



Bangko Sentral ng Pilipinas

OFFICE OF THE DEPUTY GOVERNOR SUPERVISION AND EXAMINATION SECTOR

MEMORANDUM NO. M-2008- 021

To : ALL BANKS ENGAGED IN RETAIL MICROFINANCE OPERATIONS

Subject : Guidelines on the Submission of the Report on Microfinance Loans of Banks

Further to BSP Circular No. 607 dated 30 April 2008 on the Reportorial Requirements of Microfinance Loans of Banks, the following shall be observed relative to the submission of the subject microfinance reports:

1. The microfinance reporting templates which shall take effect starting the reporting period ending 30 June 2008 can be accessed at <http://www.bsp.gov.ph/frp/templates>.
2. The corresponding file structures which shall serve as the banks' guide in creating their respective data base files in CSV format for the microfinance reports are detailed in Annex A. Enumerated below is the list of prescribed filenames and the frequency of submission of each report for all banks:

Report Title	Filename	Frequency of Submission
Report on Microfinance Loans	MBS.CSV	Monthly
Income Statement on Microfinance Operations	MIS.CSV	Quarterly

3. Submission deadline is within 15 banking days from the end of reference month/quarter.
4. The microfinance reports shall be submitted electronically to the following e-mail addresses:

E-mail Address	Type of Reporting Bank
sdckb-micro@bsp.gov.ph	Universal/Commercial Banks (U/KBs)
sdctb-micro@bsp.gov.ph	Thrift Banks (TBs)
sdcrb-micro@bsp.gov.ph	Rural/Cooperative Banks (R/CBs)

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using the following format for the subject:
"MICRO<bankname>,<reference period>", e.g.,:

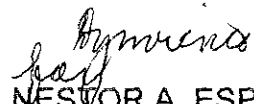
To : sdctb-micro@bsp.gov.ph
cc :
Subject : MICRO <bankname>, 30 June 2008

5. The Control Prooflist (Annex B), duly notarized and signed by the authorized official of the reporting bank, shall be sent within the prescribed submission deadline to the Director of the BSP Supervisory Data Center (SDC) via facsimile at (632) 523-3461 or 523-0230.
6. Banks that are unable to transmit the microfinance reports electronically can submit said reports in CD together with the aforementioned Control Prooflist through messengerial or postal services within the prescribed deadline to:

The Director
Supervisory Data Center (SDC)
Bangko Sentral ng Pilipinas
16th Floor, Multi-Storey Building
BSP Complex, A. Mabini Street
Malate, Manila 1004

7. The microfinance reporting templates and other relevant attachments are also available upon request at the BSP-SDC through the above-mentioned e-mail addresses and/or postal address.
8. Late and/or erroneous reporting of the microfinance reports shall be subject to penalties prescribed under Subsection X162.2 of the Manual of Regulations for Banks for Category A-2 report.

For compliance.


NESTOR A. ESPENILLA, JR.
Deputy Governor

Att.: A/S

16 June 2008

Microfinance Reports
Data Structure

Report Name : Report on Microfinance Loans

Filename: MBS.CSV

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR	FIELD TYPE	NO. OF DP	VALIDATION RULES
Transaction Date	TRDATE	8	Numeric	0	Should be in the CCYYMMDD format (End-of-the-month)
Industry Code	INDCODE	2	Numeric	0	Valid values are the following: 1 for Universal Commercial Banks 2 for Commercial Banks 3 for Thrift Banks 4 for Rural Banks 5 for Cooperative Rural Banks
Bank Code	BKCODE	6	Numeric	0	Your BSP assigned bank code
Branch Code	BRANCH	5	Numeric	0	Valid value is 99999
Schedule No.	SCHNO	3	Char		MBS for Microfinance Balance Sheet
Book Code	BOOK	1	Numeric	0	Valid value is 0
No. of Borrowers	NOBORR	9	Numeric	0	No. of Borrowers
No. of Accounts	NOACCT	9	Numeric	0	No. of Accounts
Account Code	ACCT	18	Char		Please refer to the Schedule of Microfinance Loans for the valid account codes
Sequence No.	SEQNO	4	Numeric	0	
Total Amount	TOTAMT	17	Numeric	2	For book code = 0
Details	DETAIL1	50	Char		

