



BANGKO SENTRAL NG PILIPINAS
OFFICE OF THE DEPUTY GOVERNOR
FINANCIAL SUPERVISION SECTOR

MEMORANDUM NO. M-2019-003

**To : ALL UNIVERSAL AND COMMERCIAL BANKS (UKBs) AND THEIR
SUBSIDIARY BANKS AND NON-BANKS WITH QUASI BANKING
FUNCTIONS (NBQBs)**

**Subject : Guidelines on the Electronic Submission of the BASEL III Net Stable
Funding Ratio (NSFR) Report**

Pursuant to BSP Circular No. 1007 dated 06 June 2018 on the Implementing Guidelines on the adoption of the Basel III Framework on Liquidity Standards - Net Stable Funding Ratio (NSFR), the following submission guidelines shall be observed by all UKBs for the live implementation of the Circular beginning reporting period ended 31 January 2019:

1. The presently prescribed Data Entry Template (DET), corresponding Control Prooflist (CP), and the newly prescribed Certification Form (CF) of the NSFR Report can be downloaded from http://www.bsp.gov.ph/SES/reporting_templates or requested directly from the BSP-Supervisory Data Center (SDC). Attached as Annex A is the reconciliation rules of the NSFR report against the Financial Reporting Package.
2. The DET, together with the scanned CP and notarized CF duly certified and signed by the authorized officials of the reporting UKB, shall be electronically submitted to the Bangko Sentral, through the Supervisory Data Center (SDC), on both solo and consolidated bases, in accordance with the following specifications:

Reporting Details	Solo Basis	Consolidated Basis
Frequency	Monthly	Quarterly
Measurement Date	End-of-month	End-of-quarter
Submission Deadline	15 banking days from measurement date except for reporting period ended 31 January 2019, which is due 25 banking days from measurement date	30 banking days from measurement date
E-mail address	sdckb-nsfr@bsp.gov.ph	
Subject format	NSFR <BSFI Name>, <Reference Period> e.g. NSFR <i>BSFI Name</i> , 31 March 2019	

Filename with XLS file format	For DET: NSFR-solo	For DET: NSFR-conso
Filename with PDF file format	For CP: NSFR-solo-control prooflist For CF: NSFR-solo-Certification Form	For CP: NSFR-conso-control prooflist For CF: NSFR-conso-Certification Form

3. Only one (1) DET and its corresponding CP and CF should be submitted for each applicable reporting period. Submissions containing more than one (1) DET, one (1) CP, and one (1) CF will automatically be rejected and considered non-compliant with the BSP reporting standards.
4. Live implementation of the NSFR report for subsidiary banks and NBQBs shall be covered by a separate issuance.
5. UKBs that are unable to transmit electronically can submit the DET and its accompanying scanned CP and CF 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 Officer-In-Charge
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 UKBs 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 erroneous, delayed and/or unsubmitted reporting.

For compliance.


