



BANGKO SENTRAL NG PILIPINAS
FINANCIAL SUPERVISION SECTOR | OFFICE OF THE DEPUTY GOVERNOR

MEMORANDUM NO. M-2026-020

To : **ALL RURAL BANKS AND COOPERATIVE BANKS**

Subject : **Live Implementation of the Enhanced Comprehensive Credit and Equity Exposures Report of 2023 (COCREE 2.0)**

The following shall be observed for the live implementation of the Enhanced Comprehensive Credit and Equity Exposures Report of 2023, referred to as COCREE 2.0, as prescribed under Circular No. 1184 dated 15 December 2023¹:

- 1) All Rural Banks and Cooperative Banks (RCBs) shall be eligible to a grace period from penalties for reporting violations covering the live maiden reporting period 30 September 2025 of COCREE 2.0.
- 2) RCBs that have complied early with the live submission of the maiden reporting period 30 September 2025 within certain prescribed dates are eligible to the following additional grace period:

<i>Date of Compliance for live maiden reporting of COCREE 2.0</i>	<i>Additional Grace Period</i>
Compliant on or before 28 November 2025 ²	Reporting periods 31 December 2025, 31 March 2026, and 30 June 2026
Compliant after 28 November 2025 but on or before 30 January 2026 ³	Reporting period 31 December 2025

- 3) The grace period covered in item nos. 1 and 2 shall however only apply to RCBs that remain actively engaged in submitting the COCREE 2.0 through the BSP Relationship Management System (BRMS) – Live Module.
- 4) The updated schedule of the live implementation of COCREE 2.0 for the succeeding reporting periods of RCBs is prescribed in the table below:

<i>Quarterly Reporting Period</i>	<i>Due Date</i>
31 December 2025	26 May 2026
31 March 2026	30 June 2026
30 June 2026 and onwards	25 business days after reference period

Queries and/or clarifications about COCREE 2.0 can be referred to the CRSU at (632) 5306-2561, (632) 5306-3128, (632) 5306-3165, (632) 5306-3166, or cocree@bsp.gov.ph.

For compliance and proper guidance.


LYN I. JAVIER
Deputy Governor

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14 May 2026

¹ Other related regulatory issuances are BSP Memorandum Nos. M-2023-038 dated 18 December 2023, M-2024-027 dated 20 September 2024, M-2024-043 dated 19 December 2024, and M-2025-035 dated 25 October 2025.

² Previous due date of the live maiden reporting period 30 September 2025 prescribed in BSP Memorandum No. M-2025-035

³ End date of pilot testing in the BRMS – COCREE 2.0 Sandbox prescribed in BSP Memorandum No. M-2025-035