CIRCULAR NO. 1139 Series of 2022

OFFICE OF THE GOVERNOR

Subject: Guidelines for Reporting Islamic Banking and Finance Transactions/Arrangements

The Monetary Board, in its Resolution No. 374 dated 17 March 2022, approved the following guidelines for reporting Islamic Banking and Finance Transactions/Arrangements.

Section 1. The provisions under Appendix 139 of the Manual of Regulations of the Provisions under Appendix 139 of the Manual of Regulations for Banks (MORB) on the Prudential Regulations for Islamic Banks (IBs) and Islamic Banking Units (IBUs), as introduced by Circular No. 1069 dated 27 December 2019, as are hereby amended, to read, as follows:

XXX.

Sec. 4 Definition of Terms. The following terms shall apply increlation tos. The following Islamic banking:

XXX.

Current account xxx.

cash payments or receipts through the expected life of the financial asset (including Islamic financing and investment instruments) or financial liability or when appropriate, a shorter period to arrive at the net carrying amount of the financial asset or financial liability. When calculating the effective profit rate, the IB/IBU shall estimate cash flows by considering all the contractual terms of the financial asset or financial liability but shall not consider the expected credit losses. The calculation includes all fees and points paid or received from the other party to the contract that are an integral part of the effective profit rate, and transaction costs. The effective profit method is a method of calculating the amortized cost of those financial assets or financial liabilities measured at amortized cost and of allocating the income or expense over the relevant period.

"Investment account xxx.

Riba generally refers to the receipt and payment of interest imposed/charged on various types of lending and borrowing and in the exchange of currencies on forward basis.

Savings account refers to an account reflecting the total deposits at an Islamic bank which normally require the presentation of passbooks or in lieu thereof, such other legally acceptable documents approved by the Bangko Sentral ng Pilipinas for deposit or withdrawal of money and compliant with Shari'ah principles.

Time deposit account refers to an account reflecting the total deposits at an Islamic bank which are issued for a specific period or term and compliant with Shari'ah principles.

Sec. 5. General Guidelines for Reporting Islamic Banking and Finance Transactions.

As a general rule, the provisions of existing regulations under this Manual, as well as other standards of conduct prescribed by the Bangko Sentral for conventional banks shall also apply to an IB and IBU of a conventional bank, unless otherwise expressly specified.

The Bangko Sentral hereby issues the following guidelines to provide clarity on the reporting treatment of Islamic banking and finance transactions that may be structured under any or a combination of the structures/arrangements described in this Section.

Segregation of Funds, Books and Records. The funds of the IBU shall not be invested in, or commingled with other funds held by, the conventional bank. The books and records of the IBU shall contain full information relative to its Islamic banking and financing transactions and activities and shall be kept separate and distinct from the books and records of transactions performed by the other departments/units of the conventional bank.

Accounting treatment for prudential reporting. IBs and IBUs shall at all times consider the substance and economic effects of their transactions (rather than their form) in preparing their audited financial statements as well as financial statements and reports to the Bangko Sentral in accordance with Philippine Financial Reporting Standards (PFRS)/Philippine Accounting Standards (PAS), collectively known as PFRS¹ as provided under Section 172. The guidelines on the treatment of specific accounts unique to Islamic banking operations are provided in attached Annex A.

Sec. 6. Submission of the Financial Reporting Package for Banks and Supplemental Report. IBs and conventional banks with IBU shall prepare prudential reports to the Bangko Sentral using the existing templates of the Financial Reporting Package (FRP) for Banks as prescribed under Section 172 and

¹ The PFRS are patterned after the revised International Financial Reporting Standards and International Accounting Standards (i.e., IFRS) issued by the International Accounting Standards Board.

Appendix 81, and in accordance with the submission guidelines provided for UBs under Appendix 7 of the MORB.

To facilitate the generation of industry statistics on the Islamic banking system, selected information on accounts and transactions of an IB and IBU, shall likewise, be separately reported in a supplemental report. There shall be an observation period on the submission of the supplemental report starting reporting period as of end-30 June 2022 until end-31 December 2023. The supplementary report shall be electronically submitted to the Bangko Sentral-Department of Supervisory Analytics (DSA), following the submission timeline of the FRP for Banks. Full implementation of the supplemental report, which shall be considered a *Category A-1* report, shall commence with the reporting period as of end-31 March 2024. The mapping of selected accounts unique to the operations of an IB/IBU to the existing FRP template is provided under Item II of Annex A.

Section 2. The template of the supplemental report for Islamic Banks and Islamic Banking Unit of Conventional Banks is in Attachment 1.

Section 3. **Effectivity**. This Circular shall take effect fifteen (15) calendar days after its publication either in the Official Gazette or in a newspaper of general circulation.

FOR THE MONETARY BOARD:

BENJAMIN E. DIOKNO Governor

23 March 2022

- I. Accounting treatment of specific items. Accounting guidelines issued by the Bangko Sentral that are applicable to conventional banks (e.g., government grants, classification, measurement and impairment of financial assets) shall, likewise, apply to IBs/IBUs, unless otherwise specified.
 - a. Amortization of Islamic financial assets and liabilities measured at amortized cost. Islamic financial assets and liabilities that are required to be subsequently measured at amortized cost under PFRS 9 Financial Instruments shall be amortized using the effective profit method defined in Section 4 of Appendix 139, MORB.
 - b. Classification, measurement and impairment of financial assets and financial liabilities under PFRS 9. An IB/IBU shall classify its financial assets and financial liabilities in accordance with the guidelines provided under Appendix 27 on the "Guidelines on the Adoption of Philippine Financial Reporting Standards 9 (PFRS 9) Classification and Measurement". However, in the case of an IB/IBU, financial assets measured at amortized cost shall not be limited to debt instruments, but shall also apply to a financial instrument, other than those that are designated at fair value through profit or loss, which in substance creates predictable and contractually obligatory cash flows and meets the following conditions: (i) the financial asset is held within a business model whose objective is to hold financial assets in order to collect contractually obligatory cash flows; and (ii) the contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and profit on the principal amount outstanding.
 - c. Fee-based Islamic banking contracts. Some common types of Shari'ah-based contracts that are fee-based in both substance and form such as, but not limited to, agency (wakala), pledge (rahn), and safekeeping (wadiah) shall be accounted similarly to their conventional counterparts.
 - d. Islamic financing transactions. The carrying amount of financial assets arising from Islamic financing shall be presented as a separate line item in the solo/separate financial statements and consolidated financial statements of the IB/IBU.

In general, the accounting treatment described hereunder shall apply to common Islamic financing transactions that are structured under any of the following types of contracts/Shari'ah principles. There may be instances, however, when a particular Islamic transaction would involve a combination of different types of Islamic banking contracts. In all cases the IB/IBU is expected to determine and apply the most relevant provisions under the PFRS that would most appropriately reflect the nature and economic substance of the transaction, taking account of the guidance in this Section.

1) Murabahah Financing (Profit-disclosed sale). This refers to an arrangement where the IB/IBU buys a specified asset and subsequently

sells that asset to a client at cost plus an agreed profit margin. Payment of the price may be on a deferred lump sum or installment basis.

Murabahah is referred to as *Murabahah to the purchase orderer* when a promise to purchase is integrated in the structure.

Receivables arising from murabahah financing shall be measured upon initial recognition at fair value plus direct transaction costs, and subsequently measured at amortized cost using the effective profit method.

- 2) Tawarruq (Commodity Murabahah) Financing. This refers to a cash generating facility involving the purchase by the client from the IB or IBU of a commodity at a deferred price determined through mark-up sale, and then selling the same commodity to a third party at spot and at a lower price in order to obtain cash. The accounting treatment for murabahah financing similarly applies to tawarruq.
- 3) Salam Financing (Sale with deferred delivery and spot payment). Salam is a sale contract involving immediate payment of an agreed sale price and deferred delivery² of a specified quality and quantity of a fungible commodity. The buyer (i.e., IB/IBU) may require the seller (i.e., client) to execute a pledge, mortgage or a third-party guaranty or other acceptable form of security to ensure fulfilment of the seller's contractual obligations relative to the funding provided by the IB/IBU. The buyer IB/IBU may also simultaneously enter into a parallel salam contract to mitigate its risks related to the commodity which is the subject of the salam contract.

Parallel Salam. This refers to the separate, and independent (i.e., second) salam contract entered into by the IB/IBU as seller with a third party for the simultaneous/subsequent sale of a specified quality and quantity of commodity corresponding to the commodity specified in the first salam contract.

Where the contracts are entered into simultaneously, so as to constitute a single transaction, the cash flows arising from both salam contracts shall be initially recognized at fair value plus direct transaction cost and subsequently measured at amortized cost using the effective profit rate.

