



BANGKO SENTRAL NG PILIPINAS

OFFICE OF THE DEPUTY GOVERNOR
Monetary Stability Sector

CIRCULAR LETTER NO. CL-2014-029

To : All Universal/Commercial Banks and Thrift Banks

Subject : Enhancement and Unification of Total Credit Report (TCR) Templates for Universal/Commercial Banks and Thrift Banks (Amendment to Circular Letter dated 11 January 2006)

In line with the objective of the Bangko Sentral ng Pilipinas (BSP) to rationalize and simplify the preparation of banks' credit reports, Circular Letter dated 11 January 2006 is hereby amended to reflect the use of the New Total Credit Report (NTCR) Template. The enhanced and revised NTCR Template shall apply primarily to the reporting of Loans Outstanding¹ and Loans Granted. The NTCR template is aligned with the industry classification of the Philippine Standard Industrial Classification (PSIC) 2009.

The BSP shall reconcile the total outstanding loans of each reporting bank with the bank's corresponding Financial Reporting Package (FRP) for validation. To ensure consistency and accuracy of data, a validation template shall be provided to generate the Total Credit Reports with the Control Proof list. The BSP has already started the conduct briefings on the usage of the new validation template last February 2014.

The submission of reports shall take effect for the reporting period ending 30 June 2014. All reporting banks are required to submit said reports electronically to the Department of Economic Statistics (DES) at email address des@bsp.gov.ph. For authentication purposes, all banks shall be required to register with BSP the email addresses of their authorized senders. Banks are also required to confirm their email addresses with the DES on or before 30 June 2014.

The following guidelines shall be observed in the submission of reports:

1. The banks shall be issued with a 'validation software' to generate the total credit reports (.xls) and a corresponding Control Proof list. Reports generated through the 'validation software' are already compliant with the new required data structures (see Annex 1).
2. The BSP will only accept reports from the banks' Head Office (HO). The HO will consolidate the reports of its branches and transmit them to BSP through their authorized senders. The details of transmission are as follows:

¹ Stand-alone reports for loans outstanding classified by region and more detailed information on loans outstanding classified by economic activity

Mode of Transmission	BSP Address	Subject
E-mail for Universal/Commercial Banks	des@bsp.gov.ph	TCRKB<space>BankName<comma>CCYYMMDD
E-mail for Thrift Banks	des@bsp.gov.ph	TCRTB<space>BankName<comma>CCYYMMDD

3. Frequency and Deadline of Submission of Report

The deadline for the submission of reports for the period ending 30 June 2014 shall be on 21 July 2014. Succeeding reports shall follow the submission deadline below:

Report	Frequency	Deadline
a. TCR: Loans Granted	U/KBs - Semestral TBs - Monthly	15 banking days after end of reference period
b. TCR: Loans Outstanding (stand-alone reports)	U/KBs - Monthly TBs - Monthly	15 banking days after end of reference period

- Upon electronic transmission of the reports, banks shall be required to submit a Control Proof List duly signed by the authorized officer of the institution to the Department of Economic Statistics (Fax No. 708-7226) on the same day.
- An acknowledgment letter will be sent to the reporting bank upon receipt of the report. Reports with exception/errors will be rejected automatically and an error list will be provided to the banks to serve as guide in rectifying verified errors. Delayed submission of reports shall be considered as late reports and will be subject to the prescribed penalty provision.
- Queries/clarifications on the NTCR validation tool may be coursed to:

Name	Tel No.	Email
1. Arnie Gil Hordejan	708-7232	ahordejan@bsp.gov.ph
2. Rodel C. Obra	708-7232	rcobra@bsp.gov.ph
3. Mariza Talampas	708-7232	mtalampas@bsp.gov.ph

For strict compliance.


DIWAC. GUINIGUNDO
Deputy Governor

8 April 2014

Annex 1 - Loans Outstanding/Granted File Structure

The following are the table definition for Loans Granted and Loans Outstanding on the input of TCRS Stand Alone Template.

