



BANGKO SENTRAL NG PILIPINAS

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

MEMORANDUM NO. M-2011-054

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

Subject : Guidelines on the Electronic Submission of the Original and the Revised Risk-Based Capital Adequacy Ratio (CAR) Reports

Further to the BSP Memorandum Nos. M-2010-014 dated 15 June 2010 on the Reporting Templates of the Revised Risk Based Capital Adequacy Framework and M-2010-046 dated 14 December 2010 on the Parallel Run of the Original and the Revised Risk-Based Capital Adequacy Ratio (CAR) Report, the following guidelines on the electronic submission of the said CAR reports shall be observed:

Reportorial Submission under Circular No. 280 dated 29 March 2001, as amended

1. Covered banks shall continue to submit the hard copy of the original CAR report under the said Circular on a quarterly basis until 31 December 2011.
2. In addition to the hard copy of the original CAR report, covered banks are to electronically submit the prescribed data entry template of the Summary Sheet of the original CAR report for the reporting periods ending 30 September 2011 and 31 December 2011. The prescribed data entry template of the Summary Sheet of the original CAR report may be downloaded from the BSP website under <http://www.bsp.gov.ph/frp/templates>.
3. Covered banks shall discontinue the submission of both the original CAR report issued under said Circular and the Summary Sheet upon the effectivity of Circular No. 688 on 1 January 2012.

Reportorial Submission under Circular No. 688

4. Covered banks shall electronically submit the Revised Risk-Based CAR report under Circular No. 688 starting with the reporting period ending 30 September 2011 on a parallel-run basis with the original CAR report referred to in above items 1 to 3. Hence, hard copy submission of the Revised Risk-Based CAR report shall no longer be required starting with the reporting period ending 30 September 2011.

5. The prescribed data entry template for the electronic submission of the Revised Risk Based CAR report may be downloaded from the BSP website under <http://www.bsp.gov.ph/frp/templates>.
6. The corresponding prescribed file structures which shall serve as the banks' guide in creating their respective data base (DBASE) files in CSV format for the Revised Risk Based CAR report are detailed in Annex A.
7. Covered banks shall electronically submit the Revised Risk Based CAR report using the prescribed data entry template referred to in item 5 or in the prescribed DBASE file structure in CSV format referred to in item 6 within 15 banking days after the end of the reference quarter for solo basis and 30 banking days after the end of the reference quarter for consolidated basis.
8. Covered banks shall electronically transmit the scanned Control Prooflist (CP) of the Revised Risk Based CAR report (Annex B) in portable document format (pdf), duly notarized and signed by the authorized official of the reporting bank, within the required submission deadline to the e-mail addresses below using the prescribed filename Prooflist-CAR.pdf. Should scanning be unavailable, the notarized CP can be transmitted via facsimile to the Director of the BSP Supervisory Data Center (SDC) at (632) 708-7554 or 708-7558 within the prescribed deadline.

Other Submission Guidelines

9. The electronic submission of the Summary Sheet of the original CAR report, the Revised Risk Based CAR report and scanned CP in pdf shall be transmitted to the following prescribed e-mail addresses:

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

using the following required format for the subject:

"CAR<bankname>,<reference period>", e.g.,:

To : sdctb-car@bsp.gov.ph
 cc :
 Subject : CAR <bankname>, 30 September 2011

10. Banks that are unable to electronically transmit the Summary Sheet of the original CAR report and/or Revised Risk Based CAR report can submit said report/s in CD together with the corresponding CP of the Revised Risk

Based CAR report through messengerial or postal services within the prescribed deadline to:

The Director
Supervisory Data Center (SDC)
Bangko Sentral ng Pilipinas
16th Floor, Multi-Storey Building
BSP Complex, A. Mabini Street
Malate, Manila 1004

11. The prescribed data entry templates for the Summary Sheet of the original CAR report and the Revised Risk Based CAR report are also available upon request from the BSP-SDC.
12. Late and/or erroneous reporting of the Revised Risk Based CAR report shall be subject to penalties prescribed under Subsection X192.2 of the Manual of Regulations for Banks for Category A-2 report starting with the reporting period ending 31 March 2012. Same penalties shall continue to apply for late and/or erroneous reporting of the original CAR report until said reportorial requirement is discontinued.

