



Guidance Notes for the Completion of the  
Consolidated Credit Quality Adjustments Returns  
for Domestic Supervised Financial Institutions

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## OVERVIEW

The Consolidated Credit Quality Returns submitted to the Central Bank of The Bahamas ("Central Bank") is used to:

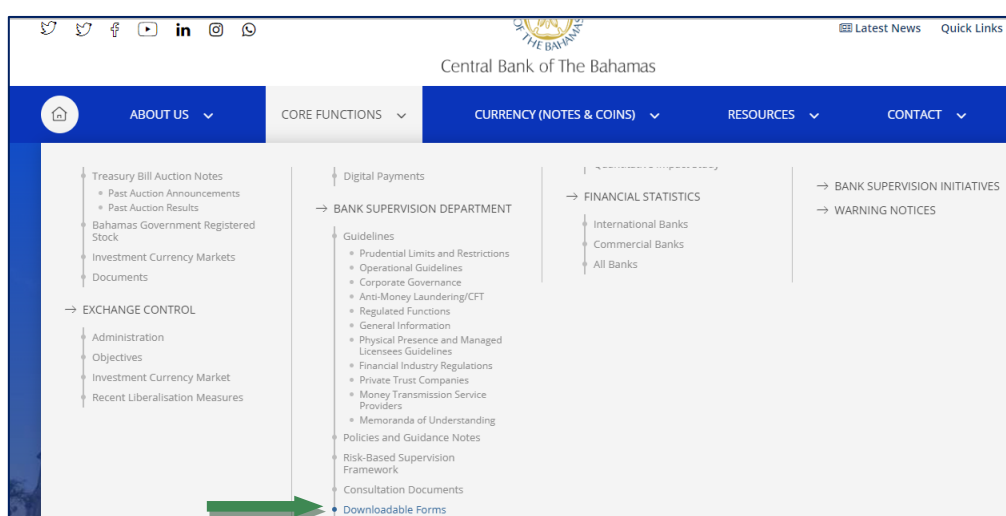
- (i) monitor the loan portfolio and provisioning;
- (ii) analyze trends; and,
- (iii) evaluate emerging risks of domestic supervised financial institutions (DSFIs) in order to make informed decisions on the vulnerability of the financial system.

The guidance notes serve as a companion tool to the Consolidated Credit Quality Returns and provide Domestic Supervised Financial Institutions (DSFIs) with an overview of the filing and reporting instructions.

A copy of the Consolidated Credit Quality Returns and Guidance Notes are placed on the Central Bank's website and in the documents folder via VIZOR ORIMS Portal, for ease of access and reference by DSFIs. These documents may be located on the website as follows:

Using our website, visit: [www.centralbankbahamas.com](http://www.centralbankbahamas.com)

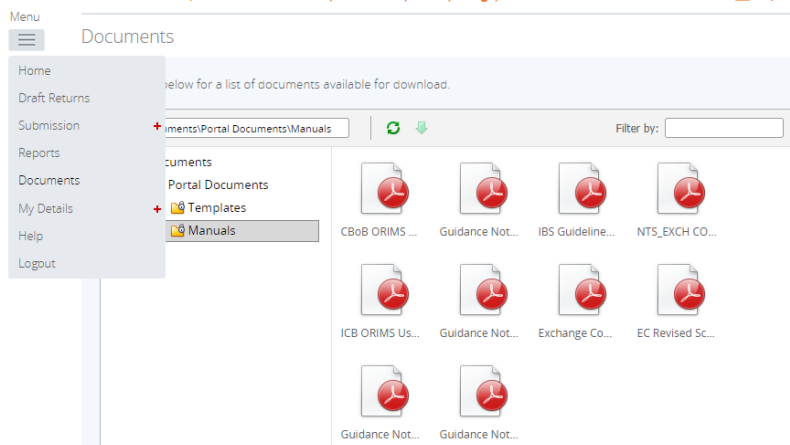
- Navigate to Core Functions
- Navigate to Bank Supervision Department
- Select Downloadable Forms



Using the VIZOR ORIMS PORTAL, visit

<https://orimsportal.centralbankbahamas.com/VizorPortal/>

- Login using your credentials
- Navigate to the Menu
- Select Documents > Portal Documents > Manual
- Once you have located the document, Right Click and select download.



