



**BANGKO SENTRAL NG PILIPINAS**

OFFICE OF THE DEPUTY GOVERNOR  
FINANCIAL SUPERVISION SECTOR

**MEMORANDUM NO. M-2020-029**

**To : All Banks and Quasi-Banks**

**Subject: Transitory Guidelines on the Reporting of Micro-, Small-, and Medium Enterprise (MSME) Loans as Alternative Compliance with the Reserve Requirement**

Pursuant to Circular No 1083 dated 22 April 2020, MSME loans that are utilized as alternative compliance with the reserve requirements shall be temporarily reported under the accounts set forth in Table 1:

Table 1: Reporting of MSME Loans

| <b>BSP Supervised Financial Institution</b>                          | <b>Report</b>  | <b>Account</b>   |
|--|--|--|
| Universal/ Commercial Banks<br>Thrift Banks                          | Consolidated Daily Report of Condition (CDRC)  | Investments in Bonds and Other Debt Instruments (IBODI) - Govt [3. BSP Supported - Others] |
| Rural/ Cooperative Banks   | Weekly Report on Required and Available Reserves (WRRAR)                                 | IBODI for Legal Reserves [b. Others]   |
| Non-Bank Financial Institutions with Quasi-Banking Functions (NBQBs) | Consolidated Report on Required and Available Reserves (CRRAR)                           | Available Reserves [4. Others]   |
| Trust Departments of Banks/NBQBs                                     | Special Financing and Weekly Reserve Report on Trust and Other Fiduciary Accounts (TOFA) | Available Reserves [C. Market Yielding Government Securities]                              |

The reporting of MSME loans under the above-mentioned accounts shall take effect on 24 April 2020 until 30 December 2021.

The prevailing guidelines on the submission of the above-mentioned reports shall continue to apply.

For guidance and implementation.

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RECORD ON FILE

  
05/06/2020  
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**CHUCHI G. FONACIER**  
Deputy Governor

23 April 2020