

CREDIT RISK

DI 500

(Confidential and not available for inspection by the public)

Quarterly

Name of mutual bank

Quarter ended

19.....

Country

(All amounts to be rounded off to the nearest R'000)

CREDIT RISK	Line no.	Repayable in instalments		Other loans and advances	Total
		Mortgage loans	Instalment sales and leases		
		1	2		
1. Overdue amounts					
- Indicate when credit policy of mutual bank stipulates an amount is overdue	1	months	months	months	
- Gross amount overdue at beginning of quarter ^(a)	2				
- Less: Recovered during quarter	3				
- Add: Overdues that arose during quarter	4				
- Less: Specific provisions	5				
- Net amount overdue at end of quarter	6				
- Market value of security held	7				
- Total (net overdues net of security held)	8				
- Amounts written off during the financial year	9				
- Against provisions	10				
- Income statement	11				
- General debt provision (gross)	12				
		Where interest is being suspended		Where interest is not being suspended	
		1		2	
- Overdue amounts in respect of which no specific provision has been raised and no security is held (R'000)	13				
		Repayable in instalments		Other loans and advances	Total
		Mortgage loans	Instalment sales and leases		
		1	2	3	4
2. Maturity analysis in respect of paragraph 1, columns 1 to 3					
In terms of policy reflected in item 1, indicate:					
Amount overdue: 0 to 3 months	14				
Amount overdue: 3 to 6 months	15				
Amount overdue: Longer than 6 months	16				
		Historic cost to date	Market value at date of return	Cumulative amounts written off to date	Liabilities in respect of legal, municipal and other costs to be settled prior to sale
		1	2	3	4
3. Asset quality					
Assets bought in or repossessed during the preceding five years and unsold at end of financial year (Total of items 18 to 21)	17				
- Companies acquired ^(a)	18				
- Fixed property					
- Private dwellings	19				
- Commercial and industrial	20				
- Vehicles and equipment	21				
- Other	22				
- Total per item 74, DI 100 (item 17 plus item 22)	23				

GENERAL NOTES: (a) Furnish details on form DI 510 of all amounts overdue in respect of credit facilities granted representing more than 10 per cent of the net qualifying capital and reserves of the reporting mutual bank.
 (b) Furnish details of companies acquired and immovable assets bought in, on form DI 520.
 (c) The lending is to a central treasury, and the identity of the ultimate borrower is not accurately identifiable.

[illegible]