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STATUTE

REPUBLIC ACT (RA) NO. 12312 - ANTI-POGO ACT OF 2025

AN ACT BANNING AND DECLARING ILLEGAL OFFSHORE GAMING OPERATIONS IN THE PHILIPPINES AND OTHER OPERATIONS RELATED THERETO, REPEALING FOR THE PURPOSE RA NO. 11590, OTHERWISE KNOWN AS "AN ACT TAXING PHILIPPINE OFFSHORE GAMING OPERATIONS", AND FOR OTHER PURPOSES

On 23 October 2025, Republic Act (RA) No. 12312, or the Anti-POGO Act of 2025, was approved by President Ferdinand Marcos, Jr. This law prohibits any person or entity to conduct or offer offshore gaming, defined as offering of or participating in online games of chance or sporting events via the internet using a network and software or program operating in the Philippines, including special economic, freeport, and tourism infrastructure and enterprise zones, catered to offshore players. The prohibited acts include the following:

a. Establishment, operation, or conduct of offshore gaming in the Philippines;
b. Acceptance of any form of betting for offshore gaming operations;
c. Acting as a POGO gaming content provider or POGO service provider;
d. Creation and operation of a POGO hub or POGO site in the Philippines;
e. Introduction, use, or possession of POGO gaming equipment or POGO gaming paraphernalia in the Philippines; and
f. Aiding, protecting, or abetting the conduct of any act or activity prohibited under this Act, including the following:

- Registering companies used to conceal offshore gaming operations;
- Providing any kind of spurious identification cards, birth certificates, passports, licenses, and permits in support of offshore gaming operations;
- Leasing, subleasing, using, or allowing the use of any house, building, tourism enterprise, or similar establishment; any vehicle or carrier by land, sea, and air; their computer systems, computer hardware, other computer-related devices, or any of their digital platforms or applications to commit prohibited activities under this Act; or
- Facilitating, assisting, or helping in the exit and entry of persons from or to the country at international and local airports, territorial boundaries, and seaports, knowing they are not in possession of required travel documents, or are in possession of tampered, fake, or fraudulently acquired travel documents, for the purpose of committing prohibited activities under this Act.

The license of any person or entity as POGO, POGO gaming content provider, or POGO accredited service provider in relation to offshore gaming operations in the Philippines, previously issued by PAGCOR, special economic zone authorities, TIEZA, freeport zone authorities, and other government agencies, are withdrawn, revoked, or cancelled permanently. They shall immediately wind down their operations not later than the effectivity of this law.

The power of PAGCOR, special economic zone authorities, TIEZA, freeport zone authorities, investment promotion agencies, and other government agencies to issue a license or permit for the conduct of offshore gaming, or to issue a license, permit, or accreditation to POGO gaming content providers and POGO-accredited service providers is likewise revoked.

Corporations which include in their purpose any of the prohibited acts under this law are directed to amend their Articles of Incorporation with the SEC within thirty (30) days from the effectivity of this law. Otherwise, its Certificate of Registration shall be deemed revoked by the SEC.

Alien Employment Permits (AEP) and certificates of exemption and exclusions issued by the DOLE and any visa or work permit issued by the Bureau of Immigration (BI) or any other visa-issuing agencies to persons engaged in offshore gaming operations or employed by POGOs, POGO gaming content providers, and POGO accredited service providers are withdrawn, revoked, or cancelled permanently. DOLE, BI, and other visa-issuing agencies shall not be allowed to issue any visa or work permit to any person for purposes related to offshore gaming operations. Further, the foreign national whose visa is cancelled in accordance with this provision shall be deported directly to the country of his or her birth or of which he or she is a citizen, after the prosecution and punishment for the crimes committed by such foreign national.

All POGOs, POGO gaming content providers, POGO accredited service providers, and POGO local gaming agents whose licenses have been revoked under this law shall continue to be liable for all taxes, duties, regulatory fees, and all other charges up to the last day of their operations, which are due and payable to the government arising from or in connection to their operations. Further, the BIR shall audit them in order to determine any tax liability, with the POGO local gaming agent as the authorized representative for the payment of taxes resulting from the audit.

The violations under this act shall further constitute “unlawful activity” under RA 9160 or the “Anti-Money Laundering Act of 2001.”

Recruiting, obtaining, hiring, providing, offering, transporting, transferring, maintaining, harboring, or receiving any Filipino or alien, for purposes of employment, training, or apprenticeship in offshore gaming operations in the Philippines is prohibited under this law and shall be considered unlawful under Section 4 of RA 10364 of the “Expanded Anti-Trafficking in Persons Act of 2012”.

Prosecution or conviction under this law shall be without prejudice to prosecution and punishment under the Revised Penal Code or other existing laws.

Click here for the full text of RA No. 12312 (Anti-POGO Act of 2025)

STATUTE

REPUBLIC ACT NO. 12313 - LIFELONG LEARNING DEVELOPMENT FRAMEWORK (LLDF) ACT

AN ACT INSTITUTIONALIZING THE LIFELONG LEARNING DEVELOPMENT FRAMEWORK, BROADENING THE MANDATE OF THE PHILIPPINE QUALIFICATIONS FRAMEWORK – NATIONAL COORDINATING COUNCIL (PQF-NCC), AMENDING FOR THE PURPOSE REPUBLIC ACT NO. 10968, OTHERWISE KNOWN AS THE "PQF ACT", APPROPRIATING FUNDS THEREFOR AND FOR OTHER PURPOSES

On 23 October 2025, President Ferdinand Marcos Jr. approved RA No. 12313, or the Lifelong Learning Development Framework (LLDF) Act. It is the policy of the State to create an environment free from poverty, hunger, violence, and war, and to ensure equity, inclusion and a healthy environment for everyone. Thus, the State shall promote lifelong learning to achieve full, productive, freely chosen, and decent work for all, and to promote a more sustainable national, regional, and local development. Lifelong learning or lifelong education is the principle that recognizes learning as a continuum and not confined to a particular period in life or the school system, but takes place in all stages of life which results in improving knowledge, skills, competencies, and/or qualifications for personal, social, and/or professional reasons. It encompasses all modes of learning and all types of formal, non-formal, or informal educational activities.

A Lifelong Learning Development Framework (LLDF) shall describe and set the standards for the development of action components and desirable measures for success to promote and implement lifelong learning in cities, municipalities, barangays, and lifelong learning providers.

