



Bangko Sentral ng Pilipinas

OFFICE OF THE DEPUTY GOVERNOR SUPERVISION AND EXAMINATION SECTOR

MEMORANDUM NO. M-2008- 035

To : ALL BANKS

Subject : Guidelines on the Submission of the Report on Compliance with the Mandatory Credit Allocation Required Under Republic Act (R.A.) 6977, as Amended by R.A. Nos. 8289 and 9501

Further to BSP Circular No. 625 dated 14 October 2008 on the Magna Carta for Micro, Small and Medium Enterprises (MSME), the following shall be observed relative to the submission of the Report on Compliance with the Mandatory Credit Allocation Required Under Republic Act (R.A.) 6977, as Amended by R.A. Nos. 8289 and 9501:

1. The MSME reporting templates shall take effect starting the reporting period ending 31 December 2008.
2. The prescribed MSME reporting templates for both the Solo and Consolidated reports along with its instruction guidelines can be accessed at <http://www.bsp.gov.ph/frp/templates>.
3. The corresponding file structures for the MSME Solo and Consolidated reports which shall serve as the banks' guide in creating their respective data base files in CSV format are detailed in Annex A.
4. Banks may either submit the prescribed reporting templates or the DBASE files in CSV format. Submission deadline is within 15 banking days from the end of reference quarter.
5. The MSME reports shall be submitted electronically to the following e-mail addresses:

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

PANANALAPING MATATAG, BANSANG PANATAG

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

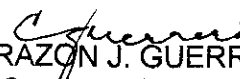
To : **sdctb-sme@bsp.gov.ph**
cc :
Subject : **MSME <bankname>, 31 December 2008**

6. 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.
7. Banks that are unable to transmit the MSME 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

8. The MSME 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.
9. Late and/or erroneous reporting of the MSME reports shall be subject to penalties prescribed under Subsection X162.2 of the Manual of Regulations for Banks for Category A-3 report.

For compliance.


MA. CORAZON J. GUERRERO
Sector In-Charge

Att.:A/S

17 November 2008

REPORT ON COMPLIANCE WITH MANDATORY CREDIT ALLOCATION REQUIRED UNDER R. A. 6977 (As amended by R. A. Nos. 8289 and 9501)

Data Structure

Filename: SMSME.CSV (SOLO Reports)

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 (UBs) 2 for Commercial Banks (KBs) 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 for solo data (data of head office plus branches)
Schedule No.	SCHNO	3	Char		Valid values are the following: 00 for Main Report 1A for Schedule 1A, 1A1, 1A2, 1A3 1B for Schedule 1B, 1B1, 1B2 2 for Schedule 2
Book Code	BOOK	1	Numeric	0	Valid value is 0 for Amount (Main Report); Amount Granted/Rediscounted (Schedule 1B-2)
Transaction Type	TRNTYPE	2	Numeric	0	Valid value is 99 for Total Outstanding Loans (Schedules 1A, 1A-1, 1A-2)
MSME Lending Type	MSMETYPE	2	Numeric	0	Valid values are the following: (Schedules 1A-3, 1B, 1B-1) 1 for Micro 2 for Small 3 for Medium 4 for Micro and Small 99 for Total
Sources of Funds	SFUNDS	2	Numeric	0	Valid values are the following: 1 for Wholesaler's Fund 2 for Own Funds

REPORT ON COMPLIANCE WITH MANDATORY CREDIT ALLOCATION REQUIRED UNDER R. A. 6977 (As amended by R. A. Nos. 8289 and 9501)

Data Structure

Filename: SMSME.CSV (SOLO Reports)

BMBE Loan Details	BMBEDTL	2	Numeric	0	99 for Total
					Valid values are the following: (Schedule 2)
					1 for Outstanding Loans to BMBEs
					2 for Maximum Amount Eligible for RA No. 6977 and/or PD 717 Compliance
					Amount Used as Compliance
					With RA No. 6977
					3 for MSE
					4 for ME
					5 for With PD 717
					99 for Total Amount Used as Compliance with RA No. 6977 and PD 717
Account Code	ACCT	18	Char		Please refer to the MSME templates for the valid account codes
Sequence No.	SEQNO1	4	Numeric	0	Schedules 1A-1, 1A-2, 1A-3, 1B-1, 1B-2
Sequence No.	SEQNO2	4	Numeric	0	Schedule 1A-1
Percentage	PERCNT	5	Numeric	0	Main Report
Total Amount	TOTAMT	17	Numeric	2	
Details	DETAIL1	50	Char		Schedule 1A-1 (Name of Provider of Wholesale Funds and Description of Targetted Beneficiaries)
					Schedule 1A-2 (Special Financing Program)
					Schedule 1A-3 (Name of Bank)
					Schedule 1B-1 (Name of Bank)
					Schedule 1B-2 (Name of Bank/Quasi-Bank)
Details	DETAIL2	50	Char		Schedule 1A-1 (Name of Conduit NBFIs)

CONSOLIDATED REPORT ON COMPLIANCE WITH MANDATORY CREDIT ALLOCATION REQUIRED UNDER R. A. 6977 (As amended by R. A. Nos. 8289 and 9501)

Data Structure

Filename: CMSME.CSV (CONSOLIDATED Report)