The guidance notes give a brief description of the forms that make up the returns. The guidance notes also provide clarification on the data that is to be entered in the various rows and columns. In some cases, a line item may be self-explanatory. Throughout the guidance notes, this symbol ➡ has been placed against key information that DSFIs must take into account in completing the forms.

The submission of the Consolidated Credit Quality Returns (“the returns”) is a requirement of [all DSFIs](#). They are expected to have appropriate procedures in place to ensure that all returns are completed with accuracy and submitted on a timely basis. Breakdowns in internal controls, staff shortages and vacations are not considered compelling reasons for late and/or erroneous filings. Therefore, it is imperative that DSFIs ensure that all applicable sections of the returns are fully completed in a timely manner to avoid any unnecessary penalties.

## FILING INSTRUCTIONS

All DSFIs are required to upload the completed returns to the ORIMS Portal at <https://orimsportal.centralbankbahamas.com>.

### *Submission Protocols*

- All DSFIs are required to complete, upload and submit the Consolidated Credit Quality Adjustments no later than **eight (8) business days** after the month end. In the event that a holiday(s) falls on or during this period, an additional business day(s) is granted in lieu of the day(s) lost.
- Only submissions sent via the ORIMS Portal will be accepted.
- Data is required to be rounded to the nearest thousands of dollars (no decimals).
- Data should only be entered in the white cells; all other cells contain formulas and are protected.
- Any and all amendments to be made to subsequent submissions are to be requested via the ORIMS portal. Please ensure that the reason for re-submission is clearly stated or articulated and aligns with messaging provided to the Central Bank, from time to time by Senior Management.
- Late and erroneous filings will incur a penalty of \$250 per day until such time that the Guidelines have been amended to reflect the proposed change to erroneous filings, a fixed penalty of \$500 or \$1,000 as determined by the Central Bank<sup>1</sup>.

## FORM OVERVIEW

There are two (2) forms that makes up the Consolidated Credit Quality Adjustment returns. They are as follows:

- Attestation
- Credit Quality Report Assessment & Debt Service Ratio Form

### ATTESTATION

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Two (2) senior officers of the licensee are required to sign the top section of the Attestation Form and in doing so, certify that,

*"We certify that the figures in these forms present a true and fair view of the licensee's position as at the above reporting date. We undertake that if there are further material facts affecting the licensee's affairs, which, in our judgment, should be disclosed, that we will promptly advise the Central Bank of The Bahamas."*

Should there be a need to re-submit the returns, the senior officers are required to sign the bottom section of the Attestation Form and attach it to the modified Consolidated Credit Quality return, which confirms that,

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<sup>1</sup> Refer to the Central Bank's Guidelines for the Administration of Monetary Penalties.

"We certify that the re-submission of figures in these forms present a true and fair view of the licensee's position as at the above reporting date. We undertake that if there are further material facts affecting the licensee's affairs, which, in our judgment, should be disclosed, that we will promptly advise the Central Bank of The Bahamas."



