



BANGKO SENTRAL NG PILIPINAS
OFFICE OF THE DEPUTY GOVERNOR
SUPERVISION AND EXAMINATION SECTOR

CIRCULAR LETTER NO. CL-2017-060

To : ALL BANKS

Subject : Updated Validation Rules of the BSP for the Financial Reporting Package

In an effort to further assist banks in finalizing the Financial Reporting Package (FRP), attached are the updated validation rules used by the BSP to determine whether the entries in the FRP are either balanced and reconciled or cited with mathematical defects requiring correction and the submission of amendments that are subject to penalty in accordance with existing regulations. Same validation rules emanate from the existing Reconciliation Report electronically transmitted by the BSP to banks immediately after the submitted FRP has been processed and validated.

The updated validation rules considered the following issuances of the BSP:

- 1) The updated FRP, Report of Selected Branch Accounts, Published Balance Sheet, and Expanded Report on Real Estate Exposures templates pursuant to Memorandum No. M-2017-030 dated 02 October 2017, and
- 2) The updated Financial Reporting Package for Trust Institutions (FRPTI) template pursuant to Memorandum No. M-2017-027 dated 11 September 2017.

Other rules have been also enhanced to further strengthen the overall validation of the FRP. The attached validation rules have the following three (3) components:

- 1) A User Guide that explains and describes the validation process and the translation of the validation rules into the Reconciliation Report transmitted by the BSP to banks with illustrative samples and references;
- 2) The Intra Validation Rules in Annex A itemizing the arithmetic formulations in balancing and reconciling the Balance Sheet, Income Statement, and Supporting Schedules of the FRP; and
- 3) The Inter Validation Rules in Annex B itemizing the arithmetic formulations in reconciling the FRP with the following prescribed reports:
 - a. Basel III Capital Adequacy Ratio Report¹
 - b. Risk-Based Capital Adequacy Ratio Report²
 - c. Basel III Liquidity Coverage Ratio Report
 - d. Report on Cross-Border Financial Positions
 - e. Expanded Report on Real Estate Exposure

- f. Stress Testing Reports
- g. Published Balance Sheet
- h. Financial Reporting Package for Trust Institutions
- i. Report on Microfinance Products and Income Statement on Retail Microfinance Operations
- j. Quarterly Statement of E-Money Balances and Activity
- k. Report of Selected Branch Accounts (Branch Report)
- l. Report on Compliance with Mandatory Credit Allocation Required under R.A. 6977 (MSME Report)
- m. Report on Compliance with Mandatory Agri-Agra Credit under R.A. 10000 (Agri-Agra Report)

Additional validation rules will be issued through a Circular Letter (CL) as future enhancements to the FRP are prescribed and/or as new formulations are introduced. As validation rules are updated and issued, a lead time of one (1) reporting cycle after the issuance of the corresponding CL shall be observed before penalties for non-adherence to the updated rules can be assessed and imposed on banks.

Banks may use the aforementioned rules and formulations as reference for internally developing and reinforcing their own validation procedures, systems and controls. Such rules and formulations, however, mainly focus in determining arithmetical consistency of the FRP within an acceptable tolerance limit and are not intended to capture errors arising from significant changes or movements in values reported from one period to another nor misclassification of transactions arising from the misuse of the FRP accounts.

The integrity and quality of the prudential reports prescribed for submission to BSP ultimately rests with the bank. Adequate internal controls should be in place to ensure that the information submitted by banks to BSP is consistent, correct and conforms to the prescribed reporting standards.

This issuance supersedes CL No. CL-2015-057 dated 21 September 2015.


CHUCHI G. FONACIER
Deputy Governor

2 October 2017

Att: a/s

^{1/} For Universal Banks and Commercial Banks and their subsidiary banks and quasi-banks in accordance with Memorandum No. M-2016-024 dated 28 December 2016.

^{2/} For stand-alone Thrift Banks and Rural Banks in accordance with Memorandum No. M-2015-014 dated 10 March 2015.

User Guide: Validation Rules of the Financial Reporting Package (FRP)

I. Background

The Financial Reporting Package (FRP) prescribed under Circular No. 512 dated 3 February 2006 is a set of financial statements composed of the Balance Sheet, Income Statement and Supporting Schedules. The FRP is a prudential report required for electronic submission by banks to the Bangko Sentral ng Pilipinas (BSP) on a periodic basis.

The bank submitted FRP is processed and validated by the BSP using automated systems. Results of the validation are transmitted to banks in the form of a system generated report which identifies exceptions and entries that do not balance and reconcile. This system generated report is referred to as the Reconciliation Report¹

The automated validation procedure (AVP) of the FRP follows straightforward arithmetic and reconciliation rules applied in balancing financial statements. The AVP of the FRP is composed of two parts. The first part covers the validation rules internal to the FRP (i.e. *Intra*) whereby related entries reflected in the Balance Sheet, Income Statement and Supporting Schedules are cross-referenced and reconciled against each other. The *Intra* rules are presented in detail in Annex A. The second part focuses on the reconciliation of the FRP with other reports prescribed for submission to the BSP (i.e. *Inter*) to ascertain consistency of bank declarations. The *Inter* rules are itemized in Annex B.

A tolerance limit threshold of P10,000 is set as the maximum allowable difference between two amounts that are being compared.

To guide the user in interpreting the *Intra* and *Inter* rules, below is a description of the column headings and other relevant legends that appear in the tables presented in the aforementioned annexes.

¹ The Reconciliation Report is also known as the Stage 2 Validation Result transmitted to banks after the submitted FRP has passed the preceding Stage 1 structural validation of ensuring conformity to the database file format and codes prescribed by the BSP.

