Bangko Sentral ng Pilipinas
MAYNILA, PILIPINAS

OFFICE OF THE DEPUTY GOVERNOR
SUPERVISION AND EXAMINATION SECTOR

MEMORANDUM NO. M-2010-021

To: **ALL BANKS**

Subject: **AMENDMENTS TO THE FINANCIAL REPORTING PACKAGE (FRP) AND THE SIMPLIFIED FRP ON REAL AND OTHER PROPERTIES ACQUIRED (ROPA) AND NON-CURRENT ASSETS HELD FOR SALE (NCAHS)**

The Financial Reporting Package (FRP) issued under Circular No. 512 dated 3 February 2006, as amended, and the reportorial template of the Simplified FRP issued under Circular No. 644 dated 10 February 2009, as amended, are hereby revised to incorporate additional data requirements on the ROPA and NCAHS accounts.

Section 1. The Financial Reporting Package (FRP) issued under Circular No. 512 dated 3 February 2006, as amended, is further amended to read, as follows:

(a) Table of Contents

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" **LINE ITEM INSTRUCTIONS**

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" Schedule 17 Real and Other Properties Acquired/Non-Current Assets Held for Sale

" Schedule 17a Aging of ROPA and NCAHS Accounts

" Schedule 17b Movement in ROPA and NCAHS Accounts

" xxx "

(b) General Instructions

" **Frequency of Reporting**

" xxx

" The following schedules or columns of particular schedules of the solo and/or consolidated FRP, however, are required to be submitted and/or accomplished only annually (i.e. end December of each year):

" xxx

" (10)	Schedule 15a	:	Investments in Subsidiaries, Associates and Joint Arrangements (Fair Value Column)
" (11)	Schedule 17	:	Real and Other Properties Acquired/Non-Current Assets Held for Sale (Fair Value Column)
" (12)	Schedule 17a	:	Aging of ROPA and NCAHS Accounts
" (13)	Schedule 17b	:	Movement in ROPA and NCAHS Accounts
" (14)	Schedule 18	:	Tax Assets and Liabilities
" (15)	Schedule 26	:	Fair Value of Financial Liabilities

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(c) Manual of Accounts

" **BALANCE SHEET ACCOUNTS**

" **Asset Accounts**

" xxx

" 20. **Non-Current Assets Held for Sale** – This refers to ROPA that are available for immediate sale in its present condition subject only to terms that are usual and customary for sales of such assets and the sale must be highly probable. This shall be accounted for in accordance with PFRS 5.

" *Allowance for Losses* – This refers to the cumulative amount of impairment loss incurred on NCAHS, which shall be accounted for in accordance with PFRS 5.

" xxx

" **INCOME STATEMENT ACCOUNTS**

" xxx

" 18. **Impairment Loss** – This refers to impairment loss incurred on the following assets:

"(a) xxx

"(d) NCAHS

"(e) Goodwill

"(f) Other Intangible Assets

"(g) Other Assets

" xxx"

(d) Line Item Instructions

" xxx

" **Schedule 17 – Real and Other Properties Acquired/ Non-Current Assets Held for Sale**

" xxx

" ***Net Carrying Amount*** - xxx

" ***Fair Value*** – Report the fair value of ROPA and NCAHS in this column annually.

" Additional Information

" **ROPAs contributed to a Joint Arrangement** - Report in the appropriate column the cost, accumulated depreciation, allowance for losses and net carrying amount of ROPAs contributed to a joint arrangement which have not been derecogonized in the books of the bank. Report the fair value of ROPAs contributed to a joint arrangement annually.

" **Schedule 17a – Aging of ROPA and NCAHS Accounts**

" Report the net carrying amount of ROPA and NCAHS accounts according to the specified aging schedule reckoned from date of acquisition of the real and other properties acquired in settlement of loans.

" Additional Information

" (1) **Aging of NCAHS from date of classification** – Report the net carrying amount of NCAHS accounts according to the specified aging schedule reckoned from date of reclassification of the real and other properties to NCAHS.

" **Schedule 17b – Movement in ROPA and NCAHS Accounts**

" Report the movement in ROPA and NCAHS accounts during the year; i.e., from 31 December of the preceding year up to 31 December of the reporting year.

"(1) Opening balance shall correspond to the net carrying amount of ROPA and NCAHS as of 31 December of the preceding year.

"(2) Movements in ROPA/NCAHS during the period shall refer to the increase/(decrease) in the ROPA and NCAHS from balance as of 31 December of the preceding year up to 31 December of the reporting year arising from the following transactions:

"(a) Acquisitions shall refer to acquisitions of real and other properties in settlement of loans through foreclosure or dation in payment,

"(b) Disposals shall refer to sales or write-offs of ROPA and NCAHS,

"(c) Reclassifications shall refer to transfers to/from ROPA/NCAHS accounts such as (i) from ROPA to NCAHS, or (ii) from ROPA to Bank Premises, Furniture, Fixture and Equipment, or (iii) from NCAHS to ROPA,

"(d) Depreciation expense shall refer to the provision for/reversal of depreciation expense on ROPA,

"(e) Provision for impairment shall refer to the provision for/reversal of impairment on ROPA, and

"(f) Others shall refer to adjustments/ transactions affecting ROPA and NCAHS, other than those mentioned in Items "(*a*)" to "(*e*)".

"(3) Closing balance shall correspond to the net carrying amount of ROPA and NCAHS as of 31 December of the reporting year.

" **Schedule 37 – Impairment Loss**

" Report the impairment loss incurred on the following asset accounts:

"(a) xxx

"(d) NCAHS

"(e) Intangible Assets; and

"(f) Other Assets.

