



BANGKO SENTRAL NG PILIPINAS

MEMORANDUM NO. M-2021-070

OFFICE OF THE DEPUTY GOVERNOR FINANCIAL SUPERVISION SECTOR

To : **ALL UNIVERSAL/COMMERCIAL BANKS AND THEIR THRIFT BANK/NON-BANK FINANCIAL INSTITUTION WITH QUASI-BANKING FUNCTIONS/TRUST CORPORATION SUBSIDIARIES, AND DIGITAL BANKS**

Subject : **Guidelines on the Submission of the Comprehensive Credit and Equity Exposures (COCREE) Report**

In line with Circular No. 1131 dated 13 December 2021, the following guidelines shall be observed for the submission of the Comprehensive Credit and Equity Exposures (COCREE) Report:

- 1) The COCREE Report shall be submitted monthly. Its live submission beginning with reporting period 31 March 2022 shall be in accordance with the prescribed schedule, as follows:

Covered BSFIs	Reference Month	COCREE Report Submission Deadline
All Universal/ Commercial Banks (UKBs) and their Thrift Bank (TB)/Non-bank Financial Institution with Quasi-banking Functions (NBQB)/Trust Corporation subsidiaries, and Digital Banks	31 March 2022	6 June 2022
	30 April 2022	4 July 2022
	31 May 2022	5 August 2022
	30 June 2022	2 September 2022
	31 July 2022	30 September 2022
	31 August 2022	17 October 2022
	30 September 2022	7 November 2022
	31 October 2022	29 November 2022
	30 November 2022 and onward	15 banking days after end of reference month

- 2) The COCREE Report and its corresponding Control Prooflist (CP) shall be electronically submitted through the Financial Institution (FI) Portal. The technology platform prescribed for the COCREE Report is the Extensible Markup Language (XML). To facilitate the submission of the COCREE-XML and its CP through the FI Portal, the corresponding relevant materials are hereby provided, as follows:

- a) **XML Schema Definition or XSD** - This contains the technical specifications which will serve as building blocks in generating the report in XML file format. The XSD shall be available in the BSP Template Portal (www.bsp.gov.ph/SES/reporting_templates) or requested directly from the Credit Reporting System Unit (CRSU) through crsu@bsp.gov.ph.
 - b) **Data Dictionary** (see **Annex A**) - This serves as a supporting document of the XSD which presents the specifications of data element names, data types, and acceptable values of the COCREE Report in a tabular form.
 - c) **Line-item Instructions** (see **Annex B**) - This provides a comprehensive guide in accomplishing the COCREE Report and covers relevant details and description of each data element.
 - d) **Control Prooflist or CP** (see **Annex C**) - This document, which will be submitted in PDF together with the XML file, requires authorized signatories to certify the total number of records and submission type of the XML file/s and that all matters declared in the COCREE Report are true and correct.
 - e) **Validation User Guide** (see **Annex D**) - This describes the validation process and illustrates common validation errors with corresponding interpretation and resolution to address these exceptions.
 - f) **Frequently Asked Questions or FAQ** (see **Annex E**) - This provides a baseline list of queries, with corresponding responses, which BSFIs may encounter in the preparation, accomplishment, and/or submission of the COCREE.
- 3) The COCREE Report and its CP shall be submitted through the FI Portal using the prescribed file naming convention and file extension/format, as illustrated below:

File	File Name	File extension/ Format
COCREE Report	COCREE_YYYYMM_<Bank acronym>_<file no.>of<total no. of files>.xml	XML
Control Prooflist	COCREE_YYYYMM_<Bank acronym>_Control Prooflist.pdf	pdf

- 4) Report submissions that do not conform to the above prescribed procedures shall not be accepted and shall be considered non-compliant with the BSP reporting requirements as prescribed under Section 171 of the MORB and Section 172-Q of the MORNBF. Only the file format prescribed by the BSP for the COCREE Report shall be accepted as compliant with the existing reportorial requirements of the BSP subject to validation and applicable penalties for erroneous, delayed and/or unsubmitted reporting.

To prepare for the effectivity of the COCREE Report, BSFIs can pilot test their XML submissions with the BSP. This will involve the iterative process of submitting COCREE-XML test reports to the BSP and addressing the exceptions noted in the BSP validation.

Pilot testing period of the COCREE-XML through the FI Portal will start in February 2022 and end in May 2022. BSFIs can test using records as of reporting period 30 June 2021. Only after the submitted records as of reporting period 30 June 2021 have successfully passed validation can the BSFI proceed to test the records of the subsequent reporting period which, for pilot testing purposes, shall refer to the next reporting quarter *(i.e., records as of period ended 30 September 2021 after records as of period ended 30 June 2021 have passed validation, followed by records as of period ending 31 December 2021 after records as of period ended 30 September 2021 have passed validation).*

Records covering reporting periods 30 June 2021 to 31 December 2021 submitted during the pilot phase are primarily for testing purposes only and will not be considered as a live submission of the COCREE Report.

Penalties for reporting violations of the COCREE Report shall not be imposed during the pilot period. A grace period for non-imposition of penalties for reporting violations of the COCREE Report shall also be observed for the first three reporting periods of its live submissions (i.e., reporting periods 31 March, 30 April, and 31 May 2022). Imposition of penalties for reporting violations of the COCREE submission shall be strictly enforced beginning with reporting period 30 June 2022.

During the pilot period and live implementation of the COCREE, the Report on CREDEX¹ shall continue to be submitted quarterly in accordance with its existing deadline and reporting rules until otherwise advised by the Bangko Sentral.

¹ Credit and Equity Exposures to Individuals/Companies/Groups Aggregating P1.0 Million and Above

Covered BSFIs are therefore urged to take advantage of the pilot testing period of the COCREE Report. Queries about the pilot test and/or clarifications about the COCREE Report can be emailed to crsu@bsp.gov.ph

For compliance.

 Digitally signed by
Chuchi G. Fonacier
Date: 2021.12.22
17:34:15 +08'00'

CHUCHI G. FONACIER
Deputy Governor

22 December 2021

No.	XSD Element Name	Description	Data Type	XSD Data Type	Length	Accepted Values	Filing Type		Additional Information
							deleteInfo	addInfo	
1	bkcode	Financial Institution Code (FI Code)	N	xs:nonNegativeInteger	21	BSP-issued FI Code	M	M	Refers to the unique code issued by the Bangko Sentral (BSP) to BSFIs
2	trdate	File Reference Date	D	xs:date	8	XSD default date format (YYYY-MM-DD)	M	M	Refers to the end-of-month reporting period of the record data
3	submitType	Submission Type	N	submit_type	1	0 = New 1 = Update	N	M	<i>deleteInfo</i> shall be used when rectifying previously submitted and accepted records. <i>addInfo=0 (New)</i> shall be used when filing new Subjects which have not yet been submitted and accepted in previous reports. <i>addInfo=1 (Update)</i> shall be used when filing subsequent records related to Subjects which were already submitted and accepted in previous reports. Scenarios for updates include periodic payments, changes in exposure classification, and updates in Subject Information. When updating records, BSFI shall observe the following: a. If there are updates in at least one (1) of the previously submitted <i>SubjectInfo</i>, the full string of <i>SubjectInfo</i> data elements shall be re-submitted. b. If there are updates in the previously submitted <i>ContractInfo</i> (e.g., change in outstanding balance due to amortization payment, change in accumulated gains/losses, upgrade in credit limit,), submission of the full string of data element is no longer necessary. Only the dynamic data elements are required to be submitted along with their <i>filingInfo</i>, <i>subjectID</i>, <i>contractID</i>. Refer to COCREE FAQ for more information on the submission scenarios.
4	totSubjectRecords	No. of Submitted Subject Records	N	xs:nonNegativeInteger	12	Total number of subjects being filed for the reference period	M	M	The count shall be on a per XML/file basis.
5	totExposureRecords	No. of Submitted Exposure Records	N	xs:nonNegativeInteger	12	Total number of exposures being filed for the reference period	M	M	
6	totNegativeRecords	No. of Submitted Negative Records	N	xs:nonNegativeInteger	12	Total number of negative being filed for the reference period	M	M	

Data Element Requirement Type

M- Mandatory
N- Not Applicable
O- Optional

Data Type

A-Alphanumeric
S-String
N-Numeric
D-Date
M-Memo

COCREE - Data Dictionary

Annex A

Subject Information

No.	XSD Element Name	Description	Data Type	XSD Data Type	Length	Accepted Values	Subject Type						Additional Information
							Individual	Sole Prop	Partnership	Corporation	Cooperative	Gov't and other Agencies	
						<i>Subject Type</i>	<i>I</i>	<i>S</i>	<i>P</i>	<i>C</i>	<i>K</i>	<i>G</i>	
1	subjectId	Subject ID	A	name40	40	Free Text. Refer to Annex A-X for list of acceptable values and special characters.	M	M	M	M	M	M	A unique code internally assigned by the BSFI to credit cardholders/ counterparties to identify the same subject. BSFIs are expected to properly parse the names of individuals into First Name, Middle Name, Last Name, and Suffix. The full name should not be submitted as one (1) data element only. Moreover, the First Name and Last Name (for non-mononymous person) should not contain default and/or blank values at all times. Default value (i.e., "Not Applicable") shall only be allowed for Last Name of mononymous persons (i.e., individuals with single name).
2	firstName	First Name	S	name70	70	Free Text. Refer to Annex A-X for list of acceptable values and special characters.	M	M	N	N	N	N	
3	middleName	Middle Name	S	name70	70	Free Text. Refer to Annex A-X for list of acceptable values and special characters.	O	O	N	N	N	N	
4	lastName	Last Name	S	name70	70	Free Text. Refer to Annex A-X for list of acceptable values and special characters.	M	M	N	N	N	N	
5	suffix	Suffix	S	suffix_type	3	Jr Sr II III IV V	O	O	N	N	N	N	

Subject Information

No.	XSD Element Name	Description	Data Type	XSD Data Type	Length	Accepted Values	Subject Type						Additional Information
							Individual	Sole Prop	Partnership	Corporation	Cooperative	Gov't and other Agencies	
						<i>Subject Type</i>	<i>I</i>	<i>S</i>	<i>P</i>	<i>C</i>	<i>K</i>	<i>G</i>	
6	compName	Official Registered Business Name / Agency Name	S	name100	100	Free Text. Refer to Annex A-X for list of acceptable values and special characters.	N	M	M	M	M	M	The legal name of the Subject as indicated in the registration documents. For exposures in gov't instruments and gov't agencies, this pertains to the name of the issuing jurisdiction or gov't agency (e.g., Philippines, Indonesia, USA, Bureau of Internal Revenue, Home Development and Mutual Fund, City of Manila, etc.) At no instance will the Official Registered Name (<i>compName</i>) contain any default values. Domestic and foreign government units and agencies must be filed as Government (<i>G</i>) in the Subject Type.
7	tradeName	Company Trade Name	S	name100	100	Free Text. Refer to Annex A-X for list of acceptable values and special characters.	N	M	M	M	M	N	A "doing business as" (DBA) name known by the public. At no instance will Official Registered (<i>compName</i>) or Company Trade (<i>tradeName</i>) names contain default values. If there are no known trade names, the company name and the trade name shall have the same value.
8	birthDate	Date of Birth	D	xs:date	8	XSD default date (YYYY-MM-DD)	M	M	N	N	N	N	*If data is unavailable, default value is 1900/01/01. Refer to Footnote.
9	gender	Gender	S	gender_MF	1	M-Male F-Female	M	M	N	N	N	N	
10	residentType	Resident or Non-Resident	N	resident_type	1	0- Non-resident 1- Resident 2- Data Not Available	M	M	M	M	M	M	*If data is unavailable, default value is "2-Data Not Available". Refer to Footnote.

Subject Information

No.	XSD Element Name	Description	Data Type	XSD Data Type	Length	Accepted Values	Subject Type						Additional Information
							Individual	Sole Prop	Partnership	Corporation	Cooperative	Gov't and other Agencies	
						<i>Subject Type</i>	<i>I</i>	<i>S</i>	<i>P</i>	<i>C</i>	<i>K</i>	<i>G</i>	
11	nationality	Nationality	S	nationality_XX	2	Refer to Annex A-I for list of Nationalities	M	M	M	M	M	M	*If data is unavailable, default value is "XX-Data Not Available". Refer to Footnote.
12	civilStatus	Civil Status	N	civil_status	1	1-Single 2-Married 3-Divorced/Separated 4-Widowed 5-Common Law Partner 6- Data Not Available	M	M	N	N	N	N	*If data is unavailable, default value is "6-Data Not Available". Refer to Footnote.
13	philsys	Philippine National ID	N	philsys_for mat	12	NNNNNNNNNNNN	M	M	N	N	N	N	At least one (1) ID is mandatory.
14	tin	Tax Identification No.	N	tin_format	12	NNNNNNNNNNNN	M	M	M	M	M	N	
15	sss	Social Security System No.	N	sss_format	10	NNNNNNNNNN	M	M	N	N	N	N	
16	gsis	Government Service Insurance System No.	N	gsis_format	11	NNNNNNNNNN	M	M	N	N	N	N	
17	otherIdCode	Other Identification Document Type	N	other_id	2	Refer to Annex A-V for list of Other ID Types	M	M	N	N	N	N	
18	otherId	Other Identification Document Number	A	name40	40	Free Text. Refer to Annex A-X for list of acceptable values and special characters.	M	M	N	N	N	N	
19	currAddress: fullAddress	Address Data - Full Address (Present)	A	address300	300	Free Text. Refer to Annex A-X for list of acceptable values and special characters.	M	M	M	M	M	O	*If data is unavailable, default value is "Data Not Available". Refer to Footnote.

Subject Information

No.	XSD Element Name	Description	Data Type	XSD Data Type	Length	Accepted Values	Subject Type						Additional Information
							Individual	Sole Prop	Partnership	Corporation	Cooperative	Gov't and other Agencies	
						Subject Type	I	S	P	C	K	G	
20	currAddress: countryCode	Address Data - Country where residence is located (Present)	S	country_XX	2	Refer to Annex A-I for list of Country Codes.	M	M	M	M	M	O	When Subject Type= G, then the country code should represent the country where the government agency is located."If data is unavailable, default value is "XX- Data Not Available". Refer to Footnote.
21	currAddress: cityCode	Address Data - City/Town (Present)	S	city	33	Refer to Annex A-III for list of valid values for Philippine City/Town based on the Philippine Standard Geographic Code (PSGC)	M	M	M	M	M	O	When the country (<i>countryCode</i>) reported is Philippines, BSFIs shall identify the PSGC corresponding to the city/municipality of the submitted address. Only non-Philippines addresses and legacy accounts with no address information can use default value.
22	permAddress: fullAddress	Address Data - Full Address (Permanent)	A	address300	300	Free Text. Refer to Annex A-X for list of acceptable values and special characters.	M	M	M	M	M	O	"If data is unavailable, default value is "Data Not Available". Refer to Footnote.
23	permAddress: countryCode	Address Data - Country where residence is located (Permanent)	S	country_XX	2	Refer to Annex A-I for list of Country Codes	M	M	M	M	M	O	When Subject Type= G, then the country code should represent the country where the government agency is located."If data is unavailable, default value is "XX- Data Not Available". Refer to Footnote.

Subject Information

No.	XSD Element Name	Description	Data Type	XSD Data Type	Length	Accepted Values	Subject Type						Additional Information
							Individual	Sole Prop	Partnership	Corporation	Cooperative	Gov't and other Agencies	
						<i>Subject Type</i>	<i>I</i>	<i>S</i>	<i>P</i>	<i>C</i>	<i>K</i>	<i>G</i>	
24	permAddress: cityCode	Address Data - City/Town (Permanent)	S	city	33	Refer to Annex A-III for list of valid values for Philippine City/Town based on the Philippine Standard Geographic Code (PSGC)	M	M	M	M	M	O	When the country (<i>countryCode</i>) reported is Philippines, BSFIs shall identify the PSGC corresponding to the City/Municipality of the submitted address. Only non-Philippines addresses and legacy accounts with no address information can use default value.
25	contactLandline	Contact Data - Landline Number	N	contact_landline	12	Country code+ area code + number, without leading "0" or "00" or "+" (e.g. 63287087701 for PH number)	M	M	M	M	M	O	At least one (1) contact number is mandatory *If data is unavailable, default value is "0", Refer to Footnote.
26	contactMobile	Contact Data - Mobile Number	N	contact_mobile	12	Country code+ courier code+ number, without leading "0" or "00" or "+" (e.g. 639171234567 for PH number)	M	M	M	M	M	O	
27	srcIncome	Income Type	N	source_income	2	10- Unemployed 11- Salary 12- Business/Self-Employed 13- Pension 14- Remittance 15- Investment 16- Commission 17- Rental Income 18- Freelance Income 19- Multiple or Other Sources (specify in <i>srcIncomeOth</i>) 20- Data Not Available	M	N	N	N	N	N	*If data is unavailable, default value is "20-Data Not Available", Refer to Footnote.

Subject Information

No.	XSD Element Name	Description	Data Type	XSD Data Type	Length	Accepted Values	Subject Type						Additional Information
							Individual	Sole Prop	Partnership	Corporation	Cooperative	Gov't and other Agencies	
						<i>Subject Type</i>	<i>I</i>	<i>S</i>	<i>P</i>	<i>C</i>	<i>K</i>	<i>G</i>	
28	srcIncomeOth	Other Source of Income	S	name40	40	Free Text. Refer to Annex A-X for list of acceptable values and special characters.	O	N	N	N	N	N	
29	compType	Employer Type of the Subject	N	employer_type	1	1- Government 2- Private Sector 3- Data Not Available	M	N	N	N	N	N	Mandatory only if Income Type (<i>srcIncome</i>) is 11-Salary <i>compType</i> and <i>complndus</i> refer to the type and nature of business or industry of the subject's employer, respectively.
30	compName	Company Name of Subject's Employer	A	name100	100	Free Text. Refer to Annex A-X for list of acceptable values and special characters.	M	N	N	N	N	N	*Use default values if data is unavailable, Refer to Footnote.
31	complndus	Nature of Business/ Industry of Employer	S	psic	1	Refer to Annex A-IV for list of pre-populated categories according to the 2009 Philippine Standard Industrial Classification (PSIC)	M	N	N	N	N	N	
32	grossAnnual	Annual Gross Income	N	decimal_13_2	15	Numerical with 2 decimal places. Losses are reflected as negative values	M	M	M	M	M	N	Mandatory only for subjects with loan exposures.
33	netAnnual	Annual Net Income	N	decimal_13_2	15		M	M	M	M	M	N	
34	dosrilnd	DOSRI Indicator	N	dosri_indicator	1	Provide relationship of the financial institution and borrower as to: 0- Not DOSRI 1-Director 2-Officer 3-Stockholder 4-Related Interest	M	M	M	M	M	N	

COCREE - Data Dictionary

Annex A

Subject Information

No.	XSD Element Name	Description	Data Type	XSD Data Type	Length	Accepted Values	Subject Type						Additional Information
							Individual	Sole Prop	Partnership	Corporation	Cooperative	Gov't and other Agencies	
						<i>Subject Type</i>	<i>I</i>	<i>S</i>	<i>P</i>	<i>C</i>	<i>K</i>	<i>G</i>	
35	rptInd	RP Indicator	N	rpt_indicator	1	Provide relationship of the financial institution and borrower as to: 0- Not RPT 1- Subsidiary 2- Affiliates 3-Interlocking directorship 4-Company Employee 5-Strategic Partner 6-Others	M	M	M	M	M	N	
36	regDate	Business Registration Date	D	xs:date	8	XSD default date (YYYY-MM-DD)	N	M	M	M	M	N	*If data is unavailable, default value is 1900-01-01. Refer to Footnote.
37	regCode	Business Registration Number	A	name40	40	Free Text. Refer to Annex A-X for list of acceptable values and special characters.	N	M	M	M	M	N	For domestically-registered businesses, this could be the registration number issued by the Securities and Exchange Commission, Department of Trade and Industry, or Cooperative Development Authority. *If data is unavailable, default value is "Data Not Available". Refer to Footnote.
38	companySize	Firm Size	N	company_size	1	1-Micro 2-Small 3-Medium 4-Large 5- Data Not Available	N	M	M	M	M	N	*If data is unavailable, default value is "5-Data Not Available". Refer to Footnote.

COCREE - Data Dictionary

Annex A

Subject Information

No.	XSD Element Name	Description	Data Type	XSD Data Type	Length	Accepted Values	Subject Type						Additional Information
							Individual	Sole Prop	Partnership	Corporation	Cooperative	Gov't and other Agencies	
						<i>Subject Type</i>	<i>I</i>	<i>S</i>	<i>P</i>	<i>C</i>	<i>K</i>	<i>G</i>	
39	busNature	Nature of Business	S	psic	1	Refer to Annex A-IV for list of categories based on the 2009 Philippine Standard Industrial Classification (PSIC)	N	M	M	M	M	O	This refers to the nature of business or industry classification of the subject.
40	congl	Conglomerate	S	conglomerate_XXX	3	Refer to Annex A-VI for list of Conglomerates	N	N	N	M	N	N	This refers to the conglomerate grouping where the business subject belongs to. Selection is based on a pre-identified list of Philippine conglomerate groups.

Notes:

*The use of default values indicating unavailability of data for old/legacy accounts, among other considerations, shall be allowed for the purpose of accepting the other information available. This, however, is only acceptable during the transition periods until further notice, and shall be closely monitored by the Bangko Sentral, subject to the provisions of BSP Cir. No. 963, to maintain the overall quality of data.

Data Element Requirement Type

M- Mandatory
N- Not Applicable
O- Optional

Data Type

A-Alphanumeric
S-String
N-Numeric
D-Date
M-Memo

Exposure Information

No.	Element Movement	XSD Element Name	Data Fields	Data Type	XSD Data Type	Length	Accepted Values	Exposure Type					Additional Information
								Loans	Other Credit Accommodation	Debt and Equity Investments	Off-Balance Sheet	Credit Card	
							<i>Exposure Type</i>	<i>Loan</i>	<i>OtherCred</i>	<i>Investment</i>	<i>OffBS</i>	<i>CredCard</i>	
1	Static	subjectId	Subject ID	A	name40	40	Free Text. Refer to Annex A-X for list of acceptable values and special characters.	M	M	M	M	M	A unique code internally assigned by the BSFI to borrowers/credit cardholders/counterparties to identify the same subject.
2	Static	contractNo	Contract No.	A	name40	40	Free Text. Refer to Annex A-X for list of acceptable values and special characters.	M	M	M	M	M	A unique code internally assigned by the BSFI to each single exposure of the subject. This can be in the form of client/customer ID for credit card relationships, promissory note no. for loans, ISIN no./transaction no. for investments in debt and equity securities, and off-balance sheet exposures. For credit card accounts, this is NOT the credit card number nor any account number identifiable with the credit card information of the subject. BSFIs shall provide a unique Contract No. without revealing any sensitivity and identifiable features of the credit card. For multiple credit cards sharing the same statement (i.e., primary and supplementary; peso and foreign currency; etc.), only one contract number shall be reported. However, if each card have separate statements, then each card shall be reported with a corresponding contract number.
3	Static	purpose	Purpose of Loan	S	psic	1	Refer to Annex A-IV for list of categories based on the 2009 Philippine Standard Industrial Classification (PSIC)	M	M	N	N	N	This refers to the purpose of loan by economic activity.
4	Static	bookType	Book Type	S	book_type	1	B-Bank/Entity Proper T-Trust Department	M	M	M	N	N	

COCREE - Data Dictionary
Annex A
Exposure Information

No.	Element Movement	XSD Element Name	Data Fields	Data Type	XSD Data Type	Length	Accepted Values	Loans	Other Credit Accommodation	Debt and Equity Investments	Off-Balance Sheet	Credit Card	Additional Information
5	Static	tranType	Transaction Type	N	transaction_type	5	Refer to Annex A-VII for list of Transaction Types	M	M	M	N	N	This refers to the subclassification as to type of loans, investments and other credit accommodation.
6	Static	investType	Investment Type	S	investment_type	1	A- FVPL - Debt Instruments B- FVPL - Equity Instruments C- FVOCI - Debt Instruments D- FVOCI - Equity Instruments E- Held-to-Collect Instruments	N	N	M	N	N	
7	Static	contingentType	Contingent Account Type	A	contingent_type	1	Refer to Annex A-IX for list of Contingent Account Types	N	N	N	M	N	
8	Static	grantDate	Date of loan grant/ investment acquired	D	xs:date	8	XSD default date (YYYY-MM-DD)	M	M	M	N	N	
9	Dynamic	matDate	Date of maturity	D	xs:date	8	XSD default date (YYYY-MM-DD)	M	O	O	N	N	
10	Static	curr	Currency	S	currency_XX X	3	Refer to Annex A-II for list of Currency Codes	M	M	M	M	M	
11	Dynamic	amtOrig	Amount Granted / Acquired - In Original Currency	N	positive_decimal_13_2	15	Numerical with 2 decimal places	M	M	M	N	N	
12	Dynamic	amtPeso	Amount Granted / Acquired - In Peso	N	positive_decimal_13_2	15	Numerical with 2 decimal places	M	M	M	N	N	
13	Dynamic	accumGainsOrig	Accumulated Market Gains/ Losses - In Original Currency (Investment)	N	decimal_13_2	15	Numerical with 2 decimal places. Losses are reflected as negative value	N	N	O	N	N	

COCREE - Data Dictionary
Annex A
Exposure Information

No.	Element Movement	XSD Element Name	Data Fields	Data Type	XSD Data Type	Length	Accepted Values	Loans	Other Credit Accommodation	Debt and Equity Investments	Off-Balance Sheet	Credit Card	Additional Information
14	Dynamic	accumGainsPeso	Accumulated Market Gains/ Losses - In Peso Equivalent (Investment)	N	decimal_13_2	15	Numerical with 2 decimal places. Losses are reflected as negative value	N	N	O	N	N	
15	Dynamic	balGrossECLOrig	Outstanding Balance / Amortized Cost / Fair Value - In Original Currency	N	decimal_13_2	15	Numerical with 2 decimal places	M	M	M	M	M	
16	Dynamic	balGrossECLPeso	Outstanding Balance / Amortized Cost / Fair Value - In Peso	N	decimal_13_2	15	Numerical with 2 decimal places	M	M	M	M	M	
17	Dynamic	allowECLOrig	Allowance for Expected Credit Losses (ECL) - In Original Currency	N	positive_decimal_13_2	15	Numerical with 2 decimal places	M	M	O	O	M	
18	Dynamic	allowECLPeso	Allowance for ECL - in Peso	N	positive_decimal_13_2	15	Numerical with 2 decimal places	M	M	O	O	M	
19	Dynamic	balNetECLOrig	Net Carrying Amount - In Original Currency	N	decimal_13_2	15	Numerical with 2 decimal places	M	M	M	M	M	
20	Dynamic	balNetECLPeso	Net Carrying Amount - In Peso	N	decimal_13_2	15	Numerical with 2 decimal places	M	M	M	M	M	

COCREE - Data Dictionary
Annex A
Exposure Information

No.	Element Movement	XSD Element Name	Data Fields	Data Type	XSD Data Type	Length	Accepted Values	Loans	Other Credit Accommodation	Debt and Equity Investments	Off-Balance Sheet	Credit Card	Additional Information
21	Dynamic	credLimit	Credit Limit	N	positive_decimal_13_2	15	Numerical with 2 decimal places	N	N	N	N	M	For multiple credit cards sharing a single limit, credit limit may be pro-rated / distributed among credit card accounts.
22	Dynamic	balUnbillOrig	Unbilled balance- In Original Currency	N	positive_decimal_13_2	15	Numerical with 2 decimal places	N	N	N	N	M	
23	Dynamic	balUnbillPeso	Unbilled balance - In Peso	N	positive_decimal_13_2	15	Numerical with 2 decimal places	N	N	N	N	M	
24	Dynamic	daysPastDue	No. of days past due	N	zero_and_positive	5	Whole number only	M	M	O	N	M	
25	Dynamic	contStatus	Contractual Status	S	contract_status	2	CR-Current PD-Past due	M	M	O	N	M	
26	Dynamic	statCode	Loan regulatory status	S	status_code	3	CR - Current PD - Past due NPL-Non-performing ITL-Under Litigation	M	M	O	N	M	
27	Dynamic	impStage	Stage of credit impairment	N	impairment_stage	1	1 - Stage 1 2 - Stage 2 3 - Stage 3 4 - Not Applicable	M	M	O	O	M	
28	Dynamic	classCode	Credit Classification	N	classification_code	1	1-Pass 2-Especially Mentioned 3-Substandard 4-Doubtful 5-Loss	O	O	N	N	N	

COCREE - Data Dictionary

Annex A

Exposure Information

No.	Element Movement	XSD Element Name	Data Fields	Data Type	XSD Data Type	Length	Accepted Values	Loans	Other Credit Accommodation	Debt and Equity Investments	Off-Balance Sheet	Credit Card	Additional Information
29	Dynamic	restructured	Restructured Status	S	restructured_X	1	Y-Yes N-No	M	M	O	N	M	
30	Dynamic	nominalInt	Nominal Interest rate (Annual)	N	decimal_3_4	7	Numerical with up to 4 decimal places	M	M	N	N	O	This should be reported as a whole number (e.g., 10.275% is reported as 10.275). If data is unavailable, a default value of 999 shall be reported. Refer to footnote.
31	Dynamic	collType / collCode	Collateral Type	N	collateral_type	1	Refer to Annex A-VIII for list of Securities	M	M	O	N	N	At least 1 Collateral Type shall be reported for Loans and Other Credit Accommodation
32	Dynamic	appraiseVal	Asset Appraised Value - in Peso	N	positive_decimal_13_2	15	Numerical with 2 decimal places	M (mandatory for secured loans)	M (mandatory for secured loans)	N	N	N	This is only mandatory for secured loans. Moreover, when a collateral is linked to more than one (1) exposure, the appraised value may be distributed to the associated exposures.
33	Dynamic	appraiseDate	Asset Appraisal Date	D	xs:date	8	XSD default date (YYYY-MM-DD)	O	O	N	N	N	This is only applicable for secured loans with appraisal value.
34	Dynamic	probDefault	Probability of Default	N	decimal_3_4	7	Numerical with up to 4 decimal places	M	M	M	M	M	This should be reported as a whole number (e.g., 10.875% is reported as 10.875). If data is unavailable, a default value of 999 shall be reported. Refer to footnote.

Notes:

*The use of default values- indicating unavailability of data - for old/legacy accounts, among other considerations, shall be allowed for the purpose of accepting the other information available. This, however, is only acceptable during the transition periods until further notice, and shall be closely monitored by the Bangko Sentral, subject to the provisions of BSP Cir. No. 963, to maintain the overall quality of data.

