



Bangko Sentral ng Pilipinas

OFFICE OF THE GOVERNOR

**Circular No. 512
Series of 2006**

Subject : Amendment of the Manual of Accounts and BSP Reportorial Requirements for Banks

Pursuant to M. B. Resolution No. 77 dated 19 January 2006, and in line with the adoption of the Philippine Financial Reporting Standards (PFRS) and Philippine Accounting Standards (PAS) effective the annual financial reporting period beginning 1 January 2005, as provided under Memorandum to All Banks and Other BSP Supervised Financial Institutions dated 11 January 2005, the Bangko Sentral hereby amends the Manual of Accounts and the BSP reportorial requirements consisting of the Consolidated Statement of Condition (CSOC); Consolidated Statement of Income and Expense (CSIE) and their supporting schedules issued under Circular No. 108 dated 9 May 1996, as amended (for UBs/KBs); Circular No. 270 dated 19 December 2000, as amended (for TBs); and Circular No. 249 dated 26 June 2000, as amended (for RBs and Cooperative Banks), through the issuance of the attached new Financial Reporting Package (FRP) for banks.

The FRP is designed to align the Manual of Accounts (MOA) and the BSP reportorial requirements with the provisions of the PFRS/PAS.

The FRP is divided into five (5) parts, namely: (1) General Instructions, which describe the overall reporting requirements; (2) Structure of the FRP (3) Revised Manual of Accounts; (4) Line Item Instructions for the Balance Sheet, Income Statement and Supporting Schedules; and (5) Report Formats for solo and consolidated reports.

The solo (i.e., head office plus branches) balance sheet shall be submitted on a monthly basis and the solo income statement and consolidated (i.e. parent bank plus financial allied subsidiaries, but excluding insurance subsidiaries) balance sheet and income statement shall be submitted on a quarterly basis. The solo balance sheet and solo income statement shall be submitted within 15 banking days after the end of the reference month and quarter, respectively, and the consolidated reports shall be submitted within 30 banking days after the end of the reference quarter. Only banks with financial allied subsidiaries, excluding insurance subsidiaries, shall submit the reports on consolidated basis.

PANANALAPING MATATAG, BANSANG PANATAG

The said new BSP reportorial requirements shall become effective starting with the 31 December 2006 month-end/quarter-end reports.

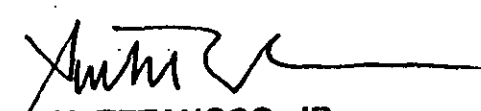
Pilot runs of the reportorial requirements shall however be conducted on a quarterly basis starting with the 31 December 2005 quarter-end reports for submission on or before 45 banking days and 60 banking days after end of reference quarter for solo and consolidated reports, respectively, until the effectivity of the BSP reportorial requirements. Specific guidelines on the modes/manner of submission of the FRP shall be covered by a separate issuance.

Unless otherwise notified, banks shall continue to submit the existing CSOC, CSIE and supporting schedules on a monthly or quarterly basis, as the case may be, within the prescribed deadline of 15 banking days after the end of reference period.

The BSP reportorial requirements under the FRP shall be classified as Category A-1 report.

This Circular supersedes Circular No. 108 dated 9 May 1996, as amended (for UBs/KBs), Circular No. 270 dated 19 December 2000, as amended (for TBs), and Circular No. 249 dated 26 June 2000, as amended (for RBs and Cooperative Banks). It shall take effect 15 days after its publication either in the Official Gazette or in a newspaper of general circulation.

FOR THE MONETARY BOARD:


AMANDO M. TETANGCO, JR.
Governor

3 February 2006

Att: A/s

DEADLINE : 15 banking days after
end of reference
month/quarter
(solo basis)

30 banking days
after end of reference
quarter (consolidated
basis)

SUBMISSION : Original copy to
Supervisory Data Center

FOR UNIVERSAL BANKS/COMMERCIAL BANKS/THRIFT BANKS/RURAL/COOPERATIVE BANKS
(as may be applicable)

(Name of Bank)	(Code)
(Address)	

FINANCIAL REPORTING PACKAGE

(Indicate if for Solo Basis or Consolidated Basis¹)

As of _____ (Quarter-End)

REPUBLIC OF THE PHILIPPINES)
_____) S.S.

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

(Signature of President/Senior/
Executive Vice President)

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

Notary Public
Until December 31, 20____
PTR No. _____
Place _____

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

¹ For consolidated basis, only the "Total" columns/schedules shall be accomplished. The Peso Accounts/Foreign Regular/FCDU/EFCDU columns/schedules shall be disregarded.

THE FINANCIAL REPORTING PACKAGE

The Financial Reporting Package (FRP) is a set of financial statements for prudential reporting purposes composed of the Balance Sheet, Income Statement and Supporting Schedules. The FRP is primarily designed to align the BSP reportorial requirements with the (1) provisions of the Philippine Financial Reporting Standards (PFRS)/ Philippine Accounting Standards (PAS) and (2) Basel 2 Capital Adequacy Framework. It is also designed to meet BSP statistical requirements.

Organization of the Instructions of the FRP

This instruction book is divided into the following sections:

- (1) The General Instructions, which describe the overall reporting requirements;
- (2) Structure of the FRP;
- (3) Manual of Accounts, which provides in the order presented in the Balance Sheet and the Income Statement the definitions of the accounts in the FRP;
- (4) Line Item Instructions for the Balance Sheet; Income Statements and Supporting Schedules
- (5) Report Formats, for solo and consolidated reports

In determining the required treatment of particular transactions or in determining the definitions of the various items, the General Instructions, the Structure of the FRP, Manual of Accounts and Line Item Instructions must be used jointly. A single section does not necessarily give the complete instructions for completing all items of the reports.

GENERAL INSTRUCTIONS

Who must Report on What Forms/Schedules

All banks are required to prepare the FRP. The FRP shall be prepared on a solo and consolidated basis. Solo basis shall refer to the combined financial statements of the head office and branches/other offices. Consolidated basis shall refer to the combined financial statements of parent bank and subsidiaries consolidated on a line by line basis.

Except as otherwise indicated in the specific schedules, solo Balance Sheet and its supporting schedules shall be prepared on monthly basis, while consolidated balance sheet shall be prepared on quarterly basis. Solo and consolidated Income Statement shall be prepared quarterly basis on a cumulative basis, i.e., first quarter report shall cover result of operations during the first quarter, second quarter report shall cover results of operations during the first and second quarters, etc.

The following are the specific reporting requirements for each type of banks:

- (1) Universal and Commercial Banks (UBs/KBs) shall submit the Balance Sheet, Income Statement and all the Supporting Schedules of the FRP.

- (2) Thrift Banks shall submit the Balance Sheet, Income Statement and all the Supporting Schedules of the FRP except for the following schedules:

Schedule 4	:	Derivatives Held for Trading
Schedule 4a	:	Derivatives Held for Trading – Matrix of Counterparty and Type of Derivative Contracts
Schedule 13	:	Fair Value Adjustments in Hedge Accounting
Schedule 13a	:	Derivatives Held for Fair Value Hedge
Schedule 13b	:	Derivatives Held for Cash Flow Hedge
Schedule 13c	:	Derivatives Held for Hedges of Net Investment in Foreign Operations
Schedule 13d	:	Derivatives Held for Portfolio Hedge
Schedule 20	:	Breakdown of Due From and Due To Head Office/Branches/Agencies Abroad - Philippine Branch of Foreign Banks
Schedule 21	:	Liability for Short Position
Schedule 32	:	Gain/(Loss) on Financial Assets and Liabilities Held for Trading

- (3) Rural/Cooperative Banks shall submit the Balance Sheet, Income Statement and all the Supporting Schedules of the FRP except for the Foreign Regular and FCDU/EFCDU columns/sub-schedules and the following schedules:

Schedule 3	:	Financial Assets Held for Trading
Schedule 3a	:	Held for Trading Financial Assets Sold/Lent Under Repurchase Agreements, Certificates of Assignment/Participation with Recourse, Securities Lending and Borrowing Agreements
Schedule 4	:	Derivatives Held for Trading
Schedule 4a	:	Derivatives Held for Trading – Matrix of Counterparty and Type of Derivative Contracts
Schedule 5	:	Financial Assets Designated at Fair Value through Profit or Loss
Schedule 6	:	Available for Sale Financial Assets
Schedule 6a	:	Available for Sale Financial Assets Sold/Lent Under Repurchase Agreements, Certificates of Assignment/Participation with Recourse, Securities Lending and Borrowing Agreements
Schedule 6b	:	Available for Sale Financial Assets – Classified as to Status
Schedule 6c	:	Available for Sale Financial Assets – Movements in Allowances for Credit Losses
Schedule 13	:	Fair Value Adjustments in Hedge Accounting
Schedule 13a	:	Derivatives Held for Fair Value Hedge
Schedule 13b	:	Derivatives Held for Cash Flow Hedge
Schedule 13c	:	Derivatives Held for Hedges of Net Investment in Foreign Operations
Schedule 13d	:	Derivatives Held for Portfolio Hedge
Schedule 20	:	Breakdown of Due from and Due to Head Office/Branches/Agencies Abroad Philippine Branch of Foreign Banks
Schedule 21	:	Liability for Short Position
Schedule 27	:	Financial Liabilities Associated with Transferred Assets
Schedule 32	:	Gains/(Losses) on Financial Assets and Liabilities Held for Trading
Schedule 38	:	Off-Balance Sheet
Schedule 38a	:	Compliance with Sec. X347 of the MORB

Frequency of Reporting

The FRP is required to be submitted quarterly by all banks, except for the following, schedules or columns of particular schedules, which are required to be submitted annually:

- (1) Schedule 6b to 6b(3) : Available for Sale Financial Assets (with “Collateral and Other Credit Enhancements Received as Security for the Related Impaired and Past Due Assets” column)
- (2) Schedule 6c to 6c(3) : Available for Sale Financial Assets
Movements in Allowances for Credit Losses
- (3) Schedule 7b : Fair Value of Held to Maturity Financial Assets
- (4) Schedule 7c to 7c(3) : Held to Maturity Financial Assets (with “Collateral and Other Credit Enhancements Received as Security for the Related Impaired and Past Due Assets” column)
- (5) Schedule 7d to 7d(3) : Held to Maturity Financial Assets
Movements in Allowances for Credit Losses
- (6) Schedule 8a : Fair Value of Unquoted Debt Securities Classified as Loans
- (7) Schedule 8b to 8b(3) : Unquoted Debt Securities Classified as Loans (with “Collateral and Other Credit Enhancements Received as Security for the Related impaired and Past Due Assets” column)
- (8) Schedule 8c to 8c(3) : Unquoted Debt Securities Classified as Loans
Movements in Allowances for Credit Losses
- (9) Schedule 11e to 11e(3): Loans and Receivables-Others
Classified as to Status Per PAS 39
- (10) Schedule 15a : Investment in Subsidiaries, Associates and Joint Ventures (with Fair Value Column)
- (11) Schedule 18 : Deferred Tax Assets and Liabilities
- (12) Schedule 26 : Fair Value of Financial Liabilities

Rules of Consolidation

In preparing consolidated financial statements, only investments in financial allied subsidiaries except insurance subsidiaries shall be consolidated on a line-by-line basis in accordance with PAS 27 “Consolidated and Separate Financial Statements”, while insurance and non-financial allied subsidiaries shall be accounted for using the equity method. Financial/non-financial allied/non-allied associates shall be accounted for using the equity method in accordance with the provisions of PAS 28 “Investments in Associates”.

For purposes of preparing solo financial statements, financial/non-financial allied/non-allied subsidiaries/associates, including insurance subsidiaries/associates, shall also be accounted for using the equity method.

For purposes of preparing consolidated reports, the “Peso accounts” column, “Foreign accounts” column, “FCDU/EFCDU” column and “Foreign Offices” column, and their supporting schedules shall not be filled up/accomplished.

Amounts Reported

All amounts reported in the FRP must be in absolute figures including two decimal places, except for “Losses” columns/rows which shall be reported in negative figures, i.e., enclosed in parentheses.

STRUCTURE OF THE FRP

- (1) The FRP is designed to reflect the two types of books as follows¹: (1) regular banking book, which shall be comprised of (a) **peso accounts**; and (2) **foreign accounts** and (2) **FCDU/EFCDU** as allowed under Circular No. 1389 dated 13 April 1993, as amended. Transactions in the foreign regular and FCDU/EFCDU books shall be recorded at their foreign currency amounts and their local currency equivalent using the Philippine Dealing System (PDS) Peso/US Dollar closing rate and the New York US Dollar/ Third Currencies closing rate.
- (2) The FRP generally groups transactions into the different counterparties of the reporting bank broadly classified as to residents and non-residents and further sub-classified into the different sectors and institutional units defined as follows:
 - (a) **Residents** – This refers to individuals or institutional units that have a center of economic interest in the economic territory of the Philippines.
 - (a.1) **Government**
 - (i) **National Government** – This refers to the Philippine National Government and its agencies such as departments, bureaus, offices, and instrumentalities, but excluding local government units and government-owned and controlled corporations.
 - (ii) **Local Government Units (LGUs)** – This refers to the Philippine government units below the level of national government, such as city, provincial and municipal governments.
 - (iii) **Government Owned and Controlled Corporations (GOCCs)** – This refers to any agency organized as a stock or non-stock corporation vested with functions relating to public needs whether governmental or proprietary in nature, and owned by the government directly or indirectly or through its instrumentalities either wholly, or where applicable as in the case of stock corporations to the extent of at least 51 percent of its capital stock: provided, that GOCCs maybe further categorized by the Department of Budget, the Civil Service Commission and the Commission on Audit for the purpose of the exercise and discharge of their respective powers, functions and responsibilities with respect to such corporations.
 - **Social Security Institutions (SSIs)** – This refers to the social security agencies such as the Employees Compensation Commission (ECC), Government Service Insurance System (GSIS), Philippine Health Insurance Corporation (PhilHealth) and Social Security System (SSS).
 - **Other Financial Institutions** – This refers to GOCCs that are primarily engaged in financial intermediation or in auxiliary

¹ Provide columns (in US \$ and Peso Equivalent) for foreign offices, where applicable.

financial activities that are closely related to financial intermediation but are not classified as banks such as the Home Guaranty Corporation (HGC), Trade and Investment Development Corporation (TIDCORP) and Small Business Corporation (SBC).

- **Non-Financial Institutions** – This refers to GOCCs that may not be classified as a social security institution nor other financial institutions.

(a.2) **Bangko Sentral ng Pilipinas (BSP)**

(a.3) **Banks**

- (i) **Universal/Commercial Banks (UBs/KBs)** – This refers to universal banks (UBs) and commercial banks (KBs) as defined under existing laws and regulations.
 - **Government Banks** – This refers to UBs/KBs owned or controlled by the national government such as the Development Bank of the Philippines (DBP), the Land Bank of the Philippines (LBP) and the Philippine Amanah Bank.
 - **Non-Government Banks** – This refers to private UBs/KBs, which are neither owned nor controlled by the national government, including branches of foreign banks licensed as UBs/KBs operating in the Philippines.
- (i) **Other Banks** – This refers to banks other than UBs/KBs i.e., thrift banks, rural and cooperative banks.

(a.4) **Private Corporations**

- (i) **Financial** - This refers to private corporations that are primarily engaged in financial intermediation or in auxiliary financial activities that are closely related to financial intermediation but are not classified as banks. This shall include non-stock savings and loan associations (NSSLAs) and non-bank financial institutions with quasi-banking functions (NBQBs). Except in the case of “Loans and Receivables – Interbank Loans and Receivables” where NBQBs shall be a separate line item.
 - (ii) **Non-Financial** – This refers to private corporations whose principal activity is the production of goods or non-financial services for sale.
- (b) **Non-Residents** – This refers to individuals or institutional units that have a center of economic interest outside the economic territory of the Philippines.
- (b.1) **Central Government/Central Bank** – Central Government refers to the central government of a foreign country which is regarded as such by a recognized banking supervisory authority in that country. Central Bank

refers to the national financial institution (or institutions) that exercises control over key aspects of the financial system and carries out such activities as issuing currency, managing international reserves, and providing credit to other depository corporations.

- (b.2) **Public Sector Entities** – This refers to entities which are regarded as such by a recognized banking supervisory authority in the country in which they are incorporated.
 - (b.3) **Banks**
 - (i) **Off-Shore Banking Units (OBUs)** – This refers to a branch, subsidiary or affiliate of a foreign banking corporation which is duly authorized by the BSP to transact offshore banking business in the Philippines.
 - (ii) **Other Banks** – This refers to the non-resident banks other than OBUs.
 - (b.4) **Corporations** – This refers to non-resident corporations.
 - (c) **Multilateral Agencies** – This refers to the World Bank Group comprised of the International Bank for Reconstruction and Development (IBRD) and the International Finance Corporation (IFC), Asian Development Bank (ADB), African Development Bank (AfDB), the European Bank for Reconstruction and Development (EBRD), the Inter-American Development Bank (IADB), the European Investment Bank (EIB), the Nordic Investment Bank (NIB); the Caribbean Development Bank (CDB), the Council of Europe Development Bank (CEDB) and such others as may be recognized by the BSP.
- (3) The supporting schedules in the FRP contain an **Additional Information** section which requires disclosure of information necessary for validating compliance with other BSP requirements and for statistical purposes. Among the information required to be disclosed are the following:
- (a) Classification as to Original Term, which shall be reported only for solo reports
 - (a.1) Short Term (1 year or less)
 - (a.2) Medium Term (>1 year to 5 years)
 - (a.3) Long Term (> 5 years)
 - (b) Geographic Regions of Non-Resident Counterparties
 - (b.1) **Advanced Economies** – Australia; Austria; Belgium; Canada; Denmark; Finland; France; Germany; Greece; Hong Kong SAR; Iceland; Ireland; Israel; Italy; Japan; Korea; Luxembourg; Netherlands; New Zealand; Norway; Portugal; Singapore; Spain; Sweden; Switzerland; Taiwan Province of China; United Kingdom and United States

(b.2) **Regions Excluding Advanced Economies**(i) **Africa (excluding Sub-Sahara)** – Algeria; Morocco and Tunisia

Of which; Sub-Sahara – Angola; Benin; Botswana; Burkina Faso; Burundi; Cameroon; Cape Verde; Central African Republic; Chad; Comoros; Congo, Republic of; Congo, Democratic Republic of; Côte d'Ivoire; Djibouti; Equatorial Guinea; Eritrea; Ethiopia; Gabon; Gambia, The; Ghana; Guinea; Guinea-Bissau; Kenya; Lesotho; Liberia; Madagascar; Malawi; Mali; Mauritania; Mauritius; Mozambique, Republic of; Namibia; Niger; Nigeria; Rwanda; São Tomé and Príncipe; Senegal; Seychelles; Sierra Leone; Somalia; South Africa; Sudan; Swaziland; Tanzania; Togo; Uganda; Zambia; and Zimbabwe

(ii) **Asia (excluding FSU)**– Afghanistan, Islamic State of; Bangladesh; Bhutan; Brunei Darussalam; Cambodia; China; Fiji; India; Indonesia; Kiribati; Lao People's Democratic Republic; Malaysia; Maldives; Marshall Islands; Micronesia, Federated States of; Myanmar; Nepal; Pakistan; Papua New Guinea; Philippines; Samoa; Solomon Islands; Sri Lanka; Thailand; Tonga; Vanuatu and Vietnam

Of which; Former Soviet Union (FSU), including Russia - FSU, including Russia, Ukraine, Estonia, Latvia, Lithuania, Belarus, Moscow and Tambov.

(iii) **Middle East and Europe** – Bahrain; Cyprus; Egypt; Iran, Islamic Republic of; Iraq; Jordan; Kuwait; Lebanon; Libya; Malta; Oman; Qatar; Saudi Arabia; Syrian Arab Republic; Turkey; United Arab Emirates and Yemen, Republic of.

(iv) **Western Hemisphere** - Antigua and Barbuda; Argentina; Bahamas, The; Barbados; Belize; Bolivia; Brazil; Chile; Colombia; Costa Rica; Dominica; Dominican Republic; Ecuador; El Salvador; Grenada; Guatemala; Guyana; Haiti; Honduras; Jamaica; Mexico; Netherlands Antilles; Nicaragua; Panama; Paraguay; Peru; St. Kitts and Nevis; St. Lucia; St. Vincent and the Grenadines; Suriname; Trinidad and Tobago; Uruguay and Venezuela

Definition of the other items and instructions for filling-out the Additional Information section of each supporting schedule are presented in the Line Item Instructions.

MANUAL OF ACCOUNTS

BALANCE SHEET ACCOUNTS

Asset Accounts

1. **Cash on Hand** – This refers to the total amount of cash in the bank's vault in the form of notes and coins under the custody of the cashier/cash custodian or treasurer, including notes in the possession of tellers and those kept in automated teller machines (ATM) and the like.
 - (a) **Local Currency** -This refers to the total amount of cash on hand denominated in Philippine currency.
 - (b) **Foreign Currency** -This refers to the total amount of cash on hand denominated in foreign currency. This shall be limited to foreign currencies acceptable to form part of the international reserves.
2. **Checks and Other Cash Items (COCI)** -This refers to the total amount of checks and other cash items received after the selected clearing cut-off time until the close of the regular banking hours. This account may consist of the following:
 - Checks drawn on other banks
 - Manager's/Cashier's/Treasurer's Checks and Demand Drafts issued by reporting bank's other branches/offices or other banks
 - Philippine Postal Money Orders

All COCIs shall be presented for clearance/acceptance/settlement on the following banking day. Items excluded herein are the following:

- Postdated Checks
- COCIs received on collection basis
- Out-of-town Checks not collectible through established clearing channels
- Items returned from clearing
- All other cash items not in process of collection

This shall include COCIs received by authorized Philippine Clearing House Corporation (PCHC) couriers for delivery to the PCHC for settlement.

- (a) **Local Currency** - This refers to the total amount of COCIs denominated in Philippine currency.
- (b) **Foreign Currency** - This refers to the total amount of COCIs denominated in foreign currency. This shall be limited to foreign currencies acceptable to form part of the international reserves.

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

- (a) **Local Currency** - This refers to the amount of due from BSP denominated in Philippine currency to meet reserve requirements and to serve as clearing account for interbank claims.

The local currency amount maintained in the FCDU/EFCDU books shall be limited to those derived from the proceeds of FCDU/EFCDU foreign currency deposit swapped with the BSP.

- (b) **Foreign Currency** - This refers to the amount of due from BSP denominated in foreign currency.

The foreign currency amount maintained in the Foreign Regular books shall be limited to those held to meet the required reserves against foreign currency deposit liabilities and to comply with the SME requirements.

The foreign currency amount maintained in the FCDU/EFCDU book shall be those held as asset cover for FCDU/EFCDU liabilities.

4. **Due from Other Banks**

- (a) **Resident Banks** -This refers to the balances of deposit accounts maintained with other resident banks excluding loans and advances.
- (b) **Non-Resident Banks** - This refers to the balances of deposit accounts maintained with non-resident banks and Offshore Banking Units (OBUs), as working funds in the case of foreign regular book.

The foreign currency amount maintained in the FCDU/EFCDU book shall be those held as asset cover for FCDU/EFCDU liabilities.

- (c) **Resident Banks – Clearing Account** – This refers to the balances of deposit accounts maintained with other resident banks as clearing account.

(1) **Local currency** - This refers to the balances of deposit accounts maintained with other resident banks for settlement of interbank claims in places where there are no BSP clearing facilities.

(2) **Foreign currency** – This refers to the balances of deposit accounts maintained with the franchise holder of the Philippine Domestic Dollar Transfer System (PDDTS) for clearing of foreign currency denominated checks.

5. Financial Assets Held for Trading (HFT)

(a) **Held for Trading (HFT) Securities** – This refers to the debt and equity securities that are:

- (1) acquired principally for the purpose of selling or repurchasing them in the near term; or
- (2) part of a portfolio of identified securities that are managed together and for which there is evidence of a recent actual pattern of short-term profit-taking.

HFT securities shall be measured upon initial recognition at their fair value. Transaction costs incurred at the acquisition of HFT securities shall be recognized directly in profit or loss. After initial recognition, a bank shall measure HFT securities at their fair values without any deduction for transaction costs that it may incur on sale or other disposal. A gain or loss arising from a change in the fair value of HFT securities shall be recognized in profit or loss under the account “Gain/(Loss) on Financial Assets and Liabilities Held for Trading”.

(b) **Derivatives with Positive Fair Value Held for Trading** - This refers to the **positive fair value** of derivatives acquired for the bank's trading activities. This may consist of the following derivatives contracts:

(1) **Interest Rate Contracts** – This refers to the contracts related to an interest bearing financial instrument or whose cash flows are determined by referencing interest rates or another interest rate contract (e.g., an option on a futures contract to purchase a Treasury Bill).

(a) **Interest Rate Forwards** – This refers to forward contracts committing the bank to purchase or sell financial instruments whose predominant risk characteristic is interest rate risk.

(i) **Forward Rate Agreement** - This refers to an agreement fixing the interest rates for a specified period whereby the buyer bank receives (or pays) and the seller bank pays (or receives) the interest rate differential if the reference rate rises above (or falls below) the contract rate, respectively.

(b) **Interest Rate Swaps** - This refers to an agreement in which the parties agree to exchange interest cash flows on a principal amount at certain times in the future according to an agreed upon formula.

(i) **Plain Vanilla Swap** - This refers to a fixed for floating interest rate swap.

- **Fixed Payer** – This refers to a plain vanilla swap where the bank is the fixed interest rate payer.
- **Fixed Receiver** - This refers to a plain vanilla swap where the bank is the fixed interest rate receiver.

- (ii) **Basis Swap**- This refers to an interest rate swap that has two floating legs (floating for floating), each tied to a different reference rate.
- (c) **Interest Rate Futures** - This refers to the futures contracts committing the bank to purchase or sell financial instruments where the predominant risk characteristic is interest rate risk.
- (d) **Interest Rate Option Contracts** -This refers to option contracts which convey the right or the obligation depending upon whether the bank is the purchaser or the writer, respectively, to buy or sell at a specified price by a specified future date, for a fee or a premium, interest bearing financial instruments whose predominant risk characteristic is interest risk.
 - (d.1) **Over the Counter (OTC) Interest Rate Option Contracts**
 - (i) **OTC Option Bought** – This refers to OTC interest rate option contracts conveying the bank the right to purchase/sell at a specified price by a specified future date, for a fee or a premium, interest bearing financial instruments whose predominant risk characteristic is interest risk.
 - (ii) **OTC Option Sold** - This refers to OTC interest rate option contracts conveying the bank the obligation to purchase/sell at a specified price by a specified future date, for a fee or a premium, interest bearing financial instruments whose predominant risk characteristic is interest risk.
 - (d.2) **Exchange Traded (ET) Interest Rate Option Contracts**
 - (i) **ET Option Bought** – This refers to ET interest rate option contracts conveying the bank the right to purchase/sell at a specified price by a specified future date, for a fee or a premium, interest-bearing financial instruments whose predominant risk characteristic is interest risk.
 - (ii) **ET Option Sold** - This refers to ET interest rate option contracts conveying the bank the obligation to purchase/sell at a specified price by a specified future date, for a fee or a premium, interest bearing financial instruments whose predominant characteristic is interest risk.
- (2) **Foreign Exchange Contracts** – This refers to contracts to purchase/sell foreign currencies in the forward market in an over the counter or an organized exchange. A purchase of foreign currency is equivalent to a sale of Philippine currency. A transaction involving two foreign currencies is treated as two separate foreign exchange contracts against Philippine currency.

- (a) **Forward Foreign Exchange Contracts** – This refers to an agreement for delayed delivery of a foreign currency in which the buyer agrees to purchase and the seller agrees to deliver at a specified future date a specified amount at a specified exchange rate.
- (i) **Outright Forwards** - This refers to outright forward transaction, which is a straightforward single purchase/sale of one currency for another settled on any pre-agreed date three or more business days after the transaction date.
- (i.a) **Outright Forwards Bought** - This refers to outright forward transaction, which is a straightforward single purchase of foreign currency for Philippine currency settled on any pre-agreed date three or more business days after the transaction date.
- (i.b) **Outright Forwards Sold** - This refers to outright forward transaction, which is a straightforward single sale of foreign currency for Philippine currency settled on any pre-agreed date three or more business days after the transaction date.
- (ii) **Forward Leg of Swap Contracts** - This refers to the second leg of a swap contract, which is the reverse exchange of the same two currencies that was exchanged in the first leg, at a date further in the future at a rate (different from the rate applied to the first leg) agreed on deal date.
- (ii.a) **Forward Leg of Swap Contracts Bought** - This refers to the second leg of a swap contract pertaining to forward purchase of a foreign currency against Philippine currency that was exchanged in the first leg, at a date further in the future at a rate (different from the rate applied to the first leg) agreed on deal date.
- (ii.b) **Forward Leg of Swap Contracts Sold** - This refers to the second leg of a swap contract pertaining to the forward sale of a foreign currency against Philippine currency that was exchanged in the first leg, at a date further in the future at a rate (different from the rate applied to the first leg) agreed on deal date.
- (iii) **Non Deliverable Forwards (NDF)** - This refers to the forward foreign exchange contract where only the net difference between the contracted forward rate and the market rate shall be settled at maturity.
- (iii.a) **Non Deliverable Forwards (NDF) Bought** - This refers to the NDF foreign exchange contract to purchase foreign currency against Philippine currency where only the net difference between the contracted forward rate and the market rate shall be settled at maturity.

- (iii.b) **Non Deliverable Forwards (NDF) Sold** - This refers to the NDF foreign exchange contract to sell foreign currency against Philippine currency where only the net difference between the contracted forward rate and the market rate shall be settled at maturity.
- (b) **Cross Currency Interest Rate Swap** - This refers to the transaction in which two parties agree to exchange principal amounts of different currencies, usually at the prevailing spot rate, at the inception of an agreement that lasts for a certain number of years. At defined intervals over the life of the swap, the counterparties exchange payments in the different currencies based on specified rates of interest. When the agreement matures, the principal amounts will be re-exchanged at the same spot rate. The notional amount of a cross-currency (interest rate swap) is generally the underlying principal amount upon which the exchange is based.
 - (i) **Foreign Currency Buyer in the Forward Leg** – This refers to a currency swap wherein the bank is the foreign currency buyer in the forward leg.
 - (ii) **Foreign Currency Seller in the Forward Leg** – This refers to a currency swap wherein the bank is the foreign currency seller in the forward leg.
- (c) **Foreign Exchange Futures** -This refers to futures contracts committing the bank to purchase/sell foreign currencies where the predominant risk characteristic is foreign exchange risk.

Specifically, currency futures contract is a standardized agreement for delayed delivery of foreign currency in which the buyer agrees to purchase and the seller agrees to deliver at a specified future date, a specified amount at a specified exchange rate.
- (d) **Foreign Exchange Options Contracts** -This refers to option contracts which convey the right or the obligation depending upon whether the bank is the purchaser or the writer respectively to buy or sell at a specified price by a specified future date, for a fee or a premium, two different currencies at a specified exchange rate.

(d.1) **Over the Counter (OTC) Foreign Exchange Option Contracts**

- (i) **OTC Option Bought** – This refers to OTC foreign exchange option contracts conveying the bank the right to purchase/sell at a specified price by a specified future date, for a fee or a premium, two different currencies at a specified exchange rate.
 - (i.a) **Call Option** - This refers to OTC foreign exchange option contracts conveying the bank the right to purchase at a specified price by a specified future date, for a fee or a premium, foreign

currency against Philippine currency at a specified exchange rate.

(i.b)**Put Option**- This refers to OTC foreign exchange option contracts conveying the reporting bank the right to sell at a specified price by a specified future date, for a fee or a premium, foreign currency against Philippine currency at a specified exchange rate.

(ii) **OTC Option Sold** – This refers to OTC foreign exchange option contracts conveying the bank the obligation to purchase/sell at a specified price by a specified future date, for a fee or a premium, two different currencies at a specified exchange rate.

(ii.a)**Call Option** - This refers to OTC foreign exchange option contracts conveying the bank the obligation to purchase at a specified price by a specified future date, for a fee or a premium, foreign currency against Philippine currency at a specified exchange rate.

(ii.b)**Put Option**- This refers to OTC foreign exchange option contracts conveying the reporting bank the obligation to sell at a specified price by a specified future date, for a fee or a premium, foreign currency against Philippine currency at a specified exchange rate.

(d.2) **Exchange Traded (ET) Foreign Exchange Option Contracts**

(i) **ET Option Bought** – This refers to ET foreign exchange option contracts conveying the bank the right to purchase/sell at a specified price by a specified future date, for a fee or a premium, two different currencies at a specified exchange rate.

(i.a)**Call Option** - This refers to ET foreign exchange option contracts conveying the bank the right to purchase at a specified price by a specified future date, for a fee or a premium, foreign currency against Philippine currency at a specified exchange rate.

(i.b)**Put Option**- This refers to ET foreign exchange option contracts conveying the reporting bank the right to sell at a specified price by a specified future date, for a fee or a premium, foreign currency against Philippine currency at a specified exchange rate.

(ii) **ET Option Sold** – This refers to ET foreign exchange option contracts conveying the bank the obligation to purchase/sell at a specified price by a specified future date, for a fee or a premium, two different currencies at a specified exchange rate.

(ii.a) **Call Option** - This refers to ET foreign exchange option contracts conveying the bank the obligation to purchase at a specified price by a specified future date, for a fee or a premium, foreign currency against Philippine currency at a specified exchange rate.

(ii.b) **Put Option**- This refers to ET foreign exchange option contracts conveying the reporting bank the obligation to sell at a specified price by a specified future date, for a fee or a premium, foreign currency against Philippine currency at a specified exchange rate.

(3) **Equity Contracts** – This refers to contracts that have a return, or a portion of their return linked to the price of a particular equity or to an index of equity prices.

(a) **Equity Derivatives Forwards** -This refers to forward contracts committing the reporting bank to purchase or sell equity instruments.

(b) **Equity Swap** - This refers to equity or equity index swaps.

(c) **Equity Derivative Futures** - This refers to futures contracts committing the reporting bank to purchase or sell equity securities or instruments based on equity indexes.

(d) **Equity Options Contracts** - This refers to equity option contracts which convey the right or the obligation depending upon whether the reporting bank is the purchaser or the writer, respectively, to buy or sell at a specified price by a specified future date, for a fee or a premium, equity instrument or equity index.

(d.1) **Over the Counter (OTC) Equity Options Contracts**

(i) **Equity Option Bought** – This refers to OTC equity option contracts conveying the bank the right to purchase/sell an equity instrument or equity index.

(ii) **Equity Option Sold** – This refers to OTC equity option contracts conveying the bank the obligation to purchase/sell an equity instrument or equity index.

(d.2) **Exchange Traded (ET) Equity Options Contracts**

(i) **Equity Option Bought** – This refers to ET equity option contracts conveying the bank the right to purchase/sell an equity instrument or equity index.

(ii) **Equity Option Sold** – This refers to ET equity option contracts conveying the bank the obligation to purchase/sell an equity instrument or equity index.

- (4) **Credit Derivatives** - This refers to arrangements that allow one party (the "beneficiary") to transfer the credit risk of a "reference asset" to another party (the "guarantor").

Credit Default Swaps – This refers to a financial contract between two parties, the protection buyer and protection seller, with reference to a certain notional value of a reference credit or a basket of reference credits, whereby the former pays a premium to the latter, and in return the latter agrees to make certain protection payments to the former contingent upon the occurrence of a credit event with respect to the reference entity(ies)/asset(s).

Total Rate of Return – This refers to a financial contract where the protection buyer agrees to transfer, periodically and throughout the term of the contract, the actual returns from a reference asset, to the protection seller, and the latter, in return, agrees to transfer returns calculated at a certain spread over a base rate.

Credit Spread Option – This refers to an option to swap an asset if the credit spread on a reference obligation changes and moves above or below a strike spread.

(a) **Bank as Beneficiary**

- (i) **CDS Bought** – This refers to an option bought for protection payments upon the occurrence of a credit event with respect to the reference entity(ies)/asset(s).
- (ii) **TROR Payer** – This refers to protection bought that allows the transfer of the exposure on a reference asset to the protection seller throughout the term of the contract.
- (iii) **Credit Spread Call/Put Option Bought** – This refers to a call/put option bought for the right to swap an asset if the credit spread on a reference obligation changes and moves above/below a strike spread.

(b) **Bank as Guarantor**

- (i) **CDS Sold** - This refers to a written option guaranteeing protection payments upon the occurrence of a credit event with respect to the reference entity(ies)/asset(s).
- (ii) **TROR Receiver** – This refers to protection sold to assume the exposure on the reference asset throughout the term of the contract.
- (iii) **Credit Spread Call/Put Option Sold** – This refers to a written call/put option for an obligation to swap an asset if the credit spread on a reference obligation changes and moves above/below a strike spread.

