



BANGKO SENTRAL NG PILIPINAS

OFFICE OF THE GOVERNOR

CIRCULAR NO. 963

Series of 2017

Subject: Bank Responsibility for the Generation and Timely Submission of Required Reports to the Bangko Sentral

The Monetary Board, in its Resolution No. 963 dated 8 June 2017, approved the following amendments to the Manual of Regulations for Banks (MORB) setting forth the Bangko Sentral's expectation on banks to establish an effective reporting system with an appropriate governance process that enables the generation and timely submission of reports that are in accordance with the Bangko Sentral's reporting standards.

Section 1. A new Section shall be added to the MORB, which shall read as follows:

Section X184. Governance Process on the Quality of Bank Reporting.

Statement of Policy

The proper conduct of monetary policy and effective banking supervision are core mandates of the Bangko Sentral. These mandates are facilitated by the accurate and timely submission of required information concerning a bank's financial condition and results of operations. At the same time, high quality individual bank reports contribute to the preparation of aggregate statistics that enable banks to make better informed business decisions.

It is incumbent upon the Board and Senior Management to implement an effective reporting system to generate complete, accurate, consistent, reliable and timely reports to the Bangko Sentral. Banks are expected to capitalize on available information technology in establishing an effective reporting system that is appropriate for their size and complexity of operations. The Bangko Sentral shall prescribe reasonable reporting standards which shall consider the cost of reporting relative to the expected benefits.

Subsection X184.1. Reporting Standards.

Reports submitted to the Bangko Sentral must be complete, accurate, consistent, reliable and timely to be considered compliant with the Bangko Sentral reporting standards. It follows that the report shall conform to the relevant submission and validation guidelines as prescribed by the Bangko Sentral. Likewise, reports with incomplete schedules or attachments shall be considered non-compliant with the reporting standards. As such, said reports should have been reviewed and validated by the bank prior to submission to the Bangko Sentral to ensure its completeness and correctness. Adequate internal controls should likewise be in place to ensure adherence to the reporting standards.

Reports as contemplated in this Circular pertain to a bank's financial condition (i.e., solvency, liquidity, and profitability) as well as its operations and management.

Subsection X184.2. *Governance Process.*

An effective governance process over the bank's reporting system must be established by the Board and implemented by Senior Management to ensure the bank's adherence to the reporting standards. The bank's reporting system should be supported by a combination of systems, policies and procedures that are intended to facilitate the accurate and timely generation of bank reports. A bank's periodic review of the governance process is likewise integral in determining whether the reporting system continues to be relevant and effective.

An effective reporting system shall include the following key components:

- a. A management information system and technology infrastructure capable of supporting the bank's reporting requirements as well as the conduct of its own internal validation prior to the submission of reports to ensure compliance with the Bangko Sentral reporting standards;
- b. Written policies and procedures documenting the bank's standards and processes in generating quality internal and external reports;
- c. Timely and periodic review of the systems, policies and procedures to ensure their continuing relevance and effectiveness conducted by an independent unit within the bank (e.g., internal audit) or an external party contracted by the bank for such purpose;
- d. A process to implement appropriate enhancements in response to changes in the bank's operating environment or in the process of addressing weaknesses noted during periodic reviews conducted; and
- e. A process for the timely reporting to the Board and Senior Management of significant transactions, events and activities that have material impact on the quality of reports of the bank.

Bank reports shall meet the reporting standards prescribed under Subsection X184.1. To ensure the quality of bank's reporting, Subsection X184.3 prescribes the corresponding sanctions for banks that fail to comply with such reporting standards. The Bangko Sentral shall conduct, as described in Subsection X184.4, an assessment of the quality of a bank's reporting system in order to determine the underlying integrity of reports being submitted and root cause of persistent submission problems, if any.

