



BANGKO SENTRAL NG PILIPINAS
OFFICE OF THE GOVERNOR

CIRCULAR NO. 1186
Series of 2023

Subject: Amendments to the Guidelines on Disclosures to the Public

The Monetary Board, in its Resolution No. 1502 dated 16 November 2023, approved the amendments to the guidelines on disclosures to the public as provided under Section 175 of the Manual of Regulations for Banks (MORB).

Section 1. Section 175 of the MORB on public disclosures is hereby amended as follows:

175 DISCLOSURES TO THE PUBLIC

It is the thrust of the Bangko Sentral to promote market discipline and greater transparency through the provision of comprehensive, relevant, reliable, and comparable disclosures. The disclosures provide the public with sufficient information which reflects the financial condition, performance, corporate governance policies and processes, and risk management strategies and exposures of the bank.

Duties and Responsibilities of the Board of Directors. Consistent with the principles embodied under Sec. 132 (*Duties and responsibilities of the board of directors*), the board of directors shall ensure that information intended for public disclosure –

- a. is supported by an effective internal control structure;
- b. has undergone review and approval by appropriate management and/or board-level committee; and
- c. is compliant with the governance process on the quality of reporting under Sec. 171.

The board of directors shall have the overall responsibility in ensuring that reports prescribed under this Section fully disclose the minimum information required. The board of directors may delegate its oversight function to a board-level committee.

Publication/Posting of Balance Sheet/Consolidated Balance Sheet.

- a. Banks shall prepare a quarterly Balance Sheet (BS) on both solo basis (i.e., head office plus branches/other offices) and consolidated basis (i.e., parent bank plus subsidiary financial allied undertakings, but excluding insurance companies), as applicable, using the prescribed form.
- b. The Consolidated Balance Sheet (CBS) shall be prepared in accordance with the rules of consolidation provided under the Financial Reporting Package (FRP), in which case, only financial allied subsidiaries, except subsidiary insurance companies, shall be consolidated on a line-by-line basis, while non-financial allied subsidiaries including subsidiary insurance companies shall be accounted for using the equity method.
- c. The quarterly BS and CBS where applicable, shall be published side-by-side within thirty-five (35) banking days after the end of the reference quarter, in a

printed or online version of a newspaper of general circulation in the city/province where the principal office, in the case of a domestic bank, or the principal branch/office, in the case of a foreign bank, is located, but if no newspaper is published in the same province, then in a newspaper published in Metro Manila or in the nearest city/province.

- d. In the case of a stand-alone¹ thrift, rural and cooperative bank, it may either publish its quarterly BS and CBS, as applicable, consistent with item “c” above, or post the same in the most conspicuous area of its premises, in the municipal building, municipal public market, barangay hall and barangay public market where the head office and all its branches are located. The printed copy must be of sufficient size and easily readable by the public and shall be posted within thirty-five (35) banking days after the end of the reference quarter, and for a period of at least three (3) months.
- e. As an alternative mode of compliance to items (c) and (d) above, a bank may upload its quarterly BS and CBS, as applicable, on its website, and shared for a period of at least one (1) year.² In addition to this, banks may also display a tabletop standee with QR codes in a conspicuous place in the head office, all its branches and other offices, or through other digital/electronic means to make available their BS/CBS, as applicable, in digital format.
- f. The quarterly BS and CBS shall be considered a Category A-1 report and shall be submitted in the mode and manner as provided in Appendix 7 through the prescribed electronic platform in accordance with the following submission timelines:

Report	Submission Deadline
Soft copy of BS (Solo Basis using the prescribed form)	15 banking days after the end of the reference quarter
Soft copy of BS (Consolidated Basis using the prescribed form)	30 banking days after the end of the reference quarter
Published/Posted BS/CBS, as applicable, (together with the proof of publication/posting of the said BS and CBS, as applicable)	35 banking days after the end of the reference quarter

- g. Banks shall disclose in the quarterly published/posted BS and CBS, as applicable, the financial indicators covering asset quality, related party transactions, liquidity, profitability, capital adequacy and leverage.

