



**BANGKO SENTRAL NG PILIPINAS**

**OFFICE OF THE DEPUTY GOVERNOR  
SUPERVISION AND EXAMINATION SECTOR**

**MEMORANDUM NO. M-2012- 057**

**To : ALL UNIVERSAL/COMMERCIAL BANKS, THRIFT BANKS AND THEIR TRUST DEPARTMENTS**

**Subject : Guidelines on the Electronic Submission of the Expanded Report on Real Estate Exposures (REE)**

Further to the BSP Memorandum No. M-2012-046 dated 21 September 2012 on the Expanded Report on Real Estate Exposure, the following guidelines on the electronic submission of the said report shall be observed:

1. The Expanded Report on REE for both solo and consolidated basis shall take effect starting the reporting period ending 31 December 2012 pursuant to Memorandum No. M-2012-046.
2. The prescribed data entry templates of the Expanded Report on REE can be accessed at <http://www.bsp.gov.ph/frp/templates>.
3. Banks shall electronically submit the prescribed data entry template of the Expanded Report on REE within 30 banking days after reference quarter. The corresponding scanned Control Prooflist (CP) of the said report (Annex A1 and A2 for solo and consolidated basis, respectively) in portable document format (pdf), duly notarized and signed by the authorized official of the reporting bank shall be electronically submitted together with Expanded Report on REE within the said deadline using the prescribed filenames:

<b>Data Entry Template/Control Prooflist</b>	<b>Prescribed Filename</b>
Solo Expanded Report on REE	<b>REESolo.xlt or REESolo.xls</b>
Conso Expanded Report on REE	<b>REEConso.xlt or REEConso.xls</b>
Annex A1 - Solo Basis - Cover Page	<b>Solo-Coverpage-REE-ddmmccyy.pdf</b>
Annex A1 - Solo Basis - Expanded Report on REE	<b>Solo-Selectedaccounts-REE-ddmmccyy.pdf</b>
Annex A2 - Conso Basis - Cover Page	<b>Conso-Coverpage-REE-ddmmccyy.pdf</b>
Annex A2 - Conso Basis - Expanded Report on REE	<b>Conso-Selectedaccounts-REE-ddmmccyy.pdf</b>

4. The electronic submission of the Expanded Report on REE and corresponding scanned CP in pdf shall be transmitted to the following prescribed e-mail addresses:

E-mail Address	Type of Reporting Bank
<a href="mailto:sdckb-ree@bsp.gov.ph">sdckb-ree@bsp.gov.ph</a>	Universal/Commercial Banks (U/KBs)
<a href="mailto:sdctb-ree@bsp.gov.ph">sdctb-ree@bsp.gov.ph</a>	Thrift Banks (TBs)

Using the following required format for the subject:

"REE <bankname>, <reference period>", e.g.,:


To : [sdckb-ree@bsp.gov.ph](mailto:sdckb-ree@bsp.gov.ph)  
 cc :  
 Subject : REE <bankname>, 31 December 2012

5. Banks that are unable to electronically transmit the Expanded Report on REE can submit said report/s in CD together with the corresponding CP through messengerial or postal services within the prescribed deadline to:

The Director  
 Supervisory Data Center (SDC)  
 Bangko Sentral ng Pilipinas  
 12th Floor, Multi-Storey Building  
 BSP Complex, A. Mabini Street  
 Malate, Manila 1004

6. The prescribed data entry templates for the Expanded Report on REE are also available upon request from the BSP-SDC.
7. Entries in the Expanded Report on REE will be reconciled against its related entries in the Financial Reporting Package (FRP) particularly Schedule 11G1 on Real Estate Exposure and Schedule 11G2 on Investment in Debt and Equity Securities Issued by Real Estate Companies.
8. Late and/or erroneous reporting of the Expanded Report of REE shall be subject to penalties prescribed under Subsection X192.2 of the Manual of Regulations for Banks for Category A-1 report starting with the reporting period ending 31 December 2012.

For compliance.

  
 NESTOR A. ESPENILLA, JR.  
 Deputy Governor

18 December 2012

Category: Category A-1  
Deadline: 30 banking days after end of reference quarter  
Submission: [sdckb-ree@bsp.gov.ph](mailto:sdckb-ree@bsp.gov.ph) for  
Universal and Commercial Banks  
[sdctb-ree@bsp.gov.ph](mailto:sdctb-ree@bsp.gov.ph) for  
Thrift Banks

**FOR UNIVERSAL/COMMERCIAL BANKS AND THRIFT BANKS**

Name of Bank	Code
Address	

**EXPANDED REPORT ON REAL ESTATE EXPOSURES**  
(Solo Basis)

As of _____ (Reference Quarter)
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REPUBLIC OF THE PHILIPPINES)  
\_\_\_\_\_ ) S.S.

I solemnly swear that all matters set forth in this report are true and correct, to the best of my knowledge and belief.

