IND_CDE
8 Issuer Type Code	BORRTYPE		
9 Investments Type Code	INVCODE	DEBTTYPE	CREDIT_TYP
10 Investments Status Code	STATCODE		
11 Non-Performing Investments (NPI) Status Code	NPLICODE		
12 Amount Outstanding in Peso/Peso Equivalent	AMTPESO	AMTPESO	TOTAL_AMT
13 Amount Outstanding in US Dollar	AMTDOLR	AMTDOLR	
14 Amount Outstanding in Original Currency	AMTORIG	AMTORIG	
15 Code of Original Currency	CURR	CURRCDE	
16 Amount Secured	AMTSEC		
17 Security Code	SECCODE		
18 Latest Appraised Value of Security	APPRSVAL		
19 Latest Appraisal Date of Security	APPRSDTE		
20 Amount Unsecured	AMTUNSEC		
21 Accumulated Bond Discount	DISCOUNT	DISCOUNT	
22 Accumulated Premium Amortization	AMORT	AMORT	
23 Accumulated Market Gains/(Losses)	GAIN	GAIN	
24 Booked Valuation Reserve		VALRES	
25 Booking Date of Valuation Reserve		BOOKDTE	
26 Face Value in Peso/Peso Equivalent		VALPESO	FACE_VAL
27 Face Value in US Dollar		VALDOL	
28 Maturity Date		MATDTE	
29 Risk Indicator Code		RISKIND	
30 Branch Code		BRCODE	
31 Batch Number			BATCH
32 Institution Code			INST_CDE
33 Form Code			FORM_CDE

MAPPING OF MODIFICATIONS

FORM3 - EQUITY HOLDINGS

FIELD DESCRIPTIONS	FIELDNAMES		
	BSP CL dated 2003 AUGUST	BSP CL dated 2001 MAY	BSP CL dated 1998 JANUARY
1 Bank/Non-Bank Code	BKCODE	BKCODE	BKCODE
2 Reference Date	REFDATE	REFDATE	TRDATE
3 Book Code	BOOKCDE	BOOKCDE	BOOK_CDE
4 Trust Type Code	TRUSTYP	TRUSTYP	
5 Name of Entity	ENTITY	ENTITY	BORROWER
6 TIN	TIN	TIN	TIN
7 Type of Entity Code	ENTITYE	ENTITYE	
8 Industry Classification Code to be Financed	INDUSTRY	INDUSTRY	IND_CDE
9 Type of Equity Investment Code	EQTYPE	EQTYPE	
10 Investment Type Code	INVTTYPE		
11 Class of Stock Code	STKCLASS	STKCLASS	CLASS_STCK
12 Par Value Per Share	PARVALUE	PARVALUE	PAR_VAL
13 Number of Shares	SHARES	SHARES	NO_SHARES
14 Acquisition Cost in Peso/Peso Equivalent	ACQPESO	ACQPESO	ACQ_COST
15 Acquisition Cost in US Dollar	ACQDOL	ACQDOL	
16 Acquisition Cost in Original Currency	ACQORIG	ACQORIG	
17 Total Book Value	BOOKVAL	BOOKVAL	BOOK_VAL
18 Percent to Total Equity	PCNT	PCNT	
19 Amount Outstanding in Peso/Peso Equivalent	AMTPESO	AMTPESO	
20 Amount Outstanding in US Dollar	AMTDOLR	AMTDOLR	
21 Amount Outstanding in Original Currency	AMTORIG	AMTORIG	
22 Code of Original Currency	CURR	CURRCDE	
23 Accumulated Market Gains/(Losses)	GAIN	GAIN	
24 Booked Valuation Reserve	VALRES	VALRES	
25 Booking Date of Valuation Reserve	BOOKDTE	BOOKDTE	
26 Branch Code		BRCODE	
27 Batch Number			BATCH
28 Institution Code			INST_CDE
29 Form Code			FORM_CDE
30 Dividend Receivable			DIVD_RCVD

