

**Guidelines For the Preparation of the Monthly
REPORT ON LOANS GRANTED BY OBUs
(Schedules 4A and 4B of the Statement of Assets and Liabilities)**

Coverage:

The schedule consists of two parts: Part I, where the general information on all loans granted, irrespective of maturity shall be indicated; and Part II, where transactions and status of the accounts shall be reported.

Transactions shall include the following:

1. Drawdowns/Availments on the committed amount
2. Cancellations of and increases in the committed amount
3. Roll-over of maturing obligations
4. Payments of principal, interest and loan charges
5. Adjustments on previously reported transaction/s as well as transactions not reported in previous reports which shall be reported under the appropriate transaction columns (e.g., previously unreported drawings under "Availments") with actual transaction date shown under "Transaction date" to facilitate the identification of the report month to which such additional transactions pertain.

Amounts to be Reported:

The full value of outstanding balances, transactions and commitments shall be indicated in original currency (e.g. PHP, USD, JPY, DEM, Euro, etc.) and in the US Dollar equivalent, where required. Reporting of Euro-denominated accounts shall follow the guidelines circularized by the Bangko Sentral on the matter.

All accounts should be reported on gross basis. Contra asset accounts such as "Due from Head Office/Branches/Agencies Abroad" should not be netted out from their corresponding liability accounts of "Due to Head Office/ Branches/ Agencies Abroad".

Contact Unit for the Report:

Queries about the schedule may be addressed to:

International Operations Department
Bangko Sentral ng Pilipinas
Room 305 Third Floor 5-Story Building
A. Mabini corner P. Ocampo Streets, Manila

Instructions for Individual Data Fields:

Reports shall follow the file structure attached hereto. Individual fields shall be filled up as follows:

PART I: CREDIT INFORMATION

Indicate required data for all accounts/amounts reported under Part II, i.e., outstanding at the end of period, transacted during the month or unreported transactions of previous months being reported as adjustments.

TRDATE (Reference Date)

Indicate the end of the reference month in the CCYMMDD format.

BKCODE (Entity Code)

Indicate the entity code assigned by SRSO to the reporting bank.

FORMNO (Form Number)

Indicate "OBU".

SCHNO (Schedule Number)

Indicate "04A".

RECNO (Record/Item No.)

Leave as zeroes.

REFNO (Bank Reference Number)

Indicate the reference or identification number assigned by the reporting bank for each account.

SYNIND (Syndicate Indicator)

Indicate whether the loan is a single bank credit (Code 1) which means that the reporting bank is the lone funder/creditor; or a participation in a syndicated loan (Code 2), that is, the reporting bank is a membercreditor of a syndicate.

APPRVDATE (BSP Approval Date)

Indicate the date of Central Bank approval for the loan, if any, in CCYMMDD format. Leave blank if not applicable.

CONTRDTE (Date Contracted)

Indicate the date when the covering loan agreement or document was contracted/signed in CCYMMDD format.

BORR (Borrower Code)

For each account, indicate the corresponding borrower code in the debtor library.

RESIDENT (Residency Code)

Indicate "1" if the borrower is a resident and "2" if a non-resident. Please refer to the definition of "Residents/Non-Residents" under "Definition of Terms".

ECOACT (Economic Activity Code)

Indicate the nature of business or industry classification of the borrower using the following codes :

<u>CODE</u>	<u>DESCRIPTION</u>
1	AGRICULTURE AND FORESTRY
2	FISHING
3	MINING AND QUARRYING
4	MANUFACTURING
5	POWER (INCLUDING ELECTRICITY AND OTHER FORMS OF POWER), GAS AND WATER SUPPLY

- 6 CONSTRUCTION
- 7 WHOLESALE AND RETAIL TRADE
- 8 TRANSPORTATION, STORAGE AND COMMUNICATION
- 9 FINANCIAL INTERMEDIATION
- 10 REAL ESTATE, RENTING AND BUSINESS ACTIVITIES
- 11 PUBLIC ADMINISTRATION AND DEFENSE
- 12 EDUCATION
- 13 HEALTH AND SOCIAL WORK
- 14 OTHER COMMUNITY, SOCIAL AND PERSONAL SERVICES ACTIVITIES
- 15 PRIVATE HOUSEHOLDS WITH EMPLOYED PERSONS
- 16 EXTRA-TERRITORIAL ORGANIZATIONS AND BODIES
- 17 HOTELS AND RESTAURANTS
- 99 OTHER ACTIVITIES NOT DEFINED

GUARNAME (Guarantor Name)

Indicate full name of the guarantor including country of residence.