\_\_\_\_\_  
Chief Executive Officer or Executive Vice President and Comptroller  
or Chief Accountant or Officer of Equivalent Position

SUBSCRIBED AND SWORN TO BEFORE ME this \_\_\_\_\_ day of \_\_\_\_\_  
\_\_\_\_\_ 20 \_\_, affiant exhibiting to me his  
Valid ID No. \_\_\_\_\_ issued at \_\_\_\_\_  
on \_\_\_\_\_ 20 \_\_\_\_.

Notary Public  
Until December 31, 201 \_\_\_\_\_  
PTR No. \_\_\_\_\_  
Place \_\_\_\_\_

Doc. No. \_\_\_\_\_  
Page No. \_\_\_\_\_  
Book No. \_\_\_\_\_  
Series of \_\_\_\_\_

Expanded Report on Real Estate Exposure  
Bank Proper and Trust Department

	Account Code	No. of Accounts	Outstanding Balance	Allowance for Credit Losses	Net Carrying Amount	Status of Accounts			Collateral			Guaranteed by HGC	Contracts to Sell		Fair Value of REM Collateral (Annually)	
						Current	Not Yet Non-Performing	Items in Litigation	REM	Secured Non-Risk Assets	Other Assets		Without Recourse	With Recourse		
																Past Due
I. Real Estate Loans (RELS)																
A. Residential Real Estate Loans to Individual Households for	140150013505700000				0.00											
B. Commercial Real Estate Loans	140150013510700000				0.00											
Total RELS	140150013500700000	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Additional Information																
A. Real Estate Loans to Finance Residential Units	140150013506000000															
B. Loans Secured by REM (other than those reported under Item)	1401500190006500000															
C. Loans for Public Infrastructure	1401500195006600000				0.00											

Issuer	Account Code	Acquisition Cost	Carrying Amount	Allowance for Credit Losses/Impairment	Net Carrying Amount	Past Due Accounts	Collateral			Fair Value (Annually)	
							MTI	Secured Non-Risk Assets	Other Assets		Unsecured
II. Investments in Securities Issued for Purposes of Financing											
A. Debt Securities	145300500000700000				0.00						
B. Equity Securities	145301000000700000				0.00						
Total Investments in Securities Issued for Purposes of Financing	145300000000700000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Additional Information											
Investments in Securities for Public Infrastructure	145350000000600000										

	Account Code	Amount	
		Bank Proper	Trust
III. Ratio of REE to Adjusted Capital			Total
A. RELS	140150013500700000		0.00
B. Investments in Securities	145300000000700000		0.00
C. Total REEs (A+B)	100100000000700000	0.00	0.00
D. Adjusted Capital (Bank)	300100000000700000		0.00
E. Ratio of REE to Adjusted Capital (C/D)	900100000000700000	#DIV/0!	#DIV/0!

Category: Category A-1  
Deadline: 30 banking days after end of reference quarter  
Submission: [sdckb-ree@bsp.gov.ph](mailto:sdckb-ree@bsp.gov.ph) for  
[Universal and Commercial Banks](#)  
[sdctb-ree@bsp.gov.ph](mailto:sdctb-ree@bsp.gov.ph) for  
[Thrift Banks](#)

**FOR UNIVERSAL/COMMERCIAL BANKS AND THRIFT BANKS**

Name of Bank		Code
Address		

**EXPANDED REPORT ON REAL ESTATE EXPOSURES**  
(Consolidated Basis)

As of _____ (Reference Quarter)
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REPUBLIC OF THE PHILIPPINES)  
\_\_\_\_\_ ) S.S.

I solemnly swear that all matters set forth in this report are true and correct, to the best of my knowledge and belief.

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Chief Executive Officer or Executive Vice President and Comptroller  
or Chief Accountant or Officer of Equivalent Position

SUBSCRIBED AND SWORN TO BEFORE ME this \_\_\_\_\_ day of \_\_\_\_\_  
\_\_\_\_\_ 20 \_\_, affiant exhibiting to me his  
Valid ID No. \_\_\_\_\_ issued at \_\_\_\_\_  
on \_\_\_\_\_ 20 \_\_\_\_.

Notary Public  
Until December 31, 201 \_\_\_\_\_  
PTR No. \_\_\_\_\_  
Place \_\_\_\_\_

Doc. No. \_\_\_\_\_  
Page No. \_\_\_\_\_  
Book No. \_\_\_\_\_  
Series of \_\_\_\_\_

Expanded Report on Real Estate Exposure  
Banking Group and its Trust Department(s)

	Account Code	No. of Accounts	Outstanding Balance	Allowance for Credit Losses	Net Carrying Amount	Status of Accounts			Collateral			Fair Value of REM Collateral (Annually)					
						Current	Not Yet Non-Performing	Past Due	REM	Secured Non-Risk Assets	Other Assets	Unsecured	Guaranteed by HGC	Contracts to Sell Without Recourse	With Recourse		
																Performing	Items in Litigation
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Loans for Public Infrastructure	140150019500660000				0.00												

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Additional Information											
Investments in Securities for Public Infrastructure	145350000000600000										

III. Ratio of REE to Adjusted Capital	Account Code	Amount		Total
		Bank Proper	Trust	
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B. Investments in Securities	145300000000700000			0.00
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