Within six (6) months from effectivity of RA 12313, the Philippine Qualifications Framework – National Coordinating Council (PQF-NCC), with the participation of relevant stakeholders, shall formulate a national master plan to promote lifelong learning that aligns with and supports the objectives and priorities of the Philippine Development Plan. It shall be reviewed every five (5) years to ensure its alignment with evolving national development goals and stakeholder needs.

PQF-NCC is required to actively collaborate with other relevant government agencies in the formulation of the master plan, and to coordinate with LGUs in its mandatory implementation and execution. The PQF-NCC shall designate a learning city, municipality, or barangay based on its proven capacity to carry out the component activities and attain the success measures under this law. The designated learning city, municipality, or barangay shall enjoy additional support and funding.

Geographically isolated and disadvantaged areas desiring to become learning cities, municipalities, or barangays shall also be designated to receive assistance provided under the law. They shall be assisted by the PQF-NCC in the attainment of success measures.

A subsidy is likewise granted by the law for lifelong learning providers. These are institutions or offices attached to an existing institution providing lifelong vocational training or offering supplementary education for school curricula. They are required to submit an annual report to the appropriate government agency having jurisdiction over them containing relevant data to assess the success of the lifelong learning program.

Click here for the full text of RA No. 12313 (LDF Act)

BANKING

BSP MEMORANDUM NO. M-2025-033 - PHILIPPINE SUSTAINABLE FINANCE TAXONOMY GUIDELINES: SAMPLE CLIMATE ADAPTATION-RELATED PROJECTS AND ACTIVITIES

On 23 October 2025, the Bangko Sentral ng Pilipinas (BSP) issued Memorandum No. M-2025-033 containing examples of actual climate change adaptation-related projects and potential activities under the key sectors in the National Adaptation Plan (NAP) 2024-2025.

The list of examples provided is not exhaustive and is intended solely for reference purposes. Further, the list is provided to assist banks in designing financial products and instruments that support the financing of climate change adaptation-related projects and activities.

The BSP highlights that it is essential that the projects and activities must be assessed against the Philippine Sustainable Finance Taxonomy Guidelines. The assessment should consider the projects' and activities' substantial contribution to climate change adaptation objectives, while ensuring that no significant harm is done to the environment or society in general. The assessed project or activity may also be used in compliance with the mandatory credit to agriculture, fisheries and rural development or may qualify for the regulatory incentives provided under BSP Circular No. 1185 dated 13 December 2023.

Click here for the full text of BSP Memorandum No. M-2025-033

BANKING

BSP MEMORANDUM NO. M-2025-035 - LIVE IMPLEMENTATION OF THE ENHANCED COMPREHENSIVE CREDIT AND EQUITY EXPOSURES REPORT OF 2023 (COCREE 2.0)

Pursuant to BSP Memorandum No. M-2025-035, the live implementation of Comprehensive Credit and Equity Exposures Report of 2023 (COCREE 2.0) for Rural Banks and Cooperative Banks (RCBs) will commence with the reporting period 30 September 2025.

All live submissions of RCB's shall be transmitted through the BRMS-COCREE 2.0 Live Module (BRMS-LM), following the quarterly reporting deadlines below:

Reporting Period	Due Date
30 September 2025	28 November 2025
31 December 2025	19 February 2026
31 March 2026 and onwards	25 business days after reference period

Click here for the full text of BSP Memorandum No. M-2025-035

BSP MEMORANDUM NO. 2025-036 - FREQUENTLY ASKED QUESTIONS (FAQS) ON LARGE VALUE CASH TRANSACTIONS (BSP CIRCULAR 1218, SERIES OF 2025)

On 30 October 2025, the BSP issued Memorandum No. 2025-036 which provides several FAQs regarding Large Value Transactions in connection with BSP Circular No. 1218 dated 18 September 2025.

In response to proliferation financing associated with large value transactions, the BSP issued the Circular 1218, series of 2025 which introduces stricter controls and enhanced due diligence (EDD) requirements for cash transactions exceeding PhP500,000.00.

Below is the summary of the Circular and Memorandum:

Q1: Will this regulation burden customers who regularly transact more than PhP500,000 but operate legitimate businesses?
A1: No. Banks already check a customer's business and usual transactions as part of normal requirements. The new rule will not stop or delay people from accessing their money. Large withdrawals or payouts above PhP500,000.00 are still allowed as long as there is a valid reason and supporting documents. The goal is simply to make transactions safer, not to hinder legitimate businesses.

Q2: Does this regulation change the existing rules on large value payouts for Money Service Businesses (MSB) under Section 103-M of the Manual of Regulations for Non-Bank Financial Institutions (MORNBFI)?
A2: No. BSP Circular No. 1218 does not replace or amend Section 103-M of the MORNBFI. MSBs must still follow the rule that payouts over PhP500,000.00 must be made through check or direct credit to a bank account.

Q3: How is the PhP500,000.00 threshold applied?
A3: The limit applies to a single cash transaction or all cash payouts a customer makes in one (1) banking day.

Q4: Is the threshold calculated per currency, or can pesos and foreign currencies be combined?
A4: It includes a combination of pesos and other foreign currencies.

Q5: Can a customer withdraw more than the PhP500,000.00 threshold?
A5: Yes. Customers can withdraw any amount, but withdrawals over PhP500,000.00 must have supporting documents showing a legitimate purpose.

- *If the withdrawal is entirely in cash:* The bank must perform enhanced due diligence (EDD).
- *If the withdrawal is a mix of cash and non-cash (e.g., PhP400,000.00 cash + PhP200,000.00 transfer):* BSP Circular No. 1218 does not apply, but the bank should monitor the transaction based on its risk management system and customer profile.

Banks must set their own approval process for withdrawals above thresholds, including senior management approval for large amounts, considering customer risk and transaction history.

Click here for the full text of BSP Memorandum No. M-2025-036

BSP CIRCULAR NO. 1219, SERIES OF 2025 - AMENDMENTS TO PRUDENTIAL REGULATORY GUIDELINES IN ISLAMIC BANKING

On 17 October 2025, the BSP issued Circular No. 1219, series of 2025 which introduces amendments on the Prudential Regulatory Guidelines in Islamic Banking, as follows:

A. Section 102 of the Manual of Regulations for Banks (MORB)'s amendment include the application of minimum capitalization requirements for a Universal Bank to a full-fledged Islamic Bank (IB), that a conventional bank complying with the capital requirements applicable to its banking category may be allowed to operate Islamic Banking Units (IBU), and that only banks authorized by the BSP to operate as a full-fledged IB may use and affix the words Islamic Bank in its business name.

