

CENTRAL BANK OF JORDAN

**INSTRUCTIONS FOR
CLASSIFICATION OF CREDIT FACILITIES AND
CALCULATING IMPAIRMENT PROVISION AND RESERVE FOR
GENERAL BANKING RISKS**

NO. (47/2009) DATED 10/12/2009

In accordance with the provisions of Article (99/B) of the Banks' Law (28) of 2000 and its amendments, particularly, the provisions of article (24/A-2, 3) of this Law, I hereby decide the following:

First: Definitions and Phrases

The following words and phrases, wherever mentioned in these instructions, shall have the meanings assigned hereto:

The Government	The Hashemite Kingdom of Jordan Government.
Credit Facilities	The extension of funds by a bank to a client as a consideration for the right to demand repayment with interest and any other amount due, as well as any guarantee, collateral or commitment issued by the bank.
Principal Facilities	The credit facilities excluding suspended interest and commissions.
Restructuring of Credit Facilities	Restructuring of credit facilities by means of: adjusting installments, extending the tenor of credit facilities, deferring some installments, extending the grace period, ...etc. An exception to this is any restructuring related to tenders granted directly by the government or public sector entities.
Acceptable Bank Guarantee	A Guarantee issued by local banks or foreign banks whose rating is no less than the investment grade given that such rating is issued by a recognized rating agency.
Acceptable Collateral for the purpose of calculating impairment loss provision for non- performing credit facilities, as mentioned in Article Three/C below	<ul style="list-style-type: none"> - Cash margin. - (80%) of the appraised value of the real estate with first class mortgage and other classes (other classes are accepted provided that the real estate is not mortgaged to any other entity), or the value of the mortgage bond (including principal and interest amounts), whichever is less. For the purpose of these instructions, common ownership of real estate and shares are not taken into consideration. - (85%) of the market value of financial securities or shares listed on the main index of a recognized stock exchange,

	<p>and (75%) of the market value of shares not listed on the main index of a recognized stock exchange. The unlisted financial securities are not taken into account for the purpose of these instructions.</p> <ul style="list-style-type: none"> - (50%) of the estimated value of vehicles and machineries legitimately mortgaged with an official registry, or the value of the mortgage bond, whichever is less.
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Second: Classification of Credit Facilities

For the purposes of these instructions credit facilities are classified into the following categories:

a. Low Risk Credit Facilities:

The credit facilities that have any of the following characteristics:

1. Granted to and Guaranteed by the Jordanian Government and to the governments of countries in which the Jordanian banks have foreign branches, provided that such facilities are held in the host country's currency.
2. 100% collateralized by cash margin (of the any-time outstanding amount).
3. 100% guaranteed by an acceptable bank guarantee.

b. Acceptable Risk Credit Facilities:

The credit facilities that have the following characteristics:

1. Strong financial positions and adequate cash flows.
2. Legally documented and well covered by acceptable collaterals.
3. Good alternative cash resources for repayment.
4. Active movement of the relative account and timely payment of principal and interest.
5. Competent management of the obligor.

c. Watch-List Credit Facilities (Requiring special attention):

The credit facilities that have any of the following characteristics:

1. The existence of past dues of principal and/or interest for a period exceeding (60) days but less than (90) days.

2. Overdraft exceeding the approved limit by (10%) or more for a period exceeding (60) days but less than (90) days.
3. Credit facilities which were previously classified as non-performing loans, and then reclassified as performing loans according to rescheduling.
4. Acceptable risk credit facilities which have been restructured twice within 12 months.
5. Credit facilities which were previously classified as substandard non-performing loans, and the client then paid no less than (5%) of the outstanding balance, or paid the full amount of past dues (principal, interest, and commissions), whichever is less. It is to be taken into consideration that this is allowed once a year, and in case of repeating this procedure within the year, such facilities will be reclassified as substandard and a rescheduling will be a must to the reclassification then.
6. Acceptable risks credit facilities extended to an obligor who has non-performing credit facilities with other banks.
7. The absence of annual comprehensive credit analyses based on audited financial statements (for the companies required by the companies law to prepare such statements) and a Management Financial Report for the remaining obligors.
8. Guarantees claimed by the beneficiary and paid by the bank on behalf of the clients, where their values have not been debited to the their accounts and are still unpaid for a period exceeding (60) days but less than (90) days.
9. Credit facilities which have matured and become invalid for a period exceeding (60) days but less than (90) days and have not been renewed.