For compliance.


NESTOR A. ESPENILLA, JR.
Deputy Governor

06 October 2011

CAPITAL ADEQUACY RATIO REPORTING
Data Structure

Report Name : CAR Main Table
Filename: CARMAIN

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR	FIELD TYPE	NO. OF DP	NULL Value Allowed	VALIDATION RULE
1 Transaction Date	TRDATE	8	Numeric	0	NO	Should be in the CCYYMMDD format (End-of-the-quarter)
2 Industry Code	INDCDE	2	Numeric	0	NO	Valid values are the following: 1 for Universal Commercial Banks (UBs) 2 for Commercial Banks (KBs) 3 for Thrift Banks 4 for Rural Banks 5 for Cooperative Rural Banks
3 Bank Code	BKCODE	6	Numeric	0	NO	Your BSP assigned bank code
4 Report Type	REPTPE	1	Numeric	0	NO	1 - Simplified 2 - Comprehensive (SOLO) 3 - Comprehensive (CONSOLIDATED)
5 Account Code	ACCT	18	Char			Please refer to the CAR template for the valid account codes
6 Amount Code	AMTCDE	2	Numeric	0	NO	Valid values are the following: 0 for Non Amount Account Value 1 for Left Column Amount 2 for Right Column Amount
7 Amount in Pesos	AMOUNT	17	Numeric	3	NO	
8 Capital Adequacy Ratio	CAR	6	Numeric	4	YES	Value required only for ACCT = '99000000000000000000'

CAPITAL ADEQUACY RATIO REPORTING
Data Structure

Report Name : CAR Total Qualifying Capital
Filename: CARTQCAP

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR	FIELD TYPE	NO. OF DP	NULL Value Allowed	VALIDATION RULE
1 Transaction Date	TRDATE	8	Numeric	0	NO	Should be in the CCYYMMDD format (End-of-the-quarter)
2 Industry Code	INDCDE	2	Numeric	0	NO	Valid values are the following: 1 for Universal Commercial Banks (UBs) 2 for Commercial Banks (KBs) 3 for Thrift Banks 4 for Rural Banks 5 for Cooperative Rural Banks
3 Bank Code	BKCODE	6	Numeric	0	NO	Your BSP assigned bank code
4 Report Type	REPTPE	1	Numeric	0	NO	1 - Simplified 2 - Comprehensive (SOLO) 3 - Comprehensive (CONSOLIDATED)
5 Account Code	ACCT	18	Char			Please refer to the CAR template for the valid account codes
6 Amount Code	AMTCDE	2	Numeric	0	NO	Valid values are the following: 0 for Non Amount Account Value 1 for Left Column Amount 2 for Right Column Amount
7 Amount in Pesos	AMOUNT	17	Numeric	3	NO	

CAPITAL ADEQUACY RATIO REPORTING
Data Structure

Report Name : RISK-WEIGHTED ON-BALANCE SHEET ASSETS
Filename: CARONBS

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR	FIELD TYPE	NO. OF DP	NULL Value Allowed	VALIDATION RULE
1 Transaction Date	TRDATE	8	Numeric	0	NO	Should be in the CCYYMMDD format (End-of-the-quarter)
2 Industry Code	INDCDE	2	Numeric	0	NO	Valid values are the following: 1 for Universal Commercial Banks (UBs) 2 for Commercial Banks (KBs) 3 for Thrift Banks 4 for Rural Banks 5 for Cooperative Rural Banks
3 Bank Code	BKCODE	6	Numeric	0	NO	Your BSP assigned bank code
4 Report Type	REPTPE	1	Numeric	0	NO	1 - Simplified 2 - Comprehensive (SOLO) 3 - Comprehensive (CONSOLIDATED)
5 Account Code	ACCT	18	Char			Please refer to the CAR template for the valid account codes
6 Amount Code	AMTCDE	2	Numeric	0	NO	Valid values are the following: 1 Net Carrying Amount 3 Risk Weighted Amount
7 Risk Weight in Percent	RWPCENT	7	Numeric	4	NO	
8 Amount in Pesos	AMOUNT	17	Numeric	3	NO	