4) Istisna'a Financing (Construction or manufacturing). Istisna'a refers to a sale contract where the seller (i.e., IB or IBU), based on the buyer's (i.e., client) request, sells an asset which is to be manufactured, developed or built according to the buyer's specifications and is to be delivered on a specified future date at a predetermined selling price. The price may be deferred or paid in installments within a specified period of time according

² Delivery can be in installments.

to the phases or stages of work/project completion. Payment date and method are specified upon execution of the contract.

The seller IB/IBU may establish a **parallel istisna'a** contract with a third party, for example a contractor, to fulfill its commitment under the first istisna'a contract. The difference in price between the two istisna'a contracts represents the profit earned by the IB/IBU. In some instances, the transaction may also include an ijara contract, under which the IB/IBU receives advance payments of rent for the asset.

An IB/IBU must evaluate the economic nature of the transaction as a whole to determine whether it is in substance a financing transaction to be accounted for under PFRS 9. For a simple istisna'a contract, however, contract revenue and contract costs, which shall be recognized relative to the stage of completion of the IB/IBU's obligations under the istisna'a contract shall be accounted for in accordance with the provisions of PFRS 15 Revenue from Contracts with Customers.

5) Qard (Loan). This refers to a loan contract, under which the recipient has the obligation to return the exact initial loan value by the end of the contract term (if any). Qard shall be initially recognized at fair value plus direct transaction cost and subsequently measured at amortized cost in accordance with PFRS 9.

6) Ijara Financing

i. Normal Ijara (Operating Lease). This refers to a binding contract of lease where the usufruct of an asset owned by the lessor is sold to the lessee against payment of a specified amount of rent for a specified period (i.e., ijara term). The amount of rent, which shall be agreed upon in advance and clearly stipulated in the contract, may be expressed as a rate that is linked to an acceptable and independent benchmark plus margin. The ijara contract may include a penalty clause for late payment of rent, which shall be given to charity, and thus shall not be accounted as other income of the lessor.

Lease payments received by the lessor shall be recognized as rental income in accordance with PFRS 16. The underlying asset subject to normal ijara/operating leases, which are of a depreciable nature shall be subject to periodic depreciation/amortization calculated in accordance with the cost model provided under PAS 16 *Property, Plant and Equipment;* or PAS 38 *Intangible Assets, respectively.* The lessor shall also recognize any impairment losses on the underlying asset in accordance with PAS 36 *Impairment of Assets.*

ii. *Ijara Muntahia Bittamleek* (*Finance Lease*). This is a form of lease contract where the lessee (i.e., client) has an option to own the asset at the end of the lease period either through a separate: (1) sale contract

for the purchase of the asset for a token consideration or payment of the market value; or (2) gift contract.

This type of ijara contract is akin to a conventional finance lease, which transfers substantially all the risks and rewards incidental to the ownership of the underlying asset. This shall be accounted for by the lessor in accordance with PFRS 16, as follows:

The lessor (i.e., IB or IBU) shall initially recognize the receivables arising from the finance lease at an amount equal to the *net investment in the lease*, which shall be calculated in accordance with PFRS 16. The lessor shall subsequently recognize finance income over the lease term, based on a systematic and rational allocation pattern that reflects a constant periodic return on the lessor's net investment in the lease. The lessor shall apply the: (i) lease payments during the period against the gross investment in the lease to reduce the principal and unearned finance income; and (ii) apply the derecognition and impairment provisions in PFRS 9 to the net investment in the lease.

An IB/IBU that is a lessee under either of the two types of ijara contract shall, at the commencement of the lease, recognize a right-of-use asset and lease liability, which shall be accounted for in accordance with PFRS 16 *Leases*.

7) Mudarabah Financing (Silent Partnership). This is a contract between the capital provider, in this instance the IB/IBU, and an entrepreneur (i.e., client) whereby the capital provider (rab-al-maal) contributes capital to an enterprise or activity to be managed by the entrepreneur (mudarib). Profits are shared in an agreed ratio while losses are to be borne solely by the capital provider unless the losses are due to the muḍārib's misconduct, negligence or breach of contract.

For the accounting treatment see (8) below.

8) Musharakah Financing (Profit/loss sharing). This is a partnership contract between (in this instance) the IB/IBU and a customer to contribute capital to an enterprise, whether existing or new, or to ownership of an asset, on either a temporary or a permanent basis. Profits generated by that enterprise or real estate/asset are shared in accordance with the terms of the mushārakah agreement while losses are shared in proportion to each partner's capital contribution.

In practice, both mudarabah and musharakah contracts may be accompanied by other agreements or undertakings which significantly modify their economic substance. Based on the economic substance of the transaction as a whole, interests in partnership-based contracts should be classified as assets, liabilities or equity in accordance with the requirements of PAS 32 *Financial Instruments: Presentation*, and measured according to

the requirements of the relevant PFRS. However, if the objective of the partnership contract is to, among others, create value, derive and maximize regular profits from the business venture (rather than provide a financing arrangement), then the IB/IBU shall consider its rights and obligations arising from the partnership contract and determine whether it is involved in a joint operation or a joint venture, which are accounted for in accordance with the provisions of PFRS 11 *Joint Arrangements*.

9) Diminishing Musharakah Financing. This refers to a partnership contract where one of the partners (i.e., client) gives a separate binding promise to buy the equity shares of the other partner(s) in the partnership gradually until all equity is completely transferred to him. The price of the shares is based on the market value or as agreed upon at the time of the acquisition. The sale of the shares shall be documented in a separate agreement independent of the musharakah contract.

Diminishing musharakah may be used to provide home financing, auto financing, equipment financing, factory/building financing and financing of all other fixed assets. In such instances, receivables arising from diminishing musharakah shall be accounted for as loans measured at amortized cost using the effective profit rate method in accordance with PFRS 9.

Diminishing musharakah may be combined with an ijara contract, under which the bank leases its share of the asset to the client in exchange for monthly rental income. Effectively, the client's periodic payment to the IB/IBU represents both: (i) the acquisition of the Bank's share in the property; and (ii) rental payment for renting the Bank's share in the property. As the client's share in the property increases, the rent paid for the use of the IB/IBU's share in the property will decrease correspondingly. Receivables arising from this hybrid structure shall also be accounted for as loans measured at amortized cost using the effective profit rate in accordance with PFRS 9.

e. **Sukuk** (*Islamic Bonds*). This refers to certificates of equal value representing undivided shares in ownership of tangible assets, usufructs and services or (in the ownership of) assets of particular projects or special investment activity that is undertaken in accordance with Shari'ah principles. *Sukuk* are generally named after the Shari'ah principle by which they are structured³. While *sukuk* are usually structured to be economically analogous to conventional bonds, they have significantly different underlying structures and provisions. An IB/IBU shall classify and subsequently measure a sukuk investment either at amortized cost, fair value through other comprehensive income, or fair value through profit or loss based on its business model for managing the

³ The Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI)'s Standards 17, *Investment Sukuk*, list commonly accepted types of possible sukuk structures.

investment; and the contractual cash flow characteristics of the sukuk in accordance with PFRS 9.

On the other hand, an IB/IBU may issue sukuk only upon prior Monetary Board approval.

- f. **Islamic deposits**. These deposits shall be measured at amortized cost using the effective profit method.
 - Current accounts. Similar to its conventional counterpart, this type of deposit bears no return and is repayable in full on demand. Current accounts may be structured based on *qard* (loan) or *wadi'ah* (safe custody). The depositors cannot receive any form of remuneration and do not share any risk with the IB and IBU.
 - 2) Savings accounts. An IB/IBU may offer various types of savings deposits that are also structured based on qard or wadiah to meet customers' demands.
 - 3) Time/Term deposit accounts. An IB/IBU may also provide varying tenors of Shari'ah-compliant time/term deposits using commodity murabaha (tawarruq). The structure involves the purchase by the IB or IBU from the client of a commodity at a deferred price determined through mark-up sale, and then selling the same commodity to a third party at spot and at a lower price in order to obtain cash. Normally the profit and the principal amount of deposit are paid at the end of the fixed term (i.e., upon maturity).
- g. Investment account or Profit-sharing investment account (PSIA). An IB/IBU may provide its clients (also called investment account holders or IAHs) with the opportunity to earn more attractive returns by offering profit sharing investment accounts (PSIAs), which are usually structured based on either mudarabah or wakala (agency). The IB/IBU's use of the funds/capital provided by the IAHs may either be restricted or unrestricted. An IB/IBU may accept PSIAs only upon prior Monetary Board approval. Where the use of funds provided by IAHs is unrestricted, the IB/IBU shall separately recognize a liability to PSIAs, which shall be measured initially at fair value, and subsequently measured at amortized cost in accordance with PFRS 9.
 - 1) Unrestricted Mudaraba PSIA. This refers to an arrangement where the client, as capital provider, deposits his/her money with an IB/IBU, which acts as mudarib (fund manager), for investment purposes. The client gives the mudarib (IB/IBU) complete discretion and authority over the investment and management of its entrusted funds. The profit distributed to each client is in accordance with a profit-sharing ratio agreed upon account opening and the investments will be primarily in the financing operations of the IB/IBU. Funds will normally be commingled with those of other clients, and possibly with the funds of the IB/IBU.

