



*Bangko Sentral ng Pilipinas*  
MAYNILA, PILIPINAS

Supervision and Examination Sector  
**OFFICE OF THE DEPUTY GOVERNOR**

**CIRCULAR LETTER**  
Series of 2002

**To – All Commercial and Thrift Banks**

To enhance the monitoring of the account Deferred Income Tax and to properly define its source, the following sub-accounts are created:

Deferred Income Tax – Timing Differences  
Deferred Income Tax – Net Operating Loss Carry-Over (NOLCO)  
Deferred Income Tax – Minimum Corporate Income Tax (MCIT)

Moreover, additional sub-accounts for Restructured Loans and Development Incentive Loans are also created to eliminate variances resulting from cross – verification of balances reflected in the quarterly Report on the Utilization of Loanable Funds Generated Which were Set Aside for Agrarian Reform Credit and Other Agricultural Credit as against the monthly Consolidated Statement of Condition as follows:

Restructured Agrarian Reform/Other Agricultural Credit Loans  
Restructured Development Incentive Loans  
Past Due Restructured Agrarian Reform Loans/Other Agricultural Credit Loans  
Past Due Restructured Development Incentive Loans  
Items in Litigation – Restructured Agrarian Reform/Other Agricultural Credit Loans  
Items in Litigation – Restructured Development Incentive Loans

The Additional Information Schedule (SCHAD.DBF for KBs and XXXSCHAD.DBF for TBs), as attached, is further amended to effect the above changes. All Commercial and Thrift Banks are required to submit the amended schedule starting September 2002 report.

For compliance.

  
**ALBERTO V. REYES**  
Deputy Governor

September 09, 2002

Name of Commercial Bank

Address

## Consolidated Statement of Condition

As of \_\_\_\_\_, 200\_\_\_\_\_  
(In Thousand Pesos)

| Account Description                                                     | No. of Accts. | Rec. No. | Peso Accounts | Regular     |  | F C D U     |  | Foreign Offices |  | Total Amount |
|-------------------------------------------------------------------------|---------------|----------|---------------|-------------|--|-------------|--|-----------------|--|--------------|
|                                                                         |               |          |               | Peso Equiv. |  | Peso Equiv. |  | Peso Equiv.     |  |              |
|                                                                         |               |          |               | In US \$    |  | In US \$    |  | In US \$        |  |              |
| Additional Information:                                                 |               |          |               |             |  |             |  |                 |  |              |
| 1. Total Loan Portfolio, Gross                                          |               | 900      |               |             |  |             |  |                 |  |              |
| a. Current                                                              |               | 901      |               |             |  |             |  |                 |  |              |
| b. Past Due                                                             |               | 902      |               |             |  |             |  |                 |  |              |
| c. Items in Litigation                                                  |               | 903      |               |             |  |             |  |                 |  |              |
| 2. Less: Specific Loan Loss Provision                                   |               | 904      |               |             |  |             |  |                 |  |              |
| 3. Loan Portfolio (Net of Specific Loan Loss Provision)                 |               | 906      |               |             |  |             |  |                 |  |              |
| 4. Less: General Loan Loss Provision                                    |               | 910      |               |             |  |             |  |                 |  |              |
| 5. Net Loan Portfolio                                                   |               | 920      |               |             |  |             |  |                 |  |              |
| 6. Total Allowance for Probable Losses                                  |               | 460      |               |             |  |             |  |                 |  |              |
| a. 2% General Provision for Probable Loan Losses                        |               | 461      |               |             |  |             |  |                 |  |              |
| b. Allowance for Probable Losses on Loan Accounts and Other Risk Assets |               | 462      |               |             |  |             |  |                 |  |              |
| b.1 Loans                                                               |               | 463      |               |             |  |             |  |                 |  |              |
| b.2 Other Risk Assets                                                   |               | 464      |               |             |  |             |  |                 |  |              |
| 7. Total Non-Performing Loans (Cir. 202 dated May 27, 1999)             |               | 930      |               |             |  |             |  |                 |  |              |
| a. Non-performing Regular Loans (Other than Restructured Loans)         |               | 931      |               |             |  |             |  |                 |  |              |
| b. Non-performing Restructured Loans                                    |               | 932      |               |             |  |             |  |                 |  |              |
| 8. Savings Deposits                                                     |               | 182      |               |             |  |             |  |                 |  |              |
| a. With Automatic Transfer                                              |               | 183      |               |             |  |             |  |                 |  |              |
| 1. Taxable                                                              |               | 191      |               |             |  |             |  |                 |  |              |
| 2. Non Taxable                                                          |               | 192      |               |             |  |             |  |                 |  |              |
| b. Without Automatic Transfer                                           |               | 184      |               |             |  |             |  |                 |  |              |
| 1. Taxable                                                              |               | 193      |               |             |  |             |  |                 |  |              |
| 2. Non Taxable                                                          |               | 194      |               |             |  |             |  |                 |  |              |
| 9. Stand-By Letters of Credit - Foreign                                 |               | 353      |               |             |  |             |  |                 |  |              |
| 10. Stand-By Letters of Credit-Domestic                                 |               | 356      |               |             |  |             |  |                 |  |              |
| 11. Inward Bills for Collection                                         |               | 365      |               |             |  |             |  |                 |  |              |
| a. Inward Bills for Collection-Clean                                    |               | 368      |               |             |  |             |  |                 |  |              |
| b. Inward Bills for Collection-Documentary                              |               | 369      |               |             |  |             |  |                 |  |              |
| 12. Outward Bills for Collection                                        |               | 370      |               |             |  |             |  |                 |  |              |