II. Intra rules in Annex A

| RIN | Description | Schedule No. | Account Code/Formulation | Peso Accounts | Main Report/Schedule Reference | | | | Total Amount | Instructions | Type of Reconciliation Rule/Remarks |
|----------|---------------------------------|---------------|--------------------------|---------------|--------------------------------|------------|--------------------|------------|--------------|--------------|-------------------------------------|
| | | | | | Foreign Regular in US\$ | Peso Equiv | FCDU/FCDDU in US\$ | Peso Equiv | | | |
| | Asset Accounts - Section I | | | | | | | | | | |
| AAS1 - 1 | (2) Checks and Other Cash Items | Balance Sheet | 105100000000000000 | x | x | x | x | x | x | x | 1.0:UNB |
| | | Schedule 1 | 105100000000000000 | x | x | x | x | x | x | x | |

1. Refers to the **Reconciliation Item Number (RIN)**. Each validation rule described in the annex is assigned a unique RIN. The RIN in the annex can be cross referenced with the same RIN in the Reconciliation Report for guidance in interpreting the validation result and comparing such result against the validation rule described for and applicable to such RIN.
2. The **“Description”** column identifies the account being reconciled (e.g.; reconciliation item no. 1 - Checks and Other Cash Items) and the group section of the said account (e.g.; Asset Accounts – Section 1 for reconciliation item no. 1 - Checks and Other Cash Items).

| RIN | Description | Schedule No. |
|----------|-----------------------------------|---------------|
| | Asset Accounts - Section 1 | |
| AAS1 - 1 | (2) Checks and Other Cash Items | Balance Sheet |
| | | Schedule 1 |

It may also contain additional clarification on the validation rule applied for a particular RIN as illustrated below (e.g.; AAS2 - 164: Debt Securities (Carrying amount of the impaired assets before allowance for credit losses >= Specific allowances for individually assessed financial assets))

| RIN | Description | Schedule No. |
|------------|---|--------------|
| | Asset Accounts - Section 2 | |
| AAS2 - 164 | Debt Securities (Carrying amount of the impaired assets before allowance for credit losses >= Specific allowances for individually assessed financial assets) | Schedule 6B |
| | | Schedule 6B |

3. The “**Schedule No.**” column indicates the source schedule of the account title being reconciled as illustrated below (e.g.; Balance Sheet being reconciled with Schedule 1).

| RIN | Description | Schedule No. |
|----------|-----------------------------------|---------------|
| | Asset Accounts - Section 1 | |
| AAS1 - 1 | (2) Checks and Other Cash Items | Balance Sheet |
| | | Schedule 1 |

4. The “**Account Code/Formulation**” column reflects the corresponding account code or combination of account codes of the account title that are being reconciled. The sample of the combination of account codes is illustrated below.

| RIN | Description | Schedule No. | Account Code/Formulation |
|-----------|-----------------------------------|--------------|---|
| | Asset Accounts - Section 2 | | |
| AAS2 - 69 | Forwards (Positive Fair Value) | Schedule 4 | 110100000505400000 + 110100001005400000 + 110100001505400000 + 110100000505500000 + 110100001005500000 + 110100001505500000 |
| | | Schedule 4A | 110100000000000000 |

5. Refers to the books maintained by the bank composed of entries recorded in a) the book of the Regular Banking Unit (RBU) represented by the “**Peso Accounts**”, “**Foreign Regular**”, and “**Foreign Offices**” columns and b) the book of the Foreign Currency Denominated Unit as reflected in the **FCDU/EFCDU** column. Marked “x” are the book entries for reconciliation under a particular RIN. Note that there are instances where the sum of several book entries is reconciled against a single book entry as in the case of RM PFAFL - 1 illustrated below (e.g.; The total amount of Checks and Other Cash Items reported in “Schedule 39 is reconciled with the sum of the same account reported under the Peso Accounts, Peso Equivalents of Foreign Regular and Foreign Offices of the Balance Sheet).

| RIN | Description | Schedule No. | Account Code/Formulation | Peso Accounts | Foreign Regular | | FCDU/EFCDU | | Foreign Offices | | Total Amount | Instructions |
|--------------|--|---------------|--------------------------|---------------|-----------------|------------|------------|------------|-----------------|------------|--------------|--|
| | | | | | In US\$ | Peso Equiv | In US\$ | Peso Equiv | In US\$ | Peso Equiv | | |
| | Asset Accounts - Section 1 | | | | | | | | | | | |
| AAS1 - 1 | (2) Checks and Other Cash Items | Balance Sheet | 10510000000000000000 | x | x | x | x | x | x | x | x | |
| | | Schedule 1 | 10510000000000000000 | x | x | x | x | x | x | x | x | |
| | | | | | | | | | | | | |
| | Residual Maturity - Performing Financial Assets and Financial Liabilities | | | | | | | | | | | |
| RM PFAFL - 1 | Asset Account Due from BSP | Schedule 39 | 10515000000000000000 | | | | | | | | x | |
| | | Balance Sheet | 10515000000000000000 | x | x | | | | | x | | Add values of Peso Accounts peso equivalent of Foreign Regular and peso equivalent of Foreign Office transactions to match the amount found in Schedule 39 |

6. The **“Instructions”** column will either indicate the specific mathematical operation to be used in the validation such as “Add” as presented in above sample for RM PFAFL - 1 or make reference to a specific portion of a schedule that should be used in the validation. Presented below are other samples of the remarks indicated under the **“Instructions”** column.

| RIN | Description | Schedule No. | Instructions |
|----------|--|---------------|--|
| | Asset Accounts - Section 1 | | |
| AAS1 - 2 | (4) Due from Other Banks | Balance Sheet | |
| | | Schedule 2 | ADD values of similar COLUMNS of Demand + Savings + Time Certificates of Deposit + Now |
| AAS1 - 3 | Due from PCHC <= Total Checks and Other Cash Items | Schedule 1 | Due from PCHC should be less than or equal to Total Checks and Other Cash Items |
| | | Schedule 1 | |
| AAS1 - 4 | Total Due from Other Banks - Demand (Total = Classified as to Original Term) | Schedule 2 | USE Demand Deposit COLUMNS |
| | | Schedule 2 | USE Demand Deposit COLUMNS |

