



BANGKO SENTRAL NG PILIPINAS

OFFICE OF THE DEPUTY GOVERNOR | FINANCIAL SUPERVISION SECTOR

MEMORANDUM NO. M-2023-006

To : **ALL DIGITAL BANKS**

Subject : **Guidelines on the Electronic Submission of Reportorial Requirements Applicable to Digital Banks (DGBs)**

Pursuant to BSP Circular No. 1105 dated 02 December 2020 and Circular No. 1154 dated 14 September 2022 on the Prudential Requirements Applicable to Digital Banks, the following shall be observed by DGBs in the submission of required reports for the reporting period beginning end-February 2023:

- 1) The list of covered reports for electronic submission, the mode of submission for each covered report, the prescribed file name and file format for the said reports, and the required standard format for the subject line of the e-mail transmission are provided in the attached Annex A.
- 2) The prescribed Data Entry Template (DET), corresponding control proof list (CP), certification form, and other relevant documents pertinent to the covered reports may be downloaded from **www.bsp.gov.ph/SES/reporting_templates** or requested from the BSP-Department of Supervisory Analytics (DSA) through DSARports@bsp.gov.ph, using the prescribed format for the subject, [REQUEST] <NAME OF REPORT> Template.
- 3) The prescribed DET or database file, as the case may be, together with the corresponding certification form and/or scanned CP in Portable Document Format (PDF) duly certified and signed by the authorized official of the reporting DGB shall be transmitted electronically through the BSP Financial Institution Portal (FIP) or to the prescribed e-mail address, as indicated in the attached Annex A, within the prescribed deadline.
- 4) Hard copy submissions shall not be accepted. DGBs that are unable to transmit electronically may submit the report and the corresponding scanned CP saved in any portable storage device (e.g., USB flash drive) through messengerial or postal services within the prescribed deadline addressed to:

The Department Head

Department of Supervisory Analytics (DSA)
Bangko Sentral ng Pilipinas
11th Floor, Multi-Storey Building
BSP Complex, A. Mabini Street
Malate, Manila 1004


Submission through this mode shall be resorted only in cases of business disruptions affecting the connectivity between the BSP and the BSFI.

- 5) A DGB can officially register a maximum of four (4) e-mail addresses to be used for submission of reports via email. One (1) of the said four (4) e-mail addresses should belong to the Compliance Officer. Each officially designated e-mail address must be registered to only one official. In no case shall there be two or more registered officials for a single registered e-mail address.
- 6) The scanned copy of the signed Registration Form (RF) in PDF and its corresponding Excel file shall be electronically transmitted, to the prescribed e-mail address, as follows:

File Name and Format	E-mail Address
ReportRF.xls	dsa-reportrf@bsp.gov.ph
ReportRF.pdf	

- 7) Among the officially registered e-mail address/es of authorized officers of the bank under item 5, a maximum of three (3) e-mail addresses for DGBs shall be allowed to access the BSP FIP, one (1) of which should belong to the Compliance Officer. The said accounts must register for Two Factor Authentication (2FA) following the User Guide for 2FA registration which is attached as Annex B to Memorandum No. M-2020-073 dated 25 September 2020.
- 8) Only electronic submissions originating from officially registered e-mail address/es of the DGBs shall be recognized and accepted by the DSA. The same registered e-mail address/es shall be used by the DSA in electronically acknowledging the submitted reports and transmitting the corresponding validation results.
- 9) 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 DETs or database file structures and other prescribed files by the BSP shall be accepted as compliant with the existing reportorial requirements subject to validation and applicable penalties for late and / or erroneous reporting.

For compliance.