Deadline: 15 banking days after end of reference month  
Submission: CC-Mail to SRSO

Name of Commercial Bank

Address

## Consolidated Statement of Condition

As of \_\_\_\_\_, 200\_\_

(In Thousand Pesos)

| Account Description                                                                               | No. of Accts. | Rec. No. | Peso Accounts | Regular  |             | F C D U  |             | Foreign Offices |             | Total Amount |
|---------------------------------------------------------------------------------------------------|---------------|----------|---------------|----------|-------------|----------|-------------|-----------------|-------------|--------------|
|                                                                                                   |               |          |               | In US \$ | Peso Equiv. | In US \$ | Peso Equiv. | In US \$        | Peso Equiv. |              |
| a. Outward Bills for Collection-Clean                                                             |               | 374      |               |          |             |          |             |                 |             |              |
| b. Outward Bills for Collection-Documentary                                                       |               | 378      |               |          |             |          |             |                 |             |              |
| 13. Demand Deposits                                                                               |               | 181      |               |          |             |          |             |                 |             |              |
| a. Taxable                                                                                        |               | 189      |               |          |             |          |             |                 |             |              |
| b. Non Taxable                                                                                    |               | 190      |               |          |             |          |             |                 |             |              |
| 14. Time Certificates of Deposits                                                                 |               | 185      |               |          |             |          |             |                 |             |              |
| a. Taxable                                                                                        |               | 195      |               |          |             |          |             |                 |             |              |
| b. Non Taxable                                                                                    |               | 196      |               |          |             |          |             |                 |             |              |
| 15. NOW Accounts                                                                                  |               | 186      |               |          |             |          |             |                 |             |              |
| a. Taxable                                                                                        |               | 197      |               |          |             |          |             |                 |             |              |
| b. Non Taxable                                                                                    |               | 201      |               |          |             |          |             |                 |             |              |
| 16. Unmatured Export Bills Purchased (Except those classified by BSP as Loss)                     |               | 940      |               |          |             |          |             |                 |             |              |
| 17. Readily Marketable Foreign Currency Denominated Debt Instruments                              |               | 941      |               |          |             |          |             |                 |             |              |
| a. Trading Account Securities (TAS)                                                               |               | 942      |               |          |             |          |             |                 |             |              |
| b. Available for Sale Securities (ASS)                                                            |               | 943      |               |          |             |          |             |                 |             |              |
| c. Investment in Bonds & Other Debt Instruments (IBODI)                                           |               | 944      |               |          |             |          |             |                 |             |              |
| 18. Short-Term Loans to Exporters - Up to the extent guaranteed by Philguarantee, GFSME or SBGFC  |               | 945      |               |          |             |          |             |                 |             |              |
| 19. Other Eligible FCDU Asset Cover (Specify Account Title in accordance with Manual of Accounts) |               | 946      |               |          |             |          |             |                 |             |              |
| a.                                                                                                |               | 947      |               |          |             |          |             |                 |             |              |
| b.                                                                                                |               | 948      |               |          |             |          |             |                 |             |              |
| c.                                                                                                |               | 949      |               |          |             |          |             |                 |             |              |
| d.                                                                                                |               | 950      |               |          |             |          |             |                 |             |              |
| e.                                                                                                |               | 951      |               |          |             |          |             |                 |             |              |
| 20. Exempt Credit Facilities                                                                      |               | 955      |               |          |             |          |             |                 |             |              |
| 21. Restructured Loans                                                                            |               | 960      |               |          |             |          |             |                 |             |              |
| a. Current                                                                                        |               | 961      |               |          |             |          |             |                 |             |              |
| 1. Agrarian Reform/Other Agricultural Credit                                                      |               | 962      |               |          |             |          |             |                 |             |              |