ATTY. ARIFA A. ALA
Sector-In-Charge

12 February 2019

NSFR Validation Rules

Annex A

Net Stable Funding Ratio Report for Universal/Commercial Banks and their Subsidiary Banks and NBQBs						
RIN	Particulars	Schedule No.	Account Code/Formulation	Total Amount	Instructions	Type of Reconciliation
	EXTERNAL RECONCILIATION					
NSFR10	Total Deposits	FRP-Sched 22	215000000000000000	x	Use Total Deposit Column	1.0/UNB
		Part II-ASF	215000000500000000+215000001000000000	x	Use Amount Column	
NSFR20	Deferred Tax Liabilities	FRP-BS	230700000000000000	x	Use Total Column	1.0/UNB
		Part II-ASF	230700000000000000	x	Use Amount Column	
NSFR30	Minority Interests (for consolidated report only)	FRP-BS	325150000000000000	x	Use Total Column. Value should always be zero for SOLO reports	1.0/UNB
		Part II-ASF	325150000000000000	x	Use Amount Column	
NSFR40	Net due to (for foreign bank branches)	FRP-Schedule 20	(230850000000000000-230850000015000000)-(155250000000000000-155250000015000000)	x	Use Total Column. Amount should be zero if difference of Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank) (excluding Unremitted Profits) and Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank) (excluding Losses in Operation) of the FRP Balance Sheet is negative.	1.0/UNB
		Part II-ASF	295308500000000000	x	Use Amount Column	
NSFR50	Cash on hand, checks and other cash items	FRP-BS	105050000000000000+105100000000000000	x	Use Total Column	1.0/UNB
		Pat III-RSF	105080000000000000	x	Use Amount Column	
NSFR60	Bank reserves in the BSP (including excess reserves)	FRP-BS	105150500000000000	x	Use Total Column	1.0/UNB
		Pat III-RSF	105150500000000000	x	Use Amount Column	
NSFR70	All claims on the BSP	Balance Sheet 12	105150700000000000+105150900000000000+105152000000000000+140200000000130000	x	Use Total Column	3.0/FAIL
		Pat III-RSF	105152500000000000	x	Use Amount column. Amount in the NSFR should be less than or equal to the amount in the FRP.	
NSFR80	Total Eligible Securities	FRP-BS	110000000000000000+115000000000000000+195200000000000000+195250000000000000	x	Use Total Column	3.0/FAIL

NSFR Validation Rules

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RIN	Particulars	Schedule No.	Account Code/Formulation	Total Amount	Instructions	Type of Reconciliation
		Pat III-RSF	123000000000000000	x	Use Amount column. Amount in the NSFR should be less than or equal to the amount in the FRP.	
NSFR90	Deposits held at other Financial Institutions	FRP-BS	105200000000000000	x	Use Total Column	3.0/FAIL
		Pat III-RSF	105200000000000000	x	Use Amount column. Amount in the NSFR should be less than or equal to the amount in the FRP.	
NSFR100	Total Performing Loans	FRP-Sched 39, 39A	140000000000800000+140200000000800000	x	Use sum of Peso, Foreign Regular and Foreign Offices Accounts (Sch. 39) and peso-equivalent of FCDU/EFCDU (Sch. 39A), Total Column.	3.0/FAIL
		Pat III-RSF	140000000500800000	x	Use Amount column. Amount in the NSFR should be less than or equal to the amount in the FRP.	
NSFR110	Performing Residential Real Estate Loans	FRP-Sched 11A	140150013505640000	x	Use Current and Past Due Columns	3.0/FAIL
		Pat III-RSF	140150013505840000	x	Use Amount column. Amount in the NSFR should be less than or equal to the amount in the FRP.	
NSFR120	Other Consumer Loans	FRP-Sched 11A	140150004500100000+140150005000100000	x	Use Current and Past Due Columns	3.0/FAIL
		Pat III-RSF	140150004800800000	x	Use Amount column. Amount in the NSFR should be less than or equal to the amount in the FRP.	
NSFR130	Net due from (for foreign bank branches)	FRP-Schedule 20	(155250000000000000-155250000015000000)- (230850000000000000-230850000015000000)	x	Use Total Column. Amount should be zero if difference of Due from Head Office/Branches/Agencies (Philippine branch of a foreign bank) (excluding Losses in Operation) and Due to Head Office/Branches/Agencies (Philippine branch of a foreign bank) (excluding Unremitted Profits) of the FRP Balance Sheet is negative.	1.0/UNB
		Pat III-RSF	195552500000000000	x	Use Amount Column	
NSFR140	Guarantees Issued	FRP-Sched 38	405000000000100000+405000000000200000	x	Use Total Column	1.0/UNB
		Pat III-RSF	405000000000000000	x	Use Amount column	
NSFR150	Financial Standby Letters of Credit - domestic	FRP-Sched 38	410050500000100000	x	Use Total Column	3.0/FAIL

