



BANGKO SENTRAL NG PILIPINAS

OFFICE OF THE DEPUTY GOVERNOR | FINANCIAL SUPERVISION SECTOR

MEMORANDUM NO. M-2025-041

To : **ALL BANKS**

Subject : **Guidelines on the Submission of Updated Prudential Reports using Extensible Mark-up Language Format Through Prudential Reporting Innovation and Monitoring Engine (PRIME)**

To maximize the use of PRIME, the following guidelines shall be observed relative to the submission of the updated Financial Reporting Package (FRP) and FRP-Related Reports as prescribed under Circular Nos. 1123¹, 1174² and 1150³ beginning reference period 30 June 2026:

1. The updated XML Schema Definition (XSD), Control Prooflist (CP), Certification Form (CF), Report Template, if applicable, and the list of changes made from FRP version 15 to FRP version 16 can be downloaded from the Report Details module of the PRIME under the BSP Relationship Management System (BRMS) which can be accessed at <https://brms.bsp.gov.ph> using the latest version of web browsers.
2. The generated XML, together with the scanned CP and CF, duly signed by the authorized officials of the reporting banks, shall be submitted via the PRIME facility in accordance with the following specifications:

¹ Amendments to Guidelines on Report on Intraday Liquidity of Universal and Commercial Banks (UBs/KBs) and their Subsidiary Banks/Quasi-Banks (QBs) dated 13 July 2021

² Amendments to the Implementing Rules and Regulations, and Prudential Reports Relative to the Mandatory Agriculture, Fisheries and Rural Development (AFRD) Financing under Republic Act (R.A.) No. 11901 or The Agriculture, Fisheries and Rural Development Financing Enhancement Act of 2022 dated 09 June 2023

³ Prudential Framework for Large Exposures Monitoring Threshold dated 23 August 2022

Report	Covered Institutions	Frequency	Submission Deadline	File Format
Simplified Financial Reporting Package (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
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
Minimum Liquidity Ratio Certification (MLR) ⁴	Stand-alone TBs and RCBs	Monthly	15 BD after reference period	CF-Solo in PDF
Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR) Certifications ⁴ – Solo Basis	UKBs and subsidiary banks	Monthly	15 BD after reference period	CF-Solo in PDF (submitted in one file)
LCR and NSFR Certifications ⁴ - Consolidated Basis	UKBs and subsidiary banks	Quarterly	30 BD after reference period	CF-Conso in PDF (submitted in one file)

3. For testing purposes, FRP version 16 is available in the Sandbox Module of the BRMS.
4. The existing FRP version 15 report shall continue to be considered as the official submission of banks until reference period 31 May 2026.
5. The live submission of FRP version 16 shall start with the reference period 30 June 2026. Banks shall submit the updated XML of this report through the Report Submission module of the BRMS or machine-to-machine modality, as applicable, within the prescribed deadlines.
6. Upon live implementation of FRP version 16, banks shall discontinue the separate submission of the stand-alone Report on Intraday Liquidity and Large Exposures Report. Provisions specific to banks under Memoranda Nos. M-2025-024 dated 29 July 2025 and M-2024-013 dated 26 April 2024 are superseded.

⁴In the event that the Liquidity ratios fall below the minimum requirement of 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.

7. Upon live implementation of FRP version 16, all relevant schedules of Basel III Leverage Ratio Report shall be reported in “absolute values”.
8. Report submissions should continue to comply with existing BSP reporting standards. It likewise follows that only files prescribed by the BSP for the report shall be accepted, subjected to validation and applicable penalties for reporting violations.

Imposition of penalties for reporting violations of the FRP version 16 submission shall be strictly enforced beginning with reporting period 30 September 2026.

For compliance.



LYN I. JAVIER
Deputy Governor

26 December 2025