- (c) **Derivatives Carried at Cost** - This refers to the cost of derivatives linked to and must be settled by delivery of unquoted equity instruments.

6. **Financial Assets Designated at Fair Value through Profit or Loss (DFVPL)** - This refers to financial assets that upon initial recognition are designated by the bank as at fair value through profit or loss. This shall comprise of both debt and equity securities and shall be accounted for in the same manner as HFT securities.

The use of the fair value option shall be in accordance with the criteria set forth in the amendments to PAS 39 subject to the following conditions:

- (1) Banks shall have in place appropriate risk management systems (including related risk management policies, procedures and controls) prior to initial application of the fair value option for a particular activity or purpose and on an ongoing basis;
 - (2) Banks shall apply the fair value option only to instruments for which fair values can be reliably estimated; and
 - (3) Banks shall provide BSP with supplemental information as may be necessary, to enable BSP to assess the impact of the bank's utilization of the fair value option.
7. **Available-for-Sale (AFS) Financial Assets** - This refers to securities that are designated as available-for-sale, which shall be measured upon initial recognition at their fair value plus transaction costs that are directly attributable to the acquisition of securities. After initial recognition, a bank shall measure AFS at their fair values, without any deduction for transaction costs it may incur on sale or other disposal. A gain or loss arising from a change in the fair value of an AFS security shall be recognized directly in equity under the account "Net Unrealized Gains/(Losses) on AFS Financial Assets" and reflected in the statement of changes in equity, except for impairment losses and foreign exchange gains and losses, until the financial asset is derecognized, at which time the cumulative gain or loss previously recognized in equity shall be recognized in profit or loss. However, interest calculated using the effective interest method is recognized in profit or loss. Dividends on an AFS equity security are recognized in profit or loss when the financial institution's right to receive payment is established.

For the purpose of recognizing foreign exchange gains and losses on a monetary AFS security that is denominated in a foreign currency, it shall be treated as if it were carried at amortized cost in the foreign currency. Accordingly, for such an AFS security, exchange differences resulting from changes in amortized cost are recognized in profit or loss and other changes in carrying amount are recognized directly in equity. For AFS securities that are not monetary items (for example, equity instruments), the gain or loss that is recognized directly in equity includes any related foreign exchange component.

- (a) **AFS Debt Securities** - This refers to debt securities that are designated as AFS.

Unamortized Discount/Premium - This refers to the unamortized discount/premium on AFS debt securities, which shall be debited/credited monthly based on the effective interest method with the corresponding credit/ debit to "Interest Income-AFS Debt Securities".

A sub-account shall be provided for Underwritten Debt Securities.

- (b) **AFS Equity Securities** - This refers to equity securities that are designated as AFS.

A sub-account shall be provided for Underwritten Equity Securities.

Accumulated Market Gains/(Losses)- This refers to cumulative gains/(losses) arising from change in the fair value of AFS Securities. The contra cumulative account is "Net Unrealized Gains/(Losses) on AFS Financial Assets", which is a separate component of stockholders' equity.

Allowance for Credit Losses - This refers to the amount of impairment loss that has been incurred on AFS Securities. The amount shall be the difference between the acquisition cost (net of any principal repayment and amortization) and current fair value.

A bank shall assess at each time it prepares its financial statements whether there is any objective evidence that an AFS security is impaired.

When a decline in the fair value of an AFS security has been recognized directly in equity and there is objective evidence that the asset is impaired, the cumulative loss that had been recognized directly in equity shall be removed from equity and recognized in profit or loss even though the security has not been derecognized.

The amount of the cumulative loss that is removed from equity and recognized in profit or loss shall be the difference between the acquisition cost (net of any principal repayment and amortization) and current fair value, less any impairment loss on that security previously recognized in profit or loss.

Impairment losses recognized in profit or loss for an investment in an equity instrument classified as AFS shall not be reversed through profit or loss.

If, in a subsequent period, the fair value of a debt instrument classified as AFS increases and the increase can be objectively related to an event occurring after the impairment loss was recognized in profit or loss, the impairment loss shall be reversed, with the amount of the reversal recognized in profit or loss.

The amount of impairment loss for the period shall be recognized in profit or loss under the account "Provision for Credit Losses".

- 8. Held-to-Maturity (HTM) Financial Assets** – This refers to debt securities, quoted in an active market with fixed or determinable payments and fixed maturity that a bank has the positive intention and ability to hold to maturity other than:

- (a) those that meet the definition of Financial Assets Designated at Fair Value Through Profit or Loss; or
- (b) those that the financial institution designates as Available for Sale Securities (AFS).

A bank shall not classify any debt security as HTM if the bank has, during the current financial year or during the two preceding financial years, sold or reclassified more than an insignificant amount of HTM investments before maturity (more than insignificant in relation to the total amount of HTM investments) other than sales or reclassifications that:

- (a) are so close to maturity or the security's call date (i.e., less than three months before maturity) that changes in the market rate of interest would not have a significant effect on the security's fair value;
- (b) occur after the bank has substantially collected all (i.e., at least 85 percent) of the security's original principal through scheduled payments or prepayments; or
- (c) are attributable to an isolated event that is beyond the bank's control, is non-recurring and could not have been reasonably anticipated by the bank.

For this purpose, the phrase "more than an insignificant amount" refers to sales or reclassification of one percent (1%) or more of the outstanding balance of the HTM portfolio: Provided, however, That sales or reclassification of less than one percent (1%) shall be evaluated on case to case basis.

HTM securities shall be measured upon initial recognition at their fair value plus transaction costs that are directly attributable to the acquisition of the securities.

After initial recognition, a bank shall measure HTM securities at their amortized cost using the effective interest method.

A gain or loss arising from the change in the fair value of the HTM security shall be recognized in profit or loss when the security is derecognized or impaired, and through the amortization process.

Unamortized Discount/Premium - This refers to the unamortized discount/premium on HTM debt securities, which shall be debited/credited monthly based on the effective interest method with the corresponding credit/debit to "Interest Income-HTM Debt Securities".

Allowance for Credit Losses - This refers to the cumulative amount of impairment loss that has been incurred on HTM securities. A bank shall assess at each time it prepares its financial statements whether there is any objective evidence that an HTM security is impaired.

If there is an objective evidence that an impairment loss on HTM securities has been incurred, the amount of loss is measured as the difference between the security's carrying amount and the present value of estimated future cash flows (excluding future credit losses that have not been incurred) discounted at the security's original effective interest rate (i.e. the effective interest rate computed at initial recognition). The amount of impairment loss for the period shall be recognized in profit or loss under the account "Provision for Credit Losses".

9. **Unquoted Debt Securities Classified as Loans** - This refers to unquoted debt securities, with fixed or determinable payments and fixed maturity. Unquoted Debt Securities Classified as Loans shall be measured upon initial recognition at their fair value plus transaction costs that are directly attributable to the acquisition of the securities.

After initial recognition, a bank shall measure these securities at their amortized cost using the effective interest method.

A gain or loss arising from the change in the fair value of Unquoted Debt Securities Classified as Loans shall be recognized in profit or loss when the security is derecognized or impaired, and through the amortization process.

Unamortized Discount/Premium - This refers to the unamortized discount/premium on Unquoted Debt Securities Classified as Loans, which shall be debited/credited monthly based on the effective interest method with the corresponding credit/debit to "Interest Income-Unquoted Debt Securities Classified as Loans".

Allowance for Credit Losses - This refers to the amount of impairment loss that has been incurred on Unquoted Debt Securities Classified as Loans. A bank shall assess at each time it prepares its financial statements whether there is any objective evidence that an Unquoted Debt Security Classified as Loans is impaired.

If there is an objective evidence that an impairment loss on Unquoted Debt Security Classified as Loans has been incurred, the amount of loss is measured as the difference between the security's carrying amount and the present value of estimated future cash flows (excluding future credit losses that have not been incurred) discounted at the security's original effective interest rate (i.e. the effective interest rate computed at initial recognition). The amount of impairment loss shall be recognized in profit or loss under the account "Provision for Credit Losses".

10. **Investments in Non-Marketable Equity Securities (INMES)** – This refers to equity instruments that do not have a quoted market price in an active market, and whose fair value cannot be reliably measured.

INMES shall be measured upon initial recognition at its fair value plus transaction costs that are directly attributable to the acquisition of the security. After initial recognition, a bank shall measure INMES at cost. A gain or loss arising from the change in fair value of the INMES shall be recognized in profit or loss when the security is derecognized or impaired.

Allowance for Credit Losses - This refers to the cumulative amount of impairment loss that has been incurred on INMES. A bank shall assess at each time it prepares its financial statements whether there is any objective evidence that an INMES is impaired.

If there is an objective evidence that an impairment loss on INMES has been incurred, the amount of impairment loss is measured as the difference between the carrying amount of the security and the estimated future cash flows discounted at the current market rate of return for a similar financial instrument. Such impairment loss shall not be reversed.

11. Loans and Receivables – This refers to non-derivative financial assets with fixed or determinable payments that are not quoted in an active market, other than:

- those that the bank intends to sell immediately or in the near term, which shall be classified as HFT, and those that the entity upon initial recognition designates as at fair value through profit or loss;
- those that the bank upon initial recognition designates as AFS; or
- those for which the holder may not recover substantially all of its initial investment, other than because of credit deterioration, which shall be classified as AFS.

Quoted loans and receivables shall be classified as debt securities.

Loans and receivables shall be measured upon initial recognition at fair value plus transactions costs that are directly attributable to the acquisition of the loans and receivables. After initial recognition, a bank shall measure Loans and Receivables at amortized cost using the effective interest method.

(a) **Loans to Bangko Sentral ng Pilipinas** - This refers to foreign currency denominated loans and discounts granted by an FCDU/EFCDU to the BSP.

- (i) **Maturing within 1 year** – This refers to loans to BSP maturing within one (1) year.
- (ii) **Maturing beyond 1 year** - This refers to loans to BSP maturing beyond one (1) year.

(b) **Interbank Loans Receivable**

- (i) **Interbank Call Loans Receivable** - This refers to the cost of call/demand loans granted to other resident banks and non-bank financial intermediaries with quasi-banking authority.
- (ii) **Interbank Term Loans Receivable** - This refers to the loans/placements granted to other banks and non-bank financial institutions with quasi-banking authority including bank's acceptance of other bank's drafts, other than those payable on call/demand.

Allowance for Credit Losses – this refers to the cumulative amount set-up against current operations to provide for losses which may arise from the non-collection of interbank loans receivable, which should not be lower than the BSP minimum recommended valuation reserves.

(c) **Loans and Receivables-Others** - This refers to loans granted other than to BSP, banks and non-bank financial institutions with quasi-banking authority. For each of the loan classifications, control accounts shall be maintained in accordance with the following:

- (i) status (current, past due but not yet non-performing; past due and already non-performing and items in litigation);
- (ii) restructured loans and their status;
- (iii) economic activity as defined under the Philippine Standard Industrial Classification (PSIC) of the National Statistical Coordination Board (NSCB);
- (iv) status per PAS 39 (current, past due and impaired);
- (v) residual maturity of performing loans; and
- (vi) repricing of performing loans.

The sub-accounts of Loans and Receivables-Others shall be as follows:

(c.1) Loans to Government

- (c.1a) **National Government** – This refers to the amortized cost of loans granted to the national government as defined under Structure of the FRP Item 2.a.
- (c.1b) **LGUs** - This refers to the amortized cost of loans granted to local government units as defined under Structure of the FRP Item 2.a.
- (c.1c) **GOCCs** - This refers to the amortized cost of loans granted to government owned or controlled corporations as defined under Structure of the FRP Item 2.a.
 - (i) **Social Security Institutions** - This refers to the amortized cost of loans granted to GOCC - social security institutions as defined under Structure of the FRP Item 2.a.
 - (ii) **Other Financial** - This refers to the amortized cost of loans granted to GOCC - other financial institutions as defined under Structure of the FRP Item 2.a.
 - (iii) **Non-Financial** - This refers to the amortized cost of loans granted to GOCC - non-financial institutions as defined under Structure of the FRP Item 2.a.

(c.2) Agrarian Reform and Other Agricultural Loans

- (c.2a) **Agrarian Reform Loans** – This refers to the amortized cost of production and other types of loans granted to beneficiaries of agrarian reform, namely: tillers, tenant farmers, settlers, agricultural lessees, amortizing owners, owner-cultivators, farmers, cooperatives and compact farms, as provided for in P.D. 717, for the following purposes:
 - Acquisition of work animals, farm equipment and machinery, seeds, fertilizers, poultry, livestock, feeds and other similar items;
 - Acquisition of land authorized under the Agrarian Reform Code of the Philippines and its amendments;

- Construction and/or acquisition of facilities for production, processing, storage and marketing; and
- Efficient and effective merchandising of agricultural commodities stored and/or processed by the facilities aforementioned in domestic and foreign commerce.

(c.2b) **Other Agricultural Credit Loans** - This refers to the amortized cost of loans granted to borrowers who are not beneficiaries of agrarian reform to finance activities relating to agriculture and processing, marketing, storage and distribution of products resulting from these activities.

(c.3) **Development Incentive Loans** - This refers to the amortized cost of loans extended by banks incorporated under the laws of the Philippines, whether Philippine or foreign owned, to finance educational institutions, cooperatives, hospitals and other medical services, socialized or low-cost housing and to local government units, without national government guarantee which shall be included for purposes of determining compliance with the provisions of PD No. 717, as amended.

(c.3a) **Educational Institutions** – This refers to the amortized cost of loans granted to finance educational institutions.

(c.3b) **Cooperatives** - This refers to the amortized cost of loans granted to finance cooperatives.

(c.3c) **Hospital and Medical Services** - This refers to the amortized cost of loans granted to finance hospital and medical services.

(c.3d) **Socialized and Low Cost Housing** - This refers to the amortized cost of loans granted to finance socialized and low cost housing.

(i) **Contracts to Sell** – This refers to the amortized cost of loans granted to developers of housing projects by way of purchase by the bank of receivables from Contracts to Sell executed between the developer and home buyers on a with recourse or substitution basis to finance the development of socialized and low cost housing.

(ii) **Loans to Individuals for Housing Purposes** – This refers to the amortized cost of loans granted to individuals for housing purposes which may be for acquisition, construction or improvement of a residential unit qualifying as socialized and low cost housing.

(iii) **Others** – This refers to the amortized cost of loans granted to other borrowers for socialized and low cost housing purposes.

(c.3e) **LGUs** – This refers to loans granted to Local Government Units.

(c.4) **Microfinance Loans** - This refers to the amortized cost of small loans granted to the basic sectors, as defined in the Social Reform and Poverty Alleviation Act of 1997 (Republic Act 8425), and other loans granted to the poor and low-income households for their microenterprises and small businesses so as to enable them to raise their income levels and improve their living standards. These loans are granted on the basis of the borrowers' cash flow and are typically unsecured. The maximum principal amount of microfinance loans shall not exceed ₱150,000. This is equivalent to the maximum capitalization of microenterprise under R.A. 8425. A sub-account shall be provided for lending to Barangay Micro Business Enterprises.

(c.5) **Small and Medium Enterprises Loans** - This refers to the amortized cost of loans granted to any business activity or enterprises engaged in industry, agribusiness and/or services, whether single proprietorship, cooperative, partnership or corporation-

- (1) whose total assets, inclusive of those arising from loans but exclusive of the land on which the particular business entity's office, plant and equipment are situated, must have a value falling under the following categories:

Micro : up to P3,000,000

Small : P3,000,001 - P15,000,000

Medium : P15,000,001 - P100,000,000

In generic sense, all enterprises with total assets of more than P100 million shall be called large enterprises.

- (2) duly registered with the appropriate agencies as presently provided by law: Provided, That in the case of microenterprises as defined herein, registration with the Office of the Municipal or City Treasurer shall be deemed sufficient compliance with this requirement;
- (3) 100 percent owned and capitalized by Filipino citizens if a single proprietorship or partnership. If the enterprise is a corporation, at least 60 percent of its capital or outstanding stocks must be owned by Filipino citizens;
- (4) a business activity within the major sectors of the economy, namely: industry, services, including the practice of one's profession, the operation of tourism related establishments and agri-business, which for this purpose refers to any business activity involving the manufacturing, processing and/or production of agricultural produce, excluding farm level agricultural/crop production;
- (5) it must not be a branch, subsidiary or division of a large scale enterprise nor may its policies be determined by a large scale enterprise, or by persons who are not owners or employers of the enterprises.

- (c.5a) **Small Scale Enterprises** – This refers to the amortized cost of loans granted to small scale enterprises.
- (c.5b) **Medium Scale Enterprises** – This refers to the amortized cost of loans granted to medium scale enterprises.
- (c.6) **Contracts to Sell (other than those in item c.3d(i))** – This refers to the amortized cost of loans granted to developers of housing projects by way of purchase of the bank of receivables from Contracts to Sell executed between the developer and home buyers on a with recourse or substitution basis to finance the development of socialized and low cost housing, other than those in Item c.3d(i).
- (c.7) **Loans to Private Corporations** - This refers to the amortized cost of loans granted to private corporations, which shall include partnerships, single proprietorships and cooperatives.
 - (c.7a) **Financial** – This refers to the amortized cost of loans granted to financial private corporations.
 - (c.7b) **Non-Financial** – This refers to the amortized cost of loans granted to non-financial private corporations.
- (c.8) **Loans to Individuals for Housing Purposes** - This refers the amortized cost of loans granted to individuals for housing purposes, which may be for the acquisition, construction or improvement of a residential unit other than those in Item c.3d(ii).
- (c.9) **Loans to Individuals for Consumption Purposes** – This refers to the amortized cost of loans granted to individuals for consumption purposes.
 - (c.9a) **Credit Card** - This refers to the amortized cost of loans granted to credit cardholders arising from purchases of goods and services, cash advances, annual membership/renewal fees as well as interest, penalties, insurance fees, processing/service fees and other charges.
 - (c.9b) **Auto Loans** - This refers to the amortized cost of loans granted to individuals for the acquisition of motor vehicles.
 - (c.9c) **Others** - This refers to the amortized cost of loans granted to individuals to finance other personal and household needs such as purchase of household appliances, furniture and fixtures and/or to pay taxes, hospital and educational bills.
- (c.10) **Loans to Individuals for Other Purposes** - This refers to the amortized cost of other loans granted to individuals that cannot be classified under any of the foregoing classifications.

Allowance for Credit Losses – This refers to the cumulative amount set-up against current operations to provide for losses which may arise from the non-collection of

loans and receivables, which should not be lower than the BSP minimum recommended valuation reserves.

General Loan Loss Provision (GLLP) – This refers to the amount of general provision for loan losses not linked to individually identified uncollectible accounts required to be set up under existing regulations.

12. **Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse and Securities Lending and Borrowing Transactions** - This refers to the amortized cost of loans arising from repurchase agreements, certificates of assignment/participation with recourse and securities lending and borrowing transactions.
13. **Derivatives with Positive Fair Value Held for Hedging** - This refers to the positive fair value of derivatives that are designated and effective hedging instruments.
 - (a) **Fair Value Hedge** - This refers to the positive fair value of derivatives that are designated and effective fair value hedging instruments.
 - (b) **Cash Flow Hedge** - This refers to the positive fair value of derivatives that are designated and effective cash flow hedging instruments.
 - (c) **Hedges of a Net Investment in Foreign Operation** - This refers to the positive fair value of derivatives that are designated and effective hedging instruments for hedges of a net investment in foreign operation.
 - (d) **Portfolio Hedge of Interest Rate Risk** - This refers to the positive fair value of derivatives that are designated and effective hedging instruments for portfolio hedge of interest rate risk.
14. **Revaluation of Hedged Assets in Portfolio Hedge of Interest Rate Risk** - This refers to the gain or loss arising from change in the fair value of a portion of a portfolio of financial assets designated as hedge items for a fair value hedge of interest rate exposure.
15. **Sales Contract Receivable (SCR)** - This refers to the amortized cost of assets acquired in settlement of loans through foreclosure or dation in payment and subsequently sold on installment basis whereby the title to the said property is transferred to the buyers only upon full payment of the agreed selling price. This shall be recorded initially at the present value of the installment receivable discounted at the imputed rate of interest. Discount shall be accreted over the life of the SCR by crediting interest income using the effective interest method. Any difference between the present value of the SCR and the derecognized assets shall be recognized in profit or loss at the date of sale in accordance with the provisions of PAS 18.
 - (a) **Performing** – This refers to the amortized cost of performing sales contract receivables.
 - (b) **Non-Performing** - This refers to the amortized cost of non-performing sales contract receivables.

Allowance for Credit Losses - This refers to the cumulative amount of impairment loss that has been incurred on SCR.

16. **Accrued Interest Income from Financial Assets** - This refers to interest income on financial assets that are already earned but not yet collected/received.

Allowance for Credit Losses - This refers to the cumulative amount set up against current operations to provide for losses that may arise from non-collection of accrued interest income from financial assets.

17. **Equity Investment in Subsidiaries, Associates and Joint Ventures**

(a) **Investment in Subsidiaries** - This refers to the amount of the bank's investments in the equity instruments of unconsolidated subsidiaries which shall be accounted for in accordance with PAS 27. As provided under PAS 27, a subsidiary is an entity that is controlled by another entity (known as the parent). Control is presumed to exist when the parent owns, directly or indirectly through subsidiaries, more than half of the voting power of an entity, unless in exceptional circumstances, it can be directly demonstrated that such ownership does not constitute control. Refer to General Instructions for the Rules of Consolidation.

(b) **Investment in Associates** - This refers to the cost of the bank's investments in the equity instruments of associates, which shall be accounted for in accordance with PAS 28. As provided under PAS 28, an associate is an entity over which the investor has significant influence and that is neither a subsidiary nor an interest in a joint venture. Significant influence is presumed to exist if an investor holds, directly or indirectly through subsidiaries, 20 percent or more of the voting power of the investee, unless it can be clearly demonstrated that that is not the case. Conversely, if the investor holds, directly or indirectly through subsidiaries, less than 20 percent of the voting power of the investee, it is presumed that the investor does not have significant influence, unless such influence can be clearly demonstrated.

(c) **Investment in Joint Ventures** - This refers to the cost of the bank's investments in the equity instruments of joint ventures, which shall be accounted for in accordance with PAS 31.

Allowance for Credit Losses - This refers to the cumulative amount of impairment loss incurred on equity investments in subsidiaries, associates and joint ventures which shall be accounted for in accordance with PAS 36.

18. **Bank Premises, Furniture, Fixture and Equipment** – This refers to real and other properties used/to be used for banking purposes which shall be accounted for using the cost model under PAS 16.

(a) **Land** - This refers to the acquisition cost of the land or lots by the bank as existing or future sites of its offices, including residential and parking lots used by the bank's officers/ employees and clients. Acquisition cost shall consist of the purchase price and all expenditures incurred incident to acquisition, such as cost

- of surveying, registration and issuance of title. This account shall also include the cost of filling and other expenditures which enhance the value of the land.
- (b) **Building** - This refers to the cost of buildings owned and used or to be used by the bank for its business, including residential houses provided for its officers and employees. The buildings/residential houses shall be recorded at acquisition or construction/improvement costs, including architect's fees, building permits, inspection fees, cost of vaults, elevators, tellers' cages and other capitalizable expenditures incurred in making the premises ready for use.
 - (c) **Furniture and Fixtures** - This refers to the cost of furniture, such as desks, tables and chairs; and fixtures to buildings, which do not form part of "Bank Premises - Buildings" account, including expenditures incurred for major repairs and maintenance which prolong the life of these assets beyond their original estimated useful life. This account also includes the cost of firearms owned and licensed in the name of the bank.
 - (d) **Information Technology (IT) Equipment** - This refers to the cost of IT equipment.
 - (e) **Other Office Equipment** - This refers to the cost of office equipment, other than IT equipment.
 - (f) **Transportation Equipment** – This refers to the cost of transportation equipment.
 - (g) **Leasehold Rights and Improvements** – This refers to the cost of building and/or improvements introduced on premises leased by the bank, including the cost of leasehold rights and other expenditures incurred in making the premises ready for use.
 - (h) **Bank Premises, Furniture, Fixture and Equipment – Under Finance Lease** - This refers to the cost of bank premises, furniture, fixture and equipment leased by the bank under a finance lease agreement. This shall be accounted for in accordance with PAS 17. Under PAS 17, this shall be recorded at the lower of (a) fair value of the leased property or (b) present value of the minimum lease payments, each determined at the inception of the lease. The discount rate to be used in calculating the present value of the minimum lease payments is the interest rate implicit in the lease, if this is practicable to determine; if not, the lessee's incremental borrowing rate shall be used. Any initial direct costs of the lessee are added to the amount recognized as an asset. This shall comprise of the following sub-accounts:
 - (i) Land;
 - (ii) Buildings;
 - (iii) Furniture and Fixtures;
 - (iv) Information Technology Equipment;
 - (v) Other Office Equipment; and
 - (vi) Transportation Equipment
 - (i) **Revaluation Increment** - This refers to the revaluation increase in the carrying amount of bank premises, furniture, fixture and equipment as an incentive to

mergers and consolidation approved by the Monetary Board. The increase in the carrying amount of the asset shall be credited directly to equity under the account "Revaluation Increment Reserves". This shall comprise of the following sub-accounts:

- (i) Land
- (ii) Buildings
- (iii) Furniture and Fixtures
- (iv) Information Technology Equipment
- (v) Other Office Equipment
- (vi) Transportation Equipment
- (vii) Bank Premises, Furniture, Fixture and Equipment – Under Finance Lease
 - Land
 - Buildings
 - Furniture and Fixtures
 - Information Technology Equipment
 - Other Office Equipment
 - Transportation Equipment

Accumulated Depreciation - This refers to the accumulated depreciation of bank premises, furniture and fixture owned or leased by the bank, which shall be set up monthly against current operations.

- (j) **Building Under Construction** - This refers to the total cost of materials, labor and other capitalizable expenditures incurred in connection with the building(s) under construction. Upon completion of the building its cost shall be transferred/closed to "Bank Premises, Furniture, Fixture and Equipment - Buildings" account.

Allowance for Losses – This refers to the cumulative amount of impairment loss incurred on bank premises, furniture, fixture and equipment, which shall be accounted for in accordance with PAS 36.

19. **Real and Other Properties Acquired (ROPA)** - This refers to real and other properties, other than those used for banking purposes or held for investment, acquired by the bank in settlement of loans through foreclosure or dation in payment and/or for other reasons, whose carrying amount will be recovered principally through a sale transaction.

This shall be booked initially at the carrying amount of the loan (i.e., outstanding loan balance adjusted for any unamortized premium or discount less allowance for credit losses computed based on PAS 39 provisioning requirements) plus booked accrued interest less allowance for credit losses plus transaction costs incurred upon acquisition (such as non-refundable capital gains tax and documentary stamp tax paid in connection with the foreclosure/purchase of the acquired real estate property): *Provided*, That where the booked amount of ROPA exceeds the appraised value of the acquired property, an allowance for credit losses equivalent to the excess of the amount booked over the appraised value shall be set up: *Provided, further*, That if the carrying amount of ROPA exceeds P5 million, the appraisal of the foreclosed/purchased asset shall be conducted by an independent appraiser acceptable to the BSP.

An in-house appraisal of all ROPAs shall be made at least every other year: Provided, that immediate appraisal shall be conducted on ROPAs which materially decline in value.

Accumulated Depreciation - This refers to the accumulated depreciation of ROPA-Buildings and Other Properties Acquired, which shall be set up monthly against current operations.

Allowance for Losses - This refers to the cumulative amount of impairment loss incurred on ROPA, which shall be accounted for in accordance with PAS 36.

20. **Non-Current Assets Held for Sale** – This refers to ROPA that are available for immediate sale in its present condition subject only to terms that are usual and customary for sales of such assets and the sale must be highly probable. This shall be accounted for in accordance with PFRS 5.

21. **Goodwill** - This refers to the future economic benefit arising from assets that are not capable of being individually identified and separately recognized. This shall be accounted for in accordance with PFRS 3.

Allowance for Losses – This refers to the cumulative amount of impairment loss incurred on goodwill, which shall be accounted for in accordance with PAS 36.

22. **Other Intangible Assets** - This refers to the identifiable non-monetary asset without physical substance.

Accumulated Amortization - This refers to the accumulated amortization of other intangible assets, which shall be set up monthly against current operations.

Allowance for Losses – This refers to the cumulative amount of impairment loss incurred on other intangible assets, which shall be accounted for in accordance with PAS 36.

23. **Deferred Tax Asset** - This refers to the amount of income taxes recoverable in future periods in respect of deductible temporary differences, carryforward of unused tax losses and carryforward of unused tax credits, which shall be accounted for in accordance with PAS 12.

24. **Other Assets**

(a) **Deferred Charges** – This refers to the actual loss incurred on the sale/transfer of non-performing assets (NPAs) to special purpose vehicles (SPVs) and to qualified individuals for housing under the “Special Purpose Vehicle (SPV) Act of 2002”, which should be written down over a period of ten (10) years in accordance with existing regulations, subject to disclosure requirement.

(b) **Servicing Assets** – This refers to the fee received from securitization transactions that is expected to be more than adequate compensation for the servicing right of the bank.

- (c) **Accounts Receivable** - This refers to the following:
- Amounts due from customers and other parties under open-account arrangements including miscellaneous advances made, such as cable expenses, out-of-pocket collection charges, documentary stamps, commissions and insurance premiums.
 - Claims such as tax refund and insurance proceeds.
 - Staff salary advances payable in thirty (30) days or less (those payable in more than 30 days shall be considered as loans)
 - Advances for official travel of officers/employees
 - Temporary overdrafts all owed under existing rules and regulations.
- (d) **Dividends Receivable** - This refers to cash dividends earned but not yet received on shares of stocks owned by the bank that are held as HFT, DFVPL, AFS and INMES.
- (e) **Loans to RBU by FCDU/EFCDU** - This refers to FCDU/EFCDU funds lent to RBU solely for the purpose of funding RBU's net fund outflow on its on-balance sheet foreign exchange transactions, as allowed under existing regulations.
- (f) **Deficiency Judgment Receivable** – This refers to claims against borrower-debtor(s) arising from deficiency judgments rendered by the court.
- (g) **Employee Benefits** – This refers to the overfunding of defined benefit plan or in certain cases, the actuarial gains recognized.
- (h) **Bond Sinking Fund** - This refers to the accumulated amount set aside for the redemption of issued and outstanding bonds.
- (i) **Prepaid Expenses** – This refers to expense prepayments expected to benefit the bank for a future period not exceeding one year (i.e., insurance premiums, rent and interest on time certificates of deposit, etc.) paid in advance, which shall be amortized monthly.
- (j) **Shortages** - This refers to the amount of shortages found in the teller's daily transactions and/or accountability of officers and/or other employees. This account shall be closed when the shortage is: (a) duly accounted; or (b) paid in full; or (c) charged as receivable from the officer/employee concerned; or (d) charged to expense or written-off in accordance with existing rules and regulations.
- (k) **Sundry Debits** – This refers to items/transactions which at the time of recording cannot be classified immediately under any debit account. Entries to this account shall be cleared within one (1) month from the date of entry.
- (l) **Inter-office Float Items** - This refers to the debit balance difference of the Due from Head Office/ Branches/Agencies and Due to Head Office/ Branches/Agencies accounts resulting from the elimination of reciprocal accounts in the consolidation process, to wit:

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

These accounts are essentially clearing accounts through which Head Office/Branch/ Agency and inter-branch/agency transactions are cleared. Inter-Head Office-branch transactions originating from the Head Office are debited or credited to the account of the branch concerned. The same applies to direct transactions of the branch with the Head Office. Inter-branch/agency transactions, on the other hand, shall be cleared thru the Head Office. The latter responds to the advice of the branch/agency where the transactions originated by debiting or crediting, as the case may be, the account of the branch/agency to which the transaction pertains. Likewise, branch transactions with the bank's local and foreign correspondents shall be coursed through the Head Office account.

Aforementioned Head Office and branches' accounts are reciprocal accounts which are eliminated upon consolidation. The transactions which pass through these accounts are:

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

In the preparation of consolidated statements, the reciprocal accounts shall be eliminated and the resulting difference, if any, shall be reported under "Inter-Office Float Items (Debit Balance)" if a debit, or under "Inter-Office Float Items (Credit Balance)" if a credit. Individual subsidiary ledger accounts for each branch/agency shall be maintained by the Head Office. Sub-control accounts shall be maintained for items which are unresponded and outstanding for sixty (60) calendar days or more.

- (i) **Philippines** - This account controls the clearing of items/transactions between the bank's Head Office and its local branches/agencies.
- (ii) **Abroad** – This account controls the clearing of items/transactions between the bank's Head Office and its branches/agencies abroad.

- (m) **Others** – This refers to other asset accounts such as, but not limited to the following:
- (i) **Gold** – This refers to the cost of gold bullion and bars, which come into the possession of the bank as an authorized gold dealer.
 - (ii) **Foreign Currency Notes and Coins on Hand not Acceptable as International Reserves** – This refers to the total amount of foreign currency notes and coins on hand not acceptable to form part of the international reserves.
 - (iii) **Foreign Currency Checks and Other Cash Items not Acceptable as International Reserves** - This refers to the total amount of checks and other cash items not acceptable to form part of the international reserves.
 - (iv) **Returned Checks and Other Cash Items** – This refers to the total amount of checks and other cash items, returned to/by the bank or dishonored/found to be defective for certain reasons such as insufficiency of funds and alterations in the documents.
 - (v) **Miscellaneous Checks and Other Cash Items** - This refers to the total amount of checks and other cash items other than those booked under “Checks and Other Cash Items”, “Loans and Receivables – Others (Bills Purchased – Clean)” and “Returned Checks and Other Cash Items” accounts such as miscleared and missorted checks.
 - (vi) **Petty Cash Fund** – This refers to the fund maintained on an imprest system to defray minimal disbursements. All payments shall be evidenced/supported by duly accomplished and approved petty cash vouchers.
 - (vii) **Documentary Stamps** – This refers to the cost of documentary stamps, loose and/or loaded in the meter machine.
 - (viii) **Postage Stamps** – This refers to the cost of postage stamps loose and/or loaded in the postage meter machine.
 - (ix) **Stationery and Supplies on Hand** – This refers to the cost of unissued stationery, printed forms and supplies.
 - (x) **Deposits with Closed Banks/Banks in Liquidation** – This refers to demand, savings and/or time deposits maintained with a bank and/or private securities/commercial papers purchased from financial institutions (banks and non-banks), which have been closed or placed under liquidation.
 - (xi) **Other Investments** – This refers to the cost of investments made for public relations purposes and/or to qualify as member/subscriber of clubs/ other non-profit organizations.

(xii) **Miscellaneous Assets** – This refers to items/transactions, which cannot be appropriately classified under any of the foregoing asset accounts.

Allowance for Losses – This refers to the amount of impairment loss incurred on other assets, which shall be accounted for in accordance with PASs 39 and 36.

25. **Due from Head Office/Branches/Agencies Abroad (Philippine branch of a foreign bank)** – This account controls the clearing of items/transactions between the Philippine branches of foreign banks and its Head Office/branches/agencies abroad.

Liability Accounts

1. Financial Liabilities Held for Trading

- (a) **Derivatives with Negative Fair Value Held for Trading** – This refers to the **negative fair value** of derivatives acquired for the bank's trading activities. The types of derivative contracts are defined under the Manual of Accounts – Asset Accounts Item 5.b.
- (b) **Liability for Short Position** – This refers to the obligation of the purchaser/borrower of securities under Reverse Repurchase Agreements/ Certificates of Assignment/Participation with Recourse/ Securities Lending and Borrowing Agreements to return the securities purchased/borrowed from the seller/lender, which the former sold/pledged to third parties. This shall be recorded at fair value and any gain or loss arising from a change in its fair value shall be recognized in profit or loss under the account "Gain/(Loss) from Financial Assets and Liabilities Held for Trading".

2. Financial Liabilities Designated at Fair Value through Profit or Loss (DFVPL) – This refers to financial liabilities that upon initial recognition are designated by the bank at fair value through profit or loss.

