

BAYPORT SECURITISATION (RF) LTD

INVESTOR REPORT

SEPTEMBER 2016

*your future now*

**BAYPORT**  
FINANCIAL SERVICES

## Monthly Investor Report

### Financial statistics for the period ended September 2016

		Sep 16	Aug 16	Jul 16	Jun 16	May 16	April 16	Mar 16	Feb 16	Jan 16	Dec 15	Nov 15	Oct 15
<b>Performance ratios *</b>													
Total income as a % of ave gross loans and advances (excl. dividends)	%	<b>22.3%</b>	22.8%	23.2%	23.6%	23.6%	23.7%	23.8%	24.1%	24.3%	25.0%	25.4%	25.3%
Dividends income as a % of ave gross loans and advances	%	<b>14.2%</b>	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total income as a % of ave gross loans and advances (incl. dividends)	%	<b>36.5%</b>	22.8%	23.2%	23.6%	23.6%	23.7%	23.8%	24.1%	24.3%	25.0%	25.4%	25.3%
Direct and indirect expenses to ave gross loans and advances	%	<b>5.3%</b>	5.5%	5.7%	5.9%	6.1%	6.3%	6.5%	6.6%	6.9%	7.1%	8.3%	8.8%
Direct and indirect expenses to total income (excl. dividends)	%	<b>24.0%</b>	24.3%	24.5%	25.2%	26.1%	26.7%	27.1%	27.5%	28.5%	28.6%	32.6%	34.8%
Direct and indirect expenses to total income (incl. dividends)	%	<b>14.7%</b>	24.3%	24.5%	25.2%	26.1%	26.7%	27.1%	27.5%	28.5%	28.6%	32.6%	34.8%
Return on assets (excl. dividends)	%	<b>(0.9%)</b>	(0.4%)	(0.2%)	0.0%	(0.5%)	(0.7%)	(0.7%)	(0.6%)	(0.6%)	(0.7%)	(2.4%)	(2.9%)
Return on assets (incl. dividends)	%	<b>15.7%</b>	(0.4%)	(0.2%)	0.0%	(0.5%)	(0.7%)	(0.7%)	(0.6%)	(0.6%)	(0.7%)	(2.4%)	(2.9%)
Gearing ratio	times	<b>1.5</b>	1.6	1.8	1.9	2.1	2.2	2.4	2.6	2.9	3.1	3.4	3.5
Interest margin	%	<b>12.6%</b>	13.0%	13.2%	13.4%	13.2%	13.2%	13.2%	13.2%	13.5%	14.0%	14.9%	14.9%
<b>Income statement extract</b>													
Interest income	R '000	<b>66 745</b>	72 765	75 348	83 557	89 327	87 496	83 185	78 470	83 916	96 635	91 624	97 637
Non-interest revenue (excl. dividends)	R '000	<b>5 080</b>	6 062	5 996	5 771	6 196	6 506	6 468	6 420	6 590	7 292	7 563	7 912
Dividends income	R '000	<b>691 252</b>	-	-	-	-	-	-	-	-	-	-	-
<b>Total income</b>	R '000	<b>763 077</b>	78 827	81 344	89 328	95 523	94 002	89 653	84 890	90 506	103 927	99 186	105 549
Interest expenses	R '000	<b>(30 226)</b>	(30 622)	(30 575)	(31 073)	(32 067)	(31 041)	(30 713)	(31 284)	(31 742)	(44 346)	(36 665)	(33 725)
Direct and indirect expenses	R '000	<b>(25 802)</b>	(28 571)	(24 846)	(26 129)	(25 881)	(26 059)	(26 869)	(26 581)	(27 264)	15 057	(2 515)	(34 959)
<b>Total expenses</b>	R '000	<b>(56 028)</b>	(59 193)	(55 421)	(57 202)	(57 948)	(57 100)	(57 582)	(57 865)	(59 006)	(29 290)	(39 181)	(68 684)