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RIN	Particulars	Schedule No.	Account Code/Formulation	Total Amount	Instructions	Type of Reconciliation
		Pat III-RSF	410050500000000000	x	Use Amount column. Amount in the NSFR should be less than or equal to the amount in the FRP.	
NSFR160	Financial Standby Letters of Credit - foreign	FRP-Sched 38	410051000000100000+410050000000200000	x	Use Total Column	3.0/FAIL
		Pat III-RSF	410051000000000000	x	Use Amount column. Amount in the NSFR should be less than or equal to the amount in the FRP.	
NSFR170	Performance Standby Letters of Credit - domestic (net of margin deposit) established as a guarantee that a business transaction will be performed	FRP-Sched 38	410100500000100000	x	USE Total COLUMN	3.0/FAIL
		Pat III-RSF	410001500500000000	x	Use Amount column. Amount in the NSFR should be less than or equal to the amount in the FRP.	
NSFR180	Performance Standby Letters of Credit - foreign (net of margin deposit) established as a guarantee that a business transaction will be performed	FRP-Sched 38	410101000000100000+410100000000200000	x	Use Total Column	3.0/FAIL
		Pat III-RSF	410001501000000000	x	Use Amount column. Amount in the NSFR should be less than or equal to the amount in the FRP.	
NSFR190	Trade Related Guarantees - LCs Confirmed	FRP-Sched 38	420050000000100000	x	Use Total Column	3.0/FAIL
		Pat III-RSF	420050000000100000	x	Use Amount column. Amount in the NSFR should be less than or equal to the amount in the FRP.	
NSFR200	Trade Related Guarantees - Shippers Bond/Airway Bills	FRP-Sched 38	420100000000100000	x	Use Total Column	3.0/FAIL
		Pat III-RSF	420100000000100000	x	Use Amount column. Amount in the NSFR should be less than or equal to the amount in the FRP.	
NSFR210	Sight LCs - domestic (net of margin deposit)	FRP-Sched 38	415050500000100000	x	Use Total Column	3.0/FAIL

NSFR Validation Rules

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RIN	Particulars	Schedule No.	Account Code/Formulation	Total Amount	Instructions	Type of Reconciliation
		Pat III-RSF	415050500000000000	x	Use Amount column. Amount in the NSFR should be less than or equal to the amount in the FRP.	
NSFR220	Sight LCs - foreign (net of margin deposit)	FRP-Sched 38	415051000000100000+420051000000200000	x	Use Total Column	3.0/FAIL
		Pat III-RSF	415051000000000000	x	Use Amount column. Amount in the NSFR should be less than or equal to the amount in the FRP.	
NSFR230	Usance LCs - domestic (net of margin deposit)	FRP-Sched 38	415100500000100000	x	Use Total Column	3.0/FAIL
		Pat III-RSF	415100500000000000	x	Use Amount column. Amount in the NSFR should be less than or equal to the amount in the FRP.	
NSFR240	Usance LCs - foreign (net of margin deposit)	FRP-Sched 38	415101000000100000+420101000000200000	x	Use Total Column	3.0/FAIL
		Pat III-RSF	415101000000000000	x	Use Amount column. Amount in the NSFR should be less than or equal to the amount in the FRP.	
NSFR250	Deferred LCs - domestic (net of margin deposit)	FRP-Sched 38	415150500000100000	x	Use Total Column	3.0/FAIL
		Pat III-RSF	415150500000000000	x	Use Amount column. Amount in the NSFR should be less than or equal to the amount in the FRP.	
NSFR260	Deferred LCs - foreign (net of margin deposit)	FRP-Sched 38	415151000000100000+420151000000200000	x	Use Total Column	3.0/FAIL
		Pat III-RSF	415151000000000000	x	Use Amount column. Amount in the NSFR should be less than or equal to the amount in the FRP.	
NSFR270	Revolving LCs - domestic (net of margin deposit) arising from movement of goods and/or services	FRP-Sched 38	415200500000100000	x	Use Total Column	3.0/FAIL
		Pat III-RSF	415200500000000000	x	Use Amount column. Amount in the NSFR should be less than or equal to the amount in the FRP.	

