



BANGKO SENTRAL NG PILIPINAS

OFFICE OF THE GOVERNOR

CIRCULAR NO. 1177
Series of 2023

Subject: **Amendments in the Category and Submission Deadline of Prudential Reports Submitted through the Application Programming Interface**

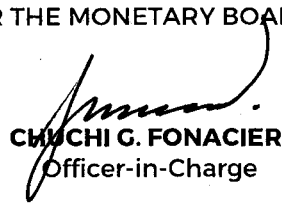
The Monetary Board, in its Resolution No. 883 dated 6 July 2023 approved the amendments to the Manual of Regulations for Banks (MORB) changing the category and due date of prudential reports submitted using Extensible Mark-up Language (XML) format through the Application Programming Interface (API).

Section 1. The category of all prudential reports submitted using the XML format through the API, as shown in Annexes A and B, are hereby amended as Category A-1, following the current category of the Financial Reporting Package (FRP). As such, reports covered under this Section shall be considered as a single report for the purpose of determining compliance with the prescribed submission requirements and the computation of the corresponding penalty for reporting violations. Moreover, the equivalent penalties under Section 171 of the MORB on *Reporting Governance* and appropriate authorized signatories under Section 173 of the MORB on *Reports, Categories and signatories of bank reports* shall apply.

Section 2. The submission deadline and submission procedure of the reports in FRP version 15 submitted through the API are hereby amended, as shown in Annex B.

This Circular shall take effect fifteen (15) calendar days following its publication either in the Official Gazette or in a newspaper of general circulation.

FOR THE MONETARY BOARD:


CHUCHI G. FONACIER
Officer-in-Charge12 July 2023

Report	MORB Reference
	Amended Provisions
Basel 1.5 Capital Adequacy Ratio (CAR) Report (for stand-alone TBs and RCBs)	Sec. 127 RISK-BASED CAPITAL ADEQUACY FRAMEWORK FOR STAND-ALONE THRIFT BANKS, RURAL BANKS AND COOPERATIVE BANKS Xxx b. Reporting Requirement. Xxx Only banks with subsidiary financial allied undertakings [i.e., RBs and venture capital corporations (VCCs) for TBs, and RBs for Coop Banks] which under the existing regulations are required to prepare consolidated financial statements on a line-by-line basis shall be required to submit report on a consolidated basis. The abovementioned reports shall be classified as Category A-1 reports. Xxx
Income Statement on Retail Microfinance Operations (MIS) and Report on Microfinance Products (MBS)	Sec. 314 MICROFINANCE LOANS Xxx Required reports. Banks, with retail microfinance operations, shall be required to submit the "Report on Microfinance Products" on a monthly basis, and the "Income Statement on Retail Microfinance Operations" on a quarterly basis. xxx Xxx Erroneous/Delayed/Erroneous and Delayed/Unsubmitted reports shall be subject to penalties prescribed for Category A-1 report under Sec. 171 (Non-compliance with the Bangko Sentral reporting standards). Xxx
Report on Compliance with Mandatory Credit Allocation Required Under RA 6977 (as amended by RA Nos. 8289 and 9501) (MSME)	Sec. 332 MANDATORY ALLOCATION OF CREDIT RESOURCES TO MICRO, SMALL AND MEDIUM ENTERPRISES Xxx Submission of Reports. Banks shall submit reports on compliance with the mandatory credit allocation on a quarterly basis within fifteen (15) banking days from the end of reference quarter to SDC of the Bangko Sentral. Said report shall be considered Category A-1 report. Xxx
Report on Cross Border Financial Positions (RCBP)	Sec. 173 REPORTS Xxx

	Report on cross-border financial positions. Xxx Xxx All UBs/KBs and their subsidiary TBs shall submit the Report on Cross-Border Financial Positions on a solo basis in accordance with the Guidelines on the completion of the Report in Appendix 109. This report shall be considered Category A-1 report. Xxx
Report on Repurchase Agreements of Banks/Quasi-Banks (REPO Report)	Sec. 173 REPORTS Xxx Report on Repurchase Agreements. Xxx All UBs/KBs and their subsidiary TBs shall submit the Report on Repurchase Agreements on a solo basis in accordance with the Guidelines on the completion of the Report in Appendix 122. This report shall be considered a Category A-1 report. Erroneous/delayed/erroneous and delayed/unsubmitted reports shall be subject to penalties prescribed under Sec. 171 (Sanctions on reports for non-compliance with the reporting standards) for Category A-1 reports. Xxx

