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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; and
- (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 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

Schedue 38 : Off-Balance Sheet

Schedule 38a : Compliance with Sec. X347 of the MORB

Frequency of Reporting

The solo balance sheet and solo income statement and their supporting schedules 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.

The following schedules or columns of particular schedules in the FRP, are required to be submitted annually:

(1) Schedule 6b to 6b(3) : Available for Sale Financial Assets ("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 ("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 ("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 (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 (b) 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. Foreign offices and branches of local banks abroad shall classify their counterparties from the perspective of the Head Office. Counterparties are 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).

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

- Other Financial Institutions This refers to GOCCs 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 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 Al Amanah Islamic Investment Bank of the Philippines.
 - 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 among others, insurance corporations, pension funds that are constituted as separate from the units that have created them, 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 Carribean 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, Mongolia, 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

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

- (a) Demand Deposit This refers to the amount due from BSP denominated in Philippine currency to comply with the reserve requirements as provided under Section 94 of R.A. No. 7653. It also includes banks' respective working funds to settle transactions due to/from BSP and with other banks, which are subject to payment in legal tender upon demand, by the presentation of checks as provided under Sec. 58 of R.A. No. 7653.
- (b) Reserve Deposit This refers to the amount of funds placed with the BSP in lieu of government securities holding to be bought directly from BSP.
- (c) Special Deposit This refers to the amount of uncollateralized short-term borrowings by the BSP used to siphon off excess liquidity in the market and is priced at a premium over Reverse Repurchase.
- (d) Others This refers to the amount of Due from BSP which cannot be appropriately classified under items (a), (b) and (c) above.

4. Due from Other Banks

- (e) **Resident Banks** -This refers to the balances of deposit accounts maintained with other resident banks excluding loans and advances.
- (f) 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.

- (g) **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 preagreed 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.
 - (ii) 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.
 - (iii) 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
 - 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 was 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, which is defined as follows:

Underwritten Debt Securities – This refers to debt securities purchased, which have remained unsold/locked-in from underwriting ventures on a firm basis. Debt securities outstanding for more than two (2) years from the end of the offering period shall be reclassified according to intention in accordance with PAS 39.

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

A sub-account shall be provided for Underwritten Equity Securities, which is defined as follows:

Underwritten Equity Securities – This refers to equity securities purchased, which have remained unsold/locked-in from underwriting ventures on a firm basis. Equity securities outstanding for more than two (2) years from the end of the offering period shall be reclassified according to intention in accordance with PAS 39 or PAS 27/PAS 28/PAS 31, as the case may be.

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 has 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, <u>during the current financial year or during the two preceding financial years</u>, 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 debt securities, with fixed or determinable payments that are not quoted in an active market. 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 covered under Section X343 of the Manual of Regulations for Banks.
- (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, export bills purchased without recourse, other than those payable on call/demand. This shall not include loans and receivables arising from repurchase agreements/ securities lending and borrowing transactions and certificates of assignment/ participation with recourse.

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.

- (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 aforecited 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.

Loan Discount – This refers to the unamortized discount on Loans and Receivables-Others representing financial service fees that are an integral part of the effective interest of the account, which shall be debited monthly based on the effective interest method with the corresponding credit to "Interest Income – Loans and Receivables-Others".

Other Deferred Credits – This refers to any increase in the face amount of loans and resulting from accrued interest and accumulated charges which have been capitalized or made part of the principal of restructured loans. This shall be amortized/credited to income using the effective interest method.

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.

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.

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 arising from repurchase agreements, certificates of

assignment participation with recourse and securities lending and borrowing transactions.

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.

The allowance for losses on loans and receivables-others should be the higher of the PFRS/PAS provisioning requirements or the BSP recommended valuation reserves (inclusive of general loan loss provision). In which case, compliance with the BSP recommended valuation reserves shall be evaluated on an aggregate basis.

- 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 using the equity method. 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 using the equity method. 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 used as existing or future sites of bank's 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 subaccounts:

- (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.

Properties acquired through foreclosure or dation in payment shall be booked under this account as follows:

- (a) Upon entry of judgment in case of judicial foreclosure;
- (b) Upon execution of the Sheriff's Certificate of Sale in case of extrajudicial foreclosure; and
- (c) Upon notarization of the Deed of Dacion in case of dation in payment (dacion en pago)

ROPA 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, which take into account the fair value of the collateral) plus booked accrued interest less allowance for credit losses (computed based on PAS 39 provisioning requirements) 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 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) Sinking Fund This refers to the accumulated amount set aside for the redemption of issued and outstanding bonds/stocks/others. This shall comprise of the following sub-accounts:
 - (i) Bond
 - (ii) Redeemable Preferred Shares
 - (iii) Others
- (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.
- (I) 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.
- 26. Due from FCDU/RBU This account controls the clearing of items/transactions between the FCDU/RBU. This account excludes 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, which is reported as Loans to RBU by FCDU/EFCDU under Other Assets.

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 contacts 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 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 tellering 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 tellering 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 call/demand borrowings from other resident banks and non-bank financial institutions with quasibanking authority covered under Section X343 of the Manual of Regulations for Banks.
- (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 and interest bearing deposits of government agencies used to finance its programs/projects. These deposits are not subject to reserve requirements.
- 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, ROPA and Equipment This refers to the unearned portion of rentals received in advance on bank premises, ROPA 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. This account shall also include deferred gain arising from the difference between the fair value and nominal amount of financial assistance with nil or low interest rates. The deferred gain shall be amortized over the term of the financial assistance on a systematic and rational basis using the effective interest method.
- 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 capital 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(I))
 - (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".
- (I) **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 from Head Office/Branches/Agencies Abroad (Philippine branch of a foreign bank)".
- 32. **Due to FCDU/RBU** This account controls the clearing of items/transactions between the FCDU/RBU.

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-cCumulative 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-eCumulative 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) Hybrid Tier 1 This refers to perpetual preferred stock and perpetual unsecured subordinated debt qualifying as Hybrid Tier 1 Capital as provided under Circular No. 503 dated 22 December 2005.
- (b) **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.
- (c) **Others** This refers to equity instruments that cannot be classified under any of the foregoing classifications.

4. Retained Earnings

(a) Retained Earnings Reserve

(ii) Trust Business - This refers to the accumulated amount required from banks set aside under Section 66 of R.A. No. 337, as amended, requiring the bank to carry to retained earnings 10 percent of its net profits accruing from trust business since the last preceding dividend declaration until the retained earnings shall amount to 20 percent of its authorized capital stock.

- (iii) **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.
- (iv) 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.
- (v) 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. **Stock Dividends Distributable** This refers to the amount of stock dividends declared by the Board of Directors, the corresponding certificates for which have not yet been issued.
- 6. 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.
- 7. 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:

Financial Reporting Package

- (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.
- (d) Others This refers to Other Comprehensive Income that cannot be appropriately classified under items (a), (b) and (c) above.
- 8. **Appraisal Increment Reserve** This is the reciprocal account of "Bank Premises Appraisal Increment" account.
- 9. **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.
- 10. **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.
- 11. **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

- 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) Microfinance Loans
 - (5) Small and Medium Enterprise Loans
 - (6) Contracts to Sell
 - (7) Loans to Private Corporations
 - (8) Loans to Individuals for Housing Purposes

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- (9) Loans to Individuals for Consumption Purposes
- (10)Loans to Individuals for Other Purposes
- 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
- (I) Others
- 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

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- (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.
- 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.
 - (iii) **Real and Other Properties Acquired** This refers to rental earned from lessees on real and other properties acquired.
- (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. **Fees and Commissions Expenses** -This refers to fees and commissions expenses for payment services, intermediation services, custodianship, underwriting and securities dealership, securitization activities, fiduciary activities and other services availed by the bank.

16. 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) 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.
- (j) 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.
- (k) Traveling Expenses This refers to the expenses incurred for the official travel of directors, officers and employees, including fares, hotel bills, subsistence, porterage 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.
- (I) **Fuel and Lubricants** This refers to the expenses incurred for fuel and lubricants used for bank-owned/leased vehicles and other equipment.
- (m) **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.

- (n) 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.
- (o) **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.
- (p) Periodicals and Magazines This refers to the expenses incurred for periodicals, magazines and other publications.
- (q) Documentary Stamps Used This refers to the expenses incurred for documentary stamps used by the bank, excluding those chargeable to customers.
- (r) 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.
- (s) 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.
- (t) 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.
- (u) **Other Expenses** This refers to the items which cannot be appropriately classified under any of the foregoing expense accounts.
- 17. **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.
- 18. **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
 - (f) Other Assets
- 19. **Provisions** This refers to the bank's provisions other than for pensions and other post retirement benefit obligations.
- 20. 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.

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- 21. **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.
- 22. **Recovery on Charged-Off Assets** This refers to the collections of accounts or recovery from impairment of items previously written-off/provided with allowance for credit losses.
- 23. **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.
- 24. **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.
- 25. **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.
- 26. **Income Tax Expense** This refers to the monthly provision for income tax
- 27. 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 ACOUNTS

- 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.
- 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.
- 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 <u>confirmed</u> 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) Securities Held under Custodianship by Bank Proper This refers to all securities held under custodianship agreement by the Bank Proper as provided under Circular No.524 dated 31 March 2006.
- (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) **Trust Department Accounts** This refers to the total accountabilities of the bank from its trust operations.
 - Securities Held Under Custodianship by Trust Department This refers to all securities held under custodianship agreement by the Bank's Trust Department as provided under Circular No.524 dated 31 March 2006.
- (j) **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 the different types of deposit accounts maintained by the reporting bank 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.

Securities issued by the National Government shall be further classified as follows:

- (a) Treasury Bonds This refers to government securities which mature beyond one year. These are sold at its face value on origination. The yield is represented by coupons, expressed as a percentage of the face value on a per annum basis, payable semi-annually.
- (b) Treasury Bills This refers to government securities which mature in less than a year. There are three tenors of Treasury Bills: (1) 91-day (2) 182-day (3) 361-day bills. The number of days is based on the universal practice around the world to ensure that the bills mature on a business day.
- (c) Others (i.e. Retail Treasury Bonds) This refers to securities issued by the National Government which do not fall under items (a) and (b).

Additional Information

On Debt Securities

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:
 - 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.

On Equity Securities

(1) **Equity Securities Acquired in Settlement of Loans** – This refers to equity securities acquired in settlement of loans.

Schedule 3a – Breakdown of Held for Trading (HFT) Financial Assets Purchased/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.

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

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

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

<u>Embedded Derivatives</u> – 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 <u>purchased option</u> 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 <u>written option</u> 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:

- <u>Counterparty</u> This refers to the counterparty of the reporting bank in derivative contracts transactions; and
- (2) <u>Type of Derivative Contracts</u> 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.

Securities issued by the National Government shall be further classified as to Treasury Bonds, Treasury Bills and Others as defined under the line item instructions in Schedule 3.

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:

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 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).

Item Nos. 9 to 11 are defined as follows:

(9) A. Readily Marketable – This refers to readily marketable debt securities used for purposes of FCDU liquidity and asset cover.

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

On Equity Securities

Item 1 of the additional information section on equity securities is defined under the line item instruction in Schedule 3.

Schedule 6 – Available for Sale (AFS) Financial Assets

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

Securities issued by the National Government shall be further classified as to Treasury Bonds, Treasury Bills and Others as defined under the line item instructions in Schedule 3.

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

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

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

<u>Net Carrying Amount</u> – 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 9 and 11 of the additional information section on debt securities are defined under the line item instructions in Schedules 3 and 5. Item Nos. 10 and 12 are defined as follows:

- (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.
- (12) **Underwritten Debt Securities** This refers to debt securities purchased which have remained unsold/locked-in from underwriting ventures on a firm basis.

On Equity Securities

Item 1 of the additional information section on equity securities is defined under the line item instruction in Schedule 3.

- (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.
- (3) **Underwritten Equity Securities** This refers to equity securities purchased which have remained unsold/locked-in from underwriting ventures on a firm basis.

Schedule 6a – Breakdown of Available for Sale (AFS) Financial Assets Purchased/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 \leq 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.

Securities issued by the National Government shall be further classified as to Treasury Bonds, Treasury Bills and Others as defined under the line item instructions in Schedule 3.

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.

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

<u>Net Carrying Amount</u> – 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.

Securities issued by the National Government shall be further classified as to Treasury Bonds, Treasury Bills and Others as defined under the line item instructions in Schedule 3.

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 11 of the additional information section are defined under the line item instructions in Schedules 3, 5 and 6.

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 (FCDU/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 (FCDU/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.

Securities issued by the National Government shall be further classified as to Treasury Bonds, Treasury Bills and Others as defined under the line item instructions in Schedule 3

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

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

<u>Allowance for Credit Losses</u> – 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 11 of the additional information section are defined under the line item instructions in Schedules 3, 5 and 6.

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.

<u>Cost</u> – Report in this column the cost of INMES.

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

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

Additional Information

Item 1 of the additional information section is defined under the line item instruction in Schedule 3.

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 shall be the higher of the PFRS/PAS provisioning requirements and the 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)
- (3) **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 loan discount less other deferred credits 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 used to comply for both SME and Agri-Agra requirements shall be classified under SME and such amount shall be disclosed under the line item a/ (superscript). 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.

<u>Allowance for Credit Losses</u> – 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) **REM Agricultural** This refers to the loans granted to DOSRI that are secured by REM on agricultural properties.
 - (iv) **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) **REM Agricultural** This refers to the loans granted to DOSRI that are secured by REM on agricultural properties.
 - (iv) **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.
- (c) **Agricultural** This refers to the agricultural 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

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

<u>Allowance for Credit Losses</u> – 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.

<u>Net Carrying Amount</u> – 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 11f - Schedule of Agri/Agra, SME, DIL and Microfinance Loans and Receivables Classified as to Counterparty

Report the net carrying amount of Agri/Agra, SME, DIL and Microfinance Loans and Receivables reported under Schedule 11, classified according to the reporting bank's counterparty.

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 <u>net carrying amount</u> 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) 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)

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:

- <u>Counterparty</u> 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) <u>Issuer of Securities</u> 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.

<u>Allowance for Credit Losses</u> – Report in this column the allowance for credit losses on accrued interest income.

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

Schedule 15 – Equity Investment in Subsidiaries, Associates and Joint Ventures

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

<u>Adjusted Cost</u> – Report in this column the adjusted cost/carrying value of Investment in Subsidiaries, Associates and Joint Ventures.

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

<u>Net Carrying Amount</u> – 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.

Additional Information

Item 1 of the additional information section is defined under the line item instruction in Schedule 3.

Schedule 15a – Equity 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 and Securities Dealers and Brokers;
- (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 Equity Investment in Subsidiaries, Associates and Joint Ventures

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

- (1) Industry classification in accordance with the Philippine Standard Industrial Classification (PSIC) of the National Statistical Coordination Board (NSCB):
- (2) Authority to Invest (MB Res. No. and Date);
- (3) Class of Stock;
- (4) Voting or Non-Voting;
- (5) Par Value;
- (6) No. of Shares;
- (7) Acquisition Cost:
- (8) Carrying Amount; and
- (9) Percent of Voting Stock to Total Voting Stock.

Schedule 16 – Bank Premises, Furniture, Fixture and Equipment

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

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

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

<u>Net Carrying Amount</u> - 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

<u>Cost</u> – Report the cost of the Real and Other Properties Acquired in this column.

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

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

<u>Net Carrying Amount</u> - 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.

<u>Others</u> – 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. Items that do not comprise at least 25 percent of total other assets shall be aggregated and presented as a single line item.

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:

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

Trust Department as counterparty shall refer to the trust department of the reporting bank and other banks.

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 or one (1) year for savings and demand deposits, respectively.
- (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, which shall include transfer of deposits from one type of deposit account to another and account roll-over.
 - b. **Gross Withdrawals for the Period** Report the total amount of gross withdrawals for the period per type of deposit, which shall include transfer of deposits from one type of deposit account to another.
- (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.

Additional Information

(1) No. of Depositors - Report the total number of depositors per type of account. A depositor (and/or, in trust for) who has several types of accounts (i.e., current savings, time) should be counted as one and reported in the column where the depositor has the largest amount of deposit.

Schedule 23 - Due to Other Banks

Report the amount of due to other banks.

<u>Additional Information</u>

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.

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

<u>Redeemable Preferred Shares</u> – 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

<u>Nature of the Assets</u> – 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.

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

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

<u>Associated Liability</u> – 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.

<u>Others</u> – 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) **Dormant Accounts** Report the total interest expense on dormant accounts.
- (4) Preterminated Time Certificate of Deposits (TCDs):
 - a. <3 years Report the interest expense on preterminated TCDs with original term of less than 3 years.
 - b. **3 years but < 4 years -** Report the interest expense on preterminated TCDs with original 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 original term of equal to or more than 4 years but less than 5 years.

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.

<u>Others</u> – 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:
- (d) Intangible Assets; and
- (e) Other 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.

<u>Residual Maturity</u> – 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*.

The account "Others" under performing financial assets shall be composed of the following accounts:

(a) Accounts Receivable

- (b) Dividends Receivable
- (c) Loans to RBU by FCDU/EFCDU
- (d) Deficiency Judgment Receivable
- (e) Sinking Fund
- (f) Others

The account "Others" under financial liabilities shall be composed of the following accounts:

- (a) Special Time Deposit
- (b) Due to Treasurer of the Philippines
- (c) Treasurer/Cashier/Manager's Checks
- (d) Payment Orders Payable
- (e) Margin Deposits on LCs and Customer's Liability on Bills/Drafts under LCs and/or TRs
- (f) Cash Letters of Credit
- (g) Outstanding Acceptances Executed by or for Account of this Bank
- (h) Due to Bangko Sentral ng Pilipinas
- (i) Due to Philippine Deposit Insurance Corporation
- (j) Due to Philippine Crop Insurance Corporation
- (k) Income Tax Payable
- (I) Other Taxes and Licenses Payable
- (m) Others

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 **net** 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.

<u>Repricing Date</u> – 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.

The account "Others" under performing financial assets and financial liabilities shall be as defined under the line item instructions in Schedule 39.

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

<u>Specify Name of Issuing/Borrowing LGUs</u> - 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.

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

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

DEADLINE : 15 banking days after end of reference

end of reference month/quarter (solo basis)

30 banking days after end of reference quarter (consolidated

basis)

SUBMISSION : Original copy to

Original copy to Supervisory Data Center

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

Balance Sheet

A18	Peso	Foreign Regular		FCDU/EFCDU		Foreign Offices		
Account Description	Accounts	In US \$	Peso Equiv.	In US\$	Peso Equiv.	In US \$	Peso Equiv.	Total
Asset Accounts								
(1) Cash on Hand								
(2) Checks and Other Cash Items								
(3) Due from Bangko Sentral ng Pilipinas								
(a) Demand Deposit Account								
(b) Reserve Deposit Account								
(c) Special Deposit Account								
(d) Others								
(4) Due from Other Banks								
(5) Financial Assets Held for Trading (HFT)								
(a) HFT Securities								
(b) Derivatives with Positive Fair Value Held for Trading								
(c) Derivatives Carried at Cost								
(6) Financial Assets Designated at Fair Value through Profit or Loss								
(7) Available-for-Sale (AFS) Financial Assets								
(i) AFS Debt Securities								
Unamortized Discount/Premium								
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								
Unamortized Discount/Premium								
HTM Financial Assets - Net of Amortization								
Less: Allowance for Credit Losses								
HTM Financial Assets - Net								
(9) Unquoted Debt Securities Classified as Loans								
Unamortized Discount/Premium								
Unquoted Debt Securities Classified as Loans -Net								
Less: Allowance for Credit Losses								
Unquoted Debt Securities Classified as Loans - Net								
(10) Investments in Non-Marketable Equity Securities (INMES)								
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								
Less: Allowance for Credit Losses								
Interbank Loans Receivable-Net								
(c) Loans and Receivables -Others								

Balance Sheet

Assessed Description	Peso	Foreign Regular		FCDU/EFCDU		Foreign Offices		Total
Account Description	Accounts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total
Unamortized Discount and Other Deferred Credits								
Loans and Receivables - Others - Net of Amortization								
Less: Allowance for Credit Losses								
Loans and Receivables -Others - Net of Specific Allowance for Credit								
(12) Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse, and Securities Lending and Borrowing Transactions								
Less: Allowance for Credit Losses								
Loans and Receivables Arising from RA/CA/PR/SLB - Net of Specific Allowance for Credit Losses								
Less: General Loan Loss Provision (GLLP)								
Loan Portfoliio - Net		•						
(13) Derivatives with Positive Fair Value Held for Hedging								
(a) Fair Value Hedges								
(b) Cash Flow Hedges								
(c) Hedges of a Net Investment in Foreign Operation								
(d) Portfolio Hedge of Interest Rate Risk								
(14) Revaluation of Hedged Assets in Portfolio Hedge of Interest Rate Risk								
(15) Sales Contract Receivable								
(a) Performing								
(b) Non-Performing								
Less: Allowance for Credit Losses								
Sales Contract Receivable - Net								
(16) Accrued Interest Income from Financial Assets								
Less: Allowance for Credit Losses								
Accrued Interest Income from Financial Assets - Net								
(17) Equity Investment in Subsidiaries, Associates and Joint Ventures								
Less: Allowance for Credit Losses								
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net								
(18) Bank Premises, Furniture, Fixture and Equipment								
Less: Accumulated Depreciation								
Less: Allowance for Losses								
Bank Premises, Furniture, Fixture and Equipment - Net								
(19) Real and Other Properties Acquired								
Less: Accumulated Depreciation								
Less: Allowance for Losses								
Real and Other Properties Acquired - Net								
(20) Non-Current Assets Held for Sale		BLOCK	BLOCK					
(21) Goodwill		BLOCK	BLOCK					
Less: Allowance for Losses		BLOCK	BLOCK					
Goodwill - Net		BLOCK	BLOCK					
(22) Other Intangible Assets		BLOCK	BLOCK					

Balance Sheet

Account Decemention	Peso	Foreign Regular		FCDU/EFCDU		Foreign Offices		Total
Account Description		In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total
Less: Accumulated Amortization		BLOCK	BLOCK					
Less: Allowance for Losses		BLOCK	BLOCK					
Intangible Assets - Net		BLOCK	BLOCK					
(23) Deferred Tax Asset								
(24) Other Assets								
Less: Allowance for Losses								
Other Assets - Net								
(25) Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)								
(26) Due from FCDU/RBU								
Total Assets								
Liability Accounts								
(1) Financial Liabilities Held for Trading								
(a) Derivatives with Negative Fair Value Held for Trading								
(b) Liability for Short Position	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK
(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								
(4) Due to Other Banks		UNBLOCK	UNBLOCK					
(5) Bills Payable								
(6) Bonds Payable								
Unamortized Bond Discount/Premium								
Bonds Payable - Net								
(7) Unsecured Subordinated Debt								
Unamortized Debt Discount/Premium								
Unsecured Subordinated Debt - Net								
(8) Redeemable Preferred Shares								
(9) Financial Liabilities Associated with Transferred Assets								
(10) Derivatives with Negative Fair Value Held for Hedging								
(a) Fair Value Hedges								
(b) Cash Flow Hedges								
(c) Hedges of a Net Investment in Foreign Operation								
(d) Portfolio Hedge of Interest Rate Risk								
(11) Revaluation of Hedged Liabilities in Portfolio Hedge of Interest Rate Risk								
(12) Accrued Interest Expense on Financial Liabilities								
(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								

Balance Sheet

Assessment Description	Peso	Foreig	n Regular	FCDU	J/EFCDU	Forei	gn Offices	Tatal
Account Description	Accounts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total
(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								
(31) Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)								
(32) Due to FCDU/RBU								
Total Liabilities								
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) Hybrid Tier 1								
(b) Equity Component of Compound Financial Instruments								
(c) Others								
(4) Retained Earnings								
(a) Retained Earnings Reserve								
(i) Trust Business								
(ii) Self-insurance								
(iii) Contingencies								
(iv) Others								
(b) Retained Earnings Free								
(5) Stock Dividend Distributable								
(6) Undivided Profits								
(7) Other Comprehensive Income								
(a) Net Unrealized Gains/(Losses) on AFS Financial Assets								i
(i) Debt Securities								
(ii) Equity Securities								
(b) Gains/(Losses) on Fair Value Adjustment of Hedging Instruments								
(i) Cash Flow Hedge								

Balance Sheet

Account Description	Peso	Foreig	n Regular	FCDL	J/EFCDU	Forei	gn Offices	Total
Account Description	Accounts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	TOTAL
(ii) Hedge of a Net Investment in Foreign Operations								
(c) Cumulative Foreign Currency Translation								
(d) Others (pls. specify)								
(8) Appraisal Increment Reserve								
(9) Treasury Stock								
(10) Minority Interest in Subsidiaries (for consolidated report only)								
(11) Assigned Capital								
Total Equity								
Total Liabilities, Minority Interest and Equity								
Contingent Accounts								

Income Statement

	Peso	Forei	gn Regular	FCDI	J/EFCDU	Forei	gn Offices	
Account Description	Accounts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total
Income and Expense Accounts			•					
(1) Interest Income								
(2) Interest Expense								
(3) Provision for Losses on Accrued Interest Income from Financial Assets				1		1		
Net Interest Income		İ						
Non-Interest Income		İ						
(4) Dividend Income								
(5) Fees and Commissions Income								
(a) Payment Services								
(b) Intermediation Services		İ						
(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						+		
(7) Gains/(Losses) on Financial Assets and Liabilities Designated at Fair Value through Profit or						1		
Loss		UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK			
(8) Foreign Exchange Profit/(Loss)								
(9) Gains/(Losses) from Sale/Redemption/Derecognition of Non-Trading Financial Assets and Liabilities								
(10) Gains/(Losses) on Fair Value Adjustment in Hedge Accounting				1		1		
(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								
Non-Interest Expense		İ						
(13) Compensation/Fringe Benefits								
(14) Taxes and Licenses								
(15) Fees and Commissions Expenses								
(16) Other Administrative Expenses		İ						
(17) Depreciation/Amortization								
(18) Impairment Losses								
(a) Investment in Subsidiaries, Associates and Joint Ventures								
(b) Bank Premises, Furniture, Fixture and Equipment								
(c) ROPA								
(d) Goodwill						†		
(e) Other Intangible Assets						—		
(f) Other Assets		†		†		†		
(19) Provisions						—		
Losses/Recoveries on Financial Assets				 		-		
(20) Provision for Credit Losses on Loans and Receivables and Other Financial Assets						+		
(21) Bad Debts Written Off		+		†	+	†	+	
(22) 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		1		1	ĺ	1	1	
Total Control of Contr		1		1	ĺ	1	ĺ	
	ļ	L		L	Ļ	L	Ļ	

Income Statement

Account Description	Peso	Forei	gn Regular	FCDU	J/EFCDU	Forei	gn Offices	Total
Account Description	Accounts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total
Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures				BLOCK	BLOCK			
Accounted for Using the Equity Method								
(23) Share in the Profit/(Loss) of Unconsolidated Subsidiaries				BLOCK	BLOCK			
(24) Share in the Profit/(Loss) of Associates				BLOCK	BLOCK			
(25) Share in the Profit/(Loss) of Joint Ventures				BLOCK	BLOCK			
Total Profit/Loss Before Tax and Before Minority Interest								
(26) Income Tax Expense								
Total Profit/Loss After Tax and Before Minority Interest								
(27) 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	Foreign	Offices	Total
Farticulars	Peso Accis	In US \$	Peso Equiv.	In US\$	Peso Equiv.	In US \$	Peso Equiv.	I Otal
Resident	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(1) Government-Philippine Postal Corporation								0.00
(2) BSP								0.00
(3) Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) UBs/KBs								0.00
(b) Other Banks								0.00
Non-Resident		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(1) Central Government/Central Banks								0.00
(2) Banks		0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) OBUs								0.00
(b) Other Banks								0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additional Information								
(1) Due from PCHC								0.00

Due from Other Banks Classified as to Type of Deposit

						Dema	nd						,	Savings D	eposit			
		Particulars	Peso Accts	Forei	gn Regular	FCE	U/EFCDU	Forei	gn Offices	Total	Peso Accts	Foreig	gn Regular	FCD	U/EFCDU	Forei	gn Offices	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.	1
(a)	Resi	dent Banks																Ī
	(1)	UBs/KBs																Ī
	(2)	Other Banks																Ī
(b)	Non-	Resident Banks/OBUs																Ī
	(1)	OBUs																Ī
	(2)	Other Banks																
(c)	Resi	dent Banks - Clearing Account									UNBLOCK	BLOCK	BLOCK	JNBLOCK	UNBLOCK			1
	(1)	Local Currency									UNBLOCK	BLOCK	BLOCK	BLOCK	BLOCK			1
	(2)	Foreign Currency										BLOCK	BLOCK	JNBLOCK	UNBLOCK			1
TO	TAL																	
Add	dition	al Information:																Ī
A.	Class	sified as to Original Term																1
	(1)	Short Term (one year or less)																1
	(2)	Medium Term (>1 year to 5 years)																1
	(3)	Long Term (>5 years)																1

Due from Other Banks Classified as to Type of Deposit

						NOV	1						Time C	ertificate	es of Deposit				
		Particulars	Peso Accts	Foreig	gn Regular	FCD	U/EFCDU	Fore	gn Offices	Total	Peso Accts	Forei	gn Regular	FCD	U/EFCDU	Forei	gn Offices	Total	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.		
(a)	Resi	dent Banks																	
	(1)	UBs/KBs																	
	(2)	Other Banks																	
(b)	Non-	Resident Banks/OBUs																	
	(1)	OBUs																	
	(2)	Other Banks																	
(c)	Resi	dent Banks - Clearing Account	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK												
	(1)	Local Currency	BLOCK																1
	(2)	Foreign Currency		BLOCK	BLOCK	BLOCK	BLOCK												1
то	TAL																		1
Ad	dition	al Information:																	1
A.	Class	sified as to Original Term																	
	(1)	Short Term (one year or less)																	
	(2)	Medium Term (>1 year to 5 years)																	
	(3)	Long Term (>5 years)																	

Financial Assets Held for Trading

					Tain Walion			
		Eoroic	n Pogular		Fair Value DU/EFCDU	Eoroi	gn Offices	
Particulars	Peso		n Regular Peso		Peso		Peso	Total
	Accounts	In US\$	Equivalent	In US\$	Equivalent	In US\$	Equivalent	Total
Debt Securities								
1. Resident								
A. Government								
(1) National Government								
a. Treasury Bills								
b. Treasury Bonds								
c. Others (Specify e.g. Retail Bonds) (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								
a. NBQBs								
b. Others (2) Non-Financial								
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								
C. Private Corporations (1) Financial								
(2) Non-Financial								
Non-Resident A. Banks								
B. Corporations								
Subtotal								
TOTAL Additional Information on Dobt Securities								
Additional Information on Debt Securities 1. Data on Utilization of Debt Securities								
A. Reserve and Liquidity Floor Requirement								
B. Guarantee for Trust Duties						BLOCK	BLOCK	BLOCK
C. Alternative Compliance with PD 717						2	2	2-11
Debt Securities issued by LGUs to the extent								
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								
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	>)			LINIBLOCK	LINDLOCK			
Additional Information on Equity Securities 1. Equity Securities Acquired in Settlement of Loans				UNBLOCK	UNBLOCK			
. Equity Securities Acquired in Settlement of Loans		1						

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

Breakdown of Held for Trading Financial Assets Purchased/Sold/Lent Under Repurchase Agreements, Certificates of

						Fair Value			
	Particulars	Peso	Foreig	n Regular	FCI	DU/EFCDU	Fo	reign Offices	T-1-1
		Accounts	In US\$	Peso Equivalent	In US\$	Peso Equivalent	In US\$	Peso Equivalent	Total
Debt Se									
	ident								
A.	National Government Securities								
	(1) GS Purchased								
	(2) GS Sold under RA with the BSI (3) GS Sold under RA	<u> </u>							
	(4) GS Sold under CA/PR								
	(5) GS Lent under SLB								
B.	LGU/GOCC Securities		BLOCK	BLOCK	BLOCK	BLOCK			
	(1) GS Purchased		BLOCK	BLOCK	BLOCK	BLOCK			
	(2) GS Sold under RA with the BSI	Р							
	(3) GS Sold under RA		BLOCK	BLOCK	BLOCK	BLOCK			
	(4) GS Sold under CA/PR		BLOCK	BLOCK	BLOCK	BLOCK			
	(5) GS Lent under SLB		BLOCK	BLOCK	BLOCK	BLOCK			
C.	GOCC								
	(1) GS Purchased								
	(2) GS Sold under RA								
	(3) GS Sold under CA/PR								
	(4) GS Lent under SLB								
D.	BSP								
	(1) GS Purchased								
	(2) GS Sold under RA (3) GS Sold under CA/PR								
	(4) GS Lent under SLB								
E.	Banks								
L.	(1) DS Purchased								
	(2) DS Sold under RA								
	(3) DS Sold in CA/PR								
	(4) DS Lent under SLB								
F.	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								
В.	Public Sector Entities (1) DS Burchased				}				
	(1) DS Purchased (2) DS Sold under RA								
	(3) DS Sold in CA/PR								
	(4) DS Lent under SLB								
C.	Banks								
<u> </u>	(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								-
3. Mul	tilateral Agencies								
	(1) DS Purchased								
	(2) DS Sold under RA								
	(3) DS Sold in CA/PR								
	(4) DS Lent under SLB								
TOTAL			<u> </u>				<u> </u>		

Derivatives Held for Trading

																Fair	Value							$\overline{}$
				Notional							1		ve Fair Value						V		ve Fair Value			
Particulars	Peso	Forei	ign Regular	FCD	U/EFCDU	Fore	ign Offices		Peso	Forei	gn Regular	FCI	DU/EFCDU	Fore	eign Offices		Peso	Fore	ign Regular	FCI	DU/EFCDU	Fore	ign Offices	
	Accounts	In US\$	Peso	In US\$	Peso	In US\$	Peso	Total	Accounts	In US\$	Peso	In US\$	Peso Equivalent	In US\$	Peso Equivalent	Total	Accounts	In US\$	Peso	In US\$	Peso	In US\$	Peso	Total
Stand-alone			Equivalent		Equivalent		Equivalent			<u> </u>	Equivalent								Equivalent		Equivalent		Equivalent	+
Interest Rate Contracts																								_
Interest Rate Forwards																								
a.1 Forward Rate Agreeme	nt																							
b. Interest Rate Swap				<u> </u>																				
b.1 Plain Vanilla (1) Fixed Payer																								_
(2) Fixed Receiver																								
b.2 Basis Swap																								
c. Interest Rate Futures																								
d.1. Over the Counter Interest																								
(1) Bought (2) Sold																								_
d.2. Exchange Traded Interest																								
(1) Bought																								
(2) Sold				<u> </u>				ļ			51.551			ļ										igspace
2. Foreign Exchange Contracts	BLOCK BLOCK			 				-		BLOCK	BLOCK				 			BLOCK	BLOCK BLOCK					\vdash
Forward Foreign Exchange C Outright Forwards	BLOCK			1			 	1		BLOCK	BLOCK	1		 	 			BLOCK	BLOCK		-			\vdash
(1.a) Bought	BLOCK			1	İ		İ			BLOCK	BLOCK							BLOCK	BLOCK					
(1.b) Sold	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
(2) Forward Leg of Swaps	BLOCK			ļ						BLOCK	BLOCK							BLOCK	BLOCK					igspace
(2.a) Bought (2.b) Sold	BLOCK			1						BLOCK	BLOCK							BLOCK	BLOCK					
(2.b) Sold (3) NDF	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					_
(3.a) Bought	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
(3.b) Sold	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					1
b. Currency Swap	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
(1) Forward Foreign Curre (2) Forward Foreign Curre	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK BLOCK					
c. Foreign Exchange Futures	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					_
d.1. Over the Counter Foreign	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
(1) Bought	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
(1.a) Call Option	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
(1.b) Put Option (2) Sold	BLOCK			1						BLOCK	BLOCK BLOCK							BLOCK	BLOCK BLOCK					
(2.a) Call Option	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					1
(2.b) Put Option	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
d.2. Exchange Traded Foreign	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
(1) Bought	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
(1.a) Call Option (1.b) Put Option	BLOCK BLOCK									BLOCK	BLOCK BLOCK							BLOCK	BLOCK BLOCK					
(2) Sold	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					_
(2.a) Call Option	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
(2.b) Put Option	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
3. Equity Contracts				1				l		1		 		}	 				-		-	 		+
a. Forwards b. Equity Swap				1	1		1	l		 					1									\vdash
c. Futures			l	1			İ	1		†					t				l		l			\vdash
d.1. Over the Counter Equity																								
(1) Bought				ļ						ļ														\perp
(2) Sold d.2. Exchange Traded Equity				 				 		 		1		<u> </u>	 							1		\vdash
(1) Bought				†	 		 	-		t		 		 										+-1
(2) Sold				1	İ		İ			1														\vdash
4. Credit Derivatives																								
a. Bank as Beneficiary				ļ						ļ														igspace
(1) CDS Bought (2) TROR Payer			-	1				<u> </u>		 		 		 	-				-		-	1		+-+
(3) Credit Spread Call/Put				†	 		 	-		t		 		 										\vdash
b. Bank as Guarantor				1	İ		İ			1														
(1) CDS Sold																								
(2) TROR Receiver				<u> </u>				ļ		<u> </u>				ļ										$oldsymbol{\sqcup}$
(3) Credit Spread Call/Put			l .	<u> </u>	1		l	l	1	l		<u> </u>		1	l				l		l			

Derivatives Held for Trading

																Fair	Value							
				Notional	Amount						-	With Positi	ve Fair Value						١	Vith Negativ	ve Fair Value			$\overline{}$
Particulars		Forei	gn Regular	FCD	U/EFCDU	Fore	ign Offices		_	Forei	gn Regular	FC	DU/EFCDU	For	eign Offices		_	Forei	ign Regular		DU/EFCDU	Fore	ign Offices	$\overline{}$
	Peso Accounts	In US\$	Peso	In US\$	Peso	In US\$	Peso	Total	Peso Accounts	In US\$	Peso	In US\$	Peso Equivalent	In US\$	Peso Equivalent	Total	Peso Accounts	In US\$	Peso	In US\$	Peso	In US\$	Peso	Total
Embedded			Equivalent		Equivalent		Equivalent				Equivalent								Equivalent		Equivalent		Equivalent	+
Interest Rate Contracts																								
a. Interest Rate Forwards										1														$\overline{}$
a.1 Forward Rate Agreeme	nt									1														$\overline{}$
b. Interest Rate Swap																								
b.1 Plain Vanilla																								
(1) Fixed Payer																								
(2) Fixed Receiver																							1	
b.2 Basis Swap																							1	
c. Interest Rate Futures																							1	
 d. Over the Counter Interest 																							1	
(1) Bought																								
(2) Sold																								
2. Foreign Exchange Contracts	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
 Forward Foreign Exchange C 	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
(1) Outright Forwards	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
(1.a) Bought	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
(1.b) Sold	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK				1	
(2) Forward Leg of Swaps	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK				1	
(2.a) Bought	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK				1	
(2.b) Sold	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
b. Currency Swap	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK				1	
 Forward Foreign Curre 	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK				1	
(2) Forward Foreign Curre	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
 Foreign Exchange Futures 	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
d.1. Over the Counter Foreign	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
(1) Bought	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK				<u> </u>	
(1.a) Call Option	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
(1.b) Put Option	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
(2) Sold	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
(2.a) Call Option	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
(2.b) Put Option	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
3. Equity Contracts																								
a. Forwards																								
b. Equity Swap																								
c. Futures																								\bot
d.1. Over the Counter Equity																								\perp
(1) Bought																								\perp
(2) Sold																								\perp
4. Credit Derivatives																								\perp
Bank as Beneficiary						<u> </u>				<u> </u>				<u> </u>										+
(1) CDS Bought						<u> </u>				<u> </u>				<u> </u>										+
(2) TROR Payer						<u> </u>				<u> </u>				<u> </u>										+
(3) Credit Spread Call/Put						<u> </u>				<u> </u>				<u> </u>										+
b. Bank as Guarantor						<u> </u>				<u> </u>				<u> </u>										\bot
(1) CDS Sold						<u> </u>				<u> </u>				<u> </u>										\bot
(2) TROR Receiver						<u> </u>				<u> </u>				<u> </u>								1		+
(3) Credit Spread Call/Put				<u> </u>		<u> </u>				ļ				ļ										4——
TOTAL				<u> </u>	l	<u> </u>	l	<u> </u>	1	1		L	l .	<u> </u>	l			l				1		

Derivatives Held for Trading Matrix of Counterparty and Type of Derivative Contracts

Derivatives with Positive Fair Value

																				Type of [Derivative	Contract	s	
					/ards							Sw								Optio				
Counterparty	Peso	Reg	gular	FC	CDU	Foreign	Offices		Peso	Reg	jular	FC	DU	Foreign	Offices		Peso	R€	egular	FC	DU	Foreign	Offices	
	Accts	In US\$	Peso Equiv.	In US\$	Peso Equiv.	In US \$	Peso Equiv.	Total	Accts	In US\$	Peso Equiv.	In US \$	Peso Equiv.	In US\$	Peso Equiv.	Total	Accts	In US \$	Peso Equiv.	In US\$	Peso Equiv.	In US\$	Peso Equiv.	Total
1. Resident																								
Government																								<u> </u>
(1) National Government																								<u> </u>
(2) LGUs																								
(3) GOCC																								
 Social Security Institution 	utions																							
 Other Financial 																								
c. Non-Financial																								
B. BSP																								
C. Banks																								
(1) UBs/KBs																								
(2) Other Banks																								
 D. Private Corporations 																								
(1) Financial																								
a. NBQBs																								
b. Others																								
(2) Non-Financial																								
2. Non-Resident	BLOCK								BLOCK								BLOCK							
 A. Central Government/Central B 	BLOCK								BLOCK								BLOCK							
 B. Public Sector Entities 	BLOCK								BLOCK								BLOCK							
C. Banks	BLOCK								BLOCK								BLOCK							
(1) OBUs	BLOCK								BLOCK								BLOCK							
(2) Other Banks	BLOCK								BLOCK								BLOCK							
 D. Corporations 	BLOCK								BLOCK								BLOCK							
TOTAL																								

Derivatives Held for Trading Matrix of Counterparty and Type of Derivative Contracts

Derivatives with Negative Fair Value

																				Type of I	Derivative	Contract	s	
				Forv	vards							Sw	aps							Optio	ns			
Counterparty	Peso	Reg	gular	F	CDU	Foreign	Offices		6	Reg	ular	FC	DU	Foreign	Offices		6	R	egular	FC	DU	Foreign	Offices	
	Accts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US\$	Peso Equiv.	Total	Peso Accts	In US\$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total	Peso Accts	In US \$	Peso Equiv.	In US\$	Peso Equiv.	In US\$	Peso Equiv.	Total
1. Resident																								
Government																								
(1) National Government																								
(2) LGUs																								
(3) GOCC																								
 Social Security Institu 	utions																							
 Other Financial 																								
c. Non-Financial																								
B. BSP																								
C. Banks																								
(1) UBs/KBs																								
(2) Other Banks																								
 D. Private Corporations 																								
(1) Financial																								
a. NBQBs																								
b. Others																								
(2) Non-Financial																								
2. Non-Resident	BLOCK								BLOCK								BLOCK							
 A. Central Government/Central B 	BLOCK								BLOCK								BLOCK							
B. Public Sector Entities	BLOCK								BLOCK								BLOCK							
C. Banks	BLOCK								BLOCK								BLOCK							
(1) OBUs	BLOCK								BLOCK								BLOCK							
(2) Other Banks	BLOCK								BLOCK								BLOCK							
 D. Corporations 	BLOCK								BLOCK								BLOCK							
TOTAL		1		1									1		1									1 7

Derivatives Held for Trading Matrix of Counterparty and T

Derivatives with Positive Fai

				Fut	ures							Credit D	erivatives				
Counterparty	Peso	Reg	ular	FC	DU	Foreign	Offices		Peso	Reg	ular	F	CDU	Foreig	n Offices		Total
	Accts	In US \$	Peso Equiv.	In US\$	Peso Equiv.	In US\$	Peso Equiv.	Total	Accts	In US \$	Peso Equiv.	In US\$	Peso Equiv.	In US\$	Peso Equiv.	Total	Total
1. Resident																	
Government																	
National Government																	
(2) LGUs																	
(3) GOCC																	
 Social Security Institution 																	
 Other Financial 																	
c. Non-Financial																	
B. BSP																	
C. Banks																	
(1) UBs/KBs																	
(2) Other Banks																	
D. Private Corporations																	
(1) Financial																	
a. NBQBs																	
b. Others																	
(2) Non-Financial																	
2. Non-Resident	BLOCK								BLOCK								
A. Central Government/Central B									BLOCK								
B. Public Sector Entities	BLOCK								BLOCK								
C. Banks	BLOCK								BLOCK								
(1) OBUs	BLOCK								BLOCK								
(2) Other Banks	BLOCK								BLOCK								
D. Corporations	BLOCK								BLOCK								
TOTAL																	

Derivatives Held for Trading Matrix of Counterparty and T

Derivatives with Negative Fa

					ures								erivatives				
Counterparty	Peso	Reg	ular	FC	DU	Foreign	Offices		Peso	Reg	ular	FC	CDU	Foreig	n Offices		Total
	Accts	In US \$	Peso Equiv.	In US\$	Peso Equiv.	In US\$	Peso Equiv.	Total	Accts	In US \$	Peso Equiv.	In US\$	Peso Equiv.	In US\$	Peso Equiv.	Total	Total
1. Resident																	
 A. Government 																	
(1) National Government																	
(2) LGUs																	
(3) GOCC																	
 Social Security Institution 																	
b. Other Financial																	
c. Non-Financial																	
B. BSP																	
C. Banks																	
(1) UBs/KBs																	
(2) Other Banks																	
D. Private Corporations																	
(1) Financial																	
a. NBQBs																	
b. Others																	
(2) Non-Financial																	
2. Non-Resident	BLOCK								BLOCK								
A. Central Government/Central B	BLOCK								BLOCK								
B. Public Sector Entities	BLOCK								BLOCK								
C. Banks	BLOCK								BLOCK								
(1) OBUs	BLOCK								BLOCK								
(2) Other Banks	BLOCK								BLOCK								
D. Corporations	BLOCK								BLOCK								
TOTAL																	

Financial Assets Designated at Fair Value Through Profit or Loss

				Fair	Value			
Particulars	Peso	For	eign Regular		FCDU/EFCDU	F	oreign Offices	T-1-1
	Accounts	In US\$	Peso Equivalent	In US\$	Peso Equivalent	In US\$	Peso Equivalent	Total
Debt Securities							-	
1. Resident								
A. Government								
(1) National Government								
a. Treasury Bills								
b. Treasury Bonds								
c. Others (Specify e.g. Retail Bonds)								
(2) LGUs								
(3) GOCC								
Social Security Institutions								
b. Other Financial								
c. Non-Financial								
B. BSP								
C. Banks								
(1) UBs/KBs								
(2) Other Banks								
D. Private Corporations								
(1) Financial								
a. NBQBs								
b. Others								
(2) Non-Financial								
2. Non-Resident								
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		UNBLOCK	UNBLOCK					
A. GOCCs		UNBLOCK	UNBLOCK					
(1) Financial Other than SSIs		UNBLOCK	UNBLOCK					
(2) Non-Financial		UNBLOCK	UNBLOCK					
B. Banks		UNBLOCK	UNBLOCK					
(1) UBs/KBs		UNBLOCK	UNBLOCK					
(2) Other Banks		UNBLOCK	UNBLOCK					
C. Private Corporations		UNBLOCK	UNBLOCK					
(1) Financial		UNBLOCK	UNBLOCK					
(2) Non-Financial								
		UNBLOCK	UNBLOCK					
2. Non-Resident								
A. Banks								
B. Corporations								
Subtotal								
TOTAL								
Additional Information on Debt Securities								
Data on Utilization of Debt Securities							ļ	<u> </u>
Reserve and Liquidity Floor Requirement								
B. Guarantee for Trust Duties	ļ							
C. Alternative Compliance with PD 717								ļ
Debt Securities issued by LGUs to the extent								!
Debt Securities issued by GOCCs to the extent	ļ							
4. DLPNs								
5. Structured Notes								
A. CLNs* (Circular No. 417)	<u> </u>							
B. Securitization Structures (Circular No. 468)								
C. Others								
(1) Simple (Circular No. 466)								
(2) Others								
Retained Interest in Securitized Assets								
I-O Strip Receivable								
B. Subordinated Retained Interest								
7. Quoted Loans and Receivables								
8. Redeemable Preferred Shares (booked as debt securi	ities)							
A. Readily Marketable								
B. Not Readily Marketable								
10. Hedged Items	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK
11. Classified as to Original Term								
A. Short Term (one year or less)								
B. Medium Term (>1 year to 5 years)	Ì							
C. Long Term (>5 years)								
Additional Information on Equity Securities				UNBLOCK	UNBLOCK			1
Equity Securities Acquired in Settlement of Loans								1
1. y	<u>i </u>	<u> </u>	<u> </u>				<u> </u>	1

				Amortized	Cost/ Cost						Accumul	ated Gains	/(Losses) from I	мтм		
	_	Forei	gn Regular		U/EFCDU	Fore	gn Offices		_	Forei	gn Regular		DU/EFCDU		gn Offices	T
Particulars	Peso Accounts	In US\$	Peso Equivalent	In US\$	Peso Equivalent	In US\$	Peso Equivalent	Total	Peso Accounts	In US\$	Peso Equivalent	In US\$	Peso Equivalent	In US\$	Peso Equivalent	Total
Debt Securities																1
1. Resident																1
A. Government																1
(1) National Government																1
a. Treasury Bills																
b. Treasury Bonds																1
c. Others (Specify e.g. Retail Bonds)																
(2) LGUs																
(3) GOCC																
a. Social Security Institutions																1
b. Other Financial	1															
c. Non-Financial																
B. BSP	1															
C. Banks	1															†
(1) UBs/KBs																+
(2) Other Banks																+
D. Private Corporations																+
(1) Financial	1															+
a. NBQBs																+
b. Others	+															+
(2) Non-Financial	_															+
2. Non-Resident																+
A. Central Government/Central Banks																+
B. Public Sector Entities																+
C. Banks																+
(1) OBUs																+
(2) Other Banks																+
D. Corporations																+
									UNBLOCK							+
	_								UNBLUCK							+
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																ـــــــ
Subtotal																
TOTAL																

				Amortized	Cost/ Cost						Accumul	ated Gains/	(Losses) from N	итм		
Bartharlan	B	Foreig	gn Regular	FCD	U/EFCDU	Forei	gn Offices			Foreig	gn Regular	FCD	U/EFCDU	Forei	gn Offices	1
Particulars	Peso Accounts	In US\$	Peso Equivalent	In US\$	Peso Equivalent	In US\$	Peso Equivalent	Total	Peso Accounts	In US\$	Peso Equivalent	In US\$	Peso Equivalent	In US\$	Peso Equivalent	Total
Additional Information on Debt Securities																
Data on Utilization of Debt Securities																
Reserve and Liquidity Floor Requirement																
B. Guarantee for Trust Duties																
C. Alternative Compliance with PD 717																
Debt Securities issued by LGUs to the extent																
Debt Securities issued by GOCCs to the extent guaranteed by the National Government																
4. DLPNs																
Structured Notes																
A. CLNs* (Circular No. 417)																
B. Securitization Structures (Circular No. 468)																
C. Others																
(1) Simple (Circular No. 466)																1
(2) Others																1
Retained Interest in Securitized Assets																1
I-O Strip Receivable																1
B. Subordinated Retained Interest																
Quoted Loans and Receivables																
8. Redeemable Preferred Shares (booked as debt securities	s)															
A. Readily Marketable																
B. Not-Readily Marketable																
10. Hedged Items																
11. 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)																
12. Underwritten Debt Securities																
Additional Information on Equity Securities																
Equity Securities Acquired in Settlement of Loans				BLOCKED	BLOCKED							BLOCKED	BLOCKED			
2. Hedged Items				BLOCKED	BLOCKED							BLOCKED	BLOCKED			
Underwritten Equity Securities																

