

**[BSP CIRCULAR LETTER, SEPTEMBER 25, 2002,
September 25, 2002]**

**ADDITIONAL INFORMATION SCHEDULE OF THE CONSOLIDATED
STATEMENT OF CONDITION FOR COMMERCIAL, THRIFT AND
RURAL BANKS (SCHAD.DBF) FOR KBS, XXXSCHAD.DBF FOR TBS**

To implement item 2 of Circular No. 351, Series of 2002, as approved under MB Resolution No. 1277, dated September 5, 2002, the Additional Information Schedule of the Consolidated Statement of Condition for Commercial, Thrift and Rural Banks (SCHAD.DBF for KBs, XXXSCHAD.DBF for TBs, Additional Information for RBs) is further revised by disclosing under items No. 7 and 7.a, as illustrated in the attached format, the following:

- 7. Total Non-Performing Loans
 - a. Non-Performing Regular Loans
 - b. Non-Performing Restructured Loans
 - 7.a. Loans Classified as "Loss" which are fully covered by Allowance for Probable Losses

Effective immediately and for strict compliance.

Adopted: 25 Sept. 2002

(SGD.) NESTOR A. ESPENILLA, JR.
Sector-In-Charge



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