Subsection X184.3. Sanctions on Reports for Non-compliance with the Reporting Standards.

a. Definitions

1. **Erroneous Report** - A report submitted within the prescribed deadline, but is found to be non-compliant with the Bangko Sentral reporting standards described in Section 184.1 shall be classified as "Erroneous". Submission of an Erroneous Report shall be considered as willful failure to comply with a regulation.
2. **Delayed Report** – A report that was able to comply with the Bangko Sentral reporting standards after the submission deadline for said report shall be classified as "Delayed". Submission of a compliant report after the submission deadline shall be considered as willful delay in submission of reports.
3. **Unsubmitted** – A report that was not submitted, or was submitted but not able to comply with the Bangko Sentral reporting standards, by the time the next report becomes due or upon the lapse of thirty (30) banking days from the report's submission deadline, whichever comes first shall be classified as "Unsubmitted". See Table 2 as reference for the defined number of banking days after submission deadline for a report to be considered "Unsubmitted". Non-submission of reports under this item shall be considered as willful refusal to comply with a regulation.

b. Monetary Penalties

The applicable monetary penalty shall be based on a prescribed fine for each occurrence (in case of Erroneous reports) or for each day (in case of Delayed or Unsubmitted reports) which will accumulate until such time the report has been determined compliant with the prescribed reporting standards, as provided for in Table 1:

Table 1 – Prescribed fines for reporting violations

Bank Type	Primary Reports	Secondary Reports
Univeral/Commercial Banks (U/KBs)	₱ 3,000	₱ 600
Thrift Banks (TBs)	1,500	300
Rural Banks/Coop Banks (RCBs)	450	150

The list of reports classified as Primary and Secondary are provided in the attached Annex A.

Erroneous

For a report initially considered *Erroneous* but subsequently complied with the reporting standards within the prescribed deadline, the penalty shall be computed by multiplying the prescribed fine by the number of times the subject report was submitted before being considered compliant.

Delayed

For *Delayed* reports, the penalty shall be computed by multiplying the prescribed fine by the number of calendar days delayed.

Erroneous and Delayed

If the report initially considered *Erroneous* was able to comply with the reporting standards but after the prescribed deadline (i.e., *Delayed*), the penalty shall be based on the sum of the penalty for being *Erroneous* and the penalty for being *Delayed*.

Unsubmitted

For reports classified as *Unsubmitted*, (regardless if said report was not submitted or was previously submitted but remains non-compliant as described in Subsection X184.3.a.3) the monetary penalty shall be three times (3x) the number of days applied for determining such classification, as provided in Table 2:

Table 2 – Defined number of days for penalty computation of reports considered *Unsubmitted*

(Column A) Reporting Frequency	(Column B) defined # of banking days after submission deadline to be considered "Unsubmitted"	(Column C) # of days for penalty computation of reports considered "Unsubmitted"
	(A)	(B) = (A multiplied by 3)
Weekly	7	21
Monthly	30	90
Quarterly		
Semestral		
Annual		
Event-Based*		

*Refers to reports that are not due under a regular periodicity since their required submission is instead reckoned from the occurrence of an event/incident or upon knowledge thereof.

In the event that a compliant report is received after it has been considered *Unsubmitted*, the applicable penalty shall be based on the number of days provided in Column C of Table 2. This will be the case even if the actual number of banking days delayed is less than the constant number of days provided in said Column C¹.

Failure to submit a report on time due to fortuitous events such as fire and other natural calamities, public disorders including strike and lockout affecting a bank as defined in the Labor Code or of a national emergency affecting the operation of banks shall not be considered as willful delay or willful failure.

¹ For instance, a weekly report received on the eight (8th) banking day after the submission deadline will still be penalized the equivalent of twenty-one (21) days, while it likewise follows that a weekly report received on the twenty-eighth (28th) banking day shall still be penalized for twenty-one (21) days.

In cases of reports falling due in a period affected by a fortuitous event or within a regulatory relief period as contemplated under *Appendix 89*, said reports should comply with the reporting standards of the Bangko Sentral within fifteen (15) banking days after the end of the said fortuitous event or regulatory relief. Otherwise, they shall be considered *Unsubmitted* and imposed with a monetary penalty equivalent to the applicable fine prescribed in table 1 multiplied by forty-five (45) days (i.e., three times [3x] fifteen [15] days).

A bank is still required to submit a compliant report regardless if said report has been classified as "Unsubmitted" unless the non-submission is approved by the Bangko Sentral. Otherwise, failure to submit a compliant report within seven (7) banking days from the time an instruction was made to submit the said Unsubmitted report shall result in disciplinary enforcement action against the bank in accordance with existing regulations such as, but not limited to, the Bangko Sentral's Supervisory Enforcement Policy under Section X009.

c. Implementation

In the implementation of the rules in this section, the submission deadline is considered moved to the next banking day should it fall on a non-working day in the locality where the reporting bank is situated or on a working day where business operations in government offices were suspended due to typhoon, flood, or other similar fortuitous events.