Deadline: 15 banking days after end of reference month  
Submission: CC-Mail to SRSO

Name of Commercial Bank

Address

## Consolidated Statement of Condition

As of \_\_\_\_\_, 200

(In Thousand Pesos)

| Account Description                                          | No. of Accts. | Rec. No. | Peso Accounts | Regular  |             | F C D U  |             | Foreign Offices |             | Total Amount |
|--------------------------------------------------------------|---------------|----------|---------------|----------|-------------|----------|-------------|-----------------|-------------|--------------|
|                                                              |               |          |               | In US \$ | Peso Equiv. | In US \$ | Peso Equiv. | In US \$        | Peso Equiv. |              |
| a. Agrarian Reform Loans                                     |               | 963      |               |          |             |          |             |                 |             |              |
| b. Other Agricultural Credit Loans                           |               | 964      |               |          |             |          |             |                 |             |              |
| 2. Development Incentive Loans                               |               | 965      |               |          |             |          |             |                 |             |              |
| 3. Others                                                    |               | 966      |               |          |             |          |             |                 |             |              |
| b. Past Due Loans                                            |               | 967      |               |          |             |          |             |                 |             |              |
| 1. Agrarian Reform/Other Agricultural Credit                 |               | 968      |               |          |             |          |             |                 |             |              |
| a. Agrarian Reform Loans                                     |               | 969      |               |          |             |          |             |                 |             |              |
| b. Other Agricultural Credit Loans                           |               | 970      |               |          |             |          |             |                 |             |              |
| 2. Development Incentive Loans                               |               | 971      |               |          |             |          |             |                 |             |              |
| 3. Others                                                    |               | 972      |               |          |             |          |             |                 |             |              |
| c. Items in Litigation                                       |               | 973      |               |          |             |          |             |                 |             |              |
| 1. Agrarian Reform/Other Agricultural Credit                 |               | 974      |               |          |             |          |             |                 |             |              |
| a. Agrarian Reform Loans                                     |               | 975      |               |          |             |          |             |                 |             |              |
| b. Other Agricultural Credit Loans                           |               | 976      |               |          |             |          |             |                 |             |              |
| 2. Development Incentive Loans                               |               | 977      |               |          |             |          |             |                 |             |              |
| 3. Others                                                    |               | 978      |               |          |             |          |             |                 |             |              |
| 22. Deferred Income Tax                                      |               | 164      |               |          |             |          |             |                 |             |              |
| a. Deferred Income Tax-Timing Differences                    |               | 981      |               |          |             |          |             |                 |             |              |
| b. Deferred Income Tax-Net Operating Loss Carry-Over (NOLCO) |               | 982      |               |          |             |          |             |                 |             |              |
| c. Deferred Income Tax-Minimum Corporate Income Tax (MCIT)   |               | 983      |               |          |             |          |             |                 |             |              |
| d. Total                                                     |               | 985      |               |          |             |          |             |                 |             |              |
| e. Less: Allowance for Probable Losses-Deferred Income Tax   |               | 988      |               |          |             |          |             |                 |             |              |