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

	Allowance for Credit Losses											Net Carr	ying Amount			
	_	Forei	gn Regular		U/EFCDU	Fore	ign Offices		_	Foreig	n Regular		U/EFCDU	Fore	gn Offices	
Particulars	Peso Accounts	In US\$	Peso Equivalent	In US\$	Peso Equivalent	In US\$	Peso Equivalent	Total	Peso Accounts	In US\$	Peso Equivalent	In US\$	Peso Equivalent	In US\$	Peso Equivalent	Total
Debt Securities			•												•	
1. Resident																
A. Government																
(1) National Government																
a. Treasury Bills																
b. Treasury Bonds																
c. Others (Specify e.g. Retail Bonds)																
(2) LGUs																
(3) GOCC																
a. Social Security Institutions																
b. Other Financial																
c. Non-Financial																
B. BSP																
C. Banks																
(1) UBs/KBs																
(2) Other Banks	1															
D. Private Corporations																
(1) Financial	1															
a. NBQBs	1															
b. Others	1															
(2) Non-Financial	1															
2. Non-Resident																
Central Government/Central Banks																
B. Public Sector Entities																
C. Banks																
(1) OBUs																
(2) Other Banks																
D. Corporations																
3. Multilateral Agencies	UNBLOCK								UNBLOCK							
Subtotal																
Equity Securities	1															
1. Resident	1							<u> </u>								
A. GOCCs	1							<u> </u>								
(1) Financial Other than SSIs	1															
(2) Non-Financial	1															
B. Banks	1															
(1) UBs/KBs	1							<u> </u>								
(2) Other Banks	1															
C. Private Corporations	1							<u> </u>								
(1) Financial	1							<u> </u>								
(2) Non-Financial	1															
2. Non-Resident								1								
A. Banks																
B. Corporations								1								
Subtotal																\vdash
TOTAL	+	 						 								\vdash
TOTAL	1							1								

			Allo	wance for	Credit Losses							Net Carr	ying Amount			
Particular.	B	Forei	gn Regular	FCD	U/EFCDU	Fore	ign Offices		B	Foreig	n Regular	FCD	U/EFCDU	Fore	gn Offices	
Particulars	Peso Accounts	In US\$	Peso Equivalent	In US\$	Peso Equivalent	In US\$	Peso Equivalent	Total	Peso Accounts	In US\$	Peso Equivalent	In US\$	Peso Equivalent	In US\$	Peso Equivalent	Total
Additional Information on Debt Securities																
Data on Utilization of Debt Securities																
Reserve and Liquidity Floor Requirement																ĺ
B. Guarantee for Trust Duties																
C. Alternative Compliance with PD 717																ĺ
Debt Securities issued by LGUs to the extent																
Debt Securities issued by GOCCs to the extent guaranteed by the National Government																
4. DLPNs																
Structured Notes																
A. CLNs* (Circular No. 417)																
B. Securitization Structures (Circular No. 468)																
C. Others																1
(1) Simple (Circular No. 466)																
(2) Others																
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 securitie																
9. A. Readily Marketable																
B. Not-Readily Marketable																
10. Hedged Items																
11. 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)																
12. Underwritten Debt Securities																
Additional Information on Equity Securities																
Equity Securities Acquired in Settlement of Loans				BLOCKED	BLOCKED							BLOCK	BLOCK			
2. Hedged Items				BLOCKED	BLOCKED							BLOCK	BLOCK			
3. Underwritten Equity Securities																

^{*}For details of investment in CLNs, refer to Schedule A of the

Breakdown of Available for Sale Financial Assets Purchased/Sold/Lent Under Repurchase Agreements, Certificates of Assignment

				Fa	air Value			
Particulars	_	Foreig	gn Regular	FCI	DU/EFCDU	Forei	gn Offices	
	Peso Accounts	In US\$	Peso Equivalent	In US\$	Peso Equivalent	In US\$	Peso Equivalent	Total
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		BLOCK	BLOCK	BLOCK	BLOCK			
(1) GS Purchased		BLOCK	BLOCK	BLOCK	BLOCK			
(2) GS Sold under RA with the BSP					=: :			
(3) GS Sold under RA		BLOCK	BLOCK	BLOCK	BLOCK			
(4) GS Sold under CA/PR		BLOCK	BLOCK	BLOCK	BLOCK			
(5) GS Lent under SLB		BLOCK	BLOCK	BLOCK	BLOCK			
C. GOCC				 				
(1) GS Purchased				 		-		
(2) GS Sold under RA (3) GS Sold under CA/PR				 		-		
(4) GS Lent under SLB								
D. BSP		+		 				
(1) GS Purchased								
(2) GS Sold under RA								
(3) GS Sold under CA/PR								
(4) GS Lent under SLB								
E. Banks								
(1) DS Purchased								
(2) DS Sold under RA								
(3) DS Sold in CA/PR								
(4) DS Lent under SLB								
F. 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 trider RA								
(4) DS Lent under SLB								
C. Banks								
(1) DS Purchased								
(2) DS Sold under RA				†				
(3) DS Sold in CA/PR				t				
(4) DS Lent under SLB								
D. Corporations				İ				
(1) DS Purchased				İ				
(2) DS Sold under RA								
(3) DS Sold in CA/PR								
(4) DS Lent under SLB								
3. Multilateral Agencies								
(1) DS Purchased								
(2) DS Sold under RA								
(3) DS Sold in CA/PR								
(4) DS Lent under SLB								
TOTAL								

Available-for-Sale Financial Assets Classified as to Status Total Amount

							T -				
	а	b	С	d	е	f	g	h =	<u>i</u>	J	k
	of efore osses	Carry	ing amoun allowand	t of past du ce for credi		before	f the fore osses	s for inancia	s for inancial	d sec. for	
Particulars	Carrying amount of unimpaired assets before allowance for credit losses	≤ 30 Days	> 30 days ≤ 90 days	> 90 days ≤ 180 days	>180 days ≤1 year	>1 year	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	Coll. & other cred enhancements roud as sec. for the rel. impaired & past due assets(annually)	Total ((sum a to g)-h-i)
Debt Securities											
1. Resident											
A. Government											
(1) National Government											
a. Treasury Bills											
b. Treasury Bonds											
c. Others (Specify e.g. Retail	Bonds)										
(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											
a. NBQBs											
b. Others											
(2) Non-Financial											
2. Non-Resident											
A. Central Government/Central Banks											
B. Public Sector Entities											
C. Banks		1									
(1) OBUs		1									
(2) Other Banks		1									
D. Corporations		1									
3. Multilateral Agencies		1									
Equity Securities		1									
1. Resident											
A. GOCCs		BLOCK	BLOCK	BLOCK	BLOCK	BLOCK					
(1) Financial Other than SSIs		BLOCK	BLOCK	BLOCK	BLOCK	BLOCK					
(2) Non-Financial		BLOCK	BLOCK	BLOCK	BLOCK	BLOCK					
B. Banks		BLOCK	BLOCK	BLOCK	BLOCK	BLOCK					
(1) UBs/KBs		BLOCK	BLOCK	BLOCK	BLOCK	BLOCK					
(2) Other Banks		BLOCK	BLOCK	BLOCK	BLOCK	BLOCK					
C. Private Corporations		BLOCK	BLOCK	BLOCK	BLOCK	BLOCK					
(1) Financial		BLOCK	BLOCK	BLOCK	BLOCK	BLOCK					
(2) Non-Financial		BLOCK	BLOCK	BLOCK	BLOCK	BLOCK					
2. Non-Resident		BLOCK	BLOCK	BLOCK	BLOCK	BLOCK					
A. Banks		BLOCK	BLOCK	BLOCK	BLOCK	BLOCK					
B. Corporations		BLOCK	BLOCK	BLOCK	BLOCK	BLOCK					
Total AFS Securities											

	а		b		С		d	е	f	g	h	i	i	k
	0 S					1	S		-	s s			, « c	
	Carrying amount of unimpaired assets before allowance for credit losses	Carrying					Carrying amount of the impaired assets before allowance for credit losses	Specific allowances for collectively assessed financial assets		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	Coll. & other cred enhancements rovd as sec. for the rel. impaired & past due assets(annually)	i
	it se it	before a	llowanc	e for cr	edit los	sses	of bef it Ic	ses sss sss	Total ((sum a to g)-h-i)	it beg of	ses sess sts	SSS SSS ST ST ST ST ST ST ST ST ST ST ST	Coll. & other cred hancements rcvd for the rel. impair t due assets(annu:	Total ((sum a to g)-h-i)
	ou sets		lays	day	ğ		unt its l	anc sse	_ <u>~</u>	its I	anc	anc	s re s re s(ar	
Particulars	assa	ıρ	30 days ≤ 90 day	80	_ >		noi sse r cr	a a ∞	Total a to g	SSE r cr	» ≥ e	a a ∞	e ent sh	Total na to g
	ed ed) a	۷i	<u>۸</u>	٧ı	ear	gar da efo	izi a	n T e	d a d a fo	lla all	ive ive	& c em em	n a T
	ng aj rž	≤30 Days	ays	ays	ays	>1 year	/ing aire noe	ina ect	l sar	jë jë s	in kie	i ect	ie and in a	ı sı
	8 <u>ii</u> 8	νi	p C	Ď	9	^	arry npa wa		₩	npa wa	pec f	8 <u>8</u> 2 ×	o H o S	=
	도 읉		> 3	> 90 days ≤ 180 da	>180 days ≤ 1 year		ુ ≒ 읕	<u>~</u> ~		ું ≟ હ	<u>~</u> -	ு ம	sec pas	i l
Debt Securities														
1. Resident														
A. Government														
(1) National Government														
a. Treasury Bills														
b. Treasury Bonds														
c. Others (Specify e.g. Retail Bonds)														
(2) LGU														
(3) GOCC														
(a) Social Security Institutions														
(b) Other Financial														
(c) Non-Financial														
B. BSP														
C. Banks														
(1) UBs/KBs														i
(2) Other Banks														
D. Private Corporations														
(1) Financial														
a. NBQBs														i
b. Others														
(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		ļ												\vdash
A. GOCCs														
(1) Financial Other than SSIs		<u> </u>												
(2) Non-Financial														
B. Banks (1) UBs/KBs		1												
		-												\vdash
(2) Other Banks		1												
C. Private Corporations (1) Financial		 												\vdash
(1) Financial (2) Non-Financial		 												
2. Non-Resident														
A. Banks														
B. Corporations														
Total AFS Securities														
TOTAL AFO SECURITIES		ļ		l						Į	ļ		ļ	

Available-for-Sale Financial Assets Classified as to Status Foreign Regular

		a		b		С		d		e		f		a		h		i		i		k
	=			Carryin						ce for cred	it losses		* =	-				·				
Particulars	Carrying amour	of unimpaired assets before allowance for credit losses		≥ 30 Days		> 30 days ≤ 90	-	Silvi says		>180 days ≤1		>ı year	Carrying amour of the impairec	assets before allowance for credit losses	Specific allowances for	individually assessed financial assets	Specific allowances for	collectively assessed financial assets	Collateral & other credit enhancements	received as security for the related impaired & past due assets		Total ((sum a to g)-h-i)
	In US\$		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		Peso Equiv		Peso Equiv
Debt Securities								-										-				
1. Resident																						
A. Government																						
(1) National Government																						
a. Treasury Bills																						
 b. Treasury Bonds 																						
c. Others (Specify e.g. R	etail Bon	ds)																				
(2) LGU																						
(3) GOCC																					L	
(a) Social Security Instituti	ions																				L	
(b) Other Financial																					<u> </u>	$oxed{oxed}$
(c) Non-Financial																						
B. BSP																						
C. Banks																						
(1) UBs/KBs																						
(2) Other Banks																						
D. Private Corporations																						
(1) Financial																						
a. NBQBs																						
b. Others																						
(2) Non-Financial 2. Non-Resident																						
A. Central Government/Central Bar	oleo.																					
B. Public Sector Entities	IKS																					
C. Banks																						
(1) OBUs																						
(2) Other Banks			-								 											
D. Corporations	l																		l		\vdash	
3. Multilateral Agencies	l -		<u> </u>																l -		-	
Equity Securities	1																				$\overline{}$	
1. Resident																				İ		
A. GOCCs																				İ		
(1) Financial Other than SSIs																						
(2) Non-Financial																						
B. Banks																						
(1) UBs/KBs																				1		
(2) Other Banks																						
C. Private Corporations																						
(1) Financial																						
(2) Non-Financial																						
2. Non-Resident																						
A. Banks																						
B. Corporations																						
Total AFS Securities																						

		а		b		С		d		е		f		g		h		i	j	i		k
	of o	fs for	(Carrying		of past du			llowanc	e for cred	lit loss	es	5 6	ខ្មុំ	es	-	es	ਰ		g due ∑		_
	amount	unimpaired assets before allowance for credit losses				day		90 days ≤ 180 da		>180 days ≤ 1 yea			Carrying amount of	before allowance for credit losses	Specific allowances	ror individually assessed financial assets	Specific allowances for collectively	anci.	conateral & otner credit enhancements	for the related impaired & past du assets (annually)	ĺ	((sum a to g)-h-i)
	Ĕ.	ed a wal		s S		06 VI		2	;	νι -		늍	<u> </u>	o Si	_	naiviau sed fina assets	je je	sed fina assets	credit	rela k pa	<u> 1</u> 2	. O
Particulars	g.	불음불		≤ 30 Days		S .		Š		ays.		>1 year	6 9	₹ € ₹	c a	sed	S all	sed	era cre inc	, g & p c	Total	, a
	Z-i	g e g		S		30 days	-	<u>6</u>	:	ř		7	<u> </u>	1 2 2 E	ijĖ.	e ss	<u>;</u> ;	es:	nat nha	ort ort aire	ĺ	E
	Carrying	efo ,		••			8	6		<u>~</u>			بقا	9 S	96	ass	e g	ass	၉ ဗန	E SE		<u>s</u>)
	<u>_</u>			Dana		A D		Λ			1	B			0,		0,				 	Dana
	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		Equiv		Lquiv		Lquiv		Lquiv		Equiv	004	Lquiv		Equiv		Equiv		Lquiv		Lquiv	\vdash	Equiv
1. Resident																						
A. Government																						
(1) National Government																						
a. Treasury Bills																						
b. Treasury Bonds																						
c. Others (Specify e.g. Retail Bo	nds)																					
(2) LGU																						
(3) GOCC																					Щ	
(a) Social Security Institutions																						
(b) Other Financial																					\longmapsto	—
(c) Non-Financial																					\longmapsto	
B. BSP																						-
C. Banks																	ļ				\longmapsto	—
(1) UBs/KBs (2) Other Banks																					\vdash	
D. Private Corporations	-				-																\vdash	
(1) Financial																					\vdash	
a. NBQBs																						
b. Others																						
(2) Non-Financial																						·
2. Non-Resident																						
Central Government/Central Banks																						ĺ
B. Public Sector Entities																						ĺ
C. Banks																						1
(1) OBUs																						1
(2) Other Banks																						1
D. Corporations																					\longmapsto	
3. Multilateral Agencies																					\vdash	
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												l									ł	i

Available-for-Sale Financial Assets Classified as to Status Foreign Offices

	_																					
		a		b		С		d	•	•		f		g		h		i		j	<u> </u>	k
	= _			Cai	rrying amo	unt of past o	lue assets	before allo	wance for	credit loss	ses		ı ı		_	<u>a</u>	_	<u>a</u>	er	s _ e		÷
Particulars	Carrying amoun	assets before allowance for credit losses		≤ 30 Days		> 30 days ≤ 90 ()	> 90 days = 180	7	V = 4490 Uays) year	Carrying amoun of the impaired	assets berore allowance for credit losses	Specific allowances for	individually assessed financ assets	Specific allowances for	collectively assessed financial assets	Collateral & oth credit enhancements received as	security for the related impaired & past due assets (annually)	Total	((sum a to g)-h-i)
	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																						
(1) National Government																						
a. Treasury Bills																						
b. Treasury Bonds																						
c. Others (Specify e.g. Retail Bonds)																						
(2) LGU																						
(3) GOCC	1																				\vdash	
(a) Social Security Institutions	1																				\vdash	
(b) Other Financial																						
(c) Non-Financial																					\vdash	
B. BSP																					\vdash	
C. Banks																					\vdash	
(1) UBs/KBs																					\vdash	
(2) Other Banks																					\vdash	
D. Private Corporations																					\vdash	
(1) Financial																					\vdash	
																					\vdash	_
a. NBQBs b. Others																					\vdash	_
(2) Non-Financial																					igwdapprox	
2. Non-Resident																					لـــــــــــا	
	ļ																				<u> </u>	—
A. Central Government/Central Banks																					igwdapprox	—
B. Public Sector Entities	ļ																				<u> </u>	—
C. Banks																						—
(1) OBUs																						
(2) Other Banks																						<u> </u>
D. Corporations	<u> </u>		<u> </u>																<u> </u>		لــــــــــــــــــــــــــــــــــــــ	
3. Multilateral Agencies	ļ																					
Equity Securities	ļ																					
1. Resident																						
A. GOCCs			ļ							ļ	ļ								ļ			
(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 Total Amount (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
Spe	cific	allowanc	es for individually assessed financial assets and	d Specific allo	wances for collectivel	y assessed financial ass	ets				
Deb	t Se	curities									
1.	Res	ident									
	A.	Governm	nent								
		(1) Nati	ional Government								
		a.	Treasury Bills								
		b.	Treasury Bonds								
		C.	Others (Specify e.g. Retail Bonds)								
				•							
		(2) LGL									
		(3) GO									
			Social Security Institutions								
			Other Financial								
			Non-Financial								
		BSP									
	C.	Banks									
		(1) UBs									
		(2) Othe									
	D.		Corporations								
		(1) Fina									
			NBQBs								
			Others								
			n-Financial								
		n-Reside	I I								
			Government/Central Banks								
			ector Entities								
		Banks									
		(1) OBU									
		(2) Othe									
		Corporat									
			Agencies								
		Securitie	95								
	Res	GOCC									
	Α.		ancial Other than SSIs								
\vdash			n-Financial								
\vdash	B.	Banks	rrinanciai								
\vdash		(1) UBs	c/KRe								
		(1) Obs									
\vdash			Corporations								
	٥.		ancial								
			n-Financial								
2.	Nor	1-Reside									
		Banks	····			-					
	A. B.	Corporat	tions								
		FS Secu									
. 00	u: A	. J Jecu	inico				l .	l	l	l .	

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
Spe	cific	allowand	ces f	or individually assessed financial	assets and S	pecific allowance	s for collectively	assessed finance	cial assets			
Deb	t Se	curities										
1.	Res	ident										
	Α.	Governn	nent									
		(1) Nati	ional	Government								
		a.	Trea	asury Bills								
		b.	Trea	asury Bonds								
				ers (Specify e.g. Retail Bonds)								
		(2) LGU										
		(3) GO	CC									
		a.	Soc	ial Security Institutions		_						_
		b.	Oth	er Financial								
		C.	Non	-Financial								
	B.	BSP										
	C.	Banks										
		(1) UBs										
		(2) Oth										
	D.	Private 0										
		(1) Fina										
			NBO									
			Oth									
		(2) Non		ancial								
\vdash		-Reside										
				ernment/Central Banks								
		Public S	ecto	Entities								
	C.	Banks (1) OBI	lo.									
		(1) Obt		nnka								
	D.	Corpora										
		tilateral										
		Securitie		10100								
	_	ident	_									
-	A.	GOCCs										
H				l Other than SSIs	†	1			t			
H		(2) Non			1	1						
\Box	B.	Banks										
\Box		(1) UBs	/KB	3								
П		(2) Oth							1			
	C.	Private 0										
		(1) Fina										
		(2) Non	-Fin	ancial								
2.		n-Reside	nt									
		Banks										
		Corpora										
Tot	al A	FS Secu	ritie	3								

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

Spe	cific	allow		culars for individually asset	a a a a a a a a a a a a a a a a a a a		>	against the allowance original allowance	Amounts set	est	₹	ror estimated credit losses	oial asse	adj	,	Closing Balances	Recoveries	recognized in profit or loss	Charge-offs directly	recognized in profit or loss
Оро	OIIIO	unow	411000	Tor marvidually account	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Door	In US \$	Door	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.
Deb	t Se	curiti	ies			_qa		-90		_q		_qa				_qu		_qu		_q
		ident																		
			rnmen	t																
				al Government																
				easury Bills																
		t	o. Tre	easury Bonds																
		c	. Ot	hers (Specify e.g. Re	etail Bonds	s)														
		(2) L	_GU																	
		(3)	GOCC																	
		a		cial Security Instituti	ons															
		k	o. Ot	her Financial																
		C	. No	n-Financial																
		BSP																		
		Bank																		
			JBs/KE																	
			Other E																	ļ
				porations																
			inanc																	
				BQBs																
				hers																
				nancial																—
2.			ident	1/0 - 1-1 D																-
	_			vernment/Central Bar	nks															
	_	Bank		or Entities																
			S OBUs																	
			Other E	Ranks																
\vdash			oration																	
				encies																
		Secur	_																	
		ident																		
П	Α.	GOC	Cs																	
		(1) F	inanc	ial Other than SSIs																
		(2)	Non-Fi	nancial																
	B.	Bank																		
		(1) l	JBs/KE	3s																
			Other E																	
				porations																
Ш			inanci																	
Щ				nancial																
			ident																	
		Bank		1																
			oration																	
ıot	ai Al	-5 56	curiti	# 5							<u> </u>]]]			

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

Spe	cific	allov	Partic	culars for individually asses	l	cial assets	>	against the allowance	Amounts set	est	Amounts reversed for	ő		adj		Closing Balances	Recoveries	recognized in profit or loss	Charge-offs directly	recognized in profit or loss
Эре	CIIIC	allov	varices i	ioi iliuividually asses	Seu IIIIaili		and Spe		ances io		ely asses		lai asset		I	I _	1	I _	l	
					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.
Deb	t Se	curi	ties			-		-		-		-		-		-		-		-
		iden																		
	Α.	Gov	ernment	<u> </u>																
		(1)	Nationa	I Government																
			a. Tre	asury Bills																
			b. Tre	asury Bonds																
			c. Oth	ners (Specify e.g. Re	tail Bonds	5)														
			LGU																	
Ш		(3)	GOCC																	
Ш		a. Social Security Institutions b. Other Financial																		
		BSP																		
		Banl																		
		` ,	UBs/KB																	
			Other B																	
	D.			orations																
		(1)	Financia																	
				QBs																
			b. Oth Non-Fin																	
2.			sident																	
\vdash	A.			I ernment/Central Ban	ıks															
\vdash				or Entities																
\vdash		Ban		1																
			OBUs																	
			Other B	anks																
			oorations																	
3.			ral Age																	
Equ	ity \$	Secu	rities																	
1.	Res	iden	t																	
	A.	GOO	CCs																	
Ш		٠,		al Other than SSIs																
		(2)	Non-Fin	nancial																
Ш		Ban																		
\square			UBs/KB																	
\square			Other B																	
\vdash			ate Corp Financia	orations																
H			Non-Fin																	
2.			Non-Fin	iancial																
\vdash		Banl																		
			oorations	<u> </u>																
			ecuritie																	
				-	i		l		l		l		ı		l	l	L	l	L	

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

Sne	cific	allow	Partic	culars	Bal	ening lance	agair allov	ffs taken ist the wance	asid estimate los	nts set le for ed credit eses	revers estimate los	ounts sed for ed credit ses	adjus	her tments	Closing	Balances	dire recogr	veries ectly lized in or loss	dire recogn	ge-offs ectly nized in or loss
Орек	JIIIC (allOw	ances ic	or individually assesse	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.
Deb	t Se	curit	ies																	
1.	Resi	den	t																	
	A.	Gove	ernment																	
				I Government																
				easury Bills																
				easury Bonds																
				ners (Specify e.g. Ret	ail Bonds)															
			LGU																	
$oxed{oxed}$		• •	GOCC																	
				cial Security Institution	ns															
\sqcup				ner Financial																
\sqcup				n-Financial																
		BSP		1																<u> </u>
		Bank																		
			UBs/KB																	
			Other B																	
				orations																
			Financia																	
				QBs																
	_			ners																
			Non-Fin	nanciai	ļ															-
\vdash			ident	ernment/Central Bank																-
				r Entities	5															-
		Bank		i Enules	-															-
\vdash			OBUs	-	-															-
\vdash			Other B	anke	 															
\vdash			orations		 															
			ral Age																	
-			rities	1	1		1								1					—
	Resi			†	1		1								1				1	†
\vdash		GOO		1			1								1					
H				al Other than SSIs																
H		(2)	Non-Fin	ancial	1															
		Bank																		
		(1)	UBs/KB	is																
			Other B																	
	C.	Priva	ate Corp	orations																
		(1)	Financia	al																
		(2)	Non-Fin	ancial																
2.	Non	Res	ident																	
	A.	Bank	(S																	
			orations																	
Tota	al AF	S Se	curitie	s																

Held to Maturity Financial Assets

	1			Amorti	and Cont				T		Foir Volu	a Adi /far	hadaad itama a	anlu\		
		Foreig	gn Regular		zed Cost U/EFCDU	Eoroi	gn Offices	1		Eoroid	gn Regular		hedged items of		gn Offices	1
Particulars	Peso Accounts	In US\$	Peso Equivalent	In US\$	Peso Equivalent	In US\$	Peso Equivalent	Total	Peso Accounts	In US\$	Peso Equivalent	In US\$	Peso Equivalent	In US\$	Peso Equivalent	Total
Debt Securities			Equivalent		Equivalent		Equivalent				Equivalent		Equivalent		Equivalent	
1. Resident																
A. Government																
(1) National Government									İ							
a. Treasury Bills									İ							
b. Treasury Bonds																
c. Others (Specify e.g. Retail Bonds)																
(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																
a. NBQBs																
b. Others																
(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																
3. Multilateral Agencies TOTAL																
Additional Information on Debt Securities	+															
Data on Utilization of Debt Securities	+															
A. Reserve and Liquidity Floor Requirement									1							
B. Guarantee for Trust Duties									1							
C. Alternative Compliance with PD 717	-															-
Debt Securities issued by LGUs to the extent																
Debt Securities issued by GOCCs to the extent	1															
4. DLPNs																
5. Structured Notes																
A. Securitization Structures (Circular No. 468)																
B. Others									İ							1
(1) Simple (Circular No. 466)																<u> </u>
(2) Others																
Retained Interest in Securitized Assets																
I-O Strip Receivable																
B. Subordinated Retained Interest																
7. Quoted Loans and Receivables																
Redeemable Preferred Shares (booked as debt																
9. A. Readily Marketable																
B. Not Readily Marketable																
10. Hedged Items																
11. 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)																

Held to Maturity Financial Assets

			Allo	owance for	Credit Losses							Net Carryin	ng Amount			
	_	Forei	gn Regular		U/EFCDU	Fore	ign Offices		_	Forei	gn Regular		DU/EFCDU	Forei	gn Offices	Ī
Particulars	Peso Accounts	In US\$	Peso Equivalent	In US\$	Peso Equivalent	In US\$	Peso Equivalent	Total	Peso Accounts	In US\$	Peso Equivalent	In US\$	Peso Equivalent	In US\$	Peso Equivalent	Total
Debt Securities																
1. Resident																
A. Government																
(1) National Government																
a. Treasury Bills																
b. Treasury Bonds																
c. Others (Specify e.g. Retail Bonds)																
(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																
a. NBQBs																
b. Others																
(2) Non-Financial																
2. Non-Resident																
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																
Data on Utilization of Debt Securities																
Reserve and Liquidity Floor Requirement																
B. Guarantee for Trust Duties																
C. Alternative Compliance with PD 717																
Debt Securities issued by LGUs to the extent																
Debt Securities issued by GOCCs to the extent																
4. DLPNs																
5. Structured Notes																
A. Securitization Structures (Circular No. 468)																
B. Others																
(1) Simple (Circular No. 466)																<u> </u>
(2) Others																<u> </u>
Retained Interest in Securitized Assets																
A. I-O Strip Receivable																
B. Subordinated Retained Interest																
7. Quoted Loans and Receivables																
Redeemable Preferred Shares (booked as debt																<u> </u>
9. A. Readily Marketable																ļ
B. Not Readily Marketable																
10. Hedged Items																
11. Classified as to Original Term																<u> </u>
A. Short Term (one year or less)																ļ
B. Medium Term (>1 year to 5 years)																ļ
C. Long Term (>5 years)																1

Breakdown of Held to Maturity Financial Assets Purchased/Sold/Lent Under Repurchase Agreements, Certificates of Assignment/Participati

				Amo	rtized Cost			
Particulars	Base	Forei	gn Regular	FCD	U/EFCDU	F	oreign Offices	T
	Peso Accounts	In US\$	Peso Equivalent	In US\$	Peso Equivalent	In US\$	Peso Equivalent	Total
Debt Securities			Equivalent		Equivalent			
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		BLOCK	BLOCK	BLOCK	BLOCK			
(1) GS Purchased		BLOCK	BLOCK	BLOCK	BLOCK			
(2) GS Sold under RA with the BSP		DI OOK	DI OOK	DI OOK	DI OOK			
(3) GS Sold under RA		BLOCK	BLOCK	BLOCK	BLOCK			
(4) GS Sold under CA/PR (5) GS Lent under SLB		BLOCK	BLOCK	BLOCK	BLOCK BLOCK			
		BLOCK	BLOCK	BLOCK	BLUCK			
C. GOCC (1) GS Purchased				1		-		+
(2) GS Sold under RA				 				+
(3) GS Sold under CA/PR				1				+
(4) GS Lent under SLB		1		1				+
D. BSP								+
(1) GS Purchased								†
(2) GS Sold under RA								1
(3) GS Sold under CA/PR								
(4) GS Lent under SLB								
E. Banks								
(1) DS Purchased								
(2) DS Sold under RA								
(3) DS Sold in CA/PR								
(4) DS Lent under SLB								
F. Private Corporations								
(1) DS Purchased								
(2) DS Sold under RA								
(3) DS Sold in CA/PR (4) DS Lent under SLB								
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				1				1
(2) DS Sold under RA								
(3) DS Sold in CA/PR				<u> </u>				
(4) DS Lent under SLB								
C. Banks								
(1) DS Purchased								
(2) DS Sold under RA								
(3) DS Sold in CA/PR				1				
(4) DS Lent under SLB				ļ				
D. Corporations				<u> </u>				↓
(1) DS Purchased				 				
(2) DS Sold under RA (3) DS Sold in CA/PR				1		1		+
(4) DS Sold in CAPR (4) DS Lent under SLB				1		1		+
3. Multilateral Agencies				1		-		+
(1) DS Purchased				1				+
(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)

									Fai	r Value			
					N	_	Forei	gn Regular	FCD	U/EFCDU	Forei	gn Offices	
				-	Particulars	Peso Accounts	In US\$	Peso Equivalent	In US\$	Peso Equivalent	In US\$	Peso Equivalent	Total
	bt Se												
1.	Res	iden	t										
	A.	Gov	ernme	ent									
		(1)	Natio	nal	Government								
			а. Т	rea	sury Bills								
			b. T	rea	sury Bonds								
			с. С	Othe	ers (Specify e.g. Retail Bonds)								
			LGUs										
		(3)	GOC	С									
			a. S	Soci	al Security Institutions								
		b. Financial c. Non-Financial											
			c. N	lon-	Financial								
	B.	BSF	0										
	C.	Ban	iks										
		(1)	Ubs/k	(Bs									
			Other										
	D.			•	rations								
		(1)	Finan	cial									
			a. N	1BC	Bs								
			b. C										
		. ,	Non-l		ncial								
2.	Non		ident										
	A.	Cer	tral G	ove	rnment/Central Banks								
	B.	Pub	lic Se	ctor	Entities								
	C.	Ban	ıks										
		(1)	OBUs	;	·								
		(2)	Other	Ва	nks								
	D.		poration										
3.	Mult	ilate	ral Ag	end	cies								
то	TAL			T									

Held to Maturity Financial Assets Classified as to Status Total Amount

					•						
	ā	b	С	d	е	f	g	h	i	j	k
	~ ~ Z	Carrying amou	nt of past due	assets before a	llowance for ci	redit losses	7- 8- P	s –	s –	. A	
Particulars	Carrying amount of unimpaired assets before allowance for credit losses	≤ 30 Days	> 30 days ≤ 90 ·	> 90 days ≤ 180 days	>180 days ≤ 1 year	>1 year	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 & other credit enhancements received as security for the related impaired & past due assets (annually)	Total ((sum a to g)-h-i)
Debt Securities											
1. Resident											
Government											
(1) National Government											
a. Treasury Bills											
b. Treasury Bonds											
c. Others (Specify e.g. Retail Bonds)											
(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											
a. NBQBs											
b. Others											
(2) Non-Financial											
2. Non-Resident											
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 Classified as to Status Peso Accounts

		а	b	С	d	е	f	g	h	i	i	k
				of past due							7	
	Particulars	Carrying amount of unimpaired assets before allowance for credit losses	≤ 30 Days	> 30 days ≤ 90 days	> 90 days ≤ 180 days	>180 days ≤ 1 year	>1 year	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	Coll. & other cred enhancements rcvd as sec. for the rel. impaired & past due assets(annually)	Total ((sum a to g)-h-i)
	ecurities											
1. Re:	sident											
A.	Government											
	(1) National Government											
	 Treasury Bills 											
	 Treasury Bonds 											
	 c. Others (Specify e.g. F 	Retail Bonds)										
	(2) LGU											
	(3) GOCC											
	 Social Security Institu 	tions										
	b. Other Financial											
	c. Non-Financial											
B.	BSP											
C.	Banks											
	(1) UBs/KBs											
	(2) Other Banks											
D.	Private Corporations											
	(1) Financial											
	a. NBQBs											
	b. Others											
	(2) Non-Financial											
2. No	n-Resident											
A.	Central Government/Central Ba	nks										
В.	Public Sector Entities											
C.	Banks											
	(1) OBUs											
	(2) Other Banks											
D.	Corporations											
	Itilateral Agencies											
	TM Securities											
. Ottai II	Journal	l	l	L	L	<u> </u>	1				1	

Held to Maturity Financial Assets Classified as to Status Foreign Regular

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						С	<u> </u>	d		е		1		g		h		ı				k
	ž ž	e z s		Carryi	_	t of past d	ue asse		allowand	e for cre	edit losse	es	ed un	eς	5	, sts	ا ا	, sts	ts te	sets		Ē
	amo	assets before allowance for credit losses		≤ 30 Days		06 VI		∧i 18	,	- /1		ie e	amo	assets before allowance for credit losses	Specific allowances for	individually assessed financial assets	Specific	collectively assessed financial assets	Collateral & other credit enhancements	received as security for the related impaired & past due assets (annually)	<u>ta</u>	((sum a to g)-h-i)
Particulars	in in in	ets wal		ă		days		days	Ì	uays		>1 year	ing	ets waı	van	livi Sse cia	bed	llec sse cia	cre	1 ならず	2	, a
	5.1	SS = S		χ.		8		9 06	Ì	8		7	Ē 띂	SS I	∞ ⊴	ing age	″ ഉ	ဗ္ဗ န္	h at	asi (a		Ε
	స్త			v .	· ·	რ ^		۸	7	0			8 9	10 10 0		∉		∉	ပိ စ	พื้อส		<u>s</u>
	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																						
(1) National Government																						
a. Treasury Bills																						
b. Treasury Bonds																						
c. Others (Specify e.g. Reta	il Bonds)																					
(2) LGU																						
(3) GOCC																						
Social Security Institution	S																					
b. Other Financial																						
c. Non-Financial																						
B. BSP																						
C. Banks																						
(1) UBs/KBs																						
(2) Other Banks																						
D. Private Corporations																						
(1) Financial																						
a. NBQBs																						
b. Others																						
(2) Non-Financial																						
2. Non-Resident																						
Central Government/Central Banks	3																					
B. Public Sector Entities																						
C. Banks																						
(1) OBUs																						
(2) Other Banks																						
D. Corporations																						
3. Multilateral Agencies						,																
Total HTM Securities																						

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

		а		b		С		d		e		f		g		h		i		j	k	(
	- "	۸ ۲		Carrying	amount	of past d	ue asse	ts before	allowand	e for cre	dit losse	s	± 0	<u> </u>	ω	_	ý.	_	ts ·	, <u>e</u>		
Particulars	Carrying amount o	before allowance for credit losses		≤ 30 Days		> 30 days ≤ 90 day		> 90 days ≤ 180 da		Viol days 2 1 year		>1 year	Carrying amount o	before allowance for credit losses	Specific allowances	assessed financia assets	Specific allowance for collectively	assessed financial assets	Collateral & other credit enhancemen	for the related impaired & past due assets (annually)	Total	((sum a to g)-h-i)
	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		Peso Equiv	In US\$	Peso Equiv
Debt Securities																						
1. Resident																						
A. Government																						
(1) National Government																						
a. Treasury Bills																						
b. Treasury Bonds																						
c. Others (Specify e.g. Retail Bonds)																						
(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																						
a. NBQBs																						
b. Others																						
(2) Non-Financial																						
2. Non-Resident																						
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 Classified as to Status Foreign Offices

		a		b		С		d		е		f		g	1		i			j		k
	ĵ.	o.		C	arrying am	ount of past	due asset	ts before al	lowance fo	r credit loss	es		of ts	o	se	_	se	<u></u>	r its tv	, er (i T	
Particulars	Carrying amount o	unimpared assets before allowance for credit losses		≤ 30 Days		> 30 days ≤ 90 day		> 90 days ≤ 180 da		>180 days ≤ 1 yea		>1 year	Carrying amount of the impaired assets	before allowance f credit losses	Specific allowances for individually	assessed financia assets	Specific allowances for collectively	assessed financia assets	Collateral & othe credit enhancemen received as securi	for the related impaired & past due assets (annually)	Tota	((sum a to g)-h-i)
	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																					i '	
A. Government																					i '	
(1) National Government																					i '	
a. Treasury Bills																					i	
b. Treasury Bonds																					·	
c. Others (Specify e.g. Retail Bonds)																					i '	
(2) LGU																					i '	
(3) GOCC																					i '	
Social Security Institutions																					i '	
b. Other Financial																					i '	
c. Non-Financial																					i '	
B. BSP																						
C. Banks																						
(1) UBs/KBs																						
(2) Other Banks																						
D. Private Corporations																						
(1) Financial																					i '	
a. NBQBs																					,	
b. Others																						
(2) Non-Financial																						
2. Non-Resident																					,	
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 Total Amount

(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
Spe	cific	allowa	nces fo	individually assessed financial asset	ts and Specific allowances f	for collectively assessed fina	ancial assets					
Dek	t Se	curitie	:S									
1.	Res	ident										
	A.	Gover	nment									
		(1) N	lational	Government								
		а	. Trea	sury Bills								
		b	. Trea	sury Bonds								
		С	. Othe	ers (Specify e.g. Retail Bonds)								
					•							
		(2) L	.GU									
		(3) G	SOCC									
		а	. Soci	al Security Institutions								
		b	. Othe	r Financial								
		С	. Non-	Financial								
	B.	BSP										
	C.	Banks	3									
		(1) U	JBs/KBs									
		(2) C	Other Ba	nks								
	D.	Privat	e Corpo	rations								
		(1) F	inancial									
		а	. NBC	Bs								
		b										
		(2) N	lon-Fina	ncial								
2.		-Resid										
	A.	Centra	al Gove	nment/Central Banks								
			Sector	Entities								
	C.	Banks										
			BUs									
		(2) C	ther Ba	nks								
	D.	Corpo	rations									
			al Agend	eies								
Tot	al H1	TM Sec	curities									

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

				Partic	culars	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
Spe	ecific	allov	vance	s for i	individually assessed fina	ancial assets	and Specific all	lowances for co	llectively assesse	ed financial a	ssets		
		curit											
1.		iden											
	A.		ernm										
		(1)			Government								
					sury Bills								
					sury Bonds								
					rs (Specify e.g. Retail Bo	nds)							
			LGL										
		(3)	GO										
			a.		al Security Institutions								
			b.		r Financial								
			C.	Non-	Financial								
	B.	BSF											
	C.	Ban											
		(1)		/KBs									
		(2)		er Bar									
	D.				ations								
		(1)	Fina										
				NBQ									
				Othe									
		(2)		-Finar	ncial								
2.			siden										
	A.				nment/Central Banks								
	B.			ector E	Entities								
	C.	Ban											
		(1)	OBL										
		(2)		er Bar	nks								
	D.		oorat										
				genc	ies								
Tot	al H	гм ѕ	ecur	ities									

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

				P	Particulars	Openina	Balance	Write-offs	taken against the allowance	Amounts set	estimated credit losses	Amounts reversed for	estimated credit losses	Other	adjustments	Closing	Balances	Recoveries directly	recognized in profit or loss	Charge-offs	recognized in profit or loss
Spe	cific	allov	wance	s for	individually assessed financial as	ssets and	Specific all	owances	for collective	ely asses	ssed financ	ial assets									
						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.
Deb	t Se	curi	ties																		
1.	Res	ider	nt																		
	A.	Gov	vernm																		
		(1)			Government																
					sury Bills																
					sury Bonds																
					ers (Specify e.g. Retail Bonds)																
		(2)	LGL																		
		(3)	GO																		
			a.		al Security Institutions																
			b.		er Financial																
				Non-	-Financial																
_	B.	BSI	Р																		
	C.	Bar																			
		(1)		/KBs																	
		(2)		er Bar																	
	D.				rations																
		(1)		ncial																	
				NBQ																	
				Othe																	
		(2)		-Fina	ncial																
			sider																		
	Α.				nment/Central Banks																
	B.			ector	Entities																
	C.	Bar		Щ																	
			OBU					1								1					
		(2)		er Bar	nks																
			porat																		
			eral A		cies																
Tot	al H	TM S	Secur	ities										1							

Held to Maturity Financial Assets Movements in Allowances for Credit Losses FCDU/EFCDU (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	g	adjustments	Closing	Balances	Recoveries directly	recognized in profit or loss	Charge-offs	recognized in profit or loss
Spec	ific a	allow	ance	s for individually assessed fina	ncial assets	and Spec	ific allowa	nces for col	lectively as	ssessed fina	ancial asse	ts								
					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	Sec	urit	ies																	
1. I	Resi	dent	t																	
,	١. ١	Gove	ernm	ent																
		(1)		onal Government																
			a.	Treasury Bills																
			b.	Treasury Bonds																
			C.	Others (Specify e.g. Retail Bor	nds)															
	-	(2)	LGU																	
	-	(3)	GOC	C																
			a.	Social Security Institutions																
			b.	Other Financial																
			C.	Non-Financial																
I	3.	BSP)																	
(C.	Banl	ks																	
		(1)	UBs/	KBs (KBs)																
		(2)	Othe	r Banks																
1). I	Priva	ate C	orporations																
		(1)	Fina	ncial																
				NBQBs																
				Others																
				Financial																
2. I			iden																	
				overnment/Central Banks																
				ctor Entities																
(Banl																		
			OBU																	
		(2)	Othe	r Banks																
			orati																	
3. I	Vlulti	late	ral A	gencies																
Tota	ΙНΤ	M Se	ecuri	ties																

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

Specific	allow	ances	Particulars s for individually assessed financial a		Opening Balance	1	the allowance		estimated credit losses		estimated credit losses		Other adjustments		Closing balances	Recoveries directly	recognized in prom or loss	Charge-offs directly	recognized in profit or loss
Орсошо	anow	ariocc	Tor marviadally assessed infanoiare	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 Se	curiti	es			Equiv.		Equiv.		Equiv.		Equiv.				Equiv.		Equiv.		
1. Res																			
	Gove		ent																
			nal Government																
			Freasury Bills																
			Freasury Bonds																
			Others (Specify e.g. Retail Bonds)																
	(2)		l cigi retail 201140,																
	(3)		C																
			Social Security Institutions																\vdash
			Other Financial																
			Non-Financial																
B.	BSP	0.	Voir i manorar																
	Bank	re																	\vdash
O.	(1)		⟨Bs																
			Banks																
			prporations																1
P.	(1)																		1
			NBQBs																
			Others																
			Financial																
2. Non	ı-Res																		
								-		-									\vdash
В.			ctor Entities																\vdash
	Bank		DIOI LITUUGO																
	(1)		2																\vdash
			Banks																
D.	Corp							-		-									
3. Mul																			
Total H								 		 									
I Otal III	1 IVI 36	-cui il	163	1				1	1	1	l	I		1				I	1

