



BANGKO SENTRAL NG PILIPINAS

OFFICE OF THE DEPUTY GOVERNOR | FINANCIAL SUPERVISION SECTOR

MEMORANDUM NO. M-2023-022

To : **ALL BANKS**

Subject : **Guidelines on the Submission of Prudential Reports using Extensible Mark-up Language Format Through the Application Programming Interface**

Further to BSP Memorandum No. M-2023-004 dated 20 February 2023, the following guidelines shall be observed relative to the submission of prudential reports using the Extensible Mark-up Language (XML) format through the Application Programming Interface (API) beginning reference period 30 June 2023 reports:

1. Universal/Commercial Banks (UKBs) and their subsidiary Thrift (TBs) and Rural/Cooperative Banks (RCBs) as well as Digital Banks (DGBs) shall submit their XML report which they generated on their own¹ through machine-to-machine modality using the bank's chosen process as coordinated with the BSP.
2. Stand-alone TBs and RCBs may use the Integral Financial Supervision System (IFSS) Submission Portal under the BSP Relationship Management System (BRMS) of the BSP as mentioned in Section 3 until further notice.
3. The IFSS Submission Portal can be accessed at <https://brms.bsp.gov.ph> using the latest version of web browsers such as Microsoft Edge, Internet Explorer, Firefox and Google Chrome.
4. Stand-alone TBs and RCBs that opted to submit the generated XML report through machine-to-machine modality using the bank's own process as coordinated with the BSP similar to Section 1 above or via the approach introduced by the BSP using Postman protocol shall submit an updated User Registration Form (URF), which can be requested from their respective Department of Supervisory Analytics Account Officer. The accomplished URF shall be submitted to brms_urf@bsp.gov.ph using the following prescribed subject format and file naming convention:

¹ For UKBs and DGBs, extended use of the converter facility which is available in the IFSS Submission Portal under the BRMS as described in above sections may be allowed on a case-to-case basis. For subsidiary TBs/RCBs, access to the converter facility shall continue to be available until further notice.

Subject: URF<space><Bank Name>
Filename: URF_<Bank Name>.pdf

For example,

To: brms_urf@bsp.gov.ph
Subject: URF Bank A
URF Filename: URF_Bank A.pdf

5. The live implementation of the API beginning reference period 30 June 2023 shall cover the following reports:

Report Title
Financial Reporting Package (FRP)
Basel 1.5 Capital Adequacy Ratio (CAR) Report
Basel III Capital Adequacy Ratio (CAR) Report
Basel III Leverage Ratio (BLR) Report
Basel III Liquidity Coverage Ratio (LCR) Report
Basel III Net Stable Funding Ratio (NSFR) Report
Expanded Report on Real Estate Exposures (ERREE)
Financial Reporting Package for Trust Institutions (FRPTI)
Income Statement on Retail Microfinance Operations (MIS) and Report on Microfinance Products (MBS)
Minimum Liquidity Ratio (MLR) Report
Report of Selected Branch Accounts (BRANCH)
Report on Compliance with Mandatory Credit Allocation Required Under R.A. 6977 (as Amended by R.A. Nos. 8289 and 9501) (MSME Compliance Report)
Report on Cross-Border Financial Positions (RCBP)
Report on Electronic Money Transactions (applicable to Electronic Money Issuers) (E-Money)
Report on Project Finance Exposures (RPFE)
Report on Repurchase Agreements of Banks/ Quasi-Banks (REPO Report)
Stress Testing Reports Covering Credit and Market Risks (STRESS TEST)

The XML submitted shall be considered the official submission of the bank, thus FI Portal and electronic mail submissions for the mentioned reports and reference period shall be discontinued.

6. The generated XML, together with the scanned Control Prooflist (CP)², and Certification Form (CF)² duly signed by the authorized officials of the reporting banks shall be electronically submitted to the BSP in accordance with the following specifications:

Report	Covered Institutions	Frequency	Submission Deadline	File Format
Simplified FRP and FRP-Related Reports (FRP_S)	Stand-alone RCBs in compliance with Circular No. 688	Monthly	15 Banking days (BD) after reference period	Report in XML and CP-Solo in PDF

² Templates can be downloaded from the IFSS Submission Portal under Report details.

Report	Covered Institutions	Frequency	Submission Deadline	File Format
FRP and FRP-Related Reports - Solo Basis (FRP)	UKBs, DGBs, TBs and other RCBs	Monthly	15 BD after reference period	Report in XML and CP-Solo in PDF
FRP and FRP-Related Reports - Consolidated Basis (FRP_Conso)	UKBs and TBs with subsidiary banks	Quarterly	30 BD after reference period	Report in XML and CP-Conso in PDF
MLR Certification³	Stand-alone TBs and RCBs	Monthly	15 BD after reference period	CF-Solo in PDF
LCR and NSFR Certifications³	UKBs and subsidiary banks	Monthly	15 and 30 BD after reference period for solo and conso, respectively	CF-Basis ⁴ in PDF (submitted in one file)

7. A grace period for non-imposition of penalties for reporting violation shall also be observed for the first two reporting periods beginning live implementation. The same shall apply for new or enhanced reports moving forward.
8. Banks shall be advised accordingly of actions to take in case of temporary inaccessibility of the BRMS.

For guidance and compliance.

 Digitally signed by
Chuchi G. Fonacier
Date: 2023.07.20
10:53:03 +08'00'
CHUCHI G. FONACIER
Deputy Governor

20 July 2023

³ In the event that the Liquidity ratios fall below the minimum requirement three (3) banking/business days within any two-week rolling calendar period, the submission procedure as stated under Circular Nos. 996 and 1007 dated 8 February and 6 June 2018, respectively, shall remain in effect.

⁴ Whichever is applicable [i.e., solo/conso].