



MEMORANDUM NO. M-2024-003

To : **ALL BANKS**

Subject : **Guidelines on the Submission of the Revised Published Balance Sheet (PBS) Report**

Pursuant to BSP Circular No. 1186 dated 21 December 2023 on the Amendments to the Guidelines on Disclosures to the Public under Section 175 of the Manual of Regulation for Banks (MORB) and Circular No. 1177 dated 12 July 2023 on the Amendments in the Category and Submission Deadline of Prudential Reports Submitted through the Application Programming Interface (API), the following guidelines shall be observed in the submission of the Published Balance Sheet report effective 31 December 2023 reference quarter:

1. All banks shall submit quarterly Balance Sheet on Solo basis (PBS_Solo) [head office plus branches/other offices] and Consolidated basis (PBS_Conso) [parent bank plus subsidiary financial allied undertakings, but excluding insurance companies], as applicable, within fifteen (15) banking days and thirty (30) banking days after end of reference quarter, respectively.
2. The PBS_Solo and PBS_Conso templates can be downloaded from the Report Details module of the Integral Financial Supervision System (IFSS) Submission Portal under the BSP Relationship Management System (BRMS), which can be accessed at <https://brms.bsp.gov.ph> using the latest versions of web browser such as Microsoft Edge, Internet Explorer, Firefox and Google Chrome. Said templates are included in the Extensive Mark-up Language (XML) Schema Definition (XSD) of the Financial Reporting Package v15.0 [FRP and FRP Related Reports – Solo Basis (FRP), Simplified FRP and FRP-Related Reports (FRP_S), and FRP and FRP Related Reports – Consolidated Basis (FRP_Conso)], and shall be submitted via the API facility, in accordance with the following specifications:

Report		Frequency	Submission Deadline	File extension/ Format
Balance Sheet on Solo basis	Included in both FRP and FRP Related	Quarterly	Within fifteen (15) banking days	XML

(PBS_Solo)	Reports – Solo Basis (FRP) and Simplified FRP and FRP-Related Reports (FRP_S)		after end of reference quarter	
	FRP Control Prooflist - Solo			PDF
Balance Sheet on Consolidated basis (PBS_Conso)	Included in FRP and FRP Related Reports – Consolidated Basis (FRP_Conso)	Quarterly	Within thirty (30) banking days after end of reference quarter	XML
	FRP Control Prooflist - Conso			PDF

3. The published or posted Balance Sheet (BS)/Consolidated Balance Sheet (CBS), as applicable (together with the proof of publication or posting of the said BS and CBS, as applicable) duly signed by the authorized officials of the reporting bank, shall be submitted via the API facility, in accordance with the following specifications:

Report	Frequency	Submission Deadline	File extension/Format
Published Balance Sheet (PBS) (Proof of Publication/Posting) [PPBS]	Quarterly	35 Banking days after end of reference period	PDF
- With Publication or Posting Details			XML

4. Publication or posting details template can be downloaded from the Report Details module of the IFSS Submission Portal under BRMS, as well.
5. Detailed guidelines on the implementation of API-based submissions via machine-to-machine modality and the use of IFSS Submission Portal of covered institutions are provided in Memorandum No. M-2023-022 dated 20 July 2023.
6. Report submissions should continue to comply with existing BSP reporting standards. It likewise follows that only files prescribed by the BSP for the

report shall be accepted and validated, subject to applicable sanctions for reporting violations as provided under Section 171 of the Manual of Regulations for Banks (MORB).

7. Failure to publish or post the BS/CBS, as applicable, or willful non-disclosure of any item required to be disclosed in the published report shall be subject to the appropriate penalties as indicated in Circular No. 1186 dated 21 December 2023.
8. Queries regarding the PBS Report, its related regulations and guidelines shall be sent via e-mail DSAREports@bsp.gov.ph following the prescribed format as the subject, [INQUIRY] PBS Report.

For compliance.


CHUCHI G. FONACIER
Deputy Governor

Digitally signed by
DG Chuchi G. Fonacier
10 January 2023

10 January 2024