



Bangko Sentral ng Pilipinas

MAYNILA, PILIPINAS

MEMORANDUM

OFFICE OF THE DEPUTY GOVERNOR
Supervision and Examination Sector

CIRCULAR LETTER

TO: ALL BANKS

To implement Circular No. 330 dated April 29, 2002 pursuant to Monetary Board Resolution No. 521 dated April 11, 2002 amending the Manual of Regulations to include "Real and Other Properties Owned or Acquired" (ROPOA) as part of compliance with the required loans-to-deposits ratio, attached is the revised format of Statement of Condition by banking unit for Commercial Banks (BSP-7-16-02KB), Thrift Banks (TB Form 3) and Rural Banks (RB/COB Form 3).

The revised format shall be effective for the quarter ended September 2002.

ALBERTO V. REYES
Deputy Governor

July 12, 2002



MAG-IMPOK SA BANGKO

Name of Bank _____ Code _____
Address _____

STATEMENT OF CONDITION
(By Banking Unit)

As of _____

ACCOUNT DESCRIPTION	REC NO	TOTAL AMOUNT (In Thousand Pesos)
ASSETS		
1 CASH ON HAND	005	
2 CHECKS AND OTHER CASH ITEMS	010	
3 DUE FROM BANGKO SENTRAL NG PILIPINAS	015	
4 DUE FROM OTHER BANKS	020	
5 INTERBANK LOANS RECEIVABLE	025	
6 LOANS AND DISCOUNTS-GROSS	038	
7 AGRARIAN REFORM/OTHER AGRI CREDIT LOANS-P.D. 717	053	
8 DEVELOPMENT INCENTIVE LOANS-P.D. 717	608	
9 BILLS PURCHASED	065	
10 CUSTOMER'S LIABILITY ON BILLS/DRAFT UNDER LC/TR	075	
11 CUSTOMER'S LIABILITY FOR THIS BANK'S ACCEPT. O/S	078	
12 RESTRUCTURED LOANS	082	
13 UNDERWRITING ACCOUNTS (UA)-DEBT SECURITIES (FOR EKB'S)	087	
14 TRADING ACCOUNT SECURITIES-LOANS	097	
14a GENERAL LOAN LOSS PROVISION	461	
15 TOTAL ITEMS 5 TO 14	098	
16 Less: TOTAL ALLOWANCE FOR PROBABLE LOSSES (Items 5 to 14)	615	
16b UNDERWRITING ACCOUNTS (UA)-EQUITY SECURITIES (FOR EKBs)	470	
17 TRADING ACCOUNT SECURITIES-INVESTMENTS	105	
17a TRADING ACCOUNT SECURITIES-EQUITY	620	
17b AVAILABLE FOR SALE SECURITIES	772	
18 INVESTMENT IN BONDS & OTHER DEBT INSTRUMENTS	117	
19 Less: Allowance for Probable Losses-IBODI	118	
20 EQUITY INVESTMENTS IN ALLIED/NON-ALLIED UNDERTAKINGS	120	
21 Less: Allowance for Probable Losses-Equity Investments	121	
22 DUE FROM HEAD OFFICE/BRANCHES/AGENCIES ABROAD	125	
23 BANK PREMISES, FURNITURE, FIXTURES & EQUIPMENT	130	
24 Less: Accumulated Depreciation-Bank Premises, Furn., Fix.	133	
25 REAL AND OTHER PROPERTIES OWNED OR ACQUIRED	135	
26 Less: Allowance for Probable Losses-ROPOA	136	
27 BOND SINKING FUND (FOR EKBs)	145	
28 OTHER ASSETS	150	
29 Less: Allowance for Probable Losses-OTHER ASSETS	173	
TOTAL ASSETS	175	
ADDITIONAL INFORMATION (ASSETS)		
1 CLASSIFICATION OF LOANS		
a. TOTAL FCUD/EFCDU LOANS		
b. LOANS TO AGRICULTURAL INDUSTRIES (excluding FCUD/EFCDU)	099	
c. LOANS TO EXPORT INDUSTRIES (excluding FCUD/EFCDU loan)	100	
d. OTHERS (excluding FCUD/EFCDU loans)	101	
2 REAL AND OTHER PROPERTIES OWNED OR ACQUIRED AS COMPLIANCE WITH	102	
LOANS-TO-DEPOSITS RATIO (CIR. 330) ^{1/}		

^{1/} a. Only ROPOA by banks in settlement of loans shall be included.
b. Amount shall be limited to net book value, excluding capital gains tax, documentary stamp tax and such other capitalized expenses.