Report Name : Income Statement on Microfinance Operations

Filename: MIS.CSV

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR	FIELD TYPE	NO. OF DP	VALIDATION RULES
Transaction Date	TRDATE	8	Numeric	0	Should be in the CCYYMMDD format (End-of-the-quarter)
Industry Code	INDCODE	2	Numeric	0	Valid values are the following: 1 for Universal Commercial Banks 2 for Commercial Banks 3 for Thrift Banks 4 for Rural Banks 5 for Cooperative Rural Banks
Bank Code	BKCODE	6	Numeric	0	Your BSP assigned bank code
Branch Code	BRANCH	5	Numeric	0	Valid value is 99999
Schedule No.	SCHNO	3	Char		MIS for Microfinance Income Statement
Book Code	BOOK	1	Numeric	0	Valid value is 0
Account Code	ACCT	18	Char		Please refer to the Schedule of Microfinance Loans for the valid account codes
Total Amount	TOTAMT	17	Numeric	2	For book code = 0
No. of field staff	NOSTAF	9	Numeric	0	No. of field staff. Use account code 92000000000000000001 for this field
No. of Other Banking Offices	NOBANK	9	Numeric	0	No. of other banking offices. Use account code 92000000000000000001 for this field

Deadline : 15 banking days after end
of reference month

Submission : Original copy to
Supervisory Data Center
(SDC)

Name of Bank

Address

As of _____

CONTROL PROOFLIST

Report on Microfinance Loans Outstanding

Particulars	Account Code	Amount
A. Classified as to Type of Client	140150000500000000	
B. Classified as to Purpose	140150001000000000	
C. Classified as to Interest Rate (Per Annum)	140150001500000000	
D. Classified as to Size of Loans	140150002000000000	
E. Classified as to Security	140150002500000000	
F. Classified as to Terms of Loans	140150003000000000	
G. Repayment Schedules	140150003500000000	
H. Aging of Accounts	140150004000000000	
I. Loan Releases		
1. New Clients	140150004505000000	
2. Repeat Loans	140150004510000000	

REPUBLIC OF THE PHILIPPINES)

_____) S.S.

I solemnly swear that all matters set forth in this report and all its supporting schedules
are true and correct, to the best of my knowledge and belief.

Signature of President/Senior/
Executive Vice-President
Over Printed Name

SUBSCRIBED AND SWORN TO BEFORE ME this ___ day of _____,
20 __, affiant exhibiting to me his/her Community Tax Certificate No. _____
issued at _____ on _____

NOTARY PUBLIC
Until December 31, 20 ____
PTR No. _____
Place _____

Doc. No. _____
Page No. _____
Book No. _____
Series of _____

Deadline : 15 banking days after end
of reference quarter

Submission : Original copy to
Supervisory Data Center
(SDC)

Name of Bank

Address

As of _____

CONTROL PROOFLIST

Income Statement Microfinance Operations

Particulars	Account Code	Amount
Interest Income	505050000000600001	
Interest Expense	605100000000600001	
Net Interest Income	505000000000600001	
Non-interest Income	510000000000600001	
Non-Interest Expense	610000000000600001	
Net Profit or Loss	920000000000600001	

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Page No. _____
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Series of _____



Bangko Sentral ng Pilipinas

OFFICE OF THE GOVERNOR

Circular No. 607

Series of 2008

Subject: Reportorial Requirements on Microfinance Loans of Banks

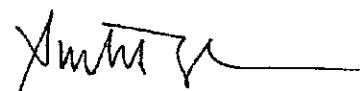
The Monetary Board in its Resolution No. 440 dated 10 April 2008 approved the amendments to the reportorial requirements on the microfinance loans of banks issued under Circular Letter dated 2 October 2002.

All banks engaged in retail microfinance operations shall be required to submit the Report on Microfinance Loans on a monthly basis and the Income Statement on Microfinance Operations on a quarterly basis. Both reports (Annex A) shall be submitted within 15 banking days after the end of the reference month and quarter, respectively. Specific guidelines on the modes/manner of submission of both reports shall be covered by a separate issuance.

The said reportorial requirements on microfinance shall become effective starting with the reporting period ending 30 June 2008 and shall be classified as Category A-2 reports.

This Circular supersedes Circular Letter dated 2 October 2002. It shall take effect fifteen (15) calendar days following its publication either in the Official Gazette or in a newspaper of general circulation.

FOR THE MONETARY BOARD


AMANDO M. TETANGCO, JR.
Governor

30 April 2008

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