7. The **“Type of Reconciliation Rule/Remarks”** column identifies the specific reconciliation rule applied to the account and the corresponding remark for cited exceptions as reflected in the actual Reconciliation Report. There are three types of reconciliation rules, as follows:

- a) The first type or type **“1.0”** refers to straightforward reconciliation of account entries. For example, the table below illustrates that the entries in both banking books (i.e. RBU and FDCU) for “Checks and Other Cash Items” that are reflected in the Balance Sheet should reconcile with the same set of entries in Schedule 1. Other samples of type **“1.0”** are ASS1 – 1, ASS1 – 4, ASS1 – 5, ASS1 – 6, ASS1 – 7, ASS2 – 1, ASS2 – 2, ASS2 – 4, ASS2 – 6 and ASS2 – 7. A type **“1.0”** RIN with an unreconciled or unbalanced result will reflect **“UNB”** under the REMARKS column of the Reconciliation Report which means the report is erroneous and, as such, an amendment has to be submitted to correct the cited exception.

| RIN | Main Report/Schedule Reference | | | | | | | | | | Type of Reconciliation Rule/Remarks | | |
|----------|-----------------------------------|---------------|--------------------------|---------------|-----------------|------------|------------|------------|-----------------|------------|-------------------------------------|--------------|--------------|
| | Description | Schedule No. | Account Code/Formulation | Peso Accounts | Foreign Regular | | FDCU/EFDCU | | Foreign Offices | | | Total Amount | Instructions |
| | | | | | In US\$ | Peso Equiv | In US\$ | Peso Equiv | In US\$ | Peso Equiv | | | |
| | Asset Accounts - Section 1 | | | | | | | | | | | | |
| AAS1 - 1 | (2) Checks and Other Cash Items | Balance Sheet | 105100000000000000 | x | x | x | x | x | x | x | x | | |
| | | Schedule 1 | 105100000000000000 | x | x | x | x | x | x | x | x | 1.0/UNB | |

b) The second type has two permutations referred to as type “2.1” and type “2.2”. Both types are formula-based or equation-based which means either a single account is reconciled against the sum of a group of account entries or a sum of a group of account entries is reconciled with the sum of another group of account entries. A type “2.1”/ “2.2” RIN with an unreconciled or unbalanced result will reflect “UNB” under the REMARKS column of the Reconciliation Report which means the report is erroneous and, as such, an amendment has to be submitted to correct the cited exception.

Type “2.1” samples are ASS1 – 2, ASS2 – 3, ASS2 – 11, ASS2 – 19, ASS2 – 26, ASS2 – 74, ASS2 – 101, ASS2 – 102, ASS2 – 103 and ASS2 – 104. An illustration of AAS1 - 2 is presented and described below.

“Due from Other Banks” in the Balance Sheet and Schedule 2 are being matched/reconciled on a per book basis as shown by the encircled portions below. Since “Due form Other Banks” under Schedule 2 is broken down per type of deposit of account (i.e. Demand, Savings, Time and Now) without a corresponding total, the entry for “Due from Other Banks” under each type of account in Schedule 2 would have to be added to reconcile against the “Due from Other Banks” entry in the Balance Sheet as indicated under the “Instructions” column.

| RIN | Description | Schedule No. | Account Code/Formulation | Main Report/Schedule Reference | | | | | | | | | | Type of Reconciliation Rule/Remarks |
|----------|-----------------------------------|---------------|--------------------------|--------------------------------|-----------------|------------|------------|------------|-----------------|------------|--------------|--------------|--|-------------------------------------|
| | | | | Peso Accounts | Foreign Regular | | FCDU/EFCDU | | Foreign Offices | | Total Amount | Instructions | | |
| | | | | | In US\$ | Peso Equiv | In US\$ | Peso Equiv | In US\$ | Peso Equiv | | | | |
| | Asset Accounts - Section 1 | | | | | | | | | | | | | |
| AAS1 - 2 | (4) Due from Other Banks | Balance Sheet | 105200000000000000 | X | X | X | X | X | X | X | X | X | | 2 1/UNB |
| | | Schedule 2 | 105200000000000000 | X | X | X | X | X | X | X | X | X | ADD values of similar COLUMNS of Demand + Savings + Time Certificates of Deposit + Now | |

Type “2.2” samples are ASS2 – 69, ASS2 – 70, ASS2 – 71, ASS2 – 72, ASS2 – 73, ASS2 – 76, ASS2 – 79, ASS2 – 80, ASS2 – 81 and ASS2 – 82. An illustration of AAS2 – 69 is presented and described below.

The sum of “Forwards (Positive Fair Value)” under account nos. 110100000505400000, 110100001005400000, 110100001505400000, 11010000505500000, 110100001005500000, and 1101000015055000000 in Schedule 4 is being compared with the “Forwards (Positive Fair Value)” under a single account (i.e. account no. 1101000000000000000) in Schedule 4A.

