



Bangko Sentral ng Pilipinas

MAYNILA, PILIPINAS

OFFICE OF THE DEPUTY GOVERNOR
SUPERVISION AND EXAMINATION SECTOR

CIRCULAR LETTER
Series of 2001

T O : ALL UNIVERSAL BANKS (UBs), COMMERCIAL BANKS (KBs), ISLAMIC BANKS (IBs) AND THRIFT BANKS (TBs)

ALL NON-BANK FINANCIAL INSTITUTIONS WITH QUASI-BANKING FUNCTIONS (NBQBs), INVESTMENT HOUSES (IHs) WITH TRUST FUNCTIONS AND ALL OTHER NON-BANK FINANCIAL INSTITUTIONS (NBFIs) WHICH ARE SUBSIDIARIES OR AFFILIATES OF UBs, KBs, IBs, TBs OR NBQBs

SUBJECT: REPORT ON CREDIT AND EQUITY EXPOSURES TO INDIVIDUALS/ COMPANIES/GROUPS AGGREGATING ₱ 1 MILLION AND ABOVE

Effective 31 March 2002, the Quarterly Report on Credit and Equity Exposures to Individuals/Companies/Groups Aggregating ₱ 1 Million and Above (BSP-7-16-32A for UBs, KBs and IBs, TB Form 15 for TBs, BSP-7-26-24 for NBQBs, IHs and NBFIs) shall be submitted with the following options:

Mode of transmission	BSP Address
Via cc:mail*	SRSO-CREDEX (for UBs, KBs and IBs) SRSO-TBCREDEX (for TBs and NBFIs)
Via Internet*	<u>SRSO-CREDEX@bsp.gov.ph</u>
Diskette	To be submitted to SRSO

* For reports submitted via cc:mail or internet, indicate the following:

Subject: (Institution Name) CREDEX
Date: As of Reference Date of Report



1. Each reporting institution, with or without exposure and submitting in electronic form or hard copy, shall submit a notarized control proof list (Annex A) duly signed by the authorized officer directly to the Supervisory Reports and Studies Office (SRSO), Bangko Sentral ng Pilipinas. Institutions transmitting via cc:mail or internet shall likewise fax (fax #532-3461) the notarized control proof list to SRSO.
2. Indicate in the control proof list the phrase "not applicable" if there is nothing to report in any or all of Form 1 to Form 4. Please see example shown in Annex A-1.
3. Institutions that are electronically linked with BSP are encouraged to submit via cc:mail.
4. Institutions opting to submit their reports through the internet should give prior written notice to SRSO, BSP together with the following information:
 - a. E-mail address of the reporting institution
 - b. Name and address of the Internet Service Provider (ISP)
 - c. Name of Sender

The BSP-SRSO will accept no responsibility for electronic messages/reports/information that may be hacked or cracked, intercepted, copied or disclosed outside BSP's information system.

5. The diskettes shall be properly labeled as to name of reporting institution and reference date. Infected or Inaccessible diskettes shall be returned subject to submission of a new diskette.
6. NBQBs, IHS and NBFIs without the capability to submit via electronic mail or in diskette, may submit in hard copy following the prescribed format in Annex B.
7. The electronic form of the report must be in a database form following the prescribed data structure in Annex C. The instructions on valid entries are in Annex D.

For institutions using EXCEL format, the column length and cell format type must follow the field length and type definitions prescribed in the data structure (Annex C). This file should be saved as a DBASE (.dbf) file.

The prescribed file names shall be:

FORM1.dbf	-	Loans and Receivables
FORM2.dbf	-	Debt Instruments Other Than Underwritten Debt Instruments and TAS-Loans
FORM3.dbf	-	Equity Holdings
FORM4.dbf	-	Letters of Credit/Guarantee

For institutions using AS400 midrange computers, the report may be transmitted as a downloaded TEXT(.txt) file using the same data structures (Annex C) and following the same instructions in Annex D, with prescribed file names:

FORM1.txt	-	Loans and Receivables
FORM2.txt	-	Debt Instruments Other Than Underwritten Debt Instruments and TAS-Loans
FORM3.txt	-	Equity Holdings
FORM4.txt	-	Letters of Credit/Guarantee

8. Reports submitted with exception/error/s shall be rejected and an error list shall be given to the reporting institution subject to submission of an amended report. Late reports shall be subject to the appropriate penalty for Category A-2 prescribed under the Manual of Regulations for Banks (delayed schedules or amendments are considered late reporting).
9. The report for quarter ended 31 March 2002 and thereafter, shall be submitted fifteen (15) banking/business days from the end of the reference quarter to the SRSO.
10. For questions/clarifications the following are the BSP's contact persons:

Ms. Cecille Del Fierro	- (UBs, KBs and IBs)	Tel No. 524-7011 local 2679
Mr. John Vincent Aguinaldo	- (TBs and NBFIs)	Tel No. 524-7011 local 2380

All issuances inconsistent herewith are deemed superseded by this Circular Letter.


ALBERTO V. REYES
Deputy Governor

May 24, 2001

Attachments: a/s