3. Deposit Liabilities

- (a) **Demand Deposit** – This refers to deposits, subject to withdrawal either by check or thru the automated teller machines which are otherwise known as current or checking accounts. The bank may or may not pay interest on these accounts.
- (b) **Savings Deposit** – This refers to interest-bearing deposits which are withdrawable either upon presentation of a properly accomplished withdrawal slip together with the corresponding passbook or thru the automated teller machines.
- (c) **Negotiable Order of Withdrawal (NOW) Accounts** – This refers to the interest-bearing savings deposit which are withdrawable by means of Negotiable Orders of Withdrawal.
- (d) **Time Certificates of Deposit** – This refers to interest-bearing deposits with specific maturity dates and evidenced by certificates issued by the bank.
- (e) **Long Term Negotiable Certificates of Deposit** – This refers to interest bearing negotiable certificates of deposit with a minimum maturity of five years.

4. Due to Other Banks

- (a) **Due to Resident Banks – Clearing Accounts** – This refers to credit balances of deposit account maintained by other resident banks as clearing account.
 - (i) **Local currency** – This refers to the credit balances of deposit accounts maintained by other resident banks with the bank for settlement of interbank claims in places where there are no BSP clearing facilities.

- (ii) **Foreign currency** – This refers to the credit balance of deposit accounts maintained by other resident banks with the bank as franchise holder of the Philippine Domestic Dollar Transfer System (PDDTS) for clearing of foreign currency denominated checks.
- (b) **Due to Non-Resident Banks – Working Capital** – This refers to credit balances of deposit accounts maintained by non-resident banks as working funds denominated in local currency funded by inward remittances subject to drawing through payment order of the former.

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) **Overdrafts** – This refers to the amortized cost of obligations arising from overdrafts from the BSP.
 - (a.4) **Others** – This refers to the amortized cost of obligations arising from other obligations to the BSP.
- (b) **Interbank Loans Payable**
 - (b.1) **Interbank Call Loans** – This refers to the cost of borrowings from other resident banks and non-bank financial institutions with quasi-banking authority payable on call/demand.
 - (b.2) **Interbank Term Loans** – This refers to the amortized cost of borrowings from other banks and non-bank financial institutions with quasi-banking authority, other than those payable on call/demand.
- (c) **Other Deposit Substitutes**
 - (c.1) **Repurchase Agreements with Bangko Sentral ng Pilipinas (BSP)**- This refers to the amortized cost of borrowings in the form of sale of securities to the BSP with an agreement to repurchase (buy back) them at a fixed price on a specified future date.
 - (c.2) **Repurchase Agreements** – This refers to the amortized cost of borrowings in the form of sale of securities to another bank/counterparty with an agreement to repurchase (buy back) them at a fixed price on a specified future date.
 - (c.3) **Certificates of Assignment/Participation with Recourse** – This refers to the amortized cost of borrowings in the form of sale of securities to another

bank/counterparty under certificates of assignment/participation with recourse.

- (c.4) **Securities Lending and Borrowing Agreement** – This refers to the amortized cost of borrowings in the form of securities lending/borrowing agreements.
 - (c.5) **Time Certificates of Deposit – Special Financing** – This refers to time certificates of deposits received for projects under the special financing program of the Philippine Government and/or foreign government and/or international financing institutions.
 - (c.6) **Repurchase Agreements with BSP-Sold to Clients** – This refers to the amortized cost of repurchase agreements with BSP, wherein the securities purchased are subsequently sold to third parties, with an agreement to repurchase (buy back) them at a fixed price on a specified future date.
 - (c.7) **Others** – This refers to the amortized cost of other deposit substitute, which cannot be appropriately classified under any of the foregoing accounts.
 - (d) **Others** – This refers to the amortized cost of other borrowings, which cannot be appropriately classified under any of the foregoing accounts.
6. **Bonds Payable** – This refers to the amortized cost of obligations arising from the issuance of bonds.
- Unamortized Bond Discount/Premium*** - This refers to the unamortized discount/premium on bonds payable which shall be credited/debited monthly based on the effective interest method with the corresponding debit/credit to “Interest Expense-Bonds Payable”.
7. **Unsecured Subordinated Debt (USD)**- This refers to the amortized cost of obligations arising from the issuance of unsecured subordinated debt, which may be eligible as Tier 2 (supplementary) capital of the bank, subject to certain terms and conditions.
- Unamortized Unsecured Subordinated Debt Discount/Premium*** – This refers to the unamortized discount/premium on unsecured subordinated debt which shall be credited/debited monthly based on the effective interest method with the corresponding debit/credit to “Interest Expense-Unsecured Subordinated Debt”.
8. **Redeemable Preferred Shares** – This refers to preferred shares issued which provides for redemption on a specific date, i.e., mandatorily redeemable preferred shares. This shall be measured at amortized cost using the effective interest method.
9. **Financial Liabilities Associated with Transferred Assets** – This refers to the consideration received arising from the transfer of assets that does not result in derecognition because the bank (transferor) has retained substantially all the risks and rewards of ownership of the transferred asset.

10. **Derivatives with Negative Fair Value Held for Hedging** – This refers to the **negative fair value** of derivatives that are designated and effective hedging instruments.
 - (a) **Fair Value Hedge** – This refers to the negative fair value of derivatives that are designated and effective fair value hedging instruments.
 - (b) **Cash Flow Hedge** – This refers to the negative fair value of derivatives that are designated and effective cash flow hedging instruments.
 - (c) **Hedges of a Net Investment in Foreign Operation** – This refers to the negative fair value of derivatives that are designated and effective hedging instruments for hedges of a net investment in foreign operation.
 - (d) **Portfolio Hedge of Interest Rate Risk** – This refers to the negative fair value of derivatives that are designated and effective hedging instruments for portfolio hedge of interest rate risk.
11. **Revaluation of Hedged Liabilities in Portfolio Hedge of Interest Rate Risk** – This refers to the gain or loss arising from change in the fair value of a portion of a portfolio of financial liabilities designated as hedge items for a fair value hedge of interest rate exposure.
12. **Accrued Interest Expense on Financial Liabilities** – This refers to the interest incurred/due but not yet paid on financial liabilities.
13. **Finance Lease Payment Payable** – This refers to the future lease payments payable under finance leases that shall be accounted for in accordance with PAS 17.
14. **Special Time Deposit** – This refers to the non-interest bearing deposits used as security for IGLF purposes.
15. **Due to the Treasurer of the Philippines** – This refers to all credits and deposits, including interest thereon, held by the bank in favor of persons known to be dead or who have not made further deposits or withdrawals during the preceding ten (10) years or more, which have been reported to the Treasurer of the Philippines pursuant to the provisions of the Unclaimed Balances Act (Act No. 3936, as amended). These credits and deposits, including interest thereon, shall remain in this account up to the time the proceeds thereof have been remitted under court order to the Treasurer of the Philippines or other parties.
16. **Treasurer/Cashier/Manager's Checks** – This refers to the total amount of checks drawn by the bank upon itself payable to the payees named in the check.
17. **Payment Orders Payable** – This refers to inward and outward remittances of funds by telegraphic transfers, demand drafts or mail transfer orders received by the bank pending payment/disposition to designated beneficiaries or application/disposition to appropriate accounts.

18. (a) **Margin Deposits on Letters of Credit** -This refers to non-interest bearing deposits required on commercial letters of credit issued in favor of beneficiaries arising from movement of goods or services.
- (b) **Margin Deposits on Customers' Liability on Bills/Drafts Under Letters of Credit and/or Trust Receipt** – This refers to margin deposits corresponding to negotiations on letters of credit evidenced by import bills and/or trust receipts.
19. **Cash Letters of Credit** – This refers to import letters of credit issued where the importer pays 100 percent in Philippine pesos.
20. **Outstanding Acceptances Executed by or for Account of this Bank** – This refers to the total liabilities of the bank to its correspondent banks arising from customer trade, which calls for time drafts payable within a specified number of days from the date of presentation by the beneficiary, for which the bank has given accommodations to the buyer/importer in the form of acceptance credit. This is the reciprocal account of "Customers' Liability for this Bank's Acceptances Outstanding".
21. **Due to Bangko Sentral ng Pilipinas (BSP)**
- (1) **Supervision Fee** – This refers to the estimated liability for the bank's share in the cost of maintaining the appropriate supervision and examination department of the BSP, which shall be set up monthly against current operations.
- (2) **Others** – This refers to the items/transactions which cannot be appropriately classified under any of the foregoing "Due to BSP" accounts.
22. **Due to Philippine Deposit Insurance Corporation (PDIC)** – This refers to the amount payable to the PDIC as premium on insurance for deposits.
23. **Due to Philippine Crop Insurance Corporation (PCIC)**– This refers to the amount payable to the PCIC as premium on insurance covering production loans for palay under the supervised credit program, which premium shall include the share of the borrower-farmer and the bank.
24. **Income Tax Payable** – This refers to the estimated liability for income tax which shall be set-up monthly against current operations.
25. **Other Taxes and Licenses Payable** – This refers to the estimated liability for taxes and licenses, other than income tax, which shall be set-up against current operations.
26. **Accrued Other Expenses** – This refers to the estimated liability for other unpaid expenses, which shall be set-up monthly against current operations.
27. **Unearned Income**
- (a) **Advanced Rentals on Bank Premises and Equipment Rented Out** – This refers to the unearned portion of rentals received in advance on bank premises and/or equipment which shall be amortized monthly to income for the earned portion.

- (b) **Rentals on Safe Deposit Box** – This refers to the unearned portion of rentals received in advance on safe deposit boxes, the earned portion of which shall be transferred to income at the end of the accounting period.
- (c) **Others** – This refers to other unearned income, which cannot be classified under any of the foregoing accounts.

28. **Deferred Tax Liabilities** – This refers to the amount of income taxes payable in future periods in respect of taxable temporary differences.

29. **Provisions**

- (a) **Pensions and Other Post Retirement Benefits Obligations** – This refers to the bank's liability with respect to pension and other post-employment benefits given to its employees.
- (b) **Others** – This refers to provisions for credit losses on off-balance sheet exposures established in accordance with the generally accepted accounting standards.

30. **Other Liabilities**

- (a) **Servicing Liabilities** – This refers to the fee received from securitization transactions wherein the amount is not expected to compensate the bank adequately for performing the servicing.
- (b) **Withholding Tax Payable** – This refers to the taxes deducted/withheld by the bank from the (a) salaries/wages of its officers and employees and those hired on a contractual basis; (b) interest on demand, savings, NOW and time deposit liabilities; (c) money market transactions; (d) interest income of non-resident foreign individuals/corporations; and (e) others, for remittance to the Bureau of Internal Revenue, in accordance with existing rules and regulations.
- (c) **SSS, Philhealth, Employer's Compensation Premiums and Pag-IBIG Contributions Payable** – This refers to the amount due to the Social Security System, Philippine Health Insurance Corporation, Employees' Compensation Commission and Pag-IBIG Funds, for employees' premiums/contributions and payment of loans, such as salary and housing loans.
- (d) **Unclaimed Balances** – This refers to the other credits held by the bank in favor of persons known to be dead or unheard from during the preceding ten (10) years or more which have not been reported to the Treasurer of the Philippines pursuant to the provisions of the Unclaimed Balances Act (Act No. 3936, as amended).
- (e) **Dividends Payable** – This refers to the amount of unpaid cash dividends declared by the Board of Directors to stockholders of record and duly approved by BSP.
- (f) **Accounts Payable** – This refers to other obligations of the bank under open-account arrangements such as: (a) deposits made by loan applicants for various

- expenses in connection with pending loan applications; (b) payments on loans pending liquidation; (c) interest rebates on loan accounts which have not been claimed by clients; (d) deposits in connection with the purchase/redemption of property acquired; (e) proceeds of collections pending remittance to clients/payees; (f) balances of current accounts closed due to improper handling; and (g) indebtedness for purchases of office supplies, printed forms, furniture, fixtures and equipment.
- (g) **Loans by RBU from FCDU/EFCDU** - This refers to the FCDU/EFCDU funds borrowed by RBU solely for the purpose of funding RBU's net fund outflow on its on-balance sheet foreign exchange transactions, as allowed under existing regulations.
- (h) **Deposit for Stock Subscription** – This refers to the payments made by stockholders of the bank on subscription to the increase in the authorized capital which cannot be directly credited to "Common Stock Issued" account pending approval by the BSP and registration with the Securities and Exchange Commission of the amendment to the Articles of Incorporation increasing capital stock. This account will be used only when existing authorized capital is already fully subscribed.
- (i) **Overages** – This refers to the amount of overages found in the tellers' daily transactions and/or accountability of officers and/or other employees. Overages arising from loose change shall be closed to an appropriate income account at the end of the accounting period while overages of substantial amounts shall be transferred to "Accounts Payable" account pending proper disposition.
- (j) **Sundry Credits** – This refers to the items/transactions which cannot be classified immediately under any credit account. Entries to this account shall be cleared within one (1) month from date of entry.
- (k) **Inter-Office Float Items** – This refers to the credit balance difference between the Due to Head Office/ Branches/Agencies and Due from Head Office/Branches/Agencies accounts resulting from the elimination of reciprocal accounts in the consolidation process.

Due to Head Office/Branches/Agencies (Refer to Manual of Accounts- Assets Accounts Item 24(l))

- (i) **Philippines** - This account controls the clearing of items/transactions between the bank's Head Office and its local branches/agencies. This is the reciprocal account of "Due from Branches/Agencies in the Philippines.
- (ii) **Abroad** - This account controls the clearing of items/transactions between the bank's head office and its branches/agencies abroad. This is the reciprocal account of "Due from Branches/Agencies Abroad ".
- (l) **Miscellaneous Liabilities** - This refers to the items/transactions which cannot be appropriately classified under any of the foregoing liability accounts.

31. **Due to Head Office/Branches/Agencies Abroad (Philippine branch of a foreign bank)** – This account controls the clearing of items/transactions between the Philippine branches of foreign banks and its Head Office/Branches/Agencies abroad. This is the reciprocal account of “Due to Head Office/Branches/Agencies Abroad (Philippine branch of a foreign bank)”.

Equity Accounts

1. Paid-In Capital Stock

- (a) **Common Stock** - This refers to the total amount of fully paid common stock, including stock dividends, for which the corresponding certificates have been issued.
- (b) **Perpetual and Non-cumulative Preferred Stock** - This refers to the total amount of fully paid perpetual and non-cumulative preferred stock including stock dividends, for which the corresponding certificates have been issued.
- (c) **Perpetual and Cumulative Preferred Stock** - This refers to the total amount of fully paid perpetual and cumulative preferred stock including stock dividends, for which the corresponding certificates have been issued.

2. Additional Paid-In Capital

- (a) **Common Stock** - This refers to the premium on the sale of common stock.
- (b) **Perpetual and Non-cumulative Preferred Stock** - This refers to the premium on the sale of perpetual and non-cumulative preferred stock.
- (c) **Perpetual and Cumulative Preferred Stock** - This refers to the premium on the sale of perpetual and cumulative preferred common stock.

3. Other Equity Instruments

- (a) **Equity Component of Compound Financial Instruments** - This refers to the amount allocated, net of income tax effects, for the equity portion of compound financial instruments, which shall be accounted for in accordance with PAS 32.
- (b) **Others** – This refers to equity instruments that cannot be classified under any of the foregoing classifications.

4. Retained Earnings

(a) Retained Earnings Reserve

- (i) **Trust Business** - This refers to the accumulated amount set aside under Section 66 of R.A. No. 337, as amended, requiring the bank to carry to surplus 10 percent of its net profits accruing from trust business since the last preceding dividend declaration until the surplus shall amount to 20 percent of its authorized capital stock.
- (ii) **Self-Insurance** - This refers to the accumulated amount set aside to cover losses due to fire, defalcation by and other unlawful acts of the bank's officers/employees and/or third parties.
- (iii) **Contingencies** - This refers to the accumulated amount set aside for possible or unforeseen losses, decrease or shrinkage in the book value of the

bank's assets, or for undeterminable liabilities not otherwise recorded, such as those arising from lawsuits, defaults on obligations and unexpected expenditures.

- (iv) **Others** – This refers to the accumulated amount set aside for purpose other than those stated in the aforementioned "Retained Earnings Reserve" accounts.
- (b) **Retained Earnings Free** - This refers to the unappropriated or free portion of the accumulated profits of the bank.
- 5. **Undivided Profits** - This refers to the clearing account for all income and expenses, the balance of which shall be transferred to "Retained Earnings – Free" account at the end of the accounting period after taking up all other charges and/or credits that may be appropriately cleared thru this account.
- 6. **Other Comprehensive Income**
 - (a) **Net Unrealized Gains/(Losses) on AFS Financial Assets**
 - (i) **Debt Securities** - This refers to the contra account of "Accumulated Market Gains/(Losses) - AFS Debt Securities". The account is credited for gains and debited for losses from change in the fair value of the AFS Debt Securities.
 - (ii) **Equity Securities** - This refers to the contra account of "Accumulated Market Gains/(Losses) – AFS Equity Securities". The account is credited for gains and debited for losses from change in the fair value of the AFS Equity Securities.
 - (b) **Gains/(Losses) on Fair Value Adjustments of Hedging Instruments**
 - (i) **Cash Flow Hedge** - This refers to the gains/(losses) from change in fair value of hedging instruments in a cash flow hedge.
 - (ii) **Hedge of a Net Investment in Foreign Operations** - This refers to the gains/(losses) from change in fair value of hedging instruments in a hedge of a net investment in foreign operations.
 - (c) **Cumulative Foreign Currency Translation** - This refers to:
 - (i) Exchange component of the gains or losses on foreign currency denominated non-monetary items, where such gains or losses are recognized directly in equity.
 - (ii) Exchange differences arising on a monetary item that forms part of a reporting bank's net investment in a foreign operation denominated in the functional currency of the foreign operation.
- 7. **Appraisal Increment Reserve** - This is the reciprocal account of "Bank Premises – Appraisal Increment" account.

8. **Treasury Stock** - This refers to the stocks that have been issued as fully paid and have been reacquired by the bank and not retired.

This also refers to shares of the parent bank held by a subsidiary in a consolidated balance sheet.

9. **Minority Interest in Subsidiaries** - This refers to the portion of net assets of a subsidiary attributable to equity interests that are not owned, directly or indirectly through subsidiaries, by the parent in line by line consolidation of financial statements.
10. **Assigned Capital** - This refers to the capital permanently assigned by a foreign bank to its branches operating in the Philippines pursuant to Section 4 of R.A. No. 7721.

INCOME STATEMENT

1. **Interest Income** – This refers to interest earned and/or actually collected from the following financial assets:
 - (a) Due from Bangko Sentral ng Pilipinas
 - (b) Due from Other Banks
 - (c) Financial Assets Held-for-Trading
 - (i) Held-for-trading Securities
 - (ii) Derivatives with Positive Fair Value Held for Trading
 - (d) Financial Assets Designated at Fair Value through Profit or Loss (DFVPL)
 - (e) Available for Sale (AFS) Financial Assets
 - (f) Held-to-Maturity (HTM) Financial Assets
 - (g) Unquoted Debt Securities Classified as Loans
 - (h) Loans and Receivables
 - (i) Loans to Bangko Sentral ng Pilipinas
 - (ii) Interbank Loans Receivable
 - (1) Interbank Call Loans Receivable
 - (2) Interbank Term Loans Receivable
 - (iii) Loans and Receivables – Others
 - (1) Loans to Government
 - (2) Agrarian Reform/Other Agricultural Loans
 - (3) Development Incentive Loans
 - (4) Micro-finance Loans
 - (5) Small and Medium Enterprise Loans
 - (6) Contracts to Sell
 - (7) Loans to Private Corporations
 - (8) Loans to Individuals for Housing Purposes

(9) Loans to Individuals for Consumption Purposes

(10) Loans to Individuals for Other Purposes

(i) Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse and Securities Lending and Borrowing Transactions

(j) Derivatives with Positive Fair Value Held for Hedging

(k) Sales Contract Receivable

(l) Others

2. **Interest Expense** - This refers to payments and/or monthly accruals of interest on the following financial liabilities:

(a) Financial Liabilities Held for Trading

(i) Derivatives with Negative Fair Value Held for Trading

(ii) Liability for Short Position

(b) Financial Liabilities Designated at Fair Value through Profit or Loss

(c) Deposits

(i) Demand Deposit

(ii) Savings Deposit

(iii) NOW

(iv) Time Certificates of Deposit

(v) LTNCD

(d) Bills Payable

(i) Bangko Sentral ng Pilipinas

(ii) Interbank Loans Payable

(iii) Other Deposit Substitutes

(iv) Others

(e) Bonds Payable

(f) Unsecured Subordinated Debt

- (g) Redeemable Preferred Shares
 - (h) Derivatives with Negative Fair Value Held for Hedging
 - (i) Finance Lease Payment Payable
 - (j) Others
3. **Provision for Losses on Accrued Interest Income from Financial Assets** – This refers to the impairment loss on accrued interest income from financial assets charged against current operations.
4. **Dividend Income** - This refers to cash dividends earned and/or actually collected on equity securities held as HFT, DFVPL, AFS and INMES.
5. **Fees and Commissions Income**
- (a) **Payment Services** – This refers to fees and commissions income from payment services offered by the banks such as for bills (e.g. insurance and telecommunication companies), utilities (e.g., electric and water companies) and taxes.
 - (b) **Intermediation Services** - This refers to fees and commissions income from intermediation services such as those relating to deposit and lending services.
 - (c) **Custodianship** – This refers to fees and commissions income from the custodianship services offered by the bank.
 - (d) **Underwriting and Securities Dealership** – This refers to fees and commissions income from underwriting (or participating in the underwriting of securities) and securities dealership activities.
 - (e) **Securitization Activities** – This refers to fees and commissions income, including servicing fees earned from the bank's securitization activities. This does not include the income from seller's interests and residual interest retained by the bank.
 - (f) **Income from Fiduciary Activities** – This refers to income from services rendered by the bank's trust department.
 - (g) **Others** – This refers to fees and commission income not classified under any of the foregoing classifications
6. **Gains/(Losses) on Financial Assets and Liabilities Held for Trading (HFT)** – This refers to the gains/(losses) from financial assets and liabilities held for trading comprised of the following:
- (a) **Realized Gains/(Losses) from Sale or Derecognition of Financial Assets and Liabilities** - This refers to the gains/(losses) from sale or derecognition of financial assets and liabilities held for trading.

- (b) **Unrealized Gains/(Losses) from Marking to Market** - This refers to the unrealized gains/(losses) from change in fair value of financial assets and liabilities held for trading.
 - (c) **Realized Gains/(Losses) from Foreign Exchange Transactions** - This refers to the realized gains/(losses) from purchase and sale of foreign currencies.
7. **Gains/(Losses) on Financial Assets and Liabilities Designated at Fair Value through Profit or Loss (DFVPL)** - This refers to the gains/(losses) from financial assets and liabilities designated at fair value through profit or loss comprised of the following:
- (a) **Realized Gains/(Losses) from Sale/Redemption/Derecognition of Financial Assets and Liabilities** - This refers to the gains/(losses) from sale or derecognition of financial assets and liabilities designated at fair value through profit or loss.
 - (b) **Unrealized Gains/(Losses) from Marking to Market** - This refers to the unrealized gains/(losses) from change in fair value of financial assets and liabilities designated at fair value through profit or loss.
8. **Foreign Exchange Profit/(Loss)** - This refers to the unrealized gains/(losses) arising from the revaluation of foreign currency denominated accounts. This shall be accounted for in accordance with PAS 21.
9. **Gains/(Losses) from Sale/Redemption/Derecognition of Non-Trading Financial Assets and Liabilities** - This refers to the gains/(losses) from non-trading financial assets (i.e., AFS; HTM; Unquoted Debt Securities Classified as Loans; Loans and Receivables; Investment in Subsidiaries, Associates and Joint Ventures) and liabilities, which is comprised of the following:
- (a) **Realized Gains/(Losses) from Sale/Redemption/Derecognition of Financial Assets and Liabilities** - This refers to the gains/(losses) incurred in the sale/redemption/ derecognition of non-trading financial assets and liabilities.
 - (b) **Gains/(Losses) on Reclassification from AFS to HTM** - This refers to the gains/(losses) from reclassification of debt securities from AFS to HTM due to the lapse of the two preceding financial years referred to in Circular No. 476 dated 16 February 2005, during which the bank has been prohibited from using the HTM account for selling or reclassifying more than an insignificant amount of HTM investments before maturity. Any previous gain or loss on AFS debt security that has been recognized directly in equity shall be amortized by debiting or crediting this account over the remaining life of the HTM security using the effective interest method.
10. **Gains/(Losses) from Fair Value Adjustment in Hedge Accounting**
- (a) **Unrealized Gains/(Losses) from Remeasurement of Hedging Instruments** - This refers to the gains/(losses) from remeasuring the derivative hedging

instruments at fair value or the foreign currency component of the carrying amount of a non-derivative hedging instrument.

- (b) **Unrealized Gains/(Losses) from Remeasurement of Hedged Items** - This refers to the gains/(losses) arising from the change in fair value of the hedged items in a fair value hedge.

11. Gains/(Losses) from Sale/Derecognition of Non-Financial Assets – This refers to the gains/(losses) arising from derecognition of the following non-financial assets:

- (a) Bank Premises, Furniture, Fixture and Equipment
- (b) ROPA
- (c) Goodwill
- (d) Other Intangible Assets

12. Other Income

(a) **Rental Income**

- (i) **Safe Deposit Box** - This refers to the earned portion of rental collected in advance from lessees of safe deposit boxes.
 - (ii) **Bank Premises and Equipment** - This refers to rental earned and actually collected from lessees on bank premises and equipment.
- (b) **Miscellaneous Income** - This refers to the income which cannot be appropriately classified under any of the foregoing income accounts.

13. Compensation/Fringe Benefits

- (a) **Salaries and Wages** - This refers to the gross remuneration of officers and employees for regular and overtime services rendered.

(b) **Fringe Benefits**

- (i) **Directors** - This refers to the expenses for any good, service or other benefit furnished or granted by the bank to its directors, in cash or in kind, in addition to basic salaries, such as, but not limited, to housing; expense account; vehicle of any kind; household personnel, such as maid, driver and others; interest on loan at less than market rate to the extent of the difference between the market rate and the actual rate granted; membership fees, dues and other expenses borne by the bank for its directors in social and athletic clubs or other similar organizations; expenses for foreign travel; holiday and vacation expenses; educational assistance to directors or their dependents; and life or health insurance and other non-life insurance premiums or similar amounts in excess of what the law allows, in accordance with BIR regulations.
- (ii) **Officers and Employees** - This refers to the expenses for any good, service or other benefit furnished or granted by the bank to its officers, in cash or in kind, in addition to basic salaries, such as, but not limited to, housing; expense account; vehicle of any kind; household personnel, such as maid,

driver and others; interest on loan at less than market rate to the extent of the difference between the market rate and the actual rate granted; membership fees, dues and other expenses borne by the bank for its officers in social and athletic clubs or other similar organizations; expenses for foreign travel; holiday and vacation expenses; educational assistance to officers or their dependents; and life or health insurance and other non-life insurance premiums or similar amounts in excess of what the law allows, in accordance with BIR regulations, as well as expenses for allowances and other fringe benefits granted to employees in accordance with management policy such as bonuses, profit shared, including those for special studies/seminars but excluding medical, dental and hospitalization benefits.

- (c) **Director's Fees** - This refers to the per diems and fees granted to directors in accordance with management policy.
 - (d) **SSS, Philhealth and Employees' Compensation Premium and Pag-IBIG Fund Contributions** - This refers to the bank's share in the Social Security System, Philhealth, Employees' Compensation premiums and Pag-IBIG Fund contributions of its officers and employees.
 - (e) **Medical, Dental and Hospitalization** - This refers to the expenses for medical and dental services, including cost of medicines, hospital bills and other related expenses incurred by the bank, in accordance with management policy, for and in behalf of its officers and employees and their dependents.
 - (f) **Contribution to Retirement/Provident Fund** - This refers to the bank's contributions to the retirement/provident fund or any similar fund for its personnel.
 - (g) **Provision for Pensions and Other Post Retirement Benefits** – This refers to the bank's provisions for pensions and other post retirement benefits.
14. **Taxes and Licenses** - This refers to the expenses incurred for taxes and licenses other than income tax, such as corporate residence tax, motor vehicle registration fees, privilege tax, firearms tax, gross receipts tax and other taxes.
15. **Other Administrative Expenses**
- (a) **Rent** - This refers to the expenses incurred, including monthly amortizations of rent paid in advance, for buildings, spaces and/or equipment leased by the bank for its business.
 - (b) **Power, Light and Water** - This refers to the expenses incurred for power, light and water consumption.
 - (c) **Postage, Telephone, Cables and Telegrams** - This refers to the expenses incurred for postage, telephone services, cables and telegrams.
 - (d) **Repairs and Maintenance** - This refers to the expenses for repairs and maintenance incurred to put/keep the bank premises, furniture, fixtures and equipment in working condition but which do not prolong the estimated useful life of the asset or enhance the value thereof.

- (e) **Security, Clerical, Messengerial and Janitorial Services** - This refers to expenses incurred for the services of security guards, clerks/tellers, messengers and janitors who are not employees of the bank and/or are hired on a contractual basis.
- (f) **Information Technology Expenses** - This refers to expenses incurred for the operation, maintenance and development of computer hardware and software.
- (g) **Supervision Fees**- This refers to fees on supervision by the BSP.
- (h) **Insurance Expenses**
 - (i) **Philippine Deposit Insurance Corporation (PDIC)** - This refers to the expenses incurred for insurance premiums to the PDIC, pursuant to Republic Act No. 3591, as amended.
 - (ii) **Philippine Crop Insurance Corporation (PCIC)** - This refers to the bank's share in the premiums on insurance covering production loans for palay under the supervised credit program, which share shall be remitted to the PCIC.
 - (iii) **Others** - This refers to the payments and monthly amortizations for premiums on insurance, such as banker's blanket and fidelity bond, fire insurance and workmen's compensation coverage.
- (i) **Fees and Commissions Expenses** – This refers to fees and commissions expenses for payments services, intermediation services, custodianship, underwriting and securities dealership, securitization activities and other services availed by the bank.
- (j) **Management and Other Professional fees** - This refers to the expenses for services rendered by individuals/firms on a retainer/ contractual basis, such as the managing company, legal counsel, external auditors and consultants.
- (k) **Representation and Entertainment** - This refers to the fixed allowances and/or actual expenses incurred for public relations activities which are directly related to the promotion of the business development and enhancement of the prestige of the bank.
- (l) **Traveling Expenses** - This refers to the expenses incurred for the official travel of directors, officers and employees, including fares, hotel bills, subsistence, portage and tips. This account shall also include expenses incurred by directors, officers and employees for fuel and minor repairs in using their own vehicles for official travel.
- (m) **Fuel and Lubricants** - This refers to the expenses incurred for fuel and lubricants used for bank-owned/leased vehicles and other equipment.
- (n) **Advertising and Publicity** - This refers to the expenses for advertising and publicity in the newspapers, magazines, television, radio and other media, including those for handbills, pamphlets, billboards, brochures and giveaways.

- (o) **Membership Fees and Dues** - This refers to the expenses incurred for membership fees and dues to civic/bank associations or professional organizations wherein the bank, its officers and/or employees are members.
 - (p) **Donations and Charitable Contributions** - This refers to the donations and contributions to charitable organizations and other non-profit associations, including contributions to victims of fire, typhoon and other calamities.
 - (q) **Periodicals and Magazines** - This refers to the expenses incurred for periodicals, magazines and other publications.
 - (r) **Documentary Stamps Used** - This refers to the expenses incurred for documentary stamps used by the bank, excluding those chargeable to customers.
 - (s) **Stationery and Supplies Used** - This refers to the expenses incurred for printed forms, stationery and other office supplies used by the bank or issued from the stockroom to the different departments and branches of the bank, excluding those chargeable to the customers.
 - (t) **Fines, Penalties and Other Charges** - This refers to the fines, penalties and other charges imposed on the bank under existing rules and regulations, such as fines/penalties for reserve deficiencies, late submission of reports and violation of rules/regulations.
 - (u) **Litigation/Assets Acquired Expenses** - This refers to the expenses incurred in connection with the litigation proceedings and the registration/consolidation of ownership of acquired assets in the name of the bank, as well as those incurred in their preservation/maintenance.
 - (v) **Other Expenses** - This refers to the items which cannot be appropriately classified under any of the foregoing expense accounts.
16. **Depreciation/Amortization** – This refers to the monthly/periodic depreciation of bank premises, furniture, fixture and equipment and ROPA accounts and the amortization of other intangible assets.
17. **Impairment Loss** – This refers to impairment loss incurred on the following assets:
- (a) Investment in Subsidiaries, Associates and Joint Ventures
 - (b) Bank Premises, Furniture, Fixture and equipment
 - (c) ROPA
 - (d) Goodwill
 - (e) Other Intangible Assets
18. **Provisions** – This refers to the bank's provisions other than for pensions and other post retirement benefit obligations.
19. **Provision for Credit Losses on Loans and Receivables and Other Financial Assets** – This refers to the impairment loss on loans and receivables and other financial assets, which shall be debited to set up the allowance for losses on the said financial assets.

20. **Bad Debts Written Off** - This refers to loans, advances and other accounts which management has finally determined to be worthless/uncollectible and written-off from the books in accordance with generally accepted procedures and existing rules and regulations.
21. **Recovery on Charged-Off Assets** - This refers to the collections of accounts or items previously written-off.
22. **Share in Profit/(Loss) of Unconsolidated Subsidiaries** - This refers to the share of the bank in the profit/(loss) of the unconsolidated subsidiary under the equity method of accounting.
23. **Share in the Profit/(Loss) of Associates** - This refers to the share of the bank in the profit/(loss) of the associate under the equity method of accounting.
24. **Share in the Profit/(Loss) of Joint Ventures** - This refers to the share of the bank in the profit/(loss) of the joint venture under the equity method of accounting.
25. **Income Tax Expense** – This refers to the monthly provision for income tax
26. **Minority Interest in the Profit/(Loss) of Subsidiaries** - This refers to the portion of profit/(loss) of a subsidiary attributable to equity interests that are not owned, directly or indirectly through subsidiaries, by the parent in line by line consolidation of financial statements.

CONTINGENT ACCOUNTS

1. **Guarantees Issued** - This refers to the guarantees issued by the bank to creditors as allowed under existing rules and regulations whereby it guarantees third-party obligations by signing as guarantor in the contract/agreement; that is, the bank agrees to assume the liability/obligations of third parties in case of their inability to pay.
2. **Financial Standby Letters of Credit (LCs) Outstanding** - This refers to the unutilized balances of LCs issued in favor of beneficiaries which do not involve movement of goods. The LC issued in accordance with existing rules and regulation, is established usually as guarantee for the payment of cash loans obtained by the client.
 - (a) **Domestic** - This refers to the unutilized balances of financial standby LCs issued in favor of local beneficiaries.
 - (b) **Foreign** - This refers to the unutilized balances of financial standby LCs issued in favor of foreign beneficiaries.
3. **Performance Standby Letters of Credit (LCs) Outstanding** - This refers to the unutilized balances of LCs issued in favor of beneficiaries which do not involve movement of goods. The LC, issued in accordance with existing rules and regulation, is established usually as guarantee that a business transaction will be performed.
 - (a) **Domestic** - This refers to the unutilized balances of performance standby LCs issued in favor of local beneficiaries.
 - (b) **Foreign** - This refers to the unutilized balances of performance standby LCs issued in favor of foreign beneficiaries.
4. **Commercial Letters of Credit (LCs) Outstanding** – This refers to the unutilized balances of LCs issued in favor of local beneficiaries arising from domestic movement of goods and/or services or in favor of foreign beneficiaries for the importation of goods and/or payment of services abroad.
 - (a) **Sight Letters of Credit (LCs) Outstanding** - This refers to commercial LCs drawable by sight drafts.
 - (i) **Domestic** - This refers to the unutilized balances of sight LCs issued in favor of local beneficiaries.
 - (ii) **Foreign** - This refers to the unutilized balances of sight LCs issued in favor of foreign beneficiaries.
 - (b) **Usance Letters of Credit (LCs) Outstanding** - This refers to commercial LCs drawable by usance or term drafts.
 - (i) **Domestic** - This refers to the unutilized balances of usance LCs issued in favor of local beneficiaries.
 - (ii) **Foreign** - This refers to the unutilized balances of usance LCs issued in favor of foreign beneficiaries.

- (c) **Deferred Letters of Credit (LCs) Outstanding** - This refers to commercial LCs, which provide for drawings on installment basis, spread over a specified period of time interval, usually over one year. This credit is usually established in substantial amounts which necessitate periodic installment payments.
 - (i) **Domestic** - This refers to the unutilized balances of deferred LCs issued in favor of local beneficiaries.
 - (ii) **Foreign** - This refers to the unutilized balances of deferred LCs issued in favor of foreign beneficiaries.
- (d) **Revolving Letters of Credit (LCs) Outstanding** - This refers to the cumulative or non-cumulative commercial LCs, which are automatically re-instated within a fixed determinable period of time.
 - (i) **Domestic** - This refers to the unutilized balances of revolving LCs issued in favor of local beneficiaries.
 - (ii) **Foreign** - This refers to the unutilized balances of revolving LCs issued in favor of foreign beneficiaries.

