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EDS.306.2

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Circular to All Chief Executives of Commercial Banks

Reporting of Loan to Value Ratios for Credit to Land Mortgages

In order to monitor commercial banks' exposure to the real estate sector, the Bank of Uganda will collect quarterly returns on credit extended at particular LTV ratios to land, residential and commercial mortgages for both Uganda shillings and foreign currency loans.

The new return templates will be uploaded onto the BSA system by end of March, 2015 and all commercial banks are required to download the new template and start submitting data from March, 2015.

Yours faithfully,

Benedict Ssekabira
Ag. Executive Director Supervision

Attach

20 FEB 2015

The purpose of this workbook is to collect data from commercial banks on the aggregate exposure to various real estate collateralised loans and the Loan-to-Value (TV) ratios at which these loans were disbursed.

CONTENTS OF THE WORKBOOK

Worksheet Name	Description
READ ME	This sheet (explanation of the workbook).
Residential mortgages	Two tables: Table R1 contains a summary of the magnitude of the local currency mortgages which are held by the bank against residential property collateral. Table R2 depicts the magnitude of the foreign currency mortgages which are held by the bank against residential property collateral.
Commercial mortgages	Two tables: Table C1 contains a summary of the magnitude of the local currency mortgages which are held by the bank against commercial property collateral. Table C2 depicts the magnitude of the foreign currency mortgages which are held by the bank against commercial property collateral.
Land	Two tables: Table L1 contains a summary of the magnitude of the local currency mortgages which are held by the bank against land collateral. Table L2 depicts the magnitude of the foreign currency mortgages which are held by the bank against land collateral.

NOTATION

Denotes the date at which the data is input.

OTHER GENERAL COMMENTS

1. The figures to be input in each period denote the loan amounts extended in the three months to the end of each quarter at the respective Loan-to-Value ratio in the left hand column
2. The dates in Row 7 denote the date as at which the data on loan disbursements should be captured.
3. All figures are in ('000) of shillings unless otherwise stated in the LTV column
4. The **Total** row denotes the sum of all loan extensions in the three months to the reporting date in each mortgage category.

Report: CBNew_LTV

Period: 1014.03.31 to most recent quarter

COMPOSITIDN OF CLAIMS SECUREO BY RESIDENTIAL MORTGAGES

Reporting date	2015.03.31	2015.06.30	2015.09.30	2015.12.31	2016.03.31	2016.06.30	2016.09.30	2016.12.31	2017.03.31	2017.06.30	2017.09.30	2017.12.31	2018.D3.31	2018.06.30	2018.09.30

TABLE R1: COMPOSITION OF CLAIMS IN LOCAL CURRENCY SECURED BY RESIDENTIAL MORTGAGES

LTV ratios for loans in percentages (%)	Exposures in local currency (Ushs.'000)														
	Mar-15	Jun-15	Sep-15	Dec-15	Mar-16	Jun-16	Sep-16	Dec-16	Mar-17	Jun-17	Sep-17	Dec-17	Mar-18	Jun-18	Sep-1B
Unkown															
>100															
90 - 100															
80 - 90															
70 - 80															
60 - 70															
50 - 60															
40 - 50															
0 - 40															
Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

TABLE R2: COMPOSITION OF CLAIMS IN FOREIGN CURRENCY SECURED BY RESIDENTIAL MORTGAGES

LTV ratios for loans in percentages (%)	Exposures in foreign currency (Ushs.'000)														
	Mar-15	Jun-15	Sep-15	Dec-15	Mar-16	Jun-16	Sep-16	Dec-16	Mar-17	Jun-17	Sep-17	Dec-17	Mar-1B	Jun-18	Sep-1B
Unkown															
>100															
90 - 100															
80 - 90															
70 - 80															
60 - 70															
50 - 60															
40 - 50															
0 - 40															
Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Report: CBNew_LTV

Period: 2014.03.31 to most recent quarter

COMPOSITION OF CLAIMS SECURED BY COMMERCIAL MORTGAGES

Reporting date	2015.03.31	2015.06.30	2015.09.30	2015.12.31	2016.03.31	2016.06.30	2016.09.30	2016.12.31	2017.03.31	2017.06.30	2017.09.30	2017.12.31

TABLE C1: COMPOSITION OF CLAIMS IN LOCAL CURRENCY SECURED BY COMMERCIAL MORTGAGES

LTV ratios for loans in percentages (%)	Exposures in local currency (Ushs.'000)											
	Mar-15	Jun-15	Sep-15	Dec-15	Mar-16	Jun-16	Sep-16	Dec-16	Mar-17	Jun-17	Sep-17	Dec-17
Unkown												
>100												
90 - 100												
80 - 90												
70 - 80												
60 - 70												
50 - 60												
40 - 50												
0 - 40												
Total	-	-	-	-	-	-	-	-	-	-	-	-

TABLE C2: COMPOSITION OF CLAIMS IN FOREIGN CURRENCY SECURED BY COMMERCIAL MORTGAGES

LTV ratios for loans in percentages (%)	Exposures in foreign currency (Ushs.'000)											
	Mar-15	Jun-15	Sep-15	Dec-15	Mar-16	Jun-16	Sep-16	Dec-16	Mar-17	Jun-17	Sep-17	Dec-17
Unkown												
>100												
90 - 100												
80 - 90												
70 - 80												
60 - 70												
50 - 60												
40 - 50												
0 - 40												
Total	-	-	-	-	-	-	-	-	-	-	-	-

CBNew_LTV

Period: 2014.03.31 to
most recent quarter

COMPOSITION OF CLAIMS SECURED BY LAND

Reporting date	2015.03.31	2015.06.30	2015.09.30	2015.12.31	2016.03.31	2016.06.30	2016.09.30	2016.12.31	2017.03.31	2017.06.30	2017.09.30	2017.12.31	2018.03.31	2018.06.30	2018.09.30

TABLE L1: COMPOSITION OF CLAIMS IN LOCAL CURRENCY SECURED BY LAND

LTV ratios for loans in	Exposures in local currency (Ushs.'000)														
percentages (%)	Mar-15	Jun-15	Sep-15	Dec-15	Mar-16	Jun-16	Sep-16	Dec-16	Mar-17	Jun-17	Sep-17	Dec-17	Mar-18	Jun-18	Sep-18
Unkown															
>100															
90 - 100															
80 - 90															
70 - 80															
60 - 70															
50 - 60															
40 - 50															
0 - 40															
Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

TABLE L2: COMPOSITION OF CLAIMS IN FOREIGN CURRENCY SECURED BY LAND

LTV ratios for loans in	Exposures in foreign currency (Ushs.'000)														
percentages (%)	Mar-15	Jun-15	Sep-15	Dec-15	Mar-16	Jun-16	Sep-16	Dec-16	Mar-17	Jun-17	Sep-17	Dec-17	Mar-18	Jun-18	Sep-18
Unkown															
>100															
90 - 100															
80 - 90															
70 - 80															
60 - 70															
50 - 60															
40 - 50															
0 - 40															
Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-