



Bangko Sentral ng Pilipinas

OFFICE OF THE DEPUTY GOVERNOR MONETARY STABILITY SECTOR

CIRCULAR LETTER Series of 2006

TO : All Commercial Banks

SUBJECT : Electronic Transmission of the Credit Reports of Commercial Banks

In line with the new reportorial requirements under R.A. No. 8791 (General Banking Law of 2000), Section 2D and Annex H of the attached Circular No. 29, Series of 1994 are hereby amended as follows: Commercial Banks are required to submit in electronic form their credit reports to the Department of Economic Statistics (DES) starting with reports covering the 2nd semester of 2005.

The following guidelines shall be observed:

1. All entities shall comply with the revised data structures shown in *Annex 1*. The report shall be transmitted either in (1) Excel format, saved as (.xls) using the prescribed filename TCRKB.xls (sample formats attached as *Annexes 2A and 2B*); or (2) DBF format, saved as (.dbf) using the prescribed filename TCROSHDR.dbf and TCROS.dbf for the Outstanding Loans data and TCRGRHDR.dbf and TCRGRANT.dbf for the Loans Granted data;
2. The mode of transmission and the corresponding BSP address shall be:

<u>Mode of Transmission</u>	<u>BSP Address</u>	<u>Subject</u>
E-mail	des@bsp.gov.ph	TCRKB:CCYYMM

[Example of Subject: TCRKB:200506 (for the 1st semester);
TCRKB:200512 (for the 2nd semester)]

3. The deadline of submission for the 2nd semester 2005 reports shall be extended to 31 March 2006. The succeeding reports starting 1st semester of 2006, shall follow the submission deadline of 15 banking days after the reference semester;

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NSS-122705-08

4. Upon electronic transmission of its reports, a commercial bank shall also be required to submit a *Control Proof List* (sample copies attached as *Annex 3A* for Outstanding Loans and *Annex 3B* for Loans Granted) duly signed by the authorized officer of the institution, and shall be faxed to DES (523-7985) on the same day. Upon confirmation receipt of report in the BSP e-mail box, a return receipt shall automatically be sent to the bank as proof of report transmission;
5. An acknowledgement receipt shall be issued by DES for reports that strictly follow the prescribed format and have successfully passed the validation process. Reports with exception/errors shall be rejected automatically by the system and an error list shall be provided to the erring banks to serve as guide in rectifying errors verified. Delayed and amended reports shall be considered as late reports and shall be subject to the usual penalty provision; and,
6. DES shall provide the validation tool for reports in .dbf format and Excel templates (as data entry facility) for commercial banks starting January 2006. For authentication, all commercial banks are required to confirm their email addresses with DES on or before 31 January 2006.

Queries/clarifications on the new method of submission may be coursed to Ms. Rebecca E. Abis, with telephone no. 525-8903 and email rabis@bsp.gov.ph.

For strict compliance.


DIWA C. GUINIGUNDO
Deputy Governor

11 January 2006

Att: A/S

A. FILE LAYOUT FOR OUTSTANDING LOANS - HEADER

FILE NAME TCROSHDR.DBF					
RECORD DESCRIPTION - TCR OS LOANS HEADER RECORD			RECORD LENGTH - 39 BYTES		
FIELD NAME	FIELD DESCRIPTION	TYPE	LENGTH	DECIMAL	REMARKS
BNKIND	Bank Code	Numeric	11	0	
RECCD	Type of Loan	Character	2		The code is "OS".
YEAR	Reporting Date (CCYYMM)	Numeric	6	0	CCYYMM format
TOTOS	Total Amount of Loans Outstanding	Numeric	15	0	
RECCNT	Total No. of Records	Numeric	5	0	