5. Trade Related Guarantees

- (a) **Export Letters of Credit Confirmed** - This refers to the unutilized balances of the letters of credit opened by foreign importers in favor of local importers which are received from foreign correspondent banks and confirmed by the bank
- (b) **Shipside Bond/Airway Bills** - This refers to the guarantees issued by the bank to the shipping/airline companies/Bureau of Post for the amount of importations/parcel post released to the importers under shipside/guaranty bond. The account shall be recorded at the original foreign currency amount of the shipment and shall be reversed upon surrender to the bank of the shipside bonds duly cancelled.

6. Commitments

- (a) **Underwritten Accounts Unsold** - This refers to the total guaranteed selling value of unsold securities under an ongoing underwriting agreement.
- (b) **Committed Credit Lines for Commercial Papers Issued** - This refers to the commitments under committed credit line agreements entered into by the bank with any corporation proposing to issue commercial paper pursuant to existing BSP and Securities and Exchange Commission rules and regulations.
- (c) **Credit Card Lines** - This refers to the unused portions of all commitments to extend credit both to individuals for household, family, and other personal expenditures and to commercial or industrial enterprises through credit cards. Banks may report unused credit card lines as of the end of their customers' last monthly billing cycle prior to the report date or as of the report date.
- (d) **Others** - This refers to all other types of off-balance sheet commitments of the bank that does not fall under any of the specified items.

7. Spot Foreign Exchange Contracts

- (a) **Bought** - This refers to the amount of spot foreign exchange contracts committing the bank to purchase a foreign currency against Philippine currency for delivery within two (2) business days at the prevailing cash market rate.
- (b) **Sold** - This refers to the amount of spot foreign exchange contracts committing the bank to sell a foreign currency against Philippine currency for delivery within two (2) business days at the prevailing cash market rate.

8. Derivatives – This refers to the notional amount of derivatives contracts of the bank. Refer to Manual of Accounts-Asset Accounts Item 5.b.**9. Others**

- (a) **Late Deposit/Payment Received** - This refers to the non-cash deposits received after the selected clearing cut-off time which are not booked as deposits for the day as allowed under existing rules and regulations and non-cash payments received after the selected clearing cut-off time for purposes other than as deposits which shall be validated/reversed the following banking day or shall be lodged in their appropriate asset/liability accounts.
- (b) **Inward Bills for Collection** - This refers to the amount of (i) domestic bills, drafts or checks received for collection locally or (ii) foreign bills, drafts or checks received from foreign correspondents for collection from drawee(s).
- (c) **Outward Bills for Collection** - This refers to the amount of (i) local bills, drafts or checks received for collection from out-of-town drawee banks or (ii) foreign bills, drafts or checks received from customers for collection from foreign correspondent banks.
- (d) **Traveler's Check Unsold** - This refers to the total face amount of unsold travelers' checks received on consignment basis.
- (e) **Trust Department Accounts** - This refers to the total accountabilities of the bank from its trust operations.
- (f) **Items Held for Safekeeping/Custody** - This refers to the total nominal amount (P1.00 per item) of items held for safekeeping or custody which are not administered by the Trust Department.
- (g) **Items Held as Collateral** - This refers to the total nominal amount (P1.00 per item) of the items held as collateral for loans and other credits granted such as certificates of deposit, passbooks, certificates of title, bank acceptances, stock certificates and sugar quedans. A register shall be maintained for this account.
- (h) **Deficiency Claims Receivable** - This refers to the amount of probable claims against borrowers/debtors arising from the foreclosure of mortgaged properties.
- (i) **Other Contingent Accounts** - This refers to the items which cannot be appropriately classified under any of the foregoing contingent accounts.

LINE ITEM INSTRUCTIONS

Schedule 1 - Checks and Other Cash Items (COCI)

Report the total amount of COCI classified according to the drawee institution (i.e, Government - Philippine Postal Corporation, BSP, banks).

[Additional Information](#)

Due from Philippine Clearing House Corporation (PCHC) - This refers to the total amount of COCIs received by authorized PCHC couriers for delivery to the Philippine Clearing House Corporation for settlement.

Schedule 2 - Due from Other Banks

Report in the appropriate column the total balances of deposit accounts maintained with other banks.

[Additional Information](#)

- (1) **Classified as to Original Term** – (Refer to Structure of the FRP Item 3.a)
Report the balances of demand, savings and NOW deposits maintained with other banks in the earliest time bucket - *Short Term (one year or less)*.

Schedule 3 - Financial Assets Held for Trading

Report the *fair value* of securities held for trading classified as to the issuer of the securities.

[Additional Information](#)

Report the *fair value* of the securities referred to in the following line items:

- (1) **Data on Utilization of Debt Securities**, which shall be reported only for solo reports
- (a) **Reserve and Liquidity Floor Requirement** – This refers to debt securities eligible as reserves against deposit and deposit substitute liabilities.
 - (b) **Alternative Compliance with PD 717 (Agri-Agra)** – This refers to debt securities that are allowed as alternative compliance with the Agrarian Reform and Agricultural Credit pursuant to P.D. No. 717 as provided under Subsection X341.5 of the MORB.
- (2) **Debt Securities Issued by LGUs to the extent guaranteed by the LGUGC** – This refers to debt securities issued by LGUs to the extent guaranteed by the Local Government Unit Guarantee Corporation (LGUGC).

- (3) **Debt Securities Issued by GOCCs to the extent guaranteed by the National Government** – This refers to debt securities issued by GOCCs to the extent guaranteed by the National Government.
- (4) **Dollar Linked Peso Notes (DLPNs)** – This refers to debt securities, which are direct and unconditional obligations of the National Government and are issued by the Bureau of Treasury (BTr). Payments of interest and principal on these notes are linked to the movement of the Philippine Peso and US Dollar exchange rate and computed based on the foreign exchange factor.
- (5) **Structured Notes**
- (a) **Credit-Linked Notes (CLNs) (Circular No. 417 dated 28 January 2004)** – This refers to a pre-funded credit derivative instrument under which the note holder effectively accepts the transfer of credit risk pertaining to a reference asset or basket of assets issued by a reference entity/ies. The repayment of the principal to the note holder is contingent upon the occurrence of a defined credit event. In consideration, the note holder receives an economic return reflecting the underlying credit risk of the reference asset/s.
- (b) **Securitization Structures (Circular No.468 dated 12 January 2005)** – This refers to the:
- (1) structures where the cash flow from an underlying pool of exposures is used to service at least two different stratified risk positions or tranches reflecting different degrees of credit risk (also known as traditional securitization); or
- (2) structures with at least two different stratified risk positions or tranches that reflect different degrees of credit risk, where credit risk of an underlying pool of exposures is transferred, in whole or in part, through the use of credit derivatives or guarantees that serve to hedge the credit risk of the portfolio (also known as synthetic securitization).
- (c) **Others**
- (i) **Simple (Circular No. 466 dated 5 January 2005)** – This refers to the foreign currency-denominated structured products issued by banks and special purpose vehicles (SPVs) of high credit quality, with features as provided under Circular No. 466.
- (ii) **Others** – This refers to other structured products not falling under any of the foregoing classifications.
- (6) **Retained Interest in Securitized Assets**
- (a) **Interest Only (I-O) Strip Receivable** – This refers to the contractual right to receive some or all of the interests due on transferred assets.

- (b) **Subordinated Retained Interest** – This refers to other subordinated retained interest on securitized assets.
- (7) **Quoted Loans and Receivables** – This refers to loans and receivables that are quoted in an active market. For prudential reporting purposes, a loan that becomes tradable or has been traded in an active market shall be reclassified as a debt security instrument.
- (8) **Redeemable Preferred Shares** – This refers to redeemable preferred shares that are accounted for as debt securities in the books of both the issuer and the investor.

Schedule 3a – Held for Trading (HFT) Financial Assets Sold/Lent Under Repurchase Agreements, Certificates of Assignment/Participation with Recourse, Securities Lending and Borrowing Agreements

Report the *fair value* of HFT debt securities that are held by the reporting bank and/or transferred from the reporting bank (transferor) to another entity (transferee) as collateral for loans, as follows:

- (1) **Securities Purchased** – This refers to the *fair value* of securities purchased, which are not transferred to another entity under Repurchase Agreements, Certificates of Assignment/Participation with Recourse or Securities Lending and Borrowing Agreement.
- (2) **Repurchase Agreements (RA)** – This refers to agreements involving the sale for cash or securities at a specified price with a commitment to repurchase the same or similar securities at a fixed price either on a specified future date or with an open maturity. Repo transactions are accounted for as **collateralized borrowings**. In this case, the transferred securities are not derecognized from the books of the transferor, which shall remain under the same classification they had before the transaction, in this case HFT.
 - (a) **Securities Sold Under RA with BSP** – This refers to the fair value of securities sold under RA agreements wherein the transferee (buyer of securities) is the BSP.
 - (b) **Securities Sold Under RA** – This refers to the fair value of securities sold under RA agreements wherein the transferee (buyer of securities) is another institution other than BSP.
- (3) **Certificates of Assignment/Participation with Recourse (CA/PR)**– This refers to the fair value of securities sold under CA/PR.
- (4) **Securities Lent Under Securities Lending Agreements (SLB)** – This refers to transactions that has a similar arrangement to a repo except that this is a “security driven” agreement typically initiated by financial institutions that need specific securities to cover a short sale or a customer’s failure to deliver securities sold. The transferee of securities is generally required to provide “collateral” to the transferor of securities, commonly cash but sometimes other securities, standby letters of credit or a combination thereof.

Schedule 4 – Derivatives Held for Trading (HFT)

Notional Amount – Report in this column, the total notional amount or par value of the derivatives contracts indicated in the schedule. Notional amounts of bought and sold contracts, unless otherwise indicated, shall be added in reporting the total notional amount for each type of derivative contract.

In transactions where foreign currencies are bought or sold against the Philippine currency, report only the side of the transaction involving foreign currency.

In transactions involving two foreign currencies, i.e., purchase of one foreign currency versus the sale of another foreign currency, e.g., buy USD/sell JPY, the transaction is treated as two separate foreign exchange contracts against Philippine currency.

Positive Fair Value – Report in this column the positive fair value of derivative contracts indicated in the schedule.

Negative Fair Value - Report in this column the negative fair value of derivative contracts indicated in the schedule.

Stand-alone Derivatives – Report in the appropriate columns the notional amount and positive/negative fair value of stand alone derivatives.

Embedded Derivatives – Report in the appropriate columns the notional amount and positive/negative fair value of embedded derivatives that are ***separated*** from the hybrid contracts in accordance with the provisions of PAS 39. The notional amount of embedded derivatives refers to the notional amount of the combined (hybrid) contract. In case that there are multiple embedded derivatives that are required to be separated from one hybrid contract, the notional amount of the hybrid contract shall be reported for each type of bifurcated derivatives.

The terms in this schedule are defined as follows:

Derivative – This refers to a financial instrument or other contract with all of the following characteristics:

- (1) its value changes in response to the change in a specified interest rate, financial instrument price, commodity price, foreign exchange rate, index of prices or rates, credit rating or credit index, or other variable, provided in the case of a non-financial variable that the variable is not specific to a party to the contract (sometimes called the underlying);
- (2) it requires no initial net investment or an initial net investment that is smaller than would be required for other types of contracts that would be expected to have a similar response to changes in market factors; and
- (3) it is settled at a future date.

The most common types of stand-alone derivatives contracts are forwards, futures, swaps and options defined as follows:

- (1) **Forward contracts** – This refers to agreements that obligate two parties to purchase (long) and sell (short) a specific financial instrument, foreign currency or commodity at a specified price with delivery and settlement at a specified future date.
- (2) **Swap contracts** - This refers to forward-based contracts in which two parties agree to swap streams of payments over a specified period. The payment are based on an agreed upon notional principal amount.
- (3) **Futures contracts** – This refers to standardized forward contracts that are traded on organized changes.
- (4) **Option contracts** – This refers to contracts that grant the right but do not obligate, the purchaser (holder) to buy (call) or sell (put) a specific or standard commodity, financial instrument at a specified price during a specified period or at a specified date. A **purchased option** is a contract in which the buyer has paid compensation (such as a fee or premium) to acquire the right to purchase or sell an instrument at a stated price on a specified future date. A **written option** obligates the option seller to purchase or sell the instrument at the option of the buyer of the contract.

Embedded Derivatives – This refers to a component of a hybrid (combined) instrument that also includes a non-derivative host contract – with the effect that some of the cash flows of the combined instrument vary in a way similar to stand-alone derivative. An embedded derivative causes some or all of the cash flows that otherwise would be required by the contract to be modified according to a specified interest rate, financial instrument price, foreign exchange rate, index of prices or rates, credit rating or credit index, or other variable, provided in the case of a non-financial variable that the variable is not specific to a party to the contract. A derivative that is attached to a financial instrument but is contractually transferable independently of that instrument, or has a different counterparty from that instrument, is not an embedded derivative, but a separate financial instrument.

Schedules 4a - Matrix of Counterparty and Type of Derivative Contracts

Report the fair value of derivatives held for trading in the appropriate line item of the schedule. This schedule is a matrix of the following:

- (1) **Counterparty** – This refers to the counterparty of the reporting bank in derivative contracts transactions; and
- (2) **Type of Derivative Contracts** – This refers to the type of derivative contracts, i.e., forward, swaps, options, futures and credit derivatives.

Schedule 5 – Financial Assets Designated at Fair Value through Profit or Loss (DFVPL)

Report the *fair value* of debt and equity securities designated at fair value through profit or loss classified as to the issuer of the securities.

[Additional Information](#)

Report the *fair value* of the securities referred to in the additional information section as defined under the line item instructions for Schedule 3, except that Guarantee for Trust Duties shall be defined as follows:

Guarantee for Trust Duties – This refers to debt securities deposited by the bank at BSP, eligible as security for the faithful performance of its trust and other fiduciary duties in compliance with Subsection X405.1 of the Manual of Regulations for Banks (MORB).

Schedule 6 – Available for Sale (AFS) Financial Assets

AFS debt and equity securities shall be classified according to the issuer of securities.

Amortized Cost – Report in this column the amortized cost or cost of the AFS debt and equity securities, respectively.

Accumulated Gains/(Losses) from MTM – Report in this column the change in the fair value of the AFS securities.

Allowance for Credit Losses – Report in this column the Allowance for Credit Losses booked due to impairment of AFS debt and equity securities.

Net Carrying Amount – Report in this column the net carrying amount of AFS, which shall correspond to the fair value of securities less any allowance for credit losses.

[Additional Information](#)

Report in the appropriate column the amortized cost or cost, change in fair value, allowance for credit losses and net carrying amount of the AFS debt and equity securities corresponding to the following line items:

On Debt Securities

Item Nos. 1 to 8 of the additional information section on debt securities are defined under the line item instructions in Schedules 3 (except for Guarantee for Trust Duties, which is defined under the line item instructions in Schedule 5). Item Nos. 9 to 12 are defined as follows:

- (9) **Underwritten Debt Securities** – This refers to debt securities purchased which have remained unsold/locked-in from underwriting ventures on a firm basis.
- (10) **Hedged Items** – This refers to debt securities that (a) exposes the entity to risk of changes in fair value or future cash flows and (b) is designated as being hedged.

- (11) A. **Readily Marketable** – This refers to readily marketable debt securities for purposes of determining FCDU liquidity and asset cover.
- B. **Not Readily Marketable** - This refers to readily marketable debt securities for purposes of determining FCDU liquidity and asset cover.
- (12) **Classified as to original Term** – (Refer to Structure of the FRP Item 3.a)

On Equity Securities

- (1) **Underwritten Equity Securities** - This refers to equity securities purchased which have remained unsold/locked-in from underwriting ventures on a firm basis.
- (2) **Hedged Items** - This refers to the equity securities that (a) exposes the entity to risk of changes in fair value or future cash flows and (b) is designated as being hedged.

Schedule 6a – Available for Sale (AFS) Financial Assets Sold/Lent Under Repurchase Agreements, Certificates of Assignment/Participation with Recourse, Securities Lending and Borrowing Agreements

Report the *fair value* of AFS debt securities that are held by the reporting bank and/or transferred from the reporting bank (transferor) to another entity (transferee) as collateral for loans as defined under Line Item Instructions for Schedule 3a.

Schedules 6b (Total Amount), 6b1 (Peso Accounts), 6b2 (Foreign Regular) and 6b3 (FCDU/EFCDU) Available for Sale (AFS) Financial Assets – Classified as to Status

Report the *fair value* of AFS debt securities classified as to the status of the accounts in the appropriate column as follows:

- (1) **Carrying amount of unimpaired assets before allowance for credit losses** – This refers to the carrying amount of the financial asset before allowance for credit losses.
- (2) **Carrying amount of past due assets before allowance for credit losses** – This refers to the carrying amount of past due *but not impaired* financial assets before allowance for credit losses classified as to age, as follows:
- (a) past due for not more than 30 days (≤ 30 Days);
 - (b) past due for more than 30 days but not more than 90 days (> 30 Days ≤ 90 days);
 - (c) past due for more than 90 days but not more than 180 days (> 90 Days ≤ 180 days);
 - (d) past due for more than 180 days but not more than 1 year (> 180 Days ≤ 1 year); and
 - (e) past due for more than 1 year (> 1 year).
- (3) **Carrying amount of the impaired assets before allowance for credit losses** – This refers to the carrying amount of impaired financial assets as defined under Circular No. 476 dated 16 February 2005, before allowance for credit losses.

The schedule likewise requires the following information:

- (4) **Specific allowances for individually assessed financial assets** – This refers to the allowance for credit losses provided on individually assessed financial assets.
- (5) **Specific allowances for collectively assessed financial assets** – This refers to the allowance for credit losses provided on collectively assessed financial assets. Collective assessment of impairment of financial assets is done when no objective evidence of impairment exists for an individually assessed financial asset, whether significant or not. In this regard, the bank shall include the asset in a group of financial assets with similar credit risk characteristics and collectively assesses them for impairment.
- (6) **Collateral and other credit enhancements received as security for the related impaired and past due assets** (Annually) – This refers to the amount of credit enhancement that was incorporated in the calculation of the estimated future cash flows of a collateralized financial asset.

Schedules 6c (Total Amount), 6c1 (Peso Accounts), 6c2 (Foreign Regular) and 6c3 (FCDU/EFCDU) – Available for Sale Securities – Movements in Allowances for Credit Losses
(For Annual Submission)

Report the movement in the allowances for credit losses whether specific allowances for individually assessed financial assets or specific allowances for collectively assessed financial assets. This schedule shall be comprised of the following components:

- (1) Opening balance of the allowance for credit losses
- Less: (2) Write-offs taken against the allowance
- Add: (3) Amounts set aside for estimated probable credit losses
- Less: (4) Amounts reversed for estimated probable credit losses
- Less/Add: (5) Other adjustments

Further, report the (1) recoveries directly recognized in profit or loss and (2) charge-offs directly recognized in profit or loss on financial assets, that are not adjusted through the allowances for credit losses accounts.

Schedule 7 – Held to Maturity (HTM) Financial Assets

HTM debt securities shall be classified according to the issuer of securities.

Amortized Cost – Report in this column the amortized cost of HTM securities.

Fair Value Adjustment (for hedged items only) – Report in this column the fair value changes (gains/losses) of HTM securities that are designated as hedged items.

Allowance for Credit Losses – Report in this column the Allowance for Credit Losses booked due to impairment of HTM securities.

Net Carrying Amount – Report in this column the net carrying amount of HTM securities, which shall correspond to the amortized cost of securities (plus/minus fair value gains/losses on hedged HTM securities) less any allowance for credit losses.

[Additional Information](#)

Report in the appropriate column the amortized cost, fair value adjustment (for hedged items), allowance for credit losses and net carrying amount of the HTM securities corresponding to the following line items:

Item Nos. 1 to 8 and Nos. 9 to 12 of the additional information section are defined under the line item instructions in Schedule 3 (except for Guarantee for Trust Duties, which is defined under the line item instructions in Schedule 5), and Schedule 6, respectively.

Schedule 7a – Held to Maturity (HTM) Financial Assets Sold/Lent Under Repurchase Agreements, Certificates of Assignment/Participation with Recourse, Securities Lending and Borrowing Agreements

Report the *amortized cost (adjusted for fair value changes for hedged items)* of HTM debt securities that are held by the reporting bank and/or transferred from the reporting bank (transferor) to another entity as collateral for loans (transferee) as defined under Line Item Instructions for Schedule 3a.

**Schedule 7b – Fair Value of Held to Maturity (HTM) Financial Assets
(For Annual Submission)**

Report the *fair value* of HTM debt securities classified according to the issuer of securities.

Schedules 7c (Total Amount), 7c1 (Peso Accounts), 7c2 (Foreign Regular) and 7c3 (FCU/EFCDU) – Held to Maturity Securities – Classified as to Status

Report the *amortized cost (adjusted for fair value changes for hedged items)* of HTM debt securities classified as to the status of the accounts in the appropriate columns as defined under the line item instructions for Schedules 6b, 6b1, 6b2 and 6b3.

**Schedules 7d (Total Amount), 7d1 (Peso Accounts), 7d2 (Foreign Regular) and 7d3 (FCU/EFCDU) – Held to Maturity Securities – Movements in Allowances for Credit Losses
(For Annual Submission)**

Report the movement in the allowances for credit losses whether specific allowances for individually assessed financial assets or specific allowances for collectively assessed financial assets. This schedule shall be comprised of the components under the line item instructions for Schedules 6c1, 6c2 and 6c3.

Schedule 8 Unquoted Debt Securities Classified as Loans

Unquoted Debt Securities Classified as Loans shall be classified according to the issuer of securities.

Amortized Cost – Report in this column the amortized cost Unquoted Debt Securities Classified as Loans.

Fair Value Adjustment (for hedged items only) – Report in this column the fair value changes (gains/losses) of Unquoted Debt Securities Classified as Loans that are designated as hedged items.

Allowance for Credit Losses – Report in this column the Allowance for Credit Losses booked due to impairment of Unquoted Debt Securities Classified as Loans.

Net Carrying Amount – Report in this column the net carrying amount of Unquoted Debt Securities Classified as Loans, which shall correspond to the amortized cost of securities (plus/minus fair value gains/losses on hedged Unquoted Debt Securities Classified as Loans) less any allowance for credit losses.

Additional Information

Report in the appropriate column the amortized cost, fair value adjustment (for hedged items), allowance for credit losses and net carrying amount of the Unquoted Debt Securities Classified as Loans corresponding to the following line items:

Item Nos. 1 to 8 and Nos. 9 to 11 of the additional information section are defined under the line item instructions in Schedule 3 (except for Guarantee for Trust Duties, which is defined under the line item instructions in Schedule 5) and Schedule 6, respectively.

Schedule 8a – Fair Value of Unquoted Debt Securities Classified as Loans (For Annual Submission)

Report the *fair value* of Unquoted Debt Securities Classified as Loans classified according to the issuer of securities.

Schedules 8b (Total Amount), 8b1 (Peso Accounts), 8b2 (Foreign Regular) and 8b3 (FCDU/EFCDU) – Unquoted Debt Securities Classified as Loans – Classified as to Status

Report the *amortized cost (adjusted for fair value changes for hedged items)* of Unquoted Debt Securities Classified as Loans classified as to the status of the accounts in the appropriate column as defined under the line item instructions for Schedules 6b, 6b1, 6b2 and 6b3.

Schedules 8c (Total Amount), 8c1 (Peso Accounts), 8c2 (Foreign Regular), 8c3 (FCDU/EFCDU) and – Unquoted Debt Securities Classified as Loans – Movements in Allowances for Credit Losses (For Annual Submission)

Report the movement in the allowances for credit losses whether specific allowances for individually assessed financial assets or specific allowances for collectively assessed financial assets. This schedule shall be comprised of the components under the line item instructions for Schedules 6c, 6c1, 6c2 and 6c3.

Schedule 9 –Investment in Non-Marketable Equity Securities (INMES)

INMES shall be classified according to the issuer of securities.

Cost – Report in this column the cost of INMES.

Allowance for Credit Losses – Report in this column the Allowance for Credit Losses booked due to impairment of INMES.

Net Carrying Amount – Report in this column the net carrying amount of INMES, which shall correspond to the cost of securities less any allowance for credit losses.

Schedule 10 – Interbank Loans Receivable

(1) **Interbank Call Loans Receivable** – Report the cost of Interbank Call Loans Receivable classified according to the counterparty of the reporting bank.

(2) **Interbank Term Loans Receivable** - Report the amortized cost of Interbank Term Loans Receivable classified according to the counterparty of the reporting bank.

Allowance for Credit Losses – Report in this column the allowance for credit losses, which should not be lower than the BSP minimum recommended valuation reserves.

Net Carrying Amount – Report in this column the net carrying amount of Interbank Loans Receivables, which shall correspond to the cost or amortized cost of Interbank Call Loans and Interbank Term Loans Receivable less the specific allowance for credit losses.

Additional Information

Report in the appropriate column the cost or *amortized cost*, *specific allowance for credit losses*, and *net carrying amount* of the Interbank Call Loans and Interbank Term Loans, respectively corresponding to the following line items:

(1) **Classified as to Original Term** – (Refer to Structure of the FRP Item 3.a)

(2) **Geographic Regions of Non-Resident Counterparties** – (Refer to Structure of the FRP Item 3.b)

Schedule 11 – Loans and Receivables – Others (Net Carrying Amount)

Report the net carrying amount of loans (amortized cost less specific allowance for credit losses) including restructured loans classified primarily based on the reporting bank's compliance with existing regulations, i.e., Agri-Agra, Development Incentive Loans, Microfinance Loans and SME Loans. Loans not falling under the compliance requirements shall be classified according to the reporting bank's counterparties, i.e., government, contracts to sell (developers), private corporations or individuals.

Loans reported in the "Foreign Regular" column shall be limited to trade-related transactions e.g. Export Bills Purchased, Bills Purchased – Documentary.

Additional Information

Report the *net carrying amount* (amortized cost less specific allowance for credit losses) of loans that would fall under the following line items:

- (1) **Loans to LGUs to the extent guaranteed by LGUGC**- This refers to the loans granted to Local Government Units to the extent guaranteed by the Local Government Unit Guarantee Corporation.
- (2) **Loans to GOCCs to the extent guaranteed by the National Government** - This refers to the loans granted to Government Owned or Controlled Corporations to the extent guaranteed by the National Government.
- (3) **Loans to the extent covered by hold-out on, or assignment of deposits/deposit substitutes** – This refers to the loans granted to the extent covered by hold-out on, or assignment of deposit/deposit substitutes.
- (4) **Loans or acceptances under letters of credit to the extent covered by margin deposits** – This refers to the loans granted under letters of credit to the extent covered by margin deposits.
- (5) **Loans to the extent guaranteed by IGLF** – This refers to the loans granted to the extent guaranteed by Industrial Guarantee and Loan Fund.
- (6) **Loans to the extent guaranteed by TIDCORP** – This refers to the loans granted to the extent guaranteed by Trade and Investment Development Corporation of the Philippines.
 - (a) **Maturing within 1 year** - This refers to the loans granted to the extent guaranteed by TIDCORP maturing within one year.
 - (b) **Maturing beyond 1 year** - This refers to the loans granted to the extent guaranteed by TIDCORP maturing beyond one year.
- (7) **Loans to the extent guaranteed by SBC** - This refers to the loans granted to the extent guaranteed by Small Business Corporation.

- (a) **Maturing within 1 year** - This refers to the loans granted to the extent guaranteed by SBC maturing within one year.
 - (b) **Maturing beyond 1 year** - This refers to the loans granted to the extent guaranteed by SBC maturing beyond one year.
- (8) **Real estate mortgage loans to the extent guaranteed by the HGC** - This refers to the real estate mortgage loans granted to the extent guaranteed by the Home Guarantee Corporation.
- (9) **Bills Purchased**
- (a) **Export Bills Purchased** - This refers to drafts or bills of exchange originating from export transactions involving commodities or services drawn on foreign banks/buyers. Upon receipt of the confirming advice of payment from the foreign correspondent bank, this account shall be credited and the account of the said foreign correspondent bank "Due from Other Banks – Non-resident" shall be debited accordingly. (Foreign Regular and FCDU)
 - (b) **Bills Purchased – Documentary** – This refers to domestic/import bills purchased covering purchase/importation without letters of credit, which are received for collection and are subsequently purchased by the bank for the account of the buyer/importer. (Peso Account and Foreign Regular)
 - (c) **Bills Purchased – Clean** – This refers to clean bill purchased. (Peso Account and FCDU)
 - (i) **Local currency** – This refers to local currency denominated clean bills purchased, e.g., local drafts and/or negotiable instruments which have been discounted with or purchased by the bank, and checks purchased by the bank covered by unexpired domestic bills purchased lines allowed under existing rules and regulations.
 - (ii) **Foreign currency** – This refers to foreign currency denominated clean bills purchased, e.g., checks, drafts, coupons, treasury warrants and other negotiable instruments.
- (10) **Customers' Liability on Bills/Drafts Under Letters of Credit (LCs) and/or Trust Receipts (TRs)**
- (a) **Import Bills** – This refers to bills/drafts drawn at sight under import LCs issued by the bank covering the value of imports and their related expenses, pending presentation for payment and/or acceptance by the importer. (Peso Account and Foreign Regular)
 - (b) **Import Bills under TRs** – This refers to bills/drafts drawn at sight under import LCs, which have been accepted by importer prior to/upon release of the shipping documents under TRs. (Peso Account and Foreign Regular)
- (11) **Customer's Liability for this Bank's Acceptances Outstanding**– This refers to the accommodations given to domestic traders/importers in the form of acceptance

credit arising from domestic/foreign trade which calls for time drafts payable within a specific number of days from the date of presentation by the beneficiaries. The account, therefore, reflects the traders'/importers' liabilities to the bank corresponding to the latter's liabilities to its local/foreign correspondent bank(s) concerned.

(12) **Classified as to Original Term** – (Refer to Structure of the FRP Item 3.a)

(13) **Geographic Regions of Non-Resident Counterparties** – (Refer to Structure of the FRP Item 3.b)

Schedules 11a (Total Amount), 11a1 (Peso Accounts), 11a2 (Foreign Regular) and 11a3 (FCDU/EFCDU) – Loans and Receivables-Others – Classified as to Status

Report the *amortized cost* of Loans and Receivables-Others including restructured loans classified according to the status of the account as follows:

- (1) Current
- (2) Past Due But Not Yet Non-Performing
- (3) Past Due and Already Non-Performing
- (4) Items in Litigation

Total Loans – Report in this column the sum of Item Nos. 1 to 4.

Allowance for Credit Losses – Report in this column the allowance for credit losses on loan accounts, which should not be lower than the BSP minimum recommended valuation reserves.

Net Carrying Amount – Report in this column the net carrying amount of Loans and Receivables – Others, which shall correspond to the amortized cost of Loans and Receivables – Others less the specific allowance for credit losses.

Additional Information

Report the amortized cost of loan accounts corresponding to the following line items:

- (1) **DOSRI** – This refers to the loans granted to Directors, Officers, Stockholders and Related Interest other than those falling under the fringe benefit program of the reporting bank.
 - (a) **Secured** – This refers to the loans granted to DOSRI that are secured by real estate mortgage (REM) and other collateral.
 - (i) **REM – Residential** – This refers to the loans granted to DOSRI that are secured by REM on residential properties.
 - (ii) **REM – Commercial** – This refers to the loans granted to DOSRI that are secured by REM on commercial properties.

- (iii) **Other Collateral** - This refers to the loans granted to DOSRI that are secured by other collateral.
 - (b) **Unsecured** - This refers to the clean loans granted to DOSRI
- (2) **Non-DOSRI Loans** – This refers to the loans granted to non-DOSRI accounts.
 - (a) **Secured** – This refers to the loans granted to non-DOSRI accounts that are secured by real estate mortgage (REM) and other collateral.
 - (i) **REM – Residential** – This refers to the loans granted to non-DOSRI accounts that are secured by REM on residential properties.
 - (ii) **REM – Commercial** - This refers to the loans granted to non-DOSRI accounts that are secured by REM on commercial properties.
 - (iii) **Other Collateral** - This refers to the loans granted to non-DOSRI accounts that are secured by other collateral.
 - (b) **Unsecured** - This refers to the clean loans granted to non-DOSRI accounts.
- (3) **Exposure to Real Estate Industry** (i.e., according to purpose)
 - (a) **Residential Real Estate Loans** –This refers to the residential real estate loans granted by the reporting bank.
 - (i) **Not Exceeding P3.5 million** - This refers to the real estate loans granted not exceeding P3.5 million.
 - (ii) **Exceeding P3.5 million** - This refers to the real estate loans granted exceeding P3.5 million.
 - (1) **Guaranteed Under National Shelter Program** - This refers to the real estate loans granted exceeding P3.5 million, which are guaranteed under the National Shelter Program.
 - (2) **Others** - This refers to the real estate loans granted exceeding P3.5 million, which are not guaranteed under the National Shelter Program.
 - (b) **Commercial Real Estate Loans** –This refers to the commercial real estate loans granted by the reporting bank.
- (4) **Bills Purchased** – (Refer to Line Item Instructions for Schedule 11)
- (5) **Customers' Liability on Bills/Drafts Under LC/TR** - (Refer to Line Item Instructions for Schedule 11)
- (6) **Customer's Liability for this Bank's Acceptances Outstanding** - (Refer to Line Item Instructions for Schedule 11)

Schedules 11b (Total Amount), 11b1 (Peso Accounts), 11b2 (Foreign Regular), and 11b3 (FCDU/EFCDU) – Restructured Loans and Receivables – Classified as to Status

Report the *amortized cost* of Restructured Loans and Receivables-Others net of *Capitalized Interest and Other Charges* classified according to the status of the account as follows:

- (1) Current
- (2) Past Due But Not Yet Non-Performing
- (3) Past Due and Already Non-Performing
- (4) Items in Litigation

Total Loans – Report in this column the sum of Item Nos. 1 to 4.

Allowance for Credit Losses – Report in this column the allowance for credit losses on restricted loan accounts, which should not be lower than the BSP minimum recommended valuation reserves.

Net Carrying Amount – Report in this column the net carrying amount of Restructured Loans, which shall correspond to the amortized cost of Restructured Loans less the specific allowance for credit losses.

Schedules 11c (Total Amount), 11c1 (Peso Accounts), 11c2 (Foreign Regular) and 11c3 (FCDU/EFCDU) - Loans and Receivables-Others – Movements in Allowances for Credit Losses

Report the movement in the allowances for credit losses on loan accounts. This schedule shall be comprised of the components under the line item instructions for Schedules 6c, 6c1, 6c2 and 6c3.

Schedules 11d (Total Amount), 11d1 (Peso Accounts), 11d2 (Foreign Regular) and 11d3 (FCDU/EFCDU) – Gross Loans and Receivables-Others – Economic Purpose

Report the amortized cost (gross of allowance for credit losses) of Loans and Receivables - Others classified as to the following economic purpose as defined under the Philippine Standard Industrial Classification (PSIC) of the National Statistical Coordination Board (NSCB):

- (1) Agriculture, Hunting and Forestry
- (2) Fishing
- (3) Mining and Quarrying
- (4) Manufacturing
- (5) Electricity, Gas and Water
- (6) Construction
- (7) Wholesale and Retail Trade; Repair of Motor Vehicles, Motorcycles and Personal and Household Goods
- (8) Hotels and Restaurants
- (9) Transport, Storage and Communications

- (10) Financial Intermediation
- (11) Real Estate, Renting and Business Activities
- (12) Public Administration and Defense; Compulsory Social Security
- (13) Education
- (14) Health and Social Work
- (15) Other Community Social and Personal Services
- (16) Private Households with Employed Persons; and
- (17) Extra-Territorial Organizations and Bodies.

Report the loans in US \$ and the corresponding peso equivalent for Schedules 11d2 and 11d3.

**Schedules 11e (Total Amount), 11e1 (Peso Accounts), 11e2 (Foreign Regular), and 11e3 (FCDU/EFCDU) – Loans and Receivables-Others – Classified as to Status
(For Annual Submission)**

Report the *amortized cost* of Loans and Receivables - Others classified as to the status of the accounts in the appropriate column as defined under the line item instructions for Schedules 6b, 6b1, 6b2 and 6b3. The impairment and allowance reported in this schedule is computed based on PAS 39 provisioning requirements.