Unquoted Debt Securities Classified as Loans

Debt Securities A. Coperativation () Resident () Securities () Treasury Bolls () Tre		1			Amortizo	1 Cost				ı		Eair Valu	o Adi (for	hadaad itams a	nlvA		
## Country Cou			For	oian Poqular			Eoroi	ian Offices	1		Foro					ian Offices	
Date Securities	Particulars					Peso		Peso	Total			Peso		Peso			Total
1. Resident	Debt Securities	†															+
A Covernment 1																	+-
1 National Government																	+-
																	+-
D. Treasury Broads C. Oliver (Speelly e.g., Retail Broads) C. Oliv																	+
C. Common Commo																	+
C) Color																	+
3. SOCIAL SOCIAL																	1
B. SEP																	1
D. Financial D. Rom-Français D. Rom-França																	1
B. SSP																	
C. Banks (1) USB/KBs (2) Other Banks (3) Private Corporations (4) Financial (5) A Modestant (7) Financial (8) A Modestant (7) Financial (8) A Modestant (8) A Modestant (8) A Modestant (9) A	c. Non-Financial																1
(2) Other Banks (3) Physics Corporations (4) Financial (5) Financial (6) Dens (7) Financial (7) Non-Financial (7) Non-Financial (7) Non-Financial (7) Non-Financial (8) Dens (8) Dens (9) Financial (9) Non-Financial (9) Non-Financial (10) Control Government/Central Banks (10) Control Government/Central Banks (10) Control Government/Central Banks (10) Control Government/Central Banks (10) Control Government/Central Banks (10) Control Banks (10) Cont	B. BSP																1
(2) Other Banks	C. Banks																1
(2) Other Banks		1															1
D. Private Corporations		1															1
(1) Financial		1															1
BOBS D. Others D. Others D. Other		1															1
Description Description																	1
(2) Non-Fendidant A. Central Government/Central Banks B. Public Beator Entities (3) Ganks (1) GBUs (2) Other Banks (3) Corporations 3. Multilateral Agencies (7) TOTAL Additional Information on Debt Securities 1. Data on Unitiation of Debt Securities A. Reserve and Liquidity Floor Requirement B. Guarantee for Trust Duries C. Alternative Compliance with PD 717 Debt Securities Issued by LGDCs to the extent guaranteed by GOCCs to the extent guaranteed by He National Government 4. DLPNs Siructured Notes A. Securitation Structures (Circular No. 468) B. Others (1) Siructured Notes (2) Others (3) Siructured Notes (4) Siructured Notes (5) Siructured Notes (6) Siructured Notes (7) Siructured Notes (8) Siructured Notes (9) Siructured Notes (1) Siructured Notes (1) Siructured Notes (1) Siructured Notes (1) Siructured Notes (1) Siructured Notes (1) Siructured Notes (1) Siructured Notes (1) Siructured Notes (2) Others (3) Rodermative Securities (4) Siructured Notes (5) Siructured Notes (6) Siructured Notes (7) Siructured Notes (8) Siructured Notes (9) Siructured Notes (1) Siructured Notes (1) Siructured Notes (1) Siructured Notes (1) Siructured Notes (1) Siructured Notes (2) Others (3) Siructured Notes (4) Siructured Notes (5) Siructured Notes (6) Siructured Notes (7) Siructured Notes (8) Siructured Notes (9) Siructured Notes (1) Siructured Notes (1) Siructured Notes (1) Siructured Notes (1) Siructured Notes (1) Siructured Notes (2) Others (3) Siructured Notes (4) Siructured Notes (5) Siructured Notes (6) Siructured Notes (7) Siructured Notes (8) Siructured Notes (8) Siructured Notes (9) Siructured Notes (9) Siructured Notes (1) Siru		†															+
2. Non-Resident A. Central Government/Central Banks B. Public Scotor Entities C. Banks (1) OBUs (2) Other Banks D. Corporations D. Corporations D. Corporations D. Willisteral Agencies D. Carporations D. Corporations D. Willisteral Agencies D. Carporations D. Corporations D. Multisteral Agencies D. Carporations D. Multisteral Agencies D. Carporations D. Multisteral Agencies D. Carporations D. Multisteral Agencies D. Carporations D. Multisteral Agencies D. Carporations D. Multisteral Agencies D. Carporations D. Multisteral Agencies D. Carporations D. Multisteral Agencies D. Carporations D. Multisteral Agencies D. Carporations D. Multisteral Agencies D. Carporations D. Multisteral Agencies D. Carporations D. Multisteral Agencies D. Carporations D. Multisteral Agencies D. Carporations D. Multisteral Agencies D. Multisteral Agencies D. Multisteral Agencies D. Multisteral Agencies D. Multisteral Agencies D. Multisteral Agencies D. Multisteral Agencies D. Multisteral Agencies D. Multisteral Agencies D. Multisteral Agencies D. Multisteral Agencies D. Multisteral Agencies D. Multisteral Agencies D. Multisteral Agencies D. Multisteral Agencies D. Debt Securities D. Debt Securities D. Debt Securities D. Debt Securities Stando Vy COCCS to the extent Dynamical Carpolity of the National Government D. Debt Securities Stando Vy COCCS to the extent Dynamical Carpolity of the National Government D. Debt Securities Stando Vy CoCCS to the Extent Dynamical Carpolity of the National Government D. Debt Securities D. Debt Securitie		İ															+
A. Central Government/Central Banks B. Public Serdor Entities C. Banks C. Banks C. Comparison C. Com	, ,																+
B. Public Sector Entities C. Banks (1) OBUS (2) Other Banks D. Corporations D. Corporations D. Corporations D. Multilateral Agencies TOTAL Additional Information on Debt Securities D. Corporations D. Corporations D. Multilateral Agencies TOTAL D. Corporations D. Multilateral Agencies D. Corporations D. Multilateral Agencies D. Corporations D. Multilateral Agencies D. Corporations D. Multilateral Agencies D. Corporations D. Multilateral Agencies D. Corporations D. Multilateral Agencies D. Debt Securities D. Debt Securities D. Debt Securities D. Debt Securities D. Debt Securities D. Debt Securities D. Debt Securities Sesued by LGUCs to the extent D. Debt Securities Sesued by LGUCs to the extent D. Debt Securities Sesued by LGUCs to the extent D. Debt Securities Sesued by LGUCs to the extent D. Debt Securities Sesued by LGUS to the extent D. Debt Securities Sesued by LGUCs to the extent D. Debt Securities Sesued by LGUCs to the extent D. Debt Securities Sesued by LGUCs to the extent D. Debt Securities Sesued by LGUCs to the extent D. Debt Securities Sesued by LGUCs to the extent D. Debt Securities Sesued by LGUCs to the extent D. Debt Securities Sesued by LGUCs to the extent D. Debt Securities Sesued by LGUCs to the extent D. Debt Securities Sesued by LGUCs to the extent D. Debt Securities Sesued by LGUCs to the extent D. Debt Securities Sesued by LGUCs to the extent D. Debt Securities Sesued by LGUCs BLOCK																	+
C. Banks																	+
(1) OBUS (2) Other Banks (2) Other Banks (3) Multilatoral Agencies (4) Corporations (5) Multilatoral Agencies (6) Corporations (7) Corporations (8) Corporations (9) Corporations (9) Corporations (1) Data on Unitiation of Debt Securities (1) Data on Unitiation of Debt Securities (1) Data on Unitiation of Debt Securities (1) Data on Unitiation of Debt Securities (1) Data on Unitiation of Debt Securities (1) Data on Unitiation of Debt Securities (1) Data on Unitiation of Debt Securities (2) Other Securities Insured by Corporation of Debt Securities (3) Debt Securities Insured by Corporation Size of Debt Securities Insured by Corporation Size of Debt Securities Insured by Corporation Size of Debt Securities Insured by Corporation Size of Debt Securities Insured by Corporation Size of Debt Securities Insured by Corporation Size of Debts Securities Insured by Corporation Size of Debts Securities Insured Size of Size of Debts Securities Insured Size of																	+
(2) Other Banks D. Corporations 3. Multilateral Agencies TOTAL Additional Information on Debt Securities 1. Data on Utilization of Debt Securities 1. Data on Utilization of Debt Securities B. Guarantee for Trust Duties C. Alternative Compliance with PD 717 Debt Securities issued by LGUs to the extent guaranteed by the National Government J. Debt Securities issued by GOCCs to the extent J. Debt Securities issued by GOCCs to the extent J. Debt Securities issued by GOCCs to the extent J. Debt Securities Issued by LGUs to the extent J. Debt Securities Issued by GOCCs to the extent J. Debt Securities Issued by CoCCs to the extent J. Debt Securities Issued by CoCCs to the extent J. Debt Securities Issued by CoCCs to the extent J. Debt Securities Issued by CoCCs to the extent J. Debt Securities Issued by CoCCs to the extent J. Debt Securities Issued by CoCCs to the extent J. Debt Securities Issued by CoCCs to the extent J. Debt Securities Issued by CoCCs to the extent J. Debt Securities Issued by CoCCs to the extent J. Debt Securities Issued by CoCCs to the extent J. Debt Securities Issued by CoCCs to the extent J. Debt Securities Issued by CoCCs to the extent J. Debt Securities Issued by CoCCs to the extent J. Debt Securities Issued by CoCCs to the extent J. Debt Securities Issued by CoCCs Televation Issued Is																	+
D. Corporations 3. Multilateral Agencies TOTAL Additional Information on Debt Securities 1. Data on Utilization of Debt Securities 4. Reserve and Liguidity Floor Requirement 5. G. Alternative Compliance with PD 717 5. Debt Securities Issued by LGUIs to the extent guaranteed by the National Government 6. DLPNs 5. Structured Notes 6. Securitization Structures (Circular No. 468) 7. Surctured Notes 7. Quartee (Circular No. 466) 8. Refeated interest in Securitized Assets 8. Reservation Interest in Securitized Assets 9. A. Fo Strip Receivables 9. B. DCK BLOC																	+
3. Mutilateral Agencies TOTAL																	+
TOTAL Additional Information on Debt Securities 1. Data on Utilization of Debt Securities 2. A. Reserve and Liquidity Floor Requirement 3. Guarantee for Trust Duties 3. Debt Securities issued by LGUs to the extent 3. Debt Securities issued by LGUs to the extent 9. Debt																	+
Additional Information on Debt Securities 1. Data on Utilization of Debt Securities 2. A. Reserve and Liquidity Floor Requirement 3. B. Guarantee for Trust Duties 4. C. Alternative Compliance with PD 717 5. Debt Securities issued by LGUs to the extent 5. Debt Securities issued by LGUs to the extent 6. Debt Securities issued by GOCCs to the extent 7. Structured Notes 8. A. Securitization Structures (Circular No. 468) 8. Debt Securities issued by CoCCs to the extent 9. Structured Notes 1. Structured Notes 1. Structured Notes 1. Structured Notes 1. Structures (Circular No. 468) 8. Debt Securities issued by Circular No. 468) 9. C. Alternative Securities issued by CoCCs to the extent superanteed by the National Government 9. Structured Notes 1. Structured Notes																	+
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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 GOCs 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 B. Subordinated R		1															+
C. Alternative Compliance with PD 717 2. Debt Securities issued by LGUS 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 B. Redeemable Preferred Shares (booked as debt securities) 9. A. Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable		1															+
2. Debt Securities issued by LGUs to the extent 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 B. Subordinated Retained Interest C. Quarteed Notes B. Subordinated Retained Interest B. Subordinated Retained Interest B. Subordinated Retained Interest B. Redeemable Preferred Shares (booked as debt securities) 9. A. Readily Marketable B. Not Readily		1															+
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 8. Redeemable Preferred Shares (booked as debt securities) 9. A. Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable Control of the extent guaranteed by the National Government Control of the extent guaranteed by the National Government Control of the extent guaranteed by the National Government Control of the extent guaranteed by the National Government Control of the extent guaranteed by the National Government Control of the extent guaranteed by the National Government Control of the extent guaranteed by the National Government Control of the extent guaranteed by the National Government Control of the extent guaranteed by the National Government Control of the extent guaranteed by the National Government Control of the extent guaranteed by the National Government Control of the extent guarantee of the Control of the C																	+
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 BLOCK B																	+
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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 B. Redeemable Preferred Shares (booked as debt securities) 9. A. Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable		†															
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 B. Redeemable Preferred Shares (booked as debt securities) 9. A. Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable B. Not Readily Marketable	5. Structured Notes																1
B. Others (1) Simple (Circular No. 466) (2) Others (3) Extained Interest in Securitized Assets (4) A. I-O Strip Receivable (5) B. Subordinated Retained Interest (7) Quoted Loans and Receivables (8) BLOCK																	1
(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 BLOCK		1															1
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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. A. Readily Marketable 10. Hedged Items																	1
A. I-O Strip Receivable B. Subordinated Retained Interest 7. Quoted Loans and Receivables BLOCK																	1
B. Subordinated Retained Interest 7. Quoted Loans and Receivables 8. Redeemable Preferred Shares (booked as debt securities) 9. A. Readily Marketable 8. Not Readily Marketable 9. Not Readily Marketable 10. Hedged Items		1															1
7. Quoted Loans and Receivables BLOCK BLOC		1							1								1
8. Redeemable Preferred Shares (booked as debt securities) 9. A. Readily Marketable B. Not Readily Marketable 10. Hedged Items		BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK
9. A. Readily Marketable																	1
B. Not Readily Marketable 10. Hedged Items																	1
10. Hedged Items																	1
																	1
		1															1
A. Short Term (one year or less)		1															1
B. Medium Term (-1 year to 5 years)		1															1
C. Long Term (>5 years)		1															T

Unquoted Debt Securities Classified as Loan:

			Allow	vance for C	redit Losses							Net Carryi	ng Amount			
	-	Fore	eign Regular		U/EFCDU	Forei	gn Offices			Forei	gn Regular		DU/EFCDU	Forei	gn Offices	
Particulars	Peso Accounts		Peso Equivalent	In US\$	Peso Equivalent	In US\$	Peso Equivalent	Total	Peso Accounts	In US\$	Peso Equivalent		Peso Equivalent		Peso Equivalent	Total
Debt Securities					•		•									
1. Resident																
A. Government																
(1) National Government																
a. Treasury Bills																
b. Treasury Bonds																
c. Others (Specify e.g. Retail Bonds)																
(2) LGUs																
(3) GOCC																
a. Social Security Institutions																
b. Financial																
c. Non-Financial																
B. BSP																
C. Banks																
(1) UBs/KBs																
(2) Other Banks	1															
D. Private Corporations	1															
(1) Financial	1															
a. NBQBs	1															
b. Others	+															
(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	+															
Data on Utilization of Debt Securities																
A. Reserve and Liquidity Floor Requirement																
B. Guarantee for Trust Duties																
C. Alternative Compliance with PD 717																
Debt Securities issued by LGUs to the extent																
Debt Securities issued by GOCCs to the extent Debt Securities issued by GOCCs to the extent																
guaranteed by the National Government																
4. DLPNs																
Structured Notes																
																
A. Securitization Structures (Circular No. 468)																
B. Others								1								
(1) Simple (Circular No. 466)																ļ
(2) Others																
6. Retained Interest in Securitized Assets																
A. I-O Strip Receivable	+															
B. Subordinated Retained Interest	DI COLL	DI COI	DI COLL	DI COLL	DI COLL	DI COI	DI COLL	DI COL:	DI COLL	DI COLL	DI COLL	DI CO:	DI COLL	DI COLL	DI COLL	DI CO:
7. Quoted Loans and Receivables	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK
8. Redeemable Preferred Shares (booked as debt securit	.10															
A. Readily Marketable								ļ								1
B. Not Readily Marketable																
10. Hedged Items																ļ
11. Classified as to Original Term															,	<u> </u>
A. Short Term (one year or less)															,	<u> </u>
B. Medium Term (>1 year to 5 years)																
C. Long Term (>5 years)															1	1

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

								Fai	r Value			
				Particulars	Peso	Forei	gn Regular	FCE	U/EFCDU	Fore	ign Offices	Total
					Accounts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	i otai
		ecurities										
1.	Res	sident										
	A.	Governn										
				Government								
				asury Bills								
				asury Bonds								
				ers (Specify e.g. Retail Bonds)								
		(2) LGU										
		(3) GO										
				ial Security Institutions								
				ancial								
			Non	-Financial								
		BSP										
	C.	Banks										
		(1) UBs										
		(2) Oth										
	D.	Private 0										
		(1) Fina										
		a.										
		b.										
		(2) Non		ancial								
2.		n-Reside										
				ernment/Central Banks								
	B.	Public S	ecto	r Entities								
	C.	Banks										
		(1) OBI										
		(2) Oth										
		Corpora										
		ltilateral	Ageı	ncies								
то	TAL											

Unquoted Debt Securities Classified as Loans Classified as to Status Total Amount

	а	b	С	d	е	f	g	h	i	j	k
		mount of p	ast due as	sets before	allowan	ce for cr	9 9	ų p	ğ.	dit od st	
Particulars	Carrying amount of unimpaired assets before allowance for credit losses	≤ 30 Days	> 30 days ≤ 90 days	> 90 days ≤ 180 days	>180 days ≤ 1 year	>1 year	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 & other credit enhancements received as security for the related impaired & past due assets (annually)	Total ((sum a to g)-h-i)
Debt Securities											
1. Resident											
A. Government											
(1) National Government											
a. Treasury Bills	BLOCK	BLOCK	BLOCK		BLOCK		BLOCK	BLOCK	BLOCK	BLOCK	BLOCK
b. Treasury Bonds	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK
c. Others (Specify e.g. Retail Bonds)											
(2) LGU											
(3) GOCC											
Social Security Institutions											
b. Other Financial											
c. Non-Financial											
B. BSP											
C. Banks											
(1) UBs/KBs											
(2) Other Banks											
D. Private Corporations											
(1) Financial											
a. NBQBs											
b. Others											
(2) Non-Financial											
2. Non-Resident											
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 Classified as to Status **Peso Accounts**

		а	b	С	d	е	f	g	h	i	i	k
					ast due assets		l					
		ore	,3		credit losses			for	Sec	sed	a sie	
		bel						pe s	ses	ses	ast	
		ets						sets	as	as	ts &	
		355						ass	i i	ely	a pe	
		sol sol						ာ <u>စိ</u>	np s	s ⊈	S air C	÷
	Dantiaulana	air		ays	ays	ar		dit ja	divi	ller set	E di le	훗
	Particulars	mp cre	v	ğ	P Q	≤1 year		ᄩ	as ii.	8 S	를 걸 표	o g
		uni) a	S VI	8 2	۷I	ear	for the	for cia	cia	dit slate s (a	Total a to g
		of	≤30 Days	Š	ys v	ays	>1 year	of a	ances for individ financial assets	ances for collect financial assets	er credit enhance the related impai assets (annually)	Total ((sum a to g)-h-i)
		amount of unimpaired asse allowance for credit losses	νί	> 30 days ≤ 90 days	90 days ≤ 180 days	>180 days	^	mount of the impaired asse allowance for credit losses	ii gi	ii jii	as the	s))
		om No!		8	06	×18		10 E	<u>8</u>	<u> </u>	출 호	
		ga		^	^			9 2	<u>a</u>	с 3	a if	
		yin						ij	ı <u>ĕ</u>	1€	era ecu	
		Carrying amount of unimpaired 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 & other credit enhancements received as security for the related impaired & past due assets (annually)	
	Securities							Ö	0,	٠,	ζ ^π	
	Resident											
A												
	(1) National Government											
	a. Treasury Bills											
	b. Treasury Bonds c. Others (Specify e.g. Reta	oil Bondo)										
	(2) LGU	all borius)										
	(3) GOCC											
	a. Social Security Institution	าร										
	b. Other Financial											
	c. Non-Financial											
Е	B. BSP											
(
	(1) UBs/KBs											
	(2) Other Banks											
<u> </u>	(1) Financial											
<u> </u>	a. NBQBs											
-	b. Others (2) Non-Financial											
2. N	(2) Non-Financial											
2. N		S										
E												
	(1) OBUs											
	(2) Other Banks											
	D. Corporations											
3. N	/lultilateral Agencies											
Total	HTM Securities											

Unquoted Debt Securities Classified as Loans Classified as to Status Foreign Regular

	1																					
		а		b		С		d		е		f		g		h		i		j	I	k
	= _			Carry	ing amou	int of past	due asse	ts before a	allowance	for credit	losses		5 5		_	<u>.a</u>	_	<u></u>	ē "	o ∞ α		÷
Particulars	Carrying amount of unimpaired	assets before allowance for credit losses		≤ 30 Days		> 30 days ≤ 90 c		> 90 days ≤ 180		>180 days ≤ 1 y		>1 year	Carrying amount of the impaired	assets before allowance for credit losses	Specific allowances fo	individually assessed financial assets	Specific allowances fo	collectively assessed financial assets	Collateral & other credit enhancements	received as security for the related impaired & past due assets	Total	((sum a to g)-h-i)
	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																						
(1) National Government																						
a. Treasury Bills																						
b. Treasury Bonds																						
c. Others (Specify e.g. Retail	Bonds)																					
(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																						
a. NBQBs																						
b. Others					ĺ																	
(2) Non-Financial			_													-						
2. Non-Resident					ĺ																	
Central Government/Central Banks																						
B. Public Sector Entities																						
C. Banks																						
(1) OBUs					ĺ																	
(2) Other Banks																						
D. Corporations					ĺ																	
3. Multilateral Agencies					ĺ																	
Total HTM Securities																						

Unquoted Debt Securities Classified as Loans Classified as to Status FCDU/EFCDU

	· ·	a		b		С		d		е		f	9	3		h		i		j		k
	ts of	5		Carr	ying amou	unt of past	due asset	s before a	lowance	for credit I	osses		7− ⊗	٥	S	_	Si	-	. t	. <u>e</u>		
Particulars	Carrying amount o	before allowance for credit losses		s 30 Days		> 30 days <u>≤</u> 90 days		> 90 days <u>≤</u> 180 da	,	>180 days ≤ 1 year		>1 year	Carrying amount of the impaired assets	before allowance fo credit losses	Specific allowance for individually	assessed financial assets	Specific allowances	assessed financia assets	Collateral & other credit enhancemen	for the related impaired & past due assets (annually)	Total	((sum a to g)-h-i)
	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																						
(1) National Government																						
a. Treasury Bills																						
b. Treasury Bonds																						
c. Others (Specify e.g. Retail	Bonds)																					
(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				,																		
a. NBQBs																						
b. Others																						
(2) Non-Financial																						
2. Non-Resident																						
A. Central Government/Central Banks																						
B. Public Sector Entities																					$ldsymbol{oldsymbol{\sqcup}}$	
C. Banks																					igsquare	
(1) OBUs																						
(2) Other Banks																						
D. Corporations																					$ldsymbol{ldsymbol{\sqcup}}$	
3. Multilateral Agencies																						
Total HTM Securities																						

Unquoted Debt Securities Classified as Loans Classified as to Status Foreign Offices

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		а				C						T	9			h		<u> </u>			K	(
	، م	νρ	-	Cari				s before al			osses		ts of	5	S	=	S	=	_ ‡ ‡	9 _	i	_
Particulars	Carrying amount c	unimpalled assets before allowance for credit losses	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 ou Days		> 30 days > 90 days		> 90 days ≤ 180 day:	,	7100 days = 1 year		>1 year	Carrying amount of the impaired assets	before allowance fo credit losses	Specific allowance for individually	assessed financial assets	Specific allowance for collectively	assessed financial assets	Collateral & other credit enhancemen received as securi	for the related impaired & past due assets (annually)	Total	((sum a to g)-h-i)
	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																			
1. Resident																						
A. Government																						
(1) National Government																						
a. Treasury Bills																						
b. Treasury Bonds																						
c. Others (Specify e.g. Retail Bonds)																						
(2) LGU																						
(3) GOCC																						
Social Security Institutions																						
b. Other Financial																						
c. Non-Financial																						
B. BSP																						
C. Banks																						
(1) UBs/KBs																						
(2) Other Banks																						
D. Private Corporations																						
(1) Financial																						
a. NBQBs																						
b. Others																						
(2) Non-Financial																						
2. Non-Resident																						
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 Movements in Allowances for Credit Losses Total Amount (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
		allowar curitie	nces for individually assessed financial as	sets and Specif	ic allowances for	collectively assesse	d financial assets				
		ident	3								
		Govern	I I								
			ational Government								
		a.		BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK
		b.	Treasury Bonds	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK
		C.	•								
		(2) LG	GU								
			occ								
		a.	Social Security Institutions								
		b.	Other Financial								
		C.	Non-Financial								
	B.	BSP									
		Banks									
		(1) UE									
			her Banks								
			Corporations								
		(1) Fir									
		a.									
		b.									
			on-Financial								
		-Resid									
			I Government/Central Banks								
			Sector Entities								
$\vdash \downarrow$	C.	Banks									
		(1) OE									
			her Banks	-							
		Corpor									
			Il Agencies								
Lota	ıı Ul	DS Sec	urities			Ì					

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 profft or loss
		allowan	nces for individually assessed financial	assets and Sp	ecific allowand	ces for collectively	assessed finar	ncial assets	1	Т	
		dent	5								
١.		Govern	ment								
	,		tional Government								
-		a.	Treasury Bills								
		b.	Treasury Bonds								
		C.	Others (Specify e.g. Retail Bonds)								
		(2) LG	U								
		(3) GC	occ								
		a.	Social Security Institutions								
		b.	Other Financial								
		C.	Non-Financial								
	B.	BSP									
	C.	Banks									
			s/KBs								
			ner Banks								
	D.		Corporations								
		(1) Fin									
		a.	NBQBs								
		b.	Others								
			n-Financial								
2.		-Resid									
			Government/Central Banks								
			Sector Entities								
\vdash	C.	Banks	N. I.								
\vdash		(1) OB	her Banks								
\vdash	D.	(2) Oth									
		tilatera DS Seci	I Agencies								
ı ota	ai Ui	DO SECI	urities								

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

				Particulars		Balance		taken against the allowance	Amounts set			estimated credit losses	otho	adjustments	Closing	Balances	Recoveries	recognized in profit or loss	Charge-offs directly	recognized in profit or loss
Spe	cific	allo	wance	es for individually assessed financial assets	s and Spec	cific allowar		collectively		d financial as	sets		1		1				1	
					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.
Dek	t Se	cur	ities																	
1.	Res	ide	nt																	
	A.		vernme																	
		(1)	Natio	nal Government																
			а. Т	reasury Bills																
				reasury Bonds																
				Others (Specify e.g. Retail Bonds)																
		(2)	LGU																	
		(3)	GOC	С																
			a. S	Social Security Institutions																
			b. C	Other Financial																
				lon-Financial																
	B.	BS	Р																	
	C.	Bar																		
		(1)	UBs/	KBs																
				r Banks																
	D.	Priv	ate C	orporations																
		(1)	Finar																	
				NBQBs																
				Others																
				Financial																
2.			esiden																	
				overnment/Central Banks																
	B.			ctor Entities																
	C.	Bar																		
			OBU																	
				Banks																
			porati																	
				gencies																
Tot	al U	DS	Secur	ities																

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

				Particulars		Opening Balance		against the allowance		estimated credit losses	Amounts reversed for	estimated credit losses	Other	adjustments	Closing	Balances	Recoveries	recognized in profit or loss	Charge-offs	recognized in profit or loss
Spe	cific	allo	wances	for individually assessed financial asse	ts and Spe	ecific allowar	nces for col	lectively as	sessed fir	ancial ass	ets									
					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.
Deb	Se	cur	ities																	
1.	Res	ide	nt																	
	Α.	G٥١	/ernmei	nt																
	(1) National Government				1														1	
			a. Tr	easury Bills																
				easury Bonds																
			c. Ot	thers (Specify e.g. Retail Bonds)																
		(2)	LGU																	
		(3)	GOCC																	
			a. So	ocial Security Institutions																
			b. Ot	her Financial																
			c. No	on-Financial																
	В.	BSI	>																	
	C.	Bar	nks																	
		(1)	UBs/K	Bs																
		(2)	Other	Banks																
	D.	Priv	ate Co	rporations																
		(1)	Financ	ial																
			a. N	3QBs	1														1	
			b. Ot	hers																
		(2)	Non-Fi	nancial	1														1	
2.			sident		1															
	Α.	Cer	ntral Go	vernment/Central Banks	1														1	
	В.	Pub	lic Sec	tor Entities																
	C.	Bar	ıks		1														1	
		(1)	OBUs		1															
		(2)	Other	Banks	1														1	
	_		poratio	ns	1														1	
3.				jencies	1														1	
Tota	I UI	DS :	Securit	ies	1														1	

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

			Particulars		Balance		the allowance	Amounts set aside for		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
Spe	cific	allowan	nces for individually assessed financial		pecific allowate Peso		lectively as		ncial asset		Peso		Peso		Peso		Peso		Peso
				In US \$	Equiv.	In US \$	Equiv.	In US \$	Equiv.	In US \$	Equiv.	In US \$	Equiv.	In US \$	Equiv.	In US \$	Equiv.	In US \$	Equiv.
		ecurities	s																
1.	Res	ident																	
	A.	Governr																	
		` ,	ional Government																
		a.	Treasury Bills																
			Treasury Bonds																
		C.	Others (Specify e.g. Retail Bonds)																
		(2) LGL																	
		(3) GO	cc																
		a.	Social Security Institutions																
		b.	Other Financial																
		c.	Non-Financial																
	B.	BSP																	
	C.	Banks																	
		(1) UBs	s/KBs																
		(2) Oth	er Banks																
	D.	Private (Corporations																,
		(1) Fina	ancial																,
		(2) Non	n-Financial																
2.	Non	n-Reside	ent																
	A.	Central	Government/Central Banks																
	B.	Public S	Sector Entities																
	C.	Banks																	
		(1) OBI	Us																
		(2) Oth	ner Banks																
	D.	Corpora	ations																
3.	Mul	tilateral	I Agencies																
		DS Seci																	

Investment in Non-Marketable Equity Securities

				Cost							Allowan	ce for Cr	edit Losse	s					Net (Carrying A	mount			$\overline{}$
Particulars	Peso	Foreig	n Regular	FCDU	/EFCDU	Foreig	n Office		Peso	Forei	gn Regular	FCDU	/EFCDU	Foreig	n Office		Peso	Foreig	n Regular	FCDL	I/EFCDU	Foreig	n Office	
rationars		In US\$	Peso Equiv	In US\$	Peso Equiv	In US\$	Peso Equiv	Total	Accounts	In US\$	Peso Equivalent	In US\$	Peso Equiv	In US\$	Peso Equiv	Total	Accounts		Peso Equiv		Peso Equiv	In US\$	Peso Equiv	Total
1. Resident	l	JNBLOC	UNBLOCK							UNBLOC	UNBLOCK							UNBLOCK	UNBLOCK					
A. GOCCs			UNBLOCK							UNBLOC	UNBLOCK							UNBLOCK	UNBLOCK					
 Financial Othe 										UNBLOC	UNBLOCK								UNBLOCK					
b. Non-Financial			UNBLOCK							UNBLOC	UNBLOCK								UNBLOCK					
B. Banks	l	JNBLOC	UNBLOCK							UNBLOC	UNBLOCK								UNBLOCK					1
(1) UBs/KBs	l	JNBLOC	UNBLOCK							UNBLOC	UNBLOCK							UNBLOCK	UNBLOCK					1
(2) Other Banks	Į	JNBLOC	UNBLOCK							UNBLOC	UNBLOCK							UNBLOCK	UNBLOCK					
C. Private Corporations			UNBLOCK							UNBLOC	UNBLOCK								UNBLOCK					
(1) Financial			UNBLOCK							UNBLOC	UNBLOCK							UNBLOCK	UNBLOCK					
(2) Non-Financial	l	JNBLOC	UNBLOCK							UNBLOC	UNBLOCK							UNBLOCK	UNBLOCK					
2. Non-Resident																								
A. Banks																								
B. Corporations																								
TOTAL																								
Additional Information																	•							
Equity Securities Acquired																	•							

Interbank Loans Receivables

					Amortiz	ed Cost						Allowa	ance for (Credit Lo	osses					Ne	t Carrying	Amount	:		
	Particulars	Peso	Foreign	Regular	FCDU/	EFCDU	Foreign	Offices	T. ()	Peso	Foreign	Regular	FCDU/	EFCDU	Foreign	Offices	T. ()	Peso	Foreign	Regular	FCDU/	EFCDU	Foreign	Offices	
		Accts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total	Accts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total	Accts	In US \$	Peso Equiv.	In US\$	Peso Equiv.	In US \$	Peso Equiv.	Total
Inter	bank Call Loans Receivable																								
Resi	dent Banks																								
(a) I	JBs/KBs																								
(1) RBU				BLOCK	BLOCK							BLOCK	BLOCK							BLOCK	BLOCK			
(2) FCDU/EFCDU	BLOCK	BLOCK	BLOCK						BLOCK	BLOCK	BLOCK						BLOCK	BLOCK	BLOCK					
(b) (Others																								
(1) RBU				BLOCK	BLOCK							BLOCK	BLOCK							BLOCK	BLOCK			
(2) FCDU/EFCDU	BLOCK	BLOCK	BLOCK						BLOCK	BLOCK	BLOCK						BLOCK	BLOCK	BLOCK					
(c) I	NBQBS		BLOCK	BLOCK							BLOCK	BLOCK							BLOCK	BLOCK					
Non-	Resident Banks	BLOCK								BLOCK								BLOCK							
(a) (DBUs	BLOCK								BLOCK								BLOCK							
(b) (Others	BLOCK								BLOCK								BLOCK							
	Subtotal																								
Inter	bank Term Loans Receivable																								
Resi	dent Banks																								
(a) l	JBs/KBs																								
	1) RBU																								
	2) FCDU/EFCDU																								
	Others																								
	1) RBU				BLOCK	BLOCK							BLOCK	BLOCK							BLOCK	BLOCK			
	2) FCDU/EFCDU																								
	NBQBS																								
Non-	Resident Banks																								
(a) (OBUs																								
(b) (Others																								
	Subtotal																								
TOT	AL																							\vdash	
Addi	tional Information																							\vdash	
	Classified as to Original Term																							\Box	
-	A. Short Term (one year or less)																							\vdash	
\Box	B. Medium Term (>1 year to 5 years)																							\vdash	
	C. Long Term (>5 years)																							$\overline{}$	
	Geographic Regions of Non-Resident		1			1					1			1	1				1					$\overline{}$	
	A. Advanced economies																								
	Regions excluding advanced economies	S																							
	(1) Africa																								
	Of which: Sub-Sahara																							\Box	
	(2) Asia																								
	Of which: FSU, including Russia																								
	(3) Middle East and Europe																								
	(4) Western Hemisphere																							$\overline{}$	

Loans and Receivables - Others $^{\mbox{\scriptsize 1/}}$ (Net Carrying Amount)

				Peso	Foreign	Regular	FCDU/	EFCDU	Foreign	Offices	
			Particulars	Accounts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total
Res	iden	ts									
1.	Loai	ns to Gover	nment								
	a.	National G	overnment								
	b.	LGUs									
	C.	GOCCs									
		1. Social	Security Institutions								
		2. Other	Financial								
		3. Non-F	nancial								
2.	Agra	arian Reform	n / Other Agricultural Loans								
	a.		eform Loans								
	b.		cultural Credit Loans								
3.			centive Loans	1	İ						
			Il Institutions								
		Cooperativ									
			d Medical Services								
			and Low Cost Housing		UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK			
			cts to Sell			UNBLOCK					
			to Individuals for Housing Purposes			UNBLOCK					
		3. Others				UNBLOCK					
	e.	LGUs			O.I.D.LO O.I.	CHECON	ONDEGON	O.I.D.LO O.I.			
4.		ofinance Lo	ano a/		UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK			
5.	IVIICI	Olinance Lo	um Enterprise Loans ^{a/}		CINDLOCK	ONDEGGIN	CHBLOOK	CHBLOOK			
J.	a.	Small Scal	e Enterprises								
			cale Enterprise								
6.			II (Other than those in Item 3.d.1)		1						
7.			e Corporations								
<u> </u>		Financial	Corporations		1						
-		Non-Finan	nial								
			uals for Housing Purposes (Other than those in								
8.		3.d.2)	uals for Housing Purposes (Other than those in								
9.	Loai	ns to Individ	uals for Consumption Purposes								
	a.	Credit Care	1		UNBLOCK	UNBLOCK					
	b.	Auto Loans	3		1						
	c.	Others									
10.	Loai	ns to Individ	uals for Other Purposes								
		sidents	·	BLOCK							
1.	Cen	tral Govern	ment/Central Banks								
2.	Pub	lic Sector E	ntities								
3.	Loai	ns to Corpo	rations								
		ns to Individ		BLOCK							
	AL			1							
-		ch loans us	ed to comply with Agrarian Reform/Other Agricul	tural Loans							
(1)		arian Reform		tarai Edano	i e						
(2)			ral Credit Loans		1						
(-/				I .	1	1					

Loans and Receivables - Others $^{\mbox{\scriptsize 1/}}$ (Net Carrying Amount)

Additional Information: Loans to LGUs to the extent guranteed by LGUGC				Peso	Foreign	Regular	FCDU/	EFCDU	Foreign	Offices	
1. Loans to LGUs to the extent guranteed by LGUGC 2. Loans to GOCCs to the extent guranteed by the Mational Government. 3. Loans to the extent covered by hold-out on, or assignment of deposits/deposit substitutes UNBLOCK			Particulars		In US \$	Peso Equiv.	In US \$		In US\$		Total
Loans to GOCCs to the extent guaranteed by the UNBLOCK UNBLO	Add	ditio	nal Information:								
National Government. National Government. National Government. Nonstock UnBLOCK NuBLOCK UNBLOCK NuBLOCK UNBLOCK Loans to the extent covered by hold-out on, or UNBLOCK UNBLOCK Loans or acceptances under letters of credit to the UNBLOCK UNBLOCK UNBLOCK extent covered by margin deposits NuBLOCK UNBLOCK UNBLOCK Loans to the extent guaranteed by GIF Loans to the extent guaranteed by TIDCORP NuBLOCK UNBLOCK UNBLOCK Loans to the extent guaranteed by TIDCORP NuBLOCK UNBLOCK UNBLOCK NuBLOCK UNBLOCK NuBLOCK UNBLOCK NuBLOCK UNBLOCK NuBLOCK UNBLOCK NuBLOCK UNBLOCK NuBLOCK UNBLOCK NuBLOCK UNBLOCK NuBLOCK UNBLOCK NuBLOCK UNBLOCK NuBLOCK UNBLOCK NuBLOCK UNBLOCK NuBLOCK UNBLOCK NuBLOCK UNBLOCK NuBLOCK UNBLOCK NuBLOCK UNBLOCK NuBLOCK NuBLOCK UNBLOCK Nu	1.	Loa	ns to LGUs to the extent guranteed by LGUGC								
3. Loans to the extent covered by hold-out on, or assignment of deposits/deposit substitutes UNBLOCK UNBLOCK UNBLOCK UNBLOCK 4. Loans or acceptances under letters of credit to the watent covered by margin deposits UNBLOCK	2.	Loa	ns to GOCCs to the extent guaranteed by the		UNBLOCK	UNBLOCK					
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 IDCORP 8. Loans to the extent guaranteed by IDCORP 9. Loans to the extent guaranteed by IDCORP 1. Loans to the extent guaranteed by IDCORP 1. Loans to the extent guaranteed by IDCORP 2. Loans to the extent guaranteed by SBC 3. Maturing within 1 year 4. Loans to the extent guaranteed by SBC 5. Loans to the extent guaranteed by SBC 6. Loans to the extent guaranteed by SBC 7. Loans to the extent guaranteed by SBC 8. Real estate mortgage loans to the extent guaranteed 9. Maturing beyond 1 year 9. Bills Purchased 1. Loans to the extent guaranteed 1. UNBLOCK		Nati	onal Government.		UNBLOCK	UNBLOCK					
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 IGLF 6. Loans to the extent guaranteed by IDCORP a. Maturing within 1 year b. Maturing beyond 1 year C. Loans to the extent guaranteed by SBC JUNBLOCK	3.	Loa	ns to the extent covered by hold-out on, or		UNBLOCK	UNBLOCK					
extent covered by margin deposits UNBLOCK UNB		assi	gnment of deposits/deposit substitutes		UNBLOCK	UNBLOCK					
5. Loans to the extent guaranteed by IGLF 6. Loans to the extent guaranteed by TIDCORP 1. UNBLOCK UNBLOCK UNBLOCK 2. INBLOCK U	4.	Loa	ns or acceptances under letters of credit to the		UNBLOCK	UNBLOCK					
6. Loans to the extent guaranteed by TIDCORP a. Meturing within 1 year b. Maturing beyond 1 year 7. Loans to the extent guaranteed by SBC JUNBLOCK UNBL		exte	ent covered by margin deposits		UNBLOCK	UNBLOCK					
a. Maturing within 1 year b. Maturing beyond 1 year Classified as to Original Term A. Short Term (one year or iess) B. Medium Term (>1 year s) C. Loans feed or which: Sub-Sahara C. Loans to the extent guaranteed by SBC UNBLOCK UNB	5.	Loa	ns to the extent guaranteed by IGLF		UNBLOCK	UNBLOCK					
b. Maturing beyond 1 year 7. Loans to the extent guaranteed by SBC a. Maturing within 1 year b. Maturing beyond 1 year volume book of the extent guaranteed by SBC a. Maturing beyond 1 year b. Maturing beyond 1 year volume book of the extent guaranteed	6.	Loa	ns to the extent guaranteed by TIDCORP		UNBLOCK	UNBLOCK					
7. Loans to the extent guaranteed by SBC a. Maturing within 1 year b. Maturing beyond 1 year C. Bear estate mortgage loans to the extent guaranteed Dy the HGC 9. Bills Purchased A. Export Bills Purchased B. Bills Purchased - Clean 10. Customers' Liability on Bills/Drafts Under LC/TR A. Import Bills B. Import Bills Under TRs 11. Customers' Liability on Bills/Drafts Under LC/TR A. Short Term (non year or less) B. Medium Term (>1 year to 5 years) C. Long Term (>5 years) A. Advanced economies B. Regions excluding advanced economies (2) Asia Of which: Sub-Sahara Of which: Sub-Sahara Of which: FSU, including Russia UNBLOCK UNBL		a.	Maturing within 1 year		UNBLOCK	UNBLOCK					
a. Maturing within 1 year b. Maturing beyond 1 year NBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK INBLOCK UNBLOCK INBLOCK UNBLOCK INBLOCK UNBLOCK INBLOCK UNBLOCK INBLOCK UNBLOCK UNBLOCK INBLOCK INBLOCK		b.	Maturing beyond 1 year		UNBLOCK	UNBLOCK					
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 - Occumentary 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 Banks' 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	7.	Loa	ns to the extent guaranteed by SBC		UNBLOCK	UNBLOCK					
8. Real estate mortgage loans to the extent guaranteed District		a.	Maturing within 1 year		UNBLOCK	UNBLOCK					
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 Banks' 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 Of which: FSU, including Russia		b.	Maturing beyond 1 year		UNBLOCK	UNBLOCK					
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 Banks' 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	8.	Rea	I estate mortgage loans to the extent guaranteed		UNBLOCK	UNBLOCK					
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 Banks' 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		by t	he HGC		UNBLOCK	UNBLOCK					
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 Banks' 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	9.	Bills	Purchased								
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 Banks' 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		A.	Export Bills Purchased								
10. Customers' Liability on Bills/Drafts Under LC/TR A. Import Bills B. Import Bills Under TRs 11. Customers' Liability for this Banks' 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		B.	Bills Purchased - Documentary								
A. Import Bills B. Import Bills Under TRs 11. Customers' Liability for this Banks' 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		C.	Bills Purchased - Clean								
B. Import Bills Under TRs 11. Customers' Liability for this Banks' 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	10.	Cus	tomers' Liability on Bills/Drafts Under LC/TR								
11. Customers' Liability for this Banks' 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		A.	Import Bills								
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		B.	Import Bills Under TRs								
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	11.	Cus	tomers' Liability for this Banks' Acceptances Outstanding				UNBLOCK	UNBLOCK			
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	12.	Clas	ssified as to Original Term								
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		A.	Short Term (one year or less)								
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		B.	Medium Term (>1 year to 5 years)								
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		C.	Long Term (>5 years)								
B. Regions excluding advanced economies (1) Africa Of which: Sub-Sahara (2) Asia Of which: FSU, including Russia (3) Middle East and Europe	13.	Geo	graphic Regions of Non-Resident Counterparties								
(1) Africa		A.	Advanced economies								
Of which: Sub-Sahara (2) Asia Of which: FSU, including Russia (3) Middle East and Europe		B.	Regions excluding advanced economies								
(2) Asia Of which: FSU, including Russia (3) Middle East and Europe			(1) Africa								
Of which: FSU, including Russia (3) Middle East and Europe			Of which: Sub-Sahara								
(3) Middle East and Europe			(2) Asia								
(3) Middle East and Europe			Of which: FSU, including Russia								
			(4) Western Hemisphere								

^{1/} Includes Restructured Loans

Loans and Receivables - Others $^{\mbox{\scriptsize 1/}}$ Classified as to Status **Total Amount**

					1 -						_
					а	b	С	d	е	f	g
				Particulars	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
Resid	lents	s									
1.	Loa	ins to G	Sovernm	ent							
	a.	Nation	nal Gove	rnment							
	b.	LGUs									
	c.	GOC	Cs								
		1.	Social S	Security Institutions							
		2.	Other F	inancial							
		3.	Non-Fir								
2.	Aar	arian R	Reform /	Other Agricultural Loans							
				rm Loans	1						
				ural Credit Loans	1						
3.				ntive Loans							
<u> </u>				stitutions	1						
	b.		eratives	Strations							
-	C.			I Medical Services	1						
-	d.			Low Cost Housing	1						
	u.	1.		cts to Sell							
-											
		2.		o Individuals for Housing Purposes							
		3.	Others								
	e.	LGUs									
			ce Loans								
5.	Sm	all and	Medium	Enterprise Loans a/							
				nterprises							
				Enterprise							
				Other than those in Item 3.d.1)							
7.				orporations							
		Finan									
			inancial								
8.	Loa 3.d.		ndividual	s for Housing Purposes (Other than those in Item							
9.	Loa	ns to Ir	ndividual	s for Consumption Purposes							
	a.	Credit		· · ·	1						
	b.	Auto I									
—	C.	Other									
10.				s for Other Purposes	1						
		dents			1						
_				I nt/Central Banks	+						
			ctor Entit		+						
			Corporati		1						
			ndividual		1						
TOTA		110 10 11	Taividual	J	+						
_	_	<u> </u>	 	<u> </u>	1						
" Of v			cused to Reform Lo	comply with Agrarian Reform/Other Agricultural Loa	ans						
(1))				+						
(2)	Oth	ier Agri	cultural	Credit Loans							

Loans and Receivables - Others $^{\mbox{\scriptsize 1/}}$ Classified as to Status **Total Amount**

		а	b	С	d	е	f	g
	Particulars	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 Inform	nation							
 DOSRI Loar 	ns							
a. Secure	d							
(i)	REM - Residential							
(ii)	REM - Commercial							
(iii)	REM - Agricultural							
(iv)	Other collateral							
b. Unsecu								
Non-DOSRI								
a. Secure	1 1							
	REM - Residential							
	REM - Commercial							
	REM - Agricultural							
	Other collateral							
b. Unsecu								
	Real Estate Industry							
	ntial Real Estate Loans							
	Not exceeding P3.5 million							
	Exceeding P3.5 million							
	(1) Guaranteed under National Shelter Program							
	(2) Others							
	ercial Real Estate Loans							
c. Agricult								
4. Bills Purcha								
	Bills Purchased							
	urchased - Documentary	1						
	urchased - Clean	1						
	Liability on Bills/Drafts Under LC/TR							
A. Import								
	Bills Under TRs							
6. Customers	Liability for this Banks' Acceptances Outstanding							

^{1/}Includes Restructured Loans

Loans and Receivables - Others 1/ Classified as to Status **Peso Accounts**

					а	b	С	d	е	f	g
				Particulars	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
Resid	ent	s									
1.			Gover								
	a.	Natio	nal Go	vernment							
	b.	LGU	3								
	C.	GOC	Cs								
		1.	Social	Security Institutions							
		2.	Other	Financial							
		3.	Non-F	inancial							
2.	Agra	arian l	Reform	/ Other Agricultural Loans							
				form Loans							
	b.	Othe	Agric	ultural Credit Loans							
3.	Dev	elopn	ent In	centive Loans							
	a.	Educ	ational	Institutions							
	b.	Coop	erative	es .							
	C.	Hosp	ital and	d Medical Services							
	d.	Socia	lized a	and Low Cost Housing							
		1.	Contra	acts to Sell							
				to Individuals for Housing Purposes							
			Others								
	e.	LGU	;								
4.	Mici	rofina	nce Lo	ans ^{a/}							
				um Enterprise Loans ^{a/}							
				Enterprises							
-				ale Enterprise							
				(Other than those in Item 3.d.1)							
-				Corporations							
		Finar									
			inanc	ial	1						1
				uals for Housing Purposes (Other than those in							
		3.d.2		3 1,111 (111 111 1111 1111	1						
				uals for Consumption Purposes	1						
			t Card								
-			Loans		1						1
-	_	Othe									
			_	uals for Other Purposes	1						1
Non-F					BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK
1.	Cen	tral G	overnr	nent/Central Banks			, , , ,	72			
			ctor Er								
			Corpoi								
			Individ		BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK
TOTA		0									
		n Inan	s lised	to comply with Agrarian Reform/Other Agricultura	II nans						
				i Loans	Louis						İ
				al Credit Loans	1						1
(-/		9			1	1	I .		1	<u> </u>	1

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

		а	b	С	d	е	f	g
	Particulars	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
Additi	tional Information							
1. [DOSRI Loans							
ā	a. Secured							
	(i) REM - Residential							
	(ii) REM - Commercial							
	(iii) REM - Agricultural							
	(iv) Other collateral							
ŀ	b. Unsecured							
2. 1	Non-DOSRI Loans							
ā	a. Secured							
	(i) REM - Residential							
	(ii) REM - Commercial							
	(iii) REM - Agricultural							
	(iv) Other collateral							
	b. Unsecured							
3. I	Exposure to Real Estate Industry							
á	a. Residential Real Estate Loans							
	(i) Not exceeding P3.5 million							
	(ii) Exceeding P3.5 million							
	(1) Guaranteed under National Shelter Program							
	(2) Others							
ŀ	b. Commercial Real Estate Loans							
(c. Agricultural							
4.	Bills Purchased							
/	A. Export Bills Purchased	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK
ı	B. Bills Purchased - Documentary							
(C. Bills Purchased - Clean							
5. (Customers' Liability on Bills/Drafts Under LC/TR							
/	A. Import Bills							
ı	B. Import Bills Under TRs							
6. (Customers' Liability for this Banks' Acceptances Outstanding							

^{1/}Includes Restructured Loans

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

						а		b		С		d		e		f		g
			Pa	rticulars	С	urrent	Ye	ue But Not et Non- forming	Aire	Due and ady Non- forming	Items i	n Litigation	Tota	al Loans		vance for it Losses		Carrying mount
					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
Resi	dent	ts																
1.	Loar	ns to Gov	ernmen	t														
	a.	National (Governn	ment														
		LGUs																
	C.	GOCCs																
		 Soci 	al Secu	rity Institutions														
		2. Othe	er Finan	ncial														
			-Financ															
				her Agricultural Loans														
	a.	Agrarian I	Reform	Loans														
	b.	Other Agi	icultura	l Credit Loans														
3.	Deve	elopment	Incentiv	ve Loans														
	a.	Education	nal Instit	tutions														
	b.	Cooperati	ves															
	c.	Hospital a	and Med	dical Services														
	d.	Socialized	and Lo	ow Cost Housing	UNBLOC	UNBLOCK	INBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK
		1. Con	tracts to	Sell	UNBLOC	UNBLOCK	INBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK
		2. Loar	ns to Inc	dividuals for Housing Purposes	UNBLOC	UNBLOCK	INBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK
		3. Othe	ers		UNBLOC	UNBLOCK	INBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK
	e.	LGUs																
4.	Micr	ofinance	oans a	1	UNBLOC	UNBLOCK	INBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK
				nterprise Loans a/														
		Small Sca																
		Medium S																
				ner than those in Item 3.d.1)														
		ns to Priva																
	a.	Financial	T															
	b.	Non-Fina	ncial															
8.	Loar		iduals f	for Housing Purposes (Other d.2)														
a	Logr	ne to India	iduale f	or Consumption Purposes	-													
		Credit Ca		Torrisamption rarposes														
		Auto Loar																
-		Others	10		1								1					
			iduale f	or Other Purposes	1								 					
-		idents	iuuais I	Union Fulposes														
			nmen+/	Central Banks														
		lic Sector																
		ns to Corp																
		ns to Corp ns to Indiv		s T														
-		is to iridi\	nuuais															
TOT	_				<u> </u>								<u> </u>					
				comply with Agrarian Reform/O	ther Agric	cultural Loan	IS						ļ					
		rian Refo			<u> </u>								<u> </u>					
(2)	Othe	er Agricul	ural Cr	edit Loans														

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

						а		b		С		d		е		f		g
			Pai	ticulars	С	urrent	Ye	ue But Not et Non- forming	Alre	Due and ady Non- forming	Items i	n Litigation	Tot	al Loans		wance for it Losses		Carrying mount
					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
Add	itior	al Informa	tion															
1.	DO:	SRI Loans																
	a.	Secured																
		(i) REM	Resid	lential														
		(ii) REM	Com	mercial														
		(iii) REM	Agric	ultural														
		(iv) Other	collate	eral														
	b.	Unsecured																
2.	Non	-DOSRI Lo	ans															
	a.	Secured																
		(i) REM - Residential																
		(i) REM - Residential (ii) REM - Commercial																
		(iii) REM	Agric	ultural														
		(iv) Other	collate	eral														
	b.	Unsecured																
3.	Ехр	osure to Re	al Est	ate Industry														
	a.	Residential	Real	Estate Loans														
		(i) Not ex	ceedii	ng P3.5 million														
		(ii) Excee	ding F	3.5 million														
		(1)	Guara	anteed under the National She	Iter Prog	ram												
		(2)	Other	S														
	b.	Commercia	l Real	Estate Loans														
	C.	Agricultura																
4.	Bills	Purchased																
	A.	Export Bills	Purch	nased														
	B.	A. Export Bills Purchased B. Bills Purchased - Documentary																
	C. Bills Purchased - Clean																	
5.	Customers' Liability on Bills/Drafts Under LC/Ti																	
	A.	Import Bills																
	B.	Import Bills	Unde	r TRs														
6.	Cus	tomers' Lial	oility fo	or this Banks' Acceptances														

1/Includes Restructured Loans

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

				а		b		С		d		е		f		g
	Parti	culars	c	urrent	Y	Oue But Not et Non- forming	Alre	: Due and ady Non- forming	Items i	n Litigation	Tot	al Loans		wance for lit Losses		Carrying mount
			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.
Reside	ents															
1. Lo	ans to Governmen	t														
a.	National Governr	ment														
b.	LGUs															
C.	GOCCs															
	Social Secu	urity Institutions														
	Other Final	ncial														
	Non-Finance															
		her Agricultural Loans														
a.	Agrarian Reform	Loans														
b.	Other Agricultura	al Credit Loans														
	evelopment Incentive															
a.	Educational Insti	tutions														
b.	Cooperatives															
C.	Hospital and Med															
d.	Socialized and Lo					UNBLOCK										
	 Contracts t 					UNBLOCK	NBLOC					UNBLOCK				
	Loans to In	dividuals for Housing Purpl	JNBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK				UNBLOCK			NBLOC	UNBLOCK
	Others	l	JNBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK
e.	LGUs															
4. Mic	crofinance Loans a	/	JNBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK
	nall and Medium E															
a.	Small Scale Ente	erprises														
	Medium Scale Er															
	,	her than those in Item 3.d.1)													
7. Lo	ans to Private Corp	oorations														
a.	Financial															
b.																
	ans to Individuals f ther than those in	for Housing Purposes Item 3.d.2)														
9. Lo	ans to Individuals f	for Consumption Purposes														
a.	Credit Card		1													
b.	Auto Loans		1													
c.	Others		1													
10. Lo	ans to Individuals f	for Other Purposes	1													
Non-Re	esidents		1													
1. Ce	entral Government/	Central Banks	1													
2. Pu	iblic Sector Entities	3														
3. Lo	ans to Corporation	S														
4. Lo	ans to Individuals		1													
TOTAL	•		1													
a/ Of wh	nich loans used to	comply with Agrarian Reform	m/Other	Agricultural L	oans											
	rarian Reform Loai															
(2) Otl	her Agricultural Cr	edit Loans														