**Private and Confidential**  
**Central Bank of The Bahamas - Consolidated Credit Quality Adjustments**

SFI Name:

SFI Code:

Reporting Date:  (mmm/yy)

**Certification**

Two senior officers of the licensee are required to sign the top section of the Attestation Form and in doing so, certify that,

*"We certify that the figures in these forms present a true and fair view of the licensee's position as at the above reporting date. We undertake that if there are further material facts affecting the licensee's affairs, which, in our judgment, should be disclosed, that we will promptly advise the Central Bank of The Bahamas."*

Senior Officer - Name:

Senior Officer - Name:

Senior Officer - Signature & Date:

Senior Officer - Signature & Date:

**Certification**

Two senior officers of the licensee are required to sign the top section of the Attestation Form and in doing so, certify that,

*"We certify that the re-submission of figures in these forms present a true and fair view of the licensee's position as at the above reporting date. We undertake that if there are further material facts affecting the licensee's affairs, which, in our judgment, should be disclosed, that we will promptly advise the Central Bank of The Bahamas."*

Senior Officer - Name:

Senior Officer - Name:

Senior Officer - Signature & Date:

Senior Officer - Signature & Date:

**Notes on Completion:**

1. Complete the form monthly as at the last day of each month/ unless otherwise agreed.
2. Where an (\*) appears, please give details.
3. Amount(s) **must** be entered to the nearest thousand dollar, omitting decimals.
4. Submit the form within **eight (8)** working days of the reporting date via the ORIMS Portal. The form is required to be signed by the appropriate signatories and saved as a PDF file for upload.

**Submission Instructions:**

Please refer to the submission instructions. If you have any technical difficulties completing the schedule, please forward all queries to:

[orimshelp@centralbankbahamas.com](mailto:orimshelp@centralbankbahamas.com)

## CREDIT QUALITY REPORT ASSESSMENT & DEBT SERVICE RATIO FORM

### *Summary of Current & Restructured Loans, Arrears and Provisions.*

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This form highlights current, secured, unsecured as well as restructured loans, an aging of DSFI's total arrears by sector and Island of Residence and specific provisions. The debt service ratio is only applicable to personal loans. The form has three (3) main sections (excluding the "Loan Portfolio Summary"):

- (i) **Sector** (current performing balance and aging of arrears by Island of Residence). **Island of Residence** is defined as the island in which the borrower resides and not the place (or branch) of booking for the facility.
  - a. *New Providence*,
  - b. *Grand Bahama*
  - c. *Other Islands*
- (ii) **Memoranda**. Summary of total loans (secured, unsecured and restructured), and aging ratios.
- (iii) **Provisions**. DSFI's must also refer to the Central Bank's *Guidelines for the Measurement, Monitoring and Control of Impaired Assets* ("Impaired Guidelines") to complete the return.

The following line items provide a guide to users by item number, description of the information (as it appears on the form), and additional guidance on reporting where necessary.

N.B Categories that do not require direct input are shaded or cell protected.



Credit Quality Report Assessment & Debt Service Ratio Form  
SUMMARY OF CURRENT & RESTRUCTURED LOANS, ARREARS and PROVISIONS

Loan Portfolio Summary													
Location	Total Loans				Arrears			Non-Performing			Restructured Loans		
	Consumer	Commercial	Mortgages	Government	Consumer	Commercial	Mortgages	Consumer	Commercial	Mortgages	Consumer	Mortgages	Commercial
New Providence	-	-	-	-	-	-	-	-	-	-	-	-	-
Grand Bahama	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Islands	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	-	-	-	-	-	-	-	-	-	-	-	-	-