B. Appendix 139 of the MORB on Prudential Regulations for IBs' and IBUs' amendments include the submission of a corporate plan describing the organization and business model to be used in delivering IB products and services to its clients and that the authority to establish an IBU shall be automatically revoked if the IBU has not commenced its operations within one (1) year after receipt of the notice of approval from the Monetary Board of their application.

It also prescribes IBs' and conventional banks' submission of the Financial Reporting Package for Banks and Supplemental Report to the BSP. This reporting shall commence after the observation period of three (3) years from the date of commencement of an IB's operations.

C. Section 145 of the MORB on the Implementation of Liquidity Coverage Ratio (LCR) and Net Stable Funding Ration (NSFR) for IBUs' amendment include the coverage of IBs/IBUs to Liquidity Coverage Ration (LCR) and Net Stable Funding Ration (NSFR). IBUs are not required to submit separate LCR, NSFR, or Minimum Liquidity Ration (MLR), as their reports shall be consolidated into bank-wide reports submitted by the conventional bank proper.

D. Part XI, Appendix 71 of the MORB on the Guidelines on Liquidity Risk Management's amendments include the expectations on IBs/IBUs to have written policies on liquidity risk management, considering the following, among others: (1) "Debt Instruments" should include sukuk, or the Islamic alternative to bonds, (2) IBUs should consult their Shari'ah Advisory Council (SAC), (3) IBUs should assess the liquidity risk arising from various Shari'ah-compliant financing that they employ, (4) IBs/IBUs should also consider Shari'ah limitations on ways on which liquidity can be transferred between entities in a banking group, or between the IBUs and the bank proper, (5) All cash placements made by the IB/IBU with another financial institution shall be treated in the same way as deposits, and (6) For MLR consolidation purposes, the eligible stock of liquid assets that are held by the IBU shall be counted towards the bank's eligible stock of liquid assets in an amount up to the said IBU's total qualifying liabilities.

E. Part III, Appendix 72 of the MORB on the Basel III Framework on Liquidity Standards-Liquidity Coverage Ratio's amendments include IBUs' consideration on the following guidelines: (1) a conventional bank should consider the provision on the computation of the consolidated LCR.

F. Item E, Appendix 130 of the MORB on the Guidelines on the Bangko Sentral Implementation of the NSFR's amendment prescribes that financing provided by the IB shall be treated in the same way as loans of similar type advanced by a conventional bank, and sukuk held by the IB shall be treated in the same way as debt securities of similar type held by a conventional bank.

Click here for the full text of BSP Circular No. 1219, Series of 2025

BSP CIRCULAR NO. 1220, SERIES OF 2025 - AMENDMENTS TO REGULATIONS ON ACCESS TO BANGKO SENTRAL SECURITIES OF UNIT INVESTMENT TRUST FUNDS

On 17 October 2025, the BSP issued Circular No. 1220, series of 2025 which introduced amendments to regulations on access to Bangko Sentral Securities of Investment Trust Funds. This is in line with the Monetary Board's Resolution No. 926 dated 18 September 2025 which approved the amendments to the regulations governing access of Personal Equity and Retirement Account (PERA) Unit Investment Trust Funds (UITFs) to Bangko Sentral securities.

Section 601/601-Q of the Manual of Regulations for Banks (MORB)/Manual of Regulations for Non-Bank Financial Institutions (MORNBFI) on "Monetary Operations" was amended to allow the participation of trust entities through UITFs with non-resident participants in the secondary market for Bangko Sentral Securities. The share of net assets of non-residents in the net assets of each participating UITF should not exceed ten percent (10%). This limit shall not apply to PERA UITFs.

The Circular likewise amended Annex B of Appendix 82 of the MORB and Appendix Q-48 of the MORNBFI.

Click here for the full text of BSP Circular No. 1220, Series of 2025

BSP CIRCULAR NO. 1221, SERIES OF 2025 - AMENDMENTS TO THE REGULATORY RELIEF POLICY

On 23 October 2025, the BSP issued Circular No. 1221, series of 2025 which introduced amendments to the guidelines on the grant of regulatory relief measures to banks affected by calamities under Section 1151 of the Manual of Regulations for Banks (MORB), as follows:

A. The definition of State of Calamity has been amended to include its applicability pursuant to Section 16 of R.A. No. 10121 or the Philippine Disaster Risk Reduction and Management Act of 2010. Other terms such as affected areas, inception date of the calamity, availment period and regulatory relief period are added in the definition of terms.

B. Banks with head offices, branches, branch-lite units, or customers/borrowers located in affected areas are eligible to avail of the regulatory relief package.

C. Regulatory Relief Package is amended to include the following:

To all banks:

1. Extending financial assistance to officers and employees adversely impacted by calamities in declared affected areas, that are not within the scope of the existing BSP-approved purposes pursuant to Sec. 135 (loans, advances, and other credit accommodations);
2. Granting of temporary grace period up to six (6) months to borrowers adversely impacted by calamities in declared affected areas;
3. Deferment of loan payments for agricultural loans classified as current prior to the inception date of the calamity.
4. Waiver of documentary requirements for loan restructuring;
5. Temporary exclusion from past due and non-performing loan computations;
6. Relaxation of notification requirements related to changes in banking days and hours;
7. Relaxation of notification requirements for temporary closure of bank branches and branch-lite units; and
8. Deferment of deadline for opening approved bank branches or branch-lite units.

For Thrift Banks (TBs)/Rural Banks (RBs)/ Cooperative Banks (Coop Banks)

1. Waiver of monetary penalties for delayed submission of supervisory reports;
2. Staggered booking of allowance for credit losses;
3. Staggered booking of impairment losses of banks' physical assets; and
4. Waiver of penalties during moratorium on monthly payments.

For Rediscounting Banks

1. Grace period for rediscounting obligations;
2. Restructuring of rediscounted loans; and
3. Relaxation of eligibility requirements.

D. The reportorial requirements for the availment of regulatory relief are listed as follows:

1. Letter/Email notification from the President of the bank or officer of equivalent rank stating the bank's intention to avail of the relief package;
2. Resolution of the board of directors authorizing the bank to avail of the relief package;
3. Memorandum Order/Proclamation/Resolution approving the declaration of state of calamity of the area where the affected head office/branches/branch-lite units of bank or borrowers are located;
4. Documentary proof substantiating the inception date of the calamity; and
5. Additional supporting documents relevant to the approval of the staggered booking of allowance for credit losses and/or impairment losses of banks' physical assets.