\* 12 months rolling average

## Monthly Investor Report

### Financial statistics for the period ended September 2016 (continued)

		Sep 16	Aug 16	Jul 16	Jun 16	May 16	April 16	Mar 16	Feb 16	Jan 16	Dec 15	Nov 15	Oct 15
<b>Asset and credit quality ratios</b>													
Gross loans and advances	R '000	<b>4 744 774</b>	4 729 700	4 813 674	4 913 475	4 992 583	4 944 536	4 925 161	4 908 122	4 900 298	4 889 171	4 842 086	4 810 352
Non-Performing Loans ("NPLs")	R '000	<b>1 362 235</b>	1 353 021	1 332 568	1 313 395	1 301 323	1 291 963	1 296 646	1 281 081	1 247 707	1 217 002	1 190 060	1 189 479
Carrying value of written off book	R '000	<b>467 930</b>	467 930	467 930	467 930	467 930	479 930	479 930	479 930	479 930	479 930	546 587	565 087
Impairment provision	R '000	<b>2 126 066</b>	2 104 834	2 079 200	2 050 004	2 033 090	2 016 294	1 996 028	1 964 949	1 940 447	1 922 400	1 869 895	1 852 055
Net loans and advances	R '000	<b>3 086 638</b>	3 092 796	3 202 404	3 331 401	3 427 423	3 408 171	3 409 062	3 423 102	3 439 781	3 446 700	3 518 778	3 523 384
Number of loans on book		<b>188 751</b>	190 458	196 047	201 987	205 634	203 500	203 772	204 901	206 094	207 949	208 993	210 442
Non-performing loans ratio	%	<b>28.7%</b>	28.6%	27.7%	26.7%	26.1%	26.1%	26.3%	26.1%	25.5%	24.9%	24.6%	24.7%
Provision coverage	%	<b>44.8%</b>	44.5%	43.2%	41.7%	40.7%	40.8%	40.5%	40.0%	39.6%	39.3%	38.6%	38.5%
Investment in Zenthyme Investments (Proprietary) Limited	R '000	<b>222 325</b>	913 577	-	-	-	-	-	-	-	-	-	-
<b>Funding and cash reserves</b>													
Interest bearing liabilities	R '000	<b>2 810 939</b>	3 403 738	4 760 399	4 783 758	4 909 362	4 909 309	4 892 132	5 095 479	5 019 116	5 039 310	4 600 381	4 760 833
Average cost of borrowings	%	<b>11.3%</b>	11.4%	11.3%	11.3%	11.2%	11.1%	11.1%	11.0%	10.9%	10.9%	10.8%	10.8%
Cash and cash equivalents	R '000	<b>636 981</b>	595 083	534 999	418 256	484 504	477 482	423 930	659 283	559 695	564 001	139 319	243 077

## Monthly Investor Report

### Origination

		% change MOM	Sep 16	Aug 16	Jul 16	Jun 16	May 16	Apr 16	Mar 16	Feb 16	Jan 16	Dec 15	Nov 15	Oct 15
Disbursements	R '000	32.6%	<b>117 328</b>	88 469	89 652	90 496	109 036	82 275	86 479	93 451	76 553	92 880	85 972	125 943
Number of new loans		13.3%	<b>5 597</b>	4 941	5 950	6 218	7 338	4 090	4 248	4 422	3 493	4 158	4 242	5 991
Average loan value at acquisition	Rand	17.1%	<b>20 963</b>	17 905	15 068	14 554	14 859	20 116	20 358	21 133	21 916	22 338	20 267	21 022
Average term at acquisition	Months	18.7%	<b>26.8</b>	22.5	20.4	19.6	20.4	32.0	32.2	33.3	33.2	32.8	31.0	30.9

### Loan claims purchased by Bayport Securitisation (RF) Ltd \*

		% change MOM	Sep 16	Aug 16	Jul 16	Jun 16	May 16	Apr 16	Mar 16	Feb 16	Jan 16	Dec 15	Nov 15	Oct 15
Disbursements	R '000	100.0%	<b>114 245</b>	-	-	17 909	109 036	82 275	86 479	93 451	76 553	92 880	85 972	125 943
Number of new loans		100.0%	<b>5 411</b>	-	-	1 368	7 338	4 090	4 248	4 422	3 493	4 158	4 242	5 991
Average loan value at acquisition	Rand	100.0%	<b>21 113</b>	-	-	13 091	14 859	20 116	20 358	21 133	21 916	22 338	20 267	21 022
Average term at acquisition	Months	100.0%	<b>27.0</b>	-	-	18.2	20.4	32.0	32.2	33.3	33.2	32.8	31.0	30.9

\* Claims purchased by the issuer increased significantly over the month of September 2016 as only a smaller portion of the total claims were sold to Bayport Tutari RF (Ltd) warehousing structure (Tutari). The claims purchased by Tutari will be sold periodically to the issuer and thus a consolidated view of all originations has been disclosed.