Data Element Requirement Type

M- Mandatory
N- Not Applicable
O- Optional

Data Type

A-Alphanumeric
S-String
N-Numeric
D-Date
M-Memo

Element Movement

Static are stable data elements which usually do not change throughout the life cycle of the exposure. (e.g., Promissory Note Number, purpose of the loan, transaction type, date granted, amount granted, acquisition amount, among others)
Dynamic are active data elements which usually require periodic updates throughout the life cycle of the exposure. Hence, it requires updates every reporting period. (e.g., outstanding balance)

COCREE - Data Dictionary

Negative Information

Annex A

No.	XSD Element Name	Description	Data Type	XSD Data Type	Length	Subject Type						Subject Type					
						I	S	P	C	K	G	I	S	P	C	K	G
						Accepted Values						Accepted Values					
						with no negative info						with negative Info					
						noInfo						negDetails					
1	subjectId	Subject ID	A	name40	40	A unique code internally assigned by the BSFI to the borrowers/ credit cardholders/ counterparties to identify the same subject.											
2	negativeType	Negative Information	N	negative_type	2	Negative information concerning the subject, with the following options: 0- None to report						Negative information concerning the subject, with the following options: 1- Foreclosure 2-Report on bankruptcy or insolvency 3- Petition or order on suspension of payments 4- Mishandled accounts 5- Cancelled credit cards 6- Corporate rehabilitation 7- Fraudulent transactions 8- Customer untraceable or deceased 9- Stolen identity card 10- Attachment in course 11- Liquidation 12- Not allowed debit balance on current account (not related to any contract)					
3	Details	Negative Event Details	M	details1000	1000							Free Text. Additional narrative on the reported negative information					
4	status	Negative Event Status	N	zero_or_one	1							1-Active 0-Closed					

Data Type

A-Alphanumeric

S-String

N-Numeric

D-Date

M-Memo

Subject Type

I- Individual

S-Sole Proprietorship

C- Corporation

K- Cooperative

P-Partnership

G- Gov't and Other Agencies

Value	Description
AF	AFGHANISTAN
AX	ALAND ISLANDS
AL	ALBANIA
DZ	ALGERIA
AS	AMERICAN SAMOA
AD	ANDORRA
AO	ANGOLA
AI	ANGUILLA
AQ	ANTARCTICA
AG	ANTIGUA AND BARBUDA
AR	ARGENTINA
AM	ARMENIA
AW	ARUBA
AU	AUSTRALIA
AT	AUSTRIA
AZ	AZERBAIJAN
BS	BAHAMAS
BH	BAHRAIN
BD	BANGLADESH
BB	BARBADOS
BY	BELARUS
BE	BELGIUM
BZ	BELIZE
BJ	BENIN
BM	BERMUDA
BT	BHUTAN
BO	BOLIVIA
BA	BOSNIA AND HERZEGOVINA
BW	BOTSWANA
BV	BOUVET ISLAND
BR	BRAZIL
IO	BRITISH INDIAN OCEAN TERRITORY
BN	BRUNEI DARUSSALAM
BG	BULGARIA
BF	BURKINA FASO
BI	BURUNDI
KH	CAMBODIA
CM	CAMEROON
CA	CANADA
CV	CAPE VERDE
KY	CAYMAN ISLANDS
CF	CENTRAL AFRICAN REPUBLIC
TD	CHAD
CL	CHILE
CN	CHINA

Value	Description
CX	CHRISTMAS ISLAND
CC	COCOS (KEELING) ISLANDS
CO	COLOMBIA
KM	COMOROS
CG	CONGO
CD	CONGO, THE DEMOCRATIC REPUBLIC OF THE
CK	COOK ISLANDS
CR	COSTA RICA
CI	CÔTE D'IVOIRE
HR	CROATIA
CU	CUBA
CY	CYPRUS
CZ	CZECH REPUBLIC
DK	DENMARK
DJ	DJIBOUTI
DM	DOMINICA
DO	DOMINICAN REPUBLIC
TP	EAST TIMOR
EC	ECUADOR
EG	EGYPT
SV	EL SALVADOR
GQ	EQUATORIAL GUINEA
ER	ERITREA
EE	ESTONIA
ET	ETHIOPIA
FK	FALKLAND ISLANDS (MALVINAS)
FO	FAROE ISLANDS
FJ	FIJI
FI	FINLAND
FR	FRANCE
GF	FRENCH GUIANA
PF	FRENCH POLYNESIA
TF	FRENCH SOUTHERN TERRITORIES
GA	GABON
GM	GAMBIA
GE	GEORGIA
DE	GERMANY
GH	GHANA
GI	GIBRALTAR
GR	GREECE
GL	GREENLAND
GD	GRENADA
GP	GUADELOUPE
GU	GUAM
GT	GUATEMALA

Value	Description
GG	GUERNSEY ISLANDS
GN	GUINEA
GW	GUINEA-BISSAU
GY	GUYANA
HT	HAITI
HM	HEARD ISLAND AND MCDONALD ISLANDS
VA	HOLY SEE (VATICAN CITY STATE)
HN	HONDURAS
HK	HONG KONG
HU	HUNGARY
IS	ICELAND
IN	INDIA
ID	INDONESIA
IR	IRAN, ISLAMIC REPUBLIC OF
IQ	IRAQ
IE	IRELAND
IL	ISRAEL
IT	ITALY
JM	JAMAICA
JP	JAPAN
JE	JERSEY, ISLANDS
JO	JORDAN
KZ	KAZAKSTAN
KE	KENYA
KI	KIRIBATI
KP	KOREA, DEMOCRATIC PEOPLE'S REPUBLIC OF
KR	KOREA, REPUBLIC OF
KW	KUWAIT
KG	KYRGYZSTAN
LA	LAO PEOPLE'S DEMOCRATIC REPUBLIC
LV	LATVIA
LB	LEBANON
LS	LESOTHO
LR	LIBERIA
LY	LIBYAN ARAB JAMAHIRIYA
LI	LIECHTENSTEIN
LT	LITHUANIA
LU	LUXEMBOURG
MO	MACAU
MK	MACEDONIA, THE FORMER YUGOSLAV REPUBLIC OF
MG	MADAGASCAR
MW	MALAWI
MY	MALAYSIA
MV	MALDIVES

Value	Description
ML	MALI
MT	MALTA
IM	MAN ISLAND
MH	MARSHALL ISLANDS
MQ	MARTINIQUE
MR	MAURITANIA
MU	MAURITIUS
YT	MAYOTTE
ME	MONTENEGRO
MX	MEXICO
FM	MICRONESIA, FEDERATED STATES OF
MD	MOLDOVA, REPUBLIC OF
MC	MONACO
MN	MONGOLIA
MS	MONTserrat
MA	MOROCCO
MZ	MOZAMBIQUE
MM	MYANMAR
NA	NAMIBIA
NR	NAURU
NP	NEPAL
NL	NETHERLANDS
AN	NETHERLANDS ANTILLES
NC	NEW CALEDONIA
NZ	NEW ZEALAND
NI	NICARAGUA
NE	NIGER
NG	NIGERIA
NU	NIUE
NF	NORFOLK ISLAND
MP	NORTHERN MARIANA ISLANDS
NO	NORWAY
OM	OMAN
PK	PAKISTAN
PW	PALAU
PS	PALESTINIAN TERRITORY, OCCUPIED
PA	PANAMA
PG	PAPUA NEW GUINEA
PY	PARAGUAY
PE	PERU
PH	PHILIPPINES
PN	PITCAIRN
PL	POLAND
PT	PORTUGAL
PR	PUERTO RICO

Value	Description
QA	QATAR
RE	RÉUNION
RO	ROMANIA
RU	RUSSIAN FEDERATION
RW	RWANDA
BL	SAINT BARTHÉLEMY
SH	SAINT HELENA
KN	SAINT KITTS AND NEVIS
LC	SAINT LUCIA
MF	SAINT MARTIN (FRENCH PART)
PM	SAINT PIERRE AND MIQUELON
VC	SAINT VINCENT AND THE GRENADINES
WS	SAMOA
SM	SAN MARINO
ST	SAO TOME AND PRINCIPE
SA	SAUDI ARABIA
SN	SENEGAL
CS	SERBIA & MONTENEGRO
RS	SERBIA
SC	SEYCHELLES
SL	SIERRA LEONE
SG	SINGAPORE
SK	SLOVAKIA
SI	SLOVENIA
SB	SOLOMON ISLANDS
SO	SOMALIA
ZA	SOUTH AFRICA
GS	SOUTH GEORGIA AND THE SOUTH SANDWICH ISLANDS
ES	SPAIN
LK	SRI LANKA
SD	SUDAN
SR	SURINAME
SJ	SVALBARD AND JAN MAYEN
SZ	SWAZILAND
SE	SWEDEN
CH	SWITZERLAND
SY	SYRIAN ARAB REPUBLIC
TW	TAIWAN, PROVINCE OF CHINA
TJ	TAJIKISTAN
TZ	TANZANIA, UNITED REPUBLIC OF
TL	TIMOR-LESTE
TH	THAILAND
TG	TOGO
TK	TOKELAU

Value	Description
TO	TONGA
TT	TRINIDAD AND TOBAGO
TN	TUNISIA
TR	TURKEY
TM	TURKMENISTAN
TC	TURKS AND CAICOS ISLANDS
TV	TUVALU
UG	UGANDA
UA	UKRAINE
AE	UNITED ARAB EMIRATES
GB	UNITED KINGDOM
US	UNITED STATES
UM	UNITED STATES MINOR OUTLYING ISLANDS
UY	URUGUAY
UZ	UZBEKISTAN
VU	VANUATU
VE	VENEZUELA
VN	VIET NAM
VG	VIRGIN ISLANDS, BRITISH
VI	VIRGIN ISLANDS, U.S.
WF	WALLIS AND FUTUNA
EH	WESTERN SAHARA
YE	YEMEN
YU	YUGOSLAVIA
ZM	ZAMBIA
ZW	ZIMBABWE
XX	Data not available

Value	Description
AED	United Arab Emirates dirham
AFN	Afghan afghani
ALL	Albanian Lek
AMD	Armenian dram
ANG	Netherlands Antillean guilder
AOA	Kwanza
ARS	Argentine peso
AUD	Australian dollar
AWG	Aruban guilder
AZN	Azerbaijani manat
BAM	Convertible marks
BBD	Barbados dollar
BDT	Bangladeshi taka
BCN	Bulgarian lev
BHD	Bahraini dinar
BIF	Burundian franc
BMD	Bermudian dollar (customarily known as Bermuda dollar)
BND	Brunei dollar
BOB	Boliviano
BOV	Bolivian Mvdol (funds code)
BRL	Brazilian real
BSD	Bahamian dollar
BTN	Ngultrum
BWP	Pula
BYR	Belarusian ruble
BZD	Belize dollar
CAD	Canadian dollar
CDF	Franc Congolais
CHE	WIR euro (complementary currency)
CHF	Swiss franc
CHW	WIR franc (complementary currency)
CLF	Unidad de Fomento (funds code)
CLP	Chilean peso
CNY	Chinese Yuan
COP	Colombian peso
COU	Unidad de Valor Real
CRC	Costa Rican colon
CUC	Cuban convertible peso
CUP	Cuban peso
CVE	Cape Verde escudo
CZK	Czech Koruna
DJF	Djibouti franc
DKK	Danish krone
DOP	Dominican peso
DZD	Algerian dinar
EEK	Kroon
EGP	Egyptian pound

Value	Description
ERN	Nakfa
ETB	Ethiopian birr
EUR	Euro
FJD	Fiji dollar
FKP	Falkland Islands pound
GBP	Pound sterling
GEL	Lari
GHS	Cedi
GIP	Gibraltar pound
GMD	Dalasi
GNF	Guinea franc
GTQ	Quetzal
GYD	Guyana dollar
HKD	Hong Kong dollar
HNL	Lempira
HRK	Croatian kuna
HTG	Haiti gourde
HUF	Forint
IDR	Indonesian Rupiah
ILS	Israeli new sheqel
INR	Indian rupee
IQD	Iraqi dinar
IRR	Iranian rial
ISK	Iceland krona
JMD	Jamaican dollar
JOD	Jordanian dinar
JPY	Japanese yen
KES	Kenyan shilling
KGS	Som
KHR	Riel
KMF	Comoro franc
KPW	North Korean won
KRW	South Korean won
KWD	Kuwaiti dinar
KYD	Cayman Islands dollar
KZT	Tenge
LAK	Kip
LBP	Lebanese pound
LKR	Sri Lanka rupee
LRD	Liberian dollar
LSL	Lesotho loti
LTL	Lithuanian litas
LVL	Latvian lats
LYD	Libyan dinar
MAD	Moroccan dirham
MDL	Moldovan leu
MGA	Malagasy ariary

Value	Description
MKD	Denar
MMK	Kyat
MNT	Tugrik
MOP	Pataca
MRO	Ouguiya
MUR	Mauritius rupee
MVR	Rufiyaa
MWK	Kwacha
MXN	Mexican peso
MXV	Mexican Unidad de Inversion (UDI) (funds code)
MYR	Malaysian ringgit
MZN	Metical
NAD	Namibian dollar
NGN	Naira
NIO	Cordoba oro
NOK	Norwegian krone
NPR	Nepalese rupee
NZD	New Zealand dollar
OMR	Rial Omani
PAB	Balboa
PEN	Nuevo sol
PGK	Kina
PHP	Philippine peso
PKR	Pakistan rupee
PLN	Zloty
PYG	Guarani
QAR	Qatari rial
RON	Romanian new leu
RSD	Serbian dinar
RUB	Russian rouble
RWF	Rwanda franc
SAR	Saudi riyal
SBD	Solomon Islands dollar
SCR	Seychelles rupee
SDG	Sudanese pound
SEK	Swedish krona/kronor
SGD	Singapore dollar
SHP	Saint Helena pound
SLL	Leone
SOS	Somali shilling
SRD	Surinam dollar
STD	Dobra
SYP	Syrian pound
SZL	Lilangeni
THB	Baht
TJS	Somoni
TMT	Manat

Value	Description
TND	Tunisian dinar
TOP	Pa'anga
TRY	Turkish lira
TTD	Trinidad and Tobago dollar
TWD	New Taiwan dollar
TZS	Tanzanian shilling
UAH	Hryvnia
UGX	Uganda shilling
USD	US dollar
USN	United States dollar (next day) (funds code)
USS	United States dollar (same day) (funds code)
UYU	Peso Uruguayo
UZS	Uzbekistan som
VEF	Venezuelan bolívar fuerte
VND	Vietnamese dong
VUV	Vatu
WST	Samoaan tala
XAF	CFA franc BEAC
XAG	Silver (one troy ounce)
XAU	Gold (one troy ounce)
XBA	European Composite Unit (EURCO) (bond market unit)
XBB	European Monetary Unit (E.M.U.-6) (bond market unit)
XBC	European Unit of Account 9 (E.U.A.-9) (bond market unit)
XBD	European Unit of Account 17 (E.U.A.-17) (bond market unit)
XCD	East Caribbean dollar
XDR	Special Drawing Rights
XFU	UIC franc (special settlement currency)
XOF	CFA Franc BCEAO
XPD	Palladium (one troy ounce)
XPF	CFP franc
XPT	Platinum (one troy ounce)
XTS	Code reserved for testing purposes
XXX	No currency
YER	Yemeni rial
ZAR	South African rand
ZMK	Kwacha
ZWL	Zimbabwe dollar

Region	Province	Municipality/City	PSGC (Valid Values)
Ilocos Region	Ilocos Norte	Adams	012801000
Ilocos Region	Ilocos Norte	Bacarra	012802000
Ilocos Region	Ilocos Norte	Badoc	012803000
Ilocos Region	Ilocos Norte	Bangui	012804000
Ilocos Region	Ilocos Norte	City of Batac	012805000
Ilocos Region	Ilocos Norte	Burgos	012806000
Ilocos Region	Ilocos Norte	Carasi	012807000
Ilocos Region	Ilocos Norte	Currimao	012808000
Ilocos Region	Ilocos Norte	Dingras	012809000
Ilocos Region	Ilocos Norte	Dumalneg	012810000
Ilocos Region	Ilocos Norte	Banna	012811000
Ilocos Region	Ilocos Norte	City of Laoag (Capital)	012812000
Ilocos Region	Ilocos Norte	Marcos	012813000
Ilocos Region	Ilocos Norte	Nueva Era	012814000
Ilocos Region	Ilocos Norte	Pagudpud	012815000
Ilocos Region	Ilocos Norte	Paoay	012816000
Ilocos Region	Ilocos Norte	Pasuquin	012817000
Ilocos Region	Ilocos Norte	Piddig	012818000
Ilocos Region	Ilocos Norte	Pinili	012819000
Ilocos Region	Ilocos Norte	San Nicolas	012820000
Ilocos Region	Ilocos Norte	Sarrat	012821000
Ilocos Region	Ilocos Norte	Solsona	012822000
Ilocos Region	Ilocos Norte	Vintar	012823000
Ilocos Region	Ilocos Sur	Alilem	012901000
Ilocos Region	Ilocos Sur	Banayoyo	012902000
Ilocos Region	Ilocos Sur	Bantay	012903000
Ilocos Region	Ilocos Sur	Burgos	012904000
Ilocos Region	Ilocos Sur	Cabugao	012905000
Ilocos Region	Ilocos Sur	City of Candon	012906000
Ilocos Region	Ilocos Sur	Caoayan	012907000
Ilocos Region	Ilocos Sur	Cervantes	012908000
Ilocos Region	Ilocos Sur	Galimuyod	012909000
Ilocos Region	Ilocos Sur	Gregorio del Pilar	012910000
Ilocos Region	Ilocos Sur	Lidlidda	012911000
Ilocos Region	Ilocos Sur	Magsingal	012912000
Ilocos Region	Ilocos Sur	Nagbukel	012913000
Ilocos Region	Ilocos Sur	Narvacan	012914000
Ilocos Region	Ilocos Sur	Quirino	012915000
Ilocos Region	Ilocos Sur	Salcedo	012916000

Region	Province	Municipality/City	PSGC (Valid Values)
Ilocos Region	Ilocos Sur	San Emilio	012917000
Ilocos Region	Ilocos Sur	San Esteban	012918000
Ilocos Region	Ilocos Sur	San Ildefonso	012919000
Ilocos Region	Ilocos Sur	San Juan	012920000
Ilocos Region	Ilocos Sur	San Vicente	012921000
Ilocos Region	Ilocos Sur	Santa	012922000
Ilocos Region	Ilocos Sur	Santa Catalina	012923000
Ilocos Region	Ilocos Sur	Santa Cruz	012924000
Ilocos Region	Ilocos Sur	Santa Lucia	012925000
Ilocos Region	Ilocos Sur	Santa Maria	012926000
Ilocos Region	Ilocos Sur	Santiago	012927000
Ilocos Region	Ilocos Sur	Santo Domingo	012928000
Ilocos Region	Ilocos Sur	Sigay	012929000
Ilocos Region	Ilocos Sur	Sinit	012930000
Ilocos Region	Ilocos Sur	Sugpon	012931000
Ilocos Region	Ilocos Sur	Suyo	012932000
Ilocos Region	Ilocos Sur	Tagudin	012933000
Ilocos Region	Ilocos Sur	City of Vigan (Capital)	012934000
Ilocos Region	La Union	Agoo	013301000
Ilocos Region	La Union	Aringay	013302000
Ilocos Region	La Union	Bacnotan	013303000
Ilocos Region	La Union	Bagulin	013304000
Ilocos Region	La Union	Balaoan	013305000
Ilocos Region	La Union	Bangar	013306000
Ilocos Region	La Union	Bauang	013307000
Ilocos Region	La Union	Burgos	013308000
Ilocos Region	La Union	Caba	013309000
Ilocos Region	La Union	Luna	013310000
Ilocos Region	La Union	Naguilian	013311000
Ilocos Region	La Union	Pugo	013312000
Ilocos Region	La Union	Rosario	013313000
Ilocos Region	La Union	City of San Fernando (Capital)	013314000
Ilocos Region	La Union	San Gabriel	013315000
Ilocos Region	La Union	San Juan	013316000
Ilocos Region	La Union	Santo Tomas	013317000
Ilocos Region	La Union	Santol	013318000
Ilocos Region	La Union	Sudipen	013319000
Ilocos Region	La Union	Tubao	013320000

Region	Province	Municipality/City	PSGC (Valid Values)
Ilocos Region	Pangasinan	Agno	015501000
Ilocos Region	Pangasinan	Aguilar	015502000
Ilocos Region	Pangasinan	City of Alaminos	015503000
Ilocos Region	Pangasinan	Alcala	015504000
Ilocos Region	Pangasinan	Anda	015505000
Ilocos Region	Pangasinan	Asingan	015506000
Ilocos Region	Pangasinan	Balungao	015507000
Ilocos Region	Pangasinan	Bani	015508000
Ilocos Region	Pangasinan	Basista	015509000
Ilocos Region	Pangasinan	Bautista	015510000
Ilocos Region	Pangasinan	Bayambang	015511000
Ilocos Region	Pangasinan	Binalonan	015512000
Ilocos Region	Pangasinan	Binmaley	015513000
Ilocos Region	Pangasinan	Bolinao	015514000
Ilocos Region	Pangasinan	Bugallon	015515000
Ilocos Region	Pangasinan	Burgos	015516000
Ilocos Region	Pangasinan	Calasiao	015517000
Ilocos Region	Pangasinan	City of Dagupan	015518000
Ilocos Region	Pangasinan	Dasol	015519000
Ilocos Region	Pangasinan	Infanta	015520000
Ilocos Region	Pangasinan	Labrador	015521000
Ilocos Region	Pangasinan	Lingayen (Capital)	015522000
Ilocos Region	Pangasinan	Mabini	015523000
Ilocos Region	Pangasinan	Malasiqui	015524000
Ilocos Region	Pangasinan	Manaoag	015525000
Ilocos Region	Pangasinan	Mangaldan	015526000
Ilocos Region	Pangasinan	Mangatarem	015527000
Ilocos Region	Pangasinan	Mapandan	015528000
Ilocos Region	Pangasinan	Natividad	015529000
Ilocos Region	Pangasinan	Pozorrubio	015530000
Ilocos Region	Pangasinan	Rosales	015531000
Ilocos Region	Pangasinan	City of San Carlos	015532000
Ilocos Region	Pangasinan	San Fabian	015533000
Ilocos Region	Pangasinan	San Jacinto	015534000
Ilocos Region	Pangasinan	San Manuel	015535000
Ilocos Region	Pangasinan	San Nicolas	015536000
Ilocos Region	Pangasinan	San Quintin	015537000
Ilocos Region	Pangasinan	Santa Barbara	015538000
Ilocos Region	Pangasinan	Santa Maria	015539000
Ilocos Region	Pangasinan	Santo Tomas	015540000

Region	Province	Municipality/City	PSGC (Valid Values)
Ilocos Region	Pangasinan	Sison	015541000
Ilocos Region	Pangasinan	Sual	015542000
Ilocos Region	Pangasinan	Tayug	015543000
Ilocos Region	Pangasinan	Umingan	015544000
Ilocos Region	Pangasinan	Urbiztondo	015545000
Ilocos Region	Pangasinan	City of Urdaneta	015546000
Ilocos Region	Pangasinan	Villasis	015547000
Ilocos Region	Pangasinan	Laoac	015548000
Cagayan Valley	Batanes	Basco (Capital)	020901000
Cagayan Valley	Batanes	Itbayat	020902000
Cagayan Valley	Batanes	Ivana	020903000
Cagayan Valley	Batanes	Mahatao	020904000
Cagayan Valley	Batanes	Sabtang	020905000
Cagayan Valley	Batanes	Uyugan	020906000
Cagayan Valley	Cagayan	Abulug	021501000
Cagayan Valley	Cagayan	Alcala	021502000
Cagayan Valley	Cagayan	Allacapan	021503000
Cagayan Valley	Cagayan	Amulung	021504000
Cagayan Valley	Cagayan	Aparri	021505000
Cagayan Valley	Cagayan	Baggao	021506000
Cagayan Valley	Cagayan	Ballesteros	021507000
Cagayan Valley	Cagayan	Buguey	021508000
Cagayan Valley	Cagayan	Calayan	021509000
Cagayan Valley	Cagayan	Camalaniugan	021510000
Cagayan Valley	Cagayan	Claveria	021511000
Cagayan Valley	Cagayan	Enrile	021512000
Cagayan Valley	Cagayan	Gattaran	021513000
Cagayan Valley	Cagayan	Gonzaga	021514000
Cagayan Valley	Cagayan	Iguig	021515000
Cagayan Valley	Cagayan	Lal-Lo	021516000
Cagayan Valley	Cagayan	Lasam	021517000
Cagayan Valley	Cagayan	Pamplona	021518000
Cagayan Valley	Cagayan	Peñablanca	021519000
Cagayan Valley	Cagayan	Piat	021520000
Cagayan Valley	Cagayan	Rizal	021521000
Cagayan Valley	Cagayan	Sanchez-Mira	021522000
Cagayan Valley	Cagayan	Santa Ana	021523000
Cagayan Valley	Cagayan	Santa Praxedes	021524000
Cagayan Valley	Cagayan	Santa Teresita	021525000
Cagayan Valley	Cagayan	Santo Niño	021526000

Region	Province	Municipality/City	PSGC (Valid Values)
Cagayan Valley	Cagayan	Solana	021527000
Cagayan Valley	Cagayan	Tuao	021528000
Cagayan Valley	Cagayan	Tuguegarao City (Capital)	021529000
Cagayan Valley	Isabela	Alicia	023101000
Cagayan Valley	Isabela	Angadanan	023102000
Cagayan Valley	Isabela	Aurora	023103000
Cagayan Valley	Isabela	Benito Soliven	023104000
Cagayan Valley	Isabela	Burgos	023105000
Cagayan Valley	Isabela	Cabagan	023106000
Cagayan Valley	Isabela	Cabatuan	023107000
Cagayan Valley	Isabela	City of Cauayan	023108000
Cagayan Valley	Isabela	Cordon	023109000
Cagayan Valley	Isabela	Dinapigue	023110000
Cagayan Valley	Isabela	Divilacan	023111000
Cagayan Valley	Isabela	Echague	023112000
Cagayan Valley	Isabela	Gamu	023113000
Cagayan Valley	Isabela	City of Ilagan (Capital)	023114000
Cagayan Valley	Isabela	Jones	023115000
Cagayan Valley	Isabela	Luna	023116000
Cagayan Valley	Isabela	Maconacon	023117000
Cagayan Valley	Isabela	Delfin Albano	023118000
Cagayan Valley	Isabela	Mallig	023119000
Cagayan Valley	Isabela	Naguilian	023120000
Cagayan Valley	Isabela	Palanan	023121000
Cagayan Valley	Isabela	Quezon	023122000
Cagayan Valley	Isabela	Quirino	023123000
Cagayan Valley	Isabela	Ramon	023124000
Cagayan Valley	Isabela	Reina Mercedes	023125000
Cagayan Valley	Isabela	Roxas	023126000
Cagayan Valley	Isabela	San Agustin	023127000
Cagayan Valley	Isabela	San Guillermo	023128000
Cagayan Valley	Isabela	San Isidro	023129000
Cagayan Valley	Isabela	San Manuel	023130000
Cagayan Valley	Isabela	San Mariano	023131000
Cagayan Valley	Isabela	San Mateo	023132000
Cagayan Valley	Isabela	San Pablo	023133000
Cagayan Valley	Isabela	Santa Maria	023134000
Cagayan Valley	Isabela	City of Santiago	023135000

Region	Province	Municipality/City	PSGC (Valid Values)
Cagayan Valley	Isabela	Santo Tomas	023136000
Cagayan Valley	Isabela	Tumauini	023137000
Cagayan Valley	Nueva Vizcaya	Ambaguio	025001000
Cagayan Valley	Nueva Vizcaya	Aritao	025002000
Cagayan Valley	Nueva Vizcaya	Bagabag	025003000
Cagayan Valley	Nueva Vizcaya	Bambang	025004000
Cagayan Valley	Nueva Vizcaya	Bayombong (Capital)	025005000
Cagayan Valley	Nueva Vizcaya	Diadi	025006000
Cagayan Valley	Nueva Vizcaya	Dupax del Norte	025007000
Cagayan Valley	Nueva Vizcaya	Dupax del Sur	025008000
Cagayan Valley	Nueva Vizcaya	Kasibu	025009000
Cagayan Valley	Nueva Vizcaya	Kayapa	025010000
Cagayan Valley	Nueva Vizcaya	Quezon	025011000
Cagayan Valley	Nueva Vizcaya	Santa Fe	025012000
Cagayan Valley	Nueva Vizcaya	Solano	025013000
Cagayan Valley	Nueva Vizcaya	Villaverde	025014000
Cagayan Valley	Nueva Vizcaya	Alfonso Castaneda	025015000
Cagayan Valley	Quirino	Aglipay	025701000
Cagayan Valley	Quirino	Cabarroguis (Capital)	025702000
Cagayan Valley	Quirino	Diffun	025703000
Cagayan Valley	Quirino	Maddela	025704000
Cagayan Valley	Quirino	Saguday	025705000
Cagayan Valley	Quirino	Nagtipunan	025706000
Central Luzon	Bataan	Abucay	030801000
Central Luzon	Bataan	Bagac	030802000
Central Luzon	Bataan	City of Balanga (Capital)	030803000
Central Luzon	Bataan	Dinalupihan	030804000
Central Luzon	Bataan	Hermosa	030805000
Central Luzon	Bataan	Limay	030806000
Central Luzon	Bataan	Mariveles	030807000
Central Luzon	Bataan	Morong	030808000
Central Luzon	Bataan	Orani	030809000
Central Luzon	Bataan	Orion	030810000
Central Luzon	Bataan	Pilar	030811000
Central Luzon	Bataan	Samal	030812000
Central Luzon	Bulacan	Angat	031401000
Central Luzon	Bulacan	Balagtas	031402000
Central Luzon	Bulacan	Baliuag	031403000

Region	Province	Municipality/City	PSGC (Valid Values)
Central Luzon	Bulacan	Bocaue	031404000
Central Luzon	Bulacan	Bulacan	031405000
Central Luzon	Bulacan	Bustos	031406000
Central Luzon	Bulacan	Calumpit	031407000
Central Luzon	Bulacan	Guiguinto	031408000
Central Luzon	Bulacan	Hagonoy	031409000
Central Luzon	Bulacan	City of Malolos (Capital)	031410000
Central Luzon	Bulacan	Marilao	031411000
Central Luzon	Bulacan	City of Meycauayan	031412000
Central Luzon	Bulacan	Norzagaray	031413000
Central Luzon	Bulacan	Obando	031414000
Central Luzon	Bulacan	Pandi	031415000
Central Luzon	Bulacan	Paombong	031416000
Central Luzon	Bulacan	Plaridel	031417000
Central Luzon	Bulacan	Pulilan	031418000
Central Luzon	Bulacan	San Ildefonso	031419000
Central Luzon	Bulacan	City of San Jose Del Monte	031420000
Central Luzon	Bulacan	San Miguel	031421000
Central Luzon	Bulacan	San Rafael	031422000
Central Luzon	Bulacan	Santa Maria	031423000
Central Luzon	Bulacan	Doña Remedios Trinidad	031424000
Central Luzon	Nueva Ecija	Aliaga	034901000
Central Luzon	Nueva Ecija	Bongabon	034902000
Central Luzon	Nueva Ecija	City of Cabanatuan	034903000
Central Luzon	Nueva Ecija	Cabiao	034904000
Central Luzon	Nueva Ecija	Carranglan	034905000
Central Luzon	Nueva Ecija	Cuyapo	034906000
Central Luzon	Nueva Ecija	Gabaldon	034907000
Central Luzon	Nueva Ecija	City of Gapan	034908000
Central Luzon	Nueva Ecija	General Mamerto Natividad	034909000
Central Luzon	Nueva Ecija	General Tinio	034910000
Central Luzon	Nueva Ecija	Guimba	034911000
Central Luzon	Nueva Ecija	Jaen	034912000
Central Luzon	Nueva Ecija	Laur	034913000
Central Luzon	Nueva Ecija	Licab	034914000
Central Luzon	Nueva Ecija	Llanera	034915000
Central Luzon	Nueva Ecija	Lupao	034916000