" xxx"

(e) Reportorial Template

The reportorial template of the FRP issued under Circular No. 512, as amended, as well as the Simplified FRP issued under Circular No. 644, as amended, is revised, as follows:

(a) Balance Sheet – Insertion of rows to present the allowance for losses on NCAHS and the net carrying amount of NCAHS,

(b) Income Statement – Insertion of rows to present impairment loss on NCAHS accounts,

(c) Schedule 17 – Real and Other Properties Acquired/Non-Current Assets Held for Sale

(i) Inclusion of columns pertaining to the fair value of ROPA and NCAHS which shall be accomplished by banks on an annual basis,

(ii) Blocking of cells/fields pertaining to accumulated depreciation for ROPA and NCAHS accounts that are in the form of land,

(iii) Blocking of cells/fields pertaining to the Foreign Regular column for ROPA and NCAHS accounts, and

(iv) Revision in the title of the schedule to "Real and Other Properties Acquired/Non-Current Assets Held for Sale",

(d) Schedule 17a – Aging of ROPA/NCAHS

Insertion of an annual schedule which provides for the aging of ROPA and NCAHS accounts.

(e) Schedule 17b – Movement in ROPA and NCAHS Accounts

Insertion of an annual schedule which provides for the movement in ROPA and NCAHS accounts in terms of acquisitions, disposals, reclassifications, depreciation expense, and provision for impairment.

(f) Schedule 37 – Impairment Loss

Insertion of rows to present impairment loss on NCAHS accounts.

The details of the proposed amendments to the reportorial template of the FRP and the simplified FRP are in Annexes A and B.

Section 3. Banks shall report their ROPA and NCAHS holdings in accordance with the provisions of this Memorandum to All Banks in the FRP report format (both solo and consolidated basis) issued under Circular No. 512, as amended, and the Simplified FRP report format issued under Circular No. 644, as amended, starting with the reporting period ending 31 December 2010.

Banks may download the revised reporting templates from the BSP website under **http://www.bsp.gov.ph/frp/templates** or request these from:

The Director
Supervisory Data Center (SDC)
Bangko Sentral ng Pilipinas
16th Floor, Multi-storey Building
BSP Complex, A. Mabini Street
Malate, Manila 1004

For strict compliance.

NESTOR A. ESPENILLA, JR.
Deputy Governor

20 July 2010

Balance Sheet

Account Description	Account Code	Peso	Foreign Regular		FCDU/EFCDU		Foreign Offices		Total
		Accounts	In US $	Peso Equiv.	In US $	Peso Equiv.	In US $	Peso Equiv.	
Asset Accounts									
(1) Cash on Hand	105050000000000000								0.00
(2) Checks and Other Cash Items	105100000000000000								0.00
(3) Due from Bangko Sentral ng Pilipinas	105150000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Demand Deposit Account	105150500000000000								0.00
(b) Reserve Deposit Account	105151000000000000								0.00
(c) Special Deposit Account	105151500000000000								0.00
(d) Others	105152000000000000								0.00
(4) Due from Other Banks	105200000000000000								0.00
(5) Financial Assets Held for Trading (HFT)	110000000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) HFT Securities	110050000000000000								0.00
(b) Derivatives with Positive Fair Value Held for Trading	110100000000000000								0.00
(c) Derivatives Carried at Cost	110150000000000000								0.00
(6) Financial Assets Designated at Fair Value through Profit or Loss	115000000000000000								0.00
(7) Available-for-Sale (AFS) Financial Assets	120000000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) AFS Debt Securities	120001500000000000								0.00
Unamortized Discount/Premium	170050000000000000								0.00
AFS-Debt Securities Net of Amortization	120001000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) AFS Equity Securities	120002000000000000								0.00
Accumulated Market Gains/(Losses)	160200000000000000								0.00
Less : Allowance for Credit Losses	165200000000000000								0.00
AFS Financial Assets - Net	195200000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(8) Held-to-Maturity (HTM) Financial Assets	125000000000000000								0.00
Unamortized Discount/Premium	170250000000000000								0.00
HTM Financial Assets - Net of Amortization	125001000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Allowance for Credit Losses	165250000000000000								0.00
HTM Financial Assets - Net	195250000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(9) Unquoted Debt Securities Classified as Loans	130000000000000000								0.00
Unamortized Discount/Premium	170300000000000000								0.00
Unquoted Debt Securities Classified as Loans -Net of	130001000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Allowance for Credit Losses	165300000000000000								0.00
Unquoted Debt Securities Classified as Loans - Net	195300000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(10) Investments in Non-Marketable Equity Securities (INMES)	135000000000000000								0.00
Less: Allowance for Credit Losses	165350000000000000								0.00
INMES - Net	195350000000000000	0.00	0.00	0.00			0.00	0.00	0.00
(11) Loans and Receivables	140000000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Loans to Bangko Sentral ng Pilipinas	140050000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Maturing within 1 year	140050000500000000								0.00
(ii) Maturing beyond 1 year	140050001000000000								0.00
(b) Interbank Loans Receivable	140100000000000000								0.00
Less: Allowance for Credit Losses	165100000000000000								0.00
Interbank Loans Receivable-Net	195401000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Loans and Receivables -Others	140150000000000000								0.00
Unamortized Discount and Other Deferred Credits	170350000000000000								0.00
Loans and Receivables - Others - Net of Amortization	140150300000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Allowance for Credit Losses	165150000000000000								0.00
Loans and Receivables -Others - Net of Specific Allowance for Credit Losses	140150500000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(12) Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse, and Securities Lending and Borrowing Transactions	140200000000000000								0.00
Less: Allowance for Credit Losses	165180000000000000								0.00
Loans and Receivables Arising from RA/CA/PR/SLB - Net of Specific Allowance for Credit Losses	195402000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: General Loan Loss Provision (GLLP)	175150000000000000								0.00
Loan Portfolio Net	195400000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(13) Derivatives with Positive Fair Value Held for Hedging	145050000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Fair Value Hedges	145051000000000000								0.00
(b) Cash Flow Hedges	145052000000000000								0.00
(c) Hedges of a Net Investment in Foreign Operation	145053000000000000								0.00
(d) Portfolio Hedge of Interest Rate Risk	145054000000000000								0.00
(14) Revaluation of Hedged Assets in Portfolio Hedge of Interest Rate Risk	145100000000000000								0.00
(15) Sales Contract Receivable	145150000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Performing	145151000000000000								0.00
(b) Non-Performing	145152000000000000								0.00
Unamortized Discount and Other Deferred Credits	170450000000000000								0.00
Sales Contract Receivable - Net of Amoritzation	145153000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Allowance for Credit Losses	165451500000000000								0.00
Sales Contract Receivable - Net	195451500000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(16) Accrued Interest Income from Financial Assets	145200000000000000								0.00
Less: Allowance for Credit Losses	165452000000000000								0.00
Accrued Interest Income from Financial Assets - Net	195452000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(17) Equity Investment in Subsidiaries, Associates and Joint Ventures	145250000000000000								0.00
Less: Allowance for Credit Losses	165452500000000000								0.00
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	195452500000000000	0.00	0.00	0.00					0.00
(18) Bank Premises, Furniture, Fixture and Equipment	150050000000000000								0.00
Less: Accumulated Depreciation	185050000000000000								0.00
Less: Allowance for Losses	180050000000000000								0.00
Bank Premises, Furniture, Fixture and Equipment - Net	195500500000000000	0.00					0.00	0.00	0.00
(19) Real and Other Properties Acquired	150100000000000000								0.00
Less: Accumulated Depreciation	185100000000000000								0.00
Less: Allowance for Losses	180100000000000000								0.00
Real and Other Properties Acquired - Net	195501000000000000	0.00			0.00	0.00	0.00	0.00	0.00