Name of Bank	Code
Address	

STATEMENT OF CONDITION
(By Banking Unit)

As of _____, _____

ACCOUNT DESCRIPTION		REC NO.	TOTAL AMOUNT (In Thousand Pesos)
LIABILITIES			
31	DEPOSIT LIABILITIES No. of Accounts	180	
	a. Demand	181	
	b. Savings Deposits	182	
	1) With Automatic Transfer	183	
	2) Without Automatic Transfer	184	
	c. Time Certificate of Deposits	185	
	d. NOW Accounts	186	
	e. FCDU/EFCDU	187	
32	TIME CERTIFICATES OF DEPOSITS-SPECIAL FINANCING	188	
33	TOTAL OF ITEM 31	190	
	Government deposits subject to 50% liquidity floor requirement	193	
34	DUE TO THE TREASURER OF THE PHILIPPINES	198	
35	DUE TO LOCAL BANKS	200	
36	DUE TO FOREIGN BANKS (Local Currency)	205	
37	DUE TO HO/BRANCHES/AGENCIES ABROAD	210	
38	TREASURER'S/MANAGER'S/CASHIER'S & GIFT CHECKS	215	
39	PAYMENT ORDER PAYABLE	220	
40	BILLS PAYABLE	225	
	a. Bangko Sentral	226	
	b. Interbank Borrowings	227	
	c. Deposit Substitutes	228	
	d. Others	229	
41	BOND PAYABLE	230	
42	MARGIN DEPOSITS	235	
43	CASH LETTERS OF CREDIT	240	
44	SPECIAL TIME DEPOSITS	245	
45	ACCRUED INTEREST, TAXES & OTHER EXPENSES PAYABLE	250	
46	DUE TO BANGKO SENTRAL NG PILIPINAS	255	
47	DUE TO PHILIPPINE CORP INSURANCE CORPORATION (PCIC)	260	
48	PAYABLES FOR SECURITIES PURCHASED (FOR EKBs)	265	
49	UNEARNED INCOME & OTHER DEFERRED CREDITS	270	
50	OUTSTANDING ACCEPTANCE EXEC. BY OR FOR ACCT. OF THIS BANK	275	
51	OTHER LIABILITIES	280	
	TOTAL LIABILITIES	290	

Name of Bank	Code
Address	

STATEMENT OF CONDITION
(By Banking Unit)

As of _____, _____

ACCOUNT DESCRIPTION	REC NO.	TOTAL AMOUNT (In Thousand Pesos)
CAPITAL ACCOUNTS		
52 CAPITAL STOCK	295	
53 SURPLUS	300	
54 SURPLUS RESERVES	305	
55 UNDIVIDED PROFITS	320	
55a NET UNREALIZED GAINS/(LOSSES) ON SEC. AVAIL. FOR SALE	700	
56 APPRAISAL INCREMENT RESERVE	325	
57 ASSIGNED CAPITAL	330	
58 TOTAL CAPITAL ACCOUNTS	335	
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	340	
CONTINGENT ACCOUNTS		
59 UNUSED COMMERCIAL LETTERS OF CREDIT	345	
60 OUTSTANDING GUARANTEES ISSUED	650	
61 COMMITTED CREDIT LINE FOR COMMERCIAL PAPER ISSUES	651	
62 EXPORT LETTERS OF CREDIT-CONFIRMED	360	
63 INWARD BILLS FOR COLLECTION	365	
64 OUTWARD BILLS FOR COLLECTION	370	
65 SPOT EXCHANGE BOUGHT	375	
66 SPOT EXCHANGE SOLD	380	
67 FORWARD RATE EXCHANGE BOUGHT	385	
68 FORWARD RATE EXCHANGE SOLD	390	
69 FORWARD RATE AGREEMENT BOUGHT	652	
70 FORWARD RATE AGREEMENT SOLD	655	
71 FINANCIAL OPTIONS BOUGHT	660	
72 FINANCIAL OPTIONS SOLD	670	
73 FINANCIAL FUTURES BOUGHT	680	
74 FINANCIAL FUTURES SOLD	690	
75 INTEREST RATE SWAP RECEIVABLE	700	
76 INTEREST RATE SWAP PAYABLE	710	
77 ITEMS HELD FOR SAFEKEEPING/CUSTODIANSHIP	395	
78 TRUST DEPARTMENT ACCOUNTS	400	
79 UNDERWRITING ACCOUNTS UNSOLD	410	
80 LATE DEPOSIT/PAYMENT RECEIVED	415	
81 ITEMS HELD AS COLLATERAL	715	
82 TRAVELLER'S CHECKS UNSOLD	420	
83 DEFICIENCY CLAIMS RECEIVABLE	716	
84 OTHER CONTINGENT ACCOUNTS	425	
TOTAL CONTINGENT ACCOUNTS	450	