- 2) Unrestricted Wakala investment account. This refers to an agency contract where the muwakkil (client/IAH) appoints the IB/IBU as his wakil (agent) for purposes of investing the muwakkil's funds in Shari'ah-compliant activities/transactions. This structure operates very similarly to its mudarabah counterpart, though allows more flexibility to the IB/IBU to set an expected profit rate.
- h. Other Liabilities. An IB/IBU may also recognize any of the following under its Other Liabilities account:
 - Profit Smoothing Reserves. IBs/IBUs may establish reserve accounts to smooth returns on unrestricted PSIAs; meet potential losses that would otherwise be borne by the IAHs on investments financed by the investment accounts; and provide greater predictability of returns to its clients. These reserves shall be presented separately as liabilities that are measured at amortized cost.
 - a) **Profit equalization reserve (PER).** This refers to an amount appropriated by the IB/IBU out of the investment income, but before deducting the IB/IBU's share for managing the investment account, in order to maintain a certain target level of return on investment for IAH and increase owners' equity. PER should only be released to the investment account fund from which the PER was drawn.
 - b) Investment risk reserve (IRR). This refers to an amount appropriated by the IB/IBU out of the income attributable to IAHs after deducting the IB/IBU's share for managing the investment account, in order to cushion the IAHs against future losses. The IB/IBU thus cannot take any share from the IRR, which shall only be released for the benefit of the IAHs. IRR shall be separately presented as a liability measured at amortized cost.
 - 2) **Zakat payable.** This refers to a Muslim's annual religious obligation of almsgiving for charitable purposes.
 - 3) Other charity payable. This refers to obligations for sums received by the IB/IBU that need to be paid to charity such as penalties levied on customers for late payments, income from Shari'ah non-compliant activities.

II. Mapping of Islamic Banking-Related Accounts and Transactions in the Financial Reporting Package

Islamic banks (IBs) and Islamic banking unit (IBU) of conventional banks shall report their accounts and transactions using the existing account titles under the FRP based on the mapping provided below:

	Islamic Banking-Related Accounts	FRP Accounts
Bal	lance Sheet Accounts	
Bal 1.	Islamic Financing Receivables - Gross Islamic Financing Receivables typically arise from any of the following contracts/Shari'ah principles: i) Murabahah Financing ii) Tawarruq Financing iii) Salam Financing iv) Istisna'a Financing v) Qard Hassan vi) Ijara Financing (Lessor) vii) Ijara Muntahia Bittamleek (Lessor) viii) Mudarabah Financing ⁴ ix) Musharakah Financing ⁵ x) Diminishing Musharakah	Loans and Receivables
	Financing ⁶ Islamic Financing Receivables classified as to counterparties, shall be reported as follows: a. Interbank Financing Receivable b. Financing and Advances	Interbank Loans Receivable Loans and Receivables - Others Loan Portfolio Net
2	Islamic Financing Receivables - Net	
	Islamic Deposits Profit Sharing Investment Account	Deposit Liabilities Bills Payable - Deposit Substitute - Others
4.	Sukuk Payable	Bonds Payable
5.	Lease Payment Payable	Finance Lease Payment Payable
6.	Profit Equalization Reserve	Other Liabilities - Others
7.	Investment Risk Reserve	Other Liabilities - Others
8.	Restricted Profit Sharing Investment	Contingent/Off-Balance Sheet -Trust
	Account (if permitted)	Department Accounts
9.	Zakat Payable	Other Liabilities - Others
10.	Other charity payable	Other Liabilities - Others

⁴ If the substance of the agreement is a financing arrangement. Otherwise, this should be accounted for as an equity investment.

⁵ Same as note 5.

⁶ Same as note 5.

	Islamic Banking-Related Accounts	FRP Accounts
Inco	ome Statement Accounts	
11.	Income from Islamic Financing Receivables and Other Financial Instruments a. Income from Islamic Financing Receivables b. Income from Due from BSP c. Income from Due from Other Banks d. Income from Financial Assets Held for Trading-HFT Securities e. Income from Financial Assets Designated at Fair Value through Profit or Loss f. Income from Available-for-Sale Financial Assets g. Income from Held-to-Maturity Financial Assets h. Income - Others	Interest Income from Financia Instruments a. Interest Income - Loans and Receivables b. Interest Income - Due from BSP c. Interest Income - Due from Other Banks d. Interest Income - Financial Assets Held for Trading - HFT Securities e. Interest Income - Financial Assets Designated at Fair Value through Profit or Loss f. Interest Income - Available for Sale Financial Assets g. Interest Income - Held-to-Maturity Financial Assets h. This represents the sum of amounts under Interest Income - Sales Contract Receivables and Interest Income - Others
12.	a. Islamic Depositsb. Investment Accountsc. Sukuk Payabled. Others	Interest expense on: a. Deposits b. Bills Payable - Deposit Substitutes- Others c. Bonds Payable d. Others Provisions for Losses on Accrued
13.	Provisions for Expected Credit Losses on Impairment of Financial Assets	Interest Income from Financial Assets
14.	Net profit from Islamic Financing and Investments	Net Interest Income
15.	Zakat	Other Administrative Expenses - Donation and Other Charitable Contributions account

Attachment 1

(Name of Bank)

Supplemental FRP Report for Islamic Banks (IBs) and Islamic Banking Unit of Conventional Banks (IBUs) Amounts in Php (Absolute figures) (Reporting Period)

