



BANGKO SENTRAL NG PILIPINAS

OFFICE OF THE DEPUTY GOVERNOR | FINANCIAL SUPERVISION SECTOR

MEMORANDUM NO. M-2026-007

To : **All Banks, Non-Banks with Quasi-Banking Functions (NBQBs) and Non-Bank Financial Institutions (NBFIs) with Trust Authority**

Subject : **Collection of the Annual Supervision Fees for the Year 2026**

The following guidelines shall govern the computation and collection by the Bangko Sentral ng Pilipinas (BSP) and the payment of the 2026 Annual Supervision Fees (ASF) by no later than May 31 of each year in compliance with Section 28 of the Republic Act (R.A.) No. 7653, "The New Central Bank Act", as amended by R.A. No. 11211.

1. **Computation of ASF for 2026¹**

The ASF is based on the Average Assessable Assets (AAA) of the preceding year multiplied by the applicable assessment rates approved by the Monetary Board as follows:

Type of Financial Institution	Applicable Rate
Universal/ Commercial Banks	1/28 of 1%
Digital Banks	1/28 of 1%
Thrift Banks	1/28 of 1%
Rural/ Cooperative Banks	1/40 of 1%
NBQBs	1/28 of 1%
NBFIs with Trust Authority	1/28 of 1%

The AAA of the preceding year is derived from the reports² submitted by the Bank/NBQBs/NBFIs with Trust Authority to the BSP in compliance with the standards and requirements prescribed under existing regulations.

For Banks, the ASF shall be computed based on the bank's "Total Assessable Assets," which shall refer to total assets (end-of-month total assets per balance sheet, after deducting cash on hand, amounts due from banks, including the BSP and banks abroad³, and investment in national government (NG) securities [Annex A]), plus assets under management (AUM) of the Trust Department of a bank.

¹ Per BSP Circular No. 1190 dated 12 March 2024 on the Revised Guidelines in the Computation of Annual Supervision Fee and Circular No. 1228 dated 06 January 2026 on the Amendments to the N-Regulations on Annual Supervision Fees for Non-Bank Financial Institutions with Trust Authority

² Financial Reporting Package (FRP) for banks, Consolidated Statement of Condition (CSOC) for NBQBs, and FRP for Trust Institution (FRPTI) for NBFIs with Trust Authority

³ Including Central banks and monetary authorities of other jurisdictions

For NBQBs, the ASF shall likewise be computed based on the “Total Assessable Assets,” which shall refer to total assets (end-of-quarter total assets per balance sheet, after deducting cash on hand, amounts due from banks, including the BSP and banks abroad, and investment in NC securities [Annex A]), plus AUM of the Trust Department of an NBQB.

For NBFIs with Trust Authority, the AAA shall refer to the sum of month-end balances of total assessable assets divided by the number of months in operation during a particular assessment period, where Total Assessable Assets represent the total AUM by the trust department, excluding securities held under custodianship.

In case of a merger or consolidation, the assets or AUM (as applicable) of the covered institutions prior to the merger or consolidation as well as the assets of the newly formed entity shall be considered in determining the AAA. In case of changes in institutional classification or authority during the year, the assets or AUM corresponding to each applicable status shall likewise be considered in determining the AAA.

The computation of the 2026 ASF also takes into consideration events after the collection of the previous year’s ASF that would warrant a recomputation. Any resulting overpayment or underpayment from the previous year shall be deducted from or added to the current year’s ASF, as applicable.

Sample computations to illustrate potential scenarios are provided in Annex B.

2. Notification of Amount Due for 2026 and Mode of Payments

The BSP Department of Supervisory Analytics (DSA) shall send a billing notice in April 2026 to the Bank/NBQB/NBFI with Trust Authority for its ASF payment indicating, among others, the computation of the ASF due, the period covered by the ASF, mode of payment, and the specific date when the ASF becomes payable to the BSP.

3. Exceptions Noted on Billing Notice of 2026 ASF

A Bank/NBQB/NBFI with Trust Authority is encouraged to check the accuracy of the billing and to submit any of the noted exceptions therein not later than ten (10) working days from receipt of the BSP ASF billing notice.