Balance Sheet

Account Description	Account Code	Peso	Foreign Regular		FCDU/EFCDU Foreign Offices				Total
		Accounts	In US $	Peso Equiv.	In US $	Peso Equiv.	In US $	Peso Equiv.	
(20) Non-Current Assets Held for Sale	150150000000000000								0.00
Less: Allowance for Losses									**0.00**
Non-Current Assets Held for Sale - Net		**0.00**			**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
(21) Goodwill	150200000000000000								0.00
Less: Allowance for Losses	180200000000000000								0.00
Goodwill - Net	195502000000000000	0.00			0.00	0.00	0.00	0.00	0.00
(22) Other Intangible Assets	150250000000000000								0.00
Less: Accumulated Amortization	190250000000000000								0.00
Less: Allowance for Losses	180250000000000000								0.00
Intangible Assets - Net	195502500000000000	0.00			0.00	0.00	0.00	0.00	0.00
(23) Deferred Tax Asset	155050000000000000								0.00
(24) Other Assets	155100000000000000								0.00
Less: Allowance for Losses	180300000000000000								0.00
Other Assets - Net	195551000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(25) Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	155250000000000000								0.00
(26) Due from FCDU/RBU	155300000000000000								
Total Assets	100000000000000000	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Liability Accounts									
(1) Financial Liabilities Held for Trading	205000000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Derivatives with Negative Fair Value Held for Trading	205050000000000000								0.00
(b) Liability for Short Position	205100000000000000								0.00
(2) Financial Liabilities Designated at Fair Value through Profit or Loss	210000000000000000								0.00
(3) Deposit Liabilities	215000000000000000	0.00			0.00	0.00	0.00	0.00	0.00
(a) Demand Deposits	215050000000000000								0.00
(b) Savings Deposits	215100000000000000								0.00
(c) NOW Accounts	215200000000000000								0.00
(d) Time Certificate of Deposits	215150000000000000								0.00
(e) LTNCD	215250000000000000								0.00
(4) Due to Other Banks	220050000000000000								0.00
(5) Bills Payable	220100000000000000								0.00
(6) Bonds Payable	220150000000000000								0.00
Unamortized Bond Discount/Premium	235150000000000000								0.00
Bonds Payable - Net	295201500000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(7) Unsecured Subordinated Debt	220200000000000000								0.00
Unamortized Debt Discount/Premium	235200000000000000								0.00
Unsecured Subordinated Debt - Net	295202000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(8) Redeemable Preferred Shares	220250000000000000								0.00
(9) Financial Liabilities Associated with Transferred Assets	225050000000000000								0.00
(10) Derivatives with Negative Fair Value Held for Hedging	225100000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Fair Value Hedges	225101000000000000								0.00
(b) Cash Flow Hedges	225102000000000000								0.00
(c) Hedges of a Net Investment in Foreign Operation	225103000000000000								0.00
(d) Portfolio Hedge of Interest Rate Risk	225104000000000000								0.00
(11) Revaluation of Hedged Liabilities in Portfolio Hedge of Interest Rate	225150000000000000								0.00
(12) Accrued Interest Expense on Financial Liabilities	225200000000000000								0.00
(13) Finance Lease Payment Payable	225250000000000000								0.00
(14) Special Time Deposit	220300000000000000								0.00
(15) Due to Treasurer of the Philippines	230050000000000000								0.00
(16) Treasurer/Cashier/Manager's Checks	230100000000000000								0.00
(17) Payment Orders Payable	230150000000000000								0.00
(18) Margin Deposits on LCs and Customers' Liability on Bills/Drafts under LCs and/or TRs	230200000000000000								0.00
(19) Cash Letters of Credit	230250000000000000								0.00
(20) Outstanding Acceptances Executed by or for Account of this Bank	230300000000000000								0.00
(21) Due to Bangko Sentral ng Pilipinas	230350000000000000								0.00
(22) *Due to Philippine Deposit Insurance Corporation*	*230400000000000000*								0.00
(23) Due to Philippine Crop Insurance Corporation	230450000000000000								0.00
(24) Income Tax Payable	230500000000000000								0.00
(25) Other Taxes and Licenses Payable	230550000000000000								0.00
(26) Accrued Expenses	230600000000000000								0.00
(27) Unearned Income	230650000000000000								0.00
(28) Deferred Tax Liabilities	230700000000000000								0.00
(29) Provisions	230750000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Pensions and Other Post Retirement Benefit Obligations	230751000000000000								0.00
(b) Others	230759000000000000								0.00
(30) Other Liabilities	230800000000000000								0.00
(31) Due to Head Office/Branches/Agencies (Philippine branch of a foreign	230850000000000000								0.00
(32) Due to FCDU/RBU	230900000000000000								
Total Liabilities	200000000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Balance Sheet

