



BANGKO SENTRAL NG PILIPINAS

OFFICE OF THE GOVERNOR

CIRCULAR NO. 850
Series of 2014

Subject: Report on Cross-Border Financial Positions of Banks

The Monetary Board, in its Resolution No. 1228 dated 7 August 2014, approved the issuance of the attached Report on Cross-Border Financial Positions.

The Report on Cross-Border Financial Positions is designed to measure and monitor the cross-border financial claims and liabilities of universal and commercial banks (U/KBs) and their subsidiary thrift banks (TBs) to provide the BSP with a comprehensive view of potential financial risks and transmission channels emanating from foreign counterparties of Philippine banks.

The following guidelines shall cover the submission of the Report:

1. Coverage

All U/KBs and their subsidiary TBs shall submit the Report on Cross-Border Financial Positions on a solo basis in accordance with the Guidelines on the Completion of the Report (Annex A).

2. Reportorial Requirements

The Report on Cross-Border Financial Positions shall be considered a Category B report and shall be implemented in 2 phases:

- a. Phase 1 – U/KBs and their subsidiary TBs shall submit an initial, one-time report on their total cross-border financial position according to geographic region/country and currency within 120 calendar days after the initial reference date of 30 September 2014 using the template in Annex B.
- b. Phase 2 – U/KBs and their subsidiary TBs shall submit a quarterly report on their cross-border financial positions which shall be categorized according to the sector of their non-resident counterparty within a country as defined in Annex A. A separate sheet shall be submitted for each sector using the template provided in Annex C. This sectoral report shall replace the initial report required under

Phase 1 and shall be submitted within 30 banking days from end of reference quarter starting 31 March 2015.

Appendix 6 of the MORB on the list of reports required of banks is hereby amended to include the Report on Cross-Border Financial Positions of Banks as follows:

A. UBs/KBs				
Report Category	Report Title	Frequency	Submission Deadline	Submission Procedure
B	Report on Cross-Border Financial Positions (Phase 1)	One-time	Within 120 calendar days from 30 September 2014	By electronic mail to SDC SDCKB-RCBP@bsp.gov.ph
B	Report on Cross-Border Financial Positions	Quarterly ^{1/}	Within 30 banking days from end of reference quarter	By electronic mail to SDC SDCKB-RCBP@bsp.gov.ph
B. TBs				
B	Report on Cross-Border Financial Positions (Phase 1) ^{2/}	One-time	Within 120 calendar days from 30 September 2014	By electronic mail to SDC SDCKB-RCBP@bsp.gov.ph
B	Report on Cross-Border Financial Positions ^{2/}	Quarterly ^{1/}	Within 30 banking days from end of reference quarter	By electronic mail to SDC SDCKB-RCBP@bsp.gov.ph

^{1/} Starting 31 March 2015 reference period

^{2/} For TBs which are subsidiaries of UBs and KBs

3. Late and/or erroneous reporting of the said report shall be subject to penalties prescribed under Subsection X192.2 of the Manual of Regulations for Banks (MORB) for Category B reports.
4. Mode and Manner of Submission

Specific guidelines on the mode and manner of submission of the Report on Cross-Border Financial Positions in the Philippines shall be covered by a separate memorandum issuance.

The Report on Cross-Border Financial Positions of Banks shall become effective starting with the 30 September 2014 quarter-end report for Phase 1 implementation and with the 31 March 2015 quarter-end report for Phase 2 implementation.

FOR THE MONETARY BOARD:



DIWA C. GUINIGUNDO
Officer-in-Charge

8 September 2014

Guidelines on the Completion of the Report on Cross-Border Financial Positions¹

Universal and commercial banks (U/KBs) and their subsidiary thrift banks (TBs) shall report their cross-border financial claims² from and financial liabilities³ to non-residents and multilateral agencies according to geographic region/country, sector and currency on a solo basis. Foreign offices or branches abroad shall classify their non-resident counterparties from the perspective of the foreign bank/branch or domestic bank.

Classification

1. Geographic Region/Country Classification – Report financial claims and liabilities according to geographic region/country of residence of the counterparty. Financial claims and liabilities which cannot be classified according to country shall be reported in the “Others” section of the geographic region.

Geographic regions consist of (a) Asia-Pacific, (b) Europe, (c) North America, (d) Offshore Centers⁴, (e) Africa and Middle East, and (f) Latin America and Caribbean.