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

					а		b		С		d		е		f		g
		P	^p articulars	c	current	Ye	Oue But Not et Non- forming	Alre	Due and ady Non- forming	Items i	n Litigation	Tot	al Loans		wance for lit Losses		Carrying mount
				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.
Additio	onal Inf	formation	on														
1. DO	OSRI Lo	oans															
a.	Secu	red															
	(i)	REM -	Residential														
	(ii)	REM -	Commercial														
	(iii)	REM -	Agricultural														
	(iv)	Other of	collateral														
b.	Unse	cured															
2. No	n-DOS	RI Loan	IS														
a.	a. Secured																
	(i) REM - Residential																
	(iii)	REM -	Agricultural														
	(iv)	Other of	collateral														
b.	Unse	cured															
3. Ex	posure	to Real	Estate Industry														
a.	Resid	lential R	teal Estate Loans														
	(i)	Not exc	ceeding P3.5 million														
	(ii)	Exceed	ling P3.5 million														
		(1)	Guaranteed under the National	Shelter	Program												
		(2)	Others														
b.	Comr	mercial I	Real Estate Loans														
C.	Agric	ultural															
4. Bil	lls Purc	hased															
			Purchased														
B.	Bills I	Purchas	ed - Documentary														
			ed - Clean														
5. Cı	ustomer	rs' Liabil	ity on Bills/Drafts Under LC/TF	2													
A.	Impo	rt Bills															
B.	Impo	rt Bills U	Inder TRs														
6. Cı	ustomer	rs' Liabil	ity for this Banks' Acceptances														

^{1/}Includes Restructured Loans

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

Not 19t Not	g		f		е		d		С		b		a		
MISS Equiv. MISS Equiv	Carrying	Net C			I Loans	Tota			dy Non-	Alread	et Non-	Not Y	rent	Cui	Particulars
1. Loans to Government	Peso Equiv.	In US\$		In US\$		In US\$		In US\$		In US\$		In US\$		In US\$	
B. National Government B. LGUs C. GOCCS C. GOCC															Residents
D. LGUs C. GOCCS C. GOCCS															Loans to Government
C. GOCCS															a. National Government
1. Social Security Institutions															b. LGUs
2. Other Financial															
3. Non-Financial 2. Agrarian Reform / Other Agricultural Loans 3. Agrarian Reform Loans 4. Agrarian Reform Loans 5. Other Agricultural Credit Loans 5. Other Agricultural Credit Loans 5. Other Agricultural Credit Loans 7. Other Credit Loans 7. Other Credi															
2. Agrarian Reform / Other Agricultural Loans															2. Other Financial
B. Agrarian Reform Loans															
D. Other Agricultural Credit Loans	L														
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 Enterprise 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 9. Loans to Individuals for Consumption Purposes 9. Loans to Individuals for Consumption Purposes 9. Loans to Individuals for Consumption Purposes 9. Loans to Individuals for Consumption Purposes 9. Loans to Individuals for Consumption Purposes 9. Loans to Individuals for Consumption Purposes 9. Loans to Individuals for Cother Purposes 10. Loans to Individuals for Other Purposes 10. Loans to Individuals for Other Purposes 10. Loans to Individuals for Other Purposes 10. Loans to Individuals for Other Purposes 10. Loans to Individuals for Other Purposes 10. Loans to Individuals for Other Purposes															
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 Enterprise b. Medium Scale Enterprise c. 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 Consumption Purposes 9. Loans to Individuals for Consumption Purposes 9. Loans to Individuals for Consumption Purposes 9. Loans to Individuals for Consumption Purposes 9. Loans to Individuals for Consumption Purposes 9. Loans to Individuals for Consumption Purposes 9. Loans to Individuals for Consumption Purposes 9. Loans to Individuals for Consumption Purposes 9. Loans to Individuals for Consumption Purposes 9. Loans to Individuals for Consumption Purposes 9. Loans to Individuals for Consumption Purposes 9. Loans to Individuals for Consumption Purposes 9. Loans to Individuals for Consumption Purposes 9. Loans to Individuals for Consumption Purposes 9. Loans to Individuals for Cother Purposes 9. Loans to Individuals for Other Purposes 9. Loans to Individuals for Other Purposes 9. Loans to Individuals for Other Purposes 9. Loans to Individuals for Other Purposes 9. Loans to Individuals for Other Purposes 9. Loans to Individuals for Other Purposes 9. Loans to Individuals for Other Purposes 9. Loans to Individuals for Other Purposes 9. Loans to Individuals for Other Purposes 9. Loans to Individuals for Other Purposes 9. Loans to Individuals for Other Purposes 9. Loans to Individuals for Other Purposes 9. Loans to Individuals for Other Purposes	L	igsquare													
Description Description															
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 Enterprises c. 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 9. Loans to Individuals for Consumption Purposes a. Credit Card b. Auto Loans c. Others 1. Coans to Individuals for Other Purposes 1. Coans to Individuals for Other Purposes 1. Coans to Individuals for Other Purposes 1. Coans to Individuals for Other Purposes 1. Coans to Individuals for Other Purposes 1. Coans to Individuals for Other Purposes 1. Coans to Individuals for Other Purposes 1. Coans to Individuals for Other Purposes 1. Coans to Individuals for Other Purposes															
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. Contracts to Sell 2. Loans to Individuals for Housing Purposes															
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															
4. Microfinance Loans 5. Small and Medium Enterprise Loans a. Small Scale Enterprises b. Medium Scale Enterprise 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 10. Loans to Individuals for Other Purposes															
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															
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 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															
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															
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															
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															
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 9. Loans to Individuals for Consumption Purposes 9. Loans to Individuals for Consumption Purposes 9. Loans to Individuals for Consumption Purposes 9. Loans 10.															
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															·
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															
Item 3.d.2) 9. Loans to Individuals for Consumption Purposes															
9. Loans to Individuals for Consumption Purposes	ĺ														, , ,
a. Credit Card															
b. Auto Loans		igsquare													
c. Others 10. Loans to Individuals for Other Purposes Non-Residents	L	igsquare				ļ									
10. Loans to Individuals for Other Purposes Non-Residents	L	igsquare				ļ									
Non-Residents															c. Others
1. Central Government/Central Banks		igsquare													
2. Public Sector Entities		igsquare													
3. Loans to Corporations															
4. Loans to Individuals	<u> </u>	igsquare				ļ									
TOTAL															
^{3/} Of which loans used to comply with Agrarian Reform/Other Agricultural Loans		igsquare												Loans	
(1) Agrarian Reform Loans															
(2) Other Agricultural Credit Loans	<u> </u>														(2) Other Agricultural Credit Loans

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

			а		b	1	С		d		е		f		g
	Particulars	Cu	rrent	Not Y	Due But let Non- orming	Alrea	Due and dy Non- orming	Iter	ns in gation	Tota	I Loans	Allowa	ance for Losses		carrying nount
		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.
Additio	ional Information														
1. DO	OSRI Loans														
a.	. Secured														
	(i) REM - Residential														
	(ii) REM - Commercial														
	(iii) REM - Agricultural														
	(iv) Other collateral														
b.	Unsecured														
2. No	on-DOSRI Loans														
a.	. Secured														
	(i) REM - Residential														
	(ii) REM - Commercial														
	(iii) REM - Agricultural														
	(iv) Other collateral														
b.	Unsecured														
3. Ex	xposure to Real Estate Industry														
a.	Residential Real Estate Loans														
	(i) Not exceeding P3.5 million														
	(ii) Exceeding P3.5 million														
	(1) Guaranteed under the National Shelter Progr	am													
	(2) Others														
b.	Commercial Real Estate Loans														
C.	Agricultural														
4. Bil	ills Purchased														
A.	Export Bills Purchased														
B.	. Bills Purchased - Documentary														ĺ
	. Bills Purchased - Clean														
5. Cu	ustomers' Liability on Bills/Drafts Under LC/TR														
A.	. Import Bills														
B.	Import Bills Under TRs														
6. Cu	ustomers' Liability for this Banks' Acceptances Outstandin	g													ĺ

1/Includes Restructured Loans

Restructured Loans and Receivables Classified as to Status Total Amount

					а	b	С	d	е	f	g
					a	D D	·	u	e	'	9
			Par	ticulars	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
Res	iden	ts									
1.	Loa	ns to C	Sovernmen	t							
	a.	Nation	nal Governi	ment							
	b.	LGUs									
	c.	GOC									
				rity Institutions							
			Other Finan								
			lon-Financ								
2.				her Agricultural Loans							
	a.		ian Reform								
	b.			al Credit Loans							
3.	Dev	elopme/	ent Incentiv	ve Loans							
	a.	Educa	ational Insti	itutions							
	b.		eratives								
	c.			dical Services							
	d.			ow Cost Housing							
			Contracts to								
				dividuals for Housing Purposes	3						
			Others								
	e.	LGUs									
4.	Mic	rofinan	ce Loans ^a	/							
5.	Sma	all and	Medium E	nterprise Loans a/							
	a.		Scale Ente	<u>'</u>							
			ım Scale E								
				ner than those in Item 3.d.1)							
7.			rivate Corp	porations							
	a.	Finan									
			inancial								
8.			ndividuals f in Item 3.0	for Housing Purposes (Other d.2)							
9.	Loa	ns to Ir	ndividuals f	for Consumption Purposes							
	a.	Credit	Card								
	b.	Auto I									
	C.	Other									
				for Other Purposes							
		sidents									
				Central Banks							
			ctor Entities								
			Corporation	s							
4.	Loa	ns to Ir	ndividuals								
тот	AL						_				
a/ Of	whi	ch loan	is used to a	comply with Agrarian Reform/C	Other Agricult	rural Loans		İ	İ		
			teform Loai		zaror rigilioun	ara. Louito		İ	İ		
(2)	_		cultural Cr					İ	İ		
. /	1	J			<u> </u>			1			

Restructured Loans and Receivables Classified as to Status Peso Accounts

		а	b	С	d	е	f	g
Particul	ars	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								
Loans to Government								
a. National Government								
b. LGUs								
c. GOCCs								
Social Security In	nstitutions							
Other Financial								
Non-Financial								
2. Agrarian Reform / Other A	gricultural Loans							
a. Agrarian Reform Loan	ıs							
b. Other Agricultural Cre	edit Loans							
Development Incentive Loa	ans							
a. Educational Institution	ns							
b. Cooperatives								
c. Hospital and Medical	Services							
d. Socialized and Low Co	ost Housing							
Contracts to Sell								
Loans to Individu	als for Housing Purposes							
3. Others	Ů,							
e. LGUs								
4. Microfinance Loans a/								
Small and Medium Enterpring	rise Loans a/							
a. Small Scale Enterpris								
b. Medium Scale Enterp								
6. Contracts to Sell (Other th								
7. Loans to Private Corporation								
a. Financial								
b. Non-Financial								
8. Loans to Individuals for Ho	ousing Purposes (Other							
Loans to Individuals for Co.								
a. Credit Card	,							
b. Auto Loans								
c. Others								
10. Loans to Individuals for Ot	her Purposes							
Non-Residents	- r	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK
Central Government/Centr	al Banks							
Public Sector Entities								
Loans to Corporations								
Loans to Individuals		BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK
TOTAL								
a/ Of which loans used to compl	ly with Agrarian Reform/Oth	her Agricultu	ral Loane					
(1) Agrarian Reform Loans	ry with Agranan NeiOIII/Oti	nor Agricultu	rai Edalio					
(2) Other Agricultural Credit L	oans							
() Site of Galletine			1		l	ı	i .	ı

Restructured Loans and Receivables Classified as to Status Foreign Regular

Particulars Current Past Due But Not Yet Non- Preforming Perform					1	а		b		С		d		е
Residents				Particulars	С	urrent	Ye	et Non-	Aire	ady Non-		-	Total	Loans
1. Loans to Government a. National Government b. LGUs c. GOCCs d. 1. Social Security institutions 2. Other Financial 3. Non-Financial 3. Non-Financial 3. Non-Financial 4. Agrarian Reform / Other Agricultural Loans b. Other Agricultural Credit Loans b. Other Agricultural Credit Loans c. Agrarian Reform Loans b. Other Agricultural Credit Loans d. Agrarian Reform Loans b. Other Agricultural Credit Loans d. Agrarian Reform Loans c. Educational Institutions d. Cooperatives d. Socialized and Low Cost Housing d. Leans to Individuals for Housing Purposes UNBLOC UNBLOCK NBLOC UN					In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso
a. National Government b. LGUs c. GOCCs 1. Social Security Institutions 2. Other Financial 3. Non-Financial 4. Agrarian Reform John Agnouttural Loans 5. Agrarian Reform Loans 6. Other Agricultural Credit Loans 7. Other Agricultural Credit Loans 8. Agrarian Reform Loans 8. Development Incentive Loans 8. Development Incentive Loans 9. Other Agricultural Credit Card States Credit Card States Credit Card States Credit Card States Credit Card States Credit Card States Credit Card States Credit Card States Credit Card States Credit Card States Credit Card States Corporations 9. Other Agricultural Credit Card States Credit Card States Credit Card States Credit Card States Credit Card States Credit Card States Cred											ļ			<u> </u>
b. LGUs c. GOCCS 1. Social Security Institutions 2. Other Financial 3. Non-Financial 3. Non-Financial 3. Non-Financial 4. Agrarian Reform / Other Agricultural Loans 5. Other Agricultural Credit Loans 6. Other Agricultural Credit Loans 7. Other Agricultural Credit Loans 8. Educational Institutions 8. Development Incentive Loans 9. Other Agricultural Credit Loans 9.														
c. GOCCS 1. Social Security Institutions 2. Other Financial 3. Non-Financial 4. Agrarian Reform Loans 5. Agrarian Reform Loans 6. D. Other Agricultural Loans 7. Agrarian Reform Loans 8. Agrarian Reform Loans 8. Agrarian Reform Loans 9. D. Other Agricultural Credit Loans 9. D. Other Agricultural Credit Loans 9. D. Other Agricultural Credit Loans 9. D. Other Agricultural Credit Loans 9. D. Other Agricultural Credit Loans 9. D. Other Agricultural Credit Loans 9. D. Other Agricultural Credit Loans 9. D. Other Agricultural Credit Loans 9. D. Other Agricultural Credit Loans 9. D. Cooperatives 9. D. Co			al Goverr	ment										
1. Social Security Institutions	b.													
2. Other Francial	C.													
S. Non-Financial														
2. Agrarian Reform / Other Agricultural Loans a. Agrarian Reform Loans b. Other Agricultural Credit Loans 3. Development Incentive Loans b. Copperatives c. Hospital and Medical Services d. Scoilaized and Low Cost Housing UNBLOC UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UN														
a. Agratian Reform Loans b. Other Agricultural Credit Loans a. Development Incentive Loans a. Educational Institutions b. Cooperatives c. Hospital and Medical Services d. Asocialized and Low Cost Housing UNBLOC UNBLOCK NBLOC U														
b. Other Agricultural Credit Loans 3. Development Incentive Loans 4. Educational Institutions 5. Cooperatives 6. Hospital and Medical Services 7. Loans to Individuals for Housing Purposes 8. UNBLOC UNBLOCK NBLOC	2. Aç													
3. Development Incentive Loans a. I. Educational Institutions b. Cooperatives c. C. Hospital and Medical Services d. Socialized and Low Cost Housing UNBLOC UNBLOCK NBLOC	a.													
a. Educational Institutions b. Cooperatives c. Hospital and Medical Services d. Socialized and Low Cost Housing UNBLOC UNBLOCK N														
b. Cooperatives c. Hospital and Medical Services d. Socialized and Low Cost Housing UNBLOC UNBLOCK N	3. De	evelopme	nt Incen	ive Loans										
c. Hospital and Medical Services d. Socialized and Low Cost Housing UNBLOC UNBLOCK NBL	a.	Educat	tional Ins	titutions										
d. Socialized and Low Cost Housing UNBLOC UNBLOCK UNBLOCK UNBLOCK UNBLOC	b.	Cooper	ratives											
1. Contracts to Sell	C.	Hospita	al and Me	edical Services										
2. Loans to Individuals for Housing Purposes	d.	. Socializ	zed and	Low Cost Housing	UNBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK
Sample S		1. Co	ntracts to	Sell	UNBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	JNBLOCI
e. LGUs UNBLOCK NBLOC UNBLOC		2. Loa	ans to In	dividuals for Housing Purposes	UNBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	JNBLOCI
4. Microfinance Loans ** UNBLOC UNBLOCK UNBLOCK NBLOC UNBLOCK NBLOC UNBLOCK NBLOC UNBLOCK NBLOC UNB		3. Oth	hers		UNBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	JNBLOCI
5. Small and Medium Enterprise Loans a. Small Scale Enterprises b. Medium Scale Enterprise c. Contracts to Sell (Other than those in Item 3.d.1) 7. Loans to Private Corporations a. Financial b. Non-Financial c. 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 11. Central Government/Central Banks 2. Public Sector Entities 3. Loans to Corporations 4. Loans to Individuals TOTAL	e.	LGUs												
5. Small and Medium Enterprise Loans at a Small Scale Enterprise	4. M	licrofinanc	re I nans	a/	UNBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	UNBLOCK	NBLOC	JNBLOCI
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 11. Central Government/Central Banks 2. Public Sector Entities 3. Loans to Corporations 4. Loans to Individuals TOTAL														1
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 11. Central Government/Central Banks 2. Public Sector Entities 3. Loans to Corporations 4. Loans to Individuals 1. Contral Government/Central Banks 2. Public Sector Entities 3. Loans to Corporations 4. Loans to Individuals 1. TOTAL														
6. Contracts to Self (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 11. Central Government/Central Banks 2. Public Sector Entities 3. Loans to Corporations 4. Loans to Individuals 1. Contral Government/Central Banks 2. Public Sector Entities 3. Loans to Individuals 4. Loans to Individuals 5. TOTAL	b.	. Mediur	n Scale I	Enterprise										1
7. Loans to Private Corporations a. Financial b. Non-Financial c. 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 11. Central Government/Central Banks 2. Public Sector Entities 3. Loans to Individuals 4. Loans to Individuals 5. TOTAL					\neg									1
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					\neg									1
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
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	b.	Non-Fi	nancial		\neg									1
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				for Housing Purposes (Other than those in Item 3 d 2)	_									
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				•	_									
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					\neg									1
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					_									
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				 		1	†
Non-Residents 1. Central Government/Central Banks 2. Public Sector Entities 3. Loans to Corporations 4. Loans to Individuals TOTAL				for Other Purposes	-						 			
1. Central Government/Central Banks 2. Public Sector Entities 3. Loans to Corporations 4. Loans to Individuals TOTAL														
2. Public Sector Entities 3. Loans to Corporations 4. Loans to Individuals TOTAL				t/Central Banks										
3. Loans to Corporations 4. Loans to Individuals TOTAL														
4. Loans to Individuals TOTAL														
TOTAL														
	_		uiviuuala	1										
	_			and the state of t	-+-		-				 		1	+
Of winds floats used to comply with Agraham Reform/Other Agricultural Coans (1) Agrarian Reform Loans					-+-		 				 		-	
(2) Other Agricultural Credit Loans		•					 				 		<u> </u>	

Restructured Loans and Receivables Classified as to Status Foreign Regular

	\neg		f		g
Particulars			e for Credit sses	Net Carryi	ng Amount
		In US \$	Peso Equiv.	In US \$	Peso Equiv.
Residents					
Loans to Government					
a. National Government					
b. LGUs					
c. GOCCs					
Social Security Institutions					
2. Other Financial					
3. Non-Financial					
Agrarian Reform / Other Agricultural Loans					
a. Agrarian Reform Loans					
b. Other Agricultural Credit Loans					
Development Incentive Loans	\Box				
a. Educational Institutions					
b. Cooperatives					
c. Hospital and Medical Services					
d. Socialized and Low Cost Housing	ι	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK
Contracts to Sell	u	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK
Loans to Individuals for Housing Purposes	U	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK
3. Others	ū	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK
e. LGUs	\dashv				
4. Microfinance Loans a/	ι	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK
Small and Medium Enterprise Loans al	\dashv				
a. Small Scale Enterprises	-				
b. Medium Scale Enterprise	-				
Contracts to Sell (Other than those in Item 3.d.1)	_				
7. Loans to Private Corporations	-				
a. Financial	_				
b. Non-Financial	_				
Loans to Individuals for Housing Purposes (Other than those in Item 3.d.2)	-				
Loans to Individuals for Consumption Purposes	-				
a. Credit Card	\dashv				
b. Auto Loans	\dashv				
c. Others	\dashv				
10. Loans to Individuals for Other Purposes	\dashv				
Non-Residents	\dashv				
Central Government/Central Banks	\dashv				
Public Sector Entities	\dashv				
3. Loans to Corporations	\dashv				
Loans to Individuals	\dashv				
TOTAL	\dashv				
	\dashv			1	
Of which loans used to comply with Agrarian Reform/Other Agricultural Loans (1) Agrarian Reform Loans	-				
()	-				
(2) Other Agricultural Credit Loans					

Restructured Loans and Receivables Classified as to Status FCDU/EFCDU

		а	t)		С		d		9		f		g
Particulars	Cu	ırrent	Past D Not Ye Perfor	t Non-	Alread	ue and ly Non- rming		ns in lation	Total	Loans		ince for Losses	Net C	arrying ount
	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.
Residents														
Loans to Government														
a. National Government														
b. LGUs														
c. GOCCs														
Social Security Institutions														
2. Other Financial														
3. Non-Financial														
Agrarian Reform / Other Agricultural Loans														
a. Agrarian Reform Loans														
b. Other Agricultural Credit Loans														
Development Incentive Loans														
a. Educational Institutions														
b. Cooperatives														
c. Hospital and Medical Services														
		UNBLOCK												
		UNBLOCK												
		UNBLOCK												
	UNBLOC	UNBLOCK	JNBLOCI	INBLOC	NBLOC	JNBLOC	NBLOC	JNBLOC	UNBLOC	JNBLOC	NBLOC	INBLOC	INBLOC	JNBLOCK
e. LGUs														
	UNBLOC	UNBLOCK	JNBLOCI	INBLOC	NBLOC	JNBLOC	NBLOC	JNBLOC	UNBLOC	JNBLOC	NBLOC	INBLOC	INBLOC	JNBLOCK
5. Small and Medium Enterprise Loans a/														
a. Small Scale Enterprises														
b. Medium Scale Enterprise														
Contracts to Sell (Other than those in Item 3.d.1)														
7. Loans to Private Corporations														
a. Financial														
b. Non-Financial														
Loans to Individuals for Housing Purposes (Other than those in														
Loans to Individuals for Consumption Purposes														
a. Credit Card														
b. Auto Loans														
c. Others														
10. Loans to Individuals for Other Purposes	1													
Non-Residents					ļ									
Central Government/Central Banks					ļ									
2. Public Sector Entities					ļ									
Loans to Corporations					ļ									
Loans to Individuals					ļ									
TOTAL					ļ									
al Of which loans used to comply with Agrarian Reform/Other Agricultu	iral Loan	S			ļ									
(1) Agrarian Reform Loans					ļ				ļ	ļ				
(2) Other Agricultural Credit Loans														

Restructured Loans and Receivables Classified as to Status Foreign Offices

						а		b	1	С		d		e		f	1	g
				Particulars	c	Current	Ye	Due But Not et Non- forming	Aire	Due and ady Non- forming	Items i	n Litigation	Tota	al Loans		wance for it Losses		Carrying mount
					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.
Re	iden	its																
1.			Governm															
	a.	Natio	onal Gove	rnment														
		LGU																
	C.	GOO																
		1.	Social Sec	curity Institutions														
		2.	Other Fina	ancial														
		3.	Non-Finar	ncial														
2	Agr	arian	Reform /	Other Agricultural Loans														
	a.	Agra	arian Refo	rm Loans														
	b.	Othe	er Agricult	ural Credit Loans														
3.	Dev	elopi	ment Ince	ntive Loans														
	a.	Edu	cational In	stitutions														
	b.	Coo	peratives															
	C.	Hosp	pital and N	Medical Services														
	d.	Soci	alized and	Low Cost Housing														
			Contracts															
				ndividuals for Housing Purposes														
			Others	I a pecce		-												
_		LGU																
4.	_		ance Loan	_ a/														
5.				s n Enterprise Loans ^{a/}														
J.				nterprise Loans nterprises														
-				Enterprise														
- 6				Other than those in Item 3.d.1)		-												
				orporations		-												
<u> </u>			incial	oi poi alioris			-		-								-	
-			-Financial	+			-		-								-	
0				Is for Housing Purposes (Other than		<u> </u>	 		 								 	<u> </u>
				Is for Consumption Purposes		-	 		<u> </u>								<u> </u>	
9			dit Card	is for consumption Purposes	1	 	 		 		-						 	
-			Loans	_			 		 								 	
—							 											
10		Othe		le fee Oth on Diversion			ļ											
_				Is for Other Purposes		-	 		-								-	
		sider		at/Cantral Banks			 		 								 	
1				nt/Central Banks			ļ											
2			ector Enti				ļ		ļ								ļ	
			Corporat															
4		ns to	Individua	IS			ļ		 								 	
	ΓAL																	
a/ C				to comply with Agrarian Reform/Othe	r Agricul	tural Loans												
(1)	-		Reform L															
(2)	Oth	er Aç	gricultural	Credit Loans			ļ		<u> </u>								<u> </u>	

Loans and Receivables - Others Movements in Allowances for Credit Losses Total Amount

		Part	iculars	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
Spe	cific a	llowances for indi	vidually assessed financial as	sets and Sp	ecific allowances	for collectively assessed	financial assets				
Resi	idents	S									
1.	Loan	s to Government									
	a.	National Governi	ment								
	b.	LGUs									
	C.	GOCCs									
			rity Institutions								
		Other Finan									
		Non-Financi									
2.	Agra	rian Reform / Oth	er Agricultural Loans								
		Agrarian Reform					-				
		Other Agricultura									
3.		lopment Incentive									
	a.	Educational Insti	tutions								
		Cooperatives									
		Hospital and Me									
	d.		ow Cost Housing								
		 Contracts to 	Sell								
			ividuals for Housing Purposes	,							
		Others									
	-	LGUs									
4.	Micro	finance Loans									
5.		I and Medium En									
		Small Scale Ente	•								
		Medium Scale E									
6.	Cont	racts to Sell (Oth	er than those in Item 3.d.1)								
7.	Loan	s to Private Corpo	orations								
		Financial									
		Non-Financial									
8.		s to Individuals fo those in Item 3.d	r Housing Purposes (Other .2)								
9.	Loan	s to Individuals fo	or Consumption Purposes						1		
		Credit Card									
	b.	Auto Loans									
	C.	Others									
10.	Loan	s to Individuals fo	or Other Purposes								
Non	-Resi	dents									
1.	Cent	ral Government/C	Central Banks								
2.	Publi	ic Sector Entities									
3.	Loan	s to Corporations									
4.	Loan	s to Individuals									
тот	AL										

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

			1	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
			indi	vidually assessed financial assets and	Specific allo	wances for coll	ectively assesse	ed financial assets				
	ident											
1.		s to Governm										
	a.	National Gov	ernr	nent								
	b.	LGUs										
	C.	GOCCs										
				ity Institutions								
		Other Fi										
		Non-Fin										
2.	-			er Agricultural Loans								
	a.	Agrarian Ref										
	b.			l Credit Loans								
3.	Deve	lopment Ince										
	a.	Educational		tutions								
	b.	Cooperatives										
	C.			lical Services								
	d.			ow Cost Housing								
		 Contrac 	s to	Sell								
			Indi	ividuals for Housing Purposes								
		Others										
	e.	LGUs										
4.	Micro	ofinance Loar	S									
5.	Sma	ll and Mediun	n En	terprise Loans								
	a.	Small Scale	Ente	rprises								
	b.	Medium Sca	le Er	nterprise								
6.	Cont	racts to Sell (Othe	er than those in Item 3.d.1)								
7.	Loan	s to Private C	orpo	orations								
	a.	Financial						_				
	b.	Non-Financi	al									
8.	Loan	s to Individua	ls fo	r Housing Purposes (Other than								
9.	Loan	s to Individua	ls fo	r Consumption Purposes								
	a.	Credit Card										
	b.	Auto Loans										
	C.	Others										
10.	Loan	s to Individua	ls fo	r Other Purposes								
Non	-Resi	dents			BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK
1.	Cent	ral Governme	nt/C	entral Banks								
2.	Publ	ic Sector Enti	ties									
3.	Loan	s to Corporat	ions									
4.	Loan	s to Individua	ls		BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK
TOT	AL											

Loans and Receivables - Others Movements in Allowances for Credit Losses Foreign Regular

			Parti	culars	100	Opening balance	Write-offs taken	against the allowance	Amounts set aside for	losses	Amounts reversed for	estimated credit losses	:	Other adjustments		Closing balances	Recoveries directly	loss loss	Charge-offs directly	recognizea in prom or loss
Spe	cific a	allowance	s for in	dividually assessed financi	al assets				for collec		sessed fin		ets		ı		1	ı _	ı	
					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.
Res	iden	ts					·													
1.	Loa	ns to Gov	ernmer	nt																
	a.	National	Govern	ment																
	b.	LGUs																		
		GOCCs																		
				rity Institutions																
			r Finan																	
			Financi																	
2.				ther Agricultural Loans																
		Agrarian																		
				al Credit Loans																
3.				ive Loans																
		Education		itutions																
		Cooperat																		
				edical Services																
	d.											UNBLOCK								
			racts to									UNBLOCK								
		 Loan Othe 		dividuals for Housing Purpd																
		LGUs	IS	'	UNBLUC	INBLUC	INBLUC	INBLUC	DINBLUCE	INBLUC	DINBLOCK	UNBLOC	DINBLOCI	UNBLUCE	DINBLOC	DINBLOC	DINBLOCK	DINBLOC	DINBLOCI	INBLUCI
<u> </u>			1		INDI OC	INIDI OC	NIDI OC	NIDI OO	INDI OCI	INDI OC	INDI OCI	UNBLOCK	INIDI OCI	INIDI OCI	INDI OC	INDI OC	INIDI OCI	INIDI OC	INIDI OCI	INDI OC
4.		ofinance			UNBLOC	INBLOC	INBLOC	INBLOC	UNBLOCK	INBLOC	DINBLOCK	UNBLOCK	DINBLOCI	UNBLOCK	INBLOC	INBLOC	DINBLOCK	DINBLOC	DNRFOC	INBLOC
5.		Small Sc		Enterprise Loans																
		Medium S		•																
6.	-			ther than those in Item 3.d.	4)															<u> </u>
				porations	'/			 												<u> </u>
-/.		Financial	ale Coi	porations																
-		Non-Fina	ncial		-															
8.				for Housing Purposes			-	1												\vdash
				for Consumption Purposes	<u> </u>		-	1												\vdash
J.		Credit Ca		Tor Corroumption r diposes	, 			 												
<u> </u>		Auto Loa		1				 												
<u> </u>		Others	1	1				 												
10			viduals	for Other Purposes		 														-
_	_	idents		Janor i aipodoo																
1.			rnment	/Central Banks																
		lic Sector																		
		ns to Cor																		
4.		ns to Indi																		
	AL		1	 																

Loans and Receivables - Others Movements in Allowances for Credit Losses FCDU/EFCDU

				ticulars	Opening balance		1	against the allowance	Amounts set aside for		Αŭ	estimated credit losses	=	Other adjustments	Closing Relances		Recoveries directly	ssol	Charge-offs directly	ssol
Spec	ific a	allowances	for in	dividually assessed financial a		Specific		es for c		assesse Peso		l assets Peso	1. 110 6	Peso	1. 110 6	Peso	1. 110 6	Peso	1. 110 6	Peso
					In US \$	Equiv	In US \$	Equiv	In US \$	Equiv	In US \$	Equiv	In US \$	Equiv	In US \$	Equiv	In US \$	Equiv	In US \$	Equiv
Resi																				
1.		ns to Gove																		
		National C	overni	ment																——
		LGUs GOCCs																		
\vdash	_		l Social	I rity Institutions																\vdash
\vdash		2. Other					-		-				-	-		-				\vdash
-		3. Non-F																		\vdash
2.				her Agricultural Loans												l				\vdash
		Agrarian F																		
				al Credit Loans																
		elopment																		
	a.	Education	al Insti	tutions																
	b.	Cooperati	ves																	
	C.	Hospital a	nd Me	dical Services																
	d.	Socialized	and L									UNBLOCK								
		 Contr 										UNBLOCK								
				ividuals for Housing Purposes																
		Other	S		UNBLOC	NBLOC	JNBLOCI	NBLOC	UNBLOC	JNBLOC	UNBLOC	UNBLOCK	UNBLOC	UNBLOC	UNBLOC	INBLOC	UNBLOC	INBLOC	JNBLOC	JNBLOCI
		LGUs																		
		ofinance L			UNBLOCI	NBLOC	UNBLOC	NBLOC	UNBLOCK	INBLOC	UNBLOCK	UNBLOCK	UNBLOC	UNBLOCK	UNBLOC	INBLOC	UNBLOC	INBLOC	JNBLOC	JNBLOCI
				nterprise Loans																——
		Small Sca																		—
		Medium S		her than those in Item 3.d.1)																\vdash
		ns to Priva					-		-				-	-		-				\vdash
		Financial	ite con	Jordions																\vdash
		Non-Finar	ncial																	\vdash
				for Housing Purposes (Other																
				for Consumption Purposes												l				
		Credit Car		, , , , , , , , , , , , , , , , , , , ,												1				
	b.	Auto Loan	S																	
	C.	Others																		
10.	Loar	ns to Indiv	iduals	for Other Purposes																
		idents																		
				Central Banks																
		lic Sector																		
		ns to Corp		s																
		ns to Indiv	iduals																	
TOT	AL																			l

Loans and Receivables - Others Movements in Allowances for Credit Losses Foreign Offices

				Particulars Specific allowances for indiv		g balance	again allow	ance	asid estimate	e for ed credit	rever: estimat	ed credit	Other adj		Bala	sing nces	dire	veries ectly nized in	dire	ge-offs ectly nized in
				Specific allowances for finals	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
Reside	nts				0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	Equiv 0.00
		to Gove	rnment	1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a.		tional G													0.00	0.00				
b.	LG	iUs													0.00	0.00				
c.	GC	OCCs			0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	1.	Social	Securi	ity Institutions																
	2.	Other	Financ	ial																
	3.	Non-F	inancia	al																
2. A	graria	an Refor	m / Oth	her Agricultural Loans																
a.		rarian R																		
b.	Otl	her Agri	cultura	l Credit Loans																
				ve Loans																
a.		ucation		tutions																
b.		operativ																		
c.				dical Services																
d.		_		ow Cost Housing																
	_																			
	2.			ividuals for Housing Purposes																
	3.	Others	S																	
e.																				
		nance L																		
				nterprise Loans																
	_	nall Scal		·																
b.				nterprise																
				ner than those in Item 3.d.1)																
			te Corp	porations																
a.		nancial																		
b.		n-Finan																		
				for Housing Purposes (Other than those in Item 3.d.2)																
				for Consumption Purposes																
a.		edit Car																		
b.		to Loan	s																	
C.		hers																		
			duals f	or Other Purposes																
Non-R																				
				Central Banks																
		Sector E																		
		to Corp		S																
		to Indivi	iduals																	
TOTAL			-																	

Gross Loans and Receivables - Others Economic Purpose Total Amount

Particulars	Agriculture, Hunting and Forestry	Fishing	Mining and Quarrying	Manufacturing	Electricity, Gas and Water	Construction	Wholesale and Retail Trade of Motor Vehicles, Motorcycles and Personal and Household Goods	Hotels and Restaurant	Transport, Storage and Communications	Financial Intermediation	Real Estate, Renting and Business Activities	Public Administration and Defense; Compulsary Social Security	Education	Health and Social Work	Other Community Social and Personal Services	Private Households with Employed Persons	Extra-Territorial Organizations and Bodies	Total
Residents																		
Loans to Government																		
a. National Government																		
b. LGUs																		
c. GOCCs																		
Social Security Institutions																		
2. Other Financial																		
3. Non-Financial																		
2. Agrarian Reform / Other Agricultural Loans																		
a. Agrarian Reform Loans			İ															
b. Other Agricultural Credit Loans																		
Development Incentive Loans																		
a. Educational Institutions																		
b. Cooperatives																		
c. Hospital and Medical Services																		
d. Socialized and Low Cost Housing																		
Contracts to Sell																		
Loans to Individuals for Housing Pur	rposes																	
3. Others																		
e. LGUs																		
Microfinance Loans																		
Small and Medium Enterprise Loans																		
a. Small Scale Enterprises																		
b. Medium Scale Enterprise																		
6. Contracts to Sell (Other than those in Item 3	3.d.1)																	
Loans to Private Corporations																		
a. Financial																		
b. Non-Financial																		
Loans to Individuals for Housing Purposes (Other than those in Item 3.d.2)																		
9. Loans to Individuals for Consumption Purpo	ses																	
a. Credit Card																		
b. Auto Loans																		
c. Others																		
10. Loans to Individuals for Other Purposes																		
Non-Residents																		
Central Government/Central Banks																		
2. Public Sector Entities																		
3. Loans to Corporations																		
Loans to Individuals																		
TOTAL																		

Gross Loans and Receivables - Others Economic Purpose Peso Accounts

												Ī	1					
Particulars	Agriculture, Hunting and Forestry	Fishing	Mining and Quarrying	Manufacturing	Electricity, Gas and Water	Construction	Wholesale and Retail Trade of Motor Vehicles, Motorcycles and Personal and Household Goods	Hotels and Restaurant	Transport, Storage and Communications	Financial Intermediation	Real Estate, Renting and Business Activities	Public Administration and Defense; Compulsary Social Security	Education	Health and Social Work	Other Community Social and Personal Services	Private Households with Employed Persons	Extra-Territorial Organizations and Bodies	Total
Residents																		
Loans to Government																		
a. National Government																		
b. LGUs																		
c. GOCCs																		
Social Security Institutions																		
2. Other Financial		ļ																\perp
3. Non-Financial																		
2. Agrarian Reform / Other Agricultural Loans																		
a. Agrarian Reform Loans																		
b. Other Agricultural Credit Loans		-																1
Development Incentive Loans a. Educational Institutions		-																
b. Cooperatives		1																\vdash
c. Hospital and Medical Services		1																\vdash
d. Socialized and Low Cost Housing	1	-																\vdash
1. Contracts to Sell		1																\vdash
Loans to Individuals for Housing Pur	noses																	\vdash
3. Others	1	1																1
e. LGUs																		
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																		
Loans to Individuals for Housing Purposes																		
(Other than those in Item 3.d.2)																		
9. Loans to Individuals for Consumption Purpor	ses	1																
a. Credit Card	-							<u> </u>										
b. Auto Loans	1	-	-					-										\vdash
c. Others 10. Loans to Individuals for Other Purposes	+	-	1	1				1					1					\vdash
Non-Residents	BLOCK	BLOCK	BLOCK	BI OC	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK
Central Government/Central Banks	BLOCK	BLOCK	DLOCK	DLOCK	BLOCK	DEOON	DLOCK	BLOCK	DLOCK	DLOCK	DLOCK	BLOCK	BLOCK	BLOCK	DLOCK	DLOCK	DLOCK	DECOR
Public Sector Entities																		
3. Loans to Corporations																		
Loans to Individuals	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK
TOTAL	1	1														'		
	1	1	L	1				1					1					1

Gross Loans and Receivables - Others Economic Purpose Foreign Regular

		Particulars	Agriculture, Hunting	and Forestry		7) 10 10 10 10 10 10 10 10 10 10 10 10 10	Mining and	Quarrying	Mensing	Mainia	Electricity, Gas and	ē		Construction	Wholesale and Retail Trade of Motor Vehicles,	Motorcycles and Personal and Household Goods	Hotels and	Restaurant	Transport, Storage	and Commu
			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.
Resid	ents			Equiv.		Equiv.		Equiv.		Equiv.		Equiv.		Equiv.		Equiv.		Equiv.		Equiv.
1. L	oans to Governme	ent																		
a	. National Gove	rnment																		
b.	. LGUs																			
C.	GOCCs																			
	Social Se	ecurity Institutions																		
	2. Other Fin	nancial																		
	3. Non-Fina	ncial																		
2. A	grarian Reform /	Other Agricultural Loans					UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK		
a	. Agrarian Refo	rm Loans					UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK		
b.	. Other Agricultu	ural Credit Loans					UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK		
3. D	evelopment Incer	ntive Loans																		
a	. Educational In	stitutions	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK
b.	. Cooperatives		UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK														
C.	Hospital and M	Medical Services	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK
d.	. Socialized and	Low Cost Housing	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK
	Contracts	s to Sell	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK
	2. Loans to	Individuals for Housing Purposes	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK
	3. Others	T .	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK
e.	. LGUs																			
4. M	licrofinance Loans	S	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK
5. S	mall and Medium	Enterprise Loans																		
a.	. Small Scale E	nterprises																		
b.	. Medium Scale	·																		
6. C		Other than those in Item 3.d.1)																		
-	oans to Private C																			
a	. Financial																			
b.	. Non-Financial																			
		s for Housing Purposes (Other than those in Item																		
9. L	oans to Individual	s for Consumption Purposes	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK
a	. Credit Card	pro contract	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK
h	. Auto Loans		BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK
C.	Others		BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK
10. L		s for Other Purposes																		
	Residents																			
1. C	entral Governmen	nt/Central Banks																		
2. P	ublic Sector Entiti	ies																		
3. L	oans to Corporati	ons																		
4. L	oans to Individual	s																		
TOTA	L																			
			l	ļ				ļ	l .		1		1	L	1		1	1		<u>. </u>

Gross Loans and Receivables - Others Economic Purpose Foreign Regular

Particulars	Financial	Intermediation	Real Estate, Renting	Activities Activities	Public Administration and Defense;	Compulsary Social Security	en in the control of		Health and Social	Work	Other Community	Services	Private Households	Persons	Extra-Territorial	Bodies	Total
	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Residents		Equiv.		Equiv.		Equiv.		Equiv.		Equiv.		Equiv.		Equiv.		Equiv.	
Loans to Government																	
a. National Government																	
b. LGUs																	
c. GOCCs																	
Social Security Institutions																	
2. Other Financial																	
3. Non-Financial																	
Agrarian Reform / Other Agricultural Loans	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	
a. Agrarian Reform Loans	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	
b. Other Agricultural Credit Loans	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	
Development Incentive Loans													UNBLOCK	UNBLOCK			
a. Educational Institutions	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK			UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	
b. Cooperatives											UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	
c. Hospital and Medical Services	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK			UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	
d. Socialized and Low Cost Housing	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK
Contracts to Sell	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK
Loans to Individuals for Housing Purposes	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK
3. Others	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK
e. LGUs													UNBLOCK	UNBLOCK			
4. Microfinance Loans	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK
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)																	
Loans to Individuals for Consumption Purposes	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK
a. Credit Card	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK
b. Auto Loans	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK
c. Others	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK
10. Loans to Individuals for Other Purposes																	
Non-Residents																	
Central Government/Central Banks																	
2. Public Sector Entities																	
3. Loans to Corporations																	
4. Loans to Individuals																	
TOTAL																	
	ļ	L	l		l	ļ					l .						1

Gross Loans and Receivables - Others Economic Purpose FCDU/EFCDU

Particulars	Agriculture,	Forestry	: :: :: :: :: ::		Mining and	Quarrying		Manuracturing	Electricity, Gas	and Water		Construction	Wholesale and Retail Trade of Motor Vehicles,	Motorcycles and Personal and Household Goods	Hotels and	Restaurant	Transport, Storage and	Communication s	Financial
	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 \$
Residents		Lquiv.		Lquiv.		Lquiv.		Equiv.		Equiv.		Lquiv.		Equiv.		Lquiv.		Lquiv.	
Loans to Government																			
a. National Government																			
b. LGUs																			
c. GOCCs																			
Social Security Institutions																			
Other Financial																			
Non-Financial																			
Agrarian Reform / Other Agricultural Loans					UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK			UNBLOCK
a. Agrarian Reform Loans					UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK			UNBLOCK
b. Other Agricultural Credit Loans					UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK			UNBLOCK
Development Incentive Loans																			
a. Educational Institutions	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK
b. Cooperatives	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK															
c. Hospital and Medical Services	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK
d. Socialized and Low Cost Housing	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK
Contracts to Sell	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK
Loans to Individuals for Housing Purposes	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK
3. Others	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK
e. LGUs																			
Microfinance Loans	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK
Small and Medium Enterprise Loans																			
a. Small Scale Enterprises																			
b. Medium Scale Enterprise																			
Contracts to Sell (Other than those in Item 3.d.1)																			
7. Loans to Private Corporations																			
a. Financial																			
b. Non-Financial																			
Loans to Individuals for Housing Purposes (Other than those in Item 3.d.2)																			
Loans to Individuals for Consumption Purposes																			
a. Credit Card																			
b. Auto Loans																			
c. Others																			
10. Loans to Individuals for Other Purposes																			
Non-Residents																			
Central Government/Central Banks																			
Public Sector Entities																			
3. Loans to Corporations																			
4. Loans to Individuals																			
TOTAL																			

Particulars	Intermediation	Real Estate, Renting and		Public Administration		i i	Logication	Health and	Social Work	Other Community	Services	Private Households	>	Extra-Territorial	Organizations and Bodies	Total
	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.	
Residents	Equiv.		Equiv.		Equiv.		Equiv.		Equiv.		Equiv.		Equiv.		Equiv.	
Loans to Government																
a. National Government																
b. LGUs																
c. GOCCs																
Social Security Institutions																
Other Financial																
3. Non-Financial																
Agrarian Reform / Other Agricultural Loans									UNBLOCK							
a. Agrarian Reform Loans	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK		UNBLOCK	UNBLOCK		UNBLOCK	UNBLOCK	
b. Other Agricultural Credit Loans	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	
Development Incentive Loans												UNBLOCK	UNBLOCK			
a. Educational Institutions	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK			UNBLOCK	UNBLOCK	UNBLOCK		UNBLOCK			UNBLOCK	
b. Cooperatives										UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	
c. Hospital and Medical Services			UNBLOCK							UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	
d. Socialized and Low Cost Housing	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK		UNBLOCK		UNBLOCK	UNBLOCK		UNBLOCK
Contracts to Sell	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK		UNBLOCK
Loans to Individuals for Housing Purposes		UNBLOCK				UNBLOCK						UNBLOCK				UNBLOCK
3. Others	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK		UNBLOCK	UNBLOCK	UNBLOCK
e. LGUs												UNBLOCK	UNBLOCK			
4. Microfinance Loans	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK
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																
Loans to Individuals for Housing Purposes (Other than those in Item 3.d.2)																
Loans to Individuals for Consumption Purposes																
a. Credit Card																
b. Auto Loans																
c. Others																
10. Loans to Individuals for Other Purposes																
Non-Residents																
Central Government/Central Banks																
Public Sector Entities																
3. Loans to Corporations																
Loans to Individuals																
TOTAL																

Particulars	Agriculture,	Hunting and Forestry	:	Fishing	Mining and	Quarrying		Manufacturing	Electricity, Gas	and Water	,	Construction	Wholesale and Retail Trade of Motor Vehicles,	Motorcycles and Personal and Household	Hotels and	Restaurant	Transport, Storage and	Communicatio
	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Pasa	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.
Residents																		
Loans to Government																		1
a. National Government																		
b. LGUs																		1
c. GOCCs																		i
Social Security Institutions																		i
2. Other Financial																		İ
3. Non-Financial				-														
2. Agrarian Reform / Other Agricultural Loans																		
a. Agrarian Reform Loans																		
b. Other Agricultural Credit Loans																		İ
Development Incentive Loans																		İ
a. Educational Institutions																		I
b. Cooperatives																		l
c. Hospital and Medical Services																		I
d. Socialized and Low Cost Housing																		l
Contracts to Sell																		i
Loans to Individuals for Housing Purposes																		İ
3. Others																		İ
e. LGUs																		l
4. Microfinance Loans																		l
5. Small and Medium Enterprise Loans																		l
a. Small Scale Enterprises																		l
b. Medium Scale Enterprise																		l
6. Contracts to Sell (Other than those in Item 3.d.1)																		· [
7. Loans to Private Corporations																		l
a. Financial																		l
b. Non-Financial																		l
8. Loans to Individuals for Housing Purposes (Other than those in Item																		1
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	<u> </u>																	
3. Loans to Corporations	<u> </u>																	
4. Loans to Individuals	<u> </u>								-									
TOTAL																		1

Particulars	Financial	Intermediation	Real Estate, Renting and	Business Activities	Public Administration	and Defense; Compulsary Social Security	:	Education	Health and	Social Work	Other Community	Services	Private Households	with Employed Persons	Extra- Territorial	Organizations and Bodies	Total
	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Residents																	
Loans to Government																	
a. National Government																	
b. LGUs																	
c. GOCCs																	
Social Security Institutions																	
2. Other Financial																	
3. Non-Financial																	<u> </u>
2. Agrarian Reform / Other Agricultural Loans																	
a. Agrarian Reform Loans																	
b. Other Agricultural Credit Loans																	
Development Incentive Loans																	
a. Educational Institutions																	
b. Cooperatives																	
c. Hospital and Medical Services																	
d. Socialized and Low Cost Housing																	
Contracts to Sell																	
Loans to Individuals for Housing Purposes																	
3. Others																	
e. LGUs																	
4. Microfinance Loans																	
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	1						1										
b. Auto Loans	 																
c. Others	 																
10. Loans to Individuals for Other Purposes	 																
Non-Residents	1																
Central Government/Central Banks	1						1										
Public Sector Entities	1						1										
Loans to Corporations	 																
Loans to Corporations Loans to Individuals	1						1										
TOTAL	+						-										-
living.	1			1													

Loans and Receivables - Others Classified as to Status Per PAS 39 Total Amount (For Annual Submission)

	=	Carrying	amount of p	ast due ass	ets before a	llowance	±_	. <u>e</u>	<u>.</u>	0.0	
	oun red ore for		for	credit losse			oun ired ore for ses	for anci	for and	and Jit ants as as the the lue	
Particulars	Carrying amount of unimpaired assets before allowance for credit losses	≤ 30 Days	> 30 days ≤ 90 days	> 90 days ≤ 180 days	> 180 days ≤ 1 year	> 1 year	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
Residents											
Loans to Government											
a. National Government											
b. LGUs											
c. GOCCs											
Social Security Institutions											
2. Other Financial											
3. Non-Financial											
Agrarian Reform / Other Agricultural Loans Agrarian Reform Loans											
a. Agrarian Reform Loans											
b. Other Agricultural Credit Loans 3. Development Incentive Loans											
Development Incentive Loans a. Educational Institutions											
b. Cooperatives											
c. Hospital and Medical Services											
d. Socialized and Low Cost Housing											
1. Contracts to Sell											
Loans to Individuals for Housing Purposes											
3. Others											
e. LGUs											
Micro-Finance Loans											
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											
Loans to Individuals for Housing Purposes (Other than those in Item 3.d.2)											
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											
Public Sector Entities											
3. Loans to Corporations											
Loans to Individuals											
TOTAL											
			l				l				