Asset Accounts Cash and Other Cash Items Due from Bangko Sentral ng Pilipinas Due from Other Banks Financial Assets Held for Trading [HFT] - HFT Securities Financial Assets Designated at Fair Value Through Profit or Loss Available-for-Sale (APS) Financial Assets Accumulated Market Cains/(Losses) Less Allowance for Credit Losses APS Financial Assets - Net Held-to-Maturity (HTM) Financial Assets - Net of Amortization Les Less Allowance for Credit Losses HTM financial assets - Net Islamic Financing Receivables - Gross (a) Interbank Financing Receivable Less Allowance for Credit Losses Interbank Financing Receivable-Net (b) Financing and Advances Less Allowance for Credit Losses Interbank Financing Receivable-Net (c) Financing and Advances Less Allowance for Credit Losses Financing and Advances - Net of Specific ACL Less Ceneral Loss Loss Provision (CLLP) Islamic Financing Receivables - Net Equity Investment in Subsidiaries, Associates and Joint Ventures - Net Bank Premises, Furniture, Forture and Equipment - Under Finance Lesse Less Accumulated Depreciation - Bank Premises, Furniture, Fixture and Equipment under Finance Lesse Less Accumulated Depreciation - Bank Premises, Furniture, Fixture and Equipment under Finance Lesse	0.00 0.00 0.00 0.00 0.00
Due from Bangko Sentral ng Pilipinas Due from Other Banks Financial Assets Held for Trading [HFT] - HFT Securities Financial Assets Designated at Fair Value Through Profit or Loss Available-for-Sale (AFS) Financial Assets Accumulated Market Cains/Losses Accumulated Market Cains/Losses Accumulated Market Cains/Losses Accumulated Market Cains/Losses AFS Financial Assets - Net Held-to-Maturity (HTM) Financial Assets - Net of Amortization Les Less Allowance for Credit Losses HTM financial assets - Net Islamic Financing Receivables - Gross [a) Interbank Financing Receivable Less Allowance for Credit Losses Interbank Financing Receivable - Net [b) Financing and Advances Lass Allowance for Credit Losses Financing and Advances - Net of Specific ACL Less Cemeral Loan Loss Provision (CLEP) Islamic Financing Receivables - Net Equity Investment in Subsidiaries Associates and Joint Ventures - Net Bank Premises, Furniture, Forture and Equipment - Under Finance Lease	0.00 0.00 0.00 0.00
Financial Assets Held for Trading (HFT) - HFT Securities Financial Assets Designated at Fair Value Through Profit or Loss Available-for-Sale (AFS) Financial Assets Accumulated Market Cains/(Losses) Less Allowance for Credit Losses AFS Financial Assets - Net Held-to-Maturity (HTM) Financial Assets - Net of Amortization Less Allowance for Credit Losses HTM financial assets - Net slamic Financing Receivables - Cross a) Interbank Financing Receivable Less Allowance for Credit Losses Interbank Financing Receivable-Net b) Financing and Advances Lass Allowance for Credit Losses Interbank Financing Receivable-Net b) Financing and Advances - Net of Specific ACL Less Control Loss Provision (CLEP) slamic Financing Receivables - Net Cauty Investment in Subsidiaries, Associates and Joint Ventures - Net Bank Premises, Furniture, Forture and Equipment - Under Finance Lease	0.00 0.00 0.00 0.00
Financial Assets Held for Trading (HFT) - HFT Securities Financial Assets Designated at Fair Value Through Profit or Loss Available-for-Sale (AFS) Financial Assets Accumulated Market Cains/(Losses) Less Allowance for Credit Losses AFS Financial Assets - Net Held-to-Maturity (HTM) Financial Assets - Net of Amortization Less Allowance for Credit Losses HTM financial assets - Net slamic Financing Receivables - Cross a) Interbank Financing Receivable Less Allowance for Credit Losses Interbank Financing Receivable-Net b) Financing and Advances Lass Allowance for Credit Losses Interbank Financing Receivable-Net b) Financing and Advances - Net of Specific ACL Less Control Loss Provision (CLEP) slamic Financing Receivables - Net Cauty Investment in Subsidiaries, Associates and Joint Ventures - Net Bank Premises, Furniture, Forture and Equipment - Under Finance Lease	0.00 0.00 0.00 0.00 0.00
Financial Assets Designated at Fair Value Through Profit or Loss Available-for-Sale (AFS) Financial Assets Accumulated Market Gains/(Losses) Less Allowance for Credit Losses APS Financial Assets - Net Held to Maturity (HTM) Financial Assets - Net of Amortization Les Less Allowance for Credit Losses HTM financial assets - Net Islamic Financing Receivables - Gross [a) Interbank Financing Receivable Less Allowance for Credit Losses Interbank Financing Receivable - Net [b) Financing and Advances Less Allowance for Credit Losses Financing and Advances Less Allowance for Credit Losses Financing and Advances Less Ceneral Loss Provision (CLEP) Islamic Financing Receivables - Net Equity Investment in Subsidiaries, Associates and Joint Ventures - Net Equity Investment in Subsidiaries, Associates and Finance Lease	0.00
Accumulated Market Gains/(Losses) Less Allowance for Credit Losses APS Financial Assets - Net Held-to-Maturity (HTM) Financial Assets - Net of Amortization Less Allowance for Credit Losses HTM financial assets - Net Islamic Financing Receivables - Cross [a] Interbank Financing Receivable Less Allowance for Credit Losses Interbank Financing Receivable-Net [b] Financing and Advances Lass Allowance for Credit Losses Interbank Financing Receivable-Net [b] Financing and Advances Lass Allowance for Credit Losses Financing and Advances - Net of Specific ACL Less Ceneral Loss Frommon (CLEF) Islamic Financing Receivables - Net Equity Investment in Subsidiaries, Associates and Joint Ventures - Net Bank Premises, Furniture, Forture and Equipment - Under Finance Lease	0.00
Less: Allowance for Credit Losses APS Financial Assets - Net Held-to-Maturity (HTM) Financial Assets - Net of Amortization Les Less Allowance for Credit Losses HTM financial assets - Net Islamic Financing Receivables - Cross [a] Interbank Financing Receivable Less Allowance for Credit Losses Interbank Financing Receivable-Net [b] Financing and Advances Less Allowance for Credit Losses Interbank Financing Receivable-Net [b] Financing and Advances Less Allowance for Credit Losses Financing and Advances - Net of Specific ACL Less Cemeral Loan Loss Financing (CLE) Islamic Financing Receivables - Net Equity Investment in Subsidiaries, Associates and Joint Ventures - Net Bank Premises, Furniture, Forture and Equipment - Under Finance Lease	0.00
Held-to-Maturity (HTM) Financial Assets - Net of Amortization Les Less Allowance for Credit Losses HTM financial assets - Net Islamic Financing Receivables - Gross [a] Interbank Financing Receivable Less Allowance for Credit Losses Interbank Financing Receivable-Net [b] Financing and Advances Less Allowance for Credit Losses Financing and Advances - Net of Specific ACL Less Cemeral Loss Provision (CLEP) Islamic Financing Receivables - Net Equity Investment in Subsidiaries, Associates and Joint Ventures - Net Bank Premises, Furniture, Forture and Equipment - Under Finance Lease	0.00
Les Less Allowance for Credit Losses HTM financial assets - Net	0.00
Islamic Financing Receivables - Gross [a] Interbank Financing Receivable Less Allowance for Cradit Losses Interbank Financing Receivable-Net [b] Financing and Advances Less Allowance for Cradit Losses Financing and Advances Financing and Advances - Net of Specific ACL Less Central Loss Provision (CLEP) Stanic Financing Receivables - Net Equity Investment in Subsidiaries, Associates and Joint Ventures - Net Bank Premises, Furniture, Forture and Equipment - Under Finance Lease	0.00
Islamic Financing Receivables - Gross a) Interbank Financing Receivable Less Allowance for Cedit Losses Interbank Financing Receivable-Net (b) Financing and Advances Less Allowance for Cedit Losses Financing and Advances - Net of Specific ACL Less Ceneral Loss Fromson (CLE) Islamic Financing Receivables - Net Equity Investment in Subsidiaries Associates and Joint Ventures - Net Bank Premises, Furniture, Forture and Equipment - Under Finance Lease	0.00
(a) Interbank Financing Receivable Less Allowance for Ceart Losses Interbank Financing Receivable-Net (b) Financing and Advances Less Allowance for Ceart Losses Financing and Advances - Net of Specific ACL Less Ceneral Loss Promision (CLE) Islamic Financing Receivables - Net Equity Investment in Subsidiaries, Associates and Joint Ventures - Net Bank Premises, Furniture, Forture and Equipment - Under Finance Lease	0.00
(a) Interbank Financing Receivable Less Allowance for Ceart Losses Interbank Financing Receivable-Net (b) Financing and Advances Less Allowance for Ceart Losses Financing and Advances - Net of Specific ACL Less Ceneral Loss Promision (CLE) Islamic Financing Receivables - Net Equity Investment in Subsidiaries, Associates and Joint Ventures - Net Bank Premises, Furniture, Forture and Equipment - Under Finance Lease	0.00
Less Allowance for Codit Losses Interbank Financing Receivable-Net (b) Financing and Advances Lass Allowance for Codit Losses Financing and Advances - Net of Specific ACL Less Control Loss Frommon (CLE) Equity Investment in Subsidiaries, Associates and Joint Ventures - Net Bank Premises, Furniture, Forture and Equipment - Under Finance Lease	0.00
(b) Financing and Advances Lass Allowance for Credit Losses Financing and Advances - Net of Specific ACL Less Ceneral Loss Provision (CLLP) Islamic Financing Receivables - Net Equity Investment in Subsidiaries, Associates and Joint Ventures - Net Bank Premises, Furniture, Fixture and Equipment - Under Finance Lease	0.00
(b) Financing and Advances Lass Allowance for Credit Losses Financing and Advances - Net of Specific ACL Less Ceneral Loss Promision (CLLP) Islamic Financing Receivables - Net Equity Investment in Subsidiaries Associates and Joint Ventures - Net Bank Premises, Furniture, Fixture and Equipment - Under Finance Lease	
Less Allowance for Credit Losses Financing and Advances - Net of Specific ACL Less Ceneral Loan Loss Promison (CLLF) Islamic Financing Receivables - Net Equity Investment in Subsidiaries, Associates and Joint Ventures - Net Bank Premises, Furniture, Forture and Equipment - Under Finance Lease	
Less Ceneral Toan Loss Provision (CLEF) Islamic Financing Receivables - Net Equity Investment in Subsidiaries, Associates and Joint Ventures - Net Bank Premises, Furniture, Forture and Equipment - Under Finance Lease	
Less Ceneral Toan Loss Provision (CLEF) Islamic Financing Receivables - Net Equity Investment in Subsidiaries, Associates and Joint Ventures - Net Bank Premises, Furniture, Forture and Equipment - Under Finance Lease	0.00
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net Bank Premises, Furniture, Forture and Equipment - Under Finance Lease	1 E1CM1
Bank Premises, Furniture, Fixture and Equipment - Under Finance Lease	-
Less: Accumulated Depreciation-Bank Premises, Furniture, Fixture and Equipment under Finance Lease	-
	-
Less Allowances for Losses	-
Bank Premises, Furniture, Fixture and Equipment - Under Finance Lease - Net Carrying Amount	-
Total Assets	-
Liability Accounts	
Islamic Deposits	0.00
(a) Demand Deposits	-
(b) Savings Deposits (c) Time/Term Deposits	-
	-
Profit Sharing Investment Account Sukuk Payable	-
Lease Payment Payable	
Total Liabilities	
	1
Restricted Profit Sharing Investment Account	0.00
Total Islamic Banking Assets	0.00
Income and Expense Accounts 1. Income from Islamic financing Receivables and Other Financial Instruments	
a Islamic Financing Receivables	
b. Due from Bangko Sentral ng Pilipinas	
b. Due from Bangko Sentral ng Pilipinas c. Due from Other Banks	
d. Financial Assets Held for Trading - HFT Securities	
e. Financial Assets Designated at Fair Value through Profit or Loss	
f. Available-for Sale Financial Assets	-
g. Held-to-Maturity Financial Assets	
h. Others 2. Profit distributable on	-
a. Islamic deposits	1
b. Investment account Holders	
C. Sukuk holders	
d. Others	
3. Provisions for expected credit losses on impairment of financial assets	
4. Net profit from Islamic Financing and Investments	0.00
5. Fees and commissions income (net of related expenses)	
6. Net income after tax but before Zakat	-
7. Zakat 8. Net income	1

