



Bangko Sentral ng Pilipinas

MAYNILA, PILIPINAS

OFFICE OF THE DEPUTY GOVERNOR
Banking Services Sector, Research and Treasury

CIRCULAR LETTER
Series of 2001

**TO : ALL EXPANDED COMMERCIAL BANKS/
REGULAR COMMERCIAL BANKS**

**SUBJECT : SUBMISSION OF CATEGORY B REPORTS ON INTEREST
RATES TO THE DEPARTMENT OF ECONOMIC RESEARCH**

To facilitate timely monitoring of interest rate movements, several Category B reports on interest rates included in Appendix 6 of the BSP Manual of Regulations for Banks have been simplified/consolidated. Henceforth, these reports shall be submitted to the Department of Economic Research (DER) in their revised frequency, deadlines and formats (revised forms attached).

The following guidelines in the submission of said reports shall be observed:

i. **Mode of transmission.** Reports may be transmitted to the DER in two modes: 1) electronically via email at lgador@bsp.gov.ph Upon transmission of the report, the bank shall also fax to any of the following numbers: 523-12-52/523-4229/523-5851/524-1115) same report, duly signed by the authorized officer(s) of the bank; or 2) direct submission to the DER at Room 401, Fourth Floor, Five-Storey Building, Bangko Sentral ng Pilipinas Complex, A. Mabini, Manila.

ii. **Non-compliance/late submission.** Non-submission or any willful delay in the submission of reports shall be subject to a penalty of ₱240 per business day of default until the report is filed with the DER.

For any questions or clarifications, all concerned banks may contact Mrs. Ludivinia Gador or Ms. Purita Cunanan at tel. nos. 523-4229 or 524-7011 locals 2848 or 2342.

For immediate compliance.

31 July 2001


AMANDO M. TETANGCO, JR.
Deputy Governor



MAG-IMPOK SA BANGKO

RS FORM 1A (CBP 5-17-30)
(Revised July 2001)

SUBMISSION: Original to DER
DEADLINE: Not later than 4:00 PM
of Thursday after the
reference week

(Name of Bank)

**VOLUME AND INTEREST RATES ON
LOANS AND DISCOUNTS GRANTED ^{1/}**

(Volume in thousand pesos; Rates in percent per annum)

For the week ending _____
Date ^{2/}

MATURITY PERIOD	HIGH	LOW	WAIR ^{3/}	TOTAL VOLUME GRANTED
1. Short-Term (one year and below)				
2. Medium-Term (more than one year to five years)				
3. Long-Term (more than five years)				

^{1/} Interest rates shall be entered up to three decimal places, e.g. $18\frac{1}{2} = 18.500$.
The report is submitted by the Head Office only.

Item 1a2 of the Statement of Income and Expenses

^{2/} Reference week refers to the week beginning Thursday and ending on Wednesday.

^{3/} Weighted average interest rates based on loans and discounts granted for the
reference week

Prepared by:

Certified correct:

(Signature over printed name)

(Signature over printed name)

Tel. No. _____

(Name of Bank)

**WEIGHTED AVERAGE INTEREST RATES ON
OUTSTANDING LOANS AND DISCOUNTS ^{1/}**

For the month of _____

INTEREST INCOME ^{2/} (in thousand pesos)	AVERAGE OUTSTANDING LOANS AND DISCOUNTS (in thousand pesos)	WAIR ^{3/}

^{1/} Refers to peso-denominated loans; submitted by the Head Office only

^{2/} Refers to interest income derived from loans and discounts granted as per Item 1a2 of the Statement of Income and Expenses

^{3/} Weighted average interest rate (WAIR) derived as Interest Income divided by Average Outstanding Loans and Discounts multiplied by 12 multiplied by 100; shall be entered up to three decimal places, e.g., $18-1/2 = 18.500$

Prepared by:

Certified correct:

(Signature over printed name)

(Signature over printed name)