SECTOR	Current Loans	Total Arrears				Total Credit Portfolio	Debt Service Ratio						
		31-60 Days	61-90 Days	91-180 Days	Over 180 Days		No. of Facilities	Value (\$B 000s)	Avg. DSR				
1. AGRICULTURE	0	0	0	0	0								
of which: New Providence													
of which: Grand Bahama													
of which: Other Islands													
2. FISHERIES	0	0	0	0	0								
of which: New Providence													
of which: Grand Bahama													
of which: Other Islands													
3. MINING & QUARRYING	0	0	0	0	0								
of which: New Providence													
of which: Grand Bahama													
of which: Other Islands													
4. MANUFACTURING	0	0	0	0	0								
of which: New Providence													
of which: Grand Bahama													
of which: Other Islands													
5. DISTRIBUTION	0	0	0	0	0								
of which: New Providence													
of which: Grand Bahama													
of which: Other Islands													
6. TOURISM	0	0	0	0	0								
of which: New Providence													
of which: Grand Bahama													
of which: Other Islands													
7. ENTERTAINMENT & CATERING	0	0	0	0	0								
of which: New Providence													
of which: Grand Bahama													
of which: Other Islands													
8. TRANSPORT	0	0	0	0	0								
of which: New Providence													
of which: Grand Bahama													
of which: Other Islands													
9. PUBLIC CORPORATIONS	0	0	0	0	0								
10. CONSTRUCTION	0	0	0	0	0								
of which: New Providence													
of which: Grand Bahama													
of which: Other Islands													
10a. of which: Other Construction	0	0	0	0	0								
of which: New Providence													
of which: Grand Bahama													
of which: Other Islands													
11. PERSONAL	0	0	0	0	0								
of which: New Providence													
of which: Grand Bahama													
of which: Other Islands													
11a. of which: Residential Mortgages	0	0	0	0	0								
of which: New Providence													
of which: Grand Bahama													
of which: Other Islands													
11b. of which: Land Purchases (Real Estate)	0	0	0	0	0								
of which: New Providence													
of which: Grand Bahama													
of which: Other Islands													
12. GOVERNMENT	0	0	0	0	0								
13. PUBLIC FINANCIAL INSTITUTIONS	0	0	0	0	0								
14. PRIVATE FINANCIAL INSTITUTIONS	0	0	0	0	0								
of which: New Providence													
of which: Grand Bahama													
of which: Other Islands													
15. PROFESSIONAL & OTHER SERVICES	0	0	0	0	0								
of which: New Providence													
of which: Grand Bahama													
of which: Other Islands													
16. MISCELLANEOUS	0	0	0	0	0								
of which: New Providence													
of which: Grand Bahama													
of which: Other Islands													
17. Total Current Loans, Aging of Past Dues and Non-Performing Loans by Sector	0	0	0	0	0		0	#DIV/0!					
18. RESTRUCTURED CONSUMER LOANS	0	0	0	0	0								
of which: New Providence													
of which: Grand Bahama													
of which: Other Islands													
19. RESTRUCTURED MORTGAGES	0	0	0	0	0								
of which: New Providence													
of which: Grand Bahama													
of which: Other Islands													
20. RESTRUCTURED COMMERCIAL LOANS	0	0	0	0	0								
of which: New Providence													
of which: Grand Bahama													
of which: Other Islands													
21. Total Restructured Loans (outstanding)	0	0	0	0	0								
<b>M. E. M. O. R. A. N. D. A.</b>													
22. TOTAL LOANS	0												
22a. Total Unsecured Loans													
22b. Total Secured Loans													
23. TOTAL ARREARS	0												
23a. Total Arrears/Total Loans	#DIV/0!												
24. TOTAL PAST DUE LOANS	0												
24a. Total Past Due Loans/Total Loans	#DIV/0!												
25. TOTAL NON-PERFORMING LOANS	0												
25a. Total Non-Performing Loans/Total Loans	#DIV/0!												
26. TOTAL RESTRUCTURED LOANS (month only)	0												
26a. Consumer													
26b. Mortgages													
26c. Commercial													