Account Description	Account Code	Peso	Foreign Regular		FCDU/EFCDU		Foreign Offices		Total
		Accounts	In US $	Peso Equiv.	In US $	Peso Equiv.	In US $	Peso Equiv.	
Equity Accounts									
(1) Paid in Capital Stock	305000000000000000	0.00	0.00	0.00			0.00	0.00	0.00
(a) Common Stock	305050000000000000								0.00
(b) Perpetual and Non-Cumulative Preferred Stock	305100000000000000								0.00
(c) Perpetual and Cumulative Preferred Stock	305150000000000000								0.00
(2) Additional Paid-in Capital	305200000000000000								0.00
(3) Other Equity Instruments	310000000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Hybrid Tier 1	310030000000000000								0.00
(b) Equity Component of Compound Financial Instruments	310050000000000000								0.00
(c) Others	310900000000000000								0.00
(4) Retained Earnings	315000000000000000	0.00			0.00	0.00	0.00	0.00	0.00
(a) Retained Earnings Reserve	315050000000000000	0.00			0.00	0.00	0.00	0.00	0.00
(i) Trust Business	315051000000000000								0.00
(ii) Self-insurance	315052000000000000								0.00
(iii) Contingencies	315053000000000000								0.00
(iv) Others	315059000000000000								0.00
(b) Retained Earnings Free	315100000000000000								0.00
(5) Stock Dividend Distributable	315120000000000000								0.00
(6) Undivided Profits	315150000000000000								0.00
(7) Other Comprehensive Income	320000000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Net Unrealized Gains/(Losses) on AFS Financial Assets	320050000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Debt Securities	320051000000000000								0.00
(ii) Equity Securities	320052000000000000								0.00
(b) Gains/(Losses) on Fair Value Adjustment of Hedging Instruments	320100000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Cash Flow Hedge	320101000000000000								0.00
(ii) Hedge of a Net Investment in Foreign Operations	320102000000000000								0.00
(c) Cumulative Foreign Currency Translation	320150000000000000								0.00
(d) Others	320900000000000000								0.00
(8) Appraisal Increment Reserve	325050000000000000								0.00
(9) Treasury Stock	325100000000000000								0.00
(10) Minority Interest in Subsidiaries (for consolidated report only)	325150000000000000								0.00
(11) Assigned Capital	325200000000000000								0.00
Total Equity	300000000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Liabilities, Minority Interest and Equity	900000000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Contingent Accounts	400000000000000000								0.00

Income Statement

Account Description	Account Code	Peso	Foreign		FCDU/EFCDU		Foreign		Total
		Accounts	In US $	Peso Equiv.	In US $	Peso Equiv.	In US $	Peso Equiv.	
Income and Expense Accounts									
(1) Interest Income	605050000000000000								0.00
(2) Interest Expense	605100000000000000								0.00
(3) Provision for Losses on Accrued Interest Income from Financial Assets	605150000000000000								0.00
Net Interest Income	505000000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Non-Interest Income	510000000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(4) Dividend Income	510050000000000000								0.00
(5) Fees and Commissions Income	510100000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Payment Services	510101000000000000								0.00
(b) Intermediation Services	510102000000000000								0.00
(c) Custodianship	510103000000000000								0.00
(d) Underwriting and Securities Dealership	510104000000000000								0.00
(e) Securitization Activities	510105000000000000								0.00
(f) Income from Fiduciary Activities	510106000000000000								0.00
(g) Others	510109000000000000								0.00
(6) Gains/(Losses) on Financial Assets and Liabilities Held for Trading	510150000000000000								0.00
(7) Gains/(Losses) on Financial Assets and Liabilities Designated at Fair Value through Profit or Loss	510200000000000000								0.00
(8) Foreign Exchange Profit/(Loss)	510250000000000000								0.00
(9) Gains/(Losses) from Sale/Redemption/Derecognition of Non-Trading Financial Assets and Liabilities	510300000000000000								0.00
(10) Gains/(Losses) on Fair Value Adjustment in Hedge Accounting	510350000000000000								0.00
(11) Gains/(Losses) from Sale/Derecognition of Non-Financial Assets	510400000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Bank Premises, Furniture, Fixture and Equipment	510402000000000000								0.00
(b) ROPA	510403000000000000								0.00
(c) Goodwill	510404000000000000								0.00
(d) Other Intangibles	510409000000000000								0.00
(12) Other Income	510450000000000000								0.00
Non-Interest Expense	610000000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(13) Compensation/Fringe Benefits	610050000000000000								0.00
(14) Taxes and Licenses	610100000000000000								0.00
(15) Fees and Commissions Expenses	610130000000000000								0.00
(16) Other Administrative Expenses	610150000000000000								0.00
(17) Depreciation/Amortization	610200000000000000								0.00
(18) Impairment Losses	610250000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Investment in Subsidiaries, Associates and Joint Ventures	610251000000000000								0.00
(b) Bank Premises, Furniture, Fixture and Equipment	610252000000000000								0.00
(c) ROPA	610253000000000000								0.00
(d) Non-Current Assets Held for Sale									0.00
(e) Goodwill	610254000000000000								0.00
(f) Other Intangible Assets	610259000000000000								0.00
(g) Other Assets	610259500000000000								0.00
(19) Provisions	610300000000000000								0.00
Losses/Recoveries on Financial Assets	700000000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(20) Provision for Credit Losses on Loans and Receivables and Other Financial Assets	700050000000000000								0.00
(21) Bad Debts Written Off	700100000000000000								0.00
(22) Recovery on Charged-Off Assets	700150000000000000								0.00
Net Profit Before Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method	905000000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Share in the Profit/(Loss) of Unconsolidated Subsidiaries, Associates and Joint Ventures Accounted for Using the Equity Method	805000000000000000	0.00	0.00	0.00			0.00	0.00	0.00
(23) Share in the Profit/(Loss) of Unconsolidated Subsidiaries	805050000000000000								0.00
(24) Share in the Profit/(Loss) of Associates	805100000000000000								0.00
(25) Share in the Profit/(Loss) of Joint Ventures	805150000000000000								0.00
Total Profit/Loss Before Tax and Before Minority Interest	910000000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(26) Income Tax Expense	615000000000000000								0.00
Total Profit/Loss After Tax and Before Minority Interest	915000000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(27) Minority Interest in Profit/(Loss) of Subsidiaries (for consolidated report only)	810000000000000000								0.00
Net Profit or Loss	920000000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Real and Other Properties Acquired/
Non-Current Assets Held for Sale

