BANGKO SENTRAL NG PILIPINAS
OFFICE OF THE DEPUTY GOVERNOR
SUPERVISION AND EXAMINATION SECTOR

MEMORANDUM NO. M-2018-007

To : **ALL STAND-ALONE THRIFT BANKS, RURAL BANKS, COOPERATIVE BANKS, AND NON-BANKS WITH QUASI BANKING FUNCTION**

Subject : **Guidelines on the Electronic Submission of the Minimum Liquidity Ratio (MLR) Report During the Observation Period**

Pursuant to BSP Circular No. 996 dated 8 February 2018 on the Amendments to the Liquidity Coverage Ratio Framework and Minimum Prudential Liquidity Requirements for Stand-alone Thrift Banks, Rural Banks, Cooperative Banks and Quasi-Banks, the following submission guidelines shall be observed for the quarterly submission of the MLR Report during observation period from 1 January to 31 December 2018:

1. The prescribed Data Entry Template (DET) and corresponding control prooflist (CP) of the MLR Report can be downloaded from http://www.bsp.gov.ph/SES/reporting_templates or requested from the BSP-Supervisory Data Center (SDC). Attached as Annex A is the reconciliation rules of the MLR Report against the Financial Reporting Package.

2. Beginning quarter ending March 2018, covered BSP Supervised Financial Institutions (BSFIs) shall submit the MLR report quarterly on a solo basis to BSP-SDC. Each quarterly submission shall consist of the MLR reports for each month-end within a reference quarter. The report shall be submitted within 30 banking days after the end of each reference quarter.

3. The prescribed DET of the MLR Report together with the scanned copy of the CP in Portable Document Format (PDF) signed by authorized officials of the reporting BSFI shall be electronically submitted to the following e-mail addresses:

Type of Institution	E-mail Address
Thrift Banks	sdctb-mlr@bsp.gov.ph
Rural and Cooperative Banks	sdcrb-mlr@bsp.gov.ph
Non-Banks with Quasi Banking Function	sdcnbqb-mlr@bsp.gov.ph

using the prescribed format for the subject, as follows:

"MLR <BSFIname>, <Reference Period>", as illustrated below:

To : sdctb-mlr @bsp.gov.ph
Subject : MLR BS*FI Name*, 31 March 2018

and using the following prescribed file names:

File	Name
Data Entry Template	MLR-*reference period*.xls Example: MLR-20180131.xls
Control Prooflist	MLR-*reference period*-Control Prooflist.pdf

4. The submission guidelines for the MLR Report after the observation period shall be covered by a separate issuance.

5. BSFIs that are unable to transmit electronically can submit the DET and its accompanying scanned CP in compact disc (CD) or any portable storage device (e.g., USB flash drive) through messengerial or postal services within the prescribed deadline to:

> The Senior Director
> Supervisory Data Center (SDC)
> Bangko Sentral ng Pilipinas
> 11th Floor, Multi-Storey Building
> BSP Complex, A. Mabini Street, Malate
> 1004 Manila

6. In accordance with BSP Memorandum No. M-2017-028 dated 11 September 2017, only electronic submissions originating from officially registered e-mail address/es of BSFIs shall be recognized and accepted by the SDC. Same registered e-mail address/es shall be used by the SDC in electronically acknowledging the submitted report and transmitting the corresponding validation results.

7. 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 files prescribed by the BSP for the report shall be accepted as compliant with the existing reportorial requirements subject to validation and applicable penalties for delayed, erroneous and/or unsubmitted reporting.

For compliance.

RESTITUTO C. CRUZ
Sector-In-Charge

22 February 2018

				Total		Type of Reconciliation
RIN	Particulars	Schedule No.	Account Code/Formulation	Amount	Instructions	Rule/Remarks
			Minimum Liquidity Ratio for Stand Alone Thrift/Rural/Cooperative Banks and Non Banks with Quasi Banking Functions			
MLR10	Cash on Hand	Balance Sheet	105050000000000000	x		1.0/UNB
		MLR	105050000000000000	x		
MLR20	Bank Reserves in the BSP	Balance Sheet	105150500000000000	x		1.0/UNB
		MLR	105150500000000000	x		
MLR30	Overnight and term deposits with the BSP	Balance Sheet	105150700000000000 + 105150900000000000			1.0/UNB
		MLR	105150800000000000	x		
MLR40	Reverse repos with the BSP	Schedule 12	140200000000130000	x		1.0/UNB
		MLR	140200000000130000	x		
MLR50	Debt securities representing claims on or guaranteed by the Philippine national government (NG) and the Bangko Sentral	Schedules 3, 5, 6, 7 and 8	110051000000110000 + 110051000000130000 + 115001000000110000 + 115001000000130000 + 120001000000110000 + 120001000000130000 + 125001000000110000 + 125001000000130000 + 130001000000110000 + 130001000000130000	x	For Schedules 6, 7 and 8, USE Net Carry Amount COLUMN. Amount in the FRP is greater than or equal to MLR	3.0/FAIL
		MLR	123001000000170000	x		
MLR60	Debt securities representing claims on or guaranteed by sovereigns and central banks of foreign countries with external credit ratings of at least AA- or its equivalent	Schedules 3, 5, 6, 7 and 8	110051000000210000 + 115001000000210000 + 120001000000210000 + 125001000000210000 + 130001000000210000	x	For Schedules 6, 7 and 8, USE Net Carry Amount COLUMN. Amount in the FRP is greater than or equal to MLR	3.0/FAIL
		MLR	123001000000211000	x		
MLR70	Debt securities representing claims on or guaranteed by multilateral organizations with external credit ratings of at least AA- or its equivalent	Schedules 3, 5, 6, 7 and 8	110051000000300000 + 115001000000300000 + 120001000000300000 + 125001000000300000 + 130001000000300000	x	For Schedules 6, 7 and 8, USE Net Carry Amount COLUMN. Amount in the FRP is greater than or equal to MLR	3.0/FAIL
		MLR	123001000000310000	x		
MLR80	Deposit in other banks	Balance Sheet	105200000000000000	x		1.0/UNB
		MLR	105200000000000000	x		
MLR90	On-Balance Sheet Liabilities	Balance Sheet	200000000000000000	x		1.0/UNB
		MLR	200000000000000000	x		
MLR100	Guarantees issued	Schedule 38	405000000000100000 + 405000000000200000	x		1.0/UNB
		MLR	405000000000000000	x		
MLR110	Trade related guarantees	Schedule 38	420000000000100000	x		1.0/UNB
		MLR	420000000000000000	x		
MLR120	Letters of credit	Schedule 38	410050000000100000 + 410100000000100000 + 415000000000100000 + 410050000000200000 + 410100000000200000 + 420000000000200000	x		1.0/UNB
		MLR	418000000000000000	x		
MLR130	Other committed credit lines	Schedule 38	425000000000100000 + 425000000000200000	x		1.0/UNB
		MLR	425000000000000000	x		

Type of Reconciliation Rule

1. Straightforward rules

2. Formula generated rules

   2.1. Same account with several columns

   2.2. Combination of several accounts

3. Conditional rules