



BANGKO SENTRAL NG PILIPINAS

**OFFICE OF THE DEPUTY GOVERNOR
SUPERVISION AND EXAMINATION SECTOR**

MEMORANDUM NO. M-2013-053

To: **ALL BANKS**

Subject: **Enhancements to the Financial Reporting Package in Relation to
Circular No. 814 dated 27 September 2013**

In accordance with Circular No. 814 dated 27 September 2013, the Financial Reporting Package (FRP) issued under Circular No. 512 dated 3 February 2006, as amended, and the Simplified FRP issued under Circular No. 644 dated 10 February 2009, as amended, are hereby revised to incorporate the new reportorial requirement to account for the movement in and the aging of non-performing loans (NPLs).

Section 1. The Financial Reporting Package (FRP) issued under Circular No. 512 dated 3 February 2006, as amended, and the Simplified FRP issued under Circular No. 644 dated 10 February 2009, as amended, are further revised, as follows:

1. Line Item Instructions

“x x x

“Schedule 11a (Total Amount), 11a1 (Peso Accounts), 11a2 (Foreign Regular), 11a3 (FCDU/EFCDU) and 11a4 (Foreign Offices) – Loans and Receivables-Others – Classified as to Status

“x x x

“Additional Information

“x x x

“(8) Allowance for Credit Losses– This refers to the specific loan loss provision of Loans and Receivables-Others, broken down as to the status of the related loan account.

“x x x

“Schedule 11 H1 – Movements in Non-Performing Loans (NPLs)

“Report the movements in NPLs during the quarter; i.e., from the end of the preceding quarter up to the end of the reporting quarter, corresponding to the following items:

“(1) Opening Balance – This corresponds to the amount of NPLs as of the end of the preceding quarter.

- “(2) **Newly Reclassified to NPL** – This refers to loans which became nonperforming during the reporting quarter.
- “(3) **Reasons for the Decline in NPLs**- This refers to the decrease in NPLs from the balance as of the end of the preceding quarter up to the end of the reporting quarter arising from the following transactions:
- “(a) **Collections/Payments**- This refer to NPLs collected from/paid by the borrower during the reporting quarter.
 - “(b) **Write-Offs**- This refer to NPLs 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.
 - “(c) **Reclassification/Transfer to ROPA** – This refers to acquisition of real and other properties in settlement of NPLs through foreclosure or dation in payment.
 - “(d) **Reclassification/Transfer to Performing Status** – This refers to NPLs restored to performing loan status in accordance with existing regulations, other than those which have been restructured.
 - “(e) **Reclassification/Transfer to Restructured Loans Not Considered NPL** – This refers to NPLs which have been restructured and meet the criteria to be considered performing as of restructuring date, as prescribed under Subsection X322.1 of the MORB.
 - “(f) **Sale to SPV and other entities** – This refers to disposition of NPLs through transfer/sale to special purpose vehicles (SPVs) and other entities.
- “(4) **Other Adjustments** – This corresponds to adjustments/transactions affecting NPLs, other than those mentioned in Items “(2)” and “(3)” above.
- “(5) **Closing Balance** – This corresponds to the amount of NPLs as of the end of the reporting quarter.

“Non-performing loans shall refer to gross non-performing loans as defined under Subsection X309.1 of the MORB.

“The balances and movements in the NPLs shall also be broken down as to type of loan account, as follows:

- “1. Loans and Receivables-Others, Residents, with corresponding economic activity (Refer to Line Item Instructions for Schedule 11D)

- "2. Loans and Receivables-Others, Non-Residents
- "3. Interbank Loans Receivables
- "4. Loans and Receivables Arising from Repurchase Agreements (RA), Certificates of Assignment/Participation with Recourse (CA/PR) and Securities Lending and Borrowing (SLB) Transactions.

"Schedule 11 H2 – Aging of Non-Performing Loans (NPLs)

"Report the amount of NPLs, including non-performing restructured loans, according to the specified aging schedule reckoned from the latest date of reclassification of the loan account to non-performing status up to reporting date, as follows:

- " (1) Less than or equal to 1 year
- " (2) Greater than 1 year but less than or equal to 2 years
- " (3) Greater than 2 years but less than or equal to 3 years
- " (4) Greater than 3 years but less than or equal to 4 years
- " (5) Greater than 4 years but less than or equal to 5 years
- " (6) Greater than 5 years but less than or equal to 6 years
- " (7) Greater than 6 years but less than or equal to 7 years
- " (8) Greater than 7 years but less than or equal to 8 years
- " (9) Greater than 8 years but less than or equal to 9 years
- "(10) Greater than 9 years but less than or equal to 10 years
- "(11) Greater than 10 years

"Non-performing loans shall refer to gross non-performing loans as defined under Subsection X309.1 of the MORB.

"The age of the NPL accounts from the latest date of NPL reclassification up to reporting date shall also be broken down as to type of loan, as follows:

- "1. Loans and Receivables-Others, Residents, with corresponding economic activity (Refer to Line Item Instructions for Schedule 11D)
- "2. Loans and Receivables-Others, Non-Residents
- "3. Interbank Loans Receivables
- "4. Loans and Receivables Arising from Repurchase Agreements (RA), Certificates of Assignment/Participation with Recourse (CA/PR) and Securities Lending and Borrowing (SLB) Transactions.

"Schedule 12 – Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse and Securities Lending and Borrowing Transactions – By Counterparty

"x x x

"Additional Information

"x x x

"(4) **Allowance for Credit Losses**– This refers to the specific loan loss provision of Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse and Securities Lending and Borrowing Transactions, broken down as to the status of the related loan account.

"x x x."

2. Reportorial Template

In accordance with Circular No. 814 dated 27 September 2013, the reports on the movement in and aging of non-performing loans (NPLs) are incorporated as Schedules 11H1 and 11H2, respectively, of the FRP (solo basis), to be submitted quarterly starting with the reporting period ending 31 March 2014.

