

Credit Risk - Part 1						BIR 501					
Institution: INDUSTRY											
Financial Year: 2024											
Start Date: 2024/01/01											
End Date: 2024/03/31											
(All amounts to be rounded off to the nearest NS'000)											
Line No.	Item (s)	Pass or Acceptable	Special Mention	Sub-Standard	Doubtful	Loss/Bad	Total				
1	2	3	4	5	6	7	8	9	10	11	12
	(A) Claims on Sovereign or Central Banks										
1	Gross exposure to sovereign or central banks at beginning of quarter	12,569,274.00	-	-	-	-	12,569,274.00				
2	Movements during the quarter	1,016,263.00	-	-	-	-	1,016,263.00				
3	Written off during the quarter	-	-	-	-	-	-				
4	Gross exposure to sovereign or central banks at end of quarter (1+2-3)	13,585,537.00	-	-	-	-	13,585,537.00				
5	Realizable value of security	-	-	-	-	-	-				
6	Net exposure to sovereign or central banks before provisioning (4-5)	13,585,537.00	-	-	-	-	13,585,537.00				
7	Interest suspended	-	-	-	-	-	-				
8	Provisions	490.00	-	-	-	-	490.00				
	Minimum provision in percentages, G=General, S=Specific	G=1%	G=2%	S=10%	S=50%	S=100%					
	(B) Claims on Public Sector Entities										
9	Gross exposure to public sector entities at beginning of quarter	1,964,237.00	19.00	-	-	-	1,964,256.00				
10	Movements during the quarter	561,046.00	5.00	-	-	-	561,051.00				
11	Written off during the quarter	-	-	-	-	-	-				
12	Gross exposure to Public sector entities at end of quarter (9+10-11)	1,403,191.00	14.00	-	-	-	1,403,205.00				
13	Realizable value of security	-	-	-	-	-	-				
14	Net exposure to public sector entities before provisioning (12-13)	1,403,191.00	14.00	-	-	-	1,403,205.00				
15	Interest suspended	-	-	-	-	-	-				
16	Provisions	13,169.00	-	-	-	-	13,169.00				
	Minimum provision in percentages, G=General, S=Specific	G=1%	G=2%	S=10%	S=50%	S=100%					
	(C) Claims on Banks										
17	Gross exposure to banks at beginning of quarter	20,850,383.00	1.00	-	-	-	20,850,384.00				
18	Movements during the quarter	1,563,416.00	19.00	-	-	-	1,563,435.00				
19	Written off during the quarter	-	-	-	-	-	-				
20	Gross exposure to banks at end of quarter (17+18-19)	22,413,799.00	20.00	-	-	-	22,413,819.00				
21	Realizable value of security	-	-	-	-	-	-				
22	Net exposure to banks before provisioning (20-21)	22,413,799.00	20.00	-	-	-	22,413,819.00				
23	Interest suspended	-	-	-	-	-	-				
24	Provisions	42,445.00	-	-	-	-	42,445.00				
	Minimum provision in percentages, G=General, S=Specific	G=1%	G=2%	S=10%	S=50%	S=100%					
	(D) Claims on Security Firms										
25	Gross exposure to security firms at beginning of quarter	2,143,002.00	-	-	-	-	2,143,002.00				
26	Movements during the quarter	17,454.00	-	-	-	-	17,454.00				
27	Written off during the quarter	-	-	-	-	-	-				
28	Gross exposure to security firms at end of quarter (25+26-27)	2,160,456.00	-	-	-	-	2,160,456.00				
29	Realizable value of security	-	-	-	-	-	-				
30	Net exposure to security firms before provisioning (28-29)	2,160,456.00	-	-	-	-	2,160,456.00				
31	Interest suspended	-	-	-	-	-	-				
32	Provisions	-	-	-	-	-	-				
	Minimum provision in percentages, G=General, S=Specific	G=1%	G=2%	S=10%	S=50%	S=100%					