The submission of reports with the appropriate department of the SES or with the Bangko Sentral Regional Offices shall be effected by sending them electronically or through registered mail/courier or through messengerial services, unless otherwise specified in the circular or memorandum of the Bangko Sentral. The date when the report was sent electronically or the date of mailing postmarked on the envelope or the date of receipt from the messengerial service, as the case may be, shall be considered as the date of filing.

d. Habituality

Habituality shall refer to the repetitive incurrence of reporting violations. For the purpose of objectively determining habituality, a demerit points system shall be put into effect. A bank that incurs more than 100 demerit points within a calendar year shall be considered a habitual violator.

The total number of demerit points for a calendar year shall be computed based on the total amount of penalties approved for the said year divided by the prescribed fine for the applicable reporting category. For purposes of determining demerit points, the coverage of approved penalties shall apply to reports prescribed for submission to the Supervision and Examination Sector.

The demerit points system as well as the coverage of reports for determining habituality shall remain in effect unless otherwise specified by the Bangko Sentral. Table 3 provides an example of how demerit points are computed:

Table 3 – Determination of demerit points incurred by a bank in a reporting calendar year

	Report Category		Total
	Primary	Secondary	
A. Monetary penalties approved for imposition	P 180,000	P 30,000	
B. Prescribed fine per applicable category based on Table 1	P 3,000	P 600	
C. Number of demerit points (A/B)	60	50	110

Based on the sample computation, the bank is considered a habitual violator since it has incurred more than 100 demerit points within the calendar year.

When a bank is considered habitual in incurring reporting violations, the Bangko Sentral shall require the bank to undertake measures to address the root cause/s of the problem. The bank may also be subject to non-monetary sanctions provided under Section 37 of Republic Act No. 7653 (The New Central Bank Act), as well as restriction/suspension of branching privileges and other special authorities involving the offering of new products and services to the public.

The non-monetary sanctions shall continue to be in effect until the habituality is considered addressed. The habituality is considered addressed and the non-monetary sanctions will be lifted if the bank did not incur any demerit points (i.e., none of the reports of the bank was classified as either *Erroneous*, *Delayed*, *Erroneous and Delayed*, or *Unsubmitted*) for at least three (3) consecutive months from the time the habituality was observed.

Subsection X184.4 Assessment of Reporting System.

If the results of the assessment disclose significant deficiencies in the reporting system, the bank shall be required to submit a Board-approved action plan. Such action plan shall include measures that the bank must undertake within a specified period of time to address the deficiencies noted.

Failure of the Board and Senior Management of the bank to implement the required corrective measures within the specified time frame shall be grounds to subject the bank including its Board, Senior Management and other responsible official/s to the Bangko Sentral's Supervisory Enforcement Policy under Section X009. This is without prejudice to imposition of sanctions provided under applicable regulations and law, such as but not limited to, Sections 34, 35, and 36 of R.A. No. 7653 (The New Central Bank Act).

Subsection X184.5. Transitory Provisions.

Banks have until 31 December 2017 to make the necessary preparations to their systems and processes to ensure compliance with Section X184. The period of preparation shall be treated as an observation period wherein banks will be provided information on their accumulated demerit points described under Subsection X184.3 as of various periods in 2017. The Bangko Sentral shall provide banks with information on their accumulated demerit points within the months of August and December 2017.

Full implementation will take effect beginning 1 January 2018.

Section 2. The provisions of Subsection X192.2 of the MORB are hereby deleted.

Section 3. All references to Subsection X192.2 on the provisions of the MORB indicated below are hereby changed to Subsection X184.3. The said pertinent provisions are likewise revised as follows:

Section/Subsection/ Appendix	Existing Phrase	New Phrase
Subsection X115.4	Late and/or erroneous reporting of all reports in compliance with the Basel III requirements shall be subject to penalties provided under Subsec. X192.2. Banks failing to submit the required reports within the prescribed deadline shall be subject to monetary penalties applicable for delayed reporting under existing regulations.	Erroneous/Delayed/ Erroneous and Delayed/ Unsubmitted reports relative to the Basel III requirements shall be subject to penalties provided under Subsec. X184.3.
Subsection X115.6 b.	However, late and/or erroneous reports shall be subject to penalties provided under Subsection X192.2. Banks failing to submit the required reports within the prescribed deadlines shall be subject to monetary penalties applicable for delayed reporting under existing regulations.	However, Erroneous/ Delayed/ Erroneous and Delayed/ Unsubmitted reports shall be subject to penalties provided under Subsection X184.3.
Subsection X126.2	Any willful delay in the submission of said report, a Category A-2 report, shall subject the bank to the corresponding fines for delayed reports in accordance with the provisions of Subsec. X192.2 to be reckoned on the day following the due date of submission until the correct report is submitted to the Bangko Sentral.	Any Delayed/ Unsubmitted report, a Category A-2 report, shall subject the bank to the corresponding penalties in accordance with Subsection X184.3.