Region	Province	Municipality/City	PSGC (Valid Values)
Central Luzon	Nueva Ecija	Science City of Muñoz	034917000
Central Luzon	Nueva Ecija	Nampicuan	034918000
Central Luzon	Nueva Ecija	City of Palayan (Capital)	034919000
Central Luzon	Nueva Ecija	Pantabangan	034920000
Central Luzon	Nueva Ecija	Peñaranda	034921000
Central Luzon	Nueva Ecija	Quezon	034922000
Central Luzon	Nueva Ecija	Rizal	034923000
Central Luzon	Nueva Ecija	San Antonio	034924000
Central Luzon	Nueva Ecija	San Isidro	034925000
Central Luzon	Nueva Ecija	San Jose City	034926000
Central Luzon	Nueva Ecija	San Leonardo	034927000
Central Luzon	Nueva Ecija	Santa Rosa	034928000
Central Luzon	Nueva Ecija	Santo Domingo	034929000
Central Luzon	Nueva Ecija	Talavera	034930000
Central Luzon	Nueva Ecija	Talugtug	034931000
Central Luzon	Nueva Ecija	Zaragoza	034932000
Central Luzon	Pampanga	City of Angeles	035401000
Central Luzon	Pampanga	Apalit	035402000
Central Luzon	Pampanga	Arayat	035403000
Central Luzon	Pampanga	Bacolor	035404000
Central Luzon	Pampanga	Candaba	035405000
Central Luzon	Pampanga	Floridablanca	035406000
Central Luzon	Pampanga	Guagua	035407000
Central Luzon	Pampanga	Lubao	035408000
Central Luzon	Pampanga	Mabalacat City	035409000
Central Luzon	Pampanga	Macabebe	035410000
Central Luzon	Pampanga	Magalang	035411000
Central Luzon	Pampanga	Masantol	035412000
Central Luzon	Pampanga	Mexico	035413000
Central Luzon	Pampanga	Minalin	035414000
Central Luzon	Pampanga	Porac	035415000
Central Luzon	Pampanga	City of San Fernando (Capital)	035416000
Central Luzon	Pampanga	San Luis	035417000
Central Luzon	Pampanga	San Simon	035418000
Central Luzon	Pampanga	Santa Ana	035419000
Central Luzon	Pampanga	Santa Rita	035420000
Central Luzon	Pampanga	Santo Tomas	035421000
Central Luzon	Pampanga	Sasmuan	035422000

Region	Province	Municipality/City	PSGC (Valid Values)
Central Luzon	Tarlac	Anao	036901000
Central Luzon	Tarlac	Bamban	036902000
Central Luzon	Tarlac	Camiling	036903000
Central Luzon	Tarlac	Capas	036904000
Central Luzon	Tarlac	Concepcion	036905000
Central Luzon	Tarlac	Gerona	036906000
Central Luzon	Tarlac	La Paz	036907000
Central Luzon	Tarlac	Mayantoc	036908000
Central Luzon	Tarlac	Moncada	036909000
Central Luzon	Tarlac	Paniqui	036910000
Central Luzon	Tarlac	Pura	036911000
Central Luzon	Tarlac	Ramos	036912000
Central Luzon	Tarlac	San Clemente	036913000
Central Luzon	Tarlac	San Manuel	036914000
Central Luzon	Tarlac	Santa Ignacia	036915000
Central Luzon	Tarlac	City of Tarlac (Capital)	036916000
Central Luzon	Tarlac	Victoria	036917000
Central Luzon	Tarlac	San Jose	036918000
Central Luzon	Zambales	Botolan	037101000
Central Luzon	Zambales	Cabangan	037102000
Central Luzon	Zambales	Candelaria	037103000
Central Luzon	Zambales	Castillejos	037104000
Central Luzon	Zambales	Iba (Capital)	037105000
Central Luzon	Zambales	Masinloc	037106000
Central Luzon	Zambales	City of Olongapo	037107000
Central Luzon	Zambales	Palauig	037108000
Central Luzon	Zambales	San Antonio	037109000
Central Luzon	Zambales	San Felipe	037110000
Central Luzon	Zambales	San Marcelino	037111000
Central Luzon	Zambales	San Narciso	037112000
Central Luzon	Zambales	Santa Cruz	037113000
Central Luzon	Zambales	Subic	037114000
Central Luzon	Aurora	Baler (Capital)	037701000
Central Luzon	Aurora	Casiguran	037702000
Central Luzon	Aurora	Dilasag	037703000
Central Luzon	Aurora	Dinalungan	037704000
Central Luzon	Aurora	Dingalan	037705000
Central Luzon	Aurora	Dipaculao	037706000
Central Luzon	Aurora	Maria Aurora	037707000

Region	Province	Municipality/City	PSGC (Valid Values)
Central Luzon	Aurora	San Luis	037708000
CALABARZON	Batangas	Agoncillo	041001000
CALABARZON	Batangas	Alitagtag	041002000
CALABARZON	Batangas	Balayan	041003000
CALABARZON	Batangas	Balete	041004000
CALABARZON	Batangas	Batangas City (Capital)	041005000
CALABARZON	Batangas	Bauan	041006000
CALABARZON	Batangas	Calaca	041007000
CALABARZON	Batangas	Calatagan	041008000
CALABARZON	Batangas	Cuenca	041009000
CALABARZON	Batangas	Ibaan	041010000
CALABARZON	Batangas	Laurel	041011000
CALABARZON	Batangas	Lemery	041012000
CALABARZON	Batangas	Lian	041013000
CALABARZON	Batangas	City of Lipa	041014000
CALABARZON	Batangas	Lobo	041015000
CALABARZON	Batangas	Mabini	041016000
CALABARZON	Batangas	Malvar	041017000
CALABARZON	Batangas	Mataasnakahoy	041018000
CALABARZON	Batangas	Nasugbu	041019000
CALABARZON	Batangas	Padre Garcia	041020000
CALABARZON	Batangas	Rosario	041021000
CALABARZON	Batangas	San Jose	041022000
CALABARZON	Batangas	San Juan	041023000
CALABARZON	Batangas	San Luis	041024000
CALABARZON	Batangas	San Nicolas	041025000
CALABARZON	Batangas	San Pascual	041026000
CALABARZON	Batangas	Santa Teresita	041027000
CALABARZON	Batangas	City of Sto. Tomas	041028000
CALABARZON	Batangas	Taal	041029000
CALABARZON	Batangas	Talisay	041030000
CALABARZON	Batangas	City of Tanauan	041031000
CALABARZON	Batangas	Taysan	041032000
CALABARZON	Batangas	Tingloy	041033000
CALABARZON	Batangas	Tuy	041034000
CALABARZON	Cavite	Alfonso	042101000
CALABARZON	Cavite	Amadeo	042102000
CALABARZON	Cavite	City of Bacoor	042103000
CALABARZON	Cavite	Carmona	042104000

Region	Province	Municipality/City	PSGC (Valid Values)
CALABARZON	Cavite	City of Cavite	042105000
CALABARZON	Cavite	City of Dasmariñas	042106000
CALABARZON	Cavite	General Emilio Aguinaldo	042107000
CALABARZON	Cavite	City of General Trias	042108000
CALABARZON	Cavite	City of Imus	042109000
CALABARZON	Cavite	Indang	042110000
CALABARZON	Cavite	Kawit	042111000
CALABARZON	Cavite	Magallanes	042112000
CALABARZON	Cavite	Maragondon	042113000
CALABARZON	Cavite	Mendez	042114000
CALABARZON	Cavite	Naic	042115000
CALABARZON	Cavite	Noveleta	042116000
CALABARZON	Cavite	Rosario	042117000
CALABARZON	Cavite	Silang	042118000
CALABARZON	Cavite	City of Tagaytay	042119000
CALABARZON	Cavite	Tanza	042120000
CALABARZON	Cavite	Ternate	042121000
CALABARZON	Cavite	City of Trece Martires (Capital)	042122000
CALABARZON	Cavite	Gen. Mariano Alvarez	042123000
CALABARZON	Laguna	Alaminos	043401000
CALABARZON	Laguna	Bay	043402000
CALABARZON	Laguna	City of Biñan	043403000
CALABARZON	Laguna	City of Cabuyao	043404000
CALABARZON	Laguna	City of Calamba	043405000
CALABARZON	Laguna	Calauan	043406000
CALABARZON	Laguna	Cavinti	043407000
CALABARZON	Laguna	Famy	043408000
CALABARZON	Laguna	Kalayaan	043409000
CALABARZON	Laguna	Liliw	043410000
CALABARZON	Laguna	Los Baños	043411000
CALABARZON	Laguna	Luisiana	043412000
CALABARZON	Laguna	Lumban	043413000
CALABARZON	Laguna	Mabitac	043414000
CALABARZON	Laguna	Magdalena	043415000
CALABARZON	Laguna	Majayjay	043416000
CALABARZON	Laguna	Nagcarlan	043417000
CALABARZON	Laguna	Paete	043418000

Region	Province	Municipality/City	PSGC (Valid Values)
CALABARZON	Laguna	Pagsanjan	043419000
CALABARZON	Laguna	Pakil	043420000
CALABARZON	Laguna	Pangil	043421000
CALABARZON	Laguna	Pila	043422000
CALABARZON	Laguna	Rizal	043423000
CALABARZON	Laguna	City of San Pablo	043424000
CALABARZON	Laguna	City of San Pedro	043425000
CALABARZON	Laguna	Santa Cruz (Capital)	043426000
CALABARZON	Laguna	Santa Maria	043427000
CALABARZON	Laguna	City of Santa Rosa	043428000
CALABARZON	Laguna	Siniloan	043429000
CALABARZON	Laguna	Victoria	043430000
CALABARZON	Quezon	Agdangan	045601000
CALABARZON	Quezon	Alabat	045602000
CALABARZON	Quezon	Atimonan	045603000
CALABARZON	Quezon	Buenavista	045605000
CALABARZON	Quezon	Burdeos	045606000
CALABARZON	Quezon	Calauag	045607000
CALABARZON	Quezon	Candelaria	045608000
CALABARZON	Quezon	Catanauan	045610000
CALABARZON	Quezon	Dolores	045615000
CALABARZON	Quezon	General Luna	045616000
CALABARZON	Quezon	General Nakar	045617000
CALABARZON	Quezon	Guinayangan	045618000
CALABARZON	Quezon	Gumaca	045619000
CALABARZON	Quezon	Infanta	045620000
CALABARZON	Quezon	Jomalig	045621000
CALABARZON	Quezon	Lopez	045622000
CALABARZON	Quezon	Lucban	045623000
CALABARZON	Quezon	City of Lucena (Capital)	045624000
CALABARZON	Quezon	Macalelon	045625000
CALABARZON	Quezon	Mauban	045627000
CALABARZON	Quezon	Mulanay	045628000
CALABARZON	Quezon	Padre Burgos	045629000
CALABARZON	Quezon	Pagbilao	045630000
CALABARZON	Quezon	Panukulan	045631000
CALABARZON	Quezon	Patnanungan	045632000
CALABARZON	Quezon	Perez	045633000

Region	Province	Municipality/City	PSGC (Valid Values)
CALABARZON	Quezon	Pitogo	045634000
CALABARZON	Quezon	Plaridel	045635000
CALABARZON	Quezon	Polillo	045636000
CALABARZON	Quezon	Quezon	045637000
CALABARZON	Quezon	Real	045638000
CALABARZON	Quezon	Sampaloc	045639000
CALABARZON	Quezon	San Andres	045640000
CALABARZON	Quezon	San Antonio	045641000
CALABARZON	Quezon	San Francisco	045642000
CALABARZON	Quezon	San Narciso	045644000
CALABARZON	Quezon	Sariaya	045645000
CALABARZON	Quezon	Tagkawayan	045646000
CALABARZON	Quezon	City of Tayabas	045647000
CALABARZON	Quezon	Tiaong	045648000
CALABARZON	Quezon	Unisan	045649000
CALABARZON	Rizal	Angono	045801000
CALABARZON	Rizal	City of Antipolo (Capital)	045802000
CALABARZON	Rizal	Baras	045803000
CALABARZON	Rizal	Binangonan	045804000
CALABARZON	Rizal	Cainta	045805000
CALABARZON	Rizal	Cardona	045806000
CALABARZON	Rizal	Jala-Jala	045807000
CALABARZON	Rizal	Rodriguez	045808000
CALABARZON	Rizal	Morong	045809000
CALABARZON	Rizal	Pililla	045810000
CALABARZON	Rizal	San Mateo	045811000
CALABARZON	Rizal	Tanay	045812000
CALABARZON	Rizal	Taytay	045813000
CALABARZON	Rizal	Teresa	045814000
MIMAROPA	Marinduque	Boac (Capital)	174001000
MIMAROPA	Marinduque	Buenavista	174002000
MIMAROPA	Marinduque	Gasan	174003000
MIMAROPA	Marinduque	Mogpog	174004000
MIMAROPA	Marinduque	Santa Cruz	174005000
MIMAROPA	Marinduque	Torrijos	174006000
MIMAROPA	Occidental Mindoro	Abra De Ilog	175101000
MIMAROPA	Occidental Mindoro	Calintaan	175102000
MIMAROPA	Occidental Mindoro	Looc	175103000
MIMAROPA	Occidental Mindoro	Lubang	175104000

Region	Province	Municipality/City	PSGC (Valid Values)
MIMAROPA	Occidental Mindoro	Magsaysay	175105000
MIMAROPA	Occidental Mindoro	Mamburao (Capital)	175106000
MIMAROPA	Occidental Mindoro	Paluan	175107000
MIMAROPA	Occidental Mindoro	Rizal	175108000
MIMAROPA	Occidental Mindoro	Sablayan	175109000
MIMAROPA	Occidental Mindoro	San Jose	175110000
MIMAROPA	Occidental Mindoro	Santa Cruz	175111000
MIMAROPA	Oriental Mindoro	Baco	175201000
MIMAROPA	Oriental Mindoro	Bansud	175202000
MIMAROPA	Oriental Mindoro	Bongabong	175203000
MIMAROPA	Oriental Mindoro	Bulalacao	175204000
MIMAROPA	Oriental Mindoro	City of Calapan (Capital)	175205000
MIMAROPA	Oriental Mindoro	Gloria	175206000
MIMAROPA	Oriental Mindoro	Mansalay	175207000
MIMAROPA	Oriental Mindoro	Naujan	175208000
MIMAROPA	Oriental Mindoro	Pinamalayan	175209000
MIMAROPA	Oriental Mindoro	Pola	175210000
MIMAROPA	Oriental Mindoro	Puerto Galera	175211000
MIMAROPA	Oriental Mindoro	Roxas	175212000
MIMAROPA	Oriental Mindoro	San Teodoro	175213000
MIMAROPA	Oriental Mindoro	Socorro	175214000
MIMAROPA	Oriental Mindoro	Victoria	175215000
MIMAROPA	Palawan	Aborlan	175301000
MIMAROPA	Palawan	Agutaya	175302000
MIMAROPA	Palawan	Araceli	175303000
MIMAROPA	Palawan	Balabac	175304000
MIMAROPA	Palawan	Bataraza	175305000
MIMAROPA	Palawan	Brooke'S Point	175306000
MIMAROPA	Palawan	Busuanga	175307000
MIMAROPA	Palawan	Cagayancillo	175308000
MIMAROPA	Palawan	Coron	175309000
MIMAROPA	Palawan	Cuyo	175310000
MIMAROPA	Palawan	Dumaran	175311000
MIMAROPA	Palawan	El Nido	175312000
MIMAROPA	Palawan	Linapacan	175313000
MIMAROPA	Palawan	Magsaysay	175314000
MIMAROPA	Palawan	Narra	175315000
MIMAROPA	Palawan	City of Puerto Princesa (Capital)	175316000

Region	Province	Municipality/City	PSGC (Valid Values)
MIMAROPA	Palawan	Quezon	175317000
MIMAROPA	Palawan	Roxas	175318000
MIMAROPA	Palawan	San Vicente	175319000
MIMAROPA	Palawan	Taytay	175320000
MIMAROPA	Palawan	Kalayaan	175321000
MIMAROPA	Palawan	Culion	175322000
MIMAROPA	Palawan	Rizal	175323000
MIMAROPA	Palawan	Sofronio Española	175324000
MIMAROPA	Romblon	Alcantara	175901000
MIMAROPA	Romblon	Banton	175902000
MIMAROPA	Romblon	Cajidiocan	175903000
MIMAROPA	Romblon	Calatrava	175904000
MIMAROPA	Romblon	Concepcion	175905000
MIMAROPA	Romblon	Corcuera	175906000
MIMAROPA	Romblon	Looc	175907000
MIMAROPA	Romblon	Magdiwang	175908000
MIMAROPA	Romblon	Odiongan	175909000
MIMAROPA	Romblon	Romblon (Capital)	175910000
MIMAROPA	Romblon	San Agustin	175911000
MIMAROPA	Romblon	San Andres	175912000
MIMAROPA	Romblon	San Fernando	175913000
MIMAROPA	Romblon	San Jose	175914000
MIMAROPA	Romblon	Santa Fe	175915000
MIMAROPA	Romblon	Ferrol	175916000
MIMAROPA	Romblon	Santa Maria	175917000
Bicol Region	Albay	Bacacay	050501000
Bicol Region	Albay	Camalig	050502000
Bicol Region	Albay	Daraga	050503000
Bicol Region	Albay	Guinobatan	050504000
Bicol Region	Albay	Jovellar	050505000
Bicol Region	Albay	City of Legazpi (Capital)	050506000
Bicol Region	Albay	Libon	050507000
Bicol Region	Albay	City of Ligao	050508000
Bicol Region	Albay	Malilipot	050509000
Bicol Region	Albay	Malinao	050510000
Bicol Region	Albay	Manito	050511000
Bicol Region	Albay	Oas	050512000
Bicol Region	Albay	Pio Duran	050513000
Bicol Region	Albay	Polangui	050514000

Region	Province	Municipality/City	PSGC (Valid Values)
Bicol Region	Albay	Rapu-Rapu	050515000
Bicol Region	Albay	Santo Domingo	050516000
Bicol Region	Albay	City of Tabaco	050517000
Bicol Region	Albay	Tiwi	050518000
Bicol Region	Camarines Norte	Basud	051601000
Bicol Region	Camarines Norte	Capalonga	051602000
Bicol Region	Camarines Norte	Daet (Capital)	051603000
Bicol Region	Camarines Norte	San Lorenzo Ruiz	051604000
Bicol Region	Camarines Norte	Jose Panganiban	051605000
Bicol Region	Camarines Norte	Labo	051606000
Bicol Region	Camarines Norte	Mercedes	051607000
Bicol Region	Camarines Norte	Paracale	051608000
Bicol Region	Camarines Norte	San Vicente	051609000
Bicol Region	Camarines Norte	Santa Elena	051610000
Bicol Region	Camarines Norte	Talisay	051611000
Bicol Region	Camarines Norte	Vinzons	051612000
Bicol Region	Camarines Sur	Baao	051701000
Bicol Region	Camarines Sur	Balatan	051702000
Bicol Region	Camarines Sur	Bato	051703000
Bicol Region	Camarines Sur	Bombon	051704000
Bicol Region	Camarines Sur	Buhi	051705000
Bicol Region	Camarines Sur	Bula	051706000
Bicol Region	Camarines Sur	Cabusao	051707000
Bicol Region	Camarines Sur	Calabanga	051708000
Bicol Region	Camarines Sur	Camaligan	051709000
Bicol Region	Camarines Sur	Canaman	051710000
Bicol Region	Camarines Sur	Caramoan	051711000
Bicol Region	Camarines Sur	Del Gallego	051712000
Bicol Region	Camarines Sur	Gainza	051713000
Bicol Region	Camarines Sur	Garchitorena	051714000
Bicol Region	Camarines Sur	Goa	051715000
Bicol Region	Camarines Sur	City of Iriga	051716000
Bicol Region	Camarines Sur	Lagonoy	051717000
Bicol Region	Camarines Sur	Libmanan	051718000
Bicol Region	Camarines Sur	Lupi	051719000
Bicol Region	Camarines Sur	Magarao	051720000
Bicol Region	Camarines Sur	Milaor	051721000
Bicol Region	Camarines Sur	Minalabac	051722000
Bicol Region	Camarines Sur	Nabua	051723000
Bicol Region	Camarines Sur	City of Naga	051724000

Region	Province	Municipality/City	PSGC (Valid Values)
Bicol Region	Camarines Sur	Ocampo	051725000
Bicol Region	Camarines Sur	Pamplona	051726000
Bicol Region	Camarines Sur	Pasacao	051727000
Bicol Region	Camarines Sur	Pili (Capital)	051728000
Bicol Region	Camarines Sur	Presentacion	051729000
Bicol Region	Camarines Sur	Ragay	051730000
Bicol Region	Camarines Sur	Sagñay	051731000
Bicol Region	Camarines Sur	San Fernando	051732000
Bicol Region	Camarines Sur	San Jose	051733000
Bicol Region	Camarines Sur	Sipocot	051734000
Bicol Region	Camarines Sur	Siruma	051735000
Bicol Region	Camarines Sur	Tigaon	051736000
Bicol Region	Camarines Sur	Tinambac	051737000
Bicol Region	Catanduanes	Bagamanoc	052001000
Bicol Region	Catanduanes	Baras	052002000
Bicol Region	Catanduanes	Bato	052003000
Bicol Region	Catanduanes	Caramoran	052004000
Bicol Region	Catanduanes	Gigmoto	052005000
Bicol Region	Catanduanes	Pandan	052006000
Bicol Region	Catanduanes	Panganiban	052007000
Bicol Region	Catanduanes	San Andres	052008000
Bicol Region	Catanduanes	San Miguel	052009000
Bicol Region	Catanduanes	Viga	052010000
Bicol Region	Catanduanes	Virac (Capital)	052011000
Bicol Region	Masbate	Aroroy	054101000
Bicol Region	Masbate	Baleno	054102000
Bicol Region	Masbate	Balud	054103000
Bicol Region	Masbate	Batuan	054104000
Bicol Region	Masbate	Cataingan	054105000
Bicol Region	Masbate	Cawayan	054106000
Bicol Region	Masbate	Claveria	054107000
Bicol Region	Masbate	Dimasalang	054108000
Bicol Region	Masbate	Esperanza	054109000
Bicol Region	Masbate	Mandaon	054110000
Bicol Region	Masbate	City of Masbate (Capital)	054111000
Bicol Region	Masbate	Milagros	054112000
Bicol Region	Masbate	Mobo	054113000
Bicol Region	Masbate	Monreal	054114000
Bicol Region	Masbate	Palanas	054115000

Region	Province	Municipality/City	PSGC (Valid Values)
Bicol Region	Masbate	Pio V. Corpuz	054116000
Bicol Region	Masbate	Placer	054117000
Bicol Region	Masbate	San Fernando	054118000
Bicol Region	Masbate	San Jacinto	054119000
Bicol Region	Masbate	San Pascual	054120000
Bicol Region	Masbate	Uson	054121000
Bicol Region	Sorsogon	Barcelona	056202000
Bicol Region	Sorsogon	Bulan	056203000
Bicol Region	Sorsogon	Bulusan	056204000
Bicol Region	Sorsogon	Casiguran	056205000
Bicol Region	Sorsogon	Castilla	056206000
Bicol Region	Sorsogon	Donsol	056207000
Bicol Region	Sorsogon	Gubat	056208000
Bicol Region	Sorsogon	Irosin	056209000
Bicol Region	Sorsogon	Juban	056210000
Bicol Region	Sorsogon	Magallanes	056211000
Bicol Region	Sorsogon	Matnog	056212000
Bicol Region	Sorsogon	Pilar	056213000
Bicol Region	Sorsogon	Prieto Diaz	056214000
Bicol Region	Sorsogon	Santa Magdalena	056215000
Bicol Region	Sorsogon	City of Sorsogon (Capital)	056216000
Western Visayas	Aklan	Altavas	060401000
Western Visayas	Aklan	Balete	060402000
Western Visayas	Aklan	Banga	060403000
Western Visayas	Aklan	Batan	060404000
Western Visayas	Aklan	Buruanga	060405000
Western Visayas	Aklan	Ibajay	060406000
Western Visayas	Aklan	Kalibo (Capital)	060407000
Western Visayas	Aklan	Lezo	060408000
Western Visayas	Aklan	Libacao	060409000
Western Visayas	Aklan	Madalag	060410000
Western Visayas	Aklan	Makato	060411000
Western Visayas	Aklan	Malay	060412000
Western Visayas	Aklan	Malinao	060413000
Western Visayas	Aklan	Nabas	060414000
Western Visayas	Aklan	New Washington	060415000
Western Visayas	Aklan	Numancia	060416000
Western Visayas	Aklan	Tangalan	060417000
Western Visayas	Antique	Anini-Y	060601000

Region	Province	Municipality/City	PSGC (Valid Values)
Western Visayas	Antique	Barbaza	060602000
Western Visayas	Antique	Belison	060603000
Western Visayas	Antique	Bugasong	060604000
Western Visayas	Antique	Caluya	060605000
Western Visayas	Antique	Culasi	060606000
Western Visayas	Antique	Tobias Fornier	060607000
Western Visayas	Antique	Hamtic	060608000
Western Visayas	Antique	Laua-An	060609000
Western Visayas	Antique	Libertad	060610000
Western Visayas	Antique	Pandan	060611000
Western Visayas	Antique	Patnongon	060612000
Western Visayas	Antique	San Jose (Capital)	060613000
Western Visayas	Antique	San Remigio	060614000
Western Visayas	Antique	Sebaste	060615000
Western Visayas	Antique	Sibalom	060616000
Western Visayas	Antique	Tibiao	060617000
Western Visayas	Antique	Valderrama	060618000
Western Visayas	Capiz	Cuartero	061901000
Western Visayas	Capiz	Dao	061902000
Western Visayas	Capiz	Dumalag	061903000
Western Visayas	Capiz	Dumarao	061904000
Western Visayas	Capiz	Ivisan	061905000
Western Visayas	Capiz	Jamindan	061906000
Western Visayas	Capiz	Ma-Ayon	061907000
Western Visayas	Capiz	Mambusao	061908000
Western Visayas	Capiz	Panay	061909000
Western Visayas	Capiz	Panitan	061910000
Western Visayas	Capiz	Pilar	061911000
Western Visayas	Capiz	Pontevedra	061912000
Western Visayas	Capiz	President Roxas	061913000
Western Visayas	Capiz	City of Roxas (Capital)	061914000
Western Visayas	Capiz	Sapi-An	061915000
Western Visayas	Capiz	Sigma	061916000
Western Visayas	Capiz	Tapaz	061917000
Western Visayas	Iloilo	Ajuy	063001000
Western Visayas	Iloilo	Alimodian	063002000
Western Visayas	Iloilo	Anilao	063003000
Western Visayas	Iloilo	Badiangan	063004000
Western Visayas	Iloilo	Balasan	063005000

Region	Province	Municipality/City	PSGC (Valid Values)
Western Visayas	Iloilo	Banate	063006000
Western Visayas	Iloilo	Barotac Nuevo	063007000
Western Visayas	Iloilo	Barotac Viejo	063008000
Western Visayas	Iloilo	Batad	063009000
Western Visayas	Iloilo	Bingawan	063010000
Western Visayas	Iloilo	Cabatuan	063012000
Western Visayas	Iloilo	Calinog	063013000
Western Visayas	Iloilo	Carles	063014000
Western Visayas	Iloilo	Concepcion	063015000
Western Visayas	Iloilo	Dingle	063016000
Western Visayas	Iloilo	Dueñas	063017000
Western Visayas	Iloilo	Dumangas	063018000
Western Visayas	Iloilo	Estancia	063019000
Western Visayas	Iloilo	Guimbal	063020000
Western Visayas	Iloilo	Igbaras	063021000
Western Visayas	Iloilo	City of Iloilo (Capital)	063022000
Western Visayas	Iloilo	Janiuay	063023000
Western Visayas	Iloilo	Lambunao	063025000
Western Visayas	Iloilo	Leganes	063026000
Western Visayas	Iloilo	Lemery	063027000
Western Visayas	Iloilo	Leon	063028000
Western Visayas	Iloilo	Maasin	063029000
Western Visayas	Iloilo	Miagao	063030000
Western Visayas	Iloilo	Mina	063031000
Western Visayas	Iloilo	New Lucena	063032000
Western Visayas	Iloilo	Oton	063034000
Western Visayas	Iloilo	City of Passi	063035000
Western Visayas	Iloilo	Pavia	063036000
Western Visayas	Iloilo	Pototan	063037000
Western Visayas	Iloilo	San Dionisio	063038000
Western Visayas	Iloilo	San Enrique	063039000
Western Visayas	Iloilo	San Joaquin	063040000
Western Visayas	Iloilo	San Miguel	063041000
Western Visayas	Iloilo	San Rafael	063042000
Western Visayas	Iloilo	Santa Barbara	063043000
Western Visayas	Iloilo	Sara	063044000
Western Visayas	Iloilo	Tigbauan	063045000
Western Visayas	Iloilo	Tubungan	063046000
Western Visayas	Iloilo	Zarraga	063047000

Region	Province	Municipality/City	PSGC (Valid Values)
Western Visayas	Negros Occidental	City of Bacolod (Capital)	064501000
Western Visayas	Negros Occidental	City of Bago	064502000
Western Visayas	Negros Occidental	Binalbagan	064503000
Western Visayas	Negros Occidental	City of Cadiz	064504000
Western Visayas	Negros Occidental	Calatrava	064505000
Western Visayas	Negros Occidental	Candoni	064506000
Western Visayas	Negros Occidental	Cauayan	064507000
Western Visayas	Negros Occidental	Enrique B. Magalona	064508000
Western Visayas	Negros Occidental	City of Escalante	064509000
Western Visayas	Negros Occidental	City of Himamaylan	064510000
Western Visayas	Negros Occidental	Hinigaran	064511000
Western Visayas	Negros Occidental	Hinoba-an	064512000
Western Visayas	Negros Occidental	Ilog	064513000
Western Visayas	Negros Occidental	Isabela	064514000
Western Visayas	Negros Occidental	City of Kabankalan	064515000
Western Visayas	Negros Occidental	City of La Carlota	064516000
Western Visayas	Negros Occidental	La Castellana	064517000
Western Visayas	Negros Occidental	Manapla	064518000
Western Visayas	Negros Occidental	Moises Padilla	064519000
Western Visayas	Negros Occidental	Murcia	064520000
Western Visayas	Negros Occidental	Pontevedra	064521000
Western Visayas	Negros Occidental	Pulupandan	064522000
Western Visayas	Negros Occidental	City of Sagay	064523000
Western Visayas	Negros Occidental	City of San Carlos	064524000
Western Visayas	Negros Occidental	San Enrique	064525000
Western Visayas	Negros Occidental	City of Silay	064526000
Western Visayas	Negros Occidental	City of Sipalay	064527000
Western Visayas	Negros Occidental	City of Talisay	064528000
Western Visayas	Negros Occidental	Toboso	064529000
Western Visayas	Negros Occidental	Valladolid	064530000
Western Visayas	Negros Occidental	City of Victorias	064531000
Western Visayas	Negros Occidental	Salvador Benedicto	064532000
Western Visayas	Guimaras	Buenavista	067901000
Western Visayas	Guimaras	Jordan (Capital)	067902000
Western Visayas	Guimaras	Nueva Valencia	067903000
Western Visayas	Guimaras	San Lorenzo	067904000
Western Visayas	Guimaras	Sibunag	067905000
Central Visayas	Bohol	Alburquerque	071201000

Region	Province	Municipality/City	PSGC (Valid Values)
Central Visayas	Bohol	Alicia	071202000
Central Visayas	Bohol	Anda	071203000
Central Visayas	Bohol	Antequera	071204000
Central Visayas	Bohol	Baclayon	071205000
Central Visayas	Bohol	Balilihan	071206000
Central Visayas	Bohol	Batuan	071207000
Central Visayas	Bohol	Bilar	071208000
Central Visayas	Bohol	Buenavista	071209000
Central Visayas	Bohol	Calape	071210000
Central Visayas	Bohol	Candijay	071211000
Central Visayas	Bohol	Carmen	071212000
Central Visayas	Bohol	Catigbian	071213000
Central Visayas	Bohol	Clarin	071214000
Central Visayas	Bohol	Corella	071215000
Central Visayas	Bohol	Cortes	071216000
Central Visayas	Bohol	Dagohoy	071217000
Central Visayas	Bohol	Danao	071218000
Central Visayas	Bohol	Dauis	071219000
Central Visayas	Bohol	Dimiao	071220000
Central Visayas	Bohol	Duero	071221000
Central Visayas	Bohol	Garcia Hernandez	071222000
Central Visayas	Bohol	Guindulman	071223000
Central Visayas	Bohol	Inabanga	071224000
Central Visayas	Bohol	Jagna	071225000
Central Visayas	Bohol	Getafe	071226000
Central Visayas	Bohol	Lila	071227000
Central Visayas	Bohol	Loay	071228000
Central Visayas	Bohol	Loboc	071229000
Central Visayas	Bohol	Loon	071230000
Central Visayas	Bohol	Mabini	071231000
Central Visayas	Bohol	Maribojoc	071232000
Central Visayas	Bohol	Panglao	071233000
Central Visayas	Bohol	Pilar	071234000
Central Visayas	Bohol	President Carlos P. Garcia	071235000
Central Visayas	Bohol	Sagbayan	071236000
Central Visayas	Bohol	San Isidro	071237000
Central Visayas	Bohol	San Miguel	071238000
Central Visayas	Bohol	Sevilla	071239000
Central Visayas	Bohol	Sierra Bullones	071240000