B. FILE LAYOUT FOR OUTSTANDING LOANS DATA

FILE NAME TCROS.DBF					
RECORD DESCRIPTION - TCR OS LOAN			RECORD LENGTH - 55 BYTES		
FIELD NAME	FIELD DESCRIPTION	TYPE	LENGTH	DECIMAL	REMARKS
YEAR	Reporting Date (CCYYMM)	Numeric	6	0	CCYYMM format
BNKIND	Bank Code	Numeric	11	0	
SEQNO4	Region Code	Numeric	4	0	
AMT11A	Amount	Numeric	11	0	
ITRATE	Interest Rate	Numeric	6	3	
SEQNO2	Type of Credit	Numeric	4	0	Pls refer to ANNEX 1A
SEQNO3	Type of Borrower	Numeric	3	0	
	10 - National Government				
	11 - Local Government				
	31 - Government Financial Corporation				
	32 - Government Non-Financial Corporation				
	33 - Semi-Gov't/Gov't Instrumentalities and Agencies				
	37 - Commercial Bank				
	38 - Other Local Bank				
	39 - Other Financial Intermediary/NBQB				
	42 - Private Non-Financial Corporation				
	50 - Individual				
	60 - Single Proprietorship				
	70 - Partnership				
	80 - Cooperative				
STAT1	Size of Firm	Numeric	1	0	
	1 - Micro Industries (Assets up to P 3,000,000)				
	3 - Small-Scale Industries (Assets range from P 3,000,001 to P 15,000,000)				
	4 - Medium-Scale Industries (Assets range from P 15,000,001 - P 100,000,000)				
	5 - Large-Scale Industries (Assets range from P 100,000,001 and above)				
STAT2	Nationality of Borrower	Numeric	1	0	
	1 - Filipino				
	2 - American				
	3 - Chinese				
	4 - Japanese				
	5 - Spaniard				
	6 - Others				
STAT3	Security	Numeric	1	0	
	1 - Unsecured				
	2 - Secured by Real Estate Mortgage				
	3 - Secured by Chattel Mortgage				
	4 - Secured by Assignment of Deposits				
	5 - Secured by Rights Other than the above				
NAME5	Maturity	Character	1		
	A - Demand				
	B - Short-Term(Payable within 1 year)				
	C - Intermediate Term(Payable >1year - 2 years)				
	D - Intermediate Term(Payable > 2 years - 5 years)				
	E - Long Term(Payable in more than 5 years)				
SCRE1	Purpose of Credit	Numeric	1	0	
	1 - Production				
	2 - Wholesale				
	3 - Retail				
	4 - Contract Construction				
	5 - Consumption				
	6 - Others				
INDCDE	Economic Activity Code	Character	5		Refer to the 1994 PSIC Economic Activity Code

C. FILE LAYOUT FOR LOANS GRANTED - HEADER

FILE NAME TCRGRHDR.DBF					
RECORD DESCRIPTION - TCR LOANS GRANTED HEADER RECORD			RECORD LENGTH - 39 BYTES		
FIELD NAME	FIELD DESCRIPTION	TYPE	LENGTH	DECIMAL	REMARKS
BNKIND	Bank Code	Numeric	11	0	
RECCD	Type of Loan	Character	2		The code is "GR".
YEAR	Reporting Date (CCYYMM)	Numeric	6	0	CCYYMM format
TOTGRANT	Total Amount of Loans Granted	Numeric	15	0	
RECCNT	Total No. of Records	Numeric	5	0	

D. REVISED FILE LAYOUT FOR LOANS GRANTED DATA

FILE NAME TCRGRANT.DBF					
RECORD DESCRIPTION - TCR LOANS GRANTED			RECORD LENGTH - 62 BYTES		
FIELD NAME	FIELD DESCRIPTION	TYPE	LENGTH	DECIMAL	REMARKS
YEAR	Reporting Date (CCYYMM)	Numeric	6	0	CCYYMM format
BNKIND	Bank Code	Numeric	11	0	
SEQNO4	Region Code	Numeric	4	0	
AMT11A	Amount Granted	Numeric	11	0	
ITRATE	Interest Rate	Numeric	6	3	
NAME5	Loan Grant Type	Numeric	1	0	
	1 - Transaction				
	2 - Renewed				
SEQNO2	Type of Credit	Numeric	4	0	Pts refer to ANNEX 1A
SEQNO3	Type of Borrower	Numeric	3	0	
	10 - National Government				
	11 - Local Government				
	31 - Government Financial Corporation				
	32 - Government Non-Financial Corporation				
	33 - Semi-Gov't/Gov't Instrumentalities and Agencies				
	37 - Commercial Bank				
	38 - Other Local Bank				
	39 - Other Financial Intermediary/NBQB				
	42 - Private Non-Financial Corporation				
	50 - Individual				
	60 - Single Proprietorship				
	70 - Partnership				
	80 - Cooperative				
SRCE1	Purpose of Credit	Numeric	1	0	
	1 - Production				
	2 - Wholesale				
	3 - Retail				
	4 - Contract Construction				
	5 - Consumption				
	6 - Others				
INDCDE	Economic Activity Code	Character	5		Refer to the 1994 PSIC Economic Activity Code