PROVISIONS	Please insert Total in this Column if Aging is unavailable						Total
		31-60 Days	61-90 Days	91-180 Days	Over 180 Days		
27. Previous Balance of Specific Provisions as end of previous month						0	
28. Appropriation from Retained Earnings						0	
29. Charge (Release) to (from) profit and loss account	0	0	0	0	0	0	
of which: New Providence						0	
of which: Grand Bahama						0	
of which: Other Islands						0	
30. Write-Offs (amounts)	0	0	0	0	0	0	
of which: New Providence						0	
of which: Grand Bahama						0	
of which: Other Islands						0	
31. Recoveries (of amounts previously written off)	0	0	0	0	0	0	
of which: New Providence						0	
of which: Grand Bahama						0	
of which: Other Islands						0	
32a. Current Balance of Specific Provisions as at end of current month	0	0	0	0	0	0	
of which: All Islands	0	0	0	0	0	0	
of which: New Providence						0	
of which: Grand Bahama						0	
of which: Other Islands						0	
32b. Analysis of Specific Provisions Included in Current Balance	0	0	0	0	0	0	
of which: Consumer						0	
of which: Commercial						0	
of which: Mortgages						0	
of which: Government						0	
Gross value of credit facilities against which specific provisions have been made							
33. Ratio Coverage of Specific Provisions	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
35. Recoveries to Write-Offs	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!



## *Loan Portfolio Summary*

The information in this section is protected and automatically populated once the information below is completed. This serves as a summary report of the loan portfolios by Island of Residence.

### *Sector*

*(Current performing balance and aging of arrears by Island of Residence)*

When inputting data, only input rounded numbers (to the nearest thousand – values only) in the white cells and ensure when specifying the amounts by island, it is by residence and not by branch (i.e. New Providence, Grand Bahama and Other Islands). The form will automatically calculate total arrears and the arrears for all categories in each aging bucket. Do not offset loans and advances with deposits even where a legal right of set-off exists under a hypothecation agreement. Do not deduct provisions for loan loss, but show the total outstanding.

↔ The data on this form by sector breakdown must align with the data reported on the Financial Return (formerly *Excel Reporting System*). More specifically, the aggregate amount for Total Credit Portfolio (item 17- *Total Current Loans, Aging of Past Dues and Non-Performing Loans by Sector*) must be equivalent to item 17 - Total Resident, reported in Bahamian dollars on the *Form: Analysis of Loans and Overdrafts Classified by Sector, Currency & Maturity*.

A breakdown of each sector are as follows:

#### 1. Agriculture

Lending to owners and operators for agricultural production, including dairying and livestock raising, food crops and other agriculture should be included under this heading.

↔ *Lending to firms specializing in the processing of meat and dairy products should be reported under manufacturing.*

#### 2. Fisheries

↔ *Canning, preserving, or processing of fish and other sea products should be reported under the manufacturing items "Food and Nonalcoholic Beverage."*

#### 3. Mining and quarrying

Lending to firms and individuals directly engaged in extracting and dressing materials occurring naturally. Include extraction from the earth of building and monumental stones, clays, sands, and gravels.

#### 4. Manufacturing

Lending granted to individuals or businesses engaged in the physical or chemical transformation of inorganic or organic products into new products irrespective of whether the work is done manually or mechanically. More specifically, food and non-alcoholic beverages; alcoholic beverages and tobacco; building materials and metal products; furniture and other wood products; textiles, clothing and accessories, petro-chemicals, chemicals and plastic products; and, other manufacturing products not classifiable.

↔ *Do NOT include lending for oil exploration or production.*

#### 5. Distribution

Lending to companies or individuals engaged primarily in the import and export of goods or in the local distribution of goods by commission agents, wholesalers, retailers, and others.

#### 6. Tourism

Lending to owners and operators of hotels, apartments, guest houses, and other lodging places should be classified under this heading, whether the credit is for financing of construction, equipment, furniture, food, etc.

↔ *Restaurant facilities operated only in connection with the provision of lodging are included in this category and NOT under Entertainment and Catering.*

## 7. Entertainment and Catering

Lending to owners and operators of cinemas, night clubs, yacht and sporting clubs, amusement parks, professional musicians and theater groups, restaurateurs, and to other eating and drinking establishments, art galleries, museums, bowling, renting of pleasure boats, cycles, or horses or any other recreational services.