E. Banks that avail of regulatory relief measures shall inform the BSP of their action plans to return to full compliance with applicable regulatory requirements upon the expiration of the relief period.

F. BSP shall implement a temporary measure permitting banks that are not yet registered with PhilPaSS (Plus) nor enrolled in the currency management system of the Regional Operations Sub-Sector (ROSS) to directly withdraw currency from BSP ROBs. This shall be effective until 31 December 2027.

G. Banks with approved staggered booking of allowance for credit losses and/or impairment losses of banks' physical assets over a maximum period of five years shall continue to book such in accordance with the approved five-year schedule.

Click here for the full text of BSP Circular No. 1221, Series of 2025

BSP CIRCULAR NO. 1222, SERIES OF 2025 - AMENDMENTS TO REGULATIONS ON REPORTING GOVERNANCE FRAMEWORK FOR MONEY SERVICE BUSINESSES (MSBS) - REMITTANCE TRANSFER COMPANIES (RTCS) AND MONEY CHANGERS/FOREIGN EXCHANGE DEALERS (MC/FXDS)

On 23 October, 2025, the BSP released BSP Circular No. 1222 which introduced amendments to the reporting, record-keeping, and financial disclosure obligations of Money Service Businesses (MSBs)—covering remittance companies, money changers/FX dealers, EMI-NBFIs, and VASPs. The Circular introduces a comprehensive Reporting Governance Framework, placing explicit responsibility on the board, partners, or proprietor of MSBs to build systems capable of producing complete, accurate, consistent, and timely regulatory reports. It modernizes reporting standards to reflect increasing industry complexity, the rise of fintech-driven business models, and the need for stronger alignment with Anti-Money Laundering and Counter-Terrorism Financing (AML/CFT) expectations.

Amendment to Section 151-M — Reporting Governance Framework

The amendment fully replaces Section 151-M to establish a strengthened reporting governance framework for MSBs, emphasizing the responsibility of the board of directors/partner/proprietor and senior management to implement systems capable of producing complete, accurate, consistent, and timely regulatory reports to the BSP. It outlines clear reporting standards and mandates the adoption of appropriate technology, written policies, internal validation procedures, and periodic independent reviews.

The BSP introduces penalties for non-compliance, ranging from daily monetary fines based on transaction volume to potential non-monetary sanctions on both the institution and responsible officer:

- A report that does not meet all or any of the reporting standards set by the BSP shall be subject to a penalty imposed for each calendar day that a violation is incurred until such time that the report has been determined compliant with the standards.
- A report determined compliant with the reporting standards but subsequently found to have validation errors or misstatements shall likewise be subject to a daily penalty.
- Non-monetary sanctions on the MSB, its directors/partners/proprietor, officers and personnel may also be imposed.

Amendment to Section 152-M — Financial Records

The updated Section 152-M broadens the definition and scope of financial records MSBs must keep, including digital files, audio/video evidence, and communications processed through official devices. It mandates strict adherence to PFRS/PAS standards, prescribes retention of records for at least five (5) years (or longer if under examination), and clarifies minimum required accounting books. It also introduces the Financial Reporting Package (FRP) — a standardized balance sheet, income statement, and required schedules — to improve the transparency and comparability of MSB financial information.

Amendment to Section 153-M — Reports

The revised Section 153-M consolidates and clarifies all required reports and notifications MSBs must submit, including the mandated use of prescribed BSP forms and official email channels. Only electronic submissions originating from officially registered email-addresses of MSBs shall be recognized and accepted by the BSP. It formalizes rules on designated signatories and requires board-approved resolutions identifying authorized report signers. Submission timelines are now based strictly on business days, and MSBs must report crimes, losses, and material incidents within defined periods. The amendment also introduces precise definitions for crimes (e.g., theft, estafa, robbery, falsification) to standardize reporting across the sector.

Amendment to Section 154-M — Audited Financial Statements (AFS)

Under the amended Section 154-M, MSBs must submit their AFS — including all standard financial statements and notes — within one hundred twenty (1)20 days after fiscal year-end, supported by documents under Appendix M-7. External audits must be conducted only by auditors in BSP's list of accredited firms, except for small-scale MSBs (Type F - small-scale operator-money changer/foreign exchange dealer with average monthly network volume of transactions of less than PhP50 million and with less than PhP10 million capital), which are exempt from BSP submission but must make their AFS available during examinations or whenever requested. Financial audit of RTCs/MCs/FXDs, except those with a Type F license, shall be done by an external auditor included in the List of Selected Auditors for BSFIs.

External auditors must issue a Letter of Comments (LOC) on internal control weaknesses or certify in its absence, and boards must formally act on the AFS and LOC via resolution. Special rules govern MSBs under COA jurisdiction, including mandatory submission of COA Annual Audit Reports with reconciliation schedules.

Amendment to Section 001-M — Supervisory Enforcement Policy (Sanctions)

This amendment updates the sanctions portion of Section 001-M by aligning it with the new reporting standards under Section 151-M. Non-compliance with reporting requirements now explicitly triggers both monetary penalties and possible supervisory actions under Republic Act No. 7653, including restrictions on branch establishment, agent accreditation, and suspension of exemptions previously granted to MSBs.

Replacement of Appendix M-6 (List of Reports) & Amendment to Appendix M-7

Circular 1222 replaces the entire Appendix M-6 with a new, expanded reporting matrix detailing all mandatory MSB reports, their deadlines, and prescribed submission channels. It also amends Appendix M-7 by updating the checklist for AFS submissions to reflect the new comparison requirements between internal FS and audited figures (Annex C). This aims to ensure improved accuracy, alignment, and traceability of MSB financial data across reporting stages. MSBs are granted a one-year observation period from the circular's effectivity to upgrade systems, processes, and controls to comply with the new reporting governance framework. No sanctions for reporting violations will be imposed during this period; however, enforcement begins for all reports due after the observation period ends.

Click here for the full text of BSP Circular No. 1222, Series of 2025

BANKING

BSP CIRCULAR LETTER NO. CL-2025-042 - PUBLICATION/POSTING OF STATEMENT OF CONDITION AND/OR CONSOLIDATED STATEMENT OF CONDITION, AND BALANCE SHEET

On 17 October 2025, pursuant to Section 61 of Republic Act No. 8791, the BSP issued Circular Letter No. CL-2025-042 addressed to all Non-Bank Financial Institutions with Quasi-Banking (NBQB) function and/or Trust Authority and Trust Corporations (TC). Under the Circular, the aforementioned institutions are required to publish/post their Statement of Condition (Head Office, branches and other offices) (SOC), side-by-side with its Consolidated SOC (parent institution and its subsidiaries and affiliates), or Balance Sheet (BS), as applicable, as of 30 September 2025, in accordance with Sections 172-Q, 144-N and 183-T of the Manual of Regulations for Non-Bank Financial Institutions (MORNBFI) for quasi-banks and trust entities, respectively.

