

LOANS ESPECIALLY MENTIONED

BSP CIRCULAR NO. 329, APRIL 11, 2002, April 11, 2002

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Pursuant to Monetary Board Resolution No. 466 dated March 25, 2002, the provisions of Section 2.B.1.d of Circular No. 247 dated June 2, 2000 on loans classified as Loans Especially Mentioned are hereby amended to read as follows:

"d. Loans with no latest income tax returns and/or latest audited financial statements except consumer and small and medium enterprises (SME) loans which are current, have not been restructured and are supported by latest income tax returns and/or latest audited financial statements at the time they were granted.

For this purpose, consumer loans is defined to include housing loans not exceeding P5 million, loans for purchase of car, household appliance(s), furniture and fixtures, loans for payment of educational and hospital bills, salary loans and loans for personal consumption."

This Circular shall take effect immediately.

Adopted: 11 April 2002

(SGD.) RAFAEL B. BUENAVENTURA
Governor

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