

**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	%
<b>Totals</b>					

**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.

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 Name (print)

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 Name (print)

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 Chairperson Signature:

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 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.

<b>Column</b>	<b>Explanation</b>
<b>(Column 1) Days in Arrears</b>	
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.
<b>(Column 2) No. of Loans</b>	
0 – 31 days	Report the <b><u>number</u></b> of loans that have been reported as current loans.
1 – 6 months	Report the <b><u>number</u></b> of loans that have been identified as delinquent for a period falling from 32 days to 6 months.
6 – 12 months	Report the <b><u>number</u></b> of loans that have been identified as delinquent for a period falling from 6 months to 12 months.
+ 12 months	Report the <b><u>number</u></b> of loans that have been identified as delinquent for a period of more than 12 months.
<b>Total</b>	<b>This is the sum of the <u>number</u> of the loans reported above.</b>
<b>(Column 3) Loan Balances</b>	
0 – 31 days	Report the <b><u>amount</u></b> owing/ balance of loans that have been reported as current.
1 – 6 months	Report the <b><u>amount</u></b> 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 <b><u>amount</u></b> owing/ balance of loans that have been identified as delinquent for a period falling from 6 months to 12 months.
+ 12 months	Report the <b><u>amount</u></b> owing/ balance of loans that have been identified as delinquent for a period of more than 12 months.
<b>Total</b>	<b>This is the sum of the <u>amount</u> of the loans reported above.</b>
<b>(Column 4) Security (If Any)</b>	
0 – 31 days	Report the <b><u>amount</u></b> the CFI has taken in as security, in respect of the loans that have been reported as current.
1 – 6 months	Report the <b><u>amount</u></b> 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 <b><u>amount</u></b> 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.

<b>Column</b>	<b>Explanation</b>
+ 12 months	Report the <b><u>amount</u></b> 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.
<b>Total</b>	<b>This is the sum of the <u>amount</u> of the <u>security value</u> reported above.</b>
<b>(Column 5) Provisions</b>	
0 – 31 days	Report the <b><u>amount</u></b> (reported on COLUMN 3) <i>multiplied by 0%</i>
1 – 6 months	Report the <b><u>amount</u></b> (reported on COLUMN 3) <i>multiplied by 35%</i>
6 – 12 months	Report the <b><u>amount</u></b> (reported on COLUMN 3) <i>multiplied by 50%</i>
+ 12 months	Report the <b><u>amount</u></b> (reported on COLUMN 3) <i>multiplied by 100%</i>
<b>Total</b>	<b>This is the sum of the <u>amount</u> of the <u>provisions</u> raised by the CFI.</b>
Delinquent loan 31day + as percentage of total loans	$\frac{(1 - 6 \text{ months } Loan \text{ Balance} + 6 - 12 \text{ months } Loan \text{ Balance} + + 12 \text{ months } Loan \text{ Balance (Column 3)})}{Line 7 (total \text{ net loans}) + Line 6 (loan \text{ loss allowance})}$