



BANGKO SENTRAL NG PILIPINAS

OFFICE OF THE DEPUTY GOVERNOR | FINANCIAL SUPERVISION SECTOR

MEMORANDUM NO. M-2023-012

To : **All Stand-Alone Thrift Banks, Rural Banks and Cooperative Banks**

Subject : **Guidelines on the Submission of the Revised Basel 1.5 Capital Adequacy Ratio (CAR) Report through the BSP Financial Institution Portal (FI Portal)**

Pursuant to Circular No. 1079 dated 09 March 2020, as amended by Circular No. 1084 dated 28 April 2020, the Amendments to the Risk-Based Capital Adequacy Framework for Stand-Alone Thrift Banks (TBs), Rural Banks (RBs) and Cooperative Banks (Coop Banks), particularly on Part I. Risk-based Minimum Capital Ratios and Part II. Qualifying Capital took effect on 01 January 2023.

In this regard, the following submission guidelines shall be observed beginning with the report as of end-March 2023:

Submission Guidelines

1. All Stand-Alone TBs, RBs and Coop Banks shall use the revised Basel 1.5 CAR Report *Data Entry Template (DET)* and *Control Prooflist (CP)* which can be downloaded from www.bsp.gov.ph/ses/reporting_templates or may be requested from the BSP-Department of Supervisory Analytics through dsareports@bsp.gov.ph. When requesting for the said files, covered institutions shall use the following prescribed format for the subject line of the email: [REQUEST] Revised Basel 1.5 CAR Template.
2. All covered banks shall submit the CAR Report (Solo and Consolidated bases) using the revised DET and CP through the FI Portal within fifteen (15) banking days from the end of reference quarter for SOLO reports and within thirty (30) banking days from end of reference quarter for CONSO reports.
3. The revised DET and CP shall be submitted through the FI Portal using the prescribed file naming convention and file extension/format, as identified below:

File	File Name	File extension/ Format
DET for Simplified Solo Basis	CAR688-SS	xls
DET for Comprehensive Solo Basis	CAR688-CS	xls
DET for Comprehensive Consolidated Basis	CAR688-CC	xls
CP	CAR688-basis-CP ¹	pdf

¹ Where basis is the type of report (i.e., SS, CS, CC), i.e., CAR688-SS-CP.pdf

4. Hard copy submissions shall not be accepted. In cases of business disruptions that affect the connectivity between the BSP and the bank, covered banks may save the DET and CP in any portable storage device (e.g. USB flash drive) and transmit the same through messengerial or postal services within the prescribed deadline. The submission shall be addressed 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

5. Report submissions should continue to comply with existing BSP reporting standards. It likewise follows that only files prescribed by the BSP for the report shall be accepted and validated, subject to applicable sanctions for reporting violations as provided under Section 171 of the Manual of Regulations for Banks.

For compliance.

 Digitally signed by
Chuchi G. Fonacier
Date: 2023.04.05
11:01:00 +08'00'
CHUCHI G. FONACIER
Deputy Governor

05 April 2023