Loans and Receivables - Others Classified as to Status Per PAS 39 Peso Accounts (For Annual Submission)

			nt of sets nce ses	Carrying	amount of p	ast due assets credit losses	before allo	wance for	int of ssets nce ses	or V ocial	for / ocial	ord transfer	
		Particulars	Carrying amount of unimpaired assets before allowance for credit losses	≤ 30 Days	> 30 days ≤ 90 days	> 90 days ≤ 180 days	> 180 days ≤ 1 year	> 1 year	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
Res	sider	ents											
1.	Loa	pans to Government											
	a.	National Government											
	b.	LGUs											
	C.	GOCCs											
		Social Security Institutions											
		Other Financial											
		Non-Financial											
2.	Agr	grarian Reform / Other Agricultural Loans											
	a.	Agrarian Reform Loans											
	b.	Other Agricultural Credit Loans											
3.	Dev	evelopment Incentive Loans											
	a.	Educational Institutions											
	b.	Cooperatives											
	C.	Hospital and Medical Services											
	d.	Socialized and Low Cost Housing											
		Contracts to Sell											
		Loans to Individuals for Housing Purposes											
		3. Others											
	e.	LGUs											
4.	Mic	crofinance Loans											
5.	Sma	mall and Medium Enterprise Loans											
	a.	Small Scale Enterprises											
	b.	Medium Scale Enterprise											
6.	Cor	ontracts to Sell (Other than those in Item 3.d.1)											
7.	Loa	pans to Private Corporations											
	a.												
	b.	Non-Financial											
8.		pans to Individuals for Housing Purposes (Other than ose in Item 3.d.2)											
9.	Loa	pans to Individuals for Consumption Purposes											
	a.	Credit Card											
	b.	Auto Loans											
	C.												
10.		pans to Individuals for Other Purposes											
		esidents	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK
		entral Government/Central Banks											
		ublic Sector Entities											
3.		pans to Corporations											
4.		pans to Individuals	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK
TO			2200	SECON	2200.1	5200	3200.1	2200.1	2200.	5200.1	5200.1	2200.1	5200.1
		-, , , , ,		I									l

Loans and Receivables - Others Classified as to Status Per PAS 39 Foreign Regular (For Annual Submission)

				Carry	ving amo	unt of pas	t due ass	ets before a	llowance	e for credit lo	osses		٠.		l		l					
Particulars	Carrying amount of unimpaired	assets before allowance for credit losses	≤ 30) Days	> 30 da	ays ≤ 90 ays	> 90 da	ays ≤ 180 lays		ays ≤1 year		1 year	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	To	tal
	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.
Residents																						
Loans to Government																						
a. National Government																						
b. LGUs																						
c. GOCCs																						
Social Security Institutions																						
Other Financial																						
3. Non-Financial																						
Agrarian Reform / Other Agricultural Loans																						
a. Agrarian Reform Loans																						
b. Other Agricultural Credit Loans																						
Development Incentive Loans																						
a. Educational Institutions																						
b. Cooperatives																						
c. Hospital and Medical Services																						
d. Socialized and Low Cost Housing	UNBLOC	UNBLOCK	INBLOC	UNBLOCK	UNBLOCI	UNBLOCK	UNBLOCK	UNBLOCK	INBLOC	UNBLOCK	NBLOC	UNBLOCK	JNBLOC	UNBLOCK	JNBLOCK	UNBLOCK	JNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK
Contracts to Sell	UNBLOC	UNBLOCK	NBLOC	UNBLOCK	UNBLOCI	UNBLOCK	UNBLOCK	UNBLOCK	INBLOC	UNBLOCK	NBLOC	UNBLOCK	JNBLOC	UNBLOCK	JNBLOCK	UNBLOCK	JNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK
Loans to Individuals for Housing Purposes	JNBLOCI	UNBLOCK	UNBLOC	UNBLOCK	JNBLOCI	UNBLOCK	JNBLOCK	UNBLOCK	INBLOC	UNBLOCK	NBLOC	UNBLOCK	JNBLOC	UNBLOCK	JNBLOC	UNBLOCK	JNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK
3. Others	UNBLOC	UNBLOCK	NBLOC	UNBLOCK	JNBLOCI	UNBLOCK	UNBLOCK	UNBLOCK	INBLOC	UNBLOCK	NBLOC	UNBLOCK	JNBLOC	UNBLOCK	JNBLOCK	UNBLOCK	JNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK
e. LGUs																						
Microfinance Loans	UNBLOC	UNBLOCK	NBLOC	UNBLOCK	JNBLOCI	UNBLOCK	UNBLOCK	UNBLOCK	INBLOC	UNBLOCK	NBLOC	UNBLOCK	JNBLOC	UNBLOCK	JNBLOCK	UNBLOCK	JNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK
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																						
Loans to Individuals for Housing Purposes (Other than those in Item 3.d.2)																						
Loans to Individuals for Consumption Purposes																						
a. Credit Card	†		1		 								1									
b. Auto Loans																						
c. Others																						
10. Loans to Individuals for Other Purposes	†		1		 								1									
Non-Residents																						
Central Government/Central Banks																						
2. Public Sector Entities																						
3. Loans to Corporations																						
Loans to Individuals																						
TOTAL																						
	1	1	l	l	l	I							1									

Loans and Receivables - Others Classified as to Status Per PAS 39 FCDU/EFCDU (For Annual Submission)

				Carryi	na amou	nt of past of	lua seca	te hefere a	llowance	for credit	losses						1					
Particulars	Carrying amount of unimpaired	assets before allowance for credit losses		≥ 30 Days	9 00	days	,	days	۸ 1	year		> 1 year	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	received as security for the related impaired and past due assets	To	otal
	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.
Residents																						
Loans to Government																						
a. National Government																						
b. LGUs																						
c. GOCCs																						1
Social Security Institutions																						1
Other Financial																						I
Non-Financial																						I
Agrarian Reform / Other Agricultural Loans																						
a. Agrarian Reform Loans																						
b. Other Agricultural Credit Loans																						
Development Incentive Loans																						
a. Educational Institutions																						
b. Cooperatives																						
c. Hospital and Medical Services																						
d. Socialized and Low Cost Housing	UNBLOCI	UNBLOCK	INBLOC	UNBLOCK	JNBLOC	UNBLOCK	INBLOC	UNBLOCK	JNBLOCK	UNBLOCK	JNBLOCI	UNBLOCK	JNBLOCK	UNBLOCK	JNBLOCK	UNBLOCK	JNBLOCK	JNBLOCK	UNBLOCK	UNBLOCK	JNBLOCK	UNBLOCK
Contracts to Sell	UNBLOCI		INBLOC	UNBLOCK	JNBLOC		INBLOC	UNBLOCK	JNBLOCK		JNBLOCI	UNBLOCK	JNBLOCK	UNBLOCK	JNBLOCI		UNBLOCK	JNBLOCK		UNBLOCK	JNBLOCK	UNBLOCK
Loans to Individuals for Housing Purposes	JNBLOCI	UNBLOCK	INBLOC	UNBLOCK	JNBLOC		INBLOC	UNBLOCK	JNBLOCK	UNBLOCK	JNBLOCI	UNBLOCK	JNBLOCK	UNBLOCK	JNBLOCI	UNBLOCK	UNBLOCK	JNBLOCK	UNBLOCK	UNBLOCK	JNBLOCK	UNBLOCK
3. Others	UNBLOCI	UNBLOCK	INBLOC	UNBLOCK	JNBLOC	UNBLOCK	INBLOC	UNBLOCK	JNBLOCK	UNBLOCK	JNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	JNBLOCI	UNBLOCK	JNBLOCK	UNBLOCK	JNBLOCI	UNBLOCK	JNBLOCK	UNBLOCK
e. LGUs																						
Microfinance Loans	UNBLOCI	UNBLOCK	INBLOC	UNBLOCK	JNBLOC	UNBLOCK	INBLOC	UNBLOCK	JNBLOCK	UNBLOCK	JNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	JNBLOCK	UNBLOCK	JNBLOCK	UNBLOCK	JNBLOCI	UNBLOCK	JNBLOCK	UNBLOCK
Small and Medium Enterprise Loans																						I
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																						
Loans to Individuals for Housing Purposes (Other than those in Item 3.d.2)																						
Loans to Individuals for Consumption Purposes					1																	
a. Credit Card																						
b. Auto Loans																						
c. Others																						
Loans to Individuals for Other Purposes					 																	
Non-Residents																						
Central Government/Central Banks					 																	
Public Sector Entities																						
3. Loans to Corporations					 																	
Loans to Individuals																						
TOTAL													1						1			
· - · · · -	l .												l	l .	1				l			

Loans and Receivables - Others Classified as to Status Per PAS 39 Foreign Offices (For Annual Submission)

	T +			Carrvin	a amount	of past du	e assets	before al	lowance	for credit	losses		-			<u></u>		-	1			
Particulars	Carrying amoun of unimpaired	assets before allowance for credit losses		≤ 30 Days	> 30 days ≤ 90		> 90 days ≤ 180	days	7 180 dave < 1	year		> 1 year	Carrying amoun 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	т	otal
	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.
Residents																						
Loans to Government																						
a. National Government																						
b. LGUs																						
c. GOCCs																						
Social Security Institutions																						
Other Financial										,												
Non-Financial																						
Agrarian Reform / Other Agricultural Loans																						
a. Agrarian Reform Loans																						
b. Other Agricultural Credit Loans																						
Development Incentive Loans																						
a. Educational Institutions																						
b. Cooperatives																						
c. Hospital and Medical Services																						
d. Socialized and Low Cost Housing																						
Contracts to Sell																						
Loans to Individuals for Housing Purposes																						
3. Others																						
e. LGÜs																						
Microfinance Loans																						ı
Small and Medium Enterprise Loans																						
a. Small Scale Enterprises																						
b. Medium Scale Enterprise																						
Contracts to Sell (Other than those in Item 3.d.1)																						
Loans to Private Corporations																						
a. Financial																						
b. Non-Financial																						
Loans to Individuals for Housing Purposes (Other than those in Item 3.d.2)																						
Loans to Individuals for Consumption Purposes																						
a. Credit Card																						
b. Auto Loans																						
c. Others																						
10. Loans to Individuals for Other Purposes																						
Non-Residents																						
Central Government/Central Banks																						
Public Sector Entities																						
Loans to Corporations																						
Loans to Individuals																						
TOTAL															_							

Schedule of Agrarian Reform / Other Agricultural Loans, Development Incentive Loans, Microfinance Loans and Small and Medium Enterprise Loans under Sched 11
Classified as to Counterparty
(Net Carrying Amount)

						Agrarian Re	form / Otl	her Agricultur	al Loans					Develo	pment Ir	ncentive Loans	\$		
			Particulars	Peso	Forei	gn Regular	FCD	U/EFCDU	Fore	ign Offices	Total	Book Asseumts	Forei	gn Regular	FCE	U/EFCDU	Forei	gn Offices	Total
				Accounts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total	Peso Accounts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total
Resi	dent	ts																	
1.	Loan	ns to G	overnment																
	a. I	Nation	al Government																
	b. I	LGUs																	
	c. (GOCC	s																
	1	1. Sc	ocial Security Institutions																
	- 2	2. Ot	ther Financial																
	;	3. No	on-Financial																
2.	Cont	tracts t	o Sell																
3.	Loan	ns to P	rivate Corporations																
	a. I	Financ	ial																
	b. I	Non-Fi	nancial																
4.	Loan	ns to In	dividuals for Housing Purposes																
5.	Loan	ns to In	dividuals for Consumption Purposes	3															
	а. (Credit	Card		UNBLOCK	UNBLOCK						i	JNBLOCI	UNBLOCK					
	b. /	Auto L	oans																
	c. (Others	i																
6.	Loan	ns to In	dividuals for Other Purposes																
Non-	Resi	idents		BLOCK								BLOCK							
1.	Cent	tral Go	vernment/Central Banks																
2.	Publ	lic Sec	tor Entities																
3.	Loan	ns to C	orporations																
4.	Loan	ns to In	dividuals	BLOCK								BLOCK							
Tota	1																		

Schedule of Agrarian Reform / Other Agricultura Classified as to Counterparty (Net Carrying Amount)

					Microfina	nce Loans						Small and	Medium	Enterprise Lo	ans		
	Particulars	Peso	Forei	gn Regular	FCE	U/EFCDU	Fore	ign Offices	T 1	B	Forei	gn Regular	FC	DU/EFCDU	Forei	gn Offices	T-1-1
		Accounts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total	Peso Accounts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total
Residen	ts																
1. Loar	ns to Government																
a.	National Government																
b.	LGUs																
C.	GOCCs																
	Social Security Institutions																
	Other Financial																
	Non-Financial																
2. Con	tracts to Sell																
3. Loar	ns to Private Corporations																
a.	Financial																
b.	Non-Financial																
4. Loar	ns to Individuals for Housing Purposes																
5. Loar	ns to Individuals for Consumption Purpose	:															
a.	Credit Card		UNBLOCK	UNBLOCK						ı	JNBLOCI	UNBLOCK					
b.	Auto Loans																
C.	Others																
6. Loar	ns to Individuals for Other Purposes																
Non-Res	sidents	BLOCK								BLOCK							
1. Cen	tral Government/Central Banks																
2. Pub	lic Sector Entities								1								
3. Loar	ns to Corporations																
4. Loar	ns to Individuals	BLOCK								BLOCK							
Total																	

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

				Counterparty	Peso Accounts	Foreiç	gn Regular	FCD	U/EFCDU	Fore	ign Offices	Total
				Counterparty	1 eso Accounts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total
Res	ider	ıt										
1.	Go	vernme	nt									
	a.	Nation	al Go	overnment								
	b.	LGU				UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK			
	c.	GOC										
			ocial S	Security Institutions								
			her F	inancial								
			n-Fin	ancial								
	BS											
3.	Bar											
	a.	UBs/k										
	b.	Other										
4.	Priv	ate Co		tions								
	a.	Finan										
	b.	Non-F		ial								
		ividuals	;									
Nor		sident										
1.				ment/Central Bank								
2.	_	olic Sec	tor Er	ntities								
3.	Bar											
	a.	OBUs										
	b.	Other	Bank	s								
	_	poratio	_									
		ividuals	;									
TOT												
Add		nal Info										
1.	_			Original Term								
	A. B.			(one year or less) rm (>1 year to 5 years)								
				(>5 years)								
2				(>5 years) gions of Non-Resident Counterparties								
۷.	Ge A.			conomies								
	A. B.			cluding advanced economies								
	ъ.	(1) Af		cidaling advanced economies								
		` '		l h: Sub-Sahara								
	1	(2) As		ii. Sub-Garidia								
	1			h: FSU, including Russia								
<u> </u>	\vdash			East and Europe								
	1	(-)		n Hemisphere								
<u></u>	1	(+) VV	COLCII	поннарного		ļ				ļ		

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

					Issuer					
		ı	Resident Issuers			Non-F	Resident Issuers			1
		Government Sec	curities			_				
Counterparty	National Gov't	LGU guaranteed by LGUGC	GOCC guaranteed by Nat'l Gov't	BSP	Others	Central Government/ Central Banks	Public Sector Entities	Others	Multilateral Agencies	Total
Resident										
Government										
a. National Government										
b. LGU										
c. GOCC										
Social Security Institutions										
2. Other Financial										
3. Non-Financial										
2. BSP										
3. Banks										
a. UBs/KBs										
b. Other Banks										
Private Corporations										
5. Individuals										
Non-Resident										
Central Government/Central Bank										
2. Public Sector Entities										
3. Banks										
a. OBUs										
b. Other Banks										<u> </u>
4. Corporations										<u> </u>
5. Individuals										
TOTAL										1

Loans and Receivables Arising from Repurchase Agreements and Securities Lending and Borrowing Transactions Matrix of Counterparty and Issuer of Collateral Securities (Peso Accounts)

						Issuer					
			R	esident Issuers			Non-	Resident Issuers			
	Countarnorty		Government Securiti	ies							Total
	Counterparty	National Gov't	LGU guaranteed by LGUGC	GOCC guaranteed by Nat'l Gov't	BSP	Others	Central Government/ Central Banks	Public Sector Entities	Others	Multilateral Agencies	iotai
Resident											
Governi	ment										
a. Nati	ional Government										
b. LGl	J										
c. GO	CC										
	Social Security Institution	ns									
2.	Other Financial										
	Non-Financial										
2. BSP											
3. Banks											
	s/KBs										
	er Banks										
	Corporations										
5. Individu	ials										
Non-Reside											
	Government/Central Ban	k									
	Sector Entities										
3. Banks											
a. OBI											
	er Banks										
4. Corpora											
5. Individu	ials										
TOTAL											

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

National Govt														l	ssuer									1
National Govt										Resid	ent Issuers						1	Non-Res	ident Issue	'S				1
National Govt							G	overnm	ent Securiti	es						С	entral	Durk	iin Cantan			Mu	Itilateral	
Resident				Count	erparty	Natio	onal Gov't						BSP	C	Others					C	Others	Αç	jencies	Total
1.						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.	
a. National Government b. LGU	Res	ideı	nt																					
Description Description	1.	Gov	/ernm	ent																				
C. GOCC		a.	Natio	nal Gov	ernment																			
1. Social Security Institutions																								
2. Other Financial 3. Non-Financial 6. 6. 6. 6. 6. 6. 6. 6		c.	GOC	С																				
3. Non-Financial																								
2. BSP																								
3. Banks				Non-Fin	ancial																			
a. UBs/KBs																								<u> </u>
D. Other Banks																								
4. Private Corporations 5. Individuals 5. Individuals 9 Non-Resident 9 1. Central Government/Central Bank 9 2. Public Sector Entities 9 3. Banks 9 a. OBUs 9 b. Other Banks 9 4. Corporations 9 5. Individuals 9																								<u> </u>
5. Individuals																								
Non-Resident					ons																			
1. Central Government/Central Bank	5.	Indi	vidua	ls																				
1. Central Government/Central Bank	ļ.,	L_I																						
2. Public Sector Entities										_														
3. Banks	_					1				_														
a OBUs	_	_		ector En	tities	-				_														
b. Other Banks	_			_		1																		+
4. Corporations 5. Individuals	_	_				1																		+
5. Individuals	_					1																		+
	_									_														+
		_		15						_														+

Loans and Receivables Arising from Repurchase Agreements and Securities Lending and Borrowing Transactions Matrix of Counterparty and Issuer of Collateral Securities FCDU/EFCDU

									ls	ssuer									
					Reside	ent Issuers							Non-Res	ident Issuer	s				
		G	overnm	ent Securitie	es						С	entral	Durk	lic Sector			Mul	Itilateral	
Counterparty	Natio	nal Gov't		juaranteed LGUGC		guaranteed at'l Gov't		BSP	C	Others		ernment/ ral Banks		ntities	C	Others	Ag	encies	Total
	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
Resident																			
Government																			
a. National Government																			
b. LGU																			
c. GOCC																			
Social Security Institutions																			
2. Other Financial																			
3. Non-Financial																			
2. BSP																			
3. Banks																			
a. UBs/KBs b. Other Banks																			
Other Banks Private Corporations																			
5. Individuals	-																		
5. Illulviduais																			
Non-Resident																			
Central Government/Central Bank																			+
Public Sector Entities																			+
3. Banks													1						\vdash
a. OBUs													1		1		1		
b. Other Banks																			
4. Corporations																			
5. Individuals																			
TOTAL	1												1		1				

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

													I:	ssuer									
									Resid	ent Issuers							Non-Res	ident Issuer	s				1
			(Counterparty	Natio	nal Gov't	FGO (ent Securition	GOCC	guarameeu		BSP	c	Others	Gov	entral ernment/ ral Banks		ic Sector ntities	C	Others		Itilateral Jencies	Total
					In US \$	Peso Equiv.		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.	
Res	iden	nt																					
1.	Gov	/ernr	nent																				
	a.	Nati	ional G	overnment																			
	_	LGI																					
	c.	GO																					
		1.	Social	Security Institutions																			
		_		Financial																			
	_		Non-F	inancial																			
2.	BSF	•																					
3.	Ban																						
	σ.		s/KBs																				
_	_		er Ban																				
_	_		Corpora	ations																			
5.	Indi	vidu	als																				
Nor																							
				ment/Central Bank																			
_			Sector E	Intities																			
_	Ban	_																					
_	_	OBI																					
_	_		er Ban	ks																			
			tions																				<u> </u>
_	Indi	vidu	als																				
TO	ΓAL																						

Fair Value Adjustments in Hedge Accounting

		Peso Acco	ounts			Forei	gn Regular					FCE	U/EFCDU			\Box
Particulars	Caina	(1)	Net amount		Gains		_osses)		ount current		Gains		osses)		ount current	
	Gains	(Losses)	current 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 \$
Micro hedge																
A. Fair value hedges																
(1) Fair value changes of the hedged item																
(2) Fair value changes of the hedging derivatives (including discontinuation)																
B. Cash flow hedges																
 Fair value changes of the hedging derivatives - ineffective portion 																
C. Hedges of net investments in a foreign operation																
(1) Fair value changes of the hedging derivatives - ineffective portion																
Portfolio hedge of interest rate risk																
Fair value hedge of interest rate risk																
(1) Fair value changes of the hedged item																
(2) Fair value changes of the hedging derivatives																
B. Cash flow hedge of interest rate risk																
(1) Fair value changes of the hedging instrument - ineffective portion															•	
Discontinuation of hedge accounting in the case of a cash flow hedge															•	
TOTAL															•	

Fair Value Adjustments in Hedge Accounting

		Forei	gn Offices			Total net amount
Particulars	Gains	(L	osses)	Net am	ount current	current year
	Peso Equiv.	In US\$	Peso Equiv.	In US \$	Peso Equiv.	current year
Micro hedge						
A. Fair value hedges						
(1) Fair value changes of the hedged item						
(2) Fair value changes of the hedging derivatives (including discontinuation)						
B. Cash flow hedges						
(1) Fair value changes of the hedging derivatives - ineffective portion						
C. Hedges of net investments in a foreign operation						
(1) Fair value changes of the hedging derivatives - ineffective portion						
Portfolio hedge of interest rate risk						
A. Fair value hedge of interest rate risk						
(1) Fair value changes of the hedged item						
(2) Fair value changes of the hedging derivatives						
B. Cash flow hedge of interest rate risk						
(1) Fair value changes of the hedging instrument - ineffective portion						
Discontinuation of hedge accounting in the case of a cash flow hedge						
TOTAL						

Derivatives Held for Fair Value Hedge

				N - 4'												Fair V	alue							
				Notiona	I Amount						Wit	n Positiv	e Fair Val	ue					Wit	h Negativ	e Fair Va	lue		
Particulars	D	For	reign	FCDU	/EFCDU	Foreign	n Offices		D	Foreign	Regular	FCDU	/EFCDU	Foreigi	n Offices		D	Foreign	Regular	FCDU/	EFCDU	Foreign	Offices	
	Peso Accts.	In US \$	Peso	In US \$	Peso	In US \$	Peso	Total	Peso Accts.	In US \$	Peso	In US \$	Peso	In US \$	Peso	Total	Peso Accts.	In US \$	Peso	In US \$	Peso	In US \$	Peso	Total
Stand-alone			Equiv.		Equiv.		Equiv.				Equiv.		Equiv.		Equiv.				Equiv.		Equiv.		Equiv.	
Interest Rate Contracts						1								1									\vdash	
a. Interest Rate Contracts						1								1									 	
a.1 Forward Rate Agreement						1								1									\vdash	
b. Interest Rate Swap						1								1									\vdash	
b.1 Plain Vanilla						1								1									\vdash	
(1) Fixed Payer						1								1									 	
(2) Fixed Receiver						1								1									 	
b.2 Basis Swap														1									 	
c. Interest Rate Futures														1									 	
d1. Over the Counter Interest Rate														1										\vdash
(1) Bought			<u> </u>															-					$\vdash \vdash \vdash$	
(2) Sold																							 	
d2. Exchange Traded Interest Rate																							 	
(1) Bought														1									 	
(2) Sold																							\vdash	\vdash
2. Foreign Exchange Contracts	BLOCK									BLOCK	BLOCK							BLOCK	BI OCK				 	
a. Forward Foreign Exchange Contracts	BLOCK									BLOCK	BLOCK			1				BLOCK	BLOCK				 	
(1) Outright Forwards	BLOCK									BLOCK	BLOCK			1				BLOCK	BLOCK				 	
(1.a) Bought	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK				\vdash	\vdash
(1.b) Sold	BLOCK									BLOCK	BLOCK			1				BLOCK	BLOCK					\vdash
(2) Forward Leg of Swaps	BLOCK									BLOCK	BLOCK			1				BLOCK	BLOCK				 	
(2.a) Bought	BLOCK									BLOCK	BLOCK			1				BLOCK	BLOCK				 	
(2.b) Sold	BLOCK									BLOCK	BLOCK			1				BLOCK	BLOCK					\vdash
(3) NDF	BLOCK									BLOCK	BLOCK			1				BLOCK	BLOCK					\vdash
(3.a) Bought	BLOCK									BLOCK	BLOCK			1				BLOCK	BLOCK					\vdash
(3.b) Sold	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
b. Currency Swap	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
(1) Forward Foreign Currency Buy	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
(2) Forward Foreign Currency Selle	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
c. Foreign Exchange Futures	BLOCK		1							BLOCK	BLOCK			1				BLOCK	BLOCK					\vdash
d.1. Over the Counter Foreign Exchange	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
(1) Bought	BLOCK		1			1				BLOCK	BLOCK			1	1			BLOCK	BLOCK	1		1	$\vdash \vdash$	$\overline{}$
(1.a) Call Option	BLOCK		<u> </u>							BLOCK	BLOCK			<u> </u>				BLOCK	BLOCK					
(1.b) Put Option	BLOCK		1			1				BLOCK	BLOCK			1	1			BLOCK	BLOCK	1		1	$\vdash \vdash$	$\overline{}$
(2) Sold	BLOCK								BLOCK								BLOCK							
(2.a) Call Option	BLOCK								BLOCK								BLOCK							
(2.b) Put Option	BLOCK								BLOCK								BLOCK							
d.2. Exchange Traded Foreign Exchange	BLOCK								·	BLOCK	BLOCK						T	BLOCK	BLOCK					
(1) Bought	BLOCK		<u> </u>							BLOCK	BLOCK			<u> </u>				BLOCK	BLOCK					
(1.a) Call Option	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
(1.b) Put Option	BLOCK					†				BLOCK	BLOCK			†				BLOCK						
(2) Sold									BLOCK	122311							BLOCK	120 311	223.0					
(2.a) Call Option									BLOCK								BLOCK							
(2.b) Put Option									BLOCK								BLOCK							

Derivatives Held for Fair Value Hedge

																Fair V	'alue							
				Notional	Amount						Wit	h Positiv	e Fair Val	ue					Wit	h Negativ	e Fair Va	lue		
Particulars	_	For	eign	FCDU	/EFCDU	Foreign	Offices		_	Foreign	Regular		/EFCDU		n Offices		_	Foreign	Regular			Foreign	Offices	
	Peso Accts.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total	Peso Accts.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total	Peso Accts.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total
3. Equity Contracts																								
a. Forwards																								
b. Equity Swap																								
c. Futures																								
d.1. Over the Counter Equity Options																								
(1) Bought																								
(2) Sold																								
d.2. Exchange Traded Equity Options																								
(1) Bought																								
(2) Sold																								
4. Credit Derivatives																								
a. Bank as Beneficiary																								
(1) CDS Bought																								
(2) TROR Payer																								
(3) Credit Spread Call/Put Option I																								
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																								
(1) Bought																								
(2) Sold																								<u> </u>
2. Foreign Exchange Contracts	BLOCK									BLOCK	BLOCK								BLOCK					
 a. Forward Foreign Exchange Contracts 	BLOCK									BLOCK	BLOCK							BLOCK						
(1) Outright Forwards	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
(1.a) Bought	BLOCK									BLOCK	BLOCK							BLOCK						
(1.b) Sold	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
(2) Forward Leg of Swaps	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
(2.a) Bought	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
(2.b) Sold	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
b. Currency Swap	BLOCK									BLOCK	BLOCK							BLOCK						
(1) Forward Foreign Currency Buy	BLOCK									BLOCK	BLOCK							BLOCK						
(2) Forward Foreign Currency Selle	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
 Foreign Exchange Futures 	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK				$oldsymbol{oldsymbol{oldsymbol{eta}}}^{\neg}$	L

Derivatives Held for Fair Value Hedge

				Madana												Fair V	alue							
				Notiona	I Amount						Wit	h Positiv	ve Fair Val	ue					Wit	h Negativ	e Fair Va	lue		
Particulars	Peso	For	eign	FCDU	/EFCDU	Foreig	n Offices		Peso	Foreign	Regular	FCDU	J/EFCDU	Foreign	Offices		Peso	Foreign	Regular	FCDU/I	FCDU	Foreign	Offices	
	Accts.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total	Accts.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total	Accts.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total
d.1. Over the Counter Foreign Exchange	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
(1) Bought	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
(1.a) Call Option	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK				1	
(1.b) Put Option	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
(2) Sold	BLOCK								BLOCK								BLOCK							
(2.a) Call Option	BLOCK								BLOCK								BLOCK							
(2.b) Put Option	BLOCK								BLOCK								BLOCK							
3. Equity Contracts																								
a. Forwards																								
b. Equity Swap																								
c. Futures																							1	
d.1. Over the Counter Equity Options																							1	
(1) Bought																							1	
(2) Sold																							1	
4. Credit Derivatives																							1	
a. Bank as Beneficiary																							1	
(1) CDS Bought																							1	
(2) TROR Payer																							1	
(3) Credit Spread Call/Put Option I																								
 b. Bank as Guarantor 												,							·					
(1) CDS Sold																								
(2) TROR Receiver	-											_												
(3) Credit Spread Call/Put Option S																								
TOTAL																			_					

Derivatives Held for Cash Flow Hedge

																Fair	Value							
				Notional	Amoun	t					With	Positive	Fair Val	lue					With	Negative	Fair Val	ue		
Particulars	D	Foreign	Regular	FCDU/I	EFCDU	Foreig	n Offices		D	Foreign	Regular			Foreign	Offices		D	Foreign	Regular		/EFCDU		Offices	
	Peso Accts.	In US \$	Peso	In US \$	Peso	In US \$	Peso	Total	Peso Accts.	In US \$	Peso	In US \$	Peso	In US \$	Peso	Total	Peso Accts.	In US \$	Peso	In US \$	Peso	In US \$	Peso	Total
Stand-alone		<u> </u>	Equiv.		Equiv.		Equiv.				Equiv.	-	Equiv.		Equiv.				Equiv.		Equiv.		Equiv.	<u> </u>
1. Interest Rate Contracts																								
a. Interest Rate Forwards																								
a.1 Forward Rate Agreement					ļ								ļ											├
b. Interest Rate Swap					ļ								ļ											├
b.1 Plain Vanilla					ļ								ļ											├
(1) Fixed Payer (2) Fixed Receiver					ļ								ļ											├
()																								
					ļ								ļ											
c. Interest Rate Futures																								ļ
d1. Over the Counter Interest Rate																								<u> </u>
(1) Bought																								ļ
(2) Sold																								<u> </u>
d2. Exchange Traded Interest Rate																								<u> </u>
(1) Bought																								<u> </u>
(2) Sold																								<u> </u>
2. Foreign Exchange Contracts	BLOCK									BLOCK											BLOCK			
a. Forward Foreign Exchange Contracts	BLOCK									BLOCK											BLOCK			
(1) Outright Forwards	BLOCK										BLOCK										BLOCK			<u> </u>
(1.a) Bought	BLOCK										BLOCK										BLOCK			
(1.b) Sold	BLOCK										BLOCK										BLOCK			
(2) Forward Leg of Swaps	BLOCK										BLOCK										BLOCK			
(2.a) Bought	BLOCK										BLOCK										BLOCK			
(2.b) Sold	BLOCK										BLOCK										BLOCK			
(3) NDF	BLOCK										BLOCK										BLOCK			
(3.a) Bought	BLOCK									BLOCK	BLOCK										BLOCK			
(3.b) Sold	BLOCK										BLOCK										BLOCK			
b. Currency Swap	BLOCK										BLOCK										BLOCK			
(1) Forward Foreign Currency Buy											BLOCK										BLOCK			
(2) Forward Foreign Currency Selle											BLOCK										BLOCK			
 Foreign Exchange Futures 	BLOCK									BLOCK	BLOCK									BLOCK	BLOCK			
d.1. Over the Counter Foreign Exchange	BLOCK									BLOCK	BLOCK									BLOCK	BLOCK			
(1) Bought	BLOCK									BLOCK	BLOCK									BLOCK	BLOCK			
(1.a) Call Option	BLOCK									BLOCK	BLOCK										BLOCK			
(1.b) Put Option	BLOCK									BLOCK	BLOCK									BLOCK	BLOCK			
(2) Sold	BLOCK								BLOCK								BLOCK							
(2.a) Call Option	BLOCK								BLOCK								BLOCK							
(2.b) Put Option	BLOCK								BLOCK								BLOCK							
d.2. Exchange Traded Foreign Exchange	BLOCK									BLOCK											BLOCK			
(1) Bought	BLOCK										BLOCK										BLOCK			
(1.a) Call Option	BLOCK										BLOCK										BLOCK			
(1.b) Put Option	BLOCK									BLOCK	BLOCK									BLOCK	BLOCK			
(2) Sold									BLOCK							_	BLOCK							
(2.a) Call Option									BLOCK							_	BLOCK							
(2.b) Put Option									BLOCK								BLOCK							
3. Equity Contracts																								
a. Forwards																								

Derivatives Held for Cash Flow Hedge

																Fair	Value							
				Notional	Amoun	t					With	Positive	Fair Val	ue					With	Negativ	e Fair Val	ue		
Particulars	D	Foreign	n Regular	FCDU/I	EFCDU	Foreig	n Offices		D	Foreign	Regular	FCDU/I	EFCDU	Foreign	Offices		D	Foreign	Regular	FCDU	/EFCDU	Foreig	n Offices	
	Peso Accts.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total	Peso Accts.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total	Peso Accts.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total
b. Equity Swap													·								·			
c. Futures																								
d.1. Over the Counter Equity Options																								
(1) Bought																								
(2) Sold																								
d.2. Exchange Traded Equity Options																								
(1) Bought																								
(2) Sold																								
4. Credit Derivatives																								
a. Bank as Beneficiary																								
(1) CDS Bought																								
(2) TROR Payer																								
(3) Credit Spread Call/Put Option E																								
b. Bank as Guarantor																								
(1) CDS Sold																								
(2) TROR Receiver																								
(3) Credit Spread Call/Put Option S																								
Embedded																								
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																								\vdash
b.2 Basis Swap																								
c. Interest Rate Futures																								
d1. Over the Counter Interest Rate																								
(1) Bought																								
(2) Sold																								
2. Foreign Exchange Contracts	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
	BLOCK									BLOCK	BLOCK								BLOCK					
(1) Outright Forwards	BLOCK									BLOCK	BLOCK								BLOCK					
(1.a) Bought	BLOCK										BLOCK								BLOCK					
(1.b) Sold	BLOCK									BLOCK	BLOCK								BLOCK					
(2) Forward Leg of Swaps	BLOCK									BLOCK	BLOCK								BLOCK					\vdash
(2.a) Bought	BLOCK									BLOCK	BLOCK								BLOCK					\vdash
(2.b) Sold	BLOCK									BLOCK	BLOCK								BLOCK					
b. Currency Swap	BLOCK									BLOCK	BLOCK								BLOCK					\vdash
(1) Forward Foreign Currency Buye		1		 	1	1			1	BLOCK	BLOCK				1				BLOCK	 		<u> </u>		+
(2) Forward Foreign Currency Selle		1		 	1	1			1		BLOCK				1				BLOCK	 		<u> </u>		\vdash
c. Foreign Exchange Futures	BLOCK	1			1	1				BLOCK	BLOCK				1				BLOCK			1		\vdash
	BLOCK	 			 					BLOCK	BLOCK				 				BLOCK	 		-		\vdash
(1) Bought	BLOCK									BLOCK	BLOCK								BLOCK	<u> </u>		1		\vdash
(1.a) Call Option	BLOCK	1	1	-	1	1		1	 	BLOCK	BLOCK			1	1				BLOCK	1	1	1	$\overline{}$	+-+
(1.b) Put Option	BLOCK	1			1	1			1		BLOCK				1				BLOCK	1		1	$\overline{}$	+-+
(2) Sold	BLOCK								BLOCK	BLOCK	BLOCK				1		BLOCK	DLOCK	DLOCK				$\overline{}$	++
(Z) 30iu	PLOCK								DLOCK					l	1		DLOCK							

Derivatives Held for Cash Flow Hedge

				Notional	Amaun											Fair	Value							
												Positive							With	Negative	Fair Val	ue		
Particulars	Peso	Foreign	n Regular	FCDU/I	FCDU	Foreig	n Offices		Peso	Foreign				Foreign	Offices		Peso	Foreign	n Regular	FCDU	/EFCDU	Foreig	n Offices	
	Accts.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total	Accts.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total	Accts.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total
(2.a) Call Option	BLOCK								BLOCK								BLOCK							
(2.b) Put Option	BLOCK								BLOCK								BLOCK							
3. Equity Contracts																								
a. Forwards																								
b. Equity Swap																								
c. Futures																								
d.1. Over the Counter Equity Options																								
(1) Bought																								
(2) Sold																								
4. Credit Derivatives																								
a. Bank as Beneficiary																								
(1) CDS Bought																								
(2) TROR Payer																								
(3) Credit Spread Call/Put Option E																								
 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

				Notional	Amount						Wi	th Positiv	e Fair Va	lue					Wit	h Negativ	e Fair Va	alue		
		Foreign		FCDU/I			Offices			Foreign	Regular		EFCDU	Foreign	Offices			Foreign	Regular	FCDU/		Foreign	Offices	
Particulars	Peso Accts.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total	Peso Accts.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total	Peso Accts.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total
Foreign Exchange Contracts	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK		- '		- '	
Stand-alone	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
a. Forward Foreign Exchange Contracts	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK			1		-
(1) Outright Forwards	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
(1.a) Bought	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
(1.b) Sold	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
(2) Forward Leg of Swaps	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
(2.a) Bought	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					\vdash
(2.b) Sold	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
(3) NDF	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
(3.a) Bought	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
(3.b) Sold	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
b. Currency Swap	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
(1) Forward Foreign Currency Buyer	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
(2) Forward Foreign Currency Seller	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
c. Foreign Exchange Futures	BLOCK									BLOCK	BLOCK	1						BLOCK	BLOCK					<u> </u>
d.1. Over the Counter Foreign Exchange	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
(1) Bought	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
(1.a) Call Option	BLOCK									BLOCK	BLOCK	1						BLOCK	BLOCK					<u> </u>
(1.b) Put Option	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					-
(2) Sold	BLOCK								BLOCK	BLOCK	BLOCK						BLOCK	BLOCK	BLOCK					<u> </u>
(2.a) Call Option	BLOCK								BLOCK								BLOCK							
(2.b) Put Option	BLOCK								BLOCK								BLOCK							-
d.2. Exchange Traded Foreign Exchange	BLOCK								BLUCK								BLUCK							-
(1) Bought	BLOCK											1						1						<u> </u>
(1.a) Call Option	BLOCK																							-
(1.b) Put Option	BLOCK									-				-										
(2) Sold	BLOCK								BLOCK								BLOCK							-
(2.a) Call Option	BLOCK								BLOCK								BLOCK							-
(2.b) Put Option	BLOCK								BLOCK								BLOCK							-
Embedded	BLOCK								BLUCK	BLOCK	BLOCK						BLUCK	BLOCK	BLOCK					-
a. Forward Foreign Exchange Contracts	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					-
	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK			1		
(1) Outright Forwards	BLOCK									BLOCK								BLOCK	BLOCK					-
(1.a) Bought											BLOCK													-
(1.b) Sold	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK			1		
(2) Forward Leg of Swaps	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK	1				
(2.a) Bought	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK					
(2.b) Sold	BLOCK									BLOCK								BLOCK						
b. Currency Swap											BLOCK								BLOCK	1				<u> </u>
(1) Forward Foreign Currency Buyer	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK	1				<u> </u>
(2) Forward Foreign Currency Seller	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK	1				<u> </u>
c. Foreign Exchange Futures	BLOCK					1				BLOCK	BLOCK							BLOCK	BLOCK	1		1		$\vdash \vdash \vdash$
d.1. Over the Counter Foreign Exchange	BLOCK	ļ	ļ			ļ				BLOCK	BLOCK			1				BLOCK	BLOCK	1		1		
(1) Bought	BLOCK									BLOCK	BLOCK							BLOCK	BLOCK	1				
(1.a) Call Option	BLOCK	ļ	ļ			ļ				BLOCK	BLOCK			1				BLOCK	BLOCK	1		1		
(1.b) Put Option	BLOCK								DI OCT	BLOCK	BLOCK						DI OCT	BLOCK	BLOCK					\vdash
(2) Sold	BLOCK								BLOCK								BLOCK							igwdown
(2.a) Call Option	BLOCK								BLOCK								BLOCK							1
(2.b) Put Option	BLOCK								BLOCK								BLOCK							
TOTAL	l	ļ	l					ļ		ļ	l			ļl				<u> </u>		<u> </u>		<u> </u>		لـــــــا

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

											Fa	air Value	Hedge											
			N	lotional A	mount						Witl	n Positiv	e Fair Val	lue					Witl	n Negativ	e Fair Va	lue		
Particulars	D	Foreign	Regular	FCDU/	EFCDU	Foreign	Offices		Dana	Foreign	Regular	FCDU/	EFCDU	Foreign	Offices		Peso	Foreign	Regular	FCDU/I	FCDU	Foreign	Offices	
	Peso Accts.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total	Peso Accts.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total	Accts.	In US \$	Peso Equiv.	In US \$	D	In US \$	Dana	Total
Interest Rate Contracts																								
a. Interest Rate Forwards																								
a.1 Forward Rate Agreement																								
b. Interest Rate Swaps																								
(1) Plain Vanilla Swap																								
(a) Fixed Payer																								
(b) Fixed Receiver																								
(2) Basis Swap																								
c. Interest Rate Futures																								
d1. Over the Counter Interest Rate Options																								
(1) Bought																								
(2) Sold																								
d2 Exchange Traded Interest Rate Options																								
(1) Bought																								
(2) Sold																								
TOTAL																						_		

											Ca	sh Flow	Hedge											
Deutiesslane			N	lotional A	mount						Witl	n Positive	e Fair Va	lue					With	Negativ	e Fair Va	lue		
Particulars	Peso	Foreign	n Regular	FCDU/		Foreign	Offices	Total	Peso	Foreign	Regular	FCDU/I	EFCDU	Foreign	Offices	Total	Peso	Foreign	Regular	FCDU/I	FCDU	Foreign	Offices	Total
	Accts.	In US \$	Fauiv	In US \$	Fauit	In US \$	Fauit	rotai	Accts.	In US \$	Fauit	In US \$	Fauit	In US \$	Fauiv	rotai	Accts.	In US \$	Fauit	In US \$	Fauit	In US \$	Fauit	lotai
Interest Rate Contracts																								
a. Interest Rate Forwards																								
a.1 Forward Rate Agreement																							1	
b. Interest Rate Swaps																								
(1) Plain Vanilla Swap																								
(a) Fixed Payer																								
(b) Fixed Receiver																								
(2) Basis Swap																								
c. Interest Rate Futures																							1	1
d1 Over the Counter Interest Rate Options																								
(1) Bought																								
(2) Sold																								
d2. Exchange Traded Interest Rate Options																							1	1
(1) Bought																								
(2) Sold																								
TOTAL																								

Accrued Interest Income/Expense from Financial Assets and Liabilities

	Particulars	Peso	Foreig	gn Regular	FCDI	J/EFCDU	Foreig	gn Offices	Total
	Particulars	Accounts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total
	Accrued Interest Income								
Resi	dent								
(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 1/								
(4)	Financial Assets Designated at Fair Value through Profit or Loss								
(5)	Available-for-Sale Financial Assets								
(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 1/								
(11)	Sales Contract Receivable								
(12)	Others								
Non	-Resident								
(1)	Due from Other Banks								
(2)	Financial Assets Held for Trading								
	(a) Held for Trading Securities								
(3)	(b) Derivatives with Positive Fair Value Held for Trading ^{1/} Financial Assets Designated at Fair Value through Profit or Loss								
(4)	Available-for-Sale Financial Assets								
(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 17								
(10)	Sales Contract Receivable	BLOCK							
(11)	Others								
Mult	ilateral Agencies								
(1)	Financial Assets Held for Trading								
(2)	Financial Assets Designated at Fair Value through Profit or Loss								
(3)	Available-for-Sale Financial Assets								
(4)	Held-to-Maturity Financial Assets								
(5)	Unquoted Debt Securities Classified as Loans								
	I Accrued Interest Income								
Less	: Allowance for Credit Losses								
Acci	rued Interest Income From Financial Instruments-Net								

Accrued Interest Income/Expense from Financial Assets and Liabilities

		Peso	Foreig	gn Regular	FCDI	J/EFCDU	Forei	gn Offices	
	Particulars	Accounts		Peso Equiv.	In US \$	Peso Equiv.	In US \$		Total
	Accrued Interest Expense								
Res	ident .								
(1)	Financial Liabilities Held for Trading								
	(a) Derivatives with Negative Fair Value Held for Trading 1/								
	(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 17								
(9)	Finance Lease Payment Payable								
(10)	Others								
Non	-Resident	UNBLOCK							
(1)	Financial Liabilities Held for Trading	UNBLOCK							
	(a) Derivatives with Negative Fair Value Held for Trading 1/								
	(b) Liability for Short Position								
(2)	Financial Liabilities Designated at Fair Value through Profit or Loss	UNBLOCK							
(3)	Deposits		BLOCK	BLOCK					
	(a) Demand Deposit		BLOCK	BLOCK					
	(b) Savings Deposit		BLOCK	BLOCK					
	(c) NOW Accounts		BLOCK	BLOCK					
	(d) Time Certificate of Deposits		BLOCK	BLOCK					
L	(e) LTNCD		BLOCK	BLOCK	BLOCK	BLOCK			
(4)	Bills Payable	UNBLOCK							
	(a) Interbank Loans Payable								
	(b) Other Deposit Substitutes	UNBLOCK							
	(c) Others	UNBLOCK							
(5)	Bonds Payable								
(6)	Unsecured Subordinated Debt								
(7)	Redeemable Preferred Shares								
(8)	Derivatives with Negative Fair Value Held for Hedging 17								
(9)	Finance Lease Payment Payable								
\ -/	Others	UNBLOCK							
1 ota	A Accrued Interest Expense		<u> </u>	<u> </u>	ļ	<u> </u>	ļ	<u> </u>	l

^{1/} Refers to Interest Rate Derivatives

Equity Investment in Subsidiaries, Associates and Joint Ventures

				Adjus	ted Cost						Α	Illowance fo	r Credit Losses	3		1
Particulars	Peso	Forei	gn Regular	FCDU	J/EFCDU	Forei	gn Offices	Total	Peso	Forei	gn Regular	FCDU	J/EFCDU	Forei	gn Offices	Total
	Accts.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	lotai	Accts.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total
Resident																
1. Investment in Subsidiaries																
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. Investment in Associates																
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																
3. Investment in Joint Ventures																
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																
Non-Resident																
Investment in Subsidiaries																
Investment in Associates																
Investment in Joint Ventures																
TOTAL																
Additional Information																
1. Equity Securities Acquired in Settlement	of Loans															

Equity Investment in Subsidiaries

				Net Carryin	g Amount			
Particulars	Peso	Foreig	gn Regular	FCDU/E			n Offices	
	Accts.	In US \$	Peso Equiv.	In US \$	Fesu	In US \$	Peso Equiv.	Total
Resident					Launi			
Investment in Subsidiaries								
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. Investment in Associates								
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								
3. Investment in Joint Ventures								
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								
Non-Resident								
Investment in Subsidiaries								
Investment in Associates								
Investment in Joint Ventures								
TOTAL								
Additional Information								
1. Equity Securities Acquired in Settlement								

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

				Net Carry	ing Amount							Fair Value	(annually)			
Particulars	Peso	Foreig	ın Regular	FCDI	J/EFCDU	Foreig	gn Offices	T-4-1	Peso	Foreig	n Regular		J/EFCDU	Fore	ign Offices	T
	Accounts			In US \$	Peso Equiv.	In US \$		Total	Accounts		Peso Equiv.	In US \$	Peso Equiv.		Peso Equiv.	Total
Resident																
Investment In Subsidiaries																
(a) Financial Allied Other than Insurance Companies and S	ecurities Deal	ers/Brokers														
(b) Insurance Companies																
(c) Securities Dealers and Brokers																
(d) Non-Financial Allied																
(e) Non-Allied (UBs)																
2. Investment in Associates																
(a) Financial Allied Other than Insurance Companies and S	ecurities Deal	ers/Brokers	5													
(b) Insurance Companies																
(c) Securities Dealers and Brokers																
(d) Non-Financial Allied																
(e) Non-Allied (UBs)																
Investment in Joint Ventures																
(a) Financial Allied Other than Insurance Companies and S	ecurities Deal	ers/Brokers														
(b) Insurance Companies																
(c) Securities Dealers and Brokers																
(d) Non-Financial Allied																
(e) Non-Allied (UBs)																
Non-Resident																
Investment In Subsidiary																
(a) Financial Allied Other than Insurance Companies and S	ecurities Deal	ers/Brokers														
(b) Insurance Companies																
(c) Securities Dealers and Brokers																
(d) Non-Financial Allied																
Investment in Associates																
(a) Financial Allied Other than Insurance Companies and S	ecurities Deal	ers/Brokers														
(b) Insurance Companies																
(c) Securities Dealers and Brokers																
(d) Non-Financial Allied																
(e) Non-Allied (UBs)																
Investment in Joint Ventures																
(a) Financial Allied Other than Insurance Companies and S	ecurities Deal	ers/Brokers														
(b) Insurance Companies																
(c) Securities Dealers and Brokers																
(d) Non-Financial Allied																
(e) Non-Allied (UBs)																
TOTAL																

		Auth	orized by		Voting (V) or			Р	eso Accounts				Fo	reign Regul	ar	Schedule
Name 1/	Industry	MB	Date 1/	Class of	Voting (V) or Non-Voting	Par	No -/	A constalate	Not Committee	% of Voting Stock	No -f	Acquis	ition Cost	Net Carry	ing Amount	% To Total
Name 1/	industry	Res. No. 1/	ccyy/mm/dd	Stock	(NV)	Value	No. of Shares	n Cost	Net Carrying Amount	To Total Voting Stock	No. of Shares	In US\$	Peso Equiv.		Peso Equiv.	Voting Equity
Resident			обуулттича							O.OO.			quivi			
. Investment in Subsidiaries																
(1) Allied																
a. Financial Allied																
-																
b. Non-Financial Allied	•															
-																
(2) Non-Allied	•															
-																
. Investment in Associates	>															
(1) Allied																
 a. Financial Allied 																
-																
 b. Non-Financial Allied 	•															
-																
(2) Non-Allied	>															
-																
. Investment in Joint Ventures	•															
(1) Allied																
 a. Financial Allied 																
-																
 b. Non-Financial Allied 	>															
-																
(2) Non-Allied	•															
-																
Ion-Resident	•															
. Investment in Subsidiaries																
(1) Allied																
 a. Financial Allied 																
-																
 b. Non-Financial Allied 	•															
-																
(2) Non-Allied	•															
-																
. Investment in Associates	>															
(1) Allied																
a. Financial Allied																
-																
 b. Non-Financial Allied 	•															
-																
(2) Non-Allied	>															
-																
. Investment in Joint Ventures	•															
(1) Allied																
a. Financial Allied																1
-																
b. Non-Financial Allied	•															
-																
(2) Non-Allied	•															
-																
OTAL	•															

^{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 information on the TIN, Address and MB approval therefore should be indicated in the first report after which these details need not be reported.

