



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

MEMORANDUM NO. M-2014-017

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

Subject : Enhancements to the Risk-Based Capital Adequacy Ratio (CAR) Report in Relation to Recently Issued Regulations

Pursuant to Circular No. 827 dated 28 February 2014 on the Amendments to the Risk-Based Capital Adequacy Framework for Stand-alone Thrift Banks, Rural Banks and Cooperative Banks, the following guidelines on the electronic submission of the updated Risk-Based CAR Report shall be observed:

1. The updated data entry templates (DETs) incorporating the above amendments, and the prescribed Control Prooflist (CP) can be accessed at http://www.bsp.gov.ph/ses/reporting_templates or requested from the BSP-Supervisory Data Center.
2. The updated CAR DETs shall be adopted starting with the reporting period quarter-ending 31 March 2014. The deadline for submission is fifteen (15) banking days after end of reference quarter for the Solo report and thirty (30) banking days for the Consolidated report.
3. Consistent with the existing CAR report submission guidelines, the CAR DET and the scanned PDF copy of the CP of said report duly notarized and signed by the appropriate official shall continue to be submitted electronically to the following prescribed e-mail addresses within the required submission deadline:

E-mail Address	Type of Reporting Bank
sdctb-car@bsp.gov.ph	Thrift Banks (TBs)
sdcrb-car@bsp.gov.ph	Rural and Cooperative Banks (RCBs)

using the following required format for the subject, as follows:

“CAR <bank name>, <reference period>”

as illustrated in the sample below:

To : sdctb-car@bsp.gov.ph
cc :
Subject : CAR Bank Name, 31 March 2014

and using the following prescribed file names:

DET / CP	File Name
Simplified Solo Report	CAR688-SS.xls
Comprehensive Solo Report	CAR688-CS.xls
Comprehensive Conso Report	CAR688-CC.xls
CP - Cover Page	Coverpage-CAR-ddmmmccyy.pdf
CP - CAR Page	CAR-ddmmmccyy.pdf

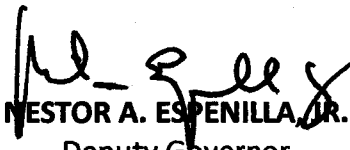
where ddmcccyy is the reference period (e.g., 31Mar2014).

4. Banks that are unable to electronically transmit the DET and scanned CP may submit via CD through messengerial or postal services within the prescribed deadline to:

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

5. Submissions that are arithmetically unbalanced and/or those not in conformity with the procedures specified in item 3 including submissions not in the prescribed format shall be considered erroneous reporting subject to existing penalties. Same existing penalties for late and/or erroneous reporting under sub-section X192.2 of the Manual of Regulations for Banks for Category A-2 shall continue to apply for the Risk-Based CAR Report.

For compliance.


NESTOR A. ESPENILLA, JR.
Deputy Governor

21 March 2014