Particulars	Account Code	Cost								Accumulated Depreciation							
		Peso Accts	Foreign Regular		FCDU/ EFCDU		Foreign Offices		Total	Peso Accts	Foreign Regular		FCDU/ EFCDU		Foreign Offices		Total
			In US $	Peso Equiv.	In US $	Peso Equiv.	In US $	Peso Equiv.			In US $	Peso Equiv.	In US $	Peso Equiv.	In US $	Peso Equiv.	
ROPA																	
(1) Land	150100002000000000								0.00								
(2) Buildings	150100002500000000								0.00								0.00
(3) Other Properties Acquired	150100006000000000								0.00								0.00
TOTAL	150100000000000000	0.00			0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00	0.00
NCAHS																	
(1) Land	150150002000000000								0.00								
(2) Buildings	150150002500000000								0.00								
(3) Other Properties Acquired	150150006000000000								0.00								
TOTAL	150150000000000000	0.00			0.00	0.00	0.00	0.00	0.00								
Additional Information																	
(1) ROPAs contributed to a Joint Arrangement	150100000000600000	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) Land	150100002000600000								0.00								
(b) Building	150100002500600000								0.00								0.00
(c) Others (pls specify)	150100009000600000	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

Real and Other Properties Acquired/
Non-Current Assets Held for Sale

Particulars	Account Code	Allowance for Losses								Net Carrying Amount							
		Peso Accts	Foreign Regular		FCDU/ EFCDU		Foreign Offices		Total	Peso Accts	Foreign Regular		FCDU/ EFCDU		Foreign Offices		Total
			In US $	Peso Equiv.	In US $	Peso Equiv.	In US $	Peso Equiv.			In US $	Peso Equiv.	In US $	Peso Equiv.	In US $	Peso Equiv.	
ROPA																	
(1) Land	150100002000000000								0.00	0.00			0.00	0.00	0.00	0.00	0.00
(2) Buildings	150100002500000000								0.00	0.00			0.00	0.00	0.00	0.00	0.00
(3) Other Properties Acquired	150100006000000000								0.00	0.00			0.00	0.00	0.00	0.00	0.00
TOTAL	150100000000000000	0.00			0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00	0.00
NCAHS																	
(1) Land	150150002000000000								0.00	0.00			0.00	0.00	0.00	0.00	0.00
(2) Buildings	150150002500000000								0.00	0.00			0.00	0.00	0.00	0.00	0.00
(3) Other Properties Acquired	150150006000000000								0.00	0.00			0.00	0.00	0.00	0.00	0.00
TOTAL	150150000000000000	0.00			0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00	0.00
Additional Information																	
(1) ROPAs contributed to a Joint Arrangement	150100000000600000	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) Land	150100002000600000								0.00	0.00			0.00	0.00	0.00	0.00	0.00
(b) Building	150100002500600000								0.00	0.00			0.00	0.00	0.00	0.00	0.00
(c) Others (pls specify)	150100009000600000	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

Real and Other Properties Acquired/
Non-Current Assets Held for Sale

Particulars	Account Code	Fair Value							
		Peso Accts	Foreign Regular		FCDU/EFCDU		Foreign Offices		Total
			In US $	Peso Equiv	In US $	Peso Equiv	In US $	Peso Equiv	
ROPA									
(1) Land	150100002000000000								0.00
(2) Buildings	150100002500000000								0.00
(3) Other Properties Acquired	150100006000000000								0.00
TOTAL	150100000000000000	0.00			0.00	0.00	0.00	0.00	0.00
NCAHS									
(1) Land	150150002000000000								0.00
(2) Buildings	150150002500000000								0.00
(3) Other Properties Acquired	150150006000000000								0.00
TOTAL	150150000000000000	0.00			0.00	0.00	0.00	0.00	0.00
Additional Information									
(1) ROPAs contributed to a Joint Arrangement	150100000000600000	0.00			0.00	0.00	0.00	0.00	0.00
(a) Land	150100002000600000								0.00
(b) Building	150100002500600000								0.00
(c) Others (pls specify)	150100009000600000	0.00			0.00	0.00	0.00	0.00	0.00
-									0.00
									0.00

Real and Other Properties Acquired/Non-Current Assets Held for Sale (net carrying amount)

Aging of Accounts

(At net carrying amount)

Particulars	Account Code	Aging of Accounts [1/]				
		≤ 3 years	> 3 years but ≤ 5 years	> 5 years but ≤ 10 years	> 10 years	Total
ROPA						
(1) Land						0.00
(2) Buildings						0.00
(3) Other Properties Acquired						0.00
TOTAL		0.00	0.00	0.00	0.00	0.00
NCAHS						
(1) Land						0.00
(2) Buildings						0.00
(3) Other Properties Acquired						0.00
TOTAL		0.00	0.00	0.00	0.00	0.00
		Aging of Accounts [2/]				
Additional Information		≤ 1 year	> 1 year but ≤ 2 years	> 2 years but ≤ 3 years	> 3 years	Total
(1) Aging of NCAHS from date of classification		0.00	0.00	0.00	0.00	0.00
(a) Land						0.00
(b) Building						0.00
(c) Others (pls specify)		0.00	0.00	0.00	0.00	0.00
-						0.00
						0.00

[1/] Reckoned from date of acquisition of real and other properties in settlement of loans