Banks shall also disclose the following information in their CBS:

- (1) List of financial allied subsidiaries (excluding subsidiary insurance companies); and
- (2) List of subsidiary insurance companies.

For purposes of additional information, all amounts and ratios shall be as of the same reference period. However, the formula for computing the following profitability indicators shall be as follows:

$$(1) \text{ Return On Equity (\%)} = \frac{\text{Net Income (or Loss) After Income Tax}}{\text{Average Total Capital Accounts}} \times 100$$

$$(2) \text{ Return on Assets(\%)} = \frac{\text{Net Income (or Loss) After Income Tax}}{\text{Average Earning Assets}} \times 100$$

¹ This refers to a thrift, rural or cooperative bank that is not a subsidiary of a universal or commercial bank.

² Banks which are unable to maintain a website due to financial and technological capacity limitations may disseminate their quarterly BS and CBS, as applicable, by posting the same on the website of their respective banking industry associations for a period of at least one (1) year.

$$(3) \text{ Net Interest Margin}(\%) = \frac{\text{Net Interest Income}}{\text{Average Earnings Assets}} \times 100$$

Where net income/(loss) after tax, net interest income, average earnings assets, and average total capital accounts shall be:

Quarter-end	Net Income (Loss) After Tax (NIAT)	Net Interest Income (NII)	Average Earning Assets ⁵	Average Total Capital Accounts
March	Quarter end NIAT multiplied by 4	Quarter end NII multiplied by 4	Sum of end-month earnings assets (December - March) divided by 4	Sum of end-month capital accounts (December - March) divided by 4
June	Semester end NIAT multiplied by 2	Semester end NII multiplied by 2	Sum of end-month earnings assets (December - June) divided by 7	Sum of end-month capital accounts (December - June) divided by 7
September	Nine (9) months-end NIAT multiplied by 1.33333	Nine (9) months-end NII multiplied by 1.33333	Sum of end-month earnings assets (December - September) divided by 10	Sum of end-month capital accounts (December - September) divided by 10
December	Year-end NIAT	Year-end NII	Sum of end-month earnings assets (December - December) divided by 13	Sum of end-month capital accounts (December - December) divided by 13

- h. *Deferment of publication requirement.* The abovementioned publication requirement may be deferred by the Monetary Board by at least five (5) affirmative votes upon application by the bank concerned during periods of national and/or local emergency or of imminent panic which directly threaten monetary and banking stability.

The amended prescribed form for the published BS shall be used starting with the quarter end- December 2023 reports.

Disclosure requirements in the annual report. The minimum disclosure requirement in the annual report of banks is aimed at ensuring that proper disclosure is made on all significant matters regarding the bank, including its financial condition, performance, ownership and governance.

All banks shall prepare an annual report which shall include a discussion and/or analysis of the following minimum information in no particular order:

x x x.

Posting and submission of annual report. A copy of the latest annual report shall be posted/displayed by the bank in a conspicuous place in its head office, all its branches and other offices. Alternatively, banks may make the said report available in digital copies by displaying a tabletop standee with QR codes in a conspicuous place in the head office, all its branches and other offices, or through other digital/electronic means. The annual report should also be published on the bank's website.

x x x.

⁵ Earning assets shall be composed of the following: (1) Total Loan Portfolio - Net; (2) Due from Bangko Sentral ng Pilipinas; (3) Due from Other Central Banks and Banks; (4) Financial Assets at Fair Value through Profit or Loss (FVPL); (5) Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net; (6) Debt Securities at Amortized Cost - Net; and (7) Sales Contract Receivables - Net.

The annual report and ARAC shall be submitted in soft copy in Portable Document Format (PDF) in the mode and manner as provided in Appendix 7.