The said exceptions, together with supporting documents, shall be e-mailed to dsa-srog@bsp.gov.ph using the following prescribed subject format – ASF 2026-Noted Exceptions<space><BSFI Name>

For Example,

To : dsa-srog@bsp.gov.ph
Subject : ASF 2026-Noted Exceptions ABC Bank

Any exceptions received after the cut-off date, or any exceptions not duly substantiated with documents before the cut-off date will be evaluated and considered in the computation of the ASF for the immediately succeeding year.

For guidance.



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by Lyn I. Javier
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LYN I. JAVIER
Deputy Governor

11 March 2026

Composition of Investment in National Government (NG) Securities as exclusions in the Total Assessable Assets in the computation of the Annual Supervision Fees (ASF) for 2026 of Banks and Non-Banks with Quasi-Banking Functions (NBQBs)

Table 1: Investment in NG securities for Banks
Debt Securities, Resident – National Government (Total Amount)

FRP v15

No.	Account Description	Account No.
1	Financial Assets Held for Trading (Sched 3, Fair Value)	110051000000111000
2	Debt Securities Designated at Fair Value Through Profit or Loss (Sched 5, Fair Value)	118001000000111000
3	Other Financial Assets Mandatorily Measured at Fair Value Through Profit or Loss (Sched 6, Fair Value)	119001000000111000
4	Financial Assets at Fair Value Through Other Comprehensive Income (Sched 7, Fair Value)	121001000000111000
5	Debt Securities at Amortized Cost (Sched 8, Net Carrying Amount)	124001000000111000

Table 2: Investment in NG securities for NBQBs

Consolidated Statement Condition/Income and Expenses

No.	Account Description	Record Numbers	
		Finance Companies	Investment Houses/Other NBQB
1	Trading Account Securities – Investment Government	80	104
2	Available for Sale Securities - Government	91	111
3	Investment in Bonds & Other Debt Instruments - Government	101	121

Annex B

Scenarios for computation of 2026 Annual Supervisory Fee (ASF)

1. Upgrade/Downgrade from one bank category to another

Scenario A: RB A upgraded to TB A in January 2026

The 2025 Average Assessable Assets (AAA) of RB A will be multiplied by the TB rate.

	2025 Net Assessable Assets
Jan	
Feb	
Mar	241,288,139.49
Apr	
May	
Jun	240,813,284.40
Jul	
Aug	
Sep	236,631,077.94
Oct	
Nov	
Dec	229,155,336.56
Sum of Net Assessable Assets	947,887,838.39
No. of reporting periods	4
Average Assessable Assets	236,971,959.60
ASF rate for TB (1/28 of 1%)	0.000357142857143
ASF for 2026 for TB A	84,632.84

Scenario B: TB B downgraded to RB B in January 2026

The 2025 AAA of TB B will be multiplied by the RB rate.

	2025 Net Assessable Assets
Jan	242,849,367.14
Feb	242,337,276.23
Mar	241,288,139.49
Apr	240,666,674.79
May	241,300,200.39
Jun	240,813,284.40
Jul	238,639,584.15
Aug	236,534,588.97
Sep	236,631,077.94
Oct	232,860,322.55
Nov	229,900,793.89
Dec	229,155,336.56
Sum of Net Assessable Assets	2,852,976,646.50
No. of reporting periods	12
Average Assessable Assets	237,748,053.88
ASF rate for RB (1/40 of 1%)	0.00025
ASF for 2026 for RB B	59,437.01

Scenario C: RB A upgraded to TB A in November 2025

TB A will be charged the applicable rate for the equivalent number of months as RB/TB in 2025.
The difference in the amount collected as 2025 ASF will be added as an adjustment to the 2026 ASF.

