



BANGKO SENTRAL NG PILIPINAS
OFFICE OF THE DEPUTY GOVERNOR
SUPERVISION AND EXAMINATION SECTOR

MEMORANDUM NO. M-2017-039

To : ALL STAND-ALONE THRIFT BANKS, RURAL AND COOPERATIVE BANKS

Subject : Guidelines on the Electronic Submission of the Basel 1.5 Capital Adequacy Ratio (CAR) Report

Pursuant to Circular No. 979 dated 25 October 2017 on the Risk-Weighting of Bank Loans to the Extent Guaranteed by Credit Surety Fund (CSF) Cooperatives, the following guidelines shall be observed in submitting the Basel 1.5 CAR Report effective end-December 2017 report:

1. The Data Entry Templates (DETs) and the accompanying Control Prooflist (CP) for the Basel 1.5 CAR Report can be downloaded from http://www.bsp.gov.ph/SES/reporting_templates or requested directly from the BSP-Supervisory Data Center (SDC).
2. The DET together with the corresponding scanned CP in Portable Document Format (PDF) signed by the authorized official of the reporting BSP Supervised Financial Institution (BSFI) shall be electronically transmitted within the prescribed deadline to the following e-mail addresses:

| Type of Institution | E-mail Address |
|-----------------------------|----------------------|
| Thrift Banks | sdctb-car@bsp.gov.ph |
| Rural and Cooperative Banks | sdcrb-car@bsp.gov.ph |

using the required format for the subject, as follows:
"CAR <Bank Name>, <Reference Period>", as illustrated below

To : sdctb-car@bsp.gov.ph
Subject : CAR <Bank Name>, 31 December 2017

and using the following required format for the filenames:

| DET/CP | File Name |
|--|------------------------------------|
| DET for Simplified Solo basis | CAR688-SS.xls |
| DET for Comprehensive Solo basis | CAR688-CS.xls |
| DET for Comprehensive Consolidated basis | CAR688-CC.xls |
| Control Prooflist | CAR688-basis-Control Prooflist.xls |

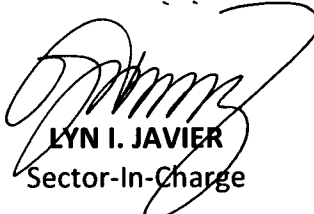
where basis is the type of report (i.e., CC, CS, SS).

3. Hard copy submission of the report shall not be accepted. Banks that are unable to transmit electronically can submit such report and the corresponding scanned CP in Compact Disc (CD) or any portable storage device (e.g., USB) 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 No. M-2017-028 dated 11 September 2017, only electronic submissions originating from officially registered e-mail address/es of Banks 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 not be accepted and, thus, considered unsubmitted. It likewise follows that only the DET and CP prescribed by the BSP for the report shall be accepted as compliant with the existing reportorial requirements subject to validation and applicable penalties for delayed and/or erroneous reporting.

For compliance.



LYN I. JAVIER
Sector-In-Charge

28 December 2017