

## [ BSP CIRCULAR NO. 788, March 31, 2013 ]

### AMENDMENTS TO REQUIRED DISCLOSURES IN THE PUBLISHED BALANCE SHEET

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 (%)