	(E) Claims on Corporates										
33	Gross exposure to corporates at beginning of quarter	23,491,679.00	122,265.00	263,858.00	63,137.00	843,299.00	24,784,238.00				
34	Movements during the quarter	390,596.00	20,022.00	65,445.00	144,468.00	3,154.00	486,487.00				
35	Written off during the quarter	-	-	-	-	-	-				
36	Gross exposure to corporates at end of quarter (33+34-35)	23,882,275.00	142,287.00	329,303.00	207,605.00	846,453.00	25,270,725.00				
37	Realizable value of security	-	-	144,743.00	93,524.00	668,130.00	796,397.00				
38	Net exposure to corporates before provisioning (36-37)	23,882,275.00	142,287.00	184,560.00	114,081.00	178,323.00	24,564,328.00				
39	Interest suspended	-	-	-	-	-	-				
40	Provisions	279,478.00	2,846.00	49,949.00	23,175.00	122,832.00	485,380.00				
	Minimum provision in percentages, G=General, S=Specific	G=1%	G=2%	S=10%	S=50%	S=100%					
	(F) Claims Included in the Retail Portfolios										
41	Gross exposure to retail portfolio at beginning of quarter	25,787,584.00	2,790,648.00	326,888.00	293,301.00	1,113,245.00	30,311,666.00				
42	Movements during the quarter	534,508.00	73,377.00	28,788.00	30,731.00	127,597.00	794,951.00				
43	Written off during the quarter	-	-	-	-	-	-				
44	Gross exposure to retail portfolio at end of quarter (41+42-43)	26,322,092.00	2,864,025.00	355,676.00	324,032.00	1,240,842.00	31,046,625.00				
45	Realizable value of security	-	-	98,165.00	54,392.00	305,927.00	458,484.00				
46	Net exposure to retail portfolio before provisioning (44-45)	26,322,092.00	2,864,025.00	257,511.00	269,640.00	934,915.00	30,588,141.00				
47	Interest suspended	-	-	-	-	-	-				
48	Provisions	302,851.00	53,990.00	85,061.00	144,002.00	764,915.00	1,350,819.00				
	Minimum provision in percentages, G=General, S=Specific	G=1%	G=2%	S=10%	S=50%	S=100%					
	(G) Claims secured by Residential Mortgage Properties										
49	Gross exposure to residential mortgage properties at beginning of quarter	41,543,735.00	299,743.00	685,379.00	436,345.00	1,952,980.00	44,918,182.00				
50	Movements during the quarter	144,036.00	93,997.00	14,471.00	44,985.00	71,011.00	316,508.00				
51	Written off during the quarter	-	-	-	-	-	-				
52	Gross exposure to residential mortgage properties at end of quarter (49+50-51)	41,999,699.00	205,746.00	700,517.00	481,330.00	2,024,213.00	44,771,505.00				
53	Realizable value of security	-	-	563,338.00	368,398.00	1,339,094.00	2,268,830.00				
54	Net exposure to residential mortgage properties before provisioning (52-53)	41,999,699.00	205,746.00	137,179.00	112,932.00	685,119.00	42,502,675.00				
55	Interest suspended	-	-	-	-	-	-				
56	Provisions	453,557.00	4,115.00	42,481.00	52,315.00	451,203.00	1,003,671.00				
	Minimum provision in percentages, G=General, S=Specific	G=1%	G=2%	S=10%	S=50%	S=100%					
	(H) Claims Secured by Commercial Properties										
57	Gross exposure to commercial real estates at beginning of quarter	12,262,113.00	144,826.00	55,423.00	22,734.00	466,482.00	12,951,578.00				
58	Movements during the quarter	189,070.00	109,083.00	21,282.00	14,809.00	8,184.00	270,248.00				