[Name of Bank] Investments in Financial Assets Classified as to Type of Product and Counterparty Amounts in Php (Absolute figures)

Type of Investment Securities/Product	Classification of Financial Asset Investments	Financial Assa (at F	its Held for talue!	gniber	at Fair Val	Assets Desig ue Through or Loss Fair Value)		Available-for- Sale Financial Assets (at Net Carrying	Held-to- Meturity Financial Assets	Total investments
	Issuer/Counterparty	Debt Securities ^{1/}	Equity Securities	Total	Debt Securities ¹	Equity Securities	Total	Amount ^{2/})	(at Amortized Cost)	
	Resident	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.0
	Covernment		V. 150	0.00			0.00	D. D. C.	1000	0.0
	8SP Sanks			0.00		-	0.00	-		0.0
	Private Corporations	number of the latest of the la	William Street	0.00	-	-	0.00	***********		0.0
š	Non-Resident	0.00	0.00	0.00	0.00	000	0.00	0.00	0.00	0.0
Sukuk	Central Government/Central Banks	0.00	0.00	0.00	0.00	1 0.00	0.00	0.00	0.00	0.0
W	Public Sector Entities			0.00			0.00			0.0
	Banks	-	-	0.00		-	0.00			0.0
	Corporations			0.00			0.00	5		0.0
	Multilateral Agencies			0.00			0.00			0.0
	Total Investments - Sukuk	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.0
	Resident	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
3	Covernment			0.00			0.00			0.0
Ē	BSP	-		0.00			0.00			0.0
E w	BSD Banks Banks Banks Banks Banks Banks Banks Central Government/Central Banks Public Sector Entities Banks Corporations	-	-	0.00	-	-	0.00		-	0.0
2.5	Non-Resident	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.0
3.5	Central Government/Central Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
2 8	Public Sector Entities			0.00			0.00			0.0
£ w	Ranks	-	-	0.00			0.00			0.0
4	Corporations	-	COMMITTED IN COLUMN 2 IN COLUM	0.00	Proposition and the		0.00	-	and the same of th	0.0
50	Multilateral Agencies	- 11		0.00		1000	0.00	4		0.0
	Total - Other Islamic Instruments/Securitiess	0.00	0.00	0.00	0.00	0.00	0.00	0.00	.0.00	0.0
	Resident	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
- 1	Covernment			0.00			0.00			0.0
	BSP			0.00			0.00			0.0
	Banks	-		0.00			0.00			0.0
2	Private Corporations Non-Resident	0.00	annoncept to be	0.00			0.00	and the same of th	-	0.0
Others	Central Covernment/Central Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
ō	Public Sector Entities	-		0.00	_		0.00		-	0.0
	Ranke			0.00			0.00			0.0
	Corporations	-		0.00	-	-	0.00			0.0
2	Multilateral Agencies	-		0.00		-	0.00	1 1 1		0.0
	Total - Other islamic instruments/Securitiess	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
rend Total		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
dditional Informat										
a. Murebaha suku	kuk Classified according to type of underlying structure			0.00			0.00	0.00	0.00	0.0
b. Istisna'a sukuk	-	+	-	0.00			0.00			0.0
c. Salam sukuk			-	0.00		-	0.00	-	-	0.0
d. Tiara sukuk		1		0.00			0.00			0.0
e. Wakala sukuk				0.00			0.00			0.0
f. Mudarabah suki	uk			0.00			0.00			0.0
g. Musharaka suki				0.00			0.00			0.0
h: Others lols see	cifv)			0.00			0.00			0.0

V This includes financial instruments which in substance create predictable and contractually obligatory cash flows.

**The net carrying amount of Available for Sale Financial Assets (now Financial Assets Measured at Fair Value Through Other Comprehensive Income) refers to amortized cost/cost of debt/leguity securities, adjusted for accumulated market gains/losses

Attachment 1 Schedule 2 Page Lof 2

FINANCING AND ADVANCES
Classified as to Type of Business/Industry of Counterparty and According to Purpose
Total Amount (Absolute figures)

	Property				dan aras aras				1.0	lassifie	As to T	ype of	Busine	ess/inc	lustry							
Type of Islamic Financing Transaction	Agnoutture, Forestry and Folling	Mining and Quarying	Manufacturing	Electricity day Steems and Air Candidaning Supply	Water augaly, Sevenday, Waste mendanyen end end Demedayon Anteres	Communications	Withouseale word Berball Tracks Respair of Motor Varioles Motor cycles	Accommodation and Food Sewice Activities	Transportation and Storage	Information and Committing attorn	Financial and linearance Activities	Recal Este for Activities	Professional, Scientific and Tachnibal Activities	Administrative and Support Sentos Activities	Public Administration and Carleine Computany Social	Education	Human Haath and Social Work Adhitter	Acts Erfertainment and Recestion	Other Service Activities	Activities of Thursdoods as tempts person foods as tempts person foods and foods and foods Activities of Households for Own Households for Own Households	Activities of Ectre- Territorial Cogeniarions and	100
1. Murabahah Financing			7 3											1	, ,		-			7	1	0.00
2 Tawarnug/Commodity Murabahah Financing											1											0.00
3. Salam Financing			-							1												0.00
4. Istisna'a Financing			-														Contraction of the Contraction o					0.00
5. Card inan						-											-					0.00
6. Jiara Muntahia Bittamleek 7. Diminishing Musharaka Financing											1											0.00
	3 3										- 1			1	-		- 1			-	1	0.00
8. Mudarabah Financing 9. Musharaka Financing	+		-			-				-	1	511		-	-		-	-			-	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	
10. Others (Pls. specify)	-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	UUU	0.00	0.00	0.00	0.00
TOTAL - At Amortized Cost	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	A STATE OF THE PARTY OF THE PAR
Less Specific Allowance for Credit Losses				100000				-344									0.000		0			0.00
Total Financing and Advances - Net of Specific Allowance for Credit Losses	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
Additional Information		15.500							1000	9200				10000		10000	1200	1000			NESSES.	
Receivables classified as to Status																		4				
a Current																						0.00
b Past due																						0,00
c. Non-performing, net of ITL													in concentration of				and the second	-				0.00
d Items in Litigation				1 11																		0.00

Applicable only when the substance of the transaction is a financing arrangement.

Attachment 1 Schedule 2 Page 2 of 2

FINANCING AND ADVANCES
Classified as to Type of Business/Industry of Counterpa
Total Amount (Absolute figures)

					B. (lassifi	ed Accom	ding to	Purpos	se .			
	For Com	pliance	with-	Purha	se of real e		1			3	p		
Type of Islamic Financing Transaction	Agrarian ReformOther Agricultural Loans	Microenterprise	Strall and Medium Enterpise Loans	Residential for Own Use	Residential for Other Rurposa	Non-residential	Runtase of motor whiches	Purchase of Other Personal Properties	For Personal Consumption	Mortering Capital jobs than receivables estended to micro arrell end medium orterprises?	Credit/Charge card	O.00	Total
Murabahah Financing													0.00
 Tawarrug/Commodity Murabahah Financing 	4												0.00
3. Salam Financing													0.00
4. Istisna'a Financing													0.00
5. Oard loan	5		-										0.00
Siara Muntahia Bittamleek Diminishing Musharaka Financing	-					-					-	-	0.00
8. Mudarabah Financing ^V													0.00
Musharaka Financing ^V		-											0.00
10. Others (Pls. specify)	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 - At Amortized Cost	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
Less Specific Allowance for Credit Losses*													
Total Financing and Advances - Net of Specific Allowance for Credit Losses													
Additional Information				CONTROL OF					AND SOURCE				
Receivables classified as to Status											AUGUSTION OF		
a Current					-								0.00
b Past due	9						-		-				0.00
c. Non-performing, net of ITL													0.00
d. Items in Litigation	0					-						THE REAL PROPERTY AND ADDRESS OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TO THE PERSON NAMED IN COLUM	0.00

Applicable only when the substance of the transact

Attachment 1 Schedule 3 Pege 1 of 3

Islamic Deposits by Size of Accounts and Counterparty Amounts in Php (Absolute figures)