d. Non-Performing Credit Facilities:

The credit facilities that have any of the following characteristics:

1. The maturity of the credit facilities or of one of its installments, irregularity of repaying of principal and/or interest of credit facilities and-/ or dormant overdraft have been past due for the following periods:

Substandard	90- 179 days
Doubtful	180-359 days
Loss	More than 360 days

2. Overdraft facilities exceeding approved limits by (10%) or more for a period of (90) days or more.
3. Credit facilities which have matured and become invalid for a period of (90) days or more and have not been renewed.
4. Credit facilities extended to any obligor who went bankrupt, or to companies which were subjected to liquidation.

5. Credit facilities which have been restructured for three times within 12 months.
6. Overdrawn current and on demand accounts for a period of (90) days or more.
7. Guarantees claimed by the beneficiary and paid by the bank on behalf of the clients, where their values have not been debited to their accounts and are still unpaid for a period of (90) days or more.

Third: Hedging Credit Risks:

a. General banking risk reserve:

This reserve is created from the Bank's profits and appears under the owners' equity section of the balance sheet as a separate item. It should be created according to the following standards:

- (1%) of the total direct credit facilities classified under the "Acceptable Risk Credit Facilities" category.
- (0.5%) of the total indirect credit facilities with the exception of "Low Risk Credit Facilities".

The following are excluded from the above mentioned percentages:

- The part of the credit facilities equivalent to the amount guaranteed by the government.
- The part of the credit facilities equivalent to the cash margin calculated individually at the level of each client.
- The part of the credit facilities equivalent to the acceptable bank guarantees calculated individually at the level of each client.
- The credit facilities guaranteed by Jordan Loan Guarantee Corporation.
- The credit facilities refinanced by Jordan Mortgage Refinancing Company.
- The credit facilities granted for auto financing (i.e. car loans) where repayment in case of default is fully guaranteed by insurance companies.
- The value of post shipment export promotion loans supported by confirmed deferred payment export letters of credits, or against drafts accepted and guaranteed by The Arab Investment and Export Credit Guarantee Corporation, local banks or by foreign banks with a grade rating not less than an investment grade issued by recognized rating agencies. The outstanding balance of those loans plus interest shall not exceed the amount of the guaranteed drafts' amount.

b. Impairment loss provision for Watch-listed credit facilities:

An impairment loss provision equivalent to (1.5%) of the total portfolio of the direct credit facilities classified as “Watch-List” shall be created. When calculating this provision, the same exclusions under point (a) above apply.

c. Impairment loss provision for Non-performing Credit Facilities:

1. Credit facilities not covered by acceptable Collateral:

This impairment loss provision should be gradually created to cover the full principal of non-performing loans within 12 months once classified as non-performing, as follows:

- (25%) of all credit facilities once classified as Substandard.
- (50%) of all credit facilities once classified as Doubtful.
- (100%) of all credit facilities once classified as Loss.

2. Credit facilities covered by acceptable collaterals:

This impairment loss provision should be created to cover the full principal of non-performing loans, as follows:

- a. If the acceptable collateral equals or exceeds the principal amount of credit facilities, an impairment loss provision covering the total credit facilities should be gradually created over 5 years; (20%) of the principal credit facilities per annum.
- b. If the acceptable collateral is less than the principal amount of credit facilities, an impairment loss provision should be created as follows:
 - The greater of either the (100%) of the portion uncovered by an acceptable collateral, or the (20%) of principal credit facilities in the first year.
 - The required remaining balance of the impairment loss amount should be created over the following four years equally.

The following are excluded from this provision:

- The part of the non- performing credit facilities covered by cash margin.
- The part of credit facilities guaranteed by The Jordan Loan Guarantee Corporation for the first year of default. The Bank must create an impairment loss provision for those credit facilities starting from the second year. This provision shall be divided equally on years two to five..

3. A full impairment loss provision must be created for all guarantees which have been paid on behalf of the clients, and have not been debited to their accounts for a period exceeding (90) days.

