

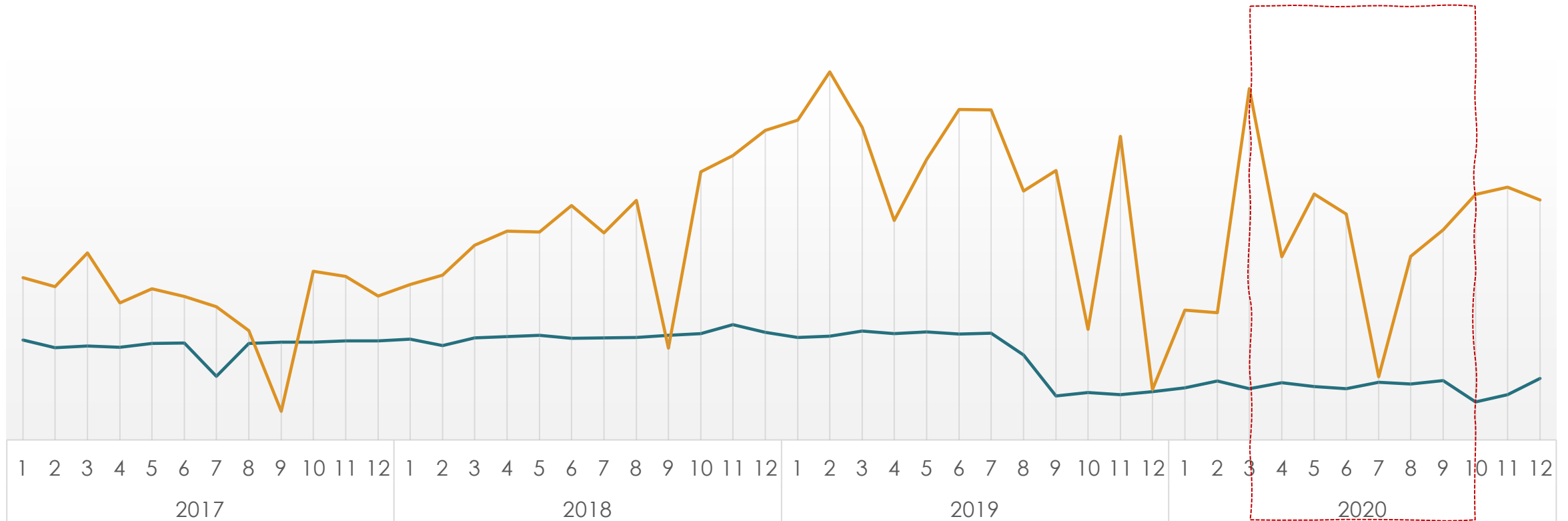


# Industry perspectives on impact of COVID -19 on the CIS mechanism and credit risk management

**March 2020**

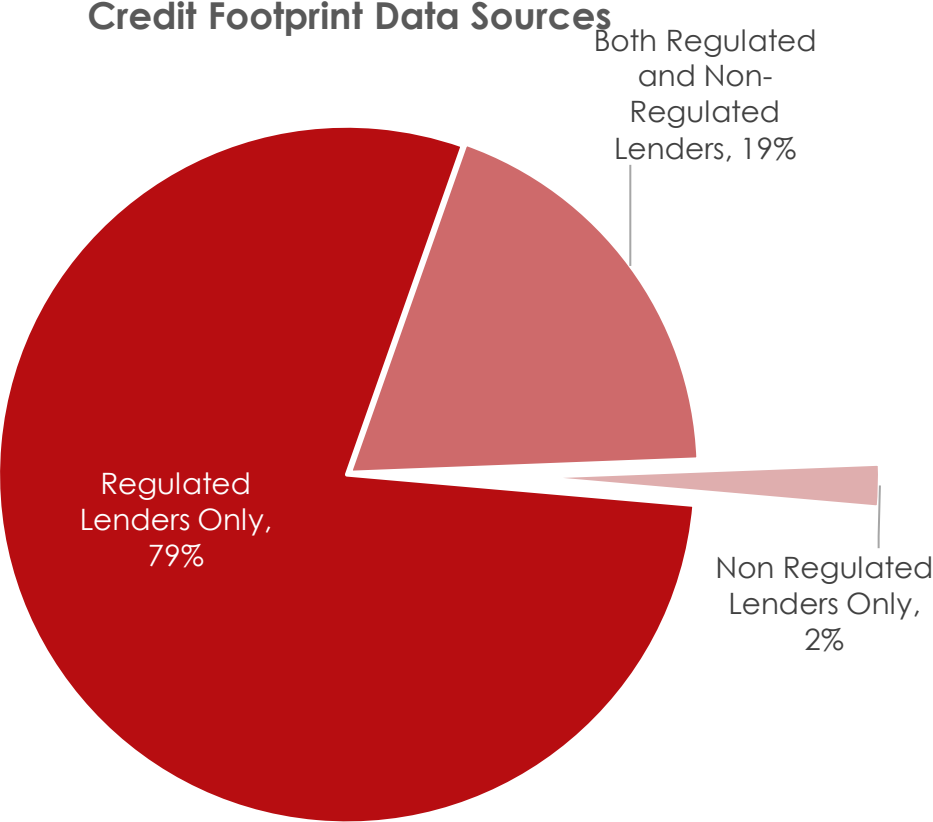
# Reported Contracts by Financial Institutions

— Conventional