Name of Thrift Bank Code

Address

# CONSOLIDATED STATEMENT OF CONDITION

As of \_\_\_\_\_, 20\_\_

| ACCOUNT DESCRIPTION                                                                                   |  | No. of<br>Accounts | REC<br>NO. | PESO<br>ACCOUNTS | FOREIGN EXCHANGE ACCOUNTS |             |          |             | TOTAL<br>AMOUNT |
|-------------------------------------------------------------------------------------------------------|--|--------------------|------------|------------------|---------------------------|-------------|----------|-------------|-----------------|
|                                                                                                       |  |                    |            |                  | REGULAR**                 |             | FCDU***  |             |                 |
|                                                                                                       |  |                    |            |                  | In US \$                  | Peso Equiv. | In US \$ | Peso Equiv. |                 |
| ADDITIONAL INFORMATION                                                                                |  |                    |            |                  |                           |             |          |             |                 |
| 1. Total Loan Portfolio, Gross                                                                        |  |                    |            |                  |                           |             |          |             |                 |
| a) Current                                                                                            |  |                    |            |                  | 900                       |             |          |             |                 |
| b) Past Due                                                                                           |  |                    |            |                  | 901                       |             |          |             |                 |
| c) Items in Litigation                                                                                |  |                    |            |                  | 902                       |             |          |             |                 |
|                                                                                                       |  |                    |            |                  | 903                       |             |          |             |                 |
| 2. Less: Specific Loan Loss Provision                                                                 |  |                    |            |                  | 904                       |             |          |             |                 |
| 3. Loan Portfolio (Net of Specific Loan Loss Provision)                                               |  |                    |            |                  | 906                       |             |          |             |                 |
| 4. Less: General Loan Loss Provision                                                                  |  |                    |            |                  | 910                       |             |          |             |                 |
| 5. Net Loan Portfolio                                                                                 |  |                    |            |                  | 920                       |             |          |             |                 |
| 6. Total Allowance for Probable Losses                                                                |  |                    |            |                  | 460                       |             |          |             |                 |
| a) 2% General Provision for Probable Loan Losses<br>(Cir. 164 dtd. 13 Apr 1998 & 169 dtd 13 Jul 1998) |  |                    |            |                  | 461                       |             |          |             |                 |
| b) Allowance for Probable Losses on Loan Accounts<br>and Other Risk Assets                            |  |                    |            |                  |                           |             |          |             |                 |
| b.1 Loans                                                                                             |  |                    |            |                  | 462                       |             |          |             |                 |
|                                                                                                       |  |                    |            |                  | 463                       |             |          |             |                 |
| b.2 Other Risk-Assets                                                                                 |  |                    |            |                  | 464                       |             |          |             |                 |
| 7. Total Non-Performing Loans (Cir. No. 202 dtd. May 27, 1999)                                        |  |                    |            |                  | 930                       |             |          |             |                 |
| a) Non-performing Regular Loans (Other than Restructured Loans)                                       |  |                    |            |                  | 931                       |             |          |             |                 |
| b) Non-performing Restructured Loans                                                                  |  |                    |            |                  | 932                       |             |          |             |                 |
| 8. Stand-By Letters of Credit - Domestic                                                              |  |                    |            |                  | 356                       |             |          |             |                 |
| 9. Inward Bills for Collection                                                                        |  |                    |            |                  | 365                       |             |          |             |                 |
| a.) Inward Bills for Collection - Clean                                                               |  |                    |            |                  | 368                       |             |          |             |                 |
| b.) Inward Bills for Collection - Documentary                                                         |  |                    |            |                  | 369                       |             |          |             |                 |
| 10. Outward Bills for Collection                                                                      |  |                    |            |                  | 370                       |             |          |             |                 |
| a.) Outward Bills for Collection - Clean                                                              |  |                    |            |                  | 374                       |             |          |             |                 |
| b.) Outward Bills for Collection - Documentary                                                        |  |                    |            |                  | 378                       |             |          |             |                 |
| 11. Assets Held under Trust and Investment Agreements                                                 |  |                    |            |                  |                           |             |          |             |                 |