4. Over-drafting and overdrawing current and on demand accounts must be very limited and for short periods only. Otherwise, an impairment loss provision must be created as follows:

Number of days overdrawn	30-59	60-89	90 and more
Impairment loss provision	3%	15%	100%

5. The Impairment loss provision to mature credit facilities within the items of (credit cards, personal auto financing, personal loans, and other similar products) should be created as follows:

Number of days Delinquent	60-89	90-119	120-179	180- 269	270 and more
Impairment loss Provision	15%	25%	50%	75%	100%

The full outstanding amount of the credit facility is deemed past due when one of the installments, whether principal or interest, becomes past due.

6. For the purpose of calculating loss impairment provision for receivables pertaining to clients of the brokerage subsidiaries which exceeded a period of (90) days, (85%) of the market value of stocks listed in the main index or stock exchange market and (75%) of the market value of stocks unlisted in the main index of the stock exchange market available in the client's portfolio shall be taken into consideration as a collateral against the receivables. A loss impairment provision for the remaining balance shall be created.

Fourth: Rescheduling the non-performing credit facilities

Rescheduling of non- performing credit facilities for the purposes of reclassifying them may be permissible for three times only and in the following manner:

1. In the first rescheduling agreement, the obligor shall pay a cash settlement from his own resources that at least covers (5%) of the credit facilities balance, or the full amount of past dues (principal, interest and commissions), whichever is less.
2. In the second rescheduling agreement, the cash settlement of the obligor's own resources shall at least cover (10%) of the credit facilities balance and shall increase to (20%) of the credit facilities balance for the third rescheduling agreement (where the installment in both cases above must be at least equal to the suspended interests and commissions).
3. Liquidation of collaterals accepted against the credit facilities (except the cases where the accepted collateral covers more than (100%) of the gross credit amount on rescheduling date), or transfer of title of some of the obligor's assets

to the bank, as part of the cash installment, will not be taken into consideration for the purposes of accepting the rescheduling plan.

4. The repayment of rescheduled amounts shall be monthly, quarterly, or semi-annually at most, and the rescheduled maturity must not exceed 10 years unless the original remaining maturity is more than 10 years. Any grace period granted to the client must not exceed 12 months.

Fifth: General Terms & Conditions

1. All above mentioned reserves and provisions represent the minimum acceptable levels of what the banks should maintain.
2. Interest and commissions of non-performing credit facilities should be booked on non-accrual basis (i.e. suspended.) after (90) days of past dues.
3. Real estate collaterals must be basically estimated by at least one real estate estimation expert or by the bank's internal real estate expert if the credit facilities are less than JD 100,000. this applies at each of the following cases:
 - Once the credit facilities are granted.
 - Once the credit facilities are classified as non-performing.
 - Real estate collaterals presented against performing credit facilities shall be re-estimated at least once every four years, or when there is a general drop in the value of real estate. An exception to this is real estate having estimated value of (120%) of the discounted credit facilities value on the granting or renewal date.
4. It is not allowed under any circumstances to repay part or all of any non-performing credit facilities by the proceeds of new credit facilities extended to the obligor himself/ herself, any of his/ her related parties, any party having influential controls and relatives up to the third degree.
5. It is not allowed to extend new facilities or increase the credit limits of outstanding facilities for any obligor if any of his/ her credit facilities has been classified as non-performing. This includes availing cash under any form to enable the obligor to pay the cash settlement required to reschedule any of his non-performing facilities.
6. It is not allowed to extend new facilities to any obligor where the bank has previously written off part of or the full amount of his/her credit exposure, unless he/ she has fully repaid the written off amounts. Banks shall disclose in their

Banking Risks Statements the written off credit facilities for each obligor for a period of five years starting the writing off date. This is performed in line with the draft instructions on individual data discussed with banks' representatives.

