



BANGKO SENTRAL NG PILIPINAS
OFFICE OF THE GOVERNOR

CIRCULAR NO. 913
Series of 2016

Subject: Revised Features of Monetary Operations under the Interest Rate Corridor (IRC) System

In its Resolution No. 961 dated 2 June 2016, the Monetary Board approved the following amendments to the Manual of Regulations for Banks (MORB) and the Manual of Regulations for Non-Bank Financial Institutions (MORNBFI) to operationalize the revised features of the Bangko Sentral ng Pilipinas' monetary operations under the IRC system:

Section 1. Subsections X234.6 of the MORB and 4101Q.6 of the MORNBFI shall be amended to refer to the new deposit facilities of BSP as follows:

"§X234.6/4101Q.6 Sale, discounting, assignment or negotiation by banks/quasi-banks of their credit rights arising from claims against the Bangko Sentral to clients.

Pursuant to the policy of the Bangko Sentral to promote investor protection and transparency in securities transactions as important components of capital markets development, placements in the Term Deposit Facility (TDF), the Overnight Deposit Facility (ODF), and Reverse Repurchase agreements with the Bangko Sentral, shall not be the subject of sale, discounting, assignment or negotiation on a with or without recourse basis.

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Section 2. Subsection X240.6 (e) of the MORB shall be amended to refer to the new deposit facility of the BSP as follows:

"§ X240.6 Liquidity floor. Unless otherwise prescribed by the Monetary Board, authorized government depository banks other than the Bangko Sentral, and authorized private banks shall, inclusive of the required reserves against deposits and/or deposit substitutes, maintain a fifty percent (50%) liquidity floor with respect to deposits of, borrowings from, and all other liabilities to, the Government and government entities, in the form of transferable government securities which represent direct obligations of the National Government.

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e. Placement of banks in the Term Deposit Facility (TDF) and the Overnight Deposit Facility (ODF) of the Bangko Sentral.

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Section 3. Subsections X409.2 (e) of the MORB and 4409Q.2 (e) of the MORNBFi shall be amended to refer to the new deposit facilities of the BSP.

(a) Subsection X409.2 (e) is amended, as follows:

“§ X409.2 Lending and investment disposition. Assets received in trust or in other fiduciary capacity shall be administered in accordance with the terms of the instrument creating the trust or other fiduciary relationship.

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e. Placements in the Bangko Sentral Term Deposit Facility (TDF) and the Overnight Deposit Facility (ODF) subject to the applicable provisions of Section X601 and *Appendix 78a*.

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(b) Subsection X4409Q.2 (e) is amended, as follows:

“§4409Q.2 Lending and investment disposition. Assets received in trust or in other fiduciary capacity shall be administered in accordance with the terms of the instrument creating the trust or other fiduciary relationship.

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e. Placements in the Bangko Sentral Term Deposit Facility (TDF) and the Overnight Deposit Facility (ODF) subject to the applicable provisions of Section 4601Q and *Appendix Q-47a*.

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Section 4. Part A of Part Six of the MORB/MORNBFi are hereby amended as follows:

(a) Section X601 and Subsections X601.1 to X601.3 of the MORB/Section 4601 and Subsections 4601Q.1 to 4601Q.3 are amended to read as follows:

“A. MONETARY OPERATIONS OF THE BANGKO SENTRAL

Section X601/4601Q (2008 – 4602Q) Monetary Operations

Monetary operations refer to the buying/selling of government securities, lending/borrowing against underlying assets as collateral, acceptance of fixed-term deposits, foreign exchange swaps, and other monetary instruments of the Bangko Sentral aimed at influencing the underlying demand and supply conditions for money.

The following rules and regulations shall govern the buying and selling of government securities in the open market pursuant to Section 91 of R.A. No. 7653.

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§X601.1/4601Q.1 Repurchase agreements with Bangko Sentral.

- a. Repurchase agreements may be entered into with the Bangko Sentral subject to the following terms and conditions:
 - (1) *Rate.* The rates on repurchase transactions shall be determined by auction, based on guidelines as prescribed by the Bangko Sentral.
 - (2) *Term.* The tenor of the repurchase agreement shall be set by the Bangko Sentral.
 - (3) *Security.* Only obligations of the National Government and its instrumentalities and political subdivisions, which are fully guaranteed by the Government, with a remaining maturity of at least six (6) days and which are freely negotiable and regularly serviced, shall be eligible as underlying instruments for repurchase agreements subject to the collateral requirement prescribed by the Bangko Sentral.
 - (4) *Delivery.* Delivery of the underlying instruments shall be made to the Bangko Sentral at the prescribed time based on guidelines as prescribed by the Bangko Sentral.
 - (5) At the maturity of the repurchase agreement, the Bangko Sentral Treasury Department shall return the underlying instruments to the issuer of such agreement.
- b. US dollar (USD) denominated repurchase agreement facility may likewise be entered into with the Bangko Sentral, subject to the following terms and conditions, and as may be provided under the repo agreement facility:
 - (1) *Eligible borrowers.* The USD denominated repurchase facility shall only be available to banks with legitimate foreign currency denominated funding needs as may be provided under the repurchase facility: *Provided*, that the borrowing shall be for the account of the applicant bank and shall not be used to fund liquidity requirements of foreign branches, affiliates, or subsidiaries.
 - (2) *Security.* Only USD denominated obligations of the National Government of the Republic of the Philippines shall be eligible as collateral.
 - (3) The guidelines on the availment of USD repurchase agreement with the

Bangko Sentral are shown in *Appendix 86*.

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§X601.2/4601Q.2 Reverse repurchase agreements with the Bangko Sentral. Reverse Repurchase Agreement (RRP) refers to the Bangko Sentral's monetary instrument where the Bangko Sentral sells government securities with a commitment to buy them back at a later date. Reverse repurchase agreements shall be open to banks (universal, commercial, and thrift) and NBQBs. These counterparties may enter into RRP transactions with the Bangko Sentral by participating in the RRP auction operation and said transactions with the Bangko Sentral shall be subject to the following terms and conditions:

- a. *Rate.* The interest rate on the RRP facility shall be set by the Bangko Sentral in accordance with its monetary policy decision making.
- b. *Term.* Tenors shall be set at a minimum of one (1) day (overnight) and a maximum of 364 days, or as determined by the Bangko Sentral.
- c. *Auction Schedule.* RRP auctions will be held regularly based on a schedule prescribed by the Bangko Sentral.
- d. *Volume.* The auction size will be determined by the Bangko Sentral based on its assessment of liquidity conditions.
- e. *Eligible Security.* The underlying securities shall consist of securities representing obligations of the National Government. Such securities shall be valued at 100%. The Bangko Sentral shall prescribe the rules for the constructive delivery of securities.
- f. *Access to the RRP facility* shall be governed by guidelines issued by the Bangko Sentral.

Reverse repurchase agreements entered into by the Bangko Sentral with any AAB are included in the definition of the term "deposit substitutes" under Sec. 22 (y) Chapter 1 of the National Internal Revenue Code of 1997.

The Bangko Sentral shall withhold twenty percent (20%) Final Withholding Tax (FWT) and five percent (5%) Gross Receipts Tax (GRT) on its reverse repurchase agreements, under the following guidelines:

- (1) All overnight reverse repurchase agreements with the Bangko Sentral shall be subject to the twenty percent (20%) FWT and five percent (5%) Gross Receipts Tax (GRT) in the same manner as term reverse repurchase agreements, which tax is deducted on each maturity date and remitted to the BIR. These taxes shall be automatically withheld; and

- (2) With respect to repurchase agreements from 01 January 2008 to 22 August 2008, the concerned banks/QBs shall reimburse the Bangko Sentral the amount equivalent to forty percent (40%) of the twenty percent (20%) FWT due thereon. However, banks/QBs which choose to pay the whole twenty percent (20%) FWT shall remit the amount equivalent to the sixty percent (60%) balance thereof to the BIR, through the Bangko Sentral as withholding agent. In both cases, payment of the FWT to the Bangko Sentral shall be made on or before 03 April 2009, either in full or in three (3) installments: *Provided*, That a bank/QB which intends to pay in installments shall remit the first payment on or before 06 March 2009, the second on or before 20 March 2009 and the last on or before 03 April 2009: *Provided, further*, That payments due shall be deducted from the Regular Demand Deposit Account (RDDA) of concerned banks/QBs. The Bangko Sentral shall issue the certificate of final withholding tax reflecting the amount of the FWT paid; and
- (3) Concerned banks/QBs shall issue the corresponding debit authority to the Bangko Sentral to cover the twenty percent (20%) FWT on their reverse repurchase agreements with the Bangko Sentral as mentioned in Item "2" above.

§X601.3/4601Q.3 Settlement procedures on the purchase and sale of government securities under repurchase agreements with the Bangko Sentral. Xxx

(b) Subsection X601.4 of the MORB is added as follows:

§X601.4 Borrowings from the Overnight Lending Facility (OLF) of the Bangko Sentral. The OLF is a Bangko Sentral standing facility which allows counterparties to obtain overnight liquidity from the Bangko Sentral on an open-volume basis against eligible collateral in order to cover short-term liquidity requirements. The OLF shall be open to banks (universal, commercial, and thrift) and NBQBs.

- a. Counterparties may avail of borrowings from the Bangko Sentral's OLF subject to the following terms and conditions:
 - (1) *Rate.* The interest rate on borrowings from the OLF shall be set by the Bangko Sentral in relation to the policy interest rate.
 - (2) *Term.* Tenor shall be for one (1) day only.
 - (3) *Volume.* Open volume, limited only by the eligible collateral offered by the availing counterparties.
 - (4) *Eligible Collateral.* Only direct obligations of the National Government or of its instrumentalities and political subdivisions which are fully

guaranteed by the Government, with a remaining maturity of not less than six (6) days and which are freely negotiable and are encumbered, shall be eligible as collateral. The Bangko Sentral shall prescribe rules for the delivery of collateral.

(5) *Operating Hours.* The OLF is available on demand to eligible counterparties during trading hours as prescribed by the Bangko Sentral.

(c) Subsections X601.5 to X601.8 of the MORB/ Subsections 4601Q.5 to 4601Q.8 are amended to read as follows:

§X601.5/4601Q.5 *Overnight deposits with Bangko Sentral.* The Overnight Deposit Facility (ODF) is a Bangko Sentral standing facility which allows banks (universal, commercial, and thrift), NBQBs, and trust entities to place overnight deposits with the Bangko Sentral, subject to the following terms and conditions:

- a. *Rate.* The interest rate on the overnight deposit facility shall be set by the Bangko Sentral in relation to the policy interest rate.
- b. *Term.* Tenor shall be one (1) day only.
- c. *Volume.* No limit.
- d. *Operating hours.* The ODF is available on demand to eligible counterparties during trading hours as prescribed by the Bangko Sentral.
- e. Access to the ODF shall be governed by guidelines issued by the Bangko Sentral.

The Bangko Sentral shall withhold the twenty percent (20%) Final Withholding Tax (FWT) and the five percent (5%) Gross Receipts Tax (GRT) on its overnight deposit transactions, under the following guidelines:

- (1) All overnight deposit transactions with the Bangko Sentral shall be subject to the twenty percent (20%) FWT and the five percent (5%) GRT which tax is deducted on each maturity date and remitted to the BIR;
- (2) The Bangko Sentral Treasury Department shall automatically withhold the twenty percent (20%) FWT and the five percent (5%) GRT on the overnight deposit of eligible counterparties with the Bangko Sentral.

§X601.6/4601Q.6 *The Bangko Sentral Term Deposit Facility (TDF).* The TDF is a key liquidity absorption facility of the Bangko Sentral used to withdraw liquidity from the

system in bulk.¹ Term deposit transactions shall be open to banks (universal, commercial, and thrift), NBQBs, and trust entities and may be effected with the Bangko Sentral subject to the following terms and conditions:

- a. *Rate.* The interest rates shall be determined by auction, based on guidelines as prescribed by the Bangko Sentral.
- b. *Term.* The tenor of term deposits shall be set by the Bangko Sentral.
- c. *Auction Schedule.* TDF auctions will be held on a weekly basis or as determined by the Bangko Sentral.
- d. *Volume.* The auction size will be determined by the Bangko Sentral and announced with an appropriate lead time ahead of the auction date.
- e. Placements in the TDF shall be governed by guidelines issued by the Treasury Department of the Bangko Sentral.

The Bangko Sentral shall withhold the twenty percent (20%) Final Withholding Tax (FWT) and the five percent (5%) Gross Receipts Tax (GRT) on its term deposit transactions, under the following guidelines:

- (1) All term deposit transactions with the Bangko Sentral shall be subject to the twenty percent (20%) FWT and the five percent (5%) GRT which tax is deducted on each maturity date and remitted to the BIR;
- (2) The Bangko Sentral Treasury Department shall automatically withhold the twenty percent (20%) FWT and the five percent (5%) GRT on the term deposit of eligible counterparties with the Bangko Sentral.

§X601.7/4601Q.7 Bangko Sentral trading windows and services during public sector holidays. The guidelines on Bangko Sentral's trading windows and services during public sector holidays are shown in Appendix 84/Q-49.