Region	Province	Municipality/City	PSGC (Valid Values)
Central Visayas	Bohol	Sikatuna	071241000
Central Visayas	Bohol	City of Tagbilaran (Capital)	071242000
Central Visayas	Bohol	Talibon	071243000
Central Visayas	Bohol	Trinidad	071244000
Central Visayas	Bohol	Tubigon	071245000
Central Visayas	Bohol	Ubay	071246000
Central Visayas	Bohol	Valencia	071247000
Central Visayas	Bohol	Bien Unido	071248000
Central Visayas	Cebu	Alcantara	072201000
Central Visayas	Cebu	Alcoy	072202000
Central Visayas	Cebu	Alegria	072203000
Central Visayas	Cebu	Aloguinsan	072204000
Central Visayas	Cebu	Argao	072205000
Central Visayas	Cebu	Asturias	072206000
Central Visayas	Cebu	Badian	072207000
Central Visayas	Cebu	Balamban	072208000
Central Visayas	Cebu	Bantayan	072209000
Central Visayas	Cebu	Barili	072210000
Central Visayas	Cebu	City of Bogo	072211000
Central Visayas	Cebu	Boljoon	072212000
Central Visayas	Cebu	Borbon	072213000
Central Visayas	Cebu	City of Carcar	072214000
Central Visayas	Cebu	Carmen	072215000
Central Visayas	Cebu	Catmon	072216000
Central Visayas	Cebu	City of Cebu (Capital)	072217000
Central Visayas	Cebu	Compostela	072218000
Central Visayas	Cebu	Consolacion	072219000
Central Visayas	Cebu	Cordova	072220000
Central Visayas	Cebu	Daanbantayan	072221000
Central Visayas	Cebu	Dalaguete	072222000
Central Visayas	Cebu	Danao City	072223000
Central Visayas	Cebu	Dumanjug	072224000
Central Visayas	Cebu	Ginatilan	072225000
Central Visayas	Cebu	City of Lapu-Lapu	072226000
Central Visayas	Cebu	Liloan	072227000
Central Visayas	Cebu	Madridejos	072228000
Central Visayas	Cebu	Malabuyoc	072229000
Central Visayas	Cebu	City of Mandaue	072230000

Region	Province	Municipality/City	PSGC (Valid Values)
Central Visayas	Cebu	Medellin	072231000
Central Visayas	Cebu	Minglanilla	072232000
Central Visayas	Cebu	Moalboal	072233000
Central Visayas	Cebu	City of Naga	072234000
Central Visayas	Cebu	Oslob	072235000
Central Visayas	Cebu	Pilar	072236000
Central Visayas	Cebu	Pinamungajan	072237000
Central Visayas	Cebu	Poro	072238000
Central Visayas	Cebu	Ronda	072239000
Central Visayas	Cebu	Samboan	072240000
Central Visayas	Cebu	San Fernando	072241000
Central Visayas	Cebu	San Francisco	072242000
Central Visayas	Cebu	San Remigio	072243000
Central Visayas	Cebu	Santa Fe	072244000
Central Visayas	Cebu	Santander	072245000
Central Visayas	Cebu	Sibonga	072246000
Central Visayas	Cebu	Sogod	072247000
Central Visayas	Cebu	Tabogon	072248000
Central Visayas	Cebu	Tabuelan	072249000
Central Visayas	Cebu	City of Talisay	072250000
Central Visayas	Cebu	City of Toledo	072251000
Central Visayas	Cebu	Tuburan	072252000
Central Visayas	Cebu	Tudela	072253000
Central Visayas	Negros Oriental	Amlan	074601000
Central Visayas	Negros Oriental	Ayungon	074602000
Central Visayas	Negros Oriental	Bacong	074603000
Central Visayas	Negros Oriental	City of Bais	074604000
Central Visayas	Negros Oriental	Basay	074605000
Central Visayas	Negros Oriental	City of Bayawan	074606000
Central Visayas	Negros Oriental	Bindoy	074607000
Central Visayas	Negros Oriental	City of Canlaon	074608000
Central Visayas	Negros Oriental	Dauin	074609000
Central Visayas	Negros Oriental	City of Dumaguete (Capital)	074610000
Central Visayas	Negros Oriental	City of Guihulngan	074611000
Central Visayas	Negros Oriental	Jimalalud	074612000
Central Visayas	Negros Oriental	La Libertad	074613000
Central Visayas	Negros Oriental	Mabinay	074614000
Central Visayas	Negros Oriental	Manjuyod	074615000
Central Visayas	Negros Oriental	Pamplona	074616000

Region	Province	Municipality/City	PSGC (Valid Values)
Central Visayas	Negros Oriental	San Jose	074617000
Central Visayas	Negros Oriental	Santa Catalina	074618000
Central Visayas	Negros Oriental	Siaton	074619000
Central Visayas	Negros Oriental	Sibulan	074620000
Central Visayas	Negros Oriental	City of Tanjay	074621000
Central Visayas	Negros Oriental	Tayasan	074622000
Central Visayas	Negros Oriental	Valencia	074623000
Central Visayas	Negros Oriental	Vallehermoso	074624000
Central Visayas	Negros Oriental	Zamboanguita	074625000
Central Visayas	Siquijor	Enrique Villanueva	076101000
Central Visayas	Siquijor	Larena	076102000
Central Visayas	Siquijor	Lazi	076103000
Central Visayas	Siquijor	Maria	076104000
Central Visayas	Siquijor	San Juan	076105000
Central Visayas	Siquijor	Siquijor (Capital)	076106000
Eastern Visayas	Eastern Samar	Arteche	082601000
Eastern Visayas	Eastern Samar	Balangiga	082602000
Eastern Visayas	Eastern Samar	Balangkayan	082603000
Eastern Visayas	Eastern Samar	City of Borongan (Capital)	082604000
Eastern Visayas	Eastern Samar	Can-Avid	082605000
Eastern Visayas	Eastern Samar	Dolores	082606000
Eastern Visayas	Eastern Samar	General Macarthur	082607000
Eastern Visayas	Eastern Samar	Giporlos	082608000
Eastern Visayas	Eastern Samar	Guiuan	082609000
Eastern Visayas	Eastern Samar	Hernani	082610000
Eastern Visayas	Eastern Samar	Jipapad	082611000
Eastern Visayas	Eastern Samar	Lawaan	082612000
Eastern Visayas	Eastern Samar	Llorente	082613000
Eastern Visayas	Eastern Samar	Maslog	082614000
Eastern Visayas	Eastern Samar	Maydolong	082615000
Eastern Visayas	Eastern Samar	Mercedes	082616000
Eastern Visayas	Eastern Samar	Oras	082617000
Eastern Visayas	Eastern Samar	Quinapondan	082618000
Eastern Visayas	Eastern Samar	Salcedo	082619000
Eastern Visayas	Eastern Samar	San Julian	082620000
Eastern Visayas	Eastern Samar	San Policarpo	082621000
Eastern Visayas	Eastern Samar	Sulat	082622000
Eastern Visayas	Eastern Samar	Taft	082623000
Eastern Visayas	Leyte	Abuyog	083701000

Region	Province	Municipality/City	PSGC (Valid Values)
Eastern Visayas	Leyte	Alangalang	083702000
Eastern Visayas	Leyte	Albuera	083703000
Eastern Visayas	Leyte	Babatngon	083705000
Eastern Visayas	Leyte	Barugo	083706000
Eastern Visayas	Leyte	Bato	083707000
Eastern Visayas	Leyte	City of Baybay	083708000
Eastern Visayas	Leyte	Burauen	083710000
Eastern Visayas	Leyte	Calubian	083713000
Eastern Visayas	Leyte	Capoocan	083714000
Eastern Visayas	Leyte	Carigara	083715000
Eastern Visayas	Leyte	Dagami	083717000
Eastern Visayas	Leyte	Dulag	083718000
Eastern Visayas	Leyte	Hilongos	083719000
Eastern Visayas	Leyte	Hindang	083720000
Eastern Visayas	Leyte	Inopacan	083721000
Eastern Visayas	Leyte	Isabel	083722000
Eastern Visayas	Leyte	Jaro	083723000
Eastern Visayas	Leyte	Javier	083724000
Eastern Visayas	Leyte	Julita	083725000
Eastern Visayas	Leyte	Kananga	083726000
Eastern Visayas	Leyte	La Paz	083728000
Eastern Visayas	Leyte	Leyte	083729000
Eastern Visayas	Leyte	Macarthur	083730000
Eastern Visayas	Leyte	Mahaplag	083731000
Eastern Visayas	Leyte	Matag-Ob	083733000
Eastern Visayas	Leyte	Matalom	083734000
Eastern Visayas	Leyte	Mayorga	083735000
Eastern Visayas	Leyte	Merida	083736000
Eastern Visayas	Leyte	Ormoc City	083738000
Eastern Visayas	Leyte	Palo	083739000
Eastern Visayas	Leyte	Palompon	083740000
Eastern Visayas	Leyte	Pastrana	083741000
Eastern Visayas	Leyte	San Isidro	083742000
Eastern Visayas	Leyte	San Miguel	083743000
Eastern Visayas	Leyte	Santa Fe	083744000
Eastern Visayas	Leyte	Tabango	083745000
Eastern Visayas	Leyte	Tabontabon	083746000
Eastern Visayas	Leyte	City of Tacloban (Capital)	083747000
Eastern Visayas	Leyte	Tanauan	083748000

Region	Province	Municipality/City	PSGC (Valid Values)
Eastern Visayas	Leyte	Tolosa	083749000
Eastern Visayas	Leyte	Tunga	083750000
Eastern Visayas	Leyte	Villaba	083751000
Eastern Visayas	Northern Samar	Allen	084801000
Eastern Visayas	Northern Samar	Biri	084802000
Eastern Visayas	Northern Samar	Bobon	084803000
Eastern Visayas	Northern Samar	Capul	084804000
Eastern Visayas	Northern Samar	Catarman (Capital)	084805000
Eastern Visayas	Northern Samar	Catubig	084806000
Eastern Visayas	Northern Samar	Gamay	084807000
Eastern Visayas	Northern Samar	Laoang	084808000
Eastern Visayas	Northern Samar	Lapinig	084809000
Eastern Visayas	Northern Samar	Las Navas	084810000
Eastern Visayas	Northern Samar	Lavezares	084811000
Eastern Visayas	Northern Samar	Mapanas	084812000
Eastern Visayas	Northern Samar	Mondragon	084813000
Eastern Visayas	Northern Samar	Palapag	084814000
Eastern Visayas	Northern Samar	Pambujan	084815000
Eastern Visayas	Northern Samar	Rosario	084816000
Eastern Visayas	Northern Samar	San Antonio	084817000
Eastern Visayas	Northern Samar	San Isidro	084818000
Eastern Visayas	Northern Samar	San Jose	084819000
Eastern Visayas	Northern Samar	San Roque	084820000
Eastern Visayas	Northern Samar	San Vicente	084821000
Eastern Visayas	Northern Samar	Silvino Lobos	084822000
Eastern Visayas	Northern Samar	Victoria	084823000
Eastern Visayas	Northern Samar	Lope De Vega	084824000
Eastern Visayas	Samar	Almagro	086001000
Eastern Visayas	Samar	Basey	086002000
Eastern Visayas	Samar	City of Calbayog	086003000
Eastern Visayas	Samar	Calbiga	086004000
Eastern Visayas	Samar	City of Catbalogan (Capital)	086005000
Eastern Visayas	Samar	Daram	086006000
Eastern Visayas	Samar	Gandara	086007000
Eastern Visayas	Samar	Hinabangan	086008000
Eastern Visayas	Samar	Jiabong	086009000
Eastern Visayas	Samar	Marabut	086010000
Eastern Visayas	Samar	Matuguinao	086011000
Eastern Visayas	Samar	Motiong	086012000

Region	Province	Municipality/City	PSGC (Valid Values)
Eastern Visayas	Samar	Pinabacdao	086013000
Eastern Visayas	Samar	San Jose De Buan	086014000
Eastern Visayas	Samar	San Sebastian	086015000
Eastern Visayas	Samar	Santa Margarita	086016000
Eastern Visayas	Samar	Santa Rita	086017000
Eastern Visayas	Samar	Santo Niño	086018000
Eastern Visayas	Samar	Talalora	086019000
Eastern Visayas	Samar	Tarangnan	086020000
Eastern Visayas	Samar	Villareal	086021000
Eastern Visayas	Samar	Paranas	086022000
Eastern Visayas	Samar	Zumarraga	086023000
Eastern Visayas	Samar	Tagapul-An	086024000
Eastern Visayas	Samar	San Jorge	086025000
Eastern Visayas	Samar	Pagsanghan	086026000
Eastern Visayas	Southern Leyte	Anahawan	086401000
Eastern Visayas	Southern Leyte	Bontoc	086402000
Eastern Visayas	Southern Leyte	Hinunangan	086403000
Eastern Visayas	Southern Leyte	Hinundayan	086404000
Eastern Visayas	Southern Leyte	Libagon	086405000
Eastern Visayas	Southern Leyte	Liloan	086406000
Eastern Visayas	Southern Leyte	City of Maasin (Capital)	086407000
Eastern Visayas	Southern Leyte	Macrohon	086408000
Eastern Visayas	Southern Leyte	Malitbog	086409000
Eastern Visayas	Southern Leyte	Padre Burgos	086410000
Eastern Visayas	Southern Leyte	Pintuyan	086411000
Eastern Visayas	Southern Leyte	Saint Bernard	086412000
Eastern Visayas	Southern Leyte	San Francisco	086413000
Eastern Visayas	Southern Leyte	San Juan	086414000
Eastern Visayas	Southern Leyte	San Ricardo	086415000
Eastern Visayas	Southern Leyte	Silago	086416000
Eastern Visayas	Southern Leyte	Sogod	086417000
Eastern Visayas	Southern Leyte	Tomas Oppus	086418000
Eastern Visayas	Southern Leyte	Limasawa	086419000
Eastern Visayas	Biliran	Almeria	087801000
Eastern Visayas	Biliran	Biliran	087802000
Eastern Visayas	Biliran	Cabucgayan	087803000
Eastern Visayas	Biliran	Caibiran	087804000
Eastern Visayas	Biliran	Culaba	087805000
Eastern Visayas	Biliran	Kawayan	087806000

Region	Province	Municipality/City	PSGC (Valid Values)
Eastern Visayas	Biliran	Maripipi	087807000
Eastern Visayas	Biliran	Naval (Capital)	087808000
Zamboanga Peninsula	Zamboanga del Norte	City of Dapitan	097201000
Zamboanga Peninsula	Zamboanga del Norte	City of Dipolog (Capital)	097202000
Zamboanga Peninsula	Zamboanga del Norte	Katipunan	097203000
Zamboanga Peninsula	Zamboanga del Norte	La Libertad	097204000
Zamboanga Peninsula	Zamboanga del Norte	Labason	097205000
Zamboanga Peninsula	Zamboanga del Norte	Liloy	097206000
Zamboanga Peninsula	Zamboanga del Norte	Manukan	097207000
Zamboanga Peninsula	Zamboanga del Norte	Mutia	097208000
Zamboanga Peninsula	Zamboanga del Norte	Piñan	097209000
Zamboanga Peninsula	Zamboanga del Norte	Polanco	097210000
Zamboanga Peninsula	Zamboanga del Norte	Pres. Manuel A. Roxas	097211000
Zamboanga Peninsula	Zamboanga del Norte	Rizal	097212000
Zamboanga Peninsula	Zamboanga del Norte	Salug	097213000
Zamboanga Peninsula	Zamboanga del Norte	Sergio Osmeña Sr.	097214000
Zamboanga Peninsula	Zamboanga del Norte	Siayan	097215000
Zamboanga Peninsula	Zamboanga del Norte	Sibuco	097216000
Zamboanga Peninsula	Zamboanga del Norte	Sibutad	097217000
Zamboanga Peninsula	Zamboanga del Norte	Sindangan	097218000
Zamboanga Peninsula	Zamboanga del Norte	Siocon	097219000
Zamboanga Peninsula	Zamboanga del Norte	Sirawai	097220000

Region	Province	Municipality/City	PSGC (Valid Values)
Zamboanga Peninsula	Zamboanga del Norte	Tampilisan	097221000
Zamboanga Peninsula	Zamboanga del Norte	Jose Dalman	097222000
Zamboanga Peninsula	Zamboanga del Norte	Gutalac	097223000
Zamboanga Peninsula	Zamboanga del Norte	Baliguian	097224000
Zamboanga Peninsula	Zamboanga del Norte	Godod	097225000
Zamboanga Peninsula	Zamboanga del Norte	Bacungan	097226000
Zamboanga Peninsula	Zamboanga del Norte	Kalawit	097227000
Zamboanga Peninsula	Zamboanga del Sur	Aurora	097302000
Zamboanga Peninsula	Zamboanga del Sur	Bayog	097303000
Zamboanga Peninsula	Zamboanga del Sur	Dimataling	097305000
Zamboanga Peninsula	Zamboanga del Sur	Dinas	097306000
Zamboanga Peninsula	Zamboanga del Sur	Dumalinao	097307000
Zamboanga Peninsula	Zamboanga del Sur	Dumingag	097308000
Zamboanga Peninsula	Zamboanga del Sur	Kumalarang	097311000
Zamboanga Peninsula	Zamboanga del Sur	Labangan	097312000
Zamboanga Peninsula	Zamboanga del Sur	Lapuyan	097313000
Zamboanga Peninsula	Zamboanga del Sur	Mahayag	097315000
Zamboanga Peninsula	Zamboanga del Sur	Margosatubig	097317000
Zamboanga Peninsula	Zamboanga del Sur	Midsalip	097318000
Zamboanga Peninsula	Zamboanga del Sur	Molave	097319000
Zamboanga Peninsula	Zamboanga del Sur	City of Pagadian (Capital)	097322000

Region	Province	Municipality/City	PSGC (Valid Values)
Zamboanga Peninsula	Zamboanga del Sur	Ramon Magsaysay	097323000
Zamboanga Peninsula	Zamboanga del Sur	San Miguel	097324000
Zamboanga Peninsula	Zamboanga del Sur	San Pablo	097325000
Zamboanga Peninsula	Zamboanga del Sur	Tabina	097327000
Zamboanga Peninsula	Zamboanga del Sur	Tambulig	097328000
Zamboanga Peninsula	Zamboanga del Sur	Tukuran	097330000
Zamboanga Peninsula	Zamboanga del Sur	City of Zamboanga	097332000
Zamboanga Peninsula	Zamboanga del Sur	Lakewood	097333000
Zamboanga Peninsula	Zamboanga del Sur	Josefina	097337000
Zamboanga Peninsula	Zamboanga del Sur	Pitogo	097338000
Zamboanga Peninsula	Zamboanga del Sur	Sominot	097340000
Zamboanga Peninsula	Zamboanga del Sur	Vincenzo A. Sagun	097341000
Zamboanga Peninsula	Zamboanga del Sur	Guipos	097343000
Zamboanga Peninsula	Zamboanga del Sur	Tigbao	097344000
Zamboanga Peninsula	Zamboanga Sibugay	Alicia	098301000
Zamboanga Peninsula	Zamboanga Sibugay	Buug	098302000
Zamboanga Peninsula	Zamboanga Sibugay	Diplahan	098303000
Zamboanga Peninsula	Zamboanga Sibugay	Imelda	098304000
Zamboanga Peninsula	Zamboanga Sibugay	Ipil (Capital)	098305000
Zamboanga Peninsula	Zamboanga Sibugay	Kabasalan	098306000
Zamboanga Peninsula	Zamboanga Sibugay	Mabuhay	098307000

Region	Province	Municipality/City	PSGC (Valid Values)
Zamboanga Peninsula	Zamboanga Sibugay	Malangas	098308000
Zamboanga Peninsula	Zamboanga Sibugay	Naga	098309000
Zamboanga Peninsula	Zamboanga Sibugay	Olutanga	098310000
Zamboanga Peninsula	Zamboanga Sibugay	Payao	098311000
Zamboanga Peninsula	Zamboanga Sibugay	Roseller Lim	098312000
Zamboanga Peninsula	Zamboanga Sibugay	Siay	098313000
Zamboanga Peninsula	Zamboanga Sibugay	Talusan	098314000
Zamboanga Peninsula	Zamboanga Sibugay	Titay	098315000
Zamboanga Peninsula	Zamboanga Sibugay	Tungawan	098316000
Zamboanga Peninsula		City of Isabela	099701000
Northern Mindanao	Bukidnon	Baungon	101301000
Northern Mindanao	Bukidnon	Damulog	101302000
Northern Mindanao	Bukidnon	Dangcagan	101303000
Northern Mindanao	Bukidnon	Don Carlos	101304000
Northern Mindanao	Bukidnon	Impasug-ong	101305000
Northern Mindanao	Bukidnon	Kadingilan	101306000
Northern Mindanao	Bukidnon	Kalilangan	101307000
Northern Mindanao	Bukidnon	Kibawe	101308000
Northern Mindanao	Bukidnon	Kitaotao	101309000
Northern Mindanao	Bukidnon	Lantapan	101310000
Northern Mindanao	Bukidnon	Libona	101311000

Region	Province	Municipality/City	PSGC (Valid Values)
Northern Mindanao	Bukidnon	City of Malaybalay (Capital)	101312000
Northern Mindanao	Bukidnon	Malitbog	101313000
Northern Mindanao	Bukidnon	Manolo Fortich	101314000
Northern Mindanao	Bukidnon	Maramag	101315000
Northern Mindanao	Bukidnon	Pangantucan	101316000
Northern Mindanao	Bukidnon	Quezon	101317000
Northern Mindanao	Bukidnon	San Fernando	101318000
Northern Mindanao	Bukidnon	Sumilao	101319000
Northern Mindanao	Bukidnon	Talakag	101320000
Northern Mindanao	Bukidnon	City of Valencia	101321000
Northern Mindanao	Bukidnon	Cabanglasan	101322000
Northern Mindanao	Camiguin	Catarman	101801000
Northern Mindanao	Camiguin	Guinsiliban	101802000
Northern Mindanao	Camiguin	Mahinog	101803000
Northern Mindanao	Camiguin	Mambajao (Capital)	101804000
Northern Mindanao	Camiguin	Sagay	101805000
Northern Mindanao	Lanao del Norte	Bacolod	103501000
Northern Mindanao	Lanao del Norte	Baloi	103502000
Northern Mindanao	Lanao del Norte	Baroy	103503000
Northern Mindanao	Lanao del Norte	City of Iligan	103504000
Northern Mindanao	Lanao del Norte	Kapatagan	103505000

Region	Province	Municipality/City	PSGC (Valid Values)
Northern Mindanao	Lanao del Norte	Sultan Naga Dimaporo	103506000
Northern Mindanao	Lanao del Norte	Kauswagan	103507000
Northern Mindanao	Lanao del Norte	Kolambugan	103508000
Northern Mindanao	Lanao del Norte	Lala	103509000
Northern Mindanao	Lanao del Norte	Linamon	103510000
Northern Mindanao	Lanao del Norte	Magsaysay	103511000
Northern Mindanao	Lanao del Norte	Maigo	103512000
Northern Mindanao	Lanao del Norte	Matungao	103513000
Northern Mindanao	Lanao del Norte	Munai	103514000
Northern Mindanao	Lanao del Norte	Nunungan	103515000
Northern Mindanao	Lanao del Norte	Pantao Ragat	103516000
Northern Mindanao	Lanao del Norte	Poona Piagapo	103517000
Northern Mindanao	Lanao del Norte	Salvador	103518000
Northern Mindanao	Lanao del Norte	Sapad	103519000
Northern Mindanao	Lanao del Norte	Tagoloan	103520000
Northern Mindanao	Lanao del Norte	Tangcal	103521000
Northern Mindanao	Lanao del Norte	Tubod (Capital)	103522000
Northern Mindanao	Lanao del Norte	Pantar	103523000
Northern Mindanao	Misamis Occidental	Aloran	104201000
Northern Mindanao	Misamis Occidental	Baliangao	104202000
Northern Mindanao	Misamis Occidental	Bonifacio	104203000

Region	Province	Municipality/City	PSGC (Valid Values)
Northern Mindanao	Misamis Occidental	Calamba	104204000
Northern Mindanao	Misamis Occidental	Clarin	104205000
Northern Mindanao	Misamis Occidental	Concepcion	104206000
Northern Mindanao	Misamis Occidental	Jimenez	104207000
Northern Mindanao	Misamis Occidental	Lopez Jaena	104208000
Northern Mindanao	Misamis Occidental	City of Oroquieta (Capital)	104209000
Northern Mindanao	Misamis Occidental	City of Ozamiz	104210000
Northern Mindanao	Misamis Occidental	Panaon	104211000
Northern Mindanao	Misamis Occidental	Plaridel	104212000
Northern Mindanao	Misamis Occidental	Sapang Dalaga	104213000
Northern Mindanao	Misamis Occidental	Sinacaban	104214000
Northern Mindanao	Misamis Occidental	City of Tangub	104215000
Northern Mindanao	Misamis Occidental	Tudela	104216000
Northern Mindanao	Misamis Occidental	Don Victoriano Chiongbian	104217000
Northern Mindanao	Misamis Oriental	Alubijid	104301000
Northern Mindanao	Misamis Oriental	Balingasag	104302000
Northern Mindanao	Misamis Oriental	Balingoan	104303000
Northern Mindanao	Misamis Oriental	Binuangan	104304000
Northern Mindanao	Misamis Oriental	City of Cagayan De Oro (Capital)	104305000
Northern Mindanao	Misamis Oriental	Claveria	104306000
Northern Mindanao	Misamis Oriental	City of El Salvador	104307000

Region	Province	Municipality/City	PSGC (Valid Values)
Northern Mindanao	Misamis Oriental	City of Gingoog	104308000
Northern Mindanao	Misamis Oriental	Gitagum	104309000
Northern Mindanao	Misamis Oriental	Initao	104310000
Northern Mindanao	Misamis Oriental	Jasaan	104311000
Northern Mindanao	Misamis Oriental	Kinoguitan	104312000
Northern Mindanao	Misamis Oriental	Lagonglong	104313000
Northern Mindanao	Misamis Oriental	Laguindingan	104314000
Northern Mindanao	Misamis Oriental	Libertad	104315000
Northern Mindanao	Misamis Oriental	Lugait	104316000
Northern Mindanao	Misamis Oriental	Magsaysay	104317000
Northern Mindanao	Misamis Oriental	Manticao	104318000
Northern Mindanao	Misamis Oriental	Medina	104319000
Northern Mindanao	Misamis Oriental	Naawan	104320000
Northern Mindanao	Misamis Oriental	Opol	104321000
Northern Mindanao	Misamis Oriental	Salay	104322000
Northern Mindanao	Misamis Oriental	Sugbongcogon	104323000
Northern Mindanao	Misamis Oriental	Tagoloan	104324000
Northern Mindanao	Misamis Oriental	Talisayan	104325000
Northern Mindanao	Misamis Oriental	Villanueva	104326000
Davao Region	Davao del Norte	Asuncion	112301000
Davao Region	Davao del Norte	Carmen	112303000
Davao Region	Davao del Norte	Kapalong	112305000
Davao Region	Davao del Norte	New Corella	112314000

Region	Province	Municipality/City	PSGC (Valid Values)
Davao Region	Davao del Norte	City of Panabo	112315000
Davao Region	Davao del Norte	Island Garden City of Samal	112317000
Davao Region	Davao del Norte	Santo Tomas	112318000
Davao Region	Davao del Norte	City of Tagum (Capital)	112319000
Davao Region	Davao del Norte	Talaingod	112322000
Davao Region	Davao del Norte	Braulio E. Dujali	112323000
Davao Region	Davao del Norte	San Isidro	112324000
Davao Region	Davao del Sur	Bansalan	112401000
Davao Region	Davao del Sur	City of Davao	112402000
Davao Region	Davao del Sur	City of Digos (Capital)	112403000
Davao Region	Davao del Sur	Hagonoy	112404000
Davao Region	Davao del Sur	Kiblawan	112406000
Davao Region	Davao del Sur	Magsaysay	112407000
Davao Region	Davao del Sur	Malalag	112408000
Davao Region	Davao del Sur	Matanao	112410000
Davao Region	Davao del Sur	Padada	112411000
Davao Region	Davao del Sur	Santa Cruz	112412000
Davao Region	Davao del Sur	Sulop	112414000
Davao Region	Davao Oriental	Baganga	112501000
Davao Region	Davao Oriental	Banaybanay	112502000
Davao Region	Davao Oriental	Boston	112503000
Davao Region	Davao Oriental	Caraga	112504000
Davao Region	Davao Oriental	Cateel	112505000
Davao Region	Davao Oriental	Governor Generoso	112506000
Davao Region	Davao Oriental	Lupon	112507000
Davao Region	Davao Oriental	Manay	112508000
Davao Region	Davao Oriental	City of Mati (Capital)	112509000
Davao Region	Davao Oriental	San Isidro	112510000
Davao Region	Davao Oriental	Tarragona	112511000
Davao Region	Davao de Oro	Compostela	118201000
Davao Region	Davao de Oro	Laak	118202000
Davao Region	Davao de Oro	Mabini	118203000
Davao Region	Davao de Oro	Maco	118204000
Davao Region	Davao de Oro	Maragusan	118205000
Davao Region	Davao de Oro	Mawab	118206000
Davao Region	Davao de Oro	Monkayo	118207000
Davao Region	Davao de Oro	Montevista	118208000

Region	Province	Municipality/City	PSGC (Valid Values)
Davao Region	Davao de Oro	Nabunturan (Capital)	118209000
Davao Region	Davao de Oro	New Bataan	118210000
Davao Region	Davao de Oro	Pantukan	118211000
Davao Region	Davao Occidental	Don Marcelino	118601000
Davao Region	Davao Occidental	Jose Abad Santos	118602000
Davao Region	Davao Occidental	Malita (Capital)	118603000
Davao Region	Davao Occidental	Santa Maria	118604000
Davao Region	Davao Occidental	Sarangani	118605000
SOCCSKSARGEN	Cotabato	Alamada	124701000
SOCCSKSARGEN	Cotabato	Carmen	124702000
SOCCSKSARGEN	Cotabato	Kabacan	124703000
SOCCSKSARGEN	Cotabato	City of Kidapawan (Capital)	124704000
SOCCSKSARGEN	Cotabato	Libungan	124705000
SOCCSKSARGEN	Cotabato	Magpet	124706000
SOCCSKSARGEN	Cotabato	Makilala	124707000
SOCCSKSARGEN	Cotabato	Matalam	124708000
SOCCSKSARGEN	Cotabato	Midsayap	124709000
SOCCSKSARGEN	Cotabato	M'Lang	124710000
SOCCSKSARGEN	Cotabato	Pigkawayan	124711000
SOCCSKSARGEN	Cotabato	Pikit	124712000
SOCCSKSARGEN	Cotabato	President Roxas	124713000
SOCCSKSARGEN	Cotabato	Tulunan	124714000
SOCCSKSARGEN	Cotabato	Antipas	124715000
SOCCSKSARGEN	Cotabato	Banisilan	124716000
SOCCSKSARGEN	Cotabato	Aleosan	124717000
SOCCSKSARGEN	Cotabato	Arakan	124718000
SOCCSKSARGEN	South Cotabato	Banga	126302000
SOCCSKSARGEN	South Cotabato	City of General Santos	126303000
SOCCSKSARGEN	South Cotabato	City of Koronadal (Capital)	126306000
SOCCSKSARGEN	South Cotabato	Norala	126311000
SOCCSKSARGEN	South Cotabato	Polomolok	126312000
SOCCSKSARGEN	South Cotabato	Surallah	126313000
SOCCSKSARGEN	South Cotabato	Tampakan	126314000
SOCCSKSARGEN	South Cotabato	Tantangan	126315000
SOCCSKSARGEN	South Cotabato	T'Boli	126316000
SOCCSKSARGEN	South Cotabato	Tupi	126317000
SOCCSKSARGEN	South Cotabato	Santo Niño	126318000