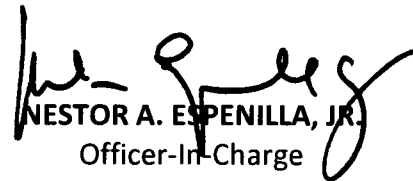
Subsection 1176.3 ii.	<i>For delayed sworn certification and/or LCR report.</i> A bank shall be subject to the penalties for delayed submission of the sworn certification and/or LCR report in accordance with the provisions of Subsec. X192.2, to be reckoned on the day following the due date of submission until the certification and/or report is filed with the Bangko Sentral.	<i>For Erroneous/ Delayed/ Erroneous and Delayed/ Unsubmitted sworn certification and/or LCR report.</i> A bank shall be subject to the penalties for Erroneous/ Delayed/ Erroneous and Delayed/ Unsubmitted sworn certification and/or LCR report in accordance with the provisions of Subsec. X184.3.
Subsection X190.1	The reports and certifications of institutions concerned, schedules and attachments required under this Subsection shall be considered Category B reports, delayed submission of which shall be subject to the penalties under Subsec. X192.2b(1)b.	The reports and certifications of institutions concerned, schedules and attachments required under this Subsection shall be considered Category B reports, wherein Delayed/ Unsubmitted reports subject to the penalties under Subsec. X184.3.
Subsection X192.4	Moreover, final reports on crimes and losses with incomplete information as required under SES Form 6G shall be considered erroneous reports and the concerned bank shall be required to submit amended reports subject to penalties on late reporting for Category B reports under Subsec. X192.2;	Moreover, initial and/or final reports on crimes and losses as required under SES Form 6G that are considered Erroneous/ Delayed/ Erroneous and Delayed/ Unsubmitted shall be subject to the penalties for Category B reports under Subsection X184.3.
Subsection X192.18	Late and/or erroneous reporting of the said report shall be subject to penalties prescribed under Subsec. X192.2 for <i>Category B</i> reports.	Erroneous/Delayed/ Erroneous and Delayed/ Unsubmitted reports shall be subject to penalties prescribed under Subsec. X184.3 for <i>Category B</i> reports.
Subsection X341.15 (1) (b)	<i>For delayed/amended reports</i> A bank shall be subject to the fines for delayed/amended reports on compliance with the mandated credit allocation for agri-agra credit under R.A. No.	<i>For Erroneous/ Delayed/ Erroneous and Delayed/ Unsubmitted reports</i> A bank shall be subject to the fines for Erroneous/ Delayed/ Erroneous and Delayed/

	10000 in accordance with the provisions of Subsec. X192.2, to be reckoned on the day following the due date of submission until the proper report is filed with the BSP.	Unsubmitted reports on compliance with the mandated credit allocation for agri-agra credit under R.A. No. 10000 in accordance with the provisions of Subsec. X184.3.
Subsection X361.9	Late and/or erroneous reporting of said reports shall be subject to penalties prescribed for category A-2 report under Subsec. X192.2.	Erroneous/Delayed/Erroneous and Delayed/Unsubmitted reports shall be subject to penalties prescribed for category A-2 report under Subsec. X184.3.
Subsection X410.6	For purposes of imposing monetary penalties provided under Subsec. X192.2 for delayed submission of reports, the amendments to the Plan shall be considered as "Category A-3" report.	For purposes of imposing monetary penalties provided under Subsec. X184.3 for Delayed/Unsubmitted reports, the amendments to the Plan shall be considered as "Category A-3" report.
Subsection X190.7 b.	<i>Delayed submission of Annual Report.</i> Sanctions in case of willful delay in the submission of Annual Report and the ARAC shall be in accordance with the provision under Subsec. X192.2.	<i>Delayed/Unsubmitted Annual Report.</i> Sanctions in case of Delayed/Unsubmitted Annual Report and the ARAC shall be in accordance with the provision under Subsec. X184.3.
Appendix 107	Late and/or erroneous reporting of the said report shall be subject to penalties prescribed under Subsec. X192.2 for Category A-1 reports, without prejudice to sanctions provided under Sections 36 and 37 of R.A. No. 7653 or The New Central Bank Act.	Erroneous/Delayed/Erroneous and Delayed/Unsubmitted reports shall be subject to penalties prescribed under Subsec. X184.3 for Category A-1 reports, without prejudice to sanctions provided under Sections 36 and 37 of R.A. No. 7653 or The New Central Bank Act.