Banking Credit Facilities    — Mobile Loans



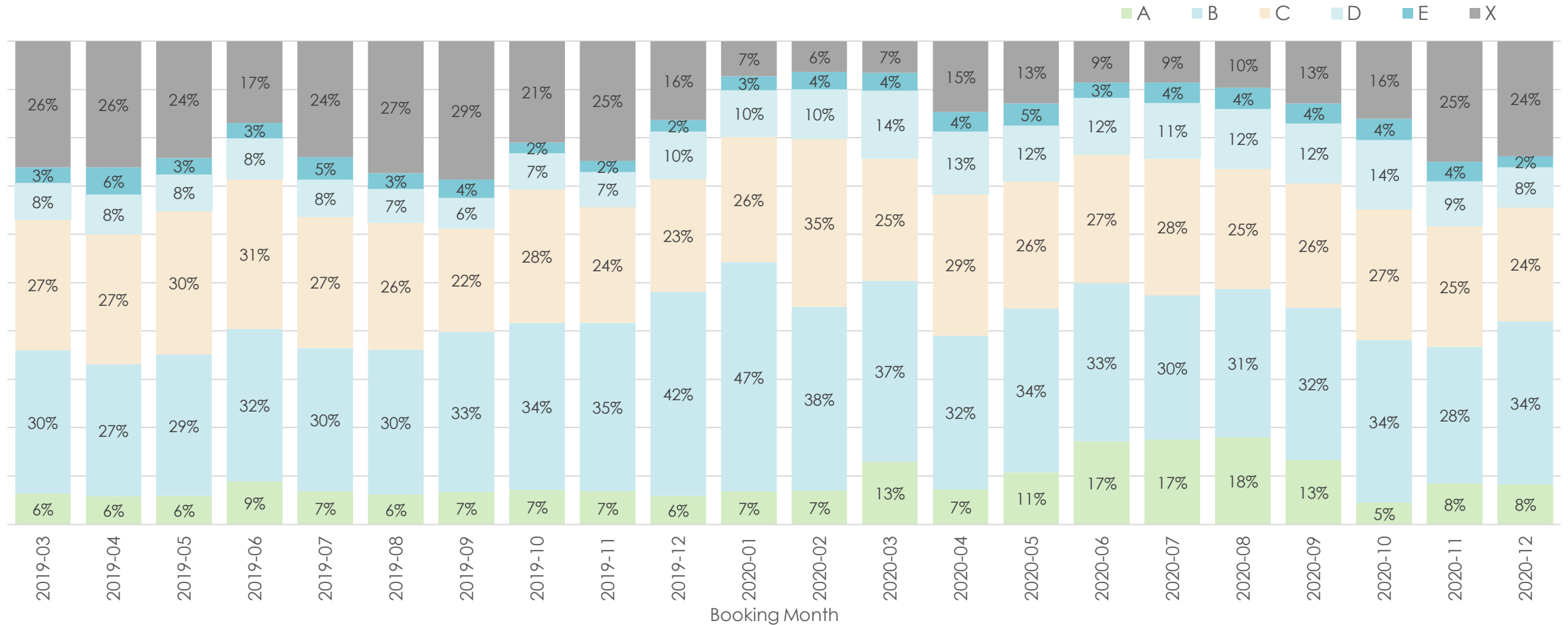
- Increase in Reported Mobile Contracts in March 2021, following the CBK Directive on Credit Reporting.
- No significant Impact observed for Traditional Banking Credit Facilities.