7. Upon the classification of one of the obligor's credit facilities as non- performing for any reason, all other credit facilities extended to that obligor must be classified as non- performing and in the same category. An exclusion to this rule is the credit facilities extended to finance a specific project provided that they have separate accounting, guaranteed by assignment of project proceeds or specific sources of payment with enough cash flows, and not connected with other accounts of the obligor.
8. Cash collections of any non-performing credit facilities should be used first to the repayment of principal. Once the principal is fully paid, other cash collections should be recorded as realized paid-in interest.
9. In case of rescheduling, it is allowed to extend overdraft or similar credit facilities, including MURABAHA, based on the client business nature, that do not exceed (40%) of the gross rescheduled facilities as a maximum.
10. In situations where the obligor fails to comply with the terms of the rescheduling plan for more than one monthly installment, one quarterly installment or one semi-annual installment, the rescheduled credit facilities should be reclassified as non-performing according to default of payment prior to the rescheduling.
11. Any obligor's non- performing credit facilities classified as Doubtful or Loss cannot be reclassified as performing loans unless adequately rescheduled. Furthermore, the date marked as the first default date should not be changed upon the payment of any due amount.
12. It is allowed to extend new credit facilities of no more than (25%) of the outstanding credit facilities balance extended to the obligors whose credit facilities have been classified as watch-list (except the credit facilities that were previously classified as non-performing loans and then have been reclassified as performing loans upon rescheduling procedure), provided that the accepted collateral therein covers (125%) of the gross facilities (both already existing and new facilities).
13. For the purpose of these instructions, banks may reclassify watch- list credit facilities as acceptable risks credit facilities if the obligor commits to (3) monthly

payments, (2) quarterly payments, or (1) semi-annual payment under any of the following cases:

- The acceptable rescheduling according to article (Second.C.3) mentioned above.
- The acceptable restructuring according to article (Second.C.4) mentioned above.
- The repayment of (5%) of the outstanding credit facilities balance or all overdue amounts (principal, interest and commissions), whichever is less, according to article (Second.C.5) mentioned above.

14. All Banks are required to comply with automated classification of non- performing credit facilities.

15. The audit committee, or a similar body for non-Jordanian Banks, shall verify the adequacy of the reserve for general banking risks and impairment loss provision for credit facilities. It shall also ensure compliance with these instructions in accordance with the provisions of article (32/a/4) of the Banks' Law No. 28 of 2000.

16. The Central Bank shall be provided with the following:

- a. All attached forms duly completed along with the financial statements approved by the bank's external auditor and a testimony stating his opinion of the adequacy of the reserve for general banking risks and impairment loss provision, in addition to suspended interests and commissions in compliance with these instructions and in accordance with provisions (61/a/4, 5) of the Banks' Law No. 28 of 2000.
- b. A softcopy of credit facilities classified as per the economic sector and the granted party in accordance with the tables attached. Such shall be done on quarterly basis.
- c. A softcopy of all the documents attached to these instructions on quarterly basis.

17. For purposes connected to financial data disclosure and the attached statements, the bank shall classify certain credit facilities as follows:

Item	Number of days delinquent	Classification
Credit cards, personal auto financing, personal loans, and any similar products.	Exceeding (60) days and below (90) days	Watch-list
	(90) days and more	Non-performing (based on the default period)

Overdrawn current and on demand accounts.	Exceeding (30) days and below (90) days	Watch-list
	(90) days and more	Non-performing (based on the default period)
Guarantees claimed by the beneficiary and paid by the bank	Exceeding (60) days and below (90) days	Watch-list
	(90) days and more	Non-performing (based on the default period)

Sixth: For the purpose of confronting the risks arising from investing in unrestricted investment accounts at Islamic Banks, clause (1) of paragraph (a) of article (55) of the Banks' Law shall apply. These instructions are applied to accommodate for the purpose of the increase mentioned in clause (2) of the same paragraph.

Seventh: instructions No. (30/2006) dated 13/6/2006, instructions No. (44/2008) dated 24/11/2008, circular No. (10/1/160) dated 6/1/2009, and article No. (1) of circular No. (10/13824) dated 8/11/2009 are cancelled.

Eighth: These instructions will become effective immediately and remain valid till 31/12/2010.

