



# Bangko Sentral ng Pilipinas

## PUBLISHED ISSUANCES 2005

CIRCULAR NO.	DATE	DATE PUBLISHED	NEWSPAPER	DESCRIPTION
506	23-Dec-05	3-Jan-06	Malaya	Amendments to Circular Nos. 360 and 466 on the Capital/ Accounting Treatment of Certain Financial Instruments
505	22-Dec-05	3-Jan-06	Phil. Star	Branching Policy and Guidelines
504	22-Dec-05	29-Dec-05	Manila Bulletin	Exemptions from the Notification Period of 90 Days Prior to Transfer/Relocation and/or Closure of Branches
503	22-Dec-05	30-Dec-05	Business World	Amendment of Risk-Based Capital Adequacy Framework to Allow Qualification of Hybrid Tier 1 Instruments
502	13-Dec-05	21-Dec-05	Manila Standard Today	Compliance with Ceiling on Unsecured Loans to DOSRI
Memorandum to All Banks and NBFIs	2-Dec-05	14-Dec-05	Business World	Amendments to the Accounting Guidelines on the Sale of NPAs to SPV and to Qualified Individuals for Housing under the SPV Act of 2002
501	1-Dec-05	13-Dec-05	Manila Times	Writing-Off of Loans, Including Microfinance Loans, as Bad Debts
500	1-Dec-05	9-Dec-05	Manila Standard Today	Amendment of Regulations on Banking Days and Hours
499	25-Nov-05	6-Dec-05	Phil. Star	Audit Committee and Internal Audit Function
498	22-Nov-06	3-Dec-05	Manila Bulletin	Proof of Delivery (POD) Service of the PhilPost and Other Mail Couriers as Alternative to Registered Mail with Return Card
497	2-Nov-05	11-Nov-05	Malaya	Amendment to Section 4126S - Limitations on Declarations of Dividends on the S Regulations (NSSLAs) of the MOR for NBFIs
496	29-Sep-05	6-Oct-05	Manila Times	Monetary penalty guidelines for banks/quasi-banks, their directors and/or officers for violations/offenses with sanctions falling under Section 37 of R.A.No. 7653

495	20-Sep-05	28-Sep-05	Manila Standard Today	Electronic Monitoring Systems for Money Laundering
494	20-Sep-05	28-Sep-05	Manila Bulletin	Guidelines on the Adoption of Philippine Financial Reporting Standards and Philippine Accounting Standards
493	16-Sep-05	22-Sep-05	Malaya	Outsourcing of other banking functions
492	31-Aug-05	9-Sep-05	Business World	Concurrent officerships between banks/NBQBs or between a bank/NBQB and non-bank financial intermediary
491	12-Jul-05	This circular shall be effective starting July 15, 2005	No need for publication.	Increase in the reserve requirements for Universal Banks (UBs) and Commercial Banks (KBs) and Non-Bank Financial Intermediaries with Quasi-Banking Functions and with Trust License
490	8-Jul-05	28-Jul-05	Phil. Star	Requirements on the declaration of dividends
489	21-Jun-05	5-Jul-05	Business World	Amendments to BSP Circular No. 433 dated 13 May 2004, as amended by Circular No. 448 dated 3 September 2004, the Manual of Accounts for U/KBs, and the Manual of Accounts for TBs
488	21-Jun-05	4-Jul-05	Manila Standard Today	Amendment to Section 1. Subsec. X169.3 on the outsourcing of other banking functions
487	3-Jun-05	No need for publication. This circular will take effect immediately.		Amendments to the MOR for Banks re Subsec. 1338.2 and X338.3
486	1-Jun-05	10-Jun-05	Manila Bulletin	Amendment of deadline for submission to the BSP of the Report on Crimes and Losses involving bank personnel
485	26-May-05	8-Jun-05	Inquirer	Amendments to the Manual of Regulations for Banks re Service and Maintenance Fees
484	24-May-05	No need for publication. This circular will take effect immediately.		Amendment to item "b" of Subsection 4126Q.2 of the Manual of Regulations for Non-Bank Financial Institutions to implement Section 57 of The General Banking Law of 2000
483	10-May-05	19-May-05	Malaya	Amendment to the second paragraph of Section X238 of the Manual of Regulations for Banks
482	5-May-05	13-May-05	Business World	Exemption from reserve requirement

481	21-Mar-05	No need for publication. This circular will take effect immediately.		Implementation of the P650 million capital requirement for non-bank financial institutions authorized to engage in quasi-banking functions
480	15-Mar-05	23-Mar-05	Manila Bulletin	Amendments to Subsection X269.1 and X269.2 of the Manual of Regulations for Banks re Rediscounting Line
479	1-Mar-05	10-Mar-05	Manila Times	Amendment to Subsection X169.3 of the Manual of Regulations for Banks, as amended, re outsourcing of other banking functions
478	22-Feb-05	3-Mar-05	Manila Standard	Amendments to the provisions of Sections 72 and 73 of Circular No. 1389 dated 13 April 1993, Item "d" of Circular No. 433 dated 13 May 2004, the Manual of Accounts for EKBs and KBs, and the Manual of Accounts for TBs
477	22-Feb-05	8-Mar-05	Tribune	Rules of Procedure on Administrative Cases Involving Directors and Officers of Banks, Quasi-Banks and Trust Entities
476	16-Feb-05	25-Feb-05	Business World	Revised rules and regulations to govern accounting for investments in debt and equity securities
475	14-Feb-05	24-Feb-05	Today	Amendments to the guidelines on the adoption of the risk-based capital adequacy framework and guidelines to incorporate market risk in the risk-based capital adequacy framework
474	3-Feb-05	12-Feb-05	Manila Times	Amendments to the Manual of Regulations for Banks and the Manual of Regulations for Non-Bank Financial Institutions re financial audit
473	1-Feb-05	5-Feb-05	Today	Recognition, for bank supervisory purposes, internationally accepted credit rating agencies (CRAs)
472	1-Feb-05	5-Feb-05	Inquirer	Regulations governing banks and all financial institutions under the regulation and supervision of the Bangko Sentral ng Pilipinas

471	24-Jan-05	2-Feb-05	Manila Standard	Rules and regulations that shall govern the registration and operations of foreign exchange dealers/money changers and remittance agents
470	17-Jan-05	27-Jan-05	Business World	Revised guidelines for the Currency Rate Risk Protection Program
469	13-Jan-05	20-Jan-05	Manila Bulletin	Rules and regulations that shall govern the capital treatment of banks' exposures to structured products
468	12-Jan-05	20-Jan-05	Inquirer	Rules and regulations that shall govern banks' investments in securities overlying securitization structures
467	10-Jan-05	20-Jan-05	Malaya	Regulations governing repurchase agreements covering government securities, commercial papers and other negotiable and non-negotiable securities or instruments of banks and non-banks and NBQBs as well as sale on a without recourse basis of said securities by banks, NBQBs and other financial institutions under the supervision of the BSP
466	5-Jan-05	15-Jan-05	Manila Times	Guidelines allowing universal and commercial banks without expanded derivatives authority to invest in certain specified structured products without need of prior Monetary Board approval
465	4-Jan-05	14-Jan-05	Today	Amendments to the MORB - Subsec X121.4.d on Capital of Foreign Bank Branch Authorized to Operate as Expanded Commercial Bank and Subsec. X121.5.d on Composition of capital accounts, compliance with capital ratios
464	4-Jan-05	14-Jan-05	Daily Tribune	Amendment of the definition of "Stockholder" under subsec X326.1 of the MORB and subsec. 4356Q of the MORNBF