Schedule 12 – Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse and Securities Lending and Borrowing Transactions

Report the *amortized cost* of loans and receivables arising from repurchase agreements, certificates of assignment/participation with recourse and securities lending and borrowing transactions.

[Additional Information](#)

Report the amortized cost of loans and receivables arising from repurchase agreements, certificates of assignment/participation with recourse and securities lending and borrowing transactions corresponding to the following line items:

- (1) **Reserve against Deposit Substitute**
- (2) **Classified as to Original Term** – (Refer to Structure of the FRP Item 3.a)
- (3) **Geographic Regions of Non-Resident Counterparties** – (Refer to Structure of the FRP Item 3.b)

Schedules 12a (Total Amount), 12a1 (Peso Accounts), 12a2 (Foreign Regular) and 12a3 (FCDU/EFCDU) - Loans and Receivables Arising from Repurchase, Certificates of Assignment/Participation with Recourse and Securities Lending and Borrowing Transactions – Matrix of Counterparty and Issuer of Collateral Securities

Report the amortized costs of loans and receivables arising from repurchase agreements, certificates of assignment/participation with recourse and securities lending and borrowing transactions. This schedule is a matrix of the following:

- (1) **Counterparty** – This refers to the counterparty of the reporting bank in a repurchase and securities lending and borrowing transactions, which shall be the party transferring the securities; and
- (2) **Issuer of Securities** – This refers to the issuer of the security that was transferred or serves as a collateral for the transaction.

Schedule 13 –Fair Value Adjustments in Hedge Accounting

Report the fair value changes (gains and losses) of the hedged items and hedging instruments for the different types of hedging relationships in the appropriate columns. The terms in the line items requirements are defined as follows:

- (1) **Hedged item** – This refers to an asset, liability, firm commitment, highly probable forecast transaction or net investment in a foreign operation that (a) exposes the reporting bank to risk of changes in fair value or future cash flows and (b) is designated as being hedged.
- (2) **Hedging derivatives/instruments** – This refers to a designated derivative or (for a hedge of the risk of changes in foreign currency exchange rates only) a designated non-derivative financial asset or non-derivative financial liability whose fair value or cash flows are expected to offset changes in the fair value or cash flows of a designated hedged item.
- (3) **Fair value changes** – This refers to gain or loss from marking-to-market of a financial asset/liability.
- (4) **Ineffective portion** – This refers to the ineffective results of the hedge which should be within the range of 80 percent to 125 percent.

Schedule 13a – Financial Derivatives Held for Fair Value Hedge**Schedule 13b – Financial Derivatives Held for Cash Flow Hedge****Schedule 13c – Financial Derivatives Held for Hedges of Net Investment in Foreign Operations****Schedule 13d – Financial Derivatives – Portfolio Hedge of Interest Rate Risk (Marked to Market Amount)**

Report the total notional amount or par value, positive and negative fair values of the derivatives contracts indicated in the schedule as defined under the line item instructions for Schedule 4.

Schedule 14 – Accrued Interest Income/Expense from Financial Assets/Liabilities

Report the amount of accrued interest income/expense on each type of financial asset/liability. The financial assets/liabilities in this schedule are generally classified as to resident or non-resident counterparties of the reporting bank.

Allowance for Credit Losses – Report in this column the allowance for credit losses on accrued interest income, which should not be lower than the BSP minimum recommended valuation reserves.

Accrued Interest Income from Financial Assets - Net – This refers to total Accrued Interest Income from Financial Assets less allowance for credit losses.

Schedule 15 – Investment in Subsidiaries, Associates and Joint Ventures

Cost – Report in this column the cost of Investments in Subsidiaries, Associates and Joint Ventures.

Allowance for Credit Losses – Report in this column the Allowance for Credit Losses booked due to impairment of Investments in Subsidiaries, Associates and Joint Ventures.

Net Carrying Amount – Report in this column the net carrying amount of Investments in Subsidiaries, Associates and Joint Ventures, which shall correspond to the cost of investments less any allowance for credit losses.

Schedule 15a - Investment in Subsidiaries, Associates and Joint Ventures – Classified as to Nature of Business

Report the net carrying amount of Investment in Subsidiaries, Associates and Joint Ventures classified as follows:

- (1) Financial Allied Other than Insurance Companies;
- (2) Insurance Companies;
- (3) Securities Dealers and Brokers;
- (4) Non-Financial Allied; and
- (5) Non-Financial Allied (UBs).

Report the fair value of the Investment in Subsidiaries, Associates and Joint Ventures annually.

Schedule 15b – Details of Investment in Subsidiaries, Associates and Joint Ventures

Disclose the following specific information required from Investments in Subsidiaries, Associates and Joint Ventures:

- (1) Authority to Invest (MB Res. No. and Date);

- (2) Class of Stock;
- (3) Voting or Non-Voting;
- (4) Par Value;
- (5) No. of Shares;
- (6) Acquisition Cost;
- (7) Carrying Amount; and
- (8) Percent of Voting Stock to Total Voting Stock.

Schedule 16 – Bank Premises, Furniture, Fixture and Equipment

Cost – Report the cost of the indicated components of bank premises, furniture, fixture and equipment in this column.

Accumulated Depreciation - Report the accumulated depreciation of the indicated components of bank premises, furniture, fixture and equipment in this column.

Allowance for Losses -Report the allowance for losses of the indicated components of bank premises, furniture, fixture and equipment in this column.

Net Carrying Amount - Report the net carrying amount of the indicated components of bank premises, furniture, fixture and equipment in this column, which shall correspond to the cost of the bank premises, furniture, fixture and equipment less accumulated depreciation less allowance for losses.

Schedule 17 – Real and Other Properties Acquired

Cost – Report the cost of the Real and Other Properties Acquired in this column.

Accumulated Depreciation - Report the accumulated depreciation of Real and Other Properties Acquired in this column.

Allowance for Losses -Report the allowance for impairment losses on Real and Other Properties Acquired in this column.

Net Carrying Amount - Report the net carrying amount of Real and Other Properties Acquired in this column, which shall correspond to the cost of the Real and Other Properties Acquired less accumulated depreciation less allowance for losses.

Schedule 18 – Deferred Tax Assets and Liabilities

Report the required information on current/deferred taxes and the other disclosure and reconciliation items of the schedule.

Schedule 19 – Other Assets

Report the amount of other assets as defined under the Manual of Accounts.

Others – This refers to the total amount of other assets that are not indicated in the schedule. Specify the type of account under this category that comprise at least 25 percent of total other assets.

Schedule 20 – Breakdown of Due from and Due to Head Office/Branches/Agencies Abroad

Report the amount required for the line items indicated in the schedule. This schedule shall apply only to the Philippine branches of foreign banks.

Schedule 21 – Liability for Short Position

Report the *fair value* of the obligation of the reporting bank to return the securities bought/borrowed from the transferor of securities under Reverse Repurchase Agreements/ Certificates of Assignment/Participation with Recourse/ Securities Lending and Borrowing Agreements.

Additional Information

Report the *fair value* of the obligation of the reporting bank to return the securities bought/borrowed from the transferor of securities under Reverse Repurchase Agreements/ Certificates of Assignment/Participation with Recourse/ Securities Lending and Borrowing Agreements corresponding to the following line items.

(1) **Classified as to Original Term** – (Refer to Structure of the FRP Item 3.a)

Schedule 22 –Deposit Liabilities – Classified as to Type of Deposit

Report the amount of deposit liabilities of the reporting bank to specific counterparties (depositors) classified as to the following types of deposits:

- (1) demand deposit;
- (2) savings deposit;
- (3) NOW;
- (4) time certificates of deposit; or
- (5) LTNCDs.

Additional Information

- (1) **Savings Deposit with Automatic Transfer** – Report the amount of savings deposits with automatic transfer to demand deposit arrangement.
- (2) **Non-Taxable** - Report the amount of non-taxable deposits.
- (3) **Taxable** – Report the amount of taxable deposits.

- (4) **Dormant Accounts** – Report the amount of dormant accounts per type of deposit. Dormant accounts shall refer to deposit accounts which have no activity (deposits or withdrawals) for a period specified by the Board of Directors of the bank but which in no case shall be less than two (2) years.
- (5) **Reserve Exempt National Government Deposits** – Report the amount of deposits of the following agencies, which shall be exempt in the computation of the reserve requirements on deposit liabilities:
- a. Bureau of Customs
 - b. Bureau of Internal Revenue
- (6) a. **Gross New Deposits for the Period** – Report the total amount of gross new deposits for the period per type of deposit.
- b. **Gross Withdrawals for the Period** – Report the total amount of gross withdrawals for the period per type of deposit
- (7) **Classified as to Original Term** – (Refer to Structure of the FRP Item 3.a) Report the balances of demand, savings and NOW deposits in the earliest time bucket - *Short Term (one year or less)*.

Schedule 22a - Deposit Liabilities by Size of Accounts Excluding Deposits in Foreign Offices/Branches

Report the number of accounts and the total amount of deposits per deposit size bucket in the appropriate columns.

Schedule 23 – Due to Other Banks

Report the amount of due to other banks.

[Additional Information](#)

Report the amount of due to other banks corresponding to the following line items.

- (1) **Classified as to Original Term** – (Refer to Structure of the FRP Item 3.a)

Schedule 24 – Bills Payable

Report the amortized cost of bills payable

[Additional Information](#)

Report the amortized cost of bills payable corresponding to the following line items:

- (1) **Classified as to Original Term** – (Refer to Structure of the FRP Item 3.a)
- (2) **Taxable Borrowings** – This refers to the total amount of taxable borrowings.

Schedule 25 – Bonds Payable, Unsecured Subordinated Debt and Redeemable Preferred Shares

Bonds Payable – Report in this column the amortized cost of bonds payable.

Unsecured Subordinated Debt – Report in this column the amortized cost of unsecured subordinated debt.

Redeemable Preferred Shares – Report in this column the amortized cost of redeemable preferred shares.

[Additional Information](#)

- (1) **Taxable** - Report the *amortized cost* of taxable bonds payable and unsecured subordinated debt.

Schedule 26 – Fair Value of Financial Liabilities
(For annual submission)

Report the *fair value* of the financial liabilities indicated in the schedule.

Schedule 27 – Financial Liabilities Associated with Transferred Assets

Nature of the Assets – Report in this column, in the appropriate section designated for the classification of the assets transferred, the description/nature of the accounts.

Nature of the risks and rewards to which the bank remains exposed – Report in this column the nature of the risks and rewards to which the reporting bank remains exposed after the transfer.

Total – Report in this column the total amount (fair value/net carrying amount) of the assets transferred.

Part of the asset still recognized (continuing involvement) – Report in this column the part of the asset still recognized by the reporting bank through continuing involvement.

Associated Liability – Report in this column the associated liability of the reporting bank arising from the transferred assets.

Schedule 28 – Other Liabilities

Report the amount of other liabilities as defined under the Manual of Accounts.

Others – This refers to the total amount other liabilities that are not listed in the schedule. Specify the type of account under this category that comprise at least 25 percent of total other liabilities.

Schedule 29 – Interest Income/Expense from Financial Instruments

Report the amount of interest income/expense on each type of financial asset/liability. The financial assets/liabilities in this schedule are generally classified as to resident or non-resident counterparties of the reporting bank.

Schedule 29a – Interest Income from Due from Other Banks – Classified as to Type of Deposits

Report in the appropriate column the interest income from the balances of deposit accounts of the reporting bank maintained in other banks.

Schedule 29b – Interest Income from Held for Trading , Designated at Fair Value through Profit or Loss, Available for Sale, Held to Maturity Financial Assets and Unquoted Debt Securities Classified as Loans

Report in the appropriate column the amount of interest income from securities classified as Held for Trading, Designated at Fair Value through Profit or Loss, Held to Maturity Financial Assets and Unquoted Debt Securities Classified as Loans.

Schedule 29c – Interest Income from Interbank Loans Receivable

Report the interest income from interbank loans receivable classified as to the reporting bank's counterparties.

Schedules 29d (Total Amount), 29d1 (Peso Accounts), 29d2 (Foreign Regular) and 29d3 (FCDU/EFCDU) – Interest Income from Loans and Receivables – Others – Classified as to Status

Report the interest income from Loans and Receivables-Others including restructured loans classified according to the status of the account.

Schedule 29e – Interest Income from Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse and Securities Lending and Borrowing Transactions – By Counterparty

Report the interest income from Loans and Receivables Under Repurchase Agreements, Certificates of Assignment/Participation with Recourse and Securities Lending and Borrowing Transactions classified according to the reporting bank's counterparties.

Schedule 30a – Interest Expense on Deposit Liabilities

Report the interest expense on deposit liabilities of the reporting bank from specific counterparties (depositors) classified as to the types of deposits.

[Additional Information](#)

- (1) **Taxable** – Report the total interest expense on taxable deposits.
- (2) **Non-Taxable** – Report the total interest expense on non-taxable deposits
- (3) **Preterminated Time Certificate of Deposits (TCDs):**
 - a. **< 3 years** – Report the interest expense on preterminated TCDs with term of less than 3 years.
 - b. **3 years but < 4 years** - Report the interest expense on preterminated TCDs with term of equal to or more than 3 years but less than 4 years.
 - c. **Over 4 years but < 5 years** - Report the interest expense on preterminated TCDs with term of equal to or more than 4 years but less than 5 years.
- (4) **Dormant Accounts** – Report the total interest expense on dormant accounts.

Schedule 30b – Interest Expense on Bills Payable

Report the interest expense on bills payable.

[Additional Information](#)

- (1) **Taxable Borrowings** – Report the total amount of interest expense on the taxable borrowings of the reporting bank.

Schedule 30c – Interest Expense on Bonds Payable, Unsecured Subordinated Debt and Redeemable Preferred Shares

Report the interest expense on bonds payable, unsecured subordinated debt and redeemable preferred shares in the appropriate columns.

[Additional Information](#)

- (1) **Taxable Borrowings** – Report the total amount of interest expense on taxable bonds payable and unsecured subordinated debt of the reporting bank.

Schedule 31 – Dividend Income

Report the dividend income from investments in equity securities classified as Held for Trading, Designated at Fair Value through Profit or Loss, Available for Sale and Investments in Non-Marketable Equity Securities.

Schedule 32 – Gain/(Loss) on Financial Assets and Liabilities Held for Trading

Record the gains/(loss) on financial assets and liabilities held for trading which shall be comprised of:

- (a) Realized gains/losses from sale or derecognition of held for trading financial instruments;
- (b) Unrealized gains/(losses) from marking-to-market; and
- (c) Realized gains/(losses) from foreign exchange transactions.

Schedule 33 – Gains/(Losses) from Sale/Redemption/Derecognition of Non-Trading Financial Assets and Liabilities

Record the gain/(loss) from derecognition of financial instruments which shall be comprised of:

- (a) Gains/(Losses) from Derecognition of Financial Assets and Liabilities;
- (b) Gains/(Losses) on Reclassification from AFS to HTM.

Schedule 34 –Compensation/Fringe Benefits

Report the amount of expenses for compensation and fringe benefits as indicated in the schedule.

Schedule 35 –Other Administrative Expenses

Report the amount of other administrative expenses as defined under the Manual of Accounts.

Others – This refers to the total amount of other administrative expenses that are not listed in the schedule. Specify the type of account under this category that comprise at least 25 percent of total other administrative expenses.

Schedule 36 –Depreciation/Amortization Expense

Report the depreciation expense on bank premises furniture, fixture and equipment and the amortization expense on other intangible assets.

Schedule 37 –Impairment Loss

Report the impairment loss incurred on the following asset accounts:

- (a) Investment in Subsidiaries, Associates and Joint Ventures,
- (b) Bank Premises, Furniture, Fixture and Equipment;
- (c) ROPA; and
- (d) Intangible Assets.

Schedule 38 – Off Balance Sheet

Report the amount of the indicated contingent accounts as defined in the Manual of Accounts.

Schedule 38a –Compliance with Section X347 of MORB

Report the amount of the outstanding letters of credit and guarantees issued and compute for the reporting bank's compliance with the prescribed ceiling under Section X347 of the Manual of Regulations for Banks.

Schedule 39 (Regular – Consisting of Peso, Foreign Regular Books and Foreign Offices), Schedule 39a (FCDU/EFCDU) – Residual Maturity of Performing Financial Assets and Financial Liabilities

Report net carrying amount of performing financial assets and financial liabilities classified as to the following residual maturity time buckets:

- (a) Up to one month;
- (b) Over one month to three months;
- (c) Over three months to 12 months;
- (d) Over one year to three years;
- (e) Over three years to five years;
- (f) Over five years to 15 years; and
- (g) Over 15 years.

Financial assets classified as Held for Trading, Designated at Fair Value through Profit or Loss; Available for Sale, Held to Maturity and Unquoted Debt Securities Classified as

Loans shall be sub-classified into (a) National Government Securities and (b) Other Securities.

Residual Maturity – This refers to the amount of time remaining from the report date until the final contractual maturity of the performing financial asset and financial liabilities. Financial assets classified as Held for Trading shall be reported in the earliest time bucket – *Up to One Month*.

Schedule 40 (Regular - Consisting of Peso, Foreign Regular Books and Foreign Offices), Schedule 40a (FCDU/EFCDU) –Repricing of Performing Financial Assets and Financial Liabilities

Report the carrying amount of performing financial assets and financial liabilities classified as to the following repricing time buckets:

- (a) Up to one month;
- (b) Over one month to three months;
- (c) Over three months to 12 months;
- (d) Over one year through to years;
- (e) Over three years to five years;
- (f) Over five years to 15 years; and
- (g) Over 15 years.

Financial assets classified as Held for Trading, Designated at Fair Value through Profit or Loss; Available for Sale, Held to Maturity and Unquoted Debt Securities Classified as Loans shall be sub-classified into (a) National Government Securities and (b) Other Securities.

Repricing Date – This refers to the date in which the interest rate on a floating rate financial asset can next change in accordance with the terms of the contract or the contractual maturity of the financial asset, whichever is earlier. Fixed rate financial assets shall be recorded in the time bucket corresponding to its contractual maturity.

Schedule 41 – Investment in Debt Instruments Issued by LGUs and Loans Granted to LGUs

Specify Name of Issuing/Borrowing LGUs - Report in this column the specific LGU issuing the debt instruments purchased by the reporting banks or the recipient of the loans granted by the reporting bank.

Investment in Debt Securities Issued by LGUs – Report in the appropriate column the carrying amount of debt instruments purchased by the reporting bank, categorized based on the classification of the investment.

Loans and Receivables-Others Granted to LGUs – Report in this column the carrying amount of loans and receivables-others granted to LGUs.

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Name of Bank _____
Address _____
Balance Sheet
As of _____

Account Description	Rec. No.	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
			In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Asset Accounts							
(1) Cash on Hand							
(2) Checks and Other Cash Items	sched 1						
(3) Due from Bangko Sentral ng Pilipinas							
(4) Due from Other Banks	sched 2						
(5) Financial Assets Held for Trading (HFT)							
(a) HFT Securities	sched 3	3a : Securities Under REPO, CA/PR, SLB					
(b) Derivatives with Positive Fair Value Held for Trading	sched 4						
(c) Derivatives Carried at Cost							
(6) Financial Assets Designated at Fair Value through Profit or Loss	sched 5						
(7) Available-for-Sale (AFS) Financial Assets	sched 6	6a : Securities Under REPO, CA/PR, SLB					
(i) AFS Debt Securities		6b,6b,b2,b3 : Classified as to Status					
Unamortized Discount/Premium		6c,6c1,c2,c3 : Movements in Allowances for Credit Losses					
AFS-Debt Securities Net of Amortization							
(ii) AFS Equity Securities							
Accumulated Market Gains/(Losses)							
Less : Allowance for Credit Losses							
AFS Financial Assets - Net							
(8) Held-to-Maturity (HTM) Financial Assets	sched 7	7a : Securities Under REPO, CA/PR, SLB					
Unamortized Discount/Premium		7b : Fair Value of HTM					
HTM Financial Assets - Net of Amortization		7c,7c1,c2,c3 : Classified as to Status					
Less: Allowance for Credit Losses		7d,7d1,d2,d3 : Movements in Allowances for Credit Losses					
HTM Financial Assets - Net							
(9) Unquoted Debt Securities Classified as Loans	sched 8	8a : Fair Value of Unquoted Debt Classified as Loans					
Unamortized Discount/Premium		8b,8b1,b2,b3 : Classified as to Status					
Unquoted Debt Securities Classified as Loans -Net of Amortization		8c,8c1,c2,c3 : Movements in Allowances for Credit Losses					
Less: Allowance for Credit Losses							
Unquoted Debt Securities Classified as Loans - Net							
(10) Investments in Non-Marketable Equity Securities (INMES)	sched 9						
Less: Allowance for Credit Losses							
INMES - Net							
(11) Loans and Receivables							
(a) Loans to Bangko Sentral ng Pilipinas							
(i) Maturing within 1 year							
(ii) Maturing beyond 1 year							
(b) Interbank Loans Receivable	sched 10						
Less: Allowance for Credit Losses							
Interbank Loans Receivable-Net							

Name of Bank

Address
Balance Sheet

As of

Account Description	Rec. No.	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
			In US \$	Peso Equiv.	In US \$	Peso Equiv.	
(c) Loans and Receivables -Others <i>Less: Allowance for Credit Losses</i> Loans and Receivables -Others - Net of Specific Allowance for Credit Losses <i>Less: General Loan Loss Provision (GLLP)</i> Loans and Receivables -Others - Net of Specific Allowance for Credit Losses and GLLP	sched 11	11a,11a1,11a2, 11a3 : Classified as to Status 11b,11b1,11b2,11b3 : Restructured Loans Classified as to Status 11c,11c1,11c2,11c3 : Movements in Allowances for Credit Losses 11d,11d1,11d2,11d3 : Economic Purpose 11e,11e1,11e2,11e3: Classified as to Status (Per PAS 39)					
(12) Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse, and Securities Lending and Borrowing Transactions	sched 12	12 a,12a1,12a2,12a3 : Matrix of Counterpart and Issuer of Collateral					
(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	sched 13	13a : Fair Value Hedge 13b : Cash Flow Hedge 13c : Hedge of a Net Investment in Foreign Operation 13d : Portfolio Hedge					
(14) Revaluation of Hedged Assets in Portfolio Hedge of Interest Rate Risk							
(15) Sales Contract Receivable (a) Performing (b) Non-Performing <i>Less: Allowance for Credit Losses</i> Sales Contract Receivable - Net							
(16) Accrued Interest Income from Financial Assets <i>Less: Allowance for Credit Losses</i> Accrued Interest Income from Financial Assets - Net	sched 14						
(17) Equity Investment in Subsidiaries, Associates and Joint Ventures <i>Less: Allowance for Credit Losses</i> Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	sched 15	15a : Classified as to Allied/Non-Allied 15b : Details of Investment in Subsidiaries/Associates/Join Ventures					
(18) Bank Premises, Furniture, Fixture and Equipment <i>Less: Accumulated Depreciation</i> <i>Less: Allowance for Losses</i> Bank Premises, Furniture, Fixture and Equipment - Net	sched 16						
(19) Real and Other Properties Acquired <i>Less: Accumulated Depreciation</i> <i>Less: Allowance for Losses</i> Real and Other Properties Acquired - Net	sched 17						
(20) Non-Current Assets Held for Sale							

Name of Bank

Address
Balance Sheet

As of

Account Description	Rec. No.	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
			In US \$	Peso Equiv.	In US \$	Peso Equiv.	
(21) Goodwill Less: Allowance for Losses Goodwill - Net							
(22) Other Intangible Assets Less: Accumulated Amortization Less: Allowance for Losses Intangible Assets - Net							
(23) Deferred Tax Asset	sched 18						
(24) Other Assets Less: Allowance for Losses Other Assets - Net	sched 19						
(25) Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	sched 20						
Total Assets							
Liability Accounts							
(1) Financial Liabilities Held for Trading (a) Derivatives with Negative Fair Value Held for Trading (b) Liability for Short Position	sched 4 sched 21						
(2) Financial Liabilities Designated at Fair Value through Profit or Loss							
(3) Deposit Liabilities (a) Demand Deposits (b) Savings Deposits (c) NOW Accounts (d) Time Certificate of Deposits (e) LTNCD	sched 22						
(4) Due to Other Banks	sched 23						
(5) Bills Payable	sched 24						
(6) Bonds Payable Unamortized Bond Discount/Premium Bonds Payable - Net							
(7) Unsecured Subordinated Debt Unamortized Debt Discount/Premium Unsecured Subordinated Debt - Net	sched 25						
(8) Redeemable Preferred Shares							
(9) Financial Liabilities Associated with Transferred Assets	sched 27						

Name of Bank

Address
Balance Sheet

As of

Account Description	Rec. No.	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
			In US \$	Peso Equiv.	In US \$	Peso Equiv.	
(10) Derivatives with Negative Fair Value Held for Hedging	sched 13						
(a) Fair Value Hedges	sched 13a						
(b) Cash Flow Hedges	sched 13b						
(c) Hedges of a Net Investment in Foreign Operation	sched 13c						
(d) Portfolio Hedge of Interest Rate Risk	sched 13d						
(11) Revaluation of Hedged Liabilities in Portfolio Hedge of Interest Rate Risk							
(12) Accrued Interest Expense on Financial Liabilities							
(13) Finance Lease Payment Payable							
(14) Special Time Deposit							
(15) Due to Treasurer of the Philippines							
(16) Treasurer/Cashier/Manager's Checks							
(17) Payment Orders Payable							
(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							
(22) Due to Philippine Deposit Insurance Corporation							
(23) Due to Philippine Crop Insurance Corporation							
(24) Income Tax Payable							
(25) Other Taxes and Licenses Payable							
(26) Accrued Expenses							
(27) Unearned Income							
(28) Deferred Tax Liabilities							
(29) Provisions							
(a) Pensions and Other Post Retirement Benefit Obligations							
(b) Others							
(30) Other Liabilities	sched 28						
(31) Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)							
Total Liabilities							

Name of Bank

Address
Balance Sheet

As of

Account Description	Rec. No.	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
			In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Equity Accounts							
(1) Paid-in Capital Stock							
(a) Common Stock							
(b) Perpetual and Non-Cumulative Preferred Stock							
(c) Perpetual and Cumulative Preferred Stock							
(2) Additional Paid-in Capital							
(3) Other Equity Instruments							
(a) Equity Component of Compound Financial Instruments							
(b) Others							
(4) Retained Earnings							
(a) Retained Earnings Reserve							
(i) Trust Business							
(ii) Self-insurance							
(iii) Contingencies							
(iv) Others							
(b) Retained Earnings Free							
(5) Undivided Profits							
(6) Other Comprehensive Income							
(a) Net Unrealized Gains/(Losses) on AFS Financial Assets							
(i) Debt Securities							
(ii) Equity Securities							
(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							
(7) Appraisal Increment Reserve							
(8) Treasury Stock							
(9) Minority Interest in Subsidiaries (for consolidated report only)							
(10) Assigned Capital							
Total Equity							
Total Liabilities, Minority Interest and Equity							
Contingent Accounts							

sched 38, 38a

Name of Bank

Address

Income Statement

For the Period

Account Description	Rec. No.	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
			In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Income and Expense Accounts							
(1) Interest Income	sched 29	29a : Due from Other Banks					
(2) Interest Expense	sched 30	29b : Debt Securities			30a : Deposit Liabilities		
(3) Provision for Losses on Accrued Interest Income from Financial Assets		29c : Interbank Loans and Receivables			30b : Bills Payable		
Net Interest Income		29d, 29d1, 29d2, 29d3 : Loans and Receivables-Other			30c : Bonds Payable		
Non-Interest Income		29e : Loans Under Repo/CA/SLB			Unsecured Subordinated Debt		
(4) Dividend Income	sched 31				Redeemable Preferred Shares		
(5) Fees and Commissions Income							
(a) Payment Services							
(b) Intermediation Services							
(c) Custodianship							
(d) Underwriting and Securities Dealership							
(e) Securitization Activities							
(f) Income from Fiduciary Activities							
(g) Others							
(6) Gains/(Losses) on Financial Assets and Liabilities Held for Trading	sched 32						
(7) Gains/(Losses) on Financial Assets and Liabilities Designated at Fair Value through Profit or Loss							
(8) Foreign Exchange Profit/(Loss)							
(9) Gains/(Losses) from Sale/Redemption/Derecognition of Non-Trading Financial Assets and Liabilities	sched 33						
(10) Gains/(Losses) on Fair Value Adjustment in Hedge Accounting							
(11) Gains/(Losses) from Sale/Derecognition of Non-Financial Assets							
(a) Bank Premises, Furniture, Fixture and Equipment							
(b) ROPA							
(c) Goodwill							
(d) Other Intangibles							
(12) Other Income							

Name of Bank

Address
Income Statement

For the Period

Account Description	Rec. No.	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
			In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Non-Interest Expense							
(13) Compensation/Fringe Benefits	sched 34						
(14) Taxes and Licenses							
(15) Other Administrative Expenses	sched 35						
(16) Depreciation/Amortization	sched 36						
(17) Impairment Losses	sched 37						
(a) Investment in Subsidiaries, Associates and Joint							
(b) Bank Premises, Furniture, Fixture and Equipment							
(c) ROPA							
(d) Goodwill							
(d) Other Intangible Assets							
(18) Provisions							
Losses/Recoveries on Financial Assets							
(19) Provision for Credit Losses on Loans and Receivables and Other Financial Assets							
(20) Bad Debts Written Off							
(21) Recovery on Charged-Off Assets							
Net Profit Before Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method							
Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity							
(22) Share in the Profit/(Loss) of Unconsolidated Subsidiaries							
(23) Share in the Profit/(Loss) of Associates							
(24) Share in the Profit/(Loss) of Joint Ventures							
Total Profit/ Loss Before Tax and Before Minority Interest							
(25) Income Tax Expense							
Total Profit/ Loss After Tax and Before Minority Interest							
(26) Minority Interest in Profit/(Loss) of Subsidiaries (for consolidated report only)							
Net Profit or Loss							

Checks and Other Cash Items

Particulars	Peso Accts	Foreign Regular		FCDU/EFCDU		Total
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Resident						
(1) Government- <i>Philippine Postal Corporation</i>						
(2) BSP						
(3) Banks						
(a) UBs/KBs						
(b) Other Banks						
Non-Resident						
(1) Central Government/Central Banks						
(2) Banks						
(a) OBUs						
(b) Other Banks						
Total						
Additional Information						
(1) Due from PCHC						

Due from Other Banks
Classified as to Type of Deposits

[illegible]

Financial Assets Held for Trading

Particulars	Fair Value					Total
	Peso Accts	Foreign Regular		FCDU/EFCDU		
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Debt Securities						
1. Resident						
A. Government Securities						
(1) National Government						
(2) LGUs						
(3) GOCC						
a. Social Security Institutions						
b. Other Financial						
c. Non-Financial						
B. BSP						
C. Banks						
(1) UBs/KBs						
(2) Other Banks						
D. Private Corporations						
(1) Financial						
(2) Non-Financial						
2. Non-Resident						
A. Central Government/Central Banks						
B. Public Sector Entities						
C. Banks						
(1) OBUs						
(2) Other Banks						
D. Corporations						
3. Multilateral Agencies						
Subtotal						
Equity Securities						
1. Resident						
A. GOCCs						
(1) Financial Other than SSIs						
(2) Non-Financial						
B. Banks						
(1) UBs/KBs						
(2) Other Banks						
C. Private Corporations						
(1) Financial						
(2) Non-Financial						
2. Non-Resident						
A. Banks						
B. Corporations						
Subtotal						
Total						
Additional Information on Debt Securities						
1. Data on Utilization of Debt Securities						
A. Reserve and Liquidity Floor Requirement						
B. Guarantee for Trust Duties						
C. Alternative Compliance with PD 717						
2. Debt Securities issued by LGUs to the extent guaranteed by the LGUGC						
3. Debt Securities issued by GOCCs to the extent guaranteed by the National Government						
4. DLPNs						
5. Structured Notes						
A. CLNs* (Circular No. 417)						
B. Securitization Structures (Circular No. 468)						
C. Others						
(1) Simple (Circular No. 466)						
(2) Others						
6. Retained Interest in Securitized Assets						
A. I-O Strip Receivable						
B. Subordinated Retained Interest						
7. Quoted Loans and Receivables						
8. Redeemable Preferred Shares (booked as debt securities)						

*For details of investment in CLNs, refer to Schedule A of the CAR Report.

Held for Trading Financial Assets Sold/Lent Under Repurchase Agreements, Certificates of Assignment/Participation with Recourse, Securities Lending and Borrowing Agreements

Particulars	Fair Value					Total
	Peso Accts	Regular		FCDU		
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Debt Securities						
1. Resident						
A. National Government Securities						
(1) GS Purchased						
(2) GS Sold under RA with the BSP						
(3) GS Sold under RA						
(4) GS Sold under CA/PR						
(5) GS Lent under SLB						
B. LGU/GOCC Securities						
(1) GS Purchased						
(2) GS Sold under RA with the BSP						
(3) GS Sold under RA						
(4) GS Sold under CA/PR						
(5) GS Lent under SLB						
C. BSP						
(1) GS Purchased						
(2) GS Sold under RA						
(3) GS Sold under CA/PR						
(4) GS Lent under SLB						
D. Banks						
(1) DS Purchased						
(2) DS Sold under RA						
(3) DS Sold in CA/PR						
(4) DS Lent under SLB						
E. Private Corporations						
(1) DS Purchased						
(2) DS Sold under RA						
(3) DS Sold in CA/PR						
(4) DS Lent under SLB						
2. Non-Resident						
A. Central Government/Central Banks						
(1) GS Purchased						
(2) GS Sold under RA						
(3) GS Sold under CA/PR						
(4) GS Lent under SLB						
B. Public Sector Entities						
(1) DS Purchased						
(2) DS Sold under RA						
(3) DS Sold in CA/PR						
(4) DS Lent under SLB						
C. Banks						
(1) DS Purchased						
(2) DS Sold under RA						
(3) DS Sold in CA/PR						
(4) DS Lent under SLB						
D. Corporations						
(1) DS Purchased						
(2) DS Sold under RA						
(3) DS Sold in CA/PR						
(4) DS Lent under SLB						
Total						

Derivatives Held for Trading

[illegible]

Derivatives Held for Trading

[illegible]

Derivatives Held for Trading

[illegible]

Matrix of Counterparty and Type of Derivative Contracts

Derivatives with Positive Fair Value

[illegible]

Matrix of Counterparty and Type of Derivative Contracts

Derivatives with Negative Fair Value

[illegible]

Financial Assets Designated at Fair Value Through Profit or Loss

Particulars	Fair Value					Total
	Peso Accts	Foreign Regular		FCDU/EFCDU		
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Debt Securities						
1. Resident						
A. Government Securities						
(1) National Government						
(2) LGUs						
(3) GOCC						
a. Social Security Institutions						
b. Other Financial						
c. Non-Financial						
B. BSP						
C. Banks						
(1) UBs/KBs						
(2) Other Banks						
D. Private Corporations						
(1) Financial						
(2) Non-Financial						
2. Non-Resident						
A. Central Government/Central Banks						
B. Public Sector Entities						
C. Banks						
(1) OBUs						
(2) Other Banks						
D. Corporations						
3. Multilateral Agencies						
Subtotal						
Equity Securities						
1. Resident						
A. GOCCs						
(1) Financial Other than SSIs						
(2) Non-Financial						
B. Banks						
(1) UBs/KBs						
(2) Other Banks						
C. Private Corporations						
(1) Financial						
(2) Non-Financial						
2. Non-Resident						
A. Banks						
B. Corporations						
Subtotal						
Total						
Additional Information on Debt Securities						
1. Data on Utilization of Debt Securities						
A. Reserve and Liquidity Floor Requirement						
B. Guarantee for Trust Duties						
C. Alternative Compliance with PD 717						
2. Debt Securities issued by LGUs to the extent						
3. Debt Securities issued by GOCCs to the extent						
4. DLPNs						
5. Structured Notes						
A. CLNs* (Circular No. 417)						
B. Securitization Structures (Circular No. 468)						
C. Others						
(1) Simple (Circular No. 466)						
(2) Others						
6. Retained Interest in Securitized Assets						
A. I-O Strip Receivable						
B. Subordinated Retained Interest						
7. Quoted Loans and Receivables						
8. Redeemable Preferred Shares (booked as debt securities)						

*For details of investment in CLNs, refer to Schedule A of the CAR Report .

