

DELIQUENCY LOAN REPORT

| PERIOD IN ARREARS | No. OF LOAN S | LOAN BALANCES | SECURITY (IF ANY) | PROVISIONS | AS PERCENTAGE OF TOTAL LOAN |
|--------------------------|---------------|---------------|-------------------|------------|-----------------------------|
| 0 - 31 days | | R | R | R | % |
| 1 – 6 months delinquent | | R | R | R | % |
| 6 - 12 months delinquent | | R | R | R | % |
| + 12 months delinquent | | R | R | R | % |
| | | | | | |
| Totals | | | | | |

Delinquent loan means any loan in respect of which a payment due and payable has not been received in accordance with the terms of a contractual arrangement and includes:

- (i) In respect of loans that provide for monthly payments not received 31 calendar days after the due date.
- (ii) In respect of loans that provide for daily or weekly payments not received on the day after the due date.

 Name (print)

 Name (print)

 Chairperson Signature:

 Manager or Treasurer Signature:

 Date:

 Date:

Completing the return

PA 053 – Delinquency Loan Report

The following tables explains how the Delinquency Loan Report form should be populated.

| Column | Explanation |
|-------------------------------------|--|
| (Column 1) Days in Arrears | |
| 0 – 31 days | These are all the loans that have not fallen into the delinquent category. |
| 1 – 6 months | These are the loans that have not been serviced or paid for the period falling from 32 days to 6 months. |
| 6 – 12 months | These are the loans that have not been serviced or paid for the period falling from 6 months to 12 months. |
| + 12 months | These are the loans that have not been serviced or paid for the period of more than 12 months. |
| (Column 2) No. of Loans | |
| 0 – 31 days | Report the <u>number</u> of loans that have been reported as current loans. |
| 1 – 6 months | Report the <u>number</u> of loans that have been identified as delinquent for a period falling from 32 days to 6 months. |
| 6 – 12 months | Report the <u>number</u> of loans that have been identified as delinquent for a period falling from 6 months to 12 months. |
| + 12 months | Report the <u>number</u> of loans that have been identified as delinquent for a period of more than 12 months. |
| Total | This is the sum of the <u>number</u> of the loans reported above. |
| (Column 3) Loan Balances | |
| 0 – 31 days | Report the <u>amount</u> owing/ balance of loans that have been reported as current. |
| 1 – 6 months | Report the <u>amount</u> owing/ balance of loans that have been identified as delinquent for a period falling from 32 days to 6 months. |
| 6 – 12 months | Report the <u>amount</u> owing/ balance of loans that have been identified as delinquent for a period falling from 6 months to 12 months. |
| + 12 months | Report the <u>amount</u> owing/ balance of loans that have been identified as delinquent for a period of more than 12 months. |
| Total | This is the sum of the <u>amount</u> of the loans reported above. |
| (Column 4) Security (If Any) | |
| 0 – 31 days | Report the <u>amount</u> the CFI has taken in as security, in respect of the loans that have been reported as current. |
| 1 – 6 months | Report the <u>amount</u> the CFI has taken in as security, in respect of the loans that have been identified as delinquent for a period falling from 32 days to 6 months. |
| 6 – 12 months | Report the <u>amount</u> the CFI has taken in as security, in respect of the loans that have been identified as delinquent for a period falling from 6 months to 12 months. |

| Column | Explanation |
|--|---|
| + 12 months | Report the <u>amount</u> the CFI has taken in as security, in respect of the loans that have been identified as delinquent for a period of more than 12 months. |
| Total | This is the sum of the <u>amount</u> of the <u>security value</u> reported above. |
| | |
| (Column 5) Provisions | |
| 0 – 31 days | Report the <u>amount</u> (reported on COLUMN 3) <i>multiplied by 0%</i> |
| 1 – 6 months | Report the <u>amount</u> (reported on COLUMN 3) <i>multiplied by 35%</i> |
| 6 – 12 months | Report the <u>amount</u> (reported on COLUMN 3) <i>multiplied by 50%</i> |
| + 12 months | Report the <u>amount</u> (reported on COLUMN 3) <i>multiplied by 100%</i> |
| Total | This is the sum of the <u>amount</u> of the <u>provisions</u> raised by the CFI. |
| | |
| Delinquent loan 31day + as percentage of total loans | $\frac{(1 - 6 \text{ months } Loan \text{ Balance} + 6 - 12 \text{ months } Loan \text{ Balance} + + 12 \text{ months } Loan \text{ Balance (Column 3)})}{Line 7 (total \text{ net loans}) + Line 6 (loan \text{ loss allowance})}$ |
| | |