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 (UBs) 2 for Commercial Banks (KBs) 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 for parent bank and 0 for subsidiary bank
Schedule No.	SCHNO	3	Char		Valid values are the following: 00 for CONSO MSME Report
Book Code	BOOK	1	Numeric	0	Valid value is 0 for Amount
Transaction Type	TRNTYPE	2	Numeric	0	Valid value is 99 for Total
Account Code	ACCT	18	Char		Please refer to the MSME templates for the valid account codes
Percentage	PERCNT	5	Numeric	0	
Total Amount	TOTAMT	17	Numeric	2	

Category: Category A-3
Deadline: 15 banking days
after end of
reference quarter
Submission: electronic mail to SDC

FOR ALL BANKS

Name of Bank	Code
Address	

Report on Compliance with Mandatory Credit Allocation Required
Under R.A. 6977 (As Amended by R.A. Nos. 8289 and 9501)

As of
(Quarter-End)

REPUBLIC OF THE PHILIPPINES)
_____) S.S.

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

Authorized Signatory

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

Notary Public
Until December 31, 200 _____
PTR No. _____
Place _____

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

Name of Bank

**CONSOLIDATED REPORT ON COMPLIANCE WITH MANDATORY CREDIT ALLOCATION
REQUIRED UNDER R. A. 6977 (As amended by R. A. Nos. 8289 and 9501) ^{1/}**
(For Banks with Subsidiary Bank/s)

As of mm/dd/yyyy

	Account Code	Bank / Parent Bank	Subsidiary Bank/s	Total
I. Total Loan Portfolio Net of Exclusions (Schedule 1A)	140180500000000000	0.00	0.00	0.00
II. Minimum Amount Required to be Allocated for:				
A. Micro and Small Enterprises (MSEs) Credit (P (Item 1) x 8%)	140180500000000001	0.00	0.00	0.00
B. Medium Enterprises (MEs) Credit (P (Item 1) x 2%)	140180500000000002	0.00	0.00	0.00
III. Compliance with Prescribed Allocation of Loan Portfolio to Micro, Small and Medium Enterprises				
A. Micro and Small Enterprises				
1. Total eligible investment for MSEs (Sch. 1B)	140180500000100001	0.00	0.00	0.00
a. Direct compliance for MSEs	140180500000110001	0.00	0.00	0.00
b. Alternative compliance for MSEs	140180500000120001	0.00	0.00	0.00
2. Excess/(Deficiency) (III.A.1 - II.A)	140180500000210001	0.00	0.00	0.00
3. Excess compliance of a bank/s used by another bank/s	140180500000220001	0.00	0.00	0.00
4. Total compliance for MSEs (III.A.1 + III.A.3)	140180500000200001	0.00	0.00	0.00
5. Percentage of compliance for MSEs (III.A.4/ I)	140180500000300001	#DIV/0!	#DIV/0!	#DIV/0!
B. Medium Enterprises				
1. Total eligible investments for MEs (Sch. 1B)	140180500000100002	0.00	0.00	0.00
a. Direct compliance for MEs	140180500000110002	0.00	0.00	0.00
b. Alternative compliance for MEs	140180500000120002	0.00	0.00	0.00
2. Excess/(Deficiency) (III.B.1 - II.B)	140180500000210002	0.00	0.00	0.00
3. Excess compliance of a bank/s used by another bank/s	140180500000220002	0.00	0.00	0.00
4. Total compliance for MEs (III.B.1 + III.B.3)	140180500000200002	0.00	0.00	0.00
5. Percentage of compliance for MEs [(III.B.4)/ I]	140180500000300002	#DIV/0!	#DIV/0!	#DIV/0!

^{1/} Parent bank with majority-owned subsidiary bank/s may be allowed to report compliance on a groupwide basis so that excess compliance of any bank in the group may be used as compliance for any deficient bank in the group, by submitting this form, together with and supported by the individual reports of the bank and its subsidiary bank/s duly signed by each bank's authorized signatory.

Name of Bank

REPORT ON COMPLIANCE WITH MANDATORY CREDIT ALLOCATION
REQUIRED UNDER R. A. 6977 (As amended by R. A. Nos. 8289 and 9501)

As of mm/dd/yyyy

I. Total Loan Portfolio Net of Exclusions (Schedule 1A)

II. Minimum Amount Required to be Allocated for:

A. Micro and Small Enterprises (MSEs) Credit
(P (Item I) x 8%)

B. Medium Enterprises (MEs) Credit
(P (Item I) x 2%)

III. Compliance with Prescribed Allocation of Loan Portfolio to
Micro, Small and Medium Enterprises

A. Micro and Small Enterprises

1. Total eligible investment for MSEs

a. Direct compliance for MSEs

b. Alternative compliance for MSEs

2. Excess/(Deficiency) (III.A.1 - II.A)

3. Percentage of compliance for MSEs (III.A.1/ I)

B. Medium Enterprises

1. Total eligible investments for MEs (Sch. 1B)

a. Direct compliance for MEs

b. Alternative compliance for MEs

2. Excess/(Deficiency) (III.B.1 - II.B)

3. Percentage of compliance for MEs [(III.B.1)/ I]

Account Code	Amount
140180500000000000	0.00
140180500000000001	0.00
140180500000000002	0.00
140180500000100001	0.00
140180500000110001	0.00
140180500000120001	0.00
140180500000210001	0.00
140180500000300001	#DIV/0!
140180500000100002	0.00
140180500000110002	0.00
140180500000120002	0.00
140180500000210002	0.00
140180500000300002	#DIV/0!