## 8. Transport

Lending to operators of bus and taxi services, trucking and removal companies, shipping and air freightage, storage, and warehousing.

## 9. Public Corporations

Lending to public corporations. These include loans and advances to corporations providing services such as electricity and water as well as loans to all other public corporations.

See Appendix I for a list of all public corporations.

➔ *Total Public Corporations loans plus total Public Financial Institutions loans should be equivalent to the sum of Asset Item, Section 7(a)(ii) Public Corporations and Section 7(a)(iii) Public Financial Institutions on Form 2 of the Financial Return.*

## 10. Construction

Lending to building contractors or development companies for construction involving:-

- i. the development of land for commercial, industrial, or residential purposes; and,
- ii. (10.a) the construction of buildings and other structures above ground level whether of stone, steel, or wood, as well as underground storage, parking, or other facilities.

## 11. Personal

Lending to individuals for the benefit of themselves and of their households; i.e. lending for personal as opposed to business uses.

### 11.a. Residential Mortgages

Lending to individuals secured by mortgages on residential properties (both freehold and leasehold) which are or will be occupied by the borrower, or which are rented, where such loans are fully secured by a first property charge.

➔ For items 11 and 11.a, the debt service ratio (DSR) section should include the number of facilities for personal and residential mortgages, the value and the average DSR for each facility.

### Exceptions to Debt Service Ratio (DSR)

The value of personal loans (and residential mortgages) extended must not exceed 50% of a household's income, except in the following instances<sup>2</sup>:

- i. Each new facility that is extended to a borrower, who is already at the maximum DSR, is for debt consolidation purposes only.
- ii. The total credit to the borrower is not to be increased. That is, the borrower may only consolidate existing credit obligations from within the institution or from all the institutions from which it is borrowing, without any fresh funds being advanced.
- iii. Banks must maintain documentation in respect of each facility, to evidence that the above requirements have been met.
- iv. Debt service continues to be defined as the scheduled total monthly payment of principal and interest as a percentage of verifiable monthly income from wages and other sources (*including a maximum of 50% of tips earned, as applicable*).

<sup>2</sup> Refer to the Central Bank's letter dated 30<sup>th</sup> October, 2008 and 12<sup>th</sup> August, 2022 to commercial banks regarding same.

#### 11. b. Land Purchase

Lending for the purchase of property for personal use.

#### 12. Government

Lending granted directly to the central government.

#### 13. Public Financial Institutions

Lending to all public financial institutions, i.e., Bahamas Development Bank, and the Bahamas Mortgage Corporation.

See Appendix I for a listing of these institutions. Also, see Note to Item 9 above.

#### 14. Private Financial Institutions

Lending to insurance companies, investment finance companies, mortgage finance companies, credit unions, thrift or friendly societies, stockbrokers, hire purchase companies, etc.

#### 15. Professional and Other Services

Lending to individuals and partnerships providing the services of attorneys-at-law, accountants, auditors, consulting engineers, architects, medical doctors, dental surgeons, real estate agents, data processing, and public relations. Marketing and management consulting are included, as are lending to businesses engaged in repairs, maintenance, laundering and cleaning, and lending to nonprofit organizations such as churches, schools, and welfare associations.

→ *Lending for the purchase of offices, equipment, and for working or other fixed capital purposes should be included under "Professional and Other Services".*

The reporting bank should take care to determine the purpose of the loan, ascertaining that the financing is for professional services and not for personal use. Personal lending is reported under that heading.

#### 16. Miscellaneous

Lending which cannot fit in the various economic and financial sectors included elsewhere in this report, e.g. lending for purchase of new shares and other financial assets, insurance (life and non-life), refinancing etc.

#### 17. Total Current Loans, Aging of Past Dues and Non-Performing Loans by Sector

Automated calculation of items 1 through 16.

#### 18. Restructured Consumer Loans

Total amount of refinanced consumer loans outstanding to date.