CAPITAL ADEQUACY RATIO REPORTING
Data Structure

Report Name : RISK-WEIGHTED OFF-BALANCE SHEET ASSETS
Filename: CAROFFBS

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR	FIELD TYPE	NO. OF DP	NULL Value Allowed	VALIDATION RULE
1 Transaction Date	TRDATE	8	Numeric	0	NO	Should be in the CCYMMDD format (End-of-the-quarter)
2 Industry Code	INDCDE	2	Numeric	0	NO	Valid values are the following: 1 for Universal Commercial Banks (UBs) 2 for Commercial Banks (KBs) 3 for Thrift Banks 4 for Rural Banks 5 for Cooperative Rural Banks Your BSP assigned bank code
3 Bank Code	BKCODE	6	Numeric	0	NO	1 - Simplified 2 - Comprehensive (SOLO) 3 - Comprehensive (CONSOLIDATED)
4 Report Type	REPTPE	1	Numeric	0	NO	Please refer to the CAR template for the valid account codes ID for bank specified items not involving credit risk
5 Account Code	ACCT	18	Char			Valid values are the following: 1 Notional Principal Amount 3 Credit Equivalent Amount
6 Sequence Number	SEQNO	3	Numeric	0	NO	4 Distribution of Credit Equivalent Amount, RW=0%
7 Amount Code	AMTCDE	2	Numeric	0	NO	5 Distribution of Credit Equivalent Amount, RW=20%
						6 Distribution of Credit Equivalent Amount, RW=75%
						7 Distribution of Credit Equivalent Amount, RW=100%
						8 Total Amount
8 Credit Conversion Factor	CCFPCNT	7	Numeric	4	NO	
9 Amount in Pesos	AMOUNT	17	Numeric	3	NO	
10 Description	DESC	150	Char		YES	Bank specified items not involving credit risk

CAPITAL ADEQUACY RATIO REPORTING
Data Structure

Report Name : COUNTERPARTY RISK-WEIGHTED ASSETS
Filename: CARCORWA

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR	FIELD TYPE	NO. OF DP	NULL Value Allowed	VALIDATION RULE
1 Transaction Date	TRDATE	8	Numeric	0	NO	Should be in the CCYYMMDD format (End-of-the-quarter)
2 Industry Code	INDCDE	2	Numeric	0	NO	Valid values are the following: 1 for Universal Commercial Banks (UBs) 2 for Commercial Banks (KBs) 3 for Thrift Banks 4 for Rural Banks 5 for Cooperative Rural Banks
3 Bank Code	BKCODE	6	Numeric	0	NO	Your BSP assigned bank code
4 Report Type	REPTPE	1	Numeric	0	NO	1 - Simplified 2 - Comprehensive (SOLO) 3 - Comprehensive (CONSOLIDATED)
5 Account Code	ACCT	18	Char			Please refer to the CAR template for the valid account codes
6 Amount Code	AMTCDE	2	Numeric	0	NO	Valid values are the following: 1 Notional Amount 2 Current Credit Exposure 4 Potential Future Credit Exposure 5 Credit Equivalent Amount 6 Distribution of Credit Equivalent Amount, RW=0% 7 Distribution of Credit Equivalent Amount, RW=20% 8 Distribution of Credit Equivalent Amount, RW =100% 9 Total Amount
7 Potential Future CCF	CCFPCNT	7	Numeric	4	NO	
8 Amount in Pesos	AMOUNT	17	Numeric	3	NO	