Name of Thrift Bank Code

Address

# CONSOLIDATED STATEMENT OF CONDITION

As of \_\_\_\_\_, 20\_\_

| ACCOUNT DESCRIPTION                                                   | No. of<br>Accounts | REC<br>NO. | PESO<br>ACCOUNTS | FOREIGN EXCHANGE ACCOUNTS |                         |                        | TOTAL<br>AMOUNT |
|-----------------------------------------------------------------------|--------------------|------------|------------------|---------------------------|-------------------------|------------------------|-----------------|
|                                                                       |                    |            |                  | REGULAR**<br>In US \$     | Peso Equiv.<br>In US \$ | Peso Equiv.<br>FCDU*** |                 |
| Invested In :                                                         |                    |            |                  |                           |                         |                        |                 |
| Government Securities                                                 |                    | 431        |                  |                           |                         |                        |                 |
| Other Securities, Debt Instruments and Shares of Stocks               |                    | 432        |                  |                           |                         |                        |                 |
| Loans and Discounts                                                   |                    | 433        |                  |                           |                         |                        |                 |
| 12. Total Foreign Exchange Swapped for Philippine Pesos for the Month |                    | 500        |                  |                           |                         |                        |                 |
| a.) With Bangko Sentral ng Pilipinas                                  |                    | 505        |                  |                           |                         |                        |                 |
| b.) With Other Banks                                                  |                    | 510        |                  |                           |                         |                        |                 |
| 13. Total Foreign Exchange Sold for Philippine Pesos during the Month |                    | 515        |                  |                           |                         |                        |                 |
| a.) Withdrawals from Deposits                                         |                    | 520        |                  |                           |                         |                        |                 |
| b.) Proceeds of Loans                                                 |                    | 525        |                  |                           |                         |                        |                 |
| 14. Microfinance Loans (Sch 2B pages 5-6)                             |                    |            |                  |                           |                         |                        |                 |
| a) Microfinance Loans                                                 |                    | 350        |                  |                           |                         |                        |                 |
| b) Past Due Microfinance Loans                                        |                    | 351        |                  |                           |                         |                        |                 |
| c) Items in Litigation                                                |                    | 352        |                  |                           |                         |                        |                 |
| Total Microfinance Loans - Gross                                      |                    | 353        |                  |                           |                         |                        |                 |
| d) Less: Allowance for Prob. Losses                                   |                    | 354        |                  |                           |                         |                        |                 |
| Microfinance - Net                                                    |                    | 360        |                  |                           |                         |                        |                 |
| e) Non-Performing Microfinance Loans                                  |                    | 361        |                  |                           |                         |                        |                 |
| f) Portfolio At Risk                                                  |                    | 362        |                  |                           |                         |                        |                 |
| g) Restructured Microfinance Loans                                    |                    |            |                  |                           |                         |                        |                 |
| 1. Current                                                            |                    | 381        |                  |                           |                         |                        |                 |
| 2. Past Due                                                           |                    | 382        |                  |                           |                         |                        |                 |
| 3. Items in Litigation                                                |                    | 383        |                  |                           |                         |                        |                 |
| Total Restructured Microfinance Loans - Gross                         |                    | 384        |                  |                           |                         |                        |                 |
| Less: Allowance for Prob. Losses                                      |                    | 386        |                  |                           |                         |                        |                 |
| Restructured - Net                                                    |                    | 389        |                  |                           |                         |                        |                 |
| 15. Deposits                                                          |                    |            |                  |                           |                         |                        |                 |

Name of Thrift Bank Code

Address

# CONSOLIDATED STATEMENT OF CONDITION

As of \_\_\_\_\_, 20\_\_

| ACCOUNT DESCRIPTION                             | No. of<br>Accounts | REC<br>NO. | PESO<br>ACCOUNTS | FOREIGN EXCHANGE ACCOUNTS |             |          |             | TOTAL<br>AMOUNT |
|-------------------------------------------------|--------------------|------------|------------------|---------------------------|-------------|----------|-------------|-----------------|
|                                                 |                    |            |                  | REGULAR**                 |             | FCDU***  |             |                 |
|                                                 |                    |            |                  | In US \$                  | Peso Equiv. | In US \$ | Peso Equiv. |                 |
| a. Demand Deposits                              |                    | 181        |                  |                           |             |          |             |                 |
| 1) Taxable Demand Deposit                       |                    | 189        |                  |                           |             |          |             |                 |
| 2) Non Taxable Demand Deposit                   |                    | 190        |                  |                           |             |          |             |                 |
| b. Savings Deposits                             |                    | 182        |                  |                           |             |          |             |                 |
| 1) With Automatic Transfer                      |                    | 183        |                  |                           |             |          |             |                 |
| a) Taxable Savings Deposit                      |                    | 191        |                  |                           |             |          |             |                 |
| b) Non Taxable Savings Deposit                  |                    | 192        |                  |                           |             |          |             |                 |
| 2) Without Automatic Transfer                   |                    | 184        |                  |                           |             |          |             |                 |
| a) Taxable Savings Deposit                      |                    | 193        |                  |                           |             |          |             |                 |
| b) Non Taxable Savings Deposit                  |                    | 194        |                  |                           |             |          |             |                 |
| c. Time Certificates of Deposits                |                    | 185        |                  |                           |             |          |             |                 |
| 1) Taxable Deposit                              |                    | 195        |                  |                           |             |          |             |                 |
| 2) Non Taxable Deposit                          |                    | 196        |                  |                           |             |          |             |                 |
| d. NOW Accounts                                 |                    | 186        |                  |                           |             |          |             |                 |
| 1) Taxable Deposit                              |                    | 197        |                  |                           |             |          |             |                 |
| 2) Non Taxable Deposit                          |                    | 201        |                  |                           |             |          |             |                 |
| 16. Due from other financial corporations       |                    | 042        |                  |                           |             |          |             |                 |
| a. OBUs                                         |                    | 043        |                  |                           |             |          |             |                 |
| b. Others                                       |                    | 044        |                  |                           |             |          |             |                 |
| 17. Loans and Discounts                         |                    | 038        |                  |                           |             |          |             |                 |
| 18. Agrarian Reform/Other Agri Credit Loans     |                    | 053        |                  |                           |             |          |             |                 |
| 19. Development Incentive Loans                 |                    | 608        |                  |                           |             |          |             |                 |
| 20. Bills Purchased                             |                    | 065        |                  |                           |             |          |             |                 |
| 21 Customers ' Liab on Bills/Drafts under LC/TR |                    | 075        |                  |                           |             |          |             |                 |
| 22. Cust Liab for This Bank's Accept O/S        |                    | 078        |                  |                           |             |          |             |                 |
| 23. Restructured Loans                          |                    | 082        |                  |                           |             |          |             |                 |

