



Cairo Bank
Uganda

DIS05: Credit Quality of Assets

Frequency

Semiannual

Publication date

30th of the month following the end of the half year

Cairo Bank Uganda is regulated by the Bank of Uganda. Customer Deposits are protected by the Deposit Protection Fund of Uganda upto Ugx.10 Million. T&Cs Apply.

Tel: 0800 211 025 | WhatsApp: 0786 650 966

    @CairoBank | Email: feedback@cbu.co.ug

Growing **with you**

www.cbu.co.ug



DIS05: Asset Quality

Purpose: Provide a comprehensive picture of the credit quality of Cairo Bank Uganda (on- and off-balance sheet) assets.

Scope of application: The template is mandatory for all SFIs.

Frequency: Semi-annual.

	a	b	d	e	f	g
	Gross carrying values of		Provisions as per FIA2004/MDIA2003		Interest in suspense	Net values (FIA/MDIA)
	Defaulted exposures	Non-defaulted exposures	Specific	General		(a+b-d-e)
1 Loans and advances	29,746,180	130,030,679	10,990,578	1,459,433	2,842,946	147,326,848
2 Debt						
Securities						
3 Off-balance sheet exposures		102,524,970				102,524,970
4 Total	29,746,180	232,555,649	10,990,578	1,459,433	2,842,946	249,851,818

Definitions

Gross carrying values: on- and off-balance sheet items that give rise to a credit risk exposure. On-balance sheet items include loans and debt securities. Off-balance sheet items must be measured according to the following criteria: (a) guarantees given – the maximum amount that the SFI would have to pay if the guarantee were called. The amount must be gross of any credit conversion factor (CCF) or credit risk mitigation (CRM) techniques. (b) Irrevocable loan commitments – total amount that the SFI has committed to lend. The amount must be gross of any CCF or CRM techniques. Revocable loan commitments must not be included. The gross value is the accounting value before any allowance/impairments but after considering write-offs. SFIs must not take into account any credit risk mitigation technique.

Write-offs for the purpose of this template are related to a direct reduction of the carrying amount when the entity has no reasonable expectations of recovery.

Defaulted exposures: SFIs should use the definition of default in accordance with the FIA2004/MDIA2003 requirements.

Non-defaulted exposures: any exposure which is not in default in accordance with FIA2004/MDIA2003 requirements

Accounting provisions for credit losses: total amount of provisions, specific and general as per FIA2004/MDIA2003 requirements

Net values: Total gross value less provisions and interest in suspense.

Debt securities: Debt securities exclude equity investments subject to the credit risk framework.