

CAPITALIZATION OF BANKS

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The Monetary Board, in its Resolution No. 739 dated July 5, 1991, decided as follows:

1. To require all commercial banks, including those already in operation, as well as those to be established hereafter, to have capital accounts of at least P750 million each;
2. To require all expanded commercial banks, including those already in operation, as well as those to be established hereafter, to have capital accounts of at least P1.5 billion each; and
3. To allow banks that do not meet the above minimum capital requirements to submit within three (3) months from the date of the approval of these policies a plan by which to increase their capitalization within a period of one (1) year.

The Central Bank of the Philippines shall review periodically the need for additional capital by all banks in order to assure their stability and widen their capability to serve the needs of the public.

This Circular shall take effect immediately.

Adopted: 16 July 1991

(SGD.) JOSE L. CUISIA, JR.
Governor

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