Section 4. The pertinent portions in Appendix 6, as shown in Annex B, are amended to indicate the new requirement for their electronic submission.

Section 5. Effectivity. This Circular shall take effect fifteen (15) calendar days following its publication either in the Official Gazette or in a newspaper of general circulation.

FOR THE MONETARY BOARD:


NESTOR A. ESPENILLA, JR.
Officer-In-Charge

27 June 2017

Classification of Reports

I. Primary Reports

Primary Reports include all Category A-1, A-2, and A-3 reports covered under Subsection X192.1 except those specifically classified as Secondary Reports

II Secondary Reports

Secondary Reports includes all Category B reports and the following Category A-1, A-2, and A-3 reports covered under Subsection X192.1

- Report on Compliance with Mandatory Credit Allocation for Micro, Small, and Medium Enterprises (MSME)
- Report on Compliance with Mandatory Agri-Agra Credit
- Reports on Required and Available Reserves
- Microfinance Reports (Report on Microfinance Products *and* Income Statement on Retail Microfinance Operations)
- Report on Crimes and Losses
- Credit Card Business Activity Report (CCBAR)

APPENDIX 6 - BANK REPORTS FOR ELECTRONIC SUBMISSION

	Report Title	Frequency	Deadline	Prescribed E-mail Address	Covered Institutions
1	Report on Non-Deliverable Forward Transactions Against Philippine Peso	Daily	2 banking days after end of reference date	sd-ndf@bsp.gov.ph	Banks
2	Consolidated Daily Report of Condition (CDRC)	Weekly	3 banking days after end of reference week	sdckb-cdrc@bsp.gov.ph	UKBs
			6 banking days after end of reference week	sdctb-cdrc@bsp.gov.ph	TBs
3	Weekly Report on Required and Available Reserves Against Deposit Liabilities (WRRAR)	Weekly	4 banking days after end of reference week	sdcrb-wrrar@bsp.gov.ph	RCBs
4	Report on Peso-Denominated Common Trust Fund and Other Similarly Managed Funds (CTF)	Weekly	3 banking days after end of reference week	sdckb-trust@bsp.gov.ph	All UKBs and TBs authorized to engage in trust business
				sdctb-trust@bsp.gov.ph	
5	Reserve Required on Trust and Other Fiduciary Accounts (TOFA)	Weekly	3 banking days after end of reference week	sdckb-trust@bsp.gov.ph	All UKBs and TBs authorized to engage in trust business
				sdctb-trust@bsp.gov.ph	
6	Broker Customer Accounts for Settlement of Customer Trades - Cash Accounts/Securities Accounts End-of-Week Balance	Monthly	15 banking days after end of reference month	sdckb-broking@bsp.gov.ph	All banks with securities broking license
				sdctb-broking@bsp.gov.ph	
				sdcrb-broking@bsp.gov.ph	
7	Financial Reporting Package (FRP) - Solo	Monthly	15 banking days after end of reference month	sdckb-frp@bsp.gov.ph	UKBs
				sdctb-frp@bsp.gov.ph	TBs
		Quarterly	15 banking days after end of reference quarter	sdcrb-frp@bsp.gov.ph	RCBs
8	Financial Reporting Package (FRP) - Consolidated (applicable to parent banks with subsidiary banks and other financial allied undertakings excluding insurance companies)	Quarterly	30 banking days after end of reference quarter	sdckb-frp@bsp.gov.ph	UKBs
				sdctb-frp@bsp.gov.ph	TBs
9	Report on Microfinance Products	Monthly	15 banking days after end of reference month	sdckb-micro@bsp.gov.ph	UKBs
				sdctb-micro@bsp.gov.ph	TBs
				sdcrb-micro@bsp.gov.ph	RCBs