Financial exposures to multilateral agencies shall be reported under a separate category and shall not be classified according to geographic region/country. For the Report on Cross-Border Financial Positions, multilateral agencies shall refer to international organizations as defined under the Bank for International Settlements’ (BIS’) guidelines for reporting international banking statistics. An exhaustive list can be found at the BIS website on international banking statistics.⁵

2. Sectoral Classification – Report financial claims and financial liabilities according to sectoral classification of the non-resident counterparty which can either be a bank, a non-bank financial institution or from a non-financial sector, as follows:

¹ Based on Bank for International Settlements (2013). *Guidelines for reporting the BIS international locational banking statistics*.

² Consistent with the definition of the Bank for International Settlements in its international banking statistics, cross-border claims consist of loans and deposits to banks and non-banks, holding of securities and other claims.

³ Consistent with the definition of the BIS, cross-border liabilities consists of loans and deposits from banks and non-banks, own issues of debt securities, and other liabilities.

⁴ As defined by the BIS, offshore centers refer to “countries with banking sectors dealing primarily with non-residents and/or in foreign currency on a scale out of proportion to the size of the host economy.”

⁵ <http://www.bis.org/statistics/bankstatsguide.pdf>

- a. **Banks** – This refers to all banks as defined under existing laws and regulations in the countries in which the said entities are located. It also includes financial exposures to/from the following institutions:
 - i. **Central Bank/Official Monetary Authority** – This refers to the national financial institution 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.
 - ii. **Related Entities** – This refers to the reporting bank's related entities that are situated abroad, namely:
 - a. Branches, agencies and offices, including head office, in the case of foreign banks/branches,
 - b. Controlling parent institution of the reporting bank regardless of its sectoral classification; and
 - c. Subsidiaries that are directly or indirectly majority-owned by the domestic bank and/or head office, in the case of foreign banks.
 - iii. **Foreign Offices** – This refers to foreign branches/offices of domestic banks.

Amounts reported in the "Total" columns refer to positions vis-à-vis banks and the aforementioned entities.

- b. **Non-Bank Financial Institutions** – This refers to public sector entities or private corporations that are engaged in financial intermediation or in auxiliary financial activities that are closely related to financial intermediation, but are not classified as banks. It also includes export credit agencies.
- c. **Non-Financial Sector** – This refers to the central government, public sector entities that are non-financial in nature, non-financial private corporations, and individuals.

The covered banks shall report financial claims and liabilities vis-à-vis multilateral agencies according to sectoral classification as prescribed by the BIS' guidelines for reporting international banking statistics.

Exposures that cannot be allocated by sector shall be reported in the Unallocated template.

3. **Currency Classification** – Report financial claims and liabilities to non-residents according to the currency in which they are denominated following the minimum recommended currency breakdown of the BIS for international locational banking statistics, namely, US dollar, Pound sterling, Swiss franc, Euro, Japanese yen and the Philippine peso. These positions shall be reported in US dollars at the exchange rate prevailing as of reporting date using the Philippine Dealing System (PDS) Peso/US Dollar closing rate and the New York US Dollar/Third Currencies closing rate.

Relevant Financial Accounts

4. Report financial claims and liabilities in accordance with prudential reporting standards, gross of their related allowance for credit losses, if applicable. All amounts must be in absolute figures, including two decimal places.
5. The following financial claims and liabilities, as defined in the Financial Reporting Package (FRP) shall be reported in the data template:
 - a. **Financial Assets**
 - i. **Foreign Currency Cash on Hand (FCOH)** – Report FCOH as claims against the country of the issuing central bank/official monetary authority. Banks' holdings of Euro notes and coins shall be reported as claims on the European Central Bank, which shall be reported under Germany for the country classification.
 - ii. **Checks and Other Cash Items (COCI)** – Report COCI according to the geographic region/country of the drawee institution.
 - iii. **Due From Other Banks** – Report the amount of Due From Other Banks according to counterparty bank.
 - iv. **Debt and Equity Securities** – Report debt and equity securities according to the issuer of the security.
 1. **Debt and Equity Securities Held for Trading (HFT)** – Report the fair value of securities HFT.
 2. **Financial Assets Designated at Fair Value through Profit or Loss (FA DFVPL)** – Report the fair value of FA DFVPL.
 3. **Available-for-Sale (AFS) Financial Assets** – Report the carrying amount of debt and equity securities classified as AFS financial assets, gross of allowance for credit losses.