Computation of 2026 ASF			2025 ASF (Based on 2024 Net Assessable Assets)			
			ASF actual collection for 2025	Recomputation		
As RB A	As RB A		As TB A	Total		
Jan			241,288,139.49	241,288,139.49	241,288,139.49	
Feb						
Mar	232,860,323	240,813,284.40	240,813,284.40	240,813,284.40		
Apr						
May		236,631,077.94	236,631,077.94	236,631,077.94		
Jun	238,639,584					
Jul		229,155,336.56	229,155,336.56	229,155,336.56		
Aug		947,887,838.39	947,887,838.39	947,887,838.39		
Sep	242,337,276	No.of reporting periods	4	4	4	
Oct		Average Assessable Assets	236,971,959.60	236,971,959.60	236,971,959.60	
Nov	254,991,835	Prorated No. of months as RB/TB		10/12	2/12	
Dec	267,741,427	Prorated Average Assessable Assets		197,476,633.00	39,495,326.60	
Sum of Net Assessable Assets	1,236,570,445.70	Applicable ASF Rates	0.00025	0.00025	0.000357142857143	
No. of reporting periods	5	2025 ASF Recomputation (RB A + TB A)		49,369.16	14,105.47	
Average Assessable Assets	247,314,089.14	ASF collected for 2025	59,242.99			
ASF rate for TB (1/28 of 1%)	0.000357142857143	Under/(Over) Collection of 2025 ASF*				
ASF for 2026	88,326.46					
Under/(Over) Collection of 2025 ASF*	4,231.64					
Total ASF for 2026 for TB A	92,558.10					

Scenario D: TB A downgraded to RB A in November 2025

RB A will be charged of the applicable rate for the equivalent number of months as TB/RB in 2025
The difference for the amount collected as 2025 ASF will be added as an adjustment to the 2026 ASF.

Computation of 2026 ASF		2025 ASF (Based on 2024 Net Assessable Assets)			
		ASF actual collection for 2025	Recomputation		
		As TB A	As TB A	As RB A	Total
Jan	233,738,443	242,849,367.14	242,849,367.14	242,849,367.14	
Feb	238,413,212	242,337,276.23	242,337,276.23	242,337,276.23	
Mar	243,181,476	241,288,139.49	241,288,139.49	241,288,139.49	
Apr	248,045,106	240,666,674.79	240,666,674.79	240,666,674.79	
May	253,006,008	241,300,200.39	241,300,200.39	241,300,200.39	
Jun	258,066,128	240,813,284.40	240,813,284.40	240,813,284.40	
Jul	263,227,451	238,639,584.15	238,639,584.15	238,639,584.15	
Aug	268,492,000	236,534,588.97	236,534,588.97	236,534,588.97	
Sep	273,861,840	236,631,077.94	236,631,077.94	236,631,077.94	
Oct	279,339,077	232,860,322.55	232,860,322.55	232,860,322.55	
Nov		229,900,793.89	229,900,793.89	229,900,793.89	
Dec	206,910,715	229,155,336.56	229,155,336.56	229,155,336.56	
Sum of Net Assessable Assets	2,766,281,455.45	2,852,976,646.50	2,852,976,646.50	2,852,976,646.50	
No. of reporting periods	11	12	12	12	
Average Assessable Assets		237,748,053.88	237,748,053.88	237,748,053.88	
Prorated No. of months as TB/RB			10/12	2/12	
Prorated Average Assessable Assets	251,480,132.31		198,123,378.23	39,624,675.65	
ASF rate for RB (1/40 of 1%)	0.00025	0.000357142857143	0.000357142857143	0.00025	
ASF for 2026	62,870.03		70,758.35	9,906.17	80,664.52
Under/(Over) Collection of 2025 ASF*	(4,245.50)	84,910.02			84,910.02
Total ASF for 2026 for RB A	58,624.53				(4,245.50)

2. Consolidation: Two or more entities combine to form a new single entity. The original entities cease operations after the new entity started its operations.

Scenario E: RB C and TB C consolidated in January 2026 to form a new TB D.

Since the consolidation was effected prior to the assessment for 2026 ASF, the 2025 Net Assessable Assets of the two banks will be combined and the TB rate will be applied.

	2025 Net Assessable Assets		
	RB C	TB C	TB D
Jan		164,658,792.00	164,658,792.00
Feb		163,861,844.80	163,861,844.80
Mar	21,928,504.00	165,311,225.60	187,239,729.60
Apr		153,357,155.20	153,357,155.20
May		154,301,374.40	154,301,374.40
Jun	22,295,142.15	168,488,963.20	190,784,105.35
Jul		170,373,352.00	170,373,352.00
Aug		170,278,228.80	170,278,228.80
Sep	22,320,467.05	168,700,764.00	191,021,231.05
Oct		168,186,770.40	168,186,770.40
Nov		177,710,888.80	177,710,888.80
Dec	22,383,648.40	192,866,280.80	215,249,929.20
Sum of Net Assessable Assets			2,107,023,401.60
No. of reporting periods			12
Average Assessable Assets			175,585,283.47
ASF rate for TB (1/28 of 1%)			0.000357142857143
ASF for 2026 for TB D			62,709.03

Scenario F: RB X and TB Y consolidated in November 2025 to form a new TB Z.