§X601.8/4601Q.8 Prohibition Against funds from Non- Residents being accepted in the Term Deposit Facility (TDF) and the Overnight Deposit Facility (ODF). The TDF and ODF are monetary instruments deployed by the Bangko Sentral for the purpose of managing domestic liquidity in the financial system. These facilities should not be made available for opportunistic investment activities funded from non-resident sources. Further, placements in the TDF and the ODF are contractual in nature and thus shall be governed by the intent of the contracting parties. In keeping with the nature of these facilities, counterparties of the Bangko Sentral, shall comply with the Guidelines on the Prohibition Against the Use of Funds from Non-Resident Sources

¹ The TDF also refers to the Term Deposit Auction Facility in Participation Agreements and Rules and Regulation pertaining to the BSP facilities under the Monetary Operations System.

for Placements in the Bangko Sentral's Term Deposit Facility (TDF) and the Overnight Deposit Facility (ODF) shown in Appendix 78/Q-47."

Section 5. Annexes A, A-1, A-2, and A-3 of this Circular shall replace the corresponding Appendices of the MORB/MORNBFI, as follows:

- a. Annex A of this Circular on Settlement of Interbank Transactions vis-à-vis Covering Reserve Requirement/Deficiency of Bank's Demand Deposit Account with the Bangko Sentral shall replace Appendix 39 of the MORB.
- b. Annex A-1 of this Circular on the Guidelines on the Prohibition against the Use of Funds from Non-Resident Sources for Placements in the Bangko Sentral's Term Deposit Facility (TDF) and the Overnight Deposit Facility (ODF) shall replace Appendix 78 of the MORB/Q-47 of the MORNBFI.
- c. Annex A-2 on the Access of Trust Departments/Entities which are Counterparties in the Term Deposit Facility (TDF) and the Overnight Deposit Facility (ODF) of the Bangko Sentral shall replace Appendix 78a of the MORB/Q-47a of the MORNBFI.
- d. Annex A-3 on the Guidelines for Days Declared as Public Sector Holidays shall replace Appendix 84 of the MORB/Q-49 of the MORNBFI.

Section 6. Appendix T-1 of the MORNBFI is amended to refer to the revised appendices as follows:

	Appendix	Reference in T Regulations
Xxx	Xxx	Xxx
Q-47	Guidelines on the Prohibition Against the Use of Funds from Non-resident Sources for Placements in the Bangko Sentral's Term Deposit Facility (TDF) and the Overnight Deposit Facility (ODF)	Sec. 4402T Applicable Regulations on Trust and Other Fiduciary Activities
Q-47a	Access of Trust Departments/Entities which are Counterparties in the Term Deposit Facility (TDF) and the Overnight Deposit Facility (ODF) of the Bangko Sentral	Sec. 4409Q Trust and Other Fiduciary Business (except Subsections 4409Q .4 Ceiling on Loans; 4409Q .8 Tax-exempt Individual Trust Accounts)
Xxx	Xxx	Xxx

Section 7. The Financial Reporting Package (FRP), issued under Circular No. 512 dated 3 February 2006, as amended, and Simplified FRP issued under Circular No. 644 dated 10 February 2009, as amended, are further amended to (a) revise the Manual of Accounts to incorporate the definition of the new facilities under the IRC and (b) revise the reporting templates of the FRP and Simplified FRP, as follows:

(a) Manual of Accounts

"BALANCE SHEET ACCOUNTS

Asset Accounts

XXX

3. Due from Bangko Sentral ng Pilipinas (BSP) – This refers to the balance of the deposit account maintained with the BSP.

Xxx

The Due from BSP accounts shall be broken down as to:

(a) Demand Deposit – Xxx

(b) Overnight Deposit – This refers to the amount of funds placed in the Bangko Sentral's overnight standing facility the interest rate of which is set in relation to the policy interest rate.

(c) Term Deposit – This refers to the amount of funds placed in the Bangko Sentral's term deposit facility that is used to withdraw liquidity from the system in bulk, the interest rate of which is determined by auction.

(d) Others – This refers to the amount of Due from BSP which cannot be appropriately classified under items (a), (b), and (c) above. Funds set aside and used as compliance for other regulatory requirements shall also be classified under this account.

4. Xxx

Xxx

Liability Accounts

Xxx

5. Bills Payable

(a) **Bangko Sentral ng Pilipinas (BSP)** – This refers to the amortized cost of obligations to the BSP.

(a.1) **Rediscounting** – This refers to the amortized cost of obligations arising from availments of rediscounting facilities of the BSP.

(a.2) **Emergency Advances** – This refers to the amortized cost of obligations arising from emergency advances from the BSP.

(a.3) **Overnight Borrowings** – This refers to the amount availed from the Bangko Sentral's standing overnight lending facility in order to cover short-term liquidity requirements.

(a.4) **Overdrafts** – This refers to the amortized cost of obligations arising from overdrafts from the BSP.

(a.5) **Others** – This refers to the amortized cost of obligations arising from other obligations to the BSP.

(b) Interbank Loans Payable

Xxx”

(b) Report Schedule

Attached as Annexes are the revised reporting templates of the Balance Sheet of the FRP/Simplified FRP and the related schedules, as follows:

Annex B	-	Balance Sheet
Annex B-1	-	Schedule 24
Annex B-2	-	Schedule 30b
Annex B-3	-	Schedule 38a
Annex B-3a	-	Schedule 38a1
Annex B-3b	-	Schedule 38a3
Annex B-3c	-	Schedule 38a4

Section 8. The FRP for Trust Institutions (FRPTI) issued under Circular No. 609 dated 26 May 2008, as amended, is further amended to (a) revise the Manual of Accounts to incorporate the definition of the new facilities under the IRC, and (b) revise the reporting templates of the FRPTI, as follows:

(a) Manual of Accounts

“BALANCE SHEET ACCOUNTS

Asset Accounts

XXX

2. Due from Bangko Sentral ng Pilipinas (BSP) – This refers to the balance of the deposit account maintained with the BSP, which shall be comprised of the following:

(a) Demand Deposit Account – This refers to the amount due from Bangko Sentral

denominated in Philippine currency to comply with the reserve requirements as provided under Section 94 of R.A. No. 7653.

(b) **Overnight Deposit Account** – This refers to the amount of funds placed in the Bangko Sentral’s overnight standing facility the interest rate of which is set in relation to the policy interest rate.

(c) **Term Deposit Account** – This refers to the amount of funds placed in the Bangko Sentral’s term deposit facility that is used to withdraw liquidity from the system in bulk, the interest rate of which is determined by auction.

3. Xxx

Xxx”

(b) Report Schedule

Attached as Annexes are the revised reporting templates of the Balance Sheet of the FRP and the related schedules, as follows:

Annex C	-	Balance Sheet
Annex C-1	-	Schedule A1
Annex C-2	-	Schedule A2
Annex C-3	-	Schedule E2
Annex C-4	-	Schedule E2a
Annex C-5	-	Schedule E2b

Section 9. The guidelines governing the mode and submission of the revised electronic reportorial templates of the (1) Financial Reporting Package under Circular No. 512 dated 3 February 2006, as amended and (2) the FRPTI under Circular No. 609 dated 26 May 2008, as amended, shall be covered by a separate issuance.

Section 10. QBs shall report transactions in the BSP’s facilities using the existing Consolidated Statement of Condition (CSOC) template as follows:

- a. Placements in the ODF and TDF shall be recorded under the “Due from Bangko Sentral ng Pilipinas - Reserves” account of the CSOC.
- b. Borrowings from the OLF shall be recorded under the “Bills Payable – Others” sub-account of the CSOC and under Item A.1.d. of Schedule 5.

Reverse repurchase agreements with the Bangko Sentral shall continue to be recorded under the “Trading Account Securities-Loans – Government Securities Purchased under Reverse Repurchase Agreements with the BSP” sub-account of the

CSOC. Repurchase agreements with the Bangko Sentral shall continue to be recorded under the "Bills Payable – Deposit Substitutes" sub-account of the CSOC and Item A.3.a of Schedule 5.

Section 11. The following provisions are hereby deleted: Subsections 1390 and 2390 of the MORB; Appendices 78b and 78c of the MORB; and Appendices Q-47b and Q-47c of the MORBNBFI.

Section 12. This Circular shall take effect on 3 June 2016.

FOR THE MONETARY BOARD:

A handwritten signature in black ink, appearing to read 'AmTet', is written over the printed name of Amando M. Tetangco, Jr.

AMANDO M. TETANGCO, JR.
Governor

2 June 2016

**SETTLEMENT OF INTERBANK TRANSACTIONS VIS-À-VIS
COVERING RESERVE REQUIREMENT/DEFICIENCY OF
BANKS' DEMAND DEPOSIT ACCOUNT WITH THE
BANGKO SENTRAL
(Appendix to Subsec. X203)**

Start Time	Agency Involved	Activities	Cut-off Time
Current Day			
9:00 AM	PCHC	Regular check clearing processing window	4:30 PM
9:00 AM	BSP-PSO	Start of PhilPaSS business hours	
		Beginning balances generated for PhilPaSS-DDA Regular window for same day interbank transactions Posting/Settlement of other DDA transactions (i.e. BTr and other BSP departments) · ATM transactions · BSP ECWS transactions · Cash deposits with BSP Head Office and Regional Offices/EFTIS · OFW remittances (under negotiation) · BTr-GS sale/purchase via DvP/PCHC-EPCS · PDS Settlement Highway for GS-eDvP · PDS Settlement Highway for USD sale/purchase (peso lag) via Pvp · Interbank borrowings/Lending · E-Rediscounting	11:00 AM 12:00 noon 2:00 PM 3:00 PM 4:00 PM - do - 5:45 PM - do - - do -
10:00 AM	BSP-TD	BSP Monetary Operations: · TDF (bid submission at 9:30AM) · Outright GS purchase and sale · OLF · ODF	10:30 AM 5:00 PM 5:15 PM 5:30 PM
10:00 AM	BSP-PSO	PhilPaSS settlement cut-off of BSP TDF, Outright GS purchase and sale/OLF/ODF	5:45 PM
2:00 PM	BSP-TD	BSP Monetary Operations - Overnight RRP (Bid submission at 1:30PM)	2:30 PM
2:00 PM	BSP-PSO	PhilPaSS settlement cut-off of BSP Overnight RRP	5:45 PM
4:30 PM	BSP-PSO	Posting of PCHC ECCS results	4:45 PM
4:45 PM	BSP-PSO	Interbank window for end-of-day liquidity/ reserve position	5:45 PM
6:00 PM	BSP-PSO	PhilPaSS close of business	
6:00 PM	BSP-PSO	Release of final copy of PhilPaSS DDA balance via MT950 (end-of-day DDA balance before AM returns clearing) Release of notice to PCHC of the amount available for settlement of the bank's clearing losses, if greater than DDA	6:30 PM
6:00 PM	PCHC	Receipt of BSP notice of the amount available for settlement of the bank's clearing losses, if greater than DDA	6:30 PM
Next Day (T+1)			
2:00 AM	PCHC	Returned COCI receiving window	7:30 AM
7:30 AM	BSP-PSO	Posting/settlement of PCHC AM returns	
7:45 AM	BSP-PSO	Interbank window for losses in AM returns (back value T+0)	7:45 AM

8:00 AM	BSP-TD	Overnight BSP-OLF window for losses in AM returns (back value T+0) BSP Monetary Operations on an extended end of day basis (back value T+0) · Overnight RRP (bid submission at 8:00AM) · OLF · ODF	8:45 AM 8:45 AM 8:30 AM 8:30 AM
8:00 AM	BSP-PSO	PhilPaSS settlement cut-off of BSP Overnight RRP, OLF, ODF	9:00 AM
9:00 AM	BSP-PSO	DDA balances (T+0) available on demand via <i>PhilPaSS</i> Participant Browser (PPB) Release of notice to PCHC of bank's suspension in clearing	8:45 AM
9:00 AM	PCHC	Receipt of BSP notice of bank's suspension in clearing operations, if any	

List of Acronyms

ATM – Automated Teller Machine
 BTr – Bureau of the Treasury
 DDA - Demand Deposit Account DVP -Delivery versus Payment
 DVP -Delivery versus Payment
 ECCS - Electronic Cheque Clearing System
 ECWS - Electronic Cash Withdrawal System
 eDvP - Enhanced Delivery versus Payment
 EPCS - Electronic Peso Clearing System
 GS – Government Securities OFW - Overseas Filipino Workers
 ODF – Overnight Deposit Facility
 OLF – Overnight Lending Facility
 PDS – Philippine Dealing System
 PvP – Payment versus Payment
 RRP - Reverse Repurchase Agreement
 TDF – Term Deposit Facility

As amended by Circular Nos. 705 dated 29 December 2010 and 681 dated 08 February 2010)

¹ The revised clearing and settlement process shall become effective as follows:

Clearing Exchanges	From	To
1.Integrated Greater Manila Local Exchanges (Integrated GM LX)	01 January 2011	24 January 2011
2.Regional Local Exchanges (RLX)	01 January 2011	01 July 2011

Provided, That for RLX, the extended deferral from 24 January 2011 to 01 July 2011 shall refer only to the provision on the mandatory return of checks drawn against insufficient funds or credit, checks drawn against closed accounts and/or checks with stop payment orders, (i.e., not later than 7:30 AM of the next clearing day following the original presentation to PCHC or RCC), subject to the condition that checks returned due to insufficiency of funds or credit shall no longer be allowed to be covered or funded after the day they were presented to PCHC or RCC

**GUIDELINES ON THE PROHIBITION AGAINST
THE USE OF FUNDS FROM NON-RESIDENT SOURCES FOR PLACEMENTS IN THE BANGKO
SENTRAL'S TERM DEPOSIT FACILITY (TDF) AND THE OVERNIGHT DEPOSIT FACILITY (ODF)**

(Appendix to Section X601.8/4601Q.8)

The TDF and ODF are monetary policy instruments deployed by the Bangko Sentral for the purpose of managing domestic liquidity in the financial system. These should not be made available for opportunistic investment activities funded from non-resident sources. Furthermore, placements in the TDF and the ODF are contractual in nature and thus, shall be governed by the intent of the contracting parties. In keeping with the nature of this facility, all counterparties of the Bangko Sentral are required to comply with the following conditions:

1. Eligible banks shall not place in the TDF and in the ODF funds obtained, directly or indirectly, from non-residents.
2. Investments of trust departments/entities in the TDF and the ODF shall not be sourced directly or indirectly, from funds of non-residents.

