



# BANGKO SENTRAL NG PILIPINAS

## 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 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, are hereby amended, to read, as follows:

xxx.

**Sec. 4 Definition of Terms.** The following terms shall apply in relation to Islamic banking:

xxx.

*Current account xxx.*

*Effective profit rate* is the rate that exactly discounts the estimated future 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.*

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 PFRS<sup>1</sup> 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

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<sup>1</sup> 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

**Guidelines on the Treatment of Specific Accounts Unique to  
Islamic Banking Operations**

- 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 (wadiyah) 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

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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 delivery<sup>2</sup> 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

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<sup>2</sup> Delivery can be in installments.

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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

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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 mushārahah 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

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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 structured<sup>3</sup>. 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

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



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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.
- 1) **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.

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- 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:
- 1) **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 alms-giving 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.



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Islamic Banking-Related Accounts	FRP Accounts
<b>Income Statement Accounts</b>	
11. Income from Islamic Financing Receivables and Other Financial Instruments <ul style="list-style-type: none"> <li>a. Income from Islamic Financing Receivables</li> <li>b. Income from Due from BSP</li> <li>c. Income from Due from Other Banks</li> <li>d. Income from Financial Assets Held for Trading-HFT Securities</li> <li>e. Income from Financial Assets Designated at Fair Value through Profit or Loss</li> <li>f. Income from Available-for-Sale Financial Assets</li> <li>g. Income from Held-to-Maturity Financial Assets</li> <li>h. Income - Others</li> </ul>	Interest Income from Financial Instruments <ul style="list-style-type: none"> <li>a. Interest Income - Loans and Receivables</li> <li>b. Interest Income - Due from BSP</li> <li>c. Interest Income - Due from Other Banks</li> <li>d. Interest Income - Financial Assets Held for Trading - HFT Securities</li> <li>e. Interest Income - Financial Assets Designated at Fair Value through Profit or Loss</li> <li>f. Interest Income - Available for Sale Financial Assets</li> <li>g. Interest Income - Held-to-Maturity Financial Assets</li> <li>h. This represents the sum of amounts under Interest Income - Sales Contract Receivables and Interest Income - Others</li> </ul>
12. Profit Distributable on: <ul style="list-style-type: none"> <li>a. Islamic Deposits</li> <li>b. Investment Accounts</li> <li>c. Sukuk Payable</li> <li>d. Others</li> </ul>	Interest expense on: <ul style="list-style-type: none"> <li>a. Deposits</li> <li>b. Bills Payable - Deposit Substitutes- Others</li> <li>c. Bonds Payable</li> <li>d. Others</li> </ul>
13. Provisions for Expected Credit Losses on Impairment of Financial Assets	Provisions for Losses on Accrued 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

(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)

Selected Accounts	Total
<b>Asset Accounts</b>	
Cash and Other Cash Items	
Due from Bangko Sentral ng Pilipinas	
Due from Other Banks	
Financial Assets Held for Trading (HFT) - HFT Securities	0.00
Financial Assets Designated at Fair Value Through Profit or Loss	
Available-for-Sale (AFS) Financial Assets	
<i>Accumulated Market Gains/(Losses)</i>	
<i>Less: Allowance for Credit Losses</i>	
AFS Financial Assets - Net	0.00
Held-to-Maturity (HTM) Financial Assets - Net of Amortization	
<i>Less: Allowance for Credit Losses</i>	
HTM financial assets - Net	0.00
Islamic Financing Receivables - Gross	0.00
(a) Interbank Financing Receivable	0.00
<i>Less: Allowance for Credit Losses</i>	
Interbank Financing Receivable-Net	0.00
(b) Financing and Advances	
<i>Less: Allowance for Credit Losses</i>	
Financing and Advances - Net of Specific ACL	0.00
<i>Less: General Loan Loss Provision (GLLP)</i>	
Islamic Financing Receivables - Net	0.00
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	
Bank Premises, Furniture, Fixture and Equipment - Under Finance Lease	
<i>Less: Accumulated Depreciation - Bank Premises, Furniture, Fixture and Equipment under Finance Lease</i>	
<i>Less: Allowances for Losses</i>	
Bank Premises, Furniture, Fixture and Equipment - Under Finance Lease - Net Carrying Amount	
<b>Total Assets</b>	
<b>Liability Accounts</b>	
Islamic Deposits	0.00
(a) Demand Deposits	
(b) Savings Deposits	
(c) Time/Term Deposits	
Profit Sharing Investment Account	
Sukuk Payable	
Lease Payment Payable	
<b>Total Liabilities</b>	
Restricted Profit Sharing Investment Account	
<b>Total Islamic Banking Assets</b>	0.00
<b>Income and Expense Accounts</b>	
1. Income from Islamic financing Receivables and Other Financial Instruments	
a. Islamic Financing Receivables	
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	
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	