Supervisory enforcement action. Consistent with the provisions of Section 002, the Bangko Sentral reserves the right to deploy its range of supervisory enforcement tools to promote adherence to the requirements set forth in the foregoing guidelines.

The applicable monetary penalties shall be:

- 1) *For erroneous reports, delayed reports, erroneous and delayed reports, and unsubmitted reports.* A bank shall be subject to the fines for erroneous, delayed, erroneous and delayed, and unsubmitted (i) soft copy of the BS and CBS, as applicable, in prescribed form; (ii) the published or posted copy of the BS and CBS⁴, as applicable, together with proof of publication or posting, or (iii) annual reports and ARAC as provided under Sec. 171 (*Sanctions on reports for non-compliance with the reporting standards*);
- 2) *For failure to publish/post or non-disclosure of certain information.* Failure to publish or post the BS and CBS, as applicable, or willful non-disclosure of any item required to be disclosed under this Sec. shall be subject to the appropriate monetary penalties under Sec. 004 that will be imposed on the bank.

The Bangko Sentral shall also determine if the non-disclosure involves material information that may mislead the public, which warrants stiffer sanctions as provided under Sec. 002.

For this purpose, *material information* refers to information which if omitted or misstated, could change or influence the assessment or decisions of a person relying on the disclosure, such as depositors, creditors, investors, and professional analysts, for the purpose of making deposits and investments, among others.

Section 2. The prescribed reportorial template of the published/posted balance sheet for banks on both solo and consolidated bases is attached as Annex A-1 of this Circular.

Section 3. Appendix 7 of the MORB on Reports Required of Banks is amended to reflect the new manner of reporting of the published/posted balance sheet and Annual Report Assessment Checklist. The amended provisions are shown in Annex B of this Circular.

Section 4. 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:


ELI M. REMOLONA JR.
Governor

21 December 2023

⁴ Shall be considered as a single report with other prudential reports submitted through the Application Programming Interface pursuant to Circular 1177 dated 12 July 2023.

Form 28 (Revised 2022)

Universal Commercial Bank

Balance Sheet
Solo Basis

Please Check One:
 w/ subsidiary
 w/o subsidiary

(Name of Bank)

(Bank Code)

As of

(Date)

