

USER'S GUIDE

(31 December 2018 Edition)

The Manual of Regulations for Banks (the "Manual") is divided into eleven (11) parts covering the following topics:

Part	Topic
I	Organization, Management and Administration
II	Deposits, Borrowings and Other Liabilities
III	Loans, Investments and Special Credits
IV	Trust, Other Fiduciary Business and Investment Management Activities
V	Manual of Regulations on Foreign Exchange Transactions <i>(Please Refer To Separate Manual On Foreign Exchange Transactions)</i>
VI	Treasury and Money Market Operations
VII	Electronic Banking Services and Operations
VIII	Regulations on Payment Systems
IX	Anti-Money Laundering Regulations
X	Financial Consumer Protection
XI	Other Banking Regulations

Each Part is further divided into Sections. For provisions that pertain only to a specific type of bank, a suffix is added to the Section number corresponding to a type of bank, as follows:

Suffix	Type of Bank
A	Universal and commercial banks (U/KBs)
B	Thrift banks (TBs)
C	Rural banks and cooperative banks (RBs/Coop Banks)

In case the provisions are applicable to two (2) types of banks, the applicable letters will be separated by a "/" symbol. The last two digits refer to the Section number, while the first digit/s refers to the Part number of the Manual.