Region	Province	Municipality/City	PSGC (Valid Values)
SOCCSKSARGEN	South Cotabato	Lake Sebu	126319000
SOCCSKSARGEN	Sultan Kudarat	Bagumbayan	126501000
SOCCSKSARGEN	Sultan Kudarat	Columbio	126502000
SOCCSKSARGEN	Sultan Kudarat	Esperanza	126503000
SOCCSKSARGEN	Sultan Kudarat	Isulan (Capital)	126504000
SOCCSKSARGEN	Sultan Kudarat	Kalamansig	126505000
SOCCSKSARGEN	Sultan Kudarat	Lebak	126506000
SOCCSKSARGEN	Sultan Kudarat	Lutayan	126507000
SOCCSKSARGEN	Sultan Kudarat	Lambayong	126508000
SOCCSKSARGEN	Sultan Kudarat	Palimbang	126509000
SOCCSKSARGEN	Sultan Kudarat	President Quirino	126510000
SOCCSKSARGEN	Sultan Kudarat	City of Tacurong	126511000
SOCCSKSARGEN	Sultan Kudarat	Sen. Ninoy Aquino	126512000
SOCCSKSARGEN	Sarangani	Alabel (Capital)	128001000
SOCCSKSARGEN	Sarangani	Glan	128002000
SOCCSKSARGEN	Sarangani	Kiamba	128003000
SOCCSKSARGEN	Sarangani	Maasim	128004000
SOCCSKSARGEN	Sarangani	Maitum	128005000
SOCCSKSARGEN	Sarangani	Malapatan	128006000
SOCCSKSARGEN	Sarangani	Malungon	128007000
SOCCSKSARGEN		City of Cotabato	129804000
NCR	NCR, City of Manila, First District (Not a Province)	City of Manila	133900000
NCR	NCR, Second District (Not a Province)	City of Mandaluyong	137401000
NCR	NCR, Second District (Not a Province)	City of Marikina	137402000
NCR	NCR, Second District (Not a Province)	City of Pasig	137403000
NCR	NCR, Second District (Not a Province)	Quezon City	137404000
NCR	NCR, Second District (Not a Province)	City of San Juan	137405000
NCR	NCR, Third District (Not a Province)	City of Caloocan	137501000
NCR	NCR, Third District (Not a Province)	City of Malabon	137502000
NCR	NCR, Third District (Not a Province)	City of Navotas	137503000
NCR	NCR, Third District (Not a Province)	City of Valenzuela	137504000

Region	Province	Municipality/City	PSGC (Valid Values)
NCR	NCR, Fourth District (Not a Province)	City of Las Piñas	137601000
NCR	NCR, Fourth District (Not a Province)	City of Makati	137602000
NCR	NCR, Fourth District (Not a Province)	City of Muntinlupa	137603000
NCR	NCR, Fourth District (Not a Province)	City of Parañaque	137604000
NCR	NCR, Fourth District (Not a Province)	Pasay City	137605000
NCR	NCR, Fourth District (Not a Province)	Pateros	137606000
NCR	NCR, Fourth District (Not a Province)	City of Taguig	137607000
CAR	Abra	Bangued (Capital)	140101000
CAR	Abra	Boliney	140102000
CAR	Abra	Bucay	140103000
CAR	Abra	Bucloc	140104000
CAR	Abra	Daguioman	140105000
CAR	Abra	Danglas	140106000
CAR	Abra	Dolores	140107000
CAR	Abra	La Paz	140108000
CAR	Abra	Lacub	140109000
CAR	Abra	Lagangilang	140110000
CAR	Abra	Lagayan	140111000
CAR	Abra	Langiden	140112000
CAR	Abra	Licuan-Baay	140113000
CAR	Abra	Luba	140114000
CAR	Abra	Malibcong	140115000
CAR	Abra	Manabo	140116000
CAR	Abra	Peñarrubia	140117000
CAR	Abra	Pidigan	140118000
CAR	Abra	Pilar	140119000
CAR	Abra	Sallapadan	140120000
CAR	Abra	San Isidro	140121000
CAR	Abra	San Juan	140122000
CAR	Abra	San Quintin	140123000
CAR	Abra	Tayum	140124000
CAR	Abra	Tineg	140125000
CAR	Abra	Tubo	140126000
CAR	Abra	Villaviciosa	140127000

Region	Province	Municipality/City	PSGC (Valid Values)
CAR	Benguet	Atok	141101000
CAR	Benguet	City of Baguio	141102000
CAR	Benguet	Bakun	141103000
CAR	Benguet	Bokod	141104000
CAR	Benguet	Buguias	141105000
CAR	Benguet	Itogon	141106000
CAR	Benguet	Kabayan	141107000
CAR	Benguet	Kapangan	141108000
CAR	Benguet	Kibungan	141109000
CAR	Benguet	La Trinidad (Capital)	141110000
CAR	Benguet	Mankayan	141111000
CAR	Benguet	Sablan	141112000
CAR	Benguet	Tuba	141113000
CAR	Benguet	Tublay	141114000
CAR	Ifugao	Banaue	142701000
CAR	Ifugao	Hungduan	142702000
CAR	Ifugao	Kiangan	142703000
CAR	Ifugao	Lagawe (Capital)	142704000
CAR	Ifugao	Lamut	142705000
CAR	Ifugao	Mayoyao	142706000
CAR	Ifugao	Alfonso Lista	142707000
CAR	Ifugao	Aguinaldo	142708000
CAR	Ifugao	Hingyon	142709000
CAR	Ifugao	Tinoc	142710000
CAR	Ifugao	Asipulo	142711000
CAR	Kalinga	Balbalan	143201000
CAR	Kalinga	Lubuagan	143206000
CAR	Kalinga	Pasil	143208000
CAR	Kalinga	Pinukpuk	143209000
CAR	Kalinga	Rizal	143211000
CAR	Kalinga	City of Tabuk (Capital)	143213000
CAR	Kalinga	Tanudan	143214000
CAR	Kalinga	Tinglayan	143215000
CAR	Mountain Province	Barlig	144401000
CAR	Mountain Province	Bauko	144402000
CAR	Mountain Province	Besao	144403000
CAR	Mountain Province	Bontoc (Capital)	144404000
CAR	Mountain Province	Natonin	144405000

Region	Province	Municipality/City	PSGC (Valid Values)
CAR	Mountain Province	Paracelis	144406000
CAR	Mountain Province	Sabangan	144407000
CAR	Mountain Province	Sadanga	144408000
CAR	Mountain Province	Sagada	144409000
CAR	Mountain Province	Tadian	144410000
CAR	Apayao	Calanasan	148101000
CAR	Apayao	Conner	148102000
CAR	Apayao	Flora	148103000
CAR	Apayao	Kabugao (Capital)	148104000
CAR	Apayao	Luna	148105000
CAR	Apayao	Pudtol	148106000
CAR	Apayao	Santa Marcela	148107000
ARMM	Basilan	City of Lamitan (Capital)	150702000
ARMM	Basilan	Lantawan	150703000
ARMM	Basilan	Maluso	150704000
ARMM	Basilan	Sumisip	150705000
ARMM	Basilan	Tipo-Tipo	150706000
ARMM	Basilan	Tuburan	150707000
ARMM	Basilan	Akbar	150708000
ARMM	Basilan	Al-Barka	150709000
ARMM	Basilan	Hadji Mohammad Ajul	150710000
ARMM	Basilan	Ungkaya Pukan	150711000
ARMM	Basilan	Hadji Muhtamad	150712000
ARMM	Basilan	Tabuan-Lasa	150713000
ARMM	Lanao del Sur	Bacolod-Kalawi	153601000
ARMM	Lanao del Sur	Balabagan	153602000
ARMM	Lanao del Sur	Balindong	153603000
ARMM	Lanao del Sur	Bayang	153604000
ARMM	Lanao del Sur	Binidayan	153605000
ARMM	Lanao del Sur	Bubong	153606000
ARMM	Lanao del Sur	Butig	153607000
ARMM	Lanao del Sur	Ganassi	153609000
ARMM	Lanao del Sur	Kapai	153610000
ARMM	Lanao del Sur	Lumba-Bayabao	153611000
ARMM	Lanao del Sur	Lumbatan	153612000
ARMM	Lanao del Sur	Madalum	153613000
ARMM	Lanao del Sur	Madamba	153614000
ARMM	Lanao del Sur	Malabang	153615000

Region	Province	Municipality/City	PSGC (Valid Values)
ARMM	Lanao del Sur	Marantao	153616000
ARMM	Lanao del Sur	City of Marawi (Capital)	153617000
ARMM	Lanao del Sur	Masiu	153618000
ARMM	Lanao del Sur	Mulondo	153619000
ARMM	Lanao del Sur	Pagayawan	153620000
ARMM	Lanao del Sur	Piagapo	153621000
ARMM	Lanao del Sur	Poona Bayabao	153622000
ARMM	Lanao del Sur	Pualas	153623000
ARMM	Lanao del Sur	Ditsaan-Ramain	153624000
ARMM	Lanao del Sur	Saguiaran	153625000
ARMM	Lanao del Sur	Tamparan	153626000
ARMM	Lanao del Sur	Taraka	153627000
ARMM	Lanao del Sur	Tubaran	153628000
ARMM	Lanao del Sur	Tugaya	153629000
ARMM	Lanao del Sur	Wao	153630000
ARMM	Lanao del Sur	Marogong	153631000
ARMM	Lanao del Sur	Calanogas	153632000
ARMM	Lanao del Sur	Buadiposo-Buntong	153633000
ARMM	Lanao del Sur	Maguing	153634000
ARMM	Lanao del Sur	Picong	153635000
ARMM	Lanao del Sur	Lumbayanague	153636000
ARMM	Lanao del Sur	Amai Manabilang	153637000
ARMM	Lanao del Sur	Tagoloan Ii	153638000
ARMM	Lanao del Sur	Kapatagan	153639000
ARMM	Lanao del Sur	Sultan Dumalondong	153640000
ARMM	Lanao del Sur	Lumbaca-Unayan	153641000
ARMM	Maguindanao	Ampatuan	153801000
ARMM	Maguindanao	Buldon	153802000
ARMM	Maguindanao	Buluan	153803000
ARMM	Maguindanao	Datu Paglas	153805000
ARMM	Maguindanao	Datu Piang	153806000
ARMM	Maguindanao	Datu Odin Sinsuat	153807000
ARMM	Maguindanao	Shariff Aguak (Capital)	153808000
ARMM	Maguindanao	Matanog	153809000
ARMM	Maguindanao	Pagalungan	153810000
ARMM	Maguindanao	Parang	153811000
ARMM	Maguindanao	Sultan Kudarat	153812000

Region	Province	Municipality/City	PSGC (Valid Values)
ARMM	Maguindanao	Sultan Sa Barongis	153813000
ARMM	Maguindanao	Kabuntalan	153814000
ARMM	Maguindanao	Upi	153815000
ARMM	Maguindanao	Talayan	153816000
ARMM	Maguindanao	South Upi	153817000
ARMM	Maguindanao	Barira	153818000
ARMM	Maguindanao	Gen. S.K. Pendatun	153819000
ARMM	Maguindanao	Mamasapano	153820000
ARMM	Maguindanao	Talitay	153821000
ARMM	Maguindanao	Pagagawan	153822000
ARMM	Maguindanao	Paglat	153823000
ARMM	Maguindanao	Sultan Mastura	153824000
ARMM	Maguindanao	Guindulungan	153825000
ARMM	Maguindanao	Datu Saudi-Ampatuan	153826000
ARMM	Maguindanao	Datu Unsay	153827000
ARMM	Maguindanao	Datu Abdullah Sangki	153828000
ARMM	Maguindanao	Rajah Buayan	153829000
ARMM	Maguindanao	Datu Blah T. Sinsuat	153830000
ARMM	Maguindanao	Datu Anggal Midtimbang	153831000
ARMM	Maguindanao	Mangudadatu	153832000
ARMM	Maguindanao	Pandag	153833000
ARMM	Maguindanao	Northern Kabuntalan	153834000
ARMM	Maguindanao	Datu Hoffer Ampatuan	153835000
ARMM	Maguindanao	Datu Salibo	153836000
ARMM	Maguindanao	Shariff Saydona Mustapha	153837000
ARMM	Sulu	Indanan	156601000
ARMM	Sulu	Jolo (Capital)	156602000
ARMM	Sulu	Kalingalan Caluang	156603000
ARMM	Sulu	Luuk	156604000
ARMM	Sulu	Maimbung	156605000
ARMM	Sulu	Hadji Panglima Tahil	156606000
ARMM	Sulu	Old Panamao	156607000
ARMM	Sulu	Pangutaran	156608000

Region	Province	Municipality/City	PSGC (Valid Values)
ARMM	Sulu	Parang	156609000
ARMM	Sulu	Pata	156610000
ARMM	Sulu	Patikul	156611000
ARMM	Sulu	Siasi	156612000
ARMM	Sulu	Talipao	156613000
ARMM	Sulu	Tapul	156614000
ARMM	Sulu	Tongkil	156615000
ARMM	Sulu	Panglima Estino	156616000
ARMM	Sulu	Lugus	156617000
ARMM	Sulu	Pandami	156618000
ARMM	Sulu	Omar	156619000
ARMM	Tawi-Tawi	Panglima Sugala	157001000
ARMM	Tawi-Tawi	Bongao (Capital)	157002000
ARMM	Tawi-Tawi	Mapun	157003000
ARMM	Tawi-Tawi	Simunul	157004000
ARMM	Tawi-Tawi	Sitangkai	157005000
ARMM	Tawi-Tawi	South Ubian	157006000
ARMM	Tawi-Tawi	Tandubas	157007000
ARMM	Tawi-Tawi	Turtle Islands	157008000
ARMM	Tawi-Tawi	Languyan	157009000
ARMM	Tawi-Tawi	Sapa-Sapa	157010000
ARMM	Tawi-Tawi	Sibutu	157011000
CARAGA	Agusan del Norte	Buenavista	160201000
CARAGA	Agusan del Norte	City of Butuan (Capital)	160202000
CARAGA	Agusan del Norte	City of Cabadbaran	160203000
CARAGA	Agusan del Norte	Carmen	160204000
CARAGA	Agusan del Norte	Jabonga	160205000
CARAGA	Agusan del Norte	Kitcharao	160206000
CARAGA	Agusan del Norte	Las Nieves	160207000
CARAGA	Agusan del Norte	Magallanes	160208000
CARAGA	Agusan del Norte	Nasipit	160209000
CARAGA	Agusan del Norte	Santiago	160210000
CARAGA	Agusan del Norte	Tubay	160211000
CARAGA	Agusan del Norte	Remedios T. Romualdez	160212000
CARAGA	Agusan del Sur	City of Bayugan	160301000
CARAGA	Agusan del Sur	Bunawan	160302000
CARAGA	Agusan del Sur	Esperanza	160303000
CARAGA	Agusan del Sur	La Paz	160304000

Region	Province	Municipality/City	PSGC (Valid Values)
CARAGA	Agusan del Sur	Loreto	160305000
CARAGA	Agusan del Sur	Prosperidad (Capital)	160306000
CARAGA	Agusan del Sur	Rosario	160307000
CARAGA	Agusan del Sur	San Francisco	160308000
CARAGA	Agusan del Sur	San Luis	160309000
CARAGA	Agusan del Sur	Santa Josefa	160310000
CARAGA	Agusan del Sur	Talacogon	160311000
CARAGA	Agusan del Sur	Trento	160312000
CARAGA	Agusan del Sur	Veruela	160313000
CARAGA	Agusan del Sur	Sibagat	160314000
CARAGA	Surigao del Norte	Alegria	166701000
CARAGA	Surigao del Norte	Bacuag	166702000
CARAGA	Surigao del Norte	Burgos	166704000
CARAGA	Surigao del Norte	Claver	166706000
CARAGA	Surigao del Norte	Dapa	166707000
CARAGA	Surigao del Norte	Del Carmen	166708000
CARAGA	Surigao del Norte	General Luna	166710000
CARAGA	Surigao del Norte	Gigaquit	166711000
CARAGA	Surigao del Norte	Mainit	166714000
CARAGA	Surigao del Norte	Malimono	166715000
CARAGA	Surigao del Norte	Pilar	166716000
CARAGA	Surigao del Norte	Placer	166717000
CARAGA	Surigao del Norte	San Benito	166718000
CARAGA	Surigao del Norte	San Francisco	166719000
CARAGA	Surigao del Norte	San Isidro	166720000
CARAGA	Surigao del Norte	Santa Monica	166721000
CARAGA	Surigao del Norte	Sison	166722000
CARAGA	Surigao del Norte	Socorro	166723000
CARAGA	Surigao del Norte	City of Surigao (Capital)	166724000
CARAGA	Surigao del Norte	Tagana-An	166725000
CARAGA	Surigao del Norte	Tubod	166727000
CARAGA	Surigao del Sur	Barobo	166801000
CARAGA	Surigao del Sur	Bayabas	166802000
CARAGA	Surigao del Sur	City of Bislig	166803000
CARAGA	Surigao del Sur	Cagwait	166804000
CARAGA	Surigao del Sur	Cantilan	166805000
CARAGA	Surigao del Sur	Carmen	166806000
CARAGA	Surigao del Sur	Carrascal	166807000

Region	Province	Municipality/City	PSGC (Valid Values)
CARAGA	Surigao del Sur	Cortes	166808000
CARAGA	Surigao del Sur	Hinatuan	166809000
CARAGA	Surigao del Sur	Lanuza	166810000
CARAGA	Surigao del Sur	Liangá	166811000
CARAGA	Surigao del Sur	Lingig	166812000
CARAGA	Surigao del Sur	Madrid	166813000
CARAGA	Surigao del Sur	Marihatag	166814000
CARAGA	Surigao del Sur	San Agustin	166815000
CARAGA	Surigao del Sur	San Miguel	166816000
CARAGA	Surigao del Sur	Tagbina	166817000
CARAGA	Surigao del Sur	Tago	166818000
CARAGA	Surigao del Sur	City of Tandag (Capital)	166819000
CARAGA	Dinagat Islands	Basilisa	168501000
CARAGA	Dinagat Islands	Cagdianao	168502000
CARAGA	Dinagat Islands	Dinagat	168503000
CARAGA	Dinagat Islands	Libjo	168504000
CARAGA	Dinagat Islands	Loreto	168505000
CARAGA	Dinagat Islands	San Jose (Capital)	168506000
CARAGA	Dinagat Islands	Tubajon	168507000
Data Not Available	Data Not Available	Data Not Available	000000000

Value	Description
A	Agriculture, forestry, and fishing
B	Mining and quarrying
C	Manufacturing
D	Electricity, gas, steam and air-conditioning supply
E	Water supply, sewerage, waste management and remediation activities
F	Construction
G	Wholesale and retail trade; repair of motor vehicles and motorcycles
H	Transportation and storage
I	Accommodation and food service activities
J	Information and communication
K	Financial and insurance activities
L	Real estate activities
M	Professional, scientific and technical services
N	Administrative and support service activities
O	Public administrative and defense; compulsory social security
P	Education
Q	Human health and social work activities
R	Arts, entertainment and recreation
S	Other service activities
T	Activities of private households as employers and undifferentiated goods and services and producing activities of households for own use
U	Activities of extraterritorial organizations and bodies
V	Consumer loans
Z	No data available

Value	Description
10	Driver's License
11	Voter's ID
12	Passport ID
13	PRC ID
14	NBI
15	Police clearance
16	Postal ID
17	Barangay certification
18	OWWA ID
19	OFW ID
20	Seaman's book
21	PNP
22	AFP
23	HDMF (as known as Pag-ibig)
24	PWD
25	DSWD Travel Clearance
26	ACR I-Card
27	DTI - Business Name Registration Certificate
28	IBP ID
29	Fire Arms License
30	Government Officer or Agency ID
31	Diplomat ID
32	National ID (other jurisdiction)
33	Work Permit
34	GOCC ID
35	PLRA ID
36	Major Credit Cards
37	Media Report/publication with photo
38	Student ID
39	SIRV
40	Unified Multipurpose ID (UMID)
41	Tax Account Number (TAN)

Value	Description
N/A	Not part of any conglomerate (i.e., stand-alone)
NEC	Part of other conglomerate group
ABG	Aboitiz Group
ATG	Andrew Tan Group
AYL	Ayala Group
CNJ	Consunji Group
DNU	Dennis Uy Group
EYG	Emilio Yap Group
TYG	George Ty Group
GKW	Gokongwei Group
GTN	Gotianun Group
LPZ	Lopez Group
LCG	Lucio Co Group
LTC	Lucio Tan Group
MVP	MVP Group
VLL	Manuel Villar Group
RAZ	Razon Group
RCY	Roberto Coyiuto Group
ROP	Roberto Ongpin Group
SMC	SMC Group
SYG	Sy Group
TTC	Tony Tan Caktiong Group
YGC	Yuchengco Group

Value	Credit Transaction Type / Issuer Type	Exposure Type
1001	Loans to Government - National Government	Loan
1002	Loans to Government - LGU	Loan
1003	Loans to GOCC - Social Security Institution	Loan
1004	Loans to GOCC - Other Financial Institution	Loan
1005	Loans to GOCC - Non-Financial Institution	Loan
1006	Agrarian Reform Loans	Loan
1007	Other Agricultural Credit Loans	Loan
1008	Microfinance Loans	Loan
1009	Other Microenterprise Loans	Loan
1010	Small Enterprises	Loan
1011	Medium Enterprise	Loan
1012	Contracts to Sell	Loan
1013	Loans to Private Corporations - Financial	Loan
1014	Loans to Private Corporations - Non-Financial	Loan
1015	Loans to Individuals for Housing Purposes	Loan
1016	Auto Loans	Loan
1017	Motorcycle Loans	Loan
1018	Salary-Based General-Purpose Consumption Loans	Loan
1019	Other Loans for Personal Purposes	Loan
1020	Loans to Individuals for Other Purposes	Loan
1021	Loans to Non-resident Central Government/Central Banks	Loan
1022	Loans to Non-resident Public Sector Entities	Loan
1023	Loans to Non-resident Corporations	Loan
1024	Loans to Non-resident Individuals	Loan
1025	Loans-Others Not Elsewhere Classified	Loan
1026	Interbank Call Loans Receivables – Resident Banks – UBs/KBs	Loan
1027	Interbank Call Loans Receivables – Resident Banks – Other Banks	Loan
1028	Interbank Call Loans Receivables – Resident Banks – NBQBs	Loan
1029	Interbank Call Loans Receivables – Non-Resident Banks – OBUs	Loan
1030	Interbank Call Loans Receivables – Non-Resident Banks – Others	Loan
1031	Interbank Term Loans Receivables – Resident Banks – UBs/KBs	Loan
1032	Interbank Term Loans Receivables – Resident Banks – Other Banks	Loan
1033	Interbank Term Loans Receivables – Resident Banks – NBQBs	Loan
1034	Interbank Term Loans Receivables – Non-Resident Banks – OBUs	Loan
1035	Interbank Term Loans Receivables – Non-Resident Banks – Others	Loan

Value	Credit Transaction Type / Issuer Type	Exposure Type
2001	Securities - National Government - Treasury Bills	Investments in Debt or Equity Securities
2002	Securities - National Government - Treasury Bonds	Investments in Debt or Equity Securities
2003	Securities - National Government - Others	Investments in Debt or Equity Securities
2004	Securities - LGUs	Investments in Debt or Equity Securities
2005	Securities - GOCC - SSS	Investments in Debt or Equity Securities
2006	Securities - GOCC - Other Financial Institutions	Investments in Debt or Equity Securities
2007	Securities - GOCC - Non-Financial Institutions	Investments in Debt or Equity Securities
2008	Securities - BSP	Investments in Debt or Equity Securities
2009	Securities - Universal/Commercial Banks	Investments in Debt or Equity Securities
2010	Securities - Other Banks	Investments in Debt or Equity Securities
2011	Securities - Private Corporations - Financial	Investments in Debt or Equity Securities
2012	Securities - Private Corporations - Non-Financial	Investments in Debt or Equity Securities
2013	Securities - Other Government/Central Banks	Investments in Debt or Equity Securities
2014	Securities - Other Non-Resident Public Sector Entities	Investments in Debt or Equity Securities
2015	Securities - Other Non-Resident Banks	Investments in Debt or Equity Securities
2016	Securities - Non-Resident Corporations	Investments in Debt or Equity Securities
2017	Securities - Multilateral Agencies	Investments in Debt or Equity Securities
2018	Securities - Others Not Elsewhere Classified	Investments in Debt or Equity Securities
3001	Sales Contract Receivable	Other Credit Accommodation
3002	Accrued Interest Income from Financial Assets	Other Credit Accommodation
3003	Due from Other Banks - Resident Banks	Other Credit Accommodation
3004	Due from Other Banks - Non-Resident Banks	Other Credit Accommodation
3005	Other Credit Accommodation - Not Elsewhere Classified	Other Credit Accommodation
4001	Others	Others

XSD Element Name		
collType	collCode	Description
0		Unsecured
		Secured
	1	Secured - Non-Risk Assets
	2	Secured - REM-Residential
	3	Secured - REM-Commercial
	4	Secured - REM-Agricultural
	5	Secured - CHM
	6	Other Collateral

Value	Description
A	Guarantees Issued
B	Financial Standby Letters of Credit
C	Performance Standby Letters of Credit
D	Commercial Letters of Credit
E	Trade Related Guarantees
F	Commitments
G	Derivatives

XSD Notation	Description
a to z	Alphabet letters in lower case
A to Z	Alphabet letters in upper case
0 to 9	Numbers
.	Period
()	Open and Close Parenthesis
/	Forward Slash
-	Dash
\	Back Slash
,	Comma
:	Colon
;	Semi-colon
#	Pound Sign
&amp;	Ampersand (&)
&lt;	Less than (<)
&gt;	Greater than (>)
&quot;	Quotation (“)
&#064;	At symbol (@)
&reg;	Registered (®)
&trade;	Trademark (™)
&copy;	Copyright (©)
	Space
*	Asterisk
+	Plus Sign
=	Equal Sign
‘	Single Quotation
!	Exclamation Point
?	Question Mark
%	Percentage



BANGKO SENTRAL NG PILIPINAS

Comprehensive Credit and Equity Exposures (COCREE) Report Line-Item Instructions

Accomplishment of the Report

1. The report shall include credit and equity exposures of the covered BSP-supervised financial institution (BSFI).
2. The report shall be accomplished on a solo basis by the Universal/Commercial Banks (UKBs) and their Thrift Bank (TBs)/ Non-bank Financial Institutions with Quasi-banking Functions (NBQBs)/ Trust Corporation subsidiaries, and the Digital Banks.
3. BSFIs shall report exposures to resident and non-resident borrowers. Foreign currency denominated exposures shall be reported in both the original currency and Philippine peso equivalent.
4. All amounts, except written-off accounts with nominal value, shall be reported. These should be in absolute figures with two (2) decimal places, except if explicitly provided in the Data Dictionary that the specific data element can have more than 2 decimal places (e.g., probability of default and interest rate).
5. Information is either mandatory/required (M), optional/applicable but not required (O), or are not applicable (N) for submission as indicated in the Data Dictionary (DD). The use of default values indicating unavailability of data for legacy accounts, among other considerations, shall be permitted for the purpose of capturing other available information submitted by BSFIs. The submission of default values, however, shall be closely monitored by the Bangko Sentral, subject to the provisions of BSP Cir. No. 963, to maintain the overall quality of data.
6. Information shall be submitted in alphanumeric (A), string (S), numeric (N), date (D), or memo (M) form with acceptable values as indicated in the data dictionary.

For the Exposure Information, the elements are either Dynamic or Static. Static elements are stable data elements which do not change throughout the life cycle of the exposure. (e.g., promisory note number, purpose of the loan, transaction type, date granted, amount granted, acquisition amount). Hence, static data elements

shall only be reported once (e.g., at the onset of reporting and upon new loan grant/investment acquired). All Dynamic data elements shall be reported monthly as they are active data elements requiring periodic updates throughout the life cycle of the exposure (e.g., outstanding balance).

7. The file naming convention of COCREE Reports in XML format is COCREE_YYYYMM_BankAcronym_1ofX.xml where “YYYYMM” is the reference year and month, and the X in “1ofX” is the total number of XML files for submission in the reference period with sample shown below for ABC Bank which submits records for the 31 March 2022 reference period:

Single-XML file Submission:

COCREE_202203_ABC_1of1.xml

Three-XML file Submission:

COCREE_202203_ABC_1of3.xml (for records 1 to 1000)

COCREE_202203_ABC_2of3.xml (for records 1001 to 2000)

COCREE_202203_ABC_3of3.xml (for records 20001 to 3000)

The file naming convention of Control Prooflist is COCREE_YYYYMM_<Bank acronym>_Control Prooflist.pdf (e.g., *COCREE_202203_ABC_Control Prooflist.pdf*)

8. The use of Reserved Words in XML is not allowed. Reserved Words in a programming language have fixed meaning and cannot be redefined hence, should be transformed in COCREE Reporting as follows:

Characters	Name	Alternative XML Character Representation
&	Ampersand	&
<	Less than	<
>	Greater than	>
“	Quotation Mark	"
@	At	@
©	Copyright	©
®	Registered Trademark	®
™	Trademark	™

9. For data elements requiring Free text, refer to **Annex A-X** for the list of acceptable values and special characters.

Line-Item Instructions

Overall File Information

1. **Record Type** – Indicate the type of information being provided, as to:
 - (a) Filing Information (FI);
 - (b) Subject Information (SI);
 - (c) Exposure Information (EI); and
 - (d) Negative Information (NI).
2. **Financial Institution (FI) Code (XSD element name: bkcode)**
– Refers to the unique code issued by the Bangko Sentral to the BSFI.
3. **File Reference Date (XSD element name: trdate)** – Refers to the end-of-month reporting period of the record data, in XSD default date format (YYYY-MM-DD).
4. **Submission Type (XSD element name: submitType)** – Indicate whether the record submitted is a new filing of a unique Subject, or an update of information of an existing Subject.

If the submission refers to the filing of a new Subject, BSFIs shall use *addInfo* with *submitType=0 (NEW)*.

On the other hand, if the previous submission will be amended/updated or there is a new Exposure (e.g., additional loan) for an existing Subject, BSFIs shall use *addInfo* with *submitType=1 (UPDATE)*. In reporting these amendments, BSFIs shall observe the following:

- a. If there are updates/amendments in any of the previously submitted Subject Information, the full string of mandatory data elements shall be re-submitted together with the updated/amended information;
- b. If there are updates in the previously submitted Exposure Information (e.g., change in outstanding balance due to amortization payment, change in accumulated gains/losses, upgrade in credit limit, among others), the submission of the full string of information is no longer necessary. The XSD will only require the submission of the updated information alongside the related *filingInfo*, *subjectID*, *contractNo*, and all the dynamic data elements in the Exposure Information.

c. If there is a new exposure for an existing Subject, BSFIs shall report the related *filingInfo*, *subjectID*, and the full string of *Exposure information*.

