



BANGKO SENTRAL NG PILIPINAS

OFFICE OF THE DEPUTY GOVERNOR | FINANCIAL SUPERVISION SECTOR

MEMORANDUM NO. M-2026- 032

To : **ALL BANKS AND QUASI-BANKS (QBs)**

Subject : **Guidelines on the Notification Requirement and the Submission of the Monthly Capital Adequacy Ratio (CAR) Report by Entities Availing of the Regulatory Relief on Capital**

In line with BSP Memorandum No. M-2026-027 dated 19 June 2026 on the Regulatory Relief on Capital Relative to Valuation Losses on Peso Government Securities (GS) Measured at Fair Value Through Other Comprehensive Income (FVOCI), the following submission guidelines shall apply:

For the Notification Requirement

1. A bank/QB that intends to avail of the relief measure shall submit an e-mail notification, with its February 2026 solo CAR report and corresponding Control Prooflist (CP) that includes details on its net unrealized gains/losses on FVOCI Peso GS attached, to its supervising department, copy furnished the Capital Markets and Trust Supervision Department at catsd-reports@bsp.gov.ph, on or before 30 June 2026.
2. The notifying bank shall use the existing template for the solo CAR report included in the quarterly Financial Reporting Package for the February 2026 CAR report. Meanwhile, the CP providing a breakdown of Net Unrealized Gains/Losses on FVOCI Securities to separately identify those arising from FVOCI Peso GS can be downloaded from the BSP website, www.bsp.gov.ph/SES/reporting_templates. The CAR report and CP shall reflect actual figures as of end-February 2026. The CAR report shall be attached to the notification e-mail in Excel format, while the scanned CP, duly signed by the reporting entity's authorized official, shall be in PDF.

For the Monthly Reporting Requirement

3. Only banks and QBs that have availed of the said BSP-approved regulatory relief measure shall submit the Monthly CAR Report, beginning with the 30 April 2026 reference date, in accordance with BSP Memorandum No. M-2026-027.
4. The XML Schema Definition (XSD), corresponding CP, and Report Template can be downloaded from the Report Details module of the PRIME under the BSP Relationship Management System (BRMS) which can be accessed at <https://brms.bsp.gov.ph> using the latest version of web browsers.
5. The generated XML, together with the scanned CP duly signed by the authorized officials of the reporting entities, shall be submitted within the prescribed deadline via the PRIME facility in accordance with the following specifications:

Report Code	Files for Submission	File Format
CAR_M	CAR_M	XML
	Control Prooflist	PDF

6. The Monthly CAR report shall be available in the Sandbox Module of the PRIME under BRMS portal upon issuance of this Memorandum.
7. Report submission for the reporting period beginning 30 April 2026 until 31 December 2026 shall be in accordance with the prescribed schedule, as follows:

Reporting Period Covered	Deadline
30 April 2026	15 July 2026
31 May 2026	
30 June 2026	
31 July 2026 to 31 December 2026	10 banking days after the end of the reference month

8. In generating the XML reports, banks/QBs may use either its own XML converter facility or the BSP XML converter facility, available in the PRIME, as applicable.

For Covered Banks

9. Universal/Commercial Banks (UKBs) and their subsidiary Thrift (TBs) and Rural/Cooperative Banks (RCBs), as well as Digital Banks (DGBs), shall submit the generated¹ XML report through machine-to-machine modality using the bank's preferred process as coordinated with the BSP.
10. Stand-alone TBs and RCBs may use the PRIME Submission Portal under the BRMS of the BSP until further notice.

For Covered QBs

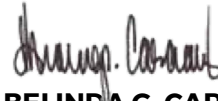
11. QBs shall submit the generated XML report through machine-to-machine modality using the QB's preferred process as coordinated with the BSP. In case submission via machine-to-machine is not yet available, QBs may use the PRIME Submission Portal under the BRMS until further notice.
12. In using the PRIME Submission Portal, QBs shall continue to use the official registered PRIME accounts of the authorized officers named in their submitted registration forms under Memorandum No. M-2017-028 dated 11 September 2017.

Other Submission Guidelines

13. Report submissions shall comply with existing BSP reporting standards. It follows that only files prescribed by the BSP for the report shall be accepted, subjected to validation and applicable penalties for reporting violations as provided under Sections 171 of the Manual of Regulations for Banks (MORB) and 172-Q of the Manual of Regulations for Non-Bank Financial Institutions (MORNBFI).
14. Queries regarding the Notification Requirement and related regulations should be sent via e-mail to catsd@bsp.gov.ph with the subject line: [INQUIRY-Name of Entity] Regulatory Relief on Capital.
15. Queries on Monthly CAR Report and its guidelines, should be sent via e-mail to DSA-DMDG@bsp.gov.ph following the prescribed format with the subject line: [INQUIRY-Name of Entity] Monthly CAR Report.

¹ For subsidiary TBs/RCBs, access to the converter facility shall continue to be available until further notice.

For compliance.



Digitally signed by
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MA. BELINDA G. CARAAN
Sector-in-Charge

26 June 2026