Available-for-Sale Financial Assets

[illegible]

Available-for-Sale Financial Assets

Particulars	Amortized Cost/ Cost					Accumulated Gains/(Losses) from MTM					Allowance for Credit Losses					Net Carrying Amount				
	Peso Accts	Foreign Regular		FCDU/ EFCDU		Total	Peso Accts	Foreign Regular		Total	Peso Accts	Foreign Regular		Total	Peso Accts	Foreign Regular		Total	Peso Accts	Total
		In US \$	Peso Equiv	In US \$	Peso Equiv			In US \$	Peso Equiv			In US \$	Peso Equiv			In US \$	Peso Equiv			
Additional Information on Debt Securities																				
1. Data on Utilization of Debt Securities																				
A. Reserve and Liquidity Floor Requirement																				
B. Guarantee for Trust Duties																				
C. Alternative Compliance with PD 717																				
2. Debt Securities issued by LGUs to the extent guaranteed by the LGUGC																				
3. Debt Securities issued by GOCCs to the extent guaranteed by the National Government																				
4. DLPNs																				
5. Structured Notes																				
A. CLNs* (Circular No. 417)																				
B. Securitization Structures (Circular No. 468)																				
C. Others																				
(1) Simple (Circular No. 466)																				
(2) Others																				
6. Retained Interest in Securitized Assets																				
A. I-O Strip Receivable																				
B. Subordinated Retained Interest																				
7. Quoted Loans and Receivables																				
8. Redeemable Preferred Shares (booked as debt securities)																				
9. Underwritten Debt Securities																				
10. Hedged Items																				
11. A. Readily Marketable																				
B. Not-Readily Marketable																				
12. Classified as to Original Term																				
A. Short Term (one year or less)																				
B. Medium Term (>1 year to 5 years)																				
C. Long Term (>5 years)																				
Additional Information on Equity Securities																				
1. Underwritten Equity Securities																				
2. Hedged Items																				

*For details of investment in CLNs, refer to Schedule A of the CAR Report .

Available for Sale Financial Assets Sold/Lent Under Repurchase Agreements, Certificates of Assignment/Participation with Recourse, Securities Lending and Borrowing Agreements

Particulars	Fair Value					Total
	Peso Accts	Foreign Regular		FCDU/EFCDU		
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Debt Securities						
1. Resident						
A. National Government Securities						
(1) GS Purchased						
(2) GS Sold under RA with the BSP						
(3) GS Sold under RA						
(4) GS Sold under CA/PR						
(5) GS Lent under SLB						
B. LGU/GOCC Securities						
(1) GS Purchased						
(2) GS Sold under RA with the BSP						
(3) GS Sold under RA						
(4) GS Sold under CA/PR						
(5) GS Lent under SLB						
C. BSP						
(1) GS Purchased						
(2) GS Sold under RA						
(3) GS Sold under CA/PR						
(4) GS Lent under SLB						
D. Banks						
(1) DS Purchased						
(2) DS Sold under RA						
(3) DS Sold in CA/PR						
(4) DS Lent under SLB						
E. Private Corporations						
(1) DS Purchased						
(2) DS Sold under RA						
(3) DS Sold in CA/PR						
(4) DS Lent under SLB						
2. Non-Resident						
A. Central Government/Central Banks						
(1) GS Purchased						
(2) GS Sold under RA						
(3) GS Sold under CA/PR						
(4) GS Lent under SLB						
B. Public Sector Entities						
(1) DS Purchased						
(2) DS Sold under RA						
(3) DS Sold in CA/PR						
(4) DS Lent under SLB						
C. Banks						
(1) DS Purchased						
(2) DS Sold under RA						
(3) DS Sold in CA/PR						
(4) DS Lent under SLB						
D. Corporations						
(1) DS Purchased						
(2) DS Sold under RA						
(3) DS Sold in CA/PR						
(4) DS Lent under SLB						
Total						

[illegible]

Schedule 6b1

[illegible]

Particulars	a	b	c	d	e	f	g	h	i	j	k
	Carrying amount of unimpaired assets before allowance for credit losses	Carrying amount of past due assets before allowance for credit losses					Carrying amount of the impaired assets before allowance for credit losses	Specific allowances for individually assessed financial assets	Specific allowances for collectively assessed financial assets	Collateral and other credit enhancements received as security for the related impaired and past due assets (annually)	Total ((sum a to g)-h-i)
		≤ 30 Days	> 30 days ≤ 90 days	> 90 days ≤ 180 days	>180 days ≤ 1 year	> 1 year					
Total AFS Securities											

Schedule 6b1

Schedule 6b2

Foreign Regular

Particulars	Foreign Regional																					
	a		b		c		d		e		f		g		h		i		j		k	
	Carrying amount of unimpaired assets before allowance for credit losses		Carrying amount of past due assets before allowance for credit losses										Carrying amount of the impaired assets before allowance for credit losses	Specific allowances for individually assessed financial assets	Specific allowances for collectively assessed financial assets	Collateral and other credit enhancements received as security for the related impaired and past due assets (annually)	Total ((sum a to g)-h-i)					
			≤ 30 Days		> 30 days ≤ 90 days		> 90 days ≤ 180 days		>180 days ≤ 1 year		>1 year											
	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
Debt Securities																						
1. Resident																						
A. Government Securities																						
(1) National Government																						
(2) LGU																						
(3) GOCC																						
a. Social Security Institutions																						
b. Other Financial																						
c. Non-Financial																						
B. BSP																						
C. Banks																						
(1) UBs/KBs																						
(2) Other Banks																						
D. Private Corporations																						
(1) Financial																						
(2) Non-Financial																						
2. Non-Resident																						
A. Central Government/Central Banks																						
B. Public Sector Entities																						
C. Banks																						
(1) OBUs																						
(2) Other Banks																						
D. Corporations																						
3. Multilateral Agencies																						
Equity Securities																						
1. Resident																						
A. GOCCs																						
(1) Financial Other than SSIs																						
(2) Non-Financial																						
B. Banks																						
(1) UBs/KBs																						
(2) Other Banks																						
C. Private Corporations																						
(1) Financial																						
(2) Non-Financial																						
2. Non-Resident																						
A. Banks																						
B. Corporations																						
Total AFS Securities																						

Schedule 6b3

[illegible]

Available-for-Sale Financial Assets
Movements in Allowances for Credit Losses
(For Annual Submission)

Particulars	Opening balance	Write-offs taken against the allowance	Amounts set aside for estimated credit losses	Amounts reversed for estimated credit losses	Other adjustments	Closing Balances	Recoveries directly recognized in profit or loss	Charge-offs directly recognized in profit or loss
Specific allowances for individually assessed financial assets and Specific allowances for collectively assessed financial assets								
Debt Securities								
1. Resident								
A. Government Securities								
(1) National Government								
(2) LGU								
(3) GOCC								
(a) Social Security Institutions								
(b) Other Financial								
(c) Non-Financial								
B. BSP								
C. Banks								
(1) UBs/KBs								
(2) Other Banks								
D. Private Corporations								
(1) Financial								
(2) Non-Financial								
2. Non-Resident								
A. Central Government/Central Banks								
B. Public Sector Entities								
B. Banks								
(1) OBUs								
(2) Other Banks								
C. Corporations								
3. Multilateral Agencies								
Equity Securities								
1. Resident								
A. GOCCs								
(1) Financial Other than SSIs								
(2) Non-Financial								
B. Banks								
(1) UBs/KBs								
(2) Other Banks								
C. Private Corporations								
(1) Financial								
(2) Non-Financial								
2. Non-Resident								
A. Banks								
B. Corporations								
Total AFS Securities								

Available-for-Sale Financial Assets
Movements in Allowances for Credit Losses
Peso Accounts
(For Annual Submission)

Particulars	Opening balance	Write-offs taken against the allowance	Amounts set aside for estimated credit losses	Amounts reversed for estimated credit losses	Other adjustments	Closing Balances	Recoveries directly recognized in profit or loss	Charge-offs directly recognized in profit or loss
Specific allowances for individually assessed financial assets and Specific allowances for collectively assessed financial assets								
Debt Securities								
1. Resident								
A. Government Securities								
(1) National Government								
(2) LGU								
(3) GOCC								
a. Social Security Institutions								
b. Other Financial								
c. Non-Financial								
B. BSP								
C. Banks								
(1) UBs/KBs								
(2) Other Banks								
D. Private Corporations								
(1) Financial								
(2) Non-Financial								
2. Non-Resident								
A. Central Government/Central Banks								
B. Public Sector Entities								
C. Banks								
(1) OBUs								
(2) Other Banks								
D. Corporations								
3. Multilateral Agencies								
Equity Securities								
1. Resident								
A. GOCCs								
(1) Financial Other than SSIs								
(2) Non-Financial								
B. Banks								
(1) UBs/KBs								
(2) Other Banks								
C. Private Corporations								
(1) Financial								
(2) Non-Financial								
2. Non-Resident								
A. Banks								
B. Corporations								
Total AFS Securities								

[illegible]

[illegible]

	Peso Equiv.	recognized in profit or loss

Held to Maturity Financial Asset

Particulars	Amortized Cost						Fair Value Adj. (for hedged items only)						Allowance for Credit Losses						Net Carrying Amount					
	Peso Accts	Foreign Regular		FCDU/ EFCDU		Total	Peso Accts	Foreign Regular		FCDU/ EFCDU		Total	Peso Accts	Foreign Regular		FCDU/ EFCDU		Total	Peso Accts	Foreign Regular		FCDU/ EFCDU		Total
		In US \$	Peso Equiv	In US \$	Peso Equiv			In US \$	Peso Equiv	In US \$	Peso Equiv			In US \$	Peso Equiv									
Debt Securities																								
1. Resident																								
A. Government Securities																								
(1) National Government																								
(2) LGUs																								
(3) GOCC																								
a. Social Security Institutions																								
b. Financial																								
c. Non-Financial																								
B. BSP																								
C. Banks																								
(1) UBs/KBs																								
(2) Other Banks																								
D. Private Corporations																								
(1) Financial																								
(2) Non-Financial																								
2. Non-Resident																								
A. Central Government/Central Banks																								
B. Public Sector Entities																								
C. Banks																								
(1) OBUs																								
(2) Other Banks																								
D. Corporations																								
3. Multilateral Agencies																								
Total																								
Additional Information on Debt Securities																								
1. Data on Utilization of Debt Securities																								
A. Reserve and Liquidity Floor Requirement																								
B. Guarantee for Trust Duties																								
C. Alternative Compliance with PD 717																								
2. Debt Securities issued by LGUs to the extent guaranteed by the LGUGC																								
3. Debt Securities issued by GOCCs to the extent guaranteed by the National Government																								
4. DLPNs																								
5. Structured Notes																								
A. Securitization Structures (Circular No. 468)																								
B. Others																								
(1) Simple (Circular No. 466)																								
(2) Others																								
6. Retained Interest in Securitized Assets																								
A. I-O Strip Receivable																								
B. Subordinated Retained Interest																								
7. Quoted Loans and Receivables																								

Held to Maturity Financial Asset

[illegible]

**Held to Maturity Financial Assets Sold/Lent Under Repurchase Agreements, Certificates of Assignment/Participation
with Recourse, Securities Lending and Borrowing Agreements**

Particulars	Amortized Cost					Total
	Peso Accts	Foreign Regular		FCDU/EFCDU		
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Debt Securities						
1. Resident						
A. National Government Securities						
(1) GS Purchased						
(2) GS Sold under RA with the BSP						
(3) GS Sold under RA						
(4) GS Sold under CA/PR						
(5) GS Lent under SLB						
B. LGU/GOCC Securities						
(1) GS Purchased						
(2) GS Sold under RA with the BSP						
(3) GS Sold under RA						
(4) GS Sold under CA/PR						
(5) GS Lent under SLB						
C. BSP						
(1) GS Purchased						
(2) GS Sold under RA						
(3) GS Sold under CA/PR						
(4) GS Lent under SLB						
D. Banks						
(1) DS Purchased						
(2) DS Sold under RA						
(3) DS Sold in CA/PR						
(4) DS Lent under SLB						
E. Private Corporations						
(1) DS Purchased						
(2) DS Sold under RA						
(3) DS Sold in CA/PR						
(4) DS Lent under SLB						
2. Non-Resident						
A. Central Government/Central Banks						
(1) GS Purchased						
(2) GS Sold under RA						
(3) GS Sold under CA/PR						
(4) GS Lent under SLB						
B. Public Sector Entities						
(1) DS Purchased						
(2) DS Sold under RA						
(3) DS Sold in CA/PR						
(4) DS Lent under SLB						
C. Banks						
(1) DS Purchased						
(2) DS Sold under RA						
(3) DS Sold in CA/PR						
(4) DS Lent under SLB						
D. Corporations						
(1) DS Purchased						
(2) DS Sold under RA						
(3) DS Sold in CA/PR						
(4) DS Lent under SLB						
Total						

Fair Value of Held to Maturity Financial Assets
(For Annual Submission)

Particulars	Fair Value					Total
	Peso Accts	Foreign Regular		FCDU/EFCDU		
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Debt Securities						
1. Resident						
A. Government Securities						
(1) National Government						
(2) LGUs						
(3) GOCC						
a. Social Security Institutions						
b. Financial						
c. Non-Financial						
B. BSP						
C. Banks						
(1) UBs/KBs						
(2) Other Banks						
D. Private Corporations						
(1) Financial						
(2) Non-Financial						
2. Non-Resident						
A. Central Government/Central Banks						
B. Public Sector Entities						
C. Banks						
(1) OBUs						
(2) Other Banks						
D. Corporations						
3. Multilateral Agencies						
Total						

**Held to Maturity Financial Assets
Classified as to Status
Peso Accounts**

[illegible]

**Held to Maturity Financial Assets
Classified as to Status
Foreign Regular**

[illegible]

Held to Maturity Financial Assets
Classified as to Status
FCDU/EFCDU

[illegible]

**Held to Maturity Financial Assets
Movements in Allowances for Credit Losses
(For Annual Submission)**

Particulars	Opening balance	Write-offs taken against the allowance	Amounts set aside for estimated credit losses	Amounts reversed for estimated credit losses	Other adjustments	Closing Balances	Recoveries directly recognized in profit or loss	Charge-offs directly recognized in profit or loss
Specific allowances for individually assessed financial assets and Specific allowances for collectively assessed financial assets								
Debt Securities								
1. Resident								
A. Government Securities								
(1) National Government								
(2) LGU								
(3) GOCC								
a. Social Security Institutions								
b. Other Financial								
c. Non-Financial								
B. BSP								
C. Banks								
(1) UBs/KBs								
(2) Other Banks								
D. Private Corporations								
(1) Financial								
(2) Non-Financial								
2. Non-Resident								
A. Central Government/Central Banks								
B. Public Sector Entities								
C. Banks								
(1) OBUs								
(2) Other Banks								
D. Corporations								
3. Multilateral Agencies								
Total HTM Securities								

Held to Maturity Financial Assets
Movements in Allowances for Credit Losses
Peso Accounts
(For Annual Submission)

Particulars	Opening balance	Write-offs taken against the allowance	Amounts set aside for estimated credit losses	Amounts reversed for estimated credit losses	Other adjustments	Closing Balances	Recoveries directly recognized in profit or loss	Charge-offs directly recognized in profit or loss
Specific allowances for individually assessed financial assets and Specific allowances for collectively assessed financial assets								
Debt Securities								
1. Resident								
A. Government Securities								
(1) National Government								
(2) LGU								
(3) GOCC								
a. Social Security Institutions								
b. Other Financial								
c. Non-Financial								
B. BSP								
C. Banks								
(1) UBs/KBs								
(2) Other Banks								
D. Private Corporations								
(1) Financial								
(2) Non-Financial								
2. Non-Resident								
A. Central Government/Central Banks								
B. Public Sector Entities								
C. Banks								
(1) OBUs								
(2) Other Banks								
D. Corporations								
3. Multilateral Agencies								
Total HTM Securities								

Unquoted Debt Securities Classified as Loans

[illegible]

Unquoted Debt Securities Classified as Loans

[illegible]

Fair Value of Unquoted Debt Securities Classified as Loans
(For Annual Submission)

Particulars	Fair Value					Total
	Peso Accts	Foreign Regular		FCDU/EFCDU		
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Debt Securities						
1. Resident						
A. Government Securities						
(1) National Government						
(2) LGUs						
(3) GOCC						
a. Social Security Institutions						
b. Financial						
c. Non-Financial						
B. BSP						
C. Banks						
(1) UBs/KBs						
(2) Other Banks						
D. Private Corporations						
(1) Financial						
(2) Non-Financial						
2. Non-Resident						
A. Central Government/Central Banks						
B. Public Sector Entities						
C. Banks						
(1) OBUs						
(2) Other Banks						
D. Corporations						
3. Multilateral Agencies						
Total						

Unquoted Debt Securities Classified as Loans Classified as to Status

[illegible]

**Unquoted Debt Securities Classified as Loans
Classified as to Status
Peso Accounts**

[illegible]

**Unquoted Debt Securities Classified as Loans
Movements in Allowances for Credit Losses
(For Annual Submission)**

Particulars	Opening balance	Write-offs taken against the allowance	Amounts set aside for estimated credit losses	Amounts reversed for estimated credit losses	Other adjustments	Closing Balances	Recoveries directly recognized in profit or loss	Charge-offs directly recognized in profit or loss
Specific allowances for individually assessed financial assets and Specific allowances for collectively assessed financial assets								
Debt Securities								
1. Resident								
A. Government Securities								
(1) National Government								
(2) LGU								
(3) GOCC								
a. Social Security Institutions								
b. Other Financial								
c. Non-Financial								
B. BSP								
C. Banks								
(1) UBs/KBs								
(2) Other Banks								
D. Private Corporations								
(1) Financial								
(2) Non-Financial								
2. Non-Resident								
A. Central Government/Central Banks								
B. Public Sector Entities								
B. Banks								
(1) OBUs								
(2) Other Banks								
C. Corporations								
3. Multilateral Agencies								
Total HTM Securities								

Unquoted Debt Securities Classified as Loans
Movements in Allowances for Credit Losses
Peso Accounts
(For Annual Submission)

Particulars	Opening balance	Write-offs taken against the allowance	Amounts set aside for estimated credit losses	Amounts reversed for estimated credit losses	Other adjustments	Closing Balances	Recoveries directly recognized in profit or loss	Charge-offs directly recognized in profit or loss
Specific allowances for individually assessed financial assets and Specific allowances for collectively assessed financial assets								
Debt Securities								
1. Resident								
A. Government Securities								
(1) National Government								
(2) LGU								
(3) GOCC								
a. Social Security Institutions								
b. Other Financial								
c. Non-Financial								
B. BSP								
C. Banks								
(1) UBs/KBs								
(2) Other Banks								
D. Private Corporations								
(1) Financial								
(2) Non-Financial								
2. Non-Resident								
A. Central Government/Central Banks								
B. Public Sector Entities								
C. Banks								
(1) OBUs								
(2) Other Banks								
D. Corporations								
3. Multilateral Agencies								
Total HTM Securities								

Interbank Loans Receivables

[illegible]

Loans and Receivables - Others ^{1/}
(Net Carrying Amount)

Particulars	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Residents						
1. Loans to Government						
a. National Government						
b. LGUs						
c. GOCCs						
1. Social Security Institutions						
2. Other Financial						
3. Non-Financial						
2. Agrarian Reform / Other Agricultural Loans						
a. Agrarian Reform Loans						
b. Other Agricultural Credit Loans						
3. Development Incentive Loans						
a. Educational Institutions						
b. Cooperatives						
c. Hospital and Medical Services						
d. Socialized and Low Cost Housing						
1. Contracts to Sell						
2. Loans to Individuals for Housing Purposes						
3. Others						
e. LGUs						
4. Microfinance Loans						
5. Small and Medium Enterprise Loans						
a. Small Scale Enterprises						
b. Medium Scale Enterprise						
6. Contracts to Sell (Other than those in Item 3.d.1)						
7. Loans to Private Corporations						
a. Financial						
b. Non-Financial						
8. Loans to Individuals for Housing Purposes (Other than those in Item 3.d.2)						
9. Loans to Individuals for Consumption Purposes						
a. Credit Card						
b. Auto Loans						
c. Others						
10. Loans to Individuals for Other Purposes						
Non-Residents						
1. Central Government/Central Banks						
2. Public Sector Entities						
3. Loans to Corporations						
4. Loans to Individuals						
Total						

Loans and Receivables - Others ^{1/}
(Net Carrying Amount)

Particulars	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Additional Information:						
1. Loans to LGUs to the extent guaranteed by LGUGC						
2. Loans to GOCCs to the extent guaranteed by the National Government.						
3. Loans to the extent covered by hold-out on, or assignment of deposits/deposit substitutes						
4. Loans or acceptances under letters of credit to the extent covered by margin deposits						
5. Loans to the extent guaranteed by IGLF						
6. Loans to the extent guaranteed by TIDCORP						
a. Maturing within 1 year						
b. Maturing beyond 1 year						
7. Loans to the extent guaranteed by SBC						
a. Maturing within 1 year						
b. Maturing beyond 1 year						
8. Real estate mortgage loans to the extent guaranteed by the HGC						
9. Bills Purchased						
A. Export Bills Purchased						
B. Bills Purchased - Documentary						
C. Bills Purchased - Clean						
10. Customers' Liability on Bills/Drafts Under LC/TR						
A. Import Bills						
B. Import Bills Under TRs						
11. Customers' Liability for this Bank's Acceptances Outstanding						
12. Classified as to Original Term						
A. Short Term (one year or less)						
B. Medium Term (>1 year to 5 years)						
C. Long Term (>5 years)						
13. Geographic Regions of Non-Resident Counterparties						
A. Advanced economies						
B. Regions excluding advanced economies						
(1) Africa						
Of which: Sub-Sahara						
(2) Asia						
Of which: FSU, including Russia						
(3) Middle East and Europe						
(4) Western Hemisphere						

^{1/}Includes Restructured Loans

Loans and Receivables - Others ^{1/}
Classified as to Status

Particulars	a	b	c	d	e	f	g
	Current	Past Due But Not Yet Non-Performing	Past Due and Already Non- Performing	Items in Litigation	Total Loans	Allowance for Credit Losses	Net Carrying Amount
Residents							
1. Loans to Government							
a. National Government							
b. LGUs							
c. GOCCs							
1. Social Security Institutions							
2. Other Financial							
3. Non-Financial							
2. Agrarian Reform / Other Agricultural Loans							
a. Agrarian Reform Loans							
b. Other Agricultural Credit Loans							
3. Development Incentive Loans							
a. Educational Institutions							
b. Cooperatives							
c. Hospital and Medical Services							
d. Socialized and Low Cost Housing							
1. Contracts to Sell							
2. Loans to Individuals for Housing Purposes							
3. Others							
e. LGUs							
4. Microfinance Loans							
5. Small and Medium Enterprise Loans							
a. Small Scale Enterprises							
b. Medium Scale Enterprise							
6. Contracts to Sell (Other than those in Item 3.d.1)							
7. Loans to Private Corporations							
a. Financial							
b. Non-Financial							
8. Loans to Individuals for Housing Purposes (Other than those in Item 3.d.2)							
9. Loans to Individuals for Consumption Purposes							
a. Credit Card							
b. Auto Loans							
c. Others							
10. Loans to Individuals for Other Purposes							
Non-Residents							
1. Central Government/Central Banks							
2. Public Sector Entities							
3. Loans to Corporations							
4. Loans to Individuals							
Total							

Loans and Receivables - Others ^{1/}
Classified as to Status

Particulars	a	b	c	d	e	f	g
	Current	Past Due But Not Yet Non-Performing	Past Due and Already Non-Performing	Items in Litigation	Total Loans	Allowance for Credit Losses	Net Carrying Amount
Additional Information							
1. DOSRI Loans							
a. Secured							
(i) REM - Residential							
(ii) REM - Commercial							
(iii) Other collateral							
b. Unsecured							
2. Non-DOSRI Loans							
a. Secured							
(i) REM - Residential							
(ii) REM - Commercial							
(iii) Other collateral							
b. Unsecured							
3. Exposure to Real Estate Industry							
a. Residential Real Estate Loans							
(i) Not exceeding P3.5 million							
(ii) Exceeding P3.5 million							
(1) Guaranteed under National Shelter Program							
(2) Others							
b. Commercial Real Estate Loans							
4. Bills Purchased							
A. Export Bills Purchased							
B. Bills Purchased - Documentary							
C. Bills Purchased - Clean							
5. Customers' Liability on Bills/Drafts Under LC/TR							
A. Import Bills							
B. Import Bills Under TRs							
6. Customers' Liability for this Bank's Acceptances Outstanding							

^{1/}Includes Restructured Loans

Loans and Receivables - Others ^{1/}
Classified as to Status
Peso Accounts

Particulars	a	b	c	d	e	f	g
	Current	Past Due But Not Yet Non-Performing	Past Due and Already Non-Performing	Items in Litigation	Total Loans	Allowance for Credit Losses	Net Carrying Amount
Residents							
1. Loans to Government							
a. National Government							
b. LGUs							
c. GOCCs							
1. Social Security Institutions							
2. Other Financial							
3. Non-Financial							
2. Agrarian Reform / Other Agricultural Loans							
a. Agrarian Reform Loans							
b. Other Agricultural Credit Loans							
3. Development Incentive Loans							
a. Educational Institutions							
b. Cooperatives							
c. Hospital and Medical Services							
d. Socialized and Low Cost Housing							
1. Contracts to Sell							
2. Loans to Individuals for Housing Purposes							
3. Others							
e. LGUs							
4. Microfinance Loans							
5. Small and Medium Enterprise Loans							
a. Small Scale Enterprises							
b. Medium Scale Enterprise							
6. Contracts to Sell (Other than those in Item 3.d.1)							
7. Loans to Private Corporations							
a. Financial							
b. Non-Financial							
8. Loans to Individuals for Housing Purposes (Other than those in Item 3.d.2)							
9. Loans to Individuals for Consumption Purposes							
a. Credit Card							
b. Auto Loans							
c. Others							
10. Loans to Individuals for Other Purposes							
Non-Residents							
1. Central Government/Central Banks							
2. Public Sector Entities							
3. Loans to Corporations							
4. Loans to Individuals							
Total							

Loans and Receivables - Others ^{1/}
Classified as to Status
Peso Accounts

Particulars	a	b	c	d	e	f	g
	Current	Past Due But Not Yet Non-Performing	Past Due and Already Non- Performing	Items in Litigation	Total Loans	Allowance for Credit Losses	Net Carrying Amount
Additional Information							
1. DOSRI Loans							
a. Secured							
(i) REM - Residential							
(ii) REM - Commercial							
(iii) Other collateral							
b. Unsecured							
2. Non-DOSRI Loans							
a. Secured							
(i) REM - Residential							
(ii) REM - Commercial							
(iii) Other collateral							
b. Unsecured							
3. Exposure to Real Estate Industry							
a. Residential Real Estate Loans							
(i) Not exceeding P3.5 million							
(ii) Exceeding P3.5 million							
(1) Guaranteed under National Shelter Program							
(2) Others							
b. Commercial Real Estate Loans							
4. Bills Purchased							
A. Export Bills Purchased							
B. Bills Purchased - Documentary							
C. Bills Purchased - Clean							
5. Customers' Liability on Bills/Drafts Under LC/TR							
A. Import Bills							
B. Import Bills Under TRs							
6. Customers' Liability for this Bank's Acceptances Outstanding							

^{1/}Includes Restructured Loans

Loans and Receivables - Others ^{1/}
Classified as to Status
Foreign Regular

[illegible]

Loans and Receivables - Others ^{1/}
Classified as to Status
Foreign Regular

Particulars	a		b		c		d		e		f		g
	Current		Past Due But Not Yet Non-Performing		Past Due and Already Non-Performing		Items in Litigation		Total Loans		Allowance for Credit Losses		Net Capital Amortization
	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 \$
Additional Information													
1. DOSRI Loans													
a. Secured													
(i) REM - Residential													
(ii) REM - Commercial													
(iii) Other collateral													
b. Unsecured													
2. Non-DOSRI Loans													
a. Secured													
(i) REM - Residential													
(ii) REM - Commercial													
(iii) Other collateral													
b. Unsecured													
3. Exposure to Real Estate Industry													
a. Residential Real Estate Loans													
(i) Not exceeding P3.5 million													
(ii) Exceeding P3.5 million													
(1) Guaranteed under National Shelter Program													
(2) Others													
b. Commercial Real Estate Loans													
4. Bills Purchased													
A. Export Bills Purchased													
B. Bills Purchased - Documentary													
C. Bills Purchased - Clean													
5. Customers' Liability on Bills/Drafts Under LC/TR													
A. Import Bills													
B. Import Bills Under TRs													
6. Customers' Liability for this Bank's Acceptances													

^{1/}Includes Restructured Loans

[illegible]

Carrying Amount
Peso Equiv

FCDU/EFCDU

[illegible]

Loans and Receivables - Others ^{1/}
Classified as to Status
FCDU/EFCDU

Particulars	a		b		c		d		e		f		g	
	Current		Past Due But Not Yet Non-Performing		Past Due and Already Non-Performing		Items in Litigation		Total Loans		Allowance for Credit Losses		Net Carrying Amount	
	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.
Additional Information														
1. DOSRI Loans														
a. Secured														
(i) REM - Residential														
(ii) REM - Commercial														
(iii) Other collateral														
b. Unsecured														
2. Non-DOSRI Loans														
a. Secured														
(i) REM - Residential														
(ii) REM - Commercial														
(iii) Other collateral														
b. Unsecured														
3. Exposure to Real Estate Industry														
a. Residential Real Estate Loans														
(i) Not exceeding P3.5 million														
(ii) Exceeding P3.5 million														
(1) Guaranteed under National Shelter Program														
(2) Others														
b. Commercial Real Estate Loans														
4. Bills Purchased														
A. Export Bills Purchased														
B. Bills Purchased - Documentary														
C. Bills Purchased - Clean														
5. Customers' Liability on Bills/Drafts Under LC/TR														
A. Import Bills														
B. Import Bills Under TRs														
6. Customers' Liability for this Bank's Acceptances Outstanding														

^{1/}Includes Restructured Loans

Restructured Loans and Receivables
Classified as to Status

Particulars	a	b	c	d	e	f	g
	Current	Past Due But Not Yet Non- Performing	Past Due and Already Non- Performing	Items in Litigation	Total Loans	Allowance for Credit Losses	Net Carrying Amount
Residents							
1. Loans to Government							
a. National Government							
b. LGUs							
c. GOCCs							
1. Social Security Institutions							
2. Other Financial							
3. Non-Financial							
2. Agrarian Reform / Other Agricultural Loans							
a. Agrarian Reform Loans							
b. Other Agricultural Credit Loans							
3. Development Incentive Loans							
a. Educational Institutions							
b. Cooperatives							
c. Hospital and Medical Services							
d. Socialized and Low Cost Housing							
1. Contracts to Sell							
2. Loans to Individuals for Housing Purposes							
3. Others							
e. LGUs							
4. Microfinance Loans							
5. Small and Medium Enterprise Loans							
a. Small Scale Enterprises							
b. Medium Scale Enterprise							
6. Contracts to Sell (Other than those in Item 3.d.1)							
7. Loans to Private Corporations							
a. Financial							
b. Non-Financial							
8. Loans to Individuals for Housing Purposes (Other than those in Item 3.d.2)							
9. Loans to Individuals for Consumption Purposes							
a. Credit Card							
b. Auto Loans							
c. Others							
10. Loans to Individuals for Other Purposes							
Non-Residents							
1. Central Government/Central Banks							
2. Public Sector Entities							
3. Loans to Corporations							
4. Loans to Individuals							
Total							

Restructured Loans and Receivables
Classified as to Status
Peso Accounts

Particulars	a	b	c	d	e	f	g
	Current	Past Due But Not Yet Non-Performing	Past Due and Already Non-Performing	Items in Litigation	Total Loans	Allowance for Credit Losses	Net Carrying Amount
Residents							
1. Loans to Government							
a. National Government							
b. LGUs							
c. GOCCs							
1. Social Security Institutions							
2. Other Financial							
3. Non-Financial							
2. Agrarian Reform / Other Agricultural Loans							
a. Agrarian Reform Loans							
b. Other Agricultural Credit Loans							
3. Development Incentive Loans							
a. Educational Institutions							
b. Cooperatives							
c. Hospital and Medical Services							
d. Socialized and Low Cost Housing							
1. Contracts to Sell							
2. Loans to Individuals for Housing Purposes							
3. Others							
e. LGUs							
4. Microfinance Loans							
5. Small and Medium Enterprise Loans							
a. Small Scale Enterprises							
b. Medium Scale Enterprise							
6. Contracts to Sell (Other than those in Item 3.d.1)							
7. Loans to Private Corporations							
a. Financial							
b. Non-Financial							
8. Loans to Individuals for Housing Purposes (Other than those in Item 3.d.2)							
9. Loans to Individuals for Consumption Purposes							
a. Credit Card							
b. Auto Loans							
c. Others							
10. Loans to Individuals for Other Purposes							
Non-Residents							
1. Central Government/Central Banks							
2. Public Sector Entities							
3. Loans to Corporations							
4. Loans to Individuals							
Total							

	Restructured Loans and Receivables
	Classified as to Status
	Foreign Regular
Total	\$ 769.8

[illegible]

[illegible]

Restructured Loans and Receivables
Classified as to Status
ECDF/ECDF

[illegible]

Carrying Amount	Peso Equiv.