| RIN | Main Report/Schedule Reference | | | | | | | | | | | Type of Reconciliation Rule/Remarks | |
|-----------------------------------|--------------------------------|--------------|--|---------------|-----------------|------------|-----------|------------|-----------------|------------|--------------|---|--------------|
| | Description | Schedule No. | Account Code/Formulation | Peso Accounts | Foreign Regular | | FCDU/FCDO | | Foreign Offices | | Total Amount | | Instructions |
| | | | | | In US\$ | Peso Equiv | In US\$ | Peso Equiv | In US\$ | Peso Equiv | | | |
| Asset Accounts - Section 2 | | | | | | | | | | | | | |
| AAS2 - 69 | Forwards (Positive Fair Value) | Schedule 4 | 110100000505400000 + 110100001005400000 + 110100001505400000 + 110100000505500000 + 110100001005500000 + 110100001505500000 | x | x | x | x | x | x | x | x | USE Fair Value - With Positive Fair Value COLUMNS | 2.2/UNB |
| | | Schedule 4A | 110100000000000000 | x | x | x | x | x | x | x | x | USE Forwards (Derivatives with Positive Fair Value) COLUMNS | |

c) The third type or type "3.0" involves rules that must conform to certain conditions when matched against its correlated account. Nonconformity will indicate "FAIL" under the REMARKS column of the Reconciliation Report which means the report is erroneous and, as such, an amendment has to be submitted to correct the cited exception. Information indicated under the "Description" and "Instructions" columns aid in understanding the condition to be satisfied. Samples are ASS1 – 3, ASS2 – 5, ASS2 – 14, ASS2 – 22, ASS2 – 29, ASS2 – 47, ASS2 – 48, ASS2 – 49, ASS2 – 50 and ASS2 – 51.

As shown by AAS1 - 3 in the table below, the condition that Due from PCHC should be less than or equal to Total Checks and Other Cash Items must be satisfied.

| RIN | Main Report/Schedule Reference | | | | | | | | | | | Type of Reconciliation Rule/Remarks | |
|-----------------------------------|--|--------------|--------------------------|---------------|-----------------|------------|-----------|------------|-----------------|------------|--------------|---|--------------|
| | Description | Schedule No. | Account Code/Formulation | Peso Accounts | Foreign Regular | | FCDU/FCDO | | Foreign Offices | | Total Amount | | Instructions |
| | | | | | In US\$ | Peso Equiv | In US\$ | Peso Equiv | In US\$ | Peso Equiv | | | |
| Asset Accounts - Section 1 | | | | | | | | | | | | | |
| AAS1 - 3 | Due from PCHC <= Total Checks and Other Cash Items | Schedule 1 | 105100000500000000 | x | x | x | x | x | x | x | x | Due from PCHC should be less than or equal to Total Checks and Other Cash Items | 3.0/FAIL |
| | | Schedule 1 | 105100000000000000 | x | x | x | x | x | x | x | x | | |

II. Inter rules in Annex B

The same legends and column headings described in the Intra rules above also apply in interpreting the INTER rules presented in Annex B. In addition to the said rules, the following shall likewise apply for the INTER rules:

1. The name of the report indicated in the row above the column headings refers to the prescribed report that is reconciled against the FRP.

| RIN | Particulars | Schedule No. | Account Code/Formulation | Peso Accounts | Foreign | | | Total Amount | Instructions | Type of Reconciliation Rule/Remarks |
|-------|--|---------------|--------------------------|---------------|------------|-------------|------------|--------------|--|-------------------------------------|
| | | | | | Regular | FCDU/EF CDU | FX Offices | | | |
| | | | | | Peso Equiv | Peso Equiv | Peso Equiv | | | |
| MSM10 | Interbank Loan Receivables ³¹ | Balance Sheet | 140100000000000000 | X | X | X | | | Add values of Peso Accounts, Peso Equiv of Foreign Regular and Peso Equiv of Foreign Offices of Previous | 2.1/UNB |
| | | Schedule 1A | 140100000000000000 | | | | | X | | |

2. The first line represents the details of the subject entry in the FRP.

| RIN | Particulars | Schedule No. | Account Code/Formulation | Peso Accounts | Foreign | | | Total Amount | Instructions | Type of Reconciliation Rule/Remarks |
|-------|--|---------------|--------------------------|---------------|------------|-------------|------------|--------------|--|-------------------------------------|
| | | | | | Regular | FCDU/EF CDU | FX Offices | | | |
| | | | | | Peso Equiv | Peso Equiv | Peso Equiv | | | |
| MSM10 | Interbank Loan Receivables ³¹ | Balance Sheet | 140100000000000000 | X | X | X | | | Add values of Peso Accounts, Peso Equiv of Foreign Regular and Peso Equiv of Foreign Offices of Previous | 2.1/UNB |
| | | Schedule 1A | 140100000000000000 | | | | | X | | |

3. The second line represents the corresponding details of the entry in the other prescribed report that is reconciled against the subject entry in the FRP

| RIN | Particulars | Schedule No. | Account Code/Formulation | Peso Accounts | Foreign | | | Total Amount | Instructions | Type of Reconciliation Rule/Remarks |
|-------|--|---------------|--------------------------|---------------|------------|-------------|------------|--------------|--|-------------------------------------|
| | | | | | Regular | FCDU/EF CDU | FX Offices | | | |
| | | | | | Peso Equiv | Peso Equiv | Peso Equiv | | | |
| MSM10 | Interbank Loan Receivables ³¹ | Balance Sheet | 140100000000000000 | X | X | X | | | Add values of Peso Accounts, Peso Equiv of Foreign Regular and Peso Equiv of Foreign Offices of Previous | 2.1/UNB |
| | | Schedule 1A | 140100000000000000 | | | | | X | | |