LYN I. JAVIER
Sector-in Charge

10 March 2023

Report Title	Mode of submission	Prescribed E-mail Address	File	Prescribed File Name	Frequency	Submission Deadlines	Standard Format for the Subject of the E-mail
A. For Digital Banks							
1	Financial Reporting Package (FRP) -Solo	Through the BSP FIP (M-2020-073)		Data Entry Templates DGB-Solo-ANNUAL.xls DGB-Solo-BORROW.xls DGB-Solo-CNTINGNT.xls DGB-Solo-COCE.xls DGB-Solo-DEPLIAB.xls DGB-Solo-FINASSET.xls DGB-Solo-FINLIAB.xls DGB-Solo-LOANS.xls DGB-Solo-NONFIN.xls DGB-Solo-OTHERAST.xls DGB-Solo-OTHLIAB.xls DGB-Solo-SIEACT.xls DGB-Solo-SOCSIE.xls	Monthly / Quarterly	15 banking days after end of reference month/quarter	
			Control Prooflist	FRPSolo-Control Prooflist.pdf			
2	Financial Reporting Package (FRP) - Consolidated (applicable to parent banks with subsidiary banks and other financial allied undertakings excluding insurance companies)	Through the BSP FIP (M-2020-073)		Data Entry Templates DGB-Conso-ANNUAL.xls DGB-Conso-BORROW.xls DGB-Conso-CNTINGNT.xls DGB-Conso-COCE.xls DGB-Conso-DEPLIAB.xls DGB-Conso-FINASSET.xls DGB-Conso-FINLIAB.xls DGB-Conso-LOANS.xls DGB-Conso-NONFIN.xls DGB-Conso-OTHERAST.xls DGB-Conso-OTHLIAB.xls DGB-Conso-SIEACT.xls DGB-Conso-SOCSIE.xls	Quarterly	30 banking days after end of reference quarter	
			Control Prooflist	FRPConso-Control Prooflist.pdf			
3	Consolidated Daily Report of Condition (CDRC)	Through the BSP FIP (M-2020-073)		Database File SES01000.csv	Weekly	3 banking days after end of reference week	
			Control Prooflist	CDRC-Control Prooflist.pdf			
4	Report on Intraday Liquidity	Through the BSP FIP (M-2020-073)		Data Entry Template Intraday.xls	Monthly	15 banking days after end of reference month	
			Control Prooflist	Intraday-Control Prooflist.pdf			
5	Report on Microfinance Products	Through the BSP FIP (M-2020-073)		Data Entry Template MBS.xls	Monthly	15 banking days after end of reference month	
			Control Prooflist	MRS-control prooflist.pdf			
6	Income Statement on Retail Microfinance Operations	Through the BSP FIP (M-2020-073)		Data Entry Template MIS.xls	Quarterly	15 banking days after end of reference quarter	
			Control Prooflist	MRS-control prooflist.pdf			
7	Published Balance Sheet (PBS) - Consolidated Balance Sheet (Before Publication) For Banks (applicable to parent banks with subsidiary banks and other financial allied undertakings excluding insurance companies)	Through the BSP FIP (M-2020-073)		Data Entry Template PBS.xls	Quarterly	12 banking days from the date of Call Letter	
			Control Prooflist	PBS-Control Prooflist.pdf			
8	Published BS/CBS	Through E-mail	DSA-DB@bsp.gov.ph	Proof of Publication Proof_PBS.pdf	Quarterly	20 banking days from the date of Call Letter	PPBS<space><BSFI Name>.<space><Reference Period>
9	Basel III Capital Adequacy Report - Solo	Through the BSP FIP (M-2020-073)		Data Entry Template Basel3CAR-Solo.xlsm	Quarterly	15 banking days after end of reference quarter	
			Control Prooflist	Basel3CAR-Solo-Control Prooflist.pdf			
10	Basel III Capital Adequacy Report - Consolidated (applicable to parent banks/subsidiary NBQBs with financial allied undertaking excluding insurance companies)	Through the BSP FIP (M-2020-073)		Data Entry Template Basel3CAR-Conso.xlsm	Quarterly	30 banking days after end of reference quarter	
			Control Prooflist	Basel3CAR-Conso-Control Prooflist.pdf			
11	Expanded Report on Real Estate Exposures (ERREE) - Solo	Through the BSP FIP (M-2020-073)		Data Entry Template ERREE-Solo.xls	Quarterly	15 banking days after end of reference quarter	
			Control Prooflist	ERREE-Solo-Control Prooflist.pdf			
12	Expanded Report on Real Estate Exposures (ERREE)- Consolidated (applicable to real estate exposures of the banking group)	Through the BSP FIP (M-2020-073)		Data Entry Template ERREE-Conso.xls	Quarterly	30 banking days after end of reference quarter	
			Control Prooflist	ERREE-Conso-Control Prooflist.pdf			