Loans and Receivables - Others
Movements in Allowances for Credit Losses

Particulars	Opening balance	Write-offs taken against the allowance	Amounts set aside for estimated credit losses	Amounts reversed for estimated credit losses	Other adjustments	Closing Balances	Recoveries directly recognized in profit or loss	Charge-offs directly recognized in profit or loss
Specific allowances for individually assessed financial assets and Specific allowances for collectively assessed financial assets								
Residents								
1. Loans to Government								
a. National Government								
b. LGUs								
c. GOCCs								
1. Social Security Institutions								
2. Other Financial								
3. Non-Financial								
2. Agrarian Reform / Other Agricultural Loans								
a. Agrarian Reform Loans								
b. Other Agricultural Credit Loans								
3. Development Incentive Loans								
a. Educational Institutions								
b. Cooperatives								
c. Hospital and Medical Services								
d. Socialized and Low Cost Housing								
1. Contracts to Sell								
2. Loans to Individuals for Housing Purposes								
3. Others								
e. LGUs								
4. Microfinance Loans								
5. Small and Medium Enterprise Loans								
a. Small Scale Enterprises								
b. Medium Scale Enterprise								
6. Contracts to Sell (Other than those in Item 3.d.1)								
7. Loans to Private Corporations								
a. Financial								
b. Non-Financial								
8. Loans to Individuals for Housing Purposes (Other than those in Item 3.d.2)								
9. Loans to Individuals for Consumption Purposes								
a. Credit Card								
b. Auto Loans								
c. Others								
10. Loans to Individuals for Other Purposes								
Non-Residents								
1. Central Government/Central Banks								
2. Public Sector Entities								
3. Loans to Corporations								
4. Loans to Individuals								
Total								

Loans and Receivables - Others
Movements in Allowances for Credit Losses
Peso Accounts

Particulars	Opening balance	Write-offs taken against the allowance	Amounts set aside for estimated credit losses	Amounts reversed for estimated credit losses	Other adjustments	Closing Balances	Recoveries directly recognized in profit or loss	Charge-offs directly recognized in profit or loss
Specific allowances for individually assessed financial assets and Specific allowances for collectively assessed financial assets								
Residents								
1. Loans to Government								
a. National Government								
b. LGUs								
c. GOCCs								
1. Social Security Institutions								
2. Other Financial								
3. Non-Financial								
2. Agrarian Reform / Other Agricultural Loans								
a. Agrarian Reform Loans								
b. Other Agricultural Credit Loans								
3. Development Incentive Loans								
a. Educational Institutions								
b. Cooperatives								
c. Hospital and Medical Services								
d. Socialized and Low Cost Housing								
1. Contracts to Sell								
2. Loans to Individuals for Housing Purposes								
3. Others								
e. LGUs								
4. Microfinance Loans								
5. Small and Medium Enterprise Loans								
a. Small Scale Enterprises								
b. Medium Scale Enterprise								
6. Contracts to Sell (Other than those in Item 3.d.1)								
7. Loans to Private Corporations								
a. Financial								
b. Non-Financial								
8. Loans to Individuals for Housing Purposes (Other than those in Item 3.d.2)								
9. Loans to Individuals for Consumption Purposes								
a. Credit Card								
b. Auto Loans								
c. Others								
10. Loans to Individuals for Other Purposes								
Non-Residents								
1. Central Government/Central Banks								
2. Public Sector Entities								
3. Loans to Corporations								
4. Loans to Individuals								
Total								

[illegible]

**Gross Loans and Receivables - Others
Economic Purpose**

[illegible]

[illegible]

Gross Loans and Receivables - Others
Economic Purpose
FCDU/EFCDU

[illegible]

[illegible]

[illegible]

Particulars	a		b		c		d		e		f		g		h		i		j		l	
	Carrying amount of unimpaired assets before allowance for credit losses		Carrying amount of past due assets before allowance for credit losses										Carrying amount of the impaired assets before allowance for credit losses	Specific allowances for individually assessed financial assets	Specific allowances for collectively assessed financial assets	Collateral and other credit enhancements received as security for the related impaired and past due assets	Total ((sum a to g)-h-i)					
			≤ 30 Days	> 30 days ≤ 90 days	> 90 days ≤ 180 days	>180 days ≤ 1 year	>1 year															
								In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$						Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.
Residents																						
1. Loans to Government																						
a. National Government																						
b. LGUs																						
c. GOCCs																						
1. Social Security Institutions																						
2. Other Financial																						
3. Non-Financial																						
2. Agrarian Reform / Other Agricultural Loans																						
a. Agrarian Reform Loans																						
b. Other Agricultural Credit Loans																						
3. Development Incentive Loans																						
a. Educational Institutions																						
b. Cooperatives																						
c. Hospital and Medical Services																						
d. Socialized and Low Cost Housing																						
1. Contracts to Sell																						
2. Loans to Individuals for Housing Purposes																						
3. Others																						
e. LGUs																						
4. Microfinance Loans																						
5. Small and Medium Enterprise Loans																						
a. Small Scale Enterprises																						
b. Medium Scale Enterprise																						
6. Contracts to Sell (Other than those in Item 3.d.1)																						
7. Loans to Private Corporations																						
a. Financial																						
b. Non-Financial																						
8. Loans to Individuals for Housing Purposes (Other than those in Item 3.d.2)																						
9. Loans to Individuals for Consumption Purposes																						
a. Credit Card																						
b. Auto Loans																						
c. Others																						
10. Loans to Individuals for Other Purposes																						
Non-Residents																						
1. Central Government/Central Banks																						
2. Public Sector Entities																						
3. Loans to Corporations																						
4. Loans to Individuals																						
Total																						

**Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse and Securities Lending
and Borrowing Transactions
By Counterparty**

Particulars	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Resident						
1. Government						
a. National Government						
b. LGU						
c. GOCC						
1. Social Security Institutions						
2. Other Financial						
3. Non-Financial						
2. BSP						
3. Banks						
a. UBs/KBs						
b. Other Banks						
4. Private Corporations						
a. Financial						
b. Non-Financial						
5. Individuals						
Non-Resident						
1. Central Government/Central Bank						
2. Public Sector Entities						
3. Banks						
a. OBUs						
b. Other Banks						
4. Corporations						
5. Individuals						
Total						
Additional Information						
1. Reserves Against Deposit Substitute Liabilities						
2. Classified as to Original Term						
A. Short Term (one year or less)						
B. Medium Term (>1 year to 5 years)						
C. Long Term (>5 years)						
3. Geographic Regions of Non-Resident Counterparties						
A. Advanced economies						
B. Regions excluding advanced economies						
(1) Africa						
Of which: Sub-Sahara						
(2) Asia						
Of which: FSU, including Russia						
(3) Middle East and Europe						
(4) Western Hemisphere						

Loans and Receivables Arising from Repurchase Agreements and Securities Lending and Borrowing Transactions

Matrix of Counterparty and Issuer of Collateral Securities

[illegible]

[illegible]

Loans and Receivables Arising from Repurchase Agreements and Securities Lending and Borrowing Transactions
Matrix of Counterparty and Issuer of Collateral Securities
Foreign Regular

[illegible]

[illegible]

[illegible]

Particulars	Notional Amount						Fair Value											
							With Positive Fair Value						With Negative Fair Value					
	Peso Accts.	Foreign Regular		FCDU/EFCDU		Total	Peso Accts.	Foreign Regular		FCDU/EFCDU		Total	Peso Accts.	Foreign Regular		FCDU/EFCDU		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.					
3. Equity Contracts																		
a. Forwards																		
b. Equity Swap																		
c. Futures																		
d.1. Over the Counter Equity Options Contracts																		
(1) Bought																		
(2) Sold																		
d.2. Exchange Traded Equity Options Contracts																		
(1) Bought																		
(2) Sold																		
4. Credit Derivatives																		
a. Bank as Beneficiary																		
(1) CDS Bought																		
(2) TROR Payer																		
(3) Credit Spread Call/Put Option B																		
b. Bank as Guarantor																		
(1) CDS Sold																		
(2) TROR Receiver																		
(3) Credit Spread Call/Put Option S																		
Embedded																		
1. Interest Rate Contracts																		
a. Interest Rate Forwards																		
a.1 Forward Rate Agreement																		
b. Interest Rate Swap																		
b.1 Plain Vanilla																		
(1) Fixed Payer																		
(2) Fixed Receiver																		
b.2 Basis Swap																		
c. Interest Rate Futures																		
d.1. Over the Counter Interest Rate Options Contracts																		
(1) Bought																		
(2) Sold																		
2. Foreign Exchange Contracts																		
a. Forward Foreign Exchange Contracts																		
(1) Outright Forwards																		
(1.a) Bought																		
(1.b) Sold																		
(2) Forward Leg of Swaps																		
(3.a) Bought																		
(3.b) Sold																		
b. Currency Swap																		
(1) Forward Foreign Currency Buyer																		
(2) Forward Foreign Currency Seller																		
c. Foreign Exchange Futures																		

Particulars	Notional Amount						Fair Value											
							With Positive Fair Value						With Negative Fair Value					
	Peso Accts.	Foreign Regular		FCDU/EFCDU		Total	Peso Accts.	Foreign Regular		FCDU/EFCDU		Total	Peso Accts.	Foreign Regular		FCDU/EFCDU		Total
		In US \$	Peso Equiv.	In US \$	Peso Equiv.			In US \$	Peso Equiv.	In US \$	Peso Equiv.			In US \$	Peso Equiv.			
d.1. Over the Counter Foreign Exchange Options Contracts																		
(1) Bought																		
(1.a) Call Option																		
(1.b) Put Option																		
(2) Sold																		
(2.a) Call Option																		
(2.b) Put Option																		
3. Equity Contracts																		
a. Forwards																		
b. Equity Swap																		
c. Futures																		
d.1. Over the Counter Equity Options Contracts																		
(1) Bought																		
(2) Sold																		
4. Credit Derivatives																		
a. Bank as Beneficiary																		
(1) CDS Bought																		
(2) TROR Payer																		
(3) Credit Spread Call/Put Option B																		
b. Bank as Guarantor																		
(1) CDS Sold																		
(2) TROR Receiver																		
(3) Credit Spread Call/Put Option S																		
Total																		

Derivatives Held for Cash Flow Hedge

Particulars	Notional Amount						Fair Value											
							With Positive Fair Value						With Negative Fair Value					
	Peso Accts.	Foreign Regular		FCDU/EFCDU		Total	Peso Accts.	Foreign Regular		FCDU/EFCDU		Total	Peso Accts.	Foreign Regular		FCDU/EFCDU		Total
		In US \$	Peso Equiv.	In US \$	Peso Equiv.			In US \$	Peso Equiv.	In US \$	Peso Equiv.			In US \$	Peso Equiv.			
Stand-alone																		
1. Interest Rate Contracts																		
a. Interest Rate Forwards																		
a.1 Forward Rate Agreement																		
b. Interest Rate Swap																		
b.1 Plain Vanilla																		
(1) Fixed Payer																		
(2) Fixed Receiver																		
b.2 Basis Swap																		
c. Interest Rate Futures																		
d1. Over the Counter Interest Rate Options Contracts																		
(1) Bought																		
(2) Sold																		
d2. Exchange Traded Interest Rate Options Contracts																		
(1) Bought																		
(2) Sold																		
2. Foreign Exchange Contracts																		
a. Forward Foreign Exchange Contracts																		
(1) Outright Forwards																		
(1.a) Bought																		
(1.b) Sold																		
(2) Forward Leg of Swaps																		
(2.a) Bought																		
(2.b) Sold																		
(3) NDF																		
(3.a) Bought																		
(3.b) Sold																		
b. Currency Swap																		
(1) Forward Foreign Currency Buyer																		
(2) Forward Foreign Currency Seller																		
c. Foreign Exchange Futures																		
d1. Over the Counter Foreign Exchange Options Contracts																		
(1) Bought																		
(1.a) Call Option																		
(1.b) Put Option																		
(2) Sold																		
(2.a) Call Option																		
(2.b) Put Option																		
d2. Exchange Traded Foreign Exchange Options Contracts																		
(1) Bought																		
(1.a) Call Option																		
(1.b) Put Option																		
(2) Sold																		
(2.a) Call Option																		
(2.b) Put Option																		

Derivatives Held for Cash Flow Hedge

Particulars	Notional Amount						Fair Value												
							With Positive Fair Value						With Negative Fair Value						
	Peso Accts.	Foreign Regular		FCDU/EFCDU		Total	Peso Accts.	Foreign Regular		FCDU/EFCDU		Total	Peso Accts.	Foreign Regular		FCDU/EFCDU		Total	
		In US \$	Peso Equiv.	In US \$	Peso Equiv.			In US \$	Peso Equiv.	In US \$	Peso Equiv.			In US \$	Peso Equiv.				
3. Equity Contracts																			
a. Forwards																			
b. Equity Swap																			
c. Futures																			
d.1. Over the Counter Equity Options Contracts																			
(1) Bought																			
(2) Sold																			
d.2. Exchange Traded Equity Options Contracts																			
(1) Bought																			
(2) Sold																			
4. Credit Derivatives																			
a. Bank as Beneficiary																			
(1) CDS Bought																			
(2) TROR Payer																			
(3) Credit Spread Call/Put Option B																			
b. Bank as Guarantor																			
(1) CDS Sold																			
(2) TROR Receiver																			
(3) Credit Spread Call/Put Option S																			
Embedded																			
1. Interest Rate Contracts																			
a. Interest Rate Forwards																			
a.1 Forward Rate Agreement																			
b. Interest Rate Swap																			
b.1 Plain Vanilla																			
(1) Fixed Payer																			
(2) Fixed Receiver																			
b.2 Basis Swap																			
c. Interest Rate Futures																			
d1. Over the Counter Interest Rate Options Contracts																			
(1) Bought																			
(2) Sold																			
2. Foreign Exchange Contracts																			
a. Forward Foreign Exchange Contracts																			
(1) Outright Forwards																			
(1.a) Bought																			
(1.b) Sold																			
(2) Forward Leg of Swaps																			
(2.a) Bought																			
(2.b) Sold																			
b. Currency Swap																			
(1) Forward Foreign Currency Buyer																			
(2) Forward Foreign Currency Seller																			
c. Foreign Exchange Futures																			

Derivatives Held for Cash Flow Hedge

Particulars	Notional Amount						Fair Value											
							With Positive Fair Value						With Negative Fair Value					
	Peso Accts.	Foreign Regular		FCDU/EFCDU		Total	Peso Accts.	Foreign Regular		FCDU/EFCDU		Total	Peso Accts.	Foreign Regular		FCDU/EFCDU		Total
		In US \$	Peso Equiv.	In US \$	Peso Equiv.			In US \$	Peso Equiv.	In US \$	Peso Equiv.			In US \$	Peso Equiv.			
d.1 Over the Counter Foreign Exchange Options Contracts																		
(1) Bought																		
(1.a) Call Option																		
(1.b) Put Option																		
(2) Sold																		
(2.a) Call Option																		
(2.b) Put Option																		
3. Equity Contracts																		
a. Forwards																		
b. Equity Swap																		
c. Futures																		
d.1. Over the Counter Equity Options Contracts																		
(1) Bought																		
(2) Sold																		
4. Credit Derivatives																		
a. Bank as Beneficiary																		
(1) CDS Bought																		
(2) TROR Payer																		
(3) Credit Spread Call/Put Option B																		
b. Bank as Guarantor																		
(1) CDS Sold																		
(2) TROR Receiver																		
(3) Credit Spread Call/Put Option S																		
Total																		

Derivatives Held for Hedges of Net Investment in Foreign Operations

Particulars	Notional Amount						With Positive Fair Value						With Negative Fair Value					
	Peso Accts.	Foreign Regular		FCDU/EFCDU		Total	Peso Accts.	Foreign Regular		FCDU/EFCDU		Total	Peso Accts.	Foreign Regular		FCDU/EFCDU		Total
		In US \$	Peso Equiv.	In US \$	Peso Equiv.			In US \$	Peso Equiv.	In US \$	Peso Equiv.			In US \$	Peso Equiv.			
Foreign Exchange Contracts																		
Stand-alone																		
a. Forward Foreign Exchange Contracts																		
(1) Outright Forwards																		
(1.a) Bought																		
(1.b) Sold																		
(2) Forward Leg of Swaps																		
(2.a) Bought																		
(2.b) Sold																		
(3) NDF																		
(3.a) Bought																		
(3.b) Sold																		
b. Currency Swap																		
(1) Forward Foreign Currency Buyer																		
(2) Forward Foreign Currency Seller																		
c. Foreign Exchange Futures																		
d1. Over the Counter Foreign Exchange Options Contracts																		
(1) Bought																		
(1.a) Call Option																		
(1.b) Put Option																		
(2) Sold																		
(2.a) Call Option																		
(2.b) Put Option																		
d2. Exchange Traded Foreign Exchange Options Contracts																		
(1) Bought																		
(1.a) Call Option																		
(1.b) Put Option																		
(2) Sold																		
(2.a) Call Option																		
(2.b) Put Option																		
Embedded																		
a. Forward Foreign Exchange Contracts																		
(1) Outright Forwards																		
(1.a) Bought																		
(1.b) Sold																		
(2) Forward Leg of Swaps																		
(2.a) Bought																		
(2.b) Sold																		
b. Currency Swap																		
(1) Forward Foreign Currency Buyer																		
(2) Forward Foreign Currency Seller																		
c. Foreign Exchange Futures																		
d1 Over the Counter Foreign Exchange Options Contracts																		
(1) Bought																		
(1.a) Call Option																		
(1.b) Put Option																		
(2) Sold																		
(2.a) Call Option																		
(2.b) Put Option																		
Total																		

Derivatives Held for Portfolio Hedge of Interest Rate Risk (Marked to Market Amount)[illegible][illegible]

Accrued Interest Income/Expense from Financial Assets and Liabilities

Particulars	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Accrued Interest Income						
Resident						
(1) Due from Bangko Sentral ng Pilipinas						
(2) Due from Other Banks						
(3) Financial Assets Held for Trading						
(a) Held for Trading Securities						
(b) Derivatives with Positive Fair Value Held for Trading						
(4) Financial Assets Designated at Fair Value through Profit or Loss						
(5) Financial Assets Available-for-Sale						
(6) Held-to-Maturity Financial Assets						
(7) Unquoted Debt Securities Classified as Loans						
(8) Loans and Receivables						
(a) Loans to Bangko Sentral ng Pilipinas						
(b) Interbank Loans Receivable						
(c) Loans and Receivables-Others						
(9) Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse and Securities Lending and Borrowing Transactions						
(10) Derivatives with Positive Fair Value Held for Hedging						
(11) Sales Contract Receivable						
(12) Others						
Non-Resident						
(1) Due from Other Banks						
(2) Financial Assets Held for Trading						
(a) Held for Trading Securities						
(b) Derivatives with Positive Fair Value Held for Trading						
(3) Financial Assets Designated at Fair Value through Profit or Loss						
(4) Financial Assets Available-for-Sale						
(5) Held-to-Maturity Financial Assets						
(6) Unquoted Debt Securities Classified as Loans						
(7) Loans and Receivables						
(a) Interbank Loans Receivable						
(b) Loans and Receivables-Others						
(8) Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse and Securities Lending and Borrowing Transactions						
(9) Derivatives with Positive Fair Value Held for Hedging						
(10) Sales Contract Receivable						
(11) Others						
Multilateral Agencies						
Total Accrued Interest Income						
<i>Less: Allowance for Credit Losses</i>						
Accrued Interest Income From Financial Instruments-Net						

Accrued Interest Income/Expense from Financial Assets and Liabilities

Particulars	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Accrued Interest Expense						
Resident						
(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) Deposits						
(a) Demand Deposit						
(b) Savings Deposit						
(c) NOW Accounts						
(d) Time Certificate of Deposits						
(e) LTNCD						
(4) Bills Payable						
(a) Bangko Sentral ng Pilipinas						
(b) Interbank Loans Payable						
(c) Other Deposit Substitutes						
(5) Bonds Payable						
(6) Unsecured Subordinated Debt						
(7) Redeemable Preferred Shares						
(8) Derivatives with Negative Fair Value Held for Hedging						
(9) Finance Lease Payment Payable						
(10) Others						
Non-Resident						
(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) Deposits						
(a) Demand Deposit						
(b) Savings Deposit						
(c) NOW Accounts						
(d) Time Certificate of Deposits						
(e) LTNCD						
(4) Bills Payable						
(a) Interbank Loans Payable						
(b) Other Deposit Substitutes						
(5) Bonds Payable						
(6) Unsecured Subordinated Debt						
(7) Redeemable Preferred Shares						
(8) Derivatives with Negative Fair Value Held for Hedging						
(9) Finance Lease Payment Payable						
(10) Others						
Total Accrued Interest Expense						

Investment in Subsidiaries Associates and Joint Ventures - Classified as to Nature of Business

[illegible]

Details of Investment in Subsidiaries, Associates and Joint Ventures

[illegible]

Details of Investment in Subsidiaries, Associates and Joint Ventures

Name, TIN and Address of Enterprise ^{1/}	Authorized by (MB Res. No. & Date) ^{1/}	Class of Stock	Voting (V) or Non- Voting (NV)	Par Value	Peso Accounts				Foreign Regular					
									No. of Shares	Acquisition Cost		Carrying Amount		% To Total Voting Equity
					No. of Shares	Acquisition Cost	Carrying Amount	% of Voting Stock To Total Voting Stock		No. of Shares	In US\$	Peso Equiv.	In US\$	
Non-Resident														
A. Investment in Subsidiaries														
(1) Allied														
a. Financial Allied														
(i)														
(ii)														
(iii)														
b. Non-Financial Allied														
(i)														
(ii)														
(iii)														
(2) Non-Allied														
a.														
b.														
c.														
B. Investment in Associates														
(1) Allied														
a. Financial Allied														
(i)														
(ii)														
(iii)														
b. Non-Financial Allied														
(i)														
(ii)														
(iii)														
(2) Non-Allied														
a.														
b.														
c.														
C. Investment in Joint Ventures														
(1) Allied														
a. Financial Allied														
(i)														
(ii)														
(iii)														
b. Non-Financial Allied														
(i)														
(ii)														
(iii)														
(2) Non-Allied														
a.														
b.														
c.														
Total														

^{1/} Information on TIN, Address and Authority (MB Res. No. and Date), where applicable, should be supplied for all accounts in the initial report. Thereafter, the columns need not be filled up for the same accounts. As new investments are made the informat

Bank Premises, Furniture, Fixture and Equipment

[illegible]

Schedule of Deferred Tax Assets and Liabilities
(For Annual Submission)

A.

	Current	Deferred
Tax Assets		
Tax Liabilities (include tax provisions accounted under normal conduct of business)		

B.

I. Recognized Deferred Tax Assets and Liabilities	Assets	Liabilities	Net
(1)			
(2)			
Etc.			
II. Deferred Tax Assets Unrecognized			
(1) Temporary Differences			
(2) Tax Losses			
(3) Tax Credits			
(4) Other			
III. Income Tax Expense (Income), Current and Deferred	Net		
(1) Current Income Tax Expense, net			
1.1 Current tax expense			
1.2 Less: Tax benefit arising from previously unrecognized tax assets to reduce current tax expense			
1.3 Adjustments to current tax of prior period			
1.4 Other current tax expense			
(2) Deferred Tax Expense, net			
2.1 Relating to origination and reversal of temporary differences			
2.2 Relating to tax rate changes or new taxes			
2.3 Less: Tax benefit arising from previously unrecognized tax assets to reduce current tax expense			
2.4 Deferred tax expense arising from write down or reversal of write down of a deferred tax asset during assessment of usability			
2.5 Other deferred tax expense			
(3) Tax expense (income) relating to changes in accounting policies or fundamental errors			
(4) Effect of change in tax status of enterprise or shareholders			
IV. Other Tax Disclosures	Net		
(1) Tax Disclosure related to Items Charged to Equity			
1.1 Aggregate current taxation relating to items charged to equity			
1.2 Aggregate deferred taxation relating to items charged to equity			
(2) Income Tax consequences relating to dividend payment			
2.1 Amount of income tax consequences of dividends not recognized as a liability			
2.2 Amounts of potential income tax consequences			
(3) Deferred tax assets subject to conditions to future profits			
V. Reconciliation of Statutory Tax to Effective Tax	Net Amount	%	
(1) Tax expense using statutory rate			
1.1 Net profit before taxes			
1.2 Statutory tax rate			
(2) Tax effect of rates in other jurisdictions			
(3) Tax effect of non-taxable revenues			
(4) Tax effect of non tax deductible expenses			
(5) Tax effect of utilization of previously unrecognized tax losses			
(6) Tax effect on tax benefit not previously recognized in profit or loss			
(7) Tax effect from reassessment of unrecognized deferred tax assets			
(8) Tax effect of change in tax rates			
(9) Tax effect from under or over provisions in prior periods			
(10) Other Increase (decrease) in statutory tax charge			
(11) Tax expense using effective rate			
11.1 Net profit before taxes			
11.2 Effective tax rate			

Other Assets

Particulars	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
(1) Deferred Charges						
(2) Servicing Assets						
(3) Accounts Receivable						
a. Resident						
b. Non-Resident						
(4) Dividends Receivable						
a. Resident						
b. Non-Resident						
(5) Loans to RBU by FCDU/EFCDU						
(6) Deficiency Judgment Receivable						
(7) Employee Benefits						
(8) Bond Sinking Fund						
(9) Prepaid expenses						
(10) Shortages						
(11) Sundry Debits						
(12) Inter-Office Float Items						
(13) Others*						
(a)						
(b)						
(c)						
(d)						
(e)						
Total Other Assets						
Allowance for Losses						
Other Assets - Net						

*Indicate those that comprise at least 25% of Total Other Assets

Breakdown of Due from and Due to Head Office/Branches/Agencies Abroad - Philippine Branch of Foreign Banks

Account Description	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
A. Due from Head Office/Branches/Agencies Abroad - Phil. Branch of Foreign Banks						
(1) Demand Deposits and Working Balances maintained by Philippine Branch of Foreign Bank with its Head Office/Branches/Agencies Abroad						
(2) Placements/Investments/Loans						
(3) Losses in Operation of Philippine Branch of Foreign Banks						
(4) Others (indicate nature)						
(a)						
(b)						
(c)						
B. Due to Head Office/Branches/Agencies Abroad-Phil. Branch of Foreign Banks						
(1) Demand Deposits and Working Balances maintained by Head Office/Branches/Agencies Abroad with Philippine Branch of Foreign Bank						
(2) Placement/Time Deposits/Borrowings						
(3) Unremitted Profits not yet approved by BSP						
(4) Others (indicate nature)						
(a)						
(b)						
(c)						

Liability for Short Position

Counterparty	Fair Value					Total
	Peso Accounts	Foreign Regular		FCDU/EFCDU		
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Resident						
A. Government Securities						
(1) National Government						
(2) LGUs						
(3) GOCC						
a. Social Security Institutions						
b. Other Financial						
c. Non-Financial						
B. BSP						
C. Banks						
(1) UBs/KBs						
a. Government Banks						
b. Non-Government Banks						
(2) Other Banks						
D. Private Corporations						
(1) Financial						
(2) Non-Financial						
E. Individuals						
Non-Resident						
A. OBUs						
B. Others						
Total						
Additional Information						
1. Classified as to Term						
A. Short Term (one year or less)						
B. Medium Term (>1 year to 5 years)						
C. Long Term (>5 years)						

Deposit Liabilities Classified as to Type of Deposit

Particulars	Demand Deposit					Savings Deposit					NOW					Time Certificates of Deposit					LTNCDs					Total Deposits
	Peso Accts	Foreign Regular		FCDU/ EFCDU		Total	Peso Accts	Foreign Regular		FCDU		Total	Peso Accts	Foreign Regular		FCDU		Total	Peso Accts	Foreign Regular		FCDU		Total		
		In	Peso	In	Peso			In	Peso	In	Peso			In	Peso	In	Peso			In	Peso					
		US \$	Equiv.	US \$	Equiv.			US \$	Equiv.	US \$	Equiv.			US \$	Equiv.	US \$	Equiv.			US \$	Equiv.					
A. Resident																										
(1) Government																										
(a) National Government																										
(b) LGU																										
(c) GOCCs																										
1. Social Security Institutions																										
2. Other Financial																										
3. Non-Financial																										
(2) Banks																										
(a) UBs/KBs																										
1. Government Banks																										
2. Non-Government Banks																										
(b) Other Banks																										
(3) Private Corporations																										
(a) Financial																										
(b) Non-Financial																										
(4) Individuals																										
(5) Trust Department																										
B. Non-resident																										
(1) OBUs																										
(2) Others																										
Total																										
Additional Information:																										
(1) Savings Deposit with Automatic Transfer																										
(2) Non-Taxable																										
(3) Taxable																										
(4) Dormant Accounts																										
(5) Reserve Exempt National Government Deposits																										
A. Bureau of Customs																										
B. Bureau of Internal Revenue																										
(6) A. Gross New Deposits for the Period																										
B. Gross Withdrawals for the Period																										
(7) Classified as to Original Term																										
A. Short Term (one year or less)																										
B. Medium Term (>1 year to 5 years)																										
C. Long Term (>5 years)																										

Deposit Liabilities by Size of Accounts Excluding Deposits in Foreign Offices/Branches

Deposit Size	Demand Deposit					Savings Deposit					NOW					Time Certificate of Deposits					LTNCDs					Total				
	Peso Accts		FCDU			Peso Accts		FCDU			Peso Accts		FCDU			Peso Accts		FCDU			Peso Accts		FCDU			Peso Accts		FCDU		
	No. of Accts	Amount	No. of Accts	In US \$	Peso Equiv.	No. of Accts	Amount	No. of Accts	In US \$	Peso Equiv.	No. of Accts	Amount	No. of Accts	In US \$	Peso Equiv.	No. of Accts	Amount	No. of Accts	In US \$	Peso Equiv.	No. of Accts	Amount	No. of Accts	In US \$	Peso Equiv.	No. of Accts	Amount	No. of Accts	In US \$	Peso Equiv.
P15,000 & below																														
P15,000.01 - P40,000																														
P40,000.01 - P60,000																														
P60,000.01 - P80,000																														
P80,000.01 - P100,000																														
P100,000.01 - P150,000																														
P150,000.01 - P200,000																														
P200,000.01 - P250,000																														
P250,000.01 - P300,000																														
P300,000.01 - P400,000																														
P400,000.01 - P500,000																														
P500,000.01 - P750,000																														
P750,000.01 - P1,000,000																														
P1,000,000.01 - P1,500,000																														
P1,500,000.01 - P2,000,000																														
Over P2,000,000																														
Total																														
Additional Information : No. of Depositors ^{1/}																														

^{1/} A depositor (and/or, in trust for) who has several types of accounts (i.e., current, savings, time, etc. should be counted as one)

Due to Other Banks

Particulars	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
A. Due to Resident Banks - Clearing Accounts						
(1) UBs/KBs						
(a) Government Banks						
(i) Local Currency						
(ii) Foreign Currency						
(b) Non-Government Banks						
(i) Local Currency						
(ii) Foreign Currency						
(2) Other Banks						
B. Due to Non-Resident Banks - Working Capital in Local Currency						
(1) OBUs						
(2) Other Banks						
Total						
Additional Information						
1. Classified as to Original Term						
A. Short Term (one year or less)						
B. Medium Term (>1 year to 5 years)						
C. Long Term (>5 years)						

Bills Payable

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

Bills Payable

Particulars	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
(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						
(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						
Non-Resident						
(1) Interbank Term Loans						
(a) OBUs						
(b) Other Banks						
(2) 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						
(3) Others						
Total						
Additional Information						
1. Classified as to Original Term						
A. Short Term (one year or less)						
B. Medium Term (>1 year to 5 years)						
C. Long Term (>5 years)						
2. Taxable Borrowings						
A. Bangko Sentral ng Pilipinas						
B. Interbank Borrowings						
C. Deposit Substitutes						
D. Others						

Fair Value of Financial Liabilities
(For annual submission)

Particulars	Fair Value					Total
	Peso Accounts	Foreign Regular		FCDU/EFCDU		
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Resident						
A. Deposit Liabilities						
(1) Government						
(a) National Government						
(b) LGU						
(c) GOCCs						
1. Social Security Institutions						
2. Other Financial						
3. Non-Financial						
(2) Banks						
(a) UBs/KBs						
1. Government Banks						
2. Non-Government Banks						
(b) Other Banks						
(3) Private Corporations						
(a) Financial						
(b) Non-Financial						
(4) Individuals						
(5) Trust Department						
B. Bills Payable						
(1) Bangko Sentral ng Pilipinas						
(a) Rediscounting						
(b) Emergency Advances						
(c) Overdrafts						
(d) Others						
(2) Interbank Loans Payable						
(a) Interbank Call Loans						
(a.1) UBs/KBs						
(i) Government Banks						
(ii) Non-Government Banks						
(a.2) Other Banks						
(b) Interbank Term Loans						
(b.1) UBs/KBs						
(b.1a) Government Banks						
(i) RBU						
(ii) FCDU						
(b.1b) Non-Government Banks						
(i) RBU						
(ii) FCDU						
(b.2) Other Banks						
(i) RBU						
(ii) FCDU						
(b.3) Non-bank Financial Institutions with QB authority						
(3) Other Deposit Substitutes						
(a) Repurchase Agreements with BSP						
(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						

Fair Value of Financial Liabilities
(For annual submission)

Particulars	Fair Value					Total
	Peso Accounts	Foreign Regular		FCDU/EFCDU		
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
(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)						
(i.b)						
(ii) Other Banks						
(d.2) Private Corporations						
(i) Financial						
(ii) Non-Financial						
(d.3) Individuals						
(e) Time Certificates of Deposit-Special Financing						
(e.1) Private Corporations						
(i) Financial						
(ii) Non-Financial						
(e.2) Individuals						
(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						
(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						
C. Bonds Payable						
(1) GOCCs						
(i) Social Security Institutions						
(ii) Other Financial						
(iii) Non-Financial						
(2) Banks						
(i) UBs/KBs						
1. Government Banks						
2. Non-Government Banks						
(ii) Other Banks						
(3) Private Corporations						
(i) Financial						
(ii) Non-Financial						
(4) Individuals						
D. Unsecured Subordinated Debt						
(1) GOCCs						
(i) Social Security Institutions						
(ii) Other Financial						
(iii) Non-Financial						

Fair Value of Financial Liabilities
(For annual submission)

Particulars	Fair Value					Total
	Peso Accounts	Foreign Regular		FCDU/EFCDU		
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
(2) Banks						
(i) UBs/KBs						
1. Government Banks						
2. Non-Government Banks						
(ii) Other Banks						
(3) Private Corporations						
(i) Financial						
(ii) Non-Financial						
(4) Individuals						
E. Redeemable Preferred Shares						
(1) GOCCs						
(i) Social Security Institutions						
(ii) Other Financial						
(iii) Non-Financial						
(2) Banks						
(i) UBs/KBs						
1. Government Banks						
2. Non-Government Banks						
(ii) Other Banks						
(3) Private Corporations						
(i) Financial						
(ii) Non-Financial						
(4) Individuals						
Non-Resident						
A. Deposit Liabilities						
(1) OBUs						
(2) Others						
B. Bills Payable						
(1) Interbank Term Loans						
(a) OBUs						
(b) Other Banks						
(2) Other Deposit Substitutes						
(a) Repurchase Agreements						
(a.1) OBUs						
(a.2) Others						
(b) 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						
(3) Others						
C. Bonds Payable						
(1) OBUs						
(2) Others						
D. Unsecured Subordinated Debt						
(1) OBUs						
(2) Others						
E. Redeemable Preferred Shares						
(1) OBUs						
(2) Others						
Total						

Financial Liabilities Associated with Transferred Assets

Nature of the Assets	Nature of risks and rewards to which the bank remains exposed	Carrying Amounts		
		Assets		Associated Liability
		Total	Part of the asset still recognized (continuing involvement)	
Held for Trading				
Designated at Fair Value through Profit or Loss				
Financial Assets Available-for-Sale				
Held-to-Maturity Financial Assets				
Unquoted Debt Securities Classified as Loans				
Loans and Receivables				
Total				

Other Liabilities

Particulars	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
(1) Servicing Liabilities						
(2) Withholding Tax Payable						
(3) SSS, Medicare, employer's Compensation Premiums and Pag-IBIG Contribution Payable						
(4) Unclaimed Balances						
(5) Dividends Payable						
(a) Resident						
(b) Non-Resident						
(6) Accounts Payable						
(a) Resident						
(b) Non-Resident						
(7) Loans by RBU from FCDU/EFCDU						
(8) Deposit for Stock Subscription						
(9) Overages						
(10) Sundry Credits						
(11) Inter-Office Float Items						
(12) Others						
(a)						
(b)						
(c)						
(d)						
Total						

Interest Income/Expense from Financial Instruments

Particulars	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Interest Income						
Resident						
(1) Due from Bangko Sentral ng Pilipinas						
(2) Due from Other Banks						
(3) Financial Assets Held for Trading						
(a) Held for Trading Securities						
(b) Derivatives with Positive Fair Value Held for Trading						
(4) Financial Assets Designated at Fair Value through Profit or Loss						
(5) Financial Assets Available-for-Sale						
(6) Held-to-Maturity Financial Assets						
(7) Unquoted Debt Securities Classified as Loans						
(8) Loans and Receivables						
(a) Loans to Bangko Sentral ng Pilipinas						
(b) Interbank Loans Receivable						
(c) Loans and Receivables-Others						
(9) Loans and Discounts Under Repurchase Agreements and Securities Lending and Borrowing Transactions						
(10) Derivatives with Positive Fair Value Held for Hedging						
(11) Sales Contract Receivable						
(12) Others						
Non-Resident						
(1) Due from Other Banks						
(2) Financial Assets Held for Trading						
(a) Held for Trading Securities						
(b) Derivatives with Positive Fair Value Held for Trading						
(3) Financial Assets Designated at Fair Value through Profit or Loss						
(4) Financial Assets Available-for-Sale						
(5) Held-to-Maturity Financial Assets						
(6) Unquoted Debt Securities Classified as Loans						
(7) Loans and Receivables						
(a) Interbank Loans Receivable						
(b) Loans and Receivables-Others						
(8) Securities Lending and Borrowing Transactions						
(9) Derivatives with Positive Fair Value Held for Hedging						
(10) Sales Contract Receivable						
(11) Others						
Multilateral Agencies						
(1) Held for Trading Securities						
(2) Financial Assets Designated at Fair Value through Profit or Loss						
(3) Financial Assets Available-for-Sale						
(4) Held-to-Maturity Financial Assets						
(5) Unquoted Debt Securities Classified as Loans						
Total Interest Income						

Interest Income/Expense from Financial Instruments

Particulars	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Interest Expense						
Resident						
(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) Deposits						
(a) Demand Deposit						
(b) Savings Deposit						
(c) NOW Accounts						
(d) Time Certificate of Deposits						
(e) LTNCD						
(4) Bills Payable						
(a) Bangko Sentral ng Pilipinas						
(b) Interbank Loans Payable						
(c) Other Deposit Substitutes						
(5) Bonds Payable						
(6) Unsecured Subordinated Debt						
(7) Redeemable Preferred Shares						
(8) Derivatives with Negative Fair Value Held for Hedging						
(9) Finance Lease Payment Payable						
(10) Others						
Non-Resident						
(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) Deposits						
(a) Demand Deposit						
(b) Savings Deposit						
(c) NOW Accounts						
(d) Time Certificate of Deposits						
(e) LTNCD						
(4) Bills Payable						
(a) Interbank Loans Payable						
(b) Other Deposit Substitutes						
(c) Others						
(5) Bonds Payable						
(6) Unsecured Subordinated Debt						
(7) Redeemable Preferred Shares						
(8) Derivatives with Negative Fair Value Held for Hedging						
(9) Finance Lease Payment Payable						
(10) Others						
Interest Expense						

Interest Income from Held for Trading, Designated at FVPL, Available for Sale, Held to Maturity Financial Assets and Unquoted Debt Securities Classified as Loans

[illegible]

