

The Republic of the Union of Myanmar
Central Bank of Myanmar
Notification No. (19/2017)
14th Waxing Day of Waso 1379 ME
July 7, 2017

In exercise of the powers conferred under Section 36 and Section 184 of the Financial Institutions Law, and Sections 49 and 50 of the Central Bank of Myanmar Law, the Central Bank of Myanmar hereby issues the following Regulations:

1. These Regulations shall be called Liquidity Ratio Requirement Regulation.
2. These Regulations shall apply to all banks.
3. A bank shall maintain a minimum liquidity ratio of 20% at all times.
4. Every bank must calculate their daily liquidity ratio position and, report weekly average at the start of the succeeding week in accordance with the attached worksheet and reporting format to the Central Bank of Myanmar.
5. A bank that fails to maintain a minimum liquidity ratio may be subject to administrative penalties under section 97 of the Central Bank of Myanmar Law and maybe imposed under section 94 and 96 of the Financial Institutions Law and administrative penalties under section 154 of the said Law.
6. The Central Bank of Myanmar Instruction No.4 dated January 12, 1995 is hereby repealed.
7. These Regulations shall come into effect immediately.

Sd./xxxxxxxxxx
(Kyaw Kyaw Maung)
Governor

Central Bank of Myanmar						
Weekly Liquidity Statement					(MMK)	(000s)
	A.	B.	C.	D.	E	F.
All currencies beside Kyat (B,C,D,E) must be converted to Kyat using CBM official exchange rate.	Kyat	USD	Euro	SGD	All Other Currency	Total
I. Liquid Assets:						
1. Cash on Hand						
2. Current Accounts with CBM						
3. Other Claims on CBM						
4. Demand Deposits with Banks - Domestic						
5. Demand Deposits with Banks – foreign banks with acceptable credit ratings.						
6. Time Deposits with Banks						
7. Loans to Banks						
8. Loans to other Financial Institutions						
9. Treasury Bills						
10. Treasury Bonds having a remaining maturity of one year or less						
11. Foreign Sovereign Securities issued by countries with acceptable credit rating, and having a remaining maturity of one year or less						
12. Discounted Bills having a maturity of three months or less						
13. Debit note receivables						
14. Inward Remittances						
II. Gross Liquid Assets (Sum of items I.1 through I.14)						
III. Less Borrowings collateralized by items I.1- I.14						
IV. Net Liquid Assets (Item II less Item III)						
V. Volatile Liabilities						
1. Demand Deposits of banks						
2. Time Deposits of banks having a maturity of one year or less						
3. Other Demand Deposits						
4. Savings Deposits						
5. Other Time Deposits having a maturity of one year or less						
6. Borrowing from Central Bank.						
7. Short Term Borrowings not collateralized by items I.1 through I.14						
8. Outward Remittances						
9. Debit Notes Payable						
10. Accrued interest Payable on Deposits						
11. Off Balance sheet items:						
a. Unfunded portion of approved lines of credit						
b. Irrevocable Letters of Credit due to be funded within one year						
VI. Volatile Liabilities: (Sum of Items V.1 through V.11.b)						
VII. Liquidity Ratio: Net Liquid Assets expressed as a percentage of Volatile Liabilities = IV/VI						