To allow for the breakdown of specific loan loss provision, according to the status of the related loan account, Schedule 10 of the FRP/Simplified FRP is revised to unblock the columns on Allowance for Credit Losses of the rows on Interbank Loans Receivables Classified as to Status. Schedules 11a and its sub-schedules and 12 of the FRP/Simplified FRP are likewise amended to add rows pertaining to Allowance for Credit Losses, broken down according to the status of the related loan account.

The reportorial templates of the FRP for Banks and the Simplified FRP for Rural and Cooperative Banks covered by the amendments are shown in Annexes A to L.

Section 2. Banks shall adopt the revised FRP/Simplified FRP (both solo and consolidated basis) covered by this Memorandum to All Banks beginning 31 March 2014.

Section 3. The dissemination of the revised data entry templates of the FRP and the Simplified FRP shall be covered by a separate issuance.

For strict compliance.


NESTOR A. ESPENILLA, JR.
Deputy Governor

04 December 2013

**MOVEMENTS IN NON-PERFORMING LOANS (NPLs)^{1/}
By Economic Activity**

| Particulars | Account Code | Opening Balance | Newly Reclassified to NPL | Reasons for the Decline in NPLs | | | | Other Adjustments Additions/ (Deductions) | Closing Balance | | |
|--|--------------------|-----------------|---------------------------|---------------------------------|--|---|-------------|---|-----------------|---|---------------------------------|
| | | | | Write-Offs | Reclassification/Transfer to Performing Status | Restructured Loans Not Considered NPL ^{2/} | Sale to SPV | | | | |
| | | a | b | c | d | e | f | g | h | i | j = a + b - (sum of c to h) + i |
| TOTAL | 140000018512000000 | - | - | - | - | - | - | - | - | - | - |
| Loans and Receivables-Others, Residents | 140150018512100000 | - | - | - | - | - | - | - | - | - | - |
| <i>A. For Production, by Economic Activity</i> | 140150018512100001 | - | - | - | - | - | - | - | - | - | - |
| Agriculture, Forestry and Fishing | 140150018512100101 | - | - | - | - | - | - | - | - | - | - |
| Mining and Quarrying | 140150018512100201 | - | - | - | - | - | - | - | - | - | - |
| Manufacturing | 140150018512100301 | - | - | - | - | - | - | - | - | - | - |
| Electricity, Gas, Steam and Air-Conditioning Supply | 140150018512100401 | - | - | - | - | - | - | - | - | - | - |
| Water Supply, Sewerage, Waste Management and Remediation Activities | 140150018512100501 | - | - | - | - | - | - | - | - | - | - |
| Construction | 140150018512100601 | - | - | - | - | - | - | - | - | - | - |
| Wholesale and Retail Trade, Repair of Motor Vehicles, Motorcycles | 140150018512100701 | - | - | - | - | - | - | - | - | - | - |
| Accommodation and Food Service Activities | 140150018512100801 | - | - | - | - | - | - | - | - | - | - |
| Transportation and Storage | 140150018512100901 | - | - | - | - | - | - | - | - | - | - |
| Information and Communication | 140150018512101001 | - | - | - | - | - | - | - | - | - | - |
| Financial and Insurance Activities | 140150018512101101 | - | - | - | - | - | - | - | - | - | - |
| Real Estate Activities | 140150018512101201 | - | - | - | - | - | - | - | - | - | - |
| Professional, Scientific and Technical Activities | 140150018512101301 | - | - | - | - | - | - | - | - | - | - |
| Administrative and Support Service Activities | 140150018512101401 | - | - | - | - | - | - | - | - | - | - |
| Public Administration and Defense; Compulsory Social Security | 140150018512101501 | - | - | - | - | - | - | - | - | - | - |
| Education | 140150018512101601 | - | - | - | - | - | - | - | - | - | - |
| Human Health and Social Work Activities | 140150018512101701 | - | - | - | - | - | - | - | - | - | - |
| Arts, Entertainment and Recreation | 140150018512101801 | - | - | - | - | - | - | - | - | - | - |
| Other Service Activities | 140150018512101901 | - | - | - | - | - | - | - | - | - | - |
| Activities of Households as Employers and Undifferentiated Goods-and-Services-Producing Activities of Households for Own Use | 140150018512102001 | - | - | - | - | - | - | - | - | - | - |
| Activities of Extra-Territorial Organizations and Bodies | 140150018512102101 | - | - | - | - | - | - | - | - | - | - |
| <i>B. For Household Consumption</i> | 140150018512100002 | - | - | - | - | - | - | - | - | - | - |
| Loans to Individuals for Consumption Purposes | 140150018512100102 | - | - | - | - | - | - | - | - | - | - |
| Credit Card Receivables | 140150018512100112 | - | - | - | - | - | - | - | - | - | - |
| Auto Loans | 140150018512100122 | - | - | - | - | - | - | - | - | - | - |
| Others | 140150018512100132 | - | - | - | - | - | - | - | - | - | - |
| Loans and Receivables-Others, Non-Residents | 140150018512200000 | - | - | - | - | - | - | - | - | - | - |
| Interbank Loans Receivables | 140150018512000000 | - | - | - | - | - | - | - | - | - | - |
| Loans and Receivables Arising from RA, CA/PR and SLB Transactions | 140200018512000000 | - | - | - | - | - | - | - | - | - | - |

^{1/} Gross NPLs as defined under Circular No. 772 dated 16 October 2012

^{2/} Refers to loans which have been restructured but meet the criteria to be considered performing as of restructuring date, as prescribed under Subsection X322.1 of the Manual of Regulations for Banks