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	1000000000000000	0.00	0.00
Due from Bangko Sentral ng Pilipinas	1010000000000000	0.00	0.00
Due from Other Central Banks and Banks - Net	1020000000000000	0.00	0.00
Financial Assets at Fair Value through Profit or Loss (FVPL) ^{1/}	1030000000000000	0.00	0.00
Financial Assets at Fair Value through Other Comprehensive Income (FVOCI) - Net	1040000000000000	0.00	0.00
Debt Securities at Amortized Cost - Net	1050000000000000	0.00	0.00
Loans to Bangko Sentral ng Pilipinas	1060000000000000	0.00	0.00
Interbank Loans Receivable	1070000000000000	0.00	0.00
Loans and Receivables - Others	1080000000000000	0.00	0.00
Loans and Receivables Arising from RA/CA/PR/SLB	1090000000000000	0.00	0.00
Total Loan Portfolio (TLP) - Gross	1100000000000000	0.00	0.00
Allowance for Credit Losses ^{2/}	1110000000000000	0.00	0.00
Total Loan Portfolio - Net	1120000000000000	0.00	0.00
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	1130000000000000	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment - Net	1140000000000000	0.00	0.00
Real and Other Properties Acquired - Net	1150000000000000	0.00	0.00
Sales Contract Receivables - Net	1160000000000000	0.00	0.00
Non-Current Assets Held for Sale	1170000000000000	0.00	0.00
Other Assets - Net	1180000000000000	0.00	0.00
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	1190000000000000	0.00	0.00
TOTAL ASSETS	1200000000000000	0.00	0.00
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss (FVPL) ^{3/}	2000000000000000	0.00	0.00
Deposit Liabilities	2010000000000000	0.00	0.00
Due to Other Banks	2020000000000000	0.00	0.00
Bills Payable	2030000000000000	0.00	0.00
BSP (Red/counting and Other Advances)	2040000000000000	0.00	0.00
Interbank Loans Payable	2050000000000000	0.00	0.00
Other Borrowings, Including Deposit Substitutes	2060000000000000	0.00	0.00
Bonds Payable - Net	2070000000000000	0.00	0.00
Unsecured Subordinated Debt - Net	2080000000000000	0.00	0.00
Redeemable Preferred Shares	2090000000000000	0.00	0.00
Other Liabilities	2100000000000000	0.00	0.00
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	2110000000000000	0.00	0.00
TOTAL LIABILITIES	2120000000000000	0.00	0.00
STOCKHOLDER'S EQUITY			
Capital Stock	3000000000000000	0.00	0.00
Additional Paid-in Capital	3010000000000000	0.00	0.00
Undivided Profits	3020000000000000	0.00	0.00
Retained Earnings	3030000000000000	0.00	0.00
Other Capital Accounts	3040000000000000	0.00	0.00
Accumulated Capital	3050000000000000	0.00	0.00
TOTAL STOCKHOLDER'S EQUITY	3060000000000000	0.00	0.00
TOTAL LIABILITIES AND STOCKHOLDER'S EQUITY	3070000000000000	0.00	0.00
CONTINGENT ACCOUNTS			
Guarantees Issued	4000000000000000	0.00	0.00
Financial Standby Letters of Credit	4010000000000000	0.00	0.00
Performance Standby Letters of Credit	4020000000000000	0.00	0.00
Commercial Letters of Credit	4030000000000000	0.00	0.00
Trade Related Guarantees	4040000000000000	0.00	0.00
Commitments	4050000000000000	0.00	0.00
Spot Foreign Exchange Contracts	4060000000000000	0.00	0.00
Securities Held Under Custodianship by Bank Proper	4070000000000000	0.00	0.00
Trust Department Accounts	4080000000000000	0.00	0.00
Derivatives	4090000000000000	0.00	0.00
Others	4100000000000000	0.00	0.00
TOTAL CONTINGENT ACCOUNTS	4110000000000000	0.00	0.00
FINANCIAL INDICATORS (in %)			
ASSET QUALITY			
Cross Non-Performing Loans (NPL) Ratio	4990100000000000	0.00%	0.00%
Net NPL Ratio	4990200000000000	0.00%	0.00%
Cross NPL Coverage Ratio	4990300000000000	0.00%	0.00%
Net NPL Coverage Ratio	4990400000000000	0.00%	0.00%
RELATED PARTY TRANSACTIONS			
Ratio of Loans to Related Parties to gross TLP	4990500000000000	0.00%	0.00%
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	4990600000000000	0.00%	0.00%
Ratio of DOSRI Loans to gross TLP	4990700000000000	0.00%	0.00%
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	4990800000000000	0.00%	0.00%
LIQUIDITY			
Liquidity Coverage Ratio ^{4/}	4990900000000000	0.00%	0.00%
Net Stable Funding Ratio ^{5/}	4991000000000000	0.00%	0.00%
Minimum Liquidity Ratio ^{3/}	4991100000000000	0.00%	0.00%
PROFITABILITY			
Return on Equity (ROE)	4991200000000000	0.00%	0.00%
Return on Assets	4991300000000000	0.00%	0.00%
Net Interest Margin	4991400000000000	0.00%	0.00%
CAPITAL ADEQUACY			
Common Equity Tier 1 Ratio	4991500000000000	0.00%	0.00%
Tier 1 Capital Ratio	4991600000000000	0.00%	0.00%
CAP	4991700000000000	0.00%	0.00%
LEVERAGE			
Based III Leverage Ratio	4991800000000000	0.00%	0.00%
Deferred Charges not yet Written Down	4991900000000000	0.00	0.00