The SOC and/or Consolidated SOC, or BS, where applicable, shall be published in a newspaper of general circulation in the city/province where the principal office is located, within twenty (20) working days from the date of the subject Circular Letter. If no such newspaper is available in the said locality, the publication shall be made in a newspaper of general circulation published in Metro Manila or in the nearest city/province.

The original and a copy of the SOC and/or Consolidated SOC, or BS, where applicable, shall be scanned and submitted in PDF format within twenty (20) working days from the date of this Circular Letter.

Additionally, copies of the SOC and/or Consolidated SOC, or BS, where applicable, and as published, along with the publisher’s certificate, shall also be scanned and submitted in PDF format within five (5) working days from the date of publication to the following email addresses:

BSFI Type	Email Address
NBQB and/or Trust Authority	fssmail@bsp.gov.ph
TC	sdctc-pbs@bsp.gov.ph

Click here for the full text of BSP Memorandum No. M-2025-032

TAXATION

REVENUE REGULATIONS (RR) NO. 25-2025 - SUSPENDS THE IMPLEMENTATION OF THE REQUIREMENT TO POST A BOND UNDER SECTION 160 OF THE NATIONAL INTERNAL REVENUE CODE OF 1997, AS AMENDED, FOR IMPORTERS AND MANUFACTURERS OF PETROLEUM PRODUCTS

On 13 June 2025, the Bureau of Internal Revenue (BIR) issued Revenue Regulations (RR) No. 25-2025 which suspends the implementation of the requirement to post a bond under Section 160 of the National Internal Revenue Code (NIRC) to secure payment of excise tax and satisfy other obligations in relation to importation or production of petroleum products.

This suspension shall be subject to the following conditions:

1. The importer/manufacturer is duly registered with the BIR and the Bureau of Customs (BOC);
2. The importer/manufacturer has a record of substantial compliance with tax laws and customs regulations;
3. The importer must secure an Authority to Release Imported Goods (ATRIG) from the BIR by electronically filing an application via the Philippine National Single Window system prior to the release of imported petroleu products from customs custody or their withdrawal fron local refineries; and
4. The importer shall submit to the BIR and BOC a monthly report of all importations covered under these Regulations, including quantities, invoice valies, and corresponding tax payments.

The suspension of the implementation of the bond requirement shall be in effect until such time that the Anti-Red Tape Authority has decided if there is a necessity to propose amendments to Section 160 of the NIRC, as amended, or a necessity arises due to a change in behavior of the industry players.

The BIR, in coordination with the BOC, shall institute appropriate control and monitoring mechanisms to ensure that taxes due are timely paid, and to prevent abuse of the temporary suspension.

Click here for the full text of RR No. 25-2025

TAXATION

RR NO. 26-2025 - AMENDING THE TRANSITORY PROVISIONS OF RR NO. 11-2025 EXTENDING THE COMPLIANCE PERIOD FOR ELECTRONIC INVOICE ISSUANCE BY COVERED TAXPAYERS

On 05 September 2025, the Bureau of Internal Revenue (BIR) issued RR No. 26-2025 to amend the transitory provisions of RR No. 11-2025 and extend the period for covered taxpayers to comply with the issuance of electronic invoice until 31 December 2026.

The Commissioner of Internal Revenue may further extend the deadlines or compliance period on the transition period prescribed in this RR as may be deemed necessary.

Click here for the full text of RR No. 26-2025

RR NO. 27-2025 - AMENDS SECTION 8 OF RR NO. 25-2003 ON THE TAX TREATMENT ON SUBSEQUENT SALE, TRANSFER OR EXCHANGE OF TAX-EXEMPT AUTOMOBILE BY A TAX-EXEMPT PERSON/ENTITY TO A NON-EXEMPT PERSON/ENTITY

The BIR issued RR No. 27-2025 to amend Section 8 of RR No. 25-2003, modifying the allowable depreciation rate for vehicle transfers from tax-exempt persons/entities to non-tax-exempt buyers, in order to ensure equitable tax computation and alignment with market-based valuation.

RR No. 27-2025 provides that where a tax-exempt person/entity acquired an automobile, whether locally purchased or imported, without payment of the tax by reason of his/his/their/its exemption, the purchase thereof by a non-exempt person/entity shall be subjected to the ad valorem tax based on, whichever is higher of, (i) the actual consideration between the tax-exempt person/entity and the non-exempt person/entity; or (ii) the depreciated value of the automobile at the time of sale, transfer, or exchange, which depreciation rate shall be at sixteen percent (16%) per year, but in no case shall the total amount of depreciation be more than eighty percent (80%) of the original cost or value.

This increases the then 10% depreciation rate per year to 16% per year and the maximum amount of depreciation to 80% of the original cost from the then 50% of the original cost.

RR No. 27-2025 further expounds on the list of circumstances of acquisition of an automobile considered as ways to circumvent the payment of excise tax, unless evidence to the contrary is shown:

1. The automobile is sold, transferred, or exchanged within a short period (e.g., within one [1] year) from acquisition without sufficient justification or compelling reason (e.g., operational need, accident, or change in mission);

2. A pattern is observed where a tax-exempt person/entity repeatedly acquires automobiles under exemption and subsequently disposes of them shortly after, suggesting a business practice rather than a bona fide institutional use;

3. The automobile is transferred to an officer, employee, relative, or closely affiliated entity without arm's length transaction terms or documented fair market value;

4. Records (e.g., mileage logs, maintenance records) show that the automobile was hardly used for the entity's official operations before its disposal;

5. Evidence exists of prior agreements, verbal or written, indicating intent to sell or transfer the automobile even before or shortly after acquisition;

6. The tax-exempt person/entity’s nature, operations, or size does not justify the acquisition of a luxury or high-value automobile under the exemption;

7. The automobile was never registered in the name of the tax-exempt person/entity without valid justification, or its use was predominantly by persons not employed by or affiliated with the tax-exempt person/entity; or

8. Any other circumstance taken alone or in combination with the above factors that clearly indicates that the automobile was acquired not for a bona fide institutional use but primarily to circumvent the payment of excise tax.