An eligible bank/QB or trust department/entity is required to submit to the Bangko Sentral's Treasury Department a notarized Letter of Undertaking (LOU) (Annex "A" for banks/QBs and Annex "B" for trust departments/entities) committing to the above conditions to be qualified as a counterparty of the Bangko Sentral TDF and the ODF.

It is the responsibility of an eligible bank/QB or trust department/entity to have in place the appropriate internal policies and monitoring and assurance mechanisms consistent with its LOU.

The Bangko Sentral reserves the right to verify compliance with the above conditions. Whenever the Bangko Sentral has reason to believe that an eligible bank/QB or trust department/entity is unable or unwilling to comply with the terms and conditions for the access to the TDF or the ODF, the Bangko Sentral may limit, suspend, or deny access by the subject bank/QB, its trust department or a trust entity to the TDF and/or the ODF.

The eligible bank/QB or trust department/entity shall report to the appropriate department of the SES all existing TDF and ODF placements not consistent with these guidelines. Such placements shall not be renewed and shall be terminated upon maturity.

(Institution's Letterhead)

Date: _____

The Treasury Department
Bangko Sentral ng Pilipinas
A. Mabini St., Malate, Manila

Letter of Undertaking

Pursuant to Section X601.8/4601Q.8 of the MORB/MORNBF, which prohibits the use of funds sourced from non-residents from being placed in the Term Deposit Facility (TDF) and in the Overnight Deposit Facility (ODF) of the Bangko Sentral ng Pilipinas (BSP), the (Name of Institution) hereby undertakes not to place in the TDF and in the ODF, as applicable, funds obtained from non-residents.

The (Name of Institution) shall put in place appropriate internal policies and monitoring and assurance mechanisms consistent with the above conditions. Furthermore, it shall make available pertinent information and documents requested by the BSP to verify compliance with the terms and conditions on its access to the BSP's TDF and ODF.

(Treasurer)
Signature Over Printed Name

(President or Equivalent Position)
Signature Over Printed Name

SUBSCRIBED AND SWORN to before me this ____ day of 20__ at _____,
affiants exhibiting their _____, to wit:

Notary Public

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

Appendix 78/Q-47
Annex B

(Institution's Letterhead)

Date: _____

The Treasury Department
Bangko Sentral ng Pilipinas
A. Mabini St., Malate, Manila

Letter of Undertaking

Pursuant to Section X601.8/4601Q.8 of the MORB/MORNBF, which prohibits the use of funds sourced from non-residents from being placed in the Term Deposit Facility (TDF) and in the Overnight Deposit Facility (ODF) of the Bangko Sentral ng Pilipinas (BSP), _____ (Name of Trust Department/Trust Entity) hereby undertakes not to place in the TDF and in the ODF, as applicable, funds obtained from non-residents.

The _____ (Name of Trust Department/Trust Entity) shall put in place appropriate internal policies and monitoring and assurance mechanisms consistent with the above conditions. Furthermore, it shall make available pertinent information and documents requested by the BSP to verify compliance with the terms and conditions on its access to the BSP's TDF and ODF.

(Trust Officer)
Signature Over Printed Name

(President or Equivalent Position)
Signature Over Printed Name

SUBSCRIBED AND SWORN to before me this _____ day of 20____ at _____, affiants exhibiting their _____, to wit:

Notary Public

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

ACCESS OF TRUST DEPARTMENTS/ENTITIES WHICH ARE COUNTERPARTIES IN THE TERM DEPOSIT FACILITY (TDF) AND THE OVERNIGHT DEPOSIT FACILITY (ODF) OF THE BANGKO SENTRAL
(Appendix to Section X409.2/4409Q.2)

The Monetary Board affirmed that the TDF and the ODF are monetary policy instruments made available to banks for the primary purpose of managing domestic liquidity in the financial system. Trust departments of banks acting as trustees and trust entities are also given access to the facility. Consistent with the contractual nature of TDF and ODF placements, the Bangko Sentral reiterates its intent to limit access to the TDF and the ODF to eligible banks/QBs and their trust departments, and trust entities, for their own account or acting as trustees pursuant to the following revised guidelines:

1. Access by trust departments/entities to the TDF and the ODF shall be limited to the fund management activities of trust accounts allowed under existing regulations. With respect to pooled funds, only Unit Investment Trust Funds shall be allowed access to the TDF and the ODF. Other fiduciary business including agency accounts and investment management activities shall not have access to the said facilities. Furthermore, trust departments/entities shall not allow the creation/utilization of any other trust accounts whose purpose is to merely access the TDF and the ODF.
2. Trust departments/entities are required to submit to the Bangko Sentral's Treasury Department a notarized Letter of Undertaking (LOU) (Annex "A") committing to the terms of this Appendix to be qualified as counterparty of the Bangko Sentral TDF and ODF.
3. It is the responsibility of the trust departments/ entities to have in place appropriate internal policies and monitoring mechanisms to ensure compliance with this Appendix and commitments under the LOU.
4. The Bangko Sentral reserves the right to verify compliance with the terms of this Appendix. Whenever the Bangko Sentral has reason to believe that a bank/QB, its trust department or any trust entity is unwilling or unable to comply with this Appendix, the Bangko Sentral may limit, suspend, or deny access by the bank/QB and/or trust department or any trust entity to the TDF and the ODF. The Bangko Sentral also has the right to seek reimbursement of or to forfeit interest earnings on TDF and ODF placements made in contravention of the terms of this Appendix. The resort to the foregoing remedies is without prejudice to the imposition by Bangko Sentral of administrative sanctions and its filing of criminal charges.

Appendix 78A
Annex A

(Institution's Letterhead)

Date: _____

The Treasury Department
 Bangko Sentral ng Pilipinas
 A. Mabini St., Malate, Manila

Letter of Undertaking

Pursuant to Appendix 78A/Q-47A of the MORB/MORNBFI, which sets out the guidelines for the access of trust departments of banks and trust entities to the Bangko Sentral ng Pilipinas (BSP) Term Deposit Facility (TDF) and the Overnight Deposit Facility (ODF), (insert name of trust department/trust entity) hereby undertake that its placements in the BSP-TDF and ODF shall be limited to the fund management activities of trust accounts covered by existing regulations. With respect to pooled funds, only Unit Investment Trust Funds shall access the TDF and the ODF. Likewise, it shall not allow the creation/utilization of any other trust accounts whose purpose is to merely access the TDF and the ODF.

The (insert name of trust department/trust entity) shall put in place appropriate internal policies and monitoring mechanisms to ensure compliance with Appendix 78A/Q-47A of the MORB/MORNBFI and this LOU. Furthermore, it shall provide and make available pertinent information and documents requested by the BSP to verify compliance with the terms and conditions on its access to the BSP-TDF and ODF. It also undertakes to authorize the BSP to be reimbursed and/or to forfeit interest earnings on TDF and ODF placements determined to have been made in contravention of Appendix 78A/Q-47A of the MORB/MORNBFI.

(Trust Officer)
 Signature Over Printed Name

(President or Equivalent Position)
 Signature Over Printed Name

SUBSCRIBED AND SWORN to before me this ____ day of 20__ at _____,
 affiants exhibiting to me their _____, to wit:

Notary Public

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

GUIDELINES FOR DAYS DECLARED AS PUBLIC SECTOR HOLIDAYS Appendix 84/Q-49
[Appendix to Secs. X207, X256 and X601.6/4256Q and 4601Q.6 (2008 – 4246Q.2 and 4601Q.6)]

ANNEX A-3

The following table details the standard operating procedures of the Bangko Sentral ng Pilipinas (BSP), the Bureau of the Treasury (BTR) and the Philippine Clearing House Corp (PCHC) during public sector holidays. Exceptions to these guidelines shall be issued by the BSP when deemed necessary.

Time of receipt of Public Holiday Announcement by the BSP		Bangko Sentral ng Pilipinas							Reserve Position	Bureau of the Treasury		PCHC	
		Treasury Department				PDS	PhilPASS	Cash Dept Withdrawal					
		Trading and Settlement											
		ODF	OLF	TDF	Overnight RRP Facility					Auction	Sec. Mkt	Manila	Regional
1. On an ordinary business day prior to the date of effectivity		Closed	Closed	Closed. TDF offering to be rescheduled by the Auction Committee	Closed	Closed	Closed	Closed	Non - Reserve	Closed	Closed	No clearing; no settlement. PCHC will issue an advisory to its members that it will continue accepting and processing checks	To be decided in coordination with Head Office
2. On a Saturday or Sunday to take effect the following Monday or on a non-working holiday to take effect the next business day													
a. Under good weather conditions		Open	Open	Open	Open	Open	Open	Open	Reserve	Open	Open	Normal	To be decided in coordination with Head Office
b. Under unfavorable conditions such as bad weather, (e.g., Typhoon signal no. 3), natural calamities or civil disturbances		Closed	Closed	Closed. TDF offering to be rescheduled by the Auction Committee	Closed	Closed	Closed	Closed	Non - Reserve	Closed	Closed	No clearing; no settlement. PCHC will issue an advisory to its members that it will continue accepting and processing checks	To be decided in coordination with Head Office
3. Before 9:00am on the date of effectivity		Closed	Closed	Closed. TDF offering to be rescheduled by the Auction Committee	Closed	Closed	Closed	Closed	Non - Reserve	Closed	Closed	No clearing; no settlement. PCHC will issue an advisory to its members that it will continue accepting and processing checks	To be decided in coordination with Head Office

GUIDELINES FOR DAYS DECLARED AS PUBLIC SECTOR HOLIDAYS Appendix 84/Q-49
[Appendix to Secs. X207, X256 and X601.6/4256Q and 4601Q.6 (2008 – 4246Q.2 and 4601Q.6)]

ANNEX A-3

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GUIDELINES FOR DAYS DECLARED AS PUBLIC SECTOR HOLIDAYS Appendix 84/Q-49
[Appendix to Secs. X207, X256 and X601.6/4256Q and 4601Q.6 (2008 – 4246Q.2 and 4601Q.6)]

ANNEX A-3

Time of receipt of Public Holiday Announcement by the BSP		Bangko Sentral ng Pilipinas								Reserve Position	Bureau of the Treasury		PCHC	
		Treasury Department				PDS	PhilPASS	Cash Dept Withdrawal						
		Trading and Settlement												
		ODF	OLF	TDF	Overnight RRP Facility				Auction		Sec. Mkt	Manila	Regional	
6. In case the suspension of work is extended to Day 2														
a. Before 9:00am of Day 2	Day 2	Closed; If the ODF was suspended on Day 1, Day 1 transactions and settlement will resume on Day 3 at 8:00am	Closed; If the OLF was suspended on Day 1, Day 1 transactions and settlement will resume on Day 3 at 8:00am	Closed. If there were TDF transactions on Day 1, settlement will continue from 8am to 9am on Day 3. If the TDF offering was suspended on Days 1 and 2, the Auction Committee will reschedule.	Closed; If the Overnight RRP offering was suspended on Day 1, Day 1 transactions will be moved to Day 3 at 8:00am	Closed	Closed	Closed	Non - Reserve	Closed	Closed	No clearing; no settlement. PCHC will issue an advisory to its members that it will continue accepting and processing checks	To be decided in coordination with Head Office	
	Day 3	Day 1 transactions to resume from 8:00am to 8:45 am and settled for value Day 1 until 9:00am of Day 3 then, Regular trading and settlement of same day value transactions.	Day 1 transactions to resume from 8:00am to 8:30 am and settled for value Day 1 until 9:00am of Day 3 then, Regular trading and settlement of same day value transactions.	Settlement of Day 1 transactions, if any, until 9:00am of Day 3 then, Regular trading and settlement hours for same day value transactions if there is a scheduled auction.	Bid submission from 8:00am to 8:20am, allocation until 8:45am. Settlement for value Day 2 until 9:00am of Day 3 then, Regular trading and settlement of same day value transactions.	Open	Open	Open	Reserve	Open	Open	Normal	To be decided in coordination with Head Office	

GUIDELINES FOR DAYS DECLARED AS PUBLIC SECTOR HOLIDAYS Appendix 84/Q-49
[Appendix to Secs. X207, X256 and X601.6/4256Q and 4601Q.6 (2008 – 4246Q.2 and 4601Q.6)]