Report Title	Mode of submission	Prescribed E-mail Address	File	Prescribed File Name	Frequency	Submission Deadlines	Standard Format for the Subject of the E-mail		
A. For Digital Banks									
13	Report on Compliance with Mandatory Credit Allocation Required Under RA 6977 (as Amended by RA Nos. 8289 and 9501)(MSME)	Through the BSP FIP (M-2020-073)		Data Entry Template	MSME.xls	Quarterly	15 banking days after end of reference quarter		
				Control Prooflist	MSME-control prooflist.pdf				
14	Report of Selected Branch Accounts (BRANCH)	Through the BSP FIP (M-2020-073)		Data Entry Template	BRIS.xls	Quarterly	20 banking days after end of reference quarter		
				Control Prooflist	Control Prooflist.pdf				
15	Report on Cross-Border Financial Positions (RCBP)	Through the BSP FIP (M-2020-073)		Data Entry Template	RCBP-DGB.xls or RCBP-DGB.xlsm	Quarterly	30 banking days after end of reference quarter		
				Control Prooflist	RCBP-DGB-CP.pdf				
16	DDA Reconciliation Statement	Through the BSP FIP (M-2020-073)		Data Entry Template	DDA.xls	Semestral	15 banking day from end of reference semester		
				Control Prooflist	DDA-Control Prooflist.pdf				
17	Stress Testing Reports Covering Credit and Market Risks (STRESS TEST)	Through the BSP FIP (M-2020-073)		Data Entry Templates	STRS CREDIT RISK.xls STRS MARKET RISK.xls	Semestral	30 banking days after end of reference semester		
				Control Prooflist	STRS Control Prooflist.pdf				
18	FX Form 1 Skeds 8, and 13	Through E-mail	DSA-DB@bsp.gov.ph	Database File	FEDFX.csv	Daily	2 banking days after end of reference date	FXS813<space><BSFI Name>,<space><Reference Period>	
19	Consolidated Foreign Exchange Position Report (Net Open FX Position) (CFXNOP)	Through E-mail	DSA-CXFPR@bsp.gov.ph	Data Entry Template	CFXNOP.xlsm or CFXNOP.xltm	Daily	3 banking days from reference date	CFXNOP<space><BSFI Name>,<space><Reference Period>	
				Certification	Sworn Certification.pdf	Monthly	within five (5) banking days after end of reference month		
20	Interest Rates on and Loans and Deposits (IRLD) - Weekly	Through E-mail	DSA-DB@bsp.gov.ph	Data Entry Template	IRLD-weekly.xls	Weekly	not later than Friday after end of reference week	IRLD<space><BSFI Name>,<space><Reference Period>	
					Control Prooflist				IRLD-weekly_Control Prooflist.pdf
21	Interest Rates on and Loans and Deposits (IRLD) - Monthly	Through E-mail	DSA-DB@bsp.gov.ph	Data Entry Template	IRLD-monthly.xls	Monthly	15 banking days after end of reference month	IRLD<space><BSFI Name>,<space><Reference Period>	
					Control Prooflist				IRLD-monthly_Control Prooflist.pdf
22	Report on Repurchase Agreements (REPO Report)	Through E-mail	DSA-DB@bsp.gov.ph	Data Entry Template	REPO.xls	Monthly	Within 30 banking days from the end of reference month	REPO<space><BSFI Name>,<space><Reference Period>	
					Control Prooflist				REPO-CP.pdf
