ROPOA AS PART OF COMPLIANCE

BSP CIRCULAR NO. 330, APRIL 24, 2002, April 24, 2002

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Pursuant to Monetary Board Resolution No. 521 dated April 11, 2002, Subsec. X393.4 is hereby added to the Manual of Regulations for Banks to read as follows:

"ROPOA As Part of Compliance. — Real and Other Properties Owned or Acquired (ROPOA) shall be considered part of compliance with the required loans to deposit ratio subject to the following conditions:

a. Only real and other properties acquired by banks in settlement of loans shall be eligible; and

b. The amount to be considered shall be limited to the net book value of the ROPOA, excluding capital gains tax, documentary stamp tax and such other capitalized expenses."

This Circular shall take effect immediately.

Adopted: 24 April 2002

(SGD.) RAFAEL B. BUENAVENTURA
Governor

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