ANNEX A-3

Time of receipt of Public Holiday Announcement by the BSP		Bangko Sentral ng Pilipinas							Reserve Position	Bureau of the Treasury		PCHC	
		Treasury Department				PDS	PhilPASS	Cash Dept Withdrawal					
		Trading and Settlement											
		ODF	OLF	TDF	Overnight RRP Facility					Auction	Sec. Mkt	Manila	Regional
b. After 9:00am but before 12:00pm of Day 2	Day 2	Day 1 transactions to resume from 8:00am to 8:45 am and settled for value Day 1 until 9:00am of Day 2 then, Day 2 suspended at 12:00pm; to be resumed on Day 3 at 8:00am to 8:45am. Settlement of all Overnight Deposits dealt from Day 2 until 8:45am of Day 3 shall be until 9:00am of Day 3.	Day 1 transactions to resume from 8:00am to 8:30 am and settled for value Day 1 until 9:00am of Day 2 then, Day 2 suspended at 12:00pm; to be resumed on Day 3 at 8:00am to 8:30am. Settlement of all Overnight Lendings dealt from Day 2 until 8:30am of Day 3 shall be until 9:00am of Day 3.	Settlement of Day 1 transactions, if any, until 9:00am of Day 2 then, Regular trading hours for same day value transactions, if there is a scheduled auction. Settlement of Day 2 transactions will be until 9:00am of Day 3	Bid submission from 8:00am to 8:20am, allocation until 8:45am. Settlement for value Day 1 until 9:00am of Day 2 then, Offering for Day 2 suspended; to resume on Day 3 at 8:00am and settled until 9:00am of Day 3	Open	Open	Open	Reserve	Open	Open	Normal	To be decided in coordination with Head Office
		Day 2 transactions to resume from 8:00am to 8:45 am and settled for value Day 2 until 9:00am of Day 3 then, Regular trading and settlement of same day value transactions.	Day 2 transactions to resume from 8:00am to 8:30 am and settled for Value Day 2 until 9:00am of Day 3 then, Regular trading and settlement of same day value transactions.	Settlement of Day 2 transactions, if any, until 9:00am of Day 3 then, Regular trading and settlement hours for same day value transactions if there is a scheduled auction.	Bid submission from 8:00am to 8:20am, allocation until 8:45am. Settlement for value Day 1 until 9:00am of Day 3 then, Regular trading and settlement of same day value transactions.	Open	Open	Open	Reserve	Open	Open	Normal	To be decided in coordination with Head Office

GUIDELINES FOR DAYS DECLARED AS PUBLIC SECTOR HOLIDAYS Appendix 84/Q-49
[Appendix to Secs. X207, X256 and X601.6/4256Q and 4601Q.6 (2008 – 4246Q.2 and 4601Q.6)]

ANNEX A-3

[illegible]

Balance Sheet

Account Description	Peso Accounts	Foreign Regular		FCDU/EFCDU		Foreign Offices		Total
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Asset Accounts								
(1) Cash on Hand								0.00
(2) Checks and Other Cash Items								0.00
(3) Due from Bangko Sentral ng Pilipinas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Demand Deposit Account								0.00
(b) Reserve Deposit Account								0.00
(c) Special Deposit Account								0.00
(b) Overnight Deposit Account								0.00
(c) Term Deposit Account								0.00
(d) Others								0.00
(4) Due from Other Banks								0.00
(5) Financial Assets Held for Trading (HFT)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) HFT Securities								0.00
(b) Derivatives with Positive Fair Value Held for Trading								0.00
(c) Derivatives Carried at Cost								0.00
(6) Financial Assets Designated at Fair Value through Profit or Loss								0.00
(7) Available-for-Sale (AFS) Financial Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) AFS Debt Securities								0.00
Unamortized Discount/Premium								0.00
AFS-Debt Securities Net of Amortization	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) AFS Equity Securities								0.00
Accumulated Market Gains/(Losses)								0.00
Less: Allowance for Credit Losses								0.00
AFS Financial Assets - Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(8) Held-to-Maturity (HTM) Financial Assets								0.00
Unamortized Discount/Premium								0.00
HTM Financial Assets - Net of Amortization	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Allowance for Credit Losses								0.00
HTM Financial Assets - Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(9) Unquoted Debt Securities Classified as Loans								0.00
Unamortized Discount/Premium								0.00
Unquoted Debt Securities Classified as Loans -Net of Amortization	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Allowance for Credit Losses								0.00
Unquoted Debt Securities Classified as Loans - Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(10) Investments in Non-Marketable Equity Securities (INMES)								0.00
Less: Allowance for Credit Losses								0.00
INMES - Net	0.00	0.00	0.00			0.00	0.00	0.00
(11) Loans and Receivables	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Loans to Bangko Sentral ng Pilipinas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Maturing within 1 year								0.00
(ii) Maturing beyond 1 year								0.00
(b) Interbank Loans Receivable								0.00
Less: Allowance for Credit Losses								0.00
Interbank Loans Receivable-Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Loans and Receivables -Others								0.00
Unamortized Discount and Other Deferred Credits								0.00
Loans and Receivables - Others - Net of Amortization	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Allowance for Credit Losses								0.00
Loans and Receivables -Others - Net of Specific Allowance for Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(12) Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse, and Securities Lending and								0.00
Less: Allowance for Credit Losses								0.00
Loans and Receivables Arising from RA/CA/PR/SLB - Net of Specific Allowance for Credit Losses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: General Loan Loss Provision (GLLP)								0.00
Loan Portfolio Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(13) Derivatives with Positive Fair Value Held for Hedging	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Fair Value Hedges								0.00
(b) Cash Flow Hedges								0.00
(c) Hedges of a Net Investment in Foreign Operation								0.00
(d) Portfolio Hedge of Interest Rate Risk								0.00
(14) Revaluation of Hedged Assets in Portfolio Hedge of Interest Rate Risk								0.00
(15) Sales Contract Receivable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Performing								0.00
(b) Non-Performing								0.00
Unamortized Discount and Other Deferred Credits								0.00
Sales Contract Receivable - Net of Amortization	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Allowance for Credit Losses								0.00
Sales Contract Receivable - Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(16) Accrued Interest Income from Financial Assets								0.00
Less: Allowance for Credit Losses								0.00
Accrued Interest Income from Financial Assets - Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(17) Equity Investment in Subsidiaries, Associates and Joint Ventures								0.00
Less: Allowance for Credit Losses								0.00

Balance Sheet

Account Description	Peso Accounts	Foreign Regular		FCDU/EFCDU		Foreign Offices		Total
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	0.00	0.00	0.00					0.00
(18) Bank Premises, Furniture, Fixture and Equipment								0.00
<i>Less: Accumulated Depreciation</i>								0.00
<i>Less: Allowance for Losses</i>								0.00
Bank Premises, Furniture, Fixture and Equipment - Net	0.00					0.00	0.00	0.00
(19) Real and Other Properties Acquired								0.00
<i>Less: Accumulated Depreciation</i>								0.00
<i>Less: Allowance for Losses</i>								0.00
Real and Other Properties Acquired - Net	0.00			0.00	0.00	0.00	0.00	0.00
(20) Non-Current Assets Held for Sale								0.00
<i>Less: Allowance for Losses</i>								0.00
Non-Current Assets Held for Sale - Net	0.00			0.00	0.00	0.00	0.00	0.00
(21) Goodwill								0.00
<i>Less: Allowance for Losses</i>								0.00
Goodwill - Net	0.00			0.00	0.00	0.00	0.00	0.00
(22) Other Intangible Assets								0.00
<i>Less: Accumulated Amortization</i>								0.00
<i>Less: Allowance for Losses</i>								0.00
Intangible Assets - Net	0.00			0.00	0.00	0.00	0.00	0.00
(23) Deferred Tax Asset								0.00
(24) Other Assets								0.00
<i>Less: Allowance for Losses</i>								0.00
Other Assets - Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(25) Due from Head Office/Branches/Agencies (Philippine branch of a foreign								0.00
(26) Due from FCDU/RBU								
Total Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Liability Accounts								
(1) Financial Liabilities Held for Trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Derivatives with Negative Fair Value Held for Trading								0.00
(b) Liability for Short Position								0.00
(2) Financial Liabilities Designated at Fair Value through Profit or Loss								0.00
(3) Deposit Liabilities	0.00			0.00	0.00	0.00	0.00	0.00
(a) Demand Deposits								0.00
(b) Savings Deposits								0.00
(c) NOW Accounts								0.00
(d) Time Certificate of Deposits								0.00
(e) LTNCD								0.00
(4) Due to Other Banks								0.00
(5) Bills Payable								0.00
(6) Bonds Payable								0.00
<i>Unamortized Bond Discount/Premium</i>								0.00
Bonds Payable - Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(7) Unsecured Subordinated Debt								0.00
<i>Unamortized Debt Discount/Premium</i>								0.00
Unsecured Subordinated Debt - Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(8) Redeemable Preferred Shares								0.00
(9) Financial Liabilities Associated with Transferred Assets								0.00
(10) Derivatives with Negative Fair Value Held for Hedging	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Fair Value Hedges								0.00
(b) Cash Flow Hedges								0.00
(c) Hedges of a Net Investment in Foreign Operation								0.00
(d) Portfolio Hedge of Interest Rate Risk								0.00
(11) Revaluation of Hedged Liabilities in Portfolio Hedge of Interest Rate Risk								0.00
(12) Accrued Interest Expense on Financial Liabilities								0.00
(13) Finance Lease Payment Payable								0.00
(14) Special Time Deposit								0.00
(15) Due to Treasurer of the Philippines								0.00
(16) Treasurer/Cashier/Manager's Checks								0.00
(17) Payment Orders Payable								0.00
(18) Margin Deposits on LCs and Customers' Liability on Bills/Drafts under LCs and/or TRs								0.00
(19) Cash Letters of Credit								0.00
(20) Outstanding Acceptances Executed by or for Account of this Bank								0.00
(21) Due to Bangko Sentral ng Pilipinas								0.00
(22) Due to Philippine Deposit Insurance Corporation								0.00
(23) Due to Philippine Crop Insurance Corporation								0.00
(24) Income Tax Payable								0.00
(25) Other Taxes and Licenses Payable								0.00
(26) Accrued Expenses								0.00
(27) Unearned Income								0.00
(28) Deferred Tax Liabilities								0.00
(29) Provisions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Pensions and Other Post Retirement Benefit Obligations								0.00
(b) Others								0.00

Balance Sheet

Account Description	Peso Accounts	Foreign Regular		FCDU/EFCDU		Foreign Offices		Total
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
(30) Broker Customer Accounts for Settlement of Customer Trades								0.00
(31) Other Liabilities								0.00
(32) Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)								0.00
(33) Due to FCDU/RBU								
Total Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity Accounts								
(1) Paid in Capital Stock	0.00	0.00	0.00			0.00	0.00	0.00
(a) Common Stock								0.00
(b) Perpetual and Non-Cumulative Preferred Stock								0.00
(c) Perpetual and Cumulative Preferred Stock								0.00
(2) Additional Paid-in Capital								0.00
(3) Other Equity Instruments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Hybrid Tier 1								0.00
(b) Equity Component of Compound Financial Instruments								0.00
(c) Others								0.00
(4) Deposits for Stock Subscription								0.00
(5) Retained Earnings	0.00			0.00	0.00	0.00	0.00	0.00
(a) Retained Earnings Reserve	0.00			0.00	0.00	0.00	0.00	0.00
(i) Trust Business								0.00
(ii) Self-insurance								0.00
(iii) Contingencies								0.00
(iv) Others								0.00
(b) Retained Earnings Free								0.00
(6) Stock Dividend Distributable								0.00
(7) Undivided Profits								0.00
(8) Other Comprehensive Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Net Unrealized Gains/(Losses) on AFS Financial Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Debt Securities								0.00
(ii) Equity Securities								0.00
(b) Gains/(Losses) on Fair Value Adjustment of Hedging Instruments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Cash Flow Hedge								0.00
(ii) Hedge of a Net Investment in Foreign Operations								0.00
(c) Cumulative Foreign Currency Translation								0.00
(d) Others								0.00
(9) Appraisal Increment Reserve								0.00
(10) Treasury Stock								0.00
(11) Minority Interest in Subsidiaries (for consolidated report only)								0.00
(12) Assigned Capital								0.00
Total Equity	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Liabilities, Minority Interest and Equity	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Contingent Accounts								0.00