4. Held-to-Maturity (HTM) Financial Assets – Report the amortized cost of debt securities classified as HTM financial assets.
 5. Unquoted Debt Securities Classified as Loans (UDSCL) – Report the amortized cost of debt securities classified as UDSCL.
 6. Investments in Non-Marketable Equity Securities (INMES) – Report the cost of INMES.
- v. Derivatives with Positive Fair Value Held for Trading – Report the positive fair value of derivatives according to counterparty. Foreign exchange (FX) derivatives shall be reported in the currency in which the derivatives are to be redeemed or settled.
 - vi. Liability for Short Position – Report the obligation of the bank to return securities purchased/borrowed from the seller/lender under Reverse Repurchase Agreements/Certificates of Assignment/Participation with Recourse/Securities Lending and Borrowing Agreements, which the former sold to third parties as a reduction in debt and equity securities classified according to seller/lender of security.
 - vii. Loan Portfolio – Report amortized cost of loans according to borrower:
 1. Interbank Loans Receivable
 2. Loans and Receivables-Others
 3. Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse and Securities Lending and Borrowing Transactions
 - viii. Derivatives with Positive Fair Value Held for Hedging - Report the positive fair value of derivatives according to counterparty. FX derivatives shall be reported in the currency in which the derivatives are to be redeemed or settled.
 - ix. Sales Contract Receivable (SCR) – Report the amortized cost of SCR arising from the sale of assets acquired in settlement of loans through foreclosure or dation in payment on installment according to buyer of the property.
 - x. Accrued Interest Income from Financial Assets – Report the amount of accrued interest income from financial assets according to the counterparty of the related underlying financial asset.

- xi. Equity Investment in Subsidiaries, Associates and Joint Ventures – Report the adjusted cost of equity investments according to the issuer of the security.
- xii. Other Financial Assets – Report the amount of financial claims against non-residents, covering the following accounts, as applicable:
 - 1. Servicing Assets
 - 2. Accounts Receivable
 - 3. Dividends Receivable
 - 4. Deficiency Judgment Receivable
 - 5. Sinking Fund
 - 6. Shortages
 - 7. Foreign Currency Notes and Coins on Hand not Acceptable as International Reserves – Report this account according to the geographic region/country of the of the issuing central bank/official monetary authority.
 - 8. Foreign Currency Checks and Other Cash Items not Acceptable as International Reserves – Report this account according to the geographic region/country of the drawee institution.
 - 9. Miscellaneous Checks and Other Cash Items
 - 10. Petty Cash Fund – Report this account according to the geographic region/country of the branch/agency abroad where petty cash is situated.
 - 11. Deposits with Closed Banks/Banks in Liquidation
 - 12. Miscellaneous Financial Assets
- xiii. Inter-office Float Items (with Foreign Offices for Domestic Banks) – Report the debit balance difference between the Due to Head Office/Branches/Agencies and Due from Head Office/Branches/Agencies accounts of branches and agencies located abroad of domestic banks. Amounts shall be reported according to the geographic region/country of the branch/agency abroad as “Foreign Offices” under the “Bank” sector.
- xiv. Due From Head Office/Branches/Agencies Abroad (Philippine branch of a foreign bank) – Report the amount of Due From Head Office/Branches/Agencies Abroad between foreign bank branches and their head office, branches, agencies abroad. Amounts shall be reported according to the geographic region/country of the branch/agency abroad as “Related Entities” under the “Bank” sector.