AGING OF NON-PERFORMING LOANS (NPLs) ^{1/}
By Economic Activity

| Particulars | Account Code | Aging of NPLs from Date of Reclassification ^{2/} | | | | | | | | | | | Total Amount <i>l = sum of a to k</i> | |
|--|--------------------|---|-------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|---------------------------|------------|--|---|
| | | <= 1 year | > 1 year but <= 2 years | > 2 years but <= 3 years | > 3 years but <= 4 years | > 4 years but <= 5 years | > 5 years but <= 6 years | > 6 years but <= 7 years | > 7 years but <= 8 years | > 8 years but <= 9 years | > 9 years but <= 10 years | > 10 years | | |
| | | a | b | c | d | e | f | g | h | i | j | k | | |
| TOTAL | 140000018512000000 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Loans and Receivables-Others, Residents | 140150018512100000 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| <i>A. For Production, by Economic Activity</i> | 140150018512100001 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Agriculture, Forestry and Fishing | 140150018512100101 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Mining and Quarrying | 140150018512100201 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Manufacturing | 140150018512100301 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Electricity, Gas, Steam and Air-Conditioning Supply | 140150018512100401 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Water Supply, Sewerage, Waste Management and Remediation Activities | 140150018512100501 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Construction | 140150018512100601 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Wholesale and Retail Trade, Repair of Motor Vehicles, Motorcycles | 140150018512100701 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Accommodation and Food Service Activities | 140150018512100801 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Transportation and Storage | 140150018512100901 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Information and Communication | 140150018512101001 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Financial and Insurance Activities | 140150018512101101 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Real Estate Activities | 140150018512101201 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Professional, Scientific and Technical Activities | 140150018512101301 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Administrative and Support Service Activities | 140150018512101401 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Public Administration and Defense; Compulsory Social Security | 140150018512101501 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Education | 140150018512101601 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Human Health and Social Work Activities | 140150018512101701 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Arts, Entertainment and Recreation | 140150018512101801 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Other Service Activities | 140150018512101901 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Goods-and-Services-Producing Activities of Households for Own Use | 140150018512102001 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Activities of Extra-Territorial Organizations and Bodies | 140150018512102101 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| <i>B. For Household Consumption</i> | 140150018512100002 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Loans to Individuals for Consumption Purposes | 140150018512100102 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Credit Card Receivables | 140150018512100112 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Auto Loans | 140150018512100122 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Others | 140150018512100132 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Loans and Receivables-Others, Non-Residents | 140150018512200000 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Interbank Loans Receivables | 140150018512000000 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Loans and Receivables Arising from RA, CA/PR and SLB Transactions | 140200018512000000 | - | - | - | - | - | - | - | - | - | - | - | - | - |

^{1/} Gross NPLs as defined under Circular No. 772 dated 16 October 2012

^{2/} NPLs, including non-performing restructured loans, shall be classified as to time buckets reckoned from the latest date of reclassification of the loan account to non-performing status up to reporting date.

Interbank Loans Receivables

| Particulars | Account Code | Amortized Cost | | | | Allowances for Credit Losses | | | | Total | | | | | | | | | | | | | | | | | |
|--|---------------------|----------------|-----------------------------|-------------|------------------------|------------------------------|-------------|------------------------|-----------------|-------|-------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| | | Peso Accts | Foreign Regular In US \$ | Peso Equiv. | FCDU/EFCDU In US \$ | Foreign Regular In US \$ | Peso Equiv. | FCDU/EFCDU In US \$ | Foreign Offices | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | In US \$ | | Peso Equiv. | | | | | | | | | | | | | | | | |
| Interbank Call Loans Receivable | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Resident Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (a) UBS/KBs | 14010000500140000 | 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 | 0.00 | 0.00 | 0.00 | 0.00 | | | | | | |
| (1) RBU | 140100000500141010 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (2) FCDU/EFCDU | 140100000500141020 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (b) Others | 140100000500142000 | 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 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | | | | |
| (1) RBU | 140100000500142010 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (2) FCDU/EFCDU | 140100000500142020 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (c) NBQBS | 140100000500143000 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Non-Resident Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (a) OBUs | 140100000500230000 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (b) Others | 140100000500232000 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Subtotal | 140100000500000000 | 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 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | | | |
| Interbank Term Loans Receivable | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Resident Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (a) UBS/KBs | 140100001000140000 | 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 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | | |
| (1) RBU | 140100001000141000 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (2) FCDU/EFCDU | 140100001000141010 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (b) Others | 140100001000141020 | 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 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| (1) RBU | 140100001000142010 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (2) FCDU/EFCDU | 140100001000142020 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (c) NBQBS | 140100001000143000 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Non-Resident Banks | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (a) OBUs | 140100001000230000 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (b) Others | 140100001000232000 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Subtotal | 140100001000000000 | 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 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | |
| TOTAL | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Additional Information | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1. Classified as to Original Term | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| A. Short Term (one year or less) | 1401000000000611000 | 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 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| B. Medium Term (>1 year to 5 years) | 1401000000000612100 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| C. Long Term (>5 years) | 1401000000000612200 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2. Geographic Regions of Non-Resident Counterparties | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| A. Advanced economies | 1401000000000621000 | 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 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| B. Regions excluding advanced economies | 1401000000000622000 | 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 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (1) Africa | 1401000000000622100 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Of which: Sub-Sahara | 1401000000000622110 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (2) Developing Asia | 1401000000000622200 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (3) Middle East | 1401000000000622300 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (4) Western Hemisphere | 1401000000000622400 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (5) Central and Eastern Europe | 1401000000000622500 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (6) Commonwealth of Independent States | 1401000000000622600 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3. Classified as to Status | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| A. Current | 140100018506000000 | 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 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| B. Past Due But Not Yet Non-Performing | 140100018510600000 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| C. Gross Non-Performing Loans | 140100018512600000 | 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 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (1) Past Due and Already Non-Performing | 140100018515600000 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (2) Items in Litigation | 140100018520600000 | | | | | | | | | | | | | | | | | | | | | | | | | | |