- 1/ This account is comprised of Financial Assets Held for Trading (HFT) Debt Securities Designated at FVPL and Other Financial Assets Mandatorily Measured at FVPL
- 2/ This account is comprised of Specific Allowance for Credit Losses and General Loan Loss Provision
- 3/ This account is comprised of Financial Liabilities Held for Trading and Financial Liabilities Designated at FVPL
- 4/ Only applicable to Universal and Commercial Banks and their subsidiary banks
- 5/ Only applicable to Stand-alone TBs, RBs, and Coop Banks

Balance Sheet
Consolidated Bank

(Name of Bank) _____ (Bank Code) _____
As of _____

ASSETS	Account Code	Amount	
		Current Quarter	Previous Quarter
Cash and Cash Items	1580000000000000	0.00	0.00
Due from Bangko Sentral ng Pilipinas	1632000000000000	0.00	0.00
Due from Other Central Banks and Banks - Net	1632000000000000	0.00	0.00
Financial Assets at Fair Value through Profit or Loss (FVPL) ^{1/}	1130000000000000	0.00	0.00
Financial Assets at Fair Value Through Other Comprehensive Income (FVOCI) - Net	1952400000000000	0.00	0.00
Debt Securities at Amortized Cost - Net	1952400000000000	0.00	0.00
Loans to Bangko Sentral ng Pilipinas	1405000000000000	0.00	0.00
Interbank Loans Receivable	1467000000000000	0.00	0.00
Loans and Receivables - Others	1467000000000000	0.00	0.00
Loans and Receivables Arising from RA/CA/PR/SLB	1467000000000000	0.00	0.00
Total Loan Portfolio (TLP) - Gross	4992200000000000	0.00	0.00
Allowance for Credit Losses ^{2/}	4992200000000000	0.00	0.00
Total Loan Portfolio - Net	1999999999999999	0.00	0.00
Equity Investment in Subsidiaries, Associates and Joint Ventures - Net	1514300000000000	0.00	0.00
Bank Premises, Furniture, Fixture and Equipment - Net	1552000000000000	0.00	0.00
Real and Other Properties Acquired - Net	1552000000000000	0.00	0.00
Sales Contract Receivables - Net	1514300000000000	0.00	0.00
Non Current Assets Held for Sale	1501500000000000	0.00	0.00
Other Assets - Net	1523000000000000	0.00	0.00
Net Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank)	1552500000000000	0.00	0.00
TOTAL ASSETS	1000000000000000	0.00	0.00
LIABILITIES			
Financial Liabilities at Fair Value through Profit or Loss (FVPL) ^{3/}	2080000000000000	0.00	0.00
Deposit Liabilities	2150000000000000	0.00	0.00
Due to Other Banks	2201000000000000	0.00	0.00
Bills Payable	2201000000000000	0.00	0.00
BSP (Rediscouting and Other Advances)	2201000000000000	0.00	0.00
Interbank Loans Payable	2201000000000000	0.00	0.00
Other Borrowings including Deposit Substitutes	2201000000000000	0.00	0.00
Bonds Payable - Net	2942000000000000	0.00	0.00
Unsecured Subordinated Debt - Net	2942000000000000	0.00	0.00
Redeemable Preferred Shares	2202000000000000	0.00	0.00
Other Liabilities	2202000000000000	0.00	0.00
Net Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank)	2202000000000000	0.00	0.00
TOTAL LIABILITIES	1000000000000000	0.00	0.00
STOCKHOLDER'S EQUITY			
Capital Stock	1630000000000000	0.00	0.00
Additional Paid-in Capital	3162000000000000	0.00	0.00
Undivided Profits	3162000000000000	0.00	0.00
Retained Earnings	3162000000000000	0.00	0.00
Other Capital Accounts	3162000000000000	0.00	0.00
Assigned Capital	3162000000000000	0.00	0.00
TOTAL STOCKHOLDERS' EQUITY	1000000000000000	0.00	0.00
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	1000000000000000	0.00	0.00
CONTINGENT ACCOUNTS			
Guarantees Issued	4330000000000000	0.00	0.00
Financial Standby Letters of Credit	4100000000000000	0.00	0.00
Performance Standby Letters of Credit	4100000000000000	0.00	0.00
Commercial Letters of Credit	4100000000000000	0.00	0.00
Trade Related Guarantees	4300000000000000	0.00	0.00
Commitments	4210000000000000	0.00	0.00
Spot Foreign Exchange Contracts	4300000000000000	0.00	0.00
Securities Held Under Custodianship by Bank Preper	4952000000000000	0.00	0.00
Trust Department Accounts	4952000000000000	0.00	0.00
Derivatives	4820000000000000	0.00	0.00
Others	4820000000000000	0.00	0.00
TOTAL CONTINGENT ACCOUNTS	4000000000000000	0.00	0.00
FINANCIAL INDICATORS (in %)			
ASSET QUALITY			
Gross Non Performing Loans (NPL) Ratio	4691500000000000	0.00%	0.00%
Net NPL Ratio	4691500000000000	0.00%	0.00%
Gross NPL Coverage Ratio	4691500000000000	0.00%	0.00%
Net NPL Coverage Ratio	4691500000000000	0.00%	0.00%
RELATED PARTY TRANSACTIONS			
Ratio of Loans to Related Parties to gross TLP	4594000000000000	0.00%	0.00%
Ratio of Non-Performing Loans to Related Parties to Total Loans to Related Parties	4594000000000000	0.00%	0.00%
Ratio of DOSRI Loans to gross TLP	4594000000000000	0.00%	0.00%
Ratio of Non-Performing DOSRI Loans to Total Loans to DOSRI	4594000000000000	0.00%	0.00%
LIQUIDITY			
Liquidity Coverage Ratio ^{4/}	4995100000000000	0.00%	0.00%
Net Stable Funding Ratio ^{5/}	4995100000000000	0.00%	0.00%
Minimum Liquidity Ratio ^{5/}	4995100000000000	0.00%	0.00%
PROFITABILITY			
Return on Equity (ROE)	4995100000000000	0.00%	0.00%
Return on Assets	4995100000000000	0.00%	0.00%
Net Interest Margin	4995100000000000	0.00%	0.00%
CAPITAL ADEQUACY			
Common Equity Tier 1 Ratio	4995100000000000	0.00%	0.00%
Tier 1 Capital Ratio	4995100000000000	0.00%	0.00%
CAR	4995100000000000	0.00%	0.00%
LEVERAGE			
Basel III Leverage Ratio ^{5/}	4995100000000000	0.00%	0.00%
Deferred Charges not yet Written Down	4995100000000000	0.00	0.00
1. List of Financial Allied Subsidiaries (excluding Subsidiary Insurance Companies)			
2. List of Subsidiary Insurance Companies			