Name of Thrift Bank Code

Address

# CONSOLIDATED STATEMENT OF CONDITION

As of \_\_\_\_\_, 20\_\_

| ACCOUNT DESCRIPTION                                          | No. of<br>Accounts | REC<br>NO. | PESO<br>ACCOUNTS | FOREIGN EXCHANGE ACCOUNTS |                         |                        | TOTAL<br>AMOUNT |
|--------------------------------------------------------------|--------------------|------------|------------------|---------------------------|-------------------------|------------------------|-----------------|
|                                                              |                    |            |                  | REGULAR**<br>In US \$     | Peso Equiv.<br>In US \$ | FCDU***<br>Peso Equiv. |                 |
| 24. Trading Accounts Securities- Loans                       |                    | 097        |                  |                           |                         |                        |                 |
| 25. Restructured Loans                                       |                    |            |                  |                           |                         |                        |                 |
| a. Current                                                   |                    | 960        |                  |                           |                         |                        |                 |
| 1. Agrarian Reform/Other Agricultural Credit                 |                    | 961        |                  |                           |                         |                        |                 |
| a. Agrarian Reform Loans                                     |                    | 962        |                  |                           |                         |                        |                 |
| b. Other Agricultural Credit Loans                           |                    | 963        |                  |                           |                         |                        |                 |
| 2. Development Incentive Loans                               |                    | 964        |                  |                           |                         |                        |                 |
| 3. Others                                                    |                    | 965        |                  |                           |                         |                        |                 |
| b. Past Due Loans                                            |                    | 966        |                  |                           |                         |                        |                 |
| 1. Agrarian Reform/Other Agricultural Credit                 |                    | 967        |                  |                           |                         |                        |                 |
| a. Agrarian Reform Loans                                     |                    | 968        |                  |                           |                         |                        |                 |
| b. Other Agricultural Credit Loans                           |                    | 969        |                  |                           |                         |                        |                 |
| 2. Development Incentive Loans                               |                    | 970        |                  |                           |                         |                        |                 |
| 3. Others                                                    |                    | 971        |                  |                           |                         |                        |                 |
| c. Items in Litigation                                       |                    | 972        |                  |                           |                         |                        |                 |
| 1. Agrarian Reform/Other Agricultural Credit                 |                    | 973        |                  |                           |                         |                        |                 |
| a. Agrarian Reform Loans                                     |                    | 974        |                  |                           |                         |                        |                 |
| b. Other Agricultural Credit Loans                           |                    | 975        |                  |                           |                         |                        |                 |
| 2. Development Incentive Loans                               |                    | 976        |                  |                           |                         |                        |                 |
| 3. Others                                                    |                    | 977        |                  |                           |                         |                        |                 |
| 26. Deferred Income Tax                                      |                    | 978        |                  |                           |                         |                        |                 |
| a. Deferred Income Tax-Timing Differences                    |                    | 164        |                  |                           |                         |                        |                 |
| b. Deferred Income Tax-Net Operating Loss Carry-Over (NOLCO) |                    | 981        |                  |                           |                         |                        |                 |
| c. Deferred Income Tax-Minimum Corporate Income Tax (MCIT)   |                    | 982        |                  |                           |                         |                        |                 |
| d. Total                                                     |                    | 983        |                  |                           |                         |                        |                 |
| e. Less: Allowance for Probable Losses-Deferred Income Tax   |                    | 985        |                  |                           |                         |                        |                 |
|                                                              |                    | 988        |                  |                           |                         |                        |                 |