Loans Granted Table – records the values for generating the final report output of the Stand Alone Template

Field name	Field Description	Type	Length	Decimal	Validation Rule
REPDTE	Report Date	Numeric	8	0	Format: CCYYMMDD
BNKCDE	Bank Code	Numeric	11	0	BSP assigned Bank Code. (BNKIND, ENTITY, BNKTYP, BRANCH) Validate Bank Code in REFLIB/INSTLIB
BNKREG	Bank Region Code	Numeric	4	0	Validate Region in REFLIB/INSTLIB
TRDATE	Transaction Date	Numeric	8	0	Format: CCYYMMDD, must be a valid date. Must be between 1 st day of reporting period and last day of reporting period
GRTAMT	Actual Amount Granted	Numeric	15	2	Must be greater than 0
INTRTE	Interest Rate	Numeric	6	3	Must be greater than or equal to 0
GRNTYP	Grant Type	Numeric	1	0	Valid values are as follows: 1 – Transaction 2 – Renewed
TPCRDT	Type of Credit	Numeric	4	0	Valid values are indicated on Type of Credit Table
TPBORR	Type of Borrower	Numeric	3	0	Zero (0) not allowed, valid values are as follows: 10 – National Government 11 – Local Government 31 – Government Financial Corporation 32 – Government Non-Financial Corporation 33 – Semi-Gov't/Gov't Instrumentalities and Agencies 37 - Commercial Bank 38 - Other Local Bank 39 - Other Financial Intermediary/NBQB 42 - Private Non-Financial Corporation 50 – Individual 60 – Single Proprietorship 70 – Partnership 80 - Cooperative
PRCRDT	Purpose of Credit	Numeric	1	0	Zero (0) not allowed, valid values are as follows:

					1 – Production 2 – Wholesale 3 – Retail 4 – Contract Construction 5 – Consumption 6 – Others
ECOCDE	Economic Activity Code	Char	16		Validate PSIC from 2009 PSIC Economic Activity Code Section – 2 digit letter Division – 2 digit number Group – 3 digit number Class – 4 digit number Subclass – 5 digit number

Loans Outstanding Table – records the values for generating the final report output of the Stand Alone Template

Field name	Field Description	Type	Length	Decimal	Validation Rule
REPDTE	Report Date	Numeric	8	0	Format: CCYYMMDD
BNKCDE	Bank Code	Numeric	11	0	BSP assigned Bank Code. (BNKIND, ENTITY, BNKTYP, BRANCH) Validate Bank Code in REFLIB/INSTLIB
BNKREG	Bank Region Code	Numeric	4	0	Validate Region in the REFLIB/INSTLIB
LGDATE	Loan Grant Date	Numeric	8	0	Format: CCYYMMDD, must be a valid date. Any date must be less than or equal to the report date.
CRDAMT	Actual Amount in Pesos	Numeric	15	2	Must be greater than 0
INTRTE	Interest Rate	Numeric	6	3	Must be greater than or equal to 0
ECOCDE	Economic Activity Code	Char	16		Validate PSIC from 2009 PSIC Economic Activity Code Section – 2 digit letter Division – 2 digit number Group – 3 digit number Class – 4 digit number Subclass – 5 digit number

Type of Credit		
NO	CODE	DESCRIPTION
1	110	Interbank Loans (IBL) Receivable - Current
2	111	Interbank Loans (IBL) Receivable - Past Due
3	112	Interbank Loans (IBL) Receivable - Items in Litigation
4	120	IBL - Others - Current
5	121	IBL - Others - Past Due
6	122	IBL - Others - Items in Litigation
7	210	Loans and Discount - Current
8	211	Loans and Discount - Past Due
9	212	Loans and Discount - Items in Litigation
10	1220	Loans and Discount under Cir. 343 - Current
11	1221	Loans and Discount under Cir. 343 - Past Due
12	1222	Loans and Discount under Cir. 343 - Items in Litigation
13	230	Advances to Exporters - Current
14	231	Advances to Exporters - Past Due
15	232	Advances to Exporters - Items in Litigation
16	240	Advances to Importer - Current
17	241	Advances to Importer - Past Due
18	242	Advances to Importer - Items in Litigation
19	250	Temporary Overdrawing - Current
20	251	Temporary Overdrawing - Past Due
21	252	Temporary Overdrawing - Items in Litigation
22	310	Agrarian Reform Loans - Current
23	311	Agrarian Reform Loans - Past Due
24	312	Agrarian Reform Loans - Items in Litigation
25	320	Other Agri Loans - Not CLA/Exp Bills - Current
26	321	Other Agri Loans - Not CLA/Exp Bills - Past Due
27	322	Other Agri Loans - Not CLA/Exp Bills - Items in Litigation
28	330	Other Agri Loans - Export Bills - Current
29	331	Other Agri Loans - Export Bills - Past Due
30	332	Other Agri Loans - Export Bills - Items in Litigation
31	340	Other Agri Loans - Foreign L/C - Current
32	341	Other Agri Loans - Foreign L/C - Past Due
33	342	Other Agri Loans - Foreign L/C - Items in Litigation
34	350	Other Agri Loans - Local L/C - Current
35	351	Other Agri Loans - Local L/C - Past Due
36	352	Other Agri Loans - Local L/C - Items in Litigation
37	1410	Export Bills Purchased - Current
38	1411	Export Bills Purchased - Past Due