[illegible]

COMMERCIAL BANK
TOTAL CREDITS REPORTING SYSTEM
SUMMARY REPORT - OUTSTANDING LOANS
CONTROL TOTALS PROOFLIST

ANNEX 3A - CONTROL PROOFLIST (OUTSTANDING LOANS)

FOR THE SEMESTER ENDING DECEMBER 31, 2005
(AMOUNT IN THOUSAND PESOS)

BANK CODE	BANK NAME	AMOUNT	NO. OF RECORDS
99999990000	COMMERCIAL BANK - HEAD OFFICE	20,000,000	500
99999990001	COMMERCIAL BANK - BRANCH 1	7,800	2
99999990002	COMMERCIAL BANK - BRANCH 2	123,923	23
99999990003	COMMERCIAL BANK - BRANCH 3	2,200	5
99999990004	COMMERCIAL BANK - BRANCH 4	67,329	14
99999990005	COMMERCIAL BANK - BRANCH 5	11,765	7
99999990006	COMMERCIAL BANK - BRANCH 6	3,480	3
99999990007	COMMERCIAL BANK - BRANCH 7	277,631	12
99999990008	COMMERCIAL BANK - BRANCH 8	5,631	4
99999990009	COMMERCIAL BANK - BRANCH 9	4,233	4
99999990010	COMMERCIAL BANK - BRANCH 10	41,513	7
99999990011	COMMERCIAL BANK - BRANCH 11	1,630	4
99999990012	COMMERCIAL BANK - BRANCH 12	3,200	3
99999990013	COMMERCIAL BANK - BRANCH 13	6,770	5
99999990014	COMMERCIAL BANK - BRANCH 14	4,785	2
99999990015	COMMERCIAL BANK - BRANCH 15	438,810	42
99999990016	COMMERCIAL BANK - BRANCH 16	3,070	5
99999990017	COMMERCIAL BANK - BRANCH 17	136,034	15
BANK TOTALS==>		21,139,804	657

REVIEWED BY:

AUTHORIZED BANK REPRESENTATIVE

DATE

COMMERCIAL BANK
TOTAL CREDITS REPORTING SYSTEM
SUMMARY REPORT - GRANTED LOANS
CONTROL TOTALS PROOFLIST

FOR THE SEMESTER ENDING DECEMBER 31, 2005
(AMOUNT IN THOUSAND PESOS)

BANK CODE	BANK NAME	AMOUNT	NO. OF RECORDS
999999990000	COMMERCIAL BANK - HEAD OFFICE	19,931,520	686
999999990001	COMMERCIAL BANK - BRANCH 1	7,800	2
999999990002	COMMERCIAL BANK - BRANCH 2	123,923	23
999999990003	COMMERCIAL BANK - BRANCH 3	2,200	5
999999990004	COMMERCIAL BANK - BRANCH 4	67,329	14
999999990005	COMMERCIAL BANK - BRANCH 5	11,765	7
999999990006	COMMERCIAL BANK - BRANCH 6	3,480	3
999999990007	COMMERCIAL BANK - BRANCH 7	277,631	16
999999990008	COMMERCIAL BANK - BRANCH 8	5,631	4
999999990009	COMMERCIAL BANK - BRANCH 9	4,233	4
999999990010	COMMERCIAL BANK - BRANCH 10	41,513	7
999999990011	COMMERCIAL BANK - BRANCH 11	1,630	4
999999990012	COMMERCIAL BANK - BRANCH 12	3,200	2
999999990013	COMMERCIAL BANK - BRANCH 13	6,770	5
999999990014	COMMERCIAL BANK - BRANCH 14	4,785	2
999999990015	COMMERCIAL BANK - BRANCH 15	438,810	47
999999990016	COMMERCIAL BANK - BRANCH 16	3,070	5
999999990017	COMMERCIAL BANK - BRANCH 17	136,034	16
BANK TOTALS ==>		21,071,324	852

