

AMENDMENTS TO REQUIRED DISCLOSURES IN THE PUBLISHED BALANCE SHEET

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The Monetary Board in its Resolution No. 162 dated 25 January 2013 approved the following amendments to required disclosures in the Published Balance Sheet (PBS) and Consolidated Balance Sheet (CBS) in the Manual of Regulations for Banks (MORB).

Section 1. Subsection X192.9 of the MORB is hereby amended to read, as follows:

“Subsection X192.9 (2008 - X162.9) Publication/Posting of balance sheet.

“X X X

“C.

Additional information required. Banks shall disclose the following information in the quarterly published/posted BS:

“(1)

Solo Balance Sheet (Head Office and Branches/Other Offices)

“(a)

Gross total loan portfolio (TLP)

“(b)

Specific allowance for credit losses on the TLP

“(c)

Non-performing loans (NPLS)

“(i)

Gross NPLS

“(ii)

Ratio of gross NPLS to gross TLP (%)

“(iii)

Net NPLS

“(iv)

Ratio of net NPLS to gross TLP (%)

“(d)

Classified loans and other risk assets, gross of allowance for credit losses

“(e)

DOSRI loans and receivables, gross of allowance for credit losses

“(f)

Ratio of DOSRI loans and receivables, gross of allowance for credit losses, to gross TLP (%)

“(g)

Gross non-performing DOSRI loans and receivables

“(h)

Ratio of gross non-performing DOSRI loans and receivables to gross TLP (%)

“(i) Percent Compliance with Magna Carta

“(i)

8% for Micro and Small Enterprises

“(ii) 2% for Medium Enterprises

“(j) Return on equity (ROE) (%)

“(k)

CAR on Solo Basis, as prescribed under existing regulations

“(i)

Total CAR (%)

“(ii)

Tier 1 CAR (%)

“(l)

Deferred charges not yet written down; and

“(m)

Unbooked allowance for credit losses on financial instruments received

“(2)

Consolidated Balance Sheet (parent bank and financial allied subsidiaries excluding subsidiary insurance companies)

“(a)

List of financial allied subsidiaries (excluding subsidiary insurance companies)

“(b)

List of subsidiary insurance companies

“(c)

CAR on consolidated basis, as prescribed under existing regulations

“(i)

Total CAR (%)

“(ii)

Tier 1 CAR (%)

“x x x

“(d)

Deferment of publication requirement.

“x x x

“The amended prescribed form for the published BS shall be used starting with the quarter-end of March 2013 reports.

Section 2. Details of the revised reporting template of the PBS and the CBS issued under Circular No. 576 dated 8 August 2007, as amended, can be found in Annexes[*] A and B.

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

This Circular shall take effect on 31 March 2013.

FOR THE MONETARY BOARD:

(SGD.) AMANDO M. TETANGCO, JR.

Governor

[*] Text Available at the Office of the National Administrative Register, U.P. Law Complex, Diliman, Quezon City

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