Example: Bank of America, Calif., USA

GUARRES (Residency Code)

Indicate "1" if the guarantor is a resident and "2" if a non-resident. Please refer to the definition of "Residents/Non-Residents" under "Definition of Terms".

GUARPCNT (Percent Guaranteed)

Refers to the percentage of guarantee cover provided by the guarantor for the account.

Example: 85.5 percent of guarantee coverage should be entered as "85.5000".

PURPOSE (Loan Purpose)

Indicate the intended utilization of the loan such as refinancing, purchase of equipment, etc. using the following list of valid codes:

CODE	DESCRIPTION
1	EXPORT FINANCING
11	PURCHASE OF RAW MATERIALS – LOCAL ¹
12	CAPITAL EXPENDITURE – LOCAL ¹
13	WORKING CAPITAL – LOCAL ¹
14	CIVIL WORKS/PLANT CONSTRUCTION/LAND ACQUISITION AND DEVELOPMENT - LOCAL ¹
15	TRAINING/TECHNICAL ASSISTANCE/CONSULTANCY SERVICES– LOCAL ¹
21	PURCHASE OF RAW MATERIALS – FOREIGN ²
22	CAPITAL EXPENDITURE – FOREIGN ²
23	WORKING CAPITAL – FOREIGN ²
24	CIVIL WORKS/PLANT CONSTRUCTION/LAND ACQUISITION AND DEVELOPMENT - FOREIGN ²
25	TRAINING/TECHNICAL ASSISTANCE/CONSULTANCY SERVICES– FOREIGN ²
31	CONVERSION OF OUTSTANDING SHORT-TERM LOAN TO MEDIUM AND LONG-TERM
32	BRIDGE FINANCING
33	RESTRUCTURING/RESCHEDULING
34	REFINANCING
35	CAPITALIZATION OF INTEREST
99	OTHERS

¹ Within the Philippines

² Outside the Philippines

COLLCODE (Collateral Code)

Indicate the code number applicable to each type of collateral using the following list:

CODE	DESCRIPTION
0	NONE
2	HOLD-OUT ON FOREIGN CURRENCY DEPOSITS
3	LETTER OF CREDIT, PURCHASE ORDER, SALES OR SERVICE CONTRACT
9	OTHERS

MATDTE (Maturity in Years)

Indicate the maturity period of the loan inclusive of grace period. For example, if a loan is payable in six-and-a-half years including a grace period of one year, the entry should be "06.5000."

GRACEDTE (Grace Period in Years)

Refers to the period within which no payment for principal and/or interest is due. For example, if a loan has a maturity of six-and-a-half years including a grace period of one year, the entry under this column should be "01.0000".

INTBASE (Interest Rate Base)

Indicate the interest base code using the following list:

<u>CODE</u>	<u>DESCRIPTION</u>
0	NON-INTEREST BEARING
1	FIXED RATE
2	LIBOR - 3 MONTHS
3	LIBOR - 6 MONTHS
4	SIBOR - 3 MONTHS
5	SIBOR - 6 MONTHS
6	PRIME RATE
7	U.S. TREASURY NOTES
9	OTHERS

Example: Where interest base is 6 months LIBOR, entry should be "3".

INTSPRED (Interest Rate Spread)

Refers to the margin added on to the interest base rate. However, if the loan has a fixed interest rate, the all-in interest rate shall be indicated under this column.

Example: For floating rates with spread of 250 basis points or 2.5 percent entry should be "02.50000". For fixed rate of 9.25 percent entry should be "09.2500".

FEETYPE (Other Fees/Charges)

Indicate the applicable fee code using the following list:

<u>CODE</u>	<u>DESCRIPTION</u>
2	COMMITMENT FEE
3	AGENCY/AGENT BANK'S FEE
9	SERVICE FEE
10	GUARANTEE FEE
13	PREPAYMENT FEE
15	CREDIT INSURANCE PREMIUM
16	FRONT-END FEES
30	PENALTY/DEFAULT CHARGE
99	OTHERS

FEERATE (Other Fees/Charges Rate)

Refers to the rate of fees/charges imposed on the loan.