				Deme	nd De	nost						To could	1.13				Saving	s Depos		10000	170	E			
									1				ular Savin								nd Teen S				
	Per	o Acieta	PIC	DU/EFC	DU	Poin	reign Off	loes	1	Peta	# Accts		cou/erc	DU	For	relyn Off	loe s	Peta	o-Accts		COU/EFC	DIUI	For	religin Off	Now s
Deposit Size	No. of Accts	Amount	No. of Accts	in us s	Peso equiv	No. of Accts	10 US S	Peso Equiv	Total	No of Accts	Amount	No of Acets	Inva	Peto Equiv	No. of Accts	muss	Peto Equiv	No of Accts	Amount	Mo. of Accts	In US\$	Peso Equiv.	No of Accts	in us \$	Pes
P5.000 and below	- 7		0		-	0	-		0.00	0		0	-	-	. 0	-	-	0	-	0	1	-	0	-	-
P5.000.01 - P10.000		1	0	-	-	0		-	0.00			0	-	+	0		-	0	-	0		-	0		-
P10 000 01 - P15 000		1	0	a from the contract of	-	0		-	0.00	0	Branch Commence	0	-	-	0	Marine Constitution of the last	-	0	distance and the same	0		-	0	-	-
P15.000.01 - P20.000		9	0	-	-	0		-	0.00	0	-	0		-	0	-	-	- 2		0		-	0	-	-
P20,000,01 - P30,000		1	0	-	-	ŏ		-	0.00	0	-	ő	-		0		-	8	-	1 8			0	-	-
P30,000.01 - P40,000		1	1 0	-	-	- 0		No. of Concession,	0.00		description of the last of the		-	-	0	Name and Address of the Owner, when the Owner, where the Owner, which is the Owner, where the Owner, which is the Owner, where the Owner, which is	-	- ñ	-	1 0	A CONTRACTOR OF THE PARTY OF TH		0	distance where the	-
P49,0-90 01 - P50,000		-	0	-	-	0	Consideration of the local division in the l	renewan	0.00		dispression and the	0	-	-	0	Service Consequences	-		in the desirement of the last	0		The same of the sa	0	-	-
DEG 000 01 - D60 000			0		-	0		-	0.00			0		-	- 0		-	T P	-	0		-	0		-
P60,000.01 - P80,000			0		-	0			0.00			0		-	0			0	-	0		_	0		-
PBC:000:01 - P100:000		N .	0	-	-	0		-	0.00	0		0		-			-	- 8	-	0		-	_	_	-
PIO0.000 01 - PIS0.000		-	0	-	-	8		-	0.00		-	- 0		-	. 0	-	-	- 0	-	reventerous gar	Commence of the last	-	0	-	-
P150.000.01 - P200.000			-	-	-			-			-	- 0	-	-	0	-	-	- 0	-	0		-	0	-	-
P200.000.01 - P250.000			0			0		-	0.00			0		_	.0			0					. 0		-
P250.000.01 - P350.000	- 2	1	0		-	0			0.00			0		1	. 0			1 0		0			0		-
			0		-	0		-	0.00			0	_	-	0		-	0		0			0	-	-
P300.000.01 - P400.000	- 0	-	0	-	-	0		-	0.00	- 0		0		-	. 0			10		0			0		
P400.000.01 - P500.000	3) -	0			.0			0.00			0			.0	1		- 0		0			0		
PS/00/00/001 - P750 //00			0			0		2.1	0.00		3	0			. 0		1	0		- 0			0		
P750-000-01 - P1-00-0-000					_	0			0.00			0			0			0		0			0		
PT.000 000 01 - PT 500 000			. 0	7		. 0			0.00			0			. 0	150	7	. 0		- 0			- 0		
P1.500.000.01 - P2.000.000	- 3)	0			0			0.00			. 0			.0	Ŋ		D		0	E		0		
P2.000.000.01 - P3.000.000			0		1.	0			0.00	- 0		0			. 0	2		0		0			0		
P3.000,000 01 - P4.000,000			0		T	0		67,	0.00	0		0			0			0		- 0			0		
P4.000.000.01 - P5.000.000			0	V		.0			0.00	-0		0			.0	7	-	. 0		0			0		-
Over 05 000 000			. 0		100	0			0.00	. 0	1 2 4	0		2000	0	0.000		0		0			0		
TOTAL	- 3	0.00	0	0.00	0.00	. 0	0.00	0.00	0.00	. 0	0.00	. 0	0.00	0.00	0	0.00	0.00	0	0.00	. 0	0.00	0:00	0	0.00	0.8
Additional Information:		-	-	5	-	-		-				2000		-	Sharen St.	125 00000	V	and the same		Joseph St.			-		-
1. No. of Depositors V		Name and Address of the Owner, where the Owner, which is the Own	-	CONTRACTOR	interest	-	-	-	-	-	-	20000	-	-	1.000000	-	-	-	-	Accessor.	-	-	-		-
2. Deposits classified by Counterparity		Head Street	-	STATE OF THE PARTY	Recons	-	SECURIO	2000000	E		MACO GARAGE	2000	1930000000	\$18000 DOG	100000		BOSCOS	15/21 15/3	El Chicomon	32000	SOCIETY SE	SECHERAL STATES	10000000	RESERVE	BEST
A Dozidant	ASSESSE	111000000000000000000000000000000000000	SANDARD STATE	(Promotive)	1505000	THE REAL PROPERTY.	ESSECTION .	Section 1975				Ensure 1	The state of the state of	SHEET WAS	Name of Street		RESERVE OF	2000000	DESIGNATION OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED IN COL	(60000000000000000000000000000000000000	TO STATE OF	No. of Concession, Name of Street, or other Persons, Name of Street, or other Persons, Name of Street, Name of	TO STATE OF	AND STREET, S	2000
	THE REAL PROPERTY.	Berlin Stranger	DESCRIPTION.	No.	Desire of the last	对 图积稳	PERMISSI	TO SECURE	0.00	2000000		Residence .		Partie Service		SECTION .	District of the last	STATE OF THE PARTY		Manager 1	Manager .		BURNEY.	The state of	No.
(1) Covernment	Hillian	TO STATE OF THE PARTY OF THE PA	2000	2500000	HARRISON.	NAME OF STREET	No.	G-2000000	1000	1000000	Name of the least		THE RESERVE		7500000		DOM: NO	(E)	NEW THEORY	100000000000000000000000000000000000000	100000000000000000000000000000000000000		PARTIES PA		2000
(2) Banks	La constitue de la constitue d	THE REAL PROPERTY.	DESIGNATION OF THE PERSON OF T		SECTION STATE		500005576	00000					EDUNGS	No. of Concession, Name of Street, or other teams, and the street, and the str	12.50		PROTOS			C Consti	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		10000		63/2/57
(3) Private Corporations	E-CONTROL OF	District Control	O PROVES	DECEMBER 1	H SHIP	William St.	1300	Z W	-	BESS II	S SECTION AS	RESERVE	BELLEVILLE !	Name of the last	REAL PROPERTY.			Section 5		1			The same of		MARIE
(4) individuals.	7	District of the			2000	No. of the last	No. of Concession, Name of Street, or other party of the Concession, Name of Street, or other pa	-		-	and the second	THE REAL PROPERTY.	STATE OF THE PARTY.	Miles and Miles	-	V-WANT	QUARTERS.	STATE OF	WALL STORY	Reserved.	SHEED STATE	PER	THE REAL PROPERTY.	WHAT WEST	1
(E) Trust Department	Explana	THE RESIDENCE OF	State State S		MARKET !	THE WOOL	15 10 15 15 15			described at		SIERE	BENEFIT OF STREET	MERIES.	School Services	NE SECONDE		SESTION STREET	SE PROPERTY.	HOLENS	STATE OF THE PARTY.	H STA	THE REAL PROPERTY.	AND THE PERSON NAMED IN	No. Sch
B. Non-Desident	\$500000	Berlin Haller	SALES SALES				THE REAL PROPERTY.		0.00			PERMIT	RECORDER OF STREET	ASSESSED BY				The state of the s	图 经国际		Mental		AND SHALL	No. Links	2015
h) oBus	200000	TO SECURE	TO SHEET,	RETURNING THE		15000						STORY OF		No.	THE PARTY				STREET, STREET		THE REAL PROPERTY.		DOMESTIC STREET		
(2) Others	Barrio Control	School Service	Seculation in	Burney				Charleson		EDSOURFE		STREET, STREET	Name and Post	THE RESERVE	Del TOTAL DESIGNATION OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED IN				NUMBER OF STREET	Description	TOTAL PROPERTY.		E2MERTOTOS:		THE RESERVE

^{1/} A depositor land/or, in trust for who has several types of accounts it a, current savings, time, etc.) should be counted as one

Attachment 1
Schedule 3
Page 2 of 3

Islamic Deposits by Size of Accounts and Counterparty Amounts in Php (Absolute figures)