Submission After the Release of Validation Results

The system being used in the COCREE saves the information of the Subject (i.e., Subject, Exposure and Negative Information) only if the entire information string of the Subject passes the Stage 2 Validation.

In addressing the remaining validation exceptions, the records of the Subject that already passed the Stage 2 Validation should not be resubmitted unless there are amendments/updates in the submitted information, in which case, the *submitType=1 (UPDATE)* shall be used.

If exceptions were noted in Stage 1 or 2 Validation in any of the information of the Subject, the entire data string of the Subject in the current submission is rejected and is not saved in the system. In resubmitting the information, *submitType=0 (NEW)* or *submitType=1 (UPDATE)* shall be used following the Rules on the Submission Type in Items 4.a and 4.b above.

Please note that each XML file shall bear only 1 *submitType* (e.g., XML 1 of 2 - *submitType=0*, XML 2 of 2 - *submitType=1*).

To Delete Erroneously Submitted Records

For records previously submitted and passed the validation but were later found to be erroneous, BSFIs shall use *deleteInfo*. Kindly note that for the *deleteInfo*, all the data strings pertaining to the *subjectID* and/or *contractNo* submitted for the reference period shall be deleted. In resubmitting the information, *submitType=0 (NEW)* or *submitType=1 (UPDATE)* shall be used following the Rules on the Submission Type in Items 4.a and 4.b above.

For corrections that cover multiple reference periods, an XML file for each period shall be submitted (e.g., an error in the record uploaded for the reference periods 31 March and 30 April 2022 will require the submission of two XML files using the *deleteInfo*). The Bank shall then immediately submit two more XML files using the *submitType=0 (NEW)* and/or *submitType=1 (UPDATE)* to reflect the correct information.

Pursuant to BSP Circular No. 963, reports found to be erroneous will be subject to existing penalties.

5. **Number of records submitted** – Refers to the number of records being reported for the reference period. This shall include the following:

Data Element	XSD Element Name
No. of Submitted Subject Records	totSubjectRecords
No. of Submitted Exposure Records	totExposureRecords
No. of Submitted Negative Records	totNegativeRecords

In case there is no information to be reported for a reference period, BSFI shall indicate “0” in the number of submitted subject, exposure, and negative records to avoid being tagged as non-reporting.

Subject Information

6. **Subject ID (XSD element name: subjectId)** – A unique code internally assigned by the BSFI to the loan borrower, credit cardholder, issuer/counterparty of debt and equity securities (investment) and in off-balance sheet transactions to identify the same subject. Subject ID either belongs to a subject that is first time to be submitted by the BSFI (i.e., submitType=0, “NEW”) or which has previous records (i.e., submitType=1, “UPDATE”).
7. **Subject Type** – Indicate the type as to juridical entity, with the following options:
- (a) Individual (I);
 - (b) Sole Proprietorship (S);
 - (c) Corporation (C);
 - (d) Cooperative (K);
 - (e) Partnership (P); and
 - (f) Gov't and Other Agencies (G).

8. Subject Name

Individuals (XSD element name: firstName, middleName, lastName, suffix)

(a) Individual Name – In case of individuals, provide the exact spelling as indicated in the official documents¹ submitted by the borrower/counterparty. Use spaces to separate multiple

¹ As defined in item w of Secs. 904/904-Q of the MORB/MORNBFI on *Definition of terms* under the *Anti-Money Laundering (AMLA) and Combatting the Financing of Terrorism Regulations*.

names and hyphens to separate double names if the legal spelling/format of the name includes spaces and hyphens.² For the “Suffix” field (e.g., II, III, IV, JR, SR), do not use punctuation. Do not enter titles and prefixes in any of the name fields. Each entry will be treated as a separate data element and required to be declared completely. Middle name and suffixes are non-mandatory for individuals and not applicable for entities. For mononymous person (i.e., persons with single name), the last name should be “Not Applicable”.

In case the individual has a spouse, the spouse’s information shall be provided. The contract number will determine the same exposure of the spouses.

BSFIs are expected to properly parse the names of individuals according to the appropriate data elements (i.e., First Name, Middle Name, Last Name, and Suffix). The full name should not be submitted as one (1) data element only.

Moreover, the First Name and Last Name (for non-mononymous person) should not contain default and blank values at all times. Default value (i.e., “Not Applicable”) shall only be allowed for Last Name of mononymous persons.

Non-individuals

(b) Official Registered Trade Name/Agency Name (XSD short name: compName) – Use the legal name of the entity as indicated in the articles of incorporation duly registered with the Securities and Exchange Commission (SEC), Department of Trade and Industry (DTI), or the Cooperative Development Authority (CDA). For exposures in government instruments and agencies, use the name of the issuing jurisdiction or government agency (e.g., Philippines, Indonesia, USA Bureau of Internal Revenue, Home Development Mutual Fund, City of Manila).

(c) Company Trade Name (XSD element name: tradeName) – A “doing business as” (DBA) name known by the public.

At least one company name, whether the registered or the trade name, must be reported. At no instance will both names contain default values.

² Double names refer to names separated by hyphens (e.g. Santos-Cruz), while multiple names mean having more than one name that is separated by a space (e.g. Delos Santos/ Maria Clara).

Domestic and foreign government units and agencies must be tagged as Government in the subject type.

9. Date of Birth (XSD element name: birthDate) – Indicate the date of birth of individual/sole proprietor in XSD default date format (YYYY-MM-DD). If data is unavailable, default value is 1900-01-01. This is only applicable when subject type is Individual (I) or Sole Proprietorship (S).

10. Gender (XSD element name: gender) – Indicate the gender of the individual/sole proprietor borrower, as to:

- (a) Male; or
- (b) Female.

This is only applicable when subject type is Individual (I) or Sole Proprietorship (S).

11. Resident/Non-resident (XSD element name: residentType) – Indicate whether the center of the economic interest of the subject is within economic territory of the Philippines or otherwise.

12. Nationality (XSD element name: nationality) – Indicate the status belonging to a particular nation of the borrower/counterparty. A list of nationalities is provided in **Annex A-I**.

13. Civil Status (XSD element name: civilStatus) – Indicate the civil status of the individual/sole proprietor borrower, as to:

- (a) Single;
- (b) Married;
- (c) Divorced/Separated;
- (d) Widowed;
- (e) Common Law Partner; or
- (f) Data Not Available.

This is only applicable when subject type is Individual (I) or Sole Proprietorship (S).

14. Philippine National ID (XSD element name: philsys) – Provision for the implementation of the Philippine National ID system. This is only applicable when subject type is Individual (I) or Sole Proprietorship (S).

15. Taxpayer Identification Number (TIN, XSD element name: tin) – Indicate the TIN which consists of twelve-digit numeric code. The TIN shall be encoded in the twelve-digit form

(e.g., 123456789000) with the first nine (9) digits as the TIN proper and the last three (3) digits as the branch code for corporate or default value of 000 for individuals.

The TIN will be mandatory for sole proprietorship, partnership, corporations, and cooperatives.

For individuals, at least one (1) valid ID, either the PSN, TIN, SSS, GSIS, or other identification shall be reported.

For domestic and international government entities and foreign investment issuers without TIN, and other entities not required to have TIN, the default will be 000000000000.

16. Social Security System (SSS, XSD element name: sss) and /or Government Service Insurance System (GSIS, XSD element name: gsis) number – Indicate the SSS and/or GSIS number for individuals/sole proprietor.

17. Other Identification Number (XSD element name: otherIdCode, otherId) – In case the borrower/counterparty does not have TIN, SSS, GSIS, or PSN, BSFI shall refer to the list of other borrower identifications provided in **Annex A-V**. To the extent possible, one (1) ID reported shall not be a default value.

18. Address (XSD element name: currAddress/permAddress: fullAddress, countryCode, cityCode) – Indicate the present and permanent address of the borrower/counterparty. A list of valid values for the region, province, and city/municipality in the Philippines based on the Philippine Standard Geographic Code (PSGC) is provided in the **Annex A-III**.

The Region, Province, and City/Municipality are not mandatory if the borrower/counterparty's country is not the Philippines.

When the *countryCode* is Philippines (PH), BSFIs are expected to identify the PSGC corresponding to the City/Municipality of the submitted address. Only non-Philippines addresses and legacy accounts with no address information can use the default value.

19. Contact Details – Indicate the contact details of the subject, as to landline (**XSD element name: contactLandline**) and mobile number (**XSD element name: contactMobile**). At least one (1) contact information shall be reported.

20. Income Type (XSD element name: srcIncome) – Refers to the source of income of Individual subjects, as to:

- (a) Salary;
- (b) Business/Self-Employed;
- (c) Pension;
- (d) Remittance;
- (e) Investment;
- (f) Commission;
- (g) Rental Income;
- (h) Freelance Income;
- (i) Multiple or Other Sources;
- (j) Unemployed; or
- (k) Data Not Available.

If the Income Type of an Individual is “Multiple or Other Sources”, details shall be specified in the data field, “Other Source of Income” (**XSD element name: srcIncomeOth**).

This is only applicable when subject type is Individual (I) or Sole Proprietorship (S).

21. Employer Type (XSD element name: compType) – Further to item no. 20, if the source of income of the individual is “Salary”, then the employer type shall be specified whether under the government or private sector. This is only applicable when subject type is Individual (I).

22. Company Name of Employer (XSD element name: compName) – In connection to item nos. 20 and 21, the specific name of the employer shall be reported. This is only applicable when subject type is Individual (I) and Sole Proprietorship (S).

23. Nature of Business/Industry of Employer (XSD element name: complndus) – Indicate the nature of business/industry of the Individual subject’s employer. A list of pre-populated categories according to the 2009 Philippine Standard Industrial Classification (PSIC) is provided in **Annex A-IV**. This is only applicable when subject type is Individual (I).

24. Annual Gross Income (XSD element name: grossAnnual) – Indicate the annual gross income of the subject. For income in foreign currency, the amount in peso equivalent shall be reported. This is mandatory for all subject types (Individuals, Sole Proprietorship, Partnership, Corporation, Cooperative, Government and Other Agencies) when Exposure Type is Loan.

- 25. Annual Net Income (XSD element name: netAnnual)** – Indicate the annual net income of the borrower. For income in foreign currency, the amount in peso equivalent should be reported. This is mandatory for all subject types (Individuals, Sole Proprietorship, Partnership, Corporation, Cooperative, Government and Other Agencies) when Exposure Type is Loan.
- 26. DOSRI Indicator (XSD element name: dosriInd)** – Indicate the relationship between the BSFI and Subject, as to:
- (a) Not DOSRI;
 - (b) Director;
 - (c) Officer;
 - (d) Stockholder; or
 - (e) Related Interest.
- 27. Related Party Indicator (RP, XSD element name: rptInd)** – Indicate the relationship between the BSFI and Subject, as to:
- (a) Not RP;
 - (b) Subsidiary;
 - (c) Affiliates;
 - (d) Interlocking Directorship;
 - (e) Company Employee;
 - (f) Strategic Partner; or
 - (g) Others.
- 28. Business Registration Date (XSD element name: regDate)** – Refers to date when the business is registered with appropriate domestic or international regulatory and/or registration agencies. For domestically registered businesses, this could be the SEC registration date for partnerships and corporations, DTI registration date for sole proprietorships, or CDA registration date for cooperatives. This is applicable when subject type is Sole Proprietorship, Partnership, Corporation, or Cooperative.
- 29. Business Registration Number (XSD element name: regNumber)** – Refers to registration number or ID issued to the business by appropriate domestic or international regulatory and/or registration agencies. For domestically registered businesses, this could be the SEC registration number for partnerships and corporations, DTI registration number for sole proprietorships, or CDA registration number for cooperatives. This is applicable when subject type is Sole Proprietorship, Partnership, Corporation, or Cooperative.

30. Firm Size (XSD element name: companySize) – Indicate the entity subject’s size in terms of assets size following the existing regulatory definition as follows:

- (a) Micro – not more than P3,000,000;
- (b) Small – above P3,000,000 to P15,000,000;
- (c) Medium – above P15,000,000 to P100,000,000;
- (d) Large – above P100,000,000; or
- (e) Data Not available.

This is applicable when subject type is Sole Proprietorship, Partnership, Corporation, or Cooperative.

31. Nature of Business (XSD element name: busNature)– Indicate the nature of business/industry of the entity subject. A list of pre-populated categories according to the 2009 Philippine Standard Industrial Classification (PSIC) is provided in **Annex A-IV**.

This is applicable when subject type is Sole Proprietorship, Partnership, Corporation, or Cooperative and optional when subject type is Government and Other Agencies.

32. Conglomerate (XSD element name: congl) – Indicate the conglomerate to which a corporate subject belongs. List of conglomerates is provided in **Annex A-VI**.

BSFIs shall be guided by the pre-identified list of entity names belonging to conglomerates as specified in the Credit Risk Stress Test, pursuant to BSP Memorandum M-2014-032 (“Uniform Stress Test”). Entities which are determined to be part of a conglomerate, but not tagged as such in the pre-identified list, shall be appropriately tagged to their conglomerate in COCREE Reporting. In case the subject belongs to a conglomerate not found in the pre-identified list, the BSFI shall indicate “NEC” (Not Elsewhere Classified). For subjects that do not belong to any conglomerate group, the BSFI shall indicate “N/A”. Entities and conglomerates shall be subject to review for subsequent updating of the pre-identified list.

Exposure Information

33. Exposure Type – Indicate the type of exposure of the counterparty to the FI, as to:

- (a) **Loans and Receivables (XSD element name: Loan)** – Report information on loans extended to borrowers. Refer to those covered in Schedule 11 of the Financial Reporting

Package (FRP) - Loans and Receivables-Others and Interbank Loans, but excluding credit cards which shall be reported in a separate line for the purpose of COCREE Reporting. Include also those booked under Trust;

- (b) **Other Credit Accommodations (XSD element name: OtherCred)** - Report information on other credit accommodations extended to borrowers/counterparties. Other credit accommodations include other credits such as sales contract receivables, accrued interest receivables and advances;
- (c) **Investments (XSD element name: Investment)** - Report information on investment in debt and equity securities. Refer to those reported in Schedules 3, 6, and 7 of the FRP, and those booked under Trust;
- (d) **Off-Balance Sheet (XSD element name: OffBS)** - Report information on selected contingent accounts specified in item no. 39 of this document; or
- (e) **Credit Card Account (XSD element name: CredCard)** - Credit card information shall be reported separately from loans.

Mandatory data elements on Exposure Information are dependent on the Exposure Type selected.

34. Contract Number (XSD element name: contractNo) - A unique code internally assigned by the BSFI to each single contract with the subject. This can be in the form of client/customer no. for credit cards relationships, promissory note no. for loans, ISIN no./transaction no. for debt and equity investments, and off-balance sheet exposures. For credit card accounts, this is NOT the credit card number nor any account number identifiable with the credit card information of the subject. BSFIs shall provide a unique contract number without revealing any sensitivity and identifiable features of the credit card. For multiple credit cards sharing the same statement (i.e., primary and supplementary; peso and foreign currency; etc.), only one contract number shall be reported. However, if each card has separate statements, then each card shall be reported with a corresponding contract number.

35. Purpose of Loan (XSD element name: purpose) – On loans for production, indicate the purpose of the loan based on the pre-populated categories of the 2009 PSIC, as amended. In addition, classify the following exposures as Consumer Loans:

- (a) Motor vehicle Loan;
- (b) Salary-Based General-Purpose Consumption Loans;
- (c) Residential Real Estate Loan;
- (d) Other Consumer Loans; and
- (e) Credit Card Receivables.

This is applicable when Exposure Type is Loan and Other Credit Accommodation. This is a Static data element.

36. Book Type (XSD element name: bookType) – Indicate whether the exposures are reported by the:

- (a) Bank Proper - includes the regular banking unit (RBU) and foreign currency deposit unit/expanded foreign currency deposit unit (FCDU/EFCDU) of the reporting institution; or
- (b) Trust Department.

37. Transaction Type of Loan/Credit accommodation/facility granted (XSD element name: tranType) – Indicate based on the broad classification as to resident and non-resident, and further sub-classification into the different sectors and institutional units (see **Annex A-VII**). This is a Static data element.

38. Investment Type (XSD element name: investType) – If the exposure is an Investment, indicate the Investment Type, as to:

- (a) Fair Value Through Profit or Loss (FVPL) - Debt Instruments;
- (b) FVPL - Equity Instruments;
- (c) Fair Value through Other Comprehensive Income (FVOCI) - Debt Instruments;
- (d) FVOCI - Equity Instruments; or
- (e) Held-to-Collect Instruments.

This is applicable when Exposure Type is Debt and Equity Investments (investment). This is a Static data element.

39. Contingent Account Type (XSD element name: contingentType) – If the exposure is an off-balance sheet (as reported in Schedule 38 of the FRP), identify the contingent account type as listed in **Annex A-IX**. This is applicable when Exposure Type is Off-Balance Sheet. This is a Static data element.

40. Date of Loan Grant/Investment Acquired (XSD element name: grantDate) – Indicate the date when the loan was granted, or the date when investment was acquired using XSD default date format (YYYY-MM-DD).

This is applicable when Exposure Type is Loan and Receivable (Loan), Other Credit Accommodation (OtherCred), or Debt and Equity Investment (Investment). This is a Static data element.

41. Date of Maturity (XSD element name: matDate) – Indicate the date when the loan, investment in debt securities, or other credit accommodation, if applicable, will mature in XSD default date format (YYYY-MM-DD).

This is mandatory when Exposure Type is Loan and Receivable (Loan), while optional when Exposure Type is Other Credit Accommodation (OtherCred), or Debt and Equity Investment (Investment).

42.Currency (XSD element name: curr) – Indicate the original currency of the transaction (Loan, Investments, Other Credit Accommodation, Off-Balance Sheet account, and Unbilled balance) based on the list provided in the **Annex A-II**. This is a Static data element.

Annex B

Data Element	XSD Element Name	Exposure Type					
		Loans and Other Credit Accommodation	Financial Assets			Off-Balance Sheet	Credit Card
			FVTPL	FVOCI	HTC		
43. Amount Granted/Acquired	amtOrig - amount in its original currency. For foreign-denominated exposures, the original amount in foreign currency and its peso equivalent at the time of grant/ acquisition shall be reported.	The amount of loan or credit accommodation granted net of unearned interest discount	The initially recognized fair value (e.g., fair value at the time of acquisition) of the outstanding investment	The initially recognized fair value (e.g., fair value at the time of acquisition) plus any attributable transaction costs of the outstanding investment.	The acquisition cost of the investment, net of unamortized discount/premium.	Not applicable	Not applicable
	amtPeso - amount in its peso equivalent						
44. Accumulated Market Gains/Losses	accumGainsOrig - amount in its original currency	Not applicable	Not applicable	The cumulative gains/ (losses) arising from change in the fair value of securities.	Not applicable	Not applicable	Not applicable
	accumGainsPeso - amount in its peso equivalent						
45. Outstanding Balance/ Amortized	balGrossECLOrig - amount in its original currency	The outstanding balance of the loan or credit accommodation,	The current fair value of the	The current fair value of the	Amortized cost of the investment before	The outstanding amount of exposure	The actual billed balance (outstanding

Annex B

Cost / Fair Value	balGrossECLPeso - amount in its peso equivalent	net of unearned interest discount.	outstanding investment.	outstanding investment.	allowance for ECL.	before allowance for ECL	balance) or total statement balance
46. Allowance for Expected Credit Losses (ECL)	allowECLOrig - amount in its original currency	The cumulative amount set-up for credit losses which includes both specific and general provisions	Not applicable	The cumulative amount set-up for credit losses.	The cumulative amount set-up for credit losses.	Applicable only for off-balance sheet exposures subject to impairment	The cumulative amount set-up for credit losses.
	allowECLPeso - amount in its peso equivalent						
47. Net Carrying Amount	balNetECLOrig - amount in its original currency	The amortized cost after deducting the Allowance for ECL.	The current fair value of the outstanding investment.	The current fair value of the outstanding investment.	The amortized cost of the investment after deducting allowance for credit losses.	The difference between the Outstanding Balance and Allowance for ECL	The difference between the Outstanding Balance and Allowance for ECL
	balNetECLPeso - amount in its peso equivalent						

Annex B

48. Credit Limit	credLimit	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	The maximum credit (in peso equivalent) allowable. For multiple credit cards sharing a single limit, credit limit may be pro-rated / distributed among credit card accounts.
49. Unbilled balance	balUnbillOrig - amount in its original currency	Not applicable	Not applicable	Not applicable	Not applicable	Not applicable	The unbilled balance of credit card transaction.
	balUnbillPeso - amount in its peso equivalent						

FVTPL - Fair Value Through Profit/Loss

FVOCI - Fair Value Through Other Comprehensive Income

HTC - Held-to-Collect Instruments

50. Number of Days Past Due (XSD element name: daysPastDue) – Indicate the number of days the loan is past due vis-a-vis regulatory definition. Applicable to Loans, Credit Card, Other Credit Accommodation, and Debt Security Investments.

51. Contractual Status (XSD element name: contStatus) – Indicate the status as to current or past due based on the contractual agreement between the BSFI and the subject. Applicable to Loans, Credit Card, Other Credit Accommodation, and Debt Security Investments.

52. Loan Regulatory Status (XSD element name: statCode) – Indicate the performance of the loan based on the regulatory definition under Circular No. 941, with the following options:

- (a) Current;
- (b) Past Due;
- (c) Non-Performing; and
- (d) Items in litigation.

Applicable to Loans, Credit Card, Other Credit Accommodation, and Debt Security Investments.

53. Stage of Credit Impairment (XSD element name: impStage) – Indicate the stage of credit impairment as provided under *Appendices 100* of the MORB on *Guidelines on the Adoption of Philippine Financial Reporting Standards 9 (PFRS 9) Financial Instruments – Impairment*, with the following options:

- (a) Stage 1 – Performing;
- (b) Stage 2 – Underperforming;
- (c) Stage 3 – Non-performing; and
- (d) Not Applicable.

54. Credit Classification (XSD element name: classCode) – Indicate the classification of loans as provided under Sec. 143 of the Manual of Regulations for Banks (MORB) on *Credit Risk Management (Credit classification and provisioning)*, with the following options:

- (a) Pass;
- (b) Especially Mentioned;
- (c) Substandard;
- (d) Doubtful; and
- (e) Loss.

55. Restructured Status (XSD element name: restructured) – Indicate whether the loan is restructured or not. Applicable to Loans, Credit Card, Other Credit Accommodation, and Debt Security Investments.

56. Nominal Interest Rate (XSD element name: nominalInt) – Report the annual nominal interest rate for the loan and credit card exposure, as applicable. This should be reported as a whole number (e.g., 10.55% is reported as 10.55). If data is unavailable, a default value of 999 shall be reported.

57. Collateral Type (XSD element name: collCode) – Indicate the type of collateral associated with the loan, as listed in **Annex A-VIII**. At least one (1) collateral type should be reported when the Exposure Type is Loans and Receivables (Loan) or Other Credit Accommodation (OtherCred).

58. Appraised Value of the Collateral (XSD element name: appraiseVal) – Further to item no. 57, indicate the appraised asset value of the collateral associated with the loan exposures. For foreign currency denominated collateral, the peso equivalent shall be used. This is mandatory only for secured loans.

When a collateral is linked to more than one (1) exposure, the appraised value may be distributed to the associated exposures.

59. Asset Appraisal Date (XSD element name: appraiseDate) – Further to item nos. 57 and 58, appraisal date of collateral shall be indicated, in XSD default date format (YYYY-MM-DD).

60. Probability of Default (XSD element name: probDefault) – Report the probability of default for each exposure for accounts subject to impairment under existing regulations. This should be reported as a whole number (e.g., 10.875% is reported as 10.875). If data is unavailable, a default value of 999 shall be reported.

Negative Information

61. Negative Information (XSD element name: negativeType) – Indicate the negative information/data that transpired in the month of the reference period, with the following options:

- (a) None;
- (b) Foreclosure;
- (c) Report on bankruptcy or insolvency;
- (d) Petition or order on suspension of payments;

- (e) Mishandled accounts;
- (f) Cancelled credit cards;
- (g) Corporate rehabilitation;
- (h) Fraudulent transactions;
- (i) Customer untraceable or deceased;
- (j) Stolen identity card;
- (k) Attachment in course;
- (l) Not allowed debit balance on current account, and
- (m) Liquidation.

62.Negative Event Details (XSD element name: details) – Describe the details of the declared negative information. The BSFI shall indicate “N/A” if the NI has no additional details on the declared negative information in item no. 61 above.

63.Negative Status (XSD element name: status) – Report whether the negative event is resolved or not as of submission reference date, with the following options:

- (a) Active; and
- (b) Closed.

The *Active Account* status refers to the negative event (NE) that persists, while *Closed Account* status if NE has been closed/settled.

Annex C

Category : A-1
Deadline: 15 banking/business
days from end of
reference month

Name of BSP-Supervised Financial Institution FI Code

COMPREHENSIVE CREDIT AND EQUITY EXPOSURES (COCREE) REPORT As of Month Ended _____, ____

CONTROL PROOFLIST

File Reference <i>"COCREE_YYYYMM_BankAcronym_1ofX.xml/xofX.xml"</i> where the ff are, as follows: • "YYYYMM" is the reference year and month, and • "X" in "1ofX.xml" is the total number of XML files for submission in the reference period • "x" in "xof..." is the corresponding sequential number series of the XML file (e.g. 1 of 4, 2 of 4, 3 of 4, and 4 of 4)	Number of Records (Indicate the corresponding number or count per column)			Submission Type (Indicate "x" on the appropriate column)		
	Subject Records	Exposure Records	Negative Records	New	Update	Delete
COCREE_YYYYMM_BankAcronym_1ofX.xml						
COCREE_YYYYMM_BankAcronym_xofX.xml						
COCREE_YYYYMM_BankAcronym_xofX.xml						
COCREE_YYYYMM_BankAcronym_xofX.xml						
Total Records						

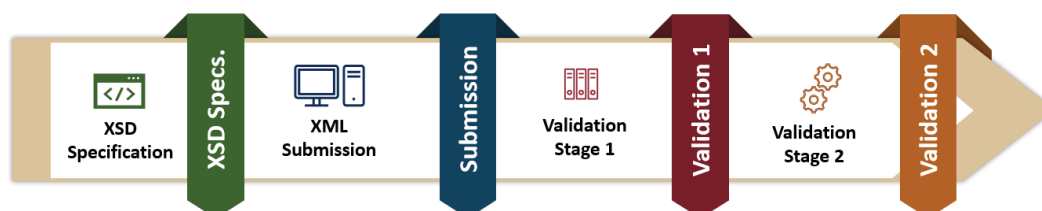
We hereby certify that all matters set forth in this Comprehensive Credit and Equity Exposures Report are true and correct to the best of my knowledge and belief.

Authorized Signatory

Authorized Signatory

User Guide: Validation Process of the Comprehensive Credit and Equity Exposures (COCREE) Report

In terms of submission and validation, the COCREE consists of four (4) phases namely (1) XSD Specification, (2) extensible markup language (XML) Submission, (3) Stage 1 Validation, and (4) Stage 2 Validation.



A. XSD Specifications

In relation to the thrust of the Bangko Sentral to enhance the supervisory reporting platforms and tools to strengthen surveillance activities, the COCREE will utilize extensive markup language (XML) format. In lieu of data entry templates (DETs) which are traditionally used for report submission, the XML Schema Definition (XSD) is provided to serve as building blocks in generating the report in XML file format. It describes the technical specifications, including the prescribed data elements, data types, and valid/acceptable values. Accompanying the XSD is the Data Dictionary which describes the business specifications in tabular presentation.

B. Submission

BSP-Supervised Financial Institutions (BSFIs) shall use the respective registered credentials in the submission of COCREE Report through the Financial Institution (FI) Portal. As voluminous data are expected, multiple submissions of XML file shall be allowed in accordance with the instructions stated in the **Line-Item Instructions (Annex B)**. Processing in the FI Portal shall be on a first file upload, first process basis. BSFIs should note that each uploaded file must not exceed two (2) GB in size. The report shall undergo the 2-stage validation to ensure compliance with the prescribed technical structure (Stage 1) and the established logical rules (Stage 2).

C. Stage 1 Validation – XML Structure and Conformity with XSD

Stage 1 Validation ensures the conformity of the uploaded file vis-a-vis XSD specifications. Errors may arise from the use of erroneous values and data types, inaccurate sequence in reporting the information, and presence of malformations. Validation report containing the list of exceptions shall be released to the BSFI through the FI Portal no later than three (3) days after the submission of the report. Shown below is a

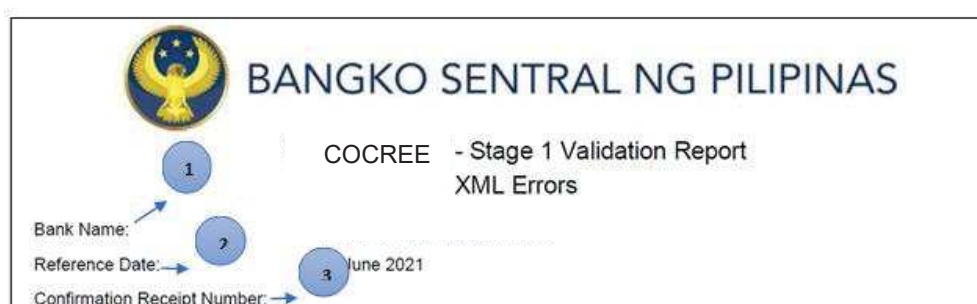
guide to interpret the Stage 1 Validation Report as well as the common exceptions that may be encountered in the submission.

C.1. Validation Results User Guide

To guide BSFIs in interpreting the validation results, below is a description of the column headings and other relevant legends that appear in the Stage 1 Validation Report.

1. The “*Bank Name*” refers to the name of the BSFI that submitted the report.

Validation Results User Guide: 2021 CREDEX Reporting (Stage 1)



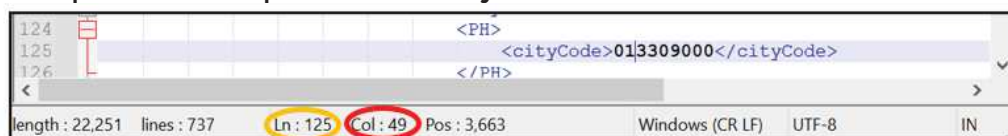
2. The “*Reference Date*” refers to the end-of-month reporting period of the submitted records.
3. The “*Confirmation Receipt Number*” pertains to the reference number assigned by the Bangko Sentral to identify the specific report submitted by the BSFI.

				4	5	6	7	8
No.	Error Code	Error Description	Line No.	Column No.				
1	cvc-datatype-valid.1.2.1	'N' is not a valid value for 'integer'.	70	53				
2	cvc-type.3.1.3	The value 'N' of element 'impStage' is not valid.	70	53				

4. The “*No.*” column pertains to the number of exceptions identified in the submitted file.
5. The “*Error Code*” is the code of the error found in the submitted file. In interpreting the error code, BSFI may look up to the Schema Error Codes available online.
6. The “*Error Description*” is the most valuable field in this report. It identifies the affected data element and describes the exception vis-a-vis the requirements specified in the Data Dictionary and Line-

Item Instructions. BSFI shall use the information in this field and refer the error/exception noted to the rules specified by the Bangko Sentral.

7.& 8. The “*Line No.*” and “*Column No.*” indicate the location of the error in the submitted XML file as encircled in red and yellow in the screenshot of a sample report. Considering the voluminous data, BSFIs are expected to adopt a tool to easily locate the Line and Column Nos.



C.2. Example of Stage 1 Validation Results

For BSFIs' further appreciation, below are sample validation results and their interpretation.