For Unblocking

Interbank Loans Receivables

| Particulars | Account Code | Peso Accts | Net Carrying Amount | | | | | | Total |
|--|---------------------|------------|---------------------|-------------|------------|-------------|-----------------|-------------|-------|
| | | | Foreign Regular | | FCDU/EFCDU | | Foreign Offices | | |
| | | | In US \$ | Peso Equiv. | In US \$ | Peso Equiv. | In US \$ | Peso Equiv. | |
| Interbank Call Loans Receivable | | | | | | | | | |
| Resident Banks | | | | | | | | | |
| (a) UBS/KGs | 140100000500140000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| (1) RBUs | 140100000500141000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| (2) FCDU/EFCDU | 140100000500141010 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| (b) Others | 140100000500142000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| (1) RBUs | 140100000500142010 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| (2) FCDU/EFCDU | 140100000500142020 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| (c) NBOBS | 140100000500143000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| (a) OBU's | 140100000500231000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| (b) Others | 140100000500232000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Subtotal | 140100000500000000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Interbank Term Loans Receivable | | | | | | | | | |
| Resident Banks | | | | | | | | | |
| (a) UBS/KGs | 140100001000140000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| (1) RBUs | 140100001000141000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| (2) FCDU/EFCDU | 140100001000141010 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| (b) Others | 140100001000142000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| (1) RBUs | 140100001000142010 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| (2) FCDU/EFCDU | 140100001000142020 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| (c) NBOBS | 140100001000143000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Non-Resident Banks | | | | | | | | | |
| (a) OBU's | 140100001000231000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| (b) Others | 140100001000232000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Subtotal | 140100001000000000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| TOTAL | 140100000000000000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Additional Information | | | | | | | | | |
| 1. Classified as to Original Term | 1401000000000610000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| A. Short Term (one year or less) | 1401000000000611000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| B. Medium Term (>1 year to 5 years) | 1401000000000612100 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| C. Long Term (>5 years) | 1401000000000612200 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| 2. Geographic Regions of Non-Resident Counterparties | 1401000000000620000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| A. Advanced economies | 1401000000000621000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| B. Regions excluding advanced economies | 1401000000000622000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| (1) Africa | 1401000000000622100 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Of which: Sub-Sahara | 1401000000000622110 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| (2) Developing Asia | 1401000000000622200 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| (3) Middle East | 1401000000000622300 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| (4) Western Hemisphere | 1401000000000622400 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| (5) Central and Eastern Europe | 1401000000000622500 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| (6) Commonwealth of Independent States | 1401000000000622600 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| 3. Classified as to Status | 1401000185006000000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| A. Current | 1401000185056000000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| B. Past Due But Not Yet Non-Performing | 1401000185106000000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| C. Gross Non-Performing Loans | 1401000185126000000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| (1) Past Due and Already Non-Performing | 1401000185156000000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| (2) Items in Litigation | 1401000185206000000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |

For Unblocking

Loans and Receivables - Others ^{1/}
Classified as to Status
Total Amount

| Particulars | Account Code | a | b | c | d | e | f | g |
|---|--------------------|---------|-------------------------------------|-------------------------------------|---------------------|-------------|-----------------------------|---------------------|
| | | 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 | 14015000000100000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 1. Loans to Government | 140150000500120000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| a. National Government | 140150000500121000 | | | | | 0.00 | | 0.00 |
| b. LGUs | 140150000500122000 | | | | | 0.00 | | 0.00 |
| c. GOCCs | 140150000500123000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 1. Social Security Institutions | 140150000500123100 | | | | | 0.00 | | 0.00 |
| 2. Other Financial | 140150000500123200 | | | | | 0.00 | | 0.00 |
| 3. Non-Financial | 140150000500123300 | | | | | 0.00 | | 0.00 |
| 2. Agrarian Reform / Other Agricultural Loans | 140150001000100000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| a. Agrarian Reform Loans | 140150001005100000 | | | | | 0.00 | | 0.00 |
| b. Other Agricultural Credit Loans | 140150001010100000 | | | | | 0.00 | | 0.00 |
| 3. Microfinance Loans ^{2/} | 140150002000100000 | | | | | 0.00 | | 0.00 |
| 4. Small and Medium Enterprise Loans ^{2/} | 140150002500100000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| a. Small Scale Enterprises | 140150002505100000 | | | | | 0.00 | | 0.00 |
| b. Medium Scale Enterprise | 140150002510100000 | | | | | 0.00 | | 0.00 |
| 5. Contracts to Sell | 140150003000100000 | | | | | 0.00 | | 0.00 |
| 6. Loans to Private Corporations | 140150003500160000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| a. Financial | 140150003500161000 | | | | | 0.00 | | 0.00 |
| b. Non-Financial | 140150003500162000 | | | | | 0.00 | | 0.00 |
| 7. Loans to Individuals for Housing Purposes | 140150004000100000 | | | | | 0.00 | | 0.00 |
| 8. Loans to Individuals for Consumption Purposes | 140150004500100000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| a. Credit Card | 140150004505100000 | | | | | 0.00 | | 0.00 |
| b. Auto Loans | 140150004510100000 | | | | | 0.00 | | 0.00 |
| c. Others | 140150004515100000 | | | | | 0.00 | | 0.00 |
| 9. Loans to Individuals for Other Purposes | 140150005000100000 | | | | | 0.00 | | 0.00 |
| Non-Residents | 14015000000200000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 1. Central Government/Central Banks | 140150005500200000 | | | | | 0.00 | | 0.00 |
| 2. Public Sector Entities | 140150006000200000 | | | | | 0.00 | | 0.00 |
| 3. Loans to Corporations | 140150006500200000 | | | | | 0.00 | | 0.00 |
| 4. Loans to Individuals | 140150007000200000 | | | | | 0.00 | | 0.00 |
| TOTAL | 140150000000000000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| ^{2/} Of which loans used to comply with Agrarian Reform/Other Agricultural Loans | | | | | | | | |
| (1) Agrarian Reform Loans | 140150501015100000 | | | | | | | |
| (2) Other Agricultural Credit Loans | 140150501020100000 | | | | | | | |
| Additional Information | | | | | | | | |
| 1. DOSRI Loans | 140150012500600000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| a. Secured | 140150012505600000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (i) REM - Residential | 140150012510600000 | | | | | | | |
| (ii) REM - Commercial | 140150012515600000 | | | | | | | |
| (iii) REM - Agricultural | 140150012518600000 | | | | | | | |
| (iv) Non-risk Assets | 140150012519600000 | | | | | | | |
| (v) Other collateral | 140150012520600000 | | | | | | | |
| b. Unsecured | 140150012525600000 | | | | | | | |
| c. Loans Granted under the Bank's Fringe Benefit Program | 140150012528600000 | | | | | | | |
| 2. Non-DOSRI Loans | 140150013000600000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| a. Secured | 140150013005600000 | | | | | | | |
| (i) REM - Residential | 140150013010600000 | | | | | | | |
| (ii) REM - Commercial | 140150013015600000 | | | | | | | |
| (iii) REM - Agricultural | 140150013018600000 | | | | | | | |
| (iv) Other collateral | 140150013020600000 | | | | | | | |
| b. Unsecured | 140150013025600000 | | | | | | | |
| 3. Exposure to Real Estate Industry | 140150013500600000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| a. Residential Real Estate Loans | 140150013505640000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (i) Not exceeding P3.5 million | 140150013500641000 | | | | | | | |
| (ii) Exceeding P3.5 million | 140150013500642000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (1) Guaranteed under the National Shelter Program | 140150013500642100 | | | | | | | |
| (2) Others | 140150013500642200 | | | | | | | |
| b. Commercial Real Estate Loans | 140150013510640000 | | | | | | | |
| c. Agricultural | 140150013515640000 | | | | | | | |
| 4. Bills Purchased | 140150014000600000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| A. Export Bills Purchased | 140150014000610000 | | | | | | | |
| B. Bills Purchased - Documentary | 140150014000620000 | | | | | | | |
| C. Bills Purchased - Clean | 140150014000630000 | | | | | | | |
| 5. Customers' Liability on Bills/Drafts Under LC/TR | 140150014500600000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| A. Import Bills | 140150014500610000 | | | | | | | |
| B. Import Bills Under TRs | 140150014500620000 | | | | | | | |
| 6. Customers' Liability for this Banks' Acceptances Outstanding | 140150015000620000 | | | | | | | |
| 7. Gross Non-Performing Loans | 140150018512600000 | | | | | | | |
| 8. Allowance for Credit Losses | 140150019000600000 | | | | | | 0.00 | |