(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  Issuer/Counterparty	Financial Assets Held for Trading (at Fair Value)			Financial Assets Designated at Fair Value Through Profit or Loss (at Fair Value)			Available-for-Sale Financial Assets (at Net Carrying Amount <sup>(1)</sup> )	Held-to-Maturity Financial Assets (at Amortized Cost)	Total Investments
		Debt Securities <sup>(2)</sup>	Equity Securities	Total	Debt Securities <sup>(2)</sup>	Equity Securities	Total			
Sukuk	Resident	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Government			0.00			0.00			0.00
	BSP			0.00			0.00			0.00
	Banks			0.00			0.00			0.00
	Private Corporations			0.00			0.00			0.00
	Non-Resident	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Central Government/Central Banks			0.00			0.00			0.00
	Public Sector Entities			0.00			0.00			0.00
	Banks			0.00			0.00			0.00
	Corporations			0.00			0.00			0.00
Multilateral Agencies			0.00			0.00			0.00	
Total Investments - Sukuk		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Islamic Instruments/Securities	Resident	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Government			0.00			0.00			0.00
	BSP			0.00			0.00			0.00
	Banks			0.00			0.00			0.00
	Private Corporations			0.00			0.00			0.00
	Non-Resident	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Central Government/Central Banks			0.00			0.00			0.00
	Public Sector Entities			0.00			0.00			0.00
	Banks			0.00			0.00			0.00
	Corporations			0.00			0.00			0.00
Multilateral Agencies			0.00			0.00			0.00	
Total - Other Islamic Instruments/Securities		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Others	Resident	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Government			0.00			0.00			0.00
	BSP			0.00			0.00			0.00
	Banks			0.00			0.00			0.00
	Private Corporations			0.00			0.00			0.00
	Non-Resident	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Central Government/Central Banks			0.00			0.00			0.00
	Public Sector Entities			0.00			0.00			0.00
	Banks			0.00			0.00			0.00
	Corporations			0.00			0.00			0.00
Multilateral Agencies			0.00			0.00			0.00	
Total - Other Islamic Instruments/Securities		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Grand Total</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	
<b>Additional Information</b>										
1. Investments in Sukuk Classified according to type of underlying structure										
										0.00
a. Murebaha sukuk										0.00
b. Istisna'a sukuk										0.00
c. Salam sukuk										0.00
d. Ijara sukuk										0.00
e. Wakala sukuk										0.00
f. Mudarabah sukuk										0.00
g. Musharaka sukuk										0.00
h. Others (pls. specify)										0.00

<sup>(1)</sup> This includes financial instruments which in substance create predictable and contractually obligatory cash flows.

<sup>(2)</sup> 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/equity securities, adjusted for accumulated market gains/losses.

## FINANCING AND ADVANCES

Classified as to Type of Business/Industry of Counterparty and According to Purpose

Total Amount (Absolute figures)

Type of Islamic Financing Transaction	1. Classified As to Type of Business/Industry																							
	Agriculture, Forestry and Fishing	Mining and Quarrying	Manufacturing	Electricity, Gas, Steam and Air-Conditioning Supply	Water supply, sewerage, waste management and remediation Activities	Construction	Wholesale and Retail Trade, Repair of Motor Vehicles, Motor cycles	Accommodation and Food Services Activities	Transportation and Storage	Information and Communication	Financial and Insurance Activities	Real Estate Activities	Professional, Scientific and Technical Activities	Administrative and Support service Activities	Public Administration and defence, compulsory social	Education	Human Health and Social Work Activities	Arts, Entertainment and Recreation	Other Service Activities	Activities of Holders of Intellectual Property Rights and Unincorporated Groups and Services	Producing Activities of Households for Own Use	Activities of Extra-Territorial Organizations and	Total	
1. Murabahah Financing																								0.00
2. Tawarruq/Commodity Murabahah Financing																								0.00
3. Salam Financing																								0.00
4. Istisna'a Financing																								0.00
5. Card loan																								0.00
6. Ijara Muntahia Bittamleek																								0.00
7. Diminishing Musharaka Financing																								0.00
8. Mu'arabah Financing <sup>v</sup>																								0.00
9. Musharaka Financing																								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	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL - At Amortized Cost</b>	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
Less Specific Allowance for Credit Losses <sup>v</sup>																				0				0.00
<b>Total Financing and Advances - Net of Specific Allowance for Credit Losses</b>	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
Additional Information:																								
1. Receivables classified as to Status																								
a. Current																								0.00
b. Past due																								0.00
c. Non-performing, net of IFL																								0.00
d. Items in Litigation																								0.00

<sup>v</sup> Applicable only when the substance of the transaction is a financing arrangement.