23	Basel III Liquidity Coverage Ratio (LCR) Report - Solo	Through E-mail	DSA-DB@bsp.gov.ph	Data Entry Template	LCR-Solo-currency.xls	Monthly	15 banking days from measurement date	LCR<space><BSFI Name>,<space><Reference Period>	
					Control Prooflist				LCR-Solo-control prooflist.pdf
					Certification				LCR-Solo-Certification Form.pdf
24	Basel III Liquidity Coverage Ratio (LCR) Report - Consolidated (applicable to parent banks with subsidiary banks and other financial allied undertakings excluding insurance companies)	Through E-mail	DSA-DB@bsp.gov.ph	Data Entry Template	LCR-Conso-currency.xls	Quarterly	30 banking days from measurement date	LCR<space><BSFI Name>,<space><Reference Period>	
					Control Prooflist				LCR-Conso-control prooflist.pdf
					Certification				LCR-Conso-Certification Form.pdf
25	Basel III Report on Net Stable Funding Ratio (NSFR) - Solo	Through E-mail	DSA-DB@bsp.gov.ph	Data Entry Template	NSFR-Solo.xls	Monthly	15 banking days from measurement date	NSFR<space><BSFI Name>,<space><Reference Period>	
					Control Prooflist				NSFR-Solo-control prooflist.pdf
					Certification				NSFR-Solo-Certification Form.pdf
26	Basel III Report on Net Stable Funding Ratio (NSFR) - Consolidated (applicable to parent banks with subsidiary financial allied undertakings excluding insurance companies)	Through E-mail	DSA-DB@bsp.gov.ph	Data Entry Template	NSFR-Conso.xls	Quarterly	30 banking days from measurement date	NSFR<space><BSFI Name>,<space><Reference Period>	
					Control Prooflist				NSFR-Conso-control prooflist.pdf
					Certification				NSFR-Conso-Certification Form.pdf
27	BSP-Supervised Institutions (BSFIs) Consolidated Complaints Report (BCCR)	Through E-mail	DSA-DB@bsp.gov.ph	Data Entry Template	BCCR.xls	Quarterly	20 banking days after end of reference quarter	BCCR<space><BSFI Name>,<space><Reference Period>	
					Control Prooflist				BCCR-Control Prooflist.pdf
28	Basel III Leverage Ratio (BLR) Report - Solo	Through E-mail	DSA-DB@bsp.gov.ph	Data Entry Template	BLR-Solo-ddmmmyyyy.xls	Quarterly	15 banking days after end of reference quarter	BLR<space><BSFI Name>,<space><Reference Period>	
					Control Prooflist				BLR-CP-Solo-ddmmmyyyy.pdf
29	Basel III Leverage Ratio (BLR) Report - Consolidated (applicable to parent banks with subsidiary banks and other financial allied undertakings excluding insurance companies)	Through E-mail	DSA-DB@bsp.gov.ph	Data Entry Template	BLR-Conso-ddmmmyyyy.xls	Quarterly	30 banking days after end of reference quarter	BLR<space><BSFI Name>,<space><Reference Period>	
					Control Prooflist				BLR-CP-Conso-ddmmmyyyy.pdf
30	Report on Borrowings of BSP Personnel	Through E-mail	DSA-DB@bsp.gov.ph	Data Entry Template	Borrowings.xls	Quarterly	15 banking days after end of reference quarter	RBBP<space><BSFI Name>,<space><Reference Period>	