Name of Bank

Address

As of _____, _____

LOANS-TO-DEPOSITS RATIO SUPPLEMENTARY INFORMATION

As of _____, _____

Branches/Agencies where loans/deposits are assigned (including ROPOA under Cir. 330)	Parked Loans Industry Classification			Time Certificate of Deposits-Special Financing
	Agri	Export	Others	Total
A. Luzon				
Sub-Total				
B. Visayas				
Sub-Total				
C. Mindanao				
Sub-Total				
D. National Capital Region				
Sub-Total				
TOTAL				

Name of Bank

Address

AGING OF LOANS AND SELECTED ACCOUNTS RECEIVABLES

As of _____
(In Thousand Pesos)

TYPE OF LOANS/PARTICULARS	REC. NO.	NO. OF ACCTS.	VALUATION RESERVE	O/S BALANCE	CURRENT	PAST DUE FOR			
						90 DAYS OR LESS	91 TO 180 DAYS	181 DAYS TO 1 YR.	GREATER THAN 1 YR.
A. INTERBANK LOAN RECEIVABLES	A100								
B. LOANS AND DISCOUNTS	B100								
Short-term (1 year or less)	B110								
Medium-term (1 year to 5 years)	B120								
Long-term (more than 5 years)	B130								
C. AGRI-AGRA LOANS	C100								
Short-term (1 year or less)	C110								
Medium-term (1 year to 5 years)	C120								
Long-term (more than 5 years)	C130								
D. BILLS PURCHASED	D100								
Short-term (1 year or less)	D110								
Medium-term (1 year to 5 years)	D120								
Long-term (more than 5 years)	D130								
E. CUSTOMERS' LIAB ON DRAFTS UNDER LC/TR	E100								
Short-term (1 year or less)	E110								
Medium-term (1 year to 5 years)	E120								
Long-term (more than 5 years)	E130								
F. CUSTOMERS' LIAB FOR THIS BANK'S ACCEP	F100								
Short-term (1 year or less)	F110								
Medium-term (1 year to 5 years)	F120								
Long-term (more than 5 years)	F130								
G. TRADING ACCOUNTS SECURITIES - LOANS	G100								
Short-term (1 year or less)	G110								
Medium-term (1 year to 5 years)	G120								
Long-term (more than 5 years)	G130								
H. UNDERWRITING ACCOUNTS - LOANS	H100								
Short-term (1 year or less)	H110								
Medium-term (1 year to 5 years)	H120								
Long-term (more than 5 years)	H130								
I. RESTRUCTURED LOANS	I100								
J. ITEMS IN LITIGATION	J100								
TOTAL (A TO J)	K100								
ACCOUNT RECEIVABLE	L100								
ACCRUED INTEREST RECEIVABLE	M100								
BREAKDOWN OF TOTAL AS TO SECURITY (A TO J)	N100								
1 DOSRI	O100								
a. Secured	O110								
b. Unsecured	O120								
2 NON-DOSRI	P100								
a. Secured	P110								
b. Unsecured	P120								

Name of Bank

Address

REPORT ON RECONCILING ITEMS OUTSTANDING FOR MORE THAN SIX MONTHS
ON THE DUE FROM/DUE TO HEAD OFFICE, BRANCHES AND AGENCIES ACCOUNT

As of _____, _____

NAME OF OFFICE/BRANCH/AGENCY	ACCOUNT TITLE	AMOUNT	REASON/EXPLANATION

Name of Bank

Code

Address

STATEMENT OF CONDITION
(By Banking Unit)

