

**[ BSP CIRCULAR LETTER, APRIL 16, 2002, April 16, 2002 ]**

**GUIDELINES GOVERNING THE ISSUANCE OF LONG-TERM NEGOTIABLE CERTIFICATES OF TIME DEPOSITS (LTNCD), CONSOLIDATED DAILY REPORT OF CONDITION (CDRC) FOR COMMERCIAL BANKS (KBS) AND THRIFT BANKS (TBS), WEEKLY REPORT ON REQUIRED AND AVAILABLE RESERVES AGAINST DEPOSIT LIABILITIES (WRAR) FOR RURAL BANKS (RBS)**

Pursuant to Monetary Board Resolution No. 1651, dated October 18, 2001, providing for the guidelines governing the issuance of long-term negotiable certificates of time deposits (LTNCD), the Consolidated Daily Report of Condition (CDRC) for Commercial Banks (KBs) and Thrift Banks (TBs) and the Weekly Report on Required and Available Reserves Against Deposit Liabilities (WRAR) for Rural Banks (RBs) are further amended to include Negotiable Certificate of Time Deposits (Record No. 418 for KBs & TBs and Record No. 187 for RBs), Long Term Negotiable Certificate of Time Deposits (Record No. 416) and Others (Record No. 417).

For guidance, amended page of the CDRC/WRAR is attached (Annex A<sup>[1]</sup> for Commercial Banks, Annex <sup>[2]</sup> for Thrift Banks and Annex C<sup>[3]</sup> for Rural Banks).

Effective immediately.

Adopted: 16 April 2002

(SGD.) ALBERTO V. REYES  
*Deputy Governor*

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<sup>[1]</sup> Text Available at Office of the National Administrative Register, U.P. Law Complex, Diliman, quezon City

<sup>[2]</sup> Text Available at Office of the National Administrative Register, U.P. Law Complex, Diliman, quezon City

<sup>[3]</sup> Text Available at Office of the National Administrative Register, U.P. Law Complex, Diliman, quezon City