# 2% of the population have been deleted based on the directive to remove data related to Non-Regulated Lenders.



- 79% of the Debtors reported to credit Bureau had only borrowed from Regulated Entities
- 19% have borrowed from both regulated and Non-Regulated Financial entities
- 2% have only borrowed from Non-Regulated entities
  - These 2% have had their data scrapped from Credit Bureau

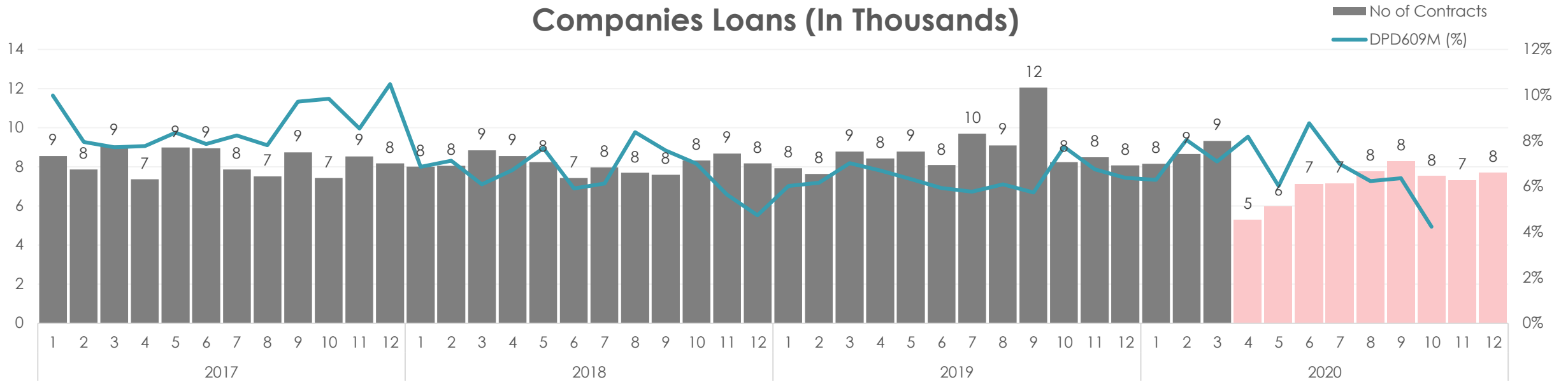
# Increased in Low risk accounts for SME post March 2020



