



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

MEMORANDUM NO. M-2016-024

**To : ALL UNIVERSAL/COMMERCIAL BANKS (UKBs) AND THEIR
SUBSIDIARY BANKS AND NON-BANKS WITH QUASI BANKING
FUNCTION (NBQBs)**

**Subject : Guidelines on the Electronic Submission of the BASEL III Capital
Adequacy Ratio (CAR) Report**

Pursuant to Circular No. 934 dated 23 December 2016 on the Amendments on the Treatment of Other Comprehensive Income (OCI) in the Computation of Basel III Risk-based Capital and in line with on-going initiatives of maximizing available Information Technology infrastructure for regulatory reporting, the following guidelines shall be observed in submitting the BASEL III CAR Report effective end-December 2016 report:

1. The Data Entry Templates (DETs) and the accompanying Control Prooflist (CP) for the BASEL III CAR Report can be downloaded from http://www.bsp.gov.ph/SES/reporting_templates or requested directly from the BSP-Supervisory Data Center (SDC). Attached as Annex A is the snap shot of the composition of OCI account in the calculation of Common Equity Tier 1 capital.
2. The DET together with the corresponding scanned CP in Portable Document Format (PDF) duly notarized and signed by the authorized official of the reporting Financial Institution (FI) shall be electronically transmitted within the prescribed deadline to the following e-mail addresses:

Type of Institution	E-mail Address
Universal/Commercial Banks	sdckb-Basel3CAR@bsp.gov.ph
Thrift Banks	sdctb-Basel3CAR@bsp.gov.ph
Rural and Cooperative Banks	sdcrb-Basel3CAR@bsp.gov.ph
Non-Banks with Quasi Banking Function	sdcnbqb-Basel3CAR@bsp.gov.ph

using the required format for the subject, as follows:

"CAR <Bank Name>, <Reference Period>", as illustrated below

To : sdckb-Basel3CAR@bsp.gov.ph
Subject : CAR <Bank Name>, 31 December 2016

and using the following required format for the filenames:

DET/CP	File Name
DET for solo basis	Basel3CAR-SOLO.xls
DET for consolidated basis	Basel3CAR-CONSO.xls
Control Prooflist	Basel3CAR-basis.pdf

where basis is the type of report (i.e., solo or conso).

3. Hard copy submission of the report shall no longer be accepted. BSFIs that are unable to transmit electronically can submit such report and the corresponding scanned CP in CD form 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. Given the electronic submission of the Basel III Capital Adequacy Ratio (CAR) Report, the Basel III Capital Adequacy Summary Report prescribed under Memorandum No. M-2015-001 dated 7 January 2015 will no longer be required for submission effective end-December 2016 report.
5. In accordance with BSP Memorandum No. M-2016-015 dated 16 November 2016, only electronic submissions originating from officially registered e-mail address/es of Banks/NBQBs 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.
6. 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 late and/or erroneous reporting for Category A-1 as prescribed under existing regulations.

For compliance.


NESTOR A. ESPENILLA, JR.
Deputy Governor

28 December 2016

In view of the amendments to the composition of the Other Comprehensive Income (OCI) account in the calculation of Common Equity Tier 1 capital in the Basel III Risk-Based Capital Adequacy Framework under Circular No. 934 dated 23 December 2016, below is the snapshot of the OCI portion of the amended report on the Basel III Capital Adequacy Ratio (CAR) Report:

Other Comprehensive Income		
(i) Net unrealized gains or losses on AFS securities		
(ii) Cumulative foreign currency translation		
(iii) Remeasurement of Net Defined Benefit Liability/(Asset)		
(iv) Gains/(Losses) on Fair Value Adjustments of Hedging Instruments		
a) Cash Flow Hedge		
b) Hedge of a Net Investment in Foreign Operations		
(v) Others		
(Indicate the nature and amount of accounts lodged in the OCI-Others)		