III. Applicable Reconciliation Rules per Bank Classification

As reference, the table below enumerates the portions of the FRP that are required for submission from each bank type (i.e. UKB, TBs, RBs and Coop Banks). It follows that all **Intra** and **Inter** reconciliation rules enumerated in annexes A and B, respectively, apply to all UKBs since all portions of the FRP are required to be submitted by UKBs. It likewise follows that, since not all portions of the FRP apply to TBs, Rural and Coop Banks (RCBs), only the **Intra / Inter** reconciliation rules applicable to the portions of the FRP required for submission apply to TBs and RCBs

| Schedule Title | Schedule No. | Circular No. 512 Series of 2006 | | | Circular No. 644 Series of 2009 |
|--|--------------|------------------------------------|------|------------------|------------------------------------|
| | | KBs | TBs | RBs (Complex) | RBs (Simplified) |
| Balance Sheet | 00 | ✓ | ✓ | ✓ | ✓ |
| Income Statement | 000 | ✓ | ✓ | ✓ | ✓ |
| Checks and Other Cash Items | Schedule 1 | ✓ | ✓ | ✓ | ✓ |
| Due from Other Banks | Schedule 2 | ✓ | ✓ | ✓ | ✓ |
| Financial Assets Held for Trading | Schedule 3 | ✓ | ✓ | ✓ | N.A. |
| Held for Trading (HTF) Financial Assets Sold/Lent Under Repurchase Agreements, Certificates of Assignment/Participation with Recourse, Securities Lending and Borrowing Agreements | Schedule 3A | ✓ | ✓ | ✓ | N.A. |
| Derivatives Held for Trading (HFT) | Schedule 4 | ✓ | ✓ | ✓ | N.A. |
| Derivatives Held for Trading Matrix of Counterparty and Type of Derivative Contracts | Schedule 4A | ✓ | ✓ | ✓ | N.A. |
| Financial Assets Designated at Fair Value Through Profit or Loss | Schedule 5 | ✓ | ✓ | ✓ | N.A. |
| Available for Sale (AFS) Financial Assets | Schedule 6 | ✓ | ✓ | ✓ | ✓ |
| Available for Sale Financial Assets Sold/Lent Under Repurchase Agreements, Certificates of Assignment/Participation with Recourse, Securities Lending and Borrowing Agreements | Schedule 6A | ✓ | ✓ | ✓ | N.A. |
| Available-for-Sale Financial Assets - Classified as to Status - Total | Schedule 6B | ✓ | ✓ | ✓ | N.A. |
| Available-for-Sale Financial Assets - Classified as to Status - Peso Accounts | Schedule 6B1 | ✓ | ✓ | ✓ | ✓ |
| Available-for-Sale Financial Assets - Classified as to Status - Foreign Regular | Schedule 6B2 | ✓ | ✓ | ✓ | N.A. |
| Available-for-Sale Financial Assets - Classified as to Status - EFCDU/FCDU | Schedule 6B3 | ✓ | ✓ | ✓ | N.A. |
| Available-for-Sale Financial Assets - Classified as to Status - Foreign Office | Schedule 6B4 | ✓ | N.A. | N.A. | N.A. |
| Available-for-Sale Financial Assets - Movements in Allowances for Credit Losses - Total | Schedule 6C | ✓ | ✓ | ✓ | N.A. |
| Available-for-Sale Financial Assets - Movements in Allowances for Credit Losses - Peso Accounts | Schedule 6C1 | ✓ | ✓ | ✓ | N.A. |
| Available-for-Sale Financial Assets - Movements in Allowances for Credit Losses - Foreign/Regular | Schedule 6C2 | ✓ | ✓ | ✓ | N.A. |
| Available-for-Sale Financial Assets - Movements in Allowances for Credit Losses - EFCDU/FCDU | Schedule 6C3 | ✓ | ✓ | ✓ | N.A. |

| Schedule Title | Schedule No. | Circular No. 512 Series of 2006 | | | Circular No. 644 Series of 2009 |
|--|--------------|---------------------------------|------|---------------|---------------------------------|
| | | KBs | TBs | RBs (Complex) | RBs (Simplified) |
| Available-for-Sale Financial Assets - Movements in Allowances for Credit Losses - Foreign Office | Schedule 6C4 | ✓ | N.A. | N.A. | N.A. |
| Held to Maturity (HTM) Financial Assets | Schedule 7 | ✓ | ✓ | ✓ | ✓ |
| Held to Maturity Financial Assets Sold/Lent Under Repurchase Agreements, Certificates of Assignment/Participation with Recourse, Securities Lending and Borrowing Agreements | Schedule 7A | ✓ | ✓ | ✓ | N.A. |
| Fair Value of Held to Maturity (HTM) Financial Assets | Schedule 7B | ✓ | ✓ | ✓ | N.A. |
| Held to Maturity Financial Assets - Classified as to Status - Total | Schedule 7C | ✓ | ✓ | ✓ | N.A. |
| Held to Maturity Financial Assets - Classified as to Status - Peso Accounts | Schedule 7C1 | ✓ | ✓ | ✓ | ✓ |
| Held to Maturity Financial Assets - Classified as to Status - Foreign/Regular | Schedule 7C2 | ✓ | ✓ | ✓ | N.A. |
| Held to Maturity Financial Assets - Classified as to Status - EFCDU/FCDU | Schedule 7C3 | ✓ | ✓ | ✓ | N.A. |
| Held to Maturity Financial Assets - Classified as to Status - Foreign | Schedule 7C4 | ✓ | N.A. | N.A. | N.A. |
| Held to Maturity Financial Assets - Movements in Allowances for Credit Losses - Total | Schedule 7D | ✓ | ✓ | ✓ | N.A. |
| Held to Maturity Financial Assets - Movements in Allowances for Credit Losses - Peso Accounts | Schedule 7D1 | ✓ | ✓ | ✓ | N.A. |
| Held to Maturity Financial Assets - Movements in Allowances for Credit Losses - Foreign/Regular | Schedule 7D2 | ✓ | ✓ | ✓ | N.A. |
| Held to Maturity Financial Assets - Movements in Allowances for Credit Losses - EFCDU/FCDU | Schedule 7D3 | ✓ | ✓ | ✓ | N.A. |
| Held to Maturity Financial Assets - Movements in Allowances for Credit Losses - Foreign Office | Schedule 7D4 | ✓ | N.A. | N.A. | N.A. |
| Unquoted Debt Securities Classified as Loans | Schedule 8 | ✓ | ✓ | ✓ | ✓ |
| Fair Value of Unquoted Debt Securities Classified as Loans | Schedule 8A | ✓ | ✓ | ✓ | N.A. |
| Unquoted Debt Securities Classified as Loans - Classified as to Status - Total | Schedule 8B | ✓ | ✓ | ✓ | N.A. |
| Unquoted Debt Securities Classified as Loans - Classified as to Status - Peso Accounts | Schedule 8B1 | ✓ | ✓ | ✓ | ✓ |
| Unquoted Debt Securities Classified as Loans - Classified as to Status - Foreign Regular | Schedule 8B2 | ✓ | ✓ | ✓ | N.A. |
| Unquoted Debt Securities Classified as Loans - Classified as to Status - EFCDU/FCDU | Schedule 8B3 | ✓ | ✓ | ✓ | N.A. |
| Unquoted Debt Securities Classified as Loans - Classified as to Status - Foreign Office | Schedule 8B4 | ✓ | N.A. | N.A. | N.A. |
| Unquoted Debt Securities Classified as Loans - Movements in Allowances for Credit Losses - Total | Schedule 8C | ✓ | ✓ | ✓ | N.A. |
| Unquoted Debt Securities Classified as Loans - Movements in Allowances for Credit Losses - Peso Accounts | Schedule 8C1 | ✓ | ✓ | ✓ | N.A. |
| Unquoted Debt Securities Classified as Loans - Movements in Allowances for Credit Losses - Foreign Regular | Schedule 8C2 | ✓ | ✓ | ✓ | N.A. |
| Unquoted Debt Securities Classified as Loans - Movements in Allowances for Credit Losses - Peso Accounts | Schedule 8C3 | ✓ | ✓ | ✓ | N.A. |
| Unquoted Debt Securities Classified as Loans - Movements in Allowances for Credit Losses - Foreign Office | Schedule 8C4 | ✓ | N.A. | N.A. | N.A. |