b. Financial Liabilities

- i. Derivatives with Negative Fair Value Held for Trading – Report the negative fair value of derivatives according to counterparty. FX derivatives shall be reported in the currency in which the derivatives are to be redeemed or settled.
- ii. Financial Liabilities Designated at Fair Value through Profit of Loss (DFVPL) – Report the fair value of financial liabilities DFVPL according to lender.
- iii. Deposit Liabilities – Report the amortized cost of deposit liabilities according to depositor.
- iv. Due to Other Banks – Report the amount of Due to Other Banks according to counterparty bank.
- v. Bills Payable – Report the amortized cost of bills payable according to lender, broken down into the following accounts:
 1. Interbank loans payable
 2. Repurchase agreement
 3. Securities lending/borrowing agreements
 4. Other bills payable
- vi. Bonds Payable – Report the amortized cost of bonds payable according to holder. Bonds payable with maturity of up to 12 months and those with maturity exceeding 12 months shall be separately reported.
- vii. Unsecured Subordinated Debt (UnSD) – Report the amortized cost of UnSD according to holder. UnSD with maturity of up to 12 months and those with maturity exceeding 12 months shall be separately reported.
- viii. Redeemable Preferred Shares – Report the amortized cost of redeemable preferred shares according to holder. Redeemable preferred shares with maturity of up to 12 months and those with maturity exceeding 12 months shall be separately reported.
- ix. Derivatives with Negative Fair Value Held for Hedging – Report the negative fair value of derivatives according to counterparty. FX derivatives shall be reported in the currency in which the derivatives are to be redeemed or settled.

- x. **Accrued Interest Expense on Financial Liabilities** – Report the amount of accrued interest expense on financial liabilities according to the counterparty of the related financial liability.
- xi. **Finance Lease Payment Payable** – Report the amount of future lease payments payable under finance leases according to lessee.
- xii. **Treasurer/Cashier/Manager's Checks** – Report the amount of treasurer/cashier/manager's checks payable according to designated beneficiaries.
- xiii. **Payment Orders Payable** – Report the amount of payment orders payable according to designated beneficiaries.
- xiv. **Margin Deposits on Letters of Credit (LC) and Customers' Liability on Bills/Drafts under LCs and/or Trust Receipt** – Report the amount of non-interest bearing deposits or margin deposits on commercial letters of credit arising from movement of goods or services according to depositor.
- xv. **Cash Letters of Credit** – Report the amount of import letters of credit issued where the importer pays 100 percent in Philippine pesos.
- xvi. **Outstanding Acceptances Executed by or for Account of this Bank** – Report the amount of liabilities according to correspondent bank arising from customer trade, which calls for time drafts payable within a specified number of days from the date of presentation of the beneficiary, for which the bank has given accommodations in the form of acceptance credit.
- xvii. **Unearned Income** – Report the unearned portion of income received according to recipient. This includes rentals received in advance.
- xviii. **Other Financial Liabilities** – Report the amount of financial liabilities to non-residents, covering the following accounts, as applicable:
 - 1. **Other Taxes and Licenses Payable** – Report the amount of taxes and licenses payable to non-residents.
 - 2. **Servicing Liabilities**
 - 3. **Dividends Payable**
 - 4. **Accounts Payable**
 - 5. **Deposit for Stock Subscription** – Report according to the geographic region/country of the stockholder/subscriber
 - 6. **Miscellaneous Liabilities**

- xix. **Inter-Office Float Items (with Foreign Offices for Domestic Banks) –** Report the credit balance difference between the Due to Head Office/Branches/Agencies and Due from Head Office/Branches/Agencies accounts of branches and agencies located abroad. Amounts shall be reported according to the geographic region/country of the branch/agency abroad as “Foreign Offices” under the “Bank” sector.
 - xx. **Due To Head Office/Branches/Agencies Abroad (Philippine branch of a foreign bank) –** Report the amount of Due To Head Office/Branches/Agencies Abroad between foreign bank branches and their head office, branches, agencies abroad. Amounts shall be reported according to the geographic region/country of the branch/agency abroad as “Related Entities” under the “Bank” sector.
- c. **Equity Issuance –** Report the amount received as equity or paid-in capital from non-resident stockholders:
- i. **Paid-In Capital Stock**
 - ii. **Additional Paid-In Capital**
 - iii. **Other Equity Instruments**
 - 1. **Hybrid Tier 1**
 - 2. **Equity Component of Compound Financial Instruments**
 - iv. **Deposit for Stock Subscription**
 - v. **Assigned Capital –** Report the amount of capital permanently assigned by a foreign bank to its branches operating in the Philippines pursuant to Section 4 of R.A. No. 7721. This amount shall be reported according to the geographic region/country classification of the head office of the foreign bank branch as “Related Entities” under the “Bank” sector.
- d. **In the case of foreign bank subsidiaries, report amounts under the following accounts as a financial liability (if a positive amount), or a financial claim (if a negative amount), according to the geographic region/country classification of the controlling parent institution of the foreign bank subsidiary as “Related Entities” under the “Bank” sector:**
- i. **Undivided Profits**
 - ii. **Retained Earnings (Retained Earnings - Reserve and Retained Earnings - Free account)**