Interest Income from Interbank Loans Receivables

Particulars	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Interbank Call Loans Receivable						
Resident Banks						
(a) UBsKBs						
(b) Others						
(c) Non-Bank Financial Institutions with Quasi-Banking Functions						
Subtotal						
Interbank Term Loans Receivable						
Resident Banks						
(a) UBs/KBs						
(1) RBU						
(2) FCDU						
(b) Others						
(1) RBU						
(2) FCDU						
(c) Non-Bank Financial Institutions with Quasi-Banking						
Non-Resident Banks						
(a) OBUs						
(b) Others						
Subtotal						
Total						

Interest Income from Loans and Receivables - Others ^{1/}
Classified as to Status

Particulars	a	b	c	d	e
	Current	Past Due But Not Yet Non-Performing	Past Due and Already Non-Performing	Items in Litigation	Total Interest Income from Loans and Receivables- Others
Residents					
1. Loans to Government					
a. National Government					
b. LGUs					
c. GOCCs					
1. Social Security Institutions					
2. Other Financial					
3. Non-Financial					
2. Agrarian Reform / Other Agricultural Loans					
a. Agrarian Reform Loans					
b. Other Agricultural Credit Loans					
3. Development Incentive Loans					
a. Educational Institutions					
b. Cooperatives					
c. Hospital and Medical Services					
d. Socialized and Low Cost Housing					
1. Contracts to Sell					
2. Loans to Individuals for Housing Purposes					
3. Others					
e. LGUs					
4. Microfinance Loans					
5. Small and Medium Enterprise Loans					
a. Small Scale Enterprises					
b. Medium Scale Enterprise					
6. Contracts to Sell (Other than those in Item 3.d.1)					
7. Loans to Private Corporations					
a. Financial					
b. Non-Financial					
8. Loans to Individuals for Housing Purposes (Other than those in Item 3.d.2)					
9. Loans to Individuals for Consumption Purposes					
a. Credit Card					
b. Auto Loans					
c. Others					
10. Loans to Individuals for Other Purposes					
Non-Residents					
1. Central Government/Central Banks					
2. Public Sector Entities					
3. Loans to Corporations					
4. Loans to Individuals					
Total					

^{1/}Includes Restructured Loans

Interest Income from Loans and Receivables - Others ^{1/}
Classified as to Status
Peso Accounts

Particulars	a	b	c	d	e
	Current	Past Due But Not Yet Non-Performing	Past Due and Already Non-Performing	Items in Litigation	Total Interest Income from Loans and Receivables- Others
Residents					
1. Loans to Government					
a. National Government					
b. LGUs					
c. GOCCs					
1. Social Security Institutions					
2. Other Financial					
3. Non-Financial					
2. Agrarian Reform / Other Agricultural Loans					
a. Agrarian Reform Loans					
b. Other Agricultural Credit Loans					
3. Development Incentive Loans					
a. Educational Institutions					
b. Cooperatives					
c. Hospital and Medical Services					
d. Socialized and Low Cost Housing					
1. Contracts to Sell					
2. Loans to Individuals for Housing Purposes					
3. Others					
e. LGUs					
4. Microfinance Loans					
5. Small and Medium Enterprise Loans					
a. Small Scale Enterprises					
b. Medium Scale Enterprise					
6. Contracts to Sell (Other than those in Item 3.d.1)					
7. Loans to Private Corporations					
a. Financial					
b. Non-Financial					
8. Loans to Individuals for Housing Purposes (Other than those in Item 3.d.2)					
9. Loans to Individuals for Consumption Purposes					
a. Credit Card					
b. Auto Loans					
c. Others					
10. Loans to Individuals for Other Purposes					
Non-Residents					
1. Central Government/Central Banks					
2. Public Sector Entities					
3. Loans to Corporations					
4. Loans to Individuals					
Total					

^{1/}Includes Restructured Loans

Interest Income from Loans and Receivables - Others ^{1/}
Classified as to Status
Foreign Regular

Particulars	a		b		c		d		e	
	Current		Past Due But Not Yet Non-Performing		Past Due and Already Non-Performing		Items in Litigation		Total Interest Income	
	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.
Residents										
1. Loans to Government										
a. National Government										
b. LGUs										
c. GOCCs										
1. Social Security Institutions										
2. Other Financial										
3. Non-Financial										
2. Agrarian Reform / Other Agricultural Loans										
a. Agrarian Reform Loans										
b. Other Agricultural Credit Loans										
3. Development Incentive Loans										
a. Educational Institutions										
b. Cooperatives										
c. Hospital and Medical Services										
d. Socialized and Low Cost Housing										
1. Contracts to Sell										
2. Loans to Individuals for Housing Purposes										
3. Others										
e. LGUs										
4. Microfinance Loans										
5. Small and Medium Enterprise Loans										
a. Small Scale Enterprises										
b. Medium Scale Enterprise										
6. Contracts to Sell (Other than those in Item 3.d.1)										
7. Loans to Private Corporations										
a. Financial										
b. Non-Financial										
8. Loans to Individuals for Housing Purposes (Other than those in Item 3.d.2)										
9. Loans to Individuals for Consumption Purposes										
a. Credit Card										
b. Auto Loans										
c. Others										
10. Loans to Individuals for Other Purposes										
Non-Residents										
1. Central Government/Central Banks										
2. Public Sector Entities										
3. Loans to Corporations										
4. Loans to Individuals										
Total										

^{1/}Includes Restructured Loans

Interest Income from Loans and Receivables - Others ^{1/}
Classified as to Status
FCDU/EFCDU

Particulars	a		b		c		d		e	
	Current		Past Due But Not Yet Non-Performing		Past Due and Already Non-Performing		Items in Litigation		Total Interest Income	
	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.
Residents										
1. Loans to Government										
a. National Government										
b. LGUs										
c. GOCCs										
1. Social Security Institutions										
2. Other Financial										
3. Non-Financial										
2. Agrarian Reform / Other Agricultural Loans										
a. Agrarian Reform Loans										
b. Other Agricultural Credit Loans										
3. Development Incentive Loans										
a. Educational Institutions										
b. Cooperatives										
c. Hospital and Medical Services										
d. Socialized and Low Cost Housing										
1. Contracts to Sell										
2. Loans to Individuals for Housing Purposes										
3. Others										
e. LGUs										
4. Microfinance Loans										
5. Small and Medium Enterprise Loans										
a. Small Scale Enterprises										
b. Medium Scale Enterprise										
6. Contracts to Sell (Other than those in Item 3.d.1)										
7. Loans to Private Corporations										
a. Financial										
b. Non-Financial										
8. Loans to Individuals for Housing Purposes (Other than those in Item 3.d.2)										
9. Loans to Individuals for Consumption Purposes										
a. Credit Card										
b. Auto Loans										
c. Others										
10. Loans to Individuals for Other Purposes										
Non-Residents										
1. Central Government/Central Banks										
2. Public Sector Entities										
3. Loans to Corporations										
4. Loans to Individuals										
Total										

^{1/}Includes Restructured Loans

**Interest Income from Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse
and Securities Lending and Borrowing Transactions
By Counterparty**

Particulars	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Resident						
1. Government						
a. National Government						
b. LGU						
c. GOCC						
1. Social Security Institutions						
2. Other Financial						
3. Non-Financial						
2. BSP						
3. Banks						
a. UBs/KBs						
b. Other Banks						
3. Private Corporations						
a. Financial						
b. Non-Financial						
4. Individuals						
Non-Resident						
1. Central Government/Central Bank						
2. Public Sector Entities						
3. Banks						
a. OBUs						
b. Other Banks						
4. Corporations						
5. Individuals						
Total						

Interest Expense on Bills Payable

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

Interest Expense on Bills Payable

Particulars	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
(f) Repurchase Agreements with BSP-Sold to						
(f.1) Banks						
(i) UBs/KBs						
(i.a) Government Banks						
(i.b) Non-Government Banks						
(ii) Other Banks						
(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						
Non-Resident						
(1) Interbank Term Loans						
(a) OBUs						
(b) Other Banks						
(2) 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						
(3) Others						
Total						
Additional Information:						
(1) Taxable Borrowings						
A. Bangko Sentral ng Pilipinas						
B. Interbank Borrowings						
C. Deposit Substitutes						
D. Others						

Dividend Income

Particulars	Dividend Income					Total
	Peso Accounts	Foreign Regular		FCDU/EFCDU		
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
A. Held for Trading Securities						
1. Resident						
A. GOCCs						
a. Financial						
b. Non-Financial						
B. Banks						
(1) UBs/KBs						
(2) Other Banks						
C. Private Corporations						
(1) Financial						
(2) Non-Financial						
2. Non-Resident						
A. Banks						
B. Corporations						
Dividend Income from Held for Trading Securities						
B. Designated at Fair Value through Profit or Loss						
1. Resident						
A. GOCCs						
a. Financial						
b. Non-Financial						
B. Banks						
(1) UBs/KBs						
(2) Other Banks						
C. Private Corporations						
(1) Financial						
(2) Non-Financial						
2. Non-Resident						
A. Banks						
B. Corporations						
Dividend Income from DFVPL Securities						
C. Available-for-Sale Securities						
1. Resident						
A. GOCCs						
a. Financial						
b. Non-Financial						
B. Banks						
(1) UBs/KBs						
a. Government Banks						
b. Non-Government Banks						
(2) Other Banks						
C. Private Corporations						
(1) Financial						
(2) Non-Financial						
2. Non-Resident						
A. Banks						
B. Corporations						
Dividend Income from Available-for-Sale Securities						
D. Investments in Non-Marketable Equity Securities						
1. Resident						
A. GOCCs						
a. Financial						
b. Non-Financial						
B. Banks						
(1) UBs/KBs						
(2) Other Banks						
C. Private Corporations						
(1) Financial						
(2) Non-Financial						
2. Non-Resident						
A. Banks						
B. Corporations						
Dividend Income from INMES						
Total						

Gain/(Loss) on Financial Assets and Liabilities Held for Trading

Particulars	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
I. Realized Gains/(Losses) from Sale						
Financial Assets						
Held for Trading Securities						
Debt Securities						
1. Resident						
A. Government Securities						
(1) National Government						
(2) LGUs						
(3) GOCC						
a. Social Security Institutions						
b. Financial						
c. Non-Financial						
B. BSP						
C. Banks						
(1) UBs/KBs						
(2) Other Banks						
D. Private Corporations						
(1) Financial						
(2) Non-Financial						
2. Non-Resident						
A. Central Government/Central Banks						
B. Public Sector Entities						
C. Banks						
(1) OBUs						
(2) Other Banks						
D. Corporations						
3. Multilateral Agencies						
Equity Securities						
1. Resident						
A. GOCCs						
a. Financial						
b. Non-Financial						
B. Banks						
(1) UBs/KBs						
(2) Other Banks						
C. Private Corporations						
(1) Financial						
(2) Non-Financial						
2. Non-Resident						
A. Banks						
B. Corporations						
Subtotal						
Financial Derivatives Bought/Sold						
Stand-alone						
1. Interest Rate Contracts						
a. Interest Rate Forwards						
b. Interest Rate Swap						
c. Interest Rate Futures						
d. Interest Rate Options Contracts						
2. Foreign Exchange Contracts						
a. Forward Foreign Exchange Contracts						
b. Currency Swap						
c. Foreign Exchange Futures						
d. Foreign Exchange Options Contracts						
3. Equity Contracts						
a. Forwards						
b. Equity Swap						
c. Futures						
d. Equity Options Contracts						
4. Credit Derivatives						
a. Bank as Beneficiary						
b. Bank as Guarantor						

Gain/(Loss) on Financial Assets and Liabilities Held for Trading

Particulars	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Embedded						
1. Interest Rate Contracts						
a. Interest Rate Forwards						
b. Interest Rate Swap						
c. Interest Rate Futures						
d. Interest Rate Options Contracts						
2. Foreign Exchange Contracts						
a. Forward Foreign Exchange Contracts						
b. Currency Swap						
c. Foreign Exchange Futures						
d. Foreign Exchange Options Contracts						
3. Equity Contracts						
a. Forwards						
b. Equity Swap						
c. Futures						
d. Equity Options Contracts						
4. Credit Derivatives						
a. Bank as Beneficiary						
b. Bank as Guarantor						
Subtotal						
Liability for Short Position						
1. Resident						
A. Government Securities						
(1) National Government						
(2) LGUs						
(3) GOCC						
a. Social Security Institutions						
b. Financial						
c. Non-Financial						
B. BSP						
C. Banks						
(1) UBs/KBs						
a. Government Banks						
b. Non-Government Banks						
(2) Other Banks						
D. Private Corporations						
(1) Financial						
(2) Non-Financial						
E. Individuals						
2. Non-Resident						
A. OBUs						
B. Others						
Subtotal						
Total Realized Gains/(Losses) from Sale/Redemption						
II. Unrealized Gains/(Losses) from Marking-to-Market						
Held for Trading Securities						
Debt Securities						
1. Resident						
A. Government Securities						
(1) National Government						
(2) LGUs						
(3) GOCC						
a. Social Security Institutions						
b. Financial						
c. Non-Financial						
B. BSP						
C. Banks						
(1) UBs/KBs						
(2) Other Banks						
D. Private Corporations						
(1) Financial						
(2) Non-Financial						

Gain/(Loss) on Financial Assets and Liabilities Held for Trading

Particulars	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
2. Non-Resident						
A. Central Government/Central Banks						
B. Public Sector Entities						
C. Banks						
(1) OBUs						
(2) Other Banks						
D. Corporations						
3. Multilateral Agencies						
Equity Securities						
1. Resident						
A. GOCCs						
a. Financial						
b. Non-Financial						
B. Banks						
(1) UBs/KBs						
a. Government Banks						
b. Non-Government Banks						
(2) Other Banks						
C. Private Corporations						
(1) Financial						
(2) Non-Financial						
2. Non-Resident						
A. Banks						
B. Corporations						
Subtotal						
Financial Derivatives Bought/Sold						
Stand-alone						
1. Interest Rate Contracts						
a. Interest Rate Forwards						
b. Interest Rate Swap						
c. Interest Rate Futures						
d. Interest Rate Options Contracts						
2. Foreign Exchange Contracts						
a. Forward Foreign Exchange Contracts						
b. Currency Swap						
c. Futures Exchange Rate						
d. Foreign Exchange Options Contracts						
3. Equity Contracts						
a. Forwards						
b. Equity Swap						
c. Futures						
d. Equity Options Contracts						
4. Credit Derivatives						
a. Bank as Beneficiary						
b. Bank as Guarantor						
Embedded						
1. Interest Rate Contracts						
a. Interest Rate Forwards						
b. Interest Rate Swap						
c. Interest Rate Futures						
d. Interest Rate Options Contracts						
2. Foreign Exchange Contracts						
a. Forward Foreign Exchange Contracts						
b. Currency Swap						
c. Futures Exchange Rate						
d. Foreign Exchange Options Contracts						

Gain/(Loss) on Financial Assets and Liabilities Held for Trading

Particulars	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
3. Equity Contracts a. Forwards b. Equity Swap c. Futures d. Equity Options Contracts 4. Credit Derivatives a. Bank as Beneficiary b. Bank as Guarantor						
Subtotal						
Liability for Short Position						
1. Resident A. Government Securities (1) National Government (2) LGUs (3) GOCC a. Social Security Institutions b. Financial c. Non-Financial B. BSP C. Banks (1) UBs/KBs a. Government Banks b. Non-Government Banks (2) Other Banks D. Private Corporations (1) Financial (2) Non-Financial E. Individuals 2. Non-Resident A. OBUs B. Others						
Subtotal						
Total Unrealized Gains/(Losses) from Marking-to-Market						
III. Realized Gains/(Losses) from Foreign Exchange Transactions						
Total Trading Gains/(Losses)						

Gains/(Losses) from Sale/Redemption/Derecognition of Non-Trading Financial Assets and Liabilities

Particulars	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
I. Financial Assets						
A. Available-for-Sale Financial Assets						
Debt Securities						
1. Resident						
A. Government Securities						
(1) National Government						
(2) LGUs						
(3) GOCC						
a. Social Security Institutions						
b. Financial						
c. Non-Financial						
B. BSP						
C. Banks						
(1) UBs/KBs						
(2) Other Banks						
D. Private Corporations						
(1) Financial						
(2) Non-Financial						
2. Non-Resident						
A. Government/Central Banks						
B. Public Sector Entities						
C. Banks						
(1) OBUs						
(2) Other Banks						
D. Corporations						
3. Multilateral Agencies						
Equity Securities						
1. Resident						
A. GOCCs						
(1) Financial						
(2) Non-Financial						
B. Banks						
(1) UBs/KBs						
(2) Other Banks						
C. Private Corporations						
(1) Financial						
(2) Non-Financial						
2. Non-Resident						
A. Banks						
B. Corporations						
Total Available-for-Sale Financial Assets						
B. Held-to-Maturity Financial Assets						
1. Resident						
A. Government Securities						
(1) National Government						
(2) LGUs						
(3) GOCC						
a. Social Security Institutions						
b. Financial						
c. Non-Financial						
B. BSP						
C. Banks						
(1) UBs/KBs						
(2) Other Banks						
D. Private Corporations						
(1) Financial						
(2) Non-Financial						
2. Non-Resident						
A. Government/Central Banks						
B. Public Sector Entities						
C. Banks						
(1) OBUs						
(2) Other Banks						
D. Corporations						
3. Multilateral Agencies						
Total Held-to-Maturity Financial Assets						

Gains/(Losses) from Sale/Redemption/Derecognition of Non-Trading Financial Assets and Liabilities

Particulars	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
C. Unquoted Debt Securities Classified as Loans						
1. Resident						
A. Government Securities						
(1) National Government						
(2) LGUs						
(3) GOCC						
a. Social Security Institutions						
b. Financial						
c. Non-Financial						
B. BSP						
C. Banks						
(1) UBs/KBs						
(2) Other Banks						
D. Private Corporations						
(1) Financial						
(2) Non-Financial						
2. Non-Resident						
A. Government/Central Banks						
B. Public Sector Entities						
C. Banks						
(1) OBUs						
(2) Other Banks						
D. Corporations						
3. Multilateral Agencies						
Total Unquoted Debt Securities Classified as Loans						
D. Investments in Non-Marketable Equity Securities						
1. Resident						
A. GOCCs						
(1) Financial						
(2) Non-Financial						
B. Banks						
(1) UBs/KBs						
(2) Other Banks						
C. Private Corporations						
(1) Financial						
(2) Non-Financial						
2. Non-Resident						
A. Banks						
B. Corporations						
Investment in Non-Marketable Equity Securities						
E. Loans and Receivables						
1. Interbank Loans Receivables						
A. Interbank Call Loans Receivable						
(1) Resident Banks						
(a) UBs/KBs						
(b) Others						
(c) Non-bank Financial Institutions with QB Authority						
B. Interbank Term Loans Receivable						
(1) Resident Banks						
(a) UBs/KBs						
(a.1) RBU						
(a.2) FCDU						
(b) Others						
(a.1) RBU						
(a.2) FCDU						
(c) Non-bank Financial Institutions with QB Authority						
(2) Non-Resident Banks						
(a) OBUs						
(b) Others						
2. Loans and Receivables - Others						
Residents						
A. Loans to Government						
(1) National Government						
(2) LGUs						
(3) GOCCs						
(a) Social Security Institutions						
(b) Financial						
(c) Non-Financial						

Gains/(Losses) from Sale/Redemption/Derecognition of Non-Trading Financial Assets and Liabilities

Particulars	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
B. Agrarian Reform / Other Agricultural Loans						
(1) Agrarian Reform Loans						
(2) Other Agricultural Credit Loans						
C. Development Incentive Loans						
(1) Educational Institutions						
(2) Cooperatives						
(3) Hospital and Medical Services						
(4) Socialized and Low Cost Housing						
(a) Contracts to Sell						
(b) Loans to Individuals for Housing Purposes						
(c) Others						
(5) LGUs						
D. Micro-Finance Loans						
E. Small and Medium Enterprise Loans						
(1) Small Scale Enterprises						
(2) Medium Scale Enterprise						
F. Contracts to Sell (Other than those in Item 3.d.1)						
G. Loans to Private Corporations						
(1) Financial						
(2) Non-Financial						
H. Loans to Individuals for Housing Purposes (Other than in Item 3.d.2)						
I. Loans to Individuals for Consumption Purposes						
(1) Credit Card						
(2) Auto Loans						
(3) Others						
J. Loans to Individuals for Other Purposes						
Non-Residents						
A. Central Government/Central Banks						
B. Public Sector Entities						
C. Loans to Corporations						
D. Loans to Individuals						
Total Loans and Receivables-Others						
F. Investments in Unconsolidated Subsidiaries, Associates and Joint Ventures						
Total Gains/(Losses) from Sale/Redemption/Derecognition of Financial Assets						
II. Gains/(Losses) from Derecognition of Financial Liabilities						
Total Non-Trading Gains/(Losses)						

Compensation/Fringe Benefits

Particulars	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
(1) Salaries and Wages						
(2) Fringe Benefits						
(a) Directors						
(b) Officers and Employees						
(3) Director's Fees						
(4) SSS, Philhealth and Employees' Compensation Premium and Pag-IBIG Fund Contributions						
(5) Medical, Dental and Hospitalization						
(6) Contribution to Retirement/Provident Fund						
(7) Provision for Pensions and Other Post Retirement Benefits Expense						
Total						

Other Administrative Expenses

Particulars	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
(1) Rent						
(2) Power, Light and Water						
(3) Postage, Telephone, Cables and Telegrams						
(4) Repairs and Maintenance						
(5) Security, Clerical, Messengerial and Janitorial Services						
(6) Information Technology Expenses						
(7) Supervision Fees						
(8) Insurance Expenses						
(a) PDIC						
(b) PCIC						
(c) Others						
(9) Fees and Commissions Expenses						
(10) Management and Other Professional Fees						
(11) Representation and Entertainment						
(12) Traveling Expenses						
(13) Fuel and Lubricants						
(14) Advertising and Publicity						
(15) Membership Fees and Dues						
(16) Donations and Charitable Contributions						
(17) Periodicals and Magazines						
(18) Documentary Stamps Used						
(19) Stationery and Supplies Used						
(20) Fines, Penalties and Other Charges						
(21) Litigation Expenses						
(22) Other Expenses*						
(a)						
(b)						
(c)						
Total						

*Indicate those that comprise at least 25% of total Other Administrative Expenses

Depreciation/Amortization Expense

Particulars	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
I. Depreciation						
A. Bank Premises, Furniture, Fixture and Equipment						
(1) Buildings						
(2) Furniture and Fixtures						
(3) IT Equipment						
(4) Other Office Equipment						
(5) Transportation Equipment						
(6) Leasehold Rights and Improvements						
(7) Bank Premises, Furniture, Fixture and Equipment Under Finance Lease						
(a) Buildings						
(b) Furniture and Fixtures						
(c) IT Equipment						
(d) Other Office Equipment						
(e) Transportation Equipment						
(8) Revaluation Increment						
(a) Buildings						
(b) Furniture and Fixtures						
(d) IT Equipment						
(e) Other Office Equipment						
(f) Transportation Equipment						
(g) Bank Premises, Furniture, Fixture and Equipment Under Finance Lease						
(1) Buildings						
(2) Furniture and Fixtures						
(3) IT Equipment						
(4) Other Office Equipment						
(5) Transportation Equipment						
B. ROPA						
(1) Buildings						
(2) Other non-financial assets acquired						
Subtotal						
IB. Amortization						
(1) Other Intangible Assets						
Total Depreciation and Amortization Expense						

Impairment Loss

Particulars	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
A. Investment in Subsidiaries, Associates and Joint Ventures						
B. Bank Premises, Furniture, Fixture and Equipment						
(1) Land						
(2) Buildings						
(3) Furniture and Fixtures						
(4) IT Equipment						
(5) Other Office Equipment						
(6) Transportation Equipment						
(7) Leasehold Rights and Improvements						
(8) Lease						
(a) Buildings						
(b) Furniture and Fixtures						
(c) IT Equipment						
(d) Other Office Equipment						
(e) Transportation Equipment						
(9) Revaluation Increment						
(a) Buildings						
(b) Furniture and Fixtures						
(d) IT Equipment						
(e) Other Office Equipment						
(f) Transportation Equipment						
(g) Bank Premises, Furniture, Fixture and Equipment Under Finance Lease						
(1) Buildings						
(2) Furniture and Fixtures						
(3) IT Equipment						
(4) Other Office Equipment						
(5) Transportation Equipment						
Subtotal						
C. ROPA						
(1) Land						
(2) Buildings						
(3) Other non-financial assets acquired						
Subtotal						
D. Intangibles						
(1) Goodwill						
(2) Other Intangible Assets						
Subtotal						
Total						

Off- Balance Sheet

Particulars	Peso Accounts	Foreign Regular		FCDU/EFCDU		Notional Amount
		In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Resident						
(1) Guarantees Issued						
(2) Financial Standby Letters of Credit						
(a) Domestic						
(b) Foreign						
(3) Performance Standby Letters of Credit						
(a) Domestic						
(b) Foreign						
(4) Commercial Letters of Credit						
(a) Sight LCs						
(i) Domestic						
(ii) Foreign						
(b) Usance LCs						
(i) Domestic						
(ii) Foreign						
(c) Deferred LCs						
(i) Domestic						
(ii) Foreign						
(d) Revolving LCs						
(i) Domestic						
(ii) Foreign						
(5) Trade Related Guarantees						
(a) LCs Confirmed						
(b) Shipment Bond/Airway Bills						
(6) Commitments						
(a) Underwritten Accounts Unsold						
(b) Committed Credit Lines for Commercial Papers Issued						
(c) Credit Card Lines						
(d) Others						
(7) Spot Foreign Exchange Contracts						
(a) Bought						
(b) Sold						
(8) Derivatives						
(9) Others						
a. Late Deposit/Payment Received						
b. Inward Bills for Collection						
c. Outward Bills for Collection						
d. Traveller's Check Unsold						
e. Trust Department Accounts						
f. Items Held for Safekeeping						
g. Items Held as Collateral						
h. Deficiency Claims Receivable						
i. Others (specify)						
Non-Resident						
(1) Guarantees Issued						
(2) Financial Standby Letters of Credit-Foreign						
(3) Performance Standby Letters of Credit-Foreign						
(4) Commitments						
(a) Underwritten Accounts Unsold						
(b) Committed Credit Lines for Commercial Papers Issued						
(c) Credit Card Lines						
(d) Others						
(5) Spot Foreign Exchange Contracts						
(a) Bought						
(b) Sold						
(6) Derivatives						
(7) Others						
a. Late Deposit/Payment Received						
b. Inward Bills for Collection						
c. Outward Bills for Collection						
d. Traveller's Check Unsold						
e. Trust Department Accounts						
f. Items Held for Safekeeping						
g. Items Held as Collateral						
h. Deficiency Claims Receivable						
i. Others (specify)						
Total						

Compliance with Section X347 of MORB

Particulars	Amount	Fully Secured	Not Fully Secured
A. Standby Letters of Credit			
(1) Guarantees Issued			
(2) Financial Standby Letters of Credit			
(a) Domestic			
(b) Foreign			
(3) Performance Standby Letters of Credit			
(a) Domestic			
(b) Foreign			
Total			
B. Net Amount Subject to Ceiling			
C. Networth/Unimpaired Capital and Surplus			
D. Ratio of B to C (not to exceed 50%)			

Residual Maturity
Performing Financial Assets and Financial Liabilities
Peso, Foreign Regular and Foreign Offices Accounts
(Amounts in PHP)

Maturity	Up to one month	Over one month to three months	Over three months to 12 months	Over one year to three years	Over three years to five years	Over five years to 15 years	Over 15 years	Total
Asset Accounts								
(1) Due from Other Banks								
(2) Financial Assets Held for Trading (excluding equity securities)								
(a) National Government Securities								
(b) Other Securities								
(3) Financial Assets Designated at Fair Value through Profit or Loss (excluding equity securities)								
(a) National Government Securities								
(b) Other Securities								
(4) Financial Assets Available-for-Sale (excluding equity securities)								
(a) National Government Securities								
(b) Other Securities								
(5) Held-to-Maturity Financial Assets								
(a) National Government Securities								
(b) Other Securities								
(6) Unquoted Debt Securities Classified as Loans								
(a) National Government Securities								
(b) Other Securities								
(7) Loans and Receivables								
(8) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions								
(9) Derivatives with Positive Fair Value Held for Hedging								
(10) Accrued Interest Income from Financial Assets								
(11) Sales Contract Receivable								
(12) Due from H.O./Branches/Agencies Abroad (Philippine branch of a foreign bank)								
Total Asset Accounts								

Residual Maturity
Performing Financial Assets and Financial Liabilities
Peso, Foreign Regular and Foreign Offices Accounts
(Amounts in PHP)

Maturity	Up to one month	Over one month to three months	Over three months to 12 months	Over one year to three years	Over three years to five years	Over five years to 15 years	Over 15 years	Total
Liability Accounts								
(1) Financial Liabilities Held for Trading								
(2) Financial Liabilities Designated at Fair Value through Profit or Loss								
(3) Deposit Liabilities								
(4) Bills Payable								
(5) Bonds Payable								
(6) Unsecured Subordinated Debt								
(7) Redeemable Preferred Shares								
(8) Derivatives with Negative Fair Value Held for Hedging								
(9) Accrued Interest Expense on Financial Liabilities								
(10) Finance Lease Payment Payable								
(11) Due to H.O./Branches/Agencies Abroad (Philippine branch of a foreign bank)								
Total Liability Accounts								
Net								

Residual Maturity
Performing Financial Assets and Financial Liabilities
FCDU/EFCDU
(Amounts in USD)

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Maturity	Up to one month	Over one month to three months	Over three months to 12 months	Over one year to three years	Over three years to five years	Over five years to 15 years	Over 15 years	Total
Asset Accounts								
(1) Due from Other Banks								
(2) Financial Assets Held for Trading (excluding equity securities)								
(a) National Government Securities								
(b) Other Securities								
(3) Financial Assets Designated at Fair Value through Profit or Loss (excluding equity securities)								
(a) National Government Securities								
(b) Other Securities								
(4) Financial Assets Available-for-Sale (excluding equity securities)								
(a) National Government Securities								
(b) Other Securities								
(5) Held-to-Maturity Financial Assets								
(a) National Government Securities								
(b) Other Securities								
(6) Unquoted Debt Securities Classified as Loans								
(a) National Government Securities								
(b) Other Securities								
(7) Loans and Receivables								
(8) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions								
(9) Derivatives with Positive Fair Value Held for Hedging								
(10) Accrued Interest Income from Financial Assets								
(11) Sales Contract Receivable								
(12) Due from H.O./Branches/Agencies Abroad (Philippine branch of a foreign bank)								
Total Asset Accounts								

Residual Maturity
Performing Financial Assets and Financial Liabilities
FCDU/EFCDU
(Amounts in USD)

Schedule 39a
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Maturity	Up to one month	Over one month to three months	Over three months to 12 months	Over one year to three years	Over three years to five years	Over five years to 15 years	Over 15 years	Total
Liability Accounts								
(1) Financial Liabilities Held for Trading								
(2) Financial Liabilities Designated at Fair Value through Profit or Loss								
(3) Deposit Liabilities								
(4) Bills Payable								
(5) Bonds Payable								
(6) Unsecured Subordinated Debt								
(7) Redeemable Preferred Shares								
(8) Derivatives with Negative Fair Value Held for Hedging								
(9) Accrued Interest Expense on Financial Liabilities								
(10) Finance Lease Payment Payable								
(11) Due to H.O./Branches/Agencies Abroad (Philippine branch of a foreign bank)								
Total Liability Accounts								
Net								

Repricing
Performing Financial Assets and Financial Liabilities
Peso, Foreign Regular and Foreign Offices Accounts
(Amounts in PHP)

Maturity	Up to one month	Over one month to three months	Over three months to 12 months	Over one year to three years	Over three years to five years	Over five years to 15 years	Over 15 years	Total
Asset Accounts								
(1) Due from Other Banks								
(2) Financial Assets Held for Trading (excluding equity securities)								
(a) National Government Securities								
(b) Other Securities								
(3) Financial Assets Designated at Fair Value through Profit or Loss (excluding equity securities)								
(a) National Government Securities								
(b) Other Securities								
(4) Financial Assets Available-for-Sale (excluding equity securities)								
(a) National Government Securities								
(b) Other Securities								
(5) Held-to-Maturity Financial Assets								
(a) National Government Securities								
(b) Other Securities								
(6) Unquoted Debt Securities Classified as Loans								
(a) National Government Securities								
(b) Other Securities								
(7) Loans and Receivables								
(8) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions								
(9) Derivatives with Positive Fair Value Held for Hedging								
(10) Accrued Interest Income from Financial Assets								
(11) Sales Contract Receivable								
(12) Due from H.O./Branches/Agencies Abroad (Philippine branch of a foreign bank)								
Total Asset Accounts								
Liability Accounts								

Repricing
Performing Financial Assets and Financial Liabilities
Peso, Foreign Regular and Foreign Offices Accounts
(Amounts in PHP)

Maturity	Up to one month	Over one month to three months	Over three months to 12 months	Over one year to three years	Over three years to five years	Over five years to 15 years	Over 15 years	Total
(1) Financial Liabilities Held for Trading								
(2) Financial Liabilities Designated at Fair Value through Profit or Loss								
(3) Deposit Liabilities								
(4) Bills Payable								
(5) Bonds Payable								
(6) Unsecured Subordinated Debt								
(7) Redeemable Preferred Shares								
(8) Derivatives with Negative Fair Value Held for Hedging								
(9) Accrued Interest Expense on Financial Liabilities								
(10) Finance Lease Payment Payable								
(11) Due to H.O./Branches/Agencies Abroad (Philippine branch of a foreign bank)								
Total Liability Accounts								
Net								

Repricing
Performing Financial Assets and Financial Liabilities
FCDU/EFCDU
(Amounts in USD)

Maturity	Up to one month	Over one month to three months	Over three months to 12 months	Over one year to three years	Over three years to five years	Over five years to 15 years	Over 15 years	Total
Asset Accounts								
(1) Due from Other Banks								
(2) Financial Assets Held for Trading (excluding equity securities)								
(a) National Government Securities								
(b) Other Securities								
(3) Financial Assets Designated at Fair Value through Profit or Loss (excluding equity securities)								
(a) National Government Securities								
(b) Other Securities								
(4) Financial Assets Available-for-Sale (excluding equity securities)								
(a) National Government Securities								
(b) Other Securities								
(5) Held-to-Maturity Financial Assets								
(a) National Government Securities								
(b) Other Securities								
(6) Unquoted Debt Securities Classified as Loans								
(a) National Government Securities								
(b) Other Securities								
(7) Loans and Receivables								
(8) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions								
(9) Derivatives with Positive Fair Value Held for Hedging								
(10) Accrued Interest Income from Financial Assets								
(11) Sales Contract Receivable								
(12) Due from H.O./Branches/Agencies Abroad (Philippine branch of a foreign bank)								
Total Asset Accounts								

Repricing
Performing Financial Assets and Financial Liabilities
FCDU/EFCDU
(Amounts in USD)

Maturity	Up to one month	Over one month to three months	Over three months to 12 months	Over one year to three years	Over three years to five years	Over five years to 15 years	Over 15 years	Total
Liability Accounts								
(1) Financial Liabilities Held for Trading								
(2) Financial Liabilities Designated at Fair Value through Profit or Loss								
(3) Deposit Liabilities								
(4) Bills Payable								
(5) Bonds Payable								
(6) Unsecured Subordinated Debt								
(7) Redeemable Preferred Shares								
(8) Derivatives with Negative Fair Value Held for Hedging								
(9) Accrued Interest Expense on Financial Liabilities								
(10) Finance Lease Payment Payable								
(11) Due to H.O./Branches/Agencies Abroad (Philippine branch of a foreign bank)								
Total Liability Accounts								
Net								

**Investment in Debt Instruments Issued by LGUs and Loans Granted to LGUs
(Net Carrying Amount)**

Name of Issuing/Borrowing LGUs	Investment in Debt Securities Issued by LGUs ^{1/}					Loans and Receivables- Others Granted to LGUs ^{2/}	Total
	Held for Trading	Designated at Fair Value through Profit & Loss	Available for Sale	Held to Maturity	Unquoted Debt Securities Classified as Loans	Peso Accounts	
A. Provincial							
(1)							
(2)							
(3)							
(4)							
(5)							
B. City							
(1)							
(2)							
(3)							
(4)							
(5)							
C. Municipal							
(1)							
(2)							
(3)							
(4)							
(5)							
Total							

^{1/}Should tally with investment in debt securities issued by LGUs under HFT, DFVPL, AFS, HTM and Unquoted Debt Securities classified as Loans categories

^{2/}Should tally with total loans extended to LGUs under Development Incentive Loans