### Statistics

#### Loans and advances by geographic location

Province	Cellular	Payroll	Debit order	Total
Eastern Cape	13%	8%	11%	<b>11%</b>
Free State	5%	6%	7%	<b>7%</b>
Gauteng	34%	51%	37%	<b>37%</b>
Kwazulu-Natal	14%	13%	14%	<b>14%</b>
Limpopo	5%	3%	7%	<b>6%</b>
Mpumalanga	7%	3%	6%	<b>6%</b>
Northern Cape	3%	3%	2%	<b>3%</b>
North-West	7%	4%	5%	<b>5%</b>
Western Cape	12%	9%	11%	<b>11%</b>
<b>Grand Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

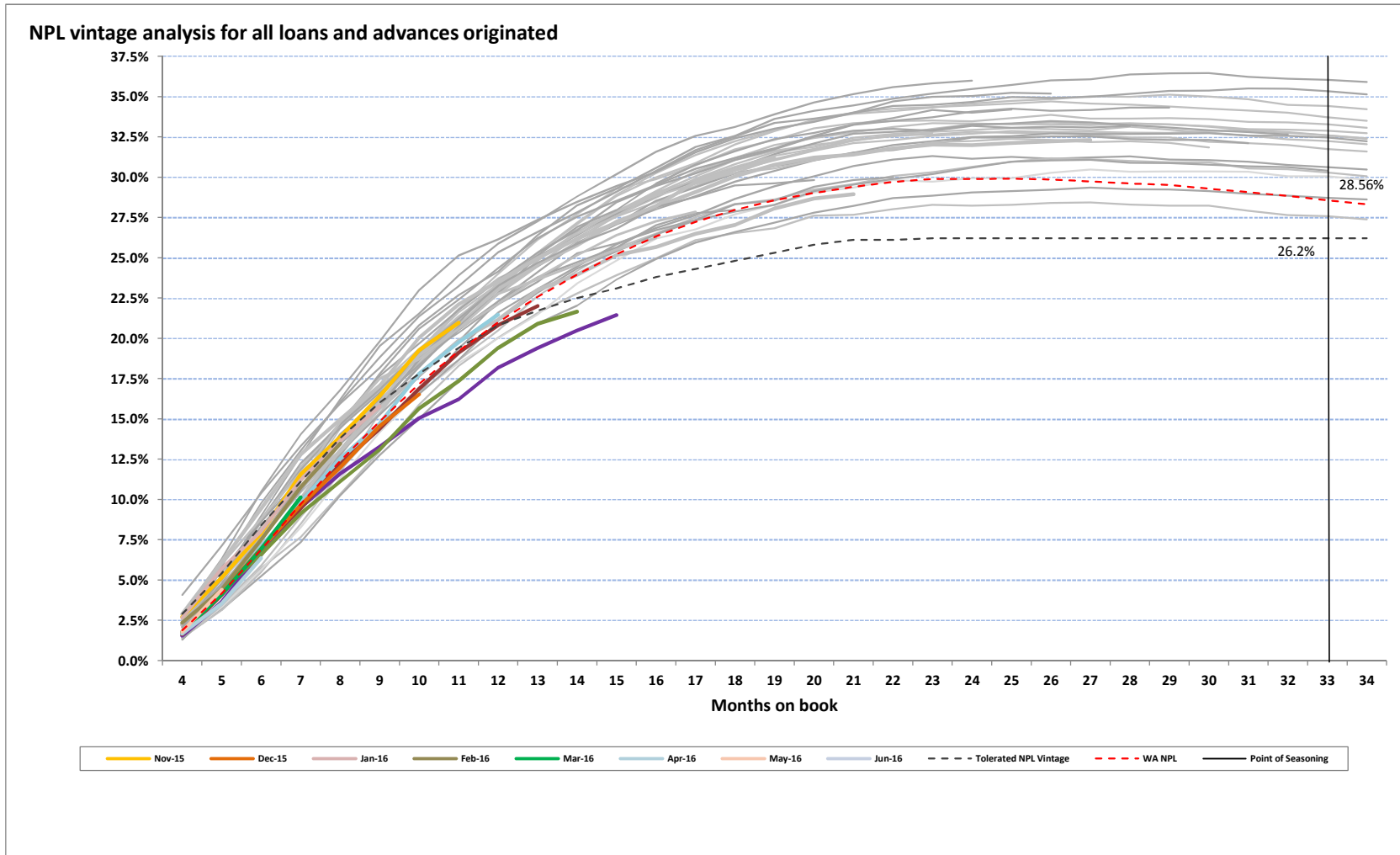
## Monthly Investor Report

### Asset quality

	% change MOM	Sep 16 R'000	Aug 16 R'000	Jul 16 R'000	Jun 16 R'000	May 16 R'000	Apr 16 R'000	Mar 16 R'000	Feb 16 R'000	Jan 16 R'000	Dec 15 R'000	Nov 15 R'000	Oct 15 R'000
<b>Gross loans and advances</b>	0.3%	<b>4 744 774</b>	4 729 700	4 813 674	4 913 475	4 992 583	4 944 536	4 925 161	4 908 122	4 900 298	4 889 171	4 842 086	4 810 352