Click here for the full text of RR No. 27-2025

TAXATION

REVENUE MEMORANDUM CIRCULAR (RMC) NO. 88-2025 - PROVIDING EXTENSION OF DEADLINES FOR FILING, PAYMENT OF TAXES, AND SUBMISSION OF DOCUMENTS FALLING DUE IN OCTOBER 2025 FOR TAXPAYERS AFFECTED BY THE RECENT CEBU EARTHQUAKE

On 01 October 2025, the BIR issued RMC No. 88-2025 which grants automatic deadline extensions for all tax filings, tax payments, and required document submissions falling due within October 2025, applicable to taxpayers in earthquake-affected Cebu districts:

- Revenue District Office (RDO) No. 80 – Mandaue City
- RDO 81 – Cebu City North
- RDO 82 – Cebu City South
- RDO 83 – Talisay City
- RDO 123 – Large Taxpayers Division – Cebu

The new uniform deadline for all covered filings and payments is 31 October 2025. The Circular aims to provide administrative relief due to the strong earthquake that struck Cebu on 30 September 2025, giving taxpayers, banks, and BIR offices enough time to comply despite disruptions. The extension applies to a wide range of compliance requirements originally due on various dates in October 2025, including but not limited to:

- Monthly tax returns (eFPS & non-eFPS) – e.g. 1601-C, 1600-VT, 1600-PT, 2000-OT, 2200-M, 2550Q, 2551Q
- Documentary submissions – ORBs, e-Sales reports, sugar buyers list, inventory reports, assessment roll updates
- Quarterly submissions – OVA remittances, OCW/OFW DST reports, printer reports, contractor lists, real property rolls
- Financial statement filings – eFiled or manually filed AFS with corresponding 1702 forms
- Capital gains & stock transfer returns – 1707-A, 1707 for non-traded shares
- Value-added/percentage tax filings
- One-time transactions (ONETT)
- Books of accounts registration and ORUS updates

Taxpayers availing of the extended deadline will not be subject to penalties, surcharges, or interest, as long as compliance is completed within the new extended period.

Click here for the full text of RMC No. 88-2025

RMC NO. 90-2025 - CIRCULARIZING REPUBLIC ACT NO. 12253 OTHERWISE KNOWN AS THE "ENHANCED FISCAL REGIME FOR LARGE-SCALE METALLIC MINING ACT"

Through this RMC, the BIR circularized Republic Act No. 12253, otherwise known as the "Enhanced Fiscal Regime for Large-Scale Metallic Mining Act," which was signed by President Ferdinand Marcos Jr. on 04 September 2025.

Related Law: Republic Act No. 12253 - The Enhanced Fiscal Regime for Large Metallic Mining Act

Click here for the full text of RMC No. 90-2025

RMC NO. 91-2025 - CLARIFICATION ON THE DOCUMENTARY REQUIREMENTS FOR BUSINESS REGISTRATION BEING SIGNED BY THE ASSISTANT CORPORATE SECRETARY OF A CORPORATION

On 08 October 2025, the BIR issued RMC No. 91-2025 to clarify documentary requirements for business registration with the BIR.

The Circular refers to RMC No. 74-2025, which authorizes only the duly appointed Corporate Secretary to sign Secretary's Certificates pursuant to the Revised Corporation Code. However, to streamline processes and reduce administrative burden,, the BIR will now accept Board Resolutions and Secretary's Certificates signed by Assistant Corporate Secretaries as part of the documentary requirements under RMC No. 74-2025.

Related Issuance: RMC No. 74-2025 - Updated Checklist of Documentary Requirements for Registration-Related Frontline Services

Click here for the full text of RMC No. 91-2025

RMC NO. 92-2025 - WORK-AROUND PROCEDURE FOR THE ACCOMPLISHMENT OF BIR FORM NO. 1602Q IN LIGHT OF THE IMPLEMENTATION OF R.A. NO. 12214, ALSO KNOWN AS THE "CAPITAL MARKETS EFFICIENCY PROMOTION ACT (CMEPA)"

The BIR issued RMC No. 92-2025 to clarify the manner of filing of the Quarterly Remittance Return of Final Taxes Withheld on Interest Paid on Deposits and Yield on Deposit Substitutes/Trusts/Etc. (BIR Form No. 1602Q) through Electronic Filing and Payment System (eFPS) and eBIRForms, in light of the increase in tax rate on foreign currency deposits from 15% to 20%, pursuant to Republic Act No. 12214 or the Capital Markets Efficiency Promotion Act (CMEPA), as implemented by RR No. 21-2025.

Pending the revision of BIR Form No. 1602Q in eFPS and eBIRForms, filers shall use BIR Form No. 0605 in the filing and remittance of the final withholding tax on foreign currency deposit, and indicate the following:

- ATC - MC200
- Tax Type - WB
- Manner of Payment - Click on “OTHERS" box and type "FWT CMEPA"

Related Law: Republic Act No. 12214 - Capital Markets Efficiency Promotions Act (CMEPA)

Click here for the full text of RMC No. 92-2025

RMC NO. 94-2025 - SUPPLEMENTAL POLICIES ON THE PROCESSING OF REFUND/CREDIT OF EXCISE TAX ASSOCIATED WITH UNUSED INTERNAL REVENUE STAMPS FOR CIGARETTES, HEATED TOBACCO PRODUCTS AND VAPE PRODUCTS

On 24 September 2025, the BIR issued RMC No. 94-2025 to supplement the provisions of RMC No. 74-2024 by outlining additional policies and mandatory requirements for claims of excise tax refund/credit associated with unused stamps, factory defective, or bad order stamps that were surrendered beyond the period required under RR No. 18-2021.

Manufacturers and importers filing claims for excise tax refund/credit shall submit the documentary requirements under the Checklist of Mandatory Requirements to the RDO having jurisdiction over the taxpayer.

They shall likewise secure a Notice to Proceed from the Excise Large Taxpayers Field Operations Division (ELTFOD). The application shall be filed within two (2) years from the date of payment of the excise tax associated with the total number of unused/factory defective/spoiled/bad order stamps.

