



BANGKO SENTRAL NG PILIPINAS

**OFFICE OF THE DEPUTY GOVERNOR
FINANCIAL SUPERVISION SECTOR**

MEMORANDUM NO. M-2019-008

To : ALL STAND-ALONE THRIFT BANKS, RURAL BANKS, COOPERATIVE BANKS AND NON-BANKS WITH QUASI BANKING FUNCTIONS (NBQBs)

Subject : Guidelines on the Electronic Submission of the Minimum Liquidity Ratio (MLR) Report

Pursuant to BSP Circular No. 1035 dated 15 March 2019 on the Amendments to the BASEL III Liquidity Coverage Ratio Framework and Minimum Liquidity Ratio Framework, the following submission guidelines shall be observed for the monthly submission of the MLR report beginning reporting period ended 31 January 2019:

1. The updated Data Entry Template (DET), corresponding Control Prooflist (CP), and the newly prescribed Certification Form (CF) of the MLR 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 MLR report against the Financial Reporting Package.
2. Beginning reporting period 31 March 2019, the DET, together with the scanned CP and notarized CF duly certified and signed by the authorized officials of the reporting BSP Supervised Financial Institution (BSFI), shall be electronically submitted to the Bangko Sentral, through the Supervisory Data Center (SDC) within 15 banking days after the end of the reference month. The MLR report for reporting periods 31 January and 28 February 2019 shall be due for submission on or before 24 April 2019.
3. The electronic submissions shall be transmitted 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 <BSFI Name>, <Reference Period>", as illustrated below

To : sdctb-mlr@bsp.gov.ph
Subject : MLR *BSFI Name*, 31 January 2019

and using the following prescribed file names and file formats:

File	File Name	File Format
Data Entry Template	MLR- <i>reference period</i> e.g. MLR-20190131	xls
Control Prooflist	MLR- <i>reference period</i> -control prooflist e.g. MLR-20190131-control prooflist	pdf
Certification Form	MLR- <i>reference period</i> -Certification Form e.g. MLR-20190131-Certification Form	pdf

4. 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.
5. BSFIs 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 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 erroneous, delayed and/or unsubmitted reporting.

For compliance.


ATTY. ARIFA A. ALA
Sector-In-Charge

22 March 2019

Minimum Liquidity Ratio for Stand Alone Thrift, Rural and Cooperative Banks						
RIN	Particulars	Schedule No.	Account Code/Formulation	Total Amount	Instructions	Type of Reconciliation Rule/Remarks
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 + 123001000000170000	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	Amount in the FRP is greater than or equal to MLR	3.0/FAIL
		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		

Minimum Liquidity Ratio for Stand Alone Thrift, Rural and Cooperative Banks						
RIN	Particulars	Schedule No.	Account Code/Formulation	Total Amount	Instructions	Type of Reconciliation Rule/Remarks
MLR130	Other committed credit lines	Schedule 38	425000000000100000 + 425000000000200000	x		1.0/UNB
		MLR	425000000000000000	x		
MLR140	Interbank loans receivable - Net	Balance Sheet	195401000000000000	x	Amount in the FRP is greater than or equal to MLR	3.0/FAIL
		MLR	195401000000000000	x		
MLR150	Retail current and regular savings deposits	Schedule 22A	215000000002000000+215000000003000000+215000000004000000+215000000006000000+215000000007000000+215000000008000000+215000000011000000+215000000012000000+215000000020000000+215000000025000000+215000000030000000+215000000035000000+215000000040000000+215000000045000000+215000000050000000+215000000055000000	x	Amount in the FRP is greater than or equal to MLR	3.0/FAIL
		MLR	215080000000000000	x		
MLR160	Deposits where the account holder has no contractual or legal discretion to withdraw said deposit or pre-terminate the account within the next 30 calendar days	Balance Sheet	215250000000000000	x	Amount in the FRP is greater than or equal to MLR	3.0/FAIL
		MLR	215250000000000000	x		
MLR170	Borrowings that are non-callable in, or have contractual maturity dates beyond, the next 30 calendar days	Balance Sheet	220100000000000000+295201500000000000+295202000000000000	x	Amount in the FRP is greater than or equal to MLR	3.0/FAIL
		MLR	220900000000000000	x		
MLR180	Obligations arising from operational expenses	Balance Sheet	230600000000000000	x		1.0/UNB
		MLR	230600000000000000	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