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

Type of Islamic Financing Transaction	ii. Classified According to Purpose												
	For Compliance with-			Purchase of real estate			Purchase of motor vehicles	Purchase of Other Personal Properties	For Personal Consumption	Working Capital (other than receivables extended to micro, small and medium enterprises)	Credit/Charge card	Construction	Total
	Ajialan Reim/Other Agricultural loans	Microenterprise Loans	Small and Medium Enterprise Loans	Residential for Own Use	Residential for Other Purpose	Non-residential							
1. Murabahah Financing													0.00
2. Tawarruq/Commodity Murabahah Financing													0.00
3. Salam Financing													0.00
4. Istisna'a Financing													0.00
5. Qard loan													0.00
6. Ijara Muntahia Bittamleek													0.00
7. Diminishing Musharaka Financing													0.00
8. Mudarabah Financing <sup>v</sup>													0.00
9. Musharaka Financing <sup>v</sup>													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
<b>TOTAL - At Amortized Cost</b>	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 <sup>iv</sup>													
<b>Total Financing and Advances - Net of Specific Allowance for Credit Losses</b>													
<b>Additional Information</b>													
1. Receivables classified as to Status													
a. Current													0.00
b. Past due													0.00
c. Non-performing, net of IFL													0.00
d. Items in Litigation													0.00

<sup>v</sup> Applicable only when the substance of the transac



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

Deposit Size	Demand Deposit							Savings Deposit																		
	Peso Accts		FCBU/EFCDU		Foreign Offices			Regular Savings Account				Kiddle and Teen Savings Account														
	No. of Accts	Amount	No. of Accts	In US \$	Peso equiv.	No. of Accts	In US \$	Peso Equiv.	Total	No. of Accts	Amount	No. of Accts	In US \$	Peso Equiv.	No. of Accts	In US \$	Peso Equiv.	No. of Accts	Amount	No. of Accts	In US \$	Peso Equiv.	No. of Accts	In US \$	Peso Equiv.	
P5,000 and below	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
P5,000.01 - P10,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
P10,000.01 - P15,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
P15,000.01 - P20,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
P20,000.01 - P30,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
P30,000.01 - P40,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
P40,000.01 - P50,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
P50,000.01 - P60,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
P60,000.01 - P80,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
P80,000.01 - P100,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
P100,000.01 - P150,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
P150,000.01 - P200,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
P200,000.01 - P250,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
P250,000.01 - P300,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
P300,000.01 - P400,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
P400,000.01 - P500,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
P500,000.01 - P750,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
P750,000.01 - P1,000,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
P1,000,000.01 - P1,500,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
P1,500,000.01 - P2,000,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
P2,000,000.01 - P3,000,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
P3,000,000.01 - P4,000,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
P4,000,000.01 - P5,000,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Over P5,000,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>TOTAL</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	
Additional Information:																										
1. No. of Depositors <sup>1)</sup>																										
2. Deposits classified by Counterparty																										
A. Resident																										
1) Government																										
2) Banks																										
3) Private Corporations																										
4) Individuals																										
5) Trust Department																										
B. Non-Resident																										
1) OBU's																										
2) Others																										

<sup>1)</sup> A depositor (and/or, in trust for) who has several types of accounts (i.e. current, savings, time, etc.) should be counted as one