CAPITAL ADEQUACY RATIO REPORTING
Data Structure

Report Name : OPERATIONAL RISK-WEIGHTED ASSETS
Filename: CARORWA

FIELD DESCRIPTION	FIELD NAME	NO. OF CHAR	FIELD TYPE	NO. OF DP	NULL Value Allowed	VALIDATION RULE
1 Transaction Date	TRDATE	8	Numeric	0	NO	Should be in the CCYYMMDD format (End-of-the-quarter)
2 Industry Code	INDCDE	2	Numeric	0	NO	Valid values are the following: 1 for Universal Commercial Banks (UBs) 2 for Commercial Banks (KBs) 3 for Thrift Banks 4 for Rural Banks 5 for Cooperative Rural Banks
3 Bank Code	BKCODE	6	Numeric	0	NO	Your BSP assigned bank code
4 Report Type	REPTPE	1	Numeric	0	NO	1 - Simplified 2 - Comprehensive (SOLO) 3 - Comprehensive (CONSOLIDATED)
5 Account Code	ACCT	18	Char			Please refer to the CAR template for the valid account codes
6 Amount Code	AMTCDE	2	Numeric	0	NO	Valid values are the following: 0 Gross Income, Average 1 Gross Income, Last Year 2 Gross Income, Year 2 3 Gross Income, Year 3
7 Amount in Pesos	AMOUNT	17	Numeric	3	NO	

Revised May 2010

DEADLINE : 15 banking days after
end of reference quarter
(solo basis)

30 banking days after
end of reference quarter
(consolidated basis)

SUBMISSION : Original copy to the
Supervisory Data Center

**FOR STAND-ALONE THRIFT, RURAL AND COOPERATIVE BANKS
(SIMPLIFIED VERSION)**

(Name of Bank)	(Code)
(Address)	

**COMPUTATION OF THE RISK-BASED CAPITAL ADEQUACY RATIO
COVERING COMBINED CREDIT, MARKET AND OPERATIONAL RISKS**

(Indicate if Solo Basis or Consolidated Basis)

As of _____ (Quarter-End)

REPUBLIC OF THE PHILIPPINES)
_____) S.S.

I solemnly swear that all matters set forth in this report and all its supporting schedules are true and correct, to the best of my knowledge and belief.

(Signature of President/Executive/
Vice President)

SUBSCRIBED AND SWORN TO BEFORE ME this _____ day of
_____, 20____, affiant exhibiting to me his Community Tax
Certificate No. _____ issued at _____ on
_____ 20____.

Notary Public
Until December 31, 20____
PTR No. _____
Place _____

Doc. No. _____
Page No. _____
Book No. _____
Series of _____

Deadline : 15 banking days after end of reference month (solo basis)

: 30 banking days after end of reference quarter (consolidated basis)
: Original copy to Supervisory Data Center (SDC)

Submission

Name of Bank _____

Address _____

As of _____

**COMPUTATION OF THE RISK-BASED CAPITAL ADEQUACY RATIO
COVERING COMBINED CREDIT, MARKET AND OPERATIONAL RISKS
(SIMPLIFIED VERSION)**

(Indicate if for Solo Basis or Consolidated Basis)

CONTROL PROOFLIST

A.	Calculation of Qualifying Capital		
A.1	Net Tier 1 Capital	395000000000710000	0.000
A.2	Net Tier 2 Capital	395000000000720000	0.000
A.3	Total Qualifying Capital [Sum of A.1 and A.2]	395000000000700000	0.000
B.	Calculation of Risk-Weighted Assets		
B.1	Total Credit Risk-Weighted Assets [B.1(d) minus B.1(h)]	19593100000000000000	0.000
(a)	Risk-Weighted On-Balance Sheet Assets	100000000000811000	
(b)	Risk-Weighted Off-Balance Sheet Assets	400000000000812000	
(c)	Counterparty Risk-Weighted Assets	1101000000000813000	0.000
(d)	Total Credit Risk-Weighted Assets [Sum of B.1(a), B.1(b) and B.1(c)]	100000000000810000	
(e)	Deductions from Total Credit Risk-Weighted Assets		
(f)	General Loan Loss Provision (in excess of the amount permitted to be included in upper Tier 2 capital) [Part III.1, Item G.1(b) minus Part II, Item B.1 (5)]	17515050000000000000	
(g)	Unbooked valuation reserves and other capital adjustments affecting asset accounts based on the latest report of examination as approved by the Monetary Board	365052000000711000	
(h)	Total Deductions [Sum of B.1(f) and B.1(g)]	165000000000810000	0.000
B.2	Total Market Risk-Weighted Assets	100000000000820000	
B.3	Total Operational Risk-Weighted Assets	195000000000830000	
B.4	Total Risk-Weighted Assets (Sum of B.1, B.2 and B.3)	100000000000800000	
C.	RISK-BASED CAPITAL ADEQUACY RATIO [A.3 divided by B.4 multiply by 100]	99000000000000000000	0.000 #DIV/0!