MAPPING OF MODIFICATIONS

FORM4 - SELECTED CONTINGENT ACCOUNTS

FIELD DESCRIPTIONS	FIELDNAMES		
	BSP CL dated 2003 AUGUST	BSP CL dated 2001 MAY	BSP CL dated 1998 JANUARY
1 Bank/Non-Bank Code	BKCODE	BKCODE	BKCODE
2 Reference Date	REFDATE	REFDATE	TRDATE
3 Book Code	BOOKCDE	BOOKCDE	BOOK_CDE
4 Name of Accountee	ACCTEE	ACCTEE	BORROWER
5 TIN	TIN	TIN	TIN
6 Industry Classification Code to be Financed	INDUSTRY	INDUSTRY	IND_CDE
7 Selected Contingent Accounts Type Code	CONTYPE	LCTYPE	LC_TYP
8 Face Value in Peso/Peos Equivalent	VALPESO	VALPESO	
9 Face Value in US Dollar	VALDOL	VALDOL	
10 Face Value in Original Currency	VALORIG	VALORIG	
11 Amount Aailed in Peso/Peso Equivalent	AMTPESO		
12 Amount Aailed in US Dollar	AMTDOLR		
13 Amount Aailed in Original Currency	AMTORIG		
14 Amount Unavailed in Peso/Peso Equivalent	UNAVPESO	UNAVPESO	
15 Amount Unavailed in US Dollar	UNAVDOLR	UNAVDOLR	
16 Amount Unavailed in Original Currency	UNAVORIG	UNAVORIG	
17 Notional Amount in Peso/Peso Equivalent	DRVPESO		
18 Notional Amount in US Dollar	DRVDOLR		
19 Notional Amount in Original Currency	DRVORIG		
20 Code of Original Currency	CURR	CURRCDE	
21 Security Code	SECURITY	SECCODE	COLL_TYP
22 Latest Appraised Value of Security	APPRSVAL	SECAPAMT	COLL_AMT
23 Latest Appraisal Date of Security	APPRSDTE	SECAPDTE	
24 DOSRI Indicator Code	DOSRIND		
25 Status Code		STATUS	
26 Branch Code		BRCODE	
27 Batch Number			BATCH
28 Institution Code			INST_CDE
29 Form Code			FORM_CDE

MAPPING OF MODIFICATIONS

Annex D
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FORM5 - SPECIFIC ALLOWANCE FOR PROBABLE LOSSES & LOANS/ INVESTMENTS CLASSIFICATION

FIELD DESCRIPTIONS	FIELDNAMES		
	BSP CL dated 2003 AUGUST	BSP CL dated 2001 MAY	BSP CL dated 1998 JANUARY
1 Bank/Non-Bank Code	BKCODE	BKCODE	BKCODE
2 Reference Date	REFDATE	REFDATE	TRDATE
3 Book Code	BOOKCDE	BOOKCDE	BOOK_CDE
4 Trust Type Code	TRUSTYP	TRUSTYP	
5 Borrower/Issuer Name	BORRNAME	BORRNAME	BORROWER
6 TIN	TIN	TIN	TIN
7 Industry Classification Code to be Financed	INDUSTRY	INDUSTRY	IND_CDE
8 Loan Type Code	LOANTYPE	LOANTYPE	CREDIT_TYP
9 Investments Type Code	INVCODE	DEBTTYPE	CREDIT_TYP
10 Security Code	SECCODE	SECCODE	
11 Loans/ Investments Status Code	STATCODE		
12 Non-Performing Loans/ Investments (NPL/ I) Status Code	NPLICODE		
13 Specific Allowance for Probable Losses	SPFCLOSS	VALRES	
14 Booking Date of Specific Allowance for Probable Losses	BOOKDTE	BOOKDTE	
15 Bank Loan/Investment Classification Code	BCLASS	BCLASS	

LIST OF CURRENCY CODES

ARA	Argentine Peso	JPY	Japanese Yen
AUD	Australian Dollar	KRW	Korean Won
ATS	Australian Schillings	KWD	Kuwait Dinar
BHD	Bahrain Dinar	LUF	Luxembourg
BEF	Belgian Franc	MYR	Malaysian Dollar
BRE	Brazilian Cruzeiro	MXP	Mexican Peso
BRN	Brunei Dollar	NLG	Netherland Guilder
CAD	Canadian Dollar	NZD	New Zealand Dollar
DKK	Danish Crone	NOK	Norwegian Krone
DEM	Deutsche Mark	PKR	Pakistan Rupee
AED	Dirham	PHP	Philippine Peso
GBP	Eng Pound Sterling	PTE	Portugal Escudo
EUR	Euro Currency	SAR	Saudi Rial
ECU	Euro Currency Unit	SGD	Singapore Dollar
FIM	Finland Markka	ZAR	South African Rand
FRF	French Franc	ESP	Spanish Peseta
GRD	Greece Drachma	SEK	Swedish Kroner
HKD	Hongkong Dollar	CHF	Swiss Franc
INR	Indian Rupee	SYP	Syrian Pound
IDR	Indonesian Rupiah	TWD	Taiwan Dollar
IQD	Iraq Dinar	THB	Thailand Baht
ILE	Irish	USD	US Dollar
ITL	Italian Lira	VEB	Venezuelan Bolivar