MANAGE 2005 - DADE OF SANCTON SANCTON CONTINUES AND								58	svings De	posit							540
			Bas	t Deposi	it Accou	ints					Othe	r Servings	Accoun	mts			2.4
	Des	o Accts	IF-(DU/EFC	DU	For	wigh Off	ces	Desc	Anete	PC	DU/FFCD	AU.	Fo	reign Off	Scient	1
Deposit Size	No. of Accts	Amount	No. of Accts	In US \$	Peso Equiv		HUS\$	Peso Equiv.	No. of Accts	Amount	No of Accts	In US\$	Pesa Eduty.	No. of Accts	In US\$	Peso Equiv.	Total
PS.000 and below	0		- 0	-		0		-	0		10		-	- 0		-	0.00
P5.000.01 - P10.000	0		- 0			0			. 0		0		-	- 0			0.00
PI0.000.01 - PI5.000	0		- 0	-	-	0		anticen upon	0	-	0	-	-	0		-	0.00
PIS.000.01 - P20.000	.0		- 0	-		0	-		0		0		-	- 0		-	0.00
P20.000.01 - P30.000	0		0			0			0		0		-	10			0.00
P20.000.01 - P40.000	-0		- 0	3.		0	-		.0		0	-		- 0		-	0.00
P40.000 01 - P50.000	0		10	-	-	0	referência de la tempo de la composição de	THE REAL PROPERTY.	0		0	-	Attended to the	10		- Derestanderen	0.00
P50.000.01 - P60.000	0		- 0	-		0	-	-	0		0	-		- 0			9.00
P60,000,01 - P80,000	0		0			0			0		0		-	10		1	0.00
P80 000 01 - P100 000	0		D			0	F		0		- 0			.0			0.00
P100.000 01 - P160.000	0		- 0	-	-	0	07	-	0		0		-	- 0	-		0.00
PIS0.000.01 - PZ00.000	0		D	-		0	-		0		0			- 0		-	0.00
P200.000.01 - P250.000	-0		0	7		0			0		0			- 0			0.00
P250.000.00 - P300.000	0		0			0			- 0		0		-	Ö		1	0.00
D300.000.01 - D400.000	0			1		0	-		0		. 0			- 10			0.00
P400,000,01 - P500,000	0		- 0	7		0	obstance or market	-	0		0		-	10		-	0.00
P500,000,01 - P750,000	0		- 0	-	-	G.	-	-	0		0	-	The same of the sa	- 0		-	0.00
P750.000.01 - P1.000.000	-0		- 0	1		0			0		0		1 1/1	10			0.00
PI.000.000 01+PI.500.000	0		- 0	James Comment	-	0	apianimamatora?	-	0		0		Name and Address of the Owner, where	10		-	0.00
OT. 500,000 01 - 02,000,000	0		0	Section of the sectio	-	0			0		0	-	-	0		-	0.00
P2.000.000.01 - P3.000.000	0		D	1		0			. 0		0			10			0.00
P5.000.000.01 - P4.000.000	· O		10			0	7		. 0	(C 7)	0			10			0.00
P4.000.000.01 - P5.000.000	0		0	1		0			0		0			40			0.00
Over P5.000,000	0		- 0	Partie and A	S College	0			0	(. 0		2	10		Fair-Train	0.00
TOTAL	0	0.00	10	9.00	0.00	0	0.00	0.00	0	9.00	- 6	0.00	0.00		0.00	0.00	0.00
Additional Information:	70000			ESTATE 1		Parameter (a)	G / T 190 Ex		Marian Soul		950 to 0.7 St 16.5			E STATES			
1. No. of Depositors "	The second of	THE STREET	E MARKET		SHIPPING STATE	PROPERTY AND		SALES AND	A CONTRACTOR OF THE PARTY OF TH	PRODUCTION OF THE PARTY OF THE	Several Co		erelising)		DESCRIPTION !	Service Land	The same of
3. Deposits classified by Counterparty	ALCOHOLD !					ASSESSED 1				把控制的	PROGRAMME.		THE REAL PROPERTY.			(2000)	DESCRIPTION OF THE PERSON
A. Resident	PER STREET					\$500000000		INDERESTING		1000000000000	165000 (G G G G G G G G G G G G G G G G G G	STREET, STREET			\$20500 E000	Charles	0.00
II) Covernment	Anna Asia	Marone Steine	None and	Carlo Carlo Carlo	N DESERBE	Explicated 5	NAME OF THE OWNER, OF THE OWNER, OF THE OWNER,	Supplied to	This processors	Sessionized:	CHEKALINA	THE RESERVE OF	the state of the s		EMORSON SEL	Constitution of the	THE REAL PROPERTY.
(2) Banks	#10 m	REAL PROPERTY.	(ASSMED)	NO PERSONAL PROPERTY AND PARTY AND P	\$3000E85	MINISTER IN		S.C. FORDOWS		Management of the last of the	THE STREET	BANGARONIA.	1000000		MESSESSES AND PROPERTY.	QUESTION !	-
(3) Private Corporations	ALCOHOL:	New York			15000001	The same of the				The second	CONTRACTOR OF		10 15 22			GENERAL SERVICE	2000
fål melnyduske						NO SECOND				A STATE OF THE PARTY OF THE PAR	The second		No.			THE REAL PROPERTY.	150000
(S) Trust Department		ME STATE OF		New York	THE PERSON NAMED IN	ALC: NO.			A STATE OF THE PARTY OF THE PAR	And the second			STATE OF THE PARTY		ARREST STATE	The same of	Ministra
S. Flor: Readent					ESSENSE:	S223555	DESCRIPTION OF THE PERSON OF T			TO SECURITY OF	PROMESSES.	Marie State	(Marie Marie		THE PARTY OF	MINISTER STATE	0.00
II) OBUS		Water Street	De la Constitución de la Constit		PRODUCTS.	Maria and		CONTRACTOR OF THE PARTY.		March State	District of	BASE 100	TO SECURE		In the second	No. of Concession, Name of Street, or other party of the Concession, Name of Street, or other pa	1
IZI Others	1000000	Burney States	BRUDSES.		BANKSTAN	HEROSTOTIAN		STATE OF THE PARTY NAMED IN		SHEETSTEEL	CONTRACTOR OF THE PARTY OF THE	10000E-000				SECTION SECTION	2000000

Schedule 3
Page 3 of 3

Islamic Deposits by Size of Accounts and Counterparty Amounts in Php (Absolute figures)