REVIEWED BY:

AUTHORIZED BANK REPRESENTATIVE

DATE

June 23, 1994

BSP CIRCULAR NO. 29-94

In line with the objective of the Bangko Sentral ng Pilipinas to further rationalize and simplify, as well as reduce the administrative burden for preparation of reports required of expanded commercial banks, commercial banks and specialized government banks, the Monetary Board in its Resolution No. 549 dated June 13, 1994, approved certain revisions in reports submission as follows:

Effective June 30, 1994:

1. Discontinue submission of the reports indicated in ANNEX A.
2. Change frequency in submission of the reports indicated in ANNEX B.
3. Inclusion of the accounts indicated in ANNEX C of "CODES FOR INVISIBLE ACQUISITIONS and "CODES FOR INVISIBLE DISPOSITIONS"

Effective January 1, 1995

1. Discontinue submission of the reports indicated in ANNEX D.
2. Adopt the attached format for the following reports which are covered by the diskette-format of reporting:
 - a. Daily Consolidated Foreign Exchange Assets and Liabilities — FED Form 1 (formerly IOS Form 1), within 2 banking days from transaction date. (ANNEX E)
 - b. Consolidated Foreign Exchange Assets and Liabilities in Original Currency — FED Form 1, Schedule 17, (formerly IOS Form 1, Schedule 18) within 15 banking days from end of reference month. (ANNEX F)
 - c. Consolidated Statement of Condition (DCB I/DCB II Form

2A.1/2A.2, formerly SES 1/VI — Form 2A.1/2A.2) — within 15 banking days after end of reference month. (ANNEX G)

- d. Reports on Credits Granted and Outstanding by Banking Unit — 10 banking days after reference semester for banks within Metro Manila; 15 banking days for banks outside Metro Manila. (ANNEX H)

Banks shall continue to submit to the departments concerned under existing arrangement all other reports which are not mentioned above.

(SGD.) GABRIEL C. SINGSON
Governor

REVISED FORM - CBP 5-17-01

**REPORT ON OUTSTANDING LOANS, ADVANCES, DISCOUNTS AND TRADING
ACCOUNT SECURITIES/OUTSTANDING BILLS PURCHASED AND CUSTOMER'S
LIABILITY ACCEPTANCES/LOANS GRANTED**

NOTE: (Please refer to the Manual of Instruction for accomplishing CBP Credit Forms. Revised Sept. 1, 1997 for the proper accomplishment of this form.)

SUBMISSION: Original to DER (Domestic)
DEADLINE : 10 Banking days after end of reference semester (for banks located within Metro Manila Area).
15 Banking days after end of reference semester (for banks located outside Metro Manila Area).

Name of Bank

(1) Region Code: _____

(2) Bank Code : _____

Address

REPORT OF OUTSTANDING LOANS, ADVANCES, DISCOUNTS AND TRADING ACCOUNT
SECURITIES/OUTSTANDING BILLS PURCHASED AND CUSTOMER'S
LIABILITY ACCEPTANCES/LOANS GRANTED

As of Semester Ending _____, 19____

1. OUTSTANDING LOANS, ADVANCES, DISCOUNTS AND TRADING ACCOUNT SECURITIES

[illegible]

Total Amount (this page) - P _____

NOTE: The total outstanding amount for each type of loan/credit reported in this form, should tally with the total amount of items 6, 7, 11, to 13 (loan portfolio accounts) reported under SES I-FORM 2C (Statement of Condition) submitted quarterly to SES I.

II. OUTSTANDING BILLS PURCHASED AND CUSTOMER'S LIABILITY ACCEPTANCES 1/

[illegible]

Total Amount (this page) - P _____

1/ Consisting of Outstanding Domestic Bills, Exports Bills and Foreign Currency Bills

**Signature Over Printed Name
of Authorized Officer**

NOTE: The total outstanding amount for each type of loan/credit reported in this form, should tally with the total amount of items 8 to 10 (loan portfolio accounts) reported under SES I-FORM 2C (Statement of Condition) submitted quarterly to SES I.

Designation