Category: B

Deadline: 120 calendar days from 30 September 2014

Submission: Soft copy for e-mail to SDC SDCKB-RCBP@bsp.gov.ph

FOR UNIVERSAL/COMMERCIAL BANKS AND SUBSIDIARY THRIFT BANKS

Name of Bank		Code
Address		

REPORT ON CROSS-BORDER FINANCIAL POSITIONS (Phase 1)
(Solo Report)

As of	
	(Reference Quarter)

REPUBLIC OF THE PHILIPPINES)
_____) S.S.

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

Authorized Signatory

SUBSCRIBED AND SWORN TO BEFORE ME this _____ day of _____
_____ 20 __, affiant exhibiting to me his
Valid ID No. _____ issued at _____
on _____ 20 ____.

Notary Public
Until December 31, 201 _____
PTR No. _____
Place _____

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

Report on Cross-Border Financial Positions

Original Currency: USD, Pound Sterling, Swiss Franc, Euro, Yen, Other Foreign Currency, Peso

In US Dollars

Accounts	GEOGRAPHICAL REGION	
	Country	Multilateral Agencies
	Total	Total
CLAIMS		
Foreign Currency Cash on Hand		
Checks and Other Cash Items		
Due From Other Banks		
Debt Securities:		
Financial Assets Held for Trading		
Financial Assets Designated at Fair Value Through Profit or Loss		
Available-for-Sale Financial Assets		
Held-to-Maturity Financial Assets		
Unquoted Debt Securities Classified as Loans		
Equity Securities:		
Financial Assets Held for Trading		
Financial Assets Designated at Fair Value Through Profit or Loss		
Available-for-Sale Financial Assets		
Investments in Non-Marketable Equity Securities		
Derivatives with Positive Fair Value Held for Trading		
Less: Liability for Short Position		
Interbank Loans Receivable		
Loans and Receivables-Others		
Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse and Securities Lending and Borrowing Transactions		
Derivatives with Positive Fair Value Held for Hedging		
Sales Contract Receivable - Net of Amortization		
Accrued Interest Income from Financial Assets		
Equity Investment in Subsidiaries, Associates and Joint Ventures		
Other Financial Assets		
Inter-office Float Items (with Foreign Offices for Domestic Banks)		
Due from Head Office/Branches/Agencies Abroad (Philippine branch of a foreign bank)		
LIABILITIES		
Derivatives with Negative Fair Value Held for Trading		
Financial Liabilities Designated at Fair Value through Profit of Loss		
Deposit Liabilities		
Due to Other Banks		
Bills Payable		
a. Interbank Loans Payable		
b. Repurchase Agreements		
c. Securities Lending/Borrowing Agreement		
d. Other Bills Payable		
Bonds Payable		
a. With maturity of 12 months or less		
b. With maturity greater than 12 months		
Unsecured Subordinated Debt		
a. With maturity of 12 months or less		
b. With maturity greater than 12 months		
Redeemable Preferred Shares		
a. With maturity of 12 months or less		
b. With maturity greater than 12 months		
Derivatives with Negative Fair Value Held for Hedging		
Accrued Interest Expense on Financial Liabilities		
Finance Lease Payment Payable		
Treasurer/Cashier/Manager's Checks		
Payment Orders Payable		
Margin Deposits on LCs and Customers' Liability on Bills/Drafts under LCs and/or TRs		
Cash Letters of Credit		
Outstanding Acceptances Executed by or for Account of this Bank		
Unearned Income		
Other Financial Liabilities		
Inter-Office Float Items (with Foreign Offices for Domestic Banks)		
Due to Head Office/Branches/Agencies Abroad (Philippine branch of a foreign bank)		
ASSIGNED CAPITAL		
Paid in Capital Stock		
Additional Paid in Capital		
Other Equity Instruments		
Deposits for Stock Subscription		
Assigned capital		
<i>For foreign bank subsidiaries only:</i>		
Undivided Profits		
Retained Earnings		

Category: B

Deadline: 30 banking days after end of reference quarter

Submission: Soft copy for e-mail to SDC
SDCKB-RCBP@bsp.gov.ph

FOR UNIVERSAL/COMMERCIAL BANKS AND SUBSIDIARY THRIFT BANKS

Name of Bank		Code
Address		

REPORT ON CROSS-BORDER FINANCIAL POSITIONS
(Solo Report)

As of	(Reference Quarter)
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REPUBLIC OF THE PHILIPPINES)
_____) S.S.