Performing loans	0.2%	<b>3 382 539</b>	3 376 679	3 481 106	3 600 080	3 691 260	3 652 573	3 628 515	3 627 041	3 652 591	3 672 169	3 652 026	3 620 873
Non-performing loans	0.7%	<b>1 362 235</b>	1 353 021	1 332 568	1 313 395	1 301 323	1 291 963	1 296 646	1 281 081	1 247 707	1 217 002	1 190 060	1 189 479
<b>Impairment provision</b>													
Opening balance	1.2%	<b>2 104 834</b>	2 079 200	2 050 004	2 033 090	2 016 294	1 996 028	1 964 949	1 940 447	1 922 400	1 869 895	1 852 055	1 805 874
Bad debt written-off	9.6%	<b>(40 998)</b>	(37 424)	(36 674)	(39 841)	(44 765)	(45 216)	(40 784)	(47 615)	(39 693)	(47 260)	(44 507)	(46 323)
Provision raised	(1.3%)	<b>62 230</b>	63 058	65 870	56 755	61 561	65 482	71 863	72 117	57 739	99 765	62 347	92 504
Closing balance	1.0%	<b>2 126 066</b>	2 104 834	2 079 200	2 050 004	2 033 090	2 016 294	1 996 028	1 964 949	1 940 447	1 922 400	1 869 895	1 852 055