Balance Sheet

Account Description	Peso	Foreign Regular		FCDU/EFCDU		Total
	Accounts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Asset Accounts						
(1) Cash on Hand						0.00
(2) Checks and Other Cash Items						0.00
(3) Due from Bangko Sentral ng Pilipinas	0.00					0.00
(a) Demand Deposit Account						0.00
(b) Reserve Deposit Account						0.00
(c) Special Deposit Account						0.00
(b) Overnight Deposit Account						0.00
(c) Term Deposit Account						0.00
(d) Others						0.00
(4) Due from Other Banks						0.00
(5) Financial Assets Held for Trading (HFT)						
(a) HFT Securities						
(b) Derivatives with Positive Fair Value Held for Trading						
(c) Derivatives Carried at Cost						
(6) Financial Assets Designated at Fair Value through Profit or Loss						
(7) Available-for-Sale (AFS) Financial Assets	0.00					0.00
(i) AFS Debt Securities						0.00
Unamortized Discount/Premium						0.00
AFS-Debt Securities Net of Amortization	0.00					0.00
(ii) AFS Equity Securities						0.00
Accumulated Market Gains/(Losses)						0.00
Less: Allowance for Credit Losses						0.00
AFS Financial Assets - Net	0.00					0.00
(8) Held-to-Maturity (HTM) Financial Assets						0.00
Unamortized Discount/Premium						0.00
HTM Financial Assets - Net of Amortization	0.00					0.00
Less: Allowance for Credit Losses						0.00
HTM Financial Assets - Net	0.00					0.00
(9) Unquoted Debt Securities Classified as Loans						0.00
Unamortized Discount/Premium						0.00
Unquoted Debt Securities Classified as Loans -Net of Amortization	0.00					0.00
Less: Allowance for Credit Losses						0.00
Unquoted Debt Securities Classified as Loans - Net	0.00					0.00
(10) Investments in Non-Marketable Equity Securities (INMES)						0.00
Less: Allowance for Credit Losses						0.00
INMES - Net	0.00					0.00
(11) Loans and Receivables	0.00					0.00
(a) Loans to Bangko Sentral ng Pilipinas	0.00					0.00
(i) Maturing within 1 year						0.00
(ii) Maturing beyond 1 year						0.00
(b) Interbank Loans Receivable						0.00
Less: Allowance for Credit Losses						0.00
Interbank Loans Receivable-Net	0.00					0.00
(c) Loans and Receivables -Others						0.00
Unamortized Discount and Other Deferred Credits						0.00
Loans and Receivables - Others - Net of Amortization	0.00					0.00
Less: Allowance for Credit Losses						0.00
Loans and Receivables - Others - Net of Specific Allowance for Credit Losses	0.00					0.00
(12) Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse, and Securities Lending and Borrowing Transactions						0.00
Less: Allowance for Credit Losses						0.00
Loans and Receivables Arising from RA/CA/PR/SLB - Net of Specific Allowance for Credit Losses	0.00					0.00
Less: General Loan Loss Provision (GLLP)						0.00
Loan Portfolio Net	0.00					0.00
(13) Derivatives with Positive Fair Value Held for Hedging						
(a) Fair Value Hedges						
(b) Cash Flow Hedges						
(c) Hedges of a Net Investment in Foreign Operation						
(d) Portfolio Hedge of Interest Rate Risk						
(14) Revaluation of Hedged Assets in Portfolio Hedge of Interest Rate Risk						
(15) Sales Contract Receivable	0.00					0.00
(a) Performing						0.00
(b) Non-Performing						0.00
Unamortized Discount and Other Deferred Credits						0.00
Sales Contract Receivable - Net of Amortization	0.00					0.00
Less: Allowance for Credit Losses						0.00
Sales Contract Receivable - Net	0.00					0.00
(16) Accrued Interest Income from Financial Assets						0.00
Less: Allowance for Credit Losses						0.00
Accrued Interest Income from Financial Assets - Net	0.00	0.00	0.00			0.00
(17) Equity Investment in Subsidiaries, Associates and Joint Ventures						0.00
Less: Allowance for Credit Losses						0.00
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	0.00					0.00
(18) Bank Premises, Furniture, Fixture and Equipment						0.00
Less: Accumulated Depreciation						0.00
Less: Allowance for Losses						0.00
Bank Premises, Furniture, Fixture and Equipment - Net	0.00					0.00
(19) Real and Other Properties Acquired						0.00

Balance Sheet

Account Description	Peso	Foreign Regular		FCDU/EFCDU		Total
	Accounts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
<i>Less: Accumulated Depreciation</i>						0.00
<i>Less: Allowance for Losses</i>						0.00
Real and Other Properties Acquired - Net	0.00					0.00
(20) Non-Current Assets Held for Sale						0.00
<i>Less: Allowance for Losses</i>						0.00
Non-Current Assets Held for Sale - Net	0.00					0.00
(21) Goodwill						0.00
<i>Less: Allowance for Losses</i>						0.00
Goodwill - Net	0.00					0.00
(22) Other Intangible Assets						0.00
<i>Less: Accumulated Amortization</i>						0.00
<i>Less: Allowance for Losses</i>						0.00
Intangible Assets - Net	0.00					0.00
(23) Deferred Tax Asset						0.00
(24) Other Assets						0.00
<i>Less: Allowance for Losses</i>						0.00
Other Assets - Net	0.00					0.00
(25) Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)						
(26) Due from FCDU/RBU						
Total Assets	0.00	0.00	0.00			0.00
Liability Accounts						
(1) Financial Liabilities Held for Trading						
(a) Derivatives with Negative Fair Value Held for Trading						
(b) Liability for Short Position						
(2) Financial Liabilities Designated at Fair Value through Profit or Loss						
(3) Deposit Liabilities	0.00					0.00
(a) Demand Deposits						0.00
(b) Savings Deposits						0.00
(c) NOW Accounts						0.00
(d) Time Certificate of Deposits						0.00
(e) LTNCD						0.00
(4) Due to Other Banks						
(5) Bills Payable						0.00
(6) Bonds Payable						0.00
<i>Unamortized Bond Discount/Premium</i>						0.00
Bonds Payable - Net	0.00					0.00
(7) Unsecured Subordinated Debt						0.00
<i>Unamortized Debt Discount/Premium</i>						0.00
Unsecured Subordinated Debt - Net	0.00					0.00
(8) Redeemable Preferred Shares						0.00
(9) Financial Liabilities Associated with Transferred Assets						0.00
(10) Derivatives with Negative Fair Value Held for Hedging						
(a) Fair Value Hedges						
(b) Cash Flow Hedges						
(c) Hedges of a Net Investment in Foreign Operation						
(d) Portfolio Hedge of Interest Rate Risk						
(11) Revaluation of Hedged Liabilities in Portfolio Hedge of Interest Rate Risk						
(12) Accrued Interest Expense on Financial Liabilities						0.00
(13) Finance Lease Payment Payable						0.00
(14) Special Time Deposit						0.00
(15) Due to Treasurer of the Philippines						0.00
(16) Treasurer/Cashier/Manager's Checks						0.00
(17) Payment Orders Payable						0.00
(18) Margin Deposits on LCs and Customers' Liability on Bills/Drafts under LCs and/or TRs						
(19) Cash Letters of Credit						
(20) Outstanding Acceptances Executed by or for Account of this Bank						
(21) Due to Bangko Sentral ng Pilipinas						0.00
(22) Due to Philippine Deposit Insurance Corporation						0.00
(23) Due to Philippine Crop Insurance Corporation						0.00
(24) Income Tax Payable						0.00
(25) Other Taxes and Licenses Payable						0.00
(26) Accrued Expenses						0.00
(27) Unearned Income						0.00
(28) Deferred Tax Liabilities						0.00
(29) Provisions	0.00					0.00
(a) Pensions and Other Post Retirement Benefit Obligations						0.00
(b) Others						0.00
(30) Broker Customer Accounts for Settlement of Customer Trades						0.00
(31) Other Liabilities						0.00
(32) Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)						
(33) Due to FCDU/RBU						
Total Liabilities	0.00					0.00
Equity Accounts						
(1) Paid in Capital Stock	0.00					0.00
(a) Common Stock						0.00
(b) Perpetual and Non-Cumulative Preferred Stock						0.00
(c) Perpetual and Cumulative Preferred Stock						0.00
(2) Additional Paid-in Capital						0.00
(3) Other Equity Instruments	0.00					0.00

Balance Sheet

Account Description	Peso	Foreign Regular		FCDU/EFCDU		Total
	Accounts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
(a) Hybrid Tier 1						0.00
(b) Equity Component of Compound Financial Instruments						
(c) Others						0.00
(4) Deposits for Stock Subscription						0.00
(5) Retained Earnings	0.00					0.00
(a) Retained Earnings Reserve	0.00					0.00
(i) Trust Business						0.00
(ii) Self-insurance						0.00
(iii) Contingencies						0.00
(iv) Others						0.00
(b) Retained Earnings Free						0.00
(6) Stock Dividend Distributable						0.00
(7) Undivided Profits						0.00
(8) Other Comprehensive Income	0.00					0.00
(a) Net Unrealized Gains/(Losses) on AFS Financial Assets	0.00					0.00
(i) Debt Securities						0.00
(ii) Equity Securities						0.00
(b) Gains/(Losses) on Fair Value Adjustment of Hedging Instruments						
(i) Cash Flow Hedge						
(ii) Hedge of a Net Investment in Foreign Operations						
(c) Cumulative Foreign Currency Translation						
(d) Others						0.00
(9) Appraisal Increment Reserve						0.00
(10) Treasury Stock						0.00
(11) Minority Interest in Subsidiaries (for consolidated report only)						
(12) Assigned Capital						
Total Equity	0.00					0.00
Total Liabilities, Minority Interest and Equity	0.00					0.00
Contingent Accounts						0.00

Bills Payable

Particulars					Peso Accounts	Foreign Regular		FCDU/EFCDU		Foreign Offices		Total
						In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Resident					0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(1)	Bangko Sentral ng Pilipinas				0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(a)	Rediscounting										0.00
	(b)	Emergency Advances										0.00
	(c)	Overnight Borrowings										0.00
	(e)-(d)	Overdrafts										0.00
	(d)-(e)	Others										0.00
(2)	Interbank Loans Payable				0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(a)	Interbank Call Loans			0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		(a.1)	UBs/KBs		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
			(a.1a)	Government Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				(i) RBU								0.00
				(ii) FCDU								0.00
			(a.1b)	Non-Government Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				(i) RBU								0.00
				(ii) FCDU								0.00
			(a.2)	Other Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				(i) RBU								0.00
				(ii) FCDU								0.00
			(a.3)	NBQBs								0.00
	(b)	Interbank Term Loans			0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		(b.1)	UBs/KBs		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
			(b.1a)	Government Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				(i) RBU								0.00
				(ii) FCDU								0.00
			(b.1b)	Non-Government Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				(i) RBU								0.00
				(ii) FCDU								0.00
			(b.2)	Other Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				(i) RBU								0.00
				(ii) FCDU								0.00
			(b.3)	NBQBs								0.00
(3)	Other Deposit Substitutes				0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(a)	Repurchase Agreements with BSP										0.00
	(b)	Repurchase Agreements			0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		(b.1)	Banks		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
			(i)	UBs/KBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				(i.a) Government Banks								0.00
				(i.b) Non-Government Banks								0.00
			(ii)	Other Banks								0.00
		(b.2)	Private Corporations		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
			(i)	Financial								0.00
			(ii)	Non-Financial								0.00
		(b.3)	Individuals									0.00
	(c)	Certificates of Assignment/Participation with Recourse			0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		(c.1)	Banks		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
			(i)	UBs/KBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				(i.a) Government Banks								0.00
				(i.b) Non-Government Banks								0.00
			(ii)	Other Banks								0.00
		(c.2)	Private Corporations		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
			(i)	Financial								0.00
			(ii)	Non-Financial								0.00
		(c.3)	Individuals									0.00
	(d)	Securities Lending/Borrowing Agreement			0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		(d.1)	Banks		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
			(i)	UBs/KBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				(i.a) Government Banks								0.00
				(i.b) Non-Government Banks								0.00
			(ii)	Other Banks								0.00
		(d.2)	Private Corporations		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
			(i)	Financial								0.00
			(ii)	Non-Financial								0.00
		(d.3)	Individuals									0.00

Bills Payable

Particulars				Peso Accounts	Foreign Regular		FCDU/EFCDU		Foreign Offices		Total
					In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
	(e)	Time Certificates of Deposit-Special Financing			0.00				0.00	0.00	0.00
		(e.1)	Private Corporations		0.00				0.00	0.00	0.00
			(i)	Financial							0.00
			(ii)	Non-Financial							0.00
		(e.2)	Individuals								0.00
	(f)	Reverse Repurchase Agreements with BSP-Sold to Clients			0.00	0.00	0.00	0.00	0.00	0.00	0.00
		(f.1)	GOCC								0.00
		(f.2)	Banks		0.00				0.00	0.00	0.00
			(i)	UBs/KBs	0.00				0.00	0.00	0.00
				(i.a) Government Banks							0.00
				(i.b) Non-Government Banks							0.00
			(ii)	Other Banks							0.00
		(f.3)	Private Corporations		0.00				0.00	0.00	0.00
			(i)	Financial							0.00
			(ii)	Non-Financial							0.00
		(f.4)	Individuals								0.00
	(g)	Others			0.00	0.00	0.00	0.00	0.00	0.00	0.00
		(g.1)	Banks		0.00	0.00	0.00	0.00	0.00	0.00	0.00
			(i)	UBs/KBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
				(i.a) Government Banks							0.00
				(i.b) Non-Government Banks							0.00
			(ii)	Other Banks							0.00
		(g.2)	Private Corporations		0.00	0.00	0.00	0.00	0.00	0.00	0.00
			(i)	Financial							0.00
			(ii)	Non-Financial							0.00
		(g.3)	Individuals								0.00
(4)	Others										0.00
Non-Resident					0.00	0.00	0.00	0.00	0.00	0.00	0.00
(1)	Interbank Call Loans					0.00	0.00	0.00	0.00	0.00	0.00
	(a)	OBUs									0.00
	(b)	Other Banks									0.00
(2)	Interbank Term Loans					0.00	0.00	0.00	0.00	0.00	0.00
	(a)	OBUs									0.00
	(b)	Other Banks									0.00
(3)	Other Deposit Substitutes				0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(a)	Repurchase Agreements			0.00	0.00	0.00	0.00	0.00	0.00	0.00
		(a.1)	OBUs								0.00
		(a.2)	Others								0.00
	(b)	Certificates of Assignment/Participation with Recourse			0.00	0.00	0.00	0.00	0.00	0.00	0.00
		(b.1)	OBUs								0.00
		(b.2)	Others								0.00
	(c)	Securities Lending/Borrowing Agreement			0.00	0.00	0.00	0.00	0.00	0.00	0.00
		(c.1)	OBUs								0.00
		(c.2)	Others								0.00
	(d)	Others			0.00	0.00	0.00	0.00	0.00	0.00	0.00
		(d.1)	OBUs								0.00
		(d.2)	Others								0.00
(4)	Others										0.00
TOTAL					0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additional Information											
1.	Classified as to Original Term				0.00	0.00	0.00	0.00	0.00	0.00	0.00
	A.	Short Term (one year or less)									0.00
	B.	Medium Term (>1 year to 5 years)									0.00
	C.	Long Term (>5 years)									0.00
2.	Taxable Borrowings				0.00	0.00	0.00	0.00	0.00	0.00	0.00
	A.	Bangko Sentral ng Pilipinas									0.00
	B.	Interbank Borrowings									0.00
	C.	Deposit Substitutes									0.00
	D.	Others									0.00

