

Fox Street 3 (RF) Limited

Notes to the financial statements

for the year ended 31 March 2019 (continued)

18. Risk management (continued)

Credit risk (continued)

Overall asset quality

2019

	Gross core loans and advances that are neither past due nor impaired	Gross core loans and advances that are past due but not impaired	Gross core loans and advances that are impaired	Total gross core loans and advances	Amount in arrears
	R	R	R	R	R
Current	1,045,277,027	-	-	1,045,277,027	-
Special mention	5,578,412	-	-	5,578,412	-
Sub-standard	1,886,144	-	-	1,886,144	-
Doubtful	-	-	-	-	-
Loss	-	-	-	-	-
Total	1,052,741,584	-	-	1,052,741,584	-

2018

	Gross core loans and advances that are neither past due nor impaired	Gross core loans and advances that are past due but not impaired	Gross core loans and advances that are impaired	Total gross core loans and advances	Amount in arrears
	R	R	R	R	R
Current	1,243,413,907	1,587,062	-	1,245,000,969	8,870
Special mention	4,647,596	-	-	4,647,596	-
Sub-standard	-	2,049,654	-	2,049,654	108,190
Doubtful	-	-	-	-	-
Loss	-	-	-	-	-
Total	1,248,061,503	3,636,716	-	1,251,698,219	117,060

The maximum exposure of the mortgage advances is the carrying value at year-end, before the deduction of collateral held.