	-280000			Time/	term be	posites							Total Isla	minc De	posits		
	Peso	Aocts	F	CDU/EFC	OU.	Post	egn om	ces		Peso	ACCES	F	DU/EFCD	U	Fore	ian omo	es
Depasit Size	NO of	amoun	NO of ACCES	10 US S	P950 EQUIV	No. of	in us s	Peso Equiv.	Total	No. of	Amount	NO. Of	171U9 S	PWS0 EQUIV.	No. of Accts	in us s	Peso Equiv
PS 000 and below	0		0			0			0.00			0		0.00	0	0.00	
PS.000.01 - P10.000	0		0	p		0			0.00	0	0.00	0	0.00	0.00	-0	0.00	0.000
P10.000 01 - P15.000	0		0	f _c		0			0.00	0		٥	0.00	0.00	-0	0.00	0.00
P15.000.01 - P20.000	0		0			0			0.00	. 0	0.00	0		0.00	0		
P20.000.01 - P20.000	0		0	6		0		1	0.00	0		0	0.00	0.00	0	0.00	0,00
(0.0000) - 050 000	0	-	0	-		O	-	-	0.000			0	0.00	0.00	100	10 0 0	10.00
040,000 0F - 050,000	O	-	0	Canada and	-	0	-		(0.00)	2000	0.00	D.	0.00	0.00		0.00	0.00
050,000(0) - 060,000	0		0	-		0	-		(0.00)	6	0.00	- 0	0.00	0.00	0	0.00	0.00
PGC 000 D1 - P80 000	0		. 0			- 0			0.00	10	0.00	7 S S S S S S S S S S S S S S S S S S S	69-090	0.000	10	0.00	0.00
P80.000.01 - P100.000	0		0	5 5		- 0		2/	10.000	6		0	0.00	0.00	200	0.00	0.00
P100.000.01 - P150.000	0		0	-	-	0		-	0.00	0			0.00		D		
P150,000.01 • P200.000	0		0	Name and Address of the Owner, where	-	0		-	0.00	0			0.00		C)		
P200.000.01 - P250.000	Ö		0	- Commence of the last of the	-	0		1	0.00	- 0		0		0.00	0	STATE OF THE PARTY	0.00
P250.000.01 - P500.000	ő		0	-		Ö		1	0.00	0					0		
PS00,000,01 - P400,000	0		0	No.	-	0			0.00		0.00	0	0.00	0.00	-0		
P400.000.01 - P500.000	0		0	-	-	0		-	0.00	0	0.00	. 0		0.00	0	0.00	
PS00,000.01 - P750,000	0		0	-	1	0		-	0.00			0		0.00	0	And a recognition of the last	
P750 000 01 - P7 000 000	ŏ		- 5	-	-	0		-	0.00	- 0		D D		0.00	- 6		0.00
0.000.000.01 • 01.600.000	- 6		0	-	-	0		-	0.00			0		0.00	100	0.00	0.00
P1 5000 000 01 - 02 000 000	0		- 0	discussion and	-	0		-	0.00	- 6	0.00	0		0.00	-0		0.00
P2 000 000 01 - P1 000 000	0		0	-	-	0		-	0.00	- 0		0			0	winds commenced by	0.00
P3.000.000.01 - P4.000.000	0		0	-	-	0		-	0.00	. 0			0.00		0		
P4.000.000.01 - P5.000.000	0		ő	-	-	O		-	0.00	6				0.00	0		
Over P5.000.000				physical contracts	-			-					0.00		- 0	0.00	
	<u> </u>		- 0	interespectation rates	and the same	- 0		0.00	0.00	- 0			0.00		0		0.00
TOTAL	9	0.00	- 0	9.99	0.00		0.00	9.00	9.00		0.00	- 4	M-M52		- 2	- 10.000	3650
Additional Information:																	
I. No. of Depositors *										0	MESSES SE	0		第四周初期	0	THE RESERVE	A 12 5 25
2. Deposits classified by Counterparty	Georgian La		THE SELECTION OF		100000000000000000000000000000000000000	PROPERTY.		BECOME DE	- MODERNOODS		RESIDENCE CO.			1920/12/12/1		经规则的	Maria Sala
A Resident	A STATE OF THE PARTY OF THE PAR				SECREPTED IN	MATERIAL PROPERTY.		000000000000000000000000000000000000000	0.00		GEORGE SINGS NO.	45000000000	(SESSECREPART)	SERVICE SERVE		ECHRECHER	ALCO DE
(i) Covernment			* XXXIII SHIRK			THURSDIST		BETTE STATE					S TO SERVICE STORY			PARTICIPATION	\$283BB
(2) Ganks			Marie Street		1255	MESSES 100					100000000000000000000000000000000000000		1145 9 5	Section 1			100000
C1 Private Corporations		100 mm	Sessions		32000000	The second second		1023220	-		SOMEON STATEMENT OF THE PERSON		thursder exists			SHEET CONTROL	100000
(A) Individuals	DESCRIPTION OF	2005 Det	STATE OF THE PERSON	State of the last	DESCRIPTION OF	DESCRIPTION OF	FOR SHARE	STATE OF THE		COMMENCE TO	200000000000000000000000000000000000000	SECURIOR SE	The second	INCOMES IN		IS NOT THE	1
0.2 Tract Department	AND THE R. P. LEWIS CO., LANSING, S. P.	CERTIFICATION	NAME OF TAXABLE PARTY.	Market Burney	Hardwin's	TERRITORIES	the same of	SESSESSES SESSESSES		PER PROPER	THE RESERVE	POST STREET	Description of	DESCRIPTION OF	THE RESIDENCE OF SHIP	ACTIVITIES	1000000
R. Non-Cosident	A STATE OF THE PARTY OF THE PAR	DENNIS SERVICE	Microsophia.	BANKOTE STREET	ISSUES VALUE	INCOMPRESE!	COLUMN THE RESIDENCE	DUMENCH ST	0.00	BERNSAU	STREETS NAMED IN	ENCHRES STATE	ENDINERSHING	PROPERTY NAMED IN COLUMN 1	USE CONTRACTOR OF THE PARTY OF	PARTICIPATION	DESTRUCTION OF THE PARTY OF THE
01 QBUS	and the second	DE COMMON	THE REAL PROPERTY.	PRINCIPAL PAR		THE REAL PROPERTY.	DANGE OF STREET	TOTAL STREET	-	NAME AND DESCRIPTION OF THE PERSON NAMED IN	THE RESIDENCE	AND DESCRIPTION OF THE PERSON NAMED IN COLUMN	Charles william	O'RUSHING .		Card Services	The state of
(z) others	Michigan St.	SUSTEMBRE	Spinster of	NAME OF TAXABLE PARTY.	UPSEC STREET	THE PERSON NAMED IN	THE RESIDENCE OF THE PERSON NAMED IN	Property and		SESTIMATE AND ADDRESS OF	ELIZABETH STATE	BOUNDSON.	C SECONDO STATE	SECTION S.	STATE OF THE PARTY	EXCESSION	No.

Via depositor land/or, in trust for) who has several types of accounts the current, savings, time, etc.) should be counted as one

Attachment 1 Schedule 4 Page 1 of 3

(Name of Bank)
Profit Sharing Investment Account (PSIA) Holders - Unrestricted (At Amortized Cost)
Classified According to Type of Underlying Structure, Counterparty, Maturity, Size of Accounts and Investment Assets
Amounts in Php (Absolute figures)

	According to Type of Underlying Structure												
• • • • • •	Mudara	ba PSIA	Waka	la PSIA	Othe	r PSIA	Tot	al					
Type of Counterparty	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount					
Resident	0	0.00	0	0.00	0	0.00	0	0.00					
Government		- money strictly				1,915	0	0.00					
Banks							0	0.00					
Private Corporations							0	0.00					
Individuals				11.04			0	0.00					
Trust Department				1 / ~ 1	81 91		0	0.00					
Non-Resident	0	0.00	0	0.00	0	0.00	0	0.00					
OBUs							0	0.00					
Others						1.0800	0	0.00					
Total	0	0.00	0	0.00	0	0.00	0	0.00					
Additional Information													
Classified according to Maturity													
Unrestricted PSIAs without Maturity								0.00					
 b. Unrestricted PSIAs Classified According to Remaining Maturity of the Investment Account; 		0.00		0.00		0.00		0.00					
Up to one month								0.00					
Over one month to three months								0.00					
Over three months to 12 months								0.00					
Over one year to three years								0.00					
Over three years to five years								0.00					
Over five years to 15 years				- I I I I I I I I I I I I I I I I I I I				0.00					
Over 15 years								0.00					
Total Investment Account Accepted		0.00		0.00		0.00		0.00					

Attachment 1 Schedule 4 Page 2 of 3

(Name of Bank)
Profit Sharing Investment Account (PSIA) Holders - Unrestricted (At Amortized Cost)
Classified According to Type of Underlying Structure, Counterparty, Maturity, Size of Accounts and Investment Assets
Amounts in Php (Absolute figures)

		4	Accord	ling to Type of	Underlying S	tructure		
Total Construction	Mudan	aba PSIA	Waka	ila PSIA	Othe	er PSIA	Tot	al
Type of Counterparty	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
2. Classified according to Size of Accounts								
PS,000 and below							0	0.00
P5,000.01 - P10,000							0	0.00
PIG.000.QI - PI5,000		4-1			7		0	0.00
P15,000.01 - P20,000							0	0.00
P20,000,01 - P30,000							0	0.00
P30,000.01 - P40,000							0	0.00
P40,000.01 - P50,000							0	0.00
P50,000.01 - P60,000							0	0.00
P60,000,01 - P80,000							0	0.00
P80,000.01 - P100,000							0	0.00
P100,000.01 - P150,000		100					0	0.00
P150,000.01 - P200,000							0	0.00
P200,000.01 - P250,000							0	0.00
P250,000.01 - P300,000							0	0.00
P300,000.01 - P400,000							0	0.00
P400,000.01 - P500,000							0	0.00
P500,000.01 - P750,000							0	0.00
P750,000.01 - P1,000,000							0	0.00
P1.000,000.01 - P1,500,000							0	0.00
P1,500,000.01 - P2,000,000							0	0.00
P2,000,000.01 - P3,000,000							0	0.00
P3,000,000.01 - P4,000,000							0	0.00
P4,000,000.01 - P5,000,000							0	0.00
Over P5,000,000							0	0.00
TOTAL	0	0.00	0	0.00	0	0.00	0	0.00

Attachment 1 Schedule 4 Page 3 of 3

(Name of Bank)
Profit Sharing Investment Account (PSIA) Holders - Unrestricted (At Amortized Cost)
Classified According to Type of Underlying Structure, Counterparty, Maturity, Size of Accounts and Investment Assets
Amounts in Php (Absolute figures)

			Accord	ling to Type of	Underlying St	tructure		
	Mudan	aba PSIA	Waka	ila PSIA	Othe	er PSIA	To	tal
Type of Counterparty	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
3. Classified according to Investment Assets (at Carrying Amount)								
Cash and Other Cash Items								0.00
Due from Bangko Sentral ng Pilipinas						4 · 1 · 3		0.00
Due from Other Banks								0.00
Financial Assets Held for Trading (HFT) - HFT Securities						TO VIEW		0.00
Financial Assets Designated at Fair Value Through Profit or Loss								0.00
AFS Financial Assets - Net								0.00
HTM financial assets - Net								0.00
Islamic Financing Receivables - Net								0.00
Other Assets		0.00		0.00		0.00		0.00
please specify (if any)								0.00
please specify (if any)								0.00
please specify (if any)		- 0,764		-31/49-4		1,40		0.00
Total Investment Assets		0.00		0.00		0.00		0.00

(Name of Bank) Sukuk Payable Classified According to Counterparty Amounts in Php (Absolute figures)

Structure/ Type of Counterparty	Type of	2. Sukuk Payable
Resident		0.00
Government		
Banks		
Private Corporations Individuals		
Trust Department		
Non-Resident		0,00
OBUs		
Others		in a reflection
Total		0.00