Type of Credit		
NO	CODE	DESCRIPTION
39	1412	Export Bills Purchased - Items in Litigation
40	420	Domestic Bills - Out of Town Checks - Current
41	421	Domestic Bills - Out of Town Checks - Past Due
42	422	Domestic Bills - Out of Town Checks - Items in Litigation
43	430	Domestic Bills - Others - Current
44	431	Domestic Bills - Others - Past Due
45	432	Domestic Bills - Others - Items in Litigation
46	1440	Foreign Bills Purchased - Clean - Current
47	1441	Foreign Bills Purchased - Clean - Past Due
48	1442	Foreign Bills Purchased - Clean - Items in Litigation
49	1450	Foreign Bills Purchased - Doc. Stamp - Current
50	1451	Foreign Bills Purchased - Doc. Stamp - Past Due
51	1452	Foreign Bills Purchased - Doc. Stamp - Items in Litigation
52	510	Import Bills - Current
53	511	Import Bills - Past Due
54	512	Import Bills - Items in Litigation
55	520	Import Bills under TR - Current
56	521	Import Bills under TR - Past Due
57	522	Import Bills under TR - Items in Litigation
58	530	Domestic Bills under TR - Current
59	531	Domestic Bills under TR - Past Due
60	532	Domestic Bills under TR - Items in Litigation
61	540	CLBA - Foreign - Current
62	541	CLBA - Foreign - Past Due
63	542	CLBA - Foreign - Items in Litigation
64	550	CLBA - Domestic - Current
65	551	CLBA - Domestic - Past Due
66	552	CLBA - Domestic - Items in Litigation
67	610	Trading Acct Sec - Government - Current
68	611	Trading Acct Sec - Government - Past Due
69	612	Trading Acct Sec - Government - Items in Litigation
70	620	Trading Acct Sec - Private - Current
71	621	Trading Acct Sec - Private - Past Due
72	622	Trading Acct Sec - Private - Items in Litigation
73	630	Development Incentive Loan PD 717 - Current
74	631	Development Incentive Loan PD 717 - Past Due
75	632	Development Incentive Loan PD 717 - Items in Litigation
76	634	Development Incentive Loan PD 717 - Allowance for Probable Losses

Type of Credit		
NO	CODE	DESCRIPTION
77	640	Restructured Loan - Current
78	641	Restructured Loan - Fully Secured
79	642	Restructured Loan - Unsecured/Partially
80	643	Restructured Loan - Past Due
81	644	Restructured Loan - Items in Litigation
82	646	Restructured Loan - Allowance for Probable Losses
83	650	Underwritten Debt Securities - Purchased
84	651	Underwritten Debt Securities - Accumulated Market Gain/(Losses)
85	652	Underwritten Debt Securities - Receivables/Sold
86	654	Underwritten Debt Securities - Allowance for Probable Losses
87	660	Credit Card Receivables - Current
88	661	Credit Card Receivables - Past Due
89	662	Credit Card Receivables - Items in Litigation
90	664	Credit Card Receivables - Allowance for Probable Losses
91	670	Microfinance Loans - Current
92	671	Microfinance Loans - Past Due
93	672	Microfinance Loans - Items in Litigation
94	674	Microfinance Loans - Allowance for Probable Losses