Dear Sir,

Please the following Income accounts reported negatively in the X100 system for November 2021. Detailed examination of the accounts showed that it started in October after officials of X100 visited us.

The negative reporting has seriously impacted of our Interest Income and Profitability for the period:

                                                                                                                         September          October                   November

|  |  |  |  |
| --- | --- | --- | --- |
| PENAL INCOME - PERSONAL LOAN | 11,248.60 | 13,641.67 | 7,304.30 |
| PENAL INCOME - PREMIUM LOANS | (11,647.43) | (8,080.13) | -6,371.89 |
| PENAL INCOME - SME LOANS | 61,885.62 | 82,684.90 | -124,370.56 |
| PENAL INCOME - STAFF PERSONAL LOAN |  |  |  |
| PENAL INCOME - STAFF RENT LOAN |  |  |  |
| PENAL INCOME - NFITIASEE LOAN (SUSU LOAN) | 3,788.22 | 4,156.17 | 670.59 |
| PENAL INCOME -HIRE PURCHASE LOAN | 713.76 | 716.70 | 186.62 |
| INTEREST IN SUSPENSE (P&L) - PERSONAL LOAN | 28,909.82 | 29,394.92 | 37,208.86 |
| INTEREST IN SUSPENSE (P&L) - PREMIUM LOANS | 53,137.59 | 51,114.74 | 50,617.57 |

Union Systems must have a look at this.

Thank you.