Amendments in MORB Appendix 7								
	Report Title	Industry	COLUMN					
			Category		Submission Deadline		Submission Procedure	
			Existing	Amended	Existing	Amended	Existing	Amended
1	Financial Reporting Package (FRP)	UNIVERSAL/ COMMERCIAL BANKS	Primary - Category A-1 Report	xxx	SOLO - 15 banking days after end of reference month	xxx	BSP Financial Institution Portal (FI Portal)	API-XML
		THRIFT BANKS			CONSO - 30 banking days after end of reference quarter			
		DIGITAL BANKS			SOLO - 15 banking days after end of reference quarter			
		RURAL/COOP BANKS			CONSO - 30 banking days after end of reference quarter			
2	Basel 1.5 Capital Adequacy Ratio (CAR) Report (for stand-alone TBs and RCBs)	THRIFT BANKS	Primary - Category A-2 Report	Primary - Category A-1 Report	SOLO - 15 banking days after end of reference month	xxx	BSP Financial Institution Portal (FI Portal)	API-XML
		RURAL/COOP BANKS			CONSO - 30 banking days after end of reference quarter			
3	Basel III Capital Adequacy Report	UNIVERSAL/ COMMERCIAL BANKS	Primary - Category A-1 Report	xxx	SOLO - 15 banking days after end of reference quarter	xxx	BSP Financial Institution Portal (FI Portal)	API-XML
		THRIFT BANKS			CONSO - 30 banking days after end of reference quarter			
		RURAL/COOP BANKS						
		DIGITAL BANKS						
4	Basel III Leverage Ratio (BLR) Report	UNIVERSAL/ COMMERCIAL BANKS	Primary - Category A-1 Report	xxx	SOLO - 15 banking days after end of reference quarter	xxx	sdckb-leverage@bsp.gov.ph	API-XML
		THRIFT BANKS			CONSO - 30 banking days after end of reference quarter		sdctb-leverage@bsp.gov.ph	
		RURAL/COOP BANKS					sdcrb-leverage@bsp.gov.ph	
		DIGITAL BANKS					DSA-DB@bsp.gov.ph	

5	Basel III Liquidity Coverage Ratio (LCR) Report	UNIVERSAL/ COMMERCIAL BANKS	Primary - Category A-1 Report	xxx	SOLO - 15 banking days from measurement date CONSO - 30 banking days from measurement date	xxx	sdckb-lcr@bsp.gov.ph	API-XML
		THRIFT BANKS					sdctb-lcr@bsp.gov.ph	
		RURAL/COOP BANKS					sdcrb-lcr@bsp.gov.ph	
		DIGITAL BANKS					DSA-DB@bsp.gov.ph	
6	Basel III Report on Net Stable Funding Ratio (NSFR)	UNIVERSAL/ COMMERCIAL BANKS	Primary - Category A-1 Report	xxx	SOLO - 15 banking days from measurement date CONSO - 30 banking days from measurement date	xxx	sdckb-nsfr@bsp.gov.ph	API-XML
		THRIFT BANKS					sdctb-nsfr@bsp.gov.ph	
		RURAL/COOP BANKS					sdcrb-nsfr@bsp.gov.ph	
		DIGITAL BANKS					DSA-DB@bsp.gov.ph	
7	Expanded Report on Real Estate Exposures	UNIVERSAL/ COMMERCIAL BANKS	Primary - Category A-1 Report	xxx	SOLO - Within 15 banking days after the end of the reference quarter CONSO - Within 30 banking days after the end of the reference quarter	xxx	BSP Financial Institution Portal (FI Portal)	API-XML
		THRIFT BANKS						
		RURAL/COOP BANKS						
		DIGITAL BANKS						
8	Financial Reporting Package for Trust Institutions (FRPTI)	UNIVERSAL/ COMMERCIAL BANKS	Primary - Category A-2 Report	Primary - Category A-1 Report	20 banking days after the end of reference quarter	15 banking days after the end of reference quarter	BSP Financial Institution Portal (FI Portal)	API-XML
		THRIFT BANKS						
		RURAL/COOP BANKS						
		DIGITAL BANKS						
9	Income Statement on Retail Microfinance Operations (MIS)	UNIVERSAL/ COMMERCIAL BANKS	Secondary - Category A-2 Report	Primary - Category A-1 Report	15 banking days after end of the reference quarter	xxx	BSP Financial Institution Portal (FI Portal)	API-XML
		THRIFT BANKS						
		RURAL/COOP BANKS						
		DIGITAL BANKS						