1/ This account is comprised of Financial Assets Held for Trading (HFT) Debt Securities Designated at FVPL and Other Financial
 2/ This account is comprised of Specific Allowance for Credit Losses and General Loan Loss Provision
 3/ This account is comprised of Financial Liabilities Held for Trading, and Financial Liabilities Designated at FVPL
 4/ Only applicable to Universal and Commercial Banks and their subsidiary banks
 5/ Only applicable to Stand-alone TBs, RBs and Coop Banks

REPORTS REQUIRED OF BANKS
[Appendix 7 of the MORB]

PRIMARY REPORTS**A. UBs/KBs¹**

Category	Form No.	MOR Ref.	Report Title	Frequency	Submission Deadline	Submission Procedure
PRIMARY REPORTS						
xxx	xxx	xxx	xxx	xxx	xxx	xxx
A-1	Form 2B/2B.1 (BSP-7-16-03)	Section 175 (xxx)	Balance Sheet (BS)	Quarterly	SOLO - 15 banking days after end of reference quarter CONSO - 30 banking days after end of reference quarter	API-XML
			Published Balance Sheet (PBS) (Proof of Publication/Posting)	do	35 banking days after end of reference quarter	API-XML
xxx	xxx	xxx	xxx	xxx	xxx	xxx
SECONDARY REPORTS						
xxx	xxx	xxx	xxx	xxx	xxx	xxx
B	Unnumbered	Section 175 (xxx)	Annual Report Assessment Checklist (ARAC)	Annually	Non-government banks - 180 th calendar day after the close of the calendar/fiscal year elected by the bank Government banks - 100 th calendar day	Soft copy to the Department of Supervisory Analytics of the Bangko Sentral do