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

Deposit Size	Savings Deposit															Total	
	Basic Deposit Accounts						Other Savings Accounts										
	Basic Deposit Accounts			Foreign Offices			Basic Accounts			PCDU/EPCDU			Foreign Offices				
	No. of Accts	Amount	No. of Accts	In US \$	Peso Equiv.	No. of Accts	In US \$	Peso Equiv.	No. of Accts	Amount	No. of Accts	In US \$	Peso Equiv.	No. of Accts	In US \$	Peso Equiv.	
P5,000 and below	0		0			0			0		0			0			0.00
P5,000.01 - P10,000	0		0			0			0		0			0			0.00
P10,000.01 - P15,000	0		0			0			0		0			0			0.00
P15,000.01 - P20,000	0		0			0			0		0			0			0.00
P20,000.01 - P30,000	0		0			0			0		0			0			0.00
P30,000.01 - P40,000	0		0			0			0		0			0			0.00
P40,000.01 - P50,000	0		0			0			0		0			0			0.00
P50,000.01 - P60,000	0		0			0			0		0			0			0.00
P60,000.01 - P80,000	0		0			0			0		0			0			0.00
P80,000.01 - P100,000	0		0			0			0		0			0			0.00
P100,000.01 - P150,000	0		0			0			0		0			0			0.00
P150,000.01 - P200,000	0		0			0			0		0			0			0.00
P200,000.01 - P250,000	0		0			0			0		0			0			0.00
P250,000.01 - P300,000	0		0			0			0		0			0			0.00
P300,000.01 - P400,000	0		0			0			0		0			0			0.00
P400,000.01 - P500,000	0		0			0			0		0			0			0.00
P500,000.01 - P750,000	0		0			0			0		0			0			0.00
P750,000.01 - P1,000,000	0		0			0			0		0			0			0.00
P1,000,000.01 - P1,500,000	0		0			0			0		0			0			0.00
P1,500,000.01 - P2,000,000	0		0			0			0		0			0			0.00
P2,000,000.01 - P3,000,000	0		0			0			0		0			0			0.00
P3,000,000.01 - P4,000,000	0		0			0			0		0			0			0.00
P4,000,000.01 - P5,000,000	0		0			0			0		0			0			0.00
Over P5,000,000	0		0			0			0		0			0			0.00
TOTAL	0	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0	0.00	0.00	0	0.00	0.00	0.00
Additional Information:																	
1. No. of Depositors																	
2. Deposits classified by Counterparty																	
A. Resident																	
(1) Government																	
(2) Banks																	
(3) Private Corporations																	
(4) Individuals																	
(5) Trust Department																	
B. Non-Resident																	
(1) CBUs																	
(2) Others																	

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

Deposit Slice	Time/Term deposits								Total Islamic Deposits					
	Peso ACCTS		PCDU/EPCDU		Foreign Offices				Peso ACCTS		PCDU/EPCDU		Foreign Offices	
	NO. OF ACCTS	AMOUNT	NO. OF ACCTS	IN US \$	Peso EQUIV.	NO. OF ACCTS	IN US \$	Peso EQUIV.	TOTAL	NO. OF ACCTS	AMOUNT	NO. OF ACCTS	IN US \$	Peso EQUIV.
P5,000 and below	0	0	0			0			0.00	0	0.00	0	0.00	0.00
P5,000.01 - P10,000	0	0	0			0			0.00	0	0.00	0	0.00	0.00
P10,000.01 - P15,000	0	0	0			0			0.00	0	0.00	0	0.00	0.00
P15,000.01 - P20,000	0	0	0			0			0.00	0	0.00	0	0.00	0.00
P20,000.01 - P25,000	0	0	0			0			0.00	0	0.00	0	0.00	0.00
P25,000.01 - P30,000	0	0	0			0			0.00	0	0.00	0	0.00	0.00
P30,000.01 - P35,000	0	0	0			0			0.00	0	0.00	0	0.00	0.00
P35,000.01 - P40,000	0	0	0			0			0.00	0	0.00	0	0.00	0.00
P40,000.01 - P45,000	0	0	0			0			0.00	0	0.00	0	0.00	0.00
P45,000.01 - P50,000	0	0	0			0			0.00	0	0.00	0	0.00	0.00
P50,000.01 - P55,000	0	0	0			0			0.00	0	0.00	0	0.00	0.00
P55,000.01 - P60,000	0	0	0			0			0.00	0	0.00	0	0.00	0.00
P60,000.01 - P65,000	0	0	0			0			0.00	0	0.00	0	0.00	0.00
P65,000.01 - P70,000	0	0	0			0			0.00	0	0.00	0	0.00	0.00
P70,000.01 - P75,000	0	0	0			0			0.00	0	0.00	0	0.00	0.00
P75,000.01 - P80,000	0	0	0			0			0.00	0	0.00	0	0.00	0.00
P80,000.01 - P85,000	0	0	0			0			0.00	0	0.00	0	0.00	0.00
P85,000.01 - P90,000	0	0	0			0			0.00	0	0.00	0	0.00	0.00
P90,000.01 - P95,000	0	0	0			0			0.00	0	0.00	0	0.00	0.00
P95,000.01 - P100,000	0	0	0			0			0.00	0	0.00	0	0.00	0.00
P100,000.01 - P150,000	0	0	0			0			0.00	0	0.00	0	0.00	0.00
P150,000.01 - P200,000	0	0	0			0			0.00	0	0.00	0	0.00	0.00
P200,000.01 - P250,000	0	0	0			0			0.00	0	0.00	0	0.00	0.00
P250,000.01 - P300,000	0	0	0			0			0.00	0	0.00	0	0.00	0.00
P300,000.01 - P350,000	0	0	0			0			0.00	0	0.00	0	0.00	0.00
P350,000.01 - P400,000	0	0	0			0			0.00	0	0.00	0	0.00	0.00
P400,000.01 - P450,000	0	0	0			0			0.00	0	0.00	0	0.00	0.00
P450,000.01 - P500,000	0	0	0			0			0.00	0	0.00	0	0.00	0.00
P500,000.01 - P750,000	0	0	0			0			0.00	0	0.00	0	0.00	0.00
P750,000.01 - P1,000,000	0	0	0			0			0.00	0	0.00	0	0.00	0.00
P1,000,000.01 - P1,500,000	0	0	0			0			0.00	0	0.00	0	0.00	0.00
P1,500,000.01 - P2,000,000	0	0	0			0			0.00	0	0.00	0	0.00	0.00
P2,000,000.01 - P2,500,000	0	0	0			0			0.00	0	0.00	0	0.00	0.00
P2,500,000.01 - P3,000,000	0	0	0			0			0.00	0	0.00	0	0.00	0.00
P3,000,000.01 - P4,000,000	0	0	0			0			0.00	0	0.00	0	0.00	0.00
P4,000,000.01 - P5,000,000	0	0	0			0			0.00	0	0.00	0	0.00	0.00
Over P5,000,000	0	0	0			0			0.00	0	0.00	0	0.00	0.00
TOTAL	0	0.00	0	0.00	0.00	0	0.00	0.00	0.00	0	0.00	0	0.00	0.00
Additional Information:														
1. No. of Depositors														
2. Deposits classified by Counterparty														
A. Resident														
a. Government														
b. Banks														
c. Private Corporations														
d. Individuals														
e. Trust Department														
B. Non-Resident														
i. Banks														
ii. Others														