^{1/}Includes Restructured Loans

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

| Particulars | Account Code | a | b | c | d | e | f | g |
|---|--------------------|---------|-------------------------------------|-------------------------------------|---------------------|-------------|-----------------------------|---------------------|
| | | 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 | 14015000000100000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 1. Loans to Government | 140150000500120000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| a. National Government | 140150000500121000 | | | | | 0.00 | | 0.00 |
| b. LGUs | 140150000500122000 | | | | | 0.00 | | 0.00 |
| c. GOCCs | 140150000500123000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 1. Social Security Institutions | 140150000500123100 | | | | | 0.00 | | 0.00 |
| 2. Other Financial | 140150000500123200 | | | | | 0.00 | | 0.00 |
| 3. Non-Financial | 140150000500123300 | | | | | 0.00 | | 0.00 |
| 2. Agrarian Reform / Other Agricultural Loans | 140150001000100000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| a. Agrarian Reform Loans | 140150001005100000 | | | | | 0.00 | | 0.00 |
| b. Other Agricultural Credit Loans | 140150001010100000 | | | | | 0.00 | | 0.00 |
| 3. Microfinance Loans ^{1/} | 140150002000100000 | | | | | 0.00 | | 0.00 |
| 4. Small and Medium Enterprise Loans ^{1/} | 140150002500100000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| a. Small Scale Enterprises | 140150002505100000 | | | | | 0.00 | | 0.00 |
| b. Medium Scale Enterprise | 140150002510100000 | | | | | 0.00 | | 0.00 |
| 5. Contracts to Sell | 140150003000100000 | | | | | 0.00 | | 0.00 |
| 6. Loans to Private Corporations | 140150003500160000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| a. Financial | 140150003500161000 | | | | | 0.00 | | 0.00 |
| b. Non-Financial | 140150003500162000 | | | | | 0.00 | | 0.00 |
| 7. Loans to Individuals for Housing Purposes | 140150004000100000 | | | | | 0.00 | | 0.00 |
| 8. Loans to Individuals for Consumption Purposes | 140150004500100000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| a. Credit Card | 140150004505100000 | | | | | 0.00 | | 0.00 |
| b. Auto Loans | 140150004510100000 | | | | | 0.00 | | 0.00 |
| c. Others | 140150004515100000 | | | | | 0.00 | | 0.00 |
| 9. Loans to Individuals for Other Purposes | 140150005000100000 | | | | | 0.00 | | 0.00 |
| Non-Residents | 140150000000200000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 1. Central Government/Central Banks | 140150005500200000 | | | | | 0.00 | | 0.00 |
| 2. Public Sector Entities | 140150006000200000 | | | | | 0.00 | | 0.00 |
| 3. Loans to Corporations | 140150006500200000 | | | | | 0.00 | | 0.00 |
| 4. Loans to Individuals | 140150007000200000 | | | | | 0.00 | | 0.00 |
| TOTAL | 140150000000000000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| ^{1/} Of which loans used to comply with Agrarian Reform/Other Agricultural Loans | | | | | | | | |
| (1) Agrarian Reform Loans | 140150501015100000 | | | | | | | |
| (2) Other Agricultural Credit Loans | 140150501020100000 | | | | | | | |
| Additional Information | | | | | | | | |
| 1. DOSRI Loans | 140150012500600000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| a. Secured | 140150012505600000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (i) REM - Residential | 140150012510600000 | | | | | | | |
| (ii) REM - Commercial | 140150012515600000 | | | | | | | |
| (iii) REM - Agricultural | 140150012518600000 | | | | | | | |
| (iv) Non-risk Assets | 140150012519600000 | | | | | | | |
| (v) Other collateral | 140150012520600000 | | | | | | | |
| b. Unsecured | 140150012525600000 | | | | | | | |
| c. Loans Granted under the Bank's Fringe Benefit Program | 140150012528600000 | | | | | | | |
| 2. Non-DOSRI Loans | 140150013000600000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| a. Secured | 140150013005600000 | | | | | | | |
| (i) REM - Residential | 140150013010600000 | | | | | | | |
| (ii) REM - Commercial | 140150013015600000 | | | | | | | |
| (iii) REM - Agricultural | 140150013018600000 | | | | | | | |
| (iv) Other collateral | 140150013020600000 | | | | | | | |
| b. Unsecured | 140150013025600000 | | | | | | | |
| 3. Exposure to Real Estate Industry | 140150013500600000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| a. Residential Real Estate Loans | 140150013505640000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (i) Not exceeding P3.5 million | 140150013500641000 | | | | | | | |
| (ii) Exceeding P3.5 million | 140150013500642000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (1) Guaranteed under the National Shelter Program | 140150013500642100 | | | | | | | |
| (2) Others | 140150013500642200 | | | | | | | |
| b. Commercial Real Estate Loans | 140150013510640000 | | | | | | | |
| c. Agricultural | 140150013515640000 | | | | | | | |
| 4. Bills Purchased | 140150014000600000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| A. Export Bills Purchased | 140150014000610000 | | | | | | | |
| B. Bills Purchased - Documentary | 140150014000620000 | | | | | | | |
| C. Bills Purchased - Clean | 140150014000630000 | | | | | | | |
| 5. Customers' Liability on Bills/Drafts Under LC/TR | 140150014500600000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| A. Import Bills | 140150014500610000 | | | | | | | |
| B. Import Bills Under TRs | 140150014500620000 | | | | | | | |
| 6. Customers' Liability for this Banks' Acceptances Outstanding | 140150015000620000 | | | | | | | |
| 7. Gross Non-Performing Loans | 140150018512600000 | | | | | | | |
| 8. Allowance for Credit Losses | 140150019000600000 | | | | | | 0.00 | |