As of _____

ACCOUNT DESCRIPTION	REC NO.	TOTAL AMOUNT (In Thousand Pesos)
ASSETS		
1 CASH ON HAND	005	
2 CHECKS AND OTHER CASH ITEMS	010	
3 DUE FROM BANGKO SENTRAL NG PILIPINAS	015	
4 DUE FROM OTHER BANKS	020	
5 INTERBANK LOANS RECEIVABLE	025	
6 LOANS AND DISCOUNTS-GROSS	030	
a. Agricultural loans	031	
1. Agrarian reform loans-PD 717	032	
2. Other agricultural loans	033	
b. Commercial loans	034	
c. Industrial loans	036	
d. Real estate loans	037	
e. Consumption loans	038	
f. Other loans & discounts	040	
g. Mortgage contract receivable	044	
h. Loans and discounts - CB Cir. 960	046	
i. Restructured loans	048	
j. Past due loans and discounts	050	
k. Items in litigation	055	
7 BILLS PURCHASED	065	
8 CUSTOMER'S LIABILITY ON BILLS/DRAFT UNDER LC/TR	075	
9 CUSTOMER'S LIABILITY FOR THIS BANK'S ACCEPTANCES OUTSTANDING	078	
10 TRADING ACCOUNT SECURITIES-LOANS	089	
11 TOTAL ITEMS 5 TO 10	097	
Less: TOTAL ALLOWANCE FOR PROBABLE LOSSES	103	
NET LOAN PORTFOLIO	104	
12 TRADING ACCOUNT SECURITIES-INVESTMENTS	105	
13 INVESTMENT IN BONDS & OTHER DEBT INSTRUMENTS	108	
a. Government	109	
b. Other (net of allow. for probable losses)	114	
14 EQUITY INVESTMENTS	120	
Less: Allowance for Probable Losses-Equity Investments	123	
EQUITY INVESTMENTS-NET	124	
15 DUE FROM HEAD OFFICE/BRANCHES/AGENCIES ABROAD	125	
16 BANK PREMISES, FURNITURE, FIXTURES & EQUIPMENT	128	
Less: Accumulated Depreciation	129	
BANK PREMISES, FURNITURE, FIXTURES & EQUIPMENT-NET	130	
17 REAL AND OTHER PROPERTIES OWNED OR ACQUIRED	135	
Less: Allowance for Probable Losses	136	
REAL AND OTHER PROPERTIES OWNED OR ACQUIRED-NET	137	
18 OTHER ASSETS	172	
Less: Allowance for Probable Losses	173	
OTHER ASSETS-NET	174	
19 TOTAL ASSETS	175	
ADDITIONAL INFORMATION (ASSETS)		
1 CLASSIFICATION OF LOANS		
a. TOTAL FCDU/EFCDU LOANS		
b. LOANS TO AGRICULTURAL INDUSTRIES (excluding FCDU/EFCDU)	099	
c. LOANS TO EXPORT INDUSTRIES (excluding FCDU/EFCDU loan)	100	
d. OTHERS (excluding FCDU/EFCDU loans)	101	
2 REAL AND OTHER PROPERTIES OWNED OR ACQUIRED AS COMPLIANCE WITH LOANS-TO-DEPOSITS RATIO (CIR. 330) ^{1/}	102	

^{1/} a. Only ROPOA by banks in settlement of loans shall be included.
b. Amount shall be limited to net book value, excluding capital gains tax, documentary stamp tax and such other capitalized expenses.

Name of Bank	Code
Address	

STATEMENT OF CONDITION
(By Banking Unit)