# Monthly Investor Report

## Asset quality (continued)



## Monthly Investor Report

### Asset quality (continued)

#### Loans and advances distribution by contractual delinquency (CD)

	Sep 16	Aug 16	Jul 16	Jun 16	May 16	Apr 16	Mar 16	Feb 16	Jan 16	Dec 15	Nov 15	Oct 15
	%	%	%	%	%	%	%	%	%	%	%	%
<b>For all loans and advances originated</b>												
0	62.7%	60.1%	60.4%	61.1%	61.3%	61.0%	59.5%	59.2%	59.6%	61.3%	62.2%	62.9%
1	2.7%	5.2%	5.3%	5.3%	5.0%	4.9%	5.4%	5.9%	6.6%	5.6%	5.4%	5.2%
2	4.1%	4.3%	4.3%	4.0%	4.0%	4.2%	4.9%	5.1%	4.5%	4.5%	4.4%	4.0%
3	3.5%	3.5%	3.4%	3.3%	3.6%	3.8%	3.9%	3.7%	3.8%	3.7%	3.4%	3.2%
4 +	27.0%	26.9%	26.6%	26.3%	26.1%	26.1%	26.3%	26.1%	25.5%	24.9%	24.6%	24.7%
<b>For Bayport Securitisation (RF) Ltd</b>												
0	60.8%	57.9%	58.9%	60.5%	61.3%	61.0%	59.5%	59.2%	59.6%	61.3%	62.2%	62.9%
1	2.6%	5.3%	5.4%	5.3%	5.0%	4.9%	5.4%	5.9%	6.6%	5.6%	5.4%	5.2%
2	4.2%	4.5%	4.4%	4.1%	4.0%	4.2%	4.9%	5.1%	4.5%	4.5%	4.4%	4.0%
3	3.7%	3.7%	3.6%	3.4%	3.6%	3.8%	3.9%	3.7%	3.8%	3.7%	3.4%	3.2%
4 +	28.7%	28.6%	27.7%	26.7%	26.1%	26.1%	26.3%	26.1%	25.5%	24.9%	24.6%	24.7%
<b>Monthly loans and advances movement</b>												
	Sep 16	Aug 16	Jul 16	Jun 16	May 16	Apr 16	Mar 16	Feb 16	Jan 16	Dec 15	Nov 15	Oct 15
	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000	R'000
Opening balance	4 729 700	4 813 674	4 913 475	4 992 583	4 944 536	4 925 161	4 908 122	4 900 298	4 889 171	4 842 086	4 810 352	4 730 631
Disbursements	114 245	-	-	17 909	109 036	82 275	86 479	93 451	76 553	92 880	85 972	125 943
Interest and other similar income	63 329	69 488	72 883	77 990	86 630	83 775	80 042	76 055	82 704	96 029	91 081	95 690
Non-interest revenue	33 806	19 117	15 611	33 924	45 849	46 287	50 181	47 491	45 421	52 672	52 219	57 553
Collections	(170 337)	(152 426)	(168 633)	(191 320)	(176 663)	(178 674)	(183 100)	(179 379)	(170 696)	(179 120)	(187 877)	(200 224)
Bad debt write-offs and write-backs	(25 968)	(20 153)	(19 661)	(17 611)	(16 805)	(14 288)	(16 563)	(29 795)	(22 855)	(15 376)	(9 661)	759
Closing balance	4 744 774	4 729 700	4 813 674	4 913 475	4 992 583	4 944 536	4 925 161	4 908 122	4 900 298	4 889 171	4 842 086	4 810 352

## Monthly Investor Report

### Liquidity and funding

<b>Funding</b>	% change MOM	<b>Sep 16</b> <b>R'000</b>	Aug 16 R'000	Jul 16 R'000	Jun 16 R'000	May 16 R'000	Apr 16 R'000	Mar 16 R'000	Feb 16 R'000	Jan 16 R'000	Dec 15 R'000	Nov 15 R'000	Oct 15 R'000
Class A Notes (senior)	9.8%	<b>2 019 850</b>	1 839 971	1 839 971	1 839 971	1 969 117	1 969 117	1 929 117	1 941 813	1 941 813	1 941 813	2 108 955	2 108 955
Senior warehouse funding	0.0%	-	-	-	-	-	-	-	150 000	150 000	150 000	235 000	235 000
Class B Notes (Mezzanine)	(0.2%)	<b>337 071</b>	337 796	337 796	337 796	343 331	343 331	343 331	350 550	350 550	350 550	357 503	357 503
Other subordinated funding	(63.0%)	<b>454 018</b>	1 225 971	2 582 632	2 605 991	2 596 914	2 596 862	2 619 686	2 653 116	2 576 753	2 596 947	1 898 923	2 059 375
<b>Total interest bearing liabilities</b>	<b>(17.4%)</b>	<b>2 810 939</b>	3 403 738	4 760 399	4 783 758	4 909 362	4 909 309	4 892 132	5 095 479	5 019 116	5 039 310	4 600 381	4 760 833
Average cost of borrowings	(0.9%)	<b>11.3%</b>	11.4%	11.3%	11.3%	11.2%	11.1%	11.1%	11.0%	10.9%	10.9%	10.8%	10.8%
Cash and cash equivalents	7.0%	<b>636 981</b>	595 083	534 999	418 256	484 504	477 482	423 930	659 283	559 695	564 001	139 319	243 077