| Schedule Title | Schedule No. | Circular No. 512 Series of 2006 | | | Circular No. 644 Series of 2009 |
|---|---------------|------------------------------------|------|------------------|------------------------------------|
| | | KBs | TBs | RBs (Complex) | RBs (Simplified) |
| Investment in Non-Marketable Equity Securities | Schedule 9 | ✓ | ✓ | ✓ | ✓ |
| Interbank Loans Receivables | Schedule 10 | ✓ | ✓ | ✓ | ✓ |
| Loans and Receivables - Others | Schedule 11 | ✓ | ✓ | ✓ | ✓ |
| Loans and Receivables - Others - Classified as to Status - Total | Schedule 11A | ✓ | ✓ | ✓ | N.A. |
| Loans and Receivables - Others - Classified as to Status - Peso Accounts | Schedule 11A1 | ✓ | ✓ | ✓ | ✓ |
| Loans and Receivables - Others - Classified as to Status - Foreign/Regular | Schedule 11A2 | ✓ | ✓ | ✓ | N.A. |
| Loans and Receivables - Others - Classified as to Status - EFCDU/FCDU | Schedule 11A3 | ✓ | ✓ | ✓ | N.A. |
| Loans and Receivables - Others - Classified as to Status - Foreign Office | Schedule 11A4 | ✓ | N.A. | N.A. | N.A. |
| Restructured Loans and Receivables - Classified as to Status - Total | Schedule 11B | ✓ | ✓ | ✓ | N.A. |
| Restructured Loans and Receivables - Classified as to Status - Peso Accounts | Schedule 11B1 | ✓ | ✓ | ✓ | ✓ |
| Restructured Loans and Receivables - Classified as to Status - Foreign/Regular | Schedule 11B2 | ✓ | ✓ | ✓ | N.A. |
| Restructured Loans and Receivables - Classified as to Status - EFCDU/FCDU | Schedule 11B3 | ✓ | ✓ | ✓ | N.A. |
| Restructured Loans and Receivables - Classified as to Status - Foreign Office | Schedule 11B4 | ✓ | N.A. | N.A. | N.A. |
| Loans and Receivables - Others - Movements in Allowances for Credit Losses - Total | Schedule 11C | ✓ | ✓ | ✓ | N.A. |
| Loans and Receivables - Others - Movements in Allowances for Credit Losses - Peso Accounts | Schedule 11C1 | ✓ | ✓ | ✓ | ✓ |
| Loans and Receivables - Others - Movements in Allowances for Credit Losses - Foreign/Regular | Schedule 11C2 | ✓ | ✓ | ✓ | N.A. |
| Loans and Receivables - Others - Movements in Allowances for Credit Losses - EFCDU/FCDU | Schedule 11C3 | ✓ | ✓ | ✓ | N.A. |
| Loans and Receivables - Others - Movements in Allowances for Credit Losses - Foreign Office | Schedule 11C4 | ✓ | N.A. | N.A. | N.A. |
| Gross Loans and Receivables - Others - Economic Purpose - Total | Schedule 11D | ✓ | ✓ | ✓ | N.A. |
| Gross Loans and Receivables - Others - Economic Purpose - Peso Accounts | Schedule 11D1 | ✓ | ✓ | ✓ | ✓ |
| Gross Loans and Receivables - Others - Economic Purpose - Foreign/Regular | Schedule 11D2 | ✓ | ✓ | ✓ | N.A. |
| Gross Loans and Receivables - Others - Economic Purpose - EFCDU/FCDU | Schedule 11D3 | ✓ | ✓ | ✓ | N.A. |
| Gross Loans and Receivables - Others - Economic Purpose - Foreign Office | Schedule 11D4 | ✓ | N.A. | N.A. | N.A. |
| Loans and Receivables - Others - Classified as to Status per PAS 39 - Total | Schedule 11E | ✓ | ✓ | ✓ | N.A. |
| Loans and Receivables - Others - Classified as to Status per PAS 39 - Peso Accounts | Schedule 11E1 | ✓ | ✓ | ✓ | ✓ |
| Loans and Receivables - Others - Classified as to Status per PAS 39 - Foreign/Regular | Schedule 11E2 | ✓ | ✓ | ✓ | N.A. |
| Loans and Receivables - Others - Classified as to Status per PAS 39 - EFCDU/FCDU | Schedule 11E3 | ✓ | ✓ | ✓ | N.A. |
| Loans and Receivables - Others - Classified as to Status per PAS 39 - Foreign Office | Schedule 11E4 | ✓ | N.A. | N.A. | N.A. |
| Schedule of Agri/Agra, SME, DIL and Microfinance Loans and Receivables under Sched 11 Classified as to Counterparty | Schedule 11F | ✓ | ✓ | ✓ | ✓ |