	Report Title	Frequency	Deadline	Prescribed E-mail Address	Covered Institutions
10	Income Statement on Retail Microfinance Operations	Quarterly	15 banking days after end of reference quarter	sdckb-micro@bsp.gov.ph	UKBs
				sdctb-micro@bsp.gov.ph	TBs
				sdcrb-micro@bsp.gov.ph	RCBs
11	Supplementary Report on Early Adoption of PFRS 9 - Solo (applicable to early adopter BSFIs)	Monthly	15 banking days after end of reference month	sdckb-pfrs@bsp.gov.ph	UKBs
		Quarterly	15 banking days after end of reference quarter	sdctb-pfrs@bsp.gov.ph	TBs
12	Supplementary Report on Early Adoption of PFRS 9 - Consolidated (applicable to early adopter BSFIs)	Quarterly	30 banking days after end of reference quarter	sdcrb-pfrs@bsp.gov.ph	RCBs
				sdckb-pfrs@bsp.gov.ph	UKBs
13	Computation of the Risk-Based Capital Adequacy Ratio Covering Combined Credit Market and Operational Risks (for stand alone TBs and RCBs) - Solo	Quarterly	15 banking days after end of reference quarter	sdctb-car@bsp.gov.ph	TBs
				sdcrb-car@bsp.gov.ph	RCBs
14	Computation of the Risk-Based Capital Adequacy Ratio Covering Combined Credit Market and Operational Risks (for stand alone TBs and RCBs) - Consolidated (applicable to parent banks with subsidiary banks and other financial allied undertakings excluding insurance companies)	Quarterly	30 banking days after end of reference quarter	sdctb-car@bsp.gov.ph	TBs
				sdcrb-car@bsp.gov.ph	RCBs
15	Basel III Capital Adequacy Summary Report - Solo	Quarterly	15 banking days after end of reference quarter	sdckb-carsummary@bsp.gov.ph	UKBs
				sdctb-carsummary@bsp.gov.ph	TBs
				sdcrb-carsummary@bsp.gov.ph	RCBs
16	Basel III Capital Adequacy Summary Report - Consolidated (applicable to parent banks with subsidiary banks and other financial allied undertakings excluding insurance companies)	Quarterly	30 banking days after end of reference quarter	sdckb-carsummary@bsp.gov.ph	UKBs
17	Report on Compliance with the Mandatory Agri Agra Credit (Agri-Agra)	Quarterly	15 banking days after end of reference quarter	sdckb-agra@bsp.gov.ph	UKBs
				sdctb-agra@bsp.gov.ph	TBs
				sdcrb-agra@bsp.gov.ph	RCBs
18	Report on Compliance with Mandatory Credit Allocation Required Under RA 6977 (as Amended by RA Nos. 8289 and 9501)(MSME)	Quarterly	15 banking days after end of reference quarter	sdckb-sme@bsp.gov.ph	UKBs
				sdctb-sme@bsp.gov.ph	TBs
				sdcrb-sme@bsp.gov.ph	RCBs