Bills Payable

Particulars					Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
						In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Resident						0.00				0.00
(1)	Bangko Sentral ng Pilipinas					0.00				0.00
	(a)	Rediscounting								0.00
	(b)	Emergency Advances								0.00
	(c)	Overnight Borrowings								0.00
	(e)-(d)	Overdrafts								0.00
	(d)-(e)	Others								0.00
(2)	Interbank Loans Payable					0.00				0.00
	(a)	Interbank Call Loans				0.00				0.00
		(a.1)	UBs/KBs			0.00				0.00
			(a.1a)	Government Banks		0.00				0.00
				(i)	RBU					0.00
				(ii)	FCDU					
			(a.1b)	Non-Government Banks		0.00				0.00
				(i)	RBU					0.00
				(ii)	FCDU					
			(a.2)	Other Banks		0.00				0.00
			(i)	RBU						0.00
			(ii)	FCDU						
			(a.3)	NBQBs						0.00
	(b)	Interbank Term Loans				0.00				0.00
		(b.1)	UBs/KBs			0.00				0.00
			(b.1a)	Government Banks		0.00				0.00
				(i)	RBU					0.00
				(ii)	FCDU					
			(b.1b)	Non-Government Banks		0.00				0.00
				(i)	RBU					0.00
				(ii)	FCDU					
			(b.2)	Other Banks		0.00				0.00
			(i)	RBU						0.00
			(ii)	FCDU						
			(b.3)	NBQBs						0.00
(3)	Other Deposit Substitutes					0.00				0.00
	(a)	Repurchase Agreements with BSP								0.00
	(b)	Repurchase Agreements								
		(b.1)	Banks							
			(i)	UBs/KBs						
			(i.a)	Government Banks						
			(i.b)	Non-Government Banks						
			(ii)	Other Banks						
		(b.2)	Private Corporations							
			(i)	Financial						
			(ii)	Non-Financial						
		(b.3)	Individuals							
	(c)	Certificates of Assignment/Participation with								
		(c.1)	Banks							
			(i)	UBs/KBs						
			(i.a)	Government Banks						
			(i.b)	Non-Government Banks						
			(ii)	Other Banks						
		(c.2)	Private Corporations							
			(i)	Financial						
			(ii)	Non-Financial						
		(c.3)	Individuals							

Bills Payable

Particulars					Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
						In US \$	Peso Equiv.	In US \$	Peso Equiv.	
	(d)	Securities Lending/Borrowing Agreement								
		(d.1)	Banks							
			(i)	UBs/KBs						
			(i.a)	Government Banks						
			(i.b)	Non-Government Banks						
			(ii)	Other Banks						
		(d.2)	Private Corporations							
			(i)	Financial						
			(ii)	Non-Financial						
		(d.3)	Individuals							
	(e)	Time Certificates of Deposit-Special Financing			0.00					0.00
		(e.1)	Private Corporations		0.00					0.00
			(i)	Financial						0.00
			(ii)	Non-Financial						0.00
		(e.2)	Individuals							0.00
	(f)	Reverse Repurchase Agreements with BSP-Sold to								
		(f.1)	GOCC							
		(f.2)	Banks							
			(i)	UBs/KBs						
			(i.a)	Government Banks						
			(i.b)	Non-Government Banks						
			(ii)	Other Banks						
		(f.3)	Private Corporations							
			(i)	Financial						
			(ii)	Non-Financial						
		(f.4)	Individuals							
	(g)	Others								
		(g.1)	Banks							
			(i)	UBs/KBs						
			(i.a)	Government Banks						
			(i.b)	Non-Government Banks						
			(ii)	Other Banks						
		(g.2)	Private Corporations							
			(i)	Financial						
			(ii)	Non-Financial						
		(g.3)	Individuals							
(4)	Others									0.00
Non-Resident										
(1)	Interbank Call Loans									
	(a)	OBUs								
	(b)	Other Banks								
(2)	Interbank Term Loans									
	(a)	OBUs								
	(b)	Other Banks								
(3)	Other Deposit Substitutes									
	(a)	Repurchase Agreements								
		(a.1)	OBUs							
		(a.2)	Others							
	(b)	Certificates of Assignment/Participation with								
		(b.1)	OBUs							
		(b.2)	Others							
	(c)	Securities Lending/Borrowing Agreement								
		(c.1)	OBUs							
		(c.2)	Others							

Bills Payable

Particulars					Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
						In US \$	Peso Equiv.	In US \$	Peso Equiv.	
	(d)	Others								
		(d.1)	OBU's							
		(d.2)	Others							
(4)	Others									
TOTAL					0.00					0.00
Additional Information										
1.	Classified as to Original Term				0.00					0.00
	A.	Short Term (one year or less)								0.00
	B.	Medium Term (>1 year to 5 years)								0.00
	C.	Long Term (>5 years)								0.00
2.	Taxable Borrowings				0.00					0.00
	A.	Bangko Sentral ng Pilipinas								0.00
	B.	Interbank Borrowings								0.00
	C.	Deposit Substitutes								0.00
	D.	Others								0.00

Interest Expense on Bills Payable

Particulars	Peso Accounts	Foreign Regular		FCDU/EFCDU		Foreign Offices		Total
		In US \$	Peso Equiv	In US \$	Peso Equiv	In US \$	Peso Equiv	
Resident	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(1) Bangko Sentral ng Pilipinas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Rediscounting								0.00
(b) Emergency Advances								0.00
(c) Overnight Borrowings								0.00
(e)-(d) Overdrafts								0.00
(d)-(e) Others								0.00
(2) Interbank Loans Payable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Interbank Call Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a.1) UBs/KBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a.1a) Government Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) RBU								0.00
(ii) FCDU								0.00
(a.1b) Non-Government Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) RBU								0.00
(ii) FCDU								0.00
(a.2) Other Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) RBU								0.00
(ii) FCDU								0.00
(a.3) NBQBs								0.00
(b) Interbank Term Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b.1) UBs/KBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b.1a) Government Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) RBU								0.00
(ii) FCDU								0.00
(b.1b) Non-Government Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) RBU								0.00
(ii) FCDU								0.00
(b.2) Other Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) RBU								0.00
(ii) FCDU								0.00
(b.3) NBQBs								0.00
(3) Other Deposit Substitutes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Repurchase Agreements with BSP								0.00
(b) Repurchase Agreements	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b.1) Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) UBs/KBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i.a) Government Banks								0.00
(i.b) Non-Government Banks								0.00
(ii) Other Banks								0.00
(b.2) Private Corporations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Financial								0.00
(ii) Non-Financial								0.00
(b.3) Individuals								0.00
(c) Certificates of Assignment/Participation with	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c.1) Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) UBs/KBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i.a) Government Banks								0.00
(i.b) Non-Government Banks								0.00
(ii) Other Banks								0.00
(c.2) Private Corporations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Financial								0.00
(ii) Non-Financial								0.00
(c.3) Individuals								0.00
(d) Securities Lending/Borrowing Agreement	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d.1) Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) UBs/KBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i.a) Government Banks								0.00
(i.b) Non-Government Banks								0.00
(ii) Other Banks								0.00
(d.2) Private Corporations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Financial								0.00
(ii) Non-Financial								0.00
(d.3) Individuals								0.00
(e) Time Certificates of Deposit-Special Financing	0.00					0.00	0.00	0.00
(e.1) Private Corporations	0.00					0.00	0.00	0.00
(i) Financial								0.00
(ii) Non-Financial								0.00
(e.2) Individuals								0.00
(f) Repurchase Agreements with BSP-Sold to Clients	0.00					0.00	0.00	0.00
(f.1) Banks	0.00					0.00	0.00	0.00
(i) UBs/KBs	0.00					0.00	0.00	0.00
(i.a) Government Banks								0.00
(i.b) Non-Government Banks								0.00
(ii) Other Banks								0.00
(f.2) Private Corporations	0.00					0.00	0.00	0.00

Interest Expense on Bills Payable

Particulars	Peso Accounts	Foreign Regular		FCDU/EFCDU		Foreign Offices		Total
		In US \$	Peso Equiv	In US \$	Peso Equiv	In US \$	Peso Equiv	
(i) Financial								0.00
(ii) Non-Financial								0.00
(f.3) Individuals								0.00
(g) Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g.1) Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) UBs/KBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i.a) Government Banks								0.00
(i.b) Non-Government Banks								0.00
(ii) Other Banks								0.00
(g.2) Private Corporations	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Financial								0.00
(ii) Non-Financial								0.00
(g.3) Individuals								0.00
(4) Others								0.00
Non-Resident	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(1) Interbank Call Loans		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) OBUs								0.00
(b) Other Banks								0.00
(2) Interbank Term Loans		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) OBUs								0.00
(b) Other Banks								0.00
(3) Other Deposit Substitutes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Repurchase Agreements	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a.1) OBUs								0.00
(a.2) Others								0.00
(b) Certificates of Assignment/Participation with	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b.1) OBUs								0.00
(b.2) Others								0.00
(c) Securities Lending/Borrowing Agreement	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c.1) OBUs								0.00
(c.2) Others								0.00
(d) Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d.1) OBUs								0.00
(d.2) Others								0.00
(4) Others								0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additional Information:								
(1) Taxable Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. Bangko Sentral ng Pilipinas								0.00
B. Interbank Borrowings								0.00
C. Deposit Substitutes								0.00
D. Others								0.00

Interest Expense on Bills Payable

Particulars	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Resident	0.00					0.00
(1) Bangko Sentral ng Pilipinas	0.00					0.00
(a) Rediscounting						0.00
(b) Emergency Advances						0.00
(c) Overnight Borrowings						0.00
(e)-(d) Overdrafts						0.00
(d)-(e) Others						0.00
(2) Interbank Loans Payable	0.00					0.00
(a) Interbank Call Loans	0.00					0.00
(a.1) UBs/KBs	0.00					0.00
(a.1a) Government Banks	0.00					0.00
(i) RBU						0.00
(ii) FCDU						
(a.1b) Non-Government Banks	0.00					0.00
(i) RBU						0.00
(ii) FCDU						
(a.2) Other Banks	0.00					0.00
(i) RBU						0.00
(ii) FCDU						
(a.3) NBQBs						0.00
(b) Interbank Term Loans	0.00					0.00
(b.1) UBs/KBs	0.00					0.00
(b.1a) Government Banks	0.00					0.00
(i) RBU						0.00
(ii) FCDU						
(b.1b) Non-Government Banks	0.00					0.00
(i) RBU						0.00
(ii) FCDU						
(b.2) Other Banks	0.00					0.00
(i) RBU						0.00
(ii) FCDU						
(b.3) NBQBs						0.00
(3) Other Deposit Substitutes	0.00					0.00
(a) Repurchase Agreements with BSP						0.00
(b) Repurchase Agreements						
(b.1) Banks						
(i) UBs/KBs						
(i.a) Government Banks						
(i.b) Non-Government Banks						
(ii) Other Banks						
(b.2) Private Corporations						
(i) Financial						
(ii) Non-Financial						
(b.3) Individuals						
(c) Certificates of Assignment/Participation with Recourse						
(c.1) Banks						
(i) UBs/KBs						
(i.a) Government Banks						
(i.b) Non-Government Banks						
(ii) Other Banks						
(c.2) Private Corporations						
(i) Financial						
(ii) Non-Financial						
(c.3) Individuals						
(d) Securities Lending/Borrowing Agreement						
(d.1) Banks						
(i) UBs/KBs						
(i.a) Government Banks						
(i.b) Non-Government Banks						
(ii) Other Banks						
(d.2) Private Corporations						
(i) Financial						
(ii) Non-Financial						
(d.3) Individuals						
(e) Time Certificates of Deposit-Special Financing	0.00					0.00
(e.1) Private Corporations	0.00					0.00
(i) Financial						0.00
(ii) Non-Financial						0.00
(e.2) Individuals						0.00
(f) Repurchase Agreements with BSP-Sold to Clients						
(f.1) Banks						
(i) UBs/KBs						
(i.a) Government Banks						
(i.b) Non-Government Banks						
(ii) Other Banks						

Interest Expense on Bills Payable

Particulars	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
(f.2) Private Corporations						
(i) Financial						
(ii) Non-Financial						
(f.3) Individuals						
(g) Others						
(g.1) Banks						
(i) UBs/KBs						
(i.a) Government Banks						
(i.b) Non-Government Banks						
(ii) Other Banks						
(g.2) Private Corporations						
(i) Financial						
(ii) Non-Financial						
(g.3) Individuals						
(4) Others						0.00
Non-Resident						
(1) Interbank Call Loans						
(a) OBUs						
(b) Other Banks						
(2) Interbank Term Loans						
(a) OBUs						
(b) Other Banks						
(3) Other Deposit Substitutes						
(a) Repurchase Agreements						
(a.1) OBUs						
(a.2) Others						
(b) Certificates of Assignment/Participation with Recourse						
(b.1) OBUs						
(b.2) Others						
(c) Securities Lending/Borrowing Agreement						
(c.1) OBUs						
(c.2) Others						
(d) Others						
(d.1) OBUs						
(d.2) Others						
(4) Others						
TOTAL	0.00					0.00
Additional Information:						
(1) Taxable Borrowings	0.00					0.00
A. Bangko Sentral ng Pilipinas						0.00
B. Interbank Borrowings						0.00
C. Deposit Substitutes						0.00
D. Others						0.00

[illegible]

Report by the Personal Equity and Retirement Account (PERA) Administrator

Total Amount

[illegible]

