CREDIT RISK GRADING

Category	Number of Accounts	Aggregate Amount (Pa'anga '000)	"Fair Value" ¹ of Securities (Pa'anga '000)	Specific Provisions (Pa'anga '000)	General Provisions (Pa'anga '000)	Interest in Suspense (Pa'anga '000)
Standard						
Special Mention						
Sub-Standard						
Doubtful						
Loss						
Total						

^{1.} Report the security valuations for the loans classified under the "substandard", "doubtful", and "loss" grades as follows:

Notes and Information

a) fully or over secured loans, report the security valuations as equivalent to the outstanding balance of the loan;

b) partially secured loans, report the full fair market value of the securities