



BANGKO SENTRAL NG PILIPINAS

OFFICE OF THE DEPUTY GOVERNOR | FINANCIAL SUPERVISION SECTOR

MEMORANDUM NO. M-2024-033

To : **All Banks**

Subject : **Information Sharing of Bank Reports with the Philippine Deposit Insurance Corporation (PDIC)**

The Bangko Sentral and the PDIC through a Revised Memorandum of Agreement on Information Exchange agreed on the sharing and exchange of bank submitted reports and certain other reports, data and information as may be agreed upon by Bangko Sentral and PDIC. The information sharing aims to improve the effectiveness of the operations of both Bangko Sentral and PDIC as well as to further cooperation to best achieve their complementary mandates.

The information sharing agreement is consistent with the provisions of Section 10 (d) of Republic Act (R.A). No. 3591 (PDIC Charter), as amended, which state that the Bangko Sentral shall share to the PDIC its reports of examination on banks, and such other reports or information as may be agreed upon, provided that the use of such reports or information are in accordance with the terms and conditions agreed upon by the PDIC and the Bangko Sentral and prescribed by applicable laws and regulations.

The financial and non-financial reports submitted by banks to the Bangko Sentral that are indicated in Annex A shall be shared with the PDIC consistent with the provisions of the said Agreement.

In sharing the above information, the Bangko Sentral shall ensure that the Bangko Sentral and PDIC adhere to the basic data privacy principles of transparency, legitimate purpose, and proportionality.

For information and guidance.

Digitally signed by
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CHUCHI G. FONACIER
Deputy Governor

21 October 2024

Prudential Reports Subject of Information Exchange with the PDIC

Report	Frequency of Sharing
<p>1. Solo Financial Reporting Package (FRP) as of quarter-end reference period</p> <p><i>a. For universal and commercial Banks (UKBs), Islamic banks, digital banks, thrift banks (TBs) and rural banks and cooperatives banks (RCBs):</i></p> <p>(1) Balance Sheet (FRP) (head Office and branches)</p> <p>(2) Income Statement (FRP) (head Office and branches)</p> <p>(3) Schedules</p> <p><i>b. Simplified FRP for RCBs with less complex operations:¹</i></p> <p>(1) Balance Sheet (FRP) – (head office and branches)</p> <p>(2) Income Statement (FRP) – (head office and branches)</p> <p>(3) Schedules</p>	Quarterly
<p>2. Solo Risk- based Capital Adequacy Ratio Report and Control Prooflist</p> <p><i>a. For UKBs, Islamic banks, digital banks, and subsidiary TBs and RBs:</i></p> <p>(1) Basel III CAR Report - Computation of the Risk-Based Capital Adequacy Ratio Covering Combined Credit Market and Operational Risks</p> <p><i>b. For stand-alone TBs and RCBs:</i></p> <p>(1) Basel 1.5 CAR Report - Computation of the Risk-Based Capital Adequacy Ratio Covering Combined Credit Market and Operational Risks</p>	
<p>3. Solo Liquidity Report and Control Prooflist</p> <p><i>a. For UKBs, Islamic banks, digital banks, and subsidiary TBs and RBs:</i></p> <p>(1) Basel III Net Stable Funding Ratio Report</p> <p>(2) Basel III Liquidity Coverage Ratio Report</p> <p><i>b. For stand-alone TBs and RCBs:</i></p> <p>(1) Minimum Liquidity Ratio Report</p>	
<p>4. Recovery Plan of Banks (Domestic Systematically Important Banks [D-SIBs] and Non-D-SIBS, including subsidiary banks of D-SIBs) - Solo and Group-wide</p>	Annual

¹ RCBs with less complex operations include those without (1) FCDU authority (2) derivatives transactions and (3) financial allied subsidiaries.