TB Z will be charged the applicable rate as TB in 2025.
The difference in the amount collected as 2025 ASF will be added as an adjustment to the 2026 ASF.

Computation of 2026 ASF	2025 Net Assessable Assets				2025 ASF (Based on 2024 Net Assessable Assets)		
	RB X	TB Y	TB Z		ASF actual collection for 2025		
					RB X	TB Y	Total
Jan		174,949,966.50	174,949,966.50	Jan		137,286,164.53	137,286,164.53
Feb		175,643,177.20	175,643,177.20	Feb		140,087,922.99	140,087,922.99
Mar	20,638,592.00	175,643,177.20	196,281,769.20	Mar	19,036,380.13	142,946,860.19	161,983,240.32
Apr		162,941,977.40	162,941,977.40	Apr		145,864,143.05	145,864,143.05
May		163,945,210.30	163,945,210.30	May		148,840,962.30	148,840,962.30
Jun	20,983,663.20	179,019,523.40	200,003,186.60	Jun	19,424,877.68	151,878,532.96	171,303,410.64
Jul		181,021,686.50	181,021,686.50	Jul		154,978,094.86	154,978,094.86
Aug		180,920,618.10	180,920,618.10	Aug		158,140,913.12	158,140,913.12
Sep	21,007,498.40	179,244,561.75	200,252,060.15	Sep	19,821,303.76	161,368,278.69	181,189,582.45
Oct		178,698,443.55	178,698,443.55	Oct		164,661,508.87	164,661,508.87
Nov			199,705,941.95	Nov		168,021,947.83	168,021,947.83
Dec			219,676,536.15	Dec	20,225,820.16	171,450,967.17	191,676,787.33
Sum of Net Assessable Assets			2,234,040,573.60	Sum of Net Assessable Assets	78,508,381.73	1,845,526,296.56	1,924,034,678.29
No. of reporting periods			12	No. of reporting periods	4	12	12
Average Assessable Assets			186,170,047.80	Average Assessable Assets	19,627,095.43	153,793,858.05	160,336,223.19
ASF rate for TB (1/28 of 1%)			0.000357142857143	Applicable ASF Rates	0.00025	0.000357142857143	0.000357142857143
ASF for 2026 for TB Z			66,489.30	2025 ASF Recomputation (RB X + TB Y)			57,262.94
Under/(Over) Collection of 2025 ASF*			(2,570.21)	ASF collected for 2025	4,906.77	54,926.38	59,833.15
Total ASF for 2026 for TB Z			63,919.09	Under/(Over) Collection of 2025 ASF*			(2,570.21)

3. Merger: One entity absorbs another entity and continue to operate as the surviving entity while the absorbed entity ceases to operate

Scenario G: RB D and TB E merged in January 2026 with TB E as the surviving entity

The quarterly 2025 Net Assessable Assets of RB D will be combined with the monthly 2025 Net Assessable Assets of TB E and the TB rate will be applied.

	2025 Net Assessable Assets		
	RB D	TB E	Total
Jan		154,367,617.50	154,367,617.50
Feb		153,620,479.50	153,620,479.50
Mar	23,218,416.00	154,979,274.00	178,197,690.00
Apr		143,772,333.00	143,772,333.00
May		144,657,538.50	144,657,538.50
Jun	23,606,621.10	157,958,403.00	181,565,024.10
Jul		159,725,017.50	159,725,017.50
Aug		159,635,839.50	159,635,839.50
Sep	23,633,435.70	158,156,966.25	181,790,401.95
Oct		157,675,097.25	157,675,097.25
Nov		173,442,606.98	173,442,606.98
Dec	23,700,333.60	187,318,015.53	211,018,349.13
Sum of Net Assessable Assets			1,999,467,994.91
No. of reporting periods			12
Average Assessable Assets			166,622,332.91
ASF rate for TB (1/28 of 1%)			0.000357142857143
ASF for 2026 for TB E			59,507.98

Scenario H: RB A and TB A merged in December 2025 with TB A as the surviving entity

TB A will be charged the applicable rate as TB in 2025.
The difference for the amount collected as 2025 ASF will be added as an adjustment to the 2026 ASF.