Revised May 2010

DEADLINE : 15 banking days after
end of reference quarter
(solo basis)

30 banking days after
end of reference quarter
(consolidated basis)

SUBMISSION : Original copy to the
Supervisory Data Center

**FOR STAND-ALONE THRIFT, RURAL AND COOPERATIVE BANKS
(COMPREHENSIVE VERSION)**

(Name of Bank)	(Code)
(Address)	

**COMPUTATION OF THE RISK-BASED CAPITAL ADEQUACY RATIO
COVERING COMBINED CREDIT, MARKET AND OPERATIONAL RISKS**

(Indicate if Solo Basis or Consolidated Basis)

As of _____ (Quarter-End)

REPUBLIC OF THE PHILIPPINES)
_____) S.S.

I solemnly swear that all matters set forth in this report and all its supporting schedules are true and correct, to the best of my knowledge and belief.

(Signature of President/Executive/
Vice President)

SUBSCRIBED AND SWORN TO BEFORE ME this _____ day of
_____, 20____, affiant exhibiting to me his Community Tax
Certificate No. _____ issued at _____ on
_____ 20____.

Notary Public
Until December 31, 20____
PTR No. _____
Place _____

Doc. No. _____
Page No. _____
Book No. _____
Series of _____

Deadline : 15 banking days after end of reference month (solo basis)

Submission : 30 banking days after end of reference quarter (consolidated basis)
: Original copy to Supervisory Data Center (SDC)

Name of Bank _____

Address _____

As of _____

**COMPUTATION OF THE RISK-BASED CAPITAL ADEQUACY RATIO
COVERING COMBINED CREDIT, MARKET AND OPERATIONAL RISKS
(COMPREHENSIVE VERSION)**

(Indicate if for Solo Basis or Consolidated Basis)

CONTROL PROOFLIST

A.	Calculation of Qualifying Capital			
A.1	Net Tier 1 Capital	395000000000710000		
A.2	Net Tier 2 Capital	395000000000720000		
A.3	Total Qualifying Capital (Sum of A.1 and A.2)	395000000000700000		0.000
B.	Calculation of Risk-Weighted Assets			
B.1	Total Credit Risk-Weighted Assets [B.1(d) minus B.1(h)]	19593100000000000000		0.000
(a)	Risk-Weighted On-Balance Sheet Assets	1000000000000811000		
(b)	Risk-Weighted Off-Balance Sheet Assets	400000000000812000		
(c)	Counterparty Risk-Weighted Assets	1101000000000813000		
(d)	Total Credit Risk Weighted Assets [Sum of B.1(a), B.1(b) and B.1(c)]	1000000000000810000	0.000	
(e)	Deductions from Total Credit Risk-Weighted Assets			
(f)	General Loan Loss Provision (in excess of the amount permitted to be included in upper Tier 2 capital) [Part III.1., Item G.1(b) minus Part II, Item B.1 (5)]	17515050000000000000		
(g)	Unbooked valuation reserves and other capital adjustments affecting asset accounts based on the latest report of examination as approved by the Monetary Board	3650520000000711000		
(h)	Total Deductions [Sum of B.1(f) and B.1(g)]	165000000000810000	0.000	
B.2	Total Market Risk-Weighted Assets ^{1/}	100000000000820000		
B.3	Total Operational Risk-Weighted Assets	195000000000830000		
B.4	Total Risk-Weighted Assets (Sum of B.1, B.2 and B.3)	100000000000800000		0.000
C.	RISK-BASED CAPITAL ADEQUACY RATIO [A.3 divided by B.4 multiply by 100]	99000000000000000000		#DIV/0!

1/ For computation of market risk-weighted assets, refer to Part IV of the CAR Reporting Template of U/KBs and their subsidiary banks and quasi-banks provided under