C.2.1. On the Acceptable Values and Data Types

 BANGKO SENTRAL NG PILIPINAS				
COCREE - Stage 1 Validation Report				
XML Errors				
Bank Name:				
Reference Date:				
Confirmation Receipt Number:				
No.	Error Code	Error Description	Line No.	Column No.
1	cvc-complex-type.2.4.a	Invalid content was found starting with element 'subjectInfo'. One of '{negativeInfo}' is expected.	12	30
2	cvc-type.3.1.3	The value '0' of element 'sss' is not valid.	16	41
3	cvc-type.3.1.3	The value '0' of element 'gsis' is not valid.	17	43
4	cvc-type.3.1.3	The value " of element 'philsys' is not valid.	18	48
5	cvc-complex-type.2.2	Element 'otherId' must have no element [children], and the value must be	19	48

Figure C.2.1a Invalid Values - Subject Information

Figure C.2.1a illustrates non-compliance vis-a-vis the requirements for *Negative Information*, *SSS*, *GSIS*, *Philsys* and *OtherID*. For instance, in Exception No. 2, the BSFI put “0” instead of the acceptable value of “0000000000” in case *SSS ID* number is unavailable as specified in the **Data Dictionary (Annex A)** and **Line-Item Instructions (Annex B)**.



BANGKO SENTRAL NG PILIPINAS

COCREE- Stage 1 Validation Report
XML Errors

Bank Name:

Reference Date:

Confirmation Receipt Number:

No.	Error Code	Error Description	Line No.	Column No.
17	cvc-type.3.1.3	The value 'CUR' of element 'statCode' is not valid.	174	37

Figure C.2.1b. Invalid values – Exposure Information

Figure C.2.1b illustrates an invalid value for the *Loan Regulatory Status (statCode)* data element. As defined in the **Data Dictionary (Annex A)**, the accepted values for *statCode* are: CR, PD, NPL, and ITL. If the status is current, the value shall be reported as “CR” and not “CUR”.

C.2.2. On XML Malformation

BSFIs should submit a well-formed XML file which observes the general XML syntax rules. It should be noted that the system will stop the validation upon detection of malformation in the submitted report. The following are sample instances of malformation:

- **Missing Root Element**

An XML file has only one (1) root element that defines the type of report being submitted. It encapsulates other elements meaning, these other elements shall be present within the opening and closing tag of the root element. The opening tag begins with a left-angle bracket (<) to be followed by an element name and closes with a right-angle bracket (>). The closing tag on the other hand, is the same as the opening tag but with a slash (/) prior the element name.

To illustrate, the root element in **Figure C.2.2a** below is the <root>. Other elements are declared within its opening tag, <root> and closing tag, </root>.

```
<root>
  <child>
    <subchild>.....</subchild>
  </child>
</root>
```

Figure C.2.2a. Root Element

In **Figure C.2.2b** the `<credex2021>` is the root element. Other child and sub-child elements are within the opening tag and closing tag of the root element.

```
<credex2021>
  <bkcode>00000</bkcode>
  <trdate>2021-06-30</trdate>
  <totSubjectRecords>9038</totSubjectRecords>
  <totExposureRecords>34562</totExposureRecords>
  <totNegativeRecords>0</totNegativeRecords>
</credex2021>
```

Figure C.2.2b Root Element

- **Missing End-Tag**

In an XML file, when an element is declared or opened, it must also be closed. Any unclosed tags will cause malformation in the XML.

For example, in **Figure C.2.2c**, the Given ID (*idGiven*) element is properly closed with the `</idGiven>` tag. However, it can be noted that the Negative Information (*negativeInfo*) has no end-tag. As a result, the submitting BSFI will receive a validation report indicating the exception noted, as illustrated in **Figure C.2.2d**.

```
<subjectId subjectId="00000011867162">
  <negativeInfo>
    <noInfo negativeType="0"></noInfo>
    <subjectInfo>
      <I>
        <idGiven>
          <tin>000269043281</tin>
        </idGiven>
```

Figure C.2.2c No End-Tag

 BANGKO SENTRAL NG PILIPINAS				
COCREE - Stage 1 Validation Report				
XML Errors				
Bank Name:				
Reference Date:				
Confirmation Receipt Number:				
No.	Error Code	Error Description	Line No.	Column No.
1	N/A	The element type "negativeInfo" must be terminated by the matching end-tag "</negativeInfo>".	83	12
2	N/A	Processing Error Encountered: The element type "negativeInfo" must be terminated by the matching end-tag "</negativeInfo>".	0	0

Figure C.2.2d. Example of Stage 1 Validation - End Tag Error

- **Insignificant Whitespace**

Whitespace is a collection of spaces, tabs and new lines which are generally used to make an XML file more readable. For instance, the use of indentations for child elements or space in between words in an Address. When using whitespaces in the values of data elements, BSFIs should ensure that these whitespaces are valid values as specified in the XSD. Improper use of whitespaces will result in errors in validation.

For example, as shown in **Figure C.2.2e** below, the system did not continue the validation past the line error of the Currency (*curr*) element due to the insignificant whitespace after the element name. The valid value accepted is only 'USD' without any trailing spaces. As a result, submitting BSFI will receive a validation report illustrated in **Figure C.2.2f**.

```
<detail>
  <purpose>K</purpose>
  <bookType>B</bookType>
  <tranType>1035</tranType>
  <grantDate>2021-05-25</grantDate>
  <curr>USD< /curr>
</detail>
```

Figure C.2.2e. Insignificant Whitespace

 BANGKO SENTRAL NG PILIPINAS COCREE - Stage 1 Validation Report XML Errors				
Bank Name: Reference Date: Confirmation Receipt Number:				
No.	Error Code	Error Description	Line No.	Column No.
1	cvc-type.3.1.3	The value 'USD' of element 'curr' is not valid.	1239819	110

Figure C.2.2f. Example of Stage 1 Validation Results - Insignificant Whitespace

- **Improper Use of Letter Case**

The elements in the XML are case sensitive. They need to be exactly in the same case as defined in the XSD, else, the submitted report will be considered as malformed and will fail the validation.

For example, the BSFI declared the letter “N” in Negative Information in uppercase, `<NegativeInfo>`. In this instance, the report will be malformed considering that the allowed reporting of letter “N” in Negative Information should be in lowercase `<negativeInfo>`.

C.2.3. On Hierarchal Structure

XML follows a hierarchal structure. This structure is also called as the XML Tree. BSFIs shall strictly observe the XML Tree as defined in the XSD. Otherwise, the submitted report will fail the validation.

For instance, as defined in the XSD, the Exposure Information (*exposureInfo*) follows a sequence wherein Loans (*Loan*) should be reported first to be followed by Other Credit Accommodation (*OtherCred*), Debt and Equity Investment (*Investments*), Off-Balance Sheet (Off-BS) and Credit Card (*CredCard*) Exposures. However, BSFI reported its *exposureInfo* in the sequence as shown in **Figure C.2.3a**.

```

<exposureInfo>
  <Investment>
    <contractNo>422785</contractNo>
    <detail>
      <bookType>B</bookType>
      <tranType>2008</tranType>
      <grantDate>1997-06-24</grantDate>
      <curr>USD</curr>
      <investType>E</investType>
    </detail>
    <matDate>2027-06-15</matDate>
    <amtOrig>5118000.00</amtOrig>
    <amtPeso>249758400.00</amtPeso>
    <accumGainsOrig>0.00</accumGainsOrig>
    <accumGainsPeso>0.00</accumGainsPeso>
    <balGrossECLOrig>5118000.00</balGrossECLOrig>
    <balGrossECLPeso>249758400.00</balGrossECLPeso>
    <allowECLOrig>58.38</allowECLOrig>
    <allowECLPeso>2784.63</allowECLPeso>
    <balNetECLOrig>5117941.62</balNetECLOrig>
    <balNetECLPeso>249755615.37</balNetECLPeso>
  </Investment>
  <Loan>
    <contractNo>1365556</contractNo>
    <detail>
      <purpose>K</purpose>
      <bookType>B</bookType>
      <tranType>4001</tranType>
      <grantDate>2021-06-30</grantDate>
      <curr>PHP</curr>
    </detail>
    <matDate>2021-01-07</matDate>
    <amtOrig>13945888005.00</amtOrig>
    <amtPeso>13945888005.00</amtPeso>
    <balGrossECLOrig>13945888005.00</balGrossECLOrig>
    <balGrossECLPeso>13945888005.00</balGrossECLPeso>
    <allowECLOrig>0.00</allowECLOrig>
    <allowECLPeso>0.00</allowECLPeso>
    <balNetECLOrig>13945888005.00</balNetECLOrig>
    <balNetECLPeso>13945888005.00</balNetECLPeso>
    <nominalInt>2.00</nominalInt>
    <collType>
      <secured>
        <collCode>6</collCode>
        <appraiseVal>0.00</appraiseVal>
        <appraiseDate>1900-01-01</appraiseDate>
      </secured>
    </collType>
    <daysPastDue>0</daysPastDue>
    <contStatus>CR</contStatus>
    <statCode>CR</statCode>
    <restructured>N</restructured>
    <impStage>1</impStage>
    <classCode>1</classCode>
  </Loan>
</exposureInfo>

```

Figure C.2.3a. Hierarchal Structure

The above Figure specifies that the submitting BSFI did not conform to the sequence as defined by the XSD. Thus, the report failed the validation with results shown in **Figure C.2.3b**.

 BANGKO SENTRAL NG PILIPINAS				
COCREE - Stage 1 Validation Report XML Errors				
Bank Name:				
Reference Date:				
Confirmation Receipt Number:				
No.	Error Code	Error Description	Line No.	Column No.
1	cvc-complex-type.2.4.a	Invalid content was found starting with element 'Loan'. One of '{Investment, OffBS, CredCard}' is expected.	213463	17
2	cvc-complex-type.2.4.a	Invalid content was found starting with element 'Loan'. One of '{CredCard}' is expected.	862021	17

Figure C.2.3b. Example of Stage 1 Validation Result - Hierarchal Structure

It should be noted that the system runs the validation on a per file basis. If the file passed the Stage 1 Validation, it would automatically proceed to the Stage 2 Validation. The XML report that failed the Stage 1 Validation will not proceed to the Stage 2 Validation until all exceptions noted in the specific file have been resolved.

For example, the BSFI submitted four (4) XML files for the reference period 30 June 2021. During the Stage 1 Validation, the system detected malformation in File No. 2. As a result, only File Nos. 1, 3 and 4 will continue to Stage 2 Validation. File No. 2 will only proceed to Stage 2 Validation until the error has been resolved.

The system will generate validation report per file and per validation stage. In our example, File No. 2 will have a Stage 1 Validation Report and the rest of the file will have the results of the Stage 2 Validation.

D. Stage 2 Validation - Logical Checks

Reports which passed the Stage 1 Validation, will undergo the Stage 2 Validation wherein the submitted data will be assessed vis-à-vis the logical rules listed in **Section D.1**. User Guide to interpret the validation results is presented in **Section D.2** and sample Validation Reports are provided in **Section D.3**, for the guidance of the BSFIs.

D.1. Stage 2 Validation Rules

The next table enumerates the Stage 2 Validation rules. The “**Data Element**” column reflects the associated XSD element name found with an error. The “**Validation Message**” column provides brief description of the error. The “**Rules**” column indicates specific instructions to be applied in addressing the errors/exceptions identified.

Annex D

No	XSD Data Elements	Validation Message	Rules
1	trdate	File Reference Date (<i>trdate</i>) in the XML is not end of month	File Reference Date (<i>trdate</i>) shall be end of month (ex. 2022-03-31).
2	totSubjectRecords	No. of Submitted Subject Records (<i>totSubjectRecords</i>) declared is not equal to the actual count of <i>totSubjectRecords</i> reported in the XML file	No. of Submitted Subject Records (<i>totSubjectRecords</i>) shall reflect the actual count of subject records reported in the XML file.
3	totExposureRecords	No. of Submitted Exposure Records (<i>totExposureRecords</i>) declared is not equal to the actual count of <i>totExposureRecords</i> reported in the XML file	No. of Submitted Exposure Records (<i>totExposureRecords</i>) shall reflect the actual count of exposure records reported in the XML file.
4	totNegativeRecords	No. of Submitted Negative Records (<i>totNegativeRecords</i>) declared is not equal to the actual count of <i>totNegativeRecords</i> reported in the XML file	No. of Submitted Negative (<i>totNegativeRecords</i>) Records shall reflect the actual count of negative records reported in the XML file.
5	bkcode	Declared Financial Institution Code (<i>bkcode</i>) in the XML file does not match to the assigned <i>bkcode</i> of the Uploading BSFI	The Financial Institution code (<i>bkcode</i>) declared in the XML shall be the same with assigned code of the uploading BSFI.
6	subjectInfo	Subject ID (<i>subjectId</i>) xx does not contain Subject Information (<i>subjectInfo</i>)	New subject records shall contain all mandatory Subject Information (<i>subjectInfo</i>) data elements as enumerated in the Data Dictionary. Under no circumstance shall <i>subjectInfo</i> be left blank.
7	subjectId	Cannot create new record for Subject. A record with Subject ID (<i>subjectId</i>) xx already exists	This validation message will appear when submitted Subject ID (<i>subjectId</i>) is already existing in the COCREE database. When the Submission Type (<i>submitType</i>) is equal to zero (0) or NEW, subjects are expected to have never been submitted and accepted in previous reports.
8	subjectId	Cannot update record for Subject. No record with Subject ID (<i>subjectId</i>) xx exists	For XML with Submission Type (<i>submitType</i>) is equal to one (1) or UPDATE, this validation error will occur when the submitted Subject ID (<i>subjectId</i>) is not yet existing in the COCREE

Annex D

No	XSD Data Elements	Validation Message	Rules
			database (same Subject ID or Financial Institution Code).
9	negativeType	Found duplicate Negative Information (<i>negativeType</i>) on Subject ID (<i>subjectId</i>) xx for Reference Period YYYYMMDD	Negative Information should not have duplicate negative types (<i>negativeType</i>) for the same subject and file reference period (ex. subject ABC has 2 <i>negativeType</i> = 1 for reference period 2021-06-30).
10	compName, tradeName, subjectType	For BSFI's confirmation. Subject Type (<i>subjectType</i>) should be G (Government and Other Agencies) if keywords xx are found in Subject's Official Registered Business Name/Agency Name (<i>compName</i>)/ Company Trade Name (<i>tradeName</i>).	When the Official Registered Business Name/Agency Name (<i>tradeName</i>) and/or Company Name (<i>compName</i>) contains any of the following keywords: "City Government", "Local Government", "LGU", "National Government", "Bureau of Treasury", "Municipal Government", "US Treasury", "Bangko Sentral ng Pilipinas", and the like, AND does not contain "Credit Coop", "Provident Fund", "Retirement Fund", "Credit Association", "Saving Association", then the Subject Type (<i>subjectType</i>) should be Government and Other Agencies (G). Rule is applicable to all except for subjects with Source of Income (<i>srcIncome</i>) equal to 11 (Salary).
11	subjectType, compName	Official Registered Business Name/Agency Name (<i>compName</i>) of Subject Type Government and Other Agencies (G) is blank/ contains default value "Not Applicable"	If Subject Type (<i>subjectType</i>) is declared as "C" (Government and Other Agencies), then default values in the Agency Name (<i>compName</i>) is not allowed.
12	subjectType, tradeName, compName	Official Registered Business Name/Agency Name (<i>compName</i>) and Company Trade Name (<i>tradeName</i>) of Subject Type xx is blank/ contains the default value "Not Applicable"	If Subject Type (<i>subjectType</i>) is declared as "C" (Corporation) or "P" (Partnership) or "K" (Cooperative), then Official Registered Business Name / Agency Name (<i>compName</i>) AND Company Trade Name (<i>tradeName</i>) of the Subject should not contain default values and/or left blank.

Annex D

No	XSD Data Elements	Validation Message	Rules
			If there are no known trade names, the <i>compName</i> and the <i>tradeName</i> shall have the same value.
13	subjectType, firstName	First Name (<i>firstName</i>) of Subject Type (<i>subjectType</i>) Individual (I) is blank/ contains default value "Not Applicable"	If Subject Type (<i>subjectType</i>) is declared as "I" (Individual) then First Name (<i>firstName</i>) of the Subject should not contain default values and/or left blank.
14	subjectType, firstName, lastName	For BSFI's confirmation. Last Name (<i>lastName</i>) of Subject Type (<i>subjectType</i>) Individual (I) is blank / contains the default value "Not Applicable"	If Subject Type (<i>subjectType</i>) is declared as "I" (Individual) AND First Name (<i>firstName</i>) has two or more words, then the Last Name (<i>lastName</i>) should not be left blank nor contain default values "Not Applicable". In such cases, the Subject will be flagged for confirmation
15	contactLandline, contactMobile	All contact numbers are set to default value.	All Subject Types (<i>subjectType</i>) must have at least one (1) landline or mobile number. If data is unavailable, default value (0) will be accepted but shall be strictly monitored by the Bangko Sentral.
16	countryCode, currAddress, permAddress, cityCode	Address Data - City/Town (<i>cityCode</i>) should not be default value since the Address Data - Country (<i>countryCode</i>) is Philippines (PH)	When the address is located in the Philippines (i.e., <i>countryCode</i> = PH), then the Address Data - City/Town (<i>cityCode</i>) per the Philippine Standard Geographic Code (PSGC) must be reported.
17	idGiven	Subject must have at least one ID	Subject Type "I" (Individual) should have at least one (1) ID, which could either be TIN, SSS, GSID, PhilID, or other IDs. In cases of legacy accounts wherein no IDs are available, at least one (1) of the ID types should still be reported with a default value. It should be noted that these accounts shall be accepted but strictly monitored by the Bangko Sentral.
18	contractNo	i. Two Credit Card exposure info have the same Contract No: xx	Same contract number (<i>contractNo</i>) is not allowed on distinct exposures except

No	XSD Data Elements	Validation Message	Rules
		ii. Found three or more duplicate exposure info with types: (Loan/Investment/Credit Card/Other Credit) for Contract No.: xx iii. (Loan/Investment/Credit Card) with Contract No: xx has the same Contract No. with a (Loan/Investment/Credit Card) exposure info iv. More than two duplicate Contract Number of Off-Balance Sheet exposures are matched to a (Loan/Investment/Credit Card/Other Credit) with Contract No: xx v. Both Off-Balance Sheet currencies matched with (Loan/Investment/Credit Card/Other Credit) with Contract No: xxx have the same currency of xx vi. Currencies (xx and xx) of both Off-Balance Sheets matched with (Loan/Investment/Credit Card/Other Credit) with Contract No. xx should be foreign currencies	if it will be applied on the following: i. Loan/Credit Card/Investment/Other Credit and their corresponding maximum of two (2) Off-Balance Sheet exposures involving two (2) foreign currencies ii. Off-Balance Sheet exposures involving two (2) different currencies iii. Loan/Investment and their corresponding other credit accommodation
19	balGrossECLOrig, allowECLOrig, balNetECLOrig	The difference of Net Carrying Amount (<i>balNetECLOrig</i>) and Outstanding Balance (<i>balGrossECLOrig</i>) should not be more than 1% or less than -1% of <i>balGrossECLOrig</i> for Other Credit with Contract No. xx	The difference of Net Carrying Amount (<i>balNetECLOrig</i>) and Outstanding Balance (<i>balGrossECLOrig</i>) should not be more than 1% or less than -1% of <i>balGrossECLOrig</i>. Rule is applicable only if the original currency of the Loan, Credit Card and Other Credit Exposures is in Peso. Rule does not apply to Investment and Off-Balance Sheet Exposures

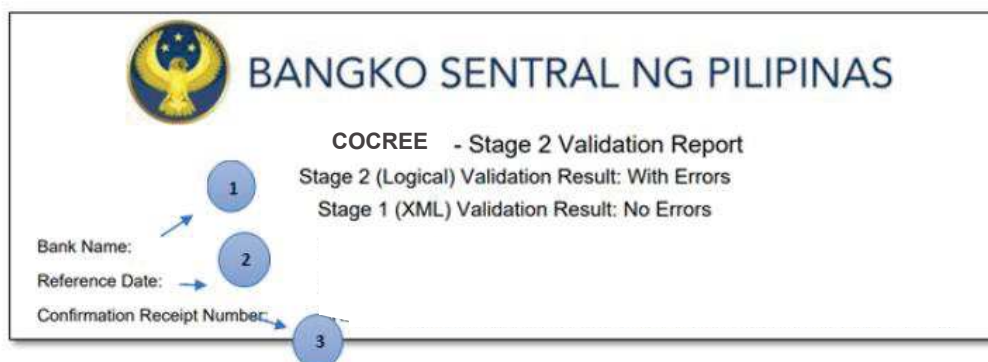
No	XSD Data Elements	Validation Message	Rules
20	balGrossECLOrig, allowECLOrig, balNetECLOrig	Outstanding Balance (<i>balGrossECLOrig</i>)xx should be greater than or equal to Net Carrying Amount (<i>balNetECLOrig</i>)xx for (Other Credit/Credit Card/ Loan) with Contract No: xx	Outstanding Balance (<i>balGrossECLOrig</i>) should be greater than or equal to Net Carrying Amount (<i>balNetECLOrig</i>). Rule is applicable only if the original currency of the Loan, Credit Card and Other Credit Exposure is not in PHP (e.g., USD and JPY). Rule does not apply to Investment and Off-Balance Sheet exposures
21	curr, amtOrig, amtPeso	Amount Granted in Orig. Currency (<i>amtOrig</i>)xx should not be equal to Amount Granted in Peso (<i>amtPeso</i>)xx since the currency (<i>curr</i>) is xx	If currency (<i>curr</i>) is not PHP, then Amount Granted in Orig. Currency (<i>amtOrig</i>) should not be equal to Amount Granted in Peso (<i>amtPeso</i>)
22	curr, balGrossECLOrig, balGrossECLPeso	Outstanding Balance in Orig. Currency (<i>balGrossECLOrig</i>)xx should not be equal to Outstanding Balance in Peso (<i>balGrossECLPeso</i>)xx since the currency (<i>curr</i>) is xx	If currency (<i>curr</i>) is not PHP, then Outstanding Balance in Orig. Currency (<i>balGrossECLOrig</i>) should not be equal to Outstanding Balance in Peso (<i>balGrossECLPeso</i>)
	curr, allowECLOrig, allowECLPeso	Allowance for Expected Credit Losses in Orig. Currency (<i>allowECLOrig</i>)xx should not be equal to Allowance for ECL in Peso (<i>allowECLPeso</i>)xx since the currency (<i>curr</i>) is xx	If currency (<i>curr</i>) is not PHP, Allowance for Expected Credit Losses in Orig. Currency (<i>allowECLOrig</i>) should not be equal to Allowance for Expected Credit Losses in Peso (<i>allowECLPeso</i>)
	curr, balNetECLOrig, balNetECLPeso	Net Carrying Amount (<i>balNetECLOrig</i>) in Orig. Currency xx should not be equal to Net Carrying Amount in Peso (<i>balNetECLPeso</i>)xx since the currency (<i>curr</i>) is xx	If currency is not PHP, Net Carrying Amount in Orig. Currency should not be equal to Net Carrying Amount in Peso
	curr, accumGainsOrig, accumGainsPeso	Accumulated Market Gains/ Losses in Orig. Currency (<i>accumGainsOrig</i>) should not be empty since Accumulated Market Gains/ Losses in Peso (<i>accumGainsPeso</i>) has a value for Investment with Contract No: xx	If currency (<i>curr</i>) is not PHP, Accumulated Market Gains/ Losses in Orig. Currency (<i>accumGainsOrig</i>) should not be equal to Accumulated Market Gains/ Losses in Peso (<i>accumGainsPeso</i>)
	curr, balUnbillOrig, balUnbillPeso	Unbilled Balance in Orig. Currency (<i>balUnbillOrig</i>)xx should not be equal to Unbilled Balance in Peso (<i>balUnbillPeso</i>)xx since the currency (<i>curr</i>) is xx	If currency (<i>curr</i>) is not PHP, Unbilled Balance in Orig. Currency (<i>balUnbillOrig</i>) should not be equal to Unbilled Balance in Peso (<i>balUnbillPeso</i>)

No	XSD Data Elements	Validation Message	Rules
	balGrossECLOrig, balGrossECLPeso	Outstanding Balance in Orig. Currency/Peso (<i>balGrossECLOrig/ balGrossECLPeso</i>) should not be zero (0)	Outstanding Balance in Orig. Currency and Outstanding Balance in Peso (<i>balGrossECLOrig/ balGrossECLPeso</i>) should not be equal to zero (0)
23	amtOrig, amtPeso	Amount Granted in Orig. Currency/Amount Granted in Peso (<i>amtOrig/amtPeso</i>) should not be zero (0)	Amount Granted in Orig. Currency and Amount Granted in Peso (<i>amtOrig/ amtPeso</i>) should not be equal to zero (0) for exposure types Loan, Investment, and Other Credit Accommodation
24	grantDate, matDate	Maturity Date (<i>matDate</i>) should be later than Grant Date (<i>grantDate</i>)	Maturity Date (<i>matDate</i>) should be later than the Grant Date (<i>grantDate</i>)
25	grantDate, trdate	File Reference Date (<i>trdate</i>) should not be earlier than Grant Date (<i>grantDate</i>)	File Reference Date (<i>trdate</i>) should not be earlier than the Grant Date (<i>grantDate</i>)

D.2. Validation Results Guide

To guide the user in interpreting the validation results, below is a description of the column headings and other relevant legends that appear in the Stage 2 Validation Report.

Validation Results User Guide: COCREE Reporting (Stage 2)



1. The “*Bank Name*” refers to name of the BSFI that submitted the report.
2. The “*Reference Date*” pertains to the end-of-month reporting period of the submitted reports.

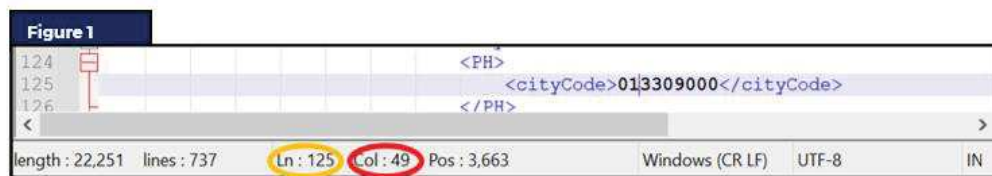
3. The “*Confirmation Receipt Number*” pertains to the reference number assigned by the Bangko Sentral to identify the specific report submitted by the BSFI.



No.	Subject ID	Data Element/s	Validation Message	Subject Line No.	Subject Column No.
1	0000123	idGiven	All ids are set to default value (0)	2231	14
2	N/A	trdate	TR Date (2020-06-29) in the xml is not end of month	N/A	N/A

4. The “*No.*” column pertains to the number of exceptions identified in the submitted file.
5. The “*Subject ID*” column refers to the subjectID as reported in the XML. This could be reflected as “N/A” or not applicable, if the errors found are not associated with a subjectID (e.g., errors in header data elements such as *trdate*, *bkcode*, etc.)
6. The “*Data Element/s*” column refers to the data element found with error that is associated with the identified Subject ID. If Subject ID column is “N/A”, this refers to header data elements which are not related to any subjects (e.g. *totSubjectRecords*, *trdate*, *bkcode*, etc.)
7. The “*Validation Message*” is a short description of the error which also provides the expected value and/or data element behavior. Acceptable values for each data element are defined in the Validation Rules.
- 8.&9. The “*Subject Line No.*” and “*Subject Column No.*” indicate the location of the subjectID with error in the submitted XML report. This could be reflected as “N/A” in the validation report table if the error found is not associated with a *subjectID*.

Figure 1 below illustrates the source line and column error encircled in yellow and red, respectively.¹



¹ Please note that the above illustration only applies to errors that are associated with a Subject ID. For errors found in the header data (e.g., *totSubjectRecords*, *trdate*, *bkcode*, etc.), BSFIs may refer to the upper portion of the submitted report to easily identify the error.

D.3. Example of Stage 2 Validation Report

Below are sample validation results which describe exceptions denoting non-compliance to the established validation rules in **Section D.1**.

Sample 1 – Exceptions Noted in Filing Information

The validation result in **Figure D.3.1** indicates that the Total Exposure Records (*totExposureRecords*) and Total Negative Records (*totNegativeRecords*) declared are not equal to their actual count.

 BANGKO SENTRAL NG PILIPINAS					
COCREE - Stage 2 Validation Report					
Stage 2 (Logical) Validation Result: With Errors					
Stage 1 (XML) Validation Result: No Errors					
Bank Name:		CHINA BANKING CORP			
Reference Date:		30 June 2021			
Confirmation Receipt Number:		CREDEX_2021_CBC_1of1.xml (2021-10-29 12:52 PM)			
No.	Subject ID	Data Element/s	Validation Message	Subject Line No.	Subject Column No.
1	N/A	totExposureRecords	No. of Submitted Exposure Records (<i>totExposureRecords</i>) declared is not equal to the actual count of <i>totExposureRecords</i> reported in the XML file	N/A	N/A
2	N/A	totNegativeRecords	No. of Submitted Negative Records (<i>totNegativeRecords</i>) declared is not equal to the actual count of <i>totNegativeRecords</i> reported in the XML file	N/A	N/A

Figure D.3.1. Example Validation Result Stage 2 – Filing Information

The total records declared in the XML is not reconciled with the total count of records submitted as shown in **Figure D.3.2**. In this instance, the entire file will not proceed further to Stage 2 validation, hence, should be re-submitted together with its reconciled count of records.

```
<bkcode>000070</bkcode>
<trdate>2021-06-30</trdate>
<totSubjectRecords>56443</totSubjectRecords>
<totExposureRecords>76898</totExposureRecords>
<totNegativeRecords>56476</totNegativeRecords>
```

Figure D.3.2. Filing Information

Sample 2 – Exceptions Noted in Subject Information

BSFIs shall observe proper use of Submission Type (*submitType*) as explained in **Annex B**. Improper use of such would result to validation error as shown in **Figure D.3.3**.



BANGKO SENTRAL NG PILIPINAS

COCREE - Stage 2 Validation Report

Stage 2 (Logical) Validation Result: With Errors

Stage 1 (XML) Validation Result: No Errors

Bank Name:

Reference Date:

Confirmation Receipt Number:

No.	Subject ID	Data Element/s	Validation Message	Subject Line No.	Subject Column No.
1	20052722	subjectId	Cannot update record for subject. No record with subjectId (20052722) exists	613753	39

Figure D.3.3. Example of Stage 2 Validation – Submission Type

The above sample shows that *Subject 20052722* was reported with Submission Type equal to 1 (UPDATE) but the system detected that no such subject exists in the database. It should be noted that *submitType=1* shall only be used if the previously passed subjects shall be amended or updated.

The BSFI shall resubmit the identified Subject with Submission Type equal to 0 (NEW).

Sample 3 – Exceptions Noted in Exposure Information

Figure D.3.4 illustrates erroneous reporting of two investment exposures with same contract ID. It shall be noted that same contract number is only allowed on the aforementioned cases stated under **No. 18 of Section D.1.**

In the same example, *Subject 2034283 with Loan Contract No. 1362611* was reported with a Maturity Date (*matDate*) that is earlier than its Grant Date (*grantDate*). In this instance, BSFI shall correct both subjects by referring to the Validation Rules defined in **Section D.1.**



BANGKO SENTRAL NG PILIPINAS

COCREE - Stage 2 Validation Report
 Stage 2 (Logical) Validation Result: With Errors
 Stage 1 (XML) Validation Result: No Errors

Bank Name: _____
 Reference Date: _____
 Confirmation Receipt Number: _____

No.	Subject ID	Data Element/s	Validation Message	Subject Line No.	Subject Column No.
6	1543766	contractNo	Two Investment exposure info have the same contract no: 99468	33654	38
7	2034283	matDate,grantDate	matDate (2021-06-07) should be later than grantDate (2021-06-29) for Loan with Contract No: 1362611	43572	38

Figure D.3.4. Example of Stage 2 Validation - Contract No and Maturity Date.