#### 19. Restructured Mortgages

Total amount of refinanced mortgage loans outstanding to date.

#### 20. Restructured Commercial Loans

Total amount of refinanced commercial loans outstanding to date.

#### 21. Total Restructured Loans (outstanding)

Automated calculation of items 18 through 20.

→ *Regarding restructured loans (assets), DSFI's must be reminded of the following:-*

- i. accurately classify and report restructured loans (*assets*); and,
- ii. consider the **financial difficulty** of a counterparty specifically spurred by **economic downturns** (i.e. loss of job or cash flow impairment) as the key driver for determining and reporting a restructured loan (*asset*), irrespective of whether it remains on commercial terms or not<sup>3</sup>.

<sup>3</sup> Refer to the Central Bank's Guidance Notice to DSFI's dated 26<sup>th</sup> October 2009 on the reporting on restructured assets.

## 22. Total Loans

Automated calculation.

22. a. Total Unsecured Loans – Self-explanatory

22. b. Total Secured Loans – Self-explanatory

23. - 25. The buckets for the aging of arrears are as follows:

- 31-60 days (past-due);
- 61-90 days (past-due);
- 91-180 days (non-performing/impaired); and,
- Over 180 days (non-performing/impaired).

*Past-due* – an asset is 'past due' when a contracted payment (principal and interest) has not been met when due or it is otherwise outside contracted arrangements.

*Non-performing/ impaired* – refers to an asset where there is no longer reasonable assurance of timely collection of the full amount of principal and interest due to a deterioration in the credit quality of the counterparty.

## *Memoranda*

Provides automatic calculations from information entered in the Current Loans and Aging of Past Dues and Non-Performing Loans by Island of Residence section of the form. It analyses the total loan portfolio, including secured and unsecured loans and defines the proportion of the total loan arrears that is past due and non-performing. Also, it captured loans restructured for the current month.

➔ *Total unsecured and total secured loans represents the value of loans which are covered by collateral and the value of loans not covered by collateral, respectively. These values are required to be inputted for items 22a and 22b.*

➔ *Total restructured loans (month only) represents the amount of consumer, mortgages and commercial loans which were restructured within that given month only.*

## *Provisions*

This section allows DSFI to provide an aging of the specific provisions to coincide with the aging of total outstanding loans. Additionally, DSFI are required to provide the breakdown/aging of its provisions, write-offs, and recoveries, as applicable. If a DSFI is unable to provide the breakdown by aging buckets for items within this section, note that only **the total** for each item is required to be entered into the first column.

As there should be a level of consistency between both the Financial Return (formerly Excel Reporting System) and Consolidated Credit Quality Adjustment Return reporting, DSFI should **not** report general provisions.

A breakdown of each line item are as follows:

### 27. Previous Balance of Specific Provisions as end of previous month

This section represents the previous month's balance of money allocated for specific provisions, which must be reflective of the expected loss on any loan facility.

### 28. Appropriation from Retained Earnings

The amount of provisions taken from retained earnings for the reporting period.

### 29. Charge (Release) to (from) profit and loss account

The amount of specific provisions charged (or released) to (or from) the profit and loss account for the reporting period.

30. Write-Offs (amounts)

The amount of the asset, in full or in part, which is deemed unrealizable for the reporting period.

31. Recoveries (of amounts previously written off)

The recoveries of amounts previously written off.

32a. Current Balance of Specific Provisions as at end of current month

Self-explanatory.

32b. Analysis of Specific Provisions Included in Current Balance

The amount of specific provisions set aside are to be analyzed in the categories below:

- **Consumer**  
Includes credit cards and all other consumer loans, such as lending for private cars, taxis or rented cars, commercial vehicles, furniture and appliances, education, medical, home improvement, land, credit cards, and consolidated debt.
- **Commercial**  
Includes hypothecation loans and all other commercial loans.
- **Mortgage**  
Mortgage loans inclusive of home (residential) and commercial property/income generating property for the reporting period.
- **Government**  
The amount of specific provisions set aside for government borrowings.