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

Authorized Signatory

SUBSCRIBED AND SWORN TO BEFORE ME this _____ day of _____
20 __, affiant exhibiting to me his
Valid ID No. _____ issued at _____
on _____ 20 ____.

Notary Public
Until December 31, 201 _____
PTR No. _____
Place _____

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

Original Currency: USD, Pound Sterling, Swiss Franc, Euro, Yen, Other Foreign Currency, Peso

Accounts	GEOGRAPHICAL REGION					Multilateral Agencies
	Country					
	Bank	Central Bank	Related Entities	Foreign Offices	Total	Total
CLAIMS						
Foreign Currency Cash on Hand						
Checks and Other Cash Items						
Due From Other Banks						
Debt Securities:						
Financial Assets Held for Trading						
Financial Assets Designated at Fair Value Through Profit or Loss						
Available-for-Sale Financial Assets						
Held-to-Maturity Financial Assets						
Unquoted Debt Securities Classified as Loans						
Equity Securities:						
Financial Assets Held for Trading						
Financial Assets Designated at Fair Value Through Profit or Loss						
Available-for-Sale Financial Assets						
Investments in Non-Marketable Equity Securities						
Derivatives with Positive Fair Value Held for Trading						
Less: Liability for Short Position						
Interbank Loans Receivable						
Loans and Receivables-Others						
Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse and Securities Lending and Borrowing Transactions						
Derivatives with Positive Fair Value Held for Hedging						
Sales Contract Receivable - Net of Amortization						
Accrued Interest Income from Financial Assets						
Equity Investment in Subsidiaries, Associates and Joint Ventures						
Other Financial Assets						
Inter-office Float Items (with Foreign Offices for Domestic Banks)						
Due from Head Office/Branches/Agencies Abroad (Philippine branch of a foreign bank)						
LIABILITIES						
Derivatives with Negative Fair Value Held for Trading						
Financial Liabilities Designated at Fair Value through Profit of Loss						
Deposit Liabilities						
Due to Other Banks						
Bills Payable						
a. Interbank Loans Payable						
b. Repurchase Agreements						
c. Securities Lending/Borrowing Agreement						
d. Other Bills Payable						
Bonds Payable						
a. With maturity of 12 months or less						
b. With maturity greater than 12 months						
Unsecured Subordinated Debt						
a. With maturity of 12 months or less						
b. With maturity greater than 12 months						
Redeemable Preferred Shares						
a. With maturity of 12 months or less						
b. With maturity greater than 12 months						
Derivatives with Negative Fair Value Held for Hedging						
Accrued Interest Expense on Financial Liabilities						
Finance Lease Payment Payable						
Treasurer/Cashier/Manager's Checks						
Payment Orders Payable						
Margin Deposits on LCs and Customers' Liability on Bills/Drafts under LCs and/or TRs						
Cash Letters of Credit						
Outstanding Acceptances Executed by or for Account of this Bank						
Unearned Income						
Other Financial Liabilities						
Inter-Office Float Items (with Foreign Offices for Domestic Banks)						
Due to Head Office/Branches/Agencies Abroad (Philippine branch of a foreign bank)						
ASSIGNED CAPITAL						
Paid in Capital Stock						
Additional Paid in Capital						
Other Equity Instruments						
Deposits for Stock Subscription						
Assigned capital						
For foreign bank subsidiaries only:						
Undivided Profits						
Retained Earnings						

Report on Cross-Border Financial Positions

Against Non-Bank Financial Institutions

Original Currency: USD, Pound Sterling, Swiss Franc, Euro, Yen, Other Foreign Currency, Peso

