



BANGKO SENTRAL NG PILIPINAS

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

MEMORANDUM NO.M-2013- 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. 713 dated 14 February 2011 on the Risk Weighting of Bank Loans to the Extent Guaranteed by the Agricultural Guarantee Fund Pool (AGFP), Circular No. 717 dated 25 March 2011 on the Risk Weight of Credit Exposures Guaranteed by the LGU Guarantee Corporation (LGUGC) and Treatment of Guarantees under the Risk-based Capital Adequacy Framework of Stand-alone Thrift Banks, Rural Banks and Cooperative Banks, Circular No. 750 dated 1 March 2012 on Risk Weighting of Bank Loans to the Extent Guaranteed by the Agricultural Guarantee Fund Pool (AGFP), and Circular No. 770 dated 28 September 2012 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 CAR report shall be observed by the covered banks:

1. The updated CAR data entry templates, the corresponding prescribed database file structure incorporating the above amendments, and the Control Prooflist can be accessed at <http://www.bsp.gov.ph/frp/templates> or requested from the BSP-SDC.
2. The updated CAR data entry templates shall be adopted starting with the reporting period ending 30 June 2013. 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 updated CAR data entry templates shall continue to be submitted electronically 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 (RCBs)

using the following required format for the subject:

CAR<bankname>,<referenceperiod>”,e.g.,:

To : sdctb-car@bsp.gov.ph

cc :

Subject : CAR <bankname>, 30 June 2013

4. Covered banks shall electronically transmit the scanned pdf copy of the Control Prooflist (CP) of the updated CAR report in a compressed/zipped file, duly notarized and signed by the authorized official of the reporting bank to the above e-mail address within the required submission deadline using the following prescribed filenames:

Control Prooflist	Filename
Cover Page	Coverpage-CAR-ddmmccyy.pdf
CAR page	CAR-ddmmccyy.pdf

where ddmmccyy is the reference period (e.g., 30Jun2013).

5. Penalties for late and/or erroneous reporting of the CAR report as provided for under existing regulations shall continue to apply.

For compliance.


NESTOR A. ESPENILLA, JR.
Deputy Governor

07 May 2013