



## DIS06: Changes in stock of defaulted loans and debt securities

**Purpose:** Identify the changes in a SFI's stock of defaulted exposures, the flows between non-defaulted and defaulted exposure categories and reductions in the stock of defaulted exposures due to write-offs.

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

**Content:**

Off-balance sheet exposures should be included.

**Frequency:** Semiannual.

**Accompanying narrative:** SFIs should explain the drivers of any significant changes in the amounts of defaulted exposures from the previous reporting period and any significant movement between defaulted and non-defaulted loans.

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1	<b>Defaulted loans &amp; advances, debt securities and off balance sheet exposures at end of the previous reporting period</b>	14,954,653
2	Loans and debt securities that have defaulted since the last reporting period	7,644,329
3	Returned to non-defaulted status	3,001,829
4	Amounts written off	759,030
5	Other changes	- 80,340
6	<b>Defaulted loans &amp; advances, debt securities and off balance sheet exposures at end of the reporting period</b> (1+2-3-4+5)	18,757,783.00

### Definitions

*Defaulted exposure:* such exposures must be reported net of write-offs and gross of (ie ignoring) provisions.

*Loans& advances, debt securities and off balance sheet items that have defaulted since the last reporting period:* refers to any loan, advance, debt security or off balance sheet item that became marked as defaulted during the reporting period.

*Return to non-defaulted status:* refers to loans or debt securities that returned to non-default status during the reporting period.

*Amounts written off:* both total and partial write-offs.

*Other changes:* any items not covered under 1-4 above