N.B this line item must total to line item 32a.

33. Gross value of credit facilities against which specific provisions have been made.

Self-explanatory.

## FLUCTUATIONS

All movements (+/-) rounded to \$2.0 million should be clear with sufficient details for all variances identified on the fluctuation report in the appropriate fields as follows:

- **B\$ Loans** – Variances in Total B\$ loans for each portfolio i.e. Consumer, Mortgages, Commercial and Government.
- **Total B\$ Arrears** – Variances in Total B\$ Arrears i.e. Total B\$ Past Due Loans (31 – 90 days) + Total B\$ NPLs (over 90 Days) for each portfolio.
- **B\$ Past Due Loans (31-90 Days)** – Variances in B\$ Past Due Loans (31-90 Days) for each portfolio.
- **B\$ NPLs (over 90 Days)** - Variances in B\$ NPLs (over 90 Days) for each portfolio.
- **Specific Provisions B\$** - Variances in Specific Provisions.

Please ensure that the variances reported for the above listed categories matches the movement seen for the related item on the credit quality report. Rounding differences are permissible.

N.B. Ensure that the month ending date is correct.

**(INSERT INSTITUTION’S NAME HERE)**  
**FINANCIAL INSTITUTION’S ASSET (Credit) QUALITY FLUCTUATIONS**  
**MONTH ENDING: (INSERT MONTH END AND YEAR HERE)**

VARIABLES	CHG	DISTRIBUTION OF CHG AMONG BANKS
<b>LOANS</b>		
<b>CONSUMER</b>	B\$ Loans	
	Total B\$ Arrears	
	B\$ Past Due Loans (31 – 90 days)	
	B\$ NPLs (Over 90 days)	
<b>MORTGAGE</b>	B\$ Loans	
	Total B\$ Arrears	
	B\$ Past Due Loans (31 – 90 days)	
	B\$ NPLs (Over 90 days)	
<b>COMMERCIAL</b>	B\$ Loans	
	Total B\$ Arrears	
	B\$ Past Due Loans (31 – 90 days)	
	B\$ NPLs (Over 90 days)	
<b>GOVERNMENT</b>	B\$ Loans	
	Total B\$ Arrears	
	B\$ Past Due Loans (31 – 90 days)	
	B\$ NPLs (Over 90 days)	
<b>PROVISIONS</b>		
<b>SPECIFIC</b>	B\$	

**NB:** Explanations are required for variances over \$2.0 million and should be sufficiently detailed to explain the movements identified.

## APPENDIX I

### Public Non-Financial Institutions

- Airport Authority
- Antiques Monuments and Museum Corporation
- Bahamasair
- Bahamas Agricultural and Industrial Corporation
- Bahamas Broadcasting Corporation
- Bahamas Civil Aviation Authority
- Bahamas Electricity Corporation
- Bahamas Maritime Authority
- Bahamas Power & Light Co. Ltd.
- Bahamas Public Parks and Public Beaches Authority
- Bahamas Resolve Ltd.
- Bahamas Water and Sewerage Corporation
- Clifton Heritage Authority
- University of The Bahamas
- Deposit Insurance Corporation
- Education Loan Authority
- Financial Intelligence Unit
- Gaming Board
- Health Facilities
- Hotel Corporation of The Bahamas (in liquidation)
- Insurance Commission
- Lucayan Renewal Holdings Ltd.
- Nassau Airport Development Company
- Nassau Flight Services
- National Insurance Board
- National Sports Authority
- National Health Insurance Authority
- Paradise Island Bridge Authority
- Poinciana Holdings Ltd.
- Public Hospitals Authority
- Securities Commission
- Utilities Regulation and Competition Authority

### Public Financial Institutions

- Bahamas Development Bank
- Bahamas Mortgage Corporation