[2/] Reckoned from date of reclassification of real and other properties to the NCAHS account

Movements in Real and Other Properties
Acquired/Non-Current Assets Held for Sale

Particulars	Account Code	Opening Balance (net carrying amount)	Movements in ROPA/NCAHS During the Period				
			Acquisitions (at cost)	Disposals (net of depreciation and accumulated impairment)			
				Cost	Accumulated Depreciation	Allowance for Losses	Net Carrying Amount
ROPA							
(1) Land							0.00
(2) Buildings							0.00
(3) Other Properties Acquired							0.00
TOTAL		0.00	0.00	0.00	0.00	0.00	0.00
NCAHS							
(1) Land							0.00
(2) Buildings							0.00
(3) Other Properties Acquired							0.00
TOTAL		0.00		0.00		0.00	0.00

Movements in Real and Other Properties
Acquired/Non-Current Assets Held for Sale

Particulars	Account Code	Movements in ROPA/NCAHS During the Period							Closing Balance (net carrying amount)
		Reclassifications (net of depreciation and accumulated impairment)				Depreciation Expense	Provision for Impairment	Other Adjustments	
		Cost	Accumulated Depreciation	Allowance for Losses	Net Carrying Amount				
ROPA									
(1) Land					0.00				0.00
(2) Buildings					0.00				0.00
(3) Other Properties Acquired					0.00				0.00
TOTAL		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
NCAHS									
(1) Land					0.00				0.00
(2) Buildings					0.00				0.00
(3) Other Properties Acquired					0.00				0.00
TOTAL		0.00		0.00	0.00		0.00	0.00	0.00

Impairment Loss

Particulars	Account Code	Peso Accounts	Foreign Regular		FCDU/ EFCDU		Foreign Offices		Total
			In US $	Peso Equiv.	In US $	Peso Equiv.	In US $	Peso Equiv.	
A. Investment In Subsidiaries, Associates and Joint Ventures	610251000000000000								0.00
B. Bank Premises, Furniture, Fixture and Equipment									
(1) Land	610252002000000000								0.00
(2) Buildings	610252002500000000								0.00
(3) Furniture and Fixtures	610252003000000000								0.00
(4) IT Equipment	610252003500000000								0.00
(5) Other Office Equipment	610252004000000000								0.00
(6) Transportation Equipment	610252004500000000								0.00
(7) Leasehold Rights & Improvement	610252006000000000								0.00
(8) Bank Premises, Furniture, Fixture and Equipment Under Finance Lease	610252005000000000	0.00			0.00	0.00	0.00	0.00	0.00
(a) Buildings	610252005010000000								0.00
(b) Furniture and Fixtures	610252005015000000								0.00
(c) IT Equipment	610252005020000000								0.00
(d) Other Office Equipment	610252005025000000								0.00
(e) Transportation Equipment	610252005030000000								0.00
(9) Revaluation Increment	610252005500000000	0.00			0.00	0.00	0.00	0.00	0.00
(a) Buildings	610252005510000000								0.00
(b) Furniture and Fixtures	610252005515000000								0.00
(c) IT Equipment	610252005520000000								0.00
(d) Other Office Equipment	610252005525000000								0.00
(e) Transportation Equipment	610252005530000000								0.00
(f) Bank Premises, Furniture, Fixture and Equipment Under Finance Lease	610252005535000000	0.00			0.00	0.00	0.00	0.00	0.00
(1) Buildings	610252005545000000								0.00
(2) Furniture and Fixtures	610252005550000000								0.00
(3) IT Equipment	610252005555000000								0.00
(4) Other Office Equipment	610252005560000000								0.00
(5) Transportation Equipment	610252005565000000								0.00
Subtotal	610252000000000000	0.00			0.00	0.00	0.00	0.00	0.00
C. ROPA									0.00
(a) Land	610253002000000000								0.00
(b) Buildings	610253002500000000								0.00
(c) Other non-financial assets	610253006000000000								0.00
Subtotal	610253000000000000	0.00			0.00	0.00	0.00	0.00	0.00
D. NCAHS									0.00
(a) Land									0.00
(b) Buildings									0.00
(c) Other non-financial assets									0.00
Subtotal		0.00			0.00	0.00	0.00	0.00	0.00
E. Intangibles and Other Assets									
(a) Goodwill	610254007000000000								0.00
(b) Other Intangible Assets	610259007000000000								0.00
(c) Other Assets	610259507500000000								0.00
Subtotal	610250007000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	610250000000000000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Balance Sheet

