



BANGKO SENTRAL NG PILIPINAS

OFFICE OF THE DEPUTY GOVERNOR | FINANCIAL SUPERVISION SECTOR

MEMORANDUM NO. M-2022-022

To : **ALL BSP-SUPERVISED FINANCIAL INSTITUTIONS (BSFIS)**

Subject : **Guidelines on the Submission of the Supplemental Capital Adequacy Ratio (CAR) Report on the Temporary Regulatory Relief on the Capital Treatment of Provisioning Requirements under the Philippine Financial Reporting Standard (PFRS) 9**

Pursuant to BSP Memorandum No. M-2022-002 dated 11 January 2022 on the Supplemental CAR Report on the Temporary Regulatory Relief on the Capital Treatment of Provisioning Requirements under the PFRS 9, the following submission guidelines shall be observed by covered BSFIs that will avail of the said temporary capital relief starting from the quarter-end reporting period subsequent to the date of notification to the Bangko Sentral of the BSFI's availment of the capital relief:

A. Submission Guidelines

1. All covered BSFIs shall use the Supplemental CAR Report *Data Entry Templates (DET)* and its corresponding *Control Prooflist (CP)* which can be downloaded from www.bsp.gov.ph/ses/reporting_templates or may be directly requested from BSP-Department of Supervisory Analytics (DSA) through dsareports@bsp.gov.ph. In requesting the said files, covered BSFIs shall follow the prescribed format as the subject, [REQUEST] CAR_SRCPC Template.
2. All covered BSFIs shall submit the Supplemental CAR Report (Solo and Consolidated bases) DET, and CP through the DSAREports@bsp.gov.ph within 15 banking days after end of reference quarter for solo basis and 30 banking days after end of reference quarter for consolidated basis.

3. All covered BSFIs shall apply the prescribed format for the subject, CAR_SRCP <space> BSFI Name, <space> Reference period in dd <space> month name <space> ccyy.

For example,

To : *DSAReports@bsp.gov.ph*
Subject : *CAR_SRCP BSFI Name, 31 March 2022*

and using the prescribed file naming convention, as illustrated below:

File	File Name	File Format
DET	CAR_SRCP- <i>basis</i> ¹	xls
CP	CAR_SRCP- <i>basis</i> -CP ²	pdf

4. All covered BSFIs shall only use e-mail addresses officially registered with the DSA in electronically submitting reports in accordance with BSP Memorandum No. M-2017-028 dated 11 September 2017. The same registered e-mail address/es shall be used by the DSA in acknowledging the submitted reports.
5. All covered BSFIs that are unable to transmit electronically can submit the DETs, and CP in any portable storage device (e.g. USB flash drive) through messengerial or postal services within the prescribed deadline to:

The Director
Department of Supervisory Analytics (DSA)
Bangko Sentral ng Pilipinas
11th Floor, Multi-Storey Building
BSP Complex, A. Mabini Street, Malate
1004 Manila

6. Queries regarding the electronic template of the Supplemental CAR Report and its mode and manner of submission shall be sent to the DSA via email to DSAReports@bsp.gov.ph following the prescribed format as the subject, [INQUIRY] CAR_SRCP.

¹ Where basis is the type of report (i.e., SOLO or CONSO), i.e., CAR_SRCP-SOLO.xls, CAR_SRCP-CONSO.xls

² Where basis is the type of report (i.e., SOLO or CONSO), i.e., CAR_SRCP-SOLO-CP.xls, CAR_SRCP-CONSO-CP.xls

B. Important Reminders

1. The following may result in an erroneous or failed submission:
 - a. Failure to use an officially registered email address;
 - b. Failure to use the prescribed subject line or reporting date;
 - c. Failure to use the correct templates;
 - d. Transmitting to the wrong email address; and
 - e. Failure to use the prescribed file names and file format.

2. Report submissions that do not conform with the prescribed procedures shall not be accepted and will be considered non-compliant with the existing reportorial requirements subject to applicable penalties for late and/or erroneous submission under Sec. 171/172-Q (Sanctions on reports for non-compliance with the reporting standards) of the Manual of Regulations for Banks/Manual of Regulations for Non-Bank Financial Institutions.

For compliance.


CHUCHI G. FONACIER
Deputy Governor

Digitally signed by
D/G Chuchi G. Fonacier
20 April 2022

20 April 2022