¹ As made applicable to Islamic banks and digital banks.

Category	Form No.	MOR Ref.	Report Title	Frequency	Submission Deadline	Submission Procedure
					after the close of the calendar/fiscal year elected by the bank	
xxx	xxx	xxx	xxx	xxx	xxx	xxx

B. TBs

Category	Form No.	MOR Ref.	Report Title	Frequency	Submission Deadline	Submission Procedure/ e-mail Address
PRIMARY REPORTS						
xxx	xxx	xxx	xxx	xxx	xxx	xxx
A-1	Form 2B/2B.1	Section 175 (xxx)	Balance Sheet (BS)	Quarterly	SOLO - 15 banking days after end of reference quarter CONSO - 30 banking days after end of reference quarter	API-XML
			Published Balance Sheet (PBS) (Proof of Publication/Posting)	do	35 banking days after end of reference quarter	API-XML
xxx	xxx	xxx	xxx	xxx	xxx	xxx
SECONDARY REPORTS						
xxx	xxx	xxx	xxx	xxx	xxx	xxx
B	Unnumbered	Section 175 (xxx)	Annual Report Assessment Checklist (ARAC)	Annually	Non-government banks - 180 th calendar day after	Soft copy to the Department of Supervisory Analytics of the Bangko Sentral

Category	Form No.	MQR Ref.	Report Title	Frequency	Submission Deadline	Submission Procedure/ e-mail Address
					the close of the calendar/fiscal year elected by the bank	
					Government banks - 100 th calendar day after the close of the calendar/fiscal year elected by the bank	do
xxx	xxx	xxx	xxx	xxx	xxx	xxx

C. RBs/Coop Banks

Category	Form No.	MQR Ref.	Report Title	Frequency	Submission Deadline	Submission Procedure/ e-mail Address
PRIMARY REPORTS						
xxx	xxx	xxx	Xxx	xxx	xxx	xxx
A-1	Form 2B/2B.1	Section 175 (xxx)	Balance Sheet (BS)	Quarterly	SOLO - 15 banking days after end of reference quarter CONSO - 30 banking days after end of reference quarter	API-XML
			Published Balance Sheet (PBS) (Proof of Publication/Posting)	do	35 banking days after end of reference quarter	API-XML
xxx	xxx	xxx	xxx	xxx	xxx	xxx

<u>Category</u>	<u>Form No.</u>	<u>MQR Ref.</u>	<u>Report Title</u>	<u>Frequency</u>	<u>Submission Deadline</u>	<u>Submission Procedure/ e-mail Address</u>
SECONDARY REPORTS						
xxx	xxx	xxx	xxx	xxx	xxx	xxx
B		Section 175	Annual Report of Management to Stockholders Covering Results of Operation for the Previous Year	As loan to subsidiaries and/or affiliates is approved	do	Original and duplicate- Appropriate supervising department of the Bangko Sentral
B	Unnumbered	Section 175 <i>(Circular No. 956 dated 04.17.17)</i>	Annual Report Assessment Checklist (ARAC)	Annually	Non-government banks - 180 th calendar day after the close of the calendar/fiscal year elected by the bank	Soft copy to the Department of Supervisory Analytics of the Bangko Sentral
					Government banks - 100 th calendar day after the close of the calendar/fiscal year elected by the bank	do
xxx	xxx	xxx	xxx	xxx	xxx	xxx