Account Description	Account Code	Peso	Foreign Regular		FCDU/EFCDU		Foreign Offices		Total
		Accounts	In US $	Peso Equiv.	In US $	Peso Equiv.	In US $	Peso Equiv.	
Asset Accounts									
(1) Cash on Hand	1050500000000000000								0.00
(2) Checks and Other Cash Items	1051000000000000000								0.00
(3) Due from Bangko Sentral ng Pilipinas	1051500000000000000	0.00							0.00
(a) Demand Deposit Account	1051505000000000000								0.00
(b) Reserve Deposit Account	1051510000000000000								0.00
(c) Special Deposit Account	1051515000000000000								0.00
(d) Others	1051520000000000000								0.00
(4) Due from Other Banks	1052000000000000000								0.00
(5) Financial Assets Held for Trading (HFT)	1100000000000000000								
(a) HFT Securities	1100500000000000000								
(b) Derivatives with Positive Fair Value Held for Trading	1101000000000000000								
(c) Derivatives Carried at Cost	1101500000000000000								
(6) Financial Assets Designated at Fair Value through Profit or Loss	1150000000000000000								
(7) Available-for-Sale (AFS) Financial Assets	1200000000000000000	0.00							0.00
(i) AFS Debt Securities	1200015000000000000								0.00
Unamortized Discount/Premium	1700500000000000000								0.00
AFS-Debt Securities Net of Amortization	1200010000000000000	0.00							0.00
(ii) AFS Equity Securities	1200020000000000000								0.00
Accumulated Market Gains/(Losses)	1602000000000000000								0.00
Less : Allowance for Credit Losses	1652000000000000000								0.00
AFS Financial Assets - Net	1952000000000000000	0.00							0.00
(8) Held-to-Maturity (HTM) Financial Assets	1250000000000000000								0.00
Unamortized Discount/Premium	1702500000000000000								0.00
HTM Financial Assets - Net of Amortization	1250010000000000000	0.00							0.00
Less: Allowance for Credit Losses	1652500000000000000								0.00
HTM Financial Assets - Net	1952500000000000000	0.00							0.00
(9) Unquoted Debt Securities Classified as Loans	1300000000000000000								0.00
Unamortized Discount/Premium	1703000000000000000								0.00
Unquoted Debt Securities Classified as Loans -Net of	1300010000000000000	0.00							0.00
Less: Allowance for Credit Losses	1653000000000000000								0.00
Unquoted Debt Securities Classified as Loans - Net	1953000000000000000	0.00							0.00
(10) Investments in Non-Marketable Equity Securities (INMES)	1350000000000000000								0.00
Less: Allowance for Credit Losses	1653500000000000000								0.00
INMES - Net	1953500000000000000	0.00							0.00
(11) Loans and Receivables	1400000000000000000	0.00							0.00
(a) Loans to Bangko Sentral ng Pilipinas	1400500000000000000	0.00							0.00
(i) Maturing within 1 year	1400500005000000000								0.00
(ii) Maturing beyond 1 year	1400500001000000000								0.00
(b) Interbank Loans Receivable	1401000000000000000								0.00
Less: Allowance for Credit Losses	1651000000000000000								0.00
Interbank Loans Receivable-Net	1954010000000000000	0.00							0.00
(c) Loans and Receivables -Others	1401500000000000000								0.00
Unamortized Discount and Other Deferred Credits	1703500000000000000								0.00
Loans and Receivables - Others - Net of Amortization	1401503000000000000	0.00							0.00
Less: Allowance for Credit Losses	1651500000000000000								0.00
Loans and Receivables -Others - Net of Specific Allowance for Credit Losses	1401505000000000000	0.00							0.00
(12) Loans and Receivables Arising from Repurchase Agreements, Certificates of Assignment/Participation with Recourse, and Securities Lending and Borrowing Transactions	1402000000000000000								0.00
Less: Allowance for Credit Losses	1651800000000000000								0.00
Loans and Receivables Arising from RA/CA/PR/SLB - Net of Specific Allowance for Credit Losses	1954020000000000000	0.00							0.00
Less: General Loan Loss Provision (GLLP)	1751500000000000000								0.00
Loan Portfolio Net	1954000000000000000	0.00							0.00
(13) Derivatives with Positive Fair Value Held for Hedging	1450500000000000000								
(a) Fair Value Hedges	1450510000000000000								
(b) Cash Flow Hedges	1450520000000000000								
(c) Hedges of a Net Investment in Foreign Operation	1450530000000000000								
(d) Portfolio Hedge of Interest Rate Risk	1450540000000000000								
(14) Revaluation of Hedged Assets in Portfolio Hedge of Interest Rate Risk	1451000000000000000								
(15) Sales Contract Receivable	1451500000000000000	0.00							0.00
(a) Performing	1451510000000000000								0.00
(b) Non-Performing	1451520000000000000								0.00
Unamortized Discount and Other Deferred Credits	1704500000000000000								0.00
Sales Contract Receivable - Net of Amoritzation	1451530000000000000	0.00							0.00
Less: Allowance for Credit Losses	1654515000000000000								0.00
Sales Contract Receivable - Net	1954515000000000000	0.00							0.00
(16) Accrued Interest Income from Financial Assets	1452000000000000000								0.00
Less: Allowance for Credit Losses	1654520000000000000								0.00
Accrued Interest Income from Financial Assets - Net	1954520000000000000	0.00	0.00	0.00					0.00
(17) Equity Investment in Subsidiaries, Associates and Joint Ventures	1452500000000000000								0.00
Less: Allowance for Credit Losses	1654525000000000000								0.00
Equity Investment in Subsidiaries, Associates and Joint Ventures -	1954525000000000000	0.00							0.00
(18) Bank Premises, Furniture, Fixture and Equipment	1500500000000000000								0.00
Less: Accumulated Depreciation	1850500000000000000								0.00
Less: Allowance for Losses	1800500000000000000								0.00
Bank Premises, Furniture, Fixture and Equipment - Net	1955005000000000000	0.00							0.00
(19) Real and Other Properties Acquired	1501000000000000000								0.00
Less: Accumulated Depreciation	1851000000000000000								0.00
Less: Allowance for Losses	1801000000000000000								0.00
Real and Other Properties Acquired - Net	1955010000000000000	0.00							0.00