^{1/}Includes Restructured Loans

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

| Particulars | Account Code | a | | b | | c | | d | | e | | f | | g | |
|---|--------------------|----------|-------------|-------------------------------------|-------------|-------------------------------------|-------------|---------------------|-------------|-------------|-------------|-----------------------------|-------------|---------------------|-------------|
| | | 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 | |
| | | 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. |
| (ii) REM - Commercial | 140150013015600000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| (iii) REM - Agricultural | 140150013018600000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| (iv) Other collateral | 140150013029600000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| b. Unsecured | 140150013025600000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| 3. Exposure to Real Estate Industry | 140150013500600000 | 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. Residential Real Estate Loans | 140150013505640000 | 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 |
| (i) Not exceeding P3.5 million | 140150013500641000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| (ii) Exceeding P3.5 million | 140150013500642000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| (1) Guaranteed under the National Shell | 140150013500642100 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| (2) Others | 140150013500642200 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| b. Commercial Real Estate Loans | 140150013510640000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| c. Agricultural | 140150013515640000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| 4. Bills Purchased | 140150014000600000 | 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. Export Bills Purchased | 140150014000610000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| B. Bills Purchased - Documentary | 140150014000620000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| C. Bills Purchased - Clean | 140150014000630000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| 5. Customers' Liability on Bills/Drafts Under LC/TR | 140150014500600000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| A. Import Bills | 140150014500610000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| B. Import Bills Under TRs | 140150014500620000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| 6. Customers' Liability for this Banks' Acceptances | 140150015000620000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| 7. Gross Non-Performing Loans | 140150018512600000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| 8. Allowance for Credit Losses | 140150019000600000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |

^{1/}Includes Restructured Loans

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

| Particulars | Account Code | a | | b | | c | | d | | e | | f | | g | |
|---|--------------------|----------|-------------|-------------------------------------|-------------|-------------------------------------|-------------|---------------------|-------------|-------------|-------------|-----------------------------|-------------|---------------------|-------------|
| | | 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 | |
| | | 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. |
| (ii) REM - Commercial | 140150013015600000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| (iii) REM - Agricultural | 140150013018600000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| (iv) Other collateral | 140150013020600000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| b. Unsecured | 140150013025600000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| 3. Exposure to Real Estate Industry | 140150013500600000 | 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. Residential Real Estate Loans | 140150013505640000 | 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 |
| (i) Not exceeding P3.5 million | 140150013500641000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| (ii) Exceeding P3.5 million | 140150013500642000 | 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) Guaranteed under the National Shield | 140150013500642100 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| (2) Others | 140150013500642200 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| b. Commercial Real Estate Loans | 140150013510640000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| c. Agricultural | 140150013515640000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| 4. Bills Purchased | 140150014000600000 | 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. Export Bills Purchased | 140150014000610000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| B. Bills Purchased - Documentary | 140150014000620000 | | | | | | | | | | | | | | |
| C. Bills Purchased - Clean | 140150014000630000 | | | | | | | | | | | | | | |
| 5. Customers' Liability on Bills/Drafts Under LC/TR | 140150014500600000 | | | | | | | | | | | | | | |
| A. Import Bills | 140150014500610000 | | | | | | | | | | | | | | |
| B. Import Bills Under TRs | 140150014500620000 | | | | | | | | | | | | | | |
| 6. Customers' Liability for this Banks' Acceptances | 140150015000620000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| 7. Gross Non-Performing Loans | 140150018512600000 | | | | | | | | | | | | | | |
| 8. Allowance for Credit Losses | 140150019000600000 | | | | | | | | | | | | 0.00 | 0.00 | 0.00 |