Report by the Personal Equity and Retirement Account (PERA) Administrator
Peso Accounts

[illegible]

Report by the Personal Equity and Retirement Account (PERA) Administrator
Peso Accounts

[illegible]

Account Description		Deposits	Unit Investment Trust Fund	Mutual Fund	Annuity	Insurance Pension	Pre-need Pension	Government Securities	Stock or other Security listed and traded in a local exchange	Exchange-traded bond	Others	Peso Total
Asset Accounts												
(1)	Cash on Hand, Checks and Other Cash Items											0.00
(2)	Due from BSP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(a) Reserve Deposit Account											0.00
	(b) Special Deposit Account											0.00
	(a) Overnight Deposit Account											0.00
	(b) Term Deposit Account											0.00
(3)	Deposits in Banks											0.00
(4)	Financial Assets at Fair Value through Profit or Loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(a) Debt and Equity Securities											0.00
	(b) Derivatives with Positive Fair Value											0.00
(5)	Available-for-Sale (AFS) Financial Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(a) AFS Debt Securities											0.00
	Unamortized Discount/Premium											0.00
	AFS Debt Securities (at amortized cost)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Accumulated Market Gains/(Losses)											0.00
	AFS Debt Securities (Fair Value)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(b) AFS Equity Securities											0.00
	Accumulated Market Gains/(Losses)											0.00
	AFS Equity Securities (Fair Value)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Less: Allowance for Credit Losses											0.00
	AFS Financial Assets - Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(6)	Held-to-Maturity (HTM) Financial Assets											0.00
	Unamortized Discount/Premium											0.00
	HTM Financial Assets - Net of Amortization	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Less: Allowance for Credit Losses											0.00
	HTM Financial Assets - Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(7)	Unquoted Debt Securities Classified as Loans											0.00
	Unamortized Discount/Premium											0.00
	Unquoted Debt Securities Classified as Loans -Net of	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Less: Allowance for Credit Losses											0.00
	Unquoted Debt Securities Classified as Loans - Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(8)	Investments in Non-Marketable Equity Securities (INMES)											0.00
	Less: Allowance for Credit Losses											0.00
	INMES - Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(9)	Loans and Receivables											0.00
	Unamortized Discount and Other Deferred Credits											0.00
	Loans and Receivables - Net of Amortization	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Less: Allowance for Credit Losses											0.00
	Loans and Receivables - Net of Specific Allowance for Credit Losses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(10)	Loans and Receivables Arising from Repurchase Agreements and											0.00
	Less: Allowance for Credit Losses											0.00
	Loans and Receivables Arising from Repurchase Agreements and	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Less: General Loan Loss Provision (GLLP)											0.00
	Loan Portfolio - Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(11)	Derivatives with Positive Fair Value Held for Hedging											0.00
(12)	Sales Contract Receivable											0.00
	Less: Allowance for Credit Losses											0.00
	Sales Contract Receivable - Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(13)	Accrued Interest Income from Financial Assets											0.00
	Less: Allowance for Credit Losses											0.00
	Accrued Interest Income from Financial Assets - Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(14)	Investment Properties											0.00
	Less: Accumulated Depreciation											0.00
	Less: Allowance for Losses											0.00
	Investment Properties - Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(15)	Real and Other Properties Acquired											0.00
	Less: Accumulated Depreciation											0.00
	Less: Allowance for Losses											0.00
	Real and Other Properties Acquired - Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(16)	Other Assets											0.00
	Less: Allowance for Losses											0.00
	Other Assets - Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Assets		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Accountabilities												
(1)	Principal											0.00
(2)	Accumulated Income											0.00
(3)	Net Unrealized Gains/(Losses) on AFS Financial Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(a) Debt Securities											0.00
	(b) Equity Securities											0.00
	Subtotal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Accountabilities												
(4)	Derivatives with Negative Fair Value Held for Trading											0.00
(5)	Derivatives with Negative Fair Value Held for Hedging											0.00
(6)	Unearned Income											0.00
(7)	Due to the Bureau of Internal Revenue											0.00
(8)	Accrued Expenses											0.00
(9)	Accounts Payable											0.00
(10)	Miscellaneous Liabilities											0.00
Total Accountabilities		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additional Information												
(1)	Total Number of Personal Equity and Retirement Accounts	0	0	0	0	0	0	0	0	0	0	

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Account Description		Deposits		Unit Investment Trust Fund		Mutual Fund		Annuity		Insurance Pension		Pre-need Pension		Government Securities		Stock or other Security listed and traded in a local exchange				Exchange-traded bond		Others		FCDU Total		
		In US\$	Peso Equiv.	In US\$	Peso Equiv.	In US\$	Peso Equiv.	In US\$	Peso Equiv.	In US\$	Peso Equiv.	In US\$	Peso Equiv.	In US\$	Peso Equiv.	In US\$	Peso Equiv.	In US\$	Peso Equiv.	In US\$	Peso Equiv.	In US\$	Peso Equiv.	In US\$	Peso Equiv.	
Asset Accounts																										
		(1) Cash on Hand, Checks and Other Cash Items																								
		(2) Due from BSP		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
		(a) Reserve Deposit Account																							4.44	4.44
		(b) Special Deposit Account																							4.44	4.44
		(a) Overnight Deposit Account																								
		(b) Term Deposit Account																								
		(3) Deposits in Banks																								
		(4) Financial Assets at Fair Value through Profit or Loss		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		(a) Debt and Equity Securities																								0.00
(b) Derivatives with Positive Fair Value																								0.00	0.00	
(5) Available-for-Sale (AFS) Financial Assets		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(a) AFS Debt Securities																								0.00	0.00	
Unamortized Discount/Premium																								0.00	0.00	
AFS Debt Securities (at amortized cost)																								0.00	0.00	
Accumulated Market Gains/(Losses)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
AFS Debt Securities (Fair Value)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(b) AFS Equity Securities																								0.00	0.00	
Accumulated Market Gains/(Losses)																								0.00	0.00	
AFS Equity Securities (Fair Value)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Less: Allowance for Credit Losses																								0.00	0.00	
AFS Financial Assets - Net		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(6) Held-to-Maturity (HTM) Financial Assets																								0.00	0.00	
Unamortized Discount/Premium																								0.00	0.00	
HTM Financial Assets - Net of Amortization		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Less: Allowance for Credit Losses																								0.00	0.00	
HTM Financial Assets - Net		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(7) Unquoted Debt Securities Classified as Loans																								0.00	0.00	
Unamortized Discount/Premium																								0.00	0.00	
Unquoted Debt Securities Classified as Loans -Net of Amortization																								0.00	0.00	
Less: Allowance for Credit Losses		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Unquoted Debt Securities Classified as Loans - Net		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(8) Investments in Non-Marketable Equity Securities (NIMES)																								0.00	0.00	
Less: Allowance for Credit Losses																								0.00	0.00	
NIMES - Net		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

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Report on Trust and Other Fiduciary Services
Balance Sheet
Consolidated (Peso and FCDU)

Account Description	TRUST									Other Fiduciary	AGENCY							Advisory/ Consultancy	Special Purpose Trust	Total
	WEALTH/ASSET/FUND MANAGEMENT ACCOUNTS								Total Trust Accounts		WEALTH/ASSET/FUND MANAGEMENT ACCOUNTS						Total Agency Accounts			
	UITF	Institutional Accounts			Individual Accounts						Institutional Accounts			Individual Accounts						
	Employee Benefit	Pre-Need	Others	Personal Trust	Personal Pension Fund	Personal Retirement Fund	Others		Employee Benefit	Pre-Need	Others	Personal Pension Fund	Personal Retirement Fund	Others						
Accountabilities																				
(1) Principal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
(2) Accumulated Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
(3) Net Unrealized Gains/(Losses) on AFS Financial Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
(a) Debt Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
(b) Equity Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Subtotal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Other Accountabilities																				
(4) Derivatives with Negative Fair Value Held for Trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
(5) Derivatives with Negative Fair Value Held for Hedging	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
(6) Unearned Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
(7) Due to the Bureau of Internal Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
(8) Accrued Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
(9) Accounts Payable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
(10) Miscellaneous Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Total Accountabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Additional Information																				
(1) Number of Accounts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
(2) Total Number of Discretionary Accounts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Total Assets of Discretionary Accounts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
(3) Total Number of Non-Discretionary Accounts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Total Assets of Non-Discretionary Accounts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
(4) Funds of Government/Government Entities	0.00	0.00		0.00					0.00	0.00	0.00		0.00				0.00	0.00		
(5) Specialized Institutional Accounts																				
(a) Number of Accounts	0.00			0.00					0.00	0.00			0.00				0.00	0.00		
(b) Total Assets	0.00			0.00					0.00	0.00			0.00				0.00	0.00		
(6) Tax Exempt Trust and Agency Accounts																				
(a) Individual/Institutional Trust and Agency Accounts																				
(i) Number of Accounts	0.00				0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00		
(ii) Total Assets	0.00				0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00		
(b) Long-Term Common Trust Fund																				
(i) Number of Accounts																				
(ii) Total Assets																				
(7) Personal Trust					0.00				0.00									0.00		
(a) Living Trust					0.00				0.00									0.00		
(b) Testamentary Trust					0.00				0.00									0.00		
(8) Basic Security Deposit																				
(a) Rate of basic security deposit																				
(b) Average month-end balances of the total volume of the									0.00	0.00							0.00	0.00		
(c) 1/25 of 1% of total face value of securities under																		0.00		
Securities for Faithful Performance Deposited at BSP																				
Excess/(Deficiency)																		0.00		
(9) Reserves Against Peso Denominated Funds																				
Required Reserves				0.00					0.00	0.00	0.00						0.00	0.00		
Less: (a) Deposits with BSP				0.00					0.00	0.00	0.00						0.00	0.00		
(b) Government Securities and Cash in Vault				0.00					0.00	0.00	0.00						0.00	0.00		
Excess/(Deficiency)				0.00					0.00	0.00	0.00						0.00	0.00		
(10) Breakdown of Trust & Agency Assets for the Quarter																				
(a) First Month of the Reporting Period																		0.00		
(b) Second Month of the Reporting Period																		0.00		
(c) Third Month of the Reporting Period																		0.00		
Total Trust & Agency Assets for the Quarter									0.00	0.00							0.00	0.00		
Average Trust & Agency Assets for the Quarter									0.00	0.00							0.00	0.00		
Less: Average PERA Assets for the Quarter (Sched E2)										0.00								0.00		
Average Trust & Agency Assets for the Quarter net of PERA									0.00	0.00							0.00	0.00		

Account Description	TRUST									Other Fiduciary	AGENCY									Advisory/ Consultancy	Special Purpose Trust	Total
	WEALTH/ASSET/FUND MANAGEMENT ACCOUNTS								Total Trust Accounts		WEALTH/ASSET/FUND MANAGEMENT ACCOUNTS								Total Agency Accounts			
	Institutional Accounts				Individual Accounts						Institutional Accounts				Individual Accounts							
	UITF	Employee Benefit	Pre- Need	Others	Personal Trust	Personal Pension Fund	Personal Retirement Fund	Others			Employee Benefit	Pre-Need	Others	Personal Pension Fund	Personal Retirement Fund	Others						
Asset Accounts																						
(1) Cash on Hand, Checks and Other Cash Items									0.00								0.00			0.00		
(2) Due from BSP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00		
(a) Reserve Demand Deposit Account									0.00								0.00			0.00		
(b) Special Deposit Account									0.00								0.00			0.00		
(b) Overnight Deposit Account									0.00								0.00			0.00		
(c) Term Deposit Account									0.00								0.00			0.00		
(3) Deposits in Banks									0.00								0.00			0.00		
(4) Financial Assets at Fair Value through Profit or Loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00		
(a) Debt and Equity Securities									0.00								0.00			0.00		
(b) Derivatives with Positive Fair Value									0.00								0.00			0.00		
(5) Available-for-Sale (AFS) Financial Assets		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00		
(a) AFS Debt Securities									0.00								0.00			0.00		
Unamortized Discount/Premium									0.00								0.00			0.00		
AFS Debt Securities (at amortized cost)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00		
Accumulated Market Gains/(Losses)									0.00								0.00			0.00		
AFS Debt Securities (Fair Value)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00		
(b) AFS Equity Securities									0.00								0.00			0.00		
Accumulated Market Gains/(Losses)									0.00								0.00			0.00		
AFS Equity Securities (Fair Value)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00		
Less: Allowance for Credit Losses									0.00								0.00			0.00		
AFS Financial Assets - Net		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00		
(6) Held-to-Maturity (HTM) Financial Assets									0.00								0.00			0.00		
Unamortized Discount/Premium									0.00								0.00			0.00		
HTM Financial Assets - Net of Amortization		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00		
Less: Allowance for Credit Losses									0.00								0.00			0.00		
HTM Financial Assets - Net		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00		
(7) Unquoted Debt Securities Classified as Loans									0.00								0.00			0.00		
Unamortized Discount/Premium									0.00								0.00			0.00		
Unquoted Debt Securities Classified as Loans -Net of Amortization		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00		
Less: Allowance for Credit Losses									0.00								0.00			0.00		
Unquoted Debt Securities Classified as Loans - Net		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00		
(8) Investments in Non-Marketable Equity Securities (INMES)									0.00								0.00			0.00		
Less: Allowance for Credit Losses									0.00								0.00			0.00		
INMES - Net		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00		
(9) Loans and Receivables									0.00								0.00			0.00		
Unamortized Discount and Other Deferred Credits									0.00								0.00			0.00		
Loans and Receivables - Net of Amortization		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00		
Less: Allowance for Credit Losses									0.00								0.00			0.00		
Loans and Receivables - Net of Specific Allowance for Credit Losses		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00		
(10) Loans and Receivables Arising from Repurchase Agreements and Securities Lending and Borrowing Transactions									0.00								0.00			0.00		
Less: Allowance for Credit Losses									0.00								0.00			0.00		
Loans and Receivables Arising from Repurchase Agreements and Securities Lending and Borrowing Transactions-Net of Specific Allowance for Credit Losses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00		
Less: General Loan Loss Provision (GLLP)									0.00								0.00			0.00		
Loan Portfolio - Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00		
(11) Derivatives with Positive Fair Value Held for Hedging									0.00								0.00			0.00		
(12) Sales Contract Receivable									0.00								0.00			0.00		
Less: Allowance for Credit Losses									0.00								0.00			0.00		
Sales Contract Receivable - Net		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00		
(13) Accrued Interest Income from Financial Assets									0.00								0.00			0.00		
Less: Allowance for Credit Losses									0.00								0.00			0.00		
Accrued Interest Income from Financial Assets - Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00		
(14) Investment Properties									0.00								0.00			0.00		
Less: Accumulated Depreciation									0.00								0.00			0.00		
Less: Allowance for Losses									0.00								0.00			0.00		
Investment Properties - Net		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00		
(15) Real and Other Properties Acquired									0.00								0.00			0.00		
Less: Accumulated Depreciation									0.00								0.00			0.00		
Less: Allowance for Losses									0.00								0.00			0.00		
Real and Other Properties Acquired - Net		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00		
(16) Other Assets									0.00								0.00			0.00		
Less: Allowance for Losses									0.00								0.00			0.00		
Other Assets - Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Total Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Accountabilities																						
(1) Principal									0.00								0.00			0.00		
(2) Accumulated Income									0.00								0.00			0.00		
(3) Net Unrealized Gains/(Losses) on AFS Financial Assets		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00		
(a) Debt Securities									0.00								0.00			0.00		

