

Agricultural Credit Risk Dashboard

Jun-14

Agricultural loans	Actual results	Limit	Deviation%	Risk trend
I. Operational Risk (quarter ending June)				
Staff Turnover (annualized)				
Fraud damage in USD				
Breach of procedures				
Number of exceptions approved by HQ				
II. Credit & Intrinsic Risk (monthly)				
PAR 1-30 days				
PAR> 30 days				
PAR> 90 days				
Migration performing to 1-30d				
Migration 1-30d to 31-60d				
Migration 31-60d to 61-90d				
PAR30 - 3 months on book				
PAR30 - 6 months on book				
PAR30 - 9 months on book				
PAR30 - 12 months on book				
Portfolio growth				
Collateral coverage				
% of agric. loans under Danida LG				
III. Concentration risk (monthly)				
Agriculture as % of branch loan portfolio				
Agric. production as % of agric pf.				
Agric. Marketing as % of agric. pf.				
Agric. Processing as % of agric. pf.				
IV. Agricultural production risk (monthly)				
Climatic Risk Outlook				
Maize price (kg)				
Matoke price (bunch)				
Coffee Robusta price (kg)				
V. Untimely disbursement risk (monthly)				
Average processing time (days)				