Accounts	GEOGRAPHICAL REGION	Multilateral
	Country	Agencies
	Total	Total
CLAIMS		
Foreign Currency Cash on Hand		
Checks and Other Cash Items		
Due From Other Banks		
Debt Securities:		
Financial Assets Held for Trading		
Financial Assets Designated at Fair Value Through Profit or Loss		
Available-for-Sale Financial Assets		
Held-to-Maturity Financial Assets		
Unquoted Debt Securities Classified as Loans		
Equity Securities:		
Financial Assets Held for Trading		
Financial Assets Designated at Fair Value Through Profit or Loss		
Available-for-Sale Financial Assets		
Investments in Non-Marketable Equity Securities		
Derivatives with Positive Fair Value Held for Trading		
Less: Liability for Short Position		
Interbank Loans Receivable		
Loans and Receivables-Others		
Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse and Securities Lending and Borrowing Transactions		
Derivatives with Positive Fair Value Held for Hedging		
Sales Contract Receivable - Net of Amortization		
Accrued Interest Income from Financial Assets		
Equity Investment in Subsidiaries, Associates and Joint Ventures		
Other Financial Assets		
Inter-office Float Items (with Foreign Offices for Domestic Banks)		
Due from Head Office/Branches/Agencies Abroad (Philippine branch of a foreign bank)		
LIABILITIES		
Derivatives with Negative Fair Value Held for Trading		
Financial Liabilities Designated at Fair Value through Profit of Loss		
Deposit Liabilities		
Due to Other Banks		
Bills Payable		
a. Interbank Loans Payable		
b. Repurchase Agreements		
c. Securities Lending/Borrowing Agreement		
d. Other Bills Payable		
Bonds Payable		
a. With maturity of 12 months or less		
b. With maturity greater than 12 months		
Unsecured Subordinated Debt		
a. With maturity of 12 months or less		
b. With maturity greater than 12 months		
Redeemable Preferred Shares		
a. With maturity of 12 months or less		
b. With maturity greater than 12 months		
Derivatives with Negative Fair Value Held for Hedging		
Accrued Interest Expense on Financial Liabilities		
Finance Lease Payment Payable		
Treasurer/Cashier/Manager's Checks		
Payment Orders Payable		
Margin Deposits on LCs and Customers' Liability on Bills/Drafts under LCs and/or TRs		
Cash Letters of Credit		
Outstanding Acceptances Executed by or for Account of this Bank		
Unearned Income		
Other Financial Liabilities		
Inter-Office Float Items (with Foreign Offices for Domestic Banks)		
Due to Head Office/Branches/Agencies Abroad (Philippine branch of a foreign bank)		
ASSIGNED CAPITAL		
Paid in Capital Stock		
Additional Paid in Capital		
Other Equity Instruments		
Deposits for Stock Subscription		
Assigned capital		
<i>For foreign bank subsidiaries only:</i>		
Undivided Profits		
Retained Earnings		

**Report on Cross-Border Financial Positions
Against Non-Financial Sector**

Original Currency: USD, Pound Sterling, Swiss Franc, Euro, Yen, Other Foreign Currency, Peso

Accounts	GEOGRAPHICAL REGION	
	Country	Multilateral Agencies
	Total	Total
CLAIMS		
Foreign Currency Cash on Hand		
Checks and Other Cash Items		
Due From Other Banks		
Debt Securities:		
Financial Assets Held for Trading		
Financial Assets Designated at Fair Value Through Profit or Loss		
Available-for-Sale Financial Assets		
Held-to-Maturity Financial Assets		
Unquoted Debt Securities Classified as Loans		
Equity Securities:		
Financial Assets Held for Trading		
Financial Assets Designated at Fair Value Through Profit or Loss		
Available-for-Sale Financial Assets		
Investments in Non-Marketable Equity Securities		
Derivatives with Positive Fair Value Held for Trading		
Less: Liability for Short Position		
Interbank Loans Receivable		
Loans and Receivables-Others		
Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse and Securities Lending and Borrowing Transactions		
Derivatives with Positive Fair Value Held for Hedging		
Sales Contract Receivable - Net of Amortization		
Accrued Interest Income from Financial Assets		
Equity Investment in Subsidiaries, Associates and Joint Ventures		
Other Financial Assets		
Inter-office Float Items (with Foreign Offices for Domestic Banks)		
Due from Head Office/Branches/Agencies Abroad (Philippine branch of a foreign bank)		
LIABILITIES		
Derivatives with Negative Fair Value Held for Trading		
Financial Liabilities Designated at Fair Value through Profit of Loss		
Deposit Liabilities		
Due to Other Banks		
Bills Payable		
a. Interbank Loans Payable		
b. Repurchase Agreements		
c. Securities Lending/Borrowing Agreement		
d. Other Bills Payable		
Bonds Payable		
a. With maturity of 12 months or less		
b. With maturity greater than 12 months		
Unsecured Subordinated Debt		
a. With maturity of 12 months or less		
b. With maturity greater than 12 months		
Redeemable Preferred Shares		
a. With maturity of 12 months or less		
b. With maturity greater than 12 months		
Derivatives with Negative Fair Value Held for Hedging		
Accrued Interest Expense on Financial Liabilities		
Finance Lease Payment Payable		
Treasurer/Cashier/Manager's Checks		
Payment Orders Payable		
Margin Deposits on LCs and Customers' Liability on Bills/Drafts under LCs and/or TRs		
Cash Letters of Credit		
Outstanding Acceptances Executed by or for Account of this Bank		
Unearned Income		
Other Financial Liabilities		
Inter-Office Float Items (with Foreign Offices for Domestic Banks)		
Due to Head Office/Branches/Agencies Abroad (Philippine branch of a foreign bank)		
ASSIGNED CAPITAL		
Paid in Capital Stock		
Additional Paid in Capital		
Other Equity Instruments		
Deposits for Stock Subscription		
Assigned capital		
For foreign bank subsidiaries only:		
Undivided Profits		
Retained Earnings		