## Monthly Investor Report

### Liquidity and funding (continued)

Instrument	Coupon rate	Class	Nominal amount at issue	Month end principal balance	Issue date	Maturity date
BAYA08	11.780%	A	50 000 000	50 000 000	2010/11/15	2018/01/02
BAYA19	3-month JIBAR plus 4.450%	A	135 000 000	8 439 817	2011/11/30	2016/12/31
BAYA23	10.510%	A	300 000 000	55 463 644	2012/07/02	2017/06/30
BAYA24	11.090%	A	95 000 000	95 000 000	2012/07/02	2017/06/30
BAYA25	3-month JIBAR plus 4.150%	A	50 000 000	9 399 384	2012/08/15	2017/06/30
BAYA26	10.225%	A	185 000 000	185 000 000	2012/09/27	2017/10/02
BAYA31	3-month JIBAR plus 4.300%	A	60 000 000	60 000 000	2012/12/14	2018/12/31
BAYA32	10.108%	A	75 000 000	75 000 000	2013/02/28	2018/04/03
BAYA33	3-month JIBAR plus 4.000%	A	15 000 000	15 000 000	2013/03/25	2018/04/03
BAYA34	3-month JIBAR plus 4.250%	A	100 000 000	100 000 000	2013/03/25	2018/04/03
BAYA35	3-month JIBAR plus 4.250%	A	50 000 000	50 000 000	2013/03/25	2018/04/03
BAYA36	3-month JIBAR plus 3.880%	A	50 000 000	17 388 625	2013/04/02	2018/03/31
BAYA39	3-month JIBAR plus 4.250%	A	320 000 000	320 000 000	2013/09/30	2018/10/01
BAYA41	3-month JIBAR plus 3.900%	A	50 000 000	22 710 772	2013/09/30	2018/09/30
BAYA42	3-month JIBAR plus 4.250%	A	130 000 000	130 000 000	2013/09/30	2018/10/01
BAYA43	3-month JIBAR plus 3.900%	A	150 000 000	25 858 057	2014/01/24	2017/03/31
BAYA44	3-month JIBAR plus 3.900%	A	150 000 000	27 886 499	2014/03/31	2017/03/31
BAYA45	3-month JIBAR plus 4.250%	A	150 000 000	150 000 000	2014/03/31	2019/04/01
BYA49U	3-month JIBAR plus 4.000%	A	65 000 000	65 000 000	2015/05/05	2018/07/02
BAYA50	3-month JIBAR plus 2.500%	A	25 000 000	25 000 000	2016/03/31	2017/03/31
BAYA51	3-month JIBAR plus 5.100%	A	40 000 000	34 237 564	2016/04/06	2019/04/01
BAYA52	3-month JIBAR plus 5.100%	A	225 000 000	192 965 836	2016/03/31	2019/04/01
BAYA53	3-month JIBAR plus 2.500%	A	30 000 000	30 000 000	2016/09/30	2017/10/02
BAYA54	3-month JIBAR plus 5.100%	A	275 500 000	275 500 000	2016/09/30	2019/09/30
<b>Subtotal Class A notes</b>			<b>2 775 500 000</b>	<b>2 019 850 198</b>		
BAYB03	15.360%	B	55 000 000	55 000 000	2011/11/30	2017/01/03
BAYB04	14.230%	B	90 000 000	12 070 624	2012/04/02	2017/03/31
BAYB05	3-month JIBAR plus 7.500%	B	50 000 000	50 000 000	2012/08/15	2019/06/30
BAYB06	3-month JIBAR plus 7.500%	B	30 000 000	30 000 000	2012/12/14	2019/12/31
BAYB07	3-month JIBAR plus 7.500%	B	20 000 000	20 000 000	2013/02/22	2020/03/31
BAYB08	3-month JIBAR plus 8.000%	B	50 000 000	50 000 000	2013/03/25	2020/09/30
BAYB09	3-month JIBAR plus 5.750%	B	115 000 000	115 000 000	2014/01/24	2018/10/01
BYB10U	3-month JIBAR plus 8.000%	B	5 000 000	5 000 000	2016/09/30	2021/09/30
<b>Subtotal Class B notes</b>			<b>415 000 000</b>	<b>337 070 624</b>		
<b>Total</b>			<b>3 190 500 000</b>	<b>2 356 920 822</b>		

