



BANGKO SENTRAL NG PILIPINAS

**OFFICE OF THE DEPUTY GOVERNOR
SUPERVISION AND EXAMINATION SECTOR**

MEMORANDUM NO. M-2014- 024

To : **ALL BANKS**

Subject : **Guidelines on the Electronic Submission of Microfinance Reports in Relation to Recently Issued Regulation**

Pursuant to BSP Circular No. 836 dated 13 June 2014 on the amendment of microfinance reports, the following submission guidelines shall be observed starting with the reporting period ending 30 June 2014:

1. The updated prescribed data entry templates (DET), its corresponding file structure and Control Prooflist (CP) of the following microfinance reports can be downloaded from http://www.bsp.gov.ph/SES/reporting_templates or requested from the BSP-Supervisory Data Center (SDC):

Report Title	Excel Filename	CSV Filename	Frequency of Submission
Report on Microfinance Products	MBS.XLS	MBS.CSV	Monthly
Income Statement on Retail Microfinance Operations	MIS.XLS	MIS.CSV	Quarterly

2. The updated prescribed DET/CSV of the microfinance reports together with the scanned copy of the CP in Portable Document Format (PDF) duly notarized and signed by the authorized official of the reporting bank shall be electronically submitted within fifteen (15) banking days after the end of reference month and quarter to the following email 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)

using the required format for the subject, as follows:

"MICRO <bankname>, <reference period>", as illustrated below:

To : **sdctb-micro@bsp.gov.ph**
Subject : **MICRO <bankname>, 30 June 2014**

and prescribed filenames as indicated in item 1 above.

3. Banks that are unable to transmit electronically can submit the microfinance DET/CSV and its accompanying scanned CP in CD form through messengerial or postal services within the prescribed deadline to:

The Director
Supervisory Data Center (SDC)
Bangko Sentral ng Pilipinas
11th Floor, Multi-Storey Building
BSP Complex, A. Mabini Street
Malate, Manila 1004

4. In accordance with BSP Memorandum M-2014-020 dated 22 April 2014, only electronic submissions originating from officially registered e-mail address/es of the bank 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.
5. Report submissions that do not conform to the above prescribed procedures shall be considered erroneous or defective and, thus, considered unsubmitted. It likewise follows that only the DET and/or data file format structures prescribed by the BSP for the microfinance reports shall be deemed compliant with the existing reportorial requirements and standard subject to validation and applicable penalties for late and/or erroneous reporting for Category A-2 as prescribed under Subsection X192.2 of the Manual of Regulations for Banks.

For compliance.


NESTOR A. ESPENILLA, JR.
Deputy Governor

23 June 2014