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RIN	Particulars	Schedule No.	Account Code/Formulation	Total Amount	Instructions	Type of Reconciliation
NSFR280	Revolving LCs - foreign (net of margin deposit) arising from movement of goods and/or services	FRP-Sched 38	415201000000100000+420201000000200000	x	Use Total Column	3.0/FAIL
		Pat III-RSF	415201000000000000	x	Use Amount column. Amount in the NSFR should be less than or equal to the amount in the FRP.	
NSFR290	Commitments - Underwritten Accounts Unsold	FRP-Sched 38	425050000000100000+425050000000200000	x	Use Total Column	3.0/FAIL
		Pat III-RSF	425050000000000000	x	Use Amount column. Amount in the NSFR should be less than or equal to the amount in the FRP.	
NSFR300	Commitments - Committed Credit Lines for Commercial Papers Issued	FRP-Sched 38	425100000000100000+425100000000200000	x	Use Total Column	3.0/FAIL
		Pat III-RSF	425100000000000000	x	Use Amount column. Amount in the NSFR should be less than or equal to the amount in the FRP.	
NSFR310	Commitments - Credit card lines	FRP-Sched 38	425150000000100000+425150000000200000	x	Use Total Column	3.0/FAIL
		Pat III-RSF	425150000000000000	x	Use Amount column. Amount in the NSFR should be less than or equal to the amount in the FRP.	
INTERNAL RECONCILIATION						
NSFR330	Available Stable Funding	Part I-NSFR	995000000000000000	x	Use Weighted Amount Column	1.0/UNB
		Part II-ASF	995000000000000000	x	Use Weighted Amount Column	
NSFR340	Capital	Part I-NSFR	300090000000000000	x	Use Weighted Amount Column	1.0/UNB
		Part II-ASF	300090000000000000	x	Use Weighted Amount Column	
NSFR350	Retail Deposits	Part I-NSFR	215000000500000000	x	Use Weighted Amount Column	1.0/UNB
		Part II-ASF	215000000500000000	x	Use Weighted Amount Column	
NSFR360	Wholesale Deposits	Part I-NSFR	215000001000000000	x	Use Weighted Amount Column	1.0/UNB
		Part II-ASF	215000001000000000	x	Use Weighted Amount Column	
NSFR370	Secured and Unsecured Funding	Part I-NSFR	240000000000000000	x	Use Weighted Amount Column	1.0/UNB
		Part II-ASF	240000000000000000	x	Use Weighted Amount Column	

NSFR Validation Rules

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RIN	Particulars	Schedule No.	Account Code/Formulation	Total Amount	Instructions	Type of Reconciliation
NSFR380	Other Liabilities and Equities	Part I-NSFR	995050000000000000	x	Use Weighted Amount Column	1.0/UNB
		Part II-ASF	995050000000000000	x	Use Weighted Amount Column	
NSFR390	Required Stable Funding	Part I-NSFR	195000000000000000	x	Use Weighted Amount Column	1.0/UNB
		Part III-RSF	195000000000000000	x	Use Weighted Amount Column	
NSFR400	NSFR High-Quality Liquid Assets (HQLA)	Part I-NSFR	105000000500000000	x	Use Weighted Amount Column	1.0/UNB
		Part III-RSF	105000000500000000	x	Use Weighted Amount Column	
NSFR410	Deposits Held at other Financial Institutions	Part I-NSFR	105200000000000000	x	Use Weighted Amount Column	1.0/UNB
		Part III-RSF	105200000000000000	x	Use Weighted Amount Column	
NSFR420	Performing Loans and Non-HQLA Securities	Part I-NSFR	132050000000800000	x	Use Weighted Amount Column	1.0/UNB
		Part III-RSF	132050000000800000	x	Use Weighted Amount Column	
NSFR430	Other assets	Part I-NSFR	195551000000000000	x	Use Weighted Amount Column	1.0/UNB
		Part III-RSF	195551000000000000	x	Use Weighted Amount Column	
NSFR440	Off-Balance Sheet Exposures	Part I-NSFR	400090000000000000	x	Use Weighted Amount Column	1.0/UNB
		Part III-RSF	400090000000000000	x	Use Weighted Amount Column	
NSFR450	Net Stable Funding Ratio	Part I-NSFR	990090000000000000	x	Use Weighted Amount Column	1.0/UNB
		Part II-ASF and Part III-RSF	995000000000000000 / 195000000000000000	x	Use Weighted Amount Column	
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						