Account Description	TRUST									Other Fiduciary	AGENCY								Advisory/ Consultancy	Special Purpose Trust	Total
	WEALTH/ASSET/FUND MANAGEMENT ACCOUNTS								Total Trust Accounts		WEALTH/ASSET/FUND MANAGEMENT ACCOUNTS							Total Agency Accounts			
	UITF	Institutional Accounts			Individual Accounts						Institutional Accounts			Individual Accounts							
		Employee Benefit	Pre- Need	Others	Personal Trust	Personal Pension Fund	Personal Retirement Fund	Others			Employee Benefit	Pre-Need	Others	Personal Pension Fund	Personal Retirement Fund	Others					
(b) Equity Securities									0.00								0.00				0.00
Subtotal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Accountabilities																					
(4) Derivatives with Negative Fair Value Held for Trading									0.00								0.00				0.00
(5) Derivatives with Negative Fair Value Held for Hedging									0.00								0.00				0.00
(6) Unearned Income									0.00								0.00				0.00
(7) Due to the Bureau of Internal Revenue									0.00								0.00				0.00
(8) Accrued Expenses									0.00								0.00				0.00
(9) Accounts Payable									0.00								0.00				0.00
(10) Miscellaneous Liabilities									0.00								0.00				0.00
Total Accountabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additional Information																					
(1) Number of Accounts									0								0				0
(2) Total Number of Discretionary Accounts									0								0				0
Total Assets of Discretionary Accounts									0.00								0.00				0.00
(3) Total Number of Non-Discretionary Accounts									0								0				0
Total Assets of Non-Discretionary Accounts									0.00								0.00				0.00
(4) Funds of Government/Government Entities									0.00								0.00				0.00
(5) Specialized Institutional Accounts																					
(a) Number of Accounts									0								0				0
(b) Total Assets									0.00								0.00				0.00
(6) Tax Exempt Trust and Agency Accounts																					
(a) Individual/Institutional Trust and Agency Accounts																					
(i) Number of Accounts									0								0				0
(ii) Total Assets									0.00								0.00				0.00
(b) Long-Term Common Trust Fund																					
(i) Number of Accounts																					
(ii) Total Assets																					
(7) Personal Trust					0.00				0.00												0.00
(a) Living Trust									0.00												0.00
(b) Testamentary Trust									0.00												0.00
(8) Reserves Against Peso Denominated Funds																					
Required Reserves									0.00												0.00
Les: (a) Deposits with BSP									0.00												0.00
(b) Government Securities and Cash in Vault									0.00												0.00
Excess/(Deficiency)				0.00				0.00	0.00	0.00							0.00			0.00	0.00

Report on Trust and Other Fiduciary Services
Schedule A2
Balance Sheet
FCDU / EFCDU Accounts

Account Description	TRUST																		Other Fiduciary	
	WEALTH/ASSET/FUND MANAGEMENT ACCOUNTS																Total Trust Accounts			
	UITF		Institutional Accounts						Individual Accounts											
			Employee Benefit		Pre-Need		Others		Personal Trust		Personal Pension		Personal Retirement		Others					
In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Accountabilities																				
(1) Principal																	0.00	0.00		
(2) Accumulated Income																	0.00	0.00		
(3) Net Unrealized Gains/(Losses) on AFS Financial Assets			0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
(a) Debt Securities																	0.00	0.00		
(b) Equity Securities																	0.00	0.00		
Subtotal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Other Accountabilities																				
(4) Derivatives with Negative Fair Value Held for Trading																	0.00	0.00		
(5) Derivatives with Negative Fair Value Held for Hedging																	0.00	0.00		
(6) Unearned Income																	0.00	0.00		
(7) Due to the Bureau of Internal Revenue																	0.00	0.00		
(8) Accrued Expenses																	0.00	0.00		
(9) Accounts Payable																	0.00	0.00		
(10) Miscellaneous Liabilities																	0.00	0.00		
Total Accountabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Additional Information																				
(1) Number of Accounts		0		0		0		0		0		0		0		0	0	0	0	
(2) Total Number of Discretionary Accounts		0		0		0		0		0		0		0		0	0	0	0	
Total Assets of Discretionary Accounts																	0.00	0.00		
(3) Total Number of Non-Discretionary Accounts				0		0		0		0		0		0		0	0	0	0	
Total Assets of Non-Discretionary Accounts																	0.00	0.00		
(4) Funds of Government/Government Entities																	0.00	0.00		
(5) Specialized Institutional Accounts																				
(a) Number of Accounts		0						0									0	0	0	
(b) Total Assets																	0.00	0.00		
(6) Tax Exempt Trust and Agency Accounts																				
(a) Individual/Institutional Trust and Agency Accounts																				
(i) Number of Accounts				0						0		0		0		0	0	0	0	
(ii) Total Assets																	0.00	0.00		
(b) Long-Term Common Trust Fund																				
(i) Number of Accounts																				
(ii) Total Assets																				
(7) Personal Trust									0.00	0.00							0.00	0.00		
(a) Living Trust																	0.00	0.00		
(b) Testamentary Trust																	0.00	0.00		

Report on Trust and Other Fiduciary Services
Schedule A2
Balance Sheet
FCDU / EFCDU Accounts

Account Description	AGENCY												Total Agency Accounts		Advisory/ Consultancy		Special Purpose Trust		Total	
	WEALTH/ASSET/FUND MANAGEMENT ACCOUNTS																			
	Institutional Accounts						Individual Accounts													
	Employee Benefit		Pre-Need		Others		Personal Pension		Personal Retirement		Others									
	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.		
Asset Accounts																				
(1) Cash on Hand, Checks and Other Cash Items													0.00	0.00					0.00	0.00
(2) Due from BSP	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(a) Reserve Demand Deposit Account													0.00	0.00					0.00	0.00
(b) Special Deposit Account													0.00	0.00					0.00	0.00
(b) Overnight Deposit Account													0.00	0.00					0.00	0.00
(c) Term Deposit Account													0.00	0.00					0.00	0.00
(3) Deposits in Banks													0.00	0.00					0.00	0.00
(4) Financial Assets at Fair Value through Profit or Loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(a) Debt and Equity Securities													0.00	0.00					0.00	0.00
(b) Derivatives with Positive Fair Value													0.00	0.00					0.00	0.00
(5) Available-for-Sale (AFS) Financial Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(a) AFS Debt Securities													0.00	0.00					0.00	0.00
Unamortized Discount/Premium													0.00	0.00					0.00	0.00
AFS Debt Securities (at amortized cost)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
Accumulated Market Gains/(Losses)													0.00	0.00					0.00	0.00
AFS Debt Securities (Fair Value)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(b) AFS Equity Securities													0.00	0.00					0.00	0.00
Accumulated Market Gains/(Losses)													0.00	0.00					0.00	0.00
AFS Equity Securities (Fair Value)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
Less: Allowance for Credit Losses													0.00	0.00					0.00	0.00
AFS Financial Assets - Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(6) Held-to-Maturity (HTM) Financial Assets													0.00	0.00					0.00	0.00
Unamortized Discount/Premium													0.00	0.00					0.00	0.00
HTM Financial Assets - Net of Amortization	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
Less: Allowance for Credit Losses													0.00	0.00					0.00	0.00
HTM Financial Assets - Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(7) Unquoted Debt Securities Classified as Loans													0.00	0.00					0.00	0.00
Unamortized Discount/Premium													0.00	0.00					0.00	0.00
Unquoted Debt Securities Classified as Loans -Net of Amortization	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
Less: Allowance for Credit Losses													0.00	0.00					0.00	0.00
Unquoted Debt Securities Classified as Loans - Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00

Account Description	AGENCY														Advisory/ Consultancy	Special Purpose Trust	Total	
	WEALTH/ASSET/FUND MANAGEMENT ACCOUNTS										Total Agency Accounts							
	Institutional Accounts						Individual Accounts											
	Employee Benefit		Pre-Need		Others		Personal Pension		Personal Retirement				Others					
In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Accountabilities																		
(1) Principal													0.00	0.00			0.00	0.00
(2) Accumulated Income													0.00	0.00			0.00	0.00
(3) Net Unrealized Gains/(Losses) on AFS Financial Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00
(a) Debt Securities													0.00	0.00			0.00	0.00
(b) Equity Securities													0.00	0.00			0.00	0.00
Subtotal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Accountabilities																		
(4) Derivatives with Negative Fair Value Held for Trading													0.00	0.00			0.00	0.00
(5) Derivatives with Negative Fair Value Held for Hedging													0.00	0.00			0.00	0.00
(6) Unearned Income													0.00	0.00			0.00	0.00
(7) Due to the Bureau of Internal Revenue													0.00	0.00			0.00	0.00
(8) Accrued Expenses													0.00	0.00			0.00	0.00
(9) Accounts Payable													0.00	0.00			0.00	0.00
(10) Miscellaneous Liabilities													0.00	0.00			0.00	0.00
Total Accountabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additional information																		
(1) Number of Accounts		0		0		0		0		0		0	0	0			0	0
(2) Total Number of Discretionary Accounts		0		0		0		0		0		0	0	0			0	0
Total Assets of Discretionary Accounts													0.00	0.00			0.00	0.00
(3) Total Number of Non-Discretionary Accounts		0		0		0		0		0		0	0	0			0	0
Total Assets of Non-Discretionary Accounts													0.00	0.00			0.00	0.00
(4) Funds of Government/Government Entities													0.00	0.00			0.00	0.00
(5) Specialized Institutional Accounts																		
(a) Number of Accounts						0							0	0			0	0
(b) Total Assets													0.00	0.00			0.00	0.00
(6) Tax Exempt Trust and Agency Accounts																		
(a) Individual/Institutional Trust and Agency Accounts																		
(i) Number of Accounts		0						0		0		0	0	0			0	0
(ii) Total Assets													0.00	0.00			0.00	0.00
(b) Long-Term Common Trust Fund																		
(i) Number of Accounts																		
(ii) Total Assets																		
(7) Personal Trust																	0.00	0.00
(a) Living Trust																	0.00	0.00
(b) Testamentary Trust																	0.00	0.00

Report by the Personal Equity and Retirement Account (PERA) Administrator
Schedule E2
(Peso and FCDU / EFCDU)

[illegible]

Report by the Personal Equity and Retirement Account (PERA) Administrator
Schedule E2
(Peso and FCDU / EFCDU)

[illegible]

Report by the Personal Equity and Retirement Account (PERA) Administrator
Schedule E2
(Peso and FCDU / EFCDU)

[illegible]

Report by the Personal Equity and Retirement Account (PERA) Administrator
Schedule E2a
(Peso)

[illegible]

Report by the Personal Equity and Retirement Account (PERA) Administrator
Schedule E2a
(Peso)

[illegible]

Report by the Personal Equity and Retirement Account (PERA) Administrator
Schedule E2a
(Peso)

[illegible]

Report by the Personal Equity and Retirement Account (PERA) Administrator
Schedule E2b
(FCDU / EFCDU)

[illegible]

Report by the Personal Equity and Retirement Account (PERA) Administrator
Schedule E2b
 (FCDU / EFCDU)

[illegible]

Report by the Personal Equity and Retirement Account (PERA) Administrator
Schedule E2b
(FCDU / EFCDU)

[illegible]

Report by the Personal Equity and Retirement Account (PERA) Administrator
Schedule E2b
(FCDU / EFCDU)

[illegible]

Report by the Personal Equity and Retirement Account (PERA) Administrator
Schedule E2b
 (FCDU / EFCDU)

[illegible]

Report by the Personal Equity and Retirement Account (PERA) Administrator
Schedule E2b
(FCDU / EFCDU)

[illegible]