Example: For fee/charge rate of 1 percent entry should be "01.0000".

CURRCODE (Currency Code)

For each individual loan account, indicate the original currency of the loan using the codes in the currency library provided by BSP. For accounts in legacy currencies which will eventually be converted to the Euro, the original legacy currency should continue to be indicated until the option to convert to Euro is exercised or becomes mandatory. For example, DEM accounts should continue to be reported as DEM accounts before the option to convert to the Euro is exercised or becomes mandatory, and as Euro accounts after exercise of such option or effectivity of the automatic conversion to Euro.

AMOUNT (Amount of Commitment)

Indicate the full value of the principal amount of the loan in original currency contracted during the period. Commitments for new credits as well as additional commitments for existing credits during the period should be entered under this column.

PART II: CREDIT STATUS

All accounts with outstanding balances at the beginning of or transacted during the report month should be reported in this Section.

Transactions pertaining to previous months or periods that were not reported should also be reported under the appropriate transactions column in this Section

TRDATE (Reference Date)

Indicate the end of the reference month in the CCYYMMDD format.

BKCODE (Entity Code)

Indicate the entity code assigned by SRSO to the reporting bank.

FORMNO (Form Number)

Indicate "OBU".

SCHNO (Schedule Number)

Indicate "04B".

RECNO (Record/Item No.)

Indicate the corresponding record number of the account found in the Main Report

REFNO (Bank Reference Number)

Indicate data reported in Part I, Column 1 of the form corresponding to each loan account.

BORR (Borrower Code)

Indicate data reported in Part I, Column 5 of the form corresponding to each loan account.

CURRCODE (Currency Code)

Indicate data reported in Part I, Column 19 of the form corresponding to each loan account.

TRANDTE (Transaction Date)

Indicate the actual dates when proceeds of the loan were disbursed to the borrower, and payments of principal, interest, and other charges were effected. For short-term accounts which were rolled-over, the roll-over dates shall be indicated in this field.

CANCEL (Cancellation)

Indicate the amount of previously committed credit in original currency that was cancelled during the period.

AVAIL (Availments)

Indicate the amount of drawings/availments in original currency under each account for each transaction date which shall be indicated in full.

ROLLOVER (Roll-Over)

Indicate the amount in original currency whose maturity was rolled over/extended to a later date. Amounts reported here should no longer be shown under "Availments" or "Principal Payments".

INTRATE (Actual Interest Rate)

Indicate the actual interest rate applicable for each amount availed/rolled. The actual interest rate is the sum of the interest spread under the credit facility and the prevailing base rate at the time the loan was drawn.

DUEDTE (Due Date)

Indicate date when the principal, interest or other payments shall be due for payment. Due dates shall be indicated for each amount reported in CCYYMMDD format.

PAYMENT (Principal Payments, Original Currency)

Indicate actual amount of principal paid in original currency.

INTEREST (Interest Payments, Original Currency)

Indicate the actual amount of interest paid in original currency.

PAYTYPE (Other Payments Type)

Indicate the type of the fee paid using the applicable code in the Fee library (Please refer to list in instructions for Part I of the report).

OTHRPAY (Other Payments Amount, Original Currency)

Indicate the actual amount of other payments made in original currency.

ENDORIG (Outstanding Balance End-of-Month, Original Currency)

Refers to the outstanding balance of each account in original currency as of the end of the reference month which shall be indicated in full. The outstanding balance should be consistent with the ending balance reported in the previous report plus availments minus principal payments reported during the current month.

A sub-total by currency shall be presented at the end of all entries. Example:

	AAA	9,999,999,999.99
	BBB	9,999,999,999.99
Sub-total (by currency)	USD	50,000,000.00
	YEN	3,654,897,644.00
	DEM	45,656,022.00

ENDDOLL (Outstanding Balance End-of-Month, US\$ Equivalent)

The ending balance in US\$ equivalent shall be indicated using the exchange rate in the BSP Reference Exchange Rate Bulletin for the day immediately following the end of the reference month. The overall total in US\$ equivalent should be shown at the bottom with breakdown into resident and non-resident.

STATUS (Status Indicator)

Refers to the status of the account, i.e., whether current – (1) or past due (2). In determining whether an account is past due, please refer to existing BSP rules and regulations on the matter.