As of _____, _____

ACCOUNT DESCRIPTION		REC NO.	TOTAL AMOUNT (In Thousand Pesos)
LIABILITIES			
20	DEPOSIT LIABILITIES No. of Accounts	180	
	a. Domestic		
	1. Demand	181	
	2. Savings	182	
	3. Time	183	
	4. Negotiable order of withdrawal (NOW)	184	
	b. Foreign - CB Circular 960		
	1. Demand	185	
	2. Savings	186	
	3. Time	187	
21	TIME CERTIFICATES OF DEPOSITS-SPECIAL FINANCING	188	
22	DUE TO THE TREASURER OF THE PHILIPPINES	198	
23	DUE TO LOCAL BANKS	200	
24	DUE TO HO/BRANCHES/AGENCIES ABROAD	210	
25	TREASURER'S/MANAGER'S/CASHIER'S & GIFT CHECKS & PAYMENT ORDERS PAYABLE	215	
26	BILLS PAYABLE	225	
	a. Domestic	226	
	b. Foreign	227	
27	MARGINAL DEPOSIT	235	
28	ACCRUED TAXES & OTHER EXPENSES PAYABLE	250	
29	DUE TO BANGKO SENTRAL NG PILIPINAS	255	
30	UNEARNED INCOME & OTHER DEFERRED CREDITS	270	
31	OUTSTANDING ACCEPTANCE EXEC. BY OR FOR ACCT. OF THIS BANK	275	
32	DEPOSIT FOR STOCK SUBSCRIPTION		
33	OTHER LIABILITIES	280	
34	TOTAL LIABILITIES	290	
CAPITAL ACCOUNTS			
35	CAPITAL STOCK	295	
36	SURPLUS	300	
37	SURPLUS RESERVES	305	
38	UNDIVIDED PROFITS	320	
39	APPRAISAL INCREMENT RESERVE	325	
40	TOTAL CAPITAL ACCOUNTS	335	
41	TOTAL LIABILITIES AND CAPITAL ACCOUNTS	340	

Name of Bank	Code
Address	

STATEMENT OF CONDITION
(By Banking Unit)

As of _____, _____

ACCOUNT DESCRIPTION	REC NO.	TOTAL AMOUNT (In Thousand Pesos)
CONTINGENT ACCOUNTS		
42 UNUSED DOMESTIC COMMERCIAL LETTERS OF CREDIT (SPECIFY)	345	
43 EXPORT LETTER OF CREDIT-CONFIRMED	360	
44 INWARD DOMESTIC BILLS FOR COLLECTION	366	
45 OUTWARD BILLS FOR COLLECTION:		
CB CIRUCLAR 960	373	
TOTAL	374	
46 ASSET HELD UNDER TRUST AND INVESTMENT AGREEMENTS	379	
INVESTED IN:		
GOVERNMENT SECURITIES	380	
OTHER SECURITIES DEBT INSTRUMENTS & SHARES OF STOCK	381	
LOANS AND DISCOUNTS	382	
OTHER ASSETS	383	
ACCOUNTABILITIES:		
TRUST & OTHER FIDUCIARY	384	
COMMON TRUST FUNDS	385	
INVESTMENT/FUND MGT	386	
UNEARNED INCOME & OTHER ACCOUNTABILITIES		
47 SECURITIES HELD AS COLLATERALS	390	
48 OTHER CONTINGENT ACCOUNTS:		
ITEMS HELD FOR SAFEKEEPING/ CUSTODIANSHIP	395	
COMMERCIAL PAPERS HELD FOR CUSTODIANSHIP	408	
GOVERNMENT SECURITIES HELD FOR CUSTODIANSHIP	409	
LATE DEPOSITS/PAYMENTS RECEIVED	415	
OTHERS	416	
TOTAL	425	
TOTAL CONTINGENT ACCOUNTS	450	

Name of Bank _____ Code _____

Address _____

As of _____

BREAKDOWN OF DUE FROM/DUE TO OTHER BANKS AND DEPOSIT LIABILITIES - BANKS
(In Thousand Pesos)

TYPE OF BANK	REC. NO.	DUE FROM LOCAL BANKS				DEPOSIT LIABILITIES - BANKS			
		DEMAND	SAVINGS	TIME	TOTAL	DEMAND	SAVINGS	TIME	TOTAL
A. LOCAL BANKS	010								
1. COMMERCIAL BANKS	020								
A. PNB	021								
B. OTHERS	022								
2. THRIFT BANKS	023								
3. RURAL BANKS	024								
4. SPECIALIZED GOV'T BANKS	030								
A. LBP	032								
B. DPB/PAB	033								
B. BANKS UNDER CB CIR. 960	040								
1. COMMERCIAL BANKS	041								
A. PNB	042								
B. OTHERS	043								
2. THRIFT BANKS	044								
3. SPECIALIZED GOV'T BANKS	045								
A. LBP	046								
B. DBP/PAB	047								
TOTAL	080								