The receiving revenue officer of the ELTFOD will only accept applications for pre-processing if the applicant taxpayer submits all the documentary requirements enumerated in the Checklist of Documentary Requirements for the Notice to Proceed. It will be pre-processed within fifteen (15) days from complete submission of documentary requirements, excluding the period during which the application is under the custody of APO Production Unit, Inc. (APO)

Only the following stamps shall be allowed for refund/credit:

1. Unused stamps due to product cancellations, product reclassification, or product issues.
2. Bad Order stamps which were not surrendered to the BIR within the prescribed period under Section 8 of RR No. 18-2021.
3. Factory defective stamps that were paid but not released to the manufacturer or importer claiming for refund/credit due to product cancellations, product reclassification, or production issues.
4. Approved replacement of factory defective/spoiled/bad order stamps, the replacements of which remain unreleased to the manufacturer or importer claiming for refund/credit due to product cancellations, product reclassification, or production issues.

Only original stamps surrendered to the BIR in good condition and authenticated by APO shall be received and processed for claim of refund/credit. This means that the stamps shall contain the Quick Reference (QR) Code and Unique Identifier Code (UIC), embedded security image should be discernible, with correct color and design, not torn, faded, smudged and have not been affixed in any tobacco or vape products.

The processing of refund/credit shall be within one hundred eighty (180) days from the date of submission of complete documents to the RDO having jurisdiction over the taxpayer. Finally, all unused/bad order stamps must be surrendered to the ELTFOD regardless of whether the claim of refund/credit was filed or denied.

Related Issuances:

- RMC No. 74-2024 - Prescribing the Mandatory Requirements for Claims for Credit/Refund of Taxes Erroneously or Illegally Received or Collected or Penalties Imposed Without Authority Pursuant to Section 204(C), in Relation to Section 229 of the National Internal Revenue Code of 1997, as Amended (Tax Code), Except Those Under the Authority and Jurisdiction of the Legal Group
- RMC No. 18-2021 - Clarifications on the Filing of BIR Form Nos. 1604-CF, 1604-E and Other Matters

Click here for the full text of RMC No. 94-2025

RMC NO. 97-2025 - CIRCULARIZING THE AVAILABILITY OF THE REVISED BIR REGISTRATION FORMS DIGEST

RMC No. 97-2025 was issued by the BIR to inform taxpayers of the availability of the revised BIR Registration Forms:

BIR Form No.	Description (October 2025 ENCS)
1900	Application for Permit to Use Loose-Leaf Books of Accounts/ Invoices and Other Accounting Records
1901	Application for Registration for Self-Employed (Single Proprietor/Professional), Mixed Income Individuals, Non-Resident Alien Engaged in Trade/Business, Estate and Trust
1902	Application for Registration for Individuals Earning Purely Compensation Income (Local and Alien Employee)
1903	Application for Registration for Corporations, Partnerships (Taxable/Non-Taxable), Including Government Agencies and Instrumentalities (GAIs), Local Government Units (LGUs), Cooperatives and Associations
1904	Application for Registration for One-time Taxpayer and Person Registering under E.O. 98 (Securing a TIN to be able to transact with any government office)
1905	Application for Registration Information Update/ Correction/ Cancellation
1906	Application for Authority to Print Invoices

Click here for the full text of RMC No. 97-2025

REVENUE MEMORANDUM ORDER (RMO) NO. 42-2025 - PRESCRIBING THE AMENDED PROCEDURES ON SALE OF LOOSE DOCUMENTARY STAMPS BY REVENUE COLLECTION OFFICERS (RCOS)/SPECIAL COLLECTING OFFICERS (SCOS) IN RELATION TO RMO NO. 56-2025

On 19 June 2025, the BIR issued Revenue Memorandum Order (RMO) No. 42-2025 to prescribe the amended policies and procedures relative to the sale of loose documentary stamps by Revenue Collection Officers (RCOs) and Special Collection Officers (SCOs):

1. **For stamps worth PhP200 and below:** A Request for Loose Documentary Stamps Worth PhP200 and Below shall be accomplished by the taxpayer and the RCO/SCO shall indicate therein the serial number of the stamp issued to the taxpayer.

2. **For bulk sales of stamps worth more than PhP200:** A Request Letter with official letterhead and photocopy of Valid ID and specimen signature shall be required. The stamps to be issued must be in sequential numbers. The Request shall indicate the following:
   a. Name and address of the requesting taxpayer;
   b. Taxpayer Identification Number;
   c. The number of loose documentary stamps being purchased;
   d. The purpose for which the stamps shall be used;
   e. Name of taxable document on which the stamps shall be affixed to; and
   f. For notary public: Roll of Attorney's Number, Name of the Notary Public as indicated in the commission, Serial Number of the commission, and Expiration date of the commission.

3. **In subsequent purchases of bulk stamps:** The RCO/SCO shall require the liquidation of the previously purchased stamps to be included in the Request Letter.

4. **For single piece of stamp:** The RCO/SCO shall require presentation of the original duly signed taxable document, affix the stamp at the lower portion, cancel the stamp by writing two lines across the stamp and indicate the date of affixture, and release the taxable document.

5. The RCO/SCO shall not issue a Revenue Official Receipt for the sale.

6. The RCO/SCO shall remit their DST collections on a frequent basis.

7. In filing the Monthly Documentary Stamp Tax Declaration/Return, the TIN of the concerned RDO shall be used by the RCO and shall be filed through electronic Filing and Payment System not later than the 5th day of the following month. Otherwise, statutory penalties shall be imposed.

Click here for the full text of RMO No. 42-2025

TAXATION

RMO NO. 45-2025 - MODIFICATION OF ALPHANUMERIC TAX CODE (ATC) OF SELECTED REVENUE SOURCE UNDER R.A. NO. 12214 (CAPITAL MARKETS EFFICIENCY PROMOTION ACT)

On 18 September 2025, the BIR issued Revenue Memorandum Order (RMO) No. 45-2025 to modify the Alphanumeric Tax Code (ATC) of selected revenue sources. Under RMO No. 45-2025, the new tax rate for ATC WI170 and WC170, or interest in foreign currency deposit for resident individual and resident corporation, under Republic Act (R.A.) No. 12214 and Revenue Regulations (R.R.) No. 21-2025 shall increase to 20%. The payment of withholding tax shall be done through the filing of BIR Forms No. 1602Q (for Quarterly payments) and 2306 (for the Annual payment).