^{1/}Includes Restructured Loans

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

| Particulars | Account Code | a | | b | | c | | d | | e | | f | | g | |
|---|---------------------|----------|-------------|-------------------------------------|-------------|-------------------------------------|-------------|---------------------|-------------|-------------|-------------|-----------------------------|-------------|---------------------|-------------|
| | | 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 | |
| | | 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. |
| (i) REM - Commercial | 1401500130156000000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| (iii) REM - Agricultural | 1401500130186000000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| (iv) Other collateral | 1401500130226000000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| b. Unsecured | 1401500130256000000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| 3. Exposure to Real Estate Industry | 1401500135006000000 | 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. Residential Real Estate Loans | 1401500135056400000 | 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 |
| (i) Not exceeding P3.5 million | 1401500135006410000 | 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 |
| (ii) Exceeding P3.5 million | 1401500135006420000 | 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 |
| 4. Guaranteed under the National Shell | 1401500135006421000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| (1) Others | 1401500135006422000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| (2) Others | 1401500135006423000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| b. Commercial Real Estate Loans | 1401500135106400000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| c. Agricultural | 1401500135156400000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| 4. Bills Purchased | 1401500140006000000 | 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. Export Bills Purchased | 1401500140006100000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| B. Bills Purchased - Documentary | 1401500140006200000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| C. Bills Purchased - Clean | 1401500140006300000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| 5. Customers' Liability on Bills/Drafts Under LC/TR | 1401500145006000000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| A. Import Bills | 1401500145006100000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| B. Import Bills Under TRs | 1401500145006200000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| 6. Customers' Liability for this Banks' Acceptances | 1401500150006200000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| 7. Gross Non-Performing Loans | 1401500185126000000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |
| 8. Allowance for Credit Losses | 1401500190006000000 | | | | | | | | | 0.00 | 0.00 | | | 0.00 | 0.00 |

^{1/}Includes Restructured Loans

Interbank Loans Receivables

| Particulars | Amortized Cost | | | | Allowance for Credit Losses | | | | Net Carrying Amount | | | | |
|--|-----------------|-------------|-----------------|-------------|-----------------------------|-------------|-----------------|-------------|---------------------|-------------|-----------------|-------------|------|
| | Foreign Regular | | Foreign Offices | | Foreign Regular | | Foreign Offices | | Foreign Regular | | Foreign Offices | | |
| | In US \$ | Peso Equiv. | In US \$ | Peso Equiv. | In US \$ | Peso Equiv. | In US \$ | Peso Equiv. | In US \$ | Peso Equiv. | In US \$ | Peso Equiv. | |
| Interbank Call Loans Receivable | | | | | | | | | | | | | |
| Resident Banks | 0.00 | | | | | | | | | | | | 0.00 |
| (a) UBS/KBs | 0.00 | | | | | | | | | | | | 0.00 |
| (1) RBU | | | | | | | | | | | | | 0.00 |
| (2) FCDU/EFCDU | | | | | | | | | | | | | 0.00 |
| (b) Others | 0.00 | | | | | | | | | | | | 0.00 |
| (1) RBU | | | | | | | | | | | | | 0.00 |
| (2) FCDU/EFCDU | | | | | | | | | | | | | 0.00 |
| (c) NBOBS | | | | | | | | | | | | | 0.00 |
| Non-Resident Banks | | | | | | | | | | | | | |
| (a) OBUS | | | | | | | | | | | | | |
| (b) Others | 0.00 | | | | | | | | | | | | 0.00 |
| Subtotal | 0.00 | | | | | | | | | | | | 0.00 |
| Interbank Term Loans Receivable | | | | | | | | | | | | | |
| Resident Banks | 0.00 | | | | | | | | | | | | 0.00 |
| (a) UBS/KBs | 0.00 | | | | | | | | | | | | 0.00 |
| (1) RBU | | | | | | | | | | | | | 0.00 |
| (2) FCDU/EFCDU | | | | | | | | | | | | | 0.00 |
| (b) Others | 0.00 | | | | | | | | | | | | 0.00 |
| (1) RBU | | | | | | | | | | | | | 0.00 |
| (2) FCDU/EFCDU | | | | | | | | | | | | | 0.00 |
| (c) NBOBS | | | | | | | | | | | | | 0.00 |
| Non-Resident Banks | | | | | | | | | | | | | |
| (a) OBUS | | | | | | | | | | | | | |
| (b) Others | 0.00 | | | | | | | | | | | | 0.00 |
| Subtotal | 0.00 | | | | | | | | | | | | 0.00 |
| TOTAL | 0.00 | | | | | | | | | | | | 0.00 |
| Additional Information | | | | | | | | | | | | | |
| 1. 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) | | | | | | | | | | | | | |
| 2. Geographic Regions of Non-Resident Counterparties | | | | | | | | | | | | | |
| A. Advanced economies | | | | | | | | | | | | | |
| B. Regions excluding advanced economies | | | | | | | | | | | | | |
| (1) Africa | | | | | | | | | | | | | |
| Of which: Sub-Sahara | | | | | | | | | | | | | |
| (2) Developing Asia | | | | | | | | | | | | | |
| (3) Middle East | | | | | | | | | | | | | |
| (4) Western Hemisphere | | | | | | | | | | | | | |
| (5) Central and Eastern Europe | | | | | | | | | | | | | |
| (6) Commonwealth of Independent States | | | | | | | | | | | | | |
| 3. Classified as to Status | 0.00 | | | | | | | | | | | | 0.00 |
| A. Current | | | | | | | | | | | | | |
| B. Past Due But Not Yet Non-Performing | | | | | | | | | | | | | |
| C. Gross Non-Performing Loans | 0.00 | | | | | | | | | | | | 0.00 |
| (1) Past Due and Already Non-Performing | | | | | | | | | | | | | |
| (2) Items in Litigation | 0.00 | | | | | | | | | | | | 0.00 |

