



**BANGKO SENTRAL NG PILIPINAS**  
**OFFICE OF THE DEPUTY GOVERNOR**  
**SUPERVISION AND EXAMINATION SECTOR**

**MEMORANDUM NO. M-2014-025**

**To : ALL BANKS**

**Subject : Guidelines on the Electronic Submission of the Financial Reporting Package (FRP) in Relation to Recently Issued Regulations**

Pursuant to BSP Memorandum No. M-2013-053 dated 6 December 2013 to incorporate the new reportorial requirements to account for the movement in and aging of non-performing loans (NPLs), Memorandum No. M-2014-009 dated 7 March 2014 on the adoption of the 2009 Philippine Standard Industrial Classification (PSIC), Circular No. 836 dated 13 June 2014 on the amendments on Microfinance (MF) operations and the redefinition of Microfinance Loans and Small and Medium Enterprises Loans accounts and Circular No. 837 dated 18 June 2014 on the amendments to pertinent regulations on Salary Loans, the following guidelines on the electronic submission of the updated FRP and the Credit and Equity Exposures (CREDEX) report shall be observed beginning 30 June 2014:

1. The updated Data Entry Templates (DET), the corresponding updated database file (DBF) structure incorporating the above amendments, and the accompanying Control Prooflist (CP) for the Financial Reporting Package report can be downloaded from [http://www.bsp.gov.ph/SES/reporting\\_templates](http://www.bsp.gov.ph/SES/reporting_templates) or requested directly from the BSP-Supervisory Data Center (SDC).
2. The updated DET/DBF of the FRP together with the accompanying scanned CP in Portable Document Format (PDF) duly notarized and signed by the authorized official of the reporting Bank shall be electronically transmitted within the prescribed deadline from end of reporting period to the following e-mail addresses:

| Type of Institution         | E-mail Address       |
|-----------------------------|----------------------|
| Universal/Commercial Banks  | sdckb-frp@bsp.gov.ph |
| Thrift Banks                | sdctb-frp@bsp.gov.ph |
| Rural and Cooperative Banks | sdcrb-frp@bsp.gov.ph |

using the required format for the subject, as follows:

"FRP <Bank Name>, <Reference Period>", as illustrated below

To : [sdckb-frp@bsp.gov.ph](mailto:sdckb-frp@bsp.gov.ph)  
Subject : FRP <Bank Name>, 30 June 2014

and using the prescribed file name/s of the DET or DBF as identified in the prescribed file structure.

3. In line with the adoption of the 2009 PSIC for the FRP, Universal/Commercial and Thrift Banks should likewise use the 2009 PSIC for their CREDEX report beginning 30 June 2014.
4. Hard copy submission of the FRP and CREDEX shall no longer be accepted. Banks that are unable to transmit electronically can submit such report and the corresponding scanned CP in CD form through messengerial or postal services within the prescribed deadline to:

The Director  
Supervisory Data Center (SDC)  
Bangko Sentral ng Pilipinas  
11th Floor, Multi-Storey Building  
BSP Complex, A. Mabini Street  
Malate, Manila 1004

5. Only electronic submissions originating from officially registered e-mail address/es, as stated in Memorandum No. 2014-020 dated 22 April 2014, of the Bank shall be recognized and accepted by the SDC beginning 1 July 2014. Same registered e-mail address/es shall be used by the SDC in electronically acknowledging the submitted report and transmitting the corresponding validation results.
6. Report submissions that do not conform to the above prescribed procedures shall not be accepted and, thus, considered unsubmitted. It likewise follows that only the DET and/or data file format structures prescribed by the BSP for the FRP shall be accepted as compliant with the existing reportorial requirements subject to validation and applicable penalties for late and/or erroneous reporting of the FRP and CREDEX as provided for under existing regulations shall continue to apply.

For compliance.

  
NESTOR A. ESPENILLA, JR.  
Deputy Governor

23 June 2014