Click here for the full text of RMO No. 45-2025

RMO NO. 46-2025 - CREATION OF ALPHANUMERIC TAX CODE (ATC) OF SELECTED REVENUE SOURCE UNDER RR NO. 24-2025

To facilitate the proper identification and monitoring of payment on the imposition of creditable withholding tax on top withholding agents, the following ATCs are hereby created:

ATC	Description	Tax Rate	Legal Basis	BIR Form No.
 W1840 WC840	Income payments made by top withholding agents, either private corporations or individuals, to the manufacturers and direct importers of motor vehicles in Completely Built Units (CBUs) or Semi-Knockdown (SKD) units, motor vehicle parts and accessories Individual Corporate	1/2%	RR No. 24-2025	1601-EQ/ 2307
 W1850 WC850	Income payments made by top withholding agents, either private corporations or individuals, to the manufacturers and direct importers of medicine/pharmaceutical products Individual Corporate	1/2%	RR No. 24-2025	1601-EQ/ 2307
 W1860 WC860	Income payments made by top withholding agents, either private corporations or individuals, to the manufacturers and direct importers of solid or liquid fuels and related products Individual Corporate	1/2%	RR No. 24-2025	1601-EQ/ 2307

Click here for the full text of RMO No. 46-2025

Related Issuance: RR No. 24-2025 - Further Amending the Pertinent Provisions of Section 2.57.2.(I) under RR No. 2-98, as Amended by RR No. 11-2018, RR No. 7-2019, and RR No. 31-2020, on the Imposition of Creditable Withholding Tax on Top Withholding Agents

REVENUE ADMISTRATIVE ORDER (RAO) NO. 05-2025 - REALIGNMENT OF JURISDICTIONAL AREAS OF REVENUE DISTRICT OFFICES UNDER THE BANGSAMORO AUTONOMOUS REGION IN MUSLIM MINDANAO (BARMM)

Under RAO No. 05-2025, Revenue Region (RR) Nos. 15 – Zamboanga City, 16 – Cagayan de Oro City, and 18 - South Central Mindanao shall be reorganized as follows:

RR No. 15 - Zamboanga City	RR No. 16 - Cagayan de Oro City
• RDO No. 91 - Dipolog City, Zamboanga del Norte • RDO No. 92 - Pagadian City, Zamboanga del Sur • RDO No. 93A – Zamboanga City, Zamboanga del Sur • RDO No. 93B - Ipil, Zamboanga Sibugay • RDO No. 94 – Isabela City (Non-BARMM)/ Basilan (BARMM) [Isabela City (Non-BARMM) shall be comprised of the whole City of Isabela while Basilan (BARMM) shall be comprised of the whole province of Basilan except Isabela City] • RDO No. 95 – Jolo, Sulu • RDO No. 96 - Bongao, Tawi-Tawi (BARMM) (shall be comprised of the whole province of Tawi-Tawi)	• RDO No. 97 - Gingoog City, Misamis Oriental • RDO No. 98 - Cagayan de Oro City, Misamis Oriental • RDO No. 99 - Malaybalay City, Bukidnon • RDO No. 100 – Ozamiz City, Misamis Occidental • RDO No. 101 – Iligan City, Lanao del Norte • RDO No. 102 - Marawi City, Lanao del Sur (BARMM) (shall be comprised of the whole province of Lanao del Sur)

TAXATION

(RAO No. 5-2025, continued)

RR No. 18 - South Central Mindanao

- RDO No. 107 – Cotabato City (BARMM), including provinces of Maguindanao del Norte and Maguindanao del Sur)
- RDO No. 108 – Kidapawan City, North Cotabato (Non-BARMM)/Special Geographic Area (SGA) (BARMM) shall be comprised of:
  - Non-BARMM Areas shall cover Kidapawan City and seventeen (17) municipalities: Alamada, Aleosan, Antipas, Arakan, Banisilan, Carmen, Kabacan, Libungan, Magpet, Makilala, Matalam, Midsayap, M'lang, Pigkawayan, Pikit, Pres. Roxas, and Tulunan
  - Special Geographic Area (SGA) of BARMM shall cover the eight (8) newly created municipalities:
    - Kadayangan (Barangays Central Labas, Kapinpilan, Malingao, Mudseng, Sambulawan, Tugal, and Tumbras);
    - Kapalawan (Barangays Kibayao, Kitulaan, Langogan, Manarapan, Nasapian, Pebpoloan, and Tupig);
    - Ligawasan (Barangays Bagoinged, Barungis, Buliok, Bulol, Gli-Gli, Kabasalan, and Rajamuda);
    - Malidegao (Barangays Balungis, Batulawan, Fort Pikit, Gokotan, Nabundas, Nalapaan, and Nunguan);
    - Nabalawag (Barangays Damatulan, Dungguan, Kadigasan, Kadingilan, Kudarangan, Nabalawag, and Olandang);
    - Old Kaakaban (Barangays Buluan, Nangaan, Pedtad, Sanggadong, Simbuhay, Simone, and Tamped);
    - Pahamuddin (Barangays Balacayon, Buricain, Datu Binasing, Datu Mantil, Kadingilan, Libungan Torreta, Lower Baguer, Lower Pangangkalan, Upper Pangangkalan, Matilac, Patot, and Simsiman); and
    - Tugunan (Barangays Balong, Bualan, Lagunde, Macabual, Macasendeg, Manaulanan, Pamalian, Panicupan, and Tapodoc)
- RDO No. 109 - Tacurong City, Sultan Kudarat
- RDO No. 110 – General Santos City, South Cotabato
- RDO No. 111 – Koronadal City, South Cotabato

Click here for the full text of RAO No. 05-2025

LOCAL GOVERNMENT

DILG MC NO. 2025-104 - GUIDELINES ON THE IMPLEMENTATION OF THE LOCAL GOVERNMENT UNIT SUPPORT SYSTEM - BARANGAY INFORMATION MANAGEMENT SYSTEM (LGUSS-BIMS)

In compliance with Section 5 of Republic Act No. 11032, or the Ease of Doing Business and Efficient Government Service Delivery Act of 2018, and in line with the President's directive to promote the full digitalization of Local Government Units, the Department of the Interior and Local Government (DILG), in collaboration with the National Barangay Operations Office (NBOO), has developed the Local Government Unit Support System – Barangay Information Management System (LGUSS-BIMS).

On 21 October 2025, the DILG issued Memorandum Circular (MC) No. 2025-2014 to implement the LGUSS-BIMS. All barangays are directed to utilize the system as a repository of vital barangay data to support effective and efficient service delivery to their constituents. The implementation of the LGUSS-BIMS shall involve close coordination among Barangays, DILG Independent Component City (ICC) Offices, Component City Offices, City/Municipal Offices, Provincial/Highly Urbanized City Offices, and Regional Offices.

The Circular likewise outlines the phases of implementation, which include public consultations, regular meetings, and capacity-building trainings.

Click here for the full text of DILG MC No. 2025-104

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