



# 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.,:

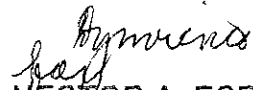
To : [sdctb-micro@bsp.gov.ph](mailto:sdctb-micro@bsp.gov.ph)  
cc :  
Subject : **MICRO <bankname>, 30 June 2008**

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

# Annex A

## 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 92000000000600001 for this field
No. of Other Banking Offices	NOBANK	9	Numeric	0	No. of other banking offices. Use account code 92000000000600001 for this field