Best regards

Governor
Dr. Umayya Salah Toukan

1) Non-performing Direct Credit Facilities and their Impairment Loss Provision
Substandard Credit Facilities

Bank Name:
Date:

Central Bank of Jordan
Banking Supervision Department

Branch	Account No.	Obligor's Name	Economic Sector (1)	Type of Facility	Non-performing Credit Facilities			Date of Default	Total Acceptable Collateral	Impairment Provision Created by the Bank	Cash Collection	As per last Approved Financial statements			Notes and collection actions taken by the bank
					Gross Amount	Suspended Interest and Com.	Principal Amount (2)					Principal Amount	Interest and Com.	Impairment Provision Created by the Bank	
Total															

(1) As per the economic sectors list attached to these instructions

(2) Principal Amount= Gross Amount- Interest and Commission Suspended

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- * Separate line item for total facilities including (credit cards, personal auto financing, personal loans, and other similar products) for a period exceeding (90) days and till (179) days.
- ** Separate line item for overdraft and overdrawn current and on demand accounts for a period exceeding (90) days and till (179) days.
- *** Separate line item for total guarantees claimed by the beneficiary and paid by the bank on behalf of the clients and which have not been debited to their accounts for a period exceeding (90) days and till (179) days.

2) Acceptable Collaterals
Substandard Credit Facilities

Bank Name:
Date:

Central Bank of Jordan
Banking Supervision Department

Branch	Acc. No.	Obligor's Name	Real Estate Collaterals				Financial Securities			Auto and Vehicles (mortgaged with official registry)			Cash Margin	Amount guaranteed by Jordan Loan Guarantee Corporation (for the first year only)	Total Collateral
			Value of mortgage bond (first class)	Interest on mortgage bond	Value of mortgage bond Plus interest	(80%) of appraised value	Value of mortgage bond Plus interest or (80%) of appraised value, whichever is lower	Name of company and Number of Securities	(85%) of market value of securities listed on main index of a recognized stock exchange	(75%) of market value of securities not listed on main index of a recognized stock exchange	Mortgage value	(50%) of the estimated value of vehicles and machineries			
Total															

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4) Acceptable Collaterals
Doubtful Credit Facilities

Bank Name:
Date:

Central Bank of Jordan
Banking Supervision Department

Branch	Acc. No.	Obligor's Name	Real Estate Collaterals				Financial Securities			Auto and Machinery (mortgaged with official registry)			Cash Margin	Amount guaranteed by Jordan Loan Guarantee Corporation (for the first year only)	Total Acceptable Collateral
			Value of mortgage bond (first class)	Interest on mortgage bond	Value of mortgage bond Plus interest	(80%) of appraised value	Value of mortgage bond Plus interest or (80%) of appraised value, whichever is lower	Name of company and Number of Securities	(85%) of market value of securities listed on main index of a recognized stock exchange	(75%) of market value of securities not listed on main index of a recognized stock exchange	Mortgage value	(50%) of the estimated value of vehicles and machineries			
Total															

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5) Non-performing Direct Credit Facilities and their Impairment Loss Provision
Loss Credit Facilities

Bank Name:
Date:

Central Bank of Jordan
Banking Supervision Department

Branch	Account No.	Obligor's Name	Economic Sector (1)	Type of Facility	Non-performing Credit Facilities			Date of Default	Total Acceptable Collateral	Impairment Provision Created by the Bank	Cash Collection	As per last Approved Financial Statements			Notes and collection actions taken by the banks
					Gross Amount	Suspended Interest and Com.	Principal Amount (2)					Principal Amount	Interest and Com.	Impairment Provision Created by the Bank	
*															
**															

Total															

(5) As per the economic sectors list attached in these instructions

(6) Principal Amount= Gross Amount- Interest and Commission Suspended

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- * Separate line item for total facilities including (credit cards, personal auto financing, personal loans, and other similar products) for a period of (360) days and more.
- ** Separate line item for overdraft and overdrawn current and on demand accounts for a period of (360) days and more.
- *** Separate line item for total guarantees claimed by the beneficiary and paid by the bank on behalf of the clients and which have not been debited to their accounts for a period of (360) days and more.

6) Acceptable Collaterals
Loss Credit Facilities

Bank Name:
Date:

Central Bank of Jordan
Banking Supervision Department

Branch	Acc. No.	Obligor's Name	Real Estate Collaterals					Financial Securities			Auto and Machinery (mortgaged with official registry)			Cash Margin	Amount guaranteed by Jordan Loan Guarantee Corporation (for the first year only)	Total Acceptable Collaterals
			Value of mortgage bond (first class)	Interest on mortgage bond	Value of mortgage bond Plus interest	(80%) of appraised value	Value of mortgage bond Plus interest or (80%) of appraised value, whichever is lower	Name of company and Number of Securities	(85%) of market value of securities listed on main index of a recognized stock exchange	(75%) of market value of securities not listed on main index of a recognized stock exchange	Mortgage value	(50%) of the estimated value of vehicles and machineries	Mortgage value or (50%) of the estimated value of the vehicles and machineries, whichever is lower			
Total																