For Unblocking

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

| Particulars | Account Code | a | b | c | d | e | f | g |
|---|--------------------|---------|-------------------------------------|-------------------------------------|---------------------|-------------|-----------------------------|---------------------|
| | | 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 | 140150000000100000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 1. Loans to Government | 140150000500120000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| a. National Government | 140150000500121000 | | | | | 0.00 | | 0.00 |
| b. LGUs | 140150000500122000 | | | | | 0.00 | | 0.00 |
| c. GOCCs | 140150000500123000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 1. Social Security Institutions | 140150000500123100 | | | | | 0.00 | | 0.00 |
| 2. Other Financial | 140150000500123200 | | | | | 0.00 | | 0.00 |
| 3. Non-Financial | 140150000500123300 | | | | | 0.00 | | 0.00 |
| 2. Agrarian Reform / Other Agricultural Loans | 140150001000100000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| a. Agrarian Reform Loans | 140150001005100000 | | | | | 0.00 | | 0.00 |
| b. Other Agricultural Credit Loans | 140150001010100000 | | | | | 0.00 | | 0.00 |
| 3. Microfinance Loans ^{1/} | 140150002000100000 | | | | | 0.00 | | 0.00 |
| 4. Small and Medium Enterprise Loans ^{1/} | 140150002500100000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| a. Small Scale Enterprises | 140150002505100000 | | | | | 0.00 | | 0.00 |
| b. Medium Scale Enterprise | 140150002510100000 | | | | | 0.00 | | 0.00 |
| 5. Contracts to Sell | 140150003000100000 | | | | | 0.00 | | 0.00 |
| 6. Loans to Private Corporations | 140150003500160000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| a. Financial | 140150003500161000 | | | | | 0.00 | | 0.00 |
| b. Non-Financial | 140150003500162000 | | | | | 0.00 | | 0.00 |
| 7. Loans to Individuals for Housing Purposes | 140150004000100000 | | | | | 0.00 | | 0.00 |
| 8. Loans to Individuals for Consumption Purposes | 140150004500100000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| a. Credit Card | 140150004505100000 | | | | | 0.00 | | 0.00 |
| b. Auto Loans | 140150004510100000 | | | | | 0.00 | | 0.00 |
| c. Others | 140150004515100000 | | | | | 0.00 | | 0.00 |
| 9. Loans to Individuals for Other Purposes | 140150005000100000 | | | | | 0.00 | | 0.00 |
| Non-Residents | 140150000000200000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 1. Central Government/Central Banks | 140150005500200000 | | | | | | | |
| 2. Public Sector Entities | 140150006000200000 | | | | | | | |
| 3. Loans to Corporations | 140150006500200000 | | | | | | | |
| 4. Loans to Individuals | 140150007000200000 | | | | | 0.00 | | 0.00 |
| TOTAL | 140150000000000000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| ^{1/} Of which loans used to comply with Agrarian Reform/Other Agricultural Loans | | | | | | | | |
| (1) Agrarian Reform Loans | 140150501015100000 | | | | | 0.00 | | 0.00 |
| (2) Other Agricultural Credit Loans | 140150501020100000 | | | | | 0.00 | | 0.00 |
| Additional Information | | | | | | | | |
| 1. DOSRI Loans | 140150012500600000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| a. Secured | 140150012505600000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (i) REM - Residential | 140150012510600000 | | | | | 0.00 | | 0.00 |
| (ii) REM - Commercial | 140150012515600000 | | | | | 0.00 | | 0.00 |
| (iii) REM - Agricultural | 140150012518600000 | | | | | 0.00 | | 0.00 |
| (iv) Non-risk Assets | 140150012519600000 | | | | | 0.00 | | 0.00 |
| (v) Other collateral | 140150012520600000 | | | | | 0.00 | | 0.00 |
| b. Unsecured | 140150012525600000 | | | | | 0.00 | | 0.00 |
| c. Loans Granted under the Bank's Fringe Benefit Program | 140150012528600000 | | | | | 0.00 | | 0.00 |
| 2. Non-DOSRI Loans | 140150013000600000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| a. Secured | 140150013005600000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (i) REM - Residential | 140150013010600000 | | | | | 0.00 | | 0.00 |
| (ii) REM - Commercial | 140150013015600000 | | | | | 0.00 | | 0.00 |
| (iii) REM - Agricultural | 140150013018600000 | | | | | 0.00 | | 0.00 |
| (iv) Other collateral | 140150013020600000 | | | | | 0.00 | | 0.00 |
| b. Unsecured | 140150013025600000 | | | | | 0.00 | | 0.00 |
| 3. Exposure to Real Estate Industry | 140150013500600000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| a. Residential Real Estate Loans | 140150013505640000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (i) Not exceeding P3.5 million | 140150013500641000 | | | | | 0.00 | | 0.00 |
| (ii) Exceeding P3.5 million | 140150013500642000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (1) Guaranteed under National Shelter Program | 140150013500642100 | | | | | 0.00 | | 0.00 |
| (2) Others | 140150013500642200 | | | | | 0.00 | | 0.00 |
| b. Commercial Real Estate Loans | 140150013510640000 | | | | | 0.00 | | 0.00 |
| c. Agricultural | 140150013515640000 | | | | | 0.00 | | 0.00 |
| 4. Bills Purchased | 140150014000600000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| A. Export Bills Purchased | 140150014000610000 | | | | | | | |
| B. Bills Purchased - Documentary | 140150014000620000 | | | | | | | |
| C. Bills Purchased - Clean | 140150014000630000 | | | | | 0.00 | | 0.00 |
| 5. Customers' Liability on Bills/Drafts Under LC/TR | 140150014500600000 | | | | | | | |
| A. Import Bills | 140150014500610000 | | | | | | | |
| B. Import Bills Under TRs | 140150014500620000 | | | | | | | |
| 6. Customers' Liability for this Banks' Acceptances Outstanding | 140150015000620000 | | | | | | | |
| 7. Gross Non-Performing Loans | 140150018512600000 | | | | | | | |
| 8. Allowance for Credit Losses | 140150019000600000 | | | | | | 0.00 | |

^{1/}Includes Restructured Loans

