



MEMORANDUM NO. M-2026-001

To : ALL BANKS

Subject : Guidelines on the Submission of the Supplemental Financial Reporting Package and Capital Adequacy Ratio Reports on Regulatory Relief through the Prudential Reporting Innovation and Monitoring Engine (PRIME)

To maximize the use of PRIME, banks shall submit the Supplemental Financial Reporting Package (FRP) and Capital Adequacy Ratio (CAR) Reports on Regulatory Relief (collectively referred to as "*SRR Reports*") through PRIME. This implements Section 1151 and Appendix 7 of the Manual of Regulations for Banks (MORB), as amended by Circular No. 1221 dated 23 October 2025. The following guidelines shall apply:

1. Only banks that have availed of the applicable BSP-approved regulatory relief measures¹ shall submit the SRR Reports in accordance with Circular No. 1221
2. The XML Schema Definition (XSD) and the corresponding Control Prooflist (CP), and reporting template, if applicable, are available for download from the *Report Details* module in PRIME, accessible through the BSP Relationship Management System (BRMS) at <https://brms.bsp.gov.ph> using the latest supported web browsers.
3. The generated XML, together with the scanned CP duly signed by the authorized officials of the reporting banks, shall be submitted via PRIME within the prescribed deadline under Section 1151 and Appendix 7 of the MORB, as amended, and subject to the following specifications:

Report Code	Files for Submission	File extension/format
SRR	SRR Reports	.xml
	Control Prooflist (CP)	.pdf

¹ These relief measures are: (i) temporary exclusion from past due and non-performing loan computations; (ii) staggered booking of allowance for credit losses; and/or (iii) staggered booking of impairment losses of banks' physical assets.

4. Detailed guidance on the manner of submission through PRIME is provided in BSP Memorandum No. M-2023-022 dated 20 July 2023.
5. Report submissions should continue to comply with existing BSP reporting standards. Only files prescribed by the BSP for the report shall be accepted, subject to validation and applicable penalties for reporting violations as provided under Section 171 of the MORB.
6. Queries regarding the SRR Reports, related regulations, and guidelines, should be sent via e-mail to the relevant financial supervision departments (FSDs), following the prescribed format with the subject line: [INQUIRY-Name of Bank] SRR Reports.

For compliance.


Digitally signed by
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20 January 2026