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7) Overdraft and Overdrawn Current and On Demand Accounts for a Period of (90) Days and More and their related Impairment Loss Provision									
Bank Name:		Central Bank of Jordan							
Date:		Banking Supervision Department							
Branch	Acc. No.	Obligor's Name	Date of Overdraw	Balance of the on demand acc.	Cash Margin	Net Balance	Impairment Loss Provision	Reasons to overdraw	Bank's Comments and Procedures
Total									
Note: if there are overdrawn on demand accounts for a period of (90) days and for clients already who have non-performing direct facilities, their overdrawn accounts will be listed on this sheet and be excluded from the sheets regarding the non-performing credit facilities'.									

Bank Signature and Stamp

8) Guarantees Claimed by Beneficiary and Paid by the Bank on behalf of the clients where their values have not been debited to their accounts and have not been paid for a Period of (90) Days and More									
Bank Name:		Central Bank of Jordan							
Date:		Banking Supervision Department							
Branch	Acc. No.	Obligor's Name	Date of paying the Guarantee	Value of the Guarantee	Cash Margin	Net Paid Guarantee	Impairment Loss Provision	Reasons for paying the Guarantee	Bank's Comments and Procedures
Total									
Note: if there are guarantees claimed by beneficiary and paid by the bank on behalf of the clients where there values have not been debited to their accounts will be listed on this sheet and be excluded from the sheets regarding the non-performing credit facilities.									

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9) Watch-list (Need Special Attention) Credit Facilities Distributed as per classification reasons mentioned in Second/c and their Impairment Loss Provision

Bank Name:
Date:

Central Bank of Jordan
Banking Supervision Department

1) Facilities having exceptions including :	c/1			c/2			c/3			c/4			c/5			c/6		
	Loan Value	Collateral	Provision	Loan Value	Collateral	Provision	Loan Value	Collateral	Provision	Loan Value	Collateral	Provision	Loan Value	Collateral	Provision	Loan Value	Collateral	Provision
Facilities Covered by Cash Margin																		
Facilities with Acceptable Guarantees Issued by Local Banks																		
Facilities with Acceptable Guarantees Issued by Banks outside the country																		
Facilities Guaranteed by Jordan Loan Guarantee Corporation																		
Housing Facilities Refinanced by Jordan Mortgage Refinancing Company																		
National Export Promotion Loans																		
Facilities Granted for Auto Financing guaranteed by insurance companies																		
Total (1)																		
2) Facilities granted against collaterals other than the above mentioned																		
Grand Total																		

1) Facilities having exceptions including :	c/7			c/8			c/9			Total		
	Loan Value	Collateral	Provision	Loan Value	Collateral	Provision	Loan Value	Collateral	Provision	Loan Value	Collateral	Provision
Facilities Covered by Cash Margin												
Facilities with Acceptable Guarantees Issued by Local Banks												
Facilities with Acceptable Guarantees Issued by Banks outside the country												
Facilities Guaranteed by Jordan Loan Guarantee Corporation												
Housing Facilities Refinanced by Jordan Mortgage Refinancing Company												
National Export Promotion Loans												
Facilities Granted for Auto Financing guaranteed by insurance companies												
Total (1)												
2) Facilities granted against collaterals other than the above mentioned												
Grand Total												
credit cards, personal auto financing, personal loans, and other similar products	for a period exceeding (60) days and less than (90) days											
overdraft and overdrawn current and on demand accounts	for a period exceeding (30) days and less than (90) days											
guarantees claimed by the beneficiary and paid by the bank	for a period exceeding (60) days and less than (90) days											
Total Watch- List Loans												

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10) General Banking Risk Reserve Against Direct Acceptable Risk Credit Facilities

Bank Name:
Date:

Central Bank of Jordan
Banking Supervision Department

1) Facilities having exceptions including :	Overdraft			Loans			Discounted Bills		
	Loan Value	Collateral	Reserve	Loan Value	Collateral	Reserve	Loan Value	Collateral	Reserve
Facilities Guaranteed by the Government									
Facilities Covered by Cash Margin									
Facilities with Acceptable Guarantees Issued by Local Banks									
Facilities with Acceptable Guarantees Issued by Banks outside the country									
Facilities Guaranteed by Jordan Loan Guarantee Corporation									
Housing Facilities Refinanced by Jordan Mortgage Refinancing Company									
National Export Promotion Loans									
Facilities Granted for Auto Financing guaranteed by insurance companies									
Total (1)									
2) Facilities granted against collaterals other than the above mentioned									
Grand Total									

1) Facilities having exceptions including :	Other Credit Facilities			Total of Direct Credit Facilities		
	Loan Value	Collateral	Reserve	Loan Value	Collateral	Reserve
Facilities Guaranteed by the Government						
Facilities Covered by Cash Margin						
Facilities with Acceptable Guarantees Issued by Local Banks						
Facilities with Acceptable Guarantees Issued by Banks outside the country						
Facilities Guaranteed by Jordan Loan Guarantee Corporation						
Housing Facilities Refinanced by Jordan Mortgage Refinancing Company						
National Export Promotion Loans						
Facilities Granted for Auto Financing guaranteed by insurance companies						
Total (1)						
2) Facilities granted against collaterals other than the above mentioned						
Grand Total						

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11) General Banking Risk Reserve Against Indirect Credit Facilities

Bank Name:
Date:

Central Bank of Jordan
Banking Supervision Department

1) Facilities having exceptions including :	L/C			Guarantees		
	Loan Value	Collateral	Reserve	Loan Value	Collateral	Reserve
Facilities Guaranteed by the Government						
Facilities Covered by Cash Margin						
Facilities with Acceptable Guarantees Issued by Local Bank						
Facilities with Acceptable Guarantees Issued by Bank outside the country						
Total (1)						
2) Facilities having other than the above mentioned						
Grand Total						
3) Facilities having exceptions including :	Other Indirect Credit Facilities			Total Indirect Facilities		
	Loan Value	Collateral	Reserve	Loan Value	Collateral	Reserve
Facilities Guaranteed by the Government						
Facilities Covered by Cash Margin						
Facilities with Acceptable Guarantees Issued by Local Bank						
Facilities with Acceptable Guarantees Issued by Bank outside the country						
Facilities Guaranteed by Jordan Loan Guarantee Corporation						
Facilities Refinanced by Jordan Mortgage Refinancing Company						
Post Shipment Export Promotion Loans						
Facilities Granted for Auto Financing						
Total (1)						
4) Facilities having other than the above mentioned						
Grand Total						

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Table (1)
Credit Facilities Distributed According to the Economic Sector(in thousands JOD)

	Agriculture	Industry	Mining	General Trading	Tourism and Hospitality	Real Estate			Transport. Services (including Air trans.)	Public Facilities and Services	Financial Services				Securities Buying	Auto Financing	Commodity Financing	Personal Loans	Credit Card	Other
						Housing	Trading	Total			Insurance Company	Brokerage Company	Other	Total						
Low Risk Credit Facilities																				
Acceptable Risk Credit Facilities																				
Watch-List Credit Facilities																				
Total Performing Facilities																				
Substandard Credit Facilities*																				
Doubtful Credit Facilities*																				
Loss Credit Facilities*																				
Total Non-Performing Credit Facilities (with Suspended interest)																				
Principal Non-Performing Credit Facilities (without Suspended interest)																				
Total Credit																				

Facilities**																			
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*Including Suspended Interest

**Gross (before deducting the Impairment Loss Provision and Suspended Interest)

Table (2)
Credit Facilities Distributed According to the Granted Party(in thousands JOD)

	Credit Facilities to Corporate***	Credit Facilities to SMEs***	Credit Facilities to Retail***	Total
Low Risk Credit Facilities				
Acceptable Risk Credit Facilities				
Watch-List Credit Facilities				
Total Performing Facilities				
Substandard Credit Facilities*				
Doubtful Credit Facilities*				
Loss Credit Facilities*				
Total Non-Performing Credit Facilities (with Suspended interest)				
Principal Non-Performing Credit Facilities (without Suspended interest)				
Total Credit Facilities**				

*Including Suspended Interest

**Gross (before deducting the Impairment Loss Provision and Suspended Interest)

***As per bank definition