59	Written off during the quarter	-	-	-	-	-	-				
60	Gross exposure to commercial real estates at end of quarter (57+58-59)	12,073,043.00	35,743.00	76,703.00	37,543.00	458,192.00	12,681,244.00				
61	Realizable value of security	-	-	50,305.00	31,612.00	269,269.00	351,186.00				
62	Net exposure to commercial real estates before provisioning (60-61)	12,073,043.00	35,743.00	26,398.00	5,931.00	188,923.00	12,340,038.00				
63	Interest suspended	-	-	-	-	-	-				
64	Provisions	160,289.00	714.00	7,340.00	2,642.00	234,068.00	405,053.00				
	Minimum provision in percentages, G=General, S=Specific	G=1%	G=2%	S=10%	S=50%	S=100%					
	(I) Other Assets										
65	Total other assets at beginning of quarter	24,301,370.00	-	-	-	-	24,301,370.00				
66	Movements during the quarter	611,007.00	-	-	-	-	611,007.00				
67	Written off during the quarter	-	-	-	-	-	-				
68	Total other assets at end of quarter (65+66-67)	24,912,377.00	-	-	-	-	24,912,377.00				
69	Realizable value of security	-	-	-	-	-	-				
70	Other assets before provisioning (68-69)	24,912,377.00	-	-	-	-	24,912,377.00				
71	Interest suspended	-	-	-	-	-	-				
72	Provisions	-	-	-	-	-	-				
	Minimum provision in percentages, G=General, S=Specific	G=1%	G=2%	S=10%	S=50%	S=100%					
	Total Exposures										
73	Total exposure at beginning of quarter	164,913,377.00	3,357,502.00	1,331,548.00	815,517.00	4,376,006.00	174,793,950.00				
74	Movements during the quarter	3,239,092.00	109,667.00	29,898.00	234,993.00	187,270.00	3,522,790.00				
75	Written off during the quarter	-	-	-	-	-	-				
76	Total exposure at end of quarter (73+74-75)	168,152,469.00	3,247,835.00	1,361,446.00	1,050,510.00	4,563,276.00	178,248,668.00				
77	Realizable value of security	-	-	854,551.00	547,926.00	2,383,588.00	3,786,065.00				
78	Net exposure before provisioning (76-77)	168,152,469.00	3,247,835.00	441,895.00	492,584.00	2,179,688.00	174,662,403.00				
79	Interest suspended	-	-	-	-	-	-				
80	Provisions	1,252,279.00	63,665.00	183,781.00	283,470.00	1,822,407.00	3,603,602.00				
81	Accounting adjustments on general provisions	288,666.00	-	104,914.00	84,902.00	64,114.00	414,368.00				
	Minimum provision in percentages, G=General, S=Specific	G=1%	G=2%	S=10%	S=50%	S=100%					

Credit Risk - Part 2											
BIR 501											
(Confidential and not available for inspection by the public)											
(All amounts to be rounded off to the nearest NS'000)											
Line No.	Ageing Analysis - Counter Parties	(A) Claims on Sovereign	(B) Claims on Public	(C) Claims on Banks	(D) Claims on Security	(E) Claims on Corporates	(F) Claims Included	(G) Claims secured	(H) Claims Secured	(I) Other Assets	Total Exposures
1	2	3	4	5	6	7	8	9	10	11	12
82	Current non-overdue exposures	13,585,537.00	1,403,190.00	22,413,819.00	2,160,456.00	23,788,610.00	25,618,936.00	39,440,619.00	11,984,708.00	24,912,378.00	165,308,234.00
83	Overdues	1.00	14.00	19.00	-	1,474,633.00	4,892,480.00	4,291,960.00	663,278.00	-	11,322,587.00
84	Amount overdue: 1 to < 2 months	2.00	-	-	-	105,849.00	514,272.00	908,398.00	29,667.00	-	1,379,387.00
85	Amount overdue: 2 to < 3 months	1.00	14.00	19.00	-	142,287.00	2,673,438.00				