Name of Bank _____ Code _____
Address _____

As of _____

BREAKDOWN OF DEPOSITS (Other than Banks)
(In Thousand Pesos)

	REC NO.	DEMAND		SAVINGS		TIME		NOW ACCOUNTS	
		NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT
I. SIZE									
A. DOMESTIC	005								
P 15,000 & Below	010								
15,001 - P 40,000	011								
40,001 - 60,000	012								
60,001 - 80,000	013								
80,001 - 100,000	014								
100,001 - 125,000	015								
125,001 - 150,000	016								
150,001 - 200,000	017								
Above 200,000	018								
TOTAL	020								
B. FOREIGN FCD C/R. 960)									
- PESO EQUIVALENT	025								
TOTAL	030								

INCLUDES SPECIAL FINANCING TCDs

Name of Bank _____ Code _____

Address _____
As of _____

BREAKDOWN OF DEPOSITS (Other than Banks)
(In Thousand Pesos)

	REC NO.	DEMAND		SAVINGS		TIME		NOW ACCOUNTS	
		NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT
II. SOURCE	035								
A. GOVERNMENT	040								
1. NATIONAL GOVT	041								
2. LOCAL & SEMI GOVT	042								
ENTITIES									
B. PRIVATE	045								
C. TRUST DEPARTMENT	050								
TOTAL	053								

TIME CERTIFICATES OF DEPOSIT ONLY

	REC NO.	NUMBER	AMOUNT
III. MATURITY	060		
A. MATURITIES OF 730	065		
DAYS OR LESS			
B. MATURITIES OF OVER	070		
730 DAYS			
TOTAL	080		

INCLUDES SPECIAL FINANCING TCDs

Name of Bank

As of _____, _____

SELECTED FINANCIAL ACCOUNTS
(In Thousand Pesos)

Completed financial accounts of this office
reported as part of financial statements of
office located at:

PART I - BALANCES AT QUARTER-END

ACCOUNTS	REC NO	GOVERNMENT	PRIVATE	TOTAL AMOUNT
NET LOAN PORTFOLIO	010			
DUE FROM H.O./BRANCHES/AGENCIES	020			
TOTAL ASSETS	030			
DOMESTIC DEPOSITS	040			
DEMAND	041			
SAVINGS	042			
TIME	043			
TIME CERT OF DEP - SPEC'L FIN	044			
NOW ACCOUNT	045			
DUE TO H.O./BRANCHES/AGENCIES	050			

PART II - PER VOLUME FOR THE CURRENT QUARTER

TOTAL CURRENT OPERATING INCOME	060
TOTAL CURRENT OPERATING EXPENSES	070

NOTE: This report shall be accomplished only by ext. offices, savings agencies or money shops under the supervision or and the accounts of which are consolidated with the reporting branches/office.

Name of Bank

As of _____

LOANS TO DEPOSITS RATIO SUPPLEMENTARY INFORMATION
(In Thousand Pesos)

BRANCHES/AGENCIES WHERE LOANS/DEPOSIT ARE ASSIGNED (INCLUDING ROPOA UNDER CIR. 330)	REC NO	PARKED LOANS			
		INDUSTRY CLASSIFICATIONS			TOTAL
		AGRI	EXPORT	OTHERS	
A. LUZON	010				
1. NAME OF BANK	011				
2.	012				
SUB TOTAL	015				
B. VISAYAS	020				
1.	021				
2.	022				
SUB TOTAL	025				
C. MINDANAO	030				
1.	031				
2.	032				
SUB TOTAL	035				
TOTAL	040				

NOTE: This report will be prepared by the assigning unit/office
"Parked" loans are loans assigned by one banking unit
to another, the booking and keeping of pertinent records
of which shall be maintained with the assigning office.