## Monthly Investor Report

### Covenant compliance

	Current requirement	Sep 16	Aug 16	Jul 16	Jun 16	May 16	Apr 16	Mar 16	Feb 16	Jan 16	Dec 15	Nov 15	Oct 15
<b>Financial covenants</b>													
Senior Debt Cash Flow Cover Ratio	≥ 1.50 times	<b>2.5</b>	2.1	2.5	2.8	2.5	2.6	2.2	2.3	2.0	2.4	2.4	2.1
Senior Debt Interest Cover Ratio	≥ 3.50 times	<b>5.5</b>	5.8	5.6	6.0	5.9	6.3	5.8	6.5	6.3	5.3	6.1	6.0
Senior Debt to Net Qualifying Asset Value*	≤ 70.0%	<b>54.2%</b>	49.9%	49.2%	49.1%	50.3%	50.7%	50.3%	51.2%	52.3%	52.2%	64.1%	62.2%
Bad and Doubtful Debt Ratio	≤ 17.5%	<b>10.5%</b>	10.2%	9.8%	9.3%	9.6%	9.6%	9.5%	9.3%	9.0%	9.5%	8.0%	8.6%
Equity invested in the Company by the Originator*	> 22.5%	<b>47.6%</b>	50.6%	51.1%	50.1%	48.3%	48.5%	48.9%	49.8%	47.8%	48.6%	28.6%	32.6%
Cellular Contracts as a % of the Portfolio	≤ 10.0%	<b>2.6%</b>	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.7%	2.8%	2.9%	3.0%	3.2%

	Current requirement	Sep 16	Aug 16	Jul 16	Jun 16	May 16	Apr 16	Mar 16	Feb 16	Jan 16	Dec 15	Nov 15	Oct 15
<b>Cash reserves</b>													
Liquidity reserve (R'000)*	≥ 250,000	<b>250 000</b>	250 000	250 000	250 000	250 000	250 000	250 000	250 000	250 000	-	-	-
Arrears reserve													
Weighted NPLs as a percentage of the portfolio	≤ 26.2%	<b>28.6%</b>	28.5%	28.7%	28.6%	28.8%	28.7%	28.5%	28.6%	28.4%	28.5%	28.4%	28.1%
Reserve required (R'000)		<b>18 244</b>	17 765	19 732	19 924	21 888	21 317	19 411	20 553	18 605	19 660	19 157	17 175
Asset performance reserve													
Collections ratio	≥ 80.75%	<b>101.4%</b>	101.3%	101.1%	102.7%	102.2%	103.0%	105.9%	107.0%	108.3%	110.2%	111.2%	111.1%
Reserve required (R'000)		-	-	-	-	-	-	-	-	-	-	-	-
Reserved cash (R'000)		<b>231 756</b>	232 235	230 268	230 076	228 112	228 683	230 589	229 447	231 395	-	-	-
Expected collections (6 month average) (R'000)		<b>87 600</b>	90 815	92 793	93 280	93 671	94 112	93 699	93 447	92 906	92 225	91 711	91 638
Actual receipts (6 month average) (R'000)		<b>88 842</b>	91 976	93 825	95 831	95 704	96 907	99 260	100 011	100 631	101 610	101 955	101 817
Capital redemption reserve (R'000)		<b>87 500</b>	58 333	29 167	20 000	20 000	-	-	100 000	80 000	60 000	40 000	20 000

\* With effect from February 2016 and in accordance with the approved amendments to the programme memorandum:

- The senior debt to net qualifying asset value was reduced from 72.5% to 70.0%
- The equity invested in the company by the originator was increased from 20.0% to 22.5%.

## Monthly Investor Report

### Glossary of terms

<b>CD</b>	Contractual delinquency = accumulated arrears / contractual instalment originally due
<b>MOB</b>	Month on book
<b>MoM</b>	Month on month
<b>YTD</b>	Year to date
<b>Non-performing loans</b>	The balance outstanding of loans and advances with a contractual delinquency greater than three months excluding loans and advances with a contractual delinquency greater than three months where three consecutive receipts have been received in the three-month period preceding the measurement date
<b>Non-performing loans ratio</b>	Non-performing loans / Gross loans and advances
<b>Provision coverage</b>	Impairment provision / Gross loans and advances