Report on Cross-Border Financial Positions

Unallocated by Sector

Original Currency: USD, Pound Sterling, Swiss Franc, Euro, Yen, Other Foreign Currency, Peso

Accounts	GEOGRAPHICAL REGION	Multilateral
	Country	Agencies
	Total	Total
CLAIMS		
Foreign Currency Cash on Hand		
Checks and Other Cash Items		
Due From Other Banks		
Debt Securities:		
Financial Assets Held for Trading		
Financial Assets Designated at Fair Value Through Profit or Loss		
Available-for-Sale Financial Assets		
Held-to-Maturity Financial Assets		
Unquoted Debt Securities Classified as Loans		
Equity Securities:		
Financial Assets Held for Trading		
Financial Assets Designated at Fair Value Through Profit or Loss		
Available-for-Sale Financial Assets		
Investments in Non-Marketable Equity Securities		
Derivatives with Positive Fair Value Held for Trading		
Less: Liability for Short Position		
Interbank Loans Receivable		
Loans and Receivables-Others		
Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse and Securities Lending and Borrowing Transactions		
Derivatives with Positive Fair Value Held for Hedging		
Sales Contract Receivable - Net of Amortization		
Accrued Interest Income from Financial Assets		
Equity Investment in Subsidiaries, Associates and Joint Ventures		
Other Financial Assets		
Inter-office Float Items (with Foreign Offices for Domestic Banks)		
Due from Head Office/Branches/Agencies Abroad (Philippine branch of a foreign bank)		
LIABILITIES		
Derivatives with Negative Fair Value Held for Trading		
Financial Liabilities Designated at Fair Value through Profit of Loss		
Deposit Liabilities		
Due to Other Banks		
Bills Payable		
a. Interbank Loans Payable		
b. Repurchase Agreements		
c. Securities Lending/Borrowing Agreement		
d. Other Bills Payable		
Bonds Payable		
a. With maturity of 12 months or less		
b. With maturity greater than 12 months		
Unsecured Subordinated Debt		
a. With maturity of 12 months or less		
b. With maturity greater than 12 months		
Redeemable Preferred Shares		
a. With maturity of 12 months or less		
b. With maturity greater than 12 months		
Derivatives with Negative Fair Value Held for Hedging		
Accrued Interest Expense on Financial Liabilities		
Finance Lease Payment Payable		
Treasurer/Cashier/Manager's Checks		
Payment Orders Payable		
Margin Deposits on LCs and Customers' Liability on Bills/Drafts under LCs and/or TRs		
Cash Letters of Credit		
Outstanding Acceptances Executed by or for Account of this Bank		
Unearned Income		
Other Financial Liabilities		
Inter-Office Float Items (with Foreign Offices for Domestic Banks)		
Due to Head Office/Branches/Agencies Abroad (Philippine branch of a foreign bank)		
ASSIGNED CAPITAL		
Paid in Capital Stock		
Additional Paid in Capital		
Other Equity Instruments		
Deposits for Stock Subscription		
Assigned capital		
For foreign bank subsidiaries only:		
Undivided Profits		
Retained Earnings		