Report Title		Mode of submission	Prescribed E-mail Address	File	Prescribed File Name	Frequency	Submission Deadlines	Standard Format for the Subject of the E-mail
A. For Digital Banks								
31	Report on Inventory of Bank Network (IBN)	Through E-mail	DSA-DB@bsp.gov.ph	Data Entry Template	IBN<bankname>-<reference period>.xls	Quarterly	20 banking days after end of reference quarter	IBN<space><BSFI Name>,<space><Reference Period>
				Control Prooflist	IBN<bankname>-<reference period>_control prooflist.pdf			
32	Report on Selected Accounts and Activities for the Identification of Domestic Systemically Important Banks (DSIB)	Through E-mail	DSA-DB@bsp.gov.ph	Data Entry Template	DSIBs-Report.xlt	Semestral	30 banking days after end of reference semester	DSIB<space><BSFI Name>,<space><Reference Period>
				Control Prooflist	DSIBs-Report-Control Prooflist.xls			
33	Audited Financial Statements (AFS)	Through E-mail	DSA-DB@bsp.gov.ph	AFS Package	AFS-basis.pdf AFS-CERT-basis.pdf AFS-RECON-basis.pdf AFS-LOC-basis.pdf or AFS-NLC-basis.pdf AFS-BMR-basis.pdf AFS-NCS-basis.pdf AFS-FXT.pdf Basis is type of report (i.e., SOLO, CONSO, TRUST)	Annual	120 calendar days after the close of the calendar year or fiscal year adopted by the bank	AFS<space><BSFI Name>,<space><Reference Period>
34	Annual Report (AR)	Through E-mail	DSA-DB@bsp.gov.ph	AR Package	AR.pdf ARAC.pdf	Annual	180 calendar days after the close of the calendar year or fiscal year adopted by the bank	AR<space><BSFI Name>,<space><Reference Period>
35	Annual Report of all Interlocking Positions of its Directors and Officers (ARIPDO)	Through E-mail	DSA-DB@bsp.gov.ph	Data Entry Template	ARIPDO<BSFI Acronym>.xls	Annual	20 banking days after end of reference year	ARIPDO<space><BSFI Name>,<space><Reference Date >
36	Consolidated List of Stockholders and their Stockholdings (CLSS)	Through E-mail	DSA-DB@bsp.gov.ph	Data Entry Template	CLSS.xls	Annual (Quarterly if with changes)	12th banking day after end of calendar year (12th banking day after end of reference quarter, if with changes)	CLSS<space><BSFI Name>,<space><Reference Period in dd month name ccy>
				Portable Document Format (PDF) of the CLSS-DET	CLSS.pdf			
				Certification under oath by the Corporate Secretary of its list of ultimate beneficial owners of bank shares held in the name of PCDNC (if applicable)	PCD.pdf			
37	List of Members of the Board of Directors, Trustees, and Officers (LDTO)	Through E-mail	DSA-DB@bsp.gov.ph	Data Entry Template	LDTO.xls	Annual	20 banking/business days from the annual election of the board of directors /trustees	LDTO<space><BSFI Name>,<space><Date of Board's Annual Election>
				PDF of the LDTO-DET	LDTO.pdf			
38	Official Registered E-mail Addresses for Report Submission	Through E-mail	dsa-reportrf@bsp.gov.ph	Data Entry Template	REPORTRF.xls	as changes occur	as changes occur	REPORTRF<space><BSFI Name>,<space><Reference Period>
				Signed REPORTRF-DET	REPORTRF.pdf			
39	Electronic Correspondences from the BSP- Financial Supervision Sector (FSS) (E-correspondences)	Through E-mail	dsa-rf@bsp.gov.ph	Data Entry Template	RF.xls	as changes occur	as changes occur	RF<space><BSFI Name>,<space><Reference Period>
				Signed RF	RF.pdf			
40	Biographical Data of Directors/Officers with ID pictures (Biodata)	Through E-mail	dsa-biodata@bsp.gov.ph	Data Entry Template	BIODATA-Last Name,Complete First Name,Middle Name-Date Accomplished.xls	as changes occur	20th banking day from date of election of the directors/ meeting of the board of directors in which the officers are appointed/promoted	BIODATA<space><BSFI Name>,<space><Name of Officer - Complete First Name Middle Name Last Name>,<space><year>
				Control Prooflist	BIODATA-Last Name,Complete First Name,Middle Name-Date Accomplished.pdf			
41	Notice of Intended Closure of Banks (NICB)	Through E-mail	DSA-DB@bsp.gov.ph	Certification	NICB.pdf	As needed	at least 2 working days before the intended date of closure	NICB<space><BSFI Name>,<space><Reference Period>