Balance Sheet

Account Description	Account Code	Peso	Foreign Regular		FCDU/EFCDU		Foreign Offices		Total
		Accounts	In US $	Peso Equiv.	In US $	Peso Equiv.	In US $	Peso Equiv.	
(20) Non-Current Assets Held for Sale	150150000000000000								0.00
Less: Allowance for Losses									**0.00**
Non-Current Assets Held for Sale - Net		**0.00**							**0.00**
(21) Goodwill	150200000000000000								0.00
Less: Allowance for Losses	180200000000000000								0.00
Goodwill - Net	195502000000000000	0.00							0.00
(22) Other Intangible Assets	150250000000000000								0.00
Less: Accumulated Amortization	190250000000000000								0.00
Less: Allowance for Losses	180250000000000000								0.00
Intangible Assets - Net	195502500000000000	0.00							0.00
(23) Deferred Tax Asset	155050000000000000								0.00
(24) Other Assets	155100000000000000								0.00
Less: Allowance for Losses	180300000000000000								0.00
Other Assets - Net	195551000000000000	0.00							0.00
(25) Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	155250000000000000								
(26) Due from FCDU/RBU	155300000000000000								
Total Assets	100000000000000000	**0.00**	**0.00**	**0.00**					**0.00**
Liability Accounts									
(1) Financial Liabilities Held for Trading	205000000000000000								
(a) Derivatives with Negative Fair Value Held for Trading	205050000000000000								
(b) Liability for Short Position	205100000000000000								
(2) Financial Liabilities Designated at Fair Value through Profit or Loss	210000000000000000								
(3) Deposit Liabilities	215000000000000000	0.00							0.00
(a) Demand Deposits	215050000000000000								0.00
(b) Savings Deposits	215100000000000000								0.00
(c) NOW Accounts	215200000000000000								0.00
(d) Time Certificate of Deposits	215150000000000000								0.00
(e) LTNCD	215250000000000000								0.00
(4) Due to Other Banks	220050000000000000								
(5) Bills Payable	220100000000000000								0.00
(6) Bonds Payable	220150000000000000								0.00
Unamortized Bond Discount/Premium	235150000000000000								0.00
Bonds Payable - Net	295201500000000000	0.00							0.00
(7) Unsecured Subordinated Debt	220200000000000000								0.00
Unamortized Debt Discount/Premium	235200000000000000								0.00
Unsecured Subordinated Debt - Net	295202000000000000	0.00							0.00
(8) Redeemable Preferred Shares	220250000000000000								0.00
(9) Financial Liabilities Associated with Transferred Assets	225050000000000000								0.00
(10) Derivatives with Negative Fair Value Held for Hedging	225100000000000000								
(a) Fair Value Hedges	225101000000000000								
(b) Cash Flow Hedges	225102000000000000								
(c) Hedges of a Net Investment in Foreign Operation	225103000000000000								
(d) Portfolio Hedge of Interest Rate Risk	225104000000000000								
(11) Revaluation of Hedged Liabilities in Portfolio Hedge of Interest Rate	225150000000000000								
(12) Accrued Interest Expense on Financial Liabilities	225200000000000000								0.00
(13) Finance Lease Payment Payable	225250000000000000								0.00
(14) Special Time Deposit	220300000000000000								0.00
(15) Due to Treasurer of the Philippines	230050000000000000								0.00
(16) Treasurer/Cashier/Manager's Checks	230100000000000000								0.00
(17) Payment Orders Payable	230150000000000000								0.00
(18) Margin Deposits on LCs and Customers' Liability on Bills/Drafts under LCs and/or TRs	230200000000000000								
(19) Cash Letters of Credit	230250000000000000								
(20) Outstanding Acceptances Executed by or for Account of this Bank	230300000000000000								
(21) Due to Bangko Sentral ng Pilipinas	230350000000000000								0.00
(22) Due to Philippine Deposit Insurance Corporation	230400000000000000								0.00
(23) Due to Philippine Crop Insurance Corporation	230450000000000000								0.00
(24) Income Tax Payable	230500000000000000								0.00
(25) Other Taxes and Licenses Payable	230550000000000000								0.00
(26) Accrued Expenses	230600000000000000								0.00
(27) Unearned Income	230650000000000000								0.00
(28) Deferred Tax Liabilities	230700000000000000								0.00
(29) Provisions	230750000000000000	0.00							0.00
(a) Pensions and Other Post Retirement Benefit Obligations	230751000000000000								0.00
(b) Others	230759000000000000								0.00
(30) Other Liabilities	230800000000000000								0.00
(31) Due to Head Office/Branches/Agencies (Philippine branch of a foreign	230850000000000000								
(32) Due to FCDU/RBU	230900000000000000								
Total Liabilities	200000000000000000	0.00							0.00

Balance Sheet

Account Description	Account Code	Peso	Foreign Regular		FCDU/EFCDU		Foreign Offices		Total
		Accounts	In US $	Peso Equiv.	In US $	Peso Equiv.	In US $	Peso Equiv.	
Equity Accounts									
(1) Paid in Capital Stock	305000000000000000	0.00							0.00
(a) Common Stock	305050000000000000								0.00
(b) Perpetual and Non-Cumulative Preferred Stock	305100000000000000								0.00
(c) Perpetual and Cumulative Preferred Stock	*305150000000000000*								*0.00*
(2) Additional Paid-in Capital	305200000000000000								0.00
(3) Other Equity Instruments	310000000000000000	0.00							0.00
(a) Hybrid Tier 1	310030000000000000								0.00
(b) Equity Component of Compound Financial Instruments	310050000000000000								
(c) Others	310900000000000000								0.00
(4) Retained Earnings	315000000000000000	0.00							0.00
(a) Retained Earnings Reserve	315050000000000000	0.00							0.00
(i) Trust Business	315051000000000000								0.00
(ii) Self-insurance	315052000000000000								0.00
(iii) Contingencies	315053000000000000								0.00
(iv) Others	315059000000000000								0.00
(b) Retained Earnings Free	315100000000000000								0.00
(5) Stock Dividend Distributable	315120000000000000								0.00
(6) Undivided Profits	315150000000000000								0.00
(7) Other Comprehensive Income	320000000000000000	0.00							0.00
(a) Net Unrealized Gains/(Losses) on AFS Financial Assets	320050000000000000	0.00							0.00
(i) Debt Securities	*320051000000000000*								*0.00*
(ii) Equity Securities	320052000000000000								0.00
(b) Gains/(Losses) on Fair Value Adjustment of Hedging Instruments	320100000000000000								
(i) Cash Flow Hedge	320101000000000000								
(ii) Hedge of a Net Investment in Foreign Operations	320102000000000000								
(c) Cumulative Foreign Currency Translation	320150000000000000								
(d) Others	320900000000000000								0.00
(8) Appraisal Increment Reserve	325050000000000000								0.00
(9) Treasury Stock	325100000000000000								0.00
(10) Minority Interest in Subsidiaries (for consolidated report only)	325150000000000000								0.00
(11) Assigned Capital	325200000000000000								0.00
Total Equity	300000000000000000	0.00							0.00
Total Liabilities, Minority Interest and Equity	900000000000000000	0.00							0.00
Contingent Accounts	400000000000000000								0.00