BSFIs should address the defects and errors listed in the Stage 2 Validation Report and resubmit the corrected data records. Subjects which were not cited in the Stage 2 Validation Report have passed the validation, hence, should not be resubmitted unless there are subsequent updates/amendments.

The submission and validation chain of the COCREE was designed to minimize manual validation and human intervention. However, exceptions in BSFIs' submission may still be discovered post-facto the system-generated validation. In such cases, BSFIs will be notified to address the identified data quality issues.



BANGKO SENTRAL NG PILIPINAS

FREQUENTLY ASKED QUESTIONS (FAQs) COMPREHENSIVE CREDIT AND EQUITY EXPOSURES (COCREE) REPORT

I. RATIONALE, REPORT COVERAGE AND SUBMISSION TIMELINE

- 1. What is the rationale of updating the Report on Credit and Equity Exposures to Individuals/Companies/Groups aggregating P1.0 million and above (CREDEX)? What is the difference between the CREDEX and the COCREE?**

The COCREE requires more granular credit information to support Bangko Sentral's supervisory mandate including statistical, research and policy development. Data submission is made more frequent, from quarterly to monthly, for access to more timely and recent information. Also, better technological tools will be used to collect and process data to increase efficiency in the submission and processing of reports.

- 2. Will the CREDEX threshold of reporting only accounts aggregating to P1.0 million and above still apply to the COCREE?**

The threshold amount of P1.0 million and above will no longer apply. All amounts, except written-off accounts with nominal value, shall be submitted for the COCREE Report.

- 3. Will BSFIs continue to submit the CREDEX report?**

Yes, the CREDEX Report shall continue to be submitted in accordance with its existing deadline and reporting rules until otherwise advised by the Bangko Sentral. BSP-supervised financial institutions (BSFIs) covered in CREDEX Reporting, namely the Universal/Commercial Banks (UKBs), Thrift Banks (TB), Non-bank Financial Institutions with Quasi-banking Functions (NBQB), Investment Houses with Trust Functions, and other NBFIs that are subsidiaries or affiliates of UKBs, TBs or NBQBs, shall continue to submit the quarterly CREDEX report.

- 4. In the maiden reporting with reference period 31 March 2022, will BSFIs only update the records already submitted in the pilot test?**

No, the official maiden submission of the COCREE Report will be for the reporting period 31 March 2022. All Subject, Exposure and Negative Information of subjects with outstanding balance as of 31 March 2022 and/or incurred negative event in March 2022 shall be submitted and considered as new submission.

- 5. When can BSFIs expect feedback on the submitted report?**

The validation results will be released within three (3) working days upon the Bangko Sentral's receipt of the COCREE Report.

II. DATA ELEMENTS

FILING INFORMATION

1. Is the *Financial Institution (FI) Code* the same as the existing Bangko Sentral assigned codes?

Yes, the *FI Code* refers to the same 6-digit BSFI code (*bkcde*) being used in the regular reporting to the Bangko Sentral.

SUBJECT INFORMATION

2. Is it possible to duplicate subject ID, as there are accounts with the same subject ID coming from different branches?

No. It is advised that BSFIs provide a subject ID number for each unique Subject as this will be the basis of our system to aggregate all the information of the unique Subject. It is suggested to separate subjects with the same number such as add digits anchored on other attributes (e.g., originating branch).

3. What *Borrower/Counterparty Type* should banks fall under?

Banks are classified as *Corporation*.

4. How should BSFIs map the borrower/counterparty as to *Resident Type*?

BSFIs shall map borrower/counterparty's Resident Type consistent with the Bangko Sentral's definition of resident and non-resident, including how accounts are reported in the *Financial Reporting Package* (FRP).

5. Is spousal information of the client required?

Yes, the spouse's information shall be reported. Please refer to the *Data Dictionary* and *Line-Item Instructions*.

6. How should BSFIs report Income Type of clients who are neither employed nor have businesses?

BSFIs shall report unemployed clients as *srcIncome=10 (UNEMPLOYED)*.

7. What would be the hierarchy of importance if all or multiple IDs are available?

There is no hierarchy of importance in reporting of IDs. BSFIs may submit all available IDs based on their records, while observing the XSD specification that at least one (1) ID shall be submitted.

8. Is *Firm Size* different from the MSME classification per Manual of Regulations for Banks (MORB)? Is this based on Audited Financial Statement (AFS)? How should BSFIs tag newly established companies that do not have AFS yet?

No, the definition of *Firm Size* in the COCREE is consistent with the definition under Section 332 of the MORB. There is no change expected in the way BSFIs classify accounts as to *Firm Size*.

EXPOSURE INFORMATION

Loans Exposure

9. For loan/investment exposure to non-Philippine entities of offshore branches, will the *Business Registration Number* be acceptable in line of COCREE data elements?

Yes, the information is acceptable for non-domestic entities.

10. Should BSFIs revalue the *Loan Grant/Investment Acquired* denominated in foreign currency monthly based on the conversion as of reference period?

No, the PHP equivalent at the time of grant/acquisition shall be reported.

11. Is *Date of Loan Grant/Investment Acquired* mandatory for investments that are accounted for using the Weighted Average Cost (WAC) method?

Yes, the information is mandatory even if it is accounted for as WAC method.

12. In relation to the previous question, should BSFIs reflect the latest date of acquisition?

No, BSFIs shall indicate the actual date of purchase for each security.

13. How should BSFIs classify the following as *Consumer Loans*: (a) Motor Vehicle Loan; (b) Salary-Based General-Purpose Consumption Loans; (c) Residential Real Estate Loan; (d) Other Consumer Loans; and (e) Credit Card Receivables?

The mentioned loans shall be reported as *Consumer Loans* in the Purpose of Loan and will be further classified as to *Transaction Type* as provided in Annex A-VII of the Data Dictionary.

14. How should BSFIs classify the purpose of loan if it is under *Private Household*?

The *Purpose of Loan* shall be broadly classified into two: *Loans for Production* and *Consumer Loans*. The economic activity based on the 2009 PSIC shall be reported for *Loans for Production*, while *Consumer Loans* for household consumption loans.

15. Is the *Appraised Value of the Collateral* also mandatory to non-REM?

Yes. The *Appraised Value of the Collateral* is mandatory to all Secured Loans.

16. How should BSFIs report account with overpayments?

Overpayments shall not be reported since these are not considered loans but liabilities.

17. How should BSFIs report active accounts with zero (0) balance?

These accounts shall not be reported unless they have incurred negative event in the month of the reference period (e.g., when collateral was foreclosed in the reference month to fully settle the loan, the information on the loan with nil outstanding balance as of the end of reference month, will no longer be reported, but an entry for negative information shall be reported).

Off-Balance Sheet Exposure

18. What is the definition of each account type for *Off-Balance Sheet Exposure* in Annex A-IX (List of Contingent Account Type) since some values are in general terms such as value F=Commitments?

The definition of off-balance sheet accounts under *Off-Balance Sheet Exposure* in Annex A-IX follows the definition of accounts under Schedule 38 of the FRP.

Debt and Equity Investments

19. On Derivatives Contingent, particularly on transactions involving two foreign currencies, such as the purchase of one FX vs the sale of another FX (e.g., buy USD/sell JPY), where both legs are reported in the FRP, is it acceptable that the contract no. be reported twice to be consistent with the requirements of the FRP under Memorandum No. M-2008-009?

As defined under Manual of Accounts of the FRP, “*the Foreign Exchange Contracts refer to contracts to purchase/sell foreign currencies in the forward market in an over the counter or an organized exchange. A purchase of foreign currency is equivalent to a sale of Philippine currency. A transaction involving two foreign currencies is treated as two separate foreign exchange contracts against Philippine currency.*”

Similar to the reporting in FRP, BSFIs are required to report both legs of transactions in COCREE Reporting, treated as two separate transactions, and these can have the same contract number.

20. Can BSFIs provide the parent company information of the issuer for investment transactions?

No, BSFIs should report the information of their direct subject as a matter of sound practice. The assessment is expected to begin with the direct subject and not with the parent company.

Nominal Interest Rate

21. Does *Nominal Interest Rate (Annual)* refer to actual interest rate quoted?

Yes, the actual interest rate quoted shall be reported as the nominal interest rate.

22. Can BSFIs use the product interest rate for the *Nominal Interest Rate (Annual)*?

Yes, if the product interest rate is also the actual interest rate specified in the contract.

Expected Credit Losses (ECL) and Impairment

23. Does *Allowance for ECL* include both specific and general loan loss provision (GLLP) allowance?

Yes, the allowance for credit losses covers both specific and general provisions.

24. For *Stage of Impairment (impStage)* in accordance with PFRS 9 (1, 2, or 3), how do we define the stage based on delinquency buckets?

BSFIs shall tag the stage of accounts in accordance with the accounting standards and as provided under Appendix 100/Q-57 of the MORB/MORNBFI on Guidelines on the Adoption of Philippine Financial Reporting Standards 9 (PFRS 9) Financial Instruments – Impairment.

25. If an exposure has no *impStage* or is not subject to impairment, what value should be used?

BSFIS shall use the value “4” which denotes “Not Applicable”.

NEGATIVE INFORMATION

26. What does *Active/Closed Account* mean in the reporting of negative event status?

The *Active Account* status refers to the negative information (NI) that persists, while *Closed Account* status if NI has already been closed/settled.

27. Is reporting of Negative Information (NI) limited to BSFI-direct transactions?

No, the NI to be reported shall cover those arising from transactions between the BSFI and borrower/counterparty, as well as the NI directly known by the BSFI (e.g., borrower declared bankruptcy).

III. TRANSACTION SPECIFIC

1. Are the following accounts included in the COCREE?

Responses are provided in the right column as follows:

Accounts	Included?
On-balance sheet	
Real and Other Properties Owned	No
Real Estate Investment - Land	No
Investment in Real Estate Building & Improvements	No
Accrued Interest Receivables	Yes
Dividends Receivables	No
Sales Contracts Receivables	Yes
Accounts Receivables	No
Other Miscellaneous Assets	No
Interbank Call and Term Loans	Yes
Reverse Repurchase Agreement	No
Due from Other Banks	Yes
Investments in Subsidiaries/Associates	No
Off-balance sheet - Contingent Accounts	
Guarantees Issued	Yes
Letters of Credit	Yes
Trade Related Guarantees	Yes
Commitments	Yes
Spot Foreign Exchange Contracts	No
Derivatives	Yes
Trust - Loans	Yes
Trust - Investments	Yes
Other Contingent Accounts	No
Other Exposures	
Personal, housing and such other loans that are authorized and released under a written loan or retirement program and funded by the retirement/ loan/ provident funds established for such purposes, among others	Yes
Personal loans with loanable amounts backed or collateralized by the plan members' own accumulated equity in the funds	Yes

Accounts	Included?
Loans directed by the Trustors or Principals and funded by their own respective Trust or Investment Management Accounts, and within their authorities under the Trust or Investment Management Agreement	Yes

2. **For *Shipside Bonds and Airway Bills Guaranteed Issued*, there are two (2) possible values that BSFIs can use as per Annex A-IX, which are *value A (Guarantees Issued)* or *value E (Trade Related Guarantees)*. Which is more appropriate for each?**

Schedule 38 of the FRP requires *Shipside Bond/Airway Bills* to be reported under *Trade Related Guarantees*. The reporting in COCREE should be consistent with the reporting in FRP.

3. **How should BSFIs report unavailable mandatory data elements, such as those not previously collected and arising from “legacy” accounts?**

A default value is assigned for such accounts. Please refer to the *Data Dictionary* and *Line-Item Instructions*. The use of default values indicating unavailability of data is not ideal but shall be allowed for the purpose of accepting the other information available. This, however, shall be closely monitored by the Bangko Sentral, subject to the provisions of BSP Cir. No. 963, to maintain the overall quality of data.

4. **What should BSFIs report for transactions with unavailable information for date of grant/amount granted?**

BSFIs shall use the last known information by the BSFI for the date of opening and/or amount granted (e.g., date of system migration which deleted the previous records).

5. **For Trust units/entities, is Time Deposit - Own Bank included? If yes, will this be classified under Other Credit Accommodation?**

For Trust units/entities, the Time Deposit-Own Bank is not included in COCREE Reporting. Although Due from Other Banks (DFOB) are required to be reported as mentioned in Item No. III.1, the time deposits in the same bank do not fall under the definition of DFOB per Manual of Accounts of the FRP for Trust Institutions, as these exposures are booked in another account, the “Deposits in Banks – Resident Banks – Own Bank”.

AGGREGATION OF ACCOUNTS

6. **Is the aggregation of accounts (e.g., Loans, Investments) still applicable in the COCREE? If so, what will be the basis of aggregation?**

Yes, the aggregation of exposures of unique subject shall be performed by the Bangko Sentral through our system’s matching

algorithm. In this regard, BSFIs should ensure the reporting of mandatory information as indicated in the Data Dictionary and Line-Item Instructions to facilitate the effective matching of exposures to unique subject.

IV. SYSTEMS, TECHNICAL REQUIREMENTS AND REPORT FILING

1. How many stages are there in the validation process?

Validation process consists of two (2) Stages. Stage 1 structurally validates the report against the XSD specifications, while Stage 2 covers logical validation. Please refer to the detailed validation guidelines.

2. Will the Bangko Sentral provide validation rules and a program to validate the correctness of the file submitted?

On the validation rules, the Stage 1 Validation is based on the rules embedded in the XSD. It can be noted that the XSD file along with the Data Dictionary already contain the structure and the valid values of the report. On the other hand, Rules in the Stage 2 Validation are provided in the detailed validation guidelines (see **Annex D**).

On the validation program, the Bangko Sentral will not provide a program that will validate the submitted file. BSFIs are expected to adopt tools that will ensure the compliance vis-a-vis XSD specification and logical rules.

3. Should extra characters be ignored if the length of the information reported is greater than the length assigned by the Bangko Sentral?

No, the data length per element was evaluated based on its possible length. Should there be a record that exceeds the length provided, BSFIs shall immediately inform the Bangko Sentral to make the necessary adjustments in order to avoid deletion of extra characters.

REPORT SUBMISSION

4. Can you provide illustration on the submission of report in case there will be: a) new Subject, b) new Exposure, c) update in Exposure information, d) update in Subject information, e) delete an erroneous record?

submitType=0 ("New")

Scenario A: Submission of a new subject

On 8 June 2021, Bank ABC granted new loan (Contract no. A) to a new borrower ("Subject ID No. 0001"). For the COCREE Report reference period 30 June 2021, this transaction shall be submitted by Bank ABC as follows:

BSFI	trdate	filingInfo	submitType	subjectID	Details of subject	contractNo	Details of Exposure (Static)	Details of Exposure (Dynamic)	Submission Date
ABC	2021-06-30	addInfo	New	0001	All mandatory data elements	A	All mandatory data elements	All mandatory data elements	15 banking days after report reference period

Note: For new submission, the subject should be submitted together with at least one (1) exposure type.

submitType=1 ("Update")

Scenario B: Submission of new exposure associated with a previously submitted subject

Further to Scenario A, on 8 September 2021, Bank ABC granted additional loan (Contract B) to Subject 0001, an existing borrower. For the COCREE Report reference period 30 September 2021, this transaction shall be submitted by Bank ABC as follows:

BSFI	trdate	filingInfo	submitType	subjectID	Details of subject	contractNo	Details of Exposure (Static)	Details of Exposure (Dynamic)	Submission Date
ABC	2021-09-30	addInfo	Update	0001	(not required)	B	All mandatory data elements	All mandatory data elements	15 banking days after report reference period

Scenario C: Periodic payment of loan amortization

Further to Scenarios A and B, on 8 October 2021, Subject 0001 paid his monthly amortization for Contracts A and B. For the report reference period 31 October 2021, this transaction shall be submitted by Bank ABC as follows:

BSFI	trdate	filingInfo	submitType	subjectID	Details of subject	contractNo	Details of Exposure (Static)	Details of Exposure (Dynamic)	Submission Date
ABC	2021-10-31	addInfo	Update	0001	(not required)	A	(not required)	All mandatory data elements	15 banking days after report reference period
ABC	2021-10-31	addInfo	Update	0001	(not required)	B	(not required)	All mandatory data elements	15 banking days after report reference period

Scenario D: Changes in details of existing borrower (updates to more recent information)

Further to Scenarios A, B and C, on 8 December 2021, Subject 0001 moved to another company hence, his employer details have also changed. For the report reference period 31 December 2021, this transaction shall be submitted by Bank ABC as follows:

BSFI	trdate	filingInfo	submitType	subjectID	Details of subject	contractNo	Details of Exposure (Static)	Details of Exposure (Dynamic)	Submission Date
ABC	2021-12-31	addInfo	Update	0001	All mandatory data elements with updated information	A	(not required)	All mandatory data elements	15 banking days after report reference period

Scenario E: Changes in details of existing exposure

Upon loan review on 8 March 2022, Bank ABC identified that Subject 0001 has significantly increased its credit risk. His impairment stage will be updated from Stage 1 to Stage 2. For the report reference period 31 March 2022, this transaction shall be submitted by Bank ABC as follows:

BSFI	trdate	filingInfo	submitType	subject ID	Details of subject	contractNo	Details of Exposure (Static)	Details of Exposure (Dynamic)	Submission Date
ABC	2022-03-22	addInfo	Update	0001	(not required)	A	(not required)	All mandatory data elements	15 banking days after report reference period

BSFIs must ensure that for records with submitType=1 (*UPDATE*), a prior submission containing the unique Subject (borrower) already passed the Stage 2 Validation, otherwise, the information of the Subject with submitType=1 (*UPDATE*) will fail the validation.

Scenario F: Erroneous reporting of exposure information

For reference period 30 September 2021, Bank ABC reported Contract B as a new loan of an existing borrower, Subject 0001. In October 2021, the outstanding balance of Contract B was updated.

Original Filing

BSFI	trdate	filingInfo	submitType	subjectID	Details of subject	contractNo	Details of Exposure (Static)	Details of Exposure (Dynamic)	Submission Date
ABC	2021-09-30	addInfo	Update	0001	(not required)	B	All mandatory data elements	All mandatory data elements	15 banking days after report reference period

Update of Outstanding Balance

BSFI	trdate	filingInfo	submitType	subjectID	Details of subject	contractNo	Details of Exposure (Static)	Details of Exposure (Dynamic)	Submission Date
ABC	2021-10-31	addInfo	Update	0001	(not required)	B	(not required)	All mandatory data elements	15 banking days after report reference period

Upon loan review in March 2022, it was noted that Contract B is not related to Subject 0001. To correct for this erroneous reporting, Bank ABC shall submit the following:

Correction

BSFI	trdate	filingInfo	subjectID	contractNo	Submission Date	File submission
ABC	2021-09-30	deleteInfo	0001	B	no later than five (5) days from establishment or determination of error	XML 1
ABC	2021-10-31	deleteInfo	0001	B		XML 2

Note: Separate XML file should be submitted per TRDATE (e.g., when an erroneous record is submitted for 12 months, there shall be 12 separate XML to be filed for deletion of the 12 erroneous records).

Scenario G: Erroneous association of exposure which belongs to another subject

For reference period September 2021, Bank ABC reported Contract B as a new loan of an existing borrower, Subject 0001. In October 2021, the outstanding balance of Contract B was updated.

Original Filing

BSFI	trdate	filingInfo	submitType	subjectID	Details of subject	contractNo	Details of Exposure (Static)	Details of Exposure (Dynamic)	Submission Date
ABC	2021-09-30	addInfo	Update	0001	(not required)	B	All mandatory data elements	All mandatory data elements	15 banking days after report reference period

Update of Outstanding Balance

BSFI	trdate	filingInfo	submitType	subjectID	Details of subject	contractNo	Details of Exposure (Static)	Details of Exposure (Dynamic)	Submission Date
ABC	2021-10-31	addInfo	Update	0001	(not required)	B	(not required)	All mandatory data elements	15 banking days after report reference period

Upon loan review in March 2022, it was noted that Contract B is not related to Subject 0001. Contract B is related to Subject 9999 who has not yet been reported previously. To correct this erroneous reporting, Bank ABC shall submit the following:

Correction

BSFI	trdate	filingInfo	submitType	subjectID	Details of subject	contractNo	Details of Exposure (Static)	Details of Exposure (Dynamic)	Submission Date	File Submission
ABC	2021-09-30	deleteinfo	n/a	0001	n/a	B	n/a	n/a	no later than five (5) days from establishment or determination of error	XML 1
ABC	2021-09-30	addInfo	New	9999	All mandatory data elements	B	All mandatory data elements	All mandatory data elements		XML 2
ABC	2021-10-31	deleteinfo	n/a	0001	n/a	B	n/a	n/a		XML 3
ABC	2021-10-31	addInfo	Update	9999	(not required)	B	(not required)	All mandatory data elements		XML 4

Note: Separate XML file should be submitted per TRDATE and per submission type (e.g., when an erroneous record is submitted for 12 months, there shall be a total of 24 XML files – 12 XML to be filed for deletion and 12 XML for filing of corrected records).

Scenario H: Erroneous reporting of subject details

Subject C888 is a new borrower of Bank ABC which was granted loan Contract ZZZ in June 2021. When Bank ABC submitted the record of Subject C888 in June 2021, the subject was mistakenly tagged as part of the XYZ Group conglomerate. The correct tagging should have been DEF Group.

Original Filing

BSFI	trdate	filingInfo	submitType	subjectID	Details of subject	contractNo	Details of Exposure (Static)	Details of Exposure (Dynamic)	Submission Date
ABC	2021-06-30	addInfo	New	C888	All mandatory data elements Conglo: XYZ Group	ZZZ	All mandatory data elements	All mandatory data elements	15 banking days after report reference period

Correction

BSFI	trdate	filingInfo	submitType	subjectID	Details of subject	contractNo	Details of Exposure (Static)	Details of Exposure (Dynamic)	Submission Date	File Submission
ABC	2021-06-30	deleteinfo	n/a	C888	n/a	n/a	n/a	n/a	no later than five (5) days from establishment or determination of error	XML 1
ABC	2021-06-30	addInfo	New	C888	All mandatory data elements Conglo: DEF Group	ZZZ	All mandatory data elements	All mandatory data elements		XML 2

Scenario I: Erroneous reporting of negative information

For reference period September 2021, Bank ABC reported multiple negative information (foreclosure, cancelled credit card) were associated with an existing Subject 0001. In October 2021, additional negative information (foreclosure, cancelled credit card, corporate rehabilitation) were associated with Subject 0001.

Original Filing

BSFI	trdate	filingInfo	submitType	subjectID	Details of subject	contractNo	Details of Exposure (Static)	Details of Exposure (Dynamic)	Details negativeInfo	Submission Date
ABC	2021-09-30	addInfo	Update	0001	(not required)	B	(not required)	All mandatory data elements	Foreclosure, cancelled credit card	15 banking days after report reference period
ABC	2021-10-31	addInfo	Update	0001	(not required)	B	(not required)	All mandatory data elements	Corporate rehabilitation, foreclosure, cancelled credit card	

Upon loan review in March 2022, it was noted that negative information (Foreclosure, Corporate rehabilitation) filed in September and October 2021 were not related to Subject 0001. To correct this erroneous reporting, Bank ABC shall submit the following:

Correction

BSFI	trdate	filingInfo	subjectID	negativeinfo	Submission Date	File submission
ABC	2021-09-30	deleteInfo	0001	Foreclosure	no later than five (5) days from establishment or determination of error	XML 1
ABC	2021-10-31	deleteInfo	0001	Foreclosure, Corporate Rehabilitation		XML 2

Note: Separate XML file should be submitted per TRDATE (e.g., when an erroneous record is submitted for 12 months, there shall be 12 separate XML to be filed for deletion of the 12 erroneous records)

Scenario J: Correcting erroneous negative information

For reference period September 2021, Bank ABC reported multiple negative information (foreclosure, cancelled credit card) associated to Subject 0001, an existing subject. In October 2021, additional negative information (foreclosure, cancelled credit card, corporate rehabilitation) were reported for Subject 0001.

Original Filing

BSFI	trdate	filingInfo	submitType	subjectID	Details of subject	contractNo	Details of Exposure (Static)	Details of Exposure (Dynamic)	Details negativeInfo	Submission Date
ABC	2021-09-30	addInfo	Update	0001	(not required)	B	(not required)	All mandatory data elements	Foreclosure, cancelled credit card	15 banking days after report reference period
ABC	2021-10-31	addInfo	Update	0001	(not required)	B	(not required)	All mandatory data elements	Corporate rehabilitation, foreclosure, cancelled credit card	

Upon loan review in March 2022, it was noted that negative information (Corporate rehabilitation) filed in October 2021 was supposed to be Fraudulent transaction. To correct this erroneous reporting, Bank ABC shall submit the following:

Correction

BSFI	trdate	filingInfo	submitType	subjectID	negativeinfo	Submission Date	File submission
ABC	2021-10-31	deleteInfo	n/a	0001	Corporate rehabilitation	no later than five (5) days from establishment or determination of error	XML 1
ABC	2021-10-31	addInfo	Update	0001	Fraudulent transaction		XML 2

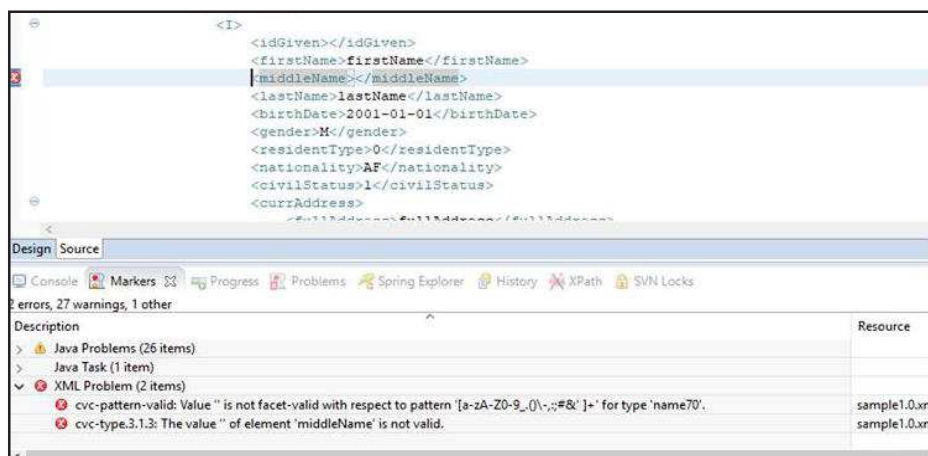
5. How should BSFIs report information with multiple transactions? Should BSFIs report it all at once or on a per transaction basis?

The XSD was designed to accommodate the submission of multiple information related to a single Subject in one (1) XML file. In the submission of BSFIs, it is expected that the entire string of information of a single Subject (i.e., Subject, Exposure, Negative) is incorporated in one (1) XML file.

In case there will be difficulty in combining multiple exposure information of a unique Subject in one (1) XML file, BSFIs can divide the exposure information in different XML files. For instance, Borrower 1 is included in XML 1 of 2 which contains his housing loan and XML 2 of 2 which contains his credit card. In this submission, BSFIs must ensure that the information of the unique borrower in XML 1 of 2 has passed Stage 2 Validation so that the system can recognize and append the additional exposure information reported in XML 2 of 2. The subsequent report (XML 2 of 2) would then need to use submitType = 1 (*UPDATE*) to append the additional exposure of the unique subjectID, similar to **Scenario B** in Item No. 4 of the **Report Submission FAQ**.

6. Can BSFIs leave blank the optional data fields?

No, specific data fields with no record should be excluded in the XML submission. Leaving the record as *"blank"* will result in an error as seen in the sample below.



7. Will the COCREE accept two (2) XML files that have the same *bkcode* and *trdate*? Or will the Bangko Sentral's system assume those XML files as duplicate submissions?

BSFI can submit more than one (1) XML file. Submission of multiple XML files using the prescribed file naming conventions will not be treated as duplicate. Each XML file will be provided with submission reference number for proper monitoring of the status and validation results.

8. What will be the pro forma of the COCREE? Will it be by forms like the CREDEX wherein *Loans, Investments, Equity Holdings, Contingent* are reported separately?

The COCREE will be submitted in XML format following the prescribed technical specifications in the XSD provided by the Bangko Sentral. Unlike the CREDEX wherein each form is submitted separately, the XML file of the COCREE shall contain all the required records.

9. What will be the file naming convention that will be sent to the Bangko Sentral?

The file naming convention is COCREE_YYYYMM_BankAcronym_1ofX.xml where “YYYYMM” is the reference year and month, and the X in “1ofX” is the total number of XML files for submission in the reference period, with sample shown below:

For Single-XML file Submission:

COCREE_202203_ABC_1of1.xml

For Three-XML file Submission:

COCREE_202203_ABC_1of3.xml (for records 1 to 1000)

COCREE_202203_ABC_2of3.xml (for records 1001 to 2000)

COCREE_202203_ABC_3of3.xml (for records 20001 to 3000)

The file naming convention of the Control Prooflist is COCREE_YYYYMM_<Bank acronym>_Control Prooflist.pdf (e.g., COCREE_202203_ABC_Control Prooflist.pdf)

10. Will the COCREE have a Control Prooflist?

COCREE, classified as an A-1 Report, should be submitted together with the Control Prooflist as attached in **Annex C** of this Memorandum. Further, there is an embedded Control Prooflist in the XML file which requires BSFIs to declare the number of submitted records (*e.g., totSubjectRecords, totNegativeRecords, and totExposureRecords*) in the filing information portion. This declaration will be matched against the actual count of records in the submitted XML file. The system will not proceed with the validation if there are discrepancies in the count of actual records vis-a-vis the declared number of records.

11. Can BSFIs get a copy of the new template format to help developers assess against the present columns reported and their sequence?

The COCREE employs XML/XSD technology. The technical specifications to produce the corresponding XML submission are provided in the XSD. The *Data Dictionary* and *Line-Item Instructions* serve as complementary guide to the XSD.

12. How do BSFIs report subjects with no Negative Information (NI)?

If the Subject has no NI to be reported, the BSFI should declare the following:

```
<negativeInfo>
  <noInfo negativeType="0" />
</negativeInfo>
```

13. Is Negative Type equal to 0 (None to Report) counted as one record in the No. of Submitted Negative Records (*totNegativeRecords*)?

No. It will not be counted as one record.

V. SECURITY AND PRIVACY**1. Does COCREE take into consideration the local laws of a foreign branch (e.g., HK Law on Data Privacy which prohibits absolute disclosure of client's information)?**

Yes, BSFIs shall observe the local laws of their branches located outside the Philippines. Specific information that are not disclosed in view of this should be justified and coordinated with the Bangko Sentral.

2. The COCREE requires customer sensitive information, the sharing of which may be prohibited under bank secrecy laws. Are these necessary for Bangko Sentral statistical and policy development purposes?

Yes, these are essential as discussed in the rationale of the COCREE Reporting. In addition to Section 3 of the Republic Act (RA) 7653, as amended by 11211, otherwise known as "The New Central Bank Act", which provides for the collection by the Bangko Sentral of relevant information from covered institutions, Section 60 of The General Banking Law (GBL) likewise provides for the submission of periodic formatted reports to the Bangko Sentral in pursuit of exercising its supervisory authority. It is further worth noting that the Bank Secrecy Law or RA 1405 (An Act Prohibiting disclosure with any Banking Institution and Providing Penalty Therefor) refers to deposit products. The COCREE, on the other hand, applies to credit, equity, and off-balance sheet exposures of BSFIs, and not deposit products under RA 1405.

3. The requested info in the COCREE has *Personal Identifiable Information (PII)*. What security protocols are present to ensure the proper handling of BSFIs' customers' data?

Data security and privacy protocols which conform with globally accepted standards will be observed in the submission, storage, and access of the COCREE data. Security protocols shall be strictly enforced consistent with the Data Privacy Act.