Report Title		Mode of submission	Prescribed E-mail Address	File	Prescribed File Name	Frequency	Submission Deadlines	Standard Format for the Subject of the E-mail
B. For Digital Banks with Special Authority								
1	Weekly Reserve Report on Trust and Other Fiduciary Accounts (TOFA)	Through the BSP FIP (M-2020-073)		Database File	SETOFADGB.csv SETOFADGB.dbf	Weekly	3 banking days after end of reference week	
				Control Prooflist	TOFA-CP.pdf			
2	Report on Electronic Money Transactions (applicable to Electronic Money Issuers) (E-Money)	Through the BSP FIP (M-2020-073)		Data Entry Template	EMI.xls	Quarterly	15 banking days after end of reference quarter	
				Control Prooflist	EMONEY-Control Prooflist.pdf			
3	Financial Reporting Package for Trust Institutions (FRPTI)	Through the BSP FIP (M-2020-073)		Data Entry Template	DGB-Trust.xls	Quarterly	20 banking days after end of reference quarter	
				Control Prooflist	FRPTI-Control Prooflist.pdf			
4	Report on Non-Deliverable Forward Transactions Against Philippine Peso (NDF)	Through E-mail	DSA-DB@bsp.gov.ph	Data Entry Template	NDF.xls	Daily	2 banking days after end of reference date	NDF<space><BSFI Name>,<space><Reference Period>
				Control Prooflist	NDF-CP-ddmmccyy.pdf			
5	Credit Card Business Activity Report (CCBAR) (applicable to Financial Institutions (FIs) with Credit Card Operations)	Through E-mail	DSA-DB@bsp.gov.ph	Data Entry Template	CCBAR.xls	Monthly	15 banking days after end of reference month	CCBAR<space><BSFI Name>,<space><Reference Period>
				Control Prooflist	CCBAR-Control Prooflis.pdf			
6	Electronic Payment and Financial Services (EPFS)	Through E-mail	DSA-DB@bsp.gov.ph	Data Entry Template	EPFS-Monthly.xlsm	Monthly	15 banking days after end of reference month	EPFS<space><BSFI Name>,<space><Reference Period>
				Control Prooflist	EPFS-Monthly_Control Prooflist.pdf			
7	Electronic Payment and Financial Services (EPFS)	Through E-mail	DSA-DB@bsp.gov.ph	Data Entry Template	EPFS-Semi-Annual.xlsm	Semestral	15 banking days after end of reference semester	EPFS<space><BSFI Name>,<space><Reference Period>
				Control Prooflist	EPFS-Semi-Annual_Control Prooflist.pdf			
8	Securities Brokering Transaction Report (SBTR)	Through E-mail	DSA-DB@bsp.gov.ph	Data Entry Template	SBTR.xls	Monthly	15 banking days after end of reference month	SBTR<space><BSFI Name>,<space><Reference Period>
				Control Prooflist	SBTR-CP.pdf			
9	Supplemental Report to the Financial Reporting Package (FRP) on Islamic Banking - Solo	Through E-mail	DSAREports@bsp.gov.ph	Data Entry Template	FRP_SIB-Solo.xls	Monthly	15 banking days after end of reference month	FRP_SIB<space><BSFI Name>,<space><Reference Period>
				Control Prooflist	FRP_SIB-Solo-CP.pdf			
10	Supplemental Report to the Financial Reporting Package (FRP) on Islamic Banking - Consolidated (applicable to parent banks with subsidiary banks and other financial allied undertakings excluding insurance companies)	Through E-mail	DSAREports@bsp.gov.ph	Data Entry Template	FRP_SIB-Conso.xls	Quarterly	30 banking days after end of reference quarter for consolidated basis	FRP_SIB<space><BSFI Name>,<space><Reference Period>
				Control Prooflist	FRP_SIB-Conso-CP.pdf			
11	Quarterly Basic Security Deposit (BSD) Report	Through E-mail	DSA-DB@bsp.gov.ph	Data Entry Template	BSD-PERA-yyyymmdd.xls BSD-TRUST-yyyymmdd.xls	Quarterly	20 banking days after end of reference quarter	BSD<space><BSFI Name>,<space><Reference Period>
				Certification	BSD-PERA-Certification.pdf BSD-TRUST-Certification.pdf			
				Control Prooflist	BSD-PERA-Control Prooflist.pdf BSD-TRUST-Control Prooflist.pdf			
12	Currency Rate Risk Protection Program (CRPP)	Through E-mail	DSA-DB@bsp.gov.ph	Data Entry Template	CRPP-3A.xls CRPP-4A.xls	Per availment	Not later than 5:00 PM the banking day following the date of availment	CRPP<space><BSFI Name>,<space><Reference Period>