Computation of 2026 ASF	2025 Net Assessable Assets		
	RB A	TB A	Total
Jan		549,972,808	549,972,808
Feb		577,471,448	577,471,448
Mar	252,070,870.22	606,345,021	858,415,891
Apr		636,662,272	636,662,272
May		668,495,385	668,495,385
Jun	277,277,957.24	701,920,154	979,198,112
Jul		737,016,162	737,016,162
Aug		773,866,970	773,866,970
Sep	305,005,752.96	812,560,319	1,117,566,072
Oct		853,188,335	853,188,335
Nov		895,847,751	895,847,751
Dec		940,640,139	940,640,139
Sum of Net Assessable Assets			9,588,341,344.08
No. of reporting periods			12
Average Assessable Assets			799,028,445.34
ASF rate for TB (1/28 of 1%)			0.000357142857143
ASF for 2026			285,367.30
Under/(Over) Collection of 2025 ASF*			(31,032.04)
Total ASF for 2026 for TB A			254,335.26

	2025 ASF (Based on 2024 Net Assessable Assets)		
	ASF Collected for 2025		Recomputation
	RB A	TB A	TB A
Jan		242,849,367.14	242,849,367.14
Feb		242,337,276.23	242,337,276.23
Mar	241,288,139.49	241,288,139.49	482,576,278.98
Apr		240,666,674.79	240,666,674.79
May		241,300,200.39	241,300,200.39
Jun	240,813,284.40	240,813,284.40	481,626,568.80
Jul		238,639,584.15	238,639,584.15
Aug		236,534,588.97	236,534,588.97
Sep	236,631,077.94	236,631,077.94	473,262,155.88
Oct		232,860,322.55	232,860,322.55
Nov		229,900,793.89	229,900,793.89
Dec	229,155,336.56	229,155,336.56	458,310,673.12
Sum of Net Assessable Assets	947,887,838.39	2,852,976,646.50	3,800,864,484.89
No. of reporting periods	4	12	12
Average Assessable Assets	236,971,959.60	237,748,053.88	316,738,707.07
Applicable ASF Rates	0.00025	0.000357142857143	0.000357142857143
Recomputed 2025 ASF (TB A)			113,120.97
ASF collected for 2025	59,242.99	84,910.02	144,153.01
Under/(Over) Collection of 2025 ASF*			(31,032.04)

4. Amendment of reports used in the computation of ASF

Scenario I: RB E amended its Dec 2024 FRP in January 2026

The 2026 ASF will be recomputed and the resulting under/(over) collection will be added to/deducted from the 2025 ASF.

Computation of 2026 ASF	
	2025 Net Assessable Assets
	RB E
Jan	
Feb	
Mar	19,864,644.80
Apr	
May	
Jun	20,196,775.83
Jul	
Aug	
Sep	20,219,717.21
Oct	
Nov	
Dec	20,276,952.08
Sum of Net Assessable Assets	80,558,089.92
No. of reporting periods	4
Average Assessable Assets	20,139,522.48
ASF rate for RB (1/40 of 1%)	0.00025
ASF for 2026	5,034.88
Under/(Over) Collection of 2025 ASF*	24.94
Total ASF for 2026 for RB E	5,059.82

Recomputation of 2025 ASF		
	2024 Net Assessable Assets	
	RB E	
	Original	Amended
Jan		
Feb		
Mar	18,522,548.05	18,522,548.05
Apr		
May		
Jun	19,605,793.15	19,605,793.15
Jul		
Aug		
Sep	20,644,771.95	20,644,771.95
Oct		
Nov		
Dec	21,484,407.05	21,883,458.27
Sum of Net Assessable Assets	80,257,520.20	80,656,571.42
No. of reporting periods	4	4
Average Assessable Assets	20,064,380.05	20,164,142.85
ASF rate for RB (1/40 of 1%)	0.00025	0.00025
Recomputed ASF for 2025		5,041.04
ASF collected for 2025	5,016.10	5,016.10
Under/(Over) Collection of 2025 ASF*		24.94