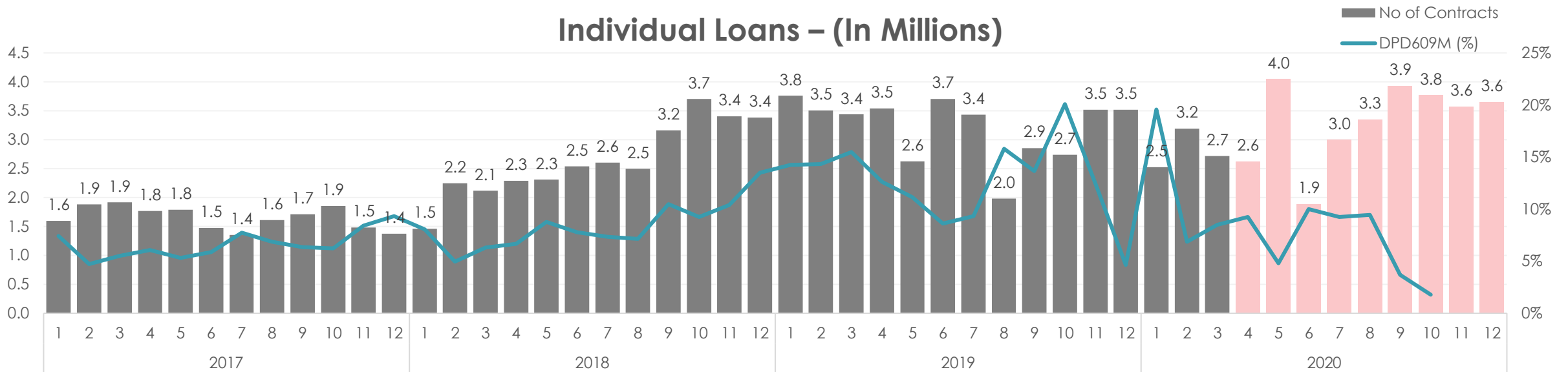
- Increase in distribution of Low-risk Customers (Grade A) for SME Accounts opened post March.
  - This highlights the focus on Low-risk customers by Financial Institutions.

# New Bookings Trend - Volume

## Companies Loans (In Thousands)

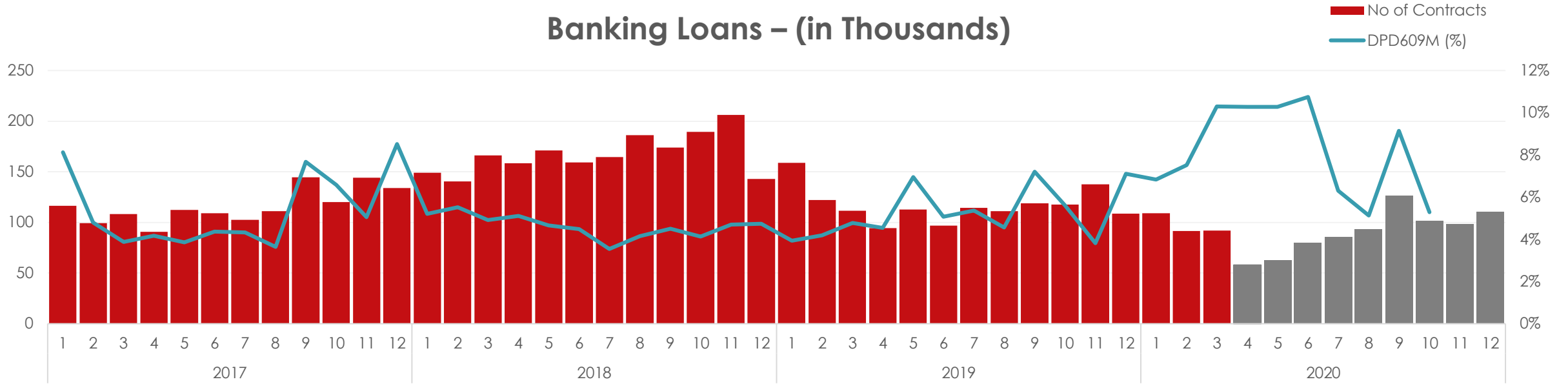


## Individual Loans – (In Millions)



# New Bookings Trend - Volume

## Banking Loans – (in Thousands)



## Mobile Loans – (in Millions)