Name of Bank

Code

Address

STATEMENT OF CONDITION
(By Banking Unit)

As of _____

ACCOUNT DESCRIPTION		REC NO.	TOTAL AMOUNT (In Thousand Pesos)
ASSETS			
1	CASH ON HAND	005	
2	CHECKS AND OTHER CASH ITEMS	010	
3	DUE FROM BANGKO SENTRAL NG PILIPINAS	015	
4	DUE FROM OTHER BANKS	020	
5	LOANS AND DISCOUNTS-GROSS	038	
6	AGRARIAN REFORM/OTHER AGRI CREDIT LOANS-P.D. 717-GROSS	053	
7	DEVELOPMENT INCENTIVE LOANS-P.D. 717-GROSS	608	
8	RESTRUCTURED LOANS	082	
9	GENERAL LOAN LOSS PROVISION	910	
10	Less: Total Allowance for Probable Losses (Item 5 to 8)	615	
11	INVESTMENT IN BONDS & OTHER DEBT INSTRUMENTS	113	
12	Less: Allowance for Probable Losses-IBODI	118	
13	EQUITY INVESTMENT IN ALLIED UNDERTAKINGS	120	
14	Less: Allowance for Probable Losses-Equity Investments	121	
15	DUE FROM HEAD OFFICE/BRANCHES/AGENCIES	125	
16	BANK PREMISES, FURNITURE, FIXTURES & EQUIPMENT-NET	130	
17	Less: Accumulated Depreciation-Bank Premises, Furniture, Fixtures, Equipment	133	
18	REAL & OTHER PROPERTIES OWNED OR ACQUIRED	135	
19	Less: Allowance for Probable Losses-ROPOA	136	
20	OTHER ASSETS	148	
21	Less: Allowance for Probable Losses	149	
TOTAL ASSETS		175	
ADDITIONAL INFORMATION (ASSETS)			
1	CLASSIFICATION OF LOANS		
a.	TOTAL FCDU/EFCDU LOANS		
b.	LOANS TO AGRICULTURAL INDUSTRIES (excluding FCDU/EFCDU)	099	
c.	LOANS TO EXPORT INDUSTRIES (excluding FCDU/EFCDU loan)	100	
d.	OTHERS (excluding FCDU/EFCDU loans)	101	
2	REAL AND OTHER PROPERTIES OWNED OR ACQUIRED AS COMPLIANCE WITH	102	
	LOANS-TO-DEPOSITS RATIO (CIR. 330) ^{1/}		

- ^{1/}
- a. Only ROPOA by banks in settlement of loans shall be included.
 - b. Amount shall be limited to net book value, excluding capital gains tax, documentary stamp tax and such other capitalized expenses.

Name of Bank	Code
Address	

STATEMENT OF CONDITION
(By Banking Unit)

As of _____

ACCOUNT DESCRIPTION		REC NO.	TOTAL AMOUNT (In Thousand Pesos)
LIABILITIES			
22	DEPOSIT LIABILITIES <u>No. of Accounts</u>	180	
	a. Dormant	181	
	b. Savings Deposit	182	
	c. Time Certificate of Deposits	183	
	d. NOW Accounts	184	
23	TIME CERTIFICATES OF DEPOSITS-SPECIAL FINANCING	188	
24	DUE TO THE TREASURER OF THE PHILIPPINES	198	
25	DUE TO LOCAL BANKS	200	
26	DUE TO HO/BRANCHES/AGENCIES	205	
27	TREASURER'S/MANAGER'S/CASHIER'S & GIFT CHECKS	215	
28	PAYMENT ORDER PAYABLE	220	
29	BILLS PAYABLE	225	
	a. Bangko Sentral	226	
	b. Local Banks	227	
	c. Others	228	
30	SPECIAL TIME DEPOSITS	245	
31	ACCRUED INTEREST, TAXES & OTHER EXPENSES PAYABLE	250	
32	DUE TO BANGKO SENTRAL NG PILIPINAS	255	
33	DUE TO PHILIPPINE CORP INSURANCE CORPORATION (PCIC)	260	
34	UNEARNED INCOME & OTHER DEFERRED CREDITS	270	
35	OTHER LIABILITIES	280	
	TOTAL LIABILITIES	290	
CAPITAL ACCOUNTS			
36	CAPITAL STOCK	295	
37	SURPLUS	300	
38	SURPLUS RESERVES	305	
39	UNDIVIDED PROFITS	320	
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	TOTAL LIABILITIES AND CAPITAL ACCOUNTS	340	
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43	OUTWARD BILLS FOR COLLECTION	370	
44	LATE DEPOSIT/PAYMENT RECEIVED	415	
45	ITEMS HELD AS COLLATERAL	715	
46	DEFICIENCY CLAIMS RECEIVABLE	716	
47	OTHER CONTINGENT ACCOUNTS	425	
	TOTAL CONTINGENT ACCOUNTS	450	