GUIDELINES GOVERNING THE ISSUANCE OF LONG-TERM NEGOTIABLE CERTIFICATES OF TIME DEPOSITS (LTNCD), CONSOLIDATED DAILY REPORT OF CONDITION (CDRC) FOR COMMERCIAL BANKS (KBS) AND THR...

Read online (full-text search, related cases, audio case brief): https://batas.org/library/fd805ceced16/

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[1] for Commercial Banks, Annex [2] for Thrift Banks and Annex C[3] for Rural Banks).

Effective immediately.

Adopted: 16 April 2002

(SGD.) ALBERTO V. REYES
Deputy Governor

---

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

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

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

Turn this case into an audio lecture - facts, issues, ruling and doctrine - at batas.org

ABOUT BATAS.ORG

Study smarter at BATAS.org

The Philippine bar review and law-school companion built around how your brain actually remembers.

The complete Philippine law library - free for everyone.

More than 100,000 Supreme Court decisions, Republic Acts, and executive issuances - full-text searchable, browsable by category and year, and always free. No paywall, no login. This PDF came from it.

Audio case-brief lectures.

Any decision becomes a podcast-style lecture - facts, issues, ruling, and doctrine - with read-along highlighting and a hands-free presentation mode. Study while commuting, working out, or resting your eyes.

Bar review built on the science of memory.

Complete, sequenced courses for all eight bar subjects, narrated like podcasts and reinforced with retrieval practice and spaced review - the study techniques with the strongest evidence behind them.

The full law-school curriculum.

One subscription unlocks the entire J.D. curriculum - every subject, every lesson, with your progress tracked down to the paragraph so you can pick up exactly where you left off, on any device.

Mock exams that tell you where you stand.

Timed multiple-choice exams graded instantly, with per-subject score breakdowns and focus suggestions that point you at your weakest topics first.

A study planner that keeps you on pace.

Set your schedule and BATAS tells you every day whether you are on track for bar day - and exactly which lesson to take next.

Start free at https://batas.org

The law library is free forever - and your first lesson is one click away.

The text of this document is an official public record and remains in the public domain. Formatting, presentation, and compilation © 2026 batas.org.

Downloaded free from the batas.org Law Library. Share it freely - the library is free for every law student, bar reviewee, and practitioner.