REAL ESTATE LOANS BY COMMERCIAL BANKS

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Please be informed that the Monetary Board, in its Resolution No. 477 dated April 28, 1997, decided as follows:

> "1. To reduce from 70% to not more than 60% of the appraised value of the real estate security and the insured improvements the loan value of real estate given as security for any loan granted by a commercial bank;
>
> 2. To direct commercial banks to observe an aggregate limit on real estate loans to not more than 20% of their respective total loan portfolio; and
>
> 3. To give commercial banks whose total outstanding real estate loans exceeds 20% of total loan portfolio a period of one year within which to comply with the prescribed ratio."

Please be guided accordingly.

Adopted: 6 May 1997

(SGD.) ALBERTO V. REYES
Deputy Governor

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