



BANGKO SENTRAL NG PILIPINAS

OFFICE OF THE DEPUTY GOVERNOR | FINANCIAL SUPERVISION SECTOR

MEMORANDUM NO. M-2022-033

To : **ALL UNIVERSAL/COMMERCIAL BANKS AND THEIR THRIFT BANK/NON-BANK FINANCIAL INSTITUTION WITH QUASI-BANKING FUNCTIONS/TRUST CORPORATION SUBSIDIARIES, AND DIGITAL BANKS**

Subject : **Updated Comprehensive Credit and Equity Exposures (COCREE) Report Package**

Pursuant to Circular No. 1131 dated 13 December 2021, and in line with Memorandum Nos. M-2021-070 dated 22 December 2021, M-2022-018 dated 28 March 2022, and M-2022-027 dated 26 May 2022, the following shall be observed in the implementation of the COCREE Report:

- 1) The XML Schema Definition (XSD) and other relevant materials of the COCREE Report have been updated to consider the comments gathered during the pilot test of the XML-COCREE. The updated COCREE Report Package (CRP) containing the latest XSD and the following Annexes enumerated below can be downloaded from the BSP Template Portal (www.bsp.gov.ph/SES/reporting_templates), or requested from the Credit Reporting System Unit (CRSU) through cocree@bsp.gov.ph:
 - i. Data Dictionary (see **Annex A**),
 - ii. Line-Item Instructions (see **Annex B**),
 - iii. Control Prooflist (see **Annex C**),
 - iv. Validation User Guide (see **Annex D**),
 - v. Frequently Asked Questions (see **Annex E**), and
 - vi. FI Portal COCREE Module User Guide (see **Annex F**).
- 2) The updated CRP shall take effect on COCREE's live implementation beginning with reporting period 30 June 2022 which is due for submission on 16 September 2022 pursuant to the prescribed submission deadlines under Memorandum No. M-2022-027. Records submitted during the pilot phase are primarily for testing purposes only and cannot be considered as live submission.
- 3) The COCREE Report shall continue to be submitted via the BSP Financial Institution (FI) Portal¹ in accordance with the guidelines and encryption requirements prescribed under Memorandum No. M-2022-018. Quarterly submission of the Report on CREDEX² shall continue as prescribed until otherwise advised by the Bangko Sentral.

¹ The FI Portal can be accessed at <https://fiportal.bsp.gov.ph>. As provided in the FI Portal Manual, compatible web browsers shall be at least Chrome 51/Win7, Firefox 31.3.0 ESR/Win7, Firefox 46/Win 7, Internet Explorer 11/Win 7, Edge 13/Win 10.

² Credit and Equity Exposures to Individuals/Companies/Groups Aggregating P1.0 Million and Above

Queries on the submission guidelines and other concerns related to COCREE can be referred to the Credit Reporting System Unit (CRSU) at 5306-2721, 5306-3128 and cocree@bsp.gov.ph.

For compliance.


Digitally signed by
DG Chuchi G. Fonacier
05 August 2022
CHUCHI G. FONACIER
Deputy Governor

05 August 2022