Tel. No. _____

**WEIGHTED AVERAGE INTEREST RATES ON
SAVINGS DEPOSITS ^{1/}**

For the month of _____

INTEREST EXPENSE (in thousand pesos)	AVERAGE DAILY LEVEL OF SAVINGS DEPOSITS (in thousand pesos)	WAIR ^{2/}

^{1/} Refers to peso-denominated savings deposits; submitted by the Head Office only

^{2/} Weighted average interest rate (WAIR) derived as Interest Expense divided by Average Daily Level of Savings Deposits multiplied by 12 multiplied by 100; shall be entered up to three decimal places, e.g., $18-1/2 = 18.500$

Prepared by:

Certified correct:

(Signature over printed name)

(Signature over printed name)

Tel. No. _____

(Name of Bank)

VOLUME AND INTEREST RATES ON DEPOSITS ^{1/}
(Volume in thousand pesos; rates in percent per annum)

For the week ending _____
Date ^{2/}

PARTICULARS	RECORD NUMBER	TOTAL VOLUME RECEIVED	EFFECTIVE INTEREST RATE RANGES		WEIGHTED AVERAGE INTEREST RATE
			LOWER LIMIT	UPPER LIMIT	
1. TIME DEPOSITS, CLASSIFIED BY MATURITY					
A. 30 - 45 days					
B. 46 - 60 days					
C. 61 - 90 days					
D. 91 - 180 days					
E. 181 days - 1 year					
F. Over 1 year - 2 years					
G. Over 2 years					
TOTAL					
2. SAVINGS DEPOSITS					
A. Outstanding Level as of week ending Wednesday					
B. Interest Rate					
1. Low					
2. High					

^{1/} Interest rates shall be entered up to three decimal places, e.g. 18-1/2 = 18.500.
The report is submitted by the Head Office only.
Item 2a1 of the Statement of Income and Expenses

^{2/} Reference week refers to the week beginning Thursday and ending on Wednesday.

Prepared by:

Certified correct:

(Signature over printed name)
Telephone No. _____

(Signature over printed name)

RS FORM 2C (CBP 5-17-36)
(Revised July 2001)

SUBMISSION: Original to DER
DEADLINE: Not later than 4:00 PM
of Thursday after the
reference week

(Name of Bank)

**QUOTED RATES OF DOLLAR SAVINGS AND
TIME DEPOSITS ^{1/}**

For the week ending _____
Date ^{2/}

PARTICULARS	RECORD NUMBER	LOWEST RATE	HIGHEST RATE
SAVINGS DEPOSITS			
TIME DEPOSITS			
30 days			
31 - 60 days			
61 - 90 days			
180 days			
More than 180 days			

^{1/} Quoted rates shall be entered up to three decimal places, e.g. $18\frac{1}{2} = 18.500$.

The report is submitted by the Head Office only.

^{2/} Reference week refers to the week beginning Thursday and ending on Wednesday.

Prepared by:

Certified correct:

(Signature over printed name)
Telephone No. _____

(Signature over printed name)

(Name of Bank)

DAILY REPORT ON THE VOLUME AND
WEIGHTED AVERAGE INTEREST RATES ON
PROMISSORY NOTES AND TIME DEPOSITS

For _____
(Date)

A. PROMISSORY NOTES

(P50,000 and below P100,000)

MATURITY	WEIGHTED AVERAGE RATE ^{1/}	VOLUME (in thousand pesos)
30 - 60 days 61 - 90 days 91 - 180 days Over 180 days		

(P100,000 and above)

MATURITY	WEIGHTED AVERAGE RATE ^{1/}	VOLUME (in thousand pesos)
30 - 60 days 61 - 90 days 91 - 180 days Over 180 days		

B. TIME DEPOSITS

(P100,000 and above)

MATURITY	WEIGHTED AVERAGE RATE ^{1/}	VOLUME (in thousand pesos)
30 - 60 days 61 - 90 days 91 - 180 days Over 180 days		

^{1/} Rates shall be entered up to three decimal places, e.g., 18-1/2 = 18.500;
and shall be reported gross of tax.

PREPARED BY:

CERTIFIED CORRECT:

(Signature over printed name)
Tel. No. _____

(Signature over printed name)