10	Report on Microfinance Products (MBS)	UNIVERSAL/ COMMERCIAL BANKS	Secondary - Category A-2 Report	Primary - Category A-1 Report	15 banking days after end of the reference month	xxx	BSP Financial Institution Portal (FI Portal)	API-XML
		THRIFT BANKS						
		RURAL/COOP BANKS						
		DIGITAL BANKS						
11	Minimum Liquidity Ratio (MLR) for stand-alone TBs, RCBs and NBQBs	THRIFT BANKS	Primary - Category A-1 Report	xxx	30 banking days from measurement date	15 banking days from measurement date	sdctb-mlr@bsp.gov.ph	API-XML
		RURAL/COOP BANKS					sdcrb-mlr@bsp.gov.ph	
12	Published Balance Sheet (PBS)	UNIVERSAL/ COMMERCIAL BANKS	Primary - Category A-1 Report	xxx	12th banking day from date of Call Letter	SOLO - 15 banking days after end of reference quarter CONSO - 30 banking days after end of reference quarter	BSP Financial Institution Portal (FI Portal)	API-XML
		THRIFT BANKS	Primary - Category A-2 Report	Primary - Category A-1 Report				
		RURAL/COOP BANKS	Primary - Category A-2 Report	Primary - Category A-1 Report				
		DIGITAL BANKS	Primary - Category A-1 Report	xxx				
13	Published Balance Sheet (PBS) (Proof of Publication)*	UNIVERSAL/ COMMERCIAL BANKS	Primary - Category A-1 Report	xxx	20th banking day from date of Call Letter	35 banking days after end of reference quarter	sdckb-pbs@bsp.gov.ph	API-XML
		THRIFT BANKS	Primary - Category A-2 Report	Primary - Category A-1 Report			sdctb-pbs@bsp.gov.ph	
		RURAL/COOP BANKS	Primary - Category A-2 Report	Primary - Category A-1 Report			sdcrb-pbs@bsp.gov.ph	
		DIGITAL BANKS	Primary - Category A-1 Report	xxx			DSA-DB@bsp.gov.ph	
14	Report of Select Branch Account (BRANCH)	UNIVERSAL/ COMMERCIAL BANKS	Primary - Category A-2 Report	Primary - Category A-1 Report	20 banking days after end of reference quarter	15 banking days after end of reference quarter	BSP Financial Institution Portal (FI Portal)	API-XML
		THRIFT BANKS	Primary - Category A-3 Report					
		RURAL/COOP BANKS	Primary - Category A-2 Report					
		DIGITAL BANKS	Primary - Category A-2 Report					

*The amendments to the regulation on the submission of Published Balance Sheet shall be covered by a separate BSP Issuance.

15	Report on Compliance with Mandatory Credit Allocation Required Under RA 6977 (as amended by RA Nos. 8289 and 9501) (MSME)**	UNIVERSAL/ COMMERCIAL BANKS	Secondary - Category A-3 Report	Primary - Category A-1 Report	15 banking days after end of the reference quarter	xxx	BSP Financial Institution Portal (FI Portal)	API-XML
		THRIFT BANKS						
		RURAL/COOP BANKS						
		DIGITAL BANKS						
16	Report on Cross Border Financial Positions (RCBP)	UNIVERSAL/ COMMERCIAL BANKS	Secondary - Category B Report	Primary - Category A-1 Report	30 banking days after end of reference quarter	15 banking days after end of reference quarter	BSP Financial Institution Portal (FI Portal)	API-XML
		THRIFT BANKS						
		DIGITAL BANKS						
17	Report on Electronic Money Transactions (applicable to Electronic Money Issuers) (E-MONEY)	UNIVERSAL/ COMMERCIAL BANKS	Secondary - Category B Report	Primary - Category A-1 Report	15 banking days after end of reference quarter	xxx	BSP Financial Institution Portal (FI Portal)	API-XML
		THRIFT BANKS						
		RURAL/COOP BANKS						
		DIGITAL BANKS						
18	Report on Project Finance Exposures (RPFE)	UNIVERSAL/ COMMERCIAL BANKS	Primary - Category A-1 Report	xxx	SOLO - Within 15 banking days after the end of the reference quarter CONSO - Within 30 banking days after the end of the reference quarter	xxx	BSP Financial Institution Portal (FI Portal)	API-XML
19	Report on Repurchase Agreements of Banks/Quasi-Banks (REPO Report)	UNIVERSAL/ COMMERCIAL BANKS	Secondary - Category B Report	Primary - Category A-1 Report	SOLO - 30 banking days after end of reference month	SOLO - 15 banking days after end of reference month	sdckb-repo@bsp.gov.ph	API-XML
		THRIFT BANKS			CONSO - 30 banking days after end of reference month	xxx	sdctb-repo@bsp.gov.ph	
		DIGITAL BANKS					DSA-DB@bsp.gov.ph	

**The compliance to the mandatory credit allocation of MSME ended on 16 June 2018. However, the BSP shall continue to monitor the exposures of the banking industry to MSMEs per M-2018-022 dated 10 August 2018.

20	Stress Testing Reports Covering Credit and Market Risks (STRESS TEST)	UNIVERSAL/ COMMERCIAL BANKS	Secondary - Category B Report	Primary - Category A-1 Report	30 banking days from end of reference semester	15 banking days from end of reference semester	BSP Financial Institution Portal (FI Portal)	API-XML
		THRIFT BANKS						
		DIGITAL BANKS						