| Schedule Title | Schedule No. | Circular No. 512 Series of 2006 | | | Circular No. 644 Series of 2009 |
|--|---------------|------------------------------------|------|------------------|------------------------------------|
| | | KBs | TBs | RBs (Complex) | RBs (Simplified) |
| Real Estate Exposure | Schedule 11G1 | ✓ | ✓ | N.A. | N.A. |
| Investment in Debt and Equity Securities Issued by Real Estate Companies | Schedule 11G2 | ✓ | ✓ | N.A. | N.A. |
| Original Maturity and Earliest Repricing of Real Estate Exposure | Schedule 11G3 | ✓ | ✓ | N.A. | N.A. |
| Movements in Non-Performing Loans (NPLs) | Schedule 11H1 | ✓ | ✓ | ✓ | ✓ |
| Aging of Non-Performing Loans (NPLs) | Schedule 11H2 | ✓ | ✓ | ✓ | ✓ |
| Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse and Securities Lending and Borrowing Transactions - by Counterparty | Schedule 12 | ✓ | ✓ | ✓ | ✓ |
| Loans and Receivables Arising from Repurchase Agreements and Securities Lending and Borrowing Transactions -Matrix of Counterparty and Issuer of Collateral - Total | Schedule 12A | ✓ | ✓ | ✓ | N.A. |
| Loans and Receivables Arising from Repurchase Agreements and Securities Lending and Borrowing Transactions -Matrix of Counterparty and Issuer of Collateral - Peso Accounts | Schedule 12A1 | ✓ | ✓ | ✓ | ✓ |
| Loans and Receivables Arising from Repurchase Agreements and Securities Lending and Borrowing Transactions -Matrix of Counterparty and Issuer of Collateral - Foreign/Regular | Schedule 12A2 | ✓ | ✓ | ✓ | N.A. |
| Loans and Receivables Arising from Repurchase Agreements and Securities Lending and Borrowing Transactions -Matrix of Counterparty and Issuer of Collateral - EFCDU/FCDU | Schedule 12A3 | ✓ | ✓ | ✓ | N.A. |
| Loans and Receivables Arising from Repurchase Agreements and Securities Lending and Borrowing Transactions -Matrix of Counterparty and Issuer of Collateral - Foreign Office | Schedule 12A4 | ✓ | N.A. | N.A. | N.A. |
| Fair Value Adjustments in Hedge Accounting | Schedule 13 | ✓ | ✓ | ✓ | N.A. |
| Financial Derivatives Held for Fair Value Hedge | Schedule 13A | ✓ | ✓ | ✓ | N.A. |
| Financial Derivatives Held for Cash Flow Hedge | Schedule 13B | ✓ | ✓ | ✓ | N.A. |
| Financial Derivatives Held for Hedges of Net Investment in Foreign Operations | Schedule 13C | ✓ | ✓ | ✓ | N.A. |
| Financial Derivatives Portfolio Hedge of Interest Rate Risk | Schedule 13D | ✓ | ✓ | ✓ | N.A. |
| Accrued Interest Income/Expense from Financial Assets and Liabilities | Schedule 14 | ✓ | ✓ | ✓ | ✓ |
| Investment in Subsidiaries Associates and Joint Ventures | Schedule 15 | ✓ | ✓ | ✓ | ✓ |
| Investment in Subsidiaries Associates and Joint Ventures - Classified as to Nature of Business | Schedule 15A | ✓ | ✓ | ✓ | ✓ |
| Details of Investment in Subsidiaries, Associates and Joint Ventures | Schedule 15B | ✓ | ✓ | ✓ | ✓ |
| Bank Premises, Furniture, Fixture and Equipment | Schedule 16 | ✓ | ✓ | ✓ | ✓ |
| Real and Other Properties Acquired | Schedule 17 | ✓ | ✓ | ✓ | ✓ |
| Real and Other Properties Acquired/Non-Current Assets Held for Sale - Aging of Accounts | Schedule 17A | ✓ | ✓ | ✓ | ✓ |
| Movements in Real and Other Properties Acquired/Non-Current Assets Held for Sale | Schedule 17B | ✓ | ✓ | ✓ | ✓ |
| Deferred Tax Assets and Liabilities | Schedule 18 | ✓ | ✓ | ✓ | N.A. |
| Other Assets | Schedule 19 | ✓ | ✓ | ✓ | ✓ |