\* A depositor (and/or, in trust for) who has several types of accounts (i.e. current, savings, time, etc.) should be counted as one

(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)

Type of Counterparty	According to Type of Underlying Structure							
	Mudaraba PSIA		Wakala PSIA		Other PSIA		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>Resident</b>	0	0.00	0	0.00	0	0.00	0	0.00
Government							0	0.00
Banks							0	0.00
Private Corporations							0	0.00
Individuals							0	0.00
Trust Department							0	0.00
<b>Non-Resident</b>	0	0.00	0	0.00	0	0.00	0	0.00
OBUs							0	0.00
Others							0	0.00
<b>Total</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>
<b>Additional Information</b>								
<b>I. Classified according to Maturity</b>								
a. 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								0.00
Over 15 years								0.00
<b>Total Investment Account Accepted</b>		<b>0.00</b>		<b>0.00</b>		<b>0.00</b>		<b>0.00</b>

(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)

Type of Counterparty	According to Type of Underlying Structure							
	Mudaraba PSIA		Wakaia PSIA		Other PSIA		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>2. Classified according to Size of Accounts</b>								
P5,000 and below							0	0.00
P5,000.01 - P10,000							0	0.00
P10,000.01 - P15,000							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							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
<b>TOTAL</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>

(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)

Type of Counterparty	According to Type of Underlying Structure							
	Mudaraba PSIA		Wakala PSIA		Other PSIA		Total	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
<b>3. Classified according to Investment Assets (at Carrying Amount)</b>								
Cash and Other Cash Items								0.00
Due from Bangko Sentral ng Pilipinas								0.00
Due from Other Banks								0.00
Financial Assets Held for Trading (HFT) - HFT Securities								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)								0.00
<b>Total Investment Assets</b>		<b>0.00</b>		<b>0.00</b>		<b>0.00</b>		<b>0.00</b>

**Attachment 1  
Schedule 5**

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

Structure/ Type of Counterparty	Type of	2. Sukuk Payable
<b>Resident</b>		0.00
Government		
Banks		
Private Corporations		
Individuals		
Trust Department		
<b>Non-Resident</b>		0.00
OBU's		
Others		
<b>Total</b>		<b>0.00</b>