	Report Title	Frequency	Deadline	Prescribed E-mail Address	Covered Institutions
19	Report on Credit and Equity Exposures to Individuals/Companies/ Groups Aggregating P1 Million and Above (CREDEX)	Quarterly	15 banking days after end of reference quarter	srso-credex@bsp.gov.ph	UKBs
				srso-credex@bsp.gov.ph	TBs
20	Financial Reporting Package for Trust Institutions (FRPTI)	Quarterly	20 banking days after end of reference quarter	sdckb-frpti@bsp.gov.ph	UKBs
				sdctb-frpti@bsp.gov.ph	TBs
				sdcrb-frpti@bsp.gov.ph	RCBs
21	Published Balance Sheet / Consolidated Balance Sheet (Before Publication) For Banks with resources of P1 billion and above (consolidated reports are applicable to parent banks with subsidiary banks and other financial allied undertakings excluding insurance companies)	Quarterly	12 banking days from date of Call Letter	sdckb-pbs@bsp.gov.ph	UKBs
				sdctb-pbs@bsp.gov.ph	TBs
				sdcrb-pbs@bsp.gov.ph	RCBs
22	Report on Electronic Money Transactions (applicable to Electronic Money Issuers)	Quarterly	15 banking days after end of reference quarter	sdckb-emony@bsp.gov.ph	All electronic money issuers- Banks
				sdctb-emony@bsp.gov.ph	
				sdcrb-emony@bsp.gov.ph	
23	Expanded Report on Real Estate Exposures - Solo	Quarterly	30 banking days after end of reference quarter	sdckb-ree@bsp.gov.ph	UKBs
				sdctb-ree@bsp.gov.ph	TBs
24	Expanded Report on Real Estate Exposures - Consolidated (applicable to parent banks with subsidiary banks and other financial allied undertakings excluding insurance companies)	Quarterly	30 banking days after end of reference quarter	sdckb-ree@bsp.gov.ph	UKBs
				sdctb-ree@bsp.gov.ph	TBs
25	Report on the Inventory of Banking Network	Quarterly	20 banking days after end of reference quarter	sdckb-ibn@bsp.gov.ph	UKBs
				sdctb-ibn@bsp.gov.ph	TBs
				sdcrb-ibn@bsp.gov.ph	RCBs
26	Credit Card Business Activity Report (applicable to Financial Institutions (FIs) with Credit Card Operations)	Quarterly	15 banking days after end of reference quarter	sdccbar@bsp.gov.ph	All Banks
27	Report of Selected Branch Accounts	Quarterly	20 banking days after end of reference quarter	sdckb-bris@bsp.gov.ph	UKBs
				sdctb-bris@bsp.gov.ph	TBs
				sdcrb-bris@bsp.gov.ph	RCBs
28	Basel III Liquidity Coverage Ratio (LCR) Report - Solo	Quarterly	15 banking days after end of reference quarter	sdckb-lcr@bsp.gov.ph	UKBs

	Report Title	Frequency	Deadline	Prescribed E-mail Address	Covered Institutions
29	Basel III Liquidity Coverage Ratio (LCR) Report - Consolidated	Quarterly	30 banking days after end of reference quarter	sdckb-lcr@bsp.gov.ph	UKBs
30	Report on Cross-Border Financial Positions	Quarterly	30 banking days after end of reference quarter	sdckb-rcbp@bsp.gov.ph	UKBs
				sdckb-rcbp@bsp.gov.ph	TBs
31	Stress Testing Reports Covering Credit and Market Risks	Semestral	30 banking days after end of reference semester	sdckb-stresstesting@bsp.gov.ph	UKBs
				sdctb-stresstesting@bsp.gov.ph	TBs
32	Report on Selected Accounts and Activities for the Identification of Domestic Systemically Important Banks	Semestral	30 banking days after end of reference semester	sdckb-dsib@bsp.gov.ph	UKBs
33	Basel III Leverage Ratio (BLR) Report - Solo	Semestral	15 banking days after end of reference semester	sdckb-leverage@bsp.gov.ph	UKBs
				sdctb-leverage@bsp.gov.ph	TBs
				sdcrb-leverage@bsp.gov.ph	RCBs
34	Basel III Leverage Ratio (BLR) Report - Consolidated (applicable to parent UKBs with subsidiary banks and other financial allied undertakings excluding insurance companies)	Semestral	30 banking days after end of reference semester	sdckb-leverage@bsp.gov.ph	UKBs
35	Information Technology (IT) Profile Report	Annual	25 calendar days after end of reference year	sdckb-itprofile@bsp.gov.ph	UKBs
				sdctb-itprofile@bsp.gov.ph	TBs
				sdcrb-itprofile@bsp.gov.ph	RCBs
36	Report on Crimes and/or Losses (RCL) - Initial Report	As crime/incident occurs	10 calendar days from knowledge of crime/incident	sdckb-rcl@bsp.gov.ph	UKBs
				sdctb-rcl@bsp.gov.ph	TBs
				sdcrb-rcl@bsp.gov.ph	RCBs
37	Report on Crimes and/or Losses (RCL) - Complete/Final Report	As crime/incident occurs	20 calendar days from termination of investigation	sdckb-rcl@bsp.gov.ph	UKBs
				sdctb-rcl@bsp.gov.ph	TBs
				sdcrb-rcl@bsp.gov.ph	RCBs
38	Registration Form (E-Correspondences)	As changes occur		sdckb-rf@bsp.gov.ph	UKBs
				sdctb-rf@bsp.gov.ph	TBs
				sdcrb-rf@bsp.gov.ph	RCBs