| Schedule Title | Schedule No. | Circular No. 512 Series of 2006 | | | Circular No. 644 Series of 2009 |
|---|---------------|------------------------------------|------|------------------|------------------------------------|
| | | KBs | TBs | RBs (Complex) | RBs (Simplified) |
| Breakdown of Due from and Due to Head Office/Branches/Agencies Abroad-Philippine Branch of Foreign Banks | Schedule 20 | ✓ | ✓ | ✓ | N.A. |
| Liability for Short Position | Schedule 21 | ✓ | ✓ | ✓ | N.A. |
| Deposit Liabilities - Classified as to Type of Deposit | Schedule 22 | ✓ | ✓ | ✓ | ✓ |
| Deposit Liabilities by Size of Accounts Excluding Deposits in Foreign Offices/Branches | Schedule 22A | ✓ | ✓ | ✓ | ✓ |
| Due to Other Banks | Schedule 23 | ✓ | ✓ | ✓ | N.A. |
| Bills Payable | Schedule 24 | ✓ | ✓ | ✓ | ✓ |
| Bonds Payable, Unsecured Subordinated Debt and Redeemable Preferred Shares | Schedule 25 | ✓ | ✓ | ✓ | ✓ |
| Fair Value of Financial Liabilities | Schedule 26 | ✓ | ✓ | ✓ | N.A. |
| Financial Liabilities Associated with Transferred Assets | Schedule 27 | ✓ | ✓ | ✓ | ✓ |
| Other Liabilities | Schedule 28 | ✓ | ✓ | ✓ | ✓ |
| Interest Income/Expense from Financial Instruments | Schedule 29 | ✓ | ✓ | ✓ | ✓ |
| Interest Income from Due from Other Banks - Classified as to Type of Deposits | Schedule 29A | ✓ | ✓ | ✓ | ✓ |
| Interest Income from Held for Trading, Designated at FVPL, Available for Sale, Held to Maturity Financial Assets and Unquoted Debt Securities Classified as Loans | Schedule 29B | ✓ | ✓ | ✓ | ✓ |
| Interest Income from Interbank Loans Receivables | Schedule 29C | ✓ | ✓ | ✓ | ✓ |
| Interest Income from Loans and Receivables - Others - Classified as to Status - Total | Schedule 29D | ✓ | ✓ | ✓ | N.A. |
| Interest Income from Loans and Receivables - Others - Classified as to Status - Peso Accounts | Schedule 29D1 | ✓ | ✓ | ✓ | ✓ |
| Interest Income from Loans and Receivables - Others - Classified as to Status - Foreign/Regular | Schedule 29D2 | ✓ | ✓ | ✓ | N.A. |
| Interest Income from Loans and Receivables - Others - Classified as to Status - EFCDU/FCU | Schedule 29D3 | ✓ | ✓ | ✓ | N.A. |
| Interest Income from Loans and Receivables - Others - Classified as to Status - Foreign Office | Schedule 29D4 | ✓ | N.A. | N.A. | N.A. |
| Interest Income from Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse and Securities Lending and Borrowing Transactions | Schedule 29E | ✓ | ✓ | ✓ | ✓ |
| Interest Expense on Deposit Liabilities | Schedule 30A | ✓ | ✓ | ✓ | ✓ |
| Interest Expense on Bills Payable | Schedule 30B | ✓ | ✓ | ✓ | ✓ |
| Interest Expense on Bonds Payable, Unsecured Subordinated Debt and Redeemable Preferred Shares | Schedule 30C | ✓ | ✓ | ✓ | ✓ |
| Dividend Income | Schedule 31 | ✓ | ✓ | ✓ | ✓ |
| Gain/(Loss) on Financial Assets and Liabilities Held for Trading | Schedule 32 | ✓ | ✓ | ✓ | N.A. |
| Gains/(Losses) from Sale/Redemption/Derecognition of Non-Trading Financial Assets and Liabilities | Schedule 33 | ✓ | ✓ | ✓ | ✓ |
| Compensation/Fringe Benefits | Schedule 34 | ✓ | ✓ | ✓ | ✓ |
| Other Administrative Expenses | Schedule 35 | ✓ | ✓ | ✓ | ✓ |
| Depreciation/Amortization Expense | Schedule 36 | ✓ | ✓ | ✓ | ✓ |

| Schedule Title | Schedule No. | Circular No. 512 Series of 2006 | | | Circular No. 644 Series of 2009 |
|--|---------------|------------------------------------|-----|------------------|------------------------------------|
| | | KBs | TBs | RBs (Complex) | RBs (Simplified) |
| Impairment Loss | Schedule 37 | ✓ | ✓ | ✓ | ✓ |
| Off- Balance Sheet | Schedule 38 | ✓ | ✓ | ✓ | ✓ |
| Report by the PERA Administrator on Personal Equity and Retirement Account | Schedule 38a | ✓ | ✓ | ✓ | N.A. |
| Report by the PERA Administrator on Personal Equity and Retirement Account | Schedule 38a1 | ✓ | ✓ | ✓ | ✓ |
| Report by the PERA Administrator on Personal Equity and Retirement Account | Schedule 38a3 | ✓ | ✓ | ✓ | N.A. |
| Report by the PERA Administrator on Personal Equity and Retirement Account | Schedule 38a4 | ✓ | ✓ | ✓ | N.A. |
| Residual Maturity - Performing Financial Assets and Financial Liabilities - Regular | Schedule 39 | ✓ | ✓ | ✓ | ✓ |
| Residual Maturity - Performing Financial Assets and Financial Liabilities - EFCDU/FCDU | Schedule 39A | ✓ | ✓ | ✓ | N.A. |
| Repricing - Performing Financial Assets and Financial Liabilities - Regular | Schedule 40 | ✓ | ✓ | ✓ | ✓ |
| Repricing - Performing Financial Assets and Financial Liabilities - EFCDU/FCDU | Schedule 40A | ✓ | ✓ | ✓ | N.A. |
| Investment in Debt Instruments Issued by LGUs and Loans Granted to LGUs | Schedule 41 | ✓ | ✓ | ✓ | ✓ |
| Disclosure of Due from FCDU/RBU and Due to FCDU/RBU | Schedule 42 | ✓ | ✓ | ✓ | N.A. |