Bank Premises, Furniture, Fixture and Equipment

							C	ost						Acc	cumulated	d Depreciat	ion		
			Particulars	Peso	Foreiç	gn Regular	FCDU	/EFCDU	Forei	gn Offices	Total	Peso	Foreig	n Regular	FCDU	/EFCDU	Foreig	n Offices	Total
				Accts.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	rotai	Accts.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total
	Land																		
	Buildi																		
			nd Fixtures																
	IT Eq																		
(5)			e Equipment																
(6)			tion Equipment																
(7)			Rights & Improvements																+
(8)			ises, Furniture, Fixture and																
		_	Under Finance Lease																
		Land Build																	
			ture and Fixtures																
			ture and Fixtures quipment																+
-			r Office Equipment																+
			sportation Equipment																+
(9)			n Increment																+
(9)		Land																	+
		Build																	+
			ture and Fixtures																+
			quipment																+
	(f)	Othe	r Office Equipment																+
	(g)	Trans	sportation Equipment																_
			Premises, Furniture,																_
			re and Equipment Under																
		(1)	Land																\vdash
			Buildings																\vdash
			Furniture and Fixtures																\vdash
			IT Equipment																\vdash
			Other Office Equipment																\vdash
			Transportation Equipment																\vdash
(10)	Buildi		nder Construction																
TOT	AL																		

Bank Premises, Furniture, Fixture

					Α	llowance	for Losses						Ne	et Carrying	g Amount			
		Particulars	Peso	Foreign	Regular	FCD	U/EFCDU	Foreign	Offices	Total	Peso	Foreig	n Regular	FCDU	EFCDU	Foreign	Offices	Total
			Accts.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total	Accts.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total
(1) Land																		
	dings																	
		nd Fixtures																
	quipm																	
		e Equipment																
		tion Equipment																
		Rights & Improvements																
		ises, Furniture, Fixture and																
		Under Finance Lease																
(a)	Land																	
(b)	Build																	
(c)		ture and Fixtures																
(d)		quipment																
(e)		r Office Equipment																
(f)		sportation Equipment																
		n Increment																
(a)	Land																	
(b)	Build																	
(d)		ture and Fixtures																
(e)		quipment																
(f)		r Office Equipment																
(g)		sportation Equipment																ļ
(h)		Premises, Furniture, re and Equipment Under																
	(1)	Land																
		Buildings																
		Furniture and Fixtures																
		IT Equipment																
		Other Office Equipment																
		Transportation Equipment																
(10) Build	ding U	nder Construction																
TOTAL																		

Real and Other Properties Acquired

				(Cost							Accumul	ated Depre	ciation		
Particulars	Doos	Foreign	Regular	FCDU/I	FCDU	Foreign	Offices		Door	Foreign	Regular	FCDU	/EFCDU	Foreig	n Offices	
Farticulars	Peso Accts.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total	Peso Accts.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total
(1) Land																
(2) Buildings																
(3) Other Properties Acquired																
TOTAL																

Real and Other Properties

				Al	lowance fo	or Losses						Ne	et Carryi	ng Amou	ınt		
	Particulars	Peso	Foreign	Regular	FCDU/	EFCDU	Foreign	Offices		Peso	Foreign	Regular	FCDU/	EFCDU	Foreign	Offices	
	Particulars	Accts.	In US \$	Peso	In US \$	Peso	In US \$	Peso	Total	Accts.	In US \$	Peso	In US \$	Peso	In US \$	Peso	Total
			·	Equiv.	·	Equiv.	·	Equiv.			·	Equiv.	·	Equiv.		Equiv.	
(1)	Land																
(2)	Buildings																
(3)	Other Properties Acquired																
TOT	AL																

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

		Particulars	Current	Deferred	
Α.					
Tax A	Assets				
Tax I	iabiliti	es (include tax provisions accounted under normal conduct of business			
В.					
I.	Reco	gnized Deferred Tax Assets and Liabilities	Assets	Liabilities	Ne
		-			0.
II.	Defer	red Tax Assets Unrecognized	0.00	0.00	0.
(1)	Temp	orary Differences			0.
(2)	Tax L	osses			0.
(3)	Tax C				0.
(4)	Other				0.
III.		ne Tax Expense (Income), Current and Deferred	Net		
(1)		nt Income Tax Expense, net	0.00		
	_	Current tax expense			
	1.2	To the office of the form of t			
		Less: Tax benefit arising from previously unrecognized tax assets to reduce current tax expense			
	_	Adjustments to current tax of prior period			
(2)	+	Other current tax expense	0.00		
(2)	1	red Tax Expense, net	0.00		
	+ +	Relating to origination and reversal of temporary differences			
	2.3	Relating to tax rate changes or new taxes			
		Less: Tax benefit arising from previously unrecognized tax assets to reduce current tax expense			
	+ +	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 e	pense (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 D	isclosure related to Items Charged to Equity	0.00		
	1.1	Aggregate current taxation relating to items charged to equity			
	1.2	Aggregate deferred taxation relating to items charged to equity			
(2)	Incom	e Tax consequences relating to dividend payment	0.00		
		Amount of income tax consequences of dividends not recognized as a liability			
	2.2	Amounts of potential income tax consequences			
(3)		red tax assets subject to conditions to future profits			
٧.	Reco	nciliation of Statutory Tax to Effective Tax	Net Amount	%	
(1)	+	xpense using statutory rate	0.00		
		Net profit before taxes			
		Statutory tax rate			
(2)	+	fect of rates in other jurisdictions			
(3)		fect of nontaxable revenues			
(4)		fect of non tax deductible expenses			
(5)		fect of utilization of previously unrecognized tax losses			
(6)		fect on tax benefit not previously recognized in profit or loss			
(7)	_	fect from reassessment of unrecognized deferred tax assets			
(8)		fect of change in tax rates			
(9)		fect from under or over provisions in prior periods			
(10)		Increase (decrease) in sautory tax charge			
(11)	+ -	kpense using effective rate	0.00		
<u> </u>		Net profit before taxes			
<u> </u>	11.2	Effective tax rate			l

Other Assets

	Particulars	Peso	Foreign	Regular	FCDU	J/EFCDU	Foreig	gn Offices	Total
	Particulars	Accounts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total
(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)	Sinking Fund		UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK			
	a. Bond		UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK			
	b. Redeemable Preferred Stock		UNBLOCK	UNBLOCK					
	c. Others		UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK			
(9)	Prepaid expenses		UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK			
(10)	Shortages								
(11)	Sundry Debits								
(12)	Inter-Office Float Items								
(13)	Others*								
	Total Other Assets								
	Allowance for Losses								
	Other Assets - Net								

^{*}Specify the type of account under this category that comprise at least 25 percent of total other assets. Items that do not comprise at least 25 percent of total other assets shall be aggregated and presented as a single line item

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

		Account Description	Account Code	Seg. No.	Peso Accounts	Forei	gn Regular	FCD	U/EFCDU	Forei	gn Offices	Total
		Account Description	Account Code	Seq. No.	reso Accounts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	lotai
A.	Due	from Head Office/Branches/Agencies Abroad- Philippine Branch of Foreign Banks	1552500000000000000		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(1)	Demand Deposits and Working Balances maintained by Philippine Branch of Foreign Bank										
		with its Head Office/Branches/Agencies Abroad	155250000005000000									0.00
	(2)	Placements/Investments/Loans	155250000010000000									0.00
	(3)	Losses in Operation of Philippine Branch of Foreign Banks	155250000015000000									0.00
	(4)	Others (indicate nature)	155250000095000000		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		-		1								0.00
				•								
B.	Due	to Head Office/Branches/Agencies Abroad- Philippine Branch of Foreign Banks	2308500000000000000		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	(1)	Demand Deposits and Working Balances maintained by Head Office/Branches/Agencies										
		Abroad with Philippine Branch of Foreign Banks	230850000005000000									0.00
	(2)	Placement/Time Deposits/Borrowings	230850000010000000									0.00
	(3)	Unremitted Profits not yet approved by BSP	230850000015000000									0.00
	(4)	Others (indicate nature)	230850000095000000		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		-		1								0.00
				•								

Liability for Short Position

				F	air Value			
Counterparty	Peso	Forei	ign Regular	FCI	DU/EFCDU	Fore	ign Offices	Total
	Accounts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total
Resident								
A. Government Securities								
(1) National Government								
(2) LGUs								
(3) GOCC								
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	BLOCK							
A. OBUs	BLOCK							
B. Others	BLOCK							
TOTAL								
Additional Information								
Classified as to Term								
A. Short Term (one year or less)								
B. Medium Term (>1 year to 5 years)								
C. Long Term (>5 years)								

Note: Unblocking is in anticipation of SLB transactions.

Deposit Liabilities Classified as to Type of Deposit

						[Demand I	Deposit						-	Savings [Deposit			
			Particulars	Peso Accts	Forei	gn Regular	FCD	U/EFCDU	Forei	gn Offices	Total	Peso Accts		gn Regular		U/EFCDU	Fore	ign Offices	Total
				Peso Accts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total	Peso Accts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	lotai
		lent																1	
(1) (Gove	rnment																
			National Government																
	((b) L	_GU															1	
	((c) (GOCCs															1	
		1	Social Security Institutions																
		2	2. Other Financial															1	
		3	3. Non-Financial															1	
(2) E	Bank	s															1	
	(a) l	JBs/KBs																
		1	Government Banks																
		2	Non-Government Banks															1	
	((b)	Other Banks															1	
(3) F	Priva	te Corporations																
	(a) F	Financial																
			Non-Financial															1	
(4) I	ndivi	duals															1	
(5) 1	Trust	Department																
B. N	on-F	Resid	dent																
(1) (OBU:	s																
(2) (Othe	rs															1	
TOTA	L																		
Addit	iona	al Inf	ormation:																
			eposit with Automatic Transfer																
(2) N	on-T	axab	ole																
(3) Ta	axab	le																1	
			accounts																
(5) R			xempt National Government Deposits															,	
A.			au of Customs															,	
В.	. E	Burea	au of Internal Revenue																
(6) A.	. (Gros	s New Deposits for the Period															,	
В.	. (Gros	s Withdrawals for the Period															,	
(7) C			as to Original Term															,	
A.	. 5	Short	t Term (one year or less)																
В.	. 1	Medi	um Term (>1 year to 5 years)																
С			Term (>5 years)																

Deposit Liabilities Classified as to Type of Deposit

							NOV	N						Time (Certificate	es of Deposit			
			Particulars	Dana Assta	Forei	gn Regular	FCD	U/EFCDU		gn Offices	Tatal	Dana Asata	Foreig	gn Regular	FCD	U/EFCDU	Fore	gn Offices	Total
				Peso Accts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total	Peso Accts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	lotai
A.	Resi	iden	t																
			vernment																
			National Government																
		(b)	LGU																
		(c)	GOCCs																
			Social Security Institutions																
			Other Financial																
			Non-Financial																
		Ban																	
		(a)	UBs/KBs																
			Government Banks																
			Non-Government Banks																
			Other Banks																
	(3)	Priv	rate Corporations																
			Financial																
			Non-Financial																
			viduals																
	(5)	Trus	st Department																
B.	Non	-Res	sident																
		OBI																	
		Oth	ers																
TOT																			
Add	itior	nal Ir	nformation:																
			Deposit with Automatic Transfer																
(2)	Non-	-Taxa	able																
(3)																			
(4)	Dorn	nant	Accounts																
(5)			Exempt National Government Deposits																
			eau of Customs																
	B.	Bur	eau of Internal Revenue																
(6)	A.	Gro	ss New Deposits for the Period							_									
	В.	Gro	ss Withdrawals for the Period																
(7)	Clas	sifie	d as to Original Term																
	A.	Sho	ort Term (one year or less)																
	B.	Med	dium Term (>1 year to 5 years)																
	C.	Lon	g Term (>5 years)																

Deposit Liabilities Classified as to Type of Deposit

								LTNC	Ds				
1				Particulars		Foreig	gn Regular	FCD	U/EFCDU	Forei	gn Offices		Total Deposit
					Peso Accts		Peso Equiv.	In US \$	Peso Equiv.		Peso Equiv.	Total	
A.	Resi	ident	t										
	(1)		/ernm										
				onal Government									
			LGU										
		(c)	GO	CCs									
				Social Security Institutions									
			2.	Other Financial									
				Non-Financial									
	(2)	Ban											
				/KBs									
				Government Banks									
				Non-Government Banks									
				er Banks									
	(3)			Corporations									
				ncial									
		(b)	Non	-Financial									
	` '		ividua										
	(5)	Trus	st De	partment									
В.	Non			t									
		OBL											
		Oth	ers										
_	TAL												
				nation:									
				sit with Automatic Transfer									
	Non-		able										
	Taxa												
	Dorr												
(5)				npt National Government Deposits									
				of Customs									
				of Internal Revenue									
(6)				ew Deposits for the Period									
				ithdrawals for the Period									
(7)				o Original Term									
				rm (one year or less)									
				Term (>1 year to 5 years)									
	C.	Long	g Ter	rm (>5 years)									

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

				Deman	d Deposi	t					S	avings D	eposit								wow			
Danasit Sina	Peso	Accts	FCI	DU/EFC	DU	Foi	reign Of	fices	Peso	Accts	FC	DU/EFC	DU	For	reign Of	fices	Peso	Accts	FC	DU/EFC	DU	Fore	ign Offi	ces
Deposit Size	No. of Accts	Amount	No. of Accts	In US \$	Peso Equiv.	No. of Accts	In US \$	Peso Equiv.	No. of Accts	Amount	No. of Accts	In US \$	Peso Equiv.	No. of Accts	In US \$	Peso Equiv.	No. of Accts	Amount	No. of Accts	In US \$	Peso Equiv.	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/} A depositor (and/or, in trust for) who has several types of accounts (i.e., current, savings, time, etc. should be counted as one)

Deposit Liabilities by §

			Time	Certific	cate of De	oosits						LTNCI	Os							То	tal			
D '. O'	Peso	Accts	FC	DU/EFC	DU	For	eign Off	ices	Peso	Accts	FC	DU/EFCE	U	Fore	eign Offi	ces	Peso	Accts	FCI	DU/EFC	DU	Fo	reign O	ffices
Deposit Size	No. of Accts	Amount	No. of Accts	In US \$	Peso Equiv.	No. of Accts	In US \$	Peso Equiv.	No. of Accts	Amount	No. of Accts	In US \$	Peso Equiv.	No. of Accts	In US	Peso Equiv.	No. of Accts	Amount	No. of Accts	In US \$	Peso Equiv.	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																								Ī
																								Ī
Additional Information :																								
No. of Depositors 17																								

^{1/} A depositor (and/or, in trust

Due to Other Banks

			Particulars	Peso Accounts	Forei	gn Regular	FCE	U/EFCDU	Fore	ign Offices	Total
			Faiticulais	Peso Accounts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	TOTAL
A.	Due 1	to Resid	dent Banks - Clearing Accounts								
	(1)	UBs/KI	Bs								
		(a) G	overnment Banks								
		(i)	Local Currency								
		(ii)) Foreign Currency								
		(b) No	on-Government Banks								
		(i)	Local Currency								
		(ii)) Foreign Currency								
	(2)	Other I	Banks								
B.	Due 1	to Non-l	Resident Banks - Working Capital								
	in Lo	cal Curr	rency								
	(1)	OBUs									
	(2)	Other I	Banks								
TOT	AL										
Add	itiona	l Inforn	mation								
1.	Class	sified as	s to Original Term								
	A.	Short 1	Term (one year or less)								
	B.	Mediun	m Term (>1 year to 5 years)								
	C.	Long T	Term (>5 years)								

Bills Payable

					Particulars	Peso		n Regular		/EFCDU	Total
					Г	Accounts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	
eside			ntral no	Dilin	inas						
			countin		lilids						
			gency A		cas						
(c)		Overd		uvan	Ces						
	,	Other									
			oans P	avabl	le						
(a)			ank Ca						UNBLOCK	UNBLOCK	
(۵)			UBs/K						UNBLOCK	UNBLOCK	
+	- 1	(=)			ernment Banks				O.I.D.LO G.I.	ONDEGGIN	
+	_		((i)	RBU						
-				(ii)	FCDU						
			(a.1b)	• •	Government Banks						
				(i)	RBU						
				(ii)	FCDU						
		(a.2)	Other	Banks	5						
			(i)	RBU							
			(ii)	FCD	Ü						
		(a.3)	NBQB:	3							
(b))	Interb	ank Te	m Lo	ans						
		(b.1)	UBs/K								
			(b.1a)		ernment Banks						
	Ţ			• •	RBU						
	_[FCDU						
1	[(b.1b)		Government Banks						
_	_			` '	RBU						
	_ļ			` '	FCDU						
-	_	(b.2)	Other			_					
	_		• •	RBU				 			
		(1 0)		FCD	U						
, ,			NBQB						UNBLOCK	UNBLOCK	
			osit Su								
(a)					ements with BSP						
(D)			chase . Banks	4gree	ements						
_		(0.1)	(i)	UBs/	/// // // // // // // // // // // // //						
_	_		(1)		Government Banks						
-	-				Non-Government Banks						
	-		(ii)		er Banks	+					
	-	(h 2)			porations	+					
		(5.2)	(i)	Fina							
-					Financial						
		(b.3)	Individ			1		1			
(c)					gnment/Participation with Recourse						
,	_		Banks			1		1			
			(i)	UBs/	KBs						
				(i.a)	Government Banks						
				(i.b)	Non-Government Banks						
			(ii)	Othe	er Banks						
I	J	(c.2)	Private		orations						
			(i)	Fina							
			(ii)		Financial						
┸			Individ								
(d)				nding	/Borrowing Agreement	UNBLOCK		ļ			
\bot	_	(d.1)	Banks			UNBLOCK					
$oldsymbol{\perp}$	_		(i)	UBs/		UNBLOCK					
\bot					Government Banks	UNBLOCK					
+	_		/::\		Non-Government Banks	UNBLOCK					
+	_	(4.0)	(ii)		er Banks	UNBLOCK		 			
-	_ '	(a.2)		Final	porations	UNBLOCK		 			
+	+				nciai Financial	UNBLOCK		1			
+	-1.	(q 3)	Individ		i irandai	UNBLOCK		 			
(e)					L f Deposit-Special Financing	JINDLUCK					
(0)					porations	+					
+	+	(5.1)		Final		+					
+	\dashv				Financial						
+	+	(e.2)	Individ								
+	_	(e.3)	Govern		<u> </u>						
(f)					ements with BSP-Sold to Clients						
١٠/			Banks	J. 00							
+	Ť	. ,	(i)	UBs/	KBs						
\top	7				Government Banks						
\top	7				Non-Government Banks						
\top	T		(ii)		er Banks						
T		(f.2)		Corp	porations						
\neg	T		(i)	Final	ncial						
					Financial						

Bills Payable

					Bertleyler	Peso	Foreig	ın Regular	FCDU	/EFCDU	T. (.)
					Particulars	Accounts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total
		(f.3)	Individ	uals							
	(g)	Other	S								
		(g.1)	Banks								
			(i)	UBs/	KBs						
				(i.a)	Government Banks						
				(i.b)	Non-Government Banks						
			(ii)	Othe	er Banks						
		(g.2)	Private	Corp	orations						
			(i)	Fina	ncial						
					Financial						
		(g.3)	Individ	uals							
(4)	Othe	ers									
Nor	-Res	ident									
(1)	Inter	bank (Call Loa	ns		BLOCK					
		OBUs				BLOCK					
	(b)	Other	Banks			BLOCK					
(2)	Inter	bank 1	erm Lo	ans							
	(a)	OBUs	;								
	(b)	Other	Banks								
(3)			osit Sub			UNBLOCK					
	(a)	Repu	rchase i	Agree	ements	UNBLOCK					
		(a.1)	OBUs			UNBLOCK					
		(a.2)	Others			UNBLOCK					
	(b)	Certifi	cates o	f Assi	gnment/Participation with Recourse	UNBLOCK					
		(b.1)	OBUs			UNBLOCK					
		(b.2)	Others			UNBLOCK					
	(c)	Secur	ities Le	nding	/Borrowing Agreement	UNBLOCK					
		(c.1)	OBUs			UNBLOCK					
		(c.2)	Others			UNBLOCK					
	(d)	Other	S			UNBLOCK					
		(d.1)	OBUs			UNBLOCK					
		(d.2)	Others			UNBLOCK					
(4)	Othe	ers				UNBLOCK					
TOT	AL										
Add	lition	al Info	rmatio	n							
1.	Clas	sified a	as to Or	iginal	Term						
	A.	Short	Term (d	one y	ear or less)						
	B.	Mediu	ım Term	1 (>1	year to 5 years)						
			Term (>								
2.			rrowing		, , , , , , , , , , , , , , , , , , ,						
<u> </u>					l Pilipinas						
<u> </u>			ank Bo								
	C.		sit Subs								
	D.	Other			-						
	٠.	20101	v							l	

Bonds Payable, Unsecured Subordinated Debt and Redeemable Preferred Shares

				Bonds P	ayable						Unsec	ured Subo	ordinated	Debt			Redeema	able Prefe	rred Shar	es			(a	amortized
Dominulana	B	Foreign	Regular	FCDU/	EFCDU	Foreign	Offices		B	Foreign	Regular	FCDU/ I	EFCDU	Foreign	Offices		B	Foreign	Regular	FCDU/	EFCDU	Foreign	Offices	
Particulars	Peso Accts	In US \$	Peso Equiv.	In US\$	Peso Equiv.	In US\$	Peso Equiv.	Total	Peso Accts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total	Peso Accts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total
Resident																								
(1) GOCCs																								
(i) Social Security Institutions	3																							
(ii) Other Financial																								
(iii) Non-Financial																								
(2) Banks																								
(i) UBs/KBs																								
Government Banks																								
2. Non-Government E	Banks																							
(ii) Other Banks																								1
(3) Private Corporations																								
(i) Financial																								
(ii) Non-Financial																								
(4) Individuals																								
Non-Resident																								
(1) OBUs																								
(2) Others																								
TOTAL																								
Additional Information																								l .
(1) Taxable																								

Fair Value of Financial Liabilities (For Annual Submission)

								F	air Value			
			Partic	culars	Peso	Forei	gn Regular	FCD	U/EFCDU	Fore	ign Offices	Total
					Accounts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	i Jiai
eside												
_	_	abilities										
(1)	(a)	rnment		vernment	_							
	(b)	LGU	ai Go	vernment								
	(c)	GOCO	`c									
	(0)	1.		al Security Institutions								
		2.	_	r Financial								
		3.		inancial								
(2)	Bank	s										
	(a)	UBs/K	Bs									
		1.	Gove	rnment Banks								
		2.	NonC	Sovernment Banks								
	(b)	Other	Banks	3								
(3)	Privat	te Corp	oratior	ns								
	(a)	Financ										
		NonFi	nancia	al .								
(4)	Indivi											
(5)		Depart	ment		1					ļ		
_	s Paya		<u> </u>							<u> </u>		
	_	entral n		oinas		UNBLOCK	UNBLOCK					
	_	scountir	_									
		gency /	-avan	ces								
(c)	Overd					LINDLOCK	LINIDLOCK	LINDLOCK	LINDLOCK			
(d)			Dov.e.	lo.		UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	 		
(a)		Loans I				UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK			
(a)	_	UBs/K		110	1	UNDLUCK	UNDLUCK	UNDLUCK	UNDLUCK	 		
-	(a. 1)	(a.1a)		rnment Banks								
		(a. 1a)	(i)	RBU								
			(ii)	FCDU								
+		(a.1b)	` '	Sovernment Banks								
		(=::-)	(i)	RBU								
				FCDU								
	(a.2)	Other										
		(i)	RBU									
		(ii)	FCDI	J								
	(a.3)	NBQB	s									
(b)	Interb	ank Te	rm Lo	ans								
	(b.1)	UBs/K										
		(b.1a)		rnment Banks								
				RBU								
				FCDU								
+	+	(b.1b)	_	Sovernment Banks	1							
+	1	-		RBU								
+	(h 0)	Other		FCDU				1				
+	(u.∠)	(i)	RBU									
+	+		FCDI									
+	(h 3)	(II) NBQB		<u>, </u>				UNBLOCK	UNBLOCK			
3) Ot		posit Su		ites	+			STADLOOK	STADEOOK	<u> </u>		
(a)				ments with BSP	1							
		rchase	_		1							
(-)		Banks						1				
1	<u> </u>	(i)	UBs/	KBs								
T	1		_	Government Banks								
	l		` '	NonGovernment Banks								
I		(ii)		r Banks				<u> </u>				
I	(b.2)	Private	Corp	orations								
		(i)	Finar	ncial								
		(ii)	NonF	inancial								
	_	Individ	uals									
(c)	Reco			•								
	(c.1)	Banks										
	1	(i)	UBs/									
	1	1	(i.a)	Government Banks		1						

Fair Value of Financial Liabilities (For Annual Submission)

Particular						<u> </u>			F	air Value			
1				Pa	articulars	Peso	Forei	ign Regular			Fore	ign Offices	
C.2 Printed Corporations													Total
C.2 Printed Corporations				(i	.b) NonGovernment Banks			·					
			(ii)) C	ther Banks								
0		(c.2) Pr	rivate C	Corporations								
Col. District Col. District Col.			(i)	F	inancial								
			(ii)) N	onFinancial								
district Service UNBLOCK		_	_										
Government Banks	(d)	Sec	uritie	es Lend	ding/Borrowing Agreement	UNBLOCK							
Color		(d.1	-										
(a) Descriptions UNBLOCK (b) (c) Phreto Corporations UNBLOCK (c) (d) Phreto Corporations UNBLOCK (d) (d) Phreto Corporations UNBLOCK (d) (d) Informacial UNBLOCK (d) (d) Informacial UNBLOCK (d) (d) Phreto Corporations UNBLOCK (d) (d) Phreto Corporations (e) Phreto Corporatio			(i)										
(d.2) Printer Corporations						1							
(1, 2) Photos Corporations UNBLOCK (1, 2) Photos Corporations UNBLOCK (1, 3) Individuals UNBLOCK (1, 4) Photos Corporations UNBLOCK (1, 4) Photos Corporations													
0 Financial UNBLOCK			-										
(0. NonFinancial UNBLOCK		(d.2											
(2,3) Individuals (2,3) Individuals (3,3) Individuals		-	_										
Time Certificates of DepositSpecial Financing	-												
Time Certificates of DepositSpecial Financing	(0)		i) Ind	dividua	als	UNBLOCK							
(a) Private Corporations (b) Prinamical (c) NonFinancial ((6)		e Ce	rtificate	es of DepositSpecial Financing								
(i) Financial (ii) MonFrancial (ii	+	_	_			-							
(a) Non-Financial	+	(0.1			·								
(a, 2) Individuals	+	1	_										
Care Contemporary	1	(e 2	-										
(i) Banks	1												
Clients	(f)												
	Ľ												
(i.a) Government Banks (i.b) NoriGovernment Banks (i.b) NoriGovernment Banks (i.c) Private Corporations (i		(f.1)	Ba	anks									
(i) Other Banks			(i)	U	Bs/KBs								
(i) Other Banks (i) (ii) Financial (iii) NonFinancial (iii) NonFinancial (iii) UBanks (iii) UBanks (iii) UBanks (iii) UBanks (iiii) UBanks (iiii) UBanks (iiii) Coverment Banks (iiii) Coverment Banks (iiii) Confinancial (iiii) NonFinancial (iiii) NonFinancial (iiii) NonFinancial (iiii) Other Banks (iiiii) Coccs (iiiii) Coccs (iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii				(i	.a) Government Banks								
(i.2) Private Corporations (i) Financial (ii) NonFinancial (iii) NonFinancial (iii) NonFinancial (iii) Others (iii) UBs/RBs (iii) UBs/RBs (iii) Other Banks (iii) Other Banks (iii) Other Banks (iii) Other Banks (iii) NonFinancial (iii) NonFinancial (iii) NonFinancial (iii) NonFinancial (iii) NonFinancial (iii) NonFinancial (iii) NonFinancial (iii) NonFinancial (iii) NonFinancial (iii) NonFinancial (iii) NonFinancial (iii) NonFinancial (iii) NonFinancial (iii) NonFinancial (iii) NonFinancial (iii) NonFinancial (iii) NonFinancial (iii) NonFinancial (iii) NonFinancial (iiii) NonFinancial (iiii) NonFinancial (iiii) NonFinancial (iiii) NonFinancial (iiii) NonFinancial (iiii) NonFinancial (iiii) NonFinancial (iiii) NonFinancial (iiii) NonFinancial (iiii) NonFinancial (iiii) NonFinancial (iiii) Other Banks (iiiii) Other Banks (iiiiii) Other Banks (iiiiiii) Other Banks (iiiiiii) Other Banks (iiiiiii) Other Banks (iiiiiii) Other Banks (iiiiiii) Other Banks (iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii				(i	.b) NonGovernment Banks								
(i) Financial (ii) NonFinancial (iiii) NonFinancial (iiii) NonFinancial (iiii) NonFinancial			(ii)) C	ther Banks								
(i) NonFinancial (i) Individuals (ii) Others (ii) Individuals (ii) Others (iii) Individuals (iii) Indivi		(f.2)	Pr	rivate C	Corporations								
(3) Individuals (9) Others (1,0) Banks (1,0) Banks (1,0) Banks (1,0) Ranks (1,			(i)	F	inancial								
(g. 1) Banks			(ii)) N	onFinancial								
(g.1) Banks		(f.3)	Inc	dividua	als								
(i) UBs/KBs (ii) Government Banks (iii) NonCovernment Banks (iii) NonCovernment Banks (iii) NonCovernment Banks (iii) Covernment Banks (iii) Covernment Banks (iiii) Covernment Banks (iiii) Covernment Banks (iiii) Covernment Banks (iiii) Covernment Banks (iiii) Covernment Banks (iiii) Covernment Banks (iiii) Covernment Banks (iiii) Covernment Banks (iiii) Covernment Banks (iiii) Covernment Banks (iiii) Covernment Banks (iiii) Covernment Banks (iiii) C	(g)	Oth	ers										
(i.a) Government Banks (i.b) NonGovernment Banks (i.b) NonGovernment Banks (i.b) NonGovernment Banks (i.b) Other		(g.1) Ba	anks									
(ii) Other Banks			(i)	U	Bs/KBs								
(g) Other Banks (g2) Private Corporations (ii) NonFinancial (iii) NonFinancial (iii) NonFinancial (iii) Others (iii) Other Financial (iii) NonFinancial (iii) NonFinancial (iii) NonFinancial (iii) NonFinancial (iii) NonFinancial (iii) Other Banks				(i	.a) Government Banks								
(g.2) Private Corporations (i) Financial (ii) NonFinancial (g.3) Individuals (g.3) Individuals (g.3) Individuals (g.3) Individuals (g.3) Individuals (g.3) Individuals (g.3) Individuals (g.3) Individuals (g.3) Individuals (g.3) Individuals (g.3) Individuals (g.3) Individuals (g.3) Individuals (g.3) Individuals (g.3) Individuals (g.3) Private Corporations (g.3) Private Corporations (g.3) Private Corporations (g.3) Private Corporations (g.3) Individuals (g.4) Individuals (g.5) Individuals (g.6) Individuals (g.7) Individuals (g.7) Individuals (g.8) I				(i	.b) NonGovernment Banks								
(i) Financial (ii) NonFinancial (iversity of the State of the			(ii)) C	ther Banks								
(ii) NonFinancial (g.3) Individuals		(g.2	e) Pr	rivate C	Corporations								
(g.3) Individuals			_										
Others													
Bonds Payable		(g.3) Ind	dividua	als								
(1) GOCCs) Ot	thers					ļ						
(i) Social Security Institutions (ii) Other Financial (iii) NonFinancial (2) Banks							ļ						
(ii) Other Financial (iii) NonFinancial (iii) NonFinancial (iii) NonFinancial (iii) UBs/KBs (i) UBs/KBs (ii) Other Banks (ii) Other Banks (iii) Other Banks (iii) NonFinancial ((1)												
(iii) NonFinancial (2) Banks (3) Us/KBs (4) Individuals (5) Individuals (5) Individuals (6) Individuals (7) Individuals (8) Individuals <td>1</td> <td>_</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>ļ</td> <td></td> <td></td> <td></td> <td></td>	1	_							ļ				
(2) Banks			_						ļ				
(i) UBs/KBs 1. Government Banks 2. NonGovernment Banks (ii) Other Banks (i) Financial (ii) NonFinancial (ii) NonFinancial (iii) Noscial Security Institutions (ii) Other Financial (iii) NonFinancial (iii) NonFinancial (iii) Other Financial (iii) Other Financial (iii) NonFinancial (iii) Other Financial (iii) NonFinancial	1			onFina	ncial				<u> </u>				
1. Government Banks 2. NonGovernment Banks 3. NonGovernment Banks 4. NonGovernment Banks 4. NonGovernment Banks 4. NonFinancial 4. NonFinancial 4. NonFinancial NonFinancial NonGovernment Banks NonFinancial	(2)								-				
2. NonGovernment Banks	-	(í)	_			-							
(ii) Other Banks (3) Private Corporations (i) Financial (ii) NonFinancial (iii) NonFinancial (4) Individuals Unsecured Subordinated Debt (1) GOCCs (i) Social Security Institutions (ii) Other Financial (iii) NonFinancial (iii) NonFinancial (iii) NonFinancial (ii) UBs/KBs	-	+	_			-							
(i) Financial	+	/	_			1							
(i) Financial (ii) NonFinancial (4) Individuals Unsecured Subordinated Debt (1) GOCCs (i) Social Security Institutions (ii) Other Financial (iii) NonFinancial (2) Banks (i) UBs/KBs									1		1		
(ii) NonFinancial (4) Individuals Unsecured Subordinated Debt (i) GOCCs (i) Social Security Institutions (ii) Other Financial (iii) NonFinancial (2) Banks (i) UBs/KBs	(3)					-	-		 				
(4) Individuals Unsecured Subordinated Debt (1) GOCCs (i) Social Security Institutions (ii) Other Financial (iii) NonFinancial (2) Banks (i) UBs/KBs	+-	_	-			-	-		 				
Unsecured Subordinated Debt	(4)		_		ncial	-	-		 				
(1) GOCCs (i) Social Security Institutions (ii) Other Financial (iii) NonFinancial (2) Banks (i) UBs/KBs		_			- Daha	-	-		 				
(i) Social Security Institutions (ii) Other Financial (iii) NonFinancial (2) Banks (i) UBs/KBs	_	_		ubordi	nated Debt	-	1						1
(ii) Other Financial (iii) NonFinancial (2) Banks (i) UBs/KBs	(1)								1		1		
(iii) NonFinancial (2) Banks (i) UBs/KBs (iii) Uss/KBs (iiii) NonFinancial (iiii) NonFinancial (iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	+								1		1		
(2) Banks	-	_	-			-							
(i) UBs/KBs		_		onFina	ncial	-							
	(2)		_			-							
	+	(i)	UE 1.			1							

Fair Value of Financial Liabilities (For Annual Submission)

						1			F	air Value			
				Partic	culars	Peso	Forei	gn Regular		U/EFCDU	Fore	ign Offices	
						Accounts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total
			2.	NonC	Sovernment Banks		00 0	. 000 _qa	55 \$. 555q	55 \$. 000 _q	
		(ii)	Other										
	(3)		e Corpo										
	(-)	(i)	Financ		-								
			NonFi		al								
	(4)	Individ											
E.				erred	Shares								
	_	GOC					UNBLOCK	UNBLOCK					
	,	(i)		Secu	rity Institutions		UNBLOCK	UNBLOCK					
		(ii)	Other		•		UNBLOCK	UNBLOCK					
		(iii)	NonFi				UNBLOCK	UNBLOCK					
	(2)	Banks	3				UNBLOCK	UNBLOCK					
	,	(i)	UBs/K	Bs			UNBLOCK	UNBLOCK					
			1.		rnment Banks		UNBLOCK	UNBLOCK					
			2.		Sovernment Banks		UNBLOCK	UNBLOCK					
		(ii)	Other				UNBLOCK	UNBLOCK					
	(3)		e Corpo										
	(-/	(i)	Financ		-								
		(ii)	NonFi		al								
	(4)	Individ											
No		sident											
Α.			abilities										
-	-	OBUs											
		Other											
В.		Payal				UNBLOCK							
	_		ank Ca	II I oa	ns								
	(.)	(a)	OBUs	200									
		(b)	Other	Banks									
	(2)		ank Te										
	(-)		OBUs										
			Other										
	(3)				stitutes	UNBLOCK							
	(0)	(a)			Agreements	UNBLOCK							
		(ω)		OBU:		UNBLOCK							
				Othe		UNBLOCK							
		(b)	with R			UNBLOCK							
		<u> </u>		OBU		UNBLOCK							
			· ·	Othe		UNBLOCK							
		(c)			ending/Borrowing	5.13200K							
			Agreer		J	UNBLOCK							
			(c.1)	OBU:	s	UNBLOCK							
			(c.2)	Othe	rs	UNBLOCK							
		(d)	Others			UNBLOCK							
				OBU		UNBLOCK							
			(d.2)	Othe	rs	UNBLOCK							
		Other	s			UNBLOCK							
C.		ds Pay											
		OBUs											
	(2)	Other	s										
D.				dinate	ed Debt								
	_	OBUs											
	(2)	Other	s										
E.				erred	Shares								
		OBUs											
		Other											
то	TAL												
									•	1			

Financial Liabilities Associated with Transferred Assets

					Carrying Amounts	
			Nature of ricks and rewards to which		Assets	
Nature of the Assets	Account Code	Sequence No.	Nature of risks and rewards to which the bank remains exposed	Total	Part of the asset still recognized (continuing involvement)	Associated Liability
Held for Trading	2250510000000000000			0.00	0.00	0.00
		1				
Designated at Fair Value through Profit or Loss	2250520000000000000			0.00	0.00	0.00
		1				
Financial Assets Available-for-Sale	2250530000000000000			0.00	0.00	0.00
		1				
Held-to-Maturity Financial Assets	2250540000000000000			0.00	0.00	0.00
		1 ▶				
Unquoted Debt Securities Classified as Loans	2250550000000000000			0.00	0.00	0.00
		1 •				
Loans and Receivables	2250560000000000000			0.00	0.00	0.00
		1				
TOTAL	2250500000000000000			0.00	0.00	0.00

Other Liabilities

	Particulars	Peso	Forei	gn Regular	FCD	U/EFCDU	Forei	gn Offices	Total
	Particulars	Accounts	In US\$	Peso Equiv.	In US\$	Peso Equiv.	In US\$	Peso Equiv.	Total
(1)	Withholding Tax Payable								
(2)	SSS, Medicare, employer's Compensation Premiums and Pag-IBIG Contribution Payable								
(3)	Unclaimed Balances								
(4)	Servicing Liabilities								
(5)	Accounts Payable								
	(a) Resident								
	(b) Non-Resident								
(6)	Dividends 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 *								
	-								
TOT	AL								

^{*}Specify the type of account under this category that comprise at least 25 percent of total other liabilities.

Items that do not comprise at least 25 percent of total other liabilities shall be aggregated and presented as a single line item.

Interest Income/Expense from Financial Instruments

	Partiaulara	Peso	Foreig	n Regular	FCDU	J/EFCDU	Forei	gn Offices	Tatal
	Particulars	Accounts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total
	Interest Income								
Resi	dent								
(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 1/								
(4)	Financial Assets Designated at Fair Value through Profit or Loss								
(5)	Available-for-Sale Financial Assets								
(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 and Securities								
	Lending and Borrowing Transactions								
(10)	Derivatives with Positive Fair Value Held for Hedging 1/								
(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 1/								
(3)	Financial Assets Designated at Fair Value through Profit or Loss								
(4)	Available-for-Sale Financial Assets								
(5)	Held-to-Maturity Financial Assets								
(6)	Unquoted Debt Securities Classified as Loans								
(7)	Loans and Receivables	BLOCK							
,	(a) Interbank Loans Receivable	BLOCK							
	(b) Loans and Receivables-Others	BLOCK							
(8)	Loans and Receivables Arising from Repurchase Agreements and Securities	BLOCK							
,	Lending and Borrowing Transactions								
(9)	Derivatives with Positive Fair Value Held for Hedging 1/								
	Sales Contract Receivable	BLOCK							
(11)	Others								
Mult	ilateral Agencies								
(1)	Held for Trading Securities								
(2)	Financial Assets Designated at Fair Value through Profit or Loss								
(3)	Available-for-Sale Financial Assets								
(4)	Held-to-Maturity Financial Assets								
(5)	Unquoted Debt Securities Classified as Loans								
• •	I Interest Income								

Interest Income/Expense from Financial Instruments

		Peso Accounts	Foreign Regular		FCDU/EFCDU		Foreign Offices		
	Particulars		In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$		Total
	Interest Expense							1	
Res	dent								
(1)	Financial Liabilities Held for Trading								
	(a) Derivatives with Negative Fair Value Held for Trading 17								
	(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								
	(d) 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								
Non	Resident								
(1)	Financial Liabilities Held for Trading								
	(a) Derivatives with Negative Fair Value Held for Trading 17								
	(b) Liability for Short Position								
(2)	Financial Liabilities Designated at Fair Value through Profit or Loss	UNBLOCK							
(3)	Deposits								
	(a) Demand Deposit								
	(b) Savings Deposit								
	(c) NOW Accounts								
	(d) Time Certificate of Deposits								
	(e) LTNCD								
(4)	Bills Payable	UNBLOCK							
	(a) Interbank Loans Payable								
	(b) Other Deposit Substitutes	UNBLOCK							
	(c) Others	UNBLOCK							
(5)	Bonds Payable								
(6)	Unsecured Subordinated Debt								<u> </u>
(7)	Redeemable Preferred Shares								
(8)	Derivatives with Negative Fair Value Held for Hedging								
(9)	Finance Lease Payment Payable								
(10)	Others								<u> </u>
Tota	I Interest Expense								

Refers to Interest Rate Derivatives

Interest Income from Due from Other Banks Classified as to Type of Deposit

			D	emand Dep	osit							Savings De	posit				
Particular		Foreig	n Regular	FCDU/	EFCDU	Foreign	Offices			Foreign	Regular	FCDU/	EFCDU	Foreign	Offices		
Farticular	Peso Accts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total	Peso Accts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total	Peso Accts
(a) Resident Banks																	
(1) UBs/KBs																	
(2) Others																	
(b) Non-Resident Banks/OBUs																	
(1) OBUs																	
(2) Other Banks																	
(c) Resident Banks - Clearing Account									UNBLOCK	BLOCK	BLOCK	UNBLOCK	UNBLOCK				BLOCK
(1) Local Currency									UNBLOCK	BLOCK	BLOCK	BLOCK	BLOCK				BLOCK
(2) Foreign Currency										BLOCK	BLOCK	UNBLOCK	UNBLOCK				
TOTAL																	

Interest Income from Due from Other E Classified as to Type of Deposit

			NOW							Time	Certificate	s of Depos	it			
Particular	Foreig	n Regular	FCDU/	EFCDU	Foreign	Offices			Foreig	n Regular	FCDU/	EFCDU	Fore	ign Offices		Total
Particular	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total	Peso Accts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total	Total
(a) Resident Banks																
(1) UBs/KBs																
(2) Others																
(b) Non-Resident Banks/OBUs																
(1) OBUs																
(2) Other Banks																
(c) Resident Banks - Clearing Account	BLOCK	BLOCK	BLOCK	BLOCK												
(1) Local Currency																
(2) Foreign Currency	BLOCK	BLOCK	BLOCK	BLOCK												
TOTAL																

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

			Н	leld for 1	Trading							Designate	ed at FV	/PL						Availa	ble for Sale			
Particulars	Peso	Forei	gn Regular	FCD	U/ EFCDU	Foreig	n Offices		Peso	Foreign	Regular	FCDU/ E	FCDU	Foreign	Offices		Peso	Foreign	Regular	FCDI	J/ EFCDU	Foreign	Offices	1
Farticulars	Accts	In US \$	Peso Equiv.	In US\$	Peso Equiv.	In US\$	Peso Equiv.	Total	Accts	In US \$	Peso Equiv.	In US\$	Peso Equiv.	In US\$	Peso Equiv.	Total	Accts	In US \$	Peso Equiv.		Peso Equiv.	In US\$	Peso Equiv.	Total
I. Debt Securities																								T
1. Resident																								T
A. Government Securities																								T
(1) National Government																								T
(2) LGUs																								T
(3) GOCC																								
Social Security Institutions																								T
b. Other Financial																								T
c. Non-Financial																								T
B. BSP																								
C. Banks																								
(1) UBs/KBs																								
(2) Other Banks																								T
D. Private Corporations																								T
(1) Financial																								
(2) Non-Financial																								
2. Non-Resident																								
A. Central Government/Central Banks																								
B. Public Sector Entities																								T
C. Banks																								T
(1) OBUs																								T
(2) Other Banks																								
D. Corporations																								
3. Multilateral Agencies																								
II. Financial Derivatives - Interest Rate Contract	cts																							
1. Stand-alone																								
A. Forwards																								
B. Swaps																								
C. Futures																								
D. Options																								
2. Embedded																								
A. Forwards																								
B. Swaps																								
C. Futures																								
D. Options																								
TOTAL					İ		1																	1

Interest Income from Held for Trading Held to Maturity Financial Assets and

				Held to N	Maturity						Unquoted De	bt Securitie	s Classi	ied as Loa	ans	
Particulars	Peso	Foreign	n Regular	FCDU/ E	FCDU	Forei	gn Offices		D	Foreig	gn Regular	FCDU/ E	FCDU	Foreig	gn Offices	
Farticulars	Accts	In US\$	Peso Equiv.	In US\$	Peso Equiv.	In US\$	Peso Equiv.	Total	Peso Accts	In US\$	Peso Equiv.	In US \$	Peso Equiv.	In US\$	Peso Equiv.	Total
I. Debt Securities																
1. Resident																
Government Securities																
(1) National Government																
(2) LGUs																
(3) GOCC																
 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																
Central Government/Central Banks																
B. Public Sector Entities																
C. Banks																
(1) OBUs																
(2) Other Banks																
D. Corporations																
3. Multilateral Agencies																
II. Financial Derivatives - Interest Rate Contra																
1. Stand-alone																
A. Forwards																
B. Swaps																
C. Futures																
D. Options																
2. Embedded																
A. Forwards																
B. Swaps																
C. Futures																
D. Options																
TOTAL																

Interest Income from Interbank Loans Receivables

Partia dana	Dana Assaulta	Forei	gn Regular	FCE	U/EFCDU	Fore	ign Offices	T-4-1
Particulars	Peso Accounts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total
Interbank Call Loans Receivable								
Resident Banks								
(a) UBs/KBs								
(1) RBU				BLOCK	BLOCK			
(2) FCDU	BLOCK	BLOCK	BLOCK					
(b) Others								
(1) RBU				BLOCK	BLOCK			
(2) FCDU	BLOCK	BLOCK	BLOCK					
(c) NBQBs		BLOCK	BLOCK					
Non-Resident Banks	BLOCK							
(a) OBUs	BLOCK							
(b) Others	BLOCK							
Subtotal								
Interbank Term Loans Receivable								
Resident Banks								
(a) UBs/KBs								
(1) RBU				BLOCK	BLOCK			
(2) FCDU								
(b) Others								
(1) RBU				BLOCK	BLOCK			
(2) FCDU								
(c) NBQBs								
Non-Resident Banks	BLOCK							
(a) OBUs	BLOCK							
(b) Others	BLOCK							
Subtotal	UNBLOCK							
TOTAL				1				

Interest Income from Loans and Receivables - Others $^{\prime\prime}$ Classified as to Status Total Amount

	а	b	С	d	e
Particulars	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					
Loans to Government					
a. National Government					
b. LGUs					
c. GOCCs					
Social Security Institutions					
Other Financial					
3. Non-Financial					
Agrarian Reform / Other Agricultural Loans					
a. Agrarian Reform Loans					
b. Other Agricultural Credit Loans					
Development Incentive Loans					
a. Educational Institutions					
b. Cooperatives					
c. Hospital and Medical Services					
d. Socialized and Low Cost Housing					
Contracts to Sell					
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)					
Loans to Individuals for Consumption Purposes					
a. Credit Card					
b. Auto Loans					
c. Others					
10. Loans to Individuals for Other Purposes					
Non-Residents					
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 $^{\prime\prime}$ Classified as to Status Peso Accounts

	а	b	С	d	e
Particulars	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					
Loans to Government					
a. National Government					
b. LGUs					
c. GOCCs					
Social Security Institutions					
Other Financial					
3. Non-Financial					
Agrarian Reform / Other Agricultural Loans					
a. Agrarian Reform Loans					
b. Other Agricultural Credit Loans					
Development Incentive Loans					
a. Educational Institutions		1			
b. Cooperatives					
c. Hospital and Medical Services					
d. Socialized and Low Cost Housing		1			
Contracts to Sell		1			
Loans to Individuals for Housing Purposes		1			
3. Others		1			
e. LGUs		1			
Microfinance Loans					
Small and Medium Enterprise Loans		1			
a. Small Scale Enterprises					
b. Medium Scale Enterprise					
Contracts to Sell (Other than those in Item 3.d.1)	-	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)	-	1			
Loans to Individuals for Consumption Purposes					
a. Credit Card		1			
b. Auto Loans		1			
c. Others		†			
10. Loans to Individuals for Other Purposes		†			
Non-Residents	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK
Central Government/Central Banks					
Public Sector Entities					
3. Loans to Corporations					
Loans to Individuals	BLOCK	BLOCK	BLOCK	BLOCK	BLOCK
TOTAL		+			

^{1/}Includes Restructured Loans

Interest Income from Loans and Receivables - Others $^{\prime\prime}$ Classified as to Status Foreign Regular

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

¹/Includes Restructured Loans

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

		a		b		c		d		е
Particulars		Current	Past Due I	But Not Yet Non-	Past Due a	nd Already Non-	Items	in Litigation	Total Int	terest 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									1	•
a. National Government									1	•
b. LGUs									1	•
c. GOCCs										•
Social Security Institutions										-
Other Financial										
3. Non-Financial										
Agrarian Reform / Other Agricultural Loans										
a. Agrarian Reform Loans										
b. Other Agricultural Credit Loans										
Development Incentive Loans										
a. Educational Institutions										
b. Cooperatives										
c. Hospital and Medical Services										
d. Socialized and Low Cost Housing	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK
Contracts to Sell	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK
Loans to Individuals for Housing Purposes	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK
3. Others	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK
e. LGUs										-
Microfinance Loans	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK
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)										
Loans to Individuals for Consumption Purposes										
a. Credit Card										
b. Auto Loans										
c. Others										
10. Loans to Individuals for Other Purposes			1						1	
Non-Residents										
Central Government/Central Banks										
Public Sector Entities										
3. Loans to Corporations			1						1	
Loans to Individuals										
TOTAL									† †	

¹/Includes Restructured Loans

Interest Income from Loans and Receivables - Others $^{\prime\prime}$ Classified as to Status Foreign Offices

		а	b			c		d	е	1
Particulars	C	urrent	Past Due But N	lot Yet Non-	Past Due and	Already Non-	Items in	Litigation	Total Intere	st 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				1						1
a. National Government										
b. LGUs										
c. GOCCs										
Social Security Institutions										
Other Financial										
3. Non-Financial										
Agrarian Reform / Other Agricultural Loans										
a. Agrarian Reform Loans										
b. Other Agricultural Credit Loans										
Development Incentive Loans										
a. Educational Institutions										
b. Cooperatives										
c. Hospital and Medical Services										
d. Socialized and Low Cost Housing										
Contracts to Sell										
Loans to Individuals for Housing Purposes										
3. Others										
e. LGUs										
Microfinance Loans										
Small and Medium Enterprise Loans										
a. Small Scale Enterprises										
b. Medium Scale Enterprise										
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)										
Loans to Individuals for Consumption Purposes										
a. Credit Card										
b. Auto Loans										
c. Others										
10. Loans to Individuals for Other Purposes										
Non-Residents										
Central Government/Central Banks										
Public Sector Entities										
3. Loans to Corporations							_			
Loans to Individuals							_			
TOTAL										

¹/Includes Restructured Loans

Interest Income from Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation By Counterparty

Particulars	Dana Assaulta	Foreign	Regular	FCDU	/EFCDU	Forei	ign Offices	Tatal
Particulars	Peso Accounts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total
Resident								
Government								
National Government								
b. LGU		UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK			
c. GOCC								
Social Security Institutions								
Other Financial								
Non-Financial								
2. BSP								
3. Banks								
a. UBs/KBs								
b. Other Banks								
Private Corporations								
a. Financial								
b. Non-Financial								
5. Individuals								
Non-Resident								
Central Government/Central Bank								
Public Sector Entities								
3. Banks								
a. OBUs								
b. Other Banks								
4. Corporations								
5. Individuals								
TOTAL	•					, and the second		

Interest Expense on Deposit Liabilities Classified as to Type of Deposit

			Deman	d Deposit					Savings	Deposit					N	IOW					
Particulars	Peso	FCDU/E	FCDU	Forei	gn Offices	T	Peso	FCDU/E	FCDU	Foreign	Offices	T	Peso	FC	DU/EFCDU	Forei	gn Offices	T	B	FCDU/E	EFCDU
	Accts	In US \$	Fauit	In US \$	Peso Equiv.	Total	Accts	In US \$	Fauiv	In US \$	Fauit	Total	Accts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total	Peso Accts	In US \$	Fauit
A. Resident																					
(1) Government																					
(a) National Government																					
(b) LGU																					
(c) GOCCs																					
Social Security Institutions																					
Other Financial																					
Non-Financial																					
(2) Banks																					
(a) UBs/KBs																					1
Government Banks																					1
Non-Government Banks																					1
(b) Other Banks																					1
(3) Private Corporations																					1
(a) Financial																					
(b) Non-Financial																					
(4) Individuals																					1
(5) Trust Department																					1
B. Non-resident																					
(1) OBUs																					
(2) Others																					1
TOTAL																					1
Additional Information:																					1
(1) Non-Taxable																					
(2) Taxable																					
(3) Dormant Accounts																					
(4) Preterminated TCDs:																					
a. < 3 years																					
b. 3 years but < 4 years																					1
c. 4 years but < 5 years																					

Interest Expense on Deposit Liabilities Classified as to Type of Deposit

	ime Certifica	ates of Deposit		LTNCDs						
Particulars	Fore	ign Offices	Total	Dana Asata	FCD	U/EFCDU	Foreign	n Offices		
	In US \$	Peso Equiv.	lotal	Peso Accts	In US \$	Peso Equiv.	In US \$	Peso Equiv.		
A. Resident										
(1) Government										
(a) National Government										
(b) LGU										
(c) GOCCs										
Social Security Institutions										
Other Financial										
Non-Financial										
(2) Banks										
(a) UBs/KBs										
Government Banks										
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:		Ì								
(1) Non-Taxable										
(2) Taxable										
(3) Dormant Accounts										
(4) Preterminated TCDs:										
a. < 3 years										
b. 3 years but < 4 years										
c. 4 years but < 5 years		Ì								

Interest Expense on Deposit Liabilities Classified as to Type of Deposit

Particulars		Total Deposits
Faiticulais	Total	Total Deposits
A. Resident		
(1) Government		
(a) National Government		
(b) LGU		
(c) GOCCs		
Social Security Institutions		
Other Financial		
Non-Financial		
(2) Banks		
(a) UBs/KBs		
Government Banks		
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) Non-Taxable		
(2) Taxable		
(3) Dormant Accounts		
(4) Preterminated TCDs:		
a. < 3 years		
b. 3 years but < 4 years		
c. 4 years but < 5 years		

Interest Expense on Bills Payable

	1							
Particulars	Peso		Regular		J/EFCDU		ign Offices	Total
	Accounts	In US \$	Peso Equiv.	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		UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK			
(a.1) UBs/KBs		UNBLOCK	UNBLOCK	UNBLOCK	UNBLOCK			
(a.1) Government Banks		ONBEGGIN	CHBEGGI	CHECON	CHECON			
(i) RBU								
(ii) FCDU								
()							-	
(a.1b) Non-Government Banks								
(i) RBU								
(ii) FCDU								
(a.2) Other Banks								
(i) RBU								
(ii) FCDU								
(a.3) NBQBs								
(b) Interbank Term Loans								
(b.1) UBs/KBs		1						
(b.1a) Government Banks			1	t e			1	
(i) RBU	+						+	
(ii) FCDU			 				 	
4.7		-	-			-	-	
(b.1b) Non-Government Banks	+	1	ļ				 	
(i) RBU		-	1				.	
(ii) FCDU			ļ				ļ	
(b.2) Other Banks			ļ				ļ	
(i) RBU								
(ii) FCDU								
(b.3) NBQBs				UNBLOCK	UNBLOCK			
(3) Other Deposit Substitutes								
(a) Repurchase Agreements with BSP								
(b) Repurchase Agreements								
(b.1) Banks								
(i) UBs/KBs							1	
(i.a) Government Banks								
1 7							-	
(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	+	1	 	 		 	 	
		1	-	 		-	 	
(c.2) Private Corporations	+	1	1				.	
(i) Financial		ļ						
(ii) Non-Financial	_						ļ	
(c.3) Individuals		ļ					ļ	
(d) Securities Lending/Borrowing Agreement								
(d.1) Banks			1					-
(i) UBs/KBs								
(i.a) Government Banks							1	
(i.b) Non-Government Banks			Ì				1	
(ii) Other Banks			1				<u> </u>	
(d.2) Private Corporations	+			-			+	
(i) Financial	+	1		 		1	 	
17	+	†	-			-	-	
	+	1	ļ	1		1	 	
(d.3) Individuals								
(e) Time Certificates of Deposit-Special Financing							ļ	
(e.1) Private Corporations								
(i) Financial								
(ii) Non-Financial								
(e.2) Individuals								
(e.3) Government							1	
(f) Repurchase Agreements with BSP-Sold to Clients							<u> </u>	
(f.1) Banks	+						 	
· ,						-	 	
()	+						 	
(i.a) Government Banks							.	
(i.b) Non-Government Banks								
(ii) Other Banks						I	1	

Interest Expense on Bills Payable

	Peso	Foreigi	n Regular	FCDU	J/EFCDU	Forei	gn Offices	T1
Particulars	Accounts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total
(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 Call Loans								
(a) OBUs								
(b) Other Banks								
(2) Interbank Term Loans								
(a) OBUs								
(b) Other Banks								
(3) Other Deposit Substitutes	UNBLOCK							
(a) Repurchase Agreements	UNBLOCK							
(a.1) OBUs	UNBLOCK							
(a.2) Others	UNBLOCK							
(b) Certificates of Assignment/Participation with Recourse	UNBLOCK							
(b.1) OBUs	UNBLOCK							
(b.2) Others	UNBLOCK							
(c) Securities Lending/Borrowing Agreement	UNBLOCK							
(c.1) OBUs	UNBLOCK							
(c.2) Others	UNBLOCK							
(d) Others	UNBLOCK							
(d.1) OBUs	UNBLOCK							
(d.2) Others	UNBLOCK							
(4) Others	UNBLOCK							
TOTAL								
Additional Information:								
(1) Taxable Borrowings								
Bangko Sentral ng Pilipinas								
B. Interbank Borrowings								
C. Deposit Substitutes								
D. Others								

Interest Expense on Bonds Payable, Unsecured Subordinated Debt and Redeemable Preferred Shares

				Bonds	Payable						Unsecu	red Subo	rdinated	Debt					Rede	emable P	referred	Shares	-	
				(amortiz	ed cost))						amortize						(amortized cost)						
Particulars	Peso	Fore	eign	FCDU/	EFCDU	Foreign	Offices		Peso	Foreign	Regular	FCDU/	EFCDU	Foreign	Offices		Booo	Fore	eign	FCDU/	EFCDU	Foreign	Offices	
	Accts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total	Accts	In US \$	Poco		Poco	I= 110 6	Doco	Total	Peso Accts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total
Resident																								
(1) GOCCs																								
(i) Social Security Institutions																								
(ii) Other Financial																								
(iii) Non-Financial																								
(2) Banks																								
(i) UBs/KBs																								
Government Banks																								
Non-Government Banks																								
(ii) Other Banks																								
(3) Private Corporations																								
(i) Financial																								ĺ
(ii) Non-Financial																								
(4) Individuals																								
Non-Resident																								
(1) OBUs																								
(2) Others												,												
TOTAL												,												
Additional Information																								
(1) Taxable																							1 7	1

Dividend Income

Peso Accounts		Dividend Income								
A. Held for Trading Securities A. Resident A. GOCCO B. Danks C. Driest Bonks C. Driest Bonks C. Driest Bonks C. Driest Bonks C. Driest Corporations B. Despreaded Trading Securities C. Driest Corporations C. Driest Bonks C. Driest Bo	Particulars		Foreign Regular FCDU/FF6							
A. Held of Trading Securities		Peso Accounts							Total	
A. GOCCs a. Financial b. Non-Financial c. Private Coppositions c. Private Compositions d. C. Private Compositions d. D. Non-Financial d. D. Non-Finan	A. Held for Trading Securities							·		
### A. Financial	1. Resident									
B. Banks (1) USa-KRB (2) Other Banks (2) Other Banks (3) USa-KRB (4) USa-KRB (5) USa-KRB (6) USa-KRB (7) USa-KRB (7) USa-KRB (8) USa-KRB (8) USa-KRB (9) USa-KRB (9) USa-KRB (10) USa-KRB (A. GOCCs									
B. Banks (1) UBBKNBs (2) Other Banks (3) Other Banks (4) Financial (5) Non-Fancial (6) Non-Fancial (7) Non-Fancial (8) Non-Fancial (9) Non-Fancial (9) Non-Fancial (9) Non-Fancial (9) Non-Fancial (9) Non-Fancial (9) Non-Fancial (9) UBBKNBs (9) Other Banks (9) UBBKNBs (9) Other Banks (9) UBBKNBs (9) Other Banks (9) UBBKNBs (9) Other Banks (9) UBBKNBs (9) Other Banks (9) UBBKNBs (9) Other Banks (9) UBBKNBs (9) UBK										
(1) USANCES (2) Other Banks (3) Francial (4) Francial (5) Non-Francial (6) Non-Francial (7) Francial (8) Non-Francial (8) Non-Francial (9) Non	b. Non-Financial									
(2) Other Banks (1) Financial (2) Non-Resident (3) Financial (4) Financial (5) Financial (6) Financial (7) Non-Financial (8) Financial (8) Financial (8) Financial (8) Financial (9) Financial (9) Financial (9) Financial (10) Financi										
C. Priote Corporations (1) Non-Financial (2) Non-Financial (3) Non-Financial (4) Non-Financial (5) Non-Financial (6) Non-Financial (7) Non-Financial (8) Non-Financial (8) Non-Financial (9) Non-Financial (9) Non-Financial (9) Non-Financial (9) Non-Financial (1) UBN-KBS (1) UBN-KBS (2) Other Banks (1) UBN-KBS (2) Other Banks (3) Non-Financial (4) Non-Financial (5) Non-Financial (6) Non-Financial (7) Financial (8) Non-Financial (9) Non-Financial (1) Non-Resident (1) Resident (1) Resident (1) Resident (1) Resident (1) Resident (2) Resident (3) Non-Financial (4) Non-Financial (5) Non-Financial (6) Non-Financial (7) Non-Financial (8) Non-Resident (9) Non-Financial (9) Non-Financial (1) UBN-KBS (1) UBN-KBS (1) UBN-KBS (1) UBN-KBS (1) UBN-KBS (1) UBN-KBS (1) UBN-KBS (1) UBN-KBS (1) UBN-KBS (1) UBN-KBS (1) UBN-KBS (1) UBN-KBS (1) UBN-KBS (1) UBN-KBS (1) UBN-KBS (2) Other Banks (3) UBN-Financial (4) Non-Financial (5) Other Banks (6) UBN-Financial (6) UBN-KBS (7) UBN-KBS (8) UBN-Financial (9) UBN-KBS (1) UBN-KBS (1) UBN-KBS (1) UBN-KBS (1) UBN-KBS (1) UBN-KBS (1) UBN-KBS (1) UBN-KBS (1) UBN-KBS (2) Other Banks (3) UBN-Financial (4) UBN-KBS (5) Other Banks (6) UBN-Financial (6) UBN-Financial (7) Prancial (8) Non-Financial (9) UBN-Financial (9) UB										
(1) Financial (2) Non-Fesident (3) A Banks (4) Compositions (5) Compositions (6) Compositions (7) Compositions (8) Compositions (8) Compositions (8) Compositions (8) Compositions (8) Compositions (9) Compositions (1) Compositions (1) Compositions (1) Compositions (1) Compositions (2) Other Banks (2) Compositions (3) Compositions (4) Financial (5) Non-Fesident (6) Compositions (7) Compositions (8) Compositions (9) Compositions (1) Compositions (2) Compositions (2) Compositions (2) Compositions (2) Compositions (2) Compositions (2) Compositions (2) Compositions (2) Compositions (
(2) Non-Financial (3) Non-Fernancial (4) Non-Financial (5) Non-Fernancial (6) Non-Financial (7) Non-Financial (8) Non-Financial (9) Non-Financial (10) Non-Financial										
2. Non-Resident 8. Coporations 8. Coporations 8. Coporations 8. Designated at Fair Value through Profit or Loss 1. Resident 1. A GOCCs 8. Financial 9. Non-Financial 1. Short-Financial 1. Short-Financial 2. Other Benks 2. Other Benks 3. Coporations 4. Short-Financial 3. Short-Financial 4. Short-Financial 5. Non-Financial 6. Short-Financial 7. Short-Financial 8. Coporations 8. Coporations 8. Coporations 9. Short-Financial 9. Shor										
A. Banks B. Corporations Dividend Income from Held for Trading Securities B. Designated at Fair Value through Profit or Loss 1. Resident A. GOCCs B. Pinancial B. Banks (1) UBANGs (2) Other Banks (2) Other Banks (2) Other Banks (3) Experimental B. Banks (4) Security Securities (5) Financial B. Banks (6) Other Banks (7) UBANGs (8) Other Banks (8) Other Banks (9) Other Banks (1) UBANGs (1) UBANGS (1) UBANGS (2) Non-Fendident B. Banks (3) Other Banks (4) Other Banks (5) Other Banks (6) Other Banks (7) UBANGS (8) Other Banks (8) Other Banks (8) Other Banks (9) UNIGH AND SECURITIES (1) Other Banks (1) UBANGS (1) UBANGS (1) UBANGS (1) UBANGS (2) Other Banks (3) UBANGS (4) UBANGS (5) Other Banks (6) Other Banks (7) Uther Banks (8) Other Banks (9) Uther Banks (1) UBANGS (1) UBANGS (1) UBANGS (2) Non-Financial (3) UBANGS (4) UBANGS (5) Other Banks (6) Other Banks (7) Uther Banks (8) Other Banks (9) Other Banks (1) UBANGS (1) UBANGS (1) UBANGS (2) Non-Financial (3) UBANGS (4) UBANGS (5) Uther Banks (6) UBANGS (7) UBANGS (8) UBANGS (8) UBANGS (9) UBANGS (1) UBANGS (1) UBANGS (1) UBANGS (1) UBANGS (2) Non-Financial (3) UBANGS (4) UBANGS (5) UBANGS (6) UBANGS (7) UBANGS (8) UBANGS (8) UBANGS (9) UBANGS (9) UBANGS (9) UBANGS (9) UBANGS (9) UBANGS (9) UBANGS (9) UBANGS (9) UBANGS (9) UBANGS (9) UBANGS (9) UBANGS (9) UBANGS (1) UBANGS (2) UDANGS (2) UBANGS (3) UBANGS (4) UBANGS (4) UBANGS (5) UBANGS (6) UBANGS (6) UBANGS (7) UBANGS (8) UBANGS (8) UBANGS (8) UBANGS (8) UBANGS (8) UBANGS (8) UBANGS (8) UBANGS (8) UBANGS (8) UBANGS (8) UBANGS (8) UBANGS (8) UBANGS (8) UBANGS (8) UBANGS (9										
B. Cerporations B. Designated at Fair Value through Profit or Loss 1. Resident 2. Financial 3. Financial 4. GOCCS 3. Financial 5. Banks (1) UBAKGS (2) Other Banks (2) Other Banks (3) Non-Financial (4) Non-Financial (5) Non-Financial (6) Non-Financial (7) Financial (8) Non-Financial (9) Non-Financial (9) Non-Financial (1) Financial (1) Financial (2) Non-Financial (3) Non-Financial (4) Non-Financial (5) Non-Financial (6) Non-Financial (7) Non-Financial (8) Non-Financial (9) Non-Financial (9) Non-Financial (9) Non-Financial (9) Non-Financial (9) Non-Financial (9) Non-Financial (9) Non-Financial (9) Non-Financial (9) Non-Financial (9) Non-Financial (9) Non-Financial (9) Non-Financial (9) Non-Financial (9) Non-Financial (9) Non-Financial (1) UBAKGS (1) UBAKGS (1) UBAKGS (1) UBAKGS (1) UBAKGS (1) UBAKGS (2) Non-Financial (1) UBAKGS (3) Non-Financial (1) UBAKGS (4) Non-Financial (5) Non-Financial (6) Non-Financial (7) Non-Financial (8) Non-Financial (9) Non-Financial (1) UBAKGS (1) UBAKGS (2) Non-Financial (3) Non-Financial (4) Non-Financial (5) Non-Financial (6) Non-Financial (7) Non-Financial (8) Non-Financial (9) Non-Financial (1) UBAKGS (1) UBAKGS (2) Non-Financial (1) UBAKGS (2) Non-Financial (1) UBAKGS (3) Non-Financial (4) Non-Financial (5) Non-Financial (6) Non-Financial (7) Non-Financial (8) Non-Financial (9) Non-Financ										
Dividend Income from Held for Trading Securities										
B. Designated at Fair Value through Profit or Loss A. GOCCs A. Financial D. Non-Financial D	·									
1. Resident		1								
A. GOCCs a. Financial b. Non-Financial c. Pinder Corporations (1) UBarKBs (2) Other Banks (2) Other Banks (3) Non-Financial (2) Non-Financial (3) Non-Financial (4) Non-Financial (5) Non-Financial (6) Non-Financial (7) Financial (8) Non-Pinancial (9) Non-Financial (9) Non-Financial (9) Non-Financial (9) Non-Financial (9) Non-Financial (9) Non-Financial (9) Non-Financial (9) Non-Financial (9) Non-Financial (9) Non-Financial (9) Non-Financial (9) Non-Financial (1) UBarKBs (1) UBarKBs (2) Other Banks (3) Non-Covernment Banks (4) Non-Financial (5) Non-Financial (6) Non-Financial (7) Pinancial (8) Non-Financial (9) Non-Financial (1) Non-Financial (1) Non-Financial (2) Non-Financial (3) Non-Financial (4) Non-Financial (5) Non-Financial (6) Non-Financial (7) Non-Financial (8) Non-Financial (9) Non-Financial (1) Non-Financial (1) Non-Financial (1) Non-Financial (2) Non-Financial (3) Non-Financial (4) Non-Financial (5) Non-Financial (6) Non-Financial (7) Non-Financial (8) Non-Resident (9) Non-Financial (1) Non-Financial (1) Non-Financial (2) Non-Financial (3) Non-Financial (4) Non-Financial (5) Non-Financial (6) Non-Financial (7) Non-Financial (8) Non-Resident (9) Non-Financial (9) Non-Financial (1) Non-Financial (1) Non-Financial (2) Non-Financial (3) Non-Financial (4) Non-Financial (5) Non-Financial (6) Non-Financial (7) Non-Financial (8) Non-Resident (9) Non-Financial (9) Non-Financial (1) Non-Resident (1) Non-Resident (1) Non-Resident (2) Non-Financial (3) Non-Resident (4) Non-Resident (5) Non-Resident (6) Non-Resident (7) Non-Resident (8) Non-Resident (9) Non-Resident (1) Non-Resident (1) Non-Resident (2) Non-Resident (3) Non-Resident (4) Non-Resident (5) Non-Resident (6) Non-Resident (7) Non-Resident (8) Non-Resident (9) Non-Resident (9) Non-Resident (9) Non-Resident (1) Non-Resident (1) Non-Resident (1) Non-Resident (1) Non-Resident (1) Non-Resident (1) Non-Resident (1) Non-Resident (1) Non-Resident (2) N										
B. Banks		+	1							
D. Non-Financial D. Non-Fina		+	 							
B. Banks (1) UBA/RB (2) Other Banks (2) Other Banks (3) Financial (1) Financial (2) Non-Financial (3) Ann-Resident (4) Banks (5) Corporations (6) Corporations (7) Financial (8) Corporations (8) Corporations (8) Corporations (8) Corporations (9) Corporations (1) UBA/RB (1) UBA/RB (1) UBA/RB (1) UBA/RB (2) Other Banks (3) Other Banks (4) Other Banks (5) Other Banks (6) Other Banks (7) UBA/RB (8) Corporations (9) Corporations (1) Financial (1) Financial (2) Non-Government Banks (3) Other Banks (4) Other Banks (5) Other Banks (6) Other Banks (7) UBA/RB (8) Corporations (9) Definancial (1) Financial (1) Financial (2) Non-Government Banks (3) Other Banks (4) Other Banks (5) Other Banks (6) Other Banks (7) UBA/RB (8) Corporations (9) Definancial (1) Financial (1) Financial (2) Non-Financial (3) Non-Financial (4) Other Banks (5) Other Banks (6) Other Banks (7) UBA/RB (8) Definancial (8) Definancial (9) Non-Financial (1) UBA/RB (1) UBA/RB (1) UBA/RB (1) UBA/RB (1) UBA/RB (1) UBA/RB (1) UBA/RB (1) UBA/RB (1) UBA/RB (2) Other Banks (3) Other Banks (4) Other Banks (5) Other Banks (6) Other Banks (7) Other Banks (8) Other Banks (9) Other Banks (1) UBA/RB (1) UBA/RB (1) UBA/RB (1) UBA/RB (1) UBA/RB (1) UBA/RB (1) UBA/RB (2) Other Banks (3) Other Banks (4) Other Banks (5) Other Banks (6) Other Banks (7) Other Banks (8) Other Banks (9) Other Banks (9) Other Banks (1) UBA/RB (1) U		+	 							
(1) UBs/KBs (2) Other Banks (3) Financial (3) Non-Financial (4) Financial (5) Financial (6) Financial (7) Financial (8) Non-Financial (8) Non-Financial (9) Financial (9) Financial (9) Financial (10) Financial (10) Financial (10) Financial (10) Financial (10) UBs/KBs (10) UBs/KB		+	-							
(2) Other Banks (1) Financial (2) Non-Financial (3) Non-Financial (4) Financial (5) Non-Financial (6) Non-Pesident (7) Resident (8) Resident (8) Resident (9) Resident (10) Resident		+	-							
C. Private Corporations (1) Financial (2) Non-Financial (3) Non-Financial (4) A Bants (5) A Service (6) A Bants (7) A Bants (8) A Bants (8) A Bants (9) A Bants (1) A Bants (1) A Bants (1) A Bants (1) A Bants (1) Bant		+	1							
(1) Financial (2) Non-Francial (3) Non-Francial (4) Earls (4) Earl		+								
(2) Non-Financial A. Banks B. Corporations Divided in Income from DFVPL Securities C. Available-for-Sale Securities B. Banks C. Private Corporations C. Private Corporations C. Private Corporations C. Private Corporations C. Private Corporations C. Private Corporations C. Private Corporations D. Non-Financial C. Non-Financial D. Non-Financial C. Non-Financial D. Non-Financial C. Non-Resident D. Non-Financial C. Private Corporations Dividend Income from Available-for-Sale Securities D. Non-Resident D. Non-Financial C. Private Corporations Dividend Income from Available-for-Sale Securities D. Investments in Non-Marketable Equity Securities D. Investments in Non-Marketable Equity Securities D. Non-Financial D. Non-		+								
2. Non-Resident A Banks B. Corporations C. Available-for-Sale Securities C. Available-for-Sale Securities C. Private Corporations C. Private Corporati		+								
A Banks B. Corporations Dividend Income from DFVPL Securities C. Available-for-Sale Securities A. GOCCs a. Financial b. Non-Financial B. Banks (1) UBsi/KBs C. Private Corporations (1) Financial C. Non-Resident A Banks A Banks (2) Other Banks C. Private Corporations Dividend Income from Navilable-for-Sale Securities D. Non-Government Banks D. Non-Government Banks D. Non-Financial C. Non-Resident A Banks B. Corporations Dividend Income from Available-for-Sale Securities D. Investments in Non-Marketable Equity Securities D. Non-Financial D. Non-Fi										
B. Corporations Dividend Income from DFVPL Securities										
Dividend Income from DFVPL Securities										
C. Available-for-Sale Securities 1. Resident 2. GOCCs 3. Financial 4. B. Banks 5. Non-Financial 7. UBs/KBs 7. Non-Government Banks 8. C. Private Corporations 9. (1) Financial 9. Non-Resident 9. C. Soporations 9. C. Private Corporations 9. C. Private Corporations 9. Non-Government Banks 9. C. Private Corporations 9. Non-Resident 1. Resident 1. Resident 1. Resident 1. Resident 1. Resident 1. Resident 1. Resident 1. Resident 1. Resident 1. Resident 2. Other Banks 3. C. Private Corporations 4. GOCCs 5. C. Private Corporations 7. Non-Financial 8. Resident 9. Investments in Non-Marketable Equity Securities 9. Investments in Non-Marketable Equity Securities 9. Investments in Non-Marketable 9. Non-Financial 9. Non-Financial 9. Non-Financial 9. Non-Financial 9. Non-Financial 9. Non-Financial 9. Non-Financial 9. Non-Financial 9. Non-Financial 9. Non-Financial 9. Non-Financial 9. Non-Financial 9. Non-Financial 9. Non-Financial 9. Non-Financial 9. Non-Financial 9. Non-Financial 9. Non-Financial 9. Non-Financial 9. Non-Resident 1. Resi										
1. Resident										
A. GOCCS a. Financial b. Non-Financial c. Non-Government Banks a. Government Banks b. Non-Government Banks c. Private Corporations (1) Financial c. Non-Financial c. Non-Financial c. Non-Financial d. Non-Financial e. B. Corporations 1. Resident A. GOCCS a. Financial b. Non-Financial c. Non-Financial c. Non-Financial d. Corporations										
a. Financial b. Non-Financial C. Private Corporations C. Private Corporations C. Private Corporations C. Dividend Income from INMES C. Private Corporations C. Private Corpora										
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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 Rate b. Gurrency Swap c. Foreign Exchange Futures b. Currency Swap c. Foreign Exchange Futures d. Foreign Exchange Futures b. Currency Swap c. Futures d. Forwards b. Equity Contracts a. Forwards b. Equity Swap c. Futures d. Equity Options Contracts d. Futures d. Equity Options Contracts d. Futures d. Futures d. Futures d. Futures d. Futures d. Interest Rate Forwards b. Interest Rate Forwards c. Interest Rate Forwards b. Interest Rate Forwards c. Interest Rate Forwards d. Interest Rate Futures d. Interest Rate Forwards b. Interest Rate Futures d. Interest Rate Futures d. Interest Rate Futures d. Interest Rate Futures d. Interest Rate Futures d. Interest Rate Futures d. Interest Rate Futures d. Interest Rate Futures d. Interest Rate Futures d. Interest Rate Forwards b. Interest Rate Forwards b. Interest Rate Swap c. Interest Rate Forwards b. Interest Rate Swap c. Interest Rate Forwards b. Interest Rate Swap c. Interest Rate Futures d. Interest									
b. Interest Rate Swap c. Interest Rate Futures d. Interest Rate Options Contracts 2. Foreign Exchange Contracts a. Forward Foreign Exchange Rate b. Currency Swap BLOCK BLOCK C. Foreign Exchange Futures BLOCK B									
c. Interest Rate Futures d. Interest Rate Options Contracts 2. Foreign Exchange Contracts a. Forward Foreign Exchange Rate b. Currency Swap BLOCK BLOCK b. Currency Swap BLOCK BLOCK BLOCK d. Foreign Exchange Futures BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK 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 b. Interest Rate Forwards c. Interest Rate Forwards b. Interest Rate Swap c. Interest Rate Forwards b. Interest Rate Forwards b. Interest Rate Swap c. Interest Rate Forwards b. Interest Rate Forwards b. Interest Rate Forwards c. Interest Rate Forwards b. Interest Rate Forwards b. Interest Rate Swap c. Interest Rate Options Contracts BLOCK BLOCK BLOCK C. Foreign Exchange Contracts BLOCK									
2. Foreign Exchange Contracts a. Forward Foreign Exchange Rate b. Currency Swap b. Currency Swap c. Foreign Exchange Futures d. Foreign Exchange Options Contracts b. Equity Contracts a. Forwards b. Equity Contracts c. Futures d. Equity Options Contracts d. Equity Options Contracts d. Equity Options Contracts d. Equity Options Contracts d. Equity Options Contracts d. Interest Rate Contracts a. Interest Rate Forwards b. Interest Rate Forwards d. Interest Rate Swap c. Interest Rate Swap c. Interest Rate Supurs Contracts d. Interest Rate Supurs Contracts d. Interest Rate Supurs Contracts d. Interest Rate Supurs Contracts d. Interest Rate Supurs Contracts d. Interest Rate Supurs Contracts d. Interest Rate Supurs Contracts d. Interest Rate Supurs Contracts d. Interest Rate Supurs Contracts d. Interest Rate Futures d. Interest Rate Supurs Contracts d. Interest Rate Futures d. Interest Rate									
2. Foreign Exchange Contracts a. Forward Foreign Exchange Rate b. Currency Swap b. Currency Swap c. Foreign Exchange Futures d. Foreign Exchange Options Contracts b. Equity Contracts a. Forwards b. Equity Contracts c. Futures d. Equity Options Contracts d. Equity Options Contracts d. Equity Options Contracts d. Equity Options Contracts d. Equity Options Contracts d. Interest Rate Contracts a. Interest Rate Forwards b. Interest Rate Forwards d. Interest Rate Swap c. Interest Rate Swap c. Interest Rate Supurs Contracts d. Interest Rate Supurs Contracts d. Interest Rate Supurs Contracts d. Interest Rate Supurs Contracts d. Interest Rate Supurs Contracts d. Interest Rate Supurs Contracts d. Interest Rate Supurs Contracts d. Interest Rate Supurs Contracts d. Interest Rate Supurs Contracts d. Interest Rate Futures d. Interest Rate Supurs Contracts d. Interest Rate Futures d. Interest Rate									
a. Forward Foreign Exchange Rate BLOCK BLO			BLOCK	BLOCK					
b. Currency Swap c. Foreign Exchange Futures d. Foreign Exchange Options Contracts BLOCK B			BLOCK						
C. Foreign Exchange Futures d. Foreign Exchange Options Contracts BLOCK BLOCK BLOCK 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 Forwards c. Interest Rate Forwards b. Interest Rate Forwards b. Interest Rate Forwards c. Interest Rate Forwards b. Interest Rate Forwards c. Interest Rate Forwards B. DECK BLOCK BLOCK C. Foreign Exchange Contracts BLOCK									
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 Forwards b. Interest Rate Forwards c. Interest Rate Forwards d. Interest Rate Options Contracts 2. Foreign Exchange Contracts a. Forward Foreign Exchange Contracts BLOCK BLOCK BLOCK BLOCK BLOCK C. Foreign Exchange Contracts BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK C. Foreign Exchange Futures BLOCK B			BLOCK	BLOCK					
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 Forwards c. Interest Rate Forwards b. Interest Rate Forwards c. Interest Rate Futures d. Interest Rate Forwards BLOCK BLOCK C. Foreign Exchange Contracts BLOCK BLOCK BLOCK C. Foreign Exchange Futures BLOCK BLOCK BLOCK BLOCK C. Foreign Exchange Futures									
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 Forwards c. Interest Rate Forwards b. Interest Rate Forwards c. Interest Rate Futures d. Interest Rate Options Contracts Ended BLOCK BLOCK C. Foreign Exchange Contracts BLOCK BLOCK BLOCK C. Foreign Exchange Futures BLOCK BLOCK BLOCK BLOCK C. Foreign Exchange Futures									
C. Futures d. Equity Options Contracts d. Equity Options Con									
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 Forwards c. Interest Rate Futures d. Interest Rate Options Contracts 2. Foreign Exchange Contracts BLOCK BLOCK b. Currency Swap c. Foreign Exchange Futures BLOCK BLOCK BLOCK BLOCK C. Foreign Exchange Futures BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK									
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 BLOCK BLOCK b. Currency Swap c. Foreign Exchange Futures BLOCK BLOCK BLOCK BLOCK C. Foreign Exchange Futures BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK									<u> </u>
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 BLOCK BLOCK b. Currency Swap c. Foreign Exchange Futures BLOCK BLOCK BLOCK C. Foreign Exchange Futures BLOCK	. , ,								
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 BLOCK BLOCK b. Currency Swap BLOCK BLOCK BLOCK C. Foreign Exchange Futures BLOCK BLO									
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 BLOCK BLOCK C. Foreign Exchange Futures BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK									
a. Interest Rate Forwards b. Interest Rate Swap c. Interest Rate Futures d. Interest Rate Options Contracts 2. Foreign Exchange Contracts BLOCK BLOCK b. Currency Swap c. Foreign Exchange Futures BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK									
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 BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK									
c. Interest Rate Futures d. Interest Rate Options Contracts 2. Foreign Exchange Contracts BLOCK a. Forward Foreign Exchange Contracts BLOCK b. Currency Swap BLOCK BLOCK BLOCK C. Foreign Exchange Futures BLOCK BLOCK BLOCK			ļ						
d. Interest Rate Options Contracts 2. Foreign Exchange Contracts a. Forward Foreign Exchange Contracts b. Currency Swap c. Foreign Exchange Futures BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK C. Foreign Exchange Futures								ļ	
2. Foreign Exchange Contracts BLOCK BLOCK a. Forward Foreign Exchange Contracts BLOCK BLOCK b. Currency Swap BLOCK BLOCK c. Foreign Exchange Futures BLOCK BLOCK									
a. Forward Foreign Exchange Contracts BLOCK BLOCK BLOCK BLOCK C. Foreign Exchange Futures BLOCK BLOCK BLOCK BLOCK BLOCK	·							ļ	
b. Currency Swap BLOCK BLOCK c. Foreign Exchange Futures BLOCK BLOCK								ļ	
c. Foreign Exchange Futures BLOCK BLOCK									
d. Foreign Exchange Options Contracts BLOCK BLOCK									
	d. Foreign Exchange Options Contracts		BLOCK	BLOCK					
3. Equity Contracts									
a. Forwards									
b. Equity Swap									
c. Futures									
d. Equity Options Contracts	d. Equity Options Contracts								

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

Peso Accounts Peso Accounts Foreign Regular FCDU/EFCDU F	oreign Offices S Peso Equiv.	Total
4. Credit Derivatives a. Bank as Beneficiary b. Bank as Guarantor 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 b. Non-Government Banks c) Other Banks D. Private Corporations (1) Financial E. Individuals 2. Non-Resident A. OBUS B. Others BLOCK BLOCK BLOCK BLOCK	S \$ Peso Equiv.	
a. Bank as Guarantor b. Bank as Guarantor		
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 b. Non-Government Banks c) D. Private Corporations (1) Financial (2) Uther Banks D. Private Corporations (1) Financial E. Individuals E. Individuals E. Individuals E. Individuals BLOCK A. OBUS BLOCK B. OBU		
Subtotal Liability for Short Position		
Subtotal Liability for Short Position		
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 (1) UBs/KBs a. Government Banks (2) Other Banks D. Private Corporations (1) Financial (2) Non-Financial E. Individuals 2. Non-Resident BLOCK A. OBUS B. Others Subtotal Total Realized Gains/(Losses) from Sale/Redemption II. Unrealized Gains/(Losses) from Sale/Redemption II. Unrealized Gains/(Losses) from Marking-to-Market Held for Trading Securities 1. Resident A. Government Securities (1) National Government A. Government Securities (1) National Government		
1. Resident A. Government Securities (1) National Government (2) LGUs (3) GOCC (3) GOCC a. Social Security Institutions (3) GOCC b. Financial (4) Financial c. Non-Financial (5) Financial d. Social Security Institutions (7) Financial d. Sovernment Banks (8) Financial d. Sovernment Banks (8) Financial d. Sovernment Banks (9) Other Banks D. Private Corporations (1) Financial (1) Financial (2) Non-Financial (2) Non-Financial (3) Financial (4) Financial (5) Financial (7) Financial (8) Financial (9) Non-Resident BLOCK A OBUS BLOCK B. Others BLOCK Subtotal (9) Financial Total Realized Gains/(Losses) from Sale/Redemption (1) II. Unrealized Gains/(Losses) from Marking-to-Market Held for Trading Securities (1) Resident A Government Securities (1) National Government		
A. Government Securities (1) National Government (2) LGUs (3) GOCC a. Social Security Institutions b. Financial c. Non-Financial (1) UBs/KBs a. Government Banks b. Non-Government Banks D. Private Corporations (1) Financial (2) Non-Financial E. Individuals 2. Non-Resident A. OBUS B. Others Subtotal Total Realized Gains/(Losses) from Marking-to-Market Held for Trading Securities Debt Securities 1. Resident A. Government Securities (1) National Government A. Government Securities (1) National Government (2) National Government (3) GOCC (4) Private Corporations (5) Private Corporations (6) Private Corporations (7) Private Corporations (8) Private Corporations (9) Private Corporations (1) Financial E. Individuals D. Private Corporations (1) Financial E. Individuals D. Private Corporations D. Private C		
(1) National Government (2) LGUs (3) GOCC a. Social Security Institutions b. Financial c. Non-Financial d. C. Non-Financial d. C. Non-Financial d. C. Non-Financial d. C. Non-Financial d. C. Non-Financial d. C. Non-Financial d. C. Non-Financial d. C. Non-Financial d. C. Non-Government Banks d. C. Other Banks d. C. Other Banks d. C. Other Banks d. C. Other Banks d. C. Non-Financial d. C. Non-Financial d. C. Non-Resident d. C. Non		
(2) LGUs (3) GOCC a. Social Security Institutions b. Financial c. Non-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 E. Individuals E. Individuals BLOCK A. OBUs BLOCK B. Others BLOCK 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		
(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 (2) Other Banks (3) Non-Financial (4) Financial (5) Non-Financial (6) Non-Financial (7) Financial (8) Non-Financial (9) Non-Financial E. Individuals E. Individuals E. Individuals BLOCK A. OBUs B. Others BLOCK B. Others BLOCK B. Others BLOCK B. Others BLOCK B. Others BLOCK		
a. Social Security Institutions b. Financial c. Non-Financial B. BSP C. Banks (1) UBs/KBs a. Government Banks b. Non-Government Banks c(2) Other Banks D. Private Corporations (1) Financial (2) Non-Financial (2) Non-Financial E. Individuals E. Individuals E. Individuals BLOCK A. OBUS B. Others BLOCK B. Others BLOCK B. Others BLOCK B. Others BLOCK B. Others BLOCK BL		
a. Social Security Institutions b. Financial c. Non-Financial B. BSP C. Banks (1) UBs/KBs a. Government Banks b. Non-Government Banks c(2) Other Banks D. Private Corporations (1) Financial (2) Non-Financial (2) Non-Financial E. Individuals E. Individuals E. Individuals BLOCK A. OBUS B. Others BLOCK B. Others BLOCK B. Others BLOCK B. Others BLOCK B. Others BLOCK BL		
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 BLOCK A. OBUS B. Others Bubtotal 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		
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 BLOCK A. OBUS B. Others BLOCK B. Others BLOCK Individuals BLOCK		
B. BSP C. Banks		
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 BLOCK A. OBUS B. Others B. Others B. Others BLOCK B. Others BLOCK B. Others BLOCK B. Others BLOCK BL		
(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 BLOCK A. OBUS B. Others BLOCK B. Others BLOCK B. Others BLOCK B. Individuals BLOCK B. Others BLOCK		
a. Government Banks b. Non-Government Banks (2) Other Banks (2) Other Banks (3) Private Corporations (1) Financial (2) Non-Financial (2) Non-Financial (3) E. Individuals (4) Resident (5) BLOCK (6) BLOCK (7) BLOCK (8) BLOCK (8) BLOCK (9) BLOCK (10) BLOCK (11) BLOCK (12) BLOCK (13) BLOCK (14) BLOCK (15) BLOCK (16) BLOCK (17) BLOCK (18) BLOCK		
b. Non-Government Banks (2) Other Banks D. Private Corporations (1) Financial (2) Non-Financial E. Individuals 2. Non-Resident BLOCK A. OBUS B. Others B. Others B. Others BLOCK 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) Other Banks D. Private Corporations (1) Financial (2) Non-Financial E. Individuals 2. Non-Resident A. OBUS B. Others BLOCK B. Others BLOCK B. Others BLOCK B. Others BLOCK B		
(2) Other Banks D. Private Corporations (1) Financial (2) Non-Financial E. Individuals 2. Non-Resident BLOCK A. OBUS B. Others BLOCK B. Others BLOCK B. Others BLOCK B. Others BLOCK B		
D. Private Corporations		
(1) Financial (2) Non-Financial E. Individuals E. Individuals E. Non-Resident BLOCK A. OBUS BLOCK B. Others BLOCK B. Others BLOCK Interest BLOCK BLOCK BLOCK BLOCK BLOCK Interest BLOCK In		
(2) Non-Financial E. Individuals 2. Non-Resident BLOCK A. OBUS B. Others BLOCK 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		
E. Individuals 2. Non-Resident A. OBUS B. Others B. Others BLOCK 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. Non-Resident BLOCK A. OBUS BLOCK B. Others BLOCK Subtotal Total Realized Gains/(Losses) from Sale/Redemption II. Unrealized Gains/(Losses) from Marking-to-Market Held for Trading Securities Debt Securities Debt Securities 1. Resident A. Government Securities (1) National Government (1) National Government		
A. OBUS BLOCK B. Others BLOCK 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		
B. Others BLOCK 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		
B. Others BLOCK 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	-+	
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		1
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	+	+
II. Unrealized Gains/(Losses) from Marking-to-Market Held for Trading Securities Debt Securities 1. Resident A. Government Securities (1) National Government	-+	+
Held for Trading Securities Debt Securities 1. Resident A. Government Securities (1) National Government	-+	+
Debt Securities 1. Resident A. Government Securities (1) National Government		↓
1. Resident A. Government Securities (1) National Government		<u> </u>
A. Government Securities (1) National Government		
(1) National Government		
(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		
D. 1 danks		+
	-	+
(1) OBUS	\rightarrow	+
(2) Other Banks		
D. Corporations		<u> </u>
3. Multilateral Agencies		<u></u>
Equity Securities		
1. Resident		1
A. GOCCs		1
a. Financial	-	+
	-+	+
b. Non-Financial	\rightarrow	+
B. Banks		
(1) UBs/KBs		
a. Government Banks		
b. Non-Government Banks		
(2) Other Banks		1
(2) Office Barries C. Private Corporations	+	+
	-	+
(1) Financial	-+	+
(2) Non-Financial		
2. Non-Resident		
A. Banks		
B. Corporations		
Subtotal	<u> </u>	1
Financial Derivatives Bought/Sold		1
Timental Detraites Designitions		+
		+
1. Interest Rate Contracts		
a. Interest Rate Forwards		
b. Interest Rate Swap		<u> </u>
c. Interest Rate Futures		

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

		Foreign	n Regular	ECDI	/EFCDU	Foreig	n Offices	
Particulars	Peso Accounts	In US \$		In US \$	Peso Equiv.	In US \$		Total
2. Farrian Fushanna Cantusata		BLOCK	Peso Equiv. BLOCK	In 05 \$	Peso Equiv.	In 05 \$	Peso Equiv.	
Foreign Exchange Contracts a. Forward Foreign Exchange Contracts		BLOCK	BLOCK					
a. Forward Foreign Exchange Contracts b. Currency Swap		BLOCK	BLOCK					
· ·		BLOCK	BLOCK					
		BLOCK	BLOCK					
<u> </u>		BLUCK	BLUCK					
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			ļ					
c. Interest Rate Futures								
d. Interest Rate Options Contracts								
2. Foreign Exchange Contracts	1	BLOCK	BLOCK		ļ			
a. Forward Foreign Exchange Contracts		BLOCK	BLOCK					
b. Currency Swap		BLOCK	BLOCK					
c. Futures Exchange Rate		BLOCK	BLOCK					
d. Foreign Exchange Options Contracts		BLOCK	BLOCK					1
3. Equity Contracts								1
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			
(1) UBs/KBs					1			
a. Government Banks	1		†	1				
b. Non-Government Banks	+		 					
(2) Other Banks								
D. Private Corporations								
(1) Financial	+				1			
(1) Financial (2) Non-Financial	+		1	1	1		1	
E. Individuals	+		+	-	-			
	BLOCK		-					
2. Non-Resident	BLOCK		-					
A. OBUs					 			
B. Others	BLOCK		1	-	1			
Subtotal Sub			ļ	ļ				
Total Unrealized Gains/(Losses) from Marking-to-Market	+		1	-	1			
III. Realized Gains/(Losses) from Foreign Exchange								
Total Trading Gains/(Losses)				l	l		<u> </u>	

Gains/(Losses) from Sale/Redemption/Derecognition of Non-Trading Financial Assets and Liabilities (Excluding Financial Assets and Liabilities Designated at FV Through Profit and Loss and FV Adjustment in Hedge Accounting)

		Eoroian	Pogular	ECDII	/EFCDU	Eoroign	Offices	
Particulars	Peso Accounts	In US \$	Regular Peso Equiv.	In US \$	Peso Equiv.	In US \$	Offices Peso Equiv.	Total
I. Financial Assets	-	III US \$	Peso Equiv.	ш оз ф	reso Equiv.	III 03 \$	reso Equiv.	
A. Available-for-Sale Financial Assets								
Debt Securities								
	-							
Resident A. Government Securities								
(1) National Government								
1.								
(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) Banks								
(2) Other Banks								
D. Corporations								
3. Multilateral Agencies								
Equity Securities	1							
	1							
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	1							
C. Banks	1							
(1) UBs/KBs	1							
(1) 000/1000	ļ							
(2) Other Banks								
(2) Other Banks D. Private Corporations								
(2) Other Banks D. Private Corporations (1) Financial								
(2) Other Banks D. Private Corporations (1) Financial (2) Non-Financial								
(2) Other Banks D. Private Corporations (1) Financial (2) Non-Financial 2. Non-Resident								
(2) Other Banks D. Private Corporations (1) Financial (2) Non-Financial 2. Non-Resident A. Government/Central Banks								
(2) Other Banks D. Private Corporations (1) Financial (2) Non-Financial 2. Non-Resident A. Government/Central Banks B. Public Sector Entities								
(2) Other Banks D. Private Corporations (1) Financial (2) Non-Financial 2. Non-Resident A. Government/Central Banks B. Public Sector Entities C. Banks								
(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. 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								
(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								
(2) Other Banks D. Private Corporations (1) Financial (2) Non-Resident A. Government/Central Banks B. Public Sector Entities C. Banks (1) OBUs (2) Other Banks D. Corporations 3. Multilateral Agencies								
(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								
(2) Other Banks D. Private Corporations (1) Financial (2) Non-Resident A. Government/Central Banks B. Public Sector Entities C. Banks (1) OBUs (2) Other Banks D. Corporations 3. Multilateral Agencies								
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(2) Other Banks D. Private Corporations (1) 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 C. Unquoted Debt Securities Classified as Loans 1. Resident A. Government Securities (1) National Government (2) LGUS								
(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 C. Unquoted Debt Securities Classified as Loans 1. Resident A. Government Securities (1) National Government (2) LGUS (3) GOCC								
(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 C. Unquoted Debt Securities Classified as Loans 1. Resident A. Government Securities (1) National Government (2) LGUS (3) GOCC a. Social Security Institutions								
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(2) Other Banks D. Private Corporations (1) 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 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								
(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 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								

Gains/(Losses) from Sale/Redemption/Derecognition of Non-Trading Financial Assets and Liabilities (Excluding Financial Assets and Liabilities Designated at FV Through Profit and Loss and FV Adjustment in Hedge Accounting)

Transmiss	Particulars	Peso Accounts	Foreign	Regular	FCDU	EFCDU		Offices	Total
C) OTHER BOXES C) PROVIDED		Peso Accounts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	TOTAL
D. Private Corporations (i) Financial (ii) Financial (iii) Fin									
() Financial () () Financial () () Financial () () Financial () () Financial () () Financial () () Financial () () Financial () () Financial () () Financial () () Financial ()	1.								
Continued Cert of Statis Continued Cert of S									
A. Covernment Central Banks B. Palatis Secretive Patters C. Burks D. Congressions D. Congressi	(2) Non-Financial								
B. Public Secret Fortises (1) GBUs (2) Burdens 3. Multilariari Agencies 3. Multilariari Agencies 3. Multilariari Agencies 3. Multilariari Agencies 3. Multilariari Agencies 3. Multilariari Agencies 4. (2) Financial (3) Investments in Non-Multi-fabble Equity Securities (4) Financial (5) Investments (6) Financial (7) Financial (8) Investments (9) Multi-Financial (9) Non-Financial (1) USM-GBUs (1) Financial (2) Non-Financial (3) Non-Financial (4) Public Securities (5) Financial (6) Non-Financial (7) Financial (8) Non-Financial (9) Non-Financial (1) Financial (1) Financial (1) Financial (1) Financial (2) Non-Financial (3) Non-Financial (4) Non-Financial (5) Non-Financial (6) Non-Financial (7) Financial (8) Non-Financial (9) Non-Financial (1) Financial (1) Financial (1) Financial (1) Financial (2) Non-Financial (3) Non-Financial (4) Non-Financial (5) Non-Financial (6) Non-Financial (7) Financial (8) Non-Financial (9) Non-Financial (9) Non-Financial (1) Financial (1) Financial (1) Financial (1) Financial (2) Non-Financial (3) Non-Financial (4) Non-Financial (5) Non-Financial (6) Non-Financial (7) Financial (8) Non-Financial (9) Non-Financial (9) Non-Financial (1) Non-Financial (1) Non-Financial (2) Non-Financial (3) Non-Financial (4) Non-Financial (5) Non-Financial (6) Non-Financial (7) Financial (8) Non-Financial (9) Non-Financial (1) Non-Financial (1) Non-Financial (1) Non-Financial (1) Non-Financial (1) Non-Financial (1) Non-Financial (1) Non-Financial (1) Non-Financial (2) Non-Financial (3) Non-Financial (4) Pinancial (5) Non-Financial (6) Non-Financial (7) Pinancial (8) Non-Financial (9) Non-Financial (1) Non-Financial (1) Non-Financial (2) Non-Financial (3) Non-Financial (4) Non-Financial (5) Non-Financial (6) Non-Financial (7) Non-Financial (8) Non-Financial (9) Non-Financial (1) Non-Financial (1) Non-Financial (2) Non-Financial (3) Non-Financial (4) Non-Financial (5) Non-Financial (6) Non-Financial (7)									
C. Sanse									
(1) OBLIS (2) ONE Blacks (2) ONE Blacks (3) Corporations (3) Multiflateral Agencies (4) D. Corporations (5) Multiflateral Agencies (6) D. Forestments in Nor-Marketabline Equity Securities (7) Francisi (8) Nor-Francisis (9) Nor-Francisis (1) Francisis (1) Francisis (1) Francisis (1) Francisis (1) Francisis (2) Other Blacks (3) Other Blacks (4) Francisis (5) Nor-Francisis (6) Nor-Francisis (7) Nor-Francisis (8) Nor-Francisis (9) Nor-Francisis (1) Francisis (2) Multiflateral Blacks (3) Francisis (4) Francisis (4) Francisis (5) Francisis (6) Francisis (7) Francisis (8) Francisis (9) Francisis (9) Francisis (1) Fran									
Compressions Comp									
D. Corporations Total Unquoted Debt Securities Classified a Loans D. Investments in Non-Marketable Equity Securities D. Corporations D. Investments in Non-Marketable Equity Securities D. Corporations D. D. Corporations D. D. Corporations D. D. Corporations D. D. Corporations D. D. Corporations D. D. Corporations D. D. Corporations D. D. Corporations D. D. Corporations D. D. Corporations D. D. Corporations D. D. Corporations D. D. Corporations D. D. Corporations D. D. Corporations D. D. Corporations D. D. Corporations D. D. D. Corporations D. D.									
3. Multisteral Agencies	1.7								
D. Investments in Non-Markenble Equity Securities									
1. Resident									
Color Colo									
(1) Financial									
(2) Non-Francial									
B. Banks									
(1) UBIS/CBS (2) Other Banks (3) Phrent Corporations (1) Financial (2) Non-Financial (2) Non-Financial (3) Non-Financial (4) Financial (5) Non-Financial (6) Resident (7) Resident (8) Resident (8) Resident (8) Resident (9) Resident (10) Resident Banks (10) Resident Banks (10) Resident Banks (10) Resident Banks (10) RESIDENT	1.7								
C. Pinate Coporations	(1) UBs/KBs								
(1) Francial (2) Non-Resident (3) Non-Resident (4) Non-Resident (5) Non-Resident (5) Non-Resident (5) Non-Resident (6) Non-Re									
2 Non-Francial									
2. Non-Resident A. Banks B. Corporations Total Investment in Non-Marketable Equity Securities E. Loans and Receivables I. Interbank Call Loans Receivables A. Interbank Call Loans Receivables I. (In Resident Banks III) BLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK UNBLOCK III) BLOCK III, III, III, III, III, III, III, II		1							
A. Banks B. Corporations Total Investment in Non-Marketable Equity Securities									
B. Corporations Total Investment Non-Marketable Equity Securities E. Loans and Receivables A. Interbank Call Loans Receivables (1) Resident Banks (a) UBRUCK (b) Chers (c) NBBU (g) FCDUEFCDU (g) COLUBECDU (g) FCDUEFCDU (g) COLUBECDU (g) FCDUEFCDU (g) RBU (g) FCDUEF									
Total Investment in Non-Marketable Equity Securities									
E. Loans and Receivables									
A. Interbank Call Loars Receivable UNBLOCK									
(1) Resident Banks (a) UBS/KBs (b) FCDU/EFCDU (c) FCDU/EFCDU (d) FCDU/EFCDU (d) FCDU/EFCDU (e) FCDU/EFCDU (e) FCDU/EFCDU (f) RBU (g) FCDU/EFCDU (g) FCDU/EFC									
(a) UBS/KBs									
RBU	1.7								
(i) FCDUFFCDU BLOCK BLOCK (ii) PCDUFFCDU BLOCK BLOCK (iii) PCDUFFCDU BLOCK BLOCK BLOCK BLOCK (iii) PCDUFFCDU BLOCK BLOCK BLOCK BLOCK BLOCK BLOCK (iii) PCDUFFCDU BLOCK B					UNDLOCK	UNBLOCK			
(b) Others (ii) FCDUEFCDU (iii) FCDUEFCDU (iii) FCDUEFCDU (iii) FODUEFCDU (iii) FODUEFCDU (iii) FODUEFCDU (iii) FODUEFCDU (iii) FCDUEFCDU (iii			BLOCK	BLOCK					
(i) FCDUFFCDU BLOCK BLOCK (c) NBOBS BLOCK									
(c) NBOBS (a) OBUS (b) Others (b) Others (c) Resident Banks (d) UBs/CBs (e) Others (f) REU (f) FODUFFCDU (g) FODUF									
(2) Non-Resident Banks (a) OBLS (b) Others B. Interbank Term Loans Receivable (1) Resident Banks (a) UBS/KBS (b) Others (i) RBU (ii) FCDUEFCDU (iii) FCDUEFCDU (iv) RBU (iv) FCDUEFCDU (iv) RBU (iv) FCDUEFCDU (iv) RBU (iv) FCDUEFCDU (iv) Non-Resident Banks (a) OBUS (b) Others (c) NoD-Ba (c) Non-Resident Banks (d) OBUS (iv) Non-Resident Banks (iv) Others (iv) RBU									
(a) OBUS (b) Others B. Interbank Term Loans Receivable (1) Resident Banks (a) UBSKBS (i) RBU (ii) FCDUEFCDU (b) Others (i) RCU (iii) FCDUEFCDU (iii) FCDUEFCDU (iv) FCDUEFCDU (iv) FCDUEFCDU (iv) FCDUEFCDU (iv) FCDUEFCDU (iv) FCDUEFCDU (iv) BLOCK (iv) NBOBS (iv) FCDUEFCDU (iv) NBOBS (iv) Others (iv			BLOCK	BLOCK					
B. Interbank Term Loans Receivable (1) Resident Banks (a) UBSKBS (ii) FCDU/EFCDU (ii) FCDU/EFCDU (iii) FCDU/									
B. Interbank Term Loans Receivable (1) Resident Banks (a) UBSIKBS (ii) RBU (ii) FCDUFFCDU (b) Others (i) RBU (iii) FCDUFFCDU (c) NBOBS (d) NBOBS (d) NBOBS (e) NBOBS (e) NBOBS (f) NBOSS (f) NBOSS (
(1) Resident Banks (a) UBs/KBs (b) RBU (ii) FCDUFECDU (iii) FCDUFECDU (iii) FCDUFECDU (iii) FCDUFECDU (iii) FCDUFECDU (iii) FCDUFECDU (iii) FCDUFECDU (iii) FCDUFECDU (iii) FCDUFECDU (iii) FCDUFECDU (iii) FCDUFECDU (iii) FCDUFECDU (iii) FCDUFECDU (iii) FCDUFECDU (iii) FCDUFECDU (iii) FCDUFECDU (iii) BLOCK									
(i) RBU (ii) FCDUEFCDU (b) Others (i) RBU (ii) FCDUEFCDU (iii) RBU (iii) FCDUEFCDU (iv) BLOCK (c) NBOBS (d) BLOCK (d) NBOBS (d) DBUS (e) Dithers (e) Dithers (f) Others (g) OBUS (g) Others (g) OCLAR AND AND AND AND AND AND AND AND AND AND									
(i) FCDU/EFCDU (b) Others (i) RBU (ii) FCDU/EFCDU (iii) FCDU/EFCDU (iii) FCDU/EFCDU (iii) FCDU/EFCDU (iv) FCDU					UNBLOCK	UNBLOCK			
(b) Others (i) RBU (ii) FCDUFECDU (iii) FCDUFECDU (iv) FCDUFECDU (iv) FCDUFECDU (iv) FCDUFECDU (iv) FCDUFECDU (iv) FCDUFECDU (iv) Others (
(i) RBU (ii) FCDUEFCDU BLOCK BLOCK (c) NBQBs (d) Non-Resident Banks (a) OBUs (b) Others (c) LGUS (c) Non-Resident Banks (a) OBUS (b) Others (c) Others (d) Residents (e) Others (e) Residents (f) National Government (f) National Government (g) LGUS (g) GOCCs (g) Social Security Institutions (b) Financial (c) Non-Financial (d) Non-Financial (f) Agrarian Reform / Other Agricultural Loans (g) Other Agricultural Credit Loans (g) Other Agricultural Credit Loans (g) Other Agricultural Institutions (g) Hospital and Medical Services (g) Hospital and Medical Services (g) Hospital and Medical Services (g) LGUS (g) Cooperatives (g) Hospital and Medical Services (g) LGUS (g)			BLOCK	BLOCK					
(i) FCDU/EFCDU BLOCK BLOCK (c) NBQBs BLOCK BLOCK (2) Non-Resident Banks (a) OBUs (b) Others 2. Loans and Receivables - Others A. Loans to Government (1) National Government (2) LGUs (3) GOCCs (a) Social Security Institutions (b) Financial (c) Non-Financial (d) Non-Financial (e) Non-Financial (f) Agrarian Reform Loans (g) Other Agricultural Loans (g) Other Agricultural Credit Loans (g) Cooperatives (g) Hospital and Medical Services (g) Hospital and Medical Services (g) Hospital and Medical Services (g) Loans to Individuals for Housing Purposes (g) Uniter Structure Individuals for Housing Purposes (g) Uniter Structure Individuals for Housing Purposes (g) Uniter Structure Individuals for Housing Purposes (g) Uniter Structure Individuals for Housing Purposes (g) Uniter Structure Individuals for Housing Purposes (g) Uniter Structure Individuals for Housing Purposes (g) Uniter Structure Individuals for Housing Purposes (g) Uniter Structure Individuals for Housing Purposes (g) Uniter Structure Individuals for Housing Purposes (g) Uniter Structure Individuals for Housing Purposes (g) Uniter Structure Individuals for Housing Purposes (g) Uniter Structure Individuals for Housing Purposes (g) Uniter Structure Individuals for Housing Purposes (g) Uniter Structure Individuals for Housing Purposes									
(c) NBQBs (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 B. Agrarian Reform / Other Agricultural Loans (1) Agrarian Reform Loans (1) Agrarian Reform Loans (2) Other Agricultural Credit Loans (3) GOCCs (4) Social Security Institutions (5) Financial (6) Non-Financial (7) Agrarian Reform / Other Agricultural Loans (8) Financial (9) Other Agricultural Credit Loans (10) Agrarian Reform Loans (11) Agrarian Reform Loans (12) Other Agricultural Credit Loans (3) Hospital and Medical Services (4) Socialized and Low Cost Housing (a) Contracts to Sell (b) Loans to Individuals for Housing Purposes (c) Others			BLOCK	BLOCK					
(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 (c) Non-Financial (d) Agrarian Reform / Other Agricultural Loans (1) Agrarian Reform Loans (2) Other Agricultural Credit Loans (3) GOCCs (4) Social Security Institutions (5) Financial (6) Non-Financial (7) Agrarian Reform / Other Agricultural Loans (8) Agrarian Reform Loans (9) Other Agricultural Credit Loans (10) Educational Institutions (11) Educational Institutions (12) 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									
(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 B. Agrarian Reform / Other Agricultural Loans (1) Agrarian Reform / Other Agricultural Coans (2) Other Agricultural Credit 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									
2. Loans and Receivables - Others	(a) OBUs								
Residents									
A. Loans to Government (1) National Government (2) LGUS (3) GOCCS (a) Social Security Institutions (b) Financial (c) Non-Financial (d) Ragrarian Reform / Other Agricultural Loans (1) Agrarian Reform Loans (2) Other Agricultural Credit Loans (3) Educational Institutions (4) Educational Institutions (5) Cooperatives (6) Socialized and Low Cost Housing (8) Socialized and Low Cost Housing (9) Contracts to Sell (1) Loans to Individuals for Housing Purposes (1) Loans to Individuals for Housing Purposes (1) Loans to Individuals for Housing Purposes (1) Loans to Individuals for Housing Purposes									
(1) National Government (2) LGUs (3) GOCCs (a) Social Security Institutions (b) Financial (c) Non-Financial (d) Agrarian Reform / Other Agricultural Loans (1) Agrarian Reform Loans (2) Other Agricultural Credit 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		+							
(2) LGUs (3) GOCCs (a) Social Security Institutions (b) Financial (c) Non-Financial (d) Social Reform / Other Agricultural Loans (e) Agrarian Reform / Other Agricultural Loans (f) Agrarian Reform Loans (g) Other Agricultural Credit Loans (g) Other Agricultural Credit Loans (g) Coewlopment Incentive Loans (g) Cooperative Loans (g) Cooperatives (g) Cooperatives (g) Hospital and Medical Services (g) Cootracts to Sell (g) Contracts to Sell (g) Contracts to Individuals for Housing Purposes (g) Others									
(3) GOCCs (a) Social Security Institutions (b) Financial (c) Non-Financial B. Agrarian Reform / Other Agricultural Loans (1) Agrarian Reform Loans (2) Other Agricultural Credit Loans (1) Educational Institutions (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		1							
(a) Social Security Institutions (b) Financial (c) Non-Financial 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	1.7								
(c) Non-Financial B. Agrarian Reform / Other Agricultural Loans (1) Agrarian Reform Loans (2) Other Agricultural Credit Loans (3) Educational Institutions (4) Socialized and Low Cost Housing (a) Contracts to Sell (b) Loans to Individuals for Housing Purposes (c) Others	(a) Social Security Institutions								
B. Agrarian Reform / Other Agricultural Loans (1) Agrarian Reform Loans (2) Other Agricultural Credit Loans (3) Educational Institutions (4) Socialized and Low Cost Housing (a) Contracts to Sell (b) Loans to Individuals for Housing Purposes (c) Others	(1)								
(1) Agrarian Reform Loans (2) Other Agricultural Credit Loans (3) Development Incentive Loans (4) Socialized and Low Cost Housing (a) Contracts to Sell (b) Loans to Individuals for Housing Purposes (c) Others		1							
(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		+							
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									
(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									
(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									
(4) Socialized and Low Cost Housing (a) Contracts to Sell (b) Loans to Individuals for Housing Purposes (c) Others	(2) Cooperatives								
(a) Contracts to Sell (b) Loans to Individuals for Housing Purposes (c) Others									
(b) Loans to Individuals for Housing Purposes (c) Others		<u> </u>							
(c) Others		1							
	, , , , , , , , , , , , , , , , , , ,	+							
1-7		+							
D. Microfinance Loans	1.7								

Gains/(Losses) from Sale/Redemption/Derecognition of Non-Trading Financial Assets and Liabilities (Excluding Financial Assets and Liabilities Designated at FV Through Profit and Loss and FV Adjustment in Hedge Accounting)

Particulars	Peso Accounts	Foreign	Regular	FCDU	/EFCDU	Foreig	n Offices	Total
Particulars	Peso Accounts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Iotai
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	3.d.2)							
Loans to Individuals for Consumption Purposes								
(1) Credit Card								
(2) Auto Loans								
(3) Others								
J. Loans to Individuals for Other Purposes								
Non-Residents	BLOCK							
A. Central Government/Central Banks								
B. Public Sector Entities								
C. Loans to Corporations								
D. Loans to Individuals	BLOCK							
Total Loans and Receivables								
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 R	egular	FCDU/EF	CDU	Foreign	Offices	Total
r at ticulais	1 630 Accounts	In US\$	Peso Equiv.	In US\$	Peso Equiv.	In US \$	Peso Equiv.	Total
(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

			Peso	Foreign Regular		FCDU/EFCDU		Forei	gn Offices	
Particulars	Account Code	Sequence No.	Accounts		Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Total
(1) Rent	610150000500000000									0.00
(2) Power, Light and Water	610150001000000000									0.00
(3) Postage, Telephone, Cables and Telegrams	610150001500000000									0.00
(4) Repairs and Maintenance	610150002000000000									0.00
(5) Security, Clerical, Messengerial and Janitorial Services	610150002500000000									0.00
(6) Information Technology Expenses	610150003000000000									0.00
(7) Supervision Fees	610150003500000000									0.00
(8) Insurance Expenses	610150004000000000		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) PDIC	610150004005000000									0.00
(b) PCIC	610150004010000000									0.00
(c) Others	610150004015000000									0.00
(9) Fees and Commissions Expenses	610150004500000000									0.00
(10) Management and Other Professional Fees	610150005000000000									0.00
(11) Representation and Entertainment	610150005500000000									0.00
(12) Traveling Expenses	610150006000000000									0.00
(13) Fuel and Lubricants	610150006500000000									0.00
(14) Advertising and Publicity	610150007000000000									0.00
(15) Membership Fees and Dues	610150007500000000									0.00
(16) Donations and Charitable Contributions	610150008000000000									0.00
(17) Periodicals and Magazines	610150008500000000									0.00
(18) Documentary Stamps Used	610150009000000000									0.00
(19) Stationery and Supplies Used	610150009500000000									0.00
(20) Fines, Penalties and Other Charges	610150010000000000									0.00
(21) Litigation Expenses	610150010500000000									0.00
(22) Other Expenses*	610150099500000000		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
-		1								0.00
		•								
TOTAL	6101500000000000000		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

^{*}Specify the type of account under this category that comprise at least 25 percent of total other liabilities.

Items that do not comprise at least 25 percent of total other liabilities shall be aggregated and presented as a single line item

Depreciation/Amortization Expense

Particulars	Peso	Foreig	gn Regular	FCDU	/EFCDU	Forei	gn Offices	Total
Faiticulais	Accounts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	TOLAI
I. Depreciation		BLOCK	BLOCK	UNBLOCK	UNBLOCK			
A. Bank Premises, Furniture, Fixture and Equipment		BLOCK	BLOCK	UNBLOCK	UNBLOCK			
(1) Buildings		BLOCK	BLOCK	UNBLOCK	UNBLOCK			
(2) Furniture and Fixtures		BLOCK	BLOCK	UNBLOCK	UNBLOCK			
(3) IT Equipment		BLOCK	BLOCK	UNBLOCK	UNBLOCK			
(4) Other Office Equipment		BLOCK	BLOCK	UNBLOCK	UNBLOCK			
(5) Transportation Equipment		BLOCK	BLOCK	UNBLOCK	UNBLOCK			
(6) Leasehold Rights and Improvement		BLOCK	BLOCK	UNBLOCK	UNBLOCK			
(7) Bank Premises, Furniture, Fixture and Equipment Under Finance Lease		BLOCK	BLOCK	UNBLOCK	UNBLOCK			
(a) Buildings		BLOCK	BLOCK	UNBLOCK	UNBLOCK			
(b) Furniture and Fixtures		BLOCK	BLOCK	UNBLOCK	UNBLOCK			
(c) IT Equipment		BLOCK	BLOCK	UNBLOCK	UNBLOCK			
(d) Other Office Equipment		BLOCK	BLOCK	UNBLOCK	UNBLOCK			
(e) Transportation Equipment		BLOCK	BLOCK	UNBLOCK	UNBLOCK			
(8) Revaluation Increment		BLOCK	BLOCK	UNBLOCK	UNBLOCK			
(a) Buildings		BLOCK	BLOCK	UNBLOCK	UNBLOCK			
(b) Furniture and Fixtures		BLOCK	BLOCK	UNBLOCK	UNBLOCK			
(c) IT Equipment		BLOCK	BLOCK	UNBLOCK	UNBLOCK			
(d) Other Office Equipment		BLOCK	BLOCK	UNBLOCK	UNBLOCK			
(e) Transportation Equipment		BLOCK	BLOCK	UNBLOCK	UNBLOCK			
(f) Bank Premises, Furniture, Fixture and Equipment Under Finance Lease		BLOCK	BLOCK	UNBLOCK	UNBLOCK			
(1) Buildings		BLOCK	BLOCK	UNBLOCK	UNBLOCK			
(2) Furniture and Fixtures		BLOCK	BLOCK	UNBLOCK	UNBLOCK			
(3) IT Equipment		BLOCK	BLOCK	UNBLOCK	UNBLOCK			
(4) Other Office Equipment		BLOCK	BLOCK	UNBLOCK	UNBLOCK			
(5) Transportation Equipment		BLOCK	BLOCK	UNBLOCK	UNBLOCK			
B. ROPA		BLOCK	BLOCK	UNBLOCK	UNBLOCK			
(1) Buildings		BLOCK	BLOCK	UNBLOCK	UNBLOCK			
(2) Other Non-Financial Assets Acquired		BLOCK	BLOCK	UNBLOCK	UNBLOCK			
Subtotal		BLOCK	BLOCK	UNBLOCK	UNBLOCK			
IB. Amortization		BLOCK	BLOCK	UNBLOCK	UNBLOCK			
(1) Other Intangible Assets		BLOCK	BLOCK	UNBLOCK	UNBLOCK			
Total Depreciation and Amortization Expense		BLOCK	BLOCK	UNBLOCK	UNBLOCK			

Impairment Loss

Particulars		Peso	Foreig	ın Regular	FCDU/EFCDU		Foreign Offices		Total
	Faiticulais	Accounts	In US \$	Peso Equiv.	In US\$	Peso Equiv.	In US \$	Peso Equiv.	TOLAI
A.	Investment in Subsidiaries, Associates and Joint Ventures				BLOCK	BLOCK			
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 & Improvement								
(8)	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								
(9)	Revaluation Increment								
	(a) Buildings								
	(b) Furniture and Fixtures								
	(c) IT Equipment								
	(d) Other Office Equipment								
	(e) Transportation Equipment								
	(f) 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								
Sub	ototal								
C.	ROPA								
	(a) Land								
	(b) Buildings								
	(c) Other non-financial assets								
Sub	ototal								
D.	Intangibles and Other Assets								
	(a) Goodwill								
	(b) Other Intangible Assets								
	(c) Other Assets								
Sub	ototal								
TO	TAL								

Off- Balance Sheet

			Peso	Foreign	Regular	FCDL	J/EFCDU	Foreign	Offices	Total
		Particulars	Accounts	In US\$	Peso Equiv.	In US \$	Peso Equiv.	In US \$	Peso Equiv.	Amount
Res	sider	ıt .			·					
(1)	Gua	rantees Issued								
(2)	Fina	ncial Standby Letters of Credit								
	(a)	Domestic								
	(b)	Foreign								
(3)	Perf	ormance Standby Letters of Credit								
	(a)	Domestic								
	(b)	Foreign								
(4)	Com	nmercial Letters of Credit								
	(a)	Sight LCs								
		(i) Domestic								
		(ii) Foreign				BLOCK	BLOCK			
	(b)	Usance LCs								
	Ė	(i) Domestic								
	l –	(ii) Foreign				BLOCK	BLOCK			
	(c)	Deferred LCs								
	Ĺ	(i) Domestic								
		(ii) Foreign				BLOCK	BLOCK			
	(d)	Revolving LCs								
	(-,	(i) Domestic								
		(ii) Foreign								
(5)		le Related Guarantees				BLOCK	BLOCK			
(-)		LCs Confirmed								
\vdash		Shipside Bond/Airway Bills				BLOCK	BLOCK			
(6)		nmitments								
(0)		Underwritten Accounts Unsold								
\vdash		Committed Credit Lines for Commercial				BLOCK	BLOCK			
\vdash	(2)	Papers Issued				BLOOK	BEGGIT			
	(c)	Credit Card Lines								
\vdash		Others								
(7)		t Foreign Exchange Contracts								
(,)		Bought								
-		Sold								
(8)		vatives								
(9)							1			
(3)		Late Deposit/Payment Received								
\vdash		Inward Bills for Collection				BLOCK	BLOCK			
-		Outward Bills for Collection				DECOR	DECOR			
-	d.	Traveller's Check Unsold								
-	u. e.	Securities Held Under Custodianship by Bank Prope	r				1			
\vdash	ъ.	(i) Face Value	1				1			
\vdash	1	(ii) Market Value					1			
\vdash	f	Items Held for Safekeeping					1			
_	1.	Items Held for Safekeeping Items Held as Collateral				-	-			
-	g. h.	Deficiency Claims Receivable				-	-			
-	i .	Trust Department Accounts				-	-			
-	1.		opartmost			-	-			
-	1	(i) Securities Held Under Custodianship by Trust D	epartment				 			
_	1	(a) Face Value					1			
-	<u> </u>	(b) Market Value					 			
_	J.	Others (specify)								
\vdash	 	-				-	1			
<u> </u>	├		•				1			
					<u> </u>	<u> </u>				

Off- Balance Sheet

		alance Sheet						•
		sident						
		rantees Issued						
(2)	Fina	ncial Standby Letters of Credit-Foreign						
(3)	Perf	ormance Standby Letters of Credit-Foreign						
		mercial Letters of Credit						
(. /		Sight LCs - Foreign						
		(i) Domestic						
		(ii) Foreign-						
-		Usance LCs - Foreign						
_	(- /							
		(i) Domestic						
		(ii) Foreign-						
	` '	Deferred LCs - Foreign						
		(i) Domestic						
		(ii) Foreign						
	(d)	Revolving LCs - Foreign						
		(i) Domestic						
		(ii) Foreign					l	
(5)		mitments						
(0)		Underwritten Accounts Unsold						
-		Committed Credit Lines for Commercial			BLOCK	BLOCK		
		Papers Issued			BLOCK	BLOOK		
		Credit Card Lines						
		Others						
(0)								
(6)		Foreign Exchange Contracts						
		Bought						
	(b)	Sold						
		vatives	UNBLOCK					
(8)	Othe							
	a.	Late Deposit/Payment Received						
	b.	Inward Bills for Collection			BLOCK	BLOCK		
	C.	Outward Bills for Collection						
	d.	Traveller's Check Unsold						
		Securities Held Under Custodianship by Bank Prope	er					
		(i) Face Value						
		(ii) Market Value						
-		Items Held for Safekeeping						
\vdash		Items Held as Collateral						
-		Deficiency Claims Receivable						
-		Trust Department Accounts						
<u> </u>	1.							
	Ш	(i) Securities Held Under Custodianship by Trust E	epartment					
		(a) Face Value						
		(b) Market Value						
L	j.	Others (specify)						
		-						
			>				 	
TO	TAL							
		L		·	·		·	

Compliance with Section X347 of MORB

					Particulars	Peso	Foreign	n Regular	FCDU	/EFCDU	Total
					raiticulais	Accounts	In US \$	Peso Equiv.	In US \$	Peso Equiv.	I Otal
Α.	Gua	rante	es Iss	sued							
B.	Stan	ndby	Letter	s of (Credit						
	(1)	Fina	ncial	Stan	dby Letters of Credit						
		(a)	Dom	estic			BLOCK	BLOCK	BLOCK	BLOCK	
		(b)	Fore	ign							
	(2)	Perf	ormar	nce S	tandby Letters of Credit						
		(a)	Dom	estic			BLOCK	BLOCK	BLOCK	BLOCK	
		(b)	Fore	ign							
то	TAL										
C.	Net .	Amoı	unt Su	ıbjec	to Ceiling						
D.	Netv	vorth	/Unim	paire	d Capital and Surplus						
E.	Ratio	o of (C to D	(not	to exceed 100%)						

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

Asset Accounts		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
22 Due from Other Banks	Asse	t Accounts								
(a) Held For Trading Securities (b) National Government Securities (c) One Securities (d) Derivatives with Positive Fair Value (e) Thencial Assets Designated at Fair Value through Profit or Loss (sexitioning equity securities) (a) National Government Securities (b) Dofter Securities (c) National Government Securities (d) National Government Securities (e) National Government Securities (f) Available-for-Sale Financial Assets (excluding equity securities) (g) National Government Securities (g) National Government Securities (g) National Government Securities (g) National Government Securities (g) National Government Securities (g) National Government Securities (g) National Government Securities (g) National Government Securities (g) Other Securities (g) National Government Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities Classified as Loans (g) National Government Securities (g) Other Securities (g) Other Securities (g) Other Securities Classified as Loans (g) National Government Securities (g) Other Securities Classified as Loans (g) National Government Securities (g) Other Securities Classified as Loans (g) National Government Securities (g) Other Securities Classified as Loans (g) National Government Securities (g) Other Securities Classified as Loans (g) National Government Securities (g) Other Securities Classified as Loans (g) National Government Securities (g) Other Securities Classified as Loans (g) National Government Securities (g) Other Securities Classified as Loans (g) National Government Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities	(1)	Due from BSP								
(3) Financial Assets Held for Trading (excluding equity securities) (a) Held For Trading Securities (b) National Government Securities (c) Onter Securities (d) Prancial Assets Designated at Fair Value (d) Financial Assets Designated at Fair Value through Profit or Loss (excluding equity securities) (a) National Government Securities (b) Other Securities (c) Available-for-Sale Financial Assets (excluding equity securities) (d) National Government Securities (e) National Government Securities (f) Available-for-Sale Financial Assets (excluding equity securities) (g) National Government Securities (g) National Government Securities (g) National Government Securities (g) National Government Securities (g) National Government Securities (g) National Government Securities (g) National Government Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) National Government Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities Classified as Loans (g) National Government Securities (g) Other Securities Classified as Loans (g) National Government Securities (g) Other Securities Classified as Loans (g) National Government Securities (g) Other Securities Classified as Loans (g) National Government Securities (g) Other Securities Classified as Loans (g) National Government Securities (g) Other Securities Classified as Loans (g) National Government Securities (g) Other Securities Classified as Loans (g) National Government Securities (g) Other Securities Classified as Loans (g) National Government Securities (g) Other Securities Classified as Loans (g) National Government Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Se										
(a) Held For Trading Securities (b) National Government Securities (c) National Government Securities (d) Triancial Assets Designated at Fair Value through Profit or Loss (excluding equity securities) (d) Financial Assets Designated at Fair Value through Profit or Loss (excluding equity securities) (e) Other Securities (f) Available-for-Sale Financial Assets (excluding equity securities) (g) National Government Securities (g) National Government Securities (g) National Government Securities (g) Held-to-Maturity Financial Assets (g) Held-to-Maturity Financial Assets (g) Other Securities (g) Uniter Securities (g) Uniter Securities (g) Uniter Securities (g) Uniter Securities (g) Uniter Securities (g) Uniter Securities (g) Uniter Securities (g) Uniter Securities (g) Uniter Securities (g) Uniter Securities (g) Uniter Securities (g) Loans and Receivables (g) Loans and Receivables Under Repurchase Agreements and Securities Fair Value Held for Hedging (g) Sales Contract Receivable (g) Sales Contract Receivable (h) Derivatives with Positive Fair Value Held for Hedging (h) Derivatives with Positive Fair Value Held for Hedging (h) Derivatives with Positive Fair Value Held for Hedging (h) Derivatives with Positive Fair Value Held for Hedging (h) Derivatives with Positive Fair Value Held for Hedging (h) Derivatives with Positive Fair Value Held for Hedging (h) Derivatives with Positive Fair Value Held for Hedging (h) Derivatives with Positive Fair Value Held for Hedging (h) Derivatives with Positive Fair Value Held for Hedging (h) Derivatives with Positive Fair Value Held for Hedging	(2)	Due from Other Banks								
(a) Held For Trading Securities (b) National Government Securities (c) National Government Securities (d) Other Securities (e) Denvirous with Positive Fair Value (f) Financial Assets Designated at Fair Value through Profit or Loss (excluding equity securities) (d) National Government Securities (e) Other Securities (f) Available-for-Sale Financial Assets (excluding equity securities) (e) Other Securities (f) Available-for-Sale Financial Assets (excluding equity securities) (g) National Government Securities (g) Other Securities (g) National Government Securities (g) Other Securities (g) National Government Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities Classified as Loans (g) National Government Securities (g) Other Securities Classified as Loans (g) National Government Securities (g) Other Securities Classified as Loans (g) National Government Securities (g) Other Securities Classified as Loans (g) National Government Securities (g) Other Securities Classified as Loans (g) National Government Securities (g) Other Securities Classified as Loans (g) National Government Securities (g) Other Securities Classified as Loans (g) National Government Securities (g) Other Securities Classified as Loans (g) National Government Securities (g) Other Securities Classified as Loans (g) National Government Securities (g) Other Securities Classified as Loans (g) National Government Securities (g) Other Securities Classified as Loans (g) National Government Securities (g) Other Securities Classified as Loans (g) National Government Securities (g) Other Securities Classified as Loans (g) National Government Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Securities (g) Other Sec										
(i) National Government Securities (ii) Derivatives with Positive Fair Value (iv) Derivatives with Positive Fair Value (iv) Derivatives with Positive Fair Value (iv) Derivatives with Positive Fair Value (iv) Derivatives with Positive Fair Value (iv) Transicial Assets Designated at Fair Value through Profit or Loss (excluding equity securities) (iv) Other Securities (iv) Other Securities (iv) Other Securities (iv) Available-for-Sale Financial Assets (excluding equity securities) (iv) Other Securities ((3)	Financial Assets Held for Trading (excluding equity securities)								
(ii) Other Securities (b) Derivatives with Positive Fair Value (c) Derivatives with Positive Fair Value through Profit or Loss (excluding equity securities) (a) National Government Securities (b) Other Securities (c) Other Securities (d) National Government Securities (e) National Government Securities (e) National Government Securities (e) National Government Securities (f) Available-for-Sale Financial Assets (excluding equity securities) (g) National Government Securities (g) National Government Securities (g) National Government Securities (g) Other Securities (g) Ot		(a) Held For Trading Securities								
(b) Derivatives with Positive Fair Value (f) Financial Assets Designated at Fair Value through Profit or Loss (excluding equity securities) (g) National Government Securities (h) Other Securities (a) National Government Securities (b) Other Securities (c) Other Securities (d) National Government Securities (e) Hold-to-Maturity Financial Assets (f) Other Securities (g) Other Securities (h) Other Securitie		(i) National Government Securities								
A Financial Assets Designated at Fair Value through Profit or Loss (excluding equity securities)		(ii) Other Securities								
A Financial Assets Designated at Fair Value through Profit or Loss (excluding equity securities)		(b) Derivatives with Positive Fair Value								
Loss (excluding equity securities) (a) National Government Securities (b) Other Securities (c) Available-for-Sale Financial Assets (excluding equity securities) (d) Available-for-Sale Financial Assets (excluding equity securities) (e) Held-to-Maturity Financial Assets (e) Held-to-Maturity Financial Assets (e) No Other Securities (f) Other Securities (g) National Government Securities (g) Other Securities (h) Other Securities										
(a) National Government Securities (b) Other Securities (c) Available-for-Sale Financial Assets (excluding equity securities) (d) National Government Securities (d) Other Securities (e) Held-to-Maturity Financial Assets (e) Held-to-Maturity Financial Assets (f) Unquoted Debt Securities (g) National Government Securities (g) National Government Securities (g) National Government Securities (g) National Government Securities (g) National Government Securities (g) Unquoted Debt Securities (g) National Government Securities (g) Unquoted Debt Securities (g) Unquoted										
(b) Other Securities (a) National Government Securities (b) Other Securities (c) Held-to-Maturity Financial Assets (a) National Government Securities (b) Other Securities (c) Held-to-Maturity Financial Assets (d) National Government Securities (e) Unquoted Debt Securities (f) Unquoted Debt Securities (g) National Government Securities (g) National Government Securities (g) Unquoted Debt Securities (g) Unquoted Debt Securities (g) National Government Securities (g) Loans and Receivables (g) Loans and Receivables (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Fair Value Held for Hedging (g) Loans and Receivable Fair Value Held for Hedging (g) Loans and Receivable Fair Value Held for Hedging (g) Loans and Receivable Fair Value Held for Hedging										
(5) Available-for-Sale Financial Assets (excluding equity securities) (a) National Government Securities (b) Other Securities (c) Other Securities (d) Alational Government Securities (e) Held-to-Maturity Financial Assets (f) Other Securities (g) National Government Securities (g) Other Securities (g) Other Securities (g) Unquoted Debt Securities Classified as Loans (g) National Government Securities (g) Other Securities (g) Loans and Receivables (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Fair Value Held for Hedging (g) Loans and Receivables Fair Value Held for Hedging (g) Derivatives with Positive Fair Value Held for Hedging (g) Loans and Receivable Fair Value Held for Hedging										
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(b) Other Securities (a) National Government Securities (b) Other Securities (7) Unquoted Debt Securities Classified as Loans (a) National Government Securities (b) Other Securities (c) Other Securities (d) National Government Securities (e) Unany other Securities (f) Other Securities (g) Loans and Receivables (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Under Repurchase Agreements and Securities Lending Agreements and Securities Lending Agreements and Securities Lending Agreements and Securities Lending Agreements and Securities Lending Agreements and Securities Lending Agreements and Securities Lending Agreements and Securities Lending Agreements and Securities Lending Agreements and Securities Lendin	(5)	Available-for-Sale Financial Assets (excluding equity securities)								
(6) Held-to-Maturity Financial Assets (a) National Government Securities (b) Other Securities (7) Unquoted Debt Securities Classified as Loans (a) National Government Securities (b) Other Securities (c) Other Securities (d) Other Securities (e) Loans and Receivables (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Under Repurchase Agreements and Securities Lending Agreements and Securities Lending Agreements and Securities Lending Agreements and Securities Lending Agreements and Securities Lending Agreements and Securities Lending Agreements Agreements Agreements Agreements Agreements Agreements Agreements		(a) National Government Securities								
(6) Held-to-Maturity Financial Assets (a) National Government Securities (b) Other Securities (7) Unquoted Debt Securities Classified as Loans (a) National Government Securities (b) Other Securities (c) Other Securities (d) Other Securities (e) Loans and Receivables (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (g) Loans and Receivables Under Repurchase Agreements and Securities Lending Agreements and Securities Lending Agreements and Securities Lending Agreements and Securities Lending Agreements and Securities Lending Agreements and Securities Lending Agreements Agreements Agreements and Securities Lending Agreements Agreement		(b) Other Securities								
(a) National Government Securities (b) Other Securities (7) Unquoted Debt Securities Classified as Loans (a) National Government Securities (b) Other Securities (c) Other Securities (d) Loans and Receivables (e) Loans and Receivables (f) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (f) Derivatives with Positive Fair Value Held for Hedging (f) Sales Contract Receivable (f) Accrued Interest Income from Financial Assets		1								
(b) Other Securities (7) Unquoted Debt Securities Classified as Loans (a) National Government Securities (b) Other Securities (c) Other Securities (d) Loans and Receivables (e) Loans and Receivables (f) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (f) Derivatives with Positive Fair Value Held for Hedging (f) Sales Contract Receivable (f) Accrued Interest Income from Financial Assets	(6)	Held-to-Maturity Financial Assets								
(b) Other Securities (7) Unquoted Debt Securities Classified as Loans (a) National Government Securities (b) Other Securities (c) Other Securities (d) Loans and Receivables (e) Loans and Receivables (f) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (f) Derivatives with Positive Fair Value Held for Hedging (f) Sales Contract Receivable (f) Accrued Interest Income from Financial Assets		(a) National Government Securities								
(7) Unquoted Debt Securities Classified as Loans (a) National Government Securities (b) Other Securities (c) Unans and Receivables (d) Loans and Receivables (e) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (10) Derivatives with Positive Fair Value Held for Hedging (11) Sales Contract Receivable (12) Accrued Interest Income from Financial Assets (13) Due from H.O./Branches/Agencies Abroad - (Philippine branch										
(a) National Government Securities (b) Other Securities (c) Ucans and Receivables (d) Loans and Receivables (e) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (f) Derivatives with Positive Fair Value Held for Hedging (f) Derivatives with Positive Fair Value Held for Hedging (f) Sales Contract Receivable (f) Accrued Interest Income from Financial Assets (f) Due from H.O./Branches/Agencies Abroad - (Philippine branch		(1)								
(a) National Government Securities (b) Other Securities (c) Uoans and Receivables (d) Loans and Receivables (e) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (d) Derivatives with Positive Fair Value Held for Hedging (d) Derivatives with Positive Fair Value Held for Hedging (d) Sales Contract Receivable (d) Accrued Interest Income from Financial Assets (d) Due from H.O./Branches/Agencies Abroad - (Philippine branch	(7)	Unquoted Debt Securities Classified as Loans								
(b) Other Securities (c) Loans and Receivables (d) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (d) Derivatives with Positive Fair Value Held for Hedging (11) Sales Contract Receivable (12) Accrued Interest Income from Financial Assets (13) Due from H.O./Branches/Agencies Abroad - (Philippine branch	` '	•								
(8) Loans and Receivables Comparison of the C		· /								
(9) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (10) Derivatives with Positive Fair Value Held for Hedging (11) Sales Contract Receivable (12) Accrued Interest Income from Financial Assets (13) Due from H.O./Branches/Agencies Abroad - (Philippine branch		(b) Other Geodrines								
(9) Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions (10) Derivatives with Positive Fair Value Held for Hedging (11) Sales Contract Receivable (12) Accrued Interest Income from Financial Assets (13) Due from H.O./Branches/Agencies Abroad - (Philippine branch	(8)	Loans and Receivables								
Securities Lending and Borrowing Transactions (10) Derivatives with Positive Fair Value Held for Hedging (11) Sales Contract Receivable (12) Accrued Interest Income from Financial Assets (13) Due from H.O./Branches/Agencies Abroad - (Philippine branch	(0)	Loans and Necelvables								
Securities Lending and Borrowing Transactions (10) Derivatives with Positive Fair Value Held for Hedging (11) Sales Contract Receivable (12) Accrued Interest Income from Financial Assets (13) Due from H.O./Branches/Agencies Abroad - (Philippine branch	(0)	Loans and Receivables Under Renurchase Agreements and								
(10) Derivatives with Positive Fair Value Held for Hedging (11) Sales Contract Receivable (12) Accrued Interest Income from Financial Assets (13) Due from H.O./Branches/Agencies Abroad - (Philippine branch										1
(11) Sales Contract Receivable (12) Accrued Interest Income from Financial Assets (13) Due from H.O./Branches/Agencies Abroad - (Philippine branch		Cooking and Dorrowing Haribactions								
(11) Sales Contract Receivable (12) Accrued Interest Income from Financial Assets (13) Due from H.O./Branches/Agencies Abroad - (Philippine branch	(10)	Derivatives with Positive Fair Value Held for Hedging								
(12) Accrued Interest Income from Financial Assets (13) Due from H.O./Branches/Agencies Abroad - (Philippine branch	()									
(12) Accrued Interest Income from Financial Assets (13) Due from H.O./Branches/Agencies Abroad - (Philippine branch	(11)	Sales Contract Receivable								
(13) Due from H.O./Branches/Agencies Abroad - (Philippine branch	(11)	Calco Contract (Godiyabib								\vdash
(13) Due from H.O./Branches/Agencies Abroad - (Philippine branch	(12)	Accrued Interest Income from Financial Assets								
	(12)	A COLUCTION TO THE HOUSE POSETS								
	-									
	(13)	Due from H.O./Branches/Agencies Abroad - (Philippine branch								
										1
		- · ·								
(14) Others	(14)	Others								
Total Asset Accounts	` '									

Residual Maturity Performing Financial Assets and Financial Liabilities Peso and Foreign Regular 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
Liab	ility Accounts								
(1)	Financial Liabilities Held for Trading								
(2)	Financial Liabilities Designated at Fair Value through Profit or Loss								
(3)	Deposit Liabilities								
(4)	Due to Other Banks								
(5)	Bills Payable								
(6)	Bonds Payable								
(7)	Unsecured Subordinated Debt								
(8)	Redeemable Preferred Shares								
(9)	Financial Liabilities Associated with Transferred Assets								
(10)	Derivatives with Negative Fair Value Held for Hedging								
(11)	Accrued Interest Expense on Financial Liabilities								ļ
(12)	Finance Lease Payment Payable								
									ļ
(13)	Due to H.O./Branches/Agencies Abroad - (Philippine branch of a foreign bank)								
									1
(14)	Others								
Tota	l Liability Accounts			_	_				
Net				_	_				

	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
	et Accounts								
(1)	Due from BSP								
(2)	Due from Other Banks								
(3)	Financial Assets Held for Trading (excluding equity securities)								
	(a) Held For Trading Securities (i) National Government Securities								
	(ii) Other Securities								
	(b) Derivatives with Positive Fair Value								
	(b) Derivatives with 1 control of all value								
(4)	Financial Assets Designated at Fair Value through Profit or Loss (excluding equity securities)								
	(a) National Government Securities								
	(b) Other Securities								
(5)	Available-for-Sale Financial Assets (excluding equity securities)								
	(a) National Government Securities								
	(b) Other Securities								
(6)	Held-to-Maturity Financial Assets								
	(a) National Government Securities								
	(b) Other Securities								
(7)	Unquoted Debt Securities Classified as Loans								
	(a) National Government Securities								
	(b) Other Securities								
(8)	Loans and Receivables								
(9)	Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions								
(40)	Derivatives with Positive Fair Value Held for Hedging								
(10)	Derivatives with Positive Fair value field for fledging								
(4.4)	Calaa Caataat Baasi sabla								
(11)	Sales Contract Receivable								
(40)	Assessed Interest Income from Financial Assets								
(12)	Accrued Interest Income from Financial Assets								
(13)	Due from H.O./Branches/Agencies Abroad - (Philippine branch of a foreign bank)								
(14)	Others								
Tota	I Asset Accounts								

	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
Liab	ility Accounts								
(1)	Financial Liabilities Held for Trading								
(2)	Financial Liabilities Designated at Fair Value through Profit or Loss								
(3)	Deposit Liabilities								
(4)	Due to Other Banks								
(5)	Bills Payable								
(6)	Bonds Payable								
(7)	Unsecured Subordinated Debt								
(8)	Redeemable Preferred Shares								
(9)	Financial Liabilities Associated with Transferred Assets								
(10)	Derivatives with Negative Fair Value Held for Hedging								
(11)	Accrued Interest Expense on Financial Liabilities								
(12)	Finance Lease Payment Payable								
(13)	Due to H.O./Branches/Agencies Abroad - (Philippine branch of a foreign bank)								
(14)	Others	•	_						_
Tota	I Liability Accounts								
Net		•	_						_

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

		Up to one	Over one month to	Over three months to 12	Over one year to	Over three years to five	Over five years to 15		
	Maturity	month	three months	months	three years	years to five	years to 15	Over 15 years	Total
Δος	et Accounts	month	unee monuis	montas	unce years	years	years		
	Due from BSP								
(·)	240 110111 201								
(2)	Due from Other Banks								
(3)	Financial Assets Held for Trading (excluding equity securities)								
	(a) Held For Trading Securities								
	(i) National Government Securities								
	(ii) Other Securities								
	(b) Derivatives with Positive Fair Value								
(4)	Financial Assets Designated at Fair Value through Profit or Loss (excluding equity securities) (a) National Government Securities								
_	(b) Other Securities								
-	(b) Other Geodities								
(5)	Available-for-Sale Financial Assets (excluding equity securities)								
	(a) National Government Securities								
	(b) Other Securities								
(6)	Held-to-Maturity Financial Assets								
	(a) National Government Securities								
	(b) Other Securities								
(7)	Unquoted Debt Securities Classified as Loans								
	(a) National Government Securities								
	(b) Other Securities								
(8)	Loans and Receivables								
(9)	Loans and Receivables Under Repurchase Agreements and Securities Lending and Borrowing Transactions								
(40)	Derivatives with Positive Fair Value Held for Hedging								
(10)	Delivatives with Positive Pail value neid for neuging								
(4.4)	Calan Contract Description								
(11)	Sales Contract Receivable								
(12)	Accrued Interest Income from Financial Assets								
(12)	, toolada intologi intoliita indiridia / toodio								
(13)	Due from H.O./Branches/Agencies Abroad - (Philippine branch of a foreign bank)								
(14)	Others								
Tota	I Asset Accounts								

Repricing
Performing Financial Assets and Financial Liabilities
Peso and Foreign Regular 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
Liab	Liability Accounts				·	·	·		
(1)	Financial Liabilities Held for Trading								
(2)	Financial Liabilities Designated at Fair Value through Profit or								
	Loss								
(3)	Deposit Liabilities								
(4)	Due to Other Banks								
(5)	Bills Payable								
(0)	Devile Deville								
(6)	Bonds Payable								
(7)	Unsecured Subordinated Debt								
(7)	Unsecured Subordinated Debt								
(8)	Redeemable Preferred Shares								
(0)	Redeemable Freiened Shales								
(9)	Financial Liabilities Associated with Transferred Assets								
(3)	Tillarda Liabilities Associated with Transferred Assets								
(10)	Derivatives with Negative Fair Value Held for Hedging								
(10)	Demanted with regainer an value risia ioi risaging								
(11)	Accrued Interest Expense on Financial Liabilities								
` '									
(12)	Finance Lease Payment Payable								
(13)	Due to H.O./Branches/Agencies Abroad - (Philippine branch of								
	a foreign bank)								
. /	Others								
Tota	l 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
	et Accounts								
(1)	Due from BSP								
(2)	Due from Other Banks								
(3)	Financial Assets Held for Trading (excluding equity securities)								
	(a) Held For Trading Securities								
	(i) National Government Securities								
	(ii) Other Securities								
	(b) Derivatives with Positive Fair Value								
(4)	Financial Assets Designated at Fair Value through Profit or								
'	Loss (excluding equity securities)								
	(a) National Government Securities								
-	(b) Other Securities								
-	(a) Sais Securios								
(5)	Available-for-Sale Financial Assets (excluding equity								
(0)	securities)								
	(a) National Government Securities								
	(b) Other Securities								
	(b) Other Securities								
L.									
(6)	Held-to-Maturity Financial Assets								
	(a) National Government Securities								
	(b) Other Securities								
(7)	Unquoted Debt Securities Classified as Loans								
	(a) National Government Securities								
	(b) Other Securities								
	, ,								
(8)	Loans and Receivables								
(0)									
(9)	Loans and Receivables Under Repurchase Agreements and								
(3)	Securities Lending and Borrowing Transactions								
	Cooking and Donowing Transactions								
(10)	Derivatives with Positive Fair Value Held for Hedging								
(10)									
(11)	Sales Contract Receivable								
(11)	Sales Cultifact Receivable								
(4.0)	Accessed between the complete or Figure 1 and 1 and 1								
(12)	Accrued Interest Income from Financial Assets					ļ			
(13)	Due from H.O./Branches/Agencies Abroad - (Philippine branch								
(13)	of a foreign bank)								
	or a roroigh barity								
	Others								
	Others								
Tota	al 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								
	Financial Liabilities Designated at Fair Value through Profit or								
	Loss								
(3)	Deposit Liabilities								
(4)	Due to Other Banks								
(5)	Bills Payable								
(6)	Bonds Payable								
(7)	Unsecured Subordinated Debt								
(8)	Redeemable Preferred Shares								
(9)	Financial Liabilities Associated with Transferred Assets								
(10)	Derivatives with Negative Fair Value Held for Hedging								
(11)	Accrued Interest Expense on Financial Liabilities								
(12)	Finance Lease Payment Payable								
	Due to H.O./Branches/Agencies Abroad - (Philippine branch of								
	a foreign bank)								
	Others								
Tota	I Liability Accounts								
Net									

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

	Investment in Debt Securities Issued by LGUs1/						Loans and Receivables-Others Granted to LGUs				
Particulars	Held for Trading	Designated at Fair Value through Profit & Loss	Available for Sale	Held to Maturity	Unquoted Debt Securities Classified as Loans	Peso Accounts	Foreign Regular		FCDU/EFCDU		Total
							In US \$	